



**A RESOLUTION OF THE TRIBAL COUNCIL OF
THE DELAWARE TRIBE OF INDIANS TO
APPROVE A DOWN PAYMENT HOME OWNER
ASSISTANCE PROGRAM THROUGH ARPA
FUNDING**

RESOLUTION 2022-14

Authored by Leslie Jerden

WHEREAS, the Delaware Tribal Council is authorized by Article V of the Constitution and Bylaws of the Delaware Tribe of Indians to represent and act in all matters that concern the general welfare of the Tribe; and

WHEREAS, pursuant to the Constitution and By-Laws of the Delaware Tribe of Indians, the Tribe's governing body is the Delaware Tribal Council; and

WHEREAS, adopts this resolution in accordance with the American Rescue Plan Act to approve for the Down Payment Home Owner Assistance program to address the need for affordable housing for Delaware Tribal Members, particularly low-to-median income borrowers and first-time home buyers, a need exacerbated by rising home prices; and

WHEREAS, under the American Rescue Plan Act FINAL RULE pg. 107 states "Finally, to further support sustainable and durable homeownership, recipients may consider offering down payment assistance, such as through contributions to a homeowner's equity at origination or that establish a post-closing, mortgage reserve account on behalf of the borrower that may be utilized to make a missed or partial mortgage payment at any point during the life of the loan. Homeownership assistance that would be eligible under the Community Development Block Grant [at 24 CFR 507.201 (n)] is also an eligible use of SLFRF funds"; and

WHEREAS, the Delaware Tribal Council approves the budget of seventy thousand dollars assigned to assist the aforementioned Down Payment Home Owner Assistance Program available to any Delaware Tribal Member who expresses the need and with a maximum benefit of five thousand dollars per Delaware Tribal Member payable directly to the assigned Title Closing company; and

WHEREAS, following the American Rescue Plan Act Final Rule, this program will be in effect on April 1, 2022; and

WHEREAS, applications and program guidelines are approved to be created and determined by the Tribe's American Rescue Plan Act Program Manager.

NOW, THEREFORE, BE IT RESOLVED, The Delaware Tribal Council of the Delaware Tribe of Indians does hereby authorize and approve the attached down payment home owner assistance program through ARPA funding.

(see attachment)

CERTIFICATION

I hereby certify that the foregoing was considered by the Delaware Tribal Council of the Delaware Tribe of Indians and adopted this 19 day of March 2022 with a vote of 7 yes, 0 no, and 0 abstaining.


Brad KillsCrow, Chief


Attested by: Nicky Kay Michael, Secretary





Delaware Tribe of Indians COVID-19 RELIEF FUNDING JUSTIFICATION FORM

PROJECT NAME	Down Payment Assistance		
NAME OF REQUESTOR	Leslie Jerden	DEPARTMENT	ARPA Office
REQUESTED BUDGET		SOURCE OF FUNDING REQUESTED	<div style="border: 1px solid black; padding: 2px;">CRF-ARPA</div>
DOES THIS PROJECT REQUIRE CONSTRUCTION?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	DOES THIS PROJECT REQUIRE NEW HIRES?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
ARE YOU REQUESTING A VEHICLE?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF YES, PLEASE FILL OUT THE VEHICLE JUSTIFICATION FORM.	WHAT IS THE ESTIMATED TIMELINE FOR YOUR PROJECT?	EST. START DATE 4/1/2022 EST. END DATE 12/31/2026
DOES THIS PROJECT REQUIRE LONG-TERM COSTS? WHAT IS THE SOURCE OF FUNDING TO PAY FOR THIS LONG-TERM?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO _____	IF SO, WHAT IS THE ESTIMATED YEARLY COSTS TO PAY FOR THE PROJECT?	

PROJECT JUSTIFICATION

Is the project request or expense reimbursement you are asking for included in the most recently passed budget?

Yes ☐

No ☒

PROJECT NARRATIVE

Please explain how this project is in response to the COVID-19 pandemic and will benefit the tribe or tribal members during the pandemic.

The Delaware Tribe of Indians has a shortage of homes with just six in inventory to serve a tribal membership of nearly 12,000. Unfortunately, the Tribe's housing crisis is not unique and has been highlighted as a contributing factor of COVID-19 spread during the pandemic.

In 2009, Congress directed HUD to produce a national assessment of Native American housing needs. The study has so far produced the following reports:

- [*Housing Needs of American Indians and Alaska Natives in Tribal Areas*](#)
- [*Mortgage Lending on Tribal Land*](#)
- [*Housing Needs of American Indians and Alaska Natives in Urban Areas*](#)
- [*Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives*](#)

The research finds that housing conditions for Native American households are substantially worse than for other U.S. households. More Native Americans live in housing that is overcrowded, lacks complete kitchens and bathrooms, has heating and electrical problems, or is structurally unsound than do their fellow citizens.

Overcrowding affected 16 percent of American Indian and Alaska Native households in tribal areas and 10 percent in urban areas compared with 2 percent of all U.S. households. The problem of overcrowding overlaps with the doubling-up phenomenon; 17 percent of households in Indian country had one or more people staying with them only because they had nowhere else to go.

To address the need for affordable housing for Delaware Tribal members, the Delaware Tribe of Indians is creating a down payment assistance program. The lack of a down payment is a barrier to homeownership for Delaware Tribal members, particularly low-to-median income borrowers and first-time home buyers. This is exacerbated by rising home prices. Typically, across the U.S., rent exceeds the typical cost of a monthly mortgage payment. This program will aim to remove a barrier to home ownership and provide additional opportunities for affordable housing to Delaware Tribal members and a path to home ownership.

RELATED FAQ OR GUIDANCE REFERENCE:
TO BE FILLED OUT BY FINANCE

Final Rule Pg. 107

Finally, to further support sustainable and durable homeownership, recipients may consider offering down payment assistance, such as through contributions to a homeowner's equity at origination or that establish a post-closing, mortgage reserve account on behalf of the borrower that may be utilized to make a missed or partial mortgage payment at any point during the life of the loan (e.g., if the borrower faces financial stress). Homeownership assistance that would be eligible under the Community Development Block Grant (at 24 CFR 507.201(n)) is also an eligible use of SLFRF funds.

Expenditure Category: 2. Negative Economic Impacts

Expenditure Sub-Category: 2.15 Long-term Housing Security: Affordable Housing

Budget Requested

A. Choose an item.	
B. Choose an item.	
C. Choose an item.	
D. Choose an item.	
E. Choose an item.	
F. Choose an item.	
G. Choose an item.	
H. Choose an item.	
I. Choose an item.	
J. Choose an item.	
K. Choose an item.	
L. Choose an item.	
Total Funding Requested	

APPROVAL

DATE APPROVED BY TRIBAL COUNCIL 19 March 2022

GRANT PROJECT CODE: _____