



Middletown Rancheria
HOUSING DEPARTMENT
 PO Box 1035 22223 Hwy 29
 Middletown, CA 95461



IHBG PROGRAM INTRODUCTION & APPLICATION

Date: 2023 Program Year

Re: Indian Housing Block Grant ("IHBG") Program Participation and Application

Dear Tribal Member;

Thank you for your interest in the following Indian Housing Block Grant ("IHBG,") Programs are available through the Middletown Rancheria Housing Department.

- () 2023/1-1 **MTRHD New Construction of Home buyer Unit**

Middletown Rancheria plans on construction of ONE home. The one home will be a manufactured home that will be built in a factory setting and delivered in sections and placed on the rancheria. We will be able to assist eligible low income Tribal Members and address homelessness. The level of assistance provided will be a grant to an eligible family for the term of the useful life of the unit at no cost to the home buyer.

() 2023/1-2 **MTRHD Housing Rehabilitation Assistance Program**

As funding permits the Housing Rehabilitation Program will address all ranges of need with emergency rehabilitation being a priority. Housing rehabilitation assistance will be provided at no cost to eligible low- income families.

() 2023/1-3 **MTRHD Housing Temporary Rental Payment Assistance Program**

Middletown Rancheria Housing Department will provide assistance for eligible low-income Tribal Member households. Program funds may be used for the following: to assist with the first month of rent and security deposit for emergency lodging or housing for approximately 30 days to prevent homelessness.

() 2023/1-4 **MTRHD Emergency Housing Assistance Program**

Middletown Rancheria Housing Department will provide assistance at no cost to eligible low income Tribal Member households. Housing Emergency Assistance Program funds may be used for homeless prevention activities to assist with rent and utility bills.

() 2023/1-6 **MTRHD Home Buyer Assistance Program Low-Income**

Middletown Rancheria Housing Department will provide assistance to eligible low-income home buyers to purchase a home. Home Buyer Assistance funds may be used to provide down payment assistance and/or closing costs. Types and levels of assistance will depend on the income status of the Tribal Member and their ability to qualify for a home loan. Down payment assistance of 20% not to exceed \$55K one time only. Middletown Rancheria will determine eligibility based on its housing policy. Assistance will be at no cost to the families.

() 2023/1-7 **MTRHD Home Buyer Assistance Program Non Low-Income**

- Middletown Rancheria Housing Department will provide assistance to eligible non-low income (80-100%) home buyers to purchase a home. Home Buyer Assistance funds may be used to provide down payment assistance and / or closing cost. Down payment not to exceed \$20K one time only. Middletown Rancheria will determine eligibility according to its housing policy. The level of assistance to families in this category will not be the same as those who are low-income in accordance with CFR 1000.110.(C) Assistance will be at no cost to the family.

These programs are funded by IHBG in the form of grants and are at no cost to qualified applicants. Each program has limited funding, and is handled on a first come first serve basis. The programs above are provided for under our tribe's Annual Indian Housing Plan and HUD Grant.

Fraudulent applications, and failure to follow program rules, will result in permanent ineligibility status.



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All of our programs are designed with our Tribe's Mission Statement in mind and are facilitated in an effort to increase the quality of living and housing standards for our tribal members.

Program Highlights/Need-to-Knows:

- All applications must be found 'eligible' before program funds can be awarded
- Applicants may be restricted to one or more programs
- Applicants may be restricted from applying a specific program more than once in a given period of time
- Applicants may be required to pay back all monies awarded if program mis-use determined

Program Eligibility. The IHBG programs that we listed were each adopted under our Tribe's annual Indian Housing Plan. With the exceptions of the Home Buyer Assistance program Non Low-Income, Currently all of our IHBG Programs require 'low income' status for eligibility. You don't have to do these steps -All applications will be screened for eligibility by Housing Department staff.

However, if you want to "pre-screen" yourself before completing the whole application you can use the following steps to be sure that you are not earning too much money to qualify for the IHBG Programs.

Step 1: Find your County's maximum allowable annual income (below are 4 most common Counties):

These are the 2022 HUD County Medians *based on Family of 4* *

** \$119,400 NAPA County; \$112,800 SONOMA County; \$69,200 LAKE County \$ 71,700 MENDOCINO County

* for different Counties and different family sizes, call Housing Dept 707 987 1317 to find your maximum income limit.

Any County that falls below the \$90,000 2022 NATIONAL Median (based on Family of 4) must use the higher value the two (County vs. National).

"Step 2: Find out if you qualify as "low income".

To meet program requirements, your Annual Income has to be 80% or less of the amount in Step #1

Multiply Median/Step#1 \$ ____ x 80% = this total is your 'low income' allowable amount. \$ ____

Compare Calculate (best guess) all of your 2022 income (paychecks, earnings; tribal distribution) total \$. ____

Qualify IF 2022 income is equal or less than your 'low income' allowable amount you qualify as "low income" participant.

Step 3 Don't just rely on your Step #2 results

This was provided to help demonstrate the process. Work directly with Housing to **confirm** if you are or are not actually eligible. Please don't assume you earn too much. There are many other factors that could help qualify you. Apply anyway, just in case!

Keep in mind, if you have already made a repair or renovation on a critical need item, we might be able to apply for program funds and reimburse you. Availability of funding and amounts awarded always vary. Our Tribe has received a set amount for each Program through the IHBG according to the Indian Housing Plan we have on file.

If you have Program questions or need Income Level sheets for your County/State, please call the Middletown Rancheria Housing Department at (707) 987-1317. We can help you find a program that is right for you.

Sincerely,

Middletown Rancheria Housing Department



Middletown Rancheria

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APPLICATION INSTRUCTIONS & NOTES

Applications Will Not Be Reviewed/Processed Until All Required Information Has Been Submitted.

1. Submit the completed IHBG Program Application with All sections and signatures completed – unless otherwise instructed. ***Double check Required Signatures*** on pages 7, 8, 9 and 10.
2. Provide copies of all supporting documentation as follows:
 - a. RESIDENCE
 - ✓ ***IF HOMEBUYER:*** provide copy of loan pre-approval letter w/ lender information.
 - ✓ ***IF RENTER:*** provide copy of current rental/lease agreement
 - ✓ ***IF HOMEOWNER ON RESERVATION: PROVIDE HOUSE ADDRESS AND NUMBER***
 - b. PROOF OF RESIDENCY
 - ✓ Utility bills for the two most-recent, consecutive months (PG&E, water, sewer and garbage)
 - c. PROOF OF INCOME
 - ✓ 2021 and 2022 Federal Tax Return (copy)
 - ✓ Proof of Income for most recent month
(pay stubs, Social Security Award Letter, TANF, disability, unemployment, gaming distributions)
 - ✓ Bank statements from 3 most recent consecutive months
(all accounts including checking, savings, IRA, 401K)
 - ✓ Profit and Loss Statement from last fiscal quarter (*if Sched-C, business owner*)
 - d. PROOF OF DELINQUENCY (for Rent Assist Program) *if applicable (only for rent assist)*
 - ✓ Eviction Notices & Applicable Correspondence/Statements from Landlord
 - ✓ Delinquent Bills and Shut Off Notices for Utilities needing Payment
 - di. VENDOR BIDS, ESTIMATES OR INVOICE COPIES *if applicable*
 - ✓ Vendor Bids, Estimates or Invoice Copies
 - ✓ Proof of Payment of said vendor expenses (cancelled checks/ Bank ICH, Receipt)
3. Submit completed application and all supporting documents to Housing Department:
 - Via Email: Please contact the Tribal Office 707-987-3670
 - Via Deliver: Middletown Rancheria Administrative Office or Housing Department building
 - Via Mail: Middletown Rancheria Housing Dept. PO Box 1035, Middletown, CA 9546
4. You will be contacted when application is received and if any additional information is needed.
5. You will receive written notification whether your application is approved or denied.

Thank you!!



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PROGRAM APPLICATION

Tribal Member Full Name: _____ MTR Tribal # _____

Co-Applicant's Name: _____ () Spouse () Partner

Physical Property Address: _____ City/State/Zip _____

What COUNTY do you Live In? _____

Mailing Address: _____ City/State/Zip _____

Email Address: _____ Phone: _____

Home Phone () _____ Email: _____

Applicant Cell () _____ Co-Applicant Cell () _____

Program Screening

1. Have you ever participated in a Middletown Rancheria Housing Program? YES __ NO __
 Which One? _____ Approx.date _____
2. Are any residents of the household employed by the Middletown Rancheria? YES __ NO __
3. Are any residents of the household a member of MTR Tribal Council or an immediate family member of a MTR Tribal Council Member? YES __ NO __
4. Do you plan to continue to live in your home for the next five years or more? YES __ NO __
5. Do you expect changes to your household composition within the next 12 months? YES __ NO __
6. Any member of the household listed below disabled? Yes No . If yes, which member? _____

Household Occupants - Family Information for Physical Residence Provided Above

Full Name	Relationship to Applicant	Full or Part time Occupant	Date of Birth	Age	Sex	Social Security #	MTR Tribal Member
	Applicant						Yes



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PROGRAM NEEDS / REQUEST

1. Select Program Level Below:

- Seeking \$ _____ Reimbursement for Program Expenses I already paid for.
Select program below and complete applicable questions. Provide copies of all invoices, work estimates, payments, and all photos taken before and after.
- Requesting NEW services/assistance as noted below in Item #2.

2. Select Program and Assistance that is needed

- 2023/1-1 MTRHD New Construction of Home buyer Unit
- 2023/1-2 MTRHD Housing Rehabilitation Assistance Program
- 2023/1-3 MTRHD Housing Temporary Rental Payment Assistance Program
- 2023/1-4 MTRHD Emergency Housing Assistance Program
- 2023/1-6 MTRHD Home Buyer Assistance Program Low-Income
- 2023/1-7 MTRHD Home Buyer Assistance Program Non Low-Income

HVAC Heating, Ventilation, and Air Conditioning

- 1. Describe existing **Heating**: None Central Elect. Gas Propane Kerosene Fireplace
- 2. Describe existing **Air Conditioning**: None Swamp Cooler Central
- 3. Help Needed with: Repairs firewood Chimney Sweep New HVAC Upgrade HVAC

DRINKING WATER

- 1. Need Assistance with ___ Wells ___ Pumps ___ Storage

OTHER: _____

FIRE/SAFETY FEATURES:

- 1. Help Needed with: Fire Extinguisher Carbon/Fire Alarms Lot Clearing/Abatement

DISABILITY/ELDER PROVISIONS:

- 1. Please list elder or disabled individuals in your home: _____
- 2. Help Needed with: _____

Ramp or Stairs Needed or Repair: Yes No

Wheelchair Access improvements Needed: Yes No

Handicap Toilets/Shower Needed: Yes No

- 3. How can we help: _____

PROVIDE FURTHER DETAIL FOR REQUEST HERE: _____

- Buying New Home Past Due assistance – threat of eviction or foreclosure
- Moving to new Rental EMERGENCY shelter needed (safety/homelessness/abuse)

EXPLAIN: _____



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PROPERTY INFORMATION

Physical Address: _____ County: _____
 Home Type: Single Family/Stick-Built Home ___ Modular/ Mobile Home ___ Townhouse/Condo/Apartment ___

Please Circle All That Apply At This Address:

HVAC: Gas Propane Kerosene Heat Cool CONDITON: Do Not Have Works Correctly Needs Repair/Replace
INTERNET: Service Provider: _____ CONDITON: Do Not Have Works Fine Poor / No Service
WOOD STOVE: Date of last Chimney Sweep Service / / Do you need firewood?
SMOKE Detectors: Yes No Need CARBON Monoxide Detector: Yes No Need

() I RENT my home () Current Rental Application copy attached () W-9 Attached

Rental Agency/Landlord

Name: _____ FEIN _____
 Address: _____
 Phone Number: _____ Email: _____
 Amount of Monthly Rent \$ _____ When did you move in to this address? _____

[] ***I am at risk of Eviction*** PROVIDE NOTICES/DEMAND LETTERS Amount Due: \$ _____

**Note: Rental/Mortgage payments are made directly to outside party.
 W-9 must be provided unless incorporated.**

() **New Home**

Home Type: Single Family/Stick-Built Home ___ Modular/ Mobile Home ___ Townhouse/Condo/Apartment ___
 Date of Acquisition: ____/____/____ Purchase Price: \$ _____
1st Mortgage Holder: _____
 Address: _____
 Phone Number: _____ Email: _____

() 2023/1-6 MTRHD Home Buyer Assistance Program Low-Income

() 2023/1-7 MTRHD Home Buyer Assistance Program Non Low-Income

[] ***I am at risk of Foreclosure*** PROVIDE NOTICES/DEMAND LETTERS Amount Due: \$ _____

**Note: Down payments are made directly to outside party.
 W-9 must be provided unless incorporated.**



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INCOME INFORMATION

Provide all sources of income for ALL household residents 18 years or older. *Include all EDD; Payroll; Tribal Distribution; Child Support; County Assistance, etc.*

Person Receiving	Source of Income	Gross Amount	Monthly; Weekly; Annually
	Tribal Gaming Distribution		

Anticipated changes in household income in the next 12 months? Increase Decrease None

Asset Information

Checking and Savings				
Account Holder(s)	Bank or Credit Union	Account No.	Type	Balance
			Checking ___ Savings ___	
			Checking ___ Savings ___	
			Checking ___ Savings ___	

List other assets (such as 401K, IRA, stocks/bonds, etc.)

Family Member	Asset Description	Cash Value	Income from Assets

Do you have a whole life insurance policy? YES NO

Have you recently disposed of any assets for less than fair market value? YES NO

ACKNOWLEDGEMENT I/We certify that during the 2 -year (24-month) period preceding the effective date of my certification for program participation, I/we have / have not disposed of more than \$1,000 in asset(s) for less than fair market value.

Signature Required: _____ DATE _____



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Complete pgs 8-9-10 only if requesting Rent/Mortgage Assistance
HOUSING ASSISTANCE PROGRAM AGREEMENT

Statement of Facts for Program Assistance

1. Explain what assistance you are needing: _____

2. If you are seeking Housing Assistance,
 - a. Please explain how we can help: _____

 - b. Have you applied for Emergency Housing Assistance from any other program? Yes__ No __
 If yes, When? _____ What Program? _____
 - c. If displaced (homeless) Please state where you are staying now:

 - d. How long have you been there? _____
 - e. How much are you paying to stay there? None or \$_____ per _____

IN SUMMARY: In 2019, HUD provided updated income guidelines for program eligibility. Any applicant must qualify as a low income household, defined as a household whose income does not exceed 80% of the median income for the area or the United States, whichever is greater. The applicants' annual income will be determined by estimating the anticipated total income (including Tribal Gaming Distribution and unemployment) from all sources to be received by the head of household, spouse, and additional adult members of the household over the next twelve months. In addition to the maximum income limits, those Tribal Members who apply for Housing Assistance should not have a total rent or mortgage that exceeds 30% of their total monthly income. A fully completed Housing Assistance Program application is required for consideration for Middletown Rancheria's Housing Assistance Program. Applicants must provide documentation of all income sources including copies of Federal Tax Forms, paystubs, and bank statements. Applicants must also provide authorization for Middletown Rancheria Housing Department to collect third party verification of income. We cannot move forward with contacting landlords or mortgagors until all income documentation has been received and the household has been determined to be eligible for participation.

As a Middletown Rancheria tribal member, you are obligated to repay any unused or unaccounted for monies; and to provide to the Middletown Rancheria Housing Department, the following documents in support of the monies received:

- any and all receipts for monies expended in the course of obtaining emergency housing assistance; such as down payments; rent/mortgage payments and late fees; utility payments, moving expenses, etc.
- copies of new rental/lease agreements if verifying moving/relocation took place
- All receipts must be submitted NO LATER THAN 60 days from the check issue date.
- All receipts submitted must account for the total sum of the check provided to me, as noted above.
- Any unused portion of this assistance, to include any amount for which I do not have receipts for, I will be required to repay to Middletown Rancheria. I further understand that any funds unaccounted for that have not been repaid of my own accord, will be subject to deduction(s) from my Tribal Distribution beginning 90 days from the date payment was made to me.



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HOUSING ASSISTANCE PROGRAM AGREEMENT

This Housing Assistance Program Agreement (“Agreement”) is dated this ___ day of _____, 2023, by and between the Middletown Rancheria of Pomo Indians of California, a sovereign nation (“Tribe”), and Tribal member _____, (hereinafter referred to as “Applicant”). (collectively, Tribe and Applicant are referred to as “the Parties”).

RECITALS

The Tribe has entered into an agreement with the Department of Housing and Urban Development (“HUD”) to administer the use of funding granted to the Tribe under HUD’s administration of the Federal Indian Housing Block Grant Program (“IHBG”). Under the terms of the Tribe’s agreement with HUD, the Tribe is authorized to provide eligible Tribal Members within the Middletown Rancheria of Pomo Indians of California with temporary financial assistance for housing.

Under the Program, the Tribe provides eligible households IHBG funds in the form of a grant to finance the costs of eligible housing assistance for Tribal Member households (“the Grant”).

The Tribe has conducted a review of Tribal Member’s application and supporting documentation and has determined that the applicant is eligible for participation in the Program and has agreed to provide Applicant with a Housing Assistance Grant in the amount of \$ _____ to be made payable directly to the mortgagor, lien holder, landlord, property owner, property management company, utility company or vendor.

The Parties wish to enter into this Agreement in order to set forth the terms and conditions of Applicant’s participation in the Program, to set forth Applicant’s obligations with respect to the Grant proceeds, to set forth the Tribe’s Housing Department’s role with respect to Program administration and oversight. Middletown Rancheria Housing Assistance Program Policy 5.19.2020.

Therefore, for good and valuable consideration, the Parties hereto agree as follows:

Compliance with Program Guidelines and Federal, State and Local Requirements. In cooperating to use the Grant proceeds under the Program, the Tribe and Applicant shall both comply with the Program policy and procedures as set forth under the “Middletown Rancheria Housing Assistance Program Policy,” (“the Program Policy,” incorporated herein by reference). The Parties shall comply with all applicable Federal, State and local requirements.

Payment. The Tribe has approved Tribal Member’s application for grant financing under the Program, and the Tribe’s Housing Department has prepared a Payment Request Voucher made payable to the mortgagor, lien holder, landlord, property owner, property management company, utility company or vendor.

Compliance with Approved Program Policy. The Tribe and the Applicant shall use the Grant proceeds only for temporary financial assistance for housing or lodging.

Term of Agreement. The term of this Agreement shall be from the date of execution by both of the Parties until date of issuance of payment by the Tribe.

Termination. This Agreement may be terminated by the Tribe by written notice at any time in the event that Applicant fails to comply in any respect with the Program Policy or this Agreement. In the event of termination, Applicant shall be liable to the Tribe for return of the full amount of the Grant proceeds, as applicable.

Indemnification. Applicant agrees to accept all responsibility for loss or damage to any person or entity, and to defend, indemnify, hold harmless and release the Tribe, its officers, agents and employees, from any and all actions, claims, damages, disabilities or expenses that may be asserted by any person or entity, including Owner, arising out of or in connection with the performance by Applicant hereunder, whether or not there is concurrent negligence on the part of the Tribe, but excluding liability due to the sole active negligence or sole willful misconduct of the Tribe. Applicant shall be liable to the Tribe for any loss or damage to the Tribe’s property arising from or in connection with Applicant’s performance hereunder. This indemnification shall survive the expiration or earlier termination of this Agreement.

General Provisions.

A. Headings. The heading titles for each paragraph of this Agreement are included only as a guide to the contents and are not to be considered as controlling, enlarging, or restricting the interpretation of the Agreement.



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- B. Severability. If any term of this Agreement (including any phrase, provision, covenant, or condition) is held by a court of competent jurisdiction to be invalid or unenforceable, the Agreement shall be construed as not containing that term, and the remainder of this Agreement shall remain in full force and effect; provided, however, this paragraph shall not be applied to the extent that it would result in a frustration of the parties' intent under this Agreement.
- C. Governing Law, Jurisdiction, and Venue. The interpretation, validity, and enforcement of this Agreement shall be governed and interpreted in accordance with the laws of the Tribe.
- D. Modifications. This Agreement may not be modified orally or in any manner other than by an agreement in writing signed by both Parties.
- E. Waivers. Waiver of a breach or default under this Agreement shall not constitute a continuing waiver or a waiver of a subsequent breach of the same or any other provision of this Agreement.
- F. Time. Time is of the essence in carrying out the duties hereunder.
- G. Entire Agreement. This Agreement, including all documents incorporated herein by reference, comprises the entire integrated understanding between the Parties concerning the services described herein. This Agreement supersedes all prior negotiations, agreements, and understandings regarding this matter, whether written or oral. The documents incorporated by reference into this Agreement are complementary; what is called for in one is binding as if called for in all.
- H. Each Parties' Role in Drafting the Agreement. Each party to this Agreement has had an opportunity to review the Agreement, confer with legal counsel regarding the meaning of the Agreement, and negotiate revisions to the Agreement.
- I. Signatures. The individuals executing this Agreement represent and warrant that they have the right, power, legal capacity, and authority to enter into and to execute this Agreement on behalf of themselves or their respective legal entities.
- J. By signing this document, I further understand;
 - This assistance is available once every two (2) years per household, unless there is an approved exception.
 - The limit on the amount available to me is \$4,000.00.
 - If I use this assistance for a deposit and there is damage to the unit or the deposit is not returned to Middletown Rancheria Housing Department, I am responsible to pay any damages and am not eligible for any future assistance until all outstanding obligations have been paid to the Housing Assistance Program.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed the day and year first above written.

TRIBE:
 Signature: _____
 Print: Name: _____
 Date: _____

TRIBAL MEMBER:
 Signature: _____
 Print: Name: _____
 Date: _____



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FAIR LENDING NOTICE AND NOTICE OF RIGHT TO FINANCIAL PRIVACY

FAIR LENDING NOTICE

To all borrowers for a real property secured to purchase, construct, rehabilitate, improve, or refinance an owner-occupied one to four family residence; and all owner-applicants for a real property secured home improvement grant to improve a one to four family residence (whether or not owner-occupied):

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of an applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this credit is the U.S. Comptroller of the Currency, Consumer Affairs division, Washington, D.C. 20219.

In Addition to your rights under Federal law, you may also have rights afforded under state law.

FOR CALIFORNIA RESIDENTS ONLY: In accordance with California law, the following notice is given to applicants who are residents of California. The California Housing Financial Discrimination Act of 1977 provides in part as follows:

35810. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing housing accommodations due, in whole or part, to the consideration of conditions, characteristics, or trends in the neighborhood or geographic area surrounding the housing accommodation, unless the financial institution can demonstrate that such consideration in the particular case is required to avoid an unsafe and unsound business practice.

35811. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitation, improving refinancing housing accommodations due, in whole or in part, to the consideration of race, color, religion, sex, marital status, national origin, or ancestry.

35812. No financial institution shall consider the racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, and under what terms and conditions, to provide financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing a housing accommodation. No financial institution shall utilize appraisal practices that are inconsistent with the provisions of this part.

If you wish to file a complaint, or if you have questions about your rights, contact: Comptroller of the Currency, Administrator of National Banks, Western District, Consumer Complaint Department, 50 Fremont Street, Suite 3900, San Francisco, California 94105.

NOTICE OF RIGHT TO FINANCIAL PRIVACY This is notice to you as required by the Right of Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by any financial institution in connection with the consideration or administration of the housing rehabilitation assistance for which you have applied. Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to others except as required or permitted by law.

Signature Required:

 Owner

 Date

 Co-Owner

 Date



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APPLICANT CERTIFICATION

The undersigned certify the following:

1. I/We have applied for an IHBG – Housing Program grant from the Middletown Tribal Rancheria. In applying for the grant, I/We completed a grant application containing information pertaining to qualifications for the grant, including but not limited to current residence address, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the grant application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that the Middletown Tribal Rancheria and its program operator, the Middletown Tribal Rancheria Housing Department, reserve the right to verify the information provided on the application with the employer and/or the financial information.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for this assistance, as applicable under the provisions of the Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

{Agency/Entity to be named here by MTR staff} _____ Date _____

1. I/We have applied for a grant from the Middletown Tribal Rancheria. As part of the application process, the Middletown Tribal Rancheria and its program operator, the Middletown Tribal Rancheria Housing Department, may verify information contained in my/our grant application and in other documents required in connection with the grant, either before the grant is closed or as part of its quality control program.
2. In addition, I/We understand and authorize that my application and/or closed grant file may be selected by the Middletown Tribal Rancheria, the Middletown Tribal Rancheria Housing Department, their agents, successors or assigns for a quality control review. Should such a review be conducted, it may involve the re-verification of employment, income, credit, debt, or other information obtained during the processing of my grant application and the re-evaluation of the property, the appraisal, or value of the property.
3. I/We authorize you to provide to the Middletown Tribal Rancheria, the Middletown Tribal Rancheria Housing Department, or a third party authorized by the Lender, any and all information and documentation that they request. Such information includes, but is not limited to: *employment history and income; bank, money and similar account balances; credit history; and copies of income tax returns.*
4. The Middletown Tribal Rancheria and/or the Middletown Tribal Rancheria Housing Department may address this authorization to any party named in the grant application.
5. A copy of this authorization may be accepted as an original.

Signature Required:

Applicant Signature	Print Name	SSN	Date
Co-Applicant Signature	Print Name	SSN	Date

RIGHT TO FINANCIAL PRIVACY ACT NOTICE The Middletown Tribal Rancheria certifies that in connection with this request for access to financial records, it is in compliance with applicable provisions of the Right to Financial Privacy Act of 1978. Prior to the time your financial records are disclosed, you have the right to revoke this authorization; however, refusal to provide the information may cause your application to be delayed or refused.



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ACKNOWLEDGMENT SECTION

Initial and Sign

_____ I understand that this application is not a contract and is not binding in any manner. I certify that the information given on this form is true and accurate to the best of my knowledge. I certify that I have no additional income or assets and that there are no persons living in or contributing to my household other than those described here.

_____ I also understand that it is my responsibility to inform Middletown Rancheria Housing Department if there is any change in my family status along with reporting any changes in income, living conditions and change of address.

_____ I am aware that there are penalties for willfully and knowingly giving false information on an application for Federal or State funds. I understand that the information on this form is subject to verification. Penalties for falsifying information may include immediate repayment of all Federal or State funds received and/or prosecution under law.

_____ I certify that for purposes of any application for *rehabilitation and mortgage assistance* programs, that the address I provided is in fact my primary residence and the property I own and for which I seek assistance. I am signing below, as Applicant and as Homeowner, to said property.

_____ I am aware that I will be disqualified from participating in Middletown Rancheria Housing Programs in the future for willfully and knowingly giving false information on any program application for Tribal, or Federal, or State funds and services.

Signature Required:

Applicant Signature(s):

_____ Tribal Member Date

_____ Co-Applicant Date

Staff Use Only ---

APPLICATION RECEIPT & APPROVAL STATUS

Application Received and Case File Opened

_____ Print Sign Date

TM Verification Ltr TM MTR Income Summary

Application formally **APPROVED** **DENIED**

Applicant Notified in Writing (copy attached)

_____ Print Sign Date

Total Case File Expenses Accrued \$ _____ Program Billing Code: _____
 \$ _____ Program Billing Code: _____
 \$ _____ Program Billing Code: _____

Case File Completed and Case File Closed

_____ Print Sign Date