# SENECA NATION HOUSING DEPARTMENT Seneca Housing Resource Hub

#### RENTAL AND HOMEOWNERSHIP

Is to alleviate the acute shortage of decent, safe, and sanitary dwellings for Nation Member families of low- income and assist Members seeking safe, decent, and affordable rental housing or home ownership in the Nation Territory. In addition, provide employment opportunities on the Territory through construction, reconstruction, improvement, extension, alteration or repair and operation of dwellings for Members.



Federal housing assistance to the Nation for members is provided principally through the Indian Housing Block Grant ("IHBG") Program funded under the Native American Housing Assistance and Self -Determination Act "(NAHASDA").

The SNHD provides financial literacy, homebuyer education, and tenant training programs to foster and encourage informed and responsible.

#### SERVICES TO BENEFIT TRIBAL MEMBERS / HUD NAHASDA

1937 Act Rental Unit Maintenance.

Preventative maintenance for all 1937 stock. NAHASDA.

**1937 Act Rental Unit Renovation Program.** Routine renovations for all 1937 and NAHASDA stock.

**1937 Act Rental Unit Affordable Housing Program Operations.** Rental and Homeownership opportunities for the Allegany and Cattaraugus Territories. NAHASDA.

NAHASDA Rental Unit Routine Maintenance and Rehabilitation **Program.** Routine maintenance and rehabilitation on NAHASDA units.

**Homeownership Affordable Housing Program.** Homeownership opportunities for the Seneca Members. NAHASDA.

**Rental Affordable Housing Program.** Rental opportunities for the Allegany and Cattaraugus Territories. NAHASDA.

**Homebuyer Construction/Acquisition Deficiency Program.** For current and previous homebuyers. Correct prior construction deficiencies using annual inspections records & punch list items. NAHASDA.

#### HUD NAHASDA CONTINUED

**Mold Remediation Program.** For current and former homebuyer program participants and low-income qualifying Seneca Members.

**Down Payment Assistance.** For Seneca Members who wish to purchase homes within the Seneca Nation Territories and surrounding areas, we offer down payment assistance on the mortgage.

**Financial and Maintenance Education Classes.** Provide classes on financial literacy education and routine/preventative maintenance to program participants.

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50 Iroquois Drive, Irving, NY 14081, 716-532-5000 or 44 Seneca St. Salamanca, NY 14779 716-945-1290

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Laundromat and SNHD Operations. Provided for all Members of the Seneca Nation of Indians

**Tenant Management Operations.** Tenant management of all stages, eligibility, admissions, and occupancy.

**Tenant Based Rental Assistance.** Assist low income Seneca members with subsidized rental payments. Applicants must be on SNHD waiting list.

### LEASE TO OWN / NAHASDA

**The Lease to Own Program** for low- income Nation Member families or individuals in need of affordable housing.

Applicants who are accepted are required to complete homeownership education and counseling during the term of his or her Lease Purchase Agreement

The purchase price for the home will be the "Total Development Cost". The monthly rental payments will be credited toward the purchase price for the home

There is not a Monthly Equity Payment Account (MEPA) for this Program. All costs of maintaining the home will be the responsibility of the participant.

The term of the Lease Purchase Agreement shall be thirty (30) years.

ELDER HOUSING RENTAL PROGRAMS The Seneca Nation Housing Department Elderly Program facilities are for those individuals who can live independently. For this program we consider the age of 60 and above to be elders.

SNHD Elder facilities were established to provide decent and safe rental housing for eligible low-income elderly whose income does not exceed 80% of the median income for the United States.

## SENECA NATION MORTGAGE PROGRAM (HOMEOWNERSHIP)

**The Seneca Nation Mortgage Department objective** is to address the housing needs of Nation Members and to use its available resources to address not only the material needs of Nation Members for shelter, but also to improve social, economic, and cultural welfare of Nation Members by providing them with the opportunity to achieve a safe and pleasant home environment.

One of the purposes to which the Indian Gaming Regulatory Act requires the Nation to allocate gaming revenues is the general welfare of Nation Members which the SNMP fits.

The SNMP provides education and counseling assistance to Nation Members to foster and encourage informed and responsible homeownership.



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