

10 Steps for Bringing Homeownership to Your Community

- 1. Adopt necessary foreclosure and eviction procedures, priority of lien, and the one stop lease** [Note: *The one stop documents include all the required documents so you don't have to start from scratch.*]
- 2. Develop budgeting and savings workshops, homebuyer education, and credit counseling sessions for first time buyers.**
- 3. Develop policies and procedures for down payment assistance programs.**
- 4. Make connections with your land department. Ensure that home lots are available and are suitable for water and sewer hook ups and accessible to utility lines.**
- 5. Make connections with the leasing division. Ensure that the one stop lease is utilized. Determine length of time for lease approval as well as encoding by the BIA Realty officer. Begin the lease process as soon as possible.**
- 6. Make connections with your BIA Realty Officer. Inform realty officer once a tribal member begins the home buying process.**
- 7. Determine who will handle environmental review process.**
- 8. Make connections with approved 184 lenders to let them know what services you have available to assist buyers (financial, HBE class, coaching, liaison, etc.).**
- 9. Guide your tribal member through the process and ensure they stay in contact with their lender.**
- 10. Market your homeownership program with brochures, workshops, and newspaper articles.**

