



NCFS
NIXYÁAWII COMMUNITY
FINANCIAL SERVICES

Nixyáawii Neighborhood Homes FAQs

What is the new Nixyaawii Neighborhood Home Construction Assistance Program at NCFS?

NCFS successfully secured substantial resources from the Oregon Housing and Community Services (OHCS) to construct 21 new homes over three years at the Nixyáawii Neighborhood. The homes would then be sold to mortgage qualified leaseholders. The first eight homes will be constructed in 2024.

Why was the NCFS Home Construction Assistance Program developed?

We recognized the complexities of building a home on Tribal trust land. Construction loans and closing on the final mortgage loan can be daunting. This NCFS program will eliminate most of the construction process for leaseholders and streamline the loan into a stand-alone mortgage loan.

Why would I want to participate in the Nixyáawii Neighborhood Home Construction Assistance Program?

These NCFS resources are expected to eliminate the need for a separate construction loan and support a larger contract to construct multiple single-family homes that reduce the cost of each home in the Nixyáawii Neighborhood. These savings will pass through to individual leaseholders. There is also a substantial saving in loan cost for a mortgage to purchase a home rather than a construction loan.

In terms of affordability, NCFS has taken a series of measures to ease the construction costs and interest rate. First, with NCFS covering many “soft costs” with their funding, these costs will not be passed through to the leaseholder mortgage loan, creating savings over constructing the same home individually. Second, NCFS has secured additional State of Oregon downpayment assistance that is income-qualified, and we continue to evaluate eligibility for other resources as they are released.

How do I qualify to participate in the Nixyaawii Neighborhood Home Construction Assistance Program?

The Assistance Program is open to CTUIR Tribal members with an existing 99-year lease on a lot in the Neighborhood or approved “Eligible” for a lease from DECD. Participants must be pre-approved for a mortgage loan to cover the cost of construction, lease consideration fee (if not already paid) and verified funds to cover closing costs and down payment requirements of the final loan.

When should I apply?

We encourage you to apply early, however our initial priority will be the existing leaseholders in the Nixyaawii Neighborhood, given their investment and interest. Of course, the program is open to all Tribal members interested in homes in the subdivision. Please contact our Homeownership Services to express interest or if you have questions.

How can I get a 99-year lease for lot at Nixyaawii Neighborhood?

The leasing process is managed by the CTUIR Department of Economic and Community Development (DECD). For questions on the eligibility requirements, the leasing process, and any other questions, contact DECD directly at 541-429-7478 and/or email at susanbower@ctuir.org.

Does NCFS offer a loan to finance the Consideration Fee for the 99-year lease?

Yes, NCFS offers the Land Lease Loan for lots at the Nixyáawii Neighborhood to qualified Tribal member applicants, allowing for a lease to be secured in advance of the construction of a home.

When will construction of these homes start?

Construction of homes within the Nixyáawii Neighborhood will begin this summer for eligible leaseholders and will offer continued building opportunities over the next two years.

What loan programs are available in connection to Nixyáawii Neighborhood Home Construction Assistance Program?

There are three main loan programs available on trust property:

- **Section 184 Native Loan Program:** open to all enrolled Tribal members
- **USDA Rural Development 502 Direct:** does have income guidelines as a condition of the loan.
- **Veteran Tribal member, Veterans Affairs (VA):** offers the Native American Direct Loan Program (NADL).

How will NCFS assist leaseholders in the Nixyáawii Neighborhood subdivision?

NCFS has among our programs Homeownership Services. This long-standing program, formerly under the CTUIR Housing Department, provides classes on financial wellness and homebuyer readiness, along with assisting clients through the mortgage application process to loan closing. We will support individuals for mortgage pre-approval, needed coaching or training to increase eligibility.

Is there any financial assistance to support the leaseholder with the purchase of a home?

Homeownership Services offers a downpayment assistance (DPA) called Umatilla Saves to Tribal member first-time homebuyers. This match-saving program requires completion of both the financial and homebuyer series, as well as saving \$2,000 to receive the NCFS match of \$8,000 for a total of \$10,000 to assist with down payment and/or closing cost on their first home. Qualified Tribal members may also apply (we will assist) for Indian Health Service (IHS) assistance for the connection of their water and sewer lines through CTUIR Planning Department.

What will the homes be like?

We are committed to ensuring that your home is of lasting value to you and your family. Our selected home developer is Adair Homes with many years of experience constructing homes and a prior history of building homes for Tribal members on the Reservation. The homes are expected to be energy efficient and well-constructed. There will be opportunities for “upgrades” on items to support personalized options as well.

Who will be overseeing the project and construction of the home?

NCFS has hired project manager Wenaha Group, an Indian owned business, to oversee the development and construction of the homes. An employee from Wenaha Group, a Tribal member, will be on site for all construction steps.

What will be the quality control over the contractors?

We are fortunate to have several layers of continuous oversight and inspections. In addition to the Wenaha Group being on site for all construction steps, the developer, Adair Homes, will also have their project lead on site. Lastly, the Tribal Planning Office will have building inspections conducted on particular phases of electrical, plumbing, and so forth. Throughout, the leaseholder/future homeowner are able to coordinate onsite visits as well.

Where can I find other details or answers to questions I might have?

CTUIR has a detailed website, Nixyáawii – A New Opportunity for Tribal Member Homeownership, www.nixyaawii.com, sharing information on the neighborhood and leasing process. Information is also available on the NCFS website, www.nixyaawii-cdfi.org. Any Tribal member is welcome to contact our NCFS offices for other questions or exploring your homeownership dreams.

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