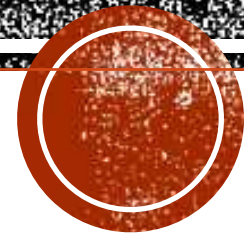


Nez Perce Tribal Housing Authority



NPTHA HOMEOWNERSHIP

- **Conveyed Mutual Help Homes**
- **Lease with Option to Purchase**



CONVEYED MUTUAL HELP HOMES

- Homes that are paid off from the NPTHA (are no longer managed by the NPTHA).
- NPTHA provides the homeowner with their conveyance documents which includes a bill of sale.
- The Conveyance document should be processed through the BIA for a residential lease.
- Those without a lease, should contact the Realty Department at the BIA.



LEASE WITH OPTION TO PURCHASE

- Homes that are currently managed by the NPTHA.
- NPTHA & Homeowner agree to a purchase agreement.
- NPTHA prepares a resolution & residential lease for new homebuyer.
- Documents approved by Nez Perce Tribe & BIA (contingent upon closing).
- Mortgage loan is closed & final TSR completed.



HOMES ON TRUST PROPERTY

- We really encourage people who own a home on trust land to:
 - 1. Make sure you have a current residential lease recorded with the BIA.
 - 2. Make sure the homesite has a legal description if there is more than one landowner.



PROPERTY ON FEE LAND

- If your home is located on fee land, your deed will be recorded with the county.
- This is subject to the inheritance laws of the county or tribal court, whichever applies.
- Fee Property in Tax Exempt can get complicated. Must provide ownership since it went into tax exempt status.



HEIRS

- If you do not designate an heir for your home, this will require your heirs to file for probate in tribal court.
- If you have more than one heir, this can cause hardship if the heirs do not agree on who should live or maintain the home.
- Heirs can also voluntarily agree on who should live in or be responsible for the home. These agreements should be clearly written & signed by all heirs.



JOHNNY, JILL & JOE

- Jimmy Jetson & his wife die without a will & leave 3 grown children: Johnny, Jill & Joe. Each child is 1/3 heir of the property.
- A. They can all agree that they choose to share the home & expenses.
- B. They might agree to sell the home & split the proceeds, each receiving 1/3 share.
- C. They agree that Jill should inherit the home because she has a family to raise. Johnny & Joe can voluntarily give up their 1/3 share OR ask Jill to pay them their 1/3 value of the home.
- D. They agree to keep the home & rent it out. They would split the income & expenses.
- E. They might decide none of them want the home & gift deed to another relative.



THE MORAL OF THE STORY

- There are numerous ways a family can decide what to do with their family home, as long as they can agree. The best recommendation is for the homeowner to determine who will inherit their home by including it in their will



HOMEBUYER EDUCATION CLASS

- 12 hour class that goes over homebuying process, affordability, credit, lender requirements, savings, new construction, land, loan options, insurance and the importance of wills!
- Classes offered 6-7 times per year in Lapwai and Kamiah.
- Next Class is July 25-27, 2023, 5-9 pm.



QUESTIONS?

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