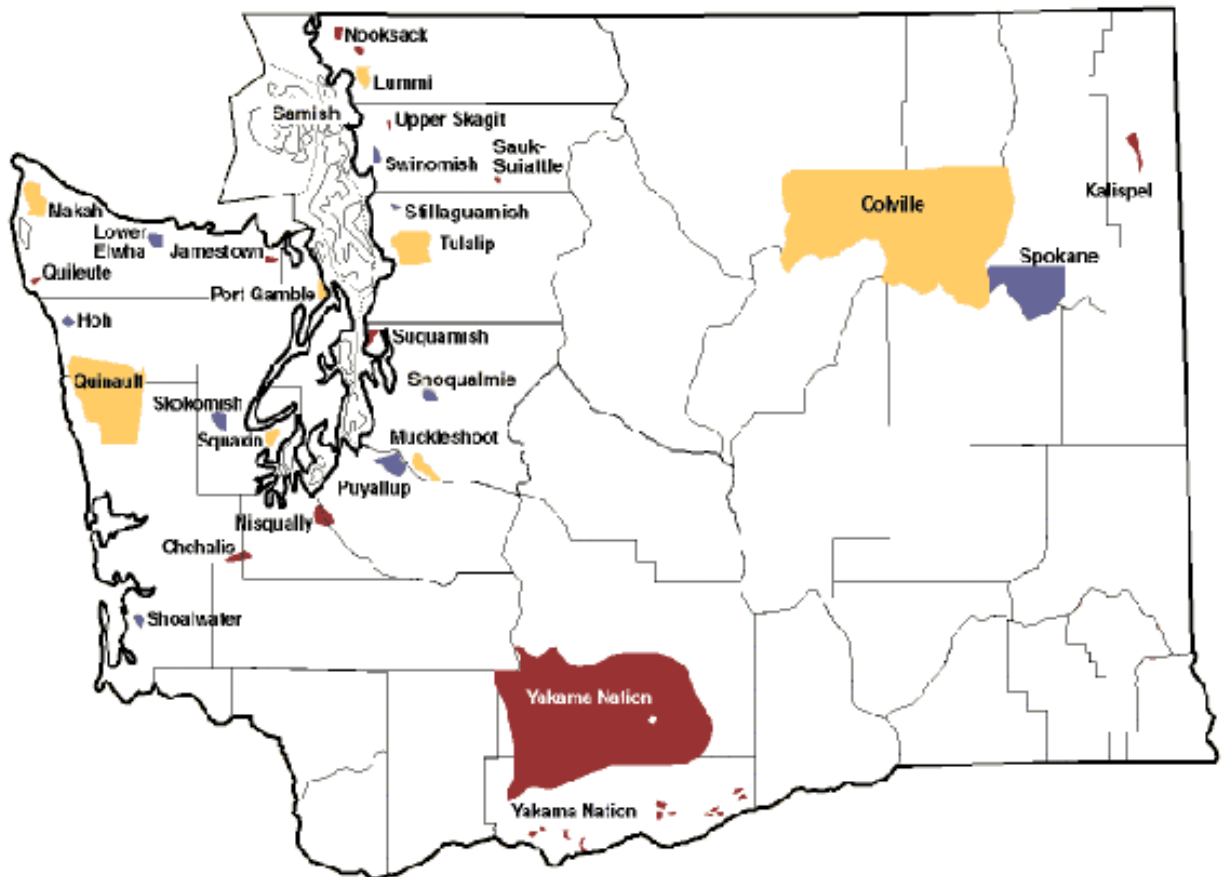


Washington Tribal Housing Guide

**Community Affairs
Federal Reserve Bank of San Francisco**



Forward

The purpose of the “*Washington Tribal Housing Guide*” guide is to promote home ownership in Indian Country. This guide is intended to help tribal housing staff, lenders, government agency staff, and others, identify a variety of resources and key contacts to assist tribal members with their housing needs.

The nature of public, tribal, and nonprofit funding cycles and the lack of permanence of some funding sources leads to frequent changes in the programs available to tribal members. The information included in this guide was current as of the date printed, July 2004, to best of our knowledge. However, there will be changes in programs offered, funding levels available, and in some cases, agencies offering the programs.

It is hoped that this guide will shed light on needed resources at certain reservations, promote better communication by indicating key contacts, and bring more resources to Indian tribes and their members. For instance, you may note that some tribes still lack access to conventional or government mortgage lending programs, or have little or no homebuyer assistance programs. These weaknesses are presented as opportunities for the readers of this guide to seek necessary resources in order for tribal members to enjoy similar housing resources as those living off reservations.

This guide was designed to be both an easy desk reference and online tool by listing both phone numbers and, in some cases, email addresses. Tribes include those that have received Federal recognition and either based in the state or owning reservation that crosses over state boundaries. The guide presents information for each tribe, beginning with the tribe’s name, administrative office address, main telephone and fax numbers, and website if available. Other information is listed as follows:

- **Reservation Demographics**
- **Housing Contacts**
- **Homebuyer Programs**
- **Housing Assistance Programs & Technical Assistance Providers**
- **Asset Building Resources**
- **Earned Income Tax Credit**
- **Government**

Reservation Demographics

- Reservation Size
- Reservation Population
- Tribes (names of tribes that are part of their ethnohistory)
- Membership/Enrollment

- Housing Units
- Poverty Percentage

Data derived from tribal staff, Native American organizations, and the U.S. Census Bureau reports:

http://www.ncai.org/main/pages/tribal_directory/indian_nations_us.asp

<http://www.census.gov/prod/cen2000/phc-5-pt1.pdf>

<http://censtats.census.gov/data/US/2501310.pdf>

Housing Contacts

- Housing Authority
- Leasehold Contact at Tribe
- BIA Title Review
- BIA Title Approval
- BIA Title Recording

Contact information derived from tribal staff and Bureau of Indian Affairs (BIA). Additional BIA contacts can be found at:

<http://frbsf.org/community/native/bia.html>

Homebuyer Programs (tribe's housing program)

- HUD 184 Loan Guaranty Program (Yes/No)
- Geographic Restrictions
- Maximum Assistance & Repayment
- Top Income Limit
- Borrower's Minimum Contribution
- Other

Tribe's participation in the Department of Urban and Housing Development's Section 184 Indian Housing Loan guaranty program can be verified at:

http://www.codetalk.fed.us/184_approved_tribes.xls

The tribe's homebuyer program information was derived directly from the tribe's housing authority staff.

Asset Building Resources

- Individual Development Accounts (IDAs)
- Financial Literacy/Education/Counseling
- Home\$tart Savings Plan
- Homebuyer Education

Resources for this section were derived from several sources, including national nonprofit organizations, local organizations, and state agencies. These websites were also helpful in identifying certain information:

IDA Organizations

http://idanetwork.org/index.php?section=state&page=state_pages.html

- Earned Income Tax Credit
- Tribe's EITC Coordinator
- Tribe's EITC Promotion
- IRS Contact
- AARP Contact
- EITC Voluntary Income Tax Assistance (VITA) Site(s)

Information was derived from the tribes, Internal Revenue Service, and AARP.

EITCs Background Information

<http://www.irs.ustreas.gov/individuals/article/0,,id=96456,00.html>

EITC Education Materials

http://www.aecf.org/lists/fes/winter04/guidenativecommitec_final.pdf

<http://www.eitc.info/native/>

Government

- Governing Body
- Description

Information was derived from tribes.

Why This Guide Was Created

Home ownership in Indian Country is at just under 33%, according to the National American Indian Housing Council, compared to a national rate of over 67%. Nearly half of all homes are overcrowded and have serious physical deficiencies and almost a fifth lack complete plumbing. In addition, nearly 30,000 individuals and families are on waiting lists for rental housing. Home ownership challenges for individuals living in Indian Country include:

- Higher lender transaction costs on trust land
- Higher pre-development costs on such land, such as surveys and environmental assessments
- Higher infrastructure costs in remote, rural or underdeveloped areas
- Lack of information about loan programs
- Poor or no homebuyer credit history
- Lack of culturally relevant homebuyer and financial skills education
- Lack of savings and assets in tribal communities

First Nations Development Institute estimates that there are 38,250 families in Indian Country that have incomes sufficient to afford traditional home mortgages, yet home ownership remains elusive. Compounding this problem is the lack of

information about key contacts at the tribe and others involved in processing loan applications or have valuable resources that can assist tribal members.

This guide identifies local resources that can help close the home ownership gap for Washington State tribal members.



Washington Tribes

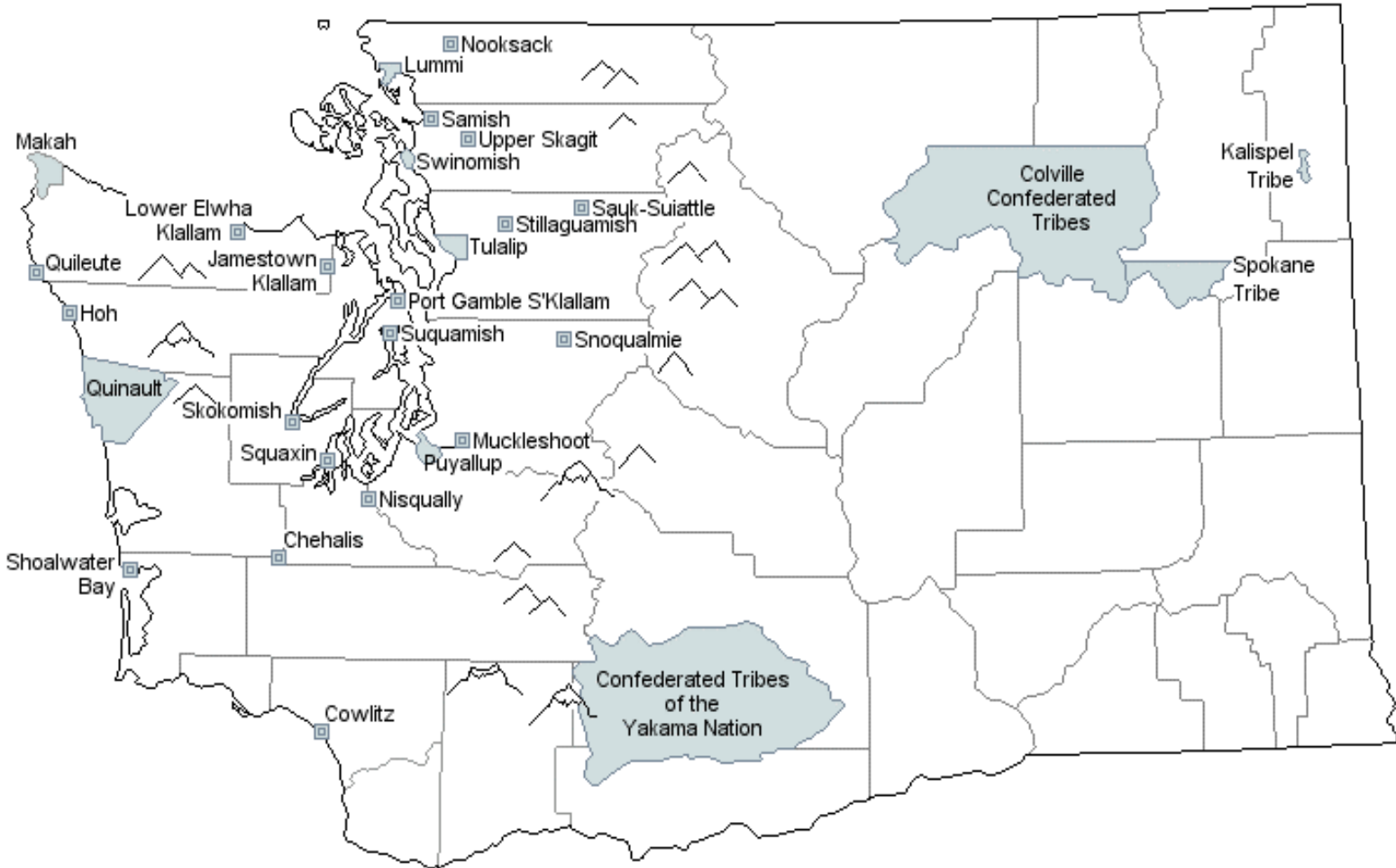


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Swinomish Tribe	54
Tulalip Tribe	56
Upper Skagit Tribe	58
Yakama Tribe	60

Confederated Tribes of the Chehalis Reservation

P.O Box 536
Oakville, WA 98536

<http://www.chehalis-tribe.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
4,215 acres	691	Chehalis, Kwaiaik	650	40 FTE	214

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
David Boyd (360) 273-7723 chehalistha@comcast.com	Keith Kramer (360) 273-5911	Ray Strong (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman-Eastman (503)

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Thurston, Lewis, Grays Harbor, Mason and Cowlitz Counties	N/A	80-100% US Median	N/A	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Coastal Community Action Program R. Troy Colley Executive Director Coastal Community Action Program	Coastal Community Action Program R. Troy Colley Executive Director Coastal Community Action Program	Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465

117 East 3rd Street
 Aberdeen, WA 98520
 Phone: (360) 533-5100
 Fax: (360) 532-4623
 Email: troyc@coastalcap.org
 Website: www.coastalcap.org

117 East 3rd Street
 Aberdeen, WA 98520
 Phone: (360) 533-5100
 Fax: (360) 532-4623
 Email: troyc@coastalcap.org
 Website: www.coastalcap.org

Phone: (541) 332-0703
bnewman@rcac.org
 George Schlender
 Rural Community Assistance
 Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Susan Peck
 Housing Assistance Council
 Western Office
 131 Camino Alto
 Suite D
 Mill Valley, Calif. 94941
 Tel.:415-381-1706
 Fax: 415-381-0801
 Email:susan@ruralhome.org

Frank Carpenter
 Linda Hugo
 Co-Directors & Division Directors
 Community Frameworks
 525 East Mission Street
 Spokane, WA 99202-1894
 Phone: (509) 484-6733
 Fax: (509) 483-0345
lhugo@nrf.org
fcarpen@nrf.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org

Current Schedule:
<http://www.wshfc.org/buyers/schedule.htm>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Lisa Burkhardt (360) 273-7723 ChehalisTHA@aol.com	N.A.	Anne Smiley (206) 220-5904	Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Centralia Timberline Library (360) 736-0183 Salvation Army, Centralia (360) 736-4339 Chehalis Library (360) 748-3301 Twin City Senior Center (360) 748-0061

Government

Governing Body	Description
Chehalis Community Council	Constitution and bylaws were approved by the Commissioner of Indian Affairs in 1939. The reservation's chief governing body, the Chehalis Community Council, is composed of all qualified voters on tribal rolls. The Council elects a five-member Business Council that manages the tribe's property and assets, administers tribal funds and programs, and enforces ordinances. Each council member serves two-year terms. The Confederated Tribes of the Chehalis are a non-treaty tribe, but have water rights.

Confederated Tribes of the Colville Reservation

P.O. Box 150

Nespelem, WA 99155

<http://www.colvilletribes.com/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
1.3 million acres	7,587	Colville, Entiat, Methow, Nespelem, Nez Perce, Sinkaietk, Palouse, Sanpoil, Senijextee, Sinkiuse and Wenatchee	8,882	920 FTE	3,303

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Elena Bassett (509) 634-4767 elena.bassett@colvilleiha.org	N/A	Elizabeth Parisian Supervisor Vicki Circle Rights of Way Ricky Joseph Realty Properties Officer Lettye Hall Compliance Officer (509) 634-2346	Joseph William E. Nicholson (509) 634-2316	Beverly Abrahamson (509) 634-2350 Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Colville Reservation	Not to exceed 10% of purchase price. No repayment.	Not to exceed HUD income limits. Depends on family size.	All closing costs, taxes, fees, and insurance.	Additional down payment assistance: Jan Owens Rural Resources (509) 685-6079

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Rural Resources Community Action Barry Lamont Executive Director Rural Resources Community Action 320 North Main Street Colville, WA 99114 Phone: (509) 684-8421 Fax: (509) 684-4740 Email: blamont@ruralresources.org Website: www.ruralresources.org</p>	<p>Rural Resources Community Action Barry Lamont Executive Director Rural Resources Community Action 320 North Main Street Colville, WA 99114 Phone: (509) 684-8421 Fax: (509) 684-4740 Email: blamont@ruralresources.org Website: www.ruralresources.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Environmental Services Rural Community Assistance Corporation 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p> <p>Washington Funding Services Company</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Spokane Neighborhood Action Programs Spokane, WA Janet Smith (509) 456-7174 smith@snapwa.org	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Debbie Crim (509) 634-2686 debbie.crim@colvilletribes.com	N.A.	Anne Smiley (206) 220-5904	Lee Lippert (509) 662-6589 leelippert@mac.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Omak Public Library Omak Senior Center

Government

Governing Body	Description
Colville Business Council	Constitution and bylaws were approved by referendum in 1938. The Colville Business Council, the chief governing body of the reservation, manages the tribe's property and assets, administers tribal funds and programs, and enforces ordinances. Composed of 14 members elected by tribal enrollees for two-year terms, the Council chooses an executive committee from within its ranks.

Cowlitz Tribe
P.O. Box 2547
Longview, WA 98632-8594
<http://www.cowlitz.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
None	0	Cowlitz	1,400	N.A.	0

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Larry Coyle (360) 864-8720 chetra@aol.com	Larry Coyle (360) 864-8720 chetra@aol.com	Ray Strong (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	No	\$15,000 grant	HUD guidelines	No	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Sheila Girt Lower Columbia Community Action Council 1526 Commerce Avenue, Longview, WA 98632 Krystina Schnider (360) 425-3430 Email: lccac@kalama.com Website: http://www.lccac.org/	Sheila Girt Lower Columbia Community Action Council 1526 Commerce Avenue, Longview, WA 98632 Krystina Schnider (360) 425-3430 Email: lccac@kalama.com Website: http://www.lccac.org/	Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org George Schlender

Rural Community Assistance Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Lower Columbia Community Action Council Jean Marshall (360) 425-3430 dbarry@esd.wa.gov v	Consumer Credit Counseling Services of the Inland Empire Colville, WA (800) 892-6854	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
De Tomes (360) 864-8720 cithousing@toledotel.com	Posters, mailings, classes, free tax preparation	Anne Smiley (206) 220-5904	Gloria Cummings gcummin@pacifier.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Toledo Senior Center (360) 864-2112

Government

Governing Body	Description
Tribal Council	N.A.

Hoh Tribe

2464 Lower Hoh Road
Forks, WA 98331

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
443 acres	102	Hoh	20 FTE	33	33

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
David Bell SPSITHA (360) 426-4641 Colleen Mason (360) 374-9603	Mary Leitka (360) 374-6501	Ray Strong (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	Jefferson County	Up to \$7,000 downpayment assistance through FHLB	Not to exceed HUD income limits. Depends on family size.	Negotiable	Some low-interest loan participations available from government and non-profit lending partners.

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org</p>	<p>Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org</p>	<p>Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
James Jaime (360) 374-6582	N.A.	Anne Smiley (206) 220-5904	Carol Volk 360) 928-9509 garycarols@hotmail.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Masonic Lodge Temple, Forks (360) 374-6777

Government

Governing Body	Description
Hoh Tribal Business Committee	The Tribe approved the 1934 Indian Reorganization Act and adopted a constitution in 1969. The Hoh Tribal Business Committee, chosen biennially, is the tribe's governing body. Composed of four members, it manages tribal property and assets, administers funds, and enforces ordinances. The Hoh retained treaty fishing rights and are a member of the Northwest Indian Fisheries Commission.

Jamestown S’Klallam Tribe

1033 Old Blyn Highway
Sequim, WA 98382

<http://www.jamestowntribe.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
20 acres	0	Jamestown S’Klallam	486	59 FTE	4

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Annette Nessi (360) 681-4620	No housing presently on reservation. Leo Gatten Legal Advisor (360) 681-3118	Ray Strong, BIA (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower’s Minimum Contribution	Other
Yes	Olympic Peninsula	\$20K w/no repayment obligation, per HUD and BIA Annual Limits.	Per HUD and BIA annual limits.	0	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Olympia Community Action Programs Port Angeles, WA Marsha McEvoy	Olympia Community Action Programs Port Angeles, WA Marsha McEvoy	Bruce Newman Housing & Health Services Rural Community Assistance Corporation

(360) 452-4726
mcevoy@olypen.com

(360) 452-4726
mcevoy@olypen.com

P.O. Box 1426
Port Orford, OR 97465
Phone: (541) 332-0703
bnewman@rcac.org

George Schlender
Rural Community Assistance
Corporation
Environmental Services
408 N. Mullan Road, Suite 104
Spokane, WA 99206
(509) 921-9415
gschlender@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Olympic Community Action Programs (Clallam & Jefferson Counties) Port Angeles, WA Patty Cuddeback (360) 385-2571 (800) 464-2571 pcuddeback@olycap.org	North Olympic Regional Housing Network Margaret Maxwell (360) 452-7631 Ext. 13 norn@olypen.com	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Bill Riley (360) 681-4660 briley@jamestowntribe.org	Tribal newsletter	Anne Smiley (206) 220-5904	Carol Volk 360) 928-9509 jarycarols@hotmail.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Pt. Townsend Senior Community Center (360) 385-9007 North Olympic Library, Sequim Sequim Senior Center

Government

Governing Body	Description
Business Council	<p>Upon receiving federal recognition in 1981, treaty fishing rights and other privileges were restored to the Jamestown S'Klallam. They became a sovereign political entity capable of government-to-government relationships with the United States. Their Business Council consists of five members elected to two-year terms on staggered basis. The Jamestown S'Klallam joined the Port Gamble and Lower Elwah S'Klallam and Skokomish Tribes in 1981 to form the Point-No-Point Treaty Council, which makes fishery management decisions. They are also represented on the Northwest Indian Fisheries Commission.</p>

Kalispel Tribe

P.O. Box 39
Usk, WA 99180

<http://www.kalispeltribe.com/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
5,000 acres	206	Lower Kalispel	250	17 FTE	63

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Brook Kristovich (509) 445-1147 Ext. 1270 bbkrist@msn.com	Paul Wilson (509) 445-1147	Robin Arnoux (509) 258-4561	Debra Wulf Marcella Teters (509) 258-4561	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	No official program in place	N.A.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Rural Resources Community Action Barry Lamont Executive Director Rural Resources Community Action 320 North Main Street Colville, WA 99114 Phone: (509) 684-8421 Fax: (509) 684-4740 Email: blamont@ruralresources.org Website: www.ruralresources.org</p>	<p>Rural Resources Community Action Barry Lamont Executive Director Rural Resources Community Action 320 North Main Street Colville, WA 99114 Phone: (509) 684-8421 Fax: (509) 684-4740 Email: blamont@ruralresources.org Website: www.ruralresources.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Spokane Neighborhood Action Programs Spokane, WA Janet Smith (509) 456-7174 smith@snapwa.org</p>	<p>Consumer Credit Counseling Service of the Inland Northwest Spokane, WA (800) 425-3328</p> <p>Spokane Home Ownership Resource Center (509) 343-7472</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Nick Brown (509) 445-1147 nbrown@kalispeltribe.com	N.A.	Anne Smiley (206) 220-5904	F. Leigh Hales (509) 536-0607 Spokanetaxaide@msr Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Consumer Credit Counseling Service, Spokane South Hill Library Argonne Library Spokane Community College

Government

Governing Body	Description
Kalispel Indian Council	The Kalispel accepted the 1934 Indian Reorganization Act, and chartered a constitution in 1939. Revised in 1967, it provides for the Kalispel Indian Council to be the tribal governing body. The five council members are each elected to three-year terms.

Lower Elwha Klallam Tribe

2851 Lower Elwha Road
Port Angeles, WA 98363

<http://www.elwha.org>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
373 acres	315	Lower Elwha Klallam	638	30 FTE	84

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
John Williamson (360) 457-5116 jwilliamson@elwha.nsn.us	Jennifer Hutto (360) 457-5116 (Land is 100% tribal trust)	Ray Strong, BIA (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	N.A.	N.A.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Olympia Community Action Programs Port Angeles, WA Marsha McEvoy (360) 452-4726 mcevoy@olyphen.com	Olympia Community Action Programs Port Angeles, WA Marsha McEvoy (360) 452-4726 mcevoy@olyphen.com	Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org

George Schlender
 Rural Community Assistance
 Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Dungeness Valley Habitat for
 Humanity
 Washington Funding Services

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Olympia Community Action Programs Port Angeles, WA Marsha McEvoy (360) 452-4726 mcevoy@olyphen.com</p> <p>Clallam County Housing Authority Malinda Szatlocky (360) 452-7631 Ext. 22 mszat@olyphen.com</p>	<p>Olympia Community Action Programs Port Angeles Malinda Szatlocky mszat@olyphen.com</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Cecile Greenway (360) 452-8471 X236 cecile@elwha.nsn.us	N.A.	Anne Smiley (206) 220-5904	Carol Volk 360) 928-9509 jarycarols@hotmail.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Port Angeles Public Library Port Angeles Senior Center

Government

Governing Body	Description
Lower Elwha Tribal Community Council	A constitution was approved in 1968 that established the Lower Elwha Tribal Community Council, a sovereign political unit composed of the community's qualified voters. The council elects members to a five-member Business Council for two-year terms to manage the tribe's property and assets, administer tribal funds and programs, and enforce ordinances. The Lower Elwha possess treaty fishing rights and participate in both the Point-No-Point Treaty Council and the Northwest Indian Fisheries Commission.

Lummi Nation
 2616 Kwina Road
 Bellingham, WA 98226-9298
<http://www.lummi-nsn.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership Enrollment	Tribal Employment	Housing Units
12,700 acres	4,193	Lummi, Nooksak, Samish	3,670	250 FTE	1,749

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Diana Phair (360) 384-2295 dianap@lummi-nsn.gov Mary Kauffmann Mortgage and Finance Officer (360) 384-2278 maryk@lummi-nsn.gov	Bill Ballew (360) 384-2307 billb@lummi-nsn.gov	Bernie LeClaire (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Whatcom County	\$25,000 grant with payback if sold within 10 years	NAHSDA guidelines; No limit on HUD 184 loans	\$0	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>The Opportunity Council Kay Sardo Executive Director The Opportunity Council 314 Holl Street Bellingham, WA 98225 Phone: (360) 734-5121 Fax: (360) 671-0541 Email: kay_sardo@oppco.org Website: www.oppco.org</p>	<p>The Opportunity Council Kay Sardo Executive Director The Opportunity Council 314 Holl Street Bellingham, WA 98225 Phone: (360) 734-5121 Fax: (360) 671-0541 Email: kay_sardo@oppco.org Website: www.oppco.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p> <p>Habitat for Humanity in Whatcom County Washington Funding Services Company Whatcom Self-Help Homes</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Jeff Littlejohn (360) 318-1851 jeffnwmm@earthlink.net</p>	<p>The Whatcom Dream Lynden, WA Trudy Schuravloff (360) 319-3759 trudyalene@yahoo.com http://www.thewhatcomdream.org/info.htm</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Adelle "Topsy" Kinley (360) 384-7108 adellk@lummi-nsn.gov	N.A.	Anne Smiley (206) 220-5904	Gerard Fearon (360) 371-5951 gerryfearon@comcast.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Lynden Community Center Bellingham Main Library Western WA University Blaine Library Blaine Senior Center (360) 332-6884 Ferndale Senior Center (360) 384-4262

Government

Governing Body	Description
Business Council	A constitution adopted in 1970 gives broad powers to the Business Council. Elected to three-year (staggered) terms, the eleven members of the Council elect tribal officers from within their members. The council administers funds and social programs, oversees tribal businesses, and enforces ordinances. The Lummis have treaty fishing rights and are a member of the Northwest Indian Fisheries Commission.

Makah Tribe
P.O. Box 115
Neah Bay, WA 98357
<http://www.makah.com/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
27,200 acres	1,356	Makah	2,300	160 FTE	533

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Wendy Lawrence (360) 645-2864 wendy@makahhousingauthority.org	Alice Langebartel (360) 645-3107	Gordon Smith, BIA (360) 645-3198	Gordon Smith BIA (360) 645-3198	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	N.A.	N.A.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org	Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org	Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org George Schlender Rural Community Assistance

Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Olympic Community Action Programs Forks, WA Rachel Chilson or Cathy Ulin (360) 374-6193 rchilson@olycap.org culin@olycap.org	Olympic Community Action Programs Forks, WA Rachel Chilson or Cathy Ulin (360) 374-6193 rchilson@olycap.org culin@olycap.org	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Lois Peterson (360) 645-3210 mtcasd@centurytel.net	N.A.	Anne Smiley (206) 220-5904	Carol Volk (360) 928-9509 jarycarols@hotmail.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Masonic Lodge Temple, Forks (360) 374-6777

Government

Governing Body	Description
Makah Tribal Council	The Makahs voted to accept the Indian Reorganization Act of 1934 and approved a constitution in 1936. The five-member Makah Tribal Council is elected to staggered three-year terms. The Council administers tribal assets, resources, funds, social programs, and ordinances. The Makah have treaty fishing rights and are a member of the Northwest Indian Fisheries Commission.



**Makah Housing Authority
and new housing development (2003).**

Muckleshoot Tribe
 39015 172nd Avenue SE
 Auburn, WA 98092
<http://www.muckleshoot.nsn.us/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
3,840 acres	3,606	Bukshul, Skopahmish, Smulkamish	1,660	2,000 FTE	1,329

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Chuck Bean Housing Director (253) 833-7616 Ext. 105 chuck@muckleshoothousing.org	Norma Corwin (253) 939-3311	Leora Circle (425) 258-2651	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Tribal member must own the land they intend to encumber. Tribal member must have an ownership interest in the property. There are no geographic restrictions on downpayment assistance.	\$30,000.00 maximum. Must be approved for assistance by submittal of grant application to MHA. Debt is secured by a second lien deed of trust. No monthly payments, debt is forgiven after five years residence in subject property. If there is a transfer of property before five years, a portion of downpayment assistance must be	N.A.	N.A.	

repaid. Amount repaid depends on date of sale and period of time from date of note.

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
N.A.	<p>Multi Service Center Dini Duclos Executive Director Multi Service Center 1200 South 336th Street Federal Way, WA 98003 Phone: (253) 835-7679 Fax: (253) 835-7511 Email: dinid@skcmssc.com Website: www.skcmssc.com</p>	<p>Impact Capital HomeSight Habitat for Humanity of South King County King County Housing Authority</p> <p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Multi-Service Center Federal Way, WA Hiromi Sieradski (253) 838-6810 hiromis@skcmssc.com</p>	<p>HomeSight Seattle, WA Alice Coday (206) 760-4200 alice@homesightwa.org</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org</p>

Current Schedule:
<http://www.wshfc.org/buyers/schedule.htm>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Sharon Curley (253) 876-3155 sharon.curley@muckleshoot.nsn.us	N.A.	Anne Smiley (206) 220-5904	Ben Messina (206) 935-6036 bkmmess@comcast.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Auburn Public Library Auburn Senior Center (253) 931-3016

Government

Governing Body	Description
Muckleshoot Indian Tribal Council	The Muckleshoot Tribe approved a constitution establishing the Muckleshoot Indian Tribal Council as a sovereign political entity in 1936. The Council consists of nine members elected to three year terms in groups of three. It levies taxes, oversees businesses, and enforces tribal ordinances. The Muckleshoot have treaty fishing rights and are members of the Northwest Indian Fisheries Commission.

Nisqually Tribe
 4820 She-Nah-Num Drive SE
 Olympia, WA 98515
<http://www.nisqually-nsn.gov/>

Demographics

Reservation Size	Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
1,300 acres	588	Nisqually	500	176 FTE	178

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Dave Bell SPITHA (360) 426-4641	N.A.	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph 425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Application pending	Thurston/ Mason Counties	Up to \$7,000 downpayment assistance through FHLB	Not to exceed HUD income limits, depending on family size.	Negotiable	Some low- interest loan participations available from government and non-profit lending partners.

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Community Action Council of Lewis, Mason, and Thurston Counties Dale Lewis, Weatherization Coordinator 6604 Martin Way East Olympia, Washington 98516-5542 360/438-1100 ext 120 FAX 360/491-7729 E-mail: dalel@caclmt.org</p> <p>Housing Authority of Thurston County Mike Miranda 505 West Fourth Ave. Olympia, WA 98501 (253) 753-8292</p>	<p>Community Action Council of Lewis, Mason, and Thurston Counties Dale Lewis, Weatherization Coordinator 6604 Martin Way East Olympia, Washington 98516-5542 360/438-1100 ext 120 FAX 360/491-7729 E-mail: dalel@caclmt.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p> <p>Washington Funding Services Company Southern Puget Sound Inter-Tribal Housing Authority Southern Puget Sound Habitat for Humanity Northwest Housing Development</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Service of Olympic-South Sound Olympia, WA (800) 244-1183	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org

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.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Frankie McCloud Larry Lamebow (360) 456-5221 lamebow.larry@nisquallytribe-nsn.gov iyall.cynthia@nisquallytribe.org	N.A.	Anne Smiley (206) 220-5904	James L. Clemen (360) 754-7970 cbjc@worldnet.att.net Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	IRS Service Center, Olympia Tumwater Library Yelm Moose Lodge (253) 846-7494

Government

Governing Body	Description
Nisqually Tribal Council	The Nisqually tribe organized under the provisions of the 1934 Indian Reorganization Act, and approved a constitution in 1946. The Nisqually Council is a sovereign political entity and the primary governing body of the reservation. Its seven members manage tribal assets, administer tribal funds and programs and enforce ordinances. Each member is elected for a two-year term. The Nisqually have treaty fishing rights and are represented on the Northwest Indian Fisheries Commission.

Nooksack Tribe
P.O. Box 157
Deming, WA 98244

Demographics

Reservation Size	Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
2 acres + scattered sites	547	Nooksack	1,341	40 FTE	N.A.

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Sebnem Pura (360) 592-5163 spura@nooksack-tribe.org	Jeff Hertz (360) 592-4362 jhertz@nooksack-tribe.org	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	Whatcom County	Down Pmt. assistance, max. \$10-20,000	80% of median income, 10% of applicants may be 80- 100% of median	Down payment and closing cost difference.	



Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>The Opportunity Council Kay Sardo Executive Director The Opportunity Council 314 Holl Street Bellingham, WA 98225 Phone: (360) 255-2192 Fax: (360) 671-0541 Email: kay_sardo@oppco.org Website: www.oppco.org</p>	<p>The Opportunity Council Kay Sardo Executive Director The Opportunity Council 314 Holl Street Bellingham, WA 98225 Phone: (360) 255-2192 Fax: (360) 671-0541 Email: kay_sardo@oppco.org Website: www.oppco.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Jeff Littlejohn (360) 318-1851 jeffnwmm@earthlink.net</p>	<p>The Whatcom Dream Lynden, WA Trudy Schuravloff (360) 319-3759 trudyalene@yahoo.com http://www.thewhatcomdream.org/info.htm</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
	N.A.	Anne Smiley (206) 220-5904	Gerard Fearon (360) 371-5951 jerryfearon@comcast.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Lynden Community Center Bellingham Main Library Western WA University Blaine Library Blaine Senior Center (360) 332-6884 Ferndale Senior Center (360) 384-4262

Government

Governing Body	Description
Tribal Council of the Nooksack	After the tribe was federally recognized in 1973, they established the Tribal Council of the Nooksack. The eight-member Council conducts tribal business affairs. Each Council member is elected to a four-year term. The Nooksack have treaty fishing rights and participate in the Northwest Indian Fisheries Commission.

Port Gamble S’Klallam Tribe

31912 Little Boston Road NE
Kingston, WA 98346

<http://www.pgst.nsn.us/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
1,231 acres	699	Port Gamble S’Klallam	991	194 FTE	226

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
<p>Barrett Schmanska Executive Director barretts@pgst.nsn.us (360) 297-6226</p> <p>Teresa Lange Housing Accountant, Administrative Manager (360) 297-2646 tlange@pgst.nsn.us</p>	<p>Sue Anderson (360) 297-6348 suea@pgst.nsn.us</p>	<p>Bernie LeClaire, BIA (425) 258-2651 Ext. 226</p>	<p>Judy Joseph (425) 258-2651 Ext. 231</p>	<p>Gina Hinchman Eastman (503) 231-6754</p>

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower’s Minimum Contribution	Other
Yes	Kitsap County	Downpayment assistance available up to \$2,500. Only four (4) grants available each year.	Up to 80% AMI	At least \$1,500 of own funds.	<p>Additional down payment assistance:</p> <p>Community Resource Center Bremerton, WA Julie Myers</p>

(360) 373-3697

Kitsap
Consolidated
Housing
Authority
Abby
Chandler
(800) 693-7070

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Kitsap Community Resources Larry Eyer Executive Director Kitsap Community Resources 802 7th Avenue Bremerton, WA 98337 Phone: (360) 478-2301 Fax: (360) 415-2706 Email: larrye@kcr.org Website: www.kcr.org</p>	<p>Kitsap Community Resources Larry Eyer Executive Director Kitsap Community Resources 802 7th Avenue Bremerton, WA 98337 Phone: (360) 478-2301 Fax: (360) 415-2706 Email: larrye@kcr.org Website: www.kcr.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p> <p>Kitsap County Consolidated Housing Authority Washington Funding Services Company Northwest Community Housing Foundation North Kitsap Habitat for Humanity</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Bremerton Housing Authority Bremerton, WA Sarah Coyle (360) 782-5432 scoble@bremertonhousing.org	Consumer Credit Counseling Bremerton, WA John Oldham (800) 244-1183	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusho@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
	N.A.	Anne Smiley (206) 220-5904	Gene Daniels (360) 697-9318 genedaniels@wavecable.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Edward Jones Kitsap Community Resources (360) 373-1898 Olympic College (360) 697-9318 Tri-Area Community Center, Chimacum (360) 732-4822 Jefferson County Library Poulsbo Martha & Mary (360) 697-9318

Government

Governing Body	Description
Port Gamble S'Klallam Tribal Council	<p>The Port Gamble S'Klallam Tribe is a federally recognized Tribal Government organized under section 16, Indian Reorganization Act of 1934 (25 U.S.C. 476, 48 Stat. 984). The S'Klallam Tribe is a signatory to the Point No Point Treaty of 1855 with the United State Government and retains all rights not ceded in that treaty ("Reserved Rights Doctrine" U.S. v. Winans, 198 U.S. 371 (1905)). The Tribe is governed by a Constitution and Bylaws and a comprehensive series of code laws covering a full range of procedural and substantive areas including: criminal and traffic violations, family protection (dependent children, guardianship, adoption and domestic violence), housing, fishing, hunting, land use, civil matters, etc.</p>

Puyallup Tribe
2002 East 28th Street
Tacoma, WA 98404

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
18,062 Acres	41,341	Puyallup	2,600	216 FTE	16,385

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Annette Bryan (253) 573-7956 abryan@puyalluptribe.com	N.A.	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	N.A.	N.A.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Metropolitan Development Council (MDC) Linsey Hinand President/CEO Metropolitan Development Council (MDC) 622 Tacoma Avenue South, Suite 6 Tacoma, WA 98402 Phone: (253) 597-6710 Fax: (253) 593-2400 Email: jlhinand@mdc-tacoma.org Website: www.mdc-tacoma.org</p>	<p>Metropolitan Development Council (MDC) Linsey Hinand President/CEO Metropolitan Development Council (MDC) 622 Tacoma Avenue South, Suite 6 Tacoma, WA 98402 Phone: (253) 597-6710 Fax: (253) 593-2400 Email: jlhinand@mdc-tacoma.org Website: www.mdc-tacoma.org</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104</p>

Pierce County Housing Programs
 Hugh Morgan
 4916 Center Street
 Tacoma, WA 98409
 (253) 591-7038

City of Tacoma
 Ric Teasley
 Planning & Development
 Services
 747 market Street, Suite 1036
 Tacoma, WA 98402
 (253) 591-5238

Multi Service Center
 Dini Duclos
 Executive Director
 Multi Service Center
 1200 South 336th Street
 Federal Way, WA 98003
 Phone: (253) 835-7679
 Fax: (253) 835-7511
 Email: dinid@skcmssc.com
 Website: www.skcmssc.com

Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Tacoma/Pierce county Habitat for
 Humanity
 Northwest Housing Development
 Pierce County Housing Programs
 Washington Funding Services
 Company
 Southern Puget Sound Inter-
 Tribal Housing Authority

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	United Way of Pierce County Tacoma, WA Katherine Forbes katherinef@pcuw.org (253) 272-4263	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Keri Charles (360) 452-8471 Ext. 200 keric@elwha.nsn.us	Newsletter Rebecca Sampson (360) 452-8471 Ext. 125 newsletter@elwha.nsn.us	Anne Smiley (206) 220-5904	Sherri L. Gordon (253) 864-3502 ierrigordon@rainierconnect.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Mottett Branch Library (253) 591-5660 Tacoma Community House (253) 383-3951

Government

Governing Body	Description
Puyallup Tribal Council	The Puyallup Tribal Council is a sovereign political entity formed under a tribal constitution adopted in 1936. The council is composed of seven elected members serving three-year terms. It manages tribal assets and businesses, and enforces ordinances. The Puyallup was at the forefront of the struggle to retain treaty fishing rights and is a member of the Northwest Indian Fisheries Commission.

Quileute Tribe
P.O. Box 279
La Push, WA 98350

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
594 acres	371	Quileute	706	90 FTE	128

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Audrey Grafstrom (360) 374-9719 gha@centurytel.net	Paul Siewell (360) 374-6739	Ray Strong, BIA (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Olympic National Park	N.A.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org	Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org	Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org George Schlender

Rural Community Assistance Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Washington Funding Services Company

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org	Olympic Community Action Programs Forks, WA Rachel Chilson (360) 374-6193 rchilson@olycap.org Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Deanna Hobson (360) 374-4271 deannah@olypen.com	N.A.	Anne Smiley (206) 220-5904	Carol Volk (360) 928-9509 garycarols@hotmail.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Masonic Lodge Temple, Forks (360) 374-6777

Government

Governing Body	Description
Quileute Tribal Council	The Quileute Tribe adopted a constitution in 1936 based on the Indian Reorganization Act. It provided for the Quileute Tribal Council to choose principal tribal officials and represent the tribe as a sovereign entity. The Council consists of five members elected to two- or three-year terms. It manages tribal land and assets, levies taxes, provides law enforcement and enforces ordinances. Quileute lands remain unallotted, and the tribe has treaty fishing rights. The Quileutes are members of the Northwest Indian Fisheries Commission.



Quinault Nation
P. O. Box 189
Taholah, WA 98587
quinaultindiannation.com

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
189,621 acres	1,370	Quinault, Queet, Hoh, Ozette, Chehalis, Chinook, and Cowlitz	2,453	252 FTE	487

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Freda Charles (360) 276-4320 fcharles@quinault.org	Freda Charles (360) 276-4320 fcharles@quinault.org	Joe Fitting (360) 276-4850	Mike Tupka (360) 276-4850	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	N.A.	Revolving loan fund for down payment assistance to eligible applicants.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
R. Troy Colley, Executive Director Coastal Community Action	R. Troy Colley, Executive Director Coastal Community Action	Bruce Newman Housing & Health Services Rural Community Assistance

Program
 117 E. Third Street
 Aberdeen, WA 98520
 (360) 533-5100 / (800) 828-4883
troyc@coastalcap.org
<http://www.coastalcap.org/>

Program
 117 E. Third Street
 Aberdeen, WA 98520
 (360) 533-5100 / (800) 828-4883
troyc@coastalcap.org
<http://www.coastalcap.org/>

Corporation
 P.O. Box 1426
 Port Orford, OR 97465
 Phone: (541) 332-0703
bnewman@rcac.org

 George Schlender
 Rural Community Assistance
 Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Freda Charles (360) 276-4320 fcharles@quinault.org IDA matching up to \$5,000	NeighborWorks Aberdeen, WA (360) 533-7828 Consumer Credit Counseling Service (800) 244-1183	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Freda Charles (360) 276-4320 fcharles@quinault.org Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Mary Papp (360) 276-8211 X525 mpapp@quinault.org (provides financial education and advice on EITCs)	Classes	Anne Smiley (206) 220-5904	Patrick J. Peyton (360) 289-0283 peytonplace@techline.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Hoquiam Senior Center (360) 532-5868 South Shore Mall Ocean Shores Library

Government

Governing Body	Description
Quinault General Council	The Quinault Tribe accepted the 1934 Indian Reorganization Act, and adopted a constitution in 1975. The Quinault General Council is a sovereign political entity composed of all tribal members, but has delegated legislative authority to an eleven-member Quinault Business Committee. The members of the Business Committee serve three-year terms and also constitute the Quinault Naiton Executive Office, which manages tribal lands and assets, provides social services, and enforces tribal ordinances. The Quinault Tribe has treaty fishing rights and participates in the Northwest Indian Fisheries Commission.



Samish Indian Nation

P.O. Box 217

Anacortes, WA 98221

<http://www.samishtribe.nsn.us/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
0	N/A	Samish	525	40 FTE	0

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Leslie Eastwood (360) 293-6404 Ext. 132 leastwood@samishtribe.nsn.us	Rick Landers (360) 293-6416	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	Whatcom, Skagit, Island, San Juan, King, Pierce, Jefferson, Clallam, Snohomish, Kitsap	Up to \$20,000 for closing cost and down Payment. Forgiven after 5 Years	80-100% of Seattle Median Income	None	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Skagit County Community Action Agency Bill Shuler Executive Director Skagit County Community Action Agency 330 Pacific Place Mount Vernon, WA 98273 Phone: (360) 416-7585 Fax: (360) 416-7599 Email: wmj@skagitcap.org</p>	<p>Skagit County Community Action Agency Bill Shuler Executive Director Skagit County Community Action Agency 330 Pacific Place Mount Vernon, WA 98273 Phone: (360) 416-7585 Fax: (360) 416-7599 Email: wmj@skagitcap.org</p> <p>Skagit County Housing Authority Weatherization Program John Day 2262 Thompson Dr. #1 Sedro Wooley, WA 98294 (360) 856-1223</p>	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p> <p>Washington Funding Services Company Skagit Housing Solutions Skagit Habitat for Humanity Self-Help Housing</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Jennifer Paddock (360) 293-6416 jpaddock@samishtribe.nsn.us Laura Magi (360) 293-6416 lmagi@samishtribe.nsn.us	N.A.	Anne Smiley (206) 220-5904	James P. Kelly (360) 299-0574 jpkelly1@gte.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Anacortes Senior Center (360) 293-7473 Washington Federal Savings Bank, Anacortes

Government

Governing Body	Description
Samish Tribal Council	The Samish have a 7-member council serving life terms. The tribe is currently undergoing a reorganization of its governance structures having recently received federally-recognized status.

Sauk-Suiattle Tribe
 5318 Chief Brown Lane
 Darrington, WA 98241
<http://www.sauk-suiattle.com/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
23 acres	79	Sauk-Suiattle	237	45 FTE	16

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Gloria Green (360) 436-0131 housing@sauk-suiattle.com	N.A.	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	N.A.	N.A.	N.A.	N.A.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Chuck Durland Snohomish County Office of Housing, Homeless and Community Development (425) 388-3270 charles.durland@co.snohomish.wa.us	Chuck Durland Snohomish County Office of Housing, Homeless and Community Development (425) 388-3270 charles.durland@co.snohomish.wa.us	Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org George Schlender Rural Community Assistance

Corporation
 Environmental Services
 408 N. Mullan Road, Suite 104
 Spokane, WA 99206
 (509) 921-9415
gschlender@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
N.A.	N.A.	Anne Smiley (206) 220-5904	James P. Kelly (360) 299-0574 jpkelly1@gte.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Steilaguamish Senior Center Arlington Seafirst Bank

Government

Governing Body	Description
Business Council	<p>The Sauk-Suiattle became a separate tribal entity from the Upper Skagits in 1946. They received federal recognition in 1973 and approved a constitution in 1975. Tribal affairs are governed by a sovereign seven-member Business Council, with each member serving one-year terms. The Sauk-Suiattle have treaty fishing rights and participate in the Skagit System Cooperative and Northwest Indian Fisheries Commission.</p>

Shoalwater Bay Tribe
P.O. Box 130
Tokeland, WA 98590
<http://www.spipa.org/shoalwaterbay.htm>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
640 (1,035 counting tidelands)	131	Willopah	150	N.A.	33

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Dave Bell SPSITHA (360) 426-4641	N.A.	Ray Strong (360) 533-9100	Ray Maldonado (360) 533-9100	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Mason/Thurston Counties	Up to \$7,000 downpayment assistance through FHLB	Not to exceed HUD income limits depending on family size.	Negotiable.	Some low-interest loan participations from government and nonprofit lending partners also available.

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
N.A.	N.A.	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Kathirine Horn (360) 267-6766 X138 investigatorone@seanet.com	No newsletter, but has a domestic violence newsletter where it could be included.	Anne Smiley (206) 220-5904	Patrick J. Peyton (360) 289-0283 peytonplace@techline.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Raymond City Hall Hoquiam Senior Center (360) 532-5868 South Shore Mall Ocean Park Library

Government

Governing Body	Description
Shoalwater Bay Tribal Council	The Shoalwater Bay Tribe rejected the 1934 Indian Reorganization Act, and adopted a constitution in 1971. The Shoalwater Bay Tribal Council is a sovereign political unit that handles tribal affairs. It is composed of five members who serve two-year terms. They have been actively trying to regain treaty fishing rights.



Skokomish Tribe

N. 80 Tribal Center Road
Shelton, WA 98584

<http://www.skokomish.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
3-4 sq. miles	730	Twana, S'Klallam, Chimakum, Squaxin, Sahewamish	796	40 FTE	279

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Larry Winders, Executive Director (360) 426-4641 lwinders@skokomish.org	N.A.	N.A.	N.A.	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	Skokomish Indian Reservation	Up to \$7,000 downpayment assistance through FHLB	Not to exceed HUD income limits depending on family size.	Negotiable.	Some low- interest loan participations from government and nonprofit lending partners also available.

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
N.A.	N.A.	<p>Bruce Newman Housing & Health Services Rural Community Assistance Corporation P.O. Box 1426 Port Orford, OR 97465 Phone: (541) 332-0703 bnewman@rcac.org</p> <p>George Schlender Rural Community Assistance Corporation Environmental Services 408 N. Mullan Road, Suite 104 Spokane, WA 99206 (509) 921-9415 gschlender@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Ed Binder (360) 877-6748 Ext. 218 edbinder@skokomish.org	N.A.	Anne Smiley (206) 220-5904	Richard S. Starkey (360) 275-5672 starkey@wavecable.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Mason County Senior Center (360) 427-8057 Olympic College William G Reed Library

Government

Governing Body	Description
Skokomish Tribal Council	The Skokomish Tribe accepted the 1934 Indian Reorganization Act and approved a constitution in 1938. The Skokomish Tribal Council is a sovereign body that administers tribal assets and programs, and enforces ordinances. It is composed of seven members who serve four-year terms. The Skokomish have treaty fishing rights and are represented on the Northwest Indian Fisheries Commission.

Snoqualmie Tribe

P.O. Box 670

Fall City, WA 98024

<http://www.snoqualmiecasinoproject.com/>

Demographics

Reservation Size	Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
N/A	N/A	Snoqualmie	1,000	N.A.	0

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Jamie Garner (425) 333-6551	Matt Mattson (425) 333-6551	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	None	Assistance with rent, mortgage and utility payments for LMI tribal members. \$1,800/12 month period.	70% of HUD US Median	None	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
King County Community Services Shirley Jewett 506 Second Ave., Room 812 Seattle, WA 98104 (206) 296-7640	King County Housing Authority Pat Martin 14440 41 st Ave. South Seattle, WA 98168 (206) 244-0119	Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org East King County Habitat for

Humanity
HomeSight
Impact Capital
King County Housing Authority

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	Hopelink Bellevue, WA Marty Hicky (425) 943-7550	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Personal counseling at tribe. Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Matt Mattson (425) 333-6551 Mattson21@aol.com	N.A.	Anne Smiley (206) 220-5904	Richard A. Shaw (425) 641-4749 atshaw@aol.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Sno-Valley Senior Center (425) 333-4152 Mt. Si Senior Center, North Bend (425) 888-3434

Government

Governing Body	Description
Snoqualmie Tribal Council	<p>The Snoqualmie tribe received federal recognition just recently in 1999. The Snoqualmie tribe had federal recognition of a government-to-government relationship from 1859 when the U.S. Senate and the President ratified the treaty of Point Elliott to sometime between 1955 and 1961 when they were no longer considered to be an "organized" tribe under jurisdiction of the BIA. The tribe lacked federally reserved land base. To get federally recognized again the tribe showed that the BIA generally recognized that the Federal Government maintained some level of responsibility for Snoqualmie as a result of Point Elliott Treaty. Individual Snoqualmie members were allotted trust lands and given provisions.</p> <p>The Tribe is governed by a Tribal constitution and elected Council. The Tribe's governing structure includes building codes, health codes and other standard governmental functions.</p>

Spokane Tribe
P.O. Box 100
Wellpinit, WA 99040
<http://www.spokanetribe.com/>

Demographics

Reservation Size	Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
154,000	2,004	Spokane	2,153	62	701

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Lorrie Ellsworth (509) 258-4523 lorriesiha@starband.net	N.A.	Robin Arnoux (509) 258-4561	Sharon Yepa Marcella Teters (509) 258-4561	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Spokane Reservation	Up to 30% of sales price capped at \$10,000 for previously served homebuyers, and \$20,000 for first time homebuyers. Required to make home principal place of residence for 10 years or pay back full amount.	Not to exceed HUD income limits. Depends on family size.	Primary loan from other financial institution. Housing Authority provides only up to 30% of purchase price.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Spokane Neighborhood Action Programs (SNAP) Larry Stuckart Executive Director Spokane Neighborhood Action Programs (SNAP) East 2116 1st Avenue Spokane, WA 99202 Phone: (509) 456-7111 Fax: (509) 534-5874 Email: stuckart@snapwa.org Website: www.snapwa.org</p>	<p>Spokane Neighborhood Action Programs (SNAP) Larry Stuckart Executive Director Spokane Neighborhood Action Programs (SNAP) East 2116 1st Avenue Spokane, WA 99202 Phone: (509) 456-7111 Fax: (509) 534-5874 Email: stuckart@snapwa.org Website: www.snapwa.org</p>	<p>Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Spokane Neighborhood Action Programs Spokane, WA Janet Smith (509) 456-7174 smith@snapwa.org</p>	<p>Consumer Credit Counseling Service of the Inland Northwest Spokane, WA (800) 425-3328</p> <p>Spokane Home Ownership Center (509) 343-7472</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Greg Winecoop (509) 258-6732 gregoryw@spokane-tribe.com	TANF newsletters Already provides free tax assistance, including EITC	Anne Smiley (206) 220-5904	F. Leigh Hales (509) 536-0607 pokanetaxaide@msn.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Consumer Credit Counseling Service, Spokane South Hill Library Argonne Library Spokane Community College

Government

Governing Body	Description
Business Council	The Spokane Tribe approved the 1934 Indian Reorganization Act, and adopted a constitution in 1951. A sovereign entity, the Tribe's Business Council administers assets, social and economic programs, and enforces ordinances. The Council is comprised of five elected members who serve three-year terms.



Squaxin Island Tribe

SE 70 Squaxin Lane

Shelton, WA 98584

<http://www.squaxinland.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
	405	Squaxin	650	55 FTE & PT/Seasonal	N.A.

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Penni Giles (360) 426-9781 pgiles@squaxin.nsn.us	N.A.	N.A.	N.A.	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	N.A.	N/A. No down payment assistance program at this time	80 – 100% U.S. median if NAHASDA \$	N/A	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
N.A.	N.A.	Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Lisa Peters (360) 432-3871 lpeters@squaxin.nsn.us	N.A.	Anne Smiley (206) 220-5904	Richard S. Starkey (360) 275-5672 ricstarkey@wavecable.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Mason County Senior Center (360) 427-8057 Olympic College William G Reed Library

Government

Governing Body	Description
Squaxin Island Tribal Council	The Squaxin Island Tribe accepted the 1934 Indian Reorganization Act and approved a tribal constitution in 1965. The sovereign governmental body of the tribe, the Squaxin Island Tribal Council, is composed of five members elected to three-year terms. It manages tribal assets and businesses and enforces ordinances. The Squaxin Island Tribe has treaty fishing rights and is a member of the



Stillaguamish Tribe

3439 Stoluckquamish Lane
Arlington, WA 98223

<http://www.stillaguamish.nsn.us/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
24.3 acres	102	Stillaquamish	237	48	31

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Cliff Keister (360) 652-7362 Ext. 239		Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph 425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	None	One-time \$7000 down payment assistance with no repayment.	Not to exceed HUD income limits. Depends on family size.	None	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
		Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.		Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusho@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
N.A.	(Newsletter) Vickey Yeager (206) 652-7362 vikks@hotmail.com	Anne Smiley (206) 220-5904	ohn J. Moore (425) 334-2136 adman32@wmconnect.com Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Stellaguamish Senior Center Arlington Seafirst Bank

Government

Governing Body	Description
Stillaguamish Tribal Council	The Stillaguamish Tribe received federal recognition in 1976. The six-member Stillaguamish Tribal Council administers tribal affairs, including a fish hatchery. Each Council member serves a three-year term. The Stillaguamish have treaty fishing rights and are a member of the Northwest Indian Fisheries Commission.



Suquamish Tribe (Port Madison Reservation)

P.O. Box 498

Suquamish, WA 98392

<http://www.suquamish.nsn.us/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
7,724 acres including tidelands	6,536	Suquamish, Duwamish	890	N/A	2,884

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Scott Crowell (360) 394-8415 dcd@suquamish.nsn.us	Cathy Houston (360) 394-8505	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Port Madison Reservation	\$163,500.00	Not to exceed HUD Income requirements	Closing costs on the 184 program	



Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Kitsap Community Resources Larry Eyer Executive Director Kitsap Community Resources 802 7th Avenue Bremerton, WA 98337 Phone: (360) 478-2301 Fax: (360) 415-2706 Email: larrye@kcr.org Website: www.kcr.org</p>	<p>Kitsap Community Resources Larry Eyer Executive Director Kitsap Community Resources 802 7th Avenue Bremerton, WA 98337 Phone: (360) 478-2301 Fax: (360) 415-2706 Email: larrye@kcr.org Website: www.kcr.org</p>	<p>Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org</p> <p>Kitsap County Consolidated Housing Authority Washington Funding Services Company Northwest Community Housing Foundation North Kitsap Habitat for Humanity</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	<p>Bremerton Housing Authority Bremerton, WA Sarah Coyle (360) 782-5432 scoyle@bremertonhousing.org</p>	<p>Consumer Credit Counseling Northwest (253) 588-1858</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Linda Holt (360) 394-8464 lholt@suquamish.nsn.us	Monthly newsletter & periodic mailings Jake Sigo (360) 394-8401 jsigo@suquamish.nsn.us	Anne Smiley (206) 220-5904	Gene Daniels (360) 697-9318 genedaniels@wavecahle.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Edward Jones Kitsap Community Resources (360) 373-1898 Olympic College (360) 697-9318 Poulsbo Martha & Mary (360) 697-9318

Government

Governing Body	Description
Suquamish Tribal Council	The Suquamish Tribe approved a constitution in 1965 that created a sovereign seven-member council to enforce ordinances, and govern the tribe's assets, programs, and businesses (including a salmon hatchery). Each council member serves a three-year term. The Suquamish have treaty fishing rights and are a member of the Northwest Indian Fisheries Commission.



Swinomish Tribe
P.O. Box 817
LaConner, WA 98257
<http://www.swinomish.org/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
6,000 acres not including tidelands	2,664	Swinomish, Suquamish, Kikiallus, Skagit, and Samish	778	175	1,302

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
John Petrich (360) 466-4081 jpetrich@swinomish.nsn.us	Janie Beasley (360) 466-7280	Bernie LeClaire, BIA Puget Sound Agency (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	Swinomish Reservation	N/A. No down payment assistance program at this time.	80-100% U.S. median if NAHASDA \$	N/A. No mortgage assistance program at this time. SHA has sold 9 homes via SHA held mortgage.	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Skagit County Community Action Agency Bill Shuler Executive Director Skagit County Community Action Agency 330 Pacific Place Mount Vernon, WA 98273 Phone: (360) 416-7585 Fax: (360) 416-7599 Email: wmj@skagitcap.org</p>	<p>Skagit County Community Action Agency Bill Shuler Executive Director Skagit County Community Action Agency 330 Pacific Place Mount Vernon, WA 98273 Phone: (360) 416-7585 Fax: (360) 416-7599 Email: wmj@skagitcap.org</p> <p>Skagit County Housing Authority Weatherization Program John Day 2262 Thompson Dr. #1 Sedro Wooley, WA 98294 (360) 856-1223</p>	<p>Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org</p> <p>Washington Funding Services Company Skagit Housing Solutions Skagit Habitat for Humanity Self-Help Housing</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Charley O'Hara (360) 466-7203 cohara@swinomish.h.nsn.us	Newsletter Editor Frank Dunn (360) 466-7258	Anne Smiley (206) 220-5904	James P. Kelly (360) 299-0574 jpkelley1@gte.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Anacortes Senior Center (360) 293-7473 Washington Federal Savings Bank, Anacortes

Government

Governing Body	Description
Swinomish Indian Senate	The Swinomish Tribe is a sovereign unit that operates under a constitution ratified in 1936. The Swinomish accepted the 1934 Indian Reorganization Act. The governing body consists of eleven members elected for five-year terms to the Swinomish Indian Senate, and principal tribal officers are elected from within Senate ranks. The Senate oversees tribal assets, businesses, programs, and enforces ordinances. It takes an active role in land use and environmental planning. The Tribe has treaty fishing rights and is a member of the Northwest Indian Fisheries Commission. The Tribe is a member of the Skagit System Cooperative, which regulates and enhances fishing in the surrounding watershed.



Tulalip Tribes

6700 Totem Beach Road
Marysville, WA 98270-9694
<http://www.tulaliptribes.com/>

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
23,700 acres	9,246	Snohomish, Snoqualmie, Skykomish	2,800	1,500	3,638

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Charles Anderson (360) 651-4580 canderson@tulaliptribes.nsn.gov		Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Tulalip Reservation	<ul style="list-style-type: none"> One-time \$5,000 down payment assistance w/no repayment ; 20% Buydown on Private finance homes built by Tulalip Housing Authority. 	HUD Guidelines; No limit on HUD 184 loans		

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Snohomish County Human Services 2722 Colby Ave., Suite 104 (425) 388-7206</p> <p>Housing Authority of Snohomish County 12625 4th Ave., Suite 200 Everett, WA 98204 (425) 290-8499</p>		<p>Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org</p> <p>Habitat for Humanity SW Snohomish County Northwest Community Housing Foundation Washington Funding Services Company Housing Hope Homestead Alternatives</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	<p>Consumer Credit Counseling Service Everett, WA (800) 634-2227</p> <p>Everett Community College Everett, WA (425) 388-9100</p> <p>Consumer Credit Counseling Northwest (253) 588-1858</p>	<p>Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098</p>	<p>Using Building Native Communities Financial Skills for families to prepare for home buying/ debt management.</p> <p>Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm</p>

Earned Income Tax Credit

Tribe's EITC	Tribe's EITC	IRS Contact	AARP Contact	EITC Voluntary
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Coordinator	Promotion			Income Tax Assistance (VITA) Site(s)
Darkfeather Ancheta (360) 651-4580 d_ancheta@tulaliphousing.org	N.A.	Anne Smiley (206) 220-5904	ohn J. Moore (425) 334-2136 adman32@wmconnect.com Arthur Cruz Washington State Coordinator Tax-aid Program artcruz@juno.com	Ken Baxter Community Center Marysville Fred Meyers Marysville Public Library

Government

Governing Body	Description
Board of Directors	The Tulalip Tribes operate under a constitution approved in 1936. It provides for tribal affairs to be managed by a seven-member Board of Directors, which in turn employs other officials, including a business manager. Each member of the board serves a three-year term. The Tulalip Tribes are a sovereign political entity, and administer tribal lands, funds, education, water, and resources. The Tulalip Tribes have treaty fishing rights and are a member of the Northwest Indian Fisheries Commission.



Upper Skagit Tribe
 25944 Community Plaza
 Sedro Woolley, WA 98284

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
99 acres	238	Upper Skagit	504	30	76

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
Mary Honhongva (360) 854-7011 mhonhongva@upperskagit.com	N.A.	Bernie LeClaire, BIA (425) 258-2651 Ext. 226	Judy Joseph (425) 258-2651 Ext. 231	Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
No	Portions of Skagit County	\$10,000 max DPA forgivable grant after 10 years (in draft)	Up to 100% of Median Income	0	

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
Skagit County Community Action Agency Bill Shuler Executive Director Skagit County Community Action Agency 330 Pacific Place Mount Vernon, WA 98273 Phone: (360) 416-7585 Fax: (360) 416-7599 Email: wmj@skagitcap.org	Skagit County Community Action Agency Bill Shuler Executive Director Skagit County Community Action Agency 330 Pacific Place Mount Vernon, WA 98273 Phone: (360) 416-7585 Fax: (360) 416-7599 Email: wmj@skagitcap.org	Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Christian Hope Association -The Whatcom Dream Lynden, WA Thomas Wilson (360) 961-9271 (360) 715-3219 wilsonthomas@qwest.net ehpweb.com/twd Consumer Credit Counseling Northwest (253) 588-1858	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Megan Foss (360) 854-7041 megans@upperskagit.com	Each department's newsletters	Anne Smiley (206) 220-5904	ames P. Kelly (360) 299-0574 ipkelly1@gte.net Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Mt. Vernor Public Library Mt Vernon Senior Center (360) 366-5757 Skagit Valley Community College SEA MAR (360) 416-7657 Sedro Woolley Senior Center (360) 855-1531 Burlington Senior Center (360) 755-0102

Government

Governing Body	Description
Upper Skagit Tribal Council	The Upper Skagit Tribe operates under a constitution approved in 1974. The seven-member Upper Skagit Tribal Council is the Tribe's governing body, and it includes a chairperson elected annually by popular vote. Other council members are elected to three-year terms. The tribe is a member of the Skagit System Collective, which enhances and regulates fishing in the Skagit river system. The Upper Skagits also possess fishing rights and are a member of the Northwest Indian Fisheries Commission.



Confederated Tribes of the Yakama Indian Reservation

P.O. Box 151
Toppenish, WA 98948

Demographics

Reservation Size	Reservation Population	Tribes	Membership/ Enrollment	Tribal Employment	Housing Units
1,371,918 acres	31,799	Yakama, Klickitat and 12 other confederated tribes	8,870	600 FTE	9,087

Housing Contacts

Housing Authority	Leasehold Contact at Tribe	BIA Title Review	BIA Title Approval	BIA Title Recording
James Berg, Executive Director (509) 877-6171 Bernie Devora, Mortgage Administrator (509) 877-6171 ynhmtg@aol.com				Gina Hinchman Eastman (503) 231-6754

Homebuyer Programs

HUD 184 Loan Guaranty Program	Geographic Restrictions	Maximum Assistance & Repayment	Top Income Limit	Borrower's Minimum Contribution	Other
Yes	Yakima County, Klickitat, Kittitas	Program being developed to include: down payment up to 20% of mortgage amount, secured with 2 nd mortgage and to be repaid if sold within 5 years. Debt forgiven at	Not to exceed NAHASDA income limits.	Program being developed to include: Closing cost to include fees and insurance	

conclusion of 5 years.

Housing Assistance Programs & Technical Assistance Providers

Home Improvements and Repairs	Energy Assistance and Weatherization	Technical Assistance Providers
<p>Northwest Community Action Center Jessie Garza Executive Director Northwest Community Action Center P.O. Box 190 Toppenish, WA 98948 Phone: (509) 865-7630 Fax: (509) 865-5116 Email: jgarza@esd.wa.gov</p>	<p>Northwest Community Action Center Jessie Garza Executive Director Northwest Community Action Center P.O. Box 190 Toppenish, WA 98948 Phone: (509) 865-7630 Fax: (509) 865-5116 Email: jgarza@esd.wa.gov</p>	<p>Bruce Newman Rural Community Assistance Corporation Phone: (541) 332-0703 bnewman@rcac.org</p> <p>Yakama Nation Housing Authority The Housing Foundation Washington Funding Services Company Yakima Valley Partners Habitat for Humanity Yakima Valley Opportunities Industrialization Center</p>

Asset Building Resources

	Individual Development Accounts (IDAs)	Financial Literacy/ Education/ Counseling	Home\$tart Savings Plan	Home Buyer Education
	N.A.	Consumer Credit Counseling Service of Yakima Valley Yakima, WA Name? (800) 273-6897 info@cccs.yakima.org	Tracy Brewer Federal Home Loan Bank of Seattle (800) 973-6223 Ext. 87098	Washington State Housing Finance Commission (various locations) Connie Warner (800) 767-4663 akusHO@wsfc.org Current Schedule: http://www.wshfc.org/buyers/schedule.htm

Earned Income Tax Credit

Tribe's EITC Coordinator	Tribe's EITC Promotion	IRS Contact	AARP Contact	EITC Voluntary Income Tax Assistance (VITA) Site(s)
Shirley Fieandar (509) 865-5121 X4357 shirleys@yakama.com	N.A.	Anne Smiley (206) 220-5904	Bill Stevens (509) 965-2818 Yakimabarb@earthlink Arthur Cruz Washington State Coordinator Tax-aide Program artcruz@juno.com	Yakima Mall Yakima Senior Center (509) 575-6166 Saint Vincent DePaul, Yakima

Government

Governing Body	Description
Business Council	The Yakama rejected the 1934 Indian Reorganization Act, and formally organized their government in 1935. The Business Council is composed of fourteen members serving four-year terms, and each member representing one of the peoples who signed the Yakama treaty. Every tribal enrollee over eighteen years of age is also included in a closely associated general council. The Confederated Tribes is a sovereign political entity and manage tribal property and assets, administer funds and programs and enforce ordinances. The Tribes have treaty fishing and water rights and participate in the Columbia River Inter-Tribal Fish Commission.