

*“Owning a home is a keystone of wealth — both financial affluence and emotional security.”*

Suze Orman



*“Home ownership impacts civic participation, health and overall quality of life for communities.”*

HouseLogic.com

A vertical banner with a blue background. At the top, three flags are flying on poles against a clear blue sky. The top flag is the Nebraska state flag, the middle one is the Winnebago Tribe of Nebraska Government Seal, and the bottom one is a blue flag with a yellow and white floral design. The text is centered on the banner.

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## DOWN PAYMENT ASSISTANCE PROGRAM

**HoChunk  
Community  
Development  
Corporation**



## About the DPA Program

The Winnebago Tribe's Down Payment Assistance (DPA) Program provides cash assistance in the form of forgivable loans to assist tribal members in purchasing a home on the reservation.

Up to \$65,000 in DPA assistance may be available for new home construction. For buying an existing home \$5000 or up to 20% of purchase price (whichever is less) may be available.

Homebuyers must sign a Promissory Note equal to the amount of DPA provided with the full amount of the note forgiven after five years so long as the homebuyers remain in the home.

## Eligibility

- Only enrolled Winnebago Tribal Members are eligible
- Homes purchased or constructed with DPA funds must be located on the Winnebago Reservation
- DPA applicants must be able to qualify for a home mortgage or other financing for their home purchase within 90 days of DPA award
- Homes must meet standards for safety, comfort, and value whether newly constructed or pre-existing
- Homebuyers must sign and abide by any applicable subdivision housing covenants



"Path of Life" artist print by Laurie Whitehawk

## How to Apply?

Applicants should stop down at the HCCDC office to visit with our DPA coordinator and fill out an application .

The coordinator will: 1) Explain program guidelines and help with completing the application; 2) Run a credit check and review the report with you; 3) Help you develop a household budget to learn what house payment is affordable; and 4) Refer you to mortgage resources.

The HCCDC Board reviews completed applications and makes the final determination regarding allocation of DPA funds.