

Benefits of Leasehold Home Ownership:

- * No property taxes
- * No water or sewer fees for those homes on the Tribal system



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How to Buy a House on Tribal Lease Land



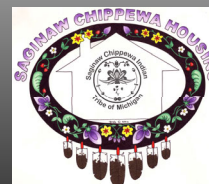
“Helping Tribal Families Find Homes”

Saginaw Chippewa Housing

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(12 to 6 months before buying)

Step One

- * Find a lender. May seek out the Section 184 Participation List (updated August 2, 2023)
- * <https://www.hud.gov/section184participatinglenders>
- * SCIT Tribal Member selects a lender and applies to get a pre-qualification



How to finance your home:

Step Four
(Lease Application)

Lease Land

- * Bring Purchase Agreement to Housing with pre-qualification letter from lender
- * Fill out Land Lease Application
- * SCHD will verify SCIT Membership
- * SCHD will prepare land lease document needed for closing

Step Two

(6 months before buying)

Talk to a Real Estate Agent

- * Duke Saboo (616) 885-2713 duke.saboo@cbrealty.com
- * Marilee Fleming (989) 773-4443 ojlbwagway@yahoo.com
- * Nicholas Bonstelle (989) 600-9806 nick@soaringhomesales.com

Step Three

(Purchase Agreement)

How to make an offer on a home:

- * Work with listing agent or buyer agent to put together an offer
- * Housing CAN NOT negotiate the terms of the offer on your behalf



Step Six

(The Closing)

Proud New Home Owner

- * Attend closing at title company where you sign the relevant documents and take possession of your new home



Step Five

(Final Paperwork)

Final Paperwork

- * Lender Approved
- * Realtor Approved
- * Land Lease Approved

