

ONEIDA NATION OF WISCONSIN STANDARD OPERATING PROCEDURE	TITLE: Home Building Opportunity (HBO) Application Process	SOP NO. ORIGINATION DATE: REVISION DATE: EFFECTIVE DATE:
DIVISION: Land Management	APPROVED BY: <i>Manager/Supervisor</i>	DATE:
DEPARTMENT: Real Estate Services	APPROVED BY: <i>Director</i> <i>[Signature]</i>	DATE: 10/14/13
AUTHOR: Real Estate Services	APPROVED BY: <i>Board Chair/Other</i> <i>[Signature]</i>	DATE: 10/14/13
PAGE NO: 1 of 3		DATE:

1. **PURPOSE:** To provide the Oneida Nation of Wisconsin's enrolled members an opportunity to obtain a residential land lease and finance their own home on vacant land designated for the Home Building Opportunity – HBO program, within the exterior boundaries of the Oneida Nation of Wisconsin.

2. **DEFINITIONS**

- 2.1 **Build & Occupy Process** – A list of steps outlined to identify the process to obtain a residential land lease, and build on the vacant parcel.
- 2.2 **DOLM** – Division of Land Management.
- 2.3 **Financial Institution** – Financial entity which issues a home mortgage.
- 2.4 **HBO** – (Home Building Opportunity): a process which enrolled member of the Oneida Nation of Wisconsin are offered vacant parcels subject to Residential Land Lease with the intent to build a permanent and full time residence.
- 2.5 **HBO Vacant Land Information Packets (provided to applicant)**
 - HBO Application
 - HBO Checklist
 - Spec sheet
 - Survey
 - Letter of Intent
 - Build & Occupy Guidelines
- 2.6 **HBO Application Packet (completed and returned to DOLM):**
 - HBO check list which includes the date and time stamp
 - HBO Application
 - Signed Letter of Intent
 - Pre-qualifying letter from financial institution
- 2.7 **Improvement** – Refers to the home itself.
- 2.8 **Improvement Tax** – Real Estate taxes that apply to improvements on fee land.

- 2.9 **Tribal Fee Land** – Land that is owned by the Oneida Nation of Wisconsin, but is in a taxable status.
- 2.10 **Tribal Trust Land** – Land that is owned by the Oneida Nation of Wisconsin, but is held in trust with the United States and is not taxable land.
- 2.11 **Land Commission** – A commission which approves the planning for the utilization and monitoring of all land owned by the Oneida Nation of Wisconsin.
- 2.12 **Lessee** – Recipient of a Residential Land Lease; lease land and own home.
- 2.13 **OHA** – Oneida Housing Authority.
- 2.14 **Property Management** – An area of the Division of Land Management that issues and manages Residential Land Leases.
- 2.15 **Community Wells & Septic Manager** – A HBO team member of the Community Wells and Septic Department that assist HBO applicants with obtaining a well or septic.
- 2.16 **Residential Land Lease** – A lease document which states the lessee’s responsibilities in adhering to the lease to include specifics; Terms of Lease, Construction & Maintenance of Improvements, Care of Premises, Occupancy Guidelines, etc.
- 2.17 **Winter Months**- November 1 through March 31

3. APPLICATION PROCESS

- 3.1 Applications are accepted for a pre-determined, two business weeks, during the hours of 8am to 4:30pm.
- 3.2 All received application packets must be date and time stamped on every page – and any subsequent HBO documents submitted thereafter.
 - 3.2.1 Applications must be turned into the front desk of DOLM.
 - 3.2.2 Applications can NOT be emailed, scanned or faxed to DOLM.
- 3.3 Packets must include:
 - 3.3.1 HBO check list which includes the date and time stamp
 - 3.3.2 HBO Application
 - 3.3.3 Signed Letter of Intent
 - 3.3.4 Pre-qualifying letter from financial institution
- 3.4 When two week timeline has ended, all packets will be reviewed by HBO team.
- 3.5 Incomplete packets will be considered invalid, regardless of date and time stamp
 - 3.5.1 A letter will be sent along with incomplete packet informing the applicant of circumstance
- 3.6 The HBO Application Score Sheet will determine primary applicant when multiple applicants apply for the same parcel
- 3.7 Highest score determines primary applicant
 - 3.7.1 In the event of a tie score, date and time stamp will determine primary applicant.
- 3.8 HBO team sends offer letter to Primary Applicant.
- 3.9 Primary applicant has ten (10) business days to return offer letter to DOLM, HBO team.
- 3.10 If no reply or applicant declines parcel, HBO will then move on to next applicant
- 3.11 If there are no qualifying applicants, the vacant parcel will enter the HBO pool and will be offered on a first come first serve basis.

3.12 When an accepted offer letter is returned to the HBO team, the applicant has 60 calendar days to submit a builder's contract and formal loan commitment from a financial institution.

3.12.1 If the selected applicant is a current home owner, they will have 120 calendar days from the date of the accepted offer letter, to sell their home. If they do not sell their home by the 120th day, the Vacant Land Offer will be nullified and an offer will be made to the next qualifying applicant.

3.12.2 HBO representative will send out letter informing applicant of appropriate deadline.

3.12.3 An extension past the first deadline of 60 or 120 days may be granted at the discretion of the HBO team, ie, can't build during winter months.

3.12.4 No extension shall exceed a 12 month period from the date of accepted offer letter.

3.12.5 Applicant cannot reapply for same parcel for 6 months or unless having proof of sale that home has been sold.

4. When applicant has submitted the builder's contract and formal loan approval, the applicant can then enter into a residential land lease.

4.1 All HBO documents must be received by the front desk and must be date and time stamped.

5. Lease will then go on the next regular Land Commission meeting for approval.

6. Once the lease is approved, the applicant will follow the Build & Occupy Process to comply with the Home Building.

REFERENCES

FLOW CHART

RECORDS