



IDA Applicant: _____ Date: _____

Please submit the following documents to help us verify the information you put on your application:

- _____ Photo ID
- _____ Copy of your previous year's Income Tax Return
- _____ Copy of 2 most recent paychecks OR Letter of Hire
OR Written Statement of Earned Income
(of any person in the household)

*Application cannot be reviewed without ALL of these documents

Meet Qualifications as follows:

- ⇒ Participants must be 18 years of age
- ⇒ Participant must be able to commit to saving and comply with Program
- ⇒ Participant must commit to paying off debt with the CCHA

AFI MATCH QUALIFICATIONS

Participant priority is as follows:

HOMEOWNERSHIP ASSET

1-Enrolled in a federally recognized tribe

- Must live on or near the Crow Creek Reservation

2-All Other

- Must live on the CC reservation AND
- Must place their asset ON the Crow Creek Reservation

EDUCATION ASSET

1-Enrolled in a federally recognized tribe

- Must live on or near the Crow Creek Reservation

2-All Other

- Must live on the CC

- ✓ Must Asset related Education through Hunkpati Investments AND/OR
- ✓ Must complete Asset related Education through approved resources



BUSINESS ASSET

1-Enrolled in a federally recognized tribe

- Must live on or near the Crow Creek Reservation

2-All Other

- Must live on the CC reservation AND
- Must place their asset ON the Crow Creek

Income Eligibility

- ⇒ Participant must be a member of a household that is TANF eligible **OR**
- ⇒ Participants must have Household Net Worth < \$10,000 **AND**
- ⇒ Participant must have EARNED INCOME by IRS Codes that meets the Income Guidelines as follows:

Family Size	200% Poverty Level	OR	EITC and AGI Limits	With # Qualifying Child
1	\$23,340		\$14,340 (\$19,680 married filing jointly)	0
2	\$31,460		\$37,870 (\$43,210 married filing jointly)	1
3	\$39,580		\$43,038 (\$48,378 married filing jointly)	2
4	\$47,700		\$46,227 (\$51,567 married filing jointly)	3 or more
5	\$55,820			
6	\$63,940			
The following figures are the 2014 HHS poverty Guidelines as of January 2014. http://aspe.hhs.gov/poverty/14poverty.cfm ()			The following figures were taken from the IRS 4012 VITA/TCE Volunteer Resource Guide for the 2013 Returns	

*“On the Crow Creek Reservation”, as defined by the Hunkpati Investments, Inc. Board of Directors, includes all areas within the existing exterior boundaries of the Reservation, including the communities of Fort Thompson, Big Bend, and Crow Creek. “Near the Crow Creek Reservation,” as defined by the Hunkpati Investments, Inc. Board of Directors, includes all areas outside the exterior boundaries of the Reservation but within the counties of Buffalo, Lyman, Hughes, Hyde, and Brule, the Ft. Pierre area of Stanley County, and within the boundaries of the Lower Brule Sioux Reservation, in South Dakota.



AFI MATCH IDA ACCOUNT STRUCTURE

Homeownership Savings Goal

Total Savings Goal:	Unlimited
Maximum Match:	\$500
Match Sources:	
Match (AFI):	x 4 \$500 (\$2000 total)
Match (CCHA):	x 8 \$500 (\$4000 total)
Total Match Amount:	Up to \$6000
Participants Savings:	Unlimited
Monthly Savings Match:	Minimum \$25 – Maximum \$500
Program Time:	6 – 24 Months

Example 1 – Participant saves \$400 ; Program matches $400 \times 12 = \$4800$ for Total Savings of \$5200

Example 2 – Participant saves \$500 ; Program matches $500 \times 12 = \$6000$ for Total Savings of \$6500

Example 3 – Participant saves \$1000 ; Program matches $500 \times 12 = \$6000$ for Total Savings of \$7000

Education OR Business Savings Goal

Total Savings Goal:	Unlimited
Maximum Match:	\$500
Match Sources:	
Match (AFI):	x 4 \$500 (\$2000 total)
Match (CCHA):	x 4 \$500 (\$2000 total)
Total Match Amount:	Up to \$4,000
Participants Savings:	Unlimited
Monthly Savings Match:	Minimum \$25 – Maximum \$500
Program Time:	6 – 24 Months

Example 1 – Participant saves \$350 ; Program matches $350 \times 8 = \$2800$ for Total Savings of \$3150

Example 2 – Participant saves \$500 ; Program matches $500 \times 8 = \$4000$ for Total Savings of \$4500

Example 3 – Participant saves \$800 ; Program matches $500 \times 8 = \$4000$ for Total Savings of \$4800

Please submit a complete application. Call the IDA program at Hunkpati Investments if you need assistance with the application. (605) 245-2148



Crow Creek Asset Building Okodakiciyapi Adult AFI IDA Match Savings Program Application

Please note: all information requested on this application form will be kept confidential within the Hunkpati Investments, partner organizations and evaluators. Much of the personal and financial information collected on this form is necessary only for evaluative purposes.

Personal Information

Name: First MI Last Social Security #

Address City State Zip code

() Home Phone () Work Phone () Mobile Phone

Email Address

Female Male Date of Birth

Are you enrolled in a federally recognized tribe? (Circle one) Yes No

If Yes, Tribal Affiliation

If No, are you a descendant? (Circle one) Yes No

If No, are you: Hispanic Caucasian African American Other

Highest Level of Education Completed:

- | | | |
|---|--|--|
| <input type="checkbox"/> K - 5 | <input type="checkbox"/> 6 - 8 | <input type="checkbox"/> 9 - 11 |
| <input type="checkbox"/> High School Diploma | <input type="checkbox"/> GED/Other | <input type="checkbox"/> Vocational Degree |
| <input type="checkbox"/> Some College | <input type="checkbox"/> AA Degree | <input type="checkbox"/> BA/BS Degree |
| <input type="checkbox"/> Some Graduate School | <input type="checkbox"/> MA/MS Graduate Degree | |

Are currently in College:

- Full-time Part-time

Place of Residence:

- Urban or suburban (population of 2,500 or more)
 Small town or rural (population of less than 2,500)



How did you hear about the IDA Program? _____

Do you have any special needs the *Hunkpati Investments* staff should know about?

Household Information¹

How many adults (18yrs and older) currently live in applicant's household: _____

How many children (under 18yrs) currently live in applicant's household: _____

Is there any member of applicant's household disabled? Yes No

Applicant's marital status: Single (never married) Married Separated
 Divorced Widowed Other _____

Emergency Contact Information

Please list a relative or friend who would definitely know how to contact you, even if you move:

Name: _____ Phone: (____) _____

Address: _____ City: _____ St: _____ Zip Code: _____

Income Information

Income of all household members - please list *gross income* (before taxes):

<u>Category</u>	<u>Last Month</u>	<u>Typical Month</u>	<u>Annual income</u>
Formal employment (wages)	\$ _____	\$ _____	\$ _____
Self-employment	\$ _____	\$ _____	\$ _____

¹ "Household" includes 1) your financial dependents (for example, your dependent children), 2) anyone you depend on financially (for example, your parents), or 3) anyone with whom you are financially interdependent (for example, your spouse or partner). Your "household" may *or may not* be the same as the people you live with.



(sale of things you make, doing laundry, sewing, childcare, etc.)

Government assistance <i>(TANF, SSI, Social Security, Unemployment or Veterans' Benefits)</i>	\$ _____	\$ _____	\$ _____
Retirement, Pensions	\$ _____	\$ _____	\$ _____
Child support / Alimony	\$ _____	\$ _____	\$ _____
Friends or family	\$ _____	\$ _____	\$ _____
Investment income	\$ _____	\$ _____	\$ _____
Other (please specify: _____)	\$ _____	\$ _____	\$ _____

Employment Information

Primary Employment Status (choose one):

- Employed more than full-time (overtime or more than one job, for yourself or others)
- Employed full-time (for yourself or others)
- Employed part-time (for yourself or others)
- Other: _____

Employer (_____) Phone

Address City State Zip code

Assets & Liabilities

Assets and liabilities: (Circle one)

Do you own a vehicle(s)?	Yes	No
Do you have a checking account?	Yes	No
Do you own a home?	Yes	No
Do you have a savings account?	Yes	No



Do you own a business? Yes No

Have you ever used Direct Deposit? Yes No

Did you qualify for Earned Income Tax Credit? Yes No

Do you have current Debt?
(car loan, credit cards, etc.) Yes No

Amount of balance(s): \$ _____

Applicant Personal Statement

Please explain why you are interested in participating in the *Okodakiciyapi IDA Savings Program*. Be sure to describe the asset you would be interested in purchasing with your IDA savings.

How much do you think you could afford to save each month? \$ _____

Applicant Certification

My signature below certifies that all information provided on this application is accurate and complete to the best of my knowledge.

Applicant Signature

Date

All Applications subject to Approval. Hunkpati Investments reserves the right to make necessary changes for program quality and in accordance with Crow Creek Housing Authority guidelines and AFI Legislation.



Return completed application to:

Hunkpati Investments, Inc. P.O. Box 175 Ft. Thompson, SD 57339

For questions, call at (605) 245-2148

For Office Use Only

- Application completed and eligible for program

Date

IDA Program Administrator

- Approval for participation in AFI IDA program.

Date

Executive Director of Hunkpati Investments, Inc.

Participant start date: _____

Savings Account opened _____

- Paper file established

- Data entered in client database