CHEYENNE RIVER LEASEHOLD PROCESS FLOWCHART

**START**

Homebuyer identifies home site.

Tribal Land

- Homebuyer obtains homestite application from CRST Land Office, completes, and returns.
- Homebuyer works with BIA Land Operations for map and legal description.
- Tribal Land Office conducts field check.
- Lender requests Environmental Review and Cultural Preservation Review.
- CRST Land Committee reviews homestite application for approval or disapproval.
- Tribal Council reviews homestite application and approves.
- Tribal Secretary prepares Tribal Resolution and sends to CRST Land Office and BIA Realty.
- BIA Realty prepares Residential Lease for Superintendent, Tribal Chairman, and homebuyer to sign.
- BIA Realty sends executed Residential Lease to Aberdeen Area Office to be recorded.
- Aberdeen Area Office records and sends Recorded Lease and Certified Title Status Report to BIA Realty.
- BIA Realty sends a copy of Recorded Lease and Certified Title Status Report to homebuyer.

Allotted Land

- Homebuyer obtains homestite application from CRST Land Office, completes, and returns.
- Homebuyer works with BIA Land Operations for map and legal description.
- Tribal Land Office conducts field check.
- Lender requests Environmental Review and Cultural Preservation Review.
- BIA Realty prepares Residential Lease.
- BIA Realty sends Service Line Agreements to homebuyer, utility companies, and Superintendent for signatures.
- BIA Realty sends executed Residential Lease and Service Line Agreements to Aberdeen Area Office to get recorded.
- Homebuyer prepares Service Line Agreements with assistance from BIA.
- Aberdeen Area Office records and sends Recorded Lease, Service Line Agreements, and Certified Title Status Report to BIA Realty.
- BIA Realty sends a copy of Recorded Lease, Service Line Agreements, and Certified Title Status Report to homebuyer.
- Homebuyer contacts BIA to stake out homestite and informs them of move in date so BIA can perform on-site inspection.
- Call 811 before you dig.

- Homebuyer submits Recorded Lease and Certified Title Status Report to lender.

**END**

Creating a Clear Path to Homeownership
BIA notifies Crow Creek Sioux Tribal Council of application.

BIA submits legal description to IHS to verify that site is serviceable.

Tribal Council grants consent of home site by resolution.

BIA conducts NEPA review and cultural resources inventory.

BIA ensures homebuyer has permitted access to site.

BIA prepares lease contract; landowner(s) and homebuyer sign contract.

BIA notifies homebuyer of landowner consent and complete lease package.

Superintendent approves lease contract; BIA forwards contract to LTRO for recording.

BIA mails recorded contract and IHS service application to homebuyer.

BIA assists homebuyer with all required utility service line agreements.

Homebuyer makes site improvements (home with electrical, water, and sewer).

With BIA assistance, homebuyer obtains majority consent from land owners, including preference to collect or waive rent.

If rent not waived, BIA obtains rental value from Office of Appraisal Services.

START

Homebuyer identifies of desired home site, completes application with assistance from Crow Creek Agency Realty (BIA).

Homebuyer submits application to Tribal Historic Preservation Office (THPO) and Tribal Wildlife Department for review and concurrence.

Homebuyer returns signed application to BIA.

Tribal Land

Allotted Land

END

CROW CREEK LEASEHOLD PROCESS FLOWCHART
Creating a Clear Path to Homeownership

Homebuyer identifies home site.

- Homebuyer submits completed application to Land Management Office.
- Land Management Office conducts field check, THPO, and environmental review.
- Land Management Office submits THPO report to THPO Office.
- THPO Office returns THPO report to Land Management Office.
- Land Management Office presents lease application, THPO report, and environmental report to Land Committee.
- Land Committee reviews lease application, THPO report, and environmental report.
- Tribal Council reviews lease application, THPO report, and environmental report and approves.
- Tribal Secretary prepares Tribal Resolution.
- Land Management Office sends executed lease to Aberdeen Area Office.
- Aberdeen Area Office records and sends recorded lease and Certified Title Status Report to Land Management Office.
- Land Management Office sends copy of recorded lease and Certified Title Status Report to homebuyer.

- Homebuyer submits Recorded Lease and Certified Title Status Report to lender.

END
LAKE TRAVERSE LEASEHOLD PROCESS FLOWCHART

100% Tribal Land

- Homebuyer completes homesite application at Tribal Realty office.
- Homebuyer selects homesite with Tribal Realty’s assistance and both visit homesite to ensure it is acceptable.
- Tribal Realty checks Title Status Report, if necessary, to ensure that site is 100% owned by Tribe.
- Homebuyer submits completed homesite application to Natural Resources Department for approval.
- Homebuyer submits completed homesite application to Historical Preservation Office for approval.
- Lot corners marked for IHS. Soil samples taken for septic.
- Homebuyer works with Lake Traverse Utilities and IHS for water and sewer services.
- Reservation Planning Commission approves application and submits to Tribal Council with recommendation.
- Tribal Council approves application and passes with resolution.
- Tribal Realty prepares lease for Clerk, Realty Manager, Vice Chair, and homebuyer to sign.
- Homebuyer submits application to Zoning Department for approval.
- BIA or Tribal Realty sends executed lease to local BIA Office. Local BIA Office sends to Aberdeen Area Office to be recorded.
- Aberdeen Area Office records lease and sends back to local BIA Office. Local BIA Office sends back to Tribal Realty.
- Tribal Realty sends a copy of recorded lease to homebuyer.
- Homebuyer submits recorded lease to lender to obtain financing.

BIA Heirship Land

- Homebuyer visits BIA Office in order to determine what area they are interested in building.
- BIA Office informs homebuyer of homesite lease requirement and process.
- Homebuyer negotiates terms of homesite lease with a co-owner.
- Homebuyer marks off area.
- BIA staff conducts site visit and obtains legal description.
- Homebuyer submits applications to Historical Preservation Office and Lake Traverse Utilities for approval.
- Historical Preservation Office and Lake Traverse Utilities send approvals to BIA Office.
- BIA Office sends notices to all co-owners to obtain consent for homesite lease.
- Atleast 51% of co-owners consent to homesite lease terms within 30 days.
- BIA Office prepares lease and obtains all required signatures.
- Executed lease is recorded by Great Plains Regional Area Office.
- Great Plains Regional Area Office sends recorded lease back to local BIA Office.
- BIA Office provides copy of recorded lease to homebuyer.
Homebuyer identifies home site and obtains application from BIA Realty.

Tribal Land

Allotted Land

If applicable, homebuyer contacts lessee/permittee to obtain signature of consent.

Homebuyer meets with BIA Natural Resources/Land Operations/Range to review soil and suitability of location and receives legal description.

Tribal Environmental Office conducts environmental assessment.

Housing Authority reviews selected site and application.

Homebuyer applies for telephone and electrical service, initiates service line agreements.

Homebuyer returns completed application to BIA Realty Office will all applicable signatures for approval by Superintendent.

Tribal Roads Department and/or South Dakota Department of Transportation reviews location and provides recommendations for approval.

Tribal Wildlife Director conducts impact assessment.

Homebuyer works with BIA Realty to obtain approval from co-owners.

Tribal Council reviews homesite application and approves with resolution.

BIA Realty provides GIS map and requests NEPA clearance from Great Plains Region Department of Environmental & Cultural Resource Management Office.

Upon receipt of NEPA clearance, BIA Realty Office prepares lease contract and sends to homebuyer.

Homebuyer signs lease contract and returns to BIA Realty.

BIA Realty sends executed lease to Land, Titles, and Records Office of Great Plains Regional Area Office to be recorded.

BIA Realty sends a copy of recorded lease to homebuyer.

BIA Compliance Officer surveys approved site.

Homebuyer submits recorded lease to lender.
Homebuyer identifies home site.

Homebuyer obtains application and aerial map from OST Land Office or BIA Realty.

Homebuyer submits completed application to BIA Realty.

OST Land Office conducts field check and produces field report.

Natural Resource Regulatory Agency completes environmental review.

Tribal Historic Preservation Office (THPO) completes review.

OST Land Committee reviews lease application, field report, environmental report, and THPO report.

Upon approval, BIA Realty prepares contract and sends to homeowner.

Homebuyer signs contract and submits to BIA Realty.

OST Land Office Director, OST President, and BIA Realty Superintendent sign lease contract.

BIA Realty sends executed lease to Aberdeen Area Office.

Aberdeen Area Office records and sends recorded lease to BIA Realty.

BIA Realty sends copy of recorded lease to homeowner.

Homebuyer obtains application and aerial map from OST Land Office or BIA Realty.

BIA requests archeological survey from Aberdeen.

Aberdeen completes environmental assessment, status worksheet, and categorical exemption.

BIA draws up lease documents.

BIA prepares lease contract and sends to homeowner.

Homebuyer signs contract and submits to BIA Realty.

Aberdeen Area Office records lease.

Homebuyer submits loan documents to BIA Realty.

BIA Realty records loan documents and generates Certified Title Status Report.

Copy of recorded lease and Certified Title Status Report provided to homeowner.

Homebuyer submits recorded lease and Certified Title Status Report to lender.
Creating a Clear Path to Homeownership

ROSEBUD LEASEHOLD PROCESS FLOWCHART

**Tribal Land**

- Homebuyer completes and submits home site lease application to Tribal Land Enterprise Office.
  - If applicable, homebuyer must obtain signature from lessee/permittee to gain consent.
  - Water Resource Department reviews application to ensure adequate water supply and no adverse impact on environment.
  - Application presented at community meeting in home site’s respective community for approval.
  - Tribal Land Enterprise Board of Directors reviews and approves application.
  - Tribal Land Enterprise forwards approved lease to BIA Realty for recording.

**Allotted Land**

- Homebuyer identifies home site.
- Homebuyer must be 100% owner of home site.

**Homebuyer Completes and Submits Home Site Lease Application**

- Lender requests certified title status report from Agency BIA Office.
- Agency BIA Office requests certified title status report from Land Titles & Records Office, mails to lender.
- Lender submits drafts of mortgage documents Agency BIA Office for review.

**Agency BIA Office**

- Submits documents to Superintendent for review and approval.
- Superintendent issues Commitment to Approve a Leasehold Mortgage.
- Homebuyer and lender execute leasehold mortgage and promissory note; lender sends originals to Agency BIA Office.
- Superintendent reviews all original mortgage documents and issues Certificate of Approval for Leasehold Mortgage.

- Agency BIA Office scans documents into TAAMS.
- Land Titles & Records Office records mortgage and issues new Certified Title Status Report; notifies Agency BIA Office.
- Agency BIA Office keeps copy of recorded documents and sends originals to lender.

**Agency BIA Office Submits Documents**

- Regional Director submits documents to Land Titles & Records Office for recording.
- Land Titles & Records Office records mortgage and issues new Certified Title Status Report; sends original documents back to Agency BIA Office.

- Regional Director submits documents to Regional Director for review and approval.
- Regional Director issues Commitment to Approve a Leasehold Mortgage.

**Regional Director Sends Documents**

- Lender requests certified title status report from Agency BIA Office.
- Agency BIA Office requests certified title status report from Land Titles & Records Office.
- Agency BIA Office submits documents to Superintendent for review and approval.
- Superintendent issues Commitment to Approve a Leasehold Mortgage.
STANDING ROCK LEASEHOLD PROCESS FLOWCHART

START

Homebuyer identifies home site.

Homebuyer submits completed application to BIA Realty.

Homebuyer obtains application and aerial map from SRST Land Office or BIA Realty.

SRST Land Office conducts field check and produces field report.

Tribal Historic Preservation Office (THPO) completes review.

DESCRM completes environmental review.

SRST Economic Committee reviews lease application, field report, environmental report, and THPO report for approval consideration.

Upon approval by Tribal Council, BIA Realty prepares contract and sends to homebuyer.

Homebuyer signs contract and submits to BIA Realty.

BIA Superintendent signs lease contract.

BIA Realty scans and sends executed lease to Great Plains Region Land Titles and Records Office (LTRO).

Great Plains LTRO records lease.

BIA Realty sends copy of recorded lease to homebuyer.

BIA submits recorded lease and Certified Title Status Report to lender.

Title Status Report is requested.

Mortgage company submits loan documents to BIA Realty.

BIA Realty records loan documents and generates Certified Title Status Report.

Copy of recorded lease and Certified Title Status Report provided to mortgage company and homebuyer.

Homebuyer obtains application and aerial map from SRST Land Office or BIA Realty.

Allotted Land

100% Tribal Land

END

Creating a Clear Path to Homeownership
YANKTON LEASEHOLD PROCESS FLOWCHART

START

Homebuyer meets with BIA Realty to identify home site, obtain application and map.

Homebuyer submits completed application, including electrical, water/sewer, telephone, and septic documents, to BIA Realty.

BIA Realty reviews lease application, environmental report, THPO report.

Tribal Historic Preservation Office (THPO) completes review.

Homebuyer submits loan documents to BIA Realty for Certificate of Approval Leasehold Mortgage.

BIA Realty prepares lease; homebuyer, Chairman of Yankton Sioux Tribe, and BIA Superintendent sign lease.

BIA Realty sends lease to Land, Titles, and Records Office (LTRO) for recording; LTRO records and returns to BIA Realty.

Copy of recorded lease and Certified Title Status Report is sent to homebuyer.

BIA Realty requests archeological survey.

Great Plains Region completes environmental assessment, categorical exemption, and status worksheet.

Tribal Historic Preservation Office (THPO) completes review.

BIA Realty reviews lease application, environmental report, THPO report.

BIA Realty prepares lease; homebuyer, Chairman of Yankton Sioux Tribe, and BIA Superintendent sign lease.

BIA Realty sends lease to Land, Titles, and Records Office (LTRO) for recording; LTRO records and returns to BIA Realty.

Homebuyer submits recorded lease and Certified Title Status Report of lender.

Homebuyer meets with BIA Realty to obtain approval from co-owners.

Allotted Land

Request is submitted to Business and Claims Committee for Resolution.

Tribal Land

BIA Realty verifies all landowners have signed consent.

END

Homebuyer works with BIA Realty to obtain approval from co-owners.