

Darko Affordable Housing Solutions, LLC (DAHS) is a 100% Indian owned company. DAHS' staff have a combined experience of 70 plus years within Native American Indian HUD Housing, Community Development and Tribal Programs in the areas of planning, management, administration, budgets, environmental review and numerous related areas as well as providing technical assistance and training.

Staff Members

Luke Toyebo Jr., CEO

Stradford Nestell Jr., Field Service Coordinator

Jennifer LittleChief, Housing Service Coordinator

Florence Daugomah
Programs & Administrative Assistant

DAHS currently offers four different programs which include Rental Housing Assistance, Storm Shelter Assistance, Home Rehabilitation, and Down Payment and Bridge Assistance.

The DAHS Office is open Monday through Friday, 9:00 a.m. to 4:30 p.m.

Closed 12 p.m. – 1 p.m. for lunch

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Darko Affordable Housing Solutions, LLC



*Assisting Native American Households
with affordable homeownership and
opportunities to improve the quality
of life in their Tribal communities.*

Darko Affordable Housing Solutions offers the following programs

The Rental Housing Assistance Program provides, eligible participants residing in Caddo, Comanche, Cotton, Kiowa, Tillman and selected parts of Blaine, Canadian, Grady, Stephens and Jefferson Counties in Oklahoma with rental housing and/or utility related assistance. Applicants must meet all eligibility requirements including but not limited to family composition, income limits, no prior assistance within the past five years and proof of need. This program provides preference for Kiowa Tribal members who may be eligible for a grant of up to \$1,000. Other tribal (non-Kiowa) members may be eligible for a grant of up to \$300. Assistance is limited to once every five years.

The Home Rehabilitation Program assists eligible Native American homeowners in making necessary improvements to their primary residence. The service area for this program is Caddo, Kiowa, Comanche and Tillman Counties as well as selected parts of Blaine, Canadian, Grady, Stephens and Jefferson Counties. This program is composed of two parts which are Major Rehab and Minor Rehab. Major rehab involves necessary improvements, repairs, modernization, rehabilitation, uniform accessibility modifications and addressing certain maintenance items. Homeowners insurance is required for the Major Rehabilitation Program. Minor Rehab addresses emergency, routine and non-routine eligible maintenance that is at a cost of less than \$5,000.00. Minor Rehab does not require Homeowners Insurance. Applicants may apply for

one or both programs and each program will have its own waiting list. An applicant may receive services under both Major and Minor Rehab subject to certain restrictions outlined in the policy. Kiowa Tribal Veterans, Active Duty Military or Elder/Disabled receive preference.

The Down Payment and Bridge Assistance Program:

The Down Payment portion provides assistance with down payment and closing costs to eligible Native American households who qualify for a mortgage loan. The Down Payment and Closing Cost portion which involves a traditional mortgage has a service area of all of Oklahoma. Nearly all lenders will require a down payment when purchasing a home. DAHS requires that the homebuyer pay at least one percent (1%) of the sales price toward the down payment. The Bridge Assistance may provide funds for use as a personal gap or bridge financing in certain cases where a mortgage may or may not be involved. The service area for the Bridge program is the counties of Caddo, Comanche, Kiowa, Cotton and Tillman Counties as well as selected parts of Blaine, Canadian, Grady, Stephens and Jefferson counties in Oklahoma. Eligible uses of Bridge assistance funds may include but is not limited to new construction, acquisition, acquisition with rehab, purchase of home sites, developer's fees, building materials, contractor services/labor and basic appliances. The applicant shall be in the process of building or acquiring a home. Some cases may be more suitable for the DAHS Rehabilitation Program. Homebuyer counseling is required (and provided by DAHS) prior to the grant award. DAHS reserves the right to determine whether the transaction is an impartial, arms-length transaction. This program provides preference for Kiowa Tribal members who may be eligible for a grant

of up to \$10,000. Other tribal (non-Kiowa) members may be eligible for a grant of up to \$3,000. All awards are subject to funding availability. This assistance is limited to a one time offering.

The Storm Shelter Program provides funding for installation of a storm shelter, on a one time basis for eligible applicants who reside in Caddo, Comanche, Kiowa, Cotton, Tillman and selected parts of Blaine, Canadian, Grady, Jefferson and Stephens Counties. There will be two pools from which awards will be made. The first pool consists of participants/residents of the Kiowa Tribe's various affordable homeownership programs who are current within one month's payment owed, current on re-certification and required inspections. A household under a payback agreement must be current under the payback and have successfully made at least six months of consecutive payments. The second pool of applicants is households that own their own home and meet all other eligibility requirements. Kiowa Tribal Veterans, Active Duty Military or Elder/Disabled receive preference.

NOTE: The DAHS programs that acquire/improve personal real property are required by Federal law and regulations to remain affordable for the useful life of the property. This affordability requirement shall remain in effect through the useful life and is secured through binding commitments which are similar to a soft second mortgage. Families who are assisted through the programs offered by Darko Affordable Housing Solutions may be required to enter into a useful life binding commitment agreement. These agreements range from six months to ten years, depending on the amount of assistance received.