
AKWESASNE HOUSING AUTHORITY

KAHWA:TSIRE HOUSING

PHASE 1, SEPTEMBER 2024

CRITERIA FOR DETERMINING ELIGIBILITY

*All criteria must be met in order to receive an application
for Kahwa:tsire Housing*



*Pictures are for general purpose. Houses may not be exactly as shown.

TRIBAL MEMBERSHIP

- Copies of all Tribal, Band or Traditional enrollment card(s) must be submitted for evidence of membership.
- Non-natives do not qualify under any circumstances.

OCCUPANCY & PAYMENT STANDARDS

- Kahwa:tsire Housing has earmarked five homes for low to moderate income Tribal families with children.
- The maximum number of persons for a 3-Bedroom Unit shall not exceed 6 persons, to maintain the health, privacy, and safety.

AHA HOMEOWNERSHIP PROGRAM

- Per AHA Homebuyer Occupancy Program Policy, if you have participated in any Homebuyer Occupancy Program such as Mutual-Help Homebuyer, NAHASDA or HUD program, your application will not be eligible.

DISABILITY VERIFICATION & INCOME

- Any persons with a disability must complete HUD form 90103.
- Disability income includes SSI, SSDI, Disability Insurance Benefits, and/or Workers Compensation.

CREDIT HISTORY

- To be eligible for AHA Homebuyer Occupancy Program, your credit score must show at least a rating of 640.
- If your credit history shows below this rating, the AHA can work with you to achieve eligibility.

DEBT TO INCOME RATIO

- A debt-to-income (DTI) ratio is a percentage that shows how much of your monthly income goes toward debt payments.
- AHA requires a DTI ratio to be 41% or less to qualify

SUITABLE LAND OWNERSHIP PROHIBITED

- Any persons applying for the project who owns suitable land or properties will not be eligible.
- If you own unsuitable land, you must provide supporting documentation in application and/or from a reputable surveyor or contractor stating the land is unsuitable. Land ownership includes either On-Reserve and Off-Reserve, or American and Canadian properties.

ANNUAL HOUSEHOLD INCOME & VERIFICATION

- Submission of current pay stubs for one month per household will be required to verify income.
- 2024 Median Family Income – Franklin County

1 Person-\$54,768	2 Persons-\$62,592	3 Persons-\$70,416
4 Person-\$78,240	5 Persons-\$84,499	6 Persons-\$90,758

MINIMUM HOUSEHOLD INCOME

- The family income must demonstrate the ability to make monthly payments on a regular basis for eligibility.
- There is a minimum amount of income to support a household, AHA requires a minimum annual income of \$31,000.