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**AKWESASNE HOUSING AUTHORITY**

***KAHWA:TSIRE HOUSING***

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**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.