

TRIBAL MEMBERSHIP

- Copies of Valid Tribal , Band or Traditional enrollment card(s) must be submitted for evidence of membership.
 - Non-Natives do not qualify under any circumstance.
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OCCUPANCY & PAYMENT STANDARDS

- Kahwa:tsire Housing has earmarked 7 homes for Low-to-Moderate Income Tribal families with children for this round.
 - The maximum number of persons for a 3-Bedroom Unit shall not exceed 6 persons, to maintain health, privacy, and safety of the occupants.
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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.
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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.
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CREDIT HISTORY

- A rating of 640 or near 640, is recommended.
 - If your credit history rating is low, AHA can work with you to achieve a better rating.
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DEBT TO INCOME RATIO

- A Debt-to-Income (DTI) ratio is a percentage that shows how much of your monthly income goes towards debt payments.
 - AHA recommends a DTI to be 41% or less.
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SUITABLE LAND OWNERSHIP PROHIBITED

- Any person applying for Kahwa:tsire Housing who owns suitable land or property will not be eligible.
 - If you own unsuitable land, you must provide supporting documentation from a reputable surveyor or contractor stating the land is unsuitable. Land ownership includes either On/Off Reserve, or American and Canadian properties.
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ANNUAL HOUSEHOLD INCOME & VERIFICATION

- Submission of current paystubs, at least 3 months, per household will be required to verify income.
- 2026 Median Family Income - Franklin County

1 Person - \$59,850 2 Persons - \$68,400 3 Persons - \$76,950
4 Persons - \$85,450 5 Persons - \$92,300 6 Persons - \$99,150

MINIMUM HOUSEHOLD INCOME

- The family income must demonstrate the ability to make monthly payments on a regular basis for eligibility.
(recommended threshold is \$31,000 U.S.)
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