



AKWESASNE HOUSING AUTHORITY
KAHWA:TSIRE HOUSING

Revised August 18,2026

**HOMEBUYER OCCUPANCY PROGRAM
CRITERIA FOR DETERMINING ELIGIBILITY**

The Akwesasne Housing Authority has compiled this *CRITERIA GUIDE SHEET* for your convenience. The selection of families for this program will be based on meeting eligibility in the areas addressed below. Please read thoroughly. Once you have determined that you meet all the eligibility guidelines, please compile the required documents and submit to the **AHA Housing Services Department**.

1) Tribal Membership: As per Saint Regis Mohawk Tribal Resolution number 2000-210, the Applicant(s) must be an enrolled member of the Saint Regis Mohawk Tribe to qualify for this program (traditional Mohawks of Akwesasne qualify).

- A native spouse who is not an enrolled member of the Saint Regis Mohawk Tribe who is married to an enrolled Saint Regis Mohawk Tribe member qualifies.
- Non-natives do not qualify under any circumstances.

Copies of all Tribal, Band or Traditional enrollment card(s) must be submitted for evidence of membership.

2) Occupancy and Payment Standards: Family composition must be completed, including name, birthdate, sex, and social security number. The maximum number of persons for a 3-Bedroom Unit shall not exceed 6 persons, to maintain the health, privacy, and safety. According to Fair Market Rate for Franklin County, payment standards are based on HUD annual evaluation of a non-metropolitan county. FMR, maximum payment standards, shall increase annually if HUD permits. Kahwa:tsire Housing has earmarked five homes for low to moderate income Tribal families with children.

Number of Bedrooms	Minimum # of Persons	Maximum # of Persons
3	3	6

3) AHA Homeownership Occupancy Program: Applicants who have previously participated in any Homebuyer Occupancy Program- including Mutual-Help Homebuyer, Native American Housing Assistance and Self-Determination Act (NAHASDA) or United States Department of Housing and Urban Development (HUD) programs – are not eligible to apply.

Special circumstances may be reviewed and require AHA Board approval.

4) Suitable Land Ownership Prohibited: The AHA Homebuyer Occupancy Program will include a parcel approximately “5/8” of an acre of suitable land with which the house will be built. 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.

5) Annual Household Income and Verification: AHA Homebuyer Occupancy Program serves low to moderate income families. To be eligible for this program, the total family income must not exceed the amounts listed in HUD's Income Limits under the Native American Housing Assistance and Self-Determination Act of 1996, as periodically posted in your area HUD office. The latest HUD Guidance with this information will be included in the application packet.

- Submission of current pay stubs for one month per household will be required to verify income. In the absence of pay stubs, a notarized employment attestation form and/or W-2 tax form will be accepted.
- If self-employed, please submit a notarized self-employment attestation form for the current and previous year, along with a copy of your 1040 tax return, 1099 tax form, finance ledger and/or bank statement. Financial statements from cash apps such as PayPal, Venmo, E-Transfer, etc. will be accepted.
- Other forms of income include Child Support, SS Benefits, EI, Pension, etc.
- AHA may require copies of bank statements to verify income, cash flow, and financial stability.

6) Minimum Household Income: The Applicant, Co-Applicant, and all family members over the age of 18 listed under Family Composition must document and submit current income. This family income must demonstrate the ability to make monthly payments on a regular basis for eligibility. AHA recommends a minimum annual income of \$31,000; however, financial review with applicants may determine whether a lower income level is sufficient to reasonably sustain rent obligations and essential living expenses.

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

8) Credit History: For applicants to the AHA Homebuyer Occupancy Program, a credit score of around 640 is recommended as a benchmark for demonstrating financial readiness. While this is the preferred level, it is not an absolute requirement; individual financial circumstances will be reviewed, and applicants with lower scores may still be considered based on overall financial stability and repayment capacity. All Applicant(s) and Co-Applicants listed under *Family Composition* must submit a current American and Canadian Credit History Report from www.Experian.com and www.Equifax.ca only. The AHA can work with applicants to improve their credit score. Please contact the AHA Housing Services Department to enroll in valuable creditworthiness training to improve your score. **We do not accept screenshots from any Phone Apps.** You must provide a complete printed report from the websites highlighted above.

9) 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. It is calculated by dividing your total recurring monthly debt payments by your gross monthly income and then multiplying that number by 100. AHA recommends that applicants maintain a DTI ratio of approximately 41% or less to demonstrate financial readiness for the Homebuyer Occupancy Program. While this benchmark is preferred, it is not an absolute requirement; applicants with higher ratios may still be considered if overall financial circumstances indicate the ability to sustain housing payments and essential living expenses.

10) Release of Information: It will be necessary for the Applicant and Co-Applicant to sign "AHA Release of Information" forms in the presence of a U.S. notary public. This document will only be utilized by the AHA to obtain any information in determining eligibility in various areas including but not limited to verification of income, your credit report, landlord references, housing need verification, and criminal histories.

11) Application Selection and Approval Process – The AHA adheres to standards of admission according to established AHA policies and as required by the Homebuyer Occupancy Program. The AHA Board of Commissioners (BOC) has the responsibility of approving all eligible Applicant(s) for admission. Therefore, all completed Applicant(s) files shall be reviewed and approved at a duly called regular or special board meeting.

- Round 1: Interested Persons must meet the requirements of the Kahwa:t sire Criteria Checklist issued and reviewed by AHA Housing Services Department. Once criteria are met, an application and required supporting documents will be given, to complete the application process. If criteria are not met, the interested persons will not be eligible for an application.
- Round 2: Applicant must submit a complete application with required supporting documents. AHA Housing Services Department will review all completed applications. A selection of qualified Applicants will move on to Round 3.
- Round 3: All qualified applications will be reviewed and approved by AHA BOC. Once approval is determined, qualified applications will be submitted into a lottery-style selection. The selected Applicant will be notified by mail and by phone. The selected Applicant will have 10 days to confirm their acceptance.
- Round 4: If qualified applications are not chosen in Round 3, their application will remain active in the Homebuyer Occupancy Program with AHA Housing Services Department for up to one year of the application closing date. It is the responsibility of the Applicant to keep their application updated with any changes to income or family composition.

+The Akwesasne Housing Authority has the right to refuse admission to this Homebuyer Occupancy Program up to the day of occupancy if there has been found to be instances of gross misrepresentation of information and/or fraudulent acts of any type in consideration of this program's rules, regulations, or program requirements.