



St. Regis Mohawk Tribe

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PRESS RELEASE

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Tribe Announces Additional Resources for Akwesasne Housing

Tribal-USDA Agreement to Improve Housing

Akwesasne Territory. The Saint Regis Mohawk Tribe will be partnering with the U.S. Department of Agriculture (USDA) on Wednesday July 27, 2011 at 1:30 pm in the Training Center at the Akwesasne Housing Authority. The agreement involves two different programs. The first is the Section 502 Direct Home Loans Program. This program offers financing to very-low to low-income people for the purchase/construction of a home and is financed with funds directly through USDA. Applicants may be eligible for payment assistance to reduce monthly payments. Typically, conventional housing loans are difficult to obtain on Indian reservations since tribal lands do not qualify as collateral.

The second program is the Section 504 Home Repair Loan and Grants. The USDA funds both the loan and grant programs. "Both of these programs will help Akwesasne residents to improve their housing situations, in terms of new construction, buying an existing home or home repair," remarked Retha Herne, Director of the Akwesasne Housing Authority. "The tribe will have the responsibilities of securing the financial transactions, guaranteeing loan payments and creating default remedies."

The Section 502 Direct Loan Program can be used to buy, build, improve, repair or rehabilitate a home. The Section 504 Home Repair Loans and Grants Program provides assistance for very-low income homeowners to make general repairs or modifications, which may improve or modernize a home. The loan can be made regardless of whether it addresses health or safety.

The Home Repair Grant Program is only available to individuals age 62 and above. They must have a very low income and cannot afford a loan. These grants are limited to a lifetime assistance of \$7,500, and repairs must address health or safety measures or make a home handicapped accessible. The loan can be made regardless of whether it addresses health or safety.

Generally, these USDA programs are available to all citizens within a defined rural community. This includes program qualifying Saint Regis Mohawk Tribal members, both on and off the reservation.

Jennifer Jackson, the USDA Single Family Housing Program Director for Rural Development first contacted the tribe. She and Heather Durant, of the tribe's Family Support Program collaborated with Retha Herne to bring these USDA programs to the tribe. When the USDA and the Tribal Council enter into the agreement on July 27, 2011, tribal members can begin to access these programs. The Akwesasne Housing Authority personnel could provide guidance and answer initial questions as people begin the application process.

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The Saint Regis Mohawk Tribal Council is the duly elected and federally recognized government
of the Saint Regis Mohawk People.

Helping Build A Better Tomorrow

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