

SKAGWAY TRIBAL HOUSING SURVEY ANALYSIS

Draft June 2019

Prepared for



Regional Housing Authority



by Rain Coast Data





TABLE OF CONTENTS

SUMMARY PAGE 1

Key Findings and Analysis.....	Page 1
Skagway Tribal Housing Infographic.....	Page 2
Top Priorities.....	Page 3
Methodology.....	Page 4

SKAGWAY HOUSING STRUCTURES PAGE 5

Home Type.....	Page 5
Year Home Built.....	Page 6
Overall Condition.....	Page 7
Mold.....	Page 8
Home Heating.....	Page 9

SKAGWAY HOME FINANCES PAGE 10

Assessed Value of Home.....	Page 10
Average Mortgage and Rent.....	Page 11
HUD Income Limits.....	Page 13
Housing Affordability.....	Page 14

SKAGWAY HOUSEHOLDERS PAGE 15

Housing Situation.....	Page 15
People Per Household.....	Page 16
Overcrowding.....	Page 17
Children Under 18.....	Page 18
Employment Status.....	Page 19
Employed Adults.....	Page 20
Household Members.....	Page 21
Year Moved In.....	Page 22

SKAGWAY PRIORITIES AND PREFERENCES PAGE 23

Tribal Housing Priorities.....	Page 23
Top Housing Priority.....	Page 25
Obstacles to Home Ownership.....	Page 26
Small Homes.....	Page 27
Renting vs. Owning.....	Page 28
Additional Findings.....	Page 29

OPEN ENDED RESPONSES PAGE 30

Most critical housing need in community.....	Page 30
Open Ended: Is there anything else?.....	Page 32

SUMMARY

KEY FINDINGS AND ANALYSIS

The most pressing housing need in Skagway, according to the survey, is more affordable housing, which 90% of survey respondents say is a high priority. This is followed by desire to renovate existing homes, which 80% of respondents say has a high level of demand.

In a forced ranking exercise of six possible answers, 50% of respondents felt that more single family housing available for purchase was the most important priority. When asked which Tlingit Haida Regional Housing Authority (THRHA) housing program was of most interest to Skagway households, the most common answer was "Access to funding to help renovate my home."

Half of survey respondents own their homes in Skagway. Another 42% are renters. The average household size is 3.2 people, and 50% percent of surveyed households have children living in them. For those homes with children, an average of 1.5 children are present in the home. Fifty-five percent of survey respondents report that a member of their household would prefer to own a home but do not.

Eight percent of the households surveyed include a single parent, and 17% have a member over 60 years of age. Seventeen percent of households include a person with a disability, and 17% include a veteran.

The significant majority of households responding to the survey are in single family homes (83%), and 8% are in multi-family units. Another 8% are in short-term housing.

"Business in town buy up any housing in Skagway and make it seasonal housing for employees — leaving little to no affordable housing for year-round residents."
Skagway survey respondent

Sixty-three percent of respondents indicate their homes are in good or excellent condition, while 27% said the condition were adequate. Nine percent of respondents said the condition of their homes was poor. More than one-third (36%) of households reported at least some problems with mold in their homes. Fifty-five percent of the households are low income, according to federal Housing and Urban Development (HUD) criteria.

Skagway respondents who are homeowners have an average monthly mortgage of \$1,300. Average rent is \$938, before utilities. Sixty-three percent of respondents are cost-burdened, which is defined as spending 30% or greater of household income toward housing costs. This includes the 29% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

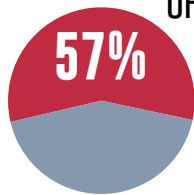
Skagway tribal households have the highest average tribal household income of THRHA's 12 regional partner communities, along with the highest average home values. Skagway tribal homes are the most likely to be single family stand alone structures, and are the most likely to be in good or excellent shape. Skagway also has the lowest percentage of households with single parents and the highest average number of workers per household. At the same time, Skagway household members are most likely to say that they are severely cost-burdened by housing.

SKAGWAY TRIBAL HOUSING INFOGRAPHIC

TOTAL ALASKA NATIVE HOUSEHOLDS
(ESTIMATED)

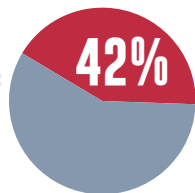
= **12**

OF THESE



PARTICIPATED IN THE SURVEY

RENTERS =



AVERAGE HOME VALUE

= **\$271,000**

AVERAGE ANNUAL HOUSEHOLD
INCOME

= **\$93,364**



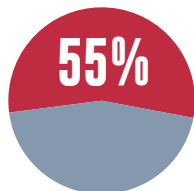
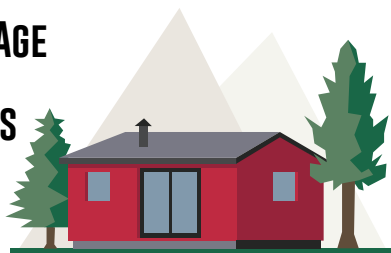
AVERAGE MORTGAGE = **\$1,300**

AVERAGE RENT = **\$938**



AVERAGE HOME AGE

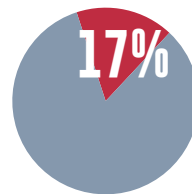
= **45** YEARS



OF HOUSEHOLDS ARE
LOW-INCOME

PEOPLE PER HOUSEHOLD

= **3.2**



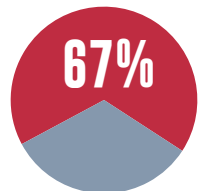
= SAY THEY ARE
OVERCROWDED

AVERAGE CHILDREN UNDER 18 = **1.5**

FOR HOMES WITH CHILDREN

50% OF HOUSEHOLDS HAVE KIDS

EMPLOYMENT STATUS =
HOUSEHOLDS WITH FULL TIME
EMPLOYED HOUSEHOLD MEMBER (S)



HOUSEHOLDS INCLUDE:

17%

A MEMBER OVER 60

A SINGLE PARENT

8%

17%

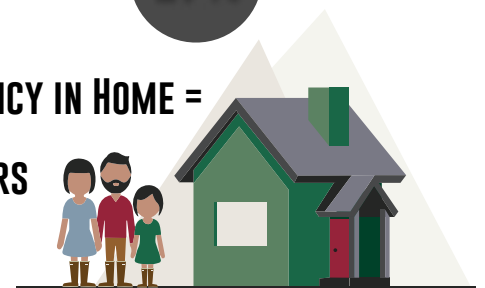
A PERSON WITH A DISABILITY

A VETERAN

17%

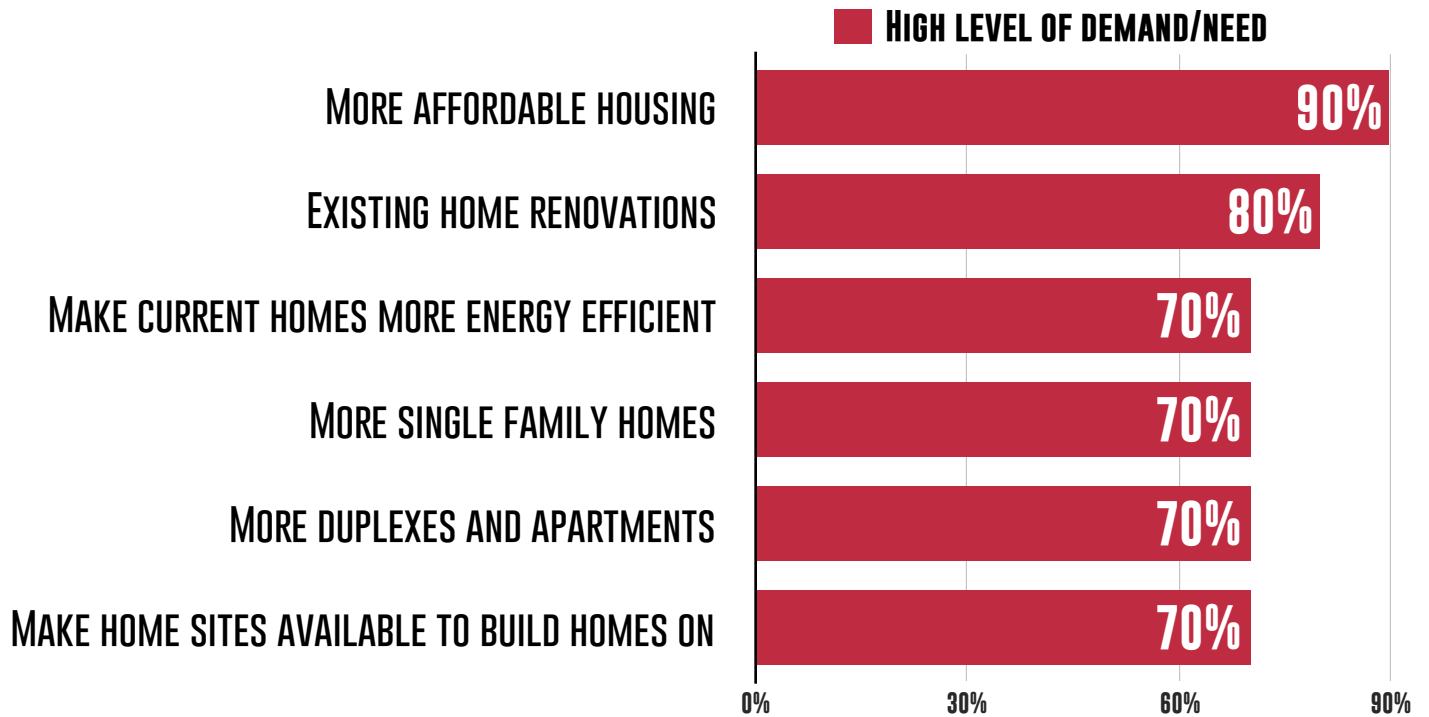
AVERAGE RESIDENCY IN HOME =

18 YEARS



SKAGWAY'S TOP PRIORITIES

How important are the following tribal housing needs in Skagway?
(Top answers)



What is the most important tribal priority for housing improvements? (Top choice)



SURVEY METHODOLOGY

The Tlingit Haida Regional Housing Authority (THRHA) contracted with SALT to conduct a tribal housing needs assessment in each of their 12 tribal partnership communities, including Skagway. A community housing needs assessment survey must to be completed every three years in tribal communities. The housing assessment provides a data-based evaluation of community needs and goals. The survey asked tribal households to respond to 35 questions about their homes, housing preferences, household costs, and finances. This information will be used in the development of Skagway Traditional Council's three-year housing plan.

Rain Coast Data designed the survey instrument on behalf of SALT with input from the THRHA. The web-based survey was administered electronically from April 1st through April 30th 2019. Paper copies were also made available to survey participants.

A total of 13 Skagway Alaska Native households responded to the survey. Responses received total 57% of all Alaska Native households in Skagway. At this response rate, the survey findings have a 95% confidence level with an 18% confidence interval. There are an estimated 23 Alaska Native or American Indian households in Skagway, out of 423 total occupied households in the community.

THRHA is the tribally designated housing entity for 12 tribes in Southeast Alaska, including the Skagway Traditional Council. THRHA's mission is to connect Southeast Alaskans with sustainable housing opportunities and innovative financial solutions.

All 12 community survey reports, as well as the overall regional report, can be found on THRHA's website: www.regionalhousingauthority.org.

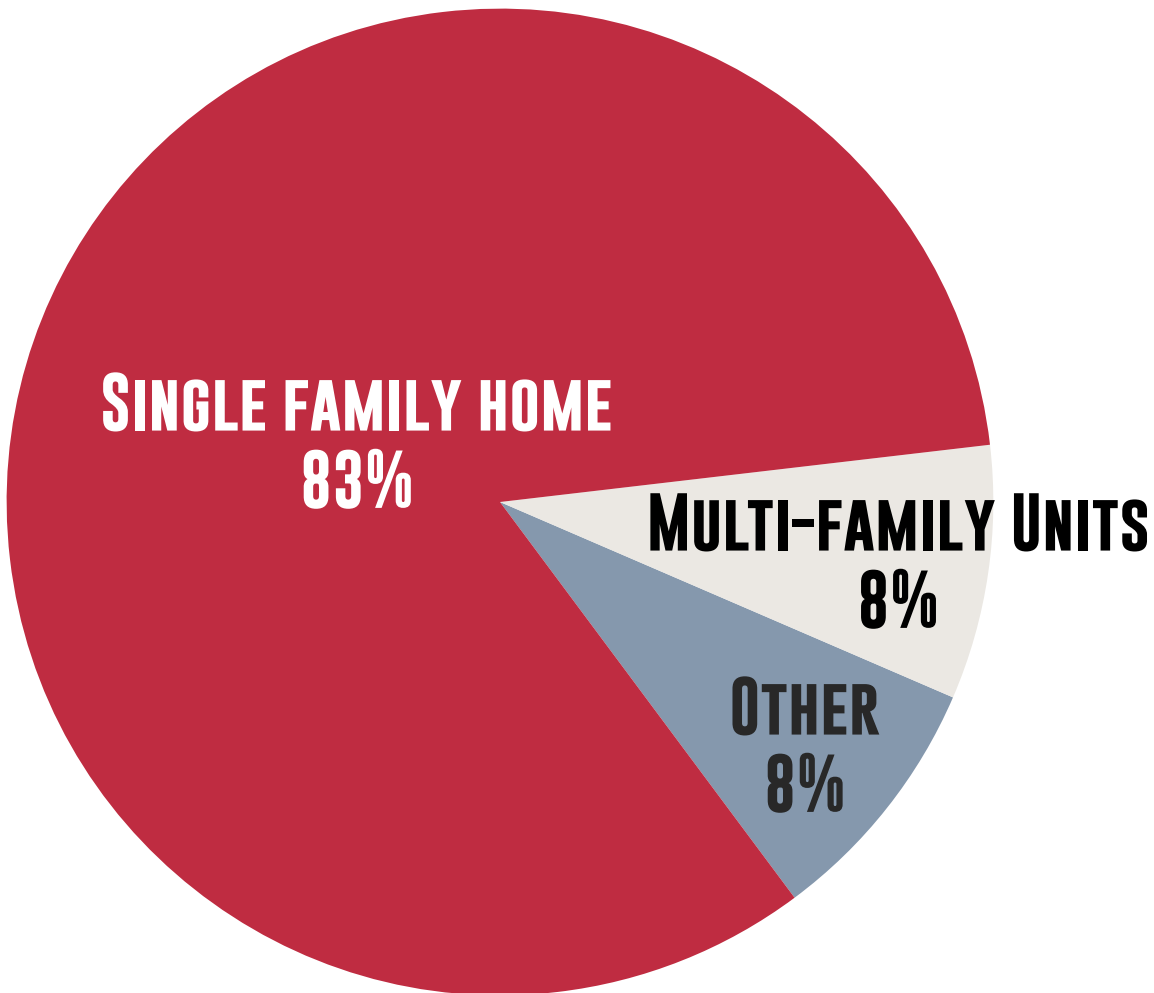
Survey Responses and Tribal Households in Skagway, Alaska

Occupied Housing Units by Race of Householder	Count
Alaska Native Households (only)	14
Alaska Native Households in combination (estimated)	9
Estimated Alaska Native Households	23
Total Households Surveyed	13
Percent of Total Tribal Households Surveyed	57%
Confidence level with a 18% confidence interval	95%

Data Source: 2013-2017 American Community Survey 5-Year Estimates, Skagway Traditional Council counts

SKAGWAY HOUSING STRUCTURES

WHAT TYPE OF HOME DO YOU LIVE IN?

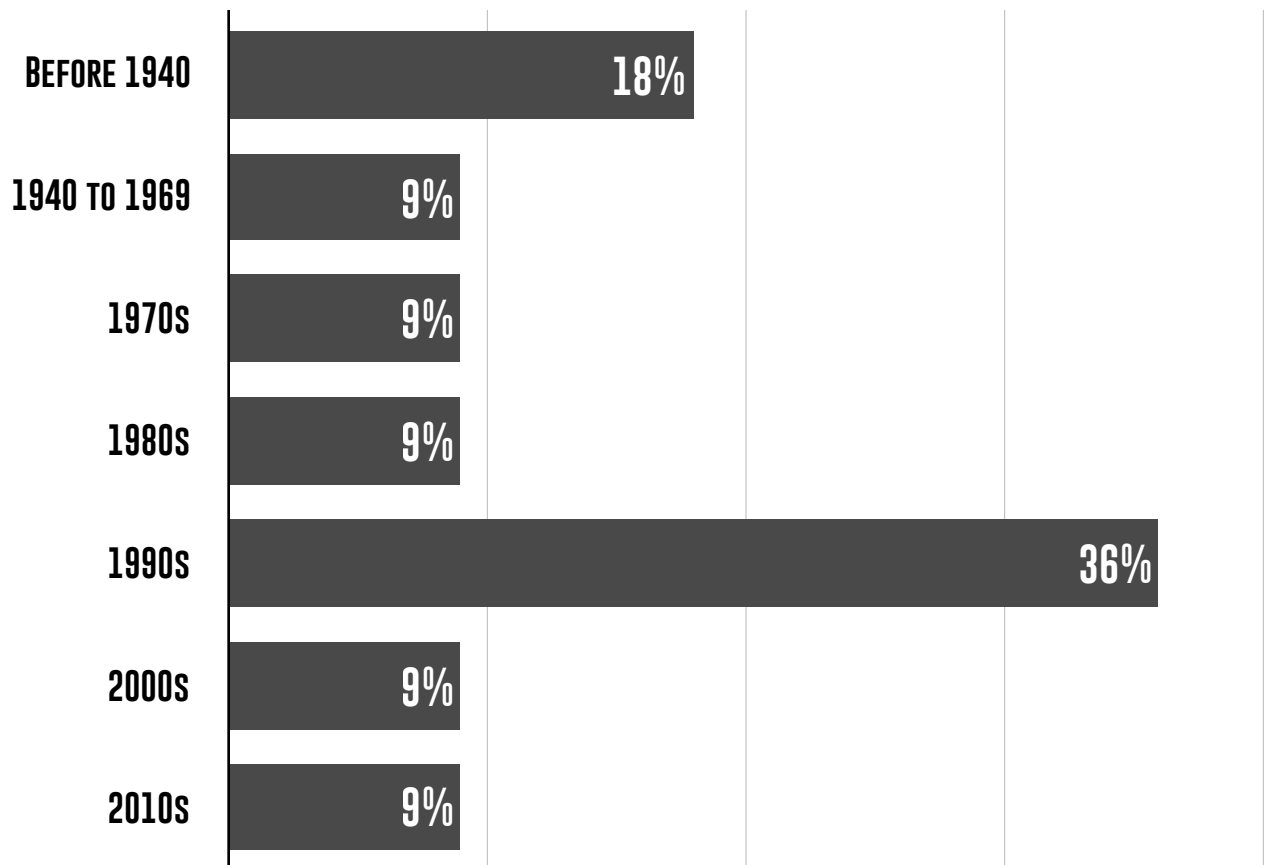


The significant majority of tribal households in Skagway (83%) live in single family home structures. Only 8% of households live in a multi-unit structure such as an apartment or duplex, while an 8% live in short term housing.

Skagway tribal homes are more likely to be single family homes than in any other THRHA community.

Answer Options	Response Percent
Single family home	83%
Multi-family (apartment/duplex)	8%
Short Term Housing	8%

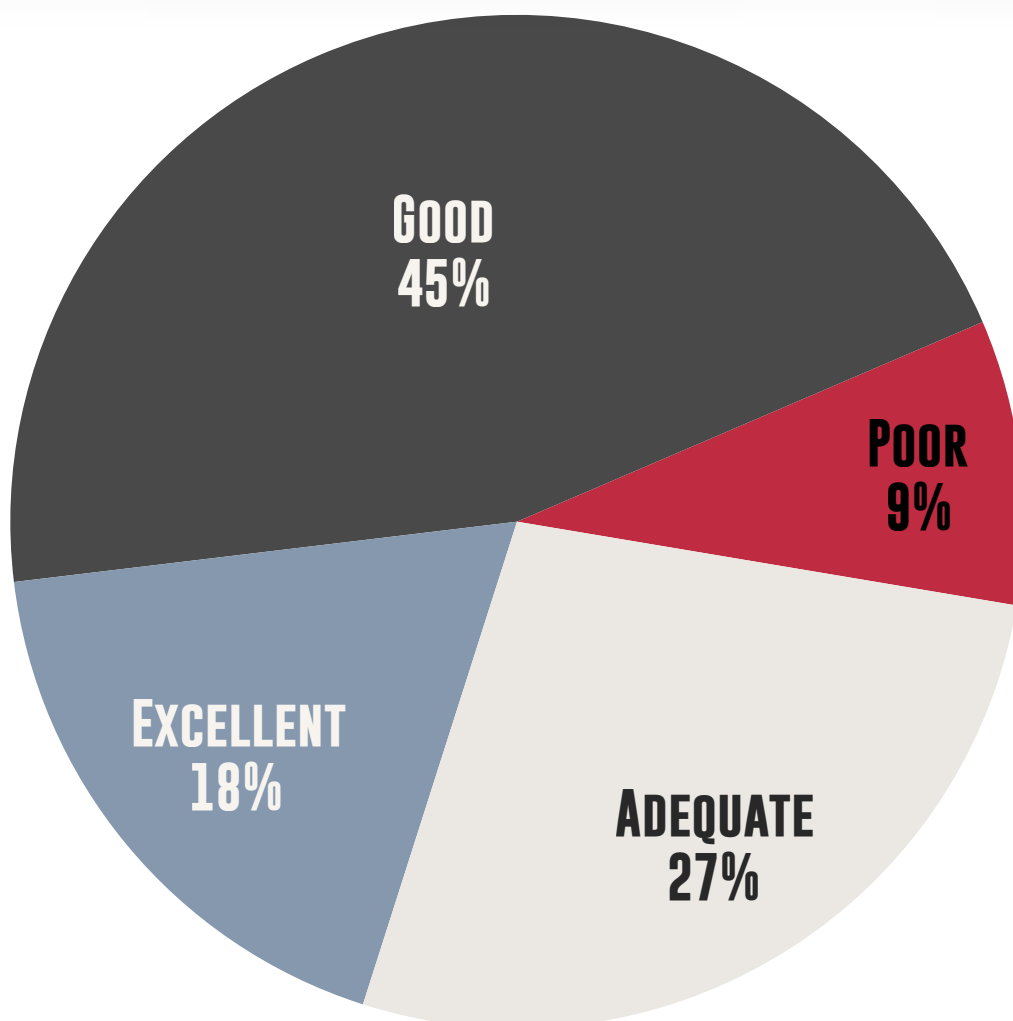
WHAT YEAR WAS YOUR HOUSE BUILT?



Average Age of Home
= 45 Years

Respondents' homes in the community are an average of 45 years old, with more than one-third of the homes built in the 1990s. Nearly one in five of the tribal households are in homes that predate 1940.

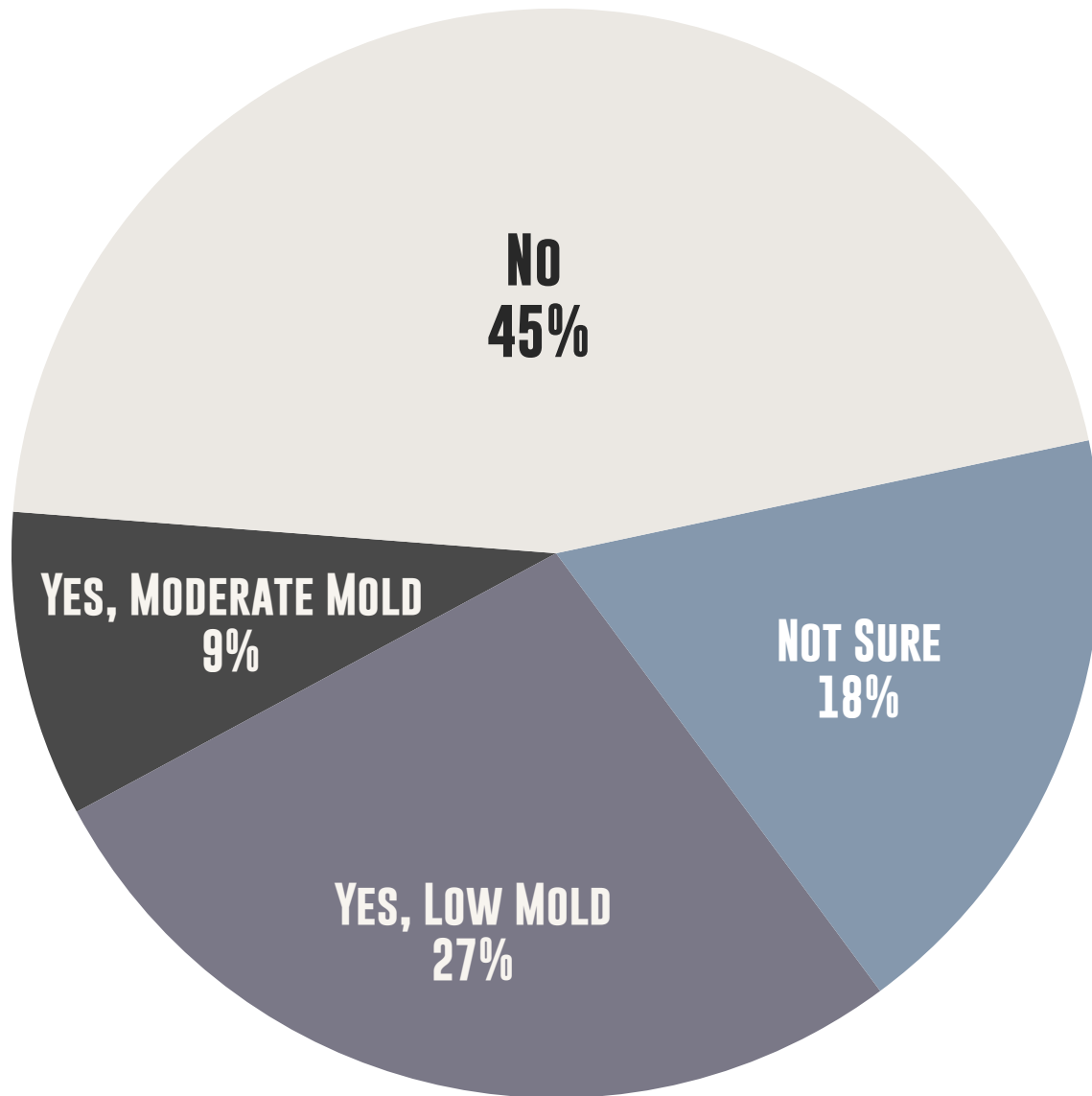
RATE THE OVERALL CONDITION OF YOUR HOME



Sixty-three percent of tribal members said their homes were in good or excellent shape. Twenty-seven percent indicated that their living conditions were adequate, while 9% said the condition of their home was poor. Skagway tribal homes are the most likely to be in good or excellent shape, among regional THRHA homes.

Answer Options	Response Percent
Adequate (repairs needed to improve living conditions)	27%
Excellent (very few repairs or changes needed)	18%
Good (a few minor repairs would be nice)	45%
Not Livable (we are currently unable to live in our home)	0%
Poor (major repairs needed to make it safe and livable)	9%

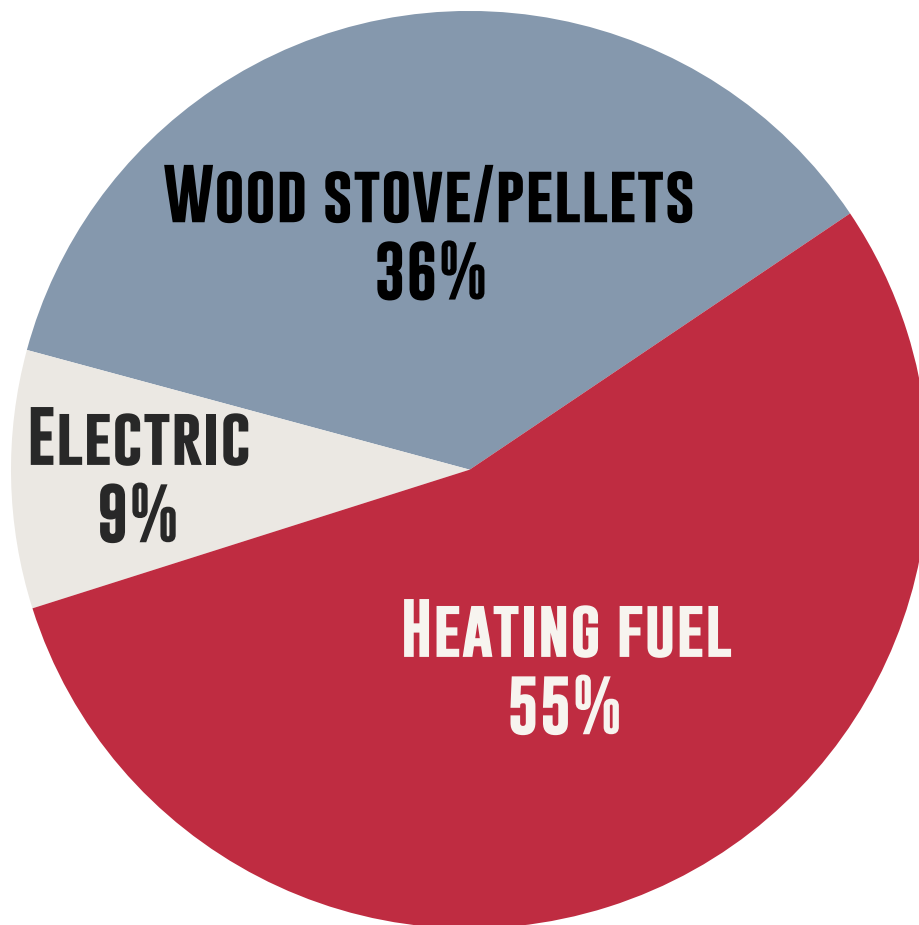
DOES YOUR HOME HAVE ISSUES WITH MOLD?



Mold Issue = **36%**

More than one-third (36%) of tribal households have a problem with mold in their homes. However, no respondents called their mold issues "severe." Severe mold is defined as more than 10 square feet, moderate is defined as mold spots throughout the house, while low is mold in a single room only. Just under half of households (45%) said they have no mold in their homes, while an additional 18% were not sure.

WHAT DO YOU USE PRIMARILY TO HEAT YOUR HOME?



Just over half (55%) of tribal households heat their home using heating fuel, while 36% use a wood or pellet stove. Another 9% use electric sources. The average reported winter heating fuel cost was \$406 per month, while the average cost of electric heating was estimated to be \$323 in winter months. Overall, the average cost of heating was estimated at \$418 in a winter month.

What is your heating fuel bill in a winter month?	Average response
Electric	\$323
Heating fuel	\$406
Wood stove/pellets	\$471
Overall Average	\$418

SKAGWAY HOME FINANCES

WHAT IS THE ASSESSED VALUE OF YOUR HOME?

Average Value = **\$271,000**



Single Family Home Value
= **\$278,889**



Multi Family Home Value
= **\$200,000**

The average value of a house owned by an Alaska Native in Skagway is \$271,000. Single family homes are valued at \$278,889 and multi-family housing units—including attached homes, duplexes or condos—have an average value of \$200,000.

Skagway homes have the highest average values among regional THRHA homes.

WHAT IS YOUR CURRENT MORTGAGE OR RENT (EXCLUDING UTILITIES)?



Average Rent
= \$938



Average Mortgage
= \$1,300

Own home with no mortgage = **17%**

The average monthly rent paid by THRHA tribal householders is \$938, while the average mortgage (excluding those who have completed paying off their house and have no payments) is \$1,300. These figures do not include heat, electricity, water, or sewer. Seventeen percent of all tribal households own their own homes, but no longer have a mortgage.

WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

Average Household Income
= \$93,364



- Rental Household = **\$48,750 average**
- Home Ownership Household = **\$126,167 average**

The average income of tribal households (of those reporting an income above \$0) in Skagway is \$93,364. Those paying rent had an average household income of \$48,750, while those who own their own homes earn an average of \$126,167 annually.

Skagway households have the highest average tribal household income of THRHA's 12 regional partner communities.

HOUSING AND URBAN DEVELOPMENT INCOME LIMITS

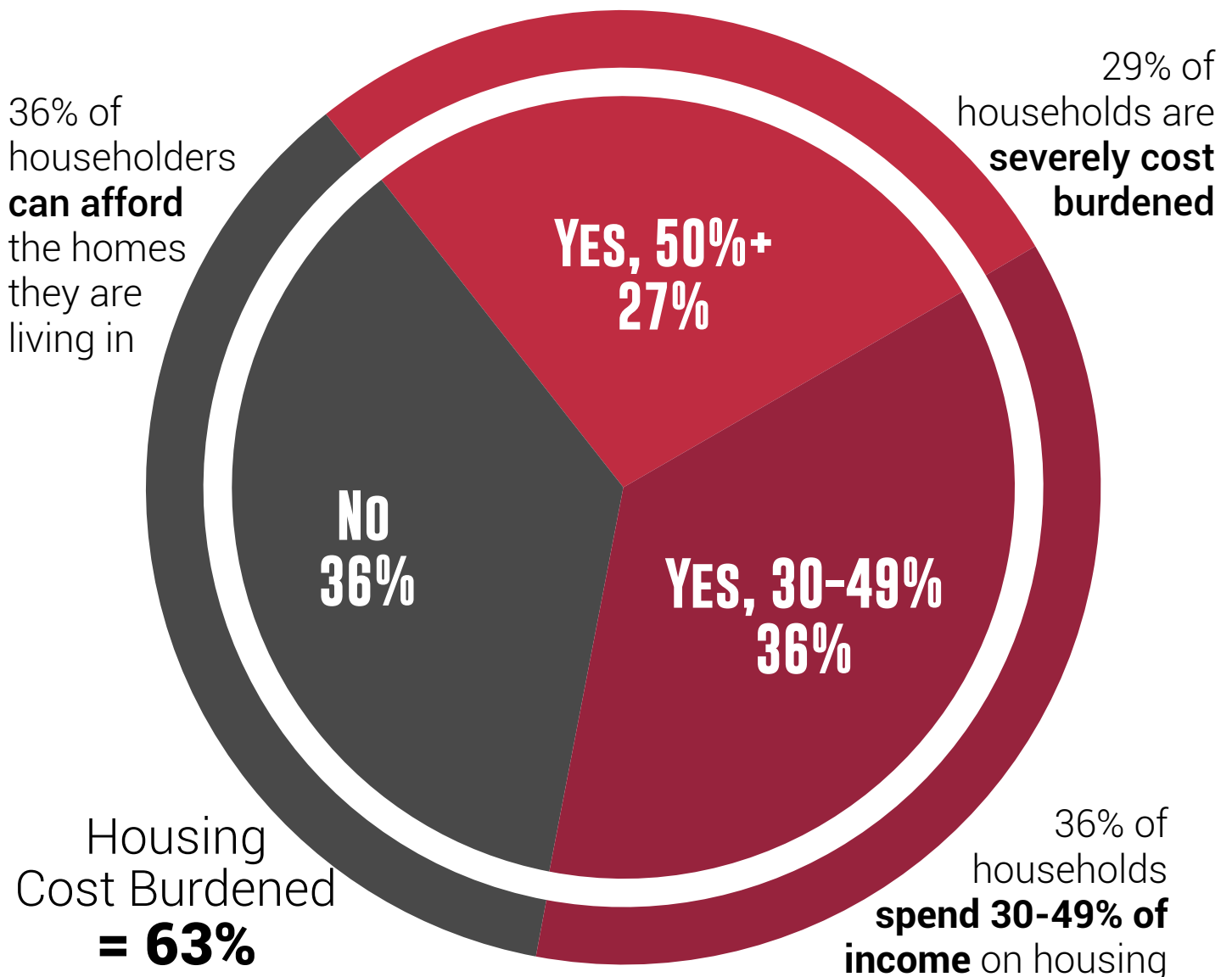
(By number of household members)

HUD Income Limits by Household Size for Skagway								
Household Income	1	2	3	4	5	6	7	8
Extremely Low (30%) Income Limits	\$18,150	\$21,130	\$26,660	\$32,190	\$37,720	\$43,250	\$48,780	\$54,310
Very Low (50%) Income Limits	\$30,250	\$34,600	\$38,900	\$43,200	\$46,700	\$50,150	\$53,600	\$57,050
Low (80%) Income Limits	\$48,400	\$55,300	\$62,200	\$69,100	\$74,650	\$80,200	\$85,700	\$91,250

Percentage of Skagway households within HUD Income Limits (by number of household members)									
Household Income	1	2	3	4	5	6	7	8	Housholds in category
Extremely Low (30%) Income Limits	0%	0%	0%	0%	0%	0%	0%	0%	0%
Very Low (50%) Income Limits	0%	0%	0%	0%	0%	0%	0%	0%	0%
Low (80%) Income Limits	0%	27%	9%	9%	0%	9%	0%	0%	55%

According to HUD's 2019 income limits, 55% of surveyed Skagway households are low income. None of the households are very low or extremely low income.

DO YOU SPEND MORE THAN 30% OF YOUR HOUSEHOLD INCOME TOWARDS HOUSING COSTS?



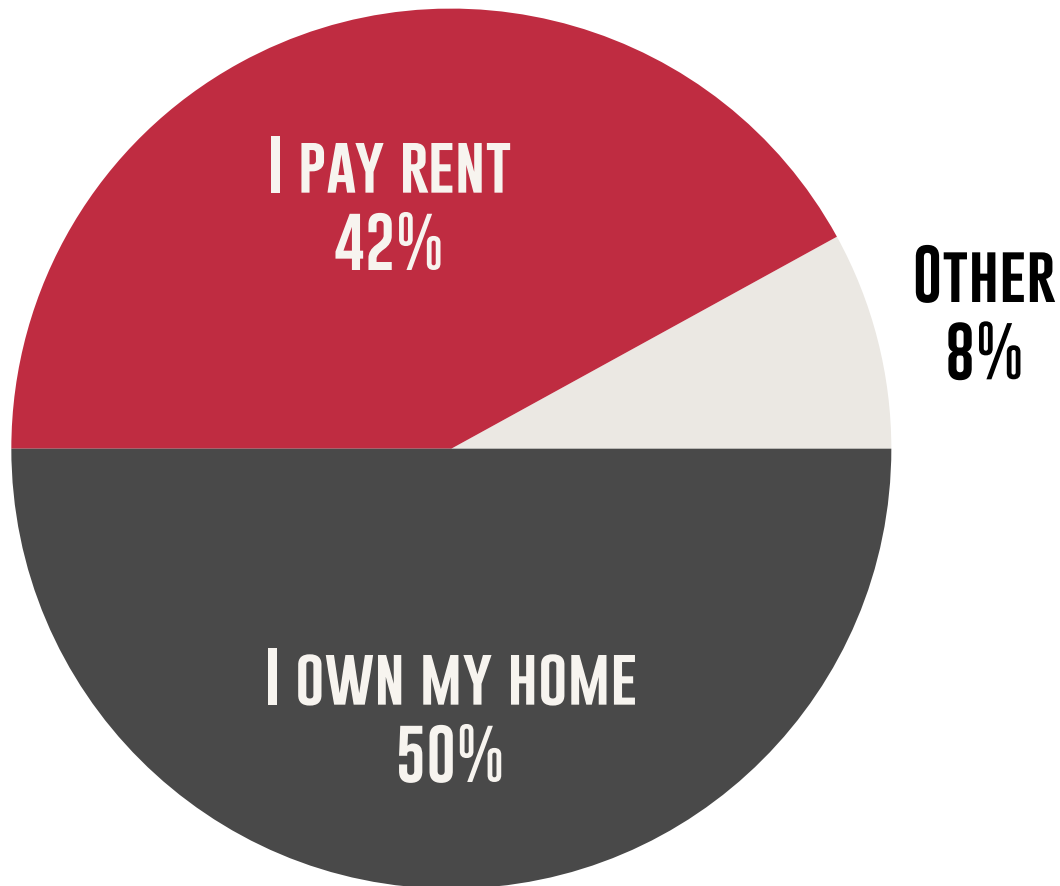
Costs of housing are a burden or severe burden to 63% of Skagway respondents. The balance of residents have affordable costs, or are unsure of the monthly cost relative to income.

The 63% of respondents who are cost-burdened or severely cost-burdened—spending 30% or more of household income toward housing costs—includes 29% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

Skagway household members are most likely to say that they are severely cost-burdened by housing, among the regional THRHA communities.

SKAGWAY HOUSEHOLDERS

WHAT IS YOUR CURRENT HOUSING SITUATION?



Half of tribal householders live in a house that they own. Of these, only 17% of respondents own their home and no longer pay a mortgage. Forty-two percent pay rent, either to a landlord, friend, or family member.

Answer Options	Response Percent
I own my home and pay a mortgage	33%
I own my home and do not pay a mortgage	17%
I pay rent	17%
I live with a friend or family member and pay rent	25%
I live with a friend or family member and do not pay rent	8%
Other	0%

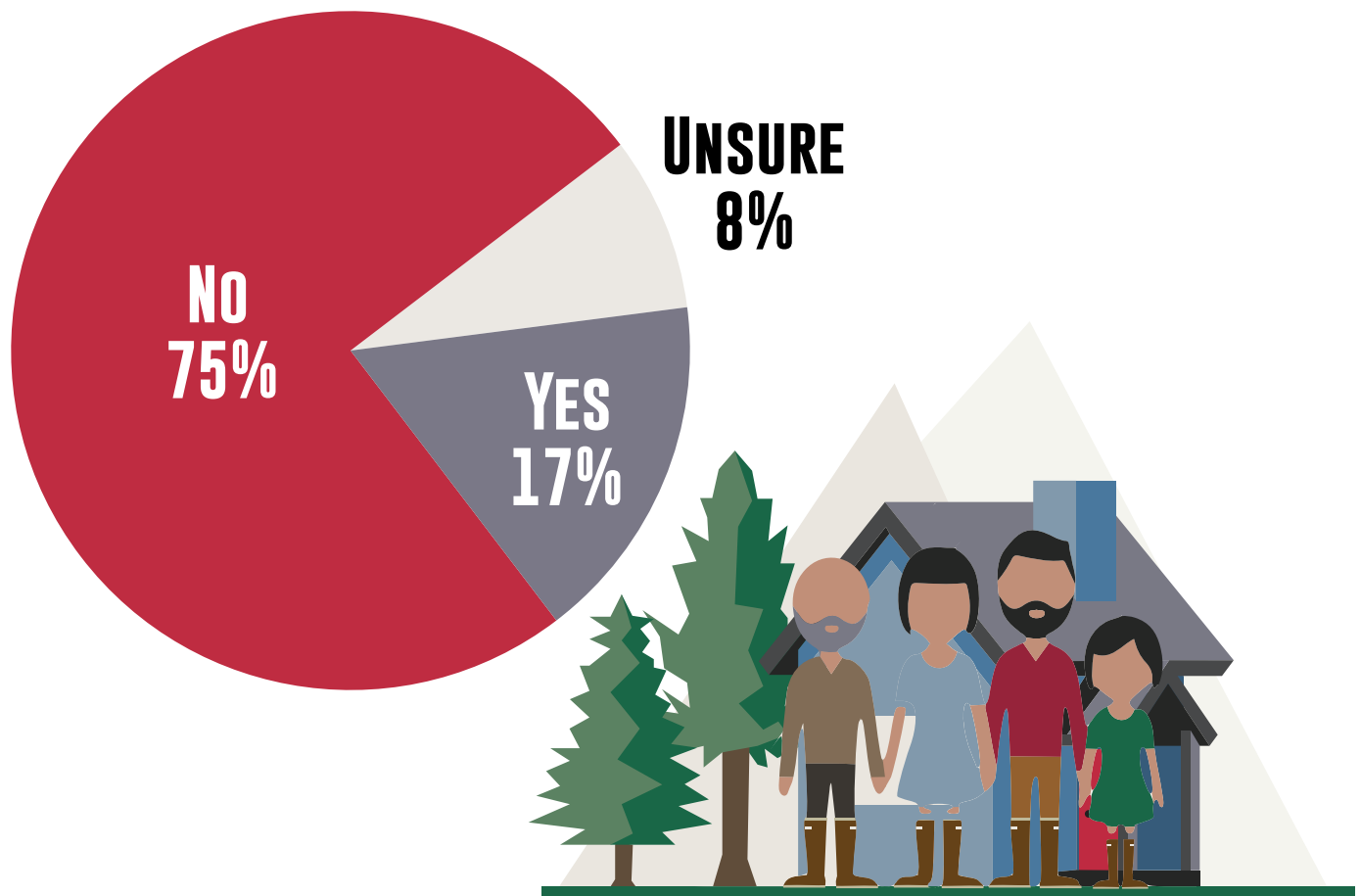
NUMBER OF PEOPLE PER HOUSEHOLD



Average Household Size
= 3.2

The average household size of survey respondents is 3.2. Household sizes ranges from one to six people.

IS YOUR HOME OVERCROWDED?



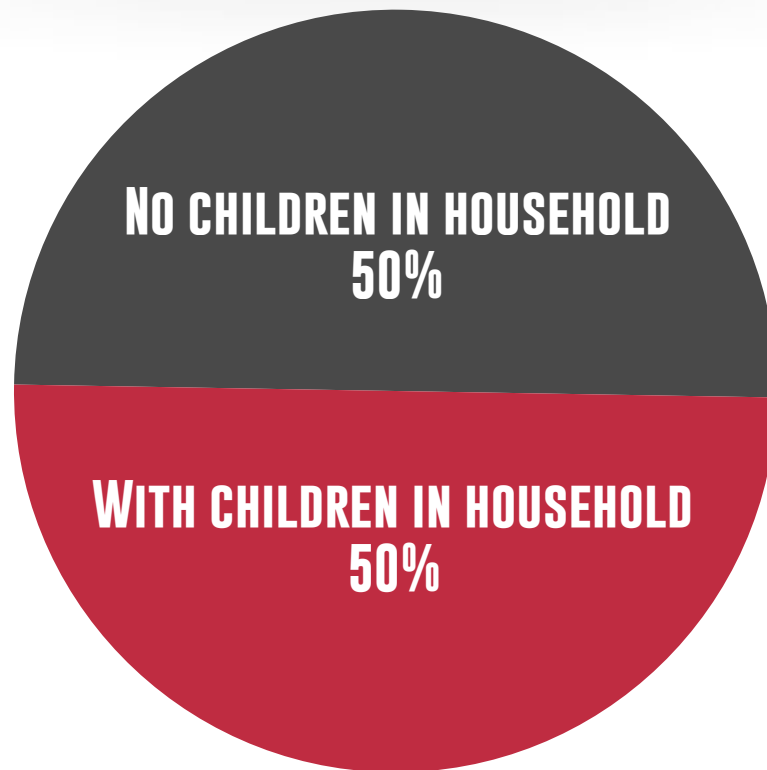
Average Household Size = **3.2**

Average Household Size for "Yes" = **5.0**

Average Household Size for "No" = **2.7**

Only 17% of households survey say their homes are overcrowded. The overall average household size is 3.2 members. Those who say their home is overcrowded have a higher average household size of 5.0 people. Those who say that their homes are not overcrowded have an average household size of 2.7 people.

HOW MANY CHILDREN UNDER AGE 18 LIVE IN YOUR HOUSEHOLD?

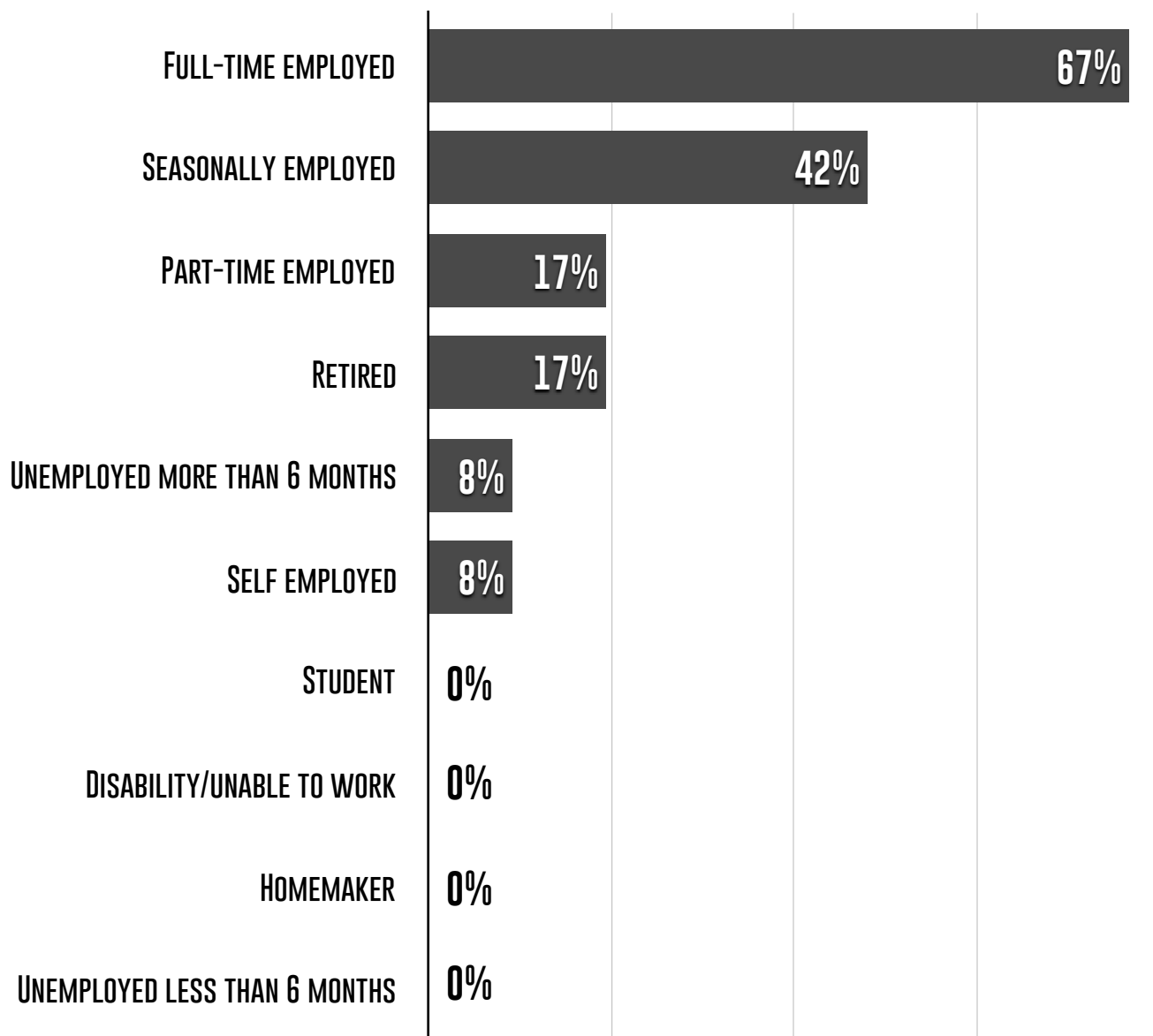


Average number of children in homes with children = **1.5**



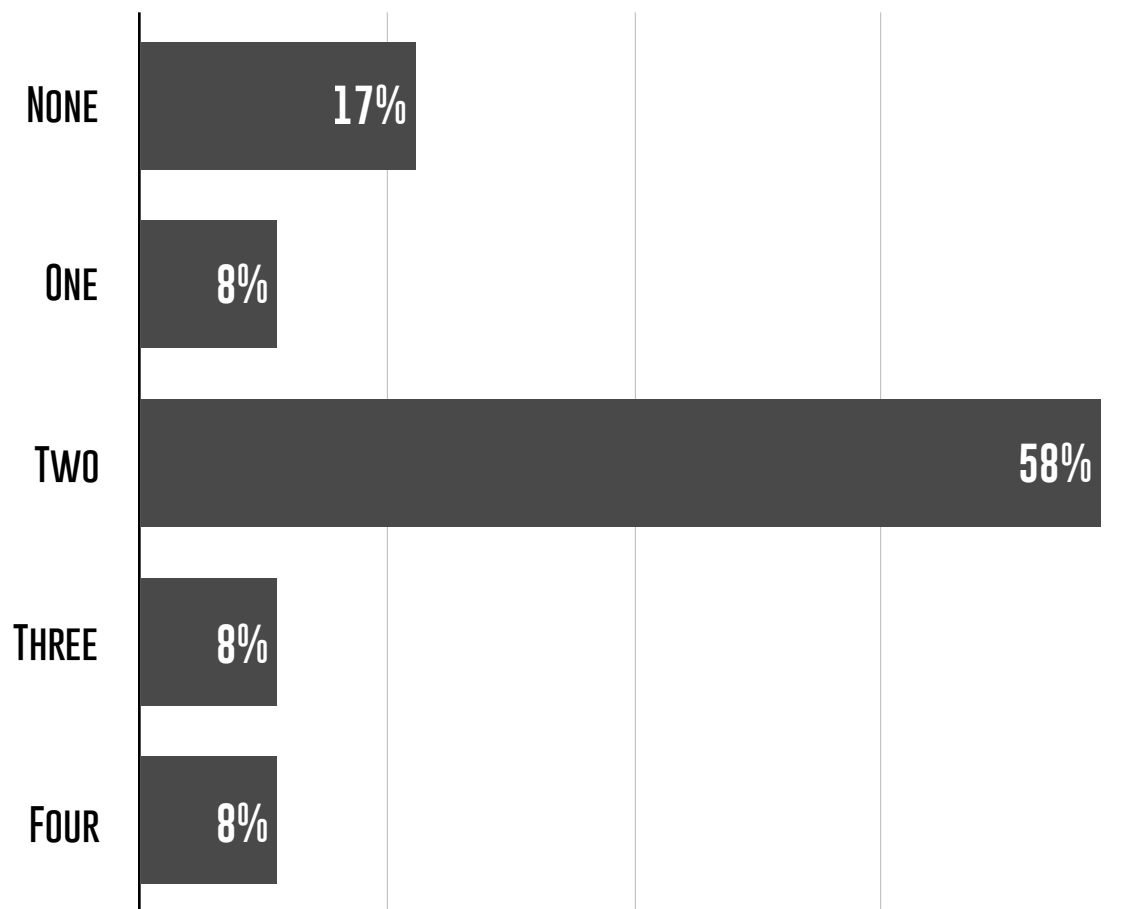
Half of THRHA's tribal household have at least one child under the age of 18. The average number of children in a THRHA tribal household with children is 1.5. For homes with children, half have one child and half have two children.

WHAT IS THE CURRENT EMPLOYMENT STATUS OF HOUSEHOLD MEMBERS? (Check all that apply)



More than two-thirds of households (67%) reported having at least one full-time employed householder. Forty-two percent of households have a member who is employed seasonally and 17% have a member who is part-time employed. Approximately 8% of respondents have a household member who has been unemployed more than six months.

HOW MANY ADULTS IN YOUR HOUSEHOLD ARE CURRENTLY EMPLOYED?

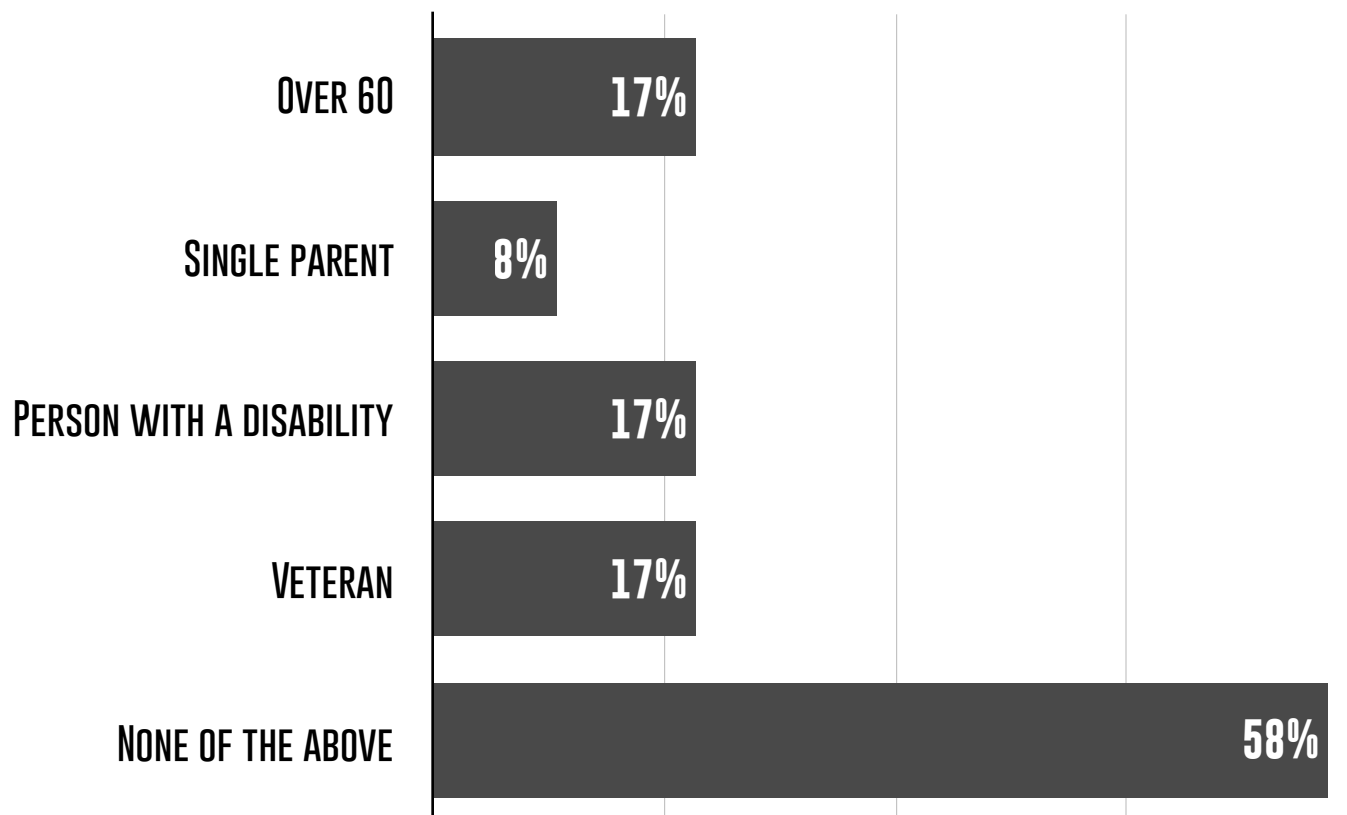


Average employed adults per household = **1.8**

We asked how many adults are currently employed in the household of the respondent. The most common response was two working adults, with 58% of respondents selecting this answer. The average response was 1.8 working adults per household, which is the highest in the region.

MEMBERS OF HOUSEHOLD

Check all that apply if any members of your household are:

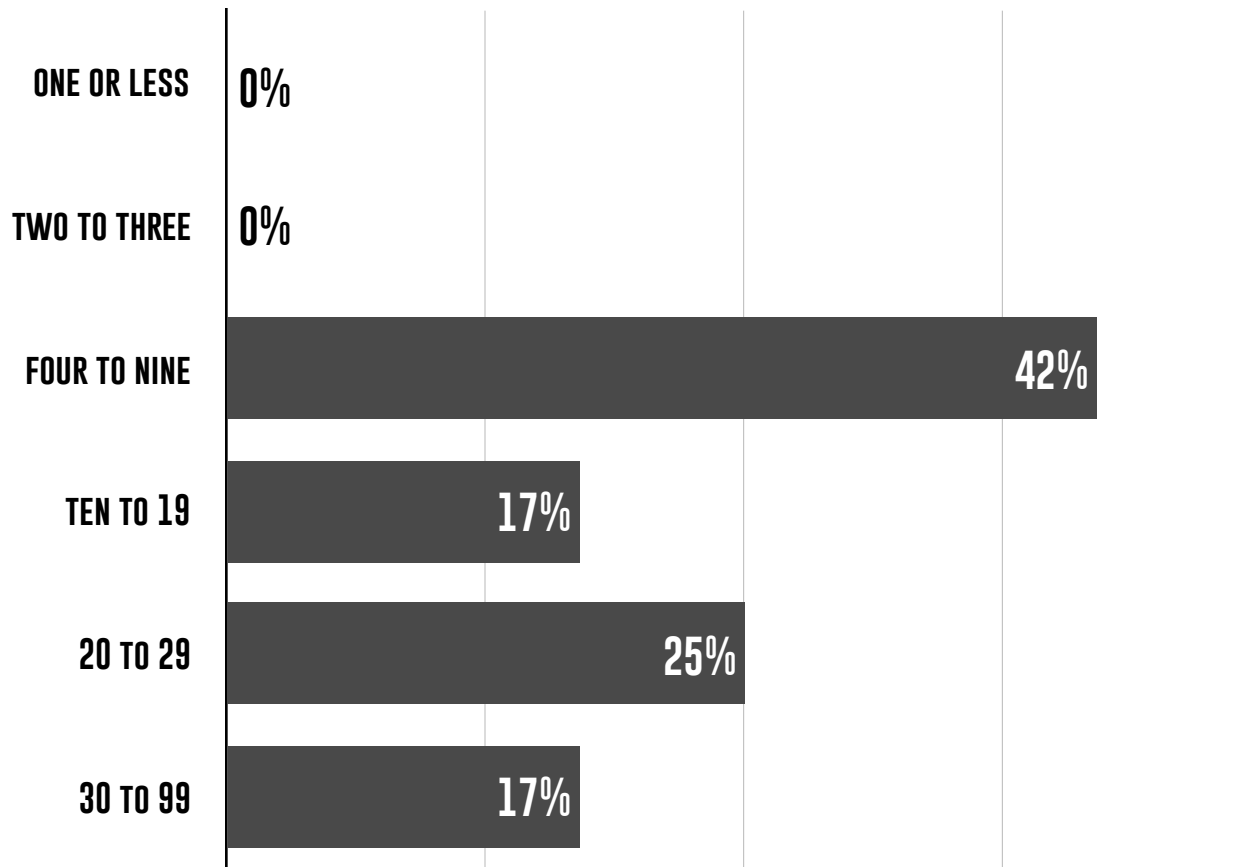


Seventeen percent of surveyed households contain a person over the age of 60. Seventeen percent of households have a member with a disability. Eight percent include a single parent, and 17% include a veteran. Fifty-eight percent of the households had no one with any of these characteristics.

Skagway households have the lowest percentage of households with single parents, within the regional THRHA communities.

WHAT YEAR DID YOU (OR FIRST HOUSEHOLD MEMBER) MOVE INTO YOUR CURRENT HOME?

Converted into years of residency in current home:



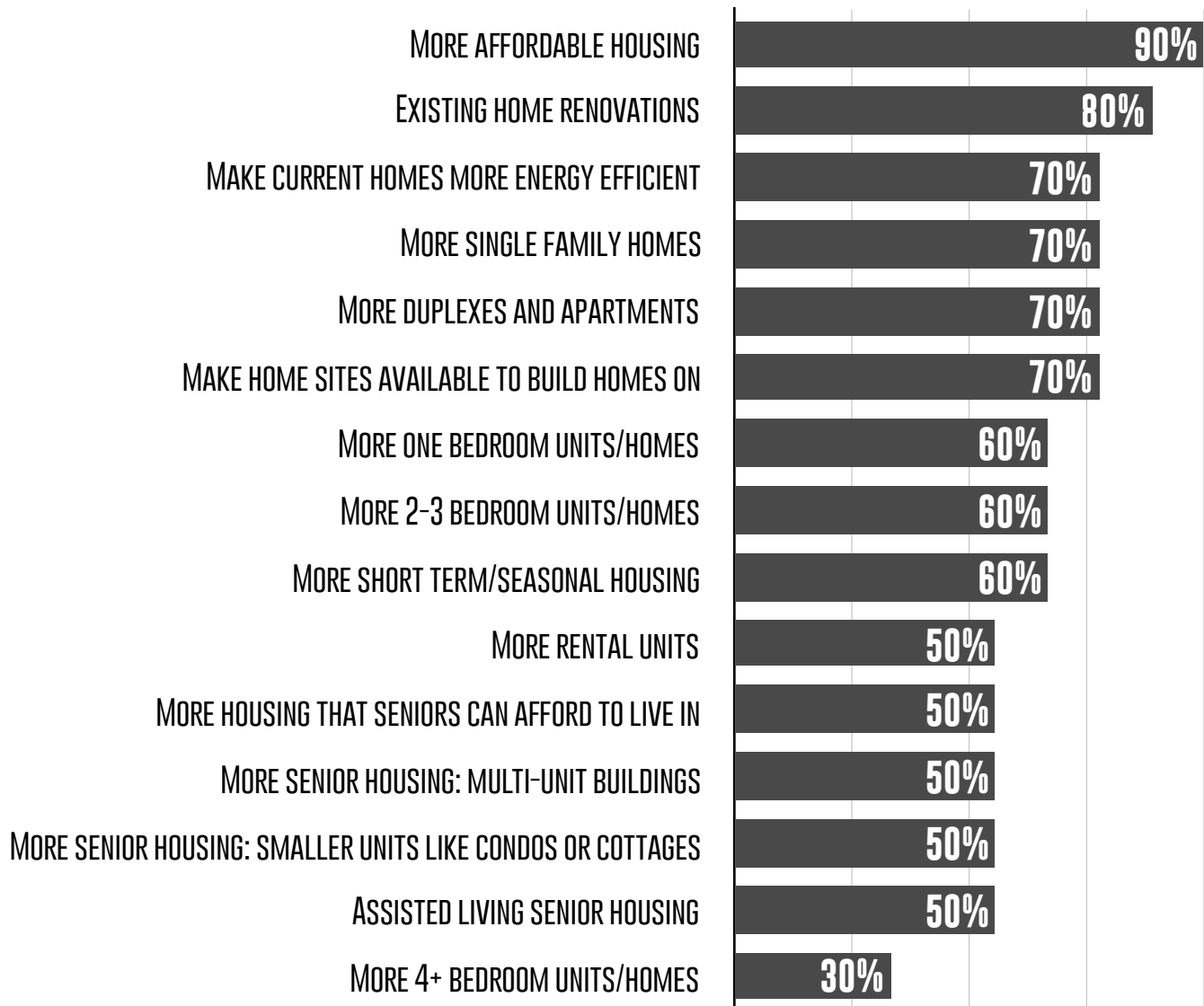
Average number of years in current home
= 18

More than half of tribal respondents have resided in their homes longer than 10 years, including 42% who have lived in their homes longer than 20 years. The average tenure of a tribal household at the point this survey was conducted was 18 years.

SKAGWAY PRIORITIES AND PREFERENCES

HOW IMPORTANT ARE THE FOLLOWING TRIBAL HOUSING NEEDS?

Respondents saying this has a high level of demand or need



The most pressing housing need in Skagway, according to the survey, is more affordable housing, which 90% of survey respondents say is a high priority. This is followed by desire to renovate existing homes, which 80% of respondents say has a high level of demand.

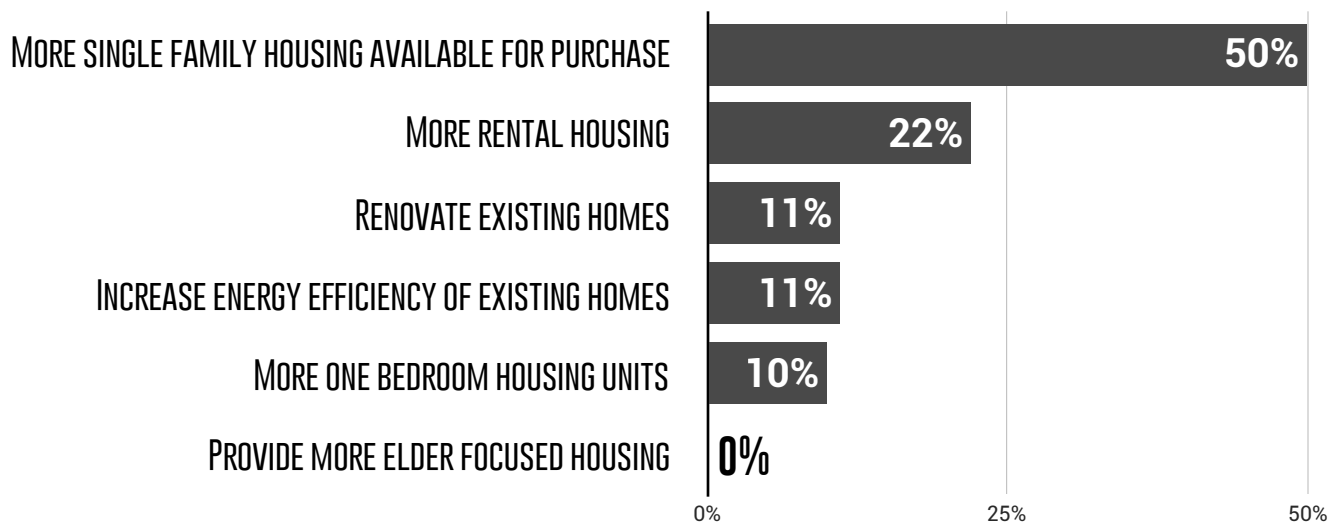
The following table shows a breakdown of responses to these questions and responses.

HOW IMPORTANT ARE THE FOLLOWING TRIBAL HOUSING NEEDS?

Answer Options	High level demand/ need	Medium level demand/ need	Low level demand/ need	No need or demand at this time	We need less of this
More affordable housing	90%	10%	0%	0%	0%
Existing home renovations: Improve quality of existing home	80%	20%	0%	0%	0%
Make current homes more energy efficient, reducing energy costs	70%	30%	0%	0%	0%
More single family homes	70%	20%	10%	0%	0%
More duplexes and apartments	70%	20%	0%	0%	10%
Make home sites available to build homes on	70%	10%	20%	0%	0%
More one bedroom units/ homes	60%	20%	10%	10%	0%
More 2-3 bedroom units/ homes	60%	10%	20%	10%	0%
More short term/seasonal housing	60%	10%	10%	10%	10%
More rental units	50%	30%	20%	0%	0%
More housing that seniors can afford to live in	50%	30%	10%	10%	0%
More senior housing: multi-unit buildings	50%	30%	10%	10%	0%
More senior housing: smaller units like condos or cottages	50%	20%	20%	10%	0%
Assisted living senior housing	50%	20%	20%	10%	0%
More 4+ bedroom units/ homes	30%	40%	30%	0%	0%

OF THE FOLLOWING, WHAT IS THE MOST IMPORTANT TRIBAL PRIORITY FOR HOUSING IMPROVEMENTS?

Respondents ranking the following as their top priority



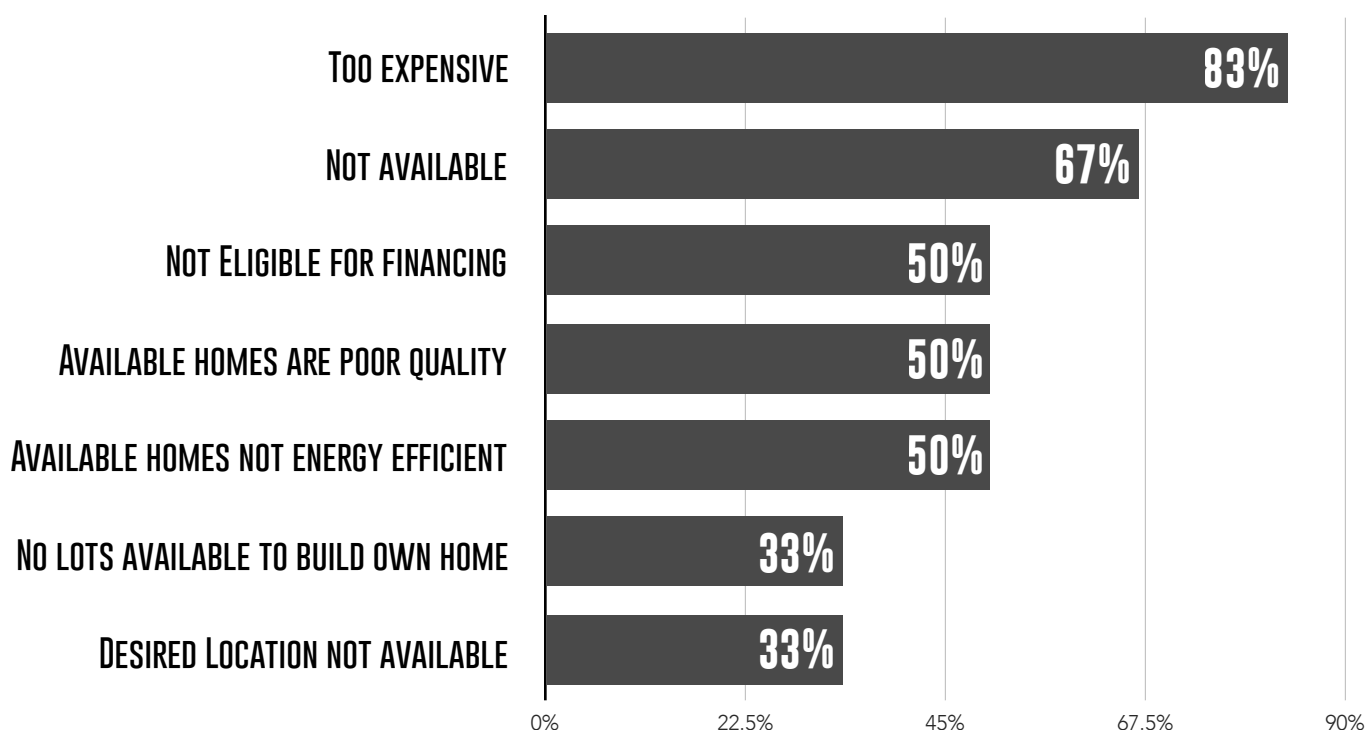
Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
More single family housing available for purchase	50%	25%	0%	25%	0%	0%
More rental housing	22%	44%	0%	0%	11%	22%
Renovate existing homes	11%	22%	11%	22%	33%	0%
More one bedroom housing units	10%	0%	40%	10%	20%	20%
Increase energy efficiency of existing homes	11%	0%	11%	33%	22%	22%
Provide more elder focused housing	0%	0%	30%	20%	20%	30%

Tribal households were also asked to rank a selection of six housing options by priority. Half of respondents (50%) said that *more single family housing units available for purchase* was their top priority. *More rental housing* was the second ranked choice.

HOUSEHOLD MEMBERS THAT WOULD PREFER TO OWN A HOME BUT DO NOT

Would you, or any member of your household, prefer to own a home but do not?	Response Percent
Yes	55%
No	45%
Maybe	0%

If you, or household members living in your housing unit, would prefer to own a home but do not, what are the obstacles? (mark all that apply)

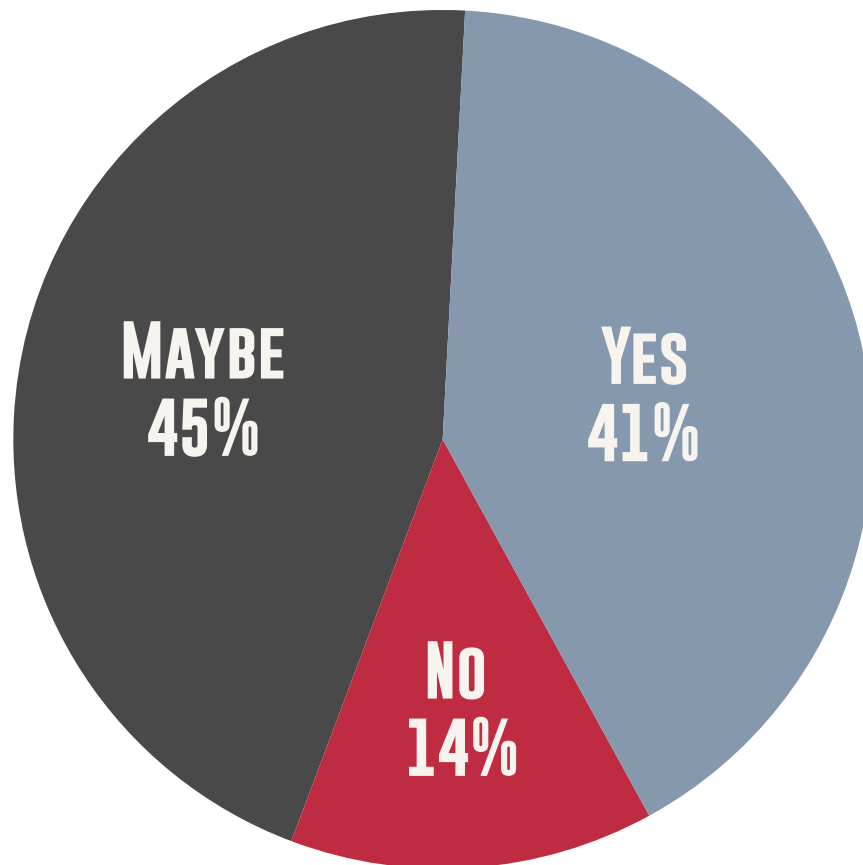


How much would you/they willing to pay each month for housing ownership (excluding home heating costs, electricity, water, and sewer)?

Willing to pay = **\$1,256/month**

Fifty-five percent of households responding noted that they have member who would prefer to be in their own home. The top barrier identified was the expense of living in a separate household (83%) followed by general lack of availability (67%). Tribal members would be willing to spend \$1,256 per month for their own housing. This is the highest level in the region.

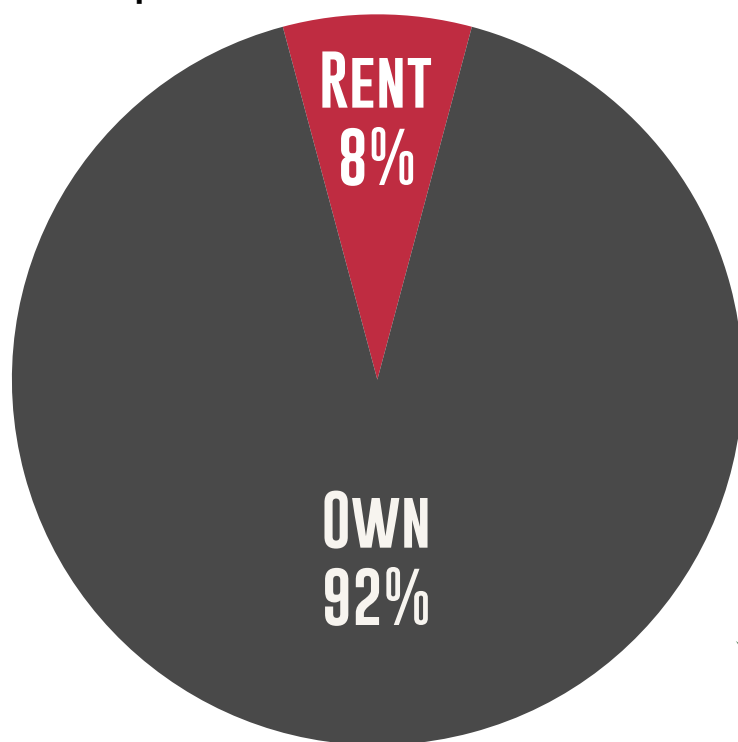
WOULD YOU BE WILLING TO LIVE IN A SMALL HOME (600-800 SQ FT) OR UNIT IF IT WAS MORE AFFORDABLE?



When asked, 41% of tribal members surveyed said that they would be willing to live in a small (up to 800 square foot home) in order to cut costs.

REGARDLESS OF YOUR HOUSING SITUATION NOW, WOULD YOU PREFER TO RENT OR OWN?

I would prefer to:



Despite the fact that only 50% of respondents in this survey currently own their own home, the great majority (92%) said they would prefer to own their own home rather than rent.

ADDITIONAL FINDINGS

What type of housing program are you most interested in, either now or in the future?

Answer Options	Response Count
Access to funding to help renovate my home.	5
Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home.	4
A rental unit to move into.	3
Financial literacy program.	2
I am not interested in a housing program at this time.	2
I have land and need access to a loan to build my own home.	1
I would like to participate in a "sweat equity" housing program, where I help build my home.	1
Home maintenance education program.	1
Other	0

Do you own land in your community?

Answer Options	Response Percent
Yes, and I would like to build a home on that land.	20%
Yes, but I'm not interested in building a home on my land.	10%
No	70%
Other	0%

Do you currently reside in a home managed by Tlingit Haida Regional Housing Authority?

Answer Options	Response Percent
Yes	0%
No	100%
Not Sure	0%

How many bedrooms are in your house?

Average Number of
Bedrooms
= 2.8

MOST CRITICAL HOUSING NEED

Most Frequently Mentioned Words

A full list of responses is included on the following pages.



HOW WOULD YOU DESCRIBE THE MOST CRITICAL HOUSING NEEDS AND ISSUES IN YOUR COMMUNITY?

- Business in town buy up any housing in town and make it seasonal housing for employees. Leaving little to no affordable housing for year-round residents.
- Fixing the homes
- Great need for affordable housing for all types: seasonal, year-round & elderly.
- Lack of affordable housing for year-round residents.
- Lack of housing
- No housing available.
- Not enough housing
- Not enough year-round housing, all taken up by seasonal employers for employee housing
- Senior housing and care. Seasonal housing needed.
- Single family homes

IS THERE ANYTHING ELSE YOU WOULD LIKE TO LET THE TLINGIT HAIDA REGIONAL HOUSING AUTHORITY KNOW?

- Seasonal rental homes are important
- No help
- Duplexes or apartment building could house a number of people in the community.
I prefer a single-family home.