WRANGELL TRIBAL HOUSING SURVEY ANALYSIS

Draft June 2019



WRANGELL COOPERATIVE ASSOCIATION



Regional Housing Authority
by Rain Coast Data







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SUMMARY

KEY FINDINGS AND ANALYSIS

The most pressing housing need in Wrangell, according to the survey, is to make homes more energy efficient, which 79% of survey respondents say is a high priority. Wrangell was the only Tlingit Haida Regional Housing Authority (THRHA) community to call home energy efficiency their top priority. This was followed by a call for more affordable housing (72%).

In a forced ranking exercise of six possible answers, 37% of respondents felt that more single family housing available for purchase was the most important priority. When asked which THRHA housing program was of most interest to Wrangell households, the most common answer was "Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home."

Approximately three-guarters (76%) of households surveyed live in single family homes, and 14% are in multi-family units. Another 9% live in mobile homes. Seventy-one percent of respondents own their homes in Wrangell. Only 25% rent their homes. The average household size is 3.0 people, and 51% percent of surveyed households have children living

in them. For those homes with children, an average of 2.1 children are present in the home. Forty-three percent of survey respondents report that a member of can't afford the renovations. Half of their household would prefer to own a home but does not.

Sixteen percent of the households surveyed include a single parent, and 32% have a member over 60 years of before we build new." Wrangell age. Twelve percent of households include a person with a disability, and 8% include a veteran.

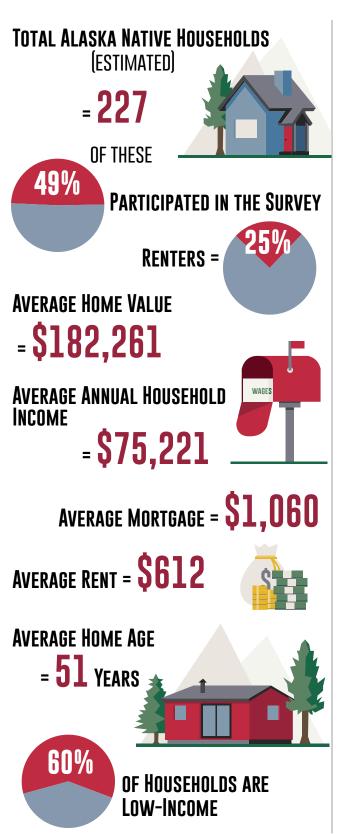
"So many of our houses are old. We us would not know where to start anyways. Our houses don't hold heat. We need to fix what we have survey respondent

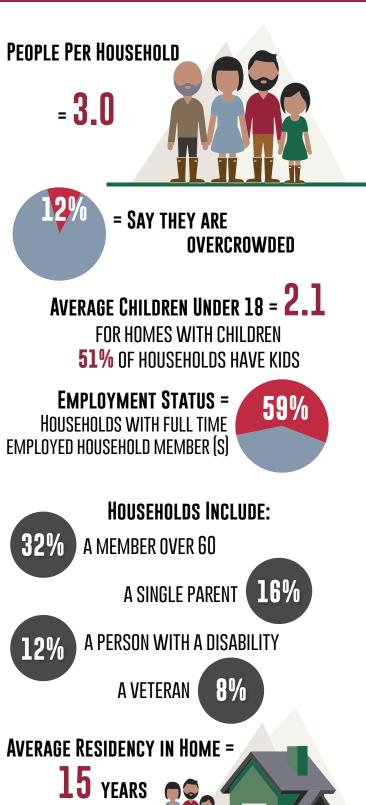
Fifty-three percent of respondents indicate their homes are in good or excellent condition, while 40% said the condition were adequate. Eight percent of respondents said the condition of their homes was poor. More than one-third (38%) of households reported at least some problems with mold in their homes. Sixty percent of the households are low income, according to federal Housing and Urban Development (HUD) criteria.

Wrangell respondents who are homeowners have an average monthly mortgage of \$1,060, Average rent is \$612, before utilities. Forty-four percent of respondents are cost-burdened, which is defined as spending 30% or greater of household income toward housing costs. This includes the 5% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

Wrangell households have the lowest average rent of Tlingit Haida Regional Housing Authority's 12 regional partner communities, along with the lowest average number of people per household and the lowest level of overcrowding. Wrangell was one of only two communities that prioritized making current homes more energy efficient as the most important tribal need in the community. Wrangell also has the lowest unemployment levels in the region, among THRHA tribal homes, and among the lowest percentage of rental units.

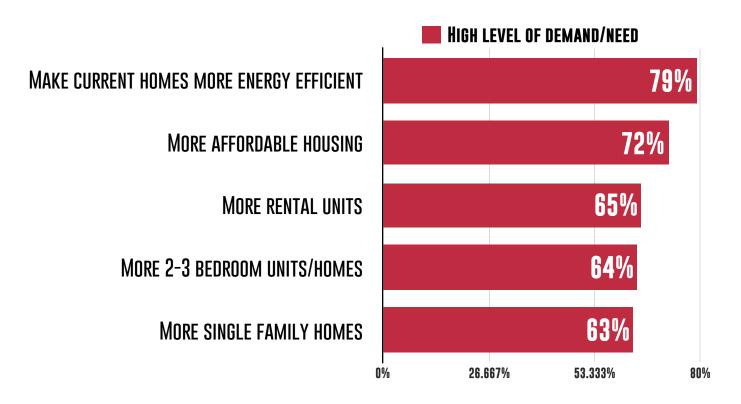
WRANGELL TRIBAL HOUSING INFOGRAPHIC





WRANGELL'S TOP PRIORITIES

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



Wrangell was the only two THRHA communities to rank *make current homes more energy efficient* as their top priority.

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 Wrangell. 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 Wrangell Cooperative Association's three-year housing plan.

Rain Coast Data designed the survey instrument on behalf of SALT with input from the Tlingit Haida Regional Housing Authority. 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 111 Wrangell Alaska Native households responded to the survey. Responses received total 49% of all Alaska Native households in Wrangell. Due to this high response rate, the survey findings have a 95% confidence level with a 7% confidence interval. There are an estimated 227 Alaska Native or American Indian households in Wrangell, out of 1,083 total occupied households in the community.

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

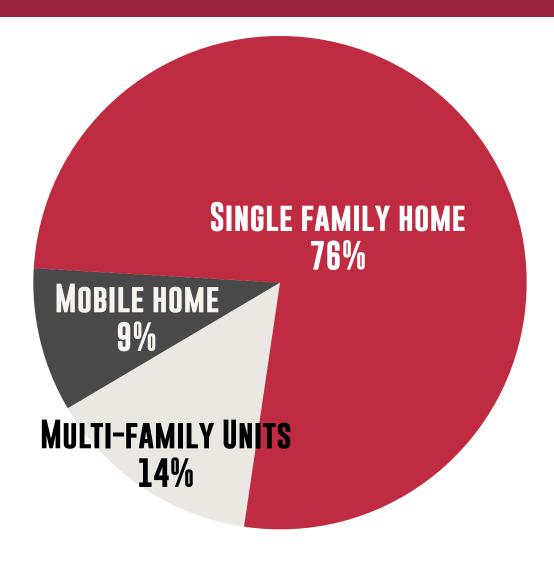
All 12 community survey reports, as well as the overall regional report, can be found on THRHA's website: www.regionalhousingauthority.org.

Survey Responses and Tribal Households in Wrangell, Alaska

Occupied Housing Units by Race of Householder	Count
Alaska Native Households (only)	158
Alaska Native Households in combination (estimated)	69
Estimated Alaska Native Households	227
Total Households Surveyed	111
Percent of Total Tribal Households Surveyed	49%
Data confidence with a 7% interval level	95%

Data Source: 2013-2017 American Community Survey 5-Year Estimates, US Census 2010.

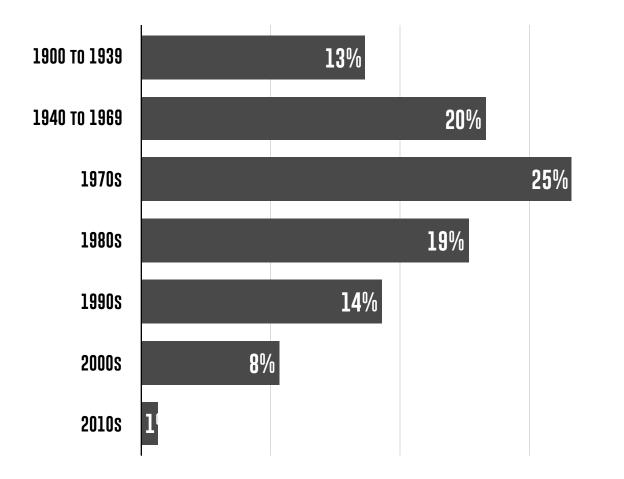
WRANGELL HOUSING STRUCTURES WHAT TYPE OF HOME DO YOU LIVE IN?



Over three-quarters (76 percent) of tribal households in Wrangell live in single family home structures. Another 14% of households live in a multi-unit structure such as an apartment or duplex, and an additional 9% live in mobile homes.

Answer Options	Response Percent
Single family home	76%
Multi-family (apartment/duplex)	14%
Mobile home	9%
Other	0%

WHAT YEAR WAS YOUR HOUSE BUILT?

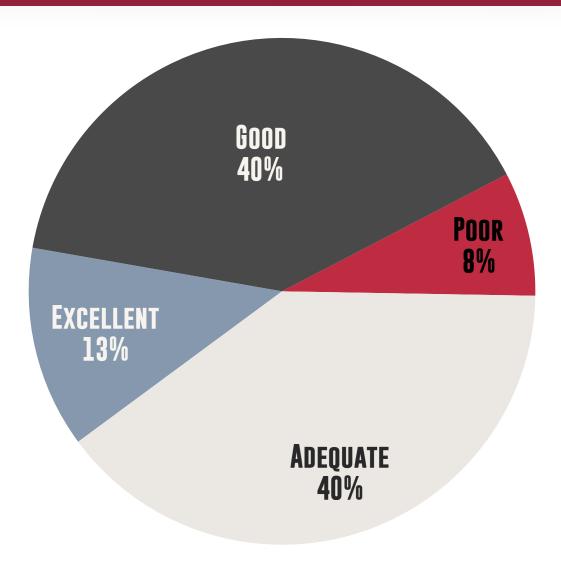


Average Age of Home

= 51 Years

The surveyed homes in the community are an average of 51 year years old. Nearly half of the respondents' homes were built between 1940 and 1979. Less than 10% of homes have been built since 2000. Another 13% of all housing was built prior to 1940.

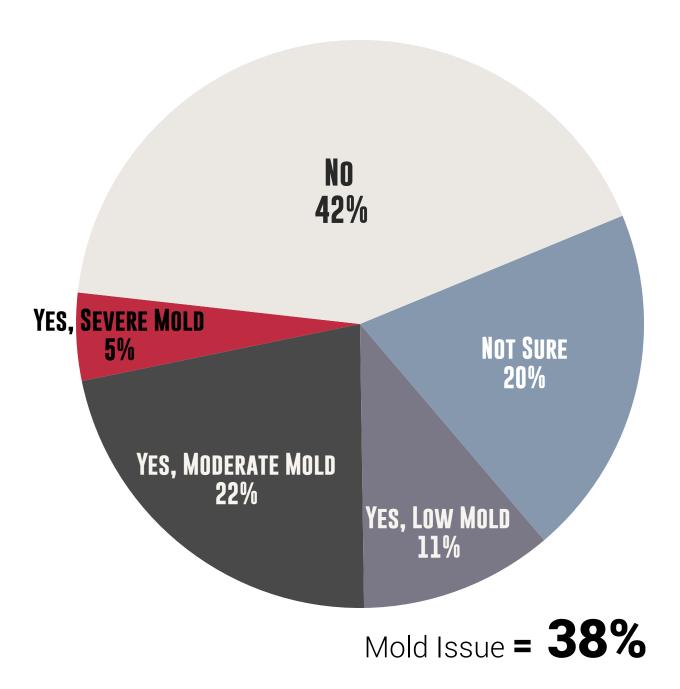
RATE THE OVERALL CONDITION OF YOUR HOME



Fifty-three percent of tribal members said their homes were in good or excellent shape. Another 40% indicated that their living conditions were adequate. Eight percent said the condition of their home was poor.

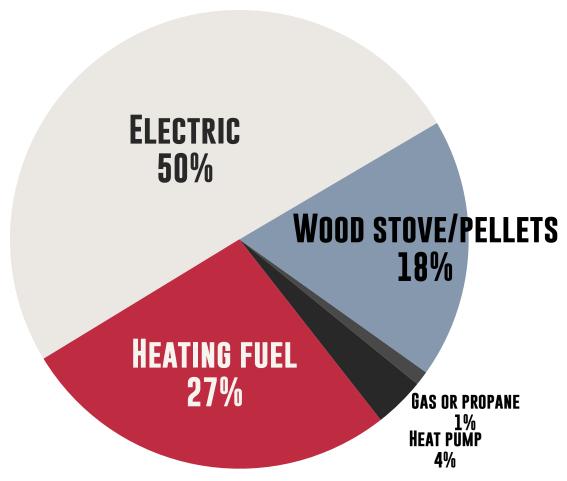
Answer Options	Response Percent
Adequate (repairs needed to improve living conditions)	40%
Excellent (very few repairs or changes needed)	13%
Good (a few minor repairs would be nice)	40%
Not Livable (we are currently unable to live in our home)	0%
Poor (major repairs needed to make it safe and livable)	8%

DOES YOUR HOME HAVE ISSUES WITH MOLD?



More than a third (38%) of tribal households have a problem with mold in their homes. However, only 5% 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. Forty-two percent of households said they have no mold in their homes, while an additional 20% were not sure.

WHAT DO YOU USE PRIMARILY TO HEAT YOUR HOME?



Half of tribal households heat their home using electric sources, while 27% use heating fuel and 18% use wood and/or pellet stoves. The average reported winter heating fuel cost was \$351 per month, while the average cost of electric heating was estimated to be \$439 in winter months and the average cost of wood/pellet heating was \$330. Overall, the average cost of heating was \$388 in a winter month.

What is your heating fuel bill in a winter month?	Average response
Electric	\$439
Gas or propane	\$300
Heat Pump	\$258
Heating fuel	\$351
Wood stove/pellets	\$330
Overall Average	\$388

WRANGELL HOME FINANCES

WHAT IS THE ASSESSED VALUE OF YOUR HOME?

Average Value = \$182,261



Mobile Home Value

= \$34,000



Single Family Home Value

= \$200,333



Multi Family Home Value

= \$290,000

The average value of a house owned by an Alaska Native in Wrangell is \$182,261. Mobile homes are worth an average of \$34,000, single family homes are valued at \$200,333, and multi-family housing units—including attached homes, duplexes or condos—have an average value of \$290,000.

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



Average Rent

= \$612



Average Mortgage

= \$1,060

Own home with no mortgage = 26%

The average monthly rent paid by THRHA tribal householders is \$612, while the average mortgage (excluding those who have completed paying off their house and have no payments) is \$1,060. These figures do no include heat, electricity, water, or sewer. Twenty-six percent of all tribal households own their own homes, but no longer have a mortgage.

Wrangell households have the lowest average rent of Tlingit Haida Regional Housing Authority's 12 regional partner communities.

WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

Average Household Income



- Rental Household = \$64,111 average
- Home Ownership Household = \$81,078 average

The average income of tribal households (of those reporting an income above \$0) in Wrangell is \$75,221. Those paying rent had an average household income of \$64,111, while those who own their own homes earn an average of \$81,078 annually.

WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

(By number of household members)

		House	ehold S	ize (Nur	nber of	Peop	le)		
Household Income	- 1	2	3	4	5	6	7	8	Total
Less than \$17,000	3.9%	1.9%	1.9%	3.9%	1.0%	0.0%	0.0%	0.0%	12.6%
\$17,000 - \$20,000	1.9%	1.4%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	4.3%
\$20,100 - \$25,000	1.0%	1.9%	1.0%	1.0%	0.5%	0.0%	0.0%	0.0%	5.3%
\$25,100 - \$28,000	0.5%	1.0%	0.0%	0.5%	0.5%	0.0%	0.0%	0.0%	2.4%
\$29,100 - \$30,000	1.0%	1.9%	1.0%	2.9%	0.0%	0.0%	0.0%	0.0%	6.8%
\$30,100 - \$34,000	0.5%	1.0%	1.0%	1.9%	0.5%	0.0%	0.0%	0.0%	4.8%
\$34,100 - \$36,000	0.0%	0.0%	1.4%	1.0%	0.0%	0.0%	0.0%	0.0%	2.4%
\$36,100 - \$38,000	0.0%	0.0%	0.5%	0.0%	0.0%	0.5%	0.0%	0.0%	1.0%
\$38,100 - \$40,000	0.0%	0.5%	1.0%	0.5%	0.0%	1.0%	0.0%	0.0%	2.9%
\$40,100 - \$42,000	0.0%	1.4%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	1.9%
\$42,100 - \$45,000	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.5%
\$45,100 - \$48,000	0.0%	1.0%	1.0%	0.5%	0.0%	0.0%	0.0%	0.0%	2.4%
\$48,100 - \$51,000	0.5%	1.0%	1.4%	0.0%	0.5%	0.0%	0.0%	0.5%	3.9%
\$51,100 - \$56,000	0.0%	1.0%	0.5%	0.5%	0.5%	0.0%	0.0%	0.5%	2.9%
\$56,100 - \$62,000	0.0%	1.9%	2.4%	1.4%	1.0%	0.0%	0.0%	0.0%	6.8%
\$62,100 - \$67,000	0.0%	1.0%	0.5%	1.0%	0.5%	0.0%	0.0%	0.0%	2.9%
\$67,100 - \$72,000	0.0%	0.5%	2.9%	0.5%	0.0%	0.5%	0.0%	0.0%	4.3%
\$72,100 - \$77,000	0.0%	0.5%	0.5%	1.0%	0.5%	0.0%	0.0%	0.0%	2.4%
\$77,100 - \$82,000	0.0%	1.4%	0.5%	1.0%	0.5%	0.0%	0.5%	0.5%	4.3%
\$82,000 - \$100,000	0.0%	3.9%	2.4%	2.4%	1.9%	0.5%	0.0%	0.0%	11.1%
\$100,000 - \$130,000	0.5%	2.9%	0.5%	1.9%	0.0%	0.5%	0.5%	0.0%	6.8%
\$130,000 or more	0.5%	3.9%	1.9%	0.0%	0.5%	0.5%	0.0%	0.0%	7.2%
Total	10.1%	30.0%	22.7%	23.2%	8.2%	3.4%	1.0%	1.4%	100%

This chart can be used to better understand the number of people in the community living in poverty, as the threshold for poverty levels change depending on the number of people per household. Just over one-third (36%) of households earn \$34,000 or less annually. Just over a third of households (14%) contain five or more residents.

HOUSING AND URBAN DEVELOPMENT INCOME LIMITS

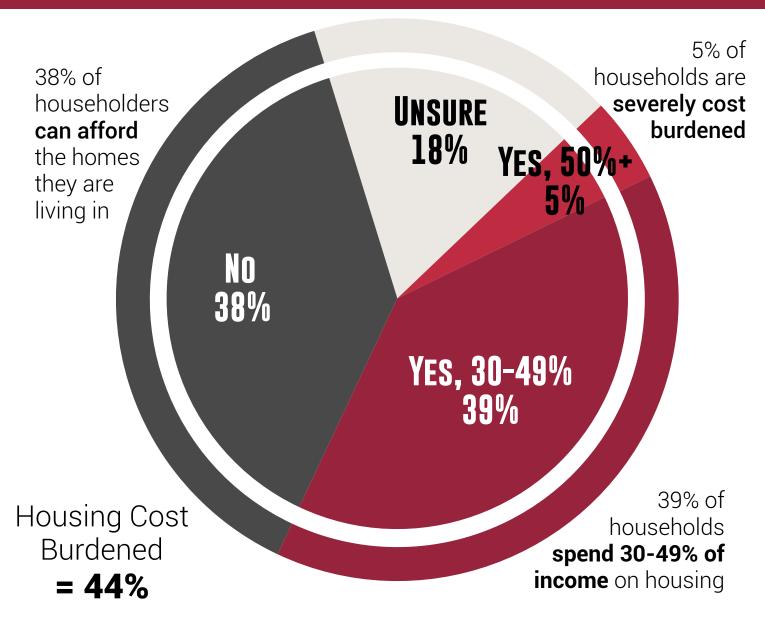
(By number of household members)

	HUD Income Limits by Household Size for Wrangell									
Household Income	- 1	2	3	4	5	6	7	8		
Extremely Low (30%) Income Limits	\$17,500	\$21,130	\$26,660	\$32,190	\$37,720	\$43,250	\$48,780	\$54,310		
Very Low (50%) Income Limits	\$29,200	\$33,400	\$37,550	\$41,700	\$45,050	\$48,400	\$51,750	\$55,050		
Low (80%) Income Limits	\$46,700	\$53,400	\$60,050	\$66,700	\$72,050	\$77,400	\$82,750	\$88,050		

	Percentage of Wrangell 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	3.9%	3.4%	3.4%	10.6%	2.4%	1.4%	0.0%	0.5%	25.6%
Very Low (50%) Income Limits	8.2%	9.2%	6.8%	12.6%	2.4%	1.4%	0.0%	1.0%	41.5%
Low (80%) Income Limits	8.7%	13.0%	13.5%	16.4%	4.8%	1.9%	0.5%	1.4%	60.4%

According to HUD's 2019 income limits, 60.4% of Wrangell households are low income, 41.5% are very low income, and 25.6% are extremely low income.

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



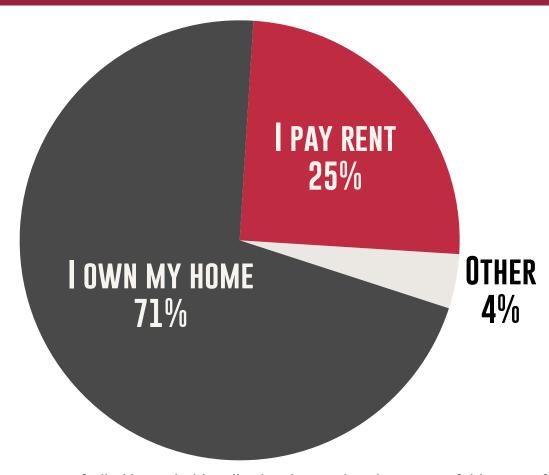
Costs of housing are a burden or severe burden to 44% of Wrangell respondents. The balance of residents have affordable costs, or are unsure of the monthly cost relative to income.

The 44% of respondents who are cost-burdened or severely cost-burdened—spending 30% or more of household income toward housing costs—includes 5% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

An additional 18% say they are uncertain what portion of their total household income goes toward housing costs.

WRANGELL HOUSEHOLDERS

WHAT IS YOUR CURRENT HOUSING SITUATION?



Seventy-one percent of tribal householders live in a house that they own. Of this, 26% of respondents own their home and no longer pay a mortgage. Twenty-five percent pay rent, either to a landlord, friend, or family member. Wrangell has among the lowest percentage of rental units in the THRHA region.

Answer Options	Response Percent
I own my home and pay a mortgage	45%
I own my home and do not pay a mortgage	26%
I pay rent	16%
I live with a friend or family member and pay rent	4%
I live with a friend or family member and do not pay rent	4%
Own trailer, rent lot	2%
Rent to own	3%
Other	4%

NUMBER OF PEOPLE PER HOUSEHOLD

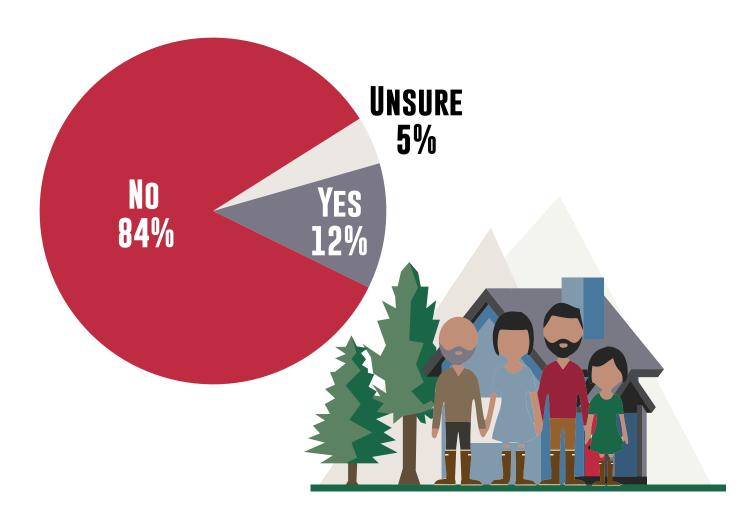


Average Household Size

= 3.0

The average household size of survey respondents is 3.0. Wrangell households have the lowest average number of people per household and the lowest level of overcrowding of Tlingit Haida Regional Housing Authority's 12 regional partner communities.

IS YOUR HOME OVERCROWDED?



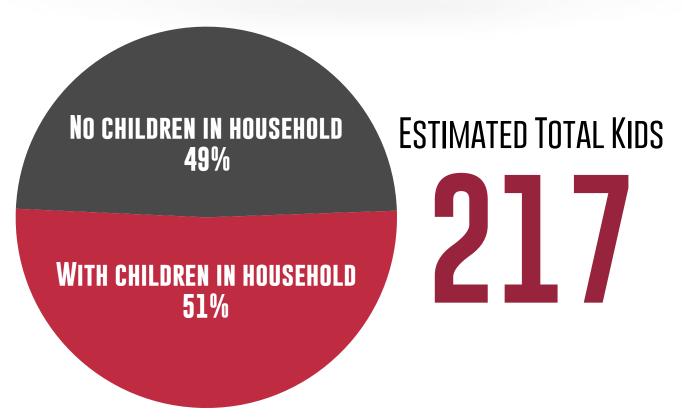
Average Household Size = 3.0

Average Household Size for "Yes" = 4.1

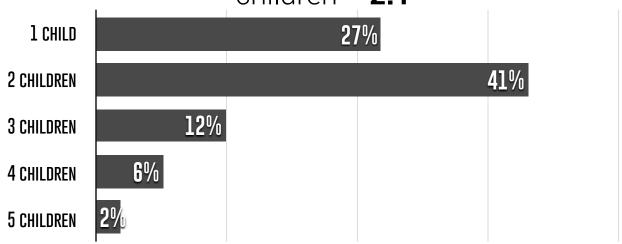
Average Household Size for "No" = 2.9

Most Wrangell residents say their homes are not overcrowded. The overall average household size is 3.0 members. Those who say their home is overcrowded have a higher average household size of 4.1 people. Those who say that their homes are not overcrowded have an average household size of 2.9 people.

HOW MANY CHILDREN UNDER AGE 18 LIVE IN YOUR HOUSEHOLD?

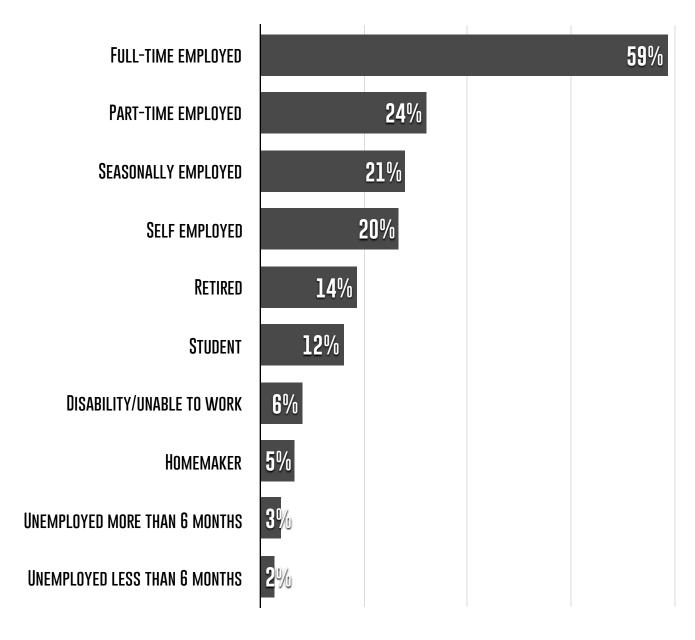


Average number of children in homes with children = 2.1



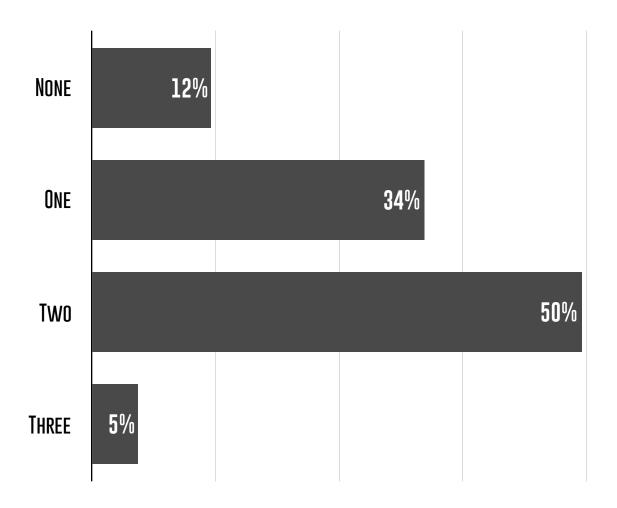
Fifty-one percent of THRHA's tribal household have at least one child under the age of 18. The average number of children in a THRHA tribal household with children is 2.1. For homes with children, 27% have one child, 41% have two children, and 20% have three or more children. There are an estimated 217 kids in Alaska Native households in Wrangell.

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



Fifty-nine percent of surveyed households reported having at least one full-time employed householder. Twenty-four percent of households have a member who is employed part-time, and another 21% have a member who is seasonally employed. One-fifth of households have a self-employed member. Only 5% of respondents have a household member who is unemployed, including 3% with a member unemployed for more than six months. This is the lowest unemployment in the THRHA region.

HOW MANY ADULTS IN YOUR HOUSEHOLD ARE CURRENTLY EMPLOYED?

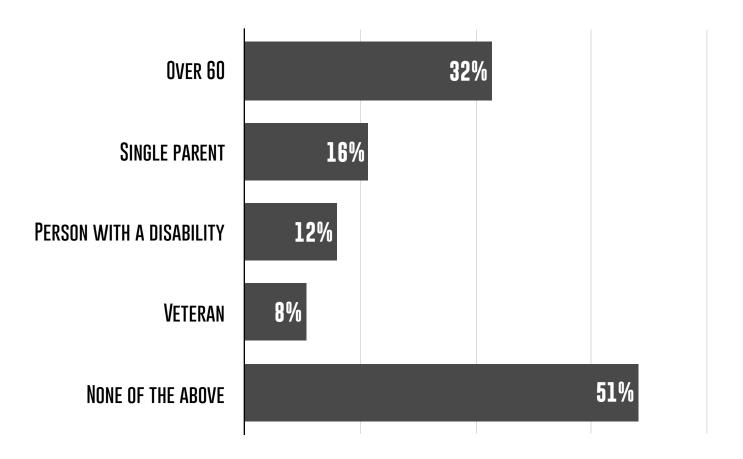


Average employed adults per household = 1.6

We asked how many adults are currently employed in the household of the respondent. The most common response was two working adults, with 50% of respondents selecting this answer. One working adult followed, at 34%. The average response was 1.6 working adults per household.

MEMBERS OF HOUSEHOLD

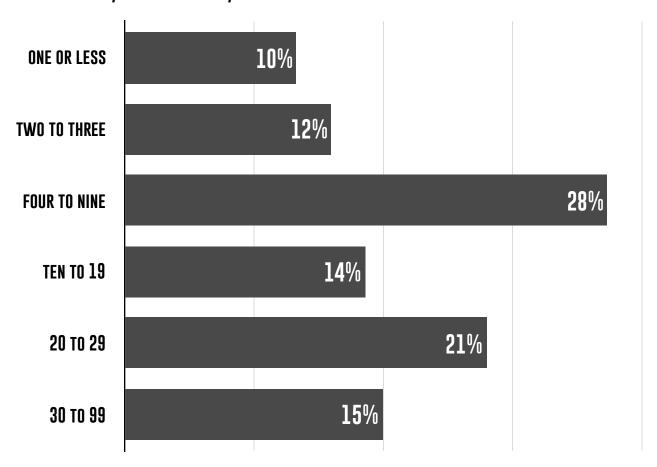
Check all that apply if any members of your household are:



Nearly one-third of all tribal households (32%) contain a person over the age of 60. Twelve percent of all tribal household have a member with a disability. Sixteen percent include a single parent, while 8% of tribal households include a veteran.

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

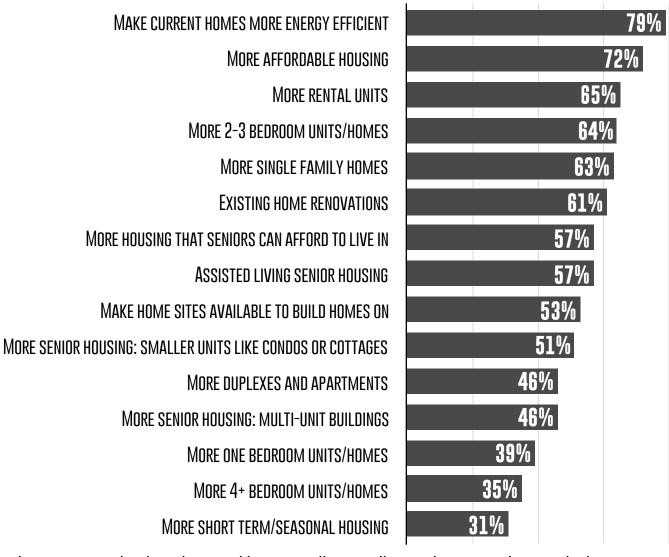
= 14.7

More than a third of tribal members (36%) have resided in their homes for more than 20 years. Twenty-two percent have lived in their homes 3 years or fewer. The average tenure of a tribal household at the point this survey was conducted was 14.7 years.

WRANGELL 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 Wrangell, according to the survey, is to make homes more energy efficient, which 79% of survey respondents say is a high priority. Wrangell was the only THRHA community to call home energy efficiency their top priority. This is followed by a call for more affordable housing (72%). In general, tribal respondents noted a housing shortage, with some version of "more housing"—be it rental units, units with 2-3 bedrooms, or more single family homes—dominating the top priorities in the community, after energy efficiency.

The table on the following page shows a breakdown of responses to these questions and

Wrangell Alaska Tribal Housing Assessment

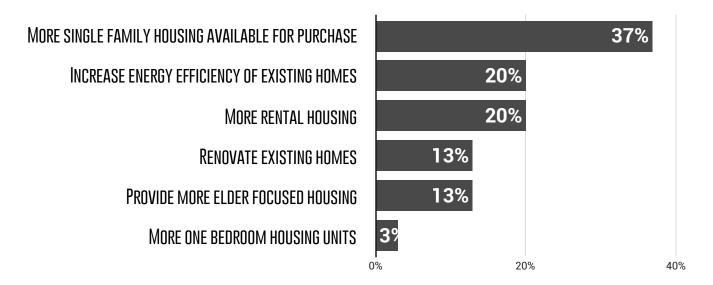
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HOW IMPORTANT ARE THE FOLLOWING TRIBAL HOUSING NEEDS?

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
Make current homes more energy efficient	79%	19%	2%	0%	0%
More affordable housing	72%	22%	6%	1%	0%
More rental units	65%	30%	5%	1%	0%
More 2-3 bedroom units/ homes	64%	29%	7%	0%	0%
More single family homes	63%	32%	6%	0%	0%
Existing home renovations	61%	34%	4%	1%	0%
More housing that seniors can afford to live in	57%	38%	5%	1%	0%
Assisted living senior housing	57%	38%	5%	1%	0%
Make home sites available to build homes on	53%	36%	10%	2%	1%
More senior housing: smaller units like condos or cottages	51%	40%	7%	1%	1%
More duplexes and apartments	46%	45%	5%	3%	0%
More senior housing: multi- unit buildings	46%	42%	9%	2%	0%
More one bedroom units/ homes	39%	32%	26%	3%	0%
More 4+ bedroom units/ homes	35%	29%	36%	1%	0%
More short term/seasonal housing	31%	36%	26%	5%	2%

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

Respondents ranking the following as their top priority



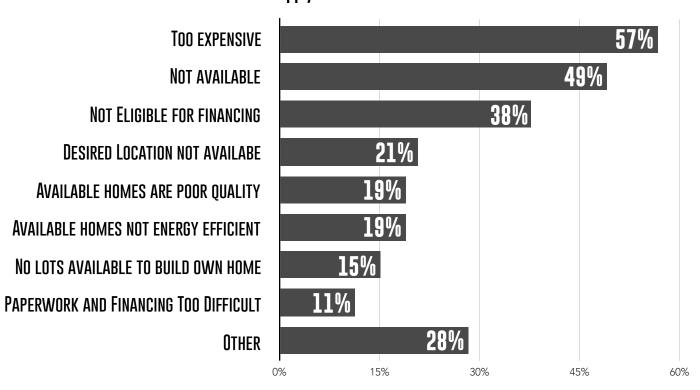
Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
More single family housing available for purchase	37%	20%	12%	16%	10%	6%
Increase energy efficiency of existing homes	20%	20%	19%	20%	14%	6%
More rental housing	20%	24%	10%	23%	17%	7%
Renovate existing homes	13%	22%	20%	22%	13%	9%
Provide more elder focused housing	13%	10%	26%	13%	31%	8%
More one bedroom housing units	3%	8%	12%	8%	12%	57%

Tribal households were also asked to rank a selection of six housing options by priority. Thirty-seven percent of respondents said that more single family housing available for purchase was their top choice. Increasing energy efficiency of existing homes was the second ranked choice, tied with more rental housing, both at 20%.

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	43%
No	47%
Maybe	10%

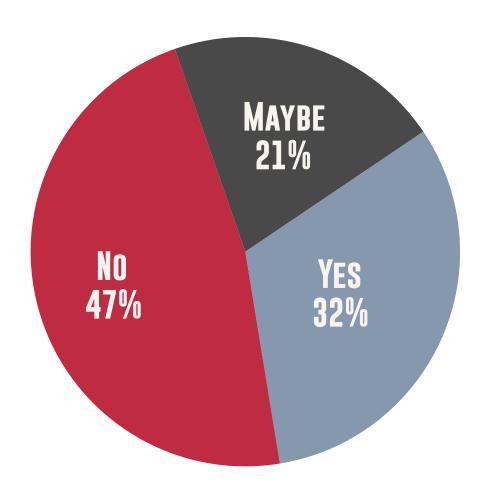
If you, or household members living in your housing unit, would prefer to own a home but do not, what are the obstacles? (mark all that apply)



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

Less than half of households responding (43%) noted that they have member who would prefer to be in their own home. Of those who had a member who wanted to move out, the top barrier was the expense of living in a separate household (57%) followed by a general lack of availability (49%). Another 38% identified ineligibility for financing. Tribal members would be willing to spend \$802 per month for their own housing.

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



When asked, only one-third (32%) 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. Nearly half (47%) said they were not.

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



Seventy-one percent of respondents in this survey currently own their own home, but nearly all respondents (98%) 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
Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home.	38
Access to funding to help renovate my home.	33
I am not interested in a housing program at this time.	22
I would like to participate in a "sweat equity" housing program, where I help build my home.	14
Home maintenance education program.	13
Financial literacy program.	11
I have land and need access to a loan to build my own home.	8
A rental unit to move into.	5
Other	3

Do you own land in your community?

Answer Options	Response Percent	
Yes, and I would like to build a home on that land.		11%
Yes, but I'm not interested in building a home on my land.		13%
No		70%
Other		6%

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

Answer Options	Response Percent
Yes	6%
No	94%
Not Sure	0%

How many bedrooms are in your house?

Average Number of Bedrooms

= 3

OPEN ENDED RESPONSES

MOST CRITICAL HOUSING NEED Most Frequently Mentioned Words

How would you describe the most critical housing needs and issues in your community?

Respondents were also provided an opportunity to report the most critical housing need in their own words. This graphic visualized the 50 responses, with more frequently used terms appearing more prominently.

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?

- · Affordable 3-4-bedroom homes
- Affordable and energy efficient
- · Affordable housing, especially that allows pets.
- Affordable land/housing. renovate homes
- Affordable rentals
- Affordable rentals are needed
- Affordable senior housing
- Apartment
- · Availability to fix/repair elder homes.
- Built
- Energy efficiency
- Having a community Liaison. Providing homes that fits the size of the family. More rentable housing.
- Home improvements/energy efficiency
- Houses need to be cleaned up, remodeled for safety. I am scared to see the wiring in my own house!
- Housing for single parent families.
- Housing is unaffordable or unlivable we need more housing that is both affordable and safely livable
- Housing maintenance
- I feel like we are in desperate need of more 2-3 bdrm rentals. We have been in this yuck apartment since we lost our T&H rental August of 2017 and have been nonstop looking for a more warmer in the winter n upgraded place to live.
- I think there are a lot of older houses that have not been properly maintained. There are a lot of weatherization and energy efficiency issues. I also believe there is not a lot of houses available on the market for first time home buyers.
- Improve the homes that already exist
- Improved energy efficiency
- Income based housing
- It could be improved
- Lack of energy efficient, warm safe housing.
- Lack of housing options for all. Not enough affordable homes for purchase and not enough rentals.
- Many homes (trailers) are in need of repair and energy saving updates.
- Mold
- · More 3-bedroom affordable homes
- More affordable
- More available and more for single family's
- More available apartments

- More land available to buy to build a house! There are not enough affordable places for people to buy or rent.
- More Rentals
- More senior housing, including assisted living
- Need for affordable housing and more housing.
- Need more rentals
- Need more single-family homes
- Not enough homes especially for couples or seniors
- Not enough houses or apartments for people to rent
- Not enough rentals
- Not enough T&H houses
- · Not many rentals units.
- Renovations
- Seems to be a problem with enough nice rental properties for people new to town.
- Senior housing in quantities mirroring our aging population
- · Shortage of homes to purchase or rent.
- So many of our houses are old. We can't afford the renovations. Half of us would not know where to start anyways. Our houses don't hold heat. In the winter months my heat bill is 1/2 of my paycheck. I get paid twice a month and I have to pay it in two payments because I can't afford to pay it in one. We tape our windows we hang blankets on the inside we put towels under the doors but even then, it's tough to keep the heating cost down. We need to fix what we have before we build new.
- There is a lack of housing in both homes to rent and homes to own. Furthermore, of the homes available many are very outdated and have high costs of heating and/or mold issues. This issue affects all levels of income families and seniors/elders.
- There needs to be more housing. places to rent. in the community.
- Too expensive

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

- Appreciate all you do for our community
- · Bless you
- Help
- I am on the waiting list again for the T&H homes and I am saddened that I lost our home in 2017 but we are ready to get back into a home up there and hopefully do a rent to own. For now I continue to make payments towards my debt. Thank you so much for doing this
- I think if THRHA invested into developing more housing in Wrangell it would be a
 worthwhile investment. I think any programs THRHA have to improve existing homes,
 it would be nice to have the information more available and accessible in the
 community for current and future home owners.
- Income guidelines are sometimes a barrier to receiving help. The family of 4
 guidelines are fairly low. Assistance in getting people in here for energy assistance
 evaluations on our property would still be helpful for a coordinated effort. Often times
 we do not have local resources for that and it would be unaffordable to cover the cost
 of bringing someone down here for a single property.
- It's a shame the way "first people" are treated. They are treated like parasites. They're not even mentioned as a minority. It's a shame that "the first people" were forced to give up their land, language, freedom, identity, no one has had trials and tribulation than the "red" man but you sure hear about the black people. These attitudes will change. There will be a new "dawn", a new way of life for "us" all.
- Just that my income is low, and my home sure could use help....... keeping it
 upgraded is not going to happen on my income, so am in need of help. thank you......
- Lots of run down rental properties and not any affordable smaller homes for sale that are walking distance to town.
- More homes for families. More supervision of those who live in our homes. We do not have a community liaison. I have family that lives in the THRHA housing in Wrangell she reports that there are people who rent the tribal homes and do not live here year round... they do not occupy the homes in which they rent. Also. making sure families fit the homes. There is a person who lives in a 4 bedroom 2 bath house and its her and her 4 pit-bulls. having restrictions on the amount of animals as well. When I visit I am concerned for the safety of my children.
- Our town frequently runs on diesel at a rate of 4 times higher than hydro. Improved energy efficiency will benefit everyone
- Perhaps student loan payments should be factored into NAHASDA figures.
 Graduates will full-time positions may not meet low-income qualifications, but simply do not have the available funds for homes if a large portion of our income is earmarked for student loan re-payments.
- Thank you for all you do for us and giving us he opportunities to hear our needs!
- Thank you for listening

- Thanks for this!
- The way that you have allowed folks to buy homes at a ever changing 30% income based is terrible. Settle on a price and a fixed payment and keep it the same.
- There are a lot of people living in your t&h homes that don't claim income and don't take care of their homes while living there.
- THRHA has been amazing to me and my young growing family and has touched our lives. Thank you all for being so kind and helpful and absolutely amazing.
- THRHA housing is crowded! Need more places to live
- Very expensive here
- You Guys Are Awesome in Wrangell