

# SOUTHEAST REGIONAL TRIBAL HOUSING SURVEY ANALYSIS

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Prepared for



Regional Housing Authority

by Rain Coast Data



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# SUMMARY

## KEY FINDINGS AND ANALYSIS

Survey respondents indicated that the most pressing housing need across the region served by the Tlingit and Haida Regional Housing Authority (THRHA) is more affordable housing, which 83% of survey respondents say has a high level of demand. This is followed by a call to make existing homes more energy efficient (72%). Specific housing types were also identified as in high demand, including single family homes (prioritized by 67% of respondents), 2-3 bedroom units (65%) and rental units (61%). Renovation of existing homes was also identified as high demand by 61% of respondents.

In a forced ranking exercise of six possible answers, 44% 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 respondents, the most common answer was "Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home," with 410 people expressing interest in program participation.

More than half (57%) of households surveyed live in single family homes, and 27% are in multi-family units. Another 13% live in mobile homes, and 3% have other arrangements, such as elder housing or care-taking.

Less than half (45%) of survey respondents own their homes in the THRHA region. Another 49% rent their homes. Sixty-seven percent of survey respondents report that a member of their household would prefer to own a home but does not. The average household size is 3.3 people, and 57% percent of surveyed households have children living in them. For those homes with children, an average of 2.2 children are present in the home. There are an estimated 3,545 children in Alaska Native homes in the THRHA communities.

Twenty-two percent of the households surveyed include a single parent, and 25% have a member over 60 years of age. Sixteen percent of households include a person with a disability, and 10% include a veteran.

Half of respondents indicate their homes are in good or excellent condition, and 39% said the condition was adequate. Ten percent of respondents said the condition of their homes was poor. Less than 1% said their homes were unlivable. Forty percent of households reported at least some problems with mold in their homes. Sixty-five percent of the households are low income, according to federal Housing and Urban Development (HUD) criteria.

Across the region, respondents who are homeowners have an average monthly mortgage of \$1,301. Average rent is \$938, before utilities. Fifty-seven percent of respondents are cost-burdened, which is defined as spending 30% or greater of household income toward housing costs. This includes the 14% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs. Among renters, 67% are housing cost burdened, compared to 53% of all homeowners.

**“Our most critical housing need is expanded home buying support for our Tlingit people. I want to be able to own my own home but I can’t get a home loan the traditional way.” *Southeast survey respondent***

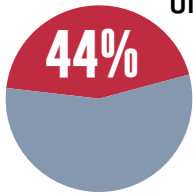
# REGIONAL TRIBAL HOUSING INFOGRAPHIC

TOTAL ALASKA NATIVE HOUSEHOLDS  
(ESTIMATED)

= **2,594**

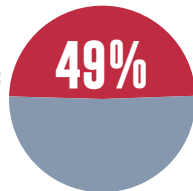


OF THESE



PARTICIPATED IN THE SURVEY

RENTERS =



AVERAGE HOME VALUE

= **\$185,794**

AVERAGE ANNUAL HOUSEHOLD  
INCOME

= **\$65,197**



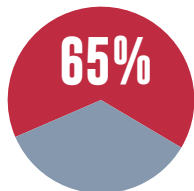
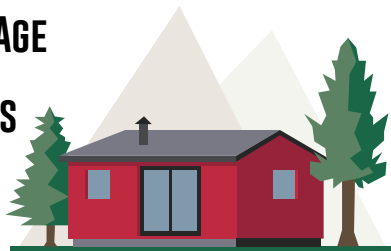
AVERAGE MORTGAGE = **\$1,301**

AVERAGE RENT = **\$938**



AVERAGE HOME AGE

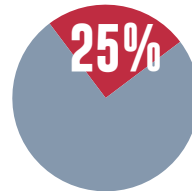
= **39** YEARS



OF HOUSEHOLDS ARE  
LOW-INCOME

PEOPLE PER HOUSEHOLD

= **3.3**



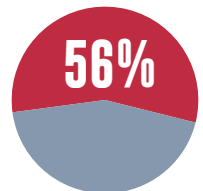
= SAY THEY ARE  
OVERCROWDED

AVERAGE CHILDREN UNDER 18 = **2.2**

FOR HOMES WITH CHILDREN

**57%** OF HOUSEHOLDS HAVE KIDS

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



HOUSEHOLDS INCLUDE:

**25%**

A MEMBER OVER 60

A SINGLE PARENT

**22%**

**16%**

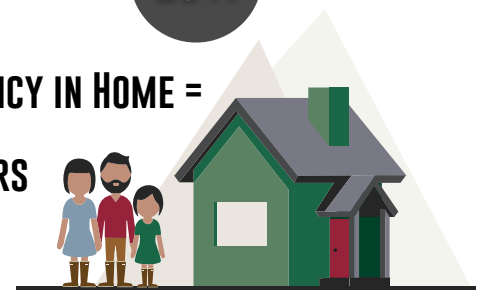
A PERSON WITH A DISABILITY

A VETERAN

**10%**

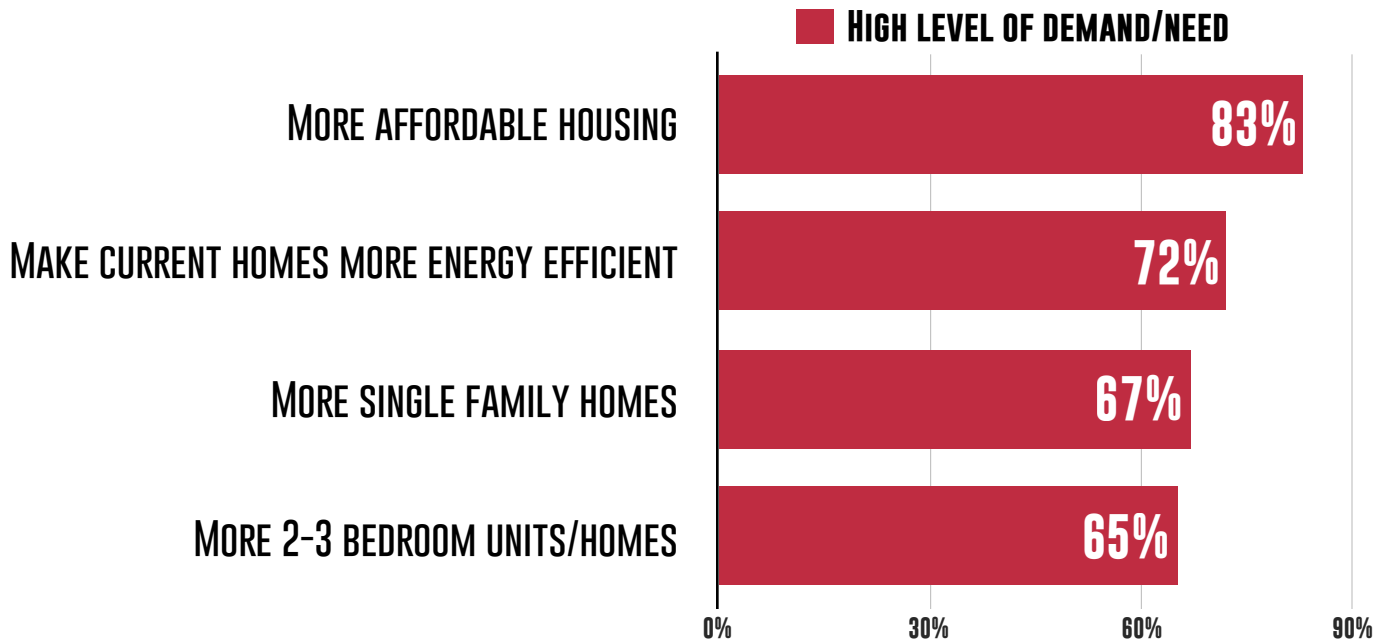
AVERAGE RESIDENCY IN HOME =

**15** YEARS



# THRHA HOUSEHOLDS TOP PRIORITIES

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



“More affordable housing” was rated as the having the highest level of demand or need in nine of the 12 THRHA communities. Wrangell and Kasaan tribal households said that making current homes more energy efficient is more important, while Angoon tribal households said that existing home renovations is the top community housing need.

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



“More single-family housing available for purchase” was ranked as the top choice (among six items) in 10 of the 12 THRHA communities. Petersburg ranked creating more rental housing first, and Kasaan’s top ranked priority is to increase the energy efficiency of their existing homes.

# SURVEY METHODOLOGY

The Tlingit Haida Regional Housing Authority (THRHA) contracted with SALT to conduct a tribal housing needs assessment in the 12 Southeast communities that they serve. 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 is used in the development of THRHA's 3-Year Regional Housing Plan and the development of the Indian Housing Plan (IHP).

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

A total of 1,134 THRHA tribal households responded to the survey throughout the region. Responses received total 44% of all Alaska Native households in the 12 THRHA communities. Due to this high response rate, the survey findings have a 99% confidence level with a 3% confidence interval.

THRHA is the tribally designated housing entity for 12 tribes in Southeast Alaska, including the Angoon Community Association, Craig Community Association, Douglas Indian Association, Klawock Cooperative Association, Organized Village of Kake, Organized Village of Kasaan, Organized Village of Saxman, Petersburg Indian Association, Skagway Traditional Council, the Central Council of Tlingit and Haida Indian Tribes of Alaska, Wrangell Cooperative Association, and the Yakutat Tlingit Tribe. All 12 community survey reports, as well as this overall regional report, can be found on THRHA's website: [www.regionalhousingauthority.org](http://www.regionalhousingauthority.org).

There are an estimated 2,594 Alaska Native or American Indian households in the THRHA service area, out of 16,551 total occupied households in the surveyed region. In other words, 16% of the homes in the THRHA communities are Alaska Native households.

## Survey Responses and Tribal Households in the THRHA Communities

Occupied Housing Units by Race of Householder	Count
Alaska Native Households (only)	1,971
Alaska Native Households in combination (estimated)	620
Estimated Alaska Native Households	2,594
Total Households Surveyed	1,134
<b>Percent of Total Tribal Households Surveyed</b>	<b>44%</b>
Confidence interval with a 99% confidence level	3%

Data Source: 2013-2017 American Community Survey 5-Year Estimates, US Census 2010, Skagway Traditional Council counts, Organized Village of Kasaan counts.

# THRHA HOUSEHOLDS IN THE REGION

According to data estimates from US Census American Community Survey estimates, there are nearly 2,000 Alaska Native households in the 12 THRHA communities in which the household identifies as Alaska Native only. There are an estimated 620 additional households where the head of household identifies as being Alaska Native in combination with another race. Altogether, this means there are an estimated 2,600 Alaska Native households in the THRHA region with a total household population of 8,560 people.

The THRHA communities had fantastic participation in the Community Tribal Housing Assessment survey. A total of 1,134 surveys were completed, representing nearly 3,200 people, and 44% of all THRHA households. Individual community participation rates varied from a third of all tribal households to 91%. The statistical significance of the data for every partner community is strong. The table below shows Alaska Native household estimates, along with survey participation numbers.

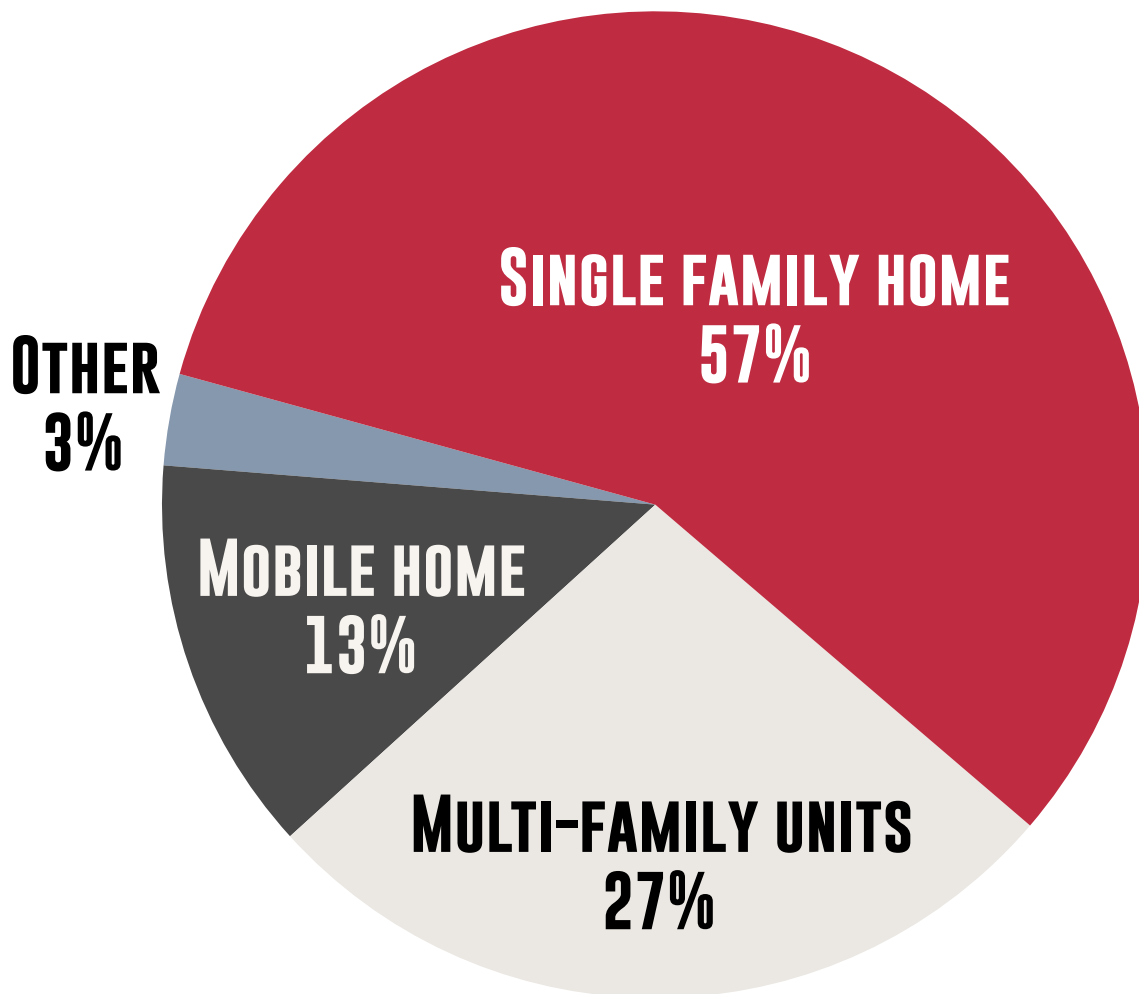
## Detailed Survey Responses and Tribal Households by Community

Community	AK Native Households (only)	AK Native Households in combo (estimate)	Estimated total AK Native Households (alone and in combo)	Total Surveys	% of Total Households Surveyed
Angoon	93	10	103	60	58%
Craig	81	30	111	58	52%
Douglas	190	105	295	67	23%
Juneau	1,133	384	1,517	496	33%
Kake	122	5	127	71	56%
Kasaan	9	2	11	10	91%
Klawock	119	21	140	93	66%
Petersburg	83	39	122	78	64%
Saxman	88	18	106	82	77%
Skagway	14	9	23	13	57%
Wrangell	158	69	227	111	49%
Yakutat	73	34	107	62	58%
<b>Total THRHA</b>	<b>1,974</b>	<b>620</b>	<b>2,594</b>	<b>1,134</b>	<b>44%</b>

Note: Columns don't add up, as Douglas is counted in the Juneau **and** Douglas lines. The total row only counts Douglas households once. Data Source: 2013-2017 American Community Survey 5-Year Estimates, US Census 2010, Skagway Traditional Council counts, Organized Village of Kasaan counts.

# HOUSING STRUCTURES

## WHAT TYPE OF HOME DO YOU LIVE IN?



More than half (57 percent) of tribal households in the served region live in single family home structures. Twenty-seven percent of households live in a multi-unit structure such as an apartment or duplex, and an additional 13% live in mobile homes. An additional 3% said they live in some other type of housing.

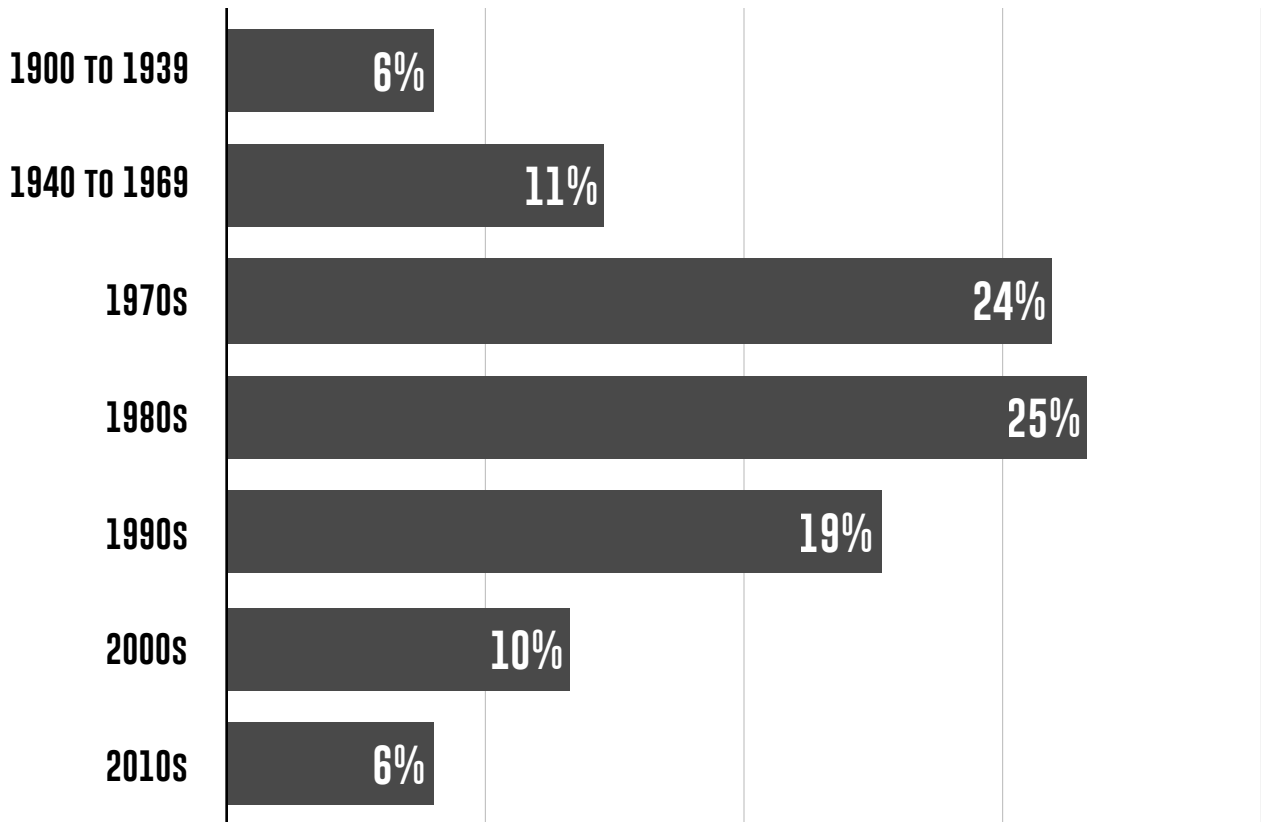
Significant differences exist between communities. Klawock and Craig have the most mobile homes, Douglas has the most multi-family unit homes, while Skagway has the most single-family homes, as a percentage of all tribal homes.

Across all Southeast Alaska homes, 7.4% of households reside in mobile homes.

Answer Options	Response Percent
Single family home	57%
Multi-family (apartment/duplex)	27%
Mobile home	13%
Elder housing	2%
Other	1%



# WHAT YEAR WAS YOUR HOUSE BUILT?



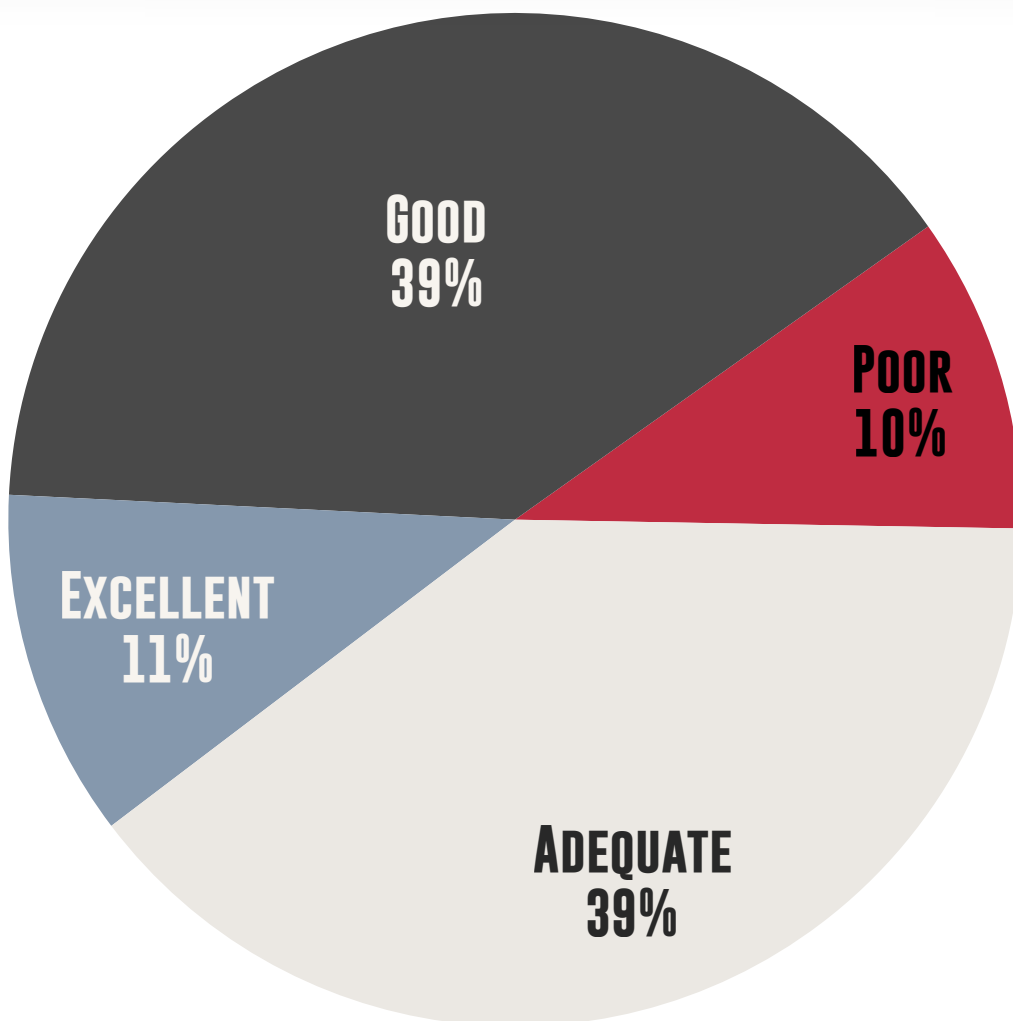
Average Age of Housing Stock  
**= 39.3 Years**

Respondents' homes are an average of 39.3 year years old. Nearly half of them were built in the 1970s and 1980s. Another 29% were built in the 1990s and 2000s. Only 6% of homes have been built in the last decade. Older housing stock is more common in some communities, but across the service region only 6% of homes were built prior to 1940 and another 11% between 1940 and 1970.

Kasaan and Douglas have the newest housing stock (at 28 years and 30 years old on average, respectively), while Wrangell has the oldest homes, with an average age of 51 years old).

Across all Southeast Alaska homes, the average housing age is also 39 years.

# RATE THE OVERALL CONDITION OF YOUR HOME

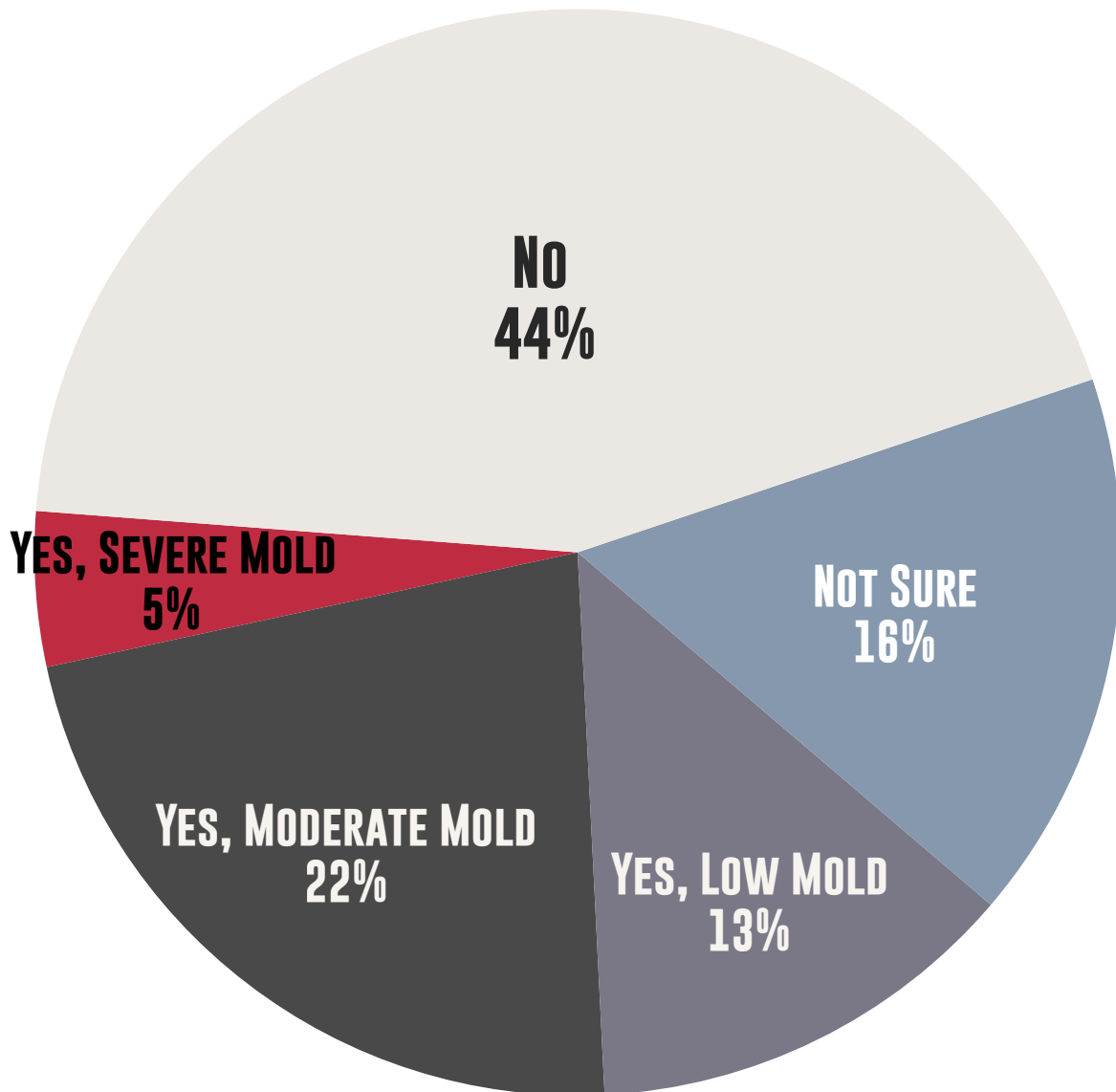


Half of tribal respondents said their homes were in good or excellent shape. Thirty-nine percent indicated that their living conditions were adequate, while 10% said the condition of their home was poor. Less than 1% said their homes were not in a livable condition.

Skagway homes are reported to be in the best condition, while homes in Angoon are reported to be in the poorest condition.

Answer Options	Response Percent
Adequate (repairs needed to improve living conditions)	39%
Excellent (very few repairs or changes needed)	11%
Good (a few minor repairs would be nice)	39%
Not Livable (we are currently unable to live in our home)	0.3%
Poor (major repairs needed to make it safe and livable)	10%

# DOES YOUR HOME HAVE ISSUES WITH MOLD?

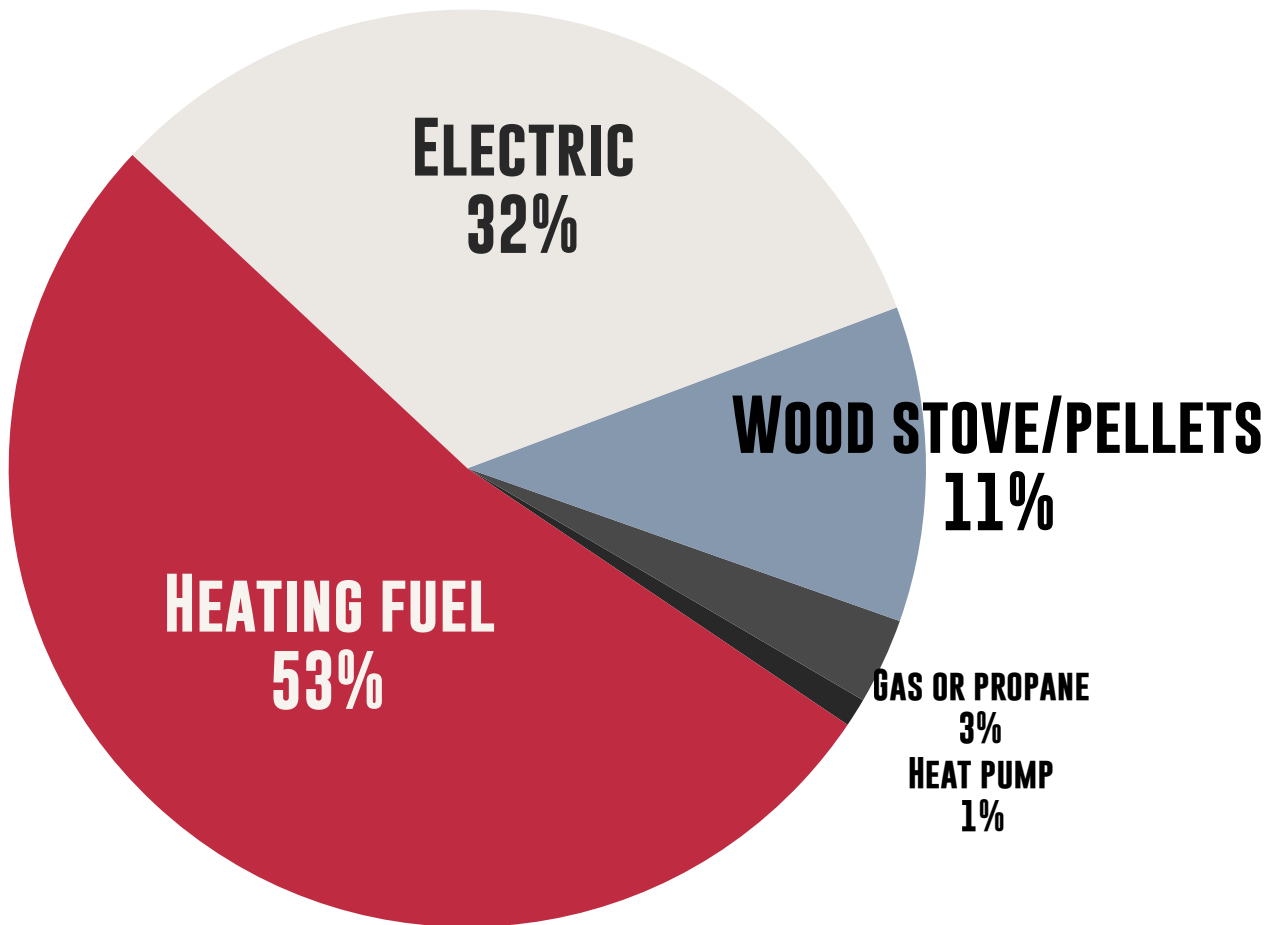


Mold Issue = **40%**

Forty percent of tribal households have a problem with mold in their homes. Five percent 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. Less than half of households (44%) said they have no mold in their homes, while an additional 16% were not sure.

Homes in Angoon are the most likely to have mold issues (72%).

# WHAT DO YOU USE PRIMARILY TO HEAT YOUR HOME?



Just over half of tribal respondents (53%) heat their home using heating fuel, while 32% use electric heating sources. Another 11% use a wood or pellet stove, 3% use gas or propane, and 1% use a heat pump. The average reported winter heating fuel cost was \$437 per month, while the average cost of electric heating was estimated to be \$321 in winter months. Overall, the average cost of heating was estimated at \$392 in a winter month.

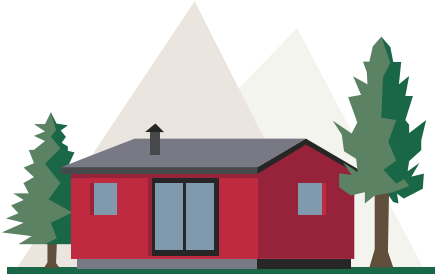
The highest regional heating costs are paid by Angoon tribal households.

What is your heating fuel bill in a winter month?	Average response
Electric	\$321
Gas or propane	\$358
Heat Pump	\$300
Heating fuel	\$437
Wood stove/pellets	\$396
<b>Overall Average</b>	<b>\$392</b>

# HOME FINANCES

## WHAT IS THE ASSESSED VALUE OF YOUR HOME?

Average Value = **\$185,794**



Mobile Home Value  
= **\$67,386**



Single Family Home Value  
= **\$207,132**



Multi Family Home Value  
= **\$250,000**

The average value of a housing unit owned by a respondent in the THRHA region is \$185,794. Mobile homes are worth an average of \$67,386, single family homes are valued at \$207,132, and multi-family housing units—including attached homes, duplexes or condos—have an average value of \$250,000.

Significant variation exists between communities. Kasaan and Kake have the lowest average home values, while Skagway has the highest average home value.

Across all Southeast Alaska homes, the median home value is \$296,800.

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



Average Rent  
**= \$938**



Average Mortgage  
**= \$1,301**

Own home with no mortgage = **19%**

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 \$1,301. These figures do not include heat, electricity, water, or sewer. Nineteen percent of all tribal households own their own homes, but no longer have a mortgage.

Douglas tribal members have the highest average mortgage, while Kake households pay the least. Kake also has the lowest regional rent, while Juneau has the highest rental costs in the THRHA region.

Across all Southeast Alaska homes, the average rent is \$1,104.

# WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

Average Household Income  
**= \$65,197**



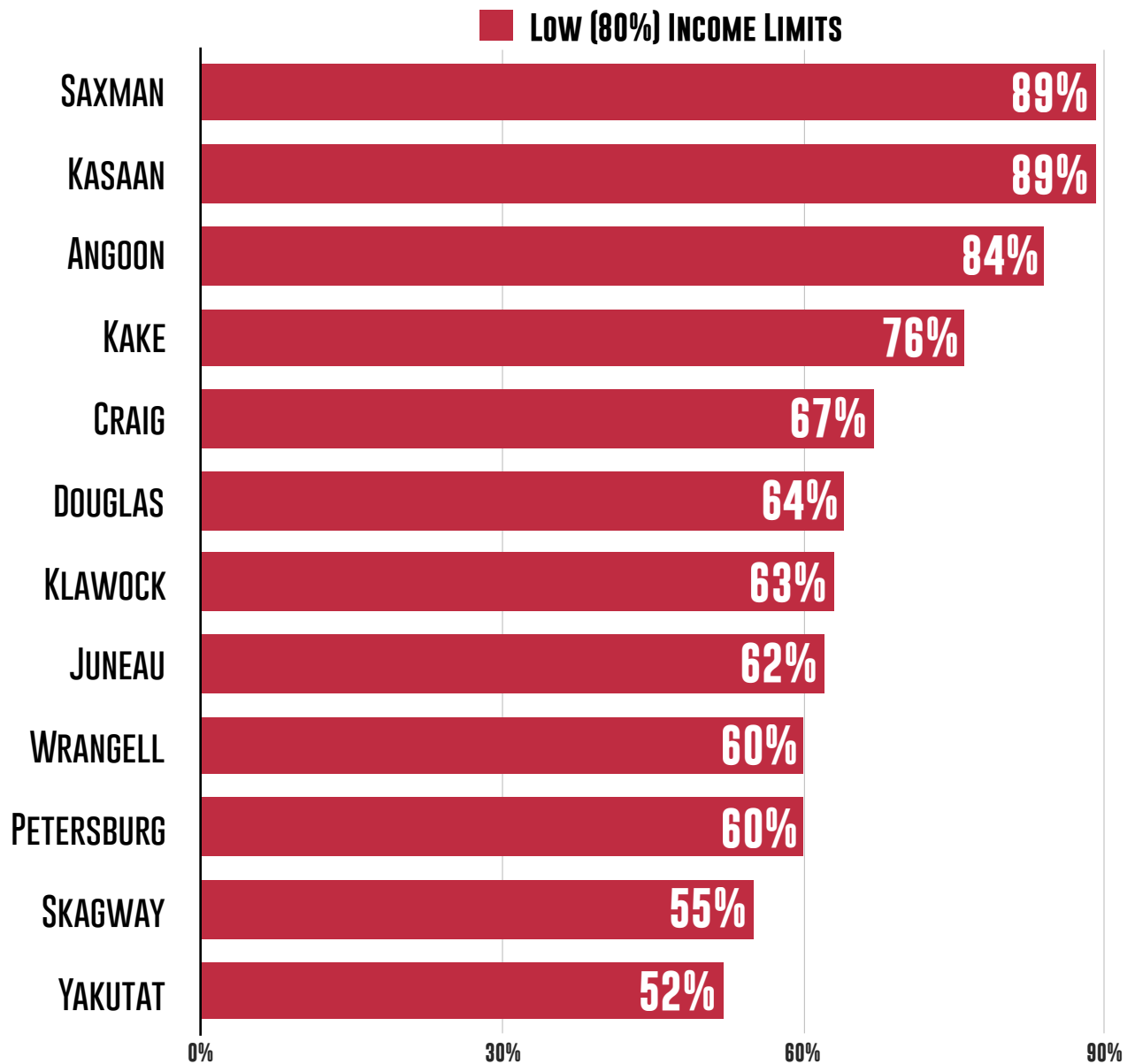
- Rental Household = **\$55,243 average**
- Home Ownership Household = **\$74,398 average**

The average income of tribal households (of those reporting an income above \$0) in the surveyed region is \$65,197. Those paying rent had an average household income of \$55,243, while those who own their own homes earn an average of \$74,398 annually.

Skagway tribal households report the highest average household income in the THRHA region, while Angoon households earn the least.

Across all Southeast Alaska homes, the median household income is \$75,177.

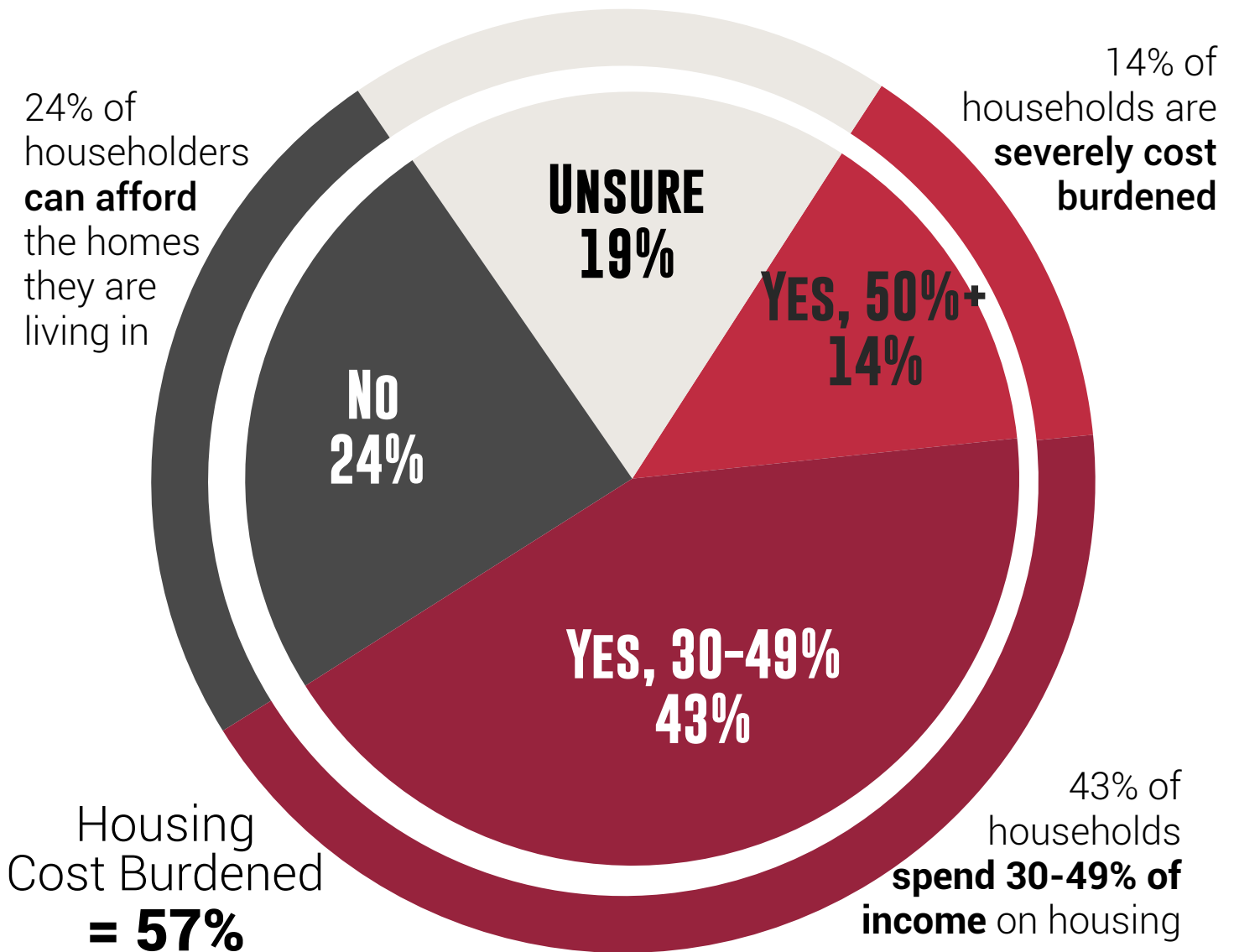
# PERCENTAGE OF HOUSEHOLDS THAT ARE LOW-INCOME



Under HUD's 2019 income limits, the percentage of low-income households responding to the survey ranges from just over 52% in Yakutat to 89% in Saxman and Kasaan. (Please see individual community reports for a detailed breakout of lower income percentages.)



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



**Costs of housing are a burden or severe burden to 57% of survey respondents. The balance of residents have affordable costs, or are unsure of the monthly cost relative to income.**

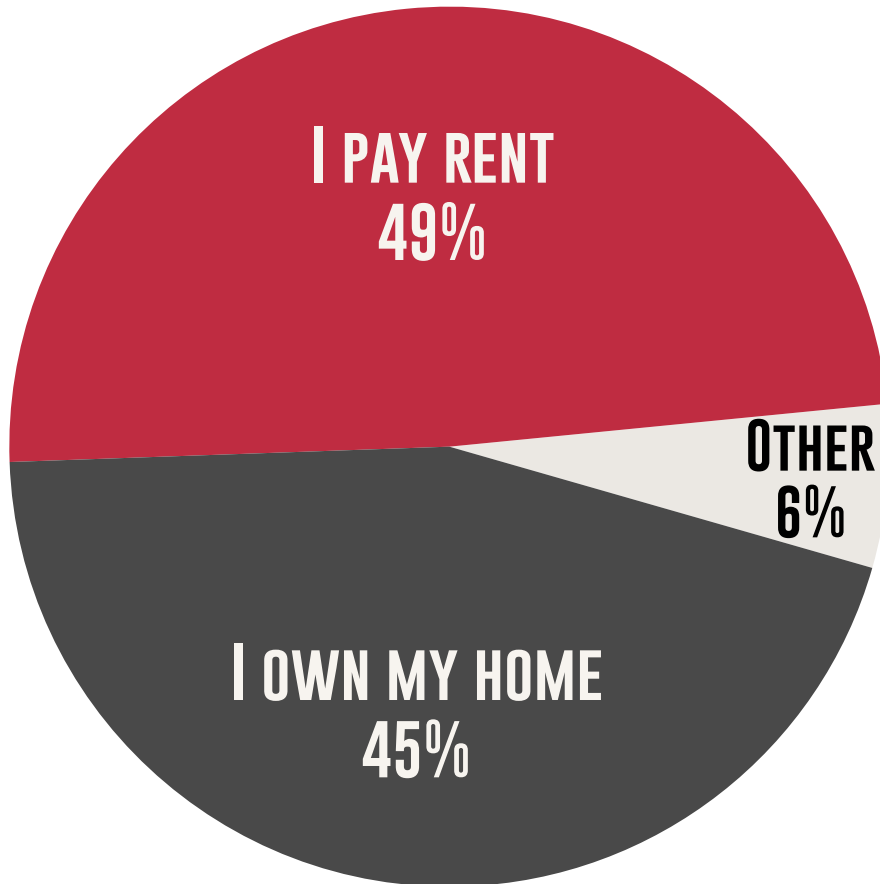
The 57% of respondents who are cost-burdened or severely cost-burdened—spending 30% or more of household income toward housing costs—includes 14% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs. An additional 19% say they are uncertain regarding what portion of their total household income goes toward housing costs. Among renters, 67% are housing cost burdened, compared to 53% of all homeowners.

Tribal households in Douglas are the most likely to be housing cost burdened, while homes in Kasaan are the least (although Kasaan households also have the highest rate of saying they are “unsure” of their housing cost burden).

Across all Southeast Alaska homes, only 28% of households are housing cost burdened.

# HOUSEHOLDERS

## WHAT IS YOUR CURRENT HOUSING SITUATION?



Just under one-half (49%) of tribal households live in a home that they rent, either from a landlord, friend, or family member. Another 45% own their homes. This includes 19% of respondents who own their home and no longer pay a mortgage.

Tribal households in Douglas have the highest rental rates (78%) while Petersburg residents are the least likely to rent (23%).

Across all Southeast Alaska homes, only 35% of households are rented.

Answer Options	Response Percent
I own my home and pay a mortgage	27%
I own my home and do not pay a mortgage	19%
I pay rent	36%
I live with a friend or family member and pay rent	10%
I live with a friend or family member and do not pay rent	2%
Other	7%

# NUMBER OF PEOPLE PER HOUSEHOLD



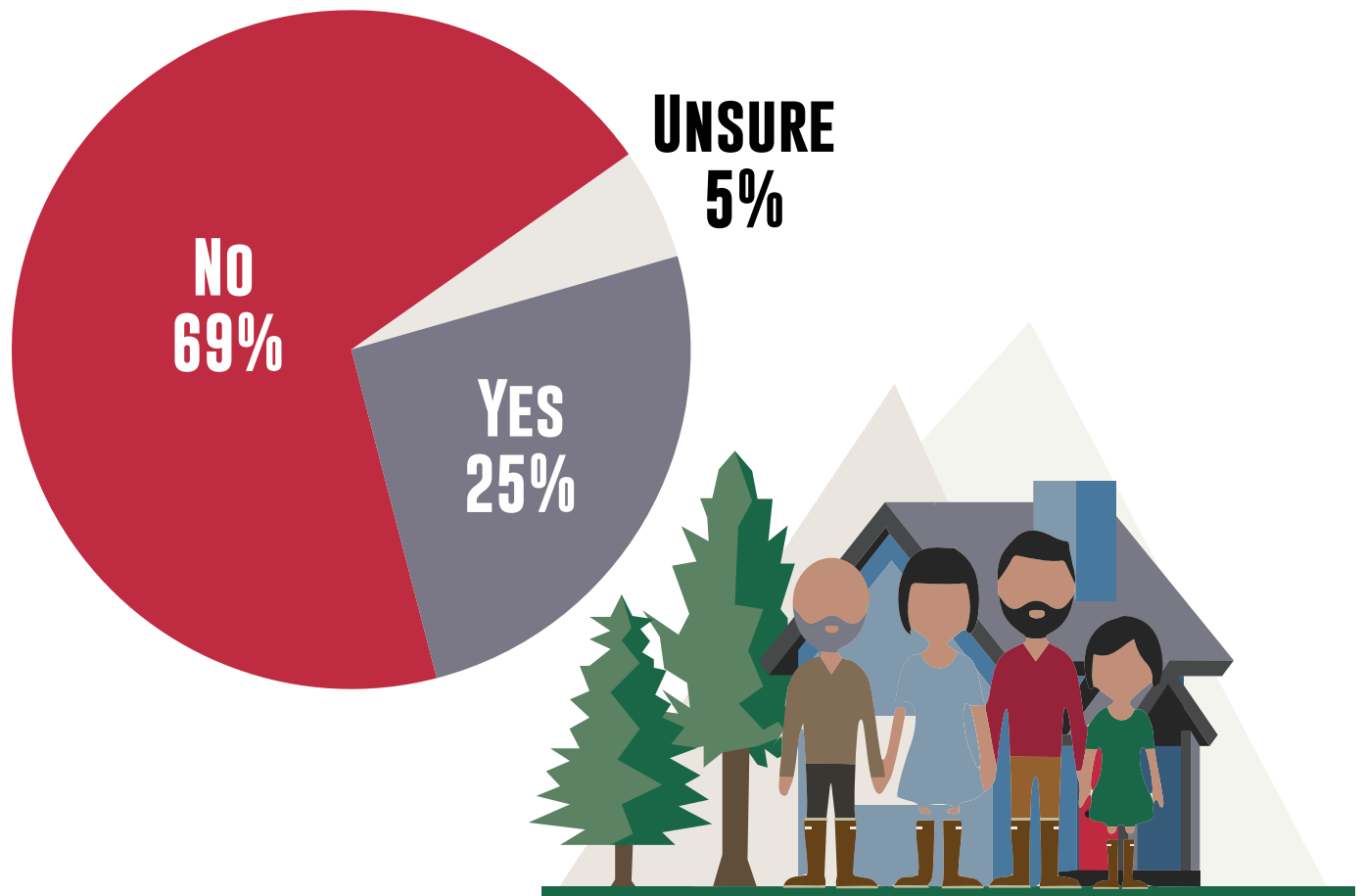
Average Household Size

**= 3.3**

The average household size of survey respondents is 3.3. On average, Kasaan homes have the fewest members in the region at 2.4, while Saxman homes have the most household members, at 3.7.

Across all Southeast Alaska homes, the average household size is 2.5.

# IS YOUR HOME OVERCROWDED?



Average Household Size = **3.3**

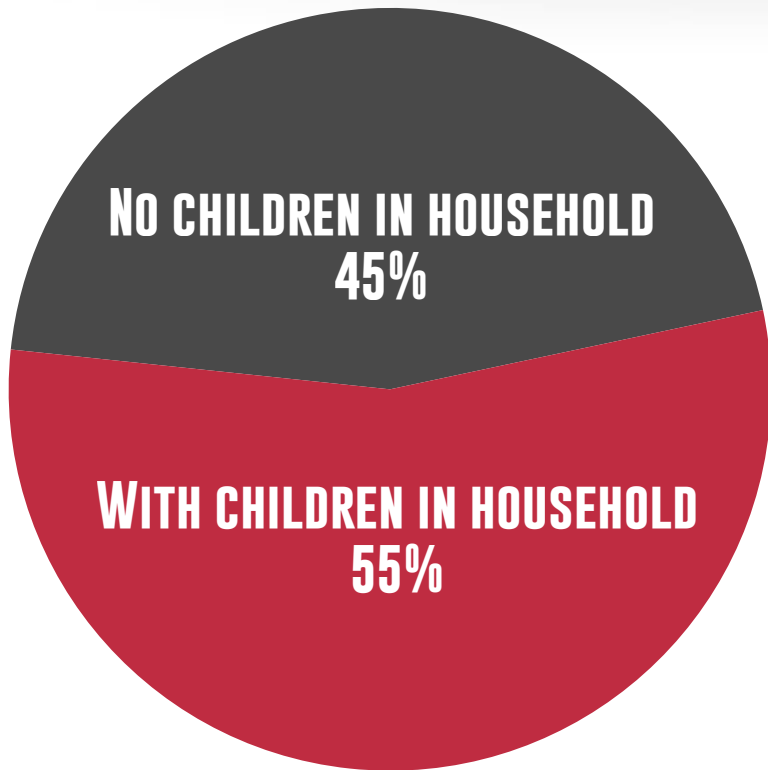
Average Household Size for "Yes" = **4.6**

Average Household Size for "No" = **2.8**

One-quarter of households surveyed say their homes are overcrowded. The overall average household size is 3.3 members. Those who say their home is overcrowded have a higher average household size of 4.6 people. Those who say that their homes are not overcrowded have an average household size of 2.8 people.

Wrangell households are least likely say their homes are overcrowded, while Yakutat is the most likely to say overcrowding is a problem.

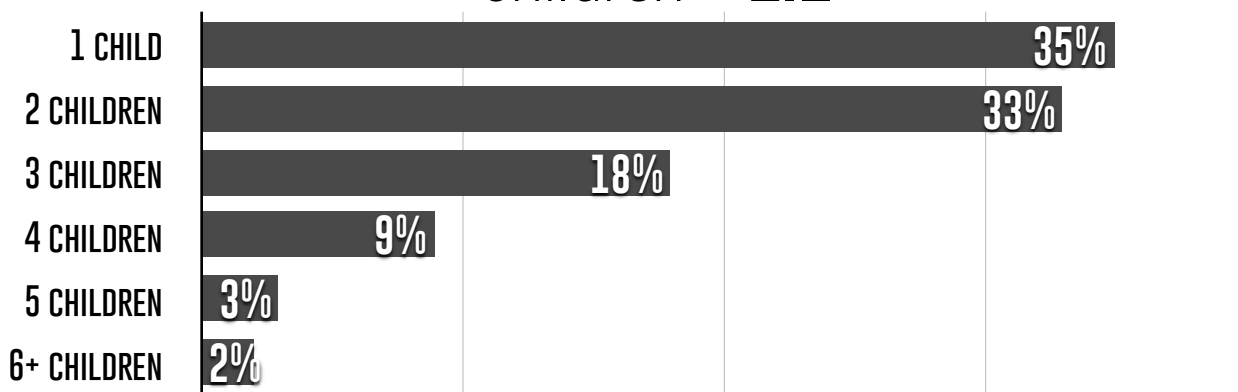
# HOW MANY CHILDREN UNDER AGE 18 LIVE IN YOUR HOUSEHOLD?



ESTIMATED TOTAL KIDS

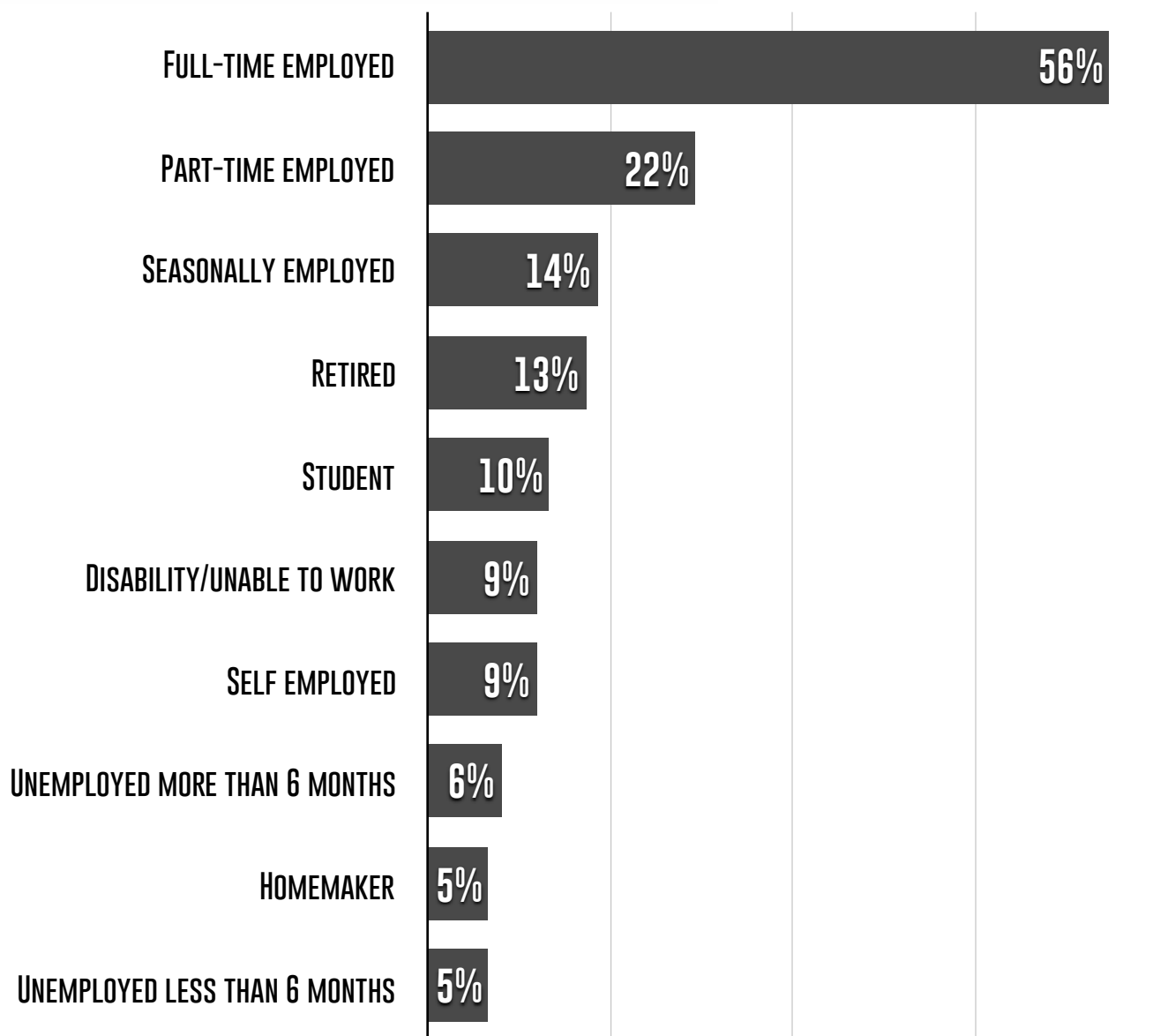
**3,545**

Average number of children in homes with children = **2.2**



More than half of tribal households (55%) have at least one child under the age of 18. The average number of children in a surveyed tribal household with children is 2.2. For homes with children, 35% have one child, 33% have two children, and 32% have three or more children. There are an estimated 3,545 children in Alaska Native homes in the THRHA communities. Yakutat has the most homes with children, while Kasaan and Craig have the fewest.

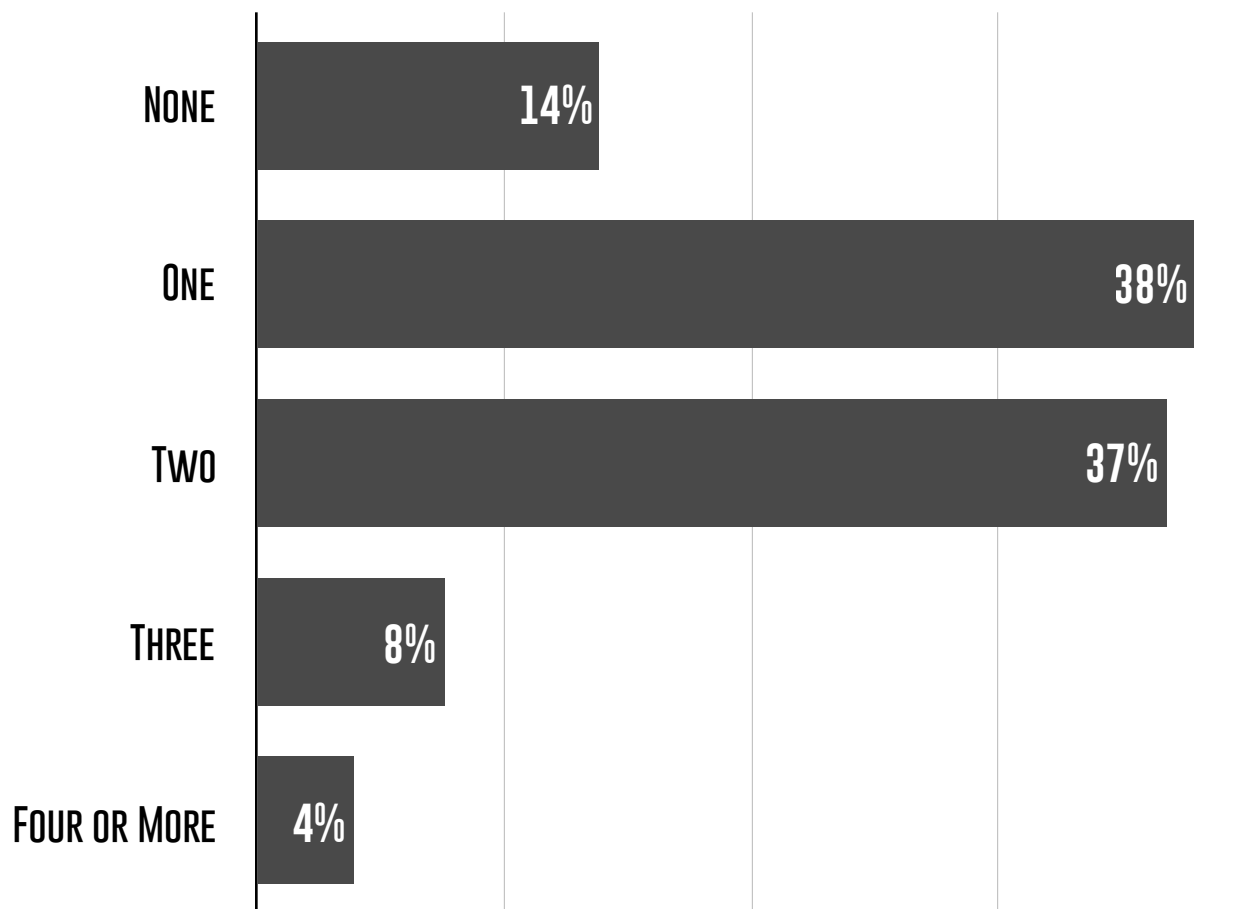
# WHAT IS THE CURRENT EMPLOYMENT STATUS OF HOUSEHOLD MEMBERS? (Check all that apply)



More than half of households (56%) reported having at least one full-time employed householder. Twenty-two percent of households have a member who is employed part-time. Approximately 14% of respondents have a household member who is seasonally employed, and 11% have an unemployed member. This includes 6% with a member unemployed for more than six months.

Yakutat has the highest rates of employment among the THRHA communities, while Angoon and Kasaan has the highest rates of unemployment.

# HOW MANY ADULTS IN YOUR HOUSEHOLD ARE CURRENTLY EMPLOYED?

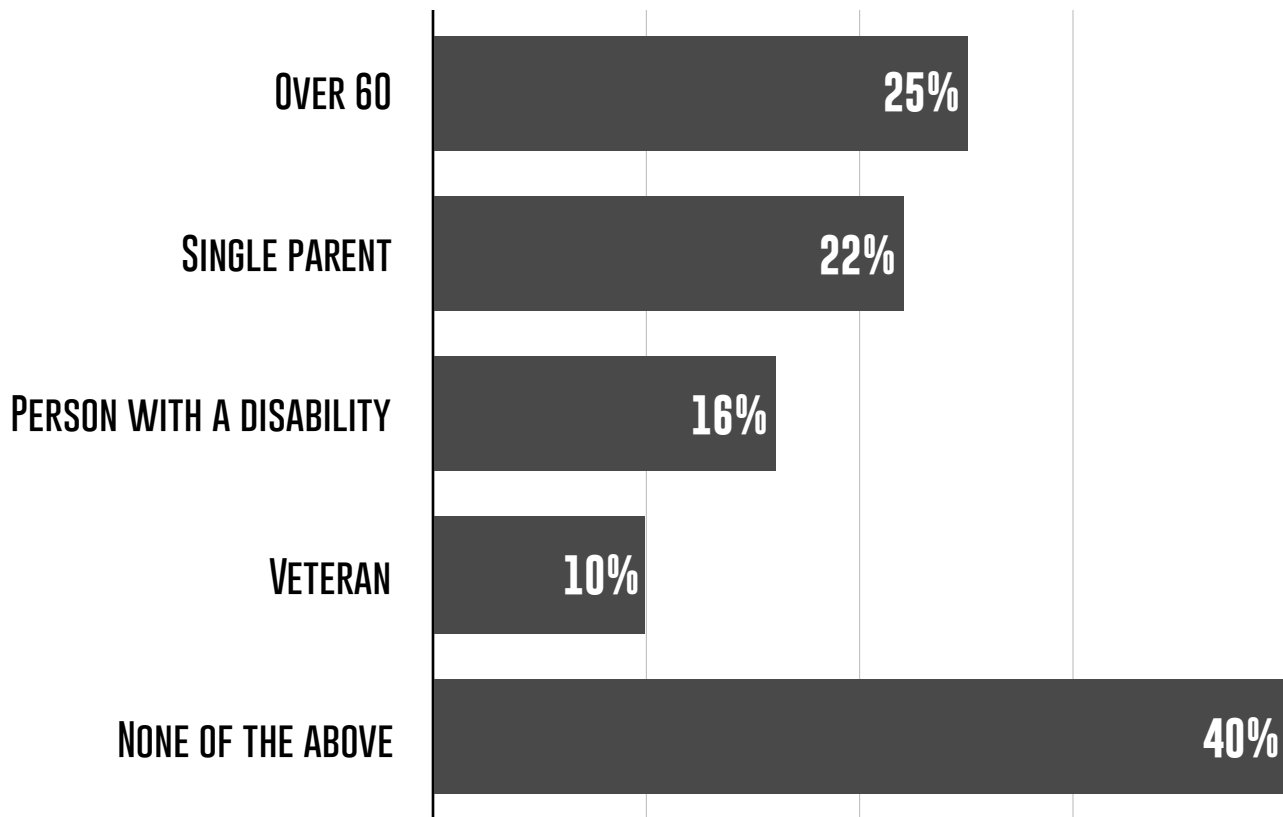


Average employed adults per household = **1.5**

We asked how many adults are currently employed in the household of the respondent. The most common response was one working adult, with 38% of respondents selecting this answer, though two working adults followed close behind, at 37%. The average response was 1.5 working adults per household.

# MEMBERS OF HOUSEHOLD

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



One-quarter of all tribal households (25%) contain a person over the age of 60. Sixteen percent of all tribal household have a member with a disability. Twenty-two percent include a single parent, while 10% of tribal households include a veteran.

Douglas has the lowest percentage of households with a member over 60, while Saxman has the highest.

Skagway has the lowest percentage of single parent households, while Saxman has the highest. Tribal households that include single parents outnumber households containing elders in Juneau, Klawock; and in Douglas where single parent households outnumber senior households 2:1.

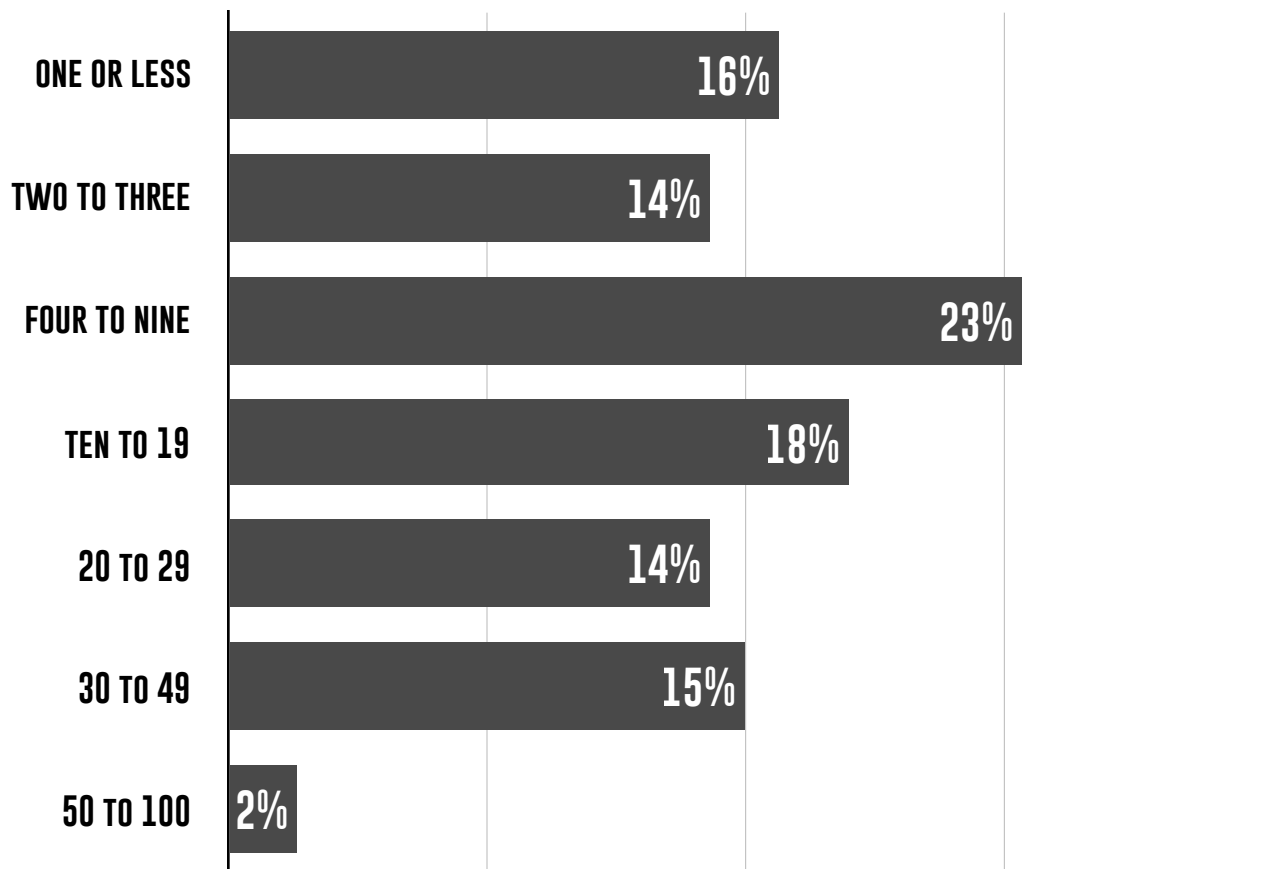
Kasaan has the lowest percentage of households with a member who has a disability, Saxman has the highest percentage.

Kasaan has the lowest percentage of veteran households (with none), while Angoon has the highest percentage.



# 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**

Thirty-one percent of respondents had lived in their home for more than 20 years, and another 18% had lived in their homes more than 10 years but fewer than 20. Nearly one in three (30%) had 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.

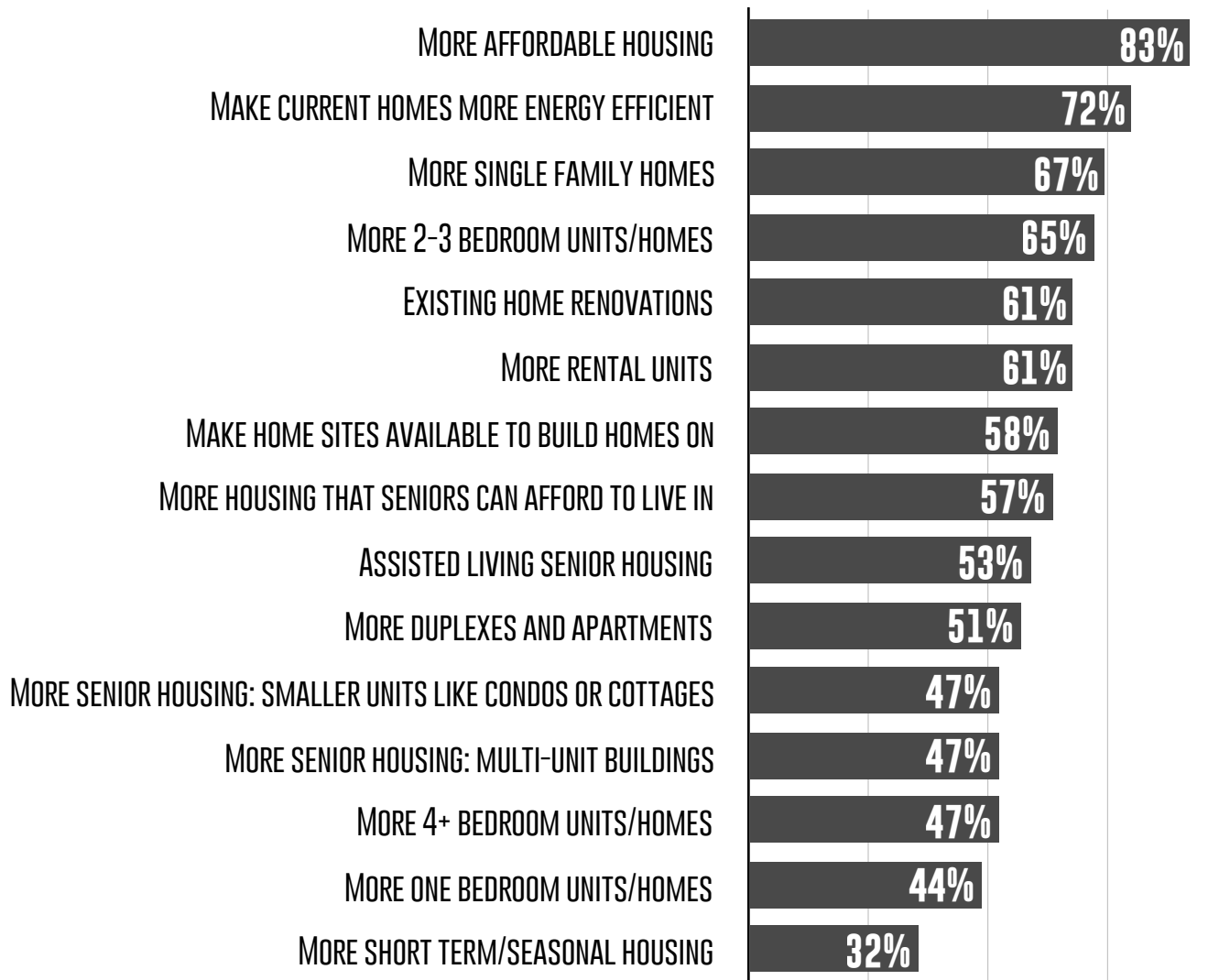
Douglas and Kasaan tribal residents have the shortest average tenure in their homes (8 years), while Kake residents have the longest average tenure (25 years).

Across all Southeast Alaska households, the average tenure is 11 years.

# PRIORITIES AND PREFERENCES

## HOW IMPORTANT ARE THE FOLLOWING TRIBAL HOUSING NEEDS?

Respondents saying this has a high level of demand or need



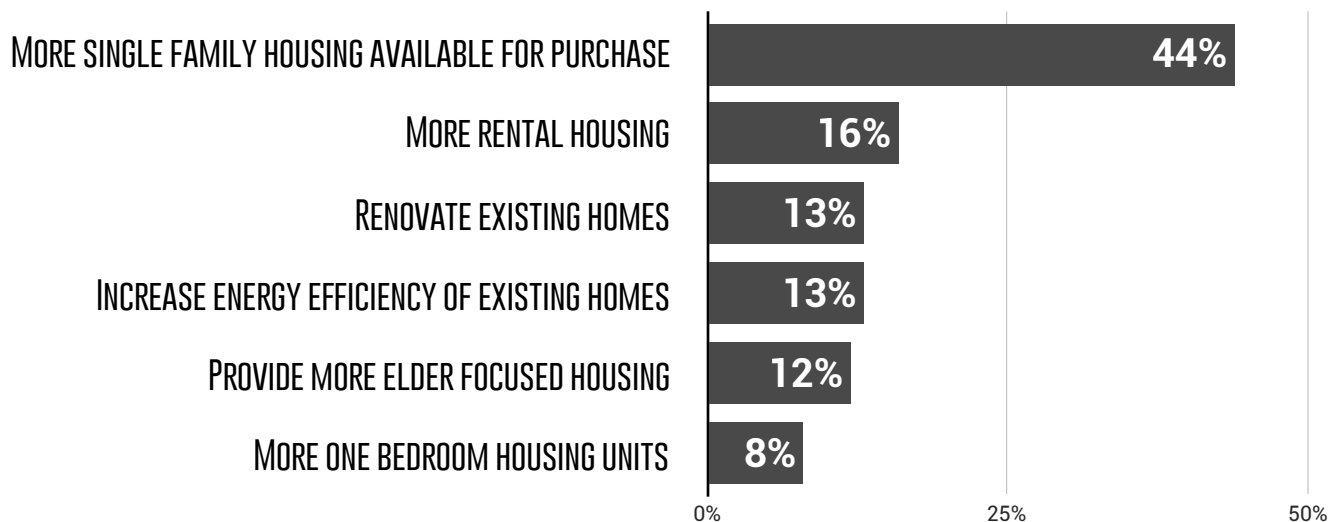
Survey respondents indicated that the most pressing housing need across the region served by Tlingit and Haida Regional Housing Authority is more affordable housing, which 83% of survey respondents say has a high level of demand. This is followed by a call to make existing homes more energy efficient (72%). Specific housing types were also identified as high demand, including single family homes (noted by 67% of respondents), 2-3 bedroom units (65%) and rental units (61%). Renovation of existing homes was also identified as high demand by 61% of respondents. 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	83%	15%	2%	0%	0%
Make current homes more energy efficient, reducing energy costs	72%	23%	4%	1%	0%
More single family homes	67%	27%	5%	1%	0%
More 2-3 bedroom units/ homes	65%	28%	5%	1%	0%
Existing home renovations: Improve quality of existing home	61%	31%	6%	2%	0%
More rental units	61%	29%	8%	2%	1%
Make home sites available to build homes on	58%	29%	11%	2%	0%
More housing that seniors can afford to live in	57%	32%	7%	4%	1%
Assisted living senior housing	53%	33%	9%	4%	1%
More duplexes and apartments	51%	34%	11%	3%	1%
More senior housing: smaller units like condos or cottages	47%	37%	11%	4%	1%
More senior housing: multi-unit buildings	47%	38%	10%	5%	1%
More 4+ bedroom units/ homes	47%	34%	16%	3%	1%
More one bedroom units/ homes	44%	31%	21%	4%	1%
More short term/seasonal housing	32%	29%	28%	6%	4%

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

Respondents ranking the following as their top priority



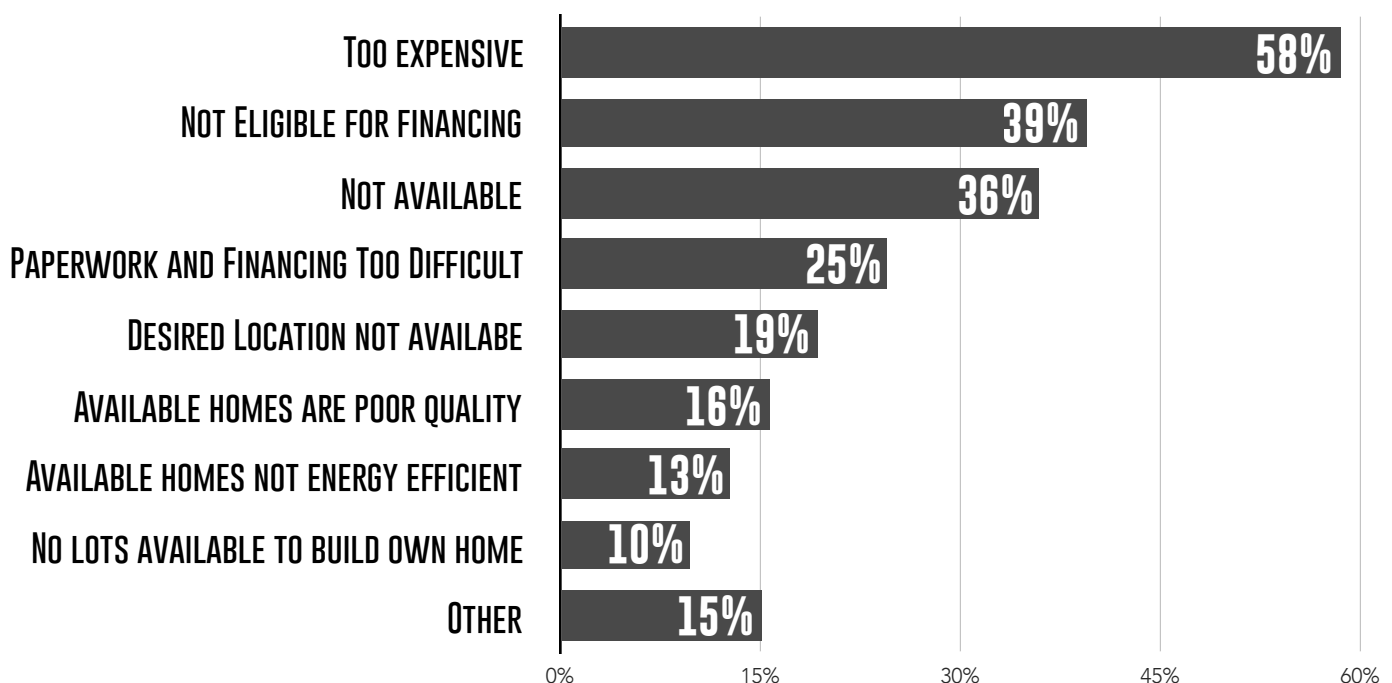
Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
More single family housing available for purchase	44%	19%	12%	11%	8%	7%
More rental housing	16%	27%	18%	16%	15%	8%
Increase energy efficiency of existing homes	13%	17%	22%	26%	14%	8%
Renovate existing homes	13%	19%	23%	19%	15%	11%
Provide more elder focused housing	12%	12%	18%	18%	30%	10%
More one bedroom housing units	8%	8%	9%	9%	14%	51%

Respondents were asked to rank 6 potential housing improvements. Forty-four percent of respondents gave *more single family housing available for purchase* their highest ranking, followed by *more rental housing* (16%). Combining first and second place rankings yields a more clear picture of priority—63% of respondents identified *more single family housing available for purchase* as their first or second priority, with *more rental housing* identified as a first or second priority by 43% of respondents.

# 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	67%
No	22%
Maybe	12%

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)

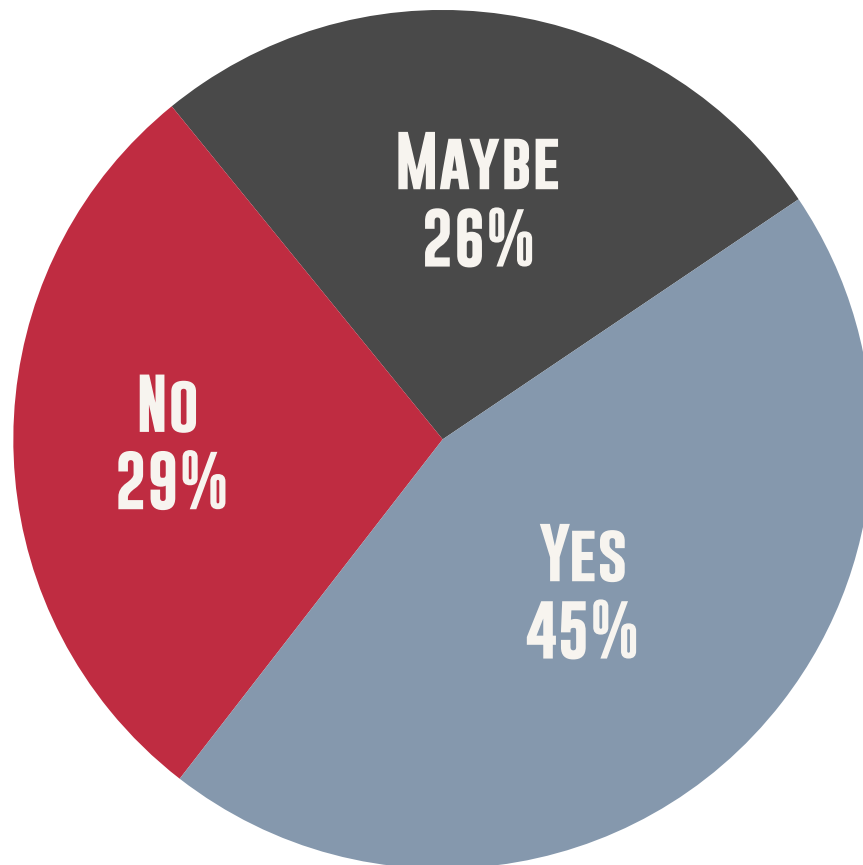


How much would you/they be willing to pay each month for housing ownership (excluding home heating costs, electricity, water, and sewer)?

Willing to pay = **\$933/month**

More than two-thirds of households responding (67%) noted that they have member who would prefer to be in their own home. The top barrier to this was the expense of living in a separate household, noted by 58% of respondents, followed by ineligibility for financing (39%), and a general lack of availability (36%). Tribal members would be willing to spend an average of \$933 per month for their own housing.

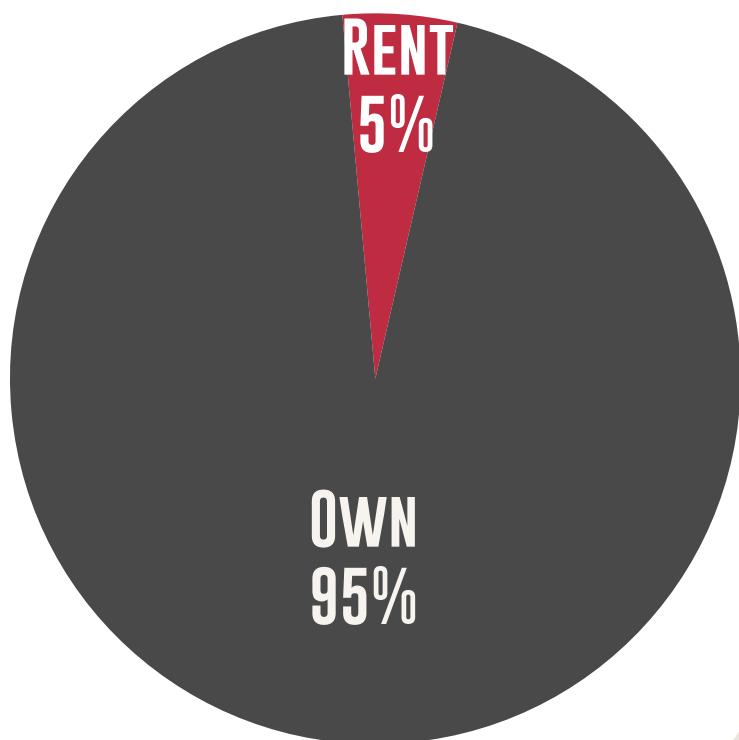
# WOULD YOU BE WILLING TO LIVE IN A SMALL HOME (600-800 SQ FT) OR UNIT IF IT WAS MORE AFFORDABLE?



When asked, nearly half (45%) 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 45% of respondents in this survey currently own their own home, more than twice as many respondents (95%) 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.	410
Access to funding to help renovate my home.	269
I would like to participate in a "sweat equity" housing program, where I help build my home.	149
Home maintenance education program.	146
A rental unit to move into.	145
I am not interested in a housing program at this time.	133
Financial literacy program.	115
I have land and need access to a loan to build my own home.	108
Other	46

## Do you own land in your community?

Answer Options	Response Percent
Yes, and I would like to build a home on that land.	16%
Yes, but I'm not interested in building a home on my land.	6%
No	74%
Other	4%

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

Answer Options	Response Percent
Yes	16%
No	81%
Not Sure	3%

## How many bedrooms are in your house?

Average Number of  
Bedrooms  
**= 2.7**