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Regional Housing Authority

by Rain Coast Data



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SUMMARY

KEY FINDINGS AND ANALYSIS

The most pressing housing need in Kake, according to the survey, is more affordable housing, which 83% of survey respondents say is a high priority. This is followed by a call to make existing homes more energy efficient (71%) and a desire for more home renovations (63%).

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 Tlingit Haida Regional Housing Authority (THRHA) housing program was of most interest to Kake households, the most common answer was "Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home."

Just over one-quarter (26%) of survey respondents rent their homes in Kake. Sixty-five percent of respondents own their homes. The average household size is 3.4 people, and 53% 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. Sixty-six percent of survey respondents report that a member of their household would prefer to own a home but do not.

Fourteen percent of the households surveyed include a single parent, and 27% have a member over 60 years of age. Eighteen percent of households include a person with a disability, and 11% include a veteran.

Seventy-nine percent of households surveyed live in single family homes, and only 3% are in multi-family units. Another 13% live in mobile homes and 6% live in elder housing.

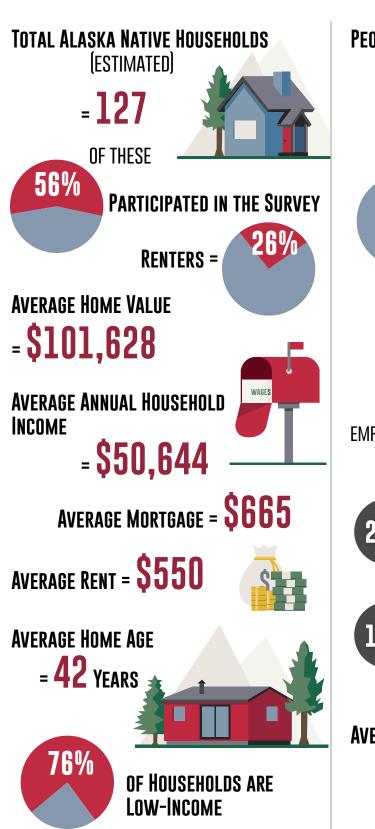
"There are no homes available for purchase. If there are, the houses need torn down completely." *Kake survey respondent*

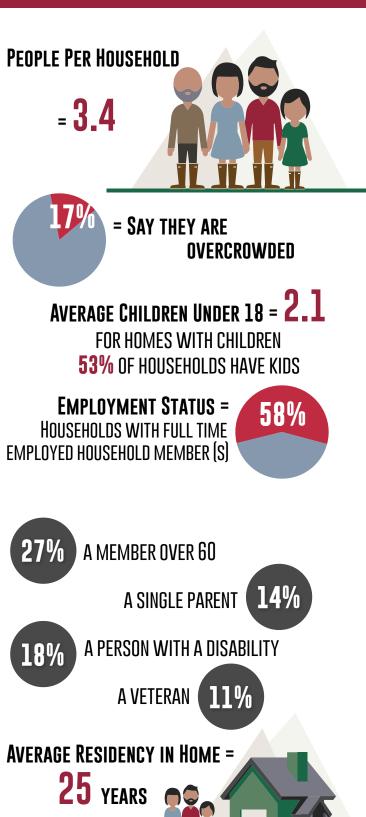
Thirty-three percent of respondents indicate their homes are in good or excellent condition, while 48% said the condition were adequate. Eighteen percent of respondents said the condition of their homes was poor. Close to half (42%) of households reported at least some problems with mold in their homes. Seventy-six percent of the households are low income, according to federal Housing and Urban Development (HUD) criteria.

Kake respondents who are homeowners have an average monthly mortgage of \$665, Average rent is \$550, 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 6% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

Kake households have the one of the lowest average home values of THRHA's 12 regional partner communities, along with the lowest average mortgage and rental rates. Kake household members have the longest household tenure in the region, and are least likely to say their homes are overcrowded (despite a higher than average number of people per household.) Kake has the 2nd lowest percentage of rental units in the THRHA region.

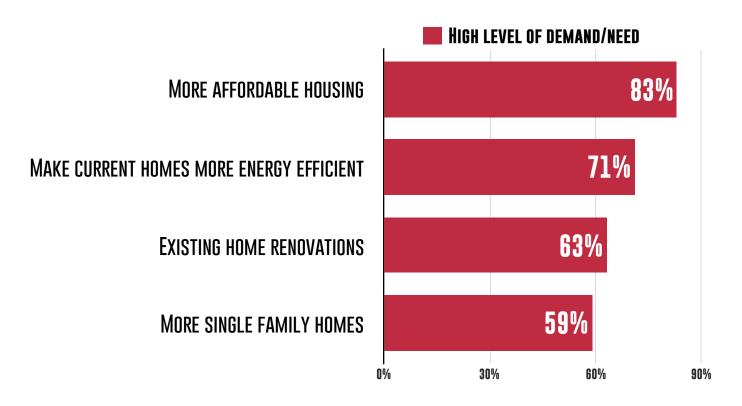
KAKE TRIBAL HOUSING INFOGRAPHIC





KAKE'S TOP PRIORITIES

How important are the following tribal housing needs in Southeast? (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 Kake. 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 the Organized Village of Kake'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 71 Kake Alaska Native households responded to the survey. Responses received total 56% of all Alaska Native households in Kake. Due to this high response rate, the survey findings have a 95% confidence level with an 8% confidence interval. There are an estimated 127 Alaska Native or American Indian households in Kake, out of 182 total occupied households in the community.

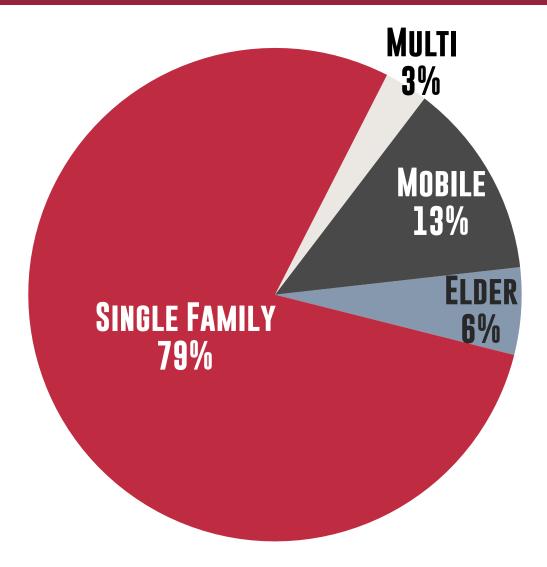
THRHA is the tribally designated housing entity for 12 tribes in Southeast Alaska, including the Organized Village of Kake. THRHA's mission is to connect Southeast Alaskans with sustainable housing opportunities and innovative financial solutions.

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 Kake, Alaska

Occupied Housing Units by Race of Householder	Count
Alaska Native Households (only)	122
Alaska Native Households in combination (estimated)	5
Estimated Alaska Native Households	127
Total Households Surveyed	71
Percent of Total Tribal Households Surveyed	56%
Data confidence level with a 8% confidence interval	95%
Data Source: 2013-2017 American Community Survey 5-Year Estimates.	

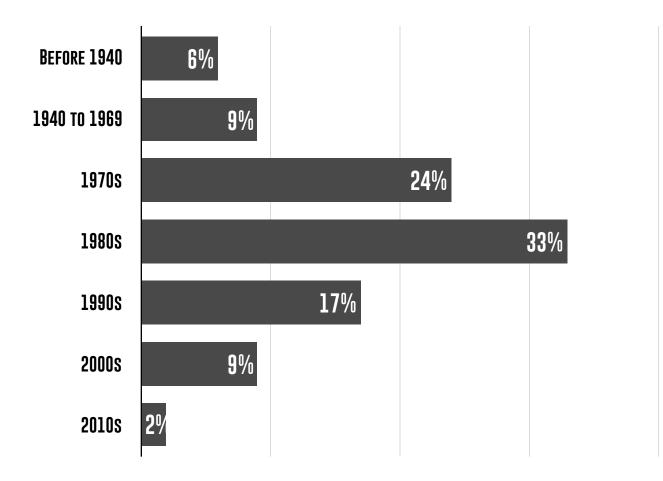
HOUSING STRUCTURES WHAT TYPE OF HOME DO YOU LIVE IN?



The large majority of tribal households in Kake (79%) live in single family home structures. Only 3% of households live in a multi-unit structure such as an apartment or duplex, while an additional 13% live in mobile homes. Six percent of respondents live in elder housing.

Answer Options	Response Percent
Single family home	79%
Multi-family (apartment/duplex)	3%
Mobile home	13%
Elder	6%

WHAT YEAR WAS YOUR HOUSE BUILT?

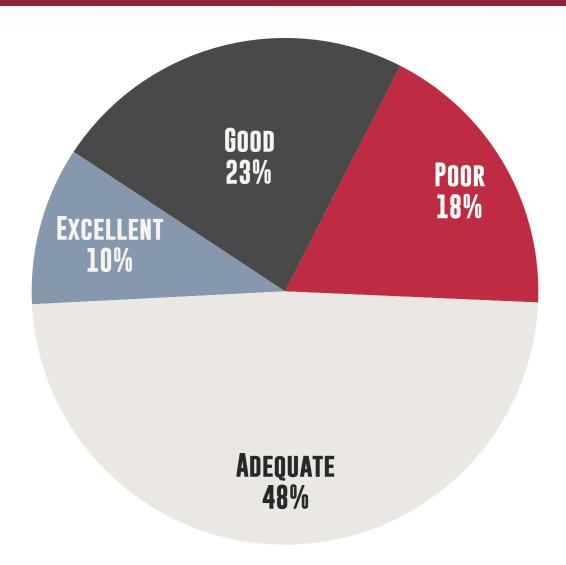


Average Age of Home

= 42 Years

The homes in the community are an average of 42 year years old, with more than half (57%) built in the 1970s and 1980s. Only 11% of respondents' homes have been built in the last 20 years.

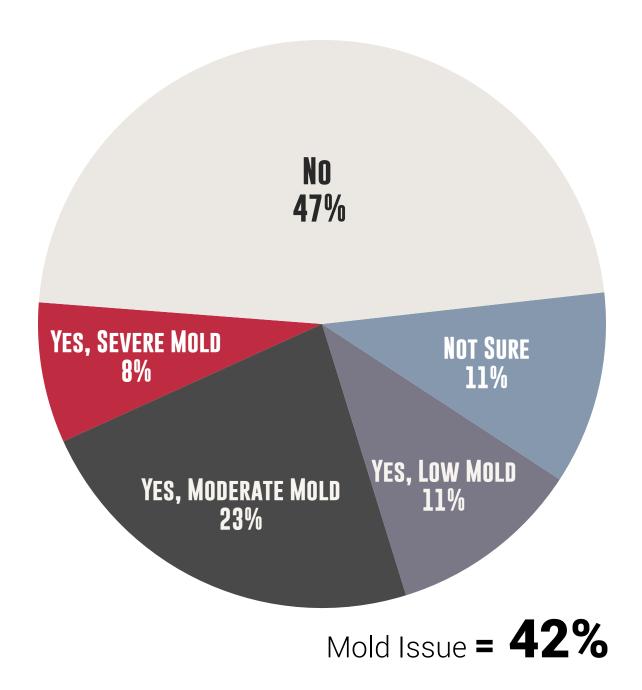
RATE THE OVERALL CONDITION OF YOUR HOME



Thirty-three percent of tribal members said their homes were in good or excellent shape. Forty-eight percent indicated that their living conditions were adequate, while 18% said the condition of their home was poor.

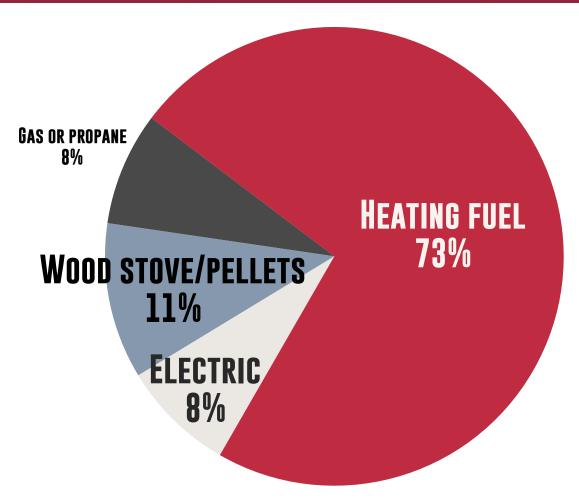
Answer Options	Response Percent
Adequate (repairs needed to improve living conditions)	48%
Excellent (very few repairs or changes needed)	10%
Good (a few minor repairs would be nice)	23%
Not Livable (we are currently unable to live in our home)	0%
Poor (major repairs needed to make it safe and livable)	18%

DOES YOUR HOME HAVE ISSUES WITH MOLD?



Forty-two percent of tribal households have a problem with mold in their homes. Eight 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. Just under half of households (47%) said they have no mold in their homes, while an additional 11% were not sure.

WHAT DO YOU USE PRIMARILY TO HEAT YOUR HOME?



About three-quarters (73%) of tribal households heat their home using heating fuel, while 8% use electric heating sources, 11% use a wood or pellet stove, and 8% use gas or propane. The average reported winter heating fuel cost was \$421 per month, while the average cost of electric heating was estimated to be \$245 in winter months. Overall, the average cost of heating was estimated at \$393 in a winter month.

What is your heating fuel bill in a winter month?	Average response
Electric	\$245
Gas or propane	\$295
Heating fuel	\$421
Wood stove/pellets	\$408
Overall Average	\$393

HOME FINANCES

WHAT IS THE ASSESSED VALUE OF YOUR HOME?

Average Value = \$101,628



Mobile Home Value

= \$23,333



Single Family Home Value

= \$114,324

The average value of a house owned by an Alaska Native in Kake is \$101,628. Mobile homes are worth an average of \$23,333 and single family homes are valued at \$114,324.

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



Average Rent

= \$550



Average Mortgage

= \$665

Own home with no mortgage = 48%

The average monthly rent paid by THRHA tribal householders is \$550, while the average mortgage (excluding those who have completed paying off their house and have no payments) is \$665. These figures do no include heat, electricity, water, or sewer. Forty-eight 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

= \$50,644



- Rental Household = \$47,000 average
- Home Ownership Household = \$53,051 average

The average income of tribal households (of those reporting an income above \$0) in Kake is \$50,644. Those paying rent had an average household income of \$47,000, while those who own their own homes earn an average of \$53,051 annually.

WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

(By number of household members)

		House	ehold S	ize (Nu	mber of	Peop	le)		
Household Income	1	2	3	4	5	6	7	8	Total
Less than \$17,000	3.4%	5.2%	3.4%	5.2%	1.7%	0.0%	0.0%	0.0%	19.0%
\$17,100 - \$20,000	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
\$20,100 - \$25,000	0.0%	0.0%	1.7%	0.0%	3.4%	0.0%	0.0%	0.0%	5.2%
\$25,100 - \$28,000	0.0%	1.7%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%	6.9%
\$29,100 - \$30,000	0.0%	0.0%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
\$30,100 - \$34,000	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	1.7%
\$34,100 - \$36,000	0.0%	1.7%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
\$36,100 - \$38,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$38,100 - \$40,000	0.0%	0.0%	1.7%	5.2%	3.4%	0.0%	0.0%	0.0%	10.3%
\$40,100 - \$42,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$42,100 - \$45,000	3.4%	0.0%	0.0%	1.7%	1.7%	1.7%	0.0%	0.0%	8.6%
\$45,100 - \$48,000	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%
\$48,100 - \$51,000	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	1.7%
\$51,100 - \$56,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$56,100 - \$62,000	0.0%	3.4%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%	8.6%
\$62,100 - \$67,000	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%
\$67,100 - \$72,000	0.0%	1.7%	0.0%	0.0%	3.4%	0.0%	0.0%	0.0%	5.2%
\$72,100 - \$77,000	0.0%	0.0%	1.7%	0.0%	1.7%	0.0%	0.0%	0.0%	3.4%
\$77,100 - \$82,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	1.7%
\$82,000 - \$100,000	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	3.4%
\$100,100 - \$130,000	0.0%	0.0%	1.7%	1.7%	0.0%	0.0%	0.0%	0.0%	3.4%
More than \$130,000	0.0%	0.0%	3.4%	0.0%	0.0%	3.4%	0.0%	0.0%	6.9%
Total	10.3%	17.2%	31.0%	13.8%	17.2%	6.9%	3.4%	0.0%	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. Forty percent of households earn \$34,000 or less annually. Twenty-eight percent contain five or more residents.

HOUSING AND URBAN DEVELOPMENT INCOME LIMITS

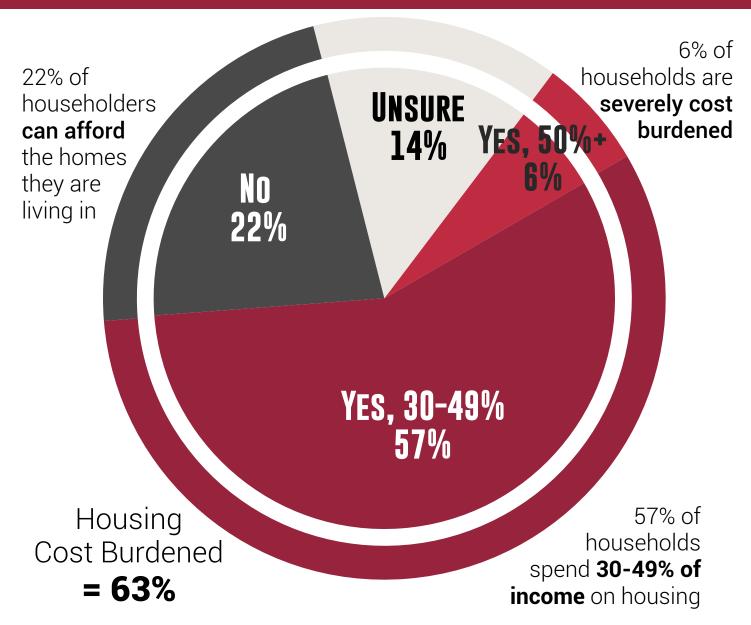
(By number of household members)

	HUD Income Limits by Household Size for Kake									
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		

	Р	Percentage of Kake 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	3.4%	5.2%	5.2%	5.2%	6.9%	0.0%	0.0%	0.0%	25.9%
Very Low (50%) Income Limits	6.9%	6.9%	15.5%	12.1%	12.1%	1.7%	0.0%	0.0%	55.2%
Low (80%) Income Limits	10.3%	8.6%	24.1%	12.1%	15.5%	3.4%	1.7%	0.0%	75.9%

According to HUD's 2019 income limits, 75.9% of Kake households are low income, 55.2% are very low income, and 25.9% are extremely low income.

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



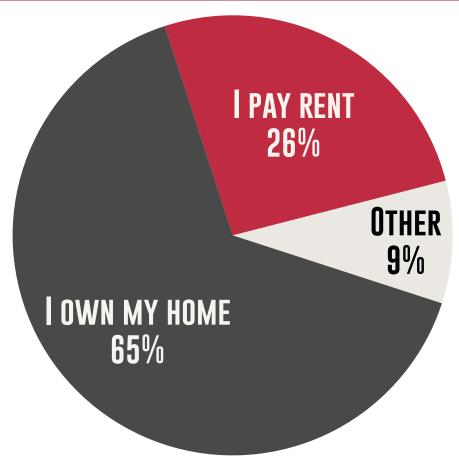
Costs of housing are a burden or severe burden to 63% of Kake respondents. The balance of residents have affordable costs, or are unsure of the monthly cost relative to income.

The 63% of respondents who are cost-burdened or severely cost-burdened—spending 30% or more of household income toward housing costs—includes 6% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

An additional 14% say they are uncertain what portion of their total household income goes toward housing costs.

HOUSEHOLDERS

WHAT IS YOUR CURRENT HOUSING SITUATION?



Just under two-thirds (65%) of tribal householders live in a house that they own. This includes 48% of respondents own their home and no longer pay a mortgage. Twenty-six percent pay rent, either to a landlord, friend, or family member. Kake has the 2nd lowest percentage of retail units in the THRHA region.

Answer Options	Response Percent
I own my home and pay a mortgage	16%
I own my home and do not pay a mortgage	48%
I pay rent	19%
I live with a friend or family member and pay rent	6%
I live with a friend or family member and do not pay rent	6%
Own trailer, rent lot (from other)	1%
Rent to own (from other)	1%
Other	3%

NUMBER OF PEOPLE PER HOUSEHOLD

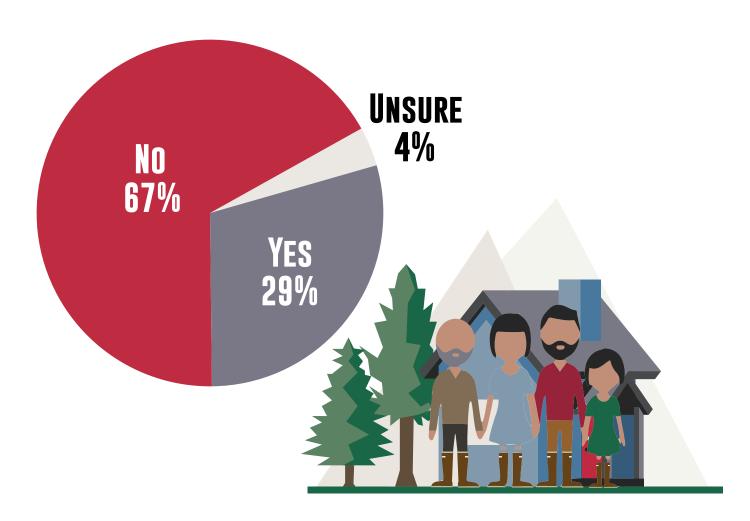


Average Household Size

= 3.4

The average household size of survey respondents is 3.4. Household sizes ranges from one to seven people.

IS YOUR HOME OVERCROWDED?



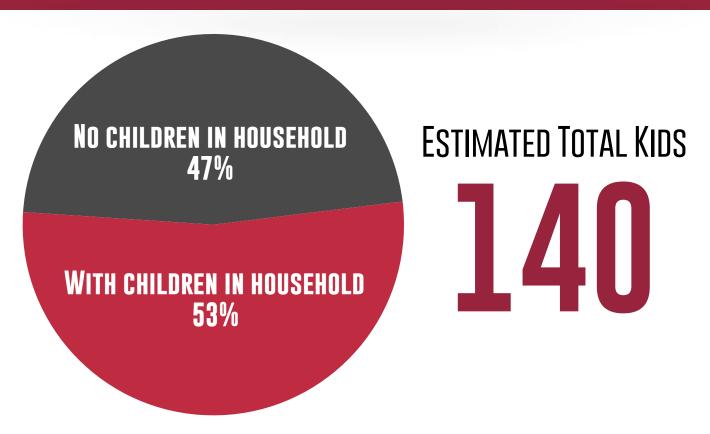
Average Household Size = 3.4

Average Household Size for "Yes" = 5.0

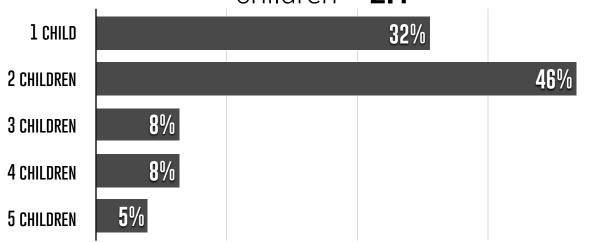
Average Household Size for "No" = 2.9

Twenty-nine percent of households survey say their homes are overcrowded. The overall average household size is 3.4 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 2.9 people.

HOW MANY CHILDREN UNDER AGE 18 LIVE IN YOUR HOUSEHOLD?

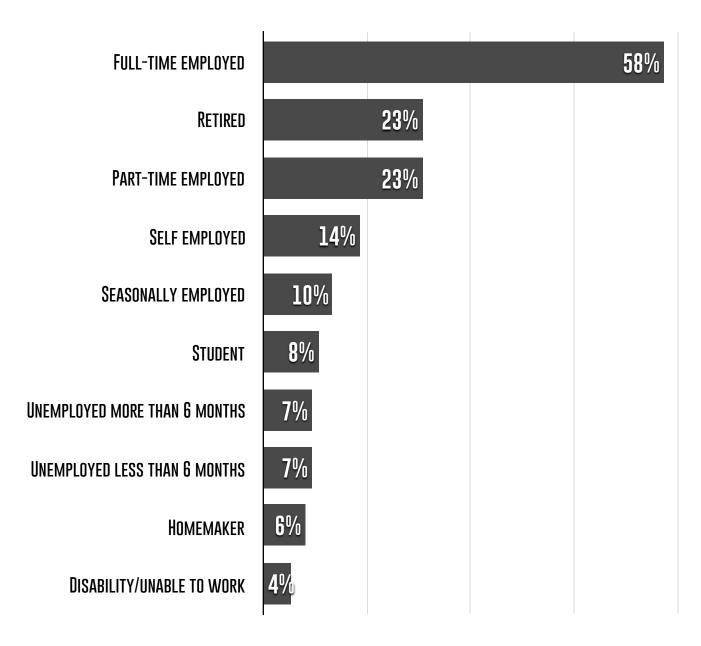


Average number of children in homes with children = 2.1



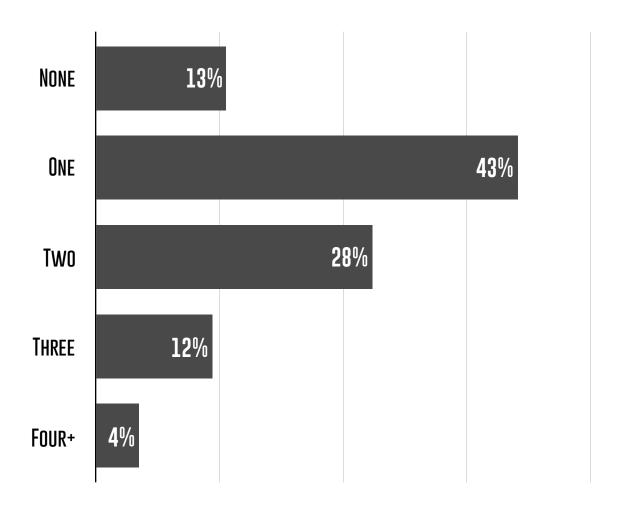
More than half of THRHA's tribal households (53%) have at least one child under the age of 18. The average number of children in a THRHA tribal household with children is 2.1. For homes with children, a little under one-third (32%) have one child, 46% have two children, and 21% have three or more children. There are an estimated 140 kids in Alaska Native homes in Kake.

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



Fifty-eight percent of households reported having at least one full-time employed householder. Twenty-three percent of households have a member who is employed part-time, and another 23% have a member who is retired. Approximately 14% of respondents have a household member who is unemployed, including 7% with a member unemployed for more than six months.

HOW MANY ADULTS IN YOUR HOUSEHOLD ARE CURRENTLY EMPLOYED?

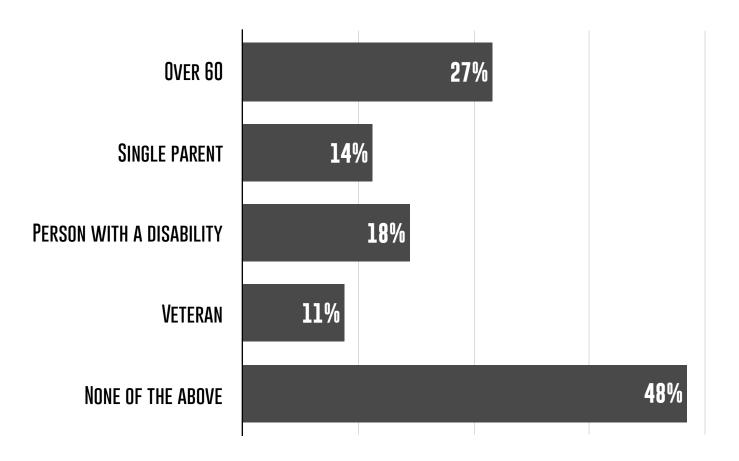


Average employed adults per household = 1.6

We asked how many adults are currently employed in the household of the respondent. The most common response was one working adults, with 43% of respondents selecting this answer. Another 28% of households have two working adults. The average response was 1.6 working adults per household.

MEMBERS OF HOUSEHOLD

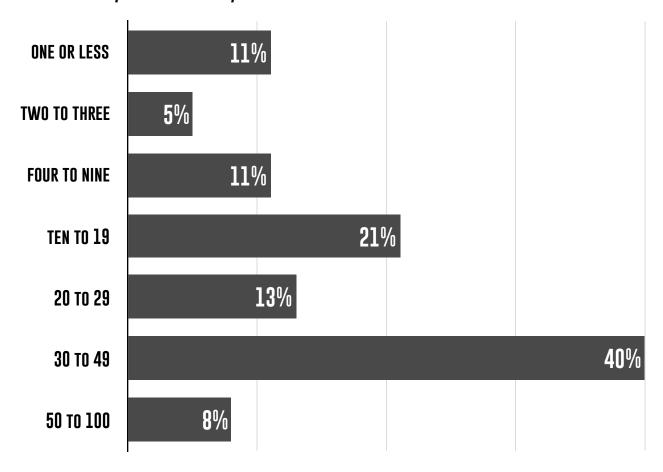
Check all that apply if any members of your household are:



Just over one-quarter of all tribal households (27%) contain a person over the age of 60. Eighteen percent of all tribal household have a member with a disability. Fourteen percent include a single parent, while 11% 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

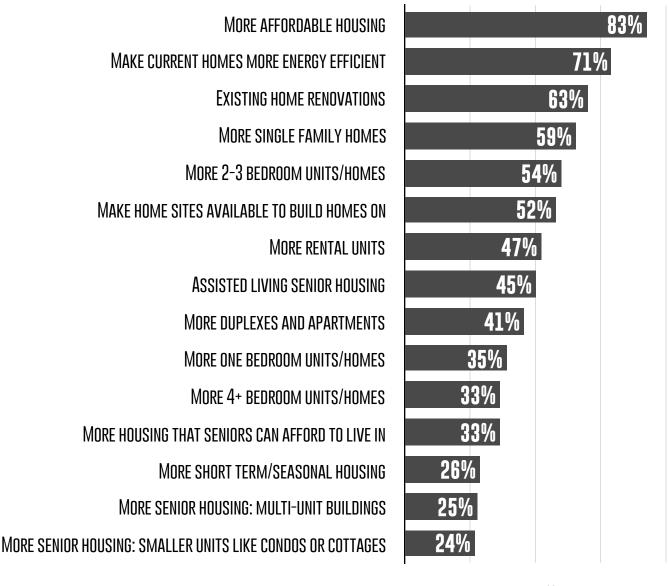
= 25

Twenty-one percent of households surveyed had lived in their homes between 10 and 20 years, and another 61% have resided in their homes more than 20 years. Sixteen percent have been in their homes three years or fewer. The average tenure of a tribal household at the point this survey was conducted was 25 years.

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 Kake, according to the survey, is more affordable housing, which 83% of survey respondents say is a high priority. This is followed by a call to make existing homes more energy efficient (71%) and renovation of existing homes to improve quality (63%).

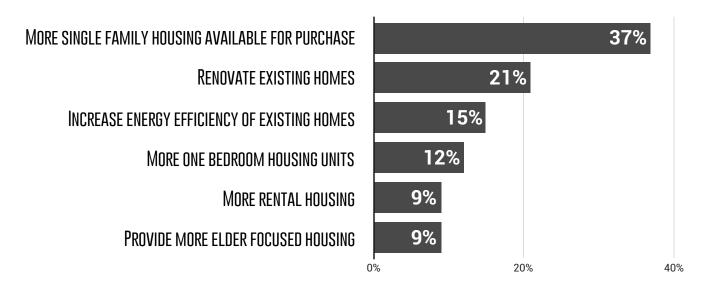
The following table shows a breakdown of responses to these questions and responses.

HOW IMPORTANT ARE THE FOLLOWING TRIBAL

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%	0%	2%	0%
Make current homes more energy efficient, reducing energy costs	71%	26%	3%	0%	0%
Existing home renovations: Improve quality of existing home	63%	36%	2%	0%	0%
More single family homes	59%	38%	3%	0%	0%
More 2-3 bedroom units/ homes	54%	34%	11%	0%	2%
Make home sites available to build homes on	52%	43%	5%	0%	0%
More rental units	47%	33%	19%	2%	0%
Assisted living senior housing	45%	43%	5%	7%	0%
More duplexes and apartments	41%	37%	15%	5%	2%
More one bedroom units/ homes	35%	36%	29%	0%	0%
More 4+ bedroom units/ homes	33%	47%	16%	2%	2%
More housing that seniors can afford to live in	33%	53%	7%	7%	0%
More short term/seasonal housing	26%	43%	24%	6%	2%
More senior housing: multi- unit buildings	25%	51%	14%	8%	2%
More senior housing: smaller units like condos or cottages	24%	53%	17%	7%	0%

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

Respondents ranking the following as their top priority



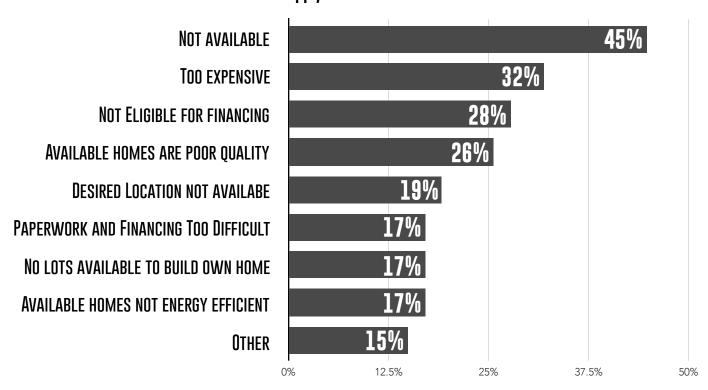
Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6
More single family housing available for purchase	37%	17%	17%	11%	13%	6%
Renovate existing homes	21%	19%	19%	17%	10%	13%
Increase energy efficiency of existing homes	15%	23%	21%	17%	17%	8%
More rental housing	9%	23%	13%	23%	17%	15%
Provide more elder focused housing	9%	12%	19%	23%	19%	18%
More one bedroom housing units	12%	9%	12%	9%	23%	35%

When asked to rank the importance of six possible answers, 37% of Kake respondents identified *single family housing available for purchase* as their highest priority. *Renovation of existing homes* received the second greatest amount of top priority rankings, at 21%.

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	66%
No	21%
Maybe	13%

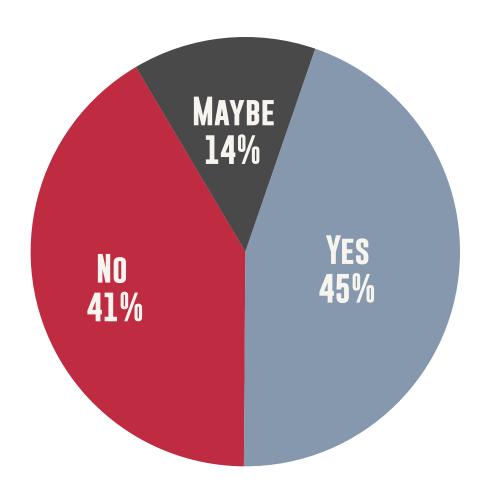
If you, or household members living in your housing unit, would prefer to own a home but do not, what are the obstacles? (mark all that apply)



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

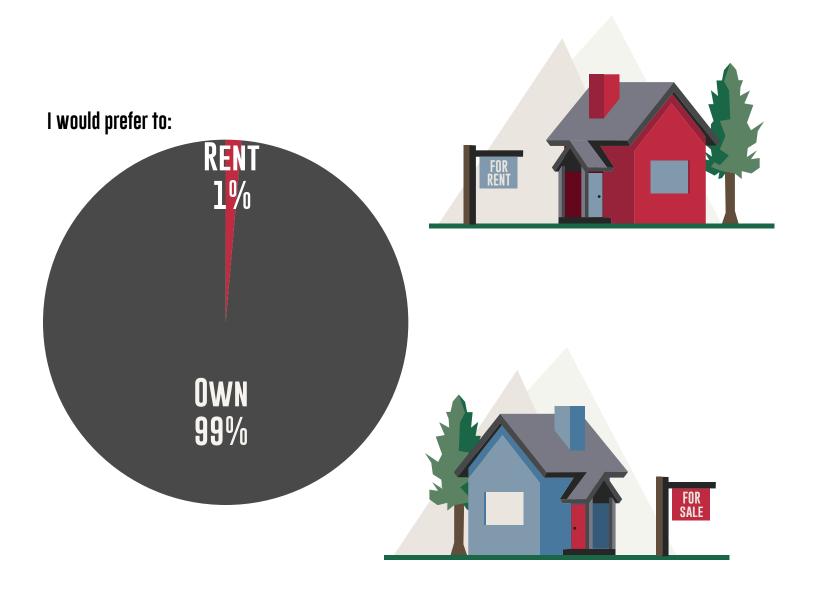
Two-thirds of households responding noted that they have member who would prefer to be in their own home. The top barrier to this was a general lack of availability (45%), followed by the expense of having a separate home (32%). Tribal members would be willing to spend \$578 per month for their own housing.

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



When asked, 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. Another 41% said they would not.

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



Sixty-five percent of respondents in this survey currently own their own home, but another 29% (for a total of 99%) 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.	23
Access to funding to help renovate my home.	22
I have land and need access to a loan to build my own home.	13
Home maintenance education program.	11
I would like to participate in a "sweat equity" housing program, where I help build my home.	10
A rental unit to move into.	9
I am not interested in a housing program at this time.	9
Financial literacy program.	7

Do you own land in your community?

<u> </u>		
Answer Options	Response Percent	
Yes, and I would like to build a home on that land.		27%
Yes, but I'm not interested in building a home on my land.		9%
No		58%
Other		6%

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

Answer Options	Response Percent
Yes	29%
No	69%
Not Sure	2%

How many bedrooms are in your house?

Average Number of Bedrooms

= 2.8

OPEN ENDED RESPONSES

HOUSING PROGRAMS "OTHER"

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

- Funding for addition sweat equity need contractor
- Land assistance
- Repair outside of home

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 visualizes the 47 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?

- We need more homes and playgrounds like everyone else. Kake has none.
- 1 bedrooms for single based on income
- Affordable housing!
- Affordable single-family homes. Energy efficient.
- All of T&H has to pay very high electricity bills and nothing has been done to fix it.
 Here in Kake they need to keep up on maintenance to the houses. I get shocked by
 my lights sometimes in my house. Still the same carpet from when the house was
 built.
- · Apartment building for single family living
- Availability
- Cost too high
- Critical
- Drainage of surface water
- Elders want to live here but there are no trained staff for assisted living.
- Energy costs
- Energy efficiency
- Existing Home renovations
- Heating is the most needed. Wood stove/Heaters. Mold I believe is an overlooked issue that needs to be addressed.
- Home maintenance repairs needed badly in many homes.
- Housing for young couples
- Housing improvement (renovations)
- I moved home a little over a year ago and there is no homes to rent at all.
- Lots of younger people without homes
- Mold and mildew
- More affordable home being built on current lots
- More affordable single-family housing and one to 2-bedroom rentals/apartments
- More homes available to own for our community members.
- More housing for younger generation
- More income friendly units/ electric efficient units
- More jobs
- More people are needing smaller single homes before the elderly age
- More rent to own homes. Senior housing. More bedroom homes. Renovate or update all existing homes.
- More rentals for young people
- · More single-family homes. Rent to own homes possibly.
- Necessary
- Need homes
- · Need homes for younger family so they can move back to village
- Need more housing

- · Need more rent to own homes.
- Need to bust down the old houses and make new ones for people that need a house
- Not enough housing available
- · Not enough housing. people move away and multiple living in home
- Nursing home so elders can stay in community
- Old house need to be removed; more assistance for our young family to own their own homes. Too many living with parents.
- Place for the elders
- Rental apartment
- Shortage. Those empty homes available need extensive repair.
- Single adults stuck living with their parents due to no single person dwellings available for renting.
- There are no homes available for purchase. If there are, the houses need torn down completely.
- We need more housing.

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

- · Please keep helping us
- How come Kake doesn't have a play ground for the kids
- I asked for help on mortgage & they said they could not help me (20,000 left)
- I bought a home in 3rd phase in Kake and it was still not fully insulated under flooring
- I'm glad we have these programs available in our communities
- More affordable, energy efficient homes are needed in the community.
- More one or two person housing.
- More rentals
- Sr housing should be preference for elders first, single parents
- When I moved into my T&H house here in Kake I was "low income" but now that I
 have a steady full time job, I can't switch my house to the "fair market" so I still have
 30% of my income set to my house for rent and takes away from my family even
 though I make more than I did 6 years ago when I was "low income"
- When you have a project you need to an inspector. The senior housing renovation has some serious electrical issues. No one oversaw the electrical wiring being installed. Now serious problems. Also the senior housing has two washers and dyers and only one set works. Should purchase speed queen front load with stand.. It is hardship for elders waiting for the washer and dryer.
- Work harder with out lying community
- Would THRHA be able to help out retired Tribal Citizens improve their own homes?