



TLINGIT HAIDA REGIONAL HOUSING AUTHORITY NEWSLETTER

PRESIDENT'S MESSAGE



This year, THRHA is proud to celebrate 50 years of creating housing opportunities

with our Southeast Alaska Tribal partners. Our mission to connect Southeast Alaskans with sustainable housing opportunities and innovative financial solutions remains strong. We look to the future with the resilience that has sustained us and proudly honor where we have come from and our journey in creating a path to self-sufficiency today and into the future. The tagline for our 50th-anniversary logo is *Haa eeti' káax'u lagéiyi yís—For the Benefit of Our Descendants*. Affordable housing is critical to the success of our people. THRHA, in partnership with Haa Yakaawu Financial Corporation and our Tribes, is creating housing today that will improve the quality of life for our grandchildren's children.

THRHA's promise to you is to

THRHA Partners with the City and Borough of Juneau to Create Affordable Housing in Juneau



On July 10, 2023, the City and Borough of Juneau Assembly approved the transfer of 11.5 acres of city-owned land on Pederson Hill to THRHA for less than fair market value. We have worked with the CBJ on this project for over a year.

As part of the agreement, we will build and sell 50% of units to low-income tribal citizens and the other 50% to moderate-income Juneau residents. The moderate-sized homes (1,200-1,400 square feet) will be constructed in phases.

continue to work for the benefit of our descendants, creating housing opportunities that integrate our cultural values and establish vital, resilient, sustainable pathways for our future.

We have preliminary funds to begin the first phase of site development, but much permitting and planning still needs to be done. We continue to seek funding from various sources to be as diversified as possible to meet the needs of the people in Juneau.

An environmental assessment of the area is already underway, and construction is planned to begin in 2024. We hope to see the first families moving in during 2025.



Heat Pumps

THRHA is a leader in heat pump installations in SE AK. We started installing heat pumps in 2019 and have installed over 300 heat pumps! An air source heat pump with reasonable seasonal efficiency will provide a direct cost savings of approximately 50% when meeting the same heating load as electric resistance heating systems, and has many improvements over oil and other fuels. Since heating demands make up such a large portion of the total energy use in SE AK due to the high number of heating degree days per year, this savings addresses a major portion of a home's energy use.

In addition to the cost benefits, there are many benefits to installing heat pumps, including:

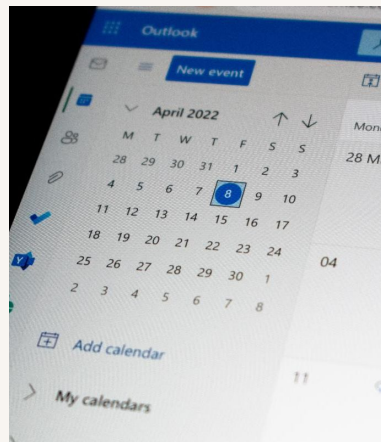
- Nothing needs to be delivered, which reduces the chance of freeze-ups if you are not home;
- Moves the air and helps reduce humidity, which help reduce mold
- Better for the environment as the risk of oil spills is eliminated
- Risk of elevated CO in the living space is eliminated
- Works well with wood stoves & pellet stoves to help distribute the heat throughout the house
- Provides air conditioning



How to Clean Your Heat Pump Filter

The heat pump filter should be cleaned at least monthly. A good way to remember is to clean it when you pay your rent.

1. Lift the heat pump cover.
2. Remove the dirty filter.
3. Vacuum the filter with a furniture attachment or spray the filter with the sink sprayer.
4. Put the filter back in.
5. Close the heat pump cover.



How To Use a Heat Pump

Heat pumps work differently than boilers or furnaces. Here are eight things you should not do.

- Don't worry about the temperature reading. Set your heat pump to a comfortable temperature and adjust it over a few days.
- Don't leave your old heating system cranked up. Turn your old thermostat 10° lower than you used to. If you used to set it to 68°, turn it to 58° allowing your old system to become the backup heat source.
- Don't fuss with it every day. Find the right setting and leave it alone. Exception: for absences of over 24 hours. Go ahead and turn it down.
- Don't go easy on your heat pump. Use it for as much heating as it can handle and turn up the fan.
- Don't use "AUTO" mode. Set it to "HEAT" in winter and "COOL" in summer.
- Don't use the lowest fan speed. Strange but true: a heat pump works most efficiently when set to a higher fan speed.
- Don't forget to keep up on maintenance. Clean and replace cartridges, keep the outdoor unit debris-free, and have it serviced

- every year or two.
- Don't worry about an ideal swap-over point. Use your heat pump as much as possible unless your backup heating fuel is affordable.

Following these tips can save energy and money while staying comfortable all winter.

ENERGY EFFICIENT HOT WATER HEATERS

Water heaters are in the news! THRHA has installed highly efficient hybrid heat pump water heaters since 2020.

[Washington Post Article](#)



GETTING TO KNOW HYFC



HYFC's mission is to build self-sufficiency for tribal citizens, organizations, and individuals in Southeast Alaska communities



Credit Building Loans
Mortgage Lending
Loan Servicing
Renovation Loans
Credit and Financial Counseling
Financial Education

FINANCIAL EDUCATION

Check out our FREE upcoming Financial Education classes here!



Link: <https://forms.office.com/r/JDSXBEKXDP>

Social Media



FACEBOOK



INSTAGRAM



Haa Yakaawu Financial Corporation

Haa Yakaawu Financial Corporation (HYFC) is a Native CDFI based in Juneau, Alaska. We offer affordable housing loan products and services to Alaska Natives in Southeast Alaska.

We aim to provide financial opportunities for Southeast Alaska communities and Tlingit and Haida tribal citizens.

We currently offer a variety of loan products, including home purchases, down payment assistance, home renovation/improvement, and residential construction loans. We provide housing and financial literacy training, counseling, financial coaching, and one-on-one technical assistance.

In 2020, we started the Success Starts With Me program (SSWM), which provides customized home loan packages to Native families in Southeast Alaska. Since the inception of the SSWM program, we have built over 20 homes and created 20 new homeowners.

We also offer a Small Dollar Credit Builder Loan program, which provides loans to communities that do not have a local financial institution or



will not qualify for a loan from a traditional financial institution.

If you are interested in learning more about our loan programs, please get in touch with us.

<https://hyfclending.com/>

907-780-6868.



Upcoming schedule to follow below

September 5 - Credit Essentials

September 19 - Insure to be Sure

September 21 - Fall Maintenance

October 3 - Budgeting/Saving/Credit

October 17 - Retirement

November 2 - Credit Essentials

December 19 - Winter Maintenance

**JOIN US FOR OUR 2023
FINANCIAL
EDUCATION
WORKSHOPS**

MARCH 28 • Spring Maintenance (Juneau/Hybrid)	AUGUST 22 • Budgeting/Saving/Credit (Juneau/Hybrid)
APRIL 3 • Insure to be Sure (Juneau/Hybrid)	SEPTEMBER 5 • Credit Essentials (Juneau/Hybrid)
APRIL 13 • Budgeting/Saving/Credit (Juneau/Hybrid)	SEPTEMBER 19 • Insure to be Sure (Juneau/Hybrid)
APRIL 27 • Retirement (Juneau/Hybrid)	SEPTEMBER 21 • Fall Maintenance (Juneau/Hybrid)
MAY 11 • Credit Essentials (Juneau/Hybrid)	OCTOBER 3 • Budgeting/Saving/Credit (Juneau/Hybrid)
JUNE 20 • Budgeting/Saving/Credit (Juneau/Hybrid)	OCTOBER 17 • Retirement (Juneau/Hybrid)
JUNE 21 • Summer Maintenance (Juneau/Hybrid)	NOVEMBER 2 • Credit Essentials (Juneau/Hybrid)
JULY 11 • Credit Essentials (Juneau/Hybrid)	DECEMBER 19 • Winter Maintenance (Juneau/Hybrid)

Presentations by: THRHA's Financial Coaching Team

In this training you will:

- ✓ Learn how to create a successful family budget
- ✓ Back to school savings tips
- ✓ Learn about your credit score and reports, and tips to improve your credit
- ✓ Explore THRHA programs and opportunities

DOOR PRIZES Participants will be eligible to win one of two \$100 prizes to go towards fuel and/or electricity (Must attend and complete a survey).

eMail: coaching@thrha.org



Lenders use credit reports and credit scores to assess your risk as a borrower. You should check your credit reports at least once a year to ensure no errors. Checking your credit reports does not affect your score. However, closing an existing credit card could hurt your credit score.

- Tips for keeping a good credit score:
 - Pay your loans on time every time.
 - Don't get close to your credit limit.
 - Have a long credit history.
 - Only apply for the credit that you need.
 - Fact-check your credit reports.

A credit score is a number that predicts your credit behavior, such as how likely you are to pay a loan back on time. Paying off a collection account will not remove it from your credit report. It will stay on your report for seven years.

KEEPING A GOOD CREDIT SCORE:

Here are some additional tips for keeping a good credit score:

- Keep your credit utilization ratio low. This is the percentage of your available credit that you're currently using. A good goal is to keep your utilization ratio below 30%.
- Don't apply for too much credit too quickly. This can lower your score because it suggests you're desperate for credit.
- Dispute any errors on your credit report promptly.

By following these tips, you can ensure a good credit score, making it easier to get approved for loans and credit cards in the future.



Regional Housing Authority



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FINANCIAL CORPORATION



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