

THRHA News

TLINGIT HAIDA REGIONAL HOUSING AUTHORITY NEWSLETTER



The Importance of Wills and Family Land Planning

Across all of our communities, we often see many vacant homes and undeveloped lands. This isn't because the land has no value — quite the opposite. Too often, the challenge comes from unclear ownership. When property, including Native allotments, passes down without a will, it can leave dozens of heirs on the title. Some may live far away, others may be difficult to locate, and in the end, no one can make decisions about how the land will be used.

This situation makes it hard for families to care for the land, build homes, or use it in ways that honor the original intent of the allotment. With so many people holding fractional shares, the land often becomes “locked up” — unable to be improved, sold, or passed forward in a meaningful way.

One of the simplest and most effective ways to prevent this

President's Message

By Jacqueline Pata, President & CEO, THRHA

is to complete a will. By putting your wishes in writing, you can make sure your allotment or other property is passed on clearly to the next generation. Families can also consider consolidating holdings under a single heir or creating a family trust with decision-making authority. These steps help protect your legacy and ensure the land can be used in ways that benefit the family and the community.

If you haven't yet completed a will, I urge you to take this important step. Even a simple will can make a lasting difference. Here are a few resources to get you started:

“Restricted” Native Property Only - if you have property acquired pursuant to the 1906 Native Allotment Act and the 1926 Alaska Townsite Act, you can contact the Central Council Tlingit & Haida Indian Tribes of Alaska Realty Department at 907-463-7186, and they can help with a last will and testament (LWT). Note: The Federal Indian Probate Process requires a testator (person making the will) to initial all pages and sign the LWT in the presence of two (2) adult witnesses (age 18 and over), and a notary. If this requirement is not met, then the Federal Indian

Probate Judge will determine the LWT to be invalid and will distribute restricted Native property to the heirs according to the State of Alaska Intestacy Law (Death Without a Will).

All other Property:

Alaska Law Help is a good place to start! Visit <https://alaskalawhelp.org/> and click on Legal Topics. From there, select Life Planning/Powers of Attorney/Advance Directives/Wills & Probates.

Alaska State Court System. <https://courts.alaska.gov/> - Scroll down to Self-Help and click on Probate Estates, then scroll down to Links and click on Wills.

Alaska Legal Services <https://www.alsc-law.org/apply-for-services/> - Link to apply for services.

By planning ahead, we honor our families, respect our Native allotments, and build stronger communities for generations to come.

Gunalchéesh / Háw'aa / Thank you for walking this path with us.

Crow Hill Ribbon Cutting

Celebrating Six New Tribal Homeowners



DIA leaders Andrea Cadiente-Laiti and Barbara Cadiente-Nelson

On August 28, Douglas Indian Association, THRHA, and HYFC celebrated six new homes at the Crow Hill development in Juneau.

DIA leaders Andrea Cadiente-Laiti and Barbara Cadiente-Nelson shared the

history of Douglas and the long struggle for housing justice, reminding us that this milestone is about more than construction — it's about cultural continuity and community strength.

Through HYFC's Success Starts With Me program, these six new homeowners gained the counseling, tools, and support to achieve homeownership. Their journeys reflect resilience: single parents creating stability,

students becoming professors, and community members building the very homes they now own.

The day was marked with a devil's club blessing by Paul Marks and traditional Raven and Eagle songs, honoring ancestors while planting roots for future generations.

We extend deep gratitude to all our partners — Douglas Indian Association, THRHA, HYFC, Enterprise Community Partners, and funders — for making this dream a reality.



New homes in Crow Hill development

Employee Spotlight

Louise Kadinger, Educational Coordinator



Louise Kadinger, Senator Lisa Murkowski, and Lee Kadinger

We are proud to celebrate Louise Kadinger, Educational Coordinator at HYFC, who was honored along with her husband, Lee, this week in Washington, D.C. with the CCAI Angel in Adoption® Award, presented by Alaska Senator Lisa Murkowski.

Louise has dedicated her life to empowering others. Each year, she leads 52 financial education workshops across Southeast Alaska and provides countless hours of one-on-one financial coaching to community members. Beyond her work at HYFC, Louise has served as a long-time foster parent, opening her home to children in need of safe, nurturing, and permanent families.

The Angels in Adoption® Leadership Program, hosted by the Congressional Coalition on Adoption Institute

(CCAI), honors individuals and organizations making extraordinary contributions in adoption, permanency, and child welfare. Honorees travel to Washington, D.C., not only to be celebrated, but also to share their experiences with Members of Congress and help shape national policy.

The prestige of this recognition is reflected in its past recipients, which include Muhammad Ali, First Lady Laura Bush, Shonda Rhimes, Bruce Willis, Patti LaBelle, Kristin Chenoweth, Hoda Kotb, and the cast of *This Is Us*. Louise now joins this distinguished group of leaders and advocates, representing Southeast Alaska on a national stage.

Please join us in congratulating Louise Kadinger on this incredible honor. HYFC is deeply proud of her passion, leadership, and commitment to strengthening families and communities.

THRHA Receives Increased BIA Funding for 2025

THRHA is excited to share that we have received more than \$700,000 in Bureau of Indian Affairs (BIA) funding for this upcoming federal year — a significant increase over prior year funding levels.

These funds allow us to continue supporting eligible clients who are members of federally recognized American Indian and Alaska Native tribes. Through BIA programs, THRHA can provide important assistance, such as down payment support for homebuyers and home repair assistance for current homeowners.

This year's allocation also comes with an important waiver that expands access by allowing us to assist some higher-income clients, up to certain limits. This change means more families will be able to access resources that

strengthen housing stability and improve the safety and quality of their homes.

We are grateful for this increase in funding and look forward to helping more families achieve their housing goals in the year ahead.



Financial Education and Planning Managing Holiday Expenses

The holiday season is a time of joy, generosity, and celebration — but it can also bring financial stress if spending isn't carefully managed. With a little planning and discipline, you can enjoy the season without breaking the bank. Here are some practical tips to help you stay financially healthy during the holidays:

- 1. Set a Realistic Budget**
Start by reviewing your monthly income and regular expenses. Determine how much you can comfortably allocate for holiday spending without dipping into savings or accumulating debt.
- 2. Create a Dedicated Holiday Fund**
Open a separate account or set aside cash specifically for holiday expenses. This helps you track spending more easily and avoid using credit cards impulsively.
- 3. Include All Holiday Costs**
Gifts aren't the only expense — don't forget to budget for wrapping paper, postage, decorations, travel, food, and hosting costs. These extras can add up quickly if not accounted for.
- 4. Make a Gift List**
Write down everyone you plan to buy for and assign a spending limit for each person. This keeps your gift-giving thoughtful and within budget.
- 5. Consider Handmade or Personalized Gifts**
Homemade gifts can be meaningful and cost-effective. Whether it's baked goods, crafts, or a heartfelt letter, these gestures often mean more than store-bought items.
- 6. Shop Early and Smart**
Start shopping early to take advantage of sales and avoid last-minute panic buying. Use price comparison tools and look for coupons or cashback offers.
- 7. Be Scam-Savvy**
The holidays are prime time for online scams. Stick to reputable retailers, avoid deals that seem too good to be true, and monitor your accounts for suspicious activity.
- 8. Stick to Your Budget**
Once you've set your spending limits — honor them. It's easy to get swept up in the spirit of giving, but financial peace of mind is a gift to yourself.

Tenant Policies

The Tlingit Haida Regional Housing Authority (THRHA) has updated several policies that apply to tenants.

Pet Policy with Addendum for Service Animals

- Change to allow maximum of two (2) household pets subject to restrictions outlined in the policy
- Elderly person definition updated to match federal regulations; minimum age now 62
- Updated Financial Obligations of Tenants who have pets for cost of repair and replacement in the housing unit and outside the housing unit, such as porches, lawns, or other assigned to or associated with the unit

Illegal Drug Testing and Remediation Policy

- Retitled from Methamphetamine Testing and Remediation Policy to Information on Other Types of Illegal Drugs
- Language throughout changed from methamphetamine to illegal drug

Low Income Housing Tax Credit Admissions and Occupancy Policy

- Policies updated to include updated Pet Policy and Illegal Drug Testing and Remediation Policy
- Changed references of methamphetamine to illegal drug

- Added “testing for Chemicals or Contaminants” to the Inspections section. Removed types of inspections as those are included in the Maintenance & Inspection Policy

- Moved Selection Rating and Social Security to Attachments

Low Rent & Home Ownership Assistance Program Admissions & Occupancy Policy

- Policies updated to include updated Pet Policy and Illegal Drug Testing and Remediation Policy
- Changed references of methamphetamine to illegal drug
- Replace term “Lease” with “Rental Agreement”
- Revised Section X Admission into Program. Applicants will be offered no more than two (2) homes. They may choose to decline the first home offered and wait for next available home. If they decline a second home, applicant will be moved to bottom of the waiting list and time will reset to date of second refusal.

Community members can now view and download the full set of rental policies by visiting: <https://www.regionalhousingauthority.org/rental-policies/>.

For questions or additional support, please contact THRHA’s housing department at: housing@thrha.org.

Housing Project Updates Progress Across the Region

- **Juneau, Pederson Hill Phase 1:** This project includes 16 new homes, and road construction is already underway. THRHA received our first building permit and construction will begin soon.
- **Juneau/Douglas:** In Douglas, we did a ribbon cutting for the six (6) new homes. The first certificate of occupancy is being issued. All remaining homes will be completed this year.
- **Petersburg Duplex:** Nearing completion.
- **Yakutat:** New duplex unit is under construction.
- **Angoon:** New units are in the planning stages.

SUCCESS STARTS WITH ME

MORTGAGE PROGRAM | APPLICATIONS NOW BEING ACCEPTED FOR JUNEAU
FOR PEDERSEN HILL DEVELOPMENT



15 UNITS AVAILABLE

GENERAL TERMS

- 🏠 Homebuyer must be a resident of Juneau
- 👤 Enrolled tribal member
- 📖 Homebuyer is required to attend three financial literacy/homebuyer/home maintenance classes.
- 💰 Income not to exceed 80% MFI - see chart
- 🌱 Meet program eligibility requirements



Pre-sale allows for choice in the number of bedrooms, layouts, and colors.
Flexible loan terms-tailored to individual needs. Credit builder program included.

JUNEAU INCOME LIMITS

2025 HUD INCOME MFI - JUNEAU

Low-Income Limit (LIL) 80% of Median*							
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$72,100	\$82,400	\$92,700	\$102,950	\$111,200	\$119,450	\$127,700	\$135,900

FOR MORE INFORMATION CONTACT:

Haa Yakaawu Financial Corporation

Phone: 907-780-3105

Email: lending@hyfclending.com



APPLY TODAY AT REGIONALHOUSINGAUTHORITY.ORG/HYFC-LOAN/



SUCCESS STARTS WITH ME

MORTGAGE PROGRAM | APPLICATIONS NOW BEING ACCEPTED FOR JUNEAU
FOR SÉET KANAX DUTÉEN DEVELOPMENT, 1.5 MILE NORTH DOUGLAS HWY



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FOR MORE INFORMATION CONTACT:

Haa Yakaawu Financial Corporation

Phone: 907-780-3105

Email: Hyfc@thrha.org



APPLY TODAY AT REGIONALHOUSINGAUTHORITY.ORG/HYFC-LOAN/



Fall Maintenance Tips

Get Your Home Ready for Winter

As the crisp air rolls in and the leaves begin to fall, it's the perfect time to prepare your home for the colder months ahead. A little maintenance now can prevent costly repairs and keep your home safe and cozy all winter long. Here are some essential fall maintenance tips:

Weatherproof Your Home

- **Conduct weatherization:** Seal windows and doors to keep the cold out and the heat in.
- **Seal air leaks:** Use caulk or weather stripping around windows, doors, and vents.

Outdoor Prep

- **Clean gutters and downspouts:** Prevent water damage and ice dams.
- **Drain outdoor faucets and hoses:** Avoid frozen pipes and cracks.
- **Rake leaves:** Keep your yard healthy and reduce slip hazards.
- **Put away outdoor furniture:** Protect it from snow and ice.
- **Inspect crawlspaces:** Check for leaks or signs of moisture.

Heating System Maintenance

- **Heat pumps:** Clean or replace filters to ensure efficiency.
- **Boilers:** Schedule your annual servicing to avoid breakdowns.
- **Fireplaces:** Have your chimney cleaned to prevent fire hazards.

Safety Checks

- **Smoke detectors:** Test and replace batteries if needed.
- **Fire extinguishers:** Ensure they are charged and accessible.
- **Insulate water pipes:** Prevent freezing and bursting.

Winter Readiness

- **Remove hazards:** Clear rocks, extension cords, and hoses from areas where snow will accumulate.
- **Service winter equipment:** Make sure snow blowers, shovels, and ice melt are ready to go.

Taking time now to prepare your home can save you time, money, and stress later. Stay warm and safe this season!

Koo.éek' Season is here!

Many of our tribal clans are busy planning for their koo.éek' (memorial) parties for their loved ones who have passed. At these parties, there are songs of grievance to start and then they move to happy times. Multiple meals will be shared; songs will be sung; fire bowls will be prepared to honor those no longer with us; and goods/ bowls are distributed. Often clan business is also done, such as giving out names to new family members; adopting new members; collecting and re-distributing funds; and paying off debts.

Subsistence Tip

From our experience, the bowls that are shared include a lot of fruit. In an effort to avoid spoilage or loss of this fruit consider some tips to preserve:

- Dry the fruit, cut up, and put in oven at lowest setting until leathery and pliable. Cool and store in airtight containers.
- Jar and freeze fresh fruit
- Slice favorite fruit and then jar or freeze with minimal sugar for holiday pies
- Make fruit roll ups: Mix berries and bananas in a blender and lay out on parchment paper on rimmed sheets and bake at lowest oven setting until center is no longer sticky.

Cleaning and Decluttering Tips Make Space for What Matters

Feeling overwhelmed by clutter? Fall is a great time to refresh your space and lighten your load before the winter months set in. Decluttering isn't just about tidying up—it's about creating a more peaceful, functional home. Here are some practical tips to help you get started:

Let It Go

- Remove what you don't need: Sell, donate, gift, or toss items that no longer serve a purpose.
- Your home isn't a storage unit: Keep only what you use and love.
- Try the "one in, one out" rule: For every new item you bring in, remove one.

Be Intentional

- Ask yourself: Does this item bring me joy? If not, it might be time to part ways.
- Use the "ex test": Would you ask for it back from an ex? If not, it may not be worth keeping.

Start Small

- Pick a manageable area: A drawer, a corner, or a bathroom cabinet is a great place to begin.
- Set a realistic time limit: Even 15–30 minutes a day can make a big difference.
- Save big projects for the weekend: Don't try to tackle the whole house in one night.

Stay Motivated

- Take before and after photos: Seeing your progress can be incredibly rewarding.
- Don't let clutter pile up: Avoid the "clutter chair" or the "entry table pile up."

Decluttering is a process, not a race. Take your time, stay consistent, and enjoy the calm that comes with a cleaner, more organized space.

Tip: For Juneau residents with home garbage service: You don't have to haul extra bags of garbage or large items to the dump. Call Alaska Waste to schedule a curbside pickup!



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Juneau, AK 99801



info@thrha.org
lending@hyfclending.com



(907) 780-3105
Call toll-free (888) 241-6868