

PETERSBURG TRIBAL HOUSING SURVEY ANALYSIS

August 2019

Prepared for



Petersburg Indian Association



Regional Housing Authority

by Rain Coast Data



TABLE OF CONTENTS

SUMMARY PAGE 1

| | |
|--|--------|
| Key Findings and Analysis..... | Page 1 |
| Petersburg Tribal Housing Infographic..... | Page 2 |
| Top Priorities..... | Page 3 |
| Methodology..... | Page 4 |

PETERSBURG HOUSING STRUCTURES PAGE 5

| | |
|------------------------|--------|
| Home Type..... | Page 5 |
| Year Home Built..... | Page 6 |
| Overall Condition..... | Page 7 |
| Mold..... | Page 8 |
| Home Heating..... | Page 9 |

PETERSBURG HOME FINANCES PAGE 10

| | |
|--------------------------------|---------|
| Assessed Value of Home..... | Page 10 |
| Average Mortgage and Rent..... | Page 11 |
| Annual Household Income..... | Page 12 |
| HUD Income Limits..... | Page 14 |
| Housing Affordability..... | Page 15 |

PETERSBURG HOUSEHOLDERS PAGE 16

| | |
|---------------------------|---------|
| Housing Situation..... | Page 16 |
| People Per Household..... | Page 17 |
| Overcrowding..... | Page 18 |
| Children Under 18..... | Page 19 |
| Employment Status..... | Page 20 |
| Employed Adults..... | Page 21 |
| Household Members..... | Page 22 |
| Year Moved In..... | Page 23 |

PETERSBURG PRIORITIES AND PREFERENCES PAGE 24

| | |
|----------------------------------|---------|
| Tribal Housing Priorities..... | Page 24 |
| Top Housing Priority..... | Page 26 |
| Obstacles to Home Ownership..... | Page 27 |
| Small Homes..... | Page 28 |
| Renting vs. Owning..... | Page 29 |
| Additional Findings..... | Page 30 |

OPEN ENDED RESPONSES PAGE 31

| | |
|--|---------|
| Housing Programs "other"..... | Page 31 |
| Most critical housing need in community..... | Page 32 |
| Open Ended: Is there anything else?..... | Page 36 |

SUMMARY

KEY FINDINGS AND ANALYSIS

The most pressing housing need in Petersburg, according to the survey, is more affordable housing, which 74% of survey respondents say is a high priority. This is followed by a call to make existing homes more energy efficient (63%). Other items with a high level of demand are affordable senior housing, more rental units and improving the quality of existing homes.

In a forced ranking exercise of six possible answers, 29% of respondents say that more rental housing is most important priority. When asked which Tlingit Haida Regional Housing Authority (THRHA) housing program was of most interest to Petersburg households, the most common answer was “access to funding to help renovate my home.”

Sixty-nine percent of households surveyed live in single family homes, and 15% are in multi-family units. Another 13% live in mobile homes.

A majority (72%) of survey respondents own their homes in Petersburg. Fewer than a quarter (23%) rent their homes. The average household size is 3.4 people, and 57% 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-five percent of survey respondents report that a member of their household would prefer to own a home but do not.

“Our community needs rentals, badly! We have people desperate for homes with no place to go. There is nothing available in good condition to rent. We need more options especially for young families that can't afford to buy.” Petersburg survey respondent

Fifteen percent of the households surveyed include a single parent, and 30% have a member over 60 years of age. Thirteen percent of households include a person with a disability, and 14% include a veteran.

Fifty-five percent of respondents indicate their homes are in good or excellent condition, while 35% said the condition were adequate. Ten percent of respondents said the condition of their homes was poor. Forty-four percent 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.

Petersburg respondents who are homeowners have an average monthly mortgage of \$1,150. Average rent is \$944, before utilities. Forty-five percent of respondents are cost-burdened, which is defined as spending 30% or greater of household income toward housing costs. This includes the 15% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

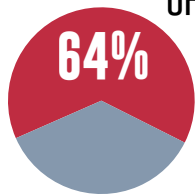
Petersburg households have the lowest percentage of renters of THRHA's 12 regional partner communities. Petersburg was also the only THRHA community to rank more rental housing as their top priority in a forced ranking exercise. Petersburg has the highest number of average bedrooms per housing unit in the region.

PETERSBURG TRIBAL HOUSING INFOGRAPHIC

TOTAL ALASKA NATIVE HOUSEHOLDS
(ESTIMATED)

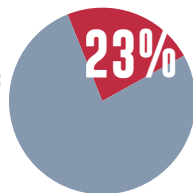
= **122**

OF THESE



PARTICIPATED IN THE SURVEY

RENTERS =



AVERAGE HOME VALUE

= **\$186,667**

AVERAGE ANNUAL HOUSEHOLD
INCOME

= **\$61,097**



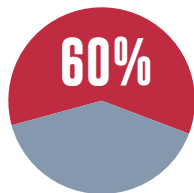
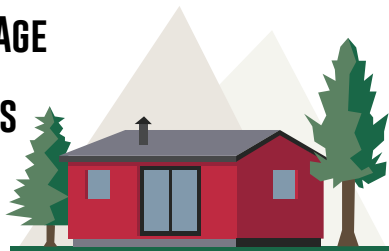
AVERAGE MORTGAGE = **\$1,150**

AVERAGE RENT = **\$944**



AVERAGE HOME AGE

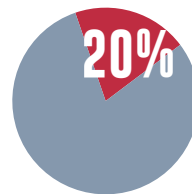
= **44** YEARS



OF HOUSEHOLDS ARE
LOW-INCOME

PEOPLE PER HOUSEHOLD

= **3.4**



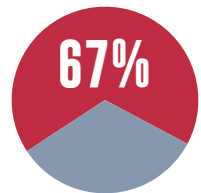
= SAY THEY ARE
OVERCROWDED

AVERAGE CHILDREN UNDER 18 = **2.1**

FOR HOMES WITH CHILDREN

57% OF HOUSEHOLDS HAVE KIDS

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



HOUSEHOLDS INCLUDE:

30%

A MEMBER OVER 60

A SINGLE PARENT

15%

13%

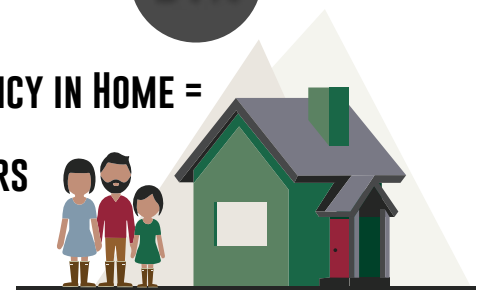
A PERSON WITH A DISABILITY

A VETERAN

14%

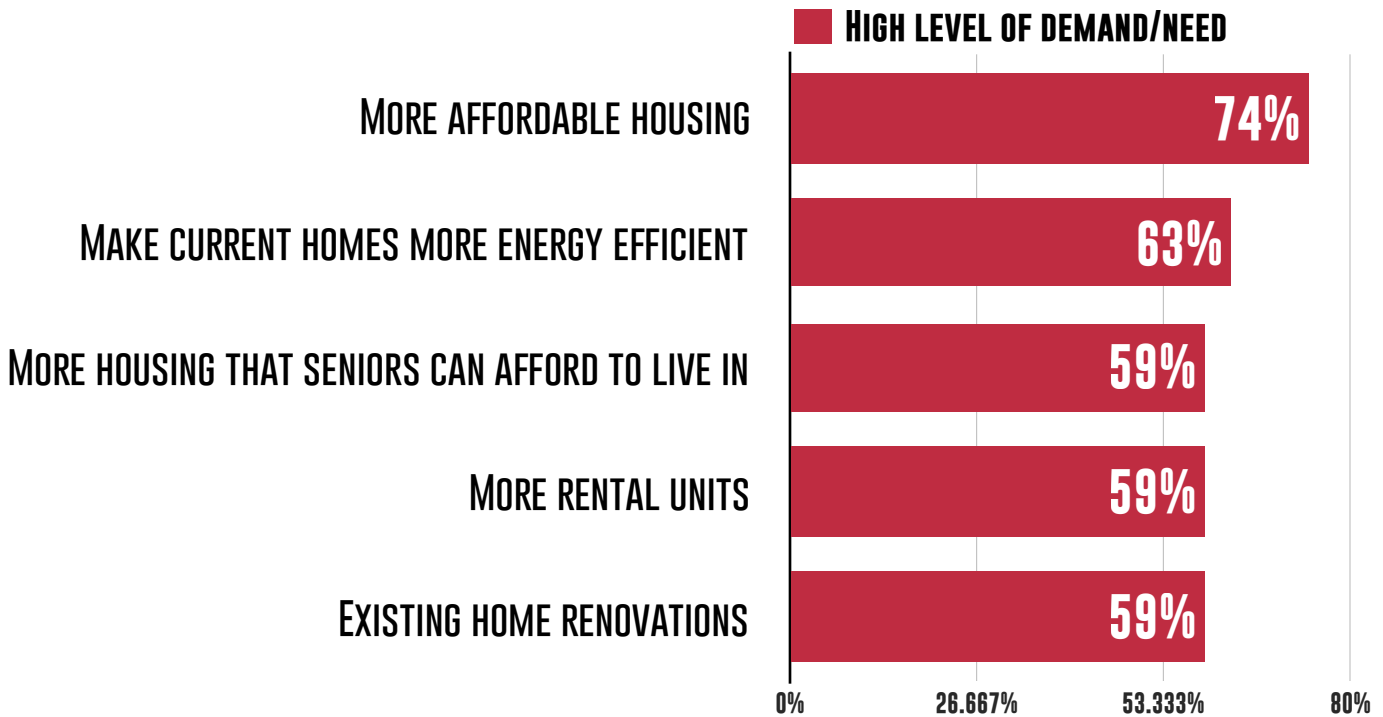
AVERAGE RESIDENCY IN HOME =

14 YEARS

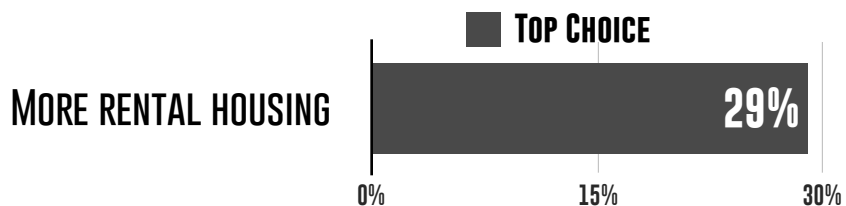


PETERSBURG'S TOP PRIORITIES

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 Petersburg. A community housing needs assessment survey must 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 Petersburg Indian Association'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 46 Petersburg Alaska Native households responded to the survey, which was not enough to ensure a high confidence level. However, because a Petersburg survey had been conducted in the Spring of 2018, and that the household questions in that survey instrument were used as a template for the THRHA survey, researchers were able to combine the 58 households represented in the older survey to develop combined survey results, representing 78 non-duplicated Alaska Native Petersburg households. Moreover, the survey outreach was done differently among the two surveys – the first conducted largely in-person or electronically through PIA outreach, while the second survey was limited entirely to Facebook outreach through community pages – meaning that the combined analysis represents a more inclusive overall sample of local Alaska Native households. These 78 households represent 64% of all Alaska Native households in Petersburg. The combined survey findings have a 95% confidence level with an 11% confidence interval. There are an estimated 122 Alaska Native or American Indian households in Petersburg, out of 1,255 total occupied households in the community.

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

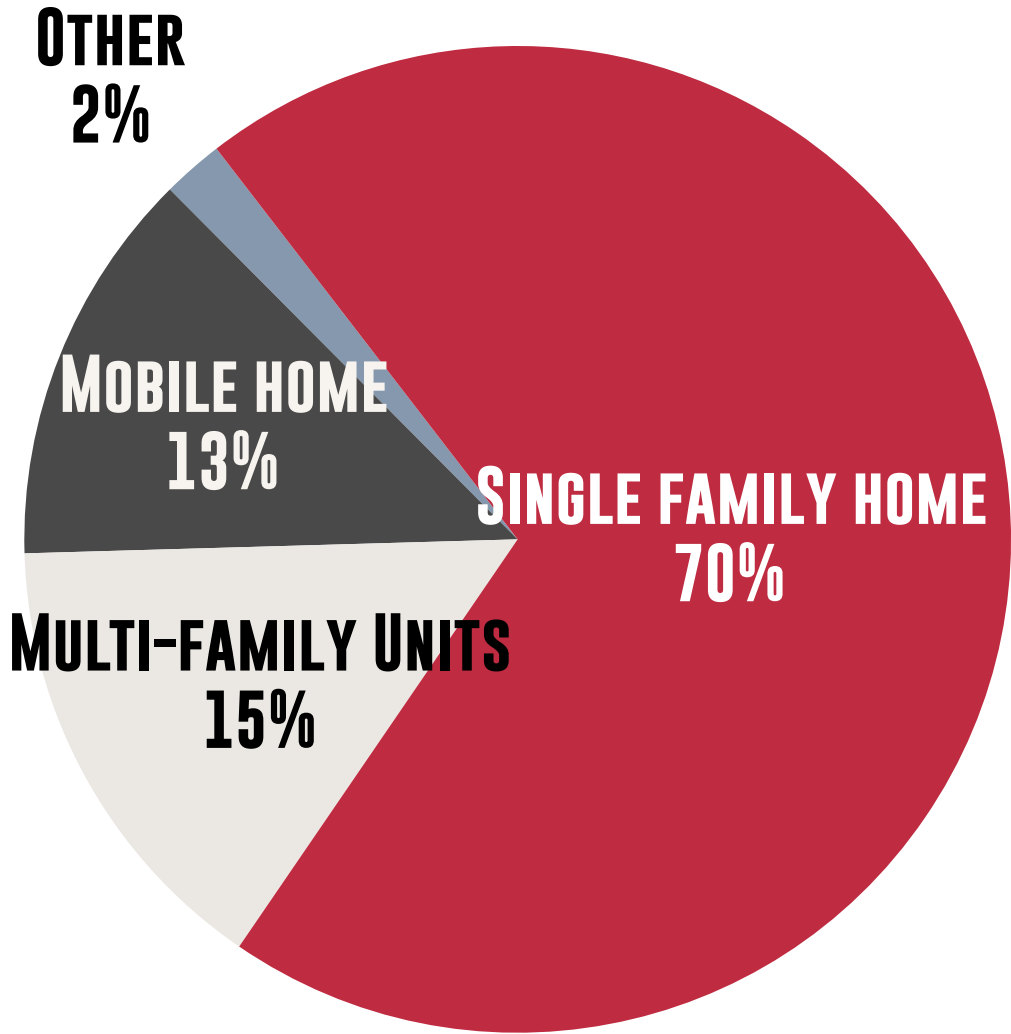
Survey Responses and Tribal Households in Petersburg, Alaska

| Occupied Housing Units by Race of Householder | Count |
|---|------------|
| Alaska Native Households (only) | 83 |
| Alaska Native Households in combination (estimated) | 39 |
| Estimated Alaska Native Households | 122 |
| Total Households Surveyed | 78 |
| Percent of Total Tribal Households Surveyed | 64% |
| Confidence level with a 11% confidence interval | 95% |

Data Source: 2013-2017 American Community Survey 5-Year Estimates.

PETERSBURG HOUSING STRUCTURES

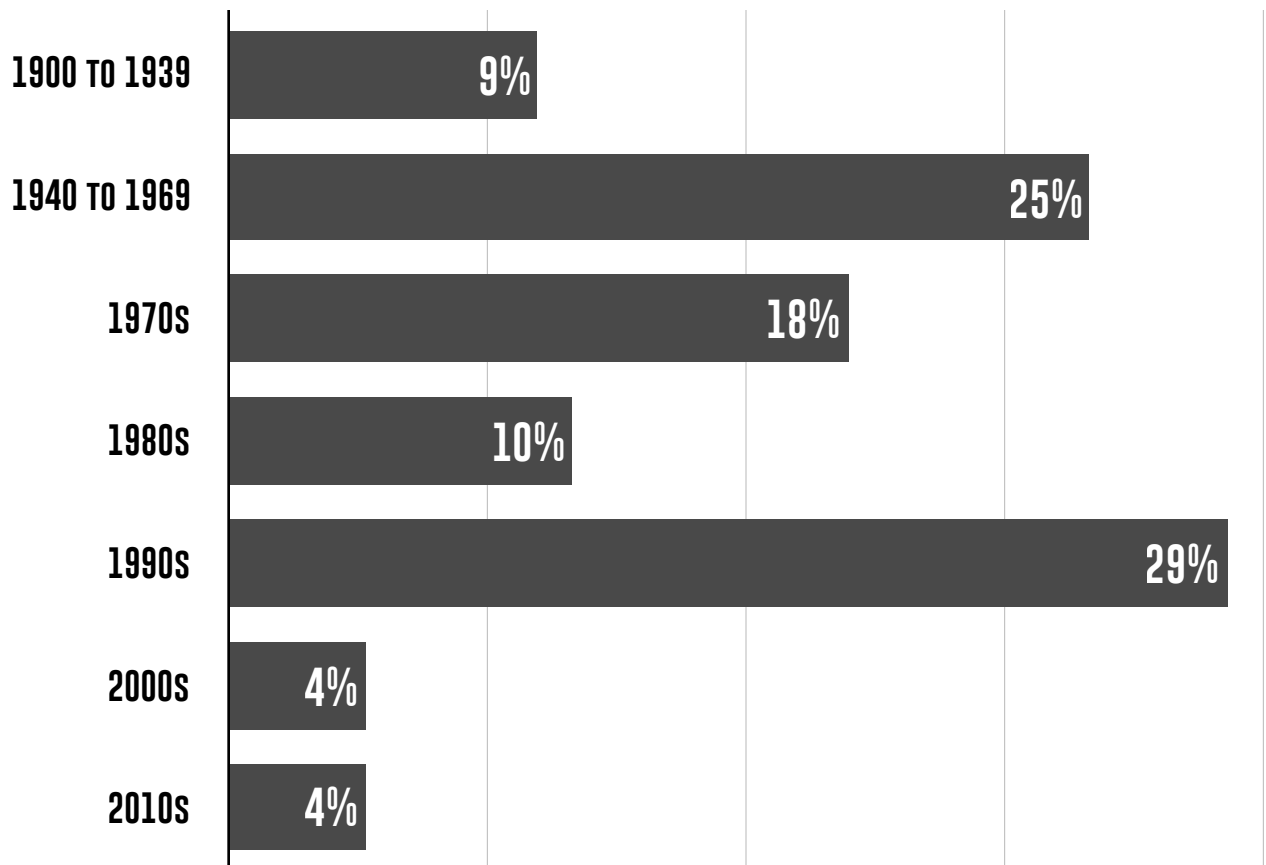
WHAT TYPE OF HOME DO YOU LIVE IN?



More than two-thirds (70 percent) of tribal households in Petersburg live in single family home structures. Another 15% of households live in a multi-unit structure such as an apartment or duplex, and 13% live in mobile homes.

| Answer Options | Response Percent |
|---------------------------------|------------------|
| Single family home | 70% |
| Multi-family (apartment/duplex) | 15% |
| Mobile home | 13% |
| Elder housing | 1% |
| Other | 2% |

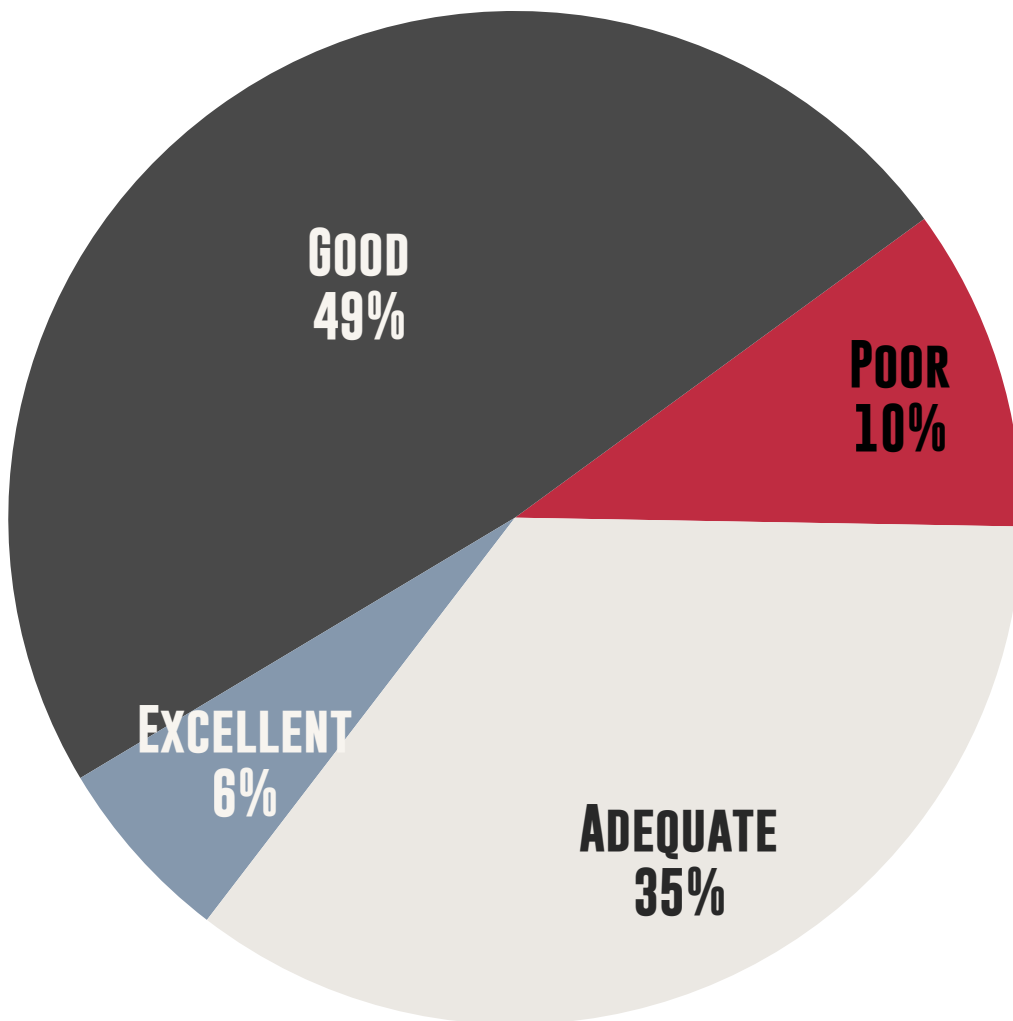
WHAT YEAR WAS YOUR HOUSE BUILT?



Average Age of Home
= 44 Years

The tribal homes in the community are an average of 44 year years old. Few tribal members live in homes built in the last two decades.

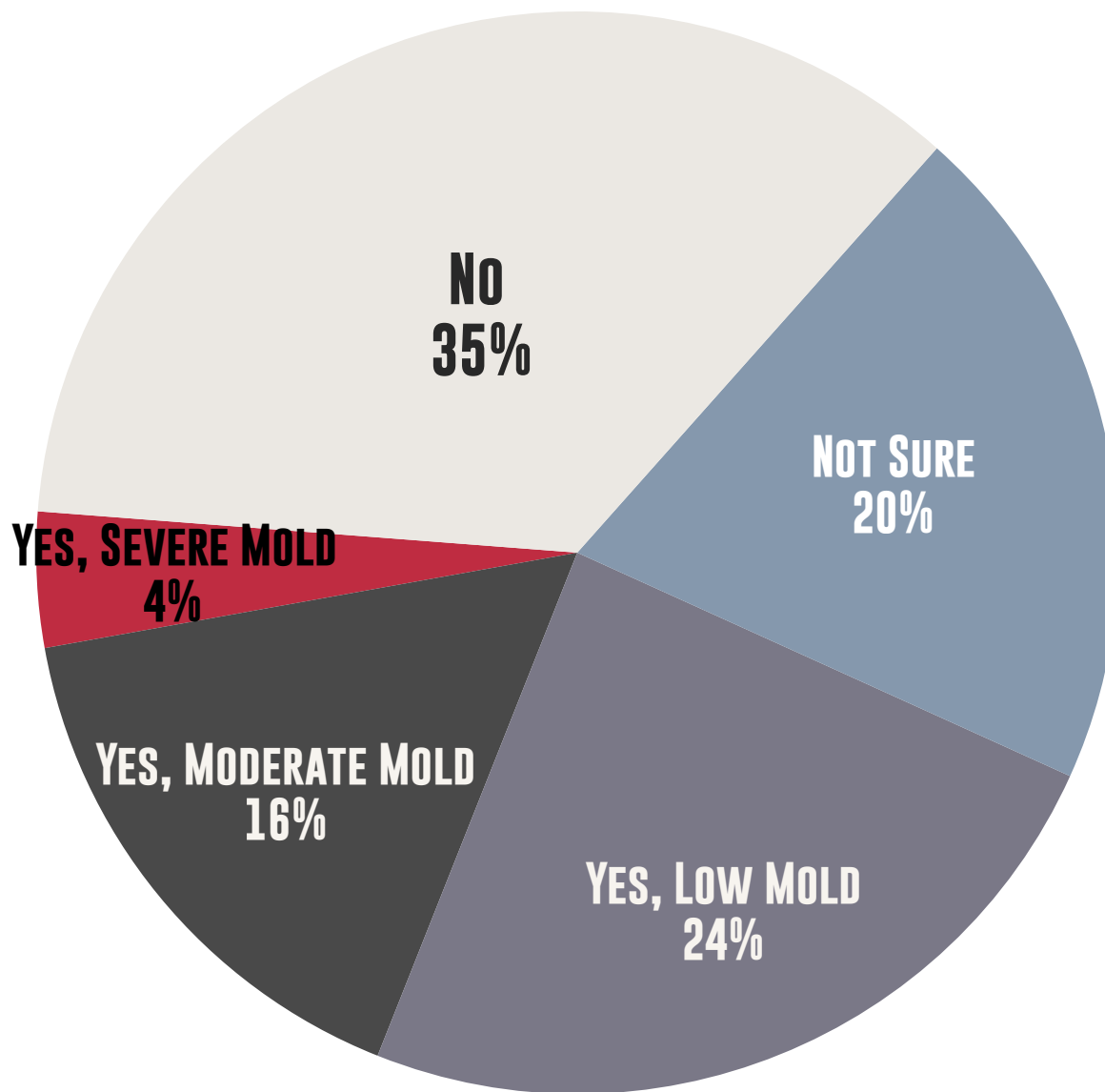
RATE THE OVERALL CONDITION OF YOUR HOME



Fifty-five percent of tribal members said their homes were in good or excellent shape. Thirty-five percent indicated that their living conditions were adequate, while 10% said the condition of their home was poor.

| Answer Options | Response Percent |
|---|------------------|
| Adequate (repairs needed to improve living conditions) | 35% |
| Excellent (very few repairs or changes needed) | 6% |
| Good (a few minor repairs would be nice) | 49% |
| Not Livable (we are currently unable to live in our home) | 0% |
| Poor (major repairs needed to make it safe and livable) | 10% |

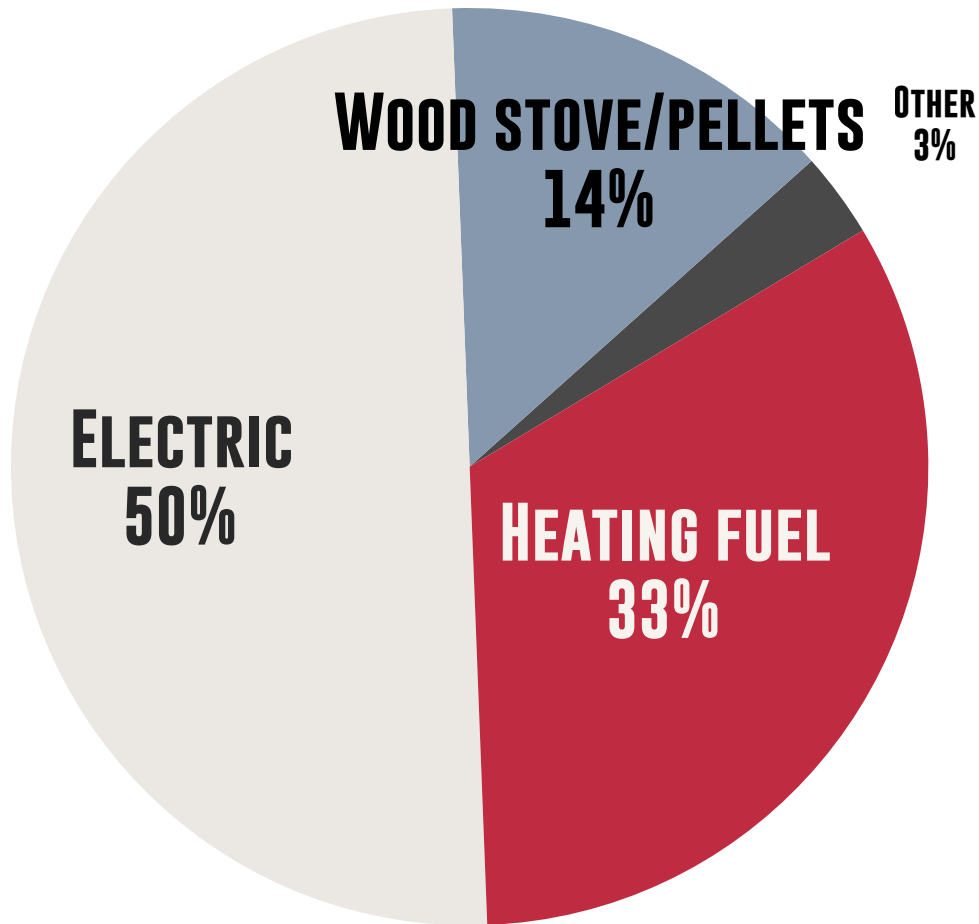
DOES YOUR HOME HAVE ISSUES WITH MOLD?



Mold Issue = **44%**

Forty-four percent of tribal households have a problem with mold in their homes. Four 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. Thirty-five 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?



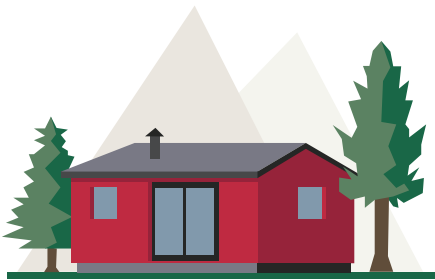
Half of tribal households heat their home using electric, while 33% use heating fuel, and 14% use a wood or pellet stove. The average reported winter heating fuel cost was \$286 per month, while the average cost of electric heating was estimated to be \$413 in winter months. Overall, the average cost of heating was \$354 in a winter month.

| What is your heating fuel bill in a winter month? | Average response |
|---|------------------|
| Electric | \$413 |
| Heating fuel | \$286 |
| Wood stove/pellets | \$253 |
| Overall Average | \$354 |

PETERSBURG HOME FINANCES

WHAT IS THE ASSESSED VALUE OF YOUR HOME?

Average Value = **\$186,667**



Mobile Home Value
= **\$45,000**



Single Family Home Value
= **\$209,200**



Multi Family Home Value
= **\$190,000**

The average value of a house owned by an Alaska Native in Petersburg is \$186,667. Mobile homes are worth an average of \$45,000, single family homes are valued at \$209,200, and multi-family housing units—including attached homes, duplexes or condos—have an average value of \$190,000.

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



Average Rent
= \$944



Average Mortgage
= \$1,150

Own home with no mortgage = **16%**

The average monthly rent paid by THRHA tribal householders is \$944, while the average mortgage (excluding those who have completed paying off their house and have no payments) is \$1,150. These figures do not include heat, electricity, water, or sewer. Sixteen 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
= \$61,097



- Rental Household = **\$56,065 average**
- Home Ownership Household = **\$76,947 average**

The average income of tribal households (of those reporting an income above \$0) in Petersburg is \$61,097. Those paying rent had an average household income of \$56,065, while those who own their own homes earn an average of \$76,947 annually.

WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME?

(By number of household members)

| Household Income | Household Size (Number of People) | | | | | | | | Total |
|-----------------------|-----------------------------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| Less than \$17,000 | 5.5% | 5.5% | 6.4% | 1.8% | 0.0% | 0.0% | 0.0% | 0.0% | 19.1% |
| \$17,000 - \$20,000 | 0.9% | 1.8% | 0.9% | 0.0% | 2.7% | 0.0% | 0.0% | 0.0% | 6.4% |
| \$20,100 - \$25,000 | 0.0% | 0.9% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | 1.8% |
| \$25,100 - \$28,000 | 0.0% | 1.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.8% |
| \$29,100 - \$30,000 | 0.9% | 1.8% | 0.9% | 0.9% | 0.0% | 0.0% | 0.0% | 0.0% | 4.5% |
| \$30,100 - \$34,000 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| \$34,100 - \$36,000 | 0.0% | 0.9% | 0.9% | 0.9% | 0.9% | 0.0% | 0.0% | 0.0% | 3.6% |
| \$36,100 - \$38,000 | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% |
| \$38,100 - \$40,000 | 0.9% | 0.9% | 1.8% | 0.0% | 1.8% | 0.0% | 0.0% | 0.0% | 5.5% |
| \$40,100 - \$42,000 | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% |
| \$42,100 - \$45,000 | 0.0% | 0.0% | 0.9% | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | 1.8% |
| \$45,100 - \$48,000 | 0.0% | 1.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.8% |
| \$48,100 - \$51,000 | 2.7% | 0.9% | 1.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.5% |
| \$51,100 - \$56,000 | 0.9% | 1.8% | 0.9% | 0.9% | 0.0% | 0.0% | 0.0% | 0.0% | 4.5% |
| \$56,100 - \$62,000 | 0.9% | 3.6% | 0.0% | 2.7% | 0.9% | 0.9% | 0.0% | 0.0% | 9.1% |
| \$62,100 - \$67,000 | 0.0% | 0.0% | 1.8% | 1.8% | 0.0% | 0.0% | 0.0% | 0.0% | 3.6% |
| \$67,100 - \$72,000 | 0.0% | 2.7% | 0.0% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 3.6% |
| \$72,100 - \$77,000 | 0.0% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% |
| \$77,100 - \$82,000 | 0.0% | 0.9% | 0.9% | 2.7% | 0.0% | 0.0% | 0.0% | 0.0% | 4.5% |
| \$82,000 - \$100,000 | 0.0% | 0.9% | 1.8% | 0.0% | 0.0% | 1.8% | 0.0% | 0.0% | 4.5% |
| \$100,000 - \$130,000 | 0.9% | 1.8% | 2.7% | 0.9% | 0.9% | 1.8% | 0.0% | 0.0% | 9.1% |
| \$130,000 or more | 0.0% | 0.0% | 3.6% | 0.9% | 0.0% | 1.8% | 0.0% | 0.0% | 6.4% |
| Total | 13.6% | 30.0% | 25.5% | 14.5% | 9.1% | 7.3% | 0.0% | 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. Just over one-third (37%) of households earn \$34,000 or less annually. Sixteen percent of households contain five or more residents.

HOUSING AND URBAN DEVELOPMENT INCOME LIMITS

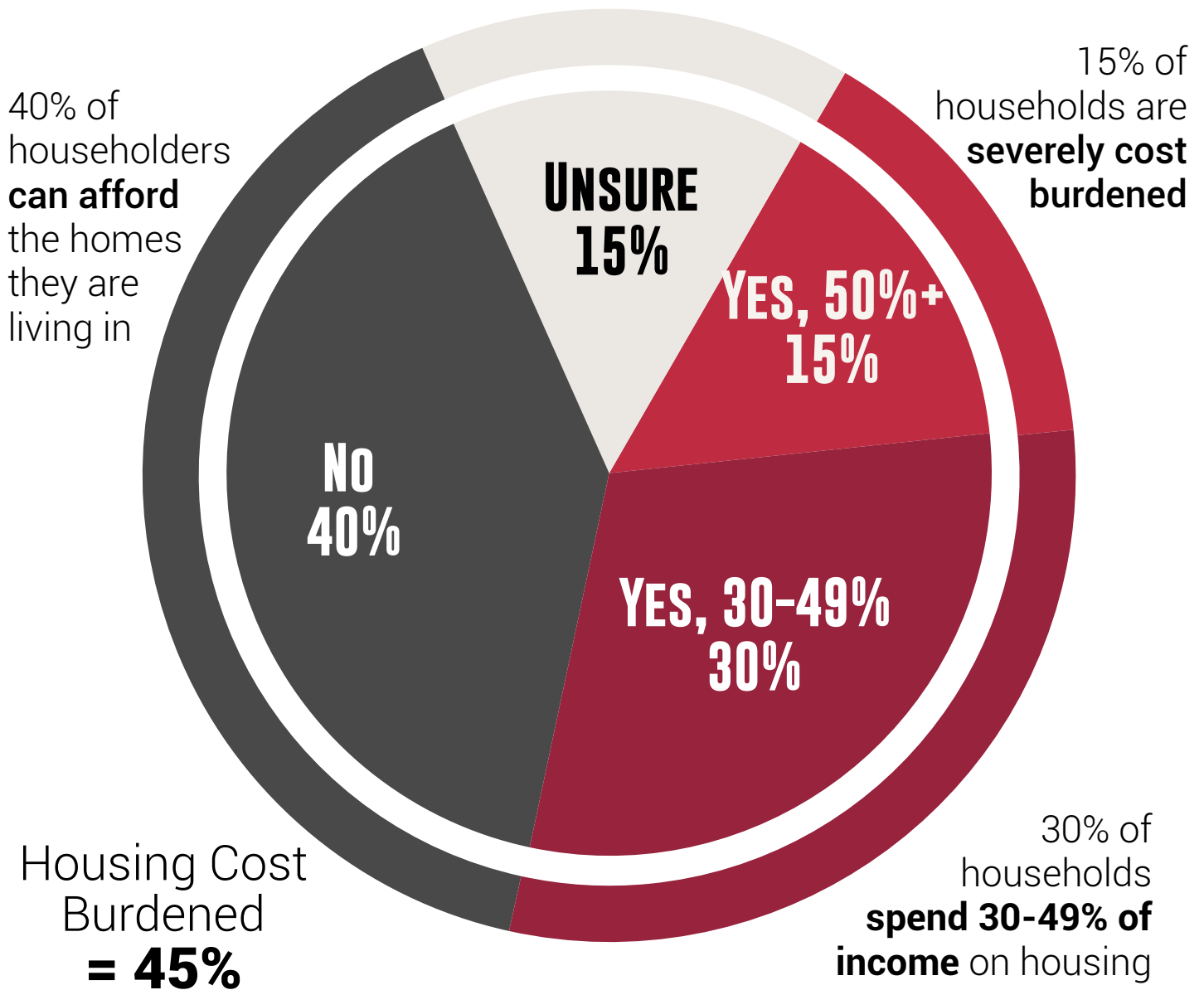
(By number of household members)

| HUD Income Limits by Household Size for Petersburg | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Household Income | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Extremely Low (30%) Income Limits | \$17,850 | \$21,130 | \$26,660 | \$32,190 | \$37,720 | \$43,250 | \$48,780 | \$54,310 |
| Very Low (50%) Income Limits | \$29,750 | \$34,000 | \$38,250 | \$42,500 | \$45,900 | \$49,300 | \$52,700 | \$56,100 |
| Low (80%) Income Limits | \$47,600 | \$54,400 | \$61,200 | \$68,000 | \$73,450 | \$78,900 | \$84,350 | \$89,800 |

| Percentage of Petersburg 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 | 5.5% | 7.3% | 7.3% | 2.7% | 4.5% | 0.0% | 0.0% | 0.0% | 27.3% |
| Very Low (50%) Income Limits | 7.3% | 11.8% | 9.1% | 3.6% | 7.2% | 0.0% | 0.0% | 0.0% | 39.0% |
| Low (80%) Income Limits | 8.2% | 18.1% | 14.5% | 9.0% | 8.1% | 1.8% | 0.0% | 0.0% | 59.7% |

According to HUD's 2019 income limits, 59.7% of Petersburg households are low income, 39.0% are very low income, and 27.3% are extremely low income.

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



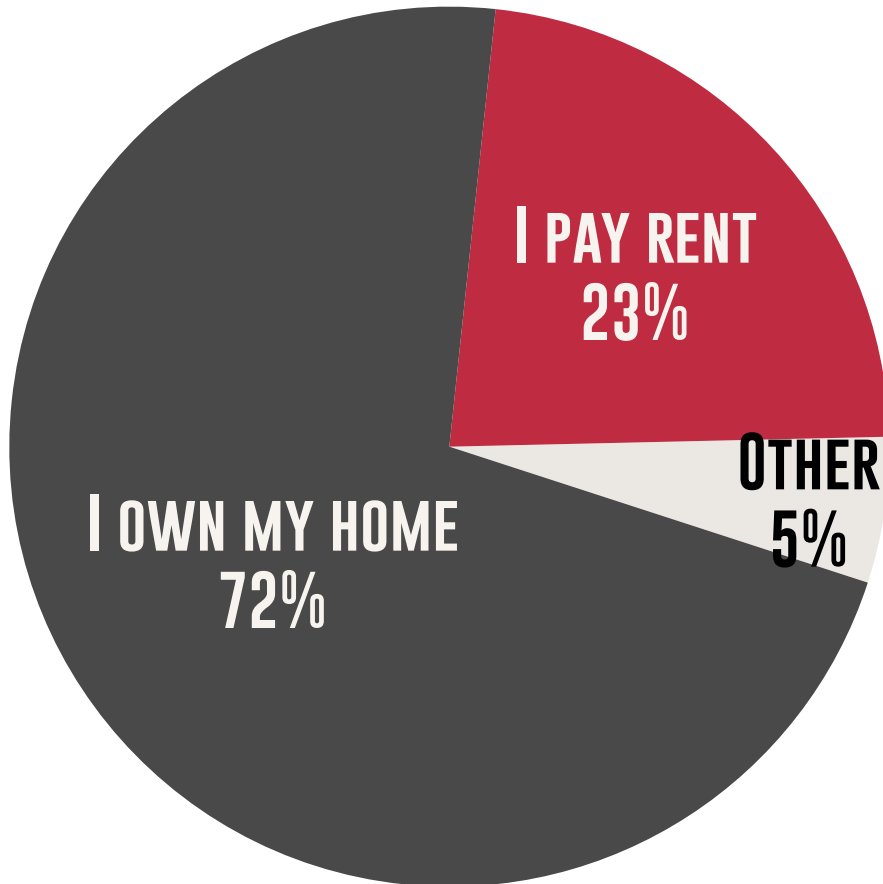
Costs of housing are a burden or severe burden to 45% of Juneau respondents. The balance of residents have affordable costs, or are unsure of the monthly cost relative to income.

The 45% of respondents who are cost-burdened or severely cost-burdened—spending 30% or more of household income toward housing costs—includes 15% of respondents who are severely cost-burdened, meaning they spend half or more of their household income on housing costs.

An additional 15% say they are uncertain what portion of their total household income goes toward housing costs.

PETERSBURG HOUSEHOLDERS

WHAT IS YOUR CURRENT HOUSING SITUATION?



Seventy-two percent of tribal householders live in a house that they own. Of this, 17% of respondents own their home and no longer pay a mortgage. Twenty-three percent pay rent, either to a landlord, friend, or family member. Petersburg households have the lowest percentage of renters of THRHA's 12 regional partner communities

| Answer Options | Response Percent |
|---|------------------|
| I own my home and pay a mortgage | 52% |
| I own my home and do not pay a mortgage | 17% |
| I pay rent | 15% |
| 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 | 5% |
| Caretaker | 2% |
| Rent to own | 2% |
| Other | 1% |

NUMBER OF PEOPLE PER HOUSEHOLD

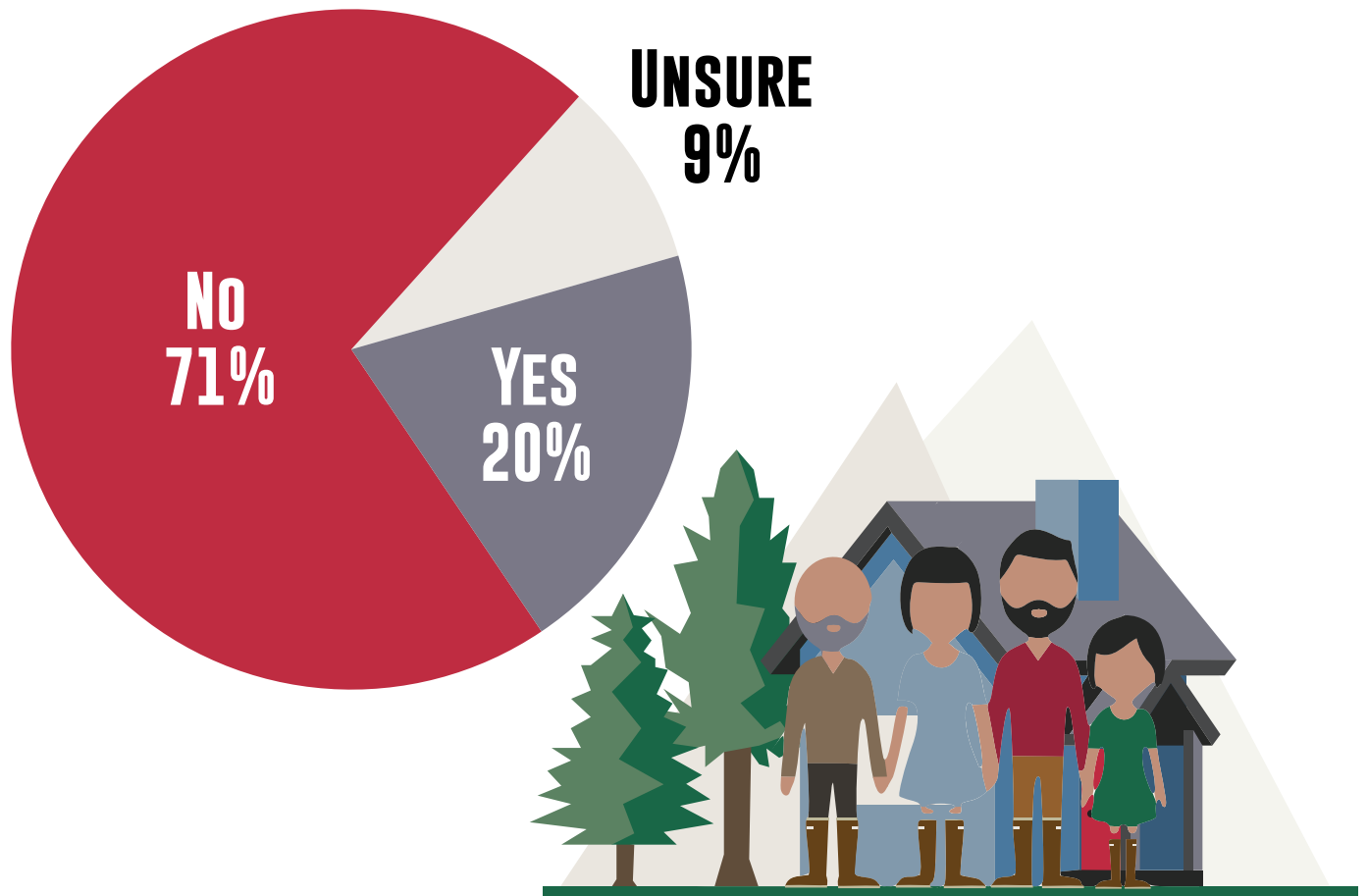


Average Household Size

= 3.4

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

IS YOUR HOME OVERCROWDED?



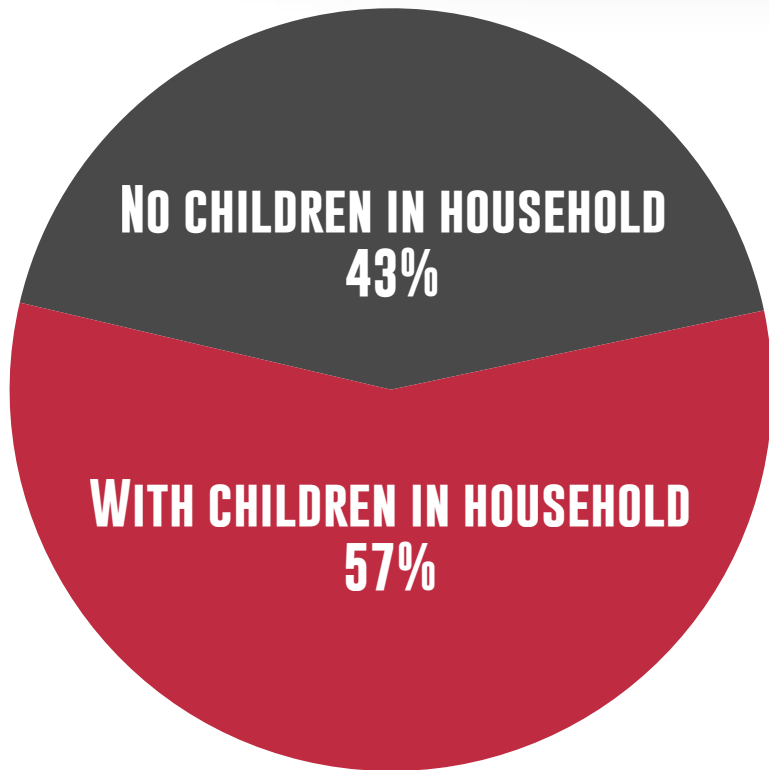
Average Household Size = **3.4**

Average Household Size for "Yes" = **4.4**

Average Household Size for "No" = **3.0**

Twenty percent of surveyed 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 4.4 people. Those who say that their homes are not overcrowded have an average household size of 3.0 people.

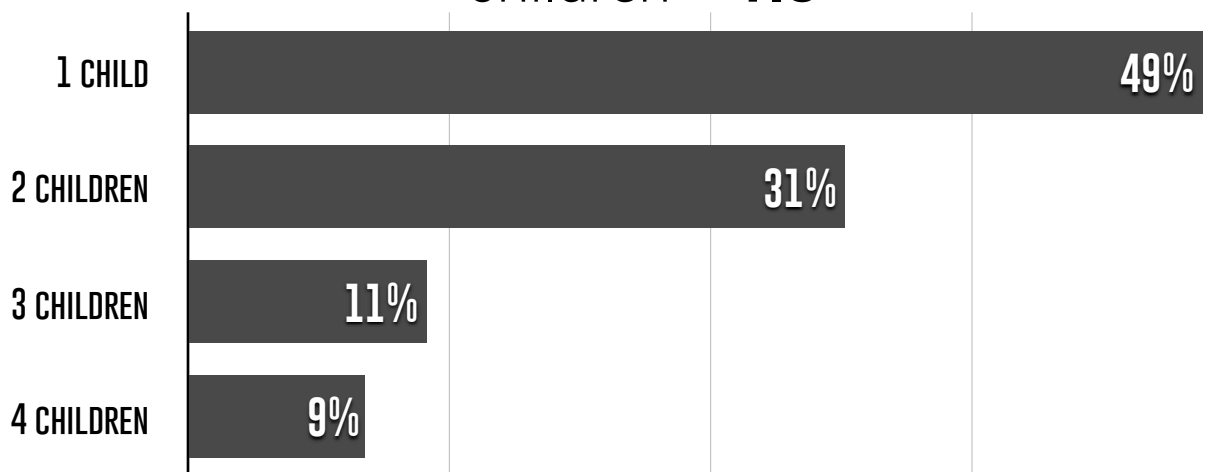
HOW MANY CHILDREN UNDER AGE 18 LIVE IN YOUR HOUSEHOLD?



ESTIMATED TOTAL KIDS

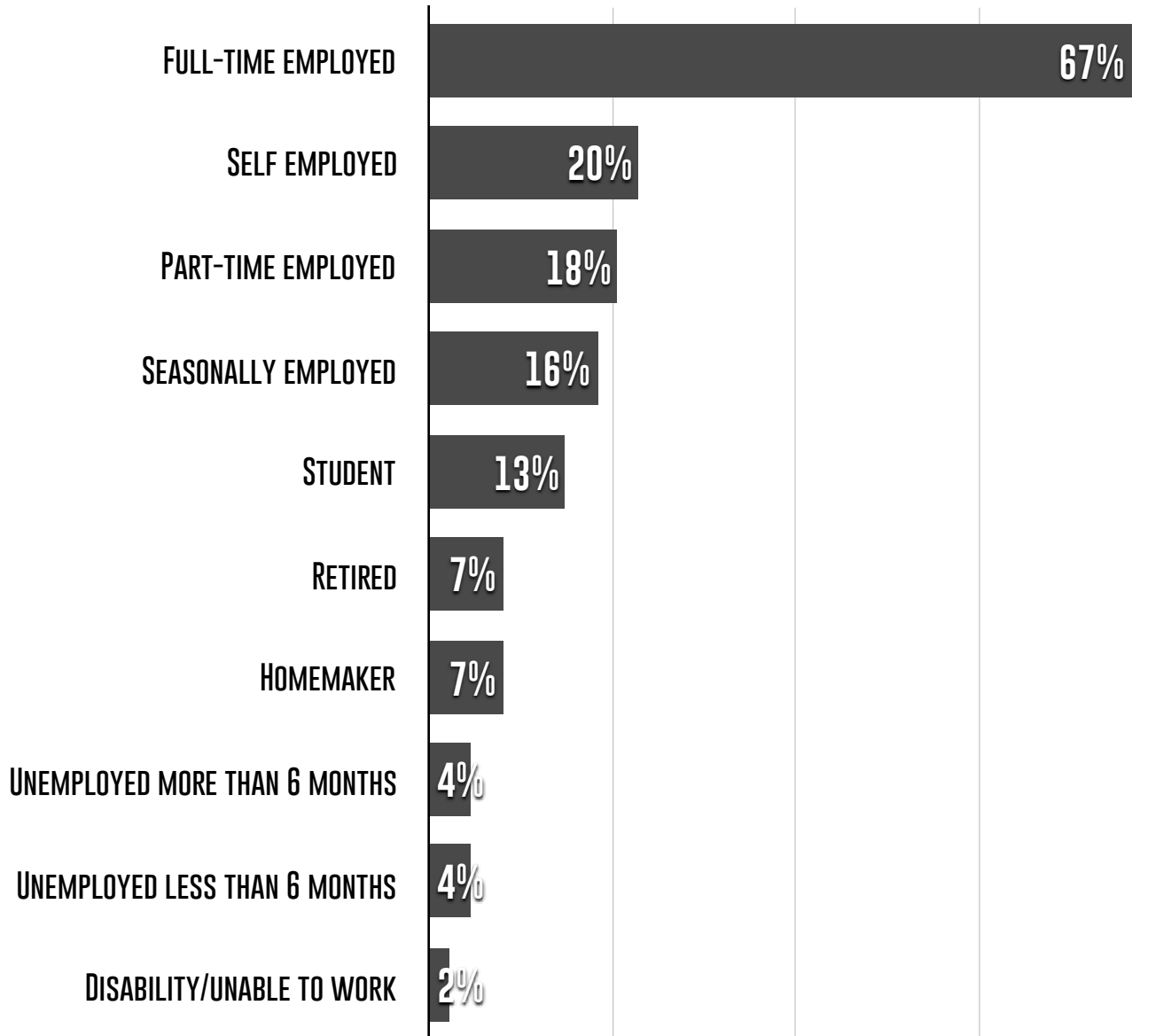
165

Average number of children in homes with children = **1.8**



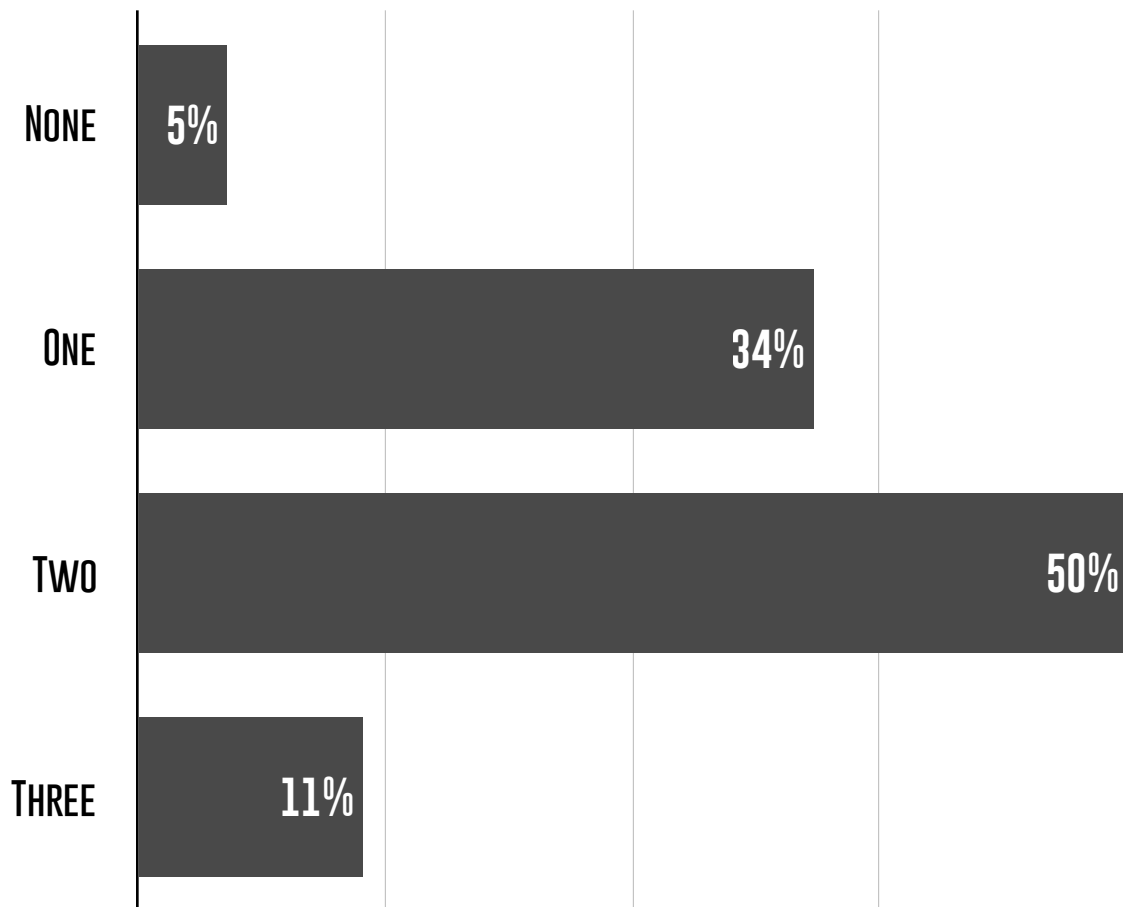
Fifty-seven percent of THRHA's tribal households have at least one child under the age of 18. The average number of children in a THRHA tribal household with children is 1.8. For homes with children, nearly half (49%) have one child, 31% have two children, and 20% have three or more children. There are an estimated 165 kids in tribal homes in Petersburg.

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



Over two-thirds of households (67%) reported having at least one full-time employed householder. Eighteen percent of households have a member who is employed part-time, and 20% have a self-employed member. Only 8% of respondents have a household member who is unemployed, including 4% with a member unemployed for more than six months.

HOW MANY ADULTS IN YOUR HOUSEHOLD ARE CURRENTLY EMPLOYED?

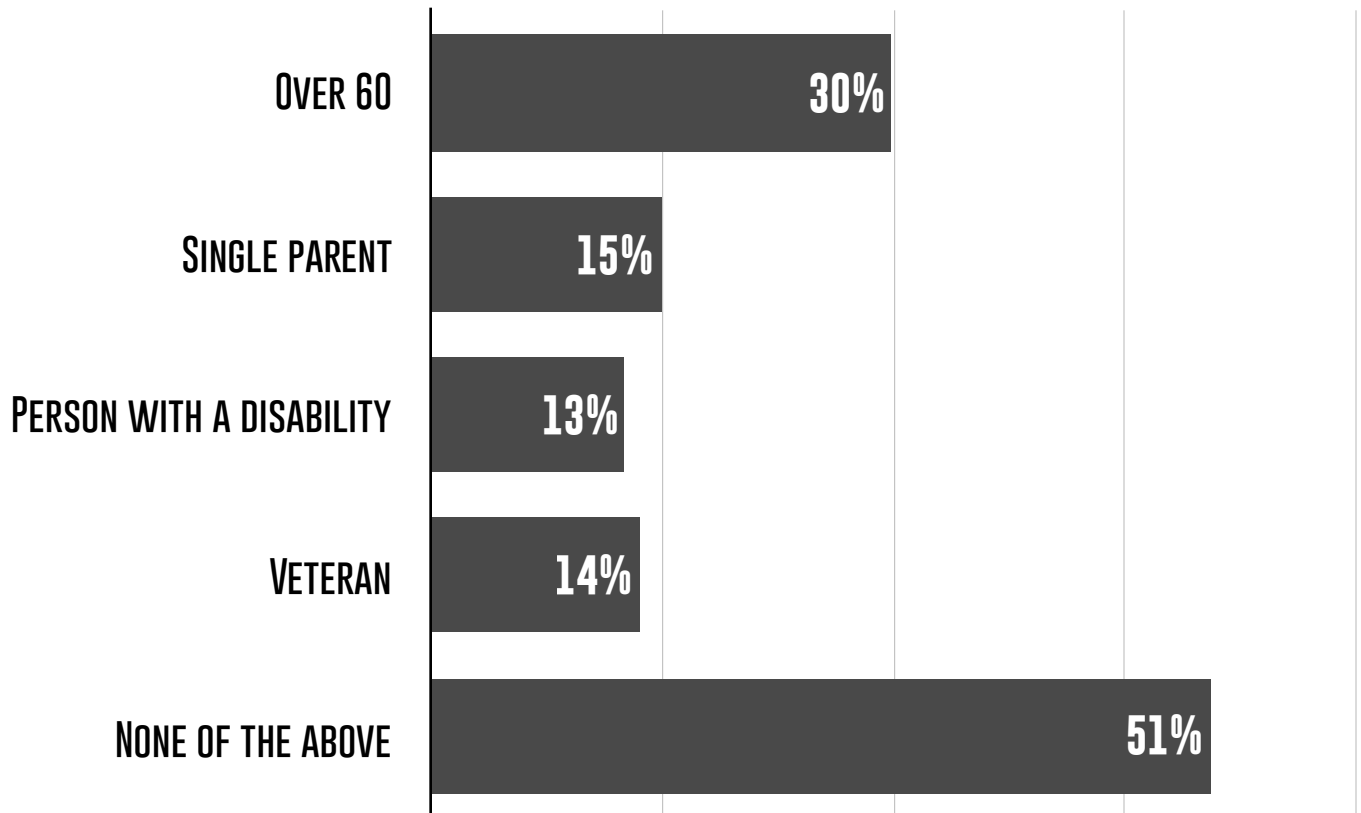


Average employed adults per household = **1.7**

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. The average response was 1.7 working adults per household.

MEMBERS OF HOUSEHOLD

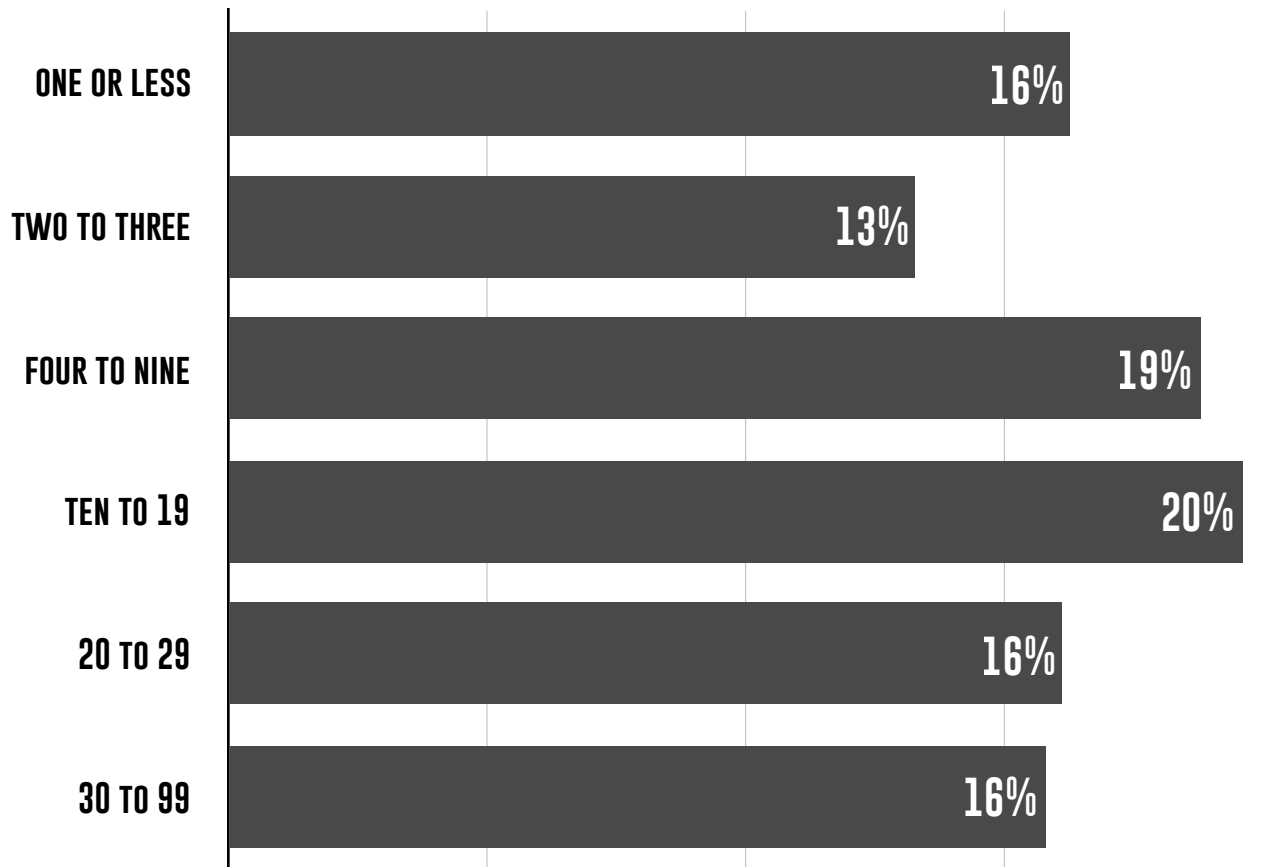
Check all that apply if any members of your household are:



Nearly one-third of all tribal households (30%) contain a person over the age of 60. Thirteen percent of all tribal households have a member with a disability. Fifteen percent include a single parent, while 14% 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

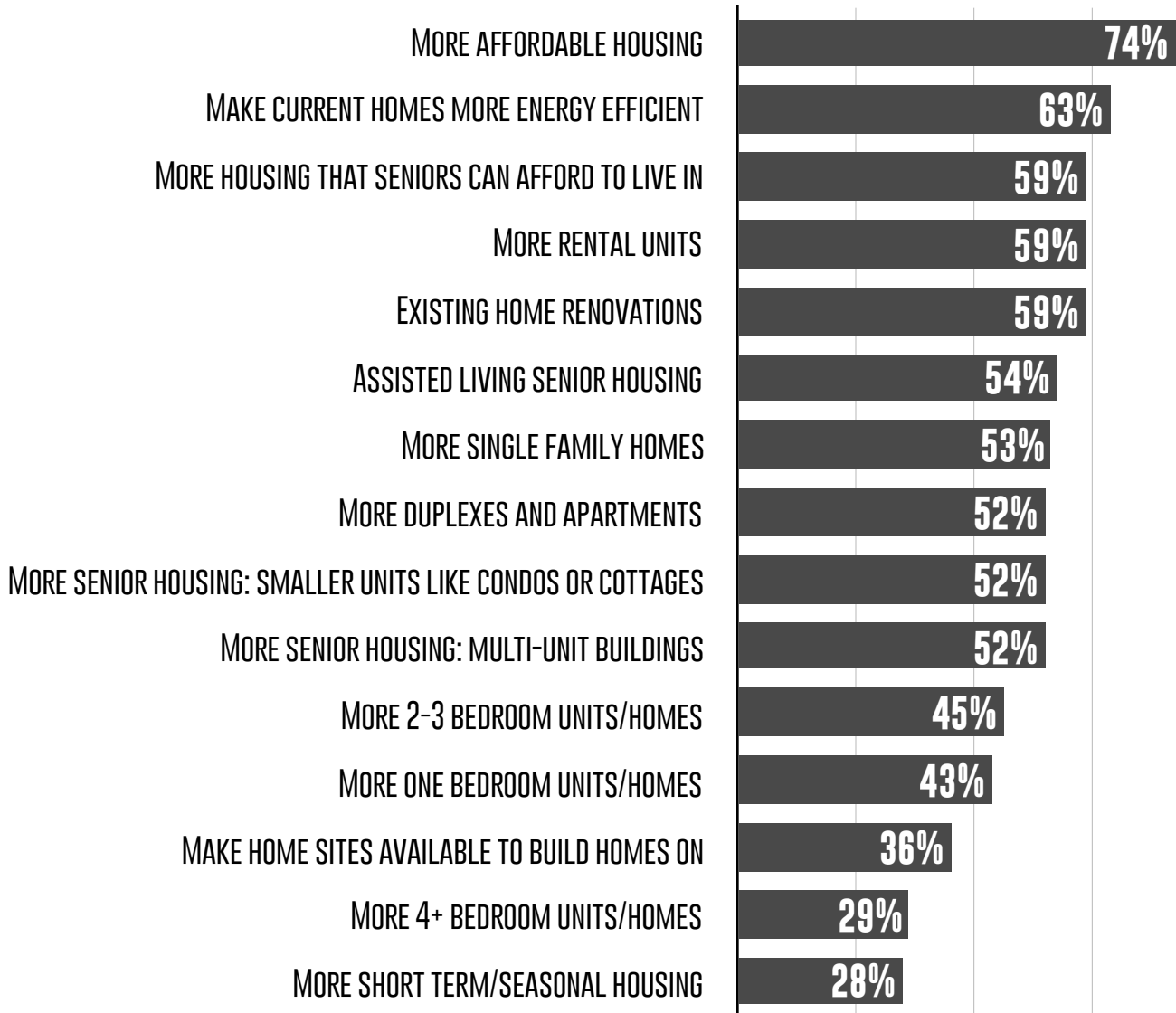
Approximately one-third of tribal members have resided in their homes for 20 or more years. Twenty-nine percent of respondents have lived in their homes for 3 years or fewer, and 39% have lived in their homes between four and 19 years.

The average tenure of a tribal household at the point this survey was conducted was 14 years.

PETERSBURG 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 Petersburg, according to the survey, is more affordable housing, which 74% of survey respondents say is a high priority. This is followed by a call to make existing homes more energy efficient (63%). Other items with a high level of demand were affordable senior housing, more rental units and improving the quality of existing homes.

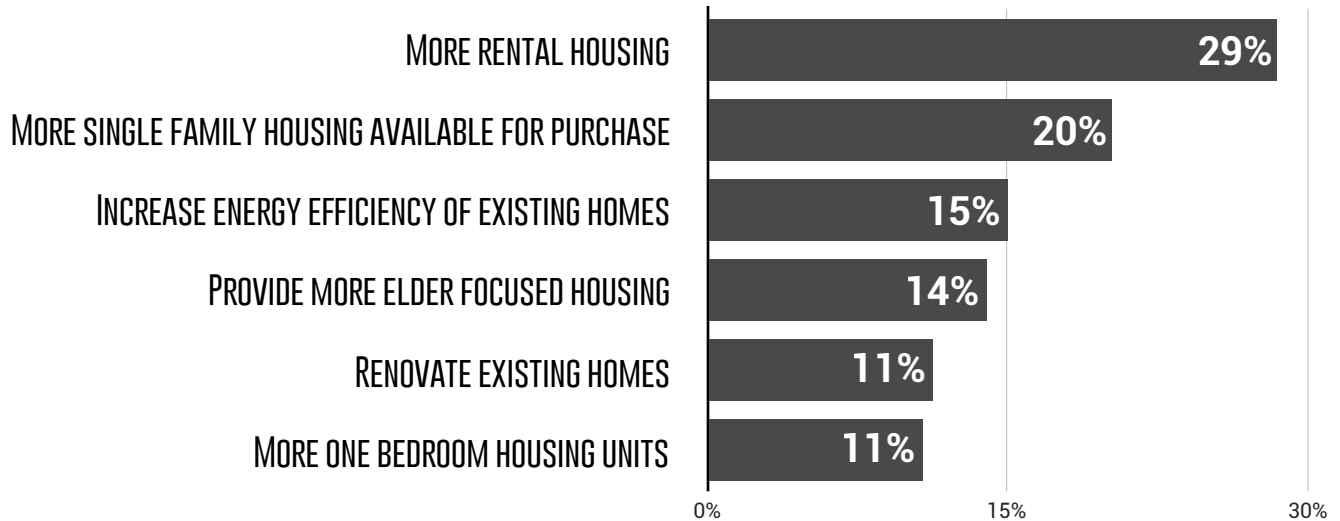
The following table shows a breakdown of responses to these questions and responses.

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 | 74% | 21% | 4% | 0% | 1% |
| Make current homes more energy efficient, reducing energy costs | 63% | 29% | 5% | 2% | 1% |
| More housing that seniors can afford to live in | 59% | 32% | 6% | 3% | 0% |
| More rental units | 59% | 31% | 8% | 1% | 1% |
| Existing home renovations: Improve quality of existing home | 59% | 35% | 5% | 0% | 1% |
| Assisted living senior housing | 54% | 34% | 9% | 2% | 1% |
| More single family homes | 53% | 40% | 5% | 1% | 1% |
| More duplexes and apartments | 52% | 37% | 9% | 3% | 1% |
| More senior housing: smaller units like condos or cottages | 52% | 38% | 8% | 2% | 1% |
| More senior housing: multi-unit buildings | 52% | 36% | 11% | 2% | 1% |
| More 2-3 bedroom units/ homes | 45% | 40% | 13% | 1% | 1% |
| More one bedroom units/ homes | 43% | 36% | 19% | 1% | 1% |
| Make home sites available to build homes on | 36% | 41% | 21% | 3% | 0% |
| More 4+ bedroom units/ homes | 29% | 40% | 25% | 5% | 1% |
| More short term/seasonal housing | 28% | 38% | 31% | 3% | 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 rental housing | 29% | 17% | 14% | 14% | 23% | 3% |
| More single family housing available for purchase | 20% | 22% | 24% | 14% | 3% | 16% |
| Increase energy efficiency of existing homes | 15% | 19% | 20% | 16% | 22% | 6% |
| Provide more elder focused housing | 14% | 14% | 14% | 14% | 31% | 14% |
| Renovate existing homes | 11% | 17% | 23% | 31% | 11% | 9% |
| More one bedroom housing units | 11% | 11% | 5% | 11% | 11% | 53% |

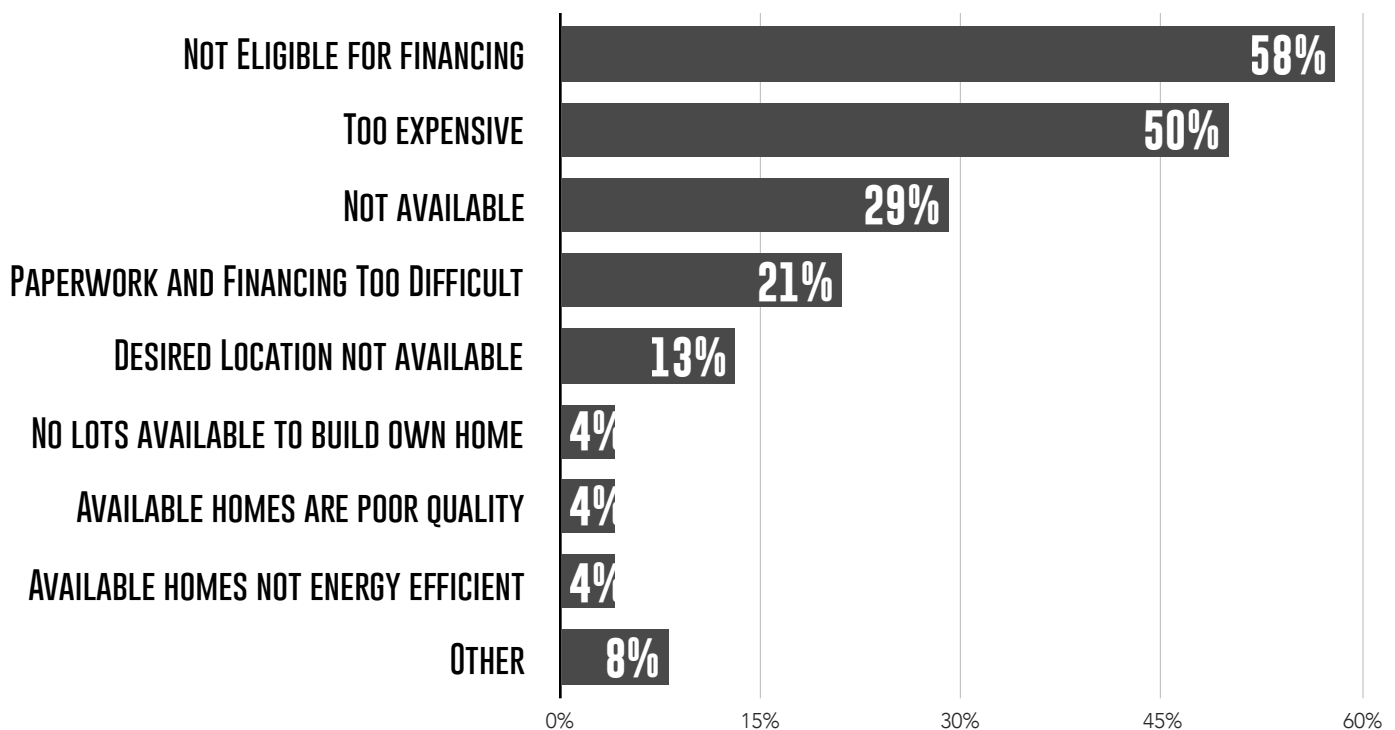
When asked to rank the importance of six possible answers, Petersburg respondents were relatively divided on their highest priority, with *more rental housing* identified as the highest priority by 29% of respondents, and *more single family housing available for purchase* identified as the highest priority by 20% of respondents. Petersburg was the only THRHA community to rank more rental housing as their top priority.

Petersburg also has the smallest proportion of rental households among Alaska Native householders in the THRHA region.

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 | 45% |
| No | 44% |
| Maybe | 11% |

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)

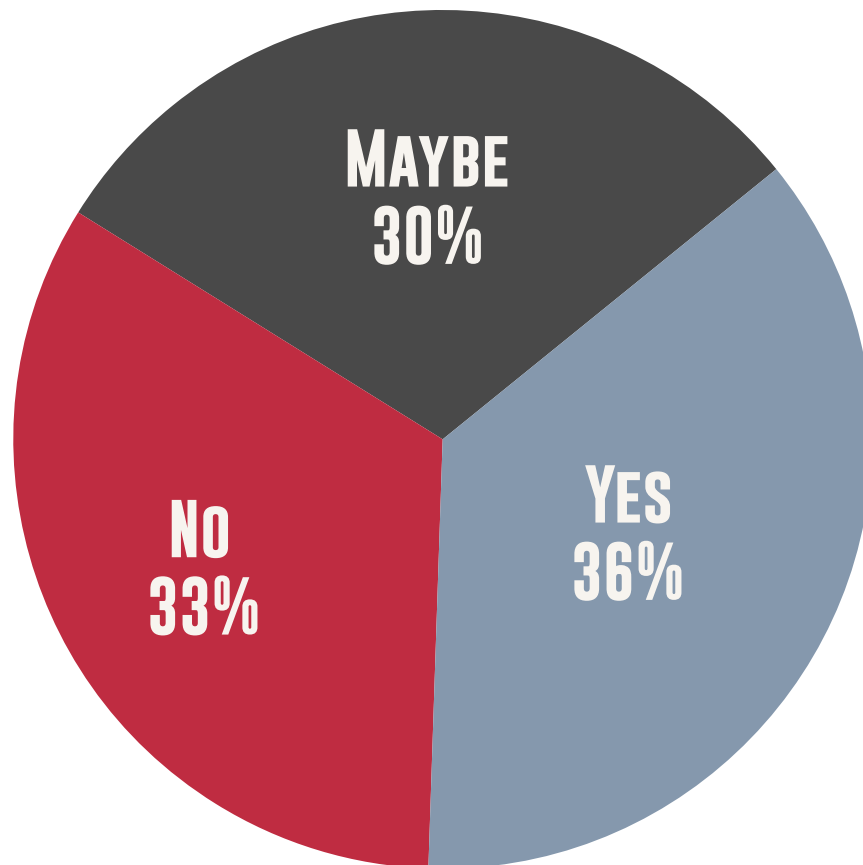


How much would you/they willing to pay each month for housing ownership (excluding home heating costs, electricity, water, and sewer)?

Willing to pay = **\$947/month**

Forty-five percent of households responding noted that they have member who would prefer to be in their own home. The top barrier to this was eligibility for financing (58%), followed by the expense of living in a separate household (50%). Tribal members would be willing to spend \$947 per month for their own housing.

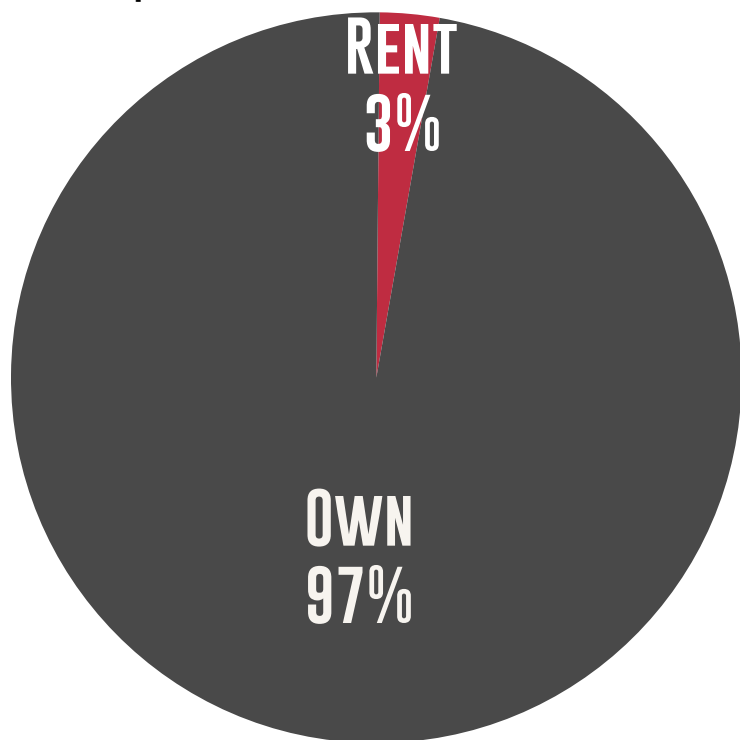
WOULD YOU BE WILLING TO LIVE IN A SMALL HOME (600-800 SQ FT) OR UNIT IF IT WAS MORE AFFORDABLE?



When asked, 36% 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 33% said they would not.

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

I would prefer to:



While 72% of respondents in this survey currently own their own home, nearly all (97%) 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 |
|--|----------------|
| Access to funding to help renovate my home. | 49 |
| Homebuyer assistance, such as a home loan, down payment assistance, or help with saving to buy a home. | 43 |
| I would like to participate in a "sweat equity" housing program, where I help build my home. | 18 |
| I am not interested in a housing program at this time. | 17 |
| A rental unit to move into. | 16 |
| I have land and need access to a loan to build my own home. | 15 |
| Home maintenance education program. | 5 |
| Financial literacy program. | 4 |
| Other | 3 |

See next page for "other" responses.

Do you own land in your community?

| Answer Options | Response Percent |
|--|------------------|
| Yes, and I would like to build a home on that land. | 21% |
| Yes, but I'm not interested in building a home on my land. | 8% |
| No | 71% |
| Other | 0% |

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

| Answer Options | Response Percent |
|----------------|------------------|
| Yes | 18% |
| No | 81% |
| Not Sure | 1% |

How many bedrooms are in your house?

Average Number of Bedrooms

= 3.1

OPEN ENDED RESPONSES

HOUSING PROGRAMS “OTHER”

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

Response: “Other”

- HOAP
- I already own a home
- Rent to Own would be great, if the requirements weren't so high.

HOW WOULD YOU DESCRIBE THE MOST CRITICAL HOUSING NEEDS AND ISSUES IN YOUR COMMUNITY?

- Cost of living too high
- Access to affordable land and building materials is a challenge here. A "sweat equity" access to build is better than just giving benefits to members. It is best for people to have "skin in the game" (as the term says)
- Affordable for young families to own and lower costs
- Affordable housing for elders and low-income families. Also renovating existing mobile homes/houses
- Affordable housing for families and elderly.
- Affordable housing for young families
- Affordable places- Low cost heating and housing in general.
- Aging homes costing Tribal funds in excess to put repairs in - build new homes! Old ones are hard to keep clean & air quality is poor due to dust, mold, etc.
- An increase in affordable rental units.
- Assisted Living Facilities
- Bad. Cost of living, employment, makes just living hard.
- Cost of living too high
- Affordable payment I'm not to sure
- Elder Assisted Living Housing
- Energy efficiency
- Energy efficient
- Floors are too cold, especially in the winter, my floors need insulation, and there is a small hole in my granddaughters' room, you can feel the cold air, some rotting going on under my trailer floor, all the way to washer and dryer.
- For the elders on SS. And also, for the homeless/people who need transitional housing.
- Help members who are above the low-income level with some sort of program, financial asst.
- Home improvement
- Home ownership buying opportunities.
- houses for sale in PSG are not in very good condition and extremely over priced
- Housing first modal homeless center
- Housing is very expensive. Both to rent and to buy.
- I do not know the needs in PSG.
- I think there needs to be more small units available like 1 bed/1 bath places for single persons or persons in emergency situations, so they have affordable options or are not forced into undesirable living conditions
- I would like to see cheaper family homes, so people are not stuck in rental purgatory.
- Lack of housing options
- Low income loans/leases for families. Senior housing and assistance.

- Make it more affordable for people to live.
- Making homes we own more energy efficient.
- More 1- or 2-bedroom rentals and lower rent
- More affordable heating
- More affordable housing for homes in better shape
- More affordable housing for single young adults
- More affordable housing.
- More affordable reveals needed for everyone, natives & non/natives
- More homes available in a price bracket that most families can afford. Also, being able to use the land we own the way we envision for home development.
- More inexpensive rental units and help with home renovations for all ages.
- More jobs- financial education/ home buying
- More single-family housing
- More single unit rentals for those who cannot afford or have the ability do upkeep their own.
- Need affordable land
- Need energy efficient homes/home repairs for tribal members, affordable apartments for elders/young family and people.
- Need for affordable quality rentals
- Need more apartments that people can afford. Nobody can afford \$1200. /month for rent plus first/last month's rent and a deposit just to move in a place.
- Need to help our people more. We have not had help for a long time. We are all having a hard time.
- Needs more single person housing and more large family housing
- No housing
- No housing-
- Not enough affordable housing
- Not enough housing and the rent is only getting higher.
- Not enough housing available for young adults to senior citizens. definitely a housing shortage all around...
- Not enough, affordable
- Not focused on. Renovations towards homes would lower the need/want for new apartments options that are not available.
- Nothing affordable
- Nothing affordable
- One bedroom & Affordable housing.
- Our Community needs rentals, BADLY! We have people desperate for homes and staying in homes that are for sale then end up with no place to go. There is nothing available in good condition to rent. We need more options especially for young families that can't afford to buy.
- Poor and homeless! nothing being done.
- Renovating existing homes to make them more energy efficient and livable.
- Renovation of old houses to be more energy efficient
- renovations needed or tear down and replace
- Rent is too expensive or places not available
- Repairs for winterization & electrical rewiring for safety. A lot of houses are old with original wiring in walls.
- Senior housing
- Take us seriously

- The city of Petersburg is over spending and cutting services and starting to place a higher burden on the seniors. the cost of living is going up and my income is fixed.
- To be eligible to for the HOAP, regardless of being over income.
- Updates
- We need affordable low-income homes for any tribal members in need. Tribal members of any age should receive assistance before board members.
- We need more
- We need more affordable housing options.
- We need more affordable housing.
- We need more places for people to rent
- We need more rental units that are affordable. And it would be nice to have assistance in having a new heating system put into my house, and a little more affordable mortgage payments each month.
- We need more small units 0-2-bedroom rentals/ housing available for rent or rent to own

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

- Energy Assistance
- Foundations that are up to code. Insulation and electrical updates to code. Might be price effective to gut some houses and rebuild!
- Help us help help
- Housing improvement and cheaper rent
- I lived in a T&H house for years and every time we would just start to get ahead our payments would increase and that caused us to get into a lot of debt. So, we had no choice but to move out. In my opinion that is not helping the tribe at all. It defeats the purpose.
- I'm passionate about starting an NA group/ need a grant for the books + place to hold the meetings
- It would be very beneficial to our tribal members to hold a class on budgeting and basic household finance management.
- Like to know where I can apply for assistance fixing my home
- More financial help fixing up old homes
- More housing for the elder & vets, there is not much going for the vets and more training for the younger people, there's lots who want to work, but have no training.
- Need more land to build housing
- The requirements on housing for T&H is counterproductive. You base it off of gross income, not countering in things like taxes, child support, etc., and turn away families with hard working adults capable to paying their rent and taking care of the property. There shouldn't be a cap on financial means because that's encouraging people to work less, and that doesn't help anyone. If you want to help keep young Native families in these communities where the cost of living is HIGH, then help lower ALL rent etc., and allow for our kids to grow up in a safe and good environment. Limiting these things to just low income isn't helping keep properties maintained or anything, you should see the bigger picture and have programs for those of us working hard but needing a home at a reasonable price too. At this rate, it's like we need to quit our jobs and keep having kids in order to qualify for houses, but that's not right.
- The Tlingit and Haida play ground is condemned because it is 20 plus years old and unsafe. It would be nice if it could be updated
- There is a great deal of working poor who are unable to better their living situation because they don't qualify for low income programs, but they are barely living pay check to pay check.
- This survey is only available to Alaska Natives; however, we are an American Indian household with children enrolled in our local Indian Assoc (eligible according to their by-laws). The survey should have been available to all tribal members, not just AK Native; however, eligibility seems unclear.
- too much paperwork and no response

- We need help with renovating our homes. Improve heating. Upgrade for energy efficient homes
- We need more affordable housing and assistance programs.
- We were denied for the HOAP Program because we are over the income limit. But, having the financial means would ensure all monthly payments on time.
- We're a depleting population due to the lack of affordable housing and consistent employment in our community
- Would like to see more of the money spent locally rather than spent on admin outside of town. Would like to see the home loan program back up and running.
- Yes help!!