

TLINGIT-HAIDA REGIONAL HOUSING AUTHORITY



Welcome
HOME

**A PROGRAM AND
SERVICES GUIDE**
2004-2005



Affordable Housing Opportunities and Solutions



For over 30 years, Tlingit-Haida Regional Housing Authority has helped hundreds of low-income families and elders across Southeast Alaska find affordable solutions to their housing needs.



In addition to subsidized rental and lease-to-own homes, THRHA offers affordable home mortgage and maintenance loans to help make safe, energy-efficient housing more affordable. A new program, Student Housing Voucher Program, assists college students with small grants to help supplement their housing needs.

In this booklet, you will find descriptions of the many services and programs available at THRHA. In this edition we have added a list of Additional Funding Sources just in case our programs and services do not fit your needs.

Our programs are funded by a variety of sources; each program has its own set of rules and eligibility criteria. While some of our programs give preference to Alaska Native and American

Indian applicants, some do not, and are equally available to both Native and non-Native applicants alike. As always, with the exception of Native only funded programs, THRHA is an equal opportunity housing provider.

When looking for answers to your housing questions and concerns, we hope that you will call us first. We look forward to serving you and saying, "Welcome home."

To apply for the programs listed in this guide

please contact our offices at 5446 Jenkins Drive (Near Costco), Juneau, Alaska.

Or, call (907) 780-6868 to request that an application be mailed to you.

Some applications are also available in each community tribal office.

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ELIGIBILITY

Tlingit-Haida Regional Housing Authority provides services for Alaska Natives and American Indians funded by the U.S. Department of Housing & Urban Development's Office of Native American Programs.

To qualify for THRHA's Native American programs, you must:

- Be a resident of Southeast Alaska.
- Provide proof that your household income is less than 80 percent of the median income for your community (see page 27).
- Provide proof that at least one member of your household is Alaska Native or Native American. THRHA will accept a Certificate of Indian Blood from the Bureau of Indian Affairs or a membership card from a federally recognized tribe as proof of eligibility.

Tlingit-Haida Regional Housing Authority also administers a variety of other publicly and privately funded programs that are open to all residents of Southeast Alaska who meet specific income guidelines. (Please see program descriptions that follow for each program's income calculator provided on page 27.)

RENTAL AND RENT-TO-OWN CLIENT RESPONSIBILITIES

(This information does not apply to our mortgage loan program clients.)

Once you are accepted into a THRHA program, you have certain responsibilities to ensure that you receive the best affordable housing assistance possible from our staff.

As a THRHA client, you must:

- Report to the Housing Authority any changes in your annual household income; household composition, or personal information (changes to your name, mailing address or employment).
- Submit your monthly housing payment on time. If you fail to make your housing payment, you must contact the Housing Authority immediately. Failure to contact the Housing Authority will begin the termination process.
- It is the tenant's responsibility to keep the home and yard clean, safe, and well maintained. A full description of tenant responsibilities is disclosed in the Tenant Agreement.
- Be a good neighbor by keeping the outside of your home neat, performing snow removal, maintaining your yard, and being considerate of noise levels.
- Failure to meet these obligations will likely result in eviction.

TENANT BASED RENTAL SUBSIDY PROGRAM



PROGRAM FEATURES

- The program subsidizes the difference between the established monthly "Market" or "Contract rent" and 30 percent of the tenant household's monthly income;
- The program operates very similar to HUD Section-8 subsidy;
- Tenant's income must be certified at least annually and anytime a significant change occurs in the household composition or income. Any effort to under-report or distort household income will cause tenant to become ineligible for future subsidy and possible recapture any or all subsidy determined to have been provided inappropriately.

Income eligible tenants residing in specific THRHA rental properties could have a THRHA tenant based rental subsidy program available to them. This subsidy is intended to ensure that tenant rents remain affordable for Native families and do not exceed 30 percent of monthly income, as required by NAHASDA, in projects financed with NAHASDA funds.

To qualify, you must:

- Have a monthly rent expense that exceeds 30 percent of monthly household income;
- Be a rental tenant, in good standing, and residing in a property owned by THRHA which, was financed by NAHASDA, and is considered eligible for this subsidy program;
- Have an Alaska Native or Native American as a member in the household.
- Have total household income that is below 80 percent of median family income (MFI) adjusted by community and family size. See page 27 for the MFI calculator.

LOW-INCOME HOUSING TAX CREDIT PROGRAM (LIHTC)

This is a public program, made possible by the Internal Revenue Service that is available to all income eligible applicants. It is designed to give very low-income families an opportunity to lease an affordable home. The rents in this program are based on a combination of the number of bedrooms and the annually revised HUD published MFI tables (see page 27) and is not based on household income. Native tenants are eligible for the THRHA rental subsidy program (see page 6) There is no limit on income once accepted into the program. There are two types of units in this program, they are:



LIHTC RENT-TO-OWN PROGRAM

(Available in Juneau and being planned for Ketchikan.)

The Rent-to-own units are usually two-, three-, and four-bedroom single-family, zero-lot line or condominium homes. The tenant is given a purchase price in a lease contract provision that provides the tenant with a very desirable future purchase option with a purchase price equivalent to what they would have owed after up to 15 years in a mortgage loan. The IRS requires the LIHTC units to be “rental” homes for a minimum of 15 years. Approximately 15 years after first occupancy the tenants in the units will have the opportunity to purchase their home for a price that, considering their already low maximum monthly rent charge, far exceeds what they would have otherwise paid down on a mortgage loan. The tenants also will have the option to continue leasing.

LOW-INCOME HOUSING TAX CREDIT PROGRAM (LIHTC)

(CONTINUED)

LIHTC RENTAL PROGRAM

(Currently, only available in Yakutat.)

This is a permanent and affordable rental program that is similar to the Rent-to-own program but does not result in potential ownership. As with that program the rents are based on the unit size and the MFI table so once in to the program the tenant's household income does not affect the rent amount as it is based on low-income standards.

To qualify, you must:

- Have an annual household income of 60 percent or less of the median family income for your community (see page 27).
- Apply early; this program is available on a first-come, first-serve basis.
- Complete and submit a Low-Income Housing Tax Credit Program application.

RENTAL PROGRAMS

FAMILY RENTALS

(Offered in Angoon, Craig, Hoonah, Juneau, Kake, Klawock, Klukwan, Wrangell and Yakutat.)

Depending on the funding source for a particular property, units may require that THRHA give preference to Native applicants. Please contact THRHA about the rules for your community.

This program is designed to assist families who need affordable housing.

To qualify, you must have:

- Income eligibility requirements vary by community and housing program. Please call our Rental Department for more details.



PROGRAM FEATURES

- Two, three- and four-bedrooms units.
- Rent is fixed at 30 percent of your adjusted family income (recertified annually by THRHA staff).
- Applications are reviewed and selections are made based on date of application and preference points.
- Preference points are given to applicants who are homeless, live in overcrowded conditions, living in substandard housing, victims of domestic violence, residents of the community, and honorably discharged veterans.

RENTAL PROGRAMS (CONTINUED)

PROGRAM FEATURES

- One-bedroom units.
- Rent is fixed at no more than 30 percent of your adjusted household income (25 percent for seniors age 55-64; 20 percent for elders 65 & older) and is recertified annually by THRHA staff.
- Applications are reviewed and selection is made based on the date of application and preference points.
- Preference points are given to applicants who are homeless, live in overcrowded conditions, already live in the community and are honorably discharged veterans. At times, preference points are given to applicants who are handicapped/disabled.

LOW RENT WITH ELDERLY PREFERENCE

(This program is offered in Angoon, Craig, Haines, Hoonah, Hydaburg, Kake, Klawock and Saxman.)

This program focuses on the specific housing needs for seniors who live in these communities.

To qualify, you must be:

- Age 55 or older.

To apply, you must complete a Low Rent Program Application and provide THRHA with:

- Social Security cards for all household members.
- A copy of your latest income tax return, if you are self-employed or employed seasonally.

HOME OWNERSHIP PROGRAMS

HOUSING OWNERSHIP ASSISTANCE PROGRAM (HOAP)

(Currently available only in Juneau, Petersburg and Wrangell.)

Our Home Ownership Assistance Program gives families an opportunity to transition from renting to home ownership.

To qualify, you must:

- Have an annual household income that is 80 percent or less of the median family income for your community (see page 27).
- Have at least one family member who is Alaska Native or Native American.
- Demonstrate your ability to make monthly payments.

To apply, you must complete a Home Ownership Program Application and provide THRHA with:

- Social Security cards for all family members.
- Copies of your income tax returns for the past three years.
- Proof of employment, medical, childcare and other expenses.
- Certificates of Indian Blood for all applicable family members.
- DD-214 - Military discharge orders (to receive veteran's preference).



PROGRAM FEATURES

- Three-, four- and five-bedroom single-family homes.
- Monthly payments are based on 28 percent of your adjusted gross family income (recertified annually by THRHA staff).
- Compared to a conventional bank loan, THRHA's program is more affordable.
- Applications are reviewed and considered for eligibility based on date of application and preference points assigned.
- To keep your place in line, you must update your application annually.
- Before move-in, home buyers must pay THRHA a \$1,500 security deposit.
- THRHA provides homebuyer counseling in financial planning and basic home repair and maintenance.
- After 25 years, you receive title to your home.

HOME OWNERSHIP PROGRAMS (CONTINUED)

PROGRAM FEATURES

- **Three-, four- and five-bedroom single-family homes.**
- **Monthly payments are based on 15 percent of your family's adjusted gross income.**
- **Compared to a conventional bank loan, THRHA's program is more affordable.**

New Mutual Help Assistance Program (Offered in Angoon, Craig, Haines, Hoonah, Hydaburg, Juneau, Kake, Klawock, Klukwan, Saxman and Yakutat.)

Before THRHA created the Home Ownership Assistance Program (HOAP), many families purchased their home through the New Mutual Help (NMH) Program. While no more homes will be built under this program, occasionally, a NMH home is vacated and made available to a new applicant.

To qualify, you must:

- Have an annual household income that is 80 percent or less of the median family income for your community (see page 27).
- Have at least one family member who is Alaska Native or Native American.
- Demonstrate your ability to make monthly payments.

HOME REPAIR GRANTS

NAHASDA EMERGENCY HOME REPAIR PROGRAM

(Currently offered in Angoon, Craig, Douglas, Juneau, Kake, Kasaan, Klawock, Petersburg, Saxman, Skagway, Wrangell and Yakutat.)

Tribal governments in the above communities have elected to use a limited amount of their HUD funds to help Alaska Native and American Indians conduct emergency repairs to their homes.

To qualify, you must:

- Be Alaska Native or American Indian.
- Own your home in one of the communities named above.
- Have an annual household income of 80 percent or less of the median family income for your community (see page 27).

Under this program, most tribes have elected to give priority to the elderly, disabled and others whose homes have health and safety problems.



PROGRAM FEATURES

- Offers essential home repairs to people who own their home or renting from a NAHASDA-eligible landlord.
- Locally hired crews do the work.
- Emergency repairs can be defined as: "Repairs requiring immediate corrective action due to a sudden occurrence or hazardous condition that threatens the health and safety of the occupant." Examples of emergency repairs are: furnace broken - no heat in the house; hot water heater burned out; plumbing pipes broke and causing water damage; electrical system is causing a fire hazard; imminent structural collapse (foundation, floor, wall, roof, and front entry); roof damage causing leaks.

HOME REPAIR LOAN



PROGRAM FEATURES

- **Open only to current HOAP or New Mutual Help Assistance Program participants who have been current on their monthly payments for the past year.**
- **Two categories are covered by this loan: 1. Home improvements & structural changes and 2. Repairs, that brings the house in compliance with building codes.**
- **Offers up to \$30,000 for repairs, energy-efficiency improvement and structural additions/expansions.**
- **This loan offers two different ways you can repay your loan: either by additional monthly payments or by deferred payments due when you take title to your home.**

MUTUAL HELP HOME MAINTENANCE LOAN

This program is designed for people currently participating in THRHA's New Mutual Help Program or HOAP, who want to finance repairs or additions to their home.

To qualify, you must:

- Have a home through the New Mutual Help Program or HOAP.
- Show that you will use the funds to correct conditions that pose health or safety risks, to make your home more energy efficient, to build a functional addition or make property improvements.
- Be able to afford a new maintenance loan in addition to regular house payments.

HOME IMPROVEMENT LOAN PROGRAM

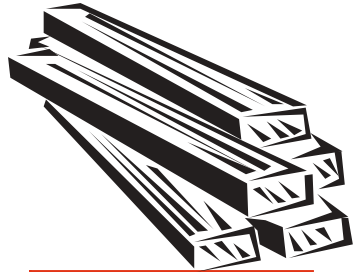
AX HIDI - JUNEAU HOME IMPROVEMENT LOAN PROGRAM

This program is for Juneau's Native families who want to finance repairs or improvements by using equity in their home.

To qualify, you must:

- Be an Alaska Native or Native American resident of Juneau.
- Own a home.
- Have a combined household income that does not exceed 80 percent of the median family income for Juneau (see page 27).
- Be able to afford an additional monthly payment.

The total amount of the new loan plus your first mortgage must not exceed 85 percent of the value of your home.



PROGRAM FEATURES

- Maximum \$30,000 loan amount.
- 10-year loan term.
- Market interest rates.
- No down payments are required.
- Standard closing costs.

RURAL LOAN PROGRAM



PROGRAM FEATURES

- Borrowers can be Native or non-Native.
- THRHA's only loan program that does not have any household income limits.
- Offers a discounted interest rate.
- No private mortgage insurance is required.

(This program is not available to residents of Haines, Juneau, Ketchikan or Sitka.)

This loan program is available to Native and non-Native residents of Southeast Alaska's rural communities.

To qualify, you must:

- Be purchasing a home in a rural Southeast community.
- Have a source of income to afford the monthly payments.
- Have enough cash on hand to cover the 10 percent minimum down payment.
- Have credit experience.

JUNEAU HOME LOANS

YAA DU HIT LOAN PROGRAM

The Yaa Du Hit loan Program is designed to help low-income families purchase homes from Juneau's limited and expensive market. THRHA makes unaffordable homes affordable by discounting the cost of a home by up to 20 percent! The discount has the effect of making the monthly payment more affordable.

To qualify, you must:

- Be Alaska Native or Native American.
- Have a combined household income that is 80 percent or less of the median family income for Juneau (see page 27).
- Be a first-time homebuyer.
- Qualify for mortgage financing.
- Have enough funds to pay for closing costs.



PROGRAM FEATURES

- A discount of up to 20 percent of the cost of the home.
- The 30 percent discount is a non-interest-bearing second mortgage which you do not have to pay back unless you sell your home.
- You must select a home from THRHA's inventory of homes.
- Maximum allowable purchase price is \$225,000.

JUNEAU HOME LOANS



PROGRAM FEATURES

- Up to \$10,000 for purchase of a mobile home.
- No monthly payments; payoff is due in five years.
- Zero percent interest rate for five years.
- Loan is forgiven if the borrower sells the mobile home to buy a single-family home.

MOBILE HOME PURCHASE ASSISTANCE

THRHA developed this five-year loan to help low-income Native families living in Juneau take their first step toward home ownership.

To qualify, you must:

- Have a combined household income that does not exceed 80 percent of the median family income for Juneau (see page 23).
- Be Alaska Native or Native American.
- Secure financing from a bank or lender.
- Be a first-time home buyer.
- Contribute at least \$1,000.
- Prove that you cannot qualify for a bank loan with out THRHA's assistance.

JUNEAU HOME LOANS

EMERGENCY HOUSING ASSISTANCE LOAN

The purpose of the loan must be a genuine financial emergency related to housing and must prove that all other means of securing financing (i.e. borrowing from a bank or relative, liquidating unnecessary assets) has been exhausted.

To qualify, you must:

- Have an annual household income that is 80 percent or less of the median family income for your community (see page 27).
- Be Alaska Native or Native American living in Juneau.
- Prove that all other means of financing have been exhausted.
- Assign your coming year's Permanent Fund Dividend to THRHA to repay the loan.
- Prove that the loan will remedy your family's housing problem.

Eligibility:

- THRHA receives assignments of Alaska Permanent Fund Dividend.
- Household income must not exceed 100 percent of median family income.
- Loan proceeds will be paid directly to creditor/vendor.

PROGRAM FEATURES

- Loan must be used to resolve a housing-related emergency.
- Low interest rate.
- \$1,000 maximum loan amount.
- No monthly payments. (Loan will payoff with receipt of PFD.)
- Loan must be repaid within 12 months.
- Zero percent (0%) interest.
- \$200 loan fee (will be collected at payoff).

JUNEAU HOME LOANS (CONTINUED)

PROGRAM FEATURES

- Up to \$20,000 loan may be used for down payment and/or closing cost (excluding prepaid closing expenses)
- Assistance from THRHA becomes interest bearing second mortgage*
- 1.5 percent loan origination fee
- 10 year term. No repayment for the first 5 years
- Every year for the first 5 years, 10 percent of the loan will be forgiven as long as the borrower owns and remains in the property. Any remaining balance will be amortized over the remaining term of the loan * Interest Rate equal to 3 percent.
- Payoff required if property is sold prior to maturity.
- Borrower's total cash holding after closing may not exceed \$3,000.
- Financing from a bank or mortgage lender required.
- Purchase price may not exceed \$225,000.

* Interest will accrue only after the fifth year and will apply to only the remaining balance.

DOWN PAYMENT ASSISTANCE LOAN PROGRAM

This program is designed to help Juneau's Native families obtain homeownership. Families earning less than 100 percent the median family income (MFI) may receive down payment and/or closing costs assistance.

To qualify, you must:

- Be Alaska Native or Native American tribal member.
- Have a combined household income that is less than 100 percent of the median family income for Juneau (see page 27).
- Secure bank financing for the primary mortgage.
- Show that you cannot otherwise afford the down payment.
- Be a first-time homebuyer.
- Property must be owner-occupied
- Applicants are required to attend certified first time homebuyer class.

INCOME GUIDELINES FOR JUNEAU DOWN-PAYMENT ASSISTANCE

To qualify for THRHA's Down Payment Assistance program, household income* must not exceed 100 percent MFI according to income tables provided by Alaska Housing Finance Corporation and Housing Urban Development. Household income must include Alaska Permanent Fund dividends for all members, child support, public assistance or other government benefits and ANCSA corporation distributions if they are provided on a consistent or scheduled basis. Monthly income may be averaged using two or three years tax returns if one or more household member is self-employed or seasonally employed.

HOUSEHOLD SIZE	MAXIMUM FAMILY INCOME (100% MFI)
1	59,500
2	68,000
3	76,500
4	85,000
5	91,800
6	98,600
7	105,400
8	112,200

* *Household income is defined as the gross annual income of the mortgagor(s), family members over the age of 21 and other individuals over the age of 18 who occupy the dwelling on a permanent basis. All sources of household income such as salary, total wages, dividends, interest, longevity bonuses, royalties, annuities, pensions, VA compensation, alimony, child support, public assistance, disability payments, social security benefits, unemployment compensation, trust income, and income made from business or investments will be considered to determine eligibility for this program.*

HOME OPPORTUNITY PROGRAM (HOP)

DOWN PAYMENT ASSISTANCE FOR ALL ELIGIBLE FAMILIES

The HOME Opportunity Program (HOP) provides low-income families (Native and non-Native) with down payment and closing cost assistance on their home purchases. As one of Alaska Housing Finance Corporation's (AHFC) many housing programs, residents in any Southeast Alaska community may apply to receive a zero-interest, forgivable HOP loan.

Terms:

- Receive up to \$3,000 in closing cost assistance.
- Receive up to 2 percent of the purchase price (not to exceed \$3,800) for down payment assistance.
- Additional funds up to \$30,000 may be provided to buy-down the first mortgage if necessary to achieve affordability. (HOP funds may not be use to reduce the amount of the first mortgage for which the borrower otherwise qualifies.)
- Zero percent interest rate.
- The first \$10,000 in HOP assistance may be forgiven over a five-year period.
- Purchase price of the home may not exceed \$190,000.

Eligibility:

- Borrower must be low-income; household income may not exceed 80 percent of median family income.
- Property must be owner-occupied.
- Borrower must complete an AHFC approved homebuyer education course.
- Property must conform to the Lead-Based Paint Poisoning Prevention Act.
- Property must meet minimum health and safety standards established by AHFC.

STUDENT HOUSING VOUCHER PROGRAM

The Student Housing Voucher Program has a limited amount of funding available for rental assistance for qualified low-income Native college students.

Eligibility:

- Must be an Alaska Native or Native American tribal member.
- Must qualify as low-income.
- Attend an accredited university or vocational institution.
- Must be a full-time student, minimum of twelve (12) credits or part-time student, minimum of nine (9) credits.
- Minimum GPA for eligibility is 2.0.
- Application must be post marked or faxed to tribal office no later than August 15th at 4 p.m.

Terms:

- Up to \$500 per semester. Maximum total amount of assistance under this program shall not exceed \$1,000 per recipient per year. Part-time students (minimum of nine credits per semester) may be eligible for 50 percent of the maximum rental assistance.
- Assistance may be provided for a period of no more than four consecutive years.
- No repayment is required for recipients who reside in Alaska within six months after graduation. Recipients who reside outside of Alaska within six months after graduation may be required to repay 50 percent of their total assistance amount.
- Rental assistance checks will be issued directly to the university or landlord. A signed lease/rental agreement will be requested for verification.

ADDITIONAL FUNDING SOURCES

Alaska Community Development Corporation

www.alaskacdc.org

Weatherization Assistance Program, Senior Housing Accessibility Modifications Program, HUD Home Owner-Occupied Rehabilitation, Housing Accessibility Improvement Program, Home Opportunity Program, Mutual Self Help Housing, Rural Residential Rehab Program.

Alaska Community Development Corporation
1517 Industrial Way, # 8 • Palmer, Alaska 99645
Phone: (907) 746-5680; Toll-Free: 1 (800) 478-8080
Fax: (907) 746-5681; Toll-Free: 1 (800) 478-1530

Alaska Housing Finance Corporation

www.ahfc.state.ak.us

Alaska Housing Finance Corporation (AHFC) is a self-supporting public corporation with offices in 16 communities throughout Alaska. It provides statewide financing for multi-family complexes, congregate facilities, and single-family homes, with special loan programs for low- and moderate-income borrowers, veterans, teachers, nurses, and those living in rural areas of the state. It also provides energy and weatherization programs, low-income rental housing in 17 communities, and special programs for the homeless and those seeking to become self-sufficient.

P.O. Box 101020 Anchorage, AK 99510-1020
907-338-6100; 1-800-478-AHFC (outside Anchorage, but within Alaska)

Alaska Native Tribal Health Consortium

www.anthc.org

Services are available to eligible applicants to assist in connecting water and sewer to homes.

Contact: 1-800-560-8637

Alzheimer's Resource of Alaska

Alzheimer's programs have authorized ramps, bathtubs and showers installed for eligible clients.

Contact: (907) 586-6044 Fax: (907) 586-6084

Choices Medicaid

Available to elders currently receiving home care services through a care provider. The grant is available for eligible seniors or handicapped youth for "environmental modifications" for up to the amount of \$10,000. Client must contact their care coordinator and request work to be completed by Tlingit-Haida Regional Housing Authority.

Housing Improvement Program

www.ccthita.org

Program provides one-time housing improvements for eligible clients. Contact: Augie Schultz (907) 874-3482

REACH & Energy Assistance

www.ccthita.org

Program provides assistance in utility expenses, replacement of hot water tanks, windows, doors and furnace repair or replacement for eligible clients. Contact: (907) 586-1432 Sue Ann Lindoff (463-7165) or Eunice James-Lee (463-7146)

RuralCap

www.ruralcap.com

Housing Services:

Housing Services are provided to rural communities and low-income people through development and construction, housing advocacy, rehabilitation and weatherization.

Weatherization:

The Weatherization department provides low-income homeowners and renters with free home weatherization services.

RuralCap (Continued)

Electrical Savings Initiative:

The Electrical Savings Initiative (ESI) is intended to decrease dependency on public assistance by measurably reducing the energy costs of more than 2,000 low-income households.

RurAL CAP, Inc. 731 E. 8th Ave. Anchorage, Alaska 99501

Toll Free Phone: 1-800-478-7227 (Calls from within Alaska only)

Toll Free Fax: 1-800-478-6343 (Calls from within Alaska only)

Senior Access

Programs available to eligible seniors (60 years and older) with housing accessibility needs.

Contact: 1-800-478-8080

Southeast Alaska Independent Living

www.sailinc.org

Staff assists individuals with disabilities to resolve conflicts that impede the ability of consumers to live independently. This individual advocacy is provided one-on-one to assist with Social Security entitlements, Medicare, Veterans benefits, and other personal rights violations involving disability concerns.

3225 Hospital Drive, Suite 300, Juneau, AK 99801

Contact: 1-800-478-7245; Phone: (907) 586-4920;

Phone: (907) 586-0104; Fax: (907) 586-4980; TTY: (907) 523-5285

USDA Rural Development

www.rurdev.usda.gov/ak/sitka

Rural Development offers a variety of housing grant and loan programs depending on age, area of service and various other factors.

Keith Perkins - Rural Development Manager

Tambi Calvert - Rural Development Specialist

Marsha McCrehin - Rural Development Technician

201 Katlian Street, Suite 109A, Sitka, Alaska 99835

Phone: 907-747-3506 Fax: 907-747-3597

INCOME ELIGIBILITY CALCULATOR

Effective January 2004

Use the chart below to determine your eligibility for the various Tlingit-Haida Regional Housing Authority programs. Median Family Income (MFI) figures are recalculated annually by the U.S. Department of Housing and Urban Development (HUD). Please call the housing authority for the latest MFI figures.

INCOME LEVEL	HOUSEHOLD SIZE							
	1	2	3	4	5	6	7	8
Juneau City and Borough								
100%	59,500	68,000	76,500	85,000	91,800	98,600	105,400	112,200
80%	40,250	46,000	51,750	57,500	62,100	66,700	71,300	75,900
60%	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320
50%	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100
Ketchikan Gateway Borough								
100%	49,400	56,500	63,500	70,600	76,200	81,900	87,500	93,200
80%	39,550	45,200	50,850	56,500	61,000	65,500	70,050	74,550
60%	29,640	33,900	38,100	42,360	45,720	49,140	52,500	55,920
50%	24,700	28,250	31,750	35,300	38,100	40,950	43,750	46,600
Sitka City and Borough								
100%	52,500	60,000	67,500	75,000	81,000	87,000	93,000	99,000
80%	40,250	46,000	51,750	57,500	62,100	66,700	71,300	75,900
60%	31,500	36,000	40,500	45,000	48,600	52,200	55,800	59,400
50%	26,250	30,000	33,750	37,500	40,500	43,500	46,500	49,500
Haines Borough, Skagway, Hoonah, Angoon, Petersburg, Yakutat, Prince of Wales, Saxman								
100%	47,700	54,600	61,400	68,200	73,700	79,100	84,600	90,000
80%	38,200	43,650	49,100	54,550	58,900	63,300	67,650	72,000
60%	28,620	32,760	36,840	40,920	44,220	47,460	50,760	54,000
50%	23,850	27,300	30,700	34,100	36,850	39,550	42,300	45,000

Our Tribal Partners

- **Angoon Community Association**
- **Central Council of Tlingit & Haida Indian Tribes of Alaska**
- **Craig Community Association**
- **Douglas Indian Association**
- **Klawock Cooperative Association**
- **Organized Village of Kake**
- **Organized Village of Kasaan**
- **Organized Village of Saxman**
- **Petersburg Indian Association**
- **Skaqua Tribal Council**
- **Wrangell Cooperative Association**
- **Yakutat Tlingit Tribe**



TLINGIT-HAIDA REGIONAL HOUSING AUTHORITY

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