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## Newsletter of the Interior Regional Housing Authority

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Safe Housing for Tribes through the Native American Housing Assistance and Self-Determination Act

**Vol. IV, Issue 2**

Serving the Native People of the Doyon Region, Alaska

**July 2007**

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### **Fast start on 2007 season; new houses and rehabs underway** **This year Title VI is funding 7 homes and a community center**

#### **Title VI's regional report card shows good marks**

New construction in the Doyon Region is helping address the housing backlog with safe and modern houses for our membership. Major construction this year is again funded through the Title VI program. Villages across the region are seeing the benefits of leveraging housing funds.

By the time our supervisor arrives in a village, the site has been cleared, leveled and passed an environmental review. Expedited by staff in the office and warehouse, the materials are already on site and ready to go. Working with the best equipment in the building trades, our crews waste no time setting the foundation.

Earlier this year in Circle, an IRHA crew that included many locals completed a house in less than 30 days. When the homeowner moves in she'll enjoy the increased space and convenience.

Title VI allows IRHA to leverage a tribe's future IHBG funds so that multiple projects can proceed in any given year. In this way, IRHA can significantly address a village's housing needs quickly.

For instance, between 2005-2007 we'll have built 33 homes in the region and rehabbed 60 existing homes. In the 11 villages where these homes were built, the combined funding exceeds \$6.1 million. Without Title VI, IRHA would have been able to build just six homes across the region.

This season seven homes and a community center will be built under Title VI. Alatna, two homes; Holy Cross, three; Stevens Village, two; and a community center in Eagle.

The 2008 season is being planned now. At this time, preliminary discussions are underway with village councils in Anvik (2 homes); Beaver (two homes); Evansville (one); Hughes (3 homes, pending approval of ICDBG funds); and Shageluk (two homes).



*A.J. Felix, an IRHA foreman, cuts window casement trim with a power mitre saw. Felix is running a rehab crew that is slated to upgrade numerous Fairbanks homes this season. For more about A.J., see Page 2.*

#### **New rules for Fairbanks rehab projects** **Changes assure legal protection and fairness for all**

IRHA's Fairbanks rehab program for houses needing extensive repair and upgrade will no longer be offered as a 100 percent grant, forgiven after five years. Next year, the grant portion may not exceed \$15,000, with a cap of \$25,000. Any costs over \$15,000 will be at a one percent interest loan, paid back over ten years. The grant portion will be forgiven over ten years, instead of five.

Additionally, in order to assure that IRHA's deeds of trust are recorded properly, we are requesting title reports for each project. We're also writing new deeds of trust that will hold up better in court, if needed. If the rehab costs are different than the original estimates, the deeds will be amended to reflect actual expenditures.

### **IRHA Board of Commissioners**

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## Felix touts IRHA's on-the-job training

On a recent sunny day, A.J. Felix was putting in new windows at a house east of Fairbanks. The job was part of a rehab project. In addition to a brighter view, upgrading a house with new windows offers the homeowner cost savings through energy conservation.

As he cut window casement trim, he told a visitor that IRHA provides its workers with the best tools. Indeed, the nail gun Felix was using comes equipped with a light that helps assure proper placement.

Born in Fairbanks and raised in Northway, AJ is 29 years old. After finishing school in Northway, he enrolled for additional training at a school in Oregon.

Like many Athabascans in Alaska, Felix first gained carpentry experience working on small jobs in villages near home.

He is married to Freda Felix of Minto and



A.J. Felix at work on a Fairbanks area rehab.

has three children. For fun and recreation he plays basketball, lifts weights and always enjoys his time hunting and fishing.

AJ started at IRHA as a laborer, an entry-level position. But he quickly learned on the job and came to the attention of supervisors for his interest and enterprise.

AJ was moved up to carpenter after only a year on the job.

"People showed me the ropes of carpentry. The older guys taught me a lot. Then I got sent to trainings where I learned how to develop material budgets and read house plans."

This year is AJ's second as a foreman. This season he's supervising a crew doing rehabs in the Fairbanks area.

AJ says that "IRHA has a good atmosphere. There's a good group of guys here; it's always fun and I learn stuff.

## Agency personnel slated to visit river communities

This summer's Yukon River village tour will start in Eagle on July 16 and finish in Galena on July 20. In four days, across hundreds of miles, a flotilla of five boats will ferry funding experts, educators and legislative staff to building projects in local communities.

Among the visitors will be staff from Sen. Kookesh's office as well as the Denali Foundation, Alaska Housing Finance Corporation, the Rasmuson Foundation, Doyon, and the University of Alaska. They'll be escorted by Pete Williams, IRHA's deputy director, and other staff.

It's vital that our partners in funding and training see projects first hand, those underway and others recently completed.

"It's been our experience that these visits provide critical exposure to the conditions and people living off the road system", said Steve Ginnis, IRHA's executive director. "Tours such as this allow our partners to become acquainted with our people, their homes and communities."

## Galena assisted-living facility gets green light

People in Galena have been pressing for many years about the need for an assisted-living center in their community. After years of planning, the project has been brought to IRHA.

Social research shows that allowing elders with health issues to remain near their homes promotes well being and fosters community cohesion. This center is a progressive move and is supported by IRHA.

Galena is partnering on this project with the nearby villages of Kaltag, Koyukuk, Ruby and Nulato. We signed a contract with their tribal councils and are now in the process of developing engineering and architectural drawings.

Moving quickly, we plan to have the foundation laid before winter. Further, we aim to take advantage of current pricing by ordering materials and delivering at least 50 percent to the site by November 2007.

## Enterprise company tallies profits

IRHA's enterprise company made a profit this year. While it's modest, the \$118,000 profit demonstrates that our plan to branch out into new areas is paying off.

In a time of diminishing funds, we can no longer rely solely on NAHASDA. We must be able to generate independent funding for our programs.

Among our first clients are the Alaska Native Tribal Health Consortium (ANTHC) and Tamsco Satellite Systems. The ANTHC is put-

## House payments can now be made by credit card

After years of efforts to secure credit card service, IRHA is pleased to announce that house payments can now be made over the phone with a credit card.

We will accept both Mastercard and VISA.

In addition to giving members greater flexibility in making payments, we expect this option will reduce delinquencies and improve our bottom line.

As an added benefit with some cards, members will enjoy the ability to apply their house payments to airlines mileage plans.

## TEAM loan program shows popular appeal among members

The Housing Department reports that applications for the TEAM program continue to roll in.

Four applications were made last month; another has been approved, while several others are expected to be filed soon.

Currently, at the mid-point of the year, the department has approved 14 applications.

*It takes hands to build a house, but only hearts can build a home.*

*~Author Unknown*

## IRHA

The Interior Regional Housing Authority is the Tribally Designated Housing Entity of the tribes of the Doyon region. It works in partnership with the tribes that have, by certification and resolution, agreed to be part of the Indian Housing Plan. It is legally constituted under the Native American Housing Assistance and Self-Determination Act of 1996 to promote safe housing and self-sufficiency.

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**Profitable year  
Continued on Page 3**

## Circle house warming has everyone smiling



Last month at Alice Carroll's house warming Steve Ginnis and Alice pose for the photographer. Members of the Yukon River community turned out to see the latest addition to the village. Some of the local carpenters who built the house were on hand, as well as several staff from IRHA's Fairbanks office.

### Profitable year Continued from Page 2

ting in new water wells for a number of homes in Fairbanks; IRHA is drilling them. We've completed six and will be drilling 16 more this year. Tamsco is bringing high-speed satellite communication systems to schools, tribal offices and health clinics. IRHA is building the foundations and wiring for Tamsco's satellite dishes.

The enterprise company is also involved in building construction trades. Its electricians are installing electrical systems at the community center in Eagle and computerized temperature controls at the health clinic in Fort Yukon.

According to staff at ANTHC, the quality of our work is superior to Outside contractors. This is a reputation we intend to maintain as more projects come our way.

### Power Cost Equalization numbers

Population served = 79,178  
Communities served = 183  
Participating utilities = 86  
Total \*eligible customers = 27,880  
(\*includes homes and community bldgs.)

Only 30 percent of total kWhs sold by participating utilities are eligible for PCE.

*Figures based on 2005 data,  
source: akenergyauthority.org*

### Energy program gaining converts in villages

Looking to stretch their energy dollars, the villages of Birch Creek, Koyukuk, Allakaket, Huslia, Shageluk, Nikolai, and Circle have agreed to name IRHA as their Energy Management Agency. Three additional villages are in the process of adopting a similar resolution.

This program was rolled out to the region at the TCC convention. In his executive director's report, Steve Ginnis said the program was about "doing more with less". Ginnis told the delegates that fuel costs are the most important challenge facing rural communities.

The March issue of this newsletter introduced the initiative to housing authority members.

The Energy Management program will bring participating villages high level technology to help adjust to increased fuel costs. In addition to hardware and technical expertise, the program relies on conservation and education.

According to Steve Minnema, IRHA's energy specialist, sizing a village's generator to its load can offer significant fuel savings. This often means replacing an older and larger genset with a new and smaller unit that fits a village's actual needs.

Finding the money to replace out-sized power plants is underway, but funding is short

and other regions have similar needs. Most energy programs in the state are run by the Alaska Energy Authority (AEA). One of the programs it operates, the Rural Power System Upgrade (RPSU), funds upgrades to powerhouses and electrical distribution systems. Funds are targeted at rebuilding or replacing old gensets, replacing old or hazardous distribution networks, construction of new systems to meet federal codes, and, when circumstances apply, adding heat recovery units in powerhouses.

There are 106 villages statewide that meet RPSU's criteria; each has been ranked on a priority basis by the Alaska Energy Authority. As its budget permits, AEA has been taking on the upgrades projects. At this time, 31 have been completed, 10 are under construction, nine are in final design, and nine more have just hit the engineer's table. Forty-seven more villages are on the waiting list.

AEA also looks at institutional facilities, schools, government buildings and water treatment plants, for end-use efficiency. Through careful calculation AEA's staff can determine if a building of a certain size is using more fuel than necessary.

We are considering a similar program on a residential level. By scaling down the calculations, we estimate that by improving end use efficiency energy costs can be reduced by up to 30 percent, providing that flexibility in energy generation is matched with reduced consumption.

IRHA staff will be going to the villages and seeking your comments on the outline of this plan. Early indications are that people are eager to talk about it and hear how other tribes are reducing energy use.

IRHA's first solar panels are located in Circle. They're on ground-based anchors and oriented to receive maximum solar gain. Ground rather than roof installation is preferred to allow easy access, primarily to remove snow. Electricity developed by these units will be routed to the washateria and the village-owned building.

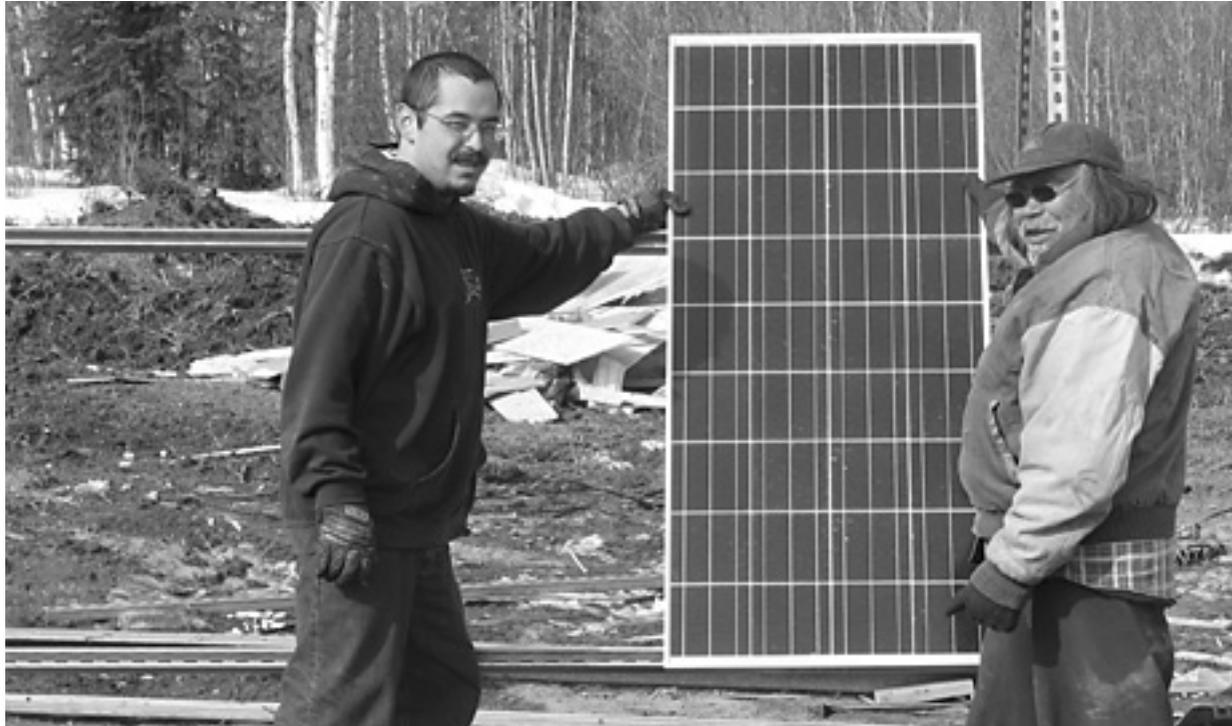
Another technological device will soon join solar panels in village homes and is expected to cut power costs by what it reveals. The Energy Detective (TED) monitors how much electricity is being used and where. The feedback it provides allows real costs to be measured minute by minute.

After TED is installed, homeowners can easily monitor a building's energy consumption. It is a sleuth of the digital age, precisely detecting how much electricity is being used and giving occupants the immediate opportunity to cut back.

Unlike the standard system of reading en-

**Energy  
Continued on Page 4**

## Solar panels make debut in Telida, alternative power project helps offset fuel costs



Mitchell Shewfelt and Steven Eluska work to erect a bank of solar panels in Telida. The units are supplied by a company based in Fairbanks. The project will generate electricity for Heldina and Deaphon Eluska's home in Telida.

### Section 184 loan funds income producing properties

IRHA has used the Section 184 Indian Loan Guarantee program to purchase four 4-plexes. The HUD administered loan was made through a local lender in Fairbanks using mortgage capital.

The interest rate is determined by the lender, but must be a fixed rate, not to exceed 30 years.

The program is open a Native American homebuyers, tribes, an Indian housing authorities, villages or regional corporations.

Acting as owner and property manager, IRHA rents the units to qualified applicants. Revenue from these properties helps fund IRHA's programs while the equity builds assets for the company.

### AFN is coming to Fairbanks, make reservations now, visit Web or call toll-free, 1-888-768-3282

Fairbanks will host AFN's convention, Oct. 22-27, 2007. To assist delegates and guests, the Fairbanks Convention and Visitors Bureau offers its city-wide lodging reservation system for the convention. Delegates, attendees and people with an interest in ancillary meetings can make lodging reservations in a simple step with either a toll-free phone number or by going online to visit the FCVB's website.

Lodging options, with rates for these dates, can be seen at [www.explorefairbanks.com/AFN](http://www.explorefairbanks.com/AFN) or by calling 1-888-768-3282, from 8 am - 5 pm, M-F.

### Alaska fire facts, statistics paint picture for improvement

Approximately 19 Alaskans die from fire every year, four of those are children under 11 years old.

The most common cause of fire deaths is careless smoking while drinking alcohol.

On average, twice as many males die from fire than females.

Most fire deaths occur in a family house.

In all Alaska house fires with a fatality (1996-2006), 85 percent of the homes did not have a smoke alarm installed or the smoke alarm did not work.

### Using a fire extinguisher

While the fire is small and has not spread, quickly get your extinguisher. With your back to an exit (make sure the fire does not block your escape route). Stand 6-8 feet from the fire. Then, remember the word PASS:

**PULL** the pin to unlock the trigger lever.

**AIM** low, point the nozzle (or hose) at the base of the fire.

**SQUEEZE** the lever to release the extinguishing agent. Brace yourself! It comes out with force.

**SWEEP** from side to side, moving toward the fire. Keep the extinguisher aimed at the base of the fire, sweeping back and forth until the flames are out. Watch! If the fire re-ignites, repeat the process.

Important: If the fire is not put out quickly, or if you feel at risk in any way, leave immediately and alert authorities. Fighting a fire can be dangerous. Only adults who know how to use an extinguisher should attempt to put out a fire. Children should not use fire extinguishers.

## Energy Continued from Page 3

ergy use from an external meter, TED gives instant digital readings in real time inside the house in a way that anyone can understand. A chart of TED's functions and tips on how to save energy accompany the small, white box, making it easy to calculate energy being saved.

With only a few lights on and the heater going, one can actually stand in front of the device and see the display rising from .29 Kw to .39 Kw and eventually 1 Kw. Turn off these appliances and the readings drop.

TED presents power consumers with a visual picture of their energy costs. Whenever it's introduced energy consumption falls. The device presents an incentive to save.

### Simple suggestions to cut energy use mean big savings

- Turn lights off when you leave a room. Yes, even fluorescent ones.
- Put in compact fluorescent bulbs. They have improved tremendously in recent years.
- Rather than leaving the outdoor lights on at night, add a motion-sensing unit.
- Let your dishes air dry. Don't run your dishwasher drying cycle.
- Keep the refrigerator and freezer doors closed.
- Plug the components of your entertainment center into a power strip; turn power strip off when not using home electronics.
- Shut off your computer at night...do not put it in the 'sleep mode'...turn it OFF. (IRHA is installing ghost-current switches to shut off electrical currents when not in use.)
- Keep windows and doors closed, and only open them when you must.
- Take a brief shower instead of a soaking bath.
- Only wash full loads of laundry - and dirty dishes. Half-loads cost just as much as full.
- Lower temperature of water heater to 120°F.
- When shopping for major appliances, check out Energy Star products - they're designed to meet EPA efficiency guidelines. As an incentive to upgrade appliances, the federal government offers tax credits with their purchase.