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Alaska State Legislature  
House of Representatives

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MILITARY & VETERANS AFFAIRS  
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MILITARY & VETERANS AFFAIRS  
PUBLIC SAFETY

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DURING SESSION  
STATE CAPITOL  
JUNEAU, AK 99801-1182  
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Representative Juan M. Juan

SUMMARY - HOUSE BILL 431

House Bill 431 makes revisions in the housing assistance loan fund program administered by the Department of Community and Regional Affairs. The first change, found in section one, allows the use of up to 25% of the gross floor area (of a H.A.D. financed dwelling) as part of a commercial enterprise.

The second revision, in section two, amends the definition of rural. This definition places restrictions on the communities in which loans can be made. This revision changes the population limit from 4,500 to 5,500 in those areas not connected by road or rail to Anchorage or Fairbanks. For those communities connected to those two cities by road or rail, a population cap of 1,500 is established.

The bill has an effective date of July 1, 1992.

DISTRICT 25

AKIACHAK, AKIAK, ATMAUTLUAK, BETHEL, CHEFORNAK, EEK, GOODNEWS BAY, KASIGLUK, KIPNUK, KONGIGANAK, KWETHLUK, KVI GILLINGOK, MEKORYUK, NAPAKIAK, NAPASKIAK, NEWTOK, NIGHTMUTE, NUNAPITCHUK, OSCARVILLE, PLATINUM, QUINHAGAK, TOKSOOK BAY, TUNTU TULIAK, TUNUNAK

FISCAL NOTE

STATE OF ALASKA  
1992 LEGISLATIVE SESSION

BILL NO. HB 431

Revision Date: \_\_\_\_\_  
Title: "...relating to the use of the housing assistance loan fund;"  
Sponsor: Representative Ivan  
Requestor: (H) CRA Committee

Department Affected: Community and Regional Affairs  
BRU: \_\_\_\_\_  
Component: \_\_\_\_\_

COMPONENT SERIAL NO. 

0	0	0	0
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EXPENDITURES/REVENUES: (Thousands of Dollars)

OPERATING	FY 93	FY 94	FY 95	FY 96	FY 97	FY 98
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
<b>TOTAL OPERATING</b>	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL						
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REVENUE FUND SOURCE:						
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FUNDING: (Thousands of Dollars)

GENERAL FUND	0.0	0.0	0.0	0.0	0.0	0.0
FEDERAL FUNDS						
OTHER FUND SOURCE:						
<b>TOTAL</b>	0.0	0.0	0.0	0.0	0.0	0.0

POSITIONS:

FULL-TIME	0.0	0.0	0.0	0.0	0.0	0.0
PART-TIME						
TEMPORARY						

Estimate of current year impact: \_\_\_\_\_

ANALYSIS: (Attach a separate page if necessary.)

This bill allows the existing housing assistance loan fund to serve more of rural Alaska. No additional personnel or other costs will be required by the provisions in this bill.

Prepared By: Remond Henderson  
Division: Administrative Services Division

Phone: 465-4708  
Date: 1/31/92

Approved by Commissioner: Ear Berk  
Agency: Department of Community and Regional Affairs

Date: 2-3-92

## HB 431 - HOUSING ASSISTANCE LOAN FUND

A housing assistance loan fund for rural and nonconforming housing loans was created in 1980. The program is administered by the Department of Community and Regional Affairs.

The housing assistance loan program was created in response to a need, particularly in rural Alaska, that could not be met by private lenders who must sell their loans on the secondary mortgage market. Many homes in Alaska, especially in rural Alaska, do not meet the standards of the secondary mortgage market. In other cases, private lenders simply do not find it in their interest to make loans in rural Alaska. The housing assistance loan program makes mortgage money available for the sale of homes which otherwise could not be financed, except by an owner willing to take a promissory note and long-term payments rather than be cashed out of the transaction.

Since 1980, more than 4100 loans have been made from the loan fund. There are currently 1850 outstanding loans in the program.

Over the years, the statutes governing the housing assistance loan program have been amended as necessary to improve the program and its ability to meet needs unmet by the private sector.

In HB 431, two changes are proposed in the definitions section of the housing assistance loan program statutes. The amendment in Section 1 of the bill broadens the definition of "housing" to allow up to 25% of the gross floor area of an owner-occupied house or duplex to be devoted to commercial use. This change reflects the reality that many small businesses or cottage industries in rural Alaska are operated out of people's houses.

Basically, most small businesses in rural Alaska first start in the home as a family operation. The businesses range from native handcrafts to family riverboat tours and bed and breakfast operations.

Typically the business starts in the home and then, if it is successful, and there is a large enough demand for the service or products produced, the business expands to its own building.

Cottage industry in rural Alaska is a very significant part of rural economies, in particular during the off season when there is no fishing or food gathering going on in the community.

The primary purpose of the housing assistance loan program, however, is to make financing available for housing in rural Alaska. That is the reason 25% was selected as the maximum amount of floor area to be used for a non-residential purpose. The intent is not for an individual to apply for a housing loan and turn a house into a store with a single bedroom.

Section 2 of the bill amends the definition of "rural." Loans can be made from the housing assistance loan fund for nonconforming housing and for rural housing. The definition of rural presently restricts the communities in which loans can be made to those having a population of 4500 or less. Bethel and Nome now have populations in excess of 4500. There is also a restriction that "rural" excludes areas of the second, third, and fourth judicial districts connected by road or rail to Anchorage or Fairbanks. That restriction eliminates many small communities along the road and rail systems that by other criteria would be considered rural.

The proposed amendment expands the definition of "rural" to allow the program to serve the communities that meet the following new criteria:

- 1) Communities in the 2nd, 3rd, and 4th judicial district with a population of 1500 or less that are connected to Anchorage or Fairbanks by road or rail;
- 2) Communities in the 2nd, 3rd, or 4th judicial district with a population of 5,500 or less that are not connected by road or rail to Fairbanks or Anchorage; and
- 3) Communities in the first judicial district with a population of 5000 or less.

The proposed changes will assure that Nome and Bethel continue to be classified as rural for purposes of the housing assistance loan program. The proposed changes will also allow communities such as Northway, Dot Lake, Gakona, Gulkana, Chitina, Cantwell, Chickaloon and Manley Hot Springs, which are connected to Anchorage or Fairbanks by the road and rail system, to be classified as rural. This is only a partial list of communities along the road and rail system that will now be classified as rural if HB 431 is enacted.

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DEPT. OF COMMUNITY & REGIONAL AFFAIRS

OFFICE OF THE COMMISSIONER

December 13, 1991

CERTIFICATION OF POPULATION

Under the authority vested in me by AS 29.60.020, AS 29.60.150, and AS 29.60.370, I, Edgar Blatchford, Commissioner of the Department of Community and Regional Affairs, do hereby certify the population of each municipality in Alaska as of July 1, 1991, as shown on the attached "Municipal Population Report."

Date: December 13, 1991

*Edgar Blatchford*

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Edgar Blatchford  
Commissioner

<u>Municipality</u>	<u>1991 Population</u>
Akhiok <sup>8</sup>	77
Akiak	285
Akutan <sup>1</sup>	589
Alakanuk	544
Aleknagik	185
Aleutians East Borough*	2,464
Allakaket	170
Ambler <sup>12</sup>	311
Anaktuvuk Pass <sup>11</sup>	259
Anchorage, Municipality of**	237,907
Anderson <sup>3</sup>	628
Angoon	690
Aniak	540
Anvik	82
Atka	87
Atmautluak <sup>4</sup>	258
Atkasuk <sup>11</sup>	216
Barrow <sup>11</sup>	3,469
Bethel	4,674
Betties	36
Brevig Mission	198
Bristol Bay Borough*	1,410
Buckland <sup>12</sup>	318
Chefornak	320
Chevak	598
Chignik <sup>9</sup>	188
Chuathbaluk	97
Clark's Point	60
Coffman Cove	186
Cold Bay <sup>1</sup>	148
Cordova	2,504
Craig	1,637
Deering <sup>12</sup>	157
Delta Junction	736
Denali Borough*	1,783
Dillingham	2,017
Diomede	178
Eagle	168
Eek	284
Ekwok	77
Elim	264
Emmonak	642
Fairbanks <sup>4</sup>	30,843
Fairbanks North Star Borough*	77,720
False Pass <sup>1</sup>	68
Fort Yukon	718
Galena	833
Gambell	525

<u>Municipality</u>	<u>1991 Population</u>
Golovin	142
Goodnews Bay	241
Grayling	208
Haines <sup>5</sup>	1,265
Haines Borough*	2,212
Holy Cross	277
Homer <sup>6</sup>	3,937
Hoonah	795
Hooper Bay	845
Houston <sup>10</sup>	815
Hughes	66
Huslia	224
Hydaburg	384
Juneau, City & Borough**	28,965
Kachemak <sup>6</sup>	365
Kake	700
Kaktovik <sup>11</sup>	224
Kaltag	240
Kasaan	54
Kasigluk	425
Kenai <sup>6</sup>	6,327
Kenai Peninsula Borough*	40,802
Ketchikan <sup>7</sup>	8,263
Ketchikan Gateway Borough*	13,828
Kiana <sup>12</sup>	385
King Cove <sup>1</sup>	811
Kivalina <sup>12</sup>	317
Klawock	758
Kobuk <sup>12</sup>	110
Kodiak <sup>8</sup>	7,229
Kodiak Island Borough*	15,535
Kotlik	499
Kotzebue <sup>12</sup>	3,075
Koyuk	253
Koyukuk	126
Kupreanof	23
Kwethluk	558
Lake & Peninsula Borough*	1,668
Larsen Bay <sup>8</sup>	147
Lower Kalskag	300
Manokotak	404
Marshall (Fortuna Ledge)	273
Matanuska-Susitna Borough*	41,797
McGrath	528
Mekoryuk	177
Metlakatla (Other)	1,469
Mountain Village	674

<u>Municipality</u>	<u>1991 Population</u>
Napakiak	323
Napaskiak	328
Nenana	504
New Stuyahok	351
Newhalen <sup>9</sup>	160
Newtok	207
Nightmute	153
Nikolai	109
Nome	4,559
Nondalton <sup>9</sup>	178
Noorvik <sup>12</sup>	531
North Pole <sup>4</sup>	1,456
North Slope Borough*	8,288
Northwest Arctic Borough*	6,113
Nuiqsut <sup>11</sup>	354
Nulato	359
Nunapitchuk (Akolmiut)	378
Old Harbor <sup>3</sup>	284
Ouzinkie <sup>8</sup>	209
Palmer <sup>10</sup>	3,008
Pelican	265
Petersburg	3,680
Pilot Station	470
Platinum	64
Point Hope <sup>11</sup>	639
Port Alexander	119
Port Heiden <sup>9</sup>	119
Port Lions <sup>8</sup>	222
Quinhagak	501
Ruby	170
Russian Mission	246
Saint George	178
Saint Mary's	441
Saint Michael	295
Saint Paul	763
Sand Point <sup>1</sup>	878
Savoonga	545
Saxman <sup>7</sup>	369
Scammon Bay	343
Selawik <sup>12</sup>	596
Seldovia <sup>6</sup>	316
Seward <sup>6</sup>	2,699
Shageluk	139
Shaktoolik	274
Sheldon Point	109
Shishmaref	450
Shungnak <sup>12</sup>	223
Sitka, City & Borough**	8,588

<u>Municipality</u>	<u>1991 Population</u>
Skagway	692
Soldotna <sup>6</sup>	3,482
Stebbins	442
Tanana	407
Teller	151
Tenakee Springs	94
Thorne Bay	589 581
Togiak	738
Toksook Bay	420
Tuluksak	358
Tununak	316
Unalakleet	714
Unalaska	3,450
Upper Kalskag	172
Valdez	4,360
Wainwright <sup>11</sup>	492
Wales	161
Wasilla <sup>10</sup>	4,028
White Mountain	180
Whittier	279
Wrangell	2,479
Yakutat	534

\* Total borough population.

\*\* Unified Home Rule Municipalities.

- 1 City located within the Aleutians East Borough
- 2 City located within the Bristol Bay Borough (none)
- 3 City located within the Denali Borough
- 4 City located within the Fairbanks North Star Borough
- 5 City located within the Haines Borough
- 6 City located within the Kenai Peninsula Borough
- 7 City located within the Ketchikan Gateway Borough
- 8 City located within the Kodiak Island Borough
- 9 City located within the Lake and Peninsula Borough
- 10 City located within the Matanuska-Susitna Borough
- 11 City located within the North Slope Borough
- 12 City located within the Northwest Arctic Borough

Table 4.5  
**ALPHABETICAL LISTING AND RANK ORDER  
 FOR ALASKA PLACES, 1990, 1980**

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Adak Station CDP	Aleutians West Census Area	4,633		11	3,315	11
Akhlok city *	Kodiak Island Borough	77	141	253	105	191
Aklachak city * (Dissolved 1990)	Bethel Census Area	481		83	438	67
Aklak city *	Bethel Census Area	285	89	132	198	132
Akutan city *	Aleutians East Borough	589	45	66	169	147
Alakanuk city *	Wade Hampton Census Area	544	49	72	522	51
Alcan CDP	Southeast Fairbanks Census Area	27		316	-	-
Aleknagik city *	Dillingham Census Area	185	114	171	154	156
Alexander *	Matanuska-Susitna Borough	40		296	-	-
Allakaket city (Alatna *Allakaket *)	Yukon-Koyukuk Census Area	170	121	183	163	152
Ambler city *	Northwest Arctic Borough	311	86	124	192	137
Amchitka CDP	Aleutians West Census Area	25		321	-	-
Anaktuvuk Pass city *	North Slope Borough	259	94	143	203	129
Anchor Point CDP	Kenai Peninsula Borough	866		42	226	120
Anchorage city (Incl. Eklutna *)	Anchorage Borough	226,338	1	1	174,431	1
Anderson city	Yukon-Koyukuk Census Area	628	4	60	517	52
Angoon city *	Skagway-Yakutat-Angoon Census Area	638	40	59	465	61
Aniak city *	Bethel Census Area	540	50	73	341	84
Annette CDP	Prince Of Wales-Outer Ketchikan C.A.	43		292	139	161
Anvik city *	Yukon-Koyukuk Census Area	82	140	248	114	181
Arctic Village CDP *	Yukon-Koyukuk Census Area	96		235	111	184
Atka city *	Aleutians West Census Area	73	143	250	93	201
Almatluak city * (Inactive)	Bethel Census Area	258	95	144	219	121
Atkasuk city (Atkasook *)	North Slope Borough	216	107	161	107	187
Barrow city *	North Slope Borough	3,469	14	18	2,267	16
Beaver CDP *	Yukon-Koyukuk Census Area	103		230	66	229
Belkofski *	Aleutians East Borough	0		-	10	278
Bethel city *	Bethel Census Area	4,674	8	10	3,576	10
Bettles city (Evansville * pl.)	Yukon-Koyukuk Census Area	36	150	303	49	246
Big Delta CDP	Southeast Fairbanks Census Area	400		98	285	102
Big Lake CDP	Matanuska-Susitna Borough	1,477		32	410	69
Bill Moore's *	Wade Hampton Census Area	0		-	-	-
Birch Creek CDP *	Yukon-Koyukuk Census Area	42		295	32	266
Bronvig Mission city *	Nome Census Area	198	112	168	138	166
Buckland city *	Northwest Arctic Borough	318	81	120	177	143
Butte CDP	Matanuska-Susitna Borough	2,039		28	988	31
Cantwell CDP *	Yukon-Koyukuk Census Area	147		201	89	207
Canyon Village *	Yukon-Koyukuk Census Area	0		-	-	-
Central CDP	Yukon-Koyukuk Census Area	52		285	36	260
Chalkyitsik CDP *	Yukon-Koyukuk Census Area	90		242	100	195
Chase CDP	Matanuska-Susitna Borough	38		300	-	-
Chefornak city *	Bethel Census Area	320	80	118	230	118
Chenega CDP *	Valdez-Cordova Census Area	94		240	-	-
Chevak city *	Wade Hampton Census Area	598	43	64	466	60
Chickaloon CDP	Matanuska-Susitna Borough	145		202	-	-
Chignik city *	Lake and Peninsula Borough	188	113	168	178	142
Chignik Lagoon CDP *	Lake and Peninsula Borough	53		283	48	250
Chignik Lake CDP *	Lake and Peninsula Borough	133		209	138	165
Chiniak CDP	Kodiak Island Borough	69		261	-	-
Chistochina CDP *	Valdez-Cordova Census Area	60		274	55	238
Chitina CDP *	Valdez-Cordova Census Area	49		287	42	256
Chuathbaluk city *	Bethel Census Area	97	138	234	105	190
Chulloonawick *	Wade Hampton Census Area	0		-	-	-

CDP - Census Designated Place \* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

Table 4.5  
**ALPHABETICAL LISTING AND RANK ORDER  
 FOR ALASKA PLACES, 1990, 1980**

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Circle CDP *	Yukon-Koyukuk Census Area	73		257	81	214
Circle Hot Springs Station CDP	Yukon-Koyukuk Census Area	28		313	-	
Clam Gulch CDP	Kenai Peninsula Borough	79		251	50	241
Clark's Point city *	Dillingham Census Area	60	147	273	79	216
Coffman Cove CDP	Prince Of Wales-Outer Ketchikan C.A.	188		170	193	135
Cohoe CDP	Kenai Peninsula Borough	508		79	-	
Cold Bay city	Aleutians East Borough	148	128	198	192	136
College CDP	Fairbanks North Star Borough	11,249		4	4,043	9
Cooper Landing CDP	Kenai Peninsula Borough	243		151	116	180
Copper Center CDP *	Valdez-Cordova Census Area	449		92	213	124
Copperville CDP	Valdez-Cordova Census Area	163		187	-	
Cordova city	Valdez-Cordova Census Area	2,110	21	27	1,879	21
Council *	Nome Census Area	8		324	19	275
Covenant L. CDP	Haines Borough	47		290	-	
Craig city *	Prince Of Wales-Outer Ketchikan C.A.	1,260	24	37	527	50
Crooked Cree. CDP *	Bethel Census Area	106		225	108	186
Crown Point CL *	Kenai Peninsula Borough	62		270	-	
Cube Cove CDP	Skagway-Yakutat-Angoon Census Area	156		193	-	
Deadhorse CDP	North Slope Borough	26		317	64	230
Deering city *	Northwest Arctic Borough	157	126	192	150	158
Delta Junction city	Southeast Fairbanks Census Area	652	37	56	945	32
Dillingham city *	Dillingham Census Area	2,017	22	31	1,563	24
Diomedé city (Inalik *)	Nome Census Area	178	116	177	139	162
Dora Bay CDP	Prince Of Wales-Outer Ketchikan C.A.	57		277	-	
Dot Lake CDP *	Southeast Fairbanks Census Area	70		259	67	227
Dry Creek CDP	Southeast Fairbanks Census Area	106		227	-	
Eagle city	Southeast Fairbanks Census Area	168	123	184	110	185
Eagle Village CDP (Eagle *)	Southeast Fairbanks Census Area	35		304	54	240
Edna Bay CDP	Prince Of Wales-Outer Ketchikan C.A.	86		245	6	283
Eek city *	Bethel Census Area	254	96	146	228	119
Egegnik CDP *	Lake and Peninsula Borough	122		215	75	220
Eielson AFB CDP	Fairbanks North Star Borough	5,251		9	5,232	6
Ekuk *	Dillingham Census Area	3		328	7	281
Ekwek city *	Dillingham Census Area	77	142	254	77	218
Ellin Cove CDP	Skagway-Yakutat-Angoon Census Area	57		276	28	270
Elim city *	Nome Census Area	264	93	142	211	126
Emmonak city *	Wade Hampton Census Area	642	38	57	567	45
English Bay CDP *	Kenai Peninsula Borough	158		191	124	175
Ester CDP	Fairbanks North Star Borough	147		200	149	159
Evansville CDP (Evansville * pt.)	Yukon-Koyukuk Census Area	33		307	45	255
Eyak CDP *	Valdez-Cordova Census Area	172		180	47	254
Fairbanks city	Fairbanks North Star Borough	30,843	2	2	22,645	2
False Pass CDP * (Incorp. 10/90)	Aleutians East Borough	68	145	263	70	224
Ferry CDP	Yukon-Koyukuk Census Area	56		278	-	
Fort Greely CDP	Southeast Fairbanks Census Area	1,299		36	1,635	23
Fort Yukon city *	Yukon-Koyukuk Census Area	580	46	67	619	41
Fox CDP	Fairbanks North Star Borough	275		138	173	176
Fox River CDP	Kenai Peninsula Borough	382		105	-	
Freshwater Bay CDP	Skagway-Yakutat-Angoon Census Area	68		265	-	
Fritz Creek CDP	Kenai Peninsula Borough	1,426		34	404	71
Gakona CDP *	Valdez-Cordova Census Area	25		319	87	210
Galena city	Yukon-Koyukuk Census Area	833	28	45	765	35
Gambell city *	Nome Census Area	525	54	77	445	66

CDP - Census Designated Place \* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

Table 4.5  
**ALPHABETICAL LISTING AND RANK ORDER  
 FOR ALASKA PLACES, 1990, 1980**

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Game Creek CDP	Skagway-Yakutat-Angoon Census Area	61		272	-	
Georgetown *	Bethel Census Area	0			6	282
Glennallen CDP	Valdez-Cordova Census Area	451		90	511	53
Golovin city *	Nome Census Area	127	132	212	87	211
Goodnews Bay city *	Bethel Census Area	241	99	152	160	149
Grayling city *	Yukon-Koyukuk Census Area	208	109	163	209	127
Grouse Creek Group *	Kenai Peninsula Borough	580		68	-	
Gulkana CDP *	Valdez-Cordova Census Area	103		229	104	192
Gustavus CDP	Skagway-Yakutat-Angoon Census Area	258		145	98	197
Haines city (Includes Chilkoot *)	Haines Borough	1,238	25	38	993	30
Halibut Cove CDP	Kenai Peninsula Borough	78		252	47	253
Hamilton *	Wade Hampton Census Area	0			-	
Happy Valley CDP	Kenai Peninsula Borough	309		125	-	
Harding Lake CDP	Fairbanks North Star Borough	27		315	38	259
Healy CDP	Yukon-Koyukuk Census Area	487		82	334	87
Healy Lake CDP *	Southeast Fairbanks Census Area	47		289	33	264
Hobart Bay CDP	Skagway-Yakutat-Angoon Census Area	187		169	-	
Hollis CDP	Prince Of Wales-Outer Ketchikan C.A.	111		220	-	
Holy Cross city *	Yukon-Koyukuk Census Area	277	91	137	241	112
Homar city	Kenai Peninsula Borough	3,660	11	15	2,209	17
Hoonah city *	Skagway-Yakutat-Angoon Census Area	795	29	46	680	37
Hooper Bay city *	Wade Hampton Census Area	845	27	43	627	38
Hope CDP	Kenai Peninsula Borough	161		189	103	194
Houston city	Matanuska-Susitna Borough	687	34	51	370	77
Hughes city *	Yukon-Koyukuk Census Area	54	149	280	73	221
Huslia city *	Yukon-Koyukuk Census Area	207	111	164	188	138
Hydaburg city *	Prince Of Wales-Outer Ketchikan C.A.	384	70	103	298	99
Hyder CDP	Prince Of Wales-Outer Ketchikan C.A.	99		232	77	217
Igiugig CDP *	Lake and Peninsula Borough	33		308	33	262
Iliamna CDP *	Lake and Peninsula Borough	94		239	94	200
Ivanof Bay CDP *	Lake and Peninsula Borough	35		306	40	257
Jakobof Bay CDP	Kenai Peninsula Borough	28		314	36	261
Juneau city	Juneau Borough	26,751	3	3	19,528	3
Kachemak city	Kenai Peninsula Borough	365	73	109	301	96
Kake city *	Wrangell-Petersburg Census Area	700	33	50	555	46
Kaktovik city *	North Slope Borough	224	103	156	165	150
Kalifornsky CDP	Kenai Peninsula Borough	285		134	92	202
Kallag city *	Yukon-Koyukuk Census Area	240	100	153	247	109
Karluk CDP *	Kodiak Island Borough	71		258	96	198
Kasaan city *	Prince Of Wales-Outer Ketchikan C.A.	54	148	281	25	271
Kasigluk city * (Inactive)	Bethel Census Area	425	63	94	342	83
Kasilof CDP	Kenai Peninsula Borough	383		104	201	131
Kenai city	Kenai Peninsula Borough	6,327	7	8	4,324	8
Konny Lake CDP	Valdez-Cordova Census Area	267		141	-	
Ketchikan city	Ketchikan Gateway Borough	8,263	5	6	7,198	5
Kiana city *	Northwest Arctic Borough	385	69	101	345	82
King Cove city *	Aleutians East Borough	451	61	91	460	63
King Salmon CDP *	Bristol Bay Borough	696		52	545	48
Kipnuk CDP *	Bethel Census Area	470		84	371	76
Kivalina city *	Northwest Arctic Borough	317	83	121	241	113
Klawock city *	Prince Of Wales-Outer Ketchikan C.A.	722	31	48	318	95
Klukwan CDP (Chilkat *)	Skagway-Yakutat-Angoon Census Area	129		211	135	168
Knik CDP *	Matanuska-Susitna Borough	272		140	10	279

CDP - Census Designated Place      \* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

Table 4.5  
ALPHABETICAL LISTING AND RANK ORDER  
FOR ALASKA PLACES, 1990, 1980

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Kobuk city *	Northwest Arctic Borough	69	144	260	62	231
Kodiak city	Kodiak Island Borough	6,365	6	7	4,756	7
Kodiak Station CDP	Kodiak Island Borough	2,025		29	1,370	26
Kokhanok CDP (Kokahonak *)	Lake and Peninsula Borough	152		196	83	213
Koliganek CDP *	Dillingham Census Area	181		173	117	179
Kongiganak CDP *	Bethel Census Area	294		130	239	116
Kollik city *	Wade Hampton Census Area	461	59	86	293	101
Kotzebue city *	Northwest Arctic Borough	2,751	18	22	2,054	20
Koyuk city *	Nome Census Area	231	101	154	188	139
Koyukuk city *	Yukon-Koyukuk Census Area	126	133	213	98	196
Kupreanok city	Wrangell-Petersburg Census Area	23	151	322	47	252
Kwethluk city *	Bethel Census Area	558	48	71	454	64
Kwigillingok CDP *	Bethel Census Area	278		136	354	80
Labouchere Bay CDP	Prince Of Wales-Outer Ketchikan C.A.	149		197	-	-
Lake Minchumina CDP *	Yukon-Koyukuk Census Area	32		310	22	273
Larsen Bay city	Kodiak Island Borough	147	129	199	168	148
Lazy Mountain CDP	Matanuska-Susitna Borough	838		44	-	-
Levelock CDP *	Lake and Peninsula Borough	105		228	79	215
Lignite CDP	Yukon-Koyukuk Census Area	99		233	-	-
Lime Village CDP *	Bethel Census Area	42		293	48	249
Long Island CDP	Prince Of Wales-Outer Ketchikan C.A.	198		167	-	-
Lower Kalskag city *	Bethel Census Area	291	88	131	246	110
Lutak CDP	Haines Borough	45		291	-	-
Manley Hot Springs CDP *	Yukon-Koyukuk Census Area	96		236	61	233
Manokotak city *	Dillingham Census Area	385	68	102	294	100
Marshall city *	Wade Hampton Census Area	273	92	139	262	107
Mary's Igloo *	Nome Census Area	0		-	-	-
McCarthy CDP	Valdez-Cordova Census Area	25		320	23	272
McGrath city *	Yukon-Koyukuk Census Area	528	53	76	355	79
McKinley Park CDP	Yukon-Koyukuk Census Area	171		181	60	234
Meadow Lakes CDP	Matanuska-Susitna Borough	2,374		26	-	-
Medfra *	Yukon-Koyukuk Census Area	0		-	15	276
Mekoryuk city *	Bethel Census Area	177	118	178	160	154
Mendallna CDP	Valdez-Cordova Census Area	37		302	31	267
Mentasta Lake CDP *	Valdez-Cordova Census Area	96		237	59	235
Metlakatla CDP	Prince Of Wales-Outer Ketchikan C.A.	1,407		35	1,056	29
Meyers Chuck CDP	Prince Of Wales-Outer Ketchikan C.A.	37		301	50	242
Miinto CDP *	Yukon-Koyukuk Census Area	218		160	153	157
Moosa Creek CDP	Fairbanks North Star Borough	610		63	510	54
Moosa Pass CDP	Kenai Peninsula Borough	81		249	76	219
Mosquito Lake CDP	Haines Borough	80		250	-	-
Mountain Village city *	Wade Hampton Census Area	674	36	54	583	44
Naknek CDP *	Bristol Bay Borough	575		69	318	94
Napaimute *	Bethel Census Area	3		329	4	284
Napakiak city *	Bethel Census Area	318	82	119	262	106
Napaskiak city *	Bethel Census Area	328	79	117	244	111
Naukaill Bay CDP	Prince Of Wales-Outer Ketchikan C.A.	93		241	-	-
Nelson Lagoon CDP *	Aleutians East Borough	83		247	59	236
Nenana city *	Yukon-Koyukuk Census Area	393	66	99	470	58
New Stuyahok city *	Dillingham Census Area	391	67	111	331	90
Newhalen city *	Lake and Peninsula Borough	160	125	190	87	209
Newtok city (pt.) * (Inactive)	Bethel Census Area	207	110	165	131	171
Nightmute city * (Inactive)	Bethel Census Area	153	127	195	119	177

CDP - Census Designated Place

\* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

Table 4.5  
**ALPHABETICAL LISTING AND RANK ORDER  
 FOR ALASKA PLACES, 1990, 1980**

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Nikisij CDP	Kenai Peninsula Borough	2,743		23	1,109	28
Nikolai city *	Yukon-Koyukuk Census Area	109	137	222	91	204
Nikolaevsk CDP	Kenai Peninsula Borough	371		107	-	-
Nikolski CDP *	Aleutians West Census Area	35		305	50	243
Ninilchik CDP *	Kenai Peninsula Borough	456		88	341	85
Noatak CDP *	Northwest Arctic Borough	333		116	273	103
Nome city	Nome Census Area	3,500	12	16	2,544	14
Nondalton city *	Lake and Peninsula Borough	178	117	175	173	145
Noorvik city *	Northwest Arctic Borough	531	52	75	492	55
North Pole city	Fairbanks North Star Borough	1,456	23	33	724	36
Northway CDP	Southeast Fairbanks Census Area	123		214	73	222
Northway Junction CDP	Southeast Fairbanks Census Area	88		243	-	-
Northway Village CDP (Northway *)	Southeast Fairbanks Census Area	113		219	112	182
Nuiqsut city *	North Slope Borough	354	76	113	208	128
Nulato city *	Yukon-Koyukuk Census Area	359	74	110	350	81
Nunapituk city *	Bethel Census Area	378	71	106	299	97
Ohogamiut *	Wade Hampton Census Area	0		-	-	-
Old Harbor city *	Kodiak Island Borough	284	90	135	340	86
Oscarville CDP *	Bethel Census Area	57		275	56	237
Ouzinkie city	Kodiak Island Borough	209	108	162	173	144
Palmute *	Wade Hampton Census Area	0		-	1	286
Palmer city	Matanuska-Susitna Borough	2,868	17	21	2,141	19
Paxson CDP	Valdez-Cordova Census Area	30		311	30	268
Pedro Bay CDP *	Lake and Peninsula Borough	42		294	33	263
Pelican city *	Skagway-Yakutat-Angoon Census Area	222	105	159	180	141
Perryville CDP *	Lake and Peninsula Borough	108		223	111	183
Petersburg city	Wrangell-Petersburg Census Area	3,207	15	19	2,821	13
Pilot Point CDP *	Lake and Peninsula Borough	53		282	65	228
Pilot Station city *	Wade Hampton Census Area	463	58	85	325	92
Pitkas Point CDP *	Wade Hampton Census Area	135		207	88	208
Platinum city *	Bethel Census Area	64	146	267	55	239
Pleasant Valley CDP	Fairbanks North Star Borough	401		86	-	-
Point Baker CDP	Prince Of Wales-Outer Ketchikan C.A.	39		297	90	206
Point Hope city *	North Slope Borough	638	39	58	464	62
Point Lay CDP *	North Slope Borough	139		204	68	226
Polk Inlet CDP	Prince Of Wales-Outer Ketchikan C.A.	135		208	-	-
Port Alexander city	Wrangell-Petersburg Census Area	119	134	217	86	212
Port Alice CDP	Prince Of Wales-Outer Ketchikan C.A.	30		312	-	-
Port Alsworth CDP	Lake and Peninsula Borough	55		279	22	274
Port Clarence CDP	Nome Census Area	26		318	29	269
Port Graham CDP *	Kenai Peninsula Borough	166		185	181	153
Port Heiden city *	Lake and Peninsula Borough	119	135	216	92	203
Port Lions city *	Kodiak Island Borough	222	106	158	215	123
Port Protection CDP	Prince Of Wales-Outer Ketchikan C.A.	62		271	-	-
Portage Creek *	Dillingham Census Area	5		327	48	251
Primrose CDP	Kenai Peninsula Borough	63		269	-	-
Prudhoe Bay CDP	North Slope Borough	47		288	50	244
Quinhagak city *	Bethel Census Area	501	56	80	412	68
Rampart CDP *	Yukon-Koyukuk Census Area	68		264	50	245
Red Devil CDP *	Bethel Census Area	53		284	39	258
Ridgeway CDP	Kenai Peninsula Borough	2,018		30	-	-
Rowan Bay CDP	Wrangell-Petersburg Census Area	133		210	-	-
Ruby city *	Yukon-Koyukuk Census Area	170	122	182	197	134

CDP - Census Designated Place \* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

Table 4.5  
**ALPHABETICAL LISTING AND RANK ORDER  
 FOR ALASKA PLACES, 1990, 1980**

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Russian Mission city *	Wade Hampton Census Area	246	97	149	169	146
Salamatof CDP *	Kenai Peninsula Borough	999		39	334	88
Sakcha CDP	Fairbanks North Star Borough	354		112	319	93
Sand Point city *	Aleutiana East Borough	878	26	41	625	39
Savoonga city *	Nome Census Area	519	55	78	491	56
Saxman city *	Ketchikan Gateway Borough	369	72	108	273	104
Scammon Bay city *	Wade Hampton Census Area	343	78	115	250	108
Selawik city *	Northwest Arctic Borough	596	44	65	535	49
Seldovia city *	Kenai Peninsula Borough	316	84	122	479	57
Seward city	Kenai Peninsula Borough	2,699	19	24	1,843	22
Shageluk city *	Yukon-Koyukuk Census Area	139	130	203	131	172
Shaktodik city *	Nome Census Area	178	118	176	164	151
Sheldon Point city *	Wade Hampton Census Area	109	136	221	103	193
Shemya Station CDP	Aleutiana West Census Area	664		55	600	42
Shishmaref city *	Nome Census Area	456	60	87	324	72
Shungnak city *	Northwest Arctic Borough	223	104	157	202	130
Sitka city	Sitka Borough	8,588	4	5	7,803	4
Skagway city	Skagway-Yakutat-Angoon Census Area	692	35	53	814	34
Skwentna CDP	Matanuska-Susitna Borough	85		246	-	-
Slana CDP *	Valdez-Cordova Census Area	83		268	49	247
Sleetmute CDP *	Bethel Census Area	106		226	107	188
Soldotna city	Kenai Peninsula Borough	3,482	13	17	2,320	15
Solomon *	Nome Census Area	6		326	4	285
South Naknek CDP *	Bristol Bay Borough	138		206	145	160
Stebbins city *	Nome Census Area	400	65	97	331	91
Sterling CDP	Kenai Peninsula Borough	3,802		14	919	33
Stevens Village CDP *	Yukon-Koyukuk Census Area	102		231	96	199
Stony River CDP *	Bethel Census Area	51		286	62	232
St. George city *	Aleutians West Census Area	138	131	205	158	155
St. John's Harbor CDP	Wrangell-Petersburg Census Area	69		262	-	-
St. Mary's city (Andreasky ?)						
St. Mary's *	Wade Hampton Census Area	441	62	93	382	74
St. Michael city *	Nome Census Area	295	87	129	239	115
St. Paul city *	Aleutians West Census Area	763	30	47	551	47
Sutton CDP	Matanuska-Susitna Borough	308		126	182	140
Takotna CDP *	Yukon-Koyukuk Census Area	38		299	48	248
Talkeetna CDP	Matanuska-Susitna Borough	250		147	264	105
Tanacross CDP *	Southeast Fairbanks Census Area	106		224	117	178
Tanana city *	Yukon-Koyukuk Census Area	345	77	114	388	73
Tatitlek CDP *	Valdez-Cordova Census Area	119		218	68	225
Tazlina *	Valdez-Cordova Census Area	247		148	-	-
Tellida *	Yukon-Koyukuk Census Area	11		323	33	265
Teller city *	Nome Census Area	230	102	155	212	125
Tenakee Springs City *	Skagway-Yakutat-Angoon Census Area	94	139	238	138	164
Tetlin CDP *	Southeast Fairbanks Census Area	87		244	107	189
Thome Bay city	Prince Of Wales-Outer Ketchikan C.A.	669 581	47	70	377	75
Togiak city *	Dillingham Census Area	613	42	62	470	59
Tok CDP *	Southeast Fairbanks Census Area	935		40	589	43
Toksook Bay city *	Bethel Census Area	420	64	95	333	89
Tonsina CDP	Valdez-Cordova Census Area	38		298	135	167
Trapper Creek CDP	Matanuska-Susitna Borough	296		128	-	-
Tuluksak city *	Bethel Census Area	358	75	111	236	117
Tuntutuliak CDP *	Bethel Census Area	300		127	216	-

CDP - Census Designated Place \* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

Table 4.5  
**ALPHABETICAL LISTING AND RANK ORDER  
 FOR ALASKA PLACES, 1990, 1980**

Place	Census Area	April 1, 1990 Census Population	City Rank 1990	Place Rank 1990	April 1, 1980 Census Population	Place Rank 1980
Tununak city * (Inactive)	Etah Census Area	316	85	123	298	98
Twin Hills CDP *	Dillingham Census Area	66		266	70	223
Two Rivers CDP	Fairbanks North Star Borough	453		89	359	78
Tyonek CDP *	Kenai Peninsula Borough	154		194	239	114
Ugashik *	Lake and Peninsula Borough	7		325	13	277
Ukivok *	Nome Census Area	0			-	
Unalakleet city *	Nome Census Area	714	32	49	623	40
Unalaska city *	Aleutians West Census Area	3,089	16	20	1,322	27
Upper Kalskag city (Kalskag *)	Bethel Census Area	172	120	179	129	173
Valdez city	Valdez-Cordova Census Area	4,068	9	12	3,079	12
Venelle CDP *	Yukon-Koyukuk Census Area	182		172	132	170
Wainwright city *	North Slope Borough	492	57	81	405	70
Wales city *	Nome Census Area	161	124	188	133	169
Wasilla city	Matanuska-Susitna Borough	4,028	10	13	1,559	25
Whale Pass CDP	Prince Of Wales-Outer Ketchikan C.A.	75		255	90	205
White Mountain city *	Nome Census Area	180	115	174	125	174
Whitestone Logging Camp CDP	Skagway-Yakutat-Angoon Census Area	164		186	-	
Whittier city	Valdez-Cordova Census Area	243	98	150	198	133
Willow CDP	Matanuska-Susitna Borough	285		133	139	163
Wiseman *	Yukon-Koyukuk Census Area	33		309	8	280
Women's Bay CDP	Kodiak Island Borough	620		61	-	
Wrangell city	Wrangell-Petersburg Census Area	2,479	20	25	2,184	18
Yakutat city *	Skagway-Yakutat-Angoon Census Area	534	51	74	449	65

CDP - Census Designated Place      \* - Alaska Native Village Statistical Area

Note: If community is a City or CDP as well as an ANVSA, City or CDP populations are used for ranking.

Alaska Department of Labor, Research & Analysis, Demographics Unit.

STATEMENT - HOUSE BILL 431

IN 1980, THE HOUSING ASSISTANCE LOAN FUND WAS CREATED FOR RURAL AND NONCONFORMING HOUSING LOANS. THIS WAS IN RESPONSE TO NEEDS, ESPECIALLY IN RURAL ALASKA, THAT COULD NOT BE MET BY PRIVATE LENDERS SINCE MANY OF THE HOMES IN RURAL ALASKA DO NOT MEET THE STANDARDS OF THE SECONDARY MORTGAGE MARKET. THE HOUSING ASSISTANCE LOAN PROGRAM MAKES FUNDS AVAILABLE FOR THE SALE OR CONSTRUCTION OF HOMES WHICH OTHERWISE COULD NOT BE FINANCED BY A PRIVATE LENDING INSTITUTION.

ACCORDING TO THE DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS WHICH ADMINISTERS THE PROGRAM, MORE THAN 4100 LOANS HAVE BEEN MADE FROM THE PROGRAM WITH 1850 OF THOSE STILL OUTSTANDING.

THE COMMITTEE SUBSTITUTE BEFORE YOU TODAY MAKES THE FOLLOWING CHANGES TO STATUTE:

1. AMENDS THE DEFINITION OF RURAL IN THE RESIDENTIAL LOAN SECTION OF THE REGIONAL NATIVE HOUSING AUTHORITY IN TITLE 18 WHICH COVERS HOUSING, URBAN RENEWAL AND REGIONAL HOUSING AUTHORITIES. THIS CHANGE, ALTHOUGH IT <sup>DOES</sup> DIES NOT CORRESPOND WITH THE HOUSING ASSISTANCE LOAN PROGRAM, WAS SUGGESTED BY LEGAL SERVICES IN ORDER TO HAVE CONFORMING LANGUAGE FOR THE RURAL DEFINITION FOUND IN TITLE 18 AND IN TITLE 44.

2. THE AMENDMENT IN SECTION TWO BROADENS THE DEFINITION OF HOUSING TO ALLOW UP TO 25% OF THE GROSS FLOOR AREA OF AN OWNER-OCCUPIED DWELLING TO BE DEVOTED TO COMMERCIAL USE. THIS CHANGE REFLECTS THE REALITY OF MANY SMALL BUSINESSES IN RURAL ALASKA THAT ARE OPERATED IN PEOPLE'S HOMES. THE 25% USE FOR COMMERCIAL PURPOSES ALLOWS A COMMERCIAL ENTERPRISE TO BE PART OF A HOME BUT DOES NOT LET AN INDIVIDUAL APPLY FOR A HOUSING LOAN AND TURN THAT HOUSE INTO A STORE WITH A SINGLE BEDROOM.
  
3. THE THIRD CHANGE AMENDS THE DEFINITION OF RURAL. THE CURRENT DEFINITION RESTRICTS THE COMMUNITIES IN WHICH LOANS CAN BE MADE TO THOSE HAVING A POPULATION OF 4500 OR LESS. BETHEL AND NOME CURRENTLY HAVE POPULATIONS THAT EXCEED 4500. THERE IS ALSO A RESTRICTION THAT RURAL EXCLUDES THOSE COMMUNITIES CONNECTED BY ROAD OR RAIL TO ANCHORAGE OR FAIRBANKS FROM PARTICIPATING IN THE PROGRAM. THIS ELIMINATES MANY OF THOSE COMMUNITIES FROM HAVING THE ABILITY TO PARTICIPATING IN THE LOAN PROGRAM. THUS, THE POPULATION CAPS HAVE BEEN RAISED TO 5500 STATEWIDE FOR THOSE COMMUNITIES NOT CONNECTED TO ANCHORAGE OR FAIRBANKS WHILE THOSE COMMUNITIES WITH A POPULATION OF 1500 OR LESS AND ARE CONNECTED BY ROAD OR RAIL TO ANCHORAGE OR FAIRBANKS HAVE BEEN ADDED AS WELL.

THE PROPOSED CHANGES IN SECTION THREE WILL ASSURE THAT COMMUNITIES SUCH AS BETHEL AND NOME CONTINUE TO BE CLASSIFIED AS RURAL FOR THE PURPOSES OF THE HOUSING ASSISTANCE LOAN PROGRAM. THE CHANGE ALSO ALLOWS SMALLER COMMUNITIES SUCH AS NORTHWAY, GULKANA, CNATWELL, CHICKALON AND MANLEY HOT SPRINGS, WHICH ARE CONNECTED BY ROAD OR RAIL TO ANCHORAGE OR FAIRBANKS, TO BE CLASSIFIED AS RURAL. THESE COMMUNITIES ARE ONLY A FEW THAT WILL BE CLASSIFIED AS RURAL UNDER THE PROVISIONS OF HOUSE BILL 431.

I APPRECIATE YOUR HEARING THIS BILL AND I WILL BE HAPPY TO ANSWER ANY QUESTIONS YOU MAY HAVE. SANDRA WICKS OF THE DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS IS ALSO IN ATTENDANCE TO PROVIDE FURTHER INFORMATION OR ANSWER QUESTIONS.

7-LS1875D  
Luckhaupt  
2/21/92

CS FOR HOUSE BILL NO. 431 ( )  
IN THE LEGISLATURE OF THE STATE OF ALASKA  
SEVENTEENTH LEGISLATURE - SECOND SESSION

BY

Offered:  
Referred:

Sponsor(s): REPRESENTATIVES IVAN, Brown

A BILL

FOR AN ACT ENTITLED

1 "An Act relating to rural housing loans by regional housing authorities; to the use of the  
2 housing assistance loan fund; and providing for an effective date."

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

4 \* Section 1. AS 18.55.997(b) is amended to read:

5 (b) In this section,

6 (1) "development" means the construction of a new residence or the repair,  
7 remodeling, rehabilitation, or expansion of an existing home;

8 (2) "rural" has the meaning given in AS 44.47.560 [MEANS

9 (A) A COMMUNITY IN THE SECOND, THIRD, OR FOURTH  
10 JUDICIAL DISTRICT OF THE STATE WITH A POPULATION OF 4,500 OR LESS  
11 THAT IS NOT CONNECTED BY ROAD OR RAIL TO ANCHORAGE OR  
12 FAIRBANKS; OR

13 (B) A COMMUNITY IN THE FIRST JUDICIAL DISTRICT OF THE  
14 STATE WITH A POPULATION OF 4,500 OR LESS].

1 \* Sec. 2. AS 44.47.560(3) is amended to read:

2 (3) "housing" means owner-occupied, single-family housing and owner-occupied  
3 duplexes in which not more than 25 percent of the gross floor area is or will be devoted to  
4 commercial use;

5 \* Sec. 3. AS 44.47.560(5) is amended to read:

6 (5) "rural" means

7 [(A)] a community [IN THE SECOND, THIRD, OR FOURTH JUDICIAL  
8 DISTRICT OF THE STATE] with a population of 5,500 [4,500] or less that is not  
9 connected by road or rail to Anchorage or Fairbanks, or with a population of 1,500 or  
10 less that is connected by road or rail to Anchorage or Fairbanks [; OR

11 (B) A COMMUNITY IN THE FIRST JUDICIAL DISTRICT OF THE  
12 STATE WITH A POPULATION OF 4,500 OR LESS];

13 \* Sec. 4. This Act takes effect July 1, 1992.

Alaska State Legislature  
House of Representatives

COMMITTEES  
CHAIRMAN  
SPECIAL COMMITTEE ON  
MILITARY & VETERANS AFFAIRS  
MEMBER  
LABOR & COMMERCE  
RESOURCES

FINANCE SUBCOMMITTEES  
MILITARY & VETERANS AFFAIRS  
PUBLIC SAFETY



PO BOX 886  
BETHEL, AK 99559  
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DURING SESSION  
STATE CAPITOL  
JUNEAU, AK 99801-1182  
(907) 465-4527

Representative Juan M. Juan

SECTIONAL ANALYSIS - CS for HB 431 (dated 2/21/92)

SECTION ONE: Amends the definition of rural in the residential loan section found under the articles of the Regional Native Housing Authorities in Title 18 (Housing, Urban Renewal and Regional Housing Authorities). This amendment conforms the definition of rural to that found in section 3 of this work draft.

SECTION TWO: Redefines "housing" to allow the use of up to 25% of the gross floor area (of a H.A.D. financed dwelling) as part of a commercial enterprise.

SECTION THREE: Amends the definition of rural. This definition places restrictions on the communities in which loans for nonconforming housing can be made. This revision changes the population limit from 4,500 to 5,500 in those areas not connected by road or rail to Anchorage or Fairbanks. For those communities connected to either of those two cities, a population cap of 1,500 is established.

SECTION FOUR: Gives the bill an effective date of July 1, 1992.

DISTRICT 25

AKIACHAK, AKIAK, ATMAUTLUAK, BETHEL, CHEFORNAK, EEK, GOODNEYS BAY, KASIGLUK, KIPNUK, KONGIGANAK, KWETHLUK, KWIGILLINGOK, MEKORYUK, NAPAKIAK, NAPASKIAK, NEWTOK, NIGHTMUTE, NUNAPITCHUK, OSCARVILLE, PLATINUM, QUINHAGAK, TOKSOOK BAY, TUNTUTULIAK, TUNUNAK

AD18.55.977 DOCUMENTS 1 OF

TITLE = 18  
CHAPTER = 18.55  
SECTION = 18.55.977

HEARINGS

TITLE 18  
HEALTH AND SAFETY  
CHAPTER 55  
HOUSING, URBAN RENEWAL, AND REGIONAL HOUSING AUTHORITIES  
ARTICLE 01  
ALASKA STATE HOUSING AUTHORITY ACT  
SECTION 18.55.977  
RESIDENTIAL LOANS.

CITATION

18.55.977

CATCH LINE

RESIDENTIAL LOANS.

TEXT

(A) IN ADDITION TO THE POWERS AUTHORIZED TO A REGIONAL HOUSING AUTHORITY UNDER AS 18.55.976, A REGIONAL HOUSING AUTHORITY MAY, IN ACCORDANCE WITH PROCEDURES AND POLICIES ADOPTED AND APPROVED BY THE DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS, MAKE LOANS FOR THE PURCHASE OR DEVELOPMENT OF RESIDENTIAL HOUSING IN RURAL AREAS OF THE STATE, OTHER THAN IN AN AREA WHERE THE DEPARTMENT HAS A LOAN OFFICE. A LOAN SHALL BE SECURED BY COLLATERAL IN AN AMOUNT ACCEPTABLE TO THE DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS. THE RATE OF INTEREST ON A LOAN AUTHORIZED BY THIS SECTION MAY NOT EXCEED THE INTEREST RATE ON A LOAN ORIGINATED OR PURCHASED UNDER AS 44.47.370 - 44.47.360.

(B) IN THIS SECTION,

(1) "DEVELOPMENT" MEANS THE CONSTRUCTION OF A NEW RESIDENCE OR THE REPAIR, REMODELING, REHABILITATION, OR EXPANSION OF AN EXISTING HOME;

(2) "RURAL" MEANS

(A) A COMMUNITY IN THE SECOND, THIRD, OR FOURTH JUDICIAL DISTRICT OF THE STATE WITH A POPULATION OF 4,500 OR LESS THAT IS NOT CONNECTED BY ROAD OR RAIL TO ANCHORAGE OR FAIRBANKS; OR

(B) A COMMUNITY IN THE FIRST JUDICIAL DISTRICT OF THE STATE WITH A POPULATION OF 4,500 OR LESS.

HISTORY

(SEC. 11 CH 167 SLA 1978; AM SEC. 14 CH 113 SLA 1982; AM E.O. NO. 69 SEC. 2 (1988))

AMENDMENT NOTES

THE 1988 AMENDMENT, EFFECTIVE MARCH 12, 1988, IN SUBSECTION (A), DELETED "DIVISION OF HOUSING ASSISTANCE IN THE" PRECEDING "DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS" IN THE FIRST TWO SENTENCES, AND SUBSTITUTED "DEPARTMENT" FOR "DIVISION OF HOUSING ASSISTANCE" IN THE FIRST SENTENCE AND "AS 44.47.370" FOR "AS 44.47.360" IN THE THIRD SENTENCE.

SELECT - QUERY  
00002 ALL SECTIONS = 44.47.560

AS 44.47.560 DOCUMENT#

TITLE = 44  
CHAPTER = 47  
SECTION = 44.47.560

HEADINGS

TITLE 44  
STATE GOVERNMENT  
CHAPTER 47  
DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS  
ARTICLE 91  
ORGANIZATION AND ADMINISTRATION  
SECTION 44.47.560  
DEFINITIONS.

CITATION

44.47.560

CATCH LINE

DEFINITIONS.

TEXT

IN AS 44.47.370 - 44.47.560,

(1) REPEALED, SEC. 61 CH 50 SLA 1989.

(2) REPEALED, SEC. 61 CH 50 SLA 1989.

(3) "HOUSING" MEANS OWNER-OCCUPIED, SINGLE-FAMILY HOUSING AND OWNER-OCCUPIED DUPLEXES;

(4) "NONCONFORMING HOUSING" MEANS HOUSING THAT DOES NOT CONFORM TO MINIMUM BUILDING STANDARDS UNDER ANY STATE OR FEDERAL PROGRAM THAT PROVIDES LOANS FOR HOUSING PURCHASES;

(5) "RURAL" MEANS

(A) A COMMUNITY IN THE SECOND, THIRD, OR FOURTH JUDICIAL DISTRICT OF THE STATE WITH A POPULATION OF 4,500 OR LESS THAT IS NOT CONNECTED BY ROAD OR RAIL TO ANCHORAGE OR FAIRBANKS; OR

(B) A COMMUNITY IN THE FIRST JUDICIAL DISTRICT OF THE STATE WITH A POPULATION OF 4,500 OR LESS;

(6) "RURAL HOUSING" MEANS HOUSING WHETHER OR NOT IT IS NONCONFORMING HOUSING THAT IS LOCATED IN A RURAL AREA OF THE STATE.

HISTORY

(SEC. 73 CH 106 SLA 1980; AM SEC. 50 CH 113 SLA 1982; AM SEC. 7 CH 128 SLA 1984; AM SEC. 4 CH 100 SLA 1985; AM E.O. NO. 69, SEC. 21 (1988); AM SEC. 61 CH 50 SLA 1989)

AMENDMENT NOTES

THE 1985 AMENDMENT REWROTE PARAGRAPH (5).

THE 1988 AMENDMENT, EFFECTIVE MARCH 12, 1988, SUBSTITUTED "AS 44.47.370" FOR "AS 44.47.360" IN THE INTRODUCTORY LANGUAGE AND REWROTE PARAGRAPHS (1) AND (2), WHICH READ "DIRECTOR" MEANS THE DIRECTOR OF THE DIVISION OF HOUSING ASSISTANCE" AND "DIVISION" MEANS THE DIVISION OF HOUSING ASSISTANCE," RESPECTIVELY.

THE 1989 AMENDMENT, EFFECTIVE MAY 27, 1989, REPEALED SUBSECTIONS (1) AND (2).

R0601 \* END OF DOCUMENTS IN LIST - ENTER RETURN OR ANOTHER COMMAND.