

HB

152

2/14/91
Rep. Kay Brown

Sectional Analysis

CSHB 152 (L&C) — Alaska Housing Commission & Trust Fund

Section 1

Findings.

Section 2

The Alaska State Housing Commission is established within the Department of Community and Regional Affairs consisting of 11 members, including:

- Commissioner of the Department of Community and Regional Affairs;
- Commissioner of the Department of Commerce and Economic Development;
- Commissioner of the Department of Revenue;
- a person employed by the mortgage banking industry;
- two persons representing those who have special housing needs;
- two individuals representing the interests of regional housing authorities;
- one real estate broker; and
- two public members.

The Commission serves as the governing board of both the Alaska Housing Finance Corporation (AHFC) and the Alaska State Housing Authority (ASHA). The Commission shall coordinate all state housing programs and policy, including budget requests to the legislature. The Commission shall prepare a Five Year Housing Plan with full public participation, shall serve as the designated state agency responsible for the receipt and distribution of federal housing grant awards on behalf of the state, and shall administer the Alaska Housing Trust Fund.

Section 3

Amends current statute to provide that the Alaska State Housing Commission is the governing body of the Alaska State Housing Authority (ASHA).

Section 4

Amends current law to require that the Alaska State Housing Authority (ASHA) file reports with the Department of Community and Regional Affairs rather than the Department of Commerce and Economic Development.

Sectional CSHB 152 (L&C)

Section 5

Amends current law to require that the Alaska State Housing Authority (ASHA) file reports with the Department of Community and Regional Affairs rather than the Department of Commerce and Economic Development.

Section 6

Amends current law to require that the Alaska State Housing Authority (ASHA) file reports with the Department of Community and Regional Affairs rather than the Department of Commerce and Economic Development.

Section 8

Amends current statute to provide that the Alaska State Housing Commission is the governing body of the Alaska Housing Finance Corporation (AHFC).

Section 9

Amends current law to provide that the Alaska State Housing Commission is the governing body of the Alaska Housing Finance Corporation (AHFC).

Section 10

Amends current statute to provide that the Alaska State Housing Commission is the governing body of the Alaska Housing Finance Corporation (AHFC).

Section 11

Adds a new provision to the statutes of the Alaska Housing Finance Corporation (AHFC) to require that a resolution of the corporation that authorizes the issuance of bonds or bond anticipation notes must reference the reappropriation of funds as provided for by in AS 18 56.400 (see Section 13).

Section 12

Conforming amendment to provide that Alaska State Housing Commission is the governing body of the Alaska Housing Finance Corporation (AHFC).

Section 13

Establishes the Alaska Housing Trust Fund within the Alaska Housing Finance Corporation (AHFC). The Alaska Housing Trust Fund consists of money appropriated to the fund by the legislature.

Each year the Commission shall determine if any portion of the funds administered by the Alaska Housing Finance Corporation (AHFC) is unrestricted, not necessary to meet the financial obligations of the corporation and could be utilized as a part of the Alaska Housing Trust Fund. The amount shall be reported to the legislature. Subject to legislative appropriation, the amount reported shall be deposited into the Alaska Housing Trust Fund. Once the Alaska Housing Trust Fund is fully capitalized at \$100 million, the amount identified annually shall, subject to appropriation by the legislature, be deposited into the general fund.

The Commission shall utilize the Trust Fund to provide housing assistance funding for public agencies (including municipalities and regional housing authorities) and private nonprofit organizations, to finance the design, construction, development, rehabilitation or improvement of low and moderate income housing, including special needs housing. Funding may take the form of grants, loans interest rate subsidies, building subsidies, matching funds and other forms of assistance under regulations adopted by the Commission.

Section 14

Conforming amendment to provide that Alaska State Housing Commission is the governing body of the Alaska Housing Finance Corporation (AHFC).

Section 15

Provides that the principal executive officer of the Alaska State Housing Commission is partially exempt.

Section 16

Establishes the Alaska State Housing Commission as subject to the state conflict of interest disclosure laws.

Section 17

Conforming amendment to provide that Alaska State Housing Commission is the governing body of the Alaska State Housing Authority (ASHA).

Section 18

Provides for the Alaska State Housing Commission to serve as the governing body of both the Alaska Housing Finance Corporation (AHFC) and the Alaska State Housing Authority (ASHA) as an exception to the general prohibition against interlocking directorates that could tend to create a monopoly.

Section 19

Provides that nothing in this Act is intended to interfere with or impair a contract, right, liability, bond, note or other obligation of the Alaska State Housing Authority (ASHA) or the Alaska Housing Finance Corporation (AHFC) that exists on the effective date of the Act.

ASSOCIATION OF ALASKA HOUSING AUTHORITIES

Jacqueline L. Johnson, President
P.O. Box 32237
Juneau, Alaska 99803
(907) 789-3800

TESTIMONY OF JACQUELINE L. JOHNSON, PRESIDENT
ASSOCIATION OF ALASKA HOUSING AUTHORITIES
H.B. 152 and H.B. 153
March 7, 1991



I am Jacqueline Johnson and I represent the Association of Alaska Housing Authorities which consists of one state-wide public and 14 Regional Indian Housing Authorities.

In Alaska Market Council's State Housing Policy for the 1990's, it states it is the policy of the State of Alaska in the allocation of state housing resources to give first funding priority to the state's most urgent housing needs. It is the policy of the State of Alaska to improve the availability, accessibility and affordability of housing for people with limited or low incomes.

The State's most urgent housing needs at the time of the report, one year ago, were identified as rural and low income. That need was identified in the 1988 Rural Housing Needs Assessment Study which stated findings of 6,740 new houses needed and another 15,088 homes requiring additions to relieve overcrowding. At the time of the development of the Alaska Housing Market Council's report, AHFC and DCRA's total portfolio showed that only 27% of the mortgage loans went to bush communities.

The Regional Housing Authorities are the major providers of housing in rural Alaska and have been using federal funding with a 20% supplemental from the State. These funding sources have steadily declined in the previous eight years. Last year, Congress appropriated funding for 3,000 units of which the State of Alaska received approximately 10% which recognized to the State about \$41 Million Dollars which is a direct funding line to Regional Housing Authorities. One of the major reasons for the increase of federal dollars in Indian Housing Programs for the 1991 appropriation was because of the critical, recognized need for housing in Rural Alaska. The State cannot continue to rely solely on Federal money to provide housing in Rural Alaska. Once again HUD has submitted in its 1992 budget, zero (0) construction dollars which, of course, means zero (0) construction dollars for Alaska. HUD's administration is promoting the HOME and HOPE Programs which virtually do nothing to ease Alaska's housing crisis. The HOME Program will require matching funds from the State. This will not bring in new additional dollars to the State but reappropriate some of the former construction dollars but at a much lower funding level. If the Federal Programs are not to be consistent in their funding to this State and if the State

ASSN. OF AK HOUSING AUTH. SUPPORT

Testimony of Jacqueline L. Johnson
H.B. 152 and HB 153
March 7, 1991
Page 2

itself does not supply funding for this recognized essential housing need, what happens to rural housing?

We, the Association, feel it is imperative that this State develop a commission or recognized body to coordinate the efforts of various housing agencies to provide policies to meet the needs of Alaskans. We are in support of the concept of H.B. 152. We, however, feel the feasibility of such a large board would inhibit the various agencies from being effective and efficient. We recognize the regular tasks of housing authority boards and it is essential that the board be able to respond quickly to business especially other sources of funding availability. If the commission could be a mechanism with representation from various existing housing boards and hold the authority to appropriate State housing funding resources thereby creating not another level of bureaucracy but better fulfilling equitable housing resources to Alaskans.

We, the Association, have passed a resolution supporting our position and are requesting two seats on this proposed commission representing rural housing authorities because we are a major provider of housing to this State and have the knowledge of development, construction and management of housing in Rural Alaska.

We are in support of H.B. 153 as we believe the use of a trust fund will enable us to provide more resources to fulfill our housing needs.

Once again, we are requesting the State of Alaska to become a major player of coordinating housing programs within the State ensuring all areas within the State are afforded desperately needed housing funds for one of life's most important necessities, a home.

ASSOCIATION OF ALASKA HOUSING AUTHORITIES

Association of Alaska Housing Authorities
Resolution 91-02
February 20, 1991

Entitled: Resolution requesting that the Alaska
Legislature Support the Concept of a
State Housing Commission



WHEREAS: There is a need for a state housing policy to ensure all Alaskans have safe and affordable housing, and

WHEREAS: The dispersion of housing programs in a number of state agencies hinders the development and execution of coherent policy; and

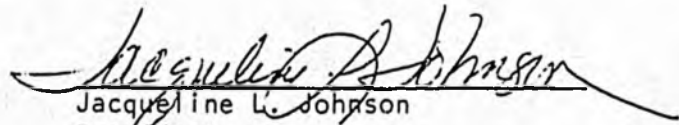
WHEREAS: There is a need for a State Housing Commission to coordinate the State of Alaska's effort to foster affordable housing; and

WHEREAS: The Department of Community and Regional Affairs is responsible for a number of programs addressing such housing needs as energy efficiency, senior housing, providing housing for the State's homeless and rural housing; and

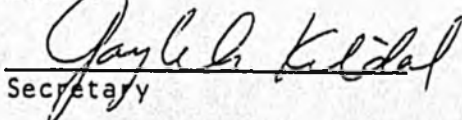
WHEREAS: As we support the concept of a Statewide Housing Oversight Commission, we do not support the commission serving as a governing body for an Alaska Housing Authority.

NOW, THEREFORE, BE IT RESOLVED: That the Alaska Association of Housing Authorities urge that a State Housing Commission be formed; that the state's housing program be consolidated within the Department of Community and Regional Affairs; and that a trust fund be established to address the needs for affordable and safe housing.

BE IT FURTHER RESOLVED: That since the Alaskan Housing Authorities are among the greatest delivery of housing units in the State of Alaska, that a minimum of two seats on the State Housing Commission be represented by Housing Authorities.


Jacqueline L. Johnson
President

Attest.


Secretary

3/17/91

Sponsor Statement

prepared by
Representative Kay Brown

CSHB 152 (L&C)/HB 153 — Alaska Housing Commission & Trust Fund

Summary

CSHB 152 (L&C) would establish an Alaska Housing Commission and Alaska Housing Trust Fund. House Bill 153, a companion funding measure, would appropriate \$100 million to the Alaska Housing Trust Fund from the unrestricted revenues available to the Alaska Housing Finance Corporation.

Background

During 1989-1990, the Alaska Housing Market Council undertook an extensive and comprehensive review of the state's disparate housing programs. As a member of the Council's Housing Policy Development Committee, I had the opportunity to become familiar with the state's severely fragmented housing policy programs and initiatives. CSHB 152 (L&C)/HB 153 is a direct outgrowth of the Council's work and recommendations. This legislation would:

- provide for the consolidation of state housing policy-making within a new Alaska Housing Commission; and
- establish a new Alaska Housing Trust Fund to address unmet low-income and special housing needs.

Alaska Housing Commission — Consolidation of Housing Programs

There is broad recognition of the need for consolidation of housing related policy-making to improve the delivery of housing services. In its final report to the Governor and the Legislature, the Alaska Housing Market Council noted that "central to [the Council's] policy recommendations is the need to provide coordinated housing functions within state government." More specifically, the Council's report recommended the creation of an Alaska Housing Commission "to overcome the fragmentation of existing programs and to ensure continuing public involvement in housing issues."

Housing programs in Alaska are spread among numerous different state agencies, offices and divisions. As noted in the Council report, housing programs are designed with little quantitative information regarding real needs. As a result, there is no cohesive state policy to provide clear direction

SPONSOR STMT

to meet critical housing needs. At the same time, the recently enacted federal Affordable Housing Act requires that future state and local participation in federal housing programs is contingent upon the development of a comprehensive state housing strategy.

Alaska Housing Trust Fund — Financing for Affordable Housing

Apart from the need to consolidate housing policy-making, there is also widespread recognition that the state's existing housing initiatives have not succeeded in meeting critical housing needs. Even while nearly a third of all Alaskans are considered to be low-income, these housing needs have not been adequately addressed through existing housing programs. The Alaska Housing Trust Fund would provide a financing mechanism to help meet the need for affordable housing.

The Alaska Housing Trust Fund would be capitalized with surplus, unrestricted revenues available to the Alaska Housing Finance Corporation (ie, corporation revenues beyond those needed to meet the corporation's debt obligations). Once the Alaska Housing Trust Fund was capitalized in the amount of \$100 million, AHFC's unrestricted funds would be diverted to the general fund.

The Alaska Housing Commission would use earnings of the Alaska Housing Trust Fund to finance housing assistance by public agencies (including municipalities and regional housing authorities) and private non-profit organizations, and provide a means to finance the design, construction, development, rehabilitation or improvement of low- and moderate-income housing, including special needs housing.

Under the terms of the proposed legislation, financial assistance would take the form of grants, loans interest rate subsidies, building subsidies, matching funds and other forms of assistance as identified under regulations adopted by the Commission.



Alaska State Legislature
House of Representatives
COMMITTEE ON HEALTH, EDUCATION
AND SOCIAL SERVICES

OFFICIAL BUSINESS

POUCH V
JUNEAU, AK 99811
465-3759

TO: REP. GEORGIANNA LINCOLN, CO-CHAIR
REP. PATRICK CARNEY, CO-CHAIR
REP. BETTYE DAVIS, VICE-CHAIR
REP. CHERI DAVIS
REP. JOHN GONZALES
REP. MARK HANLEY
REP. MARY MILLER
PAT JACKSON
CAROLINE LOMBARD
✓ LIBRARY FILE
REFERRAL FILE
HOUSE HEALTH, EDUCATION AND SOCIAL SERVICES COMMITTEE

FR: PATTI, HESS COMMITTEE SECRETARY *Patti*

DT: APRIL 3, 1991

RE: HB 152/153 -- A.H.F.C. POSITION PAPER

JUST RECEIVED.....THE A.H.F.C. POSITION PAPER AS MENTIONED IN
THE APRIL 3, 1991, HEARING OF HB 152/153 IN OUR HESS
COMMITTEE. IF YOU WILL RECALL, MS. BARKER TESTIFIED VIA
TELECONFERENCE FROM ANCHORAGE.

HB 152/153 WAS HELD IN COMMITTEE AND WILL BE RESCHEDULED.

FOR YOUR FILES.



520 East 34th St.
Anchorage, AK 99503
(907) 561-1900
P.O. Box 101020
Anchorage, AK 99510

FAX COVER SHEET

Rep. Lincoln/Rep. Carnen
TO: House HESS Committee

FAX: 465-2652

FROM: Mitzi C. Barker
AHFC Office of Planning and Research

DATE: 4/3/91

We are transmitting 2 pages, plus this cover sheet. If any part of this transmission is illegible or incomplete, please call me at 907-564-9323.

message:

testimony re HB 152/153



520 East 34th Avenue
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 Anchorage, AK 99510

POSITION PAPER
HB 152/153 - Alaska State Housing Commission
 April 3, 1991

We agree with Rep. Brown that critical housing needs exist in Alaska, particularly in rural Alaska; we further agree that there is a need for a comprehensive approach to statewide housing policy planning. We applaud Rep. Brown's motivation in desiring to see improved housing delivery for lower-income Alaskans. However, we differ with her with respect to the mechanics of how it ought to be accomplished. We disagree also, with several key aspects of the Findings.

There are not, in fact, thirteen state entities directly delivering housing services today. AHFC was an active member of the Alaska Housing Market Council and its Housing Policy Development Committee, who published the report from which Rep. Brown draws this assertion.

Much has changed since the report was published in January, 1990. The Market Council itself has been dissolved. Another entity cited in the report, AIDEA, no longer makes housing loans. Several of the other entities named are not directly involved in housing services for broad band of lower-income Alaskans, but serve only those special groups which fall within their jurisdictions. At least one entity was included solely because it provided on-site housing for its rural Alaskan employees.

Four entities remain: AHFC, ASHA, DCRA and the Div. of Mental Health and Developmental Disabilities. Each of these has a separate and distinct mission and identity. Further, recent history demonstrates that these entities do, indeed support and work with each other:

For example, in 1989, AHFC provided funds to ASHA to demolish the Willow Park housing project in Anchorage. Later, ASHA purchased several of AHFC's foreclosed REO properties for use as low-rent public housing to replace the Willow Park units. In 1988, ASHA and DMHDD entered into a joint supervised independent living project for the chronically mentally ill, using ASHA Section 8 program funds. And since 1985, AHFC and DCRA have cooperated in the HAD program, providing financing for rural Alaskan homeowners. Today, AHFC and ASHA are cooperating in the implementation of a congregate housing program (created by HB 218 last legislative session). ASHA and AHFC have also joined forces to explore alternative development and financing strategies for redevelopment of the Hollywood Vista property on Government Hill in Anchorage. AHFC and DCRA are jointly developing the senior housing program established in statute last year by SB 150. AHFC also maintains a high profile in the non-profit community; the corporation has sold over 100 units of surplus housing to Anchorage Neighborhood Housing Services at prices advantageous to ANHS, and is working today with ANHS to broker a multi-partner deal to develop 200 units of new multi-family housing for lower-income households.

Cooperation has been occurring among housing entities with regard to the new National Affordable Housing Act. For over a year, AHFC has been providing current information from Washington, D.C. on the status of this landmark legislation, channeling comments from all four entities back to congress through the Office of the Governor. Since passage of the bill, AHFC has coordinated Alaska's comments on regulations implementing the bill.

We disagree also with the finding that limited housing market and needs data exist. AHFC anticipated the data requirements of the Comprehensive Housing Affordability Strategy the state must prepare to participate in the new national housing programs. In 1990, AHFC contracted with the Alaska Department of Labor to develop a new, comprehensive housing information data base. The first data products, including a regional housing affordability index will be published later this month.

We further disagree that the formation of yet another layer of government, in the form of a state housing commission is the most cost-effective approach to coordination of housing initiatives in the state, and propose an alternative that comes from the second part of the bill, the Alaska Housing Trust Fund.

The concept for creating and capitalizing an Alaska Housing Trust Fund originated with AHFC. As conceived by AHFC, a new department would be established and staffed within the corporation to administer the activities of the fund; management of the fund's assets would be handled by the AHFC finance department. The Trust Fund would be governed by an advisory commission, made up of representatives of each of the major housing entities and public members. It would be the job of the Trust Fund advisory commission to establish the priorities for the use of the fund's earnings and to evaluate competing applications. Eligible applicants would include public and private for-profit and non-profit concerns desiring to provide housing for lower-income Alaskans. ASHA, DCRA, and DMHDD would all be eligible grantees. AHFC alone would not have an interest in receiving Trust Fund support. Regulations governing the Trust Fund would be developed by the Advisory Commission, and codified with AHFC's regulations. Cost of administering the Trust Fund would be borne by AHFC, not the General Fund.

We believe that the Trust Fund advisory commission has the potential to serve effectively as the mechanism which brings together government, the non-profit community, the private sector, and the public to develop and monitor statewide housing policy, beginning with the Comprehensive Housing Affordability Strategy, which must be complete by October 31, 1991.

The AHMC anticipated this federal requirement accurately. What was not accurate was the assumption that this requirement could only be met through creation of a new mechanism to develop the strategy. Four alternatives were outlined in the Market Council report; each of the alternatives has a price tag attached to it ranging from \$145,000 to \$540,000. These costs would be borne by the General Fund. There is a possibility that the costs could be taken off the top of any new housing funds coming to the state as a result of the National Affordable Housing Act, however this would substantially reduce the funds available for direct benefit to lower-income Alaskans.

AHFC has the desire, the resources and the ability to coordinate statewide housing policy, through the mechanism of an Alaska Housing Trust Fund, housed as a department of AHFC, *at no cost to the General Fund.*

TESTIMONY OF JOHN P. GUINN, EXECUTIVE DIRECTOR
FOR AVCP REGIONAL HOUSING AUTHORITY ON
H. B. 152 AND H. B. 153
APRIL 10, 1991

MR. CHAIRMAN,

MY NAME IS JOHN GUINN AND I AM THE EXECUTIVE DIRECTOR FOR AVCP REGIONAL HOUSING AUTHORITY, BASED OUT OF BETHEL, ALASKA. AVCP REGIONAL HOUSING AUTHORITY REPRESENTS OVER 1000 UNITS OF HOUSING IN RURAL ALASKA, AND WE PHYSICALLY COVER AN AREA SLIGHTLY LARGER THAN THE STATE OF WISCONSIN. BESIDES BEING DIRECTOR OF AVCP REGIONAL HOUSING AUTHORITY, I WOULD LIKE TO SAY THAT I WAS ON THE CITY COUNCIL OF BETHEL FOR 14 YEARS, BEING MAYOR OF BETHEL FOR 8 OF THOSE YEARS. I AM PRESENTLY THE VFW COMMANDER FOR THE STATE OF ALASKA, A POSITION I AM PARTICULARLY PROUD OF. FIRST OF ALL, I WANT TO THANK YOU FOR THIS OPPORTUNITY TO GIVE TESTIMONY, AND I WANT TO SAY THAT I AM IN SUPPORT OF H. B. 152, AND 153.

~~THE STATE OF ALASKA'S HOUSING NEEDS COMMITTEE~~ *BY REP. BROWN,*

I SPENT A LITTLE OVER A YEAR ON THE GOVERNOR'S ALASKA HOUSING MARKETING COUNCIL'S SUBCOMMITTEE ON URBAN AND RURAL HOUSING. BESIDES BEING ABLE TO PARTICIPATE, I FEEL MY POSITION HELPED ME EDUCATE SOME OF THE PEOPLE ON THE COMMITTEES AS TO THE URGENT HOUSING NEEDS THAT ARE STILL UNMET IN RURAL ALASKA. THE MOST URGENT HOUSING NEEDS THAT WERE IDENTIFIED COMING OUT OF OUR REPORT WERE RURAL AND LOW INCOME. THE 1988 RURAL HOUSING NEEDS ASSESSMENT STUDY POINTED OUT THAT 6,740 NEW HOUSES WERE NEEDED URGENTLY WITH 15,088 ADDITIONAL HOMES REQUIRING ENLARGEMENT AND ADDITIONS TO RELIEVE UNBELIEVABLE OVERCROWDED CONDITIONS, WITH 3 AND 4 GENERATIONS OF FAMILIES LIVING IN SMALL 500 & 600 SQ. FOOT HOMES. WE ARE IN THE PROCESS OF DOING AN UPDATE TO THAT STUDY NOW.

WORKING TOWARDS A STATE-WIDE HOUSING POLICY,

DURING THE COURSE OF OUR MEETINGS, AND OTHER SUB-COMMITTEES, THERE WERE SEVERAL ALTERNATIVES PRESENTED AS POSSIBLE MEASURES TO OVER-SEE THE DEVELOPMENT OF HOUSING IN ALASKA AND TO ASSURE THAT ADEQUATE, SAFE AND AFFORDABLE HOUSING IS BEING PLANNED IN A METHOD THAT IS FAIR, AGREEABLE AND DONE IN A MANNER TO MAXIMIZE AVAILABLE DOLLARS. GREATER STATE PARTICIPATION WAS IDENTIFIED AS AN OVER-WELMING NECESSITY. THERE WERE MANY PUBLIC HEARINGS WHICH GAVE OPPORTUNITIES FOR ANY AND ALL WHO WERE INTERESTED TO TESTIFY AND TO GIVE THEIR VIEWS.

ONE OF THE RESULTS ALL THESE HEARINGS AND MEETINGS WAS TO RECOMMEND A HOUSING COMMISSION THAT COULD COORDINATE THE EFFORTS OF VARIOUS DIFFERENT HOUSING AGENCIES TO BETTER MEET THE NEEDS OF ALASKANS. IN SOME OF OUR EARLIER MEETINGS, THERE WERE SUGGESTIONS LIKE-- ONE PERSON BEING APPOINTED IN THE GOVERNOR'S OFFICE THAT WOULD BE IN CHARGE OF HOUSING--BUT IT WAS POINTED OUT ALSO THAT THIS HAS BEEN TRIED BEFORE AND DIDN'T DO MUCH GOOD AT ALL. THERE WERE SUGGESTIONS CONCERNING THE POSSIBILITY OF A MINI-CABINET--WHICH WAS EVALUATED IN HEARINGS BUT WAS FINALLY PUT ASIDE IN FAVOR OF A HOUSING COMMISSION.

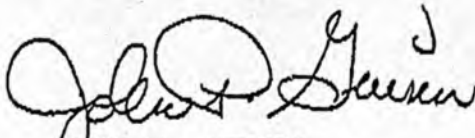
IT SEEMS A SHAME TO ME THAT AFTER MORE THAN A YEAR'S WORK OF

MEETINGS, HEARINGS, TESTIMONY AND INVESTIGATION---THAT HERE WE ARE AGAIN, BACK AT THE BEGINNING WONDERING WHAT TO DO, WITH SOME OF THE SAME PLAYERS HOLLERING AGAIN---BECAUSE THEY WEREN'T AGREED OR DIDN'T GET THEIR WAY ON THE ORIGINAL HEARING LEVEL. WE HAVE ALREADY GONE THROUGH THE HEARINGS AND THE TESTIMONY AND HAVE COME TO A CONCLUSION AND[^]DIRECTION THAT WE FEEL IS BEST FOR ALASKA. IT CERTAINLY WOULD BE A SLAP IN THE FACE OF ALL THOSE WHO SERVED ON THE VARIOUS SUBCOMMITTEES, INCLUDING MYSELF, TO SEE OUR RECOMMENDATIONS THROWN ASIDE AT THE TWILIGHT HOUR BY THE CONTRADICTORY TESTIMONY AND DISAGREEMENT OF A FEW SELF-SERVING AGENCIES AND/OR PEOPLE WHOSE MAIN JOB IS TO SWAY THE LEGISLATURE IN DIFFERENCE TO OUR REPORTS, EVEN THOUGH THEY HAD THE AMPLE OPPURTUNITY TO TESTIFY BEFORE. WD17#

YOUR KNOW, I FEEL IT IS TIME FOR AHFC TO GO BACK TO WHAT IT WAS STARTED FOR IN THE FIRST PLACE---AN ALTERNATIVE TO THE TIMES WHEN THE INTEREST RATES ARE HIGH, WHEN THERE IS NO BANK FINANCING AVAILABLE, A MECHANISM TO MAKE LOW INTEREST NON-COMFORMING LOANS AVAILABLE TO THE NEEDY---BUT NOT TO THE RICH CONSTRUCTION ORGANIZATIONS AS A LOOPHOLE TO REAP HUGE PROFITS. AHFC WAS ORIGINALLY DEVELOPED TO ALMOST SERVE AS A TIMING MECHANISM TO GO OFF WHEN THE ECONOMY WAS SCREAMING FOR RELEASE.

I DON'T WANT TO GO ON FOR TOO LONG, BUT I WOULD LIKE TO GO ON RECORD AS FULLY SUPPORTING H.B. 152, WITH AMENDMENTS, AND H.B. 153. THEY ARE A RESULT OF A YEAR-LONG STUDY AND WILL SERVE FOR THE BETTERMENT OF ALASKAN HOUSING, IF IMPLEMENTED PROPERLY. THE STATE OF ALASKA NEEDS TO BECOME INVOLVED IN BETTER COORDINATING HOUSING PROGRAMS WITHIN OUR GREAT STATE TO INSURE THAT IT IS DONE FAIRLY AND MAXIMIZES AVAILABLE DOLLARS. ALASKA NEEDS TO GET INVOLVED. THE ESTABLISHMENT OF A HOUSING COMMISSION AS OUTLINED IN H.B. 152 AND 153 WOULD DO JUST THAT. THE ASSOCIATION OF ALASKAN HOUSING AUTHORITIES HAVE GONE ON RECORD OF SUPPORTING THE CONCEPT, AS DO I. ^{MR. CHAIRMAN} I ENCOURAGE THAT THEY MOVE OUT OF COMMITTEE.

THANK YOU FOR YOUR TIME TO ALLOW ME TO SPEAK.



JOHN P. GUINN
EXECUTIVE DIRECTOR
AVCP REGIONAL HOUSING AUTHORITY
P.O. BOX 767
BETHEL, ALASKA 99559
(907) 543-3121

HOUSE COMMITTEE REPORT

(7)

Date Referred: February 20, 1991

FURTHER REFERRALS:

HES
Finance

Date of Committee Action: 3-7-91

The LABOR AND COMMERCE Committee considered:

HB 152

HOUSE BILL NO. 152

ESTAB. ALASKA STATE HOUSING COMMISSION

"An Act relating to housing; creating the Alaska State Housing Commission and setting out duties; providing that the Alaska State Housing Commission is the governing body of the Alaska State Housing Authority and the Alaska Housing Finance Corporation; repealing the boards of directors of the Alaska State Housing Authority and the Alaska Housing Finance Corporation; and establishing the Alaska housing trust fund within the Alaska Housing Finance Corporation."

RECOMMENDATIONS:

be replaced with CS HB 152 (L+C) the same title a new title

have attached amendments(s)

do pass

do not pass

no recommendations

individual recommendations

additional referral to the _____ Committee

ADOPTS: _____ letter of Intent

ATTACHES NEW FISCAL NOTE(S): (Dept)

APPROVES PREVIOUS: (Dept/Date)

fiscal impact Commerce + Econ Dev

fiscal note(s) _____

zero fiscal note _____

zero fiscal note(s) _____

SIGNING DO PASS:

SIGNING OTHER RECOMMENDATIONS:

	Check appropriate column:	Do Not Pass	No Rec	Amend
Rep P. J. Parnell → Rep Parnell				✓
Rep G. Bredesen			✓	
Rep M. L. Loran				
Rep D. J. [Signature]	Rep L. Taylor		✓	

Labor + Commerce Comm. Rpt.

Signature

HOUSE COMMITTEE REPORT

(7)

Date Referred: March 8, 1991

FURTHER REFERRALS:

Finance

Date of Committee Action: 4-10-91

The HEALTH, EDUCATION & SOCIAL SERVICES Committee considered:

HB 152

HOUSE BILL NO. 152

ESTAB. ALASKA STATE HOUSING COMMISSION

"An Act relating to housing; creating the Alaska State Housing Commission and setting out duties; providing that the Alaska State Housing Commission is the governing body of the Alaska State Housing Authority and the Alaska Housing Finance Corporation; repealing the boards of directors of the Alaska State Housing Authority and the Alaska Housing Finance Corporation; and establishing the Alaska housing trust fund within the Alaska Housing Finance Corporation."

RECOMMENDATIONS:

be replaced with CS HB 152 (HES) the same title; a new title

have attached amendments(s)

do pass

do not pass

no recommendations

individual recommendations

additional referral to the _____ Committee

ADOPTS: _____ letter of Intent

ATTACHES NEW FISCAL NOTE(s): (Dept)

APPROVES PREVIOUS: (Dept/Date)

fiscal impact COMMUNITY + REGIONAL AFFAIRS fiscal note(s) COMMERCE + EC DEV.

zero fiscal note _____

zero fiscal note(s) _____

SIGNING DO PASS	DP	OTHER RECOMMENDATIONS	DNP	NR	AM
<i>[Signature]</i>	✓	(LINCOLN)			
<i>Cheri Davis</i>	✓				
		<i>Mark Stanley (HANLEY)</i>		X	
		<i>Mary Miller</i>		X	
<i>Patricia [Signature]</i>	✓	(CARNEY)			
<i>J. E. [Signature]</i>	✓	(GONZALES)			

[Signature]
CO-CHAIRMAN'S SIGNATURE

STATE OF ALASKA
1991 LEGISLATIVE SESSION

No. 1
 Bill Version: CSHB 152(L&C)
 (H) Publish Date: 3/8/91

Revision Date: _____ Department Affected: Alaska State Housing Authority
 Title: An Act relating to housing, creating the Alaska State Housing Commission BRU: _____
 Component: _____

Sponsor: Brown
 Requestor: _____ COMPONENT SERIAL NO.

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Expenditures/Revenues: (Thousands of Dollars)

OPERATING	FY 92	FY 93	FY 94	FY 95	FY 96	FY 97
PERSONAL SERVICES	30.2	31.7	33.3	35.0	36.8	38.6
TRAVEL	37.4	39.3	41.2	43.3	45.5	47.7
CONTRACTUAL	1.0	1.1	1.2	1.3	1.4	1.5
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING	68.6	72.1	75.7	79.6	83.7	87.8

CAPITAL						
---------	--	--	--	--	--	--

REVENUE						
---------	--	--	--	--	--	--

FUNDING: (Thousands of Dollars)

GENERAL FUND	68.6	72.1	75.7	79.6	83.7	87.8
FEDERAL FUNDS						
OTHER						
TOTAL	68.6	72.1	75.7	79.6	83.7	87.8

POSITIONS:

FULL-TIME	1	1	1	1	1	1
PART-TIME						
TEMPORARY						

Estimate of current year impact: _____

ANALYSIS: (Attach a separate page if necessary.)
 See attached: Assumptions 1) Board members would be appointed from Juneau, Anchorage, Fairbanks, Nome and Bethel. 2) Six (6) meetings would be held annually in Juneau, Fairbanks, Bethel and three (3) in Anchorage. 3) 5% inflation per year. 4) Clerk Typist would support Board activities and distribution of Board materials.

Prepared By: _____ Phone: _____

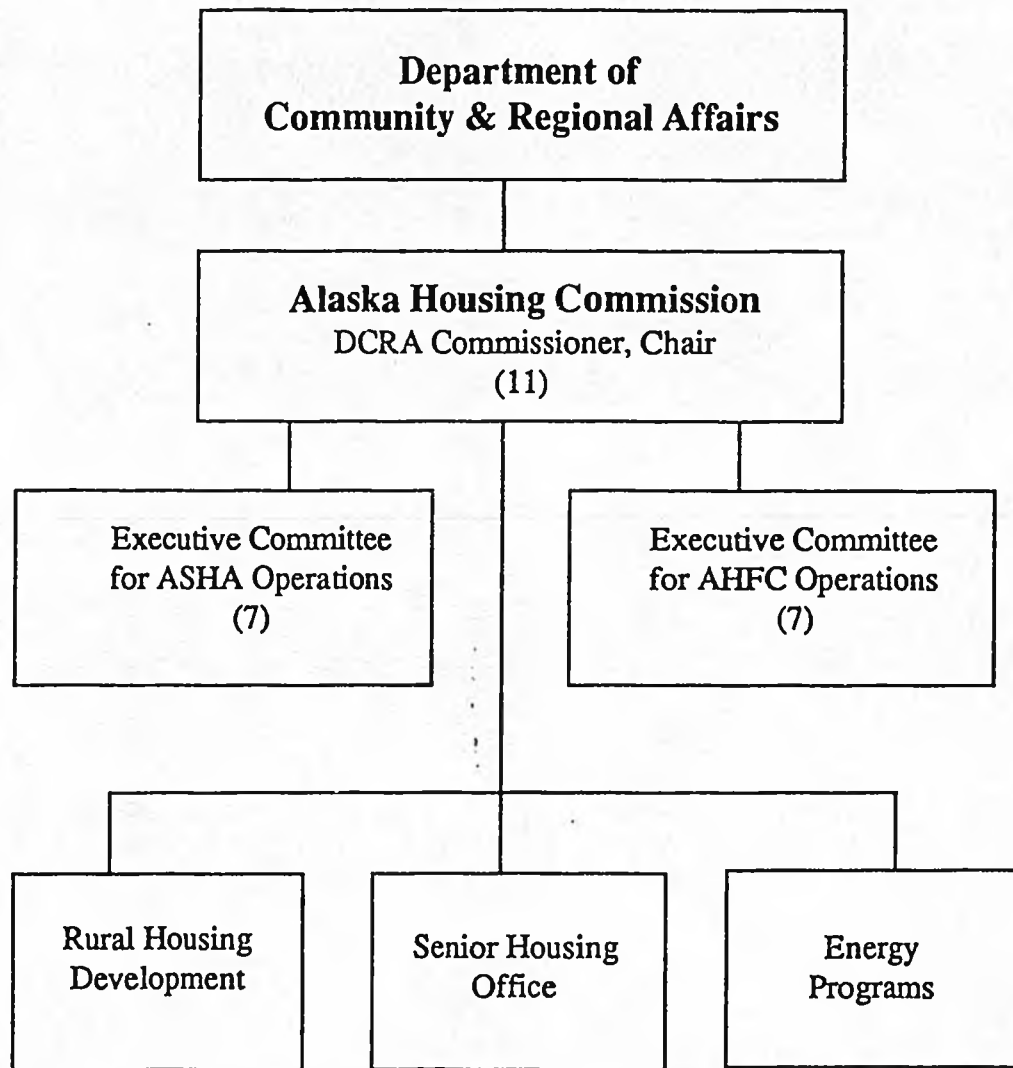
Division: Alaska State Housing Authority Date: March 4, 1991

Approved by Commissioner: CLEW COOS [Signature] Spec. Asst. - EC

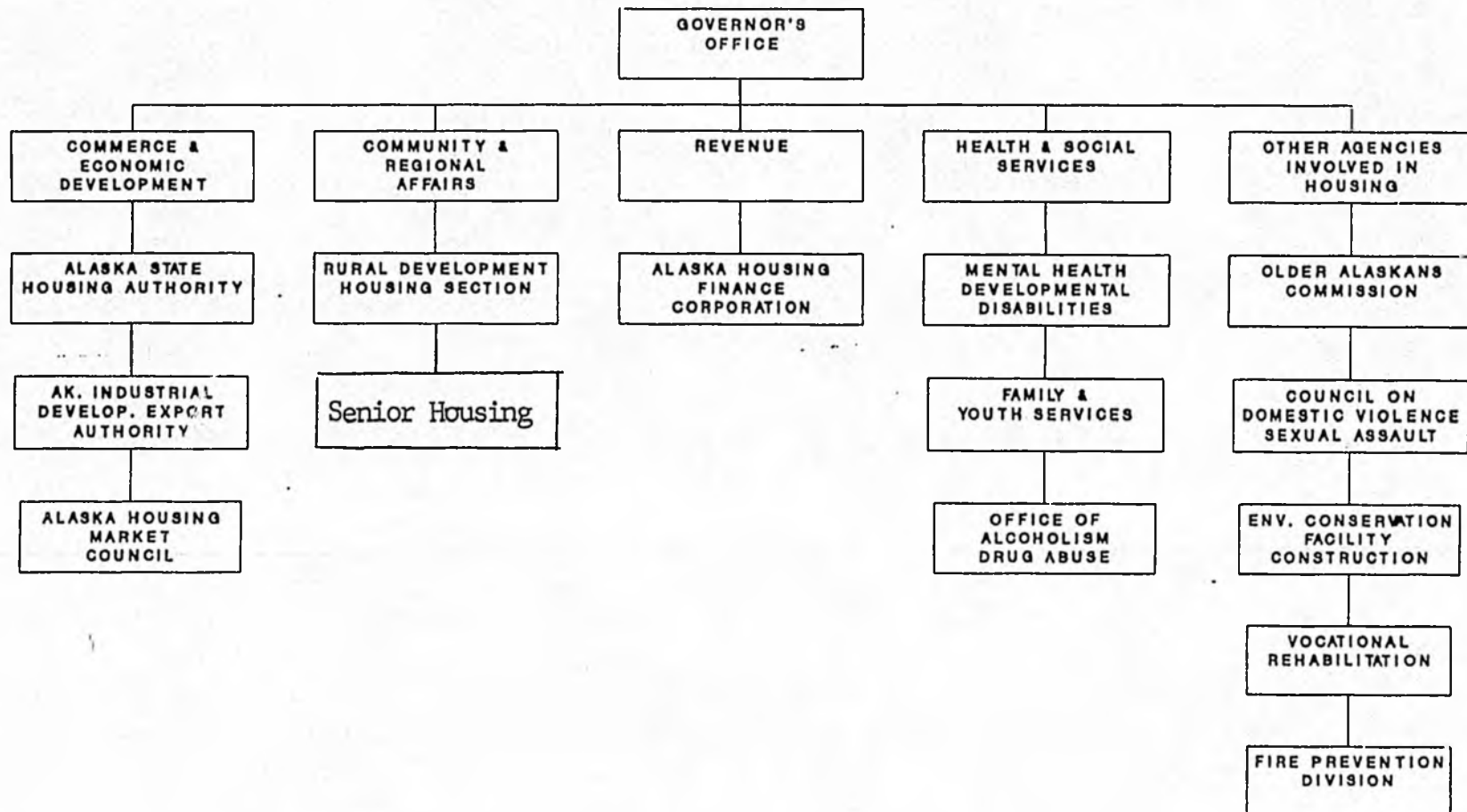
Agency: _____ Date: _____

Distribution (by preparer): Legis: FN 68.6 ASHA, OMB, & Impacted Agency(ies).

CS HB 152 (L&C) — Alaska Housing Commission Organizational Chart



STATE OF ALASKA AGENCIES WITH HOUSING RESPONSIBILITIES



48

3/28/91

AMENDMENT

by BROWN

IN THE HOUSE
TO: CS HB 152 (L&C)

Page 3, line 22: after "all"

delete "state housing programs"
insert "housing programs administered by state agencies"

Page 8, line 21: after "housing"

insert ", including emergency shelters,"

A M E N D M E N T

OFFERED IN THE HOUSE
TO: CSHB 152 (L&C)

BY REPRESENTATIVE BROWN

Page 2, following line 27:

Insert new subsections to read:

"(d) The executive committee for Alaska State Housing Authority operations is created within the commission. The executive committee for Alaska State Housing Authority operations consists of the following members of the commission:

(1) the members of the commission identified in (b)(1), (2), (3), and (4) of this section;

(2) one member of the commission identified in (b)(5) of this section selected by the commission to serve on the executive committee;

(3) one member of the commission identified in (b)(6) of this section selected by the commission to serve on the executive committee;

(4) one member of the commission identified in (b)(8) of this section selected by the commission to serve on the executive committee.

(e) The executive committee for Alaska State Housing Authority operations shall have the duties and powers of the commission and may act for the commission as the governing body of the Alaska State Housing Authority in all matters pertaining to the operations of the Alaska State Housing Authority. The actions of the executive committee regarding the operations of the Alaska State Housing Authority shall be considered the actions of the commission. Five members of the executive committee for Alaska State Housing Authority operations shall represent a quorum for transaction of business.

(f) The executive committee for Alaska Housing Finance Corporation operations is created within the commission. The executive committee for Alaska Housing Finance Corporation operations consists of the following members of the commission:

(1) the members of the commission identified in (b)(1), (2), (3), and (7) of this section;

(2) one member of the commission identified in (b)(5) of this section selected by the commission to serve on the executive committee;

(3) one member of the commission identified in (b)(6) of this section selected by the commission to serve on the executive committee.

(4) one member of the commission identified in (b)(8) of this section selected by the commission to serve on the executive committee.

(g) The executive committee for Alaska Housing Finance Corporation operations shall have the duties and powers of the commission and may act for the commission as the governing body of the Alaska Housing Finance Corporation in all matters pertaining to the operations of the Alaska Housing Finance Corporation. The actions of the executive committee regarding the operations of the Alaska Housing Finance Corporation shall be considered the actions of the commission. Five members of the executive committee for Alaska Housing Finance Corporation operations shall constitute a quorum for transaction of business.

(h) All members of the commission shall be notified of meetings of an executive committee under (d) and (f) of this section. A member of the commission may participate in a meeting of an executive committee and may vote on any matter before an executive committee at a meeting attended personally or by teleconference by the commission member. The attendance of a commission member at a meeting of an executive committee under (d) or (f) of this section does not affect the determination of a quorum.

(i) The authorization of an executive committee under (d) and (f) of this section to act for the commission does not affect the authority or ability of the commission to act in any matter or to perform the duties and powers granted the commission."



FEB 0 5 1991

**SURVEY OF STATE AND LOCAL
HOUSING TRUST FUND PROGRAMS**

January, 1991

**by Anne E. Hoskins
Claudia Jadrljevic
Amy Haught
Sandra Green
1990**

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Other States' Programs

SURVEY OF STATE AND LOCAL HOUSING TRUST FUND PROGRAMS

Housing trust funds have evolved as the state and local response to a diminished federal involvement in housing. They are designed to provide financing for affordable housing to people who are not fully served by the private capital market, such as low-income families, the homeless and the handicapped.

To be most effective, states should incorporate the following principles into their housing trust fund programs:

- Trust funds should target public capital to low-income communities and residents who lack full access to private capital.
- Trust funds should not replicate the functions that could be undertaken by private lenders, but rather should induce private lending through risk reduction and targeting.
- Trust funds should incorporate participation from community organizations which can represent the financing needs of low-income residents and provide public outreach to ensure that funds are accessible. Trust funds can provide community-based developers with technical assistance, grants for pre-development costs such as feasibility studies, and short-term loans for construction.

Revenue Sources

Many trust funds are capitalized by initial government appropriations. Most receive additional revenue from special earmarked sources, which can replenish trust funds annually. Primary sources of trust fund revenues include:

- Revenue from real estate or development activity, including real estate transfer taxes or fees, property taxes and hotel/motel taxes.
- Revenue from development ordinances, such as linkage and preservation programs.

- Revenue generated from government programs, including loan repayments (UDAG), bond programs, unclaimed property and general revenues.
- Interest from real estate escrow accounts.
- Miscellaneous revenue sources such as extraction revenue and oil overcharge fees.

Uses of Funds

Trust funds serve many purposes, ranging from construction and rehabilitation of low-income housing to housing for specialized groups, such as the homeless and handicapped. Uses of funds should be flexible enough to accommodate the technical assistance and capacity-building costs that are necessary to finance very low-income housing. Community-based groups are among the most effective developers of low-income housing. These organizations need financial assistance and training to support sustained housing development in their communities.

According to the Housing Trust Fund Project, trust funds can support community-based developers in a number of ways:

- provide technical assistance in preparing financing applications, financing staff and creating housing management programs;
- allow for a developer's fee as part of the development budget;
- provide grants for operating budgets;
- provide grants or recoverable grants for pre-development costs such as market studies, legal services financial consulting, and feasibility studies; and
- provide short term loans for construction, site control and architectural services that can be recovered from permanent project financing.

Trust fund resources are most effectively used when they open avenues to additional private and public funding. Under federal and state community reinvestment laws, private financial institutions are required to meet community credit needs, which include low- and very low-income housing. Trust funds can encourage private reinvestment by offering guarantees, deferred payment financing, second position loans, and risk management (through pooling and technical assistance).

The Center for Policy Alternatives has compiled the following survey of state and local housing trust funds. While this survey is not comprehensive, it represents some of the most innovative and successful trust funds. For additional information, contact POLICY ALTERNATIVES or the Housing Trust Fund Project (Mary Brooks) at 213-833-4249.

STATE OF ARIZONA

STATUS: Enacted in 1988.

ADMINISTRATION: Office of Housing Development, Department of Commerce
3800 North Central
Phoenix, AZ 85012

CONTACT: Terry Kinney or Debby Smith, (602)280-1300

ADVISORY COMMITTEE: The program advisory committee consists of six members (appointed by the Director) representing the rural and urban communities, nonprofit and for-profit organizations.

REVENUE SOURCE: Proceeds from the sale of abandoned property and 35% of the deposits and interest on unclaimed property deposits.

ESTIMATED REVENUE: \$2 million annually.

USES: Funds are used to support housing for low-income households, with priority given to projects that serve families with children.

PROGRAMS: Fund money may be used for construction, operation, or renovation of low-income facilities, but never for acquisition of buildings or land.

TARGETING REQUIREMENTS: The funds are targeted at low-income households, especially families with children. There are no geographic specifications for targeting.

PARTICIPATION: Community-based organizations participate actively with the Fund, and their programs are encouraged. No special requirements of citizen participation were established for the program.

OTHER INFORMATION: The program began in July, 1989.

BOSTON, MASSACHUSETTS

STATUS: Enacted in 1983. Revised in 1986.

ADMINISTRATION: The Neighborhood Housing Trust,
c/o Boston Community Schools Program
26 West Street
Boston, MA 02111

CONTACT: Larry Dwyer, (617)725-4920

ADVISORY COMMITTEE: The Board of Trustees is the advisory committee of the Fund.

REVENUE SOURCE: Office Housing Linkage Program. The Development Impact Projects Ordinance applies to retail business, service, institutional and educational developments. It also applies to rehabilitated, enlarged, or extended developments. The ordinance is operative whenever a variance, conditional use permit, exception or zoning map change is required.

ESTIMATED REVENUE: As of the end of 1987, \$1.24 million in linkage funds had been collected. The program has identified some 32 projects with linkage agreements that total over \$45 million in housing payments due within the next twelve years.

USES: The funds will be used to promote public health, safety, convenience and welfare by mitigating the extent to which Boston's low-income households are unable to afford decent, safe and sanitary housing within the City. Trust funds must be used to create or preserve affordable housing and to support it for a minimum of 15 years.

PROGRAMS: The Housing Creation Program, in which developers may directly develop the housing, and the Housing Payment Program.

TARGETING REQUIREMENTS: The funds are targeted to low-income households. 30% is reserved for neighborhoods adjacent to the linked development project.

PARTICIPATION: Community-based organizations have lobbied actively for the trust fund. Public hearings are required.

OTHER INFORMATION: At the end of 1987, The Neighborhood Housing Trust had collected \$1.24 million in linkage funds. The Trust has awarded \$1.7 million in grants and loans to six applicants whose projects produced 200 units of housing. As of the beginning of 1988, a total of \$45,814,885 had been committed by developers of 32 different projects. These developments will produce 1,870 units.

BURLINGTON, VERMONT

STATUS: Enacted in 1987. Revised in 1988.

ADMINISTRATION: Community and Economic Development Office
City Hall, Room 32
Burlington, VT 05401

CONTACT: John Davis, (802) 658-9300

ADVISORY COMMITTEE: A Committee of the City Council, with representation designated by the City Council.

REVENUE SOURCE: Impact fee on the conversion of rental housing to condominium cooperative ownership.

ESTIMATED REVENUE: Not available.

USES: The funds are to be distributed to nonprofit corporations, municipal corporations, for-profit corporations, partnerships or individuals. In addition, the funds must be used in acquiring, constructing, rehabilitating or financing housing units. Part of each year's distribution is to be in the form of "capacity grants" to support staffing, training, planning, fundraising, or on-going operations of a nonprofit corporation, thereby increasing that corporation's capacity to create or preserve housing for very low-, low-, and moderate-income households.

PROGRAMS: Not yet established.

TARGETING REQUIREMENTS: Very low income is defined as not exceeding 50% of the area median income; low income as not exceeding 80% of the area median income; and moderate income as not exceeding 100% of the area median income.

PARTICIPATION: Community-based organizations receive capacity grants. No special citizen participation requirements.

OTHER INFORMATION: Program has not yet been implemented.

STATE OF CALIFORNIA

STATUS: Enacted in 1985.

ADMINISTRATION: Department of Housing and Community Development
921 Tenth Street
Sacramento, CA 95818

CONTACT: Leslye Corsiglia, (916)322-1560

ADVISORY COMMITTEE: None established. The State Legislature and the Governor oversee the program.

REVENUE SOURCE: Annual appropriation from tidelands oil revenue. Three year sunset provision; extended in 1988 for an additional year.

ESTIMATED REVENUE: \$10 million annually for the first three years.

USES: The Fund may be expended for housing programs which serve low- and very low-income households. The Fund will also be used for emergency shelters, housing for the elderly and farmworker housing rehabilitation.

PROGRAMS: The Fund is in charge of six programs.

TARGETING REQUIREMENTS: The Fund benefits low- and very low-income households (no specific definition). No less than 20% of the funds are to be spent in rural areas and no less and 25% of the above 20% is to be committed to farm labor rehabilitation programs.

PARTICIPATION: Community-based organizations lobbied actively for the Trust Fund, and receive higher priority in some programs. Meetings are open to the public.

OTHER INFORMATION: The first allocation of funds was for 1986-87; virtually all of these funds have been committed. The second allocation was received in November of 1987. The Department does not distinguish between expenditures for the different programs supported by the Trust Fund.

CAMBRIDGE, MASSACHUSETTS

STATUS: Enacted in 1988.

ADMINISTRATION: Community Development Department
57 Inman Street
Cambridge, MA 02139

CONTACT: Susan Sehlensinger, (617)498-9034

ADVISORY COMMITTEE: There is a Board of Trustees which represents different groups concerned with housing policy, including City boards and agencies, nonprofit housing organizations and the community.

REVENUE SOURCE: Linkage programs, such as profit sharing programs from schools, and incentive zoning contributions.

ESTIMATED REVENUE: The annual revenue will vary each year. In 1989 the Fund collected \$27 million in contributions.

USES: The Fund may be used to finance affordable housing units and multi-family rehabilitation projects and to acquire or rehabilitate potential limited equity cooperatives. Trust fund money cannot be used for operating costs. Most work is done voluntarily by nonprofit organizations.

PROGRAMS: None established.

TARGETING REQUIREMENTS: Eligible households are limited to those whose incomes do not exceed 80% of the median income. Multi-family housing owned by nonprofit entities that ensure maximum long-term affordability are to receive priority funding consideration.

PARTICIPATION: Community-based organizations, as well as other nonprofit and for-profit agencies, participate actively.

OTHER INFORMATION: The Department does not distinguish between expenditures for programs supported by the Trust Fund monies.

CHICAGO, ILLINOIS

STATUS: Enacted in 1983. Trust Fund created in 1989.

ADMINISTRATION: Illinois Housing Development Authority
220 South State Street, Suite 800
Chicago, IL 60604

CONTACT: Larry Pusateri, (312)540-1631

ADVISORY COMMITTEE: An advisory committee of 15 members will be appointed by the Governor, with the advice and consent of the Senate.

REVENUE SOURCE: Increase in the real estate transfer tax.

ESTIMATED REVENUE: \$13 million annually from the transfer tax, \$12 million in government dollars and up to \$75 million from private sources.

USES: The Fund may be used to make grants, mortgages or loans to acquire, construct, rehabilitate, develop, operate, insure and retain affordable single-family and multi-family housing (including rental assistance and security deposit subsidies and housing for special needs populations) for very low- and low-income households. The majority of the monies appropriated by the Fund in any given year is to be used to assist very low-income households.

PROGRAMS: The Fund supports two programs that have not yet been implemented: the real estate licensing act, a first time homebuyers saving program, and an open lands program funded by current real estate transfer tax revenues.

TARGETING REQUIREMENTS: The Fund is targeted to low-income individuals and families.

PARTICIPATION: Community-based organizations lobbied for the Trust Fund and will receive higher priority in some programs. There is no special requirement for citizen participation.

OTHER INFORMATION: The strong downtown real estate market is the basis for successful financing through the real estate transfer tax.

DADE COUNTY, FLORIDA

STATUS: Enacted in 1983.

ADMINISTRATION: Metropolitan Dade County
1401 N.W. 7th Street
Miami, FL 33125

CONTACT: Patricia Braynon, (305)547-7211

ADVISORY COMMITTEE: Documentary Surtax Advisory Council.

REVENUE SOURCE: Documentary Stamp Surtax, which is applied to all documents on the sale of land and commercial and residential property (except single-family residential, condominium, and cooperative units).

ESTIMATED REVENUE: \$12 million annually.

USES: The funds are used finance second mortgages and provide loans for construction, rehabilitation and leasing.

PROGRAMS: The Fund has established five programs to finance second mortgages, construction, lease-option, maintenance and rehabilitation.

TARGETING REQUIREMENTS: No less than 50% of the funds must benefit low-income families (80% of the county median income). Participating homeowners must occupy their homes for a minimum of two years.

PARTICIPATION: No special requirements were established for the program. Role is set aside for community-based organizations.

STATE OF DELAWARE

STATUS: Enacted in 1986.

ADMINISTRATION: Delaware State Housing Authority
18 The Green, P.O. Box 1401
Dover, DE 19903

CONTACT: Katherine M. Gregory, (302)736-4263

ADVISORY COMMITTEE: None established. The State Council on Housing (appointed by the governor) has oversight authority.

REVENUE SOURCE: General revenues and deed recording fees.

ESTIMATED REVENUE: \$450,000 annually in deed recording fees. Annual appropriations of \$3-6 million.

USES: The Fund is used to make low-interest and interest-free loans to nonprofit and limited-profit housing sponsors for the development of housing for low- and moderate-income persons. The Fund is also used to make grants by removing a restriction on the amortization period of loans, by permitting the Fund to retain interest, and by appropriating an initial \$2,500,000 to the Fund. The grants and loans are available for rental or sale projects that involve acquisition and/or rehabilitation, reuse of nonresidential buildings, or new construction.

PROGRAMS: The Fund is designed to provide funding of last resort to developers and homeowners through sponsoring agencies. Grants and loans are available for rental or sale projects that involve construction, rehabilitation, etc.

TARGETING REQUIREMENTS: The Fund targets families earning up to 100% of median income.

PARTICIPATION: Seed money loans are set aside for community-based organizations. No special requirements of citizen participation.

OTHER INFORMATION: Eight loans were awarded in 1988 for a total of \$6 million, which provided 345 units of low-income housing.

STATE OF GEORGIA

STATUS: Enacted in 1988.

ADMINISTRATION: The Georgia Residential Finance Authority
1190 West Druid Hills Drive, Suite 270
Atlanta, GA 30329

CONTACT: Tim Connell, (404)894-3334

ADVISORY COMMITTEE: Housing Trust Fund for the Homeless
Commission.

REVENUE SOURCE: General revenues. At the present time, the
administration is searching for a dedicated source of
revenue.

ESTIMATED REVENUE: In fiscal year 1990, the fund received
\$1.25 million in supplemental funds. The Fund has been
appropriated \$5 million for FY 1991.

USES: Funds may be used for residential housing projects by
qualified sponsors. Residential housing projects include
financing for acquisition, rehabilitation, improvement, or
construction of residential rental housing and interest rate
or downpayment assistance programs designed to enhance
homeownership opportunities.

PROGRAMS: There are five programs which focus primarily on
the homeless, rental housing for low-income households,
housing preservation and rehabilitation. A pool of money is
also available for nonprofit organizations.

TARGETING REQUIREMENTS: Low-income persons - those who lack
the income necessary, as determined solely by the Commission,
to enable them, without financial assistance, to secure safe,
sanitary, decent and affordable housing. Qualified sponsors
include nonprofit, for-profit and governmental sponsors of a
residential housing project.

PARTICIPATION: Community-based organization involvement is
encouraged.

OTHER INFORMATION: The Fund does not have a permanent source
of revenue primarily because each proposal is turned down by
the legislature. In 1989 the administration tried to pass a
revenue source, an increase in the real estate transfer tax,
which would generate \$5 million per year. It was rejected
due to opposition from the real estate industry.

HARTFORD, CONNECTICUT

STATUS: Enacted in 1986.

ADMINISTRATION: Department of Housing and Community Development
942 Main Street
Hartford, CT 06103

CONTACT: Rayman Grasso, (203)722-6400

ADVISORY COMMITTEE: None established. All appropriations are authorized by the Hartford Common Council.

REVENUE SOURCE: In-Lieu fees charged to the demolition or conversion of housing.

ESTIMATED REVENUE: Since enactment of the ordinance the City has collected over \$150,000, with additional letters of credit for \$50,000-100,000.

USES: The Fund is to be used only for costs related to the production of low-income housing. The City issues a Request for Proposals to distribute the available funds. They anticipate using the funds to leverage additional resources for housing projects. The funds can be distributed as loans or grants and may include the direct funding of a City project or program or the funding of a privately-sponsored project.

PROGRAMS: Not yet determined.

TARGETING REQUIREMENTS: The funds are targeted at those earning 70% or less than average income.

PARTICIPATION: No special role for community-based organizations or special citizen participation requirements.

OTHER INFORMATION: The Fund is established in the city treasurer's office and is to receive all housing replacement contributions or bond forfeitures. All appropriations from the funds must be authorized by the Hartford Common Council. The relevant local real estate market conditions include the high rates of residential conversion and demolition.

HOWARD COUNTY, MARYLAND.

STATUS: Enacted in 1970. Revised in 1989.

ADMINISTRATION: Housing and Community Development Office
3450 Courthouse Drive, Carroll Building
Ellicott City, MD 21043

CONTACT: Rochelle Brown, (301)992-2000, 313-6120

ADVISORY COMMITTEE: None established. The Housing and Community Development Office has an advisory committee of seven citizen members who are appointed by the County Executive and confirmed by the County Council. Members are informed of programs, but have no regular oversight responsibilities.

REVENUE SOURCE: Real Estate Transfer Tax. The base tax is 1% of the sale of all property transferred in the County. The revenue is divided among several funds, including open space, agricultural preservation, storm drainage and fire stations.

ESTIMATED REVENUE: The County has contributed between \$600,000 and \$1 million of the tax each year to the Community Renewal Fund.

USES: The Community Renewal Fund has been used to support the County's housing programs. Proposed legislation redefines the program from urban renewal procedures to housing and economic development. The majority of the Fund is used to cover debt-service shortages on two county housing projects. It is also used for emergency shelter facilities, special studies and staff costs.

PROGRAMS: At the present time there are two programs in the county that cover debt-service shortages. There are also several smaller programs.

TARGETING REQUIREMENTS: Funds are to be used for low- and moderate-income housing, defined as affordable to households with incomes at or below 120% of the median income.

PARTICIPATION: No special role for community-based organizations or special requirements of citizen participation.

OTHER INFORMATION: Currently, there is approximately \$1.5 million in the Fund. The Fund has also provided loans for acquisition and rehabilitation projects, including group homes.

JERSEY CITY, NEW JERSEY

STATUS: Enacted in 1985.

ADMINISTRATION: Department of Housing and Economic Development
26 Journal Square
Jersey City, NJ 07306

CONTACT: Paul Hamilton, (201)547-5071

ADVISORY COMMITTEE: None established.

REVENUE SOURCE: Informal Linkage Policy. The program is voluntary, with project-by-project negotiations between the City and the developer. Developers of market-rate office, retail commercial mall and residential developments are asked to choose among options for contributing to the City's affordable housing trust fund. Residential developments are expected to commit 10% of the units to low- and moderate-income households. The City supplements its linkage funds with UDAG repayment of the units' CDBG float loan interest proceeds.

ESTIMATED REVENUE: As of April, 1988, the City had \$9,033,500 in funds.

USES: The Fund is dedicated to subsidizing low- and moderate-income housing in New Jersey. Some of the uses include loans, grants, projects and financing assistance to nonprofit, community-controlled housing developers.

PROGRAMS: The City prefers that developers provide the affordable housing themselves and offers a package of municipal actions to assist them. When Trust Fund monies are released through an application process, they are available as loans or grants.

TARGETING REQUIREMENTS: The Fund is targeted to households earning 80% or less of the normal income.

PARTICIPATION: Any project assisted by the Fund would receive approval of the City Council. Meetings are open to the public.

OTHER INFORMATION: As of April, 1988, Fund monies had helped construct 704 affordable on- and off-site units. However, since the revenue source is informal, it is difficult to predict how much money will be raised each year. The funds that are received are directly linked to nonprofit organizations for the provision of housing.

STATE OF KENTUCKY

STATUS: Enacted in 1985.

ADMINISTRATION: Kentucky Housing Corporation.
1231 Louisville Road
Frankfort, KY 40061

CONTACT: John Martines, (502)564-7630

ADVISORY COMMITTEE: Housing Trust Fund Committee. Members include the Corporation's Executive Director (Chairman), three individuals from the Board of Directors and four staff persons.

REVENUE SOURCE: Excess Annual Income from bond surplus funds. The Trust was initially capitalized with a commitment of \$8.9 million from the Surplus Fund. The Corporation's General Bond Resolution in its largest indenture was changed to apply all future excess annual income (after debt service) to the Fund. Funds are transferred in July of each year.

ESTIMATED REVENUE: In 1986 the Fund received \$4.5 million from excess monies in the Debt Service Reserve Fund. In 1987 the Fund received \$5 million.

USES: The Fund is to be used for making or purchasing mortgage loans to finance single-family dwellings for low- and moderate-income households.

PROGRAMS: Single-family mortgage loans for households whose incomes do not exceed \$16,650 per year. The mortgage amount is floored and capped, with interest rates between 1% and 7%.

TARGETING REQUIREMENTS: Households earning 70% or less of the median income.

PARTICIPATION: No special citizen participation requirements were established for this program.

OTHER INFORMATION: As of 1987, the Fund contained \$8,100,000 in mortgage loans and \$10,400,000 in Treasury obligations.

STATE OF MAINE

STATUS: Enacted in 1985.

ADMINISTRATION: The Maine State Housing Authority
295 Water Street, P.O. Box 2669
Augusta, ME 04330

CONTACT: Dick Davis, (207) 626-4600

ADVISORY COMMITTEE: None established. The Maine State Housing Authority's Board of Commissioners and another advisory board oversee the fund, but neither exists specifically for this purpose.

REVENUE SOURCE: Real estate transfer tax. The Fund receives 45% of the taxes collected. This tax was chosen as the on-going source of revenue due to the highly active and profitable real estate market in Maine.

ESTIMATED REVENUE: The estimated revenue ranges from \$5 to \$7 million per year. The largest annual revenue (\$7.8 million) was collected in 1987. The real estate activity has declined since 1989, resulting in \$5 million in revenues in 1989.

USES: The Fund is to be applied to reduce the interest rate on mortgage loans; to reduce payments by low-income people for single-family or multi-unit residential housing rental; to otherwise make the costs of single-family or multi-unit residential housing affordable to low-income persons; or to secure or facilitate the sale of state authority bonds.

PROGRAMS: There are at least 13 programs operating in the fund.

TARGETING REQUIREMENTS: Funds are to be targeted to low-income households. However, specific income definitions differ for different programs.

PARTICIPATION: Technical assistance and project funds are given to community-based organizations (in cooperation with the Enterprise Foundation). No specific citizen participation is required by the program.

OTHER INFORMATION: The rate of growth in the real estate market has been declining since 1989.

STATE OF MARYLAND

STATUS: Enacted in 1985. Revised in 1987.

ADMINISTRATION: The Maryland Housing Resources Corporation
330 North Charles Street, Suite 504
Baltimore, MD 21201

CONTACT: Marc Burford, (301) 974-2338

ADVISORY COMMITTEE: Board of directors.

REVENUE SOURCE: Interest on real estate and homebuilder escrow accounts.

ESTIMATED REVENUE: Estimates suggest approximately \$1.6 million annually if 50% of realtors participate (based on 91,000 real estate sales).

USES: The purpose of the program is to stimulate the construction and rehabilitation of rental housing in the state for low-income households.

PROGRAMS: The funds may be used to make grants, loans, or deferred payment loans subordinate to other financing or to ensure deferred payment loans or guarantees from other sources to approved applicants for construction or rehabilitation of low-income rental housing. Two financial pools have been established: The Local Initiatives Fund and The State Housing Fund. The Corporation will initially adopt a foundation-type award-making process, making awards only to organizations providing housing to low-income families.

TARGETING REQUIREMENTS: Allocations of funds must be made to each subdivision. All awards are to be used for low-income rental housing projects, with low-income defined as 50% of local family median income.

PARTICIPATION: All meetings of the Board are open to the public.

OTHER INFORMATION: The program has not yet been implemented.

MIAMI, FLORIDA

STATUS: Enacted in 1984.

ADMINISTRATION: The City Planning Department
275 N.W. 2nd Street, P.O. Box 330708
Miami, FL 33128

CONTACT: Jack Luft, (305)579-3366

ADVISORY COMMITTEE: None established. A Planning Commission has oversight for all activities of the Planning Department.

REVENUE SOURCE: Voluntary linkage programs.

ESTIMATED REVENUE: Approximately \$1 million has been collected since inception of regulation.

USES: The Fund is to provide affordable housing in the downtown area. Loans are issued for rehabilitation of single- and multi-family units.

PROGRAMS: Program guidelines will be developed when sufficient funds have been collected for gap financing for affordable housing projects.

TARGETING REQUIREMENTS: All funds must be spent within defined zoning districts. Affordable housing is defined as affordable to households with incomes of 80% or less of the city's median income.

PARTICIPATION: The program has not yet been implemented.

OTHER INFORMATION: The costs of the Fund have thus far been absorbed by the Department.

STATE OF MICHIGAN

STATUS: Enacted in 1985. The Fund was incorporated as a private nonprofit institution.

ADMINISTRATION: Michigan State Housing Development Authority
122 South Grand Avenue, Suite 206
Lansing, MI 48933

CONTACT: Vickie Gillette, (517)485-8801

ADVISORY COMMITTEE: None established.

REVENUE SOURCE: Socially responsible investors such as corporations, banks and individuals grants.

ESTIMATED REVENUE: \$700,000 to date.

USES: The Fund helps to finance single-family homeowner programs, rental housing development and community-based housing developers throughout the state.

PROGRAMS: The Fund does not operate through programs.

TARGETING REQUIREMENTS: The Fund is targeted to households with incomes below poverty level.

PARTICIPATION: No special requirements for citizen participation.

OTHER INFORMATION: In 1985, the Michigan State Housing Development Authority was incorporated as a private nonprofit institution. The Fund has received more than \$430,000 in alternative investments from religious institutions. By the end of 1988, it had made a total of 10 loans supporting the development of 88 units.

MONTGOMERY COUNTY, MARYLAND

STATUS: Enacted in 1981. Revised in 1988.

ADMINISTRATION: Department of Housing and Community Development
51 Monroe Street, Suite 909
Rockville, MD 20850

CONTACT: Scott Reilly, (301)217-3660

ADVISORY COMMITTEE: None established.

REVENUE SOURCE: Transfer tax on the conversion of rental residential units to condominium or cooperative ownership and county-owned land.

ESTIMATED REVENUE: A total of \$20 million has been collected since the program was enacted. In 1988, the County also committed the county-owned site and \$1.5 million from the General Fund to the Fund. The County has committed itself to \$5 million a year in funds to the Housing Initiative.

USES: The Fund is to be used to construct or acquire affordable housing units, buy and rehabilitate existing rental units and participate in housing or mixed-use developments that include affordable housing.

PROGRAMS: Funds have been used to assist several different projects through loans and grants.

TARGETING REQUIREMENTS: Although the legislation contains no specific targeting language, the Fund attempts to focus on groups most in need of housing assistance: the elderly, single parents with children and families living in substandard housing.

PARTICIPATION: No special citizen participation requirements. If a project requires land use procedures, citizens could be involved in a public hearing.

OTHER INFORMATION: As of 1988, all of the nearly \$20 million collected had been committed to different programs.

STATE OF NEW JERSEY

STATUS: Enacted in 1985.

ADMINISTRATION: Bureau of Housing and Community Development
New Jersey Department of Community Affairs, CB 804
Trenton, NJ 08625-0804

CONTACT: Carla L. Lerman, (609)633-6303

ADVISORY COMMITTEE: None established.

REVENUE SOURCE: Realty transfer tax.

ESTIMATED REVENUE: It was estimated that \$8 million will be received annually and that revenues could grow up to \$35 million in one year.

USES: The funds may be used for construction, rehabilitation, conversion, infrastructure, technical assistance, etc.

PROGRAMS: Through grants and loans, the Balanced Housing program provides funds to municipalities to develop affordable housing for low- and moderate-income households.

TARGETING REQUIREMENTS: At least 50% of the low- and moderate-income units to be funded with Balanced Housing funds must be affordable to low-income households (those earning 50% or less of the regional median income). Moderate-income households are those earning between 50% and 80% of the appropriate median income.

PARTICIPATION: No special requirements of participation by citizens or community-based organizations.

NEW YORK, NEW YORK

STATUS: Enacted in 1986.

ADMINISTRATION: Housing New York Corporation
75 Maiden Lane, 8th floor
New York, NY 10038

CONTACT: Charles Brass, (212)344-8080

ADVISORY COMMITTEE: The Subsidiary Corporation.

REVENUE SOURCE: Surplus revenues from Battery Park City;
bond revenues.

ESTIMATED REVENUE: \$400 million has been made available and another \$600 million committed to the Housing New York Corporation. It is expected that the arrangement is an on-going commitment and total revenues may be as high as \$4-7 billion.

USES: The Housing New York Program enables certain agencies and instrumentalities of New York City to acquire, rehabilitate, construct, enlarge, improve and renovate dwelling accommodations. Most often, nonprofit organizations acquire the rehabilitated properties.

PROGRAMS: Housing program funds can be used in city programs and activities for the provision of dwelling accommodations. Programs include preservation, construction, restoration, acquisition, and disposition of dwelling accommodations and specified infrastructure improvements (only 10% of the funds may be used for infrastructure improvements). Proceeds from the first bond issue enabled the Corporation to provide funds for the Construction Management Program, a program administered by the City's Department of Housing Preservation and Development that finances the rehabilitation of apartments for low-income households.

TARGETING REQUIREMENTS: At least 40% of the bond proceeds must be used for housing for households earning less than 55% of the area median income. No more than 25% of the funds can be used for housing for households earning 90-175% of the state median income.

PARTICIPATION: Community-based organizations usually receive at least one-third of the funds. They participate actively in the reconstruction and rehabilitation of buildings.

STATE OF NORTH CAROLINA

STATUS: Enacted in 1987.

ADMINISTRATION: The Housing Partnership, North Carolina Finance Agency
P.O. Box 28066
Raleigh, NC 27611

CONTACT: Bill Dowse, (919)781-6115

ADVISORY COMMITTEE: North Carolina Housing Partnership.

REVENUE SOURCE: State appropriations and oil overcharge funds.

ESTIMATED REVENUE: Initial capitalization of \$20 million from oil overcharge funds. \$2 million state appropriation in 1989.

USES: The funds are to provide loans and grants to increase the supply of energy-efficient housing units for low-, very low-, and moderate-income residents.

PROGRAMS: Funds may be used to rehabilitate homeless shelters, defray the costs of necessary studies, surveys, plans and permits, assist in the development of manufactured housing sites, etc.

TARGETING REQUIREMENTS: Funds are to benefit directly low-, very low- and moderate-income persons and families. At least 30% of the funds are made available to persons and families whose incomes do not exceed 30% of area median family income; up to 30% to households with incomes not exceeding 50% of the median income; and no more than 40% to households whose incomes do not exceed 80% of the median income.

PARTICIPATION: The Partnership is to establish rules and regulations with full public input, including at least one public hearing.

OTHER INFORMATION: Funds are allocated from the Special Reserve for Oil Overcharge Funds. The state treasurer serves as trustee for the Fund.

PALO ALTO, CALIFORNIA

STATUS: Enacted in 1974 and 1976. Revised in 1976 and 1984.

ADMINISTRATION: Palo Alto Planning Department
250 Hamilton Ave., P.O.Box 10250
Palo Alto, CA 94303

CONTACT: Toby Kramer, (415)329-2170

ADVISORY COMMITTEE: None established. The Palo Alto City Council has administrative authority over the Housing Reserve.

REVENUE SOURCE: Linkage programs such as the Industrial-Commercial Mitigation Ordinance and the Below-Market Housing Program.

ESTIMATED REVENUE: As of 1987, the Housing Reserve had accumulated \$2,963,560 plus \$334,316 in interest. Of this amount, \$1,980,639 came from 32 industrial commercial developments and \$982,921 came from 10 residential developments.

USES: The Housing Reserve is for assisting in the development of affordable housing for low-, moderate- and middle-income families.

PROGRAMS: Housing Reserve Funds are available through loans and grants and can be used for new or existing low- or moderate-income housing development.

TARGETING REQUIREMENTS: The Below-Market Rate Housing Program targets households whose incomes are no higher than 120% of the median income (80% for moderate income), as established by HUD for Santa Clara County.

PARTICIPATION: Meetings of the City Council are open to the public.

OTHER INFORMATION: In 1988, the Reserve Fund appropriated \$2,577,595, while \$595,709 was repaid, leaving a balance of \$1,315,989. Since 1987, the Reserve Fund has been used to assist projects or programs with a projected total of 280-285 units, of which 198-204 are or will be low- and moderate-income units.

PHOENIX, ARIZONA

STATUS: Enacted in 1985.

ADMINISTRATION: Neighborhood Improvement and Housing Department
920 East Madison, Suite D
Phoenix, AZ 85034

CONTACT: Janice Gauving or David Hicks, (602)262-6793

ADVISORY COMMITTEE: None established. The Industrial Development Authority Board oversees all activities related to tax-exempt mortgage revenue bonds.

REVENUE SOURCE: Contributions required from developers of rental housing, and tax-exempt mortgage revenue bonds.

ESTIMATED REVENUE: 22 development projects have contributed to the Fund for a total of \$1,796,156. Because of changes in the tax law, few additional projects are expected to participate.

USES: To make a portion of bond-financed projects affordable to families whose incomes are too low to afford to live in the units.

PROGRAMS: The Trust Fund and interest earnings are used to provide rental subsidies to make a minimum of 5% of the units in each bond financed project affordable to households earning no more than 80% of the area median income.

TARGETING REQUIREMENTS: The program is targeted to households with incomes at or below 80% of the area median income.

PARTICIPATION: No special citizen or community-based organization participation requirements were established for this program.

OTHER INFORMATION: Phoenix has an active multi-family real estate market.

PITTSBURGH, PENNSYLVANIA

STATUS: Enacted in 1985.

ADMINISTRATION: The Urban Redevelopment Authority of Pittsburgh
200 Ross Street
Pittsburgh, PA 15219

CONTACT: Gale Handy, (412)255-6553

ADVISORY COMMITTEE: Community Development Investment Fund proposals are jointly received by the Local Initiative Support Corporation (LISC) and the Economic Development Department. The LISC Advisory Committee makes recommendations to the URA, and together they are responsible for final approval of grant awards.

REVENUE SOURCE: Loan repayments. The Community Development Investment Fund Program was initially funded with a grant of Community Development Block Grant Funds. The City now allocates \$400,000 annually for this program from Urban Development Action Grant repayment funds.

ESTIMATED REVENUE: \$400,000 annually.

USES: The Fund is to assist nonprofit, community-based organizations in developing their capacity to participate in real estate projects (residential, commercial and industrial) that benefit low- and moderate-income persons. The Fund aims to support development of real estate that is idle or underutilized, providing needed housing and employment opportunities in Pittsburgh neighborhoods.

PROGRAMS: The Community Development Investment Fund Program makes grants of \$75,000 per commercial, industrial or residential real estate development project.

TARGETING REQUIREMENTS: At least 20% of newly constructed multi-family, non-elderly units must be reserved for low/moderate-income occupants. Assistance is limited to these units unless 51% or more of the units are for low/moderate-income families. All other newly constructed units must be for at least 51% low/moderate-income occupants.

PARTICIPATION: Community-based organizations actively lobbied for the trust fund. There are no special citizen participation requirements. However, because of the extensive involvement of neighborhood residents in developing the programs, the Authority has encouraged community planning processes as a part of every project.

OTHER INFORMATION: Today there are a large number of Urban Development Action Grants.

SAN FRANCISCO, CALIFORNIA

STATUS: Implemented in 1981. Ordinance in 1985.

ADMINISTRATION: The Department of City Planning,
Mayor's Office of Housing and Economic Development
100 Larkin Street
San Francisco, CA 94102

CONTACT: Bill Rumpf, (414)558-2881

ADVISORY COMMITTEE: None established.

REVENUE SOURCE: Office Linkage Program.

ESTIMATED REVENUE: Of the 35 office developers subject to the regulations since 1981, ten chose to fulfill their housing requirement by producing the housing themselves and the remaining developers contributed funds to other housing ventures, resulting in over \$26 million in commitments. Since January, 1987, another six office projects have been subject to the requirements, with a total requirement of 831.3 units.

USES: The Fund is to be used solely to increase the supply of low- and moderate-income housing.

PROGRAMS: For developers that choose to make a contribution to a housing development project, the administering agency provides a list of housing projects expected to need contributions. The list contains low- and moderate-income housing projects that are likely to go forward but have equity or financing shortfalls.

TARGETING REQUIREMENTS: Developers choosing to provide the housing themselves must have 62% of the units affordable to low- and moderate-income households for 20 years. All monies placed in the City Wide Affordable Housing Fund must be used to increase the supply of housing affordable to low- and moderate-income households, defined as less than 120% of the median income.

PARTICIPATION: Meetings of the Planning Commission are open to the public. There is no special role for community-based organizations.

OTHER INFORMATION: The relevant local conditions in the real estate market are active, but with a declining commercial market.

SAN FRANCISCO, CALIFORNIA

STATUS: Enacted in 1987.

ADMINISTRATION: Chief Administrative Office, City of San Francisco
City Hall, Room 271
San Francisco, CA 94102

CONTACT: Germaine Wong, (415)554-6001

ADVISORY COMMITTEE: None established.

REVENUE SOURCE: Hotel Room Tax. In 1987, a 1.25% surcharge was added to the tax on hotel rooms in the City and County of San Francisco.

ESTIMATED REVENUE: Approximately \$500,000 is now available for distribution. Estimated revenue is \$2.5 million.

USES: To facilitate the construction of low-income housing.

PROGRAMS: A number of alternative uses of the funds were identified: to facilitate the development of low-cost housing in the Project Area, to finance the construction of low-cost housing, and to reduce rentals for housing constructed in rent level categories equivalent to those in public housing.

TARGETING REQUIREMENTS: Low income is defined as 80% of the area median income.

PARTICIPATION: No special citizen participation requirements.

OTHER INFORMATION: The revised ordinance took effect in 1987. The first disbursement of funds equalled \$500,000.

SANTA MONICA, CALIFORNIA

STATUS: Enacted in 1986.

ADMINISTRATION: Department of Community and Economic Development,
Housing Division
1685 Main Street
Santa Monica, CA 90401

CONTACT: Candida Rupp, (213) 458-8701

ADVISORY COMMITTEE: None established. A seven-member Housing Commission is appointed by the City Council as an advisory body. The Commission would see drafts and review materials, but is not mandated to do so.

REVENUE SOURCE: There are two primary revenue sources, both of which are linkage programs: Project Mitigation for Housing and Program 12-In-Lieu Fee Option Ordinance.

ESTIMATED REVENUE: It is anticipated that approximately \$1 million will be collected each year for the next four years from the Office Mitigation Measure. There is no estimate of how much will be collected from the projected in-lieu fees.

USES: Both programs specify that the funds are to be used for the development of low- and moderate-income housing.

PROGRAMS: Program guidelines are currently being drafted by the staff.

TARGETING REQUIREMENTS: The Fund money is targeted to low- and moderate-income households.

PARTICIPATION: City Council meetings are open to the public. The State of California requires public review of the City's Housing Element.

OTHER INFORMATION: No programs have been implemented with fees collected since the adoption of the two ordinances.

SEATTLE, WASHINGTON

STATUS: Enacted in 1986.

ADMINISTRATION: Department of Community Development.
400 Yesler Way
Seattle, WA 08104

CONTACT: Marcia Guthrie, (206) 684-0343

ADVISORY COMMITTEE: The Downtown Housing Advisory Task Force acts as the advisory committee of the Fund. The Task Force has sixteen members, with representatives from private developers, nonprofit development corporations, and low-income housing advocates.

REVENUE SOURCE: Cash contribution to earn a housing bonus. All contributions are to fulfill certain conditions established by the board.

ESTIMATED REVENUE: Not available.

USES: The Downtown Housing Trust Fund is primarily intended to support the production of moderate-income housing.

PROGRAMS: Eligible housing projects include new construction, rehabilitation of buildings vacant for five years and conversions to residential use. All projects must be located in the downtown area.

TARGETING REQUIREMENTS: Projects must serve households with incomes under 150% of the median income. Maximum rents may not exceed those developed on a rent level schedule (approximately 30% of income). Twenty-five percent of the units in a rehabilitation project must serve households with incomes below 50% of median income. Projects must be committed to providing affordable housing for 20 years.

PARTICIPATION: No special citizen participation requirements were established.

OTHER INFORMATION: As of the end of 1987, no developers had selected the cash option. The performance option, whereby developers can produce the housing themselves rather than make a cash contribution, has resulted in commitments of \$2,516,620 to construct 120 units of moderate-income housing.

STATE OF TENNESSEE

STATUS: Enacted in 1988.

ADMINISTRATION: Tennessee Housing Development Agency
700 Landmark Center, 401 Church Street
Nashville, TN 37219

CONTACT: Stan Houle, (615)741-4934

ADVISORY COMMITTEE: No advisory committee was established specifically for this program; however, the Board of the Housing Development Agency was increased from 16 to 18 members, adding representation from local governments and nonprofit organizations.

REVENUE SOURCE: The Tennessee Housing Trust Fund has four main sources of revenue: the real estate transfer tax, mortgage transfer tax, the interest earned on state housing finance agency reserves and the income from the Housing Program Reserve Fund. The Housing Program Fund may also receive available federal funds.

ESTIMATED REVENUE: An estimated \$10 million annually will be available for the Housing Program Fund.

USES: The Fund will be used to promote the production of more affordable housing units for low-income individuals and families. The funds will also be used to promote the preservation and rehabilitation of existing housing units, and to bring greater stability to the residential construction industry to assure a steady flow of production of new units.

PROGRAMS: The funds are to be used to make grants to eligible political subdivisions and fund housing demonstration and other related housing programs.

TARGETING REQUIREMENTS: Funds, including local matches, must benefit low-income households (incomes not exceeding 80% of the median income).

PARTICIPATION: No special citizen participation requirements were established.

OTHER INFORMATION: The legislation established three separate funds as part of the program: the Assets Fund, the Housing Program Reserve Fund and the Housing Program Fund.

STATE OF UTAH

STATUS: The Housing Trust Fund was passed in 1986.

ADMINISTRATION: Department of Community and Economic Development
1385 Indiana Avenue
Salt Lake City, UT 84104

CONTACT: Mark Lundgren, (801)539-1590

ADVISORY COMMITTEE: The advisory committee members are appointed by the governor.

REVENUE SOURCE: The Utah Housing Coalition has encouraged the exploration of dedicated revenue sources: mineral lease monies, finance agency funds and title transfer fees (\$1.00 fee per \$1,000 of assessed value would provide about \$600,000). They have also encouraged the Department to pursue all possible housing resources available to it as an originator endowment, including: Utah Housing Finance Agency payback monies, rental rehab "bonus" monies and discretionary grant funds.

ESTIMATED REVENUE: Not available.

USES: Funds may be used for rehabilitation of low-income housing units, matching funds for social services projects directly related to providing housing for special-needs renters in assisted projects, shelters and transitional housing for the homeless and other activities to improve the availability of quality low-income housing.

PROGRAMS: No programs have been established.

TARGETING REQUIREMENTS: No less than 30% of the funds are to be distributed to rural areas of the state and at least 50% of the funds are to be distributed as loans to be repaid. At least half of the funds are to be distributed to persons whose annual income is at or below 50% of the state median family income.

PARTICIPATION: No special requirements of citizen participation.

OTHER INFORMATION: The administrative office of the Fund is still looking for an on-going source of revenue.

STATE OF VERMONT

STATUS: Enacted in 1987. Revised in 1988.

ADMINISTRATION: Vermont Housing and Conservation Board
49 State Street
Montpelier, VT 05602

CONTACT: Gus Seelig, (802) 828-3250

ADVISORY COMMITTEE: The Vermont Housing and Conservation Board is the advisory committee for the trust fund.

REVENUE SOURCE: Property transfer tax.

ESTIMATED REVENUE: The revenue generated from the increased property transfer tax is anticipated at \$3.2 million annually.

USES: The purpose of the Fund is to create affordable housing and to preserve and protect Vermont's agricultural land, historic buildings, important natural areas and recreation lands.

PROGRAMS: Priority is to be given to projects which combine the dual goals of creation of affordable housing and conservation and protection of Vermont's agricultural land, historic buildings, etc. Other considerations include: the need for a timely response to unpredictable circumstances or special opportunities; the level of funding participation by private or public sources; what resources will be required in the future to manage or maintain the activities; the need to pursue the goals of the Fund without displacing lower-income residents; and the long-term effects of the proposed activity and the likelihood that the activity will prevent the loss of subsidized housing units and will be of perpetual duration.

TARGETING REQUIREMENTS: The money in the Trust Fund is targeted to persons of low income (persons with income at or below the median income). Eligible applicants include: municipalities, departments of state government, nonprofit organizations, and cooperative housing organizations.

PARTICIPATION: No special citizen participation requirements were established for this program.

OTHER INFORMATION: As of June, 1988, \$2,992,968 had been committed or reserved for 23 projects. Approximately 42% of the funds are committed to housing projects, involving over 300 units.

STATE OF VIRGINIA

STATUS: Enacted in 1986.

ADMINISTRATION: Virginia Housing Development Authority
601 South Belvedere St.
Richmond, VA 23220

CONTACT: Gordon Wargo, (804)782-1986

ADVISORY COMMITTEE: None established. The Fund is administered by VHDA staff and overseen by commissioners.

REVENUE SOURCE: Tax-exempt revenue bonds. The Fund was originally capitalized with \$45 million in excess interest on debt service reserves.

ESTIMATED REVENUE: \$5 million per year. No specific commitment has been made to apply future interest earnings from the debt service reserve fund to the Fund.

USES: The Fund monies are loaned for the purpose of constructing or rehabilitating single- or multi-family housing. In first round funding, monies were also used to finance group home and shelter projects. Loans are made for a maximum of ten years, with interest rates generally not lower than the rate for U.S. Government securities with equivalent terms.

PROGRAMS: None established.

TARGETING REQUIREMENTS: Low-income families receive priority for housing.

PARTICIPATION: No specific requirements of citizen participation.

OTHER INFORMATION: The Virginia Housing Development Authority, created in 1972, was very active in the 1980s and accumulated substantial excess reserves. Today, one of the goals of the Fund is to leverage public or private monies, tax incentives and in-kind contributions. Of the total monies so far committed, \$2.1 million have been assigned to specific projects. These funds have leveraged over \$5 million in other public and private development funds.

STATE OF WASHINGTON

STATUS: Enacted in 1987. Revised in 1988.

ADMINISTRATION: Department of Community Development
MS-GH-51
Olympia, WA 98504

CONTACT: Jeff Robinson, (206)753-6652

ADVISORY COMMITTEE: The Trust Fund's advisory committee consists of two committees: The Low-Income Housing Assistance Advisory Committee and The Broker's Trust Account Board.

REVENUE SOURCE: The revenue sources for the Fund include interest earnings on real estate escrow funds, penalties against failure to pay real estate transfer tax and appropriations from the General Fund.

ESTIMATED REVENUE: \$8.5 million in fiscal year 1990.

USES: The Fund is to finance projects that will provide housing for persons and families with special housing needs and with incomes at or below 50% of the area median family income.

PROGRAMS: The Funds may be used for: new construction, rehabilitation or acquisition of low- and very low-income housing units; rent subsidies for new construction or rehabilitation of multi-family units; matching funds for social services directly related to providing housing for special-needs tenants in assisted projects; technical assistance; design and finance services and consultation; administrative costs for eligible nonprofit community- or neighborhood-based organizations; shelters and related services for the homeless. A portion of the recent state appropriation will be used to provide rental subsidies to families with needy children and to offer interest-free loans to people on the brink of eviction (homelessness prevention).

TARGETING REQUIREMENTS: All funds are to be used to benefit persons and families with special housing needs and with incomes at or below 50% of the area median income.

PARTICIPATION: Community-based organizations lobbied actively for the Trust Fund. Their projects are encouraged.

OTHER INFORMATION: The recent \$10 million state commitment will leverage an additional \$53 million from federal, local and private money for low-income housing.

STATE OF MINNESOTA

STATUS: Enacted in 1988.

ADMINISTRATION: The Minnesota Housing Finance Agency
400 Sibley Street, Suite 300
St. Paul, MN 55101

CONTACT: Murray Casserly, (612)296-9846

ADVISORY COMMITTEE: There is an established advisory committee consisting of eight members which represents the interests of realtors, lenders, nonprofit developers, apartment owners, low-income persons, housing advocates and single- or multi-family unit builders.

REVENUE SOURCE: Interest on real estate escrow accounts and interest accruing on application deposits.

ESTIMATED REVENUE: Approximately \$1.2 million annually.

USES: The funds are to support very low-income rental and limited equity cooperative housing units.

PROGRAMS: Funds may be used to provide loans or grants for development, construction, acquisition, preservation, and rehabilitation of low-income rental and limited equity cooperative housing units. Funds may also be used to match federal, local or private money. Up to 20% of available funds may be used for homeownership for families whose income does not exceed 30% of the area median income.

TARGETING REQUIREMENTS: At least 75% of the units must be rented to or cooperatively owned by persons whose income is at or below 30% of the median family income. There are also specific geographic targets.

PARTICIPATION: No special citizen participation requirements.

OTHER INFORMATION: The Fund is in its second funding round. So far the monies have been used not only for the construction of low-income housing, but also for the expenses of the Advisory Committee and the Agency which developed and implements the program.

STATE HOUSING POLICY FOR THE 1990's

**Housing Policy Development Committee
Alaska Housing Market Council**

January

1990

Alaska Housing Market Council Recomm.

Dear Governor Cowper and Members of the Legislature:

I am pleased to present policy recommendations on behalf of the Alaska Housing Market Council. These recommendations have been formulated over a year and a half period, through a committee process involving consumers, housing professionals, banking representatives, legislators and public housing officials. The committee was established by the Alaska Housing Market Council and was specifically designed to provide the broadest representation of individuals impacted by housing issues across our state.

We have found that nothing impacts individuals more than the requirement for basic shelter. We have also found that no industry other than the oil industry has had as dramatic, or such a roller coaster effect, on the Alaskan economy as real estate.

The committee endeavored to receive the broadest possible amount of public testimony in the process of developing these recommendations. The committee held public hearings on a regular basis, teleconferencing and meeting in both rural and urban locations.

We have heard and seen the enormous need for new housing construction in rural Alaska that meets acceptable standards for safety, decency, sanitation and energy efficiency. We have learned about the continuing need for affordable housing units to meet our low-income population's requirements. We have also looked at the needs of special housing populations for emergency, transitional and long term housing. The growing senior Alaskan population will require a variety of housing forms and related care facilities. We have also examined economic factors that limit our state and believe that those needs must be addressed in a realistic and prudent manner.

The committee spent much time discussing the Alaskan real estate market and inconsistencies in that market throughout various regions. As part of the market discussion, we thoroughly examined the role of our state housing institutions and duplicate services within those entities. Central to these policy recommendations is the need to provide coordinated housing functions within state government. Financial constraints could be most effectively overcome through efficient housing delivery. The recommendations of the AHMC provide models for that central coordination, and specific suggestions that address our housing needs for the next decade.

We welcome your review of these suggestions and the opportunity to provide additional assistance to you for formulating solutions to these issues.

Sincerely,

Cynthia Parker, Chair
Alaska Housing Market Council

HOUSING POLICY DEVELOPMENT SUBCOMMITTEE MEMBERS

LOW-INCOME, AFFORDABLE, AND SENIOR HOUSING

Chair Paul Carr, Real Estate Planner, Carr-Gottstein Properties
Vice-Chair Carol Jackson, Resource Development Analyst, Alaska State Housing Authority
Bob Arwezon, Licensed Real Estate Broker
Howard Bess, President, Alaska Housing Ministries
Bryan Borjesson, Owner, Borjesson Engineering
Representative Johnny Ellis, Legislator, District 12-B
Velma Ellyson, Project Director, Homer Seniors Inc.
Kelly Gunnels, Assistant Vice President, Denali State Bank
Leo Kaye, Member of Mat-Su Senior Citizens' Advisory Board
Kathy Keck, Staff Attorney, Alaska Legal Services Corporation
Cynthia Parker, Executive Director, Anchorage Neighborhood Housing Services
Ray Price/Jo Ann Goyne/Jessie Bartlett, Executive Director/Deputy Director/Case Manager
Supervisor, Alaska State Housing Authority
Representative C. E. Swackhammer, Legislator, District 5-B

RURAL AND URBAN HOUSING MARKETS

Chair William Swain, Co-Owner and Chair of the Board of Jack White Company
Vice-Chair Mike Shuler, Executive Director of Bristol Bay Housing Authority
Rick Barrier, General Partner, Malaspina Properties
Tom Behan/Mitzi Barker, Executive Director/Special Projects Assistant, Alaska Housing Finance Corporation
Senator John Binkley, Legislator, District M
Rob Gamel, Residential Projects Director, Carr-Gottstein Properties
John Guinn, Executive Director, Alaska Village Council Presidents' Regional Housing Authority
Mike Harper, Director, Rural Development Division, Department of Community and Regional Affairs
Sam Helms, Retired Fairbanks General Contractor
Lee Husky, Professor of Economics and Chair of the Department of Economics, University of Alaska, Anchorage
Deborah Ingman, Owner of Appraisal Associates of Juneau
Caren Mathis, Special Assistant, Department of Commerce and Economic Development
Kay Murphy, Vice President of Mortgage Production, Key Bank of Alaska
Representative Steve Rieger, Legislator, District 8-B

TRANSITIONAL AND LONG TERM HOUSING FOR SPECIAL NEEDS

Chair Barbara Miklos, Executive Director, Council on Domestic Violence and Sexual Assault
Vice-Chair Gale Cipra, Past Vice-President of Mortgage Production, Key Bank of Alaska
Nancy Adams, Executive Director, Juneau Alliance for the Mentally Ill
Fred Ali, Executive Director, Covenant House Alaska
Sharon Araji, Professor of Sociology, University of Alaska, Anchorage
Representative Kay Brown, Legislator, District 12-A
Stan Hoofard/Barbara Chmiel, Rehabilitation Coordinator /Rehabilitation Financial Analyst,
Municipality of Anchorage
Gary Mandzik, Residential Resource Coordinator, Division of Mental Health and Developmental Disabilities, Department of Health and Social Services
Senator Pat Pourchot, Legislator, District H-A
Mary Wolcoff, Former Executive Director, Association for Stranded Rural Alaskans

STATE HOUSING POLICY FOR THE 1990'S

The Housing Policy Development Committee
Alaska Housing Market Council
January, 1990

Glenda Straube, Executive Director
Heather Arnett, Staff to Committee
Peggy Stewart, Research Analyst
Kathleen Metcalfe, Researcher

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Executive Summary

One of the overriding goals of the Alaska Housing Market Council has been to develop a statewide housing policy. In December of 1988, the Alaska Housing Market Council appointed a thirty-seven member Housing Policy Development Committee. This committee has been comprised of housing professionals, consumers, banking representatives, legislators and public housing and housing finance officials.

During the 1989 legislative session, the Legislature confirmed their support for a housing policy by approving a resolution mandating that state agencies work together to draft a state housing policy. Governor Cowper approved the resolution, which became Legislative Resolve 55.

The Housing Policy Development Committee was divided into three subcommittees: Rural and Urban Housing Markets Subcommittee; Low-income, Affordable and Senior Housing Subcommittee; and the Transitional and Long Term Housing for Special Needs Subcommittee.

The subcommittees and the full Housing Policy Development Committee met monthly, often twice a month, in communities across the state. They heard hours of testimony from the public and private sector on every aspect of housing. They reviewed research on the present, and past, housing industry in Alaska, examined the federal housing picture, and looked at how other states have met their housing needs.

As a result of the committee's work and the accumulation of statistical housing data, the following major findings came to light:

- Housing programs in Alaska are not consolidated and are spread among 13 different state agencies, offices, and divisions. The result is that there is no coordinated state housing policy which would allow clear direction for housing programs. Housing regulations, from agency to agency, are sometimes in conflict. Statistical data on housing needs in the state is limited and, as a result, housing programs

are designed with little quantitative information regarding the real housing needs of Alaskans.

- Low-income and rural housing needs in the state are critical and have not been met with existing housing resources. Almost 33 percent of Alaskans are considered to be low-income residents.
- Federal housing money to the state is dwindling — over the past year by \$22 million.
- Many states are taking a much more active role in housing than Alaska. Those states have adopted an overall state housing policy and have coordinated housing programs. Some have set up "housing trust funds" to support housing needs. They have developed innovative housing "partnerships" with the private and public sector to fill in gaps unmet by federal housing programs.

As a result of these and other findings, the committee approved a mission statement and drafted a series of 13 policy statements:

MISSION STATEMENT

Safe, sound, sanitary and energy efficient living conditions should be available to all citizens of the state.

SUMMARY OF STATE HOUSING POLICY STATEMENTS

It is the policy of the State of Alaska. . .

- *to adopt and execute a state housing policy and facilitate coordination of housing services. (page 9)*
- *to recognize the significant differences in housing needs, standards and requirements across the state. As a result, state policies, programs, procedures, and regulations shall be regionalized to the greatest extent possible. (page 9)*

- *to encourage communities to take an active role in housing and land use issues, recognizing that local control is preferable to central control, because local governments can best balance the needs of the public with the private determination of supply and demand. (page 31)*
- *to improve the availability, accessibility and affordability of housing for people with limited, low or no incomes. (page 12)*
- *to improve the availability, accessibility and affordability of emergency, transitional and long term housing for the homeless and others with special needs. (page 18)*
- *in the allocation of state housing resources, to give first funding priority to the state's most urgent housing needs. (page 12)*
- *to encourage and assist the citizens of the state in homeownership opportunities in a fiscally responsible manner. (page 24)*
- *to encourage housing partnerships which include public, private and non-profit entities, in order to foster and develop low-income and affordable housing in the state. (page 28)*
- *to minimize direct involvement of state government in the secondary mortgage market, with the primary exception of accessing capital markets in order to finance the state's housing needs. (page 24)*
- *to promote the availability of quality, affordable rental housing. (page 12)*
- *to recognize that Senior Alaskans should have access to appropriate and affordable housing. The state should implement a housing program for seniors which emphasizes a continuum of care services. Supportive services should be available which allow seniors to live independently at their level of ability. (page 22)*
- *to develop and maintain stable sources of capital and revenue to support housing needs in the state. (page 24)*
- *that housing in the state should meet specific quality standards. (page 29)*

Some of the recommended action plans which accompany the thirteen policy statements are listed below:

- **Establish a Housing Commission and, ultimately, a Department of Housing (page 9)**

To overcome the fragmentation of existing programs and to ensure continued involvement in housing issues, the committee recommends that a Housing Commission be established - with a plan to develop a Department of Housing in the state over the next several years. The Department will consolidate all of the state's housing functions.

- **Increase Low-income and Rural Housing 10% Per Year (page 16)**

The state should commit to increasing the rural and low-income housing stock at a rate of at least 10% per year through 1996, and the state should identify how the total need can be met.

- **Eliminate State Mortgage Loan Subsidies (page 26)**

The Legislature should eliminate the mortgage loan subsidies, except to meet rural and low-income housing needs.

- **Develop housing assistance program for rural, low-income residents (page 16)**

The state should examine the feasibility of developing a program for subsidizing rent or mortgage payments for rural, low-income Alaskans who do not have enough income to participate in one of the housing assistance programs.

- **Expand Membership of AHFC and ASHA Boards (page 15)**

The boards of AHFC and ASHA should be expanded and should include a majority of public members.

- **Loan to Non-profit Housing Providers (page 5)**

To better meet the state's housing needs, state agencies involved in housing finance should have the legal, regulatory and procedural ability to provide financing to non-profit housing sponsors.

- **Donate Foreclosed Properties for Low-income, Rural and Special Needs Housing (page 17)**

State agencies should examine and evaluate their portfolios of non-insured "REO" properties (including mobile homes) to determine which properties could be donated for low-income, rural, and special needs housing.

- **Provide Supportive Care Services When Providing Housing for Special Needs (page 20)**

It is essential that a continuum of supportive care services be in place so that emergency, transitional and long term housing, for the homeless and others with special needs, will be effective.

- **Implement a "Continuum of Care" Housing Program for Seniors (page 23)**

The State of Alaska should adequately fund necessary supportive services which allow seniors to remain independent for as long as possible.

- **Apply for Federal Medicaid Waiver to Fund Supportive Services (page 23)**

The State should consider applying for federal Medicaid waivers for home-based supportive services. If approved, the waiver would require the federal government to match the state's contribution to supportive services

- **Adopt Building Codes (page 29)**

The state should adopt building codes, allowing for regional differences and amendments.

- **Adopt More Stringent Contractor Licensing Requirements (page 30)**

The Legislature should pass SB72, or other appropriate legislation, to strengthen residential contractor licensing requirements.

- **Establish a State Licensing or Certification Program for Real Estate Appraisers (page 30)**

In accordance with federal guidelines, the state should establish a state licensing or certification program for real estate appraisers.

The History of State Housing and Mortgage Loan Programs

Summary

The history of the state's involvement in providing housing and mortgage loan programs has been long and varied. The Territorial Legislature recognized the government's need to develop and manage housing; thus the Alaska Housing Authority (later known as ASHA) was created in 1945. Shortly thereafter, the Alaska World War II Veterans Board was created. One of its missions was to provide funds for veterans seeking residential mortgage loans.

It wasn't until the early 1970's that the State of Alaska expanded its role and entered the secondary mortgage market by creating the Alaska Housing Finance Corporation (AHFC). Its purpose was to purchase federally insured mortgage loans for low-to-moderate income borrowers.

The Department of Community and Regional Affairs (DCRA) entered the housing business, in 1980, when the Legislature created the Nonconforming Housing Loan Program; its funds were divided in a 80/20 split between rural and urban Alaska. It was the state's first real commitment to home ownership for rural Alaskans.

In the same year, the Legislature made significant changes in the operations of AHFC. The most major of those changes was to remove the income limits and provide an interest subsidy. This created a new constituency for AHFC to serve.

Meanwhile, in the early 80's, the Permanent Fund Corporation and the Alaska Industrial Development Authority began to play a small, but important, role in the state's residential mortgage loan market. And the Division of Investments, in the Department of Commerce and Economic Development, began its role as a mortgage loan servicer.

Throughout this time, ASHA continued to provide low-income and senior housing throughout the state. ASHA has recently set a new agenda to actively provide better opportunities for its low-income clients to improve their standard of living.

Despite the dramatic effects of Alaska's declining economy, both AHFC and DCRA have continued their commitment to providing affordable housing in Alaska. With decreasing revenues, however, Governor Cowper and the Legislature are seriously evaluating the future of both agencies and are trying to determine the best use of our financial resources. We may soon witness changes in the way the state faces housing issues and in how we determine: who we will serve with dwindling resources; what role state agencies will play in delivery of those services; and to what extent we are willing to commit to solving housing issues in Alaska.

1945-1949

The Territorial Legislature initiated Alaska's long history of involvement in housing by creating the Alaska Housing Authority in March of 1945. The Authority's primary function was to help alleviate the serious post-war housing shortage. The Authority was responsible for construction and management of veterans, low-income rental, and defense housing.

In 1946, the Territorial Legislature established a \$100,000 revolving fund to accommodate Veterans of World War II who were enrolled in educational institutions in Alaska. A fifty person dormitory, for veterans, was built at the University of Alaska in Fairbanks.

Since the economics of Alaska were different from most states, the Authority

submitted legislation to Congress which would address those differences. The legislation was approved in 1949 and included an initial appropriation of \$15,000,000 and was called the "Alaska Housing Act".

The initial concept of the Alaska Housing Act was to recognize the limited home financing available in Alaska, the high construction costs, and the absence of a construction industry. The purpose of the Act was to encourage the development of an adequate building industry and to meet the ever increasing need for home construction.

In April of 1946, the Territorial Legislature set up another source for housing funds: the Alaska World War II Veterans Board. The Commissioner of the Board was responsible for the Veterans Revolving Fund, which generated money for residential mortgage loans. After statehood, responsibility for the Fund was transferred to the Division of Veterans Affairs in the Alaska Department of Commerce.

1950-1959

A low-rent housing program was initiated, by the Alaska Housing Authority in 1950, and units were completed in Anchorage, Juneau, Ketchikan and Fairbanks by 1953. During the 1960's, construction of additional low-rent housing took place in Anchorage, Cordova, Juneau, Ketchikan, Sitka, Valdez, Wrangell, Petersburg, and Kodiak.

In 1957, funds were appropriated to approximately 40 villages, cities, and boroughs to assist in developing comprehensive plans. These plans analyzed existing conditions in each area and made predictions and recommendations for the future. As a result, a statewide housing study was completed which assisted the state in identifying housing needs and the methods for overcoming substandard housing. In 1959, the Alaska State Housing Authority (ASHA) was codified to continue its public housing work. Under new state laws, ASHA acted as a public authority in issuing bonds for the construction of public facilities. ASHA also supported

private developers and non-profit organizations through the issuance of multi-family bonds.

1960-1969

ASHA was granted \$180,000 by the Federal Government, in 1963, to conduct low-income housing demonstration projects in remote native villages. One project was the relocation of an entire village to a new site on the Yukon River. The Authority administered the grant and provided materials and technical assistance to the village for the construction of twenty-three new homes, using the federal Mutual-Help Program.

In early 1964, the Governor requested that ASHA conduct a survey of the needs of the State for office and service type buildings and employee housing. The report formed the basis for the introduction and passage of legislation in 1965, which empowered ASHA to issue bonds to finance the construction and acquisition of public buildings for lease to the State of Alaska. State Lease Revenue Bonds totaling \$106 million have been sold, during ASHA's tenure, and a substantial number of buildings were leased to the State. At the expiration of these leases, title to the buildings will be transferred to the State of Alaska.

The Remote and Village Housing Program was authorized in 1966 with state appropriations equal to 10% of the federal appropriation.

During 1967, ASHA was involved in several state building projects, including the construction of state employee housing in Valdez at a cost of \$5 million.

1970-1979

In the early 1970's, the Alaska Housing Finance Corporation (AHFC) was created, for the purpose of purchasing federally insured mortgage loans for low-to-moderate income borrowers. From its inception until the mid-1970's, AHFC was administered by the Executive Director of ASHA and both organizations shared a common Board of Directors.

In 1975, new legislation established a state Mortgage Insurance Fund, which allowed AHFC to purchase loans not federally insured; as a result, the Alaska Housing Finance Corporation increased their portfolio.

Meanwhile, between 1972 and 1974, ASHA was building twenty houses in Yakutat and eighty-one additional houses in Anaktuvik Pass, Kaktovik, Deering, Noatak, Shaktoolik, Koyuk, Tanacross, Galena, English Bay, Ouzinkie, King Cove, and Sand Point. These were all built under the Turnkey Construction Bond Program.

In 1974, ASHA entered into an agreement with the State of Alaska for construction of a 98 unit low-rent apartment building in Juneau, known as Marine View Apartments. In 1975, development and completion of 25 low-rent units took place in Douglas.

Between 1976 and 1980, elderly housing units were built by ASHA across the state: 96-unit Golden Towers in Fairbanks; 120-unit Chugach View in Anchorage; 42-unit Mountain View in Juneau; 50-unit Sea View in Ketchikan; 30-unit elderly housing in Seward; 17 units of family housing in Anchorage; and 22 units of elderly housing in Cordova.

1980-1989

The 1980's were marked by a dramatic increase in the state's involvement in providing subsidized, or low interest, mortgage loans to Alaskans.

The Housing Assistance Division, of the Department of Community and Regional Affairs (DCRA), was created by the 1980 Alaska State Legislature to administer the Nonconforming Housing Loan Program. Loan funds were to be distributed on a statewide basis with emphasis on rural Alaska. The initial mandate from the Legislature was twofold: (1) to form a central office and five regional offices and (2) to offer loans for nonconforming housing. First year loan funds were appropriated at \$10 million.

The 1981 Legislature continued funding the Nonconforming Housing Loan Program at a rate of \$40 million and directed the Division to divide such funds between rural and urban Alaska at an 80/20 split. Interest rates on DCRA's loans were established to be 1% lower than the interest rates received by AHFC on their taxable bonds.

In 1980, significant statutory changes were made in the operations of the Alaska Housing Finance Corporation: income limits were removed; loan limits were increased; mobile home and rural loan purchases were authorized; and a subsidy of 10% interest rates were established on the first \$90,000 of a mortgage loan (one percent less for veterans).

The legislature assisted AHFC in implementing these changes by authorizing more than \$500 million in appropriations. The net effect was that AHFC's volume surged and they began purchasing a large majority of all mortgage loans made in the state.

In 1981, the Permanent Fund Corporation was mandated by the Legislature to make investments in Alaska, where the risks and returns were the same or comparable with other investment opportunities. Residential mortgage loans fit this profile and so the corporation began their in-state mortgage loan program. These loans were made at market rates and included no subsidies.

The Permanent Fund Corporation bought new loans only during a two year period - due to lack of demand. The corporation presently holds only 192 Alaskan residential mortgage loans, \$30.3 million, in their portfolio.

During the early 1980's, there was little mortgage loan activity at the Department of Commerce and Economic Development (DCED). The Division of Veterans Affairs was consolidated with the Division of Business Loans and went through numerous other changes until it was transferred to the re-named Alaska State Department of Military and Veterans Affairs in 1984. No new veterans mortgage loans were issued since 1982.

However, the Division of Investments, at DCED, continues to service 23 loans originally purchased by the Veterans Mortgage Loan Fund and 1,342 Veterans Residential Mortgage Loans for the Alaska Industrial Development and Export Authority (AIDEA).

AIDEA's role in mortgage loans was expanded when it was given authority by the Legislature, in 1982, to participate in a residential mortgage loan program - in order to meet an increasing demand for multi-family dwellings. In 1985, the demand for these loans decreased and no new loans were issued after that time.

By 1987, the program itself was terminated. Currently, there are six multi-family residential mortgage loans in AIDEA's portfolio, totalling approximately \$3 million.

Earlier in the decade, major changes were taking place at the Department of Community and Regional Affairs. In 1982, the Housing Assistance Loan Fund (HALF) was created in the Housing Assistance Division. It combined the Nonconforming Loan Fund and AHFC's Rural Mortgage Purchase Programs. An FY82 appropriation, to the newly created HALF, was in the amount of \$45 million.

The 1983 Legislature gave HALF another \$45 million and a new program called the Homeownership Assistance Fund. The object of this program was to make home ownership a reality for low-income families, by subsidizing a portion of the interest payment on the loan.

The authority for making nonconforming loans in urban areas was transferred, in 1985, from the Housing Assistance Division of DCED to the Alaska Housing Finance Corporation.

Meanwhile, throughout the 1980's, the Alaska State Housing Authority continued to dedicate itself to providing housing for Alaskans. In 1983, ASHA completed 20 units of elderly housing in Juneau, as well as the Anchorage Senior Citizen Center, which was totally destroyed by fire in May of 1982 when

it was half way through its construction. In 1985, 20 units of senior citizen housing in Sitka and a 40-unit senior citizen housing facility in Fairbanks opened.

Changes continued at the Alaska Housing Finance Corporation. The voters of Alaska renewed their commitment to veterans housing, in 1983, when they adopted the Veterans Mortgage Program. This program allowed AHFC to purchase loans with tax-exempt bonds for qualifying veterans.

That same year, AHFC became the third largest issuer of taxable bonds in the U. S. corporate bond market.

In fiscal year 1984, an agreement was signed with the Federal National Mortgage Association (Fannie Mae) to swap Alaskan mortgages for Mortgage-Backed Securities. State Guaranteed Veterans Mortgage Bonds were restructured to extend the bond maturity to 30 or 35 years.

During 1985, the Corporation became an issuer of Government National Mortgage Association (GNMA) mortgage certificates, as a means of securing Veterans Administration guaranteed loans. In 1986, AHFC loans were approved by the Federal Housing Administration, qualifying AHFC loans for FHA insurance.

The Alaska State Building Authority (ASBA), formerly known as ASHA, renewed its role as a public finance vehicle for state operated facilities and expanded its services as a public housing authority operation throughout Alaska in 1986.

A 120 unit senior housing project, known as Chugach View, was completed and occupied by late 1987. During the same year, ASHA prepaid \$13.2 million in outstanding notes payable to the State of Alaska and reduced its outstanding indebtedness from \$18.5 million to \$5.3 million. ASBA also weathered the default of four FHA-insured multi-family projects originally bonded in 1983, allowing all bond holders to be paid at par value.

During FY87, ASBA committed time and resources to obtaining multi-million dollar grants, from both the federal and state governments, for asbestos removal and demolition of a substandard, low-income housing project in Anchorage known as Willow Park. Federal funds were authorized for the purchase of scattered housing - to relocate Willow Park renters. Asbestos removal followed the relocation process and demolition began in the summer of 1989.

Also this year, the name of the Alaska State Building Authority was changed back to its previous name, the Alaska State Housing Authority (ASHA), to better reflect its focus on providing low-income and senior housing in Alaska.

Looking for sources of revenue, the Legislature appropriated \$70 million from DCRA's Housing Assistance Loan Fund to the General Fund of the State Treasury in 1986. The 1987 Legislature appropriated \$2.5 million from the General Fund to the Revolving Loan Fund, enabling the Housing Assistance Division to maintain available funding for the housing loan demand in rural Alaska.

In March 1987, Governor Cowper signed an Administrative Order merging the Division of Community Development and the Housing Assistance Division into the Rural Development Division. This merger helped coordinate energy conservation programs by bringing the energy and housing sections together to work side by side.

Today, DCRA continues its policy of working, with rural Alaskans, to develop appropriate programs which can help people continue to live and work in their own communities. As of September 30, 1989, there were 1,566 residential mortgage loans (\$154.4 million) in their portfolio.

During the mid to late 1980's, it was clear that Alaska Housing Finance Corporation suddenly found itself in a new role, due to dramatic changes in the state's economy. With increasing foreclosures, AHFC became a major property holder.

In response to larger delinquency rates and foreclosures, the Home Owners' Assistance Program (HOAP) was created in 1988 to help thousands of Alaskan home owners. It gave them the opportunity to make their house payments more affordable and, in some instances, avoid foreclosure.

During fiscal year 1988, AHFC signed a new contract with the Federal Home Loan Mortgage Corporation (Freddie Mac) for \$200 million - which allowed them to continue to provide affordable loans to Alaskans. As of September 30, 1989, there were 42,793 residential mortgage loans (\$3.5 billion) in their portfolio.

The Alaska Housing Finance Corporation also focused its efforts on establishing programs for repossessed mobile homes and other foreclosed properties, making their loans assumable, and expanding their Refinance Program to include refinancing of non-AHFC loans.

The Legislature's Housing Finance Task Force has recently commissioned, with funding from AHFC, a report on the financial status of AHFC. This report, with a completion date of late January 1990, will analyze the effects of several future options for AHFC: keeping programs as they are; slowly removing the interest rate subsidy; and removing the full subsidy at one time. It seems inevitable that both Governor Cowper and the Legislature will be addressing program changes at the Alaska Housing Finance Corporation this session.

Policy Statements and Recommended Action Plans

COORDINATED AND REGIONALIZED POLICIES

- IT IS THE POLICY OF THE STATE OF ALASKA TO ADOPT AND EXECUTE A STATE HOUSING POLICY AND FACILITATE COORDINATION OF HOUSING SERVICES.

- IT IS THE POLICY OF THE STATE OF ALASKA TO RECOGNIZE THE SIGNIFICANT DIFFERENCES IN HOUSING NEEDS, STANDARDS AND REQUIREMENTS ACROSS THE STATE. AS A RESULT, STATE POLICIES, PROGRAMS, PROCEDURES AND REGULATIONS SHALL BE REGIONALIZED TO THE GREATEST EXTENT POSSIBLE.

BACKGROUND

Housing is a major economic reality in Alaska, and it is the most fragmented area of service delivery and policy in the state. Alaska's housing needs are very complex, and the delivery of services is very fractionalized. Demand for housing programs and service delivery are as wide and varied as the agencies that provide them. Resources to meet the demand are limited and the state can ill afford to waste them. A centralized, coordinated housing policy can bring housing groups together, and formulate and coordinate a cohesive housing policy that addresses a wide range of housing needs and problems. The Housing Policy Development Committee recognizes the problems in the delivery of housing services. The existing structure of scattered housing agencies throughout the state has not facilitated interagency dialogue, let alone coordination, about housing needs and resources. The Committee also recognizes the wide diversity between regions of the state and the importance of regionally appropriate housing programs.

They strongly believe that public input has been the catalyst that has moved housing issues to the forefront in the work the Alaska Housing Market Council has done. It is vital that a Commission that would keep housing issues at the forefront, and facilitate housing policy devel-

opment, be established - with the ultimate goal of the creation of a Department of Housing. A centralized agency to conduct housing policy is essential.

FINDINGS:

1. In all of the states which are recognized nationally as model housing states, there exists a department, division or council which is directly responsible for oversight of housing issues.
2. In Alaska, housing resources and programs are scattered throughout 13 different state agencies, offices and divisions. In addition, 13 regional Indian Housing Authorities address rural housing needs, and organized local governments administer a variety of housing programs.
3. There is no clear, consistent, non-conflicting direction for the state's housing programs nor is there an effective mechanism for avoiding conflicting regulations or duplicated programs.
4. The 1988 Rural Housing Needs Assessment Study, commissioned by the Department of Community and Regional Affairs, is one of the few examples, in Alaska's housing history, of a state housing agency or division methodically determining what needs have been left unmet. Most housing programs have been implemented in an information void.

RECOMMENDED ACTION PLANS

1. A continued mechanism, or centralized housing organization, is needed to overcome the fragmentation of existing programs and to ensure continuing public involvement in housing issues. A Housing Commission should be established - with a plan to develop a Department of Housing in the state over the next several years. The De-

partment would consolidate all of the state's housing functions under one organization.

The Committee also considered the following options for a centralized housing agency. A detailed analysis of all options is presented in the Appendix.

- a. *Establish a Special Assistant in the Governor's Office with housing issues as the sole area of responsibility.*
 - b. *Merge the Boards of Directors of ASHA and AHFC into a State Housing Board with the authority to administer all housing agencies and state housing programs.*
2. A legislative mandate should be effected which specifies the relationship of the Housing Commission to the Alaska Housing Finance Corporation, the Alaska State Housing Authority and other state agencies with housing responsibilities, and which provides the Commission with the power to develop and implement state housing policy.
 3. The Commission's composition should reflect regional representation and should include public members and representatives from the following: the housing and real estate industry; special needs groups; and rural areas. Representatives from state agencies with housing or mortgage loan programs will serve in an advisory capacity only.



*Split-level
home in
Anchorage.*



*Home in
Kwethluk,
Alaska*

4. The Commission should report directly to the Governor.
5. The Commission should provide information on housing opportunities to the public and oversee state agency information services.
6. The Commission should be charged with state agency housing program review, coordination and oversight. It should clarify the roles of the Alaska Housing Finance Corporation, the Alaska State Housing Authority, and the Department of Community and Regional Affairs in the housing market.
7. The Commission should review and recommend revisions to state and federal housing policy and programs to ensure that Rural Alaska housing programs are culturally, environmentally and economically appropriate.
8. The Commission should be charged with writing a long term housing plan for the state and updating the plan periodically. State agencies, to include the Alaska Housing Finance Corporation, the Alaska State Housing Authority, the Department of Community and Regional Affairs, the Department of Health and Social Services, and the Department of Public Safety should develop statewide service plans in conjunction with each other and the state housing plan, to insure coordination and efficiency of service delivery.
9. The Commission should conduct periodic statewide housing needs assessments on housing and financing availability.
10. The Commission should direct state agencies to review housing regulations under their jurisdiction, compare them to other agency regulations and recommend revision, where appropriate, to eliminate conflict and duplication.
11. The Commission should be charged with reviewing the use of, and disposition of, state agency-owned foreclosed properties and shall provide information to interested parties regarding available properties. The Commission should encourage AHFC, banks and secondary institutions to donate foreclosed properties for use as transitional and long term special needs facilities, low-income housing and senior housing where appropriate.
12. The Commission should actively facilitate the creation of housing partnerships and provide advice and technical assistance on the development of those partnerships.
13. State agency regulations pertaining to housing and construction standards should be analyzed by a task force of industry and government for regional flexibility, and resulting recommendations should be forwarded to the Housing Commission. In addition, an agency appeals process should be implemented.
14. By January 1, 1991, AHFC & DCRA should explore, develop, and implement programs responsive to regional housing conditions, to include non-insured or co-insured loans for areas of the state which are not being served by private and public secondary investors and/or insurers. These new loan programs should be consistent with prudent lending standards.
15. The boards of AHFC and ASHA should be expanded and should include a majority of public members.
16. By June 30, 1990, the Alaska State Legislature should create a standing or special committee on housing in both the State House and State Senate.

LOW-INCOME, RURAL AND AFFORDABLE HOUSING

- IT IS THE POLICY OF THE STATE OF ALASKA, IN THE ALLOCATION OF STATE HOUSING RESOURCES, TO GIVE FIRST FUNDING PRIORITY TO THE STATE'S MOST URGENT HOUSING NEEDS.

- IT IS THE POLICY OF THE STATE OF ALASKA TO IMPROVE THE AVAILABILITY, ACCESSIBILITY AND AFFORDABILITY OF HOUSING FOR PEOPLE WITH LIMITED OR LOW INCOMES.

- IT IS THE POLICY OF THE STATE OF ALASKA TO PROMOTE THE AVAILABILITY OF QUALITY, AFFORDABLE RENTAL HOUSING.

Rural Alaska has dramatically poor housing conditions in terms of space per resident and state of repair according to the 1988 Rural Housing Needs Assessment Study. Many of the areas are ineligible for rental subsidies under HUD regulations because they are not on a cash based economy. Home ownership opportunities are limited due to lack of housing supply and difficulty with obtaining financing.

Affordable rental housing is a problem for a large section of Alaska's population. Although the median family income in Alaska for all

**TABLE I
LOW-INCOME GUIDELINES**

Family Size	ASHA Very Low Inc.	Income 70% LLSIL*	Poverty Guidelines
1	\$17,450	\$ 7,480	\$ 7,480
2	\$19,650	\$10,950	\$10,030
3	\$22,450	\$15,030	\$12,580
4	\$24,920	\$18,560	\$15,130
5	\$26,950	\$21,900	\$17,680
6	\$28,950	\$25,610	\$20,230
7	\$30,950	\$29,320	\$22,780
8	\$32,950	\$33,030	\$25,330

*LLSIL - Lower Living Standard Income Level

Sources: Alaska State Housing Authority
Federal Register, Vol 54, No. 63, April 4, 1989
Federal Register, Vol 54, No. 31, Feb. 16, 1989

BACKGROUND:

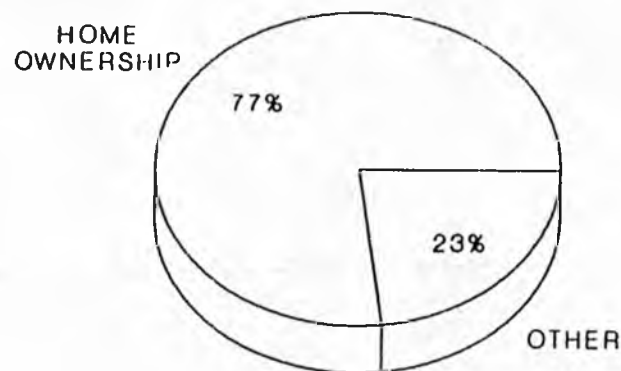
The state's most urgent housing needs have been identified as low-income and rural as of the time of this report.

There are a variety of programs within the State of Alaska which provide services to people with limited or low-income. The Alaska guidelines determining low-income are aligned with the national guidelines, with an additional 25% cost of living adjustment.

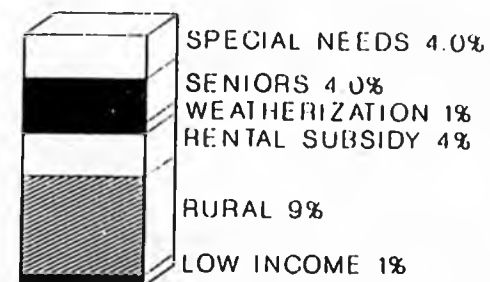
households is \$46,000, the median family income for rental families is only \$29,800. 34% of Alaskans are unable to afford rent on a 1-bedroom unit based on HUD fair market rents of \$489. 40% of Alaskans are unable to afford rent on 2-Bedroom units with a \$576 fair market rent, according to a study by Cushing N. Dolbeare. "Out of Reach—Why Everyday People Can't Find Affordable Housing."

WHERE HOUSING FUNDS ARE ALLOCATED

Fiscal Years 1988/1989



TOTAL FUNDS
(State & Federal)



OTHER HOUSING FUNDS
(Excluding Home Ownership)

Alaska Housing Market Council
December, 1989

FINDINGS:

(Note: Whenever available, statewide and regional statistics are used in the findings. In some instances, Anchorage statistics were the only ones available and are included to add more description to the scope of the problem).

1. There are approximately 182,000 households statewide. 32.7%, or 59,412, of those households are low-income. An additional 20.8%, or 37,847, families are considered moderate income.

TABLE II FAMILY INCOMES	
Low-income Families in Alaska:	
Statewide Population	536,800
Total Households	181,955
Median Family Income	\$46,000
Low-income (50% of Median Family Income)	\$23,000
Number of Low-income Families	59,412
Percentage of Low-income Families	32.7%
Moderate Income Families in Alaska:	
Moderate Income (80% of Median Family Income)	\$36,800
Number of Families	37,847
Percentage of Moderate Income Families	20.6%

2. The incomes of families vary significantly between the urban and rural areas of the state. Median family incomes in urban areas range between \$41,600 and \$62,200. Median family incomes in rural areas are as low as \$22,210. 42% of the rural population live in areas with median family incomes ranging between \$22,200 and \$35,000.
3. Of the 59,412 low-income families statewide, we were able to identify only 11,691 or 19.6%, which were served by ASHA,

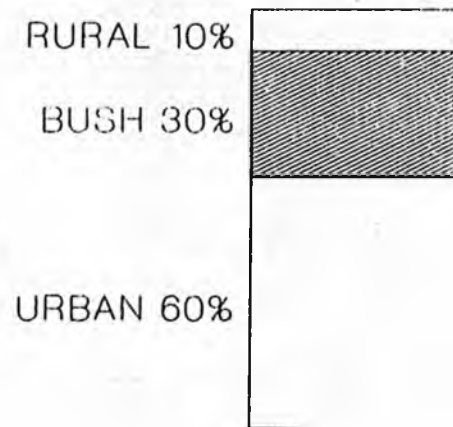
with rent subsidies or low rent units, or were served by the 13 regional housing authorities, the Rural Development Division of DCRA, or AHFC with home ownership opportunities.

**TABLE III
LOW-INCOME HOUSEHOLDS SERVED**

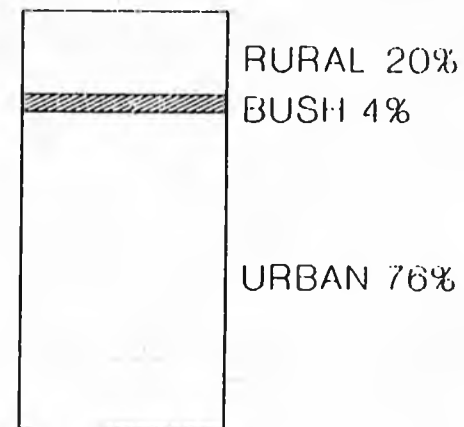
Low-income Households	
Statewide	59,412
Known Households Served Statewide	
ASHA Rent Subsidy	1,884
ASHA Low Rent Units	1,328
ASHA Section 8 Mgmt Units	285
Regional Housing Authority Home Ownership	3,586
Regional Housing Authority Low Rent	630
DCRA Loans to Incomes < \$20,000	32
AHFC Loans to Incomes < \$20,000	3,946
Total Households	11,691
Percentage of Low-income Households Served	19.6%

4. The 1988 Rural Housing Needs Assessment Study identified a need for 6,740 houses at a cost of \$781,813,000 to meet the need for immediate replacement and for displaced third/fourth generations. An additional 15,088 houses require construction of an addition to relieve overcrowding and 4,100 homes need replacement at a total cost of \$491,717,000.
5. AHFC's loan program was originally designed to help meet the housing needs of the low-income people in our state. As AHFC's role expanded, the State funded the Rural Development Division at DCRA and charged them with providing financial support for residential housing in rural Alaska. Even when the 99% of DCRA's \$158 million loan portfolio, in bush and rural areas, is combined with AHFC's total loan portfolio of \$3.5 Billion, only 27% of total (both AHFC and DCRA) loans went to rural and bush area

AREAS SERVED BY AHFC/HAD LOANS



Population
By Area of State



Loans Made By Area of State
(by dollar amount)

Areas served by mortgage loans
based on current 1989 agency portfolios.

Alaska Housing Market Council
December, 1989

NUMBER OF LOANS

URBAN LOANS	32,406 LOANS	73%
RURAL LOANS	9,960 LOANS	22%
BUSH LOANS	<u>1,948 LOANS</u>	<u>5%</u>
TOTAL LOANS	44,314 LOANS	100%

6. There is a lack of comprehensive information, on a statewide basis, on the extent of low-income and rural needs and how they are being met. Meanwhile state policy and programs are being developed and implemented in an information vacuum.

RECOMMENDED ACTION PLANS:

1. Currently, the most urgent housing needs in the state are for rural and low-income residents. Those needs should be given funding priority.
 - a. The state should commit to increasing the rural and low-income housing stock at a rate of at least 10% per year through 1996, and the state should identify how the total need can be met.

Rural - A community in the first, second or fourth judicial district which has a population between 1,000 and 4,500 and is connected by road or rail to Anchorage or Fairbanks

Bush - A community in the second, third or fourth judicial district which has a population which is less than 4,500 and is not connected by road or rail to Anchorage or Fairbanks; or a community in the first judicial district which has a population which is less than 1,000.

7. According to the "Municipality of Anchorage 1987 Population Survey," in the entire Anchorage population occupying multi-family housing, renters account for about 69.5% of the households. Altogether there were an estimated 34,583 occupied multi-family housing units in Anchorage in 1987.
8. According to the "Municipality of Anchorage 1987 Population Survey," the average income in renter-occupied housing in Anchorage is \$28,802; the average income in owner occupied housing in Anchorage is \$55,553. Low-income in the Anchorage area is defined in the range of \$22,450 to \$24,950 for a family of three.
9. In the 1980 census, there were 131,463 households statewide. 54,804 or 41% of those were renter households. The median family income for renter households was \$17,491 as compared to a median family income for owner occupied households of \$32,344. The same relationship is still seen in the "Municipality of Anchorage 1987 Population Survey."

- b. DCRA, AHFC, and ASHA should provide a five-year plan (due January 1, 1991) which identifies and addresses how low-income and rural housing needs can be met in the state. The five-year plan should include specific programs to be implemented no later than June 1, 1991. The Housing Commission should coordinate this effort.
- c. By June 1, 1991, the state should examine the feasibility of developing a program for subsidizing rent or mortgage payments for rural/low-income Alaskans who lack adequate affordable housing but do not have enough income to participate in one of the existing rural housing assistance programs.
- d. AHFC and DCRA should work together to determine the percentage of rural/non-conforming loans

that should be offered in AHFC bond sales. Those funds will flow to DCRA for their mortgage loan programs.

2. A function of the Alaska Housing Commission should be to collect and maintain comprehensive information on housing needs statewide and keep track of the most urgent housing needs in the state. When state funds are designated to meet housing needs, the Commission should identify which areas of the state and which target populations are most in need of housing resources.
3. By January 1, 1992, the State of Alaska should become actively involved in providing technical assistance and/or programs to private developers and non-profits for the planning and development of units which are affordable to low-income Alaskans. This should be through the Housing Commission and/or through programs established by AHFC, DCRA and ASHA.
4. By January 1, 1991, state agencies should examine and evaluate their portfolios of non-insured REO properties (including mobile homes) to determine which properties are appropriate to provide housing opportunities for low-income, rural and special needs populations. Such evaluation shall include assessment of structural integrity, availability of necessary utilities, and economic feasibility factors. The agencies should present their short and long term policies for disposition of these properties to the Commission for consideration.

Note: As of November 1989, AHFC had 1287 units (including mobile homes) from its REO inventory on the market with a sales price of \$30,000 or less.

5. By June 1, 1991, state agencies involved in housing finance should have the legal ability to provide financing to non-profit housing sponsors. DCRA, AIDEA, AHFC and ASHA should identify existing statutory, regulatory, policy and procedural barriers to such programs and initiate steps to eliminate these barriers through legislative, regulatory or internal processes, as appropriate.
6. Through the Alaska Housing Commission or other approved body, the state should encourage the development of housing partnerships in the state and authorize pre-development financing for certain rental projects (such as feasibility studies).
7. The state should examine the feasibility of converting appropriate foreclosed housing to rental units. This includes changes to AHFC policy to allow them to donate foreclosed properties to non-profit organizations, to be improved and rehabilitated by the non-profit group.
8. AHFC & DCRA lending practices should be expanded to allow mortgage loans for non-profit organizations, including housing authorities, so that those developers have the means to create affordable rental housing.

SPECIAL NEEDS HOUSING

IT IS THE POLICY OF THE STATE OF ALASKA TO IMPROVE THE AVAILABILITY, ACCESSIBILITY AND AFFORDABILITY OF EMERGENCY, TRANSITIONAL AND LONG TERM HOUSING FOR THE HOMELESS AND OTHERS WITH SPECIAL NEEDS.

BACKGROUND:

Another severe, and urgent need, in the state is housing for the homeless and housing for Alaskans with special needs. There are three components of housing needed: emergency housing; transitional housing that includes some services for those in need, prior to them moving into an independent living situation; and long term housing for those with special needs.

Special needs housing is unique because an individual or family may utilize this type of housing at any time on the housing continuum: on an emergency basis, on a transitional basis, or over a long period of time; sometimes they may need all three types of housing.

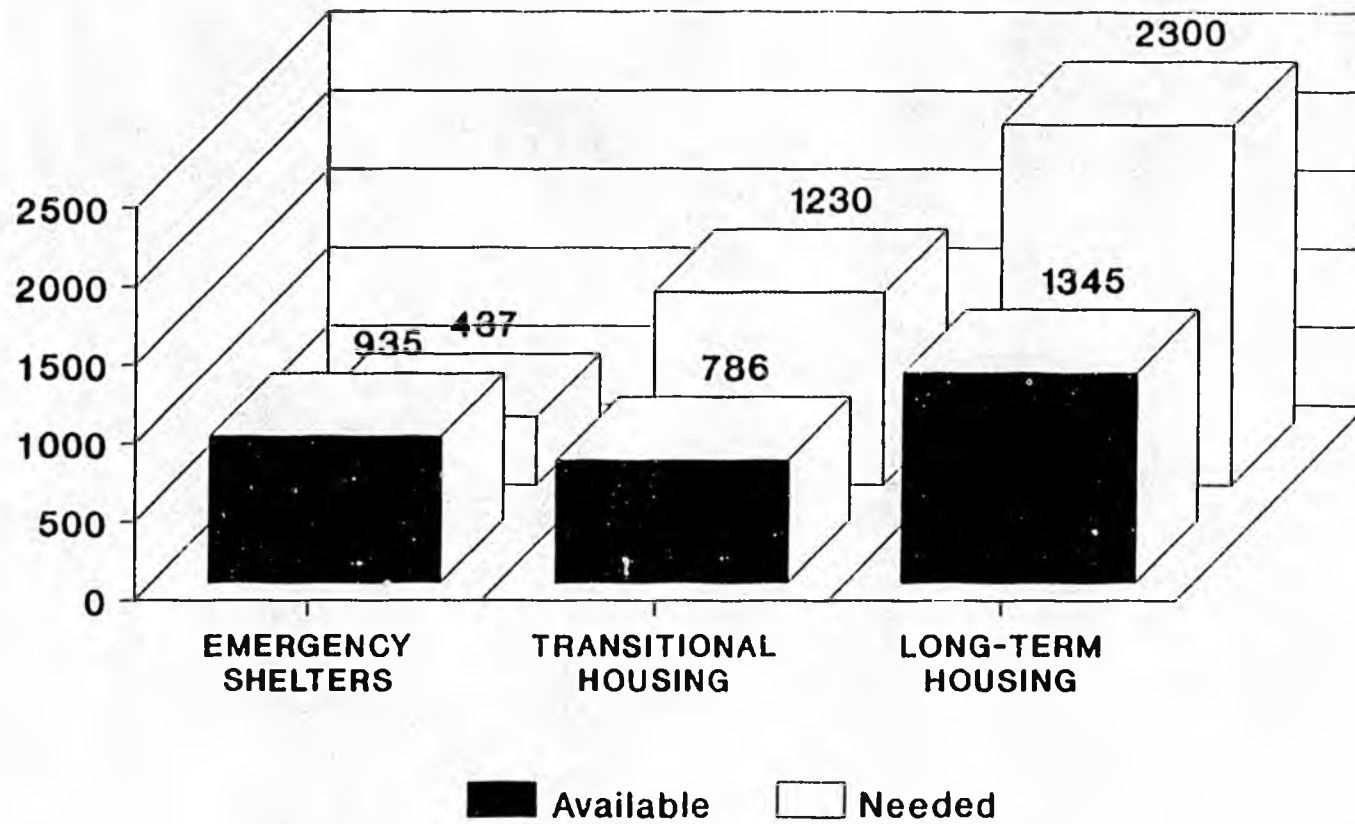
FINDINGS:

1. An established need for 6,808 beds for emergency housing, transitional housing and long-term housing, has been identified in the state. Public, private and state agencies are currently providing 3,066 beds. An unmet need for 3,967 additional beds has been established. The largest gaps are in transitional and long term housing.
2. According to the "1989 State Comprehensive Homeless Assistance Plan," 85% of the state's homeless population in need of long term shelter assistance are chronic substance abusers. 40% of those in need of long term housing are chronically mentally or physically disabled.
3. In 1988, during the highest-volume months of January and February, the Brother Francis Emergency Shelter in Anchorage provided beds for approximately 250 persons per night. In 1989, the shelter assisted that many people in November alone, and they believe it is likely those numbers will climb even higher in the months of January and February, 1990.



Maryette Kanabak and children at Clare House shelter in Anchorage.

HOUSING NEEDS SPECIAL NEEDS GROUPS



Alaska Housing Market Council
December 1989

4. Each year, the Department of Corrections releases 2,300 - 2,500 people. It is estimated that 10-15% of that population is mentally ill. With no structured halfway houses to go to, that population has no other place to go but the street.

RECOMMENDED ACTION PLANS

1. Accessible Housing

Buildings for persons with special needs should be handicapped accessible and should be renovated, or built, in accordance with the "Uniform Federal Accessibility Standards," produced by the Department of Transportation and Public Facilities.

2. Supportive Care Services

It is essential that a continuum of supportive care services be in place for emergency, transitional and long term housing for the homeless and others with special needs in order for those housing programs to be successful. Those services include, but are not limited to, case management and medical and rehabilitative assistance.

3. Housing Needs

Listed below are some, but not all, of the groups identified in the state as needing various types of special needs housing:

- a. AIDS patients.
- b. The chronically ill.
- c. Homeless men and women, with or without children.
- d. Victims of domestic violence and their children, victims of elder abuse and victims of sexual abuse.
- e. Substance abusers.
- f. Pregnant youth and women.
- g. Homeless youth.
- h. Persons experiencing a physical disability or disabilities.
- i. The mentally ill.
- j. Persons in transition from the Alaska Psychiatric Institute, the Corrections system (particularly the mentally ill) and Alaska Youth Initiative graduates.
- k. Persons with more than one diagnosis. For example, the mentally ill person with a substance abuse problem.
 - l. The developmentally disabled.
- m. Emotionally disturbed children.
- n. Rural Alaskans who come to regional centers for educational, medical or other reasons.
- o. Rural Alaskans, particularly youth, who move permanently to a larger community.
- p. The neurologically impaired and those with head injuries and brain trauma.

4. Rural Alaskans

The need for emergency, transitional and long term housing for special needs is critical in Rural Alaska. With Rural Alaska's severe housing shortage, there is almost no housing available to be used for special needs. As a result, it is recommended that the state give priority to developing special needs housing opportunities in Rural Alaska.

5. Funding Issues

- a. The State of Alaska, through the proposed Housing Commission, should review and prioritize the need for emergency, transitional and long term housing for special needs, so that available resources and funding can be allocated accordingly.
- b. By June 1, 1991, the role of the State of Alaska, through (but not limited to) the Alaska Housing Finance Corporation and the Department of Community and Regional Affairs, should be expanded to allow mortgage loans to non-profits for emergency, transitional and long term housing for those with special needs. This should be a cooperative effort.
- c. If needed, Alaska's congressional delegation should be contacted about the differences among HUD program requirements, which makes it difficult for housing providers to utilize HUD programs.
- d. Continued funding should be provided for the state's Institutional Discharge Project, which provides supportive housing programs for persons leaving the Alaska Psychiatric Institute, the Department of Corrections and Alaska Youth Initiative graduates.
- e. The state should consider applying for federal Medicaid option waivers to obtain additional funding for programs such as home-based supportive services. By obtaining such a waiver, the state and federal government would each pay half of such programs.
- f. Division of Family and Youth Services regulations should be changed so that housing services for non-state custodial teens can be funded or some form of financial assistance can be provided for programs assisting these teens.

SENIOR HOUSING

IT IS THE POLICY OF THE STATE OF ALASKA TO RECOGNIZE THAT SENIOR ALASKANS SHOULD HAVE ACCESS TO APPROPRIATE AND AFFORDABLE HOUSING. THE STATE SHOULD IMPLEMENT A HOUSING PROGRAM FOR SENIORS WHICH EMPHASIZES A CONTINUUM OF CARE SERVICES. SUPPORTIVE SERVICES SHOULD BE AVAILABLE WHICH ALLOW SENIORS TO LIVE INDEPENDENTLY AT THEIR LEVEL OF ABILITY.

BACKGROUND:

It is becoming more and more difficult for Senior Alaskans to obtain affordable and appropriate housing in the state. The State's Pioneer Homes are one option, but the waiting list, particularly for rooms in the nursing sections, is long.

Housing in one of Alaska's long-term care facilities can be extremely expensive and, as a result, many Alaskans who have been here for years, choose to leave the state to retire.

Supportive services, such as homemaker and nursing assistance, are in short supply. If available at a reasonable cost, those services would help many seniors remain in their homes for longer periods of time.

FINDINGS:

1. Housing costs at the state's six Pioneer Homes will rise by up to 52 percent by January 1, 1990; residential rates will rise from \$425 to \$525 per month. Nursing rates will rise from \$525 to \$800 per month.
2. Obtaining a room in the state's Pioneer Homes is not always easy. In November of 1989, 267 Alaskans were waiting for a place in the Pioneer Homes. 171 of those persons were waiting for a room in the nursing section.
3. Other options for nursing care in the state are limited. A 1989 Division of Medical Assistance report stated that, of 621 nursing beds statewide, 119 of those beds were vacant. Costs for those beds are extremely high. At one Anchorage long term care cen-



*Anchorage
Pioneer
Home*

ter. the cost for a nursing bed is \$7,000 per month.

4. Some state regulations regarding the construction of senior housing contain so many requirements, that it is cost-prohibitive to build this type of housing.

RECOMMENDED ACTION PLANS:

1. Regulations governing the construction of senior housing must be reviewed and made more flexible where appropriate. State agency housing regulations should be changed so that two categories of housing are created: medical and assisted living models. Medical models should be further developed into "intermediate care" and "long term care." Assisted living models should be developed to include models which are distinguished by nutrition needs, housekeeping needs, personal care needs, transportation needs and other non-medical needs.
2. The state should implement a "continuum of care" housing program for seniors, and should adequately fund necessary supportive services, which

allow seniors to remain independent for as long as possible.

- a. A case management system, which matches seniors with appropriate services, should be approved by the state and implemented by the Older Alaskans Commission.
- b. State and other funded supportive services, such as homemaker assistance, home health care and home-delivered meals should be funded at the current state funding levels and expanded when needed. A mechanism should be in place so that seniors, with the ability to pay, could be charged for supportive services.
- c. Financial assistance and training for home repair and maintenance should be increased.
- d. The state should consider applying for federal Medicaid waivers for home-based supportive services. If approved, the waiver would require the federal government to match the state's contribution to supportive services.

HOUSING FINANCE

IT IS THE POLICY OF THE STATE OF ALASKA TO ENCOURAGE AND ASSIST THE CITIZENS OF THE STATE IN HOME OWNERSHIP OPPORTUNITIES IN A FISCALLY RESPONSIBLE MANNER.

IT IS THE POLICY OF THE STATE OF ALASKA TO MINIMIZE DIRECT INVOLVEMENT OF STATE GOVERNMENT IN THE SECONDARY MORTGAGE MARKET, WITH THE PRIMARY EXCEPTION OF ACCESSING CAPITAL MARKETS IN ORDER TO FINANCE THE STATE'S HOUSING NEEDS.

IT IS THE POLICY OF THE STATE OF ALASKA TO DEVELOP AND MAINTAIN STABLE SOURCES OF CAPITAL AND REVENUE TO SUPPORT HOUSING NEEDS IN THE STATE.

BACKGROUND:

During the early 1980's, the programs of the Alaska Housing Finance Corporation experienced fundamental changes: income limits were removed; loan limits were increased; mobile homes were financed; and the Home Ownership Assistance Program (HOF) was created. These changes precipitated AHFC's gain of the lion's share of the mortgage loan market.

Additionally, in 1980, the Housing Assistance Division (later named the Rural Development Division) of the Department of Community and Regional Affairs was created to administer the Nonconforming Housing Loan Program, with an emphasis on funding rural housing.

The state's loan portfolios have continued to show a higher rate of delinquency than non-state portfolios. There has been conjecture by some professionals that the state tried to be all things to all people and that we could have been more prudent in our lending standards; yet there has been no factual documentation to prove this point.

However, the Committee did determine that the State of Alaska can no longer afford to subsidize mortgage loan rates, without some income limitations, and that the state's participation in the mortgage loan market should carefully follow prudent lending standards. At the same time, they recognize that AHFC's access to

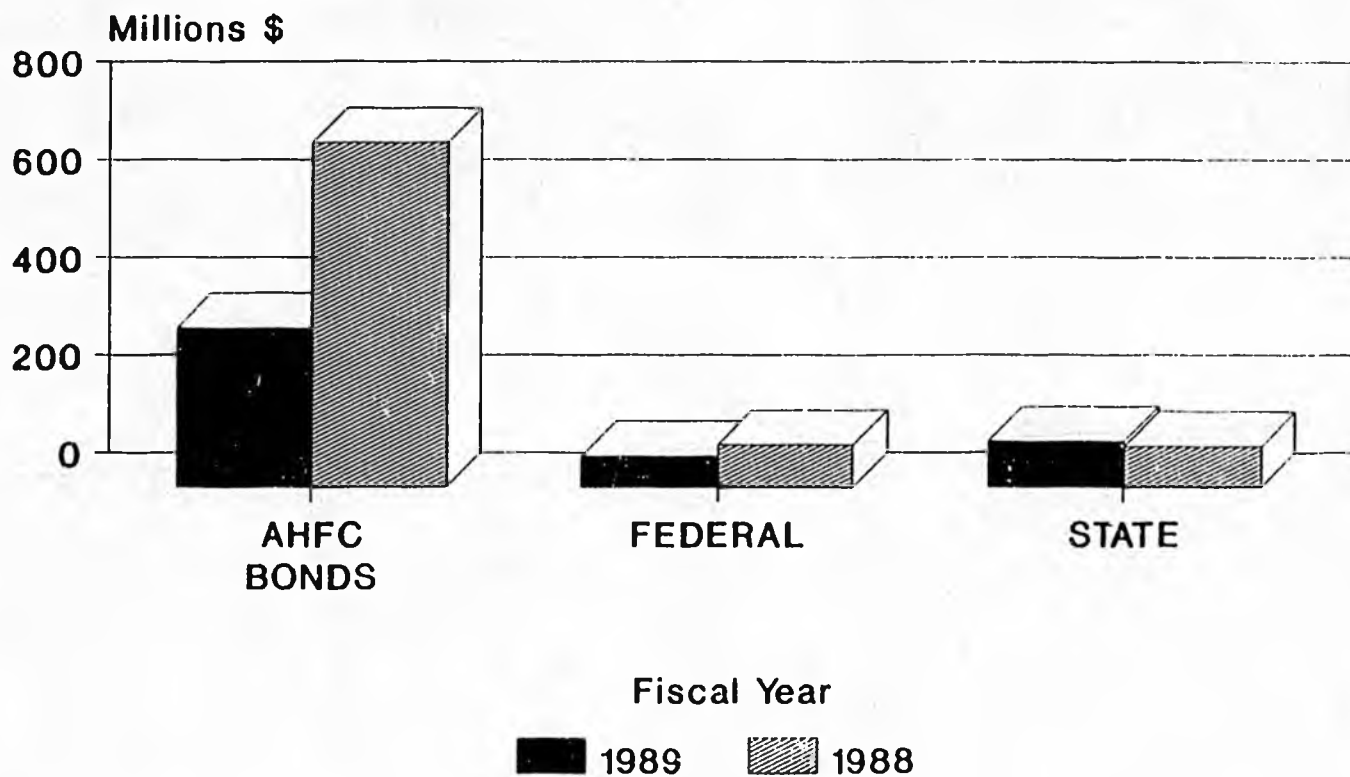
capital markets oftentimes allows AHFC to obtain reasonable rates, regardless of whether we decide to subsidize those rates.

It is hoped that, as the State of Alaska removes its competitive (subsidized) edge in the mortgage loan market, other outside sources of capital and revenue will become more of a force in the Alaskan market.

FINDINGS:

1. As of July 1989, the Alaska Housing Finance Corporation held a loan portfolio of \$3.5 Billion and a total of 42,774 outstanding loans. The Department of Community & Regional Affairs held a loan portfolio of \$152 Million and a total of 1,540 outstanding loans.
2. The state's share in the residential mortgage loan market has held steady, over the last three years, at 62-63% of the total market.
3. On June 30 of 1987, 58% of the statewide portfolio of foreclosed properties (REOs) belonged to agencies or departments of the State of Alaska. By the same month in 1989, that share of the REO market had increased to 71%.
4. From 1987 through 1989, the average delinquency rate for state financed, residential mortgage loans remained consistently higher than that of non-state financed loans.
5. Approximately 26% of total AHFC and DCRA outstanding loans are in the non-urban areas of the state. Of that 26%, approximately 4.5% of them are in the bush areas of the state.
6. Approximately 17.5% of total AHFC and DCRA current outstanding loans were made to people with incomes of less than \$30,000, at the time the initial loan was made. Data is not available on current incomes of borrowers.
7. According to a national study of loans, originated from 1975 to 1987 and insured by private mortgage insurance companies, a mortgage loan with only a 5% down payment is more than twice as likely to default

TOTAL STATE AND FEDERAL HOUSING FUNDS (With AHFC Bond Funds) FISCAL YEARS 1988/1989

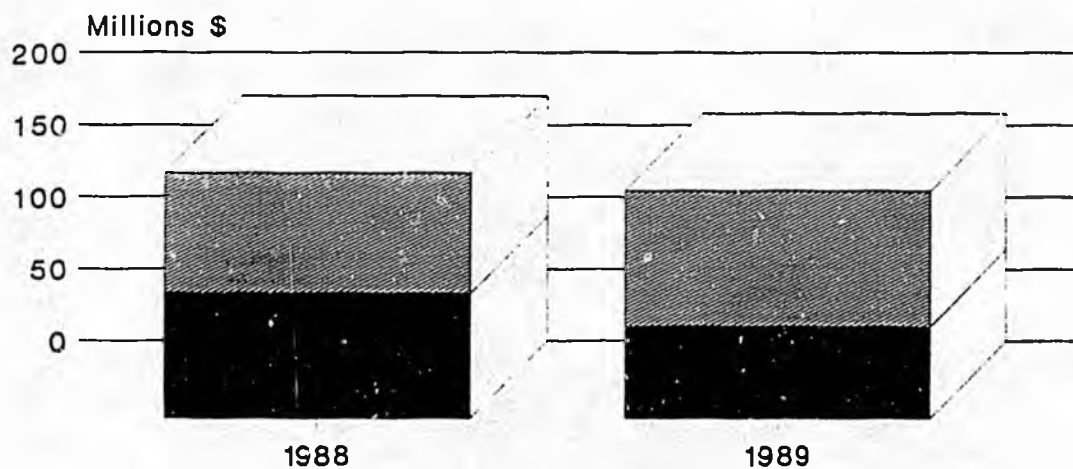
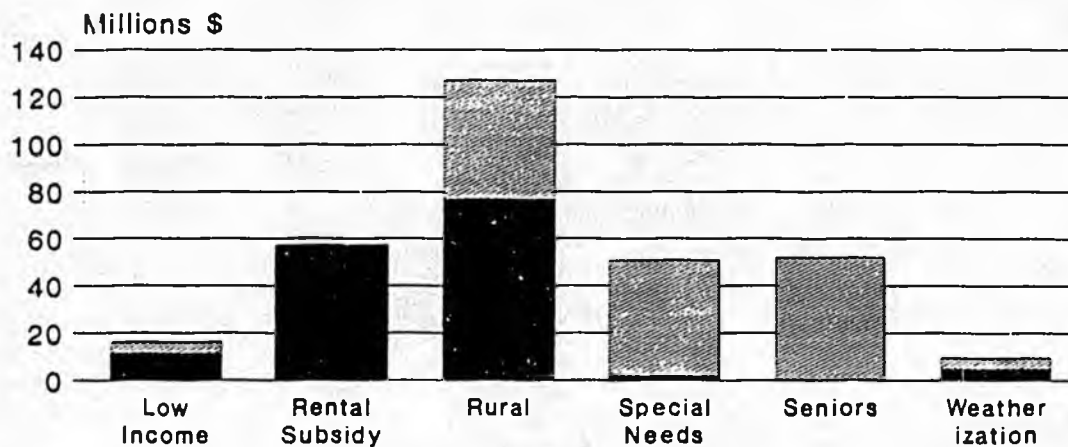


as a mortgage loan with a 10% down payment. When the study looked at default experience by income level, they found little difference. The loan to value ratio is the primary indicator of default risk. Source: Mortgage Banking, August 1989, "Housing The Rank and File."

RECOMMENDED ACTION PLANS:

1. State agencies with mortgage lending programs should follow prudent industry lending standards and reasonable down payments should be required.
2. The state should encourage participation in a homeowner counseling and education program to work in partnership with new federal housing mandates - which direct states involved in low-income home ownership programs to offer homeowner counseling services.
3. There should be greater disclosure to borrowers concerning the sale of their mortgage loan servicing to another institution. The State of Alaska should adopt greater servicer penalties. Clearer recourse should occur in the case of misapplication of mortgage payments, or failure to pay taxes or insurance on a timely basis.
4. In an effort to help solve the hesitancy of private mortgage insurers and investors to underwrite mortgage loans in Alaska, the state should develop a plan for encouraging participation in the state by private insurers and investors. State agencies should establish programs which allow them to enter into co-insurance agreements, when necessary, to provide mortgage insurance for state-financed mortgage loans.
5. The state should continue to direct economic assistance for rural housing and low to moderate-income housing programs.
6. By March 15, 1990, the Alaska State Legislature should eliminate the mortgage loan subsidy of the Department of Community and Regional Affairs and the Alaska Housing Finance Corporation, except to meet rural and low-income housing needs. However, state agencies can obtain lower interest rates than the private sector via the bond market or through direct federal funds. Lower, unsubsidized interest rates obtained in this manner should be passed through to the public.
7. The state should participate in the issuance of tax-exempt bonds, as well as taxable forms of financing, to provide the best market rate for the financing of low to moderate-income, rural and senior housing.
8. The state should encourage the usage of 501c3 bonds by non-profit corporations as a means to create affordable and special needs housing. State agencies with the ability to issue tax-exempt bonds should establish a process which encourages the issuance of such bonds for non-profit corporations.
9. By June 30, 1990, the Alaska State Legislature and the Governor should allocate funds for start-up and operational costs for Neighborhood Housing Services in the state. This fund should be matched by Neighborhood Housing Services of America and Neighborhood Reinvestment Corporation of America, on a four-to-one match.
10. The state should review the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (Savings & Loan bailout bill) for use as an additional source of housing funds.

TOTAL STATE AND FEDERAL HOUSING FUNDS (State Bond Funds Not Included) Fiscal Years 1988/1989



Funding Source
 Federal
 State

Alaska Housing Market Council
December 1989

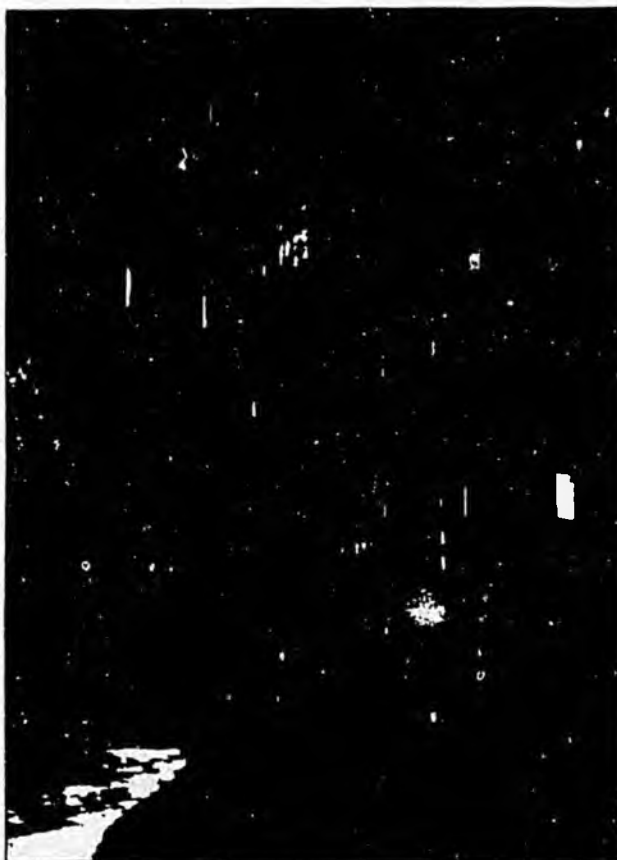
HOUSING PARTNERSHIPS

IT IS THE POLICY OF THE STATE OF ALASKA TO ENCOURAGE HOUSING PARTNERSHIPS WHICH INCLUDE PUBLIC, PRIVATE AND NON-PROFIT ENTITIES IN ORDER TO FOSTER AND DEVELOP LOW-INCOME AND AFFORDABLE HOUSING IN THE STATE.

BACKGROUND:

Federal funding for low-income, affordable housing in the state has been declining as the federal government exits from the affordable housing business. Across the country, communities are looking at innovative housing finance programs to provide housing for low-income people.

An important player in the financing and delivery of low-income and affordable housing are non-profit corporations. Widely accepted in many states, they often team up with other



critical players, such as private-sector developers. The non-profit organizations are often more skilled at obtaining neighborhood support and can better deal with issues like zoning permits.

FINDINGS:

1. Total federal funds appropriated for Alaska dropped from \$87.9 million in 1988 to \$64 million in 1989, with further decreases anticipated for 1990.
2. State appropriations for housing increased from \$83.4 million to \$93.7 million between 1988 and 1989. However, the increase still left an unmet gap of approximately \$13 million in declining federal housing funds.
3. Some jurisdictions in the country, such as Boston, New York City and Chicago, have active and sophisticated non-profit groups with experience in developing housing and in working out partnerships with the government and the private sector, according to a recent article published in Governing, November 1988.

RECOMMENDED ACTION PLANS

1. By June 1, 1991, the Housing Commission should encourage the development of housing partnerships in the state. The commission should provide information by publishing a document, with a variety of partnership options including the creation of benevolent loan funds (consisting of private donations, private and public financing).

*Turnagain Circle Project
Anchorage Neighborhood Housing Services*

HOUSING QUALITY STANDARDS

IT IS THE POLICY OF THE STATE OF ALASKA THAT HOUSING IN THE STATE SHOULD MEET SPECIFIC QUALITY STANDARDS.

BACKGROUND:

In Alaska, the state has adopted only those sections of the Uniform Building Code (UBC) that deal with life safety; neither the technical information or structural requirements have been adopted.

Some local communities, such as Anchorage, Fairbanks, Juneau, Dillingham, and Kenai have adopted the UBC in its entirety, along with the Uniform Plumbing and Mechanical Codes. In other parts of the state, particularly rural areas, there are no structural building codes in place.

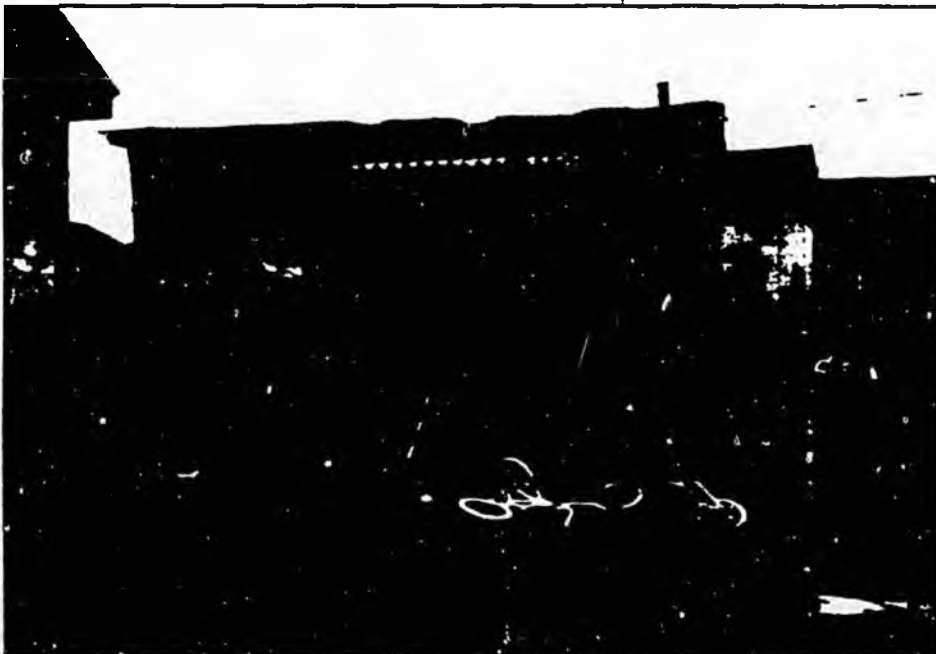
In the Bush, the lack of standards is compounded by the fact that some of the housing provided by the federal government has been built to "Lower 48," not Alaskan housing standards.

FINDINGS:

1. The 1988 DCRA Rural Housing Needs Assessment states that 6,740 homes in the Bush are so substandard that they should be immediately replaced.
2. The same study points out that 36% of rural homes can not maintain an inside temperature of 70 degrees during the winter.
3. Rural families spend up to 37% of their income to heat and light their homes.
4. Recently passed federal legislation mandates that by July 1, 1991, commercial banks, savings and loans, and credit unions with federal insurance use only state certified real estate appraisers. Alaska has no such state licensing or certification program for real estate appraisers.

RECOMMENDED ACTION PLANS:

1. The state should adopt building codes and allow for regional differences and amendments.



*Home in
Kwethluk,
Alaska*

- | | |
|--|--|
| <p>2. The state should adopt more stringent contractor licensing requirements. By June 30, 1990, the Alaska State Legislature should pass Senate Bill 72, or other appropriate legislation, to strengthen residential contractor licensing requirements. Those requirements should include continuing education.</p> <p>3. In accordance with federal guidelines, the state should establish a state licensing or certification program for real estate appraisers by January 1, 1991.</p> | <p>5. State agencies should not fund the financing of existing substandard housing, with the following exception: If the existing structure currently has a state financed mortgage and meets standards #1-4 of the committee's definition of "substandard," the size requirement will be waived.</p> <p>6. The state should continue to support the Home Weatherization program, which is primarily funded by the federal government.</p> |
|--|--|

Committee's Definition of Substandard:

1. **Dilapidated:** Where dilapidated means a housing unit that does not provide safe and adequate shelter and endangers the health, safety, or well being of its occupants.
2. A unit that has plumbing that does not conform to the typical community standards of the area it is located in.
3. A unit that does not have adequate or safe electrical service if electricity is available in the community and there is access to it.
4. A unit that cannot maintain air temperature of 70 degrees Fahrenheit.
5. A building that has less than 600 square feet of living space with 200 square feet per resident.

- | | |
|---|--|
| <p>4. The state should actively lobby for, and support the financing of, affordable housing in rural areas under federal programs such as HUD's Mutual Help program, the BIA's Housing Improvement Program and the Department of Energy's Home Energy Program. However, the structure and management of these programs should be closely reviewed by the federal government and revised, where necessary.</p> | <p>7. The Alaska State Legislature should enact legislation to restore clear legal authority for the implementation of appropriate minimum thermal standards, based on regional differences, for newly constructed state-financed housing.</p> |
|---|--|

LOCAL HOUSING POLICY/LAND USE

IT IS THE POLICY OF THE STATE OF ALASKA TO ENCOURAGE COMMUNITIES TO TAKE AN ACTIVE ROLE IN HOUSING AND LAND USE ISSUES, RECOGNIZING THAT LOCAL CONTROL IS PREFERABLE TO CENTRAL CONTROL, BECAUSE LOCAL GOVERNMENTS CAN BEST BALANCE THE NEEDS OF THE PUBLIC WITH THE PRIVATE DETERMINATION OF SUPPLY AND DEMAND.

BACKGROUND:

Many of Alaska's villages and cities are separated not only by vast land areas, but also by geographic, economic and cultural differences as well. As a result, local governments in Alaska often have a more "independent" focus than in many other parts of the country.

With federal housing appropriations to states being reduced on an annual basis, local governments and states across the country are taking a more active role in housing.

Many local governments are using their bonding ability to support housing needs in their communities.

FINDINGS:

1. Local communities are the most knowledgeable on housing and land use issues in their area and local governments are the best qualified entity to accurately plan for how needs should be met.
2. Land use decisions in many Alaskan communities have become extremely complicated because these communities are dealing with private lands, regional Native corporation lands and Native village corporation lands.
3. In the past year, federal housing dollars to Alaska have been reduced by \$23.9 million dollars.

4. Very few Alaska communities do comprehensive housing plans as part of their long range planning process, often a result of limited resources for data collection and comprehensive housing planning. A sampling of 12 organized local governments in the state showed that only three included a housing plan as part of their comprehensive land use plan.
5. The U.S. Congress recently passed amendments to the federal Fair Housing Act. As a result of these amendments many local government-imposed restrictions, on the development of group homes or other housing for people with disabilities, will be a violation of federal law. These include restrictions contained in state and local laws, such as special use-permit requirements, dispersion rules and limitations on the number of residents in group homes.

RECOMMENDED ACTION PLANS:

1. Local governments should include a housing plan, listing how housing needs can be met, as part of their comprehensive planning process.
2. With community input and involvement, municipal governments should be encouraged to facilitate establishment of group housing. Zoning laws which prohibit group homes should be revised to be consistent with anti-discriminatory statutes (including the amendments to the Fair Housing Act). Integration of transitional housing residents into communities should be encouraged.

**HOUSING POLICY DEVELOPMENT COMMITTEE
MEETING SCHEDULE**

Full Committee

December 7, 1988	Anchorage
April 21, 1989	Anchorage
June 23-24, 1989	Fairbanks
July 27, 1989	Homer (Teleconference)
September 8-9, 1989	Anchorage
October 13, 1989	Anchorage (Teleconference)
November 3, 1989	Anchorage (Teleconference)
November 17, 1989	Anchorage (Teleconference)
December 8, 1989	Anchorage (Teleconference)



Housing Policy Development Committee meeting in Fairbanks

Transitional and Long Term Housing for Special Needs Subcommittee

December 7, 1988 Anchorage
January 13-14, 1989 Anchorage
April 7-8, 1989 Juneau
April 20, 1989 Anchorage
June 23-24, 1989 Fairbanks
September 8-9, 1989 Anchorage
October 24, 1989 Anchorage
November 28, 1989 Anchorage

Low-income, Affordable and Senior Housing Subcommittee

December 7, 1988 Anchorage
January 13-14, 1989 Anchorage
February 23-24, 1989 Anchorage
March 30-31, 1989 Juneau
April 20, 1989 Anchorage
June 23-24, 1989 Fairbanks
July 14, 1989 Anchorage
September 8-9, 1989 Anchorage

Rural and Urban Housing Markets Subcommittee

December 7, 1988 Anchorage
January 20-21, 1989 Anchorage
February 24-25, 1989 Anchorage
March 30-31, 1989 Juneau
April 20, 1989 Anchorage
June 23-24, 1989 Fairbanks
September 8-9, 1989 Anchorage

Special Meeting of the Subcommittee Chairs

August 25, 1989 Bethel

Public Hearings

Public testimony taken at all full committee meetings and at selected subcommittee meetings.

Statewide public testimony received at all teleconferenced meetings.

Additional teleconferenced public hearing held during the evening of December 7, 1989.

Public Participation

The following members of the public either attended or gave public testimony at the meetings (in person or via teleconference network):

Colleen Patrick-Riley
Rose Munafo
Marbeth Johns
Jerry Grover
Dr. Marilyn Scott
Jeanine Kennedy
Suzanne Goodrich
Sheila Selkregg O'Malley
Amos Heacock
Nancy Thompson Heacock
Velma Schaffner
Lorena Neece
Bill Heumann
Greg Pease
John Egan
Norman William
Roy Isturis
Judith Holden
Mary Matthews
Patricia Walsh
Hal Kummerow
Dottie Englund
Harvey Bowers
Nathan Wright
Karen King
Bob Shuttlesworth
Bonnie Shuttlesworth
Drena McIntyre
Alise Peck
Terry Hoke
Rosalee Walker
Kit Ballentine
Don Foss
H. Prent Gazaway
Jean Smith
Jacquelyn Canoose
John McCool
Bryon Coney
Lorena Showers
Linda Stanton
Bill Varner
Tim Meyers
Richard Kinney
Jetta Whittaker
Nita Greenwell-Madsen
Mary Collins

Pat Malone
Dennis Burns
Terry Baily
Dr. Chuck Logsdon
Judy Calhoun
Mary Raymond
Mary Guinn
Kaye Rogers
Hazel Heath
Margaret Pate
Evelyn Sprague
Florence Ross
Janet Wiltrout
Clifford Jenson
Hayden Ellyson
Edna Kahn
John Stephan
Enid Jones
Marilyn Kirkhan
Karen Stephens
Susan Benedetti
Florence Orr
Catherine Davis
Theresa Maser
Marie MacKenzie
Mark Guy
Loree Wiltse
Virginia Carter
Charles McKee
Herbert Wilborg
James Fisher
Connie Sipe
Marie Darlin
Paul Fuhs
Pat McGee
Gary McGee
Jim Snyder
Christine Manion
Colleen Craig
Eldon Young
Gil Lulay
Dr. Dennis Scholl
Chuck Gasta
Don Sherwood
Hank Hodge
Kathleen Graham

Appendix I

BIOGRAPHIES OF COMMITTEE MEMBERS

Nancy Adams

Executive Director of the Juneau Alliance for the Mentally Ill; past housing project coordinator for the Division of Mental Health, Department of Health and Social Services; Masters of Social Work from the University of California, Fresno. Has worked for the mentally ill in California, Montana, and Alaska since 1971.

Fred Ali

Executive Director of Covenant House Alaska since 1988; Bachelors of Arts in History and Political Science from Santa Clara University and a Masters in Education from the University of Michigan; past experience: founder and director of rural training program; deputy director of the State's Employment and Training Division; president of a community college; vice chancellor of Student Affairs at the University of Alaska. Anchorage; and seventeen year Alaskan resident.

Sharon Araji

Professor of Sociology, University of Alaska Anchorage; Ph.D. in Sociology from Washington State University in 1978; former faculty member at the University of Idaho, Washington State University and the University of Rhode Island; former recipient of several Institute of Mental Health (NIMH) Post Doctoral Fellowships; and currently involved in research that focuses on problems that families are experiencing as a result of the Exxon Valdez Oil Spill.

Bob Arwezon

Licensed Real Estate Broker and salesperson for 22 years; Bachelor of Arts in Economics, with a minor in Education from Bowdoin College in Maine; currently treasurer of the Alaska Association of Realtors; past president, director, and secretary of the Anchorage Board of Realtors; served for several years on real estate, legislative and government affairs committees; served on the Council's 1988

Housing Task Force; and resident of Alaska for 27 years.

Mitzi Barker (substitute for Tom Behan)

Special Projects Assistant to the executive director, Alaska Housing Finance Corporation; B. S. in Urban and Regional Government from Willamette University in Oregon and M. S. in Urban Planning from the University of Mississippi; prior experience: self-employed housing consultant; regional supervisor (Anchorage and Kenai) for the Alaska State Housing Authority; and fifteen years experience in research and policy analysis of housing issues.

Rick Barrier

General Partner in Malaspina Properties and a partner with them for eight years; Bachelor of Science from Yale University and a Master in Business Administration from Stanford University; president of Alaska Technology - business consultants and builders; active in real estate investments; president of the Alaska Trailer Court Association; and former member of the Council's Housing Task Force.

Jessie M. Bartlett (Substitute for Ray Price)

Case Manager Supervisor for the Alaska State Housing Authority; Bachelor of Arts in Sociology, with a minor in Business Education from Bethune-Cookman College, Daytona Beach, Florida; previously mortgage loan officer at Alaska Pacific Mortgage; past board member for Alaska Children's Services; member of the Alaska Professional Mortgage Women; participant in several campaign fund raising efforts. Works part-time at Hope Cottages as a program technician.

Tom Behan

Alaska Housing Finance Corporation's Executive Director since February 1989; Bachelor's Degree in Business Administration

from the University of Texas, El Paso and graduate of the Pacific Coast Banking School, University of Washington; extensive background in banking, mortgage real estate and lending; previously general partner and former manager of the Alaska Club; and active in Anchorage business and civic activities. Member of the Alaska Housing Market Council.

Howard Bess

Currently President of Alaska Housing Ministries; Masters in Divinity from Garret Theological Seminary; pastor of Church of the Covenant in Palmer; previously pastor of American Baptist Church for seven years and president of Gatela Ministries in California. Twenty years experience in housing.

Senator John Binkley

Elected to the State Senate in 1987 and is presently Co-Chair of the Senate Finance Committee; served on Governor's Interim Commission on Children and Youth, the Senate Special Committee on Suicide Prevention and the Senate Special Committee on School Performance; received degrees from University of Alaska, Fairbanks and Western Michigan University; past member of the State House of Representatives, the Bethel City Council, and the Alaska Municipal League Board of Directors.

Bryan Borjesson

Over 30 years of general and specialty construction experience in Alaska, including engineering design, construction management and company ownership; Bachelor of Arts in Civil Engineering and a Master in Civil Engineering, University of Alaska, Fairbanks; past president, Alaska Society of Professional Engineers; past vice president, International Conference of Building Officials; member, American Society of Civil Engineers; and Alaska resident for over 30 years.

Representative Kay Brown

Elected in 1986 to Alaska House of Representatives, member of House Finance

Committee; Bachelor's in Journalism from Baylor University; employed as analyst for PlanGraphics; named by Savvy Magazine as one of country's outstanding executives in 1985; former employee of state Department of Natural Resources; director of Division of Oil & Gas and deputy director of Division of Minerals & Energy Management; and worked as reporter for United Press Int'l., Anchorage Times, and The Charlotte Observer.

Paul A. Carr

Real Estate Planner with Carr Gottstein Properties; graduate of Montana State University in 1968 and Master in Public Administration applicant at the University of Alaska; past experience: planner for State of Alaska, platting officer for Anchorage Area Borough Planning Department, community development specialist with State of Montana, private consultant for Capital Site Planning Committee, and past member of Municipality of Anchorage Planning and Zoning Commission and Platting Board.

Barbara Chmiel

Currently a Rehabilitation Financial Specialist for the Municipality of Anchorage - staff ranked #1 in Region 10 under the rental rehab program; working towards BA in psychology/behavioral sciences; served as support staff for the Anchorage Handicapped Commission; board member of the Community Housing Resource Board; Iditarod Trail Committee volunteer from 1986 to 1988; member of the Anchorage Commission on the Handicapped; and a 35 year Alaskan resident.

Gale Cipra

Past Vice-President and Manager of Mortgage Production Department at Key Bank of Alaska; Associate of Arts from Indian River Community College and 1985 graduate of Mortgage Bankers Association, School of Mortgage Banking; senior loan officer, Alaska Housing Finance Corporation; mortgage branch coordinator, National Bank of Alaska; served on several Anchorage Neighborhood Housing Service committees; served on board

of directors and as vice-president (1988/89), Alaska Mortgage Bankers Association.

Representative Johnny Ellis

Elected in 1986 to AK. State House of Representatives, serves as Chair of the Health, Education and Social Services Committee and member of the Judiciary Committee; attended the University of Alaska, Anchorage and received a Bachelor of Science degree from Claremont College, California; past experience: legislative aide to the House Majority Leader in 1985 and 1986; researcher/writer for a marketing firm; has served on numerous state and local commissions and committees since coming to Alaska in 1975.

Velma Ellyson

Project Director for Homer Seniors Inc. since 1987; Bachelor of Science in Home Economics from West Virginia University and Masters in Administration from Bowie State College; course work at John Hopkins, University of Maryland. Past experience includes: twenty years in the field of education administration; owner-operator of seafood processing plant on the Homer Spit; currently serves on Homer Planning Commission and former president of Kachemak Bay Visitors Association.

Rob Gamel

Residential Projects Director for the Southport Company, a division of Carr-Gottstein Properties; Bachelor degree in Economics from Alaska Methodist University; active in the home building industry since 1973; former president of the Alaska State Home Builders Association, currently its legislative affairs chairman; former president of the Building Industry Association of Anchorage; past chair of Governor Sheffield's Statewide Task Force on Housing; born and raised in Alaska.

Jo Ann Goyné (Substitute for Ray Price)

Deputy Director of the Alaska State Housing Authority; twenty years in private sector property asset management; certified

property asset management consultant for state and federal governments; serves as Alaska representative on the National Committee of Severely Distressed Public Housing; past president and current member of the Alaska Chapter of the National Institute of Real Estate Management.

John Guinn

Executive Director for Alaska Village Council Presidents' (AVCP) Regional Housing Authority; past experience: deputy director of AVCP Regional Housing Authority; president of Guinn Lumber Company; past president of the Yukon-Kuskokwim Delta Mayors' Conference; mayor of Bethel, Alaska; served on Bethel City Council; carpenter with Carpenters' Local 1281; served in the United States Marine Corps; recipient of the Purple Heart Medal with honorable discharge in 1967; and commercial fisherman.

Kelly Gunnels

Assistant Vice President and Manager of the Mortgage Lending Division and Supervisor of Loan Production and Servicing Departments for Denali State Bank - since the bank was formed in 1976; three year member of Alaska State Board of Financial Women International; member of Advisory Board of Energy Rated Homes of Alaska. Fifteen year resident of Alaska.

Michael Harper

Director of Rural Development Division, Department of Community & Regional Affairs; Bachelor's of Business Administration from University of Georgia; serves on board of directors for Tundra Times Newspaper, Commonwealth North, and Doyon Ltd.; past vice president & loan officer for United Bank of Alaska; served as deputy commissioner of Department of Community & Regional Affairs and administrative assistant to the governor; planner & deputy director for RuralCAP.

Sam Helms

Retired Fairbanks general contractor and businessperson; active in state and local gov-

ernment affairs for over thirty years; public member of the Alaska Housing Market Council; Co-chair of the Alaska Laborers Retirees Association; member of the City of Fairbanks Public Utilities Board; and a thirty-six year Fairbanks resident.

Stan Hoofard

Rehabilitation Coordinator for the Municipality of Anchorage; previously a general contractor in the Anchorage Area; serves on the board of directors for Kid Corps; volunteer consultant on accessibility issues for the State of Alaska/Vocational Rehabilitation; and Alaska resident for twelve years.

Lee Huskey

Professor of Economics and Chair of the Department of Economics, University of Alaska Anchorage; Ph.d. and Master of Arts in Economics from Washington State University; past experience includes economist in the Planning Department, Municipality of Anchorage; member of American Economic Association, Western Economics Association; member, Anchorage Municipality, Economic Information Task Force; and member, Anchorage Community Development Block Grant Committee.

Deborah Ingman

Owner of Appraisal Associates of Juneau; designated as certified review appraiser - responsible for 13 Southeast Alaska communities; appraisal education obtained from American Institute of Real Estate Appraisers and Society of Real Estate Appraisers; past member of Southeastern Housing Task Force with the Alaska Housing Market Council, past president of Juneau Association of Professional Mortgage Women and on current board of directors; and resident of Juneau for the past 6 years.

Carol Jackson

Resource Development Analyst for Alaska State Housing Authority; business management courses from Alaska Pacific University; previously employed as president

of First Alaska Management Services, Inc. - the first housing consumer counseling agency funded by HUD in the State of Alaska; licensed real estate agent; past experiences include: property management and underwriter project review specialist with Alaska Housing Finance Corporation; and resident of Alaska for 27 years.

Leo Kaye

Litter Patrol Supervisor for Mat-Su Parks & Recreation; Bachelor of Science from Ithaca College and a Masters in Education from Oregon State College; serves on the Senior Citizens' Advisory Board; previously special assistant to Mat-Su Borough Manager; served as executive director of the Alaska Lung Association for 13 years; served as executive director to the TB & Lung Associations of Colorado, New York, and New Jersey for a combination of 21 years; served on many boards and councils.

Kathy Keck

Currently Staff Attorney for Alaska Legal Services Corporation (ALSC) in Fairbanks; Bachelor of Arts from the University of Washington, graduating Magna Cum Laude and Phi Beta Kappa; received Juris Doctorate from Yale Law School; previous staff attorney and supervising attorney in the Bethel office of ALSC; past experience: Environmental Litigation Program—Nuclear Waste Policy Project, Environmental Law Association; Yale Law Women's Association Restraining Order Project; and the Indian Law Forum.

Gary Mandzik

Residential Resource Coordinator with the Division of Mental Health and Developmental Disabilities, State of Alaska; Bachelor Degree from University of New York and Masters Degree in Counseling from the University of Southern Connecticut; member of the National Coalition for the Homeless; worked with the Division of Family & Youth Services in the Adult Services Unit; and supervised the Nome/Kotzebue Division of Family & Youth Services office. Nine year resident of Alaska.

Caren Mathis

Special Asst. to Commissioner of Dept. of Commerce & Economic Development; BA in Journalism from Colorado State U. and Master's in City Planning from MA. Institute of Technology; prior experience: project consultant to Cook Inlet Region, Inc.; mgr., Planning Services Division of Tryck, Nyman & Hayes; and past consultant to Municipality of Anchorage. Board member of AK. Council of Camp Fire and Alaska Planning Association; previously on MOA Platting Board, and Zoning Board of Examiners & Appeals.

Barbara Miklos

Executive Director of AK. Council on Domestic Violence and Sexual Assault; BS in Education from NE Missouri State U. and Masters in Health Admin. from University of Colorado; member of Governor's Task Force on Youth; chair, Mental Health Advisory Committee; member of Social Services Advisory Board for City & Borough of Juneau; past chair, Governor's Child Sexual Abuse Working Group; former health systems specialist, Mt. Edgecumbe Hospital; health planning coordinator, SE Alaska Health Systems Agency.

Kay Murphy

Vice President of Mortgage Production at Key Bank; employed in banking industry since 1974; completed the School of Mortgage Banking (Northwestern University) in 1984; served as mortgage operations supervisor at Alaska Housing Finance Corporation from 1978 to 1984; has been active in the Alaska Mortgage Bankers Association and served as its president in 1987; former member of the Council's Housing Task Force; and Alaska resident for 19 years.

Cynthia Parker

Executive Director for Anchorage Neighborhood Housing Services; Bachelor of Science in Political Science and Planning with post graduate studies in Business Administra-

tion; extensive background in housing and property management; presently the chair of the Alaska Housing Market Council and former member of the Council's Housing Task Force; previously the manager for the Portland Housing Authority; past chair of the Anchorage Platting Authority; and has been a resident of Alaska for 9 years.

Ray Price

Executive Director of the Alaska State Housing Authority; prior experience includes: special staff assistant to Governor Cowper, manager of Anchorage Heritage Land Bank, and deputy director of the Housing Assistance Division for the Department of Community & Regional Affairs; member of the Alaska Housing Market Council; past president of the Anchorage Chapter of Blacks in Government and a youth football coach since coming to Alaska 11 years ago.

Pat Pourchot

Elected to Alaska State Senate in 1988, Chair of Senate State Affairs; State Representative (1985-1988); BA from University of Wisconsin and Masters in Public Administration, Harvard University; fourteen years experience in resource management and policy making in such capacities as resource manager, NANA Development Corp; admin. asst., State Senate Resources Committee; land manager, Alaska Federation of Natives; and legal assistant for former U.S. Senator Mike Gravel.

Steven Rieger

Elected to House of Representative in 1984; Bachelor of Science from Harvard University and a Masters in Business Administration from Harvard Graduate School of Business; business consultant and financial manager; formerly worked for management consulting firm, investment bank, and major ocean shipping company; member of the Anchorage Chamber of Commerce, World Affairs Council and Iditarod Trail Committee; previously served on National Ski Patrol.

Mike Shuler

Executive Director of the Bristol Bay Housing Authority in Dillingham. (No additional information was received).

C.E. "Swack" Swackhammer

Elected to State House of Representatives in 1986; currently serves on House Finance Committee, Public Safety & Law Committee, House Fiscal Policy Subcommittee, House Ethics Committee and Housing Finance Task Force; Alaska State Trooper for 20 years; member of AK. Association of Chiefs of Police board of directors, Alaska Peace Officers Association, Rotary International-Soldotna, International Association of Chiefs of Police and past member of Governor's Advisory Board on Drug Abuse.

William Swain

Co-owner and Chair of the Board of Jack White Company; Bachelor of Arts degree

from the University of Minnesota; past experience: director of marketing and assistant to chairman at local bank; vice president of a television production firm located in Los Angeles, California; licensed real estate agent and formed real estate business with Bennett Williams, known as Swain - Williams Inc.; active in community affairs and charities; member of Board of Trustees for Humana Hospital. Resident of Alaska since 1969.

Mary Wolcuff

Former Executive Director of the Association for Stranded Rural Alaskans and adjunct faculty member at the University of Alaska, specializing in human services/cultural issues; volunteer experience: missionette state director, Alaska Native Education Council; Minority Education Concerns Committee; and Native Education Committee.

Appendix II

ANALYSIS OF COORDINATED HOUSING POLICY STATEMENT

It is the policy of the State of Alaska to adopt and execute a state housing policy and facilitate coordination of housing services by establishing an Alaska Housing Commission.

OPTIONS FOR IMPLEMENTATION

There is a national movement towards state centralization and authority in the development and execution of state housing policies and programs. The federal Housing and Urban Development legislation is up for re-authorization soon, and several bills addressing housing policy on the national level have been, or will be, introduced in Congress. Eric Ostrovsky of the Governor's Washington D.C. office thinks that it is very likely that housing policy directions will change by early 1990 with passage of either S. 565 or a House bill. Whether or not these bills include intent to mandate coordination and distribution of federal funds through the Governors' Offices of each state remains to be seen, but discussions on this subject are occurring.

Surveys of other states show several of them moving in the direction of establishing centralization and coordination of housing issues. Fifteen states have an agency, either a department, division or council which is directly responsible for oversight of housing issues. Massachusetts, Washington and New Jersey are recognized as model states, and have very visible, progressive housing programs and development. They have centralized agencies/divisions within a Department of Community Affairs/Development with the DCA Commissioner heading the various housing Boards. They also have a vehicle for interagency coordination.

The Housing Policy Development Committee recognizes that a continued mechanism or centralized housing agency is needed to overcome the fragmentation of existing programs and to ensure continuing public involvement in housing issues. The Committee weighed each of the options presented below and recommends that a Housing Commission be established, for now, with a plan to develop a Department of Housing in the state over the next several years. The Department will consolidate all of the state's housing functions.

OPTION 1 - ALASKA HOUSING COMMISSION.

Create an Alaska Housing Commission which reports directly to the Governor. Member composition shall reflect regional representation and shall include public members and representatives from housing and real estate industries, special needs groups, and rural areas. Representatives from state agencies with housing or mortgage loan programs will serve in an advisory capacity. (9 members)

Number of members: 1 Regional representative from 4 judicial districts representing housing / mortgage loan industries
1 representative of special needs groups
1 representative for rural areas
1 additional public member
Commissioner, Commerce & Economic Development
Commissioner, Community & Regional Affairs

Advisory members: Alaska State Housing Authority
Alaska Housing Finance Corporation
Department of Community and Regional Affairs

- Staffing:** Executive Director
Secretary/Receptionist
Administrative Officer
Research Analyst/Planner
Information Officer/Technical Advisor
- Responsibilities:** Develop and implement statewide housing policy.
Plan and develop a Department of Housing.
State agency housing program review, coordination, oversight.
Writing/updating long term housing plan.
Conduct periodic statewide housing needs assessments.
Review use and disposition of state agency-owned foreclosed properties.
Facilitate the creation of housing partnerships, providing technical assistance.
Review of housing regulations between state agencies, recommending revision where appropriate.

A legislative mandate should be effected which specifies the authority of the Housing Commission in relationship to the Alaska Housing Finance Corporation, the Alaska State Housing Authority and other state agencies with housing responsibilities. The mandate should provide the Commission with the power to implement state housing policy.

- Pros:** Housing resources and programs are scattered throughout 13 different state agencies, offices and divisions. A Housing Commission, given the authority to cross departmental lines and bring housing groups together, can formulate and coordinate a cohesive statewide housing policy that addresses a wide range of housing needs and problems.
- Important to have Commission within Governor's Office rather than within a Department so it can function in an impartial role.
- Cons:** The Commission could be viewed as another unnecessary layer of bureaucracy and another complication in the tangle of housing programs.

OPTION 2 - DEPARTMENT OF HOUSING.

Create a Department of Housing with all housing agencies placed within that department. An interagency coordinating Committee could be formed with membership from each of the 12 agencies/programs involved in housing.

The Commissioner of the Department of Housing would chair the Boards of Directors of ASHA and AHFC.

- Staffing:** Commissioner, Department of Housing
Executive Secretary
Information Officer
Division of Administrative Services
Division of Rural Housing Services
Alaska Housing Finance Corporation staff
Alaska State Housing Authority staff

- Responsibilities:** Direct all housing programs within the state.
 Coordinate interagency housing activities.
 Establish and implement statewide housing policy.
 Same statewide responsibilities as listed for Housing Commission.
- Pros:** This option provides the most visible commitment to state housing issues and the most effective entity to focus attention on the issues and problems. Housing concerns and policies would be represented at cabinet level, with more political clout to effect a coordinated statewide housing policy.
- Ability to better consolidate resources. Department could be created with stipulation of no increase in operating costs.
- Cons:** Very difficult to get a new department created within state government.

OPTION 3 STATE HOUSING BOARD.

Merge the Boards of Directors of the Alaska State Housing Authority and Alaska Housing Finance Corporation into a State Housing Board with the authority to administer all housing agencies and state housing programs. Housing agencies will be placed under one department: either the Department of Community & Regional Affairs or the Department of Commerce & Economic Development. The State Housing Board will be responsible for statewide coordination of all state housing programs and for setting state housing policy.

- Number of Members:** 9-member Board of Director, appointed by Governor
 Commissioner of Community & Regional Affairs serves as Chair
 1 regional representative from 4 judicial districts representing housing/
 mortgage loan industry
 1 representative of special needs groups
 1 representative for rural areas
 2 public members

ASHA and AHFC will maintain their independent status. The Executive Directors of both agencies will serve at the pleasure of the State Housing Board. AHFC and ASHA will each have a 5-member sub-board responsible for agency operations. The Commissioner of Community & Regional Affairs will chair the State Housing Board and both of the sub-boards. Membership on AHFC and ASHA Sub-Boards will each consist of the Commissioner of Community & Regional Affairs, 2 different members of the State Housing Board, and 2 members appointed by the Governor.

An Interagency Coordinating Committee could be formed with membership from each of the 12 agencies, offices and divisions involved in housing

- Responsibilities:** Statewide coordination of all housing programs.
 Setting state housing policy.
 Writing/updating long-term housing plan.
 Same statewide responsibilities as listed above for Housing Commission.
- Staffing:** Executive Director, State Housing Board
 Secretary/Receptionist
 Administrative Officer
 Research Analyst/Planner
 Information Officer/Technical Advisor

Pros: This option is the most consistent with model housing organizations in other states. It would be an effective way to ensure that policies and goals are implemented through consistent regulations and non-duplicated programs.

Consolidating housing agencies under one board has greater likelihood of success in implementing statewide housing policies. The proposed State Housing Board can provide clear, consistent, non-conflicting direction for the state's housing programs.

This option would satisfy the potential federal mandate for coordination and distribution of federal funds at the state level.

Under this option ASHA and AHFC Boards retain their independent status within state government. Retaining this independent status is important because of concerns about the bond covenants of both agencies and ASHA's contractual arrangements with HUD.

Cons: The mission and purpose of ASHA and AHFC are very different. The demands on their separate boards of directors are already significant. To combine the two boards and add statewide responsibility in addition may be too much for board members to handle.

OPTION 4 SPECIAL ASSISTANT FOR HOUSING.

Establish a Special Assistant for Housing position within the Office of the Governor. Position will be responsible for advising the Governor on housing policy.

The Special Assistant would direct an Interagency Coordinating Committee comprised of directors of the 12 housing agencies, offices, and divisions. The Committee would meet on a regular basis (monthly, bi-weekly) to discuss housing programs, problems, and policy.

Responsibilities: Formulating statewide housing policy.
Coordinating housing programs consistent with a statewide housing policy.

Staffing: Special Assistant for Housing
Secretary

Pros: This option would be a minimum level of commitment for a statewide housing policy and for coordination of state housing programs.
Administrative costs would be minimal.

Cons: Many of the statewide action plans identified by the HPDC would not get addressed, i.e. a long-term housing plan, statewide housing needs assessments, creating of housing partnerships, etc.

Least effective mechanism to implement centralized, coordinated statewide housing programs/policies.

There is no mechanism for public input under this option.

CURRENT HOUSING BOARDS/COUNCILS

There are currently 12 agencies, offices and divisions within State government which are involved in providing or regulating housing services within Alaska.

ALASKA HOUSING MARKET COUNCIL

Advises the Governor and the Legislature on housing policies directed towards the stabilization of the housing market. It also provides direct services to the public in the form of the mortgage and housing information and referral hotline, provides a forum for public input regarding housing issues, coordinates interagency housing policies, and conducts research on issues affecting housing and mortgage loans. (The Council will sunset on March 12, 1990.)

- Membership: Department of Community and Regional Affairs
Department of Commerce and Economic Development
Alaska Housing Finance Corporation
Alaska State Housing Authority
Alaska Permanent Fund Corporation
Alaska Industrial Development & Export Authority
Office of the Governor
Public Members (5)
- Committees: Housing Policy Development Committee (37 members)
HPDC divided into working task forces in 5 major areas to develop policy recommendations for full Committee review and adoption.
- Staffing: Executive Director
4 staff members
- Meetings: Council meets monthly. Meetings usually held in Anchorage and teleconferenced to Fairbanks, Juneau. Subcommittee meetings and Committee meetings held monthly and usually teleconferenced.
- Members do not receive a stipend for attendance at meetings. Members are reimbursed for travel expenses at rates set by the state.

ALASKA STATE HOUSING AUTHORITY

Provides low to moderate income housing under state and federal housing programs. Issues bonds for housing and public facilities as requested.

ASHA has been in existence since before statehood. They are an independent agency within the state and contract directly with HUD for the housing funds they receive and the housing programs they provide. ASHA deals with low to moderate income housing needs - primarily in the urban areas. Thirteen regional housing authorities operate as Indian Housing Authorities and deal with low to moderate housing needs in the rural/village areas; these authorities are independent and do not report to ASHA.

- Membership: 4 public members appointed by Governor,
currently all members are from Anchorage and membership represents rural/native, business/real estate, minority, social services, and state government.
Commissioner of Commerce & Economic Development

Staffing: Executive Director
Division Directors
Clerical

Meetings: 4 times per year; 12 days maximum
In 1989, Board met on quarterly basis: 2 meetings in Anchorage, 1 in Sitka, 1 in Juneau.
Board members are paid \$80 per diem for each meeting they attend.
Members are reimbursed for travel expenses at rates set by the state.

ALASKA HOUSING FINANCE CORPORATION

Board of Directors is responsible for the management of AHFC assets and the business of the corporation; adoption, amendment and repeal of bylaws and regulations governing the manner in which all AHFC powers are exercised; review of proposed legislation and participation in lobbying efforts during legislative session; review and approval of key policy decisions which will affect AHFC borrowers; prescription of duties and compensation of corporation personnel; and review and approval of corporation budget.

Membership: Commissioner, Department of Revenue
Commissioner, Commerce & Economic Development
State Government Executive appointed by Governor, currently
Commissioner, Department of Labor
Public members (2), currently from Anchorage

Committees: Special committees established as needed.

Staffing: Executive Director
Executive Director's Secretary
Division Directors

Meetings: Not less than once every 3 months. Normally meet 12 times per year; 16 days maximum.
Usually transact meetings by teleconference with Anchorage, Juneau and Fairbanks. Meetings last from 3 to 6 hours.
Must give public notice, 24 hours or more in advance.
Members are paid \$100 for each public member, for each day spent on official business. Travel expenses are reimbursed at rate set by state.

ALTERNATIVES FOR IMPLEMENTATION OF HOUSING COORDINATION

COST ANALYSIS (In thousands)

BUDGET CATEGORY	SPECIAL ASSISTANT		HOUSING COMMISSION		STATE HOUSING BOARD		HOUSING DEPT.
	TOTAL COST	ALTERNATE COST ①	TOTAL COST	ALTERNATE COST ①	TOTAL COST	ALTERNATE COST ①	TOTAL COST
OPERATING EXPENDITURES							
Personal Services	\$110.7	\$0.0	\$239.4	\$104.3	\$262.6	\$169.6	\$400.9
Travel							
Staff Travel	6.0	6.0	14.5	6.9	14.5	10.3	28.0
Board Travel/Stipend Per Diem			12.8	12.8	12.8	12.8	0.0
Contractual							
Professional Services			8.7	3.9	8.7	3.9	
Communication	11.1	6.9	27.8	26.6	27.8	26.6	23.2
Advertising	2.5	0.0	14.4	7.4	13.0	10.0	9.5
Printing	2.0	2.0	16.1	4.0	18.1	10.1	14.6
Postage	4.2	1.8	8.3	7.8	7.1	6.6	5.7
Rent	4.8	0.0	19.4	0.0	18.9	0.9	22.8
Equipt. Rent, etc.			7.3	0.0	7.3	0.0	7.3
Supplies							
Office	3.8	1.0	6.3	3.8	6.3	3.8	11.0
Data Processing			1.0	1.0	1.0	0.5	2.0
TOTAL OPERATING EXP.	\$145.1	\$17.7	\$376.0	\$178.5	\$398.1	\$255.1	\$525.0
NON-OPERATING EXP.			15.0	②	15.0	②	15.0
TOTAL BOARD COST	\$145.1	\$17.7	\$391.0	\$178.5	\$413.1	\$255.1	\$540.0

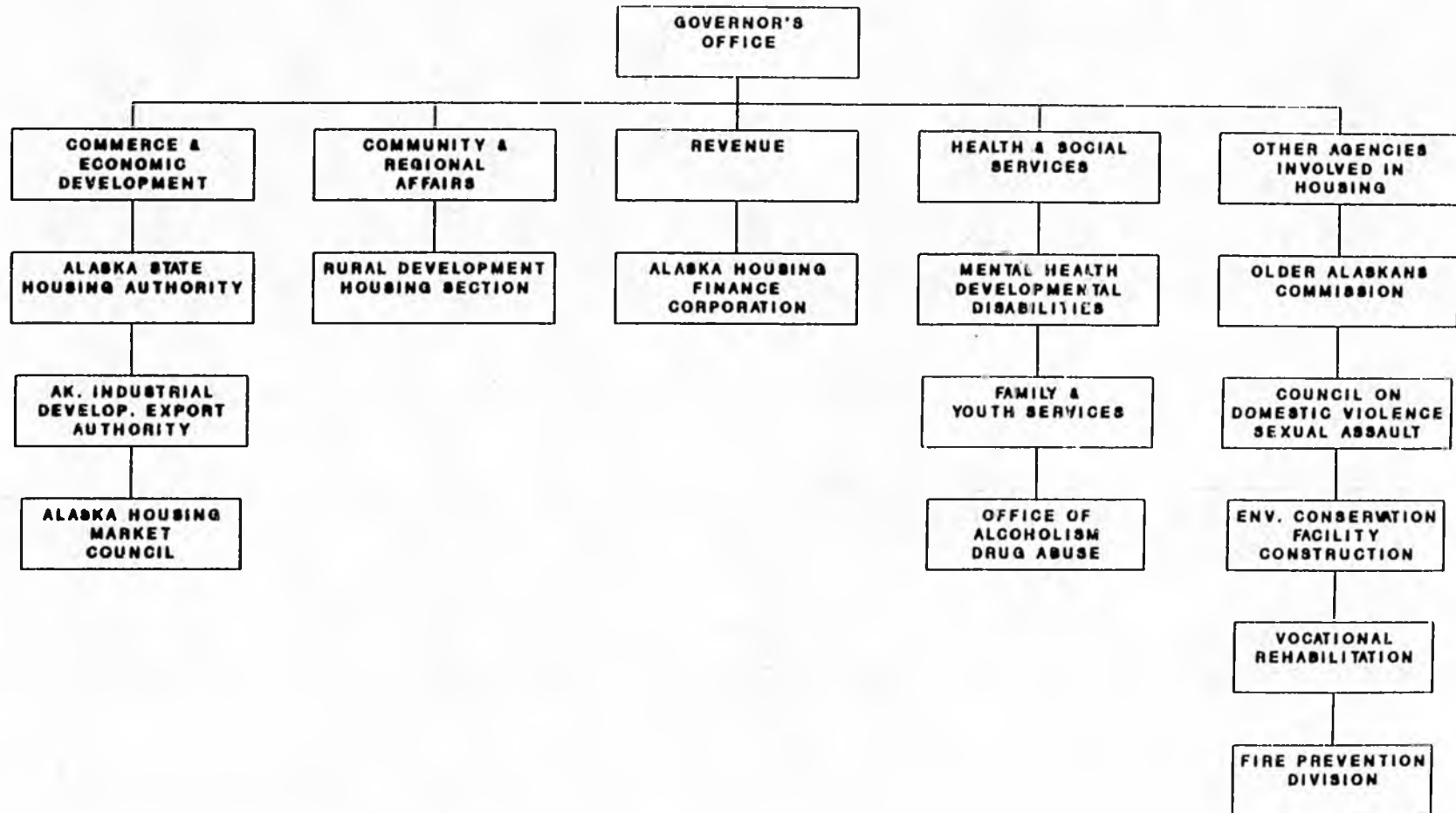
NOTE: IF THE FEDERAL, AFFORDABLE HOUSING ACT PASSES, COSTS FOR EACH ALTERNATIVE WILL INCREASE BY \$58.3 WITH THE ADDITION OF A GRANTS OFFICER TO REVIEW AND DISTRIBUTE FEDERAL FUNDS

① THESE ARE THE COSTS INCURRED WHEN EXISTING RESOURCES ARE USED. ALTERNATE COSTS FOR A DEPARTMENT OF HOUSING WERE NOT AVAILABLE AT TIME OF REPORT.

② THERE WOULD BE NO ADDITIONAL COST IF THE PRESENT INVENTORY OF THE AHMC WERE USED.

STATE OF ALASKA

AGENCIES WITH HOUSING RESPONSIBILITIES



 ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
1.	PROVIDE PUBLIC INFORMATION ON HOUSING OPPORTUNITIES	-RESOURCE PERSON ON-STAFF TO ANSWER PUBLIC INQUIRIES	INFORMATION OFFICER/ TECHNICAL ADVISER	47.7	AHFC/ASHA STAFF	0.0
		-PRODUCE NEWSLETTER/BROCHURE		3.6	AGENCIES PRODUCE	0.0
2.	OVERSEE STATE AGENCY INFORMATION SERVICES	-REVIEW INFORMATION PRIOR TO PUBLICATION	INFORMATION OFFICER/ TECHNICAL ADVISOR		COMMISSION EX. DIR. ASSUMES THIS ROLE	
3.	PROVIDE INFORMATION TO INTERESTED PARTIES, RE: FORECLOSED PROPERTIES	-RESOURCE PERSON ON STAFF TO ANSWER PUBLIC INQUIRIES -CURRENT DATA BASE ON-LINE FOR INQUIRY	INFORMATION OFFICER RESEARCH ANALYST		AHFC STAFF	
4.	FACILITATE THE CREATION OF HOUSING PARTNERSHIPS	-RESEARCH CREATIVE HOUSING PARTNERSHIPS IN OTHER STATES -IDENTIFY COMMUNITIES WHERE CREATION OF HOUSING PARTNERSHIPS NEEDED/FEASIBLE -DOCUMENT HOUSING PARTNERSHIP POSSIBILITIES -IDENTIFY SOURCES OF PRE-DEVELOPMENT FINANCING AND ENCOURAGE/LOBBY FOR AGENCY MORTGAGE LOANS TO NON-PROFITS -DISTRIBUTE INFORMATION TO COMMUNITIES/AGENCIES -OFFER ASSISTANCE/CONSULTATION IN PARTNERSHIP DEVELOPMENT	INFORMATION OFFICER/ TECHNICAL ADVISER EXECUTIVE DIRECTOR		NONE AVAILABLE UNDER THIS ALTERNATIVE	

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 ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
5.	PROVIDE ADVICE AND TECHNICAL ASSISTANCE ON DEVELOPMENT OF HOUSING PARTNERSHIPS	-RESOURCE PERSON ON STAFF AVAILABLE TO CONSULT WITH COMMUNITIES/AGENCIES ON HOUSING PARTNERSHIP OPPORTUNITIES/STRUCTURE	INFORMATION OFFICER/ TECHNICAL ADVISER	3.4	NONE AVAILABLE UNDER THIS ALTERNATIVE	0.0
		-DEVELOP AND CONDUCT COMMUNITY WORKSHOPS ON HOUSING PARTNERSHIPS		5.9		0.0
		-PRODUCE HANDBOOK ON HOUSING PARTNERSHIPS		1.8		0.0
6.	WRITE/UPDATE LONG-RANGE STATE HOUSING PLAN	-DOCUMENT EXISTING HOUSING CONDITIONS/ CONCERNS/PROBLEMS STATEWIDE	RESEARCH ANALYST/ PLANNER	47.7	INTERAGENCY COORD. COMMITTEE/COMMISSION EXECUTIVE DIRECTOR	0.0
		-DEVELOP LONG-RANGE HOUSING STRATEGIES CONSISTENT WITH STATE HOUSING POLICY				
		-PREPARE DRAFT AND FINAL LONG-RANGE HOUSING PLAN		6.2		0.0
		-DEVELOP PROCESS FOR ON-GOING REVIEW AND ANNUAL UPDATE OF PLAN				
7.	REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	-COORDINATE THE DEVELOPMENT OF STATEWIDE SERVICE PLANS WITH AHFC, ASHA, DCRA, DH&SS DIVISIONS, OTHER STATE AGENCIES AND OFFICES WITH HOUSING PROGRAMS/SERVICES	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD. COMMITTEE	

ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
		-COORDINATE DEVELOPMENT OF SHORT AND LONG-TERM BUSINESS AND REGIONAL STRATEGIC PLANS WITH AHFC, DCRA & ASHA				
8.	PROVIDE STATE AGENCY HOUSING PROGRAM REVIEW, COORDINATION AND OVERSIGHT	-ESTABLISH PROCESS FOR REVIEW AND APPROVAL OF HOUSING OR MORTGAGE LOAN REGULATIONS -IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET	EXECUTIVE DIRECTOR HOUSING COMMISSION		EXECUTIVE DIRECTOR/ INTERAGENCY COMM.	
9.	REVIEW AND APPROVE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	-REVIEW ALL PROPOSED AND EXISTING PROGRAMS OF STATE HOUSING AGENCIES/OFFICES AND IDENTIFY AREAS REQUIRING COORDINATION/COOPERATION			INTERAGENCY COORD. COMMITTEE	
10.	CONDUCT PERIODIC STATEWIDE HOUSING NEEDS ASSESSMENT ON HOUSING AND FINANCING AVAILABILITY	-CREATE DATA BASE ON HOUSING NEEDS BY REGION -CREATE DATA BASE ON STATE, FEDERAL AND LOCAL FINANCING PROGRAMS AVAILABLE -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS -UPDATE DATA BASE ON ON-GOING BASIS	RESEARCH ANALYST/ PLANNER	15.0	ISER OR UNIV. OF ALASKA	
11.	MAINTAIN COMPREHENSIVE INFORMATION ON HOUSING NEEDS STATEWIDE, TRACKING MOST URGENT HOUSING NEEDS	-ESTABLISH CRITERIA FOR DETERMINING MOST URGENT HOUSING NEEDS CONSISTENT WITH STATE HOUSING POLICY	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD. COMMITTEE	

ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
12.	IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEED OF STATE HOUSING RESOURCES	<ul style="list-style-type: none"> -APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES -REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING 	EXECUTIVE DIRECTOR/ HOUSING COMMISSION		ISER OR UNIV. OF ALASKA	
13.	REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	<ul style="list-style-type: none"> -IDENTIFY INVENTORY OF OREGS AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON OREG INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF OREGS FOR URGENT HOUSING NEEDS 	RESEARCH ANALYST/ PLANNER		AHFC STAFF	
14.	IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS AND DESIGNATE RECIPIENTS THROUGHOUT STATE	<ul style="list-style-type: none"> -SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT HOUSING NEEDS, AVAILABLE FUNDS 	GRANTS ADMINISTRATOR	50.9 * COVERED BY GRANT FUNDS		0.0

 ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
		-DESIGNATE RECIPIENTS AND AGENCY TO ADMINISTER FUNDS				
		-MAINTAIN DATA BASE OF ALL FEDERAL HOUSING FUNDS AWARDED IN ALASKA				
15.	ADMINISTRATIVE DUTIES					
		-MAINTAIN OFFICE SPACE, EQUIP, ETC.		52.4	SHARE AGENCY SPACE, EQUIP	27.4
		-DIRECT COMMISSION ACTIVITIES	EXECUTIVE DIRECTOR	73.6		73.6
		-STAFF SUPPORT OF HOUSING COMMISSION MEETINGS	SECRETARY	30.6		30.7
		-ADMIN SUPPORT OF HOUSING COMMISSION	ADMIN. OFFICER	39.7		0
		-TECHNICAL SUPPORT OF HOUSING COMMISSION		25.3	USE AGENCY CONF. SPACE	21.1
		-TRAVEL FOR COMMISSION MEETINGS		12.8		12.8
		-PUBLICATION OF ANNUAL REPORT		2.1		2.1
		-BOOKKEEPING, ANNUAL AUDIT		8.7	AGENCY ACCIG. SERVICES	3.9
		-STAFF TRAVEL		14.5	REDUCED STAFF, LESS TRAVE	6.9
				-----		-----
			TOTAL COSTS	391.0		178.5

*FUNDING FOR THIS POSITION IS QUESTIONABLE UNDER AFFORDABLE HOUSING ACT;
 POSSIBILITY OF USING GRANT FUNDS TO COVER POSITION NEEDS TO BE EXPLORED.

STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
1. ADMINISTER ALL HOUSING AGENCIES AND STATE HOUSING PROGRAMS	-STAFF STATE HOUSING BOARD -OVERALL ADMINISTRATIVE RESPONSIBILITY FOR AHFC, ASHA, RURAL HOUSING, INTERAGENCY COORDINATING COMMITTEE	EXECUTIVE DIRECTOR	86.5		86.5
2. PROVIDE PUBLIC INFORMATION ON HOUSING OPPORTUNITIES	-RESOURCE PERSON ON STAFF TO ANSWER PUBLIC INQUIRIES -PRODUCE NEWSLETTER/BROCHURE	INFORMATION OFFICER	50.9	AHFC/ASHA STAFF	0.0
			3.6	AGENCIES PRODUCE	0.0
3. OVERSEE STATE AGENCY INFORMATION SERVICES	-REVIEW INFORMATION PRIOR TO PUBLICATION	INFORMATION OFFICER			
4. PROVIDE INFORMATION TO INTERESTED PARTIES, RE: FORECLOSED PROPERTIES	-RESOURCE PERSON ON STAFF TO ANSWER PUBLIC INQUIRIES -CURRENT DATA BASE ON LINE FOR INQUIRY	INFORMATION OFFICER RESEARCH ANALYST		AHFC STAFF	
5. FACILITATE THE CREATION OF HOUSING PARTNERSHIPS; PROVIDE ADVICE AND TECHNICAL ASSISTANCE ON DEVELOPMENT OF HOUSING PARTNERSHIPS	-RESEARCH CREATIVE HOUSING PARTNERSHIPS IN OTHER STATES -IDENTIFY COMMUNITIES WHERE CREATION OF HOUSING PARTNERSHIPS NEEDED/FEASIBLE -DOCUMENT HOUSING PARTNERSHIP POSSIBILITIES	INFORMATION OFFICER		MUST HAVE INFORMATION OFFICER/TECHNICAL ADVISOR POSITION TO ACCOMPLISH THIS ACTION PLAN.	50.9

STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
	-IDENTIFY SOURCES OF PRE-DEVELOPMENT FINANCING AND ENCOURAGE/LOBBY FOR AGENCY MORTGAGE LOANS TO NON-PROFITS	EXECUTIVE DIRECTOR			
	-DISTRIBUTE INFORMATION TO COMMUNITIES/AGENCIES				
	-OFFER ASSISTANCE/CONSULTATION IN PARTNERSHIP DEVELOPMENT				
	-RESOURCE PERSON ON STAFF AVAILABLE TO CONSULT WITH COMMUNITIES/AGENCIES ON HOUSING PARTNERSHIP OPPORTUNITIES/STRUCTURE	INFORMATION OFFICER			
	-DEVELOP AND CONDUCT COMMUNITY WORKSHOPS ON HOUSING PARTNERSHIPS		3.4		3.4
	-PRODUCE HANDBOOK ON HOUSING PARTNERSHIPS		5.9		5.9
			1.8		1.8
6. WRITE/UPDATE LONG-RANGE STATE HOUSING PLAN	-DOCUMENT EXISTING HOUSING CONDITIONS/ CONCERNS/PROBLEMS STATEWIDE	RESEARCH ANALYST/ PLANNER	50.9	HOUSING AGENCIES/DIVISION USE EXISTING STAFF TO WRITE PLANS CONSISTENT W/ STATE HOUSING POLICY	0.0
	-DEVELOP LONG-RANGE HOUSING STRATEGIES CONSISTENT WITH STATE HOUSING POLICY				
	-PREPARE DRAFT AND FINAL LONG-RANGE HOUSING PLAN		6.2		0.0
	-DEVELOP PROCESS FOR ONGOING REVIEW AND ANNUAL UPDATE OF PLAN				

STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
7. REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	<ul style="list-style-type: none"> -COORDINATE THE DEVELOPMENT OF STATEWIDE SERVICE PLANS WITH AHFC, ASHA, DCRA, DHSS DIVISIONS, OTHER STATE AGENCIES AND OFFICES WITH HOUSING PROGRAMS/SERVICES -COORDINATE DEVELOPMENT OF SHORT AND LONG-TERM BUSINESS AND REGIONAL STRATEGIC PLANS WITH AHFC, DCRA AND ASHA 	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD COMMITTEE	
8. PROVIDE STATE AGENCY HOUSING PROGRAM REVIEW, COORDINATION AND OVERSIGHT	<ul style="list-style-type: none"> -ESTABLISH PROCESS FOR REVIEW AND APPROVAL OF HOUSING OR MORTGAGE LOAN REGULATIONS -IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET 	EXECUTIVE DIRECTOR HOUSING BOARD		EXECUTIVE DIRECTOR/ INTERAGENCY COMM.	
9. REVIEW AND APPROVE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	<ul style="list-style-type: none"> -REVIEW ALL PROPOSED AND EXISTING PROGRAMS OF AHFC, ASHA, AND DCRA AND IDENTIFY AREAS REQUIRING COORDINATION/COOPERATION 			INTERAGENCY COORD. COMMITTEE	
10. CONDUCT PERIODIC STATEWIDE HOUSING NEEDS ASSESSMENT ON HOUSING AND FINANCING AVAILABILITY	<ul style="list-style-type: none"> -CREATE DATA BASE ON HOUSING NEEDS BY REGION -CREATE DATA BASE ON AVAILABLE STATE, FEDERAL AND LOCAL FINANCING PROGRAMS -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS 	RESEARCH ANALYST/ PLANNER	15.0	ISER OR UNIV. OF ALASKA	

 STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
	-UPDATE DATA BASE ON ONGOING BASIS				
11. MAINTAIN COMPREHENSIVE INFORMATION ON HOUSING NEEDS STATEWIDE, TRACKING MOST URGENT HOUSING NEEDS	-ESTABLISH CRITERIA FOR DETERMINING MOST URGENT HOUSING NEEDS CONSISTENT WITH STATE HOUSING POLICY	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD. COMMITTEE	
12. IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEED OF STATE HOUSING RESOURCES	-APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES -REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING	EXECUTIVE DIRECTOR/ HOUSING COMMISSION		ISER OR UNIV. OF ALASKA	
13. REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	-IDENTIFY INVENTORY OF OREOS AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON OREO INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF OREOS FOR URGENT HOUSING NEEDS	RESEARCH ANALYST/ PLANNER EXECUTIVE DIRECTOR/ HOUSING COMMISSION		AHFC STAFF	

STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
14. IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS AND DESIGNATE RECIPIENTS	-SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT HOUSING NEEDS, AVAILABLE FUNDS -DESIGNATE RECIPIENTS AND AGENCY TO ADMINISTER FUNDS -MAINTAIN DATA BASE OF ALL FEDERAL HOUSING FUNDS AWARDED IN ALASKA	GRANTS ADMINISTRATOR	50.9	* COVERED BY GRANT FUNDS	0.0
15. ADMINISTRATIVE DUTIES	-MAINTAIN OFFICE SPACE, EQUIP., ETC. -STAFF SUPPORT OF HOUSING BOARD MEETINGS -ADMIN. SUPPORT OF HOUSING BOARD -TECHNICAL SUPPORT OF HOUSING BOARD -TRAVEL FOR BOARD MEETINGS -PUBLICATION OF ANNUAL REPORT -BOOKKEEPING, ANNUAL AUDIT -STAFF TRAVEL	SECRETARY ADMIN. OFFICER	55.1 32.1 42.1 24.9 12.8 2.1 8.7 11.1	SHARE AGENCY SPACE, EQUIP DUTIES ABSORBED AGENCY USE AGENCY CONF. SPACE AGENCY ACCTG. SERVICES REDUCED STAFF, LESS TRAVE	25.6 32.1 0 23.2 12.8 2.1 3.9 6.9
		TOTAL COSTS	413.1		255.1

*COVERED BY GRANT FUNDS, NOT INCLUDED IN OPERATING COST TOTAL.

 SPECIAL ASSISTANT - HOUSING

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
1.	PROVIDE PUBLIC INFORMATION ON HOUSING OPPORTUNITIES	-RESOURCE PERSON ON-STAFF TO ANSWER PUBLIC INQUIRIES -PRODUCE NEWSLETTER/BROCHURE	NOT AVAILABLE UNDER THIS ALTERNATIVE		AHFC/ASHA STAFF AGENCIES PRODUCE	0.0 0.0
2.	OVERSEE STATE AGENCY INFORMATION SERVICES	-REVIEW PUBLISHED INFORMATION	NOT AVAILABLE UNDER THIS ALTERNATIVE		COMMISSION EX. DIR.	
3.	PROVIDE INFORMATION TO INTERESTED PARTIES RE: FORECLOSED PROPERTIES	-RESOURCE PERSON ON STAFF TO ANSWER PUBLIC INQUIRIES -CURRENT DATA BASE ON-LINE FOR INQUIRY	NOT AVAILABLE UNDER THIS ALTERNATIVE		AHFC STAFF	
4.	FACILITATE THE CREATION OF HOUSING PARTNERSHIPS; PROVIDE ADVICE AND TECHNICAL ASSISTANCE ON DEVELOPMENT OF HOUSING PARTNERSHIPS	-RESEARCH CREATIVE HOUSING PARTNERSHIPS IN OTHER STATES -IDENTIFY COMMUNITIES WHERE CREATION OF HOUSING PARTNERSHIPS NEEDED/FEASIBLE -DOCUMENT HOUSING PARTNERSHIP POSSIBILITIES -IDENTIFY SOURCES OF PRE-DEVELOPMENT FINANCING AND ENCOURAGE/LOBBY FOR AGENCY MORTGAGE LOANS TO NON-PROFITS -DISTRIBUTE INFORMATION TO COMMUNITIES/AGENCIES -OFFER ASSISTANCE/CONSULTATION IN PARTNERSHIP DEVELOPMENT	NOT AVAILABLE UNDER THIS ALTERNATIVE			

 SPECIAL ASSISTANT - HOUSING

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
		-RESOURCE PERSON ON STAFF AVAILABLE TO CONSULT WITH COMMUNITIES/AGENCIES ON HOUSING PARTNERSHIP OPPORTUNITIES/STRUCTURE	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0		0.0
		-DEVELOP AND CONDUCT COMMUNITY WORKSHOPS ON HOUSING PARTNERSHIPS		0.0		0.0
		-PRODUCE HANDBOOK ON HOUSING PARTNERSHIPS		0.0		0.0
5.	WRITE/UPDATE LONG-RANGE STATE HOUSING PLAN	-DOCUMENT EXISTING HOUSING CONDITIONS/ CONCERNS/PROBLEMS STATEWIDE	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0		0.0
		-DEVELOP LONG-RANGE HOUSING STRATEGIES CONSISTENT WITH STATE HOUSING POLICY				
		-PREPARE DRAFT AND FINAL LONG-RANGE HOUSING PLAN		0.0		0.0
		-DEVELOP PROCESS FOR ON-GOING REVIEW AND ANNUAL UPDATE OF PLAN				
6.	REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	-COORDINATE THE DEVELOPMENT OF STATEWIDE SERVICE PLANS WITH AHFC, ASHA, DCRA, DIV. OF ALCOHOLISM & DRUG ABUSE, DIV. OF MENTAL HEALTH & DEVELOP. DISABILITIES, COUNCIL ON DOMESTIC VIOLENCE AND SEXUAL ASSAULT.	NOT AVAILABLE UNDER THIS ALTERNATIVE		INTERAGENCY COORD. COMMITTEE	

 SPECIAL ASSISTANT - HOUSING

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
		-COORDINATE DEVELOPMENT OF SHORT AND LONG-TERM BUSINESS AND REGIONAL STRATEGIC PLANS WITH AHFC, DCRA AND ASHA.				
7.	PROVIDE STATE AGENCY HOUSING PROGRAM REVIEW, COORDINATION AND OVERSIGHT	-ESTABLISH PROCESS FOR REVIEW AND APPROVAL OF HOUSING OR MORTGAGE LOAN REGULATIONS -IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET	NOT AVAILABLE UNDER THIS ALTERNATIVE			
8.	REVIEW AND REVISE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	-REVIEW ALL PROPOSED AND EXISTING PROGRAMS OF AHFC, ASHA, AND DCRA AND IDENTIFY AREAS REQUIRING COORDINATION/COOPERATION				
9.	CONDUCT PERIOD STATEWIDE HOUSING NEEDS ASSESSMENT ON HOUSING AND FINANCING AVAILABILITY	-CREATE DATA BASE ON HOUSING NEEDS BY REGION. -CREATE DATA BASE ON STATE, FEDERAL AND LOCAL FINANCING PROGRAMS AVAILABLE -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS -UPDATE DATA BASE ON ON-GOING BASIS	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0		
10.	MAINTAIN COMPREHENSIVE INFORMATION ON HOUSING NEED STATEWIDE, TRACKING MOST URGENT HOUSING NEEDS	-ESTABLISH CRITERIA FOR DETERMINING MOST URGENT HOUSING NEEDS CONSISTENT WITH STATE HOUSING POLICY	NOT AVAILABLE UNDER THIS ALTERNATIVE			

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 SPECIAL ASSISTANT - HOUSING

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
11.	IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEED OF STATE HOUSING RESOURCES	<ul style="list-style-type: none"> -APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES -REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS. -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING 	SPECIAL ASSISTANT/ INTERAGENCY COORD. COMMITTEE			
62	12. REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	<ul style="list-style-type: none"> -IDENTIFY INVENTORY OF OREOS AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON OREO INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF OREOS FOR URGENT HOUSING NEEDS -REVIEW AND DISCUSSION OF PUBLIC PURPOSE USE OF OREO INVENTORY. 	NOT AVAILABLE UNDER THIS ALTERNATIVE INTERAGENCY COORD. COMMITTEE		AHFC STAFF	
13.	IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS AND DESIGNATE RECIPIENTS THROUGHOUT STATE	<ul style="list-style-type: none"> -SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT 	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0	COVERED BY GRANT FUNDS	0.0

 SPECIAL ASSISTANT - HOUSING

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
		HOUSING NEEDS, AVAILABLE FUNDS				
		-DESIGNATE RECIPIENTS AND AGENCY TO ADMINISTER FUNDS				
		-MAINTAIN DATA BASE OF ALL FEDERAL HOUSING FUNDS AWARDED IN ALASKA				
63	14. ADMINISTRATIVE DUTIES	-MAINTAIN OFFICE SPACE, EQUIP., ETC.		21.2	SHARE AGENCY SPACE, EQUIP	4.4
		-DIRECT COMMITTEE ACTIVITIES	SPECIAL ASSISTANT	78.5		0.0
		-STAFF SUPPORT OF COORD. COMMITTEE MTGS.	SECRETARY	32.1		0.0
		-TECHNICAL SUPPORT OF INTERAGENCY COMMITTEE		7.3		7.3
		-STAFF TRAVEL		6.0		6.0
				-----		-----
			TOTAL COSTS	145.1		17.7

*FUNDING FOR THIS POSITION IS QUESTIONABLE UNDER AFFORDABLE HOUSING ACT;
 POSSIBILITY OF USING GRANT FUNDS TO COVER POSITION NEEDS TO BE EXPLORED.

TOTAL STATE AND FEDERAL FUNDS APPROPRIATED IN ALASKA
For Fiscal Years 1988 and 1989 (In Thousands)

PURPOSE	LOW INCOME	RURAL	RENTAL	HOME OWNERSHIP	SPECIAL NEEDS	SENIORS	WEATHERIZATION	TOTALS
Federal:								
MCKINNEY					\$1,217.6			
DEVELOP HOUSING		\$57,876.0						
EMERGENCY SHELTER					549.5			
H A OPERATIONS	\$8,246.0	6,936.3						
HOMELESS YOUTH					50.0			
HOUSING REHAB	1,005.0	1,874.8						
REHAB PROJECTS	1,997.4	9,837.9						
RENT SUBSIDIES			\$36,659.7					
RENTAL UNITS			20,745.0					
RUHAWAY SHELTER					128.0			
SENIOR CENTER						348.5		
WEATHERIZATION							4,800.0	
TOTAL FEDERAL	11,248.4	76,525.0	57,404.7	0.0	1,945.1	348.5	4,800.0	\$152,271.7
State:								
MORTGAGE LOANS		47,874.0		1,042,978.6				
SUPPLEM. HOUSING		7,000.0						
PIONEER HOMES						51,854.0		
MENTAL HEALTH					19,684.4			
WEATHERIZATION							4,700.0	
RECIPIENT GRANTS					29,412.9			
WILLOW PARK GRAN	4,900.0							
TOTAL STATE	4,900.0	54,874.0	0.0	1,042,978.6	49,097.3	51,854.0	4,700.0	\$1,208,403.9
TOTAL COMBINED	\$16,148.4	\$131,399.0	\$57,404.7	\$1,042,978.6	\$51,042.4	\$52,202.5	\$9,500.0	\$1,360,675.6
% OF TOTAL	1.19%	9.66%	4.22%	76.65%	3.75%	3.84%	0.70%	100.00%

Alaska Housing Market Council
December 1989

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STATE FUNDS APPROPRIATED FOR HOUSING IN ALASKA
For Fiscal Years 1988, 1989 and 1990 To Date

AGENCY	SOURCE: GENERAL FUNDS OR BONDS	AMOUNT	TYPE OF FUNDS: CAP/OPR	YEAR	PURPOSE	SUBTOTALS

1988						
ANFC	GEN. FUND	\$5,924,100	OPR	88	LOAN ADMINISTRATION	
ANFC	BONDS	\$705,154,107	LOAN	88	LOANS ORIGINATED	-----
						\$711,078,207
RURAL LOAN FUND	GEN FUND	22,683,850	LOAN	88	RURAL HOUSING LOANS	
SUPPLEMENTAL HOUSING	GEN. FUND	3,500,000	CAP	88	RURAL HOUSING	
RURAL LOAN FUND	GEN FUND	2,134,716	OPR	88	RURAL HOUSING	-----
						\$28,318,566
PIONEER HOMES	GEN. FUND	900,000	CAP	88	SENIOR HOUSING	
PIONEER HOMES	GEN. FUND	22,983,000	OPR	88	SENIOR HOUSING	-----
						\$23,883,000
MENTAL HEALTH	GEN. FUND	700,000	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	432,000	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	197,700	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,303,050	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	641,000	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,784,850	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	23,820	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	886,100	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	401,625	OPR	88	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,872,000	OPR	88	SPECIAL NEEDS HOUSING	-----
						\$8,242,145

STATE FUNDS APPROPRIATED FOR HOUSING IN ALASKA
For Fiscal Years 1988, 1989 and 1990 To Date

AGENCY	SOURCE: GENERAL FUNDS OR BONDS	AMOUNT	TYPE OF FUNDS: CAP/OPR	YEAR	PURPOSE	SUBTOTALS
WEATHERIZATION	GEN. FUND	350,000	CAP	88	WEATHERIZATION PROJECTS	
WEATHERIZATION	OIL OVERCHARGE	2,000,000	CAP	88	WEATHERIZATION PROJECTS	-----
						\$2,350,000
NAMED RECIPIENT GRANTS	GEN. FUND	14,653,375		88	STATE GRANTS	\$14,653,375
TOTAL 1988 GENERAL FUNDS		\$83,371,186				-----
TOTAL 1988 BONDS		\$705,154,107			TOTAL 1988 FUNDS	\$788,525,293
						=====
				1989		
ANFC	GEN FUND	\$5,723,700	OPR	89	LOAN ADMINISTRATION	
ANFC	BONDS	\$326,176,703	LOAN	89	LOANS ORIGINATED	-----
						\$331,900,403
RURAL LOAN FUND	GEN FUND	20,165,700	LOAN	89	LOANS ORIGINATED	
RURAL LOAN FUND	GEN FUND	2,889,700	OPR	89	RURAL HOUSING	
SUPPLEMENTAL HOUSING	GEN. FUND	3,500,000	CAP	89	RURAL HOUSING	-----
						\$26,555,400
PIONEER HOMES	GEN. FUND	24,761,000	OPR	89	SENIOR HOUSING	
ASHA	GEN FUND	2,430,000	CAP	89	SENIOR HOUSING	
PIONEER HOMES	GEN. FUND	780,000	CAP	89	SENIOR HOUSING	-----
						\$27,971,000

STATE FUNDS APPROPRIATED FOR HOUSING IN ALASKA
For Fiscal Years 1988, 1989 and 1990 To Date

AGENCY	SOURCE: GENERAL FUNDS OR BONDS	AMOUNT	TYPE OF FUNDS: CAP/OPR	YEAR	PURPOSE	SUBTOTALS
MENTAL HEALTH	GEN. FUND	401,625	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	23,820	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	197,700	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,784,850	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,872,000	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,303,050	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,174,800	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	641,000	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	886,100	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	432,000	OPR	89	SPECIAL NEEDS HOUSING	
MENTAL HEALTH	GEN. FUND	1,700,000	CAP	88-89	SPECIAL NEEDS HOUSING	
ASHA	GEN. FUND	1,025,271	CAP	89	SPECIAL NEEDS HOUSING	-----
						\$11,442,216
ASHA	AHFC & GEN. FUND	4,900,000		89	ASBESTOS ABATE. & REMOVAL	\$4,900,000
WEATHERIZATION	OIL OVERCHARGE	2,000,000	CAP	89	WEATHERIZATION PROJECTS	
WEATHERIZATION	GEN. FUND	350,000	CAP	89	WEATHERIZATION PROJECTS	-----
						\$2,350,000
NAMED RECIPIENT GRANTS		14,759,533		89	STATE GRANTS	\$14,759,533

TOTAL 1989 GENERAL FUNDS		\$93,701,849				
		=====				
TOTAL 1989 BONDS		\$326,176,703			TOTAL 1989 FUNDS	\$419,878,552
		=====				=====
TOTAL ALL FUNDS 1988/1989		\$1,208,403,845				\$1,208,403,845

STATE FUNDS APPROPRIATED FOR HOUSING IN ALASKA
For Fiscal Years 1988, 1989 and 1990 To Date

AGENCY	SOURCE: GENERAL FUNDS OR BONDS	AMOUNT	TYPE OF FUNDS: CAP/OPR	YEAR	PURPOSE	SUBTOTALS
				1990		
PIONEER HOMES	GEN. FUND	\$25,000,000	OPR	90	SENIOR HOUSING	
PIONEER HOMES	GEN. FUND	500,000	CAP	90	SENIOR HOUSING	\$25,500,000
AHFC	GEN. FUND	10,527,600	OPR	90	LOAN ADMINISTRATION	\$10,527,600
SUPPLEMENTAL HOUSING	GEN. FUND	3,500,000	CAP	90	RURAL HOUSING	\$3,500,000
WEATHERIZATION	OIL OVERCHARGE	0	CAP	90	WEATHERIZATION PROJECTS	
WEATHERIZATION	GEN. FUND	400,000	CAP	90	WEATHERIZATION PROJECTS	\$400,000
TOTAL 1990 APPROPRIATION		\$39,927,600				
KNOWN TO DATE		*****				

Alaska Housing Market Council
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FEDERAL HOUSING FUNDS APPROPRIATED FOR ALASKA

SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	AWARD	OPERATING/ CAPITAL \$	PURPOSE

1988 APPROPRIATED						

HUD	HUD	ALEUTIAN H. A.		\$1,032,252	CAP	REHAB 5 PROJECTS
HUD	HUD	ARCTIC SLOPE REG. H. A.		137,500	CAP	REHAB 1 PROJECT
HUD	HUD	ASHA		508,279	CAP	REHAB 1 PROJECT
HUD	HUD	ASHA		13,830,000	CAP	REPLACE WILLOW PARK
HUD	HUD	ASSOC. VILLAGE COUNCIL H. A.		22,700	CAP	DEVELOP NEW HOUSING
HUD	HUD	ASSOC. VILLAGE COUNCIL H. A.		6,313,200	CAP	DEVELOP NEW HOUSING
HUD	HUD	ASSOC. VILLAGE COUNCIL H. A.		510,546	CAP	REHAB 22 PROJECTS
HUD	HUD	BARANOF ISLAND H A/C		922,000	CAP	DEVELOP NEW HOUSING
HUD	CDBG	BEAVER VILLAGE		350,000	CAP	HOUSING REHAB
HUD	HUD	BERING STRAITS REG. H.A.		5,961,600	CAP	DEVELOP NEW HOUSING
HUD	HUD	BERING STRAITS REG. H.A.		456,568	CAP	DEVELOPMENT FUNDS
HUD	HUD	BERING STRAITS REG. H.A.		849,212	CAP	REHAB 8 PROJECTS
HUD	HUD	BRISTOL BAY H.A.		7,172,159	CAP	DEVELOP NEW HOUSING
HUD	HUD	BRISTOL BAY H.A.		293,160	CAP	DEVELOPMENT FUNDS
HUD	HUD	COPPER RIVER H A		20,730	CAP	REHAB 1 PROJECT
HUD	HUD	COPPER RIVER H A		435,450	CAP	DEVELOPMENT FUNDS
HUD/ESG	CDBG	FAIRBANKS M.S.B.		15,634	CAP	EMERGENCY SHELTER
HUD	HUD	INTERIOR REGION H A		277,130	CAP	DEVELOPMENT FUNDS
HUD	HUD	INTERIOR REGION H A		311,478	CAP	REHAB 3 PROJECTS
HUD	HUD	INTERIOR REGION H A		3,627,000	CAP	DEVELOP NEW HOUSING.
HUD/ESG	CDBG	JUNEAU		29,613	CAP	EMERGENCY SHELTER
HUD/ESG	CDBG	KENAI		4,770	CAP	EMERGENCY SHELTER
HUD	HUD	KODIAK ISLAND H A		680,446	CAP	REHAB 3 PROJECTS
HUD/ESG	CDBG	KOTZEBUE		11,023	CAP	EMERGENCY SHELTER
MCKINNEY ACT	HUD	MOA		4,000	CAP	EMERGENCY SHELTER GRA
HUD/ESG	CDBG	MOA		5,100	CAP	EMERGENCY SHELTER
HUD	ESGP	MUM OF ANCHORAGE		4,000	CAP	EMERGENCY SHELTER
HUD	RRP	MUM OF ANCHORAGE		156,700	CAP	RENTAL REHAB
HUD	HUD	MUM OF ANCHORAGE		729,950	CAP	HOUSING REHAB
HUD	CDBG	MUM OF ANCHORAGE		128,000	CAP	RUNAWAY SHELTER
HUD	HUD	NORTH PACIFIC RIM H A		19,384	CAP	DEVELOPMENT FUNDS
HUD	HUD	NORTH PACIFIC RIM H A		1,844,000	CAP	DEVELOP NEW HOUSING
HUD	HUD	NORTHWEST INUPIAT H A		3,103,778	CAP	DEVELOPMENT FUNDS
HUD	HUD	NORTHWEST INUPIAT H A		2,344,000	CAP	DEVELOP NEW HOUSING
HUD	HUD	NORTHWEST INUPIAT H A		319,575	CAP	REHAB 3 PROJECTS
HUD	CDBG	PETERSBURG		350,000	CAP	HOUSING REHAB
HUD	CDBG	RUBY		124,768	CAP	HOUSING REHAB
HUD	HUD	STATE OF ALASKA		81,000	CAP	RENTAL REHAB
HUD	ESPG	STATE OF ALASKA		5,000	CAP	EMERGENCY SHELTER
HUD/ESG		STATE OF ALASKA		2,500,000	CAP	WEATHERIZATION
MCKINNEY ACT	HUD	STATE OF ALASKA		5,000	CAP	EMERGENCY SHELTER GRA
HUD	CDBG	TCC/VENETIE		350,000	CAP	HOUSING REHAB

FEDERAL HOUSING FUNDS APPROPRIATED FOR ALASKA

SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	AWARD	OPERATING/ CAPITAL \$	PURPOSE
HUD	HUD	TLINGIT-HAIDA H A		75,000	CAP	DEVELOPMENT FUNDS
HUD	HUD	TLINGIT-HAIDA H A		3,739,800	CAP	DEVELOP NEW HOUSING
HUD	HUD	TLINGIT-HAIDA H A		1,185,525	CAP	REHAB 15 PROJECTS
SUBTOTAL 1988 CAPITAL APPROPRIATIONS				\$60,847,030		
HUD	HUD	ALEUTIAN H.A.		\$179,070	OPR	H A OPERATIONS
HUD	HUD	ARCTIC SLOPE REG. H. A.		304,080	OPR	H A OPERATIONS
HUD	HUD	ASHA		4,036,039	OPR	H A OPERATIONS
HUD	HUD	ASHA		8,526,654	OPR	RENT SUBSIDIES
HUD	HUD	ASHA		898,190	OPR	RENT SUBSIDIES
HUD	HUD	ASSOC. VILLAGE COUNCIL H. A.		191,120	OPR	OPERATING SUBSIDY
HUD	HUD	BARANOF ISLAND H A/C		14,700	OPR	H A OPERATIONS
HUD	HUD	BERING STRAITS REG. H.A.		210,334	OPR	H A OPERATIONS
MCKINNEY ACT	FEMA	BETHEL		5,000	OPR	EMERG. FOOD & SHELTER
MCKINNEY ACT	HHS	BRISTOL BAY	INDIAN ALLOCATION	2,265	OPR	ECS - HOMELESS
HUD	HUD	BRISTOL BAY H.A.		54,340	OPR	H A OPERATIONS
MCKINNEY ACT	HHS	COOK INLET	INDIAN ALLOCATION	6,302	OPR	ECS - HOMELESS
HUD	HUD	COOK INLET H A		706,476	OPR	H A OPERATIONS
HUD	HUD	COPPER RIVER H A		286,994	OPR	H A OPERATIONS
MCKINNEY ACT	HHS	FAIRBANKS	INDIAN ALLOCATION	1,000	OPR	ECS - HOMELESS
MCKINNEY ACT	FEMA	FAIRBANKS N. S. B.		77,425	OPR	EMERG. FOOD & SHELTER
HUD	HUD	INTERIOR REGION H A		59,690	OPR	H A OPERATIONS
MCKINNEY ACT	FEMA	KENAI PENINSULA BOR.		49,565	OPR	EMERG. FOOD & SHELTER
MCKINNEY ACT	HHS	KODIAK	INDIAN ALLOCATION	1,001	OPR	ECS - HOMELESS
HUD	HUD	KODIAK ISLAND H A		137,450	OPR	H A OPERATIONS
MCKINNEY ACT	FEMA	KODIAK ISL. BO.		4,907	OPR	EMERG. FOOD & SHELTER
MCKINNEY ACT	HHS	LARSEN BAY	INDIAN ALLOCATION	500	OPR	ECS - HOMELESS
MCKINNEY ACT	FEMA	MAT-SU		48,039	OPR	EMERG. FOOD & SHELTER
HUD	HUD	METLAKATLA H A		127,814	OPR	H A OPERATIONS
MCKINNEY ACT	HHS	MOA	CLITHEROE CENTER	1,046,589	OPR	ALCOHOL/DRUG ABUSE TREAT.
MCKINNEY ACT	FEMA	MOA		95,700	OPR	EMERG. FOOD & SHELTER
MCKINNEY ACT	FEMA	NOME/KOTZEBUE		2,000	OPR	EMERG. FOOD & SHELTER
HUD	HUD	NORTH PACIFIC RIM H A		188,506	OPR	H A OPERATIONS
HUD	HUD	NORTHWEST INUPIAT H A		409,300	OPR	H A OPERATIONS
MCKINNEY ACT	HHS	NO. PACIFIC RIM	INDIAN ALLOCATION	1,000	OPR	ECS - HOMELESS
MCKINNEY ACT	EDUC	STATE OF ALASKA		75,000	OPR	ADULT ED. LITERACY
MCKINNEY ACT	HHS	STATE OF ALASKA		59,178	OPR	ECS - HOMELESS
MCKINNEY ACT	EDUC	STATE OF ALASKA	DEPT. OF EDUCATION	50,000	OPR	HOMELESS YOUTH EDUC.
MCKINNEY ACT	FEMA	S.E. ALASKA COUNTY		45,000	OPR	EMERG. FOOD & SHELTER
MCKINNEY ACT	HHS	TANANA	INDIAN ALLOCATION	3,784	OPR	ECS - HOMELESS
MCKINNEY ACT	HHS	TLINGIT HAIDA	INDIAN ALLOCATION	5,711	OPR	ECS - HOMELESS
HUD	HUD	TLINGIT-HAIDA H A		638,598	OPR	H A OPERATIONS
MCKINNEY ACT	FEMA	VALDEZ-CORDOVA		6,000	OPR	EMERG. FOOD & SHELTER

FEDERAL HOUSING FUNDS APPROPRIATED FOR ALASKA

SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	AWARD	OPERATING/ CAPITAL \$	PURPOSE
HUD	HUD	VARIOUS PROJECTS		8,542,156	OPR	RENT SUBSIDIES
SUBTOTAL 1988 OPERATING APPROPRIATIONS				\$27,097,477		
TOTAL 88 APPROPRIATIONS				\$87,944,507		
1989 APPROPRIATED						
HUD	HUD	ALEUTIAN H A		\$1,170,889	CAP	DEVELOP NEW HOUSING
HUD	HUD	ALEUTIAN H A		1,228,175	CAP	REHAB 4 PROJECTS
HUD	HUD	ARCTIC SLOPE H A		2,212,800	CAP	DEVELOP NEW HOUSING
HUD	HUD	ASHA		6,915,000	CAP	REPLACE BIRCH PARK*
HUD	HUD	ASHA		1,489,150	CAP	REHAB 2 PROJECTS
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		450,000	CAP	REHAB 2 PROJECTS
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		3,203,000	CAP	DEVELOP NEW HOUSING
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		717,782	CAP	DEVELOPMENT FUNDS
HUD	HUD	BERING STRAITS H A		538,626	CAP	DEVELOPMENT FUNDS
HUD	HUD	BERING STRAITS H A		1,547,022	CAP	REHAB 9 PROJECTS
HUD	HUD	BERING STRAITS H A		5,540,000	CAP	DEVELOP NEW HOUSING
HUD	HUD	BRISTOL BAY H A		261,063	CAP	DEVELOPMENT FUNDS
HUD	COBG	CIRCLE		124,000	CAP	ELECTRIFICATION
HUD	HUD	COOK INLET H A		1,659,852	CAP	DEVELOP NEW HOUSING
HUD	HUD	COOK INLET H A		170,634	CAP	REHAB 1 PROJECT
HUD	HUD	COOK INLET H A		73,509	CAP	DEVELOPMENT FUNDS
HUD	HUD	COOPER RIVER H A		71,500	CAP	REHAB 2 PROJECTS
HUD	COBG	GRAYLING		350,000	CAP	HOUSING REHAB
HUD	HUD	INTERIOR REGION H A		447,577	CAP	REHAB 3 PROJECTS
HUD	COBG	KLAWOCK		350,000	CAP	HOUSING REHAB
HUD	HUD	KODIAK ISLAND H A		482,336	CAP	REHAB 2 PROJECTS
HUD	RRP	MUN. OF ANCH.		178,000	CAP	RENTAL REHAB
HUD	COBG	MUN. OF ANCH.		96,000	CAP	BR. FRANCIS SHELTER
HUD	ESGP	MUN. OF ANCH.		26,000	CAP	EMERGENCY SHELTER
HUD	COBG	MUN. OF ANCH.		275,000	CAP	HOUSING REHAB
HUD	HUD	NORTH PACIFIC RIM H A		60,921	CAP	REHAB 2 PROJECTS
HUD	HUD	NORTHWEST INUPIAT H A		1,052,425	CAP	DEVELOPMENT FUNDS
HUD	HUD	NORTHWEST INUPIAT H A		332,500	CAP	REHAB 1 PROJECT
HUD	HUD	NORTHWEST INUPIAT H A		4,524,000	CAP	DEVELOP NEW HOUSING
HUD	ESGP	STATE OF ALASKA		25,000	CAP	EMERGENCY SHELTER
		STATE OF ALASKA		2,300,000	CAP	WEATHERIZATION
HUD	HUD	STATE OF ALASKA		60,000	CAP	RENTAL REHAB
HUD	COBG	TOGIAK		348,545	CAP	SENIOR CENTER
SUBTOTAL 1989 CAPITAL APPROPRIATIONS				\$38,261,306		

FEDERAL HOUSING FUNDS APPROPRIATED FOR ALASKA

SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	AWARD	OPERATING/ CAPITAL \$	PURPOSE
HUD	HUD	ALEUTIAN H A		\$165,531	OPR	H A OPERATIONS
HUD	HUD	ARCTIC SLOPE H A		333,918	OPR	H A OPERATIONS
HUD	HUD	ASHA		4,209,971	OPR	H A OPERATIONS
HUD	HUD	ASHA		8,642,951	OPR	RENT SUBSIDIES
HUD	HUD	ASHA		1,369,781	OPR	RENT SUBSIDIES
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		185,510	OPR	H A OPERATIONS
HUD	HUD	BARANOF ISLAND H A		30,755	OPR	H A OPERATIONS
HUD	HUD	BERING STRAITS H A		135,797	OPR	H A OPERATIONS
HUD	HUD	BRISTOL BAY H A		195,684	OPR	H A OPERATIONS
HUD	HUD	COOK INLET H A		630,996	OPR	H A OPERATIONS
HUD	HUD	COOPER RIVER H A		310,880	OPR	H A OPERATIONS
HUD	HUD	INTERIOR REGION H A		113,100	OPR	H A OPERATIONS
HUD	HUD	KODIAK ISLAND H A		238,019	OPR	H A OPERATIONS
HUD	HUD	METLAKATLA H A		214,231	OPR	H A OPERATIONS
HUD	HUD	NORTH PACIFIC RIM H A		167,352	OPR	H A OPERATIONS
HUD	HUD	NORTHWEST INUPIAT H A		290,265	OPR	H A OPERATIONS
HUD	HUD	TLINGIT-HAIDA H A		606,915	OPR	H A OPERATIONS
HUD	HUD	VARIOUS PROJECTS		8,204,268	OPR	RENT SUBSIDIES
SUBTOTAL 1989 OPERATING APPROPRIATIONS				\$26,045,924		
TOTAL 1989 APPROPRIATIONS				\$64,327,230		*****

LEGEND:

- FEMA - Federal Emergency Management Agency
- CDBG - Community Development Block Grant
- ESGP - Emergency Shelter Grants Program
- RRP - Rental Rehabilitation Program
- HHS - Department of Health and Human Services
- HUD - Department of Housing and Urban Development
- EDUC - Department of Education
- ECS - Emergency Community Services
- H A - Housing Authority
- * - Purchase of scattered site units to replace public housing units which will be demolished

Alaska Housing Market Council
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FEDERAL FUNDING IN ALASKA
RURAL/URBAN DISTRIBUTION BY FISCAL YEAR

FUNDING SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	1988/1989 AWARD	OPERATING/ CAPITAL	PURPOSE	RURAL	URBAN
HUD	HUD	ALEUTIAN H A		\$1,032,252	CAP	REHAB 5 PROJECTS		
HUD	HUD	ALEUTIAN H A		179,070	OPR	H A OPERATIONS	\$1,211,322	
HUD	HUD	ARCTIC SLOPE REG. H A		137,500	CAP	REHAB 1 PROJECT		
HUD	HUD	ARCTIC SLOPE REG. H A		304,080	OPR	H. A. OPERATIONS	441,580	
HUD	HUD	ASHA		898,190	OPR	RENT SUBSIDIES		
HUD	HUD	ASHA		8,526,654	OPR	RENT SUBSIDIES		
HUD	HUD	ASHA		508,279	CAP	REHAB 1 PROJECT		
HUD	HUD	ASHA		4,036,039	OPR	H A OPERATIONS		
HUD	HUD	ASHA		13,830,000	CAP	REPLACE. WILLOW PARK*		\$27,799,162
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		6,313,200	CAP	DEVELOP NEW HOUSING		
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		22,700	CAP	DEVELOP NEW HOUSING		
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		510,546	CAP	REHAB 22 PROJECTS		
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		191,120	OPR	OPERATING SUBSIDY	7,037,566	
HUD	HUD	BARANOF ISLAND H A/C		14,700	OPR	H A OPERATIONS		
HUD	HUD	BARANOF ISLAND H A/C		922,000	CAP	DEVELOP NEW HOUSING	936,700	
HUD	CDBG	BEAVER VILLAGE		350,000	CAP	HOUSING REHAB	350,000	
HUD	HUD	BERING STRAITS REG. H A		5,961,600	CAP	DEVELOP NEW HOUSING		
HUD	HUD	BERING STRAITS REG. H A		456,568	CAP	DEVELOPMENT FUNDS		
HUD	HUD	BERING STRAITS REG. H A		210,334	OPR	H A OPERATIONS		
HUD	HUD	BERING STRAITS REG. H A		849,212	CAP	REHAB 8 PROJECTS	7,477,714	
MCKINNEY	FEMA	BETHEL		5,000	OPR	EMERG. FOOD & SHELTER	5,000	
MCKINNEY	HHS	BRISTOL BAY	INDIAN ALLOCATION	2,265	OPR	ECS - HOMELESS		
HUD	HUD	BRISTOL BAY H A		54,340	OPR	H A OPERATIONS		
HUD	HUD	BRISTOL BAY H A		293,160	CAP	DEVELOPMENT FUNDS		
HUD	HUD	BRISTOL BAY H A		7,172,159	CAP	DEVELOP NEW HOUSING	7,521,924	
MCKINNEY	HHS	COOK INLET	INDIAN ALLOCATION	6,302	OPR	ECS - HOMELESS		
HUD	HUD	COOK INLET H A		706,476	OPR	H A OPERATIONS	712,778	

FEDERAL FUNDING IN ALASKA
RURAL/URBAN DISTRIBUTION BY FISCAL YEAR

FUNDING SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	1988/1989 AWARD	1988/1989 OPERATING/ CAPITAL	PURPOSE	RURAL	URBAN
HUD	HUD	COPPER RIVER H A		286,994	OPR	H A OPERATIONS		
HUD	HUD	COPPER RIVER H A		435,450	CAP	DEVELOPMENT FUNDS		
HUD	HUD	COPPER RIVER H A		20,730	CAP	REHAB 1 PROJECT	743,174	
MCKINNEY	HHS	FAIRBANKS	INDIAN ALLOCATION	1,000	OPR	ECS - HOMELESS		
MCKINNEY	FEMA	FAIRBANKS N.S.B.		77,425	OPR	EMERGENCY FOOD AND SHELTER		78,425
HUD/ESG	ESG	FAIRBANKS N.S.B.	FAIRBANKS N.S.B.	15,634	CAP	EMERGENCY SHELTER		15,634
HUD	HUD	INTERIOR REGION H A		59,690	OPR	H A OPERATIONS		
HUD	HUD	INTERIOR REGION H A		311,478	CAP	REHAB 3 PROJECTS		
HUD	HUD	INTERIOR REGION H A		3,627,000	CAP	DEVELOP NEW HOUSING		
HUD	HUD	INTERIOR REGION H A		277,130	CAP	DEVELOPMENT FUNDS	4,275,298	
HUD/ESG	HUD	JUNEAU		29,613	CAP	EMERGENCY SHELTER		29,613
HUD/ESG	HUD	KENAI		4,770	CAP	EMERGENCY SHELTER	4,770	
MCKINNEY	FEMA	KENAI PENINSULA BOROUGH		49,565	OPR	EMERG. FOOD & SHELTER	49,565	
MCKINNEY	HHS	KODIAK	INDIAN ALLOCATION	1,001	OPR	ECS - HOMELESS		
HUD	HUD	KODIAK ISLAND H A		680,446	CAP	REHAB 3 PROJECTS		
HUD	HUD	KODIAK ISLAND H A		137,450	OPR	H A OPERATIONS		
MCKINNEY	FEMA	KODIAK ISLAND BOROUGH		4,907	OPR	EMERG. FOOD & SHELTER	823,804	
HUD/ESG	HUD	KOTZEBUE		11,023	CAP	EMERGENCY SHELTER	11,023	
MCKINNEY	HHS	LARSEN BAY	INDIAN ALLOCATION	500	OPR	ECS - HOMELESS	500	
MCKINNEY	FEMA	MAT-SU		48,039	OPR	EMERG. FOOD & SHELTER	48,039	
HUD	HUD	METLAKATLA H A		127,814	OPR	H A OPERATIONS	127,814	
HUD/ESG	HUD	MUNI. OF ANCHORAGE		5,100	CAP	EMERGENCY SHELTER		5,100
MCKINNEY	HUD	MUNI. OF ANCHORAGE		4,000	CAP	EMERGENCY SHELTER GRANTS		
MCKINNEY	HHS	MUNI. OF ANCHORAGE	CLITHEROE CENTER	1,046,589	OPR	ALCOHOL DRUG ABUSE TREATMENT		
MCKINNEY	FEMA	MUNI. OF ANCHORAGE		95,700	OPR	EMERGENCY FOOD AND SHELTER		
HUD	ESGP	MUNI. OF ANCHORAGE		4,000	CAP	EMERGENCY SHELTER		
HUD	RRP	MUNI. OF ANCHORAGE		156,700	CAP	RENTAL REHAB		
HUD	HUD	MUNI. OF ANCHORAGE		729,950	CAP	HOUSING REHAB		

FEDERAL FUNDING IN ALASKA
RURAL/URBAN DISTRIBUTION BY FISCAL YEAR

FUNDING SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	1988/1989 AWARD	OPERATING/ CAPITAL	PURPOSE	RURAL	URBAN
HUD	CDBG	MUNI. OF ANCHORAGE		128,000	CAP	RUNAWAY SHELTER		2,164,939
MCKINNEY	FEMA	NOME/KOTZEBUE		2,000	OPR	EMERG. FOOD & SHELTER	2,000	
HUD	HUD	NORTH PACIFIC RIM H A		1,844,000	CAP	DEVELOP NEW HOUSING		
HUD	HUD	NORTH PACIFIC RIM H A		188,506	OPR	H A OPERATIONS		
HUD	HUD	NORTH PACIFIC RIM H A		19,384	CAP	DEVELOPMENT FUNDS	2,051,890	
HUD	HUD	NORTHWEST INUPIAT H A		3,103,778	CAP	DEVELOPMENT FUNDS		
HUD	HUD	NORTHWEST INUPIAT H A		409,300	OPR	H A OPERATIONS		
HUD	HUD	NORTHWEST INUPIAT H A		2,344,000	CAP	DEVELOP NEW HOUSING		
HUD	HUD	NORTHWEST INUPIAT H A		319,575	CAP	REHAB 3 PROJECTS	6,176,653	
MCKINNEY	HHS	NORTH PACIFIC RIM	INDIAN ALLOCATION	1,000	OPR	ECS - HOMELESS	1,000	
HUD	CDEBG	PETERSBURG		350,000	CAP	HOUSING REHAB	350,000	
HUD	CDBG	RUBY		124,768	CAP	HOUSING REHAB	124,768	
		STATE OF ALASKA		2,500,000	CAP	WEATHERIZATION	2,500,000	
HUD	ESPG	STATE OF ALASKA		5,000	CAP	EMERGENCY SHELTER		
MCKINNEY	EDUC	STATE OF ALASKA	DEPT. OF EDUCATION	50,000	OPR	HOMELESS YOUTH ED.		
MCKINNEY	EDUC	STATE OF ALASKA		75,000	OPR	ADULT ED. LITERACY		
MCKINNEY	HHS	STATE OF ALASKA		59,178	OPR	ECS - HOMELESS		
MCKINNEY	HUD	STATE OF ALASKA		5,000	CAP	EMERG. SHELTER GRANTS		
HUD	HUD	STATE OF ALASKA		81,000	CAP	RENTAL REHAB		275,178
MCKINNEY	FEMA	S.E. ALASKA COUNTY		45,000	OPR	EMERG. FOOD & SHELTER	45,000	
MCKINNEY	HHS	TANANA	INDIAN ALLOCATION	3,784	OPR	ECS - HOMELESS	3,784	
HUD	CDBG	TCC/VENETIE		350,000	CAP	HOUSING REHAB	350,000	
MCKINNEY	HHS	TLINGIT HAIDA	INDIAN ALLOCATION	5,711	OPR	ECS - HOMELESS		
HUD	HUD	TLINGIT-HAIDA H A		1,185,525	CAP	REHAB 15 PROJECTS		
HUD	HUD	TLINGIT-HAIDA H A		3,739,800	CAP	DEVELOP NEW HOUSING		
HUD	HUD	TLINGIT-HAIDA H A		75,000	CAP	DEVELOPMENT FUNDS		
HUD	HUD	TLINGIT-HAIDA H A		638,598	OPR	H A OPERATIONS	5,644,634	
MCKINNEY	FEMA	VALDEZ-CORDOVA		6,000	OPR	EMERG. FOOD & SHELTER	6,000	

FEDERAL FUNDING IN ALASKA
RURAL/URBAN DISTRIBUTION BY FISCAL YEAR

FUNDING SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	1988/1989 AWARD	OPERATING/ CAPITAL	PURPOSE	RURAL	URBAN
HUD	HUD	VARIOUS PROJECTS		8,542,156	OPR	RENT SUBSIDIES		8,542,156

TOTAL 1988 APPROPRIATION				\$87,944,507			\$49,034,300	\$38,910,207

HUD	HUD	ALEUTIAN H A		\$165,531	OPR	H A OPERATIONS		
HUD	HUD	ALEUTIAN H A		1,170,889	CAP	DEVELOP NEW HOUSING		
HUD	HUD	ALEUTIAN H A		1,228,175	CAP	REHAB 4 PROJECTS	\$2,564,595	
HUD	HUD	ARCTIC SLOPE H A		333,918	OPR	H A OPERATIONS		
HUD	HUD	ARCTIC SLOPE H A		2,212,800	CAP	DEVELOP NEW HOUSING	2,546,718	
HUD	HUD	ASHA		8,642,951	OPR	RENT SUBSIDIES		
HUD	HUD	ASHA		6,915,000	CAP	REPLACE BIRCH PARK*		
HUD	HUD	ASHA		1,489,150	CAP	REHAB 2 PROJECTS		
HUD	HUD	ASHA		4,209,971	OPR	H A OPERATIONS		
HUD	HUD	ASHA		1,369,781	OPR	RENT SUBSIDIES		\$22,626,853
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		450,000	CAP	REHAB 2 PROJECTS		
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		185,510	OPR	H A OPERATIONS		
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		3,203,000	CAP	DEVELOP NEW HOUSING		
HUD	HUD	ASSOC. VILLAGE COUNCIL H A		717,782	CAP	DEVELOPMENT FUNDS	4,556,292	
HUD	HUD	BARANOF ISLAND H A		30,755	OPR	H A OPERATIONS	30,755	
HUD	HUD	BERING STRAITS H A		135,797	OPR	H A OPERATIONS		
HUD	HUD	BERING STRAITS H A		5,540,000	CAP	DEVELOP NEW HOUSING		
HUD	HUD	BERING STRAITS H A		538,626	CAP	DEVELOPMENT FUNDS		
HUD	HUD	BERING STRAITS H A		1,547,022	CAP	REHAB 9 PROJECTS	7,761,445	
HUD	HUD	BRISTOL BAY H A		261,063	CAP	DEVELOPMENT FUNDS		
HUD	HUD	BRISTOL BAY H A		195,684	OPR	H A OPERATIONS	456,747	
HUD	CDBG	CIRCLE		124,000	CAP	ELECTRIFICATION	124,000	

FEDERAL FUNDING IN ALASKA
RURAL/URBAN DISTRIBUTION BY FISCAL YEAR

FUNDING SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	1988/1989 AWARD	OPERATING/CAPITAL	PURPOSE	RURAL	URBAN
HUD	HUD	COOK INLET H A		630,996	OPR	H A OPERATIONS		
HUD	HUD	COOK INLET H A		170,634	CAP	REHAB 1 PROJECT		
HUD	HUD	COOK INLET H A		73,509	CAP	DEVELOPMENT FUNDS		
HUD	HUD	COOK INLET H A		1,659,852	CAP	DEVELOP NEW HOUSING	2,534,991	
HUD	HUD	COPPER RIVER H A		310,880	OPR	H A OPERATIONS		
HUD	HUD	COPPER RIVER H A		71,500	CAP	REHAB 2 PROJECTS	382,380	
HUD	CDBG	GRAYLING		350,000	CAP	HOUSING REHAB	350,000	
HUD	HUD	INTERIOR REGION H A		447,577	CAP	REHAB 3 PROJECTS		
HUD	HUD	INTERIOR REGION H A		113,100	OPR	H A OPERATIONS	560,677	
HUD	CDBG	KLAWOCK		350,000	CAP	HOUSING REHAB	350,000	
HUD	HUD	KODIAK ISLAND H A		482,336	CAP	REHAB 2 PROJECTS		
HUD	HUD	KODIAK ISLAND H A		238,019	OPR	H A OPERATIONS	720,355	
HUD	HUD	METLAKATLA H A		214,231	OPR	H A OPERATIONS	214,231	
HUD	ESGP	MUN. OF ANCH.		26,000	CAP	EMERGENCY SHELTER		
HUD	CDBG	MUNI. OF ANCHORAGE		96,000	CAP	BR. FRANCIS SHELTER		
HUD	CDBG	MUNI. OF ANCHORAGE		275,000	CAP	HOUSING REHAB		
HUD	RRP	MUNI. OF ANCHORAGE		178,000	CAP	RENTAL REHAB		575,000
HUD	HUD	NORTH PACIFIC RIM H A		167,352	OPR	H A OPERATIONS		
HUD	HUD	NORTH PACIFIC RIM H A		60,921	CAP	REHAB 2 PROJECTS	228,273	
HUD	HUD	NORTHWEST INUPIAT H A		290,265	OPR	H A OPERATIONS		
HUD	HUD	NORTHWEST INUPIAT H A		1,052,425	CAP	DEVELOPMENT FUNDS		
HUD	HUD	NORTHWEST IKUPIAT H A		4,524,000	CAP	DEVELOP NEW HOUSING		
HUD	HUD	NORTHWEST INUPIAT H A		332,500	CAP	REHAB 1 PROJECT	6,199,190	
		STATE OF ALASKA		2,300,000	CAP	WEATHERIZATION	2,300,000	
HUD	ESGP	STATE OF ALASKA		25,000	CAP	EMERGENCY SHELTER		
HUD	HUD	STATE OF ALASKA		60,000	CAP	RENTAL REHAB		85,000
HUD	HUD	TLINGIT-HAIDA H A		606,915	OPR	H A OPERATIONS	606,915	
HUD	CDBG	TOGIAK		348,545	CAP	SENIOR CENTER	348,545	

FEDERAL FUNDING IN ALASKA
RURAL/URBAN DISTRIBUTION BY FISCAL YEAR

FUNDING SOURCE	AGENCY	AWARDED TO	PASS THROUGH RECIPIENT	1988/1989 AWARD	OPERATING/ CAPITAL	PURPOSE	RURAL	URBAN
HUD	HUD	VARIOUS PROJECTS		8,204,268	OPR	RENT SUBSIDIES		8,204,268
TOTAL 1989 APPROPRIATION				\$64,327,230			\$32,836,109	\$31,491,121

LEGEND:

- FEMA - Federal Emergency Management Agency
- CDBG - Community Development Block Grant
- ESGP - Emergency Shelter Grants Program
- RRP - Rental Rehabilitation Program
- HHS - Department of Health and Human Services
- HUD - Department of Housing and Urban Development
- EDUC - Department of Education
- ECS - Emergency Community Services
- H A - Housing Authority
- * - Purchase of scattered site units to replace public housing units which will be demolished.

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LOW INCOME LEVELS BY AREA OF STATE

AREA	MEDIAN FAMILY INCOME	LOW INCOME	VERY LOW INCOME	ASHA VERY LOW INCOME	HUD (3-Person Family)		
					LOW	VERY LOW	POVERTY
STATEWIDE	\$46,000	\$36,800	\$23,000		\$21,470	\$15,030	\$12,580
ANCHORAGE	49,900	39,920	24,950	\$22,450			
FAIRBANKS	41,600	33,280	20,800	19,400			
JUNEAU	62,200	49,760	31,100	28,000			
SITKA	57,200	45,760	28,600	25,750			
KETLIKAKH	54,000	43,200	27,000	24,300			
AHTNA	49,400	Valdez/Cordova	39,520	24,700			
ALEUT	34,900	Aleutians	27,920	17,450			
ARCTIC SLOPE	56,100	North Slope	44,880	28,050			
BERING STRAITS	28,700	Nome	22,960	14,350	19,950	Nome	
BRISTOL BAY	66,200	Bristol Bay	52,960	33,100			
	35,100	Dillingham	28,080	17,550			
CALISTA	25,500	Bethel	20,400	12,750	19,950	Bethel	
	22,200	Wade Hampton	17,760	11,100			
CHUGACH	49,400	Valdez-cordova	39,520	24,700	22,250	Valdez	
COOK INLET	42,300	Kenai	33,840	21,150	19,400	Kenai	
	40,100	Mat-Su	32,080	20,050	19,400	Mat-Su	
DOYON	23,900	S.E. Fairbanks	19,120	11,950			
	25,300	Yukon Koyukuk	20,240	12,650			
KONIAG	49,100	Kodiak Isl.	39,280	24,550	22,100	Kodiak	
NANA	30,800	N.W. Arctic	24,640	15,400			
SEALASKA	40,600	Heines	32,480	20,300	22,250	Cordova	
	40,700	Prince Wales	32,560	20,350	21,800	Petersburg	
	41,100	Skagway	32,880	20,550	21,800	Wrangell	
	48,500	Wrangell	38,800	24,250			

LOW INCOME: 80% of MEDIAN INCOME

VERY LOW INCOME: 50% OF MEDIAN INCOME

Source: Alaska State Housing Authority & Department of Labor

ESTIMATED LOW AND MODERATE INCOME
HOUSEHOLDS ON A STATEWIDE BASIS

LOCATION		POPULATION ESTIMATES **	POPULATION ESTIMATES *DOL/1987	NUMBER OF HOUSEHOLDS **	MEDIAN FAMILY INCOME *DOL/1989	% LOW INCOME HOUSEHOLDS	# LOW INCOME HOUSEHOLDS	% MODERATE INCOME HOUSEHOLDS	# MODERATE INCOME HOUSEHOLDS
ANCHORAGE		202744	231492	75393	\$49,900	29.8%	22,467	20.8%	15,682
FAIRBANKS		73540	73164	25813	41,600	29.8%	7,692	20.8%	5,369
JUNEAU		29946	25369	11091	62,200	29.8%	3,305	20.8%	2,307
SITKA		8102	8416	2440	57,200	29.8%	727	20.8%	508
KETCHIKAN		7601	12432	2815	54,000	29.8%	839	20.8%	586
VALDEZ/CORDOVA	AHTNA	3034	8831	1167	49,400	29.8%	348	20.8%	243
	CHUGACH	8916		2630	49,400	29.8%	784	20.8%	547
ALEUTIANS	ALEUT	3783	9420	1401	34,900	50.0%	701	20.8%	291
NORTH SLOPE	ARCTIC SLOPE	5389	5927	1225	56,100	29.8%	365	20.8%	255
WOME	BERING STRAITS	7770	7774	1646	28,700	50.0%	823	20.8%	342
BRISTOL BAY	BRISTOL BAY	7033	1402	420	66,200	29.8%	125	20.8%	87
DILLINGHAM			5836	1750	35,100	50.0%	875	20.8%	364
BETHEL	CALISTA	18473	13345	4078	25,500	50.0%	2,039	20.8%	848
WADE HAMPTON			5599		22,200	50.0%	0	20.8%	0
KENAI	COOK INLET	73142	39170	24060	42,300	29.8%	7,170	20.8%	5,004
MAT-SU			37027		40,100	29.8%	0	20.8%	0
S.E. FAIRBANKS	DOYON	47849	6423	15688	23,900	50.0%	7,844	20.8%	3,263
YUKON KOYUKUK			9384		25,300	50.0%	0	20.8%	0
KODIAK ISL.	KONIAG	11221	13658	3134	49,100	29.8%	934	20.8%	652
N.W. ARCTIC	NANA	5790	5962	1129	30,800	50.0%	565	20.8%	235
HAINES	SEALASKA	22479	1850	6075	40,600	29.8%	1,810	20.8%	1,264
PRINCE WALES			4964		40,700	29.8%	0	20.8%	0

ESTIMATED LOW AND MODERATE INCOME
HOUSEHOLDS ON A STATEWIDE BASIS

LOCATION	POPULATION ESTIMATES **	POPULATION ESTIMATES *DOL/1987	NUMBER OF HOUSEHOLDS **	MEDIAN FAMILY INCOME *DOL/1989	% LOW INCOME HOUSEHOLDS	# LOW INCOME HOUSEHOLDS	% MODERATE INCOME HOUSEHOLDS	# MODERATE INCOME HOUSEHOLDS
SKAGWAY		3684		41,100	29.8%	0	20.8%	0
WRANGELL		6671		48,500	29.8%	0	20.8%	0
TOTAL STATE OF ALASKA	536,812	537,800	181,955	\$46,000	32.7%	59,412		37,847

Moderate Income: 80% of Median Family Income
Low Income: 50% of Median Family Income

*DOL / Department of Labor

**Source: Population estimates and number of households for rural areas are from 1988 Rural Needs Assessment Study.
Population estimates and number of households for urban areas from community statistics.

Assumptions: Juneau and Ketchikan did not have household statistics available. Applied average number of residents per household of other urban communities of 2.7 to arrive at # of households.

To determine the percentage of low and moderate income households in urban and higher income areas, the same percentage breakout as found in Anchorage was applied. Anchorage is the only area of the state which had population distribution by income level.

For rural areas with median family income levels lower than \$35,000, we used a 50% figure for calculating number of low income households.

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LOW INCOME HOUSING RESOURCES IN ALASKA

AGENCY	TYPE OF RESOURCE	QUANTITY RENTAL	QUANTITY OWNERSHIP
ASHA	LOW RENT UNITS	1,328	
ASHA	SECTION 8 MGMT UNITS	285	
ASHA	SECTION 8 CERTIFICATES	1,884	
NORTH PACIFIC RIM	MUTUAL HELP LOW RENT	24	136
NW INUPIAT	MUTUAL HELP LOW RENT	43	298
COPPER RIVER	MUTUAL HELP LOW RENT	44	62
BARANOF ISLAND	MUTUAL HELP LOW RENT	10	40
METLAKATLA	MUTUAL HELP LOW RENT	40	44
AVCP	MUTUAL HELP LOW RENT	43	1,004
ALEUTIAN	MUTUAL HELP LOW RENT	14	238
INTERIOR	MUTUAL HELP		43
ARCTIC SLOPE	MUTUAL HELP LOW RENT	71	353
KODIAK ISLAND	MUTUAL HELP LOW RENT	48	
COOK INLET	MUTUAL HELP LOW RENT	172	213
BRISTOL BAY	MUTUAL HELP LOW RENT	34	300

LOW INCOME HOUSING RESOURCES IN ALASKA

AGENCY	TYPE OF RESOURCE	QUANTITY RENTAL	QUANTITY OWNERSHIP
TLINGIT-HAIDA	MUTUAL HELP		568
	LOW RENT	67	
BERINGS STRAITS	MUTUAL HELP		287
	LOW RENT	20	
NUMBER OF UNITS		4,127	3,586

Source: Staff of housing authorities

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HOUSING SPECIAL NEEDS ASSESSMENT*

SPECIAL NEEDS GROUP	NUMBER OF BEDS NEEDED/AVAILABLE STATEWIDE									COMMENTS/RESOURCE
	EMERGENCY SHELTER			TRANSITIONAL HOUSING			LONG-TERM HOUSING			
	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	
AIDS PATIENTS	Under-reported		Unknown	15	0	15	5	0	5	Need nursing homes, hospice beds, etc.
CHRONICALLY ILL										
DEVELOPMENT. DISABLED BARRIER FREE HOUSING				245	145	100	300		300	Div. Mental Health Letter Oct. 5, 1989. Updated w/info. from Governor's Council on
EMOTIONALLY DISTURBED CHILDREN	Acute Care 36	12	24	28	8	20	Family Treatment Home 55	12	43	Gifted/Handicapped. Booth Home/Div. Mental Health
EX-OFFENDERS				315	265	50				1989 CHAP, Additional inform. from Department of Corrections
EX-OFFENDERS/MENTALLY ILL**				200		200	High Need Unquantif.	0		personal interviews.

HOUSING SPECIAL NEEDS ASSESSMENT*

SPECIAL NEEDS GROUP	NUMBER OF BEDS NEEDED/AVAILABLE STATEWIDE									COMMENTS/RESOURCE
	EMERGENCY SHELTER			TRANSITIONAL HOUSING			LONG-TERM HOUSING			
	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	
HOMELESS										
FAMILIES W/CHILDREN	364	274	90	15	0	15				1989 CHAP
WOMEN W/CHILDREN	73	61	12	12	0	12				1989 ANCHORAGE CHAP
MEN W/CHILDREN	2	0	2							
ADULTS	347	347	0							
ELDERLY	12	12	0							
MENTALLY ILL (Severly)	60	56	4	530	43	487	1512	298	1214	Division Mental Health 1989 Anchorage CHAP
DUAL DIAGNOSIS	6	1	5	10	4	6	25	5	20	
MENTALLY DISABLED (Higher Functioning)	180		180				395	80	315	1989 CHAP Oct. 5 Mental Health Letter
NEUROLOGIC. IMPAIRED										
PHYSICALLY HANDICAP.	70	0	70				65		65	

HOUSING SPECIAL NEEDS ASSESSMENT*

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SPECIAL NEEDS GROUP	NUMBER OF BEDS NEEDED/AVAILABLE STATEWIDE									COMMENTS/RESOURCE
	EMERGENCY SHELTER			TRANSITIONAL HOUSING			LONG-TERM HOUSING			
	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	
PREGNANT WOMEN				12	5	7	4	0	4	Clare House
PREGNANT TEENS							8	2	6	Booth Home
RURAL ALASKANS FAMILIES ADULTS				95		95				
SENIORS	Homeless 50	15	35				Pioneer Home Waiting List 535	267	268	Senior Housing Report Jan/1989 1989 CHAP
							Private 502	621	0	
SUBSTANCE ABUSERS Deinstitutionaliz.	Large Need Unquantif.	22		150	85	65	120	60	60	Office of Alcoholism 1989 CHAP
				350	200	150				

HOUSING SPECIAL NEEDS ASSESSMENT*

SPECIAL NEEDS GROUP	NUMBER OF BEDS NEEDED/AVAILABLE STATEWIDE									COMMENTS/RESOURCE
	EMERGENCY SHELTER			TRANSITIONAL HOUSING			LONG-TERM HOUSING			
	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	NEEDED	AVAILABLE	UNMET NEED	
VICTIMS DOMESTIC VIOLENCE	78	63	15		12	0				1989 CHAP, Anchorage CHAP
YOUTH/RUNAWAYS	High Need/Unquantif.	72		27	19	8	Unquantif.	0		1989 CHAP, Covenant House Governor's Interim Commission Children & Youth
TOTAL BEDS ALL SPECIAL NEEDS GROUPS	1,278	935	437	2,004	786	1,230	3,526	1,345	2,300	

*This is not a complete statistical analysis, but is a result of review of agency data and interviews with agency staff. Individual category data, and not the overall totals, should be especially noted. Data was not always available to determine overall housing needs, what is currently available is the unmet need.

**This applies to felons only.

CHAP - Comprehensive Homeless Assistance Plan

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STATE OF ALASKA DEMOGRAPHICS (BY URBAN AND BUSH/RURAL AREAS)

DESCRIPTION	ALASKA	URBAN PROFILES					COMPOSITE URBAN PROFILE	COMPOSITE BUSH/RURAL PROFILE	BUSH PROFILE	RURAL PROFILE
		FAIRBANKS								
		ANCHORAGE	BOROUGH	JUNEAU	SITKA	KETCHIKAN				
1990 FORECAST POPULATION							220,617			
YEAR POPULATION	1987 537,800	1988 202,744	1988 73,540	1988 29,946	1988 8,102	1988 7,601	321,933	214,879	159,096	55,783
PERCENT POPULATION							59.86%	39.96%	29.58%	10.37%
AGE										
0-24	228,901	(0-17) 62,110		9,405	3,353	4,727				
25-34	123,434	(18-39) 87,288		5,655	1,812	2,558				
35-44	91,505	(40-64) 47,500		5,010	1,415	2,170				
45-64	74,767	(65+) 5,905		4,066	1,363	2,195				
65+	19,193									
MEDIAN AGE	28.3	28.6	27.6	31.1	29.9	31.0				
MEN	28.2	28	27.6	30.7	29.4	31.2				
WOMEN	28.4	29	27.6	31.4	30.4	30.8				
RACE										
NON-NATIVE PERCENTAGE	398,101 74.02%	191,346 94.4%	69,658 94.7%	27,304 91.2%	6,279 77.5%	6,134 80.7%	300,721 93.4%	96,392 44.9%		
NATIVE PERCENTAGE	139,699 25.98%	11,398 5.6%	3,882 5.3%	2,642 8.8%	1,823 22.5%	1,467 19.3%	21,212 6.6%	118,487 55.1%		

STATE OF ALASKA DEMOGRAPHICS (BY URBAN AND BUSH/RURAL AREAS)

DESCRIPTION	ALASKA	URBAN PROFILES					COMPOSITE URBAN PROFILE	COMPOSITE BUSH/RURAL PROFILE	BUSH PROFILE	RURAL PROFILE
		FAIRBANKS								
		ANCHORAGE	BOROUGH	JUNEAU	SITKA	KETCHIKAN				
SEX										
MALE	279,907	103,197				169,823	110,084			
PERCENTAGE	52.0%	50.9%	52.0%	49.0%	49.0%	52.8%	51.2%			
FEMALE	257,893	99,547				153,098	104,795			
PERCENTAGE	48.0%	49.1%	48.0%	51.0%	51.0%	47.6%	48.8%			
INCOME										
PER CAPITA PERSONAL INCOME	\$18,461	\$21,102	\$16,780	\$21,949	\$18,129	\$21,944				
FAMILY MEDIAN INCOME	\$46,000	\$49,900	\$41,600	\$62,200	\$57,200	\$54,000				
AVG. MONTHLY INCOME	\$2,310	\$2,382	\$2,236	\$2,339	\$2,045	\$2,178				
HOUSEHOLD INCOME										
Less than \$5,000		4.4%	3,335							
\$ 5,000- \$9,999		5.3%	4,025							
\$10,000-\$14,999		5.2%	3,917							
\$15,000-\$19,999		7.1%	5,378							
\$20,000-\$29,999		15.5%	11,688							
\$30,000-\$39,999		13.0%	9,815							
\$40,000-\$49,000		12.8%	9,632							
\$50,000-\$59,000		9.7%	7,333							
\$60,000-\$69,999		8.6%	6,468							
\$70,000-\$79,999		5.6%	4,211							

STATE OF ALASKA DEMOGRAPHICS (BY URBAN AND BUSH/RURAL AREAS)

DESCRIPTION	ALASKA	URBAN PROFILES					COMPOSITE URBAN PROFILE	COMPOSITE BUSH/RURAL PROFILE	BUSH PROFILE	RURAL PROFILE
		FAIRBANKS								
		ANCHORAGE	BOROUGH	JUNEAU	SITKA	KETCHIKAN				
\$80,000-\$89,999		3.5%	2,614							
\$90,000-\$99,999		2.8%	2,115							
\$100,000-\$109,999		2.4%	1,834							
\$110,000-\$119,999		1.0%	749							
\$120,000 or more		3.0%	2,272							
HOUSEHOLDS TOTAL	181,949	75,393	25,813	11,091	2,440	2,815	117,552	64,397		
AVG. SQ. FT. PER HOUSEHOLD		1,635	N/A	N/A	N/A	N/A		1,162		
AVG. # RESIDENTS PER HOUSEHOLD		2.72	2.7	2.7	2.8	2.7		3.7		
AVG. SQ. FT. PER RESIDENT		600	N/A	N/A	N/A	N/A		311		

DATA WAS COLLECTED FROM THE FOLLOWING SOURCES: DEPARTMENT OF LABOR, DCRA'S 1988 RURAL NEEDS ASSESSMENT STUDY, AND FROM INDIVIDUAL COMMUNITIES. IN MOST CASES, THE NUMBERS FROM EACH SOURCE DID NOT MATCH THE OTHERS, BUT WERE CONSIDERED CLOSE ENOUGH TO BE RELIABLE FOR PURPOSES OF CREATING A COMPOSITE, DEMOGRAPHIC PICTURE OF ALASKA.

RURAL: A community in the first, second, third or fourth judicial district which has a population between 1000 and 4500 and is connected by road or rail to Anchorage or Fairbanks.
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 or a community in the first judicial district which has a population which is less than 1000.

Alaska Housing Market Council
 December 1989

DESCRIPTION	ALASKA	REGIONAL PROFILES												COMPOSITE BUSH/RURAL PROFILE	BUSH PROFILE	RURAL PROFILE
		AHTNA	ALEUT	ARCTIC SLOPE	BERING STRAITS	BRISTOL BAY	CALISTA	CHUGACH	COOK INLET	DOYON	KONIAG	HAMA SEALASKA				
1990 FORECAST POPULATION		3,121	3,458	5,543	7,992	7,234	19,000	9,170	75,229	49,214	11,541	5,995	23,120	220,617		
YEAR POPULATION	1987 537,800	1985 3,034	1985 3,783	1985 5,389	1985 7,770	1985 7,033	1985 18,473	1985 8,916	1985 73,142	1985 47,849	1985 11,221	1985 5,790	1985 22,479	214,879	159,096	55,783
PERCENT POPULATION		0.6%	0.7%	1.0%	1.4%	1.3%	3.4%	1.7%	13.6%	8.9%	2.1%	1.1%	4.2%	39.96%	29.58%	10.37%
AGE																
0-24	228,901															
25-34	123,434															
35-44	91,505															
45-64	74,767															
65+	19,193															
MEDIAN AGE	28.3															
MEN	28.2	17.9	24.0	20.7	20.1	26.2	21.0	29.1	28.6	28.9	20.1	22.1	25.3			
WOMEN	28.4	28.0	27.2	21.9	15.1	26.5	18.6	21.4	26.9	27.4	17.5	27.1	23.4			
RACE																
NON-NATIVE	398,101	300	1,892	593	124	781	259	4,387	66,852	8,039	2,850	921	9,396	96,392		
PERCENTAGE	74.02%	9.9%	50.0%	11.0%	1.6%	11.1%	1.4%	49.2%	91.4%	16.8%	25.4%	15.9%	41.8%	44.9%		
NATIVE	139,699	2,734	1,892	4,796	7,646	6,252	18,214	4,529	6,290	39,810	8,371	4,869	13,083	118,487		
PERCENTAGE	25.98%	90.1%	50.0%	89.0%	98.4%	88.9%	98.6%	50.8%	8.6%	83.2%	74.6%	84.1%	58.2%	55.1%		

DESCRIPTION	ALASKA	REGIONAL PROFILES												COMPOSITE BUSH/RURAL PROFILE	BUSH PROFILE	RURAL PROFILE
		ANTNA	ALEUT	ARCTIC SLOPE	BERING STRAITS	BRISTOL BAY	CALISTA	CHUGACH	COOK INLET	DOYON	KONIAG	NAANA	SEALASKA			
SEX																
MALE	279,907	1,594	1,982	2,721	3,986	4,111	9,920	4,267	36,739	24,355	5,825	3,344	11,240	110,084		
PERCENTAGE	52.0%	52.5%	52.4%	50.5%	51.3%	58.5%	53.7%	47.9%	50.2%	50.9%	51.9%	57.8%	50.0%	51.2%		
FEMALE	257,893	1,440	1,801	2,668	3,784	2,922	8,553	4,649	36,403	23,494	5,396	2,446	11,240	104,795		
PERCENTAGE	48.0%	47.5%	47.6%	49.5%	48.7%	41.5%	46.3%	52.1%	49.8%	49.1%	48.1%	42.2%	50.0%	48.8%		
INCOME																
PER CAPITA PERSONAL INCOME	\$18,461	\$20,672	\$17,309	\$19,861	\$13,886	\$23,772	\$11,466	\$20,672	\$15,306	\$11,634	\$16,190	\$12,273	\$26,505			
						\$14,657	\$9,075		\$13,408	\$11,788			\$13,440			
FAMILY MEDIAN INCOME	\$46,000	\$49,400	\$34,900	\$56,100	\$28,700	\$66,200	\$25,500	\$49,400	\$42,300	\$23,900	\$49,100	\$30,800	\$40,600			
						\$35,100	\$22,200		\$40,100	\$25,300			\$40,700			
AVG. MONTHLY INCOME	\$2,310	\$2,417	\$2,310	\$4,053	\$2,024	\$1,970	\$1,727	\$2,417	\$2,245	\$1,890	\$1,807	\$2,122	\$2,373			
			\$2,140			\$1,850	\$1,452		\$1,902	\$2,082			\$2,089			
													\$1,807			
HOUSEHOLD INCOME																
Less than \$5,000																
\$ 5,000- \$9,999																
\$10,000-\$14,999																
\$15,000-\$19,999																
\$20,000-\$29,999																
\$30,000-\$39,999																
\$40,000-\$49,000																
\$50,000-\$59,000																
\$60,000-\$69,999																
\$70,000-\$79,999																

DESCRIPTION	ALASKA	REGIONAL PROFILES												COMPOSITE BUSH/RURAL PROFILE	BUSH PROFILE	RURAL PROFILE
		AHTNA	ALEUT	ARCTIC SLOPE	BERING STRAITS	BRISTOL BAY	CALISTA	CHUGACH	COOK INLET	DOYON	KONIAG	NANA	SEALASKA			
\$80,000-\$89,999																
\$90,000-\$99,999																
\$100,000-\$109,999																
\$110,000-\$119,999																
\$120,000 or more																
HOUSEHOLDS																
TOTAL	181,949	1,167	1,401	1,225	1,646	2,164	4,078	2,630	24,060	15,688	3,134	1,129	6,075	64,397		
AVG. SQ. FT. PER HOUSEHOLD		801	1,411	1,229	650	1,303	661	1,996	1,885	686	982	731	1,509	1,162		
AVG. # RESIDENTS PER HOUSEHOLD		2.6	2.7	4.4	4.7	3.3	4.5	3.4	3.1	3.1	3.6	5.3	3.7	3.7		
AVG. SQ. FT. PER RESIDENT		312	517	281	137	401	146	589	616	223	271	138	408	311		

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Alaska Housing Market Council
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HOUSEHOLD INCOME ANALYSIS STATEWIDE AND IN ANCHORAGE

ANCHORAGE 1987 POPULATION			STATEWIDE 1980 CENSUS						
			OWNER OCCUPIED			RENTER OCCUPIED		TOTAL HOUSEHOLDS	
INCOME LEVEL	PERCENT	HOUSEHOLDS	INCOME LEVEL	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS
Less than \$5,000	4.4%	3,335	<\$5,000	6.72%	5,149	11.19%	6,133	8.58%	11,282
\$5,000 to \$9,999	5.3%	4,025	\$5,000-\$10,000	6.61%	5,065	14.56%	7,981	9.92%	13,046
\$10,000-\$14,999	5.2%	3,917	\$10,000-\$12,500	3.88%	2,978	9.08%	4,975	6.05%	7,953
\$15,000-\$19,999	7.1%	5,378	\$12,500-\$15,000	3.05%	2,337	6.91%	3,786	4.66%	6,123
\$20,000-\$29,999	15.5%	11,688	\$15,000-\$20,000	7.25%	5,557	15.10%	8,275	10.52%	13,832
\$30,000-\$39,999	13.0%	9,815	\$20,000-\$25,000	8.64%	6,621	11.24%	6,158	9.72%	12,779
\$40,000-\$49,000	12.8%	9,632	\$25,000-\$35,000	18.58%	14,241	15.05%	8,248	17.11%	22,489
\$50,000-\$59,999	9.7%	7,333	\$35,000-\$50,000	22.88%	17,540	10.93%	5,989	17.90%	23,529
\$60,000-\$69,999	8.6%	6,468	>\$50,000	22.40%	17,171	5.95%	3,259	15.54%	20,430
\$70,000-\$79,999	5.6%	4,211							
\$80,000-\$89,999	3.5%	2,614							
\$90,000-\$99,999	2.8%	2,115							
\$100,000-\$109,999	2.4%	1,834							
\$110,000-\$119,999	1.0%	749							
\$120,000 or more	3.0%	2,272							
TOTAL HOUSEHOLDS	99.99%	75,386		100.00%	76,659	100.00%	54,804	100.00%	131,463
MEDIAN FAMILY INC.		\$49,900			\$32,344		\$17,491		
MEAN FAMILY INCOME		\$44,784			\$35,704		\$21,232		

HOUSEHOLD INCOME ANALYSIS STATEWIDE AND IN ANCHORAGE

ANCHORAGE 1987 POPULATION			STATEWIDE 1980 CENSUS						
			OWNER OCCUPIED			RENTER OCCUPIED		TOTAL HOUSEHOLDS	
INCOME LEVEL	PERCENT	HOUSEHOLDS	INCOME LEVEL	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS
AVERAGE INCOME BY HOUSEHOLD TYPE:									
FAMILY	\$49,561								
OWNER-OCCUPIED	\$55,553								
RENTER-OCCUPIED	\$28,802								
TOTAL HOUSEHOLDS:									
<\$15,000 INCOME	14.96%	11,277	<\$15,000 INCOME	20.26%	15,529	41.74%	22,875	29.21%	38,404
<\$20,000 INCOME	22.09%	16,655	<\$20,000 INCOME	27.51%	21,086	56.84%	31,150	39.73%	52,236
<\$30,000 INCOME	37.60%	28,343	<\$25,000 INCOME	36%	27,707	68.08%	37,302	49.45%	65,015

Source: Anchorage Indicators, A Socioeconomic Review
 Source: 1980 Census of Housing

Alaska Housing Market Council
 December 1989

ANALYSIS OF AGENCY MORTGAGE LOANS BY LOCATION

CITY	# LOANS	AVERAGE	PRINCIPAL	# LOANS	AVERAGE	PRINCIPAL	RURAL		BUSH	BUSH	URBAN	
	AHFC	LOAN AMT.	BALANCES	DCRA	LOAN AMT.	BALANCES	#LOANS	\$ LOANS	# LOANS	\$ LOANS	# LOANS	\$ LOANS
AMBLER				1	\$19,321	\$19,321			1	\$19,321		
ANCHOR POINT	44	\$62,011	\$2,728,480	2	76,537	153,074			46	2,881,554		
ANCHORAGE	19,937	85,243	1,699,480,541	6	57,776	346,654					19,943	\$1,699,827,195
ANDERSON	2	104,006	208,012						2	208,012		
ANGOOK				1	106,250	106,250			1	106,250		
ANIAK	3	79,780	239,341	18	84,184	1,515,310			21	1,754,651		
AUKE BAY	31	68,619	2,127,182								31	\$2,127,182
BARROW	32	78,765	2,520,482	9	213,148	1,918,332			41	4,438,814		
BELUGA RIVER				2	83,947	167,893			2	167,893		
BETHEL	173	69,122	11,958,165	158	102,948	16,265,727			331	28,223,892		
BETTLES FIELD	1	30,729	30,729						1	30,729		
BIG LAKE	32	78,870	2,523,836						32	2,523,836		
CANTWELL	2	57,668	115,335						2	115,335		
CENTRAL	1	82,227	82,227	1	58,081	58,081			2	140,308		
CHEVAK				2	25,096	50,192			2	50,192		
CHINIAK				6	79,855	479,132			6	479,132		
CHITNA	2	24,555	49,110						2	49,110		
CHUGIAK	792	93,556	74,096,628								792	\$74,096,628
CLAM GULCH	4	81,797	327,186						4	327,186		
COOPER LANDING	7	70,084	490,588						7	490,588		
COPPER CENTER	18	45,886	825,951						18	825,951		
CORDOVA	149	62,704	9,342,866	47	92,553	4,350,008	196	\$13,692,874				
CRAIG	9	48,335	435,019	43	83,356	3,584,315			52	4,019,334		
DELTA JUNCTION	163	70,476	11,487,557	1	73,167	73,167	164	11,560,724				
DILLINGHAM	32	65,028	2,080,898	84	115,308	9,685,884			116	11,766,782		
DOUGLAS	171	75,136	12,848,317								171	\$12,848,317

ANALYSIS OF AGENCY MORTGAGE LOANS BY LOCATION

CITY	# LOANS	AVERAGE	PRINCIPAL	# LOANS	AVERAGE	PRINCIPAL	RURAL	BUSH	BUSH	URBAN		
	ANFC	LOAN AMT.	BALANCES	DCRA	LOAN AMT.	BALANCES	#LOANS	\$ LOANS	# LOANS	\$ LOANS		
EAGLE				2	48,660	97,319	2	97,319				
EAGLE RIVER	2,552	100,693	256,967,547							2,552	\$256,967,547	
ELFIN COVE	1	44,326	44,326	1	72,623	72,623			2	116,949		
ELIM				1	137,647	137,647			1	137,647		
EMMONAK				3	48,792	146,376			3	146,376		
ESTER	13	76,062	988,812						13	988,812		
FAIRBANKS	4,964	75,790	376,219,589	4	45,262	181,046					4,968	\$376,400,635
FORT YUKON	2	32,333	64,665	6	42,834	257,005			8	321,670		
FUNTER BAY				1	76,522	76,522			1	76,522		
GAKONA	3	100,935	302,805						3	302,805		
GALENA	6	42,806	256,837	19	68,933	1,309,729			25	1,566,566		
GIRWOOD	103	86,495	8,908,983								103	\$8,908,983
GLENALLEN	39	62,952	2,455,109						39	2,455,109		
GUSTAVUS				3	54,155	162,466			3	162,466		
HAINES	86	54,504	4,687,366	31	85,917	2,663,436	117	7,350,802				
HALIBUT COVE				1	129,776	129,776			1	129,776		
HEALY	31	94,289	2,922,962						31	2,922,962		
HOLLIS				3	35,095	105,285			3	105,285		
HOMER	400	75,560	30,223,891				400	30,223,891				
HOONAH	10	40,040	400,395	10	54,767	547,673			20	948,068		
HOPE	1	56,233	56,233						1	56,233		
HOUSTON	18	63,630	1,145,340						18	1,145,340		
HYDABURG	1	18,402	18,402						1	18,402		
ILIAMMA				4	131,774	527,097			4	527,097		
INDIAN	9	86,537							9	778,835		
JUNEAU	2,891	81,223	234,814,328								2,891	\$234,814,328
KAKE	3	49,547	148,641	1	64,224	64,224			4	212,864		

ANALYSIS OF AGENCY MORTGAGE LOANS BY LOCATION

CITY	# LOANS	AVERAGE	PRINCIPAL	# LOANS	AVERAGE	PRINCIPAL	RURAL		BUSH	BUSH	URBAN	
	AHFC	LOAN AMT.	BALANCES	DCRA	LOAN AMT.	BALANCES	#LOANS	\$ LOANS	# LOANS	\$ LOANS	# LOANS	\$ LOANS
KASIGLUK				4	57,923	231,692			4	231,692		
KASILOF	50	78,705	3,935,227						50	3,935,227		
KENAI	925	72,045	66,641,396					925	66,641,396			
KETCHIKAN	1,069	76,970	82,281,260								1,069	\$82,281,260
KIANA				2	33,046	66,092			2	66,092		
KING COVE	2	50,787	101,574	1	88,436	88,436			3	190,010		
KING SALMON	5	89,648	448,238	16	172,825	2,765,201			21	3,213,439		
KLAWOK				8	129,486	1,035,885			8	1,035,885		
KODIAK D.G.	7	111,947	783,629	1	95,000	95,000		8	878,629			
KODIAK	617	73,534	45,370,564	282	112,085	31,607,969		899	76,978,533			
KOTZEBUE	47	80,452	3,781,265	102	139,158	14,194,098			149	17,975,363		
KUPREANOF				3	56,770	170,310			3	170,310		
LAKE MINCHUMINA				1	28,090	28,090			1	28,090		
LARSEN BAY				1	39,381	39,381			1	39,381		
LITTLE DIOMEDE				1	22,658	22,658			1	22,658		
MANLEY HOT SPR.	5	37,703	188,515	1	24,508	24,508			6	213,023		
MANOKOTAK	1	60,525	60,525	2	32,131	64,261			3	124,786		
MCGRATH	3	56,503	169,510	15	66,881	1,003,211			18	1,172,721		
MEKORYUK				5	71,442	357,212			5	357,212		
METLAKATLA	4	55,016	220,065	14	63,144	884,010			18	1,104,075		
MEYERS CHUK				1	22,533	22,533			1	22,533		
MOOSE PASS	5	73,671	368,354						5	368,354		
MOUNTAIN VILLAGE	1	52,156	52,156						1	52,156		
NAKNEK	3	54,837	164,512	13	102,528	1,332,863			16	1,497,375		
MENANA	38	55,107	2,094,080						38	2,094,080		
NEUHALEN				1	54,041	54,041			1	54,041		
NIKISKI	143	87,516	12,514,763					143	12,514,763			

ANALYSIS OF AGENCY MORTGAGE LOANS BY LOCATION

CITY	ANFC			DCRA			RURAL # LOANS	\$ LOANS	BUSH # LOANS	BUSH \$ LOANS	URBAN # LOANS	\$ LOANS
	# LOANS	AVERAGE LOAN AMT.	PRINCIPAL BALANCES	# LOANS	AVERAGE LOAN AMT.	PRINCIPAL BALANCES						
NINILCHIK	22	66,077	1,453,700						22	1,453,700		
NOME	52	93,178	4,845,279	233	104,206	24,279,979			285	29,125,258		
NORTH POLE	1,023	86,049	88,027,975	2	26,968	53,935	1025	88,011,910				
NUWAPITCHUK	1	31,602	31,602	1	68,465	68,465			2	100,067		
OUZINKIE	2	30,859	61,717						2	61,717		
PALMER	1,022	75,109	76,761,155				1022	76,761,155				
PEDRO BAY				1	92,592	92,592			1	92,592		
PELICAN				14	54,960	769,444			14	769,444		
PETERSBURG	104	54,222	5,639,037	160	86,090	13,774,414	264	19,413,451				
PORT ALEXANDER				3	32,055	96,164			3	96,164		
PORT ARMSTRONG				1	24,109	24,109			1	24,109		
PORT LIONS				2	32,387	64,774			2	64,774		
RUBY				1	17,246	17,246			1	17,246		
RUSSIAN MISSION	1	86,476	86,476						1	86,476		
SAND POINT	15	57,577	863,648	4	210,123	840,491			19	1,704,139		
SAVOONGA				2	31,356	62,711			2	62,711		
SELAWICK				2	43,383	86,765			2	86,765		
SELDOVIA	7	32,762	229,337	15	69,310	1,039,653			22	1,268,990		
SEWARD	175	66,296	11,601,832				175	11,601,832				
SHISHMAREF				1	97,111	97,111			1	97,111		
SITKA	676	80,755	54,590,642								676	54,590,642
SKAGWAY	26	44,810	1,165,061	13	53,919	700,948			39	1,866,009		
SKWETNA	3	94,722	284,166	1	57,824	57,824			4	341,990		
SOLDOTNA	888	75,257	66,828,399				888	66,828,399				
ST. MARY'S	6	146,137	876,822	4	92,408	369,630			10	1,246,452		
ST. MICHAEL'S	1	37,417	37,417						1	37,417		
ST. PAUL IS.	1	17,711	17,711	1	17,475	17,475			2	35,186		

ANALYSIS OF AGENCY MORTGAGE LOANS BY LOCATION

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CITY	# LOANS AHFC	AVERAGE LOAN AMT.	PRINCIPAL BALANCES	# LOANS DCRA	AVERAGE LOAN AMT.	PRINCIPAL BALANCES	RURAL #LOANS	\$ LOANS	BUSH # LOANS	BUSH \$ LOANS	URBAN # LOANS	\$ LOANS
STEBBINS				2	121,101	242,202			2	242,202		
STERLING	129	73,557	9,488,807				129	9,488,807				
SUTTON	15	54,547	818,209						15	818,209		
TALKEETNA	15	44,075	661,132						15	661,132		
TANANA	2	44,880	89,760	3	40,083	120,248			5	210,008		
TATITLEK	4	86,082	344,327						4	344,327		
TENAKEE	1	31,177	31,177	2	51,693	103,386			3	134,563		
THORNE BAY				13	65,571	852,418			13	852,418		
TOGIAK				1	28,585	28,585			1	28,585		
TOK	24	51,571	1,237,696						24	1,237,696		
TRAPPER CREEK	5	56,878	284,392						5	284,392		
TUTKA BAY				1	122,354	122,354			1	122,354		
UMALAKLEET				7	128,693	900,850			7	900,850		
UMALASKA	10	98,545	985,453	23	105,394	2,424,065			33	3,409,518		
USIBELLI	5	71,062	355,312						5	355,312		
VALDEZ	353	73,729	26,026,480				353	26,026,480				
VOZNESENKA				1	57,586	57,586			1	57,586		
WARD COVE	4	58,622	234,489						4	234,489		
WASHINGTON D.C.	1	191,796	191,796								1	\$191,796
MASILLA	2,411	76,243	183,821,310	1	27,728	27,728	2412	183,849,038				
WILLOW	48	65,434	3,140,822						48	3,140,822		
WOODINVILLE WA	1	5,000	5,000								1	\$5,000
WRANGELL	41	49,439	2,027,001	76	72,962	5,545,082	117	7,572,083				
YAKUTAT	17	51,829	881,094	4	68,026	272,105			21	1,153,199		
Totals	42,774	\$82,260	3,518,605,381	1,540	\$99,058	\$152,549,354	9,239	\$709,562,086	1,877	\$158,533,136	33,198	\$2,803,059,513

ANALYSIS OF AGENCY MORTGAGE LOANS BY LOCATION

CITY	# LOANS AHFC	AVERAGE LOAN AMT.	PRINCIPAL BALANCES	# LOANS DCRA	AVERAGE LOAN AMT.	PRINCIPAL BALANCES	RURAL #LOANS	\$ LOANS	BUSH # LOANS	BUSH \$ LOANS	URBAN # LOANS	\$ LOANS	
							PERCENTAGE OF TOTAL	20.85%	19.33%	4.24%	4.32%	74.92%	76.35

URBAN: Municipality of Anchorage, Fairbanks North Star Borough, City of Juneau, City of Sitka, City of Ketchikan

RURAL: A community in the first, second, third or fourth judicial district which has a population between 1000 and 4500 and is connected by road or rail to Anchorage or Fairbanks.

BUSH: A community in the second, third or fourth judicial district which has a population which is less than 4500 and is not connected by road or rail to Anchorage or Fairbanks; or a community in the first judicial district which has a population which is less than 1000.

Alaska Housing Market Council
January, 1990

STATE OF ALASKA
MORTGAGE FINANCE PROGRAMS

DESCRIPTION	DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS (As of June 30, 1989)	DESCRIPTION	ALASKA HOUSING FINANCE CORPORATION (As of July 31, 1989)		
LOANS OUTSTANDING:	\$158,414,062	LOANS OUTSTANDING:	\$3,523,896,965		
		NUMBER OF ACTIVE LOANS BY CURRENT PRINCIPAL:	Excluding Mobile Homes	Average Principal	Mobile Homes Only
		<\$30,000	1,606	\$21,308	1,839
		\$30,000-\$50,000	4,809	\$40,811	
		\$50,000-\$70,000	7,717	\$60,411	186
		>\$70,000	26,564	\$103,426	\$58,404
AVG. LOAN AMOUNT:	\$102,866	FY89 AVG. LOAN AMOUNT	\$96,935		
		AVG. LOAN/VALUE RATIO	91.31%		
LOAN PORTFOLIO:		TOTAL LOAN PORTFOLIO	\$3,523,896,965		
TOTAL OWNERS	\$158,414,062				
NON-OWNERS	130,881,687				
RESOLD REO	19,867,400				
NON-CONFORMING	748,150				
	6,916,825				
NO. OF BORROWERS:		NO. OF BORROWERS:	42,785		
TOTAL OWNER OCCUPIED	1,466				
	1,358				

STATE OF ALASKA
MORTGAGE FINANCE PROGRAMS

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DESCRIPTION	DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS (As of June 30, 1989)		DESCRIPTION	ALASKA HOUSING FINANCE CORPORATION (As of July 31, 1989)					
	Number of Loans	Avg. Loan Amount		Excluding Mobile Homes	Average* Principal	Avg. Income	Mobile Homes Only	Avg.** Principal	Avg. Income
NON OWNER OCC.	74								
RESOLD REO	13								
NONCONFORMING	95								
AVERAGE AGE OF BORROWERS:	36		AVERAGE AGE OF BORROWERS:	36					
AVERAGE AGE OF CO-BORROWER:	33								
INCOME:			INCOME:						
<\$10,000	2	\$16,548	<\$10,000	2,596	\$55,175	NA	523	\$14,943	NA
\$10,000-\$20,000	30	\$26,172	\$10,000-\$20,000	696	54,110	\$16,764	131	17,679	\$17,388
\$20,000-\$30,000	150	\$35,429	\$20,000-\$30,000	4,213	62,551	25,716	739	24,085	25,068
\$30,000-\$40,000	289	\$44,990	\$30,000-\$40,000	6,936	73,720	35,148	754	31,184	34,404
\$40,000-\$50,000	305	\$54,753	\$40,000-\$50,000	7,443	86,009	44,904	645	34,970	44,472
\$50,000-\$60,000	262	\$64,628	\$50,000-\$60,000	5,823	96,485	54,600	171	38,016	54,336
\$60,000-\$70,000	171	\$110,236	\$60,000+	12,322	102,608	124,176			
\$70,000+	257								
			AVG. MONTHLY INCOME:	\$4,501					

STATE OF ALASKA
MORTGAGE FINANCE PROGRAMS

	DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS (As of June 30, 1989)					ALASKA HOUSING FINANCE CORPORATION (As of July 31, 1989)		
DESCRIPTION				DESCRIPTION				
DELINQUENCIES	Amount	% Total	% Type	DELINQUENCIES BY	Amount	% Type		
BY NUMBERS:				NUMBERS:				
TOTAL	101	6.6%		TOTAL	4,574	10.69%		
OWNER (1358)	78	5.1%	5.74%	MOBILE HOMES	589	20.62%		
NON-OWNER (74)	17	1.1%	22.97%	LESS MOB. HOM.	3,985	9.98%		
NONCONFORMING (95)	6	.4%	6.32%					
DELINQUENCY				DELINQUENCIES BY				
BY DOLLAR AMOUNT:	Principle:	Delinquent:		DOLLAR AMOUNT:	Amount	% Type		
TOTAL	\$151,818,217	\$15,573,079		TOTAL	\$364,075,687	10.35%		
OWNER	126,323,380	8,110,307	5.32%	MOBILE HOMES	\$15,835,277	20.28%		
NON-OWNER	19,291,525	7,086,137	4.65%	LESS MOB. HOMES	\$348,240,410	10.12%		
NONCONFORMING	6,203,312	376,635	0.25%					
				REO INVENTORY				
				BY AREA:	Value	Number	Average Value	
				ANCHORAGE	\$180,392,962	3,218	\$56,057	
				MAT-SU	34,258,358	581	58,964	
				KENAI PENINSULA	10,043,242	166	60,501	
				OTHER S. CENTRAL	2,242,959	26	86,268	
				FAIRBANKS	31,234,340	462	67,607	
				OTHER NORTH	1,586,501	25	63,460	
				JUNEAU	7,748,097	127	61,009	

STATE OF ALASKA
MORTGAGE FINANCE PROGRAMS

DESCRIPTION	DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS (As of June 30, 1989)	DESCRIPTION	ALASKA HOUSING FINANCE CORPORATION (As of July 31, 1989)			
		SITKA	532,345	7	76,049	
		KETCHIKAN	522,588	8	65,324	
		OTHER S.E.	50,083	1	50,083	
		TOTAL	\$268,611,475	4,621		
		REO INVENTORY				
		BY STRUCTURE TYPE:	Value	Number	% Type	% of Total Value
		SINGLE FAMILY	\$228,002,646	2,541	9.01X	6.48X
		ZERO LOT LINE	32,602,739	359	14.13X	0.93X
		CONDOS	41,269,384	568	15.72X	1.17X
		DUPLEX	16,573,673	153	10.89X	0.47X
		PLANNED UNIT	18,979,407	192	12.63X	0.54X
		TRI-PLEX	621,617	3	7.75X	0.02X
		FOUR-PLEX	2,536,047	13	18.45X	0.07X
		FIVE-PLEX	951,971	2	33.80X	0.03X
		MOBILE HOME I	1,228,289	14	18.42X	0.03X
		MOBILE HOME II	15,835,277	589	20.28X	0.45X
		OTHER	5,474,634	140	6.56X	0.16X
		TOTAL	364,075,684	4,574		10.35X

* Current loan balances, rather than original loan amounts.

** Includes \$70 million DCRA loans sold to AHFC

Alaska Housing Market Council
December 1989

AHFC REO INVENTORY
SUMMARY OF ACTIVE REO LOANS UNDER \$30,000

TYPE	LIST PRICE RANGE	NO. OF UNITS	TOTAL VALUE

CONDOMINIUM	\$10 TO \$9,999	277	\$4,603,400
	\$10,000 TO \$19,999	266	6,780,700
	\$20,000 TO \$29,999	275	9,825,650
CONDO 0-LOT LINE	\$10,000 TO \$19,999	1	26,000
DUPLEX	\$10,000 TO \$19,999	1	25,000
	\$20,000 TO \$29,999	2	62,000
MOBILE HOME-FIXED FOUNDATION	\$10 TO \$9,999	1	19,000
	\$10,000 TO \$19,000	4	101,450
MOBILE HOME-MOVABLE	\$10 TO \$9,999	391	4,141,650
	\$10,000 TO \$19,999	49	1,161,500
	\$20,000 TO \$29,999	20	669,300

TOTAL ALL PROPERTIES		1287	\$27,415,650
TOTAL CONDOMINIUMS		819	\$21,235,750
TOTAL DUPLEX		3	\$87,000
TOTAL MOBILE HOMES		465	\$6,092,900

Alaska Housing Market Council
December 1989

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The following is a list of basic sources used in writing this report. A list of specific references for all facts cited is available on request.

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Alaska State Legislature

House of Representatives

COMMITTEE ON HEALTH, EDUCATION
AND SOCIAL SERVICES

SUBJECT OF MEETING:
HB 152 ESTAB. ALASKA STATE HOUSING
COMMISSION

DATE: 4/3/91

PLACE: Capitol Room 106

NAME	REPRESENTING	BUSINESS/PERSONAL MAILING ADDRESS	ZIP	(H) PHONE	(W) PHONE	DO YOU WANT TO TESTIFY?		WHAT SUBJECT/ WHICH BILL?
James E Fisker	Self	633 Harris	99501	6-960		<input checked="" type="radio"/> Y	<input type="radio"/> N	H.B 152
Jo ANN GOYNE	ASHA	P.O. Box 230329 Anchorage		542-2813	562-2813	<input checked="" type="radio"/> Y	<input type="radio"/> N	HB 152
BARBARA BAKER	ASHA	P.O. Box 230329 Anchorage			562-2813	<input type="radio"/> Y	<input checked="" type="radio"/> N	HB 152
Fran Toland	OAC	Box C MS0209			5-3250	<input type="radio"/> Y	<input checked="" type="radio"/> N	
						<input type="radio"/> Y	<input type="radio"/> N	
						<input type="radio"/> Y	<input type="radio"/> N	
						<input type="radio"/> Y	<input type="radio"/> N	
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