

**HB**

**324**

**HFIN**

**FILE**



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## SPONSOR STATEMENT House Bill 324

**"An Act relating to the Alaska housing trust fund and to the Alaska Council on the Homeless; and providing for an effective date."**

HB 324 will create a housing trust fund within the Alaska Housing Finance Corporation (AHFC) to address the problems of homelessness in the State of Alaska. It will increase AHFC's flexibility in addressing long term solutions to homelessness. HB 324 will also codify the role of the Governor's Council on the Homeless, which has been operating under Administrative Order. This bill is the culmination of many years of work by several statewide advocacy groups and one of the main recommendations of the Governor's Council on the Homeless, a cabinet level advisory group.

Homelessness is one of the most important social issues facing Alaska.

- 3,500 Alaskans are homeless on any given night, including 1,600 people in families with children.
- 4,000 Alaskan households are on the waiting list for public housing programs – most are families with children.
- 20,000 low-income Alaska households spend more than half their income on housing, placing them at risk of homelessness.

The development of housing alone is not enough to provide permanent solutions to homelessness. People who are homeless, or at risk of being homeless, frequently need supportive services to be successful, such as: treatment, crisis intervention, tenant education, financial literacy, job counseling, and life-skills training.

There are high personal and financial costs associated with the homeless and families at-risk of being homeless.

- Personal costs to individuals and families include a higher risk of crime victimization, increased medical and behavioral health needs, and lower student achievement.
- Financial costs to local governments and the State include increased use of emergency services, medical and behavioral health services, public safety and the courts.

Placing a housing trust within AHFC expands the services of the State without expanding government's size. SB324 will give AHFC and its partners the flexibility to address homelessness in Alaska. Housing trusts are a proven nationwide model.

- There are 600 housing trust funds operating nationwide.



- They generate more than \$1.6 billion a year to support critical housing needs and affordable housing across the U.S.
- On average, each \$1 spent by a housing trust fund leverages \$7 in other funds.

The Governor's proposed FY09 capital budget includes a \$10 million request for the establishment of the housing trust fund. This \$10 million is made up of funds from four different sources: \$2.5 million each from the AHFC dividend, Mental Health Trust Authority receipts, state general funds and contributions from other private sources.



SARAH PALIN  
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STATE OF ALASKA  
OFFICE OF THE GOVERNOR  
JUNEAU

January 15, 2008

The Honorable John Harris  
Speaker of the House  
Alaska State Legislature  
State Capitol, Room 208  
Juneau, AK 99801-1182

Dear Speaker Harris:

Under the authority of art. III, sec. 18, of the Alaska Constitution, I am transmitting a bill relating to the Alaska Housing Trust Fund and to the Alaska Council on the Homeless.

Homelessness is one of the most challenging domestic issues facing the United States. Alaska is no exception. Alaska's Faith-Based and Community Initiatives Task Force found housing to be the most commonly identified challenge facing those in need. On any given night 3,500 Alaskans are homeless, including 1,600 people in families with children. Currently, 4,000 Alaska households are on the waiting list for public housing programs and most are families with children. Furthermore, 20,000 low-income Alaska households spend over half their income on housing, placing them at risk of homelessness.

The Alaska Council on the Homeless was initially established by Administrative Order No. 214 in April 2004 to develop a statewide action plan addressing homelessness in Alaska.

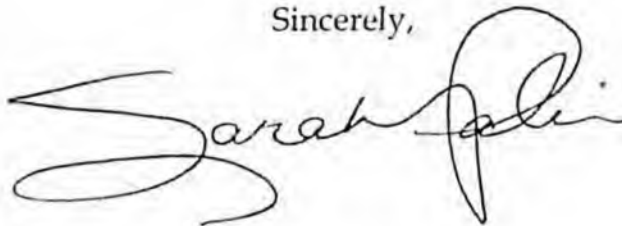
The plan, Keeping Alaskans Out of the Cold, was completed and submitted in October 2005. Included in its recommendations was the appointment of a permanent council to assist the Governor and Legislature to develop an affordable housing trust fund. The Alaska Council on the Homeless completed its work in 2006 and recommended that the Alaska Housing Trust Fund (fund) be created within the Alaska Housing Finance Corporation under AS 18.56. The bill would also provide for advice for governance of the fund by establishing the Alaska Council on the Homeless in permanent law. To date, the council has operated under the authority of administrative orders.

The Honorable John Harris  
January 15, 2008  
Page 2

The bill would create a fund to serve as a financial structure for receiving money to address the needs of Alaska's homeless. The bill would provide authority to provide financial assistance intended to promote the creation and retention of an adequate supply of affordable housing for eligible persons. The fund could also be expended to create capital improvements intended to alleviate homelessness, assist eligible persons in avoiding foreclosures and evictions, provide financial assistance to support housing retention services or to encourage transition from dependency on low-cost housing, and permit participation in demonstration housing projects that address the needs of the homeless.

I urge your prompt and favorable consideration on this measure.

Sincerely,

A handwritten signature in black ink, appearing to read "Sarah Palin". The signature is fluid and cursive, with a large initial "S" and a distinct "P" for "Palin".

Sarah Palin  
Governor

Enclosure

## Alaska Council on the Homeless

WHEREAS, the Alaska Council on the Homeless is charged with developing strategies designed to address the needs of homeless Alaskans; and

WHEREAS, approximately 3,500 people are homeless on any given night, including 1,600 people in families with children,<sup>1</sup> and more than 3,000 children were homeless or inadequately housed at some time during the 2005-2006 school year,<sup>2</sup> and

WHEREAS, approximately 4,000 households are waiting for public housing programs, mostly with children<sup>3</sup> and approximately 20,000 low-income households spend over half their income on housing, placing them at risk of homelessness;<sup>4</sup> and

WHEREAS, current housing programs are poorly connected to supportive services necessary to end the cycle of homelessness, and the lion's share of housing assistance is provided by federal programs that do not adequately focus on Alaska's homeless problem; and

WHEREAS, approximately \$45,000 is spent on intervention services on each homeless person in Alaska over a 20 month period;<sup>5</sup> and

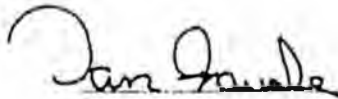
WHEREAS, more than 30 states have created housing trust funds, with consistent success in decreasing homelessness, which on average have leveraged \$9.25 in additional funding for each dollar invested; and

WHEREAS, an Alaska Housing Trust would emphasize prevention of homelessness in addition to addressing the needs of those who are already homeless; and

WHEREAS, an Alaska Housing Trust would be a strong partnership between public and private agencies and organizations; and

THEREFORE, BE IT RESOLVED THAT the Alaska Council on the Homeless supports the creation of an Alaska Housing Trust.

ADOPTED THIS 8th DAY OF February, 2007



Dan Fauske  
Chairperson

<sup>1</sup> AHFC, Statewide Homeless Survey - Winter 2006. The survey uses the HUD definition, which focuses on people in shelters. It is a point-in-time count.

<sup>2</sup> Preliminary number from M. Gaber/Alaska Department of Education, Homeless Education Coordinator (personal communication to S. Schubert 9/25/06). The DOE definition also includes children in substandard housing, shared housing, and non-traditional spaces such as motels, campgrounds, and cars. DOE's number is cumulative for the school year.

<sup>3</sup> AHFC, Statewide Homeless Survey - Winter 2006. The survey uses the HUD definition, which focuses on people in shelters. It is a point-in-time count.

<sup>4</sup> MOA Housing and Community Development Consolidated Plan, 2003-2007, State 5-Year HUD Plan, 2006-10.

<sup>5</sup> Segal, B. Center for Alcohol & Addiction Studies, UAA. Summary Progress Report - Innovative Services for Alaska's Homeless Persons with Mental Illness, 7/03.



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SECTIONAL ANALYSIS  
House Bill 324

**"An Act relating to the Alaska housing trust fund and to the Alaska Council on the Homeless; and providing for an effective date."**

Section 1: Amends AS 18 56 by adding new sections that:

- a. Establishes the Alaska housing trust fund and its funding priorities.
- b. Increases AHFC's authority to participate in projects that meet the intent of the fund.
- c. Allows for administrative costs to be paid from the fund.
- d. Establishes long term affordability goals for projects funded through the trust fund.
- e. Establishes eligible organizations for funding.
- f. Allows for the adoption of regulations.
- g. Establishes the Alaska Council on the Homeless as an advisory council to AHFC.
- h. Outlines the Councils' membership.
- i. Establishes AHFC's reporting requirements for the trust fund.
- j. Defines specific terms.

Section 2: Effective date is July 1, 2008.





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## Alaska Council on the Homeless

### Members HB324

Dan Fauske, CEO/Executive Director  
Alaska Housing Finance Corporation

Joseph Schmidt, Commissioner  
Department of Corrections

Karleen Jackson, Commissioner  
Department of Health and Social Services

Jeff Jessee, Executive Director  
Alaska Mental Health Trust Authority

Barbara Thompson, Acting-Commissioner  
Department of Education and Early Development

Walt Monegan, Commissioner  
Department of Public Safety

Major General Craig Campbell, Adjutant General/Commissioner  
Department of Military and Veterans Affairs

Public Member Representing Regional Housing Authority

Public Member Representing Local Government

Four Public Members Representing Affordable Housing Industry



"HOUSING FOR ALASKANS"





ALASKA  
HOUSING  
TRUST

*Alaska Housing Trust is able to pursue our goal of preventing and reducing homelessness with the support of our coalition members:*

AARP  
Abused Women Aid in Crisis  
Access Alaska  
Aiding Women in Abuse and Rape Emergencies Inc.  
Akeela Development  
Alaska Bankers Association  
Alaska Coalition on Housing & Homelessness  
Alaska Commission on Faith-Based  
and Community Initiatives  
Alaska Commission on the Aging  
Alaska Office of Long-Term Care Ombudsman  
Alaska Mental Health Trust  
Alaska Network on Domestic Violence &  
Sexual Assault  
Alaska State Independent Living Council  
Alaska State Council, Inc. Vietnam  
Veterans of America  
Alaska Traumatic Brain Injury Network  
Alaska Veterans Foundation  
Alaskan AIDS Assistance Association  
Alaskan Women's Lobby  
Alliance Bible Church  
Anchorage Coalition on Homelessness  
Anchorage Community Mental Health Center  
Anchorage Downtown Partnership, Ltd  
Anchorage Economic Development Corporation  
Anchorage Housing Initiatives  
Anchorage Neighborhood Housing Services  
Association of Alaska Housing Authorities  
Bartlett Regional Hospital, Rainforest Recovery Center  
Bean's Cafe  
Bridge Builders  
Bristol Bay Native Corporation  
Catholic Social Services  
Christian Health Associates  
City and Borough of Juneau Assembly  
Continental Land Investments  
Cook Inlet Housing Authority  
Covenant House Alaska  
Fairbanks Neighborhood Housing Services  
First National Bank Alaska  
Gastineau Human Services Corporation  
Glory Hole  
Governor's Council on Disabilities &  
Special Education Commission  
Governor's Council on Homelessness  
Housing First Coalition  
Juneau Affordable Housing Coalition  
Juneau Homeless Coalition  
Juneau Housing Trust  
Love In the Name of Christ  
Lutheran Social Services  
Partners for Progress  
Mat-Su Borough Assembly  
Municipality of Anchorage - Americans with  
Disabilities Act Commission  
Municipality of Anchorage - Housing and  
Neighborhood Development Commission  
Municipality of Anchorage - Senior Citizens  
Advisory Commission  
Native Village of Kwinhagak, Housing Dep't  
Northrim Bank  
Partners for Progress  
Rasmuson Foundation  
RuralCap/Homeward Bound  
Safe Harbour Inn  
Salvation Army  
St. Vincent De Paul  
United Way of Anchorage  
United Way of Juneau  
USDA Rural Development  
Valley Residential Life Services  
Vietnam Veterans of America, Chapter 904  
Volunteers of America  
Wells Fargo Bank  
YWCA

*Opportunity begins with a home*

3745 Community Park Loop, Suite 200, Anchorage, Alaska 99508

Tel 907 234 2535 Fax 907 269 7966 Email [kim@alaskahousingtrust.org](mailto:kim@alaskahousingtrust.org) [www.alaskahousingtrust.org](http://www.alaskahousingtrust.org)



Sarah Palin  
GOVERNOR

STATE OF ALASKA  
OFFICE OF THE GOVERNOR  
JUNEAU

May 1st, 2007

### ADMINISTRATIVE ORDER NO. 236

I, Sarah Palin, Governor of the State of Alaska, under the authority of art. III, secs. 1 and 24, of the Alaska Constitution, and in accordance with AS 44.19.145(c), establish the Alaska Council on the Homeless in the Alaska Housing Finance Corporation.

#### BACKGROUND AND PURPOSE

Homelessness is one of the most challenging domestic issues facing the United States. Alaska is no exception. Alaska's Faith-Based and Community Initiatives Task Force found housing to be the most commonly identified challenge facing those in need. The Alaska Council on the Homeless (council) was initially established by Administrative Order No. 214 in April 2004 to develop a statewide action plan addressing homelessness in Alaska.

The plan, *Keeping Alaskans Out of the Cold*, was completed and submitted in October 2005. Included in its recommendations was the appointment of a steering committee to assist the governor and the legislature to develop an affordable housing trust. The steering committee completed its work in 2006 and the current council has recommended that the Alaska Housing Trust Fund (fund) be created within the Alaska Housing Finance Corporation (AHFC) under AS 18.56. The purpose of this Administrative Order is to add additional members to the council and to expand the council's duties.

#### MEMBERSHIP

The council consists of members appointed by the governor to serve at the pleasure of the governor. Continuing members of the original council are: one representative each from the Alaska Housing Finance Corporation, Alaska Mental Health Trust Authority, Department of Health and Social Services, Department of Education and Early Development, Department of Public Safety, and Department of Corrections serving on the effective date of this Order. New members are: one representative of regional Native housing authorities, one representative of municipal government, and four additional members with experience and expertise in housing development or as consumers of affordable housing.

The council may invite to its meetings non-voting representatives from federal and local government agencies, the business community, providers of services to the homeless, philanthropic agencies, faith-based organizations, homeless advocacy organizations, homeless persons, and community leaders. The council may elect a chair and other officers as determined necessary.

### DUTIES OF THE COUNCIL

The council's duties set out in Administrative Order No. 214 are amended by adding new duties as follows:

1. Assist with the development of the fund.
2. Upon establishment of the fund, annually evaluate housing needs and priorities to establish a statewide homeless action plan and recommend to the AHFC Board of Directors the allocation of money in the fund to implement the plan; other duties specific to the fund include monitoring implementation of the fund budget, recommending methods for evaluating and monitoring fund activities, recommending methodology for reporting to public and elected officials, coordinating the fund with other available financing sources, seeking additional money to support fund activities, and ensuring that projects supported by the fund are sustainable.
3. Monitor and review implementation of the statewide homeless action plan and annually report to the governor the council's findings and recommendations regarding implementation of the plan.
4. Annually report to the governor on how state resources, in addition to the fund, may be used to end homelessness.

### ADMINISTRATIVE SUPPORT

The AHFC shall provide administrative support for the council. In accordance with law, the AHFC may enter into intergovernmental agreements necessary to accomplish the purposes of this Order.

### GENERAL PROVISIONS

The following general provisions apply to the activities of the council:

1. Council members do not receive compensation as a member of the council. Per diem and travel expenses for state and federal members of the council are the responsibility of the state or federal agency the member represents.
2. To reduce costs, the council may use teleconferencing or other electronic means to the extent practicable in order to gain the widest public participation at minimum cost.
3. The council shall establish procedures for voting and meetings of the council.
4. Meetings of the council shall be conducted, and notice of the meetings provided, in accordance with AS 44.62.310 and 44.62.320 (Open Meetings of Governmental Bodies).

This Order takes effect immediately. This Order supplements Administrative Order No.

214 on this matter.

DATED at Juneau, Alaska, this 1st day of May, 2007.

/s/Sarah Palin  
Governor

[WWW.GOV.STATE.AK.US](http://WWW.GOV.STATE.AK.US)

Administrative Orders 201-present | Contact the Governor | Webmaster | State of Alaska



ALASKA  
HOUSING  
TRUST

January 25, 2008

The Honorable Peggy Wilson  
Alaska House of Representatives  
State Capitol, Room 403  
Juneau, AK 99801-1182

Dear Representative Wilson:

On behalf of the over 70 groups that comprise the coalition in support of the Alaska Housing Trust, I would like to thank you for hearing HB324. This important bill will give Alaska a needed tool to combat a growing problem in our state: homelessness.

The Alaska Housing Trust Initiative began in 2006 as a ground swell from service providers and affordable housing organizations to address a gap in the way that low income housing is built and to create stable housing with supportive services to help people transition into self-sufficiency.

The problem of homelessness is getting worse. Here are a few startling statistics:

- 3,500 Alaskans are homeless on any given night, including 1,600 people in families with children.
- 4,000 Alaskan households are on the waiting list for public housing programs – most are families with children.
- 20,000 low-income Alaska households spend more than half their income on housing, placing them at risk of homelessness.
- Families with children are the fastest growing segment of Alaska's homeless population.

The impacts of homelessness are not just limited to a lack of housing. Homeless people have trouble accessing services to help them get back on their feet, it is difficult to find or hold onto a job. Children suffer academically and often move from school to school.

There are high personal and public costs associated with being homeless or living on the edge of homelessness. Personal costs to individuals and families include greater family stress, lower student achievement, a higher risk of becoming a victim of crime, and increased medical and behavioral health needs. Costs to local governments and the State include increased use of emergency services, medical and behavioral health services, public safety and the courts.

The Housing Trust model is a tool that can help address some of the issues that cause homelessness and help homeless individuals get the services they need to get and maintain stable housing.

*Opportunity begins with a home*

3745 Community Park Loop, Suite 200, Anchorage, Alaska 99508

Tel 907 244 2535 Fax 907 269 7966 Email [kimi@alaskahousingtrust.org](mailto:kimi@alaskahousingtrust.org) [www.alaskahousingtrust.org](http://www.alaskahousingtrust.org)

We have attached a regional breakdown of rents and wages demonstrating how long a person working at minimum wage would have to work to afford housing in their community. Clearly, many Alaskans are struggling to stay in housing and the pace of wages cannot keep up with the rising cost of housing.

The Housing Trust model has been successful in over 33 states and in hundreds of communities. Supportive housing is one of the least expensive ways of addressing the issues that so many homeless people face. It cost thousands less per year than incarceration, hospitalization or institutionalization.

On behalf of the Coalition, we respectfully submit these materials and look forward to working together to create the Alaska Housing Trust.

Sincerely,



Jeff Jessee  
Chair, Housing Trust Steering Committee  
CEO, Alaska Mental Health Trust Authority

*Opportunity begins with a home*

3745 Community Park Loop, Suite 200, Anchorage, Alaska 99508

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Senior Bank Administration  
MAC K3212-051  
P.O. Box 196127  
Anchorage, AK 99519

Wells Fargo Bank, N.A.

January 25, 2008

The Honorable Peggy Wilson  
Alaska House of Representatives  
State Capitol, Room 403  
Juneau, AK 99801-1182

Re: HB 324

Dear Representative Wilson

As an affordable housing advocate, Wells Fargo strongly supports the Alaska Housing Trust in House Bill 324. Housing trusts are proven models in 43 states, helping communities remedy affordable housing shortages in both urban and rural areas.

Currently, 4,000 Alaskan households are on the waiting list for public housing programs, and 20,000 low-income Alaskan households spend over half of their income on housing, placing them at risk for homelessness, and 45% of the homeless sector in Alaska is families with children. Stable and affordable housing is eluding too many Alaskans, and the dire consequences to families and communities are too great.

Safe, stable, affordable housing promotes strong families. Home ownership provides a means for families to build assets and become more economically self-sufficient. Families have a foundation to fulfill their dreams and children are more successful in school. Seniors and persons with disabilities can live independently and with dignity.

Stable homes promote stable communities. When families are invested in neighborhoods, they increase their civic participation, juvenile delinquency rates are reduced, and employment rates are higher.

Over the last three years, Wells Fargo has invested \$950,000 to support affordable and transitional housing programs in Alaska, as well as \$64 million in financing for affordable housing developments. We are doing our best to meet the need, but we need your help to solve this growing problem.

The formation of an Alaska Housing Trust provides consistent resources and community connections to provide families with safe, decent, affordable housing. Support networks, building up on existing community resources, can assist with essential life skills, like financial literacy and job training, as well as assistance with underlying difficulties – disabilities, chronic illness, domestic violence or addiction – all which contribute to repeated experiences of homelessness.

Wells Fargo urges you to carefully consider and support HB 324 to keep Alaskans housed. Thank you for your consideration.

Sincerely,

Richard Strutz  
Wells Fargo Alaska Regional President

701 West 8th Avenue, Suite 230  
Anchorage, Alaska 99501  
tel 907.263.3800  
fax 907.263.3801  
www.unitedwayofanchorage.org

January 25, 2008

The Honorable Peggy Wilson  
Alaska House of Representatives  
State Capitol, Room 403  
Juneau, AK 99801-1182



United Way of Anchorage

Re: HB 324

Dear Representative Wilson,

United Way of Anchorage strongly supports the Alaska Housing Trust in House Bill 324. Housing trusts are a proven model, effectively operating in 43 other states today to getting and keeping people housed.

Currently, 4000 Alaska households are on the waiting list for public housing programs, 20,000 low-income Alaskan households spend over ½ of their income on housing, placing them at risk for homelessness, and 45% of the homeless sector in Alaska are families with children. Stable and affordable housing is eluding too many Alaskans and the bad consequences to families and communities are too great.

Safe, stable, affordable housing promotes strong families. Home ownership provides a means for families to build assets and become more economically self-sufficient. Families have a foundation to grow their dreams and children are more successful in school. Seniors and persons with disabilities can live independently and with dignity.

Stable homes promote stable communities. When families are invested in neighborhoods, they increase their civic participation, juvenile delinquency rates are reduced, and employment rates are higher.

An Alaska Housing Trust will provide consistent resources and community collaborations to provide affordable housing and the support systems that keep people housed. Support networks, building up on existing community resources, can assist with basic life skills, like financial literacy and job training, as well as assist people to address underlying problems – disabilities, chronic illness, domestic violence or addiction – all which contribute to repeated experiences of homelessness.

The United Way of Anchorage urges you to carefully consider and support HB 324 to keep Alaskans housed. Thank you for your consideration.

Sincerely,

United Way of Anchorage  
United Way of Southeast Alaska  
United Way of Tanana Valley  
Kenai Peninsula United Way  
United Way of Matanuska-Susitna Valley

what matters.™

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## ALASKA COALITION ON HOUSING & HOMELESSNESS

February 6, 2008

The Honorable Peggy Wilson  
Alaska House of Representatives  
State Capitol, Room 403  
Juneau, AK 99801-1182  
Via fax: 907-465-3175

Re: HB 324

Dear Representative Wilson,

The Alaska Coalition on Housing and Homelessness asks that you consider the following important information when considering the Alaska Housing Trust in House Bill 324. Housing trusts are a proven model, effectively operating in 43 other states today to getting and keeping people housed.

Currently, 4000 Alaska households are on the waiting list for public housing programs, 20,000 low-income Alaskan households spend over 1/2 of their income on housing, placing them at risk for homelessness, and 45% of the homeless sector in Alaska are families with children. Stable and affordable housing is eluding too many Alaskans and the bad consequences to families and communities are too great.

Safe, stable, affordable housing promotes strong families. Home ownership provides a means for families to build assets and become more economically self-sufficient. Families have a foundation to grow their dreams and children are more successful in school. Seniors and persons with disabilities can live ndependently and with dignity.

Stable homes promote stable communities. When families are invested in neighborhoods, they increase their civic participation, juvenile delinquency rates are reduced, and employment rates are higher.

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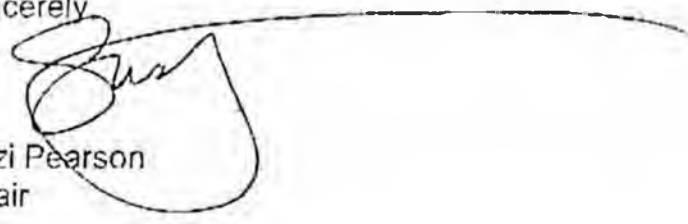
PO Box 200962	PHONE (907) 743-5726
Anchorage, AK 99520	FAX (907) 521_p@awalc.org
	WEB SITE

An Alaska Housing Trust provides consistent resources and community collaborations to provide affordable housing and the support systems that keep people housed. Support networks, building up on existing community resources, can assist with basic life skills, like financial literacy and job training, as well as assist people to address underlying problems – disabilities, chronic illness, domestic violence or addiction – all which contribute to repeated experiences of homelessness.

The Alaska Coalition on Housing and Homelessness asks that you take this information into consideration when making a decision as to supporting HB 324 in order to keep Alaskan housed.

Thank you for your consideration of this information on a Housing Trust when making your decision.

Sincerely

A handwritten signature in black ink, appearing to read "Suzi", is written over a large, horizontal, sweeping line that extends across the page.

Suzi Pearson  
Chair