

SB

231

HFIN

FILE

FISCAL NOTE

STATE OF ALASKA
2008 LEGISLATIVE SESSION

Fiscal Note Number: _____
 Bill Version: HCS CS SB 231(FIN)
 () Publish Date: _____

Identifier (file name): _____ Dept. Affected: Revenue
 Title Low-Income Housing; Homelessness RDU Alaska Housing Finance
 Component _____
 Sponsor Senate Rules by Request of the Governor
 Requester House Finance Committee Component Number 110

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

	Appropriation Required	Information						
		FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
OPERATING EXPENDITURES								
Personal Services								
Travel								
Contractual								
Supplies								
Equipment								
Land & Structures								
Grants & Claims								
Miscellaneous								
TOTAL OPERATING		0.0	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL EXPENDITURES		6,000.0	*	*	*	*	*
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CHANGE IN REVENUES ()							
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FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts							
1003 GF Match							
1004 GF							
1005 GF/Program Receipts							
1037 GF/Mental Health							
Other Interagency Receipts							
TOTAL		0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2008) cost: 0.0

POSITIONS

Full-time							
Part-time							
Temporary							

ANALYSIS: (Attach a separate page if necessary)
 HCS CS SB 231(FIN) amends the general powers and limitations of AHFC, to allow AHFC to expand the corporation's current homeless assistance program. Additional funding is included in SCS CS HB 312 Mental Health Budget for the current program in the following amounts:
 \$2.5 million AHFC Dividend
 \$1.0 million MHTAAR
 \$2.5 million Stat. Designated Receipt authority.

Total, the program is funded at \$8.0 million.

Prepared by: House Finance Committee
 Division: _____
 Approved by: Rep. Kevin Moyer, Co-Chairman
Rep. Mike Chenault, Co-Chairman

Phone: 465-6875
 Date/Time: 4/11/2008 9:25 a.m.
 Date: 4/11/2008

FISCAL NOTE

STATE OF ALASKA
2008 LEGISLATIVE SESSION

Fiscal Note Number: 2
Bill Version: SB 231
(S) Publish Date: 1/18/08

Identifier (file name): 0006-DPS-CO-1-04-08 Dept. Affected: Public Safety
Title: "An Act relating to the Alaska housing trust fund..." RDU: Statewide Support
Sponsor: Rules Committee Component: Commissioner's Office
Requester: Rules Committee Component Number: 523

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

	Appropriation Required	Information						
		FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
OPERATING EXPENDITURES								
Personal Services								
Travel								
Contractual								
Supplies								
Equipment								
Land & Structures								
Grants & Claims								
Miscellaneous								
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL EXPENDITURES								
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CHANGE IN REVENUES ()								
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FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts								
1003 GF Match								
1004 GF								
1005 GF/Program Receipts								
1037 GF/Mental Health								
Other Interagency Receipts								
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2008) cost: _____

POSITIONS

Full-time							
Part-time							
Temporary							

ANALYSIS: (Attach a separate page if necessary)

This bill creates a fund to address the needs of Alaska's homeless population. This bill also establishes the Alaska Council on the Homeless with the commissioner of public safety as a member. This bill will have no financial impact on the Department of Public Safety.

Prepared by: Lauren Rice
Division: Statewide Support
Approved by: Walt Monegan, Commissioner
Department of Public Safety

Phone: 269-5591
Date/Time: 1/4/08 12:00 PM
Date: 1/4/2008

FISCAL NOTE

STATE OF ALASKA
2008 LEGISLATIVE SESSION

Fiscal Note Number: 3
 Bill Version: SB 231
 (S) Publish Date: 1/18/08
 Dept. Affected: Health & Social Services
 RDU: Departmental Support Services
 Component: Off Faith-Based & Community Initiatives

ID(File name) 0006-DHSS-FBCI-12-26-07
 Title ALASKA HOUSING TRUST FUND

Sponsor (RLS) BY REQUEST OF THE GOVERNOR
 Requester GOVERNOR

Component No. 2849

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

	Appropriation		Information				
	Required						
	FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
OPERATING EXPENDITURES							
Personal Services							
Travel							
Contractual							
Supplies							
Equipment							
Land & Structures							
Grants & Claims							
Miscellaneous							
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CAPITAL EXPENDITURES							
CHANGE IN REVENUES (0)							

FUND SOURCE (Thousands of Dollars)

	FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
1002 Federal Receipts							
1003 GF Match							
1004 GF							
1037 GF/Mental Health							
Other(Specify Type-do not abbreviate)							
Other(Specify Type-do not abbreviate)							
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2008) cost: _____

POSITIONS

	FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Full-time							
Part-time							
Temporary							

ANALYSIS: (Attach a separate page if necessary)

This legislation establishes the Alaska Housing Trust Fund within the Alaska Housing Finance Corporation. The Housing Trust will serve as a financial structure for receiving money to address the needs of Alaska's homeless and will provide authority to give financial assistance to promote the creation and retention of an adequate supply of affordable housing for low income people. The Governor's FY09 Capital budget includes a request of \$10 million to the Department of Revenue/Alaska Housing Finance Corporation for the Housing Trust.

In addition to the Housing Trust, this legislation creates an advisory council that includes the Commissioner of the Department of Health and Social Services. This legislation has no known fiscal impact to DHSS at this time.

Prepared by: Bill Hogan, Deputy Commissioner
 Division: Office of the Commissioner
 Approved by: Karleen Jackson, Commissioner
 Agency: Department of Health and Social Services

Phone: 465-3030
 Date/Time: 12/26/2007
 Date: 12/26/2007

FISCAL NOTE

STATE OF ALASKA
2008 LEGISLATIVE SESSION

Fiscal Note Number: 4
Bill Version: SB 231
(S) Publish Date: 1/18/08

Identifier (file name): 0006-DOC-OC-12-20-07 Dept. Affected: Corrections
Title: "Alaska housing trust fund and to the Alaska Council on the Homeless ..." RDU: Administration and Operations
Sponsor: Rules Committee Component: Office of the Commissioner
Requester: Governor Component Number: 694

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

	Appropriation Required	Information						
		FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
OPERATING EXPENDITURES								
Personal Services	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Travel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Contractual	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Supplies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Equipment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Land & Structures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Grants & Claims	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Miscellaneous	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL EXPENDITURES								
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CHANGE IN REVENUES ()								
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FUND SOURCE		(Thousands of Dollars)						
		FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
1002 Federal Receipts	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1003 GF Match	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1004 GF	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1005 GF/Program Receipts	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1037 GF/Mental Health	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Interagency Receipts	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2008) cost: 0.0

POSITIONS

Full-time	0	0	0	0	0	0	0
Part-time	0	0	0	0	0	0	0
Temporary	0	0	0	0	0	0	0

ANALYSIS: *(Attach a separate page if necessary)*

Passage of this legislation should have no fiscal impact on the Department of Corrections.

Prepared by: Sharleen Griffin, Director
Division: Administrative Services
Approved by: Dwayne Peeples, Deputy Commissioner
Department of Corrections

Phone (907) 465-3339
Date/Time: 12/20/07 1:55 PM
Date: 12/20/2007

HOUSE CONCURRENT RESOLUTION NO. 34
IN THE LEGISLATURE OF THE STATE OF ALASKA
TWENTY-FIFTH LEGISLATURE - SECOND SESSION

BY THE HOUSE FINANCE COMMITTEE

Introduced:
Referred:

A RESOLUTION

1 Suspending Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State
2 Legislature, concerning Senate Bill No. 231, relating to the Alaska housing trust fund
3 and to the Alaska Council on the Homeless.

4 **BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

5 That under Rule 54, Uniform Rules of the Alaska State Legislature, the provisions of
6 Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State Legislature, regarding
7 changes to the title of a bill, are suspended in consideration of Senate Bill No. 231, relating to
8 the Alaska housing trust fund and to the Alaska Council on the Homeless.

25-GS2006/M

Cook
4/10/08

adopted 4/11/08

**HOUSE CS FOR CS FOR SENATE BILL NO. 231(FIN)
IN THE LEGISLATURE OF THE STATE OF ALASKA
TWENTY-FIFTH LEGISLATURE - SECOND SESSION**

BY THE HOUSE FINANCE COMMITTEE

**Offered:
Referred:**

Sponsor(s): SENATE RULES COMMITTEE BY REQUEST OF THE GOVERNOR

A BILL

FOR AN ACT ENTITLED

1 **"An Act relating to powers of the Alaska Housing Finance Corporation involving**
2 **homelessness, housing retention, and transition from dependency on low-cost housing;**
3 **and providing for an effective date."**

4 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

5 *** Section 1. AS 18.56.090(a) is amended to read:**

6 (a) In addition to other powers granted in this chapter, the corporation may,
7 for the purpose of providing housing for persons of lower and moderate income or
8 persons located in remote, underdeveloped, or blighted areas of the state and for its
9 other corporate purposes,

10 (1) make or participate in the making of mortgage loans to sponsors,
11 developers, builders, and purchasers of residential housing, if the corporation
12 determines that

13 (A) mortgage loans are not otherwise available, wholly or in
14 part, from private lenders upon reasonably equivalent terms and conditions;

1 and

2 (B) the residential housing for which the mortgage loans are
3 made complies with applicable provisions of AS 18.56.096(c) and the
4 applicable thermal and lighting energy standards of AS 46.11.040;

5 (2) purchase or participate in the purchase of mortgage loans made to
6 sponsors, developers, builders, owners, and purchasers of residential housing, if the
7 corporation

8 (A) has given approval before the initial making of the loan and
9 has determined that mortgage loans were, at the time the approval was given,
10 not otherwise available, wholly or in part, from private lenders upon
11 reasonably equivalent terms and conditions; or

12 (B) has determined that

13 (i) the purchase or participation will result in additional
14 residential housing, taking into account without limitation such factors
15 as reinvestment of the proceeds of the sale in additional mortgage
16 loans, increased availability of mortgage loans insured by the federal
17 government, its agencies or departments, the reduction, if any, of
18 interest payments to be made with respect to mortgage loans, or such
19 other factors as will tend to increase or improve the supply of
20 residential housing within the state; and

21 (ii) the residential housing covered by the mortgage
22 loan complies with applicable provisions of AS 18.56.096(c) and the
23 applicable thermal and lighting energy standards of AS 46.11.040;

24 (3) make partial rental payments and mortgage interest payments under
25 a contract with any housing owner if the payments will be applied to decrease rental or
26 mortgage interest charges of persons of lower and moderate income or owners or
27 purchasers of residential housing in remote, underdeveloped, or blighted areas of the
28 state;

29 (4) make loans from the housing development fund;

30 (5) collect and pay reasonable fees and charges in connection with
31 making, purchasing, and servicing its mortgages, loans, notes, bonds, certificates.

1 commitments, and other evidences of indebtedness;

2 (6) acquire real property, or any interest in real property, in its own
3 name, by purchase, transfer, or foreclosure, when the acquisition is necessary or
4 appropriate to protect any loan in which the corporation has an interest; sell, transfer,
5 and convey the property to a buyer; and, if the sale, transfer, or conveyance cannot be
6 effected with reasonable promptness or at a reasonable price, rent or lease the property
7 to a tenant pending the sale, transfer, or conveyance;

8 (7) sell, at public or private sale, to any purchaser, including the
9 Federal National Mortgage Association, all or any part of a mortgage or other
10 instrument or document securing a construction, land development, mortgage, or
11 temporary loan of any type permitted by this chapter;

12 (8) purchase, in order to meet the requirements of the sale of its
13 mortgages to the Federal National Mortgage Association, stock of the Federal
14 National Mortgage Association;

15 (9) procure insurance against any loss in connection with its operation;

16 (10) consent to the modification of the rate of interest, time of payment
17 of any installment of principal or interest, or any other terms, of the mortgage loan,
18 mortgage loan commitment, construction loan, temporary loan, contract, or agreement
19 of any kind to which the corporation is a party;

20 (11) borrow money as provided in this chapter to carry out and
21 effectuate its corporate purposes, and issue its obligations as evidence of borrowing;

22 (12) include in any borrowing the amounts necessary to pay financing
23 charges, interest on the obligations for a period not exceeding one year after the date
24 on which the corporation estimates funds will otherwise be available to pay the
25 interest, consultant, advisory, and legal fees, and other expenses that are necessary or
26 incident to this borrowing;

27 (13) under AS 18.56.088, adopt and publish regulations respecting its
28 lending programs and other regulations that are necessary to effectuate its purposes;

29 (14) provide technical and advisory services to sponsors, builders, and
30 developers of residential housing and to residents of it;

31 (15) promote research and development in scientific methods of

1 constructing low-cost and energy-efficient residential housing of high durability;

2 (16) make and execute agreements, contracts, and other instruments
3 necessary or convenient in the exercise of the powers and functions of the corporation
4 under this chapter, including contracts with any person, firm, corporation,
5 governmental agency, or other entity;

6 (17) receive, administer, and comply with the conditions and
7 requirements respecting any appropriation or gift, grant, or donation of property or
8 money;

9 (18) sue and be sued in its own name;

10 (19) adopt an official seal;

11 (20) adopt bylaws for the regulation of its affairs and the conduct of its
12 business and adopt regulations and policies in connection with the performance of its
13 functions and duties;

14 (21) employ fiscal consultants, engineers, attorneys, real estate
15 counselors, appraisers, and other consultants and employees that may be required in
16 the judgment of the corporation, and fix and pay their compensation from funds
17 available to the corporation;

18 (22) do all acts and things necessary, convenient, or desirable to carry
19 out the powers expressly granted or necessarily implied in this chapter;

20 (23) invest or reinvest, subject to its contracts with noteholders and
21 bondholders, any money or funds held by the corporation in any obligations or other
22 securities or investments in which banks or trust companies in the state may legally
23 invest funds held in reserves or sinking funds or any funds not required for immediate
24 disbursement, and in certificates of deposit or time deposits secured by obligations of,
25 or guaranteed by, the state or the United States;

26 (24) purchase a mortgage loan made to refinance an existing mortgage
27 loan, without regard to whether the corporation holds the existing mortgage loan, as
28 long as the interest rate and fees charged to the borrower are sufficient to fully
29 reimburse the corporation for all costs incurred by the corporation in purchasing the
30 mortgage loan and as long as the borrower will be in compliance with
31 AS 18.56.096(a)(6) after purchase of the mortgage loan by the corporation;

1 (25) participate in the making of mortgage loans to borrowers for
2 congregate housing under AS 18.56.100(b)(1) as the purchaser of those loans; loans
3 made for congregate housing under this paragraph must reflect application of prudent
4 underwriting standards and lending practices that include, but are not limited to,
5 appropriate loan-to-value ratios and the ability of a borrower to repay the loan;

6 (26) participate in the development of buildings or units that, by
7 their use, address homelessness but that, by their operation, appear
8 nonresidential in nature;

9 (27) provide financial assistance to prevent homelessness,
10 including prevention of foreclosures and evictions;

11 (28) provide financial assistance to support housing retention
12 services or facilitate transition from dependency on low-cost housing;

13 (29) participate with appropriate sponsoring agencies or groups in
14 demonstration housing projects that address homelessness.

15 * Sec. 2. AS 18.56.090 is amended by adding a new subsection to read:

16 (c) In (a) of this section "homelessness" means the state of an individual who
17 lacks a fixed, regular, and adequate nighttime residence, and includes an individual
18 who

19 (1) is sharing the housing of other individuals because of loss of
20 housing, economic hardship, domestic violence, or a similar reason;

21 (2) is living in a motel, hotel, trailer park, or camping ground because
22 of the lack of alternative adequate accommodations;

23 (3) is living in an emergency or transitional shelter;

24 (4) is abandoned in a hospital;

25 (5) is waiting for a foster care placement;

26 (6) has a primary nighttime residence that is a public or private place
27 not designed for or ordinarily used as a regular sleeping accommodation for human
28 beings;

29 (7) is living in a car, a park, a public space, an abandoned building,
30 substandard housing, a bus or train station, or a similar setting;

31 (8) is fleeing a domestic violence situation, does not have an

1 alternative residence, and lacks the resources and support needed to obtain housing;

2 (9) is being evicted within a week, does not have an alternative
3 residence, and lacks the resources and support needed to obtain housing;

4 (10) is being discharged within a week from an institution, including a
5 mental health treatment facility, substance abuse treatment facility, or prison, in which
6 the individual has been a resident for more than 30 consecutive days, does not have an
7 alternative residence, and lacks the resources and support needed to obtain housing.

8 * Sec. 3. This Act takes effect July 1, 2008.

25-LS1660A
Cook
4/10/08

HOUSE CONCURRENT RESOLUTION NO.
IN THE LEGISLATURE OF THE STATE OF ALASKA
TWENTY-FIFTH LEGISLATURE - SECOND SESSION

BY

Introduced:
Referred:

A RESOLUTION

1 **Suspending Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State**
2 **Legislature, concerning Senate Bill No. 231, relating to the Alaska housing trust fund**
3 **and to the Alaska Council on the Homeless.**

4 **BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

5 That under Rule 54, Uniform Rules of the Alaska State Legislature, the provisions of
6 Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State Legislature, regarding
7 changes to the title of a bill, are suspended in consideration of Senate Bill No. 231, relating to
8 the Alaska housing trust fund and to the Alaska Council on the Homeless.

SECTIONAL ANALYSIS
Senate Bill 231

"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.





Headquarters:
4300 Boniface Parkway
Anchorage, AK 99504
907-338-6100

Mailing Address:
PO Box 101020
Anchorage, AK 99510

Internet Web Site:
<http://www.ahfc.state.ak.us>

SPONSOR STATEMENT Senate Bill 231

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

SB 231 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. SB 231 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.



FISCAL NOTE

Replaced 4/11/08

STATE OF ALASKA
2008 LEGISLATIVE SESSION

Fiscal Note Number: 5
 Bill Version: CSSB 231(HES)
 (S) Publish Date: 4/7/08

Identifier (file name): 0006-DOR-AHFC-2-18-08 Dept. Affected: Revenue 04
 Title: Alaska Housing Trust Fund RDU: Alaska Housing Finance Corp.
 Component: _____
 Sponsor: Governor
 Requester: Governor Component Number: 110

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

	Appropriation Required	Information					
		FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
OPERATING EXPENDITURES							
Personal Services							
Travel							
Contractual							
Supplies							
Equipment							
Land & Structures							
Grants & Claims							
Miscellaneous							
TOTAL OPERAT.NG	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CAPITAL EXPENDITURES	10,000.0	10,000.0	0.0	0.0	0.0	0.0	0.0
CHANGE IN REVENUES ()							

FUND SOURCE (Thousands of Dollars)

	FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
1002 Federal Receipts							
1003 GF Match							
1004 GF							
1005 GF/Program Receipts							
1037 GF/Mental Health							
Other Interagency Receipts	0.0						
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2008) cost: 0.0

POSITIONS

	FY 2009	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Full-time	0.0						
Part-time	0.0						
Temporary	0.0						

ANALYSIS: *(Attach a separate page if necessary)*
 There is a zero fiscal note attached to this legislation. The cost of administering the housing trust fund and supporting the Governor's Council will be covered by the capital appropriation (not to exceed 10%) and AHFC's existing operating budget. Administrative costs will include: staff salaries and benefits, travel and training, supplies and materials, and consulting costs. This level of funding will be sufficient to administer the housing trust fund and the Governor's Council.

Prepared by: Bryan Butcher Phone 330-844*
 Division: Alaska Housing Finance Corporation Date/Time 2/18/08 2:00 PM
 Approved by: _____ Date _____

SB 231



**ALASKA
HOUSING
TRUST**

Ratio of Average Home Price to Median Family Income

The Ratio of Average Home Price to Median Family Income (The ratio times MFI equals Ave Home Price.)

Location	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	% Change
Anchorage	2.7	2.8	2.8	3.0	3.0	3.1	3.4	3.6	3.2	3.3	3.6	4.0		46.4%
MatSu Borough	2.3	2.4	2.5	2.6	2.5	2.6	2.7	2.8	2.7	2.9	3.1	3.2		41.1%
Fairbanks North Star	2.7	2.8	3.0	3.1	3.0	3.0	3.1	3.1	2.7	2.7	2.8	3.4		25.1%
Kenai Peninsula Borough	2.2	2.3	2.4	2.7	2.9	2.8	2.9	3.2	2.6	2.6	2.9	3.1		42.3%
Juneau	2.7	3.0	3.1	3.1	3.1	3.1	3.2	3.3	2.9	3.1	3.3	3.5		27.6%
Ketchikan	2.9	3.0	2.9	2.9	2.9	3.0	3.1	3.1	3.2	2.8	3.2	2.8		-2.6%
Kodiak			3.2	3.4	3.4	3.5	3.7	3.4	2.8	3.0	3.2	3.1		-4.5%
Bethel						6.3	6.4	7.5	5.1	4.0	5.2	5.1		-18.6%
Sitka													6.2	0.0%
Rest of State Average	3.4	3.6	3.7	3.8	3.6	3.6	3.6	3.6	3.2	3.1	3.4	3.4		0.3%
Statewide Total	2.9	3.0	3.1	3.2	3.2	3.2	3.5	3.6	3.2	3.3	3.6	3.8		33.5%

Opportunity begins with a home

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

Tel: 907.334.2535 Fax: 907.269.7966 Email: kim@alaskahousingtrust.org 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

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

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,¹ and more than 3,000 children were homeless or inadequately housed at some time during the 2005-2006 school year,² and

WHEREAS, approximately 4,000 households are waiting for public housing programs, mostly with children³ and approximately 20,000 low-income households spend over half their income on housing, placing them at risk of homelessness;⁴ 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;⁵ and

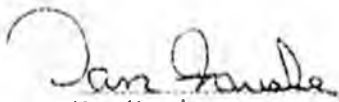
WHEREAS, more than 30 states have created housing trust funds, with consistent success in decreasing homelessness, which on average have leveraged \$9.25 in additional funding for each dollar invested; and

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 Council¹ on the Homeless supports the creation of an Alaska Housing Trust.

ADOPTED THIS 8th DAY OF February, 2007



Dan Fauske
Chairperson

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

² 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.

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

⁴ MOA Housing and Community Development Consolidated Plan, 2003-2007, State 5-Year HCD Plan, 2006-10.

⁵ Sepal B. Center for Alcohol & Addiction Studies, UVA. Summary Progress Report - Innovative Services for Alaska's Homeless Persons with Mental Illness. 2003.



Headquarters
4300 Boniface Parkway
Anchorage, Alaska
907-338-6100

Mailing Address
PO Box 101020
Anchorage, AK 99510-1020

Internet Web Site
<http://www.ahfc.state.ak.us>

Alaska Council on the Homeless

Members SB231

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"



50231



2005 Housing Assessment

Findings Statewide & for Calista Region



Calista Region Characteristics



- People live in the same community for a long time
- Low rate of college completion
- Low income
 - 18.6% of households bring in less than \$10,000 per year
 - 43.4% of households bring in \$10,000 to \$30,000
 - 62% of households have income of \$30,000 or less
- High subsistence activity – 84.5% of respondents

Calista

Construction Costs

Construction Cost Estimation – based on end of year 2004

Statewide average cost estimated \$168,033 per unit, \$204,157 per single family unit

Transportation Index:

- AHFC Transportation Index Value Applied to Bethel CA
- Index based on AVCP info applied to Wade-Hampton CA
- The cost construct units in these two census areas was averaged to reach a value for the Calista region

\$24,000 shipping cost for each housing unit


Estimated average cost to build a new housing unit in the Calista Region \$304,392 – this is the value used in generating cost estimates



Calista Housing Characteristics


- Estimated number of households in 2005 = 7,536
- Number of households counted in 2000 census = 7,238
- In 2005 there were an estimated 4.95 residents per households
- Median of 212 sf per resident
- Slightly more than 1 in 10 houses in the region are 500 sf or smaller
- More than half less than 1,000 sf

How different is Calista Region?



	Statewide	Calista
• 2000 Population	626,932	23,034
• Average persons/household	2.4	4.95
• Income < \$10,000	34 %	62 %
• Mean household unit	1,507 sq ft	1,048
• Median household unit	1,300 sq ft	1,000

How different is Calista Region?



	Statewide	Calista
• Mean sq ft per resident	634	300
• Median sq ft per resident	500	212
• No running water	10 %	33 %
• Drafty	45 %	75 %

Calista Region Housing Condition

- 53% of respondents reported some ice build-up on the inside of their homes
- 48% of respondents reported some mold or mildew on the inside of their home
- 85% of respondents reported having double pane windows in their home
- 92% of respondents report heating with oil or diesel
- 69% of respondents indicate that the homes in which they live are “in good shape” or “in need of repair but manageable”

Positive Change

- Estimated 298 new housing units between 2000 and 2005
- In 1991 nearly half of all homes had 150 square feet or less per resident
- In 2005, that number has decreased to just over 30 percent
- The number of homes with more than 300 square feet per resident increased from 20 to 34 percent between 1991 and 2005
- Lowest rent in the state – average \$466 per month

Need and Challenges

- Total new units needed - 3,581
- Private housing market does not fill need
 - High cost building
 - Low wage earnings
- The average cost to build a new home in excess of \$300,000 per unit
- Total estimated cost - \$1,134.8 million



ALASKA
HOUSING
TRUST

January 25, 2008

The Honorable Bettye Davis
Alaska Senate
State Capitol, Room 30
Juneau, AK 99801-1182

Dear Senator Davis:

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 SB 231. 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

2745 Community Park Loop, Suite 200, Anchorage, Alaska 99508

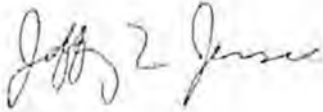
Tel: 907 334 2995 Fax: 907 269 7966 Email: jam@alaskahousingtrust.org www.alaskahousingtrust.org

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,



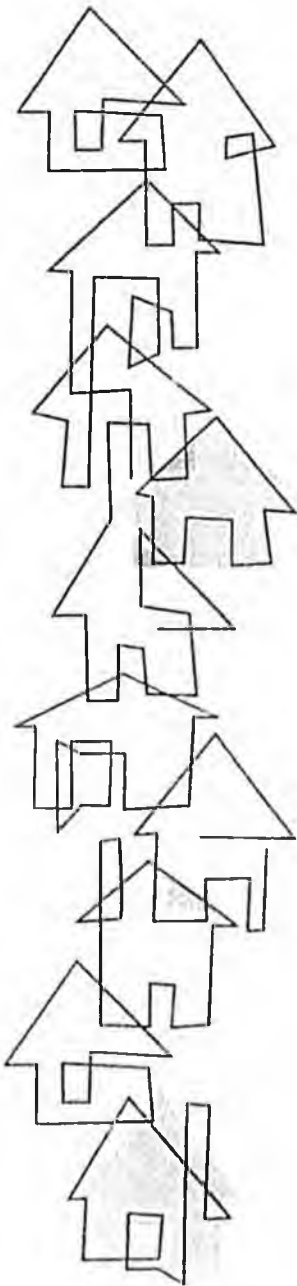
Jeff Jessee
Chair, Housing Trust Steering Committee
CEO, Alaska Mental Health Trust Authority

Opportunity begins with a home

3745 Community Park Loop, Suite 200 Anchorage, Alaska 99508

Tel: 907 334 2535 Fax: 907 269 7966 Email: kim@alaskahousingtrust.org www.alaskahousingtrust.org

In Anchorage, housing prices have moved out of reach for ordinary people.

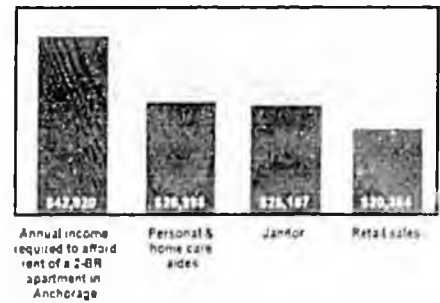


Working Alaskans in Anchorage cannot afford to buy a house.
 In the past ten years, the cost of a single family home in Anchorage has increased by over 100%, while median family income has increased by 38%.

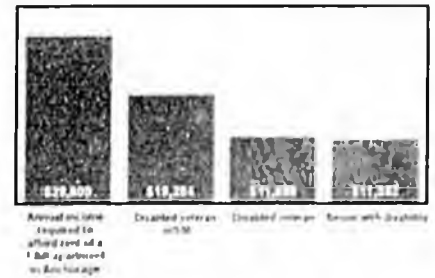
Anchorage: Price of Homes vs. Median Family Income



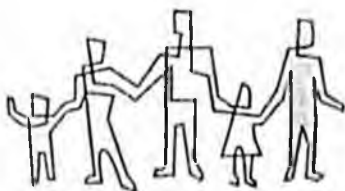
Working Alaskans in Anchorage cannot afford rent.
 A person living in Anchorage must earn \$17.71 per hour to afford the average fair market rent for a two-bedroom apartment of \$942.00 monthly. A person earning minimum wage must work 99 hours to afford this rent.



Seniors, veterans, and disabled Alaskans are at risk of homelessness.
 People living on fixed incomes, like seniors, people with disabilities, and veterans, cannot afford to rent a fair market rate, one-bedroom apartment in Anchorage.



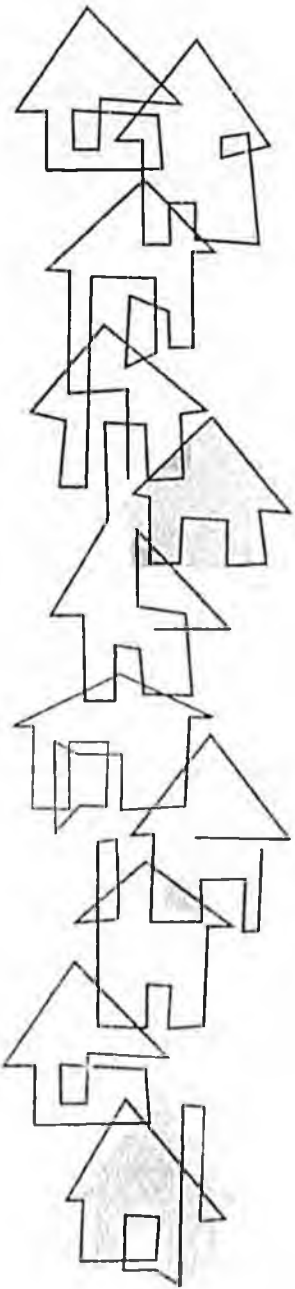
- 1,702**
The number of (K-12) school-age children in Anchorage who were homeless at one time in the 2005-2006 school year.¹
- 633**
The number of children in preschool in Anchorage who were homeless at one time in the 2005-2006 school year.²
- 20,000**
The number of low-income Alaskans spending over 50% of their income on housing.³
- 16%**
The percentage of homeless people in Alaska who are victims of domestic violence.⁴
- 9%**
The percentage of homeless people in Alaska who are veterans.⁵



¹ Homeless Quarterly Report, 4th School Year, Alaska Department of Education and Early Development
² Homeless Quarterly Report, 4th School Year, Alaska Department of Education and Early Development
³ Alaska Housing and Community Development, 2002-2003, State 5-year HUD Plan, 2002-10
⁴ HUD's Statewide Homeless Emergency Shelter Cares, Winter 2006
⁵ HUD's Statewide Homeless Emergency Shelter Cares, Winter 2006
 Data on rent and income were collected from Alaska Housing Crisis by Geopline, LLC, 2005
 Data on veterans from HUD's Statewide Homeless Emergency Shelter Cares, Winter 2006

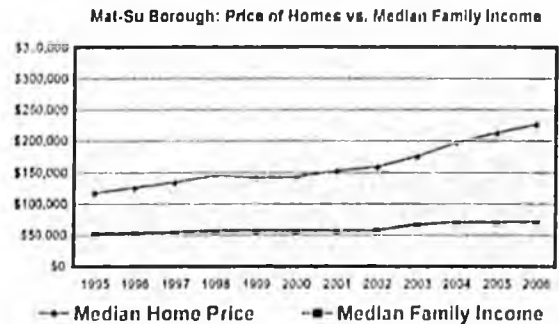
ALASKA HOUSING TRUST 

In the Mat-Su Borough, housing prices have moved out of reach for ordinary people.



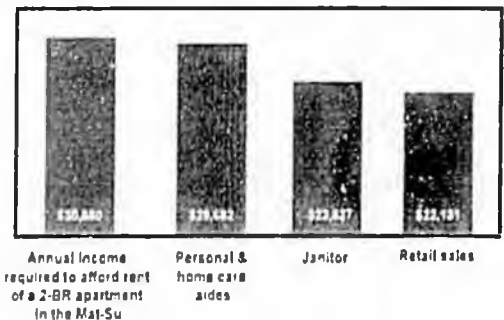
Working Alaskans in the Mat-Su cannot afford to buy a house.

In the past ten years, the cost of a single family home in the Mat-Su Borough has increased by over 95% while median family income has increased by 38%.



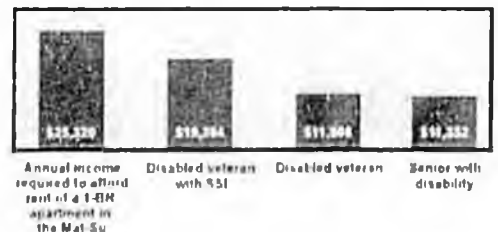
Working Alaskans in the Mat-Su cannot afford rent.

A person living in Mat-Su must earn \$14.98 per hour to afford the average fair market rent for a two-bedroom apartment of \$797.00 monthly. A person earning minimum wage must work 84 hours to afford this rent.



Seniors, veterans, and disabled Alaskans in the Mat-Su are at risk of homelessness.

People living on fixed incomes like seniors and people with disabilities cannot afford to rent a fair market rate, one-bedroom apartment in the Mat-Su.



530

The number of schoolchildren (K-12) in the Mat-Su Borough who were homeless at one time in the 2005-2006 school year.¹

137

The number of children in preschool in the Mat-Su Borough who were homeless at one time in the 2005-2006 school year.²

20,000

The number of low-income Alaskans spending over 50% of their income on housing.³

16%

The percentage of homeless people in Alaska who are victims of domestic violence.⁴

9%

The percentage of homeless people in Alaska who are veterans.⁵

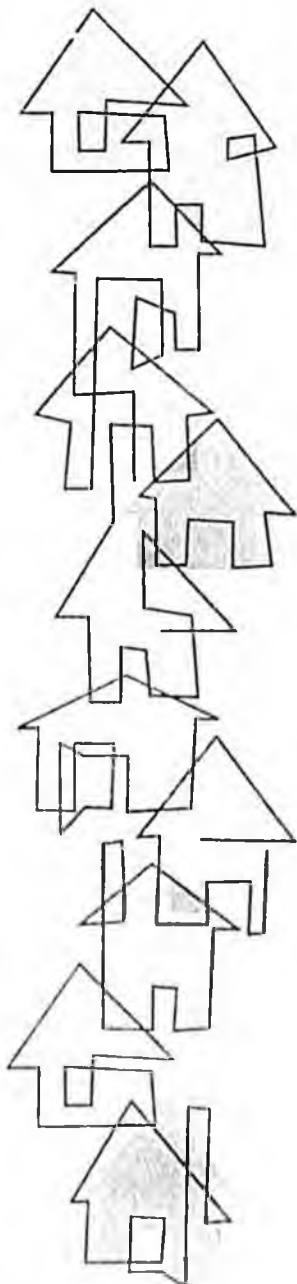


¹ Homeless Children by District & School Year, Alaska Department of Education, Early Childhood Development
² Homeless Children by District & School Year, Alaska Department of Education, Early Childhood Development
³ Alaska Housing and Community Development Fund, July 11, 2005, 2005-2006, p. 10, D-11, 2005-2006
⁴ Alaska Statewide Homeless Survey, Winter 2004
⁵ Alaska Statewide Homeless Survey, Winter 2004
 Data on rent, public housing, and homelessness collected from Alaska Housing and Community Development Fund, Alaska Department of Labor and Workforce Development

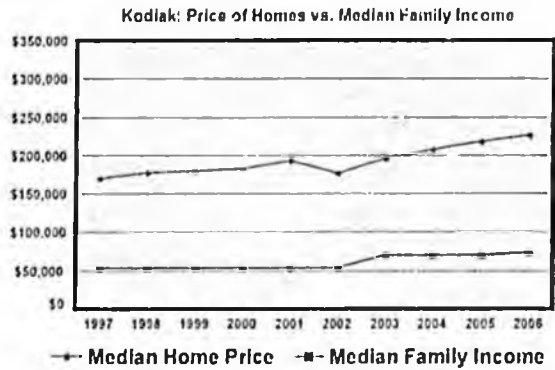
ALASKA HOUSING TRUST



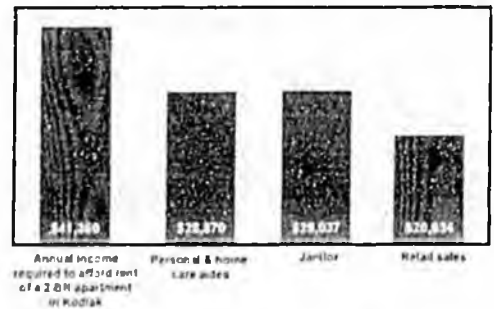
In Kodiak, housing prices have moved out of reach for ordinary people.



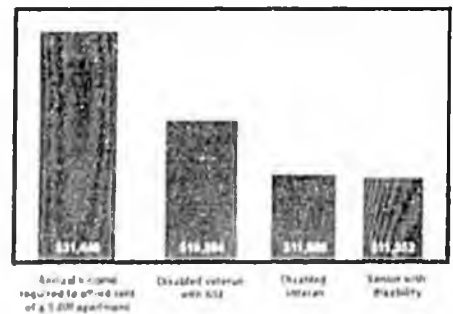
Working Alaskans in Kodiak cannot afford to buy a house. In the past ten years, the price of a single family home in Kodiak has increased by \$55,401 while the median family income has increased by \$20,400.



Working Alaskans in Kodiak cannot afford rent. A person living in Kodiak must earn \$19.21 per hour to afford the average fair market rent for a two-bedroom apartment of \$1034.00 monthly. A person earning minimum wage must work 107 hours to afford this rent.



Seniors, veterans, and disabled Alaskans in Kodiak are at risk of homelessness. People living on fixed incomes, like seniors, people with disabilities, and veterans, cannot afford to rent a fair market rate, one-bedroom apartment in Kodiak.



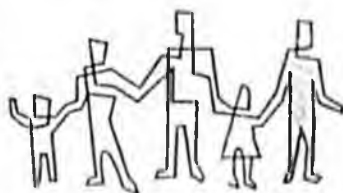
7
The number of schoolchildren (K-12) in Kodiak who were homeless at one time in the 2005-2006 school year.

13
The number of children in preschool in Kodiak who were homeless at one time in the 2005-2006 school year.

20,000
The number of low-income Alaskans spending over 50% of their income on housing.

16%
The percentage of homeless people in Alaska who are victims of domestic violence.

9%
The percentage of homeless people in Alaska who are veterans.

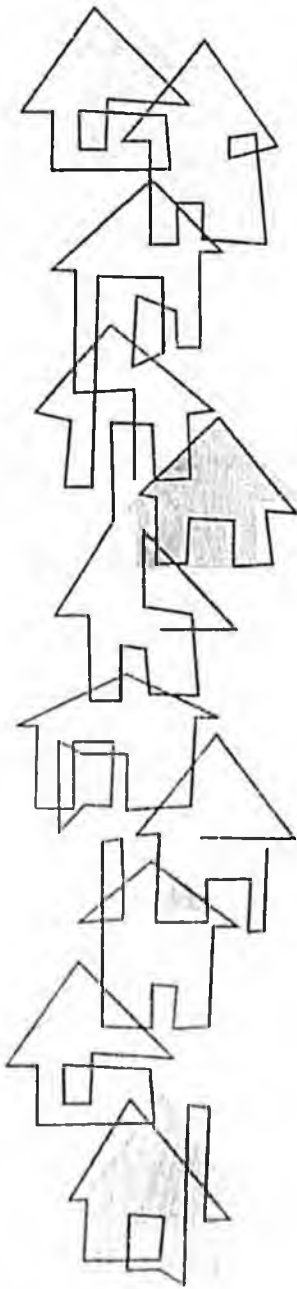


1. Homeless Community District & Council, Kodiak, Alaska Department of Community and Early Development
2. Homeless Community District & Council, Kodiak, Alaska Department of Community and Early Development
3. Alaska Housing Trust, Community Development Center, 1000 E. 1st Ave., Anchorage, Alaska 99501, 2004-05
4. Alaska Statewide Homeless Survey, Winter 2004
5. Alaska Statewide Homeless Survey, Winter 2004
6. Homeless Community District & Council, Kodiak, Alaska Department of Community and Early Development
7. Alaska Department of Labor and Workforce Development

ALASKA HOUSING TRUST

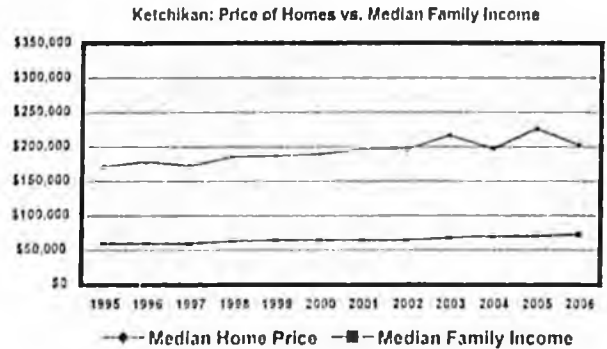


In Ketchikan, housing prices have moved out of reach for ordinary people.



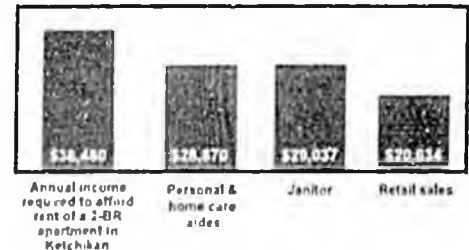
Working Alaskans in Ketchikan cannot afford to buy a house.

In the past ten years, the cost of a single family home in Ketchikan has increased by \$31,228 while median family income has increased by only \$12,800.



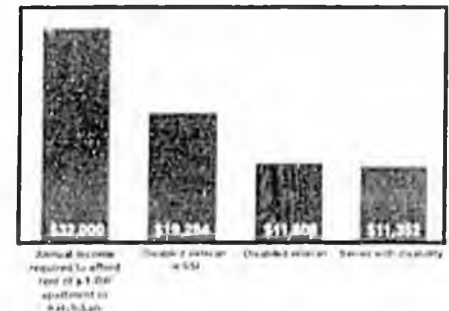
Working Alaskans in Ketchikan cannot afford to rent.

A person living in Ketchikan must earn \$17.88 per hour to afford the fair market rent for a two-bedroom apartment of \$962.00 monthly. A person earning minimum wage must work 100 hours to afford this rent.



Seniors, veterans, and disabled Alaskans in Ketchikan are at risk of homelessness.

People living on fixed incomes, like seniors, people with disabilities, and veterans, cannot afford to rent at fair market rate, one-bedroom apartment in Ketchikan.



38

The number of school children (K-12) in Ketchikan who were homeless at one time in the 2005-2006 school year.

20,000

The number of low-income Alaskans spending over 50% of their income on housing.

16%

The percentage of homeless people in Alaska who are victims of domestic violence.

9%

The percentage of homeless people in Alaska who are veterans.*

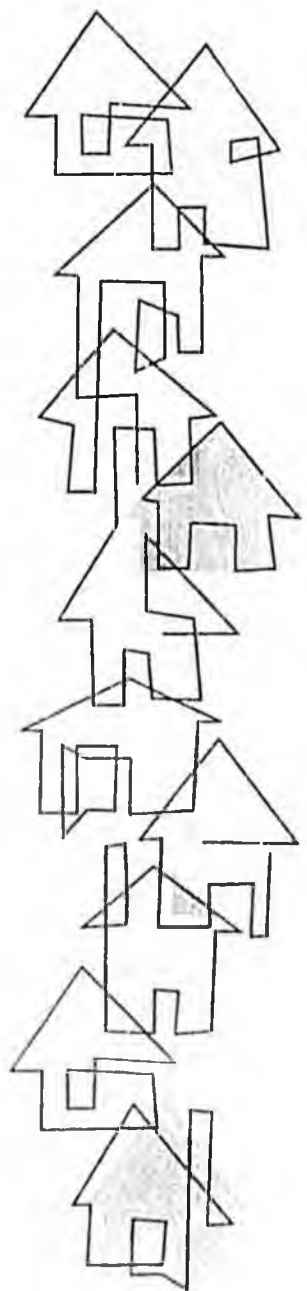


* Alaska's Housing Trust Fund & Alaska's Housing Trust Fund Development
 100 W. Housing Trust Fund Community Development Center, 1000 E. 11th, 200,000, State of Alaska, 2006-07
 * HUD's National Homelessness Survey, Winter 2006
 * HUD's National Homelessness Survey, Winter 2006
 * HUD's National Homelessness Survey, Winter 2006
 * HUD's National Homelessness Survey, Winter 2006

ALASKA HOUSING TRUST

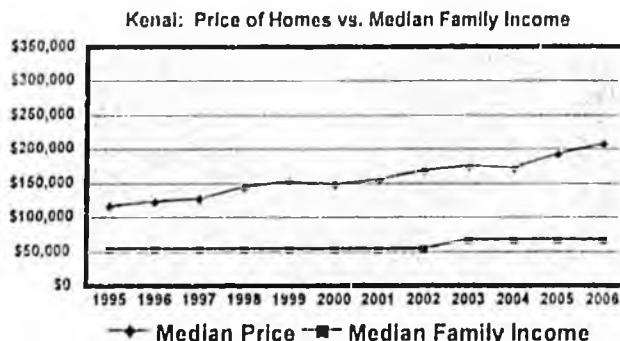


In Kenai, housing prices have moved out of reach for ordinary people.



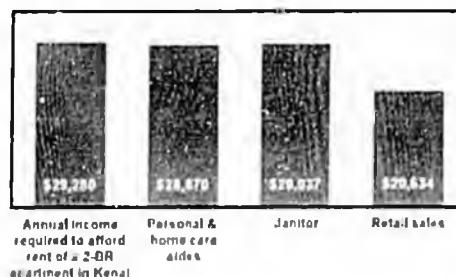
Working Alaskans in Kenai cannot afford to buy a house.

In the past ten years, the cost of a single family home in Kenai has increased by over 78%, while median family income has increased by only 25%.



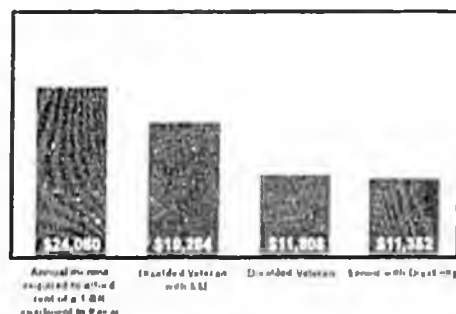
Working Alaskans in Kenai cannot afford to rent an apartment.

A person living in Kenai must earn \$13.60 per hour to afford the average fair market rent for a two-bedroom apartment of \$732.00 monthly. A person earning minimum wage must work 76 hours to afford this rent.



Seniors, veterans, and disabled Alaskans in Kenai are at risk of homelessness.

People living on fixed incomes, like seniors, people with disabilities, and veterans, cannot afford to rent a fair market rate, one-bedroom apartment in Kenai.



241

The number of school children (K-12) in Kenai who were homeless at one time in the 2005-2006 school year.¹

34

The number of children in preschool in Kenai who were homeless at one time in the 2005-2006 school year.²

20,000

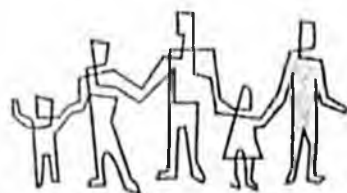
The number of low-income Alaskans spending over 50% of their income on housing.³

16%

The percentage of homeless people in Alaska who are victims of domestic violence.⁴

9%

The percentage of homeless people in Alaska who are veterans.⁵



¹ Homeless Counts by District School Year - Alaska Department of Education and Early Development
² Homeless Counts by District School Year - Alaska Department of Education and Early Development
³ Alaska Housing and Community Development Consolidated Plan 2003-05, State 5 year HUD Plan 2004-10
⁴ AHCT's Statewide Homeless Survey, Winter 2006
⁵ AHCT's Statewide Homeless Survey, Winter 2006
 Data sources: (1) HUD's 2005-2006 Statewide Homeless Survey, Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Education and Early Development

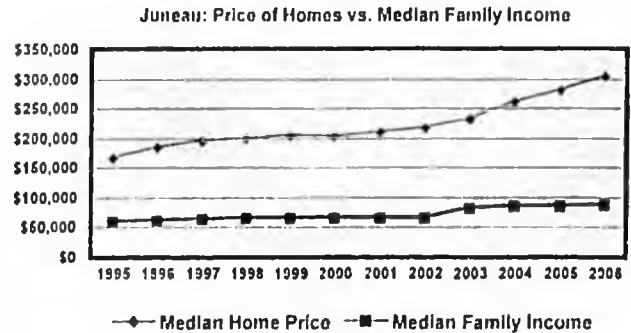
ALASKA HOUSING TRUST



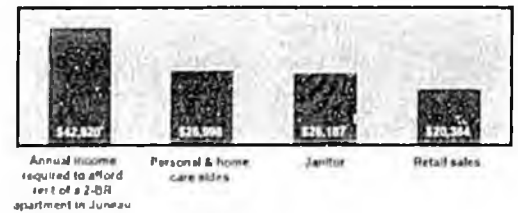
In Juneau, housing prices have moved out of reach for ordinary people.



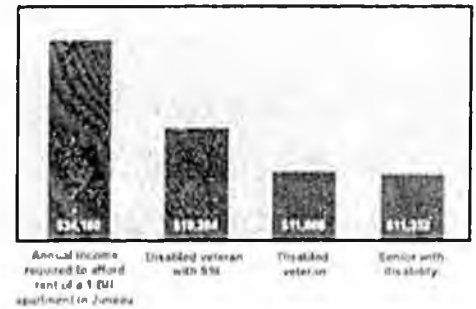
Working Alaskans in Juneau cannot afford to buy a house.
 In the past ten years, the cost of a single family home in Juneau has increased by over 83%, while median family income has increased by only 43%.



Working Alaskans in Juneau cannot afford to rent.
 A person living in Juneau must earn \$20.37 per hour to afford the average fair market rent for a two-bedroom apartment of \$1096.00 monthly. A person earning minimum wage must work 114 hours to afford this rent.



Seniors, veterans, and disabled Alaskans in Juneau are at risk of homelessness.
 People living on fixed incomes, like seniors, people with disabilities, and veterans, cannot afford to rent a fair market rate, one-bedroom apartment in Juneau.



167
 The number of schoolchildren (K-12) in Juneau who were homeless at one time in the 2005-2006 school year.*

3
 The number of children in preschool in Juneau who were homeless at one time in the 2005-2006 school year.*

20,000
 The number of low-income Alaskans spending over 50% of their income on housing.†

16%
 The percentage of homeless people in Alaska who are victims of domestic violence.‡

9%
 The percentage of homeless people in Alaska who are veterans.‡

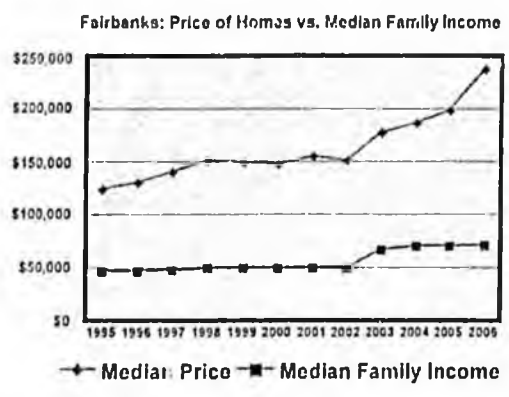


*Homeless Counts by District & School Year, Alaska Department of Education and Early Childhood Development
 †Homeless Emergency Shelter & Eviction Study, Alaska Department of Education and Early Childhood Development
 ‡Alaska Housing Trust Community Development Center, Housing for 2010, State & Local HUD Data, 2008 by HUD
 ‡HUD's National Homeless Survey, Winter 2006
 ‡HUD's National Homeless Survey, Winter 2006
 ‡Homeless Counts by District & School Year, Alaska Department of Education and Early Childhood Development
 ‡Alaska Department of Labor and Workforce Development

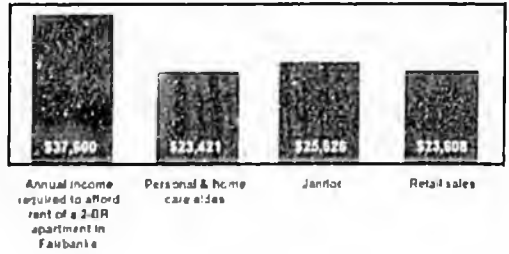
In Fairbanks, housing prices have moved out of reach for ordinary people.



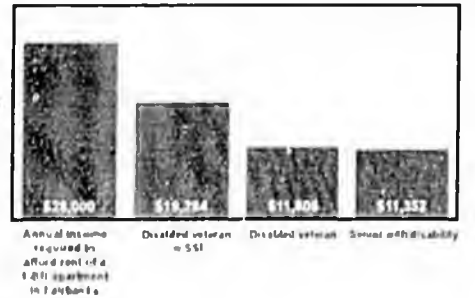
Working Alaskans in Fairbanks cannot afford to buy a house.
 In the past ten years, the cost of a single family home in Fairbanks has increased by over 90%, while median family income has increased by only 52%.



Working Alaskans in Fairbanks cannot afford to rent an apartment.
 A person living in Fairbanks must earn \$15.96 per hour to afford the average fair market rent for a two-bedroom apartment of \$859.00 monthly. A person earning minimum wage must work 39 hours to afford this rent.

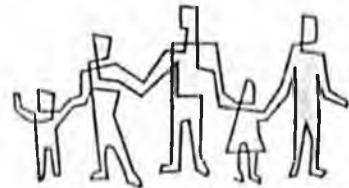


Seniors, veterans, and disabled Alaskans are at risk of homelessness.
 People living on fixed incomes, like seniors, people with disabilities, and veterans, cannot afford to rent a fair market rate, one-bedroom apartment in Fairbanks.



- 333**
 The number of schoolchildren (K-12) in Fairbanks who were homeless at one time in the 2005-2006 school year.¹
- 10**
 The number of children in preschool in Fairbanks who were homeless at one time in the 2005-2006 school year.²
- 20,000**
 The number of low-income Alaskans spending over 50% of their income on housing.³
- 16%**
 The percentage of homeless people in Alaska who are victims of domestic violence.⁴
- 9%**
 The percentage of homeless people in Alaska who are veterans.⁵

¹ Homeless Counts by District & School Year, Alaska Department of Education and Early Development
² Homeless Counts by District & School Year, Alaska Department of Education and Early Development
³ MHA Housing and Community Development Consolidated Plan 2005-07, State 5 Year HUD Plan 2006-10
⁴ AHFC's Statewide Homeless Survey, Winter 2006
⁵ AHFC's Statewide Homeless Survey, Winter 2006
 Data on the percentage of homeless people who are veterans from Alaska Housing Finance Corporation (AHFC) Homeless and Alaska Department of Labor and Workforce Development.





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: 907 334 2535 Fax: 907 263 7966 Email: info@alaskahousingtrust.org www.alaskahousingtrust.org

1 of 2

ALASKA COALITION ON HOUSING & HOMELESSNESS

RECEIVED
FEB 11 2008

February 8, 2008

The Honorable Bert Stedman
Alaska Senate
State Capitol, Room 516
Juneau, AK 99801-1182
Via fax: 907-465-3922

Re: SB 231

Dear Senator Stedman,

The Alaska Coalition on Housing and Homelessness strongly supports the Alaska Housing Trust in Senate Bill 231. 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 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.

PO Box 206562
Anchorage, AK 99520

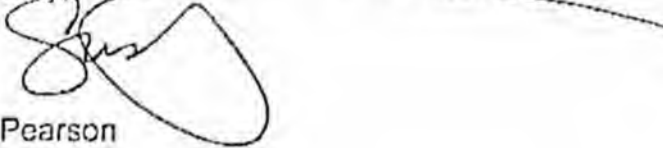
PHONE (907) 743-5726
FAX (907) 521-1000
WEB SITE www.awalc.org

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", with a long, sweeping horizontal line extending to the right across the page.

Suzi Pearson
Chair

Darwin Peterson

From: Mark Romick (mromick@ahfc.state.ak.us)
Sent: Tuesday, March 04, 2008 8:49 AM
To: Darwin Peterson
Cc: Bryan Butcher; jeff@mhtrust.org
Subject: Questions from SB231 Senate Finance Hearing

Here are the responses that are outstanding from the hearing. As you noted, Senator Ellon's concerns have been addressed and we sent the homeless information to John Weise in Senator Hoffman's office. Let Bryan or I know if there are any other questions we need to address.

Senator Huggins Questions:

We understand Senator Huggins's concerns regarding the foreclosure intervention option, but we don't believe it would become an issue. Alaska is not experiencing the high level of foreclosures that the rest of the US is facing. Although the economy may not be growing by leaps and bounds, the Dept. of Labor reports it is at the worst, flat. Although the number of foreclosures has increased over the last two years, it is still lower than 2000. If Alaska had a repeat of the 80's, then certainly the number of foreclosure interventions would go up, but the Council would be in a position to limit the use of the fund for this purpose. AHFC and the Council would be very comfortable making these decisions.

If a concern still remains, we could insert language that limited foreclosure assistance (per household) to the equivalent of three month mortgage payments.

AHFC estimates the direct program administrative costs to be no more than 10% of the available fund. AHFC will be assuming many of the administrative cost related to accounting, information services, etc. Direct program costs will include staff salaries and benefits, travel, program monitoring and evaluation, computer equipment, etc.

Senator Thomas's Comment:

We believe the Governor's Council and the proposed fund targeted towards addressing affordable housing and homelessness will have a measurable impact. The discussions surrounding the work of the original Council, by itself, produced a number of positive changes including the early application of social security benefits for disabled people leaving correctional institutions. This has increased the success rate for ex-offenders finding a stable place to leave.

SB231 sets up the framework for implementing programs that will impact homelessness. We know from Seattle's experience that an investment in preventing homelessness in 160 chronic inebriates, saved Seattle \$3.2 million dollars. We know from examples in Colorado and New York, that similar savings have occurred from using supportive housing funded by housing trusts. Housing trusts do work and have a measurable impact on homelessness. During the hearing, we talked about the success of the Bridge Home program that has helped mental health trust beneficiaries get stable housing and reduce hospital admissions. The Short Term Housing Assistance program, also funded by the Alaska Mental Health Trust Authority, helped 40 people avoid eviction and foreclosure during 2007, for an average one time investment of \$2,400.

Senator Stedman Requested Info:

SITKA Information on differences between average and median prices.

February 2008. Source Realtor.com
 For all properties in the
 City and Borough of Sitka

Average SFR	460,758
Median SFR	409,250

3/4/2008

Median Condo 213,313
 Average Condo 194,000

For AHFC's Loan Portfolio:

AHFC Loan Activity Average versus Median Sale Prices

City and Borough of Sitka
 1990 - 2007

<u>Year</u>	<u>Average Sales Price</u>	<u>Median Sales Price</u>
1990	120,087	120,665
1991	125,730	119,364
1992	132,939	128,935
1993	131,130	118,183
1994	123,170	115,571
1995	175,740	144,744
1996	252,918	175,007
1997	193,465	193,636
1998	176,913	136,000
1999	195,142	157,352
2000	225,658	191,992
2001	196,344	175,000
2002	189,057	167,469
2003	222,765	199,503
2004	206,100	200,000
2005	197,373	209,995
2006	278,708	262,000
2007	277,517	264,991
2008	314,987	314,986

The small difference between the average and median for AHFC's portfolio is due to the relatively small number of loans purchased by AHFC in Sitka. This is because AHFC tends to finance first time homebuyers, who are not able to afford the higher priced homes as shown in the Realtor.com information above. That information reflects the market as a whole, not just AHFC's portfolio.

Mark Romick
 Director, Planning and Program Development
 907-330-8274 (VC)
 907-338-2585 (FAX)

mromick@ahfc.state.ak.us