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SOUND

FAMILIES

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Sound Families and the Washington Families Fund

Alaska Legislative Briefing, April 16, 2007

David M. Wertheimer

Senior Program Officer, Pacific Northwest Program

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GATES *foundation*

BILL & MELINDA GATES FOUNDATION



- **Our value:** All lives have equal value
- **Our goal:** Every person gets the opportunity to live a healthy, productive life
- **What we do:**
 - » Help harness advances to benefit people who need them the most
 - » Encourage shared responsibility for all
- **How we do it:**
 - » Focus on a limited set of problems
 - » Promote innovative solutions
 - » Create partnerships with governments, businesses and non-profits
 - » Share results and adjust our strategies as we learn

FOUNDATION PROGRAM AREAS

- **Global Development**

- » Agricultural Development
- » Financial Services for the Poor
- » Global Libraries

- **Global Health**

- » Priority Diseases & Conditions
- » Breakthrough Science
- » Other Initiatives

- **United States**

- » Education
- » U.S. Libraries
- » Special Initiatives
- » Pacific Northwest (limited to Washington State and the Greater Portland area)



SOUND

United by the Bill & Melinda Gates Foundation

The Sound Families Story: Three Phases

- Launch (2000-2002)
- Going to Scale (2003-2005)
- Learn, Reflect, & Finish (2006-2008)

SOUND FAMILIES ORIGIN, cont.

- Gates Foundation approached cities, counties, and state about entering into a collaborative effort to address homeless family issues
- \$40 million commitment made by Gates Foundation in July 2000 was a catalyst to alignment of existing resources and stimulation of new funding streams
- Strong partnerships established with local and regional governments and housing authorities
- **Goals:** System change and creation of an unprecedented number of housing units for homeless families

1. LAUNCH PHASE

Goals and outcomes established

- **System Improvement:** leverage and coordinate capital and service resources for homeless families across multiple systems
- **Organizational Impact:** enhance capacity of developers/service providers to develop and manage 1,500 units of service-enriched housing
- **Family Benefit:** increase ability of families to obtain and sustain housing. Improve economic status and well-being.

1. LAUNCH PHASE

Solidify Key Partnerships

- Memorandum of Understanding signed with public jurisdictions
 - » Tacoma and Pierce County
 - » Seattle and King County
 - » Everett and Snohomish County
 - » State of Washington
- Memorandum of Understanding signed with housing authorities
 - » Pierce, King, Snohomish
Everett, Seattle, Tacoma, and
Renton



1. LAUNCH PHASE

The Sound Families "Incentive"

- Capital and service dollars from the foundation provide critical leverage and promote alignment and enhancement of existing funding streams
 - » Up to \$20,000 per unit for capital expenses
 - » Up to \$1,500 per unit per year for services for five years, committed at the front end
 - » Capital funds plus five years of guaranteed service funds lie near the core of the viability and stability of Sound Families projects

1. LAUNCH PHASE

Partners deliver key resources

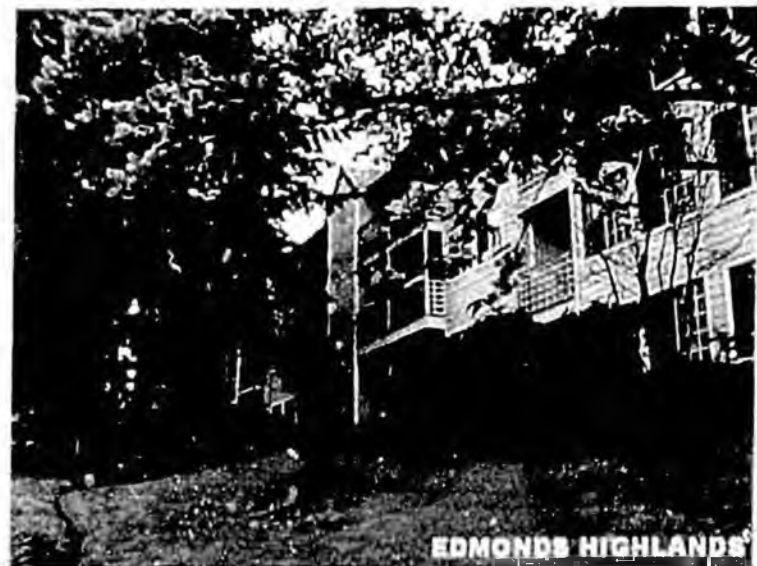
- Capital funders – aligned resource decisions
 - » Washington State Tax Credit Criteria revised to prioritize homeless units and to allow set-aside of transitional as part of larger project
 - » City, county and state housing trust funds made substantial investments
 - » Total other resources leveraged by Gates Foundation exceeds \$175 million to date



1. LAUNCH PHASE

Partners deliver key resources

- Housing authorities – delivered Section 8
 - » HUD waiver was secured to allow Section 8 allocation to Sound Families transitional housing units and either Section 8 voucher or priority for public housing upon exit
 - » Overall, PHA's committed 1,200 vouchers – an exceptional level of *project-based* Section 8 for supportive housing
 - » Section 8 adds revenue of \$6-8K per unit per year



2. GOING TO SCALE PHASE

Partnerships and funding changes



- New partnerships form
 - » Private housing owners/service providers
 - » Nonprofit housing owners/service providers
 - » Housing authorities/service providers
- Initiative evolves as early lessons are learned
 - » Service Reserves in lieu of Capital
 - » Advanced Funding Initiative
 - » Permanent Housing Pilot

2. GOING TO SCALE PHASE

Evaluation lessons emerge



- 2004 preliminary evaluation findings show Service enriched housing promotes:
 - » Housing stability
 - » Increased economic self-sufficiency
- Public policy makers and advocacy community show interest in findings
- Sound Families findings and legislative interest combine to create the Washington Families Fund

2. GOING TO SCALE PHASE Washington Families Fund



- Created in 2005 to replicate Sound Families model statewide
 - » Authorized by the Washington State Legislature in 2004
 - » The Fund expands availability of supportive housing by providing stable long-term funding for housing-based services across Washington State
 - » Services funding is committed for up to 10 years at the front end of the granting process
 - » Operating costs of projects will be covered by Section 8 Housing Choice Vouchers or other sources through local housing authorities and state rental assistance programs
 - » State and philanthropic sector commitments mutually leveraged: Fund may total \$12 million by end of 2007
 - » Funds and grants are managed through a community-based intermediary

WHERE WE STAND

Sound Families Snapshot in April 2007

- 42 unique Sound Families grantees, 78 separate grants made, 100 unique projects
- King County: 706 units, \$19.6 million
- Pierce County: 251 units, \$6.5 million
- Snohomish County: 308 units, \$8 million
- Average grant: \$812,000
- 94% or 1,188 units funded by Sound Families to date have included Section 8 awards from our Housing Authority partners

3. LEARN, REFLECT & FINISH

Evaluation findings

Latest Case Study Findings – January 2007

Methodology:

- Evaluator interviews with families
- One and two years after families leave service-enriched housing programs



HOUSING TWO YEARS AFTER EXIT

Families sustain permanent housing

- 87% in permanent housing
- 8% living with family or friends
- 5% back in transitional housing
- 69% using Section 8
- 22% had moved in the past year

N=40 families with 2 year post-exit interviews

HOUSING FOLLOWING EXIT

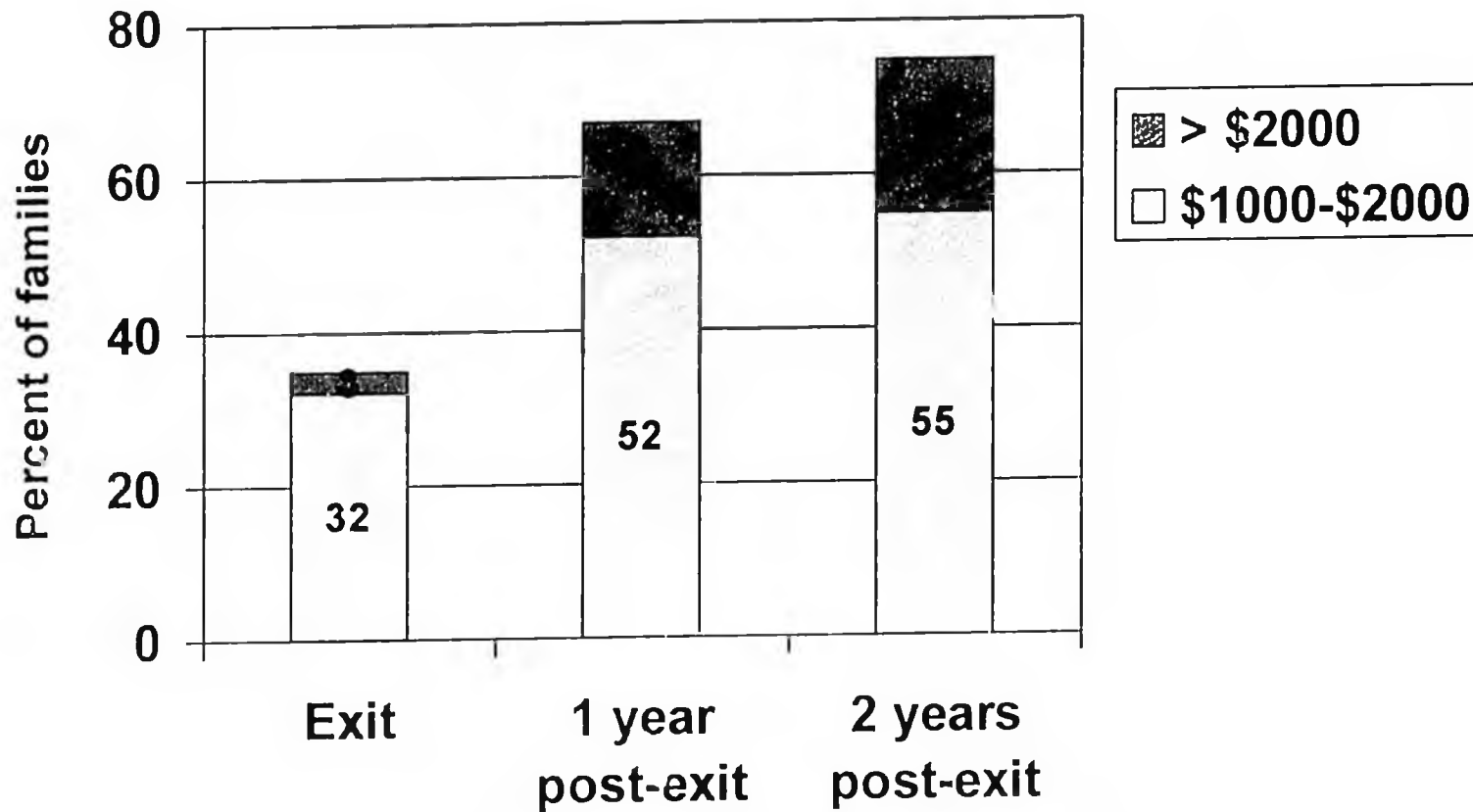
Importance of Rent Assistance

- Median FMR in Washington state is \$745/month*
- Six months after exit, families were paying a median of \$172/month for rent
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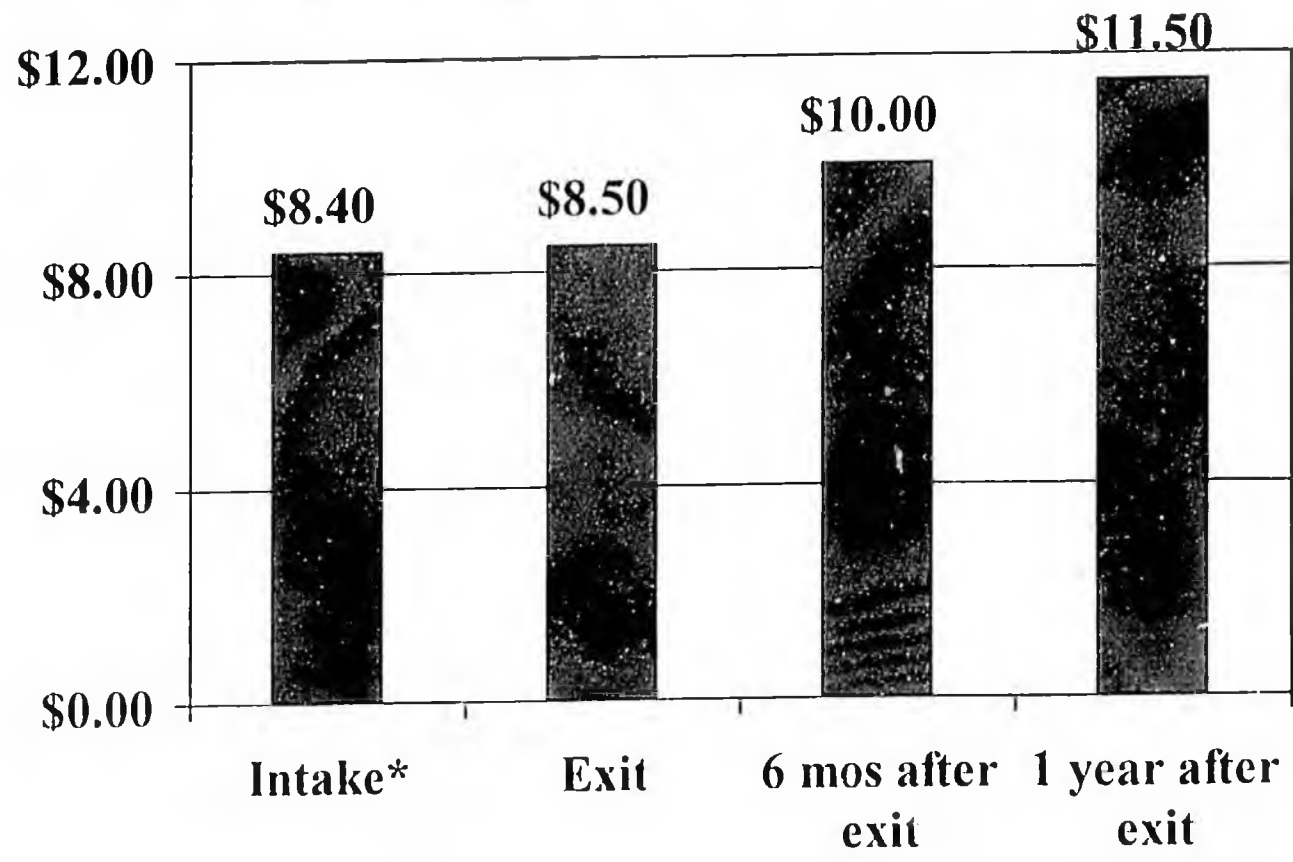
CHANGES IN MONTHLY HOUSEHOLD INCOME

Progress still leaves families poor



INCOME AND EMPLOYMENT

Median hourly wage increases

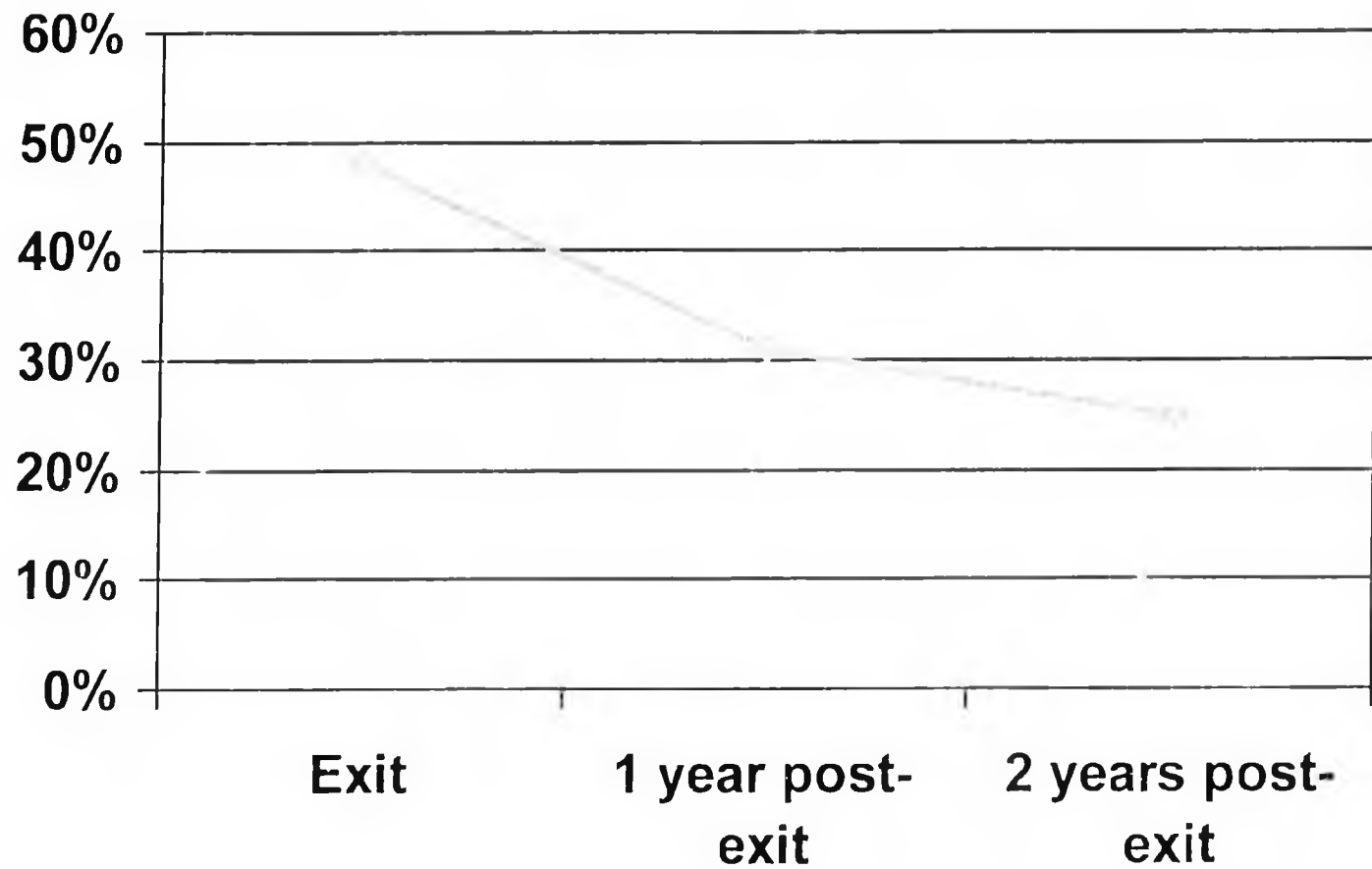


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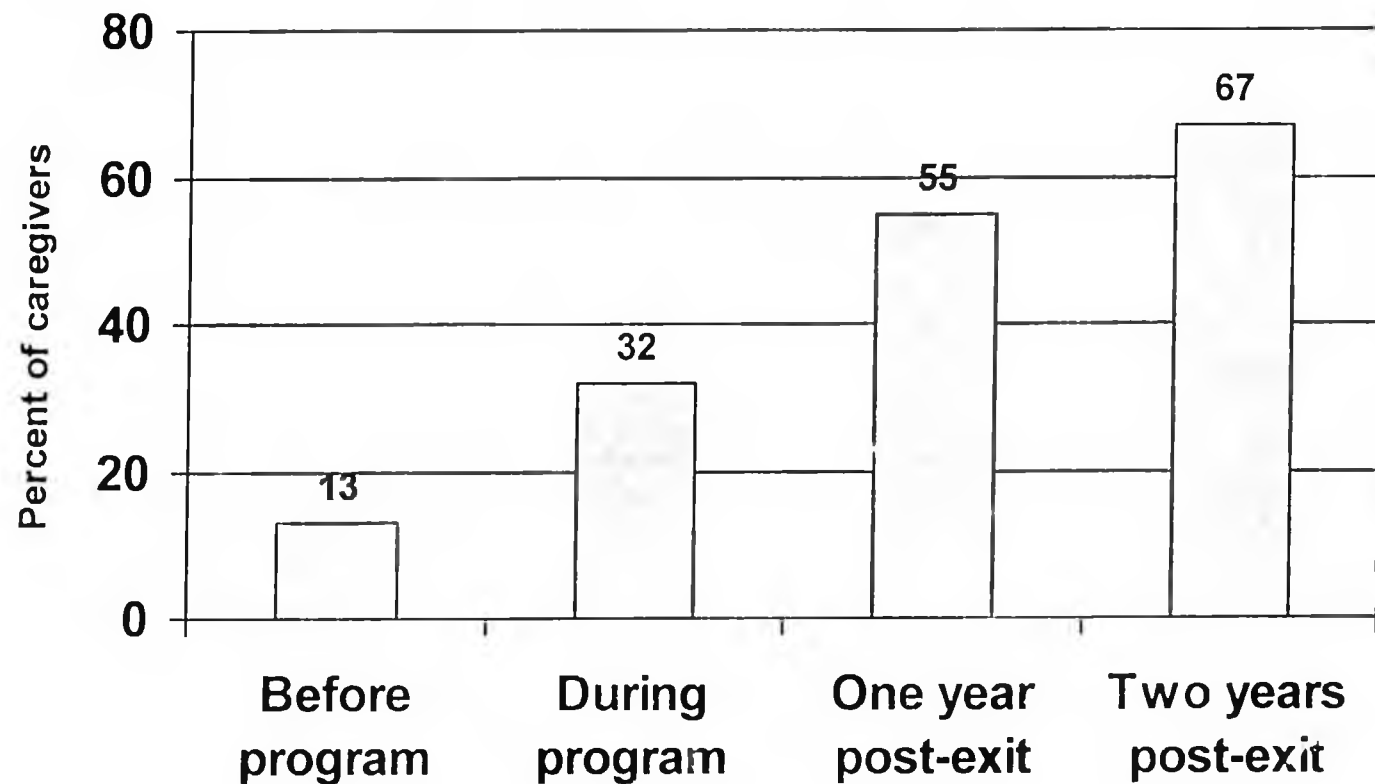
CHANGES IN TANF RECEIPT

Decreasing TANF enrollment



LEVEL OF SOCIAL SUPPORT

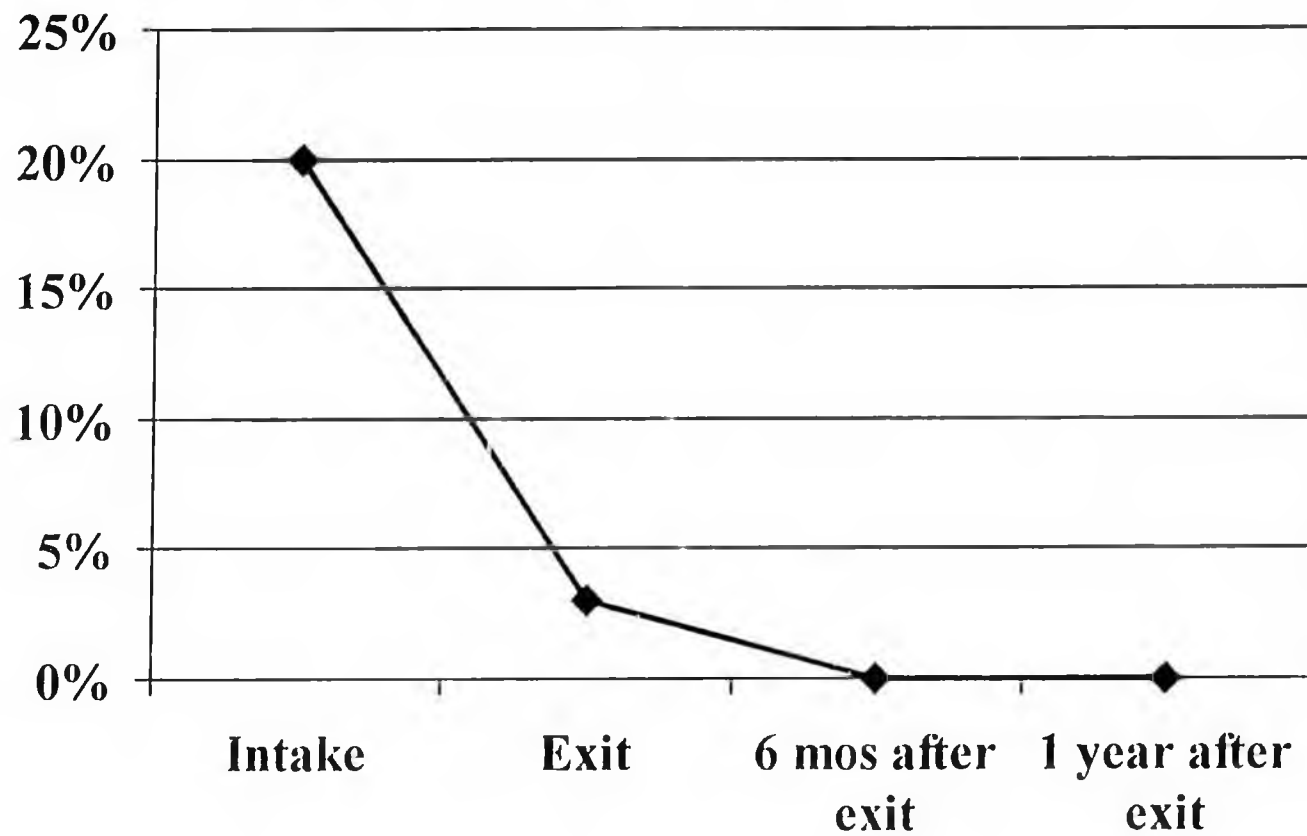
Continues to increase after exit



N=40

CHILDREN AND SCHOOL STABILITY

Fewer changes in schools



*Data are for family's oldest child attending more than 2 schools in past year, N=35.

3. LEARN, REFLECT, AND FINISH

Lessons learned

- Housing + services are effective in stabilizing families in housing and improving other life outcomes

*“(I was able) to find new personal strengths. I didn’t think I could finish school and could turn things around... **just having a hope that things could get better.**”*



3. LEARN, REFLECT, AND FINISH

Lessons learned: family level

- Families require varying levels of support to succeed; some require intensive services
- Few families are able to transition into market rate housing; families typically continue to need some form of rent assistance
- Families need access to mainstream services while living in transitional housing and after moving to permanent housing

3. LEARN, REFLECT, AND FINISH!

Lessons learned: organizational level

- Building and enhancing the capacity of community-based organizations to provide housing and services is critical
- Case managers are central to family success
- Integrated, rather than fragmented, models of care are essential, even when funding is adequate
- Partnerships take awhile to solidify, require a lot of effort, and require a deep commitment to last

3. LEARN, REFLECT, AND FINISH

Lessons learned: systems level

- Local responses depend on federal and state policies related to housing subsidies and entitlements
- Braiding of resources further “upstream” creates efficiencies for providers
- Housing, service and workforce systems are not yet well aligned
- More progress is needed to secure and integrate mainstream funds for housing-based supportive services
- Successful philanthropy collaborations require strong philanthropic leadership, educating other potential funders, and building in opportunities for “aligned” funding

3. LEARN, REFLECT, AND FINISH

Other lessons learned

- Sustainability of intermediary and grantee partners must be considered from the beginning
- Leadership coordination takes a lot of effort and it is difficult to incorporate funding to pay for this type of work
- Reductions/uncertainty in government funding programs makes private philanthropy nervous
- Shorter term interests of private philanthropy makes government partners nervous
- Up-front, multi-year commitment of service funding allows projects to achieve stability over time and through periods of economic/funding uncertainty

3. LEARN, REFLECT, AND FINISH

On the horizon for Sound Families

- Final funding round of Sound Families funding in 2007
- WFF grows; could reach \$12 million by end of 2007
- Working with Sound Families providers to describe and develop strategies to promote sustainability and capacity over time



MOVING FORWARD BASED ON WHAT WE HAVE LEARNED

- The foundation will examine the most effective responses to family homelessness, and build any new strategies utilizing existing knowledge
- Our activities will continue to be focused on effective partnerships with other key stakeholders, including the public sector
- Our work in the area of family homelessness will remain focused in Washington State
- We are committed to sharing with others the lessons we have learned and the strategies that have worked well

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GATES *Foundation*

Sound Families and the Washington Families Fund

Alaska Legislative Briefing, April 16, 2007

David M. Wertheimer

Senior Program Officer, Pacific Northwest Program



-Happy to be here today

-Overview of Sound Families and Washington Families Fund

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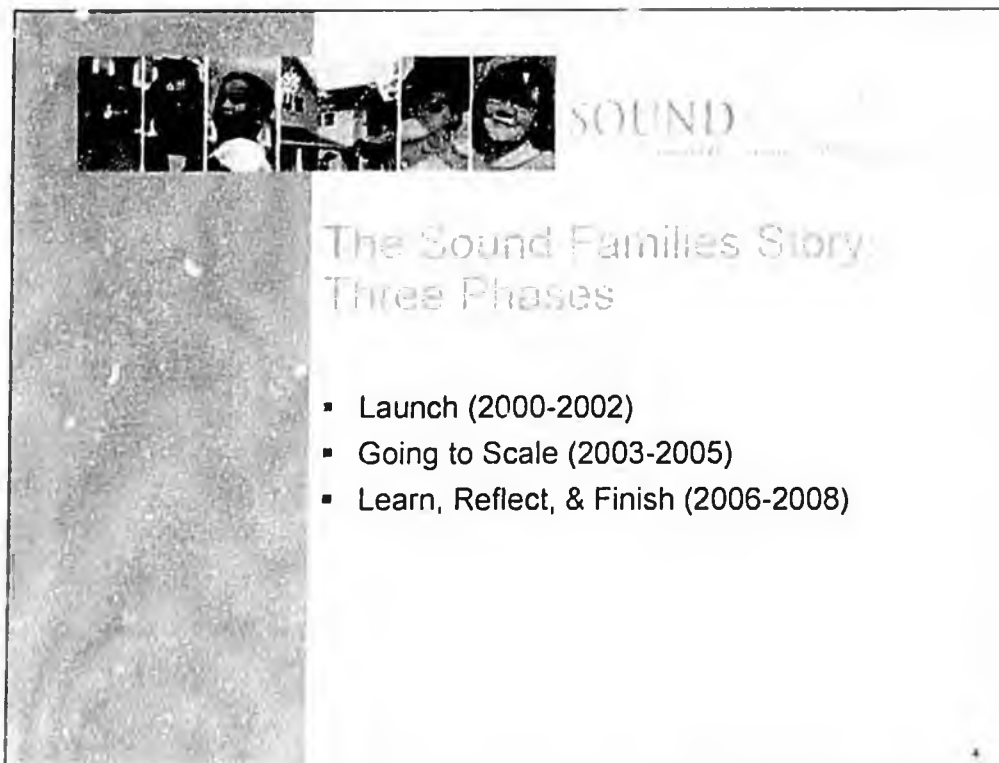


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1



The intention of the initiative wasn't just to create the units, but to make it easier for sponsors to develop and successfully operate service-enriched housing and to develop models of how families are supported, so that they not only escape homelessness, but also improve their financial status and quality of life. This meant we needed to coordinate both capital and services across multiple systems; enhance the capacity of developers and service providers to manage 1,500 units of service-enriched housing; and increase the ability of the families to obtain and *sustain* housing.

At the time, supportive housing was a well-regarded idea, but the burden was almost wholly on nonprofit developers or service providers to piece together the financial pieces. As a consequence, only 750 transitional housing units had been built in the prior two decades.

Our goal was set: to build 1,500 new transitional housing units and triple the number of units available in the three counties.

SOUND FAMILIES ORIGIN, cont.

- Gates Foundation approached cities, counties, and state about entering into a collaborative effort to address homeless family issues
- \$40 million commitment made by Gates Foundation in July 2000 was a catalyst to alignment of existing resources and stimulation of new funding streams
- Strong partnerships established with local and regional governments and housing authorities
- **Goals:** System change and creation of an unprecedented number of housing units for homeless families

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Housing and services is too big a problem and too costly for even the Gates Foundation to tackle with its own resources (\$40 million would buy about 250 new apartments), so they approached the people who were already working to create housing for homeless families...cities, counties, and the state

The Gates Foundation made the initial commitment, which brought everyone's attention to the issue and prompted contributions by many other funds, so that the total resources committed for the housing and services will exceed almost \$200 million.

1. LAUNCH PHASE

Goals and outcomes established

- **System Improvement:** leverage and coordinate capital and service resources for homeless families across multiple systems
- **Organizational Impact:** enhance capacity of developers/service providers to develop and manage 1,500 units of service-enriched housing
- **Family Benefit:** increase ability of families to obtain and sustain housing. Improve economic status and well-being.

The intention of the Sound Families initiative wasn't just to create the units, but it make it easier for sponsors to develop and successfully operate service-enriched housing, and to develop models of how families are supported, so that they not only escape homelessness, but also improve their financial status and quality of life.

Supportive housing was a well-regarded idea, but at the time, the burden was almost wholly on nonprofit developers or providers to piece together the financial pieces, and as a consequence, only 750 transitional housing units had been built in the prior two decades.

The goal set for Sound Families was 1,500 so at the end, there would be triple the number of transitional housing units available. Business as usual would not get us there.

1. LAUNCH PHASE Solidify Key Partnerships

- Memorandum of Understanding signed with public jurisdictions
 - » Tacoma and Pierce County
 - » Seattle and King County
 - » Everett and Snohomish County
 - » State of Washington
- Memorandum of Understanding signed with housing authorities
 - » Pierce, King, Snohomish
Everett, Seattle, Tacoma, and
Renton



We first signed MOUs with public jurisdictions in:

- Tacoma and Pierce County
- Seattle and King County
- Everett and Snohomish County
- The State of Washington;

And housing authorities in:

- Pierce, King, and Snohomish counties and in Everett, Seattle, Tacoma, and Renton.

These MOUs helped better align our respective systems and resources to ensure the best service for our families, like providing for rental subsidies both during stays in transitional housing units and after families graduate from transitional housing. The MOUs also helped us to coordinate our funding decisions.

1 LAUNCH PHASE The Sound Families "Incentive"

- Capital and service dollars from the foundation provide critical leverage and promote alignment and enhancement of existing funding streams
 - » Up to \$20,000 per unit for capital expenses
 - » Up to \$1,500 per unit per year for services for five years, committed at the front end
 - » Capital funds plus five years of guaranteed service funds lie near the core of the viability and stability of Sound Families projects

At the core of Sound Families' viability and stability is the commitment to funding both capital and five years of services. We dedicated up to \$20,000 per unit for capital expenses and up to \$1,500 per unit per year for supportive services for five years.

1. LAUNCH PHASE

Partners deliver key resources

- Capital funders – aligned resource decisions
 - » Washington State Tax Credit Criteria revised to prioritize homeless units and to allow set-aside of transitional as part of larger project
 - » City, county and state housing trust funds made substantial investments
 - » Total other resources leveraged by Gates Foundation exceeds \$175 million to date



The capital to develop the Sound Families units comes from three major sources in addition to Gates Foundation funds: local government, the State Housing Trust Fund (which is administered by the Department of Community, Trade, and Economic Development), and equity from the low-income housing tax credit (which is administered by the Washington State Housing Finance Commission).

All of these funding sources made changes in their priorities and allocation rules in order to enable Sound Families projects to be competitive and as a result, the projects to date have secured more than \$175 million in capital and operating subsidies in addition to the foundation's commitment.

1. LAUNCH PHASE

Partners deliver key resources

- Housing authorities – delivered Section 8
 - » HUD waiver was secured to allow Section 8 allocation to Sound Families transitional housing units *and* either Section 8 voucher or priority for public housing upon exit
 - » Overall, PHA's committed 1,200 vouchers – an exceptional level of *project-based* Section 8 for supportive housing
 - » Section 8 adds revenue of \$6-8K per unit per year



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We were lucky to partner with the nationally-recognized, high-performing Puget Sound-area housing authorities. The directors of the King County and Snohomish housing authorities worked with the local Housing and Urban Development office to pull together the seven local housing authorities.

Together, they developed and signed the memorandums of understanding, secured a waiver from HUD, and provided technical support to each other so that all three counties and major cities were able to connect Section 8 with the Sound Families units. The result was probably the largest commitment of project-based Section 8 vouchers to a supportive housing initiative in the country. Among the three counties, housing authorities pledged 1,200 vouchers.

Section 8 was critical to the success of Sound Families in two ways:

1. During the transitional housing phase, Section 8 provided revenue amounting to \$6,000 to \$8,000 per unit. Most of the Sound Families units were developed without debt, so Section 8 actually produced a *revenue* stream to offset the cost of supportive services.
2. Housing authorities also committed either tenant-based vouchers or priority access to public housing units upon exit, so that the transitional housing residents had a plan to fall back on when they no longer needed supportive services.

The timing was opportune because federal legislation and appropriations had made Section 8 vouchers available in the late 1990s and early 2000.

2. GOING TO SCALE PHASE

Partnerships and funding changes



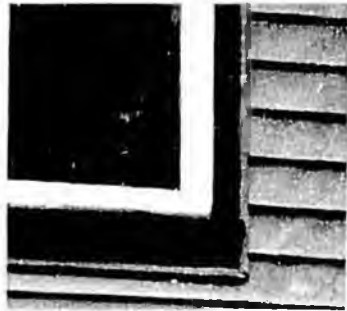
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 - » Private housing owners/service providers
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 - » Housing authorities/service providers
- Initiative evolves as early lessons are learned
 - » Service Reserves in lieu of Capital
 - » Advanced Funding Initiative
 - » Permanent Housing Pilot

New partnerships form among housing owners and authorities and support service providers. One service provider called Family Services reached out to a private apartment owner to house homeless families. Faith-based organizations like Vision House and Kirkland Interfaith in Transition worked with the Master Builders Association to get construction time and materials donated.

And Sound Families began to evolve, in order to meet our grantees' needs and test some of their ideas. For example, Sound Families provided funding for service reserves in lieu of capital funding, for grantees who didn't need the entire \$20,000 capital allocation per unit.

2. GOING TO SCALE PHASE

Evaluation lessons emerge



- 2004 preliminary evaluation findings show Service enriched housing promotes:
 - » Housing stability
 - » Increased economic self-sufficiency
- Public policy makers and advocacy community show interest in findings
- Sound Families findings and legislative interest combine to create the Washington Families Fund

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We also completed our first round of program evaluation and our findings prompt public policy makers members of the advocacy community to take note.

2. GOING TO SCALE PHASE Washington Families Fund



- Created in 2005 to replicate Sound Families model statewide
 - » Authorized by the Washington State Legislature in 2004
 - » The Fund expands availability of supportive housing by providing stable long-term funding for housing-based services across Washington State
 - » Services funding is committed for up to 10 years at the front end of the granting process
 - » Operating costs of projects will be covered by Section 8 Housing Choice Vouchers or other sources through local housing authorities and state rental assistance programs
 - » State and philanthropic sector commitments mutually leveraged: Fund may total \$12 million by end of 2007
 - » Funds and grants are managed through a community-based intermediary

Leaders from the Puget Sound and other areas of the state took note of the successful partnerships being built and the preliminary lessons from the evaluation data. And as I mentioned a few minutes ago, one of the challenges for Sound Families grantees was in securing long-term and on-going resources to fund the critical services in their supportive housing units.

In 2004, the Washington state Legislature created the Washington Families Fund, a one-of-a-kind statewide fund to expand the availability of supportive housing by providing stable, long-term funding for services tied to housing. To date, WFF has received \$6 million in state funding through two state allocations.

WHERE WE STAND

Sound Families Snapshot in April 2007

- 42 unique Sound Families grantees, 78 separate grants made, 100 unique projects
- King County: 706 units, \$19.6 million
- Pierce County: 251 units, \$6.5 million
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- Average grant: \$812,000
- 94% or 1,188 units funded by Sound Families to date have included Section 8 awards from our Housing Authority partners

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3. LEARN, REFLECT & FINISH

Evaluation findings

Latest Case Study Findings – January 2007

Methodology:

- Evaluator interviews with families
- One and two years after families leave service-enriched housing programs



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We learn best when we think beyond the Sound Families story – and think about the story of 51 families who are participating in the evaluation.

These families have all been homeless, lived in housing funded by Sound Families, and graduated at least one year ago from their transitional housing program. From them, we have a lot to learn.

HOUSING TWO YEARS AFTER EXIT

Families sustain permanent housing

- 87% in permanent housing
- 8% living with family or friends
- 5% back in transitional housing
- 69% using Section 8
- 22% had moved in the past year

▪ *The majority of families who were interviewed for this study were in permanent housing.*

N=40 families with 2 year post-exit interviews

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HOUSING FOLLOWING EXIT Importance of Rent Assistance

- Median FMR in Washington state is \$745/month*
- Six months after exit, families were paying a median of \$172/month for rent
- One year after exit, families were paying a median of \$271/month for rent

* *Out of Reach*, 2004, NLIHC, based on HUD FMR data.

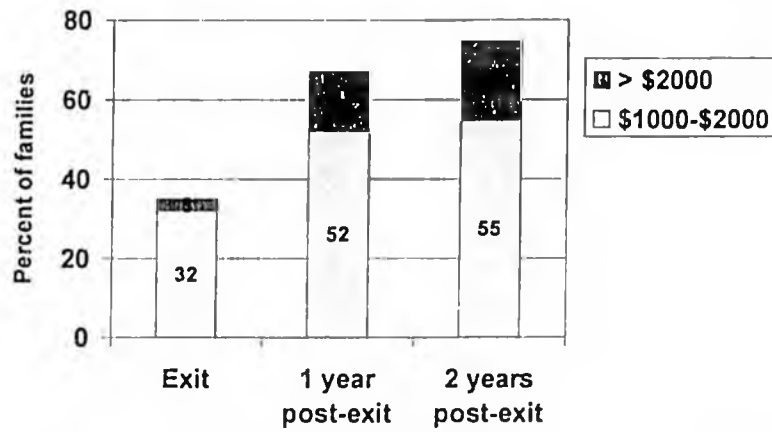
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Add sub-point:

That while 73% of those not receiving Section 8 were in permanent housing one year after exit, most were receiving some form of housing assistance such as public housing.

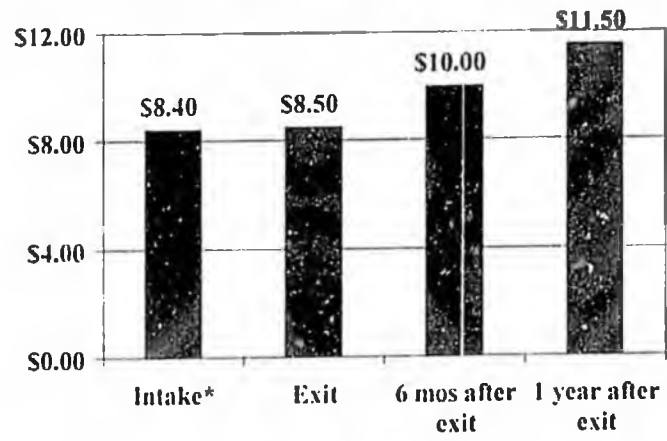
CHANGES IN MONTHLY HOUSEHOLD INCOME

Progress still leaves families poor



INCOME AND EMPLOYMENT

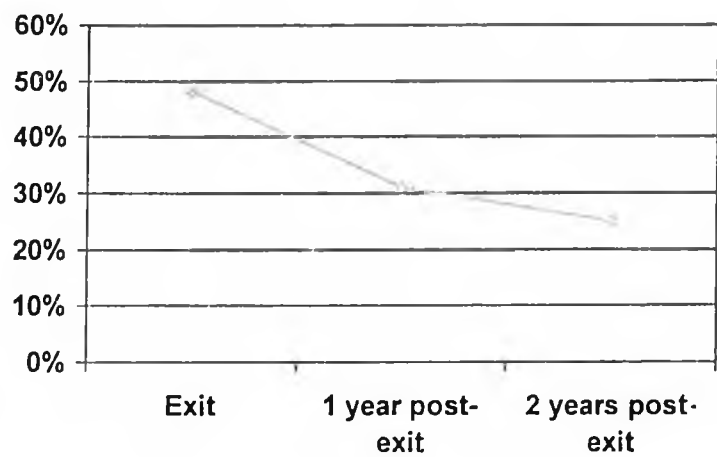
Median hourly wage increases



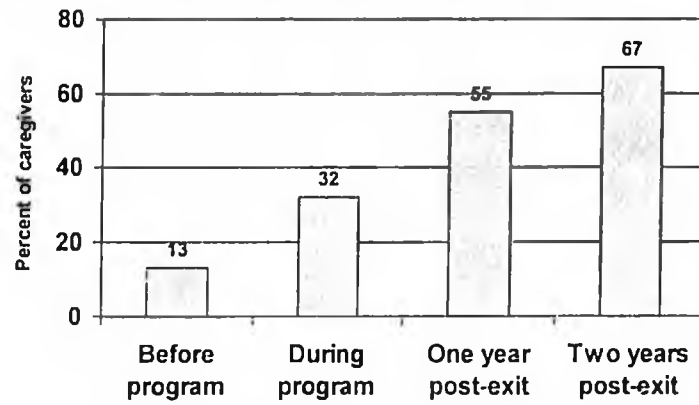
* At last job held.

N=51

CHANGES IN TANF RECEIPT Decreasing TANF enrollment



LEVEL OF SOCIAL SUPPORT Continues to increase after exit

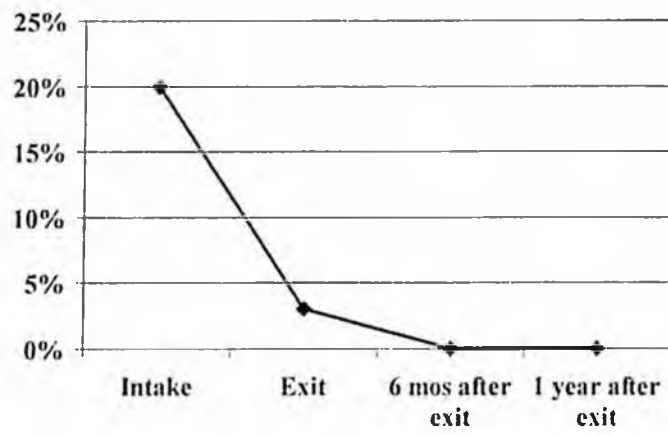


Percent of caregivers reporting increase in social support by program exit or follow-up

N=40

CHILDREN AND SCHOOL STABILITY

Fewer changes in schools



*Data are for family's oldest child attending more than 2 schools in past year, N=35.

3. LEARN, REFLECT, AND FINISH!

Lessons learned

- Housing + services are effective in stabilizing families in housing and improving other life outcomes

"(I was able) to find new personal strengths. I didn't think I could finish school and could turn things around... just having a hope that things could get better."



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As you can see, we have learned many lessons that are worth sharing. The most note-worthy:

- We see that housing plus services is an effective combination to help people back onto the path to self-sufficiency.
- We have a deeper appreciation for the importance of rental assistance. Even though families are doing better and most continue in stable housing, rental assistance is key to that stability.
- We understand that families have different needs – and we need to get better at figuring out which families need which services.

3. LEARN, REFLECT, AND FINISH

Lessons learned: family level

- Families require varying levels of support to succeed; some require intensive services
- Few families are able to transition into market rate housing; families typically continue to need some form of rent assistance
- Families need access to mainstream services while living in transitional housing and after moving to permanent housing

We've also learned a lot about partnerships.

We know the importance of MOUs and agreements – not for legal battles – but to help shape expectations. We also know it takes time to really walk in another's shoes (property managers need to understand case managers jobs – but can't be the case manager).

And we know that there are a lot of resources in the community that our families need – but just have trouble getting. We know solutions aren't always about needing more money – but about using what we have in a better way.

3. LEARN, REFLECT AND FINISH

Lessons learned: organizational level

- Building and enhancing the capacity of community-based organizations to provide housing and services is critical
- Case managers are central to family success
- Integrated, rather than fragmented, models of care are essential, even when funding is adequate
- Partnerships take awhile to solidify, require a lot of effort, and require a deep commitment to last

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3. LEARN, REFLECT, AND FINISH

Lessons learned: systems level

- Local responses depend on federal and state policies related to housing subsidies and entitlements
- Braiding of resources further "upstream" creates efficiencies for providers
- Housing, service and workforce systems are not yet well aligned
- More progress is needed to secure and integrate mainstream funds for housing-based supportive services
- Successful philanthropy collaborations require strong philanthropic leadership, educating other potential funders, and building in opportunities for "aligned" funding

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Other lessons learned

- Sustainability of intermediary and grantee partners must be considered from the beginning
- Leadership coordination takes a lot of effort and it is difficult to incorporate funding to pay for this type of work
- Reductions/uncertainty in government funding programs makes private philanthropy nervous
- Shorter term interests of private philanthropy makes government partners nervous
- Up-front, multi-year commitment of service funding allows projects to achieve stability over time and through periods of economic/funding uncertainty

3. LEARN, REFLECT, AND FINISH On the horizon for Sound Families

- Final funding round of Sound Families funding in 2007
- WFF grows; could reach \$12 million by end of 2007
- Working with Sound Families providers to describe and develop strategies to promote sustainability and capacity over time



People across the country are calling for an end to homelessness. Inspired by this surge of political will and, in part, by the success of public-private partnerships like Sound Families and Washington Families Fund, many cities and counties across the country are developing 10-year plans to end homelessness. Very few data exist that provides clarity and detail regarding the unique needs of homeless families. Many localities across the country are taking the very important first step toward implementing a strategy to solve homelessness by conducting research.

In Washington state, this spring will mark the last round of grants awarded by Sound Families. To date, Sound Families has housed 1,200 families and funded 1,265 new supportive housing units. The outcomes of families enrolled in Sound Families programs tell us that supportive, transitional housing programs are effective at stopping the cycle of family homelessness. While this is encouraging, the outcomes also tell us that we have much more to learn.

MOVING FORWARD BASED ON WHAT WE HAVE LEARNED

- The foundation will examine the most effective responses to family homelessness, and build any new strategies utilizing existing knowledge
- Our activities will continue to be focused on effective partnerships with other key stakeholders, including the public sector
- Our work in the area of family homelessness will remain focused in Washington State
- We are committed to sharing with others the lessons we have learned and the strategies that have worked well



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Opportunity
begins with a home

Thousands of Alaskans are Homeless.

- 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 Alaskan households spend over half their income on housing, placing them at risk of homelessness.

A recent statewide public opinion survey found that 90% of Alaskans agree that "it is only fair that everyone has access to a decent place to live" and 89% agree that "we have a responsibility to help people who need a place to live."

Problem: Lack of Focus

- Federal programs are not adequately focused on housing for the poorest Alaskans; these programs are the primary source of current housing assistance.
- Current housing programs are not well connected to necessary supportive services (e.g. case management, tenant education).

Solution: The Alaska Housing Trust

- Create a fund at the Alaska Housing Finance Corporation (AHFC) using an appropriation of state general funds.

- Leverage the fund to implement our strategic mission: develop housing for homeless Alaskans and those struggling to stay in their homes.
- Invest in permanently affordable housing. Community Land Trust models and other creative approaches can be used to assist Alaskan families.
- Provide supportive services that prevent homelessness and increase housing retention.
- Serve as a catalyst to pull other funding sources together to move families out of homelessness.
- Encourage innovative ideas and entrepreneurial partnerships.

ALASKA HOUSING TRUST



*Opportunity
begins with a home*

**Benefits: Families, Communities
and All Alaskans**

- A stable home promotes community stability. When families are more invested in their neighborhoods, they increase their civic participation.
- By moving people from homelessness to permanent housing, Alaska can reduce the amount of public funding it would otherwise use.
- Safe, stable and affordable housing promotes strong families:
 - Children become more successful in school

- Families have a foundation to grow their dreams
- Seniors and persons with disabilities can live with independence and dignity

**Implementation: Accountability
and Results**

- Alaska Council on the Homeless will develop an annual housing trust fund plan, advise on allocation of fund resources, and report results annually.

For more information about the Alaska Housing Trust, visit www.akhousingtrust.org

ALASKA HOUSING TRUST



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The Alaska Housing Trust: Preventing and ending homelessness in Alaska

Q: How many Alaskans are homeless?

A: Estimates vary; a recent AHFC survey indicated nearly 3,500 Alaskans are homeless on any given night.¹ The Alaska Department of Education and Early Development, which counts children only, reported that more than 4,000 children were homeless or inadequately housed at some time during the 2005-06 school year.² Over the last six years, an average of 88 discharges a year from Alaska Psychiatric Institute have led to homeless status.³ A 2005 Department of Corrections Homeless Offender survey found that 35% of offenders did not know where they would live upon release or planned to live in a shelter or on the street.⁴

Q: How many Alaskans are at risk of homelessness?

A: 20,000 low-income Alaskan households spend more than 50% of their income on housing costs, placing them at risk of homelessness.⁵

Q: Why are so many Alaskans homeless?

A: Homelessness results from a complex set of circumstances that require people to

choose between food, shelter, and other basic needs. Contributing factors include:

- **Inadequate income.** A 2001 study found 57% of Alaska households could not afford a median priced home and 46% could not afford the average rent.⁶ Today in Alaska, a person needs to earn \$17.90 per hour to afford a modest two-bedroom apartment at the average fair market rent of \$931.⁷
- **Inadequate supply of affordable housing.** The private housing market alone cannot supply enough affordable housing because of high land prices and other costs. The waiting list in Alaska for publicly financed housing is nearly 4,000 households.⁸
- **Catastrophic events and destabilizing forces.** A sudden economic downturn caused by illness, injury, divorce or job loss may push people into homelessness. Mental illness and addiction disorders are also destabilizing forces that can cause homelessness.
- **Insufficient supportive services.** In Alaska, homeless prevention and housing retention services are not generally available.

ALASKA HOUSING TRUST



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Q: Who is homeless?

A: In Alaska, families with children are the largest sector.⁹ Of all homeless Alaskans:

- 45% are persons in families with children
- 15% are victims of domestic violence
- 9% are veterans
- 14% are severely mentally ill
- 24% suffer from chronic substance abuse problems

(Some homeless individuals are counted in more than one category.)

Q: What does homelessness cost Alaska?

A: Data is not available to precisely answer this question. However, the University of California San Diego Medical Center found that, over 18 months, 15 chronically homeless inebriates were treated at the hospital's emergency room 417 times, running up bills that averaged \$100,000 each.¹⁰ In Asheville, North Carolina, it was discovered that just 37 homeless men and women generated \$278,000 in jail costs over a three-year period.¹¹

Q: What is a Housing Trust?

A: A housing trust is a pool of funds earmarked to provide for the housing needs of low-income families and individuals. More than 30 states have housing trusts. Experience

shows that state housing trust funds are more innovative and move quicker than federal programs to address local issues. On average, each dollar spent by a state housing trust leverages \$9.25 in additional funding for housing.¹²

Q: What will be the mission of Alaska's Housing Trust?

A: To reduce homelessness through the creation and retention of an adequate supply of affordable, long-term housing.

Q: What will be the benefits?

A: Safe, stable and affordable housing promotes strong families:

- Children are more successful in school
- Families have a foundation on which to build their dreams
- Seniors and persons with disabilities can live with independence and dignity

Home ownership promotes community stability—families are more invested in their neighborhoods and increase their civic participation. Moving people from homelessness to permanent housing reduces the amount of public funding they would otherwise use. And investing in housing creates economic opportunity in the private sector, including construction and other housing related industries.

ALASKA HOUSING TRUST



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begins with a home*

Q: What type of projects and activities will the Alaska Housing Trust fund?

A: All projects and activities must reduce homelessness and include (but are not limited to) the following:

- Construct new housing (single-family, multi-family, cooperative)
- Buy existing housing (single-family, multi-family, cooperative)
- Rehabilitate/repair existing housing (single-family, multi-family, cooperative)
- Fund affordable housing component only of mixed-income and mixed-use developments
- Buy land
- Perform accessibility modifications
- Provide down-payment assistance
- Provide rental assistance
- Fund homeless prevention services (e.g. prevent foreclosures and evictions)
- Fund housing retention services or facilitate transition from dependency on subsidized housing
- Support Community Land Trusts
- Fund capacity building in the development and operation of affordable housing and provide support services (operations and technical assistance)

- Fund predevelopment activities for affordable housing

Q: How will the Alaska Housing Trust differ from other housing programs?

A: The Alaska Housing Trust will support and complement existing efforts by working as a catalyst to pull together other funding sources in order to move families out of homelessness and help those at risk of homelessness. The Alaska Housing Trust will:

- Give a priority to those who have the greatest housing affordability gap—people with extremely low income.
- Target those in danger of becoming homeless with homeless prevention and housing retention services.
- Support those transitioning from homelessness who are confronting multiple barriers to becoming self-sufficient.
- Create and retain permanently affordable housing by reinvesting the initial public investment.

Q: Who will administer the Alaska Housing Trust?

A: The Alaska Housing Trust will be a separate capital budget fund within Alaska Housing Finance Corporation (AHFC). The duties of the Alaska Council on the Homeless, which



ALASKA HOUSING TRUST

Opportunity begins with a home

was established by the Governor in 2004, will be expanded to:

- Develop an annual housing trust plan
- Advise on the allocation of fund resources
- Report results annually to the governor and legislature

Q: Where will the money come from for the Alaska Housing Trust?

A: A legislative appropriation of state general funds will be used to create the Alaska Housing Trust and leverage existing resources.

Q: How will the Alaska Housing Trust work with existing low-income housing programs?

A: The Alaska Housing Trust will seek to maximize the capacity of existing programs by pulling together available resources and

addressing the gaps in which the poorest Alaskans fall. The Alaska Housing Trust will not—and cannot—replace the existing service providers who are already stretched to their limits. The federal government has historically provided the lion's share of housing assistance in Alaska, and will likely continue to do so. But for a number of reasons the federal programs are not adequately addressing the homeless problem:

- Federal funds fall far short of needs. HUD estimates that nationally only about 25% of households that qualify for housing assistance are receiving it.¹⁴ In Alaska, 4,000 families are on the waiting list for affordable housing.¹⁵
- Federal funds are poorly connected to homeless prevention and housing retention services.
- Federal programs do not effectively reach people with extremely low incomes.

Footnotes

1. AHG, Statewide Homeless Survey, Winter 2006. Data regarding the HUD definition, which focuses on people in shelters, is a point-in-time count.
2. Homeless Counts by Date and Location Year 2006, *Alaska Department of Education, Housing, Education, and Community Development*, HUD definition of homelessness. HUD's definition of homelessness includes people who are sleeping in emergency shelters and transitional housing facilities, in public places, in cars, on streets, and other HUD-eligible locations (HUD, 2006).
3. AHG, *Statewide Homeless Survey, Winter 2006*, Department of Education, Housing, Education, and Community Development, 2006.
4. *Homeless Counts by Date and Location Year 2006*, Alaska Department of Education, Housing, Education, and Community Development, 2006.
5. HUD, *Homeless Counts by Date and Location Year 2006*, Alaska Department of Education, Housing, Education, and Community Development, 2006.
6. Center for Community Change, *Homeless in America 2006*.
7. National Low Income Housing Coalition, *Out of Homelessness*.

8. AHG, *Statewide Homeless Survey, Winter 2006*.
9. AHG, *Statewide Homeless Survey, Winter 2006*.
10. HUD, *Homeless Counts by Date and Location Year 2006*, Alaska Department of Education, Housing, Education, and Community Development, 2006.
11. *Alaska* - *U.S. Census Bureau*, *U.S. Census Bureau*, 2006.
12. *U.S. Census Bureau*, *U.S. Census Bureau*, 2006.
13. *U.S. Census Bureau*, *U.S. Census Bureau*, 2006.
14. *U.S. Census Bureau*, *U.S. Census Bureau*, 2006.
15. *U.S. Census Bureau*, *U.S. Census Bureau*, 2006.





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

Opportunity begins with a home.

Alaska Housing Trust, 1000 West 12th Avenue, Anchorage, Alaska 99501. Phone: 907-562-1100. Fax: 907-562-1101. Website: 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.

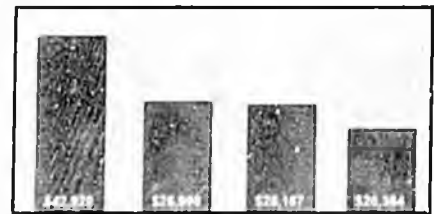
In the past ten years, the cost of a single family home in Anchorage has increased by over 100%, while median family income has increased by 38%.

Anchorage: Price of Homes vs. Median Family Income



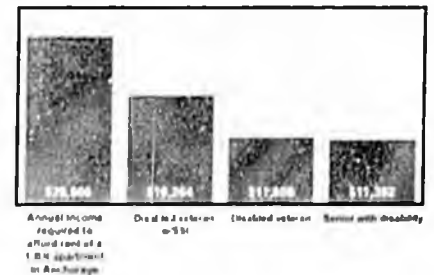
Working Alaskans in Anchorage cannot afford rent.

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 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 NCHA Housing and Community Development Consolidated Plan, 2001-07 State 5 year HUD Plan, 2006-10

⁴ HUD's Statewide Homeless Survey, Winter 2006

⁵ HUD's Statewide Homeless Survey, Winter 2006

Data on rent, purchase price, and ownership collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Education and Early Development

ALASKA HOUSING TRUST

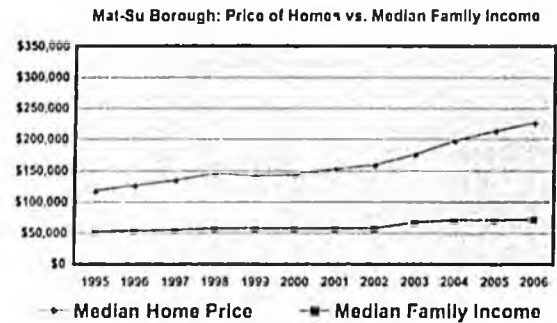


In the Mat-Su Borough, housing prices have moved out of reach for ordinary people.



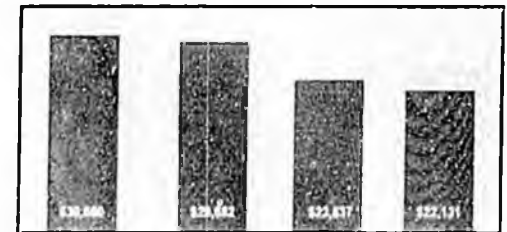
Working Alaskans in the Mat-Su cannot afford to buy a house.

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%.



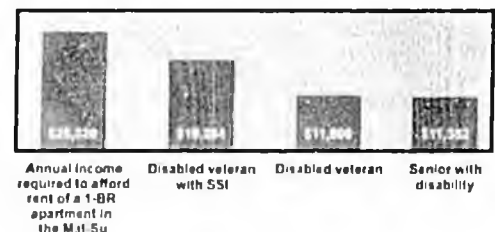
Working Alaskans in the Mat-Su cannot afford rent.

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

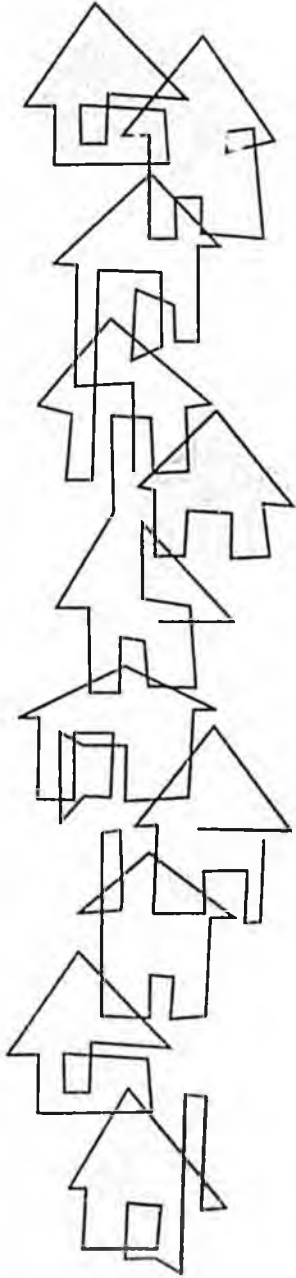


¹ Homeless Counts by District & School Year. Alaska Department of Education and Early Development
² Homeless Counts by District & School Year. Alaska Department of Education and Early Development
³ HUD Housing and Community Development Consolidated Plan, 2003-07, State 5-year HUD Plan, 2006-11
⁴ HUD's Statewide Homeless Survey, Winter 2005
⁵ HUD's Statewide Homeless Survey, Winter 2005
 Data on rent, purchase price, and income collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Labor and Workforce Development.

ALASKA HOUSING TRUST

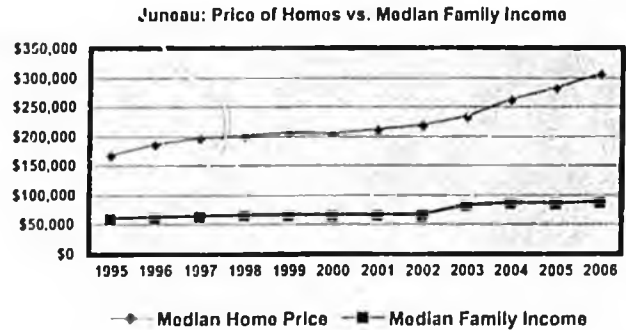


In Juneau, housing prices have moved out of reach for ordinary people.



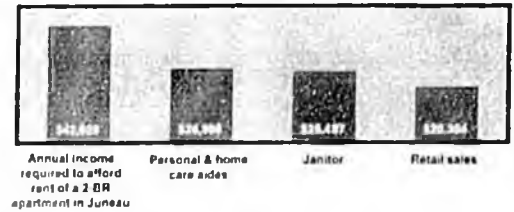
Working Alaskans in Juneau cannot afford to buy a house.

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%.



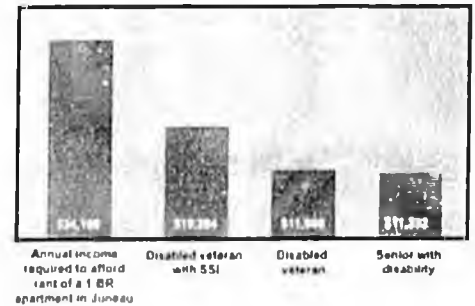
Working Alaskans in Juneau cannot afford to rent.

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.¹

3

The number of children in preschool in Juneau 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



¹Homeless Counts by District & School Year, Alaska Department of Education and Early Development

²Homeless Counts by District & School Year, Alaska Department of Education and Early Development

³MDA Housing and Community Development Consolidated Plan, 2003-04, State's year HUD Plan, 2006-10

⁴AHFC's Statewide Homeless Survey, Winter 2006

⁵AHFC's Statewide Homeless Survey, Winter 2006

Data on rent, purchase price, and mortgage collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Education and Early Development

ALASKA HOUSING TRUST



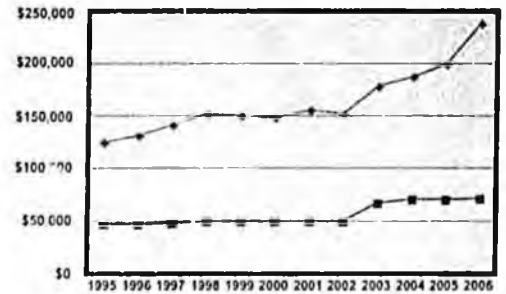
In Fairbanks, housing prices have moved out of reach for ordinary people.



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%.

Fairbanks: Price of Homes vs. Median Family Income



◆ Median Price ■ Median Family Income

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 89 hours to afford this rent.



Annual income required to afford rent of a 2 BR apartment in Fairbanks

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.



Annual income required to afford rent of a 1 BR apartment in Fairbanks

333

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

10

The number of children in preschool in Fairbanks 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 Development
 Homeless Counts by District & School Year, Alaska Department of Education and Early Development
 MOA Housing and Community Development Consolidated Plan, 2001-07, State 5 year HUD Plan, 2006-10
 AHFC's Statewide Homeless Survey, Winter 2006
 AHFC's Statewide Homeless Survey, Winter 2006
 Data on rent, pay base, price, and income collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Labor and Workforce Development.



ALASKA HOUSING TRUST

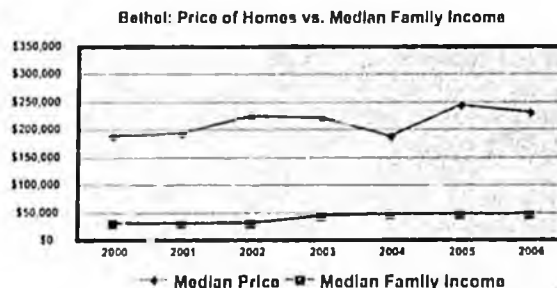


In Bethel, housing prices have moved out of reach for ordinary people.



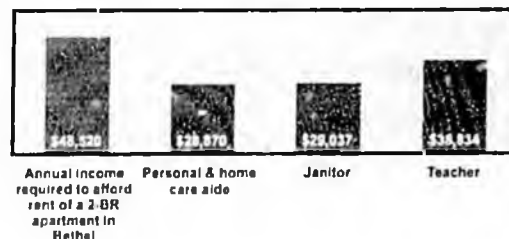
Working Alaskans in Bethel cannot afford to buy a house.

In the past six years, the cost of a single family home in Bethel has fluctuated three times, while median family income has increased only gradually.



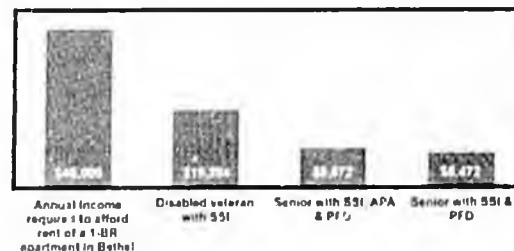
Working Alaskans in Bethel cannot afford to rent.

A person living in Bethel must earn \$22.54 per hour to afford the fair market rent for a two-bedroom apartment of \$1213.00 monthly. A person earning minimum wage must work 126 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 Bethel.



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.¹

9%
The percentage of homeless people in Alaska who are veterans.²

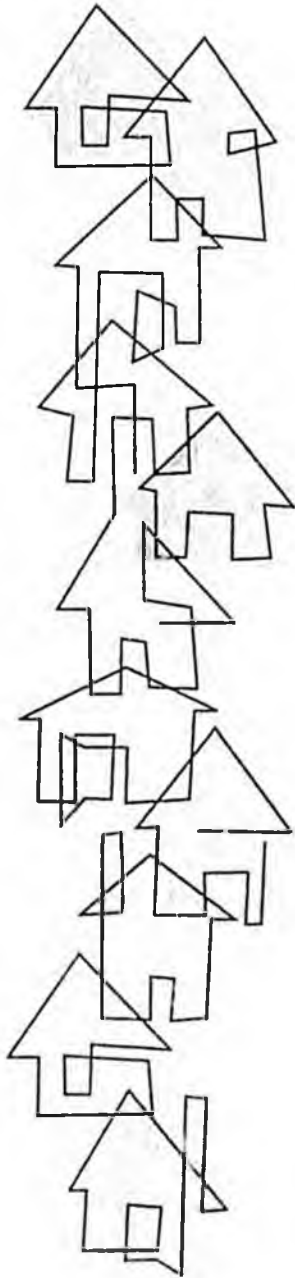
MOA Housing and Community Development Council (and HUD), State 5-year HUD Plan, 2006-10
 AHCT's Statewide Homeless Survey, Winter 2006
 AHCT's Statewide Homeless Survey, Winter 2006
 Data on rent, purchase price, and income collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Labor and Workforce Development.



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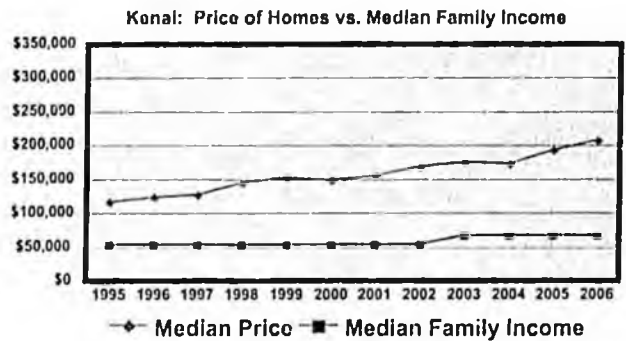


In Kenai, housing prices have moved out of reach for ordinary people.



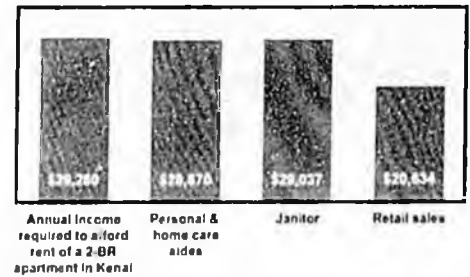
Working Alaskans in Kenai cannot afford to buy a house.

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%.



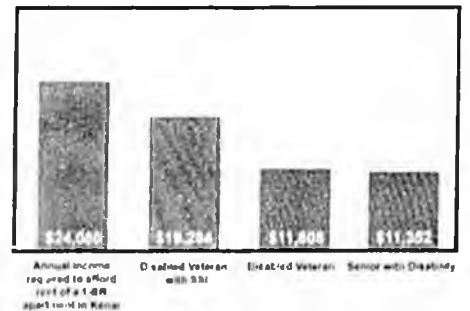
Working Alaskans in Kenai cannot afford to rent an apartment.

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 schoolchildren (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

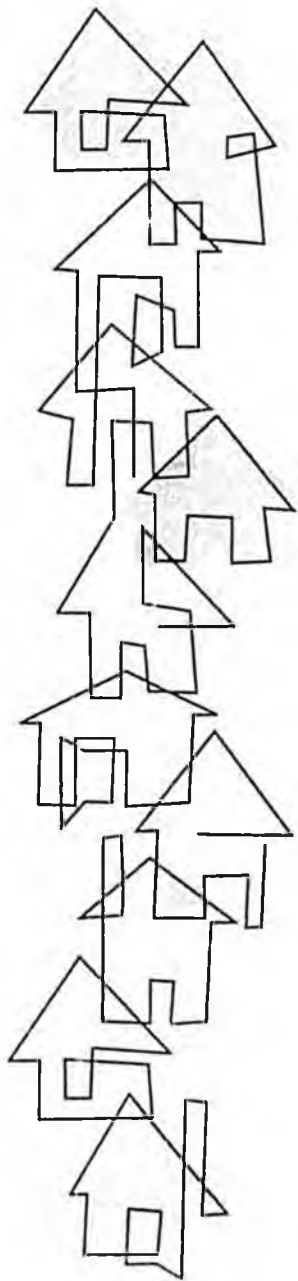


¹ Homeless Counts by District & School Year, Alaska Department of Education and Early Development
² Homeless Counts by District & School Year, Alaska Department of Education and Early Development
³ MDA Housing and Community Development Consolidated Plan, 2003-07, State 5-year HUD Plan, 2006-10
⁴ AHC's Statewide Homeless Survey, Winter 2006
⁵ AHC's Statewide Homeless Survey, Winter 2006
 Data on rental, purchase price, and financing plans from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Labor and Workforce Development.

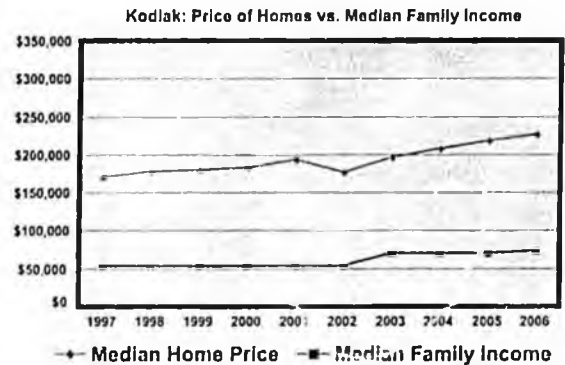
ALASKA HOUSING TRUST



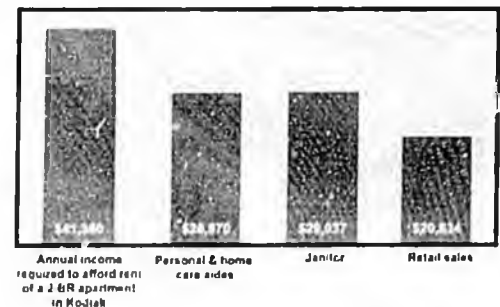
In Kodiak, housing prices have moved out of reach for ordinary people.



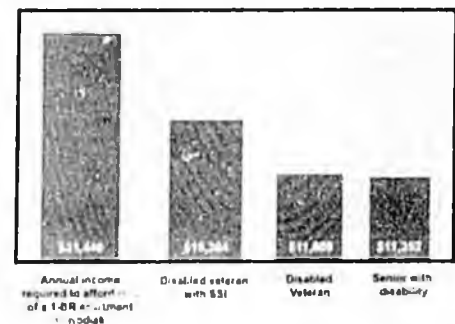
Working Alaskans in Kodiak cannot afford to buy a house.
 In the past ten years, the price of a single family home in Kodiak has increased by \$55,401 while the median family income has increased by \$20,400.



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.¹

13
 The number of children in preschool in Kodiak 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

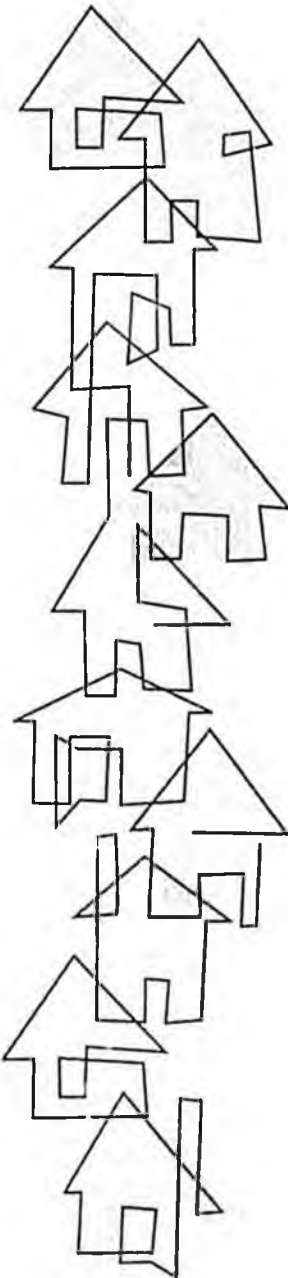


¹ Homeless Counts by District & School Year, Alaska Department of Education and Early Development
² Homeless Counts by District & School Year, Alaska Department of Education and Early Development
³ NCHA Housing and Community Development Consolidated Plan, 2001-02, State Year HUD Plan, 2006-10
⁴ AHC's Statewide Homeless Survey, Winter 2006
⁵ AHC's Statewide Homeless Survey, Winter 2006
 Data on rent, purchase price, and income collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Labor and Workforce Development

ALASKA HOUSING TRUST

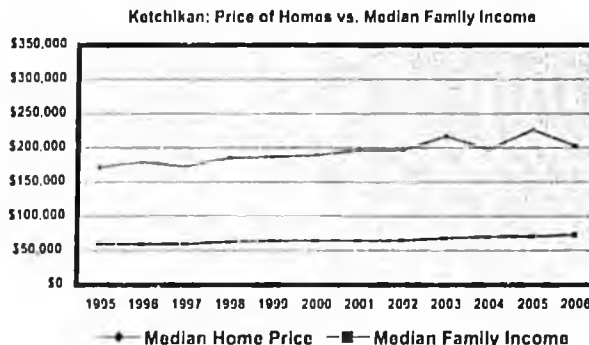


In Ketchikan, housing prices have moved out of reach for ordinary people.



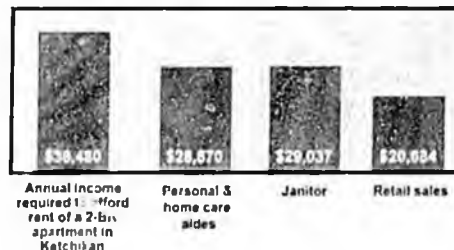
Working Alaskans in Ketchikan cannot afford to buy a house.

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.



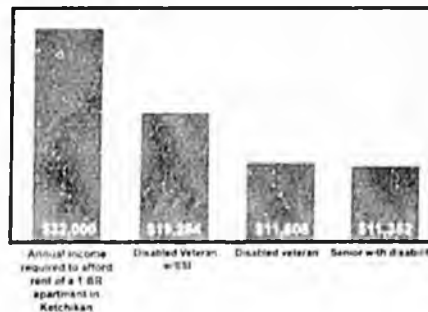
Working Alaskans in Ketchikan cannot afford to rent.

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 schoolchildren (K-12) in Ketchikan who were homeless at one time in the 2005-2006 school year.¹

20,000

The number of low-income Alaskans spending over 50% of their income on housing.²

16%

The percentage of homeless people in Alaska who are victims of domestic violence.³

9%

The percentage of homeless people in Alaska who are veterans.⁴



¹ Homeless Counts by District & School Year, Alaska Department of Education and Early Development
² MOA Housing and Community Development Consolidated Plan, 2001-07, State 5-year HCD Plan, 2006-10
³ AHC's Statewide Homeless Survey, Winter 2006
⁴ AHC's Statewide Homeless Survey, Winter 2006
 Data on rent, purchase price, and income collected from Alaska Housing Finance Corporation, U.S. Census Bureau, and Alaska Department of Labor and Workforce Development

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The Alaska Mental Health
Trust Authority

www.mhtrust.org

Kim Vu-Dinh

Assistant Director
of Administration

Tel: 907-269-2600

Direct: 907-269-2600

Fax: 907-269-2600

kimvu@mhtrust.org

2200 Commercial Drive, Fairbanks, Alaska 99701

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The TRUST

The Alaska Mental Health
Trust Authority

Jeff Jessee

Assistant Director
of Administration

Tel: 907-269-2600

Fax: 907-269-2600

jeffj@mhtrust.org

2200 Commercial Drive, Fairbanks, Alaska 99701

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