

ALASKA LEGISLATURE SPECIAL COMMITTEE/SUBJECT FILE 8672

1612 SCOMM 60. HOUSING FINANCE TASK FORCE, 1989 1180

Action Plan #2

Not specific enough. (Low-Income/Affordable)

Action Plan #4

Discuss with full committee, #2 and #4 are in conflict.
(Low Income/Affordable)

Subcommittee did not support the state implementing a
downpayment and closing cost program. (Urban/Rural)

Action Plan #5

Subcommittee was confused as to what this recommendation
means. (Urban/Rural)

Ms. Gunnels suggested that this action plan should include
some statement about the borrower's ability to refinance
their loans, under state programs, with a servicer in
Alaska. (Low Income/Affordable)

New Action Plan

There should be greater disclosure to borrowers that
mortgage loan servicing can be sold to another institution,
unless specified otherwise in the loan servicing agreement.

Greater penalties and clearer recourse shall occur in the
case of faulty loan servicing (application or mortgage
proceeds, payment of taxes or insurance). (Urban/Rural)

POLICY STATEMENT #9

Amend to read:

It is the policy of the State of Alaska to minimize direct
involvement of state government in the secondary mortgage
market, with the primary exception of accessing capital
markets in order to finance the state's housing needs, which
include, but aren't limited to, low to moderate-income
housing, rural housing and transitional housing.
(Urban/Rural)

Action Plan #1

Remove: and add to action plan #2. (Low Income/Affordable)

Action Plan #2

Add: "and secondary market mortgage investors" after "in Alaska, ." (Low Income/Affordable)

POLICY STATEMENT #10

Action Plan #1

Add: A sentence to include ASHA in the provision of affordable rental housing. (Low Income/Affordable)

POLICY STATEMENT #11

Reword: It is the policy of the State of Alaska to recognize that Senior Alaskans should have access to affordable housing. (Transitional)

POLICY STATEMENT #12

Action Plan #1

Reword: The State should participate in the issuance of tax-exempt bonds, as well as taxable forms of financing, to provide the best market rate to finance the state's housing needs, which include, but aren't limited to, low to moderate-income housing, rural housing and transitional housing. (Urban/Rural)

Action Plan #3

Reword: State regulations should be changed so that grant monies can be used to pay non-profits for mortgage loans. (Transitional)

Remove: (Low Income/Affordable)

Subcommittee member didn't like idea of non-profits "mortgaging the state." (Urban, Rural)

Action Plan #8

Add: "and non-profit" after "regional housing authorities." (Low Income/Affordable)

Substitute: "Resolution Trust Program" for "new national FSLIC Program." (Low Income/Affordable)

POLICY STATEMENT #13

Action Plan #1

Add: "and an appeals process" after "amendments". (Low Income/Affordable)

Amend: The State shall adopt the entire Uniform Building Code, and allow for regional differences and amendments. Codes should include energy standards, which allow for regional differences. Strong protection should be afforded to owners of existing structures against arbitrary enforcement, when construction occurred before standards were implemented. (Urban/Rural)

Action Plan #2

Add: "and bonding" after contractor licensing. (Low Income/Affordable)

Action Plan #3

Add: Reference to state programs like the Alaska Craftsman Home Program. (Low Income/Affordable)

Action Plan #4

Reword: So sentence is positive. However, it should retain the concept that the state will not finance new housing that does not meet current building and construction codes or regulations. (Low Income/Affordable)

Alaska Housing Market Council

October 25, 1989

Dear Housing Policy Development Committee Member:

Enclosed find your agenda for the November 3, 1989 HPDC meeting. Please note that the meeting will begin at 8:30 a.m. and will be held at the Anchorage Legislative Information Office. Other State Legislative Information Offices (open during the legislative interim) will be connected via teleconference.

We will be discussing and finalizing policy statements #12, #13, #5, #1 and their action plans. (The revised policy statement #5 will be distributed at the meeting). Also, if there are any action plans that you believe still need to be added in - please propose them (along with copies of the drafted action plan) at this meeting.

Since we are finalizing recommendations at these last meetings, we urge you to speak up on issues that you feel strongly about. It's very important that all views are represented as we draft the final report.

We have determined that an additional meeting will probably need to be scheduled for either November 17 or 30 (teleconferenced) in order to make sure the recommendations meet the "SPAMO" test (are specific, pertinent, attainable, measurable and observable). Please check your calendars. We will poll you as to which date is preferable at the November 3 meeting.

Lunch will be catered for this meeting.

A reception will be held for all HPDC members on the evening of the 3rd at the home of Rick and Thea Barrier. Please come!

A final note: we have changed the December 1 meeting to December 8. We needed additional time to prepare the draft HPDC report for this meeting.

If you have any questions about this meeting or are unable to attend, please contact me.

Sincerely,



Heather Arnett
HPDC Aide

Alaska Housing Market Council

ALASKA HOUSING MARKET COUNCIL Housing Policy Development Committee

Meeting of the Full Committee

AGENDA

November 3, 1989

8:30 a.m. to 5:00 p.m.

Anchorage Legislative Information Office
3111 'C' Street, Main Floor Conference Room
And all other State Legislative Information Offices
(Open during Legislative interim)

- I. Call to Order - Roll Call
- II. Approval of Agenda
- III. Approval of Minutes
October 13, 1989 HPDC meeting
- IV. Discuss and finalize Policy Statements #12, #13, #5 and their action plans.
- V. 10:30 a.m.
Presentation by Cushing Dolbeare, national low-income housing consultant
Presentation by Dr. Barton Smith, Professor of Economics, University of Houston
- VI. 12:00 p.m.
Lunch (Will be catered).
- VII. 12:30 p.m.
Presentation by Peggy Stewart, Alaska Housing Market Council
"Different scenarios for an Alaska Housing Commission"
- VIII. 1:30 p.m.
Public Testimony
- IX. Discuss and finalize Policy Statement #1 and it's action plans.
- X. 4:00 p.m.
Discuss final HPDC report and staff recommendations on making the action plans specific, pertinent, attainable, measurable and observable.
- XI. Adjournment.

DRAFT

ALASKA HOUSING MARKET COUNCIL HOUSING POLICY DEVELOPMENT COMMITTEE

POLICY STATEMENT #1

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

OPTIONS FOR IMPLEMENTATION

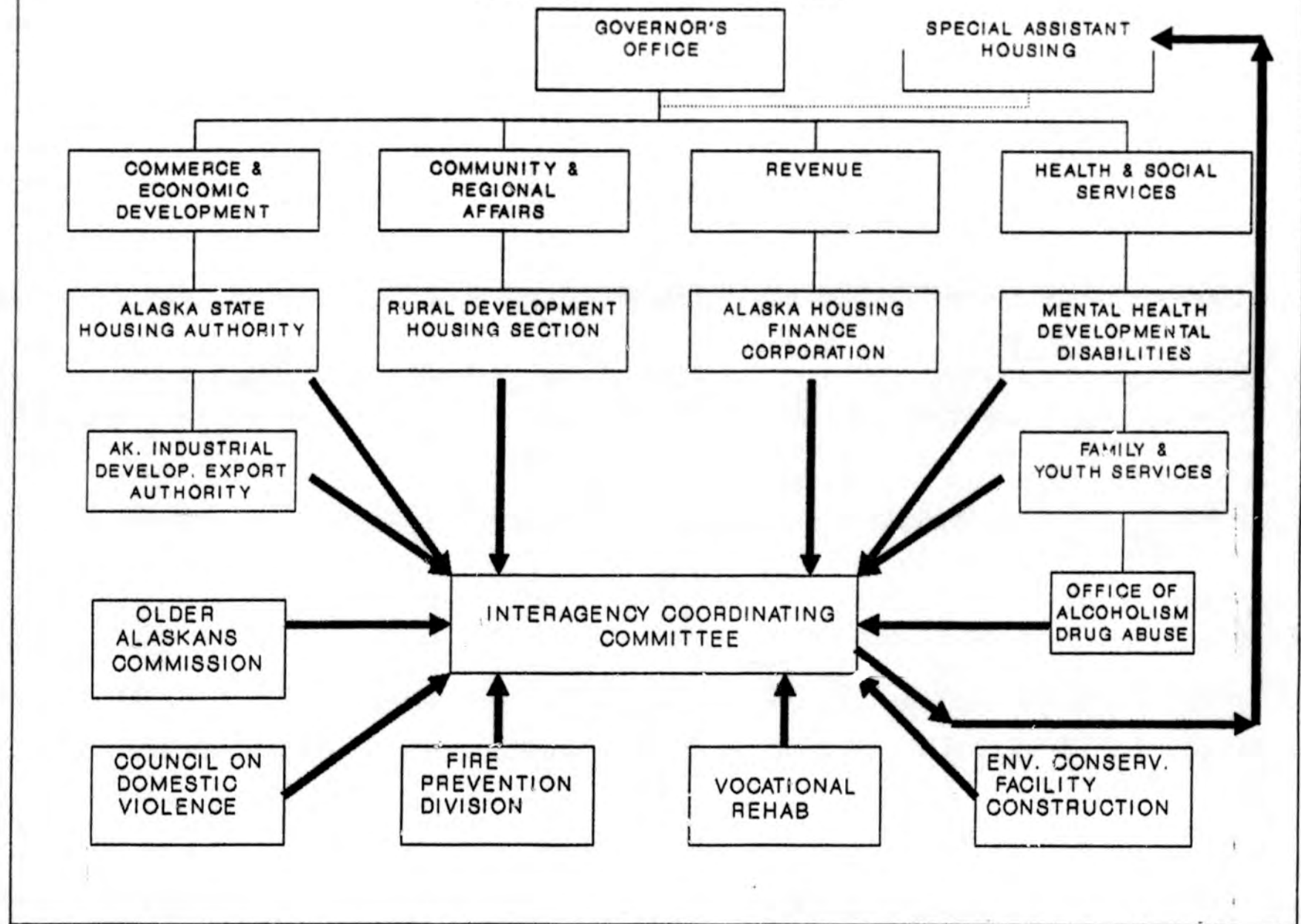
There is a national movement towards state centralization and authority in the development and execution of state housing policies and programs. The federal Housing and Urban Development legislation is up for re-authorization soon, and several bills addressing housing policy on the national level have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

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

OPTION 1 - SPECIAL ASSISTANT FOR HOUSING. Establish a Special Assistant for Housing position within the Office of the Governor. Position will be responsible for advising the Governor on housing policy.

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

STATE OF ALASKA
SPECIAL ASSISTANT - HOUSING



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

Staffing: Special Assistant for Housing
Secretary

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

This option would probably have more
political support from the state housing
agencies.

Administrative costs would be minimal.

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

Interagency Coordinating Committee too large
and diversified. Consider reducing size of
Committee to three main housing agencies and
pulling in other agencies to address specific
needs in their areas on an a specialized
basis.

OPTION 2 - ALASKA HOUSING COMMISSION. Create an Alaska Housing
Commission which reports directly to the Governor. Member
composition shall reflect regional representation and shall
include public members and representatives from housing and real
estate industry, special needs groups, and rural areas.
Representatives from state agencies with housing or mortgage loan
programs will serve in an advisory capacity. (9 members)

To further enhance this alternative, housing agencies could be
placed under one department (Community & Regional Affairs or
Commerce & Economic Development, as recommended under Alternative
3.

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

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

Staffing: Executive Director
Secretary/Receptionist
Administrative Officer
Research Analyst/Planner
Information Officer/Technical Advisor
Grants Administrator*

Responsibilities: Develop statewide housing policy.
State agency housing program review, coordination, oversight.
Writing/updating long term housing plan.
Conduct periodic statewide housing needs assessments.
Reviewing use and disposition of state agency-owned foreclosed properties.
Facilitate the creation of housing partnerships, providing technical assistance.
Direct review of housing regulations between state agencies.
If Affordable Housing Act passes, review and allocate distribution of federal housing funds.

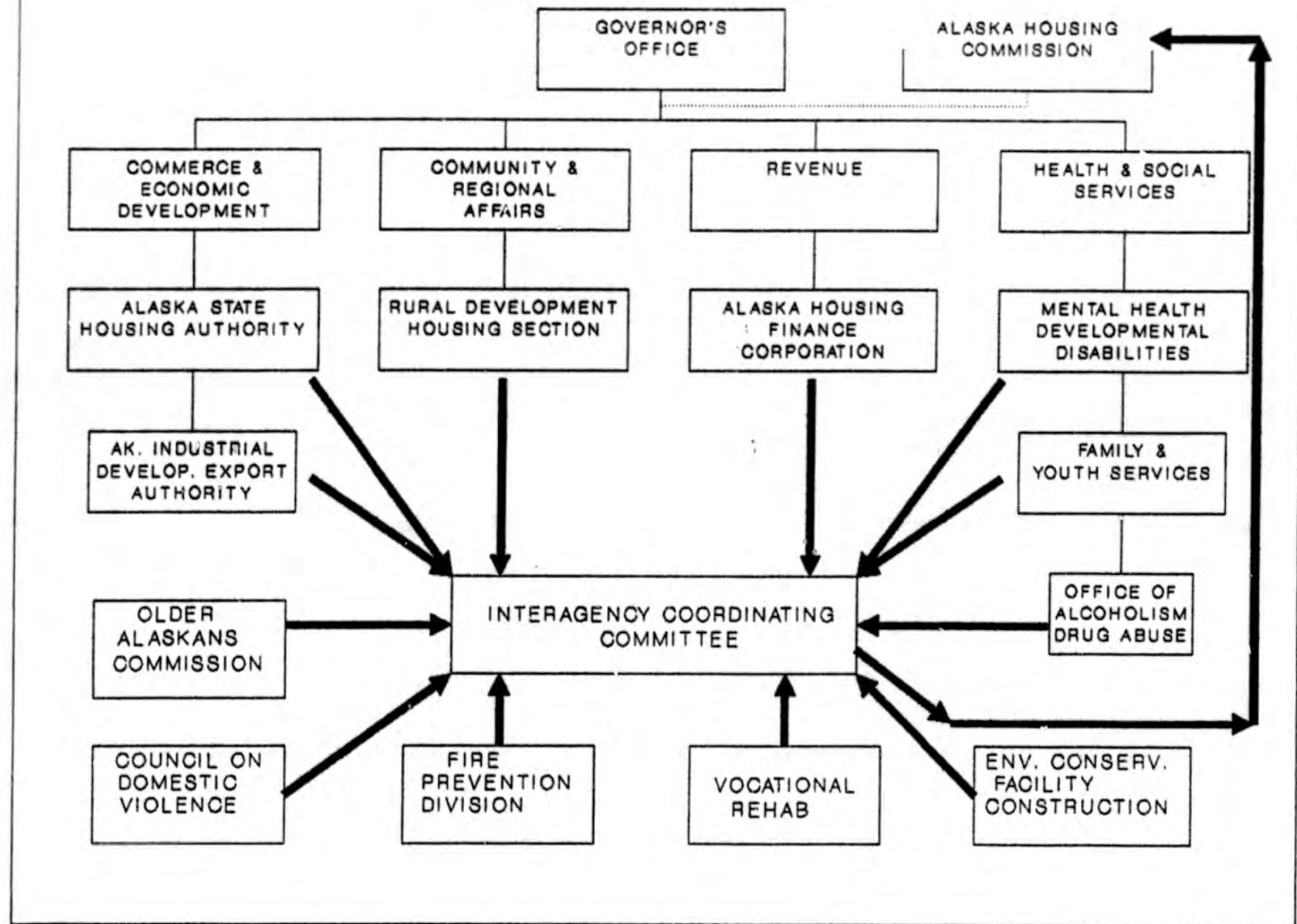
Pros: Housing resources and programs are scattered throughout 12 different state agencies, offices and divisions. A Housing Commission given the authority to cross departmental lines and bring housing groups together can formulate and coordinate a cohesive statewide housing policy that addresses a wide range of housing needs and problems.

Important to have Commission within Governor's Office rather than within a Department so it can function in an impartial role.

The concept of this option has been supported and encouraged by a wide variety of housing groups.

The proposed Housing Commission can provide clear, consistent, non-conflicting direction for the state's housing programs.

STATE OF ALASKA
ALASKA HOUSING COMMISSION



Pros (cont'd):

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

Cons:

The Commission would be working with a large number of agencies over which it would have no control. Two of those agencies have a separate, independent existence from the State. A legislative mandate which specifies the authority of the Commission over these agencies for follow-through on implementation will be complicated to put together and will require a thorough review of their existing legislation.

There is no precedent in Alaskan state government for a board or council that has the power or ability to approve or deny regulations set by other boards or departments. A partial answer to this may be moving the various housing agencies under one department, while retaining their separate status.

The Commission could be viewed as another unnecessary layer of bureaucracy and another complication in the tangle of housing programs.

OPTION 3 - STATE HOUSING BOARD.. Merge the Alaska State Housing Authority and Alaska Housing Finance Corporation Boards into a State Housing Board with the authority to administer all housing agencies and state housing programs. Housing agencies will be placed under one department, the Department of Community & Regional Affairs or Commerce & Economic Development. The State Housing Board will be responsible for statewide coordination of all state housing programs and for setting state housing policy.

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

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

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

Responsibilities: Statewide coordination of all housing programs.
Setting state housing policy.
Writing/updating long-term housing plan.
Same statewide responsibilities as listed above for Housing Commission.

Staffing: Executive Director, State Housing Board
Secretary/Receptionist
Administrative Officer
Research Analyst/Planner
Information Officer/Technical Advisor

Pros: Model organizations in other states have their main housing agencies centralized under one department. This would be an effective way to ensure that policies and goals are implemented through consistent regulations and unduplicated programs.

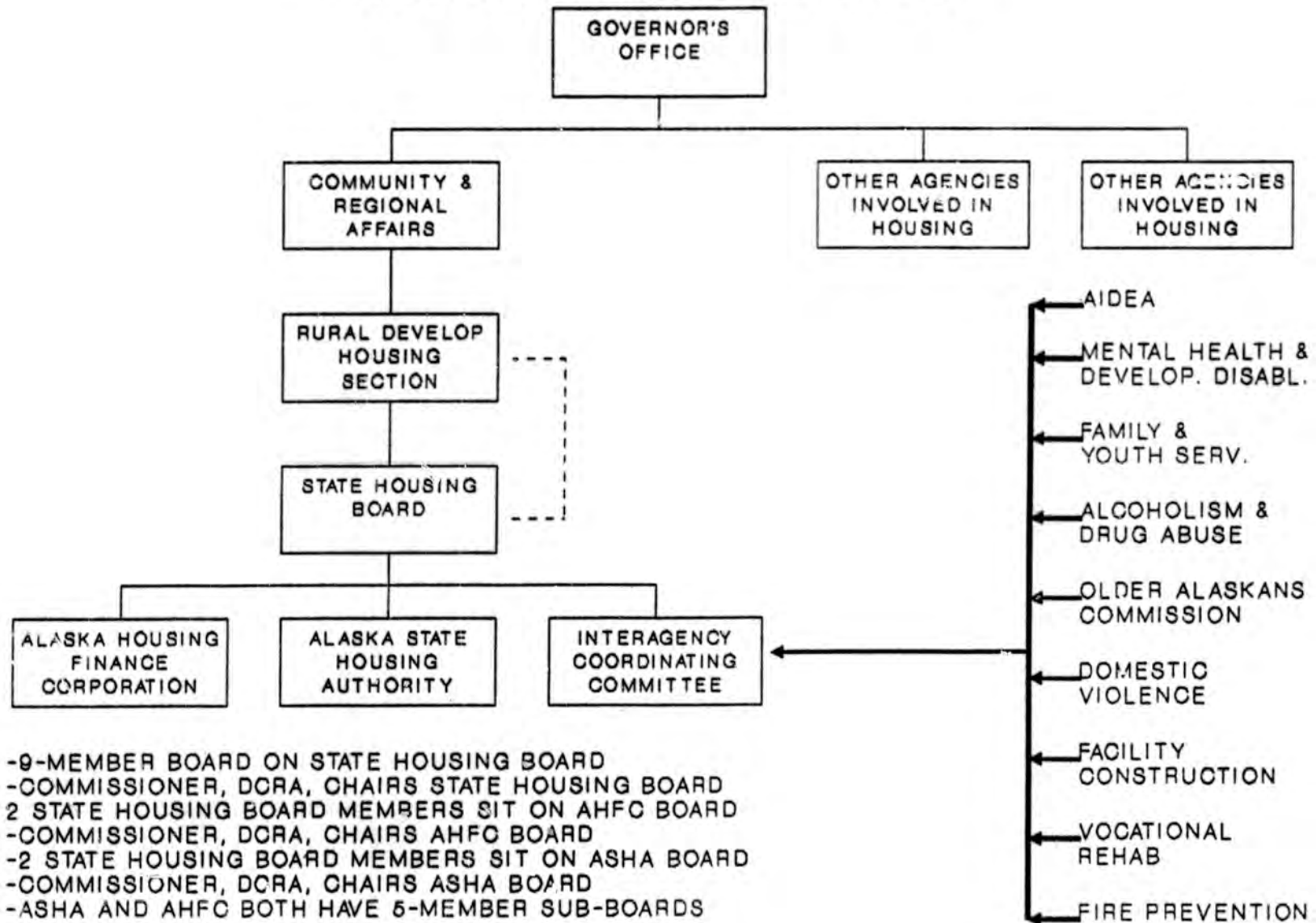
Consolidating housing agencies within one department has greater likelihood of success in implementing statewide housing policies.

The proposed Housing Board can provide clear, consistent, non-conflicting direction for the state's housing programs.

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

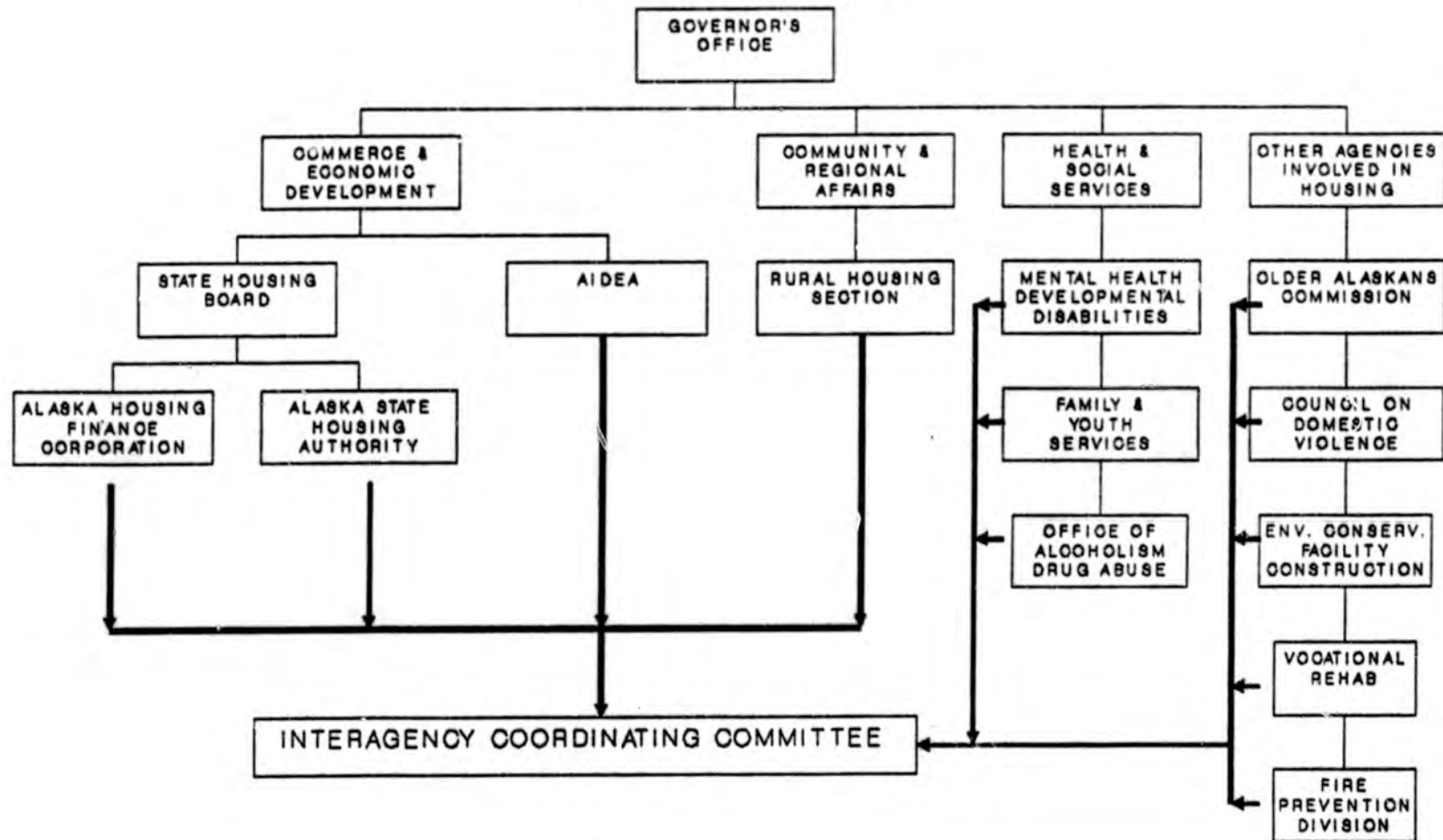
STATE OF ALASKA

STATE HOUSING BOARD/CONSOLIDATE AGENCIES



- 9-MEMBER BOARD ON STATE HOUSING BOARD
- COMMISSIONER, DCRA, CHAIRS STATE HOUSING BOARD
- 2 STATE HOUSING BOARD MEMBERS SIT ON AHFC BOARD
- COMMISSIONER, DCRA, CHAIRS AHFC BOARD
- 2 STATE HOUSING BOARD MEMBERS SIT ON ASHA BOARD
- COMMISSIONER, DCRA, CHAIRS ASHA BOARD
- ASHA AND AHFC BOTH HAVE 5-MEMBER SUB-BOARDS

STATE OF ALASKA
STATE HOUSING BOARD



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

Cons:

This is a more radical approach and may be more difficult to get existing agencies to support.

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

Placement of Rural Housing, DCRA, into another department must be carefully considered. The service delivery of this program is combined with several other programs within the Division and is very effective in rural Alaska.

OPTION 4 - DEPARTMENT OF HOUSING. Create a Department of Housing with all housing agencies placed within that department. An interagency coordinating Committee would be formed with membership from each of the 12 agencies/programs involved in housing.

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

Staffing:

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

Responsibilities:

Direct all housing programs within the state.
Coordinate interagency housing activities.
Establish and implement statewide housing policy.
Same statewide responsibilities as listed for Housing Commission.

Pros:

This option provides the most visible commitment to state housing issues.

Housing concerns and policies would be represented at cabinet level with more political clout to effect a coordinated statewide housing policy.

Ability to better consolidate resources.

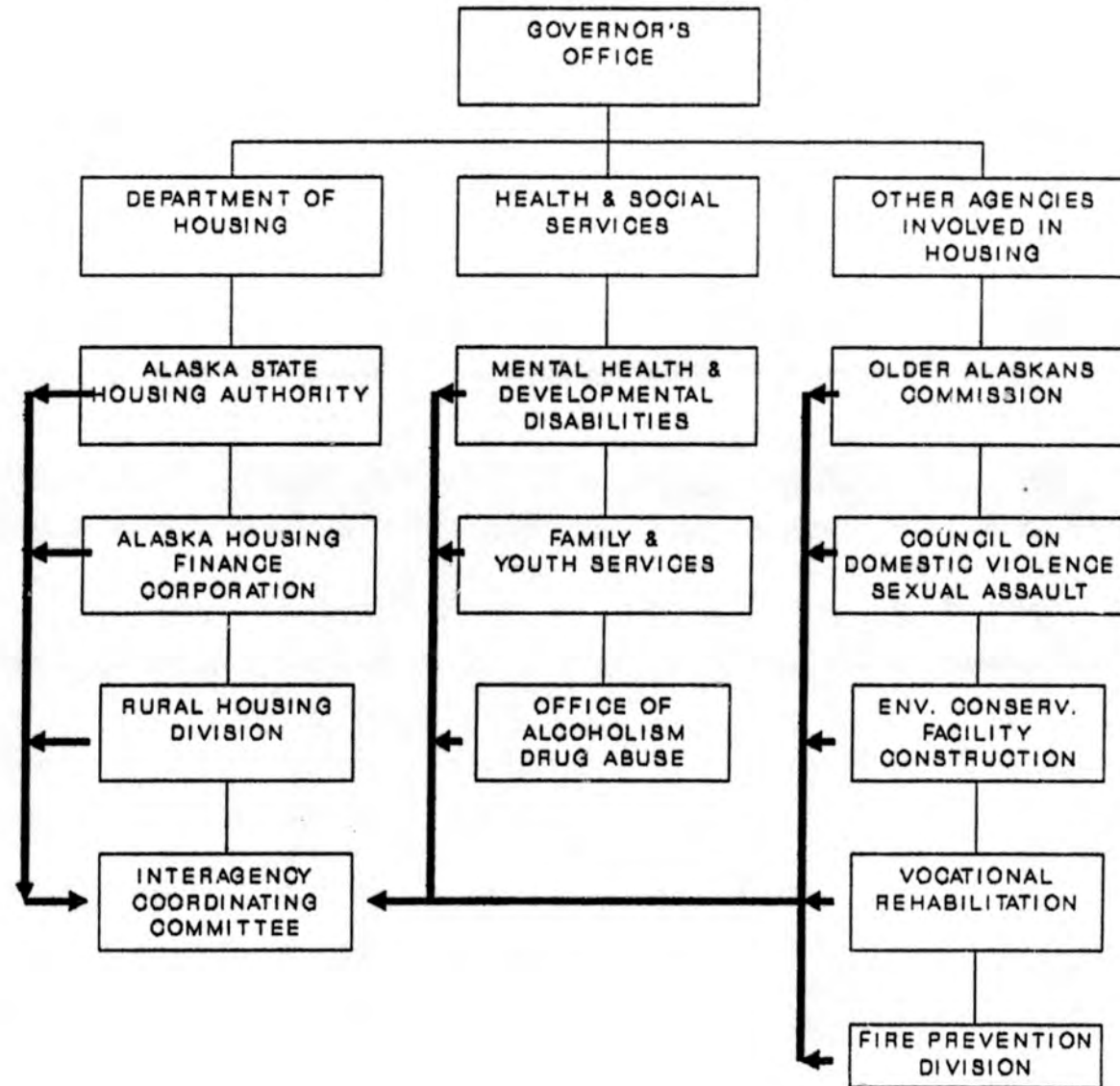
Cons:

Very difficult to get a new department created within state government.

Most expensive option because of staffing levels needed at a department level.

Does not appear to be a broad enough mission to warrant a separate department.

STATE OF ALASKA
DEPARTMENT OF HOUSING



CURRENT HOUSING BOARDS/COUNCILS

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

ALASKA HOUSING MARKET COUNCIL--Advises the Governor and the Legislature on housing policies directed towards the stabilization of the housing market. It also provides direct services to the public in the form of the mortgage and housing information and referral hotline, provides a forum for public input regarding housing issues, coordinates interagency housing policies, and conducts research on issues affecting housing and mortgage loans.

- Membership: Department of Community and Regional Affairs
Department of Commerce and Economic Development
Alaska Housing Finance Corporation
Alaska State Housing Authority
Alaska Permanent Fund
Alaska Industrial Development & Export Authority
Office of the Governor
Mortgage Guaranty Insurance Corp.
Public Members (4)
- Committees: Housing Policy Development Committee (37 members)
HPDC divided into working task forces in 5 major areas to develop policy recommendations for full Committee review and adoption.
- Staffing: Executive Director
4 staff members
- Meetings: Council meets monthly. Meetings usually held in Anchorage and teleconferenced to Fairbanks, Juneau. Subcommittee meetings and Committee meetings held monthly and usually teleconferenced.

1 meeting held in Anchorage with all Committee members present; teleconferenced to Fairbanks, Juneau, Kodiak.

Members do not receive a stipend or per diem for attendance at meetings. Members are reimbursed for travel expenses at rates set by the state.

ALASKA STATE HOUSING AUTHORITY - Provides low to moderate income housing under state and federal housing programs. Issues bonds for housing and public facilities as requested.

ASHA has been in existence since before statehood. They are an independent agency within the state and contract directly with HUD for the housing funds they receive and the housing programs they provide. ASHA deals with low to moderate income housing needs in the urban areas. Thirteen regional housing authorities operate as Indian Housing Authorities and deal with low to moderate housing needs in the rural/village areas.

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

Staffing: Executive Director
Division Directors
Clerical

Meetings: 4 times per year; 12 days maximum
In 1989, Board met on quarterly basis. 2 meetings in Anchorage, 1 in Sitka, 1 in Juneau.

Board members are paid \$80 per diem for each meeting they attend. Members are reimbursed for travel expenses at rates set by the state.

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

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

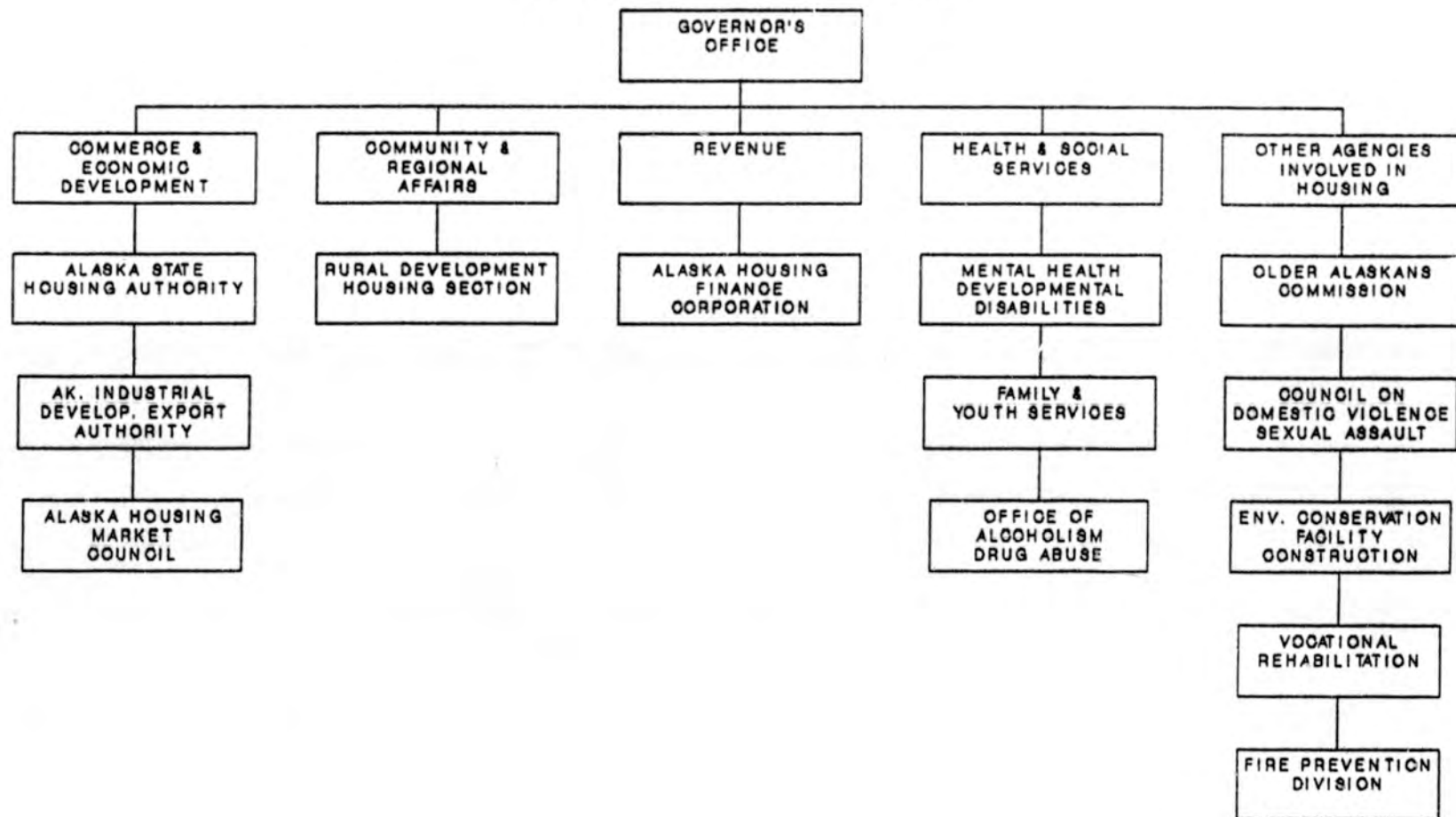
Committees: Special committees established as needed, ie
executive search.

Staffing: Executive Director
Executive Director's Secretary
Division Directors

Meetings: Not less than once every 3 months. Normally meet
12 times per year; 16 days maximum.
Usually transact meetings by teleconference with
Anchorage, Juneau and Fairbanks. Meetings last
from 3 to 6 hours.
Must give public notice, 24 hours or more in
advance.

Members are paid \$100 for each public member for
each day spent on official business. Travel
expenses are reimbursed at rate set by state.

STATE OF ALASKA
CURRENT HOUSING AGENCIES



ALASKA HOUSING MARKET COUNCIL
POLICY STATEMENT #1
CURRENT BOARDS/COUNCILS
COST ANALYSIS

BUDGET CATEGORY	CURRENT BOARDS		
	ASHA	AHFC	AHMC
OPERATING EXPENDITURES			
Personal Services	10.5	12.0	220.6
Travel			
Staff Travel	3.1		11.2
Board Travel/Stipend	6.1	7.6	24.4
Perdiem			15.3
Contractual			
Professional Services			21.3
Communication		2.7	17.5
Courier service			4.5
Advertising	0.4	1.0	13.2
Printing	0.1	0.3	6.7
Postage			3.7
Rent			17.8
Equipment			12.0
Supplies			
Office			9.0
Data Processing			1.0
TOTAL OPERATING EXP.	20.2	23.6	378.2
NON-OPERATING EXP.			1.2
TOTAL BOARD COST	20.2	23.6	379.4

ALASKA HOUSING MARKET COUNCIL
POLICY STATEMENT #1
ALTERNATIVES FOR IMPLEMENTATION
COST ANALYSIS

BUDGET CATEGORY	SPECIAL ASSISTANT		HOUSING COMISSION		STATE HOUSING BOARD		HOUSING DEPARTMENT
	TOTAL COST	ALTERNATIVE COST	TOTAL COST	ALTERNATIVE COST	TOTAL COST	ALTERNATIVE COST	
OPERATING EXPENDITURES							
Personal Services	110.7	0.0	239.4	104.3	262.6	169.6	400.9
Travel							
Staff Travel	6.0	6.0	14.5	6.9	14.5	10.3	28.0
Board Travel/Stipend			12.8	12.8	12.8	12.8	0.0
Perdiem							
Contractual							
Professional Services			8.7	3.9	8.7	3.9	
Communication	11.1	6.9	23.3	22.1	23.3	22.1	18.7
Courier service			4.5	4.5	4.5	4.5	4.5
Advertising	2.5	0.0	14.4	7.4	13.0	10.0	9.5
Printing	2.0	2.0	16.1	4.0	18.1	10.1	14.6
Postage	4.2	1.8	8.3	7.8	7.1	6.6	5.7
Rent	4.8	0.0	19.4	0.0	18.9	0.9	22.8
Equipment			7.3	0.0	7.3	0.0	7.3
Supplies							
Office	3.8	1.0	6.3	3.8	6.3	3.8	11.0
Data Processing			1.0	0.5	1.0	0.5	2.0
TOTAL OPERATING EXP.	145.1	17.7	376.0	178.0	398.1	255.1	525.0
NON-OPERATING EXP.			15.0	?	15.0	?	15.0
TOTAL BOARD COST	145.1	17.7	391.0	178.0	413.1	255.1	540.0

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

ALTERNATIVE #1
SPECIAL ASSISTANT - HOUSING

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
1. PROVIDE PUBLIC INFORMATION ON HOUSING OPPORTUNITIES	-RESOURCE PERSON ON-STAFF TO ANSWER PUBLIC INQUIRIES -PRODUCE NEWSLETTER/BROCHURE	NOT AVAILABLE UNDER THIS ALTERNATIVE		AHFC/ASHA STAFF AGENCIES PRODUCE	0.0 0.0
2. OVERSEE STATE AGENCY INFORMATION SERVICES	-REVIEW PUBLISHED INFORMATION	NOT AVAILABLE UNDER THIS ALTERNATIVE		COMMISSION EX. DIR.	
3. PROVIDE INFORMATION TO INTERESTED PARTIES RE FORECLOSED PROPERTIES	-RESOURCE PERSON ON STAFF TO ANSWER PUBLIC INQUIRIES -CURRENT DATA BASE ON LINE FOR INQUIRY	NOT AVAILABLE UNDER THIS ALTERNATIVE		AHFC STAFF	
4. FACILITATE THE CREATION OF HOUSING PARTNERSHIPS; PROVIDE ADVICE AND TECHNICAL ASSISTANCE ON DEVELOPMENT OF HOUSING PARTNERSHIPS	-RESEARCH CREATIVE HOUSING PARTNERSHIPS IN OTHER STATES -IDENTIFY COMMUNITIES WHERE CREATION OF HOUSING PARTNERSHIPS NEEDED/FEASIBLE -DOCUMENT HOUSING PARTNERSHIP POSSIBILITIES -IDENTIFY SOURCES OF PRE-DEVELOPMENT FINANCING AND ENCOURAGE/LOBBY FOR AGENCY MORTGAGE LOANS TO NON-PROFITS -DISTRIBUTE INFORMATION TO COMMUNITIES/AGENCIES -OFFER ASSISTANCE/CONSULTATION IN PARTNERSHIP DEVELOPMENT -RESOURCE PERSON ON STAFF AVAILABLE TO CONSULT WITH COMMUNITIES/AGENCIES ON HOUSING PARTNERSHIP OPPORTUNITIES/STRUCTURE -DEVELOP AND CONDUCT COMMUNITY WORKSHOPS ON HOUSING PARTNERSHIPS -PRODUCE HANDBOOK ON HOUSING PARTNERSHIPS	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0 0.0 0.0		0.0 0.0 0.0
5. WRITE/UPDATE LONG-RANGE STATE HOUSING PLAN	-DOCUMENT EXISTING HOUSING CONDITIONS/ CONCERNS/PROBLEMS STATEWIDE -DEVELOP LONG-RANGE HOUSING STRATEGIES CONSISTENT WITH STATE HOUSING POLICY -PREPARE DRAFT AND FINAL LONG-RANGE HOUSING PLAN -DEVELOP PROCESS FOR ON-GOING REVIEW AND ANNUAL UPDATE OF PLAN	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0 0.0		0.0 0.0

ALTERNATIVE #1
SPECIAL ASSISTANT - HOUSING

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
6. REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	-COORDINATE THE DEVELOPMENT OF STATEWIDE SERVICE PLANS WITH AHFC, ASHA, DCRA, DIVN. OF ALCOHOLISM & DRUG ABUSE, DIVN. OF MENTAL HEALTH & DEVELOP. DISABILITIES, COUNCIL ON DOMESTIC VIOLENCE AND SEXUAL ASSAULT. -COORDINATE DEVELOPMENT OF SHORT AND LONG-TERM BUSINESS AND REGIONAL STRATEGIC PLANS WITH AHFC, DCRA AND ASHA.	NOT AVAILABLE UNDER THIS ALTERNATIVE		INTERAGENCY COORD COMMITTEE	
7. PROVIDE STATE AGENCY HOUSING PROGRAM REVIEW, COORDINATION AND OVERSIGHT	-ESTABLISH PROCESS FOR REVIEW AND APPROVAL OF HOUSING OR MORTGAGE LOAN REGULATIONS -IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET	NOT AVAILABLE UNDER THIS ALTERNATIVE			
8. REVIEW AND APPROVE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	-REVIEW ALL PROPOSED AND EXISTING PROGRAMS OF AHFC, ASHA, AND DCRA AND IDENTIFY AREAS REQUIRING COORDINATION/COOPERATION				
9. CONDUCT PERIODIC STATEWIDE HOUSING NEEDS ASSESSMENT ON HOUSING AND FINANCING AVAILABILITY	-CREATE DATA BASE ON HOUSING NEEDS BY REGION. -CREATE DATA BASE ON STATE, FEDERAL AND LOCAL FINANCING PROGRAMS AVAILABLE -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS -UPDATE DATA BASE ON ON-GOING BASIS	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0		0.0
10. MAINTAIN COMPREHENSIVE INFORMATION ON HOUSING NEEDS STATEWIDE, TRACKING MOST URGENT HOUSING NEEDS IN STATE	-ESTABLISH CRITERIA FOR DETERMINING MOST URGENT HOUSING NEEDS CONSISTENT WITH STATE HOUSING POLICY -APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES	NOT AVAILABLE UNDER THIS ALTERNATIVE			
11. IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEEDS OF STATE HOUSING RESOURCES	-REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS. -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING			SPECIAL ASSISTANT/ INTERAGENCY COORD. COMMITTEE	
12. REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	-IDENTIFY INVENTORY OF ORBOS AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON ORBO INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF ORBOS FOR URGENT HOUSING NEEDS	NOT AVAILABLE UNDER THIS ALTERNATIVE		AHFC STAFF	

ALTERNATIVE #1
SPECIAL ASSISTANT - HOUSING

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
	-REVIEW AND DISCUSSION OF PUBLIC PURPOSE USE OF ORRO INVENTORY.	INTERAGENCY COORD. COMMITTEE			
13. IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS/ DESIGNATE RECIPIENTS THROUGHOUT STATE	-SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT HOUSING NEEDS, AVAILABLE FUND* -DESIGNATE RECIPIENTS AND AGENCY TO ADMINISTER FUNDS -MAINTAIN DATA BASE OF ALL FEDERAL HOUSING FUNDS AWARDED IN ALASKA	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0	* COVERED BY GRANT FUNDS	0.0
14. ADMINISTRATIVE DUTIES	-MAINTAIN OFFICE SPACE, EQUIP, ETC. -DIRECT COMMITTEE ACTIVITIES -STAFF SUPPORT OF COORD. COMMITTEE MTGS. -TECHNICAL SUPPORT OF INTERAGENCY COMMITTEE -STAFF TRAVEL	SPECIAL ASSISTANT SECRETARY	21.2 78.5 32.1 7.3 5.9	SHARE AGENCY SPACE, EQUIP	4.4 0.0 0.0 7.3 5.9
			-----		-----
		TOTAL COSTS	145.0		17.6

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

15-Nov-89
COMMACT1

ALTERNATIVE #2
ALASKA HOUSING COMMISSION

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
1. PROVIDE PUBLIC INFORMATION ON HOUSING OPPORTUNITIES	-RESOURCE PERSON ON-STAFF TO ANSWER PUBLIC INQUIRIES	INFORMATION OFFICER/ TECHNICAL ADVISER	47.7	AHFC/ASHA STAFF	0.0
	-PRODUCE NEWSLETTER/BROCHURE		3.6	AGENCIES PRODUCE	0.0
2. OVERSEE STATE AGENCY INFORMATION SERVICES	-REVIEW INFORMATION PRIOR TO PUBLICATION	INFORMATION OFFICER/ TECHNICAL ADVISOR		COMMISSION EX. DIR. ASSUMES THIS ROLE	
3. PROVIDE INFORMATION TO INTERESTED PARTIES RE FORECLOSED PROPERTIES	-RESOURCE PERSON ON STAFF TO ANSWER PUBLIC INQUIRIES -CURRENT DATA BASE ON LINE FOR INQUIRY	INFORMATION OFFICER RESEARCH ANALYST		AHFC STAFF	
4. FACILITATE THE CREATION OF HOUSING PARTNERSHIPS	-RESEARCH CREATIVE HOUSING PARTNERSHIPS IN OTHER STATES -IDENTIFY COMMUNITIES WHERE CREATION OF HOUSING PARTNERSHIPS NEEDED/FEASIBLE -DOCUMENT HOUSING PARTNERSHIP POSSIBILITIES -IDENTIFY SOURCES OF PRE-DEVELOPMENT FINANCING AND ENCOURAGE/LOBBY FOR AGENCY MORTGAGE LOANS TO NON-PROFITS -DISTRIBUTE INFORMATION TO COMMUNITIES/AGENCIES -OFFER ASSISTANCE/CONSULTATION IN PARTNERSHIP DEVELOPMENT	INFORMATION OFFICER/ TECHNICAL ADVISER EXECUTIVE DIRECTOR		NONE AVAILABLE UNDER THIS ALTERNATIVE	
5. PROVIDE ADVICE AND TECHNICAL ASSISTANCE ON DEVELOPMENT OF HOUSING PARTNERSHIPS	-RESOURCE PERSON ON STAFF AVAILABLE TO CONSULT WITH COMMUNITIES/AGENCIES ON HOUSING PARTNERSHIP OPPORTUNITIES/STRUCTURE	INFORMATION OFFICER/ TECHNICAL ADVISER	3.4	NONE AVAILABLE UNDER THIS ALTERNATIVE	0.0
	-DEVELOP AND CONDUCT COMMUNITY WORKSHOPS ON HOUSING PARTNERSHIPS		5.9		0.0
	-PRODUCE HANDBOOK ON HOUSING PARTNERSHIPS		1.8		0.0
					0.0
6. WRITE/UPDATE LONG-RANGE STATE HOUSING PLAN	-DOCUMENT EXISTING HOUSING CONDITIONS/ CONCERNS/PROBLEMS STATEWIDE	RESEARCH ANALYST/ PLANNER	47.7	INTERAGENCY COORD. COMMITTEE/COMMISSION EXECUTIVE DIRECTOR	0.0
	-DEVELOP LONG-RANGE HOUSING STRATEGIES CONSISTENT WITH STATE HOUSING POLICY				
	-PREPARE DRAFT AND FINAL LONG-RANGE HOUSING PLAN		6.2		0.0
	-DEVELOP PROCESS FOR ON-GOING REVIEW AND ANNUAL UPDATE OF PLAN				

ALTERNATIVE #2
ALASKA HOUSING COMMISSION

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
7. REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	-COORDINATE THE DEVELOPMENT OF STATEWIDE SERVICE PLANS WITH AHFC, ASHA, DCRA, DHSS DIVISIONS, OTHER STATE AGENCIES AND OFFICES WITH HOUSING PROGRAMS/SERVICES. -COORDINATE DEVELOPMENT OF SHORT AND LONG-TERM BUSINESS AND REGIONAL STRATEGIC PLANS WITH AHFC, DCRA & ASHA.	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD COMMITTEE	
8. PROVIDE STATE AGENCY HOUSING PROGRAM REVIEW, COORDINATION AND OVERSIGHT	-ESTABLISH PROCESS FOR REVIEW AND APPROVAL OF HOUSING OR MORTGAGE LOAN REGULATIONS -IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET	EXECUTIVE DIRECTOR HOUSING COMMISSION		EXECUTIVE DIRECTOR/ INTERAGENCY COMM.	
9. REVIEW AND APPROVE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	-REVIEW ALL PROPOSED AND EXISTING PROGRAMS OF STATE HOUSING AGENCIES/OFFICES AND IDENTIFY AREAS REQUIRING COORDINATION/COOPERATION			INTERAGENCY COORD. COMMITTEE	
10. CONDUCT PERIODIC STATEWIDE HOUSING NEEDS ASSESSMENT ON HOUSING AND FINANCING AVAILABILITY	-CREATE DATA BASE ON HOUSING NEEDS BY REGION. -CREATE DATA BASE ON STATE, FEDERAL AND LOCAL FINANCING PROGRAMS AVAILABLE -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS -UPDATE DATA BASE ON ON-GOING BASIS	RESEARCH ANALYST/ PLANNER	15.0	ISER OR UNIV. OF ALASKA	?
11. MAINTAIN COMPREHENSIVE INFORMATION ON HOUSING NEEDS STATEWIDE, TRACKING MOST URGENT HOUSING NEEDS IN STATE	-ESTABLISH CRITERIA FOR DETERMINING MOST URGENT HOUSING NEEDS CONSISTENT WITH STATE HOUSING POLICY -APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD. COMMITTEE	
12. IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEEDS OF STATE HOUSING RESOURCES	-REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS. -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING	EXECUTIVE DIRECTOR/ HOUSING COMMISSION		ISER OR UNIV. OF ALASKA	
13. REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	-IDENTIFY INVENTORY OF ORROs AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON ORRO INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF ORROs FOR URGENT HOUSING NEEDS	RESEARCH ANALYST/ PLANNER		AHFC STAFF	
		EXECUTIVE DIRECTOR/ HOUSING COMMISSION			

ALTERNATIVE #2
ALASKA HOUSING COMMISSION

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
14. IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS/ DESIGNATE RECIPIENTS THROUGHOUT STATE	-SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT HOUSING NEEDS, AVAILABLE FUNDS -DESIGNATE RECIPIENTS AND AGENCY TO ADMINISTER FUNDS -MAINTAIN DATA BASE OF ALL FEDERAL HOUSING FUNDS AWARDED IN ALASKA	GRANTS ADMINISTRATOR	50.9	* COVERED BY GRANT FUNDS	0.0
15. ADMINISTRATIVE DUTIES	-MAINTAIN OFFICE SPACE, EQUIP, ETC. -DIRECT COMMISSION ACTIVITIES -STAFF SUPPORT OF HOUSING COMMISSION MEETINGS -ADMIN SUPPORT OF HOUSING COMMISSION -TECHNICAL SUPPORT OF HOUSING COMMISSION -TRAVEL FOR COMMISSION MEETINGS -PUBLICATION OF ANNUAL REPORT -BOOKKEEPING, ANNUAL AUDIT -STAFF TRAVEL	EXECUTIVE DIRECTOR SECRETARY ADMIN. OFFICER	55.6 73.6 30.6 39.7 25.3 12.8 2.1 8.7 11.1	SHARE AGENCY SPACE, EQUIP USE AGENCY CONF. SPACE AGENCY ACCTG. SERVICES REDUCED STAFF, LESS TRAVE	27.4 73.6 30.6 0 20.6 12.8 2.1 3.9 6.9
		TOTAL COSTS	390.8		177.9

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

15-Nov-89
COMMACT2

ALTERNATIVE #3
STATE HOUSING BOARD

[illegible]

ALTERNATIVE #3
STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
7. REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	-COORDINATE THE DEVELOPMENT OF STATEWIDE SERVICE PLANS WITH AHFC, ASHA, DCRA, DHSS DIVISIONS, OTHER STATE AGENCIES AND OFFICES WITH HOUSING PROGRAMS/SERVICES. -COORDINATE DEVELOPMENT OF SHORT AND LONG-TERM BUSINESS AND REGIONAL STRATEGIC PLANS WITH AHFC, DCRA AND ASHA.	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD COMMITTEE	
8. PROVIDE STATE AGENCY HOUSING PROGRAM REVIEW, COORDINATION AND OVERSIGHT	-ESTABLISH PROCESS FOR REVIEW AND APPROVAL OF HOUSING OR MORTGAGE LOAN REGULATIONS	EXECUTIVE DIRECTOR HOUSING BOARD		EXECUTIVE DIRECTOR/ INTERAGENCY COMM.	
9. REVIEW AND APPROVE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	-IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET -REVIEW ALL PROPOSED AND EXISTING PROGRAMS OF AHFC, ASHA, AND DCRA AND IDENTIFY AREAS REQUIRING COORDINATION/COOPERATION			INTERAGENCY COORD. COMMITTEE	
10. CONDUCT PERIODIC STATEWIDE HOUSING NEEDS ASSESSMENT ON HOUSING AND FINANCING AVAILABILITY	-CREATE DATA BASE ON HOUSING NEEDS BY REGION. -CREATE DATA BASE ON STATE, FEDERAL AND LOCAL FINANCING PROGRAMS AVAILABLE -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS -UPDATE DATA BASE ON ON-GOING BASIS	RESEARCH ANALYST/ PLANNER	15.0	ISER OR UNIV. OF ALASKA	?
11. MAINTAIN COMPREHENSIVE INFORMATION ON HOUSING NEEDS STATEWIDE, TRACKING MOST URGENT HOUSING NEEDS IN STATE	-ESTABLISH CRITERIA FOR DETERMINING MOST URGENT HOUSING NEEDS CONSISTENT WITH STATE HOUSING POLICY	RESEARCH ANALYST/ PLANNER		INTERAGENCY COORD. COMMITTEE	
12. IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEEDS OF STATE HOUSING RESOURCES	-APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES -REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS. -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING	EXECUTIVE DIRECTOR/ HOUSING COMMISSION		ISER OR UNIV. OF ALASKA	
13. REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	-IDENTIFY INVENTORY OF OREOS AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON OREO INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF OREOS FOR URGENT HOUSING NEEDS	RESEARCH ANALYST/ PLANNER		AHFC STAFF	
		EXECUTIVE DIRECTOR/ HOUSING COMMISSION			

ALTERNATIVE #3
STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
14. IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS/ DESIGNATE RECIPIENTS THROUGHOUT STATE	-SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT HOUSING NEEDS, AVAILABLE FUNDS -DESIGNATE RECIPIENTS AND AGENCY TO ADMINISTER FUNDS -MAINTAIN DATA BASE OF ALL FEDERAL HOUSING FUNDS AWARDED IN ALASKA	GRANTS ADMINISTRATOR	50.9	* COVERED BY GRANT FUNDS	0.0
15. ADMINISTRATIVE DUTIES	-MAINTAIN OFFICE SPACE, EQUIP, ETC. -STAFF SUPPORT OF HOUSING BOARD MEETINGS -ADMIN SUPPORT OF HOUSING BOARD -TECHNICAL SUPPORT OF HOUSING BOARD -TRAVEL FOR BOARD MEETINGS -PUBLICATION OF ANNUAL REPORT -BOOKKEEPING, ANNUAL AUDIT -STAFF TRAVEL	SECRETARY ADMIN. OFFICER	54.9 32.1 42.1 24.9 12.6 2.1 8.7 11.1	SHARE AGENCY SPACE, EQUIP DUTIES ABSORBED AGENCY USE AGENCY CONF. SPACE AGENCY ACCTG. SERVICES REDUCED STAFF, LESS TRAVE	27.9 32.1 0 23.2 12.6 2.1 3.9 6.9
		TOTAL COSTS	412.9		257.4

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

15-Nov-89
COMMACT2

Alaska Housing Market Council

November 9, 1989

Dear Housing Policy Development Committee Member:

Enclosed please find your agenda, revised action plans, and "SPAMO" recommendations for the next HPDC meeting, scheduled for Friday, November 17, 1989, at the Clarion Hotel, Denali Room, 9:00 a.m. to 5:00 p.m.

As we discussed at the last HPDC meeting, we will be finalizing recommendations on Policy Statement #1 (relating to a commission or other body executing state housing policy). We'll also hear public recommendations on Policy Statement #5 (relating to Transitional and Special Needs housing).

After the public testimony section (scheduled for 1:30 p.m.), the committee will review recommendations on ensuring that the action plans are "SPAMO" (specific, pertinent, attainable, measurable and observable).

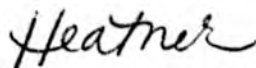
Please take a few minutes to review staff SPAMO suggestions. Also, bring your ideas as to how the action plans can be made more specific and attainable.

We are asking all committee members to come to Anchorage for this meeting.

The public testimony section of the meeting will be teleconferenced to Fairbanks (Attorney's Conference Room, City Hall Annex) and Juneau (Dept. of Commerce Conference Room, State Office Building). Other sites can be teleconferenced in by calling our office.

As before, please contact me if you won't be attending this meeting.

Sincerely,



Heather Arnett
HPDC Aide

Alaska Housing Market Council

ALASKA HOUSING MARKET COUNCIL Housing Policy Development Committee

Meeting of the Full Committee

AGENDA

November 17, 1989
9:00 a.m. to 5:00 p.m.
Clarion Hotel, Denali Room
4800 Spenard Road
Anchorage, Alaska

- I. Call to Order - Roll Call
- II. Approval of Agenda
- III. Policy Statement #1 and action plans
Presentation by Peggy Stewart, Alaska Housing Market Council
- IV. 11:00 a.m.
Further review of Policy Statement #5
- V. 12:00 p.m.
Lunch
- VI. 1:30 p.m.
Public Testimony
(Please note: This portion of the meeting will be teleconferenced to Fairbanks, Juneau and other requested sites).
- VII. Review "SPAMO" recommendations - Ensure that action plans meet SPAMO requirements.
- VIII. Adjournment.

ALASKA HOUSING MARKET COUNCIL

11/08/89

REVISED:

MISSION STATEMENT:

**SAFE, SOUND, SANITARY AND ENERGY EFFICIENT LIVING CONDITIONS
SHOULD BE AVAILABLE TO ALL CITIZENS OF THE STATE.**

FULL HOUSING POLICY DEVELOPMENT COMMITTEE

DRAFT ACTION PLANS

Policy Statement #1

It is the policy of the State of Alaska to adopt and execute a state housing policy and facilitate coordination of housing services.

Action Plan:

1. The Alaska Housing Commission shall report directly to the Governor.
2. The Commission's composition shall reflect regional representation and shall include public members and representatives from the following: the housing and real estate industry; special needs groups; and rural areas. Representatives from state agencies with housing or mortgage loan programs will serve in an advisory capacity only.
3. The Commission shall provide information on housing opportunities to the public and shall oversee state agency information services.
4. The Commission shall be the designated agency to review and distribute federal funds for housing and shall designate recipients throughout the state.
5. The Commission shall be charged with state agency housing program review, coordination and oversight. All new or amended housing or mortgage loan regulations must be approved by the Commission to ensure that they conform to the intent of the state housing policy. The Commission shall clarify the roles of the Alaska Housing Finance Corporation, the Alaska State Housing Authority, and the Department of Community and Regional Affairs in the housing market.
6. The Commission shall be charged with writing a long term housing plan for the state and updating the plan periodically. State agencies, including the Alaska Housing

Finance Corporation, the Alaska State Housing Authority, the Department of Community and Regional Affairs, the Division of Mental Health & Developmental Disabilities, the Division of Alcoholism and Drug Abuse, and the Council on Domestic Violence & Sexual Assault, shall develop statewide service plans in conjunction with each other and the state housing plan to insure coordination and efficiency of service delivery. The Alaska Housing Finance Corporation and the Department of Community and Regional Affairs shall develop short and long-term business and regional strategic plans.

7. The Commission shall conduct periodic statewide housing needs assessments on housing and financing availability.
8. The Commission shall direct state agencies to review housing regulations under their jurisdiction, comparing them to other agency regulations, and revising where appropriate to eliminate conflict and duplication.
9. The Commission shall be charged with reviewing the use of and disposition of state agency-owned foreclosed properties and shall provide information to interested parties regarding available properties. The Commission shall encourage AHFC, banks and secondary institutions to donate foreclosed properties for use as transitional and long term special needs facilities and senior housing where appropriate.
10. The Commission shall actively facilitate the creation of housing partnerships and provide advice and technical assistance on the development of those partnerships.

Policy Statement #2

It is the policy of the State of Alaska to recognize the significant differences in housing needs, standards and requirements across the state. As a result, state policies, programs, procedures, and regulations shall be regionalized to the greatest extent possible.

Action Plan:

1. State agency regulations pertaining to housing and construction standards should be analyzed by a task force of industry and government for regional flexibility and an appeals process should be implemented.
2. The Alaska Housing Finance Corporation and the Department of Community and Regional Affairs should adjust their loan programs to be appropriate to regional housing conditions. It is recognized the secondary investors and/or insurers, for instance, the Federal Housing Administration, may be

unwilling to participate in mortgage lending in certain areas of the state. The regionalization of AHFC and DCRA loan programs should be consistent with prudent lending standards.

Policy Statement #3

It is the policy of the State of Alaska to encourage communities to take an active role in housing and land use issues, recognizing that local control is preferable to central control, because local governments can best balance the needs of the public with the private determination of supply and demand.

Action Plan:

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

Policy Statement #4

It is the policy of the State of Alaska to improve the availability, accessibility and affordability of housing for people with limited or low incomes.

Action Plan:

1. The State of Alaska should become actively involved in assisting private developers and non-profits in obtaining financing for planning and development of units which are affordable to low-income Alaskans.
2. Existing state agency-owned foreclosed properties should be considered for conversion to low income housing units, if economically and structurally feasible.
3. State law should be modified so that state agencies involved in housing finance can lend to non-profit housing developers. This may include statutory changes to AHFC and AIDEA and changes in policies and procedures to DCRA and ASHA.
4. The state recognizes the important niche which non-profit housing developers fill in the provision of housing. Local

financial institutions, local governments and the secondary mortgage market should be encouraged to provide funding for that purpose.

Policy Statement #5

It is the policy of the State of Alaska to improve the availability, accessibility and affordability of transitional and long term housing for those with special needs.

Action Plans:

1. Supportive Care Services

It is essential that a continuum of supportive care services be in place for transitional and special needs housing to be successful. Those services include, but aren't limited to, case management, and medical and rehabilitative assistance.

2. Accessible Housing

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

3. The State of Alaska through the proposed Housing Commission or another agency, should review and prioritize the need for transitional and special need housing, so that available resources and funding can be allocated accordingly.

4. The need for this type of housing in the state is severe and urgent. Listed below are some, but not all, groups identified as needing additional housing:

- a. Housing for AIDS patients.
- b. Emergency shelters for families with children.
- c. Transitional housing for women leaving crisis shelters.
- d. Halfway houses for substance abusers.
- e. Pre-maternal housing for teens.
- f. Long-term housing for youth.
- g. Structured housing environments for ex-offenders.
- h. Housing for persons experiencing a physical disability.
- i. Need for supervised apartments and crisis respite housing for the mentally ill.
- j. Continued funding needed for the state's Institutional Discharge Project, which provides supportive housing programs for persons leaving the Alaska Psychiatric Institute, the Department of Corrections and Alaska Youth Initiative Graduates.
- k. Need for structured halfway houses for the mentally ill leaving the Corrections system, to include individuals

- with a history of violence and sexual assault.
- l. Need for a structured housing environment for the chronically mentally ill, who have a history of violence or inappropriate sexual behavior and are not in the custody of the Department of Corrections.
 - m. Housing for dually diagnosed persons.
 - n. Housing for the seriously mentally ill and developmentally disabled, who have been removed from nursing homes as a result of the federal OBRA legislation.
 - o. Need for specialized housing for the developmentally disabled.
 - p. Need for family treatment homes for emotionally disturbed children.
 - q. Low-cost housing for Rural Alaskans who come to regional centers for medical or other treatment.
 - r. Group housing facilities for the neurologically impaired and those with head injuries and brain trauma.
 - s. Group housing for child day care.

5. Funding Issues

- a. The role of the State of Alaska through (but not limited to), the Alaska Housing Finance Corporation and the Department of Community and Regional Affairs, should be expanded to allow mortgage loans to non-profits for transitional and long term housing for those with special needs. This should be a cooperative effort with rural housing authorities.
- b. The U.S. Department of Housing and Urban Development should be encouraged to change the \$1 a year lease program regulations so that transitional housing tenants can be charged a small amount to support operating expenses. Also, if needed, Alaska's congressional delegation should be contacted about the differences among HUD program requirements, which makes it difficult for housing providers to utilize HUD programs.
- c. Division of Family and Youth Services regulations should be changed so that housing services for non-State custodial teens can be funded or some form of financial assistance can be provided for programs assisting these teens.

Policy Statement #6

It is the policy of the State of Alaska, in the allocation of state housing resources, to give first funding priority to the state's most urgent housing needs.

Action Plan:

1. Currently, the most urgent housing needs in the state are for rural and low income residents. Those needs should be given funding priority.
2. A function of an Alaska Housing Commission should be to maintain comprehensive information on housing needs statewide and keep track of the most urgent housing needs in the state. When state funds are designated to meet housing needs, the commission should identify which areas of the state and which target populations are most in need of housing resources.

Policy Statement #7

It is the policy of the State of Alaska to encourage and assist the citizens of the state in homeownership opportunities in a fiscally responsible manner.

Action Plan:

1. State agencies with mortgage lending programs should approve and follow prudent industry lending standards and downpayments should be required.
2. The state should encourage participation in a homeowner counseling and education program to work in partnership with new federal housing mandates, which direct states involved in low-income homeownership programs to offer homeowner counseling services.
3. There should be greater disclosure to borrowers that mortgage loan servicing can be sold to another institution, unless specified otherwise in the loan servicing agreement. The State of Alaska should adopt greater penalties and clearer recourse should occur in the case of faulty loan servicing (application of mortgage proceeds, payment of taxes or insurance).

Policy Statement #8

It is the policy of the State of Alaska to encourage housing partnerships which include public, private and non-profit entities, in order to foster and develop low-income and affordable housing in the state.

Action Plan:

1. Benevolent loan funds, consisting of private donations, private and public financing, should be encouraged.

Policy Statement #9

It is the policy of the State of Alaska to minimize direct involvement of state government in the secondary mortgage market, with the primary exception of accessing capital markets in order to finance the state's housing needs.

Action Plan:

1. In an effort to help solve the hesistance of private mortgage insurers and investors to underwrite mortgage loans in Alaska, the state should develop a plan for encouraging participation in the state by private insurers and investors.
2. The state should continue to direct economic assistance for rural housing and low to moderate-income housing programs.
3. Where state agencies can access materially lower cost capital from secondary market lenders than funds available in the private sector, this may be done and the lower interest rates should be passed through to the public.

Policy Statement #10

It is the policy of the State of Alaska to promote the availability of quality, affordable rental housing.

Action Plan:

1. The state should encourage the development of housing partnerships in the state and provide pre-development financing for certain rental projects.
2. The state should examine the feasibility of converting appropriate foreclosed housing to rental units.
3. AHFC & DCRA lending practices should be expanded to allow mortgage loans for non-profits so that those developers would have the means to create affordable rental housing.

Policy Statement #11

It is the policy of the State of Alaska to recognize that Senior Alaskans should have access to affordable housing. The state should implement a housing program for seniors which emphasizes a continuum of care services. Supportive services should be available which allow seniors to live independently at their level of ability.

Action Plan:

1. Regulations governing the construction of senior housing must be reviewed and made more flexible where appropriate. State housing regulations should be changed so that two categories of housing are created; medical and assisted living models. Medical models should be further developed into "intermediate care" and "long term care." Assisted living models should be developed to include models which are distinguished by nutrition needs, housekeeping needs, personal care needs, transportation needs and other non-medical needs.
2. The state should implement a "continuum of care" housing program for seniors and should adequately fund necessary supportive services, which allow seniors to remain independent for as long as possible.
 - a. A case management system, which matches seniors with appropriate services, should be implemented by the state.
 - b. State and other funded supportive services, such as homemaker assistance, should be expanded to 7 days a week.
 - c. Financial assistance and training for home repair and maintenance should be increased.

Policy Statement #12

It is the policy of the State of Alaska to develop and maintain stable sources of capital and revenue to support housing needs in the state.

Action Plan:

1. The state should participate in the issuance of tax-exempt bonds, as well as taxable forms of financing, to provide the best market rate for the creation of low to moderate-income and senior housing.
2. The state should encourage the usage of 501c3 bonds by non-profit corporations as a means to create affordable and special needs housing.
3. The state should encourage the development of Neighborhood Housing Services in communities across the state.
4. The state should review the Resolution Trust Corporation (created by the federal savings and loan legislation) for use as an additional source of housing funds.

Policy Statement #13

It is the policy of the State of Alaska that housing in the state should meet specific quality standards.

Action Plan:

1. The state shall adopt building codes and allow for regional differences and amendments.
2. The state shall adopt contractor licensing requirements which have more stringent educational and experience requirements.
3. The state should actively lobby for and support the financing of housing in rural areas under the federal Housing and Urban Development's Mutual Help program and the Bureau of Indian Affairs' Housing Improvement Program.
4. State agencies should not fund the financing of existing substandard housing, with the following exception:

If the existing structure currently has a state financial mortgage and meets standards #1-4 of the definition of "substandard"; the size requirement will be waived.

11/09/89
SPAMO

**PROPOSED CHANGES TO HPDC RECOMMENDATIONS
(TO ENSURE THAT THEY ARE SPECIFIC, PERTINENT, ATTAINABLE,
MEASURABLE AND OBSERVABLE)**

Policy Statement #2

Action Plan #1:

Would this plan take the place of a review by an Alaska Housing Commission? Which regulations are being referred to?

Action Plan #2:

Change to read:

By January 1, 1991, AHFC & DCRA shall implement a program to provide non-insured or co-insured loans for areas of the state which are red-lined and not being served by private and public secondary investors and/or insurers.

Policy Statement #3

Action Plan #1:

Change to read:

By January of 1992, local governments shall include a housing plan as part of their comprehensive planning process. The housing plan, which should be bi-ennial, should enumerate housing needs and recommend how they can be met at the local and state level. The plans will be used by both the Legislature and an Alaska Housing Commission when allocating housing resources.

Action Plan #2:

Change to read:

Alaska Statutes should be amended so that organized local governments provide proof to the Alaska State Human Rights Commission that their planning and zoning regulations conform with state and federal anti-discriminatory statutes (including the amendments to the Fair Housing Act).

Policy Statement #4

Action Plan #1:

This should probably be listed as a function of the Alaska Housing Commission and amended to read:

The Alaska Housing Commission should assist private developers and non-profit corporations in the development of low-income housing units by identifying funding sources and encouraging financing of such projects.

Action Plan #2:

Change to read:

By January 1, 1991, the Alaska Housing Finance Corporation and the Department of Community and Regional Affairs should deed over to public or non-profit entities a minimum of 10% of their uninsured REO property portfolio. These properties should be for homeownership and rental opportunities for low-income, rural, and special needs housing.

Action Plan #4:

What can the state do to help?

Policy Statement #6

Action Plan #1:

Change to read:

Currently, the most urgent housing needs in the state are for rural and low income residents. Those needs should be given funding priority.

- A. The Department of Community and Regional Affairs, the Alaska Housing Finance Corporation and the Alaska State Housing Authority shall provide a five-year plan for addressing the need for low-income and rural housing in Alaska. This plan shall include specific programs to be implemented no later than June 1, 1991. It is imperative that interagency cooperation occur during this process to eliminate duplication and ensure that programs complement each other and meet the needs of the state's low income and rural residents.
- B. By January 1, 1991, the Alaska Housing Finance Corporation, the Department of Community and Regional Affairs, and the

Alaska State Housing Authority shall develop and implement low-income homeownership programs designed to serve the income range of _____ with a subsidy floor of 5% (interest rate). These programs will address the inadequacies of the AHFC "HOF" program to insure:

The ability of borrowers to qualify for the subsidy as the need arises, during the life of the loan.

The program will be designed to insure that the value of the home will not be artificially inflated.

- C. AHFC shall package bond sales so that 5-10% of the portfolio includes rural/non-conforming loans. Those funds will flow to DCRA for their mortgage loan programs.

Policy Statement #7

Action Plan #1:

What are those standards?

Action Plan #3:

Change to read:

- a. There should be greater disclosure to borrowers that mortgage loan servicing be sold to another institution, unless specified otherwise in the loan servicing agreement. The State of Alaska should adopt greater penalties and clearer recourse should occur in the case of faulty loan servicing (application of mortgage proceeds, payment of taxes or insurance). By July 1, 1990, Bill No. _____, which would approve seller/servicer standards, should be adopted by the Alaska State Legislature.
- b. Anyone obtaining a state financed mortgage loan after July 1, 1990, should be informed, by the seller/servicer at the time of the loan application, that servicing rights of their loan can be sold to another institution, including one that is out-of-state.

(NOTE: POSSIBLY SHOULD ADD IN POLICY STATEMENT #9 TO POLICY #7).

Policy Statement #8

Add new Action Plan #1 to read:

1. By May 15, 1990, AHFC, DCRA & ASHA's statutes should be expanded to allow subsidized mortgage loans for public or non-profit entities who provide affordable

homeownership programs or who create affordable rental housing, provided that any such loans or programs do not unfairly compete with the private sector.

Policy Statement #9

Action Plan #1:

Change to read:

In an effort to help solve the hesitance of private mortgage insurers and investors to underwrite mortgage loans in Alaska, the state should develop a plan for encouraging participation in the state by private insurers and investors. State agencies should enter into co-insurance agreements, when necessary, in order to provide mortgage insurance for state-financed mortgage loans.

Action Plan #3:

Change to read:

By July 1, 1990, the Alaska State Legislature will begin a graduated process to eliminate the mortgage loan subsidy of the Department of Community and Regional Affairs and the Alaska Housing Finance Corporation, except to meet rural and low-income housing needs. However, state agencies can obtain lower interest rates than the private sector via the bond market or through direct federal funds. Lower interest rates obtained in this manner should be passed through to the public.

Policy Statement #12

Action Plan #5:

Change to read:

By June 30, 1990, the Legislature and Governor should allocate \$100,000 for start-up and operational costs for Neighborhood Housing Services in Fairbanks and Juneau. Bill No. _____, appropriating these funds, is currently pending in the Alaska State Legislature.

Policy Statement #13

Action Plan #2:

Change to read:

The state shall adopt more stringent contractor licensing

requirements. By June 30, 1990, the Alaska State Legislature shall pass SB _____, to strengthen residential contractor licensing requirements.

Action Plan #4:

Change to read:

State agencies should not fund the financing of new construction of substandard housing, nor should they finance existing homes which meet the definition of substandard, with the exception of regional differences. By January 1, 1991, AHFC & DCRA will implement regulations requiring _____ inspections of all homes awaiting state financing. Said inspection will ensure that state mortgage loans are not made for substandard housing.

6-1671A
Chenoweth
10/26/89

1 IN THE HOUSE

BY SWACKHAMMER

2 HOUSE BILL NO.

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 SIXTEENTH LEGISLATURE - SECOND SESSION

5 A BILL

6 For an Act entitled: "An Act relating to residential housing assistance
7 provided by the Alaska Housing Finance Corporation."

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

9 * Section 1. AS 18.56.088(c) is amended to read:

10 (c) The board may adopt regulations to carry out the purposes of
11 this chapter, and shall adopt regulations necessary for the following
12 purposes:

13 (1) determination of borrower eligibility including, but
14 not limited to, income limitations and the determination of remote,
15 underdeveloped or blighted areas of the state;

16 (2) loan guidelines and terms including but not limited to
17 maximum loan amounts and required loan-to-value ratios, but excluding
18 mortgage loan interest rates;

19 (3) characteristics of housing eligible for loans or pur-
20 chase of loans, including compliance with the requirements of AS 18.-
21 56.300; [AND]

22 (4) the qualifications of loan originators and servicers and
23 the method of allocating amounts available for the purchase of loans;
24 and [.]

25 (5) establishment of a procedure, including a fee schedule,
26 for the commitment for one year or less of money for the purchase of
27 an individual mortgage loan at a specific interest rate.

28 * Sec. 2. AS 18.56 is amended by adding a new section to read:

29 Sec. 18.56.300. CONSTRUCTION STANDARDS FOR HOUSING ELIGIBLE FOR

1 LOANS OR PURCHASE OF LOANS. (a) The corporation may not make or
2 purchase a housing loan for residential housing constructed after the
3 effective date of this section unless the borrower complies with the
4 provisions of this section.

5 (b) The corporation may not make or approve purchase of a loan
6 for the construction of a new unit of residential housing or for the
7 purchase of an existing unit of residential housing constructed after
8 the effective date of this section unless

9 (1) the unit is in compliance with the construction codes
0 of the municipality, if the unit is located within a municipality that
1 has adopted and enforces construction codes and each of those codes
2 meets or exceeds the comparable standards for similar housing estab-
3 lished by the state building code; or

4 (2) the unit is in compliance with the comparable standards
5 for similar housing established by the state building code

6 (A) if the unit is located

7 (i) within a municipality whose construction
8 codes do not meet the standards for similar housing estab-
9 lished by the state building code;

0 (ii) within a municipality that does not enforce
1 construction codes; or

2 (iii) outside a municipality; or

3 (B) as to each specific code within the construction
4 codes of the municipality that has adopted and enforces con-
5 struction codes if the specific code does not meet or exceed the
6 comparable standard for similar housing established by the state
7 building code.

8 (c) As a condition of approval of a loan under this section, the
9 corporation shall require inspection of the unit of residential

housing that is the subject of the loan. The inspection must be performed by a municipal building inspector or by a person who is approved or certified to perform residential inspections by the International Conference of Building Officials. The person who makes the inspection shall determine whether the construction conforms to relevant provisions of the construction codes of the municipality or of the state building code, as applicable, at each of the following stages of construction:

- (1) plan approval;
- (2) completion of footings and foundations;
- (3) completion of electrical installation, plumbing, and framing;
- (4) completion of installation of insulation;
- (5) final approval.

(d) An action for damages may not be maintained against a person performing an inspection under (c) of this section if the claim is based on the person's inspection or failure to inspect for a violation of the construction codes of the municipality or the state building code, as applicable, as a condition of approval of a housing loan under this chapter.

(e) In this section,

(1) "construction codes" means, with reference to a municipality, the building, mechanical, plumbing, and electrical codes, or any of them that have been adopted and are enforced by the municipality;

(2) "state building code" means

(A) for building and mechanical standards, the minimum building and mechanical code provisions adopted by regulation by the Department of Public Safety under AS 18.70.080;

(B) for plumbing standards, the minimum plumbing code adopted by the Department of Labor under AS 18.60.705; and

(C) for electrical standards, the minimum electrical standards prescribed by AS 18.60.580.

REPRESENTATIVE
C.E. "SWACK" SWACKHAMMER

Alaska State Legislature



House of Representatives

SECTIONAL ANALYSIS

Chenoweth draft, dated 10/26/89

"An Act relating to residential housing assistance provided by the Alaska Housing Finance Corporation."

SECTION ONE: Incorporates language that refers to new section (AS 18.56.300) that will be added to existing statutes.

SECTION TWO: New section added to AS 18.56.

(a) AHFC may not make or purchase a housing loan unless the borrower complies with the provisions of the new language (as defined under AS 18.56.300).

(b) Outlines the new conditions under which AHFC may make or approve purchase of a loan for the construction of a new unit of residential housing. These conditions include:

(1) Compliance with the construction codes of a municipality, if the building is within a municipality that has adopted and enforces a construction code that meets or exceeds the standards established by the state building code; or

(2) Compliance with the standards established by the state building code if the residential unit is located within a municipality whose construction code does not meet the standards of the state building code, within a municipality that does not enforce a building code, outside a municipality or if a municipal code does not meet the standards as described in state building codes, then the specific state code will take precedence over the code adopted by a municipality.

(c) Requires that the inspection be performed by a municipal building inspector or by a person who is approved or certified by the International Conference of Building Officials. The person who is conducting the inspections will make a determination whether the construction conforms to municipal construction or state building codes at each of these stages of construction:

SOLDOTNA

312 TYEE STREET
SOLDOTNA, ALASKA 99699
(907) 262-7841

JUNEAU

BOX V
JUNEAU, ALASKA 99811
(907) 465-2689

- (1) Plan approval;
- (2) Completion of footings and foundations;
- (3) Completion of electrical, plumbing and framing;
- (4) Completion of installation of insulation; and
- (5) Final approval.

(d) A hold harmless clause that protects the person conducting the inspection from claims for damages if the claim is based on the person's inspection or failure to inspect for a violation of the municipal code or the U.B.C. as a condition of approval of a housing loan.

(e) Definitions:

- (1) Construction code refers to a municipality, the building, mechanical, plumbing and electrical codes or any of them that have been adopted and enforced by the municipality.
- (2) State building code refers to the minimum building and mechanical code adopted by regulation by the Department of Public Safety under A.S. 18.70.080; minimum plumbing code adopted by the Department of Labor under A.S. 18.60.705; and the minimum electrical standards prescribed by A.S. 18.60.580.

ALASKA HOUSING MARKET COUNCIL

11/28/89

REVISED WITH BOLDDED SPAMO RECOMMENDATIONS:

MISSION STATEMENT:

SAFE, SOUND, SANITARY AND ENERGY EFFICIENT LIVING CONDITIONS SHOULD BE AVAILABLE TO ALL CITIZENS OF THE STATE.

FULL HOUSING POLICY DEVELOPMENT COMMITTEE

DRAFT ACTION PLANS

Policy Statement #1

It is the policy of the State of Alaska to adopt and execute a state housing policy and facilitate coordination of housing services.

Action Plan:

1. The Alaska Housing Commission shall report directly to the Governor.
2. The Commission's composition shall reflect regional representation and shall include public members and representatives from the following: the housing and real estate industry; special needs groups; and rural areas. Representatatives from state agencies with housing or mortgage loan programs will serve in an advisory capacity only.
3. The Commission shall provide information on housing opportunities to the public and shall oversee state agency information services.
4. The Commission shall be the designated agency to review and distribute federal funds for housing and shall designate recipients throughout the state.
5. The Commission shall be charged with state agency housing program review, coordination and oversight. All new or amended housing or mortgage loan regulations must be approved by the Commission to ensure that they conform to the intent of the state housing policy. The Commission shall clarify the roles of the Alaska Housing Finance Corporation, the Alaska State Housing Authority, and the Department of Community and Regional Affairs in the housing market.

13. New Action Plan

By June 30, 1990, the Alaska State Legislature shall create a standing committee on housing in both the State House and State Senate.

Policy Statement #2

It is the policy of the State of Alaska to recognize the significant differences in housing needs, standards and requirements across the state. As a result, state policies, programs, procedures, and regulations shall be regionalized to the greatest extent possible.

Action Plan:

- 1. State agency regulations pertaining to housing and construction standards should be analyzed by a task force of industry and government for regional flexibility and an appeals process should be implemented.**
- 1. State agency regulations pertaining to housing and construction standards should be analyzed by a task force of industry and government for regional flexibility, and resulting recommendations should be forwarded to the body executing state housing policy. In addition, an agency appeals process should be implemented.**
- 2. The Alaska Housing Finance Corporation and the Department of Community and Regional Affairs should adjust their loan programs to be appropriate to regional housing conditions. It is recognized the secondary investors and/or insurers, for instance, the Federal Housing Administration, may be unwilling to participate in mortgage lending in certain areas of the state. The regionalization of AHFC and DCRA loan programs should be consistent with prudent lending standards.**
- 2. By January 1, 1991, AHFC & DCRA shall implement programs adjusted to regional housing conditions, to include non-insured or co-insured loans for areas of the state which are red-lined and not being served by private and public secondary investors and/or insurers. These new loan programs should be consistent with prudent lending standards.**

Policy Statement #3

It is the policy of the State of Alaska to encourage communities to take an active role in housing and land use issues, recognizing that local control is preferable to central control,

CORRECTION

**THIS DOCUMENT
HAS BEEN REPHOTOGRAPHED
TO ASSURE LEGIBILITY**

ALASKA HOUSING MARKET COUNCIL

11/28/89

REVISED WITH BOLDED SPAMO RECOMMENDATIONS:

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3. The Commission shall provide information on housing opportunities to the public and shall oversee state agency information services.
4. The Commission shall be the designated agency to review and distribute federal funds for housing and shall designate recipients throughout the state.
5. The Commission shall be charged with state agency housing program review, coordination and oversight. All new or amended housing or mortgage loan regulations must be approved by the Commission to ensure that they conform to the intent of the state housing policy. The Commission shall clarify the roles of the Alaska Housing Finance Corporation, the Alaska State Housing Authority, and the Department of Community and Regional Affairs in the housing market.

New Action Plan

6. The Commission shall review and recommend revisions to state and federal housing policy and programs to ensure that Rural Alaska housing programs are culturally, environmentally and economically appropriate. (Proposed by Transitional and Long Term Housing for Special Needs Subcommittee).
7. The Commission shall be charged with writing a long term housing plan for the state and updating the plan periodically. State agencies, including the Alaska Housing Finance Corporation, the Alaska State Housing Authority, the Department of Community and Regional Affairs, the Division of Mental Health & Developmental Disabilities, the Division of Alcoholism and Drug Abuse, and the Council on Domestic Violence & Sexual Assault, shall develop statewide service plans in conjunction with each other and the state housing plan to insure coordination and efficiency of service delivery. The Alaska Housing Finance Corporation and the Department of Community and Regional Affairs shall develop short and long-term business and regional strategic plans.
8. The Commission shall conduct periodic statewide housing needs assessments on housing and financing availability.
9. The Commission shall direct state agencies to review housing regulations under their jurisdiction, comparing them to other agency regulations, and revising where appropriate to eliminate conflict and duplication.
10. The Commission shall be charged with reviewing the use of and disposition of state agency-owned foreclosed properties and shall provide information to interested parties regarding available properties. The Commission shall encourage AHFC, banks and secondary institutions to donate foreclosed properties for use as transitional and long term special needs facilities and senior housing where appropriate.
11. The Commission shall actively facilitate the creation of housing partnerships and provide advice and technical assistance on the development of those partnerships.

New Action Plan

12. If the option creating a State Housing Board is not approved, the boards of AHFC and ASHA will be expanded to include more public members.

13. New Action Plan

By June 30, 1990, the Alaska State Legislature shall create a standing committee on housing in both the State House and State Senate.

Policy Statement #2

It is the policy of the State of Alaska to recognize the significant differences in housing needs, standards and requirements across the state. As a result, state policies, programs, procedures, and regulations shall be regionalized to the greatest extent possible.

Action Plan:

1. State agency regulations pertaining to housing and construction standards should be analyzed by a task force of industry and government for regional flexibility and an appeals process should be implemented.
1. State agency regulations pertaining to housing and construction standards should be analyzed by a task force of industry and government for regional flexibility, and resulting recommendations should be forwarded to the body executing state housing policy. In addition, an agency appeals process should be implemented.
2. The Alaska Housing Finance Corporation and the Department of Community and Regional Affairs should adjust their loan programs to be appropriate to regional housing conditions. It is recognized the secondary investors and/or insurers, for instance, the Federal Housing Administration, may be unwilling to participate in mortgage lending in certain areas of the state. The regionalization of AHFC and DCRA loan programs should be consistent with prudent lending standards.
2. By January 1, 1991, AHFC & DCRA shall implement programs adjusted to regional housing conditions, to include non-insured or co-insured loans for areas of the state which are red-lined and not being served by private and public secondary investors and/or insurers. These new loan programs should be consistent with prudent lending standards.

Policy Statement #3

It is the policy of the State of Alaska to encourage communities to take an active role in housing and land use issues, recognizing that local control is preferable to central control,

because local governments can best balance the needs of the public with the private determination of supply and demand.

Action Plan:

1. Local governments should include a housing plan, listing how housing needs can be met, as part of their comprehensive planning process.
1. By January of 1992, organized local governments shall include a housing plan as part of their comprehensive planning process. The housing plan, which should be bi-ennial, should enumerate housing needs and identify how they can be met with local resources and additional state resources. The plans will be used by both the Legislature and the approved body to execute state housing policy when allocating housing resources.
2. Municipal governments should be encouraged to facilitate establishment of transitional group housing. Zoning laws which prohibit group homes should be revised to be consistent with anti-discriminatory statutes (including the amendments to the Fair Housing Act), and integration of transitional housing residents into communities should be encouraged.
2. By January of 1992, organized local governments should provide proof to the body executing state housing policy that their planning and zoning regulations conform with state and federal anti-discriminatory statutes (including the amendments to the Fair Housing Act). Local governments should be encouraged to facilitate establishment of group housing.

Policy Statement #4

It is the policy of the State of Alaska to improve the availability, accessibility and affordability of housing for people with limited or low incomes.

It is the policy of the State of Alaska to improve the availability, accessibility and affordability of housing for people with limited, low or no incomes. (Transitional and Long Term Housing for Special Needs Subcommittee)

Action Plan:

1. The State of Alaska should become actively involved in assisting private developers and non-profits in obtaining financing for planning and development of units which are affordable to low-income Alaskans.

1. The State of Alaska should become actively involved in providing technical assistance and/or programs to private developers and non-profits for planning and development of units which are affordable to low-income Alaskans. This should be through the body which will execute state housing policy or through programs established by AHFC, DCRA and ASHA by January, 1992.
2. Existing state agency-owned foreclosed properties should be considered for conversion to low income housing units, if economically and structurally feasible.
2. By January 1, 1991, the Alaska Housing Finance Corporation and the Department of Community and Regional Affairs should implement a program which initially converts 5% of state agency-owned foreclosed property to public or non-profit entities. These properties should be for homeownership or rental opportunities for low-income, rural, and special needs housing. The body which will execute state housing policy or the Alaska State legislature shall set the short and long-term policy for disposition of these properties.
3. State law should be modified so that state agencies involved in housing finance can lend to non-profit housing developers. This may include statutory changes to AHFC and AIDEA and changes in policies and procedures to DCRA and ASHA.
3. By June 1, 1991, state law and agency policies and procedures should be modified so that state agencies involved in housing finance can lend to non-profit housing developers. This would include AHFC, AIDEA, DCRA and ASHA.

DELETE NO. 4 - THIS IS COVERED UNDER ACTION PLAN #1.

4. The state recognizes the important niche which non-profit housing developers fill in the provision of housing. Local financial institutions, local governments and the secondary mortgage market should be encouraged to provide funding for that purpose.

Policy Statement #5

It is the policy of the State of Alaska to improve the availability, accessibility and affordability of transitional and long term housing for those with special needs.

Action Plans:

1. Supportive Care Services

It is essential that a continuum of supportive care services

be in place for transitional and special needs housing to be successful. Those services include, but aren't limited to, case management, and medical and rehabilitative assistance.

2. Accessible Housing

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

3. The State of Alaska, through the proposed Housing Commission or another agency, should review and prioritize the need for transitional and special need housing, so that available resources and funding can be allocated accordingly.

4. The need for this type of housing in the state is severe and urgent. Listed below are some, but not all, groups identified as needing additional housing:

- a. Housing for AIDS patients.
- b. Emergency shelters for families with children.
- c. Transitional housing for women leaving crisis shelters.
- d. Halfway houses for substance abusers.
- e. Pre-maternal housing for teens.
- f. Long-term housing for youth.
- g. Structured housing environments for ex-offenders.
- h. Housing for persons experiencing a physical disability.
- i. Need for supervised apartments and crisis respite housing for the mentally ill.
- j. Continued funding needed for the state's Institutional Discharge Project, which provides supportive housing programs for persons leaving the Alaska Psychiatric Institute, the Department of Corrections and Alaska Youth Initiative Graduates.
- k. Need for structured halfway houses for the mentally ill leaving the Corrections system, to include individuals with a history of violence and sexual assault.
- l. Need for a structured housing environment for the chronically mentally ill, who have a history of violence or inappropriate sexual behavior and are not in the custody of the Department of Corrections.
- m. Housing for dually diagnosed persons.
- n. Housing for the seriously mentally ill and developmentally disabled, who have been removed from nursing homes as a result of the federal OBRA legislation.
- o. Need for specialized housing for the developmentally disabled.
- p. Need for family treatment homes for emotionally disturbed children.
- q. Low-cost housing for Rural Alaskans who come to

- regional centers for medical or other treatment.
- r. Group housing facilities for the neurologically impaired and those with head injuries and brain trauma.
- s. Group housing for child day care.

5. Funding Issues

- a. The role of the State of Alaska through (but not limited to), the Alaska Housing Finance Corporation and the Department of Community and Regional Affairs, should be expanded to allow mortgage loans to non-profits for transitional and long term housing for those with special needs. This should be a cooperative effort with rural housing authorities.
- b. The U.S. Department of Housing and Urban Development should be encouraged to change the \$1 a year lease program regulations so that transitional housing tenants can be charged a small amount to support operating expenses. Also, if needed, Alaska's congressional delegation should be contacted about the differences among HUD program requirements, which makes it difficult for housing providers to utilize HUD programs.
- c. Division of Family and Youth Services regulations should be changed so that housing services for non-State custodial teens can be funded or some form of financial assistance can be provided for programs assisting these teens.

REVISED POLICY STATEMENT #5 (Transitional and Long Term Housing for Special Needs Subcommittee)

It is the policy of the State of Alaska to improve the availability, accessibility and affordability of emergency, transitional and long term housing for the homeless and others with special needs.

Action Plans:

1. **Accessible Housing**

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

2. **Supportive Care Services**

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

successful. Those services include, but aren't limited to, case management, and medical and rehabilitative assistance.

3. Housing Needs

The need for emergency, transitional and long term housing for the homeless and others with special needs is severe and urgent. This type of housing may be needed by the consumer at any given time, on an emergency basis, or as a transitional living situation prior to permanent housing; or long term housing with some supportive services may be needed. On the other hand, the housing consumer may move through the housing continuum and need all three types of housing. Listed below are some, but not all, of the groups identified as needing various types of special needs housing:

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

4. Rural Alaskans

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

5. Building Code Revision

Municipalities should revise local building codes to be

consistent with certain proposed code changes by the State Fire Marshall and Department of Health and Social Services. The revised codes will allow for the creation of a new category of group homes, which can house up to 16 persons. This new category in state regulation makes it more economical to develop these larger group homes, since they require less expensive fire prevention measures.

6. Funding Issues

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

Policy Statement #6

It is the policy of the State of Alaska, in the allocation of state housing resources, to give first funding priority to the state's most urgent housing needs.

Action Plan:

1. Currently, the most urgent housing needs in the state are for rural and low income residents. Those needs should be given funding priority.
1. Currently, the most urgent housing needs in the state are for rural and low income residents. Those needs should be given funding priority.
- a. The state shall commit to increase the rural and low-income housing stock at a rate of at least 10% per year through 1996, and shall identify how the total need can be met. DCRA, AHFC and ASHA shall provide a five-year plan (due January 1, 1991) which identifies and addresses how low-income and rural housing needs can be met in the state. The five-year plan shall include specific programs to be implemented no later than June 1, 1991. It is imperative that interagency cooperation occur during this process to eliminate duplication and ensure that programs do not overlap and meet the needs of the state's low income and rural residents.
- b. By January 1, 1991, AHFC, DCRA and ASHA shall develop and implement low-income homeownership programs designed to serve the income range of \$17,450 - \$32,950, (depending on family size), with a subsidy floor of 5% (interest rate). These programs should address the ability of borrowers to qualify for the subsidy as the need arises, during the life of the loan. The program will be designed to insure that the value of the home will not be artificially inflated.
- c. AHFC and DCRA will work together to determine the percentage of rural/non-conforming loans that should be offered in AHFC bond sales. Those funds will flow to DCRA for their mortgage loan programs.
2. A function of an Alaska Housing Commission should be to maintain comprehensive information on housing needs statewide and keep track of the most urgent housing needs in the state. When state funds are designated to meet housing needs, the commission should identify which areas of the state and which target populations are most in need of housing resources.

Policy Statement #7

It is the policy of the State of Alaska to encourage and assist the citizens of the state in homeownership opportunities in a fiscally responsible manner.

Action Plan:

1. State agencies with mortgage lending programs should approve and follow prudent industry lending standards and downpayments should be required.
2. The state should encourage participation in a homeowner counseling and education program to work in partnership with new federal housing mandates, which direct states involved in low-income homeownership programs to offer homeowner counseling services.
3. There should be greater disclosure to borrowers that mortgage loan servicing can be sold to another institution, unless specified otherwise in the loan servicing agreement. The State of Alaska should adopt greater penalties and clearer recourse should occur in the case of faulty loan servicing (application of mortgage proceeds, payment of taxes or insurance).
3. There should be greater disclosure to borrowers concerning the sale of their mortgage loan servicing to another institution, unless specified otherwise in the loan servicing agreement. The State of Alaska should adopt greater penalties and clearer recourse should occur in the case of faulty loan servicing (application of mortgage proceeds, payment of taxes or insurance). By July 1, 1990, Bill No. _____, which would approve seller/servicer standards, should be adopted by the Alaska State Legislature.

Policy Statement #8

It is the policy of the State of Alaska to encourage housing partnerships which include public, private and non-profit entities, in order to foster and develop low-income and affordable housing in the state.

Action Plan:

1. Benevolent loan funds, consisting of private donations, private and public financing, should be encouraged.
1. A housing commission, or other approved body which would execute state housing policy, should encourage the development of housing partnerships in the state. The commission shall provide information, by publishing a document with a variety of partnership options, including the creation of benevolent loan funds (consisting of private donations, private and public financing). This shall occur by June 1, 1991.

Policy Statement #9

It is the policy of the State of Alaska to minimize direct involvement of state government in the secondary mortgage market, with the primary exception of accessing capital markets in order to finance the state's housing needs.

Action Plan:

1. In an effort to help solve the hesistance of private mortgage insurers and investors to underwrite mortgage loans in Alaska, the state should develop a plan for encouraging participation in the state by private insurers and investors.
1. In an effort to help solve the hesitancy of private mortgage insurers and investors to underwrite mortgage loans in Alaska, the state should develop a plan for encouraging participation in the state by private insurers and investors. State agencies should establish programs which allow them to enter into co-insurance agreements, when necessary, in order to provide mortgage insurance for state-financed mortgage loans.
2. The state should continue to direct economic assistance for rural housing and low to moderate-income housing programs.
3. Where state agencies can access materially lower cost capital from secondary market lenders than funds available in the private sector, this may be done and the lower interest rates should be passed through to the public.
3. By July 1, 1990, the Alaska State Legislature shall begin a graduated process to eliminate the mortgage loan subsidy of the Department of Community and Regional Affairs and the Alaska Housing Finance Corporation, except to meet rural and low-income housing needs. However, state agencies can obtain lower interest rates than the private sector via the bond market or through direct federal funds. Lower unsubsidized interest rates obtained in this manner should be passed through to the public.

Policy Statement #10

It is the policy of the State of Alaska to promote the availability of quality, affordable rental housing.

Action Plan:

1. The state should encourage the development of housing partnerships in the state and provide pre-development financing for certain rental projects.

1. Through an Alaska Housing Commission or other approved body, the state should encourage the development of housing partnerships in the state and authorize pre-development financing for certain rental projects.
2. The state should examine the feasibility of converting appropriate foreclosed housing to rental units.
2. The state should examine the feasibility of converting appropriate foreclosed housing to rental units. This could include changes to AHFC regulations to allow them to donate foreclosed properties to non-profits, to be improved and rehabilitated by the non-profit group.
3. AHFC & DCRA lending practices should be expanded to allow mortgage loans for non-profits so that those developers would have the means to create affordable rental housing.
3. AHFC & DCRA lending practices should be expanded to allow mortgage loans for non-profits, including housing authorities, so that those developers would have the means to create affordable rental housing.

Policy Statement #11

It is the policy of the State of Alaska to recognize that Senior Alaskans should have access to affordable housing. The state should implement a housing program for seniors which emphasizes a continuum of care services. Supportive services should be available which allow seniors to live independently at their level of ability.

Action Plan:

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

appropriate services, should be implemented by the state.

- a. A case management system, which matches seniors with appropriate services, should be approved by the state and implemented by the Older Alaskans Commission.
- b. State and other funded supportive services, such as homemaker assistance, should be expanded to 7 days a week.
- b. State and other funded supportive services, such as homemaker assistance, home health care and home-delivered meals should be funded at the current state funding levels and expanded when needed. A mechanism should be in place so that seniors with the ability to pay, could be charged for supportive services.
- c. Financial assistance and training for home repair and maintenance should be increased.

New Action Plan

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

Policy Statement #12

It is the policy of the State of Alaska to develop and maintain stable sources of capital and revenue to support housing needs in the state.

Action Plan:

1. The state should participate in the issuance of tax-exempt bonds, as well as taxable forms of financing, to provide the best market rate for the creation of low to moderate-income and senior housing.
2. The state should encourage the usage of 501c3 bonds by non-profit corporations as a means to create affordable and special needs housing.
2. The state should encourage the usage of 501c3 bonds by non-profit corporations as a means to create affordable and special needs housing. State agencies with the ability to issue tax-exempt bonds should establish a process which encourages the issuance of such bonds by non-profit corporations.

3. The state should encourage the development of Neighborhood Housing Services in communities across the state.
3. By June 30, 1990, the Alaska State Legislature and Governor Cowper should allocate \$100,000 for start-up and operational costs for Neighborhood Housing Services in Fairbanks and Juneau. House Bill No 161, which would appropriate these funds, is currently pending in the Alaska State Legislature.
4. The state should review the Resolution Trust Corporation (created by the federal savings and loan legislation) for use as an additional source of housing funds.

Policy Statement #13

It is the policy of the State of Alaska that housing in the state should meet specific quality standards.

Action Plan:

1. The state shall adopt building codes and allow for regional differences and amendments.
2. The state shall adopt contractor licensing requirements which have more stringent educational and experience requirements.
2. The state shall adopt more stringent contractor licensing requirements. By June 30, 1990, the Alaska State Legislature shall pass Senate Bill 72, to strengthen residential contractor licensing requirements.
3. The state should actively lobby for and support the financing of housing in rural areas under the federal Housing and Urban Development's Mutual Help program and the Bureau of Indian Affairs' Housing Improvement Program.
3. The state should actively lobby for and support the financing of housing in rural areas under federal programs such as HUD's Mutual Help program and the BIA's Housing Improvement Program. However, the structure and management of these programs should be closely reviewed by the federal government and appropriately revised or enforced.
4. State agencies should not fund the financing of existing substandard housing, with the following exception:

If the existing structure currently has a state financial mortgage and meets standards #1-4 of the definition of "substandard"; the size requirement will be waived.

5. New Action Plan

The state should continue to support the Home Weatherization program, which is primarily funded by the federal government (Transitional and Long Term Housing for Special Needs Subcommittee).

11/29/89

COMMENTS FROM INTERESTED PARTIES ON HPDC RECOMMENDATIONS

1. Bill Jones, Veterans Center, Anchorage
2. Nancy Groszek, Public Defender's Office, Anchorage
3. Celeste Benson, President, Fairview Community Council, Anchorage
4. Melvin Kewan, Housing Specialist, Kodiak Area Native Association
5. Barbara Bennett, Bean's Cafe, Anchorage
6. Keith Anderson, Director, Div. of Vocational Rehabilitation
7. Willam Bruu, Mat-Su Valley

11/29/89

INTERESTED PARTY COMMENTS ON HPDC RECOMMENDATIONS

Bill Jones, Veterans Center, Anchorage

There are approximately 150 homeless Veterans living in Anchorage, with many making use of the Brother Francis Shelter. There is a great need for transitional and long term housing for this group.

Nancy Groszek, Public Defender's Office, Anchorage

The Municipality of Anchorage has a Health Housing Code which states that rental properties must meet minimum health standards and properties should be kept at certain temperatures. Such a code could be important in other parts of the state.

Also, urban living skills are needed for many rural persons who move to larger communities.

Celeste Benson, President, Fairview Community Council, Anchorage

Ms. Benson addressed Policy Statement #3, Action Plan #2, which addresses local governments revising zoning laws to allow for the establishment of group housing. She stated that the Fairview community has grappled a great deal with this issue. Some transitional living situations are not well managed. It's important that this type of housing meet certain guidelines and regulations and be properly managed. Although, it's important that this type of housing be developed, it's also important that residents feel properly protected.

Often, this type of housing is concentrated in certain neighborhoods, rather than spread throughout the city.

**Kodiak
Area
Native
Association**



402 Center Avenue
Kodiak, Alaska 99615
Phone (907) 486-5725

Alaska Housing Market Council
P.O. Box 240048
Anchorage, Alaska 99524-0048

Nov. 16th, 1989

Dear Ms. Straube,

I have read your letter dated 11-09-89, and agree that the state needs better housing programs for the homeless and other areas as well.

I work in the BIA Housing Improvement Program and I see a lot of needs for improving the condition of many homes on the Kodiak Island area. The funding is not enough to meet the needs of most of the clients that apply for the program, it is difficult to receive the amount of funding that you have applied for.

Working in the Housing field I do see a great need for assistance in many areas, not just in the improvement of the homes. Any support from the Alaska Housing Market Council, like a letter to the BIA office in Anchorage, would be most supportive.

If you have any questions I would be more than glad to answer them for you. Call 486- 5725 ext. 219. Thanks.

Sincerely,
KODIAK AREA NATIVE ASSOC.
GARY ARENSEN, PRESIDENT

Melvin Kewan, Housing Specialist

cc Gary Arenson, President
August Aga, Tribal Operations Coord.

To: The Alaska Housing Market Council

From: Barbara Bennett

Social Services Coordinator, Bean's Cafe

National Coalition for the Homeless, State

Representative

Alaska Coalition for the Homeless, Rural Alaska

Chairperson

Re: Housing Policy #5

I would like see the policy statement include emergency shelter with transitional and long-term housing.

The Action Plan section should begin by identifying those with special needs. Therefore #4 should become #1. The homeless and near or at risk for homelessness should be added and placed as #1 on the list for those needing additional housing.

Our state has a significant homeless population. The 1989 Alaska Comprehensive Homeless Assistance Plan (AKCHAP) has identified a minimum of 5000 people. We also have an unknown number of people at risk for homelessness, particularly in village Alaska where multi and cross generational families live in overcrowded conditions. Reference from AKCHAP.

Lastly, I would like to endorse the alternate #5 policy statement produce by Sheila Selkregg-O'Malley. Her draft recognizes that our state housing policy must name homelessness as the major special need category.

Barbara Bennett

274-9595

NOV 17 1989

4:30 pm

Theresa Carter

STATE OF ALASKA

DEPARTMENT OF EDUCATION

DIVISION OF VOCATIONAL REHABILITATION

STEVE COWPER, GOVERNOR

CENTRAL OFFICE
P.O. BOX F
GOLDBELT PLACE
JUNEAU, ALASKA 99811-0081
PHONE: (907) 465-2814

November 23, 1989

Glenda J. Straube
Executive Director
Alaska Housing Market Council
P. O. Box 240048
Anchorage, Alaska 99524-0048

Dear Ms. Straube:

Thank you for the opportunity to respond to the proposed policy statements contained in your communication of November 9th.

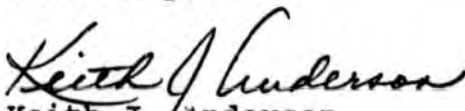
As you indicate, policy statement # 5 is of most interest to me. The Alaska Division of Vocational Rehabilitation is charged with providing services to those individuals who experience a handicapping condition which is a deterrent to employment. In attempting to carry out that charge we have found many individuals who have difficulty locating and/or maintaining suitable housing. We have many special need clients who are unable to locate housing which is adequately accessible. This includes those in wheel chairs, those who are blind, or others who because of their physical condition require modifications to their living environment.

We are now providing services to clients who are much more severely disabled. Your statement number 4-(h) seems to be a little restrictive for these individuals. I suggest that the statement be expanded to read, "Accessible and appropriate housing for persons experiencing a physical disability or disabilities." This would allow for those who experience multiple disabilities and would insure that the housing is both accessible and appropriate.

The rest of the statement seems very well written and adequately addresses my other concerns.

My compliments on a very effective statement which covers a broad range of difficult issues.

Sincerely,


Keith J. Anderson
Director

M&C

NOVEMBER 14, 1989

Mr. Leo Kaye

Dear Leo

You asked me to jot down some notes on the package of proposals on implementation of the Alaska Housing Commission. well here goes.

Generally the proposals address the centralization of housing policy at or near the governors office. Is this a ploy to control the possible funding coming from the federal government? The proposals don't really address the present state of affairs sufficiently to allow me to render an opinion. But I suspect and fear that another level of bureaucracy that will further dilute the bottom line for the true needs of the housing poor.

As I'm sure you know I'm not close to being qualified to render an opinion on the possible legal and financial ramifications of these proposals. But again it seems to me that both ASHA and AHFC/AHP have major hurdles before they could comply with this consolidation of authority. AHFC has private investor concerns whereas ASHA has contracural concerns with HUD. I'm not saying we shouldn't further explore these proposals, but lets make sure that the public has input and is provided information on which to make an informed decision.

Leo, thank you for the opportunity to review these proposals. I have taken the time to review them and have highlighted and noted my concerns in the margins as you suggested. again thank you for your consideration.

William H. Bruu



DRAFT

ALASKA HOUSING MARKET COUNCIL
HOUSING POLICY DEVELOPMENT COMMITTEE

POLICY STATEMENT #1

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

OPTIONS FOR IMPLEMENTATION

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

need second

*are we premature?
Do we want to
lobby congress? and
which way?*

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

*are any
of these available*

OPTION 1 - SPECIAL ASSISTANT FOR HOUSING. Establish a Special Assistant for Housing position within the Office of the Governor. Position will be responsible for advising the Governor on housing policy.

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