

ALASKA LEGISLATURE SPECIAL COMMITTEE/SUBJECT FILE 8672

1616 SCOMM 60: HOUSING FINANCE TASK FORCE, 1989

RESIDENTIAL MORTGAGE LOAN REPORTS

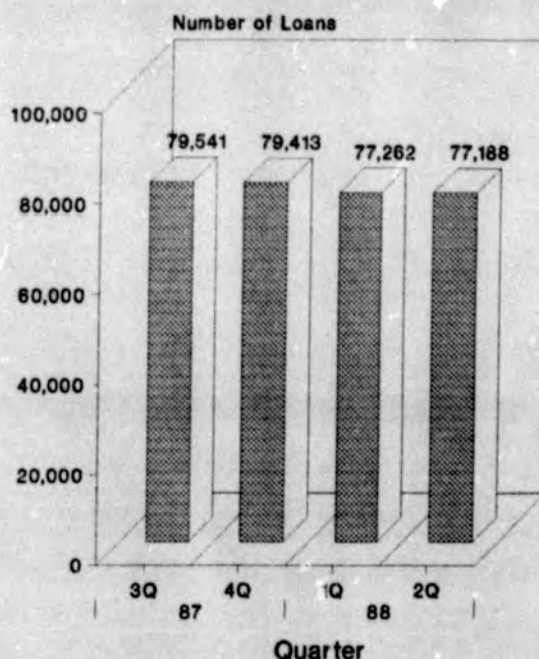
The Council's statewide survey of residential mortgage loans in Alaska was inaugurated at the beginning of the fiscal year with publication of its first quarterly report covering April-June 1987. The survey, analysis and regular publication of delinquencies or defaults, and the nature of properties held by institutions represents a unique service which did not previously exist.

With the cooperation of state agencies, federal agencies, and some private institutions, the Council has been able to collate information from diverse sources and make it accessible to lenders, servicers, insurers, realtors and policy makers.

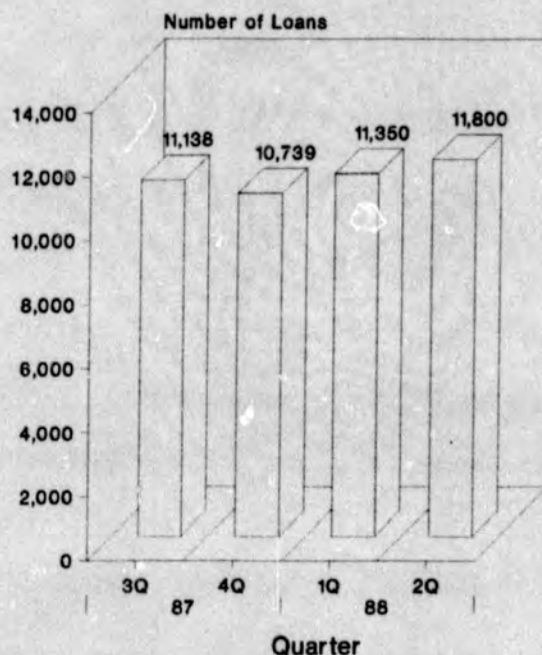
A unique feature of the survey is the analysis of the current quarter's statistics as well as the identification of significant trends. Once data has been collected, interviews with housing professionals add a significant dimension to the quarterly analysis.

As a result of the residential mortgage loan surveys, the Council staff is frequently asked to provide housing information to other state agencies, housing industry professionals, the public and the media. The Council has received numerous requests from agencies outside Alaska who have expressed surprise at the amount and detail of the data available. The Council's quarterly survey and report has become recognized as one of the best sources of information about the statewide housing market.

FY88 Outstanding Loans



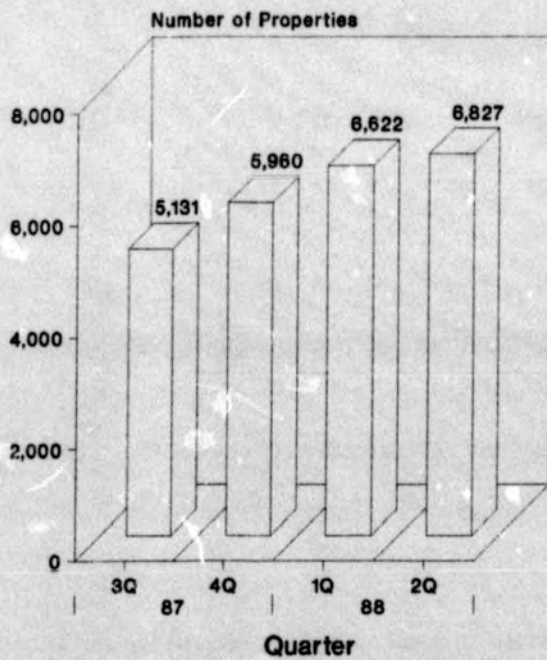
FY88 Loans in Delinquency or Default



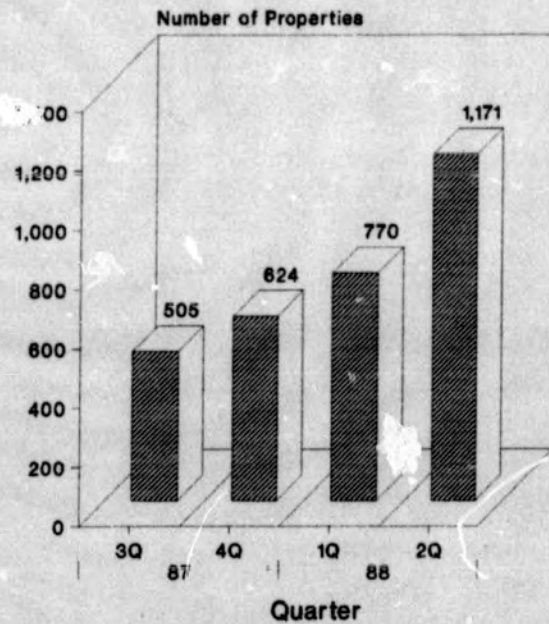
Note: The quarterly survey has continued into FY89 and copies of those reports are available from the Council.

MORTGAGE LOAN REPORTS — continued.

FY88 Other Real Estate Owned Held

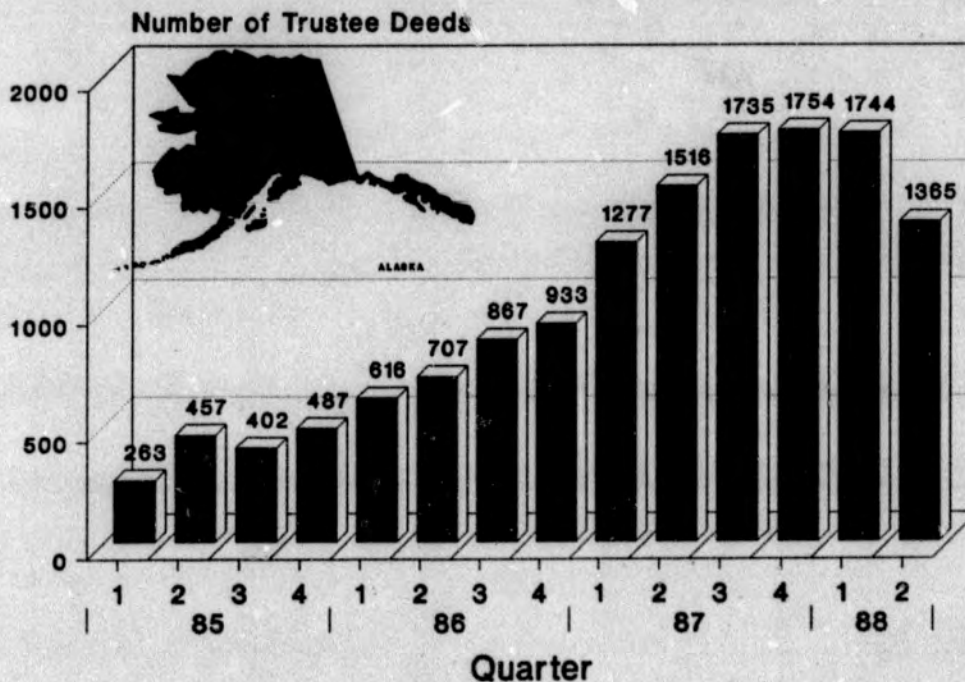


FY88 Other Real Estate Owned Sold*



*Does not include Freddie Mac Sales

Foreclosures Statewide: 1Q/85 - 2Q/88
Residential and Commercial Properties



Source: Motznik Computer Service

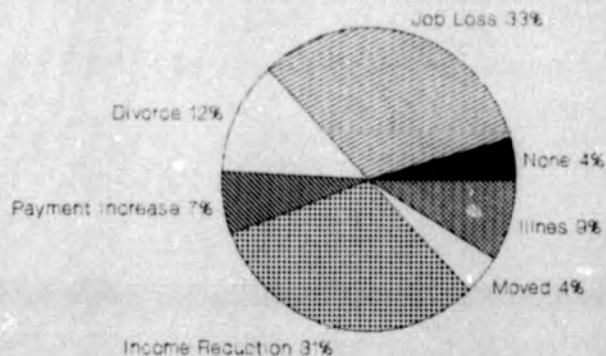
PUBLIC OUTREACH

Mortgage Information and Referral Hotline

The Alaska Housing Market Council established the "Mortgage Information and Referral Hotline", December 1987, to meet the information needs of mortgage holders.

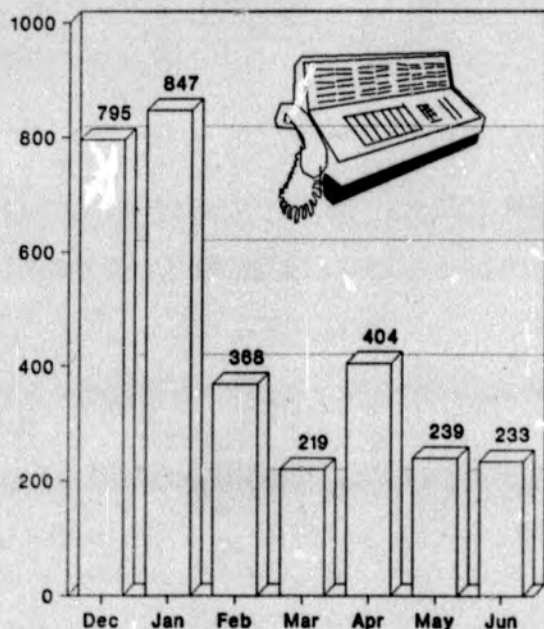
The hotline staff assists callers in understanding their rights, responsibilities, and options available to them when they are unable to meet their mortgage payments or face imminent foreclosure. The hotline has assisted 3,100 home owners throughout the state. Empowering callers with this knowledge allows them to make better decisions concerning their future as homeowners.

Reason for Financial Hardship

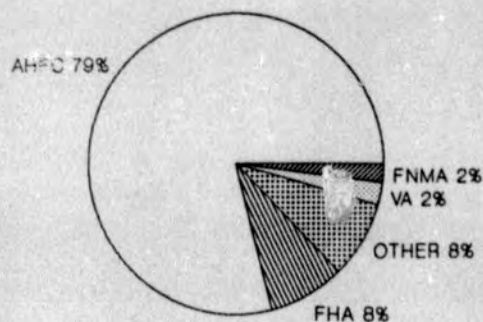


Statistical information shows that a reduction in salary and/or loss of job by the primary borrower is the main reason for most home owners having financial difficulties.

Total Hotline Calls
December 1987 through June 1988

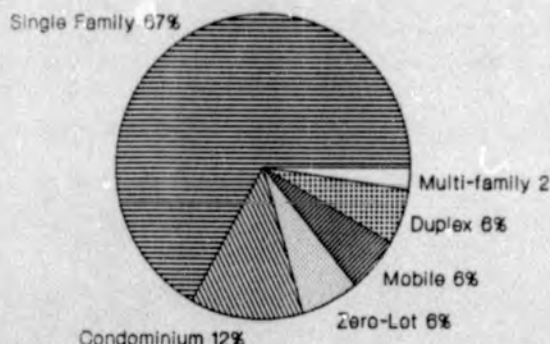


Number of Calls By Investor



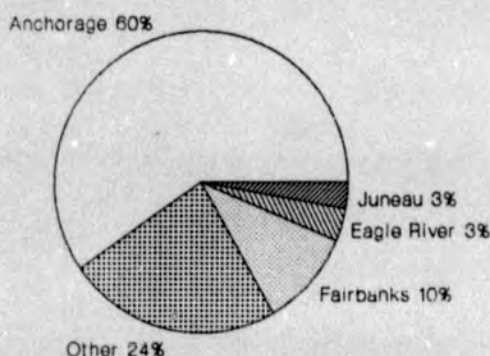
The largest percentage of callers have Alaska Housing Finance Corporation (AHFC) loans. Many home owners have benefited from AHFC's Homeowners Assistance Program (HOAP) by having their loan modified or refinanced. The unique status of AHFC and the HOAP program have made it inevitable that many of the hotline calls relate to them.

Number of Calls By House Type



Mobile home and condominium owners account for 18 percent of the callers that expressed deep frustration with the current housing market. Many have tried to sell their property and because of the negative equity are unable to compete with the sellers of foreclosed properties.

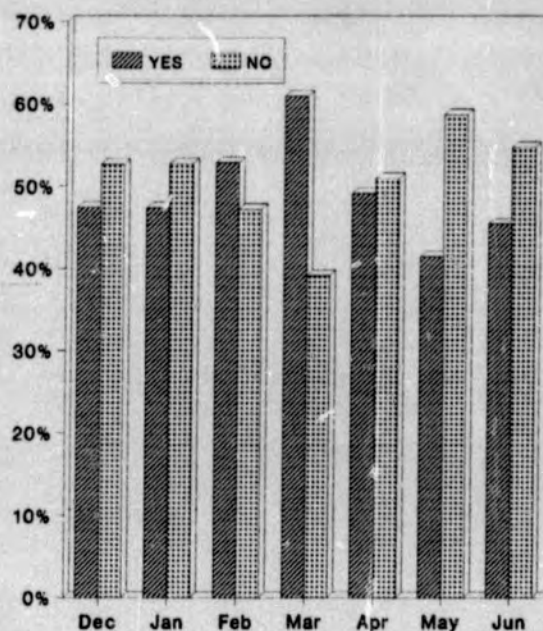
Number of Calls By Region



The information maintained by the hotline allows the Alaska Housing Market Council, the Governor, and the private sector to pinpoint problems and work on solutions for stabilizing the market.

Callers used the hotline because they were unaware of their options and felt more comfortable explaining their situation in confidence. Callers were referred to their servicer with more knowledge about the mortgage process, what they could expect from their servicer, and what they could reasonably ask for.

Did You Contact Your Lender Before You Called Us?



The Alaska Housing Market Council recognizes the unique and difficult problem faced by home owners and is working diligently on methods to stabilize this area of the housing market. AHMC's "hotline" has been successful in relieving borrowers' fears and helping them to hang on to the most important investment of their lives, thereby helping to reduce the number of foreclosures statewide.

Alaska Housing Market Council Newsletter

By fiscal year end, AHMC had published its first periodic newsletter. It was distributed to over 600 people statewide and included excerpts from the Council's quarterly mortgage loan analysis, preview information on the Governor's Housing Conference, summaries of housing legislation which had been signed into law, and statistics concerning use of the Mortgage Information and Referral Hotline.

The Council believes a frequent newsletter would be a cost efficient way of publicizing new informational reports and alerting interested parties to current activities. If you'd like to be on our mailing list, please contact the Council at P.O. Box 240048, Anchorage, Alaska 99524.



Mortgage Problems?

More than 100,000 copies of the Council's consumer pamphlet, providing basic mortgage information, have been distributed statewide. The brochure was mailed to everyone who appeared on the property tax rolls within the municipalities and organized boroughs in Alaska. They were also distributed by social service agencies and financial institutions.

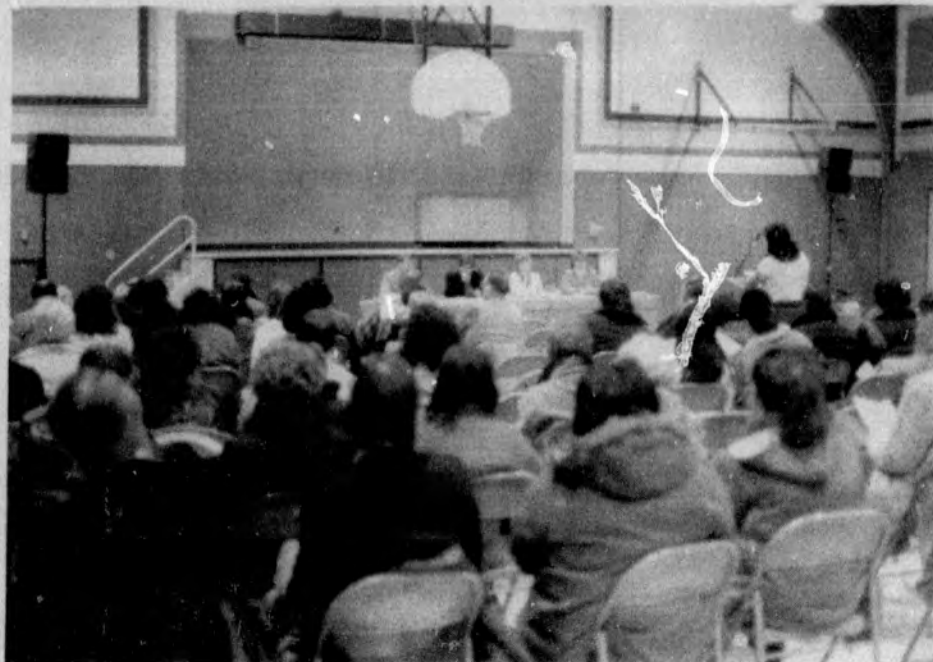
Emphasizing both the rights and responsibilities of lenders and borrowers, the brochure is written in easily understood language. It advises consumers on how to organize their information, communication, and resources if they anticipate trouble in making their mortgage payments.

INTERAGENCY COOPERATION

In the past ten years, Alaska has used its oil wealth in a variety of programs to provide affordable, adequate housing. As increased numbers of homeowners experienced mortgage problems, it became apparent that increased efforts to pool information and explore alternative solutions would be required. The Council has been active in several joint projects with both public and private agencies.

Anchorage Residential Foreclosure Analysis

During the first quarter of 1988, the Council worked with the Municipality of Anchorage on an analysis of residential foreclosures. The ability to profile the typical foreclosed property, and to identify the areas hardest hit by residential foreclosures, provides valuable community planning information.



Willow Park Model Relocation Housing Project - Public Hearing

This project was designed both to relocate residents of substandard public housing and to provide a model for such efforts. The Council staff researched the economic and sociological issues involved and produced the public comment portion of the federal application which was submitted by the Alaska State Building Authority.

Three public hearings within the neighborhood and a resident survey were conducted to document tenant concerns. The project serves as a test case for the demolition and replacement of substandard housing with surplus foreclosed property.

INTERAGENCY COOPERATION — continued

Low Income Housing Tax Credit Brochure

The 1987 Low Income Housing Tax Credit was designed to encourage building activity in the low income, multi-residential market. Working with the Alaska State Building Authority, the Council produced a public brochure explaining eligibility requirements, credit limits, program duration, and the method of calculating credit amounts.

Mutual Housing Association Market Survey

As a result of the information provided by the Council's market survey, Anchorage Neighborhood Housing Services, Inc. has embarked upon the development of mutual housing associations or cooperatives. Such projects seek new ways to market foreclosed property while providing housing for low to middle income families. The Council surveyed local residents of several condominium, zero lot, and rental projects on their preferences and demographic variables.

PLANNING FOR FY89

Housing Programs and Data Resources Information Guide

Early in FY89, AHMC will publish a reference guide to housing loan programs and resources throughout the state. Housing programs will be listed by agency and data sources will be listed by subject matter. The first of its kind, this information guide should find a wide audience.

Governor's Housing Conference

This statewide meeting will be the first opportunity for a large number of diverse groups to discuss the major issues/concerns facing Alaska's housing market. Government agencies, the legislature, real estate companies, banks appraisers, social service organizations, builders, developers, and the public will be invited. Eleven workshops on subjects ranging from rural housing to housing for senior citizens will be held. The Council will use the issues raised at

this conference as the framework for work on a state housing policy.

Housing Policy Development Committee

Issues identified through the Governor's Housing Conference will form the initial agenda for a Housing Policy Development Committee. The mission of the Committee will be to formulate the first comprehensive state housing policy. Three subcommittees will focus on specific areas of the housing market:

- urban and rural markets
- transitional and long term housing for groups with specialized needs; and
- low income, affordable and senior housing.

The results of this process will provide the state with legislative recommendations and a structure for addressing public policy questions concerning Alaska's housing.

ALASKA HOUSING MARKET COUNCIL

Statements of Support, Operating Expenses and Changes in Fund Balance

Years ended June 30, 1988 and 1987

(See Accompanying Auditors' Report)

	<u>1988</u>	<u>1987</u> <u>unaudited</u>
Support:		
Subscriber fees	\$ 300,000	109,574
State of Alaska General Fund	100,000	-
Interest on investments	2,110	-
Donations and other	5,303	-
Total support	<u>407,413</u>	<u>109,574</u>
Operating expenses:		
Salaries	177,346	10,637
Benefits	54,337	2,297
Printing and advertising	40,101	785
Contractual services	33,647	11,948
Travel	31,431	2,003
Communications	30,983	400
Occupancy	21,499	-
Supplies and materials	19,468	1,959
Furniture and equipment depreciation	10,405	-
Equipment rentals	8,000	700
Office improvements	4,494	3,384
Repairs and maintenance	1,339	15
Accounting	-	300
Other	4,176	239
Total operating expenses	<u>437,226</u>	<u>34,667</u>
Excess (deficiency) of support over operating expenses	(29,813)	74,907
Fund balance at beginning of year	<u>74,907</u>	<u>-</u>
Fund balance at end of year	\$ <u>45,094</u>	<u>74,907</u>

See accompanying notes to financial statements.

KPMG Peat Marwick

Certified Public Accountants

Peat Marwick Main & Co.

Alaska Mutual Bank Building
601 West Fifth Avenue, Suite 700
Anchorage, AK 99501

Independent Auditors' Report

The Board of Directors
Alaska Housing Market Council:

We have audited the accompanying balance sheet of the Alaska Housing Market Council as of June 30, 1988, and the related statements of support, operating expenses and changes in fund balance and changes in financial position for the year then ended. These financial statements are the responsibility of the Council's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Alaska Housing Market Council at June 30, 1988, and the results of its operations and the changes in its financial position for the year then ended in conformity with generally accepted accounting principles.

The 1987 financial statements were reviewed by us and our report thereon dated August 20, 1987 stated that we were not aware of any material modifications that should be made to those statements for them to be in conformity with generally accepted accounting principles. However, a review is substantially less in scope than an audit and does not provide a basis for the expression of an opinion on the financial statements taken as a whole.

Peat Marwick Main & Co.

September 2, 1988

ALASKA HOUSING MARKET COUNCIL

GOALS

1. Recommend policies directed toward the stabilization of the housing market.
2. Recommend policies concerning the coordinated management and resale of all institutionally owned residential units.
3. To serve as a public forum for housing and housing market issues facing more than one state entity.
4. Create and maintain a housing information data bank.
5. Provide reports and accounting to AHMC members, the Governor, and the Legislature of AHMC activities and funds used to coordinate activities concerning Alaska's housing issues.

Alaska Housing Market Council

Hot Line:
(907) 563-HELP
563-4357

Non-Profit Org.
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Permit No. 325

P.O. Box 240048
Anchorage, Alaska 99524-0048

STATE HOUSING POLICY FOR THE 1990's

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

Dear Governor Cowper and Members of the Legislature:

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

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

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

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

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

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

Sincerely,

Cynthia Parker, Chair
Alaska Housing Market Council

HOUSING POLICY DEVELOPMENT SUBCOMMITTEE MEMBERS

LOW-INCOME, AFFORDABLE, AND SENIOR HOUSING

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

RURAL AND URBAN HOUSING MARKETS

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

TRANSITIONAL AND LONG TERM HOUSING FOR SPECIAL NEEDS

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

STATE HOUSING POLICY FOR THE 1990'S

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

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

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Executive Summary

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

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

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

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

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

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

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

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

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

MISSION STATEMENT

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

SUMMARY OF STATE HOUSING POLICY STATEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The History of State Housing and Mortgage Loan Programs

Summary

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

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

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

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

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

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

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

1945-1949

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

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

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

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

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

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

1950-1959

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

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

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

1960-1969

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

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

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

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

1970-1979

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

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

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

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

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

1980-1989

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Policy Statements and Recommended Action Plans

COORDINATED AND REGIONALIZED POLICIES

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

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

BACKGROUND

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

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

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

FINDINGS:

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

RECOMMENDED ACTION PLANS

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

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

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

- a. *Establish a Special Assistant in the Governor's Office with housing issues as the sole area of responsibility.*
- b. *Merge the Boards of Directors of ASHA and AHFC into a State Housing Board with the authority to administer all housing agencies and state housing programs.*

2. A legislative mandate should be effected which specifies the relationship of the Housing Commission to the Alaska Housing Finance Corporation, the Alaska State Housing Authority and other state agencies with housing responsibilities, and which provides the Commission with the power to develop and implement state housing policy.
3. The Commission's composition should reflect regional representation and should include public members and representatives from the following: the housing and real estate industry; special needs groups; and rural areas. Representatives from state agencies with housing or mortgage loan programs will serve in an advisory capacity only.



*Split-level
home in
Anchorage.*



*Home in
Kwethluk,
Alaska*

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

LOW-INCOME, RURAL AND AFFORDABLE HOUSING

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

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

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

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

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

TABLE I
LOW-INCOME GUIDELINES

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

*LLSIL - Lower Living Standard Income Level

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

BACKGROUND:

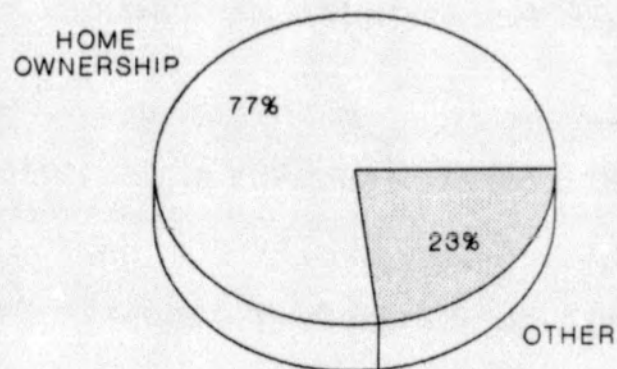
The state's most urgent housing needs have been identified as low-income and rural as of the time of this report.

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

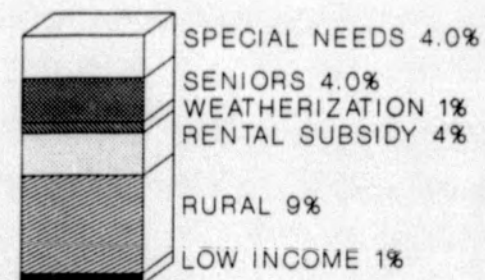
households is \$46,000, the median family income for rental families is only \$29,800. 34% of Alaskans are unable to afford rent on a 1-bedroom unit based on HUD fair market rents of \$489. 40% of Alaskans are unable to afford rent on 2-Bedroom units with a \$576 fair market rent, according to a study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

WHERE HOUSING FUNDS ARE ALLOCATED

Fig. 1a. Years 1988/1989



TOTAL FUNDS
(State & Federal)



OTHER HOUSING FUNDS
(Excluding Home Ownership)

Alaska Housing Market Council
December, 1989

FINDINGS:

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

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

**TABLE II
FAMILY INCOMES**

Low-income Families in Alaska:

Statewide Population	536,800
Total Households	181,955
Median Family Income	\$46,000
Low-income (50% of Median Family Income)	\$23,000
Number of Low-income Families	59,412
Percentage of Low-income Families	32.7%

Moderate Income Families in Alaska:

Moderate Income (80% of Median Family Income)	\$36,800
Number of Families	37,847
Percentage of Moderate Income Families	20.8%

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

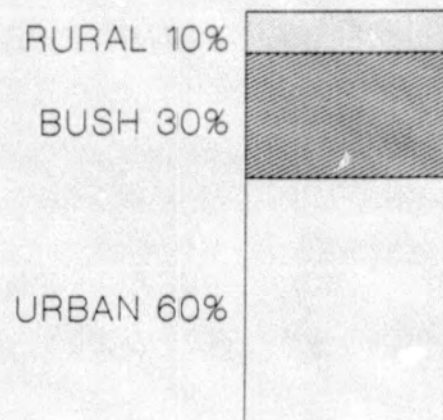
with rent subsidies or low rent units, or were served by the 13 regional housing authorities, the Rural Development Division of DCRA, or AHFC with home ownership opportunities.

**TABLE III
LOW-INCOME HOUSEHOLDS SERVED**

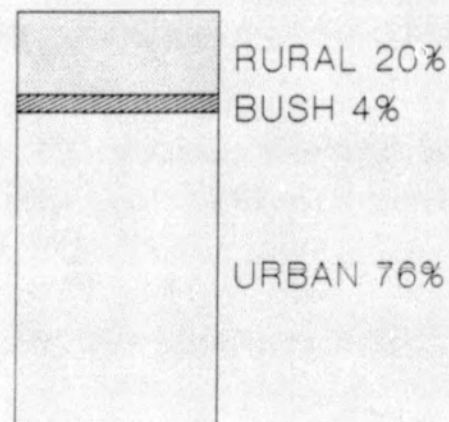
Low-income Households	
Statewide	59,412
Known Households Served Statewide	
ASHA Rent Subsidy	1,884
ASHA Low Rent Units	1,328
ASHA Section 8 Mgmt Units	285
Regional Housing Authority Home Ownership	3,586
Regional Housing Authority Low Rent	630
DCRA Loans to Incomes < \$20,000	32
AHFC Loans to Incomes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

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

AREAS SERVED BY AHFC/HAD LOANS



Population
By Area of State



Loans Made By Area of State
(by dollar amount)

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

Alaska Housing Market Council
December, 1989

NUMBER OF LOANS

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

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

RECOMMENDED ACTION PLANS:

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

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

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

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

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

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

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

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

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

SPECIAL NEEDS HOUSING

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

BACKGROUND:

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

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

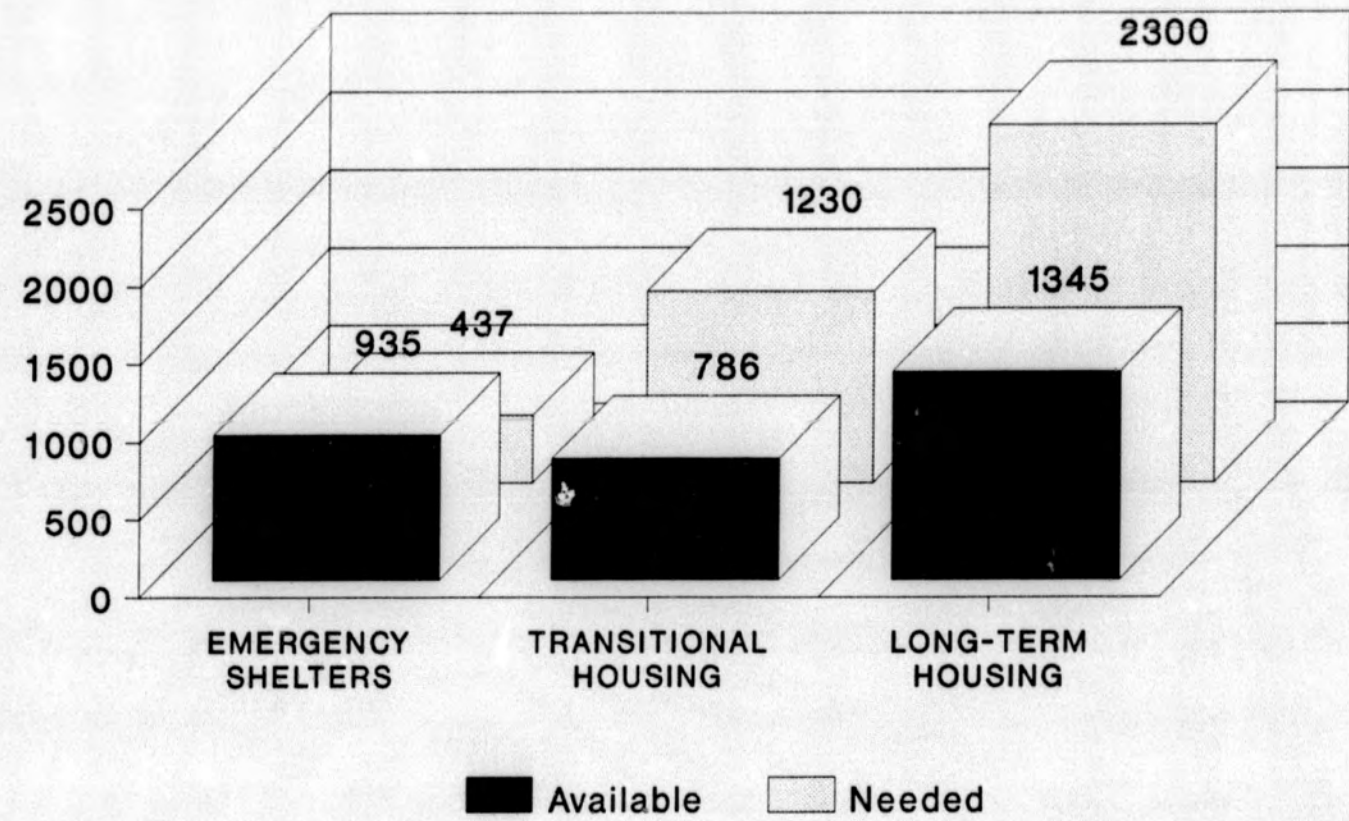
FINDINGS:

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



Maryette Kanabak and children at Clare House shelter in Anchorage.

HOUSING NEEDS SPECIAL NEEDS GROUPS



Alaska Housing Market Council
December 1989

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

RECOMMENDED ACTION PLANS

1. Accessible Housing

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

2. Supportive Care Services

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

3. Housing Needs

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

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

4. Rural Alaskans

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

5. Funding Issues

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

SENIOR HOUSING

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

BACKGROUND:

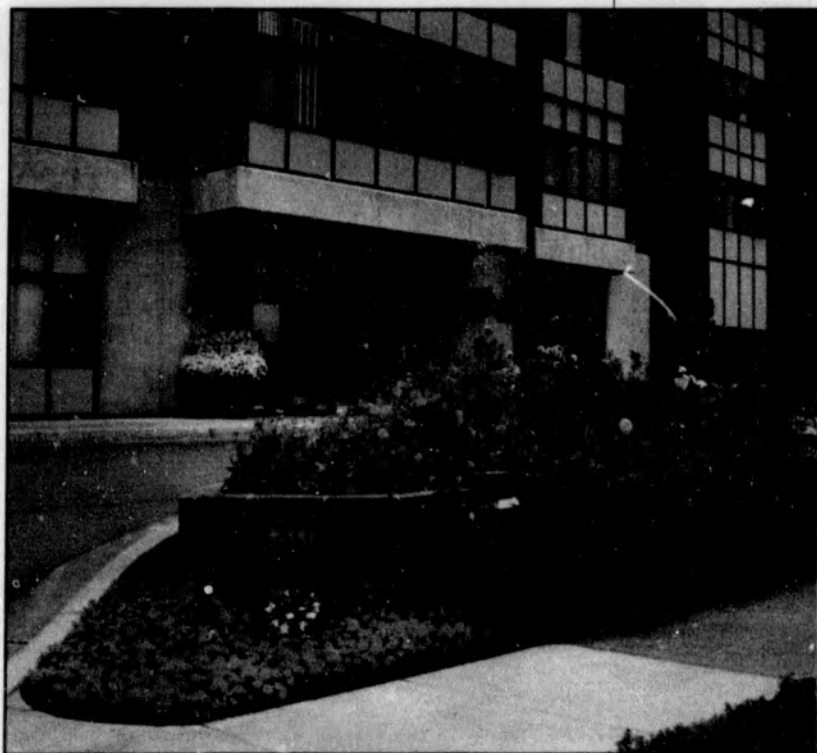
It is becoming more and more difficult for Senior Alaskans to obtain affordable and appropriate housing in the state. The State's Pioneer Homes are one option, but the waiting list, particularly for rooms in the nursing sections, is long.

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

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

FINDINGS:

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



*Anchorage
Pioneer
Home*

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

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

RECOMMENDED ACTION PLANS:

1. Regulations governing the construction of senior housing must be reviewed and made more flexible where appropriate. State agency housing regulations should be changed so that two categories of housing are created: medical and assisted living models. Medical models should be further developed into "intermediate care" and "long term care." Assisted living models should be developed to include models which are distinguished by nutrition needs, housekeeping needs, personal care needs, transportation needs and other non-medical needs.
 2. The state should implement a "continuum of care" housing program for seniors, and should adequately fund necessary supportive services, which
- a. allow seniors to remain independent for as long as possible.
 - a. A case management system, which matches seniors with appropriate services, should be approved by the state and implemented by the Older Alaskans Commission.
 - b. State and other funded supportive services, such as homemaker assistance, home health care and home-delivered meals should be funded at the current state funding levels and expanded when needed. A mechanism should be in place so that seniors, with the ability to pay, could be charged for supportive services.
 - c. Financial assistance and training for home repair and maintenance should be increased.
 - d. The state should consider applying for federal Medicaid waivers for home-based supportive services. If approved, the waiver would require the federal government to match the state's contribution to supportive services.

HOUSING FINANCE

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

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

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

BACKGROUND:

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

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

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

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

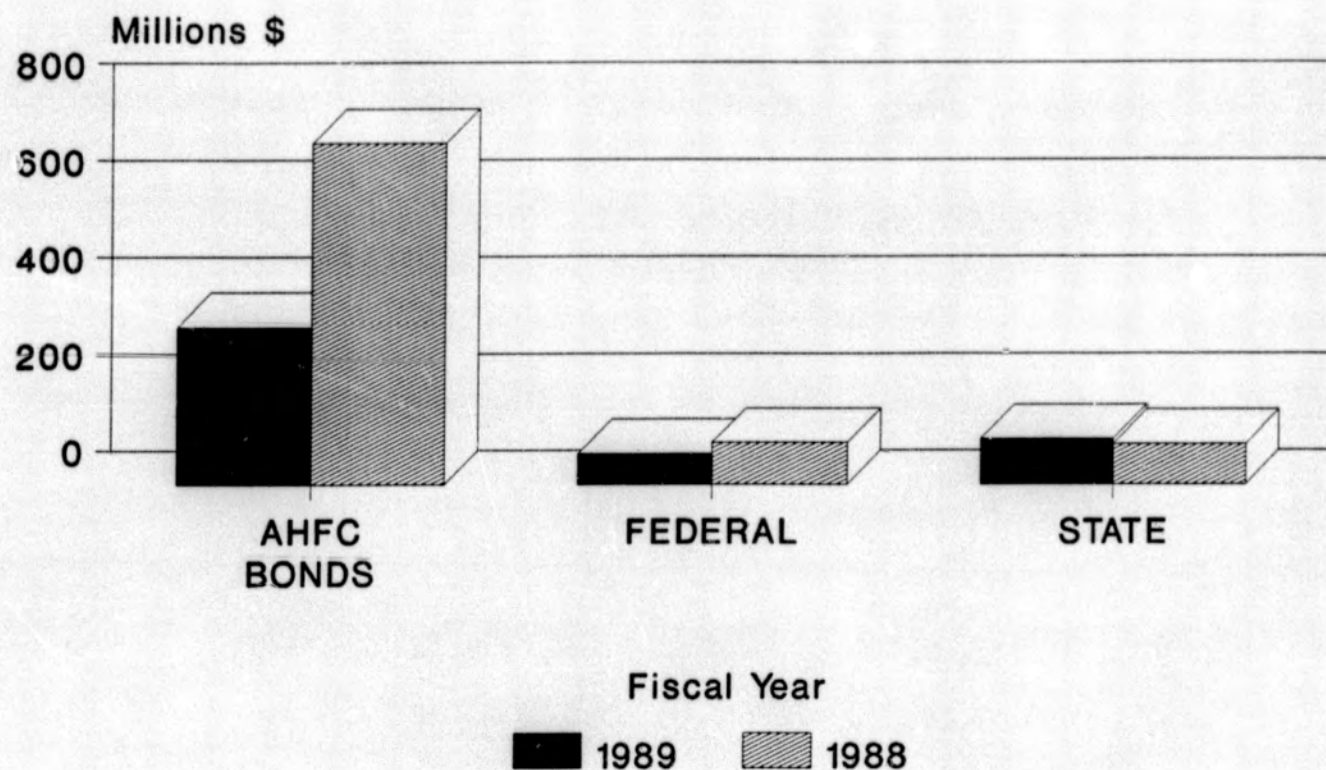
capital markets oftentimes allows AHFC to obtain reasonable rates, regardless of whether we decide to subsidize those rates.

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

FINDINGS:

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

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



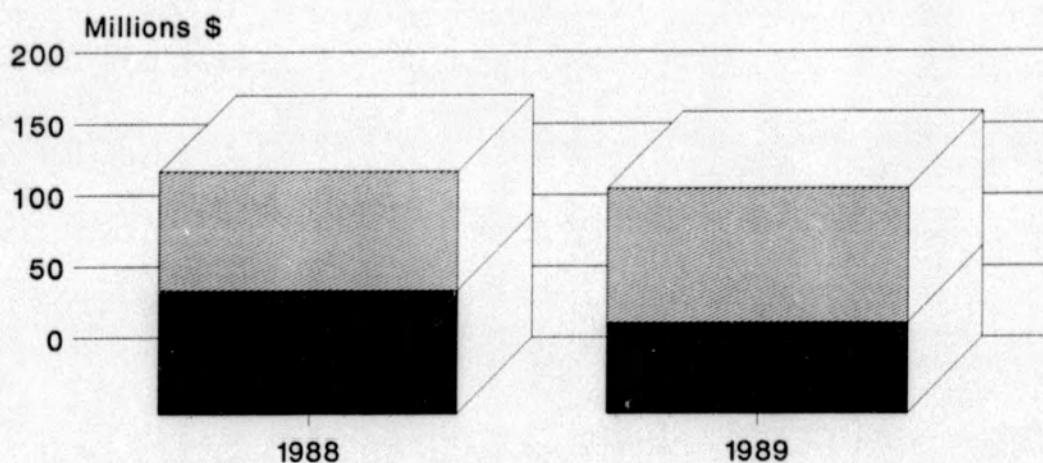
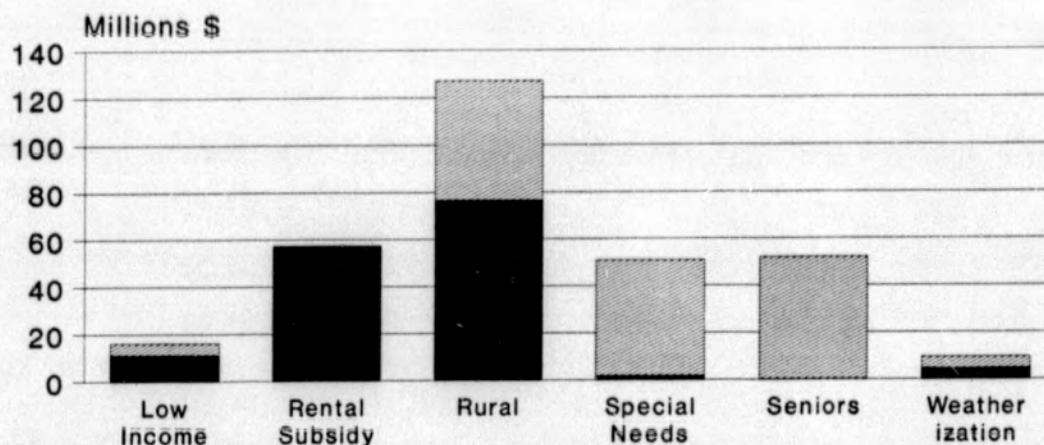
Alaska Housing Market Council
December 1989

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

RECOMMENDED ACTION PLANS:

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

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



Funding Source
 Federal State

Alaska Housing Market Council
 December 1989

HOUSING PARTNERSHIPS

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

BACKGROUND:

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

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

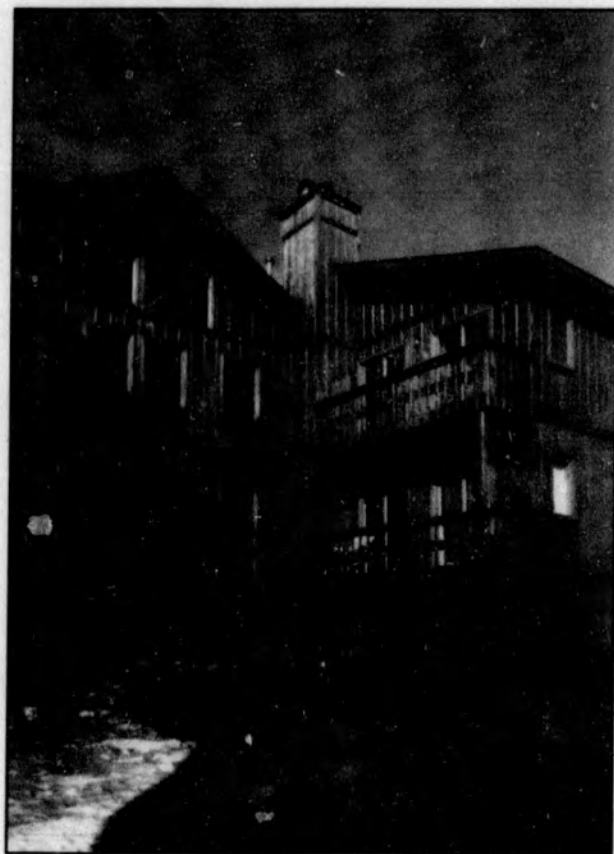
critical players, such as private-sector developers. The non-profit organizations are often more skilled at obtaining neighborhood support and can better deal with issues like zoning permits.

FINDINGS:

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

RECOMMENDED ACTION PLANS

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



*Turnagain Circle Project
Anchorage Neighborhood Housing Services*

HOUSING QUALITY STANDARDS

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

BACKGROUND:

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

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

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

FINDINGS:

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

RECOMMENDED ACTION PLANS:

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



*Home in
Kwethluk,
Alaska*

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

Committee's Definition of Substandard:

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

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

LOCAL HOUSING POLICY/LAND USE

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

BACKGROUND:

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

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

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

FINDINGS:

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

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

RECOMMENDED ACTION PLANS:

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

HOUSING POLICY DEVELOPMENT COMMITTEE MEETING SCHEDULE

Full Committee

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



Housing Policy Development Committee meeting in Fairbanks

Transitional and Long Term Housing for Special Needs Subcommittee

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

Low-income, Affordable and Senior Housing Subcommittee

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

Rural and Urban Housing Markets Subcommittee

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

Special Meeting of the Subcommittee Chairs

August 25, 1989	Bethel
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Public Hearings

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

Statewide public testimony received at all teleconferenced meetings.

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

Public Participation

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

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

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

Appendix I

BIOGRAPHIES OF COMMITTEE MEMBERS

Nancy Adams

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

Fred Ali

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

Sharon Araj

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

Bob Arwezon

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

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

Mitzi Barker (substitute for Tom Behan)

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

Rick Barrier

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

Jessie M. Bartlett (Substitute for Ray Price)

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

Tom Behan

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

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

Howard Bess

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

Senator John Binkley

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

Bryan Borjesson

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

Representative Kay Brown

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

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

Paul A. Carr

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

Barbara Chmiel

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

Gale Cipra

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

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

Representative Johnny Ellis

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

Velma Ellyson

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

Rob Gamel

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

Jo Ann Goyne (Substitute for Ray Price)

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

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

John Guinn

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

Kelly Gunnels

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

Michael Harper

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

Sam Helms

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

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

Stan Hoofard

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

Lee Huskey

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

Deborah Ingman

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

Carol Jackson

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

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

Leo Kaye

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

Kathy Keck

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

Gary Mandzik

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

Caren Mathis

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

Barbara Miklos

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

Kay Murphy

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

Cynthia Parker

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

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

Ray Price

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

Pat Pourchot

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

Steven Rieger

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

Mike Shuler

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

C.E. "Swack" Swackhammer

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

William Swain

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

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

Mary Wolcuff

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

Appendix II

ANALYSIS OF COORDINATED HOUSING POLICY STATEMENT

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

OPTIONS FOR IMPLEMENTATION

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

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

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

OPTION 1 - ALASKA HOUSING COMMISSION.

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

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

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

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

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

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

OPTION 2 - DEPARTMENT OF HOUSING.

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

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

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

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

OPTION 3 STATE HOUSING BOARD.

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

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

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

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

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

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

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

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

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

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

OPTION 4 SPECIAL ASSISTANT FOR HOUSING.

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

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

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

Staffing: Special Assistant for Housing
Secretary

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

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

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

There is no mechanism for public input under this option.

CURRENT HOUSING BOARDS/COUNCILS

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

ALASKA HOUSING MARKET COUNCIL

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

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

ALASKA STATE HOUSING AUTHORITY

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

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

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

Staffing: Executive Director
Division Directors
Clerical

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

ALASKA HOUSING FINANCE CORPORATION

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

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

Committees: Special committees established as needed.

Staffing: Executive Director
Executive Director's Secretary
Division Directors

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

ALTERNATIVES FOR IMPLEMENTATION OF HOUSING COORDINATION

COST ANALYSIS (in thousands)

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

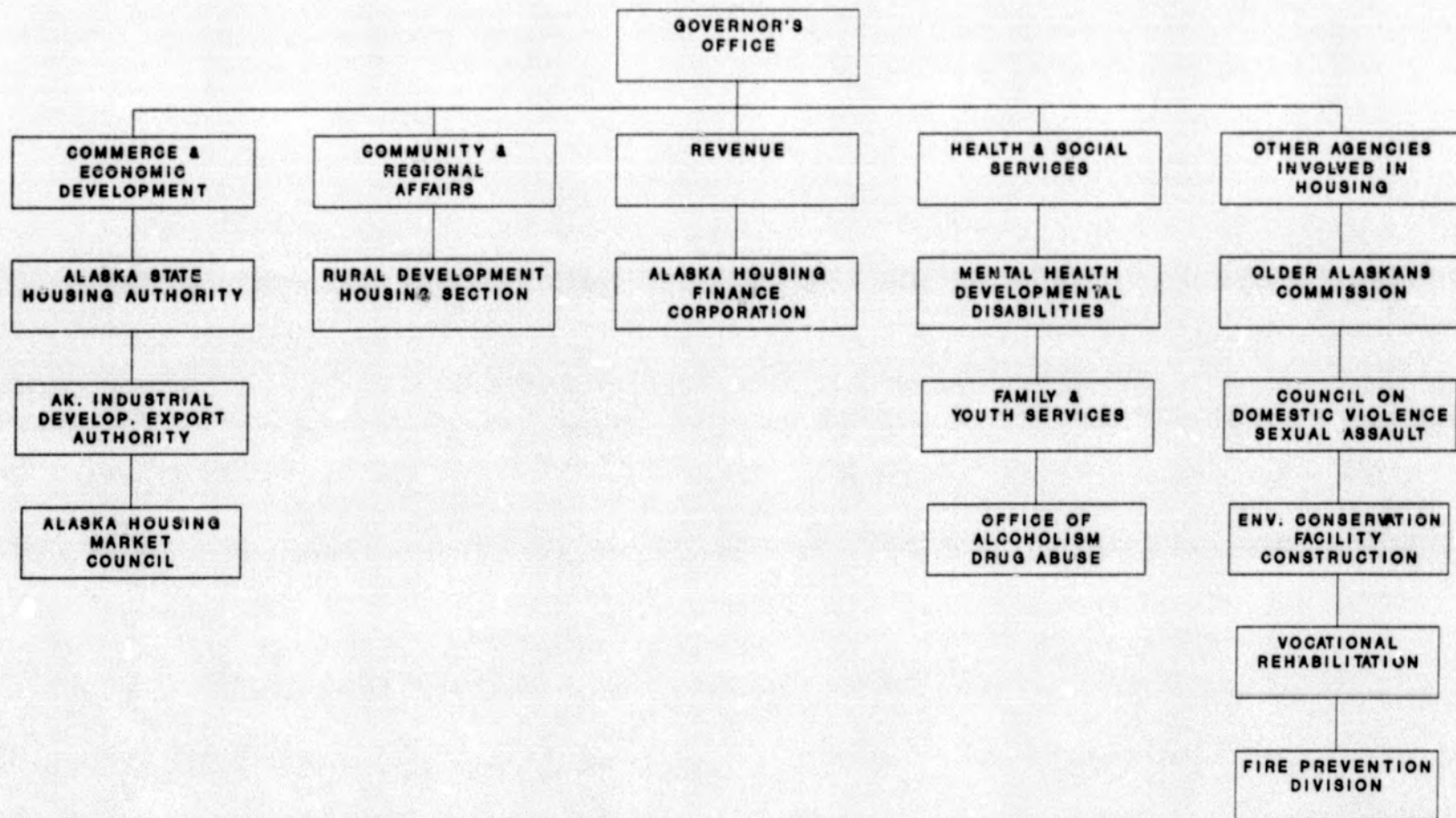
NOTE: IF THE FEDERAL, AFFORDABLE HOUSING ACT PASSES, COSTS FOR EACH ALTERNATIVE WILL INCREASE BY \$58.3 WITH THE ADDITION OF A GRANTS OFFICER TO REVIEW AND DISTRIBUTE FEDERAL FUNDS

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

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

STATE OF ALASKA

AGENCIES WITH HOUSING RESPONSIBILITIES



ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
1.	PROVIDE PUBLIC INFORMATION ON HOUSING OPPORTUNITIES	-RESOURCE PERSON ON-STAFF TO ANSWER PUBLIC INQUIRIES -PRODUCE NEWSLETTER/BROCHURE	INFORMATION OFFICER/ TECHNICAL ADVISER	47.7 3.6	AHFC/ASHA STAFF AGENCIES PRODUCE	0.0 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	

ALASKA HOUSING COMMISSION

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

ALASKA HOUSING COMMISSION

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

ALASKA HOUSING COMMISSION

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
12.	IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEED OF STATE HOUSING RESOURCES	-APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES -REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING	EXECUTIVE DIRECTOR/ HOUSING COMMISSION		ISER OR UNIV. OF ALASKA	
13.	REVIEW USE AND DISPOSITION OF STATE AGENCY-OWNED FORECLOSED PROPERTIES	-IDENTIFY INVENTORY OF OREOS AND THEIR DISPOSITION -ESTABLISH REPORTING SYSTEM FOR UPDATED INFORMATION ON OREO INVENTORY -ESTABLISH POLICY WITH STATE AGENCIES ON DISPOSAL OF OREOS FOR URGENT HOUSING NEEDS	RESEARCH ANALYST/ PLANNER EXECUTIVE DIRECTOR/ HOUSING COMMISSION		AHFC STAFF	
14.	IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS AND 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	GRANTS ADMINISTRATOR	50.9 * COVERED BY GRANT FUNDS		0.0

ALASKA HOUSING COMMISSION

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

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

STATE HOUSING BOARD

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

STATE HOUSING BOARD

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

STATE HOUSING BOARD

NO. RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
7. REVIEW OTHER AGENCY PLANS FOR CONFORMANCE WITH STATE HOUSING PLAN	-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 -IDENTIFY AND CLARIFY ROLES OF AHFC, ASHA AND DCRA IN THE HOUSING MARKET	EXECUTIVE DIRECTOR HOUSING BOARD		EXECUTIVE DIRECTOR/ INTERAGENCY COMM.	
9. REVIEW AND APPROVE ALL NEW OR AMENDED HOUSING AND MORTGAGE LOAN REGULATIONS	-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 AVAILABLE STATE, FEDERAL AND LOCAL FINANCING PROGRAMS -SOLICIT UPDATED INFORMATION ON A QUARTERLY OR SEMI-ANNUAL BASIS	RESEARCH ANALYST/ PLANNER	15.0	ISER OR UNIV. OF ALASKA	

STATE HOUSING BOARD

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

STATE HOUSING BOARD

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

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

SPECIAL ASSISTANT - HOUSING

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

SPECIAL ASSISTANT - HOUSING

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

SPECIAL ASSISTANT - HOUSING

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

SPECIAL ASSISTANT - HOUSING

NO.	RESPONSIBILITY	ACTIVITY/PRODUCT	STAFF/RESOURCES	COST	ALTERNATIVE RESOURCE	REVISED COST
11.	IDENTIFY WHICH AREAS OF STATE AND WHICH TARGET POPULATIONS MOST IN NEED OF STATE HOUSING RESOURCES	-APPLY CRITERIA TO DATA BASE TO IDENTIFY MOST URGENT NEEDS AND TARGET POPULATIONS MOST IN NEED OF HOUSING RESOURCES -REVIEW STATE BUDGET REQUESTS FOR HOUSING FUNDS. -PREPARE RECOMMENDATIONS FOR GOVERNOR AND LEGISLATURE FOR PRIORITY FUNDING OF MOST URGENT HOUSING NEEDS -TESTIFY AT LEGISLATIVE HEARINGS ON FUNDING	SPECIAL ASSISTANT/ INTERAGENCY COORD. COMMITTEE			
12.	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 -REVIEW AND DISCUSSION OF PUBLIC PURPOSE USE OF OREO INVENTORY.	NOT AVAILABLE UNDER THIS ALTERNATIVE INTERAGENCY COORD. COMMITTEE		AHFC STAFF	
13.	IF AFFORDABLE HOUSING ACT PASSES, REVIEW AND DISTRIBUTE FEDERAL FUNDS AND DESIGNATE RECIPIENTS THROUGHOUT STATE	-SET UP CLEARINGHOUSE FOR ALL GRANTS FOR FEDERAL HOUSING FUNDS -DEVELOP FUNDING PLAN/ALLOCATION OF FEDERAL FUNDS BASED ON STATE HOUSING POLICY, LONG-RANGE HOUSING PLAN, MOST URGENT	NOT AVAILABLE UNDER THIS ALTERNATIVE	0.0	COVERED BY GRANT FUNDS	0.0

SPECIAL ASSISTANT - HOUSING

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

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