
Consolidated Housing and Community Development

Annual Action Plan for the State of Alaska

State Fiscal Year 2015 (Federal Fiscal Year 2014)

(July 1, 2014 through June 30, 2015)

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AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

Alaska receives approximately \$5 million annually from the Department of Housing and Urban Development (HUD) via the following three federal formula programs:

- Community Development Block Grant Program (CDBG)
- Emergency Solutions Grant (ESG)
- Home Investment Partnerships Program (HOME)

This SFY2015 Annual Action Plan sets forth specifically how the State of Alaska will expend CDBG, ESG and HOME funding during the period from July 1, 2014 through June 30, 2015. The statutory goal of the HCD Plan is to provide decent housing, create suitable living environments, and expand economic opportunities for Alaskans at or below 80% of median income.

In Alaska, two Participating Jurisdictions (PJs) receive formula funding for the CDBG, HOME, and ESG programs: Anchorage and the State of Alaska. The Municipality of Anchorage is responsible for the preparation and maintenance of their own Consolidated Housing and Community Development Plans (HCD Plans). The State of Alaska's HCD Plan covers all geographic areas of Alaska outside of the Municipality of Anchorage which is known as the balance of state.

The State of Alaska's HCD Plan is a cooperative effort of the Alaska Housing Finance Corporation (AHFC), the Alaska Department of Commerce, Community and Economic Development (DCCED), the Alaska Department of Health and Social Services (DHSS), the Alaska Mental Health Trust Authority (AMHTA), the Alaska State Commission for Human Rights (ASCHR). AHFC is the lead agency in the preparation and maintenance of the State's Consolidated Plan.

Current efforts:

The 2015 Annual Action Plan profiles housing and community development conditions in Alaska, outline an assessment of housing and community development needs, and provide a market analysis of the environment in which these needs exist. This plan will include a strategy to be followed in carrying out HUD programs, and other resources leveraged in conjunction with these programs.

The State's Annual Action Plan for SFY2015 covers the period beginning July 1, 2014 and ending June 30, 2015. The one-year plan will identify housing and community development resources expected to be available during the year and detail the State's plans for the use of HOME, CDBG and ESG funds. The annual plan will include a description of how funds will be allocated, the program activities to be undertaken, and the amount of funds to be distributed for each program activity. Also included in the annual action plan will be an overview of homelessness needs and actions to be undertaken to address homelessness, special needs housing, lead based paint hazards, collaboration with the public housing agency, and non-housing community development concerns. The annual action plan will provide a basis for assessing effectiveness through annual performance reports.

Planning to date:



To date, the HCD planning process has included meeting with the HCD Steering Committee (included representatives from the AHFC, DCCED, DHSS, and WIB), updating of pertinent statistical and demographic information, collection and review of several studies and source documents, identification of resources, scheduling of numerous presentations at regular local meetings and, a Public Hearing and Statewide Teleconference -- on February 28, 2014.

Use of the Funds based on this Planning Effort:

The ESG program receives approximately \$ 125,000 annually to assist homeless persons. This money can be spent for rehab of temporary shelters, essential services such as health care and transportation, operating costs for temporary shelters or transitional housing, or homeless prevention services.

The HOME program receives about \$ _3,000,000_ Annually that can be used for a wide range of activities that build, buy and/or rehab affordable housing for rent or homeownership or provide direct rental assistance to low-income people. Additionally, the state has matched this amount with \$750,000 annually.

The CDBG program receives about \$ _2,131,000_ million annually which can be used for community development projects such as clinics, fire stations, water/sewer; planning such as comprehensive community development plans and feasibility studies; special economic development that creates jobs; and housing rehab (not new construction).

2. Summarize the objectives and outcomes identified in the Plan

Consistent with statutory requirements, the goals for the Consolidated Housing and Community Development Plan (HCD) for the State of Alaska is to provide decent housing, create suitable living environments, and expand economic opportunities for Alaskans with incomes at or below eighty percent (80%) of median income. The following are ways in which the State will carry out its objectives geared towards the achievement of the goals stated in its current Consolidated Plan, along with the outcomes of these objectives:

Objective. To maximizing the use of federal housing and community development funds to support projects that include significant leveraging resources. This will be accomplished by combining federal with state and local resources.

Outcome: Increase the number of persons who have access to public facilities or benefit from infrastructure.

Objective: To use federal homeless funds on activities that maintain and strengthen the service delivery system for Alaska's homeless, consistent with local strategies.

Outcome: Maintain or increase the number of homeless persons who benefit from shelter or supportive services.

Objective: The use of federal housing and community development funds for the benefit of low income Alaskans.



- Outcome: More low-income Alaskans benefiting from affordable housing units and access to better health and safety.
- Objective: Create economic opportunity through the development of infrastructure.
- Outcome: Create more employment opportunities in rural Alaska
- Objective: Incorporate climate-specific design, engineering, energy efficient community design, construction techniques and innovative technologies for housing and Community Development projects in rural Alaska.
- Outcome: Increase the long term viability of housing and community development projects
- Objective: Incentivize communities designed in consideration of the link between transportation and housing costs.
- Outcome: This will minimize the consumption of energy used for mobility.
- Objective: To prolong the useful life and to lower operating costs of Alaska's current housing stock.
- Outcome: Increase the number of affordable housing rental units that are renovated and federally subsidized rental projects.
- Objective: To expand the supply of affordable housing for Alaskans with special needs, incorporating universal design and appropriate supportive services.
- Outcome: Increase the number of housing units that are accessible to Alaskans with special needs.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The constant reduction of formula funds, due to inflation, that are allocated to Alaska makes the process of setting goals ever more challenging. Despite this increasing limitation, the State has managed to surpass the expected goals set by the SFY2013 and SFY2014 Action Plans.

Although AHFC remains committed to the continuation of the Owner-Occupied Rehabilitation Program (ORP) for SF2014, the expenditure of ORP funds remains low. There are several factors that have contributed to the reduction in ORP expenditures. First, the State of Alaska has allocated nearly \$512 million dollars to AHFC to administer weatherization and energy programs. Two of the



SFY2014 AHFC ORP sub-recipients administer the weatherization program for AHFC in addition to ORP. The State legislature has imposed aggressive implementation and expenditure requirements on the weatherization and energy programs; this has necessitated the full attention of AHFC's weatherization program grantees. Lastly the HOME Final Rule regarding Homeowner Rehabilitation has made it more difficult and costly due to the new inspection and code standards that will be required in each area. Consequently, ORP production will be adversely impacted.

Two ORP sub-recipients continue to offer rehabilitation services to eligible applicants throughout the state under existing contracts. AHFC will not allocate HOME funds to ORP for SFY2015. AHFC may choose to increase existing ORP sub-recipient funding commitments. However, ORP funding may be re-allocated to the rental housing development program or the Tenant Based Rental Assistance program if AHFC determines that funds cannot be spent within a reasonable timeframe.

Alaska Housing Finance Corporation continued to support the Alaska Coalition on Housing and Homelessness in its efforts to develop a framework and a plan to significantly and measurably reduce homelessness in Alaska. Although the movement to national or regional competitions has made Alaska less competitive for Section 202/811, the state plans to apply for these types of programs where appropriate.

The process to develop the SFY2014 CAPER will begin in early July 2014 with a fifteen-day public comment period on the draft CAPER anticipated in late August or early September of 2014. The SFY2014 CAPER will be submitted to HUD by September, 2014. The SFY2013 Annual Performance Report is available at: <http://www.ahfc.us/rent/plans/>.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Alaska's Consolidated Housing and Community Development Annual Action Plan (AAP) was created and maintained through a joint effort of several state agencies. An Interagency Steering Committee was created for this process. It includes representatives from AHFC, the Alaska Department of Commerce, Community and Economic Development (DCCED), the Alaska Department of Health and Social Services (DHSS), the Alaska State Department of Labor (DOL), and the Alaska Mental Health Trust Authority (AMHTA). As the lead agency in HCD planning, AHFC facilitates the process and provides a single point of contact for the public on matters relating to the HCD Annual Action Plan.

The HCD Annual Action Plan reflects the collective priorities of many agencies, organizations and private citizenry within the State of Alaska. These groups and individuals represent a variety of housing and community development programs and concerns. Other entities giving input include state and local governments, non-profit organizations, regional housing authorities and representatives of the private sector. Private Citizens (particularly those with low incomes or residing in areas in which community development activities are likely to take place) are encouraged to participate in the development and review of the AAP.



Pursuant to federal regulations (24 CFR 91.115), the State of Alaska has developed and adopted a Citizen Participation Plan encouraging public participation in the HCD planning process. Alaska's size and wide range of social, economic and physical environments present many challenges to any planning process. A variety of approaches were used to ensure the public had opportunities to participate in the SFY2015 Annual Action Plan. The Interagency Steering Committee met on December 18, 2013 and provided ongoing input and review of the AAP. A statewide teleconferenced public hearing was held on February 28, 2014 to obtain public comment regarding housing and community development in preparation for drafting the SFY2015 Action Plan. The draft AAP was made available for public review and comment on March 21, 2014 for a minimum of 31 days which ended on April 20, 2014.

Notification of the availability of the draft plan, and the public hearing were advertised in the Anchorage Daily News, a newspaper of statewide circulation, and in a number of regional and community newspapers. Announcements of the availability of the draft plan were sent to many individuals, organizations and local governmental entities via electronic list serve. The draft plan was made available on AHFC's website or in hard copy by contacting the HCD Plan Coordinator, from March 21, 2014 through April 20, 2014, inclusive. The availability of the draft plan was posted on the AHFC Facebook page. Public comments on the draft SFY2015 Annual Action Plan were received through April 20, 2014 and considered. The AHFC's Board of Directors reviewed the plan at their May 14, 2014 meeting prior to the plan being submitted to HUD in May, 2014.

5. Summary of public comments

A summary of comments will be posted after all comments are received at the end of the Public Comment period on April 20, 2014.

6. Summary of comments or views not accepted and the reasons for not accepting them.

A summary of comments will be posted after all comments are received at the end of the Public Comment period on April 20, 2014.



PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan
Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|-------------------------------|---|---|
| Leading Agency | Alaska Housing Finance Corp | Planning and Program Development Department |
| Program Administration – ESG | Alaska Housing Finance Corp | Planning and Program Development Department |
| Program Administration – HOME | Alaska Housing Finance Corp | Planning and Program Development Department |
| Program Administration – CDBG | AK Department of Commerce and Community Development | Community and Regional Affairs |

Narrative

HUD requires these programs to be administered by recognized Participating Jurisdictions (PJs). Regarding all areas outside Anchorage (referred to as the “balance of state”), the State of Alaska Department of Commerce, Community and Economic Development (DCCED) is the recognized PJ for CDBG and Alaska Housing Finance Corporation (AHFC) is the recognized PJ for the HOME and ESG programs. The Municipality of Anchorage (MOA) is the PJ for all three programs within Anchorage.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The HCD Annual Action Plan reflects the collective priorities of many agencies, organizations and private citizenry within the State of Alaska. These groups and individuals represent a variety of housing and community development programs and concerns. Other entities giving input include state and local governments, non-profit organizations, regional housing authorities and representatives of the private sector, social services providers, housing providers and local authorities among others. Private citizens (particularly those with low incomes or residing in areas in which community development activities are likely to take place) are encouraged to participate in the development and review of the AAP.

The Alaska Housing Finance Corporation constantly collects information and opinions through the years leading to and during the implementation of each Annual Action Plan. AHFC's permanent consultation process takes place through meetings with all groups, emails, phone calls, board meetings, publications, etc.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The State of Alaska promotes and coordinates activities between its constituent in several ways. AHFC supports and is part of the Alaska Council on the Homeless, which also includes the Alaska Mental Health Trust Authority, the Alaska State Departments of Education, Public Safety, Corrections and Health and Social Services and six public members from the homeless provider community, rural housing authorities, local government and the real estate industry. This Council meets two times per year and feedback from the Council is provided directly to AHFC for the development of State policy.

AHFC is integrally involved with the Continuum of Care for the Balance of State as well as at the Anchorage level. As a HUD grantee, AHFC manages the Sponsor-Based Rental Assistance for the entire State.

Alaska Housing Finance Corporation participates in the funding of the HMIS system and the Data Consortium Committee.

The Affordable Appropriate Housing Focus Area of The Alaska Mental Health Trust Authority has been working to increase successful tenancy and tenure in stable affordable housing for homeless beneficiaries and those at risk of becoming homeless. In order to accomplish these goals, the supportive services systems available and appropriate to the level of need must be offered to each tenant. This means coordination and communication between housing providers and social service agencies.



At the same time, AHFC participates in the Alaska Governor's Council on Disabilities and Special Education and in the Alaska Mental Health Trust Authority board as an ex-officio member and provide regular updates to the Board on housing issues.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Alaska Housing Finance Corporation (AHFC) serves as both the designated housing agency for the State of Alaska and the Lead Agency/Collaborative Applicant for AK-501 Continuum of Care (CoC). As such, consultation with the Alaska CoC occurs on an ongoing basis. On December 18, 2012 AHFC held a pre-application consultation for both the SFY15 ESG and state-funded BHAP program in conjunction with the regular meeting schedule of the Alaska Coalition on Housing & Homelessness. The discussion included how the relatively small amount of ESG funds awarded to Alaska would be allocated, the performance standards that would be applied to recipients of both ESG and state homeless funds, and expected changes to the existing HMIS policies and procedures with respect to ESG.

AHFC works closely with the CoC throughout the year to identify areas of unmet need, determine funding priorities and make appropriate technical assistance arrangements to build capacity.

In SFY2015, the CoC will concentrate its efforts toward compliance with the requirement for a centralized or coordinated assessment system. Technical assistance will be sought to determine how best to coordinate assessment among so many distinctly different communities in a standardized way.

AHFC helps fund the HMIS system for the balance of State and is an integral part of all CoC meetings and the Data Consortium Committee, which decide the operation and administration of the system.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

During the year leading up to, and in preparation for, the drafting of the SFY2015 Annual Action Plan, AHFC representatives have gathered information on housing needs with such groups and in such forums as:

- Affordable Housing Project Grand Opening Ceremonies in Anchorage and Fairbanks
- AHFC White Paper on Commercial Facility/Public Building Energy Efficiency
- Alaska Association of Housing Authorities
- Alaska Coalition on Housing and Homelessness
- Alaska Commission on Aging Quarterly Meetings
- Alaska Council on Domestic Violence and Sexual Assault
- Alaska Council on the Homeless (The Governor's Council)
- Alaska Department of Labor Research & Analysis – Market Indicators Report



- Alaska Funders Forums in Nome, Mat-Su and Anchorage
- Alaska Mental Health Board (PHD represents AHFC on this now)
- Alaska Mental Health Trust Authority Affordable Housing Work Group
- Alaska Municipal League Annual Meeting in Anchorage, November 2013
- Alaska Prisoner Reentry Task Force and Housing Work Group
- Alaska State Demographers Report
- Anchorage Chamber of Commerce Presentations on Affordable Housing
- Anchorage Economic Development Corporation Presentations on State Economy
- Anchorage Downtown Partnership, Inc. – Housing Anchorage
- Annual Affordable Housing Tax Credit Conference by Novogradac & Co.
- Annual Conference of the Alaska Chapter of the national Association of Social Workers
- Annual report of statistics from the United Way of Anchorage on the Statewide 211 Information and Referral System
- Barrow Homeless Coalition
- Brother Francis Shelter - Kodiak
- Council of State Community Development Agencies Annual HOME, Supportive Housing Program Manager Training
- Covenant Candlelight Vigil for the Homeless – November, 2013
- Fairbanks Homeless Coalition
- Governor’s Council on Disabilities and Education - Developmental Disability Committee
- Juneau Affordable Housing Commission
- Juneau Homeless Coalition
- Kenai Homeless Coalition
- Mat-Su Homeless Coalition
- Meetings with Senators Mark Begich and Lisa Murkowski and Representative Don Young on national and State of Alaska housing issues.
- Meetings with State Legislative Representatives from Juneau, Anchorage, Nome, and Kotzebue regarding affordable housing and related issues.
- Municipality of Anchorage Mayors Kitchen Cabinet on Affordable Housing
- National Council of State Housing Agencies (NCSHA) Spring and Winter Meetings
- National Finance Development Seminar Sponsored by NAHRO
- Neighborhoods USA Conference, May of 2011 (this isn’t in 2013)
- NEST in Nome
- News Service Monitoring – Statewide and National Housing News
- Program Monitoring of thirty-four AHFC Grantees
- Public Housing Forums regarding Preferences and administration of Section 8 Program
- Statewide Independent Living Council
- Valley Charities, Inc. Wasilla, AK
- Wells Fargo Alaska Advisory Committee
- Weatherization Summit

Notification of the availability of the draft plan, and the public hearing were advertised in the Anchorage Daily News, a newspaper of statewide circulation, and in a number of regional and community newspapers. Announcements of the availability of the draft plan were sent to many individuals, organizations and local governmental entities via electronic list serve. The draft plan



was made available on AHFC's website or in hard copy by contacting the HCD Plan Coordinator, from March 21, 2014 through April 20, 2014, inclusive. The availability of the draft plan was posted on the AHFC Facebook page. Public comments on the draft SFY2015 Annual Action Plan were received through April 20, 2014 and considered. The AHFC's Board of Directors reviewed the plan at their May 14, 2014 meeting prior to the plan being submitted to HUD in May, 2014.

Other local/regional/state/federal planning efforts considered when preparing the Plan

A number of other sources of data and planning input in the area of housing and community development have been used in the preparation of this SFY2015 Annual Action Plan. The Consolidated Planning process is designed to incorporate a broad scope of input and perspectives, and a wide range of resources targeted towards housing and community development. Examples of input from other planning and research efforts include:

- Alaska Continuum of Care for the Homeless—Homeless Strategy for All Areas Outside of Anchorage
- AHFC—Public Housing Division-Moving to Work Plan
- AHFC's Homeless Point in Time Survey Results
- Alaska Homeless Management Information System Data
- Alaska Council on the Homeless, Ten-Year Plan to Reduce Homelessness
- AHFC - Alaska Low Income Weatherization Plan
- NCSHA Federal Liaisons Monthly Telephone Round Table
- Alaska Department of Health and Social Services—Comprehensive Integrated Mental Health Plan
- Kenai Peninsula Borough—Quarterly Report of Key Economic Indicators
- Alaska Housing Market Indicators — Quarterly Survey of Alaska Lenders, the Quarterly Survey of Alaska Permitting Activity, the Annual State of Alaska Rental Market Survey and the Construction Cost Survey
- Alaska Economic Development Council Economic Forecast Presentation
- Alaska Department of Corrections 2009 Offender Profile
- Alaska Prisoner Reentry Task Force, Five Year Prisoner Reentry Strategic Plan 2011-2016; February, 2011
- State-led Disaster Housing Task Force
- State long-term recovery planning effort for the town of Galena

During SFY2015, the HCD Interagency Steering Committee will review other sources of planning and research for potential input into the Plan.

AP-12 Citizen Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting



The State utilizes, to notify people of policy changes, a variety of media, which include list serves, newspapers, council and coalition meetings and public hearings among others. The State also gathers input year-round at meetings, forums, and technical assistance calls. This information from all sources is then used to determine the allocation of Home, CDBG and ESG funds.

AHFC notifies of the availability of plans at public hearings, in the Anchorage Daily News, a newspaper of statewide circulation and in a number of regional and community newspapers. Announcements of the availability of this Annual Action Plan and other plans are sent to many individuals, organizations and local governmental entities via electronic list serve, Anchorage and the Balance of State coalition meetings, the Alaska Governor's Council, and the AHFC Facebook page. Public comments are received and considered. The AHFC's Board of Directors reviews the plans prior to their submission to HUD.

Based on the increased participation in the TBRA program and continued interest in the – Greater Opportunities for Affordable Living (GOAL) for rental housing, along with the more restrictive HUD regulations (New HOME Final Rule) for the Owner Rehabilitation Program Standards; the goal setting for the ORP Program was reevaluated. AHFC will not allocate HOME funds to the Owner Rehabilitation Program in SFY2015. As a new approach for funding, AHFC has decided instead, to utilize the funds by targeting programs that will benefit a larger number of Alaskans with the same amount of HOME funds.

AP-15 Expected Resources – 91.220(c) (1, 2)

The State anticipates that there will be approximately \$16 million in federal funds and \$76 million in State funds for a total of 92.3 million available for programs that affect beneficiaries statewide. With the advent of the new SFY2016-2020 Consolidated Plan, the State will separate the funding for the two jurisdictions in its reports for the benefit of clarity.

The Annual Funding Plan for Housing Table, reflects anticipated funding levels for SFY2015 (July 1, 2014 through June 30, 2015), and covers all areas of Alaska outside of Anchorage. The state funding indicated in the funding table reflects the amounts in the Governor's SFY2015 Capital Budget request to the Alaska Legislature. AHFC updated the Federal figures in the table based on the latest information available at the time of the release of the final SFY2015 Annual Action Plan.



HCD Plan Annual Action Plan
 Annual Funding Plan For Housing
 State of Alaska (Excluding Municipality of Anchorage)
 Fiscal Year 2015 (July 1, 2014 - June 30, 2015)

| Program Name | Program Type | Anticipated Funding | | |
|---|---|---------------------|---------------------|---------------------|
| | | Federal | State | Total |
| Beneficiary and Special Needs Housing | Housing for people with disabilities | 0 | 1,750,000 | 1,750,000 |
| Capital Fund Program | Public Housing Improvements | 3,200,000 | 0 | 3,200,000 |
| CDBG | HUD - Community Development Block Grant Program | 2,418,984 | 42,622 | 2,461,606 |
| Competitive Grants for Public Housing | Matching Funds Public Housing Resident Programs | 750,000 | 350,000 | 1,100,000 |
| Energy Efficiency Monitoring | Energy Rating, Marketing, Tech. Asst., Special Projects | 0 | 750,000 | 750,000 |
| Energy Programs | Weatherization Assistance and Home Energy Rebates | 1,500,000 | 45,000,000 | 46,500,000 |
| ESG | HUD - Emergency Shelter Grant Program | 198,264 | 98,264 | 296,528 |
| Federal and Other Competitive Grants | Matching Funds for Federal Grant Programs | 3,000,000 | 1,500,000 | 4,500,000 |
| HOME | Rehab, new const, rental and homebuyer assistance | 3,017,887 | 750,000 | 3,767,887 |
| HOME Program Income & Recapture | Program income/recapture from HOME activity | 610,927 | 0 | 610,927 |
| Homeless Assistance Program | Funding For Homeless Programs and Prevention | 0 | 8,000,000 | 8,000,000 |
| Housing Opportunities for Persons with AIDS | Rental Assistance - HOPWA | 1,696,709 | 341,030 | 2,037,739 |
| Senior Citizen Housing Development Fund | Senior Housing Rehabilitation and Construction | 0 | 4,500,000 | 4,500,000 |
| Supplemental Housing Development Program | Rural Housing Infrastructure Improvements and Rehab. | 0 | 7,000,000 | 7,000,000 |
| Teacher, Health, and Public Safety Housing | Rental Housing for Teachers, Health Prof, Public Safety | 0 | 6,000,000 | 6,000,000 |
| Total Grants: | | \$16,392,771 | \$76,081,916 | \$92,474,687 |
| Domestic Violence Housing Assistance Prog. | Operating costs | 0 | 2,450,000 | 2,450,000 |
| Public Housing Operating Subsidy | Operating costs | 14,700,000 | 0 | 14,700,000 |
| Section 8 Housing Choice Vouchers | Rental assistance | 34,500,000 | 0 | 34,500,000 |
| Total Rental Assistance: | | \$49,200,000 | \$2,450,000 | \$22,815,785 |



HOME Investment Partnership Funds

The State will receive in SFY2015 \$3,017,887; the State will contribute \$750,000 in matching funds.

SFY2015 (FFY2014) HOME funds and prior year unexpended funds will be allocated to existing programs including Rental Housing Development (RHD) in the amount of \$1,595,000 with an estimated outcome of eight units. The Homeownership Development Program (HDP) will be allocating \$300,000 towards existing programs. HDP is estimated to produce twelve units that meet the Alaska equivalent of the Energy Star standard. The Home Opportunity Program (HOP) will be allocated \$870,000 and is expected to assist a minimum of twenty-five households. Operating Expense Assistance (OEA) for Community Housing Development Organizations (CHDO's) will receive \$150,000. The Owner-Occupied Rehabilitation Program (ORP) will not have any funding allocated; instead it will be combined with previous allocations to maintain the current rate of approximately twelve households during SFY2015 until funds are expended. Tenant-Based Rental Assistance (TBRA) will be funded with \$660,000.

Current and future reprogramed funding and program income/repaid funds are anticipated to be redirected towards Rental Housing Development and/or Tenant-based Rental Assistance.

Community Development Block Grant

The State of Alaska will receive \$2,418,984 in State Community Development Block Grant (CDBG) funding for State Fiscal Year (SFY) 2015. It is anticipated that, following the administrative and technical assistance set-asides, all of the funding will be utilized to support the CDBG Competitive Grant Program as described herein. As per federal regulations, the State will exercise its option to reserve one percent (1%) of its CDBG funds to provide training and technical assistance to CDBG applicants and grantees.

Of the funds available under the CDBG program, the majority of project funds will be targeted toward community development and planning activities which address health and safety needs, or which support future economic development and community self-sufficiency. Special emphasis will be placed on coordinating with other funding sources such as United States Department of Agriculture (USDA) Rural Development; the Economic Development Administration; the Denali Commission; the State of Alaska Designated Legislative Grant Program; the Administration for Native Americans; and other appropriate federal, state, and private funding sources.

The State of Alaska Department of Commerce, Community, and Economic Development (DCCED) will encourage applicants to include or secure outside funding for design, engineering, and feasibility planning for projects as appropriate, prior to applying for CDBG funding for construction or project implementation.



Emergency Solutions Grant

The State of Alaska will receive \$198,264 in the State Fiscal Year SFY2015. ESG funds will be awarded on a competitive basis to units of local government and non-profit organizations. Applications are received annually, in response to a Notice of Funding Availability (NOFA). To incentivize coordination between the state BHAP grant and ESG, AHFC conducts a joint application process for both of these resources. Applicants requesting funding for Emergency Shelter or Street Outreach may request no less than \$20,000 and no more than \$30,000.

The reason for these funding limitations is to achieve both administrative efficiency and broader geographic distribution of funds among Alaska's shelters. The ESG allocation for this component rose above \$160,000, thus the funding limit will rise commensurately to \$40,000. No funding limits for the Homeless Prevention/Rapid Re-Housing set-aside will be considered until after a funding cycle occurs in which multiple applicants seek ESG funding for these activities.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Affordable Housing is a big issue in Alaska and as a result, the Participating Jurisdiction (PJ) works with the Department of Health and Social Services, the Alaska Mental Health Trust Authority, and among others, private foundations like the Rasmuson Foundation to get the most out of all the available resources, specifically the State has taken forward steps as follows: merged the HOME Rental Development funds with the Senior housing and Low-Income Housing Tax Credit programs; provided HOME assistance to the RurAL CAP and the Alaska Community Development Corporation for self-help programs under the USDA program so that a small amount of the HOME Ownership Development Program can help purchase the land and contribute to low-income clients becoming home owners.

AHFC combines state Special Needs Housing Grant funds with HOME funds to make it possible to fund projects for people with mental illness and supportive housing. AHFC has created a preference in the Low-Income Housing Tax Credit (LIHTC) allocation plan for the preservation of USDA projects. This way HOME and LIHTC are leveraged in with USDA financing to preserve affordable housing.

a. On an annual basis through the Greater Opportunities for Affordable Living (GOAL) program and/or the Special Needs Housing Grant (SNHG) program, AHFC announces the availability of HOME funds for rental development. The SNHG program allocates capital development funds to develop rental housing projects that will serve special needs, and low-income households. In SFY2015, HOME rental development funds may also be awarded through the SNHG award process, in addition to the GOAL process, if AHFC deems that it is in the best interest of the HOME program to do so.

b. The SFY2015 (FFY 2014) allocation of HOME funds carries a twenty-five percent (25%) matching requirement. The PJ anticipates meeting the match through a contribution of AHFC general funds. This contribution effectively increases the total amount of HOME funds available



during SFY2015 (FFY 2014) to \$3,767,887. Whenever feasible, recipients of HOME funds will be encouraged to make additional contributions to HOME projects that will qualify as “match” under the federal regulations. This will allow the PJ to further stretch HOME funds to assist low-income Alaskans. If for some reason these strategies do not meet the twenty-five percent (25%) matching requirement, AHFC will utilize banked HOME match.

c. HOME and CDBG funding, where appropriate, will continue to be used in conjunction with other federal and state funds to achieve the goal of upgrading existing housing stock. Such funding sources include, but are not limited to AHFC/DOE Weatherization funds, Senior Citizen Housing Development Funds, DHSS Accessibility Brokerage Program funds, and USDA Housing Preservation funds. All homes considered for assistance under the ORP program must be occupied by owners with annual incomes at or below 60 percent of the area median income as determined by HUD adjusted for household size. AHFC will consider waiver requests for eligible households that exceed 60 percent area median income but do not exceed 80 percent area median income; waiver considerations are outlined in the AHFC ORP Policy and Procedure Manual.

d. Over the last several years, AHFC has increased the emphasis on rehabilitation and preservation of existing affordable housing resources in the rating criteria for the LIHTC, HOME and Senior Citizen Housing Development Fund (SCHDF) programs. As a result, more affordable housing rental units have been renovated and several federally subsidized rental projects have remained in the affordable housing stock. Yet, throughout the state, there are still serious shortages of affordable, decent housing for low-income Alaskans. Constraints of financial feasibility impede the development of affordable housing, in both rural and urban communities. Critical to the implementation of the strategies contained in this Plan is a dedicated source of funds to leverage other funding sources for the development of new affordable housing opportunities, as well as the acquisition and rehabilitation of existing structures.

e. Of the funds available under the CDBG program, the majority of project funds will be targeted toward community development and planning activities which address health and safety needs, or which support future economic development and community self-sufficiency. Special emphasis will be placed on coordinating with other funding sources such as United States Department of Agriculture (USDA) Rural Development; the Economic Development Administration; the Denali Commission; the State of Alaska Designated Legislative Grant Program; the Administration for Native Americans; and other appropriate federal, state, and private funding sources. The State of Alaska Department of Commerce, Community, and Economic Development (DCCED) will encourage applicants to include or secure outside funding for design, engineering, and feasibility planning for projects as appropriate, prior to applying for CDBG funding for construction or project implementation.

f. CDBG Budget/Match/in-kind Contributions

The application-selection process for the CDBG program consists of two stages: threshold review and project rating/selection. An application must meet all of the threshold-review requirements to progress to the second stage of the selection process.

The project rating/selection process, stage two, will be conducted by the ASC. Applications will be evaluated and assigned 25 points by the ASC based on Budget/Match/In-Kind contributions.



If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The State encourages the utilization and leverage of publicly-owned land that is available to be leased and to consider all opportunities to protect these public properties from being privately acquired.

Potential publicly-owned property located in the Balance of State that could be available to help address the needs identified in the Plan includes land that AHFC owns, property owned by different cities across the State, properties owned by the Alaska Mental Health Trust Authority, and Alaska Native corporations and tribes.

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Consistent with statutory requirements, the overall goal for the Consolidated Housing and Community Development Plan (HCD) for the State of Alaska is to:

Provide decent housing, create suitable living environments, and expand economic opportunities for Alaskans with incomes at or below eighty percent (80%) of median income.

The State of Alaska's Five Year HCD Plan (July 1, 2010 through June 30, 2015) identified seven general principles to guide the State's efforts to implement the above statutory goal. These principles are:

The use of federal housing and community development funds should emphasize benefit to low income Alaskans and increase sustainable housing and neighborhood options for Alaskans.

Rationale: The amount of federal funds is limited; greatest needs are among the lowest-income households. Low to moderate income Alaskans should not have their housing options limited to only lower-income neighborhoods.

Use of community development funds should emphasize the creation of economic opportunity through development of infrastructure. Rationale: Basic infrastructure is lacking in many of Alaska's communities and is a major barrier to economic self-sufficiency. Location-efficient facility decisions can reduce the operating and capital expenses associated with transportation.

Preserve and upgrade existing housing supply through weatherization and rehabilitation. Rationale: Because it is so expensive to develop new housing, every effort must be made to prolong the useful life and to lower operating costs of Alaska's existing housing.



Use of federal homeless funds should emphasize activities that maintain and strengthen the service delivery system for Alaska’s homeless, consistent with local strategies. Rationale: Very little formula funding is available for services to help the homeless and near-homeless.

Maximize the use of federal housing and community development funds by supporting projects that include significant leveraging resources. Rationale: The amount of federal funds is limited; more can be accomplished if federal funds are combined with state and local resources.

Expand the supply of affordable housing for Alaskans with special needs, incorporating universal design and appropriate supportive services. Rationale: Existing housing supply is inadequate to meet current and projected need for this population, which has historically been underserved.

Housing and community development projects should incorporate climate specific design and engineering, energy efficient community design and construction techniques and innovative technologies. Rationale: Use of appropriate technologies insures long term viability of housing and community development projects. Communities designed in consideration of the link between transportation and housing costs, can minimize the consumption of energy used for mobility.

The current Five Year HCD Plan states that annual priorities are to be shaped by the Guiding Principles listed above. Specific objectives will be defined within the Annual Action Plans according to these Principles. Projects and activities are funded if they support the annual objectives.

| Percentage of Federal Funds per Program | | | | | |
|---|--------------------|---------------------|----------------|-----------------------|---------|
| | Rental Development | Homeless Prevention | Home Ownership | Community Development | Total % |
| CDBG | | | | 100% | 100% |
| HOME | 49% | 19% | 32% | | 100% |
| HOPWA | | | | | |
| ESG | | 100% | | | 100% |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

| Specific Obj. # | Outcome/Objective | Sources of Funds | Performance Indicators | Program Year | Expected Number | Actual Number | Percent Completed |
|--|--|------------------|---|------------------------|-----------------|-------------------|-------------------|
| | Specific Annual Objectives | | | | | | |
| DH-1 Availability/Accessibility of Decent Housing | | | | | | | |
| DH-1.1 | Home Opportunity Program: Creating opportunities for home ownership through education and financial assistance. | HOME | Number of homebuyers receiving assistance. | 2010 | 22 10 | 38 10 | 35% 20% |
| | | | | 2011 | 22 10 | 36 54 | 33% 100%+ |
| DH-1.2 | Tenant Based Rental Assistance: Improving the availability of affordable housing options through rental subsidies. | HOME | Number of tenant households receiving rental assistance. | 2012 | 22 10 | 35 87 | |
| | | | | 2013 | 22 10 | | |
| | | | | 2014 | 22 10 | | |
| | | | | MULTI-YEAR GOAL | | 110 50 | |
| DH-2 Affordability of Decent Housing | | | | | | | |
| DH-2.1 | Rental Housing Dev - Creating affordable decent housing opportunities through rehabilitation and preservation of existing housing resources. | HOME | Number of affordable units developed. | 2010 | 6 8 | 14 16 | 46% 100%+ |
| | | | | 2011 | 6 8 | 8 8 | 100%+ 100%+ |
| DH-2.2 | Homeownership Dev. Program- Creating affordable housing for LMI families through assistance with the cost of development. | HOME | rental development program, only the federal HOME units are reported. | 2012 | 6 8 | 0 15 | |
| | | | | 2013 | 6 0 | | |
| | | | | 2014 | 6 0 | | |
| | | | | MULTI-YEAR GOAL | | 30 24 | |
| DH-3 Sustainability of Decent Housing | | | | | | | |
| DH-3.1 | Owner Occupied Rehab- Create decent housing with improved or new sustainability. | HOME | Number of homeowners receiving assistance. | 2010 | 14 | 8 | 11% |
| | | | | 2011 | 14 | 7 | 10% |
| | | | | 2012 | 14 | 7 | |
| | | | | 2013 | 14 | | |
| | | | | 2014 | 14 | | |
| | MULTI-YEAR GOAL | | 70 | | | | |

AP-35 Projects – 91.220(d)

| Annual Action Plan - Planned Project Results for Low Income Households | | | |
|--|---|-----------------|--|
| Outcomes and Objectives | Performance Indicators | Expected Number | Activity Description |
| DH 1.1 | Number of homebuyers receiving assistance. | 30 | HOME Opportunity Program |
| DH 1.2 | Number of tenant households receiving assistance. | 50 | Tenant Based Rental Assistance |
| DH 2.1 | Number of HOME units developed. | 8 | Rental Development Program |
| DH 2.2 | Number of affordable units developed. | 12 | Homeownership Development Program |
| DH 3.1 | Number of homeowners receiving assistance. | 0 | Owner-Occupied Rehabilitation Program |
| SL 1.1 | CDBG- Number of persons with new access to a public facility or infrastructure benefit. | 1,511 | CDBG- Community Development |
| SL 1.2 | CDBG- Number of LMI households receiving funding to address health and safety issues and number of persons in those households benefitting. | 0 | CDBG Owner-Occupied Rehabilitation Program |
| SL-1.3 | ESG- Number of homeless facilities upgraded | 0 | Rehabilitation/ Renovation |
| SL-1.4 | ESG- Number of bed-nights provided in homeless facilities | 2,500 | Maintenance & Operating Costs |
| SL-1.5 | ESG- Number of homeless persons who benefited from shelter or services | 3,000 | Essential Services |
| *Use one of 9 outcome/objective categories | | | |
| | Availability/Accessibility | Affordability | Sustainability |
| Decent Housing | DH-1 | DH-2 | DH-3 |
| Suitable Living Environment | SL-1 | SL-2 | SL-3 |
| Economic Opportunity | EO-1 | EO-2 | EO-3 |

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation

The number of Owner-Occupied Rehabilitation Program (ORP) households served remains low in relation to the number of households AHFC would like to serve. The high volume of work under the State's Weatherization Program, and the difficulty in administering the Owner-Occupied Rehabilitation Program (ORP), are the main reasons for the low volume of ORP households. In SFY2014, AHFC allocated \$852,991 of HOME funds to ORP. Any uncommitted ORP funds in SFY2015 will be carried forward to SFY2016, or, reallocated to another eligible activity in accordance with the priorities outlined in Section VII. L. HOME Program Development.

Based on the increased participation in the TBRA program and continued interest in the – Greater Opportunities for Affordable Living (GOAL) for rental housing, along with the more restrictive HUD regulations (New HOME Final Rule) for the Owner Rehabilitation Program Standards; the goal setting for the ORP Program was reevaluated. AHFC will not allocate HOME funds to the Owner Rehabilitation Program in SFY2015. As a new approach for funding, AHFC has decided instead, to utilize the funds by targeting programs that will benefit a larger number of Alaskans with the same amount of HOME funds.

AHFC has identified the need to provide Tenant Based Rental Assistance (TBRA) to eligible households that are at or below 60% of the median area income. Preference is given to special needs and at-risk populations as articulated in the Five Year (SFY2011 through 2015) Consolidated Housing and Community Development Plan. In SFY2015 (FFY2014), HOME funding for TBRA will be allocated in the amount of \$660,000.

As the HOME program approaches its twentieth anniversary, the State recognizes that a few HOME rental housing development properties that are in the fifteenth year of the affordability period have deferred maintenance, limited or negative net operating income, or have high vacancy rates and marketability issues. The State has included in this AAP a process and criteria for identifying "troubled" rental housing development projects and a process for evaluating whether additional HOME funds may be needed in order to preserve existing HOME affordable housing stock (pg. 26). AHFC may pursue a waiver from HUD regarding the prohibition against investing additional HOME dollars in rental properties past the first year of project completion if AHFC deems it to be necessary to preserve units.

Obstacles

The main three obstacles that complicate the process of addressing needs in the State of Alaska are cost and the lack of capacity and resources. Most applicants find it very challenging to identify funding sources to fill the gap between CDBG or HOME funds and the actual cost of projects. The cost of construction in rural Alaska is much higher than in urban areas and the cost of construction in the urban areas of Alaska is much higher than in other states.

The building season in Alaska is shorter than in most states and it shortens more dramatically the farther north the project. Costs are driven higher where materials must be flown or barged to the project site. In order to obtain experience and develop the qualifications necessary to create the



efficiencies that keep project costs within budget, workers and organizations in rural areas face challenges not always evident in urban Alaska. Training, modern technologies and other resources may not be readily available in small communities. Local organizations or communities and regional Housing Authorities continue to work diligently, and successfully, to identify and bridge these gaps.

Another obstacle is the growing number of labor-intensive requirements to administer the ESG program, especially the Homeless Prevention and Rapid Re-Housing components. Many homeless service providers around the state are small, faith-based operations with only one or two paid staff and a corps of volunteers. The complexity of qualifying and assisting ESG program participants will require significant capacity building efforts.



AP-38 Projects Summary

Community Development Block Grant

Grant funding from SFY 2015, which utilizes Federal Fiscal Year (FFY) 2014 funds, is available for three categories of projects: Community Development, Planning, and Special Economic Development. An eligible applicant may apply for up to \$850,000 during a single annual competition. It is anticipated that the competition for FFY 2014 funds will be held in the fall of 2014. DCCED provides an application kit to potential grantees with additional details about the program, specific eligibility thresholds, and other important information which will assist an applicant in the process of seeking CDBG funds. DCCED may elect to hold more than one competition annually if it is in the best interest of the CDBG program to do so. DCCED reserves the right to make program changes based on pending budget cuts, if any, at the federal level.

Of the funds available under the CDBG program, the majority of project funds will be targeted toward community development and planning activities which address health and safety needs, or which support future economic development and community self-sufficiency. Special emphasis will be placed on coordinating with other funding sources such as United States Department of Agriculture (USDA) Rural Development; the Economic Development Administration; the State of Alaska Designated Legislative Grant Program; the Administration for Native Americans; and other appropriate federal, state, and private funding sources. The State of Alaska Department of Commerce, Community, and Economic Development (DCCED) will encourage applicants to include or secure outside funding for design, engineering, and feasibility planning for projects as appropriate, prior to applying for CDBG funding for construction or project implementation.

HOME – Owner-Occupied Rehabilitation Program

The HCD plan places priority on preserving and upgrading existing housing supply through rehabilitation and weatherization to low-income homeowners. Although AHFC remains committed to the continuation of the Owner-Occupied Rehabilitation Program (ORP) in SFY2014, the expenditure of ORP funds remains low. There are several factors that have contributed to the reduction in ORP expenditures. First, the State of Alaska has allocated nearly \$512 million dollars to AHFC to administer weatherization and energy programs. Two of the SFY2014 AHFC ORP sub-recipients administer the weatherization program for AHFC in addition to ORP. The State legislature has imposed aggressive implementation and expenditure requirements on the weatherization and energy programs; this has necessitated the full attention of AHFC's weatherization program grantees. Lastly the HOME Final Rule regarding Homeowner Rehabilitation has made it more difficult and costly due to the new inspection and code standards that will be required in each area. Consequently, ORP production will be adversely impacted.

Two ORP sub-recipients continue to offer rehabilitation services to eligible applicants throughout the state under existing contracts. AHFC will not allocate HOME funds to ORP for SFY2015. AHFC will discontinue the funding in SFY2015 for the ORP program to give more weight to the allocation of funds to programs that will benefit a greater number of Alaskans with the current and dwindling amount of resources. The Owner-Occupied Rehabilitation Program funding may be re-allocated to the rental housing development program or the Tenant Based Rental Assistance program if AHFC determines that funds cannot be spent within a reasonable timeframe.



HOME and CDBG funding, where appropriate, will continue to be used in conjunction with other federal and state funds to achieve the goal of upgrading existing housing stock. Such funding sources include, but are not limited to AHFC/DOE Weatherization funds, Senior Citizen Housing Development Funds, DHSS Accessibility Brokerage Program funds, and USDA Housing Preservation funds.

All homes considered for assistance under the ORP program must be occupied by owners with annual incomes at or below 60 percent of the area median income as determined by HUD adjusted for household size. AHFC will consider waiver requests for eligible households that exceed 60 percent area median income but do not exceed 80 percent area median income; waiver considerations are outlined in the AHFC ORP Policy and Procedure Manual. Eligible households with one or more of the following characteristics receive preference under this program:

- Persons over the age of 55;
- Families with children who are six (6) years old or younger; and
- Families in which at least one of the occupants has a disability, as defined in 24 CFR Part 92.2;

The objective of housing rehabilitated under the ORP program with HOME program funding is to create additional decent and sustainable housing stock in Alaska. All units will be brought up to code and will meet the AHFC HOME Program Written Rehabilitation Standards. The after-rehabilitation value of the property may not exceed the allowable limits 95% of the area median sales price established by HUD per Section 92.254(a)(2)(iii) of the Final Rule published on July 24, 2013, HUD established new homeownership value limits for HOME Participating Jurisdictions (PJs). Furthermore, if a homeowner has been previously assisted with HOME funds and is currently still within the period of his or her outstanding HOME note or deed restrictions, he or she is not eligible for additional HOME funded assistance under this program. HOME funds provided through the ORP program will be in the form of conditionally-forgivable, zero interest loans to the homeowners. Maximum loan and grant limitations, and criteria for when each apply, will be established by AHFC in the ORP Policy and Procedure Manual. The eligible homeowner will execute a note and deed of trust to secure some or all of the assistance provided.

Loan provisions will have a forgiveness (recapture) period of four years. Equal portion of the amount subject to forgiveness will be deducted from the loan balance for each full year of ownership. In the event the homeowner fails to own the home after the rehabilitation activities are complete for the required recapture period, any amount of the loan not forgiven will be due and payable upon the sale or transfer of title of the property. In addition, in the case of a sale (voluntary or otherwise) the maximum amount of funds subject to recapture is limited to whatever net proceeds (if any) are available. The homeowner must show that the appraised value of the home is not sufficient to pay off the HOME loan(s) in addition to any other lien in superior position, and standard and customary seller's closing costs. Net proceeds are calculated by the sales price less any non-HOME loans or repayments less closing costs.

In the event that the cost to rehabilitate a property exceeds 75 percent of the replacement cost, the property may be reconstructed with ORP funds; the owner may be required to make principal payments on the portion of the loan that exceeds the forgivable amount.



The objective of housing rehabilitated under the ORP program with CDBG funds is to provide repairs for homeowners that have an immediate need to correct an emergency condition that has been determined to present an imminent danger to the health and safety of occupants or to protect a property from further structural damage. CDBG funding will be provided in the form of a grant through the eligible local government.

This program meets the HOME HUD objective of providing decent housing with improved or new sustainability and the CDBG objective of creating a suitable living environment by providing funding for owner-occupied housing rehabilitation services which address emergency needs and health and safety issues for low to moderate income households while improving availability and accessibility. The following outcomes are estimations that will be used to measure the progress of this program:

- It is estimated that twelve units will be rehabilitated.
- It is estimated that eight units will be owned by seniors, families with children or persons with disabilities.

Outcomes will be driven by the applicant pool and the amount of HOME assistance funds in each unit. The number of units that may be completed for seniors, families with children or persons with disabilities will be dependent on the number of applications to the program. Additional homes may be assisted if the amount of HOME funds invested is less than anticipated. Any uncommitted ORP funds in SFY2014 will be carried forward to SFY2015, or, reallocated to another eligible activity in accordance with the priorities outlined below:

Priority One: Fund additional rental housing development activities to the extent that the demand for these activities exists and AHFC determines that an applicant has a feasible, shovel-ready project.

Priority Two: Fund tenant-based rental assistance activities to the extent that the demand for these activities exists, feasible partnerships have been forged with State of Alaska agencies or departments, and it is anticipated that funds will be expensed within a reasonable time frame.

Priority Three: Invest additional HOME funds in existing HOME rental development “troubled” projects in order to preserve HOME-assisted housing projects that have become financially unviable. Prior to making a funding commitment to a HOME “troubled” property, AHFC must obtain a waiver from HUD to the provisions at 24 CFR 92.214 a. 6. that prohibits AHFC from investing additional HOME funds in rental properties.

AHFC may solicit proposals from project sponsors or owners either on a first come, first serve basis or by announcing a Request for Proposal. Eligible projects include: 1) projects determined to be “troubled” either by AHFC or HUD; 2) projects in at least the fifteenth year of the affordability period; 3) projects that have issues related to project financing, management or operation; 4) projects that have undergone and completed a HUD or AHFC Technical Assistance Review for Troubled Rental Projects.



A Project sponsor or owner that is concerned that they have a “troubled” project should contact AHFC’s HOME Program Manager. Warning signs of “troubled” projects commonly include: deferred maintenance; limited or negative net operating income; or high vacancy rates.

Priority Four: Fund ORP, HOP and HDP activities in excess of what has been allocated to these programs in SFY2014 to the extent that demand exists and sub-recipients can feasibly expend additional funds within the grant performance period.

HOME – Homeownership Development Program

Homeownership Development Program (HDP) funds are awarded through an annual Notice of Funding Availability (NOFA). HDP awards are limited to participants in the USDA’s 523 self-help homeownership program, Community Land Trusts, CHDOs and Habitat for Humanity organizations. In SFY2015 (FFY2014), HOME funding for TBRA will be allocated in the amount of \$330,000. Any funds remaining after HDP awards are determined may be allocated to rental development projects or the Tenant Based Rental Assistance program.

The maximum per-unit HOME subsidy for HDP is \$40,000 per unit. The new HOME homeownership value limits for newly constructed HOME units is 95 percent of the median purchase price for the area based on Federal Housing Administration (FHA) single family mortgage program data for newly constructed housing. Nationwide, HUD has established a minimum limit or floor based on 95 percent of the U.S. median purchase price for new construction for nonmetropolitan areas. This figure is determined by the U.S. Census Bureau. HUD has used the greater of these two figures as their HOME homeownership value limit for newly constructed housing in each area. HDP funds may be used for land acquisition, site / infrastructure costs, minimal soft costs and if necessary, down payment and closing cost assistance. The amount of allowable soft costs may not exceed 10% of the HDP hard costs. The NOFA and corresponding application will require that the need be clearly demonstrated for proposed HDP project in their respective local housing marketplaces.

The project sponsor is responsible for identifying homebuyer assistance resources that may be necessary for low-income homebuyers to purchase the home for the proposed sales price. Units assisted with homeownership development funds under this program are not eligible for buy down assistance under the Home Opportunity Program (HOP) but are eligible to receive down payment and closing cost assistance.

All HDP sub-recipients will use the recapture model unless an applicant explicitly requests to employ the resale method at the time of application for funding. AHFC will authorize the use of the resale method if the sub-recipient is able to demonstrate to AHFC the following: home prices in the community are rapidly increasing or the community is considered a “high cost area”(for this purpose, AHFC will identify “high cost area” annually in the HDP NOFA packet); the sub-recipient has the necessary experience, capacity and qualifications needed to service resale agreements for the term of the agreements; the sub-recipient is familiar with land leases and covenants; the sub-recipient has the experience, capacity and capability to income qualify future homeowners. If the proposed community is not considered a “high cost area” by AHFC’s definition, AHFC may consider other compelling reasons presented by the sub-recipient to employ the resale method in a particular community or location.



For HOME funded HDP projects, AHFC will secure the HOME subsidy through an assistance agreement and covenant under the resale provisions or a note, deed of trust, and assistance agreement under the recapture provisions consistent with the terms described in the HOME Program description. AHFC will evaluate project proposals to determine the financial feasibility of the project and other predetermined selection criteria. AHFC will conduct a subsidy layering review on each project receiving HDP funds to ensure that the amount of HDP funds provided does not exceed the amount necessary to provide affordable housing. Funding awards will be made to applicants based on the availability of funds, relative ranking among the other applicants, and other criteria determined to be appropriate.

This program meets the HUD objective of providing decent housing with improved affordability. The following outcomes are estimations that will be used to measure the progress of this program:

- It is estimated that twelve units will be developed.
- It is estimated that twelve units will meet the Alaska equivalent of the Energy Star standard.

There are a number of factors that will influence these outcomes such as the applicants and criteria under the NOFA. Any uncommitted HDP funds in SFY2014 will be carried forward to SFY2015, or reallocated to another eligible activity.

HOME - The Home Opportunity Program (HOP)

Expansion of housing choice is an important component of the State's housing strategy. Significant numbers of steadily employed lower-income Alaskans have been unable to reach their homeownership goal.

HOP Addresses Obstacles to Homeownership

In the State of Alaska the greatest obstacles to achieving homeownership is generally an inability to:

- Qualify for conventional financing at the loan amount necessary to purchase homes; and
- Accumulate savings sufficient to satisfy down-payment and closing cost requirements.

A total of \$870,000 in SFY2015 (FFY 2014) HOME funds is reserved to provide down-payment, closing costs and buy down assistance to lower income homebuyers.

The Home Opportunity Program (HOP) will be administered by non-profit corporations and/or public agencies that have been competitively awarded funds by AHFC. A Notice of Funding Availability (NOFA) or a Request for Qualification (RFQ) will be announced. Interested agencies are invited to respond by the published deadline and proposals are evaluated by AHFC. Prospective borrowers will be required to complete an orientation to homeownership through AHFC's innovative HOME CHOICE workshop offerings, or an equivalent program offered by private lenders and other qualified entities.

Eligible borrowers must have annual incomes at or below 80 percent of the area median, as determined by HUD, adjusted for household size. Additionally, they must exhibit the ability to meet the on-going responsibilities of homeownership, including the repayment of the primary mortgage loan.



The HOP program will primarily utilize the recapture model. The resale model is only allowable when HOP funds are being used in conjunction with other HOME projects that have received prior approval from AHFC to utilize the resale model.

HOME – Tenant-Based Rental Assistance

AHFC has identified the need to provide Tenant Based Rental Assistance (TBRA) to eligible households that are at or below 60% of the median area income. Preference is given to special needs and at-risk populations as articulated in the Five Year (SFY2011 through 2015) Consolidated Housing and Community Development Plan. In SFY2015 (FFY2014), HOME funding for TBRA will be allocated in the amount of \$660,000.

AHFC has partnered with State of Alaska Department of Corrections and Office of Children's Services to target special needs and at-risk populations who will be transitioning from State supervision or programs into permanent housing. In addition, AHFC may select sub-recipients through a NOFA or RFQ process to assist with the administration of TBRA.

TBRA is essential to meeting the unmet needs of special needs and at-risk populations by providing opportunities for those seeking individual living options in normal residential settings or in need of subsidized rental housing; TBRA will help narrow the gap in benefits and services received.

TBRA is an essential part of AHFC's housing strategy and market conditions make TBRA a viable option; rental unit availability data indicates that there is an ample supply of units to make TBRA a viable housing strategy. However, in many rural areas of Alaska, the Fair Market Rent prescribed by HUD does not keep up with real market rent prices.

TBRA Vouchers may not be used within the Municipality of Anchorage. The TBRA service area will include communities that are served by the AHFC Public Housing Division, outside of Anchorage.

This program meets the HUD objective of providing decent housing with improved or new availability. It is estimated that 50 households will be assisted.

There are a number of factors that will influence this outcome such as the length of the assistance provided to each household and the time it takes to perfect the TBRA delivery system. If households are renewed or require additional months of assistance than initially planned for, the number of households served may be reduced. In addition, outcomes may not be realized until future plan years as AHFC perfects the TBRA delivery system and forges partnerships necessary to implement TBRA.

HOME – Rental Housing Development

On an annual basis through the Greater Opportunities for Affordable Living (GOAL) program and/or the Special Needs Housing Grant (SNHG) program, AHFC announces the availability of HOME funds for rental development. The SNHG program allocates capital development funds to develop rental housing projects that will serve special needs, and low-income households. In SFY2015, HOME rental development funds may also be awarded through the SNHG award process, in addition to the



GOAL process, if AHFC deems that it is in the best interest of the HOME program to do so. It is estimated that approximately eight units will be developed with this funding source. The State of Alaska allocated \$1,255,000 of Home funds to the RHD Program and matched it with \$340,000 in State funds.

Emergency Solutions Grant

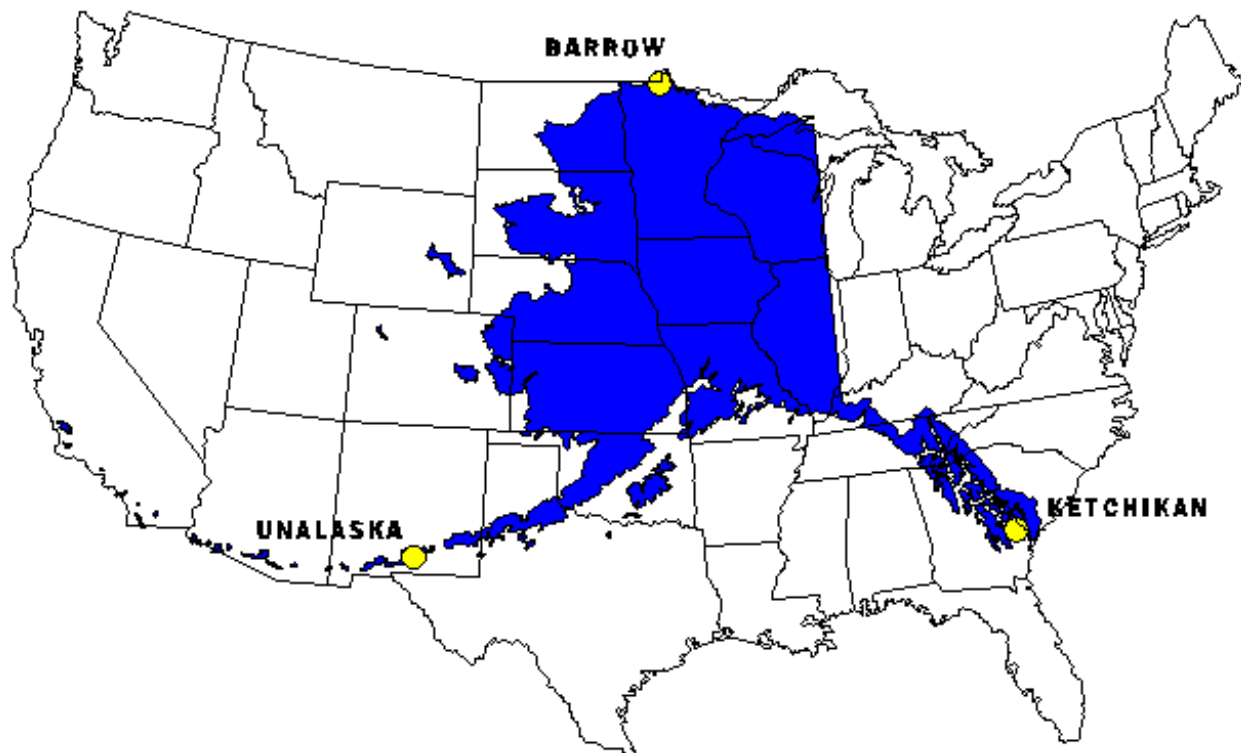
Due to the extremely small amount of ESG funds that are allocated to Alaska each year and the documented high need among shelters for operating assistance, the State will award the maximum amount of its allocation for that purpose, by rank order in the competition. The remaining amount will be awarded to projects that proposed a financially feasible medium-term rental assistance program to prevent homelessness or rapidly re-house those who have been displaced.



AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The jurisdiction covered by the Annual Action Plan has a population of approximately 443,300 and a land area of 586,400 square miles. Alaska has 229 federally recognized tribes that are unlike tribes in all other states: With the exception of the Metlakatla Indian Tribe on Annette Island, tribes are not geographically defined, located on reservations, or co-located on government land. Alaska is 1/5 of the size of the Lower 48 States, and is larger than the next three largest states (Texas, California and Montana) combined.



Addressing the range of needs and allocating resources in an equitable manner is a complicated task. Because funds are distributed through a competitive process, the State cannot predict who will apply or how funds will be distributed geographically; therefore, a geographic distribution formula is not included.

Community Development Block Grant - Competitive Grant Program

The CDBG program is a flexible source of competitive funding for a broad range of community development activities. The following information outlines the method the State of Alaska will use to

distribute CDBG funds. DCCED is committed to making the program responsive to local community needs, especially as they relate to the low- and moderate-income (LMI) population.

Grant funding from SFY 2015, (FFY) 2014 funds, are available for: Community Development, Planning, and Special Economic Development. An eligible applicant may apply for up to \$850,000 during a single annual competition. It is anticipated that the competition for FFY 2014 funds will be held in the fall of 2014. DCCED provides an application kit to potential grantees with additional details about the program, specific eligibility thresholds, and other important information which will assist an applicant in the process of seeking CDBG funds. DCCED may elect to hold more than one competition annually if it is in the best interest of the CDBG program. DCCED reserves the right to make program changes based on pending budget cuts, if any, at the federal level.

Emergency Solutions Grant

ESG funds will be awarded on a competitive basis to units of local government and non-profit organizations. Applications are received annually, in response to a Notice of Funding Availability (NOFA). To incentivize coordination between the state BHAP grant and ESG, AHFC conducts a joint application process for both of these resources. Applicants requesting funding for Emergency Shelter or Street Outreach may request no less than \$20,000 and no more than \$30,000. The reason for these funding limitations is to achieve both administrative efficiency and broader geographic distribution of funds among Alaska's shelters.

Home Investment Partnership Program

AHFC's LIHTC, SCHDF, and HOME programs (including HDP, ORP, and TBRA) all promote accessible housing through the rating criteria used to select applications to be funded during each competitive award cycle. In addition, special underwriting considerations are given to multi-family projects targeting special needs groups, through AHFC's Multifamily, Special Needs and Congregate Housing Loan Programs.

Because funds are distributed through a competitive process, the State cannot predict who will apply or how funds will be distributed geographically; therefore, a geographic distribution formula is not included.

The Home Opportunity Program (HOP) will be administered by non-profit corporations and/or public agencies that have been competitively awarded funds by AHFC. A Notice of Funding Availability (NOFA) or a Request for Qualification (RFQ) will be announced. Interested agencies are invited to respond by the published deadline and proposals are evaluated by AHFC. Prospective borrowers will be required to complete an orientation to homeownership through AHFC's innovative HOME CHOICE workshop offerings, or an equivalent program offered by private lenders and other qualified entities.



AP-55 Affordable Housing – 91.220(g)

The State will outline its plans during SFY2015 to address underserved housing and community development needs. This section will cover actions promoting the development and maintenance of affordable housing, including the use of public housing resources and the development of public housing resident initiatives. The coordination of Low-Income Housing Tax Credits with other affordable housing resources will also be discussed. Actions will be outlined that help remove barriers to affordable housing, evaluate and reduce lead based paint hazards, develop economic opportunities for low-income families, improve organizational capacity, and improve the coordination between public housing and social service agencies.

Rental Housing Development Activities

Over the last several years, AHFC has increased the emphasis on rehabilitation and preservation of existing affordable housing resources in the rating criteria for the LIHTC, HOME and Senior Citizen Housing Development Fund (SCHDF) programs. As a result, more affordable housing rental units have been renovated and several federally subsidized rental projects have remained in the affordable housing stock. Yet, throughout the state, there are still serious shortages of affordable, decent housing for low-income Alaskans. Constraints of financial feasibility impede the development of affordable housing, in both rural and urban communities. Critical to the implementation of the strategies contained in this Plan is a dedicated source of funds to leverage other funding sources for the development of new affordable housing opportunities, as well as the acquisition and rehabilitation of existing structures.

On an annual basis through the Greater Opportunities for Affordable Living (GOAL) program and/or the Special Needs Housing Grant (SNHG) program, AHFC announces the availability of HOME funds for rental development. The SNHG program allocates capital development funds to develop rental housing projects that will serve special needs, and often low-income households. In SFY2014, HOME rental development funds may also be awarded through the SNHG award process, in addition to the GOAL process, if AHFC deems that it is in the best interest of the HOME program to do so.

Community Housing Development Organizations (CHDOs) Development Activities

The National Housing Affordability Act placed a high priority on using community-based non-profit organizations to develop affordable housing. A set-aside of 15 percent of each Participating Jurisdiction's HOME funds was mandated for the exclusive use of CHDOs. The standards for certification as a CHDO were established by federal regulation. Only certified CHDOs will be eligible to access the set-aside of CHDO funds for the development of affordable housing. This program meets the HUD objective of providing decent housing with improved affordability.

CHDO set-aside funds are a sub-set of HOME funds reserved for the development of affordable housing. In the State of Alaska HOME Program, these funds may be used for allowable HOME activities outlined in the Rental Development Activities, through the GOAL and SNHG programs described above, subject to the limitations of 24 CFR 92.300. If an eligible CHDO is awarded HDP



funding, those funds may be designated as CHDO set-aside or CHDO reserve funds. To participate in the CHDO set-aside, an organization must complete the following steps:

- a. Complete and submit an annual application to AHFC for certification as a CHDO with the appropriate supporting documentation;
- b. Receive certification from AHFC, after compliance with CHDO criteria about legal status, board structure and composition and demonstrated capacity;
- c. Submit a Greater Opportunities for Affordable Living (GOAL), Special Needs Housing Program (SNHG) or HDP program proposal for evaluation. Proposals will be solicited through a NOFA process.

Operating Expense Assistance Program for Community Housing Development Organizations (CHDOs)

Federal law gives the option to states of providing a limited amount of operating support funds to CHDOs actively expanding affordable housing opportunities with HOME funds. A maximum of five percent (5%) of the state's annual HOME allocation may be used for this purpose.

A total of \$150,000 in SFY2015 (FFY 2014) HOME funds may be used for the Operating Expense Assistance Program for Community Housing Development Organizations (CHDOs). If these funds are not used for CHDO operating support they will be used for rental housing development or other eligible HOME activities.

Other Opportunities for Affordable Housing

By making only the first \$10,000 of the HOP loan forgivable, and having a forgiveness period of five years for all loans, the program will reach its goal of making homeownership affordable to lower income households. In addition, it will also be able to recycle the funds, making this scarce resource available to more households over time.

AHFC will solicit applications for the SFY 2015 THHP Application Round in the spring of 2014. Applicants will submit their proposals to AHFC through a web-based application. Subject to Legislative Appropriation, AHFC will announce the SFY 2015 THHP Awards in the fall of 2014.

Since program inception in SFY 2004, the Teacher, Health Professional, and Public Safety Grant Program has funded the construction or rehabilitation of nearly 400 units of housing totaling over \$100 million in total project cost.

Role of Local Governments

Many activities of local government impact affordable housing projects. Platting and zoning decisions, and the development and maintenance of infrastructure are examples of such activities. Property tax assessment policies are another example of local government actions that can greatly impact the viability of affordable housing developments. During SFY2014, education and outreach will continue to be targeted towards local governments to help them better understand the impact



of their actions upon affordable housing projects. AHFC will continue to work with Alaska Municipal League to support affordable housing development through annual resolutions and educate local governments regarding how to encourage affordable housing development.

Protecting and Improving Housing and Community Development Assets

As previously mentioned, over the last several years, AHFC has increased the emphasis on rehabilitation and preservation of existing affordable housing resources in the rating criteria for the LIHTC, HOME and SCHDF programs. As a result, a substantial number of affordable housing rental units have been renovated and several federally subsidized rental projects have remained in the affordable housing stock.

| One Year Goals for the Number of Households to be Supported | |
|--|-----------|
| Homeless – | 0 |
| Non-Homeless | 98 |
| Special Needs | 0 |
| Total | 98 |

| One Year Goals for the Number of Households Supported Through | |
|--|-----------|
| Rental Assistance | 50 |
| The Production of New Units | 18 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 30 |
| Total | 98 |

AP-60 Public Housing – 91.220(h)

Actions planned during the next year to address the needs to public housing

AHFC obtained the Moving to Work (MTW) designation from the U.S. Department of Housing and Urban Development (HUD) in 2008. One of the advantages to the MTW designation is greater flexibility in utilizing federal funds and the ability to leverage other funding mechanisms for Public Housing purposes. The goals of the Moving to Work Program are:

1. Reduce cost and achieve greater cost effectiveness in federal expenditures;
2. Create incentives for families to work, seek work or prepare for work;
3. Increase housing choices for low income families;

As a result of the Moving to Work goals, AHFC is implementing a Rent Reform program that will encourage residents and participants to become more self-sufficient and creates incentives for employment. Additional information on the Rent Reform process is discussed below.



AHFC will use its Moving to Work funds and its development expertise to support affordable housing acquisition and development. AHFC would also like to pursue disposition and redevelopment of its current Public Housing portfolio through its subsidiary entity, Alaska Corporation for Affordable Housing (ACAH). AHFC created the Alaska Corporation for Affordable Housing in 2012, a 501(c)(3) corporation tasked with increasing affordable housing throughout Alaska.

History

AHFC currently operates about 700 units of public and affordable housing in Anchorage. AHFC is actively seeking to expand the number of affordable units through a variety of methods including partnership with local developers in communities throughout Alaska. AHFC's goal in this activity is to increase the supply of quality rental housing that is affordable for extremely low to low income households. AHFC plans to continue serving both elderly/disabled populations as well as working families.

Description

ACAH/AHFC will be involved in land acquisition, development partnerships with private or public entities, demolition, and new construction in areas throughout Anchorage and the balance of State. ACAH/AHFC may utilize a variety of financing options including Low Income Housing Tax Credits, MTW funds, and other public/private funding sources. ACAH/AHFC will seek to develop housing that is affordable, of good quality, energy efficient, and meets the housing needs of the particular community.

ACAH plans to develop a variety of unit types that will include private market units, project-based voucher units, and Public Housing units.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

AHFC promotes resident involvement in Public Housing activities through both a Resident Advisory Board and Resident Councils.

The Resident Advisory Board may express its advice and comment through dialog with staff, participation in public hearings or public comment before the AHFC Board of Directors, and through resolution. A summary of Board advice and comment shall be recorded by staff and included in the meeting minutes. Resolutions shall be recorded by staff in writing, and discussed among the members before the question is called for a vote. The Board shall vote by roll call. AHFC staff will maintain meeting minutes to reflect the agenda and general points of discussion, and the outcome of any Board resolutions. Minutes shall be provided to the Board prior to next regularly scheduled meeting.

The composition of the Resident Advisory Board is as follows:

Eleven members from AHFC's Public Housing (PH) and Housing Choice Voucher (HCV) program:



2 Members from Anchorage

1 Member from Juneau

2 Members from Fairbanks

1 Member from Mat-Su

1 Member from, Soldotna/Kenai, Homer, Valdez

3. Members from Bethel, Cordova, Ketchikan, Kodiak, Nome, Petersburg, Seward, Sitka, & Wrangell = 10 Total Members

The Resident Advisory Board shall meet at least once every three months of every year on dates agreed upon by the Board and AHFC staff. Meetings may occur either in person or via teleconference. The Annual meetings will occur in the month of January, March, June, and September.

AHFC also hosts Resident Councils at several Public Housing sites. The Resident Councils are formed to encourage resident participation in the management of public housing, as may be found appropriate by AHFC after consultation with the residents. All residents in each complex that elect to have a Resident Council (RC) shall have the opportunities to improve and/or maintain a suitable, safe, and positive living environment through participation in the Council.

AHFC will provide an opportunity for the RC to comment on management concerns or policies affecting the management of their apartment communities. Furthermore, AHFC agrees to consider the written comments and position of the RC on policy matters and other issues affecting their tenancy.

Self Sufficiency/Homeownership:

AHFC operates a Family Self-Sufficiency Program (FSS). The objective of the AHFC FSS program is to reduce the dependency of low-income families on welfare assistance and rental subsidies under the Housing Choice Voucher (HCV) and Public Housing programs (24 CFR 984.102). AHFC's FSS program is designed to help participants set and fulfill interim and long-term goals toward achieving economic self-sufficiency. FSS participants, under an individualized participation agreement with AHFC, work towards goals in education, job training, and employment to increase their household earned income.

Developing savings habits to meet long-term financial needs is a critical component of self-sufficiency. To support efforts to establish savings and establish good financial management skills, AHFC will provide a matched savings incentive to households who participate in the FSS program.

Once families have completed AHFC's required financial literacy course, they will be eligible to enroll in the Savings Match Program. AHFC will match the household's savings up to \$300 each year for a maximum savings of \$1,500 per participating FSS household. Households will only be eligible to receive the savings match upon successful completion of the FSS program and ending their participation in the AHFC housing assistance program.



AHFC currently has 41 homeowners receiving assistance for homeownership under a HAP plan. AHFC suspended applications for this program in 2008, when administrative costs exceeded budget authority. The Board of Directors approved the permanent closure on March 9, 2011. Due to 100 percent leasing, no funds were available for this activity in FY2013. Given the difficult financial times forecasted for FY2014 funding, AHFC does not currently plan to re-visit this program. Further development of this activity will be tied to future leasing rates and available funds.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance =

AHFC is a statewide Public Housing Authority and is routinely rated as a High Performing Agency by the US Department of Housing and Urban Development (HUD).

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Outreach

The State will continue to coordinate with Alaska 2-1-1, and the Alaska Coalition on Housing & Homelessness to ensure that persons in need are connected to appropriate services. Goal: Increase in utilization of the Alaska Housing Locator and 2-1-1 system for housing resources. Indicators: Annual 2-1-1 report to AK Council on the Homeless & Annual Housing Locator Report.

Affirmative Marketing Procedures

HOME program regulations at 24 CFR 92.351 require jurisdictions participating in HOME to adopt affirmative marketing procedures and requirements for all HOME-assisted housing containing five or more units. The PJ will extend this requirement to all rental units assisted, not just five or more units. These procedures apply to the group of activities the PJ identifies as “development” activities, which involve the acquisition, rehabilitation or new construction of housing.

Pursuant to 24 CFR 92.351, the State of Alaska will undertake an affirmative marketing program providing information necessary to attract eligible persons from all racial, ethnic, and gender groups to the availability of housing assisted with HOME program resources. The PJ will assess the affirmative marketing program to determine its success and what corrective actions might be necessary.

One of the components of the State’s HOME affirmative marketing effort will serve as the minimum requirements for all applicants for HOME funds:

Owners will be required to demonstrate a good-faith effort to solicit those eligible persons who are not likely to apply for housing assistance. These good faith efforts may include, but are not limited



to, special outreach to community organizations, places of worship, employment centers, fair housing groups, counseling and social service agencies, medical service centers, homeless shelters and the use of minority specific media.

Alaska Council on the Homeless

In SFY2015, in order to increase access to existing housing stock, AHFC will continue to work with the Alaska Coalition on Housing and Homelessness, the Alaska Council on the Homeless, Alaska Department of Health and Social Services and other appropriate entities to ensure that case management services are available. Case management will help ameliorate disability issues among the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons Emergency Shelter & Transitional Housing Needs

The State will use a combination of federal and state resources to ensure that no homeless persons are forced to sleep in places not meant for human habitation. Alaska will use the maximum amount of ESG funds allowable to help shelters meet their operating costs. Funding to adequately staff and operate emergency shelters and transitional housing facilities will also remain a high priority for the State's Basic Homeless Assistance Program (BHAP). Goal: ES-Reduction in the number of unsheltered homeless count; ES/TH-no net loss of beds where utilization remains 75% or higher. Indicators: ES-# of Unsheltered persons in Point-In-Time count; ES/TH-# of beds vs. utilization rate in Homeless Inventory Chart.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Transition to Permanent Housing & Independent Living

The State will use a combination of federal and state resources to rapidly re-house and stabilize homeless persons, especially chronically homeless individuals & families, families with children, veterans and their families and unaccompanied youth. ESG-funded medium-term rental assistance, VASH vouchers for homeless veterans, state-funded permanent housing placement programs and properties funded under the Special Needs Housing Grant (SNHG) are just some of the examples of resources that will be utilized to shorten the period of time that individuals and families experience homelessness. Goal: ES- maintain average length of stay at 2 months or less; TH-80% exiting TH for permanent housing. Indicators: ES-HMIS report; TH-Annual Performance Reports drawn from HMIS of TH providers.

AHFC has partnered with State of Alaska Department of Corrections and Office of Children's Services to target special needs and at-risk populations who will be transitioning from State



supervision or programs into permanent housing. In addition, AHFC may select sub-recipients through a NOFA or RFQ process to assist with the administration of TBRA.

TBRA is essential to meeting the unmet needs of special needs and at-risk populations by providing opportunities for those seeking individual living options in normal residential settings or in need of subsidized rental housing; TBRA will help narrow the gap in benefits and services received.

TBRA is an essential part of AHFC's housing strategy and market conditions make TBRA a viable option; rental unit availability data indicates that there is an ample supply of units to make TBRA a viable housing strategy. However, in many rural areas of Alaska, the Fair Market Rent prescribed by HUD does not keep up with real market rent prices.

TBRA Vouchers may not be used within the Municipality of Anchorage. The TBRA service area will include communities that are served by the AHFC Public Housing Division, outside of Anchorage.

This program meets the HUD objective of providing decent housing with improved or new availability. It is estimated that fifty households will be assisted.

There are a number of factors that will influence this outcome such as the length of the assistance provided to each household and the time it takes to perfect the TBRA delivery system. If households are renewed or require additional months of assistance than initially planned for, the number of households served may be reduced. In addition, outcomes may not be realized until future plan years as AHFC perfects the TBRA delivery system and forges partnerships necessary to implement TBRA.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

A. Working through the Alaska Council on the Homeless, Alaska will continue to implement Section F-2 of its Ten-Year Plan to End Long-Term Homelessness that addresses persons discharged from publicly funded institutions and systems of care. Council members will continue to review and strengthen policies that require housing plans prior to discharge. Resources targeting persons leaving state custody such as HOME TBRA vouchers and assisted living facilities will be utilized and new resources such as the HUD 811 voucher program will be sought for this purpose. Goal: Reduction in the percentage of persons entering homeless facilities from public institutions or systems of care. Indicator: AHAR reports drawn from HMIS.

B. The State will incentivize agencies that apply for funding by awarding significant points to those that endeavor to ensure that homeless persons are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs. The State will also coordinate through the Alaska Council on the Homeless and the Alaska



Coalition on Housing & Homelessness activities and programs that more effectively connect homeless persons to those support connections. GOAL: 30% of persons in TH/PSH programs employed at end of program year/65% of persons in TH/PSH receiving non-cash (mainstream) supports at end of program year. Indicator: Annual Performance Reports drawn from HMIS of TH/PSH providers.

| One year goals for the number of households to be provided housing through the use of HOPWA for: | |
|--|----|
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family | 50 |
| Tenant-based rental assistance | 23 |
| Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated | 3 |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Total Households | 76 |

Alaska receives HOPWA funding under the competitive award program. As the result of a recent renewal grant from HUD, AHFC will continue to administer a HOPWA project serving the Interior and Southeast regions of the state. The amount awarded during the FFY2011 (SFY2012) cycle was \$915,440. This amount will be expended over a three-year period to provide approximately 23 households with rental assistance and 50 households with short-term assistance to prevent homelessness and more than 100 beneficiaries with case management and linkages to health care and other supportive services. The state also received in FFY2012 (SFY2013) an award of \$781,269 as a renewal of a second HOPWA award for the South-Central area of the state.

AHFC will contribute at least \$365,000 in matching funds over the life of the HUD grants additional to the commitment of over \$1,000,000 worth of services from other state and local agencies. This HOPWA funding will address what would otherwise be a serious gap in housing services available to this fragile population.

AP-75 Barriers to affordable housing – 91.220(j)

Impediment 1: Lack of knowledge of the classes of people protected by Fair Housing laws is an impediment to fair housing choice.

The 2010 Fair Housing Survey demonstrated that in the seven years since the last survey (2003), more Alaskans have learned to identify the protected classes. However, respondents to the 2010 survey still failed to accurately identify groups protected by the Fair Housing Act, some identifying unprotected groups as protected and vice versa. This Fair Housing knowledge gap is a factor in several of the other impediments identified below.



Some professional groups offer fair housing classes as part of the educational requirements for licensing. The Institute of Real Estate Management was identified by 65% of the realtor/lender group as their primary trainer for Fair Housing. HUD and/or AHFC sponsor Fair Housing events. Other than these, widespread Fair Housing training has not been available in all areas in Alaska.

Impediment 2: Low awareness of available fair housing enforcement mechanisms, caused at least in part by the lack of fair housing advocacy organizations, is identified as an impediment.

All complaints and cases are filed either with the Seattle HUD Fair Housing Office or the Alaska State Commission for Human Rights. The 2010 Fair Housing Survey identified the Department of Housing and Urban Development as the clear first choice regarding Fair Housing Complaints, followed by the Alaska State Commission for Human Rights (ASCHR) and the Municipality of Anchorage Equal Rights Commission (ERC). Improvement was seen between 2003 and 2010; however, a low level of awareness of fair housing enforcement mechanisms continues to exist among the Residential Construction sector and the Property Manager sector, where respectively, 25% and 24% of the individuals surveyed were unsure of where to refer an individual who had a Fair Housing complaint. Among members of the general public, this awareness may be at an even lower level.

Impediment 3: Housing opportunities for persons with a disability, a class protected by the Fair Housing Act, are limited because of financial barriers and the lack of accessible and appropriate housing stock.

The lack of housing stock that is both affordable and accessible continues to be an impediment to fair housing choice. Although improving from the 2003 Survey, areas of the housing industry continue to be unaware that persons with a disability are a protected class under the Fair Housing Act. Many developers do not construct accessible and/or appropriate housing beyond the minimal code requirements because to do so increases the total cost of construction.

Many members of protected classes have low incomes. Surveys of Alaska Mental Health Trust beneficiaries reveal that only 30-35 percent of adults with mental illness or developmental disabilities are employed. Those who are employed usually work in low paying or part-time jobs.

Impediment 4: Various administrative policies, procedures, and practices are impediments to fair housing choice for members of protected classes.

Many individuals and organizations active in the housing industry do not perceive fair housing discrimination to be a significant problem. AHFC's 2003 and 2010 Fair Housing Surveys showed that 5% or less of the realtors, mortgage lenders and builders surveyed believed that fair housing discrimination was a problem. Sixteen percent (16%) of all renters surveyed in 2010 believed that fair housing discrimination was a problem, while only 2% of the property managers surveyed viewed housing discrimination as a problem. Non-profit and agency providers reported the highest level of perceived fair housing discrimination, with 27% of agency providers surveyed believing discrimination to be a problem. The 2010 Fair Housing survey revealed a significant increase in



educational opportunities on the topic of Fair Housing and Section 504. Realtors (98%) report the highest total level of training regarding Fair Housing laws and the training was provided most often through the Institute of Real Estate Management. Rental Property Managers reported the least amount of training. Increased efforts are needed to continue to examine administrative policies, procedures and practices for potential impediments to fair housing.

Reasonable accommodation for persons with disabilities is one specific area which requires additional focus. Some level of awareness exists in the area of reasonable accommodation for persons with observable physical disabilities. However, further opportunities exist to improve clarity and comprehension of reasonable accommodations for persons with disabilities not easily observable.

In general, the level of awareness and comprehension of fair housing laws and enforcement mechanisms could be enhanced to communicate the gravity associated with fair housing discrimination.

Impediment 5: The lack of available affordable housing stock that is designed to meet the needs of individuals, who are members of one or more protected classes, is an impediment to fair housing.

The 2010 Fair Housing Survey indicates that one out of every three renters, who had problems finding a rental, reported they had some form of disability and among these renters, their disability made it more difficult to find a place to live.

By a wide margin, the major barriers in both the 2003 and 2010 Fair Housing Surveys were reported to be the high costs and rents associated with existing housing and a general shortage of appropriate affordable housing stock. One specific example concerns larger households. A significant percentage of the individuals assisted by agency and non-profit service providers surveyed were members of protected classes. Thirty-five percent of these agencies reported that large families were the hardest to place due to people “not wanting to rent to large families” (23%), a “housing shortage” in general (20%), and more specifically a “shortage of affordable housing” (18%). This statistic represents a 7% drop from the 2003 Fair Housing Survey, but represents a continuing unmet need in the State.

Annual point-in-time homeless surveys conducted by AHFC show that Alaska’s homeless population continues to have a high percentage of persons who are in a protected class. The most recent point-in-time count identified a group of 109 homeless families with children. Over thirty percent (30%) of individuals identified in the point-in-time count reported having a disability. The most prevalent disability was mental illness. The 2010 Fair Housing Survey identified that “large families” (presumably with children) continue to be the hardest household size to place.



Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

During the SFY2011-2015 Five-Year Plan period, AHFC will continue to review impediments to fair housing and respond to alleviate them as indicated.

AHFC conducts many activities which affirmatively further fair housing:

- Through its Planning and Program Development Department, AHFC provides information to developers and project sponsors on how to comply with accessibility guidelines. AHFC administers the Low Income Housing Tax Credit program, NSP, ESG and HOME (ORP, HDP, TBRA) grants. In its distribution of tax credits, extra points are awarded for projects that develop accessible units. HOME funding and three of its programs (HDP, ORP, and TBRA) automatically require the minimum of 5% accessible and 2% site and sound unit thresholds. These programs have adopted 504 requirements as the accessibility standard and require an architect's certification that they comply.
- All AHFC Grant Agreements across the state have requirements to affirmatively further fair housing. Development projects require affirmative marketing plans to be submitted to the Internal Audit Department.
- AHFC displays the appropriate signage at all of its properties and on all correspondence indicating that it abides by laws governing Fair Housing and Section 504.
- AHFC will work with HUD to examine the potential to teach sessions on Fair Housing/Section 504 via the long-distance teleconferencing opportunities through the HUD Fair Housing office due to the elimination of local training dollars through HUD to support local training opportunities. No local Fair Housing/Section 504 trainings have been scheduled to-date by the One CPD contactor and due to lack of local HUD training dollars no Fair Housing/Section 504 trainings have been scheduled for SFY2014.
- AHFC ensures that each and every assisted housing participant receives the brochure, "Equal Opportunity for All" and a copy of how a person with disabilities can apply for reasonable accommodation.
- AHFC's Public Housing Division has a designated 504 Coordinator on its staff, responsible for among other things, decisions on accommodation requests, training and technical assistance. On a case-by-case basis AHFC will support scholarships for project sponsor staff to attend Fair Housing/Section 504 events.



- Compliance with Fair Housing requirements is monitored through the AHFC Internal Audit's Compliance Department and through the Planning Department through a periodic Grantee On-Site or Desk Monitoring Review.
- During February/March 2010 AHFC funded a statewide market research survey to assess impediments to fair housing among landlords, service providers, realtor/lenders and renters. The data gathered helps to frame subsequent community-wide trainings on discrimination in the housing marketplace.
- AHFC displays the Fair Housing poster in all its assisted office locations, and reasonable accommodation request forms are available in its lobbies.
- A review of AHFC's Public Housing Division Internal Management Database on public housing tenant characteristics reveals that minorities are served in greater proportion to their respective numbers in the general population; the number of families whose head of household or spouse is a person with disabilities is 12% of the entire public housing portfolio. In December of 2012, outside of the Municipality of Anchorage, 47% of the housing choice voucher families included one or more individuals in the household who experienced permanent disabilities.

Activities that promote fair housing and fair housing choice are outlined below:

- Following HUD guidelines, AHFC conducted a review of the number of contacts with Limited English Proficiency individuals and other pertinent data. None of the thresholds were met requiring written translation of documents. For oral translation, AHFC relies on local professional assistance or use of a 24/7 phone translation service that is on retainer for corporate-wide use.
- AHFC contributes staff time and financial resources to team up with other advocacy agencies to deliver fair housing training to the general public. AHFC is exploring the potential to host an architectural training on Section 504 design considerations, offered to architects and engineers statewide.
- In its briefing packets for both Public Housing and Housing Choice Voucher participants, AHFC provides information on fair housing, the Alaska Landlord Tenant Act, and methods for voicing a housing discrimination complaint. AHFC recently updated its web page with the objective of increasing information about fair housing choice. The web site contains a link to the 'Alaska Housing Locator,' a rental housing database that includes information about units with accessibility features and related information.
- In all of its tenant and participant notices, AHFC provides information about reasonable accommodations and the means to request an accommodation.
- AHFC maintains a database of accessible public housing units and enforces policies that ensure those units are occupied by families requiring the features.



- In all of its recent renovations of public housing, AHFC required architects and contractors to meet the 504 requirements; the 5% and 2% requirements for accessible and sight and sound features were most often exceeded.
- In development of its annual Moving to Work Plan, AHFC ensures that its Resident Advisory Board represents a true cross section of its public housing population. Certifications of compliance with fair housing and Section 504 requirements are promoted both in the public hearing and among the Advisory Board. It is not unusual for them to insist upon examples of how compliance is documented.
- During SFY2015, AHFC will continue to require Grantees to include the GOOGLE translation button on all websites; HOPWA and Continuum of Care Grantees will be the first.

Limited English Proficiency (LEP)

LEP persons are defined as those who do not speak English as their primary language and who have a limited ability to read, write speak or understand. They are entitled to language assistance with respect to a particular type of service, benefit, or encounter. In the Federal Register dated January 22, 2007 (72FR2731) HUD finalized guidance originally issued December 19, 2003. The “Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons” provides examples of populations likely to include LEP persons who are encountered and/or served by HUD recipients and should be considered when planning language services. These populations include, but are not limited to:

- Persons who are seeking housing assistance from a public housing agency or assisted housing providers or are currently tenants in such housing;
- Persons seeking assistance from a state or local government for a rehabilitation grant for their home;
- Persons who are attempting to file a housing discrimination complaint with a local Fair Housing Assistance program grantee;
- Persons who are seeking supportive services to become first-time homebuyers;
- Persons seeking housing related social services, training, or any other assistance from HUD recipients; and
- Parents and family members of the above.

In keeping with this guidance, five factors will be used to assess current LEP practices and procedures, and provide a foundation for better addressing LEP obligations. The five factors are:

1. The number or proportion of LEP persons served or encountered in the eligible service population.
2. The frequency with which LEP individuals come into contact with the program.
3. The nature and importance of the program, activity or service provided by the program.
4. The resources available to the recipient and cost.
5. The effectiveness of projects’ affirmative market plan to target LEP households.



Additional to the above, other mechanisms have been implemented to aid LEP persons that might come into contact with AHFC's website. AHFC's website now includes a Google Language Selection Button. This allows all users to translate the entire content of the website page into the desired language. In 2010, through a third party provider, AHFC also implemented interpretation services capable of translation into over 240 different languages, thus making all information fully accessible to LEP users.

AP-85 Other Actions to address obstacles to meeting underserved needs– 91.220(k)

Teacher, Health Professional, and Public Safety Housing Grant Program

Attracting and maintaining a pool of qualified teachers, health professionals, and public safety officials in rural Alaska is a goal of the State of Alaska. In order to achieve this, housing for these professionals must be available, affordable and of a quality that encourages these professionals to locate in rural settings. Under the Teacher, Health Professional and Public Safety Housing (THHP) Grant Program, funding is available for the rehabilitation and development of teacher, health professional, and public safety housing in rural Alaska.

In SFY 2013, AHFC received a total of sixteen applications requesting over \$13 million in funding. AHFC awarded \$6.2 million in THHP funding to seven projects for the rehabilitation/acquisition of 7 units and new construction of 22 units.

AHFC will solicit applications for the SFY 2015 THHP Application Round in the spring of 2014. Applicants will submit their proposals to AHFC through a web-based application. Subject to Legislative Appropriation, AHFC will announce the SFY 2015 THHP Awards in the fall of 2014.

Since program inception in SFY 2004, the Teacher, Health Professional, and Public Safety Grant Program has funded the construction or rehabilitation of nearly 400 units of housing totaling over \$100 million in total project cost.

Weatherization Programs

The Alaska State Legislature passed legislation in 2008 to enable the development of a comprehensive energy saving strategy in Alaska. AHFC was designated as the lead agency in the development of three programs to provide Alaskans with the tools to reduce energy bills and increase energy efficiency in homes throughout Alaska. From SFY2008 through SFY2013, AHFC received \$510 million dollars to develop the two programs enumerated below and administer them over a period of five years. AHFC anticipates an additional \$46,500,000 for the Weatherization and Home Energy Rebate programs for its SFY2014 Capital Budget.

AHFC makes use of three programs to deliver its energy-saving strategy to the state of Alaska in its entirety:



1. The Home Energy Rebate Program is available to Alaskan homeowners who wish to make energy efficiency improvements on their homes. First, an authorized energy rater evaluates the energy efficiency of a home before and after improvements. The energy rebate amount is determined based on the points and step increases between the before and after energy rating as a result of the energy efficiency improvements. Rebates are limited to a maximum amount of \$10,000. The rebate program is available to all Alaskans, regardless of income level.
2. The existing AHFC Weatherization Program is substantially expanded as a result of this legislation. The Weatherization Program is available to Alaskans who meet certain income and eligibility guidelines and is a grant program. This program is administered in local areas through a regional housing authority or weatherization provider. The weatherization provider or regional housing authority will provide program services at no cost to qualified applicants. For a list of weatherization providers in the state, visit www.ahfc.us.
3. The Second Mortgage for Energy Conservation Loan allows Borrowers to obtain financing to make energy improvements on owner-occupied properties. Borrowers select from the list of energy upgrades included with the energy audit of their home performed by an AkWarm™-certified Energy Rater. All improvements must be completed within 365 days of loan closing (improvements not listed may not be included in the loan). For more visit: <http://www.ahfc.us/buy/loan-programs/second-mortgage-progra/>

Assisting Alaskans with Special Needs

Overview

Alaskans with special needs face a variety of challenges in accessing and retaining affordable housing with appropriate supportive services. In many areas of the state, the lack of affordable housing options in general presents a significant barrier. Even after securing housing, persons with disabilities and the frail elderly remain vulnerable to homelessness because of their tenuous economic situations, the high cost burden imposed by their housing, and in some cases, discriminatory housing practices. Changes in their economic picture, such as loss of employment, health problems or domestic violence can result in homelessness. Once people with chronic illnesses are homeless, they often cannot access treatment easily, and as a result, are at risk for institutionalization. Many chronically mentally ill homeless persons become incarcerated, then, homeless upon release and cycle back into correctional institutions at a high rate of recidivism. Several programs address these special needs populations.

Senior Citizens Housing Development Fund

The Senior Citizens Housing Development Fund (SCHDF) provides funding for the development of senior citizen housing. Funds provided under this program expand housing opportunities for the fastest growing segment of the Alaska population, persons meeting the federal definition of "senior" as selected by grant recipients. Through the Greater Opportunities for Affordable Living (GOAL) competition (which also includes the HOME and Low Income Housing Tax Credits), SCHDF



grants are awarded for the purchase of building sites, site preparation, materials, construction, and rehabilitation of existing housing. Eligible applicants for this program include municipalities, regional housing authorities and nonprofit corporations with IRS 501(c)(3) status.

The Senior Access Program, a component of the SCHDF, provides funds through grants that are awarded to qualifying senior homeowners and renters. AHFC provides Senior Access funding to non-profit organizations (“Grantees”) using a Notice of Funding Availability (NOFA) process. The Grantee administers the Senior Access Program in specified service areas, in accordance with AHFC guidelines.

Up to \$1,000,000 in Senior Citizens Housing Development Funds are planned for allocation to the Senior Housing Accessibility Modifications: Senior Access Program within SFY2014. Up to \$12,000 can be made available to homeowners for accessibility modifications. The Senior Access Program also provides funds for up to \$8,000 in modifications for rental housing in which a senior lives, and up to \$5,000 for seniors living in small state-licensed assisted living facilities having five or fewer beds. Waivers will be considered according to the Policy and Procedure Manual for this program.

It is anticipated that the GOAL Notice of Funding Availability will be announced in May of 2013. The SFY2014 capital budget request for the Senior Citizens Housing Development Fund is \$4,500,000.

Beneficiary and Special Needs Housing Grant Program

The Beneficiary and Special Needs Housing Grant (SNHG) Program provides funds for Alaskan non-profit service providers and housing developers to increase supportive housing opportunities to the homeless, Alaska Mental Health Trust Beneficiaries and other special needs populations throughout Alaska. Types of projects that may be funded through this program include:

- Congregate housing for people with mental illness or developmental disabilities;
- Supportive housing, including assisted living, for people with mental illness, developmental disabilities, or multiple disorders;
- Transitional housing with support services for newly recovering alcoholics and addicts.

The SFY2014 capital budget request for the Beneficiary and Special Needs Housing Program is \$1,750,000.

Actions planned to foster and maintain affordable housing

In SFY2014, in order to increase access to existing housing stock, AHFC will continue to work with the Alaska Coalition on Housing and Homelessness, the Alaska Council on the Homeless, Alaska Department of Health and Social Services and other appropriate entities to ensure that case management services are available. Case management will help ameliorate disability issues among the homeless thereby helping them gain access to existing housing stock.



AHFC continues to offer bonus points in its GOAL Rating and Award Criteria Plan for projects which serve special needs populations, including homeless persons and to projects that include three or more bedroom units to accommodate larger families.

The Public Housing Division has several programs specifically geared towards members of protected classes and homeless persons:

- The Empowering Choice Housing Program offers time-limited voucher assistance to 214 families displaced due to domestic violence. Families must be referred by our partner, the Alaska Network on Domestic Violence and Sexual Assault (ANDVSA). This program is available in every AHFC Housing Choice Voucher Program location. For those locations without a voucher program, AHFC offers preferred placement on its Public Housing Program waiting list to those families referred by ANDVSA member agencies.
- AHFC has 136 vouchers specifically allocated to persons with chronic mental illness, persons with qualified Medicaid waivers, and families whose head of household, spouse, or co-head of household is a person with a disability. These vouchers are available in all AHFC voucher communities.
- AHFC received 45 vouchers specifically reserved for nonelderly disabled families in Fairbanks. The head, spouse, or co-head must be a person under the age of 62 with a disability to qualify.
- AHFC offers project-based voucher assistance to ten (10) units in Homer which are specifically targeted to persons with developmental disabilities. The complex is a combination of one and two bedroom units.
- AHFC offers Housing Choice Voucher assistance to homeless veterans in the communities of Anchorage, Fairbanks, the Matanuska-Susitna Borough, and the Kenai/Soldotna area. AHFC is researching options with its partner, Alaska VA Healthcare System, to expand the availability of this assistance (195 vouchers) to other AHFC voucher communities.
- AHFC partners with the Alaska Department of Corrections to offer time limited (24 months) rental assistance to persons re-entering AHFC voucher communities from incarceration. Individuals are under a parole/probation requirement with Corrections when they enter the program, and the goal is to both reduce homeless among this population as well as to reduce the rate of recidivism.
- AHFC has recently partnered with the State of Alaska Office of Children's Services to serve up to 50 youth who are aging out of foster care and are at risk of becoming homeless. This program began in November 2012, is limited to 36 months of rental assistance, and is available in every AHFC voucher community.
- AHFC's Gateway Learning Center in Anchorage serves the entire state and offers employment, education, and skills training to families that participate in AHFC's housing assistance programs. Adults and children can participate in on-line learning, receive computer skills training at its computer lab, and access partner services such as the University of Alaska, Cook Inlet Lending Center (financial literacy), and public assistance resources.

During the SFY2011-2015 Five-Year Plan period, AHFC will continue to review impediments to fair housing and respond to alleviate them as indicated.

Actions planned to reduce lead-based paint hazards

Although the testing done so far does not point to a great lead-based paint hazard in Alaska, an estimated 15% to 20% of all of the housing stock in the state may contain lead based paint. The State concurs with the U.S. Environmental Protection Agency that increased education about the potential health risks from exposure to lead based is an important step in reducing health related problems involving lead poisoning. AHFC will continue to seek alliances with other agencies invested in the pursuit of eradicating the potential for Lead-Based Paint in the state's housing stock. These agencies might include the Environmental Conservation Agency (EPA), the Alaska Center for Disease Control (ACDC), and the Department of Health and Social Services (HSS).

Actions planned to reduce the number of poverty-level families

Developing Economic Opportunities for Low Income Families

Alaska modified its workforce investment system in 2003, transforming the state and two local workforce investment boards into one overarching entity, the Alaska Workforce Investment Board (AWIB). This system provides a clear, streamlined and efficient governance structure. This includes a strong linkage to local employers, development projects and regional workforce issues.

The Department of Labor and Workforce Development released the PY 2012 – 2016 Alaska Integrated Workforce Development Plan on September 15, 2012. The department's integrated state plan provides a vision and standards for an effective, efficient, and consistent approach to delivering seamless services statewide, and establishes expectations for partner roles and responsibilities. This plan leads partnerships, including the agencies responsible for WIA Adult, Dislocated Worker, Rapid Response, and Youth programs; Wagner-Peyser; TAA/NAFTA; Worker Opportunity Tax Credit; Adult Basic Education; Veterans Employment and Training Services; Vocational Rehabilitation; Senior Community Services Employment Program; Employment and Training Programs under the Food Stamp act; Tribal and Native Employment Training programs; and the Alaska Job corps. Additional partners include the State Training and Employment Program, Temporary Assistance for Needy Families, University of Alaska, Alaska Vocational Technical Education Center (AVTEC) – Alaska's Institute of Technology, Commission on Aging, Department of Health and Social Services, and a variety of community and private, nonprofit service and training providers. For a full version of the Plan, please visit:

http://labor.alaska.gov/bp/forms/Alaska_Integrated_Workforce_Development_Plan.pdf

Actions planned to develop institutional structure

Across Alaska, organizational capacity for the effective delivery of housing and community development programs is very unevenly distributed. Many communities, particularly in rural areas, lack the organizational capacity to effectively implement projects using the multitude of housing and community development programs available. The involvement of several agencies and a



variety of funding programs in a single project usually complicates the development process, and places additional demands on the project sponsor.

Limited state-funded technical assistance will also be offered to HOME grantees and other non-profit housing providers, including those serving Alaska's homeless and special needs populations. Training and technical assistance opportunities, due to the loss of local HUD CPD-TA dollars, will be limited. A menu of opportunities will be offered, which will include direct technical assistance, topic-based Alaska Training Events, as well as scholarship opportunities to attend local, regional or national training events.

AHFC plans to host one or more Alaska Training Events each year and offer scholarships to approved trainings and conferences for eligible attendees. Participants are required to document the objectives that will be achieved through attendance at a specific training activity. Activities will be available to other providers and/or the general public on a space-available basis on topics such as Fair Housing/Section 504 that affect a broad spectrum of Alaskan providers. AHFC will also plan training events in coordination with training activities hosted by other groups, such as HUD or the homeless coalition, to maximize training resources and training availability.

Because of the reorganization of HUD CPD training opportunities, AHFC became part of the ICF national training team and AHFC will be a partner in ICF's next application for SFY2015.

Actions planned to enhance coordination between public and private housing and social service agencies

The State of Alaska hosts its own trainings by contracting with experienced housing and social services trainers and partners with the Foraker group, which is a resource for people around the State. AHFC participates in all Project Homeless Connect events and supports the Alaska Coalition on Housing and Homelessness, which integrates members from private and public agencies.



AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Program income includes income generated by the use of CDBG funds awarded to an eligible applicant or sub-recipient. Program income includes, but is not limited to, payments of principal and interest on loans made with CDBG funds, proceeds from the lease or disposal of real property and equipment acquired with CDBG funds, and interest earned on CDBG funds held in interest-bearing accounts.

Program income generated by CDBG recipients prior to close out of the grant from which the income was generated will be authorized by DCCED to be retained by the recipient for the purpose of continuing the activity from which the program income was derived, in accordance with applicable regulations. Program income is subject to all applicable CDBG requirements.

A CDBG recipient proposing to retain program income must maintain the following records:

- Sources of program income
- Date and amounts of program income deposits
- Interest earned
- Dates and amounts of program income disbursements
- Documentation that activities funded with program income constitute a continuation of activities from which income was originally generated

For the SFY2015, no program income is expected by any of CDBG's activities.

Other CDBG Requirements

The amount of urgent need activities – N/A

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)



1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investments will be used by the HOME Program.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale Model

The HDP resale model requires that when a homeowner sells their home, he or she sells it for a restricted price to a low income household (80% below the median income). HDP funds up to \$40,000 may be provided in assistance. HOP funds can only be used for down payment and closing cost assistance in a project assisted with HDP funds. Interest buy downs are not an eligible cost.

Recapture Model

Under the recapture model the first \$10,000 in direct assistance is provided as a forgivable loan. Direct assistance is defined as the difference between the market value and sales price of the home in addition to any HOME assistance. For every year the homeowner continues to own the home and make it his or her primary residence, the loan will be forgiven by a maximum of \$2,000, or twenty percent (20%) of the loan, whichever is less. Any remaining HDP assistance provided will be secured against the home as a loan with zero percent (0%) interest, repayable at the time the homebuyer no longer owns the property. If the homeowner fails to meet the primary residency requirement during the affordability period, the full amount of assistance is due and owing. The recapture provisions will be triggered by a sale prior to the completion of the affordability period. The amount subject to recapture is the total amount of direct assistance less the prorated amount of the first \$10,000 forgiven per the terms described above plus any amounts that are not forgiven.

In the case of a sale (voluntary or otherwise) the maximum amount of funds subject to recapture is limited to whatever net proceeds (if any) are available. The homeowner must show that the appraised value of the home is not sufficient to pay off the HOME loan(s) in addition to any other lien in superior position, and standard and customary seller's closing costs. Net proceeds are calculated by the sales price less any non-HOME loans or repayments less closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HDP Resale Model

The resale model requires that when a homeowner sells their home, he or she sells it for a restricted price to a low income household (80% below the median income). HDP funds up to \$40,000 may be provided in assistance. HOP funds can only be used for down payment and



closing cost assistance in a project assisted with HDP funds. Interest buy downs are not an eligible cost.

When using the resale method, the original HOME-assisted buyer must receive a fair return on investment if the property is sold during the period of affordability. A fair return on investment is calculated as shown in Resale Methodology demonstrated below.

Capital improvements are permanent structural improvements or restoration of some aspect of the property that will either enhance the property's overall value or increases its useful life. Capital improvements have to last for more than one year and add value to the home, prolong its life, or adapt it to new uses. The improvements must still be evident when the home is being sold. Repairs and maintenance items are not considered capital improvements. Repairs return something to its original condition and are done to maintain a home's good condition without adding value or prolonging its life (e.g., painting, fixing sagging gutters).

Capital improvements that are no longer a part of the home or that have reached their useful life will not be included when determining the fair return on investment.

The value of capital improvements will be based on the actual costs of improvements as demonstrated by the homeowner's receipts.

It is important to note that if the house depreciates in value, the original homebuyer may not receive a return on his or her investment because the home sold for less or the same prices as the original purchase price. In addition, a homeowner's return on investment is limited by the amount of the market appreciation.

Housing under the resale provision must remain affordable to a reasonable range of low-income homebuyers. Low-income households between 30 to 80 percent of area median incomes are considered to be within the reasonable range of borrowers that should be targeted for the subsequent purchase of units utilizing the resale method. A household's monthly PITI payments must be at least 23% of the borrower's monthly income as qualified by the primary Lender and in no circumstances exceed 40%. If funding is available and the homebuyer is eligible, HOP assistance may be used to assist the subsequent low-income borrower.

For purposes of the HOME program, acceptable HDP projects using the resale option must include the following features:

1. HDP restrictions must remain in place for the minimum period affordability. The resale affordability period will be determined by amount of direct development assistance provided under the HDP in addition to any HOP assistance provided to the original homebuyer. The affordability period is based on the amount of assistance and is as follows:

| | |
|----------------------|----------|
| Less than \$15,000 | 5 years |
| \$15,000 to \$40,000 | 10 years |
| More than \$40,000 | 15 years |



For example, a unit may receive \$40,000 in HDP development subsidy and \$10,000 in down payment assistance from the HOP program. The total HOME assistance is \$50,000 and the affordability period is 15 years. All subsequent homebuyers for 15 years will need to be eighty percent (80%) below the median income.

2. An assistance agreement with the original homebuyer and all subsequent homebuyers must be established based on the affordability period.
3. In the event that the original homebuyer sells the home and the subsequent homebuyer receives HOP assistance the resale period restarts, based on the amount of new HOP assistance received. For example, the original homebuyer received \$50,000 in HOME assistance (development subsidy + down payment assistance) and the affordability period was 15 years. The homebuyer sold the home after owning it for 5 years and the new homebuyer received \$10,000 in HOP assistance. The affordability period would restart at time of sale and would now be 5 years.
4. A sample ground lease for the property must be approved by AHFC before any assistance will be approved. The lease must specify the grantees first right of refusal, the homeowner's maximum share of appreciation, resale formula, and other restrictions required by 24 CFR Part 92.
5. The resale formula may allow the homeowner to realize a maximum of 50 percent of the home's (market) appreciation. Increased home value due to the homeowner's capital investment in the home may be retained in full by the homeowner.
6. The remaining (market) appreciation (at least 50 percent) must be factored into the resale formula to reduce the home's subsequent sales price, making the home increasingly more affordable over the lease period.
7. The grantee must agree to exercise a first right of refusal in any subsequent sales of the home.
8. The grantee must agree to verify incomes of the original homebuyer and any subsequent homebuyers, and provide documentation of income verification to AHFC during the affordability period.

RESALE FORMULA

The Maximum Sales Price is the maximum amount the homeowner may receive when selling the property to a low-income household. The Maximum Sales Price shall be the lesser of the current appraised value at the time of sale or the price determined by the following formula:

| | |
|---|----------|
| Homeowner's Purchase Price [see step (a)] | \$ _____ |
| Plus Appreciation Due to Homeowner Capital Improvements | + _____ |



Plus Homeowner's Share of Pro-Rated Market Appreciation

[see step (e)]

Equals Maximum Sales Price:

+ _____
\$ _____

(a) Determining Homeowner's Purchase Price: Homeowner and Grantee agree that the Homeowner's Purchase Price is calculated as follows:

Total Initial Sales Price:

\$ _____

Less any grant or subsidy assistance provided to Homeowner
to assist in the purchase of the home

\$ _____

Equals Homeowner's Purchase Price:

\$ _____

The Initial Sales Price for any subsequent owner shall be the sales price of the property at the time of that owner's purchase. The Homeowner's Purchase Price shall be recalculated using the formula above at the time of that owner's purchase, and may be recorded as an amendment to this agreement at the time of that subsequent sale.

(b) Determining Market Appreciation: At the time of sale by Homeowner the Market Appreciation is calculated as follows:

Current Appraised Value

\$ _____

Less Initial Appraised Value [see step (c)]

- _____

Less Appreciation Due to Homeowner Capital Improvements

- _____

Equals the Market Appreciation

\$ _____

(c) Determining Initial Appraised Value: Homeowner and Grantee agree that at the time Homeowner purchased the property, the Initial Appraised Value of the property was **\$(Input Initial Appraised Value)**. The initial appraised value for any subsequent owner shall be the appraised value of the property at the time of that owner's purchase, and such amount may be recorded as an amendment to this agreement at the time of that subsequent sale.

(d) Prorating the Homeowner's Investment as part of Market Appreciation

To preserve the public subsidy that helped to make possible this affordable homeownership opportunity, it is necessary to determine the ratio of public subsidy and private investment that contributed to the Market Appreciation. The ratio is calculated by comparing Homeowner's Purchase Price to the Initial Appraised Value. Appreciation is then prorated by this ratio. Following is a step-by-step approach for calculating Prorated Appreciation.

Homeowner's Purchase Price [see step (a)]

\$ _____

Divided by Initial Appraised Value [see step (c)]

/ _____

Times Market Appreciation [see step (b)]

x _____

Equals Prorated Appreciation

\$ _____

(e) Determining Homeowner's Share of Prorated Market Appreciation:



The Homeowner's Share of Appreciation shall be determined by multiplying the Market Appreciation by the 50% (fifty percent). Following is a step-by-step approach for calculating Homeowner's Share of Appreciation:

| | |
|--|-------------|
| Prorated Appreciation [see step (d)] | \$ _____ |
| Multiplied by the Shared Appreciation Factor | X _____ .50 |
| Equals Homeowner's Share of Prorated Market Appreciation (if amount is negative, enter 0) | x _____ |

F. HDP Recapture Model

Under the recapture model the first \$10,000 in direct assistance is provided as a forgivable loan. Direct assistance is defined as the difference between the market value and sales price of the home in addition to any HOME assistance. For every year the homeowner continues to own the home and make it his or her primary residence, the loan will be forgiven by a maximum of \$2,000, or twenty percent (20%) of the loan, whichever is less. Any remaining HDP assistance provided will be secured against the home as a loan with zero percent (0%) interest, repayable at the time the homebuyer no longer owns the property. If the homeowner fails to meet the primary residency requirement during the affordability period, the full amount of assistance is due and owing.

The recapture provisions will be triggered by a sale prior to the completion of the affordability period. The amount subject to recapture is the total amount of direct assistance less the prorated amount of the first \$10,000 forgiven per the terms described above plus any amounts that are not forgiven.

In the case of a sale (voluntary or otherwise) the maximum amount of funds subject to recapture is limited to whatever net proceeds (if any) are available. The homeowner must show that the appraised value of the home is not sufficient to pay off the HOME loan(s) in addition to any other lien in superior position, and standard and customary seller's closing costs. Net proceeds are calculated by the sales price less any non-HOME loans or repayments less closing costs.

9. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

AHFC has no plans to refinance existing debt for the SFY2015.



Emergency Solutions Grant (ESG)

Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment

As of this writing, the Emergency Solutions Grant (ESG) program is still operating under the Interim Rule issued December 5, 2011. In addition to administrative activities, ESG funds may be used for five program components: street outreach, emergency shelter, homeless prevention, rapid re-housing assistance and Homeless Management Information Systems (HMIS).

The ESG regulations now restrict the use of funds for emergency shelter or street outreach activities to 60 percent of the recipient's fiscal year grant. The remaining 40 percent of the annual allocation must be used for homeless prevention, rapid re-housing, or HMIS activities.

To qualify for ESG assistance, program participants must meet the newly expanded definitions of "homeless" or "at risk of homelessness" described in 24 CFR 2. Program participants in the "at-risk of homelessness" category must also have incomes below 30% of area median income to qualify for ESG assistance. In addition to documenting client eligibility, agencies providing rental assistance are now required to inspect all units to document compliance with HUD's habitability standards and to execute a written rental assistance payment agreement with the landlord.

A. Written Standards

In recognition of the large geographic area covered in the Alaska CoC geography and the varying needs and conditions of local communities, Alaska is adopting the provision outlined in 24 CFR 576.400(e)(2)(i)(B) that enables states to require each sub-recipient to establish their own written standards for providing ESG assistance and apply them consistently within the sub-recipient's program. This approach is consistent with the guiding principles of the Alaska HCD Plan which supports the use of local strategies for determining unmet needs and targeting of resources. All requirements for written standards and policies will be incorporated in the grant agreement issued to the sub-recipient, including the following:

1. Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG).
2. Policies and procedures for coordination among emergency shelter providers, essential service providers, homeless prevention and rapid re-housing assistance providers, other homeless assistance providers and mainstream service and housing providers.
3. The sub-recipient will incorporate into their ESG policies and procedures, by reference, existing cooperative agreements they have in place with the local Public Housing agency, the Indian Housing Agency, the domestic violence shelter, the Dept. of Public Assistance (TANF), and the community behavioral health center.
4. Policies and procedures, consistent with CoC-adopted guidelines, for determining and prioritizing which eligible families and individuals will receive homeless prevention



assistance and which eligible families and individuals will receive rapid re-housing assistance.

5. Standards, consistent with CoC-adopted guidelines, for determining the share of rent and utility costs that each program participant must pay, if any, while receiving homeless prevention or rapid re-housing assistance.
6. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.

Due to the amount of funding available to Alaska, assistance is likely to be limited to no more than 12 months. Adjustments to rental assistance in the event of changes in income will be addressed in a manner similar to the local housing authority for consistency and preparation of the program participant to transfer to this longer term program should the opportunity arise.

7. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homeless prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance; or the maximum number of times the program participant may receive assistance.

Due to funding limitations, the only housing stabilization service anticipated is case management. The sub-recipient will revise their written policies to incorporate the requirement for program participants to meet with their case manager at least monthly while receiving ESG assistance.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system

Continuum of Care Coordinated Assessment System

In SFY2015, the CoC will concentrate its efforts toward compliance with the requirement for a centralized or coordinated assessment system. Technical assistance will be sought to determine how best to coordinate assessment among so many distinctly different communities in a standardized way.

2. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Process for Making Sub-awards

The amount of ESG funds anticipated for SFY2015 is \$198,264. ESG funds will be awarded on a competitive basis to units of local government and non-profit organizations. Applications are received annually, in response to a Notice of Funding Availability (NOFA). To incentivize coordination between the state BHAP grant and ESG, AHFC conducts a joint application process for both of these resources. Applicants requesting funding for Emergency Shelter or Street Outreach may request no



less than \$20,000 and no more than \$30,000. The reason for these funding limitations is to achieve both administrative efficiency and broader geographic distribution of funds among Alaska's shelters. When ESG allocations for this component rise above \$160,000, the funding limit rises commensurately to \$40,000. No funding limits for the Homeless Prevention/Rapid Re-Housing set-aside will be considered until after a funding cycle occurs in which multiple applicants seek ESG funding for these activities.

Applicants for ESG/HAP funding now use an online application system that affords them an equal opportunity to submit within the same timeframe regardless of their remote location or transportation challenges. Most agencies applying for HAP/ESG funding are returning grantees seeking funding to continue their services into the next program year. Following the lead of the CoC process, past performance in achieving service projections and housing stability constitutes a significant portion of the ranking factors each year. If the applicant is not a returning grantee, they must provide a narrative explanation for 1) how they developed their service projections, 2) what they will do to monitor and report on housing retention, and 3) the applicant's experience and capability to serve homeless persons and meet all of the regulatory and administrative requirements.

Another ranking factor is relationship of their proposed activities to achieving the goals of state & local homeless. Other ranking factors include local progress toward a centralized or coordinated assessment process, incorporation of the Opening Doors Federal Homeless plan, the extent to which efforts are made to link program participants to mainstream resources, policies and procedures for prioritizing the delivery of homeless services and the degree to which each budget line item requested is thoroughly explained. Bonus points for small, rural communities and multi-agency partnerships are also part of the rating criteria. Up to 10 points may be deducted for a pattern of late reports or unresolved findings. In the next competition cycle, repeated findings for the same infraction in the 36 months prior to the application date will be added to the point deduction section.

With the exception of the narrative answers, AHFC has converted to an objective scoring system. Applications from agencies that did not receive funding in the prior year will be forwarded to a Project Evaluation Committee (PEC) to assign points to any subjective (narrative) sections of the application. The PEC will primarily be recruited from members of the CoC Decision Making Group that do not have a conflict of interest.

Due to the extremely small amount of ESG funds that are allocated to Alaska each year and the documented high need among shelters for operating assistance, the State will award the maximum amount of its allocation for that purpose, by rank order in the competition. The remaining amount will be awarded to projects that proposed a financially feasible medium-term rental assistance program to prevent homelessness or rapidly re-house those who have been displaced.

3. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.



Homeless Participation Requirement (not applicable to states)

Describe performance standards for evaluating ESG.

Performance Standards

Consistent with HUD/CoC performance measures and Alaska's 10-Year Plan to End Long Term Homelessness, the following standards will be used to evaluate ESG activities (and source to determine performance):

Emergency Shelters: Utilization rate of at least 65% (Source: AHAR)

Rapid Re-Housing: 6+ months housing stability rate at least 82% (Source: HMIS/Provider reports)

Homeless Prevention: 90-day housing retention rate of at least 80% (Source: Provider reports)