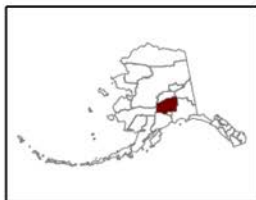
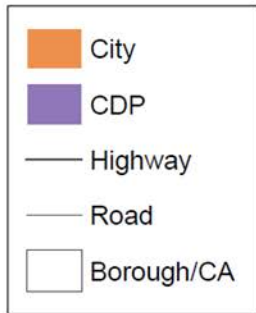


Matanuska-Susitna Borough



CDP = Census Designated Place
CA = Census Area



Map Prepared by:
Alaska Department of Labor
& Workforce Development

September 2011

Source: US Census
2010 TIGERline

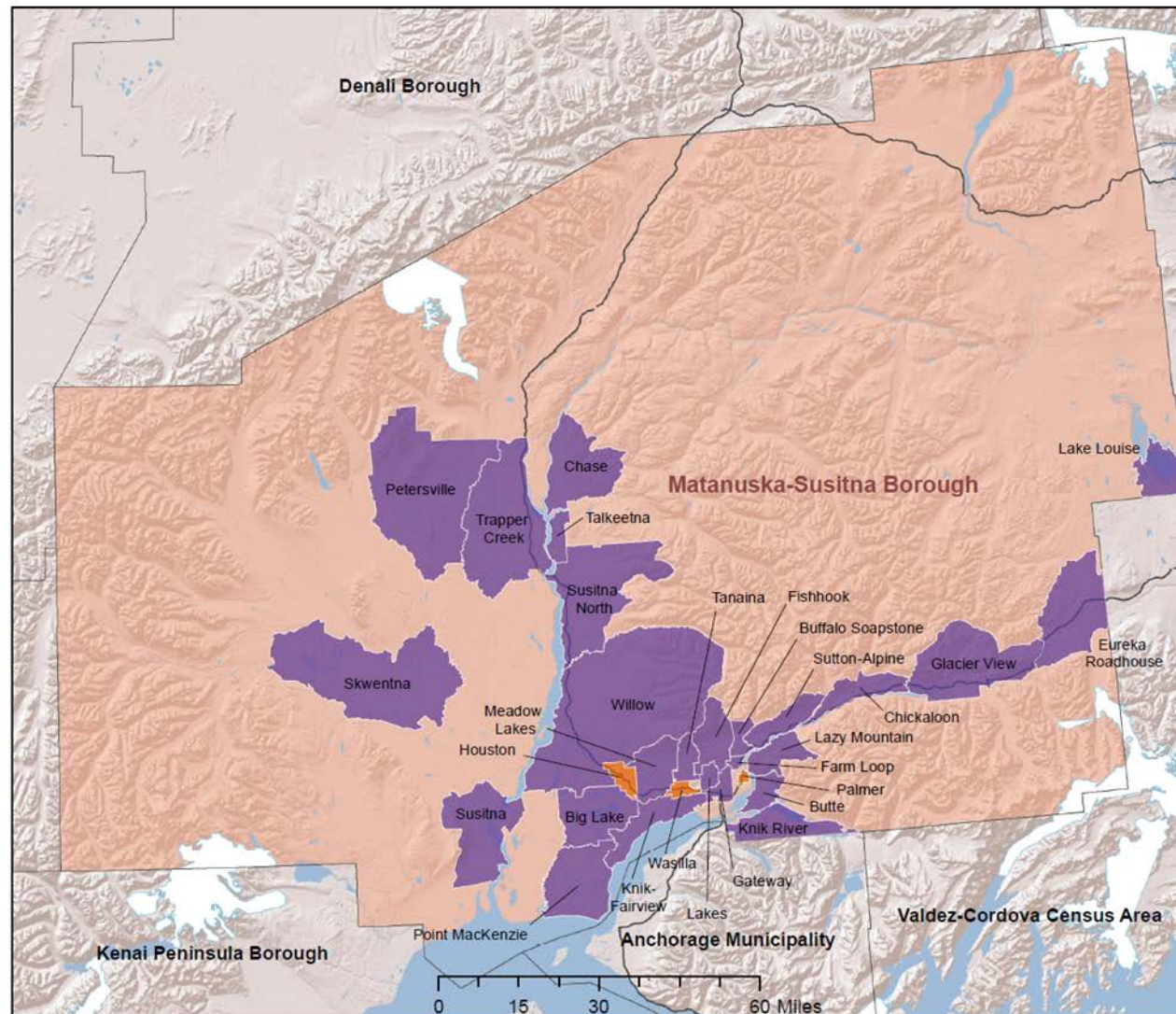


Table of Contents

Regional and Statewide Housing Characteristics.....	2
Matanuska-Susitna Borough Dashboard	3
Matanuska-Susitna Borough Housing Need Highlights	Error! Bookmark not defined.
Matanuska-Susitna Borough Summary.....	6
Community	6
Overcrowding.....	7
Affordability.....	8
Energy	9
Single-family Units	9
Multifamily Units.....	11
Historical Household Electricity Usage.....	13
Inefficient and Older Homes	13
Housing Condition.....	14
Ventilation	14
Indoor Air Quality	14
Draftiness.....	14

Regional and Statewide Housing Characteristics

This census area summary only includes the highlights of housing characteristics at the census area level. The 2017 Alaska Housing Assessment provides a significant amount of data and analysis at statewide, ANCSA region and census area levels. That assessment provides a statewide analysis of housing characteristics, how they compare to national numbers, and the estimated housing needs. Within the 2017 Alaska Housing Assessment, written summaries are available for each individual ANCSA region and census area, and data profiles are also available characterizing the housing stock from the perspective of community, overcrowding, energy, affordability and need. These different tiers of information and analysis allow researchers, housing authorities, policymakers and others to generate answers to specific questions. For a more detailed discussion of estimating housing need and comparison of methods to previous housing assessments, see Appendix C Selected Methodology in 2017 Alaska Housing Assessment.

Matanuska-Susitna Borough Dashboard

Population: The Alaska Department of Labor and Workforce Development's current (2015) population estimate for the Matanuska-Susitna Borough is 100,178, an increase of 69 percent from 2000.

Housing Units: There are currently 45,094 housing units in the Matanuska-Susitna Borough. Of these, 31,104 are occupied, 1,355 are for sale or rent, and the remaining 8,905 are seasonal or otherwise vacant units.

Energy and Energy Costs: The average home in the Matanuska-Susitna Borough is 2,062 square feet and uses 214 million BTUs of energy annually, compared to the statewide average of 227 million BTUs per year. Using AKWarm estimates, the average annual energy cost for homes in the Matanuska-Susitna Borough is \$3,672. This is approximately 88 percent of the statewide average and 1.6 times the national average.

Overcrowding: An estimated 1,773 (6 percent) of occupied units are either overcrowded (4 percent) or severely overcrowded (2 percent). This is nearly twice the national average, and makes this census area the 14th least overcrowded census area in the state.

Drafty Homes and Ventilation: Approximately 8,644 (24 percent) of occupied homes in the Matanuska-Susitna Borough are drafty, exceeding seven air changes per hour at 50 Pascals (ACH50). The statewide average is 36 percent. In contrast, there are an estimated 19,449 occupied housing units (54 percent) in the Matanuska-Susitna Borough that are relatively airtight and lack a continuous ventilation system. These homes are at higher risk of issues with moisture and indoor air quality.

Affordability: On average, approximately 9,314 (30 percent) of households in the Matanuska-Susitna Borough are cost-burdened, spending more than 30 percent of total household income on housing costs, including rent, utilities and energy. Statewide 31 percent of households are cost-burdened.

Senior Housing: There are an estimated 763 beds in senior housing facilities in the Matanuska-Susitna Borough. Currently the Alaska Department of Labor and Workforce Development estimates there are 10,284 seniors in the census area and projects an increase to 21,980 by 2030.

Housing Issues: There are an estimated 7,405 homes built before the 1980s in the Matanuska-Susitna Borough that have not been retrofitted through a state program in the past 10 years. Approximately 3.4 percent of homes in the Matanuska-Susitna Borough lack complete kitchens and approximately 4.5 percent lack complete bathrooms.

Matanuska-Susitna Borough Housing Need Highlights

Two housing needs in the Matanuska-Susitna Borough are to increase the rate of construction of new housing to meet projected population growth and to increase affordability of rental units for residents.

Housing affordability is particularly difficult for renters in the Matanuska-Susitna Borough because the average renter wage is one of the lowest in the state.¹ With the cost of rent increasing faster than yearly inflation, this problem will likely worsen without action. The *2014 Matanuska-Susitna Borough Housing Needs Assessment* defines the problem and provides a potential solution: “There are very low percentages of other housing options such as multifamily or small starter homes in planned unit mixed use walkable neighborhoods. This limits affordable housing availability ... the results may indicate a need for additional housing to be built targeting affordable housing options.”²

Housing Gap: The Matanuska-Susitna Borough has nearly 1,800 overcrowded housing units.³ The borough has the highest construction rate in the state, it is also one of the fastest growing regions. Construction rates are insufficient to meet projected population growth with the housing deficit projected by data in this study to grow by more than 1,500 units by 2025.⁴ The *2014 Matanuska-Susitna Borough Housing Needs Assessment* projects a larger need for new housing units, with an estimated shortage of 5,000 units by 2020 and 9,000 units by 2030.⁵

Affordable Housing Need: The Matanuska-Susitna Borough’s median income is near the state average but the region has one of the lowest average renter wages.⁶ This makes affordability particularly challenging for renters; it is estimated that a renter earning the average renter wage must work 71 hours per week to afford a two-bedroom rental unit at fair market rent. According to the *2014 Matanuska-Susitna Borough Housing Needs Assessment*, the cost of rent has been increasing faster than the yearly

¹ Yentel, D., Aurand, A., Emmanuel, D., Errico, E., Leong, G. M., & Rodrigues, K. (2016). *Out of Reach 2016*. National Low Income Housing Coalition. Retrieved from http://nlihc.org/sites/default/files/oor/OOR_2016.pdf

² Allen, J. (2014). *2014 Matanuska – Susitna Borough Housing Needs Assessment*. Retrieved from <https://www.matsugov.us/docs/general/14181/2014-msb-housing-needs-assessmentopt.pdf>

³ U.S. Census Bureau. (2016). *American Community Survey, 2010–2014 American Community Survey Five-year Estimates*.

⁴ See Appendix C: Methodology for details.

⁵ Allen, J. (2014). *2014 Matanuska – Susitna Borough Housing Needs Assessment*. Retrieved from <https://www.matsugov.us/docs/general/14181/2014-msb-housing-needs-assessmentopt.pdf>

⁶ Yentel, D., Aurand, A., Emmanuel, D., Errico, E., Leong, G. M., & Rodrigues, K. (2016). *Out of Reach 2016*. National Low Income Housing Coalition. Retrieved from http://nlihc.org/sites/default/files/oor/OOR_2016.pdf

inflation rate and at the same time, median incomes have been falling. If these trends continue, there will be greater need for additional affordable housing.⁷

Senior Housing Needs: According to the *2014 Matanuska-Susitna Borough Housing Needs Assessment*, the senior population has doubled every decade for several decades.⁸ The Matanuska-Susitna Borough has a slightly higher rate of assisted and independent living facilities per senior citizen than the statewide average but the senior population in the Borough is projected to more than double again by 2030.^{9, 10}

Retrofit Needs: Approximately 44 percent of homes either participated in AHFC's Home Energy Rebate or Weatherization Assistance programs or were certified to meet AHFC's Building Energy Efficiency Standard (BEES).¹¹ Approximately 21 percent of homes were built before 1980 and have not been retrofitted. More than half of all homes in the Borough are relatively airtight and lack continuous mechanical ventilation, which puts them at risk for moisture and indoor air quality problems. Addressing this need would keep homes from deteriorating prematurely and promote occupant health.

⁷ Allen, J. (2014). *2014 Matanuska – Susitna Borough Housing Needs Assessment*. Retrieved from <https://www.matsugov.us/docs/general/14181/2014-msb-housing-needs-assessmentopt.pdf>

⁸ Ibid.

⁹ AHFC Senior Housing Office. (2016). *Inventory List: Independent Living Homes/Facilities*. Revised 5/02/2016. Retrieved from <https://www.ahfc.us/senior-support/>

¹⁰ Hunsinger, Eddie, Sandberg, E., & Brooks, L. (2016). *Alaska Population Projections 2015 to 2045*. Alaska Department of Labor and Workforce Development, Research and Analysis Section.

¹¹ See Appendix C: Methodology for details.

Matanuska-Susitna Borough Summary

Community

The Matanuska-Susitna Borough census area is located in southcentral Alaska, just north of Anchorage, Alaska's largest city. It is named after the two major rivers that flow through it and empty into the Cook Inlet. The census area is in the Cook Inlet Native Corporation ANCSA region. The average home size in the census area is 1,912 square feet.

The ratio of dependents, including those under 16 and over 65, relative to the working age population in the Matanuska-Susitna Borough is lower than the statewide average and lower than the national ratio.¹² The Matanuska-Susitna Borough is expected to see an increase in the nonworking age population by 2030.

The ratio of senior age dependents to the working age population is higher than the statewide average and lower than the national average. The Matanuska-Susitna Borough region is projected to see the ratio of senior age dependents to working age dependents increase by 1.6 times by 2030.

There are an estimated 763 dedicated beds in senior housing in the Matanuska-Susitna Borough, with 300 of those dedicated to assisted care living.¹³ Currently the Alaska Department of Labor and Workforce Development estimates there are 10,284 seniors in the census area and projects that there will be 21,980 senior citizens by 2030.¹⁴ In the Matanuska-Susitna Borough 2.9 percent of senior citizens are in assisted care housing. This is higher than the statewide rate of 2.8 percent of senior citizens in assisted care housing. Nationally, approximately 3.5 percent of senior citizens are in senior living facilities.¹⁵

Comparison of the growth rates in the senior age (65+) segment of the population to the dependent age (0 to 15) population indicate that in the Matanuska-Susitna Borough region the primary pressure for new housing over the next 15 years will come from households with elderly people.

¹² Hunsinger, Eddie, Sandberg, E., & Brooks, L. (2016). "Alaska Population Projections 2015 to 2045." Alaska Department of Labor and Workforce Development, Research and Analysis Section.

U.S. Census Bureau. (2016). *American Community Survey, 2010-2014 American Community Survey Five-year Estimates*.

¹³ AHFC Senior Housing Office. (2016). *Inventory List: Independent Living Homes/Facilities*. Revised 5/02/2016. Retrieved from <https://www.ahfc.us/senior-support/>

¹⁴ Hunsinger, Eddie, Sandberg, E., & Brooks, L. (2016). "Alaska Population Projections 2015 to 2045." Alaska Department of Labor and Workforce Development, Research and Analysis Section.

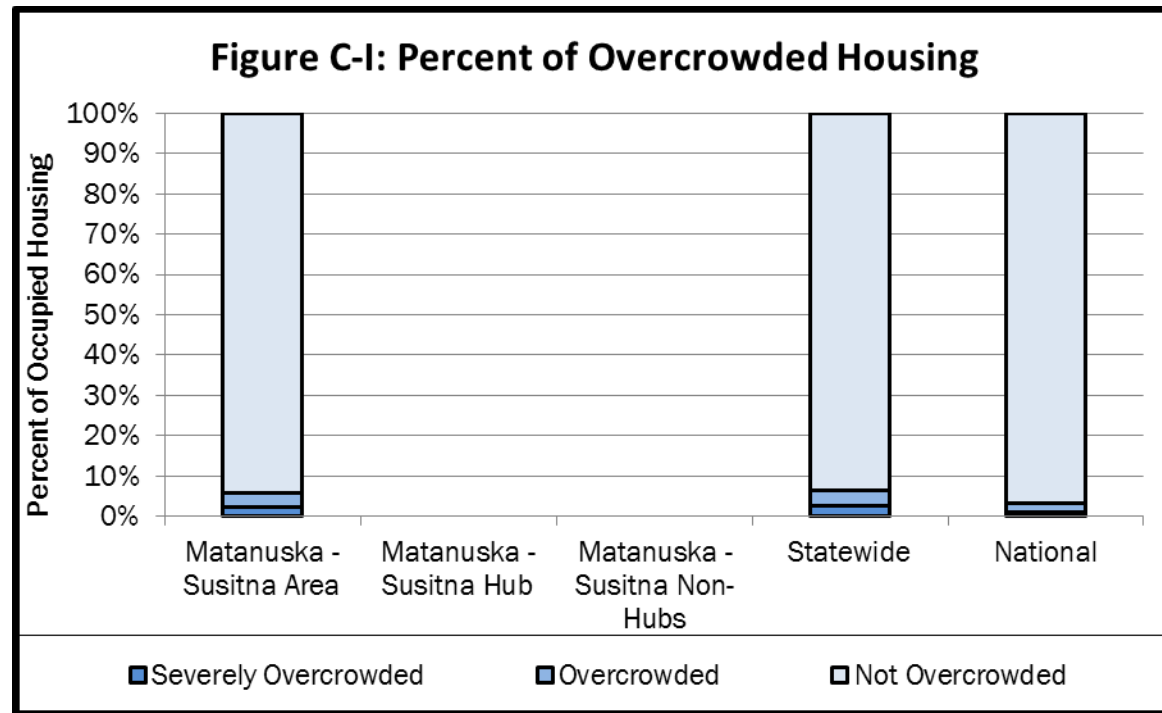
¹⁵ Ribbe, M., Ljunggren, G., Steel, K., Topinkova, E., Hawes, C., Ikegami, N., ... Jonnson, P. (1997). "Nursing Homes in 10 Nations: A Comparison Between Countries and Settings." *Age and Ageing*. 26(S2), 3-12.

Overcrowding¹⁶

The Matanuska-Susitna Borough is the 14th least overcrowded census area in Alaska. Approximately 6 percent of households are overcrowded in the census area as a whole. The rate of overcrowding in the Matanuska-Susitna Borough is nearly 89 percent of the statewide average (6.4 percent) and approximately 1.7 times more than the national average (3.3 percent).

Overcrowding is defined as households with more than 1 person per room. Severe overcrowding is defined as households with more than 1.5 persons per room.

Approximately 3 percent of housing units in the Matanuska-Susitna Borough are available for sale or rent. Additionally, 22 percent of housing units in the Matanuska-Susitna Borough are considered vacant because they are used for seasonal, recreational or other non-year-round purposes.

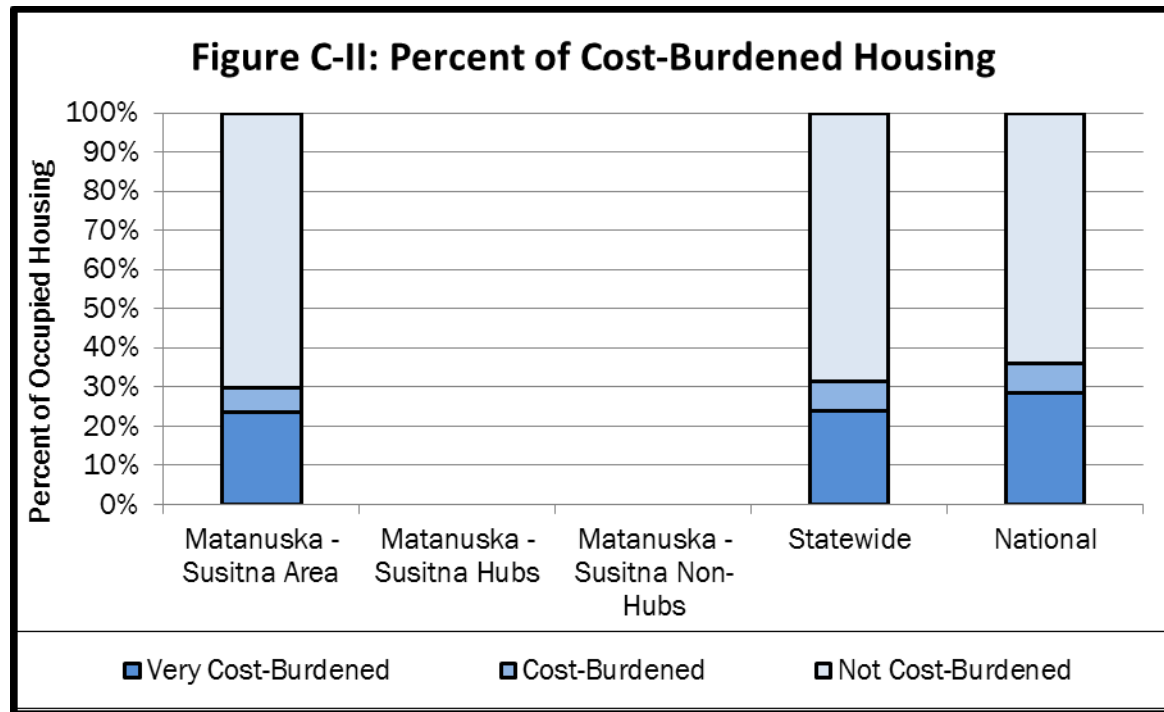


¹⁶ U.S. Census Bureau. (2016). *American Community Survey, 2010-2014 American Community Survey Five-year Estimates*.

Affordability¹⁷

According to estimates from the U.S. Census American Community Survey (ACS), 30 percent of households in the Matanuska-Susitna Borough are cost-burdened, that is, spend more than 30 percent of their income on housing costs. The rate of cost-burdened households in the Matanuska-Susitna Borough is 83 percent of the national average (36 percent).

The median household income in the Matanuska-Susitna Borough is \$72,134. This is approximately the same as the statewide median of \$71,829. The national median is \$53,482.



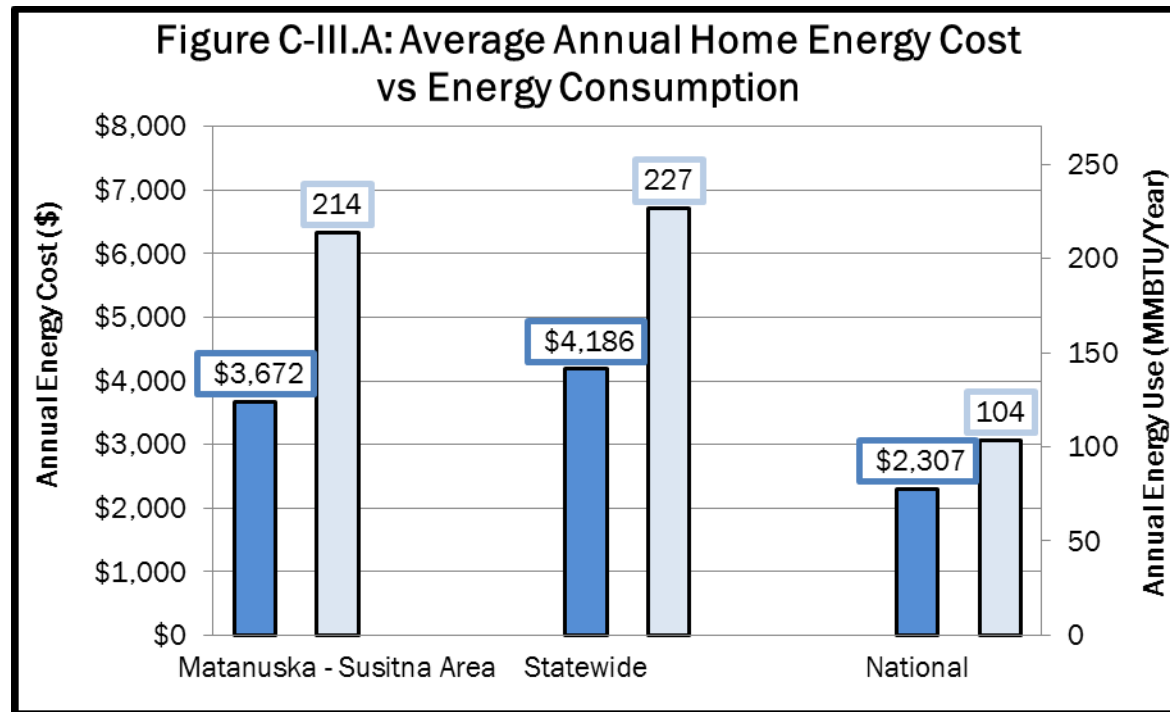
¹⁷ U.S. Census Bureau. (2016). *American Community Survey, 2010-2014 American Community Survey Five-year Estimates*.

Energy¹⁸

Single-family Units

Single-family homes in the Matanuska-Susitna Borough consume an average of 214 million BTUs per year, the seventh highest energy consumption in the state. This average annual energy consumption is 94 percent of the statewide average of 227 million BTUs and 2.1 times the national average.

Energy costs for single-family homes in the Matanuska-Susitna Borough average \$3,672 annually. This is the fifth lowest in the state. Matanuska-Susitna Borough energy costs are 88 percent of the statewide average and 1.6 times the national average.



With an average footprint of 2,062 square feet, single-family homes in the Matanuska-Susitna Borough are larger than the statewide average of 1,955 square feet. Nationally the average house size is 2,425 square feet.

The energy use intensity (EUI), or annual energy used per square foot, for a single-family home in the Matanuska-Susitna Borough averages 115,000 BTUs per square foot, the seventh lowest in the state. This is 90 percent of the statewide average of 128,000 BTUs per square foot and 2.7 times the national average. The energy cost index (ECI), or annual energy cost per square foot, for a single-family home in the Matanuska-Susitna Borough averages \$1.78, the second lowest in the state. This is 77 percent of the statewide average of \$2.31 per square foot and 1.9 times the national average of \$0.95 per square foot.

The home heating index (HHI) in the Matanuska-Susitna Borough for the average single-family home is 7.91 BTUs/ft²/HDD. This is the seventh lowest in the state. The HHI for the Matanuska-Susitna Borough is lower than the statewide average of 8.83 BTU/ft²/HDD. The normalized cost of energy, in terms of dollars per million BTUs, for a single-family home in the Matanuska-

¹⁸ See Appendix C: Methodology for details.

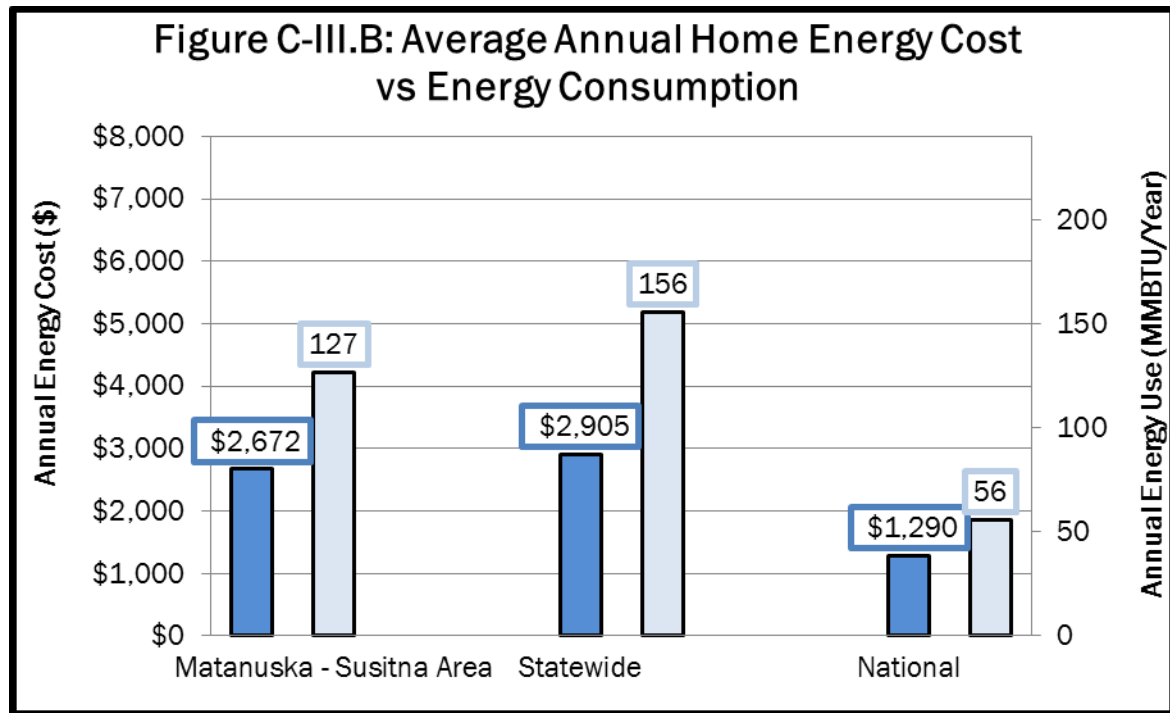
Susitna Borough averages \$11.22, the second lowest in the state. This is 71 percent of the statewide average of \$15.80 per million BTUs and 50 percent of the national average of \$22.27 per million BTUs.

Multifamily Units

Multifamily housing units in the Matanuska-Susitna Borough consume an average of 127 million BTUs per year, the 11th highest energy consumption in the state. This average annual energy consumption is 81 percent of the statewide average of 156 million BTUs and 2.1 times the national average.

Energy costs for multifamily housing units in the Matanuska-Susitna Borough average \$2,672 annually. This is the ninth lowest in the state. Matanuska-Susitna Borough energy costs are 92 percent of the statewide average and 2.1 times the national average.

With an average footprint of 1,236 square feet, multifamily housing units in the Matanuska-Susitna Borough are smaller than the statewide average of 1,284 square feet. Nationally the average unit in multifamily housing is 930 square feet.



The energy use intensity (EUI), or annual energy used per square foot, for a multifamily housing unit in the Matanuska-Susitna Borough averages 111,000 BTUs per square foot, the 12th highest in the state. This is 87 percent of the statewide average of 128,000 BTUs per square foot and 1.9 times the national average. The energy cost index (ECI), or annual energy cost per square foot, for a multifamily housing unit in the Matanuska-Susitna Borough averages \$2.16, the fourth lowest in the state. This is 95 percent of the statewide average of \$2.27 per square foot and 1.6 times the national average of \$1.39 per square foot.

The home heating index (HHI) in the Matanuska-Susitna Borough for the average multifamily housing unit is 6.70 BTUs/ft²/HDD. This is the 13th lowest in the state. The HHI for the Matanuska-Susitna Borough is lower than the statewide average of 8.28 BTU/ft²/HDD. The normalized cost of energy, in terms of dollars per million BTUs, for a unit in multifamily housing in the

Matanuska-Susitna Borough averages \$10.46, the third lowest in the state. This is 82 percent of the statewide average of \$12.79 per million BTUs and 45 percent of the national average of \$23.12 per million BTUs.

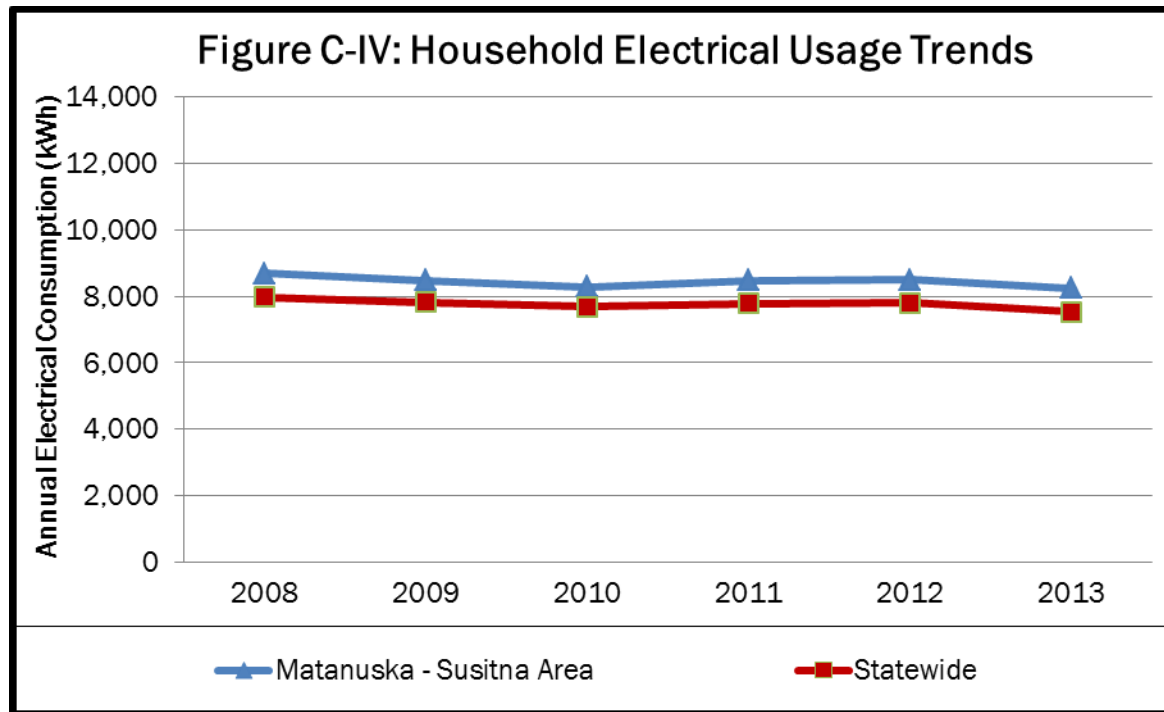
Historical Household Electricity Usage¹⁹

In 2013 the average household in the Matanuska-Susitna Borough consumed 8,243 kWh of electricity annually. This is approximately 5 percent less than in 2008. Statewide, the average household consumed 7,540 kWh of electricity in 2013, a decrease of 5 percent since 2008.

Inefficient and Older Homes²⁰

Approximately 1,297 (4 percent) of the occupied homes in the Matanuska-Susitna Borough are estimated to be 1-star homes. A 1-star home uses approximately four times more energy than if built to AHFC's Building Energy Efficiency Standard (BEES). Statewide, approximately 14,600 (6 percent) of occupied homes are estimated to be 1-star homes.

Older homes built before 1980 that have not been retrofitted are potentially homes in need. Approximately 21 percent of all homes in the Matanuska-Susitna Borough fit these two criteria. This is lower than the statewide average of 39 percent.



¹⁹ Fay, G., Villalobos Melendez, A. & West. C. (2014). *Alaska Energy Statistics: 1960-2011*. UAA Institute of Social and Economic Research. Retrieved from http://iser.uaa.alaska.edu/Publications/2013_12-AlaskaEnergyStatistics2011Report_Final_2014-04-30.pdf

²⁰ See Appendix C: Methodology for details.

Housing Condition²¹

Ventilation

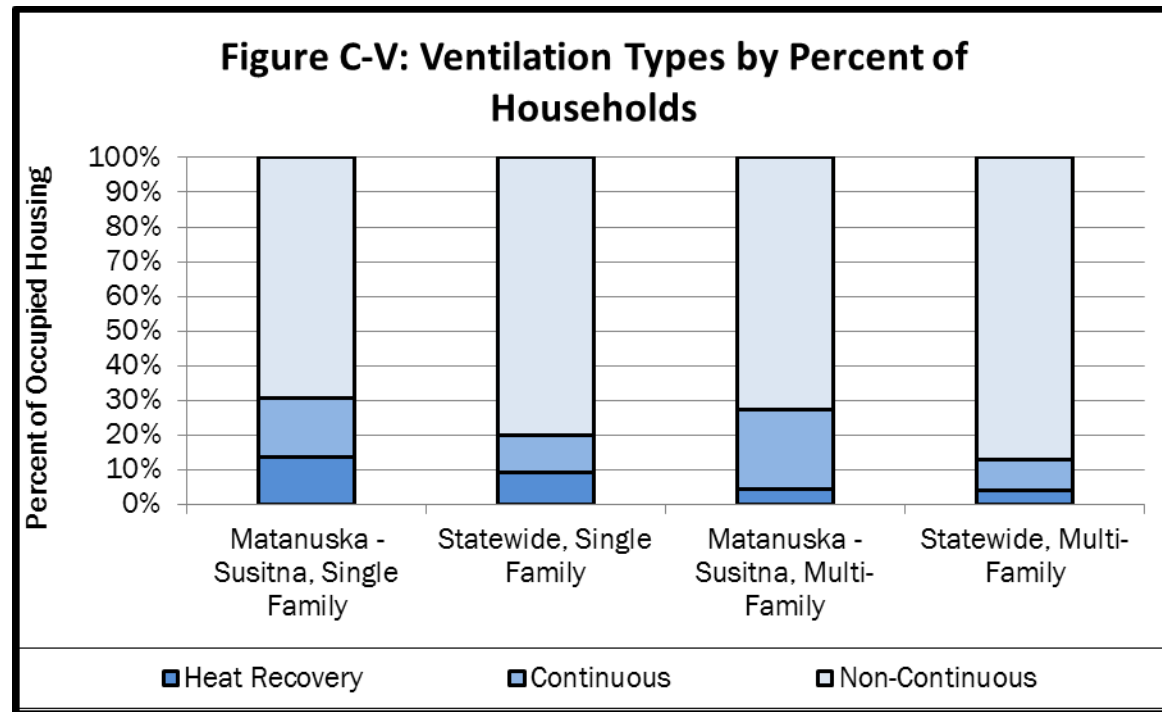
Approximately 31 percent of the occupied homes in the Matanuska-Susitna Borough region have heat recovery or continuous mechanical ventilation systems installed. This is the fourth highest in the state. Statewide approximately 20 percent of occupied homes have continuous mechanical ventilation systems, with or without heat recovery.

Indoor Air Quality

A tight home with no or inadequate ventilation has an increased risk of issues with indoor air quality or moisture. The Matanuska-Susitna Borough has the fourth highest percentage of housing units in the state that are both relatively airtight and lack continuous mechanical ventilation. Approximately 7,333 (24 percent) of the occupied homes in the Matanuska-Susitna Borough are estimated to be at moderate risk, with 9,496 (31 percent) estimated to be at high risk. Statewide, approximately 30 percent of occupied homes are estimated to be at moderate risk and 26 percent at high risk.

Draftiness

To quantify drafty homes, the following definitions were used. Drafty homes will see test results of between 7 and 12 air changes per hour at 50 Pascals (ACH50) when subjected to a blower door test. Very drafty homes will see test results of greater than 12 ACH50. Approximately 4,909 (16 percent) of the occupied homes in the Matanuska-Susitna Borough are estimated to be drafty, with 2,408 (8 percent) estimated to be very drafty. Statewide approximately 24 percent of occupied homes are estimated to be drafty and 12 percent are estimated to be very drafty.



²¹ See Appendix C: Methodology for details.