

○ For retention, recruitment in Rural Alaska

Teacher Housing Scores A+



Initial Results "Terrific"

AHFC's Teacher Housing Program



Prepared August/September, 2007
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Teacher Housing Off to Good Start

In 2004, the Alaska Housing Finance Corporation embarked on a unique statewide housing initiative. With the blessing of the Governor and Legislature AHFC allocated some of its annual earnings towards a new program. In partnership with the Denali Commission, AHFC offered rural government entities an incentive to lower the cost of building quality rental housing for key public service providers.

The objective from the outset was to help isolated, rural Alaska communities to be better able to attract and retain educators, health care professionals and public safety personnel. Initial attention, however, has been on attracting teachers. This focus was necessitated by a near-crisis educational situation in numerous villages across the state, which for a number of years have faced extreme difficulty in recruiting and retaining qualified teachers. This report focuses primarily on rural housing intended for teachers.

While it may be too early to proclaim AHFC's program a success, the results achieved so far have been described by rural school superintendents as "awesome," "fabulous," and "terrific." School districts that were experiencing 50 percent teacher turnover each year, now report zero turnover. School officials credit the new teacher housing that the AHFC program has helped build.

This report compiled in August 2007 reviews:

- How the housing challenge developed and why it is important;
- AHFC's action plan to address the challenge;
- The initial results as described by the people who live and work in these rural Alaska communities; and
- What's coming next for the program.



Aerial photo of Chefnak, located in Southwest Alaska. Four teacher housing units were built in 2006.

Educating Children of Rural Alaska

In 1960, according to the U.S. Census Bureau, 50 percent of rural residents completed no more than the sixth grade. Only 8 percent completed high school and less than 2 percent went to college. The state has worked hard to improve these numbers over recent decades, and more rural children today are completing their K-12 education than did when the federal government was running the education programs.

Federal support for Alaska Native people at the time of statehood came through two agencies: the Bureau of Indian Affairs and the Division of Indian Health of the Public Health Service. In 1968, these two agencies were spending about \$43 million, half of which was for K-8 education in the villages. The BIA paid for construction of new schools and teachers' quarters and for the operation of the grade schools. Students had to go to a boarding school for a high school education. All of this

support came to an end in the 1970s and '80s.

In 1972, the Alaska Legal Services sued the State of Alaska on behalf of Molly Hootch, a high school student from the Western Alaska village of Emmonak, attending school in Anchorage. The suit charged that boarding schools and correspondence courses did not provide the same educational opportunities as attending high school in the student's home community.

In 1976, the state agreed with Alaska Legal Services that villages with an elementary school should also have high schools. The state undertook a \$143 million program to construct schools in compliance with the consent decree.

It was at about this time that the BIA began turning over to the state most of its responsibilities for K-8 education of Alaska Natives. The BIA transferred its schools and teachers' quarters, and the state took on increased responsibility for K-12 education and for new school



Students doing classwork. © Alaska Department of Education

construction and renovation.

In the early years under the state's administration, rural school districts were able to pay teachers a premium salary – one of the best in the nation – thanks to revenue the state collected from North Slope oil production that started in 1978. School superintendents say recruitment and retention wasn't much of a problem at that time. The high pay ended when oil prices plummeted, and the state suffered an economic recession. The amount of funding going to the school districts was reduced and pretty much frozen during the '90s. Teacher pay no longer was the inducement it had been. Instead of being tops in the nation, average Alaska teacher salaries fell to about 10th place. Making matters even

worse was that available housing for teachers in villages was deteriorating.

Securing adequate housing for teachers, for the most part, was left to individual rural school districts. Some made use of the inherited BIA quarters (that had been built between the 1940s and 1970s), others obtained trailers or those houses that occasionally became vacant in a community. Many teachers were required to share available housing or find someone in the village to rent a room to them. In many communities, there is simply no place for a teacher, village public safety officer or rural health aide to reside. Many sleep in classrooms, gymnasiums, or in the living room of accommodating villagers



Village of Shishmaref. © Department of Commerce, Community, and Economic Development.

Hiring And Retaining Teachers

A study conducted by the University of Alaska's Institute for Social and Economic Research in 2001 found that approximately 46 percent of the teachers leaving rural school districts cited the lack of affordable housing as one of the reasons they left. Thirty-eight percent cited the lack of quality housing as a critical factor in their decision to leave. A follow-up study commissioned by AHFC in 2004 found that up to 30 percent of teachers in rural districts who left their jobs each year did so because of housing issues. Rural school district superintendents report that problems with housing are the major obstacles in their ability to recruit new teachers.

According to the Department of Education there are a number of reasons why a high turnover rate of teachers – particularly in rural communities – is an undesirable situation:

A constant turnover means school districts must hire a large number of new-to-the-profession, recently graduated teachers. Such teachers usually require about two years' experience to become competent on their own. Small schools normally are unable to provide the mentoring and help that most new teachers require.

A constant turnover means teachers don't get to know their kids very well year to year. A fourth-grade teacher, for example, can't check with the third-grade teacher to learn about incoming fourth graders when the third-grade teacher is brand new on the job. Thus, a constant turnover denies teachers the opportunity to work with other teachers to tailor their class instruction to best meet the specific needs of individual

students.

Many adult Native villagers often see teacher turnover as indication of a lack of caring. This can result in parents not being supportive of their community schools, or not encouraging their children to do their homework, attend classes, and so forth.

To be effective, teachers must be aware of and sensitive to the cultural differences between themselves and their students. But teachers who don't stay in a community very long are not likely to learn very much about the Native culture.



A student receives one-on-one instruction from a teacher. © Alaska Department of Education.

AHFC Tackles Teacher Housing Challenge

As noted, inadequate housing accounts for one-third of the issues teachers cite for not wanting to teach in rural Alaska communities. But it is the one issue that Alaska Housing Finance Corporation has the authority, ability, and determination to address.

CEO/Executive Director Dan Fauske took over the helm at AHFC in 1995. He brought to the job extensive knowledge about life in village Alaska. Fauske served as the Chief Financial Officer for the North Slope Borough in Barrow, where he lived for 18 years. He understands the need for affordable housing in remote rural areas for teachers, health care workers, and state troopers; and he knows from experience that government programs which were supposed to address the situation were not working. Fauske wanted to

approach the issue differently. Instead of special loan programs designed for individuals to take on the risks of long-term loans or waiting for the private sector to build and operate multi-family housing that couldn't pencil out, he wanted to encourage the local school district, tribal government, or other local government entity to get involved. He wanted them to take responsibility for servicing debt and operating multi-family rental facilities restricted for educators, health professionals, and public safety personnel.

To accomplish this objective, the CEO requested a line item in AHFC's capital budget to allow the corporation to use a small portion of corporate earnings for a subsidy to buy down the difference between what a rural housing development penciled in at and what



Ten units of teacher housing were constructed in Togiak in 2005, including this duplex.



A statewide housing needs assessment undertaken by AHFC in 2005 estimated that more than 17,000 new housing units are needed to meet population growth, relieve overcrowding and replace substandard housing.

teachers and other qualified renters could afford based on their salaries.

For example, a rural school district might have a need for a fourplex for its teachers. Estimated cost might be \$1 million, less whatever assistance might be available from federal programs – like the Denali Commission. AHFC underwriters would look at the net amount and determine how much the qualified renters would be able to pay. Let's say they determine there was an ability to repay a mortgage loan of \$700,000 without undue hardship placed on any individual. This leaves a \$300,000 gap – the portion that doesn't pencil out. So AHFC would provide a grant of \$300,000 to get that gap out of the way. A conventional 30-year loan would be used to finance the \$700,000.

Before AHFC could implement this program, it first needed the approval of the state administration and the Legislature. Getting the go-ahead to

spend money took a few years. AHFC executives routinely called on the governor's office and legislators to explain that the proposal for teacher housing would not require state funding. AHFC routinely goes to Wall Street, sells bonds, and funds mortgages with those proceeds. This was what the teacher housing program was designed to accomplish, they said.

An additional state benefit of AHFC lending money to local school districts, Native corporations, or other rural government entities for teacher housing was that it would promote local involvement and greater interest in local education programs.

After a few years of working with the governor's office and with legislators, AHFC received approval to initiate its rural teacher housing program. The first authorization was in 2004 to spend \$2.2 million for gap-financing grants to two communities that would build a total of

22 teacher housing units at a total cost of \$6 million.

A Federal Partner Helps Fund the Program

Concurrent with these initial two projects, AHFC obtained additional funding for the housing program from the Denali Commission. The commission was established by Congress in 1998 as an innovative federal-state partnership designed to provide critical utilities, infrastructure, and economic support throughout Alaska. The additional funding provided by the Denali Commission that first year made it possible for 42 additional units of housing to be built. Rural communities that received new teacher housing in 2004 included Kotzebue, Savoonga, Togiak, Cherfornak, Nightmute, and Tuntutuliak.

In 2005, AHFC and Denali

Commission grants were used to add another 35 housing units among the communities of Eek, Kwilliginok, St. Michael, Ambler, Kiana, St Paul, and Tyonek. Thirty-one units were financed with grants and loans in 2006 for Hooper Bay, Scammon Bay, Hughes, Huslia, and Nulato.

For 2007, a total of 62 units were either built or refurbished in nearly a dozen rural communities: Sand Point, Nelson Lagoon, Brevig Mission, Unalakleet, Atka, Buckland, Noorvik, New Stuyahok, Akiak, and Akiachak.

AHFC received applications for teacher housing projects in 20 rural communities for the 2008 fiscal year. Available funding from AHFC and the Denali Commission is expected to be sufficient to cover about 16 of the applications.



Ceremony marks the opening of six units of teacher housing built in St. Paul, Alaska, with a \$1.9 million grant from the Denali Commission and \$537,000 in loans from AHFC.

Applications Scrutinized

James Wiedle, AHFC Planner, oversees the application and award process for the grant program. Beginning in 2004, each spring AHFC releases a Notice of Funding Availability (NOFA) that identifies the amount of funding available for the program. The notice provides instructions for how to apply for funding and notes the application deadline.

Applications received by the required deadline are subject to an initial “threshold” review. Those that do not meet threshold requirements are not considered for funding. Applications that pass threshold review receive a analysis, consisting of:

Fee Review – The project development budget is reviewed to ensure that fees are within limits of AHFC’s grant regulations. Fees that appear in excess of limits, based on construction types, may be adjusted downward.

Cost Limits – Per unit and square footage costs are compared to Denali Commission cost per square foot benchmarks and HUD per-unit cost limits. For excessive costs, AHFC may request justification from the applicant or adjust the project development budget down to meet cost limits.

Development Budget Analysis – The applicant’s development budget is reviewed for completeness. Items omitted from the budget that AHFC determines are necessary for project development may be added based on reasonable expectations of their cost to the project.

Operating Budget Analysis – Applicant’s operating budget is also reviewed for completeness and

accuracy. Items omitted from the budget that AHFC determines are necessary for project operation may be added based on reasonable expectations of their cost to the project.

Maximum Sustainable Debt Capacity – AHFC determines the maximum amount of debt the project can carry based on the project’s net operating income. Projects with negative net-operating income are not funded.

Funding Recommendation – AHFC makes a funding recommendation. For rental development projects, this is determined by subtracting the project’s maximum sustainable debt capacity and applicant cash contributions from the total development cost of the project. For multi-site rehabilitation projects, recommendations are based on reasonable expenses for the proposed activity.

Scoring – AHFC forwards applications and results of the feasibility analysis to a review committee. The committee scores each application based on the priorities listed in the Evaluation Criteria.

Award – The list of application scores are then forwarded to CEO Fauske and to George Cannelos, Federal Co-chair of the Denali Commission for funding determinations.

The Vote Is Unanimous!

School districts are reporting that the new housing is helping with recruitment and retention goals. Following are excerpts and summaries of some of the comments received in a July 2007 telephone survey of school superintendents and teachers in communities where the new teacher housing has been built.

Lower Kuskokwim District

The district built a total of 12 teacher housing units over the past two years. Two duplexes were built in each of three communities: Cherfornak, Nightmute, and Tuntutuliak. Housing for these three communities was urgently needed, according to the deputy superintendent. The new housing is expected to help immensely with the recruitment and retention of teachers, he said.

Tuntutuliak, with 11 teacher positions, had a chronic turnover rate before the new housing became

available. Teachers were living in old BIA buildings, including a storage warehouse that had been converted into living quarters. It was hard to heat and had no plumbing. Prior to completion of new units, one of the teachers was living on the porch of another teacher's house. Another teacher and his spouse were sharing a small house with another couple and almost left when the project took longer than anticipated.

All four of the teachers who moved into the new housing in Tuntutuliak are returning.

The turnover rate in Chefornak was not as bad as in Tuntutuliak, but still they had a problem retaining the 13 teachers there. Two teachers had given notice and were about to leave, but changed their minds once they saw the new housing going up. They both signed new contracts to stay in Chefornak.



AHFC funded the development of 2 duplexes in the community of Chefornak in 2004. These units were completed in 2006.



Teacher Housing Duplex constructed in the community of Saint Paul in 2006.

In Nightmute, housing was being provided in a Native corporation-built duplex, but the units had severe mold problems. In the four new units, two are occupied by teachers who are returning in September. One unit was occupied by a teacher who married a teacher from a neighboring village this summer and has transferred to her village. This unit will be occupied by a new teacher and his family.

The fourth unit was occupied by the site administrator and his wife who is a teacher. They moved to the Kenai Peninsula, and that unit will be occupied by the new site administrator and his family. Twenty percent of the teachers are Alaska Native, and the district used Association of Village Council Presidents to construct the housing in all three villages. They hired people from the region to do the work.

The school district manages the new housing and collects rent from the teachers. The people of the communities understand that it is in their best interest to hang on to good teachers whenever

possible. It takes a year or two for a new teacher to get to know the people, local culture, local politics, and to build a trust relationship between residents and teacher.

According to one of the teachers in Tuntutuliak, the two new duplexes are “awesome.” “My wife and I have our own space now, a toilet, warm rooms – it’s wonderful,” he said. Initially, he and his wife lived in a 600 square foot house that they shared with another teacher. “There was no toilet, and it could get very cold.” Counting teachers and spouses, there were 13 people sharing five houses. The new housing, he said, makes it possible to put more time into teaching – to grade papers, catch up on reading, and prepare the next day’s teaching plan.

“We like it here, but probably would have moved elsewhere after our first year if it wasn’t for this new housing. It’s awesome.”

Pribilof Island School District

The Pribilof Island School District superintendent reports that the teachers and community are delighted to have three new duplexes to rent to teachers. The district now is better able to recruit and retain teachers. Historically, when the school district interviewed recently graduated applicants, one of the first questions they got was about the quality of housing. "It seems just about everyone Outside heard the horror stories of freezing pipes, cold rooms, mold, and mildew in Alaska's teacher housing in rural communities," the superintendent said. "Now we boast of having some of the best teacher housing in Alaska. Thanks to the new units, housing is no longer the major recruitment impediment it once was." She added that the community understands the benefit for the children to have teachers who know the

community, know the parents, and can devote the time to teaching their kids.

According to one of the teachers who lives in the new housing, she and her family were planning to leave at the end of the school term in 2006 because of housing issues. With the availability of the teacher housing though, they're staying put.

Northwest Arctic Borough School District

The Northwest Arctic Borough School District serves schools in 11 villages and communities. Housing is a problem because of lack of rentals in these communities. Only about half of the teachers at these schools find adequate housing, the superintendent said. About 20 years ago, teachers may have been willing to put up with the hardships of undesirable living conditions because of the high salary differential being paid at the time. That's



Northwest Arctic Borough converted two relocatables to teacher housing in the Village of Ambler in 2005.

not the case anymore. No longer can teachers earn more in remote villages than they can elsewhere. The result is a revolving-door situation, with teachers staying only one year or less. Turnover rate averages about 35 percent. There is less of a turnover rate in Kotzebue, where new teacher housing units were built two years ago.

According to the superintendent, before 18 new housing units were built in Kotzebue, the district had a difficult time retaining teachers, more than half of whom have families with them. Teachers and families were required to double up and share available living quarters. Even with new housing, some school employees still have to share living accommodations. However, all of the teachers who moved into the new housing in 2005 are still there and are returning for a new school term this year.

Kenai Peninsula District

In the village of Tyonek, teachers moved into new quarters last August. Before the school term ended this spring, all of them signed contracts to continue teaching. This is the first time for the community that teachers are returning. The new teacher housing is the key to attracting people to select and stay in this community, according to the district's administration office.

Previously, teachers lived in dilapidated trailers. It wasn't unusual to see a teacher leave midway through the school year. The village has been the most difficult challenge for this school district, largely due to poor housing and what appeared to be the community's dislike of outsiders. However, the new housing appears to be addressing not only the need for better living conditions for teachers, but the issue of community support as well.



Tyonek Teacher Housing Duplex completed in 2006.

Many in the community were upset because of what they viewed as the state and school district placing low priority on the education of their children. Residents seldom had the opportunity to get to know the teachers, because the teachers never stayed very long, the superintendent said. Many residents interpreted the high teacher turnover as indicative of the state's and district's indifference to the Native people. At the same time, residents recognized it was in their children's best interest to have teachers who stayed on the job and became part of their community. That never seemed to happen – until this year.

The new teacher housing duplex appears to have turned that prevailing attitude around, the superintendent said. "It was like someone flicked a light switch and everything changed. It provides evidence that the state and the school district do, in fact, care about quality education for the children of the village."

For many residents the new housing for teachers is a source of pride. The community was a partner in constructing the duplex now occupied by teachers. Many residents were employed on the construction project.

Southwest Region District

Ten teacher housing units opened in Togiak in 2005 (one duplex and two fourplexes). Of the 22 teachers in the community, 16 now occupy the new housing. According to the school superintendent, the new housing is “tremendous.” This past year only three teachers left at the end of the school term. Prior to the new housing, an average of seven teachers left each year.

“It’s much easier now to recruit new teachers, because we have new teacher housing and a new school,” said the superintendent. “Everyone is very positive about the housing. The community is very happy, because people make the connection that kids get a better education when teachers are part of the community.”

The past school term was the first time in four years that Togiak made Adequate Yearly Progress, which potentially may be linked to new teacher housing, he said. Teachers now have a

home in which to spend time putting together teaching plans and preparing for each day’s classes.

Bering Strait District

According to the district facilities manager, the new duplexes providing housing for teachers in Savoonga and St. Michael have been a blessing for the two communities. There is no other mechanism in place to upgrade housing for teachers who live in substandard housing. There are HUD programs and other federal and state programs available to assist other residents in a community, but until the AHFC program to build new rental units for teachers, there was nothing available to help teachers secure an affordable place to live.

The new housing has had a positive impact on the turnover rate. The administrator believes that almost all of the teachers who moved into the new units when they opened are coming back this term. There used to be a 20 - 40 percent annual turnover in St.



Savoonga Teacher Housing duplex under construction in 2004.



Kitchen area of newly constructed duplex in Togiak, completed 2005.

Michael and more than 70 percent turnover in Savoonga. This year, of the 37 total teachers in the two communities, only four left.

According to the facilities manager, in past years, if and when a house became available, the district's objective was to make it livable and provide it to the teachers. But it was still sub-standard.

Now the school district has a much better recruitment tool – they just show a picture of their new housing. Teachers are proud of the superior housing they now have with the newly built housing; so are the residents of the communities. The district used local labor as much as possible in assembling the units.

A problem that still remains for the district is that the new housing can accommodate only about one-fourth of the teachers in Savoonga and St. Michael. The rest of the teachers have

lodging in the old BIA housing in Savoonga or in units leased from the Native corporation in St. Michael. The district also has critical housing needs for teachers in White Mountain and Shaktoolik, for which the district has applied for grants.

Yukon Koyukuk District

New teacher housing has been built in three communities in the district: Hughes, Huslia, and Nulato. A total of seven new units opened last fall. According to the superintendent, the new housing is having a positive impact in the three communities and among the teachers. Morale is up; there is general excitement about the housing.

Only teachers occupy the units; eligibility to move into a new unit is based on seniority. The school district operates all the units, collecting rent and providing maintenance.

A major consideration in awarding the construction contracts was given to companies that have the best record for using local hire. This resulted in a number of jobs for local residents. The local government contributed to the projects by leasing the land to the district at \$1 a year.

Before the new housing was built, the options for housing were old trailers or 30 to 40-year-old BIA housing. The BIA housing was pre-fab from the Lower 48, with 2-inch walls and minimal insulation that is very hard to keep warm in winter. "We had to run the boiler full blast to have at best a warm head and cold feet," reported one teacher.

According to the superintendent, an

unrecognized cost for rural school districts in Alaska is the acquisition of teacher housing. The state provides, through the education foundation formula, money to run the schools, hire teachers, buy books, etc. But the only option for a school district to obtain housing is to make use of old rundown houses or trailers, or the BIA's leftover buildings – built between the 1940s and '70s.

AHFC's teacher housing program is helping the district address the teacher housing challenge, according to the superintendent. He recommends strongly that AHFC and the Denali Commission keep the program going.



A fire that started in the Hooper Bay school in 2006 destroyed the school, existing teacher housing, and other buildings in the village.



Teacher Housing Units Under Construction in Hooper Bay, 2006.

Lower Yukon District

Earlier this year, two eight-plexes opened in Hooper Bay and two four-plexes opened in Scammon Bay. All the units are occupied by teachers. In fact, in Hooper Bay, some have doubled up to share an apartment, enabling 21 teachers to occupy the 16 units, according to the district superintendent.

Both construction projects were underway in August 2006, when a fire that started in the Hooper Bay school destroyed the school, existing teacher housing, and other buildings in the village. Hundreds of people were displaced. Because of this disaster, work at Scammon Bay slowed down, while work at Hooper Bay was expedited. (The same company had both construction projects, so it pulled people off the one

to work on the other.)

When awarding the construction contracts, the school district weighed the companies' histories for using local hire and their intentions to use local hire on the teacher housing jobs. The contractor that got the job did in fact hire locally, providing jobs to area residents.

The new teacher housing has had a positive impact in both communities. Residents say they are proud to have the new facilities. No negative impacts have been noticed, said the superintendent.

It's still too early to measure the impact for teacher retention and recruitment, because the housing units just opened. Historically, teacher turnover has been 30 to 40 percent a year. The superintendent believes the



Siding is applied to a teacher housing 4-plex in Sand Point, Alaska in 2007.

number will be a little lower this year (more teachers are returning) and that new housing is likely part of the reason. Recruitment is definitely easier, targeting new grads in-state and out of state, who are impressed by pictures of new housing. The school district is optimistic that popular teachers who taught in the local schools but left due to inadequate housing now may be willing to return. The district is contacting a number of these teachers.

Not only does the superintendent of the Lower Yukon School District recommend that AHFC and the Denali Commission continue funding the program, he has an application pending for teacher housing in another village. Eventually, he would like all rural

communities in his district and throughout the state be able to offer good housing to teachers.

What Comes Next?

The AHFC Teacher, Health Professional, and Public Safety Housing Grant Program is working. Since 2004, through a competitive grant application process, the program has awarded more than \$30 million in AHFC corporate and Denali Commission federal funding. These funds have made possible the construction of \$50 million in teacher, health professional, and public safety projects. In three short years, the program has funded the new construction of 148 units of housing and rehabilitation of 24 units in 29 rural Alaska communities. Half of these units have been completed and are now occupied.

Thus Alaska's rural school districts have been the largest beneficiary under the Teacher, Health Professional, and Public Safety Grant Program. Of the 164 units constructed, 148 were for teachers and their families. School districts are reporting that the new housing is helping with recruitment and retention goals. As noted previously, the superintendent of the Southwest Region School District reported that having new units available during their recruitment process last summer resulted in their filling 100 percent of their available teacher slots. Another superintendent from the Bering Strait School District reported that since they completed teacher housing in one coastal community, it has enjoyed one of the best years on record for retaining teachers.

Community support for the new units also appears to be high. Recent reports from several tribal leaders in rural Alaska communities, such as Huslia, and St. Paul, indicate that residents in the community are supportive of their



The Future of Alaska. © Alaska Division of Tourism

teachers receiving new housing.

While the majority of projects funded through this program have been for teacher housing units, the interest in health professional and public safety housing is growing. In 2005, two units of housing were developed for health professionals. In 2007, AHFC funded applications for the development of 11 units for health professionals and public safety officers. AHFC anticipates that the number of health professional and public safety housing applications will increase as more rural communities realize the benefits of providing housing for their nurses, village public safety officers, and village health aides.

The AHFC Teacher, Health Professional, and Public Safety Housing Grant Program is a model useful for developing safe, quality, affordable housing in rural communities for providers of critical community services. With a standard underwriting model of rental development, the project provides grant funding to fill the gap between a project's total development cost and the amount of debt the project can sustain.

Using this model, AHFC has significantly increased the inventory of affordable rural housing for teachers, health professionals, and public safety officers. AHFC anticipates that as this project matures, additional benefits may be realized in rural Alaska, such as improved integration and retention of nurses, teachers, and public safety officers in the community.



*Best in the Nation: **Dan Fauske**, Chief Executive Officer of Alaska Housing Finance Corporation (left) and **George Canelos**, Federal Commissioner of the Denali Commission, display the award they received from the National Council of State Housing Agencies this fall. The award winning Alaska program offers rural government entities an incentive to lower the cost of building quality, rental housing for key public service providers. AHFC in partnership with the Denali Commission provides long-term loan financing and grants from the Denali Commission and AHFC's annual earnings to promote the development and rehabilitation of affordable housing for teachers, health professionals and public safety officials in rural communities.*

AHFC Teacher, Health Professional and Public Safety Housing Grant Program Units Built or Rehabilitated By Location

