
**CONSOLIDATED HOUSING AND COMMUNITY
DEVELOPMENT PLAN
FOR THE STATE OF ALASKA**

FIVE-YEAR PLAN

&

ANNUAL ACTION PLAN

**State Fiscal Years 2021-2025
(Federal Fiscal Years 2020-2024)**

May 30, 2020

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ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) provides funding for housing and community development through several formula grant programs. Alaska receives approximately \$9 million annually for four of them: the HOME Investment Partnership Act (HOME), the Community Development Block Grant Program (CDBG), the National Housing Trust Fund (HTF), and the Emergency Solutions Grant Program (ESG). In order to maintain eligibility for these, the State must engage in a consolidated planning process that results in the development of this Five-Year Housing and Community Development Plan (HCD Plan) as well as several other documents.

In Alaska, two Participating Jurisdictions (PJs) receive formula funding for the CDBG, CDBG-CV, HOME, ESG, ESG-CV programs; the Municipality of Anchorage and the State of Alaska. The Alaska Housing Finance Corporation (AHFC), on behalf of the State of Alaska, will administer the National Housing Trust Fund. Under NHTF regulations, the only jurisdiction, other than the state of Alaska, eligible to receive a sub-grant of NHTF is the Municipality of Anchorage (MOA). The MOA has requested a sub-grant of NHTF to administer directly in Anchorage. Pursuant to 24 CFR 91.320(k)(5), the State must submit and HUD must approve an HTF allocation plan that addresses its intent to award HTF funds to MOA.

The Municipality of Anchorage is responsible for the preparation and maintenance of its own HCD Plan. The State of Alaska's HCD Plan covers all geographic areas of Alaska outside of the Municipality of Anchorage; often referred to as the "Balance of State."

The State of Alaska's HCD Plan is a cooperative effort among 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 Governor's Council on Disabilities and Special Education, and the Alaska Workforce Investment Board (WIB). AHFC is the lead agency in the preparation and maintenance of the State's Consolidated Plan.

Title 1 of the Housing and Economic Recovery Act of 2008 established the Housing Trust Fund. The HTF may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. All HTF-assisted units will be required to have a minimum affordability period of 30 years. A Cost Allocation plan must be developed by the participating states. AHFC has been designated by the State's Governor to be the recipient of the HTF and to administer the funds. AHFC, as part of the planning process for the Annual Plan has requested the participation of the public for the allocation of HTF as part of the GOAL program and its activities. <https://www.hudexchange.info/programs/htf/>.

AHFC is considering providing the MOA with a sub-grant of \$550,000 in NHTF equivalent to the MOA allocation of HOME funds. The remaining NHTF will be administered for the area of Alaska outside of Anchorage consistent with the participating jurisdictional boundaries of the HOME program. The balance of state funds will be allocated through the annual GOAL – Greater Opportunities for Affordable Living program. The Rating and Award Criteria Plan for the GOAL program will set the priorities for the allocation of NHTF. In this way it will be coordinated with the Low Income Housing Tax Credit, HOME Investment Partnership and Senior Citizens Housing development Fund programs, within a single annual application process. Please visit the following URL for more information regarding the GOAL Program: <https://www.ahfc.us/pros/grants/development-grants/goal/>

The State's five-year Consolidated Housing and Community Development Plan (SFY-2021-2025) profiles housing and community development (HCD) conditions in Alaska, outlines an assessment of HCD needs, and provides a market analysis of the environment in which these needs exist. This five-year plan includes a strategy to be followed in carrying out HUD programs, and other resources leveraged in conjunction with these programs. Implementation of the five-year plan will be done through a series of one-year Annual Action Plans (AAP), based on the State of Alaska's fiscal year. The AAP identifies housing and community development resources expected to be available and it provides the details for the use of HOME, CDBG, CDBG-CV, HTF, and ESG, ESG-CV funds during the year. The AAP includes 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 AAP is 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 AAP will provide a basis for assessing effectiveness through completion of the Consolidated Annual Performance Evaluation Reports (CAPER).

This HCD Plan will provide guidance to the State regarding expenditure of HOME, CDBG, CDBG-CV, HTF, ESG and ESG-CV funds over the next five years (July 1, 2020 through June 30, 2024). As the Plan was developed, the following points were recognized:

- The seven Guiding Principles developed during the drafting of the Plan are roughly the same as those found in the current HCD Plan based on public comment and with recognition of the increasing necessity to consider transportation when determining cost and location of housing development.
- Two of the biggest housing related issues moving forward into the next five years are in-state migration from rural areas to urban areas and the growth in the senior population.
- Some people are aware of fair housing laws, who to call if they have a complaint, but more work is needed to continue to increase awareness of the protections these laws provide tenants.
- Affordable housing is still a primary need across the State.

- Homelessness remains an important concern, particularly as uncertainty exists with the State's economy and recidivism in the corrections system remains high.
- The availability of housing accessible for persons with a disability remains a barrier for many households.
- The State has funded its first NHTF units, which were placed in service in SFY 2020.
- The Alaska Housing Finance Corporation (AHFC), on behalf of the State of Alaska, will administer the National Housing Trust Fund. Under NHTF regulations, the only jurisdiction other than the state of Alaska eligible to receive a sub-grant of NHTF is the Municipality of Anchorage (MOA). AHFC will be providing the MOA a NHTF funds of at least \$550,000.00 to administer NHTF Activities directly in Anchorage. Pursuant to 24 CFR 91.320(k)(5), the State's HUD approved NHTF allocation plan addresses its intent to award NHTF funds to MOA.
- A sub-grant of NHTF to the MOA will be subject to a number of conditions regarding liability for non-compliance and repayment of funds that indemnifies AHFC. HUD has informed AHFC that AHFC will retain liability for non-compliance and repayment of any sub-granted funds to the MOA. Pursuant to 24 CFR 93.404(b), the State will execute a written agreement awarding funds to the MOA for NHTF activities. The MOA NHTF allocation plan must address all required elements of the written agreement with the State. If certain terms of sub-grantee written agreement are not followed, the funds will be recaptured by AHFC and allocated through the GOAL program.

During the past five years the work done with HOME, NHTF, CDBG and ESG funds, as well as other related state and federal monies, has had a positive effect, but there is more work to be done. This HCD Plan provides the strategy by which that work can be accomplished so that growth, improvement and success will continue for the next five years.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

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.

Guiding Principles

A set of seven guiding principles direct the use of program resources covered by this Consolidated Plan. The wide range of housing and community development conditions across Alaska makes the use of guiding principles the most practical and effective means of targeting scarce HCD resources. The 2021-2025 guiding principles are:

- 1) **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.
- 2) **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.
- 3) **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.
- 4) **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.
- 5) **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.

- 6) **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.
- 7) **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.

Outcome Performance Measures

The Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs was implemented during SFY 2007 (FFY 2006). The State determined that performance measure additions did not constitute a significant amendment under its citizen participation plan. Beginning with the SFY 2008 Annual Action Plan, the state incorporated performance measures in addition to comparing quantifiable achievements (i.e. units built) with projected goals to determine program success, performance evaluation includes a review of needs fulfillment. Each Goal is correlated with a Need of Priority, a measured outcome relevant to the activity type and purpose.

Outcome categories are:

- a. Reduction and Prevention of Homelessness—In general, this relates to activities that are designed to assist chronically homeless, families with children, veterans, unaccompanied youth and other homeless persons and those at-risk of homelessness.
- b. Decent Housing— The activities that typically would be found under this Outcome are designed to cover the wide range of housing possible under the HOME, CDBG, NHTF or ESG programs. The objective is to focus on housing programs where the purpose of the program is to meet individual family or community needs; not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.
- c. Creating Economic Opportunities— These are the types of activities related to economic development, commercial revitalization, or job creation.

Evaluation of past performance

The constant reduction in 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 SFY2016-SFY2020 Consolidated Plan.

Alaska Housing Finance Corporation will continue to support the Alaska Coalition on Housing and Homelessness in its efforts to develop a framework and a plan to reduce homelessness in a significant and measurable way in Alaska. Although the movement to national or regional competitions has made Alaska less competitive for Section 202/811, the state was successful in receiving a five-year award of \$7.7 million in Section 811 rental assistance for persons with disabilities.

The process to develop the SFY2020 CAPER will begin in early July 2020 with a fifteen-day public comment period on the draft CAPER anticipated in late August or early September of 2020. The SFY2020 CAPER will be submitted to HUD by September, 2020. The SFY2020 Annual Performance Report is available at: <https://www.ahfc.us/pros/references/plans>

THE PROCESS

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

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

Several State agencies in Alaska joined efforts to create and maintain the Alaska's Consolidated Housing and Community Development Plan. 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), and the Alaska Governor's Council on Disabilities and Special Education. 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 Plan. The Consolidated 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 regulation (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 SFY2021 AAP. The Interagency Steering Committee met on November 6, 2019 and provided ongoing input and review of the AAP. A statewide teleconferenced public hearing was held on March 5, 2020 to obtain public comment regarding housing and community development in preparation for drafting the SFY2021-2025 Consolidated Plan and the SFY2021 Annual Action Plan.

The draft SFY21 AAP was made available for public review and comment on March 6, 2020 for a minimum of 30 days which ended on April 7, 2020. A draft SFY21 AAP with the 2020 CARES Act information was made available for public review and comment on May 5 for a minimum of five (5) days, which ended May 11, 2020. 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. The availability of the draft plan was posted on the AHFC Facebook page. Public comments on the draft SFY2021-2025 Con Plan that the State received from March 6 through April 6, 2020 and again from May 6, 2020 through May 11, 2020 were considered. The AHFC's Board of Directors reviewed the plan at their May 27, 2020 meeting prior to the plan being submitted to HUD on May 30, 2020.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	ALASKA	Alaska Department of Commerce Community and Economic Development
CDBG-CV	Alaska	Alaska Department of Commerce Community and Economic Development
HOME Administrator	ALASKA	Alaska Housing Finance Corporation Planning and Program Development
Housing Trust Fund	Alaska	Alaska Housing Finance Corporation Planning and Program Development
ESG Administrator	ALASKA	Alaska Housing Finance Corporation Planning and Program Development
ESG-CV	Alaska	Alaska Housing Finance Corporation Planning and Program Development

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

Concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

As the housing Authority for the State of Alaska and the recipient of the Alaska Balance of State Continuum of Care (CoC), Emergency Solutions Grant (ESG) and Housing for Persons with AIDS (HOPWA), AHFC applies for planning funds when a need is identified and the funds are available. The CoC is both a specific funding opportunity through the Department of Housing and Urban Development (HUD) and regional planning group that coordinates housing and services funding for homeless families and individuals. AHFC participates in the two CoCs, one representing the municipality of Anchorage and one representing the balance of state.

AHFC chairs the Alaska Council on the Homeless, which is comprised of representatives from state agencies, housing developers, service organizations and members of the public. Council meetings serve as a coordinating opportunity for these groups and other interested housing providers. AHFC operates the Statewide Homeless Housing Office, which serves as a single point of contact for nonprofit and supportive housing providers regarding funding, technical and counseling assistance, data collection, best practice sharing and connecting homeless or at-risk individuals and families to community-based service providers where appropriate.

Coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Alaska Housing Finance Corporation (AHFC) serves as both the designated homeless agency for the State of Alaska and a Collaborative Applicant for AK-501 Continuum of Care (CoC). Throughout the CoC application process, AHFC collaborates with representatives from the CoC to establish priorities to address the needs of Alaska’s homeless. In addition, AHFC collaborates with local and state coalitions to identify gaps in services and respond to additional funding opportunities. This relationship helps inform AHFC’s funding priorities to address the needs of Alaska’s homeless, particularly chronically homeless individuals and families, families with children, veterans, unaccompanied youth, transition-age youth and persons at risk of homelessness.

Consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As the designated housing agency and collaborative applicant for the AK-501 Continuum of Care (CoC), Alaska Housing Finance Corporation (AHFC) consults with the communities within the CoC to improve the network of service delivery. Emergency Solutions Grant (ESG) funding is awarded in conjunction with the continuum of care and supports programs that provide unduplicated services for at-risk or homeless families in communities within the AK-501 jurisdiction.

AHFC maintains the Alaska Statewide Policies and Procedures manual for ESG grantees. The CoC collaboration section of the manual includes updated priorities and goals set by the CoC as well as requirements for HMIS data completeness, coordinated entry and the agreed upon standards for evaluating the needs of individuals seeking assistance.

AHFC provides periodic reports to the CoCs on the use of Sponsor-based rental Assistance (SRA) funds by recipients as well as other state and federal programs targeting homeless services.

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

Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

The State of Alaska's HCD Plan covers all geographic areas of Alaska *outside of the Municipality of Anchorage*; often referred to as the "balance of state."

The State of Alaska's HCD Plan is a cooperative effort among 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), and the Alaska Governor's Council on Disabilities and Special Education among others. AHFC is the lead agency in the preparation and maintenance of the State's Consolidated Plan.

During the year leading up to, and in preparation for, the drafting of the SFY2021 Annual Action Plan, AHFC representatives have also gathered information on housing needs with such groups and in such forums as:

- Alaska Association of Housing Authorities
- Alaska Coalition on Housing and Homelessness
- Alaska Community Development Corporation
- Alaska Department of Corrections
- Alaska Department of Commerce, Community, and Economic Development
- Alaska Department of Health and Social Services
- Alaska Department of Public Safety
- Alaska Mental Health Trust Authority
- Anchorage Coalition to End Homelessness

- Anchorage Economic Development Corporation
- Fairbanks Housing and Homeless Coalition
- Habitat for Humanity
- Juneau Coalition on Housing and Homelessness
- Juneau Housing Trust
- Kenai Peninsula Continuum of Care Coalition
- Kodiak Homeless Coalition
- Mat-Su Coalition on Housing and Homelessness
- Municipality of Anchorage
- NeighborWorks Alaska
- Seward Peninsula Housing Coalition
- Valley Charities, Inc. Wasilla, AK

Agency Types not consulted and rationale for not consulting

N/A

Cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

A number of other sources of data and planning input in the area of housing and community development were used in the preparation of this SFY2021-2025 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 are included above:

During SFY2021-2025, the HCD Interagency Steering Committee will review other sources of planning and research for potential input into the Plan.

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

- Moving to Work Report 2018
- Alaska Continuum of Care for the Homeless—Homeless Strategy for All Areas Outside of Anchorage
- AHFC—Moving to Work Plan SFY19
- AHFC — Housing Needs Assessment, 2018
- AHFC's Annual Homeless Point in Time Survey Results
- Alaska Homeless Management Information System Data
- Alaska Council on the Homeless, Alaska's Plan to End Long-term Homelessness
- Cold Climate Housing Research Center Publications
- NCSHA Federal Liaisons Monthly Telephone Round Table
- Alaska Department of Environmental Conservation—Village Safe Water
- Alaska Department of Health and Social Services—Comprehensive Integrated Mental Health Plan.
- Alaska Department of Transportation —Statewide Transportation Improvement Program
- Kenai Peninsula Borough—Quarterly Report of Key Economic Indicators
- Alaska Tribally Designated Housing Entities— NAHASDA Indian Housing Plans



-SFY 2019 Alaska Housing Market Indicators:

- Quarterly Survey of Alaska Lenders
- Quarterly Survey of Alaska Permitting Activity,
- Annual State of Alaska Rental Market Survey

-Alaska Prisoner Reentry Task Force, Five Year Prisoner Reentry Strategic Plan 2011-2016; February, 2011

-State of Alaska – 2016 recidivism Reduction Plan: Cost-Effective Solutions to Slow Prison Population Growth and Reduce Recidivism

-Alaska Supportive Housing Plan

-IAP Medicaid Innovation Accelerator Program

PR-15 Citizen Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summary of citizen participation process and how it influenced goal setting

The development of the HCD Plan is a result of input from a number of different sources. Those providing input include individuals, state agencies and local governments, non-profit organizations, regional housing authorities and tribally designated housing entities, and the private sector. The HCD Plan also encourages the involvement of private citizens, particularly those with low incomes or residents of areas in which community development activities are likely to take place. Federal regulations require the State adopt a Citizen Participation Plan, encouraging the public to participate in the development of the HCD Plan, and outlining the steps the State will take to solicit public input. Alaska's expansive geography and widely varying conditions offer challenges for the implementation of the State's Citizen Participation Plan. A number of different approaches may be used to maximize public input including:

Interactive workshops

Public hearings

Teleconferences

Working groups

Focus Groups

Linkages with other planning efforts

Internet surveys

Internet communications

The State uses teleconferencing and the internet to overcome the barriers of distance. Citizens in even the most remote areas of the State are given the opportunity to participate in the HCD process.

AHFC's website (www.ahfc.us) provides an overview of the HCD planning process, and offers an electronic means of providing HCD input. Other state, federal and non-profit agency websites are linked to AHFC's web-site. Some of these links include the Alaska Mental Health Trust Authority; the Alaska Coalition on Housing and Homelessness; the Alaska Department of Commerce, Community and Economic Development; and the Alaska Department of Health and Social Services.

All of the public hearings held in conjunction with the development of the five-year plan were advertised extensively on the AHFC website, in statewide and local newspapers and via emails. An overview of the five-year HCD planning process, anticipated timelines for completion and program performance were discussed at the events mentioned below; comments were encouraged. Two public hearings and statewide teleconferences were held to obtain public input on March 5, 2020 and May 5, 2020 prior to drafting the HCD Plan. Additionally, AHFC consulted with the following entities in drafting the HCD Plan:

Alaska Coalition on Housing and Homelessness
Alaska Governor's Council on Disabilities and Special Education
Alaska Interagency Steering Committee
Fairbanks Homeless Coalition
Kenai Homeless Coalition
Association of Alaska Housing Authorities
Juneau Homeless Coalition
Affordable Housing Partnership
Anchorage Homeless Coalition
Matanuska Susitna Homeless Coalition

The draft plan was released on March 6, 2020 with public comments accepted through April 7, 2020 and on May 5, 2020 with public comments accepted through May 11, 2020. AHFC's Board of Directors approved the SFY 2021-2025 HCD Plan on May 27, 2020 and directed AHFC staff to submit it to HUD. All public comments and the State's responses to the comments are in Appendix A.

Needs Assessment

NA-05 Overview

The needs of households who are either homeless or at risk of homelessness vary greatly across the state. In some locales, each of the homeless subpopulations has a place to go in the event of a housing crisis. Other communities only offer shelter to a few groups such as victims of domestic violence or runaway youth. Rather than prioritize certain subpopulations or housing types for the entire state, a high priority is given to local plans and their identified unmet needs. The development and maintenance of a flexible array of funding tools are a key component of the state's five-year affordable housing strategy.

The use of federal housing and community development funds should be responsive to local conditions and priorities and fund services that lack alternative means of support. Existing homeless facilities should be preserved through operating support and rehabilitation activities. Homeless facility upgrades should incorporate energy efficient features to reduce operating costs.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Demographics	Base Year: 2013	Most Recent Year: 2019	% Change
Population	735,132	731,545	-0.04%
Households	246,015	253,462	+3.02%
Median Income	\$72,237	\$76,715	+6.19%

Table 2 – Housing Needs Assessment Demographics Data Source: 2010 Census (Base Year 18)

Summary of Housing Needs

Based on the percentage taken between the State and the Municipality of Anchorage, the data analysis assumes a straight line ratio across all fields using 60%, which is the population residing outside of the Municipality of Anchorage.

According to the Alaska Department of Labor and Workforce Development, The state has lost more people to net migration over this seven-year stretch than during the deep recession and housing collapse of the 1980s, although that loss was shorter and steeper.

Alaska lost 44,081 people to net migration over four years during the '80s, and the current streak's net loss is 45,828. Speculation that more people were leaving the State was common in recent years, but while it might seem counterintuitive, the opposite is true. Fewer people left Alaska last year than we've seen since 2011 – but drastically fewer moved to the State than is typical.

Based on the 2011-2015 CHAS data tables, the group in greatest need are those in the 0-30% AMI Income group. Of those in this group, almost all experience at least one of the housing concerns listed in the table. More than half have a cost burden of over 50% or must live in inadequate housing.

For the 30-50% AMI Income group, roughly 30% have a cost burden of over 30%. As income increases across the table, the concerns decrease. This can be expected that those with more income can find adequate housing but may have a higher cost burden for those conditions when compared to others in the same income group.

Due to the limited and aging housing stock throughout Alaska, along with the high cost of land and construction materials and labor, Alaskans are burdened with high housing costs due to unavailability of housing. Further, residents may not be able to find adequate housing within their community. In some areas, housing is dependent on community infrastructure. Although water and sewer have been a priority in the rural areas, some communities are still using honey buckets.

Number of Households Table

Table 1 - Total Households Table

Data Source: 2011-2015 CHAS

	0-30% HAMFI	>30- 50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	27,775	27,615	40,095	26,655	128,825
Small Family Households	8,575	9,825	15,455	12,655	69,245
Large Family Households	2,230	3,260	5,260	3,240	11,780
Household contains at least one person 62-74 years of age	4,635	5,530	6,640	4,620	24,005
Household contains at least one person age 75 or older	2,665	2,915	2,990	1,265	5,090
Households with one or more children 6 years old or younger	5,785	6,775	9,675	6,084	16,160

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 2 - Housing Problems Table

Source: Data 2011-2015 CHAS

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,830	1,010	870	225	3,935	2,030	1,615	1,365	570	5,580

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	515	545	485	250	1,795	305	500	535	240	1,580
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	840	795	1,350	380	3,365	300	405	1,015	680	2,400
Housing cost burden greater than 50% of income (and none of the above problems)	9,115	4,225	1,400	50	14,790	5,070	2,950	2,495	730	11,245
Housing cost burden greater than 30% of income (and none of the above problems)	1,990	5,410	7,160	2,450	17,010	1,430	2,435	4,870	3,975	12,710
Zero/negative Income (and none of the above problems)	460	0	0	0	460	310	0	0	0	310

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 3 – Housing Problems 2

Data Source: 2011-2015 CHAS



	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	12,300	6,575	4,105	905	23,885	7,705	5,470	5,410	2,220	20,805
Having none of four housing problems	4,160	8,385	15,760	9,495	37,800	2,840	7,180	14,820	14,035	38,875
Household has negative income, but none of the other housing problems	460	0	0	0	460	310	0	0	0	310

3. Cost Burden > 30%

Table 4 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,660	4,695	3,955	13,310	2,155	1,935	3,085	7,175
Large Related	810	875	1,080	2,765	660	645	945	2,250
Elderly	2,350	1,265	574	4,189	2,850	2,135	1,740	6,725
Other	5,440	3,885	3,535	12,860	2,245	1,180	1,975	5,400
Total need by income	13,260	10,720	9,144	33,124	7,910	5,895	7,745	21,550

4. Cost Burden > 50%

Table 5 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,955	2,065	980	7,000	1,735	1,025	890	3,650
Large Related	595	500	65	1,160	345	405	125	875
Elderly	1,560	310	49	1,919	1,980	885	630	3,495
Other	4,550	1,560	335	6,445	1,835	810	900	3,545



	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Total need by income	10,660	4,435	1,429	16,524	5,895	3,125	2,545	11,565

5. Crowding (More than one person per room)

Table 6 – Crowding Information – ½

Data Source: 2011-2015 CHAS

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,540	1,240	1,700	560	5,040	740	960	1,435	860	3,995
Multiple, unrelated family households	100	225	270	85	680	210	435	425	235	1,305
Other, non-family households	115	75	60	29	279	24	4	24	4	56
Total need by income	1,755	1,540	2,030	674	5,999	974	1,399	1,884	1,099	5,356

Description of the number and type of single person households in need of housing assistance.

Alaska is on the cusp of a population boom with senior citizens ages 65 and older. Alaska Department of Labor estimates that the senior population will nearly double by 2030 to more than 140,000. This rate is projected to grow faster than the general population with percentage of seniors expected to rise from approximately 10 percent to 17 percent of the state's total population.

According to data from AHFC's Senior Housing Office, there are living spaces ("beds") for 3,013 senior citizens in licensed independent senior housing facilities and 2,086 beds in licensed assisted living senior housing facilities. Analysis found that the number of senior citizens per senior facility bed in each region varies widely. Calista has the most seniors per licensed facility bed at approximately 43 per unit, nearly three times higher than the statewide average of 15. The Arctic Slope region has the fewest seniors per licensed facility bed at six seniors per unit.

A more conservative approach would estimate the single person households by using strictly renters (36.2% of the total households) and taking the estimated 46% of their population that have been

observed as single person households in recent market studies. Extrapolating these numbers across the State would yield a single person household estimate of 41,946 households.

Number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Several sources of information were drawn upon to estimate the demand for accessible housing in Alaska. The U.S. Census Bureau provides disability data based on three primary sources: the Survey of Income and Program Participation, the decennial census of population, and the Current Population Survey. Nationwide, the overall disability rate is estimated at approximately 20%. The Census Bureau defines a disability as difficulty in performing functional activities (seeing, hearing, talking, walking, climbing stairs and lifting and carrying a bag of groceries) or activities of daily living (getting into and out of bed or a chair, bathing, getting around inside the home, dressing, using the toilet, and eating), or other activities relating to everyday tasks or socially defined roles. A person with a severe disability is completely unable to perform one of these activities of tasks and/or needs personal assistance. An estimated one in ten persons nationally experiences a severe disability according to Census Bureau estimates.

According to the U.S. Census Bureau, overall Alaska disability rate for the population aged 65 and younger is 8.8%. This figure increases to 10.6% for persons 21 to 64 years old. With Alaska's senior population projected to increase rapidly over the next five years, increasing numbers of Alaskans will experience some form of disability.

Source: Alaska Governor's Council on Disabilities and Special Education and 2010 Census.

Most common housing problems?

Housing challenges facing Alaskans include an aging housing stock, a growing senior population, high housing costs and overcrowding. Understanding housing needs facing Alaskans is the first step toward addressing those needs. In that light, this assessment offers the following findings:

Of more than 257,000 occupied housing units in Alaska:

- ☐ More than 16,100 homes (6.3 percent) are overcrowded or very overcrowded.
- ☐ More than 31 percent (78,959) of households are housing cost-burdened.
- ☐ Alaska is a long way from meeting the needs of extremely low-income households—an estimated 16,000 additional affordable housing units are needed for this population segment.
- ☐ The population of senior citizens is expected to nearly double by 2030. To keep pace, more than 300 assisted and independent living facility beds must be added each year.
- ☐ More than 12,600 homes in Alaska, 4.9 percent, lack complete plumbing and/or kitchens.
- ☐ More than 50 percent of homes (141,000) are relatively airtight and lack mechanical ventilation, putting them at risk of moisture and indoor air quality issues.
- ☐ An estimated 14,600 homes have 1-star energy ratings. These homes cost residents more to heat than is necessary.
- ☐ Current construction in Alaska is not keeping pace with population growth. Construction will need to increase by an additional 255 units per year (11 percent) to meet demand from growing regional areas. Construction needs to increase by an additional 2,066 new units per year (90 percent) to fully alleviate overcrowding by 2025.

Populations/household types more affected than others by these problems:

Persons and communities with fewer resources, as well as those confronting barriers to housing and community development are more vulnerable to these issues.

Characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Alaska lacks an adequate supply of available, affordable housing which directly affects ability of low-income individuals and families with children to remain stably housed. These families often pay well above 30% of their income for housing, which puts them at a much higher threat of becoming homeless when faced with an unforeseen financial crisis, such as a medical emergency, car trouble or accident, or job loss.

It is found that homeless families are able to bounce back from homelessness more quickly than other more chronic homeless populations through services such as rent assistance, housing placement, job assistance, and other short or medium term services received through Rapid Re-Housing.

The period for Rapid Re-Housing (RRH) assistance can range from a few months up to 24 months and is dependent on the needs of the family. One of the main services available through RRH is rent assistance which allows the family to pay no more than 30% of their income toward their rent. Families nearing the end of their RRH assistance are faced with the challenge of securing affordable housing to maintain their housing stability.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:
N/A

Particular housing characteristics linked with instability and an increased risk of homelessness.

Housing instability and homelessness in Alaska is caused by a number of factors, but housing cost burden and overcrowding are the leading causes. Families paying more than 30% of their income towards housing are unable to maintain housing stability when faced with financial obstacles.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Need of racial or ethnic groups that have disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,454	3,782	799
White	12,617	2,031	499
Black / African American	1,461	158	34
Asian	1,212	120	28
American Indian, Alaska Native	5,041	983	94
Pacific Islander	257	82	0
Hispanic	1,270	141	88

Table 7 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,004	7,831	0
White	10,955	4,524	0
Black / African American	1,106	152	0
Asian	976	362	0
American Indian, Alaska Native	4,026	1,747	0
Pacific Islander	219	44	0
Hispanic	1,629	657	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,674	18,588	0
White	13,600	12,723	0
Black / African American	1,341	271	0
Asian	1,080	1,019	0
American Indian, Alaska Native	2,939	2,663	0
Pacific Islander	359	247	0
Hispanic	1,479	1,048	0

Table 15 - Disproportionally Greater Need 50-80% AMI
CHAS

Data Source: 2011-2015

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,786	17,256	0
White	6,374	12,715	0
Black / African American	347	387	0
Asian	494	676	0
American Indian, Alaska Native	1,323	1,627	0
Pacific Islander	28	127	0
Hispanic	541	995	0

Table 16 – Disproportionally Greater Need – 80-100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)



Need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,045	7,233	799
White	10,556	4,129	499
Black / African American	1,385	225	34
Asian	947	374	28
American Indian, Alaska Native	4,390	1,704	94
Pacific Islander	207	124	0
Hispanic	1,167	244	88

Table 17 Severe Housing Problems 0-30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,146	15,665	0
White	6,443	9,097	0
Black / African American	540	719	0
Asian	622	728	0
American Indian, Alaska Native	2,893	2,872	0
Pacific Islander	189	80	0
Hispanic	1,016	1,263	0

Table 18 – Severe Housing Problems 30-50% AMI

Data Source 2011-2015 CHAS

*The four severe housing problems are:



1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,662	30,627	0
White	5,063	21,209	0
Black / African American	196	1,420	0
Asian	582	1,506	0
American Indian, Alaska Native	2,178	3,430	0
Pacific Islander	206	399	0
Hispanic	982	1,539	0

Table 19 – Severe Housing Problems 50-80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,345	23,681	0
White	1,505	17,584	0
Black / African American	76	656	0
Asian	227	948	0
American Indian, Alaska Native	1,110	1,827	0
Pacific Islander	12	142	0
Hispanic	163	1,373	0

Table 20 – Severe Housing Problems 80-100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assessment of the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	179,264	41,401	29,714	865
White	132,513	27,945	18,300	503
Black / African American	3,786	2,311	2,022	54
Asian	6,585	2,179	1,355	28
American Indian, Alaska Native	19,512	4,292	3,447	134
Pacific Islander	1,185	351	297	0
Hispanic	8,152	2,324	2,482	88

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

When looking at each group (by AMI), it is apparent that those at 50% AMI and below have a higher occurrence of having one or more of four housing problems. Half of the population suffers from at least one housing problem. The lower the AMI level, the higher the occurrence. This seems to transcend racial or ethnic backgrounds. This is further indication of the fact that this group is not able to find appropriate housing based on their income and the expense of housing in the balance of State.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Generally, lower-income households in tighter housing markets have a relatively harder time to find affordable housing. In these markets, rent escalation from the housing demand further dilutes the purchasing power of these households' already low relative purchasing power.

As shown in the tables above, Alaskan's Native American/Alaskan Native population has disproportionately greater needs due to their lower than average incomes and the lack of affordable housing in rural communities.

Demand for supportive Housing

Demand for supportive housing exceeds both the existing housing stock and the availability of community-based support providers. The prohibitive costs of transportation, materials and skilled labor in Alaska is exponentially higher in rural Alaska where many communities exist outside of road and waterway systems. These challenges are also compounded in tight rental markets where there is already a housing stock shortage and limited access to qualified care providers.

Equipped housing for persons with a disability

If they have needs not identified above, what are those needs?

Alaska's aging population is increasing the need for housing solutions that support aging-in-place and services for individuals who have co-occurring behavioral health issues and dementia. Additionally, based on feedback from advocacy groups, availability of units fully equipped for persons with sensory and mobility impairments continues to present challenges.

Needs not identified above

Based on feedback from advocacy groups, availability of units fully equipped for persons with sensory and mobility impairments continues to present challenges.

Racial or ethnic groups located in specific areas or neighborhoods in the community

In many rural communities off the road system, several communities exist with high representation among the AN/AI cohort. The balance of state jurisdiction is 60% Caucasian, 22% AN/AI, 4% Asian, 4% Asian Pacific Islander, and 2% African American. In the more rural areas of the State, AN/AI cohorts represent 55%-93% of the population depending on the census tract.

NA-35 Public Housing

For a complete description of Public Housing programs and beneficiaries, please visit:
<https://www.ahfc.us/publichousing/rental-programs/low-income-alaskans-seeking-public-housing>

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Components within the CoC planning framework include outreach, homeless prevention, rapid re-housing, emergency shelter, transitional housing, and permanent supportive housing. Both Alaska CoC regions operate coordinated entry systems that collect demographic data and needs assessments from individuals and families at the point of intake. The individuals and families who are evaluated to have a high need of vulnerability are prioritized for services first. The data collected and the service referral lists are managed through the Alaska Homeless Management Information System (AKHMIS).

In accordance with HUD guidelines, AHFC conducts an annual “Point-in-Time” count of homeless persons and housing resources during the last week in January. The winter 2019 count identified 1,907 persons meeting the HUD definition of homeless (persons sleeping in emergency shelters, transitional programs targeting homeless and places not meant for human habitation). Based on data collected through the AKHMIS, 10,413 unduplicated individuals were supported with homeless services in SFY19. The AKHMIS system doesn’t collect data on adults and children who are staying in domestic violence facilities due to privacy concerns. The Alaska Council on Domestic Violence and Sexual Assault reported that 3,097 unduplicated individuals received emergency domestic violence shelter assistance in state fiscal year 2019.

Homeless Needs Assessment Table: (Based on the 2019 PIT for AK-500 and AK-501)

Population	Estimate the # of Persons Experiencing Homelessness on a Given Night	
	Unsheltered	Sheltered
Persons in Households with Adult(s) and Child(ren)	7	516
Persons in Households with Only Children	0	14
Persons in Households with Only Adults	266	1,104
Chronically Homeless Individuals	99	170
Chronically Homeless Families	97	132
Veterans	0	15
Unaccompanied Youth	21	155
Persons with HIV	0	0

Rural Homeless Needs Assessment Table:

Population	Estimate the # of Persons Experiencing Homelessness on a Given Night	
	Unsheltered	Sheltered
Persons in Households with Adult(s) and Child(ren)	7	201
Persons in Households with Only Children	0	11
Persons in Households with Only Adults	169	405
Chronically Homeless Individuals	81	97
Chronically Homeless Families	79	71
Veterans	0	8
Unaccompanied Youth	20	50
Persons with HIV	0	0

Over the past five years, the number of communities who are participating in the PIT count has grown exponentially alongside improvements in how volunteers are trained to conduct the PIT count and the quality of the data collected. Volunteers are recruited specifically to work with homeless youth, homeless families, veterans and other subpopulations.

The 2019 Homeless Survey indicated that approximately 28% percent of Alaska’s homeless were persons in families with children. Homelessness for many families is the result of a sudden economic downturn such as illness, divorce, or job loss. Many families who experience a sudden loss that pushes them towards homeless are supported through rapid rehousing programs that strive to make homelessness a rare, brief and one-time experience. For families that are unable to access immediate assistance, the costs associated with returning the family to stability increase due to the length of homelessness.

HUD defines chronically homeless as “an unaccompanied individual (or head of household) with a disabling condition who has been homeless for a year or more, or those who have experienced at least four episodes of homelessness within three years.” In many cases, the “disabling” condition is mental illness and/or substance abuse.

Over 66% of families meeting the definition of chronically homeless are located in rural Alaska demonstrating that safety net programs struggle to meet the needs of the most vulnerable in communities where access to affordable housing, employment and supportive services are in limited supply.

The following statistics are compiled from the Anchorage and Balance of State data submitted to HUD as part of the Annual Homeless Assessment report for federal fiscal year 2019. This data is compiled from individual client records submitted to the Alaska HMIS system.

FFY2019 Homeless Program Performance Measures

Number of persons who became homeless for the first time. <i>Defined as the number of individuals who did not have a previous record in the HMIS system within the past 24 months.</i>	5,066 individuals
Average length of time a person remains homeless. <i>Defined as the average length of stay prior to moving into transitional/permanent supportive housing.</i>	410.5 days
Percentage of all individuals in HMIS that were successfully placed in housing.	25.5%
Percentage of all individuals placed in permanent housing who return to homelessness within two years of placement.	24.5%

Demand for affordable housing for individuals with extremely low income continues to outpace available resources for all communities in the state. Homeless advocates, state government and philanthropic organizations are working together to improve the intake, evaluation and referral process to ensure that for Alaskan individuals and families experiencing literal homelessness the experience is rare, brief and one-time experience.

Nature and extent of unsheltered and sheltered homelessness with the jurisdiction, for persons in rural areas who are homeless or at risk of homelessness

Most rural parts of Alaska lack full time shelters for homeless individuals. Those experiencing homelessness will often double-up with family or friends before sleeping on the streets or other places not meant for human habitation. Some communities have seasonal shelters that are available during the winter months when the chance of survival in the cold Alaskan weather is lowest. When funding is available, homeless individuals may receive temporary shelter through the use of emergency motel vouchers. Due to the lack of shelter and supportive services available for homeless individuals in rural Alaska, we often see individuals migrating from rural areas to more urban areas.

Number and type of families in need of housing assistance for families with children and the families of veterans

HMIS data for SFY2019 (July 1, 2018 through June 30, 2019) reports 3,058 persons in households with adults and children and 900 veterans being served throughout the state. The 2019 PIT count reports 161 households with at least one adult and one child experienced homelessness in January and 3 households with at least one veteran and one child. Increased federal financial assistance through the Supportive Services for Veteran Families and Veterans Affairs Supportive Housing program (VASH) are resulting in less literally homeless veterans and families in Alaskan communities.

Alaska had 368 VASH vouchers available through multiple organizations with 65 vouchers being used to support households with at least one veteran and one child in January 2019.

Nature and Extent of Homelessness by Racial and Ethnic Group.

The Alaska Homeless Management Information System (AKHMIS) reports that 37% of individuals within the Alaska Continuum experiencing homelessness or threatened by homelessness from January – March 2019 reported their race as White, 44% were American Indian or Alaska Native, 2% reported as Asian, 12% were Black or African American, and 5% were Native Hawaiian or Other Pacific Islander.

Nature and Extent of Unsheltered and Sheltered Homelessness.

Within the Alaska Continuum (all areas outside of Anchorage), there are only 28 emergency shelters with a capacity of approximately 675 persons. Of these, 14 are for domestic violence victims, 12 are for the general population including veterans, and 2 serve runaway youth. In smaller communities such as Kake, Haines, and Wrangell where no shelters exist, service providers rely on the use of emergency motel vouchers for short-term stays when funds are available.

With emergency shelter stays generally limited to 30-60 days, emergency shelter supportive services tend to focus on meeting immediate needs such as providing food and access to laundry facilities or donated clothing. Limited case management assists with childcare, accessing income supports through public assistance or social security, and housing placement services. Public transportation is virtually non-existent in most Alaskan communities outside of Fairbanks and Juneau and most emergency shelters for the general public turn people out during the day and re-open again in the late afternoon or evening.

For those with complex problems, finding a permanent housing solution may not be achievable within a limited 30-60 day emergency shelter stay. A transitional housing program provides the extra time needed to continue the supports started in the shelter, and helps to build a firmer foundation for successful placement in permanent housing. Approximately 15 transitional housing facilities are now operating in the Alaska Continuum. These facilities include one for veterans, three for victims of domestic violence, three for youth, and nine for non-targeted populations.

There are an additional 386 beds within the Alaska Continuum meeting HUD's definition of permanent supportive housing for homeless persons with a disability for those individuals needing additional, long term supportive services.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b, d)

Characteristics of special needs populations in your community:

Demand for Special Needs Housing

A number of Alaskans have special housing concerns. Alaska's senior population has been growing rapidly, and is projected to continue growing at a fast pace. As the state's population ages, accessibility features and availability of appropriate supportive services have become important considerations for many Alaskans. Common appropriate support services that special needs populations often require include: financial management, mental health services, access to affordable medical care, assistance with transitioning back into the community after institutionalization, career services.

Other special needs populations have important housing issues that need to be addressed. Persons with all types of disabilities are looking for affordable and accessible housing options. Individuals with mental illness and developmental disabilities are now seeking independent living options, in normal residential settings, with appropriate supportive services.

A. Older Alaskans

AHFC's Senior Housing Office (AS 18.56.700) assists Alaska's senior population in obtaining adequate, accessible, secure and affordable housing. In 2020, the office will mark 30 years of working with seniors and their family members in meeting the many diverse needs of aging in the Last Frontier. To accomplish these requirements, the office works with and reports quarterly to the Alaska Commission on Aging (AS 47.45.200), an 11 member board appointed by the Governor. In September 2019, the ACoA voted unanimously to add AHFC's Senior Housing Office to the Commission as an ad-hoc Commissioner.

Key partnerships exist with many other senior groups, including the Alaska Geriatric Exchange Network (AGENET); Anchorage Mayoral Senior Commission; Mat-Su Council on Aging; Fairbanks North Star Borough Senior Advisory Commission; and, the Juneau Commission on Aging. Senior centers are also key partners for the Senior Housing Office in meeting its statutory obligations.

Beginning in 2018, and finalized in the Summer of 2019, the Senior Housing Office joined with multiple agencies and the Alaska Commission on Aging (ACoA) to develop the next state plan for aging services, covering the period FFY 2020 through FFY 2023. To develop a comprehensive plan, a total of 7 in-person 'listening sessions' were held in the communities of Wrangell, Palmer, Anchorage (2), Fairbanks, Nome and Shishmaref. As part of this effort, 3,130 seniors returned surveys laying the foundation for the next plan, as well as a provider survey, which garnered 126

additional responses from those who work with senior citizens daily. Combined, these tools were used to create a plan that not only opens the door for Alaska to receive approximately \$7-8M in federal/state funding over each of the upcoming four years, but also streamlines and focuses the efforts of the Commission and its partners to better serve the needs of Alaska's fastest growing population.

Of the 16 priorities listed in survey results, Alaska's seniors rated health care services as their top concern, followed closely by the need for affordable and accessible housing in second place. Services for seniors with Alzheimer's disease or related dementias (ADRD) rated third. Finally, assisted living facilities meeting the diverse needs of seniors came in sixth most important among seniors surveyed. Of the 126 provider responses, affordable senior housing was ranked as the second most important service area that is insufficient across the state.

With respect to housing, 71% of seniors surveyed indicated they expect to be living in the same home five years from now and 75% plan to remain in Alaska permanently. Home ownership among seniors continues to be high with survey results showing 73% of seniors reside in either a home or condominium they or another family member own. Seniors residing in senior housing complexes constituted 10% of responses. Almost one third of all respondents noted they lived alone and 24% of seniors reported they relied on various transportation services (public, senior center vans, taxi/Uber, etc.) to access shopping, medical appointments and the like. Transportation, particularly the availability & proximity in relation to senior housing developments continues to elevate with respect to overall concern in senior state plan surveys.

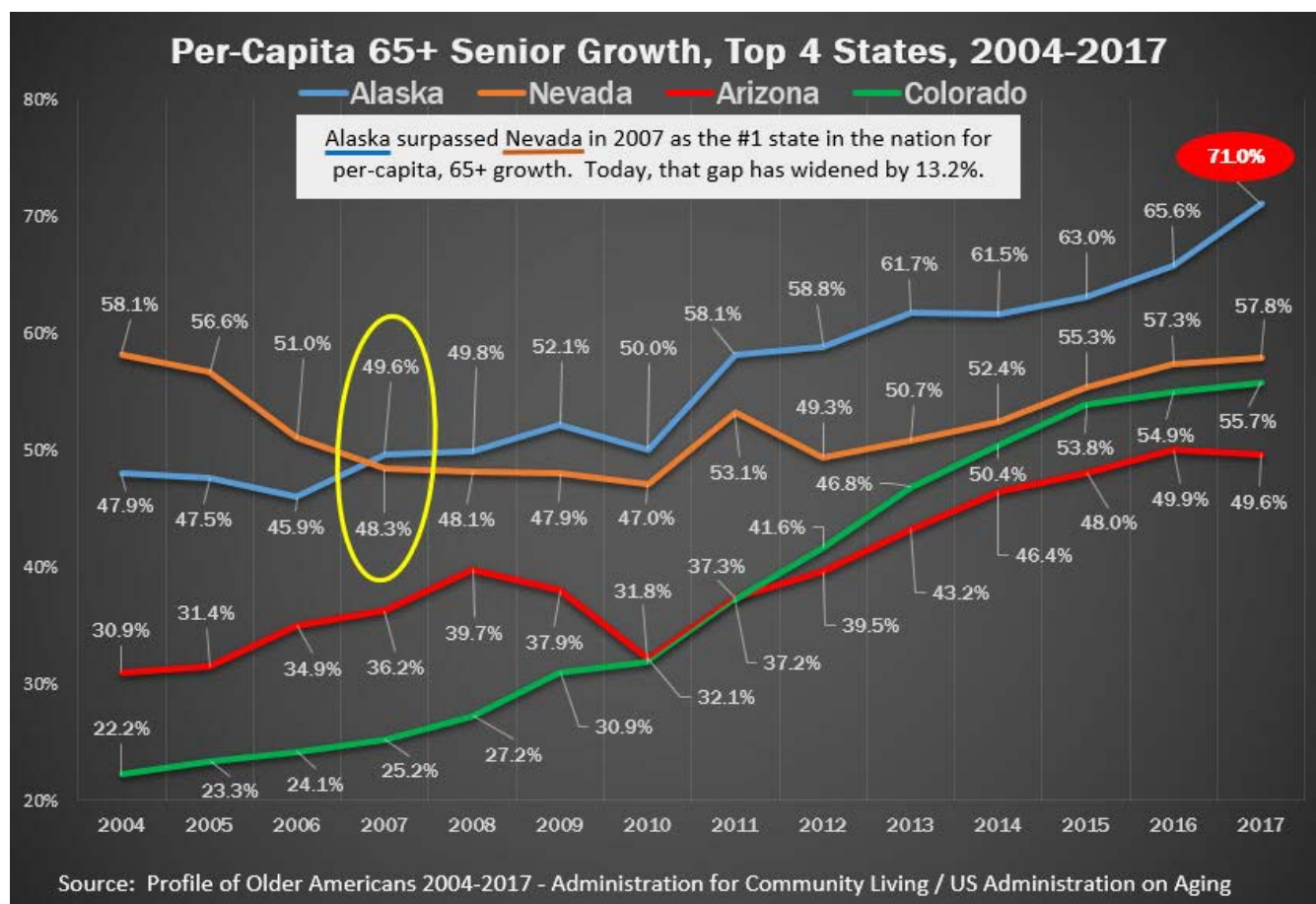
AHFC's Senior Housing Office provides comprehensive statewide inventory listings for both independent & assisted living homes to aide Alaskans who may be seeking affordable senior housing, or those in need of assistance with activities of daily living. Each year, hundreds of requests are received for these documents. Likewise, many partner agencies distribute the lists by printing them from AHFC's website and making them available in their offices in an effort to guide seniors & their family members to the proper resource.

Statewide, as of September 2019, there were 140 senior independent living developments, located in 59 communities, providing 3,397 units of housing. As of the same period, 271 assisted living homes existed across 23 communities, providing a maximum of 2,555 beds for those needing 24/7 care. As of today, many Alaskan communities have no long-term care options, including assisted living and wait lists for independent housing, if available, can exceed 1-2 years, depending on location. Skilled nursing development has seen an increase in recent years, most notably in the Mat-Su Borough, where two separate facilities will provide approximately 120 units of transitional, post-acute and long-term care options, including 10 Hospice units. An additional 30 units of memory care round out the offerings at these two facilities.

Alzheimer's Disease & Related Dementias (ADRD) are estimated to affect 12,500 Alaskans over the age of 65 currently. In just ten years, the number of seniors living with some form of dementia could nearly double to approximately 24,000 Alaskans. As seniors age, so do the risks of developing some form of ADRD. Simply stated, for each decade lived beyond one's 60th birthday, the chances of developing dementia doubles until age 85 wherein as much as 40% of the age group may suffer from some impacts of the disease(s). While these rates continue to skyrocket in the Last Frontier, the availability of caregivers continues to decline.

In 2018, there were just under sixteen potential caregivers age 40-64 for each senior over 80. In ten years, the number of potential caregivers will drop to just seven for each senior over age 80. Alaska's drop in the caregiver ratio is the steepest in the nation.

According to data published in 'Profile of Older Americans 2004-2017', and pictured below, Alaska has lead the nation in per-capita 65+ senior growth since 2007. At that time, Alaska's lead over Nevada was a mere 1.3%. Through 2017, the gap had widened by 13.2% reflecting a 71% growth since 2004.



Cumulatively, the 55 and over population in Alaska constituted 25.3% of the overall statewide population through 2018, according to the most recent data available from the Alaska Department of Labor. Two age groups within the overall senior demographic have experienced substantial increases in 2018, compared to the prior year: 1) 75-79 – increasing 7.2%; and, 2) 70-74 – increasing 6.1%. Alaska's oldest of old, those over the age of 80, totaled 14,514 through 2018, a 4% increase from one year earlier. Put another way, since the last update of this plan, Alaska's 80 and over population has increased by 13.8%. Overall, since 2010, Alaska's 60+ population has seen a 9-year average growth of 5.52%. While these numbers are impressive and not expected to slow anytime soon, some areas in the state have exceeded these averages substantially. The Mat-Su Borough has experienced a 9-year average growth rate of just under 8% and currently leads the state in 60+ growth.

The assorted needs of Alaska's senior population will continue to expand over the years to come and the costs related to meeting those needs will only increase. Today assisted living costs approximately \$76,000 per year in Alaska and skilled nursing can approach \$300,000 annually. While many seniors have resources to offset these expenses, at least initially, it is clear that given the high cost of care here, the probability expenses will consume accumulated assets is almost guaranteed. Should that occur, Alaska's Medicaid program will bare more of the responsibility for payment of these services.

Finally, past survey findings reveal seniors wish to remain in their home and communities for as long as possible. Programs that provide for accessibility improvements, universal design features and even use of smart home technologies, will aide in keeping seniors where they wish to be, for as long as possible. Meeting this objective will require a strong investment, but the potential cost savings are substantial for everyone long term.

Before this plan period ends, almost 1 in 4 Alaskans will be over the age of 60. To understand the vast needs of this population, including senior housing and beyond, honest and open dialogues will be required, as will collaboration across many agencies, perhaps like no time in Alaska's past.

B. Persons with Disabilities

In their 5-Year Plan (2011-2016), the Governor's Council on Disabilities and Special Education identified a series of specific housing and community development needs. Included among those unmet needs were:

- Inadequate supply of housing that meets universal design/disability standards.
- Lack of emergency housing options for persons with a disability experiencing a housing crisis.

- Insufficient supply of housing vouchers and other forms of subsidized housing for persons with a disability on fixed incomes.
- Inadequate supply of affordable housing for young persons with disabilities transitioning out of foster care.
- Inability of persons with disabilities to access community service facilities & public amenities.
- Limited access to homeownership opportunities.
- Uneven application of Fair Housing laws.

Several sources of information were drawn upon to estimate the demand for accessible housing in Alaska. The U.S. Census Bureau provides disability data based on three primary sources: the Survey of Income and Program Participation, the decennial census of population, and the Current Population Survey. Nationwide, the overall disability rate is estimated at approximately 20%.


C. Alaskan Mental Health Trust Beneficiaries

Created in 1994, the Alaska Mental Health Trust Authority (AHMTA or the Trust) is an important player in policy development and funding for mental health trust beneficiaries.

These beneficiaries include:


- a. Persons who experience mental illness
- b. Persons with developmental disabilities
- c. Chronic alcoholics and other substance related disorders
- d. People with Alzheimer's disease and related dementia
- e. Persons who have experienced a traumatic brain injury

Key Issues Impacting Alaska Mental Health Trust Beneficiaries:






Alaska Scorecard 2018

Key Issues Impacting Alaska Mental Health Trust Beneficiaries



Click on the title of each indicator for a link to complete sources and information

Key to symbols:

 Satisfactory
  Uncertain
  Needs Improvement

Most Current U.S. Data

Previous Year's Alaska Data

Most Current Alaska Data

Status

Health


Suicide

1 Suicide (rate per 100,000)

14.0

25.3

26.9




2 Percent of adults reporting serious thoughts of suicide

4.2%

5.2%

5.3%




Substance Abuse

3 Alcohol-induced deaths (rate per 100,000)

9.6

22.9

19.8




4 Percent of adults (ages 18+) who engage in heavy drinking

5.7%

7.3%

8.4%




5 Percent of adults (ages 18+) who engage in binge drinking

15.6%

18.1%

17.3%




6 Percent of population (age 12 and older) who use illicit drugs

10.9%

17.6%

16.8%




7 Opioid overdose mortality rate

14.9

12.3

13.5




Mental Health

8 Days of poor mental health in past month (adults ages 18+)

4.0

3.5

3.7




9 Percent of teens who experienced depression during past year

31.5%

33.6%

36.1%




Access

10 Percent of population without health insurance

8.7%

14.0%

13.7%



Safety


Protection

11 Child maltreatment (rate per 1,000)

9.1

16.8

15




12 Founded reports of harm to adults (rate per 1,000)

*

1.3

1.5




13 Injuries to older adults (ages 65+) due to falls, hospitalized (rate per 100,000)

1,720

967

1,069




14 Traumatic brain injury, hospitalized non-fatal (rate per 100,000)

*

77.0

78.1




Justice

15 Percent of incarcerated adults with mental illness or mental disabilities

*

44.1%

44.1%




16 Rate of criminal recidivism for incarcerated adults with mental illness or mental disabilities

*

39.2%

38.9%




17 Percent of arrests involving alcohol or drugs

*

36.9%

42.5%



Living With Dignity


Accessible, Affordable Housing

18 Chronic homelessness (rate per 100,000)

27.2

34.6

43.8




Educational Goals

19 High School Graduation rate for students with disabilities

*

58.7%

56.9%




20 Percent of youth who received special education who are employed or enrolled in post-secondary education one year after leaving school

*

66.1%

66.1%




Economic Security

21 Percentage of income spent on housing if earning minimum wage

*

80.1%

81.9%




22 Average annual unemployment rate

4.4%

6.9%

7.2%




23 Percent of adult SSI recipients who are blind or disabled and are working

4.8%

6.6%

6.7%



Prevalence Estimates: Alaska Mental Health Trust Beneficiaries

Alaska Mental Health Trust Beneficiary Population

Estimate

Population Rate

Serious Mental Illness (ages 18+)

27,528

5.0%

Serious Emotional Disturbance (ages 9 to 17)

5,581

6.0%

Any Mental Illness (ages 18+)

111,429

20.3%

Alzheimer's Disease (ages 65+)

7,500

9.1%

Traumatic brain injury (all ages)

11,793

1.6%

Developmental disabilities (all ages)

11,646

1.6%

Dependent on or abuse of alcohol (ages 12 to 17)

1,341

2.2%

Dependent on or abuse of alcohol (ages 18+)

38,715

7.1%

Dependent on or abuse of illicit drugs (ages 18+)

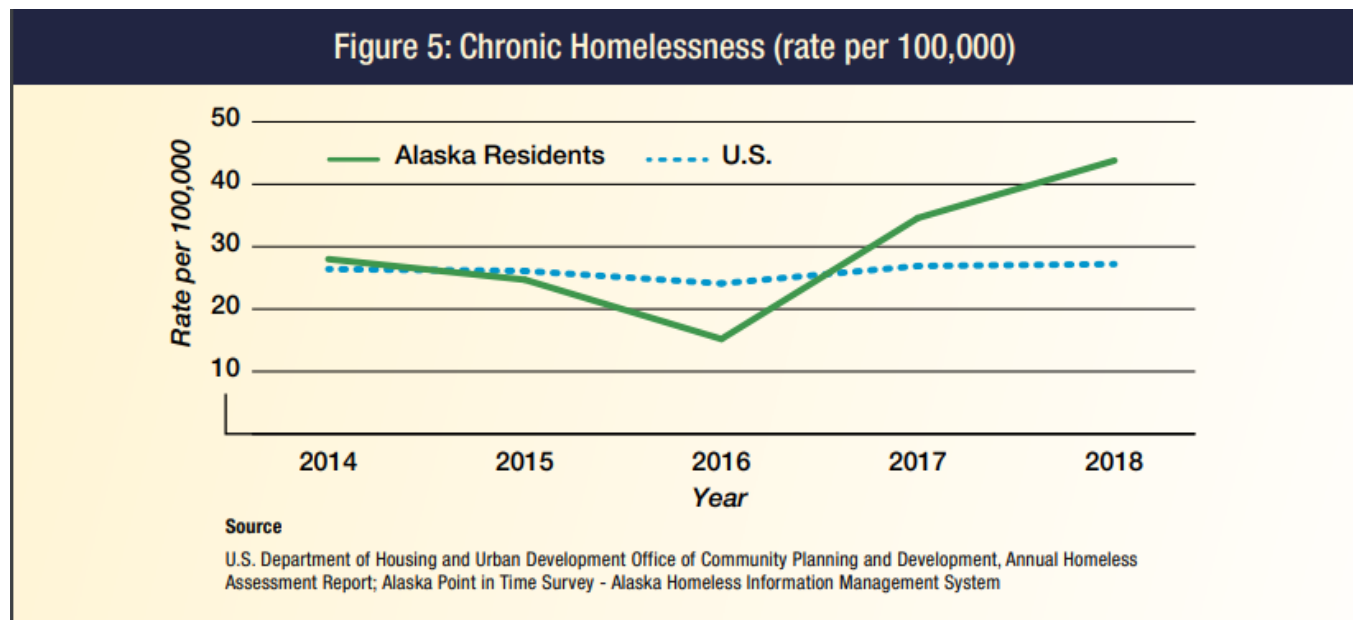
19,741

3.6%

Strengthening the System: Alaska’s Comprehensive Integrated Mental Health Program Plan 2020-2024 is the work of the Alaska Department of Health and Social Services, the Alaska Mental Health Trust Authority and other state agencies, boards and commissions. This plan is a response to a statutory requirement that such a plan be developed (AS 47.30.660).

The Comprehensive Integrated Mental Health Plan has a vision of optimal quality of life for Alaskans, especially those Alaskans who receive services under the Comprehensive Integrated Mental Health Program. By law, these recipients (also called beneficiaries) are Alaskans who have a mental or developmental disability, experience chronic alcoholism or suffer from Alzheimer’s disease or a related dementia. Also included are individuals at risk of developing these conditions — for example, children who exhibit behaviors or symptoms suggesting they may develop a mental disorder.

Goal 3 - Economic and Social Well-being establishes the fact that “Supportive housing is affordable housing paired with tenant supports and services that may be permanent for some populations and transitional or time-limited for others. Research shows supportive housing helps people with disabilities live stably in the community; reduces their use of costly systems, especially emergency healthcare and corrections; and can even help them receive more appropriate healthcare and improve their health.” 3.1 Objective is to provide Alaskans stable, safe housing with appropriate, community-based social supports to maintain tenancy.



- a. Strategy: Strengthen and enhance long-term services to support rural and remote regions of the state.

- b. Strategy: Provide transition and housing services to enable individuals to live in the least restrictive housing option of their choosing.
- c. Strategy: Provide training to housing professionals on fair housing laws to reduce discrimination.
- d. Strategy: Leverage state and federal funding to provide sufficient affordable housing.
- e. Strategy: Improve long-term tenancy through pre-tenancy training, including a full understanding of tenant responsibilities.

One sobering reality concerns the housing situation of a significant number of Alaska Mental Health Trust beneficiaries. The statewide housing shortage disproportionately affects Trust beneficiaries. Some beneficiaries who would thrive in supported housing end up in higher levels of care or fall into circumstances that lead to incarceration, homelessness, or even death. Additionally, for some beneficiaries, access to community-based services and supports helps individuals maintain their independence and stay in their homes longer.

Source: Alaska Mental Health Trust Authority – 2014 Annual Report

In recognition of the many challenges Trust beneficiaries face, the Alaska Mental Health Trust Authority established focus areas to address issues with significant impact on Trust beneficiaries. The objective is to concentrate The Trust's funds, projects and other resources on several key issues that will substantially improve services and delivery systems across the state and better the lives of Trust beneficiaries.

Data indicates the Trust beneficiaries have an increasingly hard time achieving housing stability due to economic challenges and difficulty accessing services. Some beneficiaries who would thrive in supported housing end up in higher levels of care or fall into circumstances that lead to incarceration, homelessness or even death.

Supported housing is a combination of a safe home and services which are intended to maximize independence in a cost-effective way to help individuals live more stable and productive lives. Supported services may include service coordination medication management, independent living skills, individual or group therapy, vocational services, and mental or physical health services.

Long-term services and supports allow people of any age to maintain their independence in their home or community. They may include: assistance with daily living (feeding, bathing, dressing, grooming and mobility), instrumental activities of daily living, (meal preparation, laundry, shopping, bill paying), service coordination, residential supported living, transportation, respite, and other services. In the coming years there will be an increasing number of Alaskans who desire to age in place. This population increase will strain existing social services available and will require creativity to support our elders.

Source: Alaska Mental Health Trust Authority – <http://mhtrust.org>



Size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

From January 1, 1982 through December 31, 2018, 1,890 cases of human immunodeficiency virus (HIV) infection were reported to the Alaska Section of Epidemiology (SOE), including cases with an initial diagnosis in Alaska and those previously diagnosed out of state who are living in Alaska (Table). During 2018, 58 cases of HIV infection were reported to SOE; 22 (38%) of which were initially diagnosed in Alaska, yielding a 2018 statewide incidence rate of 3 cases per 100,000 persons. This HIV Surveillance Report contains summary data and highlights for cumulative cases reported from 1982 through 2018 (n=1,890), incident cases diagnosed in Alaska in 2018 (n=22), and persons living with HIV in Alaska as of December 31, 2018 (n=699). Additional information about HIV cases in Alaska can be found in the Epidemiologic Profile 1982–2015 (available at:

<http://dhss.alaska.gov/dph/Epi/hivstd/Documents/HIVProfile1982-2015.pdf>).

Table. Summary of Reported Cases of HIV by Select Characteristics — Alaska, 1982–2018

	1982–2018				2018			
	All Reported Cases n=1,890		Reported Cases First Diagnosed in Alaska n=1,239		All Reported Cases n=58		Reported Cases First Diagnosed in Alaska n=22	
	Male	Female	Male	Female	Male	Female	Male	Female
HIV (non-AIDS)	513	149	313	107	37	1	16	0
HIV with AIDS	1,010	218	661	158	16	4	3	3
TOTAL #	1,523	367	974	265	53	5	19	3
Age at Diagnosis in Years, #								
<14	12	12	8	5	0	1	0	0
15–24	243	69	126	43	17	0	5	2
25–34	595	128	357	94	22	2	7	0
35–44	438	90	291	65	8	1	3	0
45–54	172	49	136	41	5	0	3	0
55–64	49	16	43	14	1	1	1	1
≥65	14	3	13	3	0	0	0	0
Race/Ethnicity, #								
American Indian/ Alaska Native (AI/AN)	256	121	218	116	10	1	7	1
Asian	28	19	13	12	3	1	0	0
Black	199	60	106	31	8	0	1	0
Hispanic	149	31	80	19	5	2	0	1
Native Hawaiian/ Pacific Islander (NH/PI)	10	2	9	1	2	0	2	0
White	844	127	533	83	19	1	6	1
Multi-race (Multi)	37	7	15	3	6	0	3	0
Transmission Category, #								
Male-to-Male Sex	978	0	619	0	39	0	12	0
Injection Drug Use (IDU)	137	72	90	47	1	2	0	2
Male-to-Male Sex and IDU	154	0	76	0	6	0	5	0
Heterosexual Contact	99	255	74	190	3	2	1	1
Perinatal	7	12	4	5	0	1	0	0
Other/Not Specified	148	28	111	23	4	0	1	0
Residence at Time of Diagnosis, #								
Anchorage/Mat-Su	700	167	700	167	14	2	14	2
Gulf Coast	56	13	56	13	0	0	0	0
Interior	94	34	94	34	3	0	2	0
Northern	16	9	16	9	0	1	0	1
Southeast	61	24	61	24	1	0	1	0
Southwest	47	18	47	18	2	0	2	0
Out of State/Country	549	102	0	0	33	2	0	0

1

Contributed by Melissa Boyette, BA and Jessica Harvill, MPH, Section of Epidemiology



Discussion:

The fact that 14% of all persons newly diagnosed with HIV infection in 2018 were also diagnosed with AIDS that year underscores the importance of timely screening. The Centers for Disease Control and Prevention recommends routine screening for all persons aged 13–64 years and repeat screening in persons likely to be at increased risk for HIV infection. This includes injection-drug users and their sex and needle-sharing partners, persons who exchange sex for money or drugs, sex partners of HIV-infected persons, and MSM or heterosexual persons who have had more than one sex partner since their most recent HIV test. Routine screening facilitates earlier detection, which improves health outcomes and reduces the risk of HIV transmission. The Alaska HIV/STD Program

offers linkage to medical care and partner notification services for all persons newly diagnosed with HIV infection; Program staff can be reached at 907-269-8000.

(Contributed by: Melissa H. Boyette, BA, and Jessica Harvill, MPH, Alaska Section of Epidemiology.)

D. Other At-Risk Populations

At-risk populations are constantly at the brink of homelessness. In many instances, these households have already experienced homelessness at least once in their lifetimes. Unmet housing needs for these populations often mean increases in the utilization of emergency medical services and increases in public safety interventions and incarcerations. These households are more likely to succeed and transition into permanent housing situations if safe, affordable housing options are made available.

Housing and supportive service needs of these populations and how these needs determined

Persons Released From State Supervision

Individuals that no longer require, or are eligible for, state supervisory services have the difficult task of transitioning back into the community. This period of transition from state supervision to independent living can be fraught with episodes of homelessness, unemployment and incarceration. With affordable housing options and access to long-term supportive services, individuals are able to maintain housing while developing independent living skills.

Correctional Facilities

Between 2005 and 2014 the population of Alaska's prison system increased 27 percent, almost three times faster than the overall population growth of the state with the total correctional population (combining incarcerated with those on community supervision) grew 45 percent over the same ten-year period. In 2016 the state of Alaska enacted a number of prison reform initiatives reversing the trend of higher and higher numbers of incarcerated individuals resulting in roughly a 17 percent drop in annual admissions between 2015 and 2018. Alaska still has a higher than average rate of recidivism at 66.41% compared to the average of 49.7% from the other 23 states who track recidivism rates using the same definition and methodology.

Of the responses to the DOC 2010 Housing Survey (approximately 30% prisoners and probation/parolees responded), 1,270 individuals or almost 48% reported being homeless at least once prior to their incarceration. While a disproportionate amount of these individuals have self-reported a disability, more than a third of individuals who have experienced homelessness prior to incarceration have reported no disability. There is a need for housing related services to persons being released from corrections regardless of whether or not the individual has a disability. In fact,

more services exist for persons who have a diagnosed disability, while significantly fewer services are available for non-disabled individuals being released.

Children's Services

According to the State of Alaska's Office of Children's Services (OCS) website, youth placed in foster care often have difficulty transitioning to adulthood. The OCS articulates the specific needs of this population and the hurdles that they must navigate to achieve self-sufficiency as follows:

Many of these youth have lacked a stable, safe, and nurturing environment that enables young people to grow into healthy adults. These young people often are faced with living on their own without family or financial support. A recent report from the Casey Family Program shows that youth transitioning from foster care have:

- a higher rate of arrest and incarceration;
- an increased likelihood of early parenting and instability in relationships, including divorce;
- lower high school graduation rates and generally lower school performance;
- an increased likelihood of health and mental health problems, including emotional and behavioral problems;
- a greater likelihood to experience homelessness;
- a higher rate of substance abuse;
- a higher rate of unemployment.

OCS provides various educational, vocational and life skills training opportunities to youth in custody as well as aftercare services for youth who age out. A gap exists between affordable housing options and housing services available for this at-risk population.

Victims of Domestic Violence

Domestic violence is a leading cause of homelessness for women and children. Many victims who leave their housing to escape violence do not have the resources to support housing alone. Others are evicted from housing due to their abuser's disruptive and often criminal behavior, or have poor credit and poor rental history due to tactics of financial abuse. The Alaska Network on Domestic Violence and Sexual Assault (ANDVSA) works with state and federal agency partners to increase awareness about the dynamics of domestic violence and victims' housing needs, to improve access and remove barriers for accessing housing.

The Policy Program provides information, resources, training and technical assistance to member programs on the Empowering Choice Housing Program (ECHP) and Violence Against Women Act (VAWA) housing protections for victims of domestic violence, dating violence, sexual assault and stalking.

VAWA Housing Protections

On March 7, 2013, President Obama signed into law the Violence Against Women Reauthorization Act of 2013 (VAWA 2013). The law continues many of the housing protections provided by the Violence Against Women Act of 2005 and further expands these safeguards in several crucial ways. For example, VAWA 2013's protections apply to additional programs administered by the Department of Housing and Urban Development (HUD) as well as Rural Development multifamily housing and the Low-Income Housing Tax Credit program. It further covers survivors of sexual assault, mandates emergency transfer plans and requires that housing providers notify applicants and tenants of their VAWA housing rights at three critical junctures in multiple languages.

Title V of the McKinney-Vento Act

The federal government is the largest single owner of real estate in the nation. Every year, dozens of landholding agencies determine that many of its properties-ranging from massive warehouses to military barracks and vacant land-are excess to their ongoing needs. Title V of the McKinney-Vento Homeless Assistance Act of 1987 grants homeless services providers an exclusive right of first refusal to apply to own or lease any surplus federal property at no charge.

Non-profit groups, state agencies, and local governments can all apply for Title V property. In the past, these properties have been utilized by homeless service providers in Alaska to develop transitional housing units.

Each Friday, the Federal Register lists surplus and excess properties available for disposition. The Policy Program monitors the Federal Register and notifies programs of available properties in their communities. For more information on the Title V properties and how to apply, [click here](#) or go to www.hudexchange.info/programs/title-v/.

Persons Enrolled in Job Training or Vocational Rehabilitation

Persons who are enrolled in job training or vocational rehabilitation increase their ability to obtain and maintain a livable wage. Participation in these programs may stabilize a household's finances as well as their housing situation and help to prevent homelessness.

Job Training

Job training programs provide opportunities to individuals to obtain and retain a job and advance in a career. It is likely that some low-income households are not able to participate or complete job training programs and continue to meet their costs of living. Affordable housing options that are made available to these individuals will enable them to attend and complete job training programs in order to achieve financial self-sufficiency. Once financially self-sufficient, affordable housing options may still be needed, however the need for subsidized housing may decline.

Vocational Rehabilitation

The State of Alaska's Division of Vocation Rehabilitation (DVR) assists individuals with disabilities to obtain and maintain employment. In many instances, these individuals may be on a fixed income, like public assistance, SSI or SSDI; subsidized housing is often necessary for individuals living on fixed incomes. A housing gap exists for households on fixed incomes. Individuals who take advantage of the opportunities available to them through the Division of Vocational Rehabilitation may require affordable housing options and/ or subsidized housing opportunities as they work towards achieving financial self-sufficiency.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Jurisdiction's need for Public Facilities:

The State of Alaska is faced with a staggering number of non-housing community development needs. A critical long-term need is providing financial resources to communities for:

- Key public facilities such as community centers, health clinics, shelters, senior centers, fire stations, tank farms and solid waste disposal facilities
- Infrastructure developments such as docks, harbors, road improvements, and electrical upgrades
- Planning for community development projects which reduce or eliminate conditions detrimental to the health and safety of local residents and which encourage community efforts to combine public and private sources of funding

How were these needs determined

Funding priorities are based on need as reflected in the requests for CDBG funds received over the past several years. The Alaska Department of Commerce, Community and Economic Development maintains database listing capital appropriations. The database contains descriptions, funding level and status for capital appropriations in 353 communities located throughout Alaska. The database clearly demonstrates a significant need for public facilities across the state. Another basis for assigning priorities comes from input received from the local government officials and local residents at public hearings and CDBG technical assistance workshops.

Jurisdiction's need for Public Improvements:

- Local Service Roads
- Boardwalks
- Barge Facilities
- Airports

- Water & Sewer Systems
- Fuel & Gas Distribution Systems
- Electrical Distribution Lines

How these needs were determined

Funding priorities are based on need as reflected in the requests for CDBG funds received over the past several years. The Alaska Department of Commerce, Community and Economic Development maintains database listing capital appropriations. The database contains descriptions, funding level and status for capital appropriations in 353 communities located throughout Alaska. The database clearly demonstrates a significant need for a variety of local infrastructure and other public improvements across the state. Another base for assigning priorities comes from input received from the local government officials and local residents at public hearings and CDBG technical assistance workshops.

Jurisdiction's need for Public Services:

The State of Alaska is faced with a staggering number of non-housing community development needs. A critical long-term need is providing financial resources to communities for:

Key public facilities such as community centers, health clinics, shelters, senior centers, fire stations, tank farms and landfills Infrastructure developments such as docks, harbors, road improvements, and electrical upgrades; Planning for community development projects which reduce or eliminate conditions detrimental to the health and safety of local residents and which encourage community efforts to combine public and private sources of funding.

There are several hundred small towns and villages in Alaska. Estimates vary, but 353 is the most common estimate of both Native and non-Native communities. Most are not on a road system and are small, isolated and usually based upon a subsistence economy. Within DCCED, the mission of the Division of Community and Regional Affairs is to promote strong communities and healthy economies. It is a continuing challenge to serve the needs of Alaskan communities while working with decreasing program funds and the need to offset the increases in costs of fuel, materials and freight. Infrastructure improvements and upgrades will reduce the cost of essential public services. The long term sustainability and affordability of community infrastructure and services will continue to be the most daunting challenges over the next five years.

How were these needs determined?



Funding priorities are based on need as reflected in the requests for CDBG funds received over the past several years. The Alaska Department of Commerce, Community and Economic Development maintains a database listing capital appropriations. The database contains descriptions, funding level and status for capital appropriations in 353 communities located throughout Alaska. The database clearly demonstrates a significant need for a variety of local infrastructure and other public improvements across the state. Another base for assigning priorities comes from input received from the local government officials and local residents at public hearings and CDBG technical assistance workshops.

Housing Market Analysis

MA-05 Housing Market Analysis Overview:

The homeownership and rental markets have slowed since 2014. While the number of home sales has decreased, the average sale price has increased. The overall rental market is showing signs of softening with increasing vacancy rates across the state. Over the last 5 years, rent rates have remained flat while vacancy rates have increased. The lowest vacancy rates are in rural Alaska. A copy of the calendar year rental market survey for 2019 can be found at <https://www.ahfc.us/efficiency/research-information-center/alaska-housing-market-indicators>.

Despite the tight rental and homeownership markets, the economics to develop housing in many parts of the State necessitate a price point that exceeds what the majority of the rental and / or homeownership market will bear. In large part, this disparity has been characterized both anecdotally and in reports as a key impediment to affordable housing.

Common cost drivers across the State include: lack of available and developable land, lack of infrastructure, high labor and transportation costs. Structurally, the development capacity across communities and logistical considerations (i.e. barge delivery schedules, communities off the road system, etc.) compound the cost issues.

Collectively, the preceding factors drive a price point that exceeds what even tight rental and homeownership markets can support. The observed effect in many communities has been persistently low vacancy rates for rental properties, escalating rents and tighter tenant selection standards, and fewer days on market for lower priced homes and condominiums.

The above-noted dynamics represent notable headwinds for the rental and homeownership prospects of the most vulnerable Alaskans (special needs, homeless, and extremely low-income households) across the State.

MA-10 Number of Housing Units – 91.310(a)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	197,999	63%
1-unit, attached structure	22,988	7%
2-4 units	40,048	13%
5-19 units	23,207	7%
20 or more units	14,683	5%
Mobile Home, boat, RV, van, etc	15,012	5%
Total	313,937	100%

Table 8 – Residential Properties by Unit Number

Data 2017 American Community Survey (ACS)

Source:

Unit Size by Tenure

	Number	%
No bedroom	19,852	6%
1 bedroom	43,243	14%
2 bedrooms	82,303	26%
3 or more bedrooms	168,539	54%
Total	313,937	100%

Table 9 – Unit Size by Tenure

Data 2017 American Community Survey (ACS)

Source:

	Number	%
Owner Occupied	160,854	51%
Renter Occupied	91,682	29%
Vacant	61,401	20%
Total	313,937	100%

Table 13a – Unit Size

Data Source: 2017 American Community Survey (ACS)

Number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

AHFC funds rental developments serving low-income, senior and special needs households across the State. Since 1987, our non-Public Housing Division programs have facilitated the new construction of 234 developments, generating 6,352 rental units. Of these projects, 177 developments with 3,638 units were built in the Balance of State. Funding for these comes through combinations of federal HOME Investment Partnership Program funding, Low Income Housing Tax Credit Equity, State Senior Citizens Housing Development Funding grants, National Housing Trust Fund funding, and State Special Needs Housing Grant funding.

Assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

AHFC is unaware of any expected loss of affordable housing from expiring Section 8 contracts or the USDA Section 515 program in the Balance of State.

Does the availability of housing units meet the needs of the population?

No, housing continues to be a challenge throughout the state. Alaska faces unique logistical, technical, and climate challenges that significantly affect housing. Many existing housing units in rural Alaska were built before the 1980s and have surpassed their useful life. Much of this housing has deteriorated past the point of being fit for human habitation. Due to the remote nature of rural Alaska, the cost of rehabilitating these units is prohibitive. These cost also reduce the capacity to build new housing. These issues give Rural Alaskans no choice but to live in substandard, unhealthful, and overcrowded housing.

Need for specific types of housing:

Extremely low-income households and large families encounter difficulty identifying larger rental units 3+ bedrooms that are affordable. Also, units that are fully equipped for persons with sensory and mobility impairments are limited in most markets. Finally, permanent supportive housing remains a challenge for chronically homeless Alaskans due to the available revenue streams to support the supportive housing model.

Discussion:

Increased affordability challenges are largely a function of the tight housing markets in rural parts of the state, the high costs associated with adding to the housing stock, and the relatively high cost of utilities. Availability of housing equipped for persons with sensory and mobility impairments as well as the challenges associated with providing permanent supportive housing are structural concerns. As such, specific programs have been developed (particularly the State Special Needs Housing Grant and Senior Access Program) to address needs that can go unmet, even in healthy markets.

MA-15 Cost of Housing – 91.310(a)

Introduction

Cost of Housing

	Base Year: 2011	Most Recent Year: 2018	% Change
Median Home Value	\$235,100	\$261,900	10%
Median Contract Rent	\$913	\$1,035	12%

Table MA-15 Cost of Housing

Data Source: 2017 (ACS)

Cost of Rent

Rent Paid	Number	%
Less than \$500	5,099	6.1%
\$500-999	22,334	26.5%
\$1,000-1,499	31,271	37.2%
\$1,500-1,999	12,143	16.7%
\$2,000 or more	11,318	13.5%
Total	84,165	100.0%

Table 16 – Rent Paid

Data Source 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
<= 30% HAMFI	17,010	11,120
>30% to <=50% HAMFI	14,885	12,950
>50% to <=80% HAMFI	19,210	20,510
>80% to <=100% HAMFI	10,780	16,910
> 100% HAMFI	29,030	97,825
Total	90,920	159,315

Table 10 – Housing Affordability

Data 2012-2016 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$871	\$983	\$1232	\$1,640	\$1,888
High HOME Rent	714.32	815.5	1016.54	1246.89	1387.29
Low HOME Rent	674.75	736.36	889.21	1040.82	1162.57

Table 11 – Monthly Rent

Is there sufficient housing for households at all income levels?

Over the past 5 years, housing has become less affordable in comparison to wages. The State has been in economic recession beginning in 2015. In that time population growth has flattened, rents have flattened, and vacancy rates have increased.

Decreased rents have made some housing affordable for low-income households. Very low and extremely low households continue to struggle to find affordable housing. Housing shortages in rural Alaska continue creating a lack of housing for all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

If current trends continue, the rental rates and homeownership costs will remain flat or decrease slightly. Tenants and homebuyers are likely to move away from older and poorly maintained properties. This trend is not demonstrated in rural Alaska where housing shortages remain the driving force in affordability.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact the strategy to produce or preserve affordable housing?

Generally, the low-HOME rents are below the FMR. In some communities, the high-HOME rents are near or above the FMR. In a number of Alaskan communities, the rental market size is not conducive to a robust sampling to support the FMR. Outside of the major population centers (i.e. the Kenai Peninsula and Mat-Su boroughs, Juneau, Fairbanks and Anchorage), the veracity of the FMR data is sometimes challenging.

MA-20 Condition of Housing – 91.310(a)

Introduction: With 50% of Alaska’s housing stock built in the 70s and 80s and another 20% built before the 70s, the available stock has passed or is nearing the end of their useful life.

Jurisdiction’s definition for “substandard condition” and “substandard condition but suitable for rehabilitation:”

According to the Jurisdiction, any property that is funded that involves rehabilitation must meet all of the following after rehabilitation:

- 1) Uniform Physical Conditions Standards (UPCS)
- 2) All applicable local building codes

If these conditions cannot be satisfied through the proposed scope of rehabilitation, AHFC will not fund the development.

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	38,395	24%	38,341	42%
With two selected Conditions	4,975	3%	4,688	5%
With three selected Conditions	1,587	1%	1,323	1%
With four selected Conditions	85	0%	127	0%
No selected Conditions	114,014	72%	47,434	52%
Total	159,056	100%	91,913	100%

Table 12 - Condition of Units
Data 2011-2015 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	31,194	20%	15,554	17%
1980-1999	64,889	41%	33,256	36%
1950-1979	58,154	37%	39,473	43%
Before 1950	4,819	3%	3,630	4%
Total	159,056	101%	91,913	100%



Table 13 – Year Unit Built

Data 2011-2015 CHAS

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	62,973	40%	43,103	47%
Housing Units build before 1980 with children present	29,795	19%	17,275	19%

Table 38 – Risk of Lead-Based Paint

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	32,858	21,905	54,763
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	341	227	568
Abandoned REO Properties	n/a	n/a	n/a

Table 14 - Vacant Units

Need for Owner and Rental Rehabilitation

With 50% of Alaska’s housing stock built in the 70s and 80s and another 20% built before the 70s, the available stock has passed or is nearing the end of their useful life.

Preserve and upgrade existing housing supply through weatherization and/or rehabilitation. 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. The use of federal housing and community development funds should emphasize benefit to low income Alaskans and increase housing and neighborhood options for Alaskans. Existing housing supply, both owner-occupied and rental property, should be protected and improved through weatherization and/or rehabilitation activities. Housing and community development projects should incorporate climate specific design and engineering, energy efficient construction techniques and innovative technologies.

Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2011-2015 CHAS data provided above, approximately 106,076 housing units were built prior to 1980 and therefore are at risk of containing Lead-Based Paint. Of those units at risk, 40% and 47% are owner-occupied and Renter-occupied respectively. Approximately 38% of housing in the state, included in the totals above, are also occupied by children.

Even though approximately 42% of units in the state were built before 1978, all covered projects under the HOME, CDBG, HOPWA, Public Housing and Section 8 Housing Voucher programs will be administered to conform to the applicable lead based paint regulations. Rehabilitation of pre-1978 housing using HUD housing assistance programs covered by the lead based paint rule (Subpart of the Rule Within 24 CFR Part 35), will follow the applicable HUD procedures, reporting and record keeping standards outlined.

Alaska Housing Finance Corporation's Public Housing Division tested the low-income rental properties it owns across the state. Fourteen projects outside of Anchorage, with a total of 404 rental units, were inspected for lead based paint. In eight of the project, no lead based paint over the HUD threshold was detected. Lead was abated in all of the projects at an estimated cost of \$466,000. The remaining two projects received lead abatement activities upon receipt of funding. The soils adjacent to the units play areas, parking lots, and roadways were also below the threshold levels for lead in soils.

Discussion: A recent study by the Division of Epidemiology of the Alaska Department of Health & Social Services, reports that incidents of lead-based paint poisoning in Alaska are extremely rare. Targeted lead screening programs of at-risk communities and inquiries to health care professionals over the past two decades have failed to identify any children with blood levels which would benefit from medical or environmental intervention, leading the Division to Epidemiology to question the need for universal blood lead testing in Alaska. The study further demonstrated no value in testing Medicaid-eligible children.

MA-25 Public and Assisted Housing

Introduction:

Source: FY2018 Moving to Work Annual Plan

Planned Number of Households Served at the End of the Fiscal Year Statewide

MTW Households to be Served Through:	Planned Number of Households to be Served*
Federal MTW Public Housing Units to be Leased	1,217
Federal MTW Voucher (HCV) Units to be Utilized ¹	4,291
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Property-Based Assistance Programs ²	100
Number of Units to be Occupied/Leased through Local, Non-Traditional, MTW Funded, Tenant-Based Assistance Programs ³	442
Total Households Projected to be Served	6,050

1 - Moving to Work (4,397)

2 - Karluk Manor in Anchorage, Forget-me Not Manor in Juneau, Dena'ina House in Anchorage.

3 - Empowering Choice Housing Program (485), Moving Home Program (150), and Returning Home (96), Making a Home (20).

Resident Involvement:

The purpose of AHFC's Resident Advisory Board (RAB) is to provide advice and comment to AHFC on proposed operations, the annual Moving to Work Plan, proposed construction activities, and other items of interest to AHFC's public housing and housing choice voucher clients. Comments received from the RAB are reported to AHFC's Board of Directors. The RAB is composed of eleven members from AHFC's Public Housing (PH), Section 8 New Multifamily Housing (S8N), and Housing Choice Voucher (HCV) programs

Supply of public housing developments:

Number of units by community

Bethel	117 units
Cordova	16 units
Fairbanks	165 units
Juneau	206 units
Ketchikan	73 units

Kodiak	40 units
Nome	33 units
Sitka	43 units
Valdez	7 units
Wasilla	32 units
Wrangell	20 units

Number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

For a complete set of data, please visit <http://huduser.org/portal/datasets/pis.html>

Restoration and Revitalization Needs of public housing units in the jurisdiction:

Source: FY2018 Moving to Work Annual Report - <https://www.ahfc.us/publichousing/resources/mtw-plans-and-reports> General Description of All Planned Capital Fund Expenditures During the Plan Year:

The planned uses of the CFP funds are to make up the difference in funding the AMPs in the Public Housing program due to funding shortfalls. Any remaining funds are to be put toward funding new housing units in the affordable housing development program as laid out in the MTW plan.

Public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Please see the discussion in section MA-25 above regarding AHFC's Resident Advisory Board

MA-30 Homeless Facilities – 91.310(b)

Introduction

The following chart is compiled from the 2019 Homeless Inventory Count (HIC) which is conducted annually, usually in January, in conjunction with the annual Point In Time (PIT) count of actual homeless individuals in the continuum. All types of assistance for homeless or at-risk families are substantially concentrated in the urban areas of the Alaska Balance of State Continuum. Of the 675 available emergency shelter beds, 41% are dedicated to victims of domestic violence. Transitional housing facilities are also concentrated in the urban areas with the exception of Sitka, Kodiak and Bethel, which constitute 27 of the transitional housing beds available. Only 3 of the permanent supportive housing beds available in the Alaska Continuum are in a rural area.

Facilities Targeted to Homeless Persons



	Emergency Shelter Beds		Transitional Housing Beds	Rapid Re-Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds	Seasonal Overflow Beds	Current & New	All temporary voucher beds	Current & New	Under Development
Households with Adult(s) and Child(ren)	184	0	97	33	19	0
Households with Only Adults	398	75	152	55	145	56
Chronically Homeless Households	0	0	0	0	135	0
Veterans	0	0	15	0	0	0
Unaccompanied Youth	18	0	6	0	0	0

Table 15 - Facilities Targeted to Homeless Persons

Mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

In an effort to address the full spectrum of needs facing homeless persons, federal and state funding sources encourage, and often require, homeless services providers to connect individuals with all available services to assist in achieving housing stability. Homeless services available within the Alaska Continuum include homeless outreach, housing placement, homeless prevention, behavioral health services, child care, career services, education services, health care, transportation, case management, financial management, life skills, alcohol and drug abuse services, access to affordable medical care, and assistance accessing income supports through public assistance and social security.

Services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The four key components of the homeless continuum of care include emergency shelter, transitional housing, rapid rehousing and permanent supportive housing. Within the Alaska Continuum there are 23 emergency shelter facilities supporting 675 beds, 15 transitional housing facilities providing 270 beds, 12 programs providing rapid rehousing services providing 67 beds and 14 permanent supportive housing facilities providing 164 beds for homeless persons.

Within these facilities, there are 15 beds dedicated to veterans and their families, 135 dedicated to chronic homeless, 333 dedicated to homeless families, and 24 dedicated to unaccompanied youth.

Each of the 64 homeless housing facilities within the Alaska Continuum provide, or connect, homeless individuals with supportive services to assist the individual in achieving housing stability. These services include case management at varying degrees of intensity based on the needs of the individual, housing placement, career services, medical treatment, and connection to income supports through public assistance and social security.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Priorities and specific objectives over the next five years for Alaska’s special needs populations will maintain and expand affordable housing opportunities, incorporating appropriate supportive services and accessibility features.

Facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Housing Choice Voucher program is the single most important housing assistance program for persons with special needs. Maintaining access to the Voucher program for Alaskans with special needs is a high priority of this Consolidated Housing and Community Development Plan.

Utilize resources to provide rental assistance for Alaskans with at-risk populations.

The allocation of HOME Investment Partnership and Low-Income Housing Tax credits will include a preference for activities targeting the following special needs populations: homeless, persons with physical or mental disabilities, extremely low-income households (0-30%).

Available technical assistance resources will be used to improve the ability of housing and service providers to plan, implement and operate programs that serve the housing needs of special needs populations.

Another priority will be to leverage other funding resources for special needs housing projects, and to develop more effective ways of providing affordable housing opportunities for Alaskans with special needs.

Programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The anticipated accomplishments over the next five years for housing initiatives for other special needs are:

Beginning in 2015, AHFC has a new housing initiative called “Moving Home” with the DHSS which will set-aside 80 vouchers outside of Anchorage for referrals from that agency of clients with

disabilities. Two ongoing programs account for another 65 rental and homeownership vouchers to clients with disabilities.

The majority of the estimated 50 households that will be provided HOME tenant based rental assistance will be for at risk populations.

AHFC in partnership with the Alaska Department of Health and Human Services is implementing Section 811 Project-Based Rental Assistance (PBRA) and Section 811 Mainstream Housing Voucher programs. Both programs provide rental assistance to adult tenants under the age of 62 who are extremely low income and disabled. In 2019, AHFC had funding for 50 Mainstream and 160 PBRA units.

Whenever possible, AHFC will provide training and technical assistance to community partners to encourage the development of safe and affordable housing options for homeless or at-risk families and individuals.

It is anticipated that at least half of the housing development projects funded will leverage more than 55% of the total development costs.

Subject to legislative appropriations and funding availability, AHFC will provide matching funds to leverage additional special needs housing resources.

Activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

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:

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.

Time-limited (24 months) rental assistance is provided 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.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Low community economic activity, high cost of housing related to household income, population densities, and the availability of infrastructure are the factors that affect AHRI investments.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8,554	9,161	7	8	1
Arts, Entertainment, Accommodations	14,098	13,462	12	12	0
Construction	9,159	8,038	8	7	-1
Education and Health Care Services	21,728	20,967	19	19	0
Finance, Insurance, and Real Estate	4,758	4,245	4	4	0
Information	2,659	2,396	2	2	0
Manufacturing	6,928	9,797	6	9	3
Other Services	4,866	4,619	4	4	0
Professional, Scientific, Management Services	6,855	5,001	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	18,674	18,131	16	16	0
Transportation and Warehousing	8,436	8,480	7	8	0
Wholesale Trade	2,397	1,630	2	1	-1
Total	109,112	105,927	--	--	--

Table 43- Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	220,650
Civilian Employed Population 16 years and over	198,725
Unemployment Rate	9.86
Unemployment Rate for Ages 16-24	27.73
Unemployment Rate for Ages 25-65	6.17

Table 16 - Labor Force



Data 2011-2015 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	42,729
Farming, fisheries and forestry occupations	8,916
Service	19,403
Sales and office	43,384
Construction, extraction, maintenance and repair	28,663
Production, transportation and material moving	14,186

Table 45 – Occupations by Sector

Data 2011-2015 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	155,621	82%
30-59 Minutes	22,150	12%
60 or More Minutes	11,923	6%
Total	189,694	100%

Table 46 - Travel Time

Data 2011-2015 ACS

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,271	1,678	6,872
High school graduate (includes equivalency)	45,596	6,637	19,901
Some college or Associate's degree	62,397	4,254	19,397
Bachelor's degree or higher	46,116	1,209	7,906

Table 17 - Educational Attainment by Employment Status

Data 2011-2015 ACS

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	531	925	674	2,554	4,133
9th to 12th grade, no diploma	7,878	4,525	2,366	6,303	2,806
High school graduate, GED, or alternative	18,753	19,814	16,496	36,597	10,980
Some college, no degree	15,803	19,849	15,883	33,631	10,410
Associate's degree	1,344	5,090	4,783	10,323	2,176
Bachelor's degree	2,201	10,938	9,163	18,007	5,863
Graduate or professional degree	88	3,251	4,892	10,967	4,786

Table 48 - Educational Attainment by Age

Data 2011-2015 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	42,376.87
High school graduate (includes equivalency)	78,720.04
Some college or Associate's degree	97,389.18
Bachelor's degree	91,060.59
Graduate or professional degree	92,337.24

Table 49 – Median Earnings in the Past 12 Months

Source 2011-2015 ACS

Based on the Business Activity table above the major employment sectors within the state are:

Based on the information presented by table 43 above, the three major employment sectors in the balance of State are:

- Arts, Entertainment and Accommodations
- Education and Health Services
- Retail Trade

Workforce and infrastructure needs of business in the state.

Alaska has two unique data sets that assess where employers are having difficulty finding the workers they need for the state's labor market. First, Alaska can identify residents and nonresidents working in the state thanks to the Permanent Fund Dividend program, which distributes a share of oil-related investment earnings to Alaskans each year. Alaskans who have lived in the state for the previous full

calendar year are eligible, and nearly all who are eligible apply. Secondly, Alaska has long been the only state that requires employers to report the occupations of their workers as part of mandatory unemployment insurance reporting. The detailed, reported occupational data from employers and the information on the residency of individual workers allows Alaska to produce a report each year showing the industries and occupations with the highest percent of nonresident hires. The reliance on nonresident workers in priority industries and in-demand occupations indicates a skill gap.

The skills gap is evident in industries where there will be high labor demand and where there are high numbers of nonresidents employed. The skills gap is geographic as well. The in-demand occupation jobs in health care, mining, construction, transportation, and energy efficiency are distributed across the six economic and workforce regions. The rural skills gap is a critical challenge because much of Alaska's commerce is based on the resources extracted from rural regions (oil, gas, seafood, minerals). Today a high percentage of those well-paying in-region career jobs are filled by nonresidents.

Major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Alaska's highly seasonal, resource-based economy generates significantly more jobs during the summer in many parts of the state than there are available Alaskans to fill them. On the other hand, when the construction, fishing, and tourism seasons scale back during the winter; many residents struggle to find employment. In that sense, the state has certain advantages in training its residents because there are lulls in the annual cycles that can be profitably spent obtaining new skills and training.

Alaska's ongoing public investment in construction, infrastructure, and resource development projects will require skilled individuals who can fill a variety of positions in construction, maintenance, and operation of public infrastructure resources and networks. Programs such as registered apprenticeships and on-the-job training offer employers an incentive to hire rural residents rather than employ a workforce from urban Alaska or the Lower 48.

Just as rural residents find access to training difficult, nontraditional workers such as women and minorities also find barriers to construction opportunities. Registered apprenticeship programs and on-the-job training give employers incentives to consider the nontraditional worker.

For veterans, the difficulty is translating war time and peacekeeping skills to the everyday working world. Creating incentives for employers to hire veterans can overcome the perception that veterans' skills are not useful in the workforce. Programs such as the state-funded helmets-to-hardhats offer incentives and provide support to veterans as they transition from service.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

Alaska's geographic size and diverse population make access to education, training, and apprenticeships a unique challenge. The state's largest cities are connected by road, but a large portion of the state is accessible only by air or water, and travel may be expensive and time-consuming. There is often the additional challenge of cultural differences for people coming from villages to urban areas. Those challenges create a unique need for distance delivery of employment and training services and, in many cases, for funds to cover travel and housing when training can only be completed in-person. To overcome geographic barriers and higher unemployment rates, DOLWD is working to develop mobile information and connections to career training to better serve persons living in rural communities, providing job seekers and employers increased access to services anytime from anywhere.

While urban areas have good access to job training, apprenticeship, colleges, and trade schools, most remote rural communities do not. The career and technical education pathways are competitive, adding more difficulty for rural residents to participate because courses fill quickly with those living locally. The cost of connecting students and job seekers to the resources and education needed to succeed are high for those in rural areas. Paying for travel and housing while in training can be a significant barrier that job seekers in an urban area do not face. This complex location of services barrier is not solved by the Alaska Job Center services alone. Successfully developing an engaged and qualified Alaskan-based workforce in rural communities takes more reliance on collaboration and utilization of resources due to the challenges that exist both economically and socially in rural Alaska.

Technology Access and Skills - Another skills gap, not illustrated in the graphs and charts, is computer and other technological skills. The difference in internet speed and technology capacity between urban and rural/remote communities is significant, where the cities are up to date, and the rural/remote communities lag. Many people living in remote communities, students, teachers, employers, and job seekers simply do not have the electronic capacity to learn skills, apply for jobs, or receive on-line services on a par with those living in the city because of the lack of technology infrastructure.

Employability Skills - Many employers report a lack of motivated job seekers with basic employability skills to fill community jobs. There are many causes: personal issues such as substance abuse and system issues such as the lack of local career pathway programs, and few vocational instructors and available mentors. Lack of motivation is affected by seasonality of work and rates of pay for entry-level jobs.

Immigrant Population - Over 50,000 persons residing in Alaska are immigrants, refugees or asylum seekers. Many are highly educated and have knowledge and skills employers need. Foreign education and credentials may not be as valued or recognized in the United States, which results in high rates of unemployment, underemployment, and poverty among this population. Anchorage is one of the nation's most ethnically diverse communities. Limited English proficiency is a significant barrier to learning and employment. The inability to recognize foreign education degrees and occupational credentials is another significant barrier.

State Fiscal Considerations - Worker layoffs are increasing and are expected to grow over the next few years due to the declining production of oil in Alaska and the significant decline in the price of oil. The bulk of the state's operating revenue is provided by oil production. Alaska is currently experiencing a growth in dislocated worker clients due to layoffs of workers in the oil and gas industry, workers employed by contractors and vendors that support the industry, and local and state publicly-funded positions. In January 2016, Governor Walker announced a hiring freeze for state agency positions.

State budget reductions for Fiscal Years 2016- 2018, including significant cuts to state-funded career and technical education, means there are fewer staff to deliver programs and services. Reduced funding is already resulting in closing AJCs located in rural hub communities. Consolidation of space in urban centers will drive significant change away from providing employment services at fixed locations to a model that provides more information and services on-line and in conjunction with regional workforce partners such as the University of Alaska Community Campuses, regional training centers, and Regional Alaska Native WIOA grantees.

Source: [Alaska Workforce Innovation and Opportunity Act \(WIOA\) Combined Plan 2018 Update.](#)

Current workforce training initiatives supported by the state. Description of how these efforts will support the state's Consolidated Plan.

The governor's vision for workforce development is aligned with the state's commitment to economic development. Workforce development programs rely on the broad strategic policy decisions of the Alaska Workforce Investment Board (AWIB) to clarify the relationship between programs and particular economic development efforts. The AWIB uses three primary strategies to help the programs meet the governor's vision. First, AWIB identifies priority industries and occupations for the

investment of scarce workforce investment resources. Second, AWIB works with priority industries to develop targeted workforce development plans, such as the Construction Workforce Development Plan and the Alaska Health Workforce Coalition Plan. Third, AWIB monitors investment of programs that are required to report to the board including the Adult and Dislocated Worker programs and the State Training Employment Program.

AWIB determines priorities for the workforce investment system that are in line with the governor's vision and works with industry to implement them. Strategies include the occasional use of discretionary funding awarded by U.S. Department of Labor, Employment and Training Administration to states whose priorities align with their governor's vision, and Alaska has a strong history of meeting that goal.

The state recently concluded a federally funded program that prepared Alaskans to build, operate, and maintain oil and gas pipelines in Alaska, now supported by both state and formula-funded resources. AWIB developed Alaska's Oil and Gas Training Plan as a way to establish funding priority. This model led to the training of more than 2,000 Alaskans, ranging from incumbent workers to low-income participants.

Under this model, AWIB tracks the investment results to determine programs' effectiveness and alignment with the governor's workforce development vision. Currently, the state receives no discretionary funding but looks forward to future investment opportunities from the Employment and Training Administration.

Because Alaska is heavily dependent on the oil and gas industry, other economic development catalysts must be created before demand for Alaska workers expands. Alaska workers must align their skill sets with those demanded by the few emerging and growing industries such as health care, mining, and renewable energy to hire more Alaskans.

The state workforce system uses broad guidance from the AWIB to develop and implement industry-specific workforce plans. AWIB resolutions provide guidance on specific industries to address economic variables and methods for prioritizing labor market data.

The first plan for which the AWIB provided direction was the state's Construction Industry Workforce Development Plan. From this plan the board and system learned about the connectivity of workforce development strategies.

The AWIB's most recent strategic approach is working with the health care industry. By applying similar principles from the state's oil and gas training plan, the health care industry is expanding its

labor force in a time of economic decline. Potential strategies include greater access to employer-based training and an emphasis on applied health care occupations.

The state is also using its successes and priorities with the oil and gas industry to help develop the renewable energy and energy efficiency subsector. Connecting training standards to industry expectations means that process, technology, and methodology share equal importance. The strategies and priorities the workforce investment system uses are based on the successful experiences with the oil and gas industry. These strategies, in turn, will support the Housing and Community Developments of the State in many fronts; one of them being the likelihood of the program's beneficiaries to afford a higher living standard that will translate into better housing choices.

Other state efforts to support economic growth.

The state has developed and supported the development or acquisition of operating systems that are essential in supporting state workforce development strategies. These include technological applications, training for specific area skill building to service delivery staff members, marketing operating systems to business and potential participants, and reports that help one-stops prepare for layoffs.

For more information, visit the Alaska Department of Labor and Workforce Development, Alaska Integrated Workforce Development Plan at: <http://labor.state.ak.us/awib/ppi.htm>

MA-50 Needs and Market Analysis Discussion

Areas where households with multiple housing problems are concentrated? (included a definition of "concentration")

The rural parts of Alaska in the northern, interior, western and southwestern regions of the state are occupied predominately by Alaska Native/American Indian populations. Concentration is defined as a non-Caucasian ethnicity representing more than 50% of the total population

Areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated - (included a definition of "concentration")

Concentration is defined as a non-Caucasian ethnicity representing more than 50% of the total population. Several rural communities qualify as having a concentration of ethnic minorities. In these communities, the AN/AI cohorts make up 55%-93% of the total population.

Characteristics of the market in these areas/neighborhoods

These areas of Alaska are comprised of small remote villages and communities. In the majority of them there are no recognized housing markets or organized governmental institutions. The neighborhoods are comprised of mostly older homes and are generally overcrowded. The communities outside the hub communities are not typically characterized through distinct neighborhoods.

Community assets in these areas/neighborhoods

Public buildings, behavioral health facilities, regional housing authorities, infrastructure and recreation areas.

Other strategic opportunities in any of these areas?

The State works closely with community development and behavioral health agencies as well as with regional housing authorities to find opportunities for the creation of infrastructure and services in those areas affected by multiple housing problems.

Strategic Plan

SP-05 Overview

The statutory goal of the Consolidated Housing and Community Development (HCD) Plan is to: “Provide decent housing, create suitable living environments, and expand economic opportunities for Alaskans at or below 80% of median income.”

Seven guiding principles identified below direct program resources governed by the HCD Plan.

- 1) **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.
- 2) **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
- 3) **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.
- 4) **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.
- 5) **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.
- 6) **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.
- 7) **Housing and community development projects should incorporate climate specific design and engineering, energy efficient construction techniques and innovative technologies.** Rationale: Use of appropriate technologies insures long term viability of housing and community development projects.

The State does not target specific geographic areas in the Consolidated Plan. The allocation criteria of several competitive programs have a priority that awards points to projects located in small communities, as defined by AHFC. A small community is a community of 6,500 or less that is not connected by road or rail to Anchorage or Fairbanks. Or, a community of 1,600 or less that is connected by road or rail to Anchorage or Fairbanks and is located at least 50 statute miles outside of Anchorage or 25 statute miles outside of Fairbanks. In this definition, “connected by road” does not include a connection by the Alaska Marine Highway System or roads outside the boundary of the State of Alaska.

SP-10 Geographic Priorities – 91.315(a)(1)

The State does not target specific geographic areas in the Consolidated Plan. The allocation criteria of several competitive programs have a priority that awards points to projects located in small communities, as defined by AHFC. A small community is a community of 6,500 or less that is not connected by road or rail to Anchorage or Fairbanks. Or, a community of 1,600 or less that is connected by road or rail to Anchorage or Fairbanks and is located at least 50 statute miles outside of Anchorage or 25 statute miles outside of Fairbanks. In this definition, “connected by road” does not include a connection by the Alaska Marine Highway System or roads outside the boundary of the State of Alaska.

Geographic Area

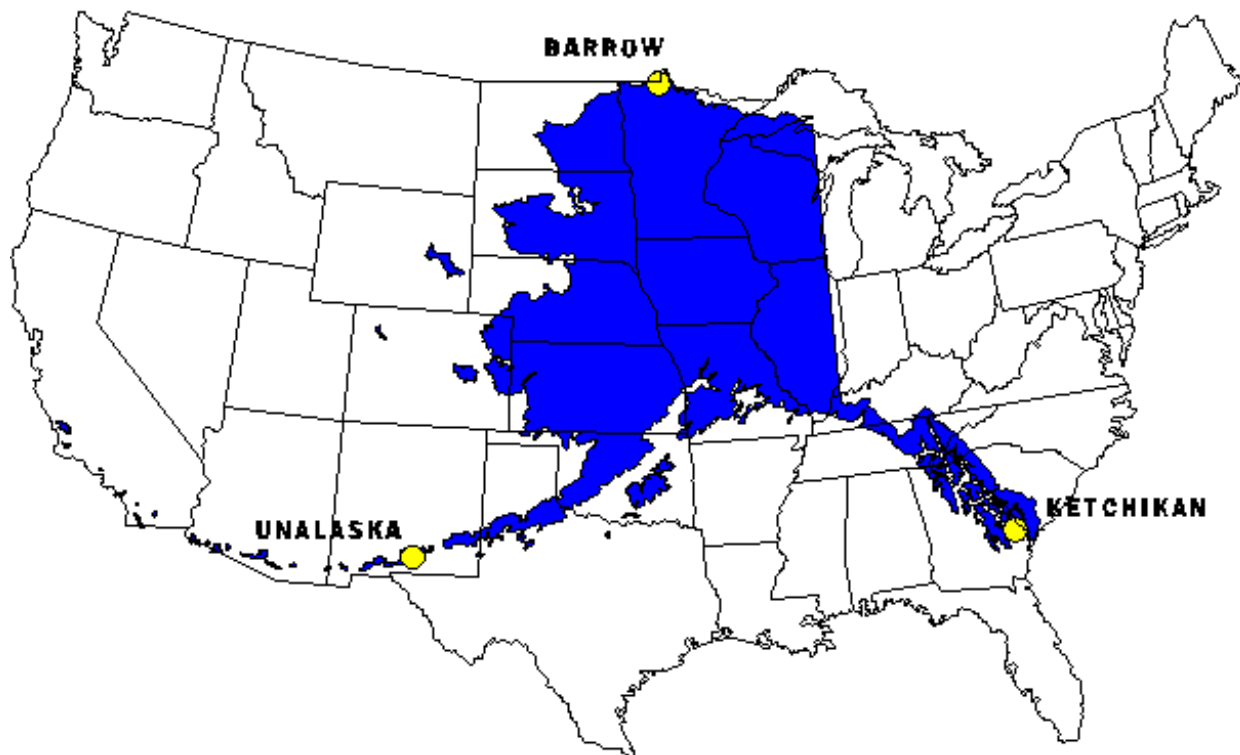


Table 18 - Geographic Priority Areas

General Allocation Priorities

Alaska’s wide range of housing and community development conditions makes the use of guiding principles the most practical and effective approach of targeting scarce HCD resources. The seven guiding principles were developed from HCD public hearings; consultation with federal, state and local entities; involvement with housing and community development in both the private and public

sectors over the past five years; and an analysis of the Consolidated Annual Performance Evaluation Reports (CAPERs) for state fiscal years 2015, 2016, 2017 and 2018. Data gathered in the development of this five year plan support the seven guiding principles above.

SP-25 Priority Needs – 91.315(a)(2)

Priority Need	Population	Geographic Areas	Priority Level	Associated Goal
Outreach	Unsheltered Persons Chronic Homeless		Medium	<input checked="" type="checkbox"/> Reduce & Prevent homelessness
Emergency Shelter and Transitional Housing	Unsheltered Persons Families Low/Extremely Low Income Veterans		High	<input checked="" type="checkbox"/> Reduce & Prevent Homelessness
Rapid Re-Housing	Unsheltered Persons Families Families with Children Low/Extremely Low Income Veterans		High	<input checked="" type="checkbox"/> Reduce & Prevent Homelessness
Permanent Supportive Housing	Unsheltered Persons Mentally Ill		High	<input checked="" type="checkbox"/> Reduce & Prevent homelessness

	Chronic Substance Abuse Veterans			
Homeless Prevention	Low/Extremely Low Income Families with Children Veterans		High	<input checked="" type="checkbox"/> Reduce & Prevent homelessness
Public Facilities	Rural Communities	Balance of State	High	Community Development
Public Improvements	Rural Communities	Balance of State	High	Community Development
Public Services	Rural Communities	Balance of State	High	Community Development
Continuing Education	Grant Administrators, Private Developers, Non-Profits, Construction Contractors, Architectural and Engineering, Non-Profits, Landlords	Statewide	High	Community Development
Rural Economic Opportunities	Grant Administrators, Teachers, Health Professionals, Public Safety	Rural Alaskan Communities	High	Community Development

	Personnel, Construction Laborers, Construction Supply			
Rural Housing Energy Efficiency	Non-Profits, Public Service Professionals	Rural Alaskan Communities	High	Community Development
Skills Training	Rural Residents	Rural Alaskan Communities	High	Community Development
Rental Assistance	Families Low/Extremely low Income	Balance of State	High	Provide Decent Housing
Production of new homeownership units	Families Low/Extremely Low Income	Balance of State	High	Provide Decent Housing
Acquisition of existing homeownership units	Families Low/Extremely Low Income	Balance of State	High	Provide Decent Housing

Table 19 – Priority Needs Summary

Narrative

Connecting individuals to permanent housing is a challenge in Alaska as available and affordable housing is limited. Affordable housing is being developed as funding becomes available; however, funding is limited and does not meet current demand. As housing development levels are expected to remain consistent, Alaska will continue to see similar trends in the number of persons experiencing homelessness or threatened with homelessness.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Availability of housing Stock: rental unit availability data indicates that there is an ample supply of units to make TBRA a viable housing strategy. Relative Affordability of market: in many rural areas of Alaska, the Fair Market Rent prescribed by HUD does not keep up with real market rent prices.
TBRA for Non-Homeless Special Needs	Availability of other forms of rental assistance for populations (i.e. non-duplication), State and Corporate priorities (i.e. reducing recidivism, youth aging out of foster care, victims of domestic violence).
New Unit Production	1) Availability of developable land, 2) cost, 3) the availability of underutilized housing that could be renovated, 4) surplus inventory, 5) population growth trends, 6) development capacity 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.
Rehabilitation	1) Cost, 2) the availability of underutilized housing that can be renovated, 3) population growth dynamics, 4) structural limitations, 5) activities connected to rental assistance for the tenants.
Acquisition, including preservation	1) Preserving rental assistance (i.e. USDA 515 projects that are eligible to opt-out of the contract). 2) Cost 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.

Table 20 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)*

Program Name	Program Type	Anticipated Funding		
		Federal	State	Total
Beneficiary and Special Needs Housing	Housing for people with disabilities		1,700,000	\$ 1,700,000
Capital Fund Program	Public Housing Improvements	3,035,482		\$ 3,035,482
CDBG	HUD - Community Development Block Grant Program	3,157,697	63,154	\$ 3,220,851
CDBG20 CARES Act	HUD - Community Development Block Grant Program	1,855,168	0	\$ 1,855,168
Competitive Grants for Public Housing	Matching Funds Public Housing Resident Programs	1,100,000		\$ 1,100,000
Energy Efficiency Monitoring	Energy Rating, Marketing, Tech. Asst., Special Projects			\$ -
Energy Programs	Weatherization Assistance and Home Energy Rebates			\$ -
ESG	HUD - Emergency Solutions Grant Program	265,224		\$ 265,224
ESG20 CARES Act	HUD - Emergency Solutions Grant Program	914,566	0	\$ 914,566
Federal and Other Competitive Grants	Matching Funds for Federal Grant Programs	2,000,000	1,500,000	\$ 3,500,000
HOME	Rehab, new const, rental and homebuyer assistance	3,000,000	750,000	\$ 3,750,000
Homeless Assistance Program	Funding For Homeless Programs and Prevention		7,300,000	\$ 7,300,000
Housing Opportunities for Persons with AIDS	Rental Assistance - HOPWA	598,970	121,667	\$ 720,637
National Housing Trust Fund	Build Affordable rental housing for Extremely low-inc	3,000,000		\$ 3,000,000
Senior Citizen Housing Development Fund	Senior Housing Rehabilitation and Construction		1,750,000	\$ 1,750,000
Supplemental Housing Development Program	Rural Housing Infrastructure Improvements and Rehab.		1,500,000	\$ 1,500,000
Teacher, Health, and Public Safety Housing	Rental Housing for Teachers, Health Prof, Public Safety		2,250,000	\$ 2,250,000
Total Grants:		18,927,107	16,934,821	\$ 35,861,928

Domestic Violence Housing Assistance Prog.	Operating costs	1,000,000	0	1,000,000
Public Housing Operating Subsidy	Operating costs	9,000,000	0	9,000,000
Section 8 Housing Choice Vouchers	Rental assistance	40,000,000	0	40,000,000
Total Rental Assistance:		\$50,000,000	\$0	\$50,000,000

Table 21 - Anticipated Resources

*These are the anticipated resources over the next five years; however, actual dollar amounts are uncertain due to funding allocations/cuts from year to year.

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

Affordable Housing is an 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. 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. HOME 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.
- c. 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.

- d. Of the funds available under the CDBG Competitive Grant 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.
- e. CDBG Application Selection Process: 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 Application Selection Committee (ASC). Applications will be evaluated and assigned up to 100 points based on the following criteria: Impact, Budget/Match/In-Kind and Administrative Capabilities by the ASC.

Publicly owned land or property located within the state 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.

SP-40 Institutional Delivery Structure – 91.315(k)

Institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
AHFC	Government	Public Housing	Balance of State
Department of Health	Government	Public Health	State of Alaska
Department of Corrections	Government	Public Services	Balance of State
Department of Commerce	Government	Community Dev	Balance of State
Department of Labor	Government		Balance of State
Alaska Mental Health Trust Authority	Government	Public Health	Balance of State

Table 22 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Across Alaska, organizational capacity for the effective delivery of housing and community development programs is 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.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	X
Other			
Other		X	Nutrition

Table 23 - Homeless Prevention Services Summary

Services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

Services targeted to homeless persons are available in most of the communities within the Alaska Continuum with the majority of services concentrated in the urban areas. Utilization is based on

availability within a community. Healthcare services can be limited in some rural communities which require individuals to travel to urban areas to receive services and travel between communities can be expensive and weather permitting.

Strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The quantity and availability of services is dependent on location within the Alaska Continuum. In most urban areas, more services are readily available than in rural areas. However, the Mat-Su borough is the fastest growing part of the state and does not have a homeless shelter available for non-targeted populations. While services are available for all populations experiencing homelessness within that community, the most basic service of emergency housing is not available for the majority of the homeless population.

In a number of rural communities, the organization providing the majority of homeless housing assistance is a facility dedicated to victims of domestic violence which limits the services provided to other homeless populations.

AHFC was awarded \$1.65 million in Rural Youth Homeless Demonstration funding in 2019. Funding for services is expected to become available in 2020 after the completion of a Collaborative Community Plan that identifies the gaps in services for homeless or at-risk youth and strategies to address those gaps.

Rapid Rehousing programs have been started in several of the larger communities in the Alaska continuum. Fairbanks, Mat-Su valley and Juneau are reporting successful pilot programs and are seeking additional funding to expand the programs.

Homeless prevention services are assisting families in maintaining housing and preventing more costly interventions after a family has experienced literal homelessness. The majority of prevention funds spent in the state are assisting families with utility costs and one-time rental assistance although vehicle and minor home repairs are also common. Prevention programs are proving to be more cost-effective for communities as housing a homeless family is usually 4 to 5 times more expensive than a pre-eviction intervention would have cost. Avoiding eviction is less traumatic for the family and maintains positive relationships with landlords as well as building stability in the home.

Summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The needs of households who are either homeless or at risk of homelessness vary greatly across the state. In some locales, each of the homeless subpopulations has a place to go in the event of a housing crisis. Other communities only offer shelter to a few groups such as victims of domestic violence or runaway youth. Rather than prioritize certain subpopulations or housing types for the entire state, a high priority is given to local plans and their identified unmet needs. As such, Alaska Housing Finance Corporation allocates federal and state funds based on the individual needs of the many communities throughout the State.

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.

SP-45 Goals Summary – 91.315(a)(4)

GOAL	Category	Geographic Area	Addressed Need	Funding
Provide Decent Housing	Affordable Housing	Balance of State	-Rental Assistance -Production of new rental and homeownership units -Acquisition of existing homeownership units	HOME Investments Partnership Program allocation \$15,000,000 National Housing Trust Fund allocation \$15,000,000
	Start Year 2020	End Year 2024		
	Description: Funds will be used to provide rental assistance and production or acquisition of decent and affordable housing units for rental and homeownership.			
	Goal Outcome Indicator:		Unit or Measure	Quantity
	Rental Assistance		Vouchers	150
	Rental Housing		Units	40
Reduce and Prevent Homelessness	Production of new homeownership units		Units	50
	Acquisition of existing homeownership units		Units	100
	Category	Geographic Area	Addressed Need	Funding
	Homeless	Balance of State	Outreach, Emergency Shelter & Transitional Housing, Rapid Re-housing,	\$1,250,000 (\$250,000/year)

			Permanent supportive Housing, homeless Prevention	
	Start Year 2021	End Year 2025	Objective: To Reduce and Prevent Homelessness	Outcome: Reduce and Prevent Homelessness
	Description: Funds will be used to assist chronically homeless, families with children, veterans, unaccompanied youth and other homeless persons and those at-risk of homelessness. Planned activities include outreach, emergency shelter and transitional housing support, rapid re-housing assistance, and prevention assistance.			
	Goal Outcome Indicator Outreach Unit of Measure Alaska Housing Locator and Alaska 211 Quantification Increased Reporting			
	Goal Outcome Indicator Emergency Shelter & Transitional Housing Unit of Measure PIT/HIC Quantification Reduction in # of Unsheltered & No Net Loss of Beds			

	<p>Goal Outcome Indicator</p> <p>Permanent Supportive Housing Rapid Re-housing</p> <p>Unit of Measure</p> <p>HMIS & APR Reports</p> <p>Quantification</p> <p>ES Average Length of stay is 2 months or less & 80% exiting TH for permanent housing</p>			
	<p>Goal Outcome Indicator</p> <p>Homeless Prevention</p> <p>Unit of Measure</p> <p>HMIS AHAR Reports</p> <p>Quantification</p> <p>Reduce % of persons discharged into homelessness from institutions. Increase # of persons assisted with prevention funds.</p>			
Community Development	Category	Geographic Area	Addressed Need	Funding
	Non-housing Community Development	Balance of State	Public Facilities & Improvements	3.1 Million/Year
	Start Year 2021		End Year 2025	
	<p>Description: Funds will be used for a variety of public facility, public improvement, and special economic development projects primarily in rural communities with high proportions of low-and moderate-income persons. Specific projects will be determined by a competitive application process focusing on improving self-sufficiency, eliminating public health and safety hazards, and reducing the costs of essential community services.</p>			

	Description: Funds will be used to provide scholarships and training opportunities for certifications and continuing education in order for partners to continue maintaining housing standards and the development of safe, quality, decent, affordable, and energy efficient housing. Additionally, through State funded grant program, funding will produce rural professional housing that will provide training and employment opportunities for rural communities. Furthermore, developments through this program will increase energy efficiency standards in rural areas and reduce consumption of energy.		
	Geographic Area	Addressed Need	Funding
	Balance of State	Public Facilities & Improvements	3.1 Million/year
	Goal Outcome Indicator	Unit or Measure	Quantity
	Create Suitable Living Environment	Communities	17-25

Table 24 – Goals Summary

Projected 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):

Outcome/Objective	Population Benefitted	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
Specific Annual Objectives						
Rental Assistance						
Tenant Based Rental Assistance: Improving the availability of affordable housing options through rental subsidies. 20% of beneficiaries are very-low Income	Low Income	Number of tenant households receiving rental assistance.	2020	30/30		
			2021	30/30		
			2022	30/30		
			2023	30/30		
			2024	30/30		
	MULTI-YEAR GOAL		150/150			
Rental Housing						
HOME Rental Development and National Housing Trust Fund: Improving the availability of affordable housing options through the increase and preservation of rental units	Extremely low to Low Income	Number of units built or preserved	2020	8/8		
			2021	8/8		
			2022	8/8		
			2023	8/8		
			2024	8/8		
	MULTI-YEAR GOAL		40/40			
Acquisition of Existing Homeownership units						
Home Opportunity Program and Creating opportunities for homeownership through education, financial assistance	Moderate Income	Number of homebuyers receiving assistance.	2020	20/20		
			2021	20/20		
			2022	20/20		
			2023	20/20		
			2024	20/20		
	MULTI-YEAR GOAL		100/100			
Production of Homeownership Units						
Homeownership Dev. Program: Creating affordable housing through assistance with the cost of development.		Number of homeowner units developed.	2020	10/10		
			2021	10/10		
	Low Income		2022	10/10		
			2023	10/10		
			2024	10/10		
	Moderate Income	MULTI-YEAR GOAL		50/50		

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

AHFC has completed its voluntary Compliance Agreement dated September 2008 with HUD. AHFC is continuing to send progress reports to HUD regarding certification of various public housing units as UFAS-Compliant.

Activities to Increase Resident Involvements

Please see the discussion in section MA-25 above regarding AHFC's Resident Advisory Board.

Is the public housing agency designated as troubled under 24 CFR part 902? No

Plan to remove the 'troubled' designation

N/A.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Development costs and stagnant incomes are the two biggest barriers to affordable housing across the State. In response, HOME Investment Partnership funding has been focused on rental development and homeownership assistance to reduce the cost of buying or renting a home. Furthermore, rental assistance through the HOME program has also been used to support the most vulnerable populations from children aging out of foster care to newly released prisoners whose abilities to generate income and find housing are hampered by criminal histories.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Alaska Housing Finance Corporation will continue to assist local homeless coalitions and the Alaska Coalition on Housing and Homelessness to conduct outreach activities to homeless persons through projects such as the Point-In-Time Count and events such as Project Homeless Connect. In addition, the state will continue to coordinate with Alaska 2-1-1 to ensure that persons in need are connected to appropriate services.

In 2019 AHFC received \$1.65 million in Rural Youth Homeless Demonstration (YHDP) funding. This funding is dedicated to increasing access to emergency shelter and transitional housing for youth as well as increasing the vocational and educational opportunities with special emphasis on developing independent living skills.

Addressing the emergency and transitional housing needs of homeless persons

Alaska Housing Finance Corporation will continue to commit financial resources to maintain the current inventory of emergency shelter and transitional housing, as well as expand the inventory to address unserved communities or subpopulations. 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).

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.

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.

AHFC has collaborated 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. 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.

Rural Youth Homeless Demonstration Project funding, awarded in 2019 will support the development of a youth-specific network of services for rural homeless or at-risk youth. Using evidence-based practices, strengthening existing resources and developing new programs are top priorities. The Alaska Continuum is collaborating with the Department of Labor and Workforce Development, the Office of Children's Services and educational partners to develop additional resources to identify at-risk youth and provide resources to support the youth living with natural supports or in transitional housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Alaska Housing Finance Corporation will continue to provide funding through the Basic Homeless Assistance Program (BHAP) that provides direct financial assistance with rent, mortgage, and utility arrearages for low-income individuals and families threatened by homelessness.

Working through the Alaska Council on the Homeless, Alaska will continue to implement the TBRA program that assists 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 project-based voucher program will be sought for this purpose.

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.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Consolidated Housing and Community Development Plan supports actions to evaluate and reduce lead based paint hazards. The Interagency Steering Committee for the Consolidated Plan will continue to work with the Alaska Division of Public Health, Section of Epidemiology to monitor the blood lead levels in tested Alaskan children.

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 (DHSS).

How are the actions listed above integrated into housing policies and procedures?

All covered projects under the HTF, HOME, CDBG, HOPWA, Public Housing and Section 8 programs will be administered to conform to the applicable lead based paint regulations. Rehabilitation of pre-1978 housing using HUD housing assistance programs covered by the lead based paint rule (Subpart of the Rule Within 24 CFR Part 35), will follow the applicable HUD procedures, reporting and record keeping standards outlined.

Section 1018 of the Residential Lead-Based Paint Hazard reduction Act of 1992 requires that sellers, landlords and agents warn homebuyers and tenants of lead-based paint and lead based paint hazards in pre-1978 housing. A prospective home purchaser or prospective tenant must receive the following information prior to becoming obligated under any contract to lease or purchase a property covered by this Act:

- An EPA approved information pamphlet on identifying and controlling lead-based paint hazards.
- Any known information concerning lead-based paint or lead-based paint hazards.
- Any records or reports on lead-based paint which are available to the seller or landlord.
- An attachment to the contract or lease which includes a Lead Warning Statement and confirms that the seller or landlord has complied with all of the notification requirements.

Sellers must provide homeowners a 10-day period to conduct a paint inspection or risk assessment for lead-based paint or lead-based paint hazards. Parties may mutually agree, in writing, to lengthen or shorten the time period for inspection. Homebuyers may waive this inspection. Sellers are not required by law to allow homebuyers to void their contract based on the results of the lead based paint evaluation.

In April 2008, EPA issued a new rule requiring that, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

A recent study by the Division of Epidemiology of the Alaska Department of Health & Social Services, reports that incidents of lead-based paint poisoning in Alaska are extremely rare. Targeted lead screening programs of at-risk communities and inquiries to health care professionals over the past two decades have failed to identify any children with blood levels which would benefit from medical or environmental intervention, leading the Division to Epidemiology to question the need for universal blood lead testing in Alaska. The study further demonstrated no value in testing Medicaid-eligible children.

Although the testing done so far does not point to a great lead-based paint hazard in Alaska, 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.

Alaska state regulations require laboratories and health care providers to report all Blood Lead Level (BLL) results greater than 10 micrograms per deciliter ($\mu\text{g}/\text{dL}$) to the Section of Epidemiology (Division of Public Health, Alaska Department of Health and Social Services). The Section of Epidemiology conducts follow-up investigations on all cases of elevated BLLs and updates targeted screening recommendations as new risk factors and trends are identified. Currently, the Section of Epidemiology recommends that children under the age of six years, who meet the following criteria, be screened for elevated blood lead:

- Child is suspected by a parent or a health care provider to be at risk for lead exposure
- Child has a sibling or playmate with elevated blood lead level
- Child is a recent immigrant, refugee, or foreign adoptee
- Child's parent or principal caregiver works professionally or recreationally with lead
- Child has a household member who uses traditional, folk, or ethnic remedies or cosmetics or who routinely eats food imported informally from abroad
- Child's family has been designated at increased risk for lead exposure by the health department because the family meets local risk factors for lead exposure (e.g., such as residence in a designated high-risk zip code or near a known lead point source)

The Alaska State Public Health Laboratory now offers blood lead testing on “finger stick” blood samples analyzed using inductively-coupled plasma mass spectrometry. This service is provided free of charge for Medicaid-eligible children.

Risk of Lead-Based Paint Hazard

In most states, BLL testing is targeted geographically to children living in housing built before the 1978 ban on the residential use of lead-based paint. Because of the effectiveness of this screening strategy in identifying children with EBLL, the proportion of children tested with an EBLL in many states is higher than we see in Alaska (3.0% of children tested nationally in 2017 had an EBLL).¹ Although exposure to lead-based paint does occasionally occur in Alaska, most Alaska homes were built after the ban.⁵ Therefore, targeted geographic testing based on housing age is likely to be less effective than clinical risk-based testing that accounts for Alaska's unique risk factors for lead exposure.^{6,7}

Since DPH does not currently conduct in-home environmental testing for lead, exposure source information is based primarily on telephone interviews with parents and clinicians. In a review of these interviews for tests during 2011–2018, the most common potential exposure sources identified were parent occupation or hobby, consumption of meat hunted with lead ammunition, living in a home built before 1978, and pica.⁷ Other potential sources were travel or immigration, fishing weights, lead ammunition, other products containing lead, lead plumbing, and aviation gas.⁷

The State of Alaska Survey of Lead-Based Paint was conducted for the Environmental Protection Agency (EPA) in 1996 to provide a statewide survey of privately-owned homes, day care facilities, elementary schools, and community buildings that were built prior to 1978. A total of 224 structures were sampled during the survey using an X-Ray fluorescent lead detector.

During the field work for the State of Alaska Survey of Lead-Based Paint, a total of 42 privately owned homes (26%) of the total 163 homes tested contained lead based paint concentrations above the action level (1.0 milligram per centimeter squared) somewhere in the home. From this data, an estimated 37,143 homes (+ or - 7% at a 95% confidence level) presented levels of lead in paint above the Federal action level of 1.0 mg/cm². The study concluded that:

“Although this estimated 26% compared with the national estimate of 83% appears to be a significantly smaller amount of affected homes. This data show that Alaska has a notable potential source for lead poisoning from paint in privately owned homes. Increased education about the potential health risks from exposure to lead based paint is one-step in reducing health-related problems involving lead poisoning”

Alaska Housing Finance Corporation’s Public Housing Division tested the low-income rental properties it owns across the state. Fourteen projects outside of Anchorage, with a total of 404 rental units, were inspected for lead-based paint. In eight of the projects no lead based paint over the HUD threshold was detected. Lead was abated in all of the remaining units. All privately owned rental units that receive Federal or State funding for rental assistance have also been determined to be lead-based paint free.

Based on the 1996 study and information regarding low income households reported by the U.S. Census Bureau, we have concluded that 28.25% or 17,978 of those households occupy housing units with potential lead-based concentrations above the HUD threshold per centimeter squared excluding the Anchorage area.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Housing investments with program funds are competitively allocated. A number of the programs include factors such as proximity to services, the availability of support services for tenants, and job training programs for low-to-moderate income persons to establish a rank order for proposals to be funded. Furthermore, the criteria used to select the majority of rental developments funded now include census tract income data to emphasize economic opportunity. Specifically, these criteria incentivize affordable housing development in relatively affluent areas associated with economic

opportunity and the allocation of market oriented resources to areas associated with high poverty levels.

The Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The majority of the programs operating in the Balance of State (HOME, LIHTC, SCHDF, NHTF, SNHG, HAP, etc.) are funded through programs managed within a single department at Alaska Housing Finance Corporation. This consolidation facilitates close communication among program managers that can be focused by management to achieve the goals and objectives set in this plan.

On June 24, 2008, AHFC entered into a Moving To Work Agreement (MTW Agreement) with the US Department of Housing and Urban Development (HUD). MTW is a demonstration program authorized by Congress that gives AHFC the flexibility to waive certain statutes and HUD regulations to test approaches for providing housing assistance. A waiver of statutory or regulatory language must address at least one of three goals:

Reduces cost and achieves greater cost effectiveness in Federal expenditures; Gives incentives to families with children whose heads of household are either working, seeking work, or are participating in job training, educational or other programs that assist in obtaining employment and becoming economically self-sufficient; and, Increases housing choices for low-income families.

For a comprehensive review of MTW programs nationwide, please visit the HUD website at: <http://www.hud.gov/offices/pih/programs/ph/mtw/index.cfm>

Please also visit the AHFC website to view the full text of the fiscal year 2020 Moving to Work Program Annual Plan at: <http://www.ahfc.us/publichousing/resources/mtw-plans-and-reports>

SP-80 Monitoring – 91.330

Standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG project activities were monitored on an ongoing basis by DCCED staff and prior to closing out the project. The monitoring process consists of two levels: (1) on-site and (2) in-house or desk monitoring. Because of extremely high transportation costs in Alaska, and the remote location of the majority of communities participating in the CDBG program, not all projects received on-site monitoring by DCCED staff. However, on-site monitoring priority is given to project involving construction.

Prior to award, the ESG program manager conducts a desk review of pre-disbursement/initial documents. The ESG program is then monitored through quarterly financial and narrative reporting throughout the grant performance period. In addition, on-site monitoring activities are conducted based on a rotational schedule. On-site monitoring activities include review of sub-recipient records for compliance with financial administration and management regulations and program policies and regulations. At the conclusion of the on-site monitoring, the sub-recipient receives a formal written monitoring review report and is required to respond and correct any findings and questioned costs.

Standards and procedures that the state uses to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

HUD HOME Program Monitoring consists of four types of compliance reviews.

- The first type of compliance review is a desk review of pre-disbursement/initial documents and reports prior to any HUD HOME and AHFC funds being paid to the project developers and sub-recipients.

This is accomplished by AHFC's Planning and Program Development Department staff reviewing the project developers and sub-recipients' pre-disbursement /initial reports required of sub-recipients and project developers of rental housing projects. AHFC staff verifies that all pre-disbursement/initial documents and reports are complete and accurate before any HUD HOME and AHFC funds are released to the project developers and sub-recipients. The required pre-disbursement/initial documents and reports will depend on the type of project being funded. A complete list of all the different pre-disbursement/initial documents and reports follows:

- Evidence of business license and insurance requirements
- Evidence of Debarment and Suspension (24 CFR Part 92.357)

- Cost allocation plan
- Evidence of funding commitments
- Authorized signatories
- Project work plan
- Certification of Section 3 and Women's and Minority Business Enterprises (MBE/WBE) compliance

These reports include a written Section 3 and Women's and Minority Business Enterprises (MBE/WBE) work plan. The Section 3 work plan identifies how sub-recipients will notify Section 3 residents and contractors of training and job opportunities, facilitate the training and employment of Section 3 residents, and the award of contracts to Section 3 businesses that include the Section 3 Clause in all solicitations and contracts. The Women's and Minority Business Enterprises work plan includes a description of sub-recipients' planned outreach designed to inform women and minority business enterprises of contract opportunities.

- The second type of compliance review consists of desk monitoring throughout the project development and grant period. Desk monitoring is conducted by AHFC's Planning and Program Development Department staff throughout the project development and grant period. This type is accomplished by AHFC staff reviewing project developers' and sub-recipients' monthly or quarterly invoices that sometimes include supporting documents; quarterly and final financial and project status reports; and HOP/HDP Project Set-Up forms. Project status reports requirements vary depending on the type of projects funded. The following is a partial list of the different project status reports:
 - Description of Section 3 and Women's and Minority Business Enterprises (MBE/WBE) compliance
 - Description of job training activities
 - Description of Affirmative Fair Housing Marketing compliance activities
 - Certification of Title VI of the Civil Rights Act of 1964
 - Certification of Conflict of Interest Provisions at 24 CFR Part 92.356
 - Certification of Drug Free Work Place Act of 1988
 - Certification of Debarment and Suspension (24 CFR Part 92.357)
 - Certification of Flood Disaster Protection Act of 1973
 - Certification of Lead-Based Paint Poisoning Prevention Act
 - Project cost certification
 - Copy of recorded federal, state and local building inspection reports (i.e. BEES, HQS, UPCS)
 - Certification of Davis-Bacon Wage Act and Safety Standards Act, if applicable
 - Copy of proposed rental charges and low-income unit lease agreement
 - Copy of executed deed restriction on the title to the land benefited by the project funding
 - HOP/HDP Project Set-Up and Project Close-Out forms

- The third type of compliance review involves site visits to housing rehabilitation and rental housing projects and to sub-recipients' offices during the project development stage. During this stage, AHFC staff review project developers and sub-recipients records for compliance with financial administration and management, program policies and regulations. AHFC Internal Audit Department staff perform on-site monitoring for administrative and financial reviews for grant related activity. Reviews conducted by AHFC Internal Audit Department will also include the issuance of any Findings with grantee required to respond to and correct, as well as address all concerns and questioned costs.
- The fourth type of compliance review consists of post-project completion or "affordability compliance" reviews of rental housing development projects. This is conducted by AHFC's Compliance staff of the Internal Audit Department. Their staff monitors and reviews agencies with HOME funded rental housing development projects. Program Compliance reviews are conducted throughout the year based on a schedule that meets with federal audit requirements for the different types of rental housing development projects. AHFC Internal Audit Department (IAD) through its Compliance activities is responsible for monitoring a portfolio of 176 affordable housing developments throughout Alaska, a portion of which are funded solely by the HOME program. The remainder are funded solely by the Low Income Housing Tax Credits (LIHTC), the Neighborhood Stabilization Program (NSP), and/or the State of Alaska Senior Citizens Housing Development Fund (SCHDF) programs, or in combination with the HOME program.

STATE FISCAL YEAR 2021 ANNUAL ACTION PLAN

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The State anticipates that there will be approximately \$18.9 million in federal funds and \$16.9 million in State funds for a total of 35.8 million available for programs that affect beneficiaries statewide. The Annual Funding Plan for Housing Table, reflects anticipated funding levels for SFY2021 (July 1, 2020 through June 30, 2024), and covers all areas of Alaska outside of Anchorage. The state funding indicated in the funding table reflects the amounts in the Governor's SFY2021 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 SFY2021 Annual Action Plan. The recent developments in the price of crude oil around the country may affect the funding allocations for various state programs administered by AHFC; however, those programs shown to have received a reduced budget for the 2021 Fiscal Year will continue to be active programs pending higher funding in subsequent years.

On March 27, 2020 the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was signed into law in response to the COVID-19 pandemic. The mandate implements provisions that enable the State to receive additional emergency funds and benefit from regulatory waivers to prevent the spread of COVID-19 and provide support to households affected by COVID-19. The CARES Act funds and regulatory waivers received in SFY20 are reflect and incorporate into the SFY21 planning process.

Anticipated Resources for SFY 2021

Program Name	Program Type	Anticipated Funding		
		Federal	State	Total
Beneficiary and Special Needs Housing	Housing for people with disabilities		1,700,000	\$ 1,700,000
Capital Fund Program	Public Housing Improvements	3,035,482		\$ 3,035,482
CDBG	HUD - Community Development Block Grant Program	3,157,697	63,154	\$ 3,220,851
CDBG20 CARES Act	HUD - Community Development Block Grant Program	1,855,168	0	\$ 1,855,168
Competitive Grants for Public Housing	Matching Funds Public Housing Resident Programs	1,100,000		\$ 1,100,000
Energy Efficiency Monitoring	Energy Rating, Marketing, Tech. Asst., Special Projects			\$ -
Energy Programs	Weatherization Assistance and Home Energy Rebates			\$ -
ESG	HUD - Emergency Solutions Grant Program	265,224		\$ 265,224
ESG20 CARES Act	HUD - Emergency Solutions Grant Program	914,566	0	\$ 914,566
Federal and Other Competitive Grants	Matching Funds for Federal Grant Programs	2,000,000	1,500,000	\$ 3,500,000
HOME	Rehab, new const, rental and homebuyer assistance	3,000,000	750,000	\$ 3,750,000
Homeless Assistance Program	Funding For Homeless Programs and Prevention		7,300,000	\$ 7,300,000
Housing Opportunities for Persons with AIDS	Rental Assistance - HOPWA	598,970	121,667	\$ 720,637
National Housing Trust Fund	Build Affordable rental housing for Extremely low-inc	3,000,000		\$ 3,000,000
Senior Citizen Housing Development Fund	Senior Housing Rehabilitation and Construction		1,750,000	\$ 1,750,000
Supplemental Housing Development Program	Rural Housing Infrastructure Improvements and Rehab.		1,500,000	\$ 1,500,000
Teacher, Health, and Public Safety Housing	Rental Housing for Teachers, Health Prof, Public Safety		2,250,000	\$ 2,250,000
Total Grants:		18,927,107	16,934,821	\$ 35,861,928

Domestic Violence Housing Assistance Prog.	Operating costs	1,000,000	0	1,000,000
Public Housing Operating Subsidy	Operating costs	9,000,000	0	9,000,000
Section 8 Housing Choice Vouchers	Rental assistance	40,000,000	0	40,000,000
Total Rental Assistance:		\$50,000,000	\$0	\$50,000,000

Table 25 - Expected Resources – Priority Table

Federal funds will leverage additional resources (private, state and local funds). Included is a description of how matching requirements will be satisfied

Affordable Housing is a prevalent issue in Alaska. The Participating Jurisdiction (PJ) works with the Department of Health and Social Services, the Alaska Mental Health Trust Authority, and private foundations like the Rasmuson Foundation to most effectively leverage all available resources. This cooperation has driven the following actions: merging the HOME GOAL Rental Development funds,

SCHDF, NHTF, and LIHTC programs in one pooled rental housing development fund; provided HOME grant opportunities with the USDA RD under the HDP and HOP programs helping low-income clients to become homeowners. AHFC may combine state Special Needs Housing Grant funds with HOME funds to fund projects targeted at people with special needs. To preserve project based rental assistance housing, AHFC has given a preference to GOAL Program applications who commit to doing these developments. Through this policy, nearly all USDA RD PBRA housing in the state has been rehabilitated.

- 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. HOME rental development funds may be awarded through the SNHG award process and/or the GOAL Program. When awarded, the State of Alaska intends to make available the FFY2020 allocation of the National Housing Trust Fund to the GOAL program.
- b. The SFY2021 (FFY 2020) allocation of HOME funds carries a twenty-five percent (25%) matching requirement. The PJ anticipates meeting the match through a contribution of AHFC corporate dividend funds. This contribution effectively increases the total amount of HOME funds available to about \$3,750,000. 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 maximize 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 funding, where appropriate, will continue to be combined 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.
- d. ESG: Recipients of ESG funds around the State vastly exceed the dollar per dollar match requirement by approximately 800%. This match is represented in the form of cash from other State or local grants or in-kind contributions from services provided by the sub recipients.
- e. CDBG: The State of Alaska Department of Commerce, Community, and Economic Development (DCCED) will encourage applicants to secure at least 25% matching funds in order to obtain the highest score possible during the competitive application cycle. All matching funds needed to complete the project must be in place prior to award. Applicants frequently coordinate with other funding sources such as the United States Department of Agriculture Rural Development (USDA RD), the Economic Development Administration, the State of Alaska Designated Legislative Grant Program, the Administration for Native Americans, Native Corporations, tribes, and other appropriate federal, state, and private funding sources. CDBG also contributes 2% of the total award from the general fund for a total match contribution of \$60,000.

Publicly 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.

Discussion:

AHFC continues to emphasize rehabilitation and preservation of existing affordable housing resources in the rating and award criteria for the LIHTC, HOME, and SCHDF programs. As a result, affordable housing rental units have been renovated and several federally subsidized rental projects remain 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. Of the funds available under the CDBG program, the majority of project funds are targeted toward community development and planning activities which address health and safety needs, or support future economic development and community self-sufficiency.

Special emphasis will be placed on coordinating with other funding sources such as the USDA RD, the office of Native Americans Programs, HUD, private foundations, local governments, and other appropriate federal, state, and private funding sources. The State 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.

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

GOAL	Category	Geographic Area	Addressed Need	Funding								
Provide Decent Housing	Affordable Housing	Balance of State	-Rental Assistance -Production of rental housing units -Production of New Homeownership Units -Acquisition of existing Homeownership units	HOME Investment Partnership Program allocation \$3,000,000 National Housing Trust Fund allocation \$2,450,000								
	Fiscal Year 2020 – July 1, 2020 to June 30, 2021											
	Description: Funds will be used to provide rental assistance and production or acquisition of decent and affordable housing for rental and homeownership.											
	<table><tr><th>Goal Outcome Indicator:</th><th>Unit of Measure:</th><th>Quantity:</th></tr><tr><td>Rental Assistance</td><td>TBRA* Vouchers *Tenant Based Rental Assistance</td><td>80</td></tr><tr><td>Rental Housing</td><td>Units</td><td>8</td></tr></table>				Goal Outcome Indicator:	Unit of Measure:	Quantity:	Rental Assistance	TBRA* Vouchers *Tenant Based Rental Assistance	80	Rental Housing	Units
Goal Outcome Indicator:	Unit of Measure:	Quantity:										
Rental Assistance	TBRA* Vouchers *Tenant Based Rental Assistance	80										
Rental Housing	Units	8										

	Production of new homeownership units		Units	15
	Direct Financial Assistance to homeownership units		Units	40
Reduce and Prevent Homelessness	Category	Geographic Area	Addressed Need	Funding
	Homeless	Balance of State	Outreach, Emergency Shelter & Transitional Housing, Rapid Re-housing, Permanent supportive Housing, homeless Prevention	\$265,224/year ESG20-CARES \$914,566
	Period Covered 7-1–2020 /6-30-2024		Objective: Reduce and Prevent Homelessness	Outcome: Reduce and Prevent Homelessness
	Description: Funds will be used to assist chronically homeless, families with children, veterans, unaccompanied youth and other homeless persons and those at-risk of homelessness. Planned activities include outreach, emergency shelter and transitional housing support, rapid re-housing assistance, and prevention assistance.			
	ESG-CV funds will be used to prevent, prepare for, and respond to the coronavirus pandemic (COVID19) among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19.			
	Goal Outcome Indicator Outreach			

	<p>Unit of Measure</p> <p>Alaska Housing Locator and Alaska 211</p> <p>Quantification</p> <p>Increased Reporting</p> <p>Goal Outcome Indicator</p> <p>Emergency Shelter & Transitional Housing</p> <p>Unit of Measure</p> <p>PIT/HIC</p> <p>Quantification</p> <p>Reduction in # of Unsheltered & No Net Loss of Beds</p> <p>Goal Outcome Indicator</p> <p>Permanent Supportive Housing Rapid Re-housing</p> <p>Unit of Measure</p> <p>HMIS & APR Reports</p> <p>Quantification</p> <p>ES Average Length of stay is 2 months or less & 80% exiting TH for permanent housing</p> <p>Goal Outcome Indicator</p> <p>Homeless Prevention</p> <p>Unit of Measure</p> <p>HMIS AHAR Reports</p> <p>Quantification</p> <p>Reduce % of persons discharged into homelessness from institutions. Increase # of persons assisted with prevention funds.</p>
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	Category	Geographic Area	Addressed Need	Funding
Develop Community		Balance of State	Public Facilities & Improvements	\$3,157,697 /Year CDBG20-CARES \$1,855,168
	Fiscal Year 2021			
	<p>Description: Funds will be used for a variety of public facility, public improvement, and special economic development projects primarily in rural communities with high proportions of low-and moderate-income persons. Specific projects will be determined by a competitive application process focusing on improving self-sufficiency, eliminating public health and safety hazards, and reducing the costs of essential community services.</p> <p>CDBG20-CARES funds will target building and improvements of public facilities, including those that prevent and respond to the spread of infectious diseases such as the coronavirus. CDBG-Coronavirus (CDBG-CV) competitive grants are single-purpose project grants; maximum of \$500,000 per community.</p>			
	Goal Outcome Indicator	Unit or Measure	Quantity	
	Create Suitable Living Environment	Communities	5	
	Create Suitable Living Environment – Communities		4-5	

Table 26 – Goals Summary

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)

Outcome/Objective	Population Benefitted	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
Specific Annual Objectives						
Rental Assistance						
Tenant Based Rental Assistance: Improving the availability of affordable housing options through rental subsidies. 20% of beneficiaries are very-low Income	Low Income	Number of tenant households receiving rental assistance.	2020	30/30		
			2021	30/30		
			2022	30/30		
			2023	30/30		
			2024	30/30		
	MULTI-YEAR GOAL		150/150			
Rental Housing						
HOME Rental Development and National Housing Trust Fund: Improving the availability of affordable housing options through the increase and preservation of rental units	Extremely low to Low Income	Number of units built or preserved	2020	8/8		
			2021	8/8		
			2022	8/8		
			2023	8/8		
			2024	8/8		
	MULTI-YEAR GOAL		40/40			
Acquisition of Existing Homeownership units						
Home Opportunity Program and Creating opportunities for homeownership through education, financial assistance	Moderate Income	Number of homebuyers receiving assistance.	2020	20/20		
			2021	20/20		
			2022	20/20		
			2023	20/20		
			2024	20/20		
	MULTI-YEAR GOAL		100/100			
Production of Homeownership Units						
Homeownership Dev. Program: Creating affordable housing through assistance with the cost of development.	Low Income	Number of homeowner units developed.	2020	10/10		
			2021	10/10		
			2022	10/10		
			2023	10/10		
	Moderate Income		2024	10/10		
		MULTI-YEAR GOAL		50/50		

AP-25 Allocation Priorities – 91.320(d)

Introduction:

AHFC did not allocate any SFY2015 HOME funds to ORP. Any uncommitted ORP funds in SFY2016 will be reallocated to another eligible activity in accordance with the priorities outlined in Section VII.

L. HOME Program Development.

Funding Allocation Priorities

Percentage of Federal Funds per Program					
	Rental Development	Reduce and Prevent Homeless	Home Ownership	Community Development	Total %
CDBG				100%	100%
CDBG-CV				100%	100%
HOME	50%	25%	25%		100%
HOPWA		100%			
ESG		100%			100%
ESG-CV		100%			100%
NHTF	100%				100%

Table 51

Reason for Allocation Priorities

NHTF: AHFC has determined the most efficient use of the NHTF is to produce new housing units for extremely low-income families to be awarded in the Balance of State. A NHTF sub-grant of at least \$550,000.00 will be awarded to the Municipality of Anchorage. Their priorities include new construction and rehabilitation of rental housing.

The Alaska Housing Finance Corporation (AHFC), on behalf of the State of Alaska, will administer the National Housing Trust Fund. Under NHTF regulations, the only jurisdiction, other than the State of Alaska, eligible to receive a sub-grant of NHTF is the Municipality of Anchorage (MOA). The MOA is

eligible to receive a sub-grant of NHTF to administer directly in Anchorage. Pursuant to 24 CFR 91.320(k)(5), the State must submit and HUD must approve a NHTF allocation plan that includes its intent to award NHTF funds to the MOA.

AHFC may provide the MOA with a NHTF sub-grant of at least \$550,000. The remaining NHTF will be administered for the area of Alaska outside of Anchorage consistent with the participating jurisdictional boundaries of the HOME program. The Balance of State funds will be allocated through the annual Greater Opportunities for Affordable Living (GOAL) program. The Rating and Award Criteria Plan for the GOAL program will set the priorities for the allocation of NHTF. In this way, it will be coordinated with the LIHTC, HOME Investment Partnership, and SCHDF.

A sub-grant of NHTF to the MOA has been made subject to a number of conditions regarding liability for non-compliance and repayment of funds that protects AHFC from damage. HUD has informed AHFC that AHFC will retain liability for non-compliance and repayment of any sub-granted funds to the MOA. Pursuant to 24 CFR 93.404(b), the State has executed a written agreement awarding funds to the MOA for NHTF activities. The MOA NHTF allocation plan must address all required elements of the written agreement with the State.

HOME: Based on an assessment of projected growth in the need for rental housing and rental assistance for low-income and more vulnerable households, funding was eliminated in the ORP program in SFY2016.

AHFC provides 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 (SFY2021 through 2025) Consolidated Housing and Community Development Plan. In SFY2021 (FFY2020), up to \$600,000 in HOME funding for TBRA will be allocated.

ESG: 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 HMIS. All of the previously mentioned components pertain to the goal of Reduce and Prevent Homelessness. ESG-CV funds will be used to prevent, prepare for, and respond to the coronavirus pandemic (COVID19) among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of COVID-19.

CDBG: The State's CDBG program allocates funding towards the acquisition, construction, reconstruction, installation, and improvements of public facilities and public improvements and

occasionally special economic development projects. CDBG20-CARES funds will target building and improvements, including public facilities that prevent and respond to the spread of infectious diseases such as the coronavirus. CDBG-Coronavirus (CDBG-CV) competitive grants are single-purpose project grants with a maximum allocation of \$500,000 per community.

Ways in which the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan

Alaska's Continuum of Care for the Homeless. This portion of the Annual Action Plan describes the actions addressing the emergency shelter (including ESG) and transitional housing needs of homeless families and individuals, as well as those who meet the definition of "at-risk" of homelessness. Activities to assist homeless households will be discussed. The goal of Alaska's Continuum of Care is to help homeless persons make a rapid transition to permanent, affordable housing. For some individuals, appropriate supportive services will be a critical component of this strategy.

HOME: Provide Decent Housing: The new emphasis on HOME funds for rental assistance and rental development reflect the findings from Fair Housing studies and market analysis as well as public comments gathered throughout the Con Plan development process. HOME funds are dedicated in its totality to the enhancement and creation of rental assistance, the rehabilitation and creation of rental units and homeownership.

NHTF: The Housing Trust Fund allocation will be made part of the GOAL Program for the provision of Decent Housing by targeting the production of rental units.

CDBG: Economic Development: The goals of the Alaska Community Development Block Grant Program (CDBG) are to provide financial resources to Alaskan communities for public facilities and planning activities to address issues detrimental to the health and safety of local residents and to reduce the costs of essential community services. The program may also fund Special Economic Development activities which result in the creation of jobs for low and moderate income persons.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

HOME Investment Partnerships Program (HOME)

State program addressed by the Method of Distribution.

The Home Investment Partnerships Program (HOME) was created by the National Housing Affordability Act of 1990. The statutory purposes of this Act are:

Expanding the supply of safe, decent, energy-efficient housing for low income families; Strengthening the abilities of state, local and non-profit agencies to design and implement strategies for affordable housing; and Creating and strengthening partnerships to produce and manage affordable housing.

The State of Alaska's HOME allocation for SFY2021 is anticipated to be \$3,000,000. Additionally, AHFC will provide \$750,000 state matching funds to contribute to the federal matching requirements under the HOME program; subject to legislative authorization.

AHFC (AHFC) is responsible for the administration of the State's formula HOME allocation. As a separate Participating Jurisdiction, the Municipality of Anchorage receives its own formula allocation of HOME funds. Anchorage is the only Alaska community receiving separate HOME funds. No State HOME funds will be used within the Municipality of Anchorage.

Priorities for the use of HOME funds are established in the Consolidated Housing and Community Development Plan (HCD). The following programs activities are funded with FFY 2020 HOME appropriations. These activities include: Rental Development, Homeownership Development, Community Housing Development Organization (CHDO) Development Activities, Rental and Homeownership Housing Development, Tenant Based Rental Assistance, Operating Expense Assistance for CHDOs, and Homebuyer Assistance Programs.

All HOME Program activities work towards the statutory goal of the 2021-2025 HCD Plan to provide decent housing, create suitable living environments, and expand economic opportunities for Alaskans with incomes at or below eighty percent (80%) of the median income. The seven general principles from this five-year HCD Plan guide the direction and implementation of HOME Program activities. Priorities and Objectives for the coming program year are summarized and are detailed in the program descriptions that follow.

Criteria that will be used to select applications and the relative importance of these criteria.

Applicants for HOME funds 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 HOME funds are returning grantees seeking funding to continue their services into the next program year. Past performance in achieving service projections and unit construction 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 creation, and 3) the applicant's experience and capability to construct or create affordable housing for low income families and meet all of the regulatory and administrative requirements. With the exception of the narrative answers, AHFC has converted to an objective scoring system.

How resources will be allocated among funding categories.

Resources are allocated competitively by need and by local area population among funding categories. The Home Opportunity Program is the only HOME component where a percentage of the total grant is allocated among census or large geographical areas.

Threshold Factors

- For all HOME activities: Applicants are required to possess, or partner with entities that have, experience with the HOME program for the activity being proposed (i.e. rental development).
- For Rental Development activities: Applicants are required to possess, or partner with entities that have, experience operating properties encumbered by HOME Program use restrictions.

Grant size limits and outcome measures expected as a result of the method of distribution

Grant Size Limits for HOME Program – outcome measures in sub-bullets

- Home Ownership Opportunity Program (HOP) – up to \$30,000 per homeowner
 - Outcomes are geographic areas served by program funds
- Homeownership Development Program (HDP) – up to \$40,000 per unit
 - Units funded within close proximity to public services and facilities
- Rental Development (RD) – none
 - Units funded and income targeting level

Emergency Solutions Grant

State program addressed by the Method of Distribution.

All Emergency Solutions Grants (ESG) program activities work towards providing safe, secure housing for Alaska's homeless and those at risk of homelessness. This is accomplished by providing operating support to emergency shelters and funding programs designed to prevent homelessness and/or rapidly re-house homeless persons. The estimated amount the State will receive in SFY2021 is \$250,712. ESG funds will be awarded on a competitive basis to units of local government and non-profit organizations.

The primary intent of the \$914,566 ESG-CV funds is to supplement the existing operational budgets of nonprofit organizations and government agencies responding to the critical needs of the community by providing services to prevent, prepare for, and respond to increased demand for services for these populations.

Criteria that will be used to select applications and the relative importance of these criteria

The ESG regulations now restrict the use of funds for emergency shelter or street outreach activities to "the greater of 60 percent of the recipient's fiscal year grant; the amount of Fiscal Year 2010 grant funds committed" for emergency shelter or street outreach activities. 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 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 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.

ESG-CV funds do not have a restriction on how much of the award can be spent on emergency shelter or outreach. ESG funds will be distributed throughout the AK 501 Continuum of Care region based on identified need and with the goal of supporting many individual communities with the available funding and in support of immediate and long-term recovery from the pandemic.

Process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

ESG funds will be awarded on a competitive basis to units of local government and non-profit organizations. Funding for emergency shelter activities will not exceed the greater of 60% of the State's annual award or the shelter baseline established in 2010 as required under the HEARTH Act. The remainder of available funds will be used for Homeless Prevention and Rapid Re-Housing activities. Applications are received annually, in response to a Notice of Funding Availability (NOFA). Each application must pass a threshold review to be considered for funding. Applications meeting the threshold criteria will be competitively scored using the rating criteria established in the NOFA.

How resources will be allocated among funding categories.

The ESG regulations restrict the use of funds for emergency shelter or street outreach activities to “the greater of 60 percent of the recipient’s fiscal year grant; the amount of Fiscal Year 2021 grant funds committed” for emergency shelter or street outreach activities. The remaining 40 percent of the annual allocation must be used for homeless prevention, rapid re-housing, or HMIS activities.

Threshold factors and grant size limits.

Applicants for ESG funding 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 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 plans. Other ranking factors include local progress toward a centralized or coordinated assessment process, 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 is also part of the rating criteria.

Outcome measures expected as a result of the method of distribution?

1,500 unduplicated persons through ES-operations

10HH/25PP: homeless households/persons moving to permanent housing through –Homeless Assistance

10HH/25PP: households/persons stabilized with rent/utility through Homeless Prevention

20HH/50pp: households/persons receiving case management through RRH/HP Case Management

1500 unduplicated persons served with emergency services that conform to social distance/COVID-19 hygiene precautions in emergency shelter.

25HH/70PP moved to permanent housing through ESG-CV funded Homeless Assistance

25HH/70PP stabilized with rent/utility through ESG-CV funded Homeless Prevention

35HH/120PP receiving case management through ESG-CV funded RRH/HP Case Management.

Community Development Block Grant

Description of the state CDBG program.

The goals of the Alaska Community Development Block Grant Program (CDBG) are to provide financial resources to Alaskan communities for public facilities and planning activities, which address issues detrimental to the health and safety of local residents, and to reduce the costs of essential community services. The program may also fund Special Economic Development activities which result in the creation of jobs for low and moderate income persons.

CDBG competitive grants are single-purpose project grants; maximum of \$850,000 per community. There are three basic funding categories: community development, planning and Special Economic Development.

CDBG programs utilize the resources of the Community Development Block Grant program funded by the U.S. Department of Housing and Urban Development (HUD).

CDBG20-CARES or CDBG-CV competitive grants are single-purpose grants with a maximum allocation of \$500,000 per community and target projects that prevent and respond to the spread of infectious diseases such as the COVID-19.

Any Alaskan municipal government (except Anchorage) is eligible to apply for the grants. Non-profits may apply as co-applicants for these pass-through funds. In a typical year, applications are distributed to municipalities in late fall, and awards are made the following spring. Federal regulations require 51 percent of the persons who benefit from a funded project must be low and moderate income persons as defined by HUD.

Criteria that will be used to select applications and the relative importance of these criteria



Project Description & Selection/Citizen Participation Plan (15%), Project Plan & Readiness (25%), Project Impact (25%), Budget/Match/In-Kind (25%), Administrative Capabilities (10%)

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG Only)

Each application cycle DCCED sends a letter to every municipality in the state, including those over 51% low- to moderate-income informing them of the application deadline and how to access the application manual and application materials. This information is also available on the DCCED website. Hard copies may be requested from DCCED and electronic copies can be accessed online.

How resources will be allocated among funding categories N/A

Threshold factors and grant size limits.

Grants are limited to \$850,000 or less. Threshold factors include, but are not limited to: establishing a benefit to low- to moderate-income persons, meeting the federal requirements for public participation, application by eligible municipality, providing all requested application materials, and substantially completing prior CDBG-funded projects.

CDBG-CV grants are single-purpose grants limited to \$500,000 or less per community benefiting the low- to moderate-income persons for public facilities including those that prevent and respond to the spread of infectious diseases such as the coronavirus. Threshold factors include, but are not limited to: prevention of duplication of benefits, meeting the federal requirements for public participation, application by eligible municipality, and providing all requested application materials.

Recaptured funds are unspent funds which DCCED recovers from grantees when it is clear that an approved activity is no longer viable, or that the recapture will not preclude local ability to complete the approved activities, or when the activities have not been completed and funds remain in the grant agreement.

Recaptured funds will either be reallocated to existing grantees who demonstrate a need for additional funds (not exceeding a grant cap of \$850,000) or be reallocated to applicants between award cycles when it is demonstrated to the satisfaction of the Department that an immediate and pressing need exists and it is in the best interests of the program and applicant to award funds immediately.

Reallocated funds will be reported by year of annual grant.

Outcome measures expected as a result of the method of distribution



The State of Alaska expects CDBG projects to benefit approximately 700 low- to moderate-income individuals statewide.

National Housing Trust Fund (NHTF)

State program addressed by the Method of Distribution.

The National Housing Trust Fund (NHTF) addresses the State's Greater Opportunities for Affordable Living (GOAL) program. The GOAL Program provides grants, federal tax credits, and zero-interest federal loans to developers and project sponsors who build affordable rental housing for low- to moderate-income families and seniors.

Criteria that will be used to select applications and the relative importance of these criteria.

NHTF awards are given through a competitive allocation process. The State's latest Qualified Allocation Plan/Rating and Award Criteria and the National Housing Trust Fund Allocation Plan explain this process in detail. These plans are available at www.ahfc.us.

Special Purpose GOAL Rounds may be funded occasionally. In these cases, additional rating factors may apply. For a more complete description of the application rating and ranking criteria, please visit the GOAL Program section at www.ahfc.us.

How resources will be allocated among funding categories.

AHFC's policy is to encourage the responsible development of housing for seniors, lower income persons and families through the allocation of GOAL program funds. **A separate policy and procedures manual for the GOAL program is available from AHFC** (see www.ahfc.us). Additionally, AHFC's policy is to minimize any adverse impact on existing residents of buildings that will be acquired or rehabilitated with GOAL program funds. Where relocation of existing residents will occur as the result of GOAL program funding, a relocation assistance plan will be required from all applicants.

In determining the appropriate amount of GOAL program funds to be awarded, AHFC will consider the sources and availability of other funds, the reasonableness of development and operating costs, anticipated project operating revenue, and the expected proceeds from the sale of LIHTCs (if applicable).

Threshold Factors



Please see a complete description of Threshold Requirements to be considered for GOAL Program funding at: www.ahfc.us.

Grant size limits and outcome measures expected as a result of the method of distribution

Per Unit Limits - NHTF awards will be limited to the applicable project cost standards plus 20%. Funding limits will apply to the specific units funded through the NHTF award. Refinancing Limits – NHTF awards may not be used to refinance existing debt. NHTF awards may be used to fund renovations in projects with a debt restructure, but the NHTF dollars may not be used to restructure and/or refinance the debt itself.

AP-35 Projects

1	Project Name	Rental Housing Development
	Target Area	Balance of State
	Goals Supported	Availability and Accessibility of Decent Housing
	Needs Addressed	Renter Small Related extremely low and low income Renter Small Related Medium Income Renter Large extremely low and low income Renter Large medium income Renter Elderly Extremely low and Low Income Renter All Other Types Elderly -Special Needs Homeless Special Needs
	Funding	HOME: \$1,500,000 and NHTF: \$2,450,000
	Description	AHFC continues to emphasize rehabilitation and preservation of existing affordable housing in the rating criteria for the LIHTC, HOME and 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.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	This program meets the HUD objective of providing decent housing with improved or new affordability. The following outcomes are estimations that will be used to measure the progress of this program: <ul style="list-style-type: none"> • It is estimated that eight (8) units will be HOME assisted. • It is estimated that eight (8) units will be AHFC HOME set asides. • It is estimated that none of those units will be made available to the elderly. It is estimated that two (2) of those units will be made accessible.
	Location Description	Balance of State
	Planned Activities	Pending competitive awards rounds
2	Project Name	Homeownership Development Program
	Target Area	Balance of State

	Goals Supported	Affordability of Decent Housing
	Needs Addressed	Creating affordable housing for LMI* families through assistance with the cost of development. *Low-to-moderate-income
	Funding	HOME: \$500,000
	Description	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.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	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 fifteen (15) units will be developed. It is estimated that fifteen (15) units will meet the Alaska equivalent of the Energy Star standard.
	Location Description	Balance of State
	Planned Activities	Self-Help Homeownership Development
3	Project Name	Home Opportunity Program
	Target Area	Balance of State
	Goals Supported	Provide Decent Housing
	Needs Addressed	Creating affordable housing for LMI families through down payment assistance
	Funding	HOME: \$920,000

	Description	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; accumulate savings sufficient to satisfy down-payment and closing cost requirements. A total of \$920,000 SFY2021 HOME funds are 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.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	This program meets the HUD objective of providing decent affordable housing with improved availability. The following outcomes are estimations that will be used to measure the progress of this program: It is estimated that forty (20) homebuyers will receive assistance. It is estimated that twenty (20) will be first-time homebuyers. It is estimated that twenty (20) homebuyers will receive down payment or closing cost assistance. It is estimated that thirty (20) homebuyers will receive buy downs. There are several factors that will influence these outcomes such as: market conditions, interest rates, changes in lending criteria and the income of households who apply.
	Location Description	Statewide
	Planned Activities	Homebuyer Assistance
4	Project Name	Tenant-Based Rental Assistance

Target Area	Balance of State
Goals Supported	Affordability of Decent Housing
Needs Addressed	Renter extremely low and low income Renter Medium Income Renter All Other Types
Funding	HOME: \$660,000
Description	<p>AHFC has identified the need to provide Tenant Based Rental Assistance (TBRA) to eligible at-risk or special needs populations that are unable to access safe and affordable rental housing in communities that are outside of the Anchorage Municipal Area.</p> <p>Priority Populations Category One: Special needs and at-risk populations who will be transitioning from State supervision or programs into permanent housing. AHFC has partnered with the Office of Children's Services and the Department of Corrections to identify individuals who are at or below 60 percent of area median income and are in need of temporary TBRA to assist in the transition from state supervision to independence.</p> <p>Priority Populations Category Two: Individuals who are homeless or at-risk of homelessness who are at or below 50 percent of area median income and are:</p> <ol style="list-style-type: none"> 1) Individuals or families that 2) meet the State of Alaska's definition of homeless 2) Individuals or families that include at least one person with a disability 3) Individuals or families that are exiting from severe overcrowding 4) Individuals or families that are homeless or at risk of becoming homeless as a consequence of a state or federally recognized disaster <p>All Category Two families assisted through these provisions must also pursue any available rental assistance in their community.</p> <p>AHFC may select sub-recipients, such as eligible nonprofits, local government entities or tribal organizations, 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.</p>
Target Date	June 30, 2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that roughly eighty (80) households will be assisted during the reporting period.
	Location Description	Statewide
	Planned Activities	<p>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. 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.</p> <p>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.</p>
5	Project Name	CHDO Operating Expense Assistance (OEA)
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Production of New Homeownership Units, Production or Rehabilitation of Rental Units
	Funding	HOME: \$150,000
	Description	<p>CHDO Program Funds are set aside for Community Housing Development Organizations to own, develop or sponsor HOME assisted units through the RHD* program, subject to the limitations of 24 CFR 92.300.</p> <p>*Rental Housing Development (RHD)</p>
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	<p>This program will assist up to three (3) CHDOs*</p> <p>*Community Development Organizations (CHDO)</p>

	Location Description	Statewide
6	Project Name	13-CDBG-01 City of Stebbins
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvements
	Funding	CDBG: \$850,000
	Description	This project creates an overhead electrical power line between the communities of Stebbins and St. Michael in western Alaska. The intertie consists of 11 miles of overhead line and will allow the two communities to utilize a consolidated power plant in Stebbins and a new standby module in St. Michael. The new electrical system will utilize renewable resources and provide more reliable and affordable electric service.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to both communities, affecting a total population of 957.
	Location Description	Stebbins, St. Michael
	Planned Activities	
7	Project Name	13-CDBG-02 City of Coffman Cove
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvements
	Funding	CDBG: \$609,791
	Description	This project replaces the drive-down ramp to the Coffman Cove Boat Harbor. The old ramp is nearly 40-years-old and is closed to all but foot traffic due to the weakened condition of the structural frames. Replacing the ramp guarantees the stability of the local economy, which is heavily dependent on harbor access, and it eliminates the imminent public safety threat posed by the old ramp.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Coffman Cove, affecting a total population of 176.
	Location Description	Coffman Cove
	Planned Activities	
8	Project Name	13-CDBG-02 City of Coffman Cove
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvements
	Funding	CDBG: \$609,791
	Description	This project replaces the drive-down ramp to the Coffman Cove Boat Harbor. The old ramp is nearly 40-years-old and is closed to all but foot traffic due to the weakened condition of the structural frames. Replacing the ramp guarantees the stability of the local economy, which is heavily dependent on harbor access, and it eliminates the imminent public safety threat posed by the old ramp.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Coffman Cove, affecting a total population of 176.
	Location Description	Coffman Cove
	Planned Activities	
9	Project Name	13-CDBG-05 City of Unalakleet
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Facilities
	Funding	CDBG: \$120,000

	Description	This project provides funding for the development of design and construction documents to enable the City of Unalakleet to construct an elders' assisted living facility. No such facility currently exists within 180 miles of the community despite a strong local commitment to maintaining elders as close to home as possible.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Unalakleet, affecting a total population of 688.
	Location Description	Unalakleet
	Planned Activities	
10	Project Name	13-CDBG-06 City of Aleknagik
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvements
	Funding	CDBG: \$150,000
	Description	This project provides funding for the development of design and construction documents to enable the City of Aleknagik to construct a public safety and heavy equipment warm storage building. The new facility will ensure that essential equipment is stored in a warm and dry place in order to prevent freezing of equipment parts, emergency medical supplies, and the fire truck's water supply. This will allow the City to be better prepared for emergency response and maintaining public services during the winter months.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Aleknagik, affecting a total population of 219.
11	Location Description	Aleknagik
	- Project Name	13-CDBG-07 City of Pilot Point

	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Facilities
	Funding	CDBG: \$172,500
	Description	This project purchases a fire tanker vehicle for the community of Pilot Point on the Alaska Peninsula. The old fire truck has a ruptured water tank and is in major disrepair. This project increases the safety of firefighters and the entire community, and provides the Fire Department with modern equipment which meets current safety and regulatory requirements.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Pilot Point, affecting a total population of 68.
	Location Description	Pilot Point
12	Planned Activities	
	Project Name	13-CDBG-08 City of Pilot Station
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Facilities
	Funding	CDBG: \$84,725
	Description	This project provides funding for the development of a feasibility study for a new landfill. The current landfill is less than 200 feet away from a primary educational institution and is nearing its total capacity. The plan for the new landfill will comply with all state and federal guidelines concerning air and water quality, and solid waste management.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Pilot Station, affecting a total population of 568.
	Location Description	Pilot Station

	Planned Activities	
13	-Project Name	13-CDBG-09 City of Scammon Bay
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Facilities
	Funding	CDBG: \$198,437
	Description	This project provides funding for the development of design and construction documents to enable the City of Scammon Bay to construct a community hall which will act as a gathering place for public meetings and cultural events. It will also act as a teen center to help combat the recent high suicide rate among the growing youth population.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Scammon Bay, affecting a total population of 474.
	Location Description	Scammon Bay
14	Project Name	13-CDBG-10 City of Eek
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvements
	Funding	CDBG: \$400,876
	Description	This project constructs a new solid waste facility for the community of Eek that complies with all state and federal regulations. The current facility is out of compliance and poses a significant health threat to the community.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Eek, affecting a total population of 296.
	Location Description	Eek

	Project Name	13-CDBG-03 City of Mekoryuk
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Facilities
	Funding	CDBG: \$130,000
	Description	This project provides funding for the development of design and construction documents to position to the City of Mekoryuk to construct a fire safety building. The new facility will increase the city's capacity and efficiency in responding to emergencies, increasing the safety of the entire community.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide an area-wide benefit to Mekoryuk, affecting a total population of 191.
	Location Description	Mekoryuk
	Planned Activities	
14	Project Name	Community Development
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvement Public Facilities Public Services
	Funding	CDBG-CV: \$1,855,168
	Target Area	Balance of State
	Description	The CDBG-CV funds will provide financial assistance for building and improvements of public facilities, including those that prevent and respond to the spread of infectious diseases such as the coronavirus. CDBG-Coronavirus (CDBG-CV) competitive grants are single-purpose project grants; maximum of \$500,000 per community.
	Target Date	June 30, 2021
	Estimate the number of families that will benefit from the proposed activities.	4-5 municipalities with approximately 100 households.

Table 52 – Project Information

The reasons for allocation priorities and obstacles to addressing underserved needs

The main three obstacles that complicate the process of addressing needs in the State of Alaska are cost, the lack of capacity, and resources.

Most applicants find it very challenging to identify funding sources to fill the gap between HOME funds and other grants 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. , **as well as complying with the State of Alaska's travel mandates resulted from COVID-19.** 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 requires significant capacity building efforts.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

The State has no plans to make available Section 108 Loan Guarantees through CDBG.

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

N/A

AP-50 Geographic Distribution – 91.320(f)

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

The State does not target specific geographic areas in the Consolidated Plan. The allocation criteria of several competitive programs have a priority that awards points to projects located in small communities, as defined by AHFC. A small community is a community of 6,500 or less that is not connected by road or rail to Anchorage or Fairbanks. Or, a community of 1,600 or less that is connected by road or rail to Anchorage or Fairbanks and is located at least 50 statute miles outside of Anchorage or 25 statute miles outside of Fairbanks. In this definition, “connected by road” does not include a connection by the Alaska Marine Highway System or roads outside the boundary of the State of Alaska.

Rationale for the priorities for allocating investments geographically

Because funds are distributed through a competitive process, the State cannot predict who will apply or how funds will be distributed geographically. The State does, however, emphasize funding for rural community needs, especially as they relate to low- and moderate-income (LMI) population.

Alaska’s wide range of housing and community development conditions makes the use of guiding principles the most practical and effective approach of targeting scarce HCD resources. The State developed the seven guiding principles from HCD public hearings; consultation with federal, state and local entities; involvement with housing and community development in both the private and public sectors over the past five years; and an analysis of the Consolidated Annual Performance Evaluation Reports (CAPERs) for state fiscal years 2015, 2016, 2017, and 2018. Data gathered in the development of this five year plan support the seven guiding principles above.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction: AHFC continues to emphasize rehabilitation and preservation of existing affordable housing resources in the rating criteria for the LIHTC, HOME, and 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.

One Year Goals for the Number of Households to be Supported	
Homeless	13
Non-Homeless	100
Special-Needs	30
Total	143

Table 27 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	80
The Production of New Units	8
Rehab of Existing Units	15
Acquisition of Existing Units	40
Total	143

Table 28 - One Year Goals for Affordable Housing by Support Type

Discussion:

Our rental and homeownership development programs facilitate the new construction and/or rehabilitation of affordable units throughout the State. While our programs collectively achieve a significant geographic distribution of resources, the majority of these are units created through the LIHTC program.

Using historical production data and assumptions for leverage funding, the numbers reported in tables 27 and 28 represent conservative performance targets for the Balance of State.

Through the GOAL and/or the 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 SFY2021, 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. The State plans to include most of the NHTF annual allocation to the GOAL program for further development of rental housing for the Extremely Low Income population of the State.

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 GOAL, SNHG, or HDP program proposal for evaluation. Proposals will be solicited through a NOFA process.

Operating Expense Assistance Program for CHDOs

HUD 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 SFY2021 HOME funds may be used for the Operating Expense Assistance Program for CHDOs. If these funds are not used for CHDO operating support they will be used for rental housing development or other eligible HOME activities.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

AHFC produces an annual Moving to Work Plan and an annual Moving to Work Report. These are available for review on AHFC's website: <https://www.ahfc.us/publichousing/resources/mtw-plans-and-reports/> as well as HUD's Moving to Work website:

https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw

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

See AHFC's Moving to Work Plan and Annual Moving to Work Report at:

<https://www.ahfc.us/publichousing/resources/mtw-plans-and-reports/>

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 (RAB) and Resident Councils. The purpose of AHFC's Resident Advisory Board (RAB) is to provide advice and comment to AHFC on proposed operations, the annual Moving to Work Plan, proposed construction activities, and other items of interest to AHFC's public housing and housing choice voucher clients. The RAB is composed of 11 members from AHFC's Public Housing (PH), Section 8 New Multifamily Housing (S8N), and Housing Choice Voucher (HCV) programs. AHFC conducted four quarterly meetings with RAB members in 2018. Minutes and comments received during meetings are reported to AHFC's Board of Directors.

AHFC maintains a staff person designated to assist in the formation, development, and educational needs of a Resident Council and offer technical assistance to volunteers. Members are encouraged to conduct regular meetings, discuss resident concerns, and provide feedback to AHFC management on any issues affecting residents in the apartment communities.

AHFC has a homeownership program for monthly payments of HAP toward homeownership. AHFC also has a current activity in its Moving to Work Plan to develop a down payment program for homeownership to replace the monthly HAP program.

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 designated as a High Performing Agency by HUD.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

Alaska Housing Finance Corporation will administer federal and state resources throughout the Alaska Continuum of Care as appropriate to meet the specific needs of each community as identified through community plans and data gathered from the annual Point-In-Time Count of homeless persons, Housing Inventory Chart, and Alaska Homeless Management Information System. Funding considerations include maintaining current homeless facilities, supporting homeless prevention services, providing homeless outreach, and activities to assist homeless persons' transition to permanent housing and independent living.

Allocations to the State of Alaska from the National Housing Trust Fund will indirectly help alleviate the latent shortage of rental units. These units will be available to project sponsors around the State that receive rental assistance funds to place vulnerable individuals in housing.

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

Alaska Housing Finance Corporation will continue to assist local homeless coalitions and the Alaska Coalition on Housing and Homelessness to conduct outreach activities to homeless persons through the annual Point-In-Time Count and events such as Project Homeless Connect. In addition, the state will continue to coordinate with Alaska 2-1-1 to ensure that persons in need are connected to appropriate services. Goal: Increase 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. Alaska implemented a statewide coordinated entry system in fall of 2018 to support homeless and at-risk of homeless families and individuals. All individuals and families complete the same screening assessment, which assists in determining which housing intervention is the best fit.

Addressing the emergency shelter and transitional housing needs of homeless persons

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 (ES) and transitional housing (TH) 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

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, VA Supportive Housing (VASH) vouchers for homeless veterans, state-funded permanent housing placement programs and properties funded under the Special Needs Housing Grant (SNHG) Program 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 collaborated with the 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. 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.

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.

Subject to State Legislative appropriation, Alaska Housing Finance Corporation will continue to provide funding through the Basic Homeless Assistance Program (BHAP) that provides direct financial assistance with rent, mortgage, and utility arrearages for low-income individuals and families threatened by homelessness.

AHFC will continue to implement the TBRA program that assists persons discharged from publicly funded institutions and systems of care. AHFC will continue to support the Department of Correction's review of and strengthening 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 PRA program will be developed 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.

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 Transitional Housing (TH) / Permanent Supportive Housing (PSH) programs employed at end of program year and 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.

Nursing Facilities

In its efforts to help elderly persons and individuals with disabilities transition from nursing facilities back into the community, AHFC would like to include to its list of partnerships, future work with The Governor's Council on Disabilities and Special Education and the Division of Senior and Disability Services' (SDS) Nursing Facility Transition Fund. As stated on the SDS's website, at <http://dhss.alaska.gov/dsds/Pages/nursing/default.aspx>, "The funds from the Nursing Facility Transition Program can be used to help an elderly person or individual with a disability transition from a nursing facility back into the community. We can provide one-time funds for:

1. Home or environmental modifications;
2. Travel/room/board to bring caregivers in from a rural community to receive training;
3. Trial trips to home or an assisted living home;
4. Payment for an appropriate worker for skill level needed;
5. Security deposits;
6. One-time initial cleaning of home;
7. Basic furnishings necessary to set up a livable home;



8. Transportation to the new home.
9. Other needed items or services may be approved by Program Coordinators.”

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Actions 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

Development costs and stagnant incomes are the two biggest barriers to affordable housing across the State. In response, HOME Investment Partnership funding has been focused on rental development and homeownership assistance to reduce the cost of buying or renting a home. Rental assistance through the HOME program has also been used to support the most vulnerable populations. Children aging out of foster care and newly released prisoners’ abilities to generate income and find housing are hampered by criminal histories. HUD’s \$3 million allocation to the State of Alaska from the NHTF will be used as part of the GOAL Program and will augment the State’s efforts to reduce the cost burden and increase the availability of affordable housing for the Extremely Low-Income population of the State.

Please see section AP-85 for a description of the Teacher, Health Professional, and Public Safety Housing Grant Program.

AP-85 Other Actions – 91.320(j)

Introduction:

Other activities to be undertaken during SFY2016 (FFY2015) including actions to promote the development and maintenance of affordable housing, including the use of public housing resources and the development of public housing resident initiatives.

Actions planned to address obstacles to meeting underserved needs

The three most significant obstacles to meeting needs addressed by the CDBG program are (1) a short construction season, (2) high cost of construction in remote communities, and (3) lack of administrative capability in rural communities. Obstacle (1) is being addressed by an accelerated application selection process that will make grant funding available for many projects one

construction season earlier than in past years. Obstacle (2) is addressed by encouraging communities to access multiple funding sources through required matching funds and encouraging cost-saving measures when possible. Obstacle (3) is addressed by tightening threshold requirements to ensure only those communities with the highest administrative capabilities are considered for funding, continuing to develop accessible training materials, and holding management workshops for communities awarded CDBG funding.

Actions planned to foster and maintain affordable housing:

Teacher, Health Professional, and Public Safety Housing Grant Program

The availability of housing for public service professionals is a challenge for our rural communities. Housing has been cited as a major challenge when recruiting and retaining these professionals. Attracting and maintaining qualified teachers, health professionals, and public safety officials in rural Alaska is a priority for the State of Alaska. To achieve this, housing for these professionals must be available, affordable, and of a quality that encourages these professionals to settle in these remote communities. Under the THHP, funding is available for the acquisition, rehabilitation, and/or new construction of dedicated housing for eligible professionals in rural Alaska.

Twenty-eight rental units will be constructed or rehabilitated for targeted professions that include teachers, nurses or other medical personnel, and public safety officers to fill a void in the housing stock in five Alaska communities. The 2020 grants from Alaska Housing Finance Corporation were approved by the legislature and governor in a prior capital budget. The 2020 grants total \$2.17 million and other funds including \$500,000 from the Denali Commission, and are expected to generate more than \$12.6 million in statewide economic impact.

AHFC solicited applications for the SFY 2020 THHP Application Round in the fall of 2019. Applicants submitted their proposals to AHFC through a web-based application. Subject to Legislative Appropriation, AHFC announced the SFY 2020 THHP Awards in February of 2020.

SFY 2020 Teacher, Health Professional, and Public Safety Housing Grant Program Funding Recommendations			
<i>Funded Proposals</i>			
Applicant	Location	Units	Award
Northwest Arctic Borough SD	Kivalina	2	\$355,986
*Nome Public Schools	Nome	18	\$500,000
Bering Strait School District	Brevig Mission	3	\$381,888
Bering Strait School District	Shaktolik	3	\$484,602
Yukon Koyukuk School Dist.	Nulato	2	\$447,655
		28	\$2,170,131

Since program inception in SFY 2004, the Teacher, Health Professional, and Public Safety Grant Program has funded the construction or rehabilitation of 470 housing units, totaling \$151 million in total production.

Actions planned to reduce lead-based paint hazards

The CON Plan supports actions to evaluate and reduce lead-based paint hazards. The Interagency Steering Committee for the Consolidated Plan will continue to work with the Alaska Division of Public Health, Section of Epidemiology to monitor the blood lead levels in tested Alaskan children.

All covered projects under the NHTF, HOME, CDBG, HOPWA, Public Housing and Section 8 programs will be administered to conform to the applicable lead based paint regulations. Rehabilitation of housing constructed pre-1978 using HUD housing assistance programs covered by the lead based paint rule (Subpart of the Rule Within 24 CFR Part 35), will follow the applicable HUD procedures, reporting and record keeping standards outlined.

Section 1018 of the Residential Lead-Based Paint Hazard reduction Act of 1992 requires that sellers, landlords and agents warn homebuyers and tenants of lead-based paint and lead-based paint hazards in pre-1978 housing. A prospective home purchaser or prospective tenant must receive the following information prior to becoming obligated under any contract to lease or purchase a property covered by this Act:

An EPA approved information pamphlet on identifying and controlling lead-based paint hazards.

Any records or reports on lead-based paint, which are available to the seller or landlord. An attachment to the contract or lease which includes a Lead Warning Statement and confirms that the seller or landlord has complied with all of the notification requirements.

Sellers must provide homeowners a 10-day period to conduct a paint inspection or risk assessment for lead-based paint or lead-based paint hazards. Parties may mutually agree, in writing, to lengthen or shorten the time period for inspection. Homebuyers may waive this inspection. Sellers are not required by law to allow homebuyers to void their contract based on the results of the lead based paint evaluation.

Beginning in April 2010 and according to EPA-issued new rule, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

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

AHFC entered into a Moving To Work Agreement (MTW Agreement) with the US Department of Housing and Urban Development (HUD). MTW is a demonstration program authorized by Congress that gives AHFC the flexibility to waive certain statutes and HUD regulations to test approaches for providing housing assistance. A waiver of statutory or regulatory language must address at least one of three goals:

Reduces cost and achieves greater cost effectiveness in Federal expenditures; Gives incentives to families with children whose heads of household are either working, seeking work, or are participating in job training, educational or other programs that assist in obtaining employment and becoming economically self-sufficient; and, increases housing choices for low-income families.

For a comprehensive review of MTW programs nationwide, please visit the HUD website at: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/mtw

Please also visit the AHFC website to view the full text of the 2019 Moving to Work Program Annual Plan at: <https://www.ahfc.us/publichousing/resources/mtw-plans-and-reports>

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 and CHDO 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.

AHFC will hold application workshops and grant management workshops based on need as identified through the respective programs. The workshops may cover application processes and technical criteria such as design, energy efficiency, environmental review, Davis-Bacon, fair housing, section 504, and other HUD or AHFC requirements. AHFC may also elect to host grant management training for new or less regular grantees. In addition, AHFC may provide manuals, technical assistance, and templates to develop institutional structure.

The State of Alaska will hold a series of application workshops and management workshops for awarded grantees each year. The workshops will cover specific environmental review, civil rights, Davis-Bacon and other CDBG program requirements. Limited state-funded technical assistance may be offered to municipality personnel, which may include scholarship opportunities for attendance at regularly scheduled application and grant management workshops. In addition the state will provide manuals and technical assistance.

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 housing professionals and leveraging a wealth of in-house knowledge and experience. 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 – 91.320(k)(1,2,3)

Introduction:

The State will consider funding only those projects that meet the first national objective. The overall mission of the State's CDBG program is to enhance the quality of life for LMI persons, particularly in rural Alaska. The CDBG program fulfills this mission by emphasizing the following objectives during the selection process:

- Potential for long-term positive impact and increase in community self-sufficiency
- Reduction of clear and imminent threats, and conditions detrimental to the health and safety of local residents
- Construction and improvement of public facilities and the reduction of maintenance and operation costs
- Development and use of design, engineering, architectural, or feasibility plans as appropriate
- Economic development—including business development, job creation, planning, and special projects
- Evidence of strong local support, i.e., inclusion in a local community, economic, or capital improvement plan
- Use of local resources in combination with CDBG funding

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(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.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities: \$0

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(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:**
 - a. 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.
 - b. 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.
 - c. 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:**

Please see Appendix D for a more complete description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds according to 24 CFR 92.254(a)(4).

4. **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 SFY2021 for the Balance of State

Emergency Solutions Grant (ESG)

Reference 91.320(k)(3)

Written standards for providing ESG assistance

The Emergency Solutions Grant (ESG) program operates 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 HMIS.

The ESG regulations 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.

ESG-CV funds are not subject to the same cap and may be used to support temporary operations meant to prevent, prepare for and respond to COVID-19 impacts.

To qualify for ESG assistance, program participants must meet the 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 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.

ESG-CV funds allow for individuals who are 50 percent or below area median income to qualify for homeless prevention services related to COVID-19 impacts.

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:

- a) Standard policies and procedures for evaluating individuals and families' eligibility for assistance under Emergency Solutions Grant (ESG).
- b) 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.
- c) 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.
- d) 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.
- e) 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.
- f) 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 a longer term program should the opportunity arise.
- g) 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.

Through extensive coordination with State partners, active engagement with community leaders, and guidance from HUD technical assistance advisors, the CoC has adopted policies and procedures to govern the coordinated entry process. The CoC continues to engage with all partners to fully implement a coordinated entry system within the large, diverse geography of the Alaska Balance of State.

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

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).

Applicants for ESG 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 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 plans. Other ranking factors include local progress toward a centralized or coordinated assessment system, 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 are also part of the rating criteria. Points are also deducted for repeated findings for the same infraction.

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 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. 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.

Homeless participation requirement (not applicable to states)

Performance standards for evaluating ESG.

Consistent with HUD/CoC performance measures and Alaska's Plan to End Long Term Homelessness, the following standards will be used to evaluate ESG and ESG-CV 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).

National Housing Trust Fund (NHTF)

Reference 24 CFR 91.320(k)(5)

State program addressed by the Method of Distribution.

The National Housing Trust Fund (NHTF) addresses the State's Greater Opportunities for Affordable Living (GOAL) program. The GOAL Program provides grants, federal tax credits, and zero-interest federal loans to developers and project sponsors who build affordable rental housing for low- to moderate-income families and seniors.

Criteria that will be used to select applications and the relative importance of these criteria.

NHTF awards are given through a competitive allocation process. The State's latest Qualified Allocation Plan/Rating and Award Criteria and the National Housing Trust Fund Allocation Plan explain this process in detail. These plans are available at www.ahfc.us.

Special Purpose GOAL Rounds may be funded occasionally. In these cases, additional rating factors may apply. For a more complete description of the application rating and ranking criteria, please visit the GOAL Program section at www.ahfc.us.

How resources will be allocated among funding categories.

AHFC's policy is to encourage the responsible development of housing for seniors, lower income persons and families through the allocation of GOAL program funds. **A separate policy and procedures manual for the GOAL program is available from AHFC** (see www.ahfc.us). Additionally, AHFC's policy is to minimize any adverse impact on existing residents of buildings that will be acquired or rehabilitated with GOAL program funds. Where relocation of existing residents will occur as the result of GOAL program funding, a relocation assistance plan will be required from all applicants.

In determining the appropriate amount of GOAL program funds to be awarded, AHFC will consider the sources and availability of other funds, the reasonableness of development and operating costs, anticipated project operating revenue, and the expected proceeds from the sale of LIHTCs (if applicable).

Threshold Factors

Please see a complete description of Threshold Requirements to be considered for GOAL Program funding at: <https://www.ahfc.us/homelessness/development-grants/national-housing-trust-fund>

Grant size limits and outcome measures expected as a result of the method of distribution

Per Unit Limits - NHTF awards will be limited to the applicable project cost standards plus 20%. Funding limits will apply to the specific units funded through the NHTF award. Refinancing Limits – NHTF awards may not be used to refinance existing debt. NHTF awards may be used to fund renovations in projects with a debt restructure, but the NHTF dollars may not be used to restructure and/or refinance the debt itself.

APPENDICES



APPENDIX A PUBLIC COMMENTS

According to the State's Citizen Participation Plan, and as part of the outreach effort to promote citizen participation on the five-year HCD Plan and Annual Action Plan (AAP) planning process, AHFC held one public hearing, participated in several community development events, and received comments from citizens throughout the State. Below are summaries of public comments and the State's responses. The public hearing is presented first.

AHFC conducted one public hearing at the Dan Fauske Building in Anchorage, Alaska; prior to the release of the HCD and AAP draft. The hearing was held on March 5, 2020. AHFC provided an overview of the consolidated planning process, the programs it covers, a description of the performance of the current programs, and the timeline for the development of the new 5-Year HCD Plan, the Citizen Participation Plan and AAP. Public comment was encouraged. The hearing was teleconferenced statewide and the records were transcribed.

Public Hearing and Statewide Teleconference March 5, 2020

Two public comments in the form of questions were received during the March 5, 2020 Public Hearing. The transcripts of the Public Hearing are listed on Appendix C – Public Hearing Transcripts.

Public Hearing and Statewide Teleconference May 5, 2020

As part of the CARES Act amendment, the State released the draft AAP for SFY2020 for public comment. The draft was available for a minimum of five days as allowed by the CARES Act waivers to regulatory requirements for public participation and notice.

No comments were received during the May 5, 2020 Public Hearing or the May 5-11, 2020 Public Comment Period. The transcripts of the Public Hearing are listed on Appendix C – Public Hearing Transcripts.

A complete copy of the May 5, 2020 Public Hearing transcripts is attached.

**SFY 2021 – 2025 HCD Plan and SFY 2016 AAP public comment period
Held during the Development of the Plans.**

A copy of the Con Plan and Annual Action Plan were posted for comment on the AHFC website www.ahfc.us and a newspaper with statewide coverage as well as social media to encourage comment from the public. There was a period of 30 days for public to submit comments via email, fax or postal mail. There was also a period of minimum five (5) days for the public to submit comments regarding the CARES Act amendment via email, fax or postal mail.

No additional comments were received during the public comment periods.

APPENDIX B

CITIZEN PARTICIPATION PLAN

PROPOSED CITIZEN PARTICIPATION PLAN FOR THE SFY 2021-2025 CONSOLIDATED HOUSING & COMMUNITY DEVELOPMENT PLAN FOR THE STATE OF ALASKA

Pursuant to 24 CFR 5.110, the U.S. Department of Housing and Urban Development (HUD) may, upon a determination of good cause and subject to statutory limitations, waive regulatory provisions. Additional regulatory waiver authority is provided in 24 CFR 91.600. These regulatory provisions give HUD the authority to make waiver determinations for consolidated planning requirements for all CPD formula programs explained in detail in the attached memorandum.

In lieu of the COVID-19 pandemic, the attached memorandum waives various regulatory requirements of the CPD planning process. The Citizen Participation Plan incorporates two CARES Act waivers regarding Consolidated Plan requirements on Public Comment Period and Reasonable Notice and Opportunity to Comment.

BACKGROUND: The State of Alaska participates in several federally-funded housing and community development programs that provide both annual entitlements and competitive funds which state agencies, local governments, regional housing authorities, and non-profit organizations use to carry out a broad range of activities. These programs include the Community Development Block Grant Program (CDBG) and CDBG-CV, HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG) and ESG-CV, McKinney/HEARTH Act Homeless Assistance Programs, Housing Opportunities for Persons with AIDS (HOPWA), public housing, and others. To maintain the eligibility of these organizations so that these program funds can be received, the State must prepare and maintain a Consolidated Housing and Community Development Plan (HCD Plan), for approval by the U.S. Department of Housing and Urban Development.

Content of the HCD Plan is prescribed by federal regulations (24 CFR Part 91), and must include an assessment of the State's housing and community development needs, description of the federal and non-federal resources available to the State to address those needs, and priorities for assistance. The HCD Plan supersedes and replaces the Comprehensive Housing Affordability Strategy (CHAS), the CDBG Final Statement, the ESG State Plan and the HOME Program Description. The Plan consists of three major components: a baseline 5-Year Strategic Plan, Annual Action Plans, and Annual Performance Reports. Each component is subject to review and comment by the public.

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), and the Governor's Council on Disabilities and Special Education. By designation of the governor, AHFC acts as lead agency in the effort, staffing an Interagency Steering Committee, facilitating the planning process, and providing a central point-of-contact for the public for matters connected with the HCD Plan.

Because the process involves collaboration of several state agencies, the resulting HCD Plan is not the plan of any one agency, but rather represents the collective priorities of the State of Alaska for the various housing and community development programs funded and/or managed by the

participating agencies. The HCD Plan strives to embrace and reflect the adopted plans of each individual participating agency.

In addition to state and local governments, non-profit organizations, regional housing authorities and the private sector, development of the HCD Plan must involve private citizens, particularly those with low incomes or residing in areas in which community development activities are likely to take place. Federal regulations (24 CFR 91.115) require the State to develop and adopt a Citizen Participation Plan, encouraging the participation of the public in the HCD Plan process, and outlining the steps the State will take to solicit public input.

SCOPE OF THE HCD PLAN: The geographic scope of the HCD Plan encompasses the entire State of Alaska with the exception of the Municipality of Anchorage. The Municipality receives separate allocations of CDBG, HOME and ESG directly from the federal government, and must therefore prepare a separate plan for its jurisdiction. The Municipality follows a separate public participation process, governed by its own Citizen Participation Plan. Questions concerning the Anchorage plan or public participation process should be directed to the Municipality of Anchorage.

PURPOSE: The purpose of this Citizen Participation Plan is to establish: 1) how the public can participate in the HCD Plan process; 2) how the public will be able to access information about the HCD Plan and the HCD Plan process; 3) how groups interested in participating in the specific federal programs covered by the HCD Plan can obtain assistance in developing proposals for funding; 4) criteria for amending the Plan, 5) how citizens can access HCD records, 6) the adoption and applicability of the Citizen Participation Plan, and 7) procedures for citizen complaints.

1) HOW THE PUBLIC CAN PARTICIPATE IN THE HCD PLAN PROCESS: Alaska's size and range of social, economic, and physical environments present several challenges to any planning process. Many communities served by the funding programs based on the HCD Plan are located in remote areas which cannot be reached by road; often the travel required to get to these communities includes a series of diminishing aircraft; jet and small aircraft and/or boat which is costly in both time and money. Severe weather conditions also play a major role; often flights into and out of these communities are significantly delayed or cancelled, causing unplanned additional expenses for travelers.

Still, it is imperative that reliable information be obtained from the field to establish the base from which public policies are drafted and defined. This is especially true when the programs involved so intimately impact the quality of life experienced by people throughout the state. While the best information about local trends, conditions and desires may be generated through direct contact with affected citizens, Alaskans have recognized that use of new and emerging communication technologies is highly effective in accessing a great number of citizens across the state and often produces a greater depth and breadth of results than traditional methods. To that end, the HCD Plan process offers a variety of avenues for public participation, emphasizing the internet and telecommunications, designed to accommodate a range of cultural, communications and learning styles, and to afford the public ample opportunity to participate without regard to proximity.



a. Public Hearing. As required by federal regulations, at least one statewide public hearing will be held on housing and community development needs before the proposed plan is published for comment.

Notice will be published at least two (2) days prior, and not more than seven (7) days prior, to the hearing date. Notice will contain sufficient information about the subject to permit informed comment. Notice may be published in at least one newspaper with general statewide circulation and may be published in local newspapers that circulate in affected areas of the State and on the AHFC website. Notice will be circulated electronically using address lists that include individuals, units of local government and organizations that function in the areas of housing and community development, may be affected by policies regarding housing and community development and/or have expressed an interest in these areas. Notice will be published on the AHFC website.

All public hearings will be available via teleconference, and will be held at times convenient to potential program beneficiaries. If a significant number of non-English speaking residents are reasonably expected to participate, translation will be obtained. Due to the COVID-19 virus pandemic, all public hearings will be hosted only virtually via teleconference to encourage social distancing.

b. Use of new and emerging technologies. In recognition of the abilities of new and emerging communications technologies to inexpensively and effectively reach a broad and deep section of the citizens of Alaska, the state may use such methods as internet online surveys, email, teleconferencing, webinars, social media outlets such as Facebook and Tweeter or other similar methods not yet apparent at the drafting of this Plan, to solicit participation by the citizenry of Alaska.

c. Review of Baseline 5-Year Plan and Annual Action Plans, Submission of Public Comments. In order to receive comments from citizens and units of general local government before adoption, a draft of the baseline 5-year HCD Plan and each Annual Action Plan will be published for public comment, with a formal public comment of not less than 5 calendar days following publication. The draft will, at a minimum, include information on:

The amount of assistance the state expects to receive;

The range of activities that may be undertaken;

The estimated amount that will benefit persons of low and moderate income, and;

Plans to minimize displacement and to assist any persons displaced by housing and community development activities.

An announcement of the availability of the Plan and a Summary of the Plan may be placed in at least one newspaper of statewide circulation. An announcement will be circulated electronically using address lists that include individuals, units of local government and organizations that function in the areas of housing and community development, may be affected by policies regarding housing and community development and/or have expressed an interest in these areas. Notice will be published on the AHFC website.



The Summary of the Plan will describe the contents and purpose of the Plan and list locations where the entire HCD Plan may be examined. The announcement will specify the duration of the comment period, and where the public may obtain copies of the draft Plan in its entirety.

The Plan will be published on the AHFC website, thereby being made available for review by anyone having access to the internet. It is recognized that free internet access is obtainable at public schools, public libraries, the Legislative Information Offices (LIO) in Alaska, DCCED field offices (as well as other state offices) and many local government offices statewide. In many of the remote villages in bush Alaska, the school, library, city office or LIO serves as a community center and routinely provides internet access. For citizenry and groups that request it, a reasonable number of free hardcopies of the Plan will be made available by AHFC.

During the comment period, citizens may submit written comments to AHFC for consideration and inclusion in the final document.

d. Review of Annual Performance Reports. A draft of each Annual Performance Report will be published for public comment, with a minimum formal public comment period of 5 calendar days, as stipulated in federal waived regulations. An announcement of the availability of the report may be placed in at least one newspaper of statewide circulation and will be published on the AHFC website and circulated via email. The announcement will specify the duration of the comment period, and how and where the public may obtain copies of the draft.

e. Participation in Working Groups. The State, through its Interagency Steering Committee, may elect to form one or more small working groups, focusing on specific topics, as part of its HCD Plan process. Participation of citizens in these groups, if formed, will be encouraged.

f. Linkage with Other Planning Efforts. The Consolidated Housing and Community Development Plan will utilize input from relevant local, regional, and statewide planning efforts of public, private and non-profit organizations on an ongoing basis throughout the year. Through the Interagency Steering Committee, on-going and new sources of input will be identified. Potential linkages between the HCD planning process and these other planning efforts will also be determined by the Interagency Committee.

g. Interaction with Related Groups. A series of interactive presentations may be made to related groups at various locations throughout the state. Groups may be selected considering their purpose and area of involvement and may include such organizations as local and statewide Homelessness Coalitions, Community Councils, local Community Development groups, Regional Housing Authorities and other similar organizations. Locations will be selected to ensure geographic diversity, and will likely change from year to year. The number of presentations made will vary each year depending upon budget considerations, travel schedules, and availability of staff. The State may, at its option, elect to hold one or more workshops by electronic means, such as video conferencing, internet, or similar technologies. Regardless of the methods used to convene the workshops, the following topics may be addressed:

Orientation to the HCD Plan process;



Review of the programs covered by the HCD Plan, the range of activities eligible under those programs, and the amount of funding anticipated to be available;

Review of how the State has employed the resources available to it in addressing the state's housing and community development needs;

Opportunity for citizens to identify local housing and community development needs and issues, with particular emphasis on new or emerging needs;

Prioritizing among needs and issues;

Discussion of possible State responses to these priorities,

Identifying resources communities may mobilize to complement or coordinate with state and federal resources.

h. Printed Materials. A variety of printed materials will be posted on the internet at the AHFC website; these may include:

- i. HCD Plan Process Description. A concise description of the HCD Plan process that acquaints citizens with the agencies involved and provides direction for submitting comments;
- ii. Program Descriptions, outlining each of the major programs covered by the HCD Plan;
- iii. An HCD Plan Executive Summary, containing a concise summary of the major findings and goals of the HCD Plan;
- iv. A complete version of the current approved 5-Year HCD Plan;
- v. Complete versions of the Annual Action Plans for the existing approved 5- Year Plan; and/or,
- vi. Complete versions of the accepted Performance Evaluation Plans for each year of the current HCD Plan.

The State will consider comments or views of citizens or units of local government received through this process, either in writing or orally at public hearings, in preparing the final HCD Plan, Annual Action Plans, any amendment to the Plan, or performance report. A summary of these comments or views, and a summary of those comments or views not accepted and the reasons therefore, will be attached to the final published HCD Plan, Annual Action Plan, amendment, or performance report.

Participation of lower-income, minority, disabled, and non-English speaking Alaskans is particularly encouraged. Notices for all public meetings and hearings will include directions for requesting accommodation of a disability for the purpose of participating in the meeting. Cultural diversity is a fact of life in Alaska, and a valued aspect of the state's rich heritage. If a significant number of non-English speaking citizens are expected to attend any public meeting held under this Plan, translation will be provided in the appropriate language(s).

2) HOW THE PUBLIC WILL RECEIVE INFORMATION ABOUT THE HCD PLAN: Alaskans receive information in a variety of ways, depending upon their individual situation and their geographic



location. The HCD Plan process will provide information to the public through several media, to provide broadest possible access to the process.

a. Newspaper Coverage. Advertising space may be purchased to publish announcements and required summaries in a newspaper of general statewide circulation. When appropriate, multiple newspapers may be used, including local non-daily publications, and papers serving minority communities. Display advertisements as well as legal advertisements may be used. The State may also issue press releases, and provide background information to encourage press coverage of HCD Plan events as news stories.

b. Other Media. The State may prepare Public Service Announcements (PSAs) and press releases about interactive presentations and public hearings and provide them to broadcast television and radio stations and cable television systems for their use.

PSAs may also be used to recruit citizen participation in working groups (if used) and to announce the availability of the HCD Plan, Annual Action Plans or performance reports for public comment. The State may also use other media as appropriate, such as flyers, bulletin boards, cable television, Internet, libraries, etc.

c. Email. The State will maintain a master email list of persons and organizations interested in receiving information about the HCD Plan. Persons signing attendance lists at interactive presentations, public hearings or other venues connected with the Plan will be added to the email list. Persons on the email list will receive notice of availability of the Citizen Participation Plan, announcements of interactive presentations and public hearings, and notices pertaining to availability of the draft HCD Plan, Annual Action Plans, and performance reports.

d. Local Governments. Local governments, as listed in the Alaska Municipal Officials directory published by DCCED, will receive notification of availability of the draft plan, Annual Action Plans and performance reports, which will make these materials available to the public at a central point in each community.

e. State Library System and Legislative Information Offices. The state library system and legislative information offices will receive notice of the availability of the Plan and copies of the draft HCD Plan, Annual Action Plans, and performance reports will be available to the public through the state library system and at each Legislative Information Office statewide.

3) TECHNICAL ASSISTANCE AVAILABLE TO GROUPS INTERESTED IN SUBMITTING PROPOSALS FOR PROGRAMS COVERED BY THE HCD PLAN: At a minimum, the State will provide interested groups with written information about the HOME Investment Partnerships, Community Development Block Grant, Emergency Solutions Grant (ESG) and ESG-CV, the National Housing Trust Fund, and McKinney/HEARTH Homeless Assistance programs and how groups may make applications to receive funding through these programs. For each program; the HCD Plan will specify eligible applicants, the anticipated amount of funds to be made available, and the method of distribution the State intends to use (i.e. competitive grants, allocations to local governments, direct administration), and the appropriate state agency to which inquiries should be directed. The State will also refer



potential applicants to workshops or other technical assistance opportunities provided through the U.S. Department of Housing & Urban Development, and its contracted technical assistance intermediaries.

4) CRITERIA FOR AMENDING THE PLAN: During a program year, it may be necessary to make minor adjustments to the amounts and types of assistance to be provided, to accommodate changes in the funding environment, or respond to new challenges or opportunities. Generally, such changes will not constitute "substantial changes" to the Plan (24 CFR 91.505(b)). Under federal regulations, a substantial change requires the State to provide the public with reasonable notice of the change and an opportunity to comment. For purposes of this Plan, a "substantial change" shall be defined as a change that:

- Proposes to add a new activity to the Plan, not previously included in the priorities for funding; or
- Eliminates a priority activity identified in the Plan; or
- Changes the use of CDBG funds from one eligible activity to another or changes the method of distribution of such funds.

In the event that a substantial change becomes necessary, the State may make announcement of the proposed change (including a description of the activities involved in the former proposed uses, the program and amount of funds involved, location of activities, and the state agency responsible for administration of the program) in a newspaper of statewide circulation. Announcement of the proposed change will be published on the AHFC website and may be circulated via email. The announcement will also specify how and where the public may obtain copies of relevant documents, and how interested parties may submit comment to the state HCD Plan Coordinator. The public will have five (5) calendar days from the date of publication of the announcement in which to submit written comments. The State must consider public comments received prior to implementing any substantial change to the HCD Plan or Annual Action Plans.

5) ACCESS TO RECORDS: The State shall provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records pertaining to the HCD Plan, Annual Action Plans, performance reports and the State's use of assistance under the programs covered by the Plan during the preceding five years. Persons desiring access to such records must submit, in writing, a formal request to the HCD Plan Coordinator at AHFC, who will act as an interagency clearinghouse for such requests. The HCD Plan Coordinator, shall, within 15 working days, respond in writing to the request, advising the requestor how and where the records may be viewed, and the charge, if applicable, for copies of the requested records.

Under Alaska state law, certain categories of records may be confidential. Nothing in this Citizen Participation Plan shall be construed to supersede or replace these requirements.

6) ADOPTION AND APPLICABILITY: The Citizen Participation Plan becomes effective upon adoption by the State, through its Interagency Steering Committee. Prior to adoption, a notice announcing the availability of a draft Citizen Participation Plan will be published in a newspaper of general statewide circulation, soliciting public comments for a period of five (5) calendar days. Copies of the plan will be made available to the public through the main office of the Alaska Housing Finance Corporation,



and may be obtained by contacting the HCD Plan Coordinator. Persons with disabilities requiring an alternative format in which to review the Citizen Participation Plan, or other documents related to the HCD Plan, are encouraged to contact the HCD Plan Coordinator to arrange for reasonable accommodation. Views and comments of citizens will be considered by the State for incorporation into the Citizen Participation Plan, either immediately, or in an amendment subsequent to the Plan's adoption by the State.

The State of Alaska reserves the right to make minor editorial changes to the Citizen Participation Plan, provided such changes do not alter the intent of the Plan, the time periods allotted for public review and comment on the HCD Plan or related documents, or substantially modify the methods by which the State will provide public notice and involve the public in the HCD Plan process. Amendments falling outside these parameters will be deemed "substantial changes" to the Citizen Participation Plan and will invoke the same public notice and comment process as described in the preceding paragraph.

7) CITIZEN COMPLAINTS: All complaints concerning the HCD Plan, Annual Action Plans, amendments, or performance reports are to be presented, in writing, to the following address:

Oscar Cedano
HCD Plan Coordinator
Planning and Program Development Department
Alaska Housing Finance Corporation
4300 Boniface Parkway
Anchorage, Alaska 99504
907-330-8417 or toll-free 800-478-AHFC
E-mail via Internet: ocedano@ahfc.us

The HCD Plan Coordinator will act as a clearinghouse for citizen complaints, and when practicable, will provide within 15 working days a written response to each complaint received. All responses will be coordinated with the appropriate state agency/agencies for the program(s) involved. Complaints will be handled by the appropriate agency/agencies, in accordance with procedures as established in state law, regulation or policy as applicable. Because of the interagency nature of the HCD Plan process, more than one letter of response may be necessary to fully address or resolve the complaint.






OFFICE OF COMMUNITY PLANNING
AND DEVELOPMENT

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

MEMORADUM FOR: All Community Planning and Development Field Office Directors,
Deputy Directors and Program Managers

FROM:  Digitally signed
by JOHN GIBBS
Date: 2020.03.31
17:43:00 -04'00' John Gibbs, Assistant Secretary, Acting, D

SUBJECT: Availability of Waivers of Community Planning and Development
(CPD) Grant Program and Consolidated Plan Requirements to
Prevent the Spread of COVID-19 and Mitigate Economic Impacts
Caused by COVID-19

PURPOSE

This memorandum explains the availability of waivers of certain regulatory requirements associated with several CPD grant programs to prevent the spread of COVID-19 and to facilitate assistance to eligible communities and households economically impacted by COVID-19. This memorandum covers waivers of consolidated plan requirements for all CPD formula programs and program-specific waivers for the following CPD programs:

- Housing Opportunities for Persons with AIDS (HOPWA);
- Emergency Solutions Grant (ESG); and
- Continuum of Care (CoC).

This memorandum also announces a simplified notification process for recipients of these programs to use this waiver flexibility to expedite the delivery of assistance. CPD Field Office Directors, Deputy Directors, and Program Managers are instructed to inform CPD recipients operating within their jurisdictions of the content of this memorandum.

NOTIFICATION PROCESS

Recipients may use the waivers described in this memorandum to assist affected CPD program beneficiaries and CPD program eligible households to prevent the spread of COVID-19 and to mitigate against the economic impact caused by COVID-19 for eligible households. To use the waiver flexibility provided in this memorandum, the recipient must provide notification in writing, either through mail or e-mail, to the CPD Director of the HUD Field Office serving its jurisdiction no less than two days before the recipient anticipates using the waiver flexibility. Further directions on notifying HUD can be found in Attachment #1.

WAIVER AUTHORITY

In December 2019, a new coronavirus known as SARS-CoV-2 was first detected in Wuhan, Hubei Province, People's Republic of China, causing outbreaks of the coronavirus disease COVID-

19 that has now spread globally. The first case was reported in the United States in January 2020. In March 2020, the World Health Organization declared the coronavirus outbreak a pandemic and President Trump declared the outbreak a national emergency. During this time, the majority of states have declared states of emergency with most shutting down large gathering places and limiting the movement of their residents. As a consequence, many CPD recipients are facing challenges in ensuring appropriate shelter options are available for program participants who need to be separated from others because they are exhibiting symptoms, training staff on how to safely work with program participants and prevent spreading the virus, obtaining supplies to prevent the spread of the virus, and maintaining necessary staffing levels during the outbreak. Further, many program participants are suffering economic consequences from the mass shutdown of businesses and lack of availability of traditional mainstream benefits. A number of recipients have inquired about the availability of waivers of various CPD program requirements to facilitate assistance to program participants and prevent the spread of the virus.

In accordance with 24 CFR 5.110, HUD may, upon a determination of good cause and subject to statutory limitations, waive regulatory provisions. Additional regulatory waiver authority is provided in 24 CFR 91.600. These regulatory provisions provide HUD the authority to make waiver determinations for the ESG, CoC, and HOPWA Programs and consolidated planning requirements for all CPD formula programs.

WAIVER AVAILABILITY

To provide additional flexibility to communities to prevent the spread of COVID-19 and better assist individuals and families, including those experiencing homelessness infected with the virus or economically impacted by the virus, I hereby find good cause to provide the regulatory waivers below. To use each waiver, each recipient must follow the notification process described above and update its program records to include written documentation of the specific conditions that justify the recipient's use of the waiver, consistent with the justifications and applicability provisions below. Provisions that are not specifically waived remain in full effect.

CONTINUUM OF CARE PROGRAM

1. Fair Market Rent for Individual Units and Leasing Costs

Requirement:	Rent payments for individual units with leasing dollars may not exceed Fair Market Rent (FMR).
Citation:	24 CFR 578.49(b)(2)
Explanation:	The CoC Program regulation at 24 CFR 578.49(b)(2) prohibits a recipient from using grant funds for leasing to pay above FMR when leasing individual units, even if the rent is reasonable when compared to other similar, unassisted units.
Justification:	Waiving the limit on using grant leasing funds to pay above FMR for individual units above FMR, but not greater than the reasonable rent will

assist recipients in locating additional units to house individuals and families experiencing homelessness and reduce the spread and harm of COVID-19.

Applicability: The FMR restriction is waived for any lease executed by a recipient or subrecipient to provide transitional or permanent supportive housing during the 6-month period beginning on the date of this memorandum. The affected recipient or subrecipient must still ensure that rent paid for individual units that are leased with CoC Program leasing dollars meet the rent reasonableness standard in 24 CFR 578.49(b)(2).

2. Disability Documentation for Permanent Supportive Housing (PSH)

Requirement: A recipient providing PSH must serve individual and families where one member of the household has a qualifying disability (for dedicated projects and DedicatedPlus projects that individual must be the head of household). Further, the recipient must document a qualifying disability of one of the household members. When documentation of disability is the intake worker's observation, the regulation requires the recipient to obtain additional confirming evidence within 45 days.

Citation: 24 CFR 578.103(a) and 24 CFR 578.103(a)(4)(i)(B)

Explanation: 24 CFR 578.103(a) requires recipients to maintain records providing evidence they met program requirements and 24 CFR 578.103(a)(4)(i)(B) establishes the requirements for documenting disability for individuals and families that meet the "chronically homeless" definition in 24 CFR 578.3. Acceptable evidence of disability includes intake-staff recorded observations of disability that, no later than 45 days from the application for assistance, is confirmed and accompanied by evidence in paragraphs 24 CFR 578.103(a)(4)(i)(B)(1), (2), (3), or (5). HUD is waiving the requirement to obtain additional evidence.

Justification: Waiving 24 CFR 578.103(a)(4)(i)(B)(4) as specified below will allow recipients to house people by relying on intake staff-recorded observation of disability while providing recipients' intake staff with additional time to confirm the disability. This will help households with observed disabilities to be housed quickly and obtain the necessary documentation once healthcare workers are no longer inundated by COVID-19 responses.

Applicability: The requirement that intake staff-recorded observation of disability be confirmed and accompanied by other evidence no later than 45 days from the application for assistance documentation requirement is waived for any program participants admitted into PSH funded by the CoC Program for the 6-month period beginning on the date of this memorandum.

Note: For the purposes of individuals and families housed in PSH from the date of

this memorandum until public health officials determine no additional special measures are necessary to prevent the spread of COVID-19, a written certification by the individual seeking assistance that they have a qualifying disability is considered acceptable documentation approved by HUD under 24 CFR 578.103(a)(4)(i)(B)(5).

3. Limit on Eligible Housing Search and Counseling Services

- Requirement:** With respect to program participant's debts, 24 CFR 578.53(ed)(8)(ii)(B) only allows the costs of credit counseling, accessing a free personal credit report, and resolving personal credit issues. 24 CFR 578.53(d) limits the use of CoC Program funds for providing services to only those costs listed in the interim rule.
- Citation:** 24 CFR 578.53(e)(8)(ii)(B) and 578.53(d)
- Explanation:** 24 CFR 578.53(e)(8) allows recipients and subrecipients to use CoC funds to pay for housing search and counseling services to help eligible program participants locate, obtain, and retain suitable housing. For program participants whose debt problems make it difficult to obtain housing, 24 CFR 578.53(e)(8)(ii)(B) makes eligible the costs of credit counseling, accessing a free personal credit report, and resolving personal credit issues. However, payment of rental or utility arrears is not included as an eligible cost. 24 CFR 578.53(d) limits eligible supportive service costs to those explicitly listed in 24 CFR 578.53(e), which is a more limited list than is eligible under the McKinney-Vento Act.
- Justification:** Waiving the limitation of housing search and counseling eligible activities to allow recipients and subrecipients to pay for up to 6 months of rental arrears and 6 months of utility arrears will help recipients and subrecipients remove barriers to obtaining housing quickly and help reduce the spread and harm of COVID-19.
- Applicability:** The limitation on eligible housing search and counseling activities is waived so that CoC Program funds may be used for up to 6 months of a program participant's utility arrears and up to 6 months of program participant's rent arrears, when those arrears make it difficult to obtain housing. This waiver is in effect one-year beginning on the date of this memorandum.

4. Permanent Housing-Rapid Re-housing Monthly Case Management

- Requirement:** Recipients must require program participants of permanent housing – rapid re-housing projects to meet with a case manager at least monthly.
- Citation:** 24 CFR 578.37(a)(1)(ii)(F)

- Explanation:** The CoC Program interim rule at 24 CFR 578.37(a)(1)(ii)(F) requires program participants to meet with a case manager not less than once per month to assist them in ensuring long-term housing stability. The project is exempt from this requirement already if the Violence Against Women Act of 1994 (42 U.S.C. 13925 *et seq.*) or the Family Violence Prevention and Services Act (42 U.S.C. 10401 *et seq.*) prohibits the recipient carrying out the project from making its housing conditional on the participant's acceptance of services.
- Justification:** Recipients are reporting limited staff capacity as staff members are home for a variety of reasons related to COVID-19 (e.g., quarantining, children home from school, working elsewhere in the community to manage the COVID-19 response). In addition, not all program participants have capacity to meet via phone or internet. Waiving the monthly case management requirement as specified below will allow recipients to provide case management on an as-needed basis and reduce the possible spread and harm of COVID-19.
- Applicability:** This requirement in 24 CFR 578.37(a)(1)(ii)(F) that projects require program participants to meet with case managers not less than once per month is waived for all permanent housing- rapid re-housing projects for two months beginning on the date of this memorandum.

5. Housing Quality Standards (HQS) – Initial Physical Inspection of Unit

- Requirement:** Recipients are required to physically inspect any unit supported with leasing or rental assistance funds to assure that the unit meets housing quality standards (HQS) before any assistance will be provided on behalf of a program participant.
- Citation:** 24 CFR 578.75(b)(1)
- Explanation:** 24 CFR 578.75(b)(1) requires that recipients or subrecipients physically inspect each unit to assure that it meets HQS before any assistance will be provided for that unit on behalf of a program participant.
- Justification:** Waiving the physical initial inspection requirement 24 CFR 578.75(b)(1) as specified below will allow recipients to help prevent the spread of COVID-19.
- Applicability:** This waiver of the requirement in 24 CFR 578.75(b)(1) that the recipient or subrecipient physically inspect each unit to assure that the unit meets HQS before providing assistance on behalf of a program participant is in effect for 6-months beginning on the date of this memorandum for recipients and subrecipients that are able to meet the following criteria:

- a. The recipient is able to visually inspect the unit using technology, such as video streaming, to ensure the unit meets HQS before any assistance is provided; and
- b. The recipient or subrecipient has written policies to physically re-inspect the unit within 3 months after the health officials determine special measures to prevent the spread of COVID-19 are no longer necessary.

6. HQS – Re-Inspection of Units

Requirement:	Recipients or subrecipients must inspect all units for which leasing or rental assistance funds are used, at least annually to ensure they continue to meet HQS.
Citation:	24 CFR 578.75(b)(2)
Explanation:	24 CFR 578.75(b)(2) requires that recipients or subrecipients are required to inspect all units supported by leasing or rental assistance funding under the CoC Program at least annually during the grant period to ensure the units continue to meet HQS.
Justification:	Waiving the annual re-inspection 24 CFR 578.75(b)(2) requirement during this public health crisis as specified below will help allow recipients to prevent the spread of COVID-19.
Applicability:	This requirement in 24 CFR 578(b)(2) is waived for 1-year beginning on the date of this memorandum.

7. One-Year Lease Requirement

Requirement:	Program participants residing in PSH must be the tenant on a lease for a term of at least one year that is renewable and terminable for cause.
Citation:	24 CFR 578.3, definition of permanent housing, 24 CFR 578.51(l)(1)
Explanation:	The CoC Program regulation at 24 CFR 578.3, definition of permanent housing, and 24 CFR 578.51(l)(1) requires program participants residing in permanent housing to be the tenant on a lease for a term of one year that is renewable and terminable for cause.
Justification:	Waiving the one-year lease requirement as specified below will allow recipients to more quickly identify permanent housing for individuals and families experiencing homelessness, which is helpful in preventing the spread of COVID-19.
Applicability:	The one-year lease requirement is waived for six-months beginning on the

date of this memorandum, so long as the initial lease term of all leases is for more than one month.

CONSOLIDATED PLAN REQUIREMENTS

8. Citizen Participation Public Comment Period for Consolidated Plan Amendment

- Requirement:** 30-day Public Comment Period.
- Citations:** 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and 24 CFR 91.401
- Explanation:** A CPD grantee may amend an approved consolidated plan in accordance with 24 CFR 91.505. Substantial amendments to the consolidated plan are subject to the citizen participation process in the grantee's citizen participation plan. The citizen participation plan must provide citizens with 30 days to comment on substantial amendments.
- Justification:** Given the need to expedite actions to respond to COVID-19, HUD waives 24 CFR 91.105(c)(2) and (k), 91.115(c)(2) and (i) as specified below, in order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirement to provide reasonable notice and opportunity for citizens to comment on substantial amendments concerning the proposed uses of CDBG, HOME, HTF, HOPWA or ESG funds.
- Applicability:** This 30-day minimum for the required public comment period is waived for substantial amendments, provided that no less than 5 days are provided for public comments on each substantial amendment. The waiver is available through the end of the recipient's 2020 program year. Any recipient wishing to undertake further amendments to prior year plans following the 2020 program year can do so during the development of its FY 2021 Annual Action Plan.

9. Citizen Participation Reasonable Notice and Opportunity to Comment

- Requirement:** Reasonable Notice and Opportunity to Comment.
- Citations:** 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and 24 CFR 91.401
- Explanation:** As noted above, the regulations at 24 CFR 91.105 (for local governments) and 91.115 (for States) set forth the citizen participation plan requirements for recipients. For substantial amendments to the consolidated plan, the regulations require the recipient to follow its citizen participation plan to

provide citizens with reasonable notice and opportunity to comment. The citizen participation plan must state how reasonable notice and opportunity to comment will be given.

Justification: HUD recognizes the efforts to contain COVID-19 require limiting public gatherings, such as those often used to obtain citizen participation, and that there is a need to respond quickly to the growing spread and effects of COVID-19. Therefore, HUD waives 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and 24 CFR 91.401 as specified below to allow these grantees to determine what constitutes reasonable notice and opportunity to comment given their circumstances.

Applicability: This authority is in effect through the end of the 2020 program year.

EMERGENCY SOLUTIONS GRANTS PROGRAM

10. HMIS Lead Activities

Requirement: ESG funds may be used to pay the costs of managing and operating the HMIS, provided that the ESG recipient is the HMIS Lead.

Citation: 24 CFR 576.107(a)(2)

Explanation: To enable ESG-funded projects to participate in HMIS as required by section 416(f) of the McKinney-Vento Homeless Assistance Act, 24 CFR 576.107(a)(2) authorizes the use of ESG funds for managing and operating the HMIS (e.g., hosting and maintaining HMIS software or data, upgrading, customizing, and enhancing the HMIS), only where the ESG recipient is the HMIS Lead, as designated by the CoC.

Justification: Waiving the rule as specified below would allow more recipients to use ESG funding to upgrade or enhance the HMIS as needed to incorporate ESG program data related to COVID-19.

Applicability: The condition that the recipient must be the HMIS Lead to pay costs under 24 CFR 576.102(a)(2) is waived to the extent necessary to allow any recipient to use ESG funds to pay costs of upgrading or enhancing its local HMIS to incorporate data on ESG Program participants and ESG activities related to COVID-19. This waiver is in effect for 6-months beginning on the date of this memorandum.

11. Re-evaluations for Homelessness Prevention Assistance

Requirement: Homelessness prevention assistance is subject to re-evaluation of each program participant's eligibility need for assistance not less than once every 3 months.

- Citation:** 24 CFR 576.401(b)
- Explanation:** The ESG regulations at 24 CFR 576.401(b) requires recipients or subrecipients providing homelessness prevention assistance to re-evaluate the program participant's eligibility, and the types and amounts of assistance the program participant needs not less than once every 3 months.
- Justification:** Waiving re-evaluation requirement for homelessness prevention assistance as specified below is necessary to help program participants remain stable in housing during the economic uncertainty caused by COVID-19.
- Applicability:** The required frequency of re-evaluations for homelessness prevention assistance under section 576.401(b) is waived for up to 2-years beginning on the date of this memorandum, so long as the recipient or subrecipient conducts the required re-evaluations not less than once every 6 months.

12. Housing Stability Case Management

- Requirement:** Program participants receiving homelessness prevention or rapid re-housing assistance must meet with a case manager not less than once per month, unless certain statutory prohibitions apply.
- Citation:** 24 CFR 576.401(e)
- Explanation:** Under 24 CFR 576.401(e), the recipients or subrecipients must require program participants to meet with a case manager not less than once per month to assist them in ensuring long-term housing stability, unless the Violence Against Women Act of 1994 or Family Violence Prevention and Services Act prohibits the recipient or subrecipient from making its shelter or housing conditional on the participant's acceptance of services.
- Justification:** Recipients are reporting limited staff capacity as staff members are home for a variety of reasons related to COVID-19 (e.g., quarantining, children home from school, working elsewhere in the community to manage the COVID-19 response). In addition, not all program participants have capacity to meet via phone or internet. Waiving the monthly case management requirement as specified below will allow recipients to provide case management on an as needed basis and reduce the possible spread and harm of COVID-19.
- Applicability:** This waiver is in effect for two months beginning on the date of this memorandum.

13. Restriction of Rental Assistance to Units with Rent at or Below FMR

- Requirement:** Restriction of rental assistance to units with rent at or below FMR.

Citation:	24 CFR 576.106(d)(1)
Explanation:	Under 24 CFR 576.106(d)(1), rental assistance cannot be provided unless the total rent is equal to or less than the FMR established by HUD, as provided under 24 CFR Part 888, and complies with HUD's standard of rent reasonableness, as established under 24 CFR 982.507.
Justification:	Quickly moving people into permanent housing is especially critical in preventing the spread of COVID-19. Waiving the limit on rental assistance to rents that are equal to or less than the FMR, established by HUD, will assist recipients and subrecipients in more quickly locating additional units to house individuals and families experiencing homelessness.
Applicability:	The FMR restriction is waived for any individual or family receiving Rapid Re-housing or Homelessness Prevention assistance who executes a lease for a unit during the 6-month period beginning on the date of this memorandum. The ESG recipient or subrecipient must still ensure that the units in which ESG assistance is provided to these individuals and families meet the rent reasonableness standard.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

14. HOPWA – Self-Certification of Income and Credible Information on HIV Status

Requirement:	Source Documentation for Income and HIV Status Determinations.
Citation:	24 CFR 574.530, Recordkeeping
Explanation:	Each grantee must maintain records to document compliance with HOPWA requirements, which includes determining the eligibility of a family to receive HOPWA assistance.
Justification:	This waiver will permit HOPWA grantees and project sponsors to rely upon a family member's self-certification of income and credible information on their HIV status (such as knowledge of their HIV-related medical care) in lieu of source documentation to determine eligibility for HOPWA assistance of families and grantees affected by COVID-19.
Applicability:	Eligibility is restricted to a low-income person who is living with HIV/AIDS and the family of such person. This waiver is in effect for recipients who require written certification of the household seeking assistance of their HIV status and income, and agree to obtain source documentation of HIV status and income eligibility within 3 months of public health officials determining no additional special measures are necessary to prevent the spread of COVID-19.

15. HOPWA – FMR Rent Standard

- Requirement:** Rent Standard for Tenant-Based Rental Assistance (TBRA).
- Citation:** 24 CFR 574.320(a)(2), Rent Standard
- Explanation:** Grantees must establish rent standards for their tenant-based rental assistance programs based on FMR (Fair Market Rent) or the HUD-approved community-wide exception rent for unit size. Generally, the TBRA payment may not exceed the difference between the rent standard and 30 percent of the family's adjusted income.
- Justification:** This waiver of the FMR rent standard limit permits HOPWA grantees to establish rent standards, by unit size, that are reasonable, and based upon rents being charged for comparable unassisted units in the area, taking into account the location, size, type, quality, amenities, facilities, management and maintenance of each unit. Grantees, however, are required to ensure the reasonableness of rent charged for a unit in accordance with §574.320(a)(3).
- This waiver is required to expedite efforts to identify suitable housing units for rent to HOPWA beneficiaries and HOPWA-eligible families that have been affected by COVID-19, and to provide assistance to families that must rent units at rates that exceed the HOPWA grantee's normal rent standard as calculated in accordance with §574.320(a)(2).
- Applicability:** Such rent standards may be used for up to one year beginning on the date of this memorandum.

16. HOPWA – Property Standards for TBRA

- Requirement:** Property Standards for Tenant-Based Rental Assistance (TBRA)
- Citation:** 24 CFR 574.310(b), Housing Quality Standards
- Explanation:** This section of the HOPWA regulations provides that units occupied by recipients of HOPWA TBRA meet the Housing Quality Standards (HQS) established in this section.
- Justification:** This waiver is required to enable grantees and project sponsors to expeditiously meet the critical housing needs of the many eligible families that have been affected by COVID-19 while also minimizing the spread of the coronavirus.
- Applicability:** This waiver is in effect for one year beginning on the date of this memorandum for recipients and project sponsors that are able to meet the

following criteria:

- a. The recipient or project sponsor is able to visually inspect the unit using technology, such as video streaming, to ensure the unit meets HQS before any assistance is provided; and
- b. The recipient or subrecipient has written policies to physically re-inspect the unit after the health officials determine special measures to prevent the spread of COVID-19 are no longer necessary.

17. HOPWA Space and Security

Requirement: Adequate Space and Security.

Citation: 24 CFR 574.310(b)(2)(iii), Space and security

Explanation: This section of the HOPWA regulations provide that each resident must be afforded adequate space and security for themselves and their belongings.

Justification: This waiver is required to enable grantees and project sponsors operating housing facilities and shared housing arrangements the flexibility to use optional appropriate spaces for quarantine services of eligible households affected by COVID-19. Optional spaces may include the placement of families in a hotel/motel room where family members may be required to utilize the same space not allowing for adequate space and security for themselves and their belongings.

Applicability: This space and security requirement is waived for grantees addressing appropriate quarantine space for affected eligible households during the allotted quarantined time frame recommended by local health care professionals.

Attachment #1 to Memorandum:

Procedure for Using Available Waivers of Program and Consolidated Plan Requirements to Prevent the Spread of COVID-19 and Mitigate Economic Impacts Caused by COVID-19

This attachment provides further information on the process that grantees must follow to use the waiver flexibility provided in the memorandum.

Grantees must mail or email notification to the Community Planning and Development Director of the HUD Field Office serving the grantee.

The mail or email notification must be sent two days before the grantee anticipates using waiver flexibility, and include the following details:

- Requestor's name, title, and contact information;
- Declared-disaster area(s) where the waivers will be used;
- Date on which the grantee anticipates first use of the waiver flexibility; and
- A list of the waiver flexibilities the grantee will use:
 1. CoC Program - Fair Market Rent for Individual Units and Leasing Costs
 2. CoC Program - Disability Documentation for Permanent Supportive Housing (PSH)
 3. CoC Program – Limit on Eligible Housing Search and Counseling Services
 4. CoC Program - Permanent Housing-Rapid Re-housing Monthly Case Management
 5. CoC Program - Housing Quality Standards (HQS) – Initial Physical Inspection of Unit
 6. CoC Program - HQS – Re-Inspection of Units
 7. CoC Program – One-Year Lease Requirement
 8. Consolidated Planning Requirements – HOME, CDBG, HTF, ESG, and HOPWA Programs – Citizen Participation Public Comment Period for Consolidated Plan Amendment
 9. Consolidated Planning Requirements – HOME, CDBG, HTF, ESG, and HOPWA Programs – Citizen Participation Reasonable Notice and Opportunity to Comment
 10. ESG Program - HMIS Lead Activities
 11. ESG Program - Re-evaluations for Homelessness Prevention Assistance
 12. ESG Program - Housing Stability Case Management
 13. ESG Program - Restriction of Rental Assistance to Units with Rent at or Below FMR
 14. HOPWA Program – Self-Certification of Income and Credible Information on HIV Status
 15. HOPWA Program – FMR Rent Standard
 16. HOPWA Program – Property Standards for TBRA
 17. HOPWA Program - Space and Security

APPENDIX C

PUBLIC HEARING TRANSCRIPTS

March 5, 2020 Public Hearing transcripts

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May 5, 2020 Public Hearing Transcripts

2020-03-14 14:25:22

ALASKA HOUSING FINANCE CORPORATION
CONSOLIDATED HOUSING and COMMUNITY DEVELOPMENT PLAN 2021 - 2025
and ANNUAL ACTION PLAN 2021

PUBLIC HEARING

March 5, 2020
Anchorage, Juneau, Fairbanks

P R O C E E D I N G S

(On record - 3:00 p.m.)

CEDANO: Okay. My name is Oscar Cedano. I am a Planner with Alaska Housing Finance Corporation. Today is March 5th, 2020 and we're having a Public Hearing from the Boniface Building, actually the Dan Fauske Building on Boniface and Tudor in Anchorage, Alaska. The Public Hearing is to gather comment for the 2021 to 2025 Consolidated Housing and Community Development Plan and the 2021 Annual Action Plan on Housing and Community Development.

So before we start I will give you some background so that you can -- so you have some information -- some background information if you're going to render some comment.

Also on line we have Nicole Lebo with us, but here in the room we have one person. Would you mind stating your name for the record.

GLATT: Sure, my name is Eric Glatt. I'm with United way of Anchorage, project director of Permanent Supportive Housing projects. I'm keenly interested in the strategies put forward (ph) to get some subsidies in Alaska.

CEDANO: Thank you. Are you planning to give comment?

GLATT: No.

CEDANO: No. Okay. So the Consolidated Housing and Community Development Plan or Con Plan is a federally mandated planning process that serves as an application for several formula grant programs of the Department of Housing and Urban Development, HUD. These formula grant programs include the Community

Development Block Grant or CDBG, the HOME Investment Partnership Act or HOME, the Emergency Solutions Grant, the Housing Trust Fund.

And in Alaska we have two Participating Jurisdictions or PJs. Those two Participating Jurisdictions receive funding for CDBG, HOME, ESG and NHTF programs. Anchorage and the State of Alaska, those are the two jurisdictions.

The Municipality of Anchorage is responsible for the preparation and maintenance of their own Consolidated Housing and Community Development Plan.

The State of Alaska's plan covers all geographic areas of Alaska outside the Municipality of Anchorage which is known as the balance of state. So we are here to talk today about the HCD Plan for the balance of state.

The State of Alaska's HCD Plan is a cooperative effort of the Alaska Housing Finance Corporation, the Alaska Department of Commerce, Community and Economic Development, the Alaska Department of Health and Social Services, the Alaska Mental Health Trust Authority, the Alaska State Commission for Human Rights, the Alaska Workforce Investment Board and the Governor's Council on Disabilities and Special Education.

AHFC is the lead agency in the preparation and maintenance of the State Consolidated Plan.

So, so far the 2021 through 2025 Consolidated Plan and 2020 (ph) Annual Action Plan (indiscernible) profile housing and community development conditions in Alaska, they outline the assessment of housing and community

development needs and provide a market analysis of the environment in which these needs exists. This plan will include a strategy to be followed in carrying out HUD programs and other resources available in conjunction with these programs.

The Consolidated Plan covers the period, like I said, between July 1st, 2021 and ending June 30, 2025.

The State Annual Action Plan for 2021 covers the period beginning July 1st, 2020 and ending June 30, 2021. 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, ESG and National Housing Trust Fund.

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 base 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

So to date we have had a few meetings including meeting with HUD October 30, (indiscernible) AHFC Planning staff. We had a meeting with the Steering Committee that included representatives from Alaska Housing, Department of

Commerce, DHSS, Department of Labor, Workforce Investment.

So I will give a little background also on how these funds will be used. The ESG Program receives approximately \$250,000 to assist homeless individuals. 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 approximately \$3 million per year 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 individuals. Additionally, the State will match this amount with approximately \$750,000.

The CDBG Program receives about \$2.4 million per year which can be used for community development such as clinics, fire stations, water, sewer , et cetera. It can also be used for planning such as comprehensive community development plans and feasibility studies, special economic development that creates jobs and housing rehab, but it cannot be used for new construction.

Now, keep in mind, also that these amounts are for all areas in Alaska outside of the Municipality of Anchorage.

Also 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 percent of median income.

We posts these plans, this plan that we're talking about ever-- it's a five year

plan, we post it on our website which is afhc.us. You can go to that website and look at our previous -- or our current plan rather which will expire June 30 of 2020. You can email me your comments. This plan is going to be posted tomorrow, Friday, March 6th, 2020. It's going to be posted for comments for a period of 30 days. And so any comments that you have on the plan you can send them to me and my name is Oscar Cedano and my email address is ocedano, that's o-c-e-d-a-n-o@ahfc.us.

Once we have ended the Public Comment period we will gather all those comments. We will reply to all the comments. And all those comments and replies will be included in the plan in one of the appendices. Then we will submit the plan for approval to the Board of Directors and once it is approved it will be submitted to HUD on May 15, 2020. And then at that point the State will expect to receive those funds from HUD.

So that's basically it, all the background for the plan and now I will open it up for comments if anybody wants to do comments? Do you want to -- would you mind.....

GLATT: Thank you for the opportunity. My comment is actually more of a question and if you can't answer it here I understand, but I would think there would be an equivalent or a matching plan for Anchorage and for the funds available in Anchorage and I would be really keen to learn more about that process and how to contribute comment to that?

CEDANO: Correct. Yeah, I -- that's correct, the Municipality goes through the exact same

process. And I received an email from the Municipality, I think it was yesterday or today inviting for public comment as well. So if you leave us your email, I can forward that email to you and that will have all the information.

GLATT: Okay.

CEDANO: Yeah.

GLATT: Thank you.

CEDANO: Sure, no problem. Do we have anyone -- anyone else who would like to render comment? Seeing no one and hearing no one, we will go off line for 15 minutes. We will come back. The microphone will still be open, but we will not be recording until we hear someone else or in 15 minutes we will start recording again.

(Off record - 3:15 p.m.)

(On record - 3:30 p.m.)

CEDANO: Okay. It is 3:30 and we are back on line and recording the State Fiscal Year 2021 - 2025 Consolidated Plan and State Fiscal Year 2021 Annual Action Plan Public Hearing. We are here to gather comments on these two plans for Housing and Community Development for the Balance of State.

So I would like to ask if we have anyone else on line or anyone who would like to render comment?

Previously I was talking to someone here in the room about the planning process and I said I was going to state for the record that this planning process consists of three parts. One of them is a five year Con Plan. It's a five year plan that is -- that

has five year implementations and those are the Annual Action Plans. At the same time each one of those plans has an annual report called a CAPER which is Consolidated Annual Performance Evaluation Report. And those reports state what we -- what the State has done with the funds at the end of each one of those implementations.

So the first Annual Action Plan is going to cover the period between June -- July 1st, 2020 and June 30, 2021. And then the CAPER for that year for that plan is going to be submitted to HUD on September 30, 2021 which is 90 days after the end of that plan.

Do we have any comments on line? Well, hearing none and seeing none, we will come back in 30 minutes. We will go off record unless someone desires to render some comment.

(Off record - 3:35 p.m.)

(On record - 4:00 p.m.)

CEDANO: It is 4:00. We are on line again and recording for the Public Hearing for the 2021 - 2025 Consolidated Plan and Annual Action Plan on Housing and Community Development for the State of Alaska Balance of State. This State serves -- this plan, rather, serves as an application for Federal funding for Housing and Community Development Program in the State of Alaska outside of Anchorage. And this Public Hearing is to gather comments for these programs -- for the use of these programs from the public.

I would like to ask if anyone online would like to provide comment? Hearing

none we will go off the record until 4:30 p.m.

(Off record - 4:01 p.m.)

(On record - 4:30 p.m.)

CEDANO: It is 4:30. This is Oscar Cedano, again, a Planner at Alaska Housing Finance Corporation. We are in the middle of a Public Hearing for the 2021 to 2025 Housing and Community Development Plan and the 2021 Annual Action Plan for Housing and Community Development for the State of Alaska excluding Anchorage.

If we have anyone on line who would like to submit a comment, we will be more than glad to record it. We have no one here in the room who would like to submit a comment.

Are you still with us, Nicole?

LEBO: I am.

CEDANO: You don't have any questions, jokes, anything?

LEBO: No. I do appreciate that you took that individual's name and indicated that you would send that email along about our comment period.

CEDANO: Yes.

LEBO: I attended today to be able to listen in to see what kind of comments you guys were getting. I am new into my position as Division Manager, so I wanted to see how we could amplify our comment period, but it looks like you guys have a similar under attendance.....

CEDANO: Oh, yeah, you know.....

LEBO:for this first level as well. And so maybe we could commiserate with you.

CEDANO: Yeah, one – one.....

LEBO: So, yeah, I just wanted to see what was what. Yeah, what you guys were able to provide, et cetera, so, yeah, thank you for letting me eavesdrop.

CEDANO: You're welcome.

LEBO: I've just been plugging away at some of my emails where while doing that.

CEDANO: No, no, that's for calling because we are -- you are actually our only participant.

LEBO: Well, I'm activated because I think this work is important, but I do think that we are planning on doing some work to try and amplify our public interest and people coming to the table. And being able to explain to our constituents what it is, what could they do in advance to learn about our plan, when are the appropriate spots to give some input, et cetera.

And we actually, I think, are going to be seeking some funds to be able to do this. And I wonder if we do get some money for that type of planning if you guys would be interested in doing planning like that along side of us?

CEDANO: Yeah, I think we would be interested.

LEBO: Yeah, just so that we could more maybe have more brains and more experience into the conversation because I think the outcomes might be similar.

I know that you guys probably have other, harder hurdles being statewide compared to just us being individual -- you know, like right here local, but I'm sure that would be some ideas about how we can coordinate maybe some efforts and/or strategies moving forward, so I will be in touch if, for example, we are

successful in that endeavor.

CEDANO: Yeah, I appreciate that. I think it's -- I agree with you, I -- you know, we write all these documents which are so long and have so much information and then when it comes down to public participation is none pretty much and so it definitely (indiscernible) feel like I'm -- we're doing these in a (indiscernible) and.....

LEBO: Yeah.

CEDANO:(indiscernible), I agree with you.

LEBO: I think people feel like they don't know -- they don't know how to read the plan to figure out what it is that they're responding to. I think that -- and then by the time they know about a project in a particular way it's so far down the road and then they didn't feel like they had an opportunity to either pitch their ideas and/or to give comments about ideas that they either like or don't like, so, I think, that's hard. I mean, it's like we want them to be here and I think that the people who are interested want to also be here, but don't know when or how to plus in, so.....

CEDANO: Yeah. There is a disconnect.....

LEBO: It's an interesting -- yeah, there's an interesting problem there. Yeah, communication problem there some how.

CEDANO: Yeah, I also think that.....

LEBO: So anyway, I appreciate that you guys put this on. I thought your email -- I was like, oh, look at their email, it looks very clear. I'm sure they're going to get a lot of participation based off of that. I thought it was a great email. So anyway -- and

actually more than one person forwarded it to me, so people are getting it. People are, you know, thinking that it's important for someone to attend, but maybe 'cause we work in Government and that makes more sense to us, but.....

CEDANO: True (simultaneous speech).....

LEBO: All right. Well, I appreciate it, again. And like I said, if we are able to secure these funds I would love to invite you to some of our planning conversations.

CEDANO: Yeah, I would be glad to be there if you invite me.

LEBO: Okay.

CEDANO: Yeah, thank you very much.

LEBO: Well, thank you. Nice to meet you in this way.

CEDANO: Yeah, nice to meet you, too and thanks for calling.

LEBO: Okay, bye.

CEDANO: All right, bye. It is 4:35. If we hear no more comments or no more intention to comment, we will go off the record until 5:00 unless we hear something different.

(Off record - 4:35 p.m.)

(On record - 5:00 p.m.)

CEDANO: It's 5:00. This concludes the Public Hearing for the 2021 to 2025 Consolidated Housing and Community Development Plan for the State of Alaska, as well as the Annual Action Plan for State Fiscal Year 2021.

(Adjourned - 5:00 p.m.)

C E R T I F I C A T E

UNITED STATES OF AMERICA)

) ss

STATE OF ALASKA)

I, Suzan K. Olson, Notary Public in and for the State of Alaska, residing at Anchorage, Alaska, and Electronic Reporter, do hereby certify:

THAT the annexed and foregoing PUBLIC HEARING for the Alaska Housing Finance Corporation was taken on the 5th day of March, 2020, commencing at the hour of 3:00 o'clock p.m. in Anchorage, Alaska and recorded at AHFC 4300 Boniface Parkway in Anchorage, Alaska, pursuant to Notice;

THAT this Transcript, as heretofore annexed, is a true and correct transcription of said Public Hearing thereafter transcribed by Suzan K. Olson to the best of my ability;

THAT the original of the Transcript will be lodged with the Alaska Housing Finance Corporation;

THAT I am not a relative, employee or attorney of any of the parties, nor am I financially interested in this action.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal this 16th day of March, 2020.

Notary Public in and for Alaska
My Commission Expires: 08/13/23

ALASKA HOUSING FINANCE CORPORATION

SFY 2021 - 2025 CONSOLIDATED PLAN
and SFY-2021 ANNUAL ACTION PLAN
SFY 2016 - 2020 CITIZEN PARTICIPATION PLAN AMENDMENT
SFY 2020 ANNUAL ACTION PLAN 2021

PUBLIC HEARING

May 5, 2020
Anchorage, Juneau, Fairbanks

P R O C E E D I N G S

(On record - 3:04 p.m.)

CEDANO: Okay. Good evening. It is 3:04 p.m. This is Oscar Cedano. I am a Planner at Alaska Housing Finance Corporation. And we are here today at the Dan Fauske Building to host a Public Hearing for the State Fiscal Plan -- State Fiscal Year 2021 - 2021 (sic) Consolidated Plan and SFY-2021 Annual Action Plan. Also for the State Fiscal Year 2016 to 2020 Citizen Participation Plan Amendment and the State Fiscal Year 2020 Annual Action Plan Amendment. It is May 5th, 2020. And I will proceed to give an overview of the items that we are going to be talking about today.

The Consolidated Housing and Community Development Plan is a federally mandated planning process that serves as an application for several formula grant programs of the U.S. Department of Housing and Urban Development, HUD. These formula grant programs include the Community Development Block Grant or CDBG, HOME Investment Partnership Act or HOME, the Emergency Solutions Grant, ESG and the National Housing Trust Fund. All those programs are what makes the Consolidated Housing and Community Development Plan.

And in Alaska we have two Participating Jurisdictions or PJs. They receive formula funding for the CDBG, HOME, ESG and National Housing Trust Fund 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

Plan or HCD Plans.

The State of Alaska's HCD Plan covers all geographic areas of Alaska outside the Municipality of Anchorage which is known as the balance of state. I'm here today to talk about the HCD Plan for 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, the Alaska State Commission for Human Rights, the Alaska Workforce Investment Board .

And AHFC is the lead agency in the preparation and maintenance of the State Consolidated Plan.

On March 27th, 2020 the Coronavirus Aid Relief and Economic Security Act, CARES Act, was signed into law in response to the COVID-19 pandemic. The mandate implements provisions that enable the State to receive additional emergency funds and benefit from regulatory waivers to prevent the spread of COVID-19 and provide support to households affected by COVID-19. The CARES Act requires an Annual Action Plan amendment to reflect and incorporate the CARES Act provisions into the planning process.

A memo detailing the CARES Act provisions is presented for the record and will be posted on the AFHC's website for reference. This memo is also attached to the State Fiscal Year 2016 to 2020 amendment of the Citizen Participation Plan, also posted at

The CARES Act provides additional emergency funding for the ESG and CDBG programs called ESG-CV and CDBG-CV, which we will describe in a minute.

The CARES Act also provides certain regulatory waivers that the State can benefit from in order to respond and deal more quickly with the spread of the COVID-19 pandemic. We will mention the Consolidated Plan waivers to the HDC process that will apply to how the public can provide input.

So current efforts, the 2021 to 2025 Consolidated Plan and SFY-2021 Annual Action Plan profile 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 exists. This plan will include a strategy to be followed in carrying out HUD programs and other resources leveraged in conjunction with these programs.

The Consolidated Plan covers the period between July 1st, 2020 and ending June 30, 2025.

The State Annual Action Plan for SFY-2020 covers the period beginning July 1st, 2020 and ending June 30, 2021. 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, ESG and National Housing Trust Funds.

The Annual Action Plan will include a description of how funds will be allocated, all 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 base 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.

So to date, the HCD planning process has included meetings with HUD on October 30, 2019, meeting with AHFC Planning staff that was held on October 31st, 2019. The HCD Steering Committee which included representatives from AHFC, Department of Commerce, Department of Health, Department of Labor, Workforce Investment Board, et cetera. And that meeting took place on November 8th, 2019.

Information about the HCD planning process was presented to Teacher, Health and Public Safety Program, THHP, applicants from 14 rural communities on October 29th, 2019 during mandatory training for THHP SFY-2020 application.

Now the use of funds based on this planning effort, I would like to tell you a little bit about the funding programs that these plans enable us to use. The ESG Program receives approximately \$265,224 annually to assist homeless persons. And this money can be spent for rehab of temporary shelters, essential services such as health care and transportation, operation costs for temporary shelters or transitional housing or homeless prevention services.

The ESG-CV which comes from the CARES Act provides \$914,566. The primary intent of the ESG-CV funds is to supplement the existing operational

budgets of nonprofit organizations and government agencies responding to the critical needs of the community by providing services to prevent, prepare for and respond to increased demand for services caused by the COVID-19 pandemic for these populations.

The HOME Program receives about \$3 million 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 will match this amount with approximately \$750,000.

The CDBG Program receives about \$3,157,697 annually which can be used for community development such as clinics, fire stations, water, sewer , et cetera, planning such as comprehensive community development plans and feasibility studies, special economic development that creates jobs and housing rehab, but it cannot be used for new construction.

CDBG-CV which also comes from the COVID-19 -- from the CARES Act rather, provides the State \$1,855,168. These funds will target building and improvements of public facilities including those that prevent and respond to the spread of infectious diseases such as the coronavirus. CDBG Coronarirus or CDBG-CV competitive grants are single purpose project grants with a maximum of \$500,000 per community.

The National Housing Trust Fund receives \$3,000,000 per year which can be used for the creation of rental housing units, the production of new homeownership units and acquisition of existing homeownership units. Part of the funds will be

allocated to the Municipality of Anchorage.

In the balance of State, AHFC will administer the National Housing Trust Fund through the GOAL Program. AHFC's policy is to encourage the responsible development of housing for seniors, lower income persons and families through the allocation of GOAL Program funds.

The State Fiscal Year 2016 to 2020 Citizen Participation Plan was amended to utilize the CARES Act regulatory waivers related to public participation.

The State Fiscal Year 2020 Annual Action Plan was amended to reflect the additional CARES Act funds for ESG-CV and CDBG-CV.

Keep in mind that these amounts are for all areas in Alaska outside the Municipality of Anchorage.

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 percent of median income.

I would like to reiterate that you can and you should be involved in this process. Give us your comments as the Annual Action Plans, the Con Plan and the Citizen Participation Plan are developed through this draft Plans. You can do this using several methods. You can go to our website and read the current Fiscal Year 2016 through 2020 Consolidated Housing and Community Development Plan, 2020 Annual Action Plan and the 2019 Annual Performance Report. And the website address is

You can email

, that's o-c-e-d-a-n-o.

And thank you very much for allowing me to make this presentation. If I have anyone on line who would like to render comment, please, do so at this time.

Thank you.

Well, seeing no one here in the room and hearing no one, we will go ahead and stay on the air for a few more minutes and wait to see if anyone else wants to submit comments. Thank you.

(Off record - 3:21 p.m.)

(On record - 3:55 p.m.)

CEDANO: It is 3:55 p.m. We're back on the air. Again, this is Oscar Cedano with Alaska Housing. This is a hearing for three items, Public Hearing for State Fiscal Year 2021 - 2025 Consolidated Plan and State Fiscal Year 2021 Annual Action Plan on Housing and Community Development, but also for the State Fiscal Year 2016 to 2020 Citizen Participation Plan Amendment and finally for the State Fiscal Year 2020 Annual Action Plan Amendment.

These amendments correspond to the CARES Act. The CARES Act is the Coronavirus Aid, Relief and Economic Security Act that was enacted on March 27th, 2020 in response to the COVID-19 pandemic. This mandate implements provisions that enable the State to receive additional emergency funds and benefit from regulatory waivers to prevent the spread of COVID-19 and provides support to households affected by COVID-19. The CARES Act requires an Annual Action Plan amendment to reflect and incorporate the CARES Act provisions into the planning process.

The State received additional emergency funding for the ESG and CDBG programs. The ESG-CV or coronavirus received \$914,566 primarily to supplement the existing operational budgets of nonprofit organizations and government agencies responding to the critical needs of the community by providing services to prevent, prepare for and respond to increased demand for services caused by the COVID-19 pandemic for this population.

And the CDBG-CV also received \$1,855,168. These funds will target building and improvements of public facilities including those that prevent and respond to the spread of infectious diseases such as the coronavirus. The CDBG coronavirus or CDBG-VC competitive grants are single purpose project grants with a maximum of \$500,000 per community.

Now, additional to that the CARES Act provided certain regulatory waivers which AHFC is utilizing. The amendments of the Citizen Participation Plan for 2016 to 2020 and the State Fiscal Year 2020 Annual Action Plan, those two amendments are a response -- they are a response to the available waivers for the Consolidated Plan requirements.

According to the memorandum that is attached to the Citizen Participation Plan amendment waiver number 8 Citizen Participation public comment period for Consolidated Plan amendment. The requirement states that the public has to have at minimum of 30 days for public comment, for the public to be able to comment to give feedback on all these planning processes.

So given the need to expedite actions to respond to COVID-19 HUD waivers 24

CFR 91.105(c)(2) and (k), 91.115(c)(2) and (i) as specified below, in order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirement to provide reasonable notice and opportunity for citizens to comment on substantial amendments concerning the proposed use of CDBG, HOME, HTF, HOPWA or ESG funds.

The Applicability; this 30 day minimum for the required public comment period is waived for substantial amendments, provided that no less than five days are provided for public comments on each substantial amendment. The waiver is available through the end of the recipient's 2020 program year. Any recipient wishing to undertake further amendments to prior year plans following the 2020 program year can do so during the development of its 2020 (ph) Fiscal Year Annual Action Plan.

This means that our Citizen Participation Plan was amended to change the 30 day public comment period for a five day public comment period. The Citizen Participation Plan that is posted on our website for a period of five days for the public to comment has in it language that specifies that the public will have five days to comment, but also that there will be reasonable notice amended for the public to receive notice on these changes.

That means the second waiver that Alaska Housing Finance Corporation is utilizing is waiver number 9 of the memorandum which is the Citizen Participation Reasonable Notice and Opportunity to Comment. The Requirement establishes reasonable notice and opportunity to comment.

Justification; HUD recognizes the efforts to contain COVID-19 requires limiting public gatherings, such as those often used to obtain citizen participation and that there is a need to respond quickly to the growing spread and effects of COVID-19. Therefore, HUD waives 24 CFR 91.105(c)(2) and (k), 24 CFR 91.115(c)(2) and (i) and CFR 91.401 as specified below to allow these grantees to determine what constitutes reasonable notice and opportunity to comment given their circumstances.

Applicability; this authority is in effect through the end of the 2020 program year. Therefore, the Citizen Participation Plan as amended established that the public will have a minimum of two days notice and a maximum and an automat-- no more than seven days of notice. What this translates into is that for public hearings like this one, the public has been given a minimum of two days and no more than seven days notice.

And also that the Citizen Participation Plan itself and the Annual Action Plan itself and the Consolidated Plan, all these -- all three documents that are posted for comment will be available for the public to provide comment for a minimum of five days. The public comment period will end May 11th. It goes from May 6th, which is tomorrow, until May 11th.

Do I have anyone else on line who would like to render comment? Okay. Seeing no one and hearing no one, we will proceed to go off the air and we'll come back at 4:30 to check to see if there are any intentions of providing comments for these three items. Thank you.

(Off record - 4:05 p.m.)

(On record - 4:30 p.m.)

CEDANO: It is 4:30 p.m. on May 5th, 2020 and again, we are hosting the Public Hearing for the SFY, State Fiscal Year 2021 to 2025 Consolidated Plan and State Fiscal Year 2021 Annual Action Plan for Housing and Community Development, but also for the State Fiscal Year 2016 to 2020 Citizen Participation Plan Amendment and the State Fiscal Year 2020 Annual Action Plan Amendment.

The first item, the Consolidated Plan and Annual Action Plan are part of the regular planning process which is a requirement from HUD for the State to receive ESG, CDBG, HOME and Housing Trust Fund allocations. The second and third items are in response to the COVID-19, CARES Act rather, allowance that gives the State the opportunity to utilize waivers for regulatory requirements.

The State Fiscal Year 2020 Annual Action Plan and the State Fiscal Year 2016 to 2020 Citizen Participation Plan have been amended to integrate these waivers and to reflect this new emergency funding for ESG and CDBG.

The amounts that we are talking about for all three items are as follows: the HOME Program receives \$3 million 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 will match this amount with approximately \$750,000.

The CDBG Program received about \$3,157,697 per year which can be used for community development such as clinics, fire stations, water/sewer, et cetera,

planning, also, such as comprehensive community development plans and feasibility studies, special economic development that creates jobs and housing rehab, but it cannot be used for new construction.

The CDBG-CV which is the COVID-19 or CARES Act rather, provides the State \$1,855,168. These funds will target building and improvements for public facilities including those that prevent and respond to the spread of infectious diseases such as the coronavirus. CDBG-Coronavirus or CDBG-CV competitive grants are single purpose project grants with a maximum of \$500,000 per community.

The National Housing Trust Fund receives \$3 million per year and these funds can be used for the creation of rental housing units, the production of new homeownership units and acquisition of existing homeownership units. Part of the funds will be allocated to the Municipality of Anchorage.

In the balance of the State AHFC will administer the National Housing Trust Fund through the GOAL Program. AHFC's policy is to encourage the responsible development of housing for seniors, lower income persons and families through the allocation of GOAL Program funds.

The State Fiscal Year 2016 to 2020 Citizen Participation Plan was amended to utilize the CARES Act regulatory waivers related to public participation.

And the State Fiscal Year 2020 Annual Action Plan was amended to reflect the additional CARES Act funds for ESG-CV and CDBG-CV.

It is 4:36 now p.m. and I would like to know if there is anyone else online who

would like to submit comment, but if there is no one on line and seeing no one here in the room, we will proceed to go off the air until 5:00 p.m. Thanks.

(Off record - 4:36 p.m.)

(On record - 4:59 p.m.)

CEDANO: Okay. It's 4:59. This concludes the Public Hearing for the Housing and Community Development planning process, three items, the State Fiscal Year 2021 to 2025 Consolidated Plan and State Fiscal Year 2021 Annual Action Plan, but also the State Fiscal Year 2016 to 2020 Citizen Participation Plan Amendment and the State Fiscal Year 2020 Annual Action Plan Amendment.

We have no one here in the room and we have no comments on line, so we will proceed to conclude the Public Hearing. Thank you..

(Adjourned - 5:01 p.m.)

C E R T I F I C A T E

UNITED STATES OF AMERICA)

) ss

STATE OF ALASKA)

I, Suzan K. Olson, Notary Public in and for the State of Alaska, residing at Anchorage, Alaska, and Electronic Reporter, do hereby certify:


THAT the annexed and foregoing PUBLIC HEARING for the Alaska Housing Finance Corporation was taken on the 5th day of March, 2020, commencing at the hour of 3:00 o'clock p.m. in Anchorage, Alaska and recorded at AHFC 4300 Boniface Parkway in Anchorage, Alaska, pursuant to Notice;

THAT this Transcript, as heretofore annexed, is a true and correct transcription of said Public Hearing thereafter transcribed by Suzan K. Olson to the best of my ability;

THAT the original of the Transcript will be lodged with the Alaska Housing Finance Corporation;

THAT I am not a relative, employee or attorney of any of the parties, nor am I financially interested in this action.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal this 7th day of May, 2020.



Notary Public in and for Alaska
My Commission Expires: 08/13/23

APPENDIX D

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds according to 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 increase 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 price 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.

The following is part of the Homeownership Development Application form that sub-recipients must complete. In the form, an election must be made:

<i>T-#9: Recapture and Resale Restrictions</i>
All units that will utilize HOME funds in the construction or in the permanent financing (homebuyer assistance) must be HOME units. These units must have a resale/recapture restriction recorded on the property that will limit sales of these homes to households at or below no more than <u>80%</u> of the median income. The proposed homeownership project will utilize the following subsidy restriction: -Recapture -Resale
If <u>resale</u> is chosen, are home prices in the community are rapidly increasing or is the community is considered a "high cost area". For this purpose, "high cost area" is defined as an area in which HOME purchase limits exceed \$300,000 (refer to Attachment H for purchase limits). Attach any support documentation for this part in the online application system under T-#9.
If <u>resale</u> is chosen, describe the applicant's experience, capacity and qualifications needed to execute and service resale agreements for the term of the agreements. Attach any support documentation for this part in the online application system under T-#9.
If <u>resale</u> is chosen, describe the applicant's experience and capability to income qualify future homeowners. Attach any support documentation for this part in the online application system under T-#9.
If <u>resale</u> is chosen, describe how the applicant will meet the requirements outlined in the NOFA Application Instructions at T-#9 (Threshold Item #9) d), e), f) g), h) and i):
If <u>resale</u> is chosen, describe how the proposed project's resale formula addresses the fair return requirements outlined in the application instructions.
If <u>resale</u> is the chosen option, attach the proposed resale formula in the online application system under T-#9.