Alaska Housing
FINANCE CORPORATION

CONSOLIDATED HOUSING AND COMMUNITY DEVELOPMENT PLAN FOR THE STATE OF ALASKA

FIVE-YEAR PLAN

&

ANNUAL ACTION PLAN

State Fiscal Years 2026-2030

(Federal Fiscal Years 2025-2029)

April 30, 2025

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Executive Summary

The Process

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

1. Describe 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 SFY 2026-2030 Five-Year Consolidated Plan. The Interagency Steering Committee met on January 23, 2025 and provided ongoing input and review of the AAP. A statewide teleconferenced public hearing was held on May 8, 2025 to obtain public comment regarding housing and community development in preparation for drafting the HCD Plan.

The draft SFY 2026 AAP was made available for public review and comment on April 30, 2025 for a minimum of 30 days which ended on May 30, 2025. 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. Public comments on the draft Plan that the State received from April 30 through May 30, 2025 were considered.

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 Dept. of Commerce and Community Development
HOME Administrator	ALASKA	Planning and Program Development/AHFC
ESG Administrator	ALASKA	Planning and Program Development/AHFC
NHTF Administrator	ALASKA	Planning and Program Development/AHFC

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

1. Introduction

Provide a 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 a 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 (AK-500) and one representing the balance of state (AK-501).

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.

Describe 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 submits individual project applications for Permanent Supported Housing (PSH) and Sponsor-Based Rental Assistance (SRA) in both the AK-500 and AK-501 Continuums of Care (CoCs). Throughout the CoC application process, AHFC collaborates with representatives from the CoCs to establish priorities to address the needs of Alaska's homeless. In addition, AHFC collaborates with local and state housing coalitions to identify service gaps 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.

Describe 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 for the AK-501 Continuum of Care (CoC), Alaska Housing Finance Corporation (AHFC) consults with the communities within the CoC to identify gaps in service, implement best practices, and engage with housing and other service partners. Emergency Solutions Grant (ESG) funding is awarded in conjunction with the CoC 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 the CoC's current priorities and goals, 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 and 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 decides its operation and administration.

2. Describe 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 SFY2025 Consolidated 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

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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

-Moving to Work Report 2023
-Alaska Continuum of Care for the Homeless---Homeless Strategy for All Areas Outside of Anchorage
-AHFC---Moving to Work Plan SFY2025
-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 2024 Alaska Housing Market Indicators:

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

-Alaska Supportive Housing Plan
-IAP Medicaid Innovation Accelerator Program

Table 3 – Other local / regional / federal planning efforts

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Summarize citizen participation process and how it impacted 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.

The public hearings held in conjunction with the development of the Plan were advertised extensively on the AHFC website, in statewide and local newspapers and via emails. An overview of the HCD planning process, anticipated timelines for completion and program performance were discussed at the events mentioned below; comments were encouraged. A public hearing and statewide teleconference was held to obtain public input on May 8, 2025. 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
Mental Health Plan

The draft plan was released on April 23, 2025 with public comments accepted through May 23, 2025. All public comments and the State’s responses to the comments are in Appendix E.

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)

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 Department of Labor and Workforce Development, Alaska grew by 2,274 people from 2023 to 2024, an increase of 0.3 percent, based on population estimates released today by the Alaska Department of Labor and Workforce Development. The state's population, which had been below 740,000 since 2018, reached 741,147 on July 1, 2024.

Alaska has lost residents to net migration for 12 straight years, but in recent years the losses have been small enough for the population to grow overall. Last year, 1,163 more people left Alaska than moved in, but the state gained 3,437 residents through natural increase, or births minus deaths. The number of Alaskans aged 65 and older increased 4 percent over the year while the working-age population — ages 18 to 64 — declined by 0.4 percent. The number of children from birth to age 17 decreased by 0.3 percent.

The state's oldest borough was Haines, with a median age of 49.8. The Kusilvak Census Area in western Alaska was youngest at 24.3.
Twenty-one of Alaska's 30 boroughs and census areas lost population over the year, although each loss by area was relatively small. The biggest decline was -196 in the Kodiak Island Borough. The Matanuska-Susitna Borough grew the most (2,059) followed by the Fairbanks North Star Borough (630).

Complete estimates for the state, boroughs/census areas, cities and census-designated places are available here. Also available are estimates for census tracts, school districts and Alaska Native Regional Corporations and estimates by age and sex for each borough and census area and for places with populations of 1,000 or more.

Based on the 2016-2020 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.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	733,351	738,565	1%
Households	250,991	252,536	1%
Median Income	$0.00	$76,114.00	

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	27,400	26,900	39,760	27,985	130,490
Small Family Households	7,860	9,420	15,845	12,565	67,595
Large Family Households	2,210	3,040	5,375	3,325	12,240
Household contains at least one person 62-74 years of age	5,465	5,670	7,235	5,145	27,370
Household contains at least one person age 75 or older	2,425	3,060	3,055	1,490	5,820
Households with one or more children 6 years old or younger	5,415	6,435	9,965	6,290	15,530

Table 5 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	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	1,725	1,025	635	320	3,705	2,070	1,415	1,535	570	5,590
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	385	485	680	345	1,895	305	490	665	265	1,725
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	785	750	1,300	425	3,260	320	450	1,050	800	2,620
Housing cost burden greater than 50% of income (and none of the above problems)	8,865	4,275	1,570	60	14,770	4,980	3,075	2,450	580	11,085
Housing cost burden greater than 30% of income (and none of the above problems)	1,970	4,970	6,880	2,805	16,625	1,455	2,415	4,835	3,720	12,425

	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
Zero/negative Income (and none of the above problems)	530	0	0	0	530	485	0	0	0	485

Table 6 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	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	11,760	6,540	4,190	1,150	23,640	7,670	5,425	5,700	2,215	21,010
Having none of four housing problems	4,085	7,860	14,735	10,540	37,220	2,870	7,075	15,135	14,080	39,160
Household has negative income, but none of the other housing problems	530	0	0	0	530	485	0	0	0	485

Table 7 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	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	4,250	4,335	4,280	12,865	2,060	2,070	3,185	7,315
Large Related	905	775	1,050	2,730	625	585	1,120	2,330
Elderly	2,415	1,250	704	4,369	2,925	2,145	1,770	6,840
Other	5,190	4,045	3,135	12,370	2,265	1,130	1,720	5,115
Total need by income	12,760	10,405	9,169	32,334	7,875	5,930	7,795	21,600

Table 8 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	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	3,570	2,095	1,005	6,670	1,560	1,230	970	3,760
Large Related	710	435	60	1,205	345	280	130	755
Elderly	1,655	275	59	1,989	2,090	975	575	3,640
Other	4,435	1,660	475	6,570	1,830	725	805	3,360
Total need by income	10,370	4,465	1,599	16,434	5,825	3,210	2,480	11,515

Table 9 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	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	1,325	1,220	1,965	725	5,235	720	955	1,550	925	4,150
Multiple, unrelated family households	80	135	165	70	450	250	420	575	260	1,505
Other, non-family households	105	84	120	45	354	8	20	24	4	56
Total need by income	1,510	1,439	2,250	840	6,039	978	1,395	2,149	1,189	5,711

Table 10 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 11 – Crowding Information – 2/2

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

Single person households are in need of housing assistance primarily due to high costs and limited affordable housing options. Seniors, people with disabilities and those with low incomes are particularly vulnerable.

According to the Alaska Commission on Aging, Alaska's senior population has grown tremendously since 2010:

- **Percentage of Total Population**: In 2024, Alaska had 160,906 seniors ages 60+, representing 21.7% of the State's population (741,147). This is up from 14.5% in 2010.
- **60+ Population Increase**: Alaska's 60+ population increased by 77% from 90,876 in 2010 to 160,906 in 2024.
- **Growth in Ages 65+**: Alaska's 65+ population more than doubled between 2010 and 2024, from 54,938 to 107,444.

- **85+ Population Projections**: By 2050, it is expected that Alaska's 85+ population will nearly quadruple, to more than 29,000, representing a 270% increase over 2024. About one in three will experience Alzheimer's and Related Dementias.
- **Regional Growth Across Alaska**: Senior population size increased in all regions, with Southeast Alaska having the highest concentration, where more than one in four residents are ages 60 or older

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

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. 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 is 15.1%. This figure increases with age so the growing senior population will increase the number of Alaskans will experience some form of disability.

Age	# with disability	% of population with a disability
Under 5 years	486.00	1.10%
5 to 17 years	11,067.00	8.60%
18 to 34 years	17,746.00	11.30%
35 to 64 years	40,115.00	14.90%
65 to 74 years	18,798.00	28.40%
75 years and over	17,914.00	51.10%

Source: 2023: ACS 1-Year Estimates Subject Tables.

What are the most common housing problems?

Housing challenges facing Alaskans include a shortage of affordable housing, an aging housing stock, a growing senior population, high construction costs and overcrowding. Understanding housing needs facing Alaskans is the first step toward addressing those needs.

The lack of affordable houing contributes to homelessness. The Alaska Coalition to End Homelessness Estimates there are 3,004 Alaskans experiencing homelessness as of March 31, 2025.

The lack of affordable houing also contributes to workforce recruitment and retention and is more accute in rural areas.

Are any 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.

Describe the 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)). Also discuss the 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.

Specify particular housing characteristics that have been 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)

Assess 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.

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	23,923	5,606	0
White	12,580	3,273	0
Black / African American	836	209	0
Asian	1,208	229	0
American Indian, Alaska Native	6,097	1,473	0
Pacific Islander	267	8	0
Hispanic	1,696	244	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

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	8,886	0
White	11,581	5,372	0
Black / African American	935	446	0
Asian	1,102	443	0
American Indian, Alaska Native	3,507	1,635	0
Pacific Islander	245	37	0
Hispanic	1,560	414	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

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	22,605	24,098	0
White	13,447	15,538	0
Black / African American	690	818	0
Asian	1,727	1,191	0
American Indian, Alaska Native	3,127	3,042	0
Pacific Islander	507	327	0
Hispanic	1,708	1,915	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

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	8,857	21,368	0
White	5,419	14,121	0
Black / African American	437	832	0
Asian	470	1,493	0
American Indian, Alaska Native	1,295	1,982	0
Pacific Islander	54	139	0
Hispanic	384	1,684	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 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%

Discussion

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

Assess 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.

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	20,025	9,492	0
White	10,410	5,396	0
Black / African American	726	324	0
Asian	974	472	0
American Indian, Alaska Native	5,179	2,372	0
Pacific Islander	267	8	0
Hispanic	1,404	549	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

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	11,279	17,643	0
White	6,139	10,785	0
Black / African American	681	705	0
Asian	343	1,205	0
American Indian, Alaska Native	2,510	2,656	0
Pacific Islander	216	62	0
Hispanic	933	1,040	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

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	9,534	37,104	0
White	4,815	24,132	0
Black / African American	147	1,373	0
Asian	881	2,043	0
American Indian, Alaska Native	2,209	3,931	0
Pacific Islander	307	532	0
Hispanic	749	2,865	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

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	2,797	27,389	0
White	1,403	18,111	0
Black / African American	4	1,261	0
Asian	213	1,746	0
American Indian, Alaska Native	851	2,424	0
Pacific Islander	14	179	0
Hispanic	128	1,941	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 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)

Assess 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.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	184,567	41,113	28,053	1,431
White	129,244	26,538	17,224	1,032
Black / African American	5,288	1,495	1,129	38
Asian	8,798	2,581	1,416	59
American Indian, Alaska Native	20,180	4,564	3,835	159
Pacific Islander	1,225	630	308	4
Hispanic	9,968	2,477	2,536	67

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 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)

Are there any 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.

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

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

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your 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 – (Optional)

Introduction

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,238	0	0	0	0	0	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	270	0	0	0	0	0
# of Disabled Families	0	0	256	0	0	0	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	1,238	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	531	0	0	0	0	0	0
Black/African American	0	0	124	0	0	0	0	0	0
Asian	0	0	83	0	0	0	0	0	0
American Indian/Alaska Native	0	0	450	0	0	0	0	0	0
Pacific Islander	0	0	49	0	0	0	0	0	0
Other	0	0	1	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	64	0	0	0	0	0	0
Not Hispanic	0	0	1,173	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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. Alaska operates statewide 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 or high vulnerability are prioritized for services first. The data collected and the service referral lists are managed through the Alaska Homeless Management Information System (AKHMIS).

Per HUD guidelines, AHFC conducts an annual "Point-in-Time" count of homeless persons and housing resources during the last week in January. The winter 2024 count identified 2,686 persons meeting the HUD definition of homeless (persons sleeping in emergency shelters, transitional programs for people experiencing homelessness, and places not meant for human habitation). Based on data collected through the AKHMIS, 15,818 unduplicated individuals were supported with homeless services in calendar year 2024. 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 reports on Bed Nights (counting shelter use by number of occupied beds). 96,153 in FY 2024. This is an increase of 9.83 percent over FY 2023. Shelter utilization continues to climb since the pandemic lows of 2020-2021 but remains slightly lower than pre-pandemic levels.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

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.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

HMIS data for SFY2024 (July 1, 2023, through June 30, 2024) reports **3,412** children under 18, **1,762** transition-aged (18-24) youth receiving services. Additionally, **558** veterans were served throughout the state. The 2024 PIT count reports **191** households with at least one adult and one child experiencing homelessness in January and **79** households with at least one veteran. Increased federal financial assistance through the Supportive Services for Veteran Families and Veterans Affairs Supportive Housing program (VASH) results in fewer homeless veterans and families in Alaskan communities. Alaska had 324 VASH vouchers in use during the January count. **Thirty-two** vouchers support households with at least one veteran and one child in January 2024. In January, there were **103** child-only households in emergency shelters, **75** in transitional housing, and **19** unsheltered.

Homeless Needs Assessment Table: (Based on the 2024 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

Anchorage		
Population	Estimate the # of Persons Experiencing Homelessness o	
	Unsheltered	Sheltered
Persons in Households with Adult(s) and Child(ren)	10	378
Persons in Households with Only Children	0	11
Persons in Households with Only Adults	336	975
Chronically Homeless Individuals	50	343
Chronically Homeless Families	0	47
Veterans	11	59
Unaccompanied Youth	11	130
Persons with HIV	1	7

Balance of State (Rural)		
Population	Estimate the # of Persons Experiencing Homelessness o	
	Unsheltered	Sheltered
Persons in Households with Adult(s) and Child(ren)	0	279
Persons in Households with Only Children	4	10
Persons in Households with Only Adults	129	554
Chronically Homeless Individuals	72	216
Chronically Homeless Families	0	71
Veterans	8	28
Unaccompanied Youth	8	48
Persons with HIV	0	2

In the last five years, the way Alaska supports unhoused families has significantly changed. Emergency Rental Assistance (ERA) reduced evictions from 2020 through 2024. A smaller state and federally funded eviction prevention program continues through the Alaska Court System. Rapid Rehousing programs supported by ERA funds started in multiple rural communities. Noncongregant shelters for medically fragile people became a standard part of Anchorage and Juneau Emergency Cold Weather Shelter plans. These changes have led to better data collection and overall improvement in winter shelters for all Alaskans. The annual PIT and HIC counts reflect those improvements. Outreach workers are recruited to work with homeless youth, families, veterans, and other subpopulations. Volunteers distribute essentials like water and other supplies and work with emergency shelters and transitional housing programs to access data already collected in AKHMIS to reduce the amount of data collected on the actual count.

The 2025 Homeless Survey indicated that approximately 26 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 homelessness are supported through rapid rehousing programs that strive to make homelessness a rare, brief, and one-time experience. For families that cannot access immediate assistance, the costs associated with returning the family to stability increase exponentially the longer the family remains unhoused.

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.

Sixty percent 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 the federal fiscal year 2023. This data is compiled from individual client records submitted to the Alaska HMIS system.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In SFY 2024, 45.1 percent of all participants in AKHMIS self-reported their race as American Indian, Alaska Native, or Indigenous. Caucasian/white was reported at 43.6 percent, Black, African-American, or African was reported at 12.7 percent, Native Hawaiian or Pacific Islander was reported at 6.8 percent, and Hispanic or Latina ethnicity was reported at 6.5 percent. Asian or Asian American was reported to be 2.8 percent, and 2.2 percent chose not to disclose. These totals exceed 100 percent as some individuals reported more than one ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the 2024 Homeless Inventory Count (HIC), AK-501 counted a total of 1,118 emergency and transitional beds. There are 121 units for families (403 beds), and almost all are located at Domestic Violence shelters with restricted eligibility. 37 of the beds are also located in youth shelters limited to those under the age of 22. 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.

Emergency shelter stays are generally limited to 30-60 days, and 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 support 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. Most emergency shelters for the general public turn people out during the day and reopen 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 support started in the shelter and helps to build a firmer foundation for successful placement in permanent housing. Approximately 297 beds are designated transitional housing in the Alaska Continuum. These facilities include 12 spaces for veterans and 42 for youth.

There are an additional 409 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.

Discussion:

2024 Homeless Program Performance Measures

Number of persons who became homeless for the first time. *Defined as the number of individuals who did not have a previous record in the HMIS system within the past 24 months.*	4976 individuals
The average length of time a person remains homeless. *Defined as the average length of stay prior to moving into transitional/permanent supportive housing.*	616.5 days
Percentage of all individuals in HMIS that were successfully placed in housing.	19 %
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, the 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.

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

Introduction

Describe the characteristics of special needs populations in your community:

Special needs populations in Alaska encompass seniors and Alaskans who experience disabilities and diverse challenges. Disabilities can impact areas like learning, communication, and social interaction. These populations include those with intellectual disabilities, developmental delays, autism spectrum disorder (ASD), and learning disabilities, among others. Alaska also experiences a high prevalence of disabilities in certain demographics, including Native Americans and males.

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.

What are the housing and supportive service needs of these populations and how are these needs determined?

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 2025, the office will mark 35 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.

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 $87,000 per year in Alaska and skilled nursing can approach $360,000 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.

B. Persons with Disabilities

The Governor's Council on Disabilities and Special Education identifies 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.

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.

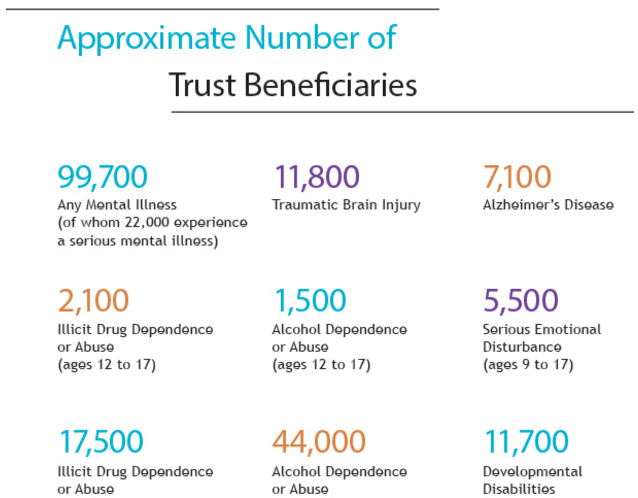
These beneficiaries include:

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:

In order to help support Alaskans who experience disabilities, the Trust focuses on these specific areas:

- Disability Justice
- Mental Health & Addiction Intervention
- Behavioral Health Crisis Response (Crisis Now)
- Beneficiary Employment and Engagement
- Housing and Home & Community Based Services
- Workforce Development
- Early Childhood Intervention & Prevention



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.

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

In 2022, 215 new HIV diagnoses were reported among American Indian/Alaska Native (AI/AN) people, with males accounting for 73.5% of these diagnoses. AI/AN people also reported higher rates of HIV/AIDS diagnoses compared to some other racial/ethnic groups. Within the AI/AN population, a significant portion (66.5%) of new HIV diagnoses were among individuals aged 25-34 and 35-44, with the primary mode of transmission for men being male-to-male sexual contact. Source: Indian Health Service.

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

Describe the 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 318 communities located throughout Alaska. There are also 169 places of interest listed that are not incorporated or considered communities but have a small local population. 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.

Describe the jurisdiction’s need for Public Improvements:

- Local Service Roads
- Boardwalks
- Barge Facilities
- Airports
- Water & Sewer Systems
- Fuel & Gas Distribution Systems
- Electrical Distribution Lines

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 318 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.

Describe the 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 318 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 appropriation. The database contains descriptions, funding level and status for capital appropriations in 318 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 Overview

Housing Market Analysis Overview:

The homeownership and rental markets have slowed since 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 2024 can be found at: https://www.ahfc.us/efficiency/education-and-events/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 25 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	2,013	1%	5,144	6%
1 bedroom	9,360	6%	19,772	22%
2 bedrooms	31,256	19%	34,273	37%
3 or more bedrooms	118,225	74%	32,493	35%
Total	*160,854*	*100%*	*91,682*	*100%*

Table 26 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the 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 398 developments, generating 7,936 units. 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.

Provide an 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 costs also reduce the capacity to build new housing. These issues give Rural Alaskans no choice but to live in substandard, unhealthful, and overcrowded housing.

Describe the 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: 2009	Most Recent Year: 2020	% Change
Median Home Value	250,000	261,900	5%
Median Contract Rent	1,030	1,091	6%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	15,235	16.6%
$500-999	27,790	30.3%
$1,000-1,499	28,810	31.4%
$1,500-1,999	12,510	13.6%
$2,000 or more	7,337	8.0%
Total	***91,682***	***100.0%***

Table 28 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	5,210	No Data
50% HAMFI	16,445	8,320
80% HAMFI	44,640	26,120
100% HAMFI	No Data	44,880
Total	***66,295***	***79,320***

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

HUD publishes the HOME Rental Limits for Alaska by each Borough, below is the link:

https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_AK_2024.pdf

Table 30 – 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. Population has decreased over the last decade while rents have increased.

Increasing rents have made some housing less 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 in 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 your 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.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	37,652	23%	37,682	41%
With two selected Conditions	4,815	3%	4,715	5%
With three selected Conditions	1,570	1%	1,353	1%
With four selected Conditions	83	0%	50	0%
No selected Conditions	116,734	73%	47,882	52%
Total	***160,854***	***100%***	***91,682***	***99%***

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	32,378	20%	16,799	18%
1980-1999	65,875	41%	34,803	38%
1950-1979	57,888	36%	36,843	40%
Before 1950	4,713	3%	3,237	4%
Total	***160,854***	***100%***	***91,682***	***100%***

Table 32 – Year Unit Built

Data Source: 2016-2020 CHAS

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	62,601	39%	40,080	44%
Housing Units build before 1980 with children present	30,135	19%	16,890	18%

Table 33 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units [Data not available]

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 34 - 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.

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

According to the 2016-2020 CHAS data provided above, approximately 102,681 housing units were built prior to 1980 and therefore are at risk of containing Lead-Based Paint. Of those units at risk, 39% and 44% are owner-occupied and Renter-occupied respectively. Approximately 37% of housing in the state, included in the totals above, are also occupied by children.

Discussion:

A 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-30 Homeless Facilities – 91.310(b)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	269	0	46	91	0
Households with Only Adults	520	180	134	403	0
Chronically Homeless Households	0	0	0	149	0
Veterans	0	0	12	160	0
Unaccompanied Youth	32	0	5	1	0

Table 35 - Facilities Targeted to Homeless Persons

Describe 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.

List and describe 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 32 emergency shelter facilities supporting 1,031 beds, 15 transitional housing facilities providing 270 beds, 19 programs providing rapid rehousing services providing 297 beds, and 17 permanent supportive housing facilities providing 439 beds for homeless persons.

Within these facilities, there are 12 beds dedicated to veterans and their families, 135 dedicated to chronic homelessness, 333 dedicated to homeless families, and 24 dedicated to unaccompanied youth.

Each of the 83 homeless housing facilities within the Alaska Continuum provides or connects homeless individuals with supportive services to help them achieve housing stability. These services include case management at varying degrees of intensity based on the individual's needs, housing placement, career services, medical treatment, and connection to income support 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.

To the extent information is available, describe the 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.

Describe 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.

Specify the 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	95	0	6	0	0
Arts, Entertainment, Accommodations	251	0	15	0	0
Construction	134	0	8	0	0
Education and Health Care Services	182	0	11	0	0
Finance, Insurance, and Real Estate	80	0	5	0	0
Information	34	0	2	0	0
Manufacturing	151	0	9	0	0
Other Services	47	0	3	0	0
Professional, Scientific, Management Services	115	0	7	0	0
Public Administration	0	0	0	0	0
Retail Trade	176	0	11	0	0
Transportation and Warehousing	172	0	10	0	0
Wholesale Trade	88	0	5	0	0
Total	1,525	0	--	--	--

Table 36- Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	215,763
Civilian Employed Population 16 years and over	195,257
Unemployment Rate	9.16
Unemployment Rate for Ages 16-24	23.03
Unemployment Rate for Ages 25-65	5.94

Table 37 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	43,785
Farming, fisheries and forestry occupations	7,206
Service	20,012
Sales and office	37,899
Construction, extraction, maintenance and repair	26,195
Production, transportation and material moving	14,133

Table 38 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	152,277	81%
30-59 Minutes	23,278	12%
60 or More Minutes	11,678	6%
Total	***187,233***	***100%***

Table 39 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	6,994	1,692	7,276

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	47,652	5,483	22,559
Some college or Associate's degree	58,792	4,578	17,824
Bachelor's degree or higher	46,972	1,526	8,765

Table 40 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	373	829	800	2,616	3,369
9th to 12th grade, no diploma	5,564	4,278	2,647	5,379	2,641
High school graduate, GED, or alternative	18,355	24,765	16,380	35,450	15,444
Some college, no degree	13,611	18,509	15,357	29,331	15,257
Associate's degree	1,683	5,744	5,661	10,600	3,438
Bachelor's degree	2,111	10,651	9,287	17,677	9,243
Graduate or professional degree	170	3,632	6,415	11,924	6,566

Table 41 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	2,632,950
High school graduate (includes equivalency)	6,903,556
Some college or Associate's degree	8,975,321
Bachelor's degree	8,220,439
Graduate or professional degree	7,597,180

Table 42 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

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

Describe the 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.

Describe any 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 – Approximately 54,571 persons residing in Alaska are immigrants, refugees or asylum seekers which is. 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 - State budget reductions 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.

Describe current workforce training initiatives supported by the state. Describe 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.

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.

Describe any 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

Are there areas where households with multiple housing problems are concentrated?

(include a definition of "concentration")

Concentration is defined as a gathering of people or things. In Alaska, housing problems are concentrated in rural areas that have a concentration of overcrowding, lack of basic infrastructure and affordable housing along with a concentration of people with low incomes.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include 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.

What are the 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.

Are there any community assets in these areas/neighborhoods?

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

Are there 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.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband needs for low-income Alaskans include connecting households to job opportunities and boosting employment.

The Alaska Broadband Office (ABO) was created on August 9, 2022, when Governor Dunleavy signed Alaska House Bill 363 into law. The State of Alaska had been engaged in broadband work for several years, most recently highlighted through efforts of the Governor's Task Force on Broadband in their Final Report issued in November of 2021. Formal broadband efforts were then transferred to the Commissioner's Office in the Department of Commerce, Community and Economic Development.

The Alaska Broadband Office oversees the State of Alaska's efforts to ensure all Alaskans have high quality, affordable internet. This will be done through two federal programs: the Digital Equity Act (DE) and the Broadband Equity Access and Deployment (BEAD) Program. These programs, established under the Infrastructure Investment and Jobs Act (IIJA) passed by Congress in November 2021, allocate funds to expand broadband access for underserved and unserved communities in Alaska.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Increased competition can help reduce the cost for broadband internet as companies compete for customers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Alaska is the largest state in the United States, accounting for about 20% of the total area of the United States and more than twice the land area of Texas. Alaska includes lands on both sides of the Arctic Circle, which makes the United States an Arctic nation. The state spans a wide range of climatic and ecological conditions that include rainforests, glaciers, boreal forest, tundra, peatlands, and meadows. Alaska contains 16 national wildlife refuges spanning 76 million acres and hosts 60% of the total area managed by the National Park Service, including the largest U.S. National Park (Wrangell-St. Elias with 13.2 million acres).

There are several key natural hazards associated with climate change in Alaska:

- Warming in Alaska is already thawing permafrost, decreasing Arctic Sea ice, changing ecosystems, and threatening the traditional livelihoods of native Alaskans.
- Extensive permafrost thaw is expected by the end of this century, increasing the risk of infrastructure damage.
- Arctic sea ice is projected to continue to decline, with nearly ice-free periods possible by mid-century.
- Changes are expected in the extent, location, and productivity of critical marine and terrestrial habitat for fish and wildlife.
- Native Alaskans are expected to experience declining availability of traditional foods and reduced access to sea ice hunting grounds.

Source: United States Environmental Protection Agency

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Based on the EPA's report Climate Change and Social Vulnerability in the United States: A Focus on Six Impacts related to disproportion rate risks of climate change to low-income individuals, there are disproportionate risks to socially vulnerable populations (defined based on age, income, education, race, and ethnicity) associated with six impact categories:

- Air Quality and Health;
- Extreme Temperature and Health;
- Extreme Temperature and Labor;
- Coastal Flooding and Traffic;
- Coastal Flooding and Property; and
- Inland Flooding and Property.

Risks are calculated for each socially vulnerable group relative to its "reference population" (all individuals outside of each group) for scenarios with 2°C of global warming of 50 cm of sea level rise. The estimated risks are based on current demographic distributions in the contiguous United States. The report finds that low-income individuals are more likely than their reference population to currently live in areas with:

- the highest increases in childhood asthma diagnoses from climate-driven changes in PM2.5;
- the highest percentage of land lost to inundation;
- the highest increases in mortality rates due to climate-driven changes in extreme temperatures;
- the highest rates of labor hour losses for weather-exposed workers due to extreme temperatures.

Source:https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability_september-2021_508.pdf

Strategic Plan

SP-05 Overview

Strategic Plan 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)

Geographic Area

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.

Table 43 - 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 2020, 2021, 2022 and 2023. 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 Needs

Table 44 – Priority Needs Summary

Priority Need	Population	Geographic Areas	Priority Level	Associated Goal
Outreach	Unsheltered Persons Chronic Homeless	Balance of State	Medium	☒Reduce & Prevent homelessness
Emergency Shelter and Transitional Housing	Unsheltered Persons Families Low/Extremely Low Income Veterans	Balance of State	High	☒Reduce & Prevent Homelessness
Rapid Re-Housing	Unsheltered Persons Families Families with Children Low/Extremely Low Income Veterans	Balance of State	High	☒Reduce & Prevent Homelessness
Permanent Supportive Housing	Unsheltered Persons Mentally Ill Chronic Substance Abuse Veterans	Balance of State	High	☒Reduce & Prevent homelessness
Homeless Prevention	Low/Extremely Low Income	Balance of State	High	☒Reduce & Prevent homelessness

	Families with Children Veterans			
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 Personnel, Construction Laborers, Construction Supply	Rural Alaskan Communities	High	Community Development
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	Balance of State	High	Provide Decent Housing

	Low/Extremely low Income			
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

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 a reasonable supply of units to make TBRA a viable housing strategy at small scale. 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	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 45 – Influence of Market Conditions

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

Introduction

This table will be updated when state and federal budget numbers are released.

Anticipated Resources

Program Name	Program Type	Anticipated Funding		
		Federal	State	Total
CDBG	HUD - Community Development Block Grant Program	$2,677,355.00	$60,000.00	$2,677,355.00
RHP	HUD - Recovery Housing Program	$1,100,702.00		$1,100,702.00
Energy Efficiency Research	Cold Climate Housing Research Center Grant		$500,000.00	$500,000.00
Energy Programs	Weatherization Assistance and Home Energy Rebates		$25,500,000.00	$25,500,000.00
ESG	HUD - Emergency Solutions Grant Program	$236,091.00		$236,091.00
Federal and Other Competitive Grants	Matching Funds for Federal Grant Programs		$7,500,000.00	$7,500,000.00
HOME	Rehab, new const, rental and homebuyer assistance	$3,000,000.00	$750,000.00	$3,000,000.00
Homeless Assistance Program	Funding For Homeless Programs and Prevention		$8,100,000.00	$8,100,000.00
National Housing Trust Fund	Build Affordable rental housing for Extremely low-inc	$3,144,833.37		$3,144,833.37
Senior Citizen Housing Development Fund	Senior Housing Rehabilitation and Construction		$3,000,000.00	$3,000,000.00
Supplemental Housing Development Program	Rural Housing Infrastructure Improvements and Rehab.		$4,000,000.00	$4,000,000.00
Teacher, Health, and Public Safety Housing	Rental Housing for Teachers, Health Prof, Public Safety		$10,000,000.00	$10,000,000.00
Empowering Choice Housing Program	Rental Assistance for Persons Displaced due to Domestic Violence		$1,500,000.00	$1,500,000.00
Total Grants:		**$10,158,981.37**	**$60,910,000.00**	**$70,258,981.37**

Table 46 - Anticipated Resources

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

Affordable Housing is 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. NHTF

b. 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.

c. 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.

If appropriate, describe 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)

Explain the 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 47 - 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 48 - Homeless Prevention Services Summary

Describe the extent to which 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.

Describe the 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.

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.

Provide a 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)

Goals Summary Information

<table>
<tr><th>GOAL</th><th>Category</th><th>Geographic Area</th><th>Addressed Need</th><th>Funding</th></tr>
<tr><td rowspan="4">Provide Decent Housing</td><td>Affordable Housing</td><td>Balance of State</td><td>-Rental Assistance

-Production of new rental and homeownership units

-Acquisition of existing homeownership units</td><td>HOME Investments Partnership Program allocation $15,000,000

National Housing Trust Fund allocation $15,000,000</td></tr>
<tr><td>Start Year 2026</td><td>End Year 2030</td><td></td><td></td></tr>
<tr><td colspan="4">Description: Funds will be used to provide rental assistance and production or acquisition of decent and affordable housing units for rental and homeownership.</td></tr>
<tr><td colspan="4">Goal Outcome Indicator: Unit or Measure Quantity

Rental Assistance Vouchers 150

Rental Housing Units 40

Production of new homeownership units Units 50

Acquisition of existing homeownership units Units 100</td></tr>
</table>

<table>
<tr><td rowspan="5">Reduce and Prevent Homelessness</td><td>Category</td><td>Geographic Area</td><td>Addressed Need</td><td>Funding</td></tr>
<tr><td>Homeless</td><td>Balance of State</td><td>Outreach, Emergency Shelter & Transitional Housing, Rapid Re-housing, Permanent supportive Housing, homeless Prevention</td><td>$1,150,000
($230,000/year)</td></tr>
<tr><td>Start Year 2026</td><td>End Year 2030</td><td>Objective: To Reduce and Prevent Homelessness</td><td>Outcome: Reduce and Prevent Homelessness</td></tr>
<tr><td colspan="4">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.</td></tr>
<tr><td colspan="4">Goal Outcome Indicator
Outreach
Unit of Measure
Alaska Housing Locator and Alaska 211
Quantification</td></tr>
</table>

	Increased Reporting **Goal Outcome Indicator** Emergency Shelter & Transitional Housing **Unit of Measure** PIT/HIC **Quantification** Reduction in # of Unsheltered & No Net Loss of Beds **Goal Outcome Indicator** Permanent Supportive Housing Rapid Re-housing **Unit of Measure** HMIS & APR Reports **Quantification** ES Average Length of stay is 2 months or less & 80% exiting TH for permanent housing **Goal Outcome Indicator** Homeless Prevention **Unit of Measure** HMIS AHAR Reports

<table>
<tr><td></td><td colspan="4">Quantification

Reduce % of persons discharged into homelessness from institutions. Increase # of persons assisted with prevention funds.</td></tr>
<tr><td rowspan="7">Community Development</td><td>Category</td><td>Geographic Area</td><td>Addressed Need</td><td>Funding</td></tr>
<tr><td>Non-housing Community Development</td><td>Balance of State</td><td>Public Facilities & Improvements</td><td>3.1 Million/Year</td></tr>
<tr><td>Start Year 2026</td><td></td><td>End Year 2030</td><td></td></tr>
<tr><td colspan="4">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.</td></tr>
<tr><td colspan="4">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.</td></tr>
<tr><td>Geographic Area</td><td colspan="2">Addressed Need</td><td>Funding</td></tr>
<tr><td>Balance of State</td><td colspan="2">Public Facilities & Improvements</td><td>3.1 Million/year</td></tr>
</table>

	Goal Outcome Indicator	**Unit or Measure**	**Quantity**
	Create Suitable Living Environment	Communities	17-25

Table 49 – 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 91.315(b)(2)

Outcome/Objective Specific Annual Objectives	Population Benefitted	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
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.	2025	30/30		
			2026	30/30		
			2027	30/30		
			2028	30/30		
			2029	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	2025	8/8		
			2026	8/8		
			2027	8/8		
			2028	8/8		
			2029	8/8		
		MULTI-YEAR GOAL		**40/40**		
Acquisition of Existing Homeownership units						
Home Opportunity Program and	Moderate Income		2025	20/20		
			2026	20/20		

Creating opportunities for home ownership through education, financial assistance		Number of homebuyers receiving assistance.	2027	20/20		
			2028	20/20		
			2029	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.	2025	10/10		
			2026	10/10		
	Low Income		2027	10/10		
			2028	10/10		
	Moderate Income		2029	10/10		
		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)

N/A

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?

N/A

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 and NHTF 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 fine 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 in conducting 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.

AHFC received $1.65 million in funding for the Rural Youth Homeless Demonstration (YHDP). This funding is dedicated to increasing access to emergency shelter and transitional housing for youth and increasing vocational and educational opportunities, with special emphasis on developing independent living skills. This funding is incorporated into the AK-501 Balance of State Continuum of Care and is renewed annually.

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 and 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, through its partners may provide housing stabilization resources and TBRA to literally homeless households. This will be a continuation of AHFC Housing Stabilization program only at a smaller scale and for the highest need populations.

Rural Youth Homeless Demonstration Projects support developing 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 them 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), which 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 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 who endeavor to ensure that homeless persons receive assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs. The State will also coordinate through local housing coalitions and the Alaska Coalition on Housing & Homelessness to support 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 (μg/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.

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.

How are 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

Describe the 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 & NHTF 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 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 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.

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

Introduction

The State anticipates that there will be approximately $10 million in federal funds and $23 million in State funds for a total of approximately $33 million available for programs that affect beneficiaries statewide. The Annual Funding Plan for Housing Table, reflects anticipated funding levels for SFY2026 (July 1, 2025 through June 30, 2026), and covers all areas of Alaska outside of Anchorage. The state funding indicated in the funding table reflects the amounts in the Governor's SFY2026 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 SFY2026 Annual Action Plan. Changes in the price of crude oil around the country may affect the funding allocations for various state programs administered by AHFC.

Anticipated Resource -Placeholder table until SFY 2026 funding is announced

		Anticipated Funding		
Program Name	**Program Type**	**Federal**	**State**	**Total**
CDBG	HUD - Community Development Block Grant Program	$2,677,355.00	$60,000.00	$2,677,355.00
RHP	HUD - Recovery Housing Program	$1,100,702.00		$1,100,702.00
Energy Efficiency Research	Cold Climate Housing Research Center Grant		$500,000.00	$500,000.00
Energy Programs	Weatherization Assistance and Home Energy Rebates		$25,500,000.00	$25,500,000.00
ESG	HUD - Emergency Solutions Grant Program	$236,091.00		$236,091.00
Federal and Other Competitive Grants	Matching Funds for Federal Grant Programs		$7,500,000.00	$7,500,000.00
HOME	Rehab, new const, rental and homebuyer assistance	$3,000,000.00	$750,000.00	$3,000,000.00
Homeless Assistance Program	Funding For Homeless Programs and Prevention		$8,100,000.00	$8,100,000.00
National Housing Trust Fund	Build Affordable rental housing for Extremely low-inc	$3,144,833.37		$3,144,833.37
Senior Citizen Housing Development Fund	Senior Housing Rehabilitation and Construction		$3,000,000.00	$3,000,000.00
Supplemental Housing Development Program	Rural Housing Infrastructure Improvements and Rehab.		$4,000,000.00	$4,000,000.00
Teacher, Health, and Public Safety Housing	Rental Housing for Teachers, Health Prof, Public Safety		$10,000,000.00	$10,000,000.00
Empowering Choice Housing Program	Rental Assistance for Persons Displaced due to Domestic Violence		$1,500,000.00	$1,500,000.00
Total Grants:		**$10,158,981.37**	**$60,910,000.00**	**$70,258,981.37**

Table 50 - Expected Resources – Priority Table

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

Affordable Housing is a 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 and NHTF 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 and NHTFrental 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 FFY2026 allocation of the National Housing Trust Fund to the GOAL program.

b. The SFY2026 (FFY 2025) 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. 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.

f. CDBG-DR: The State of Alaska, Department of Commerce, Community, and Economic Development (DCCED) do not have a match requirement. DCCED emphasizes leveraging other funding sources for the development of new affordable housing opportunity.

If appropriate, describe 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.

Annual Goals and Objectives

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

Goals Summary Information

<table>
<tr><th>GOAL</th><th>Category</th><th>Geographic Area</th><th>Addressed Need</th><th>Funding</th></tr>
<tr><td rowspan="4">Provide Decent

Housing</td><td>Affordable Housing</td><td>Balance of State</td><td>-Rental Assistance

-Production of rental housing units

-Production of New Homeownership Units

-Acquisition of existing Homeownership units</td><td>HOME Investment Partnership Program allocation

$3,000,000

National Housing Trust Fund allocation

$3,000,000</td></tr>
<tr><td colspan="4">Fiscal Year 2025 – July 1, 2025 to June 30, 2026</td></tr>
<tr><td colspan="4">Description: Funds will be used to provide rental assistance and production or acquisition of decent and affordable housing for rental and homeownership.</td></tr>
<tr><td colspan="2">Goal Outcome Indicator:</td><td>Unit of Measure:</td><td>Quantity:</td></tr>
</table>

	Rental Assistance	TBRA* Vouchers *Tenant Based Rental Assistance	30	
	Rental Housing	Units	8	
	Production of new homeownership units	Units	10	
	Direct Financial Assistance to homeownership units	Units	20	
Reduce and Prevent Homeless ness	**Category**	**Geographic Area**	**Addressed Need**	**Funding**
	Homeless	Balance of State	Emergency Shelter & Transitional Housing, Rapid Re-housing, Permanent supportive Housing, homeless Prevention	Emergency Solutions Grant $236,101
	Fiscal Year 2025 – July 1, 2025 to June 30, 2026		**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.
	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 **Goal Outcome Indicator** Permanent Supportive Housing Rapid Re-housing **Unit of Measure** HMIS & APR Reports

<table>
<tr><td></td><td colspan="4">Quantification

ES Average Length of stay is 2 months or less & 80% exiting TH for permanent housing

Goal Outcome Indicator

Homeless Prevention

Unit of Measure

HMIS STELLA Reports

Quantification

Reduce % of persons discharged into homelessness from institutions. Increase # of persons assisted with prevention funds.</td></tr>
<tr><td rowspan="4">Develop Community</td><th>Category</th><th>Geographic Area</th><th>Addressed Need</th><th>Funding</th></tr>
<tr><td></td><td>Balance of State</td><td>Public Facilities

& Improvements</td><td>Community Development Block Grant

$3,000,000</td></tr>
<tr><td colspan="2">Fiscal Year 2025 – July 1, 2025 to June 30, 2026</td><td colspan="2"></td></tr>
<tr><td colspan="4">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.</td></tr>
</table>

<table>
<tr><td rowspan="2"></td><td colspan="4"></td></tr>
<tr><td colspan="4">Goal Outcome Indicator Unit or Measure Quantity
Create Suitable
Living Environment Communities 4-5</td></tr>
<tr><td rowspan="4">Develop Communit y</td><td>Category</td><td>Develop Community</td><td>Category</td><td>Develop Community</td></tr>
<tr><td colspan="2">Fiscal Year 2024 – July 1, 2024, to June 30, 2025</td><td colspan="2"></td></tr>
<tr><td colspan="4">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.</td></tr>
<tr><td colspan="4">Goal Outcome Indicator Unit or Measure Quantity
Create Suitable
Living Environment Communities 4-5</td></tr>
<tr><td></td><td>Category</td><td>Geographic Area</td><td>Addressed Need</td><td>Funding</td></tr>
</table>

Disaster Recovery		Eligible jurisdiction of: Municipality of Anchorage, Kenai Peninsula Borough, and Matanuska – Susitna Borough	Production of new rental housing units	Community Development Block Grant-Disaster Recovery $33,356,000
	Fiscal Year 2024 – July 1, 2025, to June 30, 2026			
	Description: Funds will be used for new infrastructure of affordable housing, replacement housing, homeowner recovery program, structural analysis and retrofit program, and planning with the three eligible jurisdictions with high proportions of low-and moderate-income persons. 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.			
	Goal Outcome Indicator / **Unit or Measure** / **Quantity** Production of new units / Units / Estimated 100			
	Category	**Geographic Area**	**Addressed Need**	**Funding**
Disaster Recovery		Eligible jurisdiction of:	Rental Assistance, Relocation, Housing	Community Development Block Grant –

		Municipality of Anchorage	Assistance, Down Payment Assistance, Homeownership Assistance	Disaster Recovery $2,500,000
	Fiscal Year 2024 – July 1, 2025, to June 30, 2026			
	Description: Funds will be used for Forest Park Optional Relocation Assistance program to include manufacture housing unit relocation reimbursement, housing assistance, down payment assistance for a new type I/II manufactured housing unit, homeownership assistance, fixed residential moving costs, clearance, and demolition.			
	Goal Outcome Indicator / **Unit or Measure** / **Quantity** Create Suitable Living Environment / Units / Estimated 24			

Table 51 – Goals Summary

Outcome/Objective Specific Annual Objectives	Population Benefitted	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
Rental Assistance						
	Low Income		2026	30		

Tenant Based Rental Assistance: Improving the availability of affordable housing options through rental subsidies. 20% of beneficiaries are very-low Income		Number of tenant households receiving rental assistance.	2027	30		
			2028	30		
			2029	30		
			2030	30		
		MULTI-YEAR GOAL		**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	2026	10		
			2027	10		
			2028	10		
			2029	10		
			2030	10		
		MULTI-YEAR GOAL		**50**		
Acquisition of Existing Homeownership units						
Home Opportunity Program and Creating opportunities for home ownership through education, financial assistance	Moderate Income	Number of homebuyers receiving assistance.	2026	20		
			2027	20		
			2028	20		
			2029	20		
			2030	20		

		MULTI-YEAR GOAL		200		
Production of Homeownership Units						
Homeownership Dev. Program: Creating affordable housing through assistance with the cost of development.		Number of homeowner units developed.	2026	10		
			2027	10		
	Low Income		2028	10		
			2029	10		
	Moderate Income		2030	10		
		MULTI-YEAR GOAL		50		

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Funding Allocation Priorities

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

Table 52 – Funding Allocation Priorities

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 up to $550,000.00 may 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 up to $550,000. If a subgrant is executed the remaining NHTF will be administered for the area of Alaska outside of Anchorage consistent with the participating jurisdictional boundaries of the HOME program. If a subgrant is not executed NHTF funds will be available to projects in the MOA. 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.

<u>HOME:</u> Based on an assessment of projected growth in the need for rental housing and rental assistance for low-income and more vulnerable households.

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. In SFY2026 (FFY2025), up to $600,000 in HOME funding for TBRA will be allocated.

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.

<u>ESG</u>: 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.

<u>CDBG</u>: 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.

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 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.

How will the proposed distribution of funds will 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 new 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:

Distribution Methods

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; Strengthen 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 SFY2026 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 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 2024 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 2026-2030 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.

HOME funds are available to local governments, non-profit and for profit organizations, and regional housing authorities in the form of grants or zero interest loans. Notices of Funding Availability (NOFA) are published state wide in newspapers and distributed by AHFC email list serve. NOFAs are also available on the program's individual website and the AHFC central notice page at the following link https://www.ahfc.us/about-us/notices/funding-availability. Application processes vary between funding programs and usually include a registration phase before the application phase.

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.

The application process is competitive for each program through a Notice of Funding Availability (NOFA). Application packages are available at the office of the jurisdiction (4300 Boniface Parkway, Anchorage, AK 99504) or on the jurisdiction's Web site: www.ahfc.us.

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 the per unit subsidy limit
  - Units funded within close proximity to public services and facilities
- Rental Development (RD) – none
  - Units funded and income targeting level

EMERGENCY SOLUTIONS GRANT (ESG)

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 SFY2026 is $236,091. ESG funds will be awarded on a competitive basis to units of local government and non-profit organizations.

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 576.2.

Program participants in the "at-risk of homelessness" category must also have incomes below 30% of the area median income to qualify for ESG assistance or below 50% of the area medium income for ESG-CV funds. 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.

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 60% of the state's annual award or the shelter baseline established in 2010 as required under the HEARTH Act. The remainder of the 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 2026 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 the relationship of the proposed activities to achieving the goals of state & local homeless plans. Other ranking factors include the local coordinated entry 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 are 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

20HH/50PP: households/persons stabilized with rent/utility through Homeless Prevention

40HH/100pp: households/persons receiving case management through 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 to meet one of four eligible national objectives: housing, benefit to low- and moderate-income person, aid in the prevention and elimination of slum and blight, and meet an urgent need. 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 competitive grants are single-purpose project grants; maximum of $850,000 per community.\

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

Any Alaskan municipal government (except Municipality of 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.

The Infrastructure Investment and Jobs Act established the Buy America Preference of all iron, steel, manufactured products, and construction materials used in infrastructure projects must be produced in the United States. As HUD provides guidance for implementation of Build America, Buy America (BABA) Act for projects with federal financial assistance greater than $250,000 for construction, alteration, or repair using iron or steel, the CDBG grant will incorporate BABA information for all infrastructure projects that include iron and steel.

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

Applicants for CDBG funds must meet a national objective, show project will use funds only for eligible expenditures, and satisfy all citizen participation requirements.

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

In each application cycle, DCCED sends a letter to all municipalities in the state, including those with over 51% low- to moderate-income populations, notifying them of the application deadline and providing instructions on how to access the application manual and materials. This information is also available on the DCCED website. Hard copies can be requested from DCCED, and electronic copies are accessible online at:

https://www.commerce.alaska.gov/web/dcra/GrantsSection/CommunityDevelopmentBlockGrants.aspx

How resources will be allocated among funding categories N/A

Threshold factors and grant size limits.

Grants are capped at $850,000 or less. Threshold factors include but are not limited to: demonstrating a benefit to low- to moderate-income persons, meeting federal public participation requirements, application by an eligible municipality, provisions of all requested application materials, and substantial completion of previous CDBG-funded projects.

Recaptured funds are unspent funds that DCCED recovers from grantees when it is evident 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 current grantees who demonstrate a need for additional funds (up to the 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 120% of the applicable project cost. 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 – (Optional)

Introduction:

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: $3,144,833
	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, 2026
	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: · 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, 2026
	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: $350,000
	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 $350,000 SFY2026 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, 2026
	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 (40) 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 (30) 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: $750,000
	Description	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. Priority Populations Category: Individuals who are homeless or at-risk of homelessness who are at or below 50 percent of area median income and are: 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 Families assisted through these provisions must also pursue any available rental assistance in their community. 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.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that roughly thirty (30) households will be assisted during the reporting period.

	Location Description	Statewide
	Planned Activities	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. 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.
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	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. *Rental Housing Development (RHD).
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist up to four (4) CHDOs* *Community Development Organizations (CHDO)
	Location Description	Statewide

6	Project Name	Emergency Solutions Grant
	Target Area	Balance of State
	Goals Supported	Reduce and Prevent Homeless
	Needs Addressed	Homeless Special Needs Emergency Shelter & Transitional Housing Rapid Re-housing Permanent supportive Housing, Homeless Prevention
	Funding	ESG: $236,091
	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.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	1,500 unduplicated persons through ES-operations 10HH/25PP: homeless households/persons moving to permanent housing through –Homeless Assistance 20HH/50PP: households/persons stabilized with rent/utility through Homeless Prevention 40HH/100PP: households/persons receiving case management through RRH/HP Case Management
	Location Description	Balance of State
	Planned Activities	Pending competitive awards rounds
7	Project Name	CDBG
	Target Area	Balance of State
	Goals Supported	Community Development – Improve Public Infrastructure
	Needs Addressed	Improve Public Facilities

	Funding	CDBG: $2,677,355
	Description	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.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	The 2026 goal is to benefit approximately 700 low- to moderate-income individuals statewide.
	Location Description	Rural Alaska
8	Project Name	Community Development Block Grant - Coronavirus (CDBG-CV)
	Target Area	Balance of State
	Goals Supported	Community Development
	Needs Addressed	Public Improvement Public Facilities Public Service
	Funding	CDBG-CV: $5,704,808
	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-CV competitive grants are single-purpose project grants; maximum of $850,000 per community.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	5-8 municipalities with approximately 100 households. Remaining CDBG-CV funds will be directed to the Municipality of Anchorage to expand support for public services to operate non-congregate emergency shelter(s) to prevent, prepare for, and respond to COVID-19 and future public health emergencies.

9	Project Name	Community Development Block Grant – Disaster Recovery (CDBG-DR)
	Target Area	CDBG-DR eligible jurisdiction
	Goals Supported	Provide rental units constructed
	Needs Addressed	Expand affordable housing
	Funding	CDBG: $35,856,000
	Description	The CDBG-DR funds will develop new infrastructure of affordable housing, replacement housing, homeowner recovery program, structural analysis and retrofit program, and planning with the three eligible jurisdictions with high proportions of low-and moderate-income persons.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	Production of new units estimated 100
	Location Description	Within eligible jurisdiction

Table 53 – Project Information

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

The main three obstacles that complicate the process of addressing underserved 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. 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.

The newly implemented Build America Buy America (BABA) is anticipated to increase building material costs along with cost increases associated with tariffs.

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 2021, 2022, 2023, and 2024. 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 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	23
Rehab of Existing Units	15
Acquisition of Existing Units	40
Total	143

Table 55 - 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 historic production data and assumptions for leverage funding, the numbers reported in tables 58 and 59 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 SFY2026, 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.

<u>Community Housing Development Organizations (CHDOs) Development Activities</u>

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 SFY2026 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 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 at https://www.ahfc.us/tenants/resources/mtw-plans-and-reports as well as HUD's Moving to Work website at:

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/tenants/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 the Resident Advisory Board (RAB). 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 facilities management 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), and Housing Choice Voucher (HCV) programs.

AHFC's Jumpstart Program provides support to residents in achieving their homeownership objectives through goal setting, savings match, and connections to community homeownership education and resources.

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.

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). Moving To Work 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://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw

Please also visit the AHFC website to view the full text of the FY2025 Moving to Work Program Annual Plan at: https://www.ahfc.us/tenants/resources/mtw-plans-and-reports .

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 Continuums 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.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Alaska Housing Finance Corporation will continue to assist local homeless coalitions by providing outreach and addressing immediate needs. The Alaska Coalition on Housing and Homelessness oversees the Point-In-Time Count, an annual outreach activity to homeless persons, and the annual day of advocacy, providing essential skill development and advocacy on behalf of the organizations relying on grant funds to maintain services for homeless households. 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: The annual 2-1-1 report was submitted to AHFC by United Way of Anchorage, and the data usage reports were for the Housing Locator.

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: 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 that individuals and families experience homelessness. Goal: ES- maintain average length of stay at 3 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), which 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 before discharge. Resources targeting persons leaving state custody such as HOME TBRA vouchers and assisted living facilities will be utilized and 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: LSA 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 with local coalitions from communities in the AK-501 Balance of State CoC area, and the Alaska Coalition on Housing and the Homeless to support programs that more effectively connect homeless persons to those support connections. Goal: 30% of persons in Transitional Housing (TH) / Permanent Supportive Housing (PSH) programs are employed at the end of the program year, and

65% of persons in TH/PSH receive non-cash (mainstream) support at the end of the 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 it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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:

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

Rural Professional 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 RPH, funding is available for the acquisition, rehabilitation, and/or new construction of dedicated housing for eligible professionals in rural Alaska.

Thirty-four 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 four Alaska communities. The 2025 grants from Alaska Housing Finance Corporation were approved by the legislature and governor in a prior capital budget. The 2025 awards total $6 million and are expected to generate approximately $11 million in statewide economic impact.

AHFC solicited applications for the SFY 2025 RPH Application Round in the fall of 2024. Applicants submitted their proposals to AHFC through a web-based application. Subject to Legislative Appropriation, AHFC announced the SFY 2025 RPH Awards in November of 2024.

SFY 2025 Teacher, Health Professional, and Public Safety Housing Grant Program

Project	Applicant	Total Award Amount	Grant Portion	Loan Portion
*Toksook Bay Professional Housing	Rural Cap	$ 520,000	$309,571	$210,429
Minto Teacher Duplex Renovation	Yukon Koyukuk School District	$ 700,000	$ 700,000	$ 0

VPSO & Safe House Duplex	Native Village of Fort Yukon	$ 700,000	$ 700,000	$ 0
*Shageluk City Professional Housing	Shageluk City Council	$ 700,000	$ 172,714	$ 527,286
Galena Collaborative Housing Project	Louden Tribe	$ 700,000	$ 700,000	$0
BBBSD Teacher Housing	Bristol Bay Borough School District	$ 684,250	$ 464,507	$ 219,743
TCC Four plex Renovations	Tanana Chiefs Conference	$ 700,000	$ 407,864	$ 292,136
SFY 2025 Noatak	Northwest Arctic Borough School District	$ 700,000	$ 700,000	$0
*SFY 2025 Noatak Unit #2	Northwest Arctic Borough School District	$595,750	$595,750	$0

Since program inception in SFY 2004, the Rural Professional Housing Grant Program has funded the construction or rehabilitation of 529 housing units, totaling $163 million in total production.

Actions planned to reduce lead-based paint hazards

Alaska 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 paint 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

Program Specific Requirements

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 at least 70% of 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 for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are 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. 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 SFY2024 Balance of State.

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

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

The Emergency Solutions Grant (ESG) program operates under the Interim Rule issued on December 5, 2011, updated April 1, 2017. 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.

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 the 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.

<u>Written Standards</u>

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 written standards for providing ESG assistance and apply them consistently within the sub-recipients program. This approach is consistent with the Alaska HCD Plan's guiding principles, which support local strategies for determining unmet needs and targeting resources. All written standards and policy requirements are included in the State of Alaska’s Emergency Solutions Grant Policies and Procedures. Each subrecipient will be required to verify that their internal policies and procedures are in compliance with the State manual in the following areas:

A. Standard policies and procedures for evaluating individuals’ and families’ eligibility for assistance under ESG;
B. Standards for targeting and providing essential services related to street outreach;
C. Policies and procedures for admission, diversion, referral and discharge by emergency shelters assisted under ESG, including standards regarding length of stay, if any, and safeguards to meet the safety and shelter needs of special populations, e.g. victims of domestic violence, dating violence, sexual assault, and stalking; and individuals and families who have the highest barriers to housing and are likely to be homeless the longest;
D. Policies and procedures for assessing, prioritizing, and reassessing individuals’ and families’ needs for essential services related to emergency shelter;
E. Policies and procedures for coordination among emergency shelter providers, homeless prevention, and rapid re-housing assistance providers, other homeless assistance providers; and mainstream service and housing providers;
F. Policies and procedures 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;

G. Standards for determining what percentage or amount of rent and utilities costs each program participant must pay while receiving homeless prevention or rapid re-housing assistance;
H. 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; and
I. 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 number of months the program participant receives 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.

2. 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.

The Alaska Coalition on Housing and Homelessness is the governing body for the Balance of State Continuum of Care (AK-501). The Coalition has an established Coordinated Entry Committee to regularly review policies and procedures, data collection, and related practices.

The Alaska Coalition on Housing and Homelessness has identified the following goals for the

Alaska Balance of State Coordinated Entry System:

- The intake, assessment, and referral process will be easy on the client and provide quick and seamless entry into homelessness services.
- Individuals and families will be referred to the most appropriate resource(s) for their situation.
- The Coordinated Entry System will prevent service duplication by streamlining decision-making processes and increasing the ability to monitor the overall homeless resource system effectively.
- The Coordinated Entry System will reduce the average length of homelessness for clients.
- The process will improve communication and coordination among service provider agencies by utilizing a shared systemic and client-centered approach to crisis response and resource allocation.
- The Coordinated Entry System will be data-driven and data-responsive.

3. Identify the process for making sub-awards and describe how the ESG allocation available to

private nonprofit organizations (including community and faith-based organizations).

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

5. Describe performance standards for evaluating ESG.

Housing Trust Fund (HTF)
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 120% of the applicable project cost standards as published in the State's current Qualified Allocation Plan. 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.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** AHFC Public Housing Data
	List the name of the organization or individual who originated the data set. Alaska Housing Finance Corporation
	Provide a brief summary of the data set. This data set is a modification of the CHAS data provided by the IDIS template to reflect the numbers outside of Anchorage for the Public Housing programs.
	What was the purpose for developing this data set? This data set is a modification of the CHAS data provided by the IDIS template to reflect the numbers outside of Anchorage for the Public Housing programs.
	Provide the year (and optionally month, or month and day) for when the data was collected. This data was taken from the CHAS data provided by IDIS in the Con Plan template
	Briefly describe the methodology for the data collection. Data from the Anchorage municipality was extracted from the total
	Describe the total population from which the sample was taken. Population of the State Of Alaska provided by CHAS
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. NO survey was conducted.
2	**Data Source Name** Moving to Work Program
	List the name of the organization or individual who originated the data set. Alaska Housing Finance Corporation - Public Housing Department

	Provide a brief summary of the data set. Alaska Housing Finance Corporation is a Public Housing Agency participating in the Moving to Work Demonstration Program created in Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996. As a Moving to Work Agency, AHFC has the flexibility to design and test various approaches for providing and administering housing assistance that: 1. Reduce cost and achieve greater cost effectiveness in federal expenditures; 2. Give 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 3. Increase housing choices for low-income families. Moving to Work agencies are permitted to request exemptions from provisions of the 1937 Housing Act as well as its implementing regulations. These agencies may also combine funds appropriated under sections 8 and 9 of the 1937 Housing Act.
	What was the purpose for developing this data set? 1. Reduce cost and achieve greater cost effectiveness in federal expenditures; 2. Give 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 3. Increase housing choices for low-income families.
	Provide the year (and optionally month, or month and day) for when the data was collected. June 24, 2008
	Briefly describe the methodology for the data collection. Please visit: http://www.ahfc.us/rent/resources/mtw-plans-and-reports/
	Describe the total population from which the sample was taken. Please visit: http://www.ahfc.us/rent/resources/mtw-plans-and-reports/
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. http://www.ahfc.us/rent/resources/mtw-plans-and-reports/
3	**Data Source Name** Alaska Department of Labor and Workforce 2013
	List the name of the organization or individual who originated the data set. Department of Labor and Workforce Development Research and Analysis 2013 1-year

	Provide a brief summary of the data set. These projections are for the resident population of Alaska. The July 1 projection dates represent an annual average population for each year rather than the population on July 1. Seasonal populations may be higher than the annual average permanent resident population.
	What was the purpose for developing this data set? This report describes Alaska's projected future population based on historical population size data and rates of fertility, mortality, and migration. These projections provide planners and policy makers with possible outcomes of a series of demographic events.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? These projections are for the entire area of the State of Alaska
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? These projections begin with Alaska's July 2012 population estimates.
	What is the status of the data set (complete, in progress, or planned)? Complete and published
4	**Data Source Name** CHAS 2008-2012 Data
	List the name of the organization or individual who originated the data set. U.S. Housing and Urban Development Department
	Provide a brief summary of the data set. Comprehensive Housing Affordability Strategy data based on the American Community Survey
	What was the purpose for developing this data set? to Allow Users to Analyze Housing Needs at Census Tract Level
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data set is covers the entire area of the State of Alaska
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Years 2008 to 2012

	What is the status of the data set (complete, in progress, or planned)? Complete