

Municipality of
Anchorage
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Mayor

**Housing and Community Development
Consolidated Plan
2023-2027**



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Municipality of Anchorage Housing and Community Development 2023-2027 Consolidated Plan

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Introduction

The Municipality of Anchorage (MOA) is a participating jurisdiction that is eligible to receive U.S. Department of Housing and Urban Development (HUD) funding for Community Development Block Grants (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). The MOA also receives National Housing Trust Fund (HTF) funds from Title 1 of the Housing and Economic Recovery Act of 2008 as a sub-grant through Alaska Housing Finance Agency (AHFC). The MOA is required to submit a Consolidated Plan (Con Plan) that covers a five-year period that outlines the intended distribution of these funds. To meet this requirement, the MOA is submitting this 2023-2027 Con Plan. This Con Plan introduces data-based and market-driven strategies that address the needs of the community over the next five years.

The format of this Plan follows a template provided by HUD that includes three distinct sections: Needs Assessment, Market Analysis, and Strategic Plan. The Needs Assessment requires the MOA to draw from data related to housing problems such as overcrowding, lacking kitchen or bathroom, substandard, or cost burdened. This section also reviews the scope of homelessness and community service needs. The Market Analysis reviews current economic conditions, housing stock, labor pool and future viable economic opportunities. The Strategic Plan uses the first two steps to build effective data-driven goals and objectives.

This Con Plan features local data and builds on recommendations offered through public meetings. This report provides a clear vision of the jurisdiction's needs related to (affordable housing, community development, and homelessness). Analysis points to the lack of affordable housing for both owners and renters, the importance of safe and viable neighborhoods for all geographical areas, and the increasing need for housing and supportive services to respond to the homeless.

The overall goal of the programs covered by this Con Plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and private sectors, including for-profit and non-profit organizations, in the production and operation of affordable housing. This Con Plan presents the MOA plan to pursue these goals through continued community planning and development strategies.

In order to be eligible to receive CDBG, HOME, ESG and HTF funds, the MOA must submit a Con Plan to HUD every five years, and is required to update that plan annually. The Con Plan is an assessment and analysis of local social and economic conditions and issues related to housing, homelessness, community development, and development. Utilizing a comprehensive outreach and citizen participation process, the Con Plan describes priority needs facing the community and develops strategies to address those needs.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The goals for the 2023-2027 Consolidated plan are: Rental Housing Development, Homeowner Rehabilitation, Mobile Home Repair, Homeowner Development Program, Public Facilities, Public Services, Tenant-Based Rental Assistance, Community Housing Development Organization Operating Expense Assistance, Economic Development, Homeless Prevention and Rapid Re-housing.

Each activity in the 2023 Action Plan corresponds to one of the following two objectives:

- Create suitable living environments - Public Services, Homeless Prevention and Rapid Re-housing
- Provide decent affordable housing - Rental Housing Development, Homeowner Development Program, Mobile Home Rehabilitation, Tenant-Based Rental Assistance, and Community Housing Development Organization Operating Expense Assistance

In addition, each activity in the 2023 Action Plan corresponds to one of the following two outcome categories:

- Availability/Accessibility - Rental Housing Development, Homeowner Development Program, Public Services, Homeless Prevention, Rapid Re-housing and Tenant-Based Rental Assistance
- Affordability - Mobile Home Rehabilitation and Community Housing Development Organization Operating Expense Assistance.

The limited HUD funding allocated to the MOA makes the process of setting goals a challenge.

The 2023 Action Plan represents the first year of implementation of the objectives set forth in the 2023-2027 Consolidated Plan. The MOA will submit the first Consolidated Annual Performance Evaluation Report for the programs covered by this Consolidated Plan by March 31, 2024.

Evaluation of past performance

In the 2013-2017 Consolidated Plan, the MOA fostered and maintained decent affordable and availability/accessibility housing by funding the Safe Harbor Revitalization Project. The Safe Harbor Revitalization Project is rehabilitating two rental development facilities that provide 58 permanent units at Sitka Place for individuals who are the chronic homeless and with disabilities, and 47 transitional units at Muldoon for households who are homeless. Additionally the Safe Harbor Revitalization Project is rehabilitating the HOW-HOW restaurant to develop 23 units of low-income apartments for households at Muldoon Garden.

The MOA also funded Cook Inlet Housing Authority for the acquisition of property for the construction of 32 rental housing units for low/moderate-income and 8 rental housing units at market rate. Construction with other funding scheduled to start in 2019.

The MOA provided decent affordable housing and sustainability by funding the Mobile Home Repair Program that rehabilitated 64 mobile homes owned by low-income households for health and safety.

The MOA provided decent affordable housing and availability/accessibility by funding the Tenant-Based Rental Assistance program that assisted 19 low-income households with rental assistance. These households are experiencing homelessness and a physical or mental disability, substance abuse, or chronic health condition.

The six Public Facilities Projects provided decent affordable housing and availability/accessibility. The Public Facilities Projects funded in 2016 include the Alaska Literacy Program, Anchorage Senior Activity Center, Catholic Social Services, Challenge Alaska, Rural Alaska Community Action Program and United Nonprofits. The remaining two projects Alaska Literacy Program and United Nonprofits will be completed in 2018.

There were six Public Service programs that created suitable living environments and availability/accessibility. In 2017 Public Services programs included the At-Risk of Homelessness, Homeless Outreach, Emergency Overflow Shelter and three Case Management programs. These programs all assisted homeless or near homeless individuals or families with shelter or support in maintaining their housing.

ESG programs met the objective of creating a suitable living environment and an outcome of availability/accessibility. MOA funded ESG programs designated to prevent homelessness or the risk of homelessness to individuals and families through rental and down payment assistance.

Summary of Citizen Participation Process and consultation process

Pursuant to federal regulations (24 CFR 91.115), the MOA developed and adopted a Citizen Participation Plan which is included as an appendix to the 2023-2027 Consolidated Plan. The key annual activities designed to encourage citizen participation are to hold at least three public hearings during the program year and offer public comment periods for the draft version of the 2023-2027 Consolidated Plan and the 2023 Action Plan for various groups such as non-profit organizations and the general public.

A display ad was placed in the Alaska Dispatch News, a newspaper with statewide distribution, on February 8, 2022 to announce the beginning of the 2023-2027 Consolidated Plan process, public hearing, and the comment period.

A discussion with the opportunity for public comment to gather ideas for the 2023-2027 Consolidated Plan was held on February 15 in the AHD Conference Room #423, 825 L Street, Anchorage, starting at 3:30 PM.

A display ad was placed in the Anchorage Daily News on July 7, 2023 to announce the Draft 2023-2027 Consolidated Plan and the 2023 Action Plan, the July 18, 2023 public hearing, and the comment period. The public hearing will be held from 2:00 PM to 3:00 PM at the AHD Conference Room #423, 825 L Street.

Comments regarding the Draft 2018-2022 Consolidated Plan and the 2018 Action Plan will be accepted from July 7 to August 7, 2023. Copies of the draft 2023-2027 Consolidated Plan and the 2023 Action Plan are available at the MOA AHD, HSD, CSD, at 825 L Street,

Room 506, and through the MOA web site at:

<http://www.muni.org/Departments/health/PHIP/CSD/Pages/PlansandReports.aspx>.

Summary of public comments

TBD

The Process - PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

PR-05 Table.1 - Lead & Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	Municipality Of Anchorage	Anchorage Health Department/Community Safety and Development

Narrative

Community Safety and Development, Human Services Division, Anchorage Health Department, Municipality of Anchorage is responsible for preparing/administering the Consolidated Plan.

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Introduction

The MOA consulted with many public and private agencies that provide assisted housing services, health care, and social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons) and business and civic leaders during the preparation of the Consolidated Plan. The MOA held public meetings and gave presentations on the 2023 Action Plan and 2023-2027 Consolidated Plan. To gain a broad input from the community, a “Community Needs Questionnaire” was created and sent electronically to various community organizations, groups and agencies. The questionnaire was posted on the Municipal website and distributed during public presentations. The MOA received questionnaire responses that were used in the development of the needs assessment and strategies of the Consolidated Plan.

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

The MOA consulted with public and assisted housing providers and private and governmental health, mental health and service agencies by e-mail, phone, in person, and on the website. The MOA held public meetings and gave presentations on the Consolidated Plan and Community Needs Questionnaire. The MOA coordinates and provides funding to many non-profits in Anchorage. Agencies, recipients and churches together address health, social services, victim services, employment, and education needs, low-income, homeless and special needs populations with housing as a basic human right.

The Municipality has assisted the community with health services, social and fair housing services that focused on low-income families, persons with disabilities, elderly persons, children, youth, persons with HIV and homeless persons and all special groups through the Department of Health and Human Services.

As a partner, the State of Alaska agencies provide children, juvenile, public assistance, public health, mental and behavioral health and senior and disabilities services with the Municipality and other public and private agencies.

Representatives from the Municipality of Anchorage, U.S. Housing and Urban Development, State of Alaska, Alaska Housing Finance Corporation, Alaska Legal Services Corporation’s Fair Housing Enforcement Project, Continuum of Care partners and many other stakeholders developed a plan to reduce barriers to housing and supportive services while providing access to legal assistance to low-income households and discovering more unmet needs related to preventing and ending homelessness in Anchorage such as obtaining employment, housing the poor with criminal records, accessing civil legal help on housing related issues, and the necessary establishment of on-going support.

CSD consulted with the AHD, the Municipal Mayor’s office, the Department of Community Planning and Development and other city departments as appropriate in drafting the Consolidated Plan Five Year Strategy. The offices of AHFC on public housing and various

outside groups were consulted formally and informally. Outside efforts were reviewed and provided input to city programming priorities and strategies.

The Anchorage Coalition to End Homelessness (ACEH) is the lead agency for the CoC and jointly oversee the Homeless Management Information System with the statewide Alaska Coalition on Housing and Homelessness both work to implement the Anchorage community plan to end homelessness.

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.

The MOA works with the Continuum of Care to identify areas of unmet need and develop strategies to address the needs of homeless persons and persons at risk of homelessness. The CoC Administration has updated all policies and procedures needed to comply with the CoC regulations and HMIS requirements as a governance chapter. CoC has consulted with recipients and subrecipients to establish performance targets. MOA and CoC has evaluated Emergency Solutions Grant programs and reported to HUD. With increased service provider participation in the Homeless Management Information System (HMIS) a better snapshot of the individual or family's needs can be met. The vulnerability of low and moderate income residents has become greater and the ability to meet community needs is limited.

The consolidated planning process requires the Municipality as a jurisdiction to reach out and consult with other public and private agencies through the CoC. HUD has laid out a coordinated entry process. Efforts by the CoC agencies and other stakeholders were formulated to create a standard intake process called the Coordinated Entry System (CES).

The purpose of the CES is to ensure that all people experiencing homelessness in Anchorage have fair and equal access. They must be quickly identified, assessed, and prioritized for housing resources, no matter where or when they present for services.

The system works with households in order to understand their strengths and needs, and to connect them with appropriate resources. Through the use of standardized tools and practices, CES incorporates a system-wide housing first approach, increases coordination across community providers, ensures the most efficient targeting of resources, and prioritizes those with the highest level of need.

Coordinated Entry is designed to:

- Allow anyone in need of housing assistance to easily access the system and be assessed in a standard and consistent way;
- Ensure that households who are experiencing homelessness gain access to community interventions as efficiently and effectively as possible;
- Prioritize households for limited housing resources based on need and vulnerability;
- Provide clarity, transparency, consistency, and accountability throughout the assessment and referral process for households experiencing homelessness, community partners, and homeless and housing service providers; and
- Facilitate exits from homelessness to stable housing in the most rapid manner possible.

To achieve these objectives, Coordinated Entry includes:

- A standard progressive engagement and assessment process to be used for all households who are seeking assistance, and procedures for determining the appropriate next level of assistance;
- Uniform guidelines among emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing programs regarding eligibility for services, screening criteria, prioritized populations, and expected outcomes; and
- Policies and procedures detailing the operations of Coordinated Entry.

The Municipality works in consortium with many CoC providers. The CoC agencies service the Municipality's area. The Consolidated Plan asserts the City's commitment to working with local partners to achieve ambitious goals, such as eliminating chronic homelessness and lead-based paint hazards, achieve a sustainable balance in affordable housing and providing new economic opportunities.

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

The MOA participates in the Continuum of Care Coordinated Entry for both the ESG funded Rapid Re-housing and Homeless Assistance programs. Systems of care and publicly funded institutions discharge persons into homelessness, such as health-care and mental health facilities, foster care and corrections programs. State, locals and private and public agencies work in consortium to provide assisted and fair housing, health and social services, to children, elderly, disabled, homeless and person with HIV and their families and other special groups affected into homeless or at risk of homelessness.

Agencies work tirelessly on the methods of distribution of assistance within the community. Homelessness is a community wide effort. Members of Continuum of Care ranked homeless families with children and youth as the highest priorities. Efforts by government programs, non-profit agencies, businesses and the public were formulated to create standard intake processes; increases to funding for more low-cost affordable housing; better access to prevention services, and funding for medical and behavioral treatment.

ESG has benefited from the Coordinated Entry efforts of by assisting in the development of policies, performance standards and program evaluations and coordinating housing services funding for homeless families and individuals.

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

The table below lists the agencies, groups, and organizations who participated in developing the Consolidated Plan.

PR-10 Table 1 - Agencies, groups, organizations who participated

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
1. Municipality of Anchorage (MOA)	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Health Agency	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Economic Development Market Analysis Lead-based Paint Strategy Anti-poverty Strategy	Departments/Divisions/Sections are consulted through meetings, emails and phone calls. AHD staffs committees and commissions that provide oversight to MOA’s programs. Anticipated outcomes are better coordinated and referral services at AHD.
2. Abused Women's Aid in Crisis (AWAIC)	Housing Services-Victims of Domestic Violence Services-Homeless	Housing Need Assessment Homelessness Strategy Homeless Needs— Chronically homeless	MOA reviews performance reports submitted by AWAIC. Anticipated outcome is that AWAIC receives Alaska Domestic Violence and Sexual Assault Intervention Program funding for providing emergency financial assistance to women and their children who are victims of domestic violence and may be experiencing homelessness.
3. Alaska Legal Services Corporation (ALSC)	Housing Services-Children Services-Homeless	Homeless Needs - Families with Children Housing Need Assessment	MOA reviews performance reports submitted by ALSC. Anticipated outcome is that ALSC receives CDBG Public Service funding for

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Other: Barriers to Affordable Housing	providing direct assistance individuals and families to prevent homelessness.
4. Alaska Literacy Program (ALP)	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homeless Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strat	MOA reviews performance reports submitted by ALP that provides English language instruction to adults with low literacy skills and limited English proficiency. Anticipated outcome is that ALP receives CDBG funding for the rehabilitation of the program’s building for accessibility.
5. Anchorage Senior Activity Center	Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Health Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homelessness Needs – Veterans Non-Homeless Special Needs Economic Development Market Analysis	MOA Aging and Disability Resource Center funds the management and operations of the Anchorage Senior Activity Center.
6. Brother Francis Shelter (BFS) &	Services-Elderly Persons	Housing Need Assessment Homelessness Strategy	MOA reviews performance reports submitted by BFS. Anticipated outcome is that BFS receives

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Downtown Hope Center	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homeless	Homeless Needs - Chronically Homeless Homelessness Needs - Veterans	assistance with the emergency shelter overflow by the Downtown Hope Center that receives CDBG Public Service funding for providing 50 shelter beds for homeless women.
7. Catholic Social Services (CSS)	Housing Services-Children Services-Persons with Disabilities Services-Homeless Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth	MOA reviews AKHMIS reports entered by CSS. Anticipated outcome is that CSS receives ESG funding for providing Rapid Re-housing services to homeless households.
8. Chugiak Senior Citizens	Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Health Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homelessness Needs – Veterans Non-Homeless Special Needs Economic Development Market Analysis	MOA Aging and Disability Resource Center funds the management and operations of the Chugiak Senior Citizens.
9. Cook Inlet Housing Authority (CIHA)	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Homelessness Needs - Veterans	MOA reviews the performance of CIHA. Anticipated outcome is that CIHA receives CDBG and HOME funding for developing affordable rental apartments for low-income and moderate-income households.

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	Service-Fair Housing		
10. Habitat for Humanity Anchorage (HFHA)	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Homelessness Needs - Veterans	The MOA works with HFHA who is a Community Housing and Development Organization in the MOA. MOA reviews the performance of HFHA. Anticipated outcome is that HFHA receives HOME funding for developing affordable homes for ownership and providing down payment assistance to households purchasing their first home.
11. NeighborWorks Alaska (NWA)	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Education	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans	The MOA works with NWA. MOA reviews the performance of NWA. Anticipated outcome is that NWA receives HOME funding for the Tenant-Based Rental Assistance program for the chronically homeless.
12. Rural Alaska Community Action Program (RurAL CAP)	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans	MOA reviews the performance of RurAL CAP. Anticipated outcome is that RurAL CAP receives CDBG funds for case management for homeless individuals to keep them permanently housed and outreach to engage homeless individuals in services.

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
13. Standing Together Against Rape (STAR)	Housing Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth	MOA reviews performance reports submitted by STAR. Anticipated outcome is that STAR receives Alaska Domestic Violence and Sexual Assault Intervention Program funding for providing emergency financial assistance to women and men who are victims of sexual assault and are experiencing homelessness.
14. United Nonprofits, LLC	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Health Agency	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Economic Development Market Analysis Lead-based Paint Strategy Anti-poverty Strategy	MOA reviews performance reports submitted by United Nonprofits. Anticipated outcome is that they receive CDBG funding for the rehabilitation of common areas in a building occupied by the following organizations: Standing Together Against Rape, Alaska AIDS Assistance Association, Habitat for Humanity Anchorage, Big Brothers/Big Sisters, Victims for Justice, Anchorage Community Councils, the American Civil Liberties Union of Alaska, and the Statewide Independent Living Council.
15. Veterans Administration (VA)	Housing Services-Elderly Persons	Housing Need Assessment Homelessness Strategy	The MOA meets monthly with agencies serving veterans with the VA. The anticipated outcomes of the consultation are to improve coordination of

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homeless Services-Education Other government - Federal	Homeless Needs - Chronically homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Non-Homeless Special Needs	housing and services to veterans and to include their input in the Consolidated Plan and Action Plan.
16. Victims for Justice (VFJ)	Housing Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth	MOA reviews performance reports submitted by VFJ. Anticipated outcome is that VFJ receives Alaska Domestic Violence and Sexual Assault Intervention Program funding for providing emergency financial assistance to women and men who are victims of interpersonal violence and may be experiencing homelessness.
17. Volunteers of American Alaska (VOA)	Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Market Analysis	The MOA works with VOA.
18. HUD	Housing	Housing Need Assessment Homelessness Strategy	The MOA interacts on a regular basis with HUD. Anticipated outcomes are that HUD provides

Agency Group Organization	Agency Group Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	Other Government - Federal	Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Economic Development Market Analysis General Assistance	MOA with technical assistance and training opportunities.
19. Anchorage Economic Development Corporation	Business and Civic Leaders	Economic Development	Consultation for the Consolidated Plan.

Agency Types not consulted and rationale for not consulting

The MOA made effort to include many interested community members and agencies in the Consolidated Plan and 2023 Action Plan process by holding three public hearings and posting the Consolidated Plan and 2023 Action Plan on the Municipal website. There was no decision to exclude any community member or agency.

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

PR-10 Table 2 - Other local/regional/state/federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Anchorage Continuum of Care	Anchorage Coalition to End Homelessness	Common goals: There is an overlap for data driven goals, need to reduce number of homeless households, increase the number of permanent supported housing units, emphasis to provide number of beds needed for chronically homeless, increase in case management and supportive services, and to evaluate discharge of persons from mental health, prisoner, hospital systems and foster care to avoid homelessness.
Anchorage Community Plan to Prevent and End Homelessness	Housing, Homeless and Neighborhood Development (HHAND) and Anchorage Coalition to End Homelessness	Common goals: Establish a centralized or coordinated entry system, participate in the AKHMIS to track and identify gaps in homeless services, support Point-in-Time homeless count, measure outcomes goals for the Continuum of Care application, increase in the number of permanent supported housing units, and increase in case management and supportive services.
Alaska Housing Finance Corporation (AHFC) 2023 Action Plan	AHFC	Common goals to develop affordable housing, target specific populations (victims of domestic violence, elderly, persons with disabilities), coordinate with community on use of vouchers.

AHFC 2016-2020 Consolidated Plan	AHFC	Common goals to develop affordable housing, target specific populations (victims of domestic violence, elderly, persons with disabilities), coordinate with community on use of vouchers.
AHFC 2018 Housing Assessment Report	AHFC	Common goals to develop affordable housing, target specific populations (victims of domestic violence, elderly, persons with disabilities), coordinate with community on use of vouchers.
AHFC Moving to Work Plan FY 2024	AHFC	Common goals to develop affordable housing, target specific populations (victims of domestic violence, elderly, persons with disabilities), coordinate with community on use of vouchers.
Planning Department's Anchorage 2040 Land Use Plan	MOA	Common goals to plan enough space for the kinds of housing that will be needed; identify where the housing growth will occur; focus more growth in commercial districts (downtown); enhance neighborhood characteristics and appeal in areas of growth; show a plan to invest in infrastructure in area of growth; how a plan to incentivize development of needed housing; and provide for equity in housing, access to jobs and good neighborhoods.
Department of Corrections 10 Year Plan	State of Alaska, Department of Corrections	Common goal to provide affordable housing for persons leaving correctional system.
Alaska Veterans Administration (VA) Healthcare System	VA	Common goal: Commitment to ending veteran homelessness. Increase in the number of VASH Vouchers and permanent supported housing units in Anchorage.

Cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The MOA consulted with other public entities, including State and Municipal Departments. The MOA held public meetings and gave presentations on the Consolidated Plan and Community Needs Questionnaire.

Narrative (optional)

Refer to PR-10 PR- 10 Table 1. Agencies, groups, organizations who participated.

Citizen Participation - PR-15

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

Summary of citizen participation process and how it impacted goal-setting.

The 2023 Action Plan and 2023-2027 Consolidated Plan result from research, consultation, citizen participation and input from a number of different sources. The MOA provided participation opportunities in accordance with the current Consolidated Plan's Citizen Participation Plan, as approved by the Anchorage Assembly and HUD. The preparation of the 2023 Action Plan and 2023-2027 Consolidated Plan began with public hearings and consultation with public agencies. The MOA sought to identify potential needs, services gaps and key issues on which to focus the community outreach process. The MOA conducted public presentations on the 2023 Action Plan and 2023-2027 Consolidated Plan. A Community Needs Questionnaire was distributed. The MOA encouraged community participation in the development of these Plans including private citizens, particularly those that are low-income or homeless. The MOA is responsible for coordinating the citizen participation process. The results of the Community Needs Questionnaire are included in the Consolidated Plan and were used to establish the needs of the community.

The MOA's Citizen Participation Plan is included at the back this plan.

PR-15 Table 1 - Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1. Newspaper Ad	<ul style="list-style-type: none"> • Minorities • Non-English Speaking - Specify other language: Spanish • Persons with disabilities • Non-targeted/broad community • Residents of Public and Assisted Housing 	A public notice was posted in the ADN on February 8, 2022 for public meeting on February 15, 2022 on the Con Plan.	NA	NA	http://www.muni.org/Departments/health/PHIP/CSD/Pages/Default.aspx
2. Public Meeting	<ul style="list-style-type: none"> • Minorities • Non-English Speaking - Specify other language: Spanish • Persons with disabilities • Non-targeted/broad community • Residents of Public and Assisted Housing 	<p>February 15, 2022 in the DHHS Conference Room #423, 825 L Street, Anchorage, starting at 3:30 PM.</p> <p>The public hearing was an opportunity for the MOA to hear citizen views, recommend funding proposals and ask questions prior to the drafting of the plan.</p>	NA	NA	http://www.muni.org/Departments/health/PHIP/CSD/Pages/Default.aspx

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3. Newspaper Ad	<ul style="list-style-type: none"> • Minorities • Non-English Speaking - Specify other language: Spanish • Persons with disabilities • Non-targeted/ broad community • Residents of Public and Assisted Housing 	A public notice was posted in the ADN on July 7, 2023 for public meeting on July 18, 2023 on the Con Plan.	N/A	N/A	http://www.muni.org/Departments/health/PHIP/CSD/Pages/Default.aspx

Needs Assessment – NA-05 Overview

Needs Assessment Overview

This section introduces community’s needs for the next 5-year period, including estimate and types of households in need of assistance for extremely low-income, low-income and moderate income, and middle-income households. This review includes renters and owners and specifications for different categories of persons. The analysis used to determine the priority needs included a questionnaire that was completed by Anchorage citizens. Presentations on the Consolidated Plan and the questionnaire were given to Community Councils, Municipal Departments and local agencies. Data was also used from the US Census.

Note: Due to time and staffing constraints, much of the data for the Needs Assessment in this review draft has not been updated yet from the 2018-2022 Consolidated Plan. This data will be updated for the final draft submitted to HUD. Sections that have not been updated are indicated with **yellow highlighting**.

Summary of Housing Needs

According to the 2010 U.S. Census, the geographic area of the MOA has a total land area of 1,704.68 square miles and includes the Eklutna, Anchorage Bowl, Chugiak and Eagle River, and Girdwood (Turnagain Arm). According to the State of Alaska Department of Labor and Workforce Development, the estimated population in 2017 in Anchorage was 297,483 residents. In 2017 the median income in Anchorage increased to \$89,000 with the median income for a low-income family of four at \$68,000.

Housing cost burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities. Households with housing cost burden greater than 50% of household income are identified in this table, and do not have problems identified with substandard housing, severely overcrowding, and overcrowding. Housing cost burden of greater than 30% is similar to 50% of household income issues, and similarly does not have the other housing problem.

In 2013 there were 9,760 renters at or below 80% of the median income with one or more of the four housing problems. There were 5,925 owners at or below 80% of the median income with one or more of the four housing problems. The MOA estimates that the numbers probably have not changed much. The MOA anticipates to fund programs to rehabilitate 20 units per year 2018-2022. Most of these will be mobile homes occupied by owners at or below 80% of the median income. The projected need far outnumbers the funding available to address the issue.

There is also a lack of affordable housing, especially for the lower income households and the homeless. The MOA anticipates funding 5 or more rental development projects. These may include acquisition, new construction, and rehabilitation type projects.

The Municipality's Planning Department, Anchorage 2040 Land Use Plan was adopted by MOA in February 2016. The plan's key growth strategies include housing and neighborhoods as defined as providing a diverse supply of affordable, quality housing that meets the needs and preferences of the city's residents, at all income levels, in safe and livable neighborhoods. The strategies are:

1. Balanced regional growth
2. Infill and redevelopment
3. Centers and corridors
4. Housing and neighborhoods
5. Coordinated and focused public investment
6. Land use - transportation
7. Industrial land prioritization
8. Compatible land use
9. Open space and greenbelts
10. Anchor institutions and facilities

The Anchorage 2040 Land Use Plan identified that housing of all types and sizes are needed in order to provide a range of housing opportunities for all residents. The 2012 Anchorage

Housing Market Analysis identified that the remaining supply of vacant buildable lands in the Anchorage area must be more efficiently developed. Housing will need to be more “compact” in form if there is to be enough housing to meet future need. This compact form includes small-lot “cottage” homes, accessory dwellings where appropriate, attached dwellings (duplex and triplex), townhouses, multifamily, and residential units built as part of commercial developments (mixed-use).

The 2012 Anchorage Housing Market Analysis identifies that seniors and minority populations as the fastest growing population groups, desire compact housing that is located near services, jobs, transportation, and parks and trails. Anchorage’s inadequate housing supply makes affordable and accessible housing an important priority for the MOA to redirect near term resources, actions, and solutions to address housing needs.

The Municipality of Anchorage Planning Department’s Anchorage 2040 Land Use Plan established some of the following housing objectives:

1. Plan enough space for the kinds of housing that will be needed.
2. Identify where the housing growth will occur.
3. Focus more growth in commercial districts (downtown).
4. Enhance neighborhood characteristics and appeal in areas of growth.
5. Show a plan to invest in infrastructure in area of growth.
6. Show a plan to incentivize development of needed housing.
7. Provide for equity in housing, access to jobs, good neighborhoods

NA-10 Table 1 - Housing Needs Assessment Demographics

	Based Year: 2010	Most Recent Year: 2016	% Change
Population	291,826	298,192	3%+
Households	107,332	115,539	7%+
Median Income	\$83,600	\$87,600	5%+

Data Source: 2010 Census (Base Year), 2016 American Community Survey (Most Recent Year)

NA-10 Table 2 - Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI*	>100% HAMFI
Total Households	10,240	10,610	13,740	10,550	60,065
Small Family Households	3,410	4,210	5,280	5,175	33,250
Large Family Households	800	1,195	1,545	920	5,220
Household contains at least one person 62-74 years of age	1,420	1,840	1,775	1,395	9,695
Household contains at least one person age 75 or older	1,170	905	930	435	2,115
Households with one or more children 6 years old or younger *	2,444	2,950	2,925	2,275	7,160

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

Housing Needs Summary Tables

NA-10 Table 3 - Housing Problems (Households with one of the listed needs)

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
Substandard Housing - Lacking complete plumbing or kitchen facilities	215	90	215	15	535	100	35	20	60	215
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	345	210	185	70	820	50	80	110	4	244
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	375	370	480	180	1,405	55	165	215	180	615
Housing Cost Burden greater than 50% of income (and none of the above problems)	4,635	1,960	305	90	6,990	1,855	1,485	1,125	395	4,860
Housing Cost Burden greater than 30% of income (and none of the above problems)	1,090	2,860	3,095	1,330	8,375	315	940	1,975	2,100	5,330
Zero/negative Income (and none of the above problems)	185	0	0	0	185	120	0	0	0	120

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-10 Table 4 - Housing Problems 2 (Households with one or more Housing problems: Lacks kitchen or bathroom, Overcrowding, cost burden)

Housing Problems 2 (Households with one or more Housing problems: Lacks kitchen or bathroom, Overcrowding, 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
Having 1 or more of four housing problems	5,565	2,635	1,200	360	9,760	2,065	1,760	1,460	640	5,925
Having none of four housing problems	1,810	4,020	6,950	4,440	17,220	495	2,195	4,130	5,115	11,935
Household has negative income, but none of the other housing problems	185	0	0	0	185	120	0	0	0	120

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-10 Table 5 - Cost Burden > 30%

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	2,395	2,275	1,355	6,025	550	985	1,180	2,715
Large Related	525	330	415	1,270	80	310	465	855
Elderly	1,230	575	124	1,929	1,075	845	915	2,835
Other	2,330	1,930	1,665	5,925	590	435	715	1,740
Total need by income	6,480	5,110	3,559	15,149	2,295	2,575	3,275	8,145

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-10 Table 6 - Cost Burden > 50%

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	2,045	995	230	3,230	505	660	365	1,530
Large Related	365	120	10	495	25	180	75	280
Elderly	770	160	14	944	825	405	355	1,585
Other	1,980	735	55	2,770	550	315	350	1,215
Total need by income	5,160	1,970	309	7,439	1,905	1,560	1,145	4,610

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-10 Table 7 - Crowding (More than one person per room)

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	680	465	485	190	1,820	105	235	220	134	694
Multiple, unrelated family households	50	130	195	55	430	10	10	100	50	170
Other, non-family households	10	0	55	10	75	0	0	0	0	0
Total need by income	740	595	735	255	2,325	115	245	320	184	864

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-10 Table 8 - Households with Children

Households with Children Present	Renter				Owner			
	0-30% AMI	>30%-50% AMI	>51%-80% AMI	Total	0-30% AMI	>30%-50% AMI	>51%-80% AMI	Total
Households with Children Present	NA	NA	NA	NA	NA	NA	NA	NA

Data Source: (Data not available)

Table reflects household numbers with children recorded within household numbers.

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

According to the 2015 American Community Survey there were 42,055 renter occupied housing units and 63,120 owner-occupied. Of those rental units, 18,990 households were paying over 30% of their income on rent. There were 35,523 nonfamily households with 26,984 living alone. There were 6,193 seniors 65 years and older living alone. The median income for nonfamily households was \$51,345. There were 14.2 percent of unrelated individuals 15 years and over below the poverty level.

Estimate of 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.

Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment."

In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and developmental disabilities that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

According to the 2015 American Community Survey, the disability rate for Anchorage in 2015 for the civilian noninstitutionalized population was 10.1% or 29,178. The population with a disability that were 18 years and younger was 3.1%. For persons aged 18 to 64 years old, 9.3% are persons with a disability. This figure increases to 38.1% for persons 65 years and older.

Congress passed the Violence Against Women Act (VAWA) in 1994, additions were made to the Act in 1996, 2000 and 2005.

Although safe housing can provide a pathway to freedom, there are many barriers that prevent domestic violence survivors from obtaining or maintaining safe and affordable housing. The majority of survivors experience financial abuse, which means they have not had access to the family finances, or have been prohibited from working, or have had their credit scores destroyed by the abusive partner. Victims face discrimination in accessing or maintaining housing based on the violent or criminal actions of perpetrators.

Victims are limited to locations and types of housing they can access because of their unique safety on confidentiality needs, and many housing or homelessness assistance programs have barriers that inadvertently exclude victims of violence.

The Municipality and its partners are dedicated to addressing these issues and working to enhance the housing options available to survivors. The Municipality has delivered Domestic Violence and Sexual Assault Intervention Programs that fund emergency funds to victims for urgent necessities such as rent, security, transportation, medical care and case management services through the following victim agencies: Abused Women in Crisis (AWAIC), Standing Together Against Rape (STAR) and Victims for Justice (VFJ).

State laws deal with protection orders, divorce, custody, crimes, domestic violence offenses and more. Federal laws apply to all states. Between January 1, 2016 and November 30, 2017 a total of 3,951 misdemeanor domestic violence cases were processed. Number of Victims Served by Victim Service Agencies 2016-2017, AWAIC in 2016 assisted 173 households and in 2017 served 134 households; STAR assisted in 2016 40 households and in 2017 71 households; Victims for Justice in 2016 assisted 39 households and in 2017 156 households. Projections for serving victims for 2018 are 516.

Additionally, through the establishment of Empowering Choice Housing Program housing assistance was provided to 250 families displaced due to domestic violence and sexual assault throughout Alaska by AHFC. A study of residents of domestic violence shelters nationwide found that 84 percent of survivors needed help finding affordable housing.

Most common housing problems

According to the 2009-2013 Comprehensive Housing Affordability Strategy, the most common housing problems in Anchorage in 2013 were substandard housing, severely overcrowded and housing cost burden. There were 750 occupied housing units lacking complete plumbing facilities or kitchen facilities. There were 1,064 housing units with 1.51 persons per room. The total housing units with no bedrooms was 1,492 and there were 11,077 one bedroom units.

Of rental units, 15,149 households were paying over 30% of their income on rent, with 7,439 of those paying over 50%. Of the 105,205 housing units that were owner occupied, 8,145 households were paying over 30% of their income on housing costs with 4,610 of those paying over 50%.

Household with income up to the 30% of median family income paying more than 50% of their income for housing are considered to be the most vulnerable and at greater risk of homelessness.

Currently the market is not favorable to households with low incomes. Any household with the inability to sustain rent increases the risk of losing housing even to the point of receiving an unlawful detainer making future renting difficult. Experience indicates that households that spend over 50% of their income without means to reduce that ratio through increasing income will need to balance their housing costs against other life costs such as health, food, transportation and family expenses.

A renter household in Anchorage needs 1.5 full-time jobs at average renter wage to afford a two-bedroom unit at fair market rent.⁵ This high cost of rental housing is part of why an estimated 33 percent of all households in the Municipality of Anchorage are cost-burdened, meaning they spend more than 30 percent of their income on housing. Housing is even less affordable for the lowest income residents; to afford a two-bedroom rental unit at fair market rent, a renter earning minimum wage would need to work 102 hours per week.

An estimated 4 percent of occupied units are either overcrowded (3 percent) or severely overcrowded (1 percent). A renter household in Anchorage needs 1.5 full-time jobs at average wage to afford a two-bedroom unit at fair market rent.

Populations/household types more affected than others by these problems

Populations/household that include elderly or persons with disabilities and any of these housing problems would be more affected and vulnerable than others. Those with multiple housing problems will also be more affected.

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

With ESG Rapid Re-housing (RRH) services, Catholic Social Services (CSS) assists families living in shelters or in place not meant for human habitation to move into permanent housing as quickly as possible. RRH households must have a reliable income source that will sustain housing. ESG assists families for 3 months, if there are extenuating circumstances and funds are available, assistance up to 6 months may be considered. Community Based case management provides intensive case management, limited financial resources and referrals to additional community resources. RRH services does not allow the family to pay more than 30% of their income towards rent.

CSS Homeless Family Services work with multiple outside agencies and service providers to service households experiencing homelessness. Outside agencies must provide a Release of Information for each participant in order for open communication between parties to occur. Regular weekly check-in meeting must occur to ensure appropriate service delivery.

A Self-Sufficiency Plan or Housing Stability Plan is established for each family. Each household must be able to independently maintain permanent housing after program assistance has ended. Applicants can receive case management services up to 90 days as long as they are compliant with the rights and responsibilities outlined in the ESG program.

A review of eligibility will be conducted every 6 months. Discharge planning begins at intake. The participant will complete an After-care/Follow-up form during the intake process that specifies their desire for case management follow-up after discharge. Community partners and landlords working with the participant continue to be a part of the community partners.

At this time CSS is in the process of revamping the RRH program model to an evidenced based model called Critical Time Intervention (CTI). CTI recognize people need the most support during times of transition. Services can last 3 months to 1 year depending on the grant(s) and the level of the participant's self-sufficiency.

A renter household in Anchorage needs 1.5 full-time jobs at average renter wage to afford a two-bedroom unit at fair market rent.⁵ This high cost of rental housing is part of why an estimated 33 percent of all households in the Municipality of Anchorage are cost-burdened, meaning they spend more than 30 percent of their income on housing. Housing is even less affordable for the lowest income residents; to afford a two-bedroom rental unit at fair market rent, a renter earning minimum wage would need to work 102 hours per week as per 2017 Housing Assessment.

With low and mod-income individuals and families entering the homeless system for the first time, ESG and local CoC work together to reduce the time they are homeless. Families, individuals and children are better off in home-like settings. Housing is a basic human need, just as is food and clothing. Once basic needs are met, they can focus on parenting, education, recovery and other needs. Individuals and families have the right to set their goals. Services delivered should promote client well-being and work to integrate them within the mainstream of resources

Updated data reveals an increase in Anchorage's homeless population. In 2017 and in 2018 homeless households doubled. The homeless population is difficult to define. During the summer, tents pop up in greenbelts and wooded areas all over Anchorage. There is not a concrete count per Nancy Burke MOA's homeless and housing coordinator.

Need is greater than affordable housing available for very low income individuals and households. The 2018 point in time count indicates a one-day outreach count of 1,094 households and individuals; using that count times 365 days equates to 399,310 without housing for a year.

The 2018 Continuum of Care transitional housing programs in Anchorage reported 801 households without children, 280 households with at least one adult and one child, and 13 households with only children. Seventy-three percent of the persons living in households without children are over the age of 24. Over 26% of the persons are under the age of 18 in the households with at least one adult and one child. Only 6% of the persons living in transitional housing are Hispanic/Latino. Males (56.8%), transgender (1%) and females (42.5%) are almost equal in numbers for persons living in transitional housing. The 1,000 households living in transitional housing are at imminent risk of either residing in shelters or becoming unsheltered due to the lack of available permanent housing and rental assistance.

In 2013 there were 34,590 low- moderate-income households. Of those, 15,685 had housing with one or more of the four housing problems. These include: substandard housing (lacking complete plumbing or kitchen facilities), overcrowded, and having a housing cost burden.

Broadband needs in housing occupied by low and mod-income households

The latest census estimates suggest; Anchorage households with internet is 87.2%, with 13,279 households without internet. Cell phones coverage is estimated at 80%.

Broadband is a high-data-rate connection to the internet. The tech name is the result of the wide band of frequencies that is available for information transmission. In 2015 the Federal Communications Commission changed the definition of broadband by raising minimum download speeds from 4Mbps to 25Mbps and minimum upload speeds to 1 Mbps to 3Mbps which effectively triples the number of US households without broadband access.

Alaska is the 44th most connected state and 91% of Alaskans can get broadband. GCI Communications is available to 78% of Alaska residents. Anchorage is one of the largest cities in Alaska and has a variety of internet service providers. Service reach the city's northern, southern, western and eastern city limits, this includes neighborhoods and communities. There are 69 internet providers within Alaska. Estimating the number of household with internet, cell phone and other transmission devices involves a few assumptions. Assumptions are used as information is held tightly by each wiring company.

Very low, low and mod-income individuals find it difficult for internet options. Food on the table, clothing to wear and a roof overhead is more important. There are dead spots in Anchorage and at this time companies are working to replace old wiring. Low income individuals and families use the Public Library, for connections. There are free mobile hotspots provided if there is a computer, phone, hot spot or other concept tool available.

Since 2010 Connect Alaska has been awarded \$6,378,198 in federal grants for Alaska's Broadband Initiative as per Broadbandnow.com.

Anchorage is the 5th most connected city in Alaska. In Anchorage 99.1% have access to at least 25Mbps. Estimating the number of household with internet, cell phone and other transmission devices involves a few assumptions. Anchorage is an interesting case, more than 30% of the population being underserved is much more than your average US city per BroadbandNowAnchorage.com.

Lifeline Plans for low-income families require documentation

Lifeline is a government assistance program that provides a monthly discount on home or mobile telephone services or fixed mobile broadband services and is offered by all providers in Alaska.

Documentation from one of these services is required for enrollment.

- Supplemental Security Income (SSI)
- SNAP (Supplemental Nutrition Assistance Program) formerly known as Food Stamps
- Medicaid
- Federal Public Housing Assistance
- Tribally Administered Temporary Assistance for Needy Families (those who meet qualifying income standard)
- Food Distribution Program on Indian Reservations
- Head Start Programs (only those who meeting qualifying income standard)
- Veterans Pension or Survivors Benefit program
- Bureau of Indian Affairs General Assistance
- Annual Income is at or below 135% of Federal Poverty Guidelines.

The Expanded Federal Lifeline Program is a reduction in charges for residential telephone service that could reduce monthly charge for landline or cellular service to \$0. This discount does not apply to additional features such as custom calling features, CLASS features, or restriction services, taxes or surcharges.

The Expanded Linkup Program is a reduction in the initial connection charges to qualifying low-income customers. The program includes a 100% discount off the initial connection charges up to \$100. The maximum discount amount is \$100. This does not include charges for services or equipment that fall on the customer's side of the grey protector box including customer premise equipment and inside wiring.

- Alaska Communications provides a Lifeline phone program that provides unlimited local calling or internet services. Household meeting minimum requirements receive affordable Basic Home Voice Service. Participation in government assistance programs or meeting eligible household income levels may qualify an applicant for the Lifeline program.

- GCI Lifeline Assistance program offers free government cellphones to low-income Americans. Low-Income Internet Options are offered for broadband internet, different companies offer low prices and different types of internet service. Participation in government assistance programs or meeting eligible household income levels may qualify an applicant for the internet access.
- An alternative to wired DSL or cable in Anchorage is Borealis Broadband, a fixed wireless provider. (more on fixed wireless here: <https://broadbandnow.com/fixed-wireless>). In Anchorage's case, this isn't a perfect fix for low-access areas since they have data caps that would limit use for, say, a home office or streaming Netflix. However, it's certainly more than enough for basic access, education, submitting homework, other "essential" use cases. Satellite is another alternative, but the high fees, long contracts, and low caps make it very problematic for low income or renters.
- There are several low-cost internet service plans through Lifeline and households can pick their provider(s).

Like all broadband issues, the story isn't entirely black and white.

- ISPs have a legitimate claim to the wires, since they paid up front to have them installed. Why should another ISP be able to “piggyback” on their network?
- Landlords, meanwhile, have a legitimate right to stop private companies from meddling with their buildings. Why should any company offering internet be allowed to enter the building and make alterations like drilling in wires, poking holes in floors, etc.?
- Renters have a legitimate right to internet at a fair price, regardless of who “owns” the wires, since it’s classified as a utility like water or electricity. Home Internet access is increasingly essential to quality of life and equal opportunity, rather than a luxury like television.
- Before signing a lease, manually check what internet providers are available. Use the Broadband Now provider comparison tool, then call provider to check if they have access to the building.

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

NA

Particular housing characteristics that have been linked with instability and in increased risk of homelessness.

Substandard housing, severely overcrowded and housing cost burden causes instability and risk of homelessness. This is especially true when the household is very low-income and has a housing cost over 35% of their income. Persons and households that have been homeless are more vulnerable to become homeless again.

Multifamily housing units in the Municipality of Anchorage consume an average of 165 million BTUs per year, the second highest energy consumption in the state. This average

annual energy consumption is 1.1 times the statewide average of 156 million BTUs and 2.5 times the national average.

Energy costs for multifamily housing units in the Anchorage average \$2,560 annually. Anchorage energy costs are 88 percent of the statewide average and twice the national average.

Discussion

Lack of affordable housing is a problem in Anchorage, especially for the very low-income, seniors, persons with disabilities and those that have been homeless. The information in Housing Needs Assessment will be considered in setting the goals of the Consolidated Plan.

Vulnerability of low-income housing is often not obvious, since landlords cut deals with ISPs to limit choice even if a resident technically “has options” in their area. This occurs with slum lords apt buildings. Exclusive broadband agreements between apartment building owners and broadband providers are common, leaving renters no choice to pay inflated costs for sub-par service and rewarding landlords for keeping it that way.

Current FCC regulations stop ISPs from revenue-share contracts BUT it doesn't stop Multiple Dwelling Units (MDU) owners from controlling who installs the wiring. As a result, landlords can go around the law by simply shutting the door when a competing ISP comes knocking. ISP allowed in is paying for the privilege. Unfortunately, laws are riddled with interesting loopholes. At the heart of all this legal chicanery is a single object, their wire that connects the apartment to the internet. FCC is wedged in trying to regulate who has rights when it comes to installing, using and removing wires.

A renter household in Anchorage needs 1.5 full-time jobs at average renter wage to afford a two-bedroom unit at fair market rent. This high cost of rental housing is part of why an estimated 33 percent of all households in Anchorage are cost-burdened, meaning they spend more than 30 percent of their income on housing. Housing is even less affordable for the lowest income residents; to afford a two-bedroom rental unit at fair market rent, a renter earning minimum wage would need to work 102 hours per week.

According to estimates from the U.S. Census American Community Survey (ACS), 33 percent of households in the Municipality of Anchorage are cost-burdened, that is, spend more than 30 percent of their income on housing costs. The rate of cost-burdened households in Anchorage is 93 percent of the national average (36 percent). The median household income in Anchorage is \$78,121. This is higher than the statewide median of \$71,829. The national median is \$53,482.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

The NA-15 tables provide numbers on housing problems in Anchorage. The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%.

NA-15 Table 1 - 0%-30% of Area Median Income

Housing Problem	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	9,030	905	305
White	4,440	308	150
Black / African American	1,120	60	0
Asian	935	55	20
American Indian/Alaska Native	950	165	10
Pacific Islander	165	4	0
Hispanic	595	90	70

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-15 Table 2 - 30%-50% of Area Median Income

Housing Problem	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	8,190	2,420	0
White	4,510	1,095	0
Black / African American	970	160	0
Asian	620	150	0
American Indian/Alaska Native	705	325	0
Pacific Islander	130	4	0
Hispanic	785	430	0

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-15 Table 3 - 50%-80% of Area Median Income

Housing Problem	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	7,730	6,005	0
White	4,840	3,870	0
Black / African American	565	145	0
Asian	430	470	0
American Indian/Alaska Native	545	530	0
Pacific Islander	265	130	0
Hispanic	635	510	0

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-15 Table 4 - 80%-100% of Area Median Income

Housing Problem	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	4,425	6,120	0
White	2,880	4,405	0
Black / African American	305	185	0
Asian	280	400	0
American Indian/Alaska Native	210	305	0
Pacific Islander	55	155	0
Hispanic	375	355	0

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

Discussion

A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10% points higher than the percentage of persons in category as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

The following tables provide numbers on severe housing problems in Anchorage. The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%.

NA-20-Table 1 - 0%-30% Area Median Income

Severe Housing Problem	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	7,630	2,305	305
White	3,740	1,080	150
Black / African American	1,050	130	0
Asian	715	275	20
American Indian/Alaska Native	745	380	10
Pacific Islander	150	25	0
Hispanic	555	135	70

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-20 Table 2 - 30%-50% Area Median Income

Severe Housing Problem	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	4,395	6,215	0
White	2,455	3,150	0
Black/African American	410	725	0
Asian	450	320	0
American Indian/Alaska Native	370	660	0
Pacific Islander	100	40	0
Hispanic	360	855	0

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-20 Table 3 - 50%-80% Area Median Income

Severe Housing Problem	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	2,660	11,080	0
White	1,455	7,260	0
Black/African American	135	580	0
Asian	215	685	0
American Indian/Alaska Native	155	920	0
Pacific Islander	120	280	0
Hispanic	330	820	0

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

NA-20 Table 4 - 80%-100% Area Median Income

Severe Housing Problem	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	1,000	9,555	0
White	450	6,835	0
Black/African American	40	450	0
Asian	105	575	0
American Indian/Alaska Native	90	420	0
Pacific Islander	45	170	0
Hispanic	130	600	0

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

Discussion

Under HUD guidelines a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. HUD defines severe housing problems as: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room not including bathrooms, porches, foyers, halls, or half-rooms; and, households with housing cost burdens that exceed 50% of the monthly income. According to the 2010-2014 Comprehensive Housing Affordability Strategy there were 105,165 households in Anchorage.

There are 9,170 households for the 0% - 30% Area Median Income with one or more of four housing problems. There are 6,955 households in Anchorage or 76% of that population with one or more of four housing problems. The population with one or more of four severe housing problems with disproportionate needs for the 0% - 30% Area Median Income are Black/African American households at 88% and Hispanic households at 77%.

The population with disproportionate needs for the 30% - 50% Area Median Income with one or more of four severe housing problems are Asian households at 60% and Pacific Islander at 76%.

The population with disproportionate needs for the 50% - 80% Area Median Income with one or more of four severe housing problems are Asian households at 36%.

The population with disproportionate needs for the 80% - 100% Area Median Income with one or more of four severe housing problems are Pacific Islander households at 35%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

The NA 25 table shows: Housing Cost Burden based on income.

NA-25 Table 1 - Housing Cost Burden

Housing Cost Burden	<=30%	30% - 50%	>50.%	No/Negative Income (not computed)
Jurisdiction as a whole	71,600	20,225	13,040	350
White	53,110	13,270	7,535	185
Black/African American	3,070	1,530	1,600	4
Asian	3,825	1,260	830	25
American Indian/Alaska Native	3,870	1,340	805	10
Pacific Islander	745	260	200	0
Hispanic	3,780	1,510	1,185	70

Data Source: 2007-2011 Comprehensive Housing Affordability Strategy

Discussion

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

The table above shows:

- No Cost Burden - Housing Cost to Income Ratio is <= 30%;
- Cost Burdened - Housing Cost to Income Ratio is from 30% to 50%; and,
- Severe Cost Burdened - Housing Cost to Income Ratio is greater than 50%.

More households below 50% median-income have a higher housing cost burden than those at a higher income. The ratio of households below 30% median-income have even a higher, especially for the white population.

NA-30 Disproportionately Greater Need

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

The White population in the 30%-50% and the >50% income categories have a racial or ethnic group disproportionately greater need than the needs of those income categories as a whole. The percentages for the 30%-50% income category are White 57%, Black 10%; Asian 11%, American Indian/AK Native 1%; Pacific Islanders 2% and Hispanic 11%. The percentages for the >50% income category are White 66%, Black 10%; Asian 6%, American Indian/AK Native 7%; Pacific Islanders 1% and Hispanic 10%.

Needs not identified above

All known needs have been identified.

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

According to the 2010 Census, Census Tract 6 (Mountain View) has a high percentage of American Indian/AK Native households (17%), African American households (14%), Asian households (6%), Native Hawaiian/Pacific Islander households (9%), and 2 or more race individuals in households (11%). Tract 6 also includes White households at 27%.

Census Tract 7.03 in Muldoon includes Asian households (16%), American Indian/AK Native (13%), and 2 or more race individuals in households (11%). Tract 7.03 also includes White households at 46%.

Census Tract 8.01 in Russian Jack Park includes Asian households (15%), 2 or more race individuals in households (11%), and Native Hawaiian/Pacific Islander (7%). Tract 8.01 has White households at 40%.

Census Tract 9.01 includes part of Fairview and Airport Heights has African American households (13%), 2 or more race individuals in a household (12%), and Native Hawaiian/Pacific Islanders (5%). Tract 9.01 has White households at 35%.

In Census Tract 9.02 includes another section of Fairview, there is a large majority of American Indian/AK Native Households (21%), African American Households (15%), and Native Hawaiian/Pacific Islanders (18%). Tract 9.02 has White households at 46%.

Census Tract 19 (Midtown/Tudor Area) includes high percentages of Asian (17%), American Indian/AK Native (13%), and Native Hawaiian/Pacific Islander (4%), as well as White households at 44%.

Census Tract 20 located in Spenard includes Asian households (15%), American Indian/AK Native households (14%), and Native Hawaiian/Pacific Islander (4%). Tract 20 includes White households at 47%.

NA-35 Public Housing

Introduction

The Alaska Housing Finance Corporation (AHFC) is the public housing agency for the MOA. It is a self-supporting corporation with a mission to provide Alaskans with access to safe, quality, affordable housing. They provide a variety of affordable housing programs and tools, including the operation of public housing, housing choice vouchers, and multifamily project-based assistance. They also finance housing developments through the Low Income Housing Tax Credit program, tax-exempt multifamily loans, and the distribution of Federal and State housing grants. In addition, a variety of home loan programs for low- and moderate-income residents are offered by the Corporation.

AHFC promotes self-sufficiency and well-being for people in Anchorage by providing:

- After-school programs for children in public housing developments;
- Jumpstart – a program that offers family self-sufficiency and educational resources;
- Service coordinators at our senior/disabled housing locations to provide tenants with counseling and access to community resources;
- Meals on Wheels program at our elderly/disabled buildings;
- Educational scholarships;
- Summer camp scholarships for children in the Housing Choice Voucher program and residing in Public Housing units;
- Set-aside vouchers for families under the following programs:
 - Veterans Affairs Supportive Housing (178 vouchers in Anchorage)
 - Empowering Choice Housing Program (families displaced due to domestic violence, 83 vouchers in Anchorage);
 - Moving Home Program (families transitioning into housing from homelessness or institutional settings; must be eligible to receive services and apply through their community-based service organization to the State of Alaska Department of Health and Social Services, Division of Behavioral Services; 70 vouchers in Anchorage);
 - Returning Home Program targeting probationers/parolees through a partnership with the State of Alaska Department of Corrections (30 coupons in Anchorage);
 - Making A Home Program targeted to youth aging out of foster care through a partnership with the State of Alaska Office of Children’s Services (15 coupons in Anchorage);

In Anchorage, AHFC operates:

- 490 Public Housing Program units, of which 120 serve elderly/disabled populations exclusively
- 137 S8N Multifamily Housing Program units, of which 120 serve elderly/disabled populations exclusively
- 52 affordable housing units which accept individuals with vouchers
- 2,435 Housing Choice Vouchers
- 145 project-based voucher units

In Anchorage, AHFC operates the following programs under a partnership agreement:

- 70 Section 8 Moderate Rehabilitation Program single-room occupancy units serving individuals who qualify as homeless under the McKinney-Vento Act
- The equivalent of 46 project-based vouchers for persons at Karluk Manor, a Housing First development targeting chronically homeless individuals with substance abuse and alcohol addictions.

As of May 1, 2018 in Anchorage there were 2,639 families on the Housing Choice Voucher waiting list; Anchorage opened its Housing Choice Voucher waiting list in March 2018 via a lottery system. Over 2,500 families are on waiting lists for various AHFC-owned rental assistance units.

The Anchorage Housing Choice Voucher waiting list has gone to a lottery system, and periodically, the waiting list opens to applicants for a month. Those applicants are then worked for the next 2-3 years, until the waiting list is nearly exhausted, at which point another lottery is held. The lottery process has streamlined the application process and provided a more efficient and effective way for applicants to manage their housing needs. Prior to the lottery, the list was never closed, there was a preference system in which people would apply and based on preference points would move to the top of the list. Those without high preference points had been waiting on the list for more than eight years. With this new process, this no longer occurs. Most qualified applicants receive assistance in less than 2.5 years.

AHFC also provides housing-related research, planning, and program development services for Alaskan communities.

NA-35 Table 1 - Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers				
					Project-based	Tenant-based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing			Family Unification Program	Disabled*	
# of units vouchers in use	0	72	0	4,403	0	4,273	82	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

NA-35 Table 2 - Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers				
					Project-based	Tenant-based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing			Family Unification Program	Disabled*	
Average annual income	0	7,991	0	16,726	0	16,753	14,169	0	
Average length of stay	0	2	0	4	0	4	0	0	
Average household size	0	1	0	2	0	2	1	0	
# Homeless at admission	0	7	0	25	0	4	21	0	
# of elderly program participants (>62)	0	7	0	773	0	751	11	0	
# of disabled families	0	27	0	1,580	0	1,537	18	0	
# of families requesting accessibility features	0	72	0	4,403	0	4,273	82	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	
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

NA-35 Table 3 - Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers				
					Project-based	Tenant-based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing	Family Unification Program			Disabled*		
White	0	47	0	2,452	0	2,368	50	0	0
Black/African American	0	9	0	739	0	712	23	0	0
Asian	0	5	0	221	0	218	1	0	0
American Indian/Alaska Native	0	10	0	849	0	840	6	0	0
Pacific Islander	0	1	0	136	0	133	2	0	0
Other	0	0	0	6	0	2	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

NA-35 Table 4 - Ethnicity of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Total	Vouchers				
					Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	4	0	227	0	221	4	0	0
Not Hispanic	0	68	0	4,170	0	4,050	78	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment - The needs of public housing tenants and applicants on the waiting list for accessible units.

In order to continue to serve those with special needs in our communities, AHFC has created set aside programs. For the elderly and disabled population, AHFC has 244 low-income units. Under the Housing Choice Voucher Program, AHFC offers the Moving Home Program and our Classic Program. The Classic Program is a voucher with a streamlined rent calculation and is reserved for families where all adults are 62 or older or all adults are persons with a disability. These families may include minor dependents or adults under 24 years of age who are full-time student dependents.

AHFC also conducts an annual ADA/504 needs assessment to create priorities for modifications and planned unit improvements, such as enlarging door openings, adding grab bars in bathrooms and hallways, installing automatic doors, and removing carpet to facilitate wheelchair movement. For new construction, AHFC complies with ADA/504 on all new construction and renovation projects and ensures that at least five percent of the units, or one unit (whichever is greater), will accommodate a person with mobility impairments.

Lastly, AHFC offers a well-defined Reasonable Accommodation process that covers families from the application process through unit modification requests. Additionally, AHFC offers language interpretation services to those families with limited English proficiency.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The lack of affordable housing in the Anchorage area is evidenced by the very low vacancy rates. Many times this is most acutely felt by low income residents. In particular, the waiting list in Anchorage indicates that one and two bedroom waiting lists are in the highest demand, and units that provide accessible features for the disabled are also very much needed.

Information regarding AHFC's Moving to Work Plans and Reports can be found at: <https://www.ahfc.us/publichousing/resources/mtw-plans-and-reports/>.

How the needs compare to the housing needs of the population at large

Due to the current recession, demand for market rental housing has decreased, although AHFC's program demand remains strong. Demand for affordable and assisted units has not decreased.

Discussion

AHFC recently created a subsidiary dedicated to using public funds and leveraging tax credits to provide additional affordable housing to residents of Anchorage and the State of Alaska. The Alaska Corporation for Affordable Housing (ACAH) is a non-profit corporation whose mission is to increase affordable housing units by leveraging both public and private funds. Since the creation of this agency, ACAH has developed partnerships and developed 205 units in Anchorage (Loussac Place, Ridgeline Terrace, and Susitna Square).

Introduction

The Needs Assessment Section of the Consolidated Plan describes the nature and extent of unsheltered and sheltered homelessness within the jurisdiction. Alaska Housing Finance Corporation conducts an annual “Point-In-Time” count of homeless persons and housing resources. The Consolidated Plan uses data from the 2023 Point-In-Time (1/23/2023 respectively) as a base for this section.

NA-40 Table 1 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night.		Estimate the # experiencing homelessness each year.	Estimate the # becoming homeless each year.	Estimate the # exiting homelessness each year.	Estimate the # of days persons experience homelessness.
	Un-sheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	0	280	200	160	40	90
Persons in Households with Only Children	0	13	3	100	50	90
Persons in Households with Only Adults	94	707	902	300	30	90
Chronically Homeless Individuals	15	103	48	200	30	90
Chronically Homeless Families	0	1	1	180	30	90
Veterans	4	69	89	80	10	90
Unaccompanied Child/Youth		186	94	200	30	90
Persons with HIV	0	14	3	5	1	90

Data Source: 2023 Point-In-Time (1/23/2023)

The population has no rural homeless.

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):

Nationally, the distribution of persons experiencing homelessness is overwhelmingly urban. Urban areas have the highest rates of homelessness followed by “mostly urban” areas, while the rates of homelessness within rural communities varies widely. Many people in rural areas facing extreme poverty will live “doubled up” with family or friends, or they may live in substandard housing. In other cases, they may leave rural areas for the promise of increased employment opportunities and social services in larger communities. The greatest number of persons experiencing homelessness in Alaska are in big cities and population centers.

As per CoC HMIS Partner, the Institute for Community Alliances Coordinated Entry stats:

As per ICA on ACEH from January through June 2018 it was estimated that 6,107 Anchorage clients experiencing homelessness received services and shelter from agencies entering data in the CoC HMIS in Alaska in 2018.

In 2018, 70% of homeless clients were served in Anchorage. While a large portion of Alaska’s population (about 42%) live in Anchorage, the borough also has one of the highest rates of homelessness in the state. Nome Census Area has the highest rate of homelessness at 2%, followed by Kodiak Island Borough, Juneau City and County Borough, and the Anchorage Municipality at 1.6- 1.7%.

Point-in-Time count and Project Homeless Connect (PHC):

Point in Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January

On the night of January 23, 2018 volunteers in Alaska surveyed 2,486 persons experiencing homelessness. 427 (17%) were unsheltered, sleeping in places not meant for human habitation; 1389 clients (55%) used emergency shelter or motel vouchers. 563 clients (22%) received longer-term temporary services and housing in transitional housing projects. 6% of clients entered rapid re-housing projects, which aim to return individuals and families experiencing literal homelessness to permanent housing as quickly as possible.

Client Details per ICA: Anchorage

For period of: Jan-Mar2018: Clients served 3,167, Chronic Clients 589, Veterans Clients 214, DV clients 464. Gender 64% male and 36% female. Clients with disabilities 47%.

The age category, is as follows: 0-17 13%, 18-24 11%, 25-34 19%, 35-44 18%, 45-54 19%, 55-64 17% and 65+ 4%.

Race: America Indian or Alaska Native 48.21%

Asian 1.25%

Black or African American 12.72%

Native Hawaiian or Pacific Islander 5.51%

White 32.32%

Reasons for Assistance:

Employment and Income: 30% or 445 clients

Health and Safety 21% or 315 clients

Legal 14% or 205 clients

Other 17% or 250 clients

Relationship 18% or 268 clients

Shelter Utilization: 72.66%

Returned to Homelessness from a permanent destination in 180 days: 35 clients

For period of: Apr-Jun 2018: Clients served 2,940, Chronic Clients 515, Veterans Clients 199, DV clients 471. Gender 61% male and 39% female. Clients with disabilities 47%.

The age category, is as follows: 0-17 14%, 18-24 11%, 25-34 18%, 35-44 17%, 45-54 19%, 55-64 16% and 65+ 4%.

Race: America Indian or Alaska Native 47.40%

Asian 1.73%

Black or African American 13.09%

Native Hawaiian or Pacific Islander 5.98%

White 31.80%

Reasons for Assistance:

Employment and Income: 30% or 489 clients

Health and Safety 21% or 344 clients

Legal 18% or 284 clients

Other 15% or 234 clients

Relationship 18% or 262 clients

Shelter Utilization: 72.66%

Returned to Homelessness from a permanent destination in 180 days: 35 clients

A great number of persons experiencing homelessness in Alaska are in the Coordinated Entry is a program mandated by HUD to effectively target, track and prioritize individuals and families experiencing homelessness according to specific client needs. The Anchorage Coalition to End Homelessness/Continuum of Care oversees the coordination and administration of all aspects of Coordinated Entry for Anchorage. Coordinated Entry is based on an approach that factors in disability status, severe service needs, and length of time an individual or family has experienced homelessness when prioritizing clients for housing interventions.

Coordinated Entry’s purpose is to ensure that all people experiencing homelessness have fair and equal access to housing through the use of standardized tools and practices. Clients enter the Coordinated Entry System through a designated access point of their own accord or are engaged by a multi-agency outreach team designed to address any category of individual encountered.

With low and mod-income individuals and families entering the homeless system for the first time, ESG and local CoC work together to reduce the time they are homeless. Families, individuals and children are better off in home-like settings. Housing is a basic human need, just as is food and clothing. Once basic needs are met, they can focus on parenting, education, recovery and other needs. Individuals and families have the right to set their goals. Services delivered should promote client well-being and work to integrate them within the mainstream of resources

Updated data reveals an increase in Anchorage’s homeless population. In 2017 and in 2018 homeless households doubled. The homeless population is difficult to define. During the summer, tents pop up in greenbelts and wooded areas all over Anchorage. There is not a concrete count per Nancy Burke MOA’s homeless and housing coordinator.

Need is greater than affordable housing available for very low income individuals and households. The 2018 point in time count indicates a one-day outreach count of 1,094 households and individuals; using that count times 365 days equates to 399,310 without housing for a year.

The Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT), developed by OrgCode Consulting, is an assessment tool that aims to identify a household’s level of service need. Population-specific versions of the VI-SPDAT, which include additional questions that support eligibility for local programs, are used in the MOA’s CoC adoption of this tool. Each assessment packet for single adults (used for single adults and veterans), families (used for a pregnant or parenting individual/family including young adults (18-24) and veteran families), and youth (used for a single, young adults between 18-24 years old) clients include a version of the VI-SPDAT tailored to assessment needs of each service category. Additional ranking criteria for prioritization list eligibility are customized to each service category.

NA-40 Table 2 - Nature and Extent of Homelessness:

Race	Sheltered	Unsheltered (optional)
White	341	12
Black or African American	165	1

Race	Sheltered	Unsheltered (optional)
Asian	19	0
American Indian/Alaska Native	621	69
Pacific Islander	90	0
Multiple Races	142	26
Ethnicity:		
Hispanic	121	4
Not Hispanic	1,257	104

Data Source: 2018 Point-In-Time as 1/23/2018

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

Families with Children

The faith community generously stepped forward as they had the space and the congregation members willing to volunteer their time to provide safe and warm family sanctuary in the winter months in Anchorage. The MOA worked with the churches to ensure they were up to fire code for overnight stays. Abused Women’s Aid In Crisis (AWAIC) and Alaska 2-1-1 provided support to callers looking for shelter, directing them to the churches. Sixty-nine (69) families used emergency cold weather shelter last winter (2015/2016). Those families included 91 children. While fewer families used emergency cold weather shelter last winter than the winter before, the percentage of families staying more than one night increased by 11%. The winter of 2016/2017 in March 2017, there were eight churches opening their doors to house homeless families that have been in use 83% of the time they’re open. The churches have provided shelter to 55 families that included 82 children, with 30% of the families staying a week or more. Rapid Re-housing of families to get them into stable homes and help them get back on their feet and self-sufficient. Eight families have been housed and many more are working with case managers to get them out of shelter.

Veterans and their Families

According to the Anchorage’s Department of Health and Human Services, in 2018 there were 89 homeless veterans living in the city and around half of them were unsheltered at the time of the count. The Department of Veterans Affairs operates a 50-bed residential addiction treatment center in Anchorage and can offer assistance in employment, job training and housing. Catholic Social Services (CSS), Supportive Services for Veteran Families Program serves 100 to 120 veteran households a year. Some of the main issues the CSS program addresses are employment, criminal history and money management, but the biggest hurdle is housing. There are not enough housing available to homeless vets in Anchorage, but the CSS program’s housing specialist actively works to find willing landlords. The Veterans Affairs Supportive Housing (VASH) Program is a referral-based, rental assistance program designed to meet the housing needs of homeless veterans and their families.

Unaccompanied Youth

In the past three years, Covenant House Alaska, Crisis Center, has experienced a 58% increase in the average daily census of unaccompanied youth seeking assistance. There were 5,726 youth served in 2016 by Covenant House. Every year more young people come to the Covenant House that are dealing with mental illness, substance abuse issues, and lack of affordable housing. Research shows, 1 in 4 girls and 1 in 5 boys receiving services from Anchorage's shelter for homeless youths, reported being victims of sex trafficking, quantifying for the first time the prevalence of the problem among an especially vulnerable group in Anchorage.

Nature and extent of homelessness by racial and ethnic group

HUD Anchorage Assessment of Fair Housing, Table 12 Opportunity Indicators by Race/Ethnicity, the Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty in Anchorage. A higher score generally indicates less exposure to poverty at the neighborhood level. In Anchorage, Asian or Pacific Islander population has the most exposure to poverty based on the lowest index score of 61.74, followed by the Black population with a score of 61.75. The 3rd highest exposure to poverty is the Native American population with a score of 62.69, followed by Hispanic population with a score of 66.52. The White population has the lowest exposure to poverty with a score of 75.95. The same order of highest to lowest is maintained for the populations living below the federal poverty in Anchorage with the Asian or Pacific Islander population at 43.16, Black population at 50.84, Native American population at 55.72, Hispanic population at 58.52, and White population at 63.48.

The CoC Anchorage 2018 Point-In-Time for the unsheltered population, race and ethnic group reports a different pattern of homeless among race and ethnic groups. Of the 240 unsheltered population the highest percentage of unsheltered homeless population was 48% American Indian/Alaska Native. The second highest percentage of unsheltered homeless population was 32% White. The other race and ethnic groups were significantly smaller percentages of the unsheltered homeless population with 8% Multiple Races, 3% Black or African American and 2% Asian.

Nature and extent of unsheltered and sheltered homelessness

There were 94 unsheltered homeless individuals reported in Anchorage on January 2018 during the Point-In-Time (PIT) count. In the PIT count, 892 households with at least one adult and one child, and 285 households with only children reported living in emergency shelters. Homeless individuals often find it difficult to obtain housing because of poor credit, interactions with the criminal justice system or other issues even if they have access to a housing voucher or sufficient income to pay rent. While chronic homelessness encompasses only about 15% of those experiencing homelessness in Anchorage, they are the highest users of community resources. If this segment of the homeless population can be housed, valuable resources could be available for others.

Rent in the Anchorage market is very expensive and many low-income individuals have a difficult time paying rent at current market rates while still being able to afford other essentials of life such as food and medical care. In 2016 the Anchorage average adjusted rent for a one bedroom was \$1,259 and an estimated 3.8% vacancy (Rental Survey by Alaska Department of Labor and Workforce Development). The average rent for a one-

bedroom apartment in Anchorage increased from \$1,112 in 2015 to \$1,259 in 2016 (Rental Survey by Alaska Department of Labor and Workforce Development).

A renter household in Anchorage needs 1.5 full-time jobs at average renter wage to afford a two-bedroom unit at fair market rent. This high cost of rental housing is part of why an estimated 33 percent of all households in the Municipality of Anchorage are cost-burdened, meaning they spend more than 30 percent of their income on housing. Housing is even less affordable for the lowest income residents; to afford a two-bedroom rental unit at fair market rent, a renter earning minimum wage would need to work 102 hours per week as per 2017 Housing Assessment.

Approximately half of Anchorage residents are devoting 35-75% of their income on housing. (United Way of Anchorage and Fison & Associates). In Anchorage, there are nearly 3,000 households with subsidized rent and more than double that number on the waiting list (Public Housing Department at Alaska Housing Finance Corporation). Without some type of financial assistance, individuals experiencing homelessness cannot afford housing if it becomes available.

Discussion

There are an insufficient number of vouchers for the Housing Choice Voucher (HCV) program in Anchorage based on the waiting list demand. In Anchorage, there are nearly 3,000 households with subsidized rent and more than double that number on the waiting list (Public Housing Department at Alaska Housing Finance Corporation). As of June 2016 in Anchorage there were over 262 families on the HCV waiting list with a lottery opening on July 1, 2016 and over 5,461 on the waiting list for various AHFC-owned rental assistance units statewide. Additional factors include the lack of low-income housing options and a low vacancy rate in Anchorage. In Anchorage, for a one-bedroom, 1,116 households are waiting for subsidized rent in 32 one-bedroom units. The turnover is only about eight each year, translating to a wait of more than 40 years list (Public Housing Department at AHFC).

In 2016, the Anchorage average adjusted rent for a 1 bedroom was \$1,259 and an estimated 3.8% vacancy. The Mat-Su Borough average adjusted rent for a 1 bedroom was \$1,224 and an estimated 3.6% vacancy (Rental Survey by Alaska Department of Labor and Workforce Development). With the low vacancy rate in Anchorage, landlords may not accept HCV vouchers and rent to higher income tenants. The lack of affordable housing in Anchorage is evidenced by the very low homeowner rates of all minority race/ethnicity populations. Many times this is most acutely felt by renters who are low-income residents and residents with large families. In the rental market, the waiting list in Anchorage indicates that one and two bedroom waiting lists are in the highest demand, and units with three or more bedrooms are very much needed.

NA-45 Non-Homeless Special Needs Assessment

Introduction

The principal challenge faced by persons with disabilities in acquiring housing are the lack of affordable, accessible and supportive housing in Anchorage. The housing assistance application forms and approval process can be burdensome for persons with disabilities. In addition, when a person with disabilities finds housing that meets their needs, the landlords may not accept Housing Choice Vouchers (HCV) or want to rent to someone with a disability (Housing Barriers Report 2015 from the Governor's Council on Disabilities & Special Education).

Those non-homeless with special needs include:

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other drug addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking [AWAIC](#), [STAR](#), [Victims for Justice](#), see NA 10 info.

Characteristics of special needs populations in the community

HUD Anchorage Assessment of Fair Housing, Table 13 Disability by Type, presents data of residents with disability types in Anchorage. Residents with hearing difficulty are 3.56% of Anchorage population. Residents with vision difficulty are 1.92% of Anchorage population. Residents with cognitive difficulty are 4.51% of Anchorage population. Residents with ambulatory difficulty are 5.38% of Anchorage population. Residents with self-care difficulty are 2.49% of Anchorage population. Residents with independent living difficulty are 3.30% of Anchorage population.

HUD Anchorage Assessment of Fair Housing, Table 14 Disability by Age Group, identifies Anchorage having percentages of the population with disabilities in age ranges. In Anchorage the highest percentage of residents with disabilities are in the 18-54 age range at 6.94%. The second highest age range plus 65 residents with disabilities at 3.25% followed by the age range 5-17 residents with disabilities at .92%.

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

In Anchorage, there are no large psychiatric hospitals, development centers, other institutions, board and care homes, group homes, nursing homes and personal care homes. Most persons with disabilities needing assisted-living reside in single-family residences that are scattered throughout Anchorage and the Mat-Su Borough. There are only six assisted-living facilities in Anchorage with 20 beds or more. The largest assisted-living facility is the Pioneer Home. Most of the other large assisted-living homes in Alaska are administered by the Division of Alaska Pioneer Homes.

Waitlist Information as of 9-1-18

Waitlist on Assisted Living Facilities - 150

Waitlist at Pioneer Home – 5,272 inactive for future services; 569 active care needs for Level 1 or 2 (wait is 4 to 6 months); Level 3 (wait of 2 to 4 years).

Waitlist for SOA DHSS, Developmental Disabilities Registration and Review (DDRR) – 629 (wait of 2.5 years).

Waitlist at AHFC – for Senior Housing, 1-bdrm waitlist 400 (wait of 3 to 4 years), 2 bdrm waitlist 798 (wait of greater than 4 years). Affordable Housing 1 bdrm waitlist 180 (wait of 3 years), 2 bdrm 100 (wait of 4 years).

In Anchorage, there are 490 Public Housing program units, of which 120 serve elderly/disabled populations exclusively. There are 137 Project-based Section 8 new Multi-family housing program units, of which 120 serve elderly/disabled populations exclusively. There are monthly rental subsidy equivalent to 46 Project-based vouchers for persons at the Karluk Manor, a Housing First Model, targeting chronically homeless individuals with disabilities including substance abuse and alcohol addictions.

For some residents using publicly supported housing, like seniors or those with disabilities, long-term stable housing assistance is critical. Alaska Housing Finance Corporation (AHFC) Public Housing Department developed the Classic Program to meet these resident's needs and simplify the process. In the Classic Program a family's shelter burden drops from 30% to 28.5% of gross income. The decrease allows for a streamlined rent calculation with no deductions and housing costs that are stable for a three-year period. To be part of the Classic Program, household members must be age 62 or older or adult household members must be identified as persons with a disability. Live-in attendants and full-time student dependents younger than age 24 will not disqualify a family from participating in the Classic Program.

Per AHFC reporting; "Demand for senior facilities will double in the next dozen years, requiring more than 300 beds annually".

AHFC Public Housing Department's Moving Home Program is a voucher set-aside program for persons with disabilities directly referred from the State of Alaska Department of Health and Social Services with a 150 vouchers statewide (70 vouchers in Anchorage).

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

Four A's provides a host of housing supports, both short and long-term from utility assistance to permanent housing subsidy. Having safe and affordable housing is a quality of life. For households living with HIV, it's an important part of overall health. With stable housing, clean water, a bathroom, refrigeration and food makes it easier to stay healthy. Four A's is a payer of last resorts and documentation of household income is considered for housing support.

Beyond direct support, case managers work toward the elimination of the stigma. Services like rapid HIV and Hepatitis C testing, condom distribution, HIV prevention outreach and education, Four A's Syringe Access Program and the Anchorage Men's Program, make the prevention program work. Each confidential rapid HIV and Hepatitis C test is accompanied by a counseling session and risk reduction plan tailored to the individual and their circumstances. In 2017 HIV rapid tests given: 809; Hepatitis C tests given: 121, Sterile syringes given: 630,884 and condoms given 90,000 plus.

In 2018, HIV Status-129 HIV positive (not AIDS); 105 CDC-Defined AIDS and HIV Positive (AIDS status unknown). Gender- 79 female, 185 male and 9 transgenders. Ages: 13 years of age to 65 and older.

Discussion

For persons experiencing behavioral health conditions:

The Alaska Department of Health and Social Services (DHSS) is working to create an integrated health housing resource within the DHSS to develop supportive housing and housing opportunities for consumers struggling with behavioral health conditions.

The Complex Behavior Collaborative helps providers meet the needs of Medicaid clients with complex needs who are often aggressive, assaultive and difficult to support. The CBC program offers consultation and training to providers and clients' natural supports, including family members. The goal is to help clients live as independently as possible, and avoid Alaska Psychiatric Institute, jail, emergency rooms or out-of-state care.

Benefits include:

- Better quality of life for Alaskans with complex needs
- Cost savings for the state
- Development of a robust, competent workforce in Alaska
- Development of infrastructure for collaborative interventions and continuity of care
- Client admissions to behavioral health treatment programs are based on the use of the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV-TR 2/ICD-9), and relevant criteria as defined by the American Society of Addiction

Medicine Client Placement Criteria 2R (ASAM PPC-2R), adolescent, adult, and Opioid maintenance therapy (www.asam.org). Programs must demonstrate that each individual is served with a continuum of care and that client placement decisions are made in a manner that represents the use of DSM-IV-TR 2/ICD-9 and ASAM PPC 2R at intake, movement through treatment and at discharge.

For elderly, frail elderly and persons with disabilities services:

Geographic isolation in the state of Alaska, for other states, as well as cities within Alaska, make it extremely difficult to move around in search for affordable care. Home care is by far the most affordable type of care in the state, as it is least affected by the lack of human capital the state has.

There are four categories of residential care communities and each is referred to by many different names.

- 1) Independent Living / Senior Living – homes within a complex that offers transportation, security and recreational activities, but no health care services.
- 2) Assisted Living – residences provide help with activities of daily living including basic health services, recreational and social activities but not skilled nursing care.
- 3) Skilled Nursing Homes – residences with 24/7 care by licensed health professionals including all housekeeping, medical and social needs.
- 4) Continuing Care Retirement Communities – residences that provide a continuum of care from independent living to assisted living to skilled nursing. These are designed to enable seniors with progressively declining health to remain in a single residential location or give healthy seniors the peace of mind that all their future needs are covered.

State (Non-Medicaid) Assistance Programs

As all forms of assisted care are more expensive in Alaska than in the rest of much of the United States, the state has therefore provided six non-Medicaid financial programs to help the residents of Alaska who do not qualify for State Medicaid.

- 1.) The Alaska Senior Benefits Program provides cash assistance to lower income, elderly residents, with no restrictions on how to use the resources. There is an income limit for individuals and married couples, applicants must be a minimum of 65 years of age, and applicants must not live in a nursing home or state subsidized assisted living. Aside from that, there are no other restrictions.
- 2.) The Senior Access Program provides financial assistance to help older Alaskan residents make home modifications to reduce the challenges associated with aging at home. Home modifications might include the installation of a wheelchair ramp, grab bars, or a stair lift. There are income and residential limits to this program, as well as the requirement that it must be a current need, not an anticipatory one.
- 3.) The Adult Day Care Services (ADS) Program is a network of adult day care centers that provide services during daytime hours for frail, elderly residents so they can avoid going to

a costlier skilled nursing facility. Applicants must demonstrate a functional need for supervision, and residency requirements apply. Make note, there may be a waiting list for this program.

4.) The Alzheimer's Disease and Related Dementias (ADRD) Mini-Grants exist to help those with Alzheimer's disease and other forms of dementia increase their quality of independent living. Any Alaskan resident diagnosed with Alzheimer's or dementia, including Parkinson's and Huntington's diseases, may qualify. The mini-grants can be used for a variety of purposes, such as home modifications, fall alert systems, assistive technology, and medical equipment.

5.) Alaska Pioneer Homes provides subsidized assisted living for state residents who are at least 65 years of age. The residents must have lived in the state for at least one consecutive year, and have Medicare Parts A, B & D to qualify.

6.) The Senior In-Home (SIH) Services Program allows for individuals with limited physical or mental capabilities to remain living in their homes through the deliverance of non-medical assistance. This might include assistance with the activities of daily living, preparation of meals, or chore services. Supplemental services grants are also available via SIH. This program is restricted to low income residents who do not qualify for Medicaid in Alaska.

Financial Assistance Programs Available:

The Personal Care Services Program (PCS), formerly called the Personal Care Assistance Program, is part of the state Medicaid plan and is there to provide qualified applicants personal care services, such as assistance with bathing, toiletry, and meal preparation. With this program, there is an option for consumer-direction, also called self-direction, as participants can manage their own services.

Medicaid also offers what are called Home and Community Based Services (HCBS) Waivers, which provide assistance to seniors who reside outside of a nursing home. It's important to note that while the state Medicaid program is an entitlement program, Medicaid Waivers are not. This means that one does not automatically receive services via a Medicaid Waiver simply because they meet eligibility requirements. This is because there is an enrollment cap for Medicaid Waivers, which may result in wait lists.

Alaska currently offers two Medicaid Waiver programs that are relevant to elderly residents: Alaskans Living Independently and Adults with Physical & Developmental Disabilities Waiver.

1) The Alaskans Living Independently (ALI) program, which includes the former Older Alaskans Program, helps seniors to receive care in their own homes and in the community, including assisted living facilities, instead of at nursing facilities. This program also covers the cost of home modifications, specialized medical equipment, personal emergency response systems, and more. This program allows for consumer direction, which means individuals are able to choose their own caregiver, including some family members.

2) The Adults with Physical & Developmental Disabilities Waiver (APDD) is for individuals who are a minimum of 21 years old and are physically impaired due to an intellectual or developmental disability, or autism. A variety of services, including adult day care, home modifications, and chore services, are available via this waiver to allow eligible

individuals to live at home, in a foster home, or in assisted living, rather than a nursing home.

The Medicaid eligibility rules in Alaska have both income and asset restrictions. While eligibility may vary slightly based on the program, in general, single applicants, as of 2018, cannot exceed \$2,250 in monthly income for long-term care. If an applicant has a non-applicant spouse, the applicant spouse may be able to transfer up to \$3,090 / month in income to their spouse. Asset restrictions allow the applicant to have no more than \$2,000 in liquid assets, which are assets that are easily converted to cash. However, joint assets and some high value assets, such as the home (up to \$572,000) in which the applicant or their spouse resides, and a single car, may be exempt. Non-applicant spouses are allowed to keep up to \$123,600 of the couple's joint assets. Assistance is available to help persons qualify for Medicaid.

Victims of domestic violence

Congress passed the Violence Against Women Act (VAWA) in 1994, additions were made to the Act in 1996, 2000 and 2005.

Although safe housing can provide a pathway to freedom, there are many barriers that prevent domestic violence survivors from obtaining or maintaining safe and affordable housing. The majority of survivors experience financial abuse, which means they have not had access to the family finances, or have been prohibited from working, or have had their credit scores destroyed by the abusive partner. Victims face discrimination in accessing or maintaining housing based on the violent or criminal actions of perpetrators.

Victims are limited to locations and types of housing they can access because of their unique safety on confidentiality needs, and many housing or homelessness assistance programs have barriers that inadvertently exclude victims of violence.

The Municipality and its partners are dedicated to addressing these issues and working to enhance the housing options available to survivors. The Municipality has delivered Domestic Violence and Sexual Assault Intervention Programs that fund emergency funds to victims for urgent necessities such as rent, security, transportation, medical care and case management services through the following victim agencies: Abused Women in Crisis (AWAIC), Standing Together Against Rape (STAR) and Victims for Justice (VFJ).

State laws deal with protection orders, divorce, custody, crimes, domestic violence offenses and more. Federal laws apply to all states. Between January 1, 2016 and November 30, 2017 a total of 3,951 misdemeanor domestic violence cases were processed. The number of misdemeanor cases were 2,831 against males and 1,120 against females. Number of Victims Served by Victim Service Agencies 2016-2017, AWAIC in 2016 assisted 173 households and in 2017 served 134 households; STAR assisted in 2016 40 households and in 2017 71 households; Victims for Justice in 2016 assisted 39 households and in 2017 156 households. Projections for serving victims for 2018 are 516.

A study of residents of domestic violence shelters nationwide found that 84 percent of survivors needed help finding affordable housing.

Domestic Violence is a Crime

Domestic Violence is when one person maintains control and power over another in a dating, marital, or live-in relationship. The means of control include physical, sexual, emotional and economical abuse, threats and isolation. While most domestic violence survivors are women, both men and women can experience domestic violence. You probably have found your ability to make decisions being taken away by the abuser. With your choices and options removed, the abuser may come to treat you like a piece of property he owns, rather than as an equal in making decisions regarding your household, children, or other matters.

Under Alaska law, it is illegal for another person related to you to hurt you physically in any way, to force you to have sex when you don't want to, to threaten to hurt or kill you or your children, or to destroy your property. Domestic violence occurs when you are physically, sexually, or emotionally abused by another person who is related to you as

- A spouse or former spouse
- A person you have dated, or are presently dating
- A person with whom you have had sex
- A person who lives, or has previously lived with you, in the same household
- A parent, stepparent, grandparent, child or grandchild, aunt, uncle, cousin, second cousin or children of any of these persons.

Physical abuse is the use of physical force to cause pain or injury to you. It can involve biting, kicking, slapping, pushing, punching, choking (strangulation), restraining, confinement or using weapons and objects.

Sexual abuse is forcing someone to participate in unwanted sex, performing unsafe or degrading sexual activities, limiting someone sexuality and reproductive choices, forcing someone to look at pornography or participation in unwanted acts.

Emotional abuse is the use of words and actions that are threatening, intimidating, or scaring you into doing what they want. It can involve threats to hurt you or your family, the abuse of pets to hurt you, threats to take your children from you if you leave, destruction of objects important to you, deprivation of money, sleep, or affection, harassment at work, name-calling, making fun of you and other verbal abuse. Emotional abuse is perhaps the hardest to detect, but is just as serious as physical abuse.

These are some of the ways other victims have found helpful to protect themselves and their children:

- Tell friends and family that you have been abused and that you may need their help in the future
- If the defendant has been ordered by the court to stay away from your home, ask neighbors to call the police if they see the defendant near your home. Tell them what type of car he drives. If you leave your home, advise your neighbors so they can watch your home. Tell them when you will be back and give them a number they can call if they see something suspicious

- If you have a telephone, request that someone call you at least once a day to see if you are safe
- Talk to your family and friends about a special password that you will use when talking to them to let them know you need them to call the police
- If you leave the offender, stay with friends or family, or at your local shelter until you get a protective order, or other arrangements are made which make you feel safe before being alone, or returning to your residence
- Keep a packed bag with emergency items including birth certificates, social security cards, other important papers, extra sets of car and house keys, and money
- Talk with someone who knows about domestic violence, such as a worker at a domestic violence program. **For a domestic violence program in your area contact the Alaska Network on Domestic Violence & Sexual Assault - Main Phone: 907-586-3650 or visit: http://www.andvsa.org/?page_id=8**
- If you have concerns about your safety when going to court, contact your domestic violence program advocate or your contact person in the District Attorney's Office
- Register with the VINE system so you are notified if the abuser is released from jail by calling 1-800-247-9763 or visit www.vinelink.com/vinelink/initMap.do

NA-50 Non-Housing Community Development Needs

MOA's need for Public Facilities and How These Needs Were Determined

Funding priorities are based on need as reflected in the responses to the MOA's Community Needs Questionnaire. There were 474 responses received with the following seven rated with a higher priority.

- Homeless Facilities - 325
- Abused/Neglected Children Facilities - 285
- Mental Health Facilities - 278
- Youth Centers - 215
- Child Care Centers - 200
- Health Facilities - 195
- Persons with Disabilities Centers - 185
- Senior Centers - 168
- Neighborhood Facilities - 149
- Parks and/or Recreation Facilities – 135

MOA's need for Public Improvements and How These Needs Were Determined

The Municipality's Planning Department, Anchorage 2040 Land Use Plan was adopted by MOA in February 2016. The plan's key growth strategies include housing and neighborhoods as defined as providing a diverse supply of affordable, quality housing that

meets the needs and preferences of the city's residents, at all income levels, in safe and livable neighborhoods. The strategies are:

1. Balanced regional growth
2. Infill and redevelopment
3. Centers and corridors
4. Housing and neighborhoods
5. Coordinated and focused public investment
6. Land use - transportation
7. Industrial land prioritization
8. Compatible land use
9. Open space and greenbelts
10. Anchor institutions and facilities

The 2012 Anchorage Housing Market Analysis and HUD maps and tables showed that seniors and minority populations as the fastest growing population groups, desire compact housing that is located near services, jobs, transportation, and parks and trails. Anchorage's inadequate housing supply makes affordable and accessible housing an important priority for the MOA to redirect near term resources, actions, and solutions to address housing needs.

The MOA operates the public transit bus service in Anchorage, limited bus service in Eagle River, Chugiak, and Peters Creek, and commuter ride share service in the Mat-Su Borough. The Eagle River Connection is a flexible transit service connecting Eagle River, Chugiak, Peters Creek and East Anchorage. According to the 2010-2014 U.S. Census American Community Survey 5-Year Summary File, about 2% of residents in Anchorage use public transit as their primary means of transportation to work. In certain parts of Anchorage, larger numbers of residents do commute by transit.

The existing public transit routes provide service to the highest minority residents, especially since most of these neighborhoods are located near main roads in Anchorage. The public transit line, 45-Mountain View, is useful and reliable enough that 5%, and in more limited cases 15%, of residents are choosing to rely on it.

Areas in Anchorage with a significant density of households without access to cars include areas in Government Hill, and between downtown and the University areas. The neighborhoods with the highest number of zero-vehicle households are some of the same neighborhoods with the highest minority residents.

MOA's need for Public Services and How These Needs Were Determined

Funding priorities are based on need as reflected in the responses to the MOA's Community Needs Questionnaire. There were 344 responses received with the following seven rated with a higher priority.

- Drug and Alcohol Abuse Services - 297
- Employment and Training Services - 241
- Persons with Disabilities Services - 238
- Health Services - 230
- Child Care Services - 227

- Transportation Services - 221
- Youth Services - 220
- Senior Services - 214
- Fair Housing Services - 194
- Legal Services - 184
- Crime Awareness - 173
- Tenant Landlord Counseling - 138
- Lead Hazard Screening – 87

MA-05 Market Analysis Overview

The homeownership and rental markets in Anchorage are strong. The vacancy rate in 2016 was only 3.9%. Low vacancy rates cause rents to increase. According to the 2000 Census (Base Year), 2007-2011 American Community Survey there were 105,123 households and 112,804 housing units.

In 2017 the median income for a family of four was \$68,000. There continues to be a lack of affordable housing and the housing cost burden increases as the total household income goes down.

Some reasons for the lack of affordable housing and high rate of housing cost burden is because of: lack of available land, lack of infrastructure, Municipal regulations, and lack of funding.

There is also a high number of housing units with housing that are in need of repair, with many lacking bathroom and/or kitchen facilities.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The first table below shows the number of residential units in Anchorage by type and the second shows the number by size and tenure.

MA-10 Table 1 - Residential Properties by Number of Units

Property Type	Number	%
1-unit detached structure	54,751	48%
1-unit, attached structure	15,163	13%
2-4 units	16,623	15%
5-19 units	13,203	12%
20 or more units	8,249	7%
Mobile Home, boat, RV, van, etc.	5,289	5%
Total	113,278	100%

Data Source: 2009-2013 American Community Survey

MA-10 Table 2 - Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	175	0%	1,317	3%
1 bedroom	2,026	3%	9,051	22%
2 bedrooms	11,037	17%	17,276	42%
3 bedrooms	50,507	79%	13,819	33%
Total	63,745	99%	41,463	100%

Data Source: 2009-2013 American Community

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

During the 2013-2017 Consolidated Plan, the MOA funded the Rental Housing Development – Cook Inlet Housing Authority, Mobile Home Repair Program - Rural Alaska Community Action Program, Minor Repair Program – NeighborWorks Alaska, Affordable Housing – Habitat for Humanity Anchorage, Tenant-Based Rental Assistance - NeighborWorks Alaska, and the Safe Harbor Revitalization Project - Rural Alaska Community Action Program.

The Mobile Home Repair Program assisted 64 low-income households who own and occupy a mobile home in need of minor repairs from 2013-2017 and is targeted to assisted an additional 120 low-income households 2018-2022.

During 2013-2017, the Minor Repair Program assisted 47 low/moderate-income owner-occupied households with home repairs. This program has ended.

During 2013-2017, the Habitat for Humanity Anchorage's Affordable Housing project provided housing to 23 owners at or below 80% of low/moderate-income and is targeted to provide housing to an additional 4 owners at or below 80% of low/moderate-income.

The Rural Alaska Community Action Program's Safe Harbor Revitalization Project is targeted to provide 55 Permanent Supportive Housing units to homeless individuals, 48 Transitional Supportive Housing units to homeless and low-income families, and 23 Permanent Housing units to low-income individuals and families.

The Cook Inlet Housing Authority's Rental Housing Development will target 27 units of low-income rental housing units with the acquisition/rehabilitation of Dukes Place. They will also target 28 households at 60% AMI, 10 households at 50% AMI, 4 households that are homeless and 10 units will be at market rate with the new construction of Elizabeth Place.

The NeighborWorks Alaska's Tenant-Based Rental Assistance provided assistance to 19 low-income households with rental assistance during 2013-2017. They are targeted to assist 20 or more low-income households with rental assistance.

Assessment of Units Expected to be lost from Inventory, including Section 8 vouchers

The MOA does not expect any loss of affordable housing during 2018-2022, including Section 8 vouchers.

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

The available housing units do not meet the needs of Anchorage's population. Without increasing the current level of housing density and increasing the rate of land development, the Anchorage Bowl will lack land for about 7,185 of the projected new housing units, or about half of expected demand between 2010 -2030. Specifically, in the Anchorage Bowl the projected short fall will be 2,389 for single family, 2,183 for two family/duplexes, 687 for townhouses, and 3,594 for multi-family/others.

Need for Specific Types of Housing

There is a need for additional affordable housing especially for the very low-income. Many very low and low-income households are overcrowded because they cannot find affordable rental housing with 3 or more bedrooms. Additionally, there is a need for additional housing for seniors and persons with disabilities.

Discussion

Although there is a lack of funding, CDBG and the HOME programs have helped provide additional affordable rental and owner occupied housing units, renovate existing housing units to maintain existing affordable units, provide rental assistance and supportive services.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following table information on cost of housing, rent paid and number of units affordable to the different household income ranges. Table 4 compares rent based on bedroom size.

MA-15 Table 1 - Cost of Housing

	Base Year: 2000	Most Recent Year: 2013)	% Change
Median Home Value	152,300	282,800	86%
Median Contract Rent	696	1,048	51%

Data Source: 2000 Census (Base Year), 2009-2013 American Community Survey (Most Recent Year)

MA-15 Table 2 - Rent Paid

Rent Paid	Number	%
Less than \$500	4,464	11%
\$500-999	15,343	37%
\$1,000-1,499	13,586	33%
\$1,500-1,999	4,612	14%
\$2,000 or more	2,435	6%
Total	41,463	100.0%

Data Source: 2009-2013 American Community Survey

MA-15 Table 3 - Housing Affordability

% Units Affordable to Households Earning	Renter	Owner
30% HAMFI	2,170	No Data
50% HAMFI	8,110	2,420
80% HAMFI	20,630	6,650
100% HAMFI	No Data	12,955
Total	30,910	22,025

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

MA-15 Table 4 - Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	888	1,018	1,293	1,882	2,278
High HOME Rent	888	1,018	1,293	1,562	1,723
Low HOME Rent	813	871	1,046	1,208	1,347

Data Source: 2017 HUD FMR and HOME Rents

Availability of Sufficient Housing for households at all income levels

For households with a cost burden greater than 30%, the average housing cost burden is higher for renters than for owners. The lower the income range the higher the average cost burden. See NA 10 Table 5. The total need by income is higher for all income ranges than any for owners.

For households with a cost burden greater than 50%, the highest number of households is renters that are very low- or low-income. There are 4,745 households renting that are very low-income versus 4,500 of all owner occupied units 0-80 % median income.

Expected Change of Housing Affordability considering changes to home values and/or rents

Basically there are no expected change of housing affordability as home values and rents in Anchorage are expected to continue to rise faster than the availability of affordable housing. As long as the demand is greater than supply, cost will continue to rise.

HOME rents/Fair Market Rent compared to Area Median Rent and how this might impact the strategy to produce or preserve affordable housing

Both the low-HOME rents and the High-HOME rents for efficiency are higher than the Fair Market Rents. The other low-HOME rents and the High-HOME rents for 3 and 4 bedroom units are below the Fair Market Rents. Although the some HOME rents are above the Fair Market Rents, those units might rent at the Fair Market Rent. Because of the high demand for rental housing, non-HOME units rent at a higher rate than the Fair Market Rent.

Discussion

As shown in MA 15 Table 3 above, there are 10,575 housing units available to households below 50% of the median income. In NA 10 Table 2 there are 18,865 households that are below 50% of the median income with a shortage of 8,290 affordable housing units.

MA-20 Condition of Housing

Introduction

According to the 2007-2011 Comprehensive Housing Affordability Strategy, 52% of the rental housing stock in Anchorage was built before 1980 and 47% of the owner-occupied units were built before 1980. Only a total of 13,614 housing units have been constructed since 2000. Many of these older homes have one or more substandard conditions.

The MOA's definition for "substandard condition" and "substandard condition but suitable for rehabilitation"

The MOA's definition for "substandard condition" is: a structure, building, or property that is in a condition that endangers the safety or welfare of the public or occupants. Most code violations are not required to be corrected unless other work is conducted or is an immediate threat to life or safety of the public or occupants. A "substandard condition" would be considered suitable for rehabilitation unless the cost of rehab exceeds the cost of replacement.

MA-20 Table 1 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,601	26%	18,019	43%
With two selected Conditions	620	1%	1,269	3%
With three selected Conditions	32	0%	105	0%
With four selected Conditions	3	0%	0	0%
No selected Conditions	46,489	73%	22,070	53%
Total	63,745	100%	41,463	99%

Data Source: 2009-2013 American Community Survey

MA-20 Table 2 - Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,908	14%	5,778	14%
1980-1999	25,079	39%	13,683	33%
1950-1979	28,699	45%	20,878	50%
Before 1950	1,059	2%	1,124	3%
Total	63,745	100%	40,594	100%

Data Source: 2009-2013 Comprehensive Housing Affordability Strategy

MA-20 Table 3 - 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	29,758	47%	22,002	53%
Housing Units build before 1980 with children present	11,270	18%	6,250	15%

Data Source: 2009-2013 American Community Survey (Total Units) 2007-2011 Comprehensive Housing Affordability Strategy (Units with Children present)

MA-20 Table 4 - Vacant Units

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

Need for Owner and Rental Rehabilitation

MA 20 Table 2 shows that 54,837 (86%) of the 63,745 owner-occupied homes and 35,685 (88%) of the 40,594 renter-occupied homes were built before 2000. Almost 50% of occupied housing units were built before 1980. Without rehabilitation many more units will become in a substandard condition than already exist.

Besides the aging issue of the housing stock is the fact that 571 occupied housing units are lacking complete plumbing facilities and 657 lacking complete kitchen facilities.

Note: The MOA has no information to complete MA-20 Table 4 – Vacant Units.

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

According to MA 20 Table 3, approximately 30,161 housing units were built prior to 1980 and therefore are at risk of containing Lead-Based Paint. Of those units at risk, 47% and 53% are owner-occupied and Renter-occupied respectively. Of the housing units built before 1980, there were 11,805 units with children present.

All covered projects under the HOME, CDBG, HTF and ESG 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.

The MOA’s records for the Minor Repair Program and the Mobile Home Repair Program show a very low percentage of instances where LBP needed to be remediated in a project. During the time-span from 2013 through 2016, the Minor Repair Program assisted 47 homeowners. Out of those, 36 were constructed prior to 1978 and required testing for LBP.

Of those 36 units tested, 3 were positive and required remediation, which constitutes 8%. During the time-span from 2014 through 2016, the Mobile Home Repair Program assisted 38 homeowners. Out of those, 10 were constructed prior to 1978 and required testing for LBP. Of those 10 units tested, none were positive and did not require remediation. Lead-based paint in Anchorage's housing is a rare occurrence.

Assessment of natural hazard risks to low/mod income residents, including risks expected to increase due to climate change.

Natural Hazard Risks to low/mod income residents

Natural hazards are unexpected or uncontrollable natural events caused by nature, such as earthquakes, floods, volcanic eruptions, tsunamis, ground shaking, surface faults, landslides and avalanches. Ground shaking is responsible for most of the damage because structures are more vulnerable to horizontal than vertical motion. Surface waves carry bulk energy in a large earthquake.

Emergency planners and managers need to know how to identify and reach all affected groups in an emergency. Social vulnerability is defined in terms of a person or a group that affect "their capacity to anticipate, cope with, resist and recover from the impact. A person's vulnerability to disaster is influenced by many factors. The following are the most common socioeconomic status, age, gender, race and ethnicity, medical issues and disabilities and English proficiency. Keep in mind that many people will fit more than one category.

If a disaster were to occur, individuals and families who lack resources and residing in rentals would be at further risk of harm and devastation since most cannot afford to stockpile food and other extra amenities due to limited sources. Anchorage low income residents already experience housing shortages. Older adults may have medical problems or limited mobility along with limited resources. Young children are more vulnerable when separated from families. Homeless people would have no resources or protection for periods of time. General panic would occur due to lack of resources such as housing, water, food, clothing, money and many other amenities.

Climate Change

When buildings age, maintenance is required. If maintenance is deferred, the city's housing stock declines. There is need throughout the city for owners and rental rehabilitation to increase the life of their housing and lower maintenance costs while preserving housing assets. Anchorage is warming faster than the rest of the country, winters are 6 degrees warmer than they were 70 years ago. Many communities lack the capacity to fully respond to the impacts of climate change.

Discussion

On March 7, 2008, the State of Alaska, Department of Health and Social Services, Division of Public Health, Section of Epidemiology published Bulletin No. 7. The title of Bulletin No. 7 was Blood Lead Epidemiology and Surveillance, Non-Occupational Exposures in Adults and Children – Alaska, 1995–2006. Alaska regulations require laboratories and health care providers to report all blood lead level results ≥ 10 micrograms per deciliter ($\mu\text{g}/\text{dL}$) to the Section of Epidemiology. The State received blood lead level reports on 1,141

children during the 10-year period that were aged >6. Of them, 17 (1.5%) had elevated blood lead level that were $\geq 10 \mu\text{dL}$. According to the CDC, children >6 years tested from 1997-2001, the proportion who had elevated BLLs was lower in Alaska than in the United States (1.5% vs. 5.1% respectively).

The MOA has developed lead-based paint Policies and Procedures in compliance with 24 CFR 35 (Lead-Based Paint Poisoning Prevention in Certain Residential Structures) which are incorporated into all its programs. These include acquisition, rehabilitation, and rental-assistance programs funded by CDBG, HOME, HTF and ESG. Where program-specific policies impose funding caps per client or per unit, these caps may be waived when costs required address lead-based paint testing, evaluations, assessments and mitigation cause the project to exceed program limits.

MA-25 Public and Assisted Housing

Introduction

The information for this section of the Con Plan was provided by the Alaska Housing Finance Corporation (AHFC). Applicable federal law and HUD regulations require that each Housing Authority develop and adopt a Public Housing Authority (PHA) Plan and update it on an annual basis. The PHA Plan provides details about Housing Authority programs, services, and general operations. In addition, the Plan focuses on implementation strategies designed to address residents' needs and issues, as well as outlining ways to improve operational efficiencies for the upcoming fiscal year. This planning mechanism requires that the Housing Authority examine its existing operational needs and design short and long-term strategies to address those needs.

In Anchorage, AHFC operates:

- 490 Public Housing Program units, of which 120 serve elderly/disabled populations exclusively
- 137 Section 8 New Multifamily Housing Program units, of which 120 serve elderly/disabled populations exclusively
- 52 affordable housing units which accept individuals with vouchers
- 2,435 Housing Choice Vouchers
- 145 project-based voucher units

In Anchorage, AHFC operates the following programs under a partnership agreement:

- 70 Section 8 Moderate Rehabilitation Program single-room occupancy units serving individuals who qualify as homeless under the McKinney-Vento Act
- The equivalent of 46 project-based vouchers for persons at Karluk Manor, a Housing First development targeting chronically homeless individuals with substance abuse and alcohol addictions.

As of June 1, 2017 in Anchorage there were 1,748 on the Housing Choice Voucher waiting list, and over 3,600 on the waiting list for various AHFC-owned rental assistance units.

MA-25 Table 1 - Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	72		4,419	0	4,419	678	0	402
# of accessible units	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
* Disabled includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Description of the supply of public housing developments

AHFC offers a variety of units across the Municipality of Anchorage. AHFC offers both family and elderly units. Units meeting Uniform Federal Accessibility Standards are available in a variety of unit sizes and configurations.

Description of the number and physical condition of public housing units in the MOA, including those that are participating in an approved Public Housing Agency Plan

AHFC offers 490 public housing units in the Municipality of Anchorage. AHFC also offers 137 units subsidized under HUD’s Multifamily program, and 52 units owned by AHFC and operated as affordable housing.

MA-25 Table 2 - Public Housing Condition

Public Housing Development	Average Inspection Score
Anchorage Central	97
Anchorage South	96
Anchorage East	91

Data Source: AHFC

Restoration and Revitalization Needs of public housing units in the MOA

AHFC maintains a comprehensive Physical Needs Assessment database cataloging the maintenance and modernization needs of Anchorage public housing. Criticality of maintenance and modernization needs for all AHFC’s units are compared on an annual basis in order to best utilize limited capital funds.

AHFC’s Strategy for improving the living environment of low- and moderate-income families residing in public housing

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 Moving to Work Program Annual Plan at: <https://www.ahfc.us/publichousing/resources/mtw-plans-and-reports/>.

MA-30 Homeless Facilities

Introduction

Homeless facilities in Anchorage include emergency shelters, transitional housing and permanent housing that are inventoried in the MA 30 Table 1 and listed in the section that follows. Housing facilities are only part of the services needed to maintain and sustain housing for individuals and families experiencing homelessness. Supportive services that include employment training and placement, mental and physical health care and reliable transportation are necessary if individuals and families that are in permanent supportive housing are able to remain in permanent housing.

MA-30 Table 1 - Facilities Targeted to Homeless Households

	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)	147	181	197	132	0
Households with Only Adults	354	N/A	215	286	0
Chronically Homeless Households	N/A	N/A	0	N/A	0
Veterans	0	N/A	7	168	0
Unaccompanied Child(ren)	52	N/A	35	0	0

Data Source: CoC Anchorage 2016 Housing Inventory Count Report

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

The Anchorage Coalition to End Homelessness, Continuum of Care (CoC), and non-profit agencies link individual and family households with mainstream services, such as, Social Security Supplemental Income (SSI), Social Security Disability Insurance (SSDI), Temporary Assistance to Needy Families (TANF), Medicaid, Food Stamps, State Children's Health Program, Workforce Investment Act, and Veterans Health Care Services. In Anchorage, efforts to link households to mainstream services are implemented and tracked by the CoC non-profit agencies in AKHMIS database system. CoC non-profit agencies receive HUD funding through a competitive process that requires community collaboration and performance evaluation of national objectives. One of the national objectives is to link individuals and families to mainstream services.

The CoC non-profit agencies work with the Alaska Mental Health Trust Authority on Beneficiary Employment and Engagement Initiatives. Anchorage Community Mental Health Services and Covenant House Alaska offer pre-employment training for transitional-aged youth. CoC non-profit agencies work with the Center for Human Development on supportive employment training and leveraging funding such as Division of Vocational Rehabilitation, Community Rehabilitation Program, employment network through Social Security, and State Homeless Assistance Program (BHAP) funding. The Anchorage Community Mental Health Services provides technical assistance to the CoC non-profit agencies with the SSI/SSDI Outreach and Access, & Recovery (SOAR). Anchorage Community Mental Health Services also offers fundamental trainings. The success of SOAR: Anchorage Community Mental Health Services submitted 10 applications, Rural Alaska Community Action Program submitted 50 applications, Cook Inlet Tribal Council submitted 27 applications. In 2016, Covenant House Alaska served 394 in their Education an Employment services program, designed around school-to-work program called Jobs for America's Graduates.

The CoC non-profit agencies work with the following partners who provide unemployment resources: MAAST works with individuals 55+ on training and employment; Social Security's Ticket to Work program; Nine Star's employment training, soft skills, case management and education; Department of Labor's One-Stop Job Center; Anchorage School District's East and Service High Schools' training and soft skills for youth ages 16-21 with work experience; and, Cook Inlet Tribal Council's employment training, tribal TANF case management and other services. The CoC non-profit agencies have partnerships with many of the listed agencies to assist homeless individuals and families to increase their income. The Rural Alaska Community Action Program and Anchorage Community Mental Health Services are Community Rehabilitation Providers (contractors for State Division of Vocational Rehabilitation employment services). Eighty-five percent of the CoC funded housing projects are regularly connecting participants with employment services and have a relationship with a mainstream employment provider.

List and describe of 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.

Emergency shelters in Anchorage with supportive services serve to meet homeless needs for families with children and individual women: Abused Women's Aid in Crisis.

Emergency shelters in Anchorage with supportive services serve to meet homeless needs for families with children: Emergency Cold Weather Shelters operated by faith-based churches, Catholic Social Services' Clare House Shelter, and Salvation Army's McKinnell House.

Emergency shelters in Anchorage with supportive services serve to meet homeless needs for adult individuals: Anchorage Gospel Rescue Mission, Catholic Social Services' Brother Francis Shelter, and New Life Development.

Emergency shelters in Anchorage with supportive services serve to meet homeless needs for unaccompanied youth: Covenant House Alaska.

Transitional housing in Anchorage with supportive services serve to meet homeless needs for youth: Covenant House Alaska's Passage House and Rites of Passage.

Transitional housing in Anchorage with supportive services serve to meet homeless needs for families with children and adult individuals: Abused Women's Aid in Crisis' Willa's Way, Anchorage Community Mental Health Services, Catholic Social Services' Clare House, and Rural Alaska Community Action Program's Safe Harbor Muldoon.

Transitional housing in Anchorage with supportive services serve to meet homeless needs for adult individuals: Abused Women's Aid in Crisis' Harmony House, Anchorage Gospel Rescue Mission's New Life, Lutheran Social Services, New Life Development's Bettye Davis Center and Re-entry Housing, and Shiloh Community Housing's L.I.F.E. Program.

Permanent Supportive Housing in Anchorage with supportive services serve to meet homeless needs for families with children, adult individuals and veterans and their families: Alaska Housing Finance Corporation's VASH vouchers, Alaskan AIDs Assistance Association's Shelter Plus Care and 6-Plex Project, Anchorage Housing Initiatives' Coming Home II, Abused Women's Aid in Crisis' Moving Forward and Catholic Social Services' SSVF Rapid Re-housing and Homeless Family Services Rapid Re-housing.

Permanent Supportive Housing in Anchorage with supportive services serve to meet homeless needs for adult individuals: Anchorage Housing Initiatives' Coming Home I, Rural Alaska Community Action Program's Karluk Manor, North Lane, Davis Street, Peterkin Street, 325 E. 3rd Avenue and Merrill Field, and NeighborWorks Alaska's The Adelaide.

MA-35 Special Needs Facilities and Services

Introduction

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. There are several community care facilities in Anchorage that offer housing and specialized services for children and adults that have special needs. Many of these facilities provide housing and services to persons with disabilities. The MOA through public and private partnerships continues to strive to provide services and safe, decent and affordable housing for individuals in need.

Supportive housing needs for the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories.

Anchorage has a variety of services and programs for special needs populations such as the elderly, frail elderly, persons with disabilities, and persons with alcohol and other drug addiction, and persons with HIV/AIDS and their families. There is not enough funding to satisfy the current supportive housing needs, but below is a list of some available in Anchorage with a description of services.

Facilities and services available to Anchorage seniors include rental housing, rent subsidies, companionship, in home care, live-in home care, hourly care, personal services, Alzheimer's or other dementias care, transitional care services, care for serious conditions, hospice support, meal preparation, medications management, grocery shopping & running errands, and cash benefits. The following non-profits or facilities may provide some of these services: Municipality of Anchorage Human Services Aging & Disability Resource Center, Older Persons Action Group, Home Instead Senior Care, Comfort Keepers, Tender Loving Care (TLC) Home Care, Midnight Sun Home Care Inc., Kro Assisted Living, Providence Medical Group Senior Care, State of Alaska Division of Public Assistance Senior Benefits Program, Alaska Housing Finance Corporation Family Investment Center, Chester Park, Chugiak Senior Center Housing, Connolly Square, Commodore Park Plaza, Cook Inlet Housing Authority, NeighborWorks Alaska, Independence Park Manor 1 & II, George Sullivan Manor, Jewel Lake Plaza, Lumen Park, Muldoon Manor, Russian Jack Manor, Southside Seniors.

Facilities and services available to persons with disabilities are: Alaska Center for the Blind, Anchor House, Glenwood Center, Midtown Center, Parkview Center, and Providence Crisis Recovery Center. Services they provide may include: low vision clinic, vision rehabilitation, employment placement, public benefits counseling, assisted living home, temporary housing, community residential center, rehabilitation, job search, halfway house, monitoring and transitional services, crisis intervention and stabilization, psychiatric nursing and medication management, 24-hour support, individual and group counseling, information and referral resources, education and coping skills training to return safely into the community.

Facilities and services available to persons with alcohol and other drug addiction are: Salvation Army Clitheroe Center, Akeela Treatment Services, Dena A Coy, Ernie Turner Center, Genesis House, Salvation Army Adult Rehab Program and Stepping Stones. Services they provide may include: Mental health, alcohol and substance abuse services, housing, outpatient and partial hospitalization/day treatment.

Facilities and services available to persons with HIV/AIDS and their families: Alaskan Aids Assistance Association, Veterans Administration and Alaska Native Tribal Health Consortium. Services they provide may include: supportive services, free HIV testing, Anchorage syringe exchange, HIV counseling, medical care, substance abuse treatment, housing assistance, medications, comprehensive case clinical care and treatment.

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

Anchorage Community Mental Health Services (ACMHS) provides housing and services for persons discharged from mental and physical health institutions. Information on some of their programs and services can be found at: <https://www.acmhs.com/programs-services>.

The Alaska Psychiatric Institute provides emergency and court-ordered inpatient psychiatric services in a safe environment using culturally-sensitive, effective, person-centered treatment followed by a referral to an appropriate level of care and support for recovery from mental illness. <http://dhss.alaska.gov/dbh/Pages/api/default.aspx>

There are no state or municipally funded health care facilities to coordinate discharge policies. All health care in Anchorage is privatized, with the exception of the Alaska Native Medical Center, which provides services to eligible Alaska Native and American Indians who live in Alaska. By statute (AS 47.24.010-900) whenever health care workers have “reasonable cause to believe a vulnerable adult suffers from abandonment, exploitation, abuse, neglect, or self-neglect shall, not later than 24 hours after first having cause for the belief”, must report the belief to the department’s central information and referral service of vulnerable adults (AK Adult Protective Services). Protective services will facilitate placement in assisted living homes.

The larger hospitals in Anchorage, Providence Medical Center and Alaska Regional, have care counselors who identify potentially homeless persons and coordinates with local agencies to discharge to local shelters and services. Local programs/shelters include: the Anchorage Transfer Station for public inebriates; Brother Francis Shelter for single males and females; Downtown Hope Center for females, AWAIC for victims of domestic violence, Clare House for non-domestic violence women and their children; McKinnell Shelter for families and single fathers; and, Cook Inlet Tribal Council’s services for chronically homeless persons.

Activities the Municipality 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. (91.220(2))

91.215(e) Other special needs. With respect to special needs of the non-homeless, the consolidated plan must provide a concise summary of the priority housing and supportive

service needs of persons who are not homeless but who may or may not require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents). If the jurisdiction intends to use HOME funds for tenant-based assistance to assist one or more of these subpopulations, it must specify local market conditions that led to the choice of this option.

One year goals of the MOA include services provided by the Mobile Home Repair Program. The Mobile Home Repair Program provides assistance for increased accessibility, emergency efficiency or repairs to items presenting a threat to health or safety in an owner-occupied mobile home. Handicapped ramps, hand rails, and related amenities are provided to assist those with disabilities.

The MOA plans to continue a limited Tenant-Based Rental Assistance Program that is focused on housing the chronically homeless and low-income households simultaneously experiencing homelessness with a physical or mental disability, substance abuse, or chronic health condition. Tenant-Based Rental Assistance is needed to offset the income for low-income Elderly, Extra Elderly, Large Related and Small Related Families, and Other family households. In addition, chronically homeless individuals and families would benefit.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the Municipality. Such policies include:

- Title 21 zoning ordinance residential design standards
- Regulatory processes
- Accessory-dwelling-units regulations
- Land use codes and controls
- Zoning ordinances
- Building codes
- Fees and charges
- Permits and approvals
- Parking requirements
- Infrastructure standards and requirements
- Open space requirements
- Off-site improvements requirements

Strategies for removing or ameliorating negative effects of public policies that serve as barriers to affordable housing are located in SP-55.

MA-45 Non-Housing Community Development Assets

Introduction

This section includes information on the MOA's priority non-housing community development needs that are eligible for assistance. It provides a wealth of data regarding the local economic condition of Anchorage and compares the ability of the local work force to satisfy the needs of local businesses.

Economic Development Market Analysis

MA-45 Table 1 - 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	5,854	8,489	5%	7%	1%
Arts, Entertainment, Accommodations	15,779	17,651	15%	14%	-1%
Construction	6,245	8,614	6%	7%	1%
Education and Health Care Services	23,025	25,701	21%	20%	-1%
Finance, Insurance, and Real Estate	6,626	7,602	6%	6%	0%
Information	3,488	4,034	3%	3%	0%
Manufacturing	1,932	2,007	2%	2%	0%
Other Services	4,667	5,375	4%	4%	0%
Professional, Scientific, Management Services	11,552	14,104	11%	11%	0%
Public Administration	0	0	0%	0%	0%
Retail Trade	16,144	18,208	15%	14%	-1%
Transportation and Warehousing	8,749	10,167	8%	8%	0%
Wholesale Trade	3,896	4,904	4%	4%	0%
Grand Total	107,957	126,676	--	--	--

Data Source: 2009-2013 American Community Survey (Workers), 2013 Longitudinal Employer-Household Dynamics

MA-45 Table 2 - Labor Force

Labor Force	
Total Population in the Civilian Labor Force	160,480
Civilian Employed Population 16 years and over	148,695
Unemployment Rate	7.34
Unemployment Rate for Ages 16-24	21.83
Unemployment Rate for Ages 25-65	4.84

Data Source: 2009-2013 American Community Survey

MA-45 Table 3 - Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	39,560
Farming, fisheries and forestry occupations	6,914
Service	15,064
Sales and office	37,562
Construction, extraction, maintenance and repair	12,668
Production, transportation and material moving	7,535

Source: 2009-2013 American Community Survey

MA-45 Table 4 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	121,161	82%
30-59 Minutes	22,188	15%
60 or More Minutes	4,285	3%
Total	147,634	100%

Data Source: 2009-2013 American Community Survey Data

Education

MA-45 Table 5 - Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,789	872	3,836
High school graduate (includes equivalency)	25,921	2,809	8,110
Some college or Associate's degree	44,246	2,893	10,600
Bachelor's degree or higher	45,280	1,315	6,029

Data Source: 2009-2013 American Community Survey

MA-45 Table 6 - Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	359	552	762	1,947	2,005
9th to 12th grade, no diploma	4,431	2,151	2,110	3,009	1,486
High school graduate, GED, or alternative	12,062	10,907	8,465	18,110	5,612
Some college, no degree	13,627	15,822	10,031	20,713	5,983
Associate's degree	1,162	3,677	3,601	6,873	1,084
Bachelor's degree	2,052	10,790	8,806	15,957	3,670
Graduate or professional degree	96	3,293	4,970	10,477	3,028

Data Source: 2009-2013 American Community Survey

MA-45 Table 7 - Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,173
High school graduate (includes equivalency)	32,398
Some college or Associate's degree	43,034
Bachelor's degree	55,519
Graduate or professional degree	74,362

Data Source: 2009-2013 American Community Survey

Major employment sectors within Anchorage based on the Business Activity table above

Based on the information presented by the Business Activity table above, the three major employment sectors in Anchorage are:

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

Workforce and infrastructure needs of the business community

Job Market Overview: Alaska ranks 20th among the states in per capita income. Cost of living comparisons are imprecise, but one study ranks Kodiak, Juneau, Fairbanks and Anchorage among the survey's 10 most expensive cities to live in. Unemployment in Alaska is above the national average. The employment growth rate is slow, below one percent. All in all, recent economic growth has been slow.

The highway system in Alaska is very limited. Juneau, Ketchikan and other Southeast communities are accessible by air and water only. Vast areas of interior and northern Alaska are reached by air, and may be supplied by summer sea shipments. The high cost of air travel and supplies shipped by air has dramatic impacts on the cost of living.

Anchorage: Alaska's largest city, with a population of 300,549 on the shores of Cook Inlet, is the hub of the Anchorage/Matanuska-Susitna region in Southcentral Alaska. Anchorage has the most job openings and a relatively reasonable cost of living.

Alaska is expected to lose jobs again in 2018, although employment is forecasted to decline by .05% in 2018 (1,800 jobs). Losses were deep in 2016, when the state's economy shed 6,300 jobs primarily in oil and gas and state government. In 2017 Alaska lost an estimated 3,600 jobs. If it hadn't been for strong health care growth, the job loss would have been deeper.

One reason statewide losses are slowing is that oil and gas, state government, professional and business services, and construction have already taken significant hits over the last couple of years and their job counts are stabilizing at lower levels. However, the impact from those losses will reverberate into stores, bars and restaurants, and a variety of other employers that depend on consumer, business, and state government spending. There is a continued calling for reducing state government costs as the state's largest budget deficit continues to put downward pressure on jobs.

Employment programs: The U.S. Department of Labor awarded \$3.35 million dollars to the Alaska Department of Labor and Workforce Development in Trade and Economic Transition Dislocated Worker Grants (DWGs). This two-year funding will expand the capacity of dislocated worker training and employment programs that prepare Alaskans for occupations in the state's fastest growing sectors: health care, construction, and

maritime industries. Dislocated Worker Grants (DWGs) support state, tribal, and non-profit entities that implement innovative skills training and career services for people seeking reemployment as the economy and corresponding workforce needs change.

Alaska's aging workforce will increase demand for qualified workers across all sectors, in addition to the growing number of jobs in health care, construction, and maritime industries.

This funding will boost existing training and support services provided by the Department of Labor and Workforce Development's Job Center Network. Grant funds will be available through the job centers for dislocated workers and will come in diverse forms, including:

- Enhanced career services, support services and work-based learning opportunities,
- Training programs that lead to industry recognized credentials and employment
- Quality pre-apprenticeship opportunities in health care and construction industry occupations
- Support for those newly entering Registered Apprenticeships
- Direct employment referral

Employment down by an estimated 0.6 percent, or 2,000 jobs, compared to August 2017.

- Retail had the biggest loss at 1,000 jobs. Professional and business services lost 400 jobs over the year, and so did oil and gas.
- Construction jobs were up by 300, mainly due to increased activity in Anchorage and the Interior. The other industries that grew were health care (700 jobs) and transportation, warehousing and utilities (200).
- Public sector employment was down by 300 over the year. Federal government added 100 jobs while local government lost 400 and state government was flat.
- Alaska's seasonally adjusted unemployment rate dropped for the fourth time this year. August's rate of 6.7 percent was down from 6.9 percent in July and down six-tenths of a percentage point from the beginning of the year. The comparable national rate was unchanged at 3.9 percent.
- Not-seasonally adjusted rates fell in nearly every borough and census area, following an expected seasonal pattern. Fishing and tourism continue to drive the state's lowest unemployment rates, with the lowest rate in the Aleutians East Borough at 1.6 percent and Skagway and the Denali Borough both at 2.7 percent.
- The highest unemployment rates were in rural areas with little commercial fishing or tourism. Kusilvak Census Area had the state's highest rate at 17.9 percent, and the Yukon-Koyukuk Census Area, Northwest Arctic Borough, Bethel Census Area, and Nome Census Area all topped 10 percent.

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

According to the State of Alaska Department of Labor and Workforce Development the annual average of nonfarm jobs in 2016 was 155,000 with 142,500 of those in service providing. Since 2011 the average changed slightly from 153,800 in 2011, 157,200 in 2012, 157,300 in 2013, 156,900 in 2014, 157,700 in 2015 and 155,000 in 2016.

During the 5-year period, the number of nonfarm jobs in Anchorage went from 153,800 in 2011 to 155,000 in 2016. Over the 5-year period most sectors went up and down with slight changes. The Trade/Transportation/Utilities was the highest sector with 33,100 jobs in 2011 and 33,700 in 2016. The next highest four sectors in 2016 were government at 29,100, Educational and Health Services at 26,200, Professional and Business Services at 18,900 and Leisure and Hospitality at 17,400.

<http://live.laborstats.alaska.gov/ces/ces.cfm?at=04&a=000020&adj=0>

There has not been any major changes that may have an economic impact. There is a need for workforce development and job training for lower income persons.

How the skills and education of the current workforce correspond to employment opportunities in Anchorage.

In 2011 there were 117,230 in the labor force that were employed and 7,360 that were unemployed. The majority of the jobs (86,731 or approximately 74%) were held by persons with some college or higher. Eleven percent of persons in the work force without any college were unemployed versus four percent for persons with some college or higher.

There were 33,998 persons in the labor force that did not have some college or higher, with 17,243 or 50% of them between the ages of 18-24. The number dropped to 14,139 between ages 25-34 and to 12,260 for ages 33-44.

The group with the largest number of bachelor's and graduate degrees is from 45-65 years of age. The largest percentage in the labor pool is also aged 45-65, which most likely has the highest paid occupations. Thus the well-educated, older and experienced labor pool matches the high end of the economic spectrums of business services in the municipality. Persons with a bachelor's degrees or higher generally have higher earnings.

Description of any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Description of how these efforts will support the 2018-2022 Consolidated Plan.

There are multiple organizations in Anchorage working to improve workforce development and encourage investment in programs. The University of Alaska, The Anchorage School district, United Way of Alaska and the Anchorage Economic Development Corporation along with its supporting partners are all working on targeted initiatives to offer diverse trainings on hard and soft skills. More information on what these groups are doing can be found on their websites.

The MOA participates in a Comprehensive Economic Development Strategy (CEDS). What economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan?

The CEDS is an economic development planning tool that combines the input of community leaders, education providers, nonprofits, private and public industry leaders, local government, etc. to address and guide economic prosperity and resiliency. The MOA is currently working on developing a CEDS in partnership with the Anchorage Economic Development Corporation (AEDC). The Strategy is expected to be completed in early 2018 and will be maintained and updated on an annual basis until renewal in 2023 as outlined by the AEDC. Developing a CEDS requires engagement by a diverse stakeholder base to ensure balanced input that addresses economic threats and opportunities within the region. The MOA participates in the CEDS which was last updated June 25, 2013 by the Anchorage Economic Development Corporation. The home page for the Anchorage CEDS is <http://aedcweb.com/ceds/>.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The AEDC is focused on diversifying to economy, to build economic resiliency, attract and retain workforce, and ultimately create a better Anchorage that will attract outside investment.

Discussion

In the US in 2014, 418 microlenders distributed 58,060 microloans totaling \$36.7 million. Global microloan firms like Grameen America and Accion International are targeting low-income immigrant populations in major cities nationwide as part of a growth strategy to unlock more entrepreneurship in those communities. There is a real need for some form of bridge funding for these businesses that can help them make the transition from being unbanked to bankable and the best way to achieve that is through participation in and repayment of a loan. While most traditional loan programs focus on the 4C's – Collateral, Capital, Credit and Capacity, those criteria would preclude most of the underserved currently looking for funding.

The Alaska Small Business Development Center (SBDC) is interested in creating a microloan program similar to the KivaZip model but without the online component. MOA and SBDC are looking to start up a 0% interest, non-collateralized revolving loan fund that will focus on low income and immigrant entrepreneurs in targeted low-income neighborhoods. The participants would work with SBDC advisors to get their businesses prepared for applying for the loan allowing the SBDC to have a better idea of which businesses would be the best fit. They would then submit an application to the microloan committee made up of stakeholders, members of the lending community and others for review. Successful applicants would be eligible for up to \$25,000 in loans that will have a repayment rate between 1-3 years. All applicants would need to be turned down by a traditional financial institution before they would be eligible for this program (no competing with banks and credit unions, but to fill an unmet need and help drive more businesses become bankable).

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? Provide a definition of "concentration".

Area of minority concentration is defined as an area with a non-Caucasian ethnicity representing more than 50% of the total population. In Anchorage, residents who identify as Black have the highest percentage of households more likely than other race/ethnic groups to experience housing cost burden, overcrowding or substandard housing at 51.89%. The second highest are residents who identify as Asian or Pacific Islander who experience housing cost burden, overcrowding or substandard housing at 48.82%.

In Anchorage, residents who identify as Asian or Pacific Islander have the highest percentage of households more likely than other race/ethnic groups to experience severe housing cost burden, overcrowding or substandard housing at 31.69%. The second highest are residents who identify as Black who experience severe housing cost burden, overcrowding or substandard housing at 27.40%.

In Anchorage, family households greater than five and non-family households are close by percentages in experiencing housing cost burden, overcrowding or substandard housing at 48.47% and 41.94% respectively.

The five neighborhoods with the highest housing burdens are located in the Racially or Ethnically Concentrated Area of Poverty (R/ECAP) neighborhoods of Mountain View/Government Hill (Census Tract 6) with 51.36% of total households with four housing problems. In Downtown neighborhood (Census Tract 11) with 54.32% of total households with four housing problems. In the Airport Heights neighborhood (Census Tract 9.01) with 51.89% of total households with four housing problems. In the Midtown neighborhood (Census Tract 19) with 51.16% of total households with four housing problems. In the Spenard neighborhood (Census Tract 20) with 54.58% of total households with four housing problems.

The Chugach area (Census Tract 3) almost 50% of the households have four housing problems. The White population in Census Tract 3 is 67.04% of the race/ethnic of the total population. 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%.

The most predominant race/ethnic populations with housing burdens in Mountain View/Government Hill (Census Tract 6) is the Asian or Pacific Islander population is over 50% of the population. In the Airport Heights neighborhood (Census Tract 9.01), Midtown neighborhood (Census Tract 19) and Spenard neighborhood (Census Tract 20) the White population is over 50% of the population. In Downtown neighborhood (Census Tract 11) the White population is over 60% of the total population.

The Chugach area (Census Tract 3) almost 50% of the households have four housing problems. The White population in Census Tract 3 is 67.04% of the race/ethnic of the total population.

Are there areas in Anchorage where racial or ethnic minorities or low-income families are concentrated? Provide a definition for “concentration”.

Area of minority concentration is defined as an area with a non-Caucasian ethnicity representing more than 50% of the total population. The U.S. Department of Housing and Urban Development (HUD) requires a grant recipient or Jurisdiction, such as the Municipality of Anchorage, Department of Health and Human Services, to affirmatively further fair housing, to conduct an analysis of patterns of discrimination and to promote fair housing choice. The HUD definition of affirmatively furthering fair housing means to take meaningful actions to combat discrimination, overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

The HUD analysis of Anchorage has identified one (1) R/ECAP, the Mountain View/Government Hill neighborhoods. HUD calculates R/ECAP area based on the 2010 Census Tract data. R/ECAP is 2010 Census Tract 6 where at least 50% of the population is non-white and/or Hispanic and has an income threshold that looks at the poverty rate. The poverty rate on that census tract has to be either 40% or more or three times the rate of the poverty rate for that Municipality as a whole.

Other than the R/ECAP designation, the neighborhoods of Mountain View and Government Hill have no relevant characteristics that set these neighborhoods apart from some other neighborhoods in Anchorage. Throughout the AFH plan, data supports that both neighborhoods have access to financial investment, public transportation, schools, jobs and other basic services. Mountain View neighborhood has had improvement in infrastructure such as schools, affordable housing, and health and safety conditions. Neither neighborhood is geographic isolated.

It is estimated that Anchorage has six census tracts located in the north area of the city that have high concentration (less than 45% of White population) of minority populations. The census tracts are 6 (Mountain View/Government Hill), 7.02 and 7.03 (Northeast), 8.01 and 8.02 (Russian Jack), 9.01 (Airport Height). There are no census tracts with a high concentration in Eagle River, Chugiak, Peters Creek, Eklutna, Girdwood (Turnagain Arm).

Concentration of low-income families is defined as areas with a majority of households below 80% of the Anchorage Median Income as defined by HUD. Those census tracts are 6, 7.03, 8.01, 8.02, 9.01, 9.02, 10, 11, 14, 18.02, 19, 20, 21, and 28.11.

Characteristics of the market in these areas/neighborhoods.

These neighborhoods of concentrated race/ethnicity populations are zoned high density residential and contain older single family homes, multifamily housing developments, and mobile home parks.

In 2010 Census Tract 6, the neighborhoods of Mountain View/Government Hill, 18% of the residents live in owner occupied housing and 82% of the residents live in renter occupied housing.

Minority residents live in many of the neighborhoods throughout Anchorage which reflects the diversity of the population. The low concentration of minority residents are easily identified as living in the business districts with low residential housing or the upper Hillside or Prospect Heights neighborhoods that have low density housing.

Community assets in these areas/neighborhoods.

There are community assets in these areas/neighborhoods including public buildings, infrastructure and recreation areas. The R/ECAP neighborhood of Mountain View has received a consistent public investment in infrastructure and public facilities in an effort to improve the neighborhood. The R/ECAP neighborhoods have many resources such as employment options, proficient schools, public transportation and services. Anchorage neighborhoods that are identified as having high concentrations of race/ethnicity and low to moderate income households are located either within or in close proximity to areas of high opportunity including employment options, proficient schools, public transportation and services.

Over the last decade, revitalization efforts have brought new investment into Mountain View. New businesses, such as Bass Pro Shops as the anchor for other businesses, continue to enter the neighborhood, and existing businesses have been reinvesting in Mountain View by remodeling their exteriors. Housing developers, such as Cook Inlet Housing Authority, NeighborWorks, and Habitat for Humanity, have collectively invested over \$100 million in Mountain View's Housing Stock. Between 2003 and 2014, over 10% of Mountain View's housing stock, and a substantial amount of its commercial and retail spaces, have been redeveloped.

The Municipality of Anchorage rebuilt Clark Middle School and built the Mountain View branch library. Along with the new branch of Credit Union 1, those institutions have brought valuable services to the community. The State of Alaska's new Glenn Highway - Bragaw Street overpass connected Mountain View with the rest of the Anchorage. Redevelopment of the commercial corridor, through the Anchorage Community Land Trust's work and private investors such as JL Properties, which owns the Glenn Square Mall, has removed blight and created commercial activity in formerly vacant spaces. Reinvestment fostered by these partnerships has brought Mountain View a long way in the last decade.

Other strategic opportunities in any of these areas?

Neighborhoods that are identified as having high concentrations of ethnicity and concentrations of low to moderate-income households are located either within or in close proximity to areas of high opportunity including transportation services, jobs and proficient schools.

The Anchorage School District manages and operates 11 middle and 9 high schools. Anchorage public schools lead the nation in diversity. Among public high schools, East, Bartlett and West are the three most diverse in the nation. Information provided by HUD (HUD map 7 Demographics and School Proficiency) identifies that all race/ethnicity in Anchorage live in close proximity to proficient schools.

Jobs are concentrated in downtown and midtown Anchorage. The R/ECAP neighborhoods of Mountain View/Government Hill are located beside the downtown Anchorage. These neighborhoods would have access to public transit since the main bus terminal is located in downtown Anchorage. There are few jobs concentrated east of Boniface, west of Minnesota and south of O'Malley roads. From north Anchorage, downtown to south Dimond Road, jobs seem to be more concentrated along the main roads with public transit, such as Arctic, C Street and Old Seward. Public transit routes along Arctic frequency is every 30 minutes and C Street and Old Seward is every 60 minutes.

The existing public transit routes provide service to the highest minority residents, especially since most of these neighborhoods are located near main roads in Anchorage. The public transit

line, 45-Mountain View, is useful and reliable enough that 5%, and in more limited cases 15%, of residents are choosing to rely on it.

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.” This section of the plan identifies the priority needs and describes the strategies to serve those priority needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Geographic Priority Areas (neighborhood boundaries for this target area, specific housing and commercial characteristics of this target area, how consultation and citizen participation process helped to identify these neighborhood as a target area, needs in this target area, opportunities for improvement in this target area, and if there are there barriers to improvement in this target area.

The following is a description of the MOA's geographic area for services, which include areas for low-income families and/or racial and minority concentrations where efforts will be directed throughout the 2018-2022 Consolidated Plan.

According to the 2010 U.S. Census, the geographic area of the MOA has a total land area of 1,704.68 square miles and includes the Eklutna, Anchorage Bowl, Chugiak and Eagle River, and Girdwood (Turnagain Arm). The MOA is considered a county under the U.S. Census Bureau, and is identified as a unified home rule municipality, which means city government and borough governments are merged. Anchorage is the northern most major city in the United States. According to the U.S. Census Bureau, the estimated population in 2015 in Anchorage is 298,908 residents. Anchorage is the largest city in Alaska and constitutes approximately 41% of the State's total population.

In 2010, the Census showed a total of 32,469 households resided in census tracts with a median household income below 80% of Anchorage's median income. The census tracts below 80% median income included: 3, 4, 5, 6, 7.01, 7.03, 8.01, 8.02, 9.01, 9.02, 10, 11, 14, 17.31, 18.02, 19, 20, 21, and 22.02. The Census 2010 Demographic Information for Anchorage shows: White 66.00%, Black 5.60%, American Indian and Alaska Native 7.90%, Asian 8.10%, Native Hawaiian and Other Pacific Islander 2.00%, two or more races 8.10%, Hispanic or Latino origin 7.60%, and White persons not Hispanic 62.60%.

The AK Department of Labor shows the following race by percentage (July 2015): Total 298,908, White 196,086, American Indian and Alaska Native 24,906, Black or African American 18,485, Asian 28,647, Native Hawaiian or Other Pacific Islander 7,246, two or more races 23,538, and Hispanic Origin of any race 26,948.

www.live.laborstats.alaska.gov/pop/estimates/data/RaceHispBCA.xls

Description of the basis for allocating investments geographically within the jurisdiction

In 2010 the median income in Anchorage was \$85,200. In 2017 the median income in Anchorage increased to \$89,000. According to the Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, a total of 31,026 households in Anchorage have a household income below \$75,000.

The MOA has designated the entire city as the target area. This allows low-income households to live in any neighborhood and still be eligible to receive assistance from programs based on income.

SP-25 Priority Needs

Priority Needs

SP 25 Table 1 - Priority Needs

1	Priority Need Name	Homeless Populations
	Priority Level	High
	Population	<u>Income Level:</u> Extremely Low Low Moderate <u>Family Types:</u> Large Families Families with Children Elderly <u>Homeless:</u> Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth <u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development
	Geographic Areas Affected	Anchorage
Associated Goals	Rental Housing Development Public Facilities Homeless Prevention Public Services	

Description	<p>Homeless Populations - includes housing and/or services.</p> <p>The following AFH Priorities fall under this Consolidated Plan Priority:</p> <p>Lack of affordable and accessible housing in a range of unit sizes. Lack of access to opportunity due to high housing costs. Land use and zoning laws. Loss of affordable housing. Sources of income discrimination. Community opposition.</p>
Basis for Relative Priority	<p>In the Community Needs Questionnaire, all activities for the Homeless Special Needs - Subpopulations were rated as a high priority. The following shows how the Homeless activities were rated in the high priorities category:</p> <ul style="list-style-type: none"> • Chronically Homeless Individuals and Families: 363 • Victims of Domestic Violence or Similar Life Threatening Condition: 290 • Families with Children: 290 • Persons with Chronic Substance Abuse (Alcohol/Other Drug Addictions): 286 • Severe Mental Illness: 79 • Unaccompanied Youth: 252 • Elderly: 245 • Persons with Disabilities (Developmentally Disability): 237 • Persons with Disabilities (Physically Disability): 219 • Veterans and their Families: 212 • Persons with HIV/AIDS: 122
2 Priority Need Name	Low-Income & Housed Populations
Priority Level	High

Population	<u>Income Level:</u> Extremely Low Low Moderate <u>Family Types:</u> Large Families Families with Children Elderly <u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development
Geographic Areas Affected	Anchorage
Associated Goals	Rental Housing Development Homeowner Rehabilitation Homeowner Development Program Homeless Prevention
Description	Non-Homeless persons. The following AFH Priorities fall under this Consolidated Plan Priority: Lack of affordable and accessible housing in a range of unit sizes. Lack of access to opportunity due to high housing costs. Land use and zoning laws. Loss of affordable housing. Lack of assistance for housing accessibility modifications. Sources of income discrimination. Community opposition.

Basis for Relative Priority	<p>In the Community Needs Questionnaire, All categories rated as a high priority except "Persons with HIV/AIDS". The following shows how the activities were rated in the high priorities category:</p> <ul style="list-style-type: none"> • Persons at Risk of Homelessness: 297 • Victims of Domestic Violence or Other Life Threatening Condition: 281 • Families with Children: 274 • Severe Mental Illness 268 • Persons with Chronic Substance Abuse (Alcohol/Other Drug Addictions): 260 • Elderly 243 • Unaccompanied Youth: 229 • Persons with Disabilities (Developmentally Disability): 207 • Persons with Disabilities (Physically Disability): 198 • Veterans and their Families: 188 • Persons with HIV/AIDS: 108
3 Priority Need Name	Public Facilities
Priority Level	High

Population	<p><u>Income Level:</u> Extremely Low Low Moderate</p> <p><u>Family Types:</u> Large Families Families with Children Elderly</p> <p><u>Homeless:</u> Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</p> <p><u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development</p>
Geographic Areas Affected	Anchorage
Associated Goals	Public Facilities
Description	<p>Includes Senior Centers, Persons with Disabilities Centers, Homeless Facilities, Youth Centers, Neighborhood Facilities, Child Care Centers, Health Facilities, Mental Health Facilities, Parks and/or Recreation Facilities, Abused/Neglected Children Facilities and all other.</p> <p>The following AFH Priorities fall under this Consolidated Plan Priority: Availability, type, frequency, and reliability of public transportation. Community opposition.</p>

	Basis for Relative Priority	<p>In the Community Needs Questionnaire, All categories rated as a high priority except "Senior Centers, Neighborhood Facilities and Parks". The following shows how the activities were rated in the high priorities category:</p> <ul style="list-style-type: none"> • Homeless Facilities: 325 • Abused Children: 285 • Mental Health: 278 • Youth Centers: 215 • Child Care Facilities: 200 • Health Facilities: 195 • Disabilities Centers: 185 • Senior Centers: 168 • Neighborhood Facilities: 149 • Parks: 135
4	Priority Need Name	Public Services
	Priority Level	High

<p>Population</p>	<p><u>Income Level:</u> Extremely Low Low Moderate <u>Family Types:</u> Large Families Families with Children Elderly <u>Homeless:</u> Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth <u>Non-Homeless Special Needs:</u> Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Anchorage</p>
<p>Associated Goals</p>	<p>Public Services</p>

<p>Description</p>	<p>Includes, but not limited to: Senior Services, Persons with Disabilities Services, Legal Services, Youth Services, Child Care Services, Transportation Services, Drug and Alcohol Abuse Services, Employment and Training Services, Health Services, Lead Hazard Screening, Crime Awareness, Fair Housing Services and Tenant Landlord Counseling.</p> <p>The following AFH Priority falls under this Consolidated Plan Priority:</p> <p>Availability of affordable and accessible units in a range of sizes. Lack of access to opportunity due to high housing costs. Displacement of residents due to economic pressures. Loss of affordable housing. Sources of income discrimination. Community opposition. Lack of local private fair housing outreach and enforcement.</p>
<p>Basis for Relative Priority</p>	<p>In the Community Needs Questionnaire, All categories rated as a high priority except "Tenant Landlord Counseling and Lead Hazard Screening". The following shows how the activities were rated in the high priorities category:</p> <ul style="list-style-type: none"> • Drug and Alcohol Abuse: 297 • Employment and Training: 241 • Disabilities Services: 238 • Health: 230 • Child Care: 227 • Transportation: 221 • Youth Services: 220 • Senior Services: 214 • Fair Housing: 194 • Legal Services: 184 • Crime Awareness: 173 • Tenant Landlord Counseling: 138 • Lead Hazard Screening: 87

Narrative (Optional)

The AFH plan’s goals to address the fair housing contributing factors in the MOA were identified after a review of HUD data, local data sources, comments during community meetings and events, community survey results, and work sessions/interviews with partner agencies. The following goals, not listed in order of priority, are:

1. Consider actions that will affirmatively further fair housing in decisions regarding land use and allocation of housing opportunities, and regarding zoning or land use regulations which may inhibit the development of housing for persons in protected classes.
2. Promote balanced neighborhoods with diverse infill housing, and provide

opportunities for development of affordable and accessible housing that avoids creating areas of concentrated low-income housing.

3. Expand and market housing assistance programs for the protected classes of the residents.
4. Facilitate access to safe, affordable and supportive housing upon prisoner reentry into the community.
5. Partner with other agencies to provide public education about protected classes under the Fair Housing Act and Municipal law to housing professionals, landlords, renters and homebuyers.
6. Expand the educational and marketing materials of fair housing laws available in English and the top four languages spoken in Anchorage (Tagalog, Spanish, Korean, and Tongan).

SP-30 Influence of Market Conditions

SP-30 Table 1 - 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)	Tenant-Based Rental Assistance is needed in Anchorage because of the large number of homeless, availability of affordable housing stock, and high rent versus low incomes.
TBRA for Non-Homeless Special Needs	Tenant-Based Rental Assistance is needed in Anchorage because of the large number of extremely low-income and low income households, availability of affordable housing stock, and high rent versus low incomes.
New Unit Production	New Unit Production is needed in Anchorage for renters and homeowners because of the large number of extremely low-income, low income and moderate-income households. It is also needed because of the lack of affordable housing, lack of developable land, high cost of construction and lack of funding.
Rehabilitation	Rehabilitation is needed in Anchorage because of the age of the housing stock, condition of the housing stock and the high number of households with severe housing conditions, including high cost burden. Rehabilitation is also needed because of the lack of affordable housing.
Acquisition, including preservation	Acquisition is needed to help with the lack of funding for new unit production above. It is needed because of the large number of extremely low-income, low income and moderate-income households, lack of affordable housing, lack of developable land, high cost of construction and lack of funding.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Public agencies rely on HUD funding to deliver housing and supportive services programs that address the broad spectrum of housing needs in the community. The Anticipated Resources that the MOA will have at its disposal over the course of the Strategic Plan is approximately \$8.6 million for CDBG, \$3.6 million for HOME, \$725,000 for ESG and \$3.6 million for HTF. The projected program income for CDBG activities over the next five years is \$100,000; projected program income and loan recovery for HOME activities is \$200,000; and projected resources for ESG of \$725,000.

These funds may leverage additional resources from private, state, and local funds.

SP-35 Table 1 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,726,068	\$16,900		\$1,742,968	\$6,904,272
HOME	Public-Federal	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$733,068	\$287,917		\$1,020,985	\$2,932,272

HTF	Public-Federal	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$733,068			\$733,068	\$2,932,272
ESG	Public-Federal	Conversion and rehab for transitional housing Admin and Planning Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$145,198			\$145,198	\$580,792

CDBG Narrative Description

In 2018, the CDBG funding will be used to expand the supply of decent and affordable housing for the very low- and low- to moderate-income individuals and families through rehabilitation of low- and moderate-income rental and homeowner housing, and public services by non-profit agencies to provide supportive services to the homeless and low- to moderate-income individuals and families. See section AP-35 for a list of projects that will be funded with 2018 HUD funding and Program Income. The MOA plans to reserve 20% of the CDBG allocation funding for administrative, planning, and compliance purposes.

The benefit to low- and moderate income (LMI) persons is often referred to as the primary national objective because the statute requires that recipients expend 70% of their CDBG funds to meet the LMI national objective. The CDBG programs must further ensure that the projects will primarily benefit low-income persons.

Potential leveraging sources come from the private sector through non-profit agencies contributions, Alaska Housing Finance Corporation grants, Low-Income Housing Tax Credits and foundations.

Program Income generated by MOA and subrecipients will be used to support CDBG program as per HUD's requirements.

HOME Narrative Description

In 2018, the HOME funding will be used to expand the supply of decent and affordable housing for the low- to moderate-income individuals and families through new housing development and Tenant-Based Rental Assistance. See section AP-35 for a list of projects that will be funded with 2018 funding and Program Income. The MOA plans to reserve 10% of the HOME allocation funding for administrative, planning, and compliance purposes. There is a 25% match requirement for each dollar of HOME funds spent on affordable housing. There is also a 5% of HOME funds programmed to Community Housing and Development Organization Operating.

The cost of construction is higher than in other states and the building season is shorter. Costs are driven by materials shipped from the lower 48. Funding sources are limited between HOME and other grants for the cost of the project.

Potential leveraging sources come from the private sector through non-profit agencies contributions, Alaska Housing Finance Corporation grants Low-Income Housing Tax Credits and foundations.

The MOA has an established resale provision that safeguards the property's continued affordability or recaptures all or part of the HOME subsidy. Program Income generated by the MOA and subrecipients will be used to support the HOME program as per HUD's requirements.

ESG Narrative Description

In 2018, the ESG funding will be used to address homeless prevention by providing rental and utility assistance for individuals and families to keep them housed. Additionally ESG funding will be used to address homelessness by providing financial assistance geared toward re-housing individuals and families. ESG emphasizes the need to prevent homelessness with a model to keep individuals and families in their homes, rather than having to enter shelters and/or to support them in the event a shelter stay is unavoidable. See section AP-35 for a list of projects that will be funded with 2018 funding. The MOA plans to reserve 7.5% of the ESG allocation funding for administrative, planning, and compliance purposes. ESG requires a dollar for dollar match of the federal share.

ESG requires consultation with the Continuum(s) of Care operating within the jurisdiction in determining how to allocate ESG funding.

HTF Narrative Description

In 2018, the HOME funding will be used to expand the supply of decent and affordable housing for the extremely low-income individuals and families through the production of affordable housing through acquisition, new construction, rehabilitation and operating cost assistance. All HTF-assisted units will be required to have a minimum affordability period of 30 years. See section AP-35 for a list of projects that will be funded with 2018 funding and Program Income. The MOA plans to reserve 10% of the HTF allocation funding for administrative, planning, and compliance purposes. Up to 30% of the State allocation can be used for operating costs.

Operating cost assistance will only be used on rental housing projects for the HTF-assisted units that do not receive project-based assistance. The eligible amount of HTF per rental unit for operating cost assistance will be determined based on the deficit remaining after the monthly rent payment for the HTF-assisted unit is applied to the HTF-assisted unit's share of monthly operating costs. The maximum amount of the operating cost assistance to be provided to an HTF-assisted rental housing project will be based on the underwriting of the project and be specified in a written agreement between MOA and the subrecipient. The written agreement may commit HTF for operating cost assistance for a multi-year period provided the HTF grant is expended within 5 years from the date the HTF grant was awarded to Alaska Housing Finance Corporation.

Other Sources

In 2009 an assessment was undertaken by MOA, SOA and community partners to identify Anchorage's area need of adult residential beds for Substance Abuse Disorders (SUD). The Anchorage area is limited on treatment beds for provide Substance Abuse Disorder Treatment. In 2016, the Planning and Design for the Alaska Center for Treatment was initiated by SOA and awarded to MOA.

The design build of the project is to provide a sober resource campus with transitional housing, substance abuse treatment and workforce development to assist individuals into transitioning successfully to community life and economic stability post-treatment. The MOA, SOA, MOA DHHS, Alaska Mental Health Authority (AMHTA), community partners and local consultants are investigating sites and beginning the process of site development for full eventual campus build-out.

Services include development of a financial plan, public process, site planning, concept design and the development of bridge documents for the design/build process. Budget projections of \$5M.

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

The following is an overview of federal, State, and local public and private sector resources that are expected to be available to address identified needs beginning in 2023. It is anticipated that a similar pattern of leveraging will be used for the following four years (2024-2027).

The MOA will continue its efforts to coordinate housing resources with other community funders such as Alaska Housing Finance Corporation, Cook Inlet Housing Authority and Alaska Mental Health Trust Authority regarding housing opportunities. The MOA and subrecipients will continue to leverage all opportunities and funding to assist low- to moderate-income individuals and families with affordable housing.

ESG funds eligible activities designated to prevent homelessness or the risk of homelessness to individuals and families. ESG provides essential supportive services to individuals and families through rental and utility assistance, Rapid Re-housing and essential supportive services. ESG requires a dollar for dollar match to the federal award.

Of particular relevance in the 2018 Action Plan are the leveraged resources associated with the HOME Program. HOME regulations require a 25% match to HOME funds drawn down from the treasury on eligible projects (not including administrative or operating expense assistance funds). Last year, the MOA carried-forward over \$8.55 million of unrestricted match. Furthermore, the MOA has carried on its books over \$7.4 million in restricted match-credit from affordable housing bonds proceeds. However, housing bond proceeds may only be used for up to 25% of the annual match obligation. There are no additional match sources expected in 2018.

All sources of match will be reported in the Consolidated Annual Performance and Evaluation Reports.

Publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

There is no publicly owned land or property located within the Municipality of Anchorage that is planned to be used to address the needs identified in this Con Plan.

Discussion

The MOA will continue to work with housing and supportive service agencies to develop strategies where monies can be coordinated to support mutually identified goals and outcomes that assist low- and moderate-income individuals and families.

SP-40 Institutional Delivery Structure – 91.215(k)

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

SP-40 Table 1 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Municipality of Anchorage	Government	Affordable Housing Ownership Rental Homelessness Non-homeless special needs Community Development Public facilities Neighborhood improvements Public services Economic development Planning	Jurisdiction
Alaska Housing Finance Corporation	PHA	Affordable Housing Ownership Rental Public housing Homelessness Non-homeless special needs Community Development improvements Public services Planning	State
Alaska Legal Services Corporation	Non-profit organizations	Homelessness Non-homeless special needs Planning	Jurisdiction
Alaska Mental Health Trust Authority	Public institution	Affordable Housing Ownership Rental Homelessness Non-homeless special needs Community Development Public services Planning	State

Anchorage Coalition to End Homelessness	CoC	Affordable Housing Rental Homelessness Community Development Public services Planning	Jurisdiction
Anchorage Community Land Trust	Public institution	Affordable Housing Ownership Rental Homelessness Non-homeless special needs Community Development Public facilities Neighborhood improvements Public services Economic development Planning	Jurisdiction
Anchorage Community Mental Health Services	Non-profit organizations	Affordable Housing Ownership Rental Homelessness Non-homeless special needs Community Development improvements Public services Planning	State
Catholic Social Services	Non-profit organizations	Affordable Housing Rental Homelessness Planning	Region
Cook Inlet Housing Authority	PHA	Affordable Housing Ownership Rental Homelessness Planning	State
Habitat for Humanity Alaska	CHDO	Affordable Housing Ownership Planning	Jurisdiction

NeighborWorks Alaska	CHDO	Affordable Housing Ownership Rental Homelessness Planning	Jurisdiction
Rural Alaska Community Action Program	CHDO	Affordable Housing Ownership Rental Homelessness Planning	State
Volunteers of American Alaska	CHDO	Affordable Housing Rental Homelessness Planning	State

Assess of Strengths and Gaps in the Institutional Delivery System

The collaborative relationships with the MOA departments, Anchorage Coalition to End Homelessness (Continuum of Care) agencies, faith-based organizations and other funding resources work together to fill the gaps in institutional and service delivery system for addressing the needs of the homeless population in Anchorage and the communities of the Municipality. The continued reduction in HUD grants to the MOA creates funding gaps in the MOA’s ability to fund the cost of housing and supportive services in full. As federal and State grant funding continues to be reduced, these collaborative relationships are the strengths of the institutional and service delivery system in working together to fill the gaps and leverage funding. The most challenging gaps in the institutional and service delivery system are shortages of housing vouchers, job training and placement programs, and substance abuse treatment programs.

SP-40 Table 2 - 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	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
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	
Other			
Domestic Violence Prevention	X	X	

How the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The MOA collaborates with the Continuum of Care agencies to leverage HOME, CDBG, ESG and HTF funds in the service delivery system to meet the needs of the homeless population in Anchorage and the communities of the Municipality. The MOA departments and Continuum of Care agencies provide services to the homeless population that may be directed specifically to the homeless population with HIV, chronically homeless individuals, families with children, veterans and their families and unaccompanied youth.

The MOA collaborates with the Continuum of Care agencies to leverage HOME, CDBG, ESG and HTF funds in the institutional and service delivery system to the homeless population in Anchorage and the communities of the MOA. As a result, agencies work harder at finding other funding sources to fill the funding gaps. For example, the MOA, AHD, awards HUD HOME funds to NeighborWorks Alaska to provide 20 low-income households with tenant-based rental assistance while these families wait for housing vouchers to become available from Alaska Housing Finance Corporation.

The MOA, AHD, is able to leverage HOME, CDBG, ESG and HTF funds by partnering with other departments within the MOA and faith-based organizations in the community. For example, the MOA, AHD, partners with the Anchorage Police Department by awarding CDBG funds to Anchorage Community Mental Health Services to pay for a mental health worker to provide street outreach with police officers who visit homeless camps in Anchorage. The MOA, AHD, is able to leverage CDBG funds to Catholic Social Services for staffing an emergency overflow shelter and expand the overflow shelter to faith-based organizations that provide emergency shelter to families. The Municipal Fire Department inspects the faith-based organizations and approves temporary use as shelters.

The MOA collaborates with the State Departments of Health and Social Services and Alaska Mental Health Trust Authority to identify the gaps in the substance abuse treatment system. The short-term plan is to replace the existing treatment facility building owned by the MOA and expand the number of beds. The long-term plan is to develop a recovery center campus that includes treatment services, temporary housing and job training services.

The MOA collaborates with some of the local utility companies, Chugach Electric Association and Anchorage Water and Wastewater Utility, to provide utility assistance to their members as part of the MOA's ESG Homeless Prevention Program. The Homeless Prevention Program provides financial assistance with rent and rent deposits, application fees, security, utility deposits and arrearages to low-income households. The program prevents individuals and families from becoming homeless and regain stability in permanent housing.

Description of 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 collaborative relationships with the Municipal departments, Continuum of Care agencies, faith-based organizations and other funding resources work together to fill the gaps in institutional and service delivery system for addressing the needs of the homeless population in Anchorage and the communities of the MOA. The continued reduction in HUD grants to the MOA creates funding gaps in the MOA's ability to fund the cost of housing and supportive services in full. As federal and State grant funding continues to be reduced, these collaborative relationships are the strengths of the institutional and service delivery system in working together to fill the gaps and leverage funding. The most challenging gaps in the institutional and service delivery system are shortages of housing vouchers, job training and placement programs, and substance abuse treatment programs.

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 collaborative relationships with the MOA departments, Continuum of Care agencies, faith-based organizations and other funding resources work together to fill the gaps in institutional and service delivery systems for addressing the needs of the homeless population in Anchorage and the communities of the MOA. As federal and State grant funding continues to be reduced, the partners' ability to fill the gaps in the institutional and service delivery systems may become impossible to fill. For now, the partners are working together to fill any gaps and strengthen the institutional and service delivery systems.

SP-45 Goals Summary

Estimate of 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)

This section presents a summary of goals, category of service, expected outcomes, and funding estimated for 2023-2027 for CDBG, HOME, ESG and HTF. Goals include: Rental Housing Development, Homeowner Rehabilitation, Mobile Home Repair, Homeowner Development Program, Public Facilities, Public Services, Tenant-Based Rental Assistance, Community Housing Development Organization Operating Expense Assistance, Economic Development, Homeless Prevention and Rapid Re-housing.

SP-45 Table 1 - Goals Summary Information Comment

Goal	Category	Geographic Area	Needs Addressed	Funding
Rental Housing Development	Affordable Housing	Citywide	Homeless Populations Low-Income & Housed Populations	\$5,500,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Availability/Accessibility	Provide Decent Affordable Housing
	Narrative			
<p>Acquisition, New Construction, Rehabilitation and Operating Cost Assistance.</p> <p>This may include the selection of a CHDO to provide housing for chronically homeless or other high-priority populations. Funding for these projects may be comprised of CDBG, HOME, and/or HTF. Other sources of funds may come from prior years, program income, or HOME recaptures.</p> <p>The inclusion of HOME funds dictates that the project complies with the Affordability requirements of Section 92.252, including the recording of deed restrictions. However, since the exact parameters of the projects are at this time unknown, the nature of the affordability and recapture provisions shall be determined through negotiations with the CHDO during the contracting phase.</p> <p>The HTF funds require the HTF projects to comply with 24 CFR Part 93.</p>				
Goal Outcome Indicator			Quantity	UoM
Rental units constructed/rehabilitated			100	Household Housing Unit

Goal	Category	Geographic Area	Needs Addressed	Funding
Homeowner Rehabilitation	Affordable Housing	Citywide	Low-Income & Housed Populations	\$400,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Affordability	Provide Decent Affordable Housing
	Narrative			
<p>These programs may provide assistance for increased accessibility, energy efficiency or repairs to items presenting a threat to health or safety in an owner-occupied home. The assistance will be available to low- and moderate-income residents throughout the Municipality. All homes considered for assistance must be occupied by owners with annual incomes at or below 80% of the area median income, as determined by HUD, adjusted for family size. Funding for these projects may be comprised of CDBG and/or HOME. Thirty percent of the grant award to the Subrecipient will be used for Housing Services Costs.</p>				
Goal Outcome Indicator			Quantity	JoM
Homeowner Housing Rehabilitated			16	Household Housing Unit

Goal	Category	Geographic Area	Needs Addressed	Funding
Mobile Home Rehabilitation	Affordable Housing	Citywide	Low-Income & Housed Populations	\$1,600,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Affordability	Provide Decent Affordable Housing
	Narrative			
	<p>These programs may provide assistance for increased accessibility, energy efficiency or repairs to items presenting a threat to health or safety in an owner-occupied home. The assistance will be available to low- and moderate-income residents throughout the Municipality. All mobile homes considered for assistance must be occupied by owners with annual incomes at or below 80% of the area median income, as determined by HUD, adjusted for family size. Funding for these projects may be comprised of CDBG and/or HOME. Thirty percent of the grant award to the Subrecipient will be used for Housing Services Costs.</p>			
Goal Outcome Indicator		Quantity	JoM	
Homeowner Housing Rehabilitated		100	Household Housing Unit	

Goal	Category	Geographic Area	Needs Addressed	Funding
Homeowner Development Program	Affordable Housing	Citywide	Low-Income & Housed Populations	\$700,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Affordability	Provide Decent Affordable Housing
	Narrative			
	Funding for these projects may be comprised of CDBG and/or HOME to acquire property to construct/rehabilitate housing units. New homeowners must have an annual income at or below 80% of the area median income, as determined by HUD, adjusted for family size.			
Goal Outcome Indicator			Quantity	Unit of Measures
Homeowner Housing Constructed/Rehabilitated			7	Household Housing Unit
Goal	Category	Geographic Area	Needs Addressed	Funding
Public Facilities	Non-Housing Community Development	Citywide	Public Facilities	\$1,000,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Availability/Accessibility	Create Suitable Living Environment
	Narrative			
	This goal is attained through the Acquisition/construction/rehabilitation of public facilities. Funding for these projects may be comprised of CDBG funds. These projects will benefit low- and moderate-income persons/households.			
Goal Outcome Indicator			Quantity	Unit of Measures

	Public Facility or infrastructure activities	5	Persons/Households Assisted	
Goal	Category	Geographic Area	Needs Addressed	Funding
Homeless Prevention and Rapid Re-housing	Homeless	Citywide	Homeless Populations	\$675,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Availability/Accessibility	Create Suitable Living Environment
	Narrative			
	Funding for these projects may be comprised of CDBG, HOME, HTF and/or ESG.			
	Goal Outcome Indicator		Quantity	Unit of Measures
	Homelessness Prevention		375	Persons/Households Assisted
Goal	Category	Geographic Area	Needs Addressed	Funding
Public Services	Homeless	Citywide	Homeless Populations, Public Services	\$1,225,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Availability/Accessibility	Create Suitable Living Environment
	Narrative			
	CDBG Public Services			
	Goal Outcome Indicator		Quantity	Unit of Measures
	Other - Public service activities for low/moderate income benefit		2,750	Persons/Households Assisted

Goal	Category	Geographic Area	Needs Addressed	Funding	
Tenant-Based Rental Assistance	Homeless	Citywide	Homeless Populations	\$1,125,000	
	Start Year	End Year	Outcome	Objective	
	2018	2022	Availability/Accessibility	Create Suitable Living Environment	
	Narrative				
	Funding for these projects may be comprised of HOME.				
	Goal Outcome Indicator		Quantity	Unit of Measures	
	Homelessness Prevention		100	Persons/Households Assisted	
Goal	Category	Geographic Area	Needs Addressed	Funding	
Community Housing Development Organization Operating Expense Assistance	Affordable Housing	Citywide	Low-Income & Housed Populations	\$140,000	
	Start Year	End Year	Outcome	Objective	
	2018	2022	Affordability	Provide decent affordable housing	
	Narrative				
	Funding for these projects may be comprised of HOME.				
	Goal Outcome Indicator		Quantity	Unit of Measures	
	Provide decent affordable housing		4	Other	

Goal	Category	Geographic Area	Needs Addressed	Funding
Economic Development	Non-Housing Community Development	Citywide	Low-Income & Housed Populations	\$500,000
	Start Year	End Year	Outcome	Objective
	2018	2022	Sustainability	Create Economic opportunities
Narrative				
Funding for these projects may be comprised of CDBG.				
Goal Outcome Indicator			Quantity	Unit of Measures
Jobs created/retained			20	Jobs

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

AHFC has completed the requirements of its Voluntary Compliance Agreement and continued to modernize its portfolio to increase the number of accessible units. Progress on unit renovations are reported biannually to HUD's Fair Housing Office.

Activities to Increase Resident Involvements

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

AHFC conducted four quarterly meetings with RAB members in 2017. Minutes and comments received during meetings are reported to AHFC's Board of Directors.

AHFC also hosts Resident Councils at several Public Housing sites. Each Council is formed to encourage resident participation in the quality of life at their complex. All residents in each complex that elect to have a Council have opportunities to improve and/or maintain a suitable, safe, and positive living environment through participation in the Council.

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

The public housing agency is not designated as troubled under 24 CFR part 902.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the Municipality. Such policies include:

- Title 21 zoning ordinance residential design standards
- Regulatory processes
- Accessory-dwelling-units regulations
- Land use codes and controls
- Zoning ordinances
- Building codes
- Fees and charges
- Permits and approvals
- Parking requirements
- Infrastructure standards and requirements
- Open space requirements
- Off-site improvements requirements

Strategies for removing or ameliorating negative effects of public policies that serve as barriers to affordable housing are located in SP-55.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In 2015, the Planning Division worked with the development community to amend the new Title 21 zoning ordinance residential design standards, to revise sections of the new standards that the development community has identified as the most costly (relative to public benefit) or difficult to adhere to. These include, amending the open space requirements, no longer requiring building wall off-sets, no longer requiring storage areas, and organizational changes that simplify and shorten the regulations. Menu choices and standards are becoming clearer and easier to comply with, more flexible and less prescriptive.

In 2016, the Municipality's Planning Department completed the updated Anchorage 2040 Land Use Plan. One of the main objectives to the plan is to make sure that enough land is designated to accommodate anticipated housing needs, including more compact housing types. The Planning Department included as a factor the need for equity in the geographic distribution of compact housing types that tend to be more affordable and transit oriented. The Department of Health and Human Services has partner with the Planning Department on the best use of the limited land in the Municipality of Anchorage for the development and preservation of affordable housing.

The following strategies to remove or ameliorate the barriers to affordable housing in Anchorage was provided by the Municipality of Anchorage Planning Department.

Does the Municipality of Anchorage (MOA)'s comprehensive plan include a "housing element? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations,

and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water.

The MOA comprehensive plan consists of a series of four overarching plans: Anchorage 2020—Anchorage Bowl Comprehensive Plan (AB 2020), Chugiak-Eagle River Comprehensive Plan (CE), Girdwood Area Plan (GAP), and the Turnagain Arm Comprehensive Plan (TA). Further amplification of these four plans may be found in area specific plans as well as functional plans addressing infrastructure, parks, open space, historic preservation, and natural resource management. The issue of housing is interwoven throughout the comprehensive plan along with such issues as future land use, transportation, and open space. The AB 2020 Plan includes Policy #56, which guides the development of the Housing & Community Development Consolidated Plan in terms of the location and density of housing development. AB 2020 calls for a more focused and compact form of development than had been traditionally found in Anchorage. Subsequent area specific plans have forwarded this focus and provide greater specificity in types of housing, density, their planned location, and the design and character of desired for new housing development.

The recently adopted Anchorage 2040 Land Use Plan (2040 LUP) supplements the AB 2020 Plan. The 2040 LUP sets the stage for future growth and development, with an emphasis on future housing needs. The 2040 LUP incorporates the adopted area specific plans, public facility plans, and recent analyses regarding population, housing, commercial, and industrial needs over the next 25 years. The 2040 LUP has a housing Goal (Goal #4) to meet the housing needs of all and adds additional policies to encourage and guide the development of housing. It also includes recommended strategies to carry out the plan and manage growth including strategies to help reduce the cost of housing and alleviate the workforce housing deficit. Some of the recently adopted actions include a new mixed used zoning district – R-3A, which promotes mixed use development near town centers that are served or planned to be served by transit.

If the MOA has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?

Chapter Two of AB 2020 includes an analysis of the local population, economy, land use, forecasts for planning and infrastructure needs over a twenty year time horizon. The Consolidated Plan estimates the housing needs of low and low-to-moderate income households.

The 2040 LUP includes an updated housing sufficiency analysis forecasting the housing needs through the year 2040. The 2040 LUP encourages a range of housing types to meet those needs, with specific targets for compact and multifamily housing types. The 2040 LUP includes actions to review and amend zoning standards such as parking requirements, building heights, minimum lot sizes, and mixed use regulations to further encourage housing development.

Does the MOA zoning ordinance and map, development and subdivision regulations or other land use controls conform to MOA's comprehensive plan regarding housing

needs by providing: a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and, b) sufficient land zoned or mapped “as of right” in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, “as-of-right,” as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.)

Title 21, Anchorage’s zoning code was overhauled in 2013. Title 21 includes updated standards that promote and encourage redevelopment and infill development with higher land use densities and intensities. It provides a range of multifamily districts allowing moderate, medium, and high density housing types—both market and affordable—by right.

Does the MOA’s zoning ordinance set minimum building size requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?

Title 21 sets minimum dwelling unit size. It does not set minimum size of structures.

If the MOA has development impact fees, are the fees specified and calculated under local or state statutory criteria? If yes, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (nexus), and a method for fee calculation?

The MOA does not charge impact fees but it does require off-site improvements to streets and utilities in proportion to the development’s off-site impacts.

If the MOA has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?

N/A

Has the MOA adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis.

Any modifications (rehabilitation) of a building must meet the International Existing Building Code (IEBC). Any modification (rehabilitation) of a building for the purposes of a voluntary seismic upgrade does not have to fully meet code but it does have to move toward compliance and can’t make conditions worse.

Does the MOA use a recent version (i.e. published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e. the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA) without significant technical amendment or modification.

MOA has adopted the 2012 International Building Code (IBC) with modifications. The Fire Department uses NFPA standards that are referenced in the adopted IBC and IFC. Amendments have been adopted for both codes. The IBC has not been amended to disallow the requirements for sprinklers; however the International Residential Code has. The IRC addresses single-family and duplexes. The Fire Department has limited jurisdiction with the IRC and that does not include residential sprinklers.

Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability.

Unknown.

Does the MOA's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?

Title 21 allows manufactured and pre-fab housing by right, as long as it has permanent foundation and meets requirements generally applicable to stick-built housing.

Within the past five years, has an official (i.e., mayor, city manager, administrator, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?

In 2012 the MOA contracted with a local consulting firm to conduct a technical analysis of housing demand and preferences in Anchorage. The 2012 Housing Market Analysis evaluated housing demand over the 2010 to 2030 period and the financial feasibility of compact housing types. It found that there is a significant shortage of housing, especially in the multi-family and compact housing types, and recommended measures in response. Many factors affect the supply of housing in Anchorage, including the fact that overall construction costs create a significant feasibility gap for medium and high density housing. The Analysis identified regulatory processes as one of several factors that local government could directly and quickly correct. The MOA is working to address these regulatory process and land use codes barriers as resources allow, in part through the 2040 Anchorage Land Use Plan (2040 LUP) and its policies and action items.

In 2015 the Alaska Mental Health Trust Authority and the United Way of Anchorage funded a fair housing analysis on behalf of the MOA. The Analysis of Impediments to Fair Housing study found that Anchorage's housing challenge affected residents at all economic levels, with lower-income and minority rental households the most seriously impacted.

The 2040 LUP updates the 2012 housing capacity and needs analysis through the year 2040. It corroborates the findings of the reports above, and includes measures for housing such as making reduced parking requirements for rental housing by-right, allowing for smaller lot sizes, more compact housing, and ADUs, facilitate redevelopment of blighted areas, and plan ahead for the potential redevelopment of mobile home parks.

Within the past five years, has the MOA initiated major regulatory reforms either as a result of the above study?” If yes, attach a brief list of these major regulatory reforms.

The MOA overhauled its zoning ordinance, called Title 21, in 2013. The new code introduced lower parking requirements, administratively available parking reductions, narrow lot housing, ADUs, and density and parking incentives for affordable / transit supportive housing. As users have developed projects under the new Title 21, amendments have been made to address adding greater flexibility in parking standards for small lot subdivisions, and other adjustments.

Within the past five years has the MOA modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?

Some are underway and more are called for in 2040 LUP. The Anchorage Water and Wastewater Utility (AWWU) is conducting an analysis of its rate setting processes in an attempt to develop greater flexibility in the approval of water and wastewater infrastructure improvements. Presently, AWWU has limited means to authorize new infrastructure technologies to significantly reduce the cost of housing.

Does the MOA give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)

Title 21 offers as of right density bonuses for increases in floor-area-ratio (FAR) for affordable rental housing. The amount of floor area bonus is directly tied to the amount of floor area of affordable rental housing. The affordable housing receiving the bonus must meet three non-discretionary (as of right) standards: be at least partly above grade to have windows, be intermingled with market units in the project, and be indistinguishable in appearance from market units.

Has the MOA established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, not sequential, reviews for all required permits and approvals?

The MOA has the ability to conduct concurrent reviews for some of the required permits and approvals. The new LUP calls for formalizing “permit assistance teams” for housing.

Does the MOA provide for expedited or “fast track” permitting and approvals for all affordable housing projects in Anchorage?

Not formally, but does have this ability if requested.

Has the MOA established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?

Yes.

Does the MOA allow “accessory apartments” either as: a) a special exception or conditional use in all single-family residential zones or, b) “as of right” in a majority of residential districts otherwise zoned for single-family housing?

Yes, and is in the midst of expanding these with a LUP target of 1,000 accessory-dwelling-units (ADU)s over next 25 years. An ADU ordinance has been adopted by the Assembly that amends previous ADU regulations. Under the adopted ordinance, ADU units are now allowed in all residential zoning districts.

Does the MOA have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?

The Assembly has adopted an ordinance that removes all parking requirements from new residential development.

Does the MOA require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?

No.

SP-60 Homelessness Strategy

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

Coordinated Entry is a program mandated by the HUD to effectively target, track and prioritize individuals and families (households) experiencing homelessness according to specific client needs. Coordinated Entry is based on an approach that factors in disability status, severe service needs, and the length of time a household has experienced homelessness when prioritizing clients for housing intervention. Coordinated Entry's purpose is to ensure that all households experiencing homelessness have fair and equal access to housing through the use of standardize tools and practices. Clients enter the Coordinated Entry system through a designated access point in their own accord or are engaged by a multi-agency outreach team designated to address any category of individual encountered.

In 2016, Coordinated Entry was designed by the Anchorage Coalition to End Homeless, Continuum of Care (CoC), to coordinate and prioritize access to housing and homeless programs for households experiencing homelessness. The Coordinated Entry system includes a unified assessment tools and client tracking database on the AKHMIS. There is no guarantee that the household will meet final eligibility requirements, referred to a housing resource, or receive a referral to a particular housing option, nor does it ensure availability of resources for all eligible households. Coordinated Entry is not designed for supportive services other than housing. Additional supportive services needs may be identified during the Coordinated Entry process but Coordinated Entry does not offer or guarantee such services.

On January 25, 2017 the CoC coordinated the annual Point-In-Time (PIT) count of the homeless population in Anchorage connected to service providers. On January 27-28, 2017, the MOA coordinated volunteers to conduct a homeless camp count of households living in camps located throughout the neighborhoods of Anchorage. These two counts provided the

Addressing the emergency and transitional housing needs of homeless persons.

The CoC has identified six agencies that provide emergency and transitional housing as the assess points to the Coordinated Entry system. These organizations have the capacity and are equipped to administer the unified assessment tools and make adequate referrals or diversions based on the assessment outcome and resources available. The assess point agencies are Catholic Social Services' Brother Francis Shelter, Clare House, Covenant House, Downtown Hope Center and Salvation Army's McKinnell House. Cooperating agencies that participate in homeless camps and street outreach are capable of completing the assessment tool and entering the data into AKHMIS but provide no dedicated hours for walk-in clients to receive an assessment tool and subsequent referral for housing and/or supportive services.

The Catholic Social Services' Brother Francis Shelter is open during the day for homeless persons that have to take care of personal business in the shelter, such as, wash clothes, shower, prepare a snack, work on the computer or visit the medical office. The Bean Café

schedules after lunch activities, such as movies, bingo, arts and crafts, and guest performers/speakers, for homeless persons to participate rather than returning to the camps or streets. The activities are scheduled until the Brother Francis Shelter opens for the evening guests to check into the shelter.

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 MOA and CoC with a list “by name” of the homeless households in Anchorage work off the list to match up with housing options. The agencies representing the CoC housing team members are MOA’s Department of Health and Human Services, Catholic Social Services, Rural Alaska Community Action Program, NeighborWorks Alaska, Volunteers of America, Department of Veterans Affairs, Alaska Housing Finance Corporation, State Department of Health and Social Services/Division of Behavioral Health and other community advocates.

Representatives from the Department of Veterans Affairs attend the outreach team meetings. Although the Veterans Affairs participates in the Coordinated Entry process, it is not mandated to do so by the US Department of Housing and Urban Development. The Veterans Affairs issues housing vouchers that are sometimes coupled with Supportive Services for Veterans Families grants managed by Catholic Social Services.

The CoC has established a Landlord Liaison program as part of the Coordinated Entry program in Anchorage and plans to fund the position in the near future. Potential roles and responsibilities for the liaison include developing a rapport with prospective landlords to facilitate leasing for individuals and households experiencing homelessness. The liaison will develop a comprehensive understanding of the community players and funding streams associated with housing opportunities for those experiencing homelessness. The liaison will serve as the single point of contact for all rental housing issues that may result in the household becoming at risk for homelessness.

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

Prevention programs and services typically offer financial assistance, case management, legal services and other homeless prevention services. Prevention efforts are designed to keep households in a place that they themselves already rent or own therefore preventing

homelessness and entering the Coordinated Entry System. Prevention funding may be used to meet rent or other bills when a household has receive an eviction or utility shut off notice. The CoC outreach team that focuses on homeless prevention are representatives from the Municipality of Anchorage, Governor’s Council on Disability and Special Education, Alaska WorkSource, CHOICES, Rural Alaska Community Action Program, Assets and other community advocates. The CoC outreach team meets weekly on Tuesday afternoons to match economic stability opportunities with households at risk of homelessness.

Rapid Re-housing funds are applied to households on the Coordinated Entry prioritization list with funding for approximately 30 households in Anchorage. The Rapid Re-housing program chose to fund the following number of households based on internal case management capabilities and housing availability. The Rapid Re-housing programs in Anchorage are administered by Catholic Social Services, Covenant House, Salvation Army’s McKinnell House and Rural Alaska Community Action Program’s Safe Harbor Muldoon.

SP-65 Lead-Based Paint Hazards – 91.215(i)

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

All covered projects under the HOME, CDBG, ESG and HTF 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.

How the actions listed above are related to the extent of lead poisoning and hazards

All homes that are pre-1978 will be tested for lead-based paint. Where program-specific policies impose funding caps per client or per unit, these caps may be waived when costs required address lead-based paint testing, evaluations, assessments and mitigation cause the project to exceed program limits.

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

The MOA has developed lead-based paint Policies and Procedures in compliance with 24 CFR 35 (Lead-Based Paint Poisoning Prevention in Certain Residential Structures) which are incorporated into all its programs.

SP-70 Anti-Poverty Strategy

Anchorage goals, programs and policies for reducing the number of poverty-level families

The goals of the Municipality included in this Consolidated Plan are: Rental Housing Development, Homeowner Rehabilitation, Mobile Home Repair, Homeowner Development Program, Public Facilities, Public Services, Tenant-Based Rental Assistance, Community Housing Development Organization Operating Expense Assistance, Economic Development, Homeless Prevention and Rapid Re-housing. These goals should help in reducing the number of poverty-level families. Although there are no policies for reducing the number of poverty-level families, the Municipality will fund programs with CDBG, HOME, ESG and HTF funding for programs to address these goals in each of its annual Action Plans. HUD program funds are competitively allocated.

The Municipality has selected projects to fund in the 2018 Action Plan including the Mobile Home Repair Program, two rental housing development projects, four public services, Tenant-Based Rental Assistance, Homeless Prevention and Rapid Re-housing. If the Municipality receives HTF funds for 2018, they will be made available for another rental development project.

The Municipality has a goal to fund a project for approximately \$500,000 for economic development. This project may provide job training, job placement, life skills training, and/or welfare to work programs designed to reduce the number of poverty-level families.

Programs and projects that receive CDBG, HOME, ESG and/or HTF funding must comply with employment and training opportunities to Section 3 residents pursuant to 24 CFR 135. A Form HUD-60002, Section 3 Summary Report, Economic Opportunities for Low- and Very Low-Income Persons will be submitted to the Municipality for all Section 3 covered projects.

Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty-level families. How are resources being targeted to have an impact for people in poverty? Describe how the number of families in poverty will be reduced as opposed to how families in poverty are provided services. The grantee should consider factors over which the jurisdiction has control.

Per the United States Census, source 2012-2016 American Community Survey 5-Year estimate for Anchorage Municipality, Alaska 8.1% individuals are below poverty level. It was estimated 15,000 residents had sensory, physical, mental, work, mobility and/or self-care limitations representing civilian, non-institutional population. The needs vary from disability to severity who need housing assistance, with social services tied to housing.

Housing cost burden is the most common housing problem. Overcrowded housing is the related problem. There are still households without plumbing or kitchen facilities. As per citizen feedback in preparation for this plan, the lack of affordable housing, especially

decent and safe housing is a significant problem in Anchorage. Also closely related, households do not have enough income to afford housing that is adequate. Certain households face the greater challenges because of their circumstances. These may be fixed income, limited mobility, unemployment and large households. Not all general housing stock may meet the housing needs of households with special needs. Household expenses other than housing such as transportation, food, utilities, healthcare and other costs decrease dispensable income and the household's ability to save.

- MOA provides many services for persons in poverty. MOA promotes small business development and homeowner assistance.
- Building savings through homeowner counseling and financial education
- Increase of income through education, workforce readiness, employment services and small business development.
- We explore ways to partner with other organizations in the community who work to promote financial literacy and reduce persons in poverty.

The Municipality's jurisdiction programs operating within the Anchorage Bowl are funded through HUD programs managed by the Community Safety and Department (CSD) section of AHD. Program staff work with community partners on affordable housing, capital projects, public services, homeless intervention and prevention services, tenant-based rental assistance, and other ancillary services to achieve the goals and objectives of this plan.

The number of rental and permanent housing units created during the tenure of this current Con Plan will most likely fall short of the five-year goal. Partnering resources with the ACEH, AHFC, AMTA, SOA and many community and social partners is the key to further growth within the community. MOA will endeavor to carry out Con Plan goals listed in this plan.

Describe the jurisdiction's coordination of goals, programs, and policies for reducing the number of poverty-level families with the affordable housing plan.

Until recently Anchorage residents had ignored the homelessness within the corridors of downtown and neighborhoods. Homelessness has been discriminated against by many. But there is hope on the horizon with a new Home Plan, a three year homelessness strategy that may add capacity and efficiency to a system that hasn't solve the homeless concentrations even when it was worse for the homeless. The goal is to ensure homelessness in Anchorage is a brief event.

Cities such as Houston, Texas and Salt Lake City, Utah with high homelessness rates have utilized action plans and community leadership with positive results. The plan is to end homelessness. Everyone in the community is a stakeholder.

Ending homelessness is not an easy task. Affordable housing must be available. More available housing projects are necessary to meet the housing shortages. Anchorage communities

The plan would look at individuals and households with short term needs that may require basic one-time assistance and access to affordable housing. With tiered enactment, individuals and households requiring more housing and supports, would receive additional services such as job-training, jobs, more affordable housing and medical and behavioral assistance in a grass-roots supports system.

The plan Anchored Home 2018-2021 is a strategy that combines federal, state and local resources to end homelessness. The plan views the many socioeconomic weaknesses, with a fresh series of discussions with the public at large, community councils, business and industry leaders and community support organizations.

How the Municipality's poverty reducing goals, programs, and policies are coordinated with this affordable housing plan

As stated above, the Municipality will use the goals established in this Consolidated Plan to fund programs during 2023-2027.

SP-80 Monitoring

Description of the standards and procedures that the MOA 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

The majority of programs funded through CDBG, HOME, ESG and HTF will be administered by outside agencies. The MOA has the responsibility to monitor CDBG, HOME, and ESG programs and projects. In order to ensure program compliance, the MOA utilizes programmatic policies and procedures, subrecipient agreements, and on-going desk monitoring activities. The MOA monitors CDBG, HOME and HTF subrecipients using the following methods:

- Quarterly financial and program reports including Section 3 and Contractor/Subcontractor Reports
- General Ledger expenses for documentation
- Uniformed Relocation Act procedures and documentation
- Davis Bacon compliance documentation
- CHDO certification/recertification (HOME)
- Audited Financial Statements, Federal, State and Single Audits

- Site inspections
- Procurement compliance
- Required initial documents, licenses, funding commitments, project workplan, Project insurance, cost allocation plan and project workplan
- Review of HUD regulations and compliance supplements by funding

There are two positions in the CSD section that have the responsibility to monitor grantees for compliance with federal regulations. The first position is the Housing Programs Specialist who performs the on-site physical inspection of the property and the second position is the Senior Staff Accountant who is responsible for the review of applicable program documentation and financial-viability requirements.

The MOA shall employ the following ongoing property standards for rental housing. It shall include the property standards of Uniform Physical Conditions Standards (UPCS) in regards to the inspectable items and areas. The MOA will inspect for all three UPCS levels of criticality. Of importance, inspections shall ensure that housing is free of all health and safety defects. Electrical shock items, air quality, and sanitary items will be required to be immediately corrected by the owner in a time frame that provides for the shortest period of time for hiring and scheduling the appropriate service. Notice of the completion of repairs shall immediately be forwarded to the MOA for re-inspection. While conducting the inspections, the MOA will also conduct a lead-based paint visual-assessment on housing structures built before 1978. If defective paint is observed in excess of the di-minimus level, a qualified firm shall be employed to test. Testing, remediation, and clearance shall be undertaken in compliance with the Municipality of Anchorage Lead-Based Paint Policy and Lead-Based Paint Procedures, including the policies and procedures regarding children under six that have elevated blood-lead levels. For rental housing whose funds committed prior to January 24, 2015, the property standards and inspection protocols shall be those required in the HQS quality standards as revealed in 24 CFR 982.401.

Monitoring inspections shall occur within 12 months after project completion and at least once every 3 years thereafter during the affordability period. The MOA shall keep a schedule of all rental-development projects in order to track when inspections are due. Defects must be corrected and re-inspected within 12 months. Non-hazardous defects may be evidenced by third-party documentation. If there are significant health and safety defects, the MOA shall inspect more frequently. Annually, the owner shall certify the each building and all HOME-assisted units comply with the on-going property standards above. Inspections shall be based on a statistically valid sample. Best practices indicates 20% as a basis. For projects with four or less units, 100% shall be inspected.

The MOA shall conduct annual financial examinations of projects with 10 or more HOME-assisted units. The examination shall determine the financial viability of the project. Corrective actions shall be taken to correct problems, to the extent feasible.

To help ensure monitoring activities are conducted, all HOME rental development projects have been identified and, based on their affordability periods, a monitoring review schedule has been established. Discussion of the monitoring schedule will be incorporated into the weekly CSD staff meetings to ensure that all monitoring activity is conducted within the

time period specified by regulation. A reminder for each HOME rental development to be monitored will be placed on the Outlook Calendars of the Housing Programs Specialist, the Senior Staff Accountant and the CSD Program Manager thirty and sixty days in advance of the monitoring date.

In addition, as projects are underway, staff conducts environmental review initial and follow-up inspections. While undertaking Davis-Bacon on-site interviews, staff monitor progress on projects, photographing various stages of construction.

During desk audits, the monitoring team reviews rent calculations, tenant income verification, lease provisions, affirmative marketing plans, and LEP/ Section 504 policies. The monitoring team monitors for compliance with federal program provisions and regulations including, but not limited to, 24 CFR 570, 24 CFR 92, 24 CFR 84, 24 CFR 58, 24 CFR 93 and 2 CFR Part 200.

Municipality of Anchorage Citizen Participation Plan

The MOA must develop and follow a Citizen Participation Plan to receive federal funds for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG) and National Housing Trust Fund Grant (HTF) programs. The Citizen Participation Plan (CPP) covers the 5-Year Consolidated Plan (Con Plan), the Assessment of Fair Housing (AFH) as part of the Con Plan, each subsequent Annual Action Plan (AP), each year's Consolidated Annual Performance and Evaluation Report (CAPER), and any amendments to the Plans.

1. Purpose

This Citizen Participation Plan sets forth the policies and procedures for citizen participation in Anchorage's Con Plan process. The MOA is responsible for the citizen participation process.

This Citizen Participation Plan encourages citizens to participate in the Con Plan process from the beginning. It outlines the procedures for community approval of the Con Plan, for addressing concerns and complaints, and for making amendments to the plan after approval.

2. Opportunities

The MOA urges citizens to voice their concerns and share their ideas concerning CDBG, HOME, ESG and HTF program funds. It welcomes comments and suggestions regarding the CPP, Con Plan, AFH, APs, and CAPERs.

To encourage citizen participation, the MOA will undertake the following activities each year.

- Hold at least four public hearings at different times during the program year;
- Offer public comment periods for the draft versions of the Con Plan, AFH, APs, and CAPERs;
- Consult with various groups to review needs, strategies, actions, projects, and performance;
- As soon as practical after HUD makes AFH-related data available to MOA, MOA will make such information and any other supplemental information MOA plans to incorporate into the AFH available to the public, public agencies, and other interested parties (24 CFR 91.105(b)(1)(i));
- Distribute notice of availability of copies of the draft Con Plan, AFH, APs, and CAPERs to the Housing, Homeless and Neighborhood Development Commission, Anchorage Coalition to End Homelessness (Continuum of Care), Federation of Community Councils, Alaska Housing Finance Corporation, other public and private agencies that provide assisted housing, health services, and social and fair housing services, MOA residents, and other groups as appropriate and upon request; and
- Provide the public with notice of citizen participation opportunities through email distribution lists kept for this purpose, and announcement of public hearing dates

through newspaper publication a minimum of one week before date of public hearing. Related information will be posted on the MOA website.

3. Public Hearings and Meetings

The MOA will hold at least two public hearings per year to obtain public comments on needs, strategies, actions, projects, and performance. If a need exists and resources permit, the MOA will include other public meetings in addition to the hearings. The MOA will hold public hearings and provide opportunities for public comment. To encourage the participation of public housing residents, the MOA will try to hold one public meeting in a public housing community or in a place convenient to one or more public housing communities.

The MOA will hold hearings covered by this Citizen Participation Plan at times and locations convenient to potential and actual beneficiaries, and with accommodation for persons with disabilities (24 CFR 91.105(f)). The Municipal Assembly may hold additional public hearings to approve plans and substantial amendments, appropriate grants, and allocate and award grant funds.

Public Hearing #1—Proposed Needs, Strategies, and Projects

The MOA will hold the first public hearing each year to obtain citizens' views and to respond to proposals and questions. It will be held before the 30 day public comment period begins for the Con Plan, AFH and an AP (24 CFR 91.105(e)(iii)). The public hearing will contain a discussion of the following items:

- The amount of assistance the MOA expects to receive in the coming program year for the CDBG, HOME, ESG and HTF programs, including Program Income.
- The range of activities that the MOA may undertake, including the estimated amount that will benefit low- and moderate-income persons.
- Address the proposed strategies and actions for affirmatively furthering fair housing consistent with AFH.
- The priority needs in the Con Plan.
- The 5-year strategies in the Con Plan designed to address those needs.
- A discussion of the programs and activities necessary in the upcoming program year to carry out those strategies.

Public Hearing #2—Annual Action Plan or 5-Year Con Plan

The MOA will hold the second public hearing each year to obtain citizens' views and comments on the draft AP or 5-Year Con Plan. This public hearing will be held during the 30 day public comment period.

Public Hearing #3— Annual Action Plan or 5-Year Con Plan

The third public hearing of each year will be conducted at the Municipal Assembly during the official approval of the AP or 5-Year Con Plan; this meeting occurs after the 30 day comment period on the draft has ended.

Public Hearing #4— Consolidated Annual Performance and Evaluation Report (CAPER)

The MOA will hold the fourth public hearing no later than one week before the CAPER is due to HUD.

4. Public Comment Period

To provide Anchorage’s residents with maximum feasible input into the Con Plan, AFH, APs and CAPERs, the MOA provides the following public comment periods:

- Citizens may comment on the draft Con Plan, AFH, APs and substantial amendments for 30 days from the publication date.
- Citizens may comment on draft CAPERs for 15 days from the publication date.

To make comments on these documents, citizens may send written comments to the address under “Contact Information”; send an email to email address under “Contact Information”; or attend the public meetings and hearings described above. The participation of all citizens is encouraged and reasonable accommodation will be made for those persons with disabilities who need auxiliary aids, services, or special modifications and non-English speaking persons.

The MOA will include a summary of citizen comments regarding each document and a summary of any comments not accepted (and the reasons why particular comments were not accepted). Public comments are considered to be any oral or written testimony provided at any public hearings, or any written testimony provided during the citizen comment period.

5. Consultation Activities

The MOA will consult with other groups as appropriate, including but not limited to the Anchorage Coalition to End Homelessness (the Continuum of Care), Federation of Community Councils, community councils, and social service agencies. For the AFH, MOA will consult with other public and private agencies that provide assisted housing, health services, and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, organizations that represent protected class members and organizations that enforce fair housing laws (24 CFR 91.100(a)(1). Additionally, the MOA will consult with the Alaska Housing Finance Corporation regarding public housing agency needs, comprehensive grant program activities, neighborhood improvement programs, and resident programs and services (24 CFR 91.100(c)(1).

These groups may provide comments on the draft Con Plan, AFH and APs, including needs and proposed strategies, actions, projects, and substantial amendments.

6. Distribution of Draft Documents

The MOA will make the Con Plan, AFH, APs and CAPER available in both print and electronic versions as requested. Draft plans and reports will be posted on the MOA website. MOA will also make these documents available in a format accessible to persons with disabilities or non-English speaking persons upon request.

7. Notification of Public Participation Opportunities

The MOA will provide citizens with reasonable opportunities for comment on the Con Plan, AFH, APs and CAPERs. The MOA will place a public notice concerning the availability of these documents in one newspaper of general circulation. Citizens may send a request to Community Safety and Development to be added to the email distribution list.

The MOA may also provide notice in a variety of additional ways that include the following:

- Notice may also be sent out by email;
- Electronic notification via facsimile;
- Direct mailing;
- Posting of notices on bulletin boards, public counters, and flyers in public agencies and community facilities; and
- Posting on the MOA's website.

8. Amendments to the Consolidated Plan and Annual Action Plans

Con Plan regulations (24 CFR 91.505) indicate that the Anchorage Housing and Community Development Plan (including the Con Plan, AFH and APs) may be changed in two ways after it is adopted by the MOA and approved by HUD. The process used depends upon whether the change will be a non-substantive, or a substantial amendment.

The MOA must amend its approved Con Plan, AFH or APs before it may make any of the following changes.

- A change in the allocation priorities or a change in the method of distributing funds.
- The addition of a new activity, using CDBG, HOME, ESG and HTF funds (including program income), not previously described in an AP.
- A change in the purpose, scope, location, or beneficiaries of an activity previously approved in an AP.
- The material change(s) in circumstances in Anchorage that affects the information on which the AFH is based, to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH no longer reflect actual circumstances (24 CFR 91.105(c)(ii) and (24 CFR 5.164).

The MOA will make the amendment public and will notify HUD about the amendment. The MOA will ensure that all amendments are contained in the CAPER submitted to HUD after the end of the program year. The MOA reserves the right to make non-substantive changes to the Con Plan, AFH or an AP without opening a public comment period.

Non-Substantial Amendments

A non-substantial amendment includes any changes to an AFH or AP not considered a substantial amendment.

Substantial Amendments

Con Plan, AFH and AP regulations consider certain amendments to be substantial amendments that require a public comment period and additional citizen participation. A substantial amendment would be triggered by any of the following activities.

- Changes in the use of CDBG funds from one HUD, CDBG eligible activity to another (24 CFR 91.05(c)(1)). Budget increases or decreases, by themselves, do not constitute a substantial amendment.
- Any new project not previously included in the Con Plan or an AP.
- A change in project location if the project moves outside of previously identified geographical boundaries or results in a different service area.
- The target population benefiting from an activity or project changes from the previously identified target population.
- An increase or reduction in the amount budgeted for a project or activity by more than 50% of the original budget or by more than \$100,000, whichever is greater.
- The material change(s) in circumstances in Anchorage that affects the information on which the AFH is based, to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH no longer reflect actual circumstances (24 CFR 91.105(c)(ii)) and (24 CFR 5.164).

Public Participation and Approval Process for Substantial Amendments

If the MOA should need to make a substantial amendment to its approved Con Plan, AFH or AP, it will follow the public participation and approval process below, which is substantially similar to that for an AP.

Notification of Substantial Amendment

The MOA will notify the community of any proposed substantial amendment that is available for comment. Notification will be provided, at a minimum, by placing a public notice in one newspaper of general circulation and by distributing the notice to interested parties through Community Safety and Development's email distribution list. Interested parties may be added to the email distribution list by sending an email request to Community Safety and Development.

Public Comment Period of Substantial Amendment

The public will be invited to comment on the proposed substantial amendment for a minimum of 30 days. During the public comment period, the MOA will hold at least one public hearing to allow the public to make comments in person. Comments will also be accepted in writing during the public comment period.

Consultations

Depending on the nature of the amendment, the public participation process may also include consultation with other organizations.

Comments Considered

The MOA will consider any comments received in writing or at the public hearing. It will make any appropriate changes to the amendment in response to the comments and consultation(s) and attach a summary of these comments along with a summary of the MOA's response to them, to the substantial amendment.

Final Approval

The substantial amendment will be submitted to the Municipal Assembly for approval.

9. Obtaining Citizen Comments

The MOA will summarize oral comments from public hearings and any written comments it receives concerning the Con Plan, AFH, APs or CAPER. The MOA will consider all comments received during the public comment period, make any appropriate changes to the subject document in response to the comments, and attach a summary of the comments, along with a summary of the MOA's response to them, to the document. Members of the public may obtain copies of the full version of written or public hearing comments by contacting Community Safety and Development.

10. Outreach to Persons with Disabilities and Non-English Speaking People

To provide full access to programs under the Con Plan, AFH, APs or CAPERs for non-English speaking persons (24 CFR 91.105(a)(4)), the MOA may undertake the following actions:

- Communicate with organizations serving various ethnic groups to insure adequate involvement with this community;
- Disseminate program materials and public hearing notices to nonprofit organizations serving the MOA's culturally diverse population;
- Publish notices of public hearings, information availability, and citizen meetings for the proposed Con Plan and any substantial amendments in non-English publications available within the Anchorage community; and
- Provide interpreters (if available) at public hearings when the MOA expects a significant number of non-English speaking residents to attend, or upon request.

To provide full access to programs under the Con Plan, AFH, APs or CAPERs for persons with disabilities, the MOA will undertake one or more of the following actions:

- Select only sites for public hearings that are accessible for persons with physical disabilities;
- Provide a verbal summary or recorded summary of the Con Plan to persons with visual impairments;
- Provide sign-language interpreters or written translation at public hearings when the MOA expects a significant number of people with hearing loss to attend, or upon request; and
- Conduct outreach to community organizations that represent persons with disabilities as part of the Con Plan process.

Non-English speaking residents, persons with a hearing impairment, sight-impaired and blind individuals, and other persons with physical disabilities and special needs may call, write, fax, in person, or send an email to Community Safety and Development; PO Box 196650 Anchorage, AK 99519-6650 (mail); (907) 343-4881 (telephone); (907) 343-6831 (fax); email; or (907) 343-4468 (TTY/TDD).

11. Public Information and Access to Records

Citizens, public agencies, and other interested parties may review information and records relating to the Con Plan. The MOA will provide public access to information about the HUD programs under its Con Plan, including the following documents that the MOA maintains on file.

- Federal Laws: Summary of the Housing and Community Development Act of 1977; Title I of the Housing and Community Development Act of 1974, as amended: the National Affordable Housing Act (as amended)
- Federal Regulations: CDBG, HOME, ESG and HTF Program regulations; related issuances and provisions (i.e. Uniform Relocation Assistance)
- Con Plan, Assessment of Fair Housing, APs and Consolidated Annual Performance and Evaluation Reports
- Information about the MOA's CDBG, HOME, ESG and HTF programs
- Anchorage's Citizen Participation Plan for 2013–2017
- The MOA's HUD information: grant agreements, audit records, evaluation reports, approval letters, and related correspondence
- The MOA's public meeting records: public meetings, informal meetings with civic and neighborhood groups, and related notifications pertaining to programs under the Con Plan

Individuals may access many of these documents at no cost by the Internet at the MOA's website <http://www.muni.org/Departments/health/PHIP/CSD/Pages/Default.aspx>, at Community Safety and Development's office, Municipal libraries, or by contacting Community Safety and Development staff. Many federal documents may be accessed at www.hudclips.org.

To locate records and arrange space for viewing, the MOA requests written notice a minimum of 2 days before review. Review of records that are at least 2 years old will require a 5 day notice. Requests for multiple copies of the same documents may be subject to a per page copying charge that will not exceed the copying charge to the MOA.

12. Technical Assistance

Upon request, the MOA may provide technical assistance to neighborhood groups, nonprofit organizations, and other organizations representative of low- and moderate-income people who wish to develop proposals for funding assistance under any programs covered by the Con Plan. The MOA will determine the level and type of technical assistance on a case-by-case basis.

Additionally, MOA staff will work with organizations funded under an AP to ensure that funds are being spent for their intended purpose and within the rules and regulations of the federal government.

13. Complaints

MOA procurement codes govern the submission of complaints regarding the competitive award of funding. Residents should file such complaints with the Municipal Purchasing Department according to procedures described in procurement documents.

Citizens should submit all other complaints to the MOA, which will provide a substantive written response to every written citizen complaint related to the Citizen Participation Plan, the Con Plan, AFH, APs, substantial amendments to APs and CAPERs within 15 working days (24 CFR 91.105(j)). Send formal complaints to address under “Contact Information”.

Complaints

Municipality of Anchorage
Department of Health and Human Services
Housing and Community Services Division
Community Safety and Development
P.O. Box 196650
Anchorage, Alaska 99519–6650

Such substantive complaints must address the following issues (specified in HUD regulations).

- The MOA’s description of needs and objectives in its Con Plan is plainly inconsistent with available facts and data.
- The MOA’s proposed activities are plainly inappropriate in meeting the needs and objectives identified by the MOA.
- The MOA’s application does not comply with HUD requirements regulating programs under the Con Plan or other applicable laws.
- The MOA’s application proposes activities that are otherwise ineligible as specified in applicable HUD regulations.

The MOA will attach a summary of citizen comments and complaints and a summary of any comments not accepted (and the reasons why the MOA did not accept them) to the final Con Plan, AFH, APs, CAPERs, or substantial amendment.

Contact Information

Municipality of Anchorage
Department of Health and Human Services
Housing and Community Services Division
Community Safety and Development (CSD)
825 L Street, Room 506
Anchorage, AK 99501
Mail: P.O. Box 196650
Anchorage, Alaska 99519-6650
Phone: 907-343-4881

FAX: 907- 249-7858

E-mail: ahdcsdplans@anchorageak.gov

Appendix A. HUD Certifications

Appendix B. Assembly Appropriation

Appendix C. Public Comments