



# 2021 Action Plan Substantial Amendment #5 2025 Action Plan Substantial Amendment #1

## Public Hearing – March 4, 2026



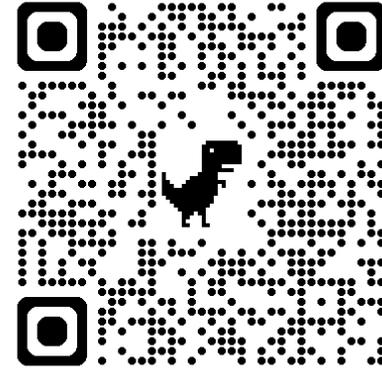
# Presenter

- Jed Drolet, Community Systems Program Manager

# The HUD Planning Process

# HUD Plan Process

- 5-year Consolidated Plan
  - Current: 2023-2027
- Annual Action Plan
- Consolidated Annual Performance and Evaluation Report (CAPER)



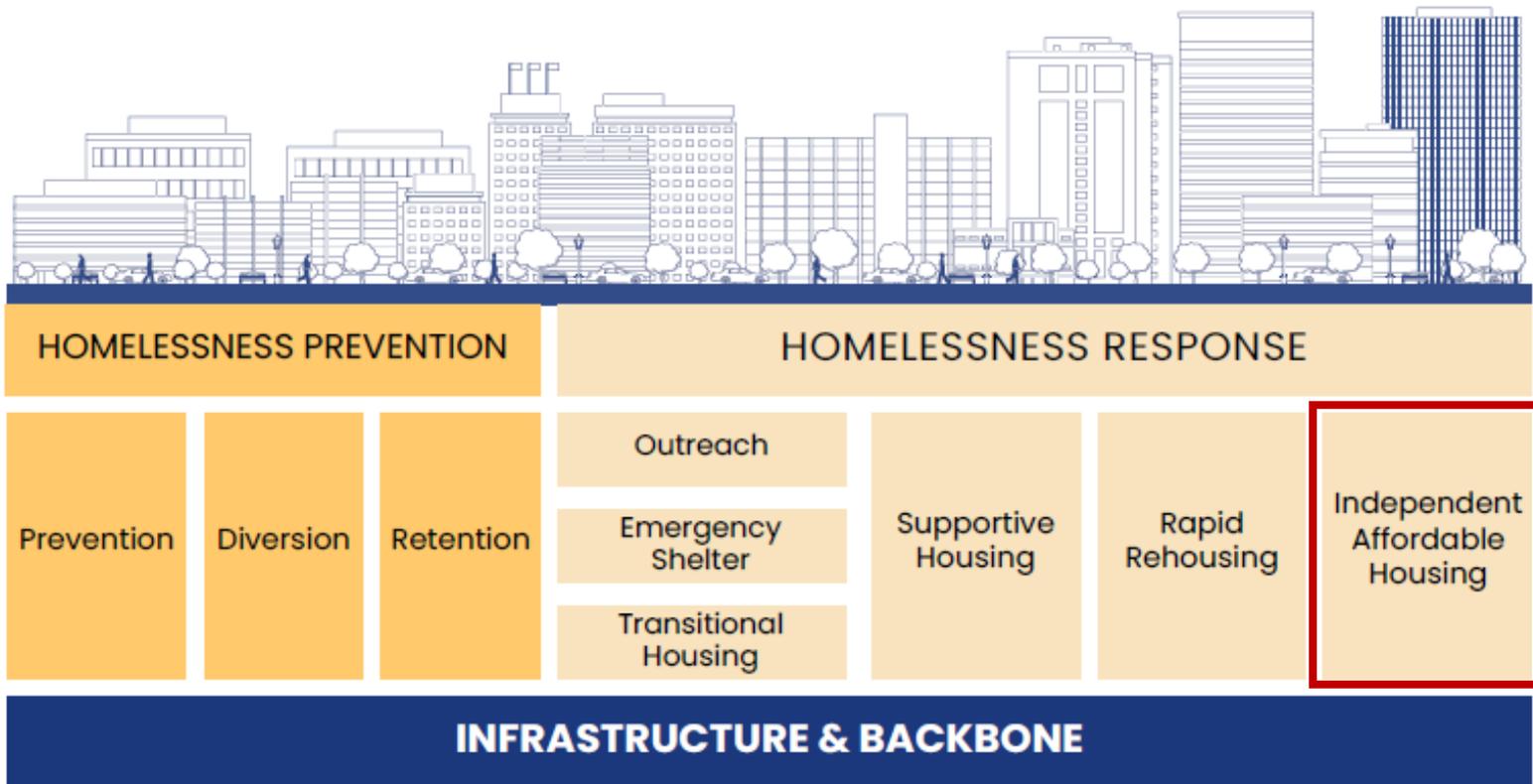
# AHD Programs Covered by Con Plan

- CDBG: Community Development Block Grant
- HOME: HOME Investment Partnerships Program
- ESG: Emergency Solutions Grant
- HTF: National Housing Trust Fund

# Funding Amounts

Program Year	CDBG	HOME	ESG	HTF
2025	\$1,899,998	\$639,955	\$168,964	0
2024	\$1,877,033	\$635,505	\$164,572	0
2023	\$1,872,494	\$773,536	\$166,518	0
2022	\$1,894,631	\$778,755	\$163,790	0
2021	\$1,948,478	\$748,644	\$155,133	0

# Focus



Source: Anchored Home Plan, Anchorage Coalition to End Homelessness

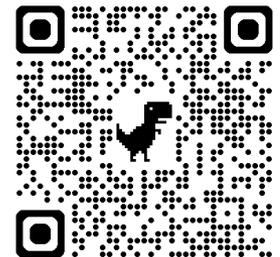
# Substantial Amendments

# Substantial Amendments

- Required with major Action Plan changes
- Public Process
  - 30-day comment period
  - Public Hearing
  - Assembly Approval
    - May require two Assembly meetings

# Substantial Amendments

- Making changes to 2021 and 2025 Action Plans to reallocate:
  - \$494,357 of 2021 CDBG funds
  - \$197,968 of 2025 HOME funds
  - All to set up a new Residential Rehab program
- Drafts on website: <https://tinyurl.com/AHD-CSD>





# Residential Rehab Program

# Residential Rehab Program

- Goal: Revitalize existing housing stock
- Funding: \$692,325 (baseline)
- Sources: Past years unspent HUD funding
  - Community Development Block Grant (2021): \$494,357
  - HOME Investment Partnerships (2025): \$197,968

# Residential Rehab Program

- Preliminary Stages
- Seeking community input regarding program structure:
  - Grants and/or loans?
  - Types of repairs
  - Timelines
  - Priorities



# Residential Rehab Program

## Funding Structure Options

<b>Grant</b>	A <b>no-repayment</b> financial award given directly to the household or project.
<b>Forgivable Loan</b>	A loan that <b>does not need to be repaid</b> if the household meets certain conditions (e.g., stays in the home for a set number of years).
<b>Deferred Loan</b>	A loan where <b>repayment is postponed</b> —typically due when the property is sold, refinanced, or ownership changes.
<b>Amortized Loan</b>	A <b>standard loan</b> with regular monthly payments (including interest) over a fixed term.
<b>Affordability Covenant</b>	A <b>legal agreement</b> recorded on the property that ensures it remains affordable (e.g., limits resale price or rent) for a set period or permanently.

Source: City of Walla Walla, WA

# Residential Rehab Program

## Funding Structure Options

Goal (Examples)	Grant	Forgivable Loan	Deferred Loan	Amortized Loan	Affordability Covenant
Repayment for Future Use (Program Income)	0	2	4	5	0
Minimal/Zero Debt Burden to Household	5	5	3	1	2
Long-Term Affordability of Housing	4	4	4	3	5
Incentivize Owner Buy-In / Private Investment	1	3	4	5	3
Administrative Simplicity	5	3	1	4	2
<b>Total Score</b>	<b>13</b>	<b>17</b>	<b>16</b>	<b>18</b>	<b>12</b>

Scale: 0 (low) to 5 (high)

Source: City of Walla Walla, WA (adapted)

# Residential Rehab Program

- Potential Structure:
  - Two tiers (loan and grant?) based on project size and/or homeowner income
  - Coordination with Code Enforcement for Demolition
  - Nonprofit partner(s) to operate program
    - Similar to RurAL CAP role in Mobile Home Repair Program
  - Separate contractor to do independent cost estimating/project assessment

# Residential Rehab Program

## Potential Roles/Partnerships

### Intake

- Muni Staff or Contractor

### Assessment

- Contractor with Estimating Expertise

### Demolition

- Muni Code Enforcement

### Minor Repair

- Nonprofit with Housing/Construction Expertise

### Major Renovation

- Contractor with Lending/Financial Expertise

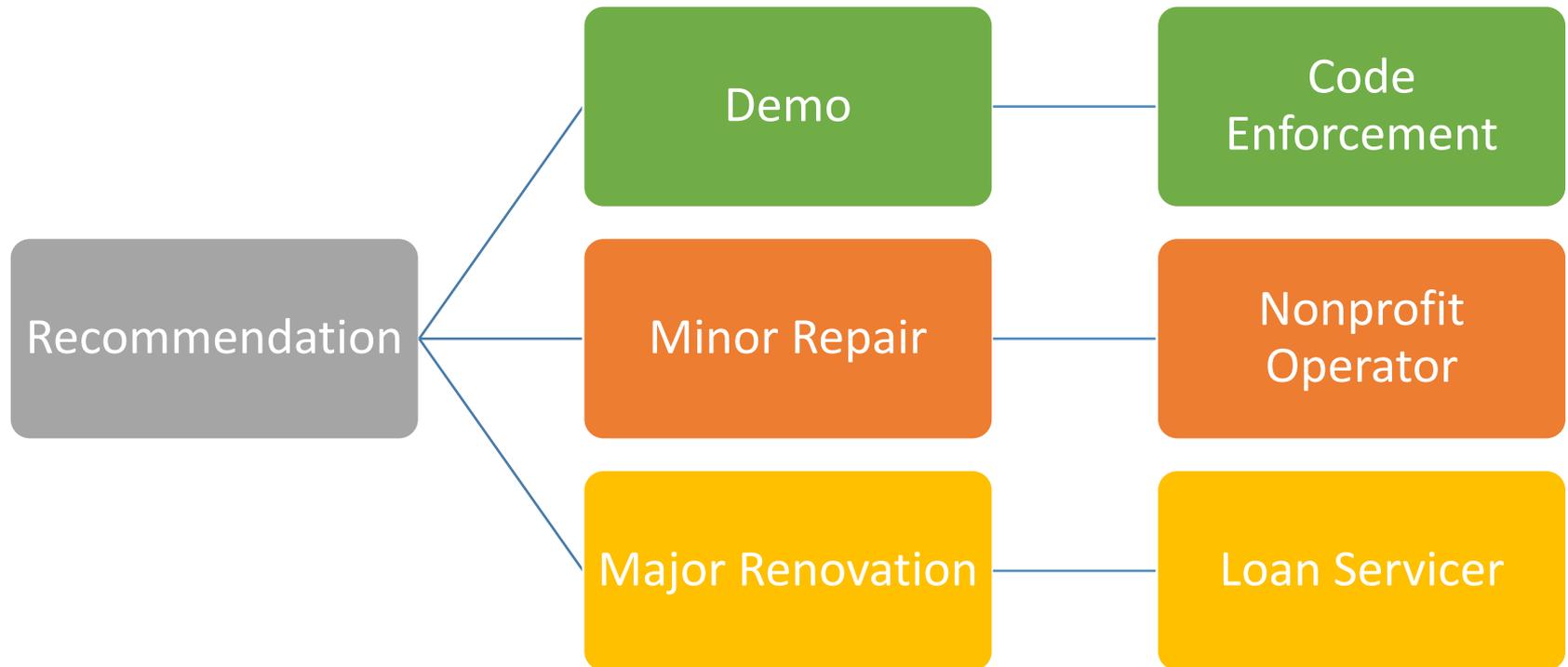
# Residential Rehab Program

## Potential Workflow



# Residential Rehab Program

## Potential Workflow



# Residential Rehab Program

## Monitoring and Evaluation Criteria

- Number of units repaired
- Number of new units created (possibly)
- Number of loans paid off (if using loans)



# Timeline



# Comment Period

- February 4 to March 6, 2026
- Minimum 30 days

# How to Comment

- At this meeting
- Online Comment Form
- Email to



[ahdcsdplans@anchorageak.gov](mailto:ahdcsdplans@anchorageak.gov)

- Mail to:

Anchorage Health Department  
Community Safety and Development  
P.O. Box 196650  
Anchorage, AK 99519

# Thank you!



**Anchorage  
Health  
Department**

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