Holtan Hills

Girdwood, Alaska
Connie Yoshimura
Owner of CY Investments, LLC

- Alaska Resident Since 1977
- MFA in Creative Writing with a Double Thesis in Prose and Poetry from the Writers Workshop at the University of Iowa
- Her goal when she started working in real estate was to make enough money to quit working and write poetry. However, she found real estate to be as creative as writing poems.
- Many people believe she is married to a wealthy Japanese man and that is how she got her financing for land development. She used her sales commissions to invest in the community with residential land development. She is a third generation Japanese/American who carries her maiden name.
CY Investments is an Experienced Residential Land Developer who has Developed, Managed or Marketed the Following Southcentral New Home Communities

Heritage Estates  Seclusion Cove  Potter Creek
Heritage West  Eastbrook  Potter Bluff
Kempton Park  Hillbrook Townhomes  Potter Glenn
Turnagain View  Eagle Crossing  Potter Highlands
Turnagain View Estates  Glenn Abby Square  Potter View
Westpark Phase 4  Meadow View  Cedar Hills—Phase 2
Turnagain View Park  Resolution Pointe - single family home  Cedar Park — 83 single family lots
Campbell Park Condos  Brookwood Hills  Huffman Timbers
Bragaw Square Condo  Brookwood Hills North  Sandhill Reserve
Seclusion Bay  Spring Forest Homes  Sandhill Reserve
Multifamily

- East Anchorage Duplex
- Aurora Park Duplexes
- Strawberry Meadows
- Fourplexes
- Clairborne Fourplexes
- Chugach West
  - 2 20 Unit Apartment Buildings
- Chugach South
  - 3 20 Unit Apartment Buildings
- South Addition Duplex
- Meadow View Duplex

Other Services

- Homeowners Association Management
- Residential and Commercial Property Management
Yoshimura has Worked with Southcentral Alaska’s Leading Builders

John Hagmeier Homes
The Petersen Group
Merit Homes
Brick and Birch Homes
Trevi Builders
Hultquist Homes

Visser Construction
Alexander Homes
Hall Quality Homes
Haven Builders
L & B
Spinell Homes
Heritage Land Bank Request for Proposal (RFP)

In April 2021, the Heritage Land Bank put out an RFP to develop a portion of their Girdwood holdings, HLB Parcel 6-011 Tract 1 Alyeska Subdivision Price Addition (Plat 87-131), HLB Parcel 6-016 Tract B Girdwood Elementary School Subdivision (Plat 85-38) & HLB Parcel 6-017 Tract 9A T10N R2E SEC 9. In June 2021, the RFP was reviewed by the Selection Committee (see below). The RFP was awarded with a 9-0 vote in favor of CY Investments Proposal.

Christopher M. Schutte, Office of Economic & Community Development Director
Robin E Ward, Real Estate Department Director
Tiffany Briggs, Program & Policy Department/Manager, Real Estate Services
Steve Schmitt, Municipal Surveyor, PM&E

Kristi Bischofberger, MOS Watershed Manager
Mark Schimscheimer, Director of Engineering, AWWU
Kyle Kelly, Girdwood Valley Service Area Manager
Diane Powers, Admission Manager, Alaska Wildlife Conservation Center
Andrew Romerdahl, Senior Director of Real Estate, Cook Inlet Region, Inc.
A partnership between the Heritage Land Bank and CY Investments, LLC with a planned unit community development overlayed by a conditional use includes the cost of the entitlement process and approvals, land contribution with financing for roads, water, sewer, gas and electric by CY Investments, LLC with a 50/50 share of profits.
Original RFP was for 448.9 Acres. The three tracts that will be developed into Holtan Hills are only 60.1 Acres.

Phase 1 is 15.9 acres, Phase 2 is 17.9 acres, Phase 3 is 26.3 acres. The excess land totals 388.8 acres.

Once the boundaries for the three tracts are established and approved by the Platting Board through Public Process the excess land will be transferred back to Heritage Land Bank.
There Were 2 Key Points that Contributed to the Award

1. Mixed Density - to provide entry level to luxury housing to include duplex condos, townhouses, 4-plex condos, small lot single family, and luxury single family homesites. A mix of housing types and lot sizes increases residential density which, in turn, helps create a local population large enough to support a vibrant community. Higher density and a mix of housing produce a more diverse range of residents. This increased population, density and vibrancy tends to mean a broader range of services can be supported within walking or cycling distance. Mixed density already exists in Girdwood, it is not a new concept.

2. Developer is not a Builder - so all lots and homesites will be open to a wide variety of builders and private parties. CY investment plan requires planned unit development and conditional use permit approved by planning and zoning. CY Investments is a land developer and not a builder which creates an opportunity for a variety and diversity of housing styles and types.
A Forested and Firewise Community

• Prior to development construction and the construction of homes, clearing limits will be flagged to preserve the natural environment within the community.

• Holtan Hills will be a Firewise community including an emphasis on Firewise landscaping and building materials.

Homeowners Association

• Holtan Hills will be a community with a Homeowners Association that sustains and increase home values. The HOA will have design criteria and landscaping requirements that preserves the aesthetics of the community.

• Each homebuilder will be required to submit their house plans, exterior siding and paint color schemes for approval to build. The design review committee will ensure that plans and specifications meet the criteria set forth for the Homeowners Association.
History of Holtan Hills

Holtan Hills is named after lifelong Alaskan Howard Holtan. Howard was the Director of Project Management and Engineering for the Municipality of Anchorage.

Howard was also the Program Director of the Alyeska Mighty Mites program from the mid 1980’s until his untimely death in a plane accident in 2007. Howard took great joy in seeing the kids ski the entire mountain with a laugh and a smile.

Out of gratitude and deep respect for Howard, the Heritage Land Bank named Holtan Hills after Howard so his legacy in Girdwood may live on.

Prior Approvals

On September 2, 2009 the Platting Board granted a 60-month approval of a 448-acre subdivision of 3 tracts into 40 lots and 7 with vacation of section line easements within Sections 4 and 9, T10N, R2E, S.M., Alaska. A Five-Phase Plan was approved for proposed Holtan Hills Subdivision, Block 1, Lots 1-18; Block 2, Lots 1-8; Block 3, Lots 1-14 and Tract A-E, B1 and 9-A1 subject to 22 conditions. The property is located northeast of the Girdwood Elementary School between Crow Creek Road to the northwest and the Girdwood Airport to the southeast.

January 6, 2010: Public hearing review of additional information for a preliminary plat approved September 2, 2009 with vacation of a 10-foot Telephone & Electric (T&E) easement located in the section line easement common to Sections 8 and 9 running along the east 10 feet of Tract B is requested with this submittal.
Historical and Current Market Values

Between 2001 and 2004 the average price for vacant lots increased from $102,000 to $132,000. During the same time period, the average price for single family homes increased from $221,000 to $279,999 and for condominiums from $102,000 to $153,214.

• 2021 Highest Sales
  • Highest Lot: $390,000
  • Highest Single Family: $1,775,000
  • Highest Condo: $978,500
Holtan Hills Workplan - Completed & Upcoming

Completed as of July 2022

• Girdwood Land Use Committee meeting with HLB & CY Investments – June 14, 2022
• Section Line Easement Vacation paperwork submitted to Department of Natural Resources – June 2022
• Girdwood Board of Supervisors three tract plat presentation by Tony Hoffman – July 18, 2022
• Preliminary Title Report Ordered
• Boundary Survey Completed
• Weekly Partnership Meetings between HLB & CY Investments
• Housing Work Group – August 4, 2022 and Bi-Weekly Thereafter

Upcoming

• Land transfer approval by Anchorage Assembly – Fall 2022
• Three phase plat at Platting Board – November 2, 2022
Holtan Hills Development Team

Brandon Marcott, P.E
Principal
Engineer/Owner
Triad Engineering

Tony Hoffman, P.L.S
Senior Surveyor
The Boutet Company

Natalie Travers-Smyre
Associate Broker
Manager, HOA &
Land Division
Berkshire Hathaway
HomeServices Alaska
Realty

Ric Davidge, MPA
SWPPP
Manager

Steve Kim
Accounting
Consultant
Berkshire Hathaway
HomeServices Alaska
Realty

Mevlan Mustafa
Accounting
Manager
Berkshire Hathaway
HomeServices Alaska
Realty

Claire James
Marketing Director
Berkshire Hathaway
HomeServices Alaska
Realty

Financing

Tara Tetzlaff
Senior Vice President
Business Lending &
Financial Services
NuVision Federal
Credit Union

Andrew Lyle
Sr. Commercial
Banking Officer
NuVision Federal
Credit Union

Jim McCollum
Attorney

Taylor Rounds
Attorney

McCollum & Rounds, LLC - Legal
Now Introducing Adam Trombley
Executive Director Community and Economic Development and Real Estate Director Municipality of Anchorage

To Discuss the Original Crow Creek Neighborhood Land Use Plan
Approval Process
Following the public workshop on March 15th, a revised draft plan was prepared for review and approval by the groups listed below. Each entity has already or will in the future review the document, identify needed changes, and recommend it for approval to the next entity along the approval chain. Past and estimated future dates for this process are listed below:

- Girdwood Advisory Land Use Committee
  Girdwood School, May 4
- Girdwood Board of Supervisors
  Glacier City Hall, May 16, June 20
- Planning and Zoning Commission
  Assembly Chambers, Z. J. Loussac Library, Aug-Sept
- Heritage Land Bank Advisory Commission
  City Hall, June 9
- Anchorage Assembly
  Assembly Chambers, Loussac Library, July-Sept

Amendments to the Girdwood Area Plan associated with the Crow Creek Plan will be presented for approval by the Planning Commission and Assembly at the same time as the approval of this Plan. Municipal staff will be available to discuss the study at the above meetings. If you have questions in the meantime, or want to know specific times and dates, please contact Art Eash of the Heritage Land Bank at 343-4807, or Chris Beck of Agnew:Beck Consulting at 222-5424. Thanks for your interest and attention!
5. Market Demands

Girdwood is outgrowing its supply of private land for development. With continued growth in state population and the state economy, continued improvements in the road between Girdwood and Anchorage, growth in tourism and the possibility of the Winner Creek Ski Area, it is likely that Girdwood’s housing demand will grow and prices for homes and land will continue to increase. (See Appendix E.)

The average price for vacant land, single family homes and condominiums in Girdwood has increased over the past few years and are likely to remain strong. Between 2001 and 2004, the average price for vacant lots increased from $102,000 to $132,000. In the same time period, the average price for single family homes increased from $221,000 to $270,000 and for condominiums from $102,000 to $152,214. As prices have risen, real estate availability has declined. A search of real estate listings for the Girdwood area in December, 2004 showed only two vacant lots for sale (both more than $100,000), two single-family homes for sale, and one condominium for sale.¹ The market in Girdwood has been described by one realtor as “extremely tight,” and in need of additional development.
7. Development Costs

All the good ideas outlined above won’t work if the project revenues do not cover development costs. Against the desire to retain land in open space must be balanced the need to develop enough units to cover costs for project planning, access, utilities, site development, drainage, trails and other recreation amenities, and developer profit.

Preliminary evaluations suggest the project will “pencil” - that is, revenues from land sales will cover development costs. This preliminary conclusion will need to be continually revisited as the project is refined and reviewed with community. (See Appendix H.)
PLAN SUMMARY – PLAN MAP AND OBJECTIVES

1. Select the right locations for development & open space
2. Retain open space at four scales
3. Cluster development; emphasize moderate and higher density single-family housing with attached housing
4. Establish a neighborhood trail system, linked to valley-wide trails
5. Create a high quality, efficient and enjoyable circulation system
6. Minimize impacts on neighbors
7. Plan for phased development of housing, trails and needed public infrastructure
8. Provide affordable housing
9. Establish design standards to minimize development impacts, maximize quality

Intended types and densities of development are shown below and on the Development and Open Space map on the following page. The boundaries of the development bubbles and the numbers and mix of units are targets. More detailed site assessment will be required prior to any given parcel being developed, and final boundaries and the target amount of development may change. The total number of residential lots and/or units will not exceed the amount of units approved under this Plan – 710 units/lots. This approved density is below what is authorized with the designations and densities allowed in the Girdwood Area Plan (between 1000-1500 units).

Please Note: The term “Attached Housing,” as used in this chart, refers to a range of housing types, including “attached single family” such as zero lot lines, 2 and 3plexes, townhouses and apartments.

<table>
<thead>
<tr>
<th>Area</th>
<th>Acres</th>
<th>SF Lots &amp; Units</th>
<th>Attached Units</th>
<th>Total Housing Units/Lots</th>
<th>Dwelling Units/Acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Fan/West Highlands</td>
<td>52</td>
<td>80</td>
<td>51 min – 160 max</td>
<td>131-240 up to 4.6 dua</td>
<td></td>
</tr>
<tr>
<td>North Fan</td>
<td>40</td>
<td>60</td>
<td>32 min – 100 max</td>
<td>92-160 up to 3.5 dua</td>
<td></td>
</tr>
<tr>
<td>Three Bridges</td>
<td>83</td>
<td>80</td>
<td>6 min – 20 max</td>
<td>86-100 up to 1.2 dua</td>
<td></td>
</tr>
<tr>
<td>Lower Matrix</td>
<td>28</td>
<td>40</td>
<td>26 min – 80 max</td>
<td>40 up to 1.3 dua</td>
<td></td>
</tr>
<tr>
<td>Upper Matrix</td>
<td>38</td>
<td>40</td>
<td>26 min – 80 max</td>
<td>66-120 up to 3.2 dua</td>
<td></td>
</tr>
<tr>
<td>Lower Forest</td>
<td>40</td>
<td>50</td>
<td>26 min – 80 max</td>
<td>50 up to 1.2 dua</td>
<td></td>
</tr>
<tr>
<td>Development Areas</td>
<td>281</td>
<td>350</td>
<td>115 min – 360 max</td>
<td>465-710</td>
<td></td>
</tr>
</tbody>
</table>

The Crow Creek Neighborhood Land Use Plan allows for the construction of up to 710 housing units and/or lots. Of this total, it is HLB’s intent that at least 25% of the lots will be made available for sale to private individuals. Lots will be sold to individuals from the MOA on a competitive bid basis. Owners building on these sites will be required to follow development standards and codes, covenants and restrictions to ensure quality and timely construction.
The Matrix/River Terrace/Lower Forest/Glacier Creek
The name “Matrix” reflects this area’s complex mix of meadows and ridges. Like Three Ridges, development here is possible, but requires fitting roads and homes around these constraints. **Land in the Upper Matrix includes some of the most attractive homesites in the project area, on gently sloping terrain overlooking Glacier Creek.** The Upper Forest area, designated Development Reserve in the GAP, includes attractive relatively flat development areas, but has many small waterways. Development in this area is possible under the Girdwood Area Plan, but requires meeting criteria established in that document.
Options for HLB developing land include:

- Sell land to a third party developer, who would carry out the projects consistent with the standards and guidelines established through this plan.
- HLB acts as developer, constructing roads and other infrastructure and selling lots and/or residential units. The Municipality has recently established an HLB directed Development Authority, with the capacity to carry out this approach.
- A combination of the above, in which HLB acts jointly with a private sector developer.

8. Provide affordable housing

When talking about creating affordable housing, people say, "Let the market take care of it, the market will take care of itself," to that I say, "No. If we want to keep our communities diverse, we have to plan." Tim Wake, Whistler Housing Authority

Mt. Alyeska development has helped move Girdwood from a small Alaskan community towards a resort destination. A common phenomenon associated with such a transition is that as a place becomes a desirable destination, real estate prices skyrocket. Steadily increasing prices make access to buying or renting housing difficult for lower and middle income populations. In extreme cases, housing prices climb out of reach even for those in a high income bracket.

How does a community, finding itself in such a transition, guarantee a diverse population can live and contribute to a safe, well-maintained, socially equitable place to live? Some communities have found it helpful and/or necessary to implement systems that assure a certain amount of affordable housing is available for purchase or rental. The term "affordable" does not necessarily equal "low income." Depending on the community instituting the system, various criteria can be used to define what "affordable" actually means and who has access to housing labeled as such.

In planning for its future, Girdwood will need to develop its own approach to providing affordable housing. The case studies below provide examples of how two resort communities have dealt with this issue. Key elements of a Girdwood affordable housing strategy include the following:

- Formal commitment to providing affordable housing in Girdwood
- Definition of level of affordability to be addressed
- Creation of a management body, or affiliation with an existing entity equivalent to the housing authorities used in other resort communities
Currently, WHA has nine developments within the municipality designated for affordable purchase or rental. The number of units built per year is not constant, but is estimated at 150 units per year (over the past 6 years). WHA has made a point of offering well built, attractive housing, that encourages good upkeep by owners and that retains its value. Three of the five projects presented in the previous “gallery of mountain village homes” are part of affordable housing programs.

For more detailed information on the WHA and its programs, please visit: www.whistlerhousing.ca

**Teton County Housing Authority, Jackson, Wyoming:**

The Teton County Housing Authority (TCHA) has been in operation for approximately 10 years. It is guided by a board of directors and was created under land development regulations of Teton County. This organization was formed in response to recognition of a Teton Valley housing crisis – individuals earning moderate incomes could not afford to live in this area, though they may have been employed there. The goal of TCHA is to strengthen the community by allowing multiple income levels to co-exist. To be eligible for TCHA programs, applicants must be employed at least 30 hours per week, at least ten months per year in Teton County or be qualified as retired or disabled residents. TCHA defines “affordable” using U.S. Department of Housing and Urban Development (HUD) statistical averages. HUD defines low income as at or below 60% of county median income, with no more than 30 percent of annual income on spent on housing. TCHA has created 5 categories of home affordability for which buyers can apply, based on percentage of gross income limits, ranging from 80% to 175% of average median income. To apply under a particular category, gross family household incomes may not exceed limits set for each.

Affordable housing in Teton County is deed restricted – properties are allowed to appreciate at 3% per year, slightly below the U.S. national average. As units in this program “turn over,” TCHA advertises for resale, performs home inspections and notifies the owner of maximum resale price.

County land regulations require that 15% of any development must be set aside as affordable housing. Developers have the option of paying a fee in lieu of the 15% regulation, which is paid to the Housing Authority. This money is placed into a fund used to create additional affordable developments. Land for a recent development was purchased with bond money that was voted on and approved by county residents.

For more detailed information on TCHA and its programs, please visit: http://www.tetonwy.org/housing/
- Definition of a funding strategy, such as requiring new development to contribute to developing affordable housing
- Definition of a target for the amount/level of affordable housing in the Crow Creek Neighborhood

Two case studies can provide examples of how various resort communities have dealt with this issue:

**Resort Municipality of Whistler, Whistler Housing Authority**

The Whistler Housing Authority (WHA) was organized in 1997. They are a wholly owned subsidiary of the Resort Municipality of Whistler, B.C., Canada. As a resort municipality, Whistler gains the power to tax tourist accommodations (in addition to collecting property tax). The WHA performs the combined functions of two other agencies: the Whistler Valley Housing Corporation, a municipal corporation legally responsible for employee restricted housing developments, and the Whistler Valley Housing Society (WVHS). WVHS is a volunteer, non-profit organization qualified to receive Canada Mortgage & Housing Corporation (CMHC) financing. WHA created an inventory of price controlled units that are only available to resident employees or resident retirees. A resident employee is defined as an individual who has lived in the municipality for greater than one year, working more than 20 hours per week.

The WHA program offers both rental and purchase housing. Rental properties are capped at a restricted rate, based on number of bedrooms and space available. Prices of houses for sale are computed using a formula based on the Housing Price Index (HPI) for the greater Vancouver area, as reported by the Royal Bank. According to WHA, the goal is not to provide a “free ride,” but to make housing affordable to working people. To answer affordable housing demand, the Municipality requires 20% of new development be set aside as affordable, resident restricted housing. This number is based on an estimate of how many employees would be necessary to support the visitor/resident population per new development (tourist, commercial, and industrial). Developers who do not wish to set aside parts of their development for affordable housing can chose to pay the Housing Authority $6,000 per estimated new employee per development. This money goes into a fund for establishing/maintaining affordable housing in the Whistler area. It was noted that the above quoted number is low, and should be adjusted to $15-20,000 per employee – the updated estimated equity to house 1 employee. Developers have the additional option of deeding land parcels to the WHA, which can be used to construct new housing projects. Individuals who have purchased resident restricted homes and are looking to sell must notify WHA, who then defines the maximum resale price of the home. The maximum resale is calculated using the abovementioned formula. Typically, an offer below this price will not be considered.
<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Total Housing Units</th>
<th>Year Round %</th>
<th>Total Year Round Housing Units</th>
<th>People per Housing Unit</th>
<th>Total People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family/Duplex</td>
<td>350</td>
<td>75%</td>
<td>262</td>
<td>2.8</td>
<td>951</td>
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<tr>
<td>Multi-Family &lt; 10 units/acre</td>
<td>250</td>
<td>60%</td>
<td>150</td>
<td>2.8</td>
<td>336</td>
</tr>
<tr>
<td>Multi-Family &gt; 10 units/acre</td>
<td>110</td>
<td>60%</td>
<td>66</td>
<td>2.5</td>
<td>312</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>710</strong></td>
<td></td>
<td><strong>479</strong></td>
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with this project and planned expansion of the Winner Creek Ski area. Girdwood’s existing wastewater treatment facility is 25 years old. The facility is currently operating at 80-90% capacity. It likely needs replacement and expansion to meet projected community growth. Work is now underway to determine the need for and specifications of the new facility, projected to cost $18-$25 million. Possible funding sources include an MOA revenue bond and state grant programs.

**Effects on Girdwood Roads and Traffic**
A preliminary evaluation of traffic on the Crow Creek Road was completed by Lounsberry and Associates for the Alaska Department of Transportation and Public Facilities (AK DOT/PF) in connection with the upcoming improvement of the Crow Creek Road. Currently, traffic levels are in the range of 100 to 330 vehicles per day. **If the proposed Crow Creek neighborhood is fully developed with up to 350 single-family homes and 360 multi-family homes and all are occupied by full-time residents, approximately 5,500 vehicles per day would be anticipated at the lower end of Crow Creek Road by the year 2020. This volume of traffic is well within the carrying capacity of an improved two-lane Crow Creek Road.**

Given current Girdwood residency patterns, it is unlikely that all of the new housing will be occupied full-time; a sizeable percentage is likely to be second homes or recreational residences. This will have the effect of producing traffic volumes that are lower than the predicted 5,500 vehicles per day. As the HLB property is developed and traffic on Crow Creek Road increases over time, AK DOT/PF will periodically evaluate the need for a signal at the intersection of Crow Creek Road and the Alyeska Highway.

**Other Consequences**
The Crow Creek Neighborhood project will have a major, positive impact on other key aspects of the Girdwood community. Most important, the project will meet the critical need for more private land and more housing in Girdwood. The project offers the best available option to take some of the pressure of rising land and housing prices, and to be a setting for quality affordable housing. These impacts will help Girdwood support a diverse population, so the town can continue to be a place that draws adventurous young people, attracts younger families, and provides a home to both those who enjoy the services available in the community, and those that provide them.

In addition, the growth associated with the Crow Creek project will help support a range of improved local services, including an improved community trail system, improved water service, and improved commercial services such as an expanded grocery store. Larger population can also give the community more political clout.
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