

# Municipality of Anchorage



*P.O Box 390  
Girdwood, Alaska 99587  
<http://www.muni.org/gbos>*

***Suzanne LaFrance, Mayor***

*GIRDWOOD VALLEY SERVICE AREA BOARD OF SUPERVISORS*

*Jennifer Wingard & Mike Edgington, Co-Chairs*

*Briana Sullivan, Brian Burnett, Kellie Okonek*

# Girdwood Housing and Economic Committee Vacancy

A seat is vacant on the Girdwood Housing and Economic Committee. GHEC meets monthly to study the immediate concerns of the housing crisis in Girdwood and provide suggestions to the Girdwood Board of Supervisors.

GBOS is specifically seeking nominees with relevant experience in the following areas: Long term renters and/or individuals with background in law, finance, development, municipal code, real estate, non-profit boards, etc. Members of GHEC must be registered to vote in the Girdwood Valley Service Area.

Nominations for individuals to be considered for appointment to GHEC should email their letter of interest/resume to: [gbos@muni.org](mailto:gbos@muni.org), Or via mail: GBOS, PO Box 390, Girdwood, AK 99587.

Applications to be received by **5PM on FRI, August 15, 2025.**

Posted July 22, 2025

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## GIRDWOOD VALLEY SERVICE AREA BOARD OF SUPERVISORS

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### **July 28 2025** **MOA GBOS Quarterly Meeting** ***Minutes Draft*** **4 p.m. via Microsoft Teams & Anchorage City Hall**

This hybrid meeting is taking place via Microsoft Teams & at Anchorage City Hall, 8<sup>th</sup> Floor Conference Room:

The Girdwood Board of Supervisors, its committees, and subcommittees are subject to the Alaska Open Meetings Act as found in Alaska Statute 44.62.310 and Anchorage Municipal Code 1.25 - Public Meetings.

The Girdwood Board of Supervisors operates under the Girdwood Public Meetings Standards of Conduct.

Call to Order Mike Edgington, Co-Chair

Land Acknowledgement: The Girdwood Board of Supervisors acknowledges the indigenous peoples of Alaska, whose land we reside on. The community of Girdwood, situated between the areas known to be Dena'ina and Alutiiq homeland, respects the people who were stewards of this land for generations. We commit to the continued stewardship of this land and are grateful to be part of a wider community that seeks to maintain a sustainable use of Girdwood Valley for present and future peoples.

Roll Call GBOS: Mike Edgington (ME); Briana Sullivan (BS); Brian Burnett (BB); Kellie Okonek (KO)  
Jennifer Wingard is excused.

MOA attending: Rebecca Windt-Pearson, Municipal Manager; Tiffany Briggs, Real Estate Director; Ryan Yelle, Land Management Officer; Emma Giboney, Land Management Officer; Bill Falsey, Chief Administrative Officer; Ross Risvold, MOA Finance Officer; Quincy Arms, Managing Assistant Municipal Attorney; Zack Schwartz, Municipal Attorney (Girdwood projects); Lance Wilber, Planning, Development and Public Works Director  
Suzanne LaFrance, Mayor

Other Attending: Cynthia Weed, KL Gates; Steven Kantor, Masterson Advisors. Specialists in bonding and finance.

Disclosures: None.

#### **Agenda Revisions and Approval**

July 28 MOA GBOS Quarterly Meeting Agenda approved with addition of Item #7      BS/BB   Assent

#### **Agenda**

Welcome and Introductions

1. HLB Update on Girdwood Industrial Park progress (Tiffany Briggs, HLB)

R&M and HLB plan to provide presentation regarding Girdwood Industrial Park at LUC and GBOS in September. Minor change to parcel boundary in order to create more usable space due to wetlands. Overall the effort is as discussed and approved by GBOS in the fall. HLB is in process of contacting all permittees.

GBOS Meeting Agendas and minutes are available on line: <http://www.muni.org/gbos>

2. DOT Airport land and Municipal zoning and planning requirements

MOA has received the application for a Land Use Permit from the permittee. MOA area of concern is the building structure and that it conforms with setbacks and other elements of municipal code. A hangar on airport land is a use of right. The Land Use Permit will become public when it is approved.

Alaskans for Responsible Airport Development, a non-profit created to work on this issue, requests help from the administration and Mayor as proposed development will eliminate buffer between residences and airport expanded facility for heliskiing operation. They cite that new comprehensive plan and Airport Master plan support development to the north, not to the south of existing facilities.

MOA only has influence within the area of their jurisdiction. MOA will follow up with information on appeal process for the Land Use Permit.

### 3. Short Term Rental Requirements

Proposed framework under T21C9

Funds to mitigate negative impacts of STR

In the end of the Bronson administration, Assembly worked on STR regulation, which was narrowly passed by Assembly and then was vetoed by the Mayor. Following that, Assembly passed an AO requiring reporting for tax purposes by STR platforms, which has been contested by the platforms and had little compliance. Municipal staff has been assessing options to meet the need at least for understanding the volume of STR in Anchorage and is drafting an AO for consideration by the assembly that would likely be a no-fee, no enforcement mechanism to receive data. GBOS states that something with more enforceability and managing issues of STR is needed and states that other communities that have taken minimal steps initially have had difficulty moving to more substantive efforts. Communities with small percentage of STR may have leeway for factfinding element, however Girdwood Valley Service area likely has greater than 20% of housing dedicated to STR.

### 4. Funding for Girdwood Capital projects: Timberline Road Paving

Bonding effort failed in Anchorage, although it passed in Girdwood.

Another option is Lease-Leaseback approach, where other municipal assets are provided as collateral for the project. This can only be used to fund essential services. Compared to bonding, the interest rate is higher and the amount to be borrowed is tied to the value of the assets used for collateral. Collateral property can only be tied to one project at a time. If the project is too large, we may need to take it in smaller chunks and renew Lease/Leaseback by completing the project in phases. Term of the loan would be negotiated with funders. There are likely penalties for early payoff.

If repayment of the debt is to be paid by a special levy outside of the mill rate cap, the item would need to appear on the spring ballot in GVSA. If repayment is to be paid by allocation within the tax cap, this can be managed through Assembly action only. This item is likely to return as a topic during the 2026 GVSA budget discussions.

### 5. Whittier Policing Contract and addition of enforcement of Fire Complaints

Whittier police contract extension provided for increases, however memo from Whittier indicates additional costs and must have Assembly approval in order to proceed. Enforcement for additional elements not included under the current contract would require amendment to the contract and possible code amendment. Before pursuing this, it would be wise to check with Whittier to see if they are willing/able to take on additional enforcement tasks. Whittier generally operates under state law, not municipal codes.

### 6. Discuss method for GBOS to initiate changes to T21C9.

Item was discussed at previous MOA GBOS meetings – basically a request for code change to allow GBOS to make code changes to T21C9 as Chugiak Eagle River Advisory Board does their section of code. MOA legal has drafted language and will provide it via email.

### 7. Discuss AO to add another position for a Girdwood resident to serve on HLB Advisory Commission.

Also discussed in other meetings and is part of the GBOS input of the HLB Annual and 5 year plan. GBOS has requested more local participation on HLBAC. Currently one seat on the HLBAC is to be held by a Girdwood resident. HLBAC has 7 seats total, this would not change. MOA Legal has drafted this AO and will provide it via email

**Public Comment:** None

Adjourn 5:03PM

**Agenda Item LUC 2506-04:** GHEC request for LUC to consider and provide input on proposed Ruane/Alyeska Highway proposal (6-039). Request for LUC to recommend GBOS write a Resolution of Support for HLB to subdivide the buildable tract from the parcel as a whole and designate the land for development by a Girdwood non-profit via Public Private Partnership, with a goal of 50% of the land dedicated to development of workforce/affordable housing purposes (Krystal Hoke)

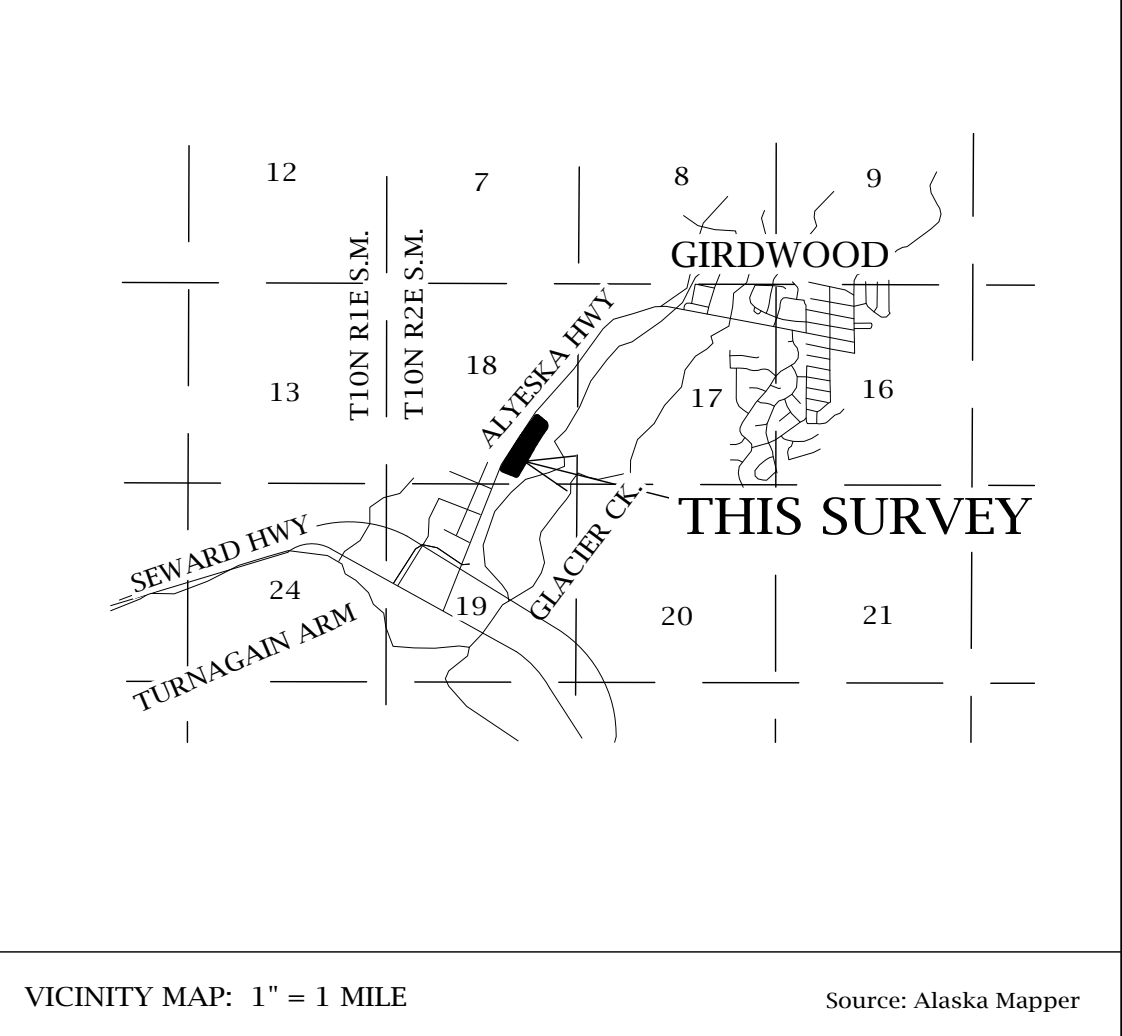
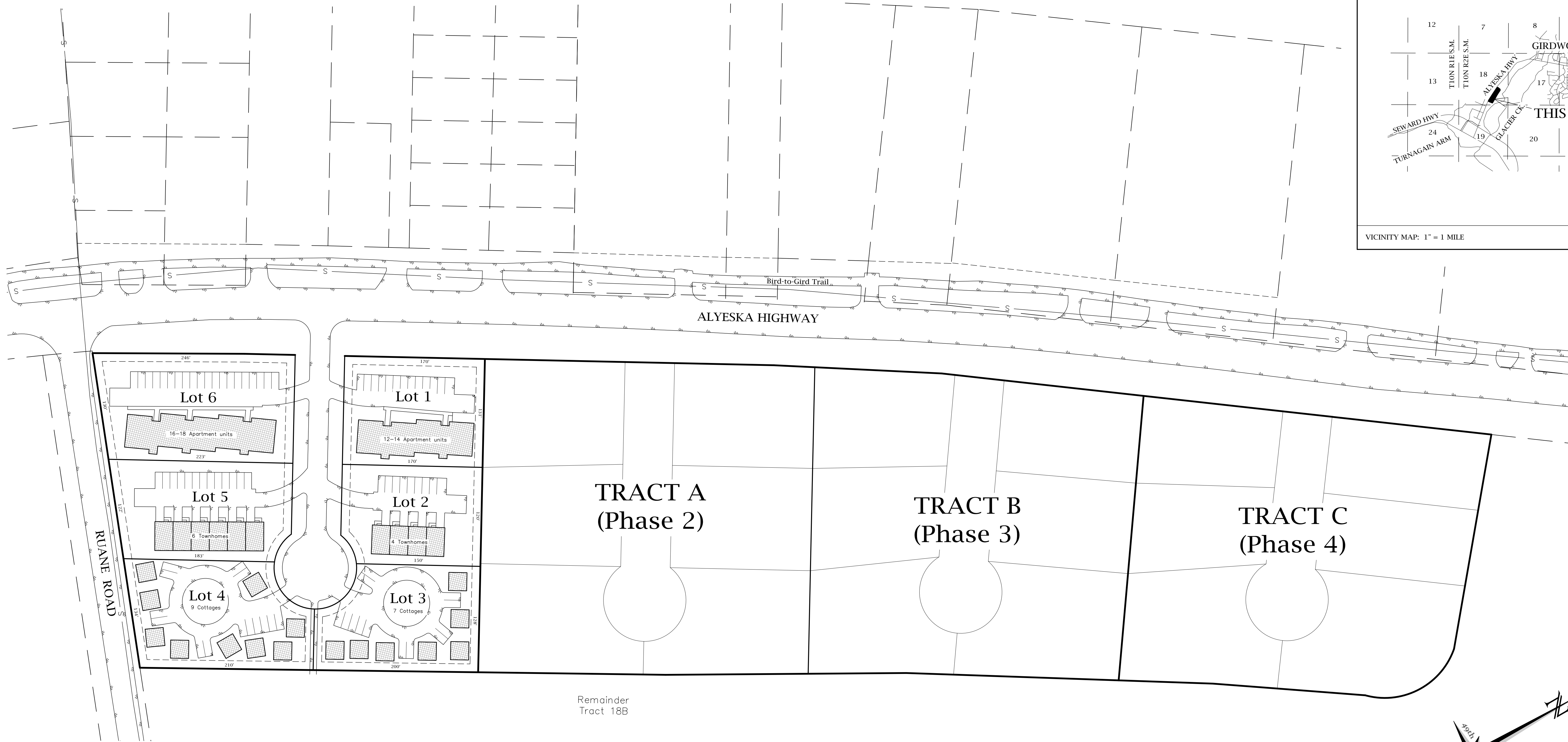
Motion:

LUC to recommend GBOS write a Resolution of Support for HLB to subdivide the buildable tract from the parcel as a whole and designate the land for development by a Girdwood non-profit via Public Private Partnership, with a goal of 50% of the land dedicated to development of workforce/affordable housing purposes.

Motion by J Fox/2<sup>nd</sup> J Wingard

Motion carries with 8 in favor, 0 opposed, 4 abstaining

Discussion: Concern about the overall potential density. Site Plan and plat will not take place until after parcel is subdivided and studied. First step is to subdivide. HLB is pursuing subdivision while the Industrial park is being subdivided. HLB wants confirmation of support from the community. Vote by LUC will be forwarded to GBOS and GHEC.



PHASE 1 - 6 Lots and 3 Tracts

Multi-Family Apartments:  
- 28-32 Units, 1 to 3 bedrooms (550-1250 s.f. each)

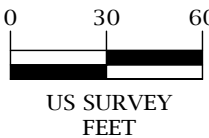
Townhomes:  
- 10 Units (2,300 s.f. each)

Cottages (Bungalows):  
- 16 Units (750 s.f. each)

Total Living Units: 54-58

LEGEND

- Proposed Subject Boundary
- Utility and Access Easement Line
- Adjoiner Property Line
- Existing Underground Sewer Line
- Existing/Proposed Edge of Road
- Proposed Cottage/Townhome/Apartment



Subdivision/Development  
Concept - Phase 1 of 4  
Portion Tract 18B

LOCATED WITHIN  
THE SE 1/4 OF SECTION 18,  
TOWNSHIP 10 NORTH, RANGE 2 EAST,  
SEWARD MERIDIAN, ALASKA  
CONTAINING 13.6± ACRES  
ANCHORAGE RECORDING DISTRICT, THIRD  
JUDICIAL DISTRICT, STATE OF ALASKA

Jeremy@49thStarSurveying.com

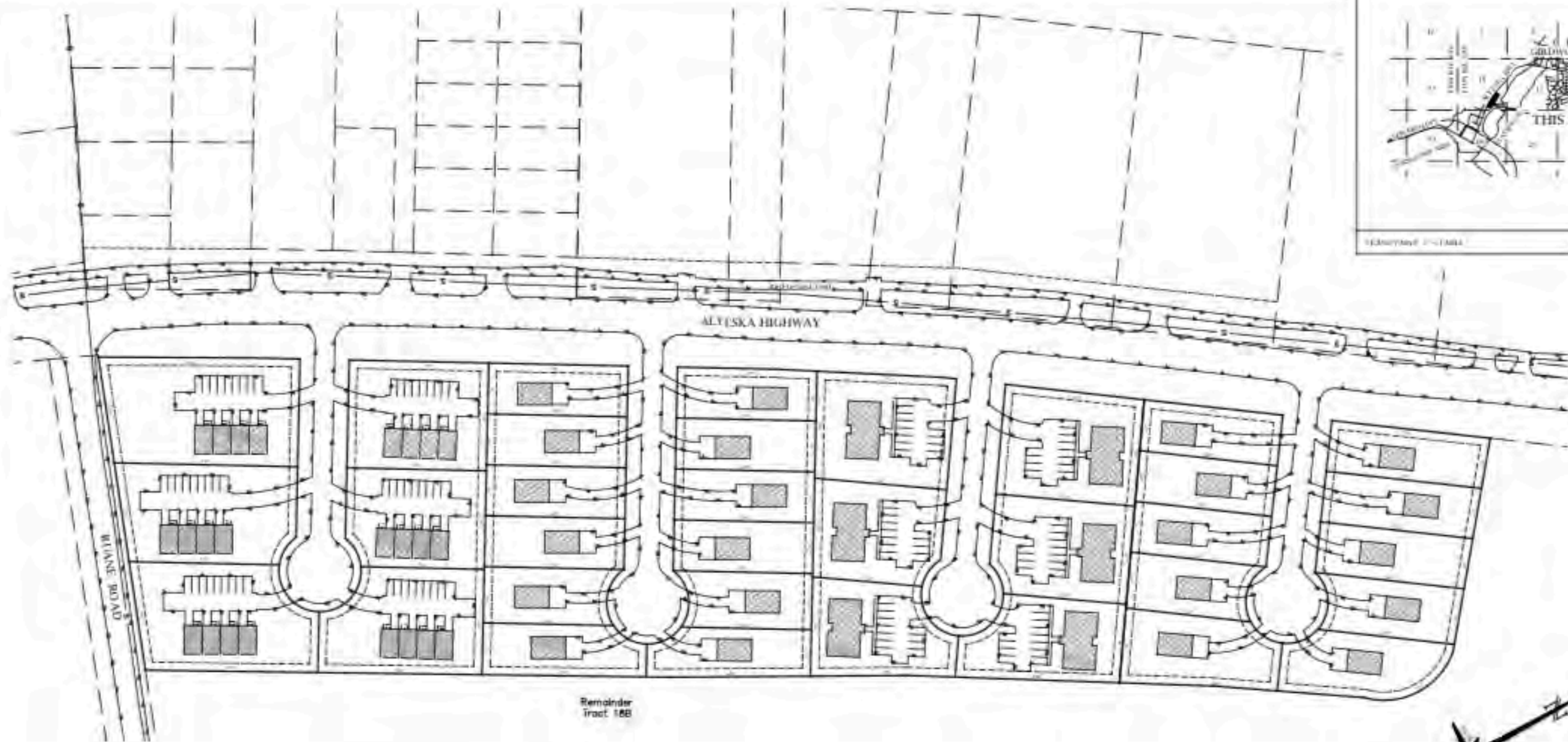
49th STAR SURVEYING  
(907) 891-6111  
PO BOX 738  
Girdwood, AK 99587

DRAWN BY: JAH DATE: 5/23/25	Field Book: 23-07 Page(s):	SCALE: 1" = 60'
SHEET: 1 of 1	CHECKED: JAH	GRID: SE4913

# RUANE & ALYESKA HIGHWAY

Girdwood Private Public Partnership Proposal





# CONCEPT SITE PLAN

## PROPOSED LOTS

### Multi-Family Apartment Lots:

- 6 Lots (18,000 s.f. - 23,000 s.f. each)
- 4-Plex or 8-Plex Apartment building on each lot

### Multi-Family Townhomes Lots:

- 6 Lots (22,000 s.f. - 26,000 s.f.)
- 4 Townhomes on each lot

### Single Family Home Lots:

- 22 Lots (10,500 s.f. - 15,700 s.f.)
- 1 Home on each lot

Total Living Units: 70 - 94



Subdivision/Development  
Concept  
Portion Tract 18B

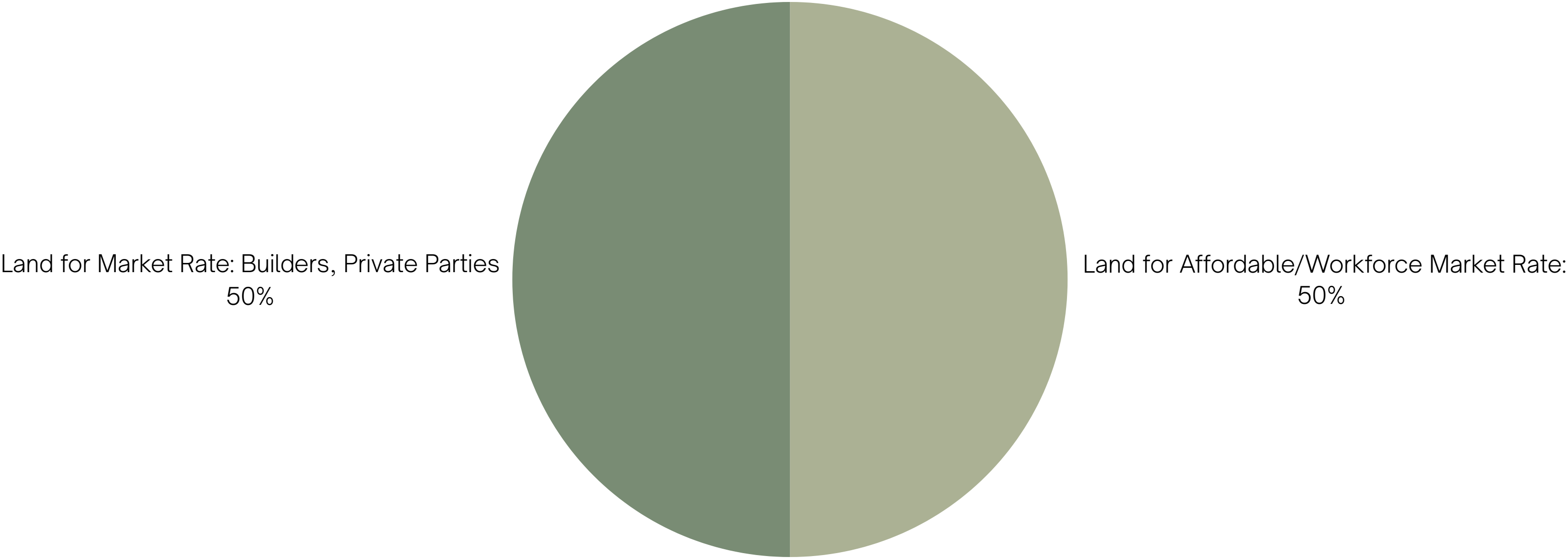
100,000 S.F. (2.3 ACRES)  
THE S21, 4 OF SECTION 18,  
TOWNSHIP 10 NORTH, RANGE 2 EAST,  
SEWARD MERIDIAN, ALASKA  
CONTAINING 11.0+ ACRES  
ALUTKA DISTRICT, STATE OF ALASKA

49<sup>th</sup> STAR SURVEYING

OWNER: [blank]	DATE: [blank]	SCALE: 1" = 100'
PROJECT: [blank]	DATE: [blank]	SCALE: 1" = 100'
DATE: [blank]	DATE: [blank]	SCALE: 1" = 100'

# PROJECT LAND DEDICATION:

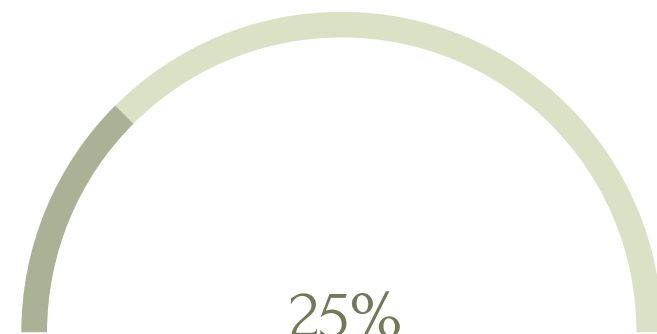
Proceeds of Market Rate Land Sales contribute to develop  
Affordable/Workforce Housing Options and Opportunities



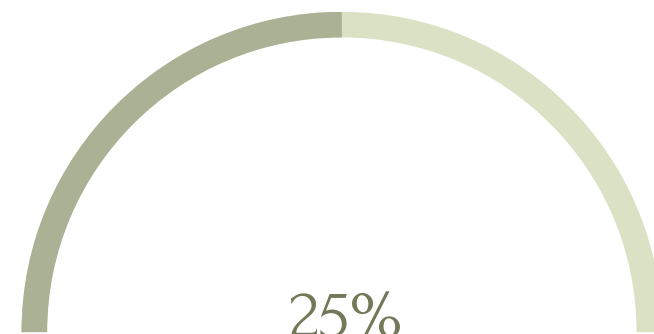


# PROPOSED PROCEEDS SPLIT FOR PARTNERS

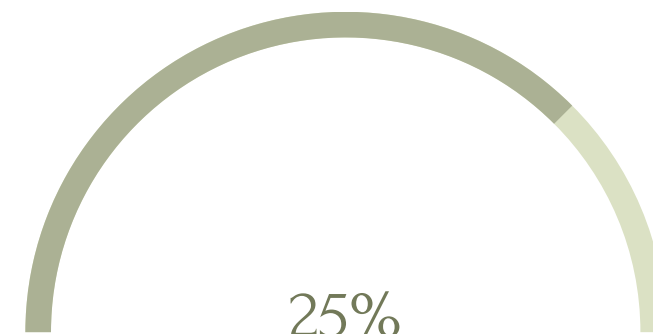
WHEN A MARKET  
RATE LOT IS SOLD:



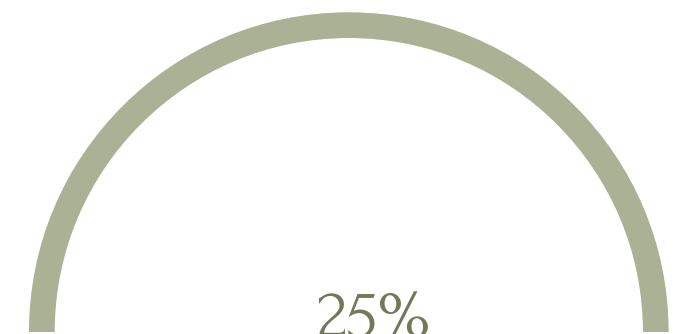
25%  
GIRDWOOD  
NON-PROFIT



25%  
GIRDWOOD  
VALLEY  
SERVICE AREA



25%  
ANCHORAGE  
MOA GENERAL  
FUND



25%  
HERITAGE LAND  
BANK

## NEXT STEPS:

- PRESENT AT GIRDWOOD LAND USE

Move through local process to gauge support. If successful, request GBOS Resolution of Support.

- SECURE A LETTER OF INTENT

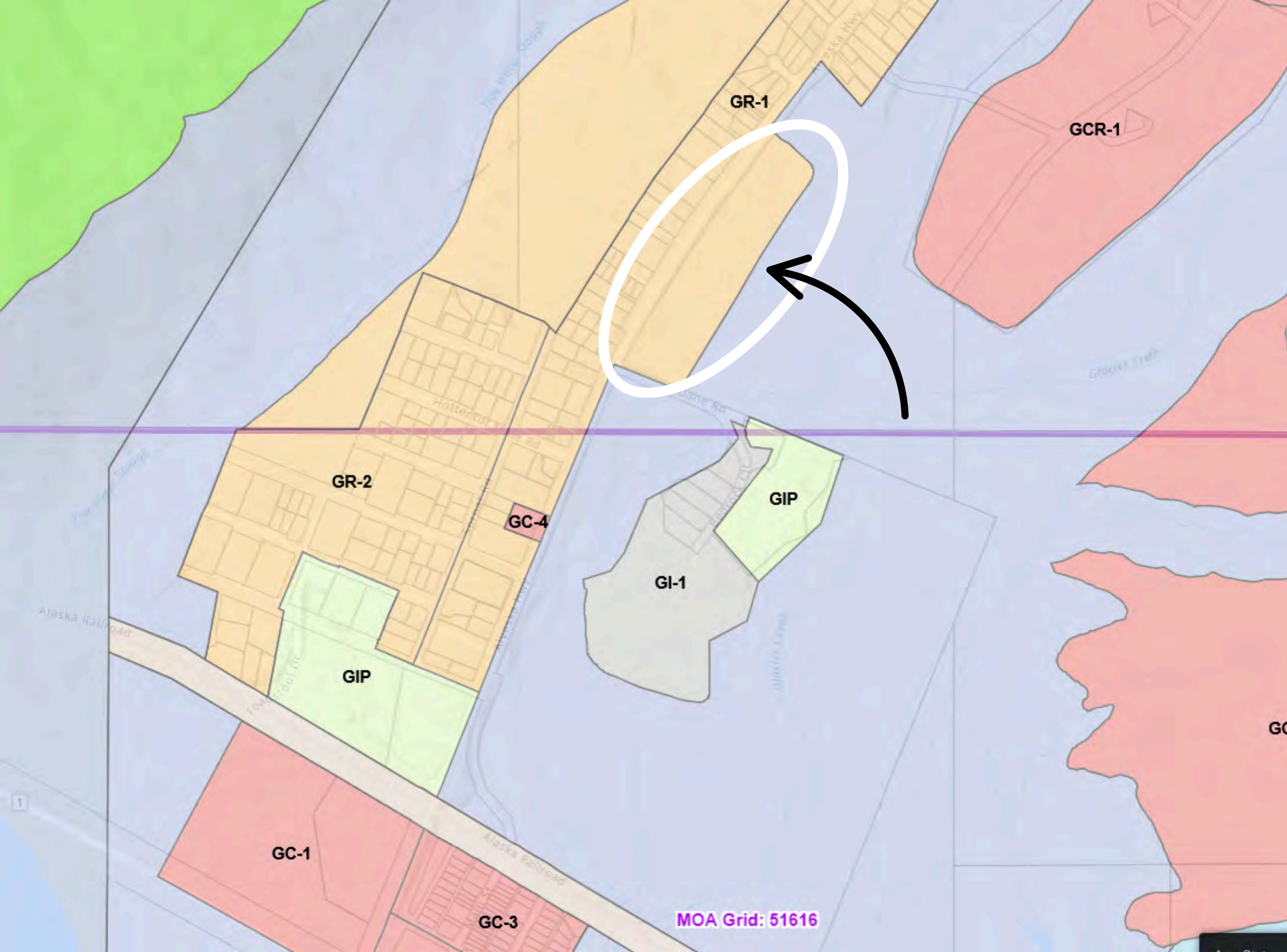
Compile PPP details into a Letter of Intent to proceed.

- REQUEST HLB:

Move to subdivide 6-039. Separate out the 13 acre section from the larger parcel. Update zoning.

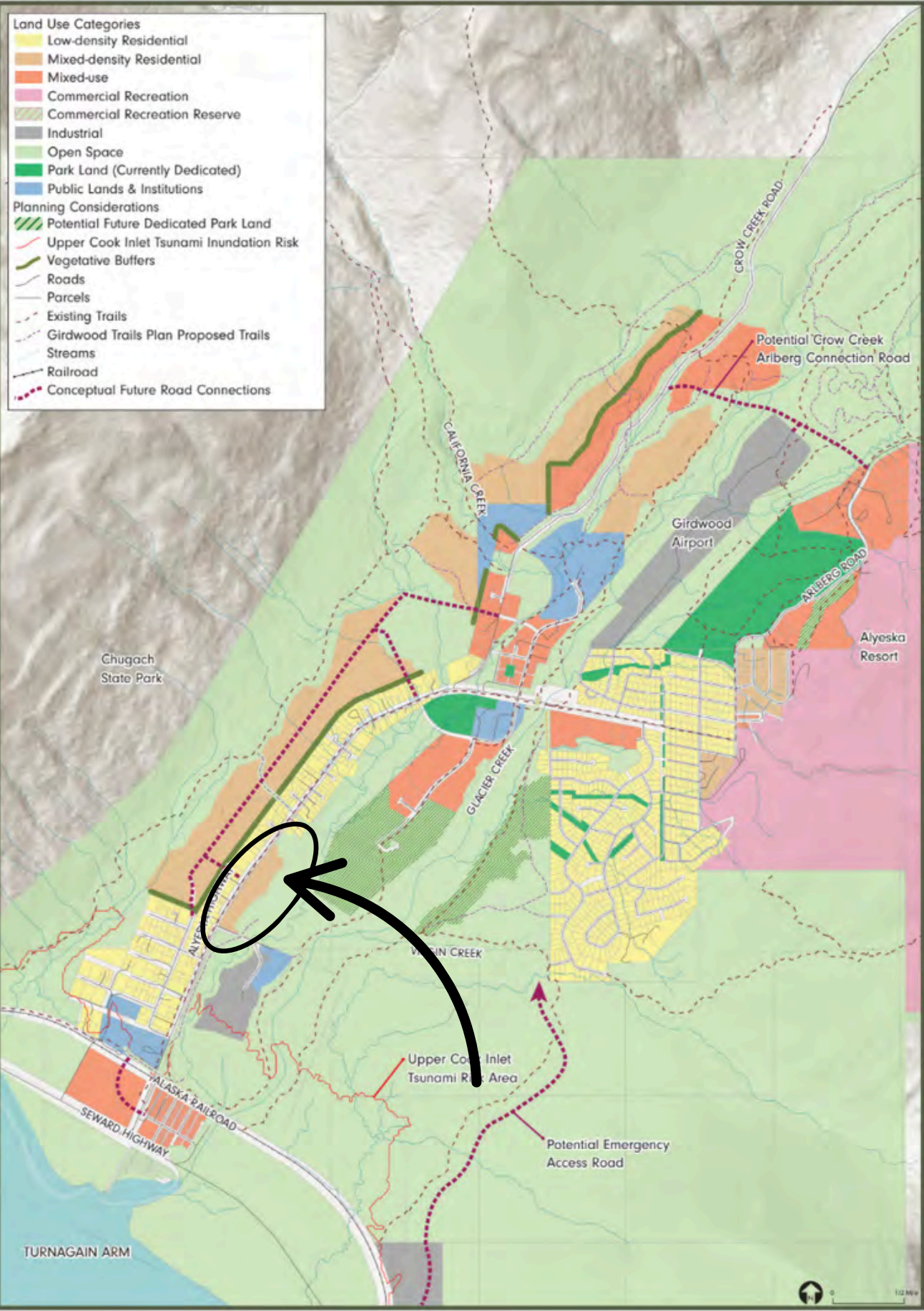
- REQUEST HLB:

Add PPP as an addition to the HLB work plan.



# CURRENT ZONING





2025  
ADOPTED  
GIRDWOOD  
AREA  
PLAN

MIXED DENSITY

Map 3-2. Girdwood Land Use Plan map- Lower Valley Enlargement - DRAFT

Using Whitefish, MT as an example, provide a complete housing implementation plan for Girdwood, AK.

Using Whitefish, MT as an example, here's a comprehensive housing implementation plan for Girdwood, AK, taking into account its limited local governance authority within the Anchorage municipality:

## Girdwood Housing Implementation Plan

### 1. Needs Assessment and Strategic Planning

- Conduct a thorough housing needs assessment to determine the current and projected housing requirements for Girdwood.
- Develop a Strategic Housing Plan, similar to Whitefish's, outlining specific goals and strategies to address housing needs over the next 5-10 years.

### 2. Establish a Housing Task Force

- Form a dedicated Housing Task Force or Committee to oversee the implementation of the housing plan.
- Include representatives from local businesses, residents, and the Girdwood Board of Supervisors.

### 3. Funding and Resources

- Explore funding options, including: Proposing a property tax levy specifically for affordable housing initiatives

### 4. Zoning and Land Use Updates

- Review and update zoning regulations to promote affordable housing development: Allow multi-family and mixed-use developments in appropriate zones

### 5. Development Partnerships

- Identify publicly-owned land suitable for affordable housing development.

- Partner with non-profit housing organizations or developers to create workforce housing projects.

## 6. Incentive Programs

- Develop incentives for developers and property owners, such as: Density bonuses for including affordable units.

## 7. Rental Assistance and Conversion Programs

- Explore a rental assistance program for immediate relief to workers struggling with housing costs.
- Consider implementing a rental conversion program to incentivize long-term rentals over short-term vacation rentals.

## 8. Community Engagement and Education

- Host regular community meetings and workshops to gather input and keep residents informed about housing initiatives.
- Develop educational resources about available housing programs and assistance.

## 9. Monitoring and Adaptation

- Establish key performance indicators to track the progress of housing initiatives.
- Conduct annual reviews of the housing plan and make adjustments based on changing needs and market conditions.

## 10. Collaboration with Anchorage Municipality

- Work closely with the Anchorage municipal government to align Girdwood's housing strategies with broader regional planning efforts.
- Advocate for policies and resources that support Girdwood's specific housing needs within the larger municipal framework.

By adapting strategies from Whitefish's successful approach and tailoring them to Girdwood's unique situation, this plan provides a comprehensive framework for addressing the community's housing challenges. The focus on partnerships, diverse funding sources, and flexible zoning can help Girdwood create more affordable and workforce housing options despite its limited governance authority.



## **Housing Action Plan for Girdwood, Alaska**

### **Executive Summary**

Girdwood, Alaska, a mountain resort community within the Municipality of Anchorage, faces a critical housing crisis driven by high demand for vacation homes, short-term rentals, and limited affordable housing options for its workforce. With median home prices around \$XXX,XXX and rising rental costs, many local workers, including teachers, firefighters, and service industry employees, struggle to find affordable housing. This plan outlines actionable strategies to address Girdwood's housing shortage, emphasizing collaboration between nonprofits, government entities, and private stakeholders to create sustainable, affordable housing solutions. The plan includes pathways for nonprofit and governmental participation to ensure a balanced approach that preserves Girdwood's community character while meeting housing needs.

### **1. Background and Context**

Girdwood, a community of approximately 2,000 residents, is a vibrant ski resort town southeast of Anchorage, heavily reliant on tourism and seasonal employment. The influx of second homes and short-term rentals has significantly reduced the availability of affordable housing, forcing some workers to live in cars or tents. The controversial Holtan Hills project, a proposed development of over 100 homes, highlighted community concerns about affordability, infrastructure strain, and the lack of workforce housing guarantees. Despite its approval in January 2024, many residents fear it will primarily serve wealthier buyers rather than local workers. This plan aims to address these challenges through a multi-faceted approach involving nonprofits, government, and community stakeholders.

#### **Goals:**

- Increase the supply of affordable housing for Girdwood's workforce and year-round residents.
- Limit the proliferation of short-term rentals to prioritize primary residences.
- Foster collaboration between nonprofits, government, and private developers to ensure equitable housing solutions.
- Preserve Girdwood's unique community character and environmental integrity.

### **2. Nonprofit Pathway for Participation**

Nonprofits, such as the Girdwood Community Land Trust and other housing-focused organizations, are well-positioned to lead affordable housing initiatives due to their community

ties and mission-driven focus. The following strategies outline how nonprofits can contribute:

### **2.1. Development of Affordable Housing Units**

Nonprofits can leverage federal and state funding to develop affordable housing projects tailored to Girdwood's workforce.

Action: Partner with the Alaska Housing Finance Corporation (AHFC) to access GOAL program grants, Low-Income Housing Tax Credits, and HOME funds for constructing or rehabilitating affordable rental units. [](<https://www.ahfc.us/pros/homelessness/development-grants>)

Example: Develop small-scale projects like A-frame cabins or dry yurts near communal facilities, as proposed by the Girdwood Community Land Trust, to minimize infrastructure costs. [](<https://www.adn.com/alaska-news/anchorage/2023/02/15/a-major-girdwood-housing-proposal-is-dead-now-the-alaska-resort-community-wants-to-figure-out-its-own-solutions-to-its-housing-crisis/>)

Role: Nonprofits can manage construction, secure funding, and ensure units remain affordable through deed restrictions or long-term affordability covenants.

Timeline: Secure funding by Q3 2026; begin construction by Q2 2027.

### **2.2. Community Land Trust Model**

A community land trust (CLT) can acquire land to hold in perpetuity, ensuring long-term affordability.

Action: The Girdwood Community Land Trust can work with the Municipality of Anchorage's Heritage Land Bank to transfer city-owned parcels for affordable housing development. [](<https://www.adn.com/alaska-news/anchorage/2023/02/15/a-major-girdwood-housing-proposal-is-dead-now-the-alaska-resort-community-wants-to-figure-out-its-own-solutions-to-its-housing-crisis/>)

Example: Use the CLT model to develop 10–20 units of workforce housing, prioritizing local employees and families with incomes below 80%–(120%) of the area median income (AMI).

Role: Nonprofits oversee land acquisition, community engagement, and resident eligibility screening.

Timeline: Finalize land transfer agreements by Q4 2026; complete initial units by Q4 2028.

### **2.3. Advocacy and Education**

Nonprofits can educate residents and advocate for policies that prioritize affordable housing.

Action: Collaborate with the Girdwood Board of Supervisors (GBOS) to advocate for deed restrictions limiting short-term rentals and requiring primary residency.  
(<https://www.adn.com/alaska-news/anchorage/2022/12/03/anchorage-assembly-to-vote-on-proposed-housing-development-in-girdwood-drawing-community-pushback/>)

Example: Host community workshops to gather input on housing needs and build support for affordable housing initiatives.

Role: Nonprofits act as community liaisons, ensuring resident voices shape development plans.

Timeline: Launch workshops in Q1 2026; advocate for policy changes by Q3 2026.

### **3. Governmental Pathway for Participation**

The Municipality of Anchorage, the Girdwood Board of Supervisors (GBOS), and state agencies like the AHFC play critical roles in facilitating housing solutions through policy, funding, and oversight. The following strategies outline governmental participation:

#### **3.1. Policy and Regulatory Reforms**

Government entities can implement policies to incentivize affordable housing and limit speculative development.

Action: Enact zoning changes to allow higher-density housing, such as duplexes and multi-family units, and impose deed restrictions to prioritize primary residences.  
(<https://www.alaskasnewsresource.com/2024/01/23/anchorage-assembly-revisit-controversial-girdwood-holtan-hills-housing-proposal/>)

Example: Adopt the GBOS's 2016 vote to expand local government powers to support housing development, enabling tax incentives or subsidies for affordable projects.  
(<https://girdwoodinc.org/category/uncategorized/>)

Role: The Municipality of Anchorage and GBOS oversee zoning updates and enforce deed restrictions.

Timeline: Approve zoning changes by Q2 2026; implement deed restrictions by Q4 2026.

#### **3.2. Public-Private Partnerships with Oversight**

Government can partner with private developers while ensuring affordability goals are met.

Action: Require developers like CY Investments to allocate a higher percentage of units (e.g., 20%) for affordable housing in projects like Holtan Hills, with oversight by GBOS and a third-party consultant. (<https://alaskapublic.org/anchorage/2024-01-30/girdwood-housing->

[development-deal-greenlit-by-anchorage-assembly\)](#)

Example: Transfer additional Heritage Land Bank parcels to nonprofits for affordable housing, as mandated in the revised Holtan Hills deal. (<https://www.adn.com/alaska-news/anchorage/2024/01/24/anchorage-assembly-oks-holtan-hills-large-scale-housing-development-in-girdwood/>)

Role: Government provides land and funding while enforcing affordability requirements.

Timeline: Finalize partnership agreements by Q3 2026; monitor compliance through 2030.

### **3.3. Funding and Incentives**

State and municipal governments can provide financial support to bridge affordability gaps.

Action: Allocate AHFC's Housing Choice Vouchers and Rural Professional Housing Grants to prioritize Girdwood's teachers, health professionals, and public safety workers. (<https://www.ahfc.us/tenants/programs-opportunities/privately-owned-rentals/anchorage-housing-choice-voucher/>)](<https://www.ahfc.us/pros/homelessness/development-grants/>)

Example: Offer subsidies or low-interest loans through the USDA Rural Development program to support self-help housing initiatives for low-income residents. (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-19>)

Role: Government agencies distribute funds and monitor program compliance.

Timeline: Open voucher applications in Q2 2026; distribute grants by Q4 2026.

## **4. Integrated Solution Options**

To maximize impact, nonprofits and government must collaborate on integrated strategies that address Girdwood's unique challenges. The following options combine both pathways:

### **4.1. Mixed-Use Workforce Housing Development**

Develop a mixed-use project combining affordable housing with community amenities.

Nonprofit Role: Lead project management and secure AHFC grants for construction.

Government Role: Provide land from the Heritage Land Bank and streamline permitting processes.

Example: A 50-unit development with 30% affordable units, a daycare, and small retail spaces to support local businesses.

Timeline: Break ground by Q3 2027; complete by Q4 2029.

#### **4.2. Short-Term Rental Regulations**

Implement policies to curb the conversion of housing into short-term rentals (insert): or reduce impacts on neighbors of STR via registration requirement and expressed written community expectations.

Nonprofit Role: Advocate for community-supported regulations and educate residents on their benefits.

Government Role: Enforce homeowners' association bylaws and municipal ordinances limiting short-term rentals, as included in the Holtan Hills deal.

(<https://alaskapublic.org/anchorage/2024-01-30/girdwood-housing-development-deal-greenlit-by-anchorage-assembly>)

Example: Cap short-term rentals at 10% of Girdwood's housing stock, prioritizing primary residences. (Insert: Start a STR registration process with fee. Accumulated fees are dedicated toward housing affordability solutions.)

Timeline: Pass regulations by Q4 2026; enforce by Q2 2027.

#### **4.3. Community-Driven Comprehensive Plan (DONE!)**

Develop a Girdwood-specific comprehensive plan to guide future housing development.

Nonprofit Role: Facilitate community input through workshops and surveys.

Government Role: Fund and adopt the plan, integrating it into municipal land-use policies.

Example: A plan prioritizing workforce housing, infrastructure upgrades, and environmental sustainability.

Timeline: Draft plan by Q4 2026; adopt by Q2 2027.

### **5. Implementation and Monitoring**

Implementation Steps:

1. Q1–Q2 2026: Form a Girdwood Housing Task Force with representatives from nonprofits, GBOS, AHFC, and residents to oversee plan execution.
2. Q3 2026–Q4 2027: Secure funding, finalize land transfers, and begin construction on pilot projects.

3. Q1 2028–2030: Monitor project outcomes, adjust policies, and scale successful initiatives.

Monitoring Metrics:

- Number of affordable units built and occupied by local workers.
- Percentage of housing stock used as primary residences vs. short-term rentals.
- Community satisfaction ratings through annual surveys.

Funding Sources:

- AHFC GOAL program grants and Housing Choice Vouchers.  
(<https://www.ahfc.us/pros/homelessness/development-grants>)  
(<https://www.ahfc.us/tenants/programs-opportunities/private-owned-rentals/anchorage-housing-choice-voucher>)
- USDA Rural Development loans and grants. (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-19>)
- Municipal bonds or tax increments for infrastructure improvements.

## 6. Conclusion

Girdwood's housing crisis requires immediate, collaborative action to ensure its workforce and residents can afford to live in the community they sustain. By leveraging nonprofit expertise in affordable housing development and community engagement, alongside governmental authority in policy, funding, and land management, this plan provides a roadmap for sustainable growth. The proposed strategies balance affordability, community input, and environmental considerations, ensuring Girdwood remains a vibrant, inclusive place to live and work. Through ongoing collaboration and monitoring, Girdwood can address its housing challenges while preserving its unique character.



# GIRDWOOD HOUSING ACTION PLAN

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Creating Sustainable Housing Solutions Through Nonprofit and Government Partnership

Prepared: June 2025

## INTRODUCTION

Girdwood, Alaska is a unique mountain community within the Municipality of Anchorage, facing acute housing challenges. Seasonal tourism, limited land availability, and infrastructure constraints have led to rising costs, constrained supply, and significant pressure on working families. This Housing Action Plan outlines a collaborative strategy to address housing shortages and affordability through aligned actions by local government, nonprofit organizations, and community stakeholders.

## GOALS

- Increase the supply of year-round housing for local workforce and families.
- Preserve long-term affordability through nonprofit landholding and deed restrictions.
- Leverage public and private resources to support housing development.
- Ensure community character and sustainability guide all housing initiatives.

## STRATEGY OVERVIEW

To achieve these goals, the Housing Action Plan is structured around three strategic pillars:

- Land Access and Control
- Funding and Financing
- Policy and Partnership Alignment

## 1. LAND ACCESS AND CONTROL

### 1.1 Public Land Utilization

The Municipality of Anchorage should identify and dedicate underutilized public land for housing development within Girdwood, such as parcels within the South Townsite. Prioritize land transfers or leases to mission-driven nonprofit housing developers (e.g., community land trusts or housing authorities).

### 1.2 Community Land Trust Model

Support the Girdwood Community Land Trust in acquiring land and maintaining long-term affordability through 99-year ground leases. Establish shared-equity models allowing homeowners to build wealth while keeping homes affordable to future buyers.

### **1.3 Land Bank Feasibility Study**

Conduct a feasibility study for a local or regional land bank to acquire, hold, and prepare land for development in partnership with nonprofits.

## **2. FUNDING AND FINANCING**

### **2.1 Capital Stacking for Development**

Use layered financing (e.g., grants, low-interest loans, philanthropy) to reduce project costs. Nonprofits should pursue:

- HUD HOME and CDBG Funds
- Alaska Housing Finance Corporation (AHFC) grants
- Federal programs such as USDA Rural Development and LIHTC
- Municipal bonding or tax incentives

### **2.2 Housing Trust Fund**

Establish a Girdwood Housing Trust Fund with initial municipal investment and philanthropic matching. This fund would support predevelopment, infrastructure, and gap financing for nonprofit-led projects.

### **2.3 Infrastructure Cost-Sharing**

Work with the Municipality to create a cost-sharing program to cover utility expansion, roads, and water/sewer needed for new developments.

## **3. POLICY AND PARTNERSHIP ALIGNMENT**

### **3.1 Zoning and Code Updates**

Work with the Anchorage Planning Department to revise Girdwood's zoning code to allow:

- Smaller lot sizes and cluster housing
- Multi-unit buildings (duplexes, fourplexes)
- Form-based code alternatives that preserve alpine character

### **3.2 Short-Term Rental Regulation**

Implement a permitting system with caps or fees on short-term rentals. Redirect a portion of STR revenue to the Girdwood Housing Trust Fund.

### **3.3 Public-Private Development Partnerships (P3)**

Establish frameworks for the Municipality or Land Trust to issue RFPs for nonprofit or mixed-income housing projects on public land. Provide long-term lease options to reduce development costs while retaining public interest.

## IMPLEMENTATION TIMELINE

Phase | Action Items | Lead Entities | Timeline

-----|-----|-----|-----

Phase 1 | Land inventory, zoning review, trust fund establishment | MOA, Land Trust, GBOS | 6–12 months

Phase 2 | RFP issuance, funding applications, infrastructure planning | Nonprofits, MOA, AHFC | 1–2 years

Phase 3 | Groundbreaking, STR policy enacted, capital campaign launched | Developers, Trust, Philanthropy | 2–3 years

## GOVERNANCE & ACCOUNTABILITY

Create a Girdwood Housing Task Force composed of:

- Local government representatives (MOA, GBOS)
- Nonprofit housing organizations (GCLT, RurAL CAP, Habitat for Humanity)
- Community members
- Real estate and construction professionals

This Task Force will:

- Monitor implementation progress
- Update policies annually
- Report to the community through public meetings and newsletters

## CONCLUSION

Girdwood's housing crisis requires bold and cooperative action. By aligning public tools with nonprofit capacity and community priorities, Girdwood can build a resilient housing system that supports year-round residents, families, and the broader economy. This action plan provides a framework—but real change depends on political will, local leadership, and sustained investment.