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Council Members

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Cathy Sherman

Kasey Kinsman

Wendy Ranney

David Zastrow

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City Clerk

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Deputy Clerk

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Vice Chair

Mark Hall

Commissioners

Chris Bolin

Sarah Trumblee

Kris Ranney

Gail Foode

Sean Den Adel

Acting City Planner

Kevin Johnson

**City Council Joint Work Session with
Planning Commission
July 31, 2024 @ 6:00 pm
Cordova Center Community Rooms
Agenda**

A. Call to order

B. Roll call

Mayor David Allison, Council members Tom Bailer, Cathy Sherman, Kasey Kinsman, Wendy Ranney, David Zastrow, Kristin Carpenter, and Ken Jones

Chairman Tania Harrison, Commissioners Mark Hall, Chris Bolin, Sarah Trumblee, Kris Ranney, Gail Foode, and Sean Den Adel

C. Work Session topics/materials

1. PWS Housing Needs Assessment Report..... (page 1)
McKinley Research Group, for PWSEDD12/2023
Executive Summary & Cordova Portion
full report available <https://www.cityofcordova.net/agendas-meetings-packets/>
2. Incentives for Developers and Homebuilders..... (page 24)
Strategies
3. Alaska Affordable Housing Funding Opportunities..... (page 25)
4. Local Government Incentives Examples..... (page 38)
5. Recommended Housing Strategies..... (page 46)
6. Zoning Maps and regulations including portions of..... (page 52)
2019 Comprehensive Plan

D. Adjournment

If you have a disability that makes it difficult to attend city-sponsored functions, you may contact 907-424-6200 for assistance.

City Council meeting agendas and packets available online at www.cityofcordova.net



Formerly McDowell Group

PRINCE WILLIAM SOUND HOUSING NEEDS ASSESSMENT

December 2023

PREARED FOR:

Prince William Sound
Economic Development District



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Executive Summary

As in many Alaska regions, Prince William Sound communities are struggling to meet the housing needs of their residents. Challenges include the high cost of construction, low availability of construction workers, limited buildable land, and aging housing stock. Though some communities are managing to add housing to their inventory, significant gaps remain. The Prince William Sound Economic Development District contracted with McKinley Research Group to conduct a housing needs assessment for six communities in the region: Chenega, Cordova, Eyak, Tatitlek, Valdez, and Whittier. Sources included community surveys, town hall meetings, and key informant interviews in addition to data from U.S. Census, Alaska Department of Labor and Workforce Development, and Alaska Housing Finance Corporation. Following are key findings of the study. Communities are presented alphabetically.

CHENEGA

Chenega needs at least four new large, single-family houses and to build one or two new duplexes or triplexes each year to meet the needs of the community.

- Chenega's size and remoteness makes housing development particularly challenging. It also contributes to difficulty in completing other, necessary infrastructure projects, such as renovating the school.
- Chenega needs a combination of housing types to replace aging housing stock and ensure residents are not experiencing overcrowding.
- Chenega needs new large, single-family houses to accommodate two purposes: the need for temporary, non-resident workforce for specific projects, and the long-term need for multi-generational housing for residents.

CORDOVA/EYAK

Cordova needs at least 20 additional 1-2-bedroom rental units and 20 additional 2-4-bedroom ownership units. Eyak has a particularly high need for senior housing.

- Cordova struggles with high costs of construction, lack of available labor, a perceived lack of buildable land, and a significant number of deteriorated properties that do not contribute to the usable housing stock.
- Cordova's housing needs are in both rental and owner units, small scale multi-family style and single-family homes, and units dedicated to seniors.
- New construction in Cordova has been so low for decades that the number of houses going off market due to structural deterioration exceeds the number being added to inventory.

- Members of the Native Village of Eyak living in Cordova have even more acute housing needs than the broader Cordova population. In particular, NVE members require more attainable housing ownership opportunities.
- As the City of Cordova, NVE, and other tribal entities consider housing options, an important factor will need to be the number of new condos or houses required for NVE members, particularly those over 65 and wishing to age in place.

TATITLEK

Tatitlek needs a new multi-family development with four to six small-scale housing units, particularly for seniors or others with limited mobility.

- While similar to Chenega in size and remoteness, Tatitlek has benefited recently from the addition of three subsidized single-family housing units through North Pacific Rim Housing Authority.
- The housing in Tatitlek is older and gradually needs to be replaced or upgraded to be adequate for its population, especially its older residents who need safe homes to age-in-place.

VALDEZ

Valdez needs 40-50 additional units of long-term rental housing, and at least 20 new single-family homes, for its population.

- Valdez has been experiencing a tight housing market for many years, and it has been exacerbated by an increase in short-term rentals and non-resident workers looking for housing.
- While the Naswik Project's addition of 37 housing units and the Valdez Senior Apartments addition of 28 senior units in 2024 will help to ease the pressure somewhat, the high number of residents living in mobile homes or deteriorating properties and wanting to move may mean this does not add to the total number of occupied units.
- More multi-family and rental development is needed in Valdez to accommodate the robust economy and workforce needs of the community.

WHITTIER

Whittier requires a new multi-family residential building with at least 200 units, in a combination of ownership and rental models, to accommodate the current population.

- Whittier's unique housing challenges are defined by its lack of buildable land, condensed further by the Alaska Railroad's master lease of most land in the city.
- While residents of Whittier for the most part enjoy the experience of living in the same two buildings, they are frustrated with the state of repair of the Begich Towers.

- The new building likely would also require a new management structure to avoid a perceived concentration of power with multi-unit owners, and it is possible the City of Whittier should manage any new residential building.



Cordova



City of Cordova.

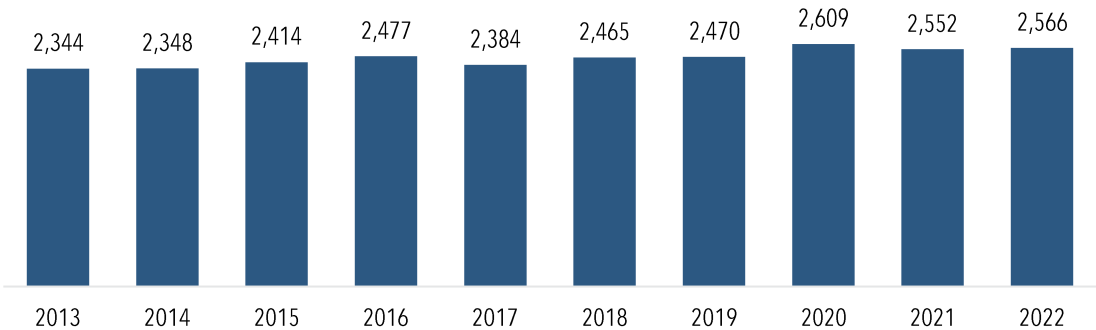
Cordova is the second-largest community in the Prince William Sound region, with just over 2,500 residents. Cordova has a predominantly seafood-based economy, known for its internationally recognized Copper River salmon brand, and is only accessible via boat or airplane. Cordova is also home to the Native Village of Eyak, a tribal council made up of the indigenous people of the Copper River delta. In this report, Cordova and Eyak demographic and economic data are reported together, but survey responses are presented for all Cordova residents as well as the subset of Native Village of Eyak members.

Demographics and Existing Conditions

Population

Cordova’s population increased by nearly 9% between 2013 and 2022 (+222 residents). Comparatively, the population of the Chugach Census Area increased by 1% during this period, and the Alaska population decreased by 0.2%.

Figure 10. Cordova Population, 2013-2022

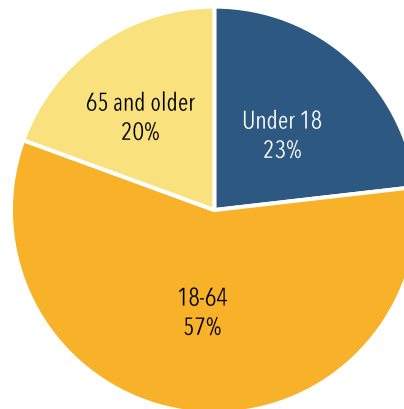


Source: Alaska Department of Labor and Workforce Development
*2020 population is a Census count and may differ from 2020 population numbers elsewhere in the report.

Age

As of 2022, one in five Cordova residents (20%) were over the age of 65, a higher proportion than in Alaska statewide (14%). The median age in Cordova is 40.1, higher than the median age in the Chugach Census Area (38.0) and Alaska (36.5).

Figure 11. Age Distribution, Cordova, 2022

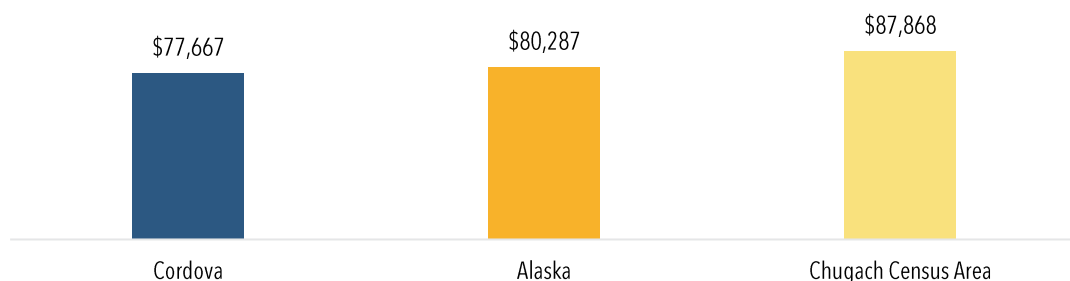


Source: U.S. Census Bureau 2021 ACS 5-Year Estimates

Income

The median annual household income in Cordova was \$77,667 in 2021, 3% lower than the statewide median and 12% lower than the Chugach Census Area median. Cordova has the second-highest median income of the five study communities, behind Valdez.

Figure 12. Alaska, Chugach Census Area, and Cordova Median Household Incomes, 2012 – 2021



Source: U.S. Census Bureau 2021 ACS 5-Year Estimates

Employment and Wages

The largest industry in Cordova is fishing, with more than one in five employed in this sector. Cordova is also a destination for independent travelers, which helps to support a robust retail sector in the community. After fishing, the largest sector is government, with public

administration, education, health care and social assistance making up almost 30% of the workforce.

Table 6. Employment by Industry, Cordova, 2021

| Industry | Employed | Share of Total Employed |
|--|--------------|-------------------------|
| Agriculture, forestry, fishing & hunting, & mining | 283 | 22% |
| Retail trade | 222 | 17% |
| Public administration | 199 | 15% |
| Education, health care & social assistance | 186 | 14% |
| Manufacturing | 91 | 7% |
| Construction | 56 | 4% |
| Professional services | 55 | 4% |
| Arts, entertainment, & recreation, accommodation & food services | 46 | 4% |
| Information | 43 | 3% |
| Wholesale trade | 43 | 3% |
| Other | 71 | 5% |
| Total | 1,295 | 100% |

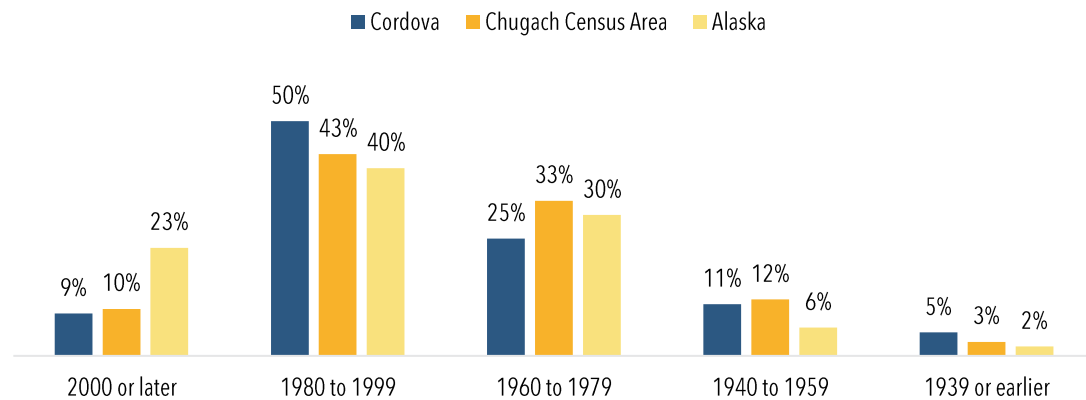
Source: U.S. Census Bureau 2021 ACS 5-Year Estimates

Housing Supply

There were an estimated 1,016 housing units within Cordova in 2021, 81% of which were identified as being currently occupied. Cordova has a lower vacancy rate than both the Chugach Census Area and Alaska statewide (19% versus 29% and 20%, respectively). Of the approximately 200 vacant units in Cordova, 38% are held vacant for seasonal, recreational, or occasional use, a lower proportion than in Chugach Census Area or Alaska statewide (54% and 50% of vacant units, respectively).

Of the approximately 1,000 occupied homes in Cordova, 75% were built between 1960 and 1999. The age of Cordova housing stock is similar to that of the Chugach Census Area.

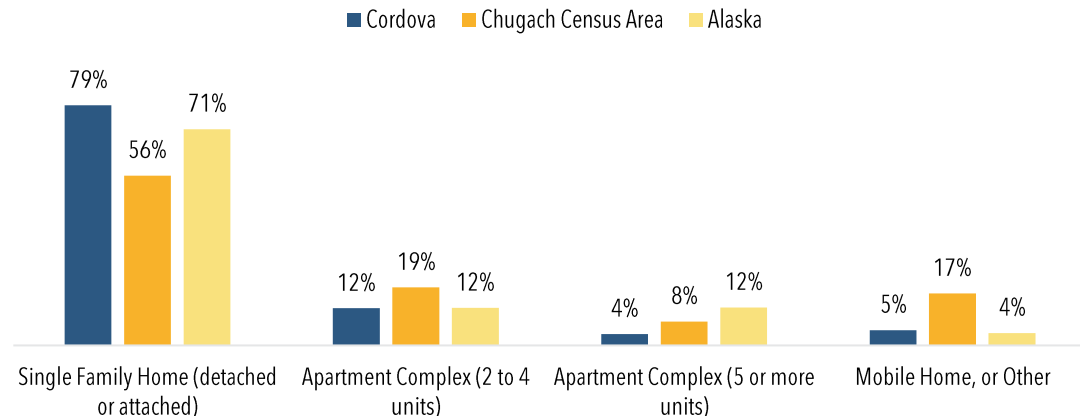
Figure 13. Age of Housing Stock, Cordova, Chugach Census Area, and Alaska, 2021



Source: U.S. Census Bureau 2021 ACS 5-Year Estimates

In Cordova, approximately four in five occupied housing units are single-family homes, 16% are apartment complexes, and 5% are mobile homes. The proportion of housing by type is similar to Alaska statewide in all categories except large apartment complexes. In Alaska, 12% of occupied housing units are in apartment complexes with 5 or more units, three times more than in Cordova.

Figure 14. Occupied Housing by Type, Cordova, Chugach Census Area, and Alaska, 2021



Source: U.S. Census Bureau 2021 ACS 5-Year Estimates

Housing Cost and Affordability

An average of 7.5 homes are put on the market and sold in the Cordova area annually. The average annual sale price varies widely in the region due to the low volume of homes. The three-year average sale price of single-family homes sold in the Cordova region was \$375,000. This does not include houses that are sold without being listed formally through a realtor or listing service. Residents report that many homes are sold this way because the high demand and small

communities allow for relatively fast sales through word-of-mouth only. Consequently, the average home sale price is likely higher than what is reported, but it is not possible to aggregate the data from unlisted home sales.

Housing Attainability

The maximum monthly housing cost the median household in Cordova can afford is \$1,800. The full range of attainable monthly housing costs for households earning between 80% and 120% of AMI is \$1,500 to \$2,200. This equates to a home price range of \$198,700 to \$298,100.

By comparison, the average home sale price range in the Chugach Census Area between 2020 and 2022 was \$375,000. The approximate mortgage payment for homes sold at this price is \$2,740, within the financial reach of households making 151% or more of AMI annually.

Table 7. Attainable Housing Thresholds, Cordova, 2023

| | Annual Income | Monthly Housing Costs | Max Cost of Attainable Home |
|----------|---------------|-----------------------|-----------------------------|
| 80% AMI | \$69,680 | \$1,500 | \$198,700 |
| 100% AMI | \$87,100 | \$1,800 | \$248,400 |
| 120% AMI | \$104,520 | \$2,200 | \$298,100 |

Sources: U.S. Department of Housing and Urban Development, U.S. Census Bureau American Community Survey 2021 5-year Estimates, Consumer Financial Protection Bureau, McKinley Research Group calculations.

Housing Survey Results

The by-mail survey conducted in September 2023 received 238 responses, some of which were completed online via a link or QR code on the mailed survey.

Current Housing Status

RENT VS. OWN

Close to two-thirds (60%) of survey respondents own their current home in Cordova, while 31% rent and 9% have another housing arrangement, most frequently 'living on a boat' and 'living with family'.

Similar proportions apply to Eyak residents: 12 respondents own (58%), six rent (28%), and three respondents have other housing arrangements (14%).

Do you rent or own your current home in Cordova?

| n=238 | % of Total |
|-------------------|------------|
| Rent | 31 |
| Own | 60 |
| Other arrangement | 9 |

Subgroup analysis

Most homeowners live in single-family homes in Cordova (86%). Almost all (93%) of those who report living in an apartment own the dwelling, indicating that apartments in Cordova operate more like condominiums in other communities. Most of those who report living in duplexes report renting (62%), and about half of those who live in mobile homes also report renting (49%).

TYPE OF HOUSING

Most respondents (61%) currently live in a stand-alone, single-family home, with 15% living in an attached home such as a duplex or zero lot line, 12% in an apartment, 6% in a mobile home or trailer, and 5% in another form of housing (boat, cabin, or tribal housing).

In Eyak, 11 respondents live in a stand-alone, single-family home (56%), one lives in an attached home (4%), three live in a mobile home/trailer (14%), and two live in another type of housing (10%).

Which type of housing do you currently live in?

| n=235 | % of Total |
|--|------------|
| A stand-alone, single-family home | 61 |
| An attached home such as a duplex or zero lot line | 15 |
| An apartment | 12 |
| A mobile home or trailer | 6 |
| Refused | 1 |
| Other | 5 |

AGE OF HOME

Among respondents who know the age of their home (23% do not), homes averaged 51 years old. Only 9% of homes were reported as 12 years old or less.

What year was your home built?

| n=238 | % of Total |
|--------------------|---------------------|
| 2011 or later | 9 |
| 1991-2010 | 11 |
| 1981-1990 | 12 |
| 1971-1980 | 11 |
| 1951-1970 | 15 |
| 1900-1950 | 16 |
| Refused | 2 |
| Don't know | 23 |
| Average age | 51 years old |

Size of Home

The average home in Cordova is 1,500 square feet, and over 60% have two to three bedrooms. In Eyak, the average home is 2,000 square feet and has 3.0 bedrooms.

How many bedrooms are in your home?

| n=238 | % of Total |
|----------------|------------|
| 0 | 1 |
| 1 | 12 |
| 2 | 33 |
| 3 | 32 |
| 4 | 14 |
| 5+ | 4 |
| Don't know | 1 |
| Refused | 3 |
| Average | 2.6 |

HOUSING COSTS

Nearly one-third of Cordova respondents (30%) are not making any monthly payments for housing, and 24% pay over \$1,500 a month. Similarly, 31% of Eyak Tribal members make no monthly payment, and 20% pay over \$1,500 a month.

The average Cordova monthly payment is \$1,464; Eyak Tribal members report a slightly higher monthly payment (\$1,516).

Approximately how much is your monthly rent or mortgage payment?

| | Cordova % of Total n=238 | Eyak % of Base n=20 |
|-------------------------|--------------------------------|---------------------------|
| \$750 or less | 8 | - |
| \$ 751-\$1,000 | 8 | 14 (3) |
| \$1,001-\$1,250 | 9 | 3 (1) |
| \$1,251-\$1,500 | 17 | 12 (2) |
| Over \$1,500 | 24 | 20 (4) |
| Not making any payments | 30 | 31 (6) |
| Don't Know | 2 | 4 (1) |
| Refused | 2 | 16 (3) |
| Average | \$1,464 | \$1,516 |

Subgroup analysis

About 54 Cordova respondents (23%) report being cost-burdened, defined as having a monthly housing payment that is more than 30% of their household's combined monthly income. About half (51%) report not being cost-burdened. Many declined to answer this question (22%).

Similar proportions exist in Eyak: two respondents are cost-burdened (10%), ten respondents are not (50%), six declined to answer (29%), and 2 (12%) didn't know.

Of those that report being cost-burdened, one-quarter of Cordova residents (27%) report being extremely cost-burdened. This is defined as having a monthly housing payment that is more than 50% of your household's combined monthly income. All Eyak cost-burdened respondents report being extremely cost-burdened.

Satisfaction with Housing

OVERALL SATISFACTION

Overall, Cordova residents (82%) are satisfied with their current housing.

There is less satisfaction with current housing among Eyak Tribe members: 57% are satisfied and 43% are dissatisfied (11 and 9 respondents, respectively).

Subgroup analysis

Three-quarters of renters and 89% of owners are satisfied with their current housing. Most single-family home and duplex respondents are satisfied (86% and 89%, respectively). The least satisfied subgroup are those with housing arrangements other than renting or owning (living on a boat or living with family); about half (48%) with other arrangements are dissatisfied.

**Overall, are you satisfied
with your current housing?**

| n=238 | % of Total |
|---------------------------|------------|
| Satisfied TOTAL | 82 |
| Very satisfied | 33 |
| Satisfied | 49 |
| Dissatisfied TOTAL | 18 |
| Dissatisfied | 15 |
| Very dissatisfied | 3 |

SATISFACTION WITH SPECIFIC FEATURES

The highest level of satisfaction with the features of their current housing is with the number of bedrooms (85% of respondents), followed by design qualities and attractiveness (75%). The highest level of dissatisfaction is with suitability for seniors to age in place (45% dissatisfied including 28% very dissatisfied).

Among Eyak Tribe members, the highest proportion of satisfaction is with number of bedrooms, tied with parking (both 88%). The highest proportion of dissatisfaction was with suitability for seniors to age in place (55%) followed by design qualities and attractiveness (50%).

Residents report that due to the housing shortage many Cordovans live in homes that are larger than they need. Many residents looking for new housing will take any dwelling that is put up for sale or rent, regardless of whether it may be overly large for their needs. This creates a mismatch in housing, where some residents are unable to find homes to move into at all, while others have more bedrooms than they require. This may be why the level of satisfaction with number of bedrooms is so high among those who currently own or rent is high.

Subgroup analysis

- Respondents living in a duplex are most satisfied with the number of bedrooms (93%).
- The highest level of satisfaction with energy efficiency is among those living in apartments (69%).
- Those with living arrangements other than renting or owning (living on a boat or living with family) are the most satisfied with their home's state of repair (79%).
- Three-quarters of respondents (77%) living in apartments are satisfied with the value for the price of their home. Over one-quarter of respondents (28%) in a mobile home are very dissatisfied with the value for the price of their home.

How satisfied are you with each of the following features of your current housing?

| n= 238 | % of Total | | | | | | |
|---|-----------------|----------------|-----------|--------------------|--------------|-------------------|----|
| | TOTAL Satisfied | Very Satisfied | Satisfied | TOTAL Dissatisfied | Dissatisfied | Very Dissatisfied | NA |
| Number of bedrooms | 85 | 38 | 47 | 12 | 10 | 2 | - |
| Energy efficiency | 62 | 15 | 47 | 35 | 22 | 13 | 2 |
| Indoor air quality | 73 | 20 | 53 | 27 | 20 | 7 | - |
| Parking | 71 | 29 | 42 | 26 | 17 | 9 | 2 |
| State of repair | 69 | 18 | 51 | 31 | 24 | 7 | <1 |
| Design qualities and attractiveness | 75 | 21 | 54 | 25 | 18 | 7 | <1 |
| Suitability for children | 69 | 21 | 48 | 15 | 9 | 6 | 16 |
| Suitability for seniors to age in place | 39 | 6 | 33 | 45 | 28 | 17 | 16 |
| Value for the price | 68 | 23 | 45 | 27 | 21 | 6 | 5 |

PRESENCE OF VARIOUS HOUSING ISSUES

The most frequent issues Cordova respondents report in their current housing are mold (33%), heating issues (30%), and plumbing (28%). Forty-four percent report no issues.

Most Eyak Tribal members (57% or 12 respondents) responded with 'none of the above' for various housing issues. Both mold and plumbing issues impact 43% of Eyak respondents.

Subgroup analysis

The highest proportion of residents experiencing housing issues live in mobile homes.

- Almost 60% of those living in mobile homes experience plumbing issues compared to 27% of those living in single-family homes.
- Mold disproportionately affects mobile homes when compared to single-family homes and duplexes: 59% compared to 30% and 11%, respectively.

Which of the following, if any, do you experience in your current housing? (Multiple responses allowed)

| n= 238 | % of Total |
|--------------------|------------|
| Plumbing issues | 28 |
| Heating issues | 30 |
| Structural issues | 27 |
| Mold | 33 |
| Neighborhood crime | 4 |
| Landlord issues | 3 |
| None of the above | 44 |

RATING HOUSING QUALITY, AFFORDABILITY, AND AVAILABILITY

When asked to rate three aspects of housing in Cordova, most respondents gave poor ratings. The lowest rating was given to housing availability, with 91% saying this was poor, closely followed by affordability at 87%. One-third (31%) gave quality of housing a poor rating.

Only 17% of Eyak respondents rated the quality of housing in Cordova good, while 81% rated it poor. Ninety percent rated affordability as poor, including 50% who rated it as very poor. Almost all (95%) of Eyak respondents rated the availability of housing as poor.



For each of the following aspects of housing in Cordova, please tell me whether you think it is very good, good, poor, or very poor?

| n= 238 | % of Total Weighted | | | | | | |
|--------------------------|---------------------|-----------|------|------------|------|-----------|---------|
| | TOTAL Good | Very Good | Good | TOTAL Poor | Poor | Very Poor | Refused |
| Quality of housing | 31 | 1 | 30 | 66 | 49 | 17 | 2 |
| Affordability of housing | 8 | 1 | 7 | 87 | 33 | 54 | 3 |
| Availability of housing | 8 | 2 | 6 | 91 | 29 | 62 | 2 |

Subgroup analysis

All subgroups rated housing availability as poor. Three quarters (77%) of renters gave the quality of the rental market poor, while 21% gave it a positive rating.

Future Housing Plans

LOOKING FOR NEW HOUSING

One-third of Cordova respondents said they were looking for a new home in Cordova.

Half of Eyak Tribal members (10 respondents) were looking for new housing.

Subgroup analysis

The largest proportion (69%) looking for different housing in Cordova are from those living in a mobile home. Only 15% of those living in a single-family home are looking for a new home in Cordova.

Are you currently looking for different housing in your community?

| n= 238 | % of Total |
|---------|------------|
| Yes | 32 |
| No | 67 |
| Refused | 1 |

REASONS LOOKING FOR NEW HOUSING

Of those looking for new housing in Cordova, the largest proportion (41%) cite wanting to own as the main reason. Another 17% need more space, and 23% wrote in other reasons. The top write-in response was "building quality."

Three Eyak Tribal members cited building quality as the main driver for their search.

What is the main reason you are looking for new housing?
(Base = Those looking for housing)

| n= 76 | % of Base |
|----------------------------|-----------|
| Want to own | 41 |
| Need more space | 17 |
| Building quality | 8 |
| Housing costs | 5 |
| Family/roommate issues | 2 |
| Parking (boat, car, other) | 3 |
| Aging/need more care | 1 |
| Location | 1 |
| Other | 23 |

DESIRED FUTURE HOUSING

Most respondents seeking new housing are looking for a single-family house, including 83% of Cordova respondents and 56% of Eyak Tribal members.

Of the following, which types of housing are you looking for, or expect to look for?
(Base = Those looking for housing)

| n= 76 | % of Base |
|--|-----------|
| A stand-alone, single-family house | 83 |
| An apartment | 6 |
| A condominium | 3 |
| An attached home such as a duplex or zero lot line | 1 |
| A mobile home or trailer | <1 |
| Other | 7 |

More than half of those who are looking and currently rent (57%, or 24 respondents) plan to buy, and almost all (97%) of those who own plan to own again.

Are you more likely to rent or buy?
(Base = Those looking for housing)

| n= 76 | % of Base |
|---------|-----------|
| Buy | 68 |
| Rent | 31 |
| Refused | 1 |

LIKELIHOOD TO MOVE FROM CORDOVA

Over one-third of Cordova respondents (38%) said they are likely to move to a different community within the next five years, including 13% who said this was very likely. A similar percentage of Eyak respondents (41%) said moving away was likely.

How likely are you to move to a different community within the next five years?

| n= 238 | % of Total |
|-----------------------|------------|
| Likely TOTAL | 38 |
| Very likely | 13 |
| Somewhat likely | 25 |
| Unlikely TOTAL | 54 |
| Unlikely | 18 |
| Very Unlikely | 36 |
| Not applicable | 8 |

INABILITY TO MOVE TO CORDOVA

Over half of Cordova respondents (56%) and 60% of Eyak Tribal members know someone that would like to move to Cordova but cannot due to lack of housing.

Do you have any family members, friends, or work colleagues that would like to move to Cordova but cannot because of lack of housing?

| n= 238 | % of Total |
|---------|------------|
| Yes | 56 |
| No | 43 |
| Refused | 1 |

Senior Housing

One-quarter (23%) of households include at least one member over 65 years of age and 12% have at least one senior 80 years or older in the home.

How many seniors live in your household?

| n=238 | % of Total |
|----------------|-------------------|
| 0 | 73 |
| 1 | 15 |
| 2 | 10 |
| 3 | <1 |
| Refused | 2 |
| Average | 0.4 people |

Over one-quarter (27%) of households with seniors report that at least one member of the household is somewhat or very likely to move to an assisted living or nursing home facility in the next five years, while 68% say this is unlikely.

Table 8. How likely is it that any Elders in your household will need assisted living or nursing home care in the next five years?

(Base = Households with at least one senior)

| n=63 | % of Base |
|-----------------------|-----------|
| Likely TOTAL | 27 |
| Very likely | 9 |
| Somewhat likely | 18 |
| Unlikely TOTAL | 68 |
| Somewhat unlikely | 40 |
| Very unlikely | 28 |
| Refused | 5 |

Housing Need Analysis

This section summarizes the various sources of information collected on Cordova's housing situation, perceptions of housing from Cordova residents as a whole, and the subset of Cordova residents that are members of the Native Village of Eyak.

- Housing availability, affordability, and quality are all significant issues affecting the housing market in Cordova.

- Residents who want to own a home are either priced out of homeownership opportunities or cannot find suitable housing.
- The size of housing in Cordova is perceived as adequate, but this may be a result of residents living in homes that are larger than they need and not being able to find smaller homes.
- Older residents of Cordova, especially members of NVE, need housing options that are safe, affordable, and allow them to age in place.
- There is a very high level of dissatisfaction with Cordova's housing situation in the community.

Rental and Multi-Family Housing

While most Cordova residents looking to move into new housing are wanting to own a single-family home, there are considerable gaps in the rental and multi-family market as well. Specifically, those that have current arrangements other than renting or owning (e.g., living with family or living on a boat) are most dissatisfied with their housing and interested in finding something new. These residents expressed interest in smaller housing and were most likely to want to rent.

Based on survey results, a very high proportion of renters consider there to be few good options in the local rental market. Almost all renters in mobile homes reported that there were few good options, and 69% of mobile home residents are looking for different housing.

Cordova has experienced a decline in the number of occupied housing units over the last decade, particularly for renter-occupied units. The age of housing (most are over 40 years old) and the reported rate of deteriorated properties indicate that many people who are currently renting would prefer different housing, even if they continued renting. Though the Cordova population is growing only slightly, there is a need for replacement housing for units that are no longer suitable for residence. Responses indicate a need for at least 20 additional unrestricted rental units in the community, at a 1- or 2-bedroom size.

SENIOR HOUSING

The highest level of housing dissatisfaction was with the suitability of housing for seniors, and this was particularly high (55%) for members of NVE.

More than one quarter of Cordova respondents said it is likely an Elder in their household will need assisted living in the next five years. This points to a need for either small-scale, age-in-place housing for seniors or a dedicated senior living facility in Cordova. This type of housing can be rented or owned but is most efficient when developed as multi-family complexes. Multi-family senior developments also contributed to a sense of safety for residents, who may live by themselves in their units but do not feel they are "alone" in a building with others. The responses

indicate a need for 10 or more 1- and 2-bedroom housing units that could accommodate seniors.

Estimating the number of additional rental housing units needed is hampered by a lack of data on rental vacancy rates in the community. By most accounts rentals vacancies are nearly always immediately filled through a waiting list or word-of mouth. Furthermore, an unknown number of mobile homeowners, seasonal residents, and others would rather rent an apartment than other options currently utilized.

Single-Family Housing

Almost three-quarters of Cordova residents live in either a single-family home or a duplex, and 83% wished to live in a standalone single-family home.

A lack of professional residential builders in Cordova and high costs of construction have resulted in near zero new single-family homes constructed in the last decade. During that time, existing homes have aged and some have become structurally unsound. The average age of housing in Cordova is 51 years.

One-third of Cordova residents reported wanting to move into new housing, and the vast majority of those preferred single-family housing as their option. Housing size was not considered an issue for most, but housing affordability was perceived as poor or very poor by 87% of respondents. More than half of respondents (56%) said they had family members or friends who wished to move to Cordova but could not because of a lack of available or affordable housing.

Families and individuals currently living in rental or multi-family housing are largely looking for opportunities to own housing in Cordova and finding few options available in their price range. Cordova needs more single-family homes in the 2 to 3-bedroom range available at an attainable price for middle-income residents. To meet the needs of current residents wanting to move into different housing and those interested in moving to Cordova but struggling to find housing, Cordova will need approximately 20 additional single-family homes with 2-4 bedrooms.

Affordable Housing

One-third of Cordova survey respondents reported being cost-burdened by their housing, defined as spending more than 30% of their income on housing-related expenses. The average home sales price of \$375,000 was out of reach for residents making less than 151% of the Average Median Income, and the average annual volume of homes listed for sale (7.5) indicates a pressure on the market that will continue to keep prices high.

To provide housing that is attainable for the majority of Cordova residents, the community will need additional property development that is subsidized in some fashion to keep the prices low.

Whether through HUD grants, North Pacific Rim Housing Development Authority housing projects, or tribal- or city-backed new housing developments, some component of new residential projects in Cordova will need government assistance to be attainable.

DETERIORATED PROPERTIES

A frequent issue mentioned by survey respondents and interviewees is the number of deteriorated properties in Cordova that are not usable as housing. The City Council has taken up the issue in attempts to incentivize owners of deteriorated properties to either improve the dwelling to make it livable or dispose of the land cheaply to someone who is able to develop it into new residences.

Cordova is challenged by not having a building inspector in the community, which prevents the City from enforcing code as it relates to deteriorated properties. While enforcement of “unsightly premises” can be straightforward, when dilapidated vehicles or other objects are on the property, the enforcement of requirements to fix structural problems are more difficult. Residents interviewed for this report indicated there were at least six properties in Cordova, with the potential to be 12-20 units of housing, that are deteriorated to a point of being unlivable and should be redeveloped as soon as possible.



Strategies for consideration:

- Make regulatory changes to zoning code to allow more housing types in more places. Look at code changes we can make to decrease local zoning and land use regulations to allow for missing-middle housing or other alternative housing types in all residential zones (ADUs, duplexes, triplexes, cottage courts, flag lots, narrow lots, etc).
- Cash incentives: support developers in installing utilities or access to undeveloped lands, adopt [property tax abatement or rebate provisions](#) as incentives for building housing units. Examples: 5 - 10 year abatement on property tax, or a property tax rebate after X years? Would the University of AK consider this on any of its land?
- Support creation of a regional or local [Housing Trust Fund](#), whose funds can be used to provide financial incentives for developers and homebuilders. Work with each community to determine goals, priorities, and revenue options to contribute to a regional or local housing trust fund. These housing trusts are typically good at targeting “entry level housing” by creating affordable single family starter homes. Deed restrictions are then put in place to limit the mark up the owner can sell it for in the future to a certain percentage. This allows the owner to gain equity in a home, while keeping it “affordable” for the next owner.
- Disposition of City-owned land. Currently City may only dispose of property at less than fair market value to a government entity or nonprofit (tribal entity, school district, or the like). Is this something the Council would want to consider changing? Existing code is as follows:

CMC 5.22.070 - Disposal for less than fair market value.

A. The city may dispose of an interest in city real property for less than fair market value to the United States, the state of Alaska or any political subdivision thereof, or a nonprofit or tribal corporation or association, upon a finding by the council that the disposal will allow the use of the real property for a purpose beneficial to the city.

- Dilapidated/uninhabitable units in Cordova -- how do we motivate these property owners to make these units or land available?
- Review existing underutilized or vacant parcels and approach owners to determine plans for development.
- Increase taxes for vacant or underutilized lots within the City.
- Review options for revenue generation to fund a grant or loan program for home repair/improvements. Partner with RurAL CAP or other organizations to increase weatherization programs for units repaired.

Alaska Affordable Housing Funding Opportunities

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Alaska Housing Finance Corporation

[Greater Opportunities for Affordable Living \(GOAL\)](#)

The GOAL program provides grants, federal tax credits and zero-interest federal loans to developers and project sponsors who build affordable rental housing for low- to moderate-income families and seniors.

The program is open to for-profit corporations, nonprofit agencies and regional housing authorities. The following funding programs administered through the GOAL program:

- HOME Investment Partnership Act
- Low-Income Housing Tax Credit Program
- Senior Citizens Housing Development Fund (SCHDF)
- National Housing Trust Fund

The GOAL programs competitive funding round is administered on an annual cycle.

- The round generally begins in late June to early July with pre-application registration. Pre applications are due in late-July. Market Studies are commissioned from the pre-application materials and usually received in late-August.
- The Notice of Funding Availability (NOFA) and invitations to submit a full application are generally published in early September. An applicant training will be held at the AHFC headquarters, usually in early October. The application deadline is in mid-November with the Notice of Intent to Award usually published by the end of December.

Home Opportunity Program (HOP)

The HOP program is funded by the HOME Investment Partnerships Program (HOME), the American Dream Downpayment Initiative, and State of Alaska Matching HOME Funds.

The HOME Opportunity Program provides down payment and closing cost assistance to low-income individuals and families who are trying to purchase a home. Also have Affordable Housing Enhanced Loan Program receive down payment assistance or secondary financing (grant, deferred payment, forgivable loan, etc.)

- Current intermediary agency to apply with is [Alaska Community Development Program](#) for Valdez-Cordova, Phone: (907) 746-5680
- Zero percent interest, conditionally forgivable loan.
- Eligible homebuyers must be 80% AMI or below. Can support a variety of single-family style homes (including modular), but not 2-4 unit properties.

Homeownership Development Program (HDP)

The purpose of the Homeownership Development Program (HDP) is to provide decent affordable housing. HDP funding may be used for **real property acquisition and site improvements for new construction of permanent, single family housing**. Most recent grant NOFA released in July 2021.

Eligible applicants include only participants in the USDAs 523 self-help homeownership program, Community Land Trusts, and Habitat for Humanity organizations. HDP funds may only be used for eligible projects outside of the Municipality of Anchorage.

Senior Access Program

Accessibility modifications to their homes. Must work through partner agency. Rural Alaska Community Action Program, Inc. Southeast Economic Region, Southwest Economic Region, Northern Economic Region.

- \$25,000 for owner-occupied and \$20,000 for renter-occupied homes in Moderate Cost Areas: Defined as communities connected by road or rail to Anchorage or Fairbanks (within the State boundaries).
- \$30,000 for owner-occupied and \$25,000 for renter-occupied homes in Intermediate Cost Areas: Defined as communities not connected by road or rail to Anchorage or Fairbanks (within State boundaries) that do not meet the definition of a Small Community.
- \$35,000 for owner-occupied and \$30,000 for renter-occupied homes in High Cost Areas: Defined as communities not connected by road or rail to Anchorage or Fairbanks (within State boundaries) that meet the definition Small Community.

Applicant and Property Eligibility:

- Applicants must be 55 years of age or older
- Must show documented need by a medical professional, caseworker or caregiver who is familiar with the individuals needs
- Must be able to prove ownership or provide a lease agreement from landlord
- Household income cannot exceed 100% AMI
- The property must be the current principal residence of the eligible senior

[Rural Professional Housing Grant Program](#)

The Rural Professional Housing Grant Program funds the development of teacher, health professional and public safety housing. Funds are awarded competitively on annual basis for the rehabilitation, construction or acquisition of rural housing projects.

- Eligible entities include school districts, local governments, regional health corporations, housing authorities and nonprofits.
- Registration open from June 2023 – July 2023. Expected funding available for SFY2024 is \$3,500,000. Applications due October 2023.
- Proposed projects must be sponsored by an eligible entity, for eligible professionals, and be located in a [small community](#). For more information, please contact AHFC.
- THHP will review request and identify grant amount, permanent financing option, and max funding per application including grant and loan.
- “Small Community”. Location of the proposed development must be within a “small community”, defined as: A community with a population of 6,500 or less that is not connected by road or rail to Anchorage or Fairbanks, or with a population of 1,600 or less that is connected by road or rail to Anchorage or Fairbanks and at least fifty (50) statute miles outside of Anchorage or twenty-five (25) statute miles outside of Fairbanks. In this definition, "a connected road" does not include connection by the Alaska Marine Highway System or roads outside the boundary of the State of Alaska.

Federal Funding Opportunities

[Indian Community Development Block Grant](#)

The purpose of the Indian Community Development Block Grant (ICDBG) program is the development of viable Indian and Alaska Native communities, including the creation of decent housing, suitable living environments, and economic opportunities primarily for persons of low and moderate income.

- Available funding for FY23 NOFO is updated to \$75M, but an allocation of \$9.3M for Alaska. Project award minimum is \$500K and may not exceed \$2M. Projects must benefit low- and moderate-income households.
- Housing rehabilitation cost limit for AK: \$444,780
- Project period of 5 years.
- Tribal entities, including any Alaskan Native village, as well as Tribal organizations are eligible to apply.
- No matching or leveraging required. Though projects with cost sharing or matching will be awarded points.

Eligible Activities:

- Acquisition and disposition, clearance activities
- Public facilities and improvements
- Public services
- Interim assistance for properties exhibiting determinable signs of physical deterioration.
- Loss of rental income
- Rehabilitation and preservation of low-income public housing, privately owned residential buildings, and manufactured housing.
- Code enforcement
- Historic preservation

- Housing services
- Homeownership assistance (subsidize interest rates, finance the acquisition of low- and moderate-income housing purchased by homebuyers, or acquiring guarantees for mortgage financing from private lenders, provide downpayment assistance, pay reasonable closing costs.
- Privately owned utilities
- Relocation assistance
- And assistance to generate economic development (providing credit (grants or loans), providing technical assistance, providing general support

[ICDBG Imminent Threat Grant](#)

A set aside portion of the allocated ICDBG Grants for projects that address issues that have an immediate negative impact on public health or safety of tribal residents. Availability up to \$5M in noncompetitive funding for ICDBG Imminent Threat Grants. Contact regional ONAP office for allocations or to apply. [Imminent Threat Grants utilize ONAP NAHASDA guidance.](#)

[Indian Housing Block Grant](#)

Tribes and Tribal Housing Entities receive grants to carry out a range of affordable housing activities. Grant funds may be used to develop, maintain, and operate affordable housing in safe and healthy environments on Indian reservations and in other Indian areas and carry out other affordable housing activities. Grant funds must be used to benefit low-income Indian families, except under some circumstances as provided in section 201(b) of NAHASDA.

- HUD will give priority to projects that spur construction and rehabilitation of housing, while considering housing need and the recipient's administrative capacity.
- HUD strongly encourages new affordable housing construction projects that will increase the number of housing units available for low-income Indian families and help address the housing shortage in Indian Country.
- HUD encourages housing rehabilitation projects that will increase the useful life of existing affordable housing units and alleviate substandard housing conditions. HUD also encourages the acquisition of existing housing units that increases housing stock and necessary affordable housing-related infrastructure projects that will enable future construction or rehabilitation.
- Indian tribes and TDHEs that are applying for funding under this NOFO are encouraged to propose projects that are part of a comprehensive plan to address housing conditions in their communities, including overcrowding, physically deteriorating units, and housing that is inaccessible for individuals with disabilities as appropriate. Applicants should also engage in long-term planning and ensure that the project being proposed is part of a holistic plan that considers planned future infrastructure development, economic development opportunities, and more.
- A formula-based allocation under NAHASDA with \$150M in funding approved as of December 2022. Non-competitive allocation of funds, but must clearly have plan and use money.

[Indian Community Development Block Grant](#)

The funds available under the competitive grant program will be targeted toward Community Development and Planning activities that address the health and safety needs of low and moderate

income residents, or that support future community/economic development and community self-sufficiency.

- FY 2023 CDBG funding pool of \$2.5M. Eligible applicants include municipal government entities. Cordova-Valdez Census Area was also designated as an eligible applicant.
- Applicants may submit an application with a Native Village Council or a non-profit organizations.
- Property must meet the requirement of benefiting low- and moderate-income persons (<80% AMI). Application available in July, submission in December. Significant lift for application and includes public engagement process.

Eligible Activities

- Community Development, Planning, and Special Economic Development. May consider use for demolition and clearance of non-habitable structures and/or improvements. Consider utilizing funds to subsidize clearance of sites and sale of lots on condition of building residential property.

| Community Development | |
|---|--|
| Under Section 105(a)(2),(4),(5),(14)&(15), CDBG grant funds may be used for: | |
| Public Facilities | |
| ✓ Health Clinics | ✓ Acquisition |
| ✓ Daycare Centers | ✓ Construction |
| ✓ Homeless Shelters | ✓ Reconstruction |
| ✓ Water & Sewer Systems | ✓ Installation |
| ✓ Solid Waste Disposal Facilities | ✓ Improvements |
| ✓ Flood & Drainage Facilities | ✓ Electrical Distribution Lines |
| ✓ Docks & Harbors | ✓ Fuel & Gas Distribution Systems |
| Transportation Improvements | |
| ✓ Local Service Roads | ✓ Barge Facilities |
| ✓ Boardwalks | ✓ Airports |
| Access to Public Facilities & Structures | |
| ✓ Removal of architectural barriers in conjunction with current renovations | ✓ Improve access for handicapped & elderly persons |
| Real Property | |
| ✓ Acquisition | ✓ Clearance |
| ✓ Building Removal | ✓ Demolition |
| ✓ Improvements | |
| Fire Protection Facilities & Equipment | |
| ✓ Acquisition | ✓ Rehabilitation |
| ✓ Design | ✓ Purchase |
| ✓ Construction | |
| Note: Community Development activities do not include the purchase of any personal property or any equipment unless it is attached to a facility or building and considered an "integral structural feature." Fire protection equipment is the only exception. | |

| Planning | |
|---|--|
| Under Section 105(a)(12), CDBG grant funds may be used for: | |
| ✓ Data Collection | ✓ Community Economic Development Plans |
| ✓ Analysis | ✓ Community Land Use Plans |
| ✓ Plan Preparation | ✓ Capital Improvement Plans |
| ✓ Marketing Studies | ✓ Plan Updates |
| ✓ Feasibility Studies | |
| Note: Planning activities do not include engineering, architectural, and design costs related to a specific project activity. These activities may be eligible under the Community Development category. | |

Special Economic Development

"Special Economic Development," as used in the CDBG Program, must meet the criteria below. See "Unique Requirements of Special Economic Development Projects" on page 9 for more information about the specific requirements for projects under this funding category.

Under Section 105(a)(14) CDBG grant funds may be used for:

| | |
|--|------------------|
| ✓ Commercial or Industrial Improvements | Includes: |
| ✓ Carried out by Grantee or Non-Profit Recipient | ✓ Acquisition |
| ✓ Involving Commercial or Industrial Buildings, Structures, and Other Real Property Equipment & Improvements | ✓ Construction |
| | ✓ Reconstruction |
| | ✓ Rehabilitation |
| | ✓ Installation |

Under Section 105(a)(17), CDBG funds may be used for:

| | |
|---|--|
| ✓ Assistance (through eligible applicant) to an identified private, for-profit entity or entities | The project must: |
| | ✓ Create and maintain jobs for low or moderate income persons |
| | ✓ Assist businesses that provide goods or services needed by and affordable to low and moderate income residents |

Special Economic Development Projects must fit under one of those two categories.

If your project is not for the purpose of acquisition, construction, reconstruction, rehabilitation, or installation of commercial or industrial buildings, structures, and other real property equipment and improvements, OR it is not for the purpose of providing assistance to an identified private for-profit entity **IT IS NOT** appropriate to submit it under the Special Economic Development category.

HOPE VI Main Street Grant Program

The purpose of the HOPE VI Main Street Program is to provide grants to small communities to assist in the renovation of an historic or traditional central business district, or "Main Street" area, by replacing unused, obsolete, commercial space in buildings with affordable housing units. The grant funds cannot be used on general infrastructure or commercial development.

- Eligible applicants include units of local government that have populations less than 50,000 and either no public housing authority (PHA) or the PHA owns and operates less than 100 units (not including Section 8 vouchers).
- Main Street housing units must be affordable to the initial residents that occupy the Main Street housing project, as described in the Use Restrictions section of this NOFA.
- FY2023 deadlines: Posted June 2023, applications due October - December 2023. May be released again in 2024.
- Award allocation \$2M with project award ceilings of \$1M.

HUD Preservation and Reinvestment Initiative for Community Enhancement (PRICE)

Will receive \$225 million to preserve and revitalize manufactured housing. Distributed over the next 5 years as competitive grants to states, local governments, resident-owned communities, cooperatives, nonprofits, Tribes, and CDFIs. There is a 50% match requirement. **The PRICE Program has released the NOFO for 2023, due June 5, 2024. Minimum award amounts are \$5M, unless for Tribal entity, minimum is \$500,000. Regional applications can be accepted.**

Eligible uses of funds:

- Infrastructure planning
- Resident and community services (relocation assistance/eviction prevention)

- Resilience activities (repair, reconstruction, replacement for health and safety reasons and can address weatherization and energy efficiency needs)
- Assistance for land and site acquisition

Provides up to \$2.5 million for technical assistance for recipients of grants under the PRICE program, to strengthen urban and rural communities, Tribal communities, and areas prone to natural disasters.

Notes: Can be used to replace pre-1976 homes, but not repair them. HUD will prioritize applications that primarily benefit low- and moderate-income households.

Alaska Housing Trust

Created in 2022 legislation, will begin disbursing grants in next three to four years. Currently working on securing funding sources through legislature and others. State legislature will establish policies and procedures through committee, provided \$1M to fund process.

- Funds for the Alaska Housing Trust will be held by the Alaska Community Foundation, which will be governed by an independent board of trustees. Staffing and administration will be provided by the state's two lead Continuum of Care organizations, Anchorage Coalition to End Homelessness and Alaska Coalition on Housing and Homelessness.
- Eligible funding sources for the trust include the state, the business community, philanthropic organizations, and municipalities. An advisory committee is also being created to develop policies and procedures, assist with the ranking and review of grant applications, help identify other sources of funding, and make award recommendations to the trustees.
- Partners expect new funding to come from the state in the next legislative session and have a plan in place to fundraise an additional \$150 million over the next five years.

Federal Home Loan Bank (District Bank: Des Moines)

[Affordable Housing Program](#) (AHP) Grant Annual Application – up to \$750,000 for housing project (new construction, owner occupied rehab, acquisition/rehab/sale of owner-occupied properties). Applications generally support multifamily construction but can also work to offset costs of single-family construction with downpayment assistance or value gap subsidy. Can be used for acquisition, construction, infrastructure, etc.

- Applications generally open early summer and are due mid-summer.
- Local or regional banks may be members of FHLB Des Moines and have access to their own [down payment assistance programs](#), Homestart and the Native American Homeownership Initiative.

Philanthropic Opportunities

Rasmuson Foundation

Tier 1 Grants:

- This program primarily supports capital projects and technology upgrades for eligible Alaska organizations. More than 200 requests are received each year. The maximum Tier 1 amount is \$25,000, and the average amount awarded is \$16,700.
- **What are capital projects?** Time-limited projects that include, but are not limited to, furnishings, appliances, vehicles, technology upgrades, building construction and renovation, medical equipment, sports equipment, scientific equipment, musical instruments, library collections (books and a/v), etc. For projects that do not fit within these examples, please consult with Rasmuson Foundation program staff.

Tier 2 Grants: <https://rasmuson.org/grants/tier-2-grants/>

- Grants of more than \$25,000 for large capital (building) projects, projects of demonstrable strategic importance or innovative nature that address issues of broad community or statewide significance.
- Tier 2 grants may also support technology updates and creative works that comply with the description above. The project must demonstrate long-term benefits or impacts, and be initiated by an established organization(s) with a history of accomplishment. Please review the past awards for an overview of the types of projects funded by the Foundation.

Eligibility

- The Foundation accepts proposals from high-performing, Alaska-based 501(c)(3) organizations classified as “not a private foundation” under section 509(a) of the tax code.
- Tribes and Cities are eligible to request support for projects that provide broad community benefits such as a library, health care facility and cultural center. In most cases an organization will have successfully applied for at least one Tier 1 before considering a Tier 2 request.

Process

Applying for a Tier 2 grant is a two-step process. The first step is a Letter of Inquiry. If the Foundation is interested in the project, the organization will be invited to submit a full Tier 2 proposal. Review of Tier 2 Letters of Inquiry can take up to 90 days. Organizations will be notified by email when a Letter of Inquiry has been received. If you have not heard from us after 90 days, you may call to inquire about it.

- Tier 2 proposals are considered twice a year during Rasmuson Foundation board meetings, which normally occur in June and November.
- Review of Tier 2 proposals can take up to nine months. In most cases, a previous Tier 2 grant must be closed before a new application will be considered for funding. In all instances, applicants are encouraged to consult with Rasmuson Foundation program staff prior to submitting a Tier 2 Letter of Inquiry.

Site visits

- Site visits are required for Tier 2 proposals and typically involve key staff and board members from the applicant organization. A site visit provides Foundation staff the opportunity to meet with an applicant to discuss the proposal in-depth. It also gives Foundation staff the opportunity to view the applicant’s facility or location for future developments.

Evaluation

- Applications are evaluated on criteria including but not limited to: the organization's track record, fiscal and management capacity, an active board and experienced staff, sources of financial support, and the project's benefit to the organization and the community it serves. The Foundation places a priority on organizations in which all board members contribute financially.
- The Foundation is rarely the first, the largest or the only contributor to any Tier 2 project. The Foundation expects the community in which the project is located will provide significant financial support.
- The Foundation will consider requests for major capital projects when the following have been demonstrated:
 - Strong, committed local cash support is in place, the board and key staff have supported the project financially, the site has been secured and permits are in place
 - Plans have been completed, budget has been developed, fundraising plan is in place, if applicable, government funding has been requested and/or committed, if that funding reflects a significant portion of the project budget
 - Applicant is able to demonstrate that the project is sustainable

Ineligible Activities:

- Rasmuson Foundation generally does not support: projects associated with core government functions such as roads, utilities, and public safety; in general, K-12 education; general operations, administrative, indirect, or overhead costs; deficits or debt reduction; endowments; scholarships; fund-raising events or sponsorships; reimbursement for items already purchased.

Note – Rasmuson Foundation supported Valdez senior housing - \$250,000 in 2022 and Valdez shelter heating upgrades - \$22,000 in 2014.

[Alaska Community Foundation – Social Justice Fund](#)

Ongoing open grantmaking cycle. Grant Request Amount: Up to \$25,000.

Key Considerations

Priority will be given to organizations that:

- Listen to the communities it serves and incorporate community priorities in the proposed project.
- Develop and grow unique partnerships that improve the quality of life in the communities it serves.
- Represent grassroots interests with less opportunity or access to funding sources.
- Demonstrate interest in long-term, fundamental, ideological shifts in relation to social justice issues.

State Department of Commerce, Community, and Regional Affairs Grants

Denali Commission Program Grants

Cost share required 50% rate for non-distressed communities, 20% for distressed communities. Last year application was released in February, due in April 2023.

Housing

Applicants may request awards up to \$300,000 for the “Housing” program area. The Commission anticipates making one or more awards. Applicants may request awards greater than \$300,000 via the Infrastructure Fund. Structural problems to achieving affordable housing in rural Alaska are driven by insufficient scale, long supply chains, building inefficiency and imported resources. Eligible projects include those that address the lack of affordable housing and structural challenges of building housing in rural Alaska, including the financing models, construction methods, and partnerships.

- The Denali Commission Fiscal Year 2023 Funding Opportunity Announcement was open February 3 until April 17, 2023. Fiscal Year 2024 opportunity is expected to be published by February 2024.
- Contact for Community and Economic Development Programs: **Erik Obrien, Community and Economic Development Program Manager** Direct: 907-271-1542 – eobrien@denali.gov

Consideration of applications will include but is not limited to:

- Statewide, regional, or community assessment of housing inventory or needs
- Innovative research, design, or planning to address the housing shortage in Alaska
- Funding for unexpected cost overruns on a public housing project already underway
- Gap funding up to 15 percent of the total project cost
- New housing projects
- Housing refurbishment or improvements projects
- Projects that support housing, including, foundations, land preparation, utilities, etc.

The funds made available for this program area come from the Commission’s annual federal congressional appropriation. Website states that specific housing funding has not been received since 2005.*

Village Infrastructure Protection (VIP)

This program assists rural communities subject to the environmental threats of erosion, flooding, and/or permafrost degradation. Eligible projects include actions to reduce the risk of damage to public infrastructure and residential housing from local weather events and climate-related hazards and/or repair or replacement of public infrastructure that has been damaged by these hazards

- Applicants may request awards of up to \$500,000 for the “Village Infrastructure Protection (VIP)” program area. The Commission anticipates making three or more awards. Applicants may request awards greater than \$500,000 via the Infrastructure Fund.

Eligible Activities:

- Repair of flood damaged or displaced boardwalks, including anchoring mechanisms to reduce future flood damage to boardwalks

- Replacement and/or upgrade of damaged utility connections with flexible connections able to tolerate differential movement between the pipe and structure
- Renovation of building foundations to protect public structures from damage due to permafrost degradation, including elements to prevent future damage to the structure from permafrost degradation
- Relocation of public infrastructure and/or residential housing from a flood- or erosion- prone site to a more favorable site
- Removal and disposal of storm and/or flood debris from community roadways
- Implementation of emergency erosion protection measures to prevent localized damage to core infrastructure (large coastal or riverine erosion protection projects including rock revetments or bulkhead works are beyond the scope of this program unless paired with other funding)
- Match funding for a climate adaptation project funded by another grant program
- Other climate adaptation projects

The funds made available for this program area come from the Commission's annual appropriations and BIL appropriation.

Funding for Home Repairs

[North Pacific Rim Housing Authority](#) - - NPRHA's Major Repair Loan Fund can provide loans for repair and replacement of major systems of the home if the homebuyer does not have the resources for the cost of the repairs. The program can provide loans of up to \$5,000.00 for heating systems repair or replacement, well or septic system replacement, roofing repair or replacement, or other major repairs necessary for the family's safety or to prevent damage to the home. The loans can be for a maximum term of 60 months

[Alaska Housing Finance Corporation \(AHFC\)](#) - finance the purchase or the refinance of a home in need of repair. Unsure of specific requirements compared to FHA Section 203(k) program.

[Habitat for Humanity](#) - through volunteer labor, builds and rehabilitates houses for families in need. Usually more minimal maintenance or accessibility needs.

[Veterans Affairs Regional Loan Center](#) - loans and grants to qualifying veterans to adapt an existing dwelling to meet specific needs.

[USDA Rural Development Office](#) - home improvement loans and grants to low-income homeowners in rural areas. Grants traditionally for extremely low-income senior households. Available through intermediary organizations who work with USDA on behalf of applicant.

[FHA Section 203\(k\) Acquisition & Rehabilitation Mortgage](#) - A safe, sound and affordable way to buy an existing house and turn it into the home that meets your family's needs and dreams. Can be challenging as homebuyers must be very involved in selecting contractors, managing project, etc.

Utility Assistance and Weatherization Programs

Heating Assistance Program (HAP), Division of Public Assistance

The Heating Assistance Program assists households with income at or below 150% of the federal poverty income guidelines, who have a minimum of \$200 in out-of-pocket heating costs per year, and meet all other eligibility criteria. The benefit is a one-time payment to the household's vendor, sent to the vendor, and applied to the customer's account as a credit. It is open to homeowners and renters.

The program can also assist with deposits to establish service in subsidized rental buildings in which heat is included in the rent but the tenant pays for their own electric or gas for cooking. This component is known as the Subsidized Rental Housing Utility Deposit (SRHUD). Applications for the Subsidized Rental Housing Deposit are accepted year-round:

- Program year begins October 1 through September 30. Eligible households can receive one benefit per season.
- Applications for assistance become available October 1st. Applications are available online at <http://www.heatinghelp.alaska.gov/> and at Public Assistance Offices.
- Southcentral – Anchorage/ Mat-Su

Mat-Su District Office

855 W. Commercial Drive

Wasilla, AK 99654

Fax: 888-269-6520

Email: hss.dpa.offices@alaska.gov

Weatherization Programs

Funding is statewide through Alaska Housing Finance Agency, but regional housing authorities or other community agencies manage the programs themselves. Prince William Sound communities are generally included in the [North Pacific Rim Housing Authority program](#). NPRHA provides weatherization and services for energy efficiency upgrades and life safety repairs for homes in the region.

- Eligible applicants are homeowners who are Alaska Native or American Indian whose income is at or below 80% of median income for the area.
- Applications are accepted for this program in all seven communities in the region and NPRHA provides services for 5 to 7 homes per year.
- Can be used for regional housing authority properties, must contact housing authority for next steps.

USDA Mutual Self Help Program

USDA's Alaska Office Mutual Self Help Program

RurAL CAP Mutual Self Help Program (Administrator of USDA Program)

Available in partnership with RurAL CAP, Alaska Housing Finance Corporation, and USDA Rural Development. The program allows first-time homebuyers access to affordable homes with no downpayment.

The program operates on the principles of sweat equity. Groups of six to 12 participants build one another's homes, working together under the direction and coaching of a RurAL CAP construction

supervisor. **These families must perform at least 65% of the labor and work at least 35 hours per week. Homebuyers work on all homes in the project, and no one moves in until all the homes are finished.** Once completed, a community of single-family homes replaces the once vacant lot. The participants' sweat equity eliminates the need for a down payment and reduces the size of their mortgage. Participants have access to mortgage loans with interest rates as low as 1%.

Local Government Incentive Examples

Cordova Joint City Council and P&Z Commission Meeting 7/31

Density Bonuses (and similar regulatory variances)

Density bonuses encourage the production of affordable housing by allowing developers to build more units than would ordinarily be allowed on a site by the underlying zoning code, in exchange for a commitment to achieving another City goal or priority, such as provision of affordable housing or ground floor retail in a downtown center. Many jurisdictions calculate the increase as a multiple of the floor area ratio (FAR)—that is, the ratio of the total usable floor area of buildings on a site to the total area of the lot. Other options include:

- Permitting a larger number of units in a building or development site
- Providing a bonus height allowance or exemption from height restrictions that allows for construction of additional stories
- Reducing the amount of open space required on a development site
- Providing flexibility in design standards and site requirements
- Reducing the required number of parking spaces

Example: In 2019, the City of Lawrence, KS approved a proposal that allows two houses to be built on one lot as long as both homes are affordable. A nonprofit organization, Tenants to Homeowners, became the first home to utilize the new bonus.

Example: Density bonus can also be a way to incentivize investment in environmentally-conscious developments. Both Arlington County, VA and Portland, OR have implemented green building density bonus programs. Arlington County allows for a sliding scale of additional FAR if developments achieve varying LEED certification levels. Portland has an Ecoroof Floor Area Ratio density bonus that gives a bonus of 3 square feet for every square foot of green roof.

Additional Resources:

- [Affordable Housing Zoning Bonus Administrative Regulations and Procedures, City of Chicago](#) – Describes provisions of Chicago’s density bonus program including definitions, methods for calculating the bonus, administrative procedures in various scenarios, and affordability requirements.

Fee Reductions or Waivers

Many communities offer partial or full waivers of planning, permitting, or impact fees to projects that include affordable units or provide other desired impacts for a community.

Example: Portland, Oregon has streamlined the development approvals process to encourage the creation of ADUs; however, the city goes a step further by also offering financial incentives. Ordinarily, construction of an ADU would trigger the need to pay a System Development Charge. This fee is paid to “buy in” to municipal infrastructure, such as water, transportation, environmental services, and parks, and can exceed \$10,000 for residential units. In 2010, Portland passed a System Development Charge waiver, which exempted newly-built or converted ADUs from the fee for three years. In 2018, Portland’s City Council voted to permanently extend the waiver, with the condition that ADUs are not used for short-term rental housing for a period of 10 years.

Additional Resources:

- A [study](#) by the Lincoln Institute of Land Policy finds that almost 40% of jurisdictions offer fee waivers, making it the fourth most common incentive offered after density bonuses, fast-track processing, subsidies, and design flexibility.

Expedited permitting

Expedited processing moves projects with an affordable component to the front of the line in zoning, planning, and building permit processing.

Example: Pinellas County, Florida adopted an expedited permit review process for affordable housing projects, in addition to offering a number of other incentives such as fee waivers and density bonuses. The expedited review process essentially moves affordable housing projects to the top of the queue for review. The Community Development Department certifies proposals as affordable housing developments, provides vouchers for impact and review fee waivers, and monitors the certified developments to ensure compliance with regulations.

Additional Resources:

- [Development Process Efficiency: Cutting Through the Red Tape](#). National Association of Homebuilders.

Parking Reductions

Particularly in the development of multifamily housing in urban areas, structured or underground parking can cost anywhere from \$25,000 to \$65,000 per space, a significant cost factor for each unit of housing. In many cases, minimum parking requirements also go beyond what is strictly needed to ensure that residents have adequate parking, which may encourage higher rates of car ownership and driving, and increase congestion and pollution. In addition, there are circumstances where a one-size-fits-all parking requirement results in excess land dedicated to parking that might otherwise be used for housing.

- In addition to requirements related to building size and location, some communities establish parking standards based on the planned occupants of a building. These adjustments account for lower vehicle ownership rates among certain types of households, such as seniors and low-income households. Senior apartments, assisted-care units, and congregate care facilities are all likely to have lower parking demand than non-age-restricted developments of the same size. A zoning policy that doesn't account for these differences would require an equal number of parking spaces per bedroom, and likely result in an oversupply of parking.

Example: Buffalo, NY approved the [Unified Development Ordinance in 2017](#), moving to a form-based code focused on contextual and sustainable development. The new code eliminated a burdensome obligation to provide unnecessary and expensive off-street parking for adaptive reuse and infill projects. Moving toward a market-based approach is intended to better align housing development with actual parking needs and reduce the total cost of development. Read a [reflection](#) from 2021 on the success of these changes.

Additional Resources:

- Puget Sound Regional Council, Housing Innovations Program. [Parking Reductions](#).

Tax Abatement and Exemptions

Tax abatements reduce the total amount of tax owed, generally for a fixed period of time, such as five or 10 years. When used as an incentive to stimulate new development, owners typically receive a discount on their tax bill for the duration of the abatement. The discount may be all or part of a particular taxing jurisdiction's share of total property tax revenue. Alternatively, an abatement could be used to spur rehabilitation, with the tax reduction sized based on the amount of work done.

Example: To stimulate community revitalization, the City of Cincinnati, OH has a [Residential Tax Abatement Program](#) for improvements on a property, including new construction and renovation, that increases the property's value. The abatement allows owners to pay taxes on the pre-improvement value of their property for 10-15 years. The tax abatement benefits will stay with the property throughout the abatement period and can transfer to any new property owner within the approved time period. Properties that meet LEED or Living Building Challenge (LBC) standards may receive longer abatement terms and/or higher maximum abatements.

Tax exemptions adjust the value of the property subject to taxation; the resulting assessed value is then used to calculate the total amount of tax owed. For example, local jurisdictions wishing to stimulate new development on vacant lots can exempt the value of any improvements on the lot (such as a new building) for a defined period of time when calculating property tax liability. Tax exemptions can also be used to provide an incentive for the rehabilitation of aging housing developments. Typically, the property continues to be assessed at the pre-renovation value for the duration of the exemption.

Example: Vancouver, Washington has identified two parts of town in which developers are eligible to receive a property tax exemption for the value of newly constructed or rehabbed multifamily housing units (rental or owner-occupied). The [Multi-Family Housing Tax Exemption Program](#) is intended to meet housing needs and encourage new development in the Vancouver City Center and the Fourth Plain Corridor, an "international district" in central Vancouver that has been targeted for broader renewal efforts. Market-rate developments can qualify for an eight-year exemption, while projects that set aside 20 percent or more of units for low-income households receive exemptions for up to 12 years. Market-rate developments are subject to City Council approval of a Development Agreement and may be required to include a public benefit, such as public art, enhanced landscaping, or other features. Projects that will displace existing tenants from the property are not eligible.

Tax Increment Financing

Helps local governments improve historic districts, restore run-down and blighted areas, or jump-start economically challenged parts of town. TIF funds help municipalities to make needed improvements, like new roads and sewers, or provide incentives to attract private development and new businesses. TIF designation also helps existing businesses expand or improve their properties that might otherwise find more attractive options elsewhere. TIF helps to overcome the extraordinary costs that often prevent development and private

investment from occurring, including the remediation of environmentally contaminated properties, investing in new infrastructure, and assembling small properties into a single larger parcel for redevelopment.

Example: Many communities use TIF for more than just housing... more information on TIF can be found [here](#), from City of Dekalb, IL.

Zoning Changes to Allow Higher Density/Other Types of Housing

Cities, towns, and counties seeking to increase the overall housing supply may wish to revisit their zoning code to facilitate growth by (a) identifying opportunities in existing areas to increase residential density, (b) opening up areas where residential development has not previously been allowed, and (c) examining design review processes, Planned Unit Development (“PUD”), and other zoning approval processes to see if the regulations unnecessarily increase costs per unit.

Examples of changes could include:

- Allowing single-family homes on smaller size lots, which creates opportunities to subdivide existing large lots to build additional housing units
- Zoning for attached homes, including duplexes, triplexes, and townhomes that each have their own entryway but consume less land than detached single-family homes
- Zoning for medium-density multifamily buildings with rental apartments or condos
- Planned Unit Developments that allow a mixture of building forms but have minimum unit per acre requirements.

Example: Durham, North Carolina’s [Expanding Housing Choices](#) Proposed UDO revisions include expanding the allowance of duplexes, a new small lot option, aligning duplex and attached single-family housing types with detached single-family standards, increasing the opportunities for accessory dwelling units, modifications to residential infill standards, and modifications to other associated standards.

Additional Resources:

- [The Roommate Gap: Your City’s Occupancy Limit, Sightline Institute](#) (2013) – This article is part of a series on legalizing inexpensive housing, and provides insights into the variation in occupancy limits across cities and the obstacles these policies can pose to the creation of lower-cost housing.
- [Wording Amendment for Small-Scale Residential Infill, City of Asheville, NC](#) Department of Planning and Urban Design (2017) – This presentation describes the

City’s process for considering zoning amendments that permit “missing middle” housing (i.e., duplexes, courtyard apartments, townhomes, etc.) and four proposals to achieve increases in density

Sale of Publicly Owned Land

Local government may own properties that include buildings that are vacant, underutilized, or no longer useful for their original purpose. These properties (or development rights on these properties) could be made available at no (or a reduced) cost to developers that commit to specific affordability requirements or redeveloped in a way that combines a governmental use (e.g., a school or a community center) with affordable housing, or for other beneficial purposes to the City. *Note local requirements for sale of City-owned property*

Example: [Ordinance 12394, passed by King County, WA in 1996](#), requires any surplus parcels determined to be appropriate for residential development be sold or leased for development of affordable housing. The County’s Facilities Management division maintains a property inventory of all County-owned sites, including the department that has jurisdiction over the land, the estimated value, and potential uses. Departments are required to provide status reports on all sites on an annual basis; properties that are designated as “surplus” are then subject to further inquiries to determine whether they should be transferred to another department or can be considered for affordable housing. Factors considered when determining viability for affordable housing development include the site’s natural features, the underlying zoning designation, and existing linkages to utilities.

Example: City of Fulton, Missouri, foreclosed on a number of tax delinquent properties and became the owner over previous years. Once the City had a large number of properties for sale, they were sold for \$500/lot to local property owners. The City demolished and cleared the lots that had existing structures, using federally allocated funds (CDBG). Those who bought the lots are required to develop them within a few years as part of the purchase agreement.

A Note About Eligibility for Incentives

Eligibility for incentives can extend to all proposed projects, or may be limited to locations where the city hopes to stimulate new development. Cities, towns, and counties may choose to provide incentives for accessory dwelling units in all areas, but limit incentives

for micro-units to targeted areas, including neighborhoods near transit stations or college campuses. Likewise, multifamily development may be encouraged throughout downtown areas, along avenues in residential areas, and in neighborhoods targeted for revitalization with a comprehensive plan.

Other “Lower Hanging Fruit” Options to Support Development

Promote Transparency and Accountability in Local Government

- **Publish flowcharts and other process materials** – Developers need to prepare and adhere to a project budget, and will benefit from having a clear picture of the steps required to receive necessary approvals and the anticipated timeline to complete the process. To ensure applicants understand the requirements, local departments of planning and permitting can publish flowcharts that show all steps in the regulatory process, including the responsible party and end result of each stage of review.
- **Prepare checklists with the requirements for various types of projects and approvals** – including applicable permits and associated fees. A requirement that such a checklist to be submitted with the application can serve to ensure a complete submission. To promote accountability, some cities and counties also publish target timeframes for various tasks, and then periodically report on whether actual performance meets those deadlines.

Example: [The Development Services Department in Austin, TX offers](#) a variety of resources to build public understanding of the development process. For example, the city provides flowcharts for several common processes, including development and subdivision review, as well as technical checklists that can be used as reference tools. A series of online training videos covers topics such as an introduction to land development services, the laws that govern land development in Austin, and how to complete various applications.

Example: [Predictable Permitting, Washington DC](#) – This page describes Department of Consumer and Regulatory Affairs initiatives to promote predictable permitting – including an enhanced permit intake process that includes a plan submission checklist to ensure the application is complete; a regulatory review program that provides an “express lane” for small residential projects, and structural self-certification.

Other Resources:

- [Development Process Efficiency: Cutting Through the Red Tape, National Association of Home Builders](#) (November 2015) – This comprehensive report lists a variety of strategies being implemented in jurisdictions across the country to increase efficiency in the approvals process.

- [Smart Codes, Smart Process Checklist, National Association of Home Builders](#) (January 2017) – This detailed checklist highlights opportunities to improve the efficiency of the development review and approval process.

Increase Communication Regarding City Policies and Support for Housing Development

Consider creating a “one stop shop” online or at your local government office for interested parties to gather information about your housing development policies, incentives, requirements, processes, etc. Share this broadly. Consider including an interactive map to showcase City-owned land, areas proposed for development, or land use and zoning maps.

Example: [City of Sacramento, California](#), has a website with a list of incentives, with guides on how to use each one.

References

Most are provided within the body of this document. Those below are referenced throughout the document.

- Local Housing Solutions. <https://localhousingsolutions.org/>
- Grounded Solutions Network (CLT nonprofit), Inclusionary Housing webpage. <https://inclusionaryhousing.org/>
- Development Process Efficiency: Cutting Through the Red Tape. National Association of Homebuilders. <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/development-process-efficiency.pdf>

Recommended Housing Strategies: Cities of Cordova and Valdez, Native Village of Eyak

| | |
|--|---|
| NEED 1: IMPROVE COMMUNICATION WITHIN REGION AND BEYOND | 1 |
| NEED 2: INCREASE FUNDING TO SUPPORT DEVELOPMENT AND PRESERVATION OF HOUSING..... | 2 |
| NEED 3: UTILIZE LOCAL POLICIES TO INCENTIVIZE PREFERRED DEVELOPMENT TYPES | 4 |
| NEED 4: PRESERVE EXISTING HOUSING UNITS, INCLUDING MANUFACTURED HOMES | 5 |

NEED 1: IMPROVE COMMUNICATION WITHIN REGION AND BEYOND

| Strategy | Details, including resources and opportunities | Additional Considerations |
|--|---|---------------------------|
| Continued Regional Collaboration: | <ol style="list-style-type: none"> 1. Continue to communicate with City and Tribal staff and local elected officials to determine opportunities for collaboration through new or existing channels. <ol style="list-style-type: none"> a. Create a regional housing task force or committee to regularly share information about housing projects. 2. Consider aligning development projects with others going on in nearby communities to increase access to skilled tradespeople and increase cost-sharing opportunities. | |

| | | |
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| | <ul style="list-style-type: none"> a. For example, include development of a few single-family homes in a regional RFP for development of single-family units. | |
| Communicate Housing Needs and Opportunities: | <ul style="list-style-type: none"> 1. Update or create website to distribute information regarding existing City-owned parcels for sale for development. Include information about local incentives for development, if they exist, and share more about the housing needs in your community. | Communicate Housing Needs and Opportunities: |
| Public-Private Partnerships: | <ul style="list-style-type: none"> 1. Work with anchor institutions, such as large employers as well as the University of Alaska to determine interest and availability of developable land. <ul style="list-style-type: none"> a. Educate and engage partners on housing need, solicit support for local or regional housing funds to increase housing for employees. | |

NEED 2: INCREASE FUNDING TO SUPPORT DEVELOPMENT AND PRESERVATION OF HOUSING

| Strategy | Funding Sources, Resources, and Opportunities | Considerations and Estimated Units (where applicable) |
|--|--|--|
| Develop Local or Regional Housing Trust Fund: | <ul style="list-style-type: none"> 1. Work with each community to determine goals, priorities, and revenue options to contribute to a regional or local housing trust fund. <ul style="list-style-type: none"> a. Provide education to local elected officials, employers, and other stakeholders regarding the need for housing and role of a housing trust fund. b. Create proposal for City or region-wide housing trust fund, including sources of revenue, and structure for decision making. | Consider use of PWSEDD to serve as fund administrator, or partner with an existing entity such as Housing Alaskans to manage a fund. |

| | | |
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| Increase Grant Writing Capacity through TA Providers: | <ol style="list-style-type: none"> 1. Consider assistance from grant writing experts within the region or through a technical assistance provider to research and develop funding requests for state, federal, and philanthropic sources. | Minnesota Housing Partnership and other TA providers may be able to provide this support for low or no cost. |
| Develop Short-Term Rental Ordinance: | <ol style="list-style-type: none"> 1. Create an ordinance limiting the use of short term rentals, whether through caps of new or existing rentals, or consider restricting rentals to certain areas of the City. 2. Develop or increase cost to apply for short term rental license as well as increase short term rental tax. 3. Utilize funding from application fees and taxes to allocate to local fund or program to develop new housing. | This is a recent development in Valdez, where limitations on short-term rentals may reduce some market pressure as well as contribute to local revenue for housing development. |
| State Funding for New Construction: | <ol style="list-style-type: none"> 1. Apply for funding through the Alaska Housing Finance Corporation's Greater Opportunities for Affordable Living (GOAL) program which provides grants, federal tax credits and zero-interest federal loans to developers and project sponsors who build affordable rental housing for low- to moderate-income families and seniors. Funding through their Senior Citizens Housing Development Fund (SCHDF) may be most suitable. 2. Apply for a Denali Commission Program Grant to develop new housing. Applicants may request awards up to \$300,000 for the "Housing" program area. Cost share required 50% rate for non-distressed communities. Or the Federal Home Loan Bank Affordable Housing Program (AHP) Grant Annual Application – up to \$750,000 for housing project (new construction, owner occupied rehab, acquisition/rehab/sale of owner-occupied properties). | <p>Market rate units for middle-income households are the primary needs in the more populated areas of Prince William Sound to attract and retain workforce. In an effort to open up existing housing options for young families or local workforce, there is also a need for senior-designated units serving Cordova/NVE:</p> <p>The suggested replacement of units includes approximately 40 units for Cordova and NVE and an additional 40-50 units for Valdez.</p> |

| | | |
|---|---|---|
| Local Government Development Incentives: | <ol style="list-style-type: none"> 1. Determine what, if any, incentives the city may offer developers to offset some costs of development. 2. This may include providing City-owned land, tax incentives, non-tax incentives such as waived fees or permits, cash incentives, or increases to zoning and other land use regulations in exchange for development of new dwelling units. | <p>The City of Valdez’s Housing Incentive Program provides \$10,000 for newly created dwelling units. The city may wish to reserve this type of incentive for multifamily, senior, affordable, or other types of projects needed in the community.</p> <p>Typically, the number of units developed through incentive programs is small, unless the city is working to provide multiple incentives, such as waiving development fees, providing a new dwelling unit cash incentive, and providing publicly-owned land.</p> |
|---|---|---|

NEED 3: UTILIZE LOCAL POLICIES TO INCENTIVIZE PREFERRED DEVELOPMENT TYPES

| Strategy | Funding Sources, Resources, and Opportunities | Considerations and Estimated Units (where applicable) |
|---|---|---|
| Encourage Mixed-Use Development: | <ol style="list-style-type: none"> 1. Consider allowing certain residential types in commercial or other zoning districts. | <p>Mixed use zoning districts work well in downtown areas where many amenities and employment opportunities are located nearby residential units.</p> |

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|---|--|---|
| Decrease Local Regulations for Missing-Middle Housing: | <ol style="list-style-type: none"> 1. Consider increasing allowable uses in all residential zoning districts to include property types such as ADUs, duplexes, triplexes, cottage courts, flag lots, narrow lots, etc.). 2. If these already exist, consider reducing other site-specific requirements to increase development by right for more lots. | |
| Incentivize Infill Development: | <ol style="list-style-type: none"> 1. Review existing underutilized or vacant parcels and approach owners to determine plans for development. 2. City may choose to increase taxes for vacant or underutilized lots parcels to incentivize development or sale of land. | Based on the survey, residents feel there is a lack of buildable land within both Cordova and Valdez. In Cordova, there is a significant number of infill lots that are vacant or underutilized. There is also a push to concentrate development downtown and consider mixed-use options for location efficiency. |

NEED 4: PRESERVE EXISTING HOUSING UNITS, INCLUDING MANUFACTURED HOMES

| Strategy | Funding Sources, Resources, and Opportunities | Considerations and Estimated Units (where applicable) |
|--|---|--|
| Develop Program for Home Repair and/or Replacement: | <ol style="list-style-type: none"> 1. Review options for revenue generation to fund a grant or loan program. Approach RurAL CAP to discuss potential for partnership to administer repair program. Consider existing program for manufactured and mobile home repair and replacement led by the City of Anchorage. | |

| | | |
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| | <p>2. Engage the Alaska Municipal League and Housing Alaskans to learn more existing state-wide funding applications.</p> <p>a. Will there be an opportunity to apply for funds to support manufactured housing repair or replacement, if HUD awards the funds?</p> | |
|--|---|--|

City of Cordova ALASKA Official Zoning Map

This is to certify that this Official Zoning Map supersedes and replaces the Official Zoning Map adopted in 1972 as part of the Cordova City Code of the City of Cordova, Alaska.

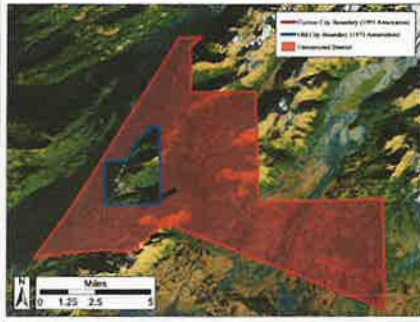
Seal of the City of Cordova, Alaska
Mayor
City Clerk

Zones

- Business District
- Central Business District
- Waterfront Commercial Park District
- Waterfront Industrial District
- Waterfront Historic District
- Industrial District
- Low Density Residence District
- Medium Density Residence District
- Rural Residential District
- Planned Mobile Home District
- Public Lands and Institutions District
- Parks and Open Space District
- Watershed Protection District
- Conservation District
- Unrestricted District

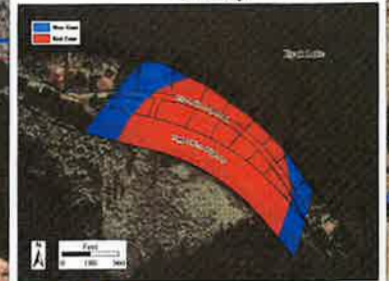
- Parcel Lines
- Current City Boundary (1993 Annexation)
- Old City Boundary (1972 Annexation)
- I-yuk Lake Area Meeting Special Allowance (AMSA)

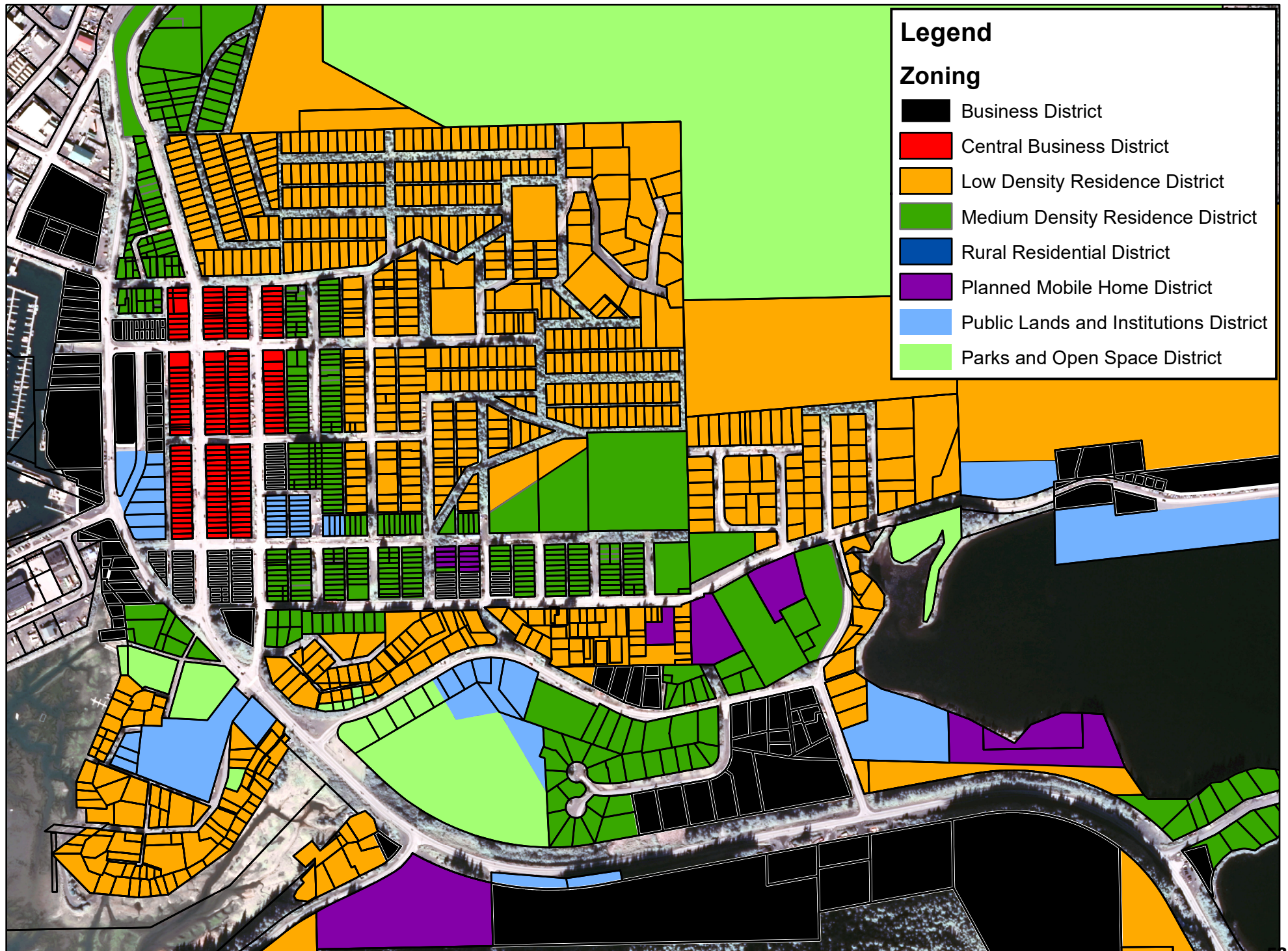
Unrestricted District

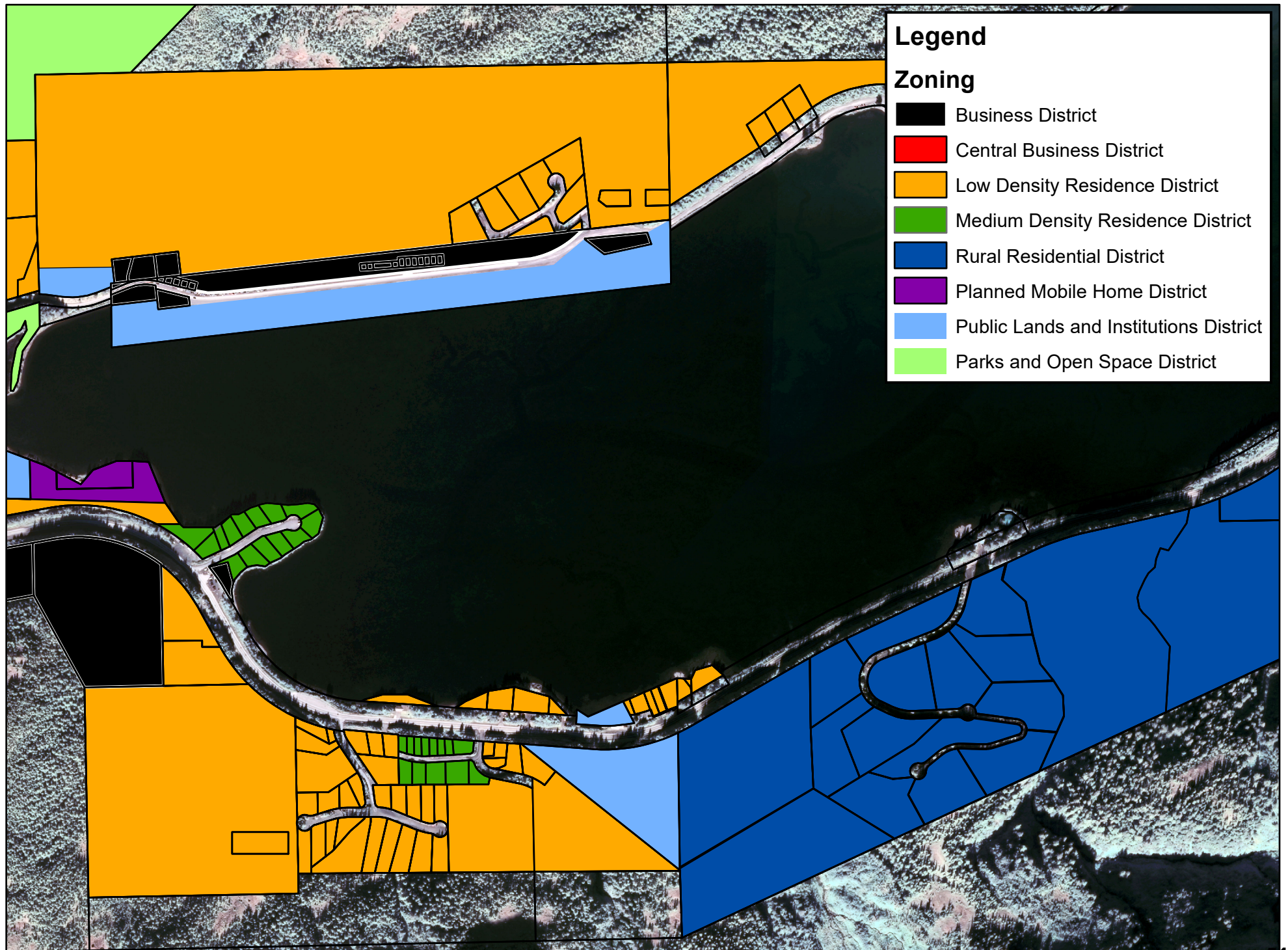


Note:
 1. All areas outside of the scope of the Zoning Map within the Current City Boundary are shown in the Unrestricted District. See Unrestricted District map sheet.
 2. Parcel lines are depicted on this map as solid black lines. These lines are approximate only and may include errors or omissions. They should not be used to determine actual property lines. There are several areas in which there are some changes that do not follow parcel lines.
 3. In addition to the zoning districts shown on this map, there may be additional existing zoning districts, designated board areas, or other land use regulations.
 4. The City of Cordova does not guarantee that this zoning map is free from errors or omissions. This map is subject to and remains in compliance as provided by the Cordova Municipal Code. Please to making any decision or taking any action based on the information contained on this map, please contact the Planning Department.
 5. Title 14 of the Cordova Municipal Code contains the zoning ordinance for the City of Cordova and this Zoning Map can be found on the City's website at www.cordovakc.org.

Avalanche Overlay District



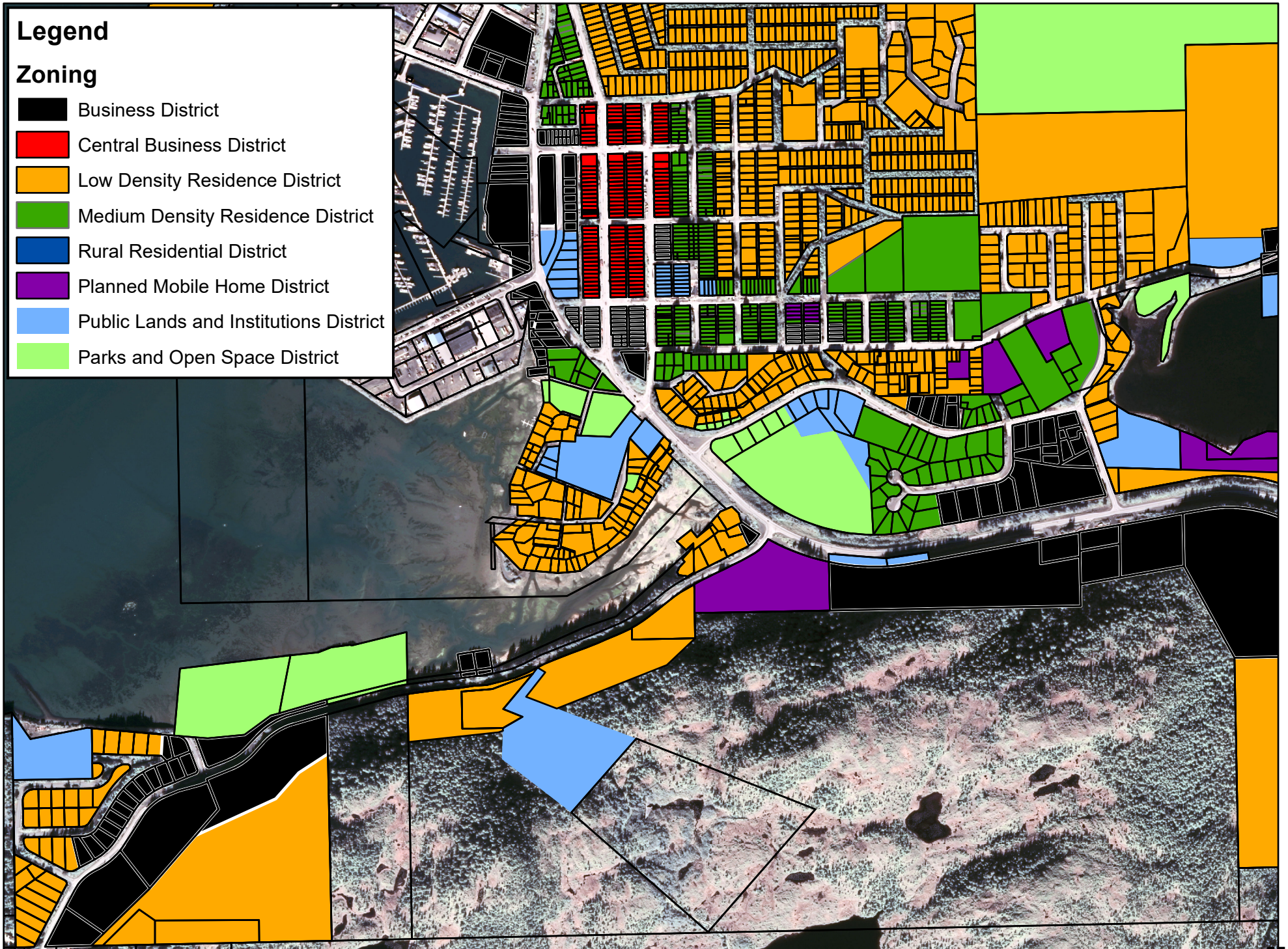




Legend

Zoning

- Business District
- Central Business District
- Low Density Residence District
- Medium Density Residence District
- Rural Residential District
- Planned Mobile Home District
- Public Lands and Institutions District
- Parks and Open Space District

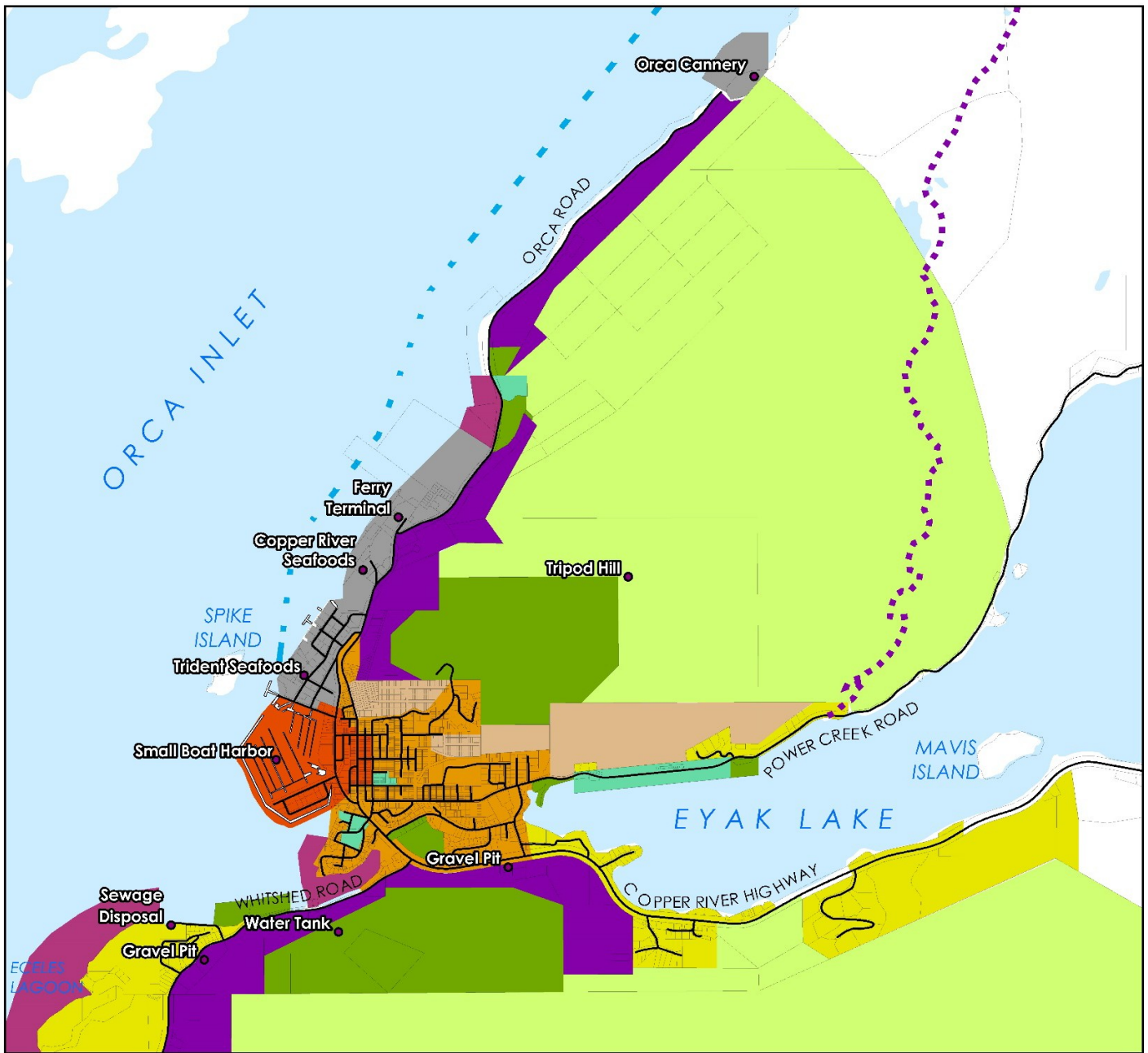


Cordova Comprehensive Plan Update: Future Land Use Maps

| Future Land Use Map Categories <i>The general land use categories defined on the map cover areas with different uses, but with similar underlying characteristics. For example, the “Community Core” includes a mix of commercial, industrial and residential uses, but these uses are concentrated in the walkable center of town.</i> | | |
|---|--|---|
| Land Use Category | Intended Land Uses | Application Area |
| Community Core | Areas for continuing infill and densification, with a focus on mixed use development, walkability, redevelopment and policies for compatibility between differing uses. This is the primary business district for Cordova. | Historic downtown, harbor, South Fill and waterfront |
| In-Town Residential | Predominately residential with compatible public, commercial uses; an area for infill and densification, including neighborhoods that currently have public water, sewer, and other utilities. | Neighborhoods within reasonable walking distance (approximately ½ mile) from the Community Core |
| Outlying Residential | Predominately residential uses although other uses allowed; generally applied in areas with limited public water and sewer service and mixed sewer and septic. | Existing residential and other use properties in areas adjacent to the Community Core and In-Town Residential |
| Hillside Residential | Undeveloped, physically-constrained property intended for future residential use, in locations requiring rigorous subdivision, road and utility development to respond to the area’s physical constraints. | Properties with significant physical development constraints on predominantly city-owned tracts, in areas adjacent to the Community Core and In-Town Residential |
| Rural Mixed Use | Variety of uses including residential, commercial, lodging and industrial with minimal rules on allowed uses. | Low density areas outside current/ anticipated utility service areas; generally, in areas on the outskirts of the city such as Whitshed Road, the airport, Six-Mile |
| In-Town Mixed Use | Areas that require further public engagement to determine best use, which could include residential, commercial or other developed uses. | City-owned and private land, typically in areas with strategic locations but significant physical development challenges |

| | | |
|--|--|--|
| Industrial/ Commercial Waterfront | Industrial and commercial uses that benefit from or require a waterfront location. | Existing and proposed developed waterfront areas |
| Low Intensity/ Conservation Waterfront | Waterfront areas with identified conservation value, where development will be minimized. | Select locations that adjoin current or anticipated development areas including Shelter Cove, Odiak Slough |
| Community Facilities | Large parcels used for community and non-profit services and facilities. | Limited to larger tracts of land: community uses on smaller lots are not included |
| Parks & Developed Open Space | Large parcels used for developed, active recreation. | Ski hill, larger city parks |
| Watershed, Dispersed Recreation, Open Space | Public lands intended to remain in a largely natural state, providing protection for watersheds, scenic viewsheds and other valuable open space functions; also includes dispersed recreation such as trails and parks and some low-density residential development. | City, state and USFS upland properties |

Future Land Use Map for Cordova (Local View)



— Roads - - - Trails ▭ Parcels — Marine Highway Water

FUTURE LAND USE

- | | | |
|----------------------|---------------------------------------|--|
| Community Core | In-Town Mixed Use | Community Facilities |
| In-Town Residential | Industrial/Commercial Waterfront | Parks & Developed Open Space |
| Outlying Residential | Low Intensity/Conservation Waterfront | Watershed, Dispersed Recreation & Open Space |
| Hillside Residential | | |
| Rural Mixed Use | | |

Produced for the City of Cordova
by Agnew::Beck and PDC Engineers, 2019

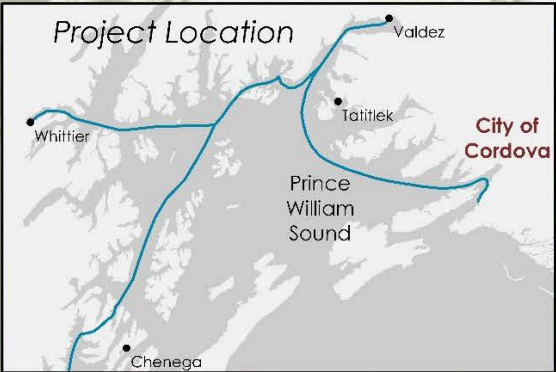
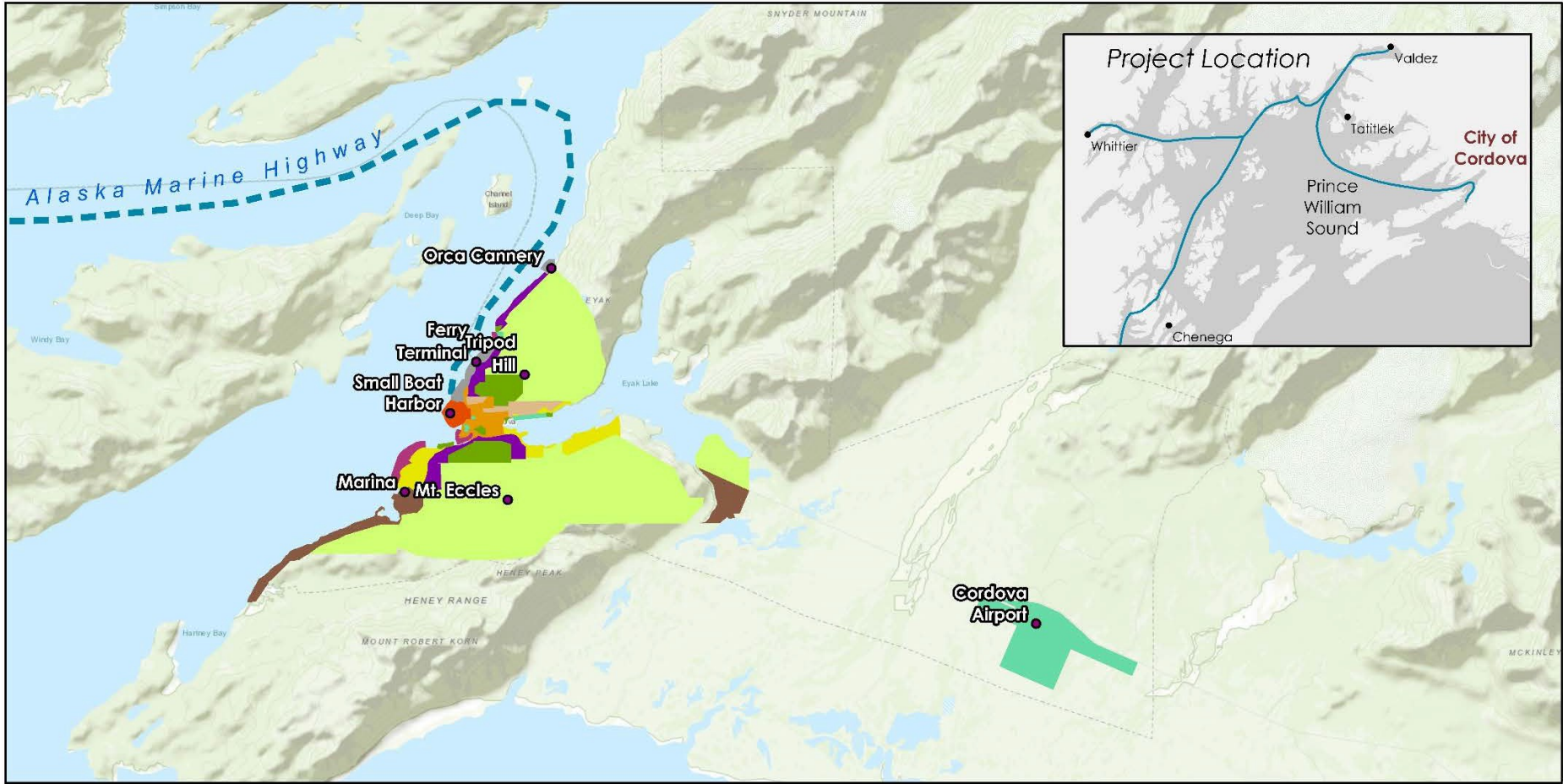
Data Sources: City of Cordova, State of Alaska, USFS



0 1,500 3,000 6,000 Feet

Projection: NAD 1983,
State Plane Alaska 3 FIPS 5003 Feet

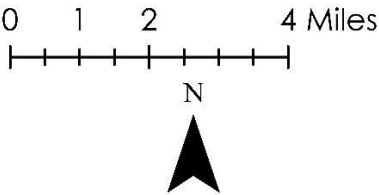
Future Land Use Map for Cordova (Full Extent of City of Cordova Boundaries)



--- City Boundary - - - Marine Highway

FUTURE LAND USE

- | | | |
|----------------------|---------------------------------------|--|
| Community Core | Rural Mixed Use | Community Facilities |
| In-Town Residential | In-Town Mixed Use | Parks & Developed Open Space |
| Outlying Residential | Industrial/Commercial Waterfront | Watershed, Dispersed Recreation & Open Space |
| Hillside Residential | Low Intensity/Conservation Waterfront | |



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| DISTRICT | USES | SETBACKS | HEIGHT LIMIT | MIN. LOT SIZE |
|------------------------------------|--|--|--|--|
| Low Density Residential – 18.20 | <ul style="list-style-type: none"> One – three Family Dwelling, Boardinghouses, Truck Gardening, Home Occupations Accessory Building (not for use as a dwelling), Off Street Parking | <ul style="list-style-type: none"> Front: 10 ft. Side: ¹5 ft. (10 when on a street corner) Rear:15% depth of lot, not to exceed 15 ft. | Two and one-half stories not to exceed 35 feet | <ul style="list-style-type: none"> 4,000 sq. ft. and 40 ft. wide. 2,000 sq. ft. per dwelling for two and three family dwelling unit and 40 ft. wide. |
| Medium Density Residential – 18.24 | <ul style="list-style-type: none"> One, two, & ²multifamily Dwelling, Boardinghouses, Accessory Building (not for use as a dwelling), Off Street Parking | <ul style="list-style-type: none"> Front: 10 ft. Side: ³5 ft. (10 when on a street corner) Rear:15% depth of lot, not to exceed 15 ft. | Three and one-half stories not to exceed 45 feet | <ul style="list-style-type: none"> 4,000 sq. ft. and 40 ft. wide. 2,000 sq. ft. per dwelling for two / three dwellings and 40 ft. wide. 1,600 sq. ft. per dwelling for four – seven dwellings and 40 ft. wide. 1,000 sq. ft. per dwelling for eight or more dwellings and 40 ft. wide. |
| High Density Residential – 18.25 | <ul style="list-style-type: none"> One, two, & multifamily Dwellings⁴ Public, Private & Religious Elementary Schools Parks, Playgrounds/fields & Municipal Buildings Rooming Houses Private Clubs & Lodges⁵ Home Occupations Conditional & Prohibited Uses, See Attached Supplemental Information | <ul style="list-style-type: none"> Front: 10 ft. Side: 5 ft. & increased one foot for each five feet in height exceeding 35 ft. Rear:10 ft. Multifamily shall provide 100 sq. ft. usable yard area per dwelling unit | Unrestricted subject to Planning Commission approval | <ul style="list-style-type: none"> 4,000 sq. ft. and 40 ft. wide. 6,000 sq. ft. for two family dwellings and 40 ft. wide. 6,000 sq. ft. per dwelling for three – six dwellings and 50 ft. wide. 8,500 sq. ft. per dwelling for seven dwellings plus an additional 750 sq. ft. for each dwelling from 8 – 10 Max Lot Coverage of 50% of lot area |
| RR3 Residential – 18.21 | <ul style="list-style-type: none"> Single Family Dwelling (no ADU allowed) Accessory Structures ((not for use as a dwelling)) | <ul style="list-style-type: none"> Front: 10 ft. Side: 10 ft. Rear:25 ft. | Two and one-half stories not to exceed 35 feet | <ul style="list-style-type: none"> Three Acres (130,680 sq. ft.) Max Lot Coverage of 25% of lot area |

¹ In case the building is so located on the lot that the rear thereof abuts one side yard and front abuts the other, the side yard along the rear of the building shall have a minimum width of twelve feet and the side yard along the front of the building shall have a minimum width of eighteen feet.

² Defined by code as any building containing three or more dwelling units

³ (1. In case the building is so located on the lot that the rear thereof abuts one side yard and front abuts the other, the side yard along the rear of the building shall have a minimum width of twelve feet and the side yard along the front of the building shall have a minimum width of ten feet. (2. For multiple-family dwellings the minimum side yards required shall be increased one foot for each dwelling unit over four.

⁴ More than one principal structure may be allowed on any lot or tract.

⁵ Any use involving sale of dispensing or service of alcoholic beverages may be permitted by conditional use only.

| | | | | |
|--------------------------------------|--|---|--|---|
| Business – 18.28 | <ul style="list-style-type: none"> All uses permitted in the R districts ⁶Retail / Service Shops ⁶Entertainment ⁶Accessory Buildings Others as approved by Planning Commission | <ul style="list-style-type: none"> ⁷No Setbacks required unless residential located on ground floor. | ⁸ Three stories not to exceed 50 feet | No Minimum Lot Size |
| Central Business – 18.29 | <ul style="list-style-type: none"> All limited uses in the B district, except that off-street parking shall not be required | <ul style="list-style-type: none"> ⁷No Setbacks required unless residential located on ground floor. | ⁸ Three stories not to exceed 50 feet | No Minimum Lot Size |
| Planned Mobile Home District – 18.26 | <ul style="list-style-type: none"> Mobile Home Park Mobile Home Subdivision Accessory Structures | <ul style="list-style-type: none"> Different Based on MH Park VS MH Subdivision, See Attached Supplemental Information | Unclear, code implies standard mobile home height and 20 feet for accessory structures | <ul style="list-style-type: none"> 5,000 sq. ft. |

⁶ (1 Retail stores and retail service shops of all kinds, banks, offices, hotels and restaurants (2 Theaters, bowling alleys, assembly halls, funeral parlors (3 Gasoline service stations, automobile repair garages, printing, laundry and dry-cleaning establishments employing not more than ten persons for operations, other than clerical and delivery

⁷ Any structures designed or used as a residence shall provide setbacks in accordance with the R district requirements. Provided that when the ground floor is used for a commercial purpose, no setbacks required except for a side yard setback.

⁸ a building or structure thereafter erected, added to or otherwise constructed may be increased in height, provided the gross cubical content of such building or structure does not exceed the sum total of the area of the lot upon which it is to be erected multiplied by fifty.

High Density Residential Zone Supplemental Information

Conditional Uses:

- Townhouses and row houses built to a common wall at side lot lines
- Nursing homes, convalescent homes and similar institutional uses
- Churches and synagogues, along with the customary accessory uses including parsonages, day nurseries, kindergartens and meeting rooms
- Utilities substations
- Off—street parking spaces or structures
- Museums, historical and cultural exhibits, aquariums, and the like
- Camper parks
- Convenience establishments
- Planned unit development
- Privately owned neighborhood community recreation centers in keeping with the character and requirements of the district, provided the center is oriented to a particular residential subdivision or housing project and that the uses are delineated as conditions to approval
- Quasi-institutional houses.

Prohibited Uses:

- Any use or structure not of a character indicated under permitted uses and structures or permitted as a conditional use
- Storage or use of mobile homes except as provided in this section
- Portable or semi-permanent type structures
- Any use which causes or may reasonably be expected to cause excessive noise, vibration, odor, smoke, dust, or other particulate matter, toxic or noxious matter, humidity, heat or glare at or beyond any lot line of the lot on which it is located. "Excessive" is defined for these purposes as a degree exceeding that generated by uses permitted in the district in their customary manner of operation, or to a degree injurious to the public health, safety, welfare or convenience.

Mobile Home Park Zoning Supplemental Information

Setbacks:

- Mobile Home Parks:
 - Greenbelt. The park shall have a greenbelt ten feet in width at its rear and sides. The greenbelt shall be ten feet at the front of the mobile home park. The greenbelt shall be measured from the nearest edge of the road right-of-way to the line of the closest mobile home site
 - Recreation. The minimum of ten percent of the total park should be left in open space developed for recreation purposes. Such developed area shall not include roads, sidewalks, lands under water or having excessive grades and shall be so graded and developed as to have adequate drainage and usability by residents of the park
 - Site Dimensions. A mobile home shall have its own site which shall be at least fifty feet wide and a minimum of five thousand square feet in area

- Mobile homes shall be at least fifteen feet from the rear of the nearest mobile home and fifteen feet from the side of the nearest mobile home
 - Mobile homes shall be placed at least ten feet from the pavement of the access drive
- Mobile Home Subdivisions:
 - Lot width: fifty feet
 - Lot area: five thousand square feet
 - Minimum front yard: ten feet
 - Minimum side yard: ten feet
 - Minimum rear yard: fifteen feet