

Housing : Helping or Harming?

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National context

- Housing supply has **failed to keep up with demand** (estimated shortage: 1.5 to 3.8 million homes)
- Vanishing supply of starter/moderately-priced homes
- 45% of renters are now cost-burdened (2x from 1960)
- Two frictions restricting supply:
 - 1) **rising input costs (land)** associated with construction (BABA)
 - 2) **land use + zoning restrictions** limiting what can be built

Source: 2024 Economic Report of the President, Chapter 4

Anchorage context

● **2012 Anchorage Housing Market Analysis**

- Forecasted demand for 18,200 new dwellings in the Anchorage Bowl and 3,300 in Chugiak-Eagle River (2010-2030)
- Lack of sufficient vacant land to accommodate demand
- Mid-rise residential and mid-rise mixed use were not financially feasible

● **“Does It Pencil?” presentation**

● **COVID-19 pandemic effects**

- Home prices increased at least 43%
- Rents increased at least 7%
- Construction, labor cost impacts

Anchorage + CER Units Built In Past Decade

Structure Type	Units	Average/Year	2023
Single-Family Homes	1,820	182	136
Single-Family Home With ADU*	80	8	9
Tri- and Fourplex Units (small stand-alone)	104	10.4	0
Condo Units (part of larger/existing condo project)	760	76	18
Duplex **	322	32.2	20
Multi-Family (5+ Units)***	1,191	119	60
Estimated Total Housing Units Built, 2014-present	4,277	428	243
Forecasted Demand (2012 Analysis)	10,750	1,075	1,075

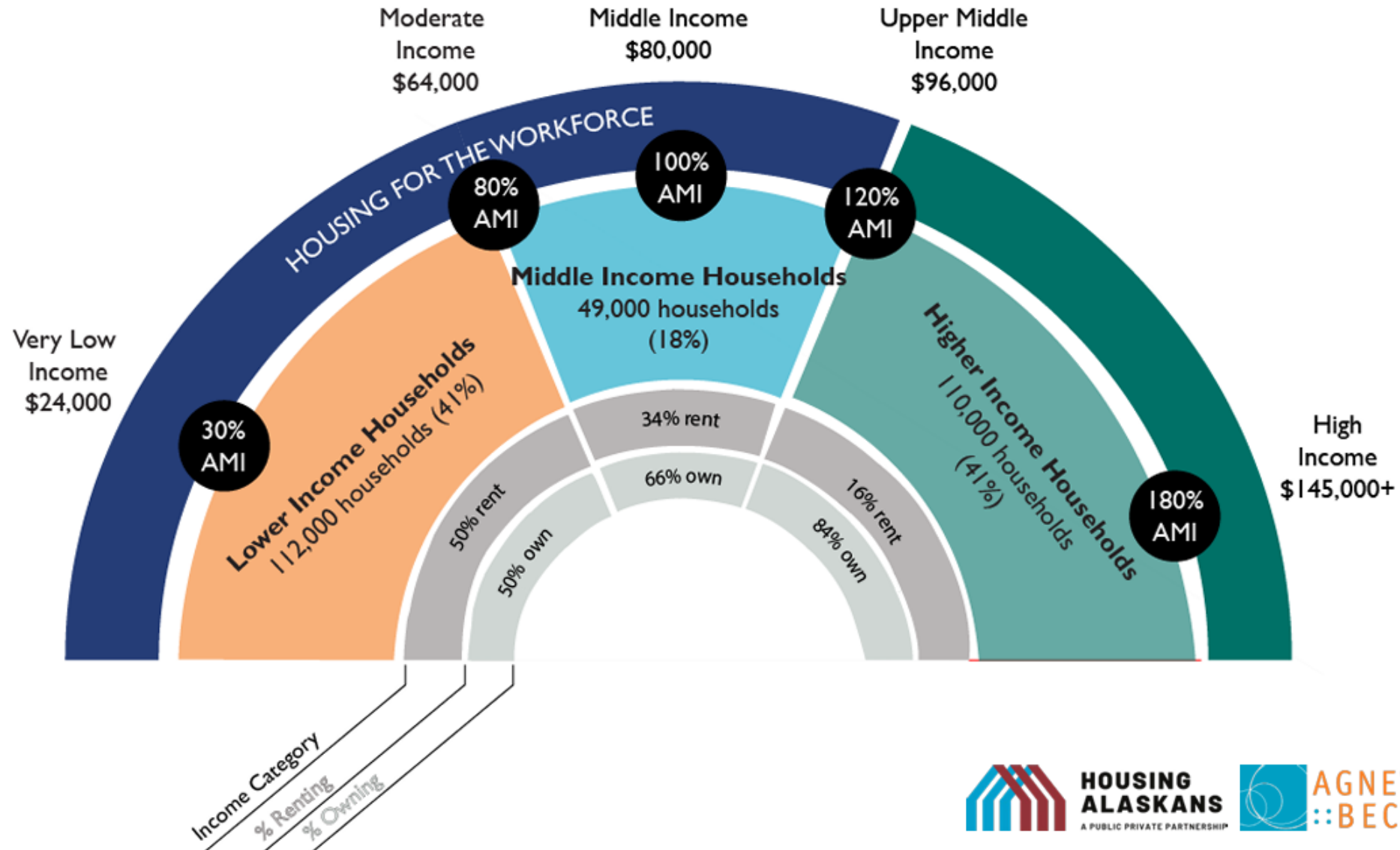
* based on property appraisal data – may be an undercount

** excludes condominium units in duplex-style buildings

*** excludes assisted living facilities and Alyeska development

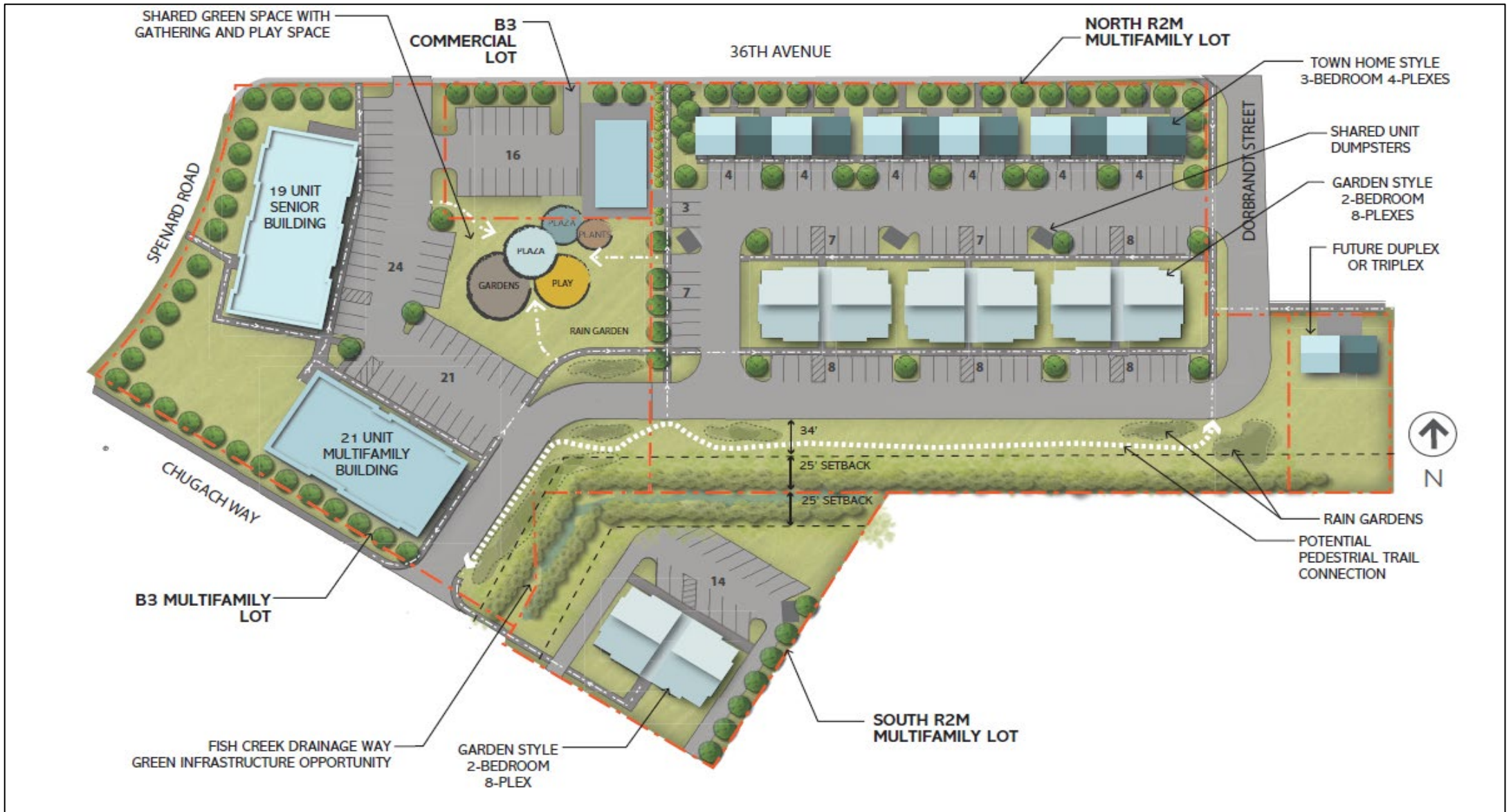
Visualizing the housing cost / income spectrum

161,000 households are considered low- to middle-income, out of about 270,000 households in the State. Someone working 40 hours per week at minimum wage in Alaska is at just 28% AMI. When we talk about “low-income” households, we are usually talking about workers.



Case studies

Ch'bala Corners



What's Required: Ch'bala Corners (apartment buildings)



- **Building permit**
- **Major site plan review**
- **Multiple variances**
- **Alternative equivalent compliance**
- **Residential design standards, including:**
 - Windows facing the street
- Building spacing
- Pedestrian access
- Building + site orientation menu
 - Site entry features
- Building articulation menu
- Northern climate weather protection and sunlight menu
- Entryway treatment
- Open space

It's not just zoning



Providence Supportive Housing, Eagle Street Improvements
\$464,523



Ch'bala Corners Phase 1, Chugach Way Improvements
\$339,227

'Missing Middle' obstacles



McCain Loop Triplex (2022)

- Multi-family housing units built through infill and redevelopment are more expensive than greenfield
- Yet: This is now the **predominant land** available for development in Anchorage (future = redevelopment and preservation)
- Challenges include substandard infrastructure, higher acquisition/land prep costs, appraisal values

Triplex 'triggers'



E. 12th Avenue Triplex (2017)

- Moving from 2 units to 3 units:
 - Drainage
 - Reviews for on-site lighting, traffic and off-site fire
 - Three-point turn for vehicles
 - More complex design rules
 - Private open space
 - Larger setbacks
 - Larger minimum lot size
- Result: Builders opt for **less density**
- MOA working group focus

Takeaways

Anchorage's housing needs and feasibility challenges are clear.

Even with this knowledge:

- Our city makes it **harder to build residential** than any other use – it is much more conditioned
- These developments must carry **off-site infrastructure** as well as a **higher threshold of on-site infrastructure** than other uses
- Residential developments is more likely to go through **longer public entitlement** process (design changes, delays)
- Anchorage's hopes and dreams of being a mature city **fall disproportionately on residential development** in terms of design and pedestrian amenities

What Can We Do?

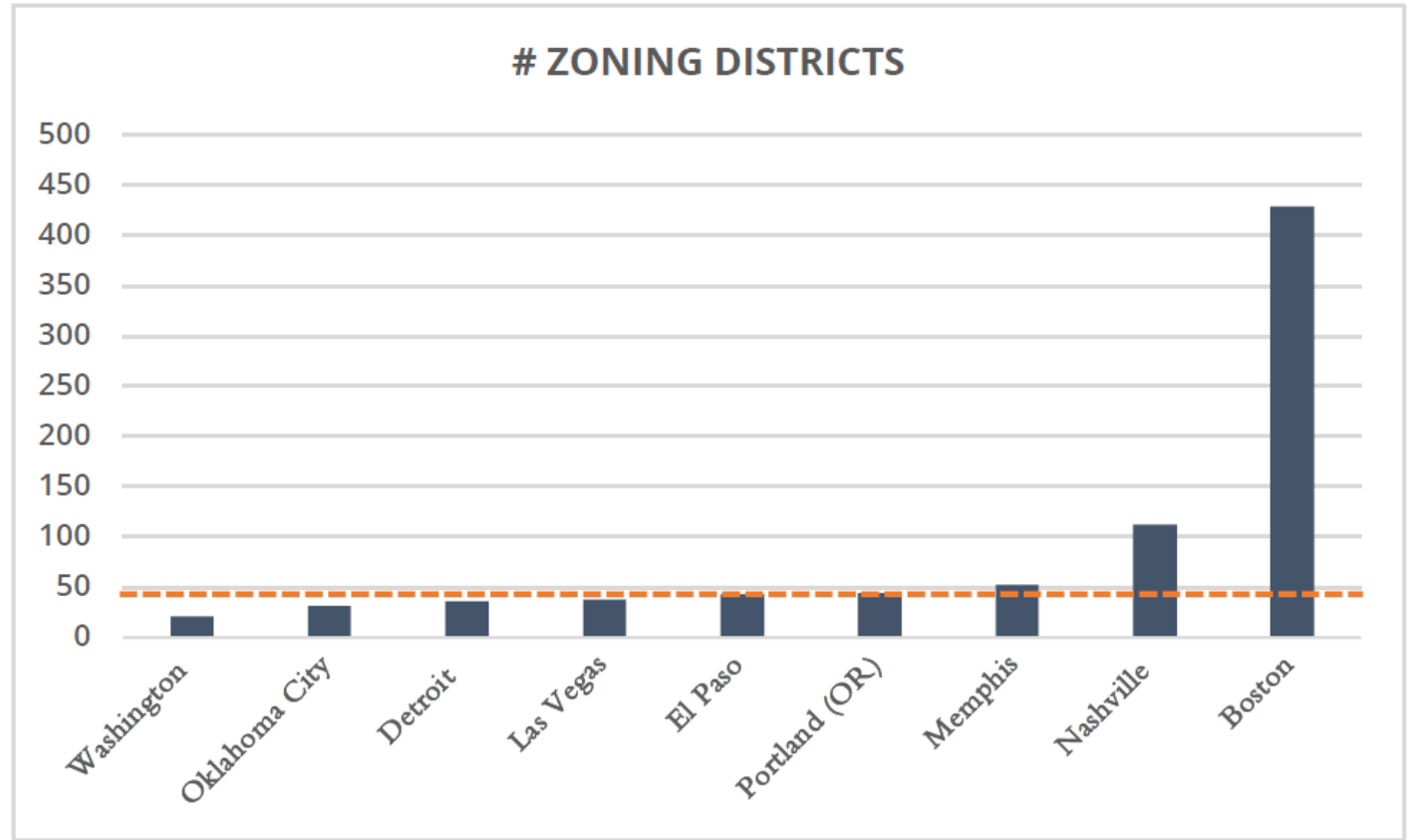
*“At a basic level, **people simply cannot understand what the Zoning Code says.** The cross-references, use of jargon, competing rules, repetition, and inconsistencies make comprehension nearly impossible, even for an expert.... **If people (English speakers and non-English speakers alike) cannot understand or access the zoning code, they cannot meaningfully participate in the planning process.”***

-Sara Bronin, “Reforming the Boston Zoning Code,” January 2023

Other cities

Other, much-larger cities may have many more zoning districts, but much shorter codes than Anchorage (though Boston stands out)

CITY	# PAGES
El Paso	320
Nashville	349
Oklahoma City	466
Memphis	542
Detroit	579
Las Vegas	915
Washington	1,242
Portland (OR)	1,830
AVERAGE	780
BOSTON	3,791



Solutions

- **Simple, achievable, functional** zoning rules that support housing
- **Data-driven** comprehensive planning, decision-making, and public policy
- **Public infrastructure needs and urbanization desires** cannot be pinned on residential development
- **Test and model from a feasibility standpoint** when adopting comprehensive plans, reviewing code, and offering incentives

Thank you

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