

RurAL CAP Rural Alaska Community Action Program, Inc.

Alaska Municipal League: Leveraging Housing Funding

April 2024



Statewide Service Provider – All of Alaska

Tanana Chiefs Conference



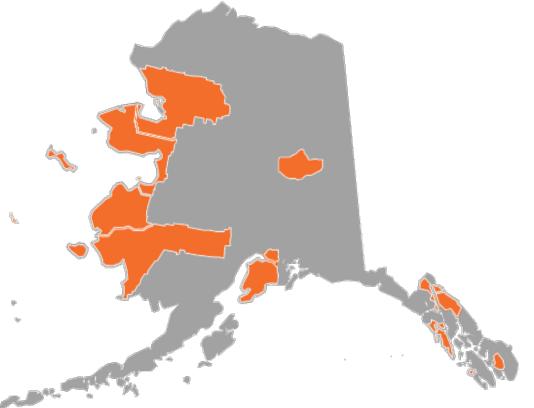
Sites Alaska Native Claims Settlement Act Non-Profit Name **Number of Locations** Aleutian Pribilof Island Association Arctic Slope Native Association Association of Village Council Presidents 73 17 **Bristol Bay Native Association** Central Council of the Tlingit and Haida Indian Tribes of Alaska 9 Chugachmiut Cook Intel Tribal Council Copper River Native Association Kawerak, Incorporated Kodiak Area Native Association 10 Maniilag Association 8



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Housing Service Continuum

- Statewide Planning & Partnership
 - Statewide planning and housing advocacy
 - Community and tribal grant assistance
 - Planning, infrastructure and community development support
 - Climate mitigation and crisis planning
- Home Improvement
 - Weatherization
 - Senior & Disability Accessibility Improvements
 - Mobile Home Repairs
 - Housing Preservation
- Home Ownership & Construction
 - Loan Packaging & Credit Counseling
 - Mutual Self-Help Housing
 - CBDO Certified
 - Pilot and Innovation Project Partnership
- Supportive Housing & Shelter Services





Rural Community Interest & Readiness

Rural Housing Community Readiness Checklist

- Land
- Homebuilders/ Participants
- Community Support

Coming Soon with HUD ONAP:

 Climate Resiliency and Disaster Preparedness



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Self-Help Housing Community Readiness Checklist

This checklist can help determine if your community may be positioned to host a Mutual Self-Help Housing Project in the future. Selection of 2 or more of the boxes in each of the 3 sections below shows a level of readiness indicating your community is ready to begin the initial planning stage for a mutual self-help housing project.

LAND

- Make available for RurAL CAP to purchase 10-12 parcels of raw land, at fair market value. Lot so must have access to public utilities (gas, electric, water, sewer) that are extended either to the site or adjacent, or the ability to extend utilities into the subdivision at a reasonable cost. Site must have lead and physical access to a publicly maintained road.
- Make available for RurAL CAP to purchase 4-5 parcels of raw land, at fair market value. Parcels must have access to public utilities (gas, electric, water, sewer) that are extended either to the site or adjacent, or the ability to extend utilities into the subdivision at a reasonable cost. Site must have legal and physical access to a publicly maintained road.
- Willingness to partner with RurAL CAP to secure 10-12 developed building lots for the project.
- ☐ Willingness to partner with RurAL CAP to secure 4-5 developed building lots for the project.
- Willingness to partner with RurAL CAP for extension of public utilities into a subdivision.

HOMEBUILDERS/PARTICIPANTS

- □ The community has 10-12 families that are willing to make a mortgage payment and are eligible, or can become eligible to close on a construction/permanent mortgage loan through the USDA 502 direct loan program to cover construction costs to build a home.
- The community has 4-5 families that are willing to make a mortgage payment and are eligible, or can become eligible to close on a construction/permanent mortgage loan to cover construction costs to build a home.
- The community has 10-12 families that can contribute 35 hours per week over the course of the project to build the homes in the project.
- The community has 4-5 families that can contribute a total of 300 hours of labor over the course of the project, to build the homes in the project.

COMMUNITY SUPPORT

- Stakeholders in the community are able to assist in community outreach to recruit families for the program.
- Stakeholders in the community have meeting space available for use for community outreach
- Stakeholders in the community have office space available for use in loan application packaging for a project.
- Willingness to continue weekly or bi-weekly planning meetings during pre-development phase of the
 project to include land acquisition and development planning, homebuilder/participant recruitment,
 down payment assistance topics, and roll out of the project.



Partnering on Home Ownership and

Improvement

- Case Study: Cook Inlet Tribal Council
 - Homeowner Assistance Fund (HAF)
 Funding
 - BIA Housing Improvement Program (HIP) Administration

- Partnerships:
 - USDA Rural Development
 - Local Partners





Housing in a Changing Climate

- Sampling of Partnerships:
 - FEMA
 - Salvation Army
 - Interagency Recovery Coordination
 - USDA Rural Development
 - Local Partners



Innovating with Partners: Typhoon Merbok











Housing Alaskans Private Public Partnership

Alaska needs an estimated 27,500 housing units over the next 10 years across the income spectrum 13,500 14,000 **New Builds** Rehabilitated/ Renovated Units

