

# HOME Success Stories

Alaska



The HOME Coalition  
2015

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Delta Junction

**Project:** Rural Senior Housing Development

**HOME:** \$819,000

**Total Cost:** \$1.9M

**Other Federal:** N/A

**Units:** 6

**District:** AK-01

# HOME SUCCESS STORY

## *Alaska*

### Alaska Housing Finance Corporation

Alaska Housing Finance Corporation's (AHFC) mission is to provide Alaskans with access to safe, quality, and affordable housing. It is a self-supporting public corporation with offices in 16 communities statewide.

To date, AHFC has contributed more than \$1.9 billion to the state of Alaska in the form of direct dividends to the General Fund, funding for capital improvements, bonding for large projects, such as university student housing, purchasing state assets, and deferring maintenance on state-owned property.

AHFC administers HOME Investment Partnerships (HOME) funds and serves as the state allocating agency for Low Income Housing Tax Credits and Public Housing.

### Ptarmigan Heights

In 2015, Deltana Community Services Partnership (DCSP) celebrated the grand opening of Ptarmigan Heights, a six-unit, affordable, senior housing development in rural Delta Junction, Alaska. Ptarmigan Heights is the first, independent, senior housing development in the Deltana Region.

All six units at Ptarmigan Heights are exclusively targeted to seniors earning less than 50 and 60 percent of the area median income. To promote independent living, the development is fully equipped for individuals with mobility and sensory impairments.

Moreover, Ptarmigan Heights uses solar, geothermal, and photovoltaic energy systems to reduce operating costs. It is also conveniently located behind City Hall and is within walking distance of a library, store, post office, and local senior center.

The idea behind the Ptarmigan Heights development started with the Food Box Program that DCSP has operated for 15 years in cooperation with Fairbanks Food Bank. While the program was critically needed, DCSP realized that the community faced other pressing needs, including the lack of affordable senior housing. True to its mission to enhance the dignity and quality of life for individuals, families, and the community, DCSP expanded the scope of its activities to include the development and preservation of affordable housing for those in need.

AHFC played a vital role in the development of Ptarmigan Heights. To complete the project, AHFC provided \$819,000 in HOME funds, \$681,000 in state grants, and \$400,000 in low-cost loans. The City of Delta Junction donated four acres of land and made a \$25,000 cash contribution. The DCSP also made a commitment to raise and contribute \$20,000 to the project through fundraising and community donations.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Anchorage

**Project:** Permanent Supportive Housing For Homeless Individuals Suffering From Chronic Alcoholism

**HOME:** \$286,000

**Total Cost:** \$2.9M

**Other Federal:** N/A

**Units:** 46

**District:** AK-01

# HOME SUCCESS STORY

## *Alaska*

## Anchorage Department of Health and Human Services

The Anchorage Department of Health and Human Services (DHHS) enhances the quality of life for the people of Anchorage, Alaska by promoting good physical health, preventing illness and injury, protecting the environment, and providing critical services to people in need. DHHS provides residents with a broad array of direct services, including an Aging and Disability Resource Center, homelessness prevention, and nutrition programs for women, infants, and children, among many others. DHHS's Community Safety and Development (CSD) programs strengthen neighborhoods, while building strong individuals, proud families, and vibrant communities.

CSD administers the HOME Investment Partnerships (HOME) program and partners with citywide organizations to further affordable housing opportunities for low- and moderate-income families.

### Karluk Manor

In December 2011, DHHS partnered with Rural Alaska Community Action Program (RurAL CAP) to help establish the first, permanent, supportive housing rental development in Anchorage, Alaska. RurAL CAP is a 501(c)(3) nonprofit corporation established in 1965 with a mission to improve the quality of life of low-income Alaskans through education, training, direct services, advocacy, and strengthening the ability of low-income Alaskans to advocate for themselves.

The 46-unit Karluk Manor project included the acquisition and rehabilitation of the Red Roof Inn and its conversion into permanent, supportive housing. Karluk Manor is exclusively targeted to extremely low-income individuals—earning less than 30 percent of the area median income—who are homeless, suffer from chronic alcoholism, and are a beneficiary of the Alaska Mental Health Trust Authority.

RurAL CAP provides specialized on-site services and Residential Services Specialists. These specialists provide a consistent presence so that residents may discuss their successes and concerns regarding independent living. The sense of community created by the work of the specialists also contributes to better relations between tenants, reducing the likelihood of conflicts.

To support the project, DHHS provided the \$2.9 million project with \$286,000 in HOME funds, which were used to remodel and convert the Inn into housing units, and provide office suites, a dining hall, and landscaping.



Karluk Manor's success opened the door for other permanent, supportive rental housing developments Alaska, including a 56-unit project in Anchorage and a 47-unit project in Fairbanks. Juneau recently secured funding to begin a project, as well.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Kenai

**Project:** Homebuyer Assistance

**HOME:** \$194,000

**Total Cost:** \$1.3M

**Other Federal:** \$836,000  
USDA Section 502 Direct Loans, \$189,000  
USDA Section 523 Mutual Self Help Housing Grants

**Units:** 6

**District:** AK-01

# HOME SUCCESS STORY

## Alaska

### Rural Alaska Community Action Program

The Rural Alaska Community Action Program (RurAL CAP) is a multi-faceted organization, serving diverse populations throughout the state of Alaska since 1965. RurAL CAP's mission is to foster healthy people, sustainable communities, and vibrant cultures by empowering low-income Alaskans through advocacy, education, affordable housing, and direct services that respect their unique values and cultures.

RurAL CAP is a Community Housing Development Organization (CHDO) and uses HOME Investment Partnership (HOME) funds to develop affordable rental housing for special needs populations in Anchorage and to provide homeownership opportunities for lower-income homebuyers on the Kenai Peninsula.

### Mutual Self-Help Housing

Ms. Maggie Winston of rural Kenai, Alaska is a mother to twin boys and recently graduated Cum Laude from the University of Alaska Anchorage with a Bachelor's degree in Psychology. She's also a quadriplegic and a RurAL CAP homebuyer. Ms. Winston's low-income status and physical disability were barriers to homeownership that she never dreamed she could surmount; however, today, Ms. Winston is the proud owner of a brand-new, fully handicap-accessible home.

Under RurAL CAP's \$1.3 million Mutual Self-Help Housing Program, Ms. Winston and her family and friends worked at least 30 hours each week to help build her home. As a result, she earned \$35,000 in sweat equity in 2012. Rural CAP's Mutual Self-Help Housing program helped Ms. Winston—and five other families—secure \$194,000 from the Alaska Housing Finance Corporation's HOME allocation, \$836,000 in U.S. Department of Agriculture (USDA) Section 502

Direct Loans, and down payment assistance from Cook Inlet Lending Center. The program is also supported with \$189,000 in USDA Section 523 Mutual Self Help Housing grants.

Prior to building her own home, Ms. Winston and her 7-year-old sons lived in a group, assisted-living home with very little privacy. The Winston's mortgage payment on their new home is significantly less than their previous rent.

"This is the most amazing program that exists for people like me because I would not be able to become a homeowner any other way. And to be able to sit here and tell you that I own this beautiful home that we are in, and I can afford it, and it's mine... It's the most liberating feeling."

