Housing Action Plan
City and Borough of Juneau

Prepared for and Under the Direction of the City and Borough of Juneau, AK - Community Development Department by czbLLC
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Part 1
Housing Market Challenges & Problems

Challenges & Problems

- The problem of having a “stuck” market
- A very informed and aware community
- Getting unstuck
- Ending business as usual

Key Observations

- Juneau needs a comprehensive housing strategy
- The community is already on board
- Juneau has a built in affordability disadvantage
- Inefficient land use policies worsen the situation
- Affordability is a problem, but not the problem
- The underlying root of the housing problem is a fragile economy
- There is a notable lack of product volume and diversity for young families
- Juneau can absorb the volume and diversity the market needs
- Its imperative that the market provide for aging in place
- Starter rental housing is in short supply
- Employers are doing a lot that could be durably leveraged

Recommendations

- Formally adopt this plan, into Juneau’s comprehensive plan
- Grow the Affordable Housing Fund to a meaningful level
- Create and fund a full time housing director position in the CBJ
- Grow the supply and diversity of housing aiming at specific numerical targets through new construction and preservation
- Develop new policies with a specific housing link for CBJ-owned lands
- Update CBJ zoning regulations to have specific housing links
- Develop small area plans tied to new policies affecting CBJ lands and updated zoning regulations
- Develop a specific strategy for Downtown that has explicit housing elements
Challenges and Problems

Stuck Market
Juneau’s population has been relatively flat for more than a decade. This is projected to remain the case through 2040. Juneau has what may be called a “what comes first” problem. If people can’t find places to live, new workers and families considering moving to Juneau won’t move there. If new families and workers don’t move to Juneau, it won’t be in a position to grow its economy; state workers currently have challenges finding places to live as do private sector workers. The stuck nature of Juneau’s housing market hampers the economic potential of Juneau. This reality has and will continue to undermine demand for housing, which in turn has undermined and will continue to destabilize the value of Juneau’s housing.

When the value of housing is uncertain, the willingness of the market to take risks declines. In Juneau today, many in the private sector view investment in the housing market as too risky. As a result, new housing products come on line infrequently. This greatly restricts the supply, or availability, of housing, in general and at specific points on the housing ladder. Limited choice in the housing market discourages businesses to invest because their employees have no place to live. It stifles entrepreneurial activities because businesses don’t have potential employees living in the community to hire. It discourages people to move to Juneau for vacation housing or retirement.

Just as a consumer wouldn’t want to go to a grocery store with only a small shelf of products, consumers don’t like to participate in a housing market that does not have enough choices to satisfy their needs. The lack of choice in the housing market creates risks to growth, to new development, and undermines economic activity in Juneau. To overcome these risks, those developers who do choose to invest typically do so only at the highest price points. This contributes to the community’s housing stocks being less affordable, making it particularly hard for young families and lower wage workers to call Juneau home.

It also makes it harder for current residents to move into new homes, because those homes do not exist. Would-be sellers stay put (unable to move into new homes due to the lack of options). When these households do not move through the housing ladder – from starter homes up to dream homes – there are two results: 1) they give developers even less incentive to provide the array of housing options needed for Juneau’s housing market to be healthy; and 2) they further restrict others’ choices of entry-level homes when “starter” homes become “lifelong” homes for residents and therefore are only infrequently made available to another young family or working household looking to move into Juneau. Juneau’s housing pipes are clogged.

A lack of confidence by developers for a positive return on the basis of real and perceived risks in the local economy, coupled with limited movement through the stocks creates a situation that forces many to look elsewhere to live and will ultimately substantially threaten Juneau’s ability to maintain its population. It will certainly weaken Juneau’s chances for population and economic growth. In this way, the development
and implementation of a robust and strategic approach to housing in Juneau is the community’s most important economic development initiative.

With little available housing on the market and little (if any) incentive for the private market to correct for this, most of the housing stock becomes stale, further clogging the housing pipeline. And when local housing markets become truly stuck – *as Juneau’s has been for some time* – challenges on the owner side of the market spill onto the rental side. Renters hoping to buy their first home discover they cannot, and like owners, stay put. This lowers rental vacancy rates and puts pressure on rents, and increasingly prices working and low-income renters out of the market.

This is a problem with important contextual notes.

For starters, Juneau’s housing problem is a long-standing one. The Borough’s market has been stuck for an extended period of time. While Juneau has made strides to address these housing issues, its housing market is stuck to such a degree that far more effort is needed. As trends in sales and new development make clear, this is not a situation that the “market” is likely, through a complete about-face, to magically “fix.”

There are too many factors standing in the way: (real and perceived) land scarcity, higher development costs stemming from higher materials, a difficult financing market as many lenders rely on decision making outside of Juneau, high labor costs, and the highly seasonal and state-dependent nature of the local economy. Taken together, these factors create too many expenses and too much risk for private developers and funders.

Explicit action to address either side of this equation – the expenses or the risks – will be required to better engage the private sector in Juneau’s housing market to create more affordability and availability and, ultimately, rewrite currently tepid projections for population growth and economic vitality.

**Community Awareness**

It is clear that the general public is aware of these issues and ready for bold action. Our examination of 688 survey responses from community members highlights a general consensus around two especially telling views:

- First, the community-at-large is well aware that its housing market is not working properly and that the local economy is fragile. Fully two-thirds of respondents agreed that “there are not enough options for people, especially entry-level workers and seniors” and that Juneau, in general, has “a shortage of housing options;” one-third identified these shortages as a key reason why the community “has a hard time attracting workers.” **Nearly half of all respondents (44%, or 302 out of 688) chose the terms “rundown,” “outdated,” and “aging” to describe Juneau;** and roughly one-third considered the community to be “threatened” and unlikely to grow. At the same time, just 18 respondents (2.6% of those surveyed) chose the terms “vibrant” and “strong identity,” and only 12
(1.7% of those surveyed) selected “inviting,” to describe Juneau today. This contrasts somewhat to the kind of community survey respondents want: one that is affordable (49%), family friendly (41%), and sustainable (37%).

• Second, the community-at-large recognizes that Juneau’s existing systems (boards, commissions, policies, and development pipelines) and processes have not been able to resolve these issues. The community says it is ready to see action taken and new approaches implemented. Over half (59%) of survey respondents felt that existing systems and process “are not building enough housing to meet our community needs” and/or “have fallen behind where we should be with regard to housing.” The vast majority of respondents felt that municipal government should perhaps (31%) or absolutely (57%) “play a more active role to address housing issues, choice, availability and cost.” Three-in-four respondents would consider (29%) or already support (44%) the municipal government assuming “a direct financial role” to tackle housing issues. And most (69%) would allow for greater height and density in certain sections of the borough if it would create more housing options for local workers and seniors, use the community’s existing infrastructure more efficiently, and/or protect the area’s natural resources and “unique services and features” that residents enjoy.

The community, then, strongly reaffirms what the data make clear: the implementation of good housing policies for Juneau is economic development policy just as much as the continued failure to sufficiently address housing availability and affordability undermines Juneau’s economic potential.

**Getting Unstuck**

Significant expense over the years has gone into procuring study after study, each reinforcing the findings of previous analyses. It is our hope, with this report, to build on the excellent research and policy work of the past by turning those previous findings and new ones contained here into specific steps that the Juneau community can take to respond to what is by now a well-understood set of interrelated housing and economic development challenges.

Fortunately, these types of challenges are not unfamiliar to other municipalities nationwide, including places throughout the Mountain West that are similar in important respects to Juneau. Other communities like Juneau are using an array of tools – bonds and levies, inclusionary policies, density bonuses, and public-private partnerships – to successfully affect the availability and affordability of their housing stocks. Juneau can learn from these communities as well as develop its own solutions for the unique nature of its conditions.

This report provides a framework for a new direction for Juneau housing policy. It has been designed to help un-stick Juneau’s housing market (encourage more fluidity), create an inviting place for workers and new families to call home, and enable seniors to age in the community. The framework contained here requires more direct effort by the public sector than has historically been the case.
But it is not only a “more direct effort by the public sector than has historically been the case” that is being recommended. More is not an antidote to tepid, which is what characterizes the historic nature of the Juneau community’s response to its housing challenges. While more money is needed, more alone will not fix what is not working. A fundamentally different kind of response is called for, one that is robust in terms of dollars, and more partnership-oriented than reliant on some phantom notion of the so-called unfettered market.

Juneau’s housing market, in reality, is not “free” at all. The market is already operating with a substantial and peculiar type of public intervention, propped up by high government wages and a disproportionate government-oriented (public subsidy-driven) economy. It also relies on the significant – and commendable – involvement of several large employers that have explicitly tried to address the challenges faced by their own employees. If these interventions can be harnessed, instead of resulting in a poorly functioning housing market, they could be vital components of a larger strategy to address the array of housing choices, and the cost of those choices, in Juneau.

Ending Business as Usual
A review of the Borough’s Comprehensive Plan and Zoning Ordinance, data from several sources (the State of Alaska’s Department of Labor and Workforce Development, the 2012 Housing Needs Assessment, the US Census and the American Community Survey), and a number of reports commissioned by the Assembly, CBJ, and the Juneau Economic Development Council, leads to the conclusion that Juneau’s long-standing housing problems are real and business-as-usual will only exacerbate them.

How would a new framework for housing policy look compared to the current course?

• Ending business-as-usual would mean elevating housing as a priority – strongly supporting staff to oversee housing-related issues and strengthening the borough’s approach to housing availability and affordability in existing plans. Juneau should reframe the larger narrative in Juneau with respect to municipal finance, economic stability, and housing such that it is clear that they are all dependent on each other.

  o Elevating housing would also mean utilizing tools proven elsewhere to be meaningful in addressing availability and affordability issues, such as density and height bonuses and inclusionary zoning; and doing so at scale. These would be incorporated into the Borough’s Comprehensive Plan, by adding this report as a new chapter, as well as its Zoning Ordinance, not as mere statements of aspiration, but in the form of assertive policy objectives in the Plan and regulatory requirements in the Ordinance.

  o Without these tools in place, current planning and regulatory documents ostensibly used to guide land use and development in Juneau are set up neither to successfully address the totality of the housing market’s
shortcomings, nor to properly guide policy makers (and the community) in prioritizing Juneau’s housing needs. Current guiding documents in Juneau speak to the issue of housing, but they lack specific, measurable housing goals and fail to provide the development community with a clear picture of what types of new housing Juneau needs and can accommodate.

- **Ending business-as-usual will also mean creating stronger partnerships with both non-profit and for-profit developers.** This includes creating a set of incentives to reduce private and nonprofit developer risk and to entice them to act in ways that help unstick Juneau’s housing market; incentives that **convert the aspirations made clear in the plans into new units on the ground**.

  - Such incentives could include below-market rate financing, shared equity investments, or transferral of low- or no-cost land and assets from the Borough’s portfolio, for workforce housing or senior-oriented development. The market needs cost reductions and land to unstick itself, especially when it comes to products for first time buyers, lower-income renters, and retiring seniors. The public sector must provide these subsidies or deals won’t get done (see **elevating housing as a priority**).

  - While the Borough does not have an abundance of quality land or assets to transfer, it can – and under the right circumstance should – consider this. And it should be explicit about what belongs on the properties it transfers, and have provisions in place to hold the developers of those properties accountable for doing what they propose. If the community truly wants a functional housing market, it will have to create the room for one to emerge and prove profitable while also generating public benefit, and this will mean land and money.

- **Ending business-as-usual also means re-thinking resource priorities.** **A market with Juneau’s challenges cannot be fixed without spending dollars and making hard choices and trade-offs.** The good news is that the benefits of doing so – a better functioning housing market with choices for buyers and renters, and a more stable local economy – should outweigh the costs of these trade-offs and the required spending. These locally-generated resources would include:

  - An Affordable Housing Fund with at least $3,000,000 in lendable, investable, and recyclable funding designed to support a range of housing-related objectives.\(^1\) A dedicated fund of this type and this

\(^1\)From Silicon Valley to Asheville, NC housing trust funds have operated for years, collecting resources (through taxes and other means) and investing them in projects to close cost and other gaps. The most significant of these is Seattle’s Housing Levy with a per capita size in excess of $200. Others are less generous. Burlington, VT’s per capita rate of $115 is in the high-middle of the range of the more successful funds in operation to today, and Austin’s rate of $73 is in the middle. Juneau’s current trust fund per capita rate of about $13 may be insufficient. High functioning trusts (Seattle, Minneapolis, Austin, Burlington) average $93 per capita; at this rate, Juneau’s trust would be about $3M.
magnitude is essential to countering the cost escalators (associated with the borough’s steep slopes, limited land, and high materials and labor costs) and high (real or perceived) risks facing would-be Juneau developers.

- Additional local resources need to be re-budgeted to support related initiatives, such as downtown investments, code enforcement, staffing housing-related positions, and preparing public land and assets for redevelopment. Instead of looking to AHFC and other non-local sources to pay for Juneau’s housing problems, the community should become as self-reliant as residents say they pride themselves on being.

- As things currently stand, just 6% of survey respondents feel that “Juneau is presently capable of being economically self-sufficient, independent from money from the State or Federal government in the form of subsidies.” Becoming economically self-sufficient, which half (50%) of survey respondents say they support, would require generating new local resources by reprioritizing spending and/or self-taxing (through municipal bonds or property levies) to raise funds to unclog the housing market.

The Borough’s long-standing housing problem requires a new political and economic framework as well. One that, at its core, should be driven by the expressed desire on the part of stakeholders to be a part of a community where people can live and work and thrive throughout their lives. Developing and implementing such a new housing framework for Juneau must be grounded in the basic question, “what does the community really want, and how willing is the community to fight and pay for and make tangible trade-offs to achieve what it wants?”

To develop a new framework, it can be constructive to first understand the components of Juneau’s housing issues. The Borough *does* have an affordable housing problem for low wage households. The Borough *does* have a shortage of senior housing. The Borough *does* have a glut of older housing stocks on the one hand and a shortage of new product on the other. But only in part are these a function of the usual suspects: high materials and labor costs, limited land, and values outpacing incomes. The full picture is more nuanced.

- **No Free Market.** The Juneau economy is not a “free-market” by any stretch of the imagination. Government-centric wages have distorted demand such that resulting prices bear little resemblance to quality. Obviously, Juneau wants to remain Alaska’s Capital, yet that very status will perpetuate some elements of the housing problem. Not only does a portion of the community’s housing problem stem from being the state capital, its ability to remain the state capital is ironically hampered by the same issues. The harder it is to find affordable and available housing in Juneau and the more precarious Juneau’s economic future, the weaker the argument for Juneau as the state capital.
• **Strategy Needed.** At present there is no durable strategy in Juneau to address its housing challenges, and no explicit recognition that they relate directly to (and significantly inhibit) the borough’s population and economic growth. Juneau’s housing issues cannot simply be framed as affordable-housing-for-the poor problems. Juneau’s housing issues are far larger than that; they include the lack of product for working and middle-income households and seniors and act as barriers to new businesses coming to town and impede expansion of existing business operations. As a result, addressing these housing market challenges is Juneau’s most important economic development strategy. It may be wise to directly link this report (designed to be a robust housing strategy), or a locally crafted rendition of it, to the CBJ Comprehensive Plan.

• **Workforce Impact by Limited Housing.** Understanding first-hand the link between housing affordability and availability, and the ability to attract and retain a quality workforce, several Juneau employers have started implementing their own (disparate and ad hoc) system of providing or subsidizing housing for their workers. Under the umbrella of an organizing entity (and administered in a way to meet individual employers’ needs while also positively impacting the housing market as a whole), these employers’ investments in worker housing could go even further in unsticking the housing market and fostering additional economic vitality.

• **Using CBJ Land.** Another way a new approach to existing aims could help positively impact the housing market relates to the way the borough handles the disposition of CBJ-owned land. The soon-to-be-released CBJ Land Management Plan makes important headway in creating a coherent policy for the disposition of public lands for the purpose of righting the Juneau housing market. Similar work must be done to help the borough create comparable opportunities from those properties that fall into public ownership as the result of emergency code enforcement or demolition (such as that planned for the Gastineau Apartments).

• **The Potential of In-Fill.** The potential for new housing development extends far beyond the developable parcels of public land and acquired blighted properties. Several sites – served by existing infrastructure and already zoned for denser and/or mixed-use development – currently house far less than they might. Drilled down neighborhood planning and specific, actionable neighborhood plans can both identify these locations (such as those areas surrounding Downtown, the Nugget Mall, and the hospital) and present clear alternatives for them.

• **Leverage Existing Infrastructure.** The need to most efficiently use existing infrastructure highlights the importance of acting to preserve the existing housing stock. Some of Juneau’s older single-family housing stock was marginally built and has not been well maintained; this holds true to an even greater degree for the community’s older mobile homes. Also, several older multifamily buildings, especially downtown, have either already been lost to deterioration or may soon be. Given the significant housing crunch, Juneau needs a proactive approach to either protecting or developing these units. Preserve then develop.
If the Juneau community wants a healthy housing market, and there’s reason to believe it surely does, then it must:

- **Spend its own resources** – dollars from taxpaying Juneau residents, businesses, and property owners. These resources should support a bond, a housing levy, or some other form of dedicated and robust public funding to offset excessive housing costs or mitigate developer risk. Good things have costs, be it financial (subsidy), form (density and height), opportunity (inaction), quality of life (impeded view corridors), environmental (consumption of scarce open space). If affordability for moderate and low income households is deemed a good thing in Juneau, worthy of having, obtaining it will have costs in some shape or form.

- **Authorize the Assembly** to put in place the funds needed to unstick the market, and the policies needed to sometimes promote (encourage) and other times require (mandate) market behaviors now missing.

- Create **more housing for young families, workers, and a swelling senior population**, and that will require land and gap financing.

- **Adjust zoning, permitting and related land-use processes** to encourage clustered, moderate-density, mixed-use development that makes wise use of existing infrastructure, and that can only occur with creative public financing on the carrot side and policies with teeth on the stick side.

At its core, a healthy Juneau housing market is the key to a healthy Juneau economy. And a healthy Juneau economy is one that is more self-reliant than it is subsidized. A new housing framework for Juneau will have to come from within, and that will mean the community must both demand the benefits of a healthy housing market while demonstrating an actual willingness to bear its costs, whether in dollars or tradeoffs, or both.
Key Observations

A Comprehensive Housing Strategy is Needed

Juneau’s Comprehensive Plan should add a new housing chapter and this report (or a refined version of it) should be the initial draft of that chapter. Juneau’s zoning regulations should be optimized to support the creation of a stable and well-functioning housing market in line with community needs.

There are presently too few incentives in place to encourage the creation of a diverse housing market for a range of income and life-stages. Juneau’s Housing Trust Fund has insufficient resources to make a noticeable impact on the housing market. Zoning is not set up to encourage developers to make the most of existing infrastructure, nor to automatically allow for more intensive land uses as new infrastructure is added. Rules surrounding new construction and development are not always consistent or predictable.

Making matters worse, there is currently no municipal staff person dedicated to housing issues. As a result, there is limited coordination between CBJ and nonprofit housing providers. And there is no coordination between CBJ and local employers building or otherwise subsidizing housing for their workers. Several people interviewed by czb mentioned the need for such a full time person, one who would coordinate housing related-efforts and foster collaborations between the various housing market players.

Beyond these serious gaps, several key informants interviewed by czb stressed that the community needs to be engaged and included in the development and understanding of a longer-term housing vision. Without community involvement, it will be hard (if not impossible) for the community to figure out how to prioritize local government housing-related spending and programming – something most survey respondents would like to see. Engagement should instructive towards the goal of being constructive.

There is a strong desire for just such a long-term housing vision, as well as specific actions for CBJ and its public, for-profit and nonprofit partners to take. That is exactly what this document is designed to be, and what this process has been designed to have done; its specific recommendations follow below.

Bottom Line: To ensure that Juneau is doing all it can to support a healthy and diverse housing market, the Assembly must explicitly link this report to the CBJ Comprehensive Plan, refine Juneau’s zoning ordinance and development codes to provide the carrots and sticks necessary to encourage the recommendations included be carried out by CBJ and its public and private partners, and hire a Housing Director to foster and facilitate these partnerships and their ability to implement the recommendations described here. These steps would go a long way toward establishing the clear and consistent land use policies and public financing directives needed to ensure a balance of profitability for developers and investors, on the one hand, and affordability and availability for buyers and renters on the other.
The Community is Already on Board

The Juneau community is keenly aware of the need for such a comprehensive housing strategy. The community wants to be family-friendly, affordable for local workers, and sustainable for the long-term. It understands that the current housing market is limiting that potential. Residents understand that a stable economy, housing diversity, and quality-of-life go hand-in-hand. They believe the government, especially in the way it uses zoning and manages its land holdings, should play a role in helping address problems in the housing market. The community could benefit from a more focused conversation about the tradeoffs associated with shifting from business-as-usual to a new course of action, though, and such continued “give-get” dialogue is recommended. Many are concerned about the trajectory Juneau is on and do not see the emerging future Juneau as a place that will be as inviting and as attractive as it is now, owing to the costs imposed in the form of run-down housing and tired community infrastructure. They do not see the current economy as sustainable or self-sufficient. They have a specific desire to see their local government take action to support housing for workers, seniors, and families. They believe in an efficient government and want to maximize the community’s investment in infrastructure. They believe government should carefully guide housing issues, but also want to allow the marketplace to work without excessive government involvement. They want action and balance.

Bottom line: The community has a good grasp of the issues and challenges Juneau faces, wants there to be actions to address them, and understands the tradeoffs in terms of density, land-use and government activity. It is also true the community would benefit from more directed conversation about the potential of government action and the risk of inaction.

Juneau’s Isolation Creates an “Affordability Disadvantage”

Construction costs in Juneau are higher than elsewhere due to the difficulty of obtaining supplies, the high cost and limited availability of developable land, difficult physical building conditions, a short construction calendar, difficulty finding construction workers and their high cost of labor, and high community expectations for quality. Financing for development in Juneau is also difficult as local lending institutions often have to go outside of Juneau for approval of loans, thus putting loan committee decisions in the hands of people that are not close to, or as knowledgeable about the Juneau economy and its potential. These factors inflate the price of “starter” homes, make it harder to build affordable housing for seniors or workers, and make the development of all but the most expensive homes too risky a proposition.

Bottom Line: Countering these forces will require both private and public interventions in the housing market. Juneau cannot unlock its housing market and create affordability without specific zoning, targeted subsidies, and other private sector incentives to encourage the development and sustainability of lower cost housing. Governmental action that offsets some of these costs or otherwise mitigates a portion of developers’ risk can “prime the pump” of housing development and create a healthy market where there is currently a broken one.
Inefficient Land Uses Make This “Affordability Disadvantage” Worse

Housing prices are inflated even more when existing infrastructure and land are not used efficiently. As described in the CBJ Land Management Plan, adding water, sewer, and roads to an individual lot can range from roughly $47,600 to more than $63,000 (p. 99). If that land is then used for low-density residential development, the price of those units will need to reflect these costs; if that land is slated for affordable housing, a substantial subsidy will be required to offset these costs. Alternatively, whenever new development takes advantage of existing infrastructure, or whenever land receiving new infrastructure is slated for a higher density use, these costs can be defrayed in a way that does not overly burden buyers, renters, or taxpayers.

Bottom Line: CBJ's plans, zoning ordinance, development codes, and Land Management Plan, must all stress the value of utilizing existing infrastructure (before building new) and maximizing old and new infrastructure (through higher densities and greater concentrations of uses wherever appropriate).

Affordability is a Problem, but the Bigger One is That Juneau’s Housing Market is Stuck.

The unaffordability of for-sale housing in Juneau is well documented: the Juneau Housing Needs Assessment described Juneau’s “high cost of living and high real estate prices” (page 4). Compared to owner housing in Anchorage, for example, a larger share of Juneau’s stock is priced at or above $400,000 (28% versus 19%) and a smaller share is valued below $250,000 (30% versus 38%).

Higher wages do off-set these higher values (for those households earning them). In 2013, Juneau’s median value ($309,900) was just over three times the community’s median owner income ($97,917 that year) and about 3.8 times the community’s median household income ($81,490). That year, in other words, the median value was generally affordable to households (specifically owners and all households generally) at the median income. (In San Francisco, in contrast, the median value of owner-occupied housing is 6.6 times the median owner income and nearly 10 times the median household income.)

The larger issue in Juneau is the availability of housing choices for people across a range of income and life stages. Residents are well aware of this, and it was discussed in detail in the recent Juneau Housing Needs Assessment. According to that report, the “low supply rather than unsustainable market appreciation” is being behind the current crunch (page 4). (Going back to San Francisco, the median value there is $744,600 compared to just $309,900 in Juneau.)

Juneau, due to its isolated nature, does not benefit from a neighboring city or town to absorb some of its affordability issues. This magnifies Juneau's predicament because it is solely responsible for its own housing issues. In less isolated communities, a nearby town would provide some of the housing options to offset gaps in affordability.
Few new housing units are built in Juneau each year. According to the Census’ Building Permits data, Juneau permitted (on average) just 58 single-family units and only 34 multifamily units each year between 2000 and 2014.

![Number of Units Permitted in Juneau by Type, 2000-2014](image)

Sources: U.S. Census Building Permit Data, czbLLC.

Given the cost of building anything new in Juneau, most of the limited number of units that are constructed in a given year fall at the high end of the market. New construction permits were far outpaced by permits for residential remodels and/or additions – which, for example, averaged 430 annually between 2008 and 2011.

The good news is that Juneau homeowners spend money fixing up their home (although it is an open question whether they invest enough to protect the future value and marketability of their homes). The bad news is that these improvements largely replace owners’ moving through the housing stock.

According to multiple listing service (MLS) data, there were about 150 to 200 single-family home sales per year between 2007 and 2013. At any moment in time, less than one percent of Juneau housing is on the market, a rate far less than is healthy. On May 26, 2015, for example, there were only 49 single-family homes in Juneau listed for sale on the MLS – an amount equivalent to 0.6% of all single-family units in town (49 out of 7,697). While a similar share of Anchorage’s single-family stock was listed for sale (0.6% of single-family units, or 451 out of 69,914), nearly 9% of Fairbanks' single-family homes were on the market on May 26th (590 units out of 6,725).

For some additional comparisons, 3% to 4% of single-family units – five to six times
Juneau’s share – were on the market in Minot (North Dakota), Rapid City (South Dakota), and Grants Pass (Oregon); and roughly 6% of single-family units – or nine to ten times Juneau’s share – were on the market in more comparable Bozeman and Helena (Montana) and Bend (Oregon).

<table>
<thead>
<tr>
<th>Geography</th>
<th>Single-family Units</th>
<th>Single-family Units For Sale (May 26, 2015)</th>
<th>% For Sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Juneau, Alaska</td>
<td>7,697</td>
<td>49</td>
<td>0.6%</td>
</tr>
<tr>
<td>Anchorage, Alaska</td>
<td>69,914</td>
<td>451</td>
<td>0.6%</td>
</tr>
<tr>
<td>Fairbanks, Alaska</td>
<td>6,725</td>
<td>590</td>
<td>8.8%</td>
</tr>
<tr>
<td>Bozeman, Montana</td>
<td>8,636</td>
<td>526</td>
<td>6.1%</td>
</tr>
<tr>
<td>Helena, Montana</td>
<td>8,131</td>
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<td>Minot, North Dakota</td>
<td>11,573</td>
<td>332</td>
<td>2.9%</td>
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<tr>
<td>Bend, Oregon</td>
<td>26,450</td>
<td>1,508</td>
<td>5.7%</td>
</tr>
<tr>
<td>Grants Pass, Oregon</td>
<td>10,422</td>
<td>394</td>
<td>3.8%</td>
</tr>
<tr>
<td>Rapid City, South Dakota</td>
<td>19,195</td>
<td>670</td>
<td>3.5%</td>
</tr>
</tbody>
</table>


This contributes to supply constraints as people are more likely to stay in their first home instead of moving as they age and earn more, or as they retire. Juneau’s housing does not turn over quickly, and the re-sale of existing housing is also significantly limited. The lack of available units and any barriers to homes transferring on the market (such as the availability of financing for the resale of mobile homes) are, in many ways, the key housing challenges facing Juneau today.

Bottom Line: Juneau does not just have an affordability problem; it has a quantity-of-choices problem for people across the income spectrum and at all different life stages. Unless the housing market can get “unstuck” by bringing in new choices so people can move and so older units can be freed up for new market entrants, the entire market will remain over-priced but at the same time be unattractive – offering few viable alternatives – to potential newcomers.
A Stuck Housing Market = A Fragile Economy

Juneau’s economy is precariously dependent on the borough not only maintaining its population at current levels but also being able to grow; on present employers not only maintaining their workforces at current levels but also being able to expand. When housing choices are as restricted as they are, population growth and economic growth are both severely limited. One sign of this reality: Since 2008, the number of non-government jobs in Juneau has been flat – up by barely 1%. (This contrasts with, statewide trends. In Alaska as a whole, the number of private jobs was up nearly 7% over this same stretch.)

Without starter homes for new young families, rentals affordable to and appropriate for entry-level workers, and independent or assisted living units aimed at enabling Juneau seniors to age within the community, the borough’s workforce, population and home values will all inevitably decline. In many ways, this runs counter to popular thinking in Juneau. Understandably, since home equity often represents a household’s largest asset, homeowners work hard to protect their homes’ values. In Juneau, this has long meant many in the community advocate for policies that keep the housing market tight.

The thinking goes like this: so long as the supply of housing is low, and so long as the demand for housing is at least somewhat higher, home values will remain high. The paradox is that this approach – constraining the potential of the housing market – will ultimately lead to the exact opposite. As fewer young households are able to find appropriate housing and move into Juneau; as fewer seniors are able to stay in Juneau as they need a greater level of assistance; as fewer employers are able to expand due to the lack of housing for new employees, everything – population, economy, and home values – will decline.
The lack of housing choices is a bigger constraint on the local economy (and long-term home values) than a greater supply would be. This cannot be emphasized enough. Time and again, the greater availability of an array of housing choices in markets with high demand translates into rising property values. Even in Juneau, as the number of single-family sales ticked up since 2008 (from 170 that year to 208 in 2014), so did the median sale price of single-family homes (from $300,000 in 2008 to $363,500 in 2014).

The quantity and median sale price of single-family homes rose together in countless other strong markets during this same time period; czb has seen such trends first hand in other czb client communities, such as Ann Arbor (MI), Charleston (SC), and Park City (UT).
Instead, though, both Juneau’s housing market and economy are currently on the wrong track. The Alaska Department of Labor and Workforce Development predicts that Juneau’s population will remain nearly unchanged over the course of the next 30 years. (The borough’s population was 32,832 in 2012 and is predicted to be 33,617 in 2042 – a change of just 785 residents.)

Researchers project that any population gains during this stretch will come from births exceeding deaths – and to a degree greater than the number of residents lost to out-migration. (Net migration numbers are expected to be negative for each 5-year period between 2012 and 2042.) Births are expected to boost the population in the near term but be insufficient to do so by 2027-2032.

<table>
<thead>
<tr>
<th>Year</th>
<th>Average Annual</th>
<th>Components of Population Change, 2012-2042</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Births</td>
<td>Deaths</td>
</tr>
<tr>
<td>2012-2017</td>
<td>415</td>
<td>200</td>
</tr>
<tr>
<td>2017-2022</td>
<td>410</td>
<td>227</td>
</tr>
<tr>
<td>2022-2027</td>
<td>397</td>
<td>259</td>
</tr>
<tr>
<td>2027-2032</td>
<td>390</td>
<td>299</td>
</tr>
<tr>
<td>2032-2037</td>
<td>389</td>
<td>338</td>
</tr>
<tr>
<td>2037-2042</td>
<td>389</td>
<td>367</td>
</tr>
</tbody>
</table>

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section
These projections and the reality they reflect are not only the result of little new construction but also a cause of it: when it is difficult to convince developers of the community’s growth potential, they look elsewhere to invest. As a result, even fewer new units come into being and even fewer households end up migrating into Juneau.

Some may look at this and suggest that the tight market supports and maintains the home values for Juneau and that adding inventory would serve to reduce home values. While more supply, over time, could have some impact on prices, we believe that concern is outweighed by the greater risk to long-term home values that comes when too many people write-off Juneau as a place to find a home and live. When that happens, people and businesses look elsewhere, state jobs slowly migrate out of Juneau, as is already happening, and the local economy continues to underachieve.

Just as consumers will eventually stop shopping at a grocery store with unsatisfactory choices, housing consumers will stop looking at Juneau as well. Given the fact that the private market is creating housing for its employees and the many stories we have heard of people not finding a home to live in, there is good reasons to believe this is already happening. In addition, there are many places in the United States with much larger percentages of their inventory on the market that have robust and dynamic housing markets; increased housing inventory availability does not, as a rule, lead to a less dynamic market. It is an important part of the grease to smooth the mechanism of a healthy market.

Changing this curve requires drawing the influx of new residents, especially younger adults who can start and raise families in Juneau giving it a workforce and community into the future. It also requires that seniors age in Juneau rather than leave for better services elsewhere. With no proactive strategies to affect the number of in-migrants or the ability of seniors to stay in Juneau, the borough’s present population and economic stability are both precarious. In a high cost setting it can be difficult to see, much less come to terms with, the fact that the future is one of flat or declining prices more typical of a weak market than the strong Juneau of peak past moments along its boom-bust continuum. Difficult to see or not, this is the reality.

Bottom line: With Juneau’s stagnant population projections there needs to be more effort to attract and retain families, and that means spending to trigger higher density housing. It also requires being attentive to the housing and service needs of an aging population. And it means recognizing the central link between the borough’s economy and its housing stock.
Juneau Lacks the Housing Products Demanded by Young Families

Given the often repeated stories of families unable to find suitable housing, czb is convinced that the lack of housing choices is a great constraint on the local economy. To keep the population stable or growing, a focused effort to attract younger adults and families is critical. Without these cohorts – who require quality rental housing, starter homes, and move-up options – Juneau’s population will decline, as will its economic prospects.

Current population projections expect these age brackets – adults under 25 and adults aged 25 to 44 – to both decline dramatically over the next 30 years. Both groups are expected to lose roughly 1,000 people between 2012 and 2042.

Because of the limited turnover in housing stock, older homes, which in other places would be starter homes for new families, are not coming on the market. When they do, their prices are artificially high, even if they need to be fixed up, because the housing market is so constrained. The same affordability and availability challenges hold for Juneau’s rental market, putting younger potential in-migrants in a double bind.

Bottom Line: Juneau needs to incentivize development and design and implement zoning regulations and land-use policies that help the borough attract young adults and families. This means that such strategies must be both housing strategies and neighborhood strategies. The limited affordability and availability of for-sale housing and year-round rental units require a concerted effort to see that not only more housing units but more types of housing units at more price points are developed. How these housing units fit into Juneau, though, is very much a neighborhood issue. The natural growth constraints that surround Juneau – the mountains and inlets that, at the same time, provide the scenery and recreational opportunities that make the city so appealing – require that developable land be used as efficiently and effectively as possible.
The Capacity to Accommodate More Housing Exists throughout Juneau

Juneau’s downtown could be a much more vibrant, exciting place if more people lived there. Small scale industrial and retail areas of Juneau have great potential to be transformed into neighborhood-oriented mixed-use villages with a range of housing and business services. Older residential areas have the potential to add new housing in ways that would not detract from neighborhood character or feel. Numerous low-density sites exist throughout the borough – all representing excess infrastructure capacity and opportunities for addressing the affordability and availability of a range of housing types in Juneau. Each in their unrealized potential also stands as a beacon to inaction. The reduction in the number of such sites will be the best evidence that policies and dollars have been aligned to tackle the housing dilemma in Juneau.

It is recommend that Juneau pursue zoning and land use reviews for all neighborhoods, with the goal of highlighting where lower-density, single-use developments might be transformed into the types of mixed-use villages described in the Juneau Senior Housing and Services Market Demand Study (2014) and currently being developed in cities across the country. CBJ planning staff has already begun using this approach in certain sections of the city; these efforts would be easy to replicate (at a reasonable pace) elsewhere. Neighborhood plans provide planning staff members the opportunity to drill down into specific areas; they also provide area residents the opportunity to participate in crafting the recommendations for a location’s future and to understand where changes will and will not be made (which tends to reduce the incidence of NIMBY-inspired roadblocks to improvements).
For an example of where this may be appropriate, the area around Bartlett Regional Hospital has the capacity to accommodate more density and a wider mix of uses (including retail and additional housing, for example).
Similarly, Lemon Creek has a number of vacant parcels and single-use zones where increased density and a wider array of uses could help address some of the lack of available housing, particularly units geared toward older residents and toward younger ones.
The same is true, too, in Mendenhall Valley, particularly on the neighborhood’s south side.
Nowhere is the importance of more efficiently using available land to address housing affordability and availability more important than in Downtown Juneau. While many buildings in the area require extensive – and expensive – rehabilitation, rehabilitating these historic properties and creating a vibrant downtown have the potential to draw and keep households in Juneau more broadly. Of course, this will not happen - as noted throughout - without a robust shift in policies and spending.
Bottom Line: Juneau has the potential - through zoning, public investment, and a downtown strategy - to develop creative and long-lasting solutions to its housing markets challenges, solutions that will increase the desirability of living in Juneau and improve the long-term prospects of the community.

The Need for Housing is Not Just for Young Households but an Aging Population with Limited Housing Options

Juneau’s declining number of births predicted by 2042 hint at another key component of the state’s DOL population projections: they expect the age breakdown in Juneau to change dramatically in the next thirty years. The number of Juneau residents aged 65 and older is predicted to more than double – from 3,073 to 6,246, and from 9.4% to 18.6% of all Juneau residents.

And a growing share of the residents who are over 65 will be in older age cohorts. In 2012 and 2017, for example, about half of Juneau’s population aged 65 and older will be between 65 and 69 years old; by 2042, just 19% of residents aged 65-years-old and older will be between 65 and 69 years old. In contrast, the population aged 85-years-old and older is expected to be five times larger in 2042 as it was in 2012: 1,393 residents vs. 279 residents.

These figures highlight two key issues to be included in any affordable housing plan for Juneau: 1) the need for additional housing for senior householders; and 2) the implications of an aging population for the housing market.

In response to these DOL projections, the recent Juneau Senior Housing and Services Market Demand Study (2014) found a need in Juneau for more assisted living units as
well as “the need for independent senior housing both with and without supportive services, short-term rehabilitation beds in skilled nursing facilities, dementia care, personal care assistant services, and a need for a more robust senior center system for Juneau” (page 4). That study determined that Juneau would need an additional 327 assisted living units by 2042 to meet the demand of the “silver tsunami” (pages 63, 14). It further recommended that these units be co-located with senior independent housing units and medical services and supports to create a comprehensive aging-in-place community (page 63). The report went on to recommend that these campuses include “an assisted living facility of between 30 and 40 beds paired with approximately 40 to 50 units of senior independent housing units” (page 64). This would translate into the addition of roughly 420 senior independent living units to accompany the 327 assisted living units.

Juneau’s aging population, and the movement of older households into smaller homes, independent senior living facilities, or assisted living units, will have multiple ripple effects on the broader housing market. For one thing, as the Juneau Senior Housing and Services Market Demand Study pointed out, “Home and community based services in Juneau will need to grow to meet the demand…To help keep Juneau seniors in their own homes, a comprehensive set of home and community based services is required including trained personal care assistants who can afford to live and work in Juneau [emphasis added]” (page 66).

According to Senior Assisted Living for Juneau, submitted by Senior Citizens Support Services, Inc. (March 2015), the Department of Labor “estimates that assisted living facilities create about 1 job per resident” and these jobs pay between $25,000 and $30,000 (page 3). This suggests that, if these workers have to come from other places because they do not currently live in Juneau, approximately 327 units of affordable workforce (likely rental) housing will need to accompany the 327 new assisted living units; additional affordable rental units will be needed for others employed in the community-based services oriented towards helping Juneau’s senior residents remain in their own homes or in independent living units.

Bottom line: Juneau’s population numbers depend on a growing senior population. Right now, there is neither the housing for this aging population nor adequate services to support them. If Juneau does not meet its senior housing needs (approximately 330 assisted living units, 420 independent living units, and 330 affordable rental units to accommodate the related workforce of service workers), it will have a very hard time maintaining its population. Indeed, the lack of housing and services for seniors, which will force seniors to go elsewhere, is a serious threat to Juneau’s future population stability.
Entry-Level and Low-Wage Workers’ Need for Affordable Rental Housing is Substantial

The Juneau Housing Needs Assessment (2012) found that, even before taking in account the additional workers required to staff new assisted living facilities, Juneau needs roughly “441 rentals priced under $700/month…to cover the income-rent gap for low- and very low-income households, many of whom are already eligible for subsidized housing or vouchers, which are already fully allocated” (page 5). This is on top of another 170-230 market-rate rentals the analysis found a need for in Juneau (page 6).

As with owner-occupied housing units, affordability and availability are significant challenges for renters in Juneau, too. On the affordability side, in 2013, most renter households with incomes below $50,000 paid too much (more than 30% of their income) on housing. All (98%) renters with incomes below $10,000 had unaffordable costs, as did seven out of every ten renter households with incomes between $10,000 and $49,999.

![Juneau Renters with Unaffordable Costs by Income, 2013](chart)

Affordability for renters in Juneau eases significantly after households’ incomes exceed $50,000. Yet nearly half (46%) of Juneau renters (roughly 2,000 households) have incomes below $50,000.

Availability challenges dog renters as they do owners. On July 11, 2015, there were only 8 apartments listed in the Juneau Empire. Craigslist had just 35 apartments listed (and dated between July 1 and July 11, 2015); these 35 apartments had an average rent of $1,719. (In contrast, Helena (MT) had nearly twice as many rentals listed on Craigslist (64 versus 35) and those apartments’ average rent was roughly half as much ($944 versus $1,719).
As described earlier, the number of new multifamily units permitted annually significantly trails the number of single-family units permitted, which is itself low. Not only are fewer multifamily units added to the existing stock, more are lost each year to property disinvestment and deterioration. Older and lower-cost rentals are the most at risk: According to the 2000 Census and the 2013 American Community Survey 5-Year Estimates, the number of renter-occupied units built prior to 1960 declined by 140 units between 2000 and 2013; most of those lost (82 out of 140) were in larger buildings (those with at least 20 units per structure). CBJ needs a more proactive and aggressive property preservation strategy that blends code enforcement, “carrots” for rehabilitation and property improvements, and “sticks” like condemnation to get problematic buildings out of problematic hands.

Bottom Line: Juneau not only needs roughly 330 affordable rentals to accommodate service workers in assisted living facilities, the borough also needs another 440 low-cost rentals and 170-230 market-rate rentals. In other words, 1,000 rental units need to be added to Juneau’s current supply, with the majority of these (770) being affordable to entry-level and lower-wage workers. These totals assume that no additional units are lost to deterioration. For this to be the case, CBJ has to be prepared to preserve (through rehabilitation or replacement) approximately 100 rental units each decade (if recent trends continue).

Streamlining and Enhancing Employers’ Role in the Housing Market

The business community is trying to make up for the stagnant nature of the housing market by creating and operating housing for their workers. In fact, private sector employers provide significant housing support, particularly for workers in seasonal industries. (A large portion of Juneau’s economy is comprised of these seasonal workers: workers in the “visitor and fish processing industries” who come for the summer season, legislative workers who spend the winter in Juneau, and mine workers (p 26).) Large employers of summer tourist workers (such as Holland America Princess and Allen Marine Tours) collectively provide group housing for more than 200 employees, “fish processors and hatcheries provide seasonal housing for about 120,” and the two mine sites can house as many as 450 workers. Some of these units are also used by the roughly 200 non-resident workers who spend the legislative season in Juneau (p 26).

In this way, Juneau employers are far more involved in the housing market – and generous with employer-assisted housing support – than employers in most
communities. Their civic commitments are significant. Ironically, while this generosity lessens housing cost burdens and provides affordable units for workers in these industries and of these employers, it makes it harder to provide year-round affordable rental housing – and incorporate year-round renters into parts of town (like the downtown) that would benefit from a steady supply of renter households to demand services and amenities that could create more vibrant neighborhoods. Untangling this reality will be necessary to design an effective strategy for providing affordable housing for the projected employees affiliated with senior housing and services.

Bottom Line: Employers are taking it upon themselves to solve the housing issues for their own workers. This may solve a small slice of the overall housing affordability and availability problem, but it also contributes to inefficiencies in the market (as some of these units are not utilized year-round) and impedes solving these issues on a larger scale. It is truly incredible that the business community is engaged in employer-assisted housing to the degree that it is. What is needed is to bring these efforts under a single umbrella to increase their scale through greater efficiencies and their impact on the overall market.
Part 2
Solutions

Recommendations

Based on qualitative findings as well as the quantitative data presented in this report, the following actions are recommended for consideration and implementation. They fall into two broad categories:

1. Direct interventions in the housing market
2. Indirect interventions that instead focus on key policy reforms or planning initiatives.

Within each of these broad categories, recommendations are ranked according to their importance (as conveyed to czb through individual interviews and focus groups with key informants).

While there are no silver bullets that can single-handedly reinvigorate or realign a housing market as dysfunctional as Juneau’s presently is, and while available capacity and funding may limit the number or scale of the actions taken, czb has concluded that these are important interventions to consider that are worthy of top priority ranking by local officials and partners.
1. Adopt this Plan

Juneau’s comprehensive plan could certainly benefit from being shorter and easier to follow, and having a more specific focus on housing. But, rather than reopening the full CBJ Comprehensive Plan, we believe the most effective short course is to utilize this plan, its recommendations and these implementation strategies for those purposes.

To use this report as the housing plan for Juneau, this document should be explicitly linked to the existing Comprehensive Plan.

If endorsed by the Affordable Housing Commission, this report should then move through the normal public process, including the Planning Commission and Assembly. This public process should be used as an opportunity to share information with the public about the state of housing in Juneau and to continue the dialogue started with the survey and many meetings used to create this plan. CBJ needs to make explicit its goal of supporting and sustaining a more diverse, better-functioning housing market. It must also put forth a more predictable and consistent message to residents and developers about how this will be done (who does what, where the money comes from, what the benefits in terms of market effectiveness will be, and what the costs of inaction - business as usual - look like). This plan outlines how to do this.

Formally linking this report to the CBJ Comprehensive Plan would reaffirm the borough’s commitment to that goal as well as to the specific recommendations included here. It would also be a step in a decidedly different direction than in the past where in the wake following previous reports, adoption of goals and objectives did not occur in a robust formalized manner. Similar efforts exist throughout the United States in cities working to address the challenges to addressing affordable housing. Seattle has just adopted a particularly energetic affordable housing Action Plan that Juneau is encouraged to study.

**Metrics**
- Completion of the Plan
- Community Participation in the formal adoption of the plan

**Implementation**
- Public Meetings about and endorsement of the plan by the Affordable Housing Commission
- Public Meetings to Share the Plan and Receive feedback from the community and Planning Commission
- Updates to Plan
- Endorsement of Plan by the Planning Commission
- Public Meetings to share and plan to receive feedback from the community and the Assembly
- Endorsement of the Plan by the Assembly
- Development of a regular report card to the Affordable Housing Commission, Planning Commission and Assembly on the progress towards the goals in the plan.
2. Increase resources and potential uses of the Affordable Housing Fund

With a few hundred thousand dollars and a limited mission, the existing Affordable Housing Fund does not have the capacity to support the development of enough units to noticeably affect local housing market conditions. czb estimates that it will take at least $3 million for the fund to have meaningful impact. At 100% AMI, a single qualified buyer might need upwards of $45,000 in assistance to buy a median priced home. A trust fund at half a million dollars is insignificant under these conditions. The “catch up” goals contained in this report - 66 new units a year and 25 preserved (91) - are such that, if the gap to close averaged $40,000 each, $3.6M would be needed annually.

As is the case in other communities, these funds should be lendable, investable, and recyclable, and allowed to support a range of housing-related objectives, from downtown revitalization to increased housing affordability to increased housing availability and choice. Housing funds are being used successfully throughout the country to enable public-private partnerships, to create new workforce housing and more. These funds could also be generated through developer contributions as new units are built, sales taxes, or real estate transfer fees. San Diego utilizes a Transient Occupancy Tax (TOT) as well as a real estate transfer fee to pay for affordable housing initiatives. Asheville, NC created a City Housing Trust Fund in 2011 and has allocated $500,000 from the General Fund to this fund over the past two years. The nation’s best practice is the Seattle Housing Levy, and it is recommended that Juneau evaluate it for possible modeling purposes.

Metrics
- Sustainability of the fund: Resources flowing in and out of the fund in balance (10% Fund balance revolved each year)
- Number of annual projects supported by the fund (How many new projects started and how many projects finished)
- Breakdown of unit tenure and types in projects supported by the fund
- Number of additional dollars leveraged by fund resources.

Implementation
- Consider sales tax, grants, private donations; even what would be an unpopular surcharges on premium homes (as is done in Pitkin County, CO based on a square foot formula), business community contributions, the sale of CBJ land, tourism industry tax revenues, real estate transfer fees (presently not a tool in use in Alaska), building department surcharge, direct annual allocation from CBJ’s General Fund, or voter approved bonds to add to the fund capital
- Develop underwriting criteria and operating plan for the Housing Fund that supports deal-making and preservation of capital.
- Broaden the scope of projects eligible for support through the Housing Fund
- Prioritize fund use for the creation of new fair market (unsubsidized) workforce and senior housing affordable for ≤ 80% median household incomes
- Prioritize fund use for the preservation of homes for families with less than 80% AMI
- Hire a fund manager
3. Create and Fully Fund and Fully Support a Full-Time a Housing Director

Housing issues are complicated, and implementing a comprehensive and strategic housing strategy requires the focused attention of someone - a single point of contact with significant formal authority - able to work with for-profit and nonprofit developers, community-based organizations, banks, and other partners. Indeed, most communities with a strong focus on housing have designated staff to coordinate these issues. In fact, it is difficult to imagine executing the recommendations listed in this plan without a qualified point person in this position.

In Juneau, a Housing Director would develop and implement programs to help maintain and preserve the borough’s aging housing stock; assist individual developers and public-private partnerships conceive of and solicit funds for housing construction or rehabilitation projects; and assist employers seeking to provide or find housing for their employees. This person could be located in various entities or departments, but it is recommended that the Housing Director be a senior member of CBJ’s Administration Department and report directly to the Borough Manager.

For this role to be an effective use of CBJ resources, it is essential that this individual have experience with housing and development finance, and be in a position to work with and be trusted by private and non-profit developers and financing organizations. This individual should be able to organize development deals and to assist others with their development projects. This person should understand the essentials of housing finance as well as land use economics so that they are in the best position to collaborate with developers.

This approach is similar to efforts around the United States in communities with Housing Offices, affordable housing action plans and the like. These roles can be a part of a stand-alone housing office, a planning department, the city manager’s office, a community development office or another similarly situated agencies. Bend OR has an affordable housing manager that also is part of Administrative Services and utilizes an appointed Affordable Housing Advisory Committee. Telluride, CO conducts the town’s housing program through the Town Manager’s office (regulatory functions such as inclusionary housing requirements are carried out through the Planning Department). In Seattle the Housing Director is an executive office of the Mayor, thus having high visibility and substantial formal authority.

Metrics
- Agency/Budget and Job description complete by September 2016
- Recruitment complete and Housing Director hired by December 2016
- FY17 Work Plan and Funding Proposals by April 2017
- Quarterly reports begin December 2016
Create and Fully Fund and Fully Support a Full-Time a Housing Director (con’t)

Implementation
- Determine Agency To Oversee this Function
- Develop Job Description and lines of authority
- Develop Funding plan for staffing and project implementation
- Hire Director
- Refine work plan with new Director and the Affordable Housing Commission
- Draft project list
- Develop reporting mechanism and benchmarks to keep Assembly, AHC and Community updated on progress towards achievement of all plan targets
- Appoint staff throughout CBJ departments to liaise with Director about housing-related projects/functions and direct them to prioritize activities that will support additional housing
- Organize regular community meetings to update them on progress, educate them about housing issues and to increase awareness of the trade-offs between affordable housing and other community initiatives.
- Develop community housing web portal to track progress
- Conduct annual needs assessment updates to verify and track change in vacancy rates, home prices, property tax base, new investment, new Housing Fund Capital, changes in use of/functional age of existing housing, etc.

Potential Partners
CBJ, AHC, JEDC, JCHH, DIG, Neighborhood associations, SCSSI, Juneau Community Foundation, UAS
4. Create additional housing units through new construction and preservation for Juneau workers, seniors, and young families

Specific strategies for developing workforce housing, assisted and independent living units, and entry-level rental and homeownership opportunities, are described in more detail below. It is worth stating first, though, exactly how many units need to be constructed or preserved in order to give current and potential Juneau residents the range of housing choices they need. Based on our review of existing plans and our analysis of local conditions and recent trends, we are proposing the following 30-year goals for Juneau:

<table>
<thead>
<tr>
<th>Category</th>
<th>30-Year Goal</th>
<th>Annual Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NEW CONSTRUCTION</strong></td>
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<td></td>
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<tr>
<td>Workforce Housing</td>
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<td></td>
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<tr>
<td>Affordable Rentals for Today’s Workforce</td>
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<tr>
<td>Affordable Rentals for Expanded Workforce</td>
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<td><strong>Workforce Housing Subtotal</strong></td>
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<td>Senior Housing</td>
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<tr>
<td>Independent Living Units</td>
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<td>14</td>
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<tr>
<td>Assisted Living Units</td>
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<tr>
<td>Step-Down Single Family Housing Units</td>
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<tr>
<td><strong>Senior Housing Subtotal</strong></td>
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<tr>
<td>Workforce Owner Housing for Young Families</td>
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<td>Starter Homes</td>
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<tr>
<td><strong>Workforce Owner Housing for Young Families</strong></td>
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<td><strong>PRESERVATION</strong></td>
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<td>Affordable Rental Units</td>
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<td>Single-family Homes</td>
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<td>Mobile Homes</td>
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<td>5</td>
</tr>
</tbody>
</table>

Progress toward these annual goals should be monitored closely for individual categories, subtotals, and overall totals.
Develop Housing Choices to Accommodate Juneau’s Workforce Needs

Many areas of the country subsidize workforce housing in order to ensure that their local economies function. Both practical and broader economic and other aims are often targeted. Aspen, CO, for example, has struggled to have workers (snow plowers, police, hotel employees) make it in to work from Glenwood Springs, Carbondale, Basalt, and elsewhere in the Valley, thus undermining Aspen’s local economy. Park City, UT has struggled with air quality in the Wasatch Front owing to commuter congestion and air inversions as resort and other works commute from Salt Lake City. Residents of CBJ overwhelmingly support this type of initiative: fully three-fourths (76%) of those completing a cbz survey on housing issues in Juneau (525 of 688 respondents) considered “Mak[ing] sure people who work here can live here” a top community priority. According to the recent Juneau Housing Needs Assessment (2012), the Juneau Senior Housing and Services Market Demand Study (2014), and this analysis, the borough would need 780 new lower-cost rentals and to meet these needs.

<table>
<thead>
<tr>
<th></th>
<th>30-Year Goal</th>
<th>Annual Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Workforce Housing</strong> ($500 to $750 per month)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordable Rentals for Today’s Workforce</td>
<td>450</td>
<td>15</td>
</tr>
<tr>
<td>Affordable Rentals for Expanded Workforce</td>
<td>330</td>
<td>11</td>
</tr>
<tr>
<td><strong>Workforce Housing Subtotal</strong></td>
<td>780</td>
<td>26</td>
</tr>
</tbody>
</table>

These new units would complement the comparable amount (750 units) already provided or subsidized by local employers for their employees. Juneau employers are far more involved in the housing market and generous with employer-assisted housing support than employers in most communities. However, while this generous support lessens housing cost burdens and provides affordable units for a select group of workers, it ironically only increases the challenges faced by other renter households. Ensuring that companies’ involvement continues but that it becomes better coordinated and more explicitly linked to a broader public benefit (such as a greater supply of year-round rental units or a more vibrant downtown) will require some collaboration with and oversight of these efforts by the new Housing Director.

**Metrics**
- Number of employers working with Juneau to coordinate workforce housing (each year and over time)
- Number of units of workforce housing for seasonal and permanent workers per year owned or subsidized by employers (each year and over time)
- Number of workforce housing units constructed in the last year
- Number of rental units available for less than $700 per month
- Percentage of Juneau workers living locally on a year-round basis (overall and by sector)
Implementation
- Develop annual targets (based on the annual goals established in this plan) for new workforce rental housing, specifying the appropriate mix of units by type, price, and location.
- Ensure the Housing Fund can be used for workforce housing projects
- Solicit feedback from employers to learn how much is already being spent on worker housing and related services. (Determine how these units are used in the off-season)
- Solicit feedback from employers on the types of housing and housing-related services most in demand.
- Solicit feedback from employers to determine growth plans, issues affecting workforce
  - Understand the specific housing requirements of seasonal workers/renters
    (legislative staff, tourism operators, fish-processors, university students)
  - Develop an inventory of business owned/seasonal use housing
- Maximize/leverage employer provided housing (Coordinate Business Community Efforts Around Housing)
  - Evaluate if employer-owned housing would be more cost effective if it were owned by a private housing company or a non-profit developer
- Consider creating a tax abatement program for workforce housing
- Consider using CBJ funds to directly finance or enhance the private financing of substantial projects.
- Evaluate the use of Tax Increment Financing districts within CBJ (TIF financing enables a locality to pay for housing, infrastructure and other things by using future tax revenues from real estate as a tool to pay back bond payments on the infrastructure) (TIFs for affordable housing are in use in Minneapolis, Madison, Portland, Dallas, and elsewhere)
- Evaluate the potential of time-share or related tourist housing as a tool for temporary worker housing by talking with timeshare developers
- Review and update the zoning ordinance in regards to mobile home parks and manufactured housing
- Evaluate the potential to replace obsolete mobile homes, and install additional manufactured homes
- Create a list of possible partners for CBJ and solicit participation from outside developers and funders
- Establish an annual process to survey employers about the current and expected state of employee housing needs

Potential Partners
CBJ, AHC, Juneau Realtors, SEBIA, JEDC Industry Cluster Working Groups, Major Employers, Bartlett, SEARHC, REACH, UAS, Mobile Home Park owners
Develop Assisted and Independent Living Units for Senior Citizens

Given population projections for Juneau and the expectation that individuals over 65 will come to represent not 9% but nearly 20% of the borough’s population by 2042, facilitating the development of assisted living and independent living units for seniors (and the affordable housing units required by the service workers who will support them) must be a key housing-related objective for CBJ.

The recent Juneau Senior Housing and Services Market Demand Study (2014) determined that Juneau will need roughly 330 additional assisted living units and 420 independent living units over the next 30 years (pages 63, 14).

As with affordable housing more generally, the public sector should provide land and/or financial support for such projects.

The Housing Director should also lend some of his or her expertise to helping developers coordinate funding sources and zoning incentives to bring these projects to fruition.

<table>
<thead>
<tr>
<th>New Construction</th>
<th>30-Year Goal</th>
<th>Annual Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent Living Units</td>
<td>420</td>
<td>14</td>
</tr>
<tr>
<td>Assisted Living Units</td>
<td>330</td>
<td>11</td>
</tr>
<tr>
<td>Step-Down Single Family Housing Units</td>
<td>150</td>
<td>5</td>
</tr>
<tr>
<td><strong>Senior Housing Subtotal</strong></td>
<td><strong>900</strong></td>
<td><strong>30</strong></td>
</tr>
</tbody>
</table>

This is similar to efforts throughout the Country. Local and state governments often help subsidize assisted living facilities so that residents can properly age in place. States like Maryland, New York, Connecticut, New Jersey and many others and cities like Seattle participate in programs to subsidize the cost of assisted living. Specific examples include St. George, UT where the city actively promotes and utilizes HUD (Housing and Urban Development) and USDA (United States Department of Agriculture) funding opportunities for low-income seniors. In Berkeley, CA, the city coordinates with Satellite Housing Associates (http://sahahomes.org/), a non-profit affordable housing developer and property manager, to locate seniors in the appropriate type of housing based upon lifecycle needs.
**Metrics**
- Number of new independent living units added each year (with the goal of 14 per year; 70 per 5-year period, and 140 per decade)
- Number of new assisted living units added each year (with the goal of 11 per year; 55 per 5-year period, and 110 per decade)
- Number of independent living units in all in Juneau
- Number of assisted living units in all in Juneau
- Growth in/size of the senior population in Juneau
- Number of employees working at an assisted living facility or for providers serving senior citizens living in independent living units or non-age-restricted housing in Juneau

**Implementation**
- Develop annual targets (based on the annual goals established in this plan) for new independent and assisted living units, specifying the appropriate mix of units by type, price, and location.
- Ensure Housing Fund moneys can be used for senior housing projects
- Evaluate why Juneau does not have more small for-profit senior assisted living or independent living developments, and determine how it might have more
- Consider creating a tax abatement program for senior housing
- Consider CBJ financing or offering credit enhancement for private financing of substantial projects.
- Evaluate the use of Tax Increment Financing districts within CBJ (TIF financing enables a locality to pay for housing, infrastructure and other things by using future tax revenues from real estate as a tool to pay back bond payments on the infrastructure)
- Make CBJ land available for senior housing projects
- Create a list of possible partners for CBJ and solicit participation from outside developers and funders
- Develop a mechanism for ensuring that any assisted living projects either directly incorporate or are linked to off-site affordable housing for the workers who will staff them.
- Coordinate/support training for licensing & operating assisted living
- Coordinate/support training for CNAS, LPNS, other types of caregivers

**Potential Partners**
CCS, ALTF, SCSSI, AHFC, THRHA, CCHTHIA, SEARHC, AHDC, St. Vincent’s, Pioneer Home, Bartlett Regional Hospital, Wildflower Court, UAS
Develop Homeowner Opportunities for Young Adults and Families
As stated in the CBJ Comprehensive plan, housing is a key form of economic development, one that is best paired with the economic drivers of the local economy. In Juneau, these include sectors such as marine biology and high-end tourism, but they also include people, the most important group being innovative millennials. Young adults and families – who Juneau must have in order to maintain its current population and grow in the future – need affordable and market-rate rental units and lower-cost (“first time homebuyer”) for-sale opportunities.

This is similar to efforts in Sonoma County, CA where the county implemented a workforce housing program in 2005. Prior to implementation, the county commissioned a study that noted a clear nexus between commercial development and the need for workforce housing. Based upon this data, the county created regulatory requirements for commercial development that include a pro-rata fee at time of building permit review or a pro-rata share (based on a square foot formula) for workforce housing.

Park City, UT has gone a step further and requires the provision of affordable housing for master planned developments for both commercial and residential developments. This is a regulatory requirement where the developer must provide 15% - 20% workforce housing based upon the square feet of the project. A fee in lieu option is available as well. Satisfying the needs of the local workforce is a common affordable housing priority throughout Summit Country.

Metrics
- Number of new market-rate rental units added each year (with the goal of about 8 per year; 40 per 5-year period, and 80 per decade)
- Number of new starter homes added each year (with the goal of 10 per year; 50 per 5-year period, and 100 per decade)
- Number of market-rate rental units in all in Juneau
- Number of “starter homes” (lower-valued or entry-level for-sale units) in all in Juneau
- Growth in/size of the young adult population in Juneau

Implementation
- Develop annual targets (based on the annual goals established in this plan) for new market-rate rental units and starter homes, specifying the appropriate mix of units by type, price, and location.
- Ensure Housing Fund monies can be used for these types of housing projects\(^2\)
- Consider creating a tax abatement program for first-time homebuyer housing
  (Washington, DC’s Department of Housing and Community Development has one of
  the most well developed programs of this kind in the country.)
- Consider using CBJ funds to directly finance or enhance the private financing of
  substantial projects.
- Evaluate the use of Tax Increment Financing districts within CBJ (TIF financing
  enables a locality to pay for housing, infrastructure and other things by using future
  tax revenues from real estate as a tool to pay back bond payments on the
  infrastructure)
- Make CBJ land available for higher density rental projects and affordable
  homeownership developments
- Address Transit Oriented Demand (TOD) as identified in the 2013 Comprehensive
  Plan in CBJ codes to assist the development community create projects that will
  attract millennials and young families (allowing for reduced on-site parking, offsite
  parking at a low rate or for bike storage)
- Create a list of possible partners for CBJ and solicit participation from outside
  developers and funders
- Develop home ownership and preservation tools like down payment assistance,
  property upgrade assistance, energy conservation loans (extremely well developed
  and evolved state level programs exist in New York (NYSERDA), California (Energy
  Upgrade), Connecticut (CHIF), and Massachusetts (Mass Save), and Pennsylvania
  HEELP through the state HFA). Cold climate cities operating their own program
  independent of the state include Buffalo, Milwaukee, and St. Paul.
- Work with local employers to develop down payment assistance programs (funded
  with business and housing fund money) to encourage workers to buy in Juneau

**Potential Partners**
CCS, ALTF, SCSSI, AHFC, THRHA, CCHTIA, SEARHC, AHDC, St. Vincent’s, Pioneer
Home, Bartlett Regional Hospital, Wildflower Court, UAS

\(^2\) If the Trust Fund becomes too focused on the most needy and too income restricted, its viability as a tool to loosen
the stuck Juneau market may be compromised.
5. Preserve Existing Affordable Housing

Even as it suffers from a severe lack of available and affordable housing, Juneau continues to lose older rental units, particularly in larger multifamily buildings. These properties typically have lower rents, and their loss only exacerbates the housing challenges faced by the community’s most vulnerable households. Older single-family homes, and especially older mobile homes, are also at risk.

CBJ’s Community Development Department should work to address existing problem properties and intervene in new cases that arise before property conditions deteriorate to such an extent that the buildings can no longer be saved. This can be done through housing and building inspections, code enforcement efforts, and the use of both “carrots” and “sticks” to encourage owners to address problematic conditions or transfer their properties to owners who will.

<table>
<thead>
<tr>
<th>Preservation</th>
<th>30-Year Goal</th>
<th>Annual Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Rental Units</td>
<td>300</td>
<td>10</td>
</tr>
<tr>
<td>Single-family Homes</td>
<td>300</td>
<td>10</td>
</tr>
<tr>
<td>Mobile Homes</td>
<td>150</td>
<td>5</td>
</tr>
<tr>
<td><strong>Preservation Total</strong></td>
<td><strong>750</strong></td>
<td><strong>25</strong></td>
</tr>
</tbody>
</table>

This is similar to efforts in Miami Beach, FL where the city used Community Redevelopment Agency (CRA) funds in the form of TIF (Tax Increment Financing) to acquire three hotel/apartment structures. The city utilized the Miami Beach Community Development Corporation (MBCDC) to effectuate the acquisitions. This is the entity that was initiated in 1981 to begin efforts to save the city’s Art Deco District. The CDC is a nonprofit entity that is dedicated to neighborhood revitalization and has affordable housing as a core goal today.

**Metrics**
- Number of rehabilitation permits pulled per year (including information on the properties being addressed, the scope and scale of the rehabilitation work, and the neighborhood in which the improved properties are located)
- Number of homes improved (projects completed) with energy efficiency upgrades
- Number of properties on blighted property list or with serious code violations
- Number of properties threatened with or lost to demolition

**Implementation**
- Locate funds to reinstate Code Enforcement Officer
- Develop a plan to address “slumlord” economy
- Create a CBJ requirement that all rental property
  - Be registered with the CBJ and each property list a registered agent/manager/24-7 reachable point of contact for every unit in the rental inventory
  - Be subject to a periodic inspection (period can vary; but creating an inspection regimen parallel to Section 8 is recommended)
  - Create a provision where owners passing inspections are subsequently eligible for property upgrade funding assistance
- Establish prohibitive fines for code enforcement violations (these not only create safe housing for the lowest income residents in Juneau but also lead to building improvements and/or ownership changes when meeting “code” becomes cumbersome for current owner)
- Develop and implement a blighted property ordinance
- Resolve issues surrounding the problematic Gastineau Building and consider acquisition of property to begin implementing housing in the downtown
- Use Affordable Housing Fund and other sources to expand loan programs to help residents repair single-family homes, mobile homes, and manufactured housing
- Use Affordable Housing Fund and other sources to support energy efficiency upgrades to existing affordable properties

**Potential Partners**
CBJ, AHC, Planning Commission, Juneau Realtors, JEDC, SEBIA, Neighborhood associations, JEDC Industry Cluster Working Groups, Major Employers, Bartlett, SEARHC, REACH, Alaskan Brewing Co., UAS, Realtors, Mobile Home Park owners, SEBIA, Juneau Housing Trust, AHFC
6. Develop New Policies for the Use of CBJ-owned Land and Assets

Publicly owned land and assets can be one of the most powerful tools a local government has to address housing availability and affordability issues. CBJ’s Land Management Plan clearly recognizes this potential and the importance of having a transparent and strategic approach to making public land available for development. The Plan’s stated goals – including guiding developers on the best future use of public land and disposing of land in a way that promotes compact urban growth – position it to do so. It is recommended that the CBJ build on this foundation in two important ways.

1. First, public land should be thought of not only as a means by which Juneau can encourage “beneficial private economic activity” and guide “a rational growth pattern,” but also, importantly, as a means by which Juneau can achieve key policy goals. These goals include filling key housing gaps – by making public land available more cheaply for projects that promise to provide affordable or senior housing, for example. These goals also include preserving land for future generations – by allowing developers to “pay for” their environmental mediation requirements, in part or whole, by “buying” city owned land for permanent conservation.

2. Second, it is suggested that it may be beneficial to bring the same strategic thinking (focused on undeveloped public land) to bear on buildings that come into CBJ’s ownership as a result of tax foreclosure or code enforcement and demolition efforts.

In both cases – in efforts related to undeveloped land as well as to distressed properties in need of redevelopment – there must be genuinely sharp teeth in the disposition process to hold buyers of public land and buildings accountable for doing what they say they will do. There should also be a greater commitment to utilize a Request for Proposal Process (as described in the Land Management Plan) to limit the recipients of public land and assets to doing only those things that the borough wants on those sites. An RFP process creates additional opportunity for developers to demonstrate their capacity to carry out such projects, and also gives the community an opportunity to review and evaluate proposals. RFP’s could be used to tie the final transfer of land ownership to the completion of a development project or other mechanisms to encourage project completion. The current draft Land Management Plan that is being prepared by the Lands Department presents an opportunity for CBJ to begin to put this recommendation into effect.

CBJ could use the 150 acres on Pederson Hill as a case study and develop the site with a combination of market and workforce housing.
- CBJ can utilize existing General Fund dollars, or bond, for the infrastructure costs.
- Upon completion of the utilities and roads, CBJ could sell the lots to builders (up to 30% of the lots) and individuals (self-build).
- The sales price for the lots should be utilized to reimburse the General Fund or pay back the bond. CBJ should institute a maximum of two years for all buyers to obtain Certificates of Occupancy (CO), thus ensuring that housing is built and that land is
not simply land banked by developers or self-build individuals.
- CBJ should designate a minimum of 20% of Pederson Hill lots for affordable housing and made available to buyers earning less than 50% AMI. As one of the first efforts after adopting this strategy, this project would send all the right signals, hinge on important partnerships, and begin to clarify roles.

This would be similar to policies in Park City, UT where PCMC has recognized that the private market has neither the desire nor incentive to build workforce housing. PCMC has utilized payments in lieu from developers (a result of regulatory inclusionary requirements put into place in the late 1980s) to develop workforce-housing units. More recently, Park City dedicated $35M from the General Fund over the next ten years to construct workforce housing units. Park City, UT and Seattle are two of the most forwarding thinking communities in the country right now; their policies - and their deployment of their own monies - exemplify acknowledgement and internalization of the fact that good things have costs.

**Metrics**
- As regards developable parcels of land owned by the CBJ:
  - Portion identified for particular end use.
  - Portion with active RFP process underway
  - Number of RFPs distributed
  - Number of proposals returned
  - Portion with developer selected and contracts signed (note date of selection and agreement)
  - Number of units proposed by type, tenure and price
    - Slated for affordable housing
    - Slated for senior housing
  - Portion in construction (note date construction began)
  - Portion construction completed
    - Number of units built by type, tenure and price
- As regards problematic properties acquired through foreclosure or code enforcement
  - Portion identified for particular end use.
  - Portion with active RFP process underway
    - Number of RFPs distributed
    - Number of proposals returned
    - Portion with developer selected and contracts signed (note date of selection and agreement)
    - Slated for affordable housing
      - Number of units proposed by type, tenure and price
      - Slated for senior housing
      - Number of units proposed by type, tenure and price
  - Portion in construction (note date construction began)
  - Portion construction completed
    - Number of units built by type, tenure and price
- Number of CBJ-owned parcels "bought" for permanent preservation
- Dollars raised by the sale of publicly owned parcels for development or preservation
**Implementation**

- Finalize new land management plan, including inventory of CBJ-owned land that identifies which sites are appropriate for development and which are not (based on topography, existing infrastructure, environmental impacts, etc.)

- Be sure any CBJ-owned land slated for developed is zoned for the least restrictive/highest density use, consistent with the Comprehensive Plan; rezone certain parcels as necessary

- Adopt formal criteria for determining the appropriate use of developable publicly owned land (such as its impact on housing affordability and gaps, and its ability to catalyze larger development projects)

- Work with Army Corps on Land banking concept for parcels inappropriate for development

- Create a Problem Building Acquisition and Redevelopment Plan that mirror the thinking in the new land management plan, efforts to appropriately zone developable parcels, and the criteria for determining the appropriate use of land.

- Create a menu of disposition strategies for publicly owned land and buildings
  - Properties could be transferred incrementally (for example, as phases of construction are completed or as additional financing is secured or as certificates of occupancy are issued) to assist developers and maintain control
  - Establish a process by which developers can 'buy down' the sale price for a particular property by building projects that meet key public objectives.
  - Develop a competitive process for CBJ-owned property disposal that awards points for project design, capital investment, number of units, density, project timeline, overall expected property value increase, affordability of new units to be built and price. Reduce required cash price to 0-50% or less of current appraised value.

- Consider identifying a few CBJ-owned properties appropriate for workforce or senior housing and a mix of uses for disposition and development through a national RFP process. These sites could be sold at a low-cost sale, given away, made available through a public/private partnership (land lease through a Land Trust such as in Burlington, VT)

**Potential Partners**

CBJ, AHC, Planning Commission, Juneau Realtors, JEDC, SEBIA, Neighborhood associations
7. Update Zoning Tools with a Focus on Housing

The existing Zoning Ordinance does not include any inclusionary zoning requirements for workforce or affordable housing.\(^3\)

The CBJ Comprehensive Plan (Policy 4.6 – Implementing Action 3) calls for “an analysis of inclusionary affordable housing zoning standards and requirements that could be suitable for application in the borough.” There are several viable options for inclusionary zoning. It is proposed that two be advanced.

1. First, mandating that developers build a defined percentage of their project as affordable housing (with a density bonus making it a win/win for the city and developer); and
2. Second, adding "points" for affordable housing to the Bonus Procedures and Policies section of the Zoning Ordinance (Title 49, Chapter 49.60 (Articles I & II)).

Regulatory requirements such as these are an effective way to supplement CBJ’s more direct role in providing housing through the disposition and/or development of city-owned land and assets. Best practices suitable for modified use in Juneau include Montgomery County, MD’s Moderate Priced Dwelling Unit Ordinance, Madison Wisconsin’s Inclusionary Zoning Ordinance, and San Diego’s use of inclusionary policies in their NCFUA (North City Future Urbanizing Area).

In addition, Juneau cannot afford to build infrastructure and then allow low-intensity development to use it. That is the very definition of private gain at public expense.

The cost of such infrastructure is just too high, and allowing low-intensity development to benefit from expensive infrastructure means the rest of the community is paying to subsidize the infrastructure for those areas. The city must instead create and enforce a policy that directs new development to areas with existing infrastructure. (Incentivizing in-fill development where services and utilities already exist is one of the principle concepts in the CBJ Comprehensive Plan and is referenced, too, in the CBJ Land Management Plan.) In those instances where roads and sewer lines are expanded, the re-zoning of these areas should be automatic. The question about the impact of infrastructure and the development that goes with it on neighborhood character should be addressed and resolved before the infrastructure is funded and built. As resources are scarce, it is reasonable to apply a cost-benefit analysis to these projects and to establish a policy that they should be sustainable over their life without needing public support from tax payers who do not benefit from the infrastructure. For current areas with low-scale zoning and expensive infrastructure, there should be a regular review of the financial costs, including debt costs, to Juneau for the maintenance of that

\(^3\) Section 49.15.670(g)(3)(B) does note a specific bonus density opportunity for Planned Unit Developments of up to “five percent for a mixture of housing units, at least 15 percent of which are designed for purchase via a monthly mortgage payment of no more than 30 percent of the median income in the City and Borough, as calculated by the Alaska Department of Labor.”
infrastructure compared to the tax base it supports.

The concept of requiring developers to designate 10 – 25% of a development (generally greater than 5 or 10 units) as affordable housing with deed restrictions has been used extensively in the US as noted.

**Metrics**
- Number of affordable housing units built through inclusionary zoning
- Number of developers taking advantage of "points" for affordable housing
- Number of infill units constructed (new units that did not require any new infrastructure investment)
- Return on investment for new water/sewer/road financed by public within 10 years

**Implementation**
- Develop inclusionary housing ordinance and bonus points for workforce and senior housing
- Evaluate policies designed to encourage new development areas that already have infrastructure
- Streamline/fast-track infill housing permitting
- Evaluate policies that stipulate that CBJ does not have to spend money on infrastructure for new development if those projects do not address community-wide workforce or senior housing needs
- Evaluate policies that require clear cost recovery before CBJ will pay for infrastructure to outlying development areas
- Use LID (local improvement district) financing for new roads and utility service so developers need not front the total cost of public infrastructure on new projects, and do so in a shared manner so the burden does not fall inordinately on the owner or the developer.
- Make infrastructure development automatically increase zoning density.
- Re-zone D-18 zoning districts to Mixed Use
- Evaluate other areas that need to be “up-zoned” – either areas that would be appropriate for greater residential density or switched from residential only to mixed-use areas
- Evaluate criteria for approving conditional use permits
- Adjust the language in the zoning ordinance to “require” there be both housing and commercial uses in mixed-use zoning areas
- Look at reducing set-backs and minimum lot sizes for duplex, ADUs and bungalow infill units.
- Complete the bonus section of Title 49 as envisioned in the 2013 Comprehensive Plan

**Potential Partners**
SEBIA, AHC, AMHLT, landowners, Realtors, Mortgage lenders
8. Develop Neighborhood Plans

*(with detailed incentives for and direction on tackling affordability and availability issues)*

Creating discrete, small area or neighborhood plans allows Juneau to look closely at a section of the borough and identify specific places that have the right infrastructure and capacity to be up-zoned, rezoned, or otherwise targeted for additional housing units. These kind of plans also afford the community a chance to evaluate set-backs, lot size, home sizes and other details that are difficult to do in the abstract, but that can be useful tools when addressed on a smaller, more detailed scale. At a more localized scale there are more opportunities to see how different lot sizes and home sizes can be incorporated into a place without harming or dramatically changing the charm and character of the community. Plans should identify areas that could support additional height and density.

Neighborhood plans will not only help Juneau create a broader range of housing types, but also better utilize existing transportation and infrastructure. These types of plans take significant time and focus for the government and community, so doing one per year is a reasonable goal.

This strategy for ensuring strong community involvement in the creation of detailed and predictable neighborhood plans has been employed throughout the nation. It is a strategy designed to ensure the local community is directly involved in the detailed vision setting and planning for its neighborhood. Such plans are intentionally less broad than a city's comprehensive plan so that they can give the local community direct involvement and so as to allow for more detailed planning than would be attainable at the Comprehensive Plan level.

**Metrics**
- Number of neighborhood plans completed per year
- Public participation in the planning projects
- Total new housing (rental and ownership) allowed under approved neighborhood plans
- Development activity associated with completed plans
- Increased potential and realized economic value attributable to completed plans

**Implementation**
- Identify five to ten areas appropriate for detailed neighborhood plans
- Prioritize these areas based on development potential, developer/investor interest, community input, existing infrastructure, and ability to provide needed community benefits (e.g. senior housing, schools, parks, services)
- Invite neighborhood organizations and associations to help establish neighborhood or planning area boundaries
- Invite local and outside developers to tour sites and discuss potential projects
- Invite local and outside financing firms to help evaluate projects and potential investment opportunities
- Meet with property owners to discover current development plans and timing, the presence of any real and/or perceived obstacles to development, opportunities to provide assistance, opportunities to add housing to existing plans, and their willingness to sell if they have no plans for development
- Work with area residents and stakeholders to digest feedback from developers, lenders, and property owners and create goals and objectives for area improvements
- Develop housing targets for each plan to encourage mixed-income housing
- Develop preservation targets and implementation tools for each plan for housing preserved or replaced
- Consider using TIF (Tax Increment Financing) funding methods to bring about implementation of neighborhood plans

Potential Partners
Schools, Neighborhood Associations, Chamber of Commerce, DBA, DIG, Downtown Revitalization Group, Juneau Community Foundation
9. Develop a Downtown Strategy

The most important of these detailed neighborhood plans is the one that needs to be done for downtown. The downtown area has a significant opportunity to receive housing development on infill lots or via the redevelopment of some older structures. This would bring added vitality and increased economic activity to this essential part of Juneau.

CBJ-owned property (both land and buildings) is the ideal incubator for housing development in this area, and the disposition of these parcels should be strategic, closely aligned with public priorities for the area, and handled in a way (likely through an RFP process) that holds developers accountable. A reinvigorated downtown with a greater array of housing choices also stands to boost the borough’s tourism industry, overall quality of life, and future population growth.

These recommendations are meant to build upon the planning efforts already underway in the Willoughby District and the Downtown Historic District.

Communities as diverse as Burlington, Vermont to South Bend, Indiana have taken similar initiatives. These communities have identified the need for specific planning documents that address the needs of a downtown environment coupled with the need for a diversity of housing options, both in typology and cost/rent.

**Metrics**
- Number of housing units in downtown area by type, tenure and price
- Dollars of new investment activity in downtown
- Development activity associated with completed plans
- Number of people living in downtown CBJ
- Retail sales activity in downtown CBJ (and associated sales tax revenues)
- Number of blighted properties in downtown CBJ
  - Number of units in problematic buildings and/or themselves in problematic condition
  - Number of people living in poor buildings or poor units
- Increased property value and related taxes in downtown CBJ following the new construction, redevelopment, or rehabilitation of area properties

**Implementation**
- Make downtown area one of first detailed neighborhood planning areas
- Set a goal for number of residential units desired in downtown
- Create a downtown improvement district with a revenue stream to fund activities, upgrades and other incentives for people to live and shop in downtown CBJ
- Inventory abandoned and illegal housing units in Downtown
- Implement a blighted properties ordinance to encourage land-owners to fix up downtown building
- Develop incentives and provide assistance to upgrade and permit existing illegal housing units in residential properties
- Identify a development project that CBJ can partner in that will catalyze more activity in downtown
- Invite local and outside developers to tour sites and discuss potential projects
- Invite local and outside financing firms to help evaluate projects and potential investment opportunities
- Seek and assemble resources, including Housing Fund resources, to coordinate restoration for housing above the retail level within historic buildings.
- Develop Historic Preservation Opportunities – create a locally funded program to augment other programs.
- Evaluate opportunity to utilize outside funding (e.g. Brownfields funding, historic preservation tax credits) to support downtown investment.
- Consider cruise ship passenger fees as a possible funding source for downtown tourism-related housing
- Consider inclusionary zoning requirements for tourism-related businesses to ensure new businesses also contribute to housing needs for their workers and/or to ensure that as new tourism jobs develop, new CBJ development is working to meet housing needs.
- Consider tax incentives to bring a grocery store to downtown area.
- Evaluate, including potential state code changes to allow, postponing taxes (or lengthening an abatement period) on any new value created in downtown area for next 3-5 years in order to encourage activity (or consider a more targeted approach just focused on housing creation).
- Address Parking:
  - Review the 2010 parking plan and address issues related to Demand Management efforts and the coordination of new investors in public parking opportunities
  - Examine opportunities to leverage new development to obtain public parking
  - Review offsite mitigation opportunities
  - Evaluate the ability of a downtown transit network to counter the challenge of limited parking and to make it easier for residents and visitors to move around downtown. Consider the appropriate technology (bus, rail, trolley, electric, etc.) to do this.

Potential Partners
Schools, Neighborhood Associations, Chamber of Commerce, DBA, DIG, Downtown Revitalization Group, Juneau Community Foundation, JEDC

Potential Sources of Revenue
Main Street Programs
Business Improvement Districts
ArtPlace America (which recently awarded the Cook Inlet Housing Authority)
The research for this report was conducted by czbLLC (Alexandria, Virginia). It was prepared during the period February - September 2015 under the direction of the City and Borough of Juneau.
## Appendix
### Community Survey Results

<table>
<thead>
<tr>
<th>Description</th>
<th>If &quot;Business as Usual&quot;</th>
<th>The Ideal Future</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chosen</td>
<td>Rank</td>
</tr>
<tr>
<td>Smaller</td>
<td>157</td>
<td>7</td>
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<tr>
<td>About the same size</td>
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<td>5</td>
</tr>
<tr>
<td>Vibrant</td>
<td>18</td>
<td>22</td>
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<tr>
<td>Multi Generational</td>
<td>24</td>
<td>19</td>
</tr>
<tr>
<td>Uninviting</td>
<td>248</td>
<td>2</td>
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<tr>
<td>Historic</td>
<td>56</td>
<td>14</td>
</tr>
<tr>
<td>Lacking Identity</td>
<td>12</td>
<td>12</td>
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<tr>
<td>Run down/Outdated/Aging</td>
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<tr>
<td>Cultural/Arts/Entertainment</td>
<td>73</td>
<td>11</td>
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<tr>
<td>Threatened</td>
<td>225</td>
<td>3</td>
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<tr>
<td>Crowded</td>
<td>107</td>
<td>10</td>
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<tr>
<td>Uniform, Boring, 'Anywhere USA'</td>
<td>28</td>
<td>18</td>
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<tr>
<td>Family Friendly</td>
<td>45</td>
<td>15</td>
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<tr>
<td>Affordable</td>
<td>5</td>
<td>26</td>
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<tr>
<td>Diverse</td>
<td>29</td>
<td>17</td>
</tr>
<tr>
<td>Inviting</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Contemporary</td>
<td>2</td>
<td>27</td>
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<tr>
<td>Funky/Colorful/Full of Character</td>
<td>43</td>
<td>16</td>
</tr>
<tr>
<td>Natural Setting</td>
<td>137</td>
<td>9</td>
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<tr>
<td>Growing</td>
<td>22</td>
<td>20</td>
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<tr>
<td>Strong Identity</td>
<td>18</td>
<td>22</td>
</tr>
<tr>
<td>Protected</td>
<td>20</td>
<td>21</td>
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<tr>
<td>Underutilized/Room to Grow</td>
<td>141</td>
<td>8</td>
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<tr>
<td>Sustainable</td>
<td>10</td>
<td>25</td>
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<tr>
<td>Tourism</td>
<td>208</td>
<td>4</td>
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<tr>
<td>Mining</td>
<td>65</td>
<td>13</td>
</tr>
<tr>
<td>State Capital</td>
<td>187</td>
<td>6</td>
</tr>
</tbody>
</table>

### Question

Please choose the five (5) keywords/phrases that best describe Juneau...

- Family Friendly
- Affordable
- Diverse
- Inviting
- Contemporary
- Funky/Colorful/Full of Character
- Natural Setting
- Growing
- Strong Identity
- Protected
- Underutilized/Room to Grow
- Sustainable
- Tourism
- Mining
- State Capital

### Response

<table>
<thead>
<tr>
<th>Question</th>
<th>#</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is fine; I don’t think there is a problem.</td>
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<td>7</td>
</tr>
<tr>
<td>There are not enough options for people, especially entry-level workers and seniors</td>
<td>453</td>
<td>1</td>
</tr>
<tr>
<td>We have a shortage of housing options</td>
<td>453</td>
<td>2</td>
</tr>
<tr>
<td>We are overbuilt and should be a smaller city</td>
<td>28</td>
<td>8</td>
</tr>
<tr>
<td>We have a hard time attracting workers because we don’t have enough housing</td>
<td>236</td>
<td>4</td>
</tr>
<tr>
<td>We are building too much right now</td>
<td>28</td>
<td>8</td>
</tr>
<tr>
<td>We are not building enough housing to meet our community needs</td>
<td>258</td>
<td>3</td>
</tr>
<tr>
<td>We have fallen behind where we should be with regard to housing</td>
<td>225</td>
<td>5</td>
</tr>
<tr>
<td>Current housing is not going to stay around forever because of the challenge to maintain it</td>
<td>115</td>
<td>6</td>
</tr>
</tbody>
</table>

### Question

Please choose the three (3) most accurate depictions of the Juneau’s current housing situation:

- It means more people that work in Juneau can live here
- If it allows us to preserve for our natural environment
- If it allows us to continue to support the unique services and features that we enjoy
- If it allows Juneau seniors to continue to live here after retirement
- It allows us to use our existing infrastructure in the most cost-effective way
- If it allows us to decrease the carbon footprint of a project
- If it reduces the need to build in untouched natural areas
- I don’t think anything justifies more height or density

### Response

<table>
<thead>
<tr>
<th>Question</th>
<th>#</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>If it means more people that work in Juneau can live here</td>
<td>326</td>
<td>1</td>
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<tr>
<td>If it allows us to preserve for our natural environment</td>
<td>263</td>
<td>4</td>
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<tr>
<td>If it allows us to continue to support the unique services and features that we enjoy</td>
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<td>5</td>
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<tr>
<td>If it allows Juneau seniors to continue to live here after retirement</td>
<td>263</td>
<td>3</td>
</tr>
<tr>
<td>It allows us to use our existing infrastructure in the most cost-effective way</td>
<td>293</td>
<td>2</td>
</tr>
<tr>
<td>If it allows us to decrease the carbon footprint of a project</td>
<td>227</td>
<td>6</td>
</tr>
<tr>
<td>If it reduces the need to build in untouched natural areas</td>
<td>216</td>
<td>7</td>
</tr>
<tr>
<td>I don’t think anything justifies more height or density</td>
<td>73</td>
<td>8</td>
</tr>
<tr>
<td>Description</td>
<td># Voted</td>
<td>Rank</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------</td>
<td>---------</td>
<td>------</td>
</tr>
<tr>
<td>Economic Sustainability (fiscal stability and independence)</td>
<td>563</td>
<td>1</td>
</tr>
<tr>
<td>Family Friendly</td>
<td>455</td>
<td>2</td>
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<tr>
<td>A Good Place To Retire</td>
<td>155</td>
<td>3</td>
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<tr>
<td>Resilient Spirit</td>
<td>142</td>
<td>4</td>
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<tr>
<td>Historic Character</td>
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<tr>
<td>Unique Culture</td>
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<tr>
<td>Outdoors</td>
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<tr>
<td>Independence</td>
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<td>8</td>
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<tr>
<td>Sense of Community</td>
<td>425</td>
<td>9</td>
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<tr>
<td>Small Town</td>
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<td>10</td>
</tr>
<tr>
<td>Natural Setting</td>
<td>260</td>
<td>11</td>
</tr>
<tr>
<td>Special Amp; Unique Community Services (Ski Resort, Pools, etc.)</td>
<td>328</td>
<td>12</td>
</tr>
<tr>
<td>Boating/Ocean Life</td>
<td>176</td>
<td>13</td>
</tr>
<tr>
<td>Environmental Stewardship</td>
<td>148</td>
<td>14</td>
</tr>
<tr>
<td>Equity (Support/promote diversity in people, housing and affordability)</td>
<td>148</td>
<td>15</td>
</tr>
<tr>
<td>Make sure people who work here can live here</td>
<td>148</td>
<td>16</td>
</tr>
<tr>
<td>Ensure seniors can age in place/stay in this community</td>
<td>148</td>
<td>17</td>
</tr>
<tr>
<td>Provide housing choices for the whole community</td>
<td>148</td>
<td>18</td>
</tr>
<tr>
<td>Environmental sustainability</td>
<td>148</td>
<td>19</td>
</tr>
<tr>
<td>Ensuring all of us can maintain our connection to nature and the outdoors</td>
<td>148</td>
<td>20</td>
</tr>
<tr>
<td>Supporting our business community</td>
<td>148</td>
<td>21</td>
</tr>
<tr>
<td>Ensuring we can support the services that make Juneau unique (skiing, pools, libraries, etc.)</td>
<td>148</td>
<td>22</td>
</tr>
<tr>
<td>Economic sustainability</td>
<td>148</td>
<td>23</td>
</tr>
<tr>
<td>Economic sustainability</td>
<td>148</td>
<td>24</td>
</tr>
<tr>
<td>Protecting our role as a regional hub</td>
<td>148</td>
<td>25</td>
</tr>
<tr>
<td>Quality of Life</td>
<td>148</td>
<td>26</td>
</tr>
<tr>
<td>Carefully managing the local government budget</td>
<td>148</td>
<td>27</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th># Voted</th>
<th>Rank</th>
<th>Average Respondent Rank</th>
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<tbody>
<tr>
<td>We need to protect the property values of people who own homes now</td>
<td>180</td>
<td>5</td>
<td>1.0</td>
</tr>
<tr>
<td>Families, especially of workers in our area, should have the ability to make Juneau their home</td>
<td>425</td>
<td>1</td>
<td>2.0</td>
</tr>
<tr>
<td>We should prioritize our environment first</td>
<td>148</td>
<td>2</td>
<td>2.0</td>
</tr>
<tr>
<td>Children growing up in Juneau should be able live here when they grow up</td>
<td>148</td>
<td>3</td>
<td>2.0</td>
</tr>
<tr>
<td>People should be able to find a home whether they are starting their career or entering retirement</td>
<td>148</td>
<td>4</td>
<td>2.0</td>
</tr>
<tr>
<td>We need a housing market that will ensure Juneau can sustain and survive into the future</td>
<td>148</td>
<td>5</td>
<td>2.0</td>
</tr>
<tr>
<td>Be careful how much is sold so as not to put so much out there it hurts our home values</td>
<td>148</td>
<td>6</td>
<td>2.0</td>
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<tr>
<td>Only sell for projects that will help address our housing issues.</td>
<td>148</td>
<td>7</td>
<td>2.0</td>
</tr>
<tr>
<td>Sell it for the highest value it can get</td>
<td>148</td>
<td>8</td>
<td>2.0</td>
</tr>
<tr>
<td>Don’t sell anything</td>
<td>148</td>
<td>9</td>
<td>2.0</td>
</tr>
<tr>
<td>Consider giving some of it to non-profits that can develop more housing options</td>
<td>148</td>
<td>10</td>
<td>2.0</td>
</tr>
<tr>
<td>Give it away to help build assisted living housing for seniors</td>
<td>148</td>
<td>11</td>
<td>2.0</td>
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<tr>
<td>Access to the water</td>
<td>148</td>
<td>12</td>
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<tr>
<td>Work</td>
<td>148</td>
<td>13</td>
<td>2.0</td>
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<tr>
<td>My family has always lived here</td>
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<td>14</td>
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<tr>
<td>Mountains</td>
<td>148</td>
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<td>Natural Setting</td>
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<td>Community Character</td>
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<td>Affordable</td>
<td>148</td>
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<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
<th>#</th>
<th>%</th>
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<tbody>
<tr>
<td>Juneau is presently capable of being economically self-sufficient, independent from money from the State or Federal government in the form of subsidies</td>
<td>True</td>
<td>38</td>
<td>6%</td>
</tr>
<tr>
<td>False</td>
<td>572</td>
<td>94%</td>
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<tr>
<td>Total</td>
<td>610</td>
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<tr>
<td>Juneau should be capable of being economically self-sufficient, independent from money from the State or Federal government in the form of subsidies</td>
<td>Agree</td>
<td>305</td>
<td>50%</td>
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<tr>
<td>Disagree</td>
<td>305</td>
<td>50%</td>
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<tr>
<td>Total</td>
<td>610</td>
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<td></td>
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<tr>
<td>Should municipal government play a more active role to address housing issues, choice, availability and cost?</td>
<td>Yes</td>
<td>313</td>
<td>57%</td>
</tr>
<tr>
<td>No</td>
<td>63</td>
<td>12%</td>
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<tr>
<td>Perhaps</td>
<td>171</td>
<td>31%</td>
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<tr>
<td>Total</td>
<td>547</td>
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<tr>
<td>Should municipal government assume a direct financial role – Juneau itself writing a check – in tackling affordable housing issues?</td>
<td>Yes, but only to a very nominal degree</td>
<td>68</td>
<td>12%</td>
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<tr>
<td>Yes, to a moderate degree</td>
<td>102</td>
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<tr>
<td>Yes, to a substantial degree</td>
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<tr>
<td>No</td>
<td>149</td>
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<tr>
<td>Not sure</td>
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<td>29%</td>
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<tr>
<td>Total</td>
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