

**MAPP Housing Workgroup Meeting**  
 Tuesday, March 5, 2024 1:00 – 2:30pm  
**Via In-Person & Zoom**

Present In-Person: Hannah Gustafson, Brian Partridge, Ryan Foster, Susanah Webster, Donna Aderhold, Penelope Haas, Conner, Karin Marks, Brandy McGee, Susannah Webster, Foot, Jay Bechtol,  
 Present via Zoom: Abby Ferrer, Charles, Liz Diament, Nona Safra, Lorne Carroll, Jonathan Young, Jane Dunn  
 Notetaker: Mary Darbonne

TIME	TOPIC	DISCUSSION	ACTION
1:00-1:15	<b>Welcome, Intros &amp; Agreements</b>	<p>Intros and Agreements</p> <p>In an attempt to get us to the CHIP we will likely be diving into subgroups. DRAFT groups are:</p> <ol style="list-style-type: none"> <li>1. Housing Vulnerable Populations - Senior Housing, Support for Unhoused, etc.</li> <li>2. Housing Economy - Building industry, Realty, year-round rentals, etc.</li> <li>3. Housing Policy - Incentives, Regulations, etc.</li> </ol> <p>- Grant to support CHIP is from Healthy and Equitable Communities - draft for CHIP due by June 1st</p> <p>Today we have community members speaking to two of those areas and next month we will have guests speaking to the third.</p> <p>For Intros, please share your name and if your passion/place resides within one of those three, please share which one. If not, what is missing?</p> <ul style="list-style-type: none"> <li>- <b>Brian Partridge:</b> KBC Psych department, MAPP SC. Historically, would choose Vulnerable population group, but currently leaning towards Economic side</li> <li>- <b>Penelope Haas:</b> KBC, Guiding Growth, representing young adults in Homer. Policy group.</li> <li>- <b>Conner:</b> Works in construction, grew up near Kasilof, interested in Homer's future. Interested in contracting (economic) aspects and also vulnerable populations.</li> </ul>	

		<ul style="list-style-type: none"> <li>- <b>Ryan Foster:</b> Homer City Planner currently working with Comp Plan update and Zoning Code. Save-the Date for end of this month March 28th, public meeting at Islands and Ocean (keep eye out for more info). All buckets relevant, but would choose policy</li> <li>- <b>Karin Marks:</b> Chairman of Economic Advisory Commission, Business Owner. Interested in Economy and Policy together. Would be hard to choose - want to make sure they are commingled and brought back and forth</li> <li>- <b>Brandy McGee:</b> ED of Kenai Pen Housing Initiatives. Serves Vulnerable populations, but would pick middle bucket (Economy) but also interested in policy</li> <li>- <b>Susannah Webster:</b> Realtor, Grew up in Homer, Drawn to all buckets. Care about the future of our young ones. Talking about economic today</li> <li>- <b>Foot:</b> Youth action board for housing and homelessness. Would choose vulnerable populations. But also do a lot of advocacy, so interested in policy</li> <li>- <b>Jay Bechtol:</b> SPBHS, Vulnerable populations</li> <li>- <b>Donna Aderhold:</b> Homer City Council. Policy</li> </ul> <p>ZOOM:</p> <ul style="list-style-type: none"> <li>- <b>Mary Darbonne:</b> Resident, mom, Elemental Consulting. Interested in how all of these intersect, but would choose Vulnerable populations.</li> <li>- <b>Abby Ferrer:</b> The Center, Youth Homelessness demo grant. Vulnerable populations</li> <li>- <b>Liz Diament:</b> City of Seldovia. Starting similar discussions across the bay. Policy group</li> <li>- <b>Jane Dunn:</b> New position in ILC working w/ developmental disability resource. Job training.</li> <li>- Charles:</li> <li>- Jonathan Young:</li> <li>- Nona Safra:</li> <li>- Lorne Carroll:</li> </ul> <p>Discussion regarding subgroups: Wondering how to compartmentalize these large topics into interest areas - the goal is to further define terminology and to gather subject matter experts. Terms can be complicated and there is not a great list available. We are building the ship as we sail it.</p>	<ul style="list-style-type: none"> <li>- March 28th Public Comp Plan Meeting @ Islands and Ocean</li> </ul>
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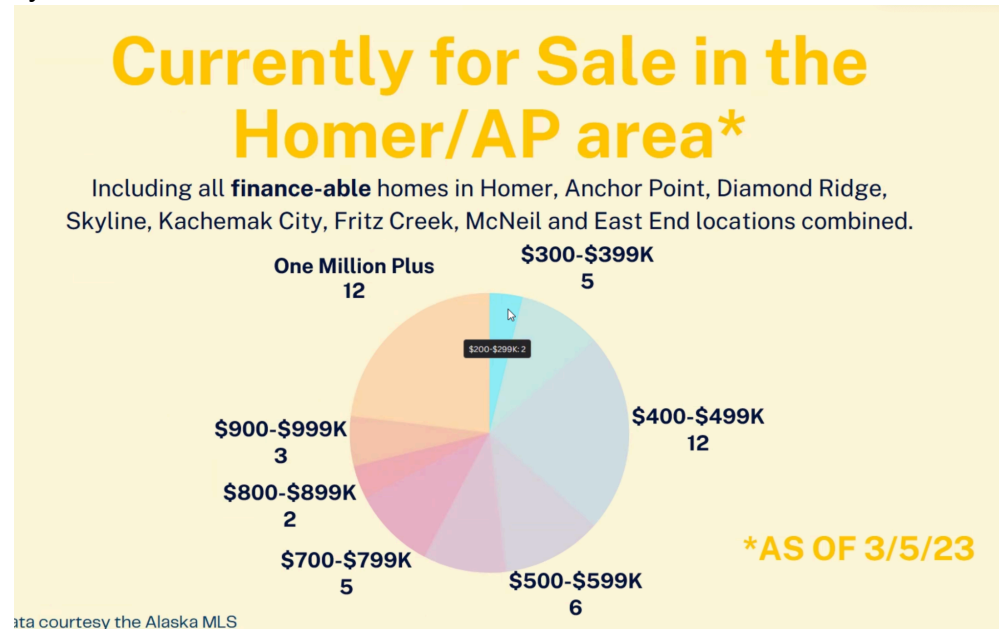
		<p><b>*Group Agreements</b></p> <p>To help build trust and momentum, workgroup members commit to make their best efforts to:</p> <ul style="list-style-type: none"> <li>● Attend all scheduled meetings (in person or hybrid)</li> <li>● Be prepared to participate fully in the workgroup sessions</li> <li>● Honor that decisions will be made by consensus</li> <li>● Hear, engage, and represent the community with humility</li> <li>● Understand that solutions will be nuanced, multi-tiered, and may be imperfect</li> </ul> <p>Do we want to add an agreement around building community not creating divisiveness???</p> <ul style="list-style-type: none"> <li>- Seek common ground</li> </ul>	<p>Add to Group Agreements : “Seek common ground”</p>
<p>1:15-1:20</p>	<p><b>MAPP CHIP components and timeline</b></p>	<p>Hannah Gustafson:</p> <ul style="list-style-type: none"> <li>- Housing and Communications are the two health priorities that came out of our CHNA</li> <li>- Goal of a CHIP (Community Health Improvement Plan) by June 1</li> <li>- CHIP will guide community action over the next few years</li> <li>- CHIP is a working document <ul style="list-style-type: none"> <li>- So we can adapt our strategies along the way</li> <li>- So we can identify measures to see what/how improvements to health are occurring within the community</li> </ul> </li> </ul>	

1:30-2:00

## Housing Economy

Susannah Webster:

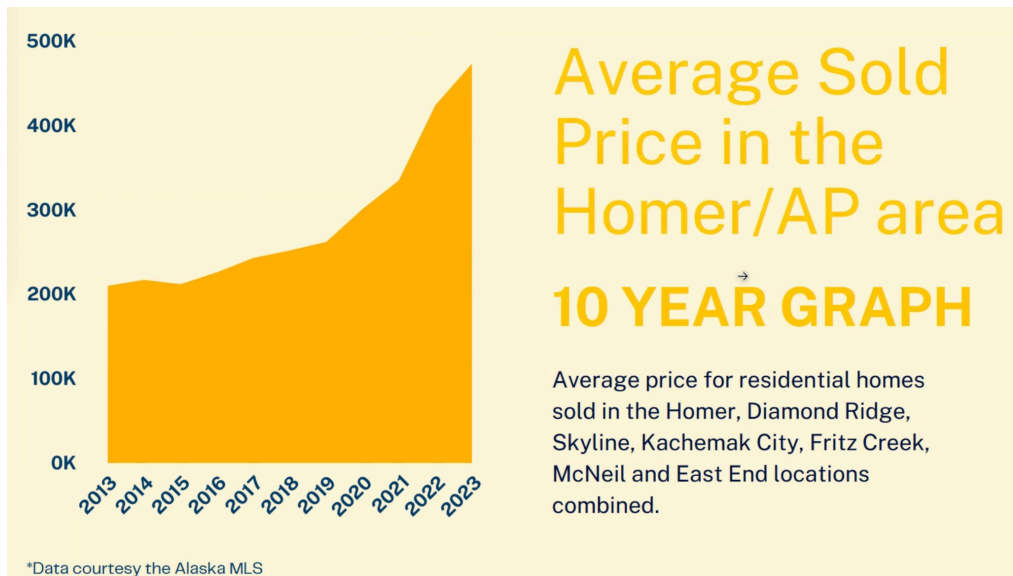
- Put together a 'First Time Home Buyer Class' that will begin next week with Jason Weisser, Steven Gist
- Goal is to help people see alternatives to buying in the Homer area (some tough love)
- Currently for sale in Homer area:



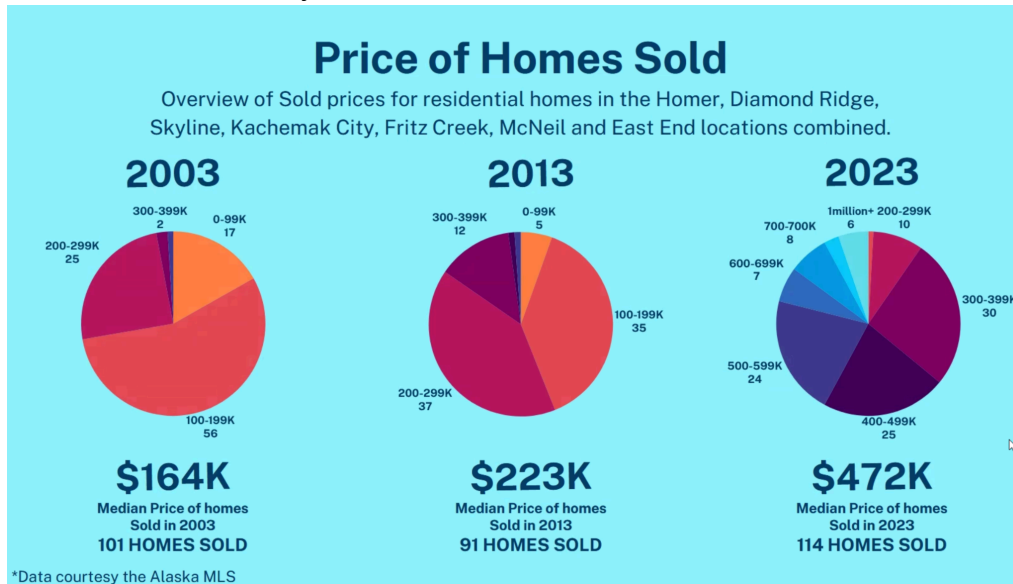
- [data courtesy the Alaska MLS](#)

- Only includes financeable homes (i.e., foundation and flushing toilet. There were about 12-15 structures that are non-financeable)

- Share First Time Home Buyer class information w/ group
- Link slides w/ data on website?



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- Question about whether we are moving in a downtrend. Susannah predicts that we will reach a plateau (2-4yrs), but do not foresee it going lower due to inventory



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- This does not include homes that have recently or are currently being built (wouldn't be included until home is sold)

# Affordability Check





Home Price	Estimated income required to qualify for a conventional loan	Estimated mortgage payment at 6.25%, 30 yr fixed, 3% down
\$164,000	\$39,000 \$18.75/hr	\$1137
\$223,000	\$52,000 \$25.00/hr	\$1523
\$472,000	\$106,000 \$51.00/hr	\$3094

- **Alternative financing options:**
- Expand your search area! (Anchor Point, Ninilchick, etc.);
- Cooperative Living/Buying Arrangements (up to 5 other people);
- Owner Financing;
- Finding a nontraditional seller;
- Recreational Cabin Loans (for non-financeable homes);
- Family Gifts and Co-signers;
- USDA Loans (can be used for new construction as well. If you make under \$87,000 per year, down to 1% interest, there is a cap of around \$300);
  
- Discussion: Would be very interesting to see how median income has changed in comparison to housing affordability.

2:00:-2:20	<b>Housing Policy</b>	<p>Donna Aderhold:</p> <ul style="list-style-type: none"> <li>- Homer City Council Policy Perspective:</li> <li>- An ordinance related to short term rental failed during City Council session last week and felt like this conversation needed to start with community conversation rather than a policy document.</li> <li>- Housing came up first as an issue for council in March 2022 at Council Retreat <ul style="list-style-type: none"> <li>- What can the council do? Zoning codes and regulation - getting ready to do public meetings for Comprehensive Plan (one of the pieces)</li> <li>- Zoning - permits to build and what it looks like within each zoning district. In 2022/2023, passed ordinance to attempt to amend zoning codes to make it easier to build on certain properties. Received negative feedback from the public and ruled back some of these codes.</li> </ul> </li> <li>- Interested in Perceptions vs. Reality. Example: “Short Term rentals are cause of problems”, or “million dollar homes are the problem”, or “vacant homes” –these are perceptions that could be correct or not, but want to know the data/reality that is creating these housing problems. Data on short term rentals was one step to see reality vs. perceptions, but needed more data.</li> <li>- Looking for the community to step forward to voice what is wanted/needed in various zones in the community (density, building, etc.)</li> <li>- Interested in feedback</li> <li>- Conversation:</li> <li>- What current permits are required? Any construction requires a zoning permit - (not a building-permit, but similar). Has to go through, City water, State fire marshall, etc. Some zoning districts currently allow additional builds on primary properties. CCRs (Covenants) - are not regulated by the City. Anything 4 units or more or large project requires extensive review and can take months. 8,000sq/ft or larger triggers a conditional use permit. There have been suggestions to lower barriers to building.</li> <li>- Hearing that we need more information to make good decisions about short term rentals - why didn't ordinance go to information gathering? Over regulation for the intent. Wouldn't get the depth of information that is needed. Re-Draft ordinance to collect information?</li> </ul>	
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1:30-1:45	<b>Other Housing Updates</b>	<p>Guiding Growth:</p> <p>Strong Towns:</p>	
1:45-2:20	<b>Terminology Discussion</b>	<p>Discussion on Terminology and Resources for Definitions:</p> <ol style="list-style-type: none"> <li>1. Housing Vulnerable Populations</li> <li>2. Housing Economy</li> <li>3. Housing Policy</li> </ol> <p>Terminology document created by Foot:  <a href="https://docs.google.com/document/d/1ImGoYr82hBQD1gHJrx0yY2EQK4jcoT-C7pfAQpZukag/edit">https://docs.google.com/document/d/1ImGoYr82hBQD1gHJrx0yY2EQK4jcoT-C7pfAQpZukag/edit</a></p> <p>Discussion:</p> <ul style="list-style-type: none"> <li>- What houses in Homer's market would be considered "attainable?"</li> <li>- What is Homer's AMI? Around \$69,000</li> <li>- Comment regarding putting a dollar amount on the "affordability" definition as a goal to strive towards</li> <li>- Would like the group to discuss Multi-family builds or rentals - zoning, mindset, expense, etc.</li> <li>- Suggestion to have specific numbers in each definition to help further define what we are aiming for</li> <li>- The intersection of these conversations is similar to the conversations that began in 2016 surrounding addiction/substance misuse. Suggest creating a "Roadmap" for housing to include all that is on the table and to tie in the data to move forward</li> </ul>	<p>Ask group: Is there a small group that has interest and capacity to further flesh out these definitions prior to our next meeting?</p> <p>Compiled resources:  <a href="https://mappofskp.net/mapp-housing-workgroup/">https://mappofskp.net/mapp-housing-workgroup/</a></p>



2:20-2:30	<b>Closing, Date &amp; Agenda for next meeting</b>	<p>Agenda items for April 2:</p> <ul style="list-style-type: none"> <li>- Daniel Delfino from AHFC</li> <li>- Project Resource Connect Report</li> </ul>	
	<b>Zoom Chat</b>	<p>13:04:48 From Mary Darbonne to Everyone: Welcome, folks! Apologies for the incorrect zoom link! We will give folks a moment.</p> <p>13:20:12 From Jonathon to Everyone: Homer citizen. I'm sorry I can't speak or turn on my camera. My responsibilities at work won't allow me but I'm glad to listen in.</p> <p>13:20:20 From Jane Dunn (she/her) to Everyone: Sorry I am coming in late. What is the prompt?</p> <p>13:21:22 From Charles to Everyone: Not able to talk now, just listening. Thanks!</p> <p>13:21:39 From Mary Darbonne to Everyone: No worries, Jonathon! Thanks for being here</p> <p>13:21:46 From Mary Darbonne to Everyone: Thanks, Charles!</p> <p>14:06:20 From Jane Dunn (she/her) to Everyone: The things causing the housing crisis are varied just like the fact that the solutions need to be</p> <p>14:06:34 From Lorne Carroll he/him to Everyone: Reacted to "The things causing t..." with </p> <p>14:07:02 From Mary Darbonne to Everyone: Reacted to "The things causing t..." with </p> <p>14:07:57 From Jane Dunn (she/her) to Everyone: Sorry friends. I have to dip out for another meeting. Please let me know if any input is needed from my perspective jdunn@peninsulailc.org</p> <p>14:08:10 From Mary Darbonne to Everyone: Reacted to "Sorry friends. I hav..." with </p> <p>14:08:16 From Lorne Carroll he/him to Everyone: Reacted to "Sorry friends. I hav..." with </p> <p>14:32:38 From Lorne Carroll he/him to Everyone:</p>	

		<p>\$63,854 for 2021 median household in Homer proper 14:32:48 From Mary Darbonne to Everyone: Reacted to "\$63,854 for 2021 med..." with 👍 14:33:01 From Lorne Carroll he/him to Everyone: (4.11% 1-YEAR GROWTH vs previous year) 14:36:24 From Mary Darbonne to Everyone: <a href="https://mappofskp.net/mapp-housing-workgroup/">https://mappofskp.net/mapp-housing-workgroup/</a> 14:36:32 From Lorne Carroll he/him to Everyone: Reacted to "<a href="https://mappofskp.net/">https://mappofskp.net/</a>" with ✅</p>	
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