

# COMMUNITY CONVERSATION: HOUSING SOLUTIONS IN THE GREATER HOMER AREA

**MARCH 25, 2023**  
**CHRISTIAN COMMUNITY CHURCH**  
**HOMER, ALASKA**



**Choosing Our Roots**  
Safely Housing Queer Youth



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## A MESSAGE FROM THE ORGANIZERS

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*This event is dedicated to building stronger community ties and ensuring that whatever we do to alleviate our housing crisis, we are doing it by working together. After a lengthy pandemic, there has been a growing awareness of how our efforts to problem solve have led to more isolated approaches, which has the potential to lead to misunderstandings, a duplication of efforts, and even judgements. We hope to share confidence in the possibilities of broad collaboration and the need to ensure that all voices are included when we are organizing for the well-being of our community.*

*Following this powerful and meaningful event, which connected so many perspectives and offered a greater understanding to how we live and interact together, we strongly encourage folks in the Greater Homer Area to organize in your own ways as you have the*



*capacity to and join with us when you are able. The principles that will lead us forward are based on broad inclusion and recognizing that while it will typically involve more work to do so, the effort to meet and invite as many perspectives as possible will lead to a more-rounded and better-supported result.*

***Let's keep building this together and share this report with anyone who can help!***

# INTRODUCTION

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On March 25, over 100 people from Homer and the Greater Homer Area gathered to discuss housing challenges within the area. Several organizations supported this event, including:

- South Peninsula Hospital Foundation
- Kenai Peninsula Economic Development District (KPEDD)
- Homer Chamber of Commerce & Visitor Center
- Choosing Our Roots
- Mobilizing for Action through Planning and Partnerships (MAPP)
- City of Homer Alaska

In coordination with this event, community members and employers within Homer and others were invited to take a survey regarding their thoughts about housing. Communications regarding the survey and event information can be found at the landing page, <https://ddaalaska.com/homer-housing-solutions/>. This event was facilitated by Denali Daniels of Denali Daniels + Associates.

## Norms & Introductions

- Denali provided opening comments, shared the purpose of the meeting, and emphasized giving people an opportunity to be heard. The definition of active listening was presented, and participants were asked to make a commitment to constructive conversation on housing solutions in Homer & Greater Homer area.
- Jeffrey Eide provided welcome remarks on behalf of the partners.
- Denali then shared a few preliminary results from the Homer Housing survey. When asked, "What are barriers to housing?" these were the results that had been collected at the time of the event.

<b>PRELIMINARY SURVEY RESULTS:</b> What are barriers to housing?
Affordability (32.7%)
Lack of housing (32.1%)
Vacation/Short-Term Rentals (18.7%)
Seasonal Housing (7.8%)
Other (8.4%)

- Participants who had not yet responded to the survey were encouraged to do so on the landing page listed above.



# COMMUNITY DISCUSSIONS

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The remaining time together was organized into two workshops.

WORKSHOP 1: What are our priorities?
Participants broke out into six separate groups and discussed their priorities and responded to the preliminary survey results & themes that stood out to them.
WORKSHOP 2: Solutions & Next Steps
Participants numbered off to divide into ten groups and discussed, "What ideas do we have for solutions?" and "Next Steps". Each group thoughtfully discussed, and then provided presentations of their ideas to the full group.

## WORKSHOP 1: WHAT ARE OUR PRIORITIES?

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Participants divided into six groups and identified individual answers to the following questions: "When you see and hear the survey results, what stands out to you?"

Once all individual answers were reflected on the sticky walls, the groups discussed their answers.



*Participant statements are not edited.*

**QUESTION 1: When you see and hear the survey results, what stands out to you?**

**GROUP 1**

- Disproportionate impact on worker/lower income
- Property tax relief for some amount of time to encourage development
- Special tax on Air B&B's, and using those funds to make low interest construction loans to local developers and owners of rentals
- People aren't hopeful about housing accessibility... and there's next to no help for homelessness. 1
- Lack of housing prevents healthcare providers to live here, and the cost prevents youth and young adults to live here. 4
- Employees who support the town can't afford to live here based on wages, high cost of living, and lack of housing supply. 8
- The "Aspen Effect" we used to talk about has arrived. 10
- Protect property owner rights. Shocking that pets take precedence over rental length. Affordability is subjective.
- Affordability and availability are much higher percentages than the other causes. Is this percentage bias because those causes are easier to think of than the others? 1
- You either have or have not. 2
- Affordability is down, and availability is down, and that equals the capacity to support vital citizenry being down. 7
- How does this situation compare to the nation overall? 1
- Rural CAP: 504 Rehab Loan (\$40,000, 1%), \$10,000 grant for people 62 years or older, 502 mortgage loan (4.5%), mutual self-help housing for rural areas 7
- Cost of seasonal housing is too much for summer seasonal employees 1
- Prices keep many out of housing. Many are homeless due to this 3
- Employers and residents are unified in responses

**GROUP 2**

- Good response numbers
- Affordability matters
- Difference of perspectives
- Long term leases are needed
- Is Homer ready for density in housing?
- Leases are important
- Lack of housing not a higher percentage 1

- Apartments are a more effective use for building costs 1
- Not everyone can have a SFR (single family residence)
- Owners get more money for VRBO/Air B&B, that drives lack of affordability and lack of housing 1
- Limited space available for single-family homes
- Missing balancing growth with demand 2
- Pets are a priority
- Affordability! Homer is limited by transportation costs 1

### GROUP 3

- Lack of housing affordable or otherwise
- Low-income housing
- Income doesn't cover cost of housing
- Land availability (quality)
- Needs on the extremes: Long-term & emergency housing is needed
- Transportation
- Infrastructure
- Logistical problems & constraints
- Affordability: 200-400% increased material prices
- All are connected
- Not enough housing
- It all leads to lack of housing
- How are we similar different from other areas?
- Percentages are low
- Seasonal nature of housing needs complicates the issue
- Lack of housing
- High needs/low availability
- Disproportionate impact on worker/lower income
- Logistics
- Affordability
- Not diverse enough housing options 1
- Not having housing to match workforce and community

### GROUP 4

- Not enough laborers
- Greed
- Tiny homes 4
- Promote and create an alignment of cultures: Government, non-profit, contractors, developers

- The Borough should incentivize affordable, year-round living units
- How as a community are we taking care of our most vulnerable members?  
How can we support this population without adequate resources to meet the basic needs of others?
- Private sector is more effective than regulation
- Becoming an "elite" community for previously wealthy new comers 2
- Affordable and available housing for elders (70+) and youths (18-30) 5
- "Haves" vs. "Have nots"
- Affordability: Housing needs to be affordable long term. Sustainability and rent control
- Provide incentives for builders
- Employers offering housing Aspen Suites - Coal Point 1
- Air B&B constrains housing supply
- Money is the only driver
- Lack of affordable land to build/develop
- Focus on the supply of houses
- Growth is the issue 1
- Lack of housing, need more apartments, especially in the summer for workers
- Lack of local resources 1
- Not enough housing 2
- Communities work as a mycelium. There is no "us vs. them", everything is interconnected 2
- Map casual loop: Diagram, isolate priority variables that we can change 1
- Need actions
- Limited future growth for Homer
- Aligning interests: Tribal, Borough, City, private, non-profit, seasonal, industry, vacation 3
- Create options for smaller houses 2
- Need to get government out of the way 2
- Inflated rents
- Eventually few people will be able to live and work in Homer
- Affordable housing is not available
- Our community is concerned and is ready to work together 1

## GROUP 5

- Few options for unhoused/transitioning unhoused
- Exactly as expected
- Seasonal jobs don't mean they don't live year-round, winter job shortage



- Big influx of new residents, a lot of which are “snowbirds”, this puts a bigger squeeze on year-round availability
- The need to incentivize year-round housing availability
- Very few options for seasonal workers
- More options in town for easy walks, bike rides, and short commutes
- Zoning incentives
- Demographics of survey taker would be good info to collect
- Hard to stay year-round when there are no options
- Need for efficient system to fill housing/find 3
- Lots of long-time residents (10-20 year) with few appropriate options
- 50%? of those surveyed did not expect to need a house in the near future
- Availability, cost, and wages are all connected
- Need more houses year round
- Seasonal workers are not supported by the community, but they hold a major economic responsibility
- We equally feel the lack of options
- #2 most important topic for a renter was the need for animals/pets

## GROUP 6

- More government involvement will only hamstring growth
- Lack of senior housing, long wait lists
- 407 vacant houses in Anchor Point. Why? Transportation?
- Inflation
- More supportive financial mentors – people to nurture and support first time buyers
- What is important to differentiate? Demographics & age groups
- Need incentives for landowners to rent long term. Air B&B makes them big money
- Economic growth depends on tourism, how much production or export?
- Costs, availability of housing
- Equality act
- Out of date comprehensive plan issues have changed dramatically
- Bed tax, non-resident owner tax, permit Air B&B’s and limit permits
- Sustainable growth is an oxymoron
- Landlord taxes & incentives, Air B&B’s tax disincentives
- Multiple Air B&B’s on single property, one should be for a summer lease
- Unregulated short-term rentals
- Re-zoning for multi-family homes
- Non-resident owners vs. full-time folks

- Character of Homer changing, e.g. veterans can't afford to rent here
- Sales tax accountability for Air B&B's
- Single family homes in highest demand by far
- Basic needs: Consistent housing, utilities, space for family and pets
- More intentional youth input, specific supports
- Affordability, minimum wage has to work 185.5 hours/month to afford housing
- Don't create seasonal "slums", create seasonal housing we can be proud of
- Difference professional vs. Air B&B
- Landlord liaisons and supports
- City zoning, Borough no zoning
- Seasonal vs. year-round
- Are we in a housing bubble?
- Money? Where? When? Who?
- Staffing - hard to keep staff when they can't find housing they can afford or for long term
- Absentee landlord short-term rentals (Air B&B)
- What are the barriers to new affordable construction?
- National issue
- We need transitional housing & shelters
- Even alternative housing like camping is mad expensive. Over \$600/month to camp on the Spit
- Incentivize sustainable and eco-friendly homes
- Building for the future and providing safe and relevant homes
- Most households make less than \$75,000 per year, hard to save for a home
- Staffing problems increase with rising housing costs- long-term impact
- Property tax increases force landlords to increase rent
- Pets
- State/federal/community funding for rent-to-own and low-interest mortgages, especially for first-time buyers
- Landlords not accepting housing vouchers
- Infrastructure and utilities
- Large demand for permanent residence, and low supply
- 2-year AHFC voucher waitlist
- Rent increase is a barrier of entry, that means higher security deposit and first/last month rent

Some groups then transitioned into a flip chart discussion answering the question: “What themes can we see from this?” The ideas below are what participants in the groups shared. Additionally, group members were invited to vote on themes or ideas they resonate with and support.

<b>QUESTION 2: What themes can we see from this?</b>	
<b>GROUP 2</b>	
<ul style="list-style-type: none"> <li>• Conflict resolution of perspective 4</li> <li>• Shared vision 2</li> <li>• Expectations are high 1</li> <li>• Tension between old comers &amp; new comers 1</li> <li>• Fitting housing to the life stage and circumstances of the people 2</li> <li>• Economics &amp; financing</li> <li>• Interest rate</li> <li>• Rentals</li> <li>• Affordability 3</li> <li>• Land use</li> <li>• Zoning (More? Less?) 2</li> <li>• Diversity</li> </ul>	
<b>GROUP 3</b>	
<ul style="list-style-type: none"> <li>• Need to look at and change the policies 9</li> <li>• Need affordable housing 2</li> <li>• Balance tourism with benefit to local economy 4</li> <li>• Seasonal housing, vacant houses in the winter 1</li> <li>• Senior Property Tax exemption 2</li> <li>• Cost of utilities 2</li> <li>• Logistics and cost of building 2</li> <li>• Properties for income/rent 2</li> </ul>	
<b>GROUP 5</b>	
<ul style="list-style-type: none"> <li>• Lack of affordable housing 6</li> <li>• Options with variety</li> <li>• Unused resources 4</li> <li>• Impact of short-term housing on inventory 4</li> <li>• Lack of housing assistance</li> </ul>	

- Lack of incentives to current homeowners - long term 4
- Wage and housing costs are incompatible 6
- Specialized housing with support
- Encourage, emphasize, and prioritize Borough Administration/Assembly engagement and participation in those challenges. Create construction, effective communication to align goals and facilitation of those goals.
- Comprehensive plan review, alignment, and accuracy to community needs.

## GROUP 6

- Need a comprehensive plan 6
- Need many different solutions and ideas together 2
- Lack of seasonal/full-time housing 2
- Incentives/disincentives for rentals
- Short-term rentals are eating up availability 8
- Large percentage of non-resident & Air B&B 2
- Low ROI on a single-family home
- Zoning/regulation
  - Too much 3
  - Not enough 3
- Annexation/City Limits 1
- Sales tax, prep tax, borough tax 5
- Lack of affordable housing for non-owners/diversity of options 5
- Cost of housing 2

Workshop 1 concluded with participants voting with stickers on their top priorities and/or themes. A number next to the statement above indicates how many participant sticker votes it received.

## WORKSHOP 2: SOLUTIONS & NEXT STEPS

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Participants divided into ten groups and discussed “What ideas do we have for solutions?” and “Next Steps”. The following group reports were shared by leaders who shared out to the full group.

*Participant statements are not edited.*

### Group 1:

#### Solutions & Next Steps

- What can the city do? Policies?
  - Change zoning higher density
  - Multi-use zoning town center
  - Long-term renting only
- Decrease cost of building
- Educating landlords in laws
  - Laws to protect landlords and tenants



- Balance the wage gap
- Incentivize!
  - Lenders
- Creating a step-by-step affordable path to home ownership
  - Lease to own, rent to buy
  - Yurts, tiny homes

### Group 2:

#### Solutions & Next Steps

- Incentives for year-round housing
- Need senior benefits, modification of tax exemptions/allow rental of house
- Permit regulations to incentivize smaller square footage houses
- Housing options on the spit
- Incentivize multi-family development, long-term housing
- Limit short-term housing - owner on/near site
- Reasonable regulations to allow additional rentals
- Create tax incentives for long-term rentals

- Task force to create specific policy recommendation to council economic zoning
- Incentives for year-round occupancy/long term housing
- Incentivize worker housing options - work with employers

- Allowances for worker housing - eliminate regulatory hurdles
- Consider housing development with port expansion
- Build affordable housing using municipal property
- Provide land for income-based housing

### Group 3:

#### **Solutions:**

- Incentives for land owners, creating low-income housing
- Property tax relief
- Smaller alternative dwellings
- City provided housing for frontline workers/workforce (nurses, teachers, etc.)
- Rural CAP, USDA mortgage loans, grants
- Multi-plexes
- Align interests
- Braid interest streams

#### **Next steps:**

- Outline causes
- Connect to solutions
- Economy
- Culture
- Dimensions of wellness
- Education
- Transportation
- Connecting to resource
- Changing current policy, opportunities to build multiple alternative small dwellings
- Comprehensive plan for expanding infrastructure to support housing
- Loans/challenges
- Cultural relevance
- Borough/city release more land
- Cap Air B&B's, tax Air B&B, use those funds for low interest rate construction loans to local developers, owners of rentals
- Incentives for Air B&B owners to re-invest in long-term community housing
- Data collection & regulation
- More camping options for seasonal workers
- Living wages for construction labor
- Multi-family housing
- Shelter for all vulnerable people in transition
- Hostels
- Participation in process, i.e., Habitat for Humanity
- Education/financial literacy & building literacy



- Community living options, i.e., tiny home village
- Connecting
- Commitment to support community

#### Group 4:

##### Solutions & Next Steps

- Incentivize density in Homer Proper
- Senior tax exemption
- Program to encourage affordable, long-term development
- Low-level bank loans for essential service professionals
- Incentive to convert large homes into multi-unit dwelling, affordable long-term housing
- Short term solution, bridge housing for people with winter season rentals
- Limited entry permits for Air B&B's, ex. Lake Tahoe, CA
- Second homes
  - Vacancy tax
  - Disincentivize Air B&B
- Need to hear from young women who want to live, work, support Homer and be able to afford housing & cost of living
- Education about the problem to all land property and home owners
- Cap increasing property taxes so residents can remain in Homer

#### Group 5:

##### Solutions & Next Steps

- Remove ADU limit/add incentives
- City zoning and allow density
- Need accurate data on rentals
- Overcome assumptions made by about housing in community
- Storytelling of success stories to drive motivation
- Mentorship in construction
- 505/50 balance/pledge

#### Group 6:

##### Solutions & Next Steps

- High density senior housing
- Senior host family for seasonal workers
- Group housing
- Limit number of Air B&Bs to primary residence
- KPB gives/sells land for housing complex
- Tiny home community

- Pod housing on the spit
- Incentives for long term rentals vs. short term
- Higher entry level wages for health and social services jobs
- Expand rental options for pet owners via fees, penalties, contracts, etc.
- Improve/reduce cost of public transport to make outlying area attractive
- Having a clear vision for the community (promote it, make decisions around it)
- Youth center/housing

### Group 7:

#### Solutions & Next Steps

- Balancing between long term and short-term building
- Different definitions of affordable housing
- Find more examples of successful communities with success stories & how they handled similar issues
- Give businesses the ability to create opportunities rather than more government regulators
- Incentives for long-term rentals, permits, licensing need development funds availability to offset initial costs
- Open up more borough land for development
- Create rental housing in existing homes, less restrictions
- Outside influences/investors with money are buying up properties
- Get clearer facts as far as housing issues - regulations need to be checked, balanced, and thoughtful
- Need a vision for what the community of Homer wants for the future - governmental decision making

### Group 8

#### Solutions & Next Steps

- Incentivize STR to be locally owned
- Permits on Air B&B's or limit number, register all Air B&B's
- Enforce sales tax, implement bed tax
- Living pods- central facilities with yurts, campsites, third party management on city land
- No affordable land for large complex- incentivize, annex, utilities, city utilities in Kachemak City

- Out of state residency tax
- Free shuttle service from outer lying communities or interior
- Implement a housing organization (non-profit)
- Policy changes to allow multi-property/additional dwelling, allow to build up on buildings

- Cap rental prices/incentivize property owners to do low-income housing
- Emergency housing
- Temporary summer housing
- Multi-prong approach - all areas/demographics
- Deep dive comprehensive list of regulations at the City/Borough level

## Group 9:

### Solutions & Next Steps

- Lease to buy yurts, \$3,000-\$4,000 down w./ monthly payments "Seasonal Yurt Village"
- Tiny home parks
  - Shared utilities, what is owned by the city that is underused?
- Address city zoning, start with petition
- City to draw up rental contracts, enforcement of contracts
- Incentive Ideas:
  - City provides utility support to land/business/home owners providing affordable housing
  - Rent/utility reduction/discount
  - Bath house construction
- In-law conversion incentive
- City aids in utilities for "middle income"
- Real apartment complex
  - How/where does this happen?
  - See city-owned property
- City subsidized affordable lending
- Owner financing education

## Group 10:

### Solutions & Next Steps

- Recognizing and acknowledging Homer's strong sense of community, prioritizing that into the solution
- Incentivize Borough/Muni. Affordable, sustainable, long term housing developments and construction to create opportunities for year-round residents
- Resource, (network, hub, connections) agency that can

provide pathways to support and assistance

- Continuation of this type of group meeting/sharing of

information to create collective, collaborative, equitable ways to engage with local and Borough government



## **BONUS: STARTER QUESTION**

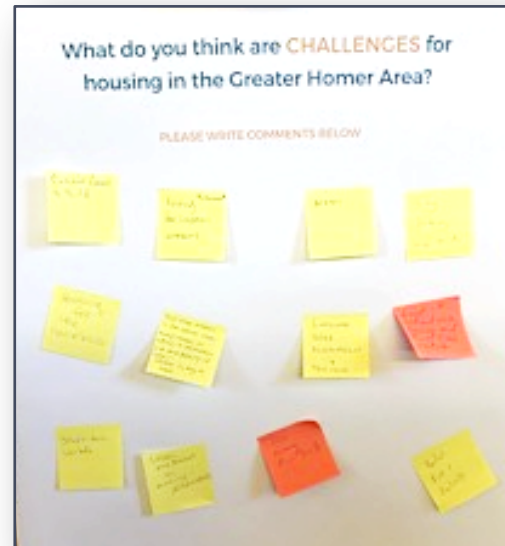
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When participants entered the meeting, they had the opportunity to reflect on some questions, and share their opinion on sticky notes. The questions were, "What do you think are challenges for housing in the Greater Homer Area?", as well as "What do you think are possible solutions for housing in the Greater Homer Area?" Participant responses are listed below.

### ***What do you think are challenges for housing in the Greater Homer Area?***

- Affordable housing for seasonal workers and locals, we need less Air B&B's or more taxes on them
- Air B&B greed
- Apathy
- City blocking large builds
- Many people don't see homeless people in homer because they're couch surfing rather than out on the street, so the problem is easy to ignore. Out of sight, out of mind
- Too many Air B&B's
- Lack of affordable housing and full-time rentals
- Full time workers in the Homer area being unable to afford a reasonable size and quality of home - whether to buy or lease
- Short-term rentals

- Essential, hard-to-fill positions not being able to hire because candidate can't locate housing, or for a price that works with offered salary
- Second homes and Air B&B's are about 50% of new homes in Homer
- Housing capacity grows slower than demand
- Low vacancy rate on rentals
- Lack of large pieces of land for multi-unit housing or condos
- Cost of: Building supplies, labor, land, bank mortgages (interest rates)
- Rental prices & availability



***What do you think are possible solutions to the housing challenges in the Greater Homer Area?***

- Incentivize housing specific for seasonal workers
- Regulating short-term housing (ex. Air B&B) and providing incentives to rent seasonal or long term
- Build more available senior housing
- Regulate and restrict short term rentals
- A central location (like an app) for rental listings or rental applications
- Lots more studios and one bedrooms downtown, ideally for mixed use. Condos or rentals
- Affordable in-town housing
- Funding land to build
- Affordable housing for seasonal workers
- Incentives for current homeowners to expand density on property
- Help incentivize financing for home ownership at all income levels
- Curiosity, service-focus, selflessness
- Less government regulations for long term and short term rentals
- Incentivize multi-family long term units
- Zoning for increased population density
- Locations with small auxiliary homes (yurts, tiny homes, etc.) with shared common area with

- water resources (kitchen, shower, plumbing, etc.)
- Business owners should provide more seasonal housing to support their needs
- High school courses on financial literacy
- Innovative business and private solutions - not government involvement/interventions to innovation
- Limits on Air B&B's and VRBOs, i.e. must live here 6 months out of the year and pay tax
- Disincentives for non-resident Air B&B owners
- Only Air B&B your primary residence

- Tax non-resident owners and bed tax
- Local investment in housing alternatives
- Landlords need accountability and training
- Distinguishing between professional lodging & Air B&B
- Tax vacation rentals, and using zoning law to limit non-owner occupied (short term) Air B&B in residential
- Housing for the homeless
- Too much marketing of "Come to Homer", we need to stop and catch up to demand

## FACILITATOR OBSERVATIONS:

Residents of Homer were significantly engaged in this discussion, and there was a great deal of community energy in the room around moving solutions forward. There seems to be general agreement about the housing barriers, with a lot of ideas about potential solutions that will require both research and future engagement. Many discussions resulted in alignment on recommendations, however not all groups found it easy to agree. In moving forward, continued effort to find common ground on solutions will be necessary. As discussions become more decisional, it will be important to establish and adhere to some rules of engagement. The momentum from this community discussion will undoubtedly pave the way for the future. Those who participated in this session are commended for making this important work a priority.



*Photo by Delcenia Cosman, Homer News*