### Thematic Analysis for Activity 2 Responses, Solutions & Next Steps

This thematic analysis was completed as a first step in categorizing and analyzing the findings gathered at the March 25 Greater Homer Housing Conversation event. This analysis identifies the topics that were discussed the most at the event and listed in descending order. After each theme, a total amount of ideas related to that theme are listed. The themes are in numerical order by total amount of supporting ideas. Additionally, after each idea, the group that provided the idea is listed.

Incentivization Opportunities: 20

- Incentivize! (G1)
  - Lenders
- Incentives for year-round housing (G2)
- Permit regulations to incentivize smaller square footage houses (G2)
- Incentivize multi-family development, long-term housing (G2)
- Create tax incentives for long-term rentals (G2)
- Incentives for year-round occupancy/long term housing (G2)
- Incentivize worker housing options work with employers (G2)
- Incentives for landowners, creating low income housing (G3)
- Cap Air B&B's, tax Air B&B, use those funds for low interest rate construction loans to local developers, owners of rentals (G3)
  - o Incentives for Air B&B owners to re-invest in long-term community housing
- Incentivize density in Homer Proper (G4)
- Incentive to convert large homes into multi-unit dwelling, affordable long-term housing (G4)
- Remove ADU limit/add incentives (G5)
- Incentives for long term rentals vs. short term (G6)
- Incentives for long-term rentals, permits, licensing need development funds availability to offset initial costs (G7)
- Incentivize STR to be locally owned (G8)
- No affordable land for large complex- incentivize, annex, utilities, city utilities in Kachemak City (G8)
- Cap rental prices/incentivize property owners to do low income housing (G8)
- Incentive Ideas: (G9)
  - City provides utility support to land/business/homeowners providing affordable housing
  - Rent/utility reduction/discount
  - Bath house construction
- In-law conversion incentive (G9)
- Incentivize Borough/Muni. Affordable, sustainable, long term housing developments and construction to create opportunities for year-round residents (G10)

Borough and City, and Zoning Changes: 13

- What can the city do? Policies? (G1)
  - Change zoning higher density
  - Multi-use zoning town center
  - Long term renting only
- Build affordable housing using municipal property (G2)
- City provided housing for frontline workers/workforce (nurses, teachers, etc.) (G3)
- Borough/city release more land (G3)
- City zoning and allow density (G5)
- KPB gives/sells land for housing complex (G6)
- Open up more borough land for development (G7)
- Deep dive comprehensive list of regulations at the City/Borough level (G8)
- Policy change to allow multi-property/additional dwelling, allow to build up on buildings (G8)
- Address city zoning, start with petition (G9)
- City to draw up rental contracts, enforcement of contracts (G9)
- City aids in utilities for "middle income" (G9)
- City subsidized affordable lending (G9)

Building & Land Development: 10

- Decrease cost of building (G1)
- Housing options on the spit (G2)
- Consider housing development with port expansion (G2)
- Provide land for income-based housing (G2)
- Multi-plexes (G3)
- Program to encourage affordable, long-term development (G4)
- Mentorship in construction (G5)
- Outside influences/investors with money are buying up properties (G7)
- Balancing between long term and short term building (G7)
- Real apartment complex (G9)
  - How/where does this happen?
  - See city-owned property

# Tiny Homes: 9

- Creating a step by step affordable path to home ownership (G1)
  - Lease to own, rent to buy
  - Yurts, tiny homes
- Smaller alternative dwellings (G3)
- Community living options, i.e. tiny home village (G3)
- Changing current policy, opportunities to build multiple alternative small dwellings (G3)
- Tiny home community (G6)
- Pod housing on the spit (G6)

- Living pods- central facilities with yurts, campsites, third party management on city land (G8)
- Lease to buy yurts, \$3,000-\$4,000 down w./ monthly payments "Seasonal Yurt Village" (G9)
- Tiny home parks (G9)
  - Shared utilities, what is owned by the city that is underused?

Working Together as a Community, and Community Involvement in the Process: 8

- Participation in process, i.e. Habitat for Humanity (G3)
- Connecting (G3)
- Commitment to support community (G3)
- Need to hear from young women who want to live, work, support Homer and be able to afford housing & cost of living (G4)
- Overcome assumptions made about housing in community (G5)
- Storytelling of success stories to drive motivation (G5)
- 50/50 balance/pledge (G5)
- Recognizing and acknowledging Homer's strong sense of community, prioritizing that into the solution (G10)

# <u>Shared Planning and Decision Making in the form of a Task Force, and Influencing Governmental</u> <u>Change: 7</u>

- Comprehensive Plan (G1)
- Task force to create specific policy recommendation to council economic zoning (G2)
- Comprehensive plan for expanding infrastructure to support housing (G3)
- Having a clear vision for the community (promote it, make decisions around it) (G6)
- Need a vision for what the community of Homer wants for the future governmental decision making (G7)
- Implement a housing organization (non-profit) (G8)
- Continuation of this type of group meeting/sharing of information to create collective, collaborative, equitable ways to engage with local and Borough government (G10)

# Partnering with Resources and Organizations: 7

- Align interests (G3)
- Braid interest streams (G3)
- Rural CAP, USDA mortgage loans, grants (G3)
- Connect to solutions (G3)
- Connecting to resources (G3)
- Find more examples of successful communities with success stories & how they handled similar issues (G7)
- Resource, (network, hub, connections) agency that can provide pathways to support and assistance (G10)

### Tax Changes: 7

- Need senior benefits, modification of tax exemptions/allow rental of house (G2)
- Property tax relief (G3)
- Senior tax exemption (G4)
- Vacancy tax (in relation to second homes) (G4)
- Cap increasing property taxes so residents can remain in Homer (G4)
- Enforce sales tax, implement bed tax (G8)
- Out of state residency tax (G8)

### Group Housing, Youth and Senior Housing: 6

- Multi-family housing (G3)
- Hostels (G3)
- High density senior housing (G6)
- Senior host family for seasonal workers (G6)
- Group housing (G6)
- Youth center/housing (G6)

### Emergency & Temporary Housing: 6

- Shelter for all vulnerable people in transition (G3)
- More camping options for seasonal workers (G3)
- Dimensions of wellness (G3)
- Short term solution, bridge housing for people with winter season rentals (G4)
- Emergency housing (G8)
- Temporary summer housing (G8)

# Air B&B and Short-Term Rental Changes: 5

- Limit short-term housing owner on/near site (G2)
- Second homes (G4)
  - o Disincentivize Air B&B
- Limited entry permits for Air B&B's, ex. Lake Tahoe, CA (G4)
- Limit number of Air B&B's to primary residence (G6)
- Permits on Air B&B's or limit number, register all Air B&B's (G8)

# Changing Regulations & Restrictions: 5

- Reasonable regulations to allow additional rentals (G2)
- Expand rental options for pet owners via fees, penalties, contracts, etc. (G6)
- Give businesses the ability to create opportunities rather than more government regulators (G7)
- Create rental housing in existing homes, less restrictions (G7)
- Get clearer facts as far as housing issues regulations need to be checked, balanced, and thoughtful (G7)

### Education: 5

- Educating landlords in laws (G1)
  - Laws to protect landlords and tenants
- Education (G3)
- Education/financial literacy & building literacy (G3)
- Education about the problem to all land property and homeowners (G4)
- Owner financing education (G9)

### Affordability: Wages & Pay: 5

- Balance the wage gap (G1)
- Economy (G3)
- Living wages for construction labor (G3)
- Higher entry level wages for health and social services jobs (G6)
- Different definitions of affordable housing (G7)

# Transportation as Part of the Solution: 3

- Transportation (G3)
- Improve/reduce cost of public transport to make outlying area attractive (G6)
- Free shuttle service from outer lying communities or interior (G8)

### Loans & Lending Opportunities: 3

- Loans/challenges (G3)
- Low-level bank loans for essential service professionals (G4)
- Allowances for worker housing eliminate regulatory hurdles (G2)

# Culture: 3

- Culture (G3)
- Cultural relevance (G3)
- Multi-prong approach all areas/demographics (G8)

#### <u>Data: 3</u>

- Data collection & regulation (G3)
- Outline causes (G3)
- Need accurate data on rentals (G5)