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MEMO

To: Wade Bryson, Chair, Lands Housing and Economic Development Committee

From: Joseph Meyers, AICP, Housing and Land Use Specialist

RE: Housing Tracker and Programs Update

What is the Housing Tracker?

This document was first established in 2021 as a means of tracking the different opportunities and options that the City can leverage to improve the 'stuck' housing market in Juneau and track our accomplishments. To date, a large number of these items have been undertaken through concerted effort with multiple public agencies, non-profit organizations, private developers, and various departments within the CBJ.

The Housing Tracker is divided into six goals that track elements of the Housing Action Plan, Assembly input, and CBJ staff suggestions on housing as well as the status of all CBJ housing activities. To date, there are 52 actions with nine of those actions being ongoing, another 24 of these actions being completed, and 16 in progress. Each item in the tracker receives either, a percentage score based on how far along in the process each element is, or a designation as 'ongoing'. Some items can be considered low-cost, high impact while others may require significant investment to become feasible.

Housing Action Plan

The Housing Action Plan (HAP) was adopted by resolution on December 19, 2016. It is a 30-year action plan to address significant and long-standing housing challenges with a wide variety of tools. [The Plan and the latest September 2023 update can be found on the HAP website.](https://juneau.org/community-development/grants-housing-action-plan)¹

Successes

The Assembly and staff have had a great number of successes in moving the needle on housing, including the establishment and continued leverage of the Juneau Affordable Housing Fund. Some of the current efforts and successes to improving the housing ecosystem that stem from the Housing Action Plan and the Housing Tracker include:

¹ <https://juneau.org/community-development/grants-housing-action-plan>

- Development and sustained aggressive leverage of the Juneau Affordable Housing Fund and subprograms
- Rezoning of 300+ acres of CBJ-owned land to increase opportunities for additional housing
- A full Comprehensive Plan update
- An upcoming rewrite of the Title 49 Land Use Code including a first wave of short-term amendments related to housing, permitting, and code interpretation
- An increase in the maximum loan amount for homebuyers seeking to purchase a manufactured home through our Manufactured Home Down Payment Assistance Program
- Enactment of Tax Abatement incentives
- Public private partnerships to develop housing including opportunities with Pederson and Telephone Hills and Second & Franklin

Housing Programs

CBJ currently has three incentive programs active and available to the public. Information on each program is online or available on request. Below is an outline of these programs and their current status.

[CBJ Accessory Dwelling Unit Grant Program \(ADUG\)²](#)

Formerly the “Accessory Apartment Grant Program”, an updated version of this program was adopted on August 21, 2023, which increases grant amounts to \$13,500 and allows applicants up to two years to conclude work and receive a certificate of occupancy (CO). The program modification also restricts short-term rentals for five years. Over the course of the previous iteration of this program, grants were issued resulting in 42 accessory apartments. Currently, there are six applications in progress. Each applicant has up to *two years* to acquire a CO and grant funding in this program is paid once a CO is issued.

As a note; one way to reduce barriers to constructing ADU’s is to adopt a more flexible ADU code in tandem with this program. This update is currently being discussed in a Title 49 committee, along with other housing forward code updates.

[CBJ Manufactured Home Loan Down Payment Assistance Program \(MHDPA\)³](#): CBJ has partnered with True North Federal Credit Union (TNFCU) to create a program that provides low interest loans to qualified residents for up to 50% of the down payment. Residents must be able to match the other 50%. This program was updated in August 2024 to increase the match amount and provide tiered income brackets. Loans are available at 1% interest and are not to exceed \$20,000. The borrower has up to five (5) years to pay back the loan. \$100,000 was allocated from the Juneau Affordable Housing Fund to implement the program in September 2016.

There have been 15 loans totaling \$92,215 from the program with two active loans carrying a total balance of \$5,901 as of December 31, 2024. An additional loan was issued in January 2025 in the amount of \$5,400 and one loan repaid in full with all active loans carrying a total balance of \$11,302. There have been no defaults on these loans in the nine-year history of this program.

² <https://juneau.org/community-development/ADUG>

³ <https://juneau.org/community-development/grants-manufactured-home-down-payment-assistance>

[Juneau Affordable Housing Fund \(JAHF\)](#)⁴:

Housing is a significant priority for the Juneau community and main priority of the CBJ Assembly. The JAHF and the CBJ are making tangible progress in providing gap funding to projects that to date are on track to provide 377 units of housing for all income levels with 189 of these units available for households making 80% AMI and below. This program has matured significantly since the first competitive funding round in 2021 and has continued to refine processes and educate developers on expectations of the fund. This has resulted in demand that significantly outpaces the capacity of the fund to provide gap funds year after year.

Funds from initial loans began to return to the fund starting in January 2025. These returning funds will be able to be re-awarded to other housing projects and grow program capacity. The estimated repayments will be approximately \$4,000 monthly initially and increase as additional projects are awarded and begin repayment – typically six months after receipt of their first Certificate of Occupancy (CO). One of the goals of this program is to eventually become financially self-sustaining in the long-term with help from the Assembly in the short- to mid-term while the program gains traction – all while promoting and incentivizing deeper affordability to more residents.

This program has provided significant resources to both non-profit and for-profit developers producing both affordable and market rate units and, with this latest funding round, has more than a dozen projects in active development or completed. These projects constitute nearly \$66 million of investment in the community – all with around \$12 million worth of direct gap funding for housing. This \$66 million figure only constitutes costs associated with structure construction. Other knock-on effects include additional property and sales tax, and the ability for businesses to grow and create jobs because of an adequate supply of affordable housing.

[Interest Survey](#)

An interest survey was distributed during the month of February 2025 to assess demand for funding and what types of projects we might see in the next funding round for the affordable housing fund. The survey received seven responses with a total of \$6.45 million in requests. These projects consist of two downtown property rehabilitations, a subdivision with multiple single-family homes, and other smaller projects creating or renovating to create additional units with a total proposed unit count of 89 units.

[Round 4 – Competitive Fund Round Results](#)

In 2024, the Assembly made available \$4,000,000 for a competitive fund round. Round 4 is in the process of wrapping up. The Fund received four funding applications totaling \$5,800,000 in requests to construct 114 units, 63 of which were proposed as affordable. The Committee has reviewed all submitted applications and recommended two projects to the [Lands, Housing, and Economic Development Committee \(LHED\) on November 4, 2024](#)⁵. Ordinances for these projects were forwarded to the Assembly for Introduction on November 18, 2024 by the LHED, introduced at the December 16, 2025, meeting of the [Committee of the Whole](#) and were successfully adopted at

⁴ <https://juneau.org/community-development/grants-juneau-affordable-housing-fund>

⁵ <https://meetings.municode.com/adaHtmlDocument/index?cc=JUNEAU&me=bf89296673c744d882025d3f618ead38&ip=True>

the [January 6, 2025](#) (Creekside), and the [February 3, 2025](#) (220 Front Street), meetings of the Assembly. An update on the specific projects is forthcoming.

Conclusion and Recommendations

Staff recommends that the Assembly continue to provide annual funding to the Juneau Affordable Housing Fund administered through the Community Development Department to maintain forward momentum and provide an accessible source of funding to address our current and future housing needs.

Attachments:

- CBJ Housing Tracker;
- A narrative overview of the work that has been done to meet the goals of the Housing Action Plan as incorporated in the staff submission for the [HUD PRO Housing Grant](#).⁶

⁶ https://juneau.org/wp-content/uploads/2024/09/FY24-HUD-PRO-Housing_CBJ-Application-Narrative-final.pdf