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# Chilkat Valley Housing Report

## 2022-2023

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**\$332,677 was the average home loan (Single-Family and Condominium Residences) in Alaska for 2022.**

**56.7% of Alaska residents are homeowners**

# Rural Housing in Alaska

Rural communities in Alaska face unique housing challenges due to a variety of factors, including extreme weather conditions, limited transportation infrastructure, high construction costs, and a lack of access to financing and other resources. According to the Alaska Housing Finance Corporation (AHFC), many rural communities in the state have inadequate or overcrowded housing, with some communities experiencing severe housing shortages. In addition, many rural homes in Alaska are not connected to basic utilities such as water and sewer systems, which can make housing even more challenging.

For comparison, the U.S. Census Bureau reports the homeownership rate in rural Alaska was 56.7% in 2019, compared to 65.1% for urban areas. The median home value in rural Alaska was \$191,500, compared to \$321,000 in urban areas. The median household income in rural Alaska was \$62,700, compared to \$81,400 in urban areas.



*Alaskan homeowners  
have proven less likely to  
face foreclosure than the  
rest of the country*

-Alaska Housing Finance  
Corporation

# Welcome to Haines, Alaska

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Nestled in the heart of Southeast Alaska, Haines is a small community with a rich history and abundant natural beauty. With just under 2,000 people, Haines is known for its stunning fjord views, vibrant arts scene, and its strong ties to Alaska Native culture. Haines offers various outdoor recreational activities, including hiking, fishing, hunting, and skiing, making it a popular destination for adventurers and nature lovers. The community is home to a variety of businesses and organizations, ranging from small-scale artisans to larger-scale commercial fishing operations and manufacturing operations.

Despite its small size, Haines has played an important role in Alaska's history, serving as a vital transportation hub during the Klondike Gold Rush and a strategic military outpost during World War II. Today, Haines continues to be a vibrant and welcoming community, offering a high-quality life for residents and visitors alike. While the community faces its share of challenges, including limited housing options and a declining population, Haines remains a resilient and dynamic place to call home. Haines faces a unique set of challenges regarding housing availability, affordability, and quality. The high cost of living and limited housing options pose significant barriers for both long-time residents and newcomers. In recent years, Haines has seen a decline in population and school enrollment and has weathered federally declared disasters and a pandemic that put additional pressure on the local housing market. As Haines looks toward the future, ensuring access to safe, affordable, and sustainable housing will be an essential component of the community's continued success and resilience.

# Haines Housing Snapshot

Haines Housing	2021
Housing units	1,376
Owner-occupied housing rate	68.8%
Median Value of owner-occupied housing units	\$256,300
Median Monthly costs- with mortgage	\$1,644
Median gross rent	\$817
Building permits	8

Source: US Census Bureau

The housing market has experienced a few challenging years. The COVID-19 pandemic, market fluctuations, and rising interest rates have created a unique environment for both homeowners and renters. Housing in Haines, Alaska, like many rural communities in the United States, is a complex issue that affects residents' quality of life, the local economy, and the overall vibrancy of the community. Alaska housing data is often dated, spotty, and generally focused on larger cities. This can leave smaller communities with data gaps. Many municipalities lack the resources to create an in-depth study on housing availability and affordability to support data-driven policy changes. Barriers to increasing the housing stock include the high cost of materials and shipping, labor challenges, and limited timeframe for construction. The maritime temperate, high precipitation, and humidity contribute to the high maintenance costs of existing homes.

An additional factor affecting home availability includes restrictions from lenders on the types of homes that they are willing to finance, including homes that lack a concrete foundation, tiny homes, and modular homes. Available and forecasted data indicates that housing demand in Haines is expected to increase in the coming years. Tourism recovery after the COVID-19 pandemic will require additional seasonal housing units. Incoming manufacturing, healthcare and entrepreneurial workers will require a variety of housing, as will growing Haines families.

*12 construction declarations as of March, 2023 in Haines.*

Source: Haines Borough

New Housing Units, by type	Single Family '21 YTD	Single Family '22 YTD	Multi-Family '21 YTD	Multi-Family '22 YTD	Total New Units
Haines Borough	10	7	0	0	17
Juneau Borough	44	39	9	20	112
Skagway	0	0	3	0	3
Sitka	14	25	17	2	58
Petersburg	6	4	2	0	12

# Haines Housing Snapshot

*Median Home Value*

**\$256,300**

*Average income* **\$63,355**

*2.66 persons per  
household*

**19.8% of  
households in  
Haines are 'cost-  
burdened' or  
spend 30% or  
more of their  
incomes on  
housing costs**

Source: US Census Bureau



Data from the US census reports 1,371 housing units in Haines at a 68.8% owner occupancy rate. Breakdown of housing trends in Haines for the last 5 years:

1. Housing prices: Housing prices in Haines have been steadily increasing over the past 5 years, with a median sales price of \$219,000 in 2016 and \$314,000 in 2021, according to data from the Southeast Alaska Multiple Listing Service (MLS). This represents an increase of approximately 43% over the past 5 years.
2. Housing inventory: Despite increasing housing prices, the stock of available housing in Haines has remained relatively stable over the past 5 years. According to data from the MLS, there were 75 active listings in Haines in 2016, compared to 79 in 2021.
3. New construction: There has been limited new housing construction in Haines over the past 5 years, with 17 units constructed since 2021. This has contributed to the limited availability of affordable housing in the community.
4. Rental market: The reported rental market in Haines has remained relatively stable over the past 5 years, with a median rental price of \$1,200 per month in 2016 and \$1,250 per month in 2021, according to data from Zillow.
5. Housing affordability: Housing affordability remains a significant challenge for many residents of Haines, particularly those with lower incomes. According to data from the U.S. Census Bureau, 19.8% of households in Haines spent more than 30% of their income on housing costs in 2019, which is considered a measure of housing affordability.

Overall, housing prices in Haines have increased significantly over the past 5 years, while the availability of affordable housing has remained limited. Limited data shows that the rental market has remained relatively stable according, and there has been limited new construction of housing in the community. Housing affordability remains a significant challenge for many residents of Haines.

# Does Haines have a housing problem?

On a scale of 0-100, please indicate your level of agreement with the following statement (0 being strongly disagree and 100 being strongly agree):  
There is enough housing here for everyone who wants to live here

**65**  
**Level of agreement**

Source: Haines Housing Opinion Survey, 2022

There are a few considerations to determine if a community has a housing shortage, or lacks enough affordable homes. One of the most common indicators of a housing problem is high housing costs relative to local incomes. If a significant portion of a community's residents are cost-burdened, meaning they spend more than 30% of their income on housing, this may indicate housing affordability is a concern. Other considerations to consider:

1. **Low vacancy rates:** A low vacancy rate is another potential indicator of a housing problem. If there are few available housing units in a community, this can make it difficult for people to find suitable housing, especially if they have specific needs or preferences.
2. **Homelessness:** The presence of homelessness in a community is another potential indicator of a housing problem. If there are a significant number of people experiencing homelessness or housing insecurity in a community, this may suggest that the local housing market is not meeting the needs of all residents.
3. **Poor housing quality:** The quality of housing stock in a community can also be an indicator of a housing problem. If there are a large number of substandard or unsafe housing units in a community, this may suggest that housing conditions are not meeting basic health and safety standards.
4. **Overcrowding:** Overcrowding is another potential indicator of a housing problem. If there are multiple families living in a single housing unit or if housing units are consistently overcrowded, this may suggest that the community does not have enough affordable or available housing to meet the needs of all residents.
5. **Lack of baseline data.** Housing trends can be tracked over time, but inconsistent data may yield a skewed version.

Overall, determining whether a town has a housing problem requires a comprehensive analysis of local housing market conditions and the housing needs of the community. By assessing these key indicators, local officials and community leaders can identify areas where additional housing resources and policy solutions may be needed to help address housing challenges in the community

# Haines Housing Opinion Survey

**51% of survey respondents live within the townsite**



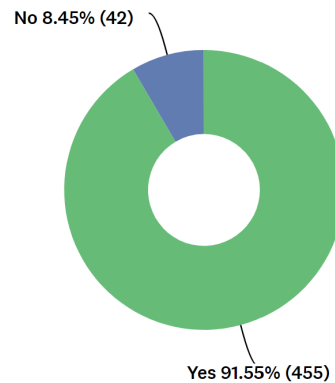
**Over 90% of survey respondents are year round residents. The other 9% average 6.3 months in Haines.**

Source: Haines Housing Survey, 2022

The Haines Housing Poll ran from November 27th, 2022 through January 18th, 2023. The survey was administered by HEDC, and conducted via Survey Monkey. The survey questions were drafted by the Haines Housing Working group. The survey focused on basic demographics and the reported housing needs of the respondents. The results of this report were drafted from survey answers and open comments from survey takers. 497 total completed surveys were evaluated.

Are you a full time resident?

Answered: 497 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	91.55%	455
No	8.45%	42
<b>TOTAL</b>		<b>497</b>



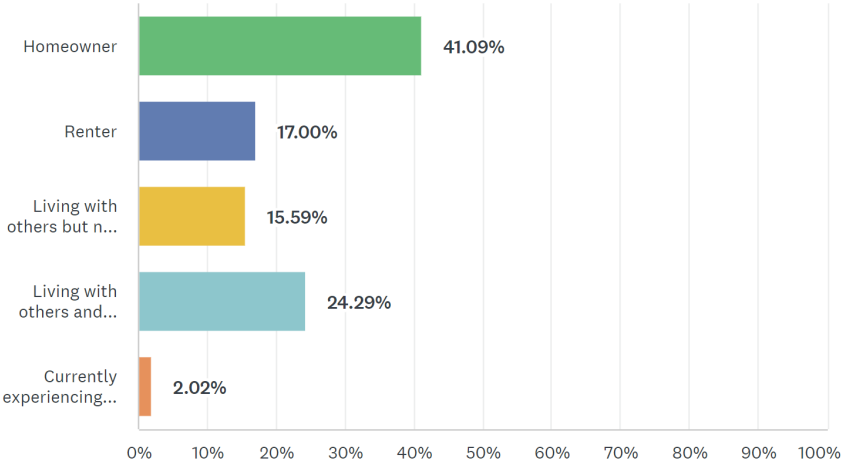
# Living arrangement breakdown:

- **41% of survey takers identified as homeowners**
- **39% as multi-person households**
- **17% as single-person households**
- **2% identified as homeless or insecure housing**

# Housing Demographics

Which of the following best describes your current housing situation?

Answered: 494 Skipped: 3

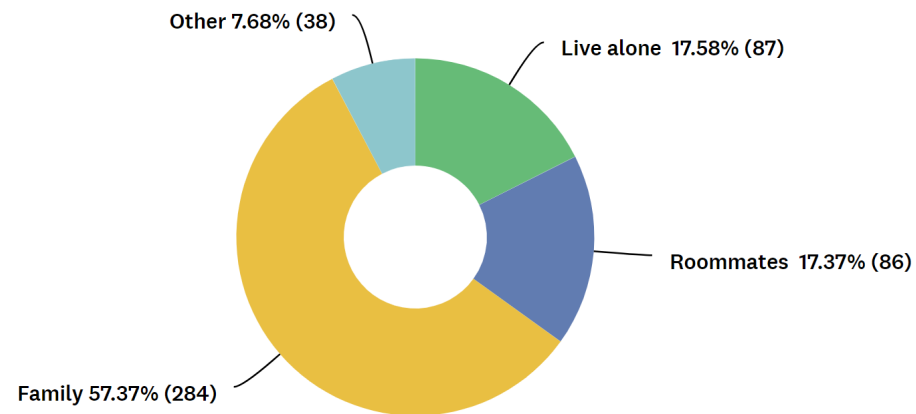


ANSWER CHOICES	RESPONSES
Homeowner	41.09% 203
Renter	17.00% 84
Living with others but not paying rent or mortgage	15.59% 77
Living with others and assisting with rent or mortgage	24.29% 120
Currently experiencing housing insecurity/homelessness	2.02% 10
<b>TOTAL</b>	<b>494</b>

# Living Arrangements

58% of young adults in the U.S live with their families (U.S. Census Bureau). Haines follows this trend with 57.3% identify as living with family.

Answered: 495 Skipped: 2



ANSWER CHOICES	RESPONSES	
Live alone	17.58%	87
Roommates	17.37%	86
Family	57.37%	284
Other	7.68%	38
<b>TOTAL</b>		<b>495</b>

- **17% of Haines residents live with roommates**

- **Average occupancy is 2.76 adults per household**

Source: Haines Housing Opinion Survey, 2022



*What percentage of income do Haines residents pay for housing?*

- **60% of residents report spending 11-20% of income for housing**
- **29.7% report spending 21-30% of their income**
- **10% spend more than 30% of their income on housing**

Source: Haines Housing Opinion Survey, 2022

**National Average to spend on housing is 33%**

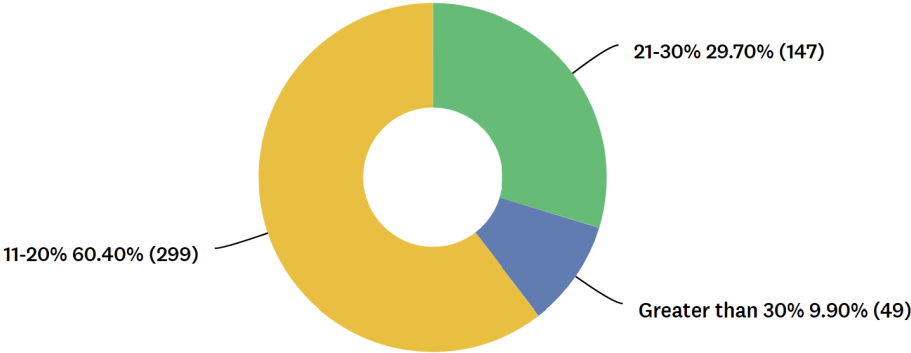
Source: Bureau of Labor Statistics



# Percentage of income for housing

*A fairly established and well-known rule of thumb "28% rule", or 28/36 budgeting rule advocates that 28% of your gross monthly income should go to housing.*

Answered: 495 Skipped: 2



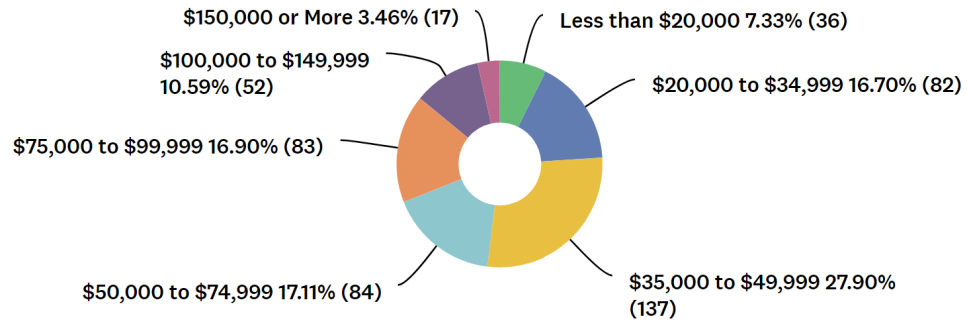
ANSWER CHOICES	RESPONSES	
▼ 21-30%	29.70%	147
▼ Greater than 30%	9.90%	49
▼ 11-20%	60.40%	299
<b>TOTAL</b>		<b>495</b>

## Income Brackets

- **52% of Haines residents annual income is less than \$50,000/year**
- **34% report an income range of \$50,000-\$74,999/year**
- **14% report income exceeding \$100,000/year**

Source: Haines Housing Opinion Survey, 2022

# Reported Household Income



ANSWER CHOICES	RESPONSES	
▼ Less than \$20,000	7.33%	36
▼ \$20,000 to \$34,999	16.70%	82
▼ \$35,000 to \$49,999	27.90%	137
▼ \$50,000 to \$74,999	17.11%	84
▼ \$75,000 to \$99,999	16.90%	83
▼ \$100,000 to \$149,999	10.59%	52
▼ \$150,000 or More	3.46%	17
<b>TOTAL</b>		<b>491</b>

# Buying a Home in Haines



Taking into consideration the average income for a Haines resident (\$63,355), and the median home price in 2021 of \$256,300:

- 20% down payment = \$51,260
- Assuming a 3% closing cost rate (\$7,689), you will need to save a total of \$58,949 (\$51,260 + \$7,689) to cover the down payment and closing costs.
- Assuming you have no prior savings, and you can save \$1,000 per month, it would take you approximately 59 months or 4 years and 11 months to save \$58,949.

**2021 Average home price:**

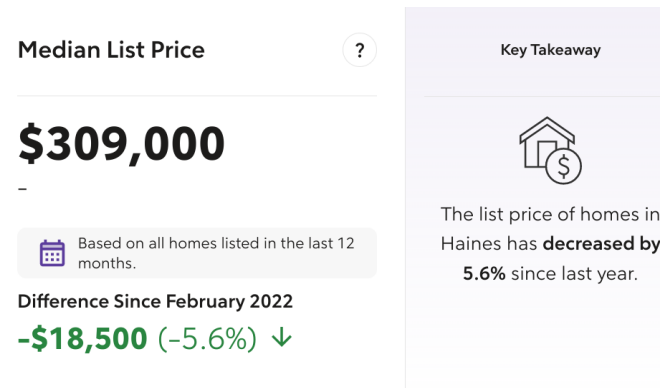
**\$256,300**

Source: US Census Bureau

**Average Home price in the last 12 months:**

**\$309,000**

Source: Rocket Mortgage



Taking into consideration the average income for a Haines resident (\$63,355), and the median list price for the last 12 months of \$309,000:

- 20% down payment = \$61,800
- Assuming a 3% closing cost rate (\$9,270), you will need to save a total of \$71,070 (\$61,800 + \$9,270) to cover the down payment and closing costs.
- Assuming you have no prior savings, and you can save \$1,000 per month, it would take the average household approximately 71 months or 5 years and 11 months to save \$71,070.

# Population changes

Available data shows that Haines has seen an overall decrease in population over the last 10 years. According to the Alaska U.S. Census Bureau's decennial census:

## Haines Population Estimates 2010-2019

Year	Population
2010	2,508
2011	2,504
2012	2,479
2013	2,448
2014	2,407
2015	2,399
2016	2,381
2017	2,324
2018	2,290
2019	2,215

Source: US Census Bureau



**-11%**  
Total population  
decrease from  
2010 to 2019

Source: US Census Bureau

# Renting or Owning?

While the majority of survey takers identified as preferring to own their home, a substantial part of the population prefers to rent their home.

There are benefits and drawbacks to both renting and owning a home. Here are some potential benefits of renting and owning:

## Benefits of Renting:

1. **Flexibility:** One of the main benefits of renting is flexibility. Renters can typically move more easily and quickly than homeowners, as they are not tied down by a mortgage or other ownership responsibilities.
2. **Lower upfront costs:** Renting a home typically requires less money upfront than purchasing a home, as renters typically only need to pay a security deposit and first month's rent.
3. **No maintenance responsibilities:** Renters are typically not responsible for the maintenance and repair of their rental unit. This means that renters do not need to worry about unexpected repair costs or the time and effort required to complete repairs themselves.

## Benefits of Owning:

1. **Building equity:** One of the main benefits of homeownership is the potential to build equity over time. As homeowners make mortgage payments, they build up equity in their homes, which can eventually be used to finance other purchases or to pay off debts.
2. **Control over living space:** Homeowners have more control over their living space than renters. Homeowners can make modifications to their homes, decorate as they wish, and enjoy a greater sense of privacy and independence.
3. **Potential for long-term savings:** Although owning a home may require more upfront costs than renting, over the long term, owning a home can be more affordable. As home values typically appreciate over time, homeowners can benefit from the potential for long-term savings and financial security.

Ultimately, the decision to rent or own a home depends on individual circumstances and personal preferences. To service all living preferences, there needs to be the availability of both rentals and real estate for sale.

**57%**  
of Haines  
residents prefer  
to buy their  
home

**43%**  
of Haines  
residents prefer  
to rent their home

Source: Haines Housing Opinion Survey, 2022

# Haines Rental Needs

**43%**  
of Haines  
residents prefer  
to rent their home

Source: Haines Housing Opinion Survey, 2022

**Fair market  
rent for a  
two-  
bedroom  
apartment in  
Haines in  
2022 is  
\$1,314 per  
month  
(U.S.  
Department  
of Housing)**

Source: U.S Department of Housing

**If you prefer to rent, how many bedrooms do you need?**

Bedrooms preferred	Percentage
One bedroom	10%
Two bedroom	43%
3 + bedrooms	45%
None of the above	2.5%



# Haines Real Estate Needs

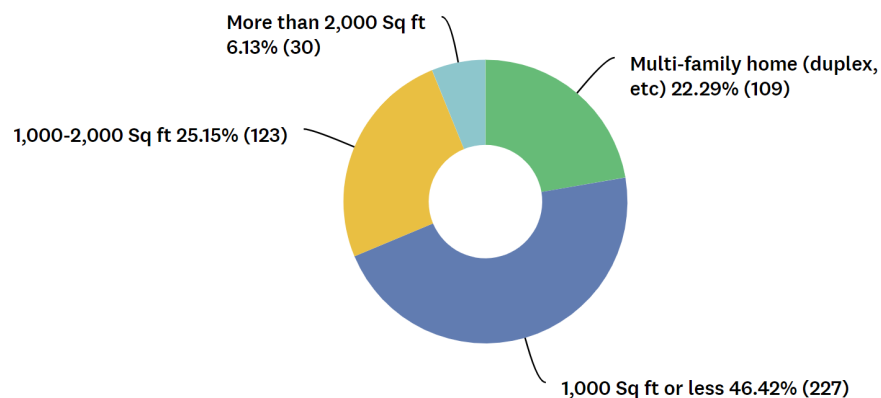
**57%**  
of Haines residents prefer to buy their home

Source: Haines Housing Opinion Survey, 2022

According to the National Association of Home Builders, the average size of a new single-family home built in the United States in 2020 was approximately 2,486 square feet. This is significantly larger than the average home size in the 1970s, which was around 1,500 square feet.

What size home would best suit your family's needs?

Answered: 489 Skipped: 8

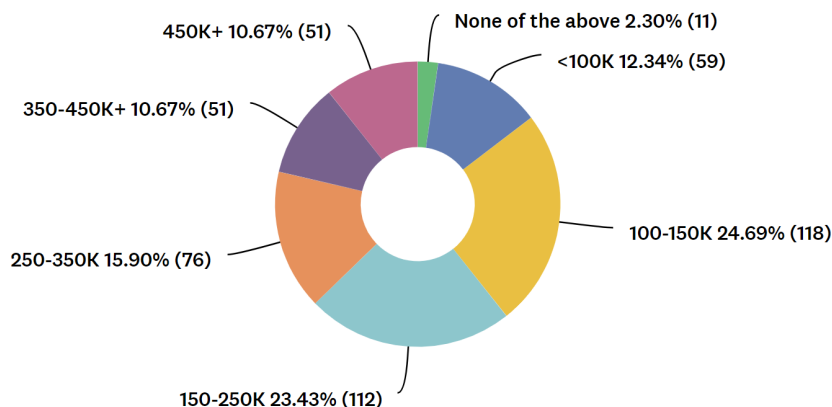


ANSWER CHOICES	RESPONSES
Multi-family home (duplex, etc)	22.29% 109
1,000 Sq ft or less	46.42% 227
1,000-2,000 Sq ft	25.15% 123
More than 2,000 Sq ft	6.13% 30
<b>TOTAL</b>	<b>489</b>

# Haines Real Estate Needs

## How much are you budgeting for your new home?

Answered: 170 Skipped: 0



ANSWER CHOICES	RESPONSES
None of the above	2.30% 11
<100K	12.34% 59
100-150K	24.69% 118
150-250K	23.43% 112
250-350K	15.90% 76
350-450K+	10.67% 51
450K+	10.67% 51
<b>TOTAL</b>	<b>478</b>

**Median existing-home price for all housing types in January 2022 was \$355,000**

Source: Alaskan Housing Authority

**Average home cost in Alaska was \$338,140 as of January 2022**

22.34% of respondents describe being close to outdoor recreation a reason for selecting their home

Top 3 considerations for Haines residents when buying a home:

Close to work

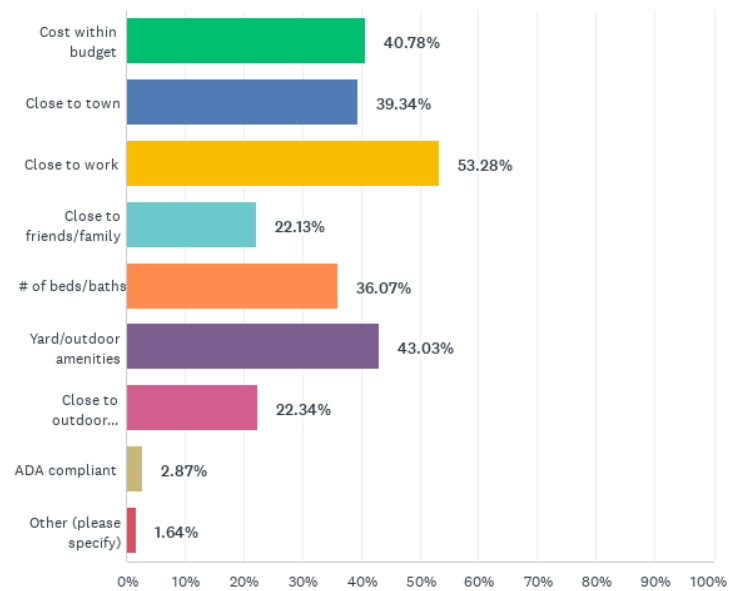
Yard/outdoor amenities

Cost within budget

# Haines Real Estate Needs

## What factors are most important to you when selecting your home?

Q21 What factors are most important to you when selecting your home? (select top 3 most important considerations)



Source: Haines Housing Opinion Survey, 2022

# Do you own a house/cabin, etc that is not occupied for part/entire year? And If so, would you consider renting it?

Owner occupied rate of Haines residences

**68.8%**

*Occupancy rate is a term used to describe the percentage of available units that are currently occupied.*

Home fully occupied during the year:

**26.6%**

Home unoccupied for part of the year:

**29.7%**

Will consider renting it:

**26.67%**

Will not consider renting it:

**13.33%**

**27% of survey takers are considering selling their home in the next 6 months-1 year**

**27% Moving out of state**

**12% Moving to another city**

Source: Haines Housing Opinion Survey, 2022

# Is Haines an affordable place to live?

On a scale of 0-100, please indicate your level of agreement with the following statement (0 being strongly disagree and 100 being strongly agree): Haines is an affordable place to live

**65**

Source: Haines Housing Opinion Survey, 2022

The cost of living index (COLI) is a measure of how expensive it is to live in a particular area compared to other areas. The index takes into account factors such as housing costs, food prices, transportation costs, healthcare costs, and other expenses. The national average is 100, and Alaska rates at 126.6.

**126.6**

Source: C2ER (Council for Community and Economic Research)

# Living Wage

The living wage shown is the hourly rate that an individual in a household must earn to support his or herself and their family. The assumption is the sole provider is working full-time (2080 hours per year). The tool provides information for individuals, and households with one or two working adults and zero to three children. In the case of households with two working adults, all values are per working adult, single or in a family unless otherwise noted.

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$16.24	\$34.84	\$45.55	\$59.53	\$26.54	\$33.05	\$38.04	\$41.86	\$13.27	\$19.52	\$25.01	\$29.91
Poverty Wage	\$8.17	\$11.00	\$13.84	\$16.68	\$11.00	\$13.84	\$16.68	\$19.51	\$5.50	\$6.92	\$8.34	\$9.76
Minimum Wage	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85

Source: Massachusetts Institute of Technology, Living Wage Calculator

On a scale of 0-100, please indicate your level of agreement (0 being strongly disagree and 100 being strongly agree): Employment opportunities in Haines provide wages that can support living here.

**64**  
Level of agreement

Source: Haines Housing Opinion Survey, 2022

The cost of living in Haines is approximately 21% higher than the national average



Source: Massachusetts Institute of Technology, Living Wage Calculator

## Community Feedback:

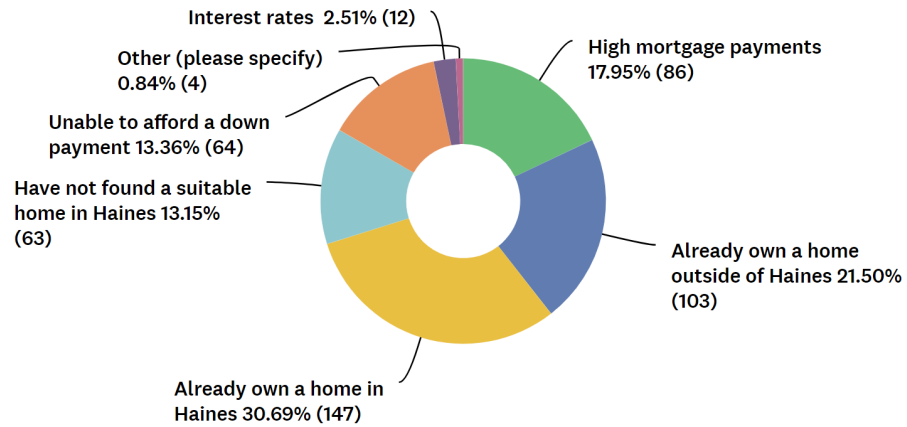
"Prefer to build but restrictive zoning and high cost"

"Own land but can't afford to develop it"

Source: Haines Housing Opinion Survey, 2022

# If you prefer to buy, but haven't. What factors are stopping you?

Answered: 479 Skipped: 18

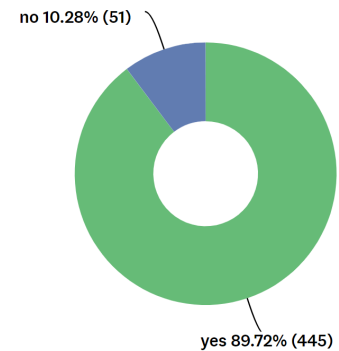


ANSWER CHOICES	RESPONSES	
High mortgage payments	17.95%	86
Already own a home outside of Haines	21.50%	103
Already own a home in Haines	30.69%	147
Have not found a suitable home in Haines	13.15%	63
Unable to afford a down payment	13.36%	64
Interest rates	2.51%	12
Other (please specify)	Responses 0.84%	4
<b>TOTAL</b>		<b>479</b>

# Haines Housing Satisfaction

Are you satisfied with your current housing arrangements? (yes/no)

Answered: 496 Skipped: 1



ANSWER CHOICES	RESPONSES	
yes	89.72%	445
no	10.28%	51
TOTAL		496

On a scale of 0-100, please indicate your level of agreement with the following statement (0 being strongly disagree and 100 being strongly agree):  
Finding ways to provide community housing is important for the future of Haines

67

Level of agreement

What are the primary reasons you are not satisfied with your living arrangements?

10.28% of residents report being unsatisfied with their housing

- Improvements or repairs are needed
- Poor Location
- Too expensive
- I am living with roommates and prefer a change

Haines Housing Opinion Survey, 2022



22.6% of  
respondents  
reported  
being retired

**5.7%**  
**Considering  
selling due to  
health reasons**

**3.37%**  
**Are considering  
selling their  
home and  
moving to senior  
housing**

Haines Housing Opinion Survey, 2022

# Senior Housing Needs

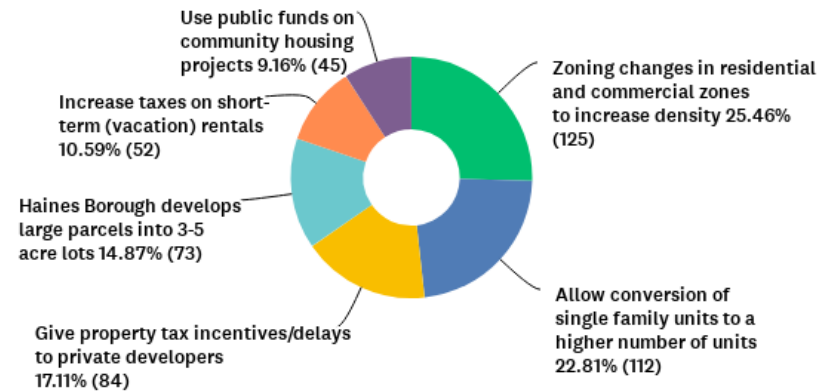
According to the United States Census Bureau's American Community Survey estimates for the period of 2015-2019, the median age in the United States is 38.1 years old. Haines, Alaska has a relatively high percentage of its population over the age of 65. Specifically, 21.5% of the population in Haines falls within this age group, which is higher than both the state of Alaska (12.4%) and the United States as a whole (16.5%).

## Senior housing considerations:

1. **Location:** Seniors often prefer housing that is located near family, friends, and medical facilities.
2. **Affordability:** Senior housing can be expensive, so affordability is a major consideration. There are various housing programs available to seniors that offer subsidies and other financial assistance.
3. **Safety and Accessibility:** Senior housing should be designed to be safe and accessible for residents with mobility issues, including features like grab bars, non-slip flooring, and wheelchair ramps.
4. **Amenities:** Senior housing communities often offer amenities such as communal dining areas, exercise facilities, and social activities.
5. **Health Care Services:** Many senior housing communities offer on-site health care services, including nursing care, physical therapy, and medication management.
6. **Supportive Services:** Some seniors may require additional supportive services, such as help with daily living activities or assistance with transportation.
7. **Emotional Support:** Many seniors also benefit from emotional support, such as counseling or group therapy sessions.

# Community Feedback

Q25 The Haines Borough is considering certain changes to regulation to incentivize development. Which of the options below do you most support? You may choose 'other' to leave a comment.



"I think we need to think of the long term affects of these choices. They seem like short term solutions that could have negative impacts down the line. We need to prioritize more than just development - green space, trails, recreation opportunities. People wont want to live here if we don't have that. It's a quality of life thing.

"The borough should not change density in a zone unless the residents in the zone agree. IE Mud Bay is zoned single family rural residential with NO rentals on the property allowed. This is to address density. Only the residents of the zone should be able to change that designation."

**48%**  
Of survey takers support zoning changes to support higher density

**17%**  
Support tax incentives to developers

**15%**  
Support subdivision of large parcels by the borough

Haines Housing Opinion Survey, 2022



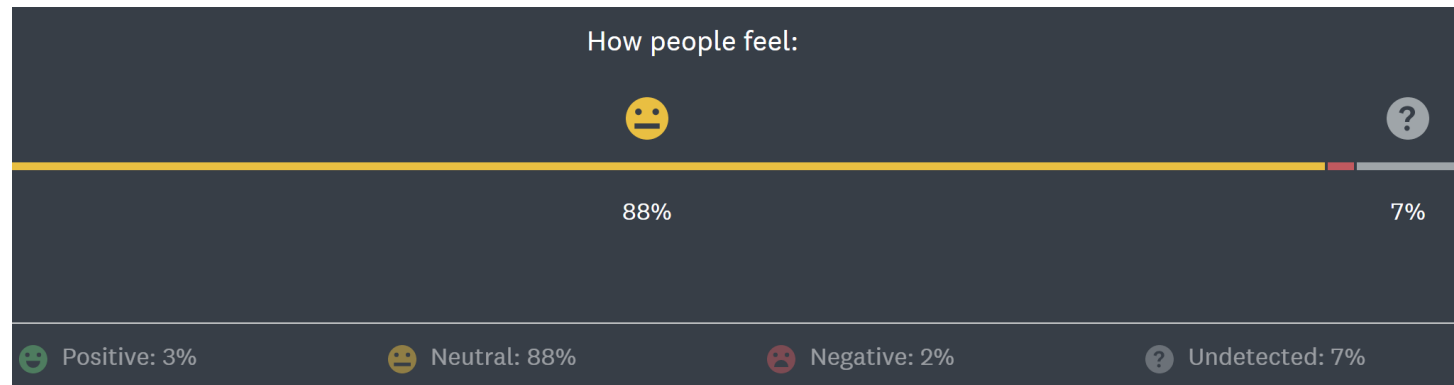
## 35% of respondents feedback falls under 'Regulatory functions':

- Improve land use efficiency
- Establish long-term housing goals
- Infrastructure support (roads, transportation)
- Zoning and code flexibility

Haines Housing Opinion Survey,  
2022

# Community Feedback

## What role do you believe Haines Borough Government should play in solving the affordable housing crisis in Haines?



**88%**  
**Neutral**

Sentiment analysis helps identify the tone of survey comments. 88% of survey respondents identify as 'neutral' for this question.



HEDC analyzed comments from the survey and identified 6 major categories from the respondents:

Over **42%** of the 134 submitted comments mention 'zoning' as an issue to affordable housing.

**23%** of survey respondents mentioned vacation rental regulation as one way to manage housing shortages.

**18%** of comments address the need for increased local funding opportunities for affordable housing.

**7%** mention the need to increase the availability of land and housing units.

**6%** mention the high cost of developing raw land, specifically mentioning the high cost of water, power, and sewer additions.

**4%** of comments address difficulty finding financing for a property, which includes tiny homes, yurts and trailers.

Haines Housing Survey, 2022

# Community Feedback

## What do you believe is the most important thing needed to solve the Haines affordable housing crisis?

### Zoning:

- increase flexibility for single residential

### Regulation of vacation rentals:

- Set maximum units
- Limit overall number of vacation units

Funding opportunities for affordable housing

### Address the high cost of development:

- Utilities

### Increase availability of housing:

- Land
- Units

Address Financing Restrictions

# Considerations

## How to maintain the rural character of Haines?

-Limit lot coverage (eg. maximum coverage 25% of lot) in identified zones.

- Special Character Zones designation.

- Ft. Seward Lodge
- Waterfront
- Downtown area

- Heritage Preservation Zones

While the focus of this report was the analysis of the received survey responses, data was pulled from a variety of sources. The U.S. Census Bureau's data collection, data processing, and new privacy methods all impacted the quality and accuracy of the 2020 Census. The 2020 Census count (enumeration) encountered challenges in conducting a complete census count that ranged from challenges associated with the COVID-19 pandemic, border closures, wildfires, hurricanes, misinformation, incomplete or missing addresses, and delayed and changing timelines. These limitations especially impacted those living on tribal lands with limited broadband access, that may have been unable to respond to the online survey since In person enumeration was limited and delayed due to closures related to the COVID-19 pandemic.

Additionally, significant data gaps exist in the reported housing market, since many rentals are never posted online. Other identified data gaps include:

- Tribal Communities
- Residents with limited broadband access
- Insecure housing
- Supported housing
- Seasonal housing

The survey received a total of 1,343 total online responses. These responses were filtered by location (responses from outside of the US were disqualified), spam probability, and completion. This narrowed down the survey responses to 497. Future studies can add a variety of collectors, such as in-person interviews, phone calls, and interviews with organizations providing supportive care.

# Recommendations

## How to maintain the rural character of Haines?

-Limit lot coverage (eg. maximum coverage 25% of lot) in identified zones.

- Special Character Zones designation.

- Ft. Seward Lodge
- Waterfront
- Downtown area

- Heritage Preservation Zones

It is clear that Haines residents need a variety of housing situations, and there is no 'fits all sizes' scenario for ideal housing. Housing needs within the community span from the additional stock of 'starter homes', larger units for multifamily living, and increased senior or ADAD accessible homes. Creating affordable housing in any community can be a complex challenge. Potential options that Haines could consider include:

1. Incentivize developers to build affordable housing: The borough could provide tax incentives or fee waivers for developers who build affordable housing units.
2. Community land trust: A community land trust is a nonprofit organization that owns land and provides affordable housing options to residents. The land trust can lease the land to homeowners or developers, which can help reduce the cost of housing.
3. Develop affordable housing on public land: The borough could identify public land that could be developed for affordable housing, and then work with developers to build and manage the housing units.
4. Modify zoning regulations: The borough could modify its zoning regulations to allow for denser housing developments or to allow for accessory dwelling units (ADUs) on single-family properties. This can increase the number of available housing units and provide more affordable housing options.
5. Use public financing, subsidies or RLF (Revolving Loan Funds): The borough could use public financing and subsidies to support the development of affordable housing units. This could include low-interest loans, grants, or tax credits for developers.
6. Implement inclusionary zoning policies: The borough could require that a percentage of new housing developments be affordable to low- and moderate-income residents. Developers would be required to include a certain percentage of affordable housing units in their developments, or to pay a fee that would be used to support affordable housing initiatives.
7. Increase affordable rental housing stock through multifamily and manufactured housing developments
8. Upzoning
9. TIF (TIF (Tax increment financing)
10. Consider seasonal housing needs

These are just a few potential options for creating affordable and available housing in Haines for all socioeconomic classes. A comprehensive affordable housing strategy may require a combination of these and other strategies tailored to the specific needs and circumstances of the community, as well as the continued gathering of baseline data to detect localized trends in the housing market.

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# Conclusions

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In conclusion, the housing market in Haines, Alaska has experienced significant changes over the past 5 years. Housing prices have increased steadily, while the inventory of available housing has remained relatively stable, and new construction of housing has been limited. The rental market has remained relatively stable, but housing affordability remains a significant challenge for many residents in the community.

To address these challenges, a range of strategies could be considered, such as increasing the availability of affordable housing through partnerships with developers, exploring the feasibility of public-private partnerships to support new housing developments, or incentivizing the renovation of existing homes. Additionally, addressing the underlying economic factors affecting housing affordability in Haines, such as the lack of available jobs and the high cost of living, may require a broader range of policy solutions and community-based initiatives. Continued data research and analysis over the years will allow policymakers to identify trends and needs. Overall, the housing market in Haines remains dynamic and continues to be shaped by a range of factors, including local economic conditions, market fluctuations, and demographic trends. By working together and pursuing innovative solutions, the community can continue to promote housing affordability, diversity, and sustainability, ensuring that Haines remains a vibrant and welcoming place to call home for all who choose to live here.

*Thank you to all of the residents that took the time to respond to the survey. Your comments and suggestions were an essential part of this study.*

## Haines Housing Survey 2022

### Haines Housing Survey 2022

**The Haines Borough is in the process of analyzing the current housing environment and is looking for community input to better understand the needs and desires of individuals living and working here.**

**This survey is designed to collect information about your housing experiences, your perceptions of housing in the community and more broadly, your opinions about potential strategies to address housing access and affordability in the community. Your submitted answers will be used to help identify existing and future housing needs in the Haines Borough. Participation is voluntary, and you may choose to submit your answers anonymously.**

**The Borough and HEDC invite you to share any additional thoughts & ideas at the end of the survey.**

**The survey should take about 15 minutes to complete - your responses are anonymous. Thank you for your time and thoughtful input.**

**Using a mobile or tablet? Click on the slider on the upper left for mobile compatibility.**

**Add your email at the end for a chance to win a local \$25 gift card (your response will remain anonymous).**

**Thank you for adding your voice to this study.**

1. Where do you currently live?

- Deishu (Townsite)
- Mosquito Lake
- Highway
- Mud Bay
- Lutak
- I do not live in any of the above communities

2. Are you a full time resident?

Residency is defined as "physically present in Alaska with the intent to remain indefinitely and make a home here, has maintained that person's domicile in Alaska for the 12 consecutive months and and is not claiming residency or obtaining benefits under a claim of residency in another state, territory, or country.

- Yes
- No



3. How many months per year do you occupy a home in Haines?

4. Which of the following best describes your current housing situation?

- Homeowner
- Renter
- Living with others but not paying rent or mortgage
- Living with others and assisting with rent or mortgage
- Currently experiencing housing insecurity/homelessness

Other (please specify)

5. Which of the following best describes your current Living situation? (Choose one)

- Live alone
- Nuclear Family
- Extended family
- Roommates
- Homeless/insecure housing
- Other (please specify)

6. How many children and adults currently live in your household?

Number of children  
(18 and under)

Number of Adults

7. What percentage of your monthly income do you pay towards housing?

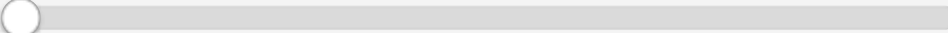
- 0-10%
- 11-20%
- 21-30%
- Greater than 30%

8. What is your total household income?

- Less than \$20,000
- \$20,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 or More

9. On a scale of 0-100, please indicate your level of agreement with the following statement (0 being strongly disagree and 100 being strongly agree): Haines is an affordable place to live

Strongly Disagree Strongly Agree



10. On a scale of 0-100, please indicate your level of agreement (0 being strongly disagree and 100 being strongly agree): Employment opportunities in Haines provide wages that can support living here

Strongly Disagree Strongly Agree



11. On a scale of 0-100, please indicate your level of agreement with the following statement (0 being strongly disagree and 100 being strongly agree): There is enough housing here for everyone who wants to live here

Strongly Disagree Strongly Agree



12. On a scale of 0-100, please indicate your level of agreement with the following statement (0 being strongly disagree and 100 being strongly agree): Finding ways to provide community housing is important for the future of Haines

Strongly Disagree Strongly Agree



13. Are you satisfied with your current housing arrangements? (yes/no)

- yes
- no

14. What are the primary reasons you are not satisfied with your living arrangements?

- Improvements or repairs are needed
- Poor location
- Too expensive
- Other (please specify)
- I am living with roommates and would prefer a change
- I am satisfied with my living arrangement

15. Do you own a house/cabin, etc that is not occupied for part/entire year?

And If so, would you consider renting it?

- No, my house/cabin is fully occupied the entire year
- No, I will not consider renting it
- Yes, my house/cabin is unoccupied for part of the year
- Yes, I will consider renting it
- Other (please specify)

- None of the above

16. Do you prefer to rent or buy?

- Rent
- Buy

17. If you prefer to rent, how many bedrooms do you need?

- One bedroom
- Two bedrooms
- 3 or more bedrooms
- None of the above

18. If you prefer to buy, but haven't. What factors are stopping you? (Please check all that you believe apply):

- High mortgage payments
- Have not found a suitable home in Haines
- Already own a home outside of Haines
- Unable to afford a down payment
- Already own a home in Haines
- Interest rates
- Other (please specify)

19. What size home would best suit your family's needs?

- Multi-family home (duplex, etc)
- 1,000 Sq ft or less
- 1,000-2,000 Sq ft
- More than 2,000 Sq ft

20. How much are you budgeting for your new home?

- <100K
- 100-150K
- 150-250K
- 250-350K
- 350-450K+
- 450K+
- None of the above

21. What factors are most important to you when selecting your home? (select top 3 most important considerations)

- Cost within budget
- Close to town
- Close to work
- Close to friends/family
- Other (please specify)
- Number of bedrooms/bathrooms
- Yard/outdoor amenities
- Close to outdoor recreation
- ADA compliant

22. Are you considering selling your home? If yes, what is your timeline?

- 6 months or less
- 6 months - 1 year
- 1- 3 years
- 3-5 years
- 5+ years
- I am not considering selling my home

23. What are the factors for selling your home?

- Moving to another city
- Moving to another state
- Upgrading your home
- Downgrading your home
- Other (please specify)
- Moving closer to family
- Health reasons
- Moving to senior housing

- None of the above

24. If you might move to seniors' housing (housing with supportive services such as meals,housekeeping and social activities) in the future, when is that likely to be?

- Within 1-2 years
- 3-5 years
- 6-10 years
- Over 10 years
- Does not apply

25. The Haines Borough is considering certain changes to regulation to incentivize development. Which of the options below do you most support? You may choose 'other' to leave a comment.

- Zoning changes in residential and commercial zones to increase density
- Allow conversion of single family units to a higher number of units
- Give property tax incentives/delays to private developers
- Haines Borough develops large parcels into 3-5 acre lots
- Increase taxes on short-term (vacation) rentals
- Use public funds on community housing projects

Other (please specify)

26. What role do you believe Haines Borough Government should play in solving the affordable housing crisis in Haines?

27. What do you believe is the most important thing needed to solve the Haines affordable housing crisis? Please share any additional thoughts or ideas.

28. Do you have knowledge, experience and/or enthusiasm that you are willing to contribute to the development, building and/or operation of an affordable housing project?Please type your name, email address, and phone number here so we may contact you. Your contact information will not be shared outside of this project.

<b>Name</b>	<input type="text"/>
<b>Company</b>	<input type="text"/>
<b>Email Address</b>	<input type="text"/>
<b>Phone Number</b>	<input type="text"/>

29. Are you interested in participating in a one-time, small focus group conversation and sharing more of your views on housing? Please enter your contact information so we may contact you. Your contact information will not be shared.

**Name**

**Email Address**

**Phone Number**

30. Enter your email below for a chance to win a \$25 local gift card