



ANCHORAGE COALITION TO
END HOMELESSNESS



Housing Instability and Emergency Rental Assistance in Alaska

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Background

Let's begin with these agreements:

All children should have the right to safe, warm, stable housing. All seniors should have the right to safe, warm, stable housing. All human beings should have the right to safe, warm, stable housing. Housing is a public good. Housing is infrastructure. Housing is healthcare.

The COVID-19 pandemic has had huge impacts on health systems and economies across the globe. According to [testimony](#) by Diane Yentel from the National Low Income Housing Coalition (NLIHC), as of July 2021, 6.5 million households report being behind in their rent. Millions of individuals and families are experiencing housing instability. The people hardest hit by the confluence of these circumstances are communities of color, individuals and families living in poverty with extremely low incomes, the rent-burdened, and those who are most vulnerable. Through the Emergency Rental Assistance (ERA) Program federal monies have been allocated across the country to combat housing insecurity and provide assistance to those in need. There is an admirable attempt to roll these funds out quickly, which has unfortunately led to confusion, rule adjustments, barriers, mistrust, and inefficient subpopulation targeting.

As a state, Alaska owns several superlatives. It is the biggest state in the union with the largest indigenous population. It has the lowest population density and the worst internet coverage. Alaska's use of the term "rural" is singular – our rural communities, most of which are tribal villages, have no road connecting them to any other community, and accessing a hub for services requires a plane flight. Indigenous sovereignty in Alaska is managed through a corporation, association, and tribal government framework as opposed to the reservation system in the contiguous 48 states. In Alaska, HUD [contracts](#) with 1 public housing authority, 13 tribally designated housing entities (TDHEs) and more than 220 tribal governments.

With the support of a grant from the NLIHC research was conducted in the following areas:

- 1) Compiling demographic information,
- 2) Beginning a list of rental assistance programs available in Alaska,
- 3) Conducting an analysis of ERA distribution, and

- 4) Examining information on eviction filings.

The intent of the research focused on answering the following questions:

- 1) In what ways does housing instability look different across the state?
- 2) How do rental assistance programs work in Alaska?
- 3) What are the challenges and barriers to getting assistance to those who need it most?
- 4) Are there disparities in who receives ERA? If so, how are these disparities reflected in urban and rural settings?
- 5) How can we identify households who are rent-burdened or have housing instability **before** they enter the Homelessness Response System and provide assistance to keep them housed?

Methodology

Demographics

Identifying the demographic datapoints to be compiled began with a deep dive into several datasets. Relevant statistics are kept in a variety of different places. One comprehensive and easily accessible statistical set did not exist, so one was created using datasets from the [Urban Institute's](#) ERA Prioritization map, State of Alaska (SOA) reports, NLIHC, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Census Bureau. This work also included developing a basic understanding of the Alaska Homelessness Management Information System (AKHMIS) and HUD System Performance Measures ([SPM](#)).

The Urban Institute's ERA Prioritization map dataset is available for download in an Excel workbook. After downloading the workbook (and applying the March 2021 update), only Alaska information was kept. The Urban Institute used three indexes in their [evaluation](#): Housing Instability Risk, COVID-19 Impact, and Equity. These statistics are reported at the census tract level with consolidation to the census area. The data points kept for the purpose of this project were:

- Percent of households that are overcrowded
- Percent of workforce that's unemployed
- Percent of renter households
- Percent of households in poverty for the last 12 months
- Percent reporting as BIPOC
- Percent on public assistance
- Percent of population that's foreign-born
- Percent at 30% of Average Median Income (AMI)
- Percent reporting low-income job loss due to COVID-19
- Number of extremely low-income households
- Total index of need percentage

In order to dive deeper into the income data, an average annual income report by zip code was purchased from [Cubit Planning](#). Their data comes from the U.S. Census 2015-2019 American Community Survey 5-Year Estimates, inflation adjusted to 2020 dollars. It was deemed more expedient to purchase this report than to learn how to create customized reports with the U.S. Census Public Use Microdata System (PUMS).

Additional datapoints from Census, HUD, and the SOA were available at the census area level. Below is the list of datapoints gathered and where they were found:

- [Alaska Population Overview](#) – SOA Dept. of Labor and Workforce Development
 - Population
 - Racial breakdown by number
 - Percentage of the population that identifies as BIPOC
 - Percentage of the population that identifies as Alaska Native/American Indian
- [Alaska Department of Education and Early Development](#)
 - Homeless children by School District in the 2019/2020 school year
- [Census Small Area Income and Poverty Estimates Program](#)
 - Number of children living in poverty, age 5-17
 - Percentage of children living in poverty, age 5-17
 - Number of children living in poverty, <5 (state-level data only)
 - Percentage of children living in poverty, < 5 (state-level data only)
- [HUDUser.gov](#)
 - Fair Market Rent for a 2-bedroom dwelling

Existing Rental Assistance Programs

As with demographics, there is not one comprehensive list of rental assistance (RA) programs available throughout Alaska. The intent of this research was to collect information on RA programs that existed before the pandemic and would hopefully continue to exist afterwards as well. Identifying and collating information on RA programs began with creating an Excel workbook as a reservoir for raw information. Programs were categorized on the following tabs:

- Federal government
- State government
- Local government
- Tribal government
- Alaska Native Regional Associations (ANRA)
- Tribally Designated Housing Entities (TDHE)
- Nonprofits
- Grassroots

Basic web-based information gathering made it obvious that any program listed on the Federal tab would be a funding source for localized programming. The SOA standard RA programs are managed by the Department of Health and Social Services (DHSS), Department of Corrections (DOC) or Alaska Housing Finance Corporation (AHFC) via vouchers, public housing, or passthrough grants to nonprofits. By the time this research began, local governments had already expended any ERA that had been designated from CARES Act funding.

There were a few tribal government assistance programs identified, but most seem to be wrapped into either TDHEs or ANRAs. During a preliminary review, enough information was found online to be able to quantify RA programs at eight ANRAs. Based on the consistency of the programs and the funding sources, it's safe to infer that the same programs are available at all 12 ANRAs. Much of the tribally designated ERA was managed by either AHFC or the TDHEs, or a combination of both.

The vast majority of RA programs are operated through nonprofit organizations throughout the state. Of the 105 potential RA programs to investigate, 57 of them are operated by nonprofit entities. In addition, the AKHMIS lists 59 homelessness prevention projects which have not yet been evaluated for duplicates in the list of potential programs. Most of the list of potential programs was developed through information available on the internet from 211.com and AHFC participating partners. Additional programs were recommended by Anchorage Coalition to End Homelessness (ACEH) and Alaska Coalition on Housing and Homelessness (AKCH2) staff. Grassroots programs were identified through a specific question asked during 37 interviews with RA program providers. In-depth interviews conducted with RA providers were extensive and lasted for an average of an hour.

ERA1 Evaluation and Distribution Analysis

When this report references ERA1, it means the tranche of Emergency Rental Assistance money that was allocated to recipients in the December 2020 Consolidated Appropriations Act. When this report references ERA2, it is the tranche of Emergency Rental Assistance money that was allocated to recipients in the March 2021 American Rescue Plan Act. This research began around the same time that ERA1 money was released. Recipients included the SOA, Municipality of Anchorage (MoA) and tribal governments. Most of the tribal governments assigned their funding to their THDEs. Most of the TDHEs, along with MoA, partnered with

AHFC for applications, processing, and distribution; others handled their own application, approval, and distribution process. AHFC had been the lead statewide organization to distribute rental, mortgage, and utility assistance with CARES Act funds.

As the main disbursing organization, AHFC's online portal was evaluated using best practices recommendations from NLIHC. The first open application period lasted for two weeks, February 19 to March 5, 2021. AHFC received more than 30,000 applications during this window. The second application window was open for three weeks, September 10 to October 1, 2021. In addition to processing applications in-house, AHFC partners with nonprofit organizations in various regions of the state for additional processing and navigation capacity.

A dataset of information on ERA1 distribution by zip code, including total number of applications approved, dollars in past rent, dollars in future rent, dollars in utilities, and total amount of assistance was made available for analysis in June 2021. Analysis included the following steps:

- 1) The report did not include all Alaska zip codes, so missing ones were entered by inserting rows and entering zero for the number of applications and amount of funding.
- 2) Census areas, and when possible, neighborhood names/census tracts were added to the spreadsheet as columns.
- 3) The Urban Institute ERA Prioritization Map index percentage was added as a column.
- 4) A pivot table collated all figures by census area.
- 5) Sums of approved application and total assistance were used to calculate each census area's overall percentage of assistance relative to the total amounts.
- 6) Each census area's number of renter households was expressed as a percentage of the state's universe of renter households.
- 7) Each census area's percentage of renter households was compared to the percentage of approved applications and funding. Negative values indicate an under-representation; positive values indicate an over-representation.
- 8) Conditional formatting allows for an easy visual of where each census area appears in the geographic disparity analysis.
- 9) The table was sorted based on the Urban Institute's index.

An updated AHFC dataset is shared monthly, with very little variation in distribution. In September 2021, the Bristol Bay Housing Authority and the Interior Regional Housing Authority shared their distribution stats through mid-August, which were added into the analysis. The Tlingit-Haida Regional Housing Authority and Cook Inlet Regional Housing Authority did not run internal programs and only partnered with AHFC for distribution. Information from the other eight TDHEs may impact the results of this analysis.

Eviction Filings in Alaska

Research into this topic began with an online search, leading to Eviction Lab, Princeton University, <https://evictionlab.org/>. After downloading and cleaning up the full dataset for Alaska, contact was made with the researchers at the Eviction Lab who reported that Alaska data was incomplete based on an inability to get information from the Alaska Court System (Courts). Limited information on cases could be electronically “scraped” from Court View, an online database used by the Courts, but to get detailed data, each case file would need to be requested and reviewed individually. This was judged by the Eviction Lab and by this researcher as an inefficient (although intriguing) use of limited time.

A contact at the Courts was able to provide .pdf reports for all cases filed in 2018, 2019, 2020, and through the first quarter of 2021, and the Eviction Lab converted those files to Excel spreadsheets. The datapoints available in this report were on what date and in which courthouse the Forcible Entry and Detainer (FED) case was filed, the case number, and plaintiff and defendant names. Pivot tables and analysis identified such things as individuals who have had multiple FEDs filed against them, FED filing rates for each district, where in the state most filings occur, and a sorted list of the landlords that file the most FED cases.

Continued follow up with the Courts, along with a partnership with staff at Alaska Legal Services Corporation (ALSC), resulted in additional reports being made available:

- 1) A weekly list of the FED filings throughout the state is emailed every Tuesday.
- 2) A comprehensive report of every FED case with a disposition date of January 1, 2018, to June 16, 2021, that includes information such as the type and

date of disposition, the assigned judge, and the appearance of attorneys for plaintiffs or defendants.

The weekly lists are being distributed to partners for immediate action and combined in an Excel workbook so additional datapoints for each defendant can be identified and entered. The Courts do not collect reportable data on the sex or race of the litigants, their familial status, or the address of the rental unit. It is theorized that searching for defendant names in AKHMIS will allow us to fill in some of those datapoints for further analysis. The comprehensive report is still being evaluated to determine the best ways to find the most useful pieces of information.

Results & Recommendations

Demographics

The collection of demographic statistics is meant to be a tool for analysis and communication. Numbers are needed to evaluate a situation or system. Efficient and equitable distribution of resource relies on demographic analysis to gauge the success of the program and adjust, if necessary. Demographics allow for comparisons that inform decision-making on where resources should be prioritized. Different datapoints also allow for communications that can be customized based on each target audience's priorities, whether that priority is homeless children, lifting extremely low-income households out of poverty, or racial equity. The best advocacy is done with quantitative and qualitative data, because both speak to the motivating factors that can drive the willingness to act. People want to know logical numbers and facts, while also being presented with personal stories that create an emotional frame of reference for those facts.

Statistics on population, race, income, percentage of rent burdened households, overcrowding, median household income, children in poverty and more (complete list is in the Methodology section of this report) were collected from a variety of sources and then slotted into geographic areas in one comprehensive dataset. Categorization of the datapoints was done at the smallest geographic area for which the information was available. In order of largest to smallest, those areas are state, census area, census tract, and zip code. [Alaska has](#) 29 boroughs/census areas, 167 census tracts, and 238 zip codes. The intent is to be able to show a more nuanced picture of what housing instability looks like in different areas of the state. Which datapoints are ultimately used may still be adjusted.

People often talk about statistics in averages, but averages don't tell the full story. Per the U.S. Census [Quick Facts](#), the 2019 Median Household Income (MHI) for the state of Alaska was \$77,640. The MHI for the Dillingham Census Area was \$56,898, but the average annual income reported for Clark's Point, AK, zip code 99569 was \$16,875. Alternatively, the MHI for the Anchorage Census Area was \$84,928, and the average annual income reported for the Bear Valley neighborhood at zip code 99516 was \$155,354. Households in Clark's Point live a very different life than those in Bear Valley, and the statewide MHI doesn't tell either of those stories adequately.

Demographics can also be used to determine an equitable distribution of resources. The rural areas of Alaska have a much higher population density of people who identify as BIPOC, whereas the urban areas tend to be much more predominantly white. Statewide, 34.7% of the population identifies as BIPOC, with 15.6% identifying as Alaska Native or American Indian (ANAI). Again, those statistics vary widely – Skagway has the lowest BIPOC and ANAI populations (14.0% and 5.4% respectively) and Kusilvak has the highest (96.3% and 92.5%). Any equitable distribution analysis would be incomplete without the use of this data.

The plan is to use these statistics to develop an interactive map that people can use to investigate and communicate about income disparity, poverty, equity, and housing instability in their communities. The map will have geographic overlays that will split the state into census areas, census tracts, Alaska Native Claims Settlement Act (ANCSA) regions, and state legislative districts, among others that may be added later. Clicking on an area will allow users to become familiar with the various data points impacting housing insecurity around the state, and these numbers will provide the structure for stories about the ways in which homelessness looks different in other communities.

It is recommended that follow-up activities include:

- 1) Identify which of the current datapoints may not be relevant for use in the map.
- 2) Identify and find additional datapoints that may be useful, such as information from the NLIHC Out of Reach dataset and the average cost per square foot to build a house in different regions of the state.
 - a. Construction costs off the road system in Alaska are much higher than on the road system. The [Kawerak](#) Comprehensive Economic Development Strategy (CEDs) published in January 2020 lists new construction in that region at \$375 to \$450 per square foot, which equates to between \$450,000 and \$540,000 for a 1,200 sf home.
 - b. Identify and include the number of housing units needed in rural Alaska regions to combat the overcrowding issue.

categorization included federal, state, and local governmental programs. An attempt to identify and separate funding and programmatic paths led to the creation of Figure 1, above; this mapping does not include all the possible recipient and sub-recipient paths.

While funding may have begun with or passed through governmental entities, it became obvious that identifying programs should focus on nonprofit and tribal organizations. This decision reduced the initial list from 109 programs to 93. As of the date this report was written, the Municipality of Anchorage and the City and Borough of Juneau are the only two local governments identified as maintaining non-pandemic RA programs; they were left on the list.

Standard and faith-based nonprofit organizations operate 57 of the 92 remaining programs. Identifying and interviewing the five grassroots organizations on the list has been challenging. They fulfill a need but are less programmatic and more ad hoc in the supports and services that they offer, and they don't necessarily follow the standardly accepted definitions of assistance actions. The list is rounded out with 12 Alaska Native Regional Associations (ANRA), 13 Tribally Designated Housing Authorities (TDHE), and four ANAI-other categorized programs.

There have been 37 interviews conducted with contact individuals for programs across all categories. Interviews were done either over the phone or virtually using Zoom. In addition to asking programmatic questions, each contact was also asked about other programs in their area that may not be included in the existing list, for information on other homelessness prevention activities they are involved in, and to identify what their area's biggest gaps in service are. The list of questions was modified for TDHE calls, based on feedback that TDHEs operate more as affordable housing development authorities, as opposed to RA program providers, during normal operations.

Interviews were comprehensive with a standard set of questions but also allowed for extended conversation on topics that the program contact felt were important. Quantitative and qualitative information from the interviews has not yet been compiled. Eligibility requirements for recipients and program specifics differed depending on the funding sources and the type of organization that administered the program. Many of the programs administered by ANRAs and TDHEs were

limited to clients who could prove they were Alaska Native or American Indian. The lack of behavioral health services across Alaska negatively impacts some clients' ability to stay stably housed. Long wait times between voucher application and housing availability for the client was mentioned with frustration in a few interviews. More than one interviewee mentioned that it could be difficult to match client with program when so many restrictions and barriers were put in place by funding sources. Lack of available housing units and uncooperative landlords prevail across the state.

Lack of suitable housing is especially problematic in rural communities. Rental assistance programs are less helpful in rural Alaska, where many of the existing housing inventory is owned, not rented. The high expense of maintenance and construction and extreme weather conditions lead to [housing](#) that has deteriorated and isn't suitable for habitation. Housing instability and the lack of enough housing inventory create situations of extreme overcrowding in homes that are drafty and moldy and may not have indoor plumbing for bathrooms or kitchens. Information from TDHE normal operations is relevant to this research as it provides data on affordable housing challenges, building costs, and housing insecurity in rural communities.

It is recommended that follow-up activities include:

- 1) Additional interviews with providers.
- 2) The creation of internal and external lists of programs. An external list of available RA programs should be limited in content but shared extensively, with regular updates as more information is gathered.
- 3) A qualitative analysis of interview responses could identify frustrations that may be able to be solved through advocacy, compile a list of what services are most needed in different parts of the state, and identify ways in which effective problem-solving may be possible with additional communication.

ERA1 Evaluation and Distribution Analysis

This report will cover information to-date on ERA1; to the best of our knowledge no ERA2 has yet been distributed in Alaska.

The vast majority of federal ERA coming into the state of Alaska is being distributed by the Alaska Housing Finance Corporation (AHFC). AHFC distributed rental, mortgage, and utility assistance that was earmarked by the State of Alaska from CARES Act funds. The three biggest challenges during that process, as reported by staff, were:

- 1) building the system and process on the fly,
- 2) dealing with mortgage companies, mortgage service companies, and banks, and
- 3) multiple contacts required with applicants to complete applications, provide documentation, and get the information necessary to send funds to landlords and utility companies.

During this process, AHFC contracted with nonprofit service providers to provide navigation services for applicants throughout the eligibility, application, approval, and payment processes. These nonprofits were Catholic Social Services in Anchorage, Gastineau Human Services in Juneau, Valley Charities in Wasilla, and the Salvation Army statewide. The goal of this program was to get help to those who needed it most as soon as possible. Collection of recipient demographics was, understandably, not a priority for this campaign. Upon being asked for any statistics that may have been collected, AHFC staff responded that any data that may have been collected is not yet ready or authorized for public release.

When ERA1 money was allocated to the State of Alaska, the Municipality of Anchorage, and tribal entities, most recipients chose to partner with AHFC for applications, processing, and payment of rental and utility assistance. Once again, following best practice recommendations and to supplement capacity, AHFC contracted with statewide nonprofit partners: Catholic Social Services in Anchorage, Love in Action in Ketchikan, Brother Francis Shelter in Kodiak, Love in the Name of Christ in Fairbanks, and Valley Charities in Wasilla. AHFC [reported](#) the receipt of more than \$242 million in ERA funding available for statewide distribution.

AHFC was one of the very first organizations in the country tasked with the distribution of ERA to open an application window. They began accepting applications for ERA1 on February 12, 2021, and those looking for assistance were encouraged to use their online eligibility tool for a couple weeks prior to that. The application window was open for two weeks, with applications being accepted

through March 5, 2021. According to stats on the AHFC [dashboard](#), they received 30,305 applications, and 26,095 of them were determined to have met the income eligibility guidelines. As of the August Treasury [report](#), Alaska is fifth in the list of those states that have distributed the most ERA1.

As of September 24, 2021, AHFC’s dashboard lists the following statistics:



Figure 2: ERA1 distribution statistics on 9/24/21, www.ahfc.us

For approved households, AHFC sent payment for all arrearages and three months of future rent to the landlords and cleared the arrearage for utility payments. Applicants can recertify every three months for three more forward months of rental and utility assistance.

As the primary source of eligibility determination and ERA applications, AHFC’s online portal for the ERA program was evaluated in June 2021 using best practices recommendations from the National Low Income Housing Coalition (NLIHC). Challenges and barriers to access were identified, such as: information only in English, the requirement for a verifiable email address to complete online eligibility checks and applications, requiring a cell phone that receives text messages, only paying landlords and utility companies with no direct-to-tenant option, and extensive documentation requirements. Some of these barriers were addressed as the process unfolded but most were not.

Unfortunately, it is difficult to evaluate some of the details of AHFC’s process in the first open application period. Of the more than 30,000 original applications, 14 percent were deemed ineligible, but information on why is not available. Of the approximately 26,000 households whose applications were eligible, 22 percent did not receive any assistance. If data were publicly available on where in the application process households dropped out or what the reasons were for households to be denied, it would be possible to run an analysis that would allow the public to understand the program better.

AHFC has shared information on the distribution of assistance throughout Alaska by zip code. AHFC established an online [dashboard](#) on May 28, 2021, with statistics on application processing stages and payments. There is also an interactive map based on Alaskan zip codes that includes the number of approved household applications from those zip codes, the amounts of past rent, future rent, and utility payments sent on behalf of those households, and the total amount of assistance. The dataset that drives the map is made available monthly for analysis. Requests for other anonymized demographic statistics for ERA recipients, such as race, gender, and household HMI were denied as the report development would be administratively burdensome and, with limited capacity, would take time away from administering the assistance payments.

A second application window opened from September 17, 2021, to October 1, 2021. This window was announced soon after the CDC's eviction moratorium was struck down by the Supreme Court. Email and text message notifications were sent to approximately 10,000 households on a waitlist that was compiled during the six months between the two application windows. Approved applicants will receive assistance equivalent to three months of rent with no recertification option. Statistics are not yet available because applications are being processed.

In the absence of datapoints by which to conduct a disparity analysis based on race, this research used the available zip code and census tract information to run a geographic disparity analysis. As mentioned earlier in this report, the Urban Institute used three indexes in their [evaluation](#) of where ERA should be prioritized in each state: Housing Instability Risk, COVID-19 Impact, and Equity. The percentage share of renter households in Alaska was calculated for each census area and compared to the percentage share of approved applications from and payments sent to that area. These variables were paired with the index of need percentage from the Urban Institute dataset. Tables were then sorted by the highest census tract need percentage within the census areas. Census areas most recommended for prioritization are at the top of the table and those with the lowest need for prioritization are at the bottom.

Because of the high number of census tracts in the Anchorage census area and the wide range of indexed need percentages, a separate analysis was run for zip codes in the Anchorage area. The Urban Institute identified three Anchorage neighborhoods as 90% or higher in their prioritization index. In these neighborhoods, covered by two zip codes, approximately 75% of the residents

identify as BIPOC and more than 10% of the households are overcrowded – more than any other area in Anchorage. Based on geographic analysis and using proxy validation regarding diversity in these neighborhoods, ERA distribution has been an equity success in Anchorage.

Zip Code	Sum of Applications - Payments Issued	Sum of Total Funds - Paid	Need Index
99508	2231	\$12,164,964	93%
99504	1887	\$11,532,198	90%
99517	770	\$4,449,000	84%
99503	1348	\$7,156,133	81%
99501	1339	\$6,719,745	68%
99507	1206	\$7,279,074	62%
99518	482	\$3,085,894	51%
99502	783	\$4,939,587	47%
99506	13	\$107,831	43%
99505	7	\$53,175	41%
99540	11	\$68,908	40%
99587	86	\$550,715	40%
99577	275	\$1,864,308	22%
99567	121	\$760,046	20%
99515	478	\$3,012,410	18%
99516	91	\$687,015	9%
TOTALS	11,157	\$64,605,183	

Table 1: ERA distribution by zip code in Anchorage

There are more zip codes in the Anchorage area than are displayed, but Table 1 shows just those areas that were rated by the Urban Institute. It also reveals the total number of households in the Anchorage area that have received assistance and how much money from ERA1 has gone to Anchorage households in need. Those neighborhoods that are ranked as highest in need received the most ERA. The two zip codes, representing three neighborhoods, have received almost 1/3 of the total \$64.6M of ERA sent to Anchorage, so far.

This need-based focus hasn't happened in all areas of the state, as shown in Table 2 on the following page. Many of the areas that Urban Institute recommended prioritizing are the ones that are under-represented in both the number of applications approved and the amount of assistance received. Yellow highlighting represents communities that are over-represented in one or both categories, while red formatting represents communities that are under-represented. Anchorage, the Matanuska-Susitna Borough, and communities in the Southeast panhandle are over-represented in both the number of households helped and the amount of aid distributed, as compared to statewide statistics when controlling for the percentage of renter households. Reasons for this could include the strong, interconnected support networks and social service organizations in these locations, as well as easier access to assistance and information and better electronic connectivity. Programs that prioritize speed of distribution over equitable distribution targeted to the most vulnerable could expect similar results.

Census Area	# of households	# of renter households	% of statewide rental households	% of applications approved	% of funds distributed	Urban Institute High (or only)
Kusilvak Census Area	1,692	435	0.477%			99%
Bethel Census Area	4,558	1,774	1.943%			98%
Nome Census Area	2,875	1,141	1.250%			97%
Northwest Arctic Borough	1,860	826	0.905%			96%
Yukon-Koyukuk Census Area	1,906	540	0.592%			94%
Anchorage Municipality	106,524	41,697	45.675%			93%
Dillingham Census Area	1,420	564	0.618%			92%
Hoonah-Angoon Census Area	799	209	0.229%			91%
North Slope Borough	1,966	978	1.071%			88%
Kenai Peninsula Borough	21,741	5,809	6.363%			82%
FNSB	36,513	15,150	16.595%			79%
Aleutians West Census Area	1,176	845	0.926%			78%
Lake and Peninsula Borough	425	131	0.143%			77%
Aleutians East Borough	860	328	0.359%			76%
Kodiak Island Borough	4,373	1,968	2.156%			75%
SE Fairbanks	2,163	572	0.627%			73%
Prince of Wales-Hyder Census Area	2,356	640	0.701%			69%
Valdez-Cordova Census Area	3,093	832	0.911%			62%
Ketchikan Gateway Borough	5,327	2,087	2.286%			61%
Mat-Su	30,879	7,135	7.816%			60%
Juneau City and Borough	12,521	4,507	4.937%			58%
Sitka City and Borough	3,561	1,499	1.642%			48%
Petersburg Census Area	1,170	371	0.406%			40%
Bristol Bay Borough	333	157	0.172%			38%
Yakutat City and Borough	232	87	0.095%			35%
Denali Borough	639	140	0.153%			26%
Wrangell City and Borough	1,074	340	0.372%			23%
Haines Borough	1,026	334	0.366%			22%
Skagway Municipality	400	194	0.213%			16%
All of Alaska	253,462	91,290	100.000%			

Table 2: Geographic analysis of disparities in ERA applications approved and amount of assistance paid

One thing to note about the analysis above – of the 13 TDHEs, successful contact was made with four. Two of those programs only partnered with AHFC and did not run their own ERA programs, and the other two administered their own programs, without AHFC partnership. Statistics from the two that administered their own programs are included in the data above. The result of that inclusion, interestingly, led to two of the four impacted rural areas displaying as over-represented in approved households, but still under-represented in amount of assistance received. Incorporating additional data from any of the nine other TDHE programs could materially affect this analysis.

Another event that could make a substantial difference in this evaluation is the announcement by AHFC of a program in development that will target those who are currently experiencing homelessness. It will allow for stabilization funds and a year of rental assistance for members of our communities who are currently in congregate shelter or are unsheltered across the state. Details are still being discussed, but this is a bold idea that has the potential to be life-changing for clients who are truly the most vulnerable.

It is recommended that follow-up activities include:

- 1) Identify data that provides statistics on the number of low-income renters in census areas or census tracts. Run the analysis again controlling for low-income renters as opposed to all renters. This will allow for the analysis to drill down another level and make the data more relevant.
- 2) Continue monitoring ERA1 and ERA2 programs and encouraging transparency through the sharing of Treasury-required data points.
- 3) Maintain participation in the development of the new program for those experiencing homelessness.
- 4) Conduct a survey to determine awareness of ERA availability among residents of Alaska and identify actual or perceived barriers that may have kept households from submitting an application.

Eviction Filings in Alaska

Research regarding evictions in Alaska was supported by data sharing with the Alaska Court System (Courts) and Alaska Legal Services Corporation (ALSC).

Early in the pandemic, the Courts suspended eviction hearings through May 1, 2020, and there were moratoriums on evictions and utility shut offs through June 30, 2020, established by Governor Dunleavy's executive order. The CDC eviction moratorium took effect on September 4, 2020, and was extended in some form until the Supreme Court struck it down on August 26, 2021, but while the moratoriums were active, evictions still occurred.

Tenants were only protected from eviction if they gave their landlord a CDC Declaration form, indicating that their situation was covered by the CDC

moratorium. If the tenant didn't know about the form, they weren't protected. If a landlord or their lawyer filed an Affidavit of Compliance, which affirmed that the tenant hadn't given the landlord a declaration form, the eviction could proceed. Additionally, landlords only had to produce the form if the judge required it. Preliminary research in Court View, the electronic database that the Courts use to

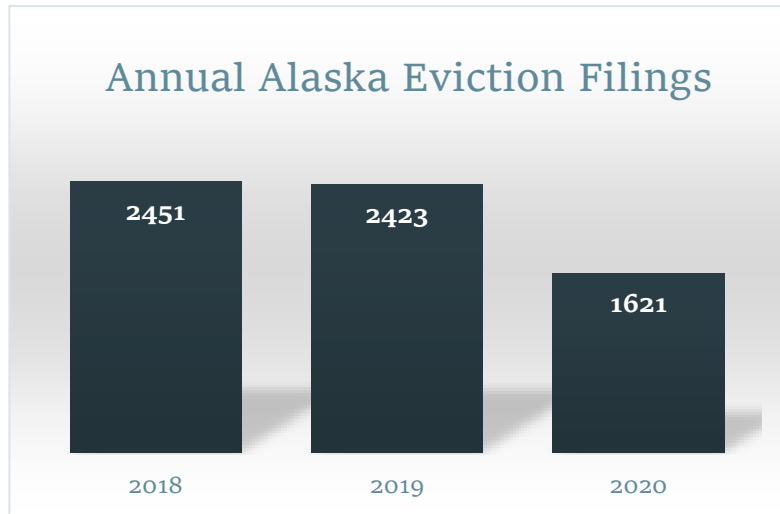


Figure 3: Comparison of eviction filings for the last three full years

provide public information on criminal and civil cases, revealed that there were many eviction cases filed with no affidavit that went through to an eviction while the moratorium was in place. During the CDC eviction moratorium, eviction filings in Alaska courts fell by one-third (see Figure 3), but evictions were still occurring, every week and all over the state.

A report provided by the Courts contained information on all Forcible Entry and Detainer (FED) cases filed in Alaska between January 1, 2018, and March 21, 2021. Analysis of this data allowed for the above calculation of the decrease in eviction filings, identification of defendants who faced eviction multiple times, and the documentation of landlords who were “evictors”. With just over 6,700 filings found in that report, fewer than 670 were filed throughout the rural districts of the state over the course of 3.25 years. This is consistent with the overcrowding found in rural areas as discussed in the Rental Assistance portion of this report. When family members have no place to live, they are taken in by other family members. In these instances, the Indigenous and broadly inclusive definition of “family” is used. Few rental units and the support of family leads to extreme overcrowding, but there isn't much need for evictions in rural Alaska.

Another report being shared by the Courts is emailed to interested parties on a weekly basis and includes all FED cases that were filed the previous week. Access to this timely report could provide an opportunity to target rental assistance to those families that are facing imminent eviction but have not yet lost their

housing. Identifying households that need help before they enter the homelessness system is one of the goals of this research.

Topline data from 13 weekly reports can be found in the table below:

email date	Anchorage	Bethel	Cordova	Dillingham	Fairbanks	Homer	Juneau	Kenai	Ketchikan	Kotzebue	Palmer	Petersburg	Prince of Wales	Seward	Sitka	Valdez	Wrangell	Total
6/29/2021	7				1		4	1			3		1		1	1		19
7/6/2021	24		1		3		1				2			1				32
7/13/2021	17				2	1	1	4	1		4			1				31
7/20/2021	11			1	2		2	1			4					1		22
7/27/2021	22				1		1		1		3							28
8/3/2021	9					1		4	1		3							18
8/10/2021	25							1	2		5			1				34
8/17/2021	26				4		3		1							1		35
8/24/2021	15				1			2	2	1	1	1						23
8/31/2021	8				5			1	1		2							17
9/7/2021	10				2		1	1		1	4				1			20
9/14/2021	16	1			6		3	1	1		4							32
9/21/2021	36				1		2	1			5						1	46
	226	1	1	1	28	2	18	17	10	2	40	1	1	3	2	3	1	357
percent of total	63%	0%	0%	0%	8%	1%	5%	5%	3%	1%	11%	0%	0%	1%	1%	1%		

Table 3: Listing of recent FED filings by week in Alaska courthouses

This table contains numbers and percentages of where filings have taken place recently. More than 60% of all FED filings happen in Anchorage, and more than 90% of eviction filings are in the five “urban” areas, as indicated by blue shading. These percentages are consistent with the statistics found in analysis of the earlier referenced report.

These statistics are on FED filings. To determine the disposition of these cases, someone would need to look up each individual case on Court View. Basic information can be found in Court View, but other datapoints that could inform this research are only available through a request to receive electronic copies of entire case files and a document-by-document review of those case files. Partners at ALSC submitted such a request to review a random selection of case files, as well as eviction filings from three mobile home parks in Anchorage. These parks are owned by a national corporation that owns additional mobile home parks in nine other states. There were several interesting findings, among them:

- All cases files referenced “Notice to Quit for Non-Payment of Rent” in the docket, and yet some were found to be evictions for lease violations or for lease non-renewals. The Courts were made aware of this and are working on instituting the changes necessary to correct this error in the future.
- There isn’t a standard for docket entry. Different clerks in different courthouses do it differently.
- Determining the address of the rental unit is not always possible.

- One of the tenants was evicted because they were \$150 short on their monthly rent of \$600. The site manager had refused to accept the \$450 payment. This occurred during the CDC moratorium.
- Unsurprisingly, none of the defendants in these cases had legal representation.

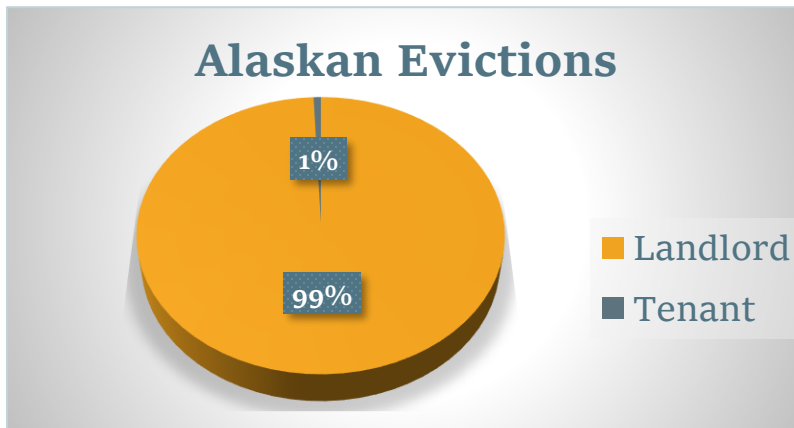


Figure 4: Eviction disposition results, January 2018 – June 2021

The Courts also sent one report that included information on past filing dispositions. A very preliminary analysis of those three years’ worth of eviction case results shows that, in those files with a clear record of who “won” – the landlord or the tenant – the court found in favor of

the landlord 99% of the time. In those 947 cases, the judge found in favor of the tenant only 7 times or less that 1% percent.

The partnerships that were developed during research into evictions in Alaska have led to the creation of a work group on this topic. Individual organizations were all working on relevant projects, and it was agreed that bringing these overlapping projects together would be beneficial for clients and the community. Eviction intervention programs tend to identify three avenues of outreach – landlords, tenants, and legal representatives. United Way of Anchorage, as a part of its position in homelessness prevention and diversion activities, created a landlord liaison program focusing on landlord communication, outreach, recruitment, and risk mitigation. ALSC and their fair housing division are the subject matter experts on influencing the “evictors,” reaching out to the legal community, and providing advice or representation to those facing eviction. They also worked with the Courts and United Way to submit a HUD application to pay for the legal and administrative activities to set up and operate an eviction diversion program. The work group is working on securing ERA funding.

It is recommended that follow-up activities include:

- 1) Looking for defendants appearing on the FED reports in AKHMIS to see if it’s possible to identify trends regarding housing instability, tenant migration, or interactions with the Homelessness Response System.

- 2) Deeper analysis of the report containing information on legal representation, assigned judges, filing district and results.
- 3) Continue use of the weekly report on FEDs filed in the previous week to maximizes opportunities for eviction intervention to keep the tenants stably housed.
- 4) Support the work group to develop a statewide eviction diversion program.

Next Steps

With deep appreciation for the National Low Income Housing Coalition's ERASE grant, work on this project will continue. Programmatic work will go on during the search for a Research and Policy Coordinator (RPC). It will be a priority to connect with the remaining TDHEs to be sure that all ERA1 funds are accounted for in the distribution analysis. It may be necessary to request other demographical statistics for the program from Treasury. Advocacy for a data sharing requirement between housing authorities and Continuums of Care would benefit homeless and housing insecure communities throughout the country.

Communication and outreach will be a focus in the continuing work. The information discovered during this project can be used for general public awareness and for specific policy discussions. A major tool of this communication will be developing the interactive map and deciding upon which ways the data will be most effectively displayed. Qualitative discussions with tenants and landlords from all over the state will help the communication campaign by connecting real people to the statistics, with outreach to those who did and those who did not receive assistance.

Finally, the push to stand up a statewide eviction diversion program must continue. This is an opportunity to create systems change for the benefit of Alaskan families for years to come. The Eviction Lab [states](#), "...eviction is not just a condition of poverty, it is a cause of it." Decreasing the inflow of people into homelessness is a component in the work to end homelessness. The plan exists and the partners are in place to take on this challenge.