



Tonight's Topics: Housing, Quality of Life

**Planning & Zoning Commission Work Session
Public Safety Building, 2nd floor Training Room**

April 25, 2019

AGENDA

- 5:30 – 6:00 pm** **Presentation by Sheinberg Associates/Spruce Root Consultant Team**
- Skagway Housing Situation, What is Affordable Housing, Mechanics of Community Land Trusts
- 6:00 – 7:00 pm** **Community Discussion & Exercises**
- Which of these homes would be okay to have in your neighborhood or next door, why?
 - Housing Goals and Objectives
 - My Quality of Life
 - Survey 1 results distributed at meeting
 - Quality of Life Goals and Objectives
- 7:00 – 7:30 pm** **Planning & Zoning Commission meeting with Consultant Team**
- Creating more time for Commission - Consultant Team discussion and work
 - Schedule

HOUSING

1 Introduction and Context

Skagway is at the head of a fjord, nestled into the Skagway River valley and surrounded by steep mountains. This geography, while beautiful, constrains the amount of developable land. Most people live in the traditional townsite which has full public utilities and is only about 1/3 mile wide and 1 mile long. Undeveloped land for additional development in the townsite is limited.

Over the years, municipal and state road investment and municipal land sales opened more remote land to residential development along the Dyea Highway; however, steep rocky terrain and lack of water and sewer utilities limits the number of developable lots, makes construction expensive and requires low-density living patterns like one dwelling per acre.

Water and sewer extension across the Skagway River 23rd Street bridge, for about three-quarters of a mile along the Klondike Highway, will be complete in 2021 and allow increased density of development. This entire area is designated on the Skagway 2020 Comprehensive Plan for industrial future growth and it is zoned for industrial development. However, current land use is a crazy quilt combination of residential, commercial, light industrial, and industrial uses. Future growth here should encourage higher density residential development where it can be buffered from neighboring industrial uses given the pending utility extension, the area's proximity to town, that it is flat, and Skagway's ongoing housing shortage. Existing development in this area should connect to newly extended public water and sewer to help protect the quality of Skagway drinking water source (Skagway River aquifer) into the future.

2 Dwelling Units, Assessed Residential Parcels and their Value

It can be surprisingly hard to identify a firm number of dwelling units in communities.

The tax roll is based on parcels, not the number of dwelling units on a parcel. The decennial US census does a good job, but typically underestimates apartments in commercial buildings. Since 2000, building and permitting officials in Alaska have submitted a tally of building permits each quarter to the Alaska DOLWD/AHFC; this is a good consistent record – but, which starting point should be used to which these units are added? In addition, over time the number of dwelling units can change from what was permitted. The best estimate is likely a field survey conducted by a knowledgeable resident. To develop an understanding of the local housing situation, Skagway Development Corporation conducted a field survey of housing in 2018/early 2019. To date, it covers the townsite.

The best estimate today is that there are approximately 825 dwelling units in Skagway (Figure 1). The number of dwelling units in Skagway has grown at a slightly faster pace than the population over the last 30 years (Figure 2). This results in a decreasing average number of persons per household.

There was little housing construction in Skagway between 2006 and 2011 (Figure 3). Only 12 homes were constructed during this 6-year period. Then, construction took off. Between 2012 and 2018, 74 dwellings were constructed. Most were single family or duplexes (Figure 3). State regulations and building requirements make it easier and less expensive to construct buildings with three dwelling units or less.

FIGURE 1 - Estimated Number of Dwelling Units in Skagway

Type of Dwelling Unit	2008	2019
Single Family		297 (townsite) 120 (Klondike Highway + Dyea)*
Accessory		45 (townsite)
Total, single family	436	462
Duplex	28	56
Multi Family	109	137
In Mixed use		49
In Commercial	108	105 154
Very small units (trailers/ storage-type dwellings, boats, vans, RVs) <i>Does not include RVs in parks</i>	42	included in single family, does not include boat live-a-boards
Under construction		12
TOTAL	695	825

** this is a minimum, some caretaker units and accessory dwellings may not be included*
 Data Sources: 2008 Field Survey, Sheinberg Associates; 2018/2019 Field Survey, Skagway Dev. Corp. for townsite, 2018 tax roll for Klondike Hwy & Dyea

Figure 2 - Skagway Population and Dwelling Unit Growth

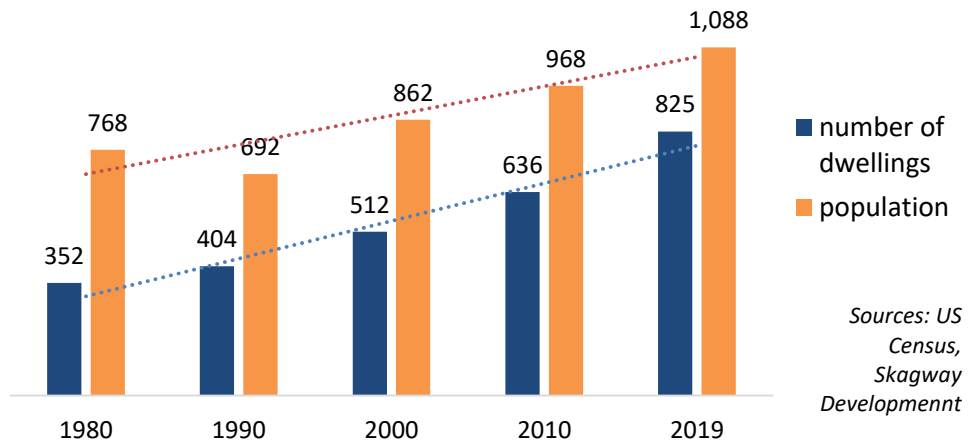
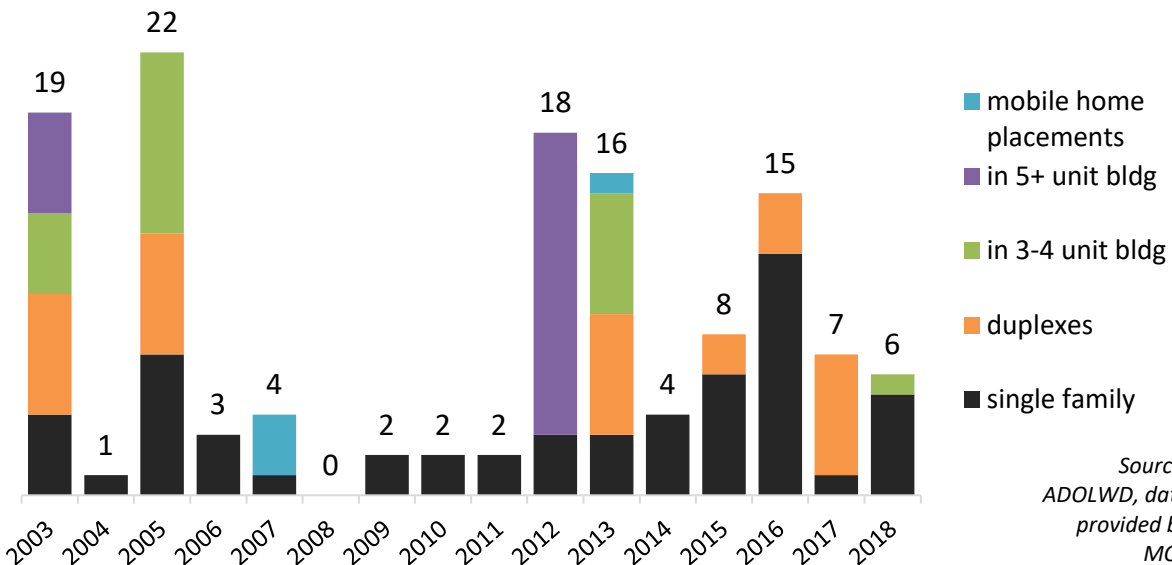


Figure 3 - Dwelling Unit Construction in Skagway, by Year and Type



During the 11 years from 2007 to 2018, the median assessed value on the Skagway tax roll of residential parcels in Skagway rose by 17%, from \$202,550 to \$248,450 (Figure 5). Half the residential parcels are valued at more than this and half at less. The biggest increase was in the townsite. During this same 11-year period, the Anchorage consumer price index (inflation) rose by 21%. (Remember a parcel can have a single-family house, a tri-plex, or other.)

Figure 4 - Number of Residential Parcels in Skagway

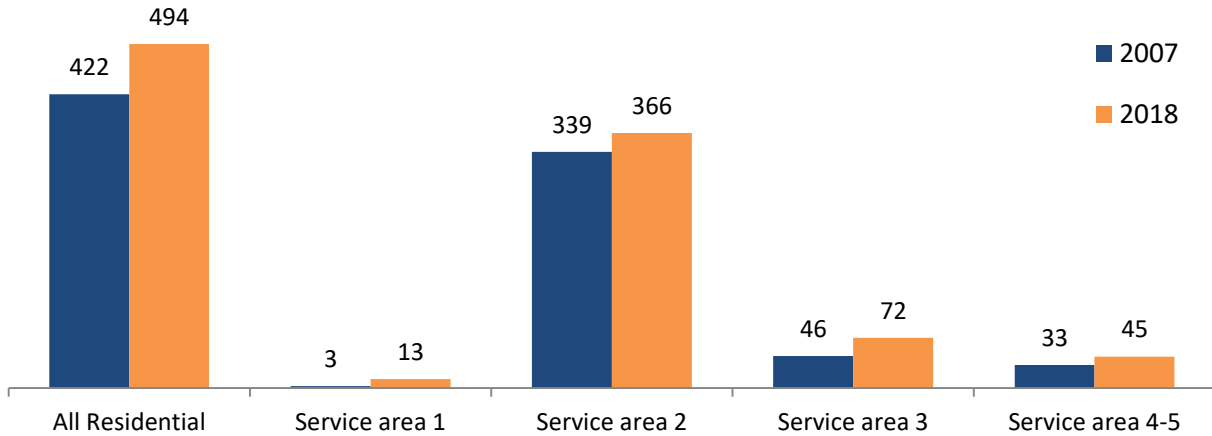
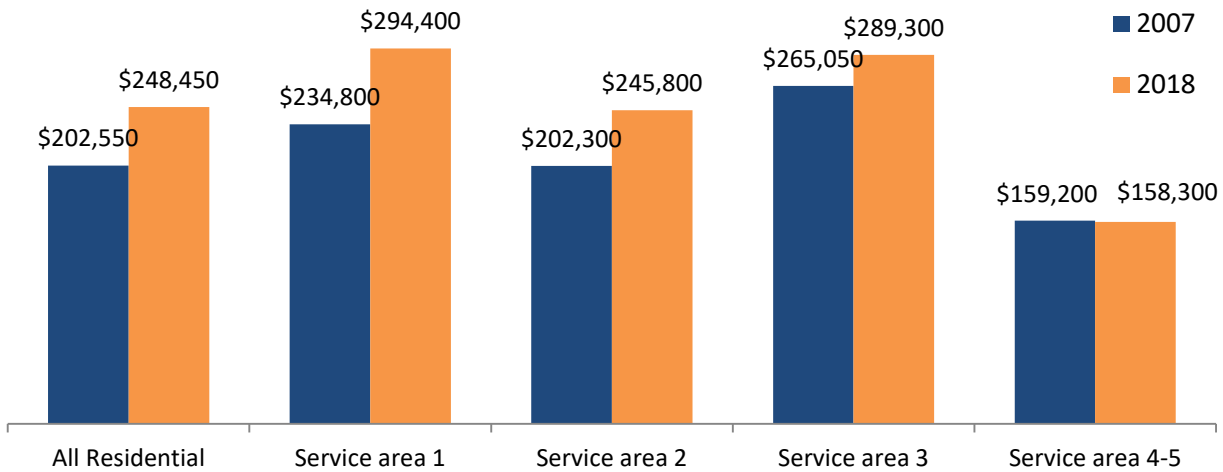


Figure 5 - Change in Median Assessed Value, Residential Parcels



Residential Service Areas Defined

- Service area 5 – off the road system
- Service area 4 - Nakhu, Dyea
- Service area 3 - N of 23rd St Bridge along Klondike Highway, Liarsville, Gold Rush Cemetery area, Dyea Rd from intersection with Klondike Highway to rifle range area
- Service area 2 - townsite
- Service area 1 - townsite

Sources: 2007 and 2018 Skagway Tax Rolls, analysis by Sheinberg Associates. Residential includes assessment codes of residential, apartment, mobile home and mobile home parks

3 Current Status - Affordability

What can Skagway residents afford and is housing available in that price range?

Figure 6 - Example Monthly House Payments Today								
HOUSE PRICE	\$250,000 House		\$300,000 House		\$336,000 House		\$500,000 House	
\$ down	\$25,000	\$50,000	\$30,000	\$60,000	\$33,600	\$67,200	\$50,000	\$100,000
Amt Financed	\$225,000	\$200,000	\$270,000	\$240,000	\$302,400	\$268,800	\$450,000	\$400,000
30-year Fixed Mortgage @	4.125%							
Monthly Mortgage Payment	\$1,090	\$969	\$1,309	\$1,163	\$1,446	\$1,303	\$2,181	\$1,939
Taxes	\$146	\$146	\$175	\$175	\$196	\$196	\$292	\$292
Utilities, heat, power	\$180							
Insurance	\$56							
TOTAL Monthly Payment	\$1,472	\$1,351	\$1,720	\$1,574	\$1,878	\$1,735	\$2,709	\$2,467
Annual income needed to afford payment (@30% of income)	\$58,885	\$54,045	\$68,810	\$62,975	\$75,130	\$69,410	\$108,360	\$98,680

Source: Sheinberg Associates using NerdWallet and Wells Fargo Mortgage calculators, Skagway property tax rate, Skagway residential utility rates, and assumed typical costs for insurance (\$670/yr), power (\$40/month) and heat (\$1000/yr).

All estimates assume a "good" credit rating.

Figure 7 - Skagway Resident Incomes, and What They Can Afford for Housing			
	Annual	Monthly	Available for Housing Monthly (30%)
Starting Skagway teacher BA ¹	\$48,202	\$4,015	\$1,205
Experienced Skagway teacher BA ¹	\$57,896	\$4,825	\$1,447
Starting MOS Grade 13 ² (maintenance and clerical support, 911 dispatcher, recreation worker, medical assistant, community service officer, etc)	\$45,032	\$3,753	\$1,126
Experienced MOS Grade 13 ²	\$61,506	\$5,125	\$1,538
Average employment wage 2017 ⁴	\$40,344	\$3,362	\$1,009
Median earnings for workers ³	\$35,705	\$2,975	\$893
Median earnings for men full-time, year-round workers ³	\$50,938	\$4,245	\$1,273
Median earning for women full-time, year-round workers ³	\$45,000	\$3,750	\$1,125
Median Household income ³	\$70,673	\$5,889	\$1,767
Average Household Income ³	\$81,260	\$6,772	\$2,032
Sources: 1 - Cindy O'Daniel, Business Manager Skagway Schools, 2- Emily Deach, Municipal Clerk, 3 - ACS 2017 5-year estimate, 4 - ADOLWD 2017 QCEW, NOTE: Depending on data point, ACS are ± \$5,000-\$9000 (\$416 to \$750 monthly)			

Figure 8 - What Homes in Skagway Cost

	No. of Residential Parcels	Median Assessed Value of Residential Parcels	Minimum Value	Maximum Value
2018, All Residential ¹	496	\$248,450	\$0	
Residential service area 4-5 ¹	45	\$158,300	\$190,464	\$688,200
Residential service area 3 ¹	72	\$289,300	\$300,163	\$959,500
Residential service area 2 ¹	366	\$245,800	\$7600	\$1,183,200
Residential service area 1 ¹	13	\$294,400	\$190,600	\$641,100
Median Value of Housing Units				
2018 Home Value ⁴	\$336,000			
2017 Owner Occupied Housing Units ²	\$293,800			
How Many Properties Sell Each Year ³				
39 properties sold in 2015 24 properties sold in 2016 18 properties sold in 2017 18 properties sold in 2018 <ul style="list-style-type: none"> Of the 6 homes that data sold in 2018 for which data is available, they sold for the following percentage above or below their MOS assessed value: -114%, -7%, -5%, 3%, 15%, 30%. The selling prices ranged from \$100,000 to \$380,000. 				

Sources: 1- 2018 Skagway Municipal Tax Roll, analysis by Sheinberg Associates, Residential includes tax roll codes residential, rural residential, apartment, mobile home, mobile home park) 2- ACS 2017 5-year estimate 3 – Municipality of Skagway 4—US HUD

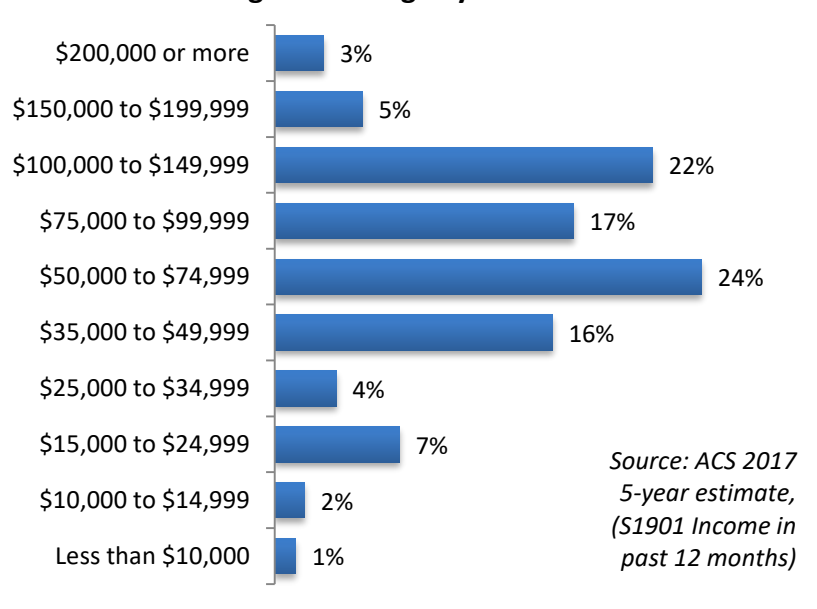
CONCLUSIONS

To afford to buy the median priced home in Skagway (\$250,000-\$336,000) without becoming cost-burdened (paying more than 30% of your income), the buyer must earn approximately \$54,000-\$75,000 annually (Figure 6).

Looking at median wages for individuals (not households) in Skagway (Figure 7) shows that virtually no one can afford to buy a home on their own based just on work earnings without becoming cost-burdened. There must be two wage-earners in a household in order to afford to buy a home. Thus, there is a need for childcare in order to be able to afford to own a home.

- Approximately 60% of households in Skagway can afford to buy the median priced home, and 40% cannot (Figure 9).

Figure 9 - Skagway Household Income



In Skagway, the other key issue is, are there median-priced houses available to buy?

According to the ACS 2017 5-year estimate, the vacancy rate for homeowners in Skagway is 2.6% and the vacancy rate for renters is 5.4%. This is low, as a general rule of thumb, if the vacancy rate is below 5% the housing market favors landlords and homeowners.

Once people find a home to buy in Skagway, they stay there - for homeowners, approximately 87% have lived in their home 5 years or longer.

In 2017 and 2018, 38 parcels of all types sold (not just residential) in Skagway. The 12 that sold on the road system with a building, for which there is selling price information, shows that the selling price varied from a low of \$100,000 to a high of \$479,000, with a median price of \$285,000

“Official” definitions linked to financing to build housing or subsidies to help with rent.

There are loans or grants that are available to assist with constructing housing that is guaranteed for certain income ranges (i.e. low or moderate income) or special populations (i.e. seniors).

For housing built with some of these loans or grants, this also establishes the income limits of the family in order to qualify to buy or rent that housing.

In Skagway in 2018 area median income (AMI) is defined by US HUD as follows:

Figure 10 - Area Median Income, Skagway 2018							
County Name		2018 Area Median Income (AMI), Family	1 Person	2 People	3 People	4 People	5 People
Skagway	Annual	\$85,000	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450
	Monthly	\$7,083	\$3,967	\$4,533	\$5,100	\$5,667	\$6,121
INCOME	Percent of AMI	Maximum Family Income					
Extremely Low	0 - 30%	\$25,500	\$14,280	\$16,320	\$18,360	\$20,400	\$22,035
Very Low	30 - 50%	\$42,500	\$23,800	\$27,200	\$30,600	\$34,000	\$36,725
Low	50 - 60%	\$51,000	\$28,560	\$32,640	\$36,720	\$40,800	\$44,070
Moderate	60 - 80%	\$68,000	\$38,080	\$43,520	\$48,960	\$54,400	\$58,760
Workforce Housing	50 - 120%	\$102,000	\$57,120	\$65,280	\$73,440	\$81,600	\$88,140
Source: US Housing and Urban Development (HUD) . https://www.huduser.gov/portal/datasets/il/il2018/2018summary.odn							

Fair Market Rent

The only readily available measure of rent in Skagway is Fair Market Rent, which is a U.S. Housing and Urban Development (HUD) calculated value. FMR is the calculated amount of money that a given property would

command if it were open for leasing now. FMR is often used to help decide how much to charge for rental units¹.

Skagway is consistently highest or among the top for calculated Fair Market Rents in Southeast Alaska in FY 2019 (Figure 11)

Figure 11 - Fair Market Rents (FMR), by Unit Bedrooms, FY 2019					
Place	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Haines Borough	\$719	\$779	\$1,012	\$1,316	\$1,540
Hoonah-Angoon Census Area	\$556	\$756	\$866	\$1,166	\$1,171
Juneau City and Borough	\$936	\$1,101	\$1,457	\$2,083	\$2,559
Ketchikan Gateway Borough	\$854	\$1,005	\$1,330	\$1,785	\$2,336
Petersburg Census Area	\$712	\$864	\$1,108	\$1,388	\$1,686
Prince of Wales-Hyder Census Area	\$804	\$810	\$1,071	\$1,342	\$1,448
Sitka City and Borough	\$916	\$1,050	\$1,253	\$1,786	\$2,201
Skagway Municipality	\$964	\$1,139	\$1,357	\$1,962	\$2,065
Wrangell City and Borough	\$743	\$748	\$989	\$1,252	\$1,505
Yakutat City and Borough	\$834	\$888	\$1,175	\$1,472	\$1,788

Source: US Housing and Urban Development (HUD);
https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2019_code/2019state_summary.odn

4 Seasonal Employee Housing

The need for seasonal/worker housing in Skagway is great. The number of summer employees in town more than doubles the population.

When Skagway's zoning code was originally created, the idea was that seasonal housing would be in congregate homes and the location of these was regulated (one per block etcetera). To address the demand for housing, Skagway was on the leading edge in Alaska 20 years ago when it revised its zoning regulations to encourage the development of 'mother-in-law' or accessory apartments and made it easier to have multiple dwellings (including manufactured homes) on a single lot. Both initiatives stimulated development of additional dwelling units throughout town. In 2018, a 3-year program began to allow a single RV per lot that is connected to utilities, for the summer. In 2018, this resulted in about 12 additional seasonal RVs.

¹ Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.

Much of the seasonal worker housing demand is satisfied by large employers who buy and convert homes for seasonal use. Today, seasonal housing is in congregate units, rented rooms or apartments in single family homes, former single family houses that have been entirely converted to seasonal employee housing, multi-family units with seasonal workers in all bedrooms, motels that have been converted to house workers, and RVs in mobile home parks and on individual lots.

Twelve long time knowledgeable employers and residents worked to systematically consider every parcel and building in Skagway in early 2019. They estimated 1,500-1,680 seasonal employees live in approximately 200 homes/buildings/places in Skagway (Figure 12). This count does not include Skagway residents who own a home and work seasonally or have their young adult children home seasonally to work. Every place there is a star (color of star does not matter) on Figure 13 is a location where at least one seasonal employee typically lives. Seasonal housing is now spread out through the community.

Figure 12 - Tally of Seasonal Housing and Number of Employees Housed <i>review is for all of Skagway (townsite, liarville, Dyea, etc)</i>	
Total Buildings/Parcels Housing One or More Seasonal Employee <i>(range is from 1 to 180 housed per building)</i>	202
Estimated Number of Seasonal Employees Housed <i>(low to high)</i>	1,497 – 1,683
Estimated Additional Camping Illegally	6 – 12
<i>Sources: Work by Wendy Anderson, Tim Bourcy, Mike Healy, Kaitlyn Jared, Max Jewell, Robert Murphy, Scott Rehm, Paul Reichert, Tyler Rose, Jim Sagar, Deborah Steidel (NPS), Jan Wrentmore</i>	

Figure 13 – Every Star is where one or more Seasonal Employees live in the Skagway Townsite



A community challenge is that housing units used for seasonal employee housing are not available for year-round rent or purchase, thus reducing the housing options for residents. It also means there are many vacant dwellings in the fall, winter and early spring. Some residents do the “summer shuffle” , living somewhere off season (fall-winter-spring) then shuffling to find anywhere to bunk in the summer. This lifestyle is not conducive to making a long term commitment to call Skagway home.

In 2019, Skagway’s large seasonal employers suggest there is still not enough housing for seasonal employees. Many are continually looking for land or homes for sale that could be used for seasonal housing. One idea raised was for employers to somehow team together to build one or more large shared congregate housing unit. Additional housing development opportunities across the bridge off Klondike Highway, and at Garden City

RV Park, are also of high interest to help meet seasonal housing needs. One question discussed was if more dedicated congregate style seasonal housing was built, would this free-up some single family homes, apartments, and duplexes to return to year round housing? Many do not think this would matter, as the demand for seasonal housing is still not satisfied. Additionally, some homes used seasonally have been remodeled making them less attractive for family living.

5. Housing to Enable Residents to Age in Place and in Skagway

There are currently no senior housing facilities in Skagway.

In 2018, there were 154 residents in Skagway age 65 or older (ADOLWD). This is up from 88 in 2010. The state projections that by 2030 in Skagway there will be 220 residents age 65 or older. This means that more than 1 in 5 residents in town will be age 65 or older. By 2045, the state projects there will be 264 residents in this age group.

Building senior housing could ensure adequate assisted and independent living facilities for the projected population. Statewide an estimated 2.8% of senior citizens live in assisted care housing. Nationally, approximately 3.5% of senior citizens are in senior living facilities.ⁱ

Seniors are invaluable members of Skagway, contributing in numerous ways, culturally, socially, and financially. Residents in Skagway are well off financially; in 2017 Skagway Borough had the 4th highest per capita income in Alaska. Incomes and savings vary though, and there are seniors in Skagway with fewer resources. In 2015, a local estimate based on those qualifying for subsidized meal service suggested that approximately 19 Skagway residents, or 9% of those ages 60 or older at that time, had an annual income below poverty limitsⁱⁱ.

The majority of Skagway's senior population however reflects the town's general wealth. In 2017, \$27 million in total personal income to Skagway residents, which was 30% of all community income, came from two sources that tend to be associated with senior - investment and retirement income.

If Skagway can support and accommodate its growing senior population, the community stands to gain both economically and socially. Skagway seniors are fiercely independent – in year 2015 interviews, local residents and seniors expressed a strong desire to continue to remain in their homes and their community. Many were either born in Skagway or have been in town for many years and do not wish to leave. Almost 80% of those ages 60 or older have a spouse, partner, or other family in townⁱⁱⁱ. Important factors in keeping seniors within the community include opportunities to age in place or access age-appropriate housing, access to health care including in-home assistance when needed, a cost of living that is affordable for retirees, ease of mobility, and opportunities for social engagement, community involvement, and support.

Skagway's current housing stock is limited, vacancy rates are low, availability and rental price fluctuate dramatically based on seasonal demand, there is no dedicated housing for seniors and only one rent subsidized housing units in Skagway for seniors or anyone. By comparison, a 2015 count in neighboring Haines showed 37 units and Juneau had over 1000 such units.

Without dedicated rent-subsidized senior housing developments housing affordability will likely be a barrier to seniors who wish to remain in Skagway, particularly as their long time homes no longer meets their needs. The 2015 Needs Assessment Senior Count shows that of those age 60 or older in Skagway at that time, 21% were renting and 21% had no family in town. Southeast Senior Services data showed 23 are living alone, a minimum of 19 living below federal poverty limits, 10 needed assistance with activities of daily living (such as eating, dressing, toileting, etc.) and 35 needed some assistance with instrumental activities of daily living (such as shopping, medication management, housework, using transportation), and 14 had mobility limits. (There is overlap among the individuals just cited).

A dual approach to senior housing is needed: 1) Ensure there are strategies in place to assist seniors to stay in their existing homes, and 2) Develop subsidized rental housing that will be accessible to senior, fixed, and low-income renters. As Skagway's population ages, both of these strategies will grow in importance.

6 Draft Goals, Objectives and Actions

GOAL

Expand the number, affordability, and quality of housing in Skagway. Ensure there is a range of housing types in order to meet lifestyle preferences and local budgets.

OBJECTIVES AND ACTIONS	Lead	Timing	Measure (Samples)
1. Increase the housing stock in Skagway so that those desiring to invest and live in the community through home ownership are more easily able to do so.			
Action			Build X dwelling units per year.
Action			
2. Create permanently affordable housing to enable young adults, first time homebuyers, and others the ability to purchase homes in Skagway.			
Action: Facilitate and support establishment of a Community Land Trust in Skagway			Build 2-10 permanently affordable housing units
Action:			
3. Ensure appropriately zoned land is available to support a diversity of types of residential living.			
Action			
Action			
4. Periodically review and revise the zoning and building codes to ensure it facilitates development of a diversity of types of residential living.			
Action:			
Action			
5. Build 6 units of combined market rate and rent-subsidized senior housing, per the 2015 “Market Analysis, Independent and Assisted Living, Skagway, Alaska,” by Sustainable Solutions and Chi Partners, LLC.			Build up to 6 housing units for seniors. At least 1 should be 2-bedroom.
Action			
Action			
6. Support development of one or more Assisted Living homes in Skagway, to serve 2-6 clients.			
Action: Conduct educational sessions to promote the development of a small, private assisted living home. If a person expressed serious interest in developing such a business, support or subsidize the learning process and assist the person in obtaining the training needed to meet state requirements and provide high-quality care.			

Quality of Life

Quality of life is an overarching term for the quality of the various aspects of life. It reflects the expectations of an individual for a good life. These expectations are guided by the values, goals and socio-cultural context in which an individual lives. It is a subjective, multidimensional assessment of one’s sense of well-being.

On a scale of 1 to 10, where 1 is very poor, and 10 is very good, residents rate their Quality of Life in Skagway as _____. This compares to rankings in 2000 of _____ and 2010 of _____.

Skagway residents say that the following is important to their Quality of Life in Skagway in 2019.

- - will be inserted later -
-
-

DRAFT GOAL IDEA OPTION 1

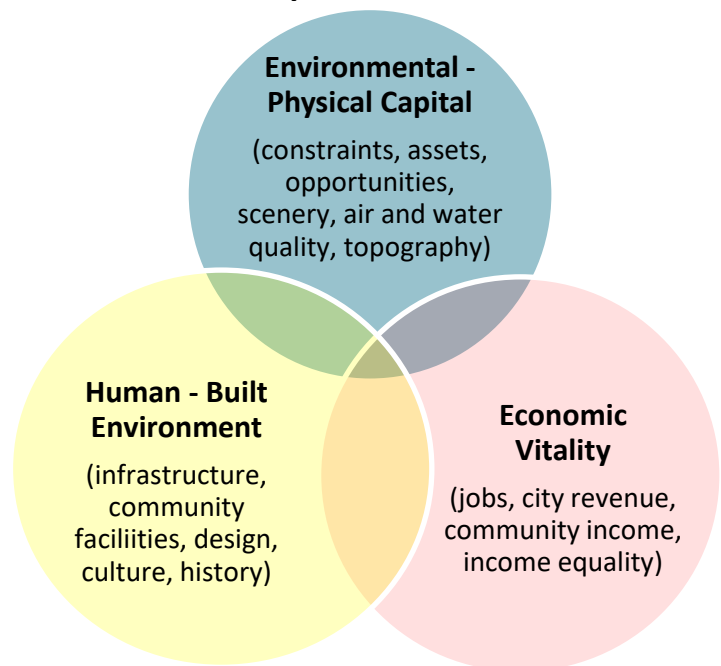
While Quality of Life means different things to different people, it will help maintain overall Quality of Life in Skagway if, when planning, land use, spending, and policy matters are decided, those making the decision consider the “Triple Bottom Line” and discuss whether and how the matter considers and balances environmental capital, the human-built environment, and economic vitality.

DRAFT GOAL IDEA OPTION 2 (from the 2020 Comp Plan)

Direct Skagway’s future in a manner that:

1. Retains and enhances the characteristics of Skagway that contribute to a high quality of life and its unique character.
2. Promotes and encourages a healthy year-round economy that makes it possible for individuals and families to live securely and comfortably.
3. Stimulates development of year round family-wage jobs that support families coming to and settling in Skagway.
4. Preserves and protects the beauty and clean environment of the Skagway area.
5. Protects and enhances the health, safety and well-being of all residents.
6. Supports abundant indoor and outdoor recreation opportunities.
7. Supports lively cultural opportunities including art, music, theatre, dance and more.
8. Provides safe and affordable housing for all citizens.
9. Takes care of the community’s growing senior population.
10. Recognizes Skagway’s unique history and culture as a turn of the century gold rush era town.

The Triple Bottom Line



ⁱ 11 Ribbe, M., Ljunggren, G., Steel, K., Topinkova, E., Hawes, C., Ikegami, N., ... Jonnson, P. (1997). "Nursing Homes in 10 Nations: A Comparison Between Countries and Settings." *Age and Ageing*. 26(S2), 3-12.

ⁱⁱ Based on intake forms of those using Southeast Senior Services in Skagway, which for 2014-2015 to date shows 19 individuals over age 60 living below federal poverty limits; this would be 0.2% of the population, and 9% of the population (19/217) that is 60 or older.

ⁱⁱⁱ 2015 Needs Assessment: Skagway Senior Center + Apartments Demographic Count, Sheinberg Associates