

# QUALITY OF LIFE, HOUSING

*Sheinberg Associates +Spruce Root, April 2019*

SKAGWAY



COMPREHENSIVE PLAN

WEBSITE:

[www.Skagway.org/2030](http://www.Skagway.org/2030)

EMAIL:

skagway2030@skagway.org

# Where are we in Process/Schedule

- Kick-off meeting
- Elected/appointed leaders opinion survey
- Socio-economics & demographics
- Land Use
- **Housing & Quality of Life TODAY**
- **QOL, Finding Balance, Priority Projects-SAT.**
- **Economic Development (May 23)**
- “Roll up Shirt Sleeves” work: Goals, Objectives, Actions, Vision, Future Growth Land Plan (June-July)
- Transportation (marine, road, air)
- Utilities, Public Facilities & Services
- “Roll up Shirt Sleeves” work (October)
- Town Meeting
- Issue Draft Plan (December)

# Tonight

5:30 -7:00

- **QUALITY OF LIFE (QOL)**

- rate it, what is important to your QOL, themes, goal

- **HOUSING**

- Skagway housing, housing options & development ideas, affordable housing/ targeted housing, Community Land Trusts & other tools, goal & objectives

7:00 -7:30

- P&Z/consultant team discussion/scheduling

A scenic landscape photograph featuring a large, dark pine tree in the foreground on the left. The tree's branches are silhouetted against a bright blue sky. In the background, a calm lake stretches across the middle ground, with snow-capped mountains visible in the distance. The overall scene is peaceful and natural.

**WHAT IS IMPORTANT TO  
YOUR QUALITY OF LIFE?**

*(DEVELOPING)*

**THEMES**

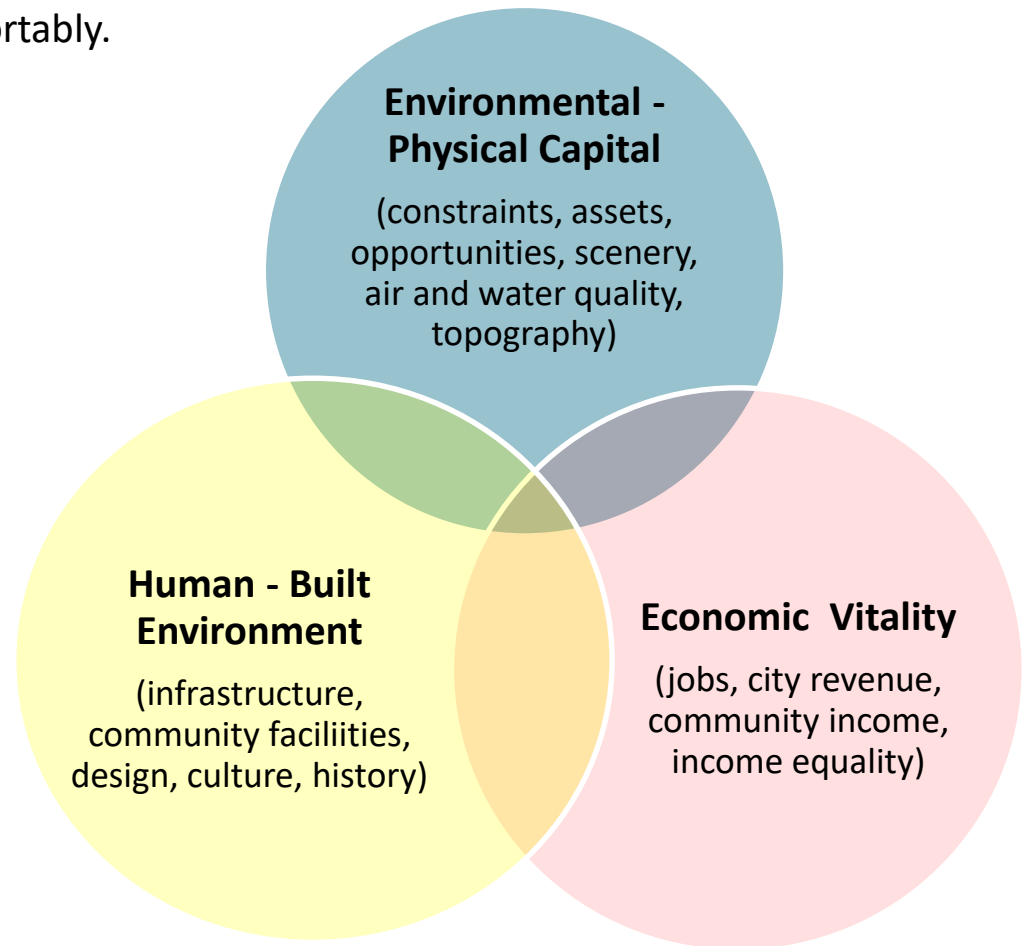
- 1. PEOPLE** - Skagway is a caring community, with supportive, friendly, close-knit people that look out for and take care of each other. We are respectful of one another.
- 2. BEAUTY** - Skagway's beauty, scenery, environment, and location are amazing
- 3. OPPORTUNITY** - Skagway has economic and business opportunities, supported by government and services.
- 4. FAMILIES** - Skagway is family-friendly and the school is terrific.
- 5. ATTITUDE** - Residents are hard-working can-do people.
- 6. SMALL TOWN** - Skagway is a remote, small town that is safe and clean.
- 7. HISTORY** - Skagway is multi-generational with a rich history.

## 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. X
4. X
5. X
6. X
7. X
8. X
9. X

# GOAL OPTIONS/IDEAS

## The Triple Bottom Line

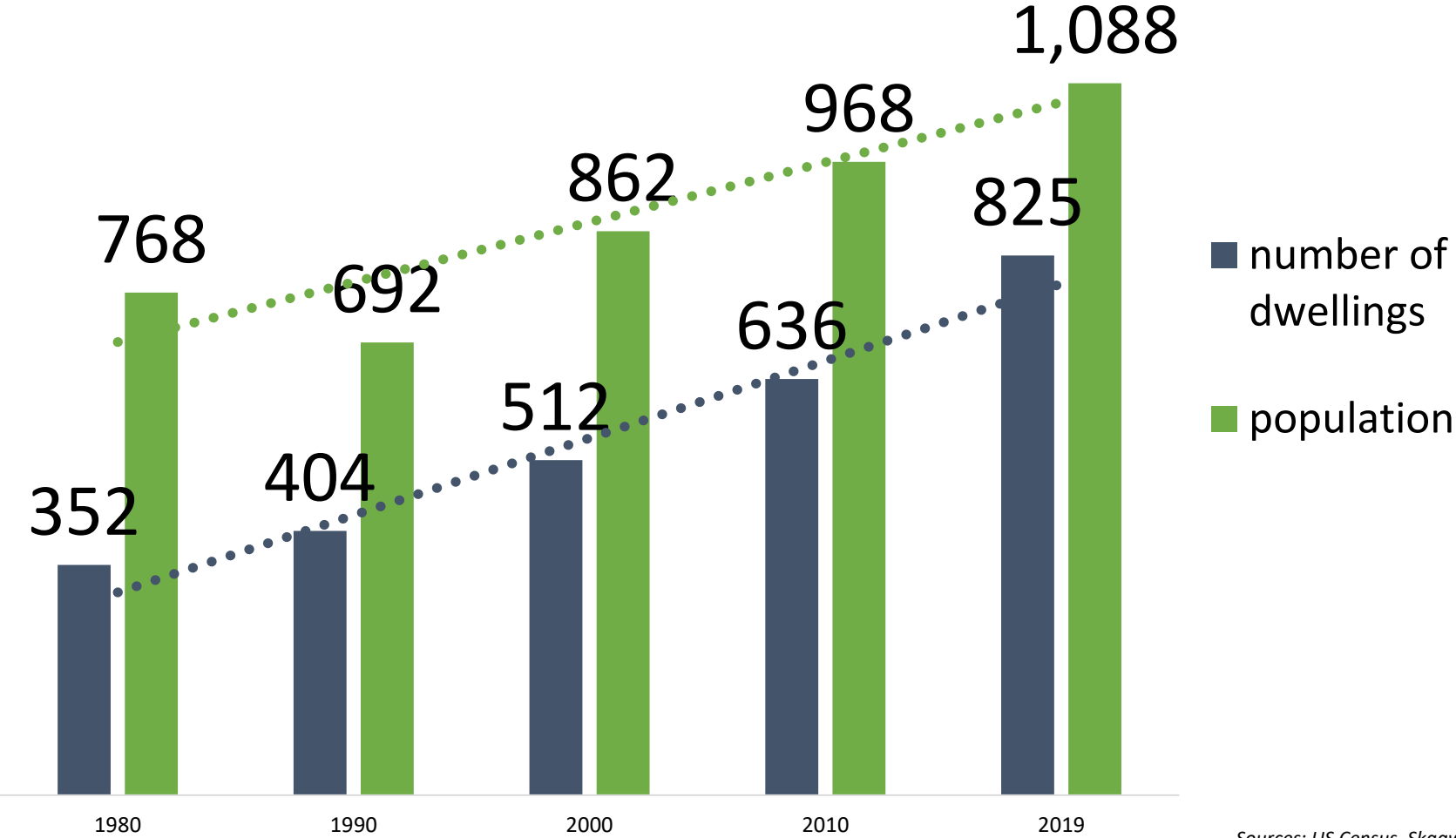






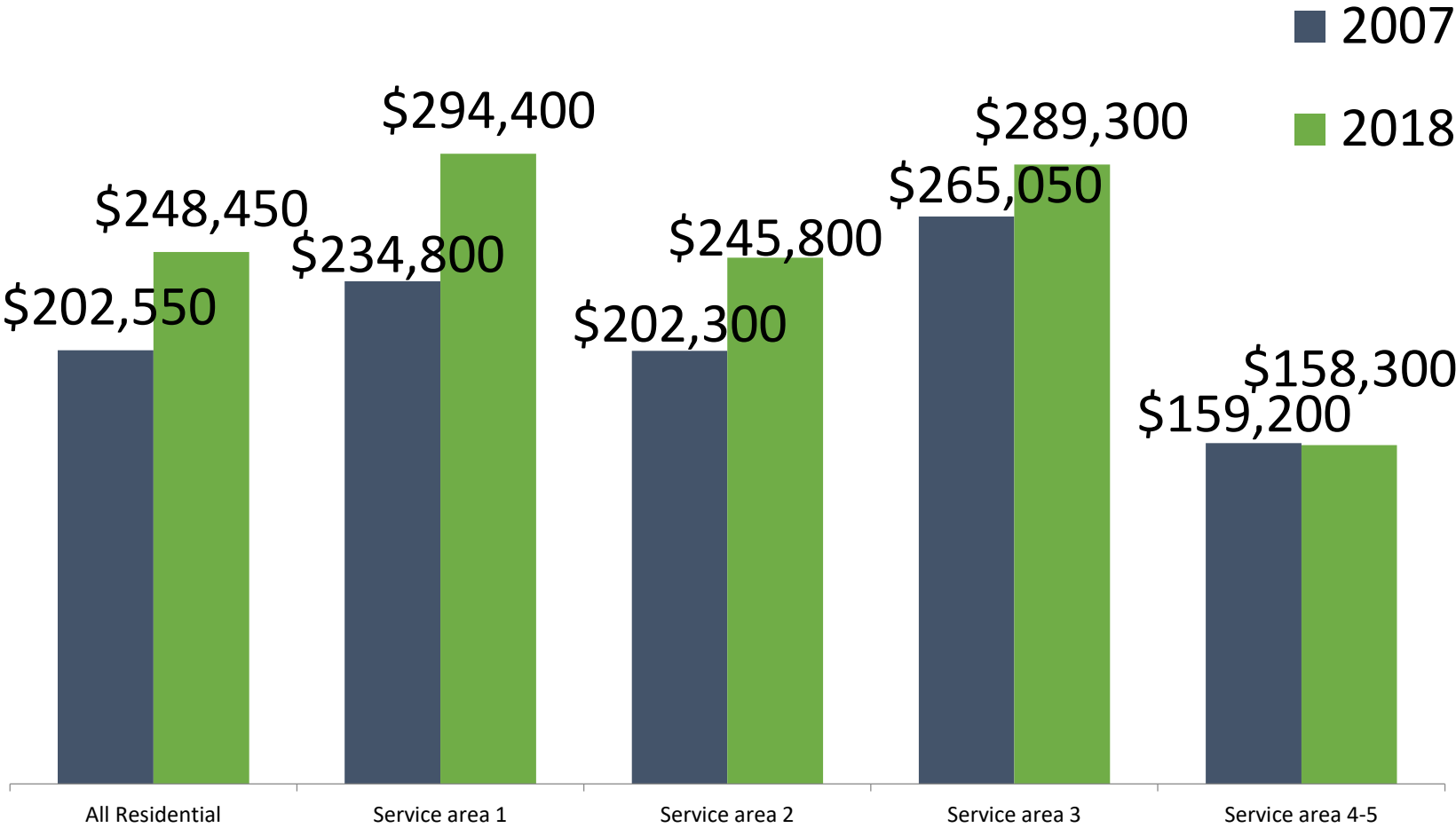
Housing

# Skagway Population & Dwelling Units



Sources: US Census, Skagway Development Corp.

# Change in Median Assessed Value, Residential Parcels



# Median Value of a Home in Skagway

- \$248,450
- \$336,000
- \$293,800

# What do you need to earn to afford a \$250,000 - \$500,000 home?

	<b>\$250,000 House</b>	<b>\$300,000 House</b>	<b>\$336,000 House</b>	<b>\$500,000 House</b>
<b>10% Down</b>	\$25,000	\$30,000	\$33,600	\$50,000
<b>Mortgage</b>	\$1,090	\$1,309	\$1,446	\$2,181
<b>Total Monthly</b>	<b>\$1,472</b>	<b>\$1,720</b>	<b>\$1,878</b>	<b>\$2,709</b>
<b>Annual income needed to afford payment (@30% of income)</b>	<b>\$58,885</b>	<b>\$68,810</b>	<b>\$75,130</b>	<b>\$108,360</b>

# What are people making?

	Annual	Monthly	Available for Housing Monthly (30%)
Starting Skagway teacher BA	<b>\$48,202</b>	\$4,015	\$1,205
Experienced Skagway teacher BA	<b>\$57,896</b>	\$4,825	\$1,447
Starting MOS Grade 13	<b>\$45,032</b>	\$3,753	\$1,126
Experienced MOS Grade 13	<b>\$61,506</b>	\$5,125	\$1,538
Average employment wage 2017	<b>\$40,344</b>	\$3,362	\$1,009
Median earnings for workers	<b>\$35,705</b>	\$2,975	\$893
Median earnings for men full-time, year-round workers	<b>\$50,938</b>	\$4,245	\$1,273
Median earning for women full-time, year-round workers	<b>\$45,000</b>	\$3,750	\$1,125
Median Household income	<b>\$70,673</b>	\$5,889	\$1,767
Average Household Income	<b>\$81,260</b>	\$6,772	\$2,032

# conclusions

- **Very few 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.**

But, are \$250,000-  
\$336,000 homes  
available to buy?



# A Word About...

- Seasonal Housing
- Senior Housing

Skagway	2018 <u>Area Median Income</u> (AMI), Family		1 Per	2 Per	3 Per	4 Per
	Annual	\$85,000	\$47,600	\$54,400	\$61,200	\$68,000
	Monthly	\$7,083	\$3,967	\$4,533	\$5,100	\$5,667
INCOME	Percent of AMI	Maximum Family Income				
Extremely Low	0 - 30%	\$25,500	\$14,280	\$16,320	\$18,360	\$20,400
Very Low	30 - 50%	\$42,500	\$23,800	\$27,200	\$30,600	\$34,000
Low	50 - 60%	\$51,000	\$28,560	\$32,640	\$36,720	\$40,800
Moderate	60 - 80%	\$68,000	\$38,080	\$43,520	\$48,960	\$54,400
Workforce Housing	50 - 120%	\$102,000	\$57,120	\$65,280	\$73,440	\$81,600

# Housing Concepts

# Housing Development Concepts & Geometry



Byers Rd

Klendike Hwy

Alaska St

Inac

88



13th Ave

13th

12th

Broadway

14th

15th

State St

16th

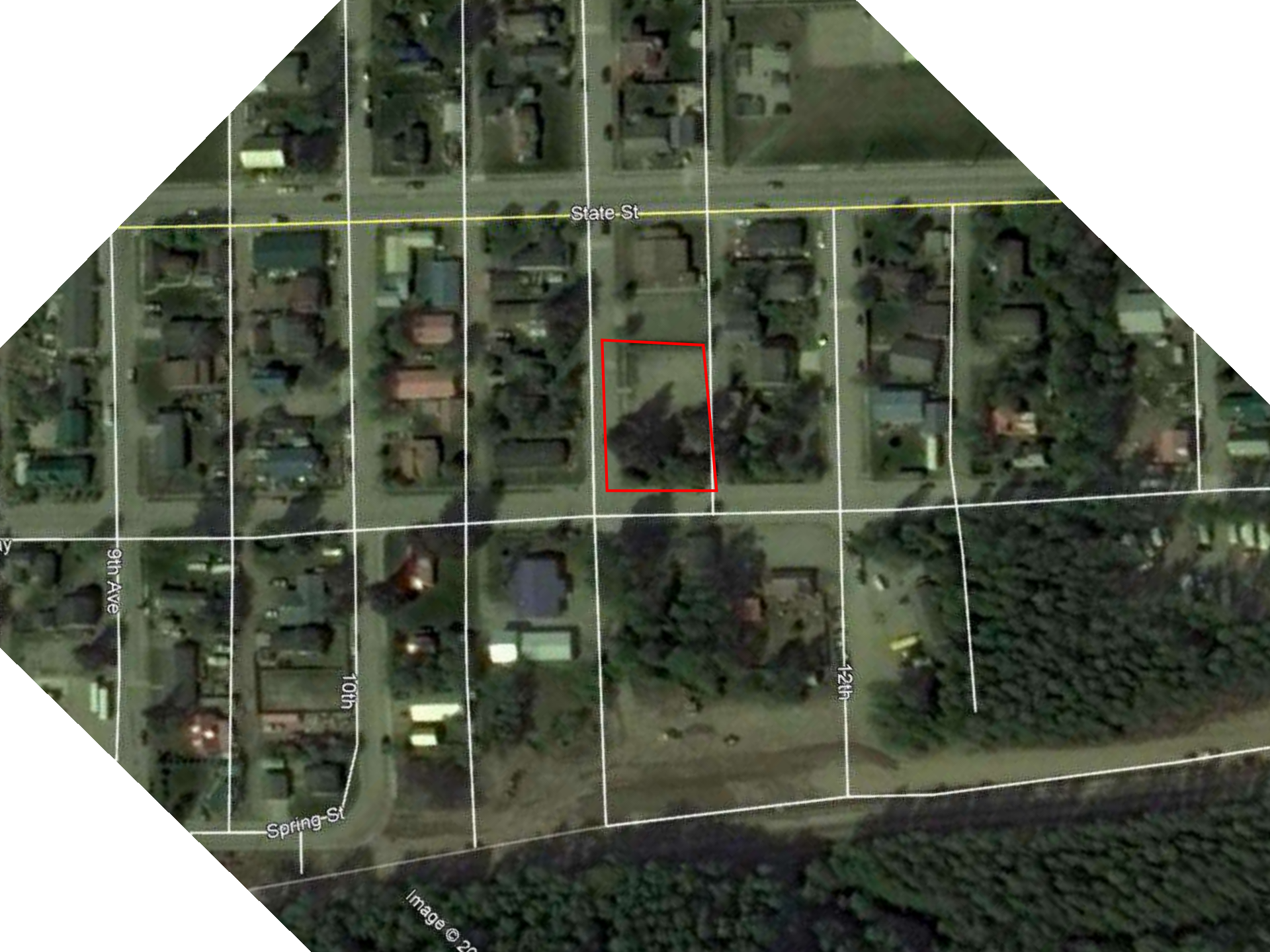
17th

18th

19th

20th

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Image © 2019 DigitalGlobe



State St

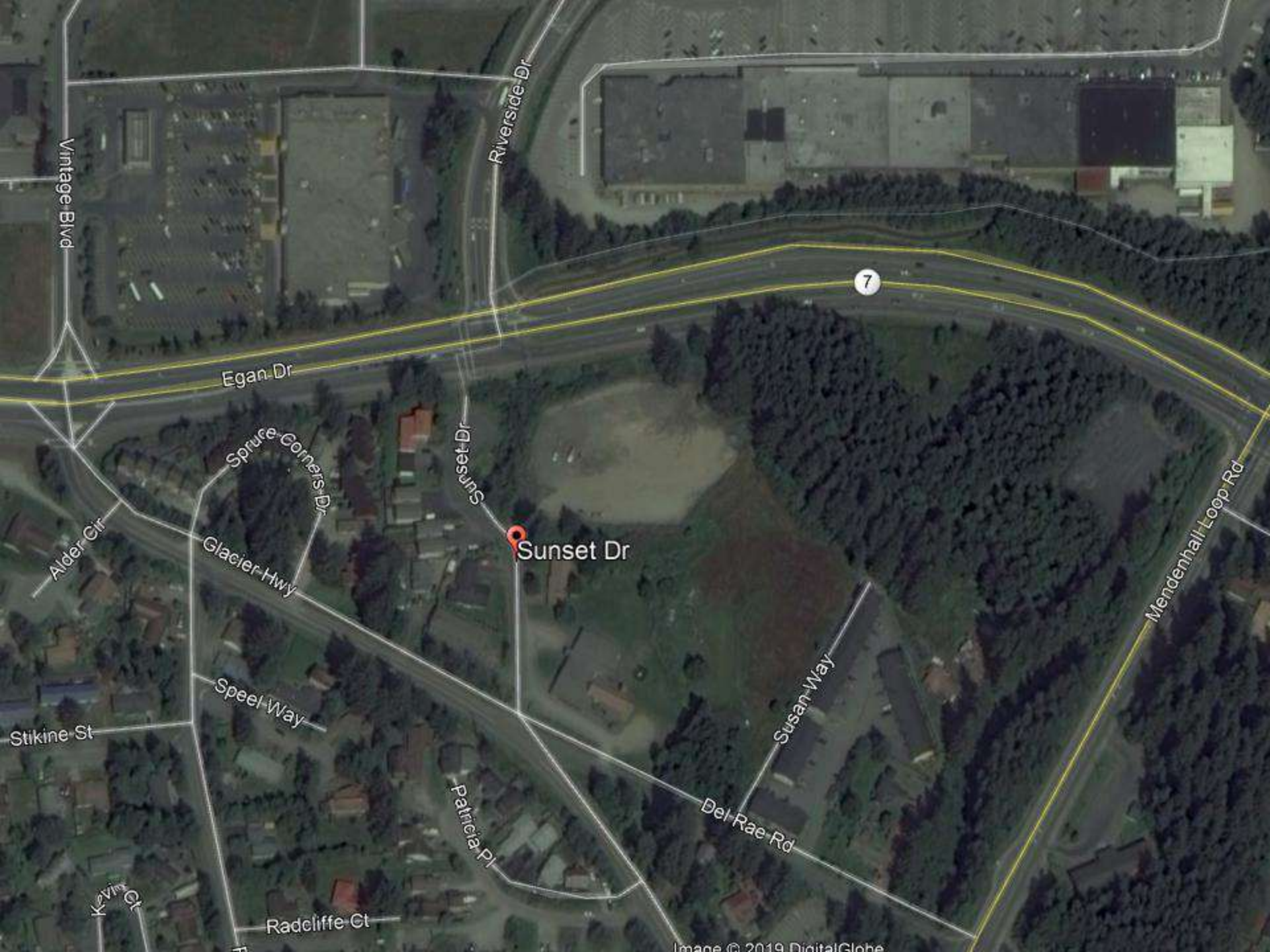
9th Ave

10th

12th

Spring St

Image © 20



Vintage Blvd

Riverside Dr

Egan Dr

Spruce-Cornet's Dr

Alder Cir

Glacier Hwy

Speel Way

Stikine St

K-Ving Ct

Radcliffe Ct

Patricia Pl

Del-Rae Rd

Susan Way

Mendenhall Loop Rd

Sunset Dr

Sunset Dr

7







**FOR  
SALE**

**Mid \$300's Luxury Homes  
3BD/2½BA • 1450 Sq Ft  
Attached Garage**



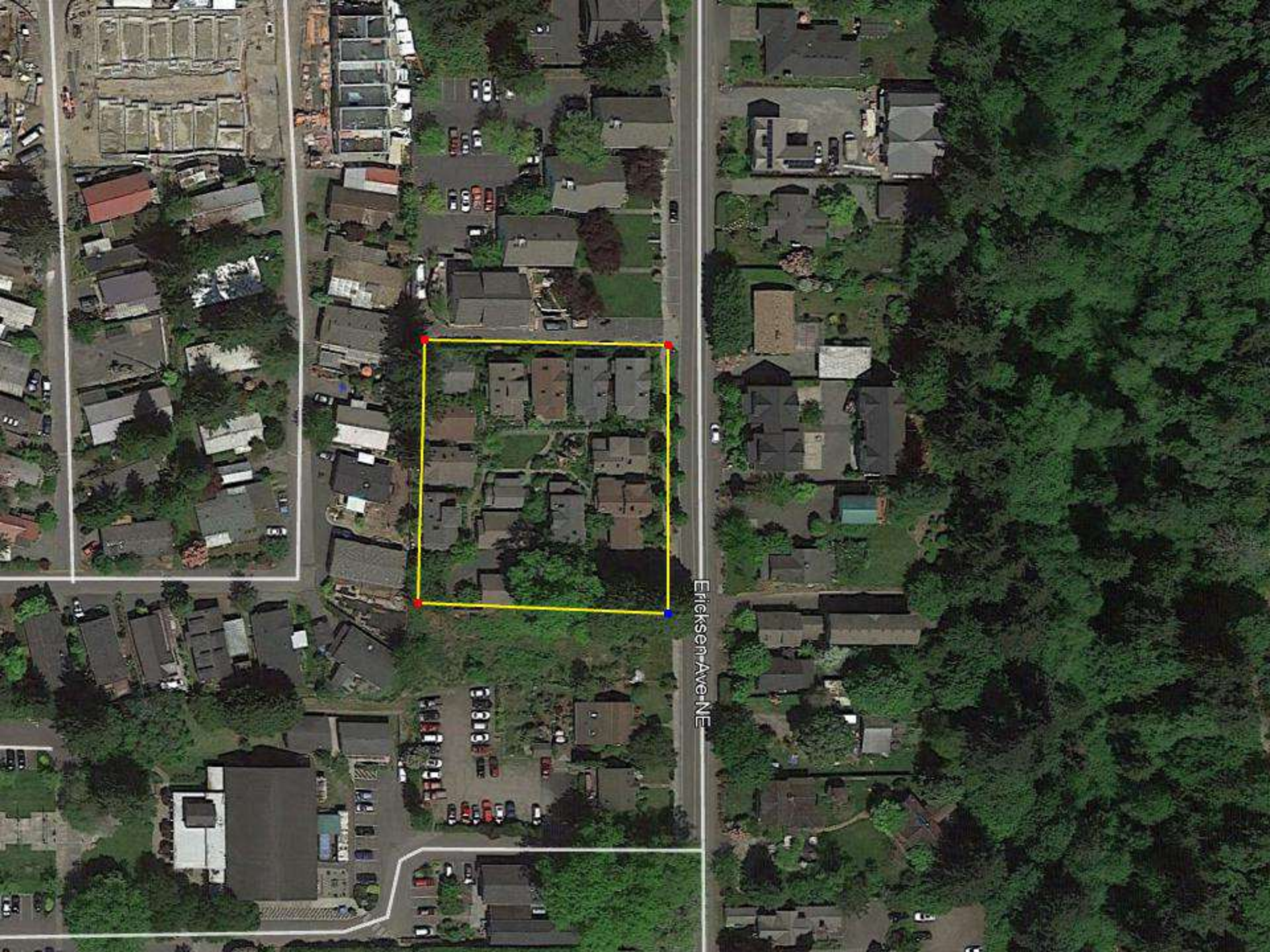
Gourmet Kitchens  
Luxury Baths  
Detailed to Perfection

*Welcome*  
**Home**

**JRE-RealEstate.com  
790-6655**



**PREMISES  
UNDER VIDEO  
SURVEILLANCE**



Eriksen-Ave-NE



Erickson Avenue





©2019 Google

1000  
1000  
1000









Gilmore Way NE

Merrill Pine

Cave Ave NE

Fernduff Ave NE

Half or Square Loop NE

Winslow Way E

305







Byers Rd

Klendike Hwy

Alaska St

Inac

88

# Municipal Tools

- Zoning & Permitting
- Property Tax Abatement
- Deed Restrictions to Accomplish Community Housing Goals
- Subsidize land and infrastructure
- Support Community Land Trust
- Low interest loans or grants for development OR for purchase

# Chamonix, Vail, CO



32 Town Homes sponsored by the Town of Vail **which subsidized land and infrastructure costs**. Available only as principal residence for those who 30/hr week or more in the county. Restricted to 1.5%/annual increase in value from sale price. Town has 1<sup>st</sup> right to purchase if sold.

# Community Land Trusts

*THEY ARE EVERYWHERE*

- Land retained by Trust. Trust or partners get homes built. Builders are private or not.
- Owners meet certain income level to qualify to buy.
- Owners purchase home and get 99 year lease.
- Sell home and lease when ready, Trust gets 1<sup>st</sup> right of refusal. Split equity. Trust uses \$ to reduce sale cost for next buyer.
- Can be lease or HOA fees.



**HOUSE BUILD**  
LEARNING BY BUILDING

JUNIOR	CONSTRUCTION	SCHOOL
SCHOOL	TECHNICAL	SCHOOL
DISTRICT	SCHOOL	SCHOOL

Construction Tech Program: [www.nwt.alaska.edu/ceat](http://www.nwt.alaska.edu/ceat) 2012









  
**SITKA**  
COMMUNITY CENTER  
Cottage Neighborhood  
**COMING SOON!**  
www.sitkact.org



# Housing Goals, Objectives, and Actions

*(pg 12 in packet)*