

NAHB State & Local Issues Fund

Application for Assistance

Association name: HBA of Anchorage

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Project title: Anchorage Housing Regulatory Reform Initiative – Phase II

Project summary (2-3 sentences): Building on AHBA's successful 2024–2026 housing advocacy initiative, the Anchorage Housing Regulatory Reform Initiative – Phase II will address remaining regulatory barriers that increase the time, uncertainty, and cost of residential development. AHBA will work with municipal officials, industry professionals, and community partners to advance practical reforms involving building inspections, permitting, land-use regulations, and development processes while creating models and lessons that can be shared.

Amount requested from issues fund: 20,000

Total estimated cost of the project: 40,000

Total monetary contributions made toward project budget:

- **Applying HBA's contributions:** 20,000
- **Other State and Local HBA's contributions:** 0
- **Coalition partner contributions:** 0

List Coalition Partners (if applicable): N/A



Anchorage Housing Regulatory Reform Initiative – Phase II

1. Background and Status of the Issue

Anchorage continues to face significant challenges in producing housing at the pace and price points needed by the community. Limited housing supply is compounded by land-use requirements, permitting processes, inspection capacity, infrastructure constraints, and other regulatory requirements that can increase development costs, extend project timelines, and create uncertainty for builders.

Since 2024, the Anchorage Home Builders Association (AHBA) has undertaken a sustained housing and development advocacy initiative in partnership with the Municipality of Anchorage, elected officials, industry professionals, and other stakeholders. The initiative has focused on identifying practical regulatory barriers and advancing solutions that preserve appropriate public safeguards while making residential development more efficient and attainable.

That work has produced measurable results. From 2024 through July 2026, Anchorage adopted 10 Title 21 land-use and zoning reforms, comprehensive Title 23 building-code modernization, and three housing tax-incentive ordinances supported by AHBA's advocacy efforts. These accomplishments and the individual ordinances are detailed in **Supporting Document #1, Anchorage Housing & Development Advocacy Impact | 2024–2026**.

AHBA's advocacy model has included regular collaboration with municipal staff, meetings with the Mayor's Office and Assembly members, testimony, ordinance review and drafting, policy research, technical input from builders and development professionals, and development of practical policy recommendations.

Despite significant progress, substantial barriers remain. Phase II will build upon the relationships, processes, and momentum established during the first phase and focus on reforms that can further reduce unnecessary costs and delays while increasing Anchorage's capacity to produce housing.

Current and emerging priorities include:

- authorization of qualified third-party building inspections to supplement municipal inspection capacity and reduce construction delays;
- continued implementation and expansion of Missing Middle housing opportunities;
- expanded unit-lot subdivision procedures;
- simplification of landscaping and development standards affecting small residential projects;
- additional modernization of residential and mixed-use zoning districts;
- improvements to permitting, plan review, inspections, and development-review processes;

- evaluation of footing and foundation permitting and other opportunities to reduce construction delays; and
- resolution of infrastructure and environmental permitting issues, including dewatering, wetlands management, onsite wastewater, and related development requirements.

These priorities are at varying stages of research, policy development, municipal consideration, and implementation. Phase II is intentionally structured to allow AHBA to respond to regulatory issues as they advance through the municipal process while maintaining a sustained focus on housing production, affordability, and regulatory efficiency.

2. AHBA Action Plan and Use of NAHB Funds

AHBA proposes a coordinated Phase II regulatory reform initiative focused on identifying, analyzing, developing, and advancing practical solutions to barriers affecting residential construction.

The initiative will combine the real-world experience of builders and developers with specialized legal and technical expertise and direct engagement with municipal policymakers and staff.

Regulatory and Technical Analysis

AHBA will evaluate existing and proposed ordinances, regulations, permitting requirements, inspection processes, and administrative practices to identify barriers affecting housing production. When specialized expertise is required, AHBA will engage attorneys, engineers, planners, building-code professionals, environmental specialists, economists, or other subject-matter experts.

Industry and Stakeholder Engagement

AHBA will convene builders, developers, engineers, architects, contractors, municipal officials, policymakers, and other stakeholders through targeted meetings, roundtables, and working sessions. These discussions will identify problems experienced in actual projects, evaluate potential solutions, and help develop reforms that are both practical and implementable.

Municipal Collaboration

AHBA will continue regular engagement with municipal departments, the Mayor's Office, Anchorage Assembly members, and other policymakers. The Association will use working sessions and direct collaboration to identify areas where administrative changes may resolve problems and areas where ordinance or regulatory changes are necessary.

Ordinance and Policy Development

AHBA will research comparable approaches from other jurisdictions and, when appropriate, assist with ordinance language, amendments, policy recommendations, technical analysis, testimony, issue briefs, and other materials necessary to advance specific reforms.

Legal counsel may be used when proposed reforms require specialized analysis of municipal authority, ordinance language, liability, regulatory requirements, or other legal considerations.

Policymaker and Public Education

AHBA will develop concise, fact-based materials explaining how specific regulatory requirements affect housing costs, project timelines, development feasibility, and housing supply. Materials may include policy briefs, presentations, comparative research, regulatory summaries, and other educational resources.

Replication and Knowledge Sharing

AHBA will document successful approaches, ordinance language, technical analysis, lessons learned, and implementation challenges and will make appropriate project materials available to NAHB and other state and local HBAs.

Use of SLIF Funds

NAHB SLIF funding will expand AHBA's capacity to obtain specialized resources and convene stakeholders necessary to advance complex regulatory reforms.

Funds are anticipated to support:

- legal review and ordinance development;
- technical and subject-matter consultants;
- regulatory and economic research and analysis;
- stakeholder meetings, facilitated work sessions, meeting space, and associated meals and refreshments;
- policy and advocacy materials;
- policymaker and public education; and
- other direct project expenses associated with advancing identified housing regulatory reforms.

SLIF funds will supplement, rather than replace, AHBA's substantial existing commitment to this work.

3. National Significance

While Anchorage presents a distinctive development environment, the regulatory challenges addressed through this initiative are common throughout the country.

HBAs nationwide are confronting housing shortages, lengthy permitting and inspection timelines, restrictive or outdated zoning standards, limited municipal staffing capacity, infrastructure constraints, rising development costs, and regulatory systems that have not kept pace with changing housing needs.

AHBA's Phase II initiative provides an opportunity to develop and test solutions that may be adaptable in other jurisdictions.

A successful **third-party building inspection framework**, for example, could provide a model for communities seeking to supplement limited municipal inspection capacity with qualified private-sector professionals while maintaining appropriate municipal oversight and life-safety protections.

Similarly, Anchorage's work involving Missing Middle housing, unit-lot subdivisions, simplified development standards, zoning modernization, permitting reform, and infrastructure and environmental approval processes can provide practical examples for communities seeking to remove barriers to housing production.

Anchorage also provides a valuable testing environment because residential construction occurs within a short building season and a market characterized by high construction costs, challenging soils and climate conditions, infrastructure limitations, and geographic constraints. Delays and unnecessary regulatory requirements can therefore have an amplified effect on project feasibility and housing affordability.

Perhaps most importantly, AHBA's prior work demonstrates that sustained collaboration between builders, municipal officials, elected leaders, and technical professionals can produce meaningful regulatory change. Phase II will build on that model while documenting both successful reforms and lessons learned.

AHBA will work with NAHB to share applicable ordinance approaches, policy materials, technical analysis, stakeholder processes, and lessons learned so that other HBAs can evaluate and adapt successful strategies within their own communities.

4. Project Cost and AHBA Commitment

AHBA is requesting **\$20,000 from the NAHB State and Local Issues Fund** to support the direct costs of the Anchorage Housing Regulatory Reform Initiative – Phase II.

AHBA has already committed substantial organizational resources to this initiative and will continue that commitment throughout Phase II.

The Association's Chief Executive Officer provides direct project leadership and has already devoted significant time to regulatory research, ordinance and policy review, drafting, stakeholder coordination, municipal meetings, testimony preparation, advocacy communications, and development of policy recommendations.

AHBA members also contribute substantial professional expertise through the Builders Council, Board of Directors, committees, working groups, municipal meetings, ordinance review, and testimony. Participating builders, developers, engineers, contractors, and other industry professionals provide practical knowledge that is essential to developing workable regulatory solutions.

AHBA will also provide Association facilities, administrative support, communications infrastructure, and other organizational resources necessary to carry out the initiative.

NAHB's investment will therefore leverage an established advocacy program, significant AHBA leadership and volunteer resources, and a demonstrated record of producing measurable regulatory reform.

Anchorage Housing & Development Advocacy Impact

Housing & Development Ordinance Inventory | 2024–2026

COVERAGE	Title 21, Title 23, and Housing Tax Incentives
STATUS DATE	July 29, 2026

Overview

This report highlights the measurable outcomes of the Anchorage Home Builders Association's advocacy efforts from 2024 through July 2026. It summarizes significant housing, land use, building code, and housing tax incentive initiatives considered by the Municipality of Anchorage during this period.

Through regular collaboration with municipal staff, quarterly meetings with the Mayor's Office, testimony before the Assembly, ordinance review, and policy recommendations, AHBA has worked to advance practical housing solutions that increase housing opportunities, reduce unnecessary regulatory barriers, and support a strong residential building industry in Anchorage.

AHBA Advocacy at a Glance (2024–2026)

- 10 Title 21 land use and zoning reforms adopted
- 1 comprehensive Title 23 building code modernization
- 3 housing tax incentive ordinances adopted
- 3 major housing proposals under consideration
- 3 additional policy initiatives in development
- Ongoing advocacy for Missing Middle housing and other housing reforms

These accomplishments reflect AHBA's commitment to increasing housing opportunities, improving affordability, reducing unnecessary regulatory barriers, and supporting a strong residential building industry in Anchorage.

1. Adopted Title 21 Ordinances

AHBA supported numerous land use and zoning reforms designed to improve development efficiency, expand housing opportunities, and reduce unnecessary regulatory barriers.

AO / Status	Date Adopted	Purpose and principal change
AO 2024-83(S), As Amended ADOPTED	October 8, 2024	Planned Unit Developments Streamlined PUD approvals and expanded flexibility for lot size, setbacks, height, and housing types.

AO / Status	Date Adopted	Purpose and principal change
<u>AO 2024-102</u> ADOPTED	January 7, 2025	First B-3 housing reform Increased maximum height, removed open-space requirements, and exempted B-3 housing from certain multifamily design standards.
<u>AO 2024-104(S), As Amended</u> ADOPTED	February 11, 2025	Design-standard pause Suspended specified multifamily residential design standards through January 2028.
<u>AO 2025-33, As Amended</u> ADOPTED	April 16, 2025	R-2 corrections Corrected three- and four-unit provisions and standardized the 30-foot height limit in R-2A, R-2D, and R-2M.
<u>AO 2025-40</u> ADOPTED	April 22, 2025	Streamlined rezones Created municipal-initiated and abbreviated rezone procedures where no comprehensive-plan amendment is required.
<u>AO 2025-48</u> ADOPTED	April 22, 2025	Second B-3 reform Further simplified residential development and use standards in the B-3 district.
<u>AO 2025-64, As Amended</u> ADOPTED	June 10, 2025	Site Access standards Revised driveway, walkway, frontage, landscaping, pedestrian-access, and emergency-access requirements.
<u>AO 2025-94</u> ADOPTED	October 21, 2025	Nonconforming structures Made it easier to repair, renovate, and reconstruct older nonconforming buildings.
<u>AO 2025-112</u> ADOPTED	October 21, 2025	Relocatable and manufactured housing Simplified construction and siting requirements, including replacement and stick-built construction in mobile-home communities.
<u>AO 2026-37</u> ADOPTED	April 14, 2026	R-6 and CE-R-6 setbacks Reduced minimum setback requirements in these large-lot residential districts.

2. Adopted Title 23 Ordinance

Modernized building codes help improve construction efficiency while maintaining public safety.

AO / Status	Date Adopted	Purpose and principal change
<u>AO 2026-33, As Amended</u> ADOPTED	April 14, 2026	Comprehensive building-code modernization Adopted updated building codes and local amendments, including single-stair multifamily provisions, expanded ADU flexibility, updated manufactured housing provisions, and increased the minor-work permit exemption from \$5,000 to \$10,000. Effective May 18, 2026.

3. Adopted Housing Tax-Incentive Ordinances

Housing tax incentives encourage new residential investment and rehabilitation of existing housing stock.

AO / Status	Date Adopted	Purpose and principal change
<u>AO 2024-111, As Amended</u> ADOPTED	December 17, 2024	Transit-corridor incentive map Updated areas designated as transit-supportive corridors under the former AMC 12.70 affordable/workforce housing incentive.
<u>AO 2025-35(S-1), As Amended</u> ADOPTED	April 22, 2025	Current multifamily incentive - AMC 12.60 Rewrote the incentive for construction of eight or more new units, established a 20-year baseline exemption with possible additional years, and repealed former AMC 12.70.
<u>AO 2025-84(S), As Amended</u> ADOPTED	August 12, 2025	Housing rehabilitation incentive - AMC 12.80 Created a 10-year exemption for qualifying rehabilitation of older vacant or abandoned residential properties, including qualifying units added with the rehabilitation.

Related AMC 12.35 actions. Individual deteriorated-property exemptions are generally approved by Assembly resolution (AR), rather than by AO, so individual project approvals are not included in this ordinance inventory.

4. Current Advocacy Priorities

AHBA continues to work with municipal leaders on additional housing policies that support affordability and expand housing opportunities.

AO / Status	Current Status	Purpose and principal change
<u>AO 2025-63</u> PROPOSED	Introduced; related B-3 work delayed or paused	B-3 self-storage and mixed-use standards Would make self-storage conditional rather than permitted in B-3 and revise mixed-use definitions or requirements.

AO / Status	Current Status	Purpose and principal change
AO 2026-85 PROPOSED	Introduced June 9, 2026	Missing Middle Housing Opportunity Overlay Would create an optional overlay along selected corridors for duplexes, triplexes, fourplexes, townhomes, and cottage courts with modified dimensional standards.
AO 2026-89 PROPOSED	Introduced; under Assembly consideration	First-time-homebuyer incentive - proposed AMC 12.110 Would provide up to 10 years of property-tax exemption for qualifying newly constructed homes sold to first-time buyers below the specified price cap.

5. Emerging Policy Initiatives

AHBA continues to advocate for additional housing reforms, including:

- **Expanded unit-lot subdivisions.** Would extend the unit-lot subdivision procedure to additional low-density residential zones.
- **Simplified perimeter landscaping.** Would simplify perimeter-landscaping standards for developments with four residential units or fewer.
- **Additional zoning-district simplification.** Potential revisions to B-3, R-2M, R-3A, and R-4A remain in development or policy discussion.
- **Third-Party Building Inspections.** Developing legislation to authorize qualified third-party inspection agencies and inspectors to perform specified building inspections, helping reduce project delays while maintaining municipal oversight.

AHBA remains committed to working collaboratively with municipal leaders, policymakers, and industry stakeholders to advance practical housing solutions that increase housing supply, improve affordability, reduce unnecessary regulatory barriers, and strengthen Anchorage's residential construction industry for the benefit of builders, homeowners, and the community.