Alaska Housing Market Indicators

Prepared for

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We wish to thank the primary and secondary mortgage lenders listed below for responding to our quarterly survey of mortgage loan activity and for their willingness to continue to participate in future surveys. The list includes the major government and private providers of mortgage funds in Alaska. Some of the participants are primary mortgage lenders. That means they originate loans to keep in their own portfolios or to sell to participants in the secondary mortgage market. Institutions such as Alaska Housing Finance Corporation and Federal National Mortgage Association (Fannie Mae) operate in the secondary mortgage market, purchasing mortgages originated by primary lenders. Secondary mortgage activity is an important source of liquidity for mortgage lending. Although primary lenders and secondary purchasers differ, both provide financing for Alaskans to purchase housing. For the purposes of this report, maintaining the distinction is not particularly important. Therefore, occasionally, there will be a reference to "lenders" or to "other lenders," some of which are primary lenders and some secondary purchasers. Unless the difference is critical to the discussion, no distinctions will be made.

Alaska Home Mortgage
Alaska Housing Finance Corporation
Alaska Pacific Bank
Alaska State Mortgage (1st quarter only)
Alaska USA Federal Credit Union
City Mortgage (1st quarter only)
Denali State Bank
Federal National Mortgage Association
First Bank of Ketchikan
First National Bank of Anchorage
Freedom Mortgage
Greatland Mortgage (1st quarter only)
Homestate Mortgage
Key Bank of Alaska
McKinley Mortgage
Mt. McKinley Mutual Savings Bank
National Bank of Alaska
Northland Mortgage
Peninsula Mortgage (1st quarter only)
Premier Mortgage (1st quarter only)
Residential Mortgage
Rural Development (formerly USDA Farmers Home Administration)
Vista Mortgage

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SECTION ONE
Results of the Survey of Alaska Lenders

Note: The Survey of Alaska Lenders summarizes total loan activity reported by participating lenders. Changes in loan activity over time may be affected by changes in rates of participation as well as by changes in the market.

- In the first half of 2000, lenders reported $494.8 million in single-family home and condominium loans, down 29% from the prior year period.

- The 3,141 loans for single-family homes averaged $146,635 each. The 395 condominium loans averaged $86,662.

- Statewide the average sales price of a single-family home rose a modest .6% compared to the first half of 1999, to $170,931. Kodiak Island Borough and Anchorage reported the largest increases of 3.6% and 2.2%, respectively. In the Fairbanks North Star Borough, the average price fell 1.7%.

- Lenders reported price range data for 1,223 of the single-family homes and 175 of the condominiums financed. Statewide, 45% of these single-family homes sold for less than $150,000 with an additional 46% selling for $250,000 or less. However, in Juneau and Bethel Census Area only 26% and 20%, respectively, of the homes fell into the lowest price category. Of the condominiums, two-thirds sold for $100,000 or less.

- Lenders also reported 104 loans totaling $26,998,090 for multi-family buildings or those with more than three residential units.

- Nationally, 476,000 new single-family houses were sold in the first half of 2000. Thirty-five percent of these home sold for $200,000 or more. The remaining sales were split almost equally among price ranges of under $120,000, $120,000–$149,999 and $150,000-$199,999.

- The median price of an existing home in the U.S. rose an average of 3.3% in the first half of 2000. Since 1996, this rate of increase had been running at 5.3% for the first half period.

Loan-to-Value Ratios and Third-Party Guarantees

- On average, purchasers of single-family homes in the first half of 2000 borrowed 85.8% of the sales price, down one percentage point from the same period in 1999. For condominiums, the loan-to-value ratio rose to 91.6% from 87.4%.

- Nearly three-quarters of these loans for a single-family home or condominium were insured or guaranteed by the Federal Housing Administration (FHA), Veterans Administration (VA) or private mortgage insurance.

Interest Rates Continue to Rise

- In the first half of 2000, interest rates averaged 7.48% for a single-family home up from 7.23% in the second half of 1999 and over .8 of a percentage point higher than the first half of 1999. The average rate for a condominium loan was 7.25%.

- The interest rate on loans financed by AHFC averaged 6.77% compared to 8.11% for single-family and condominium loans from other lenders during the first half of 2000.

- Nationally, interest rates for conventional loans averaged 8.29% in the first six months of 2000 up from 7.05% in the first half of 1999. Going into the second half of 2000, rates were heading down again, reaching 8.03 in August. The first-half average rate for 30-year FHA loans was 8.48%.

Unemployment Still Low

- Alaska's unemployment continued low, averaging 6.8% in the first half of 2000, down from 7.3% in the first half of 1999. During the 1990s, the unemployment rate averaged 8.4% in the first half period. In August, the state's unemployment rate fell to 4.3%.

- Alaska's nonagricultural wage and salary employment averaged 275,533 in the first half of 2000, up 1.6% from the same period in 1999.

- Statewide, the average monthly wage for the first half of 2000 was $2,861. Anchorage wages were higher at $3,027, while wages in Juneau and Fairbanks were lower at $2,666 and $2,640, respectively.

Other Trends

- Alaska's gross state product contracted at an annual rate of -.4% from 1992-1998. Cuts in the timber industry and falling prices for crude oil drove the decline. Total gross state product for the nation grew at an annual rate of 3.9% during this period. Hawaii was the only other state with a negative growth rate.

- Alaska had the highest median household income in the nation from 1997-1999 at $51,046. (Maryland, New Jersey and Connecticut followed with incomes that were not statistically different.) The comparable national income was $39,657. These income statistics from the U.S. Census Bureau were based on a three-year, inflation-adjusted average.

- In Alaska, non-business bankruptcy filings fell 10% compared to the year-ago period.

- Nationally, rising incomes, high employment and low interest rates helped pull mortgage delinquencies to a 28-year low in the first quarter of 2000, according to a survey by the Mortgage Bankers Association.

- A survey by Kaufman and Broad homebuilders found that from 1978 to 1998 the size of the average new home increased by more than 400 square feet, from1,755 square feet to 2,190.

The 2000 National Association of Realtors Profile of Homebuyers and Sellers summarizes the results of a survey of those that bought or sold homes in 1999. The profile reports that:

- Homebuyers' biggest concern was financing. The survey found that nine out of ten homebuyers used a mortgage to finance at least part of their purchase. Of those with a mortgage, 71% obtained financing through a mortgage company and 25% through a commercial bank. In the Western region more homebuyers (78%) used a mortgage company. Nationally, 86% chose a thirty-year, fixed-rate mortgage.

- Twenty-four percent of all homebuyers and 29% of those in the western region reported some difficulty obtaining financing. First-time homebuyers had the most difficulty. These buyers were, on average, younger, had fewer savings and less earned income than repeat buyers. However, the biggest financial factor separating first-time buyers from repeat buyers was the lack of equity from a previous home.

- This survey also found that in 1999, 37% of homebuyers used the Internet as an information source during their home search. Six percent of these Internet users applied for a mortgage on-line.

Homes Less Affordable

- After holding steady around 1.41 throughout 1999, the statewide affordability index for single-family homes increased to 1.54 in the second quarter of 2000. This level matched the index's nine-year high set in the second quarter of 1997. The index value indicates the number of earners receiving the average wage that are needed to qualify for a 30-year single-family home mortgage at the average interest rate with 15 percent down. An increase in this index means that a family is less able to afford a home.

- Bethel Census Area, with a single-family index averaging 2.72 in the first half of 2000 was by far the least affordable area in the survey, followed by Kodiak Island Borough, 1.94, Juneau, 1.88, and Ketchikan Gateway Borough, 1.81. The Fairbanks Northstar and Kenai Peninsula boroughs and the Rest of State category were the most affordable with indexes around 1.41.

- Anchorage had the largest percentage decline in affordability as rising sales prices pushed the index from 1.39 in the second half of 1999 to 1.52 in the first half of 2000. However, only 1.16 earners receiving the average Anchorage wage were needed to afford a home in Mat-Su.

- The statewide affordability index for condominiums in the first half of 2000 was 0.86.

National Affordability

- Nationally, housing affordability increased in January 2000, but then fell in each of the next five months. By June, the index of 124.3 was at its lowest level in three years.

- The national index, compiled by the National Association of Realtors' (NAR), a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage loan on a median-priced home, assuming a 20% down payment. A decrease in the index shows that this family is less able to afford the home.

- The U.S. homeownership rate hit a new high of 67.2% in the second quarter of 2000.

Appendix A
Lenders Survey Charts and Graphs

State of Alaska Lending Activity: Single-Family, Condominium and Multi-Family Residences including AHFC

Total Single-Family and Condominium Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan($)	Total Loans ($)	Chg Prv Yr ($)	Average Sales Price ($)	Total Sales Price ($)	Loan-To-Value Ratio (%)
2Q00	3,536	1,901	266	-266	142,019	269,979,039	-38,766,063	165,966	315,501,869	85.6
1Q00	1,635	1,635	-727	-1,091	137,512	224,832,239	-159,926,924	158,272	258,775,433	86.9
4Q99	10,064	2,362	-447	-194	136,641	322,745,853	-31,304,877	156,657	370,023,846	87.2
3Q99	7,702	2,809	642	163	136,924	384,619,886	21,506,654	154,387	433,673,092	88.7
2Q99	4,893	2,167	-559	136	142,476	308,745,102	32,464,658	162,346	351,803,093	87.8
1Q99	2,726	2,726	170	634	141,144	384,759,163	105,079,912	164,023	447,127,516	86.1
4Q98	9,325	2,556	-90	236	138,518	354,050,730	47,299,331	159,563	407,843,748	86.8
3Q98	6,769	2,646	615	248	137,231	363,113,232	48,209,347	157,653	417,149,513	87.0
2Q98	4,123	2,031	-61	202	136,032	276,280,444	32,804,522	157,138	319,147,247	86.6
1Q98	2,092	2,092	-228	559	133,690	279,679,251	91,050,292	153,215	320,525,095	87.3
4Q97	8,080	2,320	-78	586	132,220	306,751,399	80,369,357	151,725	352,002,279	87.1
3Q97	5,760	2,398	569	548	131,319	314,903,885	82,031,806	149,585	358,704,745	87.8
2Q97	3,362	1,829	296	60	133,120	243,475,922	17,585,869	156,036	285,389,281	85.3
1Q97	1,533	1,533	-201	-211	123,046	188,628,959	-29,501,151	144,933	222,182,882	84.9
4Q96	7,097	1,734	-116	-303	130,555	226,382,042	-29,819,817	151,906	263,404,787	85.9
3Q96	5,363	1,850	81	-605	125,877	232,872,079	-69,892,357	146,507	271,038,334	85.9
2Q96	3,513	1,769	25	44	127,694	225,890,053	8,280,066	148,522	262,734,727	86.0
1Q96	1,744	1,744	-293	466	125,075	218,130,110	65,735,200	143,918	250,993,345	86.9
4Q95	7,495	2,037	-418	438	125,774	256,201,859	67,577,329	145,768	296,929,088	86.3
3Q95	5,458	2,455	730	689	123,326	302,764,436	98,488,036	144,656	355,130,815	85.3
2Q95	3,003	1,725	447	-262	126,151	217,609,987	-13,313,079	146,547	252,793,903	86.1
1Q95	1,278	1,278	-321	-944	119,245	152,394,910	-106,949,049	138,098	176,488,927	86.3
4Q94	7,574	1,599	-167	-1,197	117,964	188,624,530	-129,509,233	135,213	216,205,651	87.2
3Q94	5,975	1,766	-221	-1,065	115,672	204,276,400	-121,042,721	133,565	235,876,220	86.6
2Q94	4,209	1,987	-235	-463	116,217	230,923,066	-41,803,881	132,219	262,719,510	87.9
1Q94	2,222	2,222	-574	-23	116,716	259,343,959	4,424,342	133,338	296,277,028	87.5
4Q93	10,322	2,796	-35	234	113,782	318,133,763	37,011,365	130,147	363,892,310	87.4
3Q93	7,526	2,831	381	455	114,913	325,319,121	58,596,196	131,814	373,164,611	87.2
2Q93	4,695	2,450	205	-183	111,317	272,726,947	-24,093,283	128,636	315,157,143	86.5
1Q93	2,245	2,245	-317	318	113,550	254,919,617	48,893,316	137,495	308,675,901	82.6
4Q92	9,498	2,562	186		109,728	281,122,398	281,122,398	129,836	332,638,617	84.5
3Q92	6,936	2,376	-257		112,257	266,722,925	-100,190,851	130,802	310,786,636	85.8
2Q92	4,560	2,633	706		112,731	296,820,230	296,820,230	137,779	362,773,390	81.8
1Q92	1,927	1,927			106,916	206,026,301	-134,181,326	130,794	252,040,533	81.7

State of Alaska Lending Activity: Single-Family, Condominium and Multi-Family Residences including AHFC

Single-Family Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan($)	Total Loans ($)	Chg Prv Yr ($)	Average Sales Price ($)	Total Sales Price ($)	To-Value Ratio (%)
2Q00	3,141	1,686	231	-245	149,030	251,264,740	-36,487,852	175,010	295,066,273	85.2
1Q00	1,455	1,455	-656	-1,055	143,859	209,314,930	-157,598,846	166,205	241,828,090	86.6
4Q99	9,059	2,111	-396	-276	142,843	301,541,499	-38,666,128	164,303	346,843,081	86.9
3Q99	6,948	2,507	576	147	143,445	359,615,559	27,887,017	161,970	406,059,514	88.6
2Q99	4,441	1,931	-579	69	149,017	287,752,592	25,061,613	169,934	328,143,011	87.7
1Q99	2,510	2,510	123	588	146,181	366,913,776	101,603,500	169,854	426,333,197	86.1
4Q98	8,531	2,387	27	235	142,525	340,207,627	46,779,959	164,547	392,772,621	86.6
3Q98	6,144	2,360	498	145	140,563	331,728,542	31,762,351	162,077	382,501,159	86.7
2Q98	3,784	1,862	-60	155	141,080	262,690,979	29,562,157	163,396	304,243,292	86.3
1Q98	1,922	1,922	-230	472	138,039	265,310,276	82,934,814	158,602	304,832,145	87.0
4Q97	7,524	2,152	-63	515	136,351	293,427,668	74,671,938	156,799	337,430,545	87.0
3Q97	5,372	2,215	508	480	135,425	299,966,191	75,295,981	154,539	342,303,858	87.6
2Q97	3,157	1,707	257	67	136,572	233,128,822	16,786,103	159,756	272,703,393	85.5
1Q97	1,450	1,450	-187	-179	125,776	182,375,462	-27,037,969	148,444	215,243,118	84.7
4Q96	6,641	1,637	-98	-283	133,632	218,755,730	-28,405,548	155,764	254,986,366	85.8
3Q96	5,004	1,735	95	-591	129,493	224,670,210	-68,676,960	150,855	261,733,371	85.8
2Q96	3,269	1,640	11	29	131,916	216,342,719	6,796,638	153,705	252,075,428	85.8
1Q96	1,629	1,629	-291	423	128,553	209,413,431	62,183,627	147,942	240,997,488	86.9
4Q95	7,063	1,920	-406	391	128,730	247,161,278	63,208,258	149,455	286,953,165	86.1
3Q95	5,143	2,326	715	654	126,117	293,347,170	95,433,259	148,129	344,547,804	85.1
2Q95	2,817	1,611	405	-272	130,072	209,546,081	-12,490,271	151,289	243,726,354	86.0
1Q95	1,206	1,206	-323	-928	122,081	147,229,804	-105,505,877	141,446	170,583,747	86.3
4Q94	7,218	1,529	-143	-1,169	120,309	183,953,020	-127,498,769	137,882	210,821,273	87.3
3Q94	5,689	1,672	-211	-1,081	118,370	197,913,911	-121,692,166	136,622	228,432,710	86.6
2Q94	4,017	1,883	-251	-455	117,916	222,036,352	-43,479,005	134,247	252,787,379	87.8
1Q94	2,134	2,134	-564	-27	118,433	252,735,681	3,878,122	135,276	288,678,729	87.5
4Q93	9,950	2,698	-55	243	115,438	311,451,789	38,798,236	131,902	355,870,489	87.5
3Q93	7,252	2,753	415	489	116,094	319,606,077	63,286,715	133,152	366,566,829	87.2
2Q93	4,499	2,338	177	-200	113,565	265,515,357	-23,020,281	131,260	306,886,028	86.5
1Q93	2,161	2,161	-294	285	115,159	248,857,559	46,390,808	139,579	301,629,406	82.5
4Q92	9,133	2,455	191		111,061	272,653,553		131,685	323,285,501	84.3
3Q92	6,678	2,264	-274		113,215	256,319,362		132,314	299,558,526	85.6
2Q92	4,414	2,538	662		113,686	288,535,638		139,267	353,458,812	81.6
1Q92	1,876	1,876			107,925	202,466,751		131,705	247,079,277	81.9

State of Alaska Lending Activity: Single-Family, Condominium and Multi-Family Residences including AHFC

Condominium Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan($)	Total Loans ($)	Chg Prv Yr ($)	Average Sales Price ($)	Total Sales Price ($)	To-Value Ratio (%)
2Q00	395	215	35	-21	87,043	18,714,299	-2,278,211	95,049	20,435,596	91.6
1Q00	180	180	-71	-36	86,207	15,517,309	-2,328,078	94,152	16,947,343	91.6
4Q99	1,005	251	-51	82	84,479	21,204,354	7,361,251	92,354	23,180,765	91.5
3Q99	754	302	66	16	67,459	20,372,524	-11,012,166	73,523	22,203,926	91.8
2Q99	452	236	20	67	88,951	20,992,510	7,403,045	100,255	23,660,082	88.7
1Q99	216	216	47	46	82,618	17,845,387	3,476,412	96,270	20,794,319	85.8
4Q98	794	169	-117	1	81,912	13,843,103	519,372	89,178	15,071,127	91.9
3Q98	625	286	117	103	109,737	31,384,690	16,446,996	121,148	34,648,354	90.6
2Q98	339	169	-1	47	80,411	13,589,465	3,242,365	88,189	14,903,955	91.2
1Q98	170	170	2	87	84,523	14,368,975	8,115,478	92,311	15,692,950	91.6
4Q97	556	168	-15	71	79,308	13,323,731	5,697,419	86,737	14,571,784	91.4
3Q97	388	183	61	68	81,627	14,937,694	6,735,825	89,622	16,400,887	91.1
2Q97	205	122	39	-7	84,812	10,347,100	799,766	103,983	12,685,888	81.6
1Q97	83	83	-14	-32	75,343	6,253,497	-2,463,182	83,612	6,939,764	90.1
4Q96	456	97	-18	-20	78,622	7,626,312	-1,414,269	86,788	8,418,421	90.6
3Q96	359	115	-14	-14	71,321	8,201,869	-1,215,397	80,913	9,304,963	88.1
2Q96	244	129	14	15	74,010	9,547,334	1,483,428	82,630	10,659,299	89.6
1Q96	115	115	-2	43	75,797	8,716,679	3,551,573	86,920	9,995,857	87.2
4Q95	432	117	-12	47	77,270	9,040,581	4,369,071	85,264	9,975,923	90.6
3Q95	315	129	15	35	73,002	9,417,266	3,054,777	82,039	10,583,011	89.0
2Q95	186	114	42	10	70,736	8,063,906	-822,808	79,540	9,067,549	88.9
1Q95	72	72	2	-16	71,738	5,165,106	-1,443,172	82,016	5,905,180	87.5
4Q94	356	70	-24	-28	66,736	4,671,510	-2,010,464	76,920	5,384,378	86.8
3Q94	286	94	-10	16	67,686	6,362,489	649,445	79,186	7,443,510	85.5
2Q94	192	104	16	-8	85,449	8,886,714	1,675,124	95,501	9,932,131	89.5
1Q94	88	88	-10	4	75,094	6,608,278	546,220	86,344	7,598,299	87.0
4Q93	372	98	20	-9	68,183	6,681,974	-1,786,871	81,855	8,021,821	83.3
3Q93	274	78	-34	-34	73,244	5,713,044	-4,690,519	84,587	6,597,782	86.6
2Q93	196	112	28	17	64,389	7,211,590	-1,073,002	73,849	8,271,115	87.2
1Q93	84	84	-23	33	72,167	6,062,058	2,502,508	83,887	7,046,495	86.0
4Q92	365	107	-5		79,148	8,468,845		87,412	9,353,116	90.5
3Q92	258	112	17		92,889	10,403,563		100,251	11,228,110	92.7
2Q92	146	95	44		87,206	8,284,592		98,048	9,314,578	88.9
1Q92	51	51			69,795	3,559,550		97,280	4,961,256	71.7

Multi-Family Residences

Quarter	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan($)	Total Loans ($)	Chg Prv Yr ($)	Average Sales Price ($)	Total Sales Price ($)	To-Value Ratio (%)
2Q00	104	54	4		330,931	17,870,264		388,454	20,976,500	85.2
1Q00	50	50			182,557	9,127,826		202,623	10,131,166	90.1

Summary by Community: Single-Family Loan Activity in Alaska Including AHFC
2nd Qtr. 2000

Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Price	% Total Market Value
Anchorage	1,426	788	150	-199	$161,305	$127,108,114	-$28,222,137	50.6	$188,054	$148,186,654	50.2
Mat-Su	422	189	-44	-23	114,435	21,628,230	-5,169,747	8.6	143,305	27,084,587	9.2
Fairbanks	377	216	55	-1	128,492	27,754,304	-773,967	11.0	145,168	31,356,250	10.6
Kenai	284	137	-10	-40	126,754	17,365,253	-5,273,357	6.9	152,764	20,928,698	7.1
Juneau	154	90	26	-2	173,641	15,627,725	-172,498	6.2	200,636	18,057,216	6.1
Ketchikan	65	33	1	-6	161,468	5,328,438	-1,288,107	2.1	185,264	6,113,700	2.1
Kodiak	96	51	6	2	160,861	8,203,914	838,408	3.3	182,392	9,301,970	3.2
Bethel	28	20	12	20	177,809	3,556,188	3,556,188	1.4	198,797	3,975,945	1.3
Rest of State	289	162	35	4	152,423	24,692,574	17,365	9.8	185,563	30,061,253	10.2
Statewide Total	**3,141**	**1,686**	**231**	**-245**	**$149,030**	**$251,264,740**	**-$36,487,852**	**100.0**	**$175,010**	**$295,066,273**	**100.0**

Notes:
1. Based on a survey of private and public mortgage lenders.
2. Prior to 1st quarter 2000, Bethel was included in the Rest of State category.
3. Beginning 2nd quarter 1999, an adjustment is made to reduce double counting of loans reported by both primary and secondary lenders. Comparisons with earlier quarters will under- or over-state differences in activity.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

Summary by Community: Condo Loan Activity in Alaska Including AHFC
2nd Qtr. 2000

Location	YTD	Number of Loans	Chg Prv Qtr	Chg Prv Yr	Average Loan	Total Loans	Chg Prv Yr	% Loan Volume	Average Sales Price	Total Sales Price	% Total Market Value
Anchorage	333	177	21	-20	$87,847	$15,549,007	-$1,910,227	83.1	$94,968	$16,809,369	82.3
Mat-Su	3	3	3	3	107,375	322,125	322,125	1.7	129,333	388,000	1.9
Fairbanks	23	13	3	0	62,823	816,700	-688,963	4.4	68,346	888,500	4.3
Kenai	2	2	2	1	52,107	104,214	12,355	0.6	54,014	108,027	0.5
Juneau	25	14	3	-7	99,550	1,393,698	-345,356	7.4	115,207	1,612,900	7.9
Ketchikan	6	3	0	0	95,583	286,750	90,050	1.5	118,967	356,900	1.7
Kodiak	0	0	0	0	0	0	0	0.0	0	0	0.0
Bethel	0	0	0	0	0	0	0	0.0	0	0	0.0
Rest of State	3	3	3	3	80,602	241,805	241,805	1.3	90,633	271,900	1.3
Statewide Total	**395**	**215**	**35**	**-20**	**$87,043**	**$18,714,299**	**-$2,278,211**	**100.0**	**$95,049**	**$20,435,596**	**100.0**

Notes:
1. Based on a survey of private and public mortgage lenders.
2. Prior to 1st quarter 2000, Bethel was included in the Rest of State category.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

Summary by Community: Multifamily Loan Activity in Alaska Including AHFC
2nd Qtr. 2000

Location	Number of Loans	Average Loan	Total Loans	% Loan Volume	Average Sales Price	Total Sales Price	% Total Sales Volume
Anchorage	76	$239,074	$18,169,589	67.3	$272,009	$20,672,666	66.5
Mat-Su	5	180,783	903,917	3.3	176,800	884,000	2.8
Fairbanks	6	153,177	919,060	3.4	172,917	1,037,500	3.3
Kenai	2	156,200	312,400	1.2	211,500	423,000	1.4
Juneau	7	608,532	4,259,722	15.8	740,071	5,180,500	16.7
Ketchikan	0	0	0	0.0	0	0	0.0
Kodiak	1	1,133,000	1,133,000	4.2	1,515,000	1,515,000	4.9
Bethel	0		0	0.0		0	0.0
Rest of State	7	185,772	1,300,402	4.8	199,286	1,395,000	4.5
Statewide Total	**104**	**$259,597**	**$26,998,090**	**100.0**	**$299,112**	**$31,107,666**	**100.0**

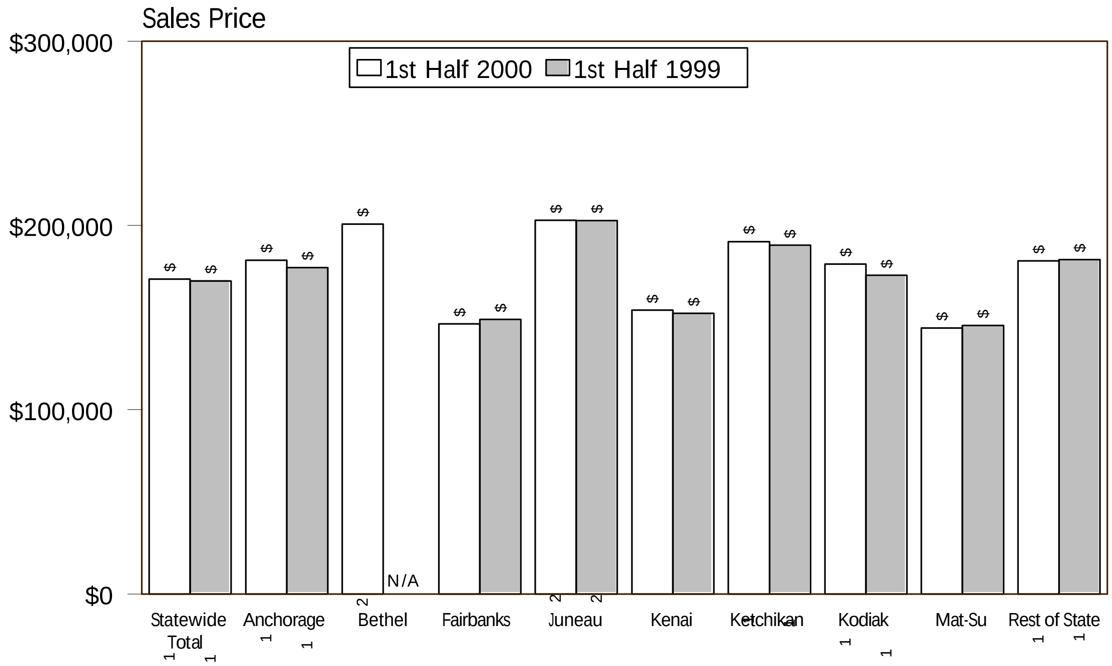
Notes:
1. Based on a survey of private and public mortgage lenders.
2. Multi-family residences include buildings with more than three units.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section.

Average Sales Price

Single-Family Homes

1st Half 2000 vs. 1st Half 1999

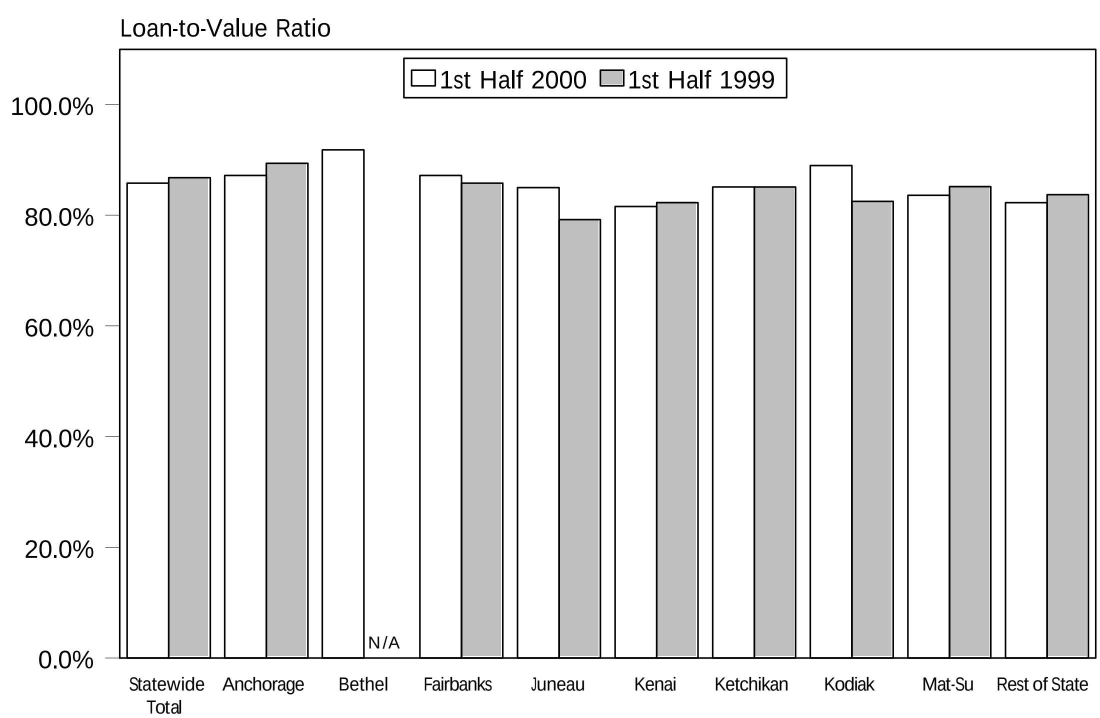


Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

Average Loan-to-Value Ratios

Single-Family Homes

1st Half 2000 vs. 1st Half 1999

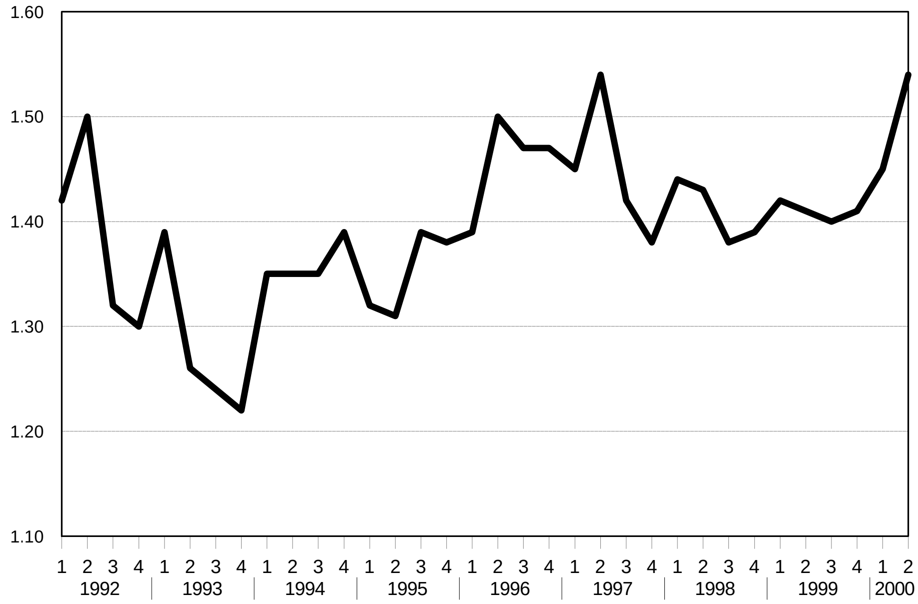


Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

Alaska Affordability Index

Single-Family Homes, Private and Public Agency Lenders

1st Qtr 1992 - 2nd Qtr 2000

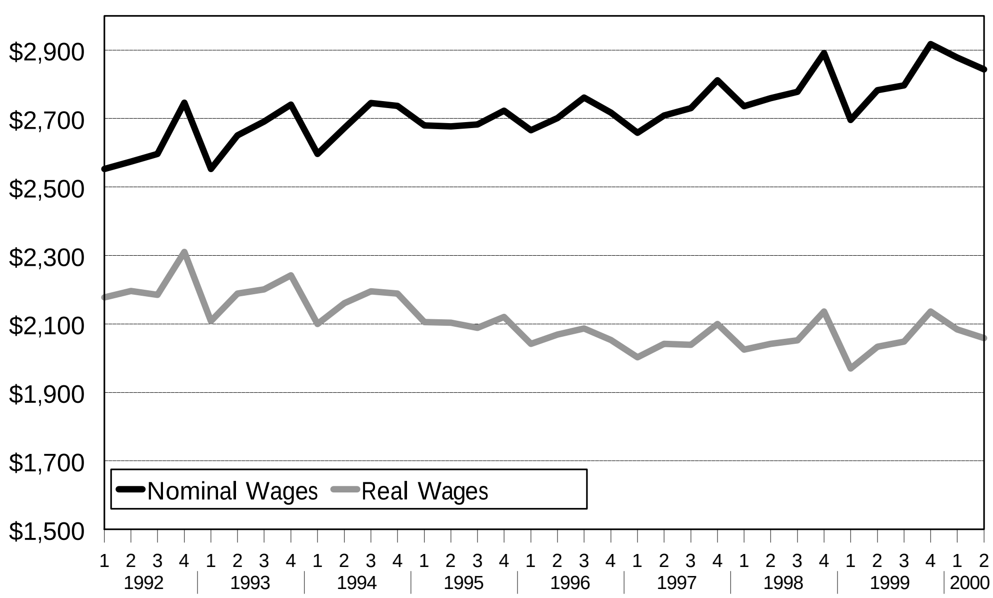


Note: The 1st Quarter 1999 is preliminary.
Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

Average Monthly Wage

Statewide

1st Qtr 1992 - 2nd Qtr 2000



Note: Wages for 2nd Quarter 2000 are preliminary.
Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

SECTION TWO
AHFC Loan Portfolio

AHFC's Loans for Purchase Up, Refinances Down

In the first half of 2000, AHFC financed $238 million in loans for single-family homes and condominiums. Of the 1,741 total loans, all but 8 were loans for purchase. Compared to the first half of 1999, both the volume and the number of loans fell, by almost 5% and 12%, respectively. Fewer refinanced loans caused the decline as the number of loans for purchase rose 2.5%.

Loans for Purchase

- AHFC financed 1,474 loans totaling $215 million for single-family home purchases in the first half of 2000 and 259 loans totaling $22 million for condominiums.

- Dollar loan volume for single-family homes reported by non-AHFC lenders fell 45% in the first half of 2000 compared to the year-ago period. Loan volume for condominiums fell 37%. In contrast, AHFC's loan volume rose 3% for single-family homes and 13% for condominiums.

- AHFC financed 47% of the single-family loans reported in the lender survey and almost two-thirds of the condominium loans. AHFC provided 97% of the financing for homes sold in the Bethel Census Area and between 60% and 70% for those sold in the Kenai Peninsula, Kodiak Island and Mat-Su boroughs.

- By dollar volume, 45% of AHFC loans for purchase of a single-family home or condominium went to Anchorage, 13% to Mat-Su, 10% each to the Fairbanks Northstar and Kenai Peninsula boroughs, 7% to Juneau, 5% to the Kodiak Island Borough, 2% each to Ketchikan Gateway Borough and Bethel Census Area, and 7% to the rest of Alaska.

- In the first half of 2000, AHFC also financed 23 loans totaling $11,827,068 for the purchase of a multi-family residence. Fifteen of these loans were for units in Anchorage and 4 were for units in Juneau.

Urban and Rural Portfolios

- In the first half of 2000, 1,430 or 83% of AHFC's loans for purchase of a single-family home or condominium were in its urban portfolio.

- Loan volume in the urban portfolio rose 11% compared to the year-ago period.

- The number of loans in the rural portfolio fell 19% to 303. Loan volume was down 16% to $47,027,802.

- All but one of the 22 loans for purchase of a multi-family residence was in the urban portfolio.

AHFC Average Loan Amount and Sales Prices

- In the first half of 2000, the average AHFC loan for purchase of a single-family home was $146,127 on a sales price of $165,697. Loan-to-value ratios were highest in Anchorage (92.1%) and Bethel Census Area (91.5%) and lowest in Ketchikan Gateway Borough (80.5%).

- The average sales price of single-family homes financed by AHFC ranged from $148,393 in Mat-Su to $201,447 in the Bethel Census Area and $202,142 in Juneau.

- Condominium loans averaged $85,069 on a sales price of $89,515. Eighty-six percent of the condominium loans were in Anchorage.

Median Sales Prices

- The median sales price of a single-family home financed by AHFC was $150,000 in the first half of 2000, a $10,000 increase from the median price for all of 1999.

- The median price for a condominium was $83,500, up 5.7% from the first half of 1999.

APPENDIX B
AHFC Loan Portfolio Charts and Graphs

AHFC Price Range Summary
Single-Family and Condominium Loans
1st Half 2000

House Purchase Price Range	Number of Loans	Avg Monthly Income of Buyer ($)	Median Total Purchase Price ($)	Average Loan-to-Value Ratio	Number of First-Time Homebuyers	Total Loan Volume ($)
Less than $80,001	163	3,094	70,000	96.15	131	10,398,821
$80,001 - 120,000	399	3,483	104,900	96.05	348	39,543,704
$120,001 - 140,000	316	4,208	129,501	96.31	247	39,526,723
$140,001 - 160,000	227	4,893	150,000	93.80	161	32,129,126
$160,001 - 180,000	216	5,184	171,950	91.74	128	34,099,718
$180,001 - 200,000	139	6,008	190,000	90.18	52	23,889,133
$200,001 - 220,000	69	6,785	210,000	81.09	18	11,786,253
Greater than $220,000	204	8,710	278,750	75.81	30	46,051,191

Notes:
1. Based on Loans For Purchase
Source: Alaska Housing Finance Corporation.

AHFC Income Summary
Single-Family and Condominium Loans
1st Half 2000

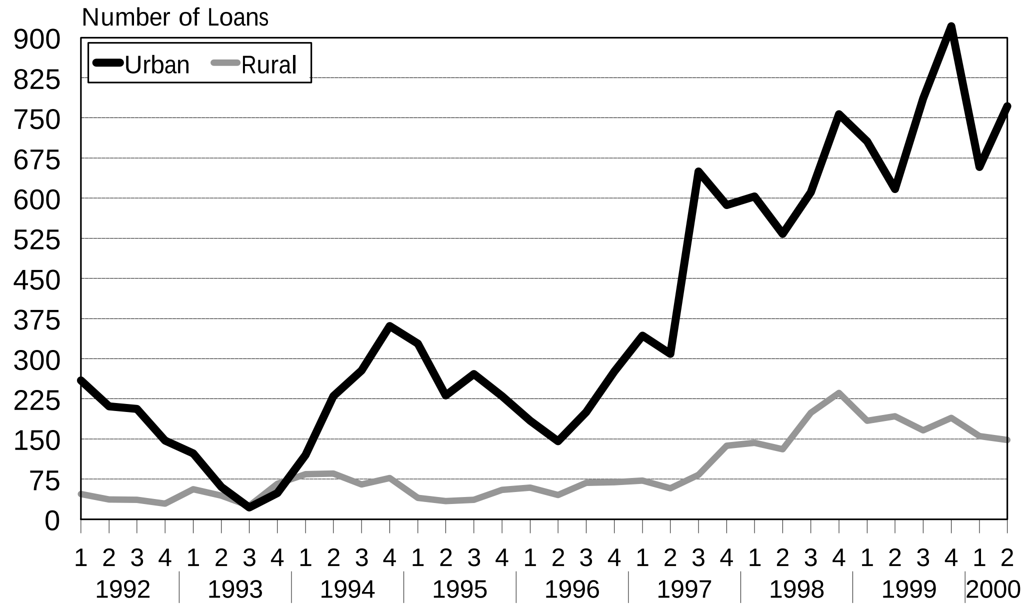
Monthly Income	Median Family Income	Number of Loans	Median Purchase Price ($)	Average Loan-to-Value Ratio	Number of First-Time Homebuyers	Total Loan Volume ($)
Less than $899	Less than 20%	0	N/A	N/A	0	0
$899 - 1,795	20 - 39%	27	70,900	85.28	24	1,549,695
$1,796 - 2,694	40 - 59%	174	97,750	91.85	152	15,555,941
$2,695 - 3,592	60 - 79%	376	118,950	93.73	330	41,248,868
$3,593 - 4,490	80 - 99%	386	134,450	93.85	295	49,321,083
$4,491 - 5,389	100 - 119%	262	150,844	92.72	161	37,896,555
$5,390 - 6,287	120 - 139%	149	166,000	92.38	64	23,297,445
$6,288 - 7,184	140 - 159%	107	183,000	90.61	34	18,234,115
$7,185 and Up	160 and Up	252	217,475	85.83	55	50,320,967

Notes:
1. Based on Loans For Purchase
Source: Alaska Housing Finance Corporation.

AHFC Loans Purchased

Urban vs. Rural

1st Qtr 1992 - 2nd Qtr 2000

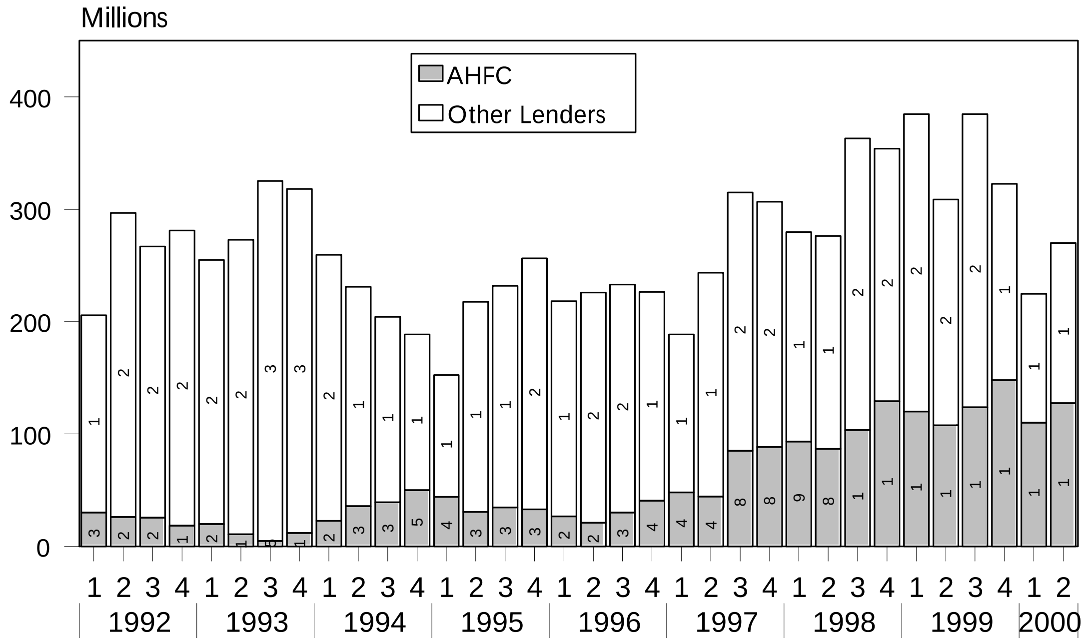


Includes loans for purchase of a single-family home or condominium.
Excludes refinanced loans.
Source: Alaska Housing Finance Corp.

Dollar Volume of Loans for Purchase

Single-Family Homes and Condominiums

1st Qtr 1992 - 2nd Qtr 2000

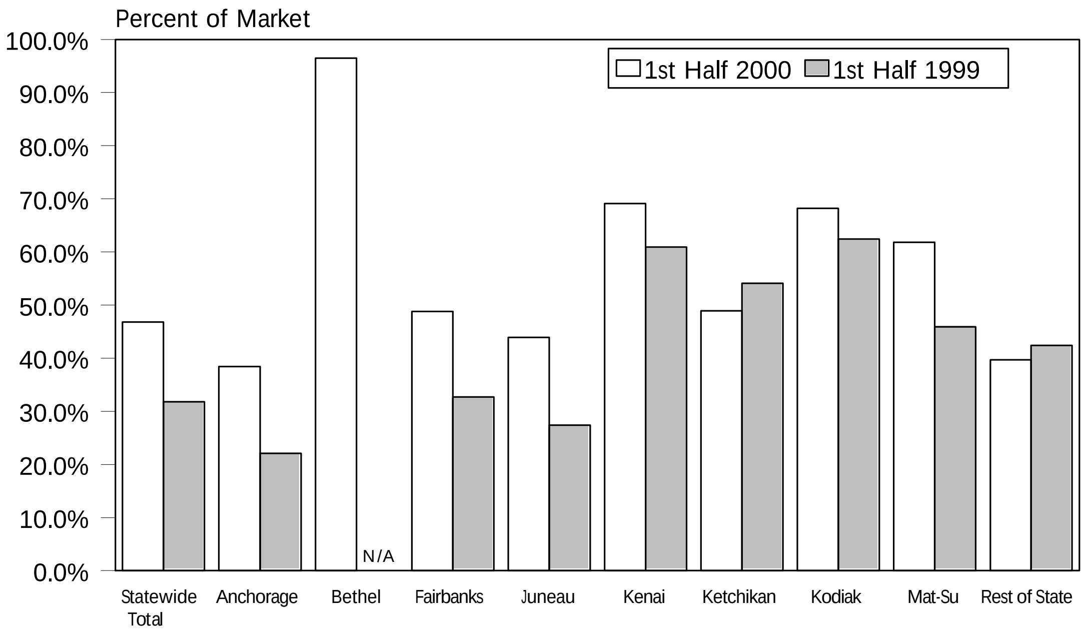


Excludes refinanced loans.
Source: Alaska Housing Finance Corp.; Alaska Department of Labor and Workforce Development, Research and Analysis Section.

AHFC Market Share of Single-Family Homes

Based on Dollar Volume of Loans for Purchase

1st Half 2000 vs. 1st Half 1999

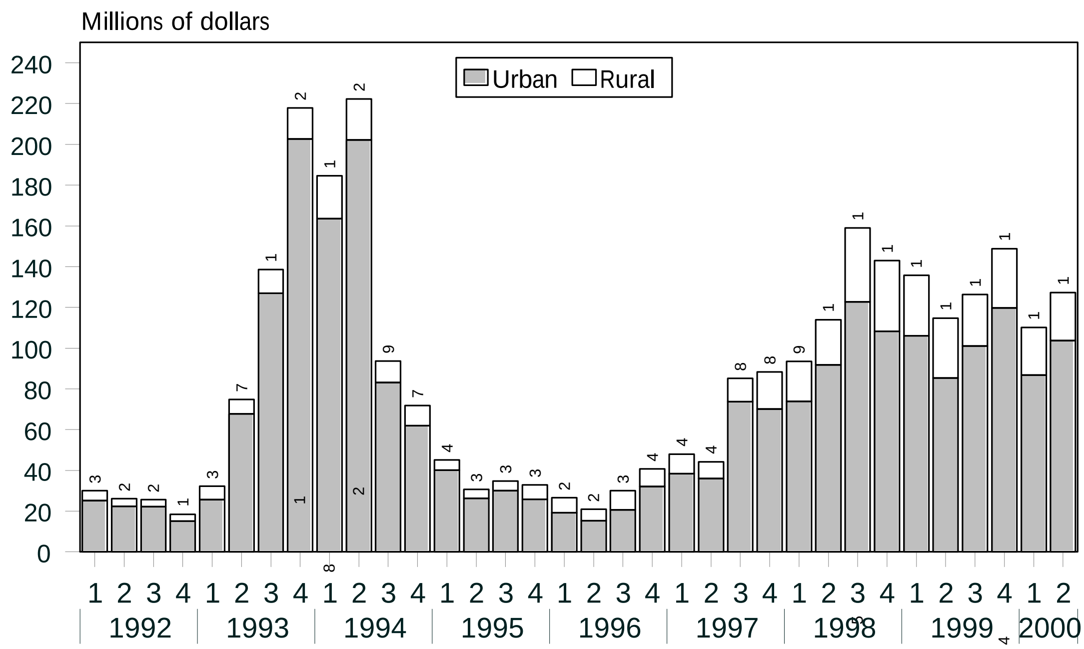


Source: Alaska Housing Finance Corp.; Alaska Department of Labor and Workforce Development, Research and Analysis Section.

AHFC Dollar Volume of Urban and Rural Loans

Statewide

1st Qtr 1992 - 2nd Qtr 2000



Includes loans for purchase of a single-family home or condominium.

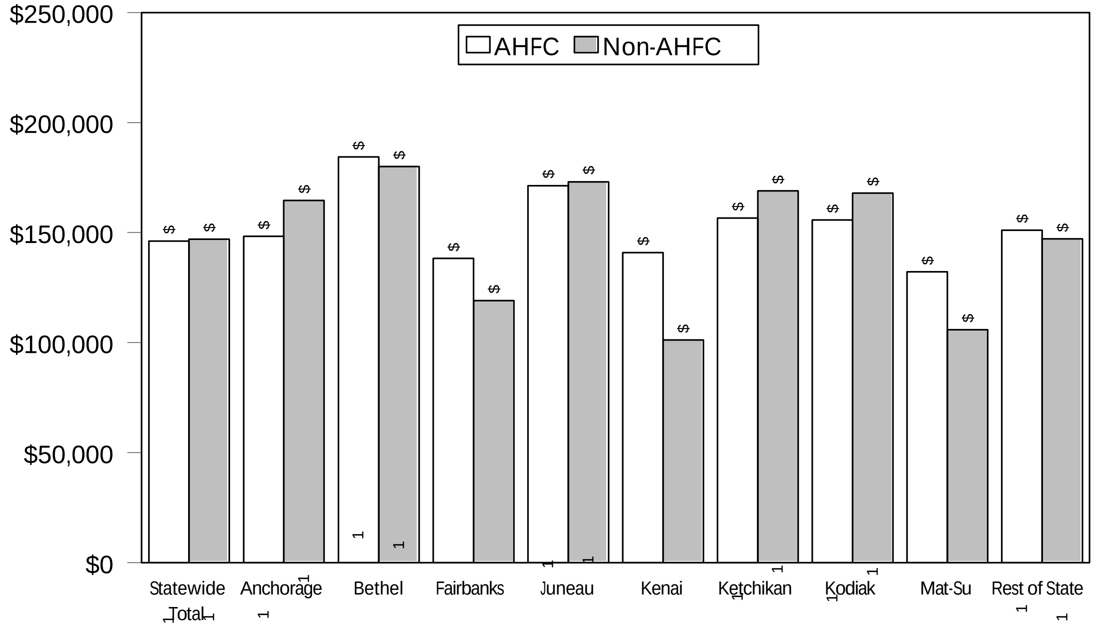
Includes refinanced loans.

Source: Alaska Housing Finance Corp.; Alaska Department of Labor and Workforce Development, Research and Analysis Section.

AHFC and Non-AHFC Average Amounts of Loans for Purchase

Single-Family Homes

1st Half 2000

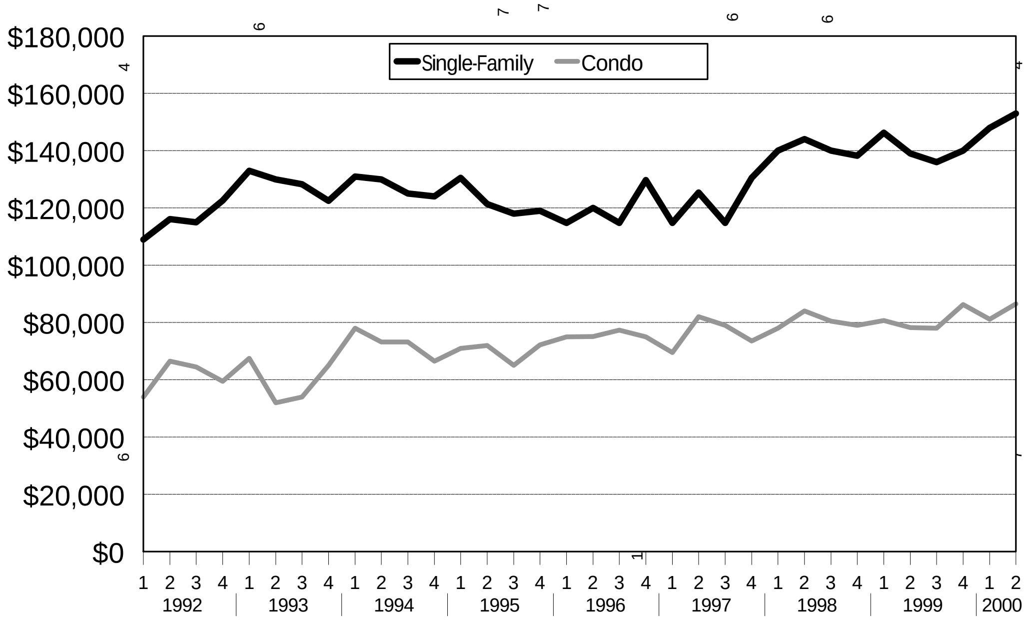


Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

Median Purchase Price of Homes and Condominiums

AHFC Single-Family Homes and Condominiums

1st Qtr 1992 - 2nd Qtr 2000



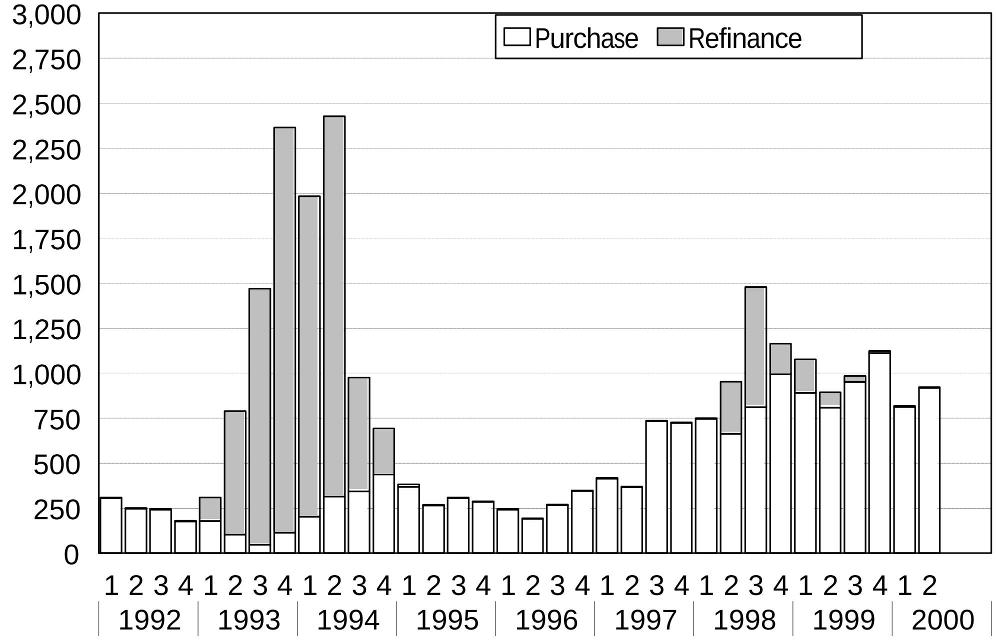
Excludes refinanced loans.

Source: Alaska Housing Finance Corporation; Alaska Department of Labor and Workforce Development, Research & Analysis Section.

AHFC Loans for Purchase and Refinance

Statewide

1st Qtr 1992 - 2nd Qtr 2000



Includes loans for single-family home or condominium.

Source: Alaska Housing Finance Corp.

SECTION THREE
MLS Activity

Note: Data for Anchorage includes all properties statewide reported to the Anchorage Multiple Listing Service unless the Municipality of Anchorage is specified.

Multiple listing services reported increased sales activity in Mat-Su, Juneau and Kodiak Island Borough in the first half of 2000 compared to the same period in 1999. Sales in Anchorage and Fairbanks North Star Borough were down slightly.

- In the first half of 2000, Anchorage MLS reported sales of 1,498 single-family homes, just under last year's peak level of 1,517 for this period.
- At $174,244, the average price of a single-family home reported to Anchorage MLS was .5% lower than in the first half 1999 but 5% higher compared to the second half.
- Anchorage MLS first reported a significant increase in the length of time needed to sell a single-family home in the fourth quarter of 1999. In the first half of 2000, houses spent an average of 90 days on the market before selling, up from 72 days in the first half of 1999, and the longest since the first half of 1994.
- In Mat-Su, the number of single-family home sales recorded in the first half of 2000 rose 13% compared to the year-ago period, but the average price was virtually unchanged at $141,442.
- Sales of single-family homes in Fairbanks North Star Borough fell 6.0% with prices down 4.4%. Condominium sales increased 3.4% but their average price was down 5.5%.
- Juneau MLS reported a 15.9% increase in the number of single-family homes sold in the first half of 2000 compared to the year-ago period with the average price up 1.4%. Sales of condominiums fell 23% with their average price dropping 6%.

APPENDIX C
MLS Activity Charts and Graphs

Anchorage MLS - All Activity Reported Statewide
SIngle-Family Residential Listings and Sales

	Active Listings		Sales Closed						
Qtr/Yr	YTD	Number	Sales-as-%-Listings	YTD	Number	Volume ($)	Avg. Price ($)	Sale/List Price (%)	Avg. Days on Market
2Q2000	2,867	1,527	57.4	1,498	876	156,127,796	178,228	98.04	84
1Q2000	1,340	1,340	46.4	622	622	104,889,462	168,633	97.99	100
4Q1999	N/A	N/A	N/A	3,716	1,229	191,971,018	156,201	100.32	111
3Q1999	3,740	1,265	76.7	2,487	970	173,049,386	178,401	98.67	72
2Q1999	2,475	1,355	62.5	1,517	847	151,495,045	178,861	98.18	71
1Q1999	1,120	1,120	59.8	670	670	114,236,749	170,503	97.09	74
4Q1998	4,419	1,027	87.0	3,294	893	155,568,680	174,209	98.55	69
3Q1998	3,392	1,283	77.2	2,401	991	177,652,225	179,266	98.29	65
2Q1998	2,109	1,179	66.6	1,410	785	133,569,910	170,153	98.72	71
1Q1998	930	930	67.2	625	625	105,276,089	168,442	96.58	79
4Q1997	4,537	925	97.0	3,381	897	145,247,808	161,926	97.76	73
3Q1997	3,612	1,212	88.2	2,484	1,069	174,426,311	163,168	98.10	70
2Q1997	2,400	1,326	63.8	1,415	846	133,806,815	158,164	97.35	76
1Q1997	1,074	1,074	53.0	569	569	91,134,000	160,165	97.35	70
4Q1996	4,405	995	80.3	3,018	799	125,108,297	156,581	98.13	77
3Q1996	3,410	1,264	68.1	2,219	861	133,201,533	154,706	97.23	70
2Q1996	2,146	1,198	69.9	1,358	837	132,573,864	158,392	97.71	71
1Q1996	948	948	55.0	521	521	80,345,780	154,215	98.38	63
4Q1995	4,213	1,055	64.7	2,844	683	102,957,448	150,743	98.12	63
3Q1995	3,158	1,231	66.9	2,161	824	124,030,339	150,522	97.97	70
2Q1995	1,927	1,069	62.0	1,337	663	102,995,479	155,348	100.60	77
1Q1995	858	858	78.6	674	674	91,268,540	135,413	98.34	82

4Q1994	4,521	1,130	63.0	2,714	712	102,721,276	144,271	98.32	82
3Q1994	3,391	1,417	53.1	2,002	753	118,103,522	156,844	102.06	85
2Q1994	1,974	1,154	56.2	1,249	648	109,685,511	169,268	111.31	100
1Q1994	820	820	73.3	601	601	86,154,566	143,352	98.61	97
4Q1993	4,652	900	88.2	2,883	794	113,498,110	142,945	98.90	79
3Q1993	3,752	1,238	72.2	2,089	894	128,679,270	143,937	98.28	85
2Q1993	2,514	1,347	51.9	1,195	699	96,245,978	137,691	97.77	96
1Q1993	1,167	1,167	42.5	496	496	67,176,864	135,437	98.00	97
4Q1992	6,119	1,447	47.2	2,426	683	91,180,682	133,500	98.20	85
3Q1992	4,672	1,882	34.5	1,743	649	88,386,414	136,189	97.64	87
2Q1992	2,790	1,590	40.9	1,094	650	86,490,801	133,063	98.63	89
1Q1992	1,200	1,200	37.0	444	444	60,127,233	135,422	97.98	89
4Q1991	5,370	1,444	45.1	2,397	651	84,275,779	129,456	98.39	N/A
3Q1991	3,926	1,681	39.5	1,746	664	86,153,629	129,749	98.18	N/A
2Q1991	2,245	1,353	48.9	1,082	661	79,224,449	119,855	98.62	N/A
1Q1991	892	892	47.2	421	421	53,586,862	127,285	98.34	N/A
4Q1990	4,479	1,016	63.8	2,514	648	95,135,173	146,814	104.18	N/A
3Q1990	3,463	1,244	55.3	1,866	688	80,341,032	116,775	98.24	N/A
2Q1990	2,219	1,150	52.9	1,178	608	66,982,623	110,169	97.21	N/A
1Q1990	1,069	1,069	53.3	570	570	56,543,107	99,198	96.04	N/A
4Q1989	6,181	1,356	29.5	1,987	400	40,811,865	102,030	96.25	N/A
3Q1989	4,825	1,635	34.7	1,587	567	63,407,046	111,829	96.83	N/A
2Q1989	3,190	1,660	33.0	1,020	548	54,090,968	98,706	96.33	N/A
1Q1989	1,530	1,530	30.8	472	472	49,981,987	105,894	96.62	N/A
4Q1988	7,683	1,724	28.7	1,787	494	48,093,734	97,356	95.56	N/A
3Q1988	5,959	2,012	24.7	1,293	497	53,373,024	107,390	95.18	N/A
2Q1988	3,947	1,995	21.6	796	430	48,601,706	113,027	95.57	N/A
1Q1988	1,952	1,952	18.8	366	366	40,770,802	111,396	94.16	N/A

Notes:

1. Single-family residences include single-family homes with apartments, zero-lot lines and mobile homes.
2. Data for fourth quarter 1999 include activity for first through third quarters that was reported late.
3. The number and volume of sales and average price for all quarters of 1998 were revised April 2000.
4. Active listings data for the 4th quarter of 1998 do not include information for December 1998.
5. Columns for unit sales closed do not include information for the month of October 1989 which understates activity in the 4th quarter of 1989.
6. The annual average days on market for sold listings was 114 in 1988, 111 in 1989 and 101 in 1990. Data not available for 1991. These numbers include data for properties statewide that are reported to Anchorage MLS.

Source: Anchorage Multiple Listing Service.

Anchorage MLS - All Activity Reported Statewide
Condominium Listings and Sales

	Active Listings		Sales Closed						
Qtr/Yr	YTD	Number	Sales-as-%-Listings	YTD	Number	Volume ($)	Avg. Price ($)	Sale/List Price (%)	Avg. Days on Market
2Q2000	531	320	74.7	402	239	23,138,073	96,812	N/A	94
1Q2000	211	211	77.3	163	163	14,755,336	90,524	N/A	121
4Q1999	N/A	N/A	N/A	955	256	24,053,915	93,961	N/A	N/A
3Q1999	1,154	390	66.4	699	259	24,281,674	93,752	N/A	124
2Q1999	764	409	55.5	440	227	21,927,601	96,597	N/A	104
1Q1999	355	355	60.0	213	213	20,765,196	97,489	N/A	N/A
4Q1998	1,306	325	77.8	873	253	23,812,789	94,122	N/A	108
3Q1998	981	398	55.8	620	222	20,243,950	91,189	N/A	88
2Q1998	583	310	70.3	398	218	19,056,517	87,415	N/A	87
1Q1998	273	273	65.9	180	180	14,472,170	80,401	N/A	101
4Q1997	1,317	279	82.1	783	229	20,745,990	90,594	N/A	135
3Q1997	1,038	363	50.4	554	183	15,730,319	85,958	N/A	118
2Q1997	675	368	61.1	371	225	19,660,983	87,382	N/A	109
1Q1997	307	307	47.6	146	146	11,281,574	77,271	N/A	119
4Q1996	1,187	281	54.1	662	152	11,985,178	78,850	N/A	106
3Q1996	906	335	55.2	510	185	15,564,410	84,132	96.82	95
2Q1996	571	318	63.5	325	202	16,783,791	83,088	96.43	94
1Q1996	253	253	48.6	123	123	9,878,848	80,316	97.02	105
4Q1995	1,367	298	43.6	575	130	11,245,110	86,501	97.70	161
3Q1995	1,069	362	41.4	445	150	12,507,000	83,380	97.55	131
2Q1995	707	366	39.3	295	144	11,053,698	76,762	97.62	144
1Q1995	341	341	44.3	151	151	13,135,459	86,990	98.39	147
4Q1994	1,373	399	43.4	561	173	13,156,701	76,050	98.44	126
3Q1994	974	388	34.3	388	133	9,772,033	73,474	98.54	91
2Q1994	586	343	41.1	255	141	11,532,233	81,789	97.30	112
1Q1994	243	243	46.9	114	114	9,061,221	79,484	97.95	136
4Q1993	1,330	236	73.7	582	174	13,991,850	80,413	96.73	132
3Q1993	1,094	350	48.3	408	169	12,909,546	76,388	97.81	133
2Q1993	744	381	42.8	239	163	11,627,154	71,332	96.90	120
1Q1993	363	363	20.9	76	76	5,148,310	67,741	96.78	141
4Q1992	1,617	359	30.9	440	111	9,219,052	83,055	101.72	151
3Q1992	1,258	458	24.2	329	111	8,151,100	73,433	96.54	127
2Q1992	800	479	28.6	218	137	11,275,610	82,304	96.82	111
1Q1992	321	321	25.2	81	81	4,899,443	60,487	96.63	128
4Q1991	1,102	321	47.0	573	151	9,755,924	64,609	97.25	117
3Q1991	781	328	40.9	422	134	8,159,796	60,894	97.14	103
2Q1991	453	277	57.8	288	160	10,706,226	66,914	95.52	116
1Q1991	176	176	72.7	128	128	6,785,219	53,010	99.72	152
4Q1990	1,413	207	107.7	1,358	223	12,992,230	58,261	100.43	175
3Q1990	1,206	250	116.4	1,135	291	13,471,129	46,293	101.21	217
2Q1990	956	361	115.5	844	417	15,038,842	36,064	96.57	296
1Q1990	595	595	71.8	427	427	15,146,702	35,472	94.46	430
4Q1989	5,631	1,104	37.1	1,176	410	11,833,551	28,862	88.11	452
3Q1989	4,527	1,513	19.5	766	295	11,175,941	37,885	92.60	418
2Q1989	3,014	1,499	17.5	471	263	10,543,218	40,088	88.29	371
1Q1989	1,515	1,515	13.7	208	208	7,719,113	37,111	85.63	332
4Q1988	5,396	1,438		506	160	6,404,362	40,027	88.72	303
3Q1988	3,958	1,474		346	145	6,305,195	43,484	90.01	257
2Q1988	2,484	1,301		201	106	5,470,493	51,608	91.98	244
1Q1988	1,183	1,183		95	95	5,025,500	52,900	95.26	220

Notes:
1. Active listings data for the 4th quarter of 1998 do not include information for December 1998.

Fairbanks North Star Borough
Single-Family Listings and Sales

	Active Listings		Sales Closed						
Qtr/Yr	**YTD**	**Number**	**Sales-as-%-Listings**	**YTD**	**Number**	**Volume ($)**	**Avg. Price ($)**	**Sale/List Price (%)**	**Avg. Days on Market**
2Q2000	675	347	52.7	268	183	25,715,799	140,523	98.0	122
1Q2000	328	328	25.9	85	85	11,175,843	131,481	97.0	138
4Q1999	369	71	218.3	651	155	20,633,226	133,118	98.0	124
3Q1999	298	82	257.3	496	211	29,856,510	141,500	112.0	109
2Q1999	216	124	146.0	285	181	27,099,351	149,720	108.0	111
1Q1999	92	92	113.0	104	104	13,952,850	134,162	98.0	152
4Q1998	N/A	N/A	N/A	653	193	25,917,514	134,287	N/A	123
3Q1998	N/A	N/A	N/A	460	227	32,058,342	141,226	N/A	114
2Q1998	492	269	56.5	233	152	20,270,015	133,355	N/A	116
1Q1998	223	223	36.3	81	81	9,137,997	112,815	N/A	N/A
4Q1997	N/A	N/A	N/A	629	170	19,465,850	114,505	N/A	N/A
3Q1997	N/A	N/A	N/A	459	187	21,648,055	115,765	N/A	N/A
2Q1997	N/A	N/A	N/A	272	191	24,577,689	128,679	N/A	N/A
1Q1997	N/A	N/A	N/A	81	81	8,668,215	107,015	N/A	N/A
4Q1996 (est)	934	232	73.3	649	170	19,465,850	114,505	93.3	84
3Q1996	702	281	68.7	479	193	21,653,398	112,193	94.3	72
2Q1996	421	257	67.3	286	173	18,635,537	107,719	93.9	80
1Q1996	164	164	68.9	113	113	11,872,963	105,070	91.7	96
4Q1995	787	183	83.6	667	153	15,733,821	102,835	93.3	89
3Q1995	604	253	79.4	514	201	21,760,251	108,259	97.0	64
2Q1995	351	208	84.1	313	175	19,147,942	107,572	95.5	63
1Q1995	143	143	96.5	138	138	15,263,504	110,605	97.3	85
4Q1994	916	318	58.5	712	186	18,285,120	98,307	95.6	79
3Q1994	598	275	80.4	526	221	22,694,773	102,691	96.7	61
2Q1994	323	222	74.8	305	166	17,589,109	105,958	98.1	61
1Q1994	101	101	137.6	139	139	14,087,103	101,346	98.0	84
4Q1993	816	160	144.4	705	231	24,708,625	106,963	97.2	72
3Q1993	656	234	99.6	474	233	24,169,070	103,729	97.8	67
2Q1993	422	247	60.3	241	149	14,424,312	96,807	97.7	99
1Q1993	175	175	52.6	92	92	8,617,602	93,669	96.1	128
4Q1992	943	208	115.9	816	241	22,701,437	94,196	97.6	85
3Q1992	735	298	82.9	575	247	23,010,541	93,160	97.7	96
2Q1992	437	255	65.9	328	168	12,972,210	77,215	97.2	132
1Q1992	182	182	87.9	160	160	11,730,685	73,316	97.1	135
4Q1991	1,191	293	63.1	736	185	14,701,722	79,469	97.7	95
3Q1991	898	382	57.1	551	218	18,032,493	82,718	95.3	70
2Q1991	516	319	63.0	333	201	15,994,526	79,575	97.0	82
1Q1991	197	197	67.0	132	132	11,105,524	84,133	97.1	90
4Q1990		N/A		600	151	12,326,389	81,632	95.0	81
3Q1990		N/A		449	166	13,704,641	82,558	96.0	86
2Q1990		N/A		283	149	11,120,632	74,635	96.0	98
1Q1990		N/A		134	134	9,976,022	74,448	92.0	117
4Q1989		N/A		582	176	13,231,792	75,181	96.0	98
3Q1989		N/A		406	170	13,162,590	77,427	97.0	92
2Q1989		N/A		236	146	11,084,026	75,918	95.0	107
1Q1989		N/A		90	90	6,927,990	76,978	97.0	108

Notes:

Fairbanks North Star Borough
Condominium Listings and Sales

Qtr/Yr	Active Listings YTD	Active Listings Number	Sales Closed Sales-as-%-Listings	YTD	Number	Volume ($)	Avg. Price ($)	Sale/List Price (%)	Avg. Days on Market
2Q2000	64	31	64.5	30	20	1,370,800	68,540	98.0	214
1Q2000	33	33	30.3	10	10	613,500	61,350	98.0	128
4Q1999.	43	2	550.0	57	11	790,700	71,882	98.0	178
3Q1999	41	7	242.9	46	17	1,427,050	83,944	99.0	142
2Q1999	34	22	95.5	29	21	1,472,500	70,119	99.0	112
1Q1999	12	12	66.7	8	8	557,750	69,719	98.0	71
4Q1998	N/A	N/A	N/A	N/A	15	1,097,250	73,150	N/A	162
3Q1998	N/A	N/A	N/A	N/A	18	1,366,900	75,939	N/A	82
2Q1998	N/A	N/A	N/A	N/A	7	478,424	68,346	N/A	140
1Q1998	(Data not available from Fairbanks MLS due to computer problems.)								
4Q1997	(Data not available from Fairbanks MLS due to computer problems.)								
3Q1997	(Data not available from Fairbanks MLS due to computer problems.)								
2Q1997	(Data not available from Fairbanks MLS due to computer problems.)								
1Q1997	(Data not available from Fairbanks MLS due to computer problems.)								
4Q1996 (est)	57	15	86.7	67	13	819,169	63,013	94.6	90
3Q1996	42	17	141.2	54	24	1,419,266	59,136	95.1	48
2Q1996	25	16	143.8	30	23	1,496,616	65,070	97.4	49
1Q1996	9	9	77.8	7	7	463,700	66,242	95.4	238
4Q1995	68	7	200.0	55	14	930,500	66,464	97.0	158
3Q1995	61	19	73.7	41	14	1,092,100	78,007	98.0	137
2Q1995	42	22	81.8	27	18	1,217,700	67,650	96.4	63
1Q1995	20	20	45.0	9	9	683,250	75,916	95.9	84
4Q1994	62	22	50.0	58	11	742,700	67,518	99.5	45
3Q1994	40	16	93.8	47	15	1,034,500	68,966	96.7	61
2Q1994	24	16	100.0	32	16	959,000	59,937	98.1	91
1Q1994	8	8	200.0	16	16	909,900	56,868	97.3	68
4Q1993	63	12	108.3	46	13	713,000	54,846	96.2	118
3Q1993	51	19	68.4	33	13	998,350	76,796	97.5	68
2Q1993	32	21	61.9	20	13	837,490	64,422	97.3	113
1Q1993	11	11	63.6	7	7	407,500	58,214	97.5	69
4Q1992	71	13	130.8	69	17	1,104,875	64,992	92.0	78
3Q1992	58	18	122.2	52	22	1,138,250	51,738	96.8	155
2Q1992	40	20	60.0	30	12	520,400	43,366	94.6	179
1Q1992	20	16	112.5	18	18	978,900	54,383	133.2	183
4Q1991	92	23	47.8	54	11	604,756	54,978	97.5	107
3Q1991	69	27	70.4	43	19	1,042,000	54,842	97.7	51
2Q1991	42	22	45.5	24	10	578,100	57,810	97.5	103
1Q1991	20	9	155.6	14	14	754,000	53,857	97.5	137
4Q1990		N/A		78	12	632,750	52,729	100.0	166
3Q1990		N/A		66	16	621,900	38,869	98.0	150
2Q1990		N/A		50	30	1,171,856	39,062	97.0	117
1Q1990		N/A		20	20	786,277	39,314	98.0	110
4Q1989		N/A		107	32	1,238,650	38,708	100.0	141
3Q1989		N/A		75	26	994,950	38,267	96.0	131
2Q1989		N/A		49	24	939,000	39,125	97.0	69
1Q1989		N/A		25	25	855,361	34,214	92.0	158

Source: Greater Fairbanks Board of Realtors.

Kodiak Island Borough
SIngle-Family Listings and Sales

	Active Listings		Sales Closed						
Qtr/Yr	YTD	Number	Sales-as-%-Listings	YTD	Number	Volume ($)	Avg. Price ($)	Sale/List Price (%)	Avg. Days on Market
2Q2000	219	99	15.2	25	15	2,123,798	141,587	N/A	144
1Q2000	120	120	8.3	10	10	1,353,699	135,370	N/A	164
4Q1999	N/A	N/A	N/A	70	34	4,896,971	144,029	N/A	182
3Q1999	258	132	13.6	36	18	2,661,726	147,874	N/A	222
2Q1999	126	47	10.6	18	5	893,000	178,600	N/A	76
1Q1999	79	79	16.5	13	13	1,497,697	115,207	N/A	214
4Q1998	N/A	57	10.5	29	6	679,500	113,250	N/A	N/A
3Q1998	N/A	127	11.8	23	15	1,595,604	106,374	N/A	166
2Q1998	N/A	66	12.1	8	8	1,195,800	149,475	N/A	90
1Q1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes:

1. For 1999, sales price as percent of list price was 94.2.
2. Data for fourth quarter 1999 include activity for first through third quarters that was reported late.
3. Includes single-family residences, condominiums and mobile homes.
4. Average days on market based on listings.

Source: Anchorage Multiple Listing Service.

Kenai Peninsula Borough
SIngle-Family Listings and Sales

	Active Listings			Sales Closed					
Qtr/Yr	**YTD**	**Number**	**Sales-as-%-Listings**	**YTD**	**Number**	**Volume ($)**	**Avg. Price ($)**	**Sale/List Price (%)**	**Avg. Days on Market**
2Q2000	868	473	18.8	155	89	10,196,375	114,566	N/A	192
1Q2000	395	395	16.7	66	66	8,094,830	122,649	N/A	219
4Q1999	(See notes.)								
3Q1999	(See notes.)								
2Q1999	(See notes.)								
1Q1999	394	394	13.2	52	52	5,444,557	104,703	N/A	216
4Q1998	1,040	253	26.5	202	67	8,020,151	119,704	N/A	126
3Q1998	787	304	18.4	135	56	7,152,300	127,720	N/A	119
2Q1998	483	286	16.1	79	46	5,651,892	122,867	N/A	158
1Q1998	197	197	16.8	33	33	4,030,937	122,150	N/A	197
4Q1997	961	189	24.9	220	47	6,933,237	147,516	N/A	170
3Q1997	772	246	34.1	173	84	11,021,404	131,207	98.79	165
2Q1997	526	278	17.3	89	48	5,014,750	104,474	96.37	159
1Q1997	248	248	16.5	41	41	4,050,279	98,787	95.82	166
4Q1996	1,111	198	29.8	285	59	5,988,609	101,502	N/A	121
3Q1996	913	313	27.2	226	85	8,503,029	100,036	96.10	169
2Q1996	600	331	25.7	141	85	8,861,408	104,252	97.11	169
1Q1996	269	269	20.8	56	56	5,581,755	99,674	93.43	177
4Q1995	1,090	280	35.0	333	98	9,784,317	99,840	96.12	173
3Q1995	810	298	33.2	235	99	8,547,032	86,334	96.29	149
2Q1995	512	276	32.2	136	89	9,022,900	101,381	97.29	182
1Q1995	236	236	19.9	47	47	4,777,700	101,653	95.29	198
4Q1994	1,106	255	30.6	364	78	6,999,688	89,740	96.08	173
3Q1994	851	313	31.3	286	98	9,570,665	97,660	96.48	144
2Q1994	538	305	31.8	188	97	9,487,241	97,807	97.10	142
1Q1994	233	233	39.1	91	91	8,398,078	92,287	96.25	177
4Q1993	1,136	230	40.9	392	94	8,303,894	88,339	96.77	178
3Q1993	906	320	37.8	298	121	12,141,290	100,341	97.93	153
2Q1993	586	317	31.5	177	100	8,647,725	86,477	88.40	153
1Q1993	269	269	28.6	77	77	6,460,025	83,896	96.41	179
4Q1992	1,128	240	24.2	262	58	4,900,345	84,489	96.95	161
3Q1992	888	341	27.3	204	93	7,754,755	83,384	96.66	134
2Q1992	547	324	17.6	111	57	4,263,800	74,804	95.15	131
1Q1992	223	223	24.2	54	54	4,271,420	79,100	95.52	161
4Q1991	1,006	236	34.3	319	81	6,817,227	84,163	96.97	153
3Q1991	770	289	33.9	238	98	7,989,346	81,524	97.13	128
2Q1991	481	252	34.5	140	87	6,769,896	77,815	93.66	137
1Q1991	229	229	23.1	53	53	4,279,228	80,740	100.09	148
4Q1990	971	215		345	94	7,791,134	82,884	95.80	155
3Q1990	756	275		251	109	7,906,550	72,537	95.80	146
2Q1990	481	265		142	78	5,515,450	70,711	95.49	138
1Q1990	216	216		64	64	4,123,151	64,424	94.91	185

Notes:

1. Quarterly data not available. Available data for all of 1999 for Kenai Peninsula Borough are: number sold, 363; volume sold, $42,225,855; average price, $116,325; sales price as % list price, 95.0; average days on market, 168.
2. Data prior to 1999 for Upper Kenai Peninsula only.
3. Days on market calculated from list date to off-market date.

Matanuska Susitna Borough
SIngle-Family Listings and Sales

	Active Listings		Sales Closed						
Qtr/Yr	YTD	Number	Sales-as-%-Listings	YTD	Number	Volume ($)	Avg. Price ($)	Sale/List Price (%)	Avg. Days on Market
2Q2000	1,182	671	42.3	465	284	40,218,505	141,614	98.75	125
1Q2000	511	511	35.4	181	181	25,552,234	141,173	98.20	134
4Q1999	2,405	458	52.8	964	242	34,044,497	140,680	64.94	130
3Q1999	1,947	659	47.2	722	311	43,347,742	139,382	98.17	114
2Q1999	1,288	704	35.9	411	253	36,796,465	145,441	102.25	132
1Q1999	584	584	27.1	158	158	21,327,954	134,987	96.59	124
4Q1998	2,190	487	55.6	947	271	39,435,862	145,520	98.91	96
3Q1998	1,703	606	51.5	676	312	42,912,187	167,621	98.40	85
2Q1998	1,097	657	36.2	364	238	31,533,734	132,495	98.58	80
1Q1998	440	440	28.6	126	126	15,645,332	124,169	98.49	85
4Q1997	1,828	370	54.9	761	203	26,182,535	128,978	97.54	85
3Q1997	1,458	489	50.9	558	249	31,259,100	125,539	97.90	78
2Q1997	969	539	36.2	309	195	23,271,365	119,340	97.27	72
1Q1997	430	430	26.5	114	114	13,013,079	114,150	97.33	99
4Q1996	2,072	405	43.5	607	176	20,265,296	115,144	97.12	80
3Q1996	1,667	615	30.2	431	186	20,179,075	108,490	97.86	60
2Q1996	1,052	621	26.9	245	167	18,170,905	108,808	98.05	80
1Q1996	431	431	18.1	78	78	8,260,356	105,902	96.53	74
4Q1995	1,734	390	39.7	567	155	15,831,229	102,137	97.70	84
3Q1995	1,344	466	38.4	412	179	17,161,288	95,873	97.16	88
2Q1995	878	481	24.7	233	119	11,407,645	95,863	97.66	75
1Q1995	397	397	28.7	114	114	11,145,209	97,765	97.08	108
4Q1994	1,639	363	40.8	579	148	14,082,250	95,150	97.20	90
3Q1994	1,276	497	34.2	431	170	16,492,382	97,014	96.71	79
2Q1994	779	486	31.1	261	151	15,465,607	102,421	96.63	80
1Q1994	293	293	37.5	110	110	10,310,145	93,729	97.38	94
4Q1993	1,563	271	57.6	571	156	14,155,575	90,741	95.89	103
3Q1993	1,292	400	45.3	415	181	16,753,698	92,562	97.18	92
2Q1993	892	477	31.4	234	150	12,972,683	86,485	96.92	107
1Q1993	415	415	20.2	84	84	7,141,869	85,022	95.99	122
4Q1992	2,060	408	31.4	409	128	11,078,468	86,551	96.51	112
3Q1992	1,652	573	15.7	281	90	7,343,620	81,596	97.45	98
2Q1992	1,079	619	16.8	191	104	8,055,392	77,456	97.12	101
1Q1992	460	460	18.9	87	87	6,670,318	76,670	96.20	136
4Q1991	1,936	425	26.8	525	114	8,344,855	73,200	97.80	134
3Q1991	1,511	565	25.5	411	144	10,204,110	70,862	97.25	110
2Q1991	946	533	32.3	267	172	11,604,714	67,469	98.51	113
1Q1991	413	413	23.0	95	95	6,226,972	65,547	97.69	149
4Q1990	1,680	333	44.4	713	148	10,794,104	72,933	109.55	184
3Q1990	1,347	429	43.1	565	185	11,741,817	63,469	97.70	161
2Q1990	918	478	39.5	380	189	10,319,055	54,598	97.83	210
1Q1990	440	440	43.4	191	191	10,057,007	52,654	97.29	281
4Q1989	2,532	478	38.5	602	184	9,738,021	52,924	96.63	318
3Q1989	2,054	617	29.7	418	183	10,872,087	59,410	95.51	295
2Q1989	1,437	728	18.0	235	131	7,222,077	55,130	95.65	283
1Q1989	709	709	14.7	104	104	5,719,756	54,998	95.81	266
4Q1988	2,705	673	17.2	365	116	6,730,875	58,025	95.11	237

Juneau Borough
SIngle-Family Listings and Sales

	Active Listings		**Sales Closed**						
Qtr/Yr	**YTD**	**Number**	**Sales-as-%-Listings**	**YTD**	**Number**	**Volume ($)**	**Avg. Price ($)**	**Sale/List Price (%)**	**Avg. Days on Market**
2Q2000	138	78	69.2	80	54	10,370,150	192,040	98.0	N/A
1Q2000	60	60	43.3	26	26	4,704,050	180,925	97.9	N/A
4Q1999	N/A	51	80.4	171	41	8,284,400	202,059	96.7	N/A
3Q1999	N/A	N/A	N/A	130	61	13,786,600	226,010	N/A	N/A
2Q1999	130	70	48.6	69	34	6,031,900	177,409	N/A	N/A
1Q1999	60	60	58.3	35	35	6,790,200	194,006	N/A	N/A
4Q1998	N/A	60	75.0	N/A	45	8,040,880	178,686	N/A	N/A

Notes:

1. Data prior to fourth quarter 1998 are not available.
2. Listings data is for end of quarter.
3. Single-family includes single-family residence, single-family with apartment and attached homes.
4. Excludes mobile homes and duplex and other multi-family buildings.

Source: Juneau Multiple Listing Service.

Juneau Borough
Condominium Listings and Sales

	Active Listings		Sales Closed						
Qtr/Yr	YTD	Number	Sales-as-%-Listings	YTD	Number	Volume ($)	Avg. Price ($)	Sale/List Price (%)	Avg. Days on Market
2Q2000	39	22	77.3	24	17	1,801,600	105,976	98.8	N/A
1Q2000	17	17	41.2	7	7	693,500	99,071	97.3	N/A
4Q1999	N/A	15	100.0	67	15	1,553,553	103,570	97.7	N/A
3Q1999	N/A	N/A	N/A	52	21	2,412,100	114,862	N/A	N/A
2Q1999	49	24	79.2	31	19	2,025,300	104,183	N/A	N/A
1Q1999	25	25	48.0	12	12	1,393,300	113,164	N/A	N/A
4Q1998	N/A	34	20.6	N/A	7	618,000	88,286	N/A	N/A

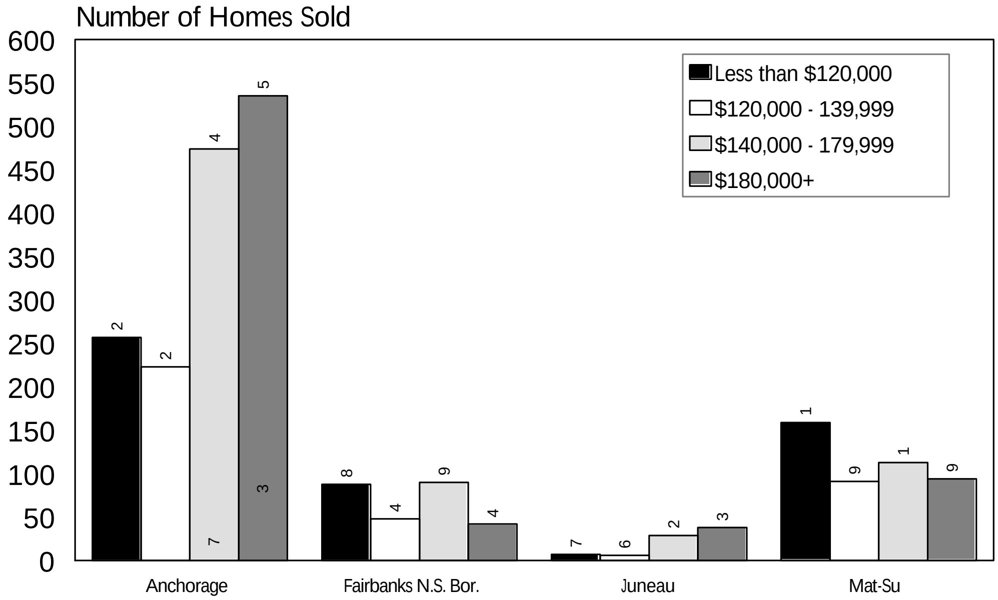
Notes:

1. Data prior to fourth quarter 1998 are not available.
2. Listings data is for end of quarter.

Source: Juneau Multiple Listing Service.

Single-Family Residential Sales by Price Range

1st Half 2000



Notes: Anchorage numbers include data for properties statewide that are reported to Anchorage MLS. Includes single-family homes with apartments, zero-lot lines and mobile homes.
Juneau numbers include mobile homes.
Mat-Su numbers may include a small number of condominiums.
Price data not available for all units.
Source: MLS offices; Alaska Department of Labor and Workforce Development, Research and Analysis Section.

SECTION FOUR
New Alaska Housing Units

Permit Activity Continues to Decline

- First-half permit activity fell for the third year in a row, reaching its lowest level since 1993. At 1,115, the number of new housing units permitted in the first half of 2000 was 16% lower than in the first half of 1999.

- The number of units reported in multi-family structures dropped 65% in Anchorage, 60% in Fairbanks North Star Borough and 77% in Juneau compared to the first half of 1999.

- Permits for single-family units declined 3% statewide with drops of 12% in Anchorage and 14% in Fairbanks North Star Borough.

- Nationally, 3% fewer housing units were permitted in the first half of 2000 than in the previous year period.

APPENDIX C
New Alaska Housing Units

New Housing Units by Type of Structure
For Places Reporting Data, Comparison with 1999 Permit Data

	Total New Units				Single Family				Multi-Family				Mobile Home			
Place	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**
Aleutians East Borough																
Akutan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cold Bay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
King Cove	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sand Point	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aleutians West Census Area																
Atka	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
St. George	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
St. Paul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unalaska	32	5	32	6	16	5	16	6	16	0	16	0	0	0	0	0
Anchorage, Municipality of																
Anchorage Municipality	364	591	546	828	220	290	373	424	119	282	133	377	25	19	40	27
Bethel Census Area																
Akiachak	0	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0
Aniak	1	2	1	2	1	2	1	2	0	0	0	0	0	0	0	0
Bethel	26	21	29	23	23	20	25	21	2	0	3	0	1	1	1	2
Chuathbaluk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Eek	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0	0
Goodnews Bay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kwethluk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lower Kalskag	0	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0
Napaskiak	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0	0
Nunapitchuk	0	2	0	2	0	2	0	2	0	0	0	0	0	0	0	0
Platinum	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quinhagak/Toksook Bay	10	1	10	1	8	1	8	1	2	0	2	0	0	0	0	0
Bristol Bay Borough																
Bristol Bay Borough	0	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0
Denali Borough																
Anderson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dillingham Census Area																
Clark's Point	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dillingham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ekwok	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Manokotak	4	0	4	0	2	0	2	0	2	0	2	0	0	0	0	0
Togiak	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fairbanks North Star Borough																
North Pole	0	2	0	3	0	2	0	3	0	0	0	0	0	0	0	0
Balance of Borough	75	129	110	147	66	90	92	104	8	38	17	42	1	1	1	1
Haines Borough																
Haines City	3	8	4	8	3	6	4	6	0	0	0	0	0	2	0	2
Balance of Borough	8	7	10	7	8	7	10	7	0	0	0	0	0	0	0	0
Juneau Borough																
Juneau Borough	28	46	46	55	28	29	41	38	0	17	4	17	0	0	1	0

Place	Total New Units				Single Family				Multi-Family				Mobile Home			
	2nd Qtr 2000	2nd Qtr 1999	YTD 2000	YTD 1999	2nd Qtr 2000	2nd Qtr 1999	YTD 2000	YTD 1999	2nd Qtr 2000	2nd Qtr 1999	YTD 2000	YTD 1999	2nd Qtr 2000	2nd Qtr 1999	YTD 2000	YTD 1999
Kenai Peninsula Borough																
Homer	11	0	15	8	11	0	15	8	0	0	0	0	0	0	0	0
Kenai	19	13	19	13	10	13	10	13	9	0	9	0	0	0	0	0
Seldovia	0	2	0	2	0	2	0	2	0	0	0	0	0	0	0	0
Seward	2	5	3	5	2	1	3	1	0	4	0	4	0	0	0	0
Soldotna	19	16	21	20	19	14	21	18	0	2	0	2	0	0	0	0
Ketchikan Gateway Borough																
Ketchikan City	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Balance of Borough	10	20	24	26	8	17	20	23	2	3	4	3	0	0	0	0
Kodiak Island Borough																
Akhiok	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kodiak City	20	14	27	19	16	14	21	19	2	0	4	0	2	0	2	0
Old Harbor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Port Lions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lake & Peninsula Borough																
Newhalen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nondalton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Port Heiden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Matanuska-Susitna Borough																
Palmer	6	13	9	15	6	13	9	15	0	0	0	0	0	0	0	0
Wasilla	52	17	54	23	18	15	19	20	34	2	35	3	0	0	0	0
Balance of Borough	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nome Census Area																
Diomede	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Koyuk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nome	2	6	2	9	0	5	0	8	2	1	2	1	0	0	0	0
Savoonga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shaktoolik	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shismaref	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stebbins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unalakleet	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Slope Borough																
Atqasuk	0	0	4	0	0	0	4	0	0	0	0	0	0	0	0	0
Barrow	10	8	14	26	8	8	12	24	2	0	2	2	0	0	0	0
Kaktovik	0	0	4	0	0	0	4	0	0	0	0	0	0	0	0	0
Nuiqsut	0	0	9	0	0	0	9	0	0	0	0	0	0	0	0	0
Point Hope	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0	0
Wainwright	0	0	3	0	0	0	3	0	0	0	0	0	0	0	0	0
Northwest Arctic Borough																
Ambler	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0	0
Buckland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deering	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kiana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kivalina	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kobuk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotzebue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Noorvik	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Selawik	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shungnak	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Prince of Wales-Outer Ketchikan																
Craig	1	1	4	1	1	1	2	1	0	0	0	0	0	0	2	0
Hydaburg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kasaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Klawock	8	0	9	0	4	0	5	0	0	0	0	0	4	0	4	0
Thorne Bay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total New Units				Single Family				Multi-Family				Mobile Home			
Place	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**	**2nd Qtr 2000**	**2nd Qtr 1999**	**YTD 2000**	**YTD 1999**
Sitka Borough																
Sitka Borough	21	15	31	21	13	13	19	19	2	2	4	2	6	0	8	0
Skagway-Yakutat-Angoon Census Area																
Angoon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hoonah	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1
Pelican	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Skagway	3	1	8	7	3	1	8	4	0	0	0	3	0	0	0	0
Tenakee Springs	2	0	2	0	2	0	2	0	0	0	0	0	0	0	0	0
Southeast Fairbanks Census Area																
Eagle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Valdez-Cordova Census Area																
Cordova	2	0	3	0	2	0	3	0	0	0	0	0	0	0	0	0
Valdez	14	11	14	13	13	11	13	12	0	0	0	0	1	0	1	1
Whittier	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wade Hampton Census Area																
Alakanuk	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Emmonak	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hooper Bay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotlik	0	0	19	0	0	0	0	0	0	0	19	0	0	0	0	0
Pilot Station	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Russian Mission	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sheldon Point	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
St. Mary's	2	0	2	0	2	0	2	0	0	0	0	0	0	0	0	0
Wrangell-Petersburg Census Area																
Kake	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kupreanof	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Petersburg	3	7	3	10	3	7	3	10	0	0	0	0	0	0	0	0
Port Alexander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wrangell	3	1	5	2	3	1	5	2	0	0	0	0	0	0	0	0
Yakutat Borough																
Yakutat Borough	0	3	0	3	0	3	0	3	0	0	0	0	0	0	0	0
Yukon-Koyukuk Census Area																
Allakaket	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anvik	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bettles	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fort Yukon	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Galena	0	7	3	7	0	0	3	0	0	7	0	7	0	0	0	0
Hughes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Huslia	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0	0
Koyukuk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
McGrath	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0
Nenana	0	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0
Nikolai	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nulato	4	0	4	0	4	0	4	0	0	0	0	0	0	0	0	0
Ruby	0	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0
Shageluk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tanana	1	2	1	2	1	2	1	2	0	0	0	0	0	0	0	0
Total Reported	**56**	**49**	**97**	**70**	**47**	**39**	**65**	**56**	**2**	**9**	**23**	**12**	**7**	**1**	**9**	**2**

Notes:

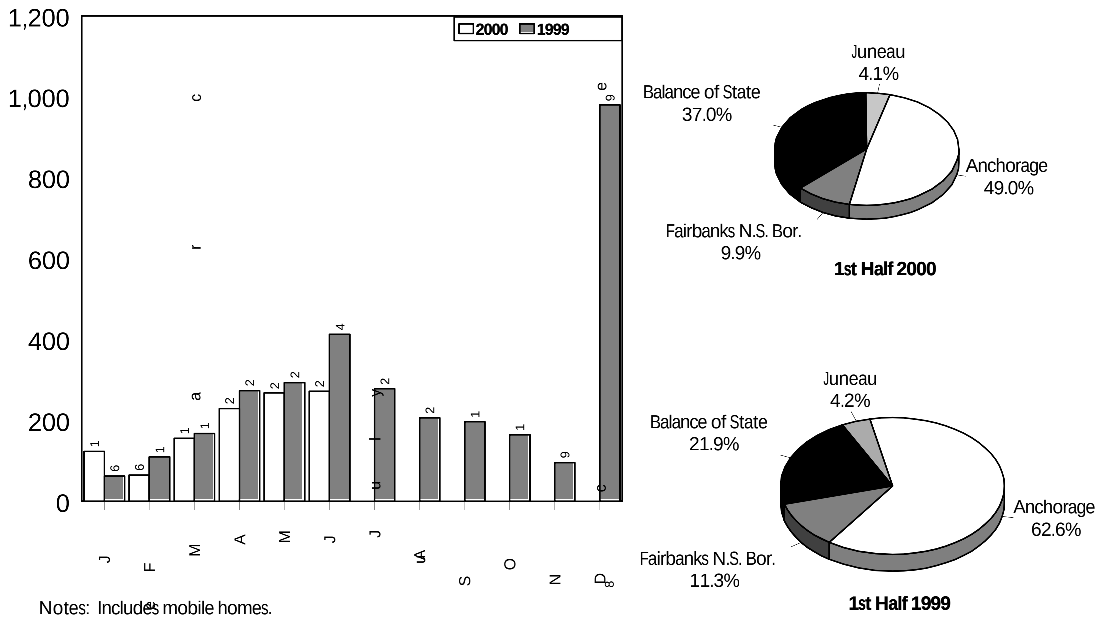
1. Since the number of housing units authorized in the balance of MatSu Borough is only reported annually, quarterly tabulation of permit data is not possible.
2. Single-family includes attached units.
3. Multi-family includes duplex units.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Building Permit Survey; Fairbanks Community Research Center; Municipality of Anchora

Permits for New Housing Units by Location

Alaska

1st Half 2000 vs. 1st Half 1999

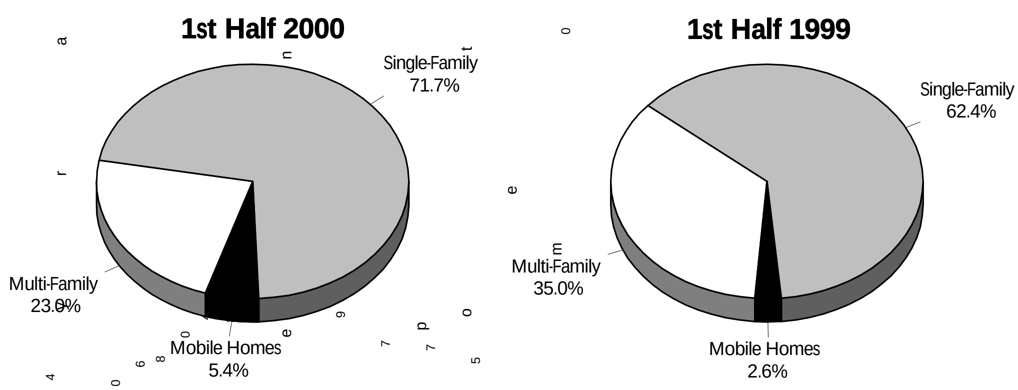


Notes: Includes mobile homes.
All of Mat-Su's units for the year are included in the December numbers.
Includes units in some areas which do not require permits.
Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

Permits for New Housing Units by Type

Alaska

1st Half 2000 vs. 1st Half 1999

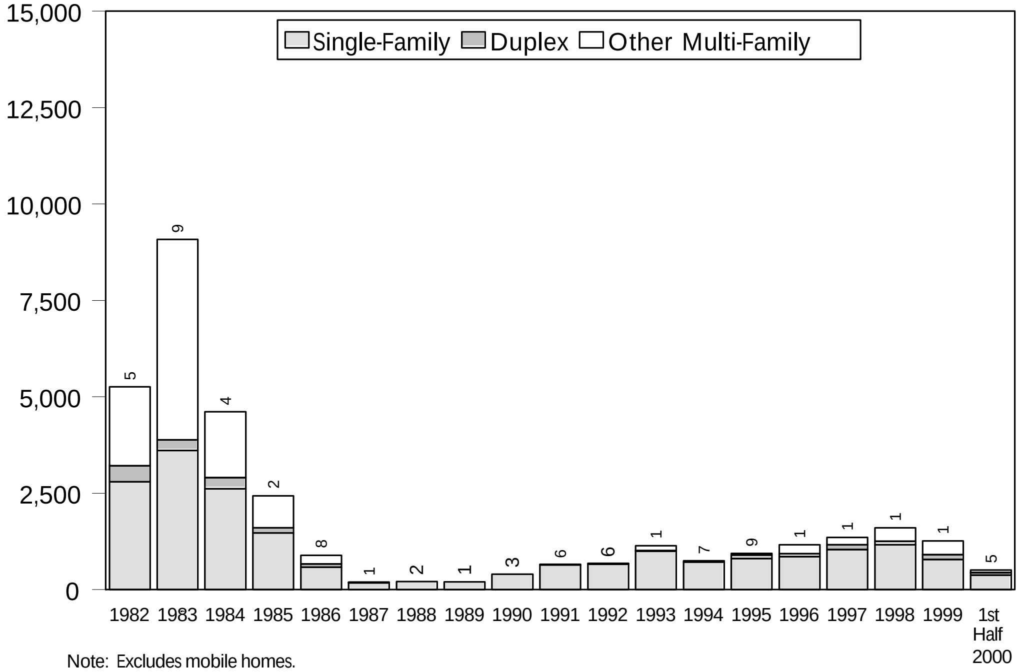


Notes: Multi-family includes duplexes.
Includes units in some areas which do not require permits.
Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section.

New Housing Units Authorized

Anchorage

1982 - 1st Half 2000

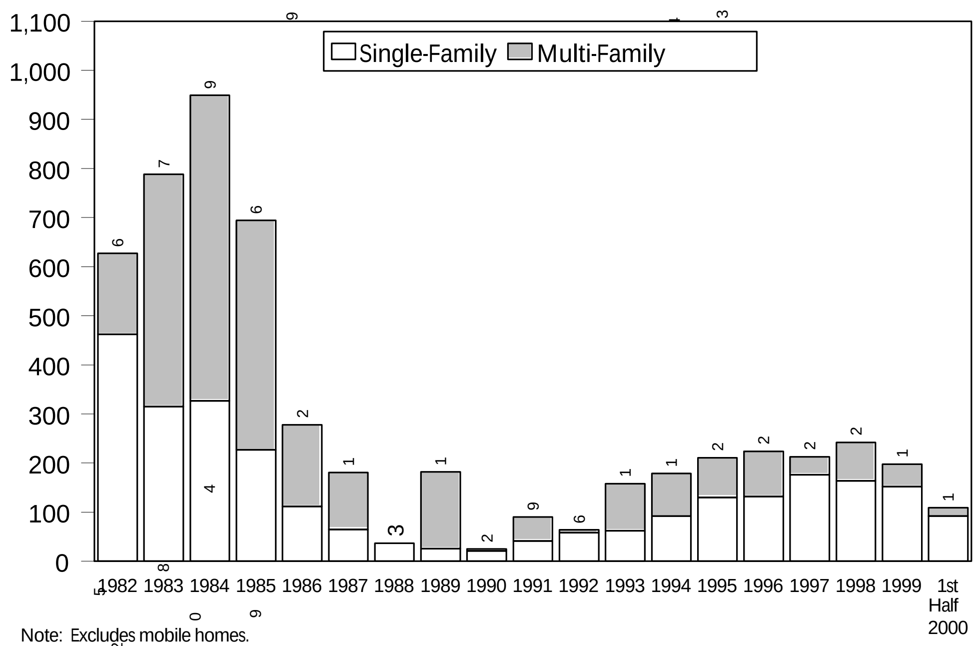


Note: Excludes mobile homes.
Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section; Municipality of Anchorage Public Works.

New Housing Units Authorized

Fairbanks North Star Borough

1982 - June 2000



Note: Excludes mobile homes.
Multi-family includes duplexes.
Source: Alaska Department of Labor and Workforce Development, Research & Analysis Section; Fairbanks Community Research Center.