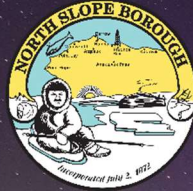


A TOOL FOR RESIDENTS AND HOMEBUILDERS OF THE NORTH SLOPE



NORTH SLOPE BOROUGH Housing Resources & Services Guide

Empowering North Slope Residents to Make Homeownership a Reality



▪ ANAKTUVUK PASS ▪ ATQASUK ▪ KAKTOVIK ▪ NUIQSUT ▪ POINT HOPE ▪ POINT LAY ▪ UTQIAĠVIK ▪ WAINWRIGHT ▪



Josiah A. Patkotak, North Slope Borough Mayor

This housing resources and services guide was made possible through North Slope Borough leaders' prioritization of local home ownership as a critical focus area.

This began with the 2025 NSB Housing Summit January 22-24, 2025 and will continue forward for many years to come with initiatives and partnerships focused on empowering North Slope residents in making home ownership a reality.



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Welcome to the North Slope Borough Housing Summit 2025 Housing Resources & Services Guide, a comprehensive tool for North Slope residents to assist in homeownership. This guide serves as an essential resource for navigating the unique challenges and opportunities of housing in Alaska's northernmost region.



Purpose of the Guide

The primary aim of this guide is to provide you with the knowledge and resources necessary to make informed decisions about homeownership in the North Slope Borough. Whether you're a long-time resident or new to the area, this guide will help you understand the intricacies of buying, building, and maintaining a home in this distinctive Arctic environment.

Overview of the Homeownership Process

Embarking on the journey to homeownership in the North Slope is a significant undertaking that requires careful planning and consideration. This guide will walk you through the essential steps, from assessing your readiness for homeownership to understanding the unique aspects of Arctic housing.

Key Considerations

Financing Options: Learn about various mortgage types, government-backed loan programs, and Alaska-specific housing finance programs that can help make your dream of homeownership a reality.

Land and Property Rights: Understand the complexities of securing land title, including covenants, restrictions, and the importance of proper surveying in the North Slope region.

Construction and Logistics: Discover the crucial aspects of building in the Arctic, from selecting contractors to managing the transportation and storage of building materials.

Community-Specific Information

Each North Slope Borough community has its unique characteristics and regulations. This guide provides tailored information for Anaktuvuk Pass, Atkasuk, Kaktovik, Nuiqsut, Point Hope, Point Lay, Utqiaġvik, and Wainwright, ensuring you have access to locality-specific resources.

Local and Statewide Resources

To support your housing journey, we've compiled an extensive list of local and statewide vendors and resources. This includes government agencies, financial institutions, contractors, transportation services, and other essential service providers. By utilizing this guide, you'll be well-equipped to navigate the path to homeownership in the North Slope Borough. Remember, while the Arctic environment presents unique challenges, it also offers unparalleled opportunities for those ready to call this remarkable region home.

IMPORTANT NOTE AND DISCLAIMER:



This information is provided as a courtesy to residents and stakeholders of the North Slope Borough. While we strive for accuracy, details reflected in this guide may change over time. The North Slope Borough assumes no liability for the use of this information or any outcomes resulting from interactions with listed services, resources, and organizations. Current and potential homeowners, lenders, contractors, and other housing stakeholders are encouraged to conduct their own due diligence when considering partnerships or services.

Additionally, the North Slope Borough does not specifically endorse or recommend any resource or services vendor, as each household's needs are unique. It is possible that some organizations who provide housing-related resources or services may have unintentionally been left out of this first draft of the guide. The NSB Housing Department would like to encourage all providers of housing resources and services for the North Slope Borough to continue to contact us, to be included in future updates and revisions of this guide.



Building and buying homes on the North Slope has been a challenge for residents of the North Slope Borough (NSB) since the inception of the NSB. In 1974, NSB Mayor, Eben Hopson, Sr. brought forward an ordinance that started the NSB Housing Department. North Slope Borough Municipal Code Ordinance 1974-23 was adopted on September 3, 1974. The NSB Mayor and NSB Assembly charged the Housing Department with powers to provide adequate housing through many complex avenues, which are still in place today, to take on the task of assisting and empowering NSB residents in building homes.

Over the last 50 years the NSB has tried many ways of assisting in housing development for our residents. Many of these programs were expensive for building and maintaining housing infrastructure. So expensive, that the NSB had to make decisions to spend revenue on critical NSB infrastructure and veer away from building housing at the level it once was building. Today, if a resident wants to build a home, the market to construct a home is as high as it's ever been. One must utilize and investigate every resource in order to cut costs to build within their budget.

At the NSB Housing Department, we feel this Housing Resources and Services Guide provides a way of making a connection for NSB Residents to understand the many available resources to build a home. NSB Housing staff see this as an additional tool to assist North Slope residents in understanding a clear path to homeownership, and to provide some guidance through the many, often-confusing, processes along the way. We are building this document for all residents' benefit, so they feel they are able to easily find options, investigate what they need for their build, and to recognize if it is time for them to build, or not.

The NSB Housing Department has made a commitment to be a resource for all NSB residents who would like to build their home. Utilizing this guide, and our staff, we feel that residents will feel informed of their options from start to finish, with opportunity for many good discussions along the way. This resource guide is a living document and must be updated continuously in order to meet this vision. We welcome all input and any resources that residents may feel we missed.

At the end of the day, this document serves our residents to assist in finding each resident's needs for their future home. During the 2025 NSB Housing Summit we have chosen the guiding phrase, *'Empowering North Slope Residents to Make Homeownership a Reality.'* It is our belief that this document is a strong stepping stone in the journey to making home ownership a reality.

We look forward to serving our residents. Quyanaq.

Jack Frantz
NSB Housing Department Director



SECTION ONE

**IMPORTANT INFORMATION
FOR YOUR HOUSING JOURNEY**

UNDERSTANDING THE AREA

The North Slope Borough encompasses a vast area of approximately 94,000 square miles in northern Alaska, north of the Arctic Circle. It is home to eight primary communities, each with unique characteristics and challenges to those who call them home.

Utqiagvik (formerly Barrow)

Utqiagvik (abbreviated as BRW) is the largest city in the North Slope Borough. It is located on the Chukchi Sea coast and is the northernmost community in the United States. Utqiagvik serves as the economic, transportation, and administrative center for the North Slope Borough. Despite being a modern community, subsistence hunting, fishing, and whaling remain vital to the local economy and culture.



- Population: Approximately 4,900 residents in 2020.
- Home to Arctic Slope Regional Corporation (ASRC), North Slope Borough, Inupiat Community of the Arctic Slope (ICAS), Native Village of Barrow, City of Utqiagvik, Ukpeaġvik Iñupiat Corporation (UIC), and the North Slope Borough School District central headquarters.

Anaktuvuk Pass

Anaktuvuk Pass (AKP) is known as the home of the Nunamiut. Located in the central Brooks Range, about 250 miles northwest of Fairbanks, it had a population of 425 as of 2020. The community lies within the Gates of the Arctic National Park and Preserve. Anaktuvuk Pass is known for its strong ties to traditional subsistence hunting, particularly caribou, and its residents produce caribou skin masks and carvings.

- Located inland, only accessible by air.
- Limited housing availability for contractors (has a hotel undergoing renovations)
- Home to Nunamiut Corporation, City of Anaktuvuk Pass, and Native Village of AKP.

Atqasuk

Atqasuk (ATQ) is situated inland on the Meade River, about 60 miles southwest of Utqiagvik. In 2020, it had a population of 276. The community's economy is largely based on subsistence caribou hunting and fishing. Atqasuk was re-established in the 1970s after being abandoned in the 1960s.

- Limited housing options for temporary workers (no hotel or restaurant facilities)
- Accessible via Community Winter Access Trail (CWAT)
- Home to Atqasuk Corporation, Native Village of Atqasuk, and City of Atqasuk.

Kaktovik

Kaktovik (KAK) is located on Barter Island in the Beaufort Sea. The community, whose name means "Seining Place," had a population of 308 in 2020. Kaktovik has maintained strong Iñupiat Eskimo traditions, with subsistence heavily dependent on hunting caribou and whales. The area was an important trade center for Inupiat from Alaska and Inuit from Canada until the late 19th century.

- Has barge access but no backhaul option.
- Recently gained CWAT access
- Has a hotel and restaurant operated by the local corporation.
- Home to Kaktovik Inupiat Corporation, Native Village of Kaktovik, and City of Kaktovik.

Nuiqsut

Nuiqsut (NUI) is situated about 18 miles south of the Colville River headwaters at the Beaufort Sea. In 2020, it had a population of 492. The community was re-established in 1973 when 27 families from Utqiagvik moved to the area. Nuiqsut's economy is primarily based on subsistence hunting, fishing, and whaling, with nearby resources including bowhead whales, caribou, seals, moose, and various fish species.

- No direct barge access.
- Has a permanent road system to Alpine oilfield (community has access to winter ice road from industry roads.) Working on land use agreements to improve CWAT access.
- Some housing programs for shareholders available.
- Home to Kuukpik Corporation, Native Village of Nuiqsut, and City of Nuiqsut.

Point Hope

Point Hope (PHO), or Tikigaq in Iñupiaq, is located on a large gravel spit forming the westernmost extension of the northwest Alaskan coast. With a population of 849 as of 2020, Point Hope is one of the oldest continuously occupied Iñupiat Eskimo areas in Alaska, with a history spanning over 2,500 years. The community is highly dependent on marine subsistence, including seals, bowhead whales, and caribou.

- Has barge access, but no CWAT access.
- Limited contractor housing available through TNHA (restaurant available, Small Bed and Breakfasts available, but no hotel).
- Home to Tikigaq Corporation, Native Village of Point Hope, and City of Point Hope.

Point Lay

Point Lay (PIZ), known as Kali in Iñupiaq, is located on the Chukchi Sea coast. As of 2020, it had a population of about 330. Point Lay is known for its traditional beluga whale hunt, which is similar to the bowhead whaling culture in other North Slope communities. In 2009, the community celebrated its first bowhead whale harvest in 72 years.

- Limited barge access due to marine mammal migration, with CWAT access limited.
- No hotel or restaurant.
- Severe housing shortage and overcrowding issues.
- Home to Cully Corporation, and Native Village of Point Lay.



Wainwright

Wainwright (AIN), also known as Ulġuniq, is located on the Chukchi Sea coast. In 2020, it had an estimated population of 628. Wainwright maintains strong ties to traditional subsistence activities, with 93% of households participating in the local subsistence economy as of 2010.

- Has barge access with backhaul option.
- Accessible via CWAT.
- Has a hotel with restaurant.
- Limited rental units available.
- Home to Olgoonik Corporation, Native Village of Wainwright and City of Wainwright.

A HOME OWNER'S CHECKLIST: STEPS INVOLVED WITH PURCHASING A HOME



Step 1: Consultation

A consultation with a Realtor is not only the first step, but also one of the most important. Knowing what is important in your home purchase allows you to prepare yourself for the journey ahead. It also allows you to interview your realtor and find out what duties are owed to you by the real estate professional.

Step 2: Prequalification

Speaking to a lender will not only show you the loan amount you can qualify for but will explain and show you all of your upfront costs and help you figure out how much you are comfortable with spending on a month-to-month basis. In the state of Alaska, lenders are legally able to rate-match. So, speaking with multiple lenders to find the best program, rate, and Loan Originator is important since you can have the lender of your choice rate match.

Step 3: Looking at homes

Once you know your purchasing power from figuring out what you are comfortable with spending, it is time to outline what is important to you in a home and then start looking! Looking at homes after figuring out these items is important since you do not want to over-excite yourself with homes you may not be able to afford. This process is important to start off on the right foot.

Step 4: Placing an offer

Once we find the right home, it is time to write an offer! To make sure the offer we place is competitive and has a high chance of being accepted, I will do what is referred to as a Comparative Market Analysis, or CMA. This Market analysis will show us what price range a home should be valued by comparing the home to similar properties sold in the past six months. Along with the initial offer, if needed, will be the request for closing costs and other concessions. It is important to know what is important to you.

Step 5: Negotiate Offer

One of three responses can be received after submitting the offer.

1. Accepted: This is the answer we would like to get when submitting an offer. Depending on the terms we are asking for, this can affect the chances of being accepted right away.
2. Counter: A counteroffer is a response in which the seller does not agree to the initial offer but is negotiating to come to terms. There is no limit to how many times offers, and counteroffers can be submitted. Something to keep in mind is that while in the middle of countering offers, the property is still on the open market.
3. Denied: When an offer is denied, the seller has chosen not to negotiate with the buyer.

Step 6: Turn in Earnest Money

Earnest money is generally 1% of the contract price and is turned in upon acceptance of the offer. It is held in a third-party trust account at either the seller's brokerage, the buyer's brokerage, or the title company. If things fall apart due to not holding up to your side of the agreement, your earnest money could be at risk - pending a broker decision. At the close of escrow, the money usually goes to your down payment, or it can go to your mortgage. If your down payment is covered and you don't want it applied to your mortgage, it will be returned to you.

Step 7: Schedule/Execute Home Inspection

Seller approves a list of home inspectors you provide when we write the offer. The inspector then comes and inspects the property citing code and condition deficiencies. Inspection reports generally take 1-3 days to be released to Buyer. Inspections are not required, although are heavily recommended. During the diligence period you as the buyer are also able to do a non-intrusive inspection of the property on your own or with approved contractors.

Step 8: Repair Negotiations

This is the Second Round of Negotiations. It is important to look at the condition of the home when placing the initial offer. This is where we review the inspection report, if an inspection was conducted, and request for repairs for the seller to complete. The seller is not obligated to complete any repairs.

Step 9: Title is Opened & Resale Certificate and Appraisal are ordered (IF APPLICABLE)

Title report is ordered. This report includes but is not limited to: Title Insurance (this is an explanation that protects the homeowners and lender against loss of investment in the event of a legal irregularity in the title), liens held on the property, and Covenants Codes and Restrictions. If purchasing a property with a Homeowners' Association (HOA) or Condo Association, the information about rules and amenities will be in the HOA documents or Resale Certificate. An appraisal will also be ordered, this provides the lender with the security of knowing the property is worth more than or equal to what is being borrowed and there is no appraisal required repairs to meet financing standards.

Step 10: Underwriting and Loan Approval

Your lender and mortgage company will be looking through the documents you have provided in great detail. If any additional information is needed for approval, your Loan Originator will let you know. After underwriting is completed and the lender approves the loan, the documents will be sent to the closing department. These items will then be transferred to the Title Company, who will then take a final look at everything and release settlement statements to the involved parties. These statements break down items that are debits and credits to both buyer and seller. They will also have a dollar amount on them needed to bring to close. This is typically required to be a cashier's check. There is also the ability to wire transfer.

Step 11: Closing and Recording

Closing is held at the Title Company. At closing, an escrow officer will go through your paperwork step by step and have you sign it. It is typical to record the business day after signing. So, if you sign on a Friday it will record Monday, or if you sign the day before a holiday off, it may be 3 or more days later. If signing remote, shipping documents may take a day.

Note: All information is subject to change based on your specific transaction. If you have any questions, please reach out to your Realtor® for answers.



This comprehensive checklist provided by Patrick "Amayun" Wolgemuth

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UNDERSTANDING HOUSING IN THE NORTH SLOPE BOROUGH

For newcomers, homebuilders, lenders, and service providers, it's essential to understand the unique challenges and opportunities presented within the North Slope Borough. Factors such as transportation logistics, available services, and local regulations can significantly impact project planning and execution when preparing to become a homeowner on the North Slope. With no road access to any of the 8 communities, one of the biggest hurdles becomes simple geological location within the state of Alaska.

Five coastal communities have very short barge seasons, which are the most cost-effective ways of transporting large freight. One community with access to ice road and the remaining 2 communities must ship items in through expensive air freight.

Culture and Traditions of the Inupiat People

The North Slope Borough is home to a vibrant Inupiat culture that has thrived in this challenging Arctic environment for thousands of years. This rich heritage is deeply rooted in subsistence practices and traditional knowledge and continues to shape the resilience and identity of North Slope communities. For those engaging in housing projects in this unique region, it is crucial to recognize and respect the integral role that Inupiat customs, traditions, and subsistence activities play in daily life and community well-being.

Land Rights and Ownership

Understanding land ownership is critical in the North Slope. Properties may involve city, tribal, or corporation lands, each with its own set of rules, restrictions, and responsibilities toward the land they own. It's essential to research and understand covenants, restrictions, and local policies before proceeding with any land acquisition or construction plans.

Climate and Construction

The Arctic climate significantly impacts housing in the North Slope. Extreme cold, permafrost, and long periods of darkness necessitate specialized construction techniques and materials. Energy-efficient building practices, proper insulation, and durable materials are crucial for withstanding the harsh environment. Additionally, over time our ground has continued to degrade within the permafrost layer, requiring careful attention to building practices to ensure the longevity and safety of structures in this challenging environment.

Transportation and Logistics and Seasonal Considerations

One of the most significant considerations for cost and logistics is the ability to bring building materials into the community where you want to build or renovate a home. Most North Slope communities rely heavily on air transport and seasonal barge deliveries for supplies. Additionally, the Community Winter Access Trail (CWAT) provides winter access to some areas, but its availability is weather-dependent. These logistical challenges can significantly affect construction timelines and costs. Construction seasons are short, and timing is crucial. Be aware of drilling seasons, barge delivery schedules, and CWAT availability when planning your project. Proper planning and coordination with local resources are essential for successful home construction or renovation in this unique environment.

Infrastructure and Utilities

Access to utilities varies widely across North Slope communities. Some areas may have limited or no access to electricity, natural gas, water, or sewer systems. It's crucial to assess the available infrastructure and plan accordingly, as this can significantly impact your housing costs and design.

Short-term Housing Availability for Workers

All North Slope communities face significant housing shortages and overcrowding issues. This scarcity affects not only potential homeowners but also temporary workers and contractors, who may struggle to find accommodation during construction projects. It is our intention to update all housing options for contractors within this guide to assist in bringing in needed workforce to accommodate the housing shortage.

BEFORE BEGINNING YOUR HOMEOWNERSHIP JOURNEY...

Before embarking on your journey to homeownership in the North Slope Borough, it's important to carefully consider several key factors:



Is Homeownership for You?

Owning a home in the Arctic comes with unique responsibilities and challenges. Consider your long-term plans, willingness to maintain a property in extreme conditions, and your financial and job stability in the coming years. Each person has unique circumstances, and you want to be sure that owning a home is the right choice for your needs.



Is Now the Right Time?

Evaluate your current life situation, financial priorities, and future plans. The harsh Arctic environment and limited construction seasons make timing crucial for homeownership decisions and you want to be sure you've already got most of the details figured out before you begin moving forward with this process.



Are Your Finances in Order?

Have you taken a look at your current debt, and determined what your debt-to-income ratio is? Do you know what your credit score is? You'll want to begin to work on optimizing your credit and ability to get approved for a housing loan months or even years before you are ready to look at buying.



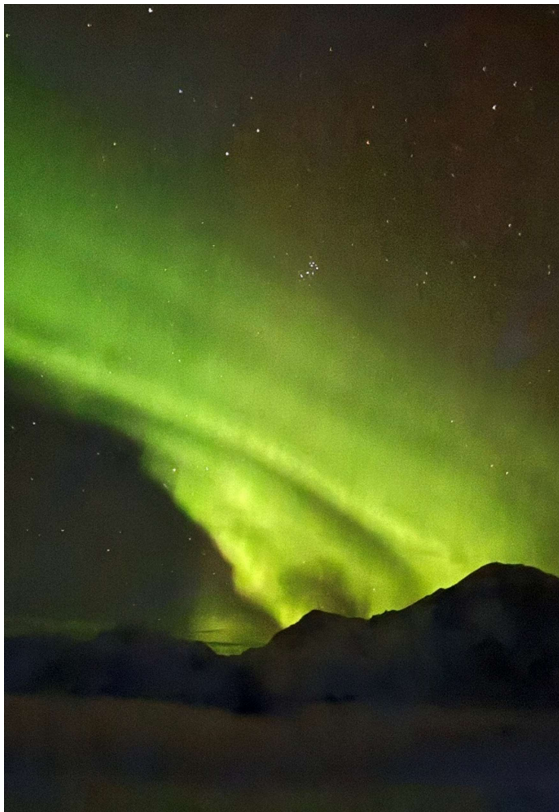
STARTING WITH THE BASICS

Choosing to Build or Buy a Home

When deciding whether to build or buy a home in the North Slope, carefully consider your priorities, budget, and timeline. Building a home offers the advantage of customization, allowing you to design a space that meets your specific needs and preferences. It also provides an opportunity to incorporate the latest energy-efficient technologies, which can be particularly beneficial in the Arctic climate. However, building can be a more time-consuming and potentially more expensive process, especially given the logistical challenges of construction in remote areas. Buying an existing home, on the other hand, often allows for a faster move-in process and may have lower upfront costs. However, you may have to compromise on certain features or face the need for renovations to meet your needs.

Building a home in the North Slope offers several advantages, including the ability to customize every aspect of your living space. This customization extends to incorporating Arctic-specific design features that can enhance energy efficiency and comfort in the harsh climate. Building also allows you to ensure that the latest insulation techniques and materials are used, potentially resulting in significant long-term energy savings. However, the construction process in the Arctic can be more complex and time-consuming due to the short building season and logistical challenges. Costs can also be higher due to the need for specialized materials and transportation expenses. Despite these challenges, many find the ability to create a home perfectly suited to their needs and the Arctic environment well worth the investment of time and resources.

Buying an existing home in the North Slope can offer several advantages, particularly for those looking for a quicker path to homeownership. The process is often faster than building, allowing for a more immediate move-in timeline. Upfront costs may be lower compared to new construction, especially when considering the high logistics and material costs associated with building in the Arctic. However, buying an existing home may require compromises on layout, features, or energy efficiency. Older homes may need upgrades or renovations to meet current energy standards or personal preferences, which should be factored into the overall cost. It's crucial to have a thorough home inspection to identify any Arctic-specific issues, such as permafrost-related foundation problems or inadequate insulation, before purchasing.



Selecting a Contractor or Realtor

Selecting the right professionals for your North Slope home project is crucial for its success. When choosing a contractor or realtor, prioritize those with extensive experience in Arctic construction and real estate. Look for contractors who have a proven track record of successfully completing projects in the North Slope, as they will be familiar with the unique challenges of building in extreme cold and remote locations. Realtors should have in-depth knowledge of local property issues, including land ownership structures, zoning regulations, and market conditions specific to Arctic communities. Don't hesitate to ask for references and examples of past projects in the area. Consider joining local community forums or social media groups to gather recommendations and insights from other North Slope residents who have gone through the building or buying process.

When selecting a contractor for your North Slope project, prioritize those with extensive Arctic building expertise. Look for contractors who have successfully completed similar projects in the region and are familiar with the unique challenges of Arctic construction. Ask for references from past clients in the North Slope and take the time to verify their work quality and reliability.

Ensure the contractor is well-versed in local building codes, permafrost considerations, and energy-efficient construction techniques suitable for extreme cold. Discuss their experience with logistics and material sourcing in remote Arctic locations. A good contractor should be able to provide a detailed project timeline that accounts for the short construction season and potential weather-related delays.

Choosing the right realtor in the North Slope requires finding someone with specialized knowledge of the local market. Look for agents who have extensive experience with Arctic properties and understand the unique challenges and opportunities of the region. A good realtor should be familiar with land ownership issues specific to the North Slope, including tribal and corporation lands. They should have a thorough understanding of local zoning laws, building restrictions, and property rights. Ask potential realtors about their experience with Arctic-specific issues such as permafrost, energy efficiency requirements, and remote property access. A knowledgeable realtor can provide valuable insights into community-specific factors that may affect property values and livability in different North Slope locations.

IMPORTANCE OF A CLEAN LAND TITLE PRIOR TO BUILDING

Securing land is a critical first step in the home construction process in the North Slope. This may involve purchasing a lot outright, which requires careful consideration of factors such as location, accessibility, and utility connections. Alternatively, you may explore options for leasing tribal or corporation land, which can have different long-term implications and requirements.

Regardless of the acquisition method, it's essential to ensure that the land is zoned for residential use and complies with local building codes and regulations. Consider factors such as proximity to services, potential for future development, and any environmental considerations specific to Arctic conditions. It's advisable to work with a local real estate professional or land use expert familiar with North Slope property issues to navigate this process effectively.

Understanding Local Zoning and Building Codes

Local zoning and building codes in the North Slope Borough are essential for ensuring safety, preserving community character, and protecting the unique Arctic environment. These regulations can vary significantly between communities, so it's crucial to research and understand them before beginning any construction project.

Early assessment of these codes can help you avoid costly mistakes, delays, and potential legal issues. Familiarize yourself with setback requirements, height restrictions, and permitted uses for your property. Consider consulting with local planning departments or experienced contractors who understand the nuances of building in Arctic conditions. Remember that these codes may also address specific Arctic challenges, such as permafrost protection and energy efficiency requirements.

Title Considerations

When purchasing or building a home in the North Slope Borough, it's crucial to carefully examine property titles and understand potential complications. Multiple names on a title or discrepancies between the title holder and loan applicant can lead to significant legal and financial issues.

Be prepared to resolve any title discrepancies before proceeding with a purchase or loan application. Land trade agreements with corporations for road access are common in the region but often come with long-term commitments.

These may include restrictions on selling, gifting, or renting the property for a specified period, sometimes up to 20 years. Carefully review and understand all terms of such agreements before committing, as they can significantly impact your future plans for the property.



If you are interested in buying an existing house or vacant lot, you will have to determine who owns it.

You can try knocking on the door, but if that is not possible:

Step 1: Find the simple description of the property.

If it has a house number, write it down along with the street name. If it is a vacant lot, look at the surrounding houses. Write down the house numbers on each side of the lot, or across the street.

Step 2: Obtain the Legal Description of the property.

NSB Assessing will be able to help find the Document Number, or the Block and Lot number. They may be able to give you the last known Owner Name, but it may be out of date.

Step 3: Verify the owner of record by searching the DNR Recorder's Office

On a web browser, type: <https://dnr.alaska.gov/ssd/recoff/search>

Depending on what information you have on the property, select either the Document Search, Survey Search or Plat Search, and enter the information on the property.

You may be able to find contact information for the owner using social media or by word of mouth.

If the owner of record says "Heirs of _____" or "Estate of _____", that property is still in probate. This will require you to contact either the Village Corporation or Village Tribal office for further investigation.



Securing Title of Land

Securing title to land in the North Slope involves navigating complex ownership structures and understanding local covenants and restrictions. Each community may have unique land ownership patterns involving city, tribal, and corporation properties. Familiarize yourself with the specific regulations and restrictions that apply to the property you're interested in. Some areas may have limitations on who can purchase or use certain lands.

Navigating Land Disputes for Titling

Navigating land rights in the North Slope requires careful research and often professional assistance. For complex land issues, which are common in the North Slope due to the interplay of tribal, corporation, and public lands, consider consulting with a lawyer specializing in Alaska Native land rights and real estate.

They can help you understand the nuances of land ownership, usage rights, and any restrictions that may apply. Be prepared for a potentially lengthy process, as land rights issues in the North Slope can be complex and time-consuming to resolve. Utilizing available resources for land research is crucial when considering property in the North Slope. Start by using land ownership maps, such as those available through apps like Onyx, for preliminary research on property boundaries and ownership. However, always verify this information through official channels, as digital maps may not always reflect the most current data. The Department of Natural Resources (DNR) is the authoritative source for land titling information in Alaska and should be consulted for the most accurate and up-to-date data.

Land Ownership Research Resources

Utilizing available resources for land research is crucial when considering property in the North Slope. Start by using land ownership maps, such as those available through apps like Onyx, for preliminary research on property boundaries and ownership. However, always verify this information through official channels, as digital maps may not always reflect the most current data. The Department of Natural Resources (DNR) is the authoritative source for land titling information in Alaska and should be consulted for the most accurate and up-to-date data. When researching a specific property, conduct a thorough title search to uncover any liens, easements, or other encumbrances that may affect your use of the land. Consider working with a title company familiar with North Slope properties to ensure a comprehensive review of the property's history and status.

SUGGESTIONS IN CHOOSING THE RIGHT TOOLS AND TECHNIQUES

Insulation Needs for Arctic Housing

Proper insulation is critical for comfort, energy efficiency, and structural integrity in the harsh Arctic climate of the North Slope. High R-value insulation materials specifically designed for extreme cold are essential for walls, roofs, and foundations. Consider using spray foam insulation or rigid foam boards, which offer excellent thermal resistance and air sealing properties. Pay special attention to potential thermal bridges, areas where heat can easily escape, such as around windows, doors, and where walls meet the roof. Implement a continuous insulation strategy to create an unbroken thermal envelope around your home. Don't forget to install robust vapor barriers to prevent moisture accumulation, which can lead to mold growth and structural damage in the unique Arctic environment.

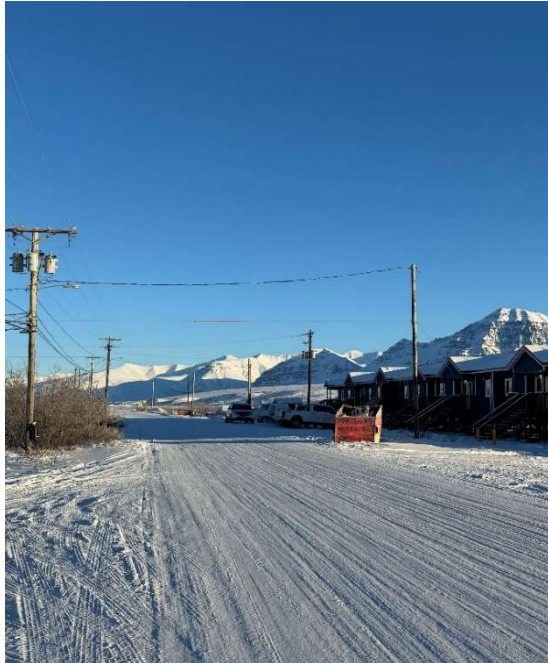
Continuous Insulation and Moisture Control

Implementing continuous insulation is crucial in Arctic housing to minimize thermal bridging and create an uninterrupted thermal envelope. This approach involves installing insulation on the exterior of the wall framing, reducing heat loss through studs and other structural elements. Pay particular attention to insulating foundations, as heat loss through the ground can be significant in permafrost areas. Proper roof insulation is equally important, as it helps prevent ice dams and maintains a consistent indoor temperature. Vapor barriers are essential in the Arctic climate to control moisture movement through the building envelope. Install these barriers on the warm side of the insulation to prevent condensation within wall cavities, which can lead to mold growth and structural deterioration over time.

Lot Layout Planning

Careful lot layout planning is essential for maximizing the functionality and efficiency of your North Slope home. When positioning your home on the property, consider potential future additions or changes to accommodate growing families or changing needs. Optimize the placement for solar gain to reduce heating costs, while also considering wind protection to minimize heat loss and snow accumulation. Plan for proper drainage to prevent water pooling and potential foundation issues during the spring thaw. Take into account the impact of your home's placement on the underlying permafrost, as heat from the building can cause thawing and ground instability. Consider the location of utilities and access points to minimize trenching and disturbance of the tundra. Consult with local experts familiar with Arctic construction to ensure your lot layout addresses all these unique challenges effectively.





Road Access Requirements

Ensuring proper road access is a critical aspect of North Slope property development. Most communities require properties to be on the established road system for building permit approval, so verify road access early in your planning process.

Utility Access Assessment

Assessing utility access is a crucial step in planning your North Slope home. Begin by determining the availability of electricity, gas, water, and sewer services to your property. You can contact local utility providers to understand connection processes, costs, and any potential limitations or waiting periods. The presence or absence of certain utilities can significantly impact your home design and construction costs, so factor this into your budget early. This can include needing to identify alternative systems for heating, fresh water, or wastewater solutions. Be sure to consider the long-term operational costs associated with different utility options as well, as energy prices can be particularly high in remote Arctic communities.

Alternative Utility Systems

In areas where community utility services are unavailable, planning for alternative utility systems is essential. For water supply, you may need to consider installing a water storage tank system, which requires careful consideration of insulation and heating to prevent freezing. Septic systems in Arctic conditions require special design considerations to function properly in permafrost soils and extreme cold. For electricity, you might explore options for off-grid solar systems with battery storage, although the long winter darkness in the North Slope can limit their effectiveness. Consider backup generators as a reliable power source during outages or for off-grid living. For heating, investigate efficient options like oil heating systems, propane, or even geothermal heat pumps designed for Arctic conditions. Always consult with local experts familiar with Arctic engineering to ensure your alternative utility systems are properly designed and installed for the unique challenges of the North Slope environment.

Permitting and Approvals

Navigating the permitting and approval process is a critical step in North Slope construction projects. Begin by obtaining pre-authorization from the Army Corps of Engineers for any piling installation, which is common in permafrost areas. Research local permitting requirements well in advance, as they can vary significantly between communities and may have Arctic-specific considerations. Be prepared for potentially longer processing times due to the remote nature of many North Slope communities. Consider hiring a local consultant familiar with the permitting process to help navigate any complexities. Ensure all your plans comply with local zoning laws, building codes, and environmental regulations specific to Arctic construction. It's especially important to maintain open communication with permitting authorities throughout the process to address any issues promptly.

Surveying

Accurate surveying is essential for any construction project in the North Slope, given the unique Arctic landscape and property considerations. Ensure property lines are clearly defined and marked, taking into account potential seasonal changes due to permafrost thaw or coastal erosion. Be aware that some coastal properties may extend into the ocean, which could affect insurability and long-term stability. Understand and comply with any setback requirements from property lines, which may be influenced by factors such as wildlife corridors or traditional use areas. Use surveyors experienced in Arctic conditions who understand the challenges of working in permafrost and remote areas. Consider conducting surveys at different times of the year to account for seasonal variations that might affect property boundaries or building sites.

Home Inspection

A thorough home inspection is crucial when buying an existing property in the North Slope. Use inspectors with specific experience in Arctic construction who understand the unique challenges of buildings in extreme cold environments. Pay special attention to foundation issues, as permafrost thaw can significantly impact structural integrity. Carefully assess insulation and vapor barriers, as inadequate moisture control can lead to severe problems in Arctic homes. Evaluate the heating system's efficiency and condition, considering the high cost of energy in remote locations. Look for signs of frost heave, ice damming on roofs, and other cold-climate specific issues. Consider additional specialized inspections, such as thermal imaging, to identify heat loss areas or moisture intrusion not visible to the naked eye.

Energy-Efficient Building Techniques

Energy-efficient building techniques are crucial for creating comfortable, cost-effective homes in the North Slope Borough's Arctic environment. By implementing specialized methods tailored to extreme cold, residents can significantly reduce energy consumption and enhance their homes' livability.

BUILDING ENVELOPE AND INSULATION

In the harsh Arctic climate of the North Slope, creating a super-insulated building envelope is paramount for energy efficiency and comfort. This involves using high R-value insulation materials throughout the structure, including walls, roof, and foundation. Implementing a continuous insulation strategy is crucial to eliminate thermal bridges, areas where heat can easily escape through the building structure. Triple-pane windows with low-E coatings and insulated frames are also essential components of this super-insulated envelope, significantly reducing heat loss and improving comfort in extreme cold. While the upfront costs of super-insulation in the home, as well as high-performance windows may be higher, the long-term energy savings can be substantial.

AIRTIGHT CONSTRUCTION AND VENTILATION

Airtight construction is crucial for energy efficiency in North Slope homes, but it must be balanced with proper ventilation to ensure healthy indoor air quality. Rigorous air sealing techniques should be implemented throughout the building envelope, with special attention paid to areas like window and door frames, electrical outlets, and junctions between different building materials. In construction, repair or renovation, it is important to use appropriate sealants and gaskets designed for extreme cold conditions. A blower door test during construction can help identify and address any air leakage points. To maintain indoor air quality in these well-sealed homes, a heat recovery ventilation (HRV) system is essential. This system provides fresh air while recovering heat from exhaust air, maintaining energy efficiency. Any HRV should be properly sized and balanced for the specific home and for the Arctic climate. Incorporating vapor barriers and air sealing techniques is also crucial to control moisture and prevent condensation within walls.

EFFICIENT HEATING SYSTEMS AND PASSIVE SOLAR DESIGN

Efficient heating systems are critical for comfort and energy conservation in North Slope homes. High-efficiency boilers or furnaces designed for extreme cold climates, potentially with multi-stage or modulating capabilities, should be considered for optimal performance. In-floor radiant heating can provide even, comfortable heat distribution throughout the home. Supplemental heating sources like wood stoves or pellet stoves can serve as backup or provide additional warmth during extreme cold snaps, or unexpected utility outages. All home ductwork should be well-insulated and sealed to prevent heat loss in unconditioned spaces. In addition to active heating systems, incorporating passive solar design principles can help maximize natural heat gain during the limited daylight hours of Arctic winters. This might involve strategic placement of windows and thermal mass materials to capture and store solar heat.



MATERIALS AND LOGISTICAL CONSIDERATIONS

Managing building materials and logistics is one of the most challenging aspects of construction in the North Slope due to the remote locations and harsh climate conditions. This can significantly impact availability of materials and increases transportation costs.

It's crucial to plan your material needs well in advance, considering the short shipping season and potential for weather-related delays. You'll also want to work closely with suppliers and transportation providers who have experience serving Arctic communities.

Planning and Sourcing Materials

Building in the North Slope requires meticulous planning due to the region's remote location and harsh climate. When selecting building materials, consider the trade-offs between cost, quality, and shipping time when making your selections. Keep in mind that the cheapest option isn't always the best when building in extreme conditions – durability and energy efficiency should be key considerations. Stay informed about market trends and consider locking in prices early if you anticipate increases. Also consider the possibility of needing to bring in specialized equipment, as well as uniquely skilled operators for it.



Be sure to regularly monitor the general costs for your essential building materials, particularly lumber prices, as they can fluctuate significantly and impact your overall project cost. Request quotes for complete material packages based on your home's square footage from multiple suppliers, to ensure you're getting competitive pricing. Some suppliers may offer pre-cut or prefabricated packages that can reduce on-site labor and waste, potentially offsetting higher material costs. You also may consider ordering extra materials to account for potential damage during transport or unexpected needs during construction.

You will also need to be prepared to store materials for extended periods if they arrive before construction can begin. Secure, weather-protected storage of building materials is crucial in the harsh Arctic environment to prevent damage from extreme cold, moisture, and wildlife. Consider renting or constructing temporary storage structures if existing options are limited.

Transportation and Logistics

Transportation costs often represent one of the most significant expenses in North Slope construction projects. You should try to obtain quotes from multiple logistics providers to ensure you're getting the best possible rates. Consider different transportation methods, including barge, air freight, and winter ice roads, as available to your community. This may require you to plan your construction around certain seasonal needs for different transportation methods. Remember that each community has unique logistical challenges, and it's crucial to work with experienced local transporters and suppliers who understand the specifics for your area.

Be aware that transportation costs can vary greatly depending on the time of year and fuel prices. Some providers may offer discounts for bulk shipments or off-peak season transport. You should also factor in potential additional costs on top of the initial transport of materials, such as storage fees at transportation hubs, special handling, or insurance needs. Always build a contingency into your budget for unexpected transportation challenges or logistics-related issues, such as weather delays or equipment failures.

When sourcing materials, consider a mix of transportation methods to ensure timely and cost-effective material delivery. When possible, try to coordinate bulk deliveries during optimal shipping seasons. For time-sensitive or smaller items, consider air freight, but be prepared for higher costs. Additionally, be sure to look into local supplier options when possible to reduce transportation costs, while supporting the local economy.

AIR FREIGHT

Air freight is often the most expensive transportation option for building materials in the North Slope, but it can be crucial for time-sensitive deliveries or when other methods are unavailable. For some communities, particularly Anaktuvuk Pass, air freight may be the only year-round option.

Key considerations for air freight include:

- Size and weight limitations: Aircraft serving North Slope communities have varying cargo capacities. Larger planes like the C-130 Hercules can accommodate bulkier items, but many communities are served by smaller aircraft with more restrictive size limits.
- Costs: Expect higher costs compared to sea or land transit. Rates can fluctuate based on fuel prices and demand.
- Weather delays: Arctic weather conditions can frequently disrupt flight schedules, so build extra time into your planning.
- Hazardous materials: There are strict regulations on transporting certain construction materials by air, such as paints, adhesives, and compressed gases

LAND TRANSIT

Land transportation options in the North Slope are limited and highly seasonal. The two main options are:

- Community Winter Access Trails (CWAT): These snow roads connect several North Slope communities to the Dalton Highway from approximately February to April.
- Ice roads: Constructed for specific industrial or community needs, these are typically available from December to April.

Considerations for land transit include:

- Weather dependency: Warmer winters can shorten the operational season or make routes unsafe.
- Weight restrictions: Vehicle weight limits are strictly enforced to protect the underlying tundra.
- Planning: Coordinate deliveries with CWAT convoy schedules, which typically run weekly.
- Cost-effectiveness: While cheaper than air freight, land transit is still more expensive than barge options.



BARGE OPTIONS

Barge transportation is the most cost-effective method for bulk material delivery to North Slope communities, but it's limited to a short summer season, typically from July to September, and not all communities have this option. Key considerations for barge options include:

- Seasonal limitations: The short ice-free period means all annual supplies must be delivered in a narrow window.
- Weather dependence: Ice conditions and storms can delay or cancel scheduled deliveries.
- Planning: Order materials well in advance to ensure they're included in the summer barge schedules.
- Staging: Consider staging materials in hub communities like Nome for transfer to smaller vessels that can access shallower coastal areas.

Additional Seasonal Considerations for Building

In addition to the many seasonal limitations for material transit needs, such as barge or ice road availability, there are other important seasonal timelines to keep in mind for your building project. It is important to carefully track timelines for the many seasonally-driven activities and stages of your construction project so that you can make adjustments as needed.

- **The North Slope construction season with the best weather conditions typically runs from April to September, when temperatures are milder, and daylight hours are longer.** This short window requires careful planning and ensuring that all needed materials, supplies and equipment are available for the planned construction activities. Also be aware that the short building season may lead to increased competition for skilled labor and equipment, so secure your resources well in advance.
- **The drilling season is often restricted to winter months (December to April) when the tundra is frozen.** This is crucial for foundation and pilings work, and for any needed well drilling. This timing is crucial for minimizing environmental impact and complying with local regulations designed to protect the delicate Arctic ecosystem. Plan your foundation work and well drilling activities far in advance to align with this season. Be prepared for extreme cold conditions during drilling operations, which can affect equipment performance and worker safety, and coordinate closely with drilling contractors experienced in Arctic conditions.

FINANCING YOUR HOME

Navigating financing options for North Slope homeownership requires understanding the unique mortgage landscape in this region. Familiarize yourself with various mortgage types available, including conventional, adjustable-rate, and fixed-rate mortgages, each with its own benefits and considerations in the Arctic context. Be aware that some lenders may have specific requirements or limitations for properties in remote Arctic locations.

Consider working with local financial institutions or mortgage brokers who understand the nuances of North Slope real estate and can guide you through the application process. Remember that factors like property location, construction type, and utility access can impact loan eligibility and terms in this unique market.



Conventional Mortgages in the North Slope

Conventional mortgages in the North Slope context come with unique considerations due to the region's remote location and challenging environment. These loans typically require a higher down payment and better credit scores compared to government-backed options, but they may offer more flexibility in terms of property types and loan amounts. Be prepared for potentially higher interest rates due to the perceived risks associated with Arctic properties. Lenders may require additional documentation or inspections to ensure the property meets specific Arctic construction standards. Some conventional mortgage products may have limitations on remote or off-grid properties, so discuss your specific situation with potential lenders early in the process. Consider working with lenders experienced in North Slope real estate to navigate these unique challenges effectively.

Adjustable-Rate Mortgages (ARMs) for Arctic Homes

Adjustable-Rate Mortgages (ARMs) can be an option for North Slope homebuyers, but they require careful consideration in the context of the Arctic economy. ARMs typically start with lower interest rates than fixed-rate mortgages, which can be attractive for initial affordability. However, be aware that rate adjustments can lead to higher payments in the future, which may be challenging in a region with seasonal employment patterns. Consider how potential rate increases align with your long-term financial plans and the stability of your income. Some ARMs offer caps on rate increases, which can provide some protection against dramatic payment hikes. Discuss with your lender how Arctic-specific factors like energy costs and maintenance expenses might impact your ability to manage potentially increasing payments over time.

Fixed-Rate Mortgages in the North Slope

Fixed-rate mortgages can offer stability and predictability for North Slope homeowners, which is particularly valuable in a region with unique economic challenges. With interest rates locked in for the life of the loan, you can better plan for long-term housing costs, including high energy and maintenance expenses typical in Arctic climates. While initial interest rates may be higher than ARMs, the consistency can provide peace of mind in a volatile economic environment. Be prepared for potentially stricter qualification requirements, including higher credit scores and down payments, particularly for remote or uniquely constructed Arctic homes. Discuss with lenders any special considerations for fixed-rate mortgages on North Slope properties, such as extended loan terms to improve affordability.

Government-Backed Loan Programs for Arctic Housing

Government-backed loan programs can be particularly beneficial for North Slope homebuyers, offering more favorable terms in this challenging market. FHA loans, with their lower down payment and credit score requirements, can make homeownership more accessible in Arctic communities. However, be aware that FHA loans may have limitations on property types or locations in remote areas. VA loans, available to eligible veterans and service members, offer competitive terms and may be well-suited for military personnel stationed in Alaska. USDA loans, designed for rural property purchases, can be an excellent option for many North Slope communities, potentially offering 100% financing. These programs often have more flexible criteria for Arctic properties, but still require the home to meet specific safety and livability standards, which can be challenging in some remote locations.

Alaska Housing Finance Corporation (AHFC) Programs

The Alaska Housing Finance Corporation (AHFC) offers several programs tailored to the unique needs of North Slope homebuyers. The First Home Limited Program provides favorable terms for first-time homebuyers, including lower interest rates and down payment assistance. The Veterans Mortgage Program offers special benefits for eligible veterans and active-duty military personnel, recognizing their service and the challenges of homeownership in Arctic conditions. The Rural Owner-Occupied Loan Program is particularly relevant for many North Slope communities, providing financing options for homes in remote areas that might not qualify for conventional mortgages. These AHFC programs often come with energy efficiency requirements or incentives, which can be particularly beneficial in the high-cost energy environment of the North Slope.



Native Alaskan Housing Grants and Loans

Special housing programs are available for Native Alaskan homebuyers in the North Slope, recognizing the unique challenges and cultural significance of homeownership in these communities. The HUD Section 184 Indian Home Loan Guarantee Program offers favorable terms for home purchase, construction, or renovation, with low down payment requirements and flexible underwriting. The Native American Direct Loan (NADL) program, available to eligible Native American veterans, provides direct home loans from the VA with no down payment required. Many tribal organizations in the North Slope offer their own housing programs, which may include grants, low-interest loans, or lease. Native Alaskan homebuyers have access to several special programs designed to facilitate homeownership. The HUD Section 184 Indian Home Loan Guarantee Program offers low down payments and flexible underwriting for eligible Native Americans. The Native American Direct Loan (NADL) program provides direct home loans from the VA to eligible Native American veterans with no down payment required. Many tribal organizations in the North Slope offer their own housing programs, which may include grants, low-interest loans, or lease-to-own options. These programs often have specific eligibility criteria and may be limited to certain geographic areas or tribal affiliations. It's important to research and compare these options to find the best fit for your situation.



Logistics Programs and Subsidized Freight

Logistics and freight costs can be a significant barrier to construction in the North Slope, but several programs may offer assistance. Local tribal organizations often provide freight subsidies to help offset transportation costs for building materials. Community cooperatives can be an excellent resource for exploring bulk shipping options, potentially reducing per-unit costs. State and federal rural development programs may offer grants or low-interest loans to help with logistics expenses. It's crucial to research these options early in the planning process, as they can significantly impact your project's feasibility and budget. Consider consulting with local economic development offices or tribal housing authorities for the most up-to-date information on available assistance programs.

NORTH SLOPE BOROUGH SHIPPING ASSISTANCE PROGRAMS

- **North Slope Borough CWAT Alternative Shipping Assistance Program:** Designed to help qualified residents of Point Hope, Point Lay, and Kaktovik offset the costs of shipping various items to their communities. This program offers reimbursement of up to 50% of approved shipping costs, with a maximum contribution of \$5,000 per family per calendar year. Eligible items include personal vehicles, lumber, fuel tanks, sewer tanks, and home goods. The program aims to address the lack of access to Community Winter Access Trails (CWAT) in these specific communities.
- **North Slope Borough Housing Shipping Assistance Program:** Provides support to qualified North Slope residents for shipping home building materials. This one-time reimbursement program offers up to \$5,000 per family to help offset the high costs of transporting construction materials to the



North Slope. Eligible items include lumber, sheetrock, plumbing items, flooring material, insulation, and other home building materials. The program accepts receipts for materials dated December 3, 2024, or later.

For more details or to request a copy of a program handbook or application for either of these programs, interested individuals can call the North Slope Borough Housing Department at 907-852-0203.

Additional Subsidy and Assistance Programs Available

There are many assistance programs available as residents begin to explore their options for building or renovating/repairing a home. New programs may become available any time, so be sure to look out for additional options and opportunities online or through discussion with your financial institution.

USDA RURAL DEVELOPMENT

USDA Rural Development offers valuable housing programs for current and prospective homeowners in the North Slope Borough of Alaska. These initiatives are designed to support rural communities by providing affordable housing solutions and assistance. The programs cater to various needs, whether you're considering purchasing your first home, repairing an existing property, or constructing a new residence.

Notable among these is the Single-Family Housing Direct Home Loans program, which assists low- and very-low-income applicants in obtaining decent, safe, and sanitary housing in eligible rural areas. This program offers payment assistance to enhance an applicant's repayment ability, potentially reducing mortgage payments for a period of time. Another significant option is the Single Family Housing Repair Loans & Grants program, which provides loans to very-low-income homeowners for home repairs, improvements, or modernization, and grants to elderly very-low-income homeowners to address health and safety hazards.



These programs often feature advantageous terms such as no down payment requirements, competitive interest rates, and flexible credit guidelines. For more comprehensive information about these and other USDA Rural Development programs available in the North Slope Borough, interested parties are encouraged to contact the Alaska Rural Development State Office at 907-761-7705 or visit their website at www.rd.usda.gov/ak. These programs present significant opportunities for improving housing conditions in rural Alaska.

RURAL CAP (RURAL ALASKA COMMUNITY ACTION PROGRAM)

RurAL CAP (Rural Alaska Community Action Program) offers several housing assistance options that may be available to North Slope residents:

Mutual Self-Help Housing Program: This program allows first-time homebuyers to participate in building their own homes alongside other families, reducing costs through sweat equity. Participants can potentially obtain affordable mortgage loans with interest rates as low as 1%2.

Home Improvement Services: They also offers several home improvement programs that may benefit North Slope residents, including weatherization increases to home safety and energy efficiency, as well as home modifications and upgrades for those with physical disabilities and low-income seniors aged 55+ to increase accessibility.

Loan Packaging & Credit Counseling: RurAL CAP is certified to help rural Alaskan families package USDA 502 Direct Mortgage Loans and provides affordable credit counseling to help clients become eligible for home loans.

For more specific information on program availability and eligibility in the North Slope region, interested residents should contact RurAL CAP directly through their website <https://ruralcap.org>.



OPPORTUNITIES THROUGH TRIBAL GOVERNMENTS OR CORPORATIONS

For residents of Alaska Native communities, including those in the North Slope Borough, various housing assistance programs may be available through tribal governments and Native corporations.

The Native Village of Barrow's Housing Assistance Program serves as an excellent example of the types of support that might be offered. This program provides assistance for new construction, emergency repairs, home inspections, foreclosure prevention, home renovation, rental assistance, real property acquisitions, and temporary housing.

Similar programs may exist in other Alaska Native communities, each tailored to the specific needs of their residents. These initiatives often aim to improve housing conditions, increase homeownership opportunities, and address unique challenges faced in rural Alaska.

Eligible individuals may have access to financial assistance, technical support, or other resources to help with housing needs. If you're seeking housing assistance, it's highly recommended to contact your local tribal government, housing authority, or Native corporation to inquire about available programs. They can provide detailed information on eligibility requirements, application processes, and the range of services offered to support your housing goals.

LENDER PARTNERSHIPS TO EXPLORE AVAILABLE PROGRAMS

When exploring financing options for housing in Alaska, it's essential to discuss potential programs with your lender. Many financial institutions offer a variety of loan products and programs designed to meet the unique needs of Alaskan residents. These options can help make homeownership more accessible and affordable, especially in rural areas or for low to moderate-income individuals and families.



Northrim Bank, for example, provides several financing programs and options for both residential and commercial housing projects in Alaska:

Multi-Family and Commercial Housing Programs

- **Low Income Housing Tax Credit (LIHTC):** Available at both 4% and 9% rates, this program offers tax credits to developers to reduce construction costs for low-income and senior housing projects.
- **HUD Title VI:** Allows entities to leverage their Native American Housing Assistance and Self-Determination Act (NAHASDA) allocation for larger housing projects.
- **USDA 538:** Offers loan-to-cost ratios up to 97% for nonprofits and 90% for for-profit companies, with terms ranging from 25 to 40 years. This program guarantees up to 90% of a bank's loan for developing or rehabilitating multi-family rental housing in rural areas.
- **Alaska Housing Multi-Family:** Finances construction of apartment complexes (5+ units) with long-term loans through Alaska Housing Finance Corporation.
- **105(L) Leasing:** Enables entities to use their Indian Self-Determination and Education Assistance Act (ISDEAA) lease reimbursement allocation as collateral for upfront project financing.
- **General Obligation & Revenue Bonds:** Provides financing for government infrastructure projects through bonds.

Residential Construction and Home Loans

- **Consumer Construction Loans:** For individual owners hiring contractors to build their homes.
- **Builder Construction Loans:** For constructing 1-4 family homes, both pre-sold and speculative.
- **Home Equity Advantage (HEA) Line of Credit:** Allows homeowners to borrow up to \$500,000 against their home's equity for various purposes.
- **Fixed-Rate Home Equity Loans:** Offers up to \$750,000 for home improvements, education costs, debt consolidation, or other needs.

- Residential Lot Loans: Finances the purchase of property for future home construction, including considerations for lots on small Alaskan islands.

These programs give an idea of the range of options available to Alaskan residents and developers. When seeking housing finance, it's important to consult with multiple experts to explore all available options and find the best fit for your specific needs and circumstances.

POST-PURCHASE RESOURCES

After purchasing a home in the North Slope, it's essential to familiarize yourself with available post-purchase resources to maintain and improve your property. These resources can include local contractors specializing in Arctic home maintenance, energy efficiency programs, and community support networks for homeowners. Many North Slope communities offer workshops or informational sessions on topics such as weatherization, permafrost management, and energy conservation specific to Arctic living. Stay connected with your local housing authority or community development office for updates on available programs or grants for home improvements. Additionally, consider joining local homeowners' associations or community groups to share experiences and resources with other Arctic homeowners.

Home Maintenance in Arctic Conditions

Maintaining a home in the harsh Arctic conditions of the North Slope requires vigilance and specialized care. Regular inspections for frost heave and foundation issues are crucial, as the freeze-thaw cycle can cause significant structural damage if left unchecked. Proper snow removal is essential not only for access but also to prevent structural damage from excessive snow loads on roofs and against walls. Pay close attention to the maintenance of heating systems and insulation, as these are critical for both comfort and energy efficiency in the extreme cold. Monitoring for moisture and mold issues is particularly important in well-sealed Arctic homes, where proper ventilation is key to preventing these problems. Develop a comprehensive maintenance schedule that accounts for the unique challenges of each season in the Arctic environment.

Home Aging and Preventive Maintenance

The harsh Arctic climate of the North Slope Borough presents unique challenges for housing maintenance, particularly for older structures. Without proper preventive care, homes can quickly deteriorate, leading to significant issues and costly repairs.

ROOF MAINTENANCE

In the North Slope's severe weather conditions, roofs are particularly vulnerable. Extended periods of snow and ice can cause damage to shingles and create ice dams, leading to leaks and structural issues. Regular inspections, especially after winter, and prompt repairs of any damaged shingles or flashing are crucial. Ensuring proper attic ventilation and insulation can help prevent ice dam formation.

WINDOWS AND DOORS

Poorly maintained windows and doors in older homes can result in significant heat loss and moisture problems. In the North Slope's climate, this not only increases energy costs but can lead to frost buildup and structural damage. Regular checks and replacement of weather stripping, along with proper sealing, can greatly improve energy efficiency and comfort.



HEATING SYSTEM CARE

With the region's extreme cold, efficient heating systems are vital. Neglected systems can lead to inefficiency, higher energy costs, and potential failure during critical times. Annual professional inspections and regular filter changes are essential. In an Arctic context, it's also important to protect exterior components from snow and ice buildup.

FOUNDATION ISSUES

The region's permafrost and seasonal freeze-thaw cycles can cause foundation shifting and cracking. This can lead to structural instability, plumbing breaks, and increased heat loss. Regular inspections for cracks or signs of shifting, proper drainage management, and maintaining consistent ground temperature around the foundation are critical preventive measures.

Energy Efficiency Upgrades

Improving energy efficiency is a top priority for homeowners in the North Slope due to the extreme climate and high energy costs. When available, take advantage of weatherization programs offered by local or state agencies, which can provide professional assessments and improvements to your home's insulation and air sealing. Look into window replacement grants, as upgrading to high-performance, triple-pane windows can significantly reduce heat loss. Heating system upgrade assistance programs may be available to help you transition to more efficient heating technologies suitable for Arctic conditions. Stay informed about new Arctic-specific energy efficiency technologies and incentives that may become available in your community.

Property Tax Information

Understanding property tax implications is crucial for budgeting and maintaining your North Slope home. Be aware that improvements to your property, such as additions or major renovations, can increase its assessed value and subsequently your property taxes. Some allotments in the North Slope may be tax-exempt; research whether your property qualifies for any exemptions based on its location or your personal status. Stay current on your property tax payments, as delinquencies can affect your eligibility for future loans or financial assistance programs. Consider setting up an escrow account with your mortgage lender to ensure timely payment of property taxes and avoid potential issues.



Homeowners Insurance

Obtaining appropriate homeowners insurance is critical in the unique Arctic environment of the North Slope and can be required by banks to have in place when building or buying a home. Seek out insurance providers experienced in Arctic construction and familiar with the specific risks associated with permafrost, extreme cold, and potential coastal erosion. Understand the policy requirements for mortgage approval, as lenders may have specific coverage mandates for Arctic properties. Regularly review and update your policy to ensure it adequately covers the full replacement value of your home, accounting for the high construction costs in remote Arctic locations. Consider additional coverage for specific Arctic risks, such as damage from freeze-thaw cycles or ice dams. Be prepared to provide detailed information about your home's construction, including Arctic-specific features, to ensure proper coverage.

Emergency Preparedness

Emergency preparedness is crucial in the remote and harsh environment of the North Slope. Maintain working smoke and CO2 detectors throughout your home, testing them monthly and replacing batteries as needed. Keep fire extinguishers accessible and in working order, ensuring all family members know how to use them. Ensure proper fire escape routes, including functional egress windows, especially in bedrooms, and practice evacuation plans regularly with your family. Prepare for potential power outages and extreme weather events by maintaining an emergency kit with essentials such as non-perishable food, water, warm clothing, and a battery-powered radio. Consider investing in a backup power source, such as a generator, and ensure you have adequate fuel stored safely. Develop a communication plan with family members and stay informed about local emergency procedures and resources available in your North Slope community.



SECTION TWO

**LOCAL VENDORS
AND RESOURCES**

QUICK REFERENCE OF LOCAL GOVERNMENT AGENCIES

North Slope Borough (NSB)

<https://www.north-slope.org/> | Mailing: PO Box 69, Utqiagvik, AK 99723

Main: 907-852-2611 | info@north-slope.org

NSB Housing Department

907-852-0203 | HousingDevelopment@north-slope.org

www.north-slope.org/departments/housingdepartment

NSB Planning & Community Services (Assessment Support)

<https://www.north-slope.org/departments/planning-community-services/>



Inupiat Community of the Arctic Slope (ICAS)

<https://icas-nsn.gov/> | Phone: 907-852-4227

Mailing: PO Box 934, Utqiagvik, AK 99723

- Realty and Probate Assistance
- Moderate Income Assistance: Support for obtaining mortgages
- Housing Information and Assessment: Focused on the Arctic Slope region



Arctic Slope Native Association (ASNA)

<https://arcticslope.org/> | Phone: 907-852-2762

Mailing: PO Box 1232, Utqiagvik, AK 99723



Native Village of Anaktuvuk Pass

PO Box 21170, Anaktuvuk Pass, AK 99721 | Phone: 907-661-2575

Native Village of Atqasuk

PO Box 91108, Atqasuk, AK 99791 | Phone: 907-633-2575 | Email: nativevillageofatqasuk@gmail.com

Native Village of Barrow

PO Box 1130, Utqiagvik, AK 99723 | <https://nvb-nsn.gov/> | Phone: 907-852-4411

Native Village of Kaktovik

PO Box 52, Kaktovik, AK 99747 | Phone: 907-640-2042 | Email: nvkaktovik@gmail.com

Native Village of Nuiqsut

PO Box 89169, Nuiqsut, AK 99789 | <https://www.nvnuiqsut.org> | Phone: 907-480-3010

Native Village of Point Hope

PO Box 109, Pt. Hope, Alaska 99766 | Phone: 907-368-2330 | Email: executive.director@tikigaq.org

Native Village of Point Lay

PO Box 59031, Pt. Lay, Alaska 99759 | Phone: 907-833-5052 | Email: nvpl.ira@gmail.com

Native Village of Wainwright

PO Box 143, Wainwright, Alaska 99782 | <http://www.villageofwainwright.org>

Phone: 907-763-2535 | Email: alaskavillageofwainwright@gmail.com

LOCAL LENDERS & FINANCIAL INSTITUTIONS

There are no current local home loan options within the North Slope Borough

LOCAL CONTRACTORS AND BUILDERS

Arctic Spark Electric LLC (Utqiagvik, AK)

Website: <https://arcticsparkelectric.com/>

Phone: 907-953-4061 | Email: arcticspark@icloud.com (Christopher Cronce)

Arctic Spark Electric LLC specializes in commercial, residential, and industrial installation of electrical systems. They offer electrical services for new construction and remodeling projects in the North Slope area.



Baker Construction (Utqiagvik, AK)

Website: <https://www.facebook.com/p/Baker-Construction-Inc-100054572944393>

Phone: 907-852-6100 | Email: richard@bakerconstructionak.org (Richard Baker)

Baker Construction is a general, mechanical, and electrical contractor working throughout the North Slope region, including all the outlying communities. They provide comprehensive construction services for residential and commercial projects.



- Experienced in Arctic construction conditions
- Offers services in remote North Slope communities

Barrow Mechanical, Inc. (Utqiagvik, AK)

Phone: 907-852-4000 | Email: r.alred@barrowmechanical.com (Robert and Florence Alred)

Barrow Mechanical, Inc. provides plumbing and heating services for residential and commercial properties in the North Slope Borough. They specialize in installation, maintenance, and repair of plumbing and heating systems in Arctic conditions.

- Locally owned and operated by Robert and Florence Alred
- Familiar with unique challenges of Arctic plumbing systems

Lowery Electric, LLC (Utqiagvik, AK)

Website: <https://lowery-electric.com/>

Phone: 907-687-5030 | Email: blowery@lowery-electric.com (Billy Lowery)

Lowery Electric, LLC offers electrical contracting services for residential and commercial properties in the North Slope area. They provide electrical installation, repair, and maintenance for new construction and renovation projects.



- Experienced in Arctic electrical systems
- Locally owned and operated in Utqiagvik



Moss Construction (Utqiagvik, AK)

Phone: 907-651-2020 | Email: mossconstructionak@gmail.com (Iñuuraq Moss)

Moss Construction is locally owned and operated.

NANA Construction LLC (Big Lake, AK)

Website: NANAconstruction.com

Email: kkieckbusch@nana.com | info@nanaconstruction.com

Phone: (907) 892-3383



NANA Construction LLC is an Alaska Native-owned company specializing in design-build services for modular homes, man camps, offices, and water treatment facilities across remote Alaska. With extensive experience working in Alaska's challenging climate, we design and build structures that meet Alaska's unique environmental conditions and building codes.

Our Expertise:

- Design-Build Modular Homes engineered for Alaska's climate
- Modular Construction built to withstand Alaska's conditions and meet state building codes
- Man Camps, Offices, and Water Treatment Facilities designed for remote operations

TRIBN LLC (Utqiagvik, AK)

Website: <https://www.linkedin.com/company/tribn-llc>

Phone: 907-852-6743 | Email: lars.nelson@TRIBN.pro (Lars Nelson)



TRIBN LLC specializes in Arctic project management, professional services, and consulting. They offer project management services that can be valuable for large-scale residential or commercial construction projects in the North Slope area.

- Focuses on assisting Native American Tribal and Alaska Native organizations
- Expertise in Arctic-specific project management challenges

LOCAL BUILDING MATERIALS TRANSPORTATION

Arctic Transportation (Utqiagvik, Alaska)

Phone: 907-347-1030

Email: gulliuqp@gmail.com (James Qulliuq Pebley)

Arctic Transportation provides transportation services for building materials in the North Slope Borough area of Alaska. They specialize in delivering construction supplies to remote locations, ensuring that homeowners and contractors have access to necessary materials for building and renovation projects.

- Experienced in navigating challenging Arctic conditions
- Offers flexible scheduling to accommodate project timelines

Arnie's Northern Outfit & Cargo (Utqiagvik, Alaska)

Website: <https://www.facebook.com/barnaluk/>

Phone: 907-367-4148 | Email: arniesnorthernoutfit@outlook.com (Arnold Arey)



Arnie's Northern Outfit & Cargo offers reliable cargo hauling services across Alaska, including the transportation of building materials to the North Slope Borough area https://www.facebook.com/barnaluk/photos/no-job-is-too-big-or-too-small-to-haul-we-can-deliver-your-goods-equipment-and-v/1753796614719353/?locale=zh_CN. They are equipped to handle a wide range of cargo sizes and types, from small equipment to large construction materials.

- No job is too big or too small
- Provides on-time delivery of goods, equipment, and vehicles

Blue Goose Hauling (Utqiagvik, Alaska)

Website: www.bluegoosehauling.com

Email: bluegoosehauling@gmail.com



BLUE GOOSE HAULING LLC

Blue Goose Hauling is a locally-based transportation service in Utqiagvik, Alaska, specializing in the delivery of building materials and supplies to the North Slope Borough area <https://www.alaskagrowth.com/north-slope-marketplace/>. They offer customized hauling solutions to meet the unique needs of homeowners and contractors working on construction and renovation projects in remote Arctic locations.

- Familiar with local terrain and weather conditions. They have the capacity and experience to ship vehicles, equipment, and housing materials to and from North Slope communities with CWAT access during winter months.
- Provides shipping operations and logistics support, with regular updates on delivery status to ensure project planning.

Bowhead Transport (Utqiagvik, Alaska)

Phone: 907-677-8219 | Email: william.jarrett@uiccs.com (Billy Jarrett)



Bowhead Transport is a marine transport company serving coastal communities and remote sites in Alaska. They deliver cargo, including construction materials and personal shipments, to various locations in the North Slope Borough area between late July and mid-August.

- Wholly owned subsidiary of Ukpeagvik Iñupiat Corporation (UIC). Offers reduced rates to UIC shareholders.
- Handles oversized items and heavy cargo
- Provides services tailored for construction companies and North Slope residents

UIC Oil & Gas Support (Utqiagvik, AK)

Website: www.uicalaska.com/ogs

Phone: 907-677-5213 | Email: don.gray@uiccs.com (Don Gray)

UIC Oil & Gas Support provides reliable freight hauling solutions for Alaska's North Slope, including transportation of heavy equipment and construction materials for building homes. They offer comprehensive logistics services, including permitting and route planning.



- Utilizes specialized equipment for tundra freight transport
- Offers heavy haul services within the Prudhoe Bay area
- Collaborates with sister companies for barge freight support

LOCAL MATERIALS SUPPLIERS

Ace Hardware - Top of the World (Utqiagvik, AK)

Website: www.acehardware.com/store-details/16606

Phone: 907-852-3663 | Email: acetopoftheworld@gmail.com



Ace Hardware - Top of the World provides tools, hardware, and limited lumber supplies for home building, remodeling, and repair projects in the North Slope region. They offer a range of products to support local construction and DIY needs.

- Located at 1611 B Okpik Street, Utqiagvik, AK 99723
- Part of the Ace Hardware cooperative, offering a wide selection of hardware and home improvement products
- Serves as an important resource for building materials in the remote North Slope area

NAPA Auto Parts (Utqiagvik, AK)

Website: www.napaonline.com/en/ak/utqiagvik/store/27923

Phone: 907-852-8000



NAPA Auto Parts offers tools and automotive supplies that can be useful for home maintenance and repair projects. While they do not sell lumber, they provide a variety of equipment and parts that may be helpful for homeowners. Can be a valuable resource for vehicle-related home projects and general tool needs.

- Located at 3419 Stevenson St, Utqiagvik, AK 99723
- Stocks a wide range of automotive parts and tools

Olgoonik Corporation (Wainwright, AK)

Website: www.olgoonik.com

Phone: 907-763-2613



Olgoonik Corporation operates a small lumber yard in Wainwright, providing building materials for construction and home improvement projects in the North Slope region. They offer lumber and other construction supplies to support local building needs.

- Headquarters located at PO Box 29, Wainwright, AK 99782
- Alaska Native Village Corporation for Wainwright
- Offers various services beyond lumber sales, including construction and logistics support in the Arctic region

LOCAL PROVIDERS FOR HOMEOWNERS' INSURANCE

There are no current home insurance providers located locally in the North Slope Borough

LOCAL REAL ESTATE AGENCIES TO FACILITATE PURCHASE OF EXISTING HOMES

Real Estate Brokers of Alaska

Realtor Name: Malia Teixeira



Website: www.realestatebrokersofalaska.com

Phone: 907-351-8708 | Email: malia.907homes@gmail.com

Real Estate Brokers of Alaska provides comprehensive real estate services in the North Slope Borough area, assisting clients with buying, selling, and investing in properties. They offer expertise in local market trends and property valuations.

- Specializes in residential and commercial properties
- Offers virtual tours and online property listings
- Provides guidance on financing options and local regulations

Wolgemuth Realty

Realtor Name: Patrick Wolgemuth

Website: www.alaskahomesandinvestments.com

Phone: 907-227-3735 | Email: wolgemuthrealty@gmail.com



Wolgemuth Realty offers comprehensive real estate services in the North Slope Borough area, focusing on residential and commercial properties. They provide assistance with property listings, negotiations, and closings for both buyers and sellers <https://alaskahomesandinvestments.com/>.

- Expertise in local market conditions and property valuations
- Offers personalized service tailored to client needs
- Provides guidance on investment opportunities in the region

LOCAL HOME INSPECTION SERVICES

There are no current home inspection services located locally within the North Slope Borough

LOCAL UTILITY PROVIDERS

North Slope Borough (Utqiaġvik, AK)

Website: www.north-slope.org

Phone: 907-852-0489



The North Slope Borough's Public Works Department provides essential municipal services, including power generation and distribution, water and sewer services, and road maintenance. They support home construction and renovation projects through utility connections and infrastructure maintenance.

- Operates power plants in North Slope communities
- Manages water and sewer systems in the borough
- Responsible for road maintenance and snow removal

Barrow Utilities and Electric Cooperative, Inc. (BUECI) (Utqiaġvik, AK)

Website: www.bueci.org

Phone: 907-852-6166



BUECI provides electric, natural gas, water, and sewer services to residents of Utqiaġvik (formerly Barrow). They offer utility connections and maintenance for new and existing homes in the area.

- Offers discounts for accounts paid in full by the 10th of each month

- Provides grave digging services in cooperation with the City of Utqiaġvik
- Lobby hours: 8:00 AM to 12:00 PM & 1:00 PM to 5:00 PM, Monday to Friday

Nuiqsut Utilities Cooperative (Nuiqsut, AK)

Phone: 907-480-2057

Nuiqsut Utilities Cooperative provides essential utility services to residents of Nuiqsut. They support home construction and renovation by offering utility connections and maintaining local infrastructure.

- Serves the community of Nuiqsut in the North Slope Borough
- Cooperates with the North Slope Borough for utility management

OTHER LOCAL RESOURCES

ASRC Builders (formerly ASRC SKW Eskimos, Inc.) (Utqiaġvik, AK)

Website: www.asrcconstruction.com

Phone: 907-433-2300 | Email: info@asrcconstruction.com



In 2024, ASRC SKW Eskimos, Inc., one of ASRC's oldest and most valued construction companies, was merged with ASRC Builders, LLC. Since the early 1970s, ASRC SKW Eskimos has played a pivotal role in rural Alaska through its commitment to quality construction. This merger marks a significant milestone in the continued growth and evolution of both companies, combining their strengths to deliver enhanced services and contribute to the development of communities in Alaska and beyond. This merged entity will operate as ASRC Builders going forward.

- Subsidiary of Arctic Slope Regional Corporation
- Offers both commercial and government contracting services

Tagiugmiullu Nunamiullu Housing Authority (TNHA) (Utqiaġvik, AK)

Website: www.tnha.info

Phone: 907-852-7150 | Email: info@tnha.net



The Native American Housing and Self-Determination Act (NAHASDA) authorizes TNHA, as the Regional Housing Authority, to administer block grants for individual tribes who designate TNHA as the recipient of their housing funds. Currently, six Iñupiaq tribes have authorized TNHA to act on their behalf as their Tribally Designated Housing Entity (TDHE): Native Village of Point Lay, Native Village of Nuiqsut, Naqsrarmiut Tribal Council (Anaktuvuk Pass), Native Village of Kaktovik, and Native Village of Atkasuk.

- Provides affordable housing solutions and home repair services, and offers programs for new home construction, weatherization, and rehabilitation of existing homes.
- Offers both rental and homeownership programs

UIC Arctic Operations and Development (Utqiaġvik, AK)

Website: www.uicalaska.com

Phone: 907-852-4460 | Email: info@uicalaska.com & landsales@uicalaska.com

UIC Arctic Operations and Development offers land sales and trades for UIC shareholders and descendants in Utqiaġvik. They also deliver quality gravel in the Utqiaġvik area, supporting housing and construction projects.

- Offers services specifically for UIC shareholders and descendants



- Includes UIC Sand & Gravel as part of their family of companies and Operates the UIC gravel pit in Utqiagvik
- Offers land sales and land trades for UIC shareholders and descendants in Utqiagvik. Provides land sales information on their website,

UIC Construction, LLC (Utqiagvik, AK)

Website: www.uicalaska.com

Phone: 907-852-4460 | Email: info@uicalaska.com

UIC Construction provides construction services including gravel delivery and pile drilling for projects in the North Slope Borough. They have specialized equipment for working in Arctic conditions.

- Subsidiary of Ukpeaġvik Iñupiat Corporation
- Experienced in both vertical and horizontal construction projects.



SECTION THREE

STATEWIDE VENDORS

AND RESOURCES

QUICK REFERENCE OF STATEWIDE GOVERNMENT AGENCIES

Association of Alaska Housing Authorities (AAHA) (Anchorage, AK)

Website: www.aahaak.org

Phone: 907-330-8398

Email: gforster@aahaak.org (Griffin Hagle-Forster)



AAHA provides unified state and federal legislative advocacy, affordable housing development and funding information, and training and technical assistance to increase the supply of safe, sanitary and affordable housing in Alaska. They support regional housing authorities in building, renovating, and weatherizing homes, as well as providing assistance in purchasing homes.

- Offers renter and homebuyer education
- Develops infrastructure for housing development
- Builds community facilities

Bureau of Indian Affairs (BIA) Alaska Regional Office (Anchorage, AK)

Website: www.bia.gov/regional-offices/alaska

Phone: 907-271-1536



The BIA Alaska Regional Office administers the Housing Improvement Program (HIP), which provides home repair, renovation, and replacement grants to eligible American Indians and Alaska Natives in the North Slope Borough and other areas of Alaska.

- Eligibility is based on income and other factors
- Grants can be used for repairs, renovations, or new home construction
- Works with tribes and tribal organizations to implement housing programs

Cold Climate Housing Research Center (CCHRC) (Fairbanks, AK)

Website: www.cchrc.org

Phone: 907-457-3454 | Email: info@cchrc.org



CCHRC conducts research and develops innovative building technologies for cold climates, including solutions for housing in the North Slope Borough. They provide technical assistance and design support for energy-efficient and durable homes in Alaska's harsh environments.

- Provides training and education on sustainable northern building practices, and offers resources and information on cold climate construction techniques
- Conducts research on permafrost-resistant foundations and other Arctic-specific building challenges
- Offers design collaboration services, and provides policy development and advocacy for innovative housing solutions

U.S. Department of Housing and Urban Development (HUD) Alaska Field Office (Anchorage, AK)

Website: www.hud.gov/states/alaska

Phone: 907-677-9800



HUD's Alaska Field Office oversees federal housing programs and initiatives in the state, including those that can benefit residents of the North Slope Borough. They provide resources for affordable housing, community development, and home improvements.

- Administers Native American Housing Assistance and Self-Determination Act (NAHASDA) funds
- Offers Section 184 Indian Home Loan Guarantee Program for financing on tribal lands
- Provides information on housing counseling and fair housing rights

STATEWIDE LENDERS & FINANCIAL INSTITUTIONS

Alaska Housing Finance Corporation

Website: <https://www.ahfc.us>

Phone: 800-478-2432



AHFC offers a wide array of loan programs and options to help eligible Alaskans qualify for an interest rate reduction to purchase, renovate, or improve the terms of their existing loans.

Cook Inlet Lending Center

Website: <https://www.cookinletlending.com>

Phone: 907-793-3058



Cook Inlet Lending Center provides home purchase and refinance loans, specializing in HUD 184 loans for Alaska Native and American Indian borrowers and entities.

Credit Union 1

Website: <https://www.creditunion1.org>

Phone: 800-252-6950



Credit Union 1 offers a wide selection of mortgage loan programs to help you find a payment that fits your budget and achieve your unique financial goals.

First National Bank Alaska

Website: <https://www.fnbalaska.com>

Phone: 907-777-4362



First National Bank Alaska provides a range of home loan options including construction loans, HUD Section 184 Indian Home Loan Guarantee Program, and Rural Development home loans.

Global Credit Union (formerly Alaska USA Federal Credit Union)

Website: <https://www.globalcu.org>

Phone: 800-525-9094



Global Credit Union offers home purchase and refinance loans with competitive rates and personalized service.

Key Bank

Website: <https://www.key.com>

Phone: 800-539-2968



Key Bank provides various home loan options including mortgages for purchasing or refinancing homes.

Northrim Bank

Website: <https://www.northrim.com>

Phone: 907-562-0062



Northrim Bank offers a variety of home loan options including construction loans and refinancing.

Primary Residential Mortgage, Inc.

Website: <https://www.primeres.com/anchorage>

Phone: 907-885-2855



Primary Residential Mortgage offers expert local knowledge and a positive, personal home loan experience for Alaskans.

PrimeLending

Website: <https://lo.primelending.com/anchorage/>

Phone: 907-205-3400



PrimeLending provides a range of home loan options to fit various financial needs for Alaskan homebuyers.

RurAL CAP (Rural Alaska Community Action Program, Inc.)

Website: <https://ruralcap.org>

Phone: 907-279-2511



RurAL CAP offers loan packaging and credit counseling services for USDA Rural Development 502 direct mortgage loans in rural Alaska.

USDA Rural Development

Website: <https://www.rd.usda.gov/ak>

Phone: 907-761-7705



The USDA Rural Development program offers Single Family Housing Direct Home Loans to assist low- and very-low-income applicants in obtaining decent, safe and sanitary housing in eligible rural areas of Alaska.

STATEWIDE CONTRACTORS AND BUILDERS

AK Rural Construction Services, LLC (North Pole, AK)

Website: www.alaskarural.com

Phone: 907-488-0452 | Email: office@alaskarural.com (Chase Edstrom)

AK Rural Construction Services specializes in residential and commercial construction projects in rural Alaska. They offer new home construction, renovations, and repairs tailored to the unique challenges of building in remote areas.

- Experienced in cold climate construction techniques
- Familiar with logistics of building in remote Alaskan locations

Conam Construction Company (Anchorage, AK)

Website: www.conamco.com

Phone: 907-278-6600



Conam Construction Company provides construction and maintenance services for various projects, including residential buildings in Alaska. They have experience working in challenging Arctic conditions, which is relevant for the North Slope Borough area.

- Additional office in Deadhorse, AK (North Slope Borough)
- Offers engineering, procurement, and construction services

Continental Industries (Washington State)

Website: www.alaskasbesthome.com

Phone: 360-886-9933

Email: info@alaskasbesthome.com (Lee Whittenberg)

CONTINENTAL INDUSTRIES

Continental Industries provides custom home building and renovation services, specializing in energy-efficient and environmentally friendly construction for Alaska's climate. They offer design-build services and can manage projects remotely.

- Expertise in energy-efficient building practices for cold climates
- Can coordinate logistics for materials delivery to remote locations

Finished Works LLC (Big Lake, AK)

Phone: 907-378-8263 | Email: jason@finishedworks.llc



Finished Works LLC specializes in remote construction projects, including housing projects in various Alaskan regions. They offer services in remote construction, commercial mixed-use buildings, and SIPs & Timber Frame Building kits.

- Provides on-the-job construction trades training/apprenticeship at campuses in Big Lake and Delta Junction
- Focuses on sustainable community development
- Has experience in North Slope construction (Point Hope)

Graham Construction Services (Fairbanks, AK)

Website: <https://graham-construction-services.com/>

Phone: 907-687-2254



Graham Construction Services provides a range of construction services including residential building, remodeling, and repairs. They have experience working on projects in various parts of Alaska, including remote areas.

- Offers both small-scale repairs and large construction projects
- Familiar with Alaska building codes and regulations

Hausia Kings Construction (Anchorage, AK)

Website: <https://www.facebook.com/HausiaKingsConstruction/>

Phone: 907-341-7606 | Email: hausiakings@gmail.com



Hausia Kings Construction offers residential construction and renovation services, specializing in custom home builds and major remodeling projects. They have experience working in various Alaskan communities.

- Provides both interior and exterior renovation services
- Can assist with permitting and compliance for remote builds

Jade Contractors (Fairbanks, AK)

Website: www.jade.contractors

Phone: 907-590-9095 | Email: tc9095@gmail.com



Jade Contractors specializes in residential remodels, renovations, and additions in Alaska. They offer a range of services from small repairs to full home renovations and new construction.

- Experienced in working with local building materials
- Offers free estimates for projects

Spartan Contracting (Anchorage, AK)

Website: <https://www.spartanak.com/>

Phone: 907-677-2500



Spartan Contracting provides commercial and residential contracting services, including new builds, renovations, and repairs. They do everything from design and engineering for new construction right down to interior trim.

- Certified installers of PierTech helical piles and foundation solutions
- Experienced in coordinating logistics for remote construction projects

Spearpoint Construction (Anchorage, AK)

Website: www.spearpointconstruction.com

Phone: 337-424-7472 | Email: carlo.delrosario@spearpointconstruction.com (Carlo Delrosario)



Spearpoint Construction offers residential and commercial construction services, including new home builds, renovations, and repairs. They specialize in projects in challenging Alaskan environments.

- Veteran-owned and operated company
- Experienced in both urban and rural Alaskan construction projects

Tikigaq Construction, LLC (Anchorage, AK)

Website: www.tikigaq.com

Phone: 907-230-7379



Tikigaq Construction provides a wide range of construction services, including residential building, renovations, and infrastructure projects. They have extensive experience working in remote Alaskan communities.

- Native Alaskan-owned company with deep understanding of local needs
- Offers both small-scale residential and large commercial projects

STATEWIDE BUILDING MATERIALS TRANSPORTATION

Air Land Transport, Inc. (Anchorage, AK)

Website: www.airlandak.com

Phone: 907-248-0362 | Email: dispatch@airlandak.com



Air Land Transport specializes in logistics and freight transportation services throughout Alaska, including the North Slope, which can support building and renovation projects by delivering construction materials and equipment.

- Offers recovery and delivery of freight to any air cargo facility for remote locations
- Drivers are trained to comply with TSA regulations
- Provides services to various destinations across Alaska

Alaska Air Cargo (Anchorage, AK)

Website: www.alaskacargo.com

Phone: 800-225-2752



Alaska Air Cargo provides air freight services to North Slope Borough, supporting building and renovation projects by transporting materials and equipment. They offer reliable shipping solutions for construction supplies and tools needed for home repairs and renovations in remote Alaskan locations.

- GoldStreak Package Express service for time-critical shipments
- Pet Connect animal travel service available
- Extensive network with over 100 destinations across North America

Alaska Marine Lines (Seattle, WA)

Website: www.lynden.com/aml

Phone: 800-326-8346 | Email: information@lynden.com



Alaska Marine Lines offers barge transportation services from Seattle to various locations in Alaska, including those supporting the North Slope Borough area. They transport building materials, heavy equipment, and supplies necessary for home construction and renovation projects.

- Twice-weekly barge service to Southeast Alaska
- Seasonal service to Western Alaska and Arctic regions
- Part of the Lynden family of companies, offering multi-modal logistics solutions

Alaska West Express (Fairbanks, AK)

Website: www.lynden.com/awe

Phone: 907-452-4355 | Email: tbones@lynden.com (Tyler Bones)



Alaska West Express specializes in truckload transportation for shipments to and from Alaska, including the North Slope Borough area. They provide heavy haul and bulk trucking services essential for transporting construction materials and equipment for home building and renovation projects.

- Intermodal transfer facility in Fairbanks with railcar transfer and certified tank maintenance
- Expertise in handling hazardous materials and temperature-sensitive cargo
- Part of the Lynden family of companies, offering integrated transportation solutions

Carlile Transportation (Anchorage, AK)

Website: www.carlile.biz



Phone: 800-478-1853 | Email: customerservice@carlile.biz

Carlile Transportation offers multi-modal logistics solutions including heavy haul trucking, hazardous materials transport, and government freight services, which can facilitate the transportation of building materials and equipment for home construction and renovation in the North Slope Borough area.

- Leader in freight technology with rail spurs in Tacoma, WA and Fairbanks, AK
- Provides warehousing and laydown yards for large projects
- Offers flatbed and specialized equipment services for oversized cargo

Everts Air Cargo (Anchorage and Fairbanks)

Website: <https://evertsair.com/>



Toll Free: 866-242-0009 | Telephone: 907-243-0009

The Everts Air family network consists of Everts Air Cargo which provides scheduled service to 9 hubs and charter service to over 100 remote destinations across the state. With a variety of planes in its fleet (including C-46, DC-6, and MD-80 aircraft), customers are sure to find the one that meets their needs. Its sister company, Everts Air Alaska, provides scheduled and charter cargo and passenger service out of Fairbanks using Caravans, Pilatus, and SkyCourier aircraft.

LNW Transport (Anchorage, AK)

Website: www.lnwtransport.com



Phone: 907-770-7000 | Email: freight@lnwtransport.com

LNW Transport provides logistics and freight transportation services throughout Alaska, including to the North Slope Borough. They support home building and renovation projects by delivering construction materials, equipment, and supplies to remote locations.

- 24/7 availability for transportation needs
- Experience in handling unique and challenging shipments
- Commitment to on-time delivery in challenging Alaskan conditions

Northern Air Cargo (Anchorage, AK)

Website: www.nac.aero



Phone: 800-727-2141 | Email: customerserviceagents@nac.aero

Northern Air Cargo offers air freight services to various locations in Alaska, including those supporting the North Slope Borough area. They transport construction materials, tools, and equipment necessary for home building, renovation, and repair projects in remote Alaskan communities.

- Scheduled and charter air cargo services available
- Experience in handling oversized and specialty cargo
- Ability to reach remote Alaskan locations with limited accessibility

PKR Transport Inc. (Fairbanks, AK)

Website: www.facebook.com/pkrtransportinc



Phone: 907-230-6512 | Email: pkrtransportinc@gmail.com

PKR Transport Inc. provides transportation and logistics services for building materials and supplies to support construction and renovation projects in the North Slope Borough area. They specialize in delivering materials to remote locations, ensuring that homeowners and contractors have access to necessary resources for their building and repair needs.

- Offers transportation services for a wide range of construction materials, including lumber, roofing supplies, and fixtures
- Experienced in navigating the unique challenges of Alaska's terrain and weather conditions
- Can coordinate with suppliers and contractors to ensure timely delivery of materials to construction sites

Sourdough Express, Inc. (Anchorage, AK)

Website: www.sourdoughexpress.com



Phone: 800-488-2654

Specializes in commercial freight services across Alaska, including material transportation and full truckload services.

- Established in 1898, one of the oldest transportation companies in Alaska
- Offers metal storage containers for personal or business use

Wright Air (Anchorage, AK)

Website: www.wrightairservice.com



Phone: BRWHUB (907) 852-5506 | FAIHUB (907) 474-0502

Email: UTQIAGVIK@WRIGHTAIRSERVICE.COM

Servicing all communities across the North Slope with passenger, cargo, and charter flights.

Aircraft make and model --- 208EX
Maximum payload- 2800LBS
Maximum cubic feet capacity -224 CUBIC FT
Minimum runway length---2500ft
Cargo door dimension --- 48"X 48"
Maximum material length 14FT

STATEWIDE MATERIALS SUPPLIERS

Builders Choice Lumber, LLC (Anchorage, AK)



Website: www.builderschoice.us.com

Phone: 907-522-3214 | Email: rturkington@builderschoice.us.com (Ryan Turkington)

Builders Choice Lumber offers a comprehensive line of building and construction materials to government, commercial, and residential buyers throughout Alaska. They provide same-day sales and delivery service to nearly 60% of the state's population.

- Locations in Anchorage, Soldotna, and Wasilla
- Offers engineered roof and floor truss systems and provides modular construction solutions

The Home Depot (Anchorage, AK)

Website: www.homedepot.com

Phone: 907-563-9800



The Home Depot offers a wide range of building materials, tools, and home improvement products for DIY enthusiasts and professional contractors. They provide installation services for various home projects.

Lowe's Home Improvement (Anchorage, AK)

Website: www.lowes.com

Phone: 907-563-0391



Lowe's is a major retailer of home improvement and building materials, offering a wide selection of products for construction, renovation, and repair projects.

Northland Wood Products (Fairbanks, AK)

Website: www.northlandwood.com

Phone: 907-452-4000 | Email: sales@northlandwood.com



Northland Wood Products has been Alaska's local lumber leader for over 50 years, offering a wide range of construction materials for dream projects. They carry everything from lumber to timbers, plywood, pressure-treated wood, roofing, insulation, and siding.

- Additional location in Anchorage
- Offers custom milling services
- Provides delivery options

Pacific Alaska Lumber Company, LLC (Anchorage, AK)

Website: www.pacaklumber.com

Phone: 907-341-3500



Pacific Alaska Lumber provides high-quality wood products, building materials, and services for construction projects. They specialize in sourcing unique building materials and offer manufacturing and treating capabilities.

- Offers Denali Gold treated products
- Provides expertise in industrial and structural wood products

Spensard Builders Supply (Anchorage, AK)

Website: www.sbsalaska.com

Phone: 907-261-9140 | Email: generalloisdr@sbsalaska.com



Spensard Builders Supply is Alaska's largest depot offering home improvement and building materials. They service a variety of customers including residential and commercial builders, government institutions, specialty contractors, remodelers, and do-it-yourselfers.

- Multiple locations throughout Alaska
- Offers manufacturing, design, and installation services
- Provides custom doors, windows, cabinets, and trim options

Alaska Insulated Panels (Anchorage, AK)

Website: <https://www.alaskainsulatedpanels.com>

Phone: 907-357-2769

Email: Admin@alaskainsulatedpanels.com (Bernie Vannoy & Gary Pinckert)



Alaska Insulated Panels provides insulated panel systems for residential and commercial construction in the North Slope Borough area. Their panels offer superior insulation and energy efficiency for homes in extreme arctic conditions.

- Specializes in custom-designed insulated panels for arctic environments
- Panels can be quickly assembled on-site, reducing construction time
- Offers consultation services for optimal panel installation in permafrost conditions

PanAlaska LLC (Fox, AK)

Website: www.panalaskallc.com

PanAlaska
LLC

Phone: 907-388-2106 | Email: glenn@panalaskallc.com (Glenn Brady)

PanAlaska LLC manufactures the ArcticLight Modular Structural System™ (MSS), a super-insulated structural panel technology for rapid assembly of high-performance structures in arctic conditions. They also produce expanded polystyrene (EPS) foam insulation for mitigating permafrost thaw under various structures.

- Founder Glenn Brady has over 30 years of experience in sheet metal fabrication, construction, and mechanical design in Alaska
- The MSS system is estimated to be 20%-30% less expensive compared to conventional stick-built on-site construction
- Panels are manufactured locally in Fox, Alaska, ensuring quick availability

STATEWIDE REAL ESTATE AGENCIES TO FACILITATE PURCHASE OF EXISTING HOMES

Dar Walden Team - Keller Williams Realty Alaska Group

Website: www.darwaldenteam.com



Phone: 907-240-2804

Denali Real Estate

Website: www.denalirealestate.com



Phone: 907-632-4594

Jack White Real Estate

Website: www.jackwhite.com



Phone: 907-562-6464

RE/MAX Dynamic Properties

Website: www.remaxdynamicproperties.com



Phone: 907-865-4700

STATEWIDE HOME INSPECTION SERVICES

AK Home Inspection Services LLC

Website: www.akinspect.com

Phone: 907-230-8142 | Email: justin@akinspect.com (Justin Stone)



AK Home Inspection Services LLC provides comprehensive home inspections for buyers and sellers in the Anchorage area. They offer detailed reports on the condition of residential properties, including structural, electrical, plumbing, and HVAC systems.

- Certified by InterNACHI (International Association of Certified Home Inspectors)
- Offers additional services like thermal imaging and pre-listing inspections

Accurate Inspection Service

Website: www.homeinspectoranchorage.com



Phone: 907-301-4030 | Email: jon@homeinspectoranchorage.com (Jon Schultz)

Accurate Inspection Service offers thorough home inspections and energy audits in South Central Alaska. They provide detailed assessments of residential properties, focusing on structural integrity, safety issues, and energy efficiency.

- Licensed by the State of Alaska
- Offers specialized services like infrared thermal imaging and moisture detection scans

Discovery Inspection Services

Website: www.discoveryinspect.com



Phone: 907-243-4476 | Email: discoveryinspect907@gmail.com (David Mortensen)

Discovery Inspection Services provides comprehensive home and commercial building inspections in Anchorage and Southcentral Alaska. They offer detailed evaluations of property conditions, including structural, electrical, plumbing, and HVAC systems.

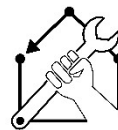
- Over 25 years of experience in Alaskan home construction and remodeling
- Uses advanced moisture detection tools and thermal imaging technology

OTHER STATEWIDE RESOURCES

Alaska Adaptable Housing LLC (Fairbanks, AK)

Website: www.akadaptable.com

Phone: 907-687-6549 | Email: admin@akadaptable.com



Alaska Adaptable Housing works on innovative residential building solutions and housing security research and policies for Alaska. They offer consulting services on housing design and policy, including recommendations for new housing in remote Alaskan communities, building inspections, and construction strategy collaborations with Alaska housing authorities.

- Develops standardized "kit-of-parts" building and foundation systems
- Promotes community-led building initiatives
- Seeks to maximize the use of local materials, expertise, and labor

Alaska Housing Finance Corporation (AHFC) (Anchorage, AK)

Website: www.ahfc.us

Phone: 907-338-6100 | Email: publicinfo@ahfc.us



AHFC offers various programs and services related to housing in Alaska, including the North Slope Borough area. They provide financing options, including various loan programs and grants, for home purchases, housing improvements and construction, renovations, and energy efficiency upgrades.

- Offers the Home Energy Rebate Program for energy efficiency upgrades
- Provides weatherization assistance for low-income households
- Administers federal housing programs in Alaska
- Offers homeownership education programs
- Administers public housing and rental assistance programs

Alaska Legal Services Corporation (Anchorage, AK)

Website: www.alsc-law.org

Phone: 907-272-9431 | Email: anchorage@alsc-law.org



Alaska Legal Services Corporation provides free civil legal assistance to Alaskans in need, which may include legal support related to housing issues in the North Slope Borough area. They offer services in various areas of law, including housing and consumer law.

- Multiple office locations throughout Alaska, including Utqiagvik (Barrow)
- Online application available for legal assistance
- Toll-free statewide intake line available

APPRAISAL SERVICES

Alaska Real Estate Appraisal (Palmer, AK)

Website: www.alaskarealestateappraisal.com

Phone: 907-745-3744



Alaska Real Estate Appraisal provides professional appraisal services for residential properties in Alaska. They offer valuations for home purchases, refinancing, and renovation projects.

Frontier Appraisal Services (Anchorage, AK)

Phone: 907-276-4663

Frontier Appraisal Services provides professional appraisal services for residential and commercial properties in Alaska. They offer valuations for home purchases, refinancing, and renovation projects.

Hage & Associates (Fairbanks, AK)

Phone: 907-452-4662

Hage & Associates provides professional appraisal services for residential and commercial properties in Alaska, with extensive experience in the North Slope Borough area. They offer valuations for home purchases, refinancing, and renovation projects.

TITLING SERVICES

Stewart Title (Anchorage, AK)

Website: www.stewart.com/fairbanks

Phone: 907-456-3474



Stewart Title provides title insurance and escrow services for real estate transactions in Alaska, including properties in the North Slope Borough area. They assist homeowners and buyers with title-related aspects of home purchases and refinancing.

HOMEOWNERS' INSURANCE

Randall Moss Insurance (Anchorage, AK)

Website: <https://randallmossins.com/>

Phone: 907-562-6224

Email: info@randallmossins.com

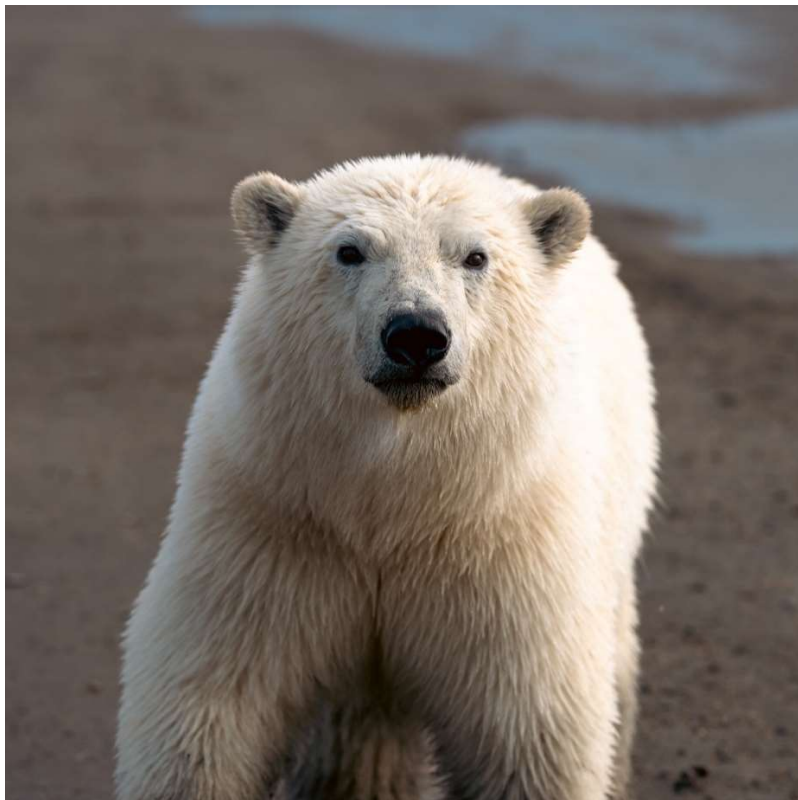


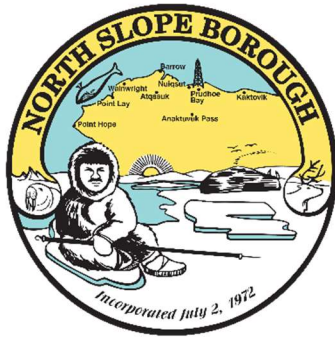
Umialik Insurance Company (Anchorage, AK)

Website: <https://www.umialik.com/index.html>

Phone: 907-338-5445

Email: info@umialik.com





North Slope Borough Housing Department

907-852-0203 | HousingLoan@north-slope.org

www.north-slope.org/departments/housingdepartment



Jack Frantz

NSB Housing Director

907-852-0203, ext. 3508
jack.frantz@north-slope.org



Barbara Benson

NSB Housing Deputy Director

907-852-0203, ext. 3502
barbara.benson@north-slope.org

