

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 ▪

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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.

This is a living document, and is updated by
The NSB Housing Department Development Division
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About this Guide

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 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.

Message from the North Slope Borough Housing Director



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.

A handwritten signature in black ink, appearing to read "Jack Frantz".

Jack Frantz
NSB Housing Department Director



SECTION ONE

**IMPORTANT INFORMATION
FOR YOUR HOUSING JOURNEY**

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 (ATK) 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)
- Seasonally 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.



STEPS INVOLVED WITH PURCHASING A HOME

Step 1: Consultation

- This 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 figure out what you *can* qualify for, but what you are *comfortable with spending* on a month-to-month basis, and the upfront costs. In the state of Alaska, lenders are legally able to rate-match. So, speaking with multiple lenders to find not only the best program and rate, but Loan Originator is important since you can have the lender of your choice rate match.

Step 3: Looking at homes

- After finding out what is important to you in a home, your purchasing power, and what you are comfortable with spending, it is time to look at homes! Looking at homes only 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 is a process and starting off on the right foot is important.

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 amount we should be coming in at compared to closed sales 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 countered. 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 is choosing 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.

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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.

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 along with Resale Certificate and Appraisal being ordered.

- 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.

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 be Monday, or if you sign the day before a holiday off, it may be 3 or more days later.

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

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UNDERSTANDING HOUSING IN THE NORTH SLOPE BOROUGH

For newcomers, homebuilders, lenders, and service providers, it's critical to understand the North Slope Borough's unique challenges and opportunities. Transportation logistics, limited local services, and local regulations heavily influence project planning and execution for prospective homeowners. None of the eight communities have road access, so location within Alaska is a major constraint.

Five coastal communities rely on short windows of opportunity to take advantage of the barge or CWAT Trails, but most goods are shipped by expensive air freight.

Culture and Traditions of the Inupiat People

The North Slope Borough is home to a vibrant Iñupiat 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 Iñupiat 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 calculate your debt-to-income ratio? Do you know your credit score? It's important to start improving your credit and strengthening your financial readiness for a home loan several months—or even years—before you plan to buy.



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.

You may email NSBAssessing@north-slope.org or you may call 907-852-0355 and provide them with the information you gathered in Step 1. With this information, NSB Assessing Division will locate the identifying information such as: Document Number, Block and Lot number. They may also be able to give you the last known Owner Name.

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 you gathered in Step 2. However, if the owner of record shows: "Heirs of _____" or "Estate of _____", that property is still in probate. Your next step will be to contact the Village Corporation (e.g. UIC) or Village Tribal office (e.g. Native Village of Barrow) for further investigation.



Step 4: Locate the owner of record

You may be able to find contact information for the owner using social media or by word of mouth. In addition, UIC Real Estate (907) 852-4460 may have updated contact information not available to NSB Assessing Division.

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

Land rights on the North Slope are often complex because tribal, corporation, and public interests can overlap. Thorough research and professional help are strongly recommended. For complicated issues, consult an attorney experienced in Alaska Native land rights and real estate to clarify ownership, usage rights, and any restrictions. Expect disputes or title work to take time.

Land Ownership Research Resources

Begin with land-ownership maps and apps (for example, Onyx) for preliminary boundary and ownership checks, but always verify with official sources. The Alaska Department of Natural Resources (DNR) is the authoritative source for land titling and up-to-date records. Perform a complete title search to reveal liens, easements, or other encumbrances, and consider using a title company familiar with North Slope properties to ensure a thorough review (e.g. Stewart Title).

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, Kaktovik, Point Hope and Point Lay, 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

The Community Winter Access Trail (CWAT) is a seasonal overland snow trail funded by the North Slope Borough and NPR-A Impact Mitigation Grant Program, providing seasonal overland access between Utqiagvik, Wainwright, Atkasuk, and Anaktuvuk Pass during the coldest months of the year. The CWAT was established to create a safe, reliable route across the tundra, allowing residents to travel in caravans, which reduces the risks of getting stuck and needing assistance. In addition to enhancing safety, the trail offers new opportunities for North Slope residents to transport goods and materials from larger cities in Alaska and between communities, helping to address the logistical challenges that are common in this remote region.

For more information, and to sign up for a caravan, contact Eskimos Inc. staff at CWAT@asrc.com or call 907-852-9432.

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. Staging of materials in Deadhorse is possible, but limited. Contact Service Area 10 at 907-685-4415 for details.
- CWAT Transportation Contractors are listed on Section 2 pages 9 and 10 of this guide.

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 or Deadhorse 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. This timing is crucial for minimizing environmental impact and complying with local regulations designed to protect the delicate Arctic ecosystem. Plan your foundation preparations 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 to support Native Alaskan homebuyers in the North Slope, recognizing the unique challenges and cultural importance of homeownership in these communities.

The HUD Section 184 Indian Home Loan Guarantee Program provides favorable loan terms for eligible Native Americans purchasing, constructing, or renovating a home. This program typically features low down payment requirements and flexible underwriting standards.

Eligible Native American veterans may also qualify for the Native American Direct Loan (NADL) program, which offers direct home loans from the VA with no down payment required.



In addition, many tribal organizations in the North Slope operate their own housing programs. These may include grants, low-interest loans, or lease-to-own opportunities designed to help community members achieve homeownership.

Each program has specific eligibility requirements, which may depend on tribal affiliation, income, or geographic location. Prospective homebuyers are encouraged to research and compare available options to determine the program that best fits their needs.

Logistics Programs and Subsidized Freight

Logistics and freight costs are a major barrier to construction on the North Slope, but several programs and strategies can help. The NSB Housing Department currently offers two freight subsidies (see next page of this Resources Guide) to offset material transportation costs. State and federal rural development programs may also provide grants or low-interest loans for logistics—research these early, since they can materially affect feasibility and budget. Contact local economic development offices or tribal housing authorities for current program information.

The NSB Housing Department also pursues cost reductions through economies of scale: coordinating purchases, freight, and logistics so multiple households or organizations share the cost of large shipments rather than paying high individual rates. Village co-ops are a useful avenue for arranging bulk shipping to lower per-unit costs. Alternatively, sharing transportation or shipping expenses with nearby residents can be more cost-effective. Community channels—such as Facebook Marketplace pages—can help coordinate interest and communicate plans to a broad audience.

For Example:

Instead of **20 households each paying \$400 air freight**, the group ships **one consolidated pallet or container**, reducing the cost per household.

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, 2026 Update:** Qualifying families are eligible for an annual reimbursement of \$7,500 for shipping home building materials to North Slope Communities. The annual limit may be split into two separate reimbursements not to exceed \$7,500 annually. This annual reimbursement program is intended to offset the high costs of transporting construction materials to the North Slope. Eligible items include lumber, sheetrock, plumbing items, flooring material, insulation, large essential appliances, and other home building materials.



To download a copy of a program handbook or application for either of these programs, visit: <https://www.north-slope.org/departments/housing/shipping-assistance/>. If you have questions, please email HousingDevelopment@north-slope.org, or call 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, please call (907) 279-2511 for current programs available:

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%. selfhelphousing@ruralcap.org

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. Please call **907.279.2511** for more information.

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.

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 roofing materials and create ice dams, leading to leaks and structural issues. Regular inspections, especially after winter, and prompt repairs of any damaged roofing materials is 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. <https://www.north-slope.org/departments/administration/risk-management/>





SECTION TWO
LOCAL VENDORS
AND RESOURCES

PHONE LISTING

GOVERNMENT AGENCIES	4
NORTH SLOPE BOROUGH	907-852-26114
INUPIAT COMM. OF THE ARCTIC SLOPE	907-852-42274
ARCTIC SLOPE NATIVE ASSOCIATION	907-852-27624
NATIVE VILLAGE OF ANAKTUVUK PASS	907-661-25754
NATIVE VILLAGE OF ATQASUK	907-633-25754
NATIVE VILLAGE OF BARROW	907-852-44114
NATIVE VILLAGE OF KAKTOVIK	907-640-20424
NATIVE VILLAGE OF NUIQSUT	907-480-30104
NATIVE VILLAGE OF POINT HOPE	907-368-23304
NATIVE VILLAGE OF POINT LAY	907-833-50524
NATIVE VILLAGE OF WAINWRIGHT	907-763-25354
BIA ALASKA REGIONAL OFFICE	907-271-15364

LENDERS & FINANCIAL INSTITUTIONS	4
AK HOUSING FINANCE CORPORATION	800-478-24324
COOK INLET LENDING CENTER	907-793-30584
CREDIT UNION 1	800-252-69504
FIRST NATIONAL BANK ALASKA	907-777-43624
GLOBAL CREDIT UNION	800-525-90944
KEY BANK	800-539-29684
NORTHRIM BANK	907-562-00624
PRIMARY RESIDENTIAL MORTGAGE, INC.	907-885-28555
PRIMELENDING	907-205-34005
RURAL CAP	907-279-25115
USDA RURAL DEVELOPMENT	907-761-77055

REAL ESTATE AGENCIES.....	5
DENALI REAL ESTATE	907-632-45945
JACK WHITE REAL ESTATE	907-562-64645
KELLER WILLIAMS REALTY ALASKA	907-240-28045
REAL ESTATE BROKERS OF ALASKA	907-351-87085
RE/MAX DYNAMIC PROPERTIES	907-865-47005
WOLGEMUTH REALTY	907-227-37355

CONTRACTORS AND BUILDERS – LOCAL	5
ARCTIC BUILDER SERVICES LLC	907-227-81455
ARCTIC SPARK ELECTRIC LLC	907-953-40615
BAKER CONSTRUCTION	907-852-61005
BARROW MECHANICAL, INC.	907-852-40005
EDSTROM CONSTRUCTION CO.	907-978-92785
ICEHOPPERS, LLC.	907-855-15666
LOWERY ELECTRIC, LLC	907-687-50306

MOSS CONSTRUCTION	907-651-2020	6
NANA CONSTRUCTION LLC	907-892-3383	6
OLGOONIK CORPORATION	907-763-2613	6

CONTRACTORS AND BUILDERS – STATEWIDE..... 6

AK RURAL CONSTRUCTION SVC, LLC	907-488-0452	6
CONAM CONSTRUCTION COMPANY	907-278-6600	6
CONTINENTAL INDUSTRIES	360-886-9933	6
DRENNON CONSTRUCTION&CONSULTING	907-457-7861	6
FINISHED WORKS LLC	907-378-8263	6
GRAHAM CONSTRUCTION SERVICES	907-687-2254	6
HAUSIA KINGS CONSTRUCTION	907-341-7606	7
JADE CONTRACTORS	907-590-9095	7
JDX GENERAL ALASKA	907-947-0164	7
PERKINS ENTERPRISE, LLC	907-230-6469	7
SPARTAN CONTRACTING	907-677-2500	7
SPEARPOINT CONSTRUCTION	337-424-7472	7
TIKIGAQ CONSTRUCTION, LLC	907-230-7379	7

MATERIALS SUPPLIERS 7

ACE HARDWARE	907-852-3663	7
ALASKA INSULATED PANELS	907-357-2769	7
ALASKA PRECAST SOLUTIONS	907-715-0246	7
BUILDERS CHOICE LUMBER, LLC	907-522-3214	7
NAPA AUTO PARTS	907-852-8000	8
OLGOONIK CORPORATION	907-763-2613	8
LOWE'S HOME IMPROVEMENT	907-563-0391	8
NORTHLAND WOOD PRODUCTS	907-452-4000	8
PACIFIC ALASKA LUMBER CO., LLC	907-341-3500	8
SPENARD BUILDERS SUPPLY	907-261-9140	8
THE HOME DEPOT	907-563-9800	8
PANALASKA LLC	907-388-2106	8

SHIPPING AND TRANSPORTATION SERVICES - AIR CARGO..... 9

ALASKA AIR CARGO	800-252-2752	9
EVERTS AIR CARGO	866-242-0009	9
NORTHERN AIR CARGO	800-727-2141	9
WRIGHT AIR	907-852-5506	9

SHIPPING AND TRANSPORTATION SERVICES - BARGE SHIPPING..... 9

BOWHEAD TRANSPORT	907-677-8219	9
ALASKA MARINE LINES	800-326-8346	9

SHIPPING AND TRANSPORTATION SERVICES - HAUL ROAD TO DEADHORSE 9

ALASKA WEST EXPRESS	907-452-4355	9
CARLILE TRANSPORTATION	800-478-1853	9



LNW TRANSPORT	907-770-7000	10
MAGTEC ALASKA, LLC	907-513-6627	10
SOURDOUGH EXPRESS, INC.	800-488-2654	10

SHIPPING AND TRANSPORTATION SERVICES - CWAT/ICE ROAD..... 10

ARCTIC TRANSPORTATION	907-347-1030	10
ARNIE'S NORTHERN OUTFIT & CARGO	907-367-4148	10
BLUE GOOSE HAULING	(NO PHONE)	10
PKR TRANSPORT INC.	907-230-6512	10
UIC OIL & GAS SUPPORT	907-677-5213	10

OTHER RESOURCES..... 11

ALASKA ADAPTABLE HOUSING	907-687-6549	11
ALASKA HOUSING FINANCE CORP	907-338-6100	11
ALASKA LEGAL SERVICES CORP	907-272-9431	11
ASRC BUILDERS	907-433-2300	11
ASSOC. ALASKA HOUSING AUTHORITIES	907-330-8398	11
COLD CLIMATE HOUSING RESEARCH	907-457-3454	11
IĻISAĠVIK COLLEGE	907-852-3333	11
TNHA	907-852-7150	11
TRIBN LLC	907-852-6743	11
UIC ARCTIC OPERATIONS	907-852-4460	12
UIC CONSTRUCTION	907-852-4460	12
U.S. DEPT OF H.U.D. ALASKA	907-677-9800	12
ALASKA REAL ESTATE APPRAISAL	907-745-3744	12
FRONTIER APPRAISAL SERVICES	907-276-4663	12
HAGE & ASSOCIATES	907-452-4662	12

OTHER RESOURCES - HOME INSPECTION SERVICES..... 12

ALASKA ADAPTABLE HOUSING	907-687-6549	12
AK HOME INSPECTION SVC LLC	907-230-8142	12
ACCURATE INSPECTION SERVICE	907-301-4030	13
DISCOVERY INSPECTION SERVICES	907-243-4476	13

OTHER RESOURCES - HOMEOWNERS' INSURANCE 13

RANDALL MOSS INSURANCE	907-562-6224	13
UMIALIK INSURANCE COMPANY	907-338-5445	13

OTHER RESOURCES - TITLING SERVICES..... 13

STEWART TITLE	907-456-3474	13
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OTHER RESOURCES - UTILITY PROVIDERS..... 13

NORTH SLOPE BOROUGH	907-852-0489	13
BUECI	907-852-6166	13
NUIQSUT UTILITIES COOPERATIVE	907-480-2057	13



GOVERNMENT AGENCIES

North Slope Borough 907-852-2611
<https://www.north-slope.org/>
Housing Department 907-852-0203
Planning & Community Services 907-852-0320

Inupiat Comm. of the Arctic Slope 907-852-4227
<https://icas-nsn.gov/>

Arctic Slope Native Association 907-852-2762
<https://arcticslope.org/>

Native Village of Anaktuvuk Pass 907-661-2575

Native Village of Atkasuk 907-633-2575
nativevillageofatkasuk@gmail.com

Native Village of Barrow 907-852-4411
<https://nvb-nsn.gov/>

Native Village of Kaktovik 907-640-2042
nvkaktovik@gmail.com

Native Village of Nuiqsut 907-480-3010
<https://www.nvnuiqsut.org>

Native Village of Point Hope 907-368-2330
executive.director@tikigaq.org

Native Village of Point Lay 907-833-5052
nvpl.ira@gmail.com

Native Village of Wainwright 907-763-2535
villageofwainwright.org

BIA Alaska Regional Office 907-271-1536
www.bia.gov/regional-offices/alaska

LENDERS & FINANCIAL INSTITUTIONS

Ak Housing Finance Corporation 800-478-2432
<https://www.ahfc.us>

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 907-793-3058
<https://www.cookinletlending.com>

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 1 800-252-6950
<https://www.creditunion1.org>

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 907-777-4362
<https://www.fnbalaska.com>

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 800-525-9094
<https://www.globalcu.org>

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

Key Bank 800-539-2968
<https://www.key.com>

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

Northrim Bank 907-562-0062
<https://www.northrim.com> or
<https://www.residentialmtg.com/>

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

Primary Residential Mortgage, Inc. 907-885-2855

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

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

PrimeLending 907-205-3400

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

PrimeLending provides a range of home loan options for Alaskan homebuyers.

RurAL CAP 907-279-2511

<https://ruralcap.org>

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

USDA Rural Development 907-761-7705

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

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.

REAL ESTATE AGENCIES

Denali Real Estate 907-632-4594

www.denalirealestate.com

Jack White Real Estate 907-562-6464

www.jackwhite.com

Keller Williams Realty Alaska 907-240-2804

www.darwaldenteam.com

Real Estate Brokers of Alaska 907-351-8708

Malia Teixeira: malia.907homes@gmail.com

www.realestatebrokersofalaska.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.

RE/MAX Dynamic Properties 907-865-4700

www.remaxdynamicproperties.com

Wolgemuth Realty 907-227-3735

Realtor Name: Patrick Wolgemuth

Email: wolgemuthrealty@gmail.com

www.alaskahomesandinvestments.com

Wolgemuth Realty offers comprehensive real estate services in the North Slope Borough area, to include: property listings, negotiations, and closings for both buyers and sellers.

CONTRACTORS AND BUILDERS – LOCAL

Arctic Builder Services LLC 907-227-8145

Email: ned.nelson@hotmail.com

Locally owned - licensed and bonded – residential endorsed home builder that specializes in piling installation.

Arctic Spark Electric LLC 907-953-4061

<https://arcticsparkelectric.com/>

Email: arcticspark@icloud.com

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

Baker Construction 907-852-6100

Email: richard@bakerconstructionak.org

Baker Construction is a general, mechanical, and electrical contractor working throughout the North Slope region.

Barrow Mechanical, Inc. 907-852-4000

Email: r.alred@barrowmechanical.com

Barrow Mechanical, Inc. provides plumbing and heating services for residential and commercial properties in the North Slope Borough.

Owned and operated by Robert and Florence Alred.

Edstrom Construction Co. 907-978-9278

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

Email: chase@edstromconstructionco.com

Edstrom Construction specializes in home remodels and renovations. We also can help with adding new additions or a garage.

Icehoppers, LLC. 907-855-1566

Email: icehoppersllc@gmail.com

Icehoppers, LLC, locally owned and operated, specializes in residential contracting and renovation services.

Owned and operated by Mark Francis Ahsoak.

Lowery Electric, LLC 907-687-5030

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

Email: blowery@lowery-electric.com

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. Locally owned and operated in Utqiagvik.

Moss Construction 907-651-2020

Email: mossconstructionak@gmail.com

Moss Construction is locally owned and operated by Iñuuraq Moss.

NANA Construction LLC 907-892-3383

NANAconstruction.com

Email: kkieckbusch@nana.com

info@nanaconstruction.com

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.

Olgoonik Corporation 907-763-2613

www.olgoonik.com

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 construction services, lumber and other construction supplies to support local building needs.

CONTRACTORS AND BUILDERS – STATEWIDE

AK Rural Construction Svc, LLC 907-488-0452

North Pole, Alaska,

www.alaskarural.com

Alaska Rural Construction Services offers new home construction, renovations, and repairs tailored to the unique challenges of building in rural Alaska areas.

Conam Construction Company 907-278-6600

www.conamco.com

Conam Construction Company provides construction and maintenance services for various projects, including residential buildings in Alaska. Arctic construction experience.

Continental Industries 360-886-9933

www.alaskasbesthome.com

Continental Industries provides custom home building and renovation services, specializing in energy-efficient and environmentally friendly construction for Alaska's climate.

Drennon Construction & Consulting 907-457-7861

Website <https://drennoninc.com/>

Drennon Constructions and Consulting Inc. is a family owned, Alaskan based, civil construction company formed in Fairbanks, Alaska during the spring of 2005. SPECIALIZES IN LEVELING HOMES. Owned by Roy and Tara Drennon

Finished Works LLC 907-378-8263

Email: jason@finishedworks.llc

Finished Works LLC specializes in remote construction projects, including housing projects in various Alaskan regions. They offer SIPs & Timber Frame Building kits.

Graham Construction Services 907-687-2254

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

Graham Construction Services provides a range of construction services in remote Alaska including residential building, remodeling, and repairs.

Hausia Kings Construction 907-341-7606

FACEBOOK: Hausia Kings Construction

Email: hausiakings@gmail.com

Hausia Kings Construction offers residential construction and renovation services, specializing in custom home builds and major remodeling projects.

Jade Contractors 907-590-9095www.jade.contractors

Jade Contractors specializes in residential remodels, renovations, and additions in Alaska.

JDX General Alaska 907-947-0164

jimmy@jdxgeneral.com

JDX Contractors provides general contracting services and specializes in leveling homes.

Perkins Enterprise, LLC 907-230-6469

Specializing in residential and commercial construction services, including new home builds, renovations, and repairs. Also provides end-to-end freight coordination and project logistics.

Spartan Contracting 907-677-2500<https://www.spartanak.com/>

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.

Spearpoint Construction 337-424-7472www.spearpointconstruction.com

Spearpoint Construction offers residential and commercial construction services, including new home builds, renovations, and repairs.

Tikigaq Construction, LLC 907-230-7379www.tikigaq.com

Tikigaq Construction provides a wide range of construction services, including residential building, renovations, and infrastructure projects.

MATERIALS SUPPLIERS

Ace Hardware 907-852-3663www.acehardware.com/store-details/16606Email: 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.

Alaska Insulated Panels 907-357-2769<https://www.alaskainsulatedpanels.com>Email: Admin@alaskainsulatedpanels.com

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.

Panels can be quickly assembled on-site, reducing construction time.

Offers consultation services for optimal panel installation in permafrost conditions.

Alaska Precast Solutions 907-715-0246www.precastAK.comEmail: info@precastAK.com

Alaska's first prestressed, precast hollowcore concrete manufacturer, delivering high-performance structural components and modular housing systems engineered for strength, speed, and scalability. Purpose-built to support durable village housing, resilient coastal communities, and critical infrastructure, our precast solutions enable faster construction and long-term performance in Alaska's most demanding environments.

Builders Choice Lumber, LLC 907-522-3214www.builderschoice.us.comEmail: rturkington@builderschoice.us.com

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

Builders Choice offers engineered roof and floor truss systems and provides modular construction solutions.

Lowe's Home Improvement 907-563-0391

www.lowes.com

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

NAPA Auto Parts 907-852-8000

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

NAPA Auto Parts offers tools and automotive supplies that can be useful for home maintenance and repair projects.

Northland Wood Products 907-452-4000

www.northlandwood.com

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.

Olgoonik Corporation 907-763-2613

www.olgoonik.com

Olgoonik Corporation is the Alaska Native Village Corporation for Wainwright, and operates a small lumber yard in Wainwright, providing building materials for construction and home improvement projects in the North Slope region. Olgoonik Corporation offers various services beyond lumber sales, including construction and logistics support in the Arctic region.

Pacific Alaska Lumber Co., LLC 907-341-3500

www.pacaklumber.com

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.

PanAlaska LLC 907-388-2106

www.panalaskallc.com

Email: glenn@panalaskallc.com

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.

Panels are manufactured locally in Fox, Alaska, ensuring quick availability

Spenard Builders Supply 907-261-9140

www.sbsalaska.com

Email: generalloisdr@sbsalaska.com

Spenard 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.

The Home Depot 907-563-9800

www.homedepot.com

The Home Depot offers a wide range of building materials, tools, and home improvement products for DIY enthusiasts and professional contractors.

SHIPPING AND TRANSPORTATION SERVICES - AIR CARGO

Alaska Air Cargo 800-252-2752

Website: www.alaskacargo.com

Alaska Air Cargo provides air freight services to the North Slope. They offer reliable shipping solutions for construction supplies and tools needed for home repairs and renovations in remote Alaskan locations.

Everts Air Cargo 866-242-0009

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

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, 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.

Northern Air Cargo 800-727-2141

Website: www.nac.aero

Email: customerserviceagents@nac.aero

Northern Air Cargo offers air freight services to the North Slope Borough communities.

Wright Air 907-852-5506

Website: www.wrightairservice.com

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

SHIPPING AND TRANSPORTATION SERVICES - BARGE SHIPPING

Bowhead Transport 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 oversized items and heavy cargo to various locations in the North Slope Borough between late July and mid-August. Offers reduced rates to UIC shareholders. Provides services tailored for construction companies and North Slope residents

Alaska Marine Lines 800-326-8346

Website: www.lynden.com/aml

Email: information@lynden.com

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

SHIPPING AND TRANSPORTATION SERVICES - HAUL ROAD TO DEADHORSE

Alaska West Express 907-452-4355

Website: www.lynden.com/awe

Email: tbones@lynden.com (Tyler Bones)

Alaska West Express specializes in truckload transportation for shipments to Deadhorse. They provide heavy haul and bulk trucking services essential for transporting construction materials and equipment for home building and renovation projects. Part of the Lynden family of companies, offering integrated transportation solutions.

Carlile Transportation 800-478-1853

Website: www.carlile.biz

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 in the North Slope Borough area.

LNW Transport 907-770-7000

Website: www.lnwtransport.com

Email: freight@lnwtransport.com

LNW Transport provides heavy haul trucking services as far as Deadhorse.

MagTec Alaska, LLC 907-513-6627

www.magtecalaska.com

We provide trucking services from Anchorage to Deadhorse. We can also transport freight from Deadhorse to the villages on the CWAT trails.

Sourdough Express, Inc. 800-488-2654

www.sourdoughexpress.com

Specializes in commercial freight services across Alaska, including material transportation and full truckload services. Offers metal storage containers for personal or business use.

SHIPPING AND TRANSPORTATION SERVICES - CWAT/ICE ROAD

Arctic Transportation 907-347-1030

qulliuqp@gmail.com

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

Arnie's Northern Outfit & Cargo 907-367-4148

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

Email: arniesnorthernoutfit@outlook.com

Arnie's Northern Outfit & Cargo offers reliable cargo hauling services across Alaska, including the transportation of building materials to the North Slope Borough area. Equipped to handle a wide range of cargo sizes and types, from small equipment to large construction materials.

Blue Goose Hauling (no phone)

Website: www.bluegoosehauling.com

Email: bluegoosehauling@gmail.com

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. 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.

MagTec Alaska, LLC 907-513-6627

www.magtecalaska.com

We provide trucking services from Anchorage to Deadhorse. We can also transport freight from Deadhorse to the villages on the CWAT trails.

PKR Transport Inc. 907-230-6512

Website: www.facebook.com/pkrtransportinc

Email: pktrtransportinc@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. Can coordinate with suppliers and contractors to ensure timely delivery of materials to construction.

UIC Oil & Gas Support 907-677-5213

Website: www.uicalaska.com/ogs

Email: don.gray@uiccs.com

UIC Oil & Gas Support offer comprehensive logistics services (truck, barge, or CWAT trail) for residents and commercial entities, including transportation of heavy equipment and construction materials for building homes.

OTHER RESOURCES

Alaska Adaptable Housing 907-687-6549

Website: www.akadaptable.com

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.

Alaska Housing Finance Corp 907-338-6100

Website: www.ahfc.us

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.

Alaska Legal Services Corp 907-272-9431

Website: www.alsc-law.org

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.

ASRC Builders 907-433-2300

Website: www.asrcconstruction.com

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.

Assoc. Alaska Housing Authorities 907-330-8398

website: www.aahaak.org

Email: gforster@aahaak.org

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.

Cold Climate Housing Research 907-457-3454

www.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.

Iñisagvik College 907-852-3333

Website: www.ilisagvik.edu

Iñisagvik College is a federally recognized Tribal college and the only higher learning institution on the North Slope of Alaska. Iñisagvik serves the region by providing endorsements, certificates, associate degrees, a single baccalaureate degree (Bachelor of Business Administration), workforce training, continuing education classes, an extension program, adult education classes (GED), and pre-college programming.

TNHA 907-852-7150

Website: www.tnha.info

TNHA acts as the Tribally Designated Housing Entity on behalf of: Native Village of Point Lay, Native Village of Nuiqsut, Naqragmiut Tribal Council (Anaktuvuk Pass), Native Village of Kaktovik, and Native Village of Atqasuk.

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

Also offers both rental and homeownership programs. See website for details.

TRIBN LLC 907-852-6743

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

Email: lars.nelson@TRIBN.pro

TRIBN LLC specializes in Arctic project management, professional services, and

consulting. They offer project management services that can be valuable for large-scale commercial construction projects in the North Slope area.

UIC Arctic Operations 907-852-4460

Website: www.uicalaska.com

Email: info@uicalaska.com

UIC Arctic Operations and Development offers land sales and trades for UIC shareholders and descendants in Utqiagvik. They also deliver quality gravel in the Utqiagvik area, supporting housing and construction projects. Includes UIC Sand & Gravel as part of their family of companies and Operates the UIC gravel pit in Utqiagvik.

UIC Construction 907-852-4460

Website: www.uicalaska.com

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.

Experienced in both vertical and horizontal construction projects.

U.S. Dept of H.U.D. Alaska 907-677-9800

www.hud.gov/states/alaska

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.

OTHER RESOURCES - APPRAISAL SERVICES

Alaska Real Estate Appraisal 907-745-3744

Website: www.alaskarealestateappraisal.com

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 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 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.

OTHER RESOURCES - HOME INSPECTION SERVICES

Alaska Adaptable Housing 907-687-6549

Website: www.akadaptable.com

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.

AK Home Inspection Svc LLC 907-230-8142

Website: www.akinspect.com

Email: justin@akinspect.com

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 907-301-4030

Website: www.homeinspectoranchorage.com

Email: jon@homeinspectoranchorage.com

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 907-243-4476

Website: www.discoveryinspect.com

Email: discoveryinspect907@gmail.com

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.

OTHER RESOURCES - HOMEOWNERS' INSURANCE

Randall Moss Insurance 907-562-6224

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

Email: info@randallmossins.com

Umialik Insurance Company 907-338-5445

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

Email: info@umialik.com

OTHER RESOURCES - TITLING SERVICES

Stewart Title 907-456-3474

Website: www.stewart.com/fairbanks

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.

OTHER RESOURCES - UTILITY PROVIDERS

North Slope Borough 907-852-0489

Website: www.north-slope.org

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.

BUECI 907-852-6166

Website: www.bueci.org

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

Lobby hours: 8:00 AM to 12:00 PM & 1:00 PM to 5:00 PM, Monday to Friday

Nuiqsut Utilities Cooperative 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.



North Slope Borough Housing Department

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

<https://www.north-slope.org/departments/housing/>