

ANCHORAGE HOME BUILDERS ASSOCIATION PRESENTS

BUILDING

Alaska

FALL 2024



anchorage home builders association

PARADE of HOMES

FRIDAY, SEPT. 6 | 4 - 7 P.M.

SATURDAY, SEPT. 7 | NOON - 5 P.M.

SUNDAY, SEPT. 8 | NOON - 5 P.M.



IN THIS ISSUE

FAMILY HOMES AT A FAMILY-FRIENDLY PRICE

Plus, Mortgage Options, Real Estate Commissions, AK Trades Scholarships, New Construction Rebates and More Inside

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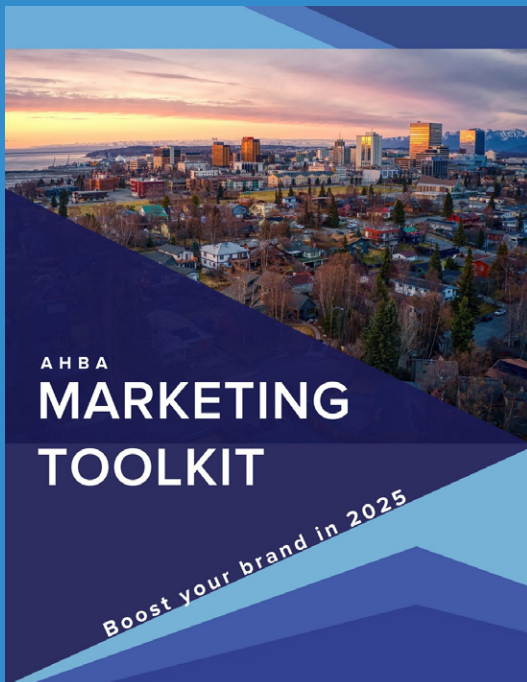
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- Give back through AK Trades Scholarship and Shoebox Program
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ON THE COVER

OUR COVER FEATURES entry #13 built by Spinell Homes. This single-family home is located in Birch Meadow, in East Anchorage. Spinell Homes developed this neighborhood to give first-time buyers an alternative to condos in Anchorage. Check page 8 to find out more about Spinell Homes.



FRIDAY, SEPT. 6, 4 - 7 P.M.
 SATURDAY, SEPT. 7, NOON - 5 P.M.
 SUNDAY, SEPT. 8, NOON - 5 P.M.



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A NOTE FROM THE CEO

This issue of Building Alaska is a treasure trove of valuable information for Alaskans interested in the housing market. Our articles cover a wide range of topics, from useful remodeling tips for homeowners to scholarship opportunities for those looking to enter the industry. Stay up-to-date with the latest local regulations, mortgage options, renovation tips, energy rebates and AK Trades Scholarship opportunities. Flip through the following pages and see what sparks your interest! With such a wealth of knowledge at your fingertips, there's something for everyone.

The homebuilding industry is dealing with a slew of ongoing challenges that pose obstacles to affordable housing. These challenges range from increasing regulatory costs and high interest rates to rising inflation, supply chain disruptions and escalating transportation costs. Despite these hurdles, AHBA remains steadfast in its commitment to overcoming these obstacles through proactive and strategic advocacy efforts. By engaging with policymakers on local, state and national levels, AHBA is doing everything we can to find viable solutions.

AHBA believes knowledge is important for homeowners. We want Alaskans to understand what's going on with the housing market so they can make informed decisions. AHBA is excited to announce our 8th Annual Economic Summit on October 30, 2024 featuring keynote speaker, Danushka Nanayakkara, assistant vice president of forecasting and analysis with the National Association of Home Builders. This event is an opportunity for our community to come together, learn and discuss the current state of Alaska's housing market and a national economic forecast.

This year, we're celebrating the 60th Annual Parade of Homes. This milestone event is a wonderful opportunity to recognize and celebrate the excellence of our industry and builders. Parade houses will be open: 4 to 7 p.m. on Friday, Sept. 6 and noon to 5 p.m. on Saturday and Sunday, Sept. 7 and 8. Make sure to vote for your favorite builder, subdivision, home and realtor in Residential Mortgage's People's Pick for a chance to win. One lucky voter will receive \$500 and five others will get \$100, so be sure to vote for your favorites!

We're grateful for your interest in our magazine and for taking the time to explore the latest news and updates in the residential construction industry in Anchorage. For more information about the Anchorage Home Builders Association and a digital map of entries, please visit our website at www.AHBA.net.

Nikki Giordano

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PARADE of HOMES

FRIDAY, SEPT. 6, 4 - 7 P.M.

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ANCHORAGE

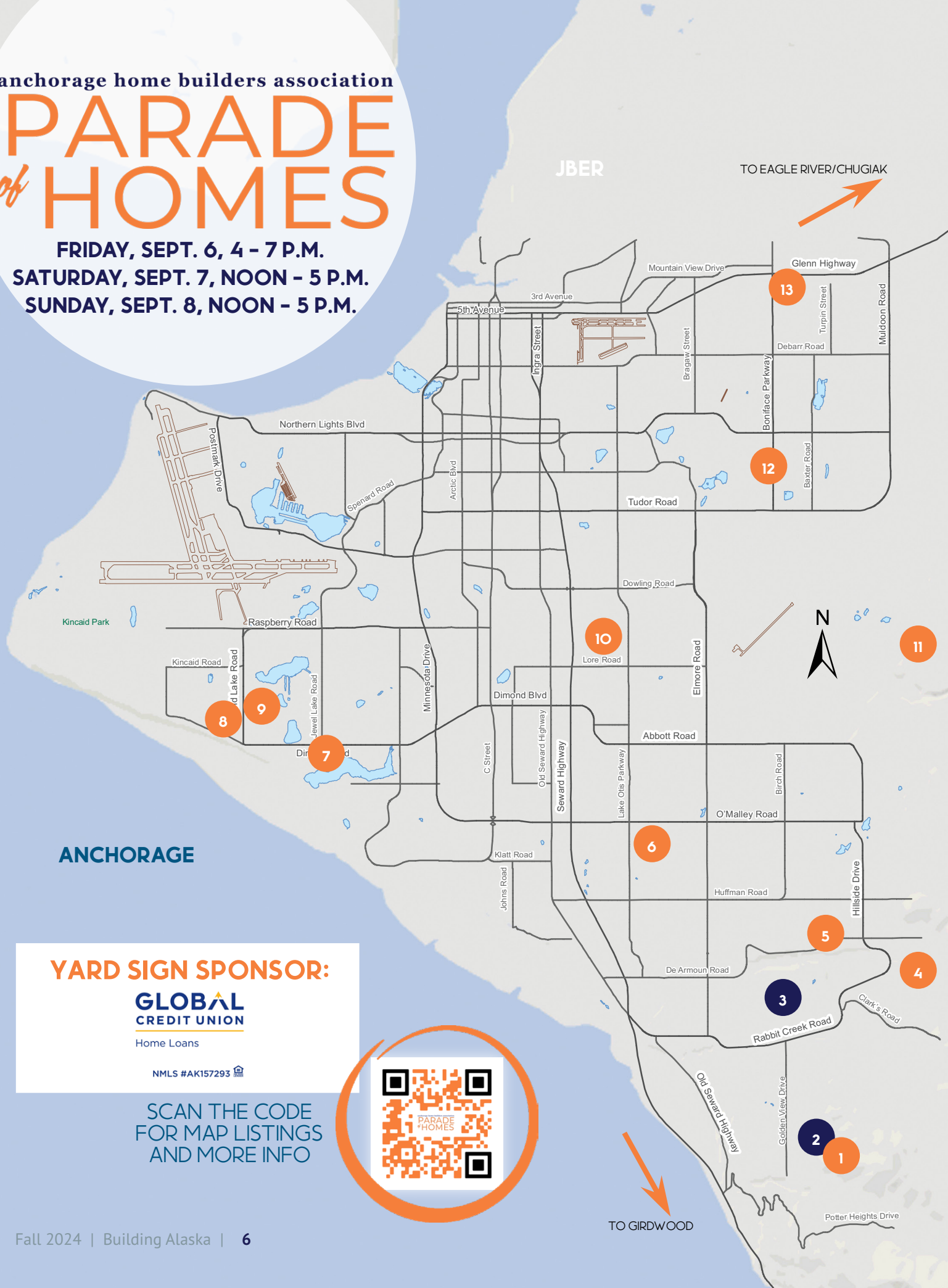
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Home Loans

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TO EAGLE RIVER/CHUGIAK

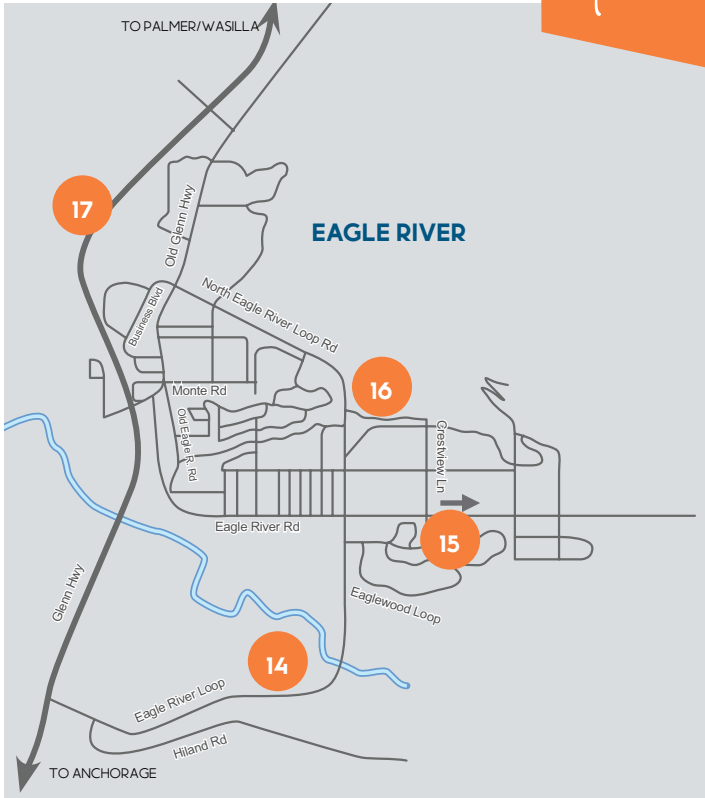


TO GIRDWOOD



LIST OF HOMES

Anchorage & Eagle River



- 1 COLONY DESIGN + BUILD 11**
16310 Mountain Breeze Drive, Anchorage
\$2,040,000
- 2 SPINELL HOMES 13**
Spruce Terraces Subdivision, Anchorage
\$900,000+
- 3 HULTQUIST HOMES 17**
Equestrian Circle, Anchorage
\$850,000+
- 4 HULTQUIST HOMES 17**
13837 Canyon Road, Anchorage
\$1,125,000
- 5 COLONY DESIGN + BUILD 19**
13357 De Palatis Circle, Anchorage
\$1,350,000
- 6 HULTQUIST HOMES 20**
11153 Sky Ridge Drive, Anchorage
\$1,150,000

- 7 SPINELL HOMES 20**
3721 Quartz Circle, Anchorage
\$671,434
- 8 MERIT HOMES 24**
8851 Chalk Hill Loop, Anchorage
\$649,900
- 9 BRICK & BIRCH HOMES 25**
5372 Sandhill Loop, Anchorage
\$895,000
- 10 TREVI BUILDERS 26**
7446 Zurich Street, Anchorage
\$669,000
- 11 ALEXANDER HOMES 26**
9551 Chenega Drive, Anchorage
\$1,455,000
- 12 HULTQUIST HOMES 28**
3680 Little Bear Place, #8, Anchorage
\$439,000
- 13 SPINELL HOMES 29**
5951 Takotna Loop, Anchorage
\$469,500
- 14 HULTQUIST HOMES 32**
18041 Rivervista Road, Eagle River
\$925,000
- 15 SPINELL HOMES 33**
9497 Grey Owl Way, Eagle River
\$614,500
- 16 MICHAEL QUINN CONSTRUCTION 37**
11087 Kinship Lane, Eagle River
\$1,000,000+
- 17 SPINELL HOMES 37**
13093 Chase Circle, Eagle River
\$670,000



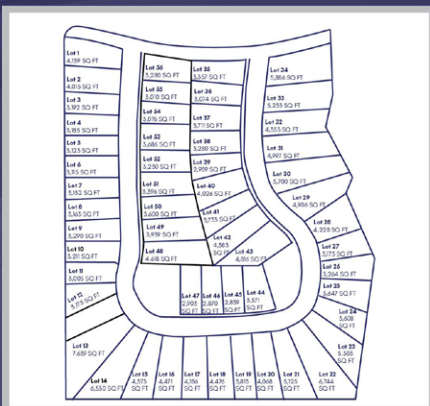
FAMILY

at a Family-Friendly Price



BY: **ANDRE SPINELLI**, President, Spinell Homes and President, Anchorage Home Builders Association

Anchorage families face a complicated housing market. Housing prices are the highest in 20 years. Mortgage payments have risen 50% in just six years. At Spinell Homes, we understand the stress that a high dollar housing market puts on families who just want a home to call their own. As a family owned and operated business for more than 35 years, we believe in building homes for every family. That's why we created the lowest priced single-family new construction community in Anchorage.



Birch Meadow is a community of single-family homes in Northeast Anchorage. These new construction homes start at \$458,000. Owning a new

construction home gives you full control of the layout, style, finishes and more. Our Birch Meadow homes feature quartz countertops, stainless steel appliances and energy efficient features. Birch Meadow floor plans feature three or four bedrooms and range in size from 1,400 to 1,900 square feet. Plans can have up to two and a half bathrooms and a two-car garage. Birch Meadow is near JBER, downtown, Centennial Park and Tikahtnu Commons.

While townhouses and condos are the perfect fit for some families, single-family homes offer a unique set of benefits. With no shared walls, single-family homes are quiet, private and there's more space to spread out. Plus, when you build, that's the price tag, there's no added expense of remodeling to fix aging features and style choices.

We understand the frustration of families searching for homes right now. Housing prices are high and it's due to a complicated set of factors including the cost of materials, land availability and cumbersome regulations. Outdated regulations make building in Anchorage extremely sluggish and costly for homebuilders. For example, despite Birch Meadow being an affordable option for people seeking new construction single-family homes, the city's land use codes created unnecessary obstacles in the process. In order to create a small lot single-family subdivision, regulations required Spinell Homes to spend time and money to create a special set of zoning rules, referred to as a PUD or Planned Unit Development.

HOMES

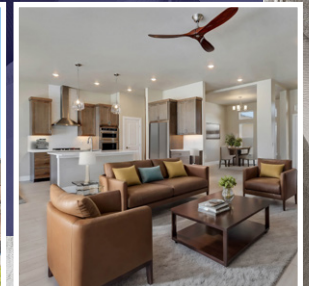
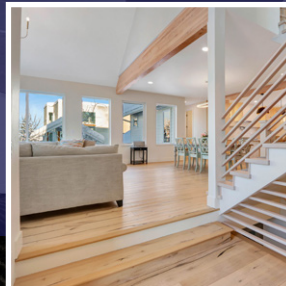
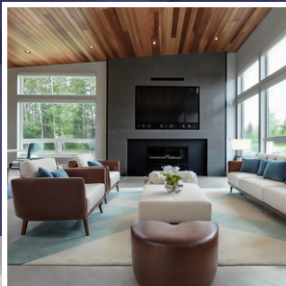
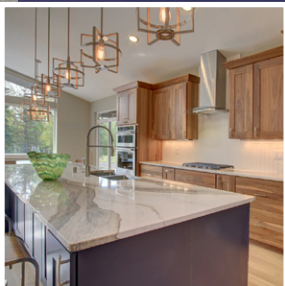
As a long-time member of the Anchorage community, I'm interested in building more communities like Birch Meadow. While there's little we can do to drive down the price of materials, we can take a look at unnecessary regulations. Anchorage's arduous permitting and entitlement process prevents development and creates unnecessary cost. Girdwood, Eagle River, Stuckagain Heights and Bear Valley follow a different permitting process than Anchorage. All of these homes adhere to the same codes and standards, yet the process for getting building permits in the Anchorage Bowl is much more expensive and time consuming.

Anchorage's Assembly has been working toward some positive changes. Recently, they passed an initiative that allows duplexes in all residential zoning districts. But if Anchorage residents have any hope of seeing lower home prices, more work needs to be done.

From condos to custom builds, at Spinell Homes we're focused on families. Birch Meadow is just one of many family-friendly communities we're building. We'll continue to build every home with safety and energy efficiency in mind because at Spinell, we're building things better.



FAMILY IS THE
HEART OF OUR
BUSINESS

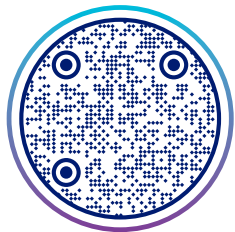




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16310 MOUNTAIN BREEZE DRIVE, ANCHORAGE

SHANGRI-LA ESTATES EAST

\$2,040,000

5,890 SQ. FT
4 BEDROOMS5 BATHROOMS
3 GARAGES

This house is all about the extraordinary views! Take in mountain, inlet and city views from almost every room in this spacious home. It features a two-story great room, large kitchen, bar, media room, and bedroom and bath on the main level. The upper level hosts a primary bedroom, with 2 additional bedrooms, laundry room and flex space.

DIRECTIONS: New Seward Hwy to Rabbit Creek Rd Exit, East on Rabbit Creek Rd, right on Goldenview Dr, left on E 162nd Ave, right on Sandpiper Dr, right on Mountain Breeze Dr

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THE GARAGE AT LAKE OTIS

TheGarageAtLakeOtis.com

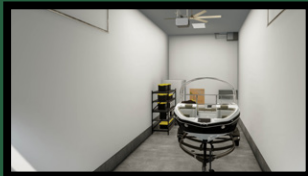
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UNIT DIMENSIONS:

Unit Size	Est. Price
16 x 50	\$255,200
20 x 50	\$319,000
24 x 50	\$382,800
24 x 60	\$459,360
30 x 50	\$478,500
30 x 60	\$574,200

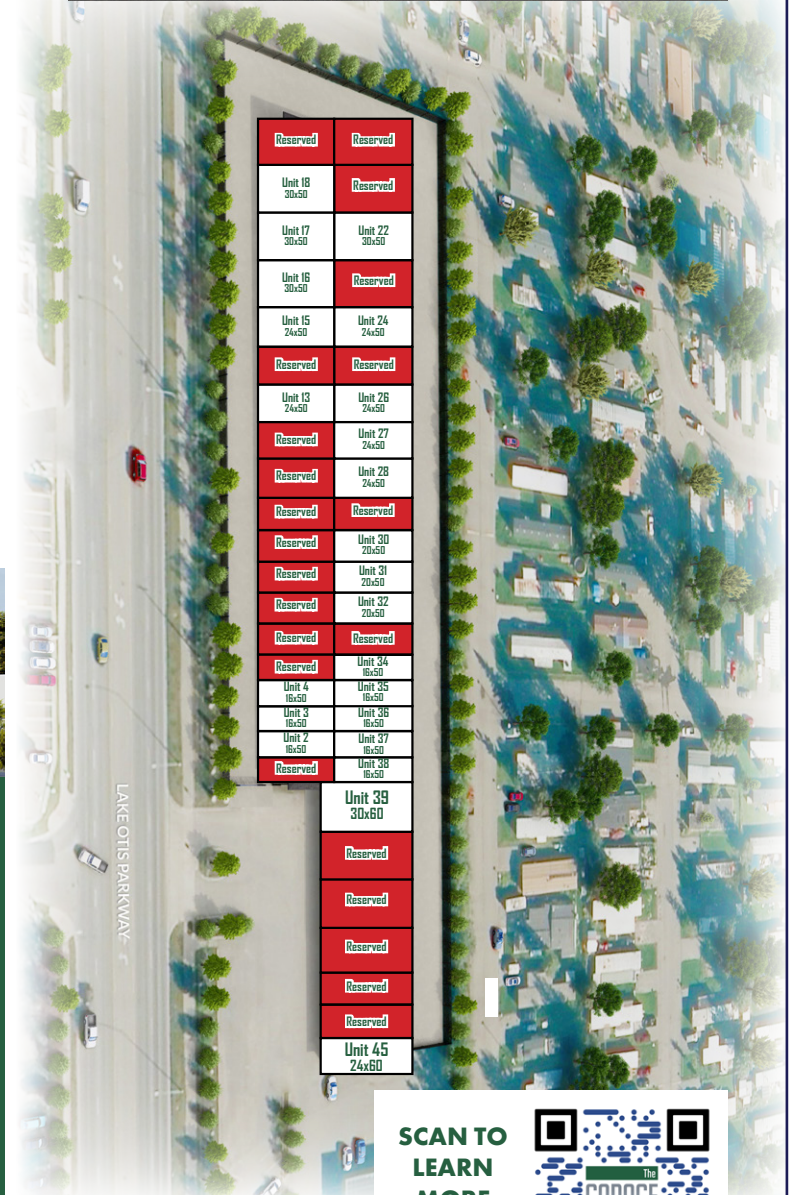
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- 18' minimum height
- 14' garage doors
- 20' x 14' doors for 30'+ units
- Half bath with toilet+ sink
- Low flow water heater in each unit
- Individually heated with gas unit heater
- Ceiling fan in all units
- Electricity in all units
- Five 110 V Outlets
- One 208V/30 amp outlet
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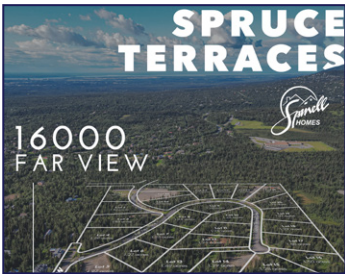
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SPRUCE TERRACES

\$900,000+

1,800+ SQ. FT

3+ BEDROOMS

3+ BATHROOMS

2+ GARAGES

Enjoy a peaceful cup of coffee in stunning South Anchorage on the slopes of the Chugach Mountains. Explore Anchorage's newest hillside escape, Spruce Terraces. Homes feature amazing views, old-growth hemlock forested homesites, and a community water system with fire hydrants and paved streets. At Spruce Terraces, there's room to spread out and enjoy life in the mountains. Town is just a quick drive away for convenience. Lots start at 1.25 acres.

DIRECTIONS: New Seward Hwy to Old Seward Hwy Exit, East on Old Seward Hwy, continue onto Rabbit Creek Rd, right on Golden View Dr, left on E 162 Ave, continue onto Wind Song Dr, right on Sandpiper Dr, left on Far View Pl

SPINELLHOMES.COM

At Spinell Homes, family is the heart of our business. We've been family owned and operated for more than 35 years. As Alaska's largest homebuilder, we've built more than 3,200 homes across Southcentral. We've given thousands of Alaska families the keys to safe, secure and energy-efficient homes.

SUBCONTRACTORS

The Spinell Homes family includes all of our subcontractors. Their skills and experience allow us to provide safe, energy efficient and beautiful homes to our customers. Thank you for all of your hard work!

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EXPLORE A LOAN WITH ALASKA HOUSING FINANCING CORPORATION

Alaska formed the Alaska Housing Finance Corporation in 1971 to help provide affordable housing to Alaskans. The company's mission is to provide Alaskans with access to safe, quality, affordable housing. AHFC is self-supporting, delivering over \$2 billion to the general fund of the State of Alaska since its inception, while also helping many Alaskans achieve their dream of homeownership.

AHFC offers a variety of loan programs that provide significant benefits for homebuyers and homeowners across Alaska. AHFC loan programs offer competitive interest rates, which can be lower than conventional loan rates. This can result in lower monthly mortgage payments and significant savings over the life of the loan. Not all mortgage lenders can offer these loans, so make sure you speak with an AHFC approved lender to be certain you're obtaining the best available financing.



You can view their rates daily at: <https://www.ahfc.us/buy/resources/current-rates>

AHFC Offers a Variety of Loan Programs

The First Home Limited program offers lower interest rates to eligible first-time homebuyers who don't exceed maximum income limits and acquisition cost limits. A first-time buyer is defined as someone who has not owned a primary residence for at least 36 months prior to closing on their new home. Federal regulations establish the maximum income limits and acquisition limits for this program. One and certain two dwelling unit properties are eligible for this loan program.

The First Home loan program offers first-time buyers a slightly higher interest rate than the First Home Limited program without any income or acquisition limits.

The Veterans Mortgage Program offers lower interest rates to qualified veterans. Active duty service members are eligible if they have completed their initial military obligation. Discharged veterans are eligible if their discharge date is less than 25 years prior to the date they close on their new home. Conditions of their discharge must have been other than dishonorable.

My Home loan program is available statewide for Alaskan borrowers or properties not meeting the requirements of other Alaska Housing programs.

Interest Rate Reductions for Low-Income Borrowers seeks to increase homeownership by offering subsidized interest rates of up to 1% on the first \$180,000 of the loan amount, to low to moderate income borrowers depending on the family income and size.

By combining Alaska Housing financing with the Cook Inlet Lending Center Down Payment Assistance Program, eligible borrowers can purchase with down payment assistance. This allows the borrower to obtain a loan with a lower down payment versus down payment requirements on conventional loans. This makes homeownership more accessible, especially for first-time buyers and those with limited savings.

The AHFC Renovation Loan Program helps improve Alaska's aging housing stock. It allows borrowers to purchase a property with extra funds being set aside at closing for future home improvements. The loan to value is based on the as-completed value of the home. The appraisal must address the planned renovation with the estimated market value of the home after the renovations are complete. Utilizing this program, you can increase your home's value and energy efficiency, and improve the home design appeal.

For new construction buyers, AHFC offers up to one year interest rate protection. By utilizing a long-term rate lock with a float down option, buyers can take the worry out of where rates will be when their new home is ready to occupy.

If you're concerned about your credit, explore AHFC's options. Unlike many other loan programs, Alaska Housing prices their loans the same for anyone with a credit score at 620 or higher. This can make your home more affordable.

We have mentioned some of the most popular AHFC loan programs and features. These programs help many homebuyers reach their homeownership goals. There is no guarantee that all borrowers will qualify. Restrictions may apply. Call us to explore how Alaska Housing Finance Corporation can help you get into your dream home.



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RICHARD MANTYLA,
NMLS 196418, is an experienced and knowledgeable mortgage loan originator (MLO) at Residential Mortgage. He's worked as an MLO in Anchorage since 1984 and has been the top producing originator in Alaska for many years.

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ERICH HEINRICH
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3

HULTQUIST HOMES

SUBDIVISION



EQUESTRIAN CIRCLE, ANCHORAGE

EQUESTRIAN HEIGHTS

\$850,000+

Discover Equestrian Heights, an exclusive South Anchorage hillside subdivision offering 18 wooded lots with stunning views. Nestled in a quiet neighborhood, it provides the perfect blend of natural beauty and tranquility for your dream home.

DIRECTIONS: New Seward Hwy to Rabbit Creek Rd Exit, East on Rabbit Creek Rd left on Golden View Dr, right on E 142nd Ave, right on Pickett St

BUILDER



HULTQUISTHOMES.COM
RES 742

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Hultquist Homes would like to thank all of our contractors and vendors for partnering with us over the years. We value your hard work, continued craftsmanship, and dedication to quality homebuilding.



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4

HULTQUIST HOMES

FINISHED HOME



13837 CANYON ROAD, ANCHORAGE

CANYON VIEW ESTATES

\$1,125,000

2,760 SQ. FT
4 BEDROOMS

3 BATHROOMS
3 GARAGES

The Aspen has 2,760 square feet of living space, a 1,309 square foot garage and sits on 1.56 acres. The first floor hosts the living room, bedroom and a full size bath. The upstairs features a master suite, 2 rooms, full size bath and laundry. Plus, a 478 square foot south facing deck.

DIRECTIONS: New Seward Hwy to DeArmoun Rd, East on DeArmoun Rd to the end, veer to the right onto Canyon Rd

BUILDER



HULTQUISTHOMES.COM
RES 742

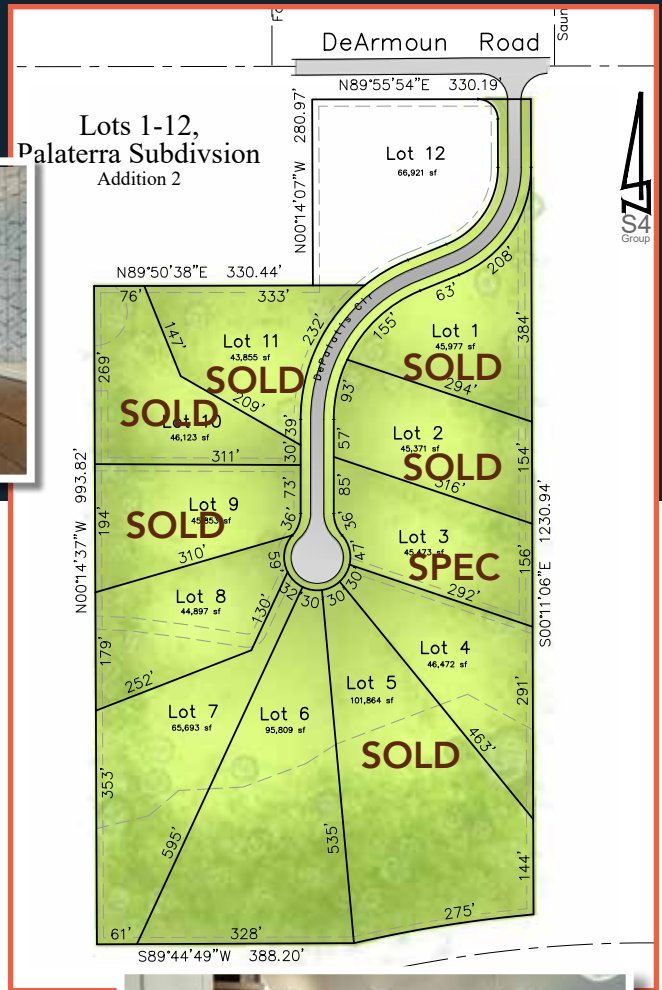
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Palaterra Subdivision!



Colony Design + Build has developed an 11-lot subdivision in South Anchorage. Build your dream home on this gorgeous hillside cul-de-sac! These acre plus, treed lots sit on great soil. All homes will be built by award winning Colony. Lots starting at \$175,000.

- 44,000 - 101,000 sq. ft. lots
- Room for all your toys
- Paved roads

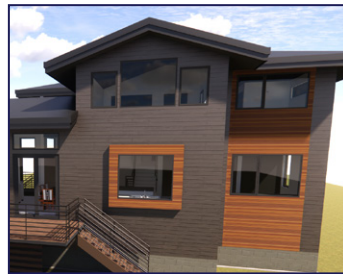
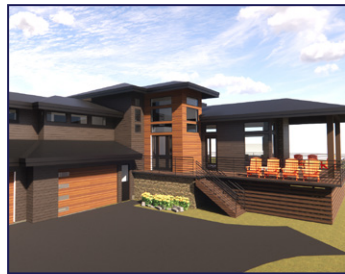
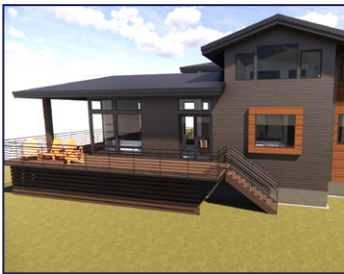
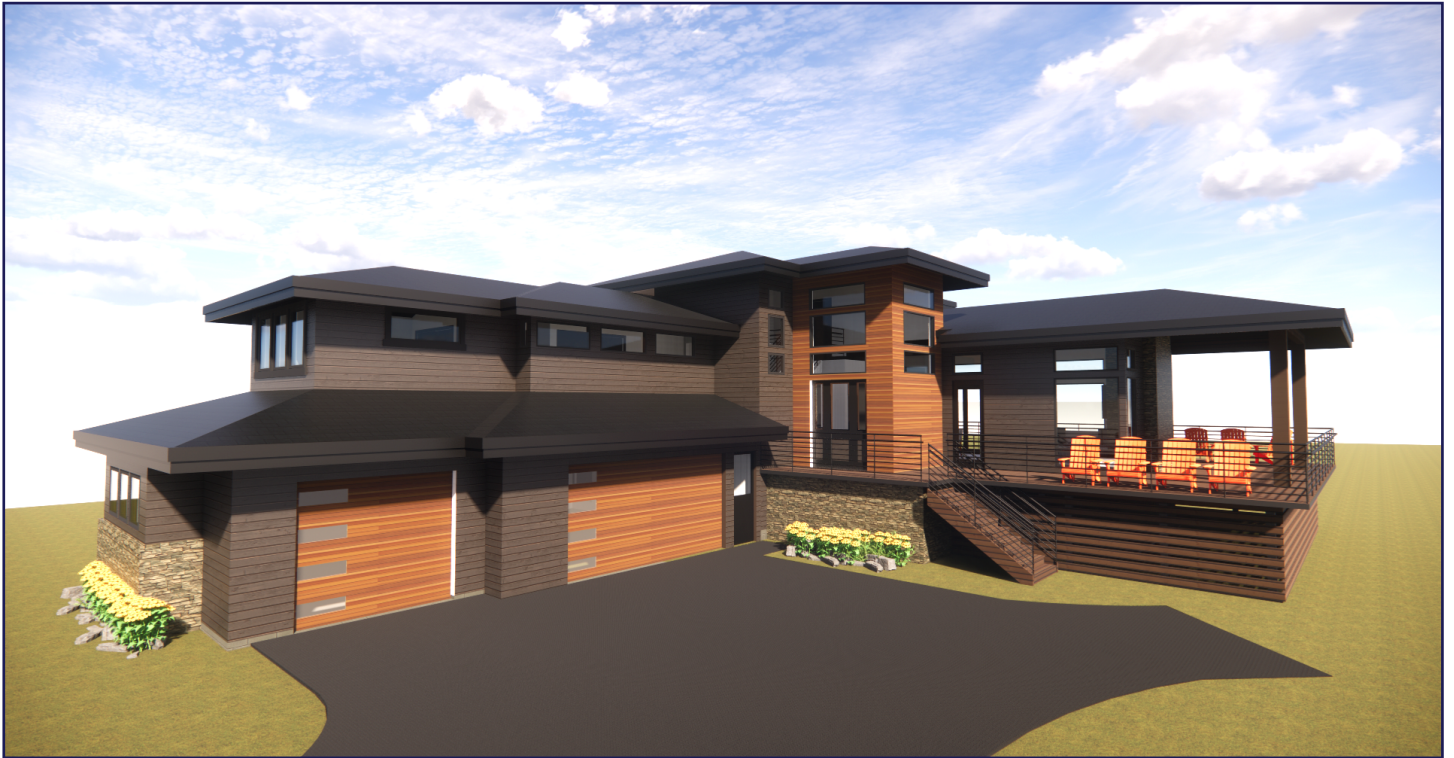


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BUILDER

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RES 278

13357 DE PALATIS CIRCLE, ANCHORAGE

PALATERRA

\$1,350,000

2,780 SQ. FT

4 BEDROOMS

3 BATHROOMS

3 GARAGES

Architecturally designed modern prairie home on a one acre lot. Open concept living with expanded covered outdoor spaces. Primary suite occupies its own level and has his and her closets, plus a large shower and soaking tub. Gorgeous great room and kitchen with huge windows to let in the natural light.

DIRECTIONS: New Seward Hwy to DeArmoun Rd Exit, East on DeArmoun Rd, right on De Palatis Cir

COLONYBUILDERSAK.COM

Colony Design + Build has been building homes in the Anchorage Bowl for almost 45 years. Colony has an in-house architect to assist buyers in bringing their dreams to reality. When experience matters, Colony is your best choice.

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19 | Building Alaska | Fall 2024

6

HULTQUIST HOMES

UNDER CONSTRUCTION



11153 SKY RIDGE DRIVE, ANCHORAGE

SKY RIDGE

\$1,150,000

3,560 SQ. FT
5 BEDROOMS

4 BATHROOMS
3 GARAGES

This Canyon with basement by Hultquist Homes features 5 bedrooms, 3.5 bathrooms, 3-car garage and 2 living rooms. The main floor has a two-story living element, kitchen, dining and half bath. Upstairs has 3 bedrooms, a full-sized bathroom, laundry and large primary suite. Downstairs is a bedroom, family room and full bath.

DIRECTIONS: Lake Otis Pkwy to O'Malley Rd, East on O'Malley Rd, right on Sky Ridge Rd

BUILDER



HULTQUISTHOMES.COM
RES 742

SUBCONTRACTORS

Hultquist Homes would like to thank all of our contractors and vendors for partnering with us over the years. We value your hard work, continued craftsmanship, and dedication to quality homebuilding.



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7

SPINELL HOMES

UNDER CONSTRUCTION



3721 QUARTZ CIRCLE, ANCHORAGE

RUBY ESTATES

\$671,434

1,993 SQ. FT
4 BEDROOMS

3 BATHROOMS
2 GARAGES

The two-story Fern features soaring 17-foot ceilings in the living room. Enjoy family dinners in the dining area. All 4 bedrooms are upstairs. The primary bathroom has dual vanities and a walk-in closet. The mud/ laundry room leads to a 2-car garage. This is a 5-star energy rated home without an HOA.

DIRECTIONS: Dimond Blvd to Jewel Lake Rd, South on Jewel Lake Rd, left at Northpoint Dr, left on Quartz Cir

BUILDER



SPINELLHOMES.COM
RES 1572

SUBCONTRACTORS

The Spinell Homes family includes all of our subcontractors. Their skills and experience allow us to provide safe, energy efficient and beautiful homes to our customers. Thank you for all of your hard work!

LICENSEE



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KEVIN SIGAFOOS
(907) 244-3212
Kevin@tophomesalaska.com



UNDERSTANDING THE IMPACT OF NEW NAR RULES ON REAL ESTATE COMMISSIONS



The National Association of REALTORS® (NAR) recently changed how commissions are handled in real estate transactions. These changes aim to enhance transparency and clarity for consumers, but they also bring several questions and concerns. Here's a look at what these new rules entail and how they might affect homebuyers and sellers.

What are the key changes introduced by NAR regarding commissions?

Transparency is the primary focus of the new NAR rules. REALTORS® are now required to disclose their commission structure upfront, detailing how much they expect to earn from both the buyer and seller sides of a transaction. While they have been used for years, an agreement between a buyer and their REALTOR® will soon be required to establish a method of compensation to a REALTOR® providing representation to a buyer.

How will these changes benefit consumers?

For consumers, particularly homebuyers and sellers, these changes mean more visibility into the financial aspects of a real estate transaction. You'll have a clearer understanding of how much your REALTOR® is earning and what services they will, or will not, provide as it relates to their fee structure. This transparency can help you make more informed decisions and negotiate more effectively.

Will these changes affect the total commission amount paid?

While the rules require disclosure of commissions, they do not dictate the actual amount of commission charged. The total commission you pay as a seller or as part of your purchasing costs may still vary based on market conditions and other negotiations. However, you'll now have a better understanding of how the commission is apportioned and why.

How might these rules impact negotiations between buyers, sellers and real estate licensees?

With upfront disclosure of commissions, negotiations could become more straightforward. Buyers and sellers can factor in the commission structure when making offers or setting listing prices. This transparency fosters trust and encourages more open communication between all parties involved in the transaction.

Are there any potential drawbacks to these new rules?

One concern is that the upfront disclosure of commissions might lead some consumers to focus solely on commission amounts rather than on the quality and services provided by a REALTOR®. It's important to remember that while cost transparency is beneficial, the expertise and guidance of a skilled REALTOR® can significantly impact the outcome of your transaction.

How should consumers prepare for these changes when entering the real estate market?

Buyers and sellers should familiarize themselves with the new NAR rules. Ask your REALTOR® for clarification if

anything is unclear. Use the disclosed commission information as a starting point for discussions on pricing strategy and expectations.

What should consumers do if they encounter non-compliance with these new rules?

If you believe that a REALTOR® is not complying with the new NAR rules, you can file a complaint with your state's real estate licensing board or directly with the Alaska REALTORS® or Anchorage Board of REALTORS®. It's essential to protect your rights as a consumer and ensure that all parties involved in your transaction adhere to industry standards.

How might these changes impact the overall real estate market in the long term?

Increased transparency could lead to a more competitive and consumer-driven real estate market. REALTORS® may need to adapt their business practices to emphasize the value they provide beyond commission rates, such as negotiation skills, market knowledge and client service.

The new NAR rules regarding commission disclosure represent a positive step towards greater transparency in the real estate industry. By understanding these changes and their implications, consumers can navigate the buying and selling process with confidence and clarity. Remember, while commission disclosure is important, finding a REALTOR® who meets your needs and earns your trust remains paramount in achieving successful real estate transactions.

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8

MERIT HOMES, LLC



8851 CHALK HILL LOOP, ANCHORAGE
SONOMA GLEN

\$649,900

1,916 SQ. FT
4 BEDROOMS

2.5 BATHROOMS
3 GARAGES

The Mondavi single-family residence has 9-foot ceilings. The open kitchen has a large island, gas range with hood, stainless steel appliances, upgraded cabinets and quartz countertops throughout. Enjoy a luxury primary suite with coffered ceilings, private bath and walk-in closet. The mud room is off the garage. Bedrooms and laundry are downstairs.

DIRECTIONS: Minnesota Dr to Dimond Blvd Exit, West on Dimond Blvd, right on Westpark Dr, right on Dry Creek Lp, continue onto Chalk Hill Lp

BUILDER



SUBCONTRACTORS

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5372 SANDHILL LOOP, ANCHORAGE

SANDHILL RESERVE

\$895,000

2,001 SQ. FT
3 BEDROOMS

3 BATHROOMS
2 GARAGES

Admire the mountain views from the wrap around deck! This home features an open concept layout with vaulted ceilings throughout. Enjoy 3 full bathrooms, an oversized pantry and full laundry room.

DIRECTIONS: From Dimond Blvd, North on Sand Lake Rd, right on W 80th Ave, left on Sandhill Lp

BUILDER



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RES 158268

LICENSEE



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7446 ZURICH STREET, ANCHORAGE

ALPINE VILLAGE

\$669,000

1,324 SQ. FT
2 BEDROOMS

2 BATHROOMS
3+ GARAGES

Check out this shop house! This modern home has sloping ceilings, floor-to-ceiling windows, and a large south and west facing deck. There's a custom kitchen and primary suite, freestanding gas fireplace and floating stairs all sitting above a 1,098 square foot shop with 12-foot ceilings and 10-foot doors.

DIRECTIONS: Lake Otis Pkwy to Lore Rd, West on Lore Rd, right on Zurich St

LICENSEE



real

ALICIA TREVITHICK
(951) 303-7374
aliciam.trev@gmail.com



BUILDER



ALEXANDERHOMEAK.COM
RES 2550

9551 CHENEGA DRIVE, ANCHORAGE

STUCKAGAIN HEIGHTS

\$1,455,000

3,333 SQ. FT
4 BEDROOMS

4 BATHROOMS
2+ GARAGES

Alexander Homes is proud to present this gorgeous farmhouse style home. This home is a perfect blend of modern and classic touches. There's understated luxury throughout with a gourmet kitchen, hidden pantry, and primary and guest suite on the main level.

DIRECTIONS: Tudor Rd to Campbell Airstrip Rd, South on Campbell Airstrip Rd, continue onto Basher Dr, left on Copper Dr, right on Chenega Dr

LICENSEE



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NEW CONSTRUCTION REBATES HELP EVERYONE



BY: ANDRE SPINELLI, President, Spinell Homes and President, Anchorage Home Builders Association

If you're in the market for a home in Anchorage you know things are tight right now. Housing prices are high and inventory is low. Not the best combination for prospective homebuyers. What drives the cost and availability of housing comes down to a complex set of criteria including local, state and national regulations, interest rates, price and availability of materials and land, and so much more. Inventory also plays a big role and there's simply not enough housing for everyone.

Alaska's limited stock drives up home prices and creates competition. Alaska needs more housing and the only way to add homes is by building new ones. New construction is good for everyone. When homebuyers choose to build they not only add housing to the market, they remove themselves from the pool of homebuyers bidding on existing homes.

Incentivizing homebuyers to build is an effective way to add inventory. Recently, the Alaska State Legislature allocated \$7 million for a new construction home rebate program. The program survived the Governor's July vetoes and is now out for public

comment. (For more information about the public comment visit: <https://www.ahfc.us/about-us/notices/requests-comment>)

While this program is capped at \$7 million, it could potentially result in more than \$200 million in new energy efficient housing statewide. For example, if the average new construction home price is \$600,000 by offering a rebate of \$20,000 as part of this program, Alaskan homebuyers are leveraging the state's investment at a 30 to 1 ratio.

The program is limited to new construction because if a down payment rebate program were to be used for all housing, it would only create additional bidding wars on the limited number of available homes. By limiting the program to new construction homes, it will exponentially expand the amount of dollars invested in Alaska's housing stock.

Building homes is about building a better community for everyone. New construction provides Alaskans with safe, energy efficient homes. With more on the market, there will be something for everyone.



Scan the code to learn more about the rebate program.



12 HULTQUIST HOMES



3680 LITTLE BEAR PLACE, #8, ANCHORAGE
 BURLWOOD BLUFF \$439,000

1,597 SQ. FT
 3 BEDROOMS

3 BATHROOMS
 2 GARAGES

New construction townhome with mountain views in a great location close to hospitals, UAA and JBER. This three-story unit includes a garage. The open concept second floor features a kitchen, dining area, living room, back deck and half bath. All bedrooms are upstairs. Estimated to be complete in August 2024.

DIRECTIONS: Boniface Pkwy to Reflection Drive, East on Reflection Dr, right on Little Bear Pl, left on Big Bear Way

BUILDER



HULTQUISTHOMES.COM
 RES 742

SUBCONTRACTORS

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NMLS #167729

RESIDENTIAL MORTGAGE





5951 TAKOTNA LOOP, ANCHORAGE

BIRCH MEADOW

\$469,500

1,193 SQ. FT
3 BEDROOMS

2 BATHROOMS
1 GARAGE

Birch Meadow features the best value new construction single-family homes in Anchorage! The Crowberry model hosts a primary suite on the main level, quartz countertops, laminate flooring and a corner lot with a fenceable backyard. The deck off the greatroom has mountain views. With a 5-star energy rating, enjoy lower bills.

DIRECTIONS: Glenn Hwy to Turpin Exit, right on Whisperwood Park Dr to Takotna Lp

BUILDER



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RES 1572

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HEY ANCHORAGE

NOW IS THE TIME TO BUILD



BY: BRITTANY QUESNELL, Loan Officer, Raven Mortgage

Hey future homeowners and dream builders, I'm Brittany from "Hey Brittany What's My Payment?" an

educational social media channel now powered by Raven Mortgage.

If you've been daydreaming about that

perfect home and the perfect mortgage, you're in luck. I'm back, breaking down mortgage payments for Anchorage's hottest new homes!

Whether you're looking for a home with room for every family member or an architectural masterpiece, now is the moment to turn those dreams into blueprints!

As your friendly neighborhood mortgage maestro, I'm here to tell you

that the stars have aligned—or should I say the interest rates have aligned—to make this the opportune time to build.

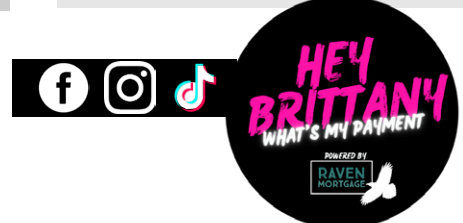
What are you waiting for? Let's build some memories, one brick (or log, or stone) at a time! Your dream home is out there, just waiting for you to say, "let's build." Happy building, my friends. May your walls be sturdy, your views spectacular and your mortgage as painless as possible!

HEY BRITTANY, WHAT'S MY PAYMENT ON THE 2024 PARADE OF HOMES HOUSES?

<p>1</p> <p>16310 MOUNTAIN BREEZE DR \$2,040,000</p> <p>20% Down Payment: \$408,000 Est. Taxes/Insurance: \$3,061 Est. Total Monthly Payment: \$14,473 \$11,411 Principal & Interest @ 7.5% with an APR of 7.690%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>	<p>2</p> <p>SPRUCE TERRACES \$900,000+</p> <p>20% Down Payment: \$180,000 Est. Taxes/Insurance: \$1,350 Est. Total Monthly Payment: \$5,960 \$4,610 Principal and Interest @ 6.624% with an APR of 6.769%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>	<p>3</p> <p>EQUESTRIAN CIRCLE \$850,000+</p> <p>20% Down Payment: \$170,000 Est. Taxes/Insurance: \$1,233 Est. Total Monthly Payment: \$5,587 \$4,354 Principal and Interest @ 6.624% with an APR of 6.770%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>
<p>4</p> <p>13837 CANYON ROAD \$1,125,000</p> <p>20% Down Payment: \$225,000 Est. Taxes/Insurance: \$1,650 HOA: \$30 Est. Total Monthly Payment: \$7,443 \$5,763 Principal and Interest @ 6.625% with an APR of 6.767%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>	<p>5</p> <p>13357 DE PALATIS CIRCLE \$1,350,000</p> <p>25% Down Payment: \$337,500 Est. Taxes/Insurance: \$1,950 Est. Total Monthly Payment: \$8,350 \$6,400 Principal and Interest @ 6.5% with an APR of 6.643%, 30-year agreement (360 months), 800+ FICO Score. 75% LTV</p>	<p>6</p> <p>11153 SKY RIDGE DRIVE \$1,150,000</p> <p>20% Down Payment: \$230,000 Est. Taxes/Insurance: \$1,683 Est. Total Monthly Payment: \$7,574 \$5,891 Principal and Interest @ 6.625% with an APR of 6.757%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>
<p>7</p> <p>3721 QUARTZ CIRCLE \$671,434</p> <p>20% Down Payment: \$134,287 Est. Taxes/Insurance: \$1,045 Est. Total Monthly Payment: \$4,485 \$8,385 Principal and Interest @ 6.625% with an APR of 6.774%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>	<p>8</p> <p>8851 CHALK HILL LOOP \$649,900</p> <p>20% Down Payment: \$129,980 Est. Taxes/Insurance: \$967 HOA: \$35 Est. Total Monthly Payment: \$4,331 \$3,329 Principal and Interest @ 6.625% with an APR of 6.775%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV</p>	<p>9</p> <p>5372 SANDHILL LOOP \$895,000</p> <p>20% Down Payment: \$179,000 Est. Taxes/Insurance: \$1,293 HOA: \$41 Est. Total Monthly Payment: \$5,918 \$4,584 Principal and Interest @ 6.624% with an APR of 6.769%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV Score. 80% LTV</p>

Brittany Quesnell, NMLS 820704/1783683, Creator of Hey Brittany What's My Payment
907-360-3560 | BRITTANY@RAVENMORTGAGE.NET

Brittany Quesnell Loan Originator, Raven Mortgage LLC NMLS 820704/1783683 907-360-3560 - www.ravenmortgage.net Hypothetical scenarios are meant to be informational only, do not factor in borrower information, and are subject to modifications related to property type, occupancy type, loan amount, loan-to-value ratio, credit score, and other variables. Terms and conditions apply. This is not a commitment to lend or extend credit. Information and/or dates are subject to change without notice. All loans are subject to credit approval. Equal Housing Opportunity. Interest rates and annual percentage rates (APRs) are hypothetical only as of 7/27/2024.



10**7446 ZURICH STREET**
\$669,000

20% Down Payment: \$133,800
 Est. Taxes/Insurance: \$992
 Est. Total Monthly Payment: \$4,419
 \$3,427 Principal and Interest @ 6.625% with an APR of 6.774%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

11**9551 CHENEGA DRIVE**
\$1,455,000

25% Down Payment: \$363,750
 Est. Taxes/Insurance: \$2,090
 Est. Total Monthly Payment: \$8,987
 \$6,897 Principal and Interest @ 6.5% with an APR of 6.643%, 30-year agreement (360 months), 800+ FICO Score. 75% LTV

12**3680 LITTLE BEAR PLACE #8**
\$439,000

20% Down Payment: \$87,800
 Est. Taxes/Insurance: \$685
 HOA: \$344
 Est. Total Monthly Payment: \$3,278
 \$2,249 Principal and Interest @ 6.250% with an APR of 6.493%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

13**5951 TAKOTNA LOOP**
\$469,500

20% Down Payment: \$93,900
 Est. Taxes/Insurance: \$716
 HOA: \$57
 Est. Total Monthly Payment: \$3,178
 \$2,405 Principal and Interest @ 6.625% with an APR of 6.782%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

14**18041 RIVERVISTA ROAD**
\$925,000

20% Down Payment: \$185,000
 Est. Taxes/Insurance: \$1,383
 Est. Total Monthly Payment: \$3,121
 \$6,121 Principal and Interest @ 6.624% with an APR of 6.769%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

15**9497 GREY OWL WAY**
\$614,500

20% Down Payment: \$122,900
 Est. Taxes/Insurance: \$919
 Est. Total Monthly Payment: \$4,067
 \$3,148 Principal and Interest @ 6.625% with an APR of 6.776%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

16**11087 KINSHIP LANE**
\$1,000,000+

20% Down Payment: \$200,000
 Est. Taxes/Insurance: \$1,483
 Est. Total Monthly Payment: \$6,606
 \$5,122 Principal and Interest @ 6.625% with an APR of 6.768%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

17**13090 CHASE CIRCLE**
\$670,000

20% Down Payment: \$134,000
 Est. Taxes/Insurance: \$1,043
 Est. Total Monthly Payment: \$4,475
 \$3,432 Principal and Interest @ 6.625% with an APR of 6.774%, 30-year agreement (360 months), 800+ FICO Score. 80% LTV

Brittany Quesnell Loan Originator, Raven Mortgage LLC NMLS 820704/1783683
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14 HULTQUIST HOMES



18041 RIVERVISTA ROAD, EAGLE RIVER
EAGLE BLUFF ESTATES

\$925,000

3,138 SQ. FT
5 BEDROOMS

3 BATHROOMS
3 GARAGES

This expansive ranch-style home has a walkout lower level. Enjoy an open kitchen, with quartz countertops and separate dining area with a slider leading to a back deck. The first floor primary bedroom features a tray ceiling and private bathroom with dual vanities.

DIRECTIONS: Glenn Hwy to Hiland Rd Exit, right on Eagle River Loop Rd, left on Wolf Den Dr, right on Yellowstone Dr, left on Turlock Dr, left on Rivervista Rd

BUILDER



HULTQUISTHOMES.COM
RES 742

SUBCONTRACTORS

Hultquist Homes would like to thank all of our contractors and vendors for partnering with us over the years. We value your hard work, continued craftsmanship, and dedication to quality homebuilding.



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9497 GREY OWL WAY, EAGLE RIVER

OWLS NEST

\$614,500

1,910 SQ. FT
4 BEDROOMS

2.5 BATHROOMS
2 GARAGES

Wake up to amazing views and open concept living. Owls Nest is the perfect community for military families. The Fern floor plan features 16-foot ceilings with bedrooms and laundry upstairs. The primary suite has a private bath and walk-in closet. The home is finished in quartz, hardwood and stainless steel.

DIRECTIONS: Glenn Hwy to Highland Rd Exit, right on Eagle River Loop Rd, right on Eagle River Rd, right on Eagle River Ln, left on Grey Owl Way

BUILDER



SPINELLHOMES.COM
RES 1572

SUBCONTRACTORS

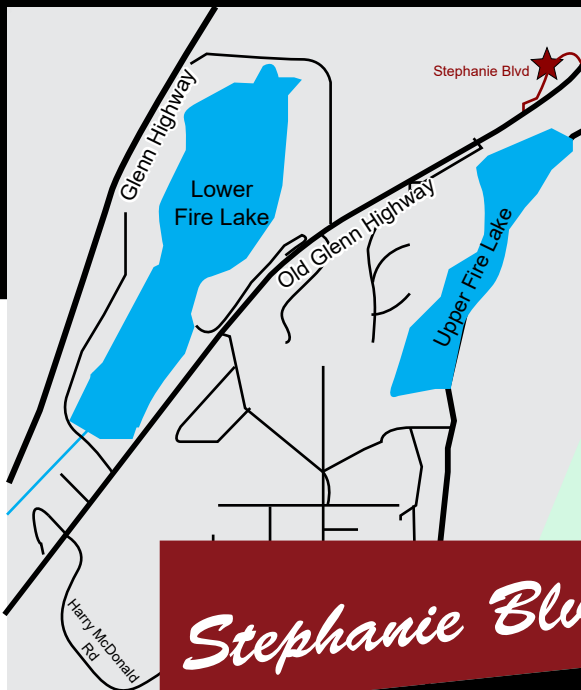
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REASONS TO HIRE A PROFESSIONAL FOR YOUR KITCHEN REMODEL VS. DOING IT YOURSELF -

Alaska Edition



BY: JANA SEDA, Kitchen and Bathroom Designer, 360 Construction & Design

The kitchen is the heart and soul of the home. Your kitchen plays a pivotal role in the flow, organization and every day moments of your life. So, when it comes time for a kitchen remodel it's important to proceed with planning and expertise.

Advanced Planning and Design

Having detailed plans along with a scope of work in place before starting a kitchen remodel will save a lot of time, energy and headaches. Set your priorities. Understanding what's most important allows you to make decisions based on these priorities. Meet with an established kitchen and bathroom designer. They are connected and will have worked with experienced, licensed, bonded and insured remodel contractors. They will help you design the space and plan the details of your project in a professional, efficient and practical way. They will help you effectively communicate your expectations to your contractor.

Budget

The kitchen is often the most expensive room in a home to remodel. Kitchens host appliances, plumbing, electrical, cabinets and counters, to name a few. Even cosmetic changes can rack up a big bill. The price will depend on the scope of work, code compliance scope and finish selections, for

starters. It's critical to create a budget to stay on track. The cost of a kitchen remodel covers materials, fixtures and labor. If you're planning a DIY remodel, identify areas that may need a professional, such as plumbing, mechanical and electrical. Professional designers and contractors have the ability to understand the potential costs and reality of what it will take to execute a proposed design. With a design in place, a contractor should be able to prepare an accurate estimate for you.

At 360 Construction & Design, we direct our clients to the most current cost vs. value study available for the area. This is information gathered from REALTORS®, remodel contractors and put together by Qualified Remodeling Magazine. This information can be found at, www.remodeling.hw.net/cost-vs-value/2022/pacific/anchorage-ak

The Benefits of a Professional

Working with a professional offers many benefits like knowledge, experience, confidence, safety, real world expertise, planning, professionalism and more. Professionals are state qualified, licensed contractors, with a residential endorsement and often with the municipalities where work is completed. This helps ensure professionalism, knowledge and quality of work standards, all while working within and understanding current permits and codes.

When searching for a company to work with, look at their portfolio. At

360 Construction & Design, we have a website and online image portfolio of previous jobs. You should also ask for references and speak with former clients. Ask how the project went and if they would recommend them. You can see some of our work on our website, www.360-ak.com or www.houzz.com/pro/360constructionak

One of the many benefits of hiring a professional like 360 Construction & Design is that professionals are experts at the planning the process. Professionals understand how to map out the project in a way that doesn't waste time or add inconvenience. They'll order materials in advance, understanding lead time and freight issues, and have in-house carpenters and staff. By using in-house experts, they're able to minimize delays, miscommunications, avoid conflicting schedules and wait times for subcontractors. Plus, if any surprises are lurking behind the walls, chances are they're likely to have seen them before and understand how to navigate the problems.

A kitchen remodel can be costly and inconvenient but the finished project will transform your home and lifestyle, as well as increase the value of your home.

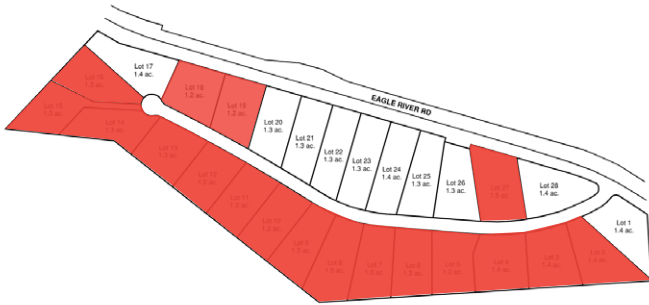
Jana Seda is an award-winning kitchen and bathroom designer with 360 Construction & Design and Red Door Design.

Photo provided by 360 Construction & Design.

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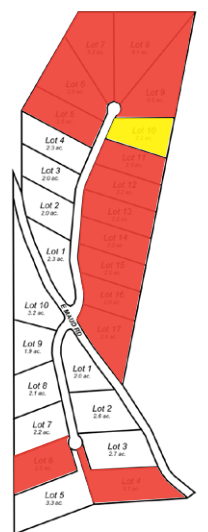
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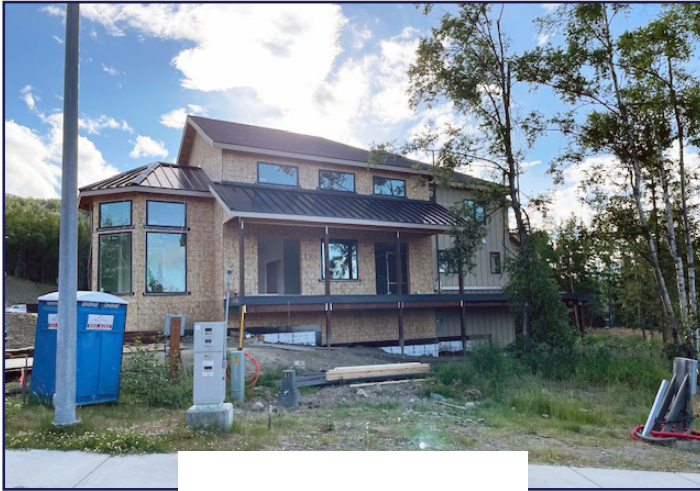
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UNDER CONSTRUCTION

16

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\$1,000,000+

4,270 SQ. FT
4 BEDROOMS

3.5 BATHROOMS
2 GARAGES

This incredible 4,270 square foot home has an expansive two-story living room, massive see-through fireplace that looks into a luxurious sitting room and 2 master suites. With 1,560 square feet of unfinished space, this home is full of potential.

DIRECTIONS: Glenn Hwy to Hiland Rd Exit, right on Eagle River Loop Rd, right on Talarik Dr, left on Kinship Ln

BUILDER



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UNDER CONSTRUCTION

17

SPINELL HOMES



13093 CHASE CIRCLE, EAGLE RIVER

CURRY RIDGE

\$670,000

2,653 SQ. FT
4 BEDROOMS

3 BATHROOMS
2 GARAGES

The Bonanza is a ranch-style home with a split floor plan that offers a private primary bedroom with open concept living. Enjoy an inviting porch and foyer that opens to a formal dining room. Curry Ridge provides peace and privacy, yet is minutes away from shopping and dining.

DIRECTIONS: Glenn Hwy to N Eagle River Exit, North on Eklutna Park Dr, left on Vasili Dr, left on Stephan Valley Dr, left on Curry Ridge Cir, right on Chase Cir

BUILDER

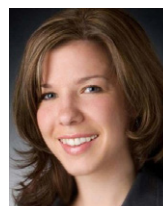


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BY: **HOLLIE ROUCCO**, CMKBD, Care Endowment Vice Chair and Kitchen and Bath Designer, Creative Kitchen Designs

Building a Workforce through the AK TRADES SCHOLARSHIP

People love to generalize generations. Baby boomers don't like change. Millennials feel entitled. Generation Z is technology-addicted. These are bold and often unwarranted categorizations of entire generations. However, there's one Gen Z trend that you probably haven't heard. This one is true and likely to surprise you.

Gen Z is dubbed the "Toolbelt Generation." Today's teens and young adults are starting to choose trades over college at an increasing rate. Experts attribute this to a number of factors including emerging technology and the skyrocketing cost of college. According to the Education Data Initiative, college enrollment has declined nearly 10% over the last 14 years, from when it was at its peak. Many cite the crushing debt of student loans. The average cost of college has more than doubled over the past 50 years. Unfortunately for some students, even in-state tuition is far beyond the scope of affordability.

That's not the case for vocational institutions. Trade school programs are often shorter, more affordable and in many cases, students earn a wage as they learn a skill. That's why Gen Z is turning to vocational colleges as a way to kickstart a career without the high cost. Plus, careers in the trades offer benefits for years to come. They are often high-paying, in-demand careers that offer a meaningful opportunity to specialize in a skill.

A workforce skilled in the trades is essential to economic prosperity. From plumbing to carpentry and electrical to nursing, these careers make a big impact on everyday life. However, many of these trades are experiencing a shortage. Luckily, Gen Z is starting to close the gap.

As the next generation begins to focus on their future, we're here to help. Skilled workers are essential to the homebuilding industry. We want to help build a workforce. One of the ways we contribute is through scholarships. The Anchorage Home Builders Care Endowment Scholarship is awarded to Alaskans seeking secondary education in the residential construction industry.

AK Trades Scholarship is meant to help ease the financial burden. While vocational schools don't come with hefty tuition, there are often still costs that incur. The Anchorage Home Builders Care Endowment's AK Trades Scholarship is awarded to Alaskans seeking secondary education in the residential construction industry.

Alaskan students who are interested in pursuing careers in the residential trades and plan to stay and work at home in Alaska are eligible. Our review panel looks at applications every two months. Through our scholarship we hope to empower students to choose a career in the residential homebuilding industry.

Together, we can build a bright future for our students and the state.

If you or someone you know is interested in our scholarship, fill out an application on our website, www.ahba.net/scholarship. You can also scan the QR code and fill out the application.



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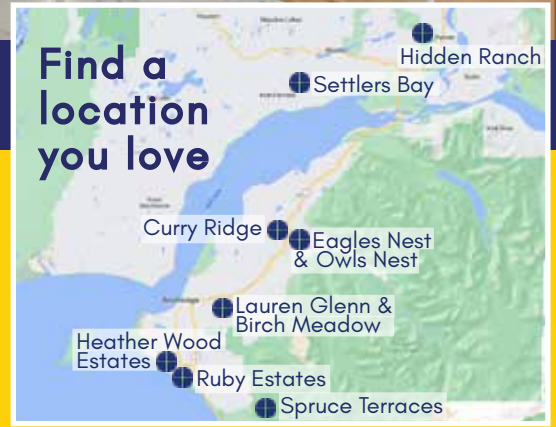


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