



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT

COVID-19: DCCED's Response Actions

Commissioner Julie Anderson

April 29, 2020



Commissioner's Office Ongoing Activities

Ongoing Efforts by the Commissioner's Office

- Assisted the Governor's Office by submitting and coordinating the SBA disaster declaration request for the state, and working with businesses affected by the pandemic.
- Direct communications with multiple mayors, city and borough managers, other SOA departments, businesses, and industries.
- Working with State and Federal partners on coordination for Economic Mitigation and Recovery programs and funds and the development and implementation of programs to help residents, small businesses, and industries.
- Assisting Unified Command on issues around Health Mandates and coordination with industry:
 - Assisted in developing framework and review process of critical infrastructure business quarantine protocol plans.
 - Assisting with Alaska critical infrastructure workforce issues.
 - DCCED Public Information Officer is part of the Unified Command PIO Team.



DCCED & SBA

DCCED is working directly with the U.S. Small Business Administration (SBA) to stay on top of available funding for Alaskan businesses:

- Paycheck Protection Program (PPP): As of April 16th, 4,842 Alaskan businesses received PPP funds, totaling \$921,927,504.
- Economic Injury Disaster Loans and Grants (EIDL): As of April 20th, 1,609 Alaskan businesses had received a total of \$7,893,000.
 - 1 EIDL Loan = \$500,000
 - 1, 608 EIDL Advances = \$7,393,000
- The PPP began accepting new applications this week for an additional \$310 billion in forgivable loans with new rules and money set aside for certain groups.
- The EIDL is receiving an additional \$60 billion as well.



The DCCED COVID-19 Economic Recovery Resources for Business (ERRB) Portal

[State of Alaska](#) / [Commerce](#) / [Economic Recovery Resources for Business](#)

We are Open for Business and have assembled information about tools to help Alaskan Businesses deal with the effects of the COVID-19 Pandemic. The DCCED has working capital loans [available now](#). We will be updating this page frequently as new tools become available at the State or Federal level.



Division of Economic Development-Investments

DED-Investments: Operating Capital Loans

The Division of Economic Development-Investments administers and services ten revolving loan funds for DCCED. Three of those loan funds are specifically designed to work with small and micro businesses and permit loans to be made for operating capital:

- Small Business Economic Development Loan Fund (SBED)
- Rural Development Initiative Fund
- Alaska Microloan Fund

Loans available for specifically for commercial fishing operations:

- Commercial Fishing Loan Program

As of March 31st, DED-INV was servicing 1,925 loans totaling \$199.9 million. There are currently \$10.8 million in new loans in process.

DED-INV has been working with EDA to obtain \$5M in grant funds to recapitalize the SBED.

DED-INV staff continue to work with borrowers on restructuring loans that were in place when the pandemic began. They are also working with many Alaskans to explain the different available loan options: PPP, EIDL, USDA, EDA, AIDEA



AIDEA's AK SAFE Program

On March 27th, the AIDEA Board created the Sustaining Alaska's Future Economy Guaranty Program (AK SAFE):

- In collaboration with Alaska's banks and financial institutions, AIDEA will provide a loan guarantee of up to \$1M per borrower.
- The objective of the program is to enable Alaska's banks and financial institutions to immediately provide additional capital to Alaska businesses through their existing relationships as they continue to manage terms.
- The proceeds of any loans guaranteed under this program may be used for any working capital purposes.
- All Alaskan-based businesses impacted by the COVID-19 disaster with an existing secured loan agreement are eligible.
- Businesses will be able to apply for AK SAFE guaranty by first speaking with their lending institution.



Division of Insurance

The Alaska Division of Insurance lead the nation in reducing auto and other insurance costs for Alaskan consumers through several bulletins created to proactively provide guidance to insurers and consumers:

- Cost-sharing waived for respiratory illness diagnostic testing;
- Telehealth benefits liberalized to allow for unprecedented flexibilities.
- Insurers to provide for early refills or replaces of lost or damaged prescriptions; and covering the cost of off-formulary prescriptions drugs.
- Cancellation of insurance contracts due to nonpayment prohibited until June 1st.
- Suspension of deadlines for claim filings or appeals by insurers.
- Property and casualty insurers directed to adjust premiums due to reduced exposure or risk profiles during the pandemic.



Actions taken by the CBPL Division include:

- Suspended fees for new and renewing business licenses.
- Allowing payment plans for professional licenses.
- Launched more online applications for health care professionals.
- Issued two emergency orders.
- Collected COVID-19 Health Mandate violation complaints for Unified Command.
- Established the CBPL COVID-19 webpage, which includes guidance produced by the division and its boards.



CBPL Professional Licensing Boards

- **The health care boards' chairs** meet weekly to discuss COVID-19 matters and the Health Mandates.
- **The Board of Pharmacy** extended the renewal deadline from June to September; and adopted emergency regulations expanding the tasks of a pharmacy tech, decreasing unnecessary administrative requirements, streamlining application and renewal requirements, expanding shared pharmacy services functions, allowing for temporary relocations, and allowing for the distribution of sufficient medication to avoid patients making multiple trips to the pharmacy.
- **The Board of Nursing** adopted emergency regulations allowing successful LPNs, RNs, or APRNs to apply for a courtesy license; and waived fees for temporary permits and emergency courtesy licenses.
- **The State Medical Board** created new regulations on emergency courtesy licenses to waive the collaborative plan agreement requirements for physician assistants.
- Many boards are altering continuing education requirements for this year.



Division of Community and Regional Affairs

Actions by the DCRA Division:

- Created the COVID-19 Resources for Communities website.
- Actively participating in weekly teleconferences with the Alaska Regional Development Organizations (ARDORs) regarding the economic impact across the state.
- Division staff have spoken directly with many Alaskan communities and local governments about COVID-19 management, emergency regulations, and concerns about availability of supplies.
- Division is working with communities to ensure they are ready to receive the CARES act funds.
- Working with FEMA on their established COVID-19 Interagency Federal Partners Task Force.



Division of Banking and Securities

In an effort to ensure banks and credit unions were able to roll out the PPP and EIDL funds to Alaskan businesses as smoothly and quickly as possible, **the Division of Banking and Securities took the following actions:**

- Reporting deadlines were extended.
- The requirement to obtain a branch license was waived for mortgage loan originators working from home.
- Key information for mortgage loan originators, extensions on deadlines, and more was made available on the division's website.



Alcohol and Marijuana Control Office

Actions taken by the ABC and MCB

- The Alcoholic Beverage Control Board (ABC) has allowed curbside and home delivery of alcoholic beverages in certain circumstances.
- The Marijuana Control Board (MCB) has allowed for curbside delivery of marijuana products.
- The ABC passed a motion to allow distillers to produce ethanol alcohol for use in hand sanitizers.
- The ABC and MCB have extended TAPS/Alcohol Server Cards and Marijuana Handler Permits.



Looking Forward...

Future DCCED COVID-19 Response Actions:

- Work with State and Federal partners:
 - Coordination for Economic Mitigation and Recovery programs and funds.
 - Development and implementation of programs to help residents, small businesses, and industries.
- Communicate with our mayors, city and borough managers, other SOA departments, businesses, and industries.
- Assist Unified Command on issues around Health Mandates and coordination with industry.
- Pursue additional funding assistance programs and options for Alaska's business owners.



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COVID-19 Economic Recovery Resource Portal for Business:

www.commerce.alaska.gov/web/EconomicRecoveryResourcesforBusiness.aspx