

Department Overview FY2026 Budget



Julie Sande, Commissioner

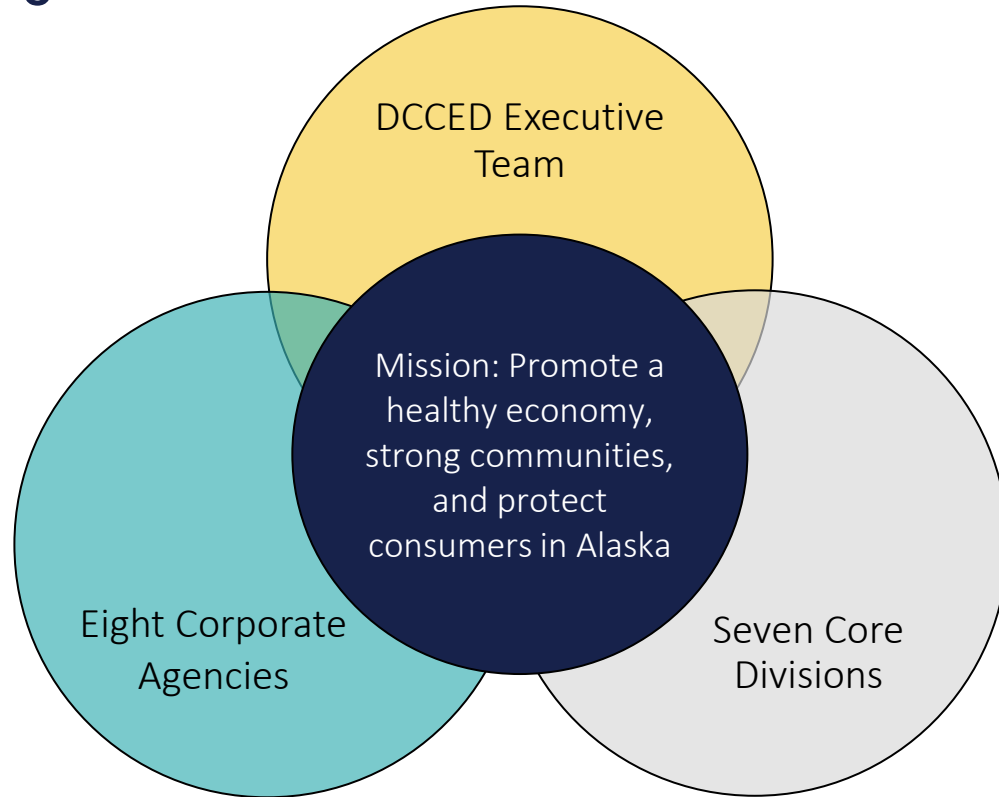
Hannah Lager, Administrative Services Director

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

House Finance
Subcommittee

02/06/2025

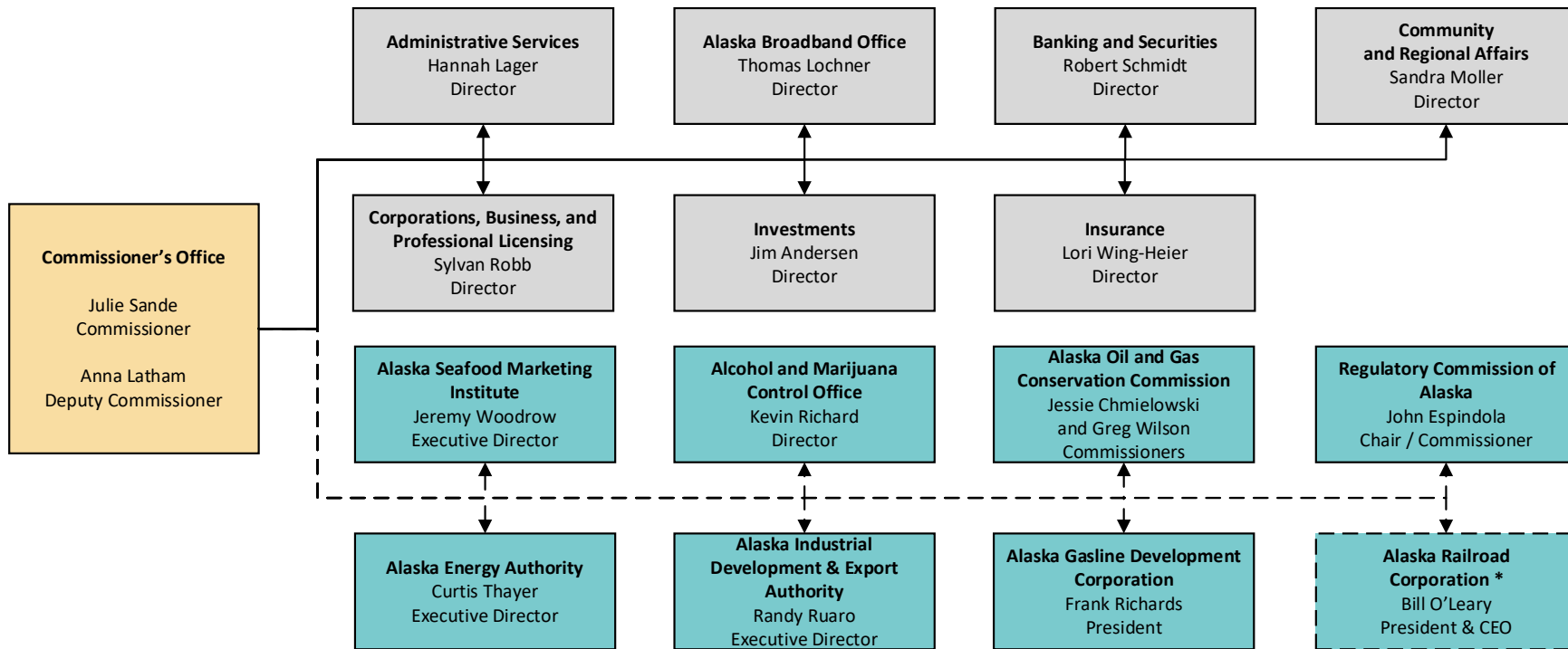
Mission and Organization



Department Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

Department Structure



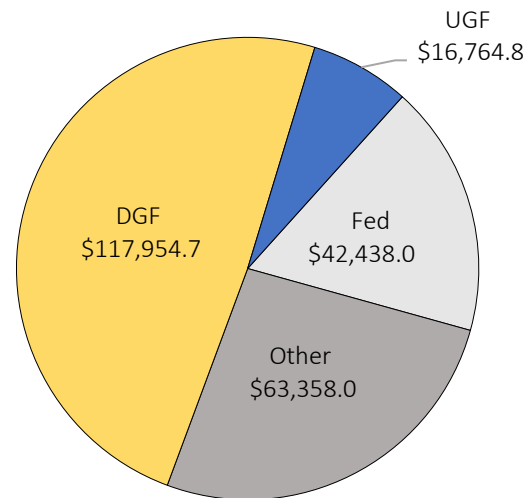
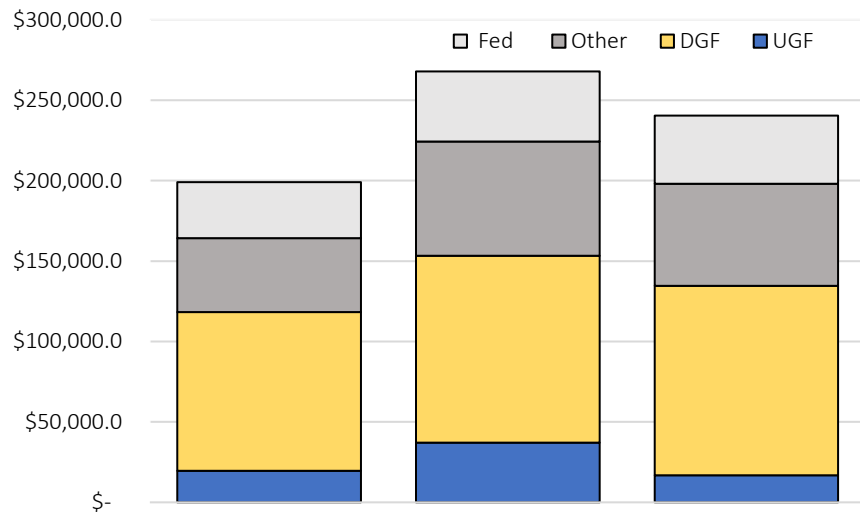
* The Alaska Railroad Corporation is housed within DCCED but exempt from the Executive Budget Act.



Department Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

FY2026 Governor Budget



		FY2024 Actuals	FY2025 Mgmt Plan	FY2026 Governor	\$ Difference FY2025 to FY2026	% Difference FY2025 to FY2026
Fed	\$	34,886.8	\$ 43,456.4	\$ 42,438.0	\$ (1,018.4)	-2.3%
Other	\$	45,967.0	\$ 71,151.7	\$ 63,358.0	\$ (7,793.7)	-11.0%
DGF	\$	98,725.3	\$ 116,168.5	\$ 117,954.7	\$ 1,786.2	1.5%
UGF	\$	19,606.3	\$ 37,146.9	\$ 16,764.8	\$ (20,382.1)	-54.9%
Grand Total	\$	199,185.4	\$ 267,923.5	\$ 240,515.5	\$ (27,408.0)	-10.2%

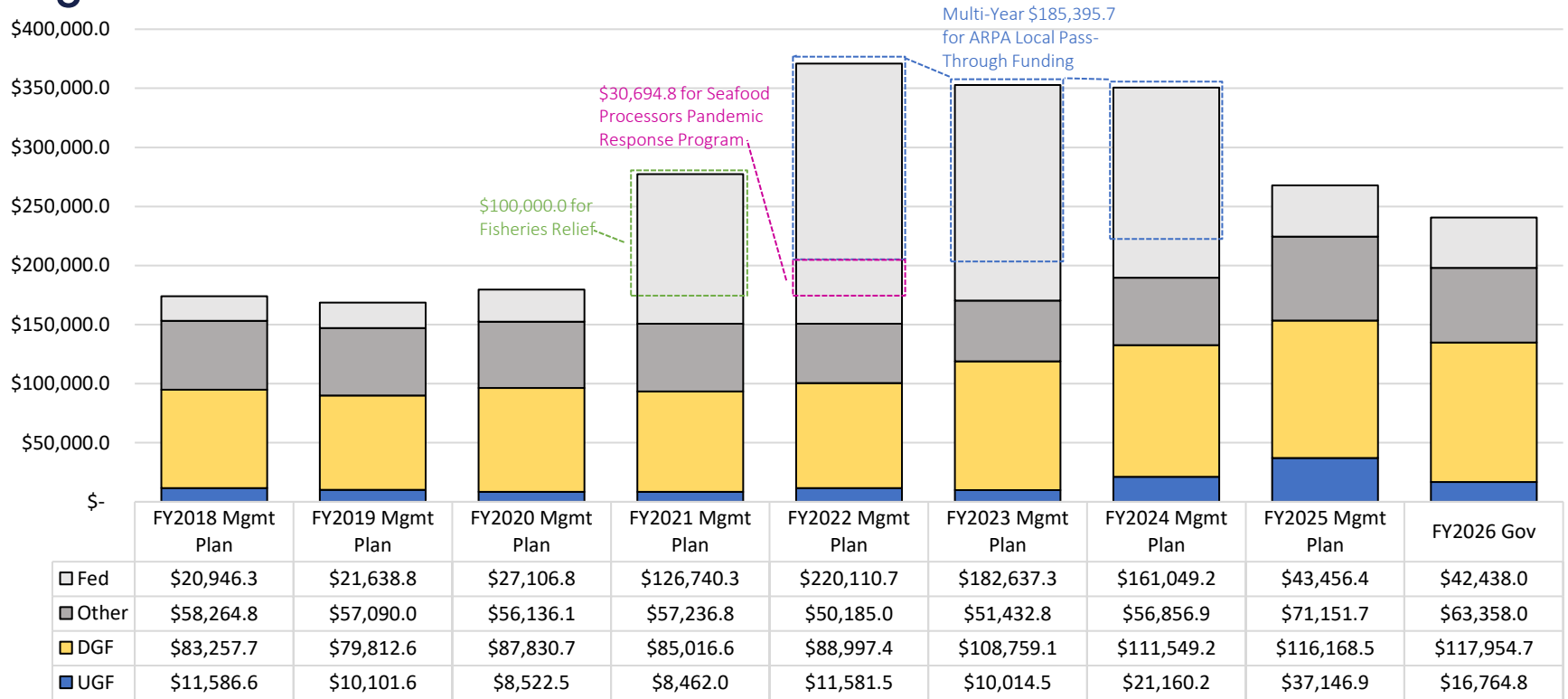


Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

Budget Lookback



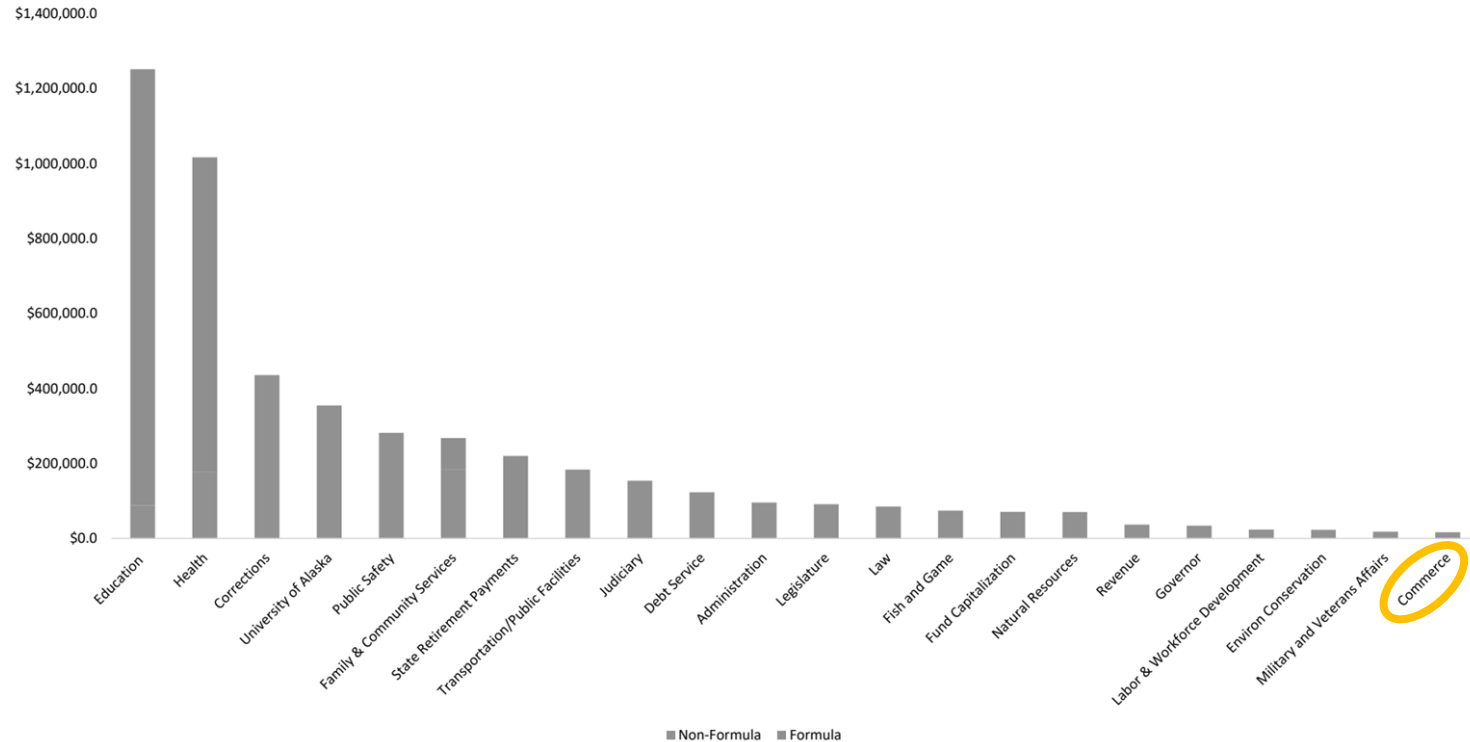
\$ thousands

Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



FY2026 Operating UGF by Department (Governor's Budget)



Source: OMB House Finance Committee Overview

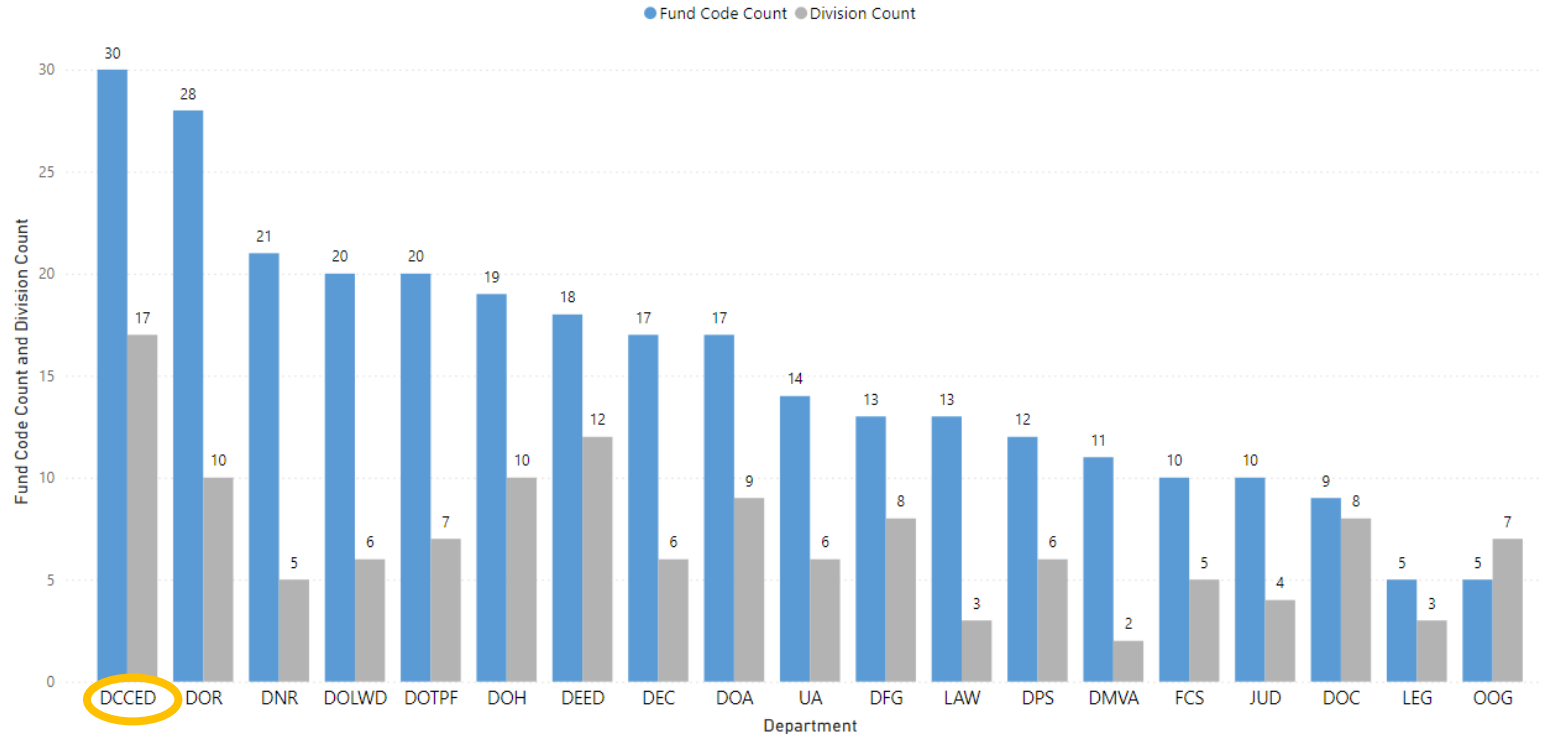
\$ in Thousands

Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



Fund Sources and Divisions by Department



Data as of FY2026 Governor Scenario

Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



Major Sources of Department Revenue Generation

Division	Revenue to the General Fund in FY2024	Source
Banking and Securities	\$18,160.4	Licensing receipts, fines, and forfeitures
Corporations, Business, and Professional Licensing	\$2,466.0	Business Licensing and Corporations registration receipts
Insurance	\$72,785.6	Insurance premium taxes
	\$2,915.9	Insurance licensing receipts
Alaska Industrial Development and Export Authority (AIDEA)	\$17,431.6	AIDEA dividend received in FY2024
Other department receipts	\$4,616.0	Other receipts received in the department
Total Contributed to General Fund in FY2024	\$118,375.5	



Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

8
02/06/2025

Core Divisions



Commissioner's Office

Promote a healthy economy, strong communities, and protect consumers in Alaska.

FY2026 Governor Budget

\$2,277.4: \$544.3 UGF, \$1,633.1 OTHER, \$100.0 FED (5 PFT, 6 NP)



Legislative Relations



Boards & Commissions



Office of International Trade



Economic Development



Special Projects



Marketing Alaska



Commissioner
Julie Sande



Deputy Commissioner
Anna Latham



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

10
02/06/2025

Administrative Services

Provide management information and support services for the department's programs.



Director Hannah Lager

FY2026 Governor Budget

Administrative Services

\$5,831.8: \$729.2 UGF, \$5,102.6 OTHER (38 PFT)

Facilities Rent State Owned

\$1,614.5: \$599.2 UGF, \$1,015.3 OTHER

Facilities Rent Non-State Owned

\$1,506.8 OTHER

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Interagency Receipt Authority for Services, Personal Services, and Anchorage Administrative Management and Support	+150.0	1007 I/A Receipts (OTHER)	Support department-wide support services.
Establish New Allocations for State Facilities Maintenance and Operations	-	Net Zero	Align department structure for AS 37.07.020(c). Allocations for State owned and State leased facilities.
Total FY2026 Operating Budget Significant Changes	+150.0		



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

11
02/06/2025

Alaska Broadband Office

Facilitate access to the full benefits of broadband with improved quality of service and lower costs.



Director Thomas Lochner



- Listening sessions with stakeholders
- Grant management system development
- Advertising grant programs

- Broadband Equity, Access, and Deployment (BEAD) grants
- Digital Equity grants

- First deployments anticipated in late FY2026
- Full infrastructure completion by late FY2030



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

Alaska Broadband Office

Facilitate access to the full benefits of broadband with improved quality of service and lower costs.



Director Thomas Lochner

FY2026 Governor Budget

\$3,146.3: \$50.0 UGF, \$3,096.3 OTHER (5 PFT)

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Rate Support for the Alaska Broadband Office	+50.0	1004 General Funds (UGF)	Funding for the Alaska Broadband Office to support operations that exceed available indirect revenues or are not eligible for indirect.
Maintain Alaska Broadband Office (multi-year)	+1,164.5	1061 CIP Receipts (OTHER)	Maintain funding for the Alaska Broadband Office through FY2027, which includes administering grant programs to distribute federal funds for broadband projects.
Total FY2026 Operating Budget Significant Changes	+1,214.5		



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

13
02/06/2025

Banking and Securities

Protect consumers of financial services and promote safe and sound financial systems.



Director Robert H. Schmidt

FY2026 Governor Budget

\$5,239.9: \$5,189.9 DGF, \$50.0 OTHER (27 PFT)

Contributed over **\$18 million** to the
General Fund in FY2024

Banking

- Four state-chartered banks
- One state-chartered credit union
- These institutions hold over \$6.3 billion in assets as of FY2024

Securities

- Approx. 140,000 registrations issued
- Successful participation in five multi-state enforcement actions assessing over \$450.0 in civil penalties

Non-depository Licenses

- Payday lenders
- Most mobile payment apps (PayPal, Venmo, Block, Square, Cash App, etc.)
- Cryptocurrency in Alaska (Robinhood, Coinbase, etc.)



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

14
02/06/2025

Community and Regional Affairs

Established in Article X of Alaska's Constitution,
DCRA's services include:

- Local Government Assistance and Training
- Bulk Fuel Loan Fund
- Rural Utility Business Advisors
- Grant Administration
- Made in Alaska
- State Assessors Office
- Community Data and Publications
- Serve Alaska

.....and so much more!

Community and Regional Affairs manages
a total of **\$1.2 billion** in grant funds!



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

Community and Regional Affairs

Promoting strong communities and healthy economies.

FY2026 Governor Budget

Community and Regional Affairs

\$12,849.4: \$7,596.8 UGF, \$600.9 DGF,
\$1,925.9 OTHER, \$2,725.8 FED (52 PFT, 1 NP)

Revenue Sharing

\$22,728.2: \$3,100.0 OTHER, \$19,628.2 FED

Serve Alaska:

\$6,209.0: \$242.8 UGF, \$20.0 OTHER, \$5,946.2
FED (3 PFT)



Director Sandra Moller

Grants included in the FY2026 Operating Budget	Amount (\$)	Funding Source
Alaska Legal Services Corporation	400.0	1004 General Fund (UGF)
Alaska Legal Services Corporation (language)	312.6	1221 Civil Legal Services Fund (DGF) *
Alaska Marine Safety Education Association (language)	198.0	1216 Boat Receipts (DGF) *
Inter-Island Ferry Authority	250.0	1004 General Fund (UGF)
Life Alaska Donor Services	80.0	1202 Anatomical Gift Awareness Fund (DGF)
Native Village of Napaimute – Kuskokwim Ice Road	185.0	1004 General Fund (UGF)
Volunteers of America Alaska	1,100.4	1004 General Fund (UGF)

* Change records in FY2026 Governor scenario.



View the Grants Dashboard!



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

16
02/06/2025

Community and Regional Affairs *(continued)*

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Reflect current year funding for Alaska Legal Services from the Civil Legal Services Fund	+16.1	1221 Legal Services (DGF)	Adjustment based on annual collections of civil filing fees by the Alaska Court System.
Alaska Marine Safety Education Association for Marine Safety Education	+198.0	1216 Boat Receipts	Language item; funding from boat receipts collected under AS 05.25.096.
Critical Natural Resources Reports	+40.0	1004 General Fund (UGF)	Fiscal note that was inadvertently omitted in the fiscal note section of the FY2025 budget. Requires the division to provide annual report to the legislature and identify State's role in innovation, manufacturing, and transporting.
Total FY2026 Operating Budget Significant Changes	+254.1		

FY2026 Fund Capitalizations (Statewide Items)	Amount (\$)	Funding Source	Impacts
Capitalize the Civil Legal Services Fund	+312.6	1004 General Fund (UGF)	Fund capitalization equal to 10% of civil filing fees deposited in FY2024.
Capitalize the Community Assistance Fund	+27,981.9	1169 PCE Endowment Fund (DGF)	Fund capitalization to support payments to communities.
	+2,018.1	1004 General Fund (UGF)	
Total FY2026 Fund Capitalization	+30,312.6		



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

17
02/06/2025

Corporations, Business, and Professional Licensing

Inspiring public confidence through balanced regulation of competent professional and business services.



Director Sylvan Robb

Business Licensing

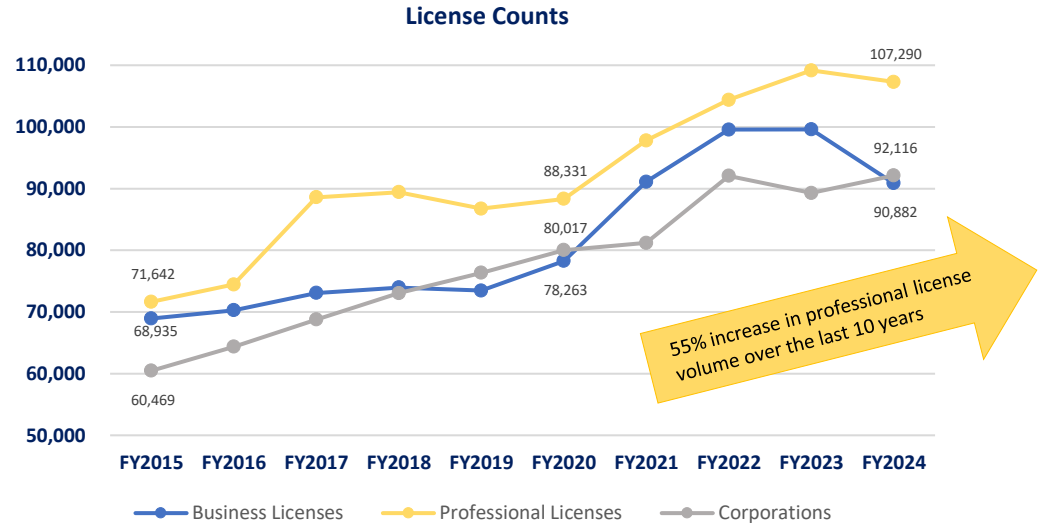
- 90,882 business licenses
- 1,684 endorsements
- 23.7% increase since FY2019

Professional Licensing

- 44 programs, including 21 boards
- 107,290 professional licenses in FY2024
- 27.1% increase since FY2019

Corporations

- 92,116 registered corporations in FY2023
- 20.7% increase since FY2019



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

18
02/06/2025

Corporations, Business, and Professional Licensing

Inspiring public confidence through balanced regulation of competent professional and business services.



Director Sylvan Robb

FY2026 Governor Budget

\$21,394.5: \$289.5 UGF, \$19,993.5 DGF, \$1,111.5 OTHER (124 PFT; 4 NP)

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Regulation Review Rate Adjustment for Department of Law Rates	+73.0	1156 RSS (DGF)	Legal support for regulation review. The division accounts for approximately 50% of the total regulation review requests for the department.
Counselors/Therapists/Review Orgs	+191.1	1156 RSS (DGF)	Passed legislation in 2024, Chapter 44 SLA2024 (HB 126) to establish licensure for associate counselors under the Alaska Board of Professional Counselors. This fiscal note was not included in the fiscal note section of the FY2025 budget due to timing.
Total FY2026 Operating Budget Significant Changes	+264.1		



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

19
02/06/2025

Insurance

Regulating the insurance industry to protect Alaskan consumers.



Director Lori Wing-Heier

FY2024 Accomplishments

- Processed 62,517 license applications, an 11% increase from FY2023.
- Responded to more than 1,500 consumer inquiries, complaints, and external healthcare reviews.
- Partnering with the Department of Health on a project to improve access to primary care services and identify cost drivers of health care delivery in Alaska.
- Continued work on the Health Payment Utilization Database (HPUD) project, which aggregates healthcare cost data to allow cost analysis and policy review.
- Using federal funds, updated the Essential Health Benefits for the first time since they were put in place through the Affordable Care Act (ACA) in 2014.

Contributed over \$72 million to the General Fund in FY2024



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

20
02/06/2025

Insurance

Regulating the insurance industry to protect Alaskan consumers.



Director Lori Wing-Heier

FY2026 Governor Budget

\$9,958.0: \$9,384.3 DGF, \$294.5 OTHER, \$279.2 FED (45 PFT, 1 NP)

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Regulation Review Rate Adjustment for Department of Law Rates	+36.5	1156 RSS (DGF)	Legal support for regulation review. The division accounts for approximately 25% of the total regulation review requests for the department.
Consumer Service Specialist for Increased Volume of Filings	+141.4 +1 PFT	1156 RSS (DGF)	Support for increased complaint cases and consumer inquiries.
Insurance actuarial costs (multi-year)	+1,000.0	1156 RSS (DGF)	Continued support for actuarial costs incurred by the division in FY2026 and FY2027.
Total FY2026 Operating Budget Significant Changes	+1,177.9 +1 PFT		



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

21
02/06/2025

Investments

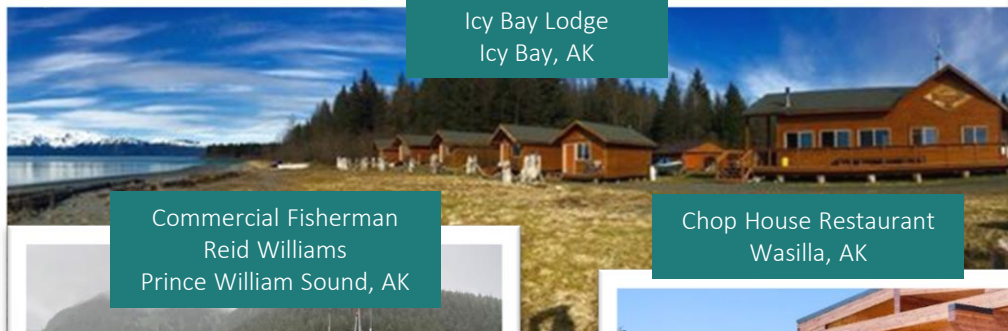
Promote economic development activities.

FY2026 Governor Budget: \$6,007.6 DGF (36 PFT)



Director Jim Andersen

Icy Bay Lodge
Icy Bay, AK



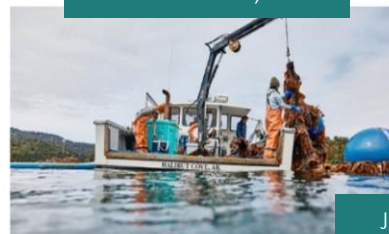
Commercial Fisherman
Reid Williams
Prince William Sound, AK



Chop House Restaurant
Wasilla, AK



Alaska Shellfish Farms
Halibut Cove, AK



JK Forest Products
Thorne Bay, AK



Division Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands



22
02/06/2025

Offices, Commissions, and Corporations



Alcohol and Marijuana Control Office

Promote commerce in the licensed alcohol and marijuana industries and provide clear, consistent standards to protect public health and safety.



Director Kevin Richard

FY2026 Governor Budget

\$4,768.5: \$38.3 UGF, \$4,730.2 DGF (24 PFT)

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Regulation Review Rate Adjustment for Department of Law Rates	+36.5	1005 GF Program Receipts (DGF)	Legal support for regulation review. The division accounts for approximately 25% of the total regulation review requests for the department.
Legal Costs from the Department of Law and Office of Administrative Hearings	+150.0	1005 GF Program Receipts (DGF)	Legal support for increased administrative hearings.
Total FY2026 Operating Budget Significant Changes	+186.5		



Office Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

24
02/06/2025

Alaska Oil and Gas Conservation Commission

Protect the public interest in exploration and development of Alaska's valuable oil, gas, and geothermal resources through the application of conservation practices designed to ensure greater ultimate recovery and the protection of health, safety, fresh ground waters and the rights of all owners to recover their share of the resource.

FY2026 Governor Budget

\$10,236.9: \$780.6 UGF, \$9,081.3 DGF, \$175.0 OTHER, \$200.0 FED (34 PFT)



Commissioner
Greg Wilson



Commissioner
Jessie Chmielowski

FY2025 Supplemental Significant Changes	Amount (\$)	Funding Source	Impacts
Federal Authority to Align with Grant Awards	+30.0	1002 Federal Receipts (Fed)	Authority increase to align with increased funding from the U.S. Environmental Protection Agency to perform oilfield inspections and mechanical integrity testing.

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Federal Authority to Align with Grant Awards	+30.0	1002 Federal Receipts (Fed)	Authority increase to align with increased funding from the U.S. Environmental Protection Agency to perform oilfield inspections and mechanical integrity testing.
Carbon Storage; Cook Inlet Oil and Gas	+738.0	1004 General Fund (UGF)	Continued funding support for two positions and associated costs related to HB50 passed in 2024 to create a regulatory structure for carbon capture, utilization, and storage in Alaska. Continues general fund support into FY2026 as a one-time item.
Total FY2026 Operating Budget Significant Changes	+768.0		



Commission Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

25
02/06/2025

Regulatory Commission of Alaska

Ensure that safe, efficient, and reliable utility and pipeline services are provided to the public at just and reasonable rates, thereby protecting consumer interests and promoting economic development.

FY2026 Governor Budget

\$11,175.8: \$11,023.0 DGF, \$152.8 OTHER (53 PFT, 3 NP)



Commissioner
John Espindola

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Integrated Transmission Systems	+50.0	1141 RCA Receipts (DGF)	This was part of a fiscal note that wasn't included in the conference committee fiscal note section due to timing challenges as multiple pieces of legislation were combined into one. Funding will be used to develop and implement an integrated transmission plan and capital improvement program.



Commission Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT



\$ thousands

26
02/06/2025

Alaska Gasline Development Corporation

Advance the development, financing, construction and operation of a North Slope natural gas pipeline project, in-state natural gas pipelines and other transportation mechanisms capable of delivering natural gas and other non-oil hydrocarbons for the maximum benefit of Alaskans.

FY2026 Governor Budget

\$5,730.7: \$2,487.5 UGF, \$3,243.2 OTHER (4 PFT)



President Frank Richards

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Restore Operating Annual Costs	+2,487.5	1004 General Fund (UGF)	One-time request to support ongoing operating activities.



Corporation Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

27
02/06/2025

Alaska Energy Authority

Reduce the cost of energy in Alaska.



Executive Director
Curtis Thayer

Owned Facilities

- Bradley Lake and Alaska Intertie Transmission management and administrative costs
- Reimbursement from Railbelt utilities based on actuals
- Costs for management and project accounting

Rural Energy Assistance

- Personnel costs for core AEA operations
- Renewable Energy Grant Fund administration

Power Cost Equalization

- Annual distribution to eligible communities
- Costs for management and project accounting

Statewide Project Development, Alternative Energy and Energy Efficiency

- Newer federal programs
- Infrastructure, Investment, and Jobs Act (IIJA) personnel costs
- Grid Resilience and Innovation Partnerships (GRIP) personnel costs



Corporation Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

28
02/06/2025

Alaska Energy Authority

Reduce the cost of energy in Alaska.



Executive Director
Curtis Thayer

FY2026 Governor Budget

\$70,560.1: \$3,406.6 UGF, \$51,944.0 DGF, \$14,674.4 OTHER, \$535.1 FED (58 PFT, 12 NP)

FY2025 Supplemental Significant Changes	Amount (\$)	Funding Source	Impacts
Re-use Data Library Administration, Hosting, Expansion, and Digitization	225.0	1219 Emerging Energy Technology Fund (OTHER)	Reuse \$225.0 of unused funding to support ongoing scanning and digitization of AEA's extensive energy data.

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Shared Facilities Rent, Operations, and Maintenance	+304.0	1004 General Fund (UGF)	Building operations and maintenance costs shared with the Alaska Industrial Development and Export Authority (AIDEA).
Capital Improvement Project Receipts to Align with Expenses	+3,100.0	1061 CIP Receipts (OTHER)	Authority to collect revenue from capital projects to support personal services costs.
Replace Funding for Three Positions to Meet Circuit Rider Program Requirements	-710.0 +710.0	1002 Fed Receipts (FED) 1169 PCE Endowment (DGF)	Continue the Circuit Rider program while facing declining federal funding.
Total FY2026 Operating Budget Significant Changes	+3,404.0		



Corporation Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

29
02/06/2025

Alaska Industrial Development and Export Authority

Promote, develop, and advance economic growth and diversification in Alaska by providing various means of financing and investment.



Executive Director
Randy Ruaro

FY2026 Governor Budget

AIDEA

\$11,921.1 OTHER (43 PFT*)

AIDEA Facilities Maintenance

\$802.5 OTHER

FY2025 Supplemental Significant Changes	Amount (\$)	Funding Source	Impacts
Alaska Liquefied Natural Gas Project Phase 1	+50,000.0	1004 General Fund (UGF)	Multi-year appropriation to support advancement of the project.
FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Remove Authority No Longer Needed for Alaska Energy Authority Personal Services and Support	-8,951.7	1007 I/A Receipts (OTHER)	Result from statutory authority passed in 2024 (HB 307) to exempt employees for the Alaska Energy Authority (AEA). Positions were transferred from AIDEA to AEA in FY2025 Management Plan.
Align Facilities Maintenance Budget with Costs	+304.0	1007 I/A Receipts (OTHER)	Split costs with AEA for building operations and maintenance.
Align Component Receipts with Anticipated Expenditures for Building Maintenance	+110.0	1102 AIDEA Receipts (OTHER)	Increased costs associated with outside labor and ongoing inflation affecting prices of building materials and services.
Total FY2026 Operating Budget Significant Changes	-8,537.7		

*43 positions includes administrative positions shared with the Alaska Energy Authority.



Corporation Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

30
02/06/2025

Alaska Seafood Marketing Institute

Increase the economic value of Alaska seafood resources.



Executive Director
Jeremy Woodrow

FY2026 Governor Budget

\$26,556.5: \$13,023.5 FED, \$13,533.0 OTHER (21 PFT, 1 NP)

FY2025 Supplemental Significant Changes	Amount (\$)	Funding Source	Impacts
Comprehensive marketing plan (FY2025 – FY2027)	+10,000.0	1004 General Fund (UGF)	Multi-year appropriation for implementing a comprehensive marketing plan in the U.S. Domestic market.

FY2026 Operating Budget Significant Changes	Amount (\$)	Funding Source	Impacts
Reduce Statutory Designated Program Receipts for Revenue Efficiency	-3,000.0	1108 SDPR (OTHER)	Statutory Designated Program Receipts collected under the Seafood Assessment in AS 16.51.120 have gradually declined as seafood ex-vessel values are lower. Reduce authority to align with projected collections.
Total FY2026 Operating Budget Significant Changes	-3,000.0		



Corporation Budget Overview

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

\$ thousands

31
02/06/2025

Julie Sande, Commissioner
Julie.Sande@Alaska.gov

Hannah Lager, Administrative Services Director
Hannah.Lager@Alaska.gov



Thank You!

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT