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# Alaska State Legislature

## Senate

### Office of the Secretary

OFFICIAL BUSINESS

PO BOX V  
CAPITOL BUILDING  
JUNEAU, ALASKA 99811

January 11, 1988

#### MEMORANDUM

TO: Senator Sturgulewski, Chairman  
Community and Regional Affairs

✓ Senator Halford, Co-chairman  
Senator Binkley, Co-chairman  
Finance

FROM: *NQ* Nancy Quinto  
Secretary of the Senate

RE: Executive Order No. 69

The President has referred Executive Order No. 69 (reassigning to the Department of Community and Regional Affairs the functions of the division of housing assistance).

Section 23, Article III of the Constitution states:

The governor may make changes in the organization of the executive branch or in the assignment of functions among its units which he considers necessary for efficient administration. Where these changes require the force of law, they shall be set forth in executive orders. The legislature shall have sixty days of a regular session, or a full session if of shorter duration, to disapprove these executive orders. Unless disapproved by resolution concurred in by a majority of the members in joint session, these orders become effective at a date thereafter to be designated by the governor.

Attachment

EXECUTIVE ORDER NO. 69

Under the authority of art. III, sec. 23, of the Alaska Constitution, and in accordance with AS 24.06.210, I order the following:

\* Section 1. FINDINGS. As governor, I find that it would be in the best interests of efficient administration and the state's efforts in the areas of rural assistance, economic development, and housing assistance to reassign to the Department of Community and Regional Affairs the functions of that department's division of housing assistance. This will facilitate exercise of the commissioner of the Department of Community and Regional Affairs' authority to designate subordinate department units as necessary under existing AS 44.17.010, 44.17.020, 44.17.040, and 44.17.070.

\* Sec. 2. AS 18.55.997(a) is amended to read:

(a) In addition to the powers authorized to a regional housing authority under AS 18.55.996, a regional housing authority may, in accordance with procedures and policies adopted and approved by the [DIVISION OF HOUSING ASSISTANCE IN THE] Department of Community and Regional Affairs, make loans for the purchase or development of residential housing in rural areas of the state, other than in an area where the department [DIVISION OF HOUSING ASSISTANCE] has a loan office. A loan shall be secured by collateral in an amount acceptable to the [DIVISION OF HOUSING ASSISTANCE IN THE] Department of Community and Regional Affairs. The rate of interest on a loan authorized by this section may not exceed the interest rate on a loan originated or purchased under AS 44.47.370 [44.47.360] -- 44.47.560.

\* Sec. 3. AS 44.47.370 is amended to read:

ARTICLE 8. [DIVISION OF] HOUSING ASSISTANCE.

Sec. 44.47.370. POWERS OF COMMISSIONER [DIRECTOR]. The commissioner [DIRECTOR] may

(1) adopt regulations in accordance with the Administrative

1 Procedure Act (AS 44.62) to implement AS 44.47.370 [44.47.360] --  
2 44.47.560;

3 (2) make and execute agreements, contracts, and other instru-  
4 ments necessary or convenient in the exercise of the commissioner's  
5 [DIRECTOR'S] powers and functions under AS 44.47.370 [44.47.360] --  
6 44.47.560;

7 (3) purchase or participate in the purchase of nonconforming and  
8 rural housing mortgage loans in accordance with AS 44.47.370  
9 [44.47.360] -- 44.47.560;

10 (4) purchase or participate in the purchase of loans for build-  
11 ing materials for nonconforming and rural housing in accordance with  
12 AS 44.47.370 [44.47.360] -- 44.47.560;

13 (5) procure insurance against loss in connection with the direc-  
14 tor's functions under AS 44.47.370 [44.47.360] -- 44.47.560;

15 (6) acquire real or personal property, or an interest in real or  
16 personal property, by purchase, transfer or foreclosure, when the  
17 acquisition is necessary or appropriate to protect a loan in which the  
18 department [DIVISION] has an interest; sell, transfer and convey that  
19 property to a buyer; and, if the sale, transfer or conveyance cannot  
20 be effected with reasonable promptness or at a reasonable price, rent  
21 or lease the property to a tenant pending the sale, transfer or con-  
22 veyance;

23 (7) do all acts necessary, convenient or desirable to carry out  
24 the powers expressly granted or necessarily implied in AS 44.47.370  
25 [44.47.360] -- 44.47.560;

26 (8) originate and service direct loans made to qualified buyers  
27 in accordance with AS 44.47.370 [44.47.360] -- 44.47.560.

28 \* Sec. 4. AS 44.47.380 is amended to read:

29 Sec. 44.47.380. HOUSING ASSISTANCE LOAN FUND. There is created

1 in the department, as a revolving loan fund, the housing assistance  
2 loan fund consisting of money appropriated to it by the legislature  
3 and repayments of principal and interest on loans made or purchased  
4 from the assets of the fund. The commissioner [DIRECTOR] shall admin-  
5 ister the housing assistance loan fund in accordance with AS 44.47.370  
6 [44.47.360] -- 44.47.560 and shall use the money in the housing  
7 assistance loan fund to originate, purchase, or participate in the  
8 purchase, or

9 (1) nonconforming and rural housing mortgage loans;

10 (2) loans made for building materials for nonconforming and  
11 rural housing;

12 (3) loans made for renovations or improvements to nonconforming  
13 and rural housing;

14 (4) loans made for the construction of owner-occupied noncon-  
15 forming and rural housing other than loans to builders or contractors  
16 or loans that compensate an owner for the owner's labor or services in  
17 constructing the owner's own housing.

18 \* Sec. 5. AS 44.47.382 is amended to read:

19 Sec. 44.47.382. HOME OWNERSHIP ASSISTANCE FUND. (a) There is  
20 created in the Department of Community and Regional Affairs, the home  
21 ownership assistance fund consisting of money appropriated to it by  
22 the legislature. Money in the fund shall be used solely to assist  
23 persons of lower and moderate income to purchase or construct sin-  
24 gle-family homes financed under AS 44.47.370 [44.47.360] -- 44.47.560  
25 by providing a subsidy to those persons.

26 (b) The subsidy provided by this section may not exceed the  
27 amount that is necessary to reduce the annual interest rate paid on  
28 the mortgage loan to six percent.

29 (c) A mortgage loan that is subsidized from the home ownership

1 assistance fund may not exceed \$120,000.

2 (d) The department [DIVISION] shall adopt regulations that  
3 establish maximum income-to-loan payment ratios for persons who apply  
4 for a subsidy under this section.

5 (e) In this section, "persons of lower and moderate income"  
6 means individuals considered by the department [DIVISION] to require  
7 assistance under this section because of inadequate income or other  
8 limited personal financial resources, taking into consideration

9 (1) the amount of total income available for housing needs;

10 (2) the size of the family;

11 (3) the cost and condition of available housing;

12 (4) standards established in various federal programs for  
13 determining eligibility based on income;

14 (5) the ability to enter the private housing market and to  
15 pay market amounts for decent, safe, and sanitary housing; and

16 (6) other factors considered relevant by the department  
17 [DIVISION].

18 \* Sec. 6. AS 44.47.390 is amended to read:

19 Sec. 44.47.390. LIMITATIONS ON USE OF HOUSING ASSISTANCE LOAN  
20 FUND. The commissioner [DIRECTOR] may not use the money in the hous-  
21 ing assistance loan fund to

22 (1) originate a direct loan or purchase or participate in  
23 the purchase of a nonconforming or rural housing mortgage loan that  
24 exceeds the limitations on mortgage loans purchased by the Federal  
25 National Mortgage Association as to principal amount or loan-to-value  
26 ratio;

27 (2) originate a direct loan or purchase or participate in  
28 the purchase of a loan made for building materials for nonconforming  
29 or rural housing

1 (A) that exceeds \$45,000 or exceeds

2 (i) 80 percent of the appraised value of the work  
3 completed on the nonconforming or rural housing for which  
4 the loan is made if the nonconforming or rural housing is  
5 pledged as collateral for the loan; or

6 (ii) 90 percent of the value of other property  
7 that is pledged as security for the loan and that is satis-  
8 factory to the commissioner [DIRECTOR] as collateral;

9 (B) unless the terms of the loan agreement require  
10 inspections and certifications, as required by regulations of the  
11 commissioner [DIRECTOR], at the expense of the borrower; and

12 (C) unless the period of time allowed for repayment of  
13 the loan is equal to or less than 15 years;

14 (3) originate direct loans or purchase or participate in  
15 the purchase of a nonconforming or rural housing mortgage loan that is  
16 secured by real property the marketable title to which is shown in  
17 accordance with AS 44.47.420(b)(2) if the total amount of outstanding  
18 nonconforming and rural housing mortgage loans held by the department  
19 [DIVISION] exceeds 10 times the amount of money in the restricted  
20 title loss reserve account (AS 44.47.430);

21 (4) originate a direct loan for nonconforming or rural  
22 housing or purchase or participate in the purchase of a nonconforming  
23 or rural housing mortgage loan, other than a loan for the repair,  
24 remodeling, rehabilitation, or expansion of an existing owner- oc-  
25 cupied residence, if the borrower has an outstanding housing loan made  
26 under a state loan program, other than a loan for nonowner-occupied  
27 housing under AS 44.47.520, that bears interest at a rate that was  
28 less than the prevailing market interest rate for similar housing  
29 loans at the time the loan was made;

1 (5) originate a direct mortgage loan or purchase or partic-  
2 ipate in the purchase of a mortgage loan for rental housing unless the  
3 borrower agrees not to discriminate against tenants or prospective  
4 tenants because of sex, marital status, changes in marital status,  
5 pregnancy, parenthood, race, religion, color, national origin, or  
6 status as a student;

7 (6) originate, purchase, or participate in a loan to a  
8 person who has a past due child support obligation established by  
9 court order or by the child support enforcement division under  
10 AS 47.23.160 -- 47.23.220 at the time of application.

11 \* Sec. 7. AS 44.47.395(a) is amended to read:

12 (a) There is established an operating loss reserve account for  
13 the purpose of meeting legal expenses incurred through the foreclosure  
14 of properties acquired by the commissioner [DIRECTOR] under  
15 AS 44.47.370(6) and making repairs to these properties so that they  
16 may be sold to new buyers.

17 \* Sec. 8. AS 44.47.400(a) is amended to read:

18 (a) The commissioner [DIRECTOR] shall adopt regulations in  
19 accordance with the Administrative Procedure Act (AS 44.62) establish-  
20 ing acceptable security for loans originated or purchased in whole or  
21 in part under AS 44.47.180.

22 \* Sec. 9. AS 44.47.420 is amended to read:

23 Sec. 44.47.420. TITLE. (a) Before the commissioner [DIRECTOR]  
24 originates or purchases a nonconforming or rural housing mortgage loan  
25 in whole or in part, the commissioner [DIRECTOR] may require a borrow-  
26 er to show marketable title to real property offered as security for  
27 the loan to be purchased.

28 (b) A borrower may show marketable title to real property for  
29 the purposes of (a) of this section

1 (1) by purchasing title insurance from a title insurance  
2 company authorized to do business in the state; or

3 (2) by delivering to the commissioner [DIRECTOR] a copy of  
4 a letter of intent signed by an authorized representative of the  
5 United States Department of the Interior which shows the transfer of  
6 title to the property from the United States government to the borrow-  
7 er if

8 (A) the borrower is an Alaska Native; and

9 (B) title to the property was originally transferred  
10 from the United States government, directly or indirectly, to the  
11 borrower under federal law.

12 (c) For the purposes of this section, a deed which federal law  
13 prohibits or limits the power to transfer or encumber and which would  
14 otherwise constitute marketable title to real property is considered  
15 marketable title to real property if the United States Bureau of  
16 Indian Affairs or another appropriate federal agency waives immunity  
17 under the federal law from foreclosure or other alienation of the real  
18 property.

19 \* Sec. 10. AS 44.47.430 is amended to read:

20 Sec. 44.47.430. RESTRICTED TITLE LOSS RESERVE ACCOUNT. (a)  
21 There is established in the department [DIVISION] the restricted title  
22 loss reserve account. The restricted title loss reserve account  
23 consists of money appropriated to it by the legislature and shall be  
24 administered by the commissioner [DIRECTOR].

25 (b) The commissioner [DIRECTOR] may withdraw money from the  
26 restricted title loss reserve account in an amount equal to the loss  
27 to the department [DIVISION] on a nonconforming or rural housing  
28 mortgage loan originated or purchased in whole or in part by the  
29 department [DIVISION] if marketable title to the real property used to

1 secure the loan was shown in accordance with AS 44.47.420(b)(2).  
2 Money withdrawn from the restricted title loss reserve account under  
3 this section shall be deposited in the housing assistance loan fund.

4 \* Sec. 11. AS 44.47.440 is amended to read:

5       Sec. 44.47.440. FIRE INSURANCE. Before purchasing or partic-  
6 ipating in the purchase of a nonconforming or rural housing mortgage  
7 loan, the commissioner [DIRECTOR] may require the borrower to agree to  
8 purchase and maintain fire insurance for the real property for which  
9 the loan is made in an amount not less than the outstanding principal  
10 balance of the loan.

11 \* Sec. 12. AS 44.47.460 is amended to read:

12       Sec. 44.47.460. LOAN ORIGINATION AND SERVICING. (a) Before  
13 purchasing or participating in the purchase of a loan, the commission-  
14 er [DIRECTOR] shall enter into a loan servicing agreement with the  
15 private financial institution from which the loan is to be purchased.

16       (b) The commissioner [DIRECTOR] may execute service agreements  
17 with private lending institutions or with regional native housing  
18 authorities established under AS 18.55.996 to service loans originated  
19 by the department [DIVISION] or loans originated under AS 18.55.997.

20       (c) Under the servicing agreement, the private financial insti-  
21 tution or the regional native housing authority shall administer the  
22 loan and may charge the department [DIVISION] a negotiated origination  
23 or servicing fee on the division's share of the loan. When appropri-  
24 ate, the private financial institution or the regional native housing  
25 authority may also charge the borrower a reasonable originator fee not  
26 to exceed one percent.

27       (d) [Repealed, sec. 5 ch 100 SLA 1985.]

28 \* Sec. 13. AS 44.47.470 is amended to read:

29       Sec. 44.47.470. APPRAISALS. Before originating or purchasing or

1 participating in the purchase of a nonconforming or rural housing  
2 mortgage loan, the commissioner [DIRECTOR] may have or may require the  
3 borrower to have an appraisal made of the fair market value of the  
4 real property, including structures on the real property, for which  
5 the loan is made. In conducting an appraisal under this section, the  
6 appraiser shall give full value to insulation and other features of  
7 construction in structures on the real property that add to the energy  
8 efficiency of the structures.

9 \* Sec. 14. AS 44.47.475 is amended to read:

10 Sec. 44.47.475. ENERGY AUDIT EXEMPTION. In making loans under  
11 this chapter, the department [DIVISION] is exempt from the require-  
12 ments of AS 46.11.050(b).

13 \* Sec. 15. AS 44.47.480 is amended to read:

14 Sec. 44.47.480. TOLL-FREE TELEPHONE NUMBER. The commissioner  
15 [DIRECTOR] shall arrange for and maintain a toll-free telephone number  
16 for the department [DIVISION] so that private financial institutions  
17 and their borrowers may contact the department [DIVISION] from any  
18 location in the state by telephone without a toll charge.

19 \* Sec. 16. AS 44.47.490 is amended to read:

20 Sec. 44.47.490. ASSISTANCE BY DIVISION PERSONNEL. (a) The  
21 commissioner [DIRECTOR] may establish field offices under this chap-  
22 ter, may hire one or more lending officers, and, under AS 36.30 (State  
23 Procurement Code), may contract for the services of

24 (1) real property appraisers who are familiar with rural  
25 construction; and

26 (2) engineers who are familiar with engineering problems  
27 in arctic and subarctic regions.

28 (b) The personnel described in (a) of this section may make  
29 visits to the regions established under AS 44.47.510(a) to provide

1 preconstruction and post-construction inspections of real property, for  
2 which loans are originated or purchased by the department [DIVISION]  
3 in whole or in part under AS 44.47.380 and to provide assistance to  
4 private financial institutions and their borrowers in the regions.  
5 Authority for final approval of loans may not be exercised by the  
6 personnel described in this section.

7 \* Sec. 17. AS 44.47.500 is amended to read:

8 Sec. 44.47.500. DEMONSTRATION PROJECTS AND INFORMATION. The  
9 commissioner [DIRECTOR] may enter into agreements with public and  
10 private agencies to provide demonstration projects and information  
11 concerning housing construction in each of the regions established  
12 under AS 44.47.510(a).

13 \* Sec. 18. AS 44.47.510(b) is amended to read:

14 (b) Unless otherwise required by an appropriation, the commis-  
15 sioner [DIRECTOR] shall allocate the money in the housing assistance  
16 loan fund among the regions established under (a) of this section for  
17 the purpose of originating or purchasing each type of loan described  
18 in AS 44.47.380. In making an allocation under this subsection, the  
19 commissioner [DIRECTOR] shall consider the past and potential lending  
20 activity of private financial institutions in the region as well as  
21 the need for loans in the region. The commissioner [DIRECTOR] may  
22 reallocate the money among the regions as the commissioner [DIRECTOR]  
23 considers necessary.

24 \* Sec. 19. AS 44.47.520 is amended to read:

25 Sec. 44.47.520. LOANS FOR NON-OWNER OCCUPIED HOUSING. (a) In  
26 addition to the powers authorized by AS 44.47.370 the commissioner  
27 [DIRECTOR] may adopt regulations allowing the use of money in the  
28 housing assistance loan fund to make loans for the purchase or devel-  
29 opment of non-owner occupied housing in rural areas of the state.

1 (b) The rate of interest on a loan authorized by this section  
2 may not exceed 10-1/2 percent.

3 (c) The principal amount of loans made for non-owner occupied  
4 housing under this section may not exceed 20 percent of the total  
5 principal amount of loans made for nonconforming and rural housing  
6 under AS 44.47.370 [44.47.360] -- 44.47.560.

7 (d) In this section

8 (1) "development" means the construction of a new residence  
9 or the repair, remodeling, rehabilitation, or expansion of an existing  
10 residence;

11 (2) "non-owner occupied housing" means a single-family  
12 residence or a multi-family residence having up to eight dwelling  
13 units, that is not nonconforming housing, and is not occupied by the  
14 owner; the commissioner [DIRECTOR] may modify this definition if the  
15 commissioner [DIRECTOR] determines that there is a special need for  
16 non-owner occupied housing and that a change in the definition is  
17 necessary to enable the department [DIVISION] to meet that need.

18 \* Sec. 20. AS 44.47.530 is amended to read:

19 Sec. 44.47.530. ANNUAL REPORT. To further ensure effective  
20 budgetary decision making by the legislature, the department [DIVI-  
21 SION] shall present a complete accounting of the housing assistance  
22 revolving fund to the legislature by January 10 of each year. The  
23 accounting shall be audited by an independent outside auditor and  
24 shall include a full description of all mortgage loan interest and  
25 principal repayments and program receipts, including mortgage loan  
26 commitment fees, received by or accrued to the department [DIVISION]  
27 during the preceding fiscal year, and all income earned on assets of  
28 the department [DIVISION] during that period.

29 \* Sec. 21. AS 44.47.560 is amended to read:

1           Sec. 44.47.560. DEFINITIONS. In AS 44.47.370 [44.47.360] --  
2 44.47.560,

3           (1) "commissioner" means the commissioner of the Department  
4 of Community and Regional Affairs ["DIRECTOR" MEANS THE DIRECTOR OF  
5 THE DIVISION OF HOUSING ASSISTANCE];

6           (2) "department" means the Department of Community and  
7 Regional Affairs ["DIVISION" MEANS THE DIVISION OF HOUSING ASSIS-  
8 TANCE];

9           (3) "housing" means owner-occupied, single-family housing  
10 and owner-occupied duplexes;

11           (4) "nonconforming housing" means housing that does not  
12 conform to minimum building standards under any state or federal  
13 program that provides loans for housing purchases;

14           (5) "rural" means

15           (A) a community in the second, third, or fourth  
16 judicial district of the state with a population of 4,500 or less  
17 that is not connected by road or rail to Anchorage or Fairbanks;  
18 or

19           (B) a community in the first judicial district of the  
20 state with a population of 4,500 or less;

21           (4) "rural housing" means housing whether or not it is  
22 nonconforming housing that is located in a rural area of the state.

23 \* Sec. 22. AS 39.25.120(c)(19); AS 44.47.360, and 44.47.365 are re-  
24 pealed.

25 \* Sec. 23. This Order takes effect March 12, 1988.

26 DATED: \_\_\_\_\_

27  
28  
29 \_\_\_\_\_  
Steve Cowper  
Governor

STATE OF ALASKA 1988 LEGISLATIVE SESSION

FISCAL NOTE

Bill Version: EO 69

Publish Date: \_\_\_\_\_

REQUEST: \_\_\_\_\_

Revision Date: \_\_\_\_\_

Agency Affected: DCRA

Title: An Executive Order deleting the name BRU: Housing Assistance

Division: Division of Housing Assistance from the statutes

Sponsor: Rules Committee

Components: \_\_\_\_\_

Requestor: Governor

EXPENDITURES/REVENUES: (Thousands of Dollars)

OPERATING	FY 88	FY 89	FY 90	FY 91	FY 92	FY 93
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL						
SUPPLIES						
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS						
MISCELLANEOUS						
TOTAL OPERATING	0	0	0	0	0	0

CAPITAL						
---------	--	--	--	--	--	--

REVENUE						
---------	--	--	--	--	--	--

FUNDING: (Thousands of Dollars)

GENERAL FUND						
FEDERAL FUNDS						
OTHER						
TOTAL	0	0	0	0	0	0

POSITIONS:

FULL-TIME						
PART-TIME						
TEMPORARY						

ANALYSIS : (Attach a separate page if necessary) This order deletes statutory references to the Division of Housing Assistance, giving the executive the authority to designate, merge or rename subordinate units in the Department. The order will not affect program activities and is not expected to have a fiscal impact.

Prepared by: Jim Flanagan *Jim Flanagan*  
 Division: Municipal and Regional Assistance Division

Phone: 465-4750  
 Date: 11-27-87

Approved by Commissioner: Bertha Gustafson  
 Agency: Department of Community and Regional Affairs

Date: 12-1-87

Distribution (by preparer):

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- Impacted Agency(ies)
- Senate Secretary

STEVE COWPER  
GOVERNOR



STATE OF ALASKA  
OFFICE OF THE GOVERNOR  
JUNEAU

January 11, 1988

The Honorable Jan Faiks  
President of the Senate  
Alaska State Legislature  
P.O. Box V  
Juneau, AK 99811

Dear Senator Faiks:

Under the authority of art. III, sec. 23, of the Alaska Constitution, and in accordance with AS 24.08.210, I am transmitting an executive order dealing with the housing assistance functions of the Department of Community and Regional Affairs. Essentially, the Order's reassignment of those functions, from the division of housing assistance to the department generally, is accomplished by simply deleting that division's name from AS 44.47 as well as from other statutes that mention the division name.

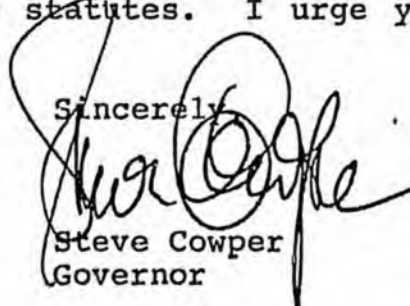
By removing the statutory references to the division of housing assistance, the commissioner of the Department of Community and Regional Affairs will no longer be restricted from designating, merging, or renaming subordinate department units in the Department of Community and Regional Affairs. The commissioner will be able to appropriately exercise the authority stated in existing AS 44.17.010, 44.17.020, 44.17.040, and 44.17.070.

By my Administrative Order No. 95, dated March 13, 1987, I merged the division of community development (not created by statute) and the division of housing assistance (created by AS 44.47.360). These divisions were merged in the interests of economy and with the intent that the combined division would more effectively coordinate statutory programs designed to assist rural communities. However, because the name of the division of housing assistance is designated by statute, in AS 44.47 and elsewhere, the new division retained the name of the division of housing assistance. In order to rename the division to appropriately describe the functions and duties of the newly merged division, the designation of the division of housing assistance is being removed. Under authority of art. III, secs. 1 and 24, of the Alaska Constitution, I will give the new division a more appropriate name after the effective date of the executive order.

This Order makes incidental amendments to or repeals current statutory references to the division, director, and deputy director of the division of housing assistance and replaces them with references to the department or commissioner, where appropriate. The Order's effective date, March 12, 1988, is the 62nd day of the legislative session. Since art. III, sec. 23, of the Alaska Constitution gives the legislature 60 days to act on an executive order, this provision is simply the equivalent of an immediate-effective-date clause in a bill.

Deletion of the name of the division of housing assistance from the statutes will not adversely affect the administration of housing assistance programs nor will it make any substantive changes in the statutes. I urge your support for this executive order.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve Cowper", written over the typed name and title.

Steve Cowper  
Governor

CRA  
FIN