

ALASKA LEGISLATURE COMMITTEE FILES 1981-1982 86/2

1216 ARRC FAIRBANKS HEARINGS 10/16-17/81 - AHFC HEAR. 11/19

FAIRBANKS

HEARING

10/16-17/81

This lt - send to all such and Teleconference area legislators w/appropriate teleconf. center address (phone) insert

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V, STATE CAPITOL
JUNEAU AK 99811
(907) 5-3873

October 12, 1981

Representative Joe L. Hayes
Speaker of the House
2810 "C" Street, Suite A
Anchorage, AK 99503

Dear Mr. Speaker:

This letter is to inform you that the Administrative Regulation Review Committee has scheduled public hearings in Fairbanks on October 16 and 17. The committee will hear testimony on the permitting issue, land use and land disposal, regulations pertaining to games of skill and chance, and finally, on the operation of the Alaska Housing Finance Corporation.

The hearing regarding the Alaska Housing Finance Corporation is being teleconferenced from Anchorage. The hearing will commence at 1:30 p.m. and your attendance and testimony is welcome. The teleconference office is located at 1024 W. 6th, Anchorage.

The other three hearings will not be teleconferenced.

If you have any questions, please call Ronnie at the Administrative Regulation Review Committee office in Anchorage (272-6341).

Sincerely,

Dick Randolph, Chairman
A.R.R.C.

by: John M. Elliott

DR:JME/p

This ltr send to all FBX area & legislators

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDI LPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. NOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V, STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3673

October 12, 1981

Senator Charles H. Parr
SR Box 50599
Fairbanks, AK 97701

Dear Senator Parr:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SF., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOFFMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3873

October 12, 1981

Senator Bettye Fahrenkamp
4016 Evergreen
Fairbanks, AK 97701

Dear Senator Fahrenkamp:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT M. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSE
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3873

October 12, 1981

Senator Don Bennett
P O Box 2801
Fairbanks, AK 97707

Dear Senator Bennett:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnett Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT M. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. M. PAPPY MOSS
SEN. GEORGE H. MOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3673

October 12, 1981

Rep. Brian Rogers
Box 80690, College Branch
Fairbanks, AK 99708

Dear Rep. Rogers:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JP.
REP. H. PAPPY MOSE
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 468-3873

October 12, 1981

Rep. Robert H. Bettisworth
P O Box 80288
College, AK 99708

Dear Rep. Bettisworth:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. M. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3873

October 12, 1981

Rep. Fred E. Brown
P O Box 1700
Fairbanks, AK 99707

Dear Rep. Brown:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3873

October 12, 1981

Rep. Kenneth J. Fanning
P O Box 80929
College, AK 99708

Dear Rep. Fanning:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3873

October 12, 1981

Rep. Sarah J. "Sally" Smith
321 Church Street
Fairbanks, AK 99701

Dear Rep. Smith:

This letter is to inform you that the Administrative Regulation Review Committee will hold public hearings in Fairbanks on October 16 and 17 at the Fairbanks Legislative Affairs office, located at 315 Barnette Street. The schedule for the hearings is as follows:

- 1) PERMITS 10/16 - 9:00 a.m. to Noon - The committee will hear public testimony on the amazing world of government permits.
- 2) AHFC 10/16 - 1:30 p.m. to 5:00 p.m. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.
- 3) LAND USE & DISPOSAL 10/17 - 9:00 a.m. to Noon - The committee will hear public testimony regarding the use and disposal of State lands.
- 4) GAMES OF SKILL & CHANCE 10/17 - 1:30 p.m. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.
- 5) OPEN RECORD 10/17 - P.M. At the conclusion of the Games of Skill and Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

Your attendance and testimony is welcome.

If you have any questions concerning these hearings please contact Ronnie at the Administrative Regulation Review Committee office in Anchorage, 272-6341, or John Elliott at the Juneau office 465-4821.

Sincerely,

Rep. Dick Randolph

by John M. Elliott

DR:JME/p

Maxine

452-4448
Leg Affairs

Call
Cayle
Borough

Wed - final decision on telecon.
of AH7C.

520 5th ACP

Borough office - evening possible
madelyn 452-4761 100 people. . ask for cassette
Clubs office
Jerry - AH73 Arch - talk to him
about hearings okay he said

~~62~~
~~45-1000~~

Ray Tyson - FBK radio actuality only

Debra-Janeau
mis
unmodified set

NOTICE OF PUBLIC HEARINGS
PERTAINING TO REGULATIONS REGARDING PERMITS,
LAND USE & DISPOSAL, AHFC AND GAMES OF SKILL & CHANCE

The Administrative Regulation Review Committee will hold public hearings in Fairbanks, Alaska on October 16 and 17 at the Fairbanks Legislative Affairs Office (located at 315 Barnette Street).

PERMITS

10/16 - 9:00 A.M. to NOON - The committee will hear public testimony on the amazing world of government permits.

AHFC

10/16 - 1:30 P.M. to 5:00 P.M. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.

LAND USE & DISPOSAL

10/17 - 9:00 A.M. to NOON - The committee will hear public testimony regarding the use and disposal of State lands.

GAMES OF SKILL & CHANCE

10/17 - 1:30 P.M. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.

OPEN RECORD

10/17 - P.M. - At the conclusion of the Games of Skill & Chance hearing, the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

For further information contact the committee offices at:

272-6341 in Anchorage
465-4821 in Juneau

For Fox Newspapers

~~10/14~~, 10/12 ^{10/13} 10/15

2 column by 5in

Testimony of Laurie Adams, Representative of the State Attorney General
September 25, 1981
Administrative Regulation Review Committee Hearing -Permits

There has been a tremendous amount of discussion and negotiation over practically every word in the stipulations as far as what it means, what it does. It's a hard thing to deal with. It is difficult to write simple regulations for a complex process. Regulations were designed to put as much specificity in the process as possible, to leave as little uncertainty given the fact that every situation is different and it is hard to write something to cover every situation. Lawyers get wrapped up too much in the legal way of drafting things so that they ring the right bells when talking to a court and the court starts to review some of the revisions we're talking about. There is a need to be very precise I think. The words have been chosen in many instances because they have significance elsewhere. They have a significance in judicial decisions or standard administrative law, areas that people can turn to when they have to go to interpreting. I'm not sure there is an answer to your problem because I think that ultimately it is difficult, it's not difficult for very sophisticated applicants to deal with these regulations. I think the people who testified here this morning showed that they understand pretty well what they do but I think that when you come down to the individual it is difficult and I think the agencies are going to have to work hard to translate what is essentially a legal document in order to work with that.

Mr. Colletta comments on why the regulations are not written in laymans terms.

I think the exceptions in the regulations are intended for the most part for perhaps rare, and perhaps they are intended to deal with specific problems that might come up in some cases with particular legislation or regulations under which a particular agency is operating. On the whole the regulations are designed to provide a single procedure which for the routine type of applicant is going to be straight forward. The dispute has come up I think in the cases where there are complications and the central kinds of application tend to go through fairly routinely. People can always come up with the occasional one where it was lost in the administration some where and those examples are always hard to deal with. You have a valid point but it is very difficult to be precise about those things and not have a lot of every clause mean something.

Mr. Colletta asks about the group she works with being receptive to a parallel of what's occurring on the federal level. Instead of revamping and rewriting let's just undertake the process of eliminating and then we'll implement as the need presents itself. You heard Rep. Cato and if you are going through this comprehensive review of regulations how are these DOT regulations going to impact everything we're going to do?

That is an area I don't have any familiarity with at this point. The

regulations the administration has dealt with to date have been procedural regulations and they would apply in some instances I guess to direct types of action by DOT. It's not one of the agencies that is included in the regulations as having permits and these are essentially directed at resource types of questions. I will have to look at the regulations that DOT is talking about.

Who has been the lead in this?

The Department of Law jointly with AG's office. Dept. of Law has been the lead in drafting regulations and given advice but not made decisions. They are not in the policy review group. I'm not familiar with the McConkey study.

Mr. Randolph asks for a comment on the conflict of interest that might occur between miners and fishermen over use of a stream.

The people who are elected to the legislature and the administration make those hard choices and somehow fathom out what is either an acceptable compromise, who is interested or more important in a particular setting.

Mr. Abood says we have got to get rid of some of the regulations so we may have growth.

Mr. Tillingham is the person who has been through this entire process and he would be the key contact person.

Mr. Moss asks who prevails when there is a difference of opinion.

Are you referring to an interagency regulation or what?

Is the Dept. of Law going to be the lead agency or who?

The Department of Law's function is to basically represent our clients - and our clients happen to be the state agencies. Our job is not to make policy but to simply try to find a way both procedurally and substantively also to implement what the policy is that's been made by you and implemented by the agencies.

Mr. Moss perceives the Dept. of Law making sure that the state agencies prevail in the regulation that they are proposing. This is why I asked that question.

*

Government regulations have hampered Alaskan businessmen long enough.

Non-profit organizations such as the Lions Clubs, American Legions, Elks and Eagles Lodges have had a large percentage of their income cut because of confusion surrounding regulations governing bingo permits.

Regarding State lands, we have the right to share in the oil wealth. Equitable distribution of State land and other wealth producing resources is one way we can all share in this wealth.

Another is to review the restrictions regarding ^{the} State funded, Alaska Housing Finance Corp.....Escalating interest rates are forcing more middle income applicants out of the housing market.

It's time we cut the "RED TAPE".

Voice Actuality - Dick Randolph
Statewide Teleconference
For Radio in FBX only.

Send cc to FBX Leg Affairs

for Newspapers
11th 12th 13th 15th

NOTICE OF PUBLIC HEARINGS
PERTAINING TO REGULATIONS REGARDING PERMITS,
LAND USE & DISPOSAL, AHFC AND GAMES OF SKILL & CHANCE

The Administrative Regulation Review Committee will hold public hearings in Fairbanks, Alaska on October 16 and 17 at the Fairbanks Legislative Affairs Office (located at 315 Barnette Street).

PERMITS

10/16 - 9:00 A.M. to NOON - The committee will hear public testimony on the amazing world of government permits.

AHFC

10/16 - 1:30 P.M. to 5:00 P.M. - The committee will hear public testimony regarding the Alaska Housing Finance Corporation. This portion of the hearings will be Teleconferenced.

LAND USE & DISPOSAL

10/17 - 9:00 A.M. to NOON - The committee will hear public testimony regarding the use and disposal of State lands.

GAMES OF SKILL & CHANCE

10/17 - 1:30 P.M. - The committee will hear public testimony regarding the regulations pertaining to games of skill and chance.

OPEN RECORD

10/17 - P.M. - At the conclusion of the Games of Skill & Chance hearings the committee will hear public testimony pertaining to any other regulatory matters that may concern attendees.

For further information contact the committee offices at:

272-6341 in Anchorage
465-4821 in Juneau

news miner
all AK Weekly.

Size 2bl. by 5"
Run on 10/11, 10/12, 10/13.

30 second script
for radio
free

PSA - send to FBX Leg Affairs.
majority radio actually
office

cc: to Leg Affairs FBX

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
FOUCH V, STATE CAPITOL
JUNEAU, AK 99811
(907) 465-3873

October 14, 1981

Thank you on behalf of the Administrative Regulation Review Committee for your participation in the hearing concerning games of skill and chance.

I assure you that it is our intention to vigorously pursue a satisfactory resolution of the situation. Enclosed is an outline of the hearing procedures. If you have questions or further input we'd be pleased to hear from you.

Best Regards,

A handwritten signature in cursive script, appearing to read "Dick Randolph".

Dick Randolph
Chairman

JR:rc

Enclosure

Fairbanks Construction Companies

Permitting & Land Use

TC Ent.

Soil Rockwater (wrong address)

Division of Lands

AGO

Golden Valley Electric Asso. 452-1151 Right of Way Agent -

Reading & Bates/Doyon

Tunara Const. Inc.

Weining Ent.

Wright's Aurora Constr. 479-6235

Yukon Svc. Inc.

Yutan Equipment Co.

Ghemm-Manson-Osberg Jv. 452-5191 Clyde Garity Con Frank

Kuykendall Inc.

McLee Construction Co. 452-7121 Lee

Rampart Const. ~~454-1689~~

Tate & Co. Contrs. Inc.

Yukon Bridge & Iron

Alaska Intl. Constr. Inc. 452-5171 Jan

Amberwood Constr. Co.

Arctic General Inc.

Asso. Asphalt Paving Ltd.

Big State Contractors

Brice Inc.

Doyon/Norcon Const. Inc. Jv. 452-2877 or NORCON INC 479-3034

Eagle Construction Co.

Engineered Construction

~~Ghemm Co. Inc.~~

H & H Contr. Co. Inc. ~~452-7649~~ ~~452-7654~~ 479-2235

Jordan Constr. Co. Inc.

M & N Ent.

Mar-Bec Inc.

McKinney AK Inc.

Reading & Bates Const. Jv.

Tate & Co. Contrs. Inc.

Yukon Bridge & Iron Inc.

S & M Ent.

Big Four Contr. Inc. 488-9418

Kandik Constr. Inc.

Lundgren Pac. Const. Co. Inc. 452-2775 John Coats.

Sta Con Inc.

Parks Wood Service

K. Pyne Ent.

Bill Beistline 479-2363

Barry Donnell

~~479~~
456-2309 ✓

Fairbanks Mining Companies - Land Use & Disposal

- Boyd J. Blair II ^{456-5375 ✓}
- Knaeble Ent. ^{Jeff Knaeble 452-8685 ✓}
- M & M Mining
- NN Lights Mining ^{Red Blakestad 479-3670 - 479-4218 (w) ✓}
- A U Placer Inc. ^{Miscovitch 7th Ave. No Listing}
- E. Badger
- Circle S. C. Mining
- Cold Cache Mining
- DBT Mining
- F & J Mining
- Harris Engineering & Mining
- JC Mining Co.
- Tri-Con Mining Inc. ^{479-2169 or 452-5725 Roger B}
- Zimmerman Expl. Mining ^{Tony Zimmerman No Listing}
- Arctic Cache Realty ⁴⁵²⁻⁶⁰¹⁹
- Comco ^{Easter Dome area}
- Exploration Ent.
- Heavy Metal Mining
- Norm Corner Ent. ⁴⁵⁵⁻⁶⁷⁹⁵
- S. Fork Explor. Inc.
- Shining Dawn Mining
- Specialty Mining & Constr.
- Valley Science Service
- Wolverine Mining Services
- Yukon Exploring
- Thanksgiving & Slate Creek Mining ^{John Schilling 479-6382}
- Livengood Joint Venture
- Mania Mining Co.
- (Parks Wood Services) ^{Connie Parks 452-6880 (w) 452-5186 (w) ✓}
- K. Pyne Ent.
- S & M Ent.
- Nugget Estate Mining Co.
- Rampart Jv. Partnership
- Stad Development
- TTM
- MSF Mining & Exploring (wrong address)
- Puchalski Ent.
- Resource Assn. of AK Inc. ^{Bonnie Heiner - Ed Chip 455-653 (w) 456-666 (w) ✓}
- Woods Exploration & Mining
- IBEX - RAA Partnership
- Validated Arctic Resources
- Wright PMI ⁴⁵⁶⁻⁵⁶³⁷

Downtown P.O.

✓ Alaskan Prospectors & Geologist

Lee Madonna
304 College
452-7398

State Geological Survey

Don Stein - pres. ^{7BX Mines Assn. - Fri Flippers 7:30 meeting}
^{479-7062 479-7148}

Donald May - Board of Directors 479-2493

RyM Assn Dick Swainbank 452-1655

Mark Ringstadt 504 Glacier. 456-5734 ✓
Roger Berggraf 479-2596 ✓
Carl Hefflinger 456-4548 ✓
Walt Wigger 479-4372 ✓
Bill Waugaman 479-2812 ✓
Rudy Vetter ibListing

Fairbanks Permit Holders - Games of Skill & Chance

Nenana Ice Classic Asso.
Central Dist. Democratic Comm.
North Star Council on Aging

Moose Lodge 452-3205

United Asso. of Plumbers & Steamfitters 479-4154 or ~~479-6321~~

College Lions Club ~~452-3116~~ - Lee Rozell - 479-4332

~~Fireman's Benefit Asso. ^{Info on lions} ~~repeated~~~~

AAU Fbx Teamster Stringray Swim Team

AK State Federation of Garden Clubs

Salcha Ski Club ~~488-6480~~ 488-6684

Ft. Wainwright Officer's Wives Clubs

FBX Weavers & Spinners Guild

FBX Fireman's Benefit Asso. (Fire Station) 452-1527

Two Rivers Grange #3 (Chamber) ~~452-1105~~ 488-9046 Lu Berka

Tanana Valley State Fair Asso.

Amaranth Social Club

Tanana District 4-H Leaders Council

Ducks Unlimited

Anderson - Clear Lions Club - Leo Moran - ~~522-6505~~

AK Libertarian Party

FBX Central Labor Council

Healy Valley Lions Club

Fraternal Order of Eagles 452-2828 - ~~9~~

Business & Professional Women's Club

Dept. of Wood Center & Student Activities - UA

FBX Libertarian Party

AK Laborers Political & Education Comm. - Local 942

AK Dog Mushers Asso.

Farthest North Shrine Club - Charles Sterill 452-7733 left msg

Golden Heart Business & Professional Women Ray Ish 456-7685

AK Goldpanners Baseball Inc.

United Service Organization

Sons of Norway Arctic Viking Lodge 117 ~~452-6383~~ Ann Spielberg 452-5111

Pioneers of AK Aux #8 ^{Pioneer} ~~456-1372~~ Ave. ~~456-5278~~ Lynn M. Weil

A. So Club of FBX ~~479-4085~~ Gail Seibor

AK Peace Officers Asso. - Farthest North Chapter

AAU Teamsters Powerlifting Club

Monroe Foundation Inc.

Vocational & Industrial Club

Fairbanks Youth Hockey

North Pole Jr/Sr High School

North Star Flying Lions, Inc. Bud Cook 479-2105 left msg for him

FBX Humane Society, Inc.

American Legion Dorman H. Baker Post II 452-2228

Pioneers of AK Igloo 4

West Valley High School ^{PO Box 55275 Northside 99705}

VFW Post 10029 Aux. (wrong address) 488-9184 Doug Tolman

AK Chapter Nat'l Asso. of Social Workers

Literacy Council of Alaska

Beaver Kwitchin Corp.

Midnight Sun Lions Club Larry Evenson 479-4048 - 452-8181

FBX Lions Club - Randy Baker - 452-5596

Soroptimist Club of FBX

North Pole Elementary School PTA

Nenana Dog Mushers

Golden North Rebekah Lodge 4-A

Elks 452-2239 PO Box 1427 99707

FBX Curling Club 452-3011
Begich Democratic Club
Tenana Valley Chapter American Red Cross

Boon Docks - Al Wallace - 372-7340
Checakoo Lions Bob Martin - 452-4268
Chena Lakes - Gene Christianson - 488-2590
~~Golden Heart - Ray Ish - 456-7685~~
~~Midnight Sun - Larry Evenson - 479-4048~~
~~North Star Lions - Bud Cook - 479-2105~~

} Lions =

Mac McCarthy Lions (governor) 452-5017 (L)
Dick Ceimer Lions (scty) 456-1313

ALASKA

Housing

FINANCE

CORP.

HEARINGS

11/19/81

ATTENTION HOMEBUYERS, BUILDERS, REAL ESTATE AGENTS

NOTICE OF PUBLIC HEARING
REGARDING

ALASKA HOUSING FINANCE CORPORATION

The Administrative Regulation Review Committee will hold a public hearing Thursday, November 19 at the State Court Building located at 303 "K" Street, Room 422 in Anchorage.

AGENDA

9:00 A.M. to NOON The committee will hear public testimony regarding the Alaska Housing Finance Corp. Testimony may be directed to any aspect of AHFC.

1:30 P.M. to 4:00 P.M. The committee will hear additional testimony on the same topic.

FOR MORE INFORMATION: 272-6341 Anchorage
465-4821 Juneau

Size 2"x5" to be placed in the classified section under "HOMES FOR SALE" on TUESDAY, November 17.

Size 2"x5" to be placed in the retail ads section near the front of the paper on WEDNESDAY, November 18.

Send the billing to: Administrative Regulation Review Committee
921 W. 6th. Avenue, Rm 210
Anchorage, Alaska 99502

Attn: Ronnie Coulter

Adjourned 3:10

AHFC

303 K St Bldg
Court Rm 432

Nov. 19

Next Fri
Sheraton

Dick opens.
Leroy makes a statement.

Dick says Colletta comments.
do (140)

Jack Anderson: recommends permanent fund
Colletta's requests committee to check
into what an ex state employee
put out

Darlene Hearst - mentioned #7 Program
Seller Services guide is available to S & Public of
requirements for loan programs
per Leroy & they.

Leroy - says info is

Dave Rabatch - realtor who worked as lender

Good
Speaker!

Comments
will be in
writing

- 1) age & assets.
- 2) proper salary info (4 paych examples)
- 3) processing applications
- 4) income stability or employment
- 5) residency requirements.

u: military
AHFC needs a uniform standard

(198) Committee to sit on meetings
Leroy to provide Dick w/ agenda.



780

400

Oct 16

15A
19C

3200

2532
242
522

2837-
x 12
5674
2837
34044

ALASKA

STATE LEGISLATURE

MEMORANDUM

11/2 are

10/29/81

RONNIE:

This is my 'written comment' as a private citizen, on the Alaska Housing Finance Corporation, for the record. Prudence tells me to "keep a low profile" but common sense tells me stand up and be counted before things get worser.

Pauline
☺

cc: AHFC
11/23

October 29, 1981

Alaska Housing Finance Corporation Hearing:

Not so long ago and not so far away the native Americans were herded gradually and relentlessly into controlled confines where restriction and regulation diminished their autonomy to a dim disappearing point on the continental map. This was expedient to the management of land by 'the government'.

The management of land has expanded and wrapped tentacles around the not-so-native Americans who perceive the gradual and relentless herding into narrower and narrower confines as periods of 'recession' and 'inflation' and fail to recognize that the same octopus that herded hungry and footsore natives into the compound is manipulating the parameters of their own mobility.

The American Dream is hardly a communal rabbit-warren labeled "condo" nor a sardine can sans wheels in a trailer park pockmarked with perennial chuckholes but it has become the American Reality.

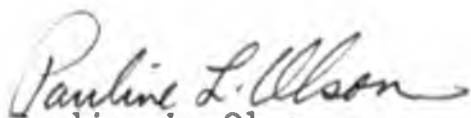
The issue is not how to provide more rabbit-warrens in controlled compounds by revising regulations and banking practices to enable more Americans to fall into the compound. The issue is the relentless and progressive program of expropriation of private ownership of the land. The success of the program has rested on the sheep not looking up to scrutinize their shepherd, and the fish caught in the gillnet not seeing the fisherman's face until the net is full and landed. Americans are dimly aware that their confinement becomes more and more oppressive as the net closes around them but they are not yet acutely aware of a guiding hand behind their predicament--the guiding hand that relentlessly clusters them like domestic animals in segmented stockyards while holding unlimited land in 'perpetual trust'.

That affluent Alaska should have Tijuana settlements in its capitol city misnomered "housing" is a disgrace to the state. Tourists find downtown antiquities "quaint" but their tours don't encompass a hard look at the shacks and metal receptacles that rest in mudholes in the valley and West Juneau.

The American Dream can only be restored by restoring the vacant filched land being held in 'trust'-for developers of more regulated compounds-to the individuals who are forced to mortgage their lives for substandard standing-room-only.

Alaska Housing Finance Corporation makes it difficult at best to finance a roof over the head, and nearly impossible for young families emerging into the American Dream become Nightmare.

Alaska needs more than less stringent regulation--Alaska needs a new Moses to bellow loud and clear "!et my people go!"


Pauline L. Olson
2865-20 Mendenhall Loop Rd
Juneau AK 99801
(789-4336)

MEMBER:
NATIONAL ASSOC OF
REALTORS.
ALASKA ASSOC OF
REALTORS.
ANCHORAGE BOARD OF
REALTORS.
ANCHORAGE MULTIPLE LISTING
OUTDOOR WRITERS ASSOCIATION
OF AMERICA
THE AUTHORS GUILD
THE AUTHORS LEAGUE OF AMERICA

OFFICE PHONE
277-4841
HOME PHONE
907-248-1028

Pioneer Realty, Inc.

206 WEST NORTHERN LIGHTS BOULEVARD
ANCHORAGE, ALASKA 99503

Edward M. Boyd, Pres.

28 YEARS IN ALASKAN
REAL ESTATE

MEMBER
MLS



Nov 19 81

Mr. Dick Randolph
Administration Regulation Review Comm.
921 W. 6th Ave.
Anchorage Alaska



Dear Mr. Randolph:

I was unable to attend the hearings at the State Court Building today, but I would like to make a comment or two on the operation of A.H.F.C.

I am enclosing a copy of a letter I wrote to Mr. Hayes some months ago, and my opinion remains unchanged. They are, in fact taking longer than ever to get "deals " back to the banks.

Thank you for your interest in this mess.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Edward M. Boyd'.

NATIONAL ASSOC OF REALTORS.
ALASKA ASSOC OF REALTORS.
ANCHORAGE BOARD OF REALTORS.
ANCHORAGE MULTIPLE LISTING OUTDOOR WRITERS ASSOCIATION OF AMERICA
THE AUTHORS GUILD
THE AUTHORS LEAGUE OF AMERICA

277-4511
HOME PHONE
807-248-1025

Pioneer Realty, Inc.

206 WEST NORTHERN LIGHTS BOULEVARD
ANCHORAGE, ALASKA 99503

Edward M. Boyd, Pres.

26 YEARS IN ALASKAN
REAL ESTATE



Mr. Joe Hayes.
2810 C St.
City

Dear Mr. Hayes:

Pursuant to our telephone conversation, I would like to set forth some comments about our experiences with A.H.F.C.

Our main complaint is their arrogance and rudeness when you try to talk about one of your transactions. In the first place they will accept no calls from the public real estate industry before 11:00 A.M.

Secondly there is no set criteria with regard to requirements. ---Sometimes they will not look at past income for qualifying, other times they will require three years past income, then turn them down because it is too low. (Income in prior years either one three or ten make no difference on ones ability to pay for a home based on future income.)

One time in fourteen transactions, my son called them for a hurry up on a transaction, and was told off in no uncertain terms.

We are informed by the banks involved that if you call them in regards to a particular transaction, that one is guaranteed to go back on the bottom of the pile.

One particular transaction of ours was written April 27 '81, by a retiring Serviceman, already on orders to be discharged July 1st. On June 26th A.H.F.C. turned the man down because he was "in the military". He had previously given them copies of his discharge orders, copies of military retirement pension approval, copies of his employment with Marston Realty upon his discharge, (immediate employment), and his other qualifying criteria were far above requirements. He had cash savings far exceeding the down payment and closing costs requirements. The bank involved, (A.B.C.), refused to accept the turn down, and decided to resubmit after his actual discharge four days later. A.H.F.C. agreed to give it one day service on acceptance or rejection. It was resubmitted June 29th. On July 15th my son who was the builder-seller decided to call A.H.F.C. and try to get some answers as to what was wrong. It was his first call in his life to A.H.F.C. HE not only did not get any reply, as to the problem, but was told off in most snotty fashion by some girl at A.H.F.C. They finally approved the man and it was closed on 8-1-81.

In the South 48, there is no real estate transaction that cannot be closed in five working days, under these same circumstances. (All plans, appraisals, plot plans, surveys, occupancy certificate had been submitted by my son long before the deal was submitted to A.H.F.C.)



MEMBER OF:
NATIONAL ASSOC OF
REALTORS.
ALASKA ASSOC OF
REALTORS.
ANCHORAGE BOARD OF
REALTORS.
ANCHORAGE MULTIPLE LISTING
OUTDOOR WRITERS ASSOCIATION
OF AMERICA
THE AUTHORS GUILD
THE AUTHORS LEAGUE OF AMERICA

2271001
HOME PHONE
907-248-1028

Pioneer Realty, Inc.

206 WEST NORTHERN LIGHTS BOULEVARD
ANCHORAGE, ALASKA 99503

Edward M. Boyd, Pres.

25 YEARS IN ALASKAN
REAL ESTATE

MULTIPLE LISTING SERVICE
MLS



The major complaint, again, is that they take the attitude, from the top authority to the lowest receptionist, that they are God, and we are cadavers.

I would invite you to talk to Toma at A.B.C. or any other closing girl or loan processor at any bank. Probably N.B.A, has the best working relationship with them, and it is tough for them too.



Sincerely,

Edward M. Boyd

NOV 20 1981

Nov 15, 1981

Box 629

Atlanta, GA.
99172

Dear Jack,

In response to your letter on late
loan programs I will offer my opinion's. First
of all, I believe on our contract, all program loan
program would be a fair way to share some of
the state wealth. The main thing is to stop
the banks completely out of it.

I have borrowed from bank several times
during my life. Last I have lived in Alaska since
1970, continuous since 1973 and have only once
borrowed from a bank here and hope I'll never
have to again - my major complaints were
the length of time it took to receive the loan &
the bank not most of all the excessive charging
costs. In 1975 we are that a tip to

The extreme interest, not one letter the
transaction took when we had previously bank.
While there I had an opportunity to purchase
some property including property we had already
acquit. In a meeting morning I went to a bank
and asked the bank vice-president for a loan on
the property. He knew the property on the bank
held the present mortgage on it and approved
my loan readily right then. The charge then
on the money on Tuesday the next day, we

had the closing on Thursday, and after
look for checks on Friday.

In 1978 we sold a duplex in the
same area. The buyers had in agreement
and a short time later had the closing. The total
closing costs for me and the buyer was a little
over \$200.- Banks in that part of the county
don't charge "points" and also there were no
title records.

Now in change contract, in early 1979
I took a deposit on a split house I had
built in Lakeland. The kind kept moving
the closing date out & finally about after
3 1/2 months, measurable I was paying high
interest rates for the same amount. The

closing costs for me and the buyer added
up to a staggering 3,500.- I soon had
the money for a second title check, even
though I had just had one. In return
I received financing
I guess the point is trying to get some
like make loans to lengthen the period of
payments over the funds.

Sincerely
Bob Magist

NOV 19 1981

Dear Representative Randolph

I am not in favor of interest free loans to anyone!!

I am however, very much in favor of lower interest loans at fixed interest rates being made available for in-state housing, small business and other commercial ventures. The interest rate should be set and not tied to bond rates, prime rates or the cost of fish in other states!!

With the building costs of today a person can easily qualify for a loan, build the structure and then be disqualified at closing time due to changes in the lending rate!

In short - let's finance our own state for the good of the whole state

Thanks

Bob Olenick
Box 9187
Kenai, Alaska
99611

DAVID H. DEHNKE, D.D.S.
210 LAKE STREET P.O. BOX 383
SITKA, ALASKA 99835
Telephone 747-5828

NOV 19 1981


Nov. 16, 1981

Administrative Regulation Review Committee
Alaska State Legislature
Pouch V, State Capitol
Juneau, AK 99811

Dear Sirs,

Thank you for your interest in the Alaska Housing Finance Corporation. In response to your letter of November 9, 1981, I am enclosing a letter recently written to Senator Stevens regarding a problem I have with the housing program. Perhaps you can help, also.

Thank you.



David H. Dehnke, D.D.S.

DHD/bmc

November 11, 1981

Senator Ted Stevens
127 Russell Office Building
Washington, DC 20510

Attn: Bill Phillips

Dear Senator Stevens:

After listening to your radio broadcast on this Veterans Day, I hoped you could help me with a problem I have with the state concerning my veterans status.

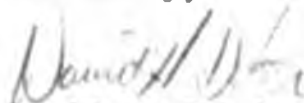
I served as a commissioned officer in the U.S. Public Health Service in Alaska from 1975 to 1979. I was serving as a dentist and my stations included Barrow and Mt. Edgecumbe. I also provided service in Wainwright, Nuiqsut, Yakutat, Hoonah, Craig, Ellawock and Hydaburg. I qualify for federal veterans benefits, but when applying for an Alaska State Housing Loan, I was informed they do not consider me a veteran.

It is my understanding the state received federal funding and other compensations for military personnel. If this is so, it appears the state has accepted these compensations, during my years of service directly to the people of this state, and now is ignoring federal law by denying me veterans status.

The states argument says I was not military and therefore do not qualify. I believed that under the Soldiers and Sailors Act I was considered military. Therefore, I did not have to pay state income taxes and the state received federal compensation for this.

The states position appears paradoxical. I have been unable to find any satisfactory explanation and hoped you could help.

Sincerely,


David H. Dehnke

cc

NOV 18 1981

Leonard E. Moffitt
Box 748
Palmer, Alaska 99645

November 13, 1981

Honorable Dick Randolph
Representative
State of Alaska
Chairman
Administrative Regulation Review Committee
Alaska State Legislature
Touch V, State Capitol
Juneau, Alaska 99811

Dear Representative Randolph

Reply to Dear Alaskan letter of Nov. 9, 1981, and thank you for this opportunity.

I am very pleased with the loan program that I have been dealing with, and the only thing that I could discredit some of the other programs on is that the interest is too high.

High interest seems to be a form of welfare for the rich at the expense of most of the middle and working classes. Stockman hasn't told us this yet, he has probably thought it many times though. It seems a person needs an amount out on loan at 15% that is 3 times his yearly living expenses to offset the increased living costs due to high interest. High interest seems to provide the legal means for big business to crowd out the middle class competitor.

At the present time I see no need for no interest loans, but there is a serious need for a low lid on all interest rates. Alaska is in a unique position to be able to demonstrate to the Federal Reserve the fallacy fallacy of treating money as a free market item. If anyone was allowed to manufacture and market money then it should be a free market item. Those with a big chunk of money now seem to be attempting to corner the rest of it similar to the way Hunts were accused of doing with silver - holding it for high interest.

If we really want Alaska to build a renewable tax base we should lid interest, supply demand for all loan money in Alaska unless outsiders want to do so at our rate.

We will never know if it was a well timed rise in interest rates that upset the Carter Administration but it seems that it was the final push.

High interest rates seem to encourage those with a few dollars to discontinue as productive citizens and to hold their money for high interest from those who attempt to be productive citizens--- thus reducing productivity and the hoarding for high interest forces inflation.

Sincerely


Leonard E. Huffitt

AHFC

SR 9134-AA
Fairbanks, Alaska, 99701
November 12, 1981

Administrative Regulation Review Committee
Alaska State Legislature
Pouch V
Juneau, AK. 99811

Dear Committee Members;

As neither I nor my husband was able to attend your recent meeting in Fairbanks held October 16, 1981, and as the subject of Alaska Housing Finance Corp. was not on the agenda for the October 17, 1981, meeting that I did attempt to attend, we wish to convey our written testimony on the subject.

My family began paperwork processing on May 6, 1981, for the construction of a new residence. Two months later, the paperwork was finally approved and on July 6, 1981, the first construction funds were released to our contractor. On October 13, 1981, the house was certified complete and our long term financing commenced.

In the interim between paperwork approval, and actual construction and completion of the house, the base interest rate on AHFC monies rose three (3) times, from 10% to 12 1/8%. These unexpected increases very nearly cost us our home. The fact is if we had merely been purchasing an existing dwelling we would have encountered no difficulty in obtaining the lower interest money, but since we chose construction we feel that we have been penalized. This situation puts builders, contractors and banks (who do not have enough foresite to protect themselves and their customers) in a precarious position.

By causing new construction, the economy is being stimulated, new jobs created, and everyone whether directly or indirectly benefits, where as purchase of an existing building only causes money to change hands.

It's inequity on construction we feel should be remedied retroactively by the legislature for those of us who were caught up in the period of large increases and had no defense.

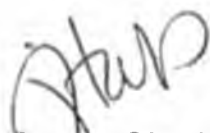
To be sure, it is a difficult situation. Alaska Housing says that the banks should be taking care of their customers by paying the commitment fee in sufficient time to secure the best rate available for their customers or at least give the customer the option to pay the fee himself for his own protection. (My bank is still unwilling to do either for new customers.) The banks state that Alaska Housing should be guaranteeing present rate money when loan 'credit approval' is made by them. Supposedly there are guidelines concerning this the banks are suppose to follow, but we understand from AHFC that the legislature did not give them any authority to enforce the guidelines. In any event, no one is looking out for the buyer and citizen.

The entire program is running into increasing controversy over situation of this nature. However, we feel the program is needed by the state. The building industry has had a much needed boost since AHFC and the overall economy of the state has benefited. Many persons such as ourselves would not be able to purchase homes if rates charged outside had to be paid.

Many argue that the program does not benefit everyone equally. I can think of no program that would. In the first place everyone is not equal. But the program should be run as unbiased as possible offering compensations to construction buyers to put them on an equal footing with transfer sales. In the news recently it has been brought to our attention that AHFC is now again offering 10% monies to a selected group of persons - those who have not owned a home within a three (3) year period. This is discrimination in its most blatant form and goes totally against the 'equal benefit' concept. Since the legislature is not now in session, I have no details on how this new program came into being, however I would be very interested in that information.

In closing, I wish to again reiterate that AHFC is basically a good program. However, we feel that before it gets any deeper, it should be stopped for an audit type investigation to correct the inequities and refinance those who were hurt by the recent sudden rate hikes and those who were knocked out altogether. To have the fairest program possible, changes are required. We hope the legislature will act as quickly as possible when the session begins in January to correct this problem and take steps in the future when other bills are presented to see that this same type situation does not again come about. When you put people's homes in jeopardy you are threatening one of the basic necessities of life. It is a very scary situation to think that you might not have a roof over your head. Think about the citizen, the ones who you are representing.

Sincerely,



Joanne Stoots
cc: Dick Randolph



ALASCOM

Telegram

*Leroy,
Would you please
reply to these & copy
me!*

*Thanks
Dick Randolph*

19 NOV 81 7:42

02005 TDA SITKA AK 77 11-19 655A AST

PMS DICK RANDOLPH ADMINISTRATIVE REGULATION REVIEW COMMITTEE

921 WEST 6TH AVE SUITE 210 02811

ANCHORAGE 99501

WE ARE WIRING IN REGARDS TO OUR MORTGAGE LOAN THAT WE HAVE
FINANCED THROUGH THE FIRST NATIONAL BANK OF ANCHORAGE. WHEN
WE PAID OUR BANK COMMITMENT FEE IN 6-81 WE WERE TOLD OUR LOAN
THROUGH ALASKA HOUSING FINANCE WOULD BE CLOSED AT THE INTEREST
RATE OF 7.5 PERCENT, WE HAD TO CLOSE OUR LOAN ON 11-10-81 AT
12.125 PERCENT. WHAT CAN BE DONE ABOUT THIS. WE HAVE SIGNED
BUT PLEASE HELP.

RON AND RITA HEATHMAN

BOX 2438

SITKA AK 99835

70



18 NOV 81 10:10

Telegram

02066 NL TDA SITKA ALASKA 71 11-18 0828P AST

PMS THE ADMINISTRATIVE REGULATIONS REVIEW COMMITTEE

ATTN DICK RANDOLPH

02794

921 WEST 6TH AVE SUITE 210

ANCHORAGE AK 99501

HEL P...WE WERE ASSURED JUNE FIRST WHEN THE NATIONAL BANK OF
ALASKA SECURED BONDS FOR OUR ALASKA HOUSING FINANCE CORPORATION
LOAN THE INTEREST RATE WOULD REMAIN AT 10 PERCENT IN ORDER TO
AFFORD OUR MONTHLY PAYMENT. SINCE THEN WE HAVE BEEN FORCED TO
CLOSE NOVEMBER 16 TO OBTAIN 11-1/4 PERCENT INTEREST A WHOLE
MONTH EARLY. THIS PUT US IN A GREAT FINANCIAL AND TIME BIND.
WHAT CAN YOU DO? SINCERELY

RORY R MOSELER

W



Telegram

13 NOV 81 10: 10

02064 NL TDA SITKA ALASKA 137 11-18 0855P AST

PMS ADMINSTRATIVE REGULATIONS REVIEW COMMITTEE

ATTN REP DICK RANDOLPH 02795

921 WEST 6TH AVE SUITE 210

ANCHORAGE AK 99501

DEAR SIR,

WE WENT TO NATIONAL BANK OF ALASKA FOR A LOAN FOR CONSTRUCTION OF A HOME. THE INTEREST RATE WAS 9 PERCENT FOR VETERANS.

AFTER CONSTRUCTION BEGAN THE INTEREST WENT TO 11.38 PERCENT.

THIS HAS RAISED OUR MONTHLY PAYMENT AN ADDITIONAL DLRS145.

WE FEEL THE INTEREST RATE SHOULD BE SECURED WHEN WE QUALIFIED FOR THE LOAN SO WE WOULD KNOW WHAT OUR PAYMENTS WILL BE.

WHAT CAN A PERSON DO AFTER CONSTRUCTION HAS STARTED AND YOU

HAVE MADE THE COMMITMENT? WERE VERY CONCERNED ABOUT THIS AND

MAY BE FORCED TO SELL WITHOUT EVER LIVING IN OUR HOME BECAUSE

THE PAYMENT HAS RISEN TO OVER OUR LIMIT. WHY DONT THEY FREEZE

THE INTEREST RATE AT THE TIME OF COMMITMENT? SINCERELY

RONALD E JONES

2025 HALIBUT POINT RD

SITKA AK 99835

h

19 NOV 31 9 8 41



Telegram

02008 ANCHORAGE AK 35 11-19 933A AST

PMS ALASKA HOUSING FINANCE CORP, ADMINISTRATIVE REGULATION

REVIEW COMMITTEE STATE COURT BLDG 303 K ST RM 422

ANCHORAGE AK 99501 02819

UNABLE TO ATTEND HEARING. WOULD APPRECIATE YOUR CONSIDERATION
OF EXTENDING AHFC COMMITMENTS FROM SIX MONTHS TO TWELVE MONTHS
IN CASES OF AN INDIVIDUAL ACTUALLY BUILDING OWN HOME WITH NO
ASSISTANCE.

CHARLENE STEWART

609 WEST 76TH

ANCHORAGE 99502

19 NOV 81 12:24



Telegram

02044 TDA KENAI AK 276 11-19 1143A AST

PMS ADMINISTRATIVE REGULATIONS REVIEW COMMITTEE

303 K STREET RM 422

02862

ANCHORAGE 99501

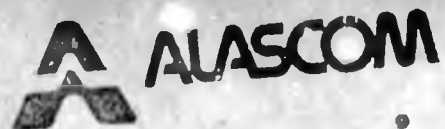
COMMITTEE MEMBERS

WE HAVE SERIOUS RESERVATIONS ABOUT THE ABILITY OF AHFC TO SERVE ALL ALASKANS. THEIR POLICIES AND GUIDELINES TEND TO RESTRICT THEIR LOANS TO THOSE SALARIED EMPLOYEES OF LARGE COMPANIES OR THE GOVERNMENT. THOSE POLICIES ARE NOT DESIGNED TO ACCOMODATE SELF EMPLOYED PERSONS. ONE SPECIFIC CASE IS IN THE AHFC SELLER SERVICER GUIDE PART 3 SECTION 3004.03 REFERRING TO DEPRECIATION COSTS. REGULATIONS NOW ALLOW DEPRECIATION OF REAL PROPERTY TO BE ADDED BACK IN FOR INCOME ADJUSTMENT. THEY DO NOT ALLOW ADDING BACK IN DEPRECIATION ON MACHINERY AND EQUIPMENT WHICH IN SOME CASES IS ALSO APPRECIATING. ANOTHER PROBLEM IS THAT AGENTS FOR AHFC ARE NOT AT ALL FAMILIAR WITH THE INVESTMENT STRUCTURE AND CASH FLOW OF SMALL BUSINESSES OR SELF EMPLOYED PERSONS. WE WOULD LIKE THE POLICIES UNDER REVIEW TO BE MADE FLEXIBLE TO ACCOMODATE THE SELF EMPLOYED AND A POLICY ESTABLISHED TO EDUCATE THOSE AGENTS ON THE FINANCES OF SMALL BUSINESSES SO THAT THEY CAN STRUCTURE THE INCOME INFORMATION IN A FORM WHICH IS MORE REFLECTIVE OF THE ACTUAL DEBT SERVICE ABILITY OF THE INDIVIDUAL.

TIMOTHY AND PAULA KOEHANE

SOLDOTNA, ALASKA

17 NOV 81 6:3 02



Telegram

02152 NL IDA SITKA AK 134 11-17 0500P AST

PMS REP. DICK RANDOLPH, ADMINISTRATIVE REGULATIONS

REVIEW COMMITTEE 921 WEST 6TH AVE SUITE 210

ANCHORAGE AK 99501 02698

DEAR JICK,

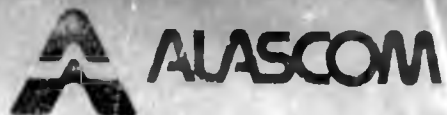
THIS LETTER IS TO INFORM YOU WE ARE VERY DISSATISFIED WITH THE INTEREST INCREASE THAT ASH HAS SAID WE WOULD HAVE TO PAY UPON CLOSING. WE WENT TO FIRST NATIONAL BANK OF ANCHORAGE, SITKA. AFTER MUCH LABOR WE WERE APPROVED. WE WERE TOLD WE WERE MARGINAL BECAUSE OF INCOME REQUIREMENTS.

ON OR ABOUT OCTOBER 10, WE WERE TOLD BY FIRST NATIONAL BANK WE WERE TO CLOSE BY NOVEMBER 10 OR LOSE THE LOWER INTEREST RATE. WHEN WE RECEIVED OUR CONSTRUCTION LOAN WE HAD UNTIL DECEMBER 15 TO GET THE LOWER INTEREST RATE. WE THOUGHT WE HAD A SECURED LOAN AT THE LOWER INTEREST RATE. NOW WE ARE TOLD WE WILL PAY ALMOST 13 PERCENT. WHY HAVE THEY CHANGED HORSES IN THE MIDDLE OF THE STREAM?

STEVEN BRENNER 747-5735

BOX 238 SITKA AK 99835

17 NOV 81 5:23



Telegram

02150 NL TDA SITKA AK 111 11-17 0444P AST
PMS ADMINISTRATIVE REGULATION REVIEW COMMITTEE
ATTN REP DICK RANDOLPH 921 WEST 6TH AVE SUITE 210
ANCHORAGE AK 99501 02696

HELP--WE APPLIED FOR ALASKA HOUSING LOAN THROUGH FIRST NATIONAL
BANK OF ANCHORAGE IN APRIL. WE PAID THE COMMITMENT FEE AT
10 PERCENT. WHEN WE WERE APPROVED IT WAS AT 11.375 PERCENT.
WHEN WE CLOSED IT WAS AT 13.22 PERCENT. ALASKA HOUSING ASSURES
US FIRST NATIONAL SECURED OUR BOND AT 11.375 PERCENT. WHY AND
HOW CAN FIRST NATIONAL BANK OF ANCHORAGE CHARGE US 13.22 PER
CENT? WE CLOSED ON OUR DEADLINE OF NOVEMBER 1. MY HUSBAND AND
I COULD AFFORD MONTHLY PAYMENTS AT 11.375 PERCENT. NOW WE STAND
TO LOSE OUR NEW HOME. WHAT IS YOUR SOLUTION TO OUR PROBLEM?
I WILL BE WAITING FOR YOUR REPLY. WE APPRECIATE ANYTHING YOU
CAN DO FOR US.

RICHARD AND CANDACE BARGER 747-8326
BOX 365 SITKA AK 99835

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V, STATE CAPITOL
JUNEAU, AK 99811
(907) 485-4821

November 30, 1981

Gerd Wendler
325 Spruce Street
Fairbanks, Alaska 99701

Dear Gerd

My delay in responding to your letter of October 16, was caused in part by a series of hearings, two of which dealt with the Alaska Housing Finance Corporation. The first hearing in October received wide teleconference coverage and the most recent hearing in Anchorage on November 19 had a notable response although it was not teleconferenced. Your letter was very timely.

The experience you had in constructing is a fairly widely shared experience from the written response and testimony given before the Administrative Regulation Review Committee. There is obviously need for modification of the present program and the purpose of these hearings was to produce a clear picture of the size and impact of the problem which is of concern to buyers, builders and realtors, as well as financing firms.

Please be assured that all written testimony is receiving the same consideration as testimony given before the Committee at the recent hearings. Only through public input can the problem be seen in a perspective that will lead to some solutions.

As a Libertarian I am sure you are aware that ownership of property for every Alaskan that desires to own property, is one of my highest priorities.

Sincerely,

Representative Dick Randolph

DR/p

✓ ANC

325 Spruce St.
Fairbanks, Alaska 99701
October 16, 1981

Rep. Dick Randolph
Box 123
Fairbanks, Alaska 99701

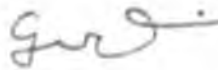
Dear Dick,

I am and have been for some time a strong supporter of the libertarian party. I am writing in concern of an amendment sponsored by Rep. Brian Rogers. It concerns the interest rate on AHFC loans.

I started building a house this spring, and am now ready to convert to a conventional loan. My construction loan was for 10% and I assumed my conventional loan would be the same. I am now informed that it could possibly be as high as 13%. This could mean up to \$300.00 per month on my house payment. This is much too high. There was no indication from anyone that the rate could climb so fast in such a short time. If I had known in advance, I would have built smaller or not at all. I think this amendment does more harm to Alaskans than it does good.

I have no idea if anything can be done, but I would appreciate your looking into it.

Sincerely,


Gerd Wendler

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. H. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V, STATE CAPITOL
JUNEAU, AK 99811
(907) 485-4821

November 30, 1981

Dorothy M. Benson,
Associate Broker
Capital Investment Realty, Inc.
P O Box 7076
Ketchikan, Alaska 99901

Dear Ms. Benson:

Thank you for your interest in the Alaska Housing Finance Corporation hearing expressed in your October 13 letter. The recent hearing, November 19, in Anchorage was not tele-conferenced, but strong interest in this issue produced a notable response.

The three points you have outlined are well presented and your insight into the statewide housing and rental shortage is quite accurate.

Particularly, your reference to altering the program to fit the needs of all Alaskans appears to be a common concern of the respondents to the most recent hearing, representing bankers, realtors and applicants.

While you were unable to testify personally, your input is receiving the same attention as that presented by attendees at both the October and November 1981 hearings.

It is quite obvious that there is need for modification, and the purpose of the hearings was to respond to that demand and obtain a clear picture of the needs of Alaskans seeking, selling, or financing housing.

I thank you again for your pronounced and continuing concern for this problem and please be assured that your contribution will help impact equitable alterations to the program.

Sincerely,

Representative Dick Randolph

DR:p

✓ ANC

CAPITAL INVESTMENT REALTY, INC.

P. O. Box 7076
2208 TONGASS AVENUE
KETCHIKAN, ALASKA 99901
907 225-9651

October 13, 1981

The Honorable Dick Randolph, Representative
Chairman, Administrative Regulation Review Committee
Post Office Box 123
Fairbanks, Alaska 99707

Dear Mr. Randolph:

This is to acknowledge and thank you for the invitation to the hearing on the operation of the Alaska Housing Finance Corporation. Our firm did listen in on the teleconference but due to a lot of interference were unable to hear the entire testimony given and were unable to testify ourselves.

We, as Realtors, are vitally interested in the financing of homes as we feel the strength and economy of Alaska is very dependent on the property owner. We would like to re-iterate the changes we would like to see in Alaska Housing Finance Corporation financing as proposed by our letters to the Legislature last session.

- 1) To enable the developer-builder to build lower cost housing by virtue of having low interest money available to him for construction.
- 2) Lift the present restriction on the 80% owner occupancy requirement on Condominiums. As the sales price of condominiums is still reasonable for young couples as well as elderly persons.
- 3) To provide financing on triplexes, four-plexes and other multiple dwellings where an owner-occupant applies for a loan. Ketchikan, for example, has an extreme shortage of rental units for families and the forecast is very grim for people coming to work in the new mining industry, ferry maintenance facility and the related "spin-off" businesses that will ensue.

We feel that the housing and rental shortage is not indicative of Ketchikan alone but also of other areas of Alaska suffering from "growing pains".

We are appreciative of the service of the Alaska Housing Finance Corporation and feel very fortunate our State has a program for lower interest loans but do hope it can be altered to fit the needs of all Alaskans.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Dorothy M. Benson". The signature is written in dark ink and is positioned above the typed name.

Dorothy M. Benson
Assoc. Broker

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD JR.
REP. M. PAPPY MOSI
SEN. GEORGE H. MONTAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V, STATE CAPITOL
JUNEAU, AK 99811
(907) 465-4821

December 1, 1981

Wayne L. Pattison
P. O. Box 1675
Sitka, Alaska 99835

Dear Mr. Pattison:

I want to thank you for your Public Opinion Message dated October 16, concerning the Alaska Housing Finance Corporation hearing. You may be aware that a subsequent hearing was held in Anchorage on November 19, which was well attended although not teleconferenced as was the October 16 hearing.

Your concern with stabilizing the interest rate appears to be the opinion held by the majority of respondents to these hearings. The uncertainty over fluctuating rates has caused more than inconvenience to prospective home-owners; it has in many cases devastated their plans for occupancy, and created sufficient hardship that it is obvious some modification of the program is necessary. Realtors, bankers and home-loan applicants share the same conclusion--that stabilizing the interest rate, or providing a guarantee that it will not fluctuate during loan processing, will do a great deal toward alleviating the problem.

I do want to assure you that your written comments receive equal attention and consideration with those of individuals who appeared before the Administrative Regulation Review Committee and gave testimony at the hearings. The purpose of these hearings is to accumulate response from builders, applicants, bankers and realtors, all of whom are directly involved in and affected by the structure of the present program. Following analysis of the concensus of input, it will be easier to formulate necessary modification, now that the effect on Alaskans can be documented. Thank you sincerely for your contribution.

Sincerely,

Representative Dick Randolph

DR/p

✓ANC

PUBLIC OPINION MESSAGE FORM

POMS are limited to 25 - 50 words. These messages are transmitted via omnicon to Juneau by our staff on a time-available basis.

- * ONLY THOSE SINGLE MESSAGES DELIVERED BY THE SIGNING INDIVIDUAL TO THE
- * LEGISLATIVE INFORMATION OFFICE BY PHONE, HAND DELIVERED, OR WRITTEN AT
- * THE LEGISLATIVE INFORMATION OFFICE WILL BE ACCEPTED FOR TRANSMISSION VIA
- * OMNICON AS A PUBLIC OPINION MESSAGE. (Legislative Council Policy 6/81)

DATE Oct 16, 1981

NAME Wayne L. Pattison

REPRESENTING Self

MAILING ADDRESS P.O. Box 1675

Sitka, Alaska

ZIP 99835

PHONE (HOME) 747-6562

(WORK) 747-8210

TO Rep. Dick Randolph

RE: AHFC Financing Program

MESSAGE

I sincerely believe that there needs to be some stability in the interest rate commitment by AHFC. With use of a "Permanent Fund" rollover fund or longer term Legislative funding AHFC should be able to provide a longer term commitment. I don't find any real problem with 12% or higher interest, as long as an owner-builder or builder is able to be confident that the house will have a long term financing at the same rate they originally thought they would be able to get.

SIGNATURE Wayne L. Pattison

POM TRANSMITTED, DATE _____ TIME _____ OPERATOR _____

ADMINISTRATIVE REGULATION REVIEW COMMITTEE

COMMITTEE MEMBERS
REP. DICK RANDOLPH, CHAIRMAN
SEN. ROBERT H. ZIEGLER, SR., VICE-CHAIRMAN
REP. MITCHELL ABOOD, JR.
REP. M. PAPPY MOSS
SEN. GEORGE H. HOHMAN, JR.
SEN. MIKE COLLETTA



ALASKA STATE LEGISLATURE
POUCH V. STATE CAPITOL
JUNEAU, AK 99811
(907) 465-4821

December 1, 1981

Albert W. Collotzi
General Delivery
Sitka, Alaska 99835

Dear Mr. Collotzi:

I want to thank you for your Public Opinion Message dated October 16, concerning the Alaska Housing Finance Corporation hearing. You may be aware that a subsequent hearing was held in Anchorage on November 19, which was well attended although not teleconference as was the October 16 hearing.

Your concern with stabilizing the interest rate appears to be the opinion held by the majority of respondents to these hearings. The uncertainty over fluctuating rates has caused more than inconvenience to prospective home-owners; it has in many cases devastated their plans for occupancy, and created sufficient hardship that it is obvious some modification of the program is necessary. Realtors, bankers and home-loan applicants share the same conclusion--that stabilizing the interest rate, or providing a guarantee that it will not fluctuate during loan processing, will do a great deal toward alleviating the problem.

I do want to assure you that your written comments receive equal attention and consideration with those of individuals who appeared before the Administrative Regulation Review Committee and gave testimony at the hearings. The purpose of these hearings is to accumulate response from builders, applicants, bankers and realtors, all of whom are directly involved in and affected by the structure of the present program. Following analysis of the concensus of input, it will be easier to formulate necessary modification, now that the effect on Alaskans can be documented. Thank you sincerely for your contribution.

Sincerely,

Representative Dick Randolph

DR/p

✓ANC

PUBLIC OPINION MESSAGE FORM

POMS are limited to 25 - 50 words. These messages are transmitted via omnicon to Juneau by our staff on a time-available basis.

- * ONLY THOSE SINGLE MESSAGES DELIVERED BY THE SIGNING INDIVIDUAL TO THE
- * LEGISLATIVE INFORMATION OFFICE BY PHONE, HAND DELIVERED, OR WRITTEN AT
- * THE LEGISLATIVE INFORMATION OFFICE WILL BE ACCEPTED FOR TRANSMISSION VIA
- * OMNICON AS A PUBLIC OPINION MESSAGE. (Legislative Council Policy 6/81)

DATE 10/16/81

NAME Albert T ^W Colletzi

REPRESENTING Self

MAILING ADDRESS Gen Del.

SITKA, AK

ZIP

PHONE (HOME) 747-5923

(WORK) 747-6671

TO Rep. Randolph

RE: Mr. Chairman

MESSAGE Eight months ago my family & I transferred to Sitka. Having a large family (8 children) we needed a large home. However, as Ken Jones stated, housing in Sitka is extremely high. The only way we could afford a home was to build. As a result we planned a home within the limits we could afford with \$25,000 down. Because of the time frame needed to qualify etc we had to get our home under way. Suddenly without warning the interest rate was increased and we no longer qualify for the loan we need to buy our home. We stand to lose our investment and still have no home.

SIGNATURE Albert W Colletzi

POM TRANSMITTED, DATE _____ TIME _____ OPERATOR _____