

Senator Ferguson Legislative Report

A bill, SB 148, regarding non-conforming housing loans was introduced in the Senate this week by Senator Bob Mulcahy of Kodiak.

Last session the Legislature passed legislation setting up the Nonconforming Housing Loan Program. Subsequently, it was determined the Division of Housing Assistance, Department of Community & Regional Affairs didn't have direct lending capability. Senate Bill 148 allows for that capability.

SB 148 will allow the Division of Housing Assistance to originate owner and nonowner occupied single, two, three and four unit construction loans in areas of the state where banks are unable to award home loans.

SB 148 sets up an operating loss reserve account to protect the Department investment should renovations be needed on foreclosed homes that need renovation to be sold. The fiscal impact would be \$100,000.

SB 148 allows for the Nonconforming program to tie into the existing Alaska Housing Finance Corporation hazard insurance program. Currently, it is difficult to acquire hazard insurance in rural areas. There would be no fiscal impact because of the existing program having already been funded.

These changes clarify the purposes of the Nonconforming Housing Loan Program.

This week, Senator Sackett, Representative Fuller, Representative Vaska and I met with the Alaska Native Leadership Program Students and discussed present issues and future goals of our native people.

Among the group of young potential leaders were:

John F. Allen, President and Manager of Taitlek Village Corporation from Cordova.

Herman Anderson from Dillingham, who is presently working in the office of Community Education for CINA in Anchorage. He is also a former student of Greeley, Colorado where he studied Business Education.

Bart Englishoe, a freelance photographer originally from Fort Yukon who presently lives in Fairbanks. Bartz received a BS degree from Montana State University in 1975 and also studied at the Nikon School of Photography in Anchorage.

Tom Jimmie, Jr., a Tlingit from Haines, has worked as the Indian Education Coordinator for Haines Borough School District, and is a former student of Sheldon Jackson College in Sitka, and University of Alaska in Juneau.

Charlie G. Kalraiuak of Chefnak, attended part of his high school and college in New England and has held several administrative and managerial positions for both non-profit and profit corporations.

Mary Miller from Nome who is currently employed by the Norton Sound Regional Hospital as the accounting Supervisor has received a BA degree from Pacific Lutheran University in Tacoma.

Raymond M. Penatac originally from King Island is now making his home in Nome where he is presently working for Kawerak in the Adult Basic Education Program.

Ron P. Philemonoff of St. Paul Island has received a degree in Business Management from University of Alaska in Anchorage in 1978, and is presently working as a research assistant

with the Operations and Planning Division of CINA.

Darlene R. Romber was born in Fairbanks, but is now living in Wasilla where she is busy being a mother of two, teaching beadwork and skin sewing, and attending Mat-Su Community College. Her interests lie in the areas of business and sociology.

Glady's Scott, an Inupiat from Seward Peninsula is presently living in Nome where she is cur-

rently employed by the Norton Sound Regional Hospital where she works part-time as an Administrative Secretary and a part-time Lab Assistant. Gladys is also going to night school at the Northwest Community College where she is majoring in Business Administration.

Geraldine F. Squartsoff from Afognak, now living in Kodiak, is a staff assistant for the Health Department at Kodiak Area Native Association. During high school, she was selected to attend Alaska Girls State, the National Youth Convention in Washington D.C.

Accompanied by the students were Director of the Alaska Native Leadership Program, Frank Berry, Don Pefer, a consultant for Alaska Native Human Resource Development Program, and Jane Yamashiro, Commissioner of the Alaska Commission on the Status of Women.