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**Sent:** Tuesday, November 19, 2019 12:12 PM  
**To:** Schade, David W (DNR) <david.w.schade@alaska.gov>  
**Subject:** Working Session Ideas

Dave-

It was great chatting with you today. To follow up on our conversation, here are the relevant points:

- \* At least one person/staff needed for ARLF business. This may not be the correct description, but it would be in addition to Amanda.

- \* The Div. of Ag and BAC need to improve access, and security of information sharing. (As it stands now, any loan apps are mailed all over the state, which contain quite a lot of confidential information. As a board member, I am not comfortable with that, and I recognize the risk to applicants.) I recommend moving board packets to encrypted email, and upgrading technology in the offices to accommodate Skype as well. In addition, I would like to see what needs to be done to provide live meetings for the public to observe.

- \* President Davies mentioned the "large number" of ag parcels sitting unworked at this point. I suggest the board consider how it might create incentive for their movement into production. A minimally reduced loan rate for five years? Or conversion from higher to lower rate after five years? Or other method that would move land inventory into production.

Another point I hope to raise at the meeting tomorrow are:

The only micro loans available for ag in the state, is the USDA High Tunnel Program, which has limitations and will not work for most newly subdivided parcels and/or more urban settings. I personally tried a national chain, the USDA-which requires the same amount of paperwork as a two million dollar loan and does not generally do micro loans, and finally, the ARLF does not do them either. I was looking for \$10,000 and the sole funding source was a California bank found through the Small Business Development Center. I eventually built out of pocket as a result. This situation is not unknown to many small ag operations here, as Dr Holland commented about at the last session.

Just a few highlights of our conversation, feel free to include and edit as necessary-

Regards

TJ