



North Dakota Association of Rural Electric Cooperatives  
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March 17, 2025

To: North Dakota House Appropriations – Education and Environment Division

From: Ellen Huber, NDAREC Rural Development Director

RE: **Support of Senate Bill 2018**

Chairman Nathe and members of the House Appropriations – Education and Environment Committee,

On behalf of the North Dakota Association of Rural Electric Cooperatives (NDAREC) and its members, I share a message of support for Senate Bill (SB) 2018, which provides funding for the North Dakota Department of Commerce.

Since the early 1990s, our state association has offered rural development services with support from rural electric and broadband cooperatives in North Dakota, guided by cooperative principles like “cooperation among cooperatives” and “concern for community.” Our rural development center connects communities, cooperatives, small businesses and non-profits with technical assistance, grants and low interest financing for projects in rural emergency services, health care, childcare, grocery and local food access, meat processing, quality of life amenities, and more!

Access to capital for rural projects remains a growing challenge. The Department of Commerce plays a vital role in economic and community development, and we urge continued funding for the Regional Workforce Impact Program (RWIP) — especially for childcare expansion. In the last biennium, at least 13 childcare facilities received funding, but many communities are still working to establish locations and operators. Matching grants remain essential to help towns address this need.

Before RWIP, our Rural Development Finance Corporation (RDFC) often received applications for low-interest loans for childcare projects in small towns. Rising construction costs and interest rates have increased demand for community development loans, leaving the RDFC with less than \$200,000 available to lend. Without RWIP, funding gaps for childcare projects will likely persist.

We also support the Commerce Department's request for a \$50 million allocation to the N.D. Development Fund with eligible uses for low interest loans to include small businesses that are essential to livable communities in addition to the current focus on primary sector businesses. If approved, this program would complement RDFC's loan participation efforts, strengthening rural economies. NDAREC's rural development team will continue connecting communities to all available resources.

NDAREC urges a “Do Pass” recommendation on SB 2018 with attention to the Regional Workforce Impact Program and support for small businesses through the North Dakota Development Fund.

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