

Mr. Chairman and members of the Committee, my name is Andrea Pfennig, and I am the Vice President of Government Affairs for the Greater North Dakota Chamber. GNDC is North Dakota's largest statewide business advocacy organization, with membership represented by small and large businesses, local chambers, and trade and industry associations across the state. We stand in **support** of Senate Bill 2014.

In our 2024 ND Economics and Employer Survey of our membership, 70% of respondents indicated they were having trouble hiring employees. Labor availability has been identified as the top business concern facing companies in North Dakota. When we asked specifically about housing in our survey, 43% indicated that it was a barrier.



We know from conversations with our members that when housing is a barrier, it can be very significant. Businesses that are poised for growth question whether they can grow in their existing community or if they will have to expand out of state. Because of this, we support innovative solutions to help solve the housing shortage in the state.

We'd like to express our support for the Housing Incentive Fund within HFA. This program is a proven solution, with a great track record of both demand and results. We urge your continued support for the program. Thank you for your consideration.