



Testimony of David Flohr  
Senate Industry and Business Committee  
HB 1524  
March 17, 2025

Chairman Barta and Members of the Committee,

I am Dave Flohr, Executive Director of the North Dakota Housing Finance Agency (NDHFA) and I am in favor of HB 1524.

Along with 26 other individuals I was a member of the North Dakota Housing Initiative Advisory Committee in 2024 - [North Dakota Housing Initiative](#). The other members consisted of Realtors, local financial institutions, community leaders from across the state, apartment owners, housing developers and builders, your fellow Senators Bekkedahl and Rummel and Representatives Schauer and Beltz. The Committee met 3 times over the summer of 2024 and conducted 5 listening sessions in Bismarck, Fargo, Williston, Harvey and at the Tribal Government to Government Conference. The Committee also conducted a statewide survey of the public - [ND Housing Initiative public survey highlights](#).

In October 2024 the Committee released its recommendations - [ND Housing Initiative recommendations](#). HB 1524 assists in meeting these recommendations and goals:

1. Make targeted investments to bridge affordability gaps in today's housing market.
2. Assist the path of moderate-income households to make a transition from renting to owning.
3. Provide for a full range of housing choices in our communities.
4. Helping to ensure communities have adequate housing for their workforce.

To assist in accomplishing these goals, support for rural areas to plan and develop housing projects was a recommendation of the Initiative. Rural communities often suffer from STP syndrome (Same Ten People do everything) and without specific knowledge of developing housing projects it is difficult to accomplish what the community needs. During Advisory Committee meetings, Regional Development Councils were identified as a resource that could be utilized by communities to aid in planning housing projects.

As a member of the ND Housing Initiative Advisory Committee and in my role at the North Dakota Housing Finance Agency I recommend a **Do Pass** on HB 1524 and provide the proper amount of funding to give our rural communities the opportunity to succeed.