

HOUSE CONCURRENT RESOLUTION NO. 3046

Introduced by

Representatives Berg, Belter

1 A concurrent resolution directing the Legislative Council to study the barriers to affordable
2 housing for middle income households, for the elderly, and in rural areas of this state.

3 **WHEREAS**, the 1995-96 interim Legislative Council study of funding to provide housing
4 for low-income, homeless, or disabled families resulted only in a recommendation concerning
5 zoning restrictions; and

6 **WHEREAS**, there is a need for home financing programs geared to provide assistance
7 to individuals who do not qualify for either low-income programs or conventional financing; and

8 **WHEREAS**, there is a special demand for housing due to the increasing elderly
9 population of this state which is over 14 percent; and

10 **WHEREAS**, many rural communities in this state are growing and are not able to meet
11 the demand for housing; and

12 **WHEREAS**, the ability of rural communities to attract private home construction at an
13 affordable price is hampered by the differential between the construction cost and the appraised
14 value; and

15 **WHEREAS**, for communities to find the best solution to housing problems there is a
16 need for education on and the availability of the best housing financing practices; and

17 **WHEREAS**, there are multiple agencies and organizations that provide housing and
18 home financing, but there is no single agency to coordinate housing activities;

19 **NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES**
20 **OF NORTH DAKOTA, THE SENATE CONCURRING THEREIN:**

21 That the Legislative Council study the barriers to affordable housing for middle income
22 households, for the elderly, and in rural areas of this state; and

23 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and
24 recommendations, together with any legislation required to implement the recommendations, to
25 the Fifty-sixth Legislative Assembly.