

# 2023 Legislature

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HOUSE APPROPRIATIONS – GOVERNMENT  
OPERATIONS DIVISION

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**North Dakota Housing Finance Agency — FTE Count 49**

**Industrial Commission**

Governor Doug Burgum, Chairman  
Agriculture Commissioner Doug Goehring  
Attorney General Drew Wigley

**North Dakota Housing Finance Agency**

David Flohr  
Executive Director

**North Dakota Housing Finance Agency  
Advisory Board**

Ninetta Wandler, Chairwoman  
Jim Farnsworth  
Kevin Hanson  
Larry Nygard  
Lisa Rotvold  
Joe Sheehan

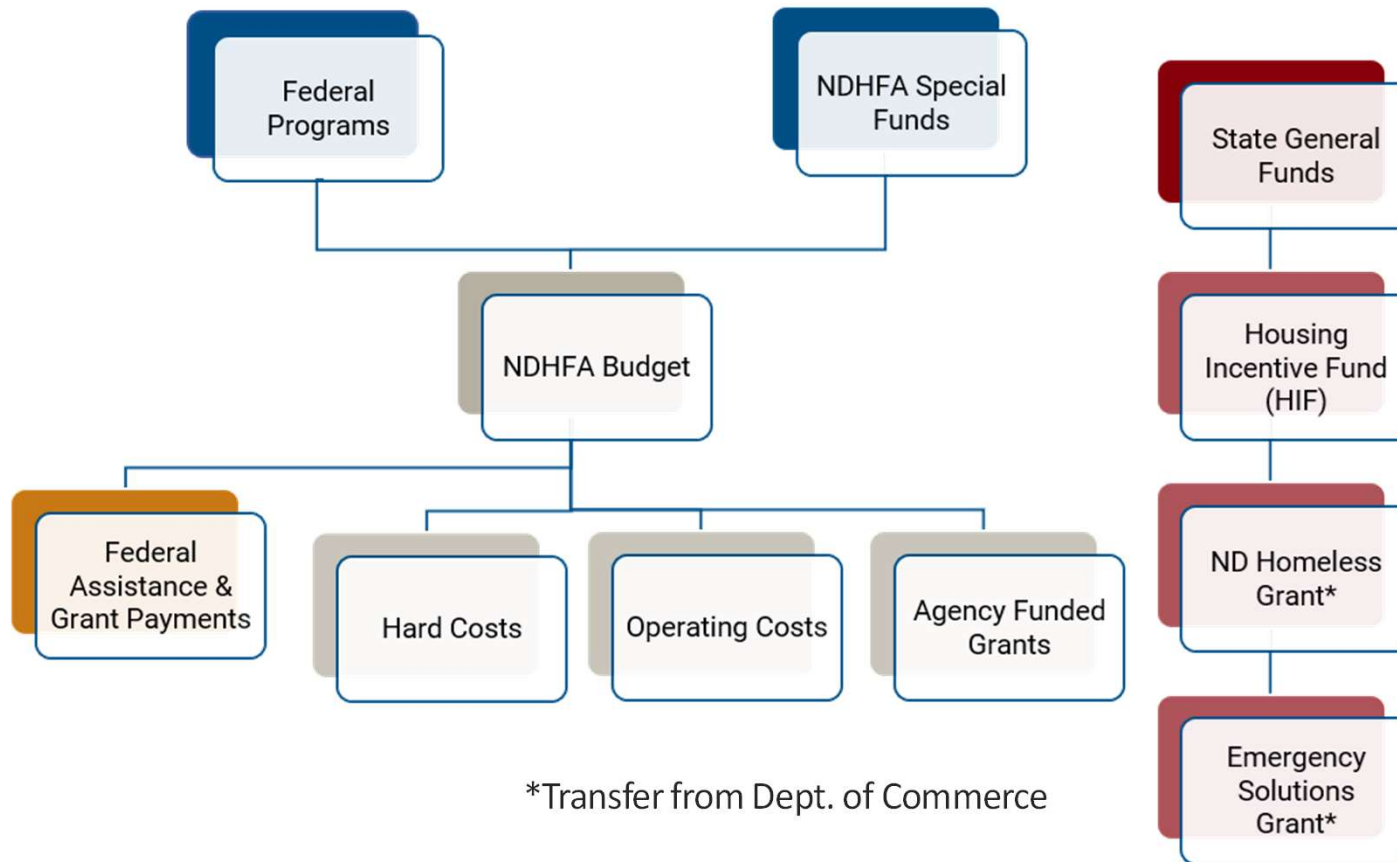
**Business  
Operations**

**Homeownership**

**Property  
Management**

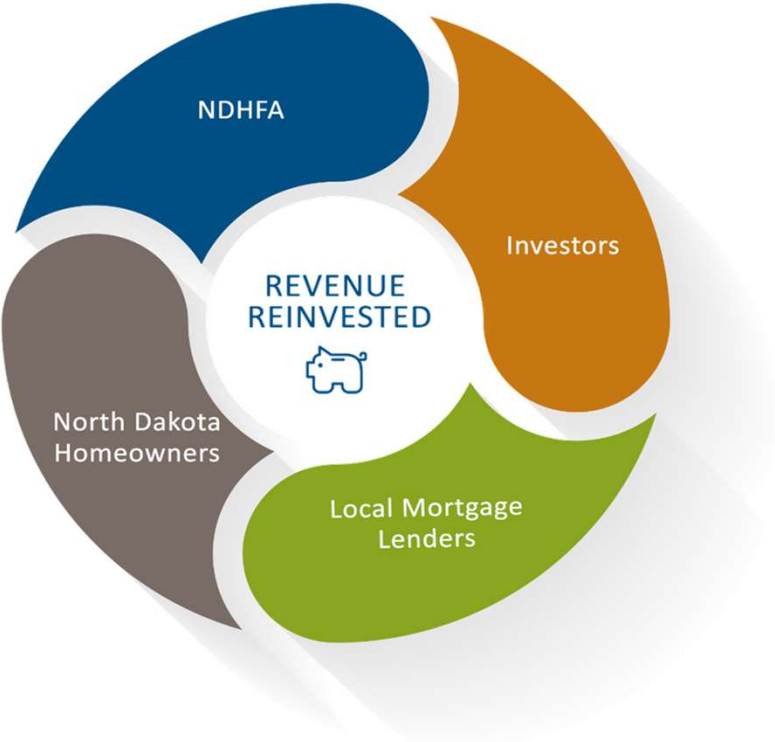
**Planning & Housing  
Development**

**North Dakota Homeless  
Continuum of Care (CoC)**

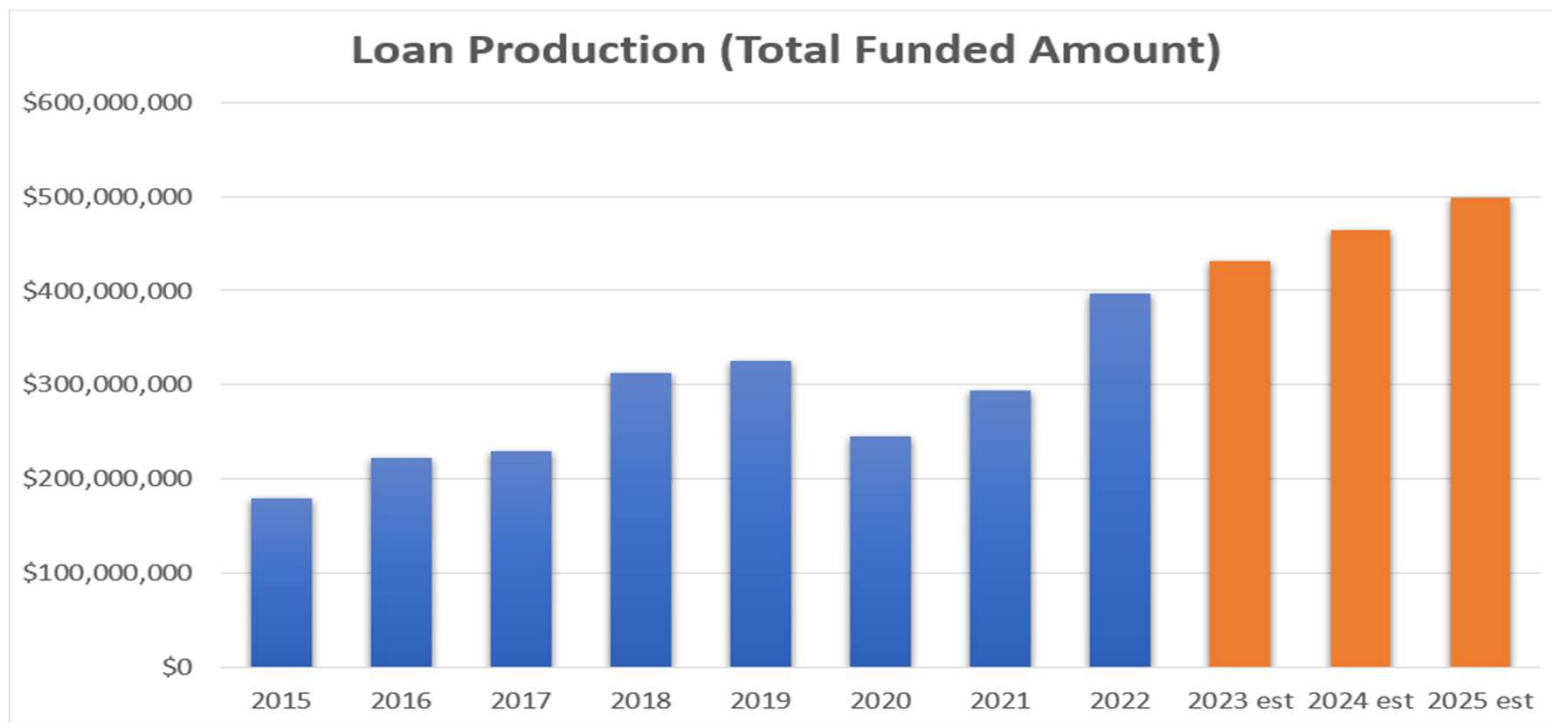


# NDHFA Homeownership

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Currently \$1.8 billion in assets  
Over 11,000 loans serviced



# Agency Programs



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Young population

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Age 65 and over age group growing

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Growth projected in **extremely** low-income to low-income groups

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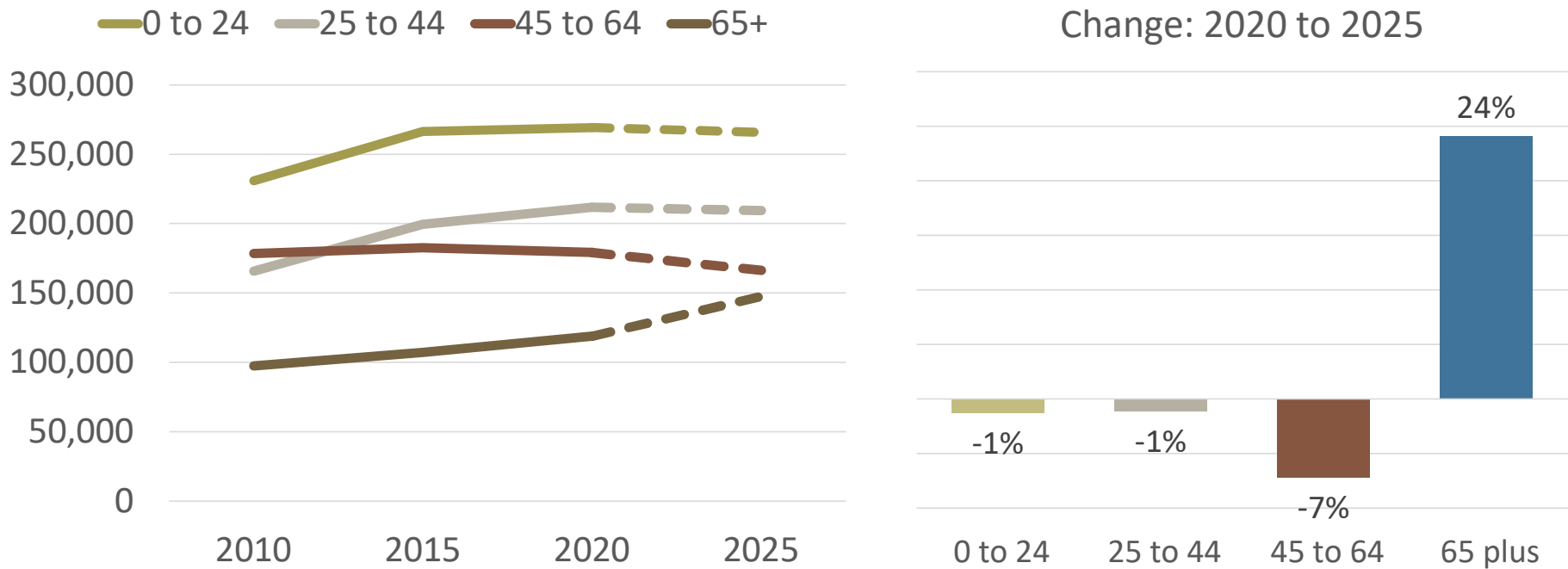
Age of housing stock

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## Housing Needs Assessment

# Total state population by age

## 2010-2020, 2025 projection – and Percent Change from 2020 to 2025



Source: U.S. Census Bureau and the Center for Social Research (2022b)



# Projected Change in Households by Income 2020 to 2025

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Household Income Ranges	% Change 2020-2025
Extremely Low (less than) \$26,070)	6.4%
Very Low (\$26,070 - \$43,450)	4.9%
Low (\$43,451 - \$69,520)	2.4%
Lower Moderate (\$69,521 - \$99,935)	1.5%
Moderate (\$99,936 - \$121,660)	0.3%
Upper (greater than \$121,661)	-0.1%

# Housing Stock Age

Prior to 1960 = 29%

1960 to 1979 = 27%

1980 to 1999 = 20%

Since 2000 = 24%



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Agency-Funded Programs

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Full Time Employees

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Program Transfer from Commerce

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Housing Incentive Fund

Requests

# Agency Funded Programs

## \$380,000 Increase in Housing Reinvestment

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Helping HAND

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Rehab Accessibility Program

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Opening Doors

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Housing Market Surveys

# FTE Request

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## Compliance – 2 positions

- Reasoning – State and federal regulations, as well as mortgage investment and bond reporting requirements have become more complex.
- Private sector - internal auditor for every **\$400 million** in average daily assets.
- NDHFA currently - 1 FTE allocating **part** of their time for approximately **\$1.8 billion** in assets.

# FTE Request

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## Business Analysts – 2 positions

- Reasoning – Succession planning to manage increasingly complex mortgage IT systems driven by **citizen demand, bond rating requirements, and industry standards**.
- Business Analysts connect IT with Agency leadership, interpreting the stakeholders' business goals into specific deliverables, then overseeing their technical development. Analyze the flow of data and predict what changes in infrastructure will be necessary as the business grows.

# FTE Request

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## Mortgage Loan Specialists – 2 positions

- NDHFA currently has 10 FTEs servicing 11,494 loans; NDHFA **employee-to-loan ratio is 1:1,149.**
- The private market standard employee-to-loan servicing ratio is **1:850.**
- If 2 FTEs are added, the employee-to-loan servicing ratio will change to **1:958**

North Dakota  
Homeless Grant

Emergency  
Solutions Grant

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Transfer from Commerce

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Fits with NDHFA Programs

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No Specific FTE request or transfer





## Why is someone homeless?

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- Health care
- Affordable housing
- Income
- Domestic violence
- Racial disparities
- Landlord engagement
- Background checks



# Youth Homeless

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Housing Stability

Kids can focus on school

Parents focus on children and work

Schools can focus on education



# Housing Incentive Fund

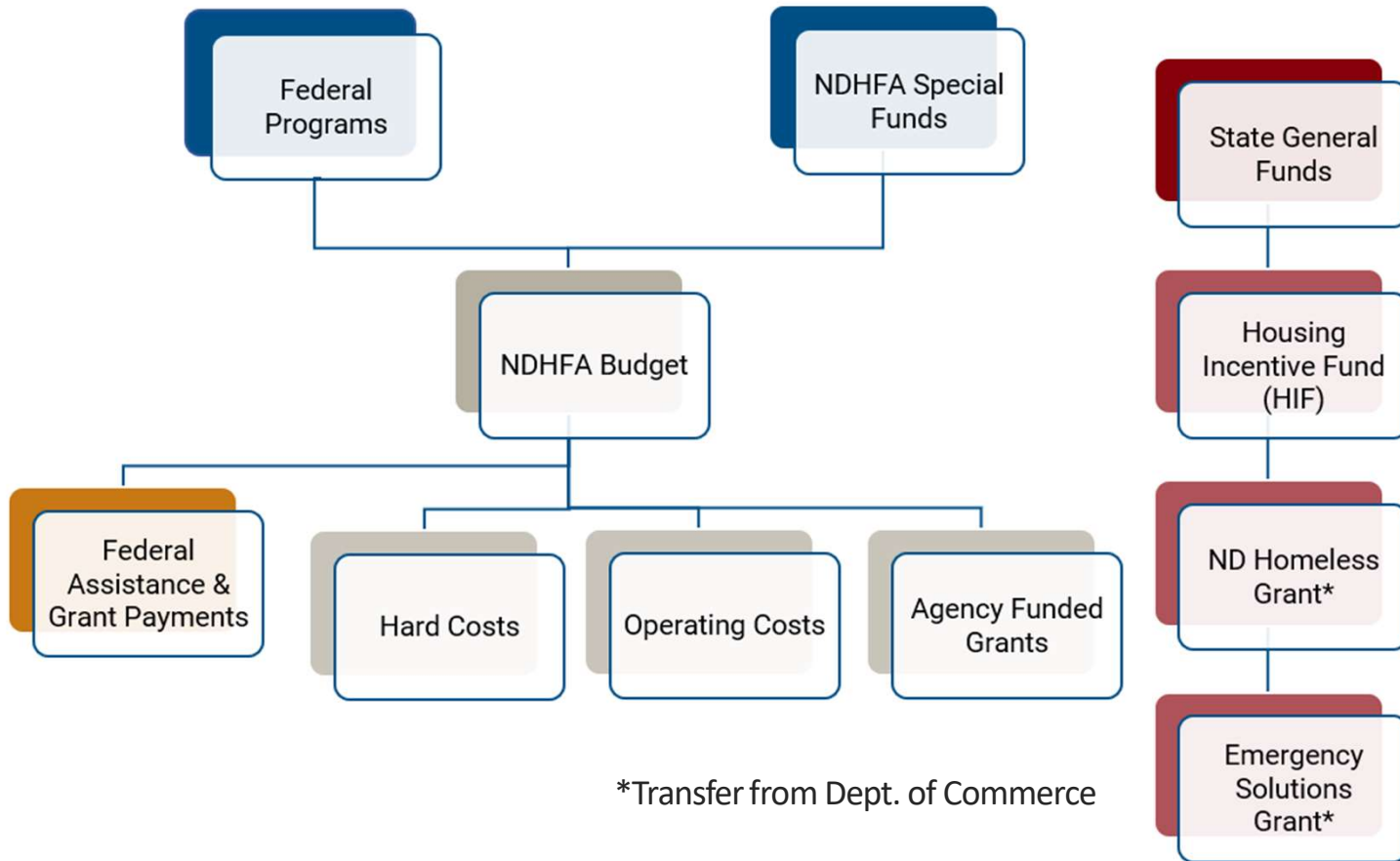
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**Governor Recommendation**

\$25 million

**Senator Kreun bill**

\$50 million ongoing and single family housing as eligible activity



\*Transfer from Dept. of Commerce

	<b>21-23 Biennium Budget</b>	<b>Adjustments: One- Time OMB</b>	<b>23-25 Agency Submitted</b>	<b>23-25 Gov. Request</b>	<b>23-25 Agency Request</b>
Salaries & Wages	9,556,272	75,908	11,869,500	12,263,870	12,853,050
Operating	6,144,060	(35,000)	10,903,883	10,738,241	10,903,883
Capital Assets	150,000		20,000	20,000	20,000
Grants	42,975,200		47,875,322	47,875,322	47,875,322
HFA Contingency	100,000		100,000	100,000	100,000
General Fund Transfers (HIF)	9,500,000	(9,500,000)			
<b>Total Appropriation</b>	<b>68,425,532</b>	<b>(9,459,092)</b>	<b>70,768,705</b>	<b>70,997,433</b>	<b>71,752,255</b>
Federal	44,000,932		47,867,420	48,099,128	48,099,128
Special	14,924,600	40,908	21,331,073	21,328,093	22,082,915
General	9,500,000	(9,500,000)	1,570,212	1,570,212	1,570,212
<b>Total Funding Sources</b>	<b>68,425,532</b>	<b>(9,459,092)</b>	<b>70,768,705</b>	<b>70,997,433</b>	<b>71,752,255</b>
FTE	49		55	52	55



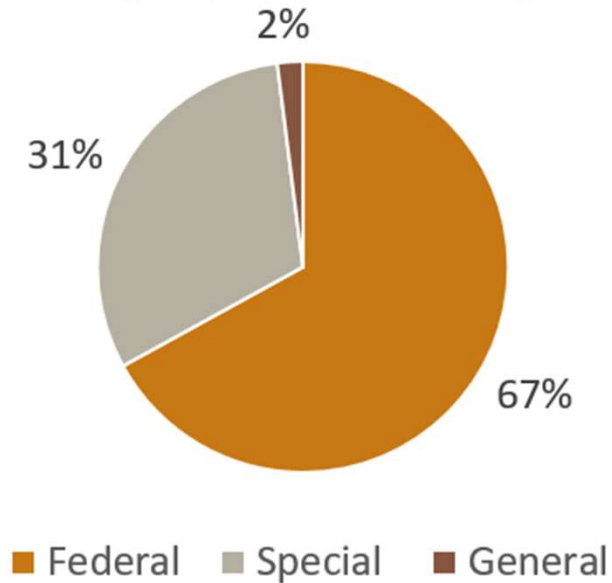
	21-23 Biennium Budget	Adjustments: One-Time / OMB	23-5 Governor's Recommendation	23-25 Agency Request
Housing Incentive Fund	9,500,000	(9,500,000)	25,000,000	25,000,000
<b>Total Appropriation</b>	<b>9,500,000</b>	<b>(9,500,000)</b>	<b>25,000,000</b>	<b>25,000,000</b>
Legacy Earnings	-	-	25,000,000	25,000,000
General	9,500,000	(9,500,000)	-	-
<b>Total Funding Sources</b>	<b>9,500,000</b>	<b>(9,500,000)</b>	<b>25,000,000</b>	<b>25,000,000</b>

	2023-25 Governor's Recommendation	Loan Production	Compliance	Change in Costs	Temp Employee	23-25 Agency Request
Salaries & Wages	12,263,870	328,272	218,908		42,000	12,853,050
Operating	10,738,241			165,642		10,903,883
Capital Assets	20,000					20,000
Grants	47,875,322					47,875,322
HFA Contingency	100,000					100,000
<b>Total Appropriation</b>	<b>70,997,433</b>	<b>328,272</b>	<b>218,908</b>	<b>165,642</b>	<b>42,000</b>	<b>71,752,255</b>
Federal	48,099,128					48,099,128
Special	21,328,093	328,272	218,908	165,642	42,000	22,082,915
General	1,570,212					1,570,212
<b>Total Funding Sources</b>	<b>70,997,433</b>	<b>328,272</b>	<b>218,908</b>	<b>165,642</b>	<b>42,000</b>	<b>71,752,255</b>
<b>FTE</b>	<b>52</b>	<b>2</b>	<b>1</b>			<b>55</b>

# Funding Source for Budget

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2023-25 Agency Request Funding Source



2023-25 Agency Request	
Federal	48,099,128
Special	22,082,915
General	1,570,212
<b>Total Funding Sources</b>	<b>71,752,255</b>



# Contact Information

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