

Rural Development |
North Dakota

Erin Oban,
State Director

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RE: HCR 3030 – Homelessness and Barriers to Housing Study

Chairman Weisz and members of the ND House Human Services Committee,

On behalf of USDA Rural Development, I write to express our agency's desire to engage in any formal studies and collaborative discussions on the important issue of access to housing.

USDA Rural Development's mission is to improve the economic opportunities and quality of life for rural America. Our agency provides financing in the form of grants, loans, and loan guarantees to assist individuals, small businesses, ag producers, non-profits, cooperatives, and communities in reaching their goals. With programs to help fund community facilities, infrastructure for the delivery of water and wastewater processing, electricity, and high-speed internet and telecommunications, small business start-ups and expansion, energy efficiency, and single- and multi-family housing, there are significant opportunities through USDA Rural Development to make positive impacts for our rural residents.

In FY22, USDA Rural Development invested more than \$531,000,000 into North Dakota's smallest towns and tribal communities. While we celebrate the trusted partnerships that led to that tremendous level of investment, our single-family housing programs have too long been underutilized in North Dakota. Considering these housing programs are specifically available to a population of North Dakotans who may otherwise have difficulties obtaining financing to support housing needs, we are very interested in working with others to determine how to more effectively reach that eligible population of rural North Dakotans.

For informational purposes, the following are brief summaries of single-family housing programs available through USDA Rural Development:

- The Single-Family Housing Direct Loan Program is available to low- and very-low income individuals and families in rural communities to obtain financing for the purchase, construction, or improvement of a home, with affordable fixed rate financing and no down payment requirement. Applicants may also be eligible for payment assistance.
- The Single-Family Housing Loan Guarantee Program partners with private lenders to make 100% financed, no-money down home loans to low- and moderate-income borrowers.
- The Single-Family Housing Home Repair Program, providing a loan for up to \$40,000 for 20 years at just 1% interest and/or grants up to \$10,000 (for age 62 and older), assists very-low income individuals in the repair or rehab their rural residence, allowing them to better afford necessary upgrades and updates to remain in their homes more safely and efficiently.

USDA Rural Development offers our collaboration in supporting ways to get and keep low-income rural residents into safe, affordable, accessible homes and to build generational wealth that often first requires homeownership. We stand ready to work alongside all local, state, tribal, and federal partners to better serve North Dakotans on the issue of housing.

Respectfully,



Erin Oban
State Director