



Native Community Development, Inc. dba NATIVE, Inc. serving urban Indians and other disproportionate populations in North Dakota.

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March 20, 2025

**SB 2014
House Appropriations – Government Operations Division**

Mr. Chairman Monson and Members of the Committee,

My name is Lorraine Davis, Founder and CEO of NATIVE, Inc. serving the urban Indian populations and other underserved populations in North Dakota. NATIVE, Inc. is a homeless grant recipient of the ND Housing Finance Agency to provide rapid rehousing and homeless prevention services funded by the ND Homeless Grant. NATIVE, Inc. has been obtaining these funds and providing these services in Bismarck since 2016.

I support SB 2014 including Section 6 that includes a budget line item in the amount of \$150,000 for an (FTE) Native American Homeless Liaison position.

I have one amendment request to section 6, line 25-27, as follows:

for a passthrough grant of \$150,000 from the housing incentive fund to a Native American homeless service provider with a presence in multiple communities. Eligible organization to apply must have been a member of the North Dakota Continuum of Care for a minimum of five years demonstrating experience necessary to administer HUD’s homeless grant funding. This position will be held at a site of the homeless service provider. The service provider must work in conjunction with the five Tribes of ND and the state’s ND Continuum of Care to decrease homeless service gaps in North Dakota and involve ND Tribes in addressing homelessness “or” NATIVE, Inc. for a Native American Homeless Liaison.

This request would fall in line with the proposed language amendment submitted by the NDHFA.

Our state’s homeless governing body called the ND Continuum of Care has been trying to engage and involve the ND Tribes since I first got involved in homeless work in 2010. The rates of homelessness amongst Native Americans are disproportionate. According to the NDHFA’s 2025 Fair Housing Report, there are currently, over 30% of Native Americans are dealing with homeless and housing problems in ND and through a national lens, Native American families in poverty had 29%, the second highest proceeding Native Hawaiians and they have the highest mortgage denial rates at 38%.

Thank you for your time and consideration.

ND Housing Finance Agency – Native American Homeless Liaison

SB 2014 CURRENT:

SECTION 6. APPROPRIATION - TRANSFER GENERAL FUND TO HOUSING INCENTIVE FUND - TRANSFER STRATEGIC INVESTMENT AND IMPROVEMENTS FUND TO HOUSING INCENTIVE FUND - HOMELESS PROGRAMS - HOUSING PROGRAMS - EXEMPTION - ONE-TIME FUNDING.

1. There is appropriated out of any moneys in the general fund in the state treasury, not otherwise appropriated, the sum of \$10,000,000, which the office of management and budget shall transfer to the housing incentive fund for homeless programs, during the biennium beginning July 1, 2025, and ending June 30, 2027. The appropriation under this subsection is considered a one-time funding item. Notwithstanding any other requirements under section 54-17-40 and pursuant to the continuing appropriation under 54-17-40, the housing finance agency shall distribute a passthrough grant of \$150,000 from the housing incentive fund to an organization for a Native American homelessness liaison, from the \$10,000,000 transferred to the housing incentive fund under this subsection.

2. The office of management and budget shall transfer the sum of \$25,000,000 from the strategic investment and improvements fund to the housing incentive fund during the biennium beginning July 1, 2025, and ending June 30, 2027.

SB 2014 PROPOSED:

SECTION 6. APPROPRIATION - TRANSFER GENERAL FUND TO HOUSING INCENTIVE FUND - TRANSFER STRATEGIC INVESTMENT AND IMPROVEMENTS FUND TO HOUSING INCENTIVE FUND - HOMELESS PROGRAMS - HOUSING PROGRAMS - EXEMPTION - ONE-TIME FUNDING.

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2. There is appropriated out of any moneys in the general fund in the state treasury, not otherwise appropriated, the sum of \$150,000, which the office of management and budget shall transfer to the housing incentive fund, notwithstanding any other requirements under section 54-17-40 and pursuant to the continuing appropriation under 54-17-40, for a

passthrough grant of \$150,000 from the housing incentive fund to an **Native American focused** organization **with a presence in multiple communities “or” Native Inc.** for a Native American homelessness liaison during the biennium beginning July 1, 2025, and ending June 30, 2027. The appropriation under this subsection is considered a one-time funding item.

3. The office of management and budget shall transfer the sum of \$25,000,000 from the strategic investment and improvements fund to the housing incentive fund during the biennium beginning July 1, 2025, and ending June 30, 2027.

SB 2014 CHRISTMAS TREE VERSION:

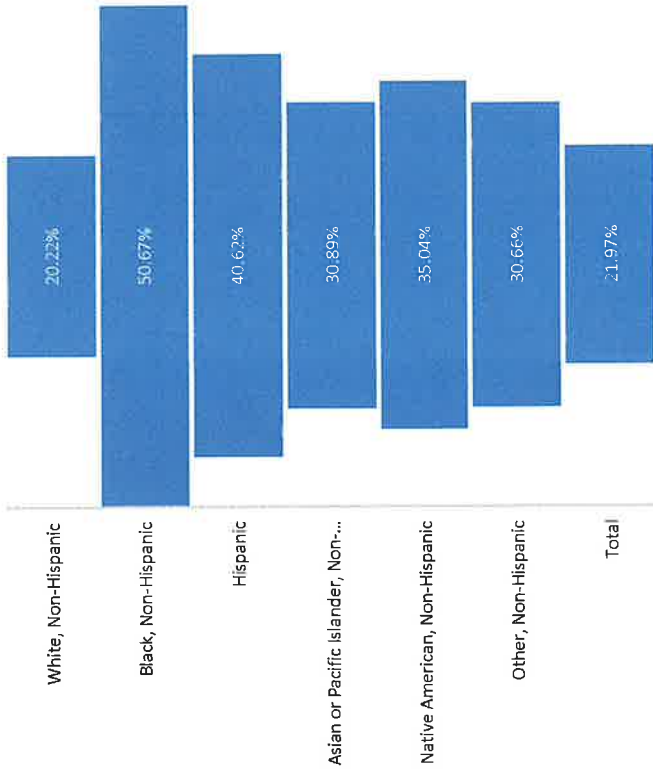
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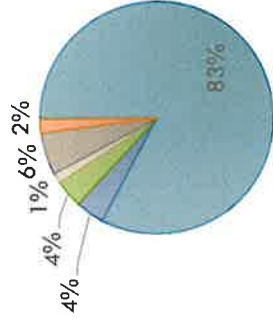
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~~3.2. The office of management and budget shall transfer the sum of \$25,000,000 from the strategic investment and improvements fund to the housing incentive fund during the biennium beginning July 1, 2025, and ending June 30, 2027.~~

DEMOGRAPHICS OF HOUSEHOLDS WITH HOUSING PROBLEMS,



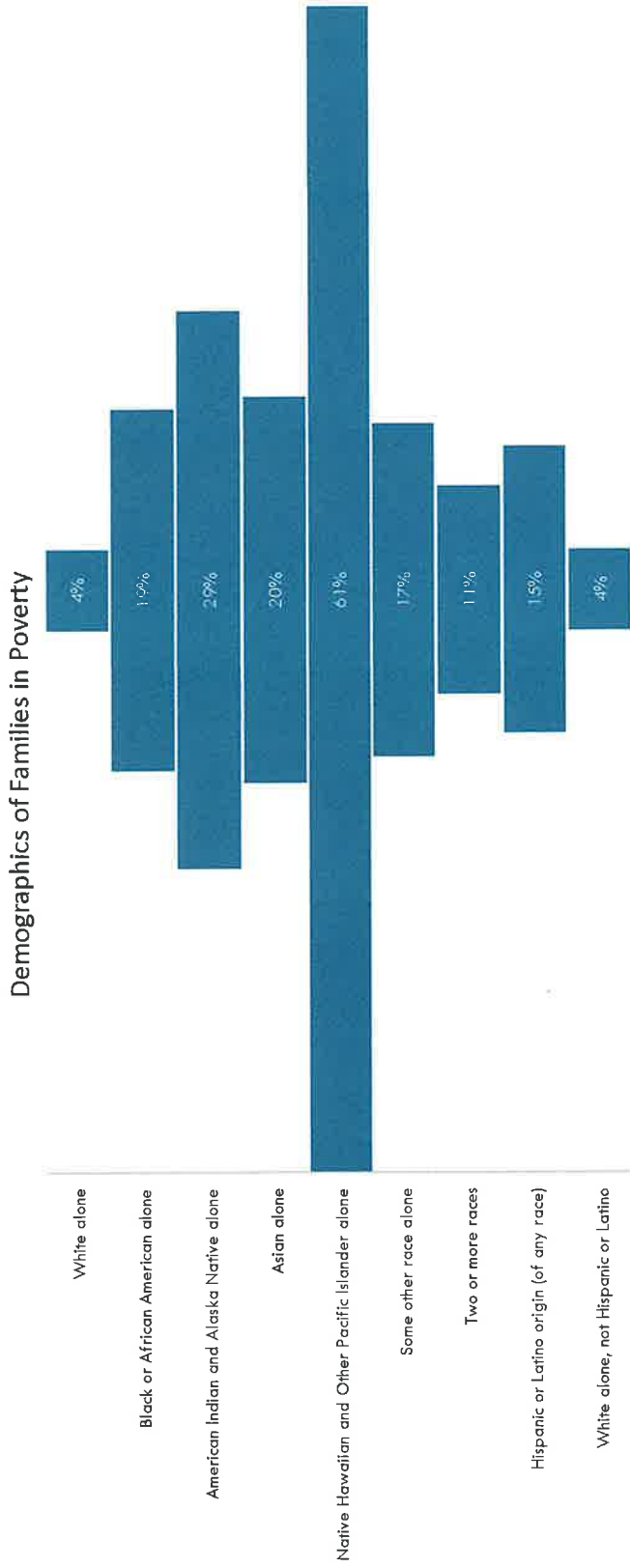
% of Population with Problems, by Race



- White, Non-Hispanic
- Black, Non-Hispanic
- Hispanic
- Asian or Pacific Islander, Non-Hispanic
- Native American, Non-Hispanic
- Other, Non-Hispanic

Data Sources: CHAS, AFFH Table 9

DEMOGRAPHICS OF FAMILIES IN POVERTY



Source: U.S. Census Bureau (2023ACS 5-Year)

HMDA MORTGAGE DENIAL RATES AND NUMBERS, BY RACE

Year	Mortgage Denial Rates			
	2023	2022	2021	2020
2 or more minority races	50%	29%	26%	13%
American Indian or Alaska Native	38%	37%	23%	24%
Asian	14%	22%	16%	18%
Black or African American	24%	17%	20%	21%
Joint	14%	14%	10%	13%
Native Hawaiian or Other Pacific Islander	17%	20%	20%	21%
Race Not Available	16%	16%	13%	14%
White	13%	12%	10%	9%

	Number of Denials By Race			
	2023	2022	2021	2020
2 or more minority races	7	4	6	2
American Indian or Alaska Native	76	90	80	72
Asian	23	47	52	46
Black or African American	58	41	67	51
Joint	31	41	50	63
Native Hawaiian or Other Pacific Islander	3	3	6	7
Race Not Available	324	465	555	551
White	1,430	1,771	2,486	2,586

Source: FFIEC Home Mortgage Disclosure Act (HMDA) Dataset

