



North Dakota House of Representatives

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COMMITTEES:

Appropriations
Appropriations - Human Resources Division

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House Bill 1619 House Human Services Committee

Chairman Ruby and members of the House Human Services Committee,

I am Representative Emily O'Brien, representing District 42 in Grand Forks.

House Bill 1619 is the sister bill to House Bill 1550, which was just heard by this committee. The difference between the two bills is that House Bill 1550 would provide a nursing and basic care facility loan guarantee program. House Bill 1619 establishes a \$100 million loan fund to support long term care facilities in North Dakota with financing for critical infrastructure projects, including renovations, new construction, and equipment upgrades. This bill is the other critical companion to the Long-Term Care Loan Guarantee Program.

The fund will be managed by the Bank of North Dakota and will support up to \$10 million per project with low-interest loans and favorable terms. It will enable facilities to secure loans at a 1% interest rate, significantly lower than the typical 5-7% they would otherwise face.

This is modeled after the successful hospital loan program, this fund is structured as a revolving resource, ensuring long-term sustainability through repayments. Serving on the Human Resources Section of Appropriations - we have heard how important it is to invest in these facilities - improving our local economies, improving resident care, and attracting and retaining much-needed staff.

I know there are several behind me to provide testimony and would defer technical questions to them.

Thank you, Mr. Chairman and members of the committee.