



Chairman Warrey and Committee members,

My name is Adrian Cummings, I serve as the vice-chair of Government Affairs for the North Dakota Association of Builders. I am pleased to submit this testimony in support of HB 1362. The bill is aimed at addressing the housing needs of North Dakota communities.

Statewide, we have seen historical low inventory of homes on the market, paired with weakening demand for new projects within the single-family area. Despite this, our builders continue to stay busy, with 1,656 new single-family housing starts in 2024 across our major communities. While this number is positive, in 2022 we saw 2,021 new housing starts in those same markets.

HB 1362 is a great opportunity for our local communities to help promote new housing developments that can serve all cross-sections of our population. Speaking from my experience in the private sector (banking), the Bank of North Dakota is unlike any other accelerator or participation program I have witnessed while serving a multi-state portfolio. Pairing this tremendous resource with local economic development will ensure that the funds get distributed in the most effective manner possible.

Speaking only to Grand Forks, we are very fortunate to have several community efforts that are starting to tap our local housing supply. UND's enrollment continues to grow, we have large agriculture processing facilities that will be built in the new few years, and a burgeoning UAS community located just west of town. As of 2/3/25 in Grand Forks, there are 13 listing for homes in the price range of \$150,000-\$300,000. This issue is hardly localized to Grand Forks only, as my colleagues from across the state have shared the same issues. As our economy continues to grow, we will eventually run into the glass ceiling of housing that will hold back every industry in our state, from agriculture, manufacturing, healthcare, and all others.

HB 1362 is an excellent opportunity to get North Dakota on the right track of increasing our housing offerings, and helping with affordability for all citizens. On behalf of the North Dakota Association of Builders, I would very strongly urge you to support and pass the legislation as proposed.

Respectfully,

Adrian Cummings

Vice-Chair, Government Affairs, North Dakota Association of Builders