



Senate Bill 2225 – Support  
March 13, 2025  
House Political Subdivisions  
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Chairman Longmuir and members of the House Political Subdivisions Committee,

My name is Janelle Moos, Associate State Director of Advocacy with AARP North Dakota. AARP is a nonpartisan, nonprofit, nationwide organization with nearly 38 million members. Approximately, 82,000 of those members live in North Dakota.

Surveys by AARP show that most Americans, including older North Dakotas, prefer to live in walkable neighborhoods that offer a mix of housing and transportation options and are close to jobs, schools, shopping, entertainment, and green spaces. Missing Middle Housing can meet these needs. “Missing Middle Housing” describes a set of residential building types that exist in the middle of the continuum between detached single-family houses and large apartment buildings. The word “middle” as used in the term “Missing Middle Housing” principally refers to the mid-sized housing types that exist between single family homes and large (often high-rise) apartment or condominium buildings. However, “middle” also relates to the home type’s level of affordability, given that this home type uses land more efficiently, designs small yet spacious residences, employs lower-cost-but-still-quality construction methods and reduces the reliance on automobile owners.

With a growing aging population, construction of a variety of housing options will become more important. Currently, we have thousands of older adults who are “house rich but cash poor.” Some would like to sell their home and buy something more affordable or accessible

in their community, but in most cases, that type of housing does not exist. Older adults will also become more reliant on caregivers as they age. Unpaid family caregivers are the backbone of our long-term care system. Missing middle housing can help family members live with, or near, one another to support their loved one while still having their own space or residence. The option will also help older adults have the care they need rather than being forced to spend down their assets to near poverty level to qualify for Medicaid.

Missing Middle homes typically look like and are the size of a single-family dwelling. But inside, the house contains multiple homes. Among the Missing Middle home type's other characteristics and qualities:

- The buildings fit seamlessly into neighborhoods, either because similar housing types already exist in the community or because the homes are designed and constructed to preserve or complement the streetscape's appearance and character.
- The house-sized, multiunit structures can provide a neighborhood or community with a wider range of housing options, at various price points.
- The housing types fit within — and help to generate — walkable, place-based neighborhoods with community amenities that become an extension of people's homes and serve as shared spaces where neighbors can safely get out and about and gather.

AARP ND has been working with many local communities including Bismarck, Mandan, Milnor, West Fargo and Fargo along with state elected leaders to pursue much-needed changes to remove barriers that prevent the creation of missing middle housing including as a member of former Governor Burgum's Housing Initiative Advisory Committee. We believe SB 2225 is a step in the right direction that would support communities and neighborhoods that includes missing middle housing and is well-positioned to respond to the housing supply, affordability, smart land use, income, equity, and empowerment, and therefore urge you to support the bill.

Thank you.