

**Senate Appropriations Committee  
Hearing on SB 2225**

Testimony from North Land Title Association

Nick Hacker – Legislative Chair

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Chairman Bekkedahl and Members of the Committee, my name is Nick Hacker with the North Dakota Land Title Association as well as President of The Title Team Co. Our members provide real estate title and closing services to homeowners across the state and country.

We write in support of Senate Bill 2225. This bill is an important step forward in addressing the ongoing housing crisis, and we urge you to consider its potential to bring meaningful solutions to North Dakota.

As you are well aware, the United States is currently experiencing a severe housing shortage. The shortage is a result of the slowest pace of housing construction during the 2010-2020 decade since the 1930's even though our population is three times as large. This shortage overshadows the state's need for workforce, one can is not solved without the other.

Senate Bill 2225 offers flexible, innovative solutions to solving the housing shortage by providing the tools necessary for the public and private sector to collaborate on housing development. The public private sector, matching concept in the bill are a proven solution found in nearby states such as South Dakota.

One of the most important aspects of Senate Bill 2225 is its focus on flexibility. Housing needs vary greatly across different communities, and a "one-size-fits-all" approach often fails to meet the unique demands of each region. This bill recognizes that flexibility is key to addressing the diversity of housing needs and creating solutions that can work across urban, suburban, and rural areas alike. It encourages creative approaches that can be tailored to local conditions while ensuring that affordable housing is within reach for more North Dakotans.

In conclusion, Senate Bill 2225 provides North Dakota with an opportunity to be proactive in addressing the housing challenges that many families face. By supporting this bill, we can make a real difference in the lives of North Dakotans and contribute to a national effort to solve the housing shortage. We encourage the committee to support Senate Bill 2225 and vote for its passage.

Thank you for your time and consideration.