

2009 SENATE HUMAN SERVICES

SB 2260

## 2009 SENATE STANDING COMMITTEE MINUTES

Bill/Resolution No. SB 2260

Senate Human Services Committee

☐ Check here for Conference Committee

Hearing Date: 2-03-09

Recorder Job Number: 8455, 8531

Committee Clerk Signature

*Mary K Monson*

Minutes:

**Senator J. Lee** opened the public hearing on SB 2260 relating to state matching funds for individual development accounts; relating to administration of the temporary assistance for needy families program; and to provide an appropriation.

**Senator Mac Schneider** (District 42) prime sponsor introduced SB 2260. Attachment #1.

**Andrea Olson** (Asset Development Coordinator for the ND community Action Partnership) testified in support of SB 2260. Attachment #2

**Senator Heckaman** asked where the current funds come from.

**Ms. Olson** said the federal dollars come from Assets for Independents. They also received funds from the Bush Foundation.

**Senator Heckaman** – in this appropriation would every one of those dollars go to recipients or would some go for administration.

**Ms. Olson** said there is no administration coming out of those funds. It goes strictly to ID participants.

**Senator J. Lee** asked how long the Bush Foundation money lasts.

**Ms. Olson** said it will expire in October 2010.

**Senator J. Lee** – How much have you been getting from them.?

**Ms. Olson** said the Bush Foundation funded 32 of the flats across North Dakota.

**Senator Pomeroy** asked what the usual age of these people is.

**Ms. Olson** said the average age tends to be between mid twenties to late thirties.

**Senator Dever** asked how the community action partnership works and what its relationship is with the Dept. of commerce.

**Ms. Olson** replied that the appropriation goes to the Dept. of Commerce and then through CSBG funds that filters down to community action (a nonprofit agency).

**Amy Beck** (Client Servicers Case Manager for the Region VIII community Action Partnership in Dickinson) testified in support of SB 2260. Attachment #3

**Senator Erbele** asked for clarification on how the accounts work.

**Ms. Beck** explained that community action is set up as a custodian on the account, so the individuals make their own deposits but they are not allowed to withdraw any money without the written consent of community action. If an individual does get into a financial hardship, there are couple of options: (1) they can take a leave of absence from the program for an emergency situation (2) if its long term, they are entitled to get all of their money plus the interest. They just aren't allowed the match funds if they withdraw from the program.

**Senator Heckaman** recognized that there are income guidelines and asked if there are asset guidelines.

**Ms. Beck** said they just look at their earned income.

**Michelle Driscoll** (Driscoll's Photography – a participant in the Community Action of Fargo Individual Development Account program) testified in support of SB 2260. Attachment #4

**Ann Pollert** (Executive Director of the ND Community Action Partnership) took the podium to clarify the question about the Dept. of Commerce. Community Actions were started in 1964 under Lyndon Johnson's administration. The Fargo office was the first one opened and has

been opened for forty years. One of the funding sources is community services block grant from the federal level down to the Dept. of Commerce and then allocated to the seven community action agencies. Each agency is unique. There are court programs and they all get CSBG funding but also get other sources of funding. That is why this was written into the bill because there is a standing relationship with them. That is how the CSBG and dept. of energy funds come down for the weatherization program.

There was no opposing or neutral testimony.

The hearing on SB 2260 was closed.

Committee discussion followed the hearing. They were impressed with the return on the dollar.

**Senator Heckaman** moved a **Do Pass and rerefer to appropriations**.

Seconded by **Senator Pomeroy**.

Roll call vote 5-0-1 (Senator Marcellais) Motion **carried**.

Carrier is **Senator Heckaman**.

The committee discussed Section 2 and why there is a whole new statute when this is an old program.

**Senator J. Lee** suggested holding the bill until the intern was able to check with legislative council to get an answer.

Everybody was supportive of the concept. They just wanted to make sure they didn't do anything they didn't intend to do.

**Job #8531**

The intern reported that because there will be state funding as a result of this bill the parameters of the program need to be laid out in statute. The program isn't in the statute now. The committee agreed to move the SB 2260 ahead.

**FISCAL NOTE**  
**Requested by Legislative Council**  
01/20/2009

Bill/Resolution No.: SB 2260

**1A. State fiscal effect:** *Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.*

	2007-2009 Biennium		2009-2011 Biennium		2011-2013 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
Revenues						
Expenditures			\$125,000			
Appropriations			\$125,000			

**1B. County, city, and school district fiscal effect:** *Identify the fiscal effect on the appropriate political subdivision.*

2007-2009 Biennium			2009-2011 Biennium			2011-2013 Biennium		
Counties	Cities	School Districts	Counties	Cities	School Districts	Counties	Cities	School Districts

**2A. Bill and fiscal impact summary:** *Provide a brief summary of the measure, including description of the provisions having fiscal impact (limited to 300 characters).*

This bill would provide matching funds to Community Action Agencies for individual development accounts.

**B. Fiscal impact sections:** *Identify and provide a brief description of the sections of the measure which have fiscal impact. Include any assumptions and comments relevant to the analysis.*

Section 3 includes an appropriation of \$125,000 for matching funds to be provided to Community Action Agencies.

**3. State fiscal effect detail:** *For information shown under state fiscal effect in 1A, please:*

**A. Revenues:** *Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.*

**B. Expenditures:** *Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.*

The expenditures associated with this bill includes the \$125,000 appropriated to provide matching funds to Community Action Agencies.

**C. Appropriations:** *Explain the appropriation amounts. Provide detail, when appropriate, for each agency and fund affected. Explain the relationship between the amounts shown for expenditures and appropriations. Indicate whether the appropriation is also included in the executive budget or relates to a continuing appropriation.*

This bill appropriates \$125,000 out of the general fund for the 2009-11 biennium. This amount was not included in the executive budget.

<b>Name:</b>	Justin Dever	<b>Agency:</b>	Department of Commerce
<b>Phone Number:</b>	701-328-7258	<b>Date Prepared:</b>	01/20/2009

Date: 2-3-09

Roll Call Vote #: 1

**2009 SENATE STANDING COMMITTEE ROLL CALL VOTES**

**BILL/RESOLUTION NO.** SB 2260

Senate Human Services Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken    ☒ Do Pass    ☐ Do Not Pass    ☐ Amended    ☒ Rerefer to Appropriations  
                         ☐ Adopt Amendment                      ☐ Reconsider

Motion Made By Sen. Heckaman                      Seconded By Sen. Pomeroy

Senators	Yes	No	Senators	Yes	No
Senator Judy Lee, Chairman	✓		Senator Joan Heckaman	✓	
Senator Robert Erbele, V.Chair	✓		Senator Richard Marcellais		
Senator Dick Dever	✓		Senator Jim Pomeroy	✓	

Total    (Yes) 5                      No 0

Absent 1

Floor Assignment Senator Heckaman

If the vote is on an amendment, briefly indicate intent:

**REPORT OF STANDING COMMITTEE**

**SB 2260: Human Services Committee (Sen. J. Lee, Chairman) recommends DO PASS and BE REREFERRED to the Appropriations Committee (5 YEAS, 0 NAYS, 1 ABSENT AND NOT VOTING). SB 2260 was rereferred to the Appropriations Committee.**



2009 SENATE APPROPRIATIONS

SB 2260

## 2009 SENATE STANDING COMMITTEE MINUTES

Bill/Resolution No. SB 2260

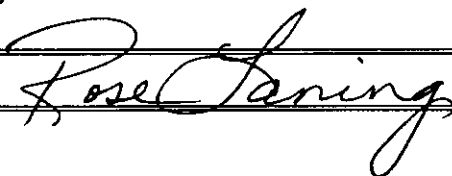
Senate Appropriations Committee

☐ Check here for Conference Committee

Hearing Date: February 9, 2009

Recorder Job Number: 9036

Committee Clerk Signature



Minutes:

**Chairman Holmberg:** Called the committee hearing to order at 4:00 pm in regards to SB 2260 relating to state matching funds for individual development accounts relating to administration of the temporary assistance for needy families program.

**Mac Schneider**, Grand Forks, District 42:

Testified in favor of SB 2260, Written attached testimony # 1.

Overview of IDA programs.

**Ann Pollert**, Exec. Director, ND Community Action:

Testified in favor of SB 2260, Written attached testimony # 2.

IDA Individual Development Accounts

**Senator Mathern:** Do we presently use federal money for a state match, or is this a state requirement?

**Ann:** No, it's not a new requirement. We've never asked for state dollars, they do that in thirty five other states. We've haven't done that in North Dakota. Like I said we started the program there are not a lot of foundations in North Dakota and it's hard to find that match dollar. That match dollar cannot be matched by another federal dollar. We think it's a good opportunity.

When you think of the three things these people are going for, what's going to happen when someone purchases a home, they're going to be paying property tax, they're going to be part

of that community, going to school, starting a small business, generating revenue for the county.

**Senator Mathern:** This additional money would it provide match or more accounts?

**Ann:** It would be matched, the state dollar would be matched by a client dollar which is only generated from earned income it has to be from employment and then it would be matched by a federal dollar, called assets for independence. Which is through the office of community services and HHS, at the federal level? We will create sixty two additional accounts. So there will be sixty two at a minimum that can come into the program and save for those three assets. Not everyone save the full amount. The full amount is two thousand dollars to be matched twice, so the full amount they can graduate is six thousand dollars.

**Senator Seymour:** Who's your organizational structure, do you have a board, a state board, and are there a whole bunch of these people?

**Ann:** Absolutely, Community Action agencies were created in 1964 under the Lyndon Johnson's administration. They exist in all the regions in North Dakota, we serve all 53 counties. We have sights in all the major cities. Community action agencies are unique to each county. Basically we follow the agencies assessments. We have core programs, like weatherization, self efficiency, financial literacy, and case management. But then each region has its own programs. So are funding comes from community services block grants and we also get funding through the department of energy. Each community action agency is unique. It depends on the needs of the community.

**Senator Wardner:** Currently are there state dollars?

**Ann:** No they are not. We are currently funded by the Bush Foundation they gave us a grand along with South Dakota and that's what we're currently funded with. When we started the program in 2002, we started very small.

**Vice Chairman Grindberg:** We will close the hearing on Senate Bill 2260.

## 2009 SENATE STANDING COMMITTEE MINUTES

Bill/Resolution No. 2260

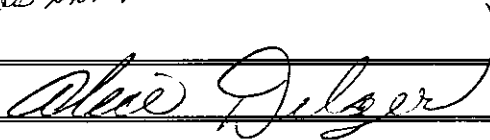
Senate Appropriations Committee

☐ Check here for Conference Committee

Hearing Date: 02-10-09

Recorder Job Number: 9093 *same job as 2221*

Committee Clerk Signature



Minutes:

**Chairman Holmberg** opened the hearing on SB 2260 regarding community action. He stated it has a 2 year sunset clause.

**Senator Wardner** stated he would support this bill.

**Senator Wardner moved Do Pass. Seconded by Senator Mathern**

Discussion followed.

**A ROLL CALL VOTE WAS TAKEN ON A DO PASS. 7 YEAS, 6 NAYS, 1 ABSENT AND NOT VOTING. THE MOTION CARRIED. SENATOR HECKAMAN FROM HUMAN SERVICES WILL CARRY THE BILL.**

The hearing on SB 2260 was closed.

Date: 2/10/09  
Roll Call Vote #: 1

**2009 SENATE STANDING COMMITTEE ROLL CALL VOTES**  
**BILL/RESOLUTION NO.**

Senate Appropriations Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken ☒ Do Pass ☐ Do Not Pass ☐ Amended

Motion Made By Sen Wardner Seconded By Sen Mathern

Representatives	Yes	No	Representatives	Yes	No
Senator Wardner	✓		Senator Robinson	✓	
Senator Fischer		✓	Senator Lindaas	A.	
V. Chair Bowman		✓	Senator Warner	✓	
Senator Krebsbach	✓		Senator Krauter	✓	
Senator Christmann		✓	Senator Seymour	✓	
Chairman Holmberg		✓	Senator Mathern	✓	
Senator Kilzer		✓			
V. Chair Grindberg		✓			

Total Yes 7 No 6

Absent 1

Floor Assignment Back to Human Services (Sen Heekaman)

If the vote is on an amendment, briefly indicate intent:

**REPORT OF STANDING COMMITTEE (410)**  
February 10, 2009 5:14 p.m.

**Module No: SR-26-2335**  
**Carrier: Heckaman**  
**Insert LC: . Title: .**

**REPORT OF STANDING COMMITTEE**

**SB 2260: Appropriations Committee (Sen. Holmberg, Chairman) recommends DO PASS**  
(7 YEAS, 6 NAYS, 1 ABSENT AND NOT VOTING). SB 2260 was placed on the  
Eleventh order on the calendar.

2009 HOUSE HUMAN SERVICES

SB 2260



## 2009 HOUSE STANDING COMMITTEE MINUTES

Bill/Resolution No. **SB 2260**

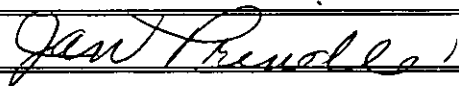
House Human Services Committee

☐ Check here for Conference Committee

Hearing Date: **2 March 2009**

Recorder Job Number: 9960

Committee Clerk Signature



Minutes:

**Chairman Weisz opened the hearing of SB 2260.**

**Representative Vonnie Pietsch, District 22**, introduced the bill. This bill presents an incentive to save although it may be difficult to put aside any money when you pay your expenses and raising a family. This is income based—200% of poverty. It puts a goal out there. Participants are able to save up to \$2000 and they get a match of \$2000 each from the state and the federal. They end up with \$6000 and are to be used to for education, home purchase, or to invest in a business.

**Andrea Olson, Asset Development Program Coordinator for the ND Community Action Partnership**, testified in favor in the bill. **(Attachment 1)** Her testimony included a summary sheet and letters of support from **Bremer Bank, NDSU, Grand Forks Housing Authority, and Linda Hanson-Bell**.

**Chairman Weisz:** Are we limited as to federal dollars.

**Olson:** We are. The feds say for each dollar we need to come up with a match that is not federal dollars. Currently it is coming from the Bush Foundation and that funding will expire in October of 2010.

**Representative Frantsvog:** How do you get the word out that this program is available.

**Olson:** We have been creative in our marketing. We are in the housing authorities, we are in schools, we're in the Small Business Administration, and we are probably almost annoying for some people because we are really, really plugging the program.

**Representative Hofstad:** Is the funding from the Bush Foundation going away.

**Olson:** The likelihood of them funding the program again is pretty minimal. I will approach them again but funding sources don't like to fund the same project time and again. Other states are also approaching their state legislatures.

**Representative Hofstad:** Have we been able to utilize the funds for the requests that we have had. Have we had enough? Has there been enough money in the fund?

**Olson:** Yes, it has 50 slots and all but seven are full right now. We do have a waiting list in all of the community action agencies. There is an application process that is time consuming.

The Bush Foundation money started filling slots about 8 months ago. It is a relatively new grant in terms of getting everybody signed up.

**Chairman Weisz:** What did we do prior to the Bush grant?

**Olson:** I'm not sure.

**Representative Potter:** I was just reading this letter to you. She went over her goal. How has that worked?

**Olson:** We only match up to \$2,000. Anything she earned over that she would have received interest on and that would have been advantageous for her. She has done quite well.

**Amy Beck, client services case manager, Community Action Partnership,** testified in favor of the bill. **(Attachment 2)** Her testimony included a letter from **Brittany Stickel**.

**Representative Hofstad:** I don't see anything about assets under eligibility. How do you deal with assets?

**Beck:** It has to be below \$10,000 and your home and vehicle do not count.

**Michelle Driscoll, owner of Driscoll's Photography**, testified in favor of the bill.

**(Attachment 3)**

**Gail Bollinger, assistant director, Community Action Agency in Fargo:** I would like to respond to the question regarding the past grants we have had. I was on the front end of that many years ago. The federal name of the program is called Access for Independence. When we first wrote a grant, the community actions in the state partnered together to write a proposal for the grant. We used difference sources. We went to banks and wrote grants to get that match. Many states have provided on-going support through TANF dollars to make the program more long term.

**Chairman Weisz:** When did you receive the Bush Grant?

**Bollinger:** Within the last 12 months.

**Senator Mac Schneider, District 42**, prime sponsor of the bill presented his testimony.

**(Attachment 4)**

**Chairman Weisz:** Does this have any fiscal effect on the TANF Program? I'll check with the department.

**Senator Schneider:** I'm not aware that it does. We wanted to steer clear of that.

**Representative Conrad:** How many people are we expecting to be able to . . . not everybody stays . . . Unintelligible....

**Olson:** Since the pilot we have a total of 64. In order to qualify you can be up to 200% of the federal poverty level. I was looking at the statistics and there are quite a few North Dakotans who would fall in to that realm.

**Chairman Weisz:** (Coughing)

**Olson:** From the Bush Grant we got a total of \$100.0 for a 3-year time period.

**There being no further testimony, Chairman Weisz closed the hearing of SB 2260.**

## 2009 HOUSE STANDING COMMITTEE MINUTES

Bill/Resolution No. 2260

House Human Services Committee

☐ Check here for Conference Committee

Hearing Date: March 11, 2009

Recorder Job Number: 10665

Committee Clerk Signature

*Nicky Crabtree*

Minutes:

**Chairman Weisz:** Let's take up 2260. The appropriation is \$125,000 to replace the Bush Foundation grant.

**Rep. Kilichowski:** Move a DO PASS and re-refer to Appropriations.

**Rep. Conrad:** Second.

**Rep. Kilichowski:** With working with community action in the past and know this is a good program and I know that it is used in the (inaudible) dollars to set up a savings account and it is also a commitment to the individual that is involved in this program to better their education or buy a home and be a productive citizen in the community or start a small business. I think in any way we can assist giving people back on the (inaudible) in the community is a great process.

**Chairman Weisz:** This is a 1/3, 1/3, 1/3 grant. Individual 1/3, 1/3 by state and 1/3 by (inaudible).

**Roll Call Vote:** 11 yes, 2 no, 0 absent.

**MOTION CARRIED DO PASS RE-REFERRED TO APPROPRIATIONS.**

**BILL CARRIER:** Rep. Kilichowski.

Date: 3-11-09  
Roll Call Vote #: /

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

House HUMAN SERVICES Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken ☒ Do Pass ☐ Do Not Pass ☐ Amended

Motion Made By Rep. Kilichowski Seconded By Rep. Conrad

Representatives	Yes	No	Representatives	Yes	No
CHAIRMAN ROBIN WEISZ	✓		REP. TOM CONKLIN	✓	
VICE-CHAIR VONNIE PIETSCH	✓		REP. KARI L CONRAD	✓	
REP. CHUCK DAMSCHEN	✓		REP. RICHARD HOLMAN		✓
REP. ROBERT FRANTSGOG	✓		REP. ROBERT KILICHOWSKI	✓	
REP. CURT HOFSTAD	✓		REP. LOUISE POTTER	✓	
REP. MICHAEL R. NATHE	✓				
REP. TODD PORTER	✓	✓			
REP. GERRY UGLEM	✓				

Total (Yes) 11 No 2

Absent 0

Bill Carrier Rep. Kilichowski

If the vote is on an amendment, briefly indicate intent:

DP

Refer  
to  
Approp.

**REPORT OF STANDING COMMITTEE**

**SB 2260: Human Services Committee (Rep. Welsz, Chairman) recommends DO PASS and BE REREFERRED to the Appropriations Committee (11 YEAS, 2 NAYS, 0 ABSENT AND NOT VOTING). SB 2260 was rereferred to the Appropriations Committee.**

2009 HOUSE APPROPRIATIONS

SB 2260

## 2009 HOUSE STANDING COMMITTEE MINUTES

Bill No. SB 2260

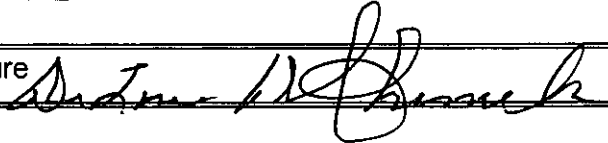
House Appropriations Committee

☐ Check here for Conference Committee

Hearing Date: March 19, 2009

Recorder Job Number: 11244

Committee Clerk Signature



Minutes:

**Rep. Weisz** approached the podium and distributed testimony from Rep. Kilichowski.

(Attachment A). This bill has to do with individual development accounts and currently there is federal program that allows a match savings program for low income individuals, but it also requires a private match. In other words it is a one to three match. You have a dollar from the individual, a dollar from somewhere else, and a dollar from the feds. It is a maximum per individual life times. These dollars can be used for education; going to college, purchasing a home or you could save them for helping to start a business. The bill in front of you would put the state into that contributing that \$1 match. So what you would have any individual could save up to \$2000, the state would kick in \$2,000 and the feds would kick in \$2,000. For a total maximum of \$6,000. Currently there has been a Bush Foundation grant that is going away in 2010. So they don't have a way to provide that in between match. Currently they have served 62 individuals so far that they have set up these accounts. The committee did hear a large amount of testimony that have used them. There was a lot of debate in Human Services. The committee did feel this was an opportunity to help people get off to raise their level of income. Teach them good fiscal habits. Hopefully then we don't see them again down the road. It has a fiscal note of \$125,000 to serve roughly those 63 individuals.

**Chm. Svedjan**: What is the eligibility requirement?



**Rep. Weisz:** Maximum of 200% of poverty.

**Chm. Svedjan:** This is for individuals?

**Rep. Weisz:** Correct.

**Chm. Svedjan:** Would you be dealing with an individual who is part of a family?

**Rep. Weisz:** Yes you would. Any type of unit from a single person unit to a family with ten kids or something. Whatever the income level based on the number of children and people in the unit would apply.

**Chm. Svedjan:** The poverty level for a family of four is \$42,200.

**Rep. Weisz:** Yes I believe it is \$42,200.

**Chm. Svedjan:** How is this program audited? You mentioned going to school, or starting a business. What if they go out and buy 45 cases of Coca Cola?

**Rep. Weisz:** They are audited by the Community Action Agencies themselves. They can't just put money in and take it out to spend on anything. They have control of the accounts. The funds have to be used for approved purposes. They can only withdraw them from the approved uses so it is not that we are just putting money into their account with a bank and then check and find out they have cleaned out the account and it is gone.

**Chm. Svedjan:** Why did the Bush Foundation pull out?

**Rep. Weisz:** They fund two or four years max. That's just the way they work. They are never ongoing grants meant to go on forever.

**Chm. Svedjan:** Are the potential uses you have sited; are there more?

**Rep. Weisz:** Yes those are the three federal laws provides for.

**Rep. Kempenich:** This is starting to run counterclockwise. We were told we couldn't cut individual checks to individuals out of state money? How did you get around this?

**Rep. Weisz:** Then Medicaid would go away.

**Rep. Kempenich:** But it's for something. This isn't targeted to anything other than sticking money in some individuals account.

**Rep. Weisz:** The money is given to the Comm. Action Agency not to an individual. They make a decision and it comingles with other money to technically you are not writing a check from the state to an individual.

**Rep. Nelson:** Because it's a match this is not a gift. The Fiscal Note of \$125,000, you reference 60+ people who are taking part in the Bush Foundation Grant now. In the program today how has that been used? How many people have taken advantage of college? How many homes have been purchased?

**Rep. Weisz:** I can't break that down to tell you how the money has been used. Business, college, purchase a home. We had testimony from individuals that had used for all three of those.

**Rep. Nelson:** Of the 60 people then have used it, with state funding as opposed to Bush Grant funding that 60 is an applicable number going into the future as far as people that would take advantage of this program in ND then?

**Rep. Weisz:** The max is \$2,000 but it's up to the individual as to how much they actually put in. I limit it to a maximum lifetime of \$2,000 so it is strictly depending on what the individual can save. In some case the individual managed to put in \$500; they got \$1000 of match to apply for a small business or whatever it was. It doesn't mean every individual will use the max.

**Chm. Svedjan:** The ceiling is \$2,000?

**Rep. Weisz:** Correct.

**Rep. Nelson:** Did anyone testify that they continued to save after the match was reached? Did this become a habit and they continued to save without the added incentive?

**Rep. Weisz:** Yes. We did have testimony to that affect. One was able to buy a home because of being able to have that equity they were able to get a starter home. Then they were taught the responsibility of the fiscal responsibility then.

**Chm. Svedjan:** Did you receive any breakdown of how the money was used?

**Rep. Weisz:** I don't have those numbers.

**Chm. Svedjan:** Committee members we have a handout from Rep. Kilichowski so you can refer to that. Attachment A gives some information.

**Rep. Weisz:** It does break down the dollar amounts, but it does not break down the individual.

**Rep. Dosch:** Is there any conflict because this deals with low income because there might be too much in savings.

**Rep. Weisz:** These are exempt because this is federal program these don't count.

**Rep. Delzer:** Is Section 1 part of TANF so you can go to the 200% poverty?

**Rep. Weisz:** Yes that is correct.

**Rep. Delzer:** Where do the federal funds come from?

**Rep. Weisz:** I'm not sure I can answer that. All I know is that in 2002 the feds authorized it.

**Rep. Delzer:** It doesn't come out of our TANF dollars?

**Rep. Weisz:** No.

**Rep. Delzer:** What is the reason for exempting this from TANF? You are going up to 200% of poverty, but you are a lot of people not on TANF that are over the 200% poverty that will also be eligible for this. TANF doesn't go up that high.

**Rep. Weisz:** This is not limited to TANF participants. This program applies to anyone potentially 200% or less.

**Rep. Berg:** The Bush Foundation has been funding this. Is there any requirement that it has to be funded by the government? If they wanted to generate private sector for the other third?

Rep. Weisz: Yes, the money can come from any source; it just can't be from the individuals.

Chm. Svedjan: How would that work? The private sector?

Rep. Berg: Banks may want to invest in a program like this. What if there's not a three part match?

Rep. Weisz: Then you can't access the federal funds.

Chm. Svedjan: What about \$125,000 fiscal note.

Rep. Weisz: It was based on 62 individuals multiplied by \$2,000.

Rep. Skarphol: I agree with Rep. Berg. Maybe there should be some language to allow a private entity to participate. Do we need some language to make that happen without a state appropriation?

Rep. Weisz: Are you asking if someone were to come in first? Then the state would come in underneath that?

Rep. Skarphol: No.

Rep. Weisz: They can current do that now. You would not need authorization. It doesn't matter if it's from a private individual.

Rep. Delzer: I don't believe this is the place of state government to do this. We have Bush Foundation Grants to start up and then people come to the state to cover it all the time. I really do not believe this is the place of the state to do this. **Motion Made to DO NOT PASS By**

**Rep. Delzer, Seconded By Rep. Skarphol.**

**Discussion:**

Rep. Meyer: To me a program like this where you could lift 62 families out of poverty is what we want to achieve with this. They have to learn their financial literacy. This seems to me as a win win piece of legislation.

**Rep. Glassheim:** On the last page of Attachment A, 35 other states have legislation similar to this. It does seem like what we're trying to accomplish. In 2007 people with this IDA accounts paid \$15,000 in property taxes. \$96,000 has been spent on asset purchases; \$42,000 for post secondary education; \$11,000 small business and \$43,000 for home ownership. This program makes people work for what they get. They must save and complete a plan of action. It seems like a useful investment of money.

**Rep. Berg:** I think this is an interesting concept. There's nothing better than getting people to set aside in a rainy day fund. The criteria are wonderful. I'm stunned that there were only 62 people who participated. I'm concerned about the state being the third party. The Bush Foundation was getting something started, but I think the private sector should step up. Others could make up this small amount of money. They would inject more financial guidance than

**Rep. Kaldor:** I think you are right that this is teaching people how to fish. The taxpayers have an interest in this, because the more who get involved in this type of thing, the fewer burdens there will be on the taxpayers.

**Rep. Kempenich:** Why didn't we have a tax credit to individuals who participate and keep it on the private sector? Why didn't we have a bank involved in this? That way you would keep it on the private level of doing this because in the end that is who benefits most are the people that do pay the taxes in this state.

**Rep. Berg:** The BND has a College Save program and they do a match, \$300 for anyone who has an income under \$40,000; they will do it three times so as it relates to a college saving program we have a one to one match \$300 a year for three years, which I think is real positive and the other goal of starting your business, we have tremendous infrastructure now to help people get a business and get a grant and get started. I am a little sensitive when they say their other goal is home ownership? You need to have financial security before you put

someone into homeownership. One of the problems we have today is people who got into a home at 4% interest only got a home. They couldn't afford it if it was 6% amortized over 20 years so those goals they have; two of the three are very worthy.

**Rep. Nelson:** Banks are not going to look at home ownership any differently today. Low income people, if they have a business idea and they want to foster that it is pretty tough when they go to a bank. I would think this would leverage that account. As well all know in the business community that is capital is the biggest deterrent for starting a business. I think this is a good program. For \$2,000 I think it's worth trying.

**Rep. Glassheim:** The Community Action Agencies and working with financial literacy. They would never recommend these people getting into a home they could not afford.

**Rep. Skarphol:** I think this is a wonderful idea. I'm resentful of the Bush Foundation starting programs and leaving it to the governments to pick up. I can't imagine that churches don't want to help out and pick up the money. If they have someone in their congregation who would be qualifying for this program I can't imagine there wouldn't be money available. They should be finding charitable ways instead of government to fund everything.

**Roll call vote   11   Yes   13   No   1   Absent   Failed.**

**Do Pass Motion Made By Rep. Kaldor; Seconded By Rep. Ekstrom**

**Discussion:**

**Rep. Delzer:** This is just a redistribution of wealth. This is just wrong.

**Rep. Wald:** It was mentioned that 35 other states have this program. I might suggest that those states are in the red. Our current crisis started with homeownership. I think this is a mistake and it's not the state's responsibility. This is not the states responsibility.

**Rep. Onstad:** We're getting tied into this is not a housing bill. It is about helping people. The Community Action groups have a reputable situation of helping people out.

**Chm. Svedjan:** We will take a roll call vote on this bill.

**Vote:**            12    Yes            12    No            1    Absent    Failed.

**Rep. Glassheim** Made a Motion we send it out without a recommendation; **Seconded by Rep. Ekstrom.**

**Discussion:**

**Chairman Svedjan:** I we have one member absent; I would think we would want to have a recommendation on it.

**Roll call vote:**    4    Yes        20    No    1    absent.    Failed

**Rep. Kempenich:** What if we remove Section 3 of the bill and give a tax credit for individuals that are willing to match this and sunset it as June 20, 2011?

**Rep. Skarphol:** Would you prefer we wait until all the members are present? We could sit here all day with a 12 12 vote.

**Chm. Svedjan:** I would like to get this bill out.

**Motion made to remove section 3 of this bill and replace it with tax credit for individuals willing to match this program and sunset June 20, 2011 by Rep. Kempenich: Seconded by Rep. Hawken.**

**Discussion:**

**Rep. Wald:** If these people on public assistance, where will the tax credit going to come from?

**Rep. Kempenich:** It would be the third part of this match. It is not the individual that would get it. It would b e a financial institution.

**Rep. Kaldor:** What would be the level of the tax credit so if I decided I wanted to put in the \$125,000 what would the level be?

**Rep. Kempenich:** I don't know the numbers. It takes some time to put the mechanics together.

**Rep. Berg:** I think what Rep. Kempenich is trying to do is encourage a third party to take part in this program. If we defeat the bill, they will either find the match or be back two years from now. I don't support the amendment. I think it's difficult to do something like that this way in a bill. If we defeat the bill they will either find a match or be back here two years from now. I don't support the amendment. I think it is a good idea.

**Rep. Glassheim:** Rep. Kempenich is trying to get this into Conference Committee and see how the tax credit would work. That would give us time to work with the Tax Department and see how this might work.

**Chairman Svedjan:** We have a motion to amend; it is a three part amendment; remove section 3, include language that would provide for a tax credit means to provide the match and that the sunset June 30, 2011. Voice vote failed.

**Vote:** 9 Yes 15 No 1 Absent Failed.

**Do Not Pass Motion Made By Rep. Delzer; Seconded by Rep. Thorson**

**Discussion:**

**Rep. Kaldor:** I think we'll have a tie again. I respect Rep. Skarphol's position of the Bush Foundation starting something and we are caught up in it. We had the same thing come up with the Chamber bringing forth the USS North Dakota. Often these people are disadvantaged for some reason or another and this is a small price to pay to help them get out and move up. We are quibbling over \$125,000 when we have a Department of Commerce budget of \$30 million. I would hope the Committee would resist the DO Not Pass motion.

**Vote:** 12 Yes 12 No 1 Absent. Failed.

**Rep. Svedjan:** I will carry the bill over to Monday.

**Hearing closed.**



# 2009 HOUSE STANDING COMMITTEE MINUTES

Bill No. SB 2260

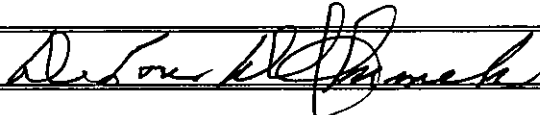
House Appropriations Committee

☐ Check here for Conference Committee

Hearing Date: March 23, 2009

Recorder Job Number: 11435, 11436

Committee Clerk Signature



Minutes:

**Chm. Svedjan** turned the committee's attention to SB 2260. Appropriations is \$125,000.

**Rep. Meyer:** I didn't know a lot about this when we took it up last Thursday and I took it upon myself to look into how this affects the Southwestern part of the state. We have four individuals that have graduated from this program. Just in Dickinson alone one now is a dentist, pre-med and a computer technician and we also have a woman that is getting a bachelor of business in human resources management. Dickinson has seven of these IDA slots and they are all full.

These people are bettering themselves and this looks like a program that will work.

**Motion Made by Rep. Meyer Do Pass; Seconded By Rep. Onstad.**

**Vote: 11 yes 11 no 3 absent; Failed.**

**Hearing closed.**

**Job #11436.**

**Chairman Svedjan reopened the hearing on SB 2260.**

**Do Not Pass Motion Made By Rep. Glassheim: Seconded By Rep. Wald**

**Vote: 12 Yes 10 No 3 Absent Carrier: Rep. Glassheim**

**Hearing closed.**

Date: 3/19/09  
Roll Call Vote #: 1

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

Full House Appropriations Committee

☐ Conference Committee

Legislative Council amendment Number \_\_\_\_\_

Action Taken: ☐ Do Pass ☒ Do Not Pass ☐ As Amended

Motion Made By: Delzer Seconded By: Skarphol

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan	✓				
Vice Chairman Kempenich	✓				
Rep. Skarphol	✓		Rep. Kroeber		✓
Rep. Wald	✓		Rep. Onstad		✓
Rep. Hawken		✓	Rep. Williams		✓
Rep. Klein	✓				
Rep. Martinson		✓			
Rep. Delzer	✓		Rep. Glassheim		✓
Rep. Thoreson	✓		Rep. Kaldor		✓
Rep. Berg	✓		Rep. Meyer		✓
Rep. Dosch		✓			
Rep. Pollert	✓		Rep. Ekstrom		✓
Rep. Bellew			Rep. Kerzman		✓
Rep. Kreidt	✓		Rep. Metcalf		✓
Rep. Nelson		✓			
Rep. Wieland	✓				

Total Yes 11 No 13

Absent 1

Floor Assignment: \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3/19/09  
Roll Call Vote #: 2

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

Full House Appropriations Committee

☐ Conference Committee

Legislative Council amendment Number \_\_\_\_\_

Action Taken: ☒ Do Pass ☐ Do Not Pass ☐ As Amended

Motion Made By: Kaldor Seconded By: Ekstrom

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan		✓			
Vice Chairman Kempenich		✓			
Rep. Skarphol		✓	Rep. Kroeber	✓	
Rep. Wald		✓	Rep. Onstad	✓	
Rep. Hawken	✓		Rep. Williams	✓	
Rep. Klein		✓			
Rep. Martinson	✓				
Rep. Delzer		✓	Rep. Glassheim	✓	
Rep. Thoreson		✓	Rep. Kaldor	✓	
Rep. Berg		✓	Rep. Meyer	✓	
Rep. Dosch		✓			
Rep. Pollert		✓	Rep. Ekstrom	✓	
Rep. Bellew		✓	Rep. Kerzman	✓	
Rep. Kreidt		✓	Rep. Metcalf	✓	
Rep. Nelson	✓				
Rep. Wieland		✓			

Total Yes 12 No 12

Absent 1

Floor Assignment: \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3/19/09  
Roll Call Vote #: 3

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

Full House Appropriations Committee

☐ Conference Committee

Legislative Council amendment Number \_\_\_\_\_

Action Taken: ☐ Do Pass ☐ Do Not Pass ☐ As Amended *Without Recommendation.*

Motion Made By: Glassheim Seconded By: Ekstrom

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan		✓			
Vice Chairman Kempenich		✓			
Rep. Skarphol		✓	Rep. Kroeber		✓
Rep. Wald		✓	Rep. Onstad	✓	
Rep. Hawken		✓	Rep. Williams		✓
Rep. Klein		✓			
Rep. Martinson		✓			
Rep. Delzer		✓	Rep. Glassheim	✓	
Rep. Thoreson		✓	Rep. Kaldor		✓
Rep. Berg		✓	Rep. Meyer		✓
Rep. Dosch		✓			
Rep. Pollert		✓	Rep. Ekstrom	✓	
Rep. Bellew		✓	Rep. Kerzman	✓	
Rep. Kreidt		✓	Rep. Metcalf		✓
Rep. Nelson		✓			
Rep. Wieland		✓			

Total Yes 4 No 20

Absent 1

Floor Assignment: \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3/19/09  
Roll Call Vote #: 4

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

Full House Appropriations Committee

☐ Conference Committee

Legislative Council amendment Number TBD

Action Taken: ☐ Do Pass ☐ Do Not Pass ☐ As Amended

Motion Made By: Kempenich Seconded By: Hawken

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan		✓			
Vice Chairman Kempenich	✓				
Rep. Skarphol		✓	Rep. Kroeber		✓
Rep. Wald		✓	Rep. Onstad	✓	
Rep. Hawken	✓		Rep. Williams	✓	
Rep. Klein		✓			
Rep. Martinson		✓			
Rep. Delzer		✓	Rep. Glassheim	✓	
Rep. Thoreson		✓	Rep. Kaldor	✓	
Rep. Berg		✓	Rep. Meyer	✓	
Rep. Dosch		✓			
Rep. Pollert		✓	Rep. Ekstrom	✓	
Rep. Bellew		✓	Rep. Kerzman		✓
Rep. Kreidt		✓	Rep. Metcalf	✓	
Rep. Nelson		✓			
Rep. Wieland		✓			

Total Yes 9 No 15

Absent 1

Floor Assignment: \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent: Voice Vote - fails

remove Section 3 + replace w/ tax credit for ind. for veh. purch.  
Amended 6/30/11

Date: 3/19/09  
Roll Call Vote #: 45

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

Full House Appropriations Committee

☐ Conference Committee

Legislative Council amendment Number \_\_\_\_\_

Action Taken: ☐ Do Pass ☒ Do Not Pass ☐ As Amended

*Failed*  
Motion Made By: Delzer Seconded By: Thoreson

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan	✓				
Vice Chairman Kempenich	✓				
Rep. Skarphol	✓		Rep. Kroeber		✓
Rep. Wald	✓		Rep. Onstad		✓
Rep. Hawken		✓	Rep. Williams		✓
Rep. Klein	✓				
Rep. Martinson		✓			
Rep. Delzer	✓		Rep. Glassheim		✓
Rep. Thoreson	✓		Rep. Kaldor		✓
Rep. Berg	✓		Rep. Meyer		✓
Rep. Dosch	✓				
Rep. Pollert	✓		Rep. Ekstrom		✓
Rep. Bellew			Rep. Kerzman		✓
Rep. Kreidt	✓		Rep. Metcalf		✓
Rep. Nelson		✓			
Rep. Wieland	✓				

Total Yes 12 No 12

Absent 1

Floor Assignment: \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3/23/09  
Roll Call Vote #: 1

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

Full House Appropriations Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken no Pass

Motion Made By Meyer

Seconded By Onstad

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan		✓			
Vice Chairman Kempenich		✓			
Rep. Skarphol		✓	Rep. Kroeber	✓	
Rep. Wald		✓	Rep. Onstad	✓	
Rep. Hawken	✓		Rep. Williams	✓	
Rep. Klein		✓			
Rep. Martinson	✓				
Rep. Delzer		✓	Rep. Glassheim	✓	
Rep. Thoreson		✓	Rep. Kaldor	✓	
Rep. Berg		✓	Rep. Meyer	✓	
Rep. Dosch		✓			
Rep. Pollert		✓	Rep. Ekstrom		
Rep. Bellew		✓	Rep. Kerzman	✓	
Rep. Kreidt		✓	Rep. Metcalf	✓	
Rep. Nelson	✓				
Rep. Wieland		✓			

Total (Yes) 11 No 11

Absent 3

Floor Assignment \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3/23/09  
Roll Call Vote #: 2

2009 HOUSE STANDING COMMITTEE ROLL CALL VOTES  
BILL/RESOLUTION NO. 2260

**Full House Appropriations Committee**

☐ Check here for Conference Committee

Legislative Council Amendment Number \_\_\_\_\_

Action Taken

No Not Pass

Motion Made By

Glassheim

Seconded By

Wald

Representatives	Yes	No	Representatives	Yes	No
Chairman Svedjan	✓				
Vice Chairman Kempenich	✓				
Rep. Skarphol	✓		Rep. Kroeber		✓
Rep. Wald	✓		Rep. Onstad		✓
Rep. Hawken		✓	Rep. Williams		✓
Rep. Klein	✓				
Rep. Martinson		✓			
Rep. Delzer	✓		Rep. Glassheim	✓	
Rep. Thoreson	✓		Rep. Kaldor		✓
Rep. Berg			Rep. Meyer		✓
Rep. Dosch	✓				
Rep. Pollert			Rep. Ekstrom		
Rep. Bellew	✓		Rep. Kerzman		✓
Rep. Kreidt	✓		Rep. Metcalf		✓
Rep. Nelson		✓			
Rep. Wieland	✓				

Total (Yes)

12

No

10

Absent

3

Floor Assignment

Glassheim

If the vote is on an amendment, briefly indicate intent:



**REPORT OF STANDING COMMITTEE (410)**  
March 24, 2009 2:30 p.m.

**Module No: HR-52-5702**  
**Carrier: Glassheim**  
**Insert LC: . Title: .**

**REPORT OF STANDING COMMITTEE**

**SB 2260: Appropriations Committee (Rep. Svedjan, Chairman)** recommends **DO NOT PASS** (12 YEAS, 10 NAYS, 3 ABSENT AND NOT VOTING). SB 2260 was placed on the Fourteenth order on the calendar.

2009 TESTIMONY

SB 2260

Testimony of Sen. Mac Schneider  
Senate Human Services Committee – SB 2260

February 3, 2009

#1  
Same given  
to Senate  
Approp. &  
House.

Madame Chair, members of the committee, my name is Mac Schneider and I represent Grand Forks' District 42 in the Senate. It is an honor to be the prime sponsor of Senate Bill 2260, legislation which would expand access to Individual Development Accounts in North Dakota.

Individual Development Accounts – or IDAs – represent a rung on the ladder of opportunity for thousands of hard-working, lower-income Americans. IDAs provide matching funds to reward the monthly savings of working-poor families who are trying to buy their first home, pay for post-secondary education, or start a small business.

It is estimated that over 500 IDA initiatives exist in communities across the United States, and at least 10,000 people currently hold an IDA. Over 35 states have passed IDA legislation, and the federal government supports IDAs through the Assets for Independence Act, which was passed in 1998.

A national study on the effectiveness of IDAs showed that account holders obtained a higher rate of homeownership and growth in both real and total assets. An increase in educational attainment was also shown, as more participants took a postsecondary education class than those who did not have an IDA. The bottom line is that IDAs work and operate as a bridge to the middle class for the Americans who use them.

Currently in North Dakota, federal and non-federal funds are used to provide a 2:1 match for working families who save to purchase a home, pay for college, or create a small business.

Senate Bill 2260 – which is the product of a bipartisan, bicameral effort -- would provide a modest state appropriation that would allow for the creation of 62 additional IDAs across our state. In doing so, it would bring North Dakota into line with the solid majority of other states who currently provide funding for IDAs. Much more importantly, it would help break the cycle of poverty for many North Dakota families and provide hard working individuals with a hand up into the realm of financial independence.

Thank you and I would be happy to answer any questions.

**North Dakota Community Action Partnership Testimony**

**RE: Senate Bill 2260**

**February 3, 2009**


**Submitted by Andrea Olson, Asset Development Program Coordinator**

# 2  
Same given  
to Senate  
Approv.

Ms. Chairman and Members of the Committee, thank you for allowing me the opportunity to testify here today. My name is Andrea Olson and I serve as Asset Development Coordinator for the North Dakota Community Action Partnership. I support Senate Bill 2260 because I truly believe that Individual Development Accounts are a means to help reduce poverty and create self-sufficiency across North Dakota.


Let me just take a quick moment to let you know a little bit about Community Action. There are seven Community Action Agencies across the state and we operate programs that enable North Dakota residents' opportunities to secure and maintain self-sufficiency. We serve all 53 counties across the state and some of our programs include Head Start, Weatherization and Volunteer Tax Assistance. Individual Development Accounts were established as an additional program within Community Action in North Dakota in 2002.

Senator Schneider introduced the concept of Individual Development Accounts, commonly referred to as IDAs, and I am going to spend a little time discussing them in a more detail. IDAs are long-term matched saving accounts for low to moderate income people to be used for a targeted asset goal. The three asset goals our program accepts are: college tuition, small business capitalization and first-time home ownership. Participants are required to deposit money each month into a savings account; their deposit must come from earned income which means their contribution comes from





money they earn while working. Every dollar deposited into the savings account by the participant is matched by a combination of federal and nonfederal funds at a rate of 2:1. In our program participants are able to save up to \$2,000 for a match of \$4,000. This means if the maximum amount is saved, the participant receives a total of \$6,000 to use for their asset purchase. The IDA enables participants to acquire a lasting asset after saving for a few years.

Our program teaches participants a slow and realistic savings plan. Participants are required to save for a period of at least ten months. Throughout the course of the savings period many things happen to ensure the participant's success. First, each participant is required to complete financial literacy training. We feel strongly that financial literacy is a critical component as it teaches participants skills such as: creating and following a budget, owning and managing a bank account or credit card, credit counseling and credit repair, and guidance of refundable tax credits such as the Earned Income Tax Credit.




In addition to financial literacy training participants are also required to attend asset-specific training. This training is focused on the participant's asset that they intend to purchase upon the completion of their IDA savings. For example, a participant who is saving for a first-time home purchase is required to attend a home buyer education class. Someone saving for their small business is required to develop a solid business plan and attend training offered through the Small Business Administration. A student saving for education is required to meet with their advisor to ensure an effective course of study is in place for graduation requirements.





Finally, participants are required to have regular meetings with their case manager. This relationship is also critical because it fosters success for the participant. Case manager duties will be discussed further by my colleague Amy Beck who will be testifying for you in a few minutes.


Although IDAs were piloted in North Dakota in 2002 they are certainly not a new concept to the United States. IDAs were initially created in 1998 and are currently available in each state. As Senator Schneider mentioned, there are currently 35 states that have instituted a state-supported IDA program. Some of the states include: Minnesota, Iowa, Illinois, Michigan, Connecticut, Indiana, and Missouri.




This is why I stand before you today. Community Action would like the state to become an active partner in IDAs by providing match dollars for hard working North Dakotans. Each dollar that you commit will be matched by a federal dollar and together will match the savings of the participant.

IDAs not only promote self-sufficiency but also promote economic development; by no means is this a give-away program. This is not only an investment in human capital but also an investment in our economy. Participants who graduate from college will have better jobs, those who expand their small business will generate revenue for our economy, and first-time home owners will pay property taxes and likely become more active in their communities

Since our pilot in 2002 a total of 64 IDAs have been opened all across North Dakota and more than \$96,000 has been spent on asset purchases. With support from the state we will be able to create approximately 62 IDAs across North Dakota.





Community Action is well-versed in this program and we are fully prepared for this partnership and expansion.

In addition to my testimony I have included a quick summary sheet in addition to letters of support from Bremer Bank, North Dakota State University Extension Services and Grand Forks Housing Authority. I have also included a letter from Linda Bell who graduated from the IDA program in Grand Forks. Linda could not be here today because she is working but she asked that I provide you with this letter on her behalf.

Thank you so much for your time and thoughtful consideration of our proposal and at this time I would welcome any questions.



*Same given to House*

## Individual Development Accounts

Eliminating Poverty in North Dakota

Creating Self-Sufficiency

North Dakota Community Action Partnership is a private non-profit statewide membership organization representing North Dakota's seven Community Action Agencies. Community Action Agencies were originally established under the Economic Opportunity Act of 1964 to fight America's War on Poverty. Today, the seven Community Action Agencies in the state provide essential services to all 53 counties. Community Action Agencies are governed by uniquely structured boards of directors whose members represent diverse segments of the community—low-income, private, and public sectors. By combining resources—local, state, private and federal, agencies enable low-income people of all ages to secure the opportunities they need to obtain and maintain self sufficiency.

### What is an Individual Development Account (IDA)?

- Long-term matched savings accounts for low- to moderate-income people for targeted asset goals; education, small business, or home ownership
- Individual contributions to IDAs can receive matching dollars at a 2:1 rate
- Promote economic independence by teaching regular savings habits and financial management skills in order to gain assets
- Enable persons with limited financial resources to accumulate and preserve long-term, productive assets
- Participants are able to save up to \$2,000 for a match of \$4,000. This means if the maximum amount is saved, the participant receives a total of \$6,000 to use for their asset purchase.

### Who is eligible for an Individual Development Account?

- North Dakota Residents whose total household income does not exceed 200% of the Federal Poverty Level:

2008 Income Guidelines

One person	\$20,800	Family of three	\$35,200
Two people	\$28,000	Family of four	\$42,400



## Why Support the North Dakota IDA Program?

- 35 other states have state-sponsored initiatives
- ND Community Action Partnership is well-versed in IDA administration
- Promotion of economic independence and economic development
- More investment in human capital
- Learning and applying knowledge of financial investments

## North Dakota IDA Successes

- Since 2002 a total of 64 IDA accounts have been opened across the state
- To date, IDA participants have saved over \$63,000 towards an asset purchase
- In 2007 approximately \$15,000 in property taxes were paid by previous IDA participants who had purchased their first home
- More than \$96,000 has been spent on an asset purchase:

Postsecondary Education	Small Business Capitalization	First Time Home Ownership
\$41,943	\$10,809	\$43,776

## Request of the North Dakota Legislature: 2009-2011 Biennium

- \$125,000 to be used to match IDA participant's savings
- Expansion of the North Dakota IDA program by creating 62 IDA accounts across the state
- No funds are being requested for administration

## Projected Outcomes

- By 2011 \$375,000 will be invested into education, small business capitalization and first time home ownership
- Over 100 households will have completed financial literacy and asset-specific training enhancing their knowledge of economic fundamentals
- IDA participants will have saved over \$100,000 for an asset purchase
- Increase in self-sufficiency and a decrease use in emergency and second-tier financial services

January 16, 2009

Andrea Olson  
Asset Development Program Coordinator  
North Dakota community Action Partnership  
3233 South University Drive  
Fargo, ND 58103

*Same  
given to  
House.*

Dear Andrea:

I want to thank you for allowing me to share in the support of the IDA Program. It has been so beneficial and uplifting for me. I have learned so much in the area of financial concerns and it has been rewarding to see good things happen.

I started in the Family Self-Sufficiency Program in 2003. My first goal was to work toward Homeownership. When an opening was available for me to participate in the IDA Program, I was thankful that I had another avenue to save money. My plan was to save \$2000.00 to be used for the expenses involved with purchasing a home...the appraisal, the inspection and getting set up with a mortgage. My plan was to purchase a home the summer of 2007 and have all the paper work done by 2008. I participated in all the required classes thinking that my goal was homeownership. In the spring of 2007, I had major medical issues to handle and so I was faced with changing my goal. Changing my goal was not a problem because when I started I actually had goals in all three areas of homeownership, education, and small business. I changed to developing my business of piano instruction. I proceeded to take all the new required classes and met with a business consultant to develop my business plan. I had only one year left to complete this task. All the case managers involved with my case were extremely helpful and the people involved with completing the requirements were timely and of great help.

I was glad to see good results and that I could actually save money toward a goal when my finances and budget is on a month-to-month budget. I have been able to expand my piano studio and develop what I am able to offer to my students, my family and myself.

My original goal was to save a total of \$2000. Including the matching funds. When I was able to realize the goal and recognize the great benefit this program has to offer, I pushed to save more money. My total savings with the matching funds was over \$4200.00! The economic stimulus money that we received was applied to the savings, which helped me to go over my second goal.

My studio is more conducive to learning and allows more avenues of developing the various aspects of music to allow students to expand their knowledge and skills in music.

I do hope that this program will be available to more participants. It has been extremely rewarding for myself, and my piano studio.

Linda Hanson-Bell, CTRS, CTM  
[lrae@gra.midco.net](mailto:lrae@gra.midco.net)  
P.O. Box 425  
Larimore, ND 58251

The  
**HOUSING AUTHORITY**  
of

**The City of Grand Forks, North Dakota**

**An Equal Housing Opportunity Provider**

*Same  
given to  
House.*

January 14, 2008

North Dakota Community Action Partnership  
3233 South University Drive  
Fargo, ND 58104

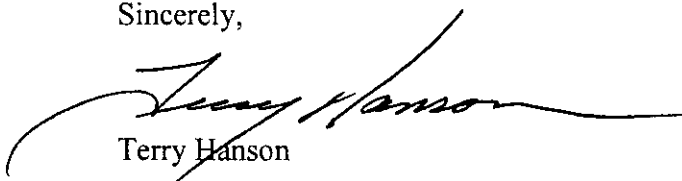
Dear Andrea,

Grand Forks Housing Authority is pleased to provide this letter in support of your current legislative initiative for the North Dakota Individual Development Account (IDA) program.

- IDA expansion can increase asset development across the state of North Dakota which, in turn, will lead an incredible return on investment.
- IDAs have proven to be successful across the nation and in North Dakota.

Grand Forks Housing Authority looks forward to a continued partnership and involvement with the IDA program.

Sincerely,



Terry Hanson

Executive Director



1405 – 1<sup>st</sup> Avenue North, Grand Forks, ND 58203 (701)746-2545(office) (701)787-9437(direct)  
(701)740-6738(cell) (701) 746-2548(fax) [tnhanson@grandforksgov.com](mailto:tnhanson@grandforksgov.com) TDD 711



Bremer Bank  
1444 45th Street South  
P. O. Box 10998  
Fargo, North Dakota 58106-0998  
phone: 701-492-2600  
fax: 701-492-2652

January 13, 2008

North Dakota Community Action Partnership  
3233 South University Drive  
Fargo, ND 58104

*Same given  
to House.*

Dear Andrea,

Bremer Bank is pleased to provide this letter in support of your current legislative initiative for the North Dakota Individual Development Account (IDA) program. Bremer Bank has held the majority of IDA participant accounts and the reserve fund accounts since the program's inception in 2002. We can attest to participants making regular deposits into their accounts. Additionally, we have been involved with many withdrawals being made for asset purchases including post-secondary education, small business capitalization and first time home ownership.

Match dollars being provided from the state of North Dakota would allow the program to grow across the entire state. Additional IDA accounts would be created in addition to many individuals and families completing financial literacy and asset-specific training. Asset development is a means for systemic change to increase self-sufficiency and decrease use in second-tier financial services.

Bremer Bank looks forward to a continued partnership and involvement with the IDA program.

Sincerely,

Diane K. Nelson  
Vice President

*Child Development and Family Science*

277 E. Morrow Lebedeff Hall  
P.O. Box 5057  
Fargo, ND 58105-5057

Tel. 701.231.8113  
Fax 701.231.9645  
debra.pankow@ndsu.edu  
sean.brotherson@ndsu.edu  
www.ag.ndsu.edu/extension

*Same  
given to  
House.*

January 15, 2009

To Whom It May Concern:

As the NDSU Extension Family Economics Specialist for the last twenty years, I have had the pleasure of working in collaboration with the North Dakota Community Action partnership, as a professional and as a Board Member for Southeast North Dakota Community Action Agency in Fargo. I have been following the increased demands for the IDA program currently administered by North Dakota Community Action Agencies.

**Individual Development Account Development Accounts (IDAs)** are matched savings accounts that enable low-income American families to save, build assets, and enter the financial mainstream. IDAs reward the monthly savings of working-poor families who are building towards purchasing an asset - most commonly buying their first home, paying for post-secondary education, or starting a small business. IDAs make it possible for low-income families to build the financial assets they need to achieve the American Dream.

Individual development accounts are part of a growing policy dialogue around asset development as a way to reduce poverty and build wealth for low-income families. They are effective at increasing homeownership rates and overall assets. These assets can move many families who are living from paycheck to paycheck into more secure financial footing. States can play a vital role in increasing the scope of these programs and shaping asset policy in the future.

The North Dakota Community Action Partnership Individual Development Account program has demonstrated success in conducting IDA programs since 2002. Financial literacy education is a large part of the training they provide to program participants. NDSU Extension Service has a long history of partnering with Community Action in the state of North Dakota. We have many agents trained in the Dollar Works II Curriculum being used by the agencies for their IDA programs, and are willing to assist or teach the curriculum in areas not served by Community Action financial counselors.

Sincerely,

*Debra Pankow*

Debra Pankow, Ph. D.

NDSU Extension Family Economics Specialist

# 3

**Testimony Given in Favor of Senate Bill No. 2260**

**By Amy Beck, Client Services Case Manager**

**Community Action Partnership, Region VIII**

**February 3, 2009**

*Same given  
to Senate  
Approp. &  
House.*

My name is Amy Beck and I'm the Client Services Case Manager for the Region VIII Community Action Partnership located in Dickinson. I am here in support of Senate Bill No. 2260.

I have been employed with Community Action Partnership for 4 years. Two years ago I was given the opportunity to become involved in the Individual Development Account (IDA) program.


My responsibilities for the IDA program include advertising and promoting the program. I review applications submitted by clients and verify income eligibility as well as review their credit history to determine if they would be a candidate for the program. Once the initial screening is done I set up an interview with the prospective client. During that interview I find out what their savings goal will be and together we develop a budget to determine if entering into the program would be a benefit or a hardship. Once the client is approved, a bank account is established in their name with Community Action Partnership as the custodian on the account. The client is responsible for making monthly deposits into their accounts and I receive their bank statements quarterly. Those bank statements

are reviewed to make sure the client is making deposits on a regular basis. I send the clients bank statements to them letting them know how much is left for them to save to reach their goal. I'm not able to personally meet with all of my clients on a quarterly basis due to distance, but we do communicate by phone and email to meet the financial education requirements of the program.


The reason I feel so strongly about the IDA program is because it allows individuals to build assets that will better themselves and their families. This program not only gives individuals and families the opportunity to build assets but it helps them build self esteem and self worth as well. The IDA program is not a "quick fix" to an issue. This program takes time and teaches individuals how to plan, budget, save and make choices that will better their situation.

The majority of my clients have saved for college education. I have had 4 individuals graduate from the IDA program receiving full matching funds. This included:

1. A mother saving for her son's education. He graduated from Dickinson State University and moved on to Portland, Oregon where he is attending Oregon Health and Science. He is pursuing a degree in dentistry and is scheduled to graduate June of 2012.
2. A 20 year old female who is a sophomore at UND and her focus is Pre-Med.


- 
3. A 26 year old male who is attending Dickinson State University full time, majoring in Computer Technology Management with a projected graduation date of fall 2009. He has also been employed at DSU for the past year as their Web Master. After he graduates he will continue working at the University.
  4. A 21 year old female who is a senior at UND who has submitted a personal testimony that I will now read on her behalf. (Attachment A)

Our region currently has 7 IDA slots and I'm happy to report that all 7 slots are full. Two individuals are saving for home purchases and the remaining five are all saving for a college education.



I would like to encourage you to support and invest in the IDA program. By supporting the IDA program you will be investing and supporting North Dakotans who are working hard and saving for their goals. The IDA program will not only give these individuals assets to improve their lives, but a financial education and a sense of accomplishment that they will carry with them for a lifetime. By voting to pass Senate Bill No. 2260 more individuals will be given the opportunity to invest in themselves as well as their communities.

This completes my testimony and I would like to open for any questions you may have. Thank you so much for your time and your consideration.





## Attachment A

January 28, 2009

Client Services Case Manager  
Community Action Partnership  
202 East Villard  
Dickinson, ND 58601  
(701)227-0131 fax (701)227-4750

*Same handout  
given to House.*

Amy and Committee:

My name is Brittany Stickel and I am an Individual Development Account (IDA) recipient. My savings plan was for my college education. I am originally from Dickinson, ND and I am currently a senior at the University of North Dakota in Grand Forks, ND. I will graduate in May 2009 with a Bachelor's of Business Administration in Human Resource Management. I am planning to attend graduate school beginning next fall to earn my Master's of Business Administration. After graduate school I intend on working as a human resources professional.

I became aware of the IDA program from Amy Beck through a mutual network. I began my savings plan in July 2007 and attained my goal in September 2008. My overall goal was to save \$2000.00 and put \$150.00 in the account each month. At the end of my savings plan, I petitioned to withdraw the money to be paid toward my college tuition.

The IDA program was ideal for me to save money for my education. I am independent and therefore responsible to pay my own tuition. I had my own personal savings, but not enough to cover four years of college. The money from my IDA went toward my senior year's tuition and really helped me in setting goals with money. It was encouraging for me to put as much into the account as possible because I knew it would be matched times two. I looked forward to getting

my statements each quarter to see my progress. I am very grateful that I qualified for this program and I recommend it to others to utilize to achieve their educational goals.

Sincerely,

Brittany Stickel  
525 Stanford Road –stop 9029  
Grand Forks, ND 58202-9029  
(701)777-8805 fax (701)777-8516  
brittanystickel@mail.und.edu

**Testimony Given in Favor of Senate Bill 2260**  
**February 3, 2009**  
**By Michelle Driscoll, Owner of Driscoll's Photography**

#4  
Same given  
to Senate  
Approp. &  
House.

Chair Lee and members of the committee, for the record my name is Michelle Driscoll and I am in favor of Senate Bill 2260 because it is a great opportunity for people in ND and I am personally thankful for the opportunity that is has given me. I am currently a participant in the Community Action of Fargo Individual Development Account program.

First I want to share a little bit about me. I am 45 years old and just like everyone else I have had a very interesting life! I have had driven the city bus, owned a daycare, served time in prison, gave birth, created a line of greeting cards, managed a pizza shop, and now own my own business! I am a mother of a beautiful son, Michael who is almost six years old. I was lucky that Michael was able to participate in Head Start and they helped me tremendously in finding resources to help me better our life as a family. For three years I have worked intermediate for the ND USDA field office in Fargo ND. Though this position I call farmers and ask variety of questions though a survey about their acreage, farming practices etc.


Because of medical issues with my back and knees I have also worked with Vocational Rehabilitation. They helped me to further explore employment that would fit my needs. Vocational Rehabilitation helped me to further explore photography which was a career I was interested in and able to do physically. Vocational Rehabilitation assisted me in getting the training and resources that I

needed to start my business and Community Action's Individual Development Account program allowed me to expand the business. This business has allowed me to ultimately be nearly self sufficient.

Through the Individual Development Account program I have saved over \$1,600 and it has been matched 2:1 therefore cumulatively I have received \$4,800. With these dollars I have purchased photography computer software, studio props, paid a portion of studio rent, and rented a Santa for holiday picture packages. Without the Individual Development Account program I would have not had the resources to make these purchases and expand my business.


I never thought my dream would become a reality! I am so proud of my business, my studio is beautiful, high ceilings, perfect set-up, low rent! I have a wide range of clients had a wonderful holiday season this year! I was even contracted by Harley Davidson for their Harley Santa pictures. My goal is to continue to expand and be able to have enough costumes and props to be the only photography studio in Fargo that is able to offer old time photography. My son is my inspiration and my logo. He is so proud of this business! He is the best little advertiser I have. It makes me feel so good to know how proud my son is of me and the business "we" have created.

This is a great program but I have had some challenges! I did miss one deposit because I was laid off from my job this summer. I anticipate that I may have to miss another deposit since this is typically the slower season for photography.



One of the requirements of the program is to complete financial literacy. I learned so much from this class. Before this class I never knew you could "fix" your credit, I just assumed that you had to just wait it out for ten years. Another strength of the program is the case management. I meet with my case manager quarterly and frequently talk to her on the phone. She is a great resource and assists me with other challenges that I face in life.

In closing, again, I am proud to support Senate Bill 2260 and hope that you look favorably upon the program. I am proud of where I am today and can attest that without the support of Community Action through Head Start and Individual Development Account would not be standing in front of you today!



This completes my testimony, and would like to open for any questions. Thank you for this opportunity to share with you.

#1

## **North Dakota Community Action Partnership Testimony**

**RE: Senate Bill 2260**

**March 2, 2009**

**Submitted by Andrea Olson, Asset Development Program Coordinator**

Mr. Chairman and Members of the Committee, thank you for allowing me the opportunity to testify here today. My name is Andrea Olson and I serve as Asset Development Coordinator for the North Dakota Community Action Partnership. I support Senate Bill 2260 because I truly believe that Individual Development Accounts are a means to help reduce poverty and create self-sufficiency across North Dakota.

Let me just take a quick moment to let you know a little bit about Community Action. There are seven Community Action Agencies across the state and we operate programs that enable North Dakota residents' opportunities to secure and maintain self-sufficiency. We serve all 53 counties across the state and some of our programs include Head Start, Weatherization and Volunteer Tax Assistance. Individual Development Accounts were established as an additional program within Community Action in North Dakota in 2002.

As introduced the concept of Individual Development Accounts, commonly referred to as IDAs, and I am going to spend a little time discussing them in a more detail. IDAs are long-term matched saving accounts for low to moderate income people to be used for a targeted asset goal. The three asset goals our program accepts are: college tuition, small business capitalization and first-time home ownership. Participants are required to deposit money each month into a savings account; their deposit must come from earned income which means their contribution comes from

money they earn while working. Every dollar deposited into the savings account by the participant is matched by a combination of federal and nonfederal funds at a rate of 2:1. In our program participants are able to save up to \$2,000 for a match of \$4,000. This means if the maximum amount is saved, the participant receives a total of \$6,000 to use for their asset purchase. The IDA enables participants to acquire a lasting asset after saving for a few years.

Our program teaches participants a slow and realistic savings plan. Participants are required to save for a period of at least ten months. Throughout the course of the savings period many things happen to ensure the participant's success.

First, each participant is required to complete financial literacy training. We feel strongly that financial literacy is a critical component as it teaches participants skills such as: creating and following a budget, owning and managing a bank account or credit card, credit counseling and credit repair, and guidance of refundable tax credits such as the Earned Income Tax Credit.

In addition to financial literacy training participants are also required to attend asset-specific training. This training is focused on the participant's asset that they intend to purchase upon the completion of their IDA savings. For example, a participant who is saving for a first-time home purchase is required to attend a home buyer education class. Someone saving for their small business is required to develop a solid business plan and attend training offered through the Small Business Administration. A student saving for education is required to meet with their advisor to ensure an effective course of study is in place for graduation requirements.

Finally, participants are required to have regular meetings with their case manager. This relationship is also critical because it fosters success for the participant. Case manager duties will be discussed further by my colleague Amy Beck who will be testifying for you in a few minutes.

Although IDAs were piloted in North Dakota in 2002 they are certainly not a new concept to the United States. IDAs were initially created in 1998 and are currently available in each state. As Senator Schneider mentioned, there are currently 35 states that have instituted a state-supported IDA program. Some of the states include: Minnesota, Iowa, Illinois, Michigan, Connecticut, Indiana, and Missouri.

This is why I stand before you today. Community Action would like the state to become an active partner in IDAs by providing match dollars for hard working North Dakotans. Each dollar that you commit will be matched by a federal dollar and together will match the savings of the participant.

IDAs not only promote self-sufficiency but also promote economic development; by no means is this a give-away program. This is not only an investment in human capital but also an investment in our economy. Participants who graduate from college will have better jobs, those who expand their small business will generate revenue for our economy, and first-time home owners will pay property taxes and likely become more active in their communities

Since our pilot in 2002 a total of 64 IDAs have been opened all across North Dakota and more than \$96,000 has been spent on asset purchases. With support from the state we will be able to create approximately 62 IDAs across North Dakota.



Community Action is well-versed in this program and we are fully prepared for this partnership and expansion.

In addition to my testimony I have included a quick summary sheet in addition to letters of support from Bremer Bank, North Dakota State University Extension Services and Grand Forks Housing Authority. I have also included a letter from Linda Bell who graduated from the IDA program in Grand Forks. Linda could not be here today because she is working but she asked that I provide you with this letter on her behalf.

Thank you so much for your time and thoughtful consideration of our proposal and at this time I would welcome any questions.

**HOUSE APPROPRIATION COMMITTEE**

**SB2260**


**REPRESENTATIVE ROBERT KILICHOWSKI**

CHAIRMAN SVEDJAN AND APPROPRIATION COMMITTEE MEMBERS. FOR THE RECORD I AM REPRESENTATIVE KILICHOWSKI, D-16, REPRESENTING WALSH COUNTY AND PART OF PEMBINA COUNTY.

I AM ASKING FOR YOUR SUPPORT OF SB2260. THIS BILL WILL ESTABLISH A ONE DOLLAR STATE MATCH FOR AN INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) PROGRAM UNDER THE SUPERVISION OF THE SEVEN COMMUNITY ACTION AGENCIES (CAA) OF NORTH DAKOTA. THIS IDA PROGRAM IS INTENDED TO ASSIST INDIVIDUALS TO SECURE AND MAINTAIN SELF-SUFFICIENCY.


THIRTY-FIVE STATES HAVE STATE SUPPORTED IDA PROGRAMS WHICH HAVE STRONG BI-PARTISAN SUPPORT. IDA'S ARE LONG-TERM MATCHED SAVING ACCOUNTS FOR LOW TO MODERATE INCOME PEOPLE TO BE USED FOR A TARGETED ASSET GOAL. THE THREE (3) ASSET GOALS THE PROGRAM ACCEPTS ARE: (1) COLLEGE TUITION; (2) SMALL BUSINESS CAPITALIZATION; AND (3) FIRST TIME HOME OWNERSHIP.

PARTICIPANTS ARE REQUIRED TO DEPOSIT MONEY EACH MONTH INTO A SAVINGS ACCOUNT. THEIR DEPOSITS MUST COME FROM EARNED INCOME WHICH MEANS THEIR CONTRIBUTION COMES FROM MONEY THEY EARN WHILE WORKING. IN ADDITION TO THE MONTHLY DEPOSITS PARTICIPANTS ARE ALSO REQUIRED TO COMPLETE FINANCIAL LITERACY TRAINING ALONG WITH ASSET SPECIFIC TRAINING. UPON COMPLETION OF THE PROGRAM REQUIREMENTS EVERY DOLLAR DEPOSITED INTO THE SAVINGS ACCOUNT BY THE PARTICIPANT IS MATCHED BY A COMBINATION OF FEDERAL AND NON-FEDERAL FUNDS AT A RATE OF 2:1.



ONCE AN APPLICATION IS RECEIVED BY THE CAA THEY VERIFY THEIR INCOME ELIGIBILITY AS WELL AS REVIEW THEIR CREDIT HISTORY TO DETERMINE IF THEY WOULD BE A CANDIDATE FOR THE PROGRAM. AFTER THE INITIAL SCREENING IS COMPLETED AN INTERVIEW IS SET UP WITH THE PROSPECTIVE CLIENT. DURING THE INTERVIEW THEY DETERMINE WHAT THEIR SAVINGS GOAL WILL BE AND TOGETHER A BUDGET IS DEVELOPED TO DETERMINE IF ENTERING INTO THE PROGRAM WOULD BE OF A BENEFIT OR A HARDSHIP. THE IDA PROGRAM ALLOWS INDIVIDUALS TO BUILD ASSETS THAT WILL BETTER THEMSELVES AND THEIR FAMILIES. THIS PROGRAM NOT ONLY GIVES INDIVIDUALS THE OPPORTUNITY TO BUILD ASSETS BUT IT HELPS THEM BUILD SELF ESTEEM AND SELF WORTH.

IDA'S NOT ONLY PROMOTE SELF SUFFICIENCY BUT ALSO PROMOTE ECONOMIC DEVELOPMENT; HOWEVER THIS IS NOT A GIVE AWAY PROGRAM. THIS IS NOT ONLY AN INVESTMENT IN HUMAN CAPITAL BUT ALSO AN INVESTMENT IN OUR ECONOMY.



PARTICIPANTS WHO GRADUATE FROM COLLEGE WILL HAVE BETTER JOBS. THOSE WHO EXPAND THEIR SMALL BUSINESSES WILL GENERATE REVENUE FOR OUR ECONOMY AND FIRST TIME HOME OWNERS WILL PAY PROPERTY TAXES AND LIKELY BECOME MORE ACTIVE IN THEIR COMMUNITIES.

MR. CHAIRMAN AND MEMBERS OF THE APPROPRIATION COMMITTEE I ASK FOR YOUR SUPPORT AND A DO PASS RECOMMENDATION ON SB2260.

