



WRITTEN TESTIMONY PROVIDED TO  
**ND SENATE - APPROPRIATIONS COMMITTEE**  
DURING THE 67<sup>th</sup> LEGISLATIVE ASSEMBLY  
On January 28<sup>th</sup>, 2021  
**IN SUPPORT OF**  
**SB 2040**  
REGARDING THE  
**PUBLIC FINANCE AUTHORITY'S TRANSFER TO THE**  
**HOUSING INCENTIVE FUND**

Chairman Holmberg  
Vice Chairpersons Krebsbach and Wanzek  
Members of the Senate Appropriations Committee

I testify today in support of the \$250 million transfer to the Housing Incentive Fund that SB 2040 requires to be made upon issuance of bonds by the Public Finance Authority. I applaud Senators Mathern, Heckaman and Oban and Representatives Boschee, Dobervich and Mitskog for recognizing housing as a component of this State's infrastructure, as it should be.

The need is definitely present in the State and persistent. The National Low Income Housing Coalition (NLIHC) reports: "Across North Dakota, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions."

Data from the 2018 American Community Survey (ACS) reports that 17,400 North Dakota ELI Renter Households are Severely Cost Burdened, paying more than 50% of the household's income on housing costs, to include utilities. **This is 65.7% of the of the 26,485 ELI Renter Households!** Statistics developed by the NLIHC estimate a 12,980 unit deficit of Affordable Rental Units for ELI Households. Much, much need.

Thank you in advance for you favorable consideration of SB 2040 and the transfer of \$250 million to the Housing Incentive Fund under Section 54-17-40, and Thank You for all you do.

Respectfully submitted,

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) TDD 711 [tnhanson@grandforksgov.com](mailto:tnhanson@grandforksgov.com)

