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March 09, 2023

NATIVE, Inc.
Testimony in Support of HB 1014
Senate Appropriations - Education and Environment Division

Chairman Sorvag and Members of the Committee,

My name is Lorraine Davis, Founder, and CEO of a statewide Native American-led community-based organization called NATIVE, Inc. serving people living in the Bismarck and Fargo metro areas with homeless, behavioral health, and criminal justice prevention services to adults, and youth, and families.

I am here today in **support** of House Bill 1014 and ask this committee to fund the Housing Incentive Fund at \$25 million and the Emergency Solutions Grant and the North Dakota Homeless Grant at \$5 million.

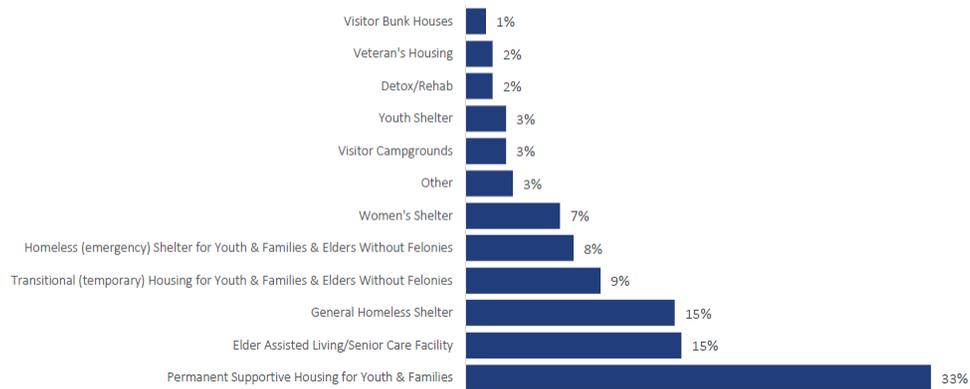
NATIVE, Inc. has been a grant recipient of the emergency solutions grant and ND homeless grant since 2017. Through these grants, we provide rental assistance to rapidly rehouse folks who may be facing eviction or moving into the area in need of last month's rent and security deposit, street outreach, and housing care coordination services. I have also been serving as a board member of the state's Continuum of Care since 2015 but my advocacy and involvement go back as far as 2008 during my prior role as the Family Housing Director at a local tribal college when I began serving on Bismarck's regional homeless coalition. As a housing director, I administered 114 housing units, and among that was a 24-unit low-income housing tax credit (LIHTC) apartment complex. It was then that I became a huge believer in affordable housing approaches. A strategic approach toward moving ND citizens out of poverty and social challenges will be to provide both affordable housing and rental assistance due to the extensive need for affordable rent for extremely low to moderate incomes.

A large increase to the housing incentive fund (HIF) would:

- **Improve workforce development.**
- **Stabilize a strong workforce.**
- **Improve social determinants of health.**

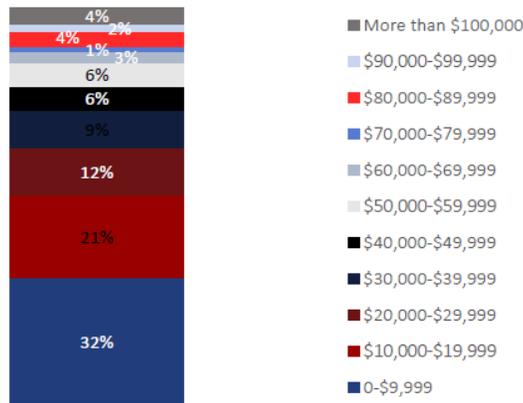
NATIVE, Inc. conducted a 2022 statewide community needs assessment called the Great Plains Indians VOICES that targeted Tribal members living in Bismarck and Fargo metropolitan areas. When asked if they would live in affordable housing that provides support services, over three-quarters of respondents said yes. 70% of respondents would like to live in stable, affordable housing. The most desired type of residential housing was three-to-four-bedroom homes, as their first choice. 33% chose permanent supportive housing for youth and families, followed by 15% each in favor of elder assisted living/senior care facilities and general homeless shelters.

RESIDENTIAL FACILITY/SHELTER: FIRST CHOICE



Regarding annual household income and expenses, 32% reported an annual household income of \$0 to \$9,999, and 53% of respondents earn less than \$20,000 a year.

ANNUAL HOUSEHOLD INCOME



The ND Housing Finance Agency conducted a recent Statewide Housing Needs Assessment that indicated the following:

- 2025 Population growth is projected highest in these age categories: 0-17, 25-44, and 65 plus.
- State's largest household income category is less than \$50,000.
- Most households who rent fall into the extremely low, very low, and low-income population categories but yet there are few units that are available to Extremely Low and Very Low-Income households. A major gap in our state.
- Median gross rent today is \$826 for a two-bedroom, an increase of 49% in 10 years. A substantial portion of renters is cost-burdened, especially younger, and senior householders which suggests we have issues with rental affordability.

In closing, ND has an excellent opportunity to invest in helping people achieve quality of life.

Thank you for your time. I stand for any questions.