

Senate Bill 2220 - Testimony In Favor
North Dakota Senate Finance and Taxation Committee
January 23rd, 2023

Chairman Kannianen and members of the committee,

My name is Katie Jo Armbrust and I work for the Grand Forks Housing Authority. Our organization is the primary provider of affordable housing in Region 4, supporting over 2,200 households every day with housing assistance, of which 30 were created from the first year of funding the Housing Incentive Fund (HIF). Those units were added in Grand Forks thanks to the development of Cherrywood Village in 2014, a project serving individuals 62 years of age and older with 1 bedroom/1 bathroom apartments. The Grand Forks Housing Authority supports the addition of a HIF allocation from legacy earnings fund in Senate Bill 2220, specifically for the amount of \$50 million per biennium in order to provide consistency for North Dakota communities to reliably plan for, and address, the increasing need for housing in every part of our state.

The recent Statewide Housing Needs Assessment clearly outlines the affordable housing needs, in particular: from 2010 to 2020 the annual median income for a household increased from \$61,500 to \$86,900, while 57% of the state's households still earn less than \$75,000, of which 38% earn less than \$50,000 per year. Additionally, the poverty rate remained relatively the same from 12% in 2010 to 11% in 2020, with anticipation for almost 8,000 additional low to extremely-low income households by 2025. Families living in poverty are considered to be earning incomes too low to cover basic living expenses; these are not projections that would generally indicate a reduction in the demands on economic resources for people living in North Dakota, but by investing in affordable housing we can provide the foundation for stability and opportunities for families to improve their future.

Additionally, as we all know, the staffing of North Dakota businesses in every sector has become a major issue for the state. Adequate, affordable housing plays a major role in attracting families to this great state. We must be prepared for this if we wish to see our state continue to grow and prosper.

Please support North Dakota's current and future housing needs by voting yes on Senate Bill 2220.

Respectfully submitted,

Katie Jo Armbrust