

## **Gemmill Custom Homes**

### **Testimony of Thomas Gemmill in support of HB 1524**

Greetings,

My name is Tommy Gemmill and I am the President of Gemmill Custom Cabinets & Homes and we are located in Fordville, North Dakota. I come forth with testimony this afternoon to discuss house bill 1524 and this bills' importance to our local communities.

I originally found out about the Spark Build Initiative through Lisa Rotvold who is Executive Director of the Red River Community Housing Development Organization (CHDO). During the first consultation I had with Lisa I could clearly see how driven she was to get more housing brought to our local communities. Her and I had a nice discussion and we both felt that this program would be a great fit for our small towns. Lisa and I moved forward with a common vision and we started putting the program to work.

When we put this plan to action it sure didn't take long for all of us to see how important new housing was. We originally built two new homes in Lakota, ND and both of those homes were sold prior to completion. This opened up more housing opportunities for other people as well by making more homes available in the town of Lakota. Since then, we have started two new homes in Larimore, ND and one of those homes was sold before the framing was completed. There has been significant interest and people stopping by our building sites to discuss the projects with us. We are hearing positive feedback from lots of different people in both of these towns and the interest for this housing has really taken off since this program started.

For me as a building contractor the Spark Build is important because the speculative risk has been removed so we don't have to wonder if our homes will sell. If our homes don't sell quickly it ties up too much cashflow causing us as builders to want to stick to custom sold homes. We are also able to streamline high quality goods that makes these new homes very valuable. With Lisa's motivation to promote and sell I believe the interest for these new homes will only increase and I also believe the programs success level has just begun.

The Red River Regional Council and Red River CHDO are bringing significant value to our local communities because when new, good quality homes are brought in then new good quality people seem to find those new homes. This brings more good people to our small towns and gives employers the ability to create new jobs because these home buyers have places that they can purchase instead of buying the older homes that are not setup with modern amenities.

Our company employs anywhere from 6-8 full time employees and when the subcontractors are included, we are creating work for around thirty individuals on each and every new home that is

being built. This brings more people to town, which in turn creates another new need for housing. The security of the Spark Build program entices us as business owners to employ more talented individuals because the risk factor has been reduced.

In summary the Spark Build program has been very successful and I want to bring forth testimony to make sure our legislators understand how important it is to keep this program moving forward. When we work together in small town North Dakota great things can and do happen. We have several towns that are currently interested in the Spark Build program and as mentioned earlier I feel that the success of this has just started.

I understand that the Red River Regional Council has been instrumental in getting the Red River CHDO up and running. Without support from the regional council, the new home construction activity we have done through the Spark Build initiative would not have happened. Red River Regional Council and Red River CHDO are great partners for local communities looking to grow and thrive.

Thank You,

Tommy Gemmill

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Fordville, ND