



The Appraisal Office

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HB1500

House Bill 1500 Urging a "Do Pass" Recommendation

I am a Certified Residential Appraiser with 18 years' experience, and I am writing to urge you to provide a "Do Pass" recommendation for HB 1500, which will allow non-conforming residential structures to be rebuilt if destroyed by more than 50%. Passing this bill will give hundreds of North Dakota property owners the right to rebuild their home if it were destroyed and would allow those with non-conforming properties to obtain financing.

Often, it is not a structure that makes a property non-conforming, it is typically the lot size or changes to local ordinances that were changed after the property was built that causes a property to be classified as non-conforming. Amendments to existing ordinances cause properties that were once conforming to now be considered non-conforming, often without property owner's realizing it. The amendments are often to site size requirements and not due to zoning class, such as from Residential to Commercial and vice versa. These amendments often go unnoticed by the public, as many don't fully understand how the proposed changes affect their property until their house has been destroyed or they can't obtain financing. Financing requirements for any home loan require that a property that is legal, non-conforming, be able to be rebuilt if destroyed by more than 50%. If it is not, the property is not financeable. Many times, receiving a Variance is time consuming and delays transactions. There have also been times when a Zoning Authority won't issue a Variance until something happens to the property, which is not acceptable for property owners.

I strongly encourage you to provide a "Do Pass" recommendation for this bill, as it helps property owners throughout the entire state. Local zoning boards will still have control over what is built on a site, this bill just allows a property owner the right to rebuild.

Thank you for your time,

Jessica Cassidy
Certified Residential Appraiser/Owner