

2025 SENATE AGRICULTURE AND VETERANS AFFAIRS

SB 2152

2025 SENATE STANDING COMMITTEE MINUTES

Agriculture and Veterans Affairs Committee

Fort Union Room, State Capitol

SB 2152
1/23/2025

A bill relating to statements of full consideration.
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9:29 a.m. Chairman Luick called the meeting to order.

Members present: Chairman Luick, Vice-Chair Myrdal, Senator Marcellais, Senator Weston, Senator Weber, Senator Lemm

Discussion Topics:

- Deeds filed with county recorders
- Certified statement of full consideration paid for the property conveyed
- Agriculture land less than 80 acres
- Comparative information and appraisal cost
- Increased cost of land and property taxes
- ND Farm Credit Council and sales data
- Online land auctions and data transparency

9:29 a.m. Senator Dean Rummel, District 37, testified in favor and introduced the bill.

9:35 a.m. Bill Gion, farmer and general certified appraiser from Regent, ND, testified in favor and submitted testimony #30162 and #30161.

9:47 a.m. Alyssa Glass, Executive Director of the ND Farm Credit Council, testified in favor and submitted testimony #30803.

9:51 a.m. Bill Gion, farmer and general certified appraiser from Regent ND, testified in favor.

9:54 a.m. Chairman Luick closed the hearing.

9:55 a.m. Senator Weber moved a Do Pass.

9:55 a.m. Senator Weston seconded the motion.

Senators	Vote
Senator Larry Luick	Y
Senator Janne Myrdal	Y
Senator Randy D. Lemm	Y
Senator Richard Marcellais	Y
Senator Mark F. Weber	Y
Senator Kent Weston	Y

Motion passed 6-0-0.

Senator Weber will carry the bill.

Additional written testimony:

Wade Becker, President of the ND Appraisers Association, submitted testimony #29869 in favor.

9:59 a.m. Chairman Luick closed the hearing.

Audrey Oswald, Committee Clerk

REPORT OF STANDING COMMITTEE
SB 2152 ([25.0761.01000](#))

Agriculture and Veterans Affairs Committee (Sen. Luick, Chairman) recommends **DO PASS** (6 YEAS, 0 NAYS, 0 ABSENT OR EXCUSED AND NOT VOTING). SB 2152 was placed on the Eleventh order on the calendar. This bill does not affect workforce development.



The Honorable Larry Luick
North Dakota Senate
Chair, Agriculture and Veterans Affairs Committee.

RE: SB2152

Dear Chairman Luick and Members of the Senate Agricultural and Veterans Affairs Committee:

The North Dakota Appraisers Association (NDAA) was established in 2016 and represents approximately 140 Appraiser Members within the State of North Dakota. The NDAA is an association of Appraisers for Appraisers. Our primary goals include - Gaining greater public trust and confidence through non-partisan interaction with legislative bodies, government regulatory agencies and other related organizations; Promoting high standards of conduct within the appraisal profession; To foster and promote the appraisal profession through outreach to affiliated industries.

The NDAA strongly supports SB2152, which proposes to amend Subsection 6 of Section 11-18-02.2 of the North Dakota Century Code by removing the exemption for agricultural lands under 80 acres from full consideration disclosure.

Why This Legislation Matters to the Public and Appraisers

The elimination of the 80-acre exemption will have far-reaching positive effects:

- **Enhanced Transparency:** The exemption is often used to avoid disclosing sales prices on smaller tracts, including those sold at auction or through private transactions. By removing this loophole, more comprehensive market data will be available to all stakeholders, fostering a more transparent real estate market.
- **Market Relevance:** As agricultural land values continue to rise, smaller tracts—less than 80 acres—represent a significant portion of the market. Comprehensive data from these sales is critical for accurate valuation, especially in rural markets where data is already limited.
- **Improved Financing Access:** Young and beginning farmers, who frequently purchase smaller parcels as a stepping stone into the industry, face additional hurdles when comparable sales data is unavailable. Better data supports more equitable financing opportunities and reduces barriers to entry.

Benefits for Constituents and the Economy

Better access to sales information benefits a wide range of stakeholders, including consumers, legal professionals, real estate agents, and financial institutions. Transparent and accessible market data helps:

- Reduce the time and cost associated with appraisals, allowing appraisers to work more efficiently.
- Improve trust and confidence in property valuations, as data-driven decisions lead to more credible appraisals.
- Empower buyers and sellers with better information, improving negotiation outcomes and ensuring fair market value discovery.

Additionally, financial institutions have long voiced concerns about the time required to complete appraisals. Improved access to reliable sales data through the removal of this exemption will streamline data verification, allowing appraisers to complete assignments more quickly, ultimately reducing consumer wait times and costs.

Conclusion

The North Dakota Appraisers Association believes that removing the 80-acre exemption will enhance the credibility, efficiency, and timeliness of appraisal services, benefiting the appraisal profession and the public alike. We respectfully ask the Committee to recommend a "Do Pass" recommendation on SB2152. In support of this recommendation, NDAA past President and current Board Member, Bill Gion, will be providing in-person testimony and available for questions.

Respectfully submitted,



Wade Becker
President
North Dakota Appraisers Association
701-751-4496
wade@boulderappraisal.com
www.ndappraisers.org

1/19/25, 1:15 PM

Gmail - SB 2152 Hearing - Senate Agriculture & Veterans Affairs



William Gion <gionappraisal@gmail.com>

SB 2152 Hearing - Senate Agriculture & Veterans Affairs

2 messages

William Gion <gionappraisal@gmail.com>

Sun, Jan 19, 2025 at 1:11 PM

To: lluick@ndlegis.gov, jmyrdal@ndlegis.gov, rlemm@ndlegis.gov, rmarcellais@ndlegis.gov, markweber@ndlegis.gov, kweston@ndlegis.gov

Bcc: "Rummel, Dean" <drummel@ndlegis.gov>, clairecory@ndlegis.gov, "Vetter, Steve M." <smvetter@nd.gov>, Wade Becker <wade@boulderappraisal.com>, Dean Rylander <deanrylander@gatecity.bank>, Barry Wilfahrt <Barry@gochamber.org>

God's Good Day Honorable Chairman Senator Luick and the Distinguished Members of the Senate Agriculture and Veterans Affairs Committee.

Thank you for your dedicated service as a Legislator for our Great State of ND!

This email is requesting your support of SB - 2152 with a Recommendation of "Do Pass".

I would also like to thank Senator Rummel, Senator Cory and Representative Vetter for co-sponsoring this important legislative bill.

Please allow me to introduce myself so as to enlighten you on where I am coming from and why I am asking for your support of SB - 2152:

- **My name is Bill Gion** and my wife (of 42 years) and I have been longtime residents of the Regent Community in Hettinger County, ND.
- I was raised on our 4th Generation Family Farm (where we presently live) - so basically I am a farm boy at heart.
- We are blessed with four married children and five beautiful grandchildren...all living in ND - (the Good Stuff in Life for sure)!
- I have been a Certified ND Real Estate Appraiser for decades, primarily appraising farm & ranch properties in SW-ND. *(Attached is a summary of my appraisal experience & qualifications).*
- In addition to appraising, I have extensive past experience in farming, ranching, banking (finance) and oil field safety.
- I am community minded, and thus, I have previously served on our local school board (18 years), presently on our Township Board (7 years), and have been a longtime member of the Regent Lions & St. Henry's K of C (4th Degree).

First, I wish to talk to you as a citizen and concerned constituent of ND:

- My wife and I are blessed to have all our four married children and their spouses gainfully employed and living in ND! We see the challenges this generation faces with the rising costs from housing to raising a family. ***Obtaining the American Dream is more challenging than ever!***
- ***Because land (real estate) is in strong demand and prices are increasingly higher, smaller tracts of land are being offered for sale (some developmental) to attract as many qualified buyers as possible and obtain the best price for the sellers...which I totally understand and respect.***

This is where SB 2152 comes in - a simple act makes a big impact!

- ***This bill enhances the likelihood of sustaining ND residents as potential buyers (many times the next generation) and sellers can be better informed while pursuing their goals.***
- ***By requiring full disclosure of these tract sales < 80 acres, the public (both buyers and sellers) can more readily access relevant market data to make informed decisions.***
- ***Also, those serving the public can provide more timely and credible services.*** In a previous legislative session, ND became a disclosure state, subject to a handful of qualifying exemptions. This single step moved our rural appraisal profession forward by leaps & bounds and made my appraisal practice efficient enough that I took on the responsibility of training an apprentice appraiser...who has since become fully accredited and licensed as a Certified General Real Estate Appraiser in ND.
- ***I firmly believe the most challenging & critical part of rural appraising is efficient access to reliable comparable sales data. This data allows us to deliver timely and credible appraisals to our clients, in a more efficient manner, and maintain public trust.***

- ***This is where SB - 2152 again comes into play. Passing this bill would provide readily available access to credible information on these tracts < 80.0 acres and benefit Appraisers and ND citizens.***

I feel strongly about supporting a "Do Pass" for SB-2152, so I am planning to drive to Bismarck and personally testify in support of SB-2152, at your scheduled hearing next Thursday morning, January 23, 2025, at the Fort Union Room at the Capitol in Bismarck, ND. If needed beforehand, feel free to contact me via email, text or phone call if needed.


Hopefully, I will see you all in person at the hearing next Thursday.

Again thanks for your time and consideration as well as your dedicated service to the State of ND and its wonderful people!

Respectfully submitted,
William "Bill" Gion

William D. Gion
Gion Appraisal LLC
ND State-Certified General Appraiser
Past President North Dakota Appraisers Association/Current Board Member
6360 99th Ave SW, Regent, ND 58650
Office: 701.264.8191
Cell: 701.690.7633
email: gionappraisal@gmail.com

"We Value, What You Value"

 **2025 Experience & Qualification.pdf**
122K

William Gion <gionappraisal@gmail.com>
To: smvetter@ndlegis.gov


Sun, Jan 19, 2025 at 1:15 PM

Hello Steve...I had the wrong email address on the first try!
Stay Blessed - including safe & warm!
Bill

William D. Gion
Gion Appraisal LLC
ND State-Certified General Appraiser
Past President North Dakota Appraisers Association/Current Board Member
6360 99th Ave SW, Regent, ND 58650
Office: 701.264.8191
Cell: 701.690.7633
email: gionappraisal@gmail.com

"We Value, What You Value"

[Quoted text hidden]

 **2025 Experience & Qualification.pdf**
122K

APPRAISER RESUME & QUALIFICATIONS

Gion Appraisal, LLC

William D. Gion

North Dakota - Certified Appraiser #CG - 1145

6360 99th Avenue SW, Regent, ND 58650

TYPES OF APPRAISAL ASSIGNMENTS

Real Estate appraisal assignments include Mountain & Great Plains livestock ranches, irrigated and dry-land farms, recreational land, commercial, residential, and special use properties. Additional assignments conducted include personal property including chattel appraisals; assignments completed on real estate evaluations, cash flow analysis.

REPRESENTATIVE CLIENTS

Bravera Bank & Trust Center – Dickinson, ND
Kirkwood Bank & Trust – Bismarck & Dickinson, ND
Dakota Western Bank, Hettinger, ND
Dakota West Credit Union – Bowman, ND
BNC Bank – Dickinson & Bismarck, ND
Farm Credit Services, Mandan & Dickinson, ND

Dakota Community Bank – Dickinson, ND
Choice Financial Bank
Private Individuals, Attorneys, Accountants
Cornerstone Bank, Fargo, ND
Farm Service Agency (formerly FmHA)
Numerous banks: Bozeman, MT (prior to 1996)

ND SW & SC District Courts – as an Appraiser & Appointed Referee

STATE LICENSING & APPRAISAL EXPERIENCE

ND State Certified General Appraiser (January 1996 and subsequent years)

North Dakota Appraisers Association (NDAA): 2016 Charter Member & 2016-17, 2020 & 2021 Past President – Current Board Member.

Own & operate Gion Appraisal, LLC in Regent, ND: 2013-present; in Bozeman, MT, 1993-1996

ND Supervisory Appraiser: 2019 to 2023

(Formerly Certified General Real Estate Appraiser in MT, February 1, 1993)

(In-House RE Appraiser: Federal Land Bank & Farm Credit Services from 1984 to 1993)

FORMAL EDUCATION

Bachelor of Science Degree, Animal Science, NDSU, 1983

Associate Degree, Farm & Ranch Management, DSU, 1980

High School Diploma (Valedictorian) Regent High School, 1977

PROFESSIONAL TRAININGS (2011-2024)

Desktop Appraisals (Bifurcated, Hybrid) and Evaluations – Appraisal Institute – December 2024
Artificial Intelligence, Blockchain, and the Metaverse: Implications for Valuation – Appraisal Institute – December 2024
Appraising for Private Clients: Expanding Your Practice to Non-Lending Appraisals – NDAA – November 2023
2024-2025 7-hour National USPAP Update Course – NDAA - November 2023
Hot Topics and Myths in Appraiser Liability – NDAA – November 2022
Getting It Right from the Start: A Workout Plan of Your Scope of Work – Appraisal Institute - November 2022
Rapid Fire Webinar: Various topics - Appraisal Bias, Ag Economic Outlook, ANZI/SF, Estate & Tax Code – ASFMRA - November 2022
Rapid Response: Market Analysis in Volatile Markets – Appraisal Institute – November 2021
USPAP – Update 2022-23 – NDAA – November 2021
Report Writing Seminar – ASFMRA – February 2021
2021 Webinar: The Appraisal Foundation (TAF) 2021 Q1 Update – February 2021
Residential Marketplace – NDAA - Expectations in Appraisals – Evaluations & Alternatives - November 2020
COVID Seminar (National Appraisal Associations (5) – March 2020
2020-2021 National USPAP Update Course – NDAA – November 2019
Rural Area Appraisals: Freddie Mac Guidelines & Property Eligibility Requirements – Appraisal Institute – November 2019
Appraisal of Manufactured Homes Featuring Next-Generation Manufactured Homes – Appraisal Institute – July 2019
Ignorance Isn't Bliss: Understanding an Investigation by a State Appraiser Regulatory Board or Agency – Appraisal Institute– December 2018
Cost Approach – Unnecessary or Vital to a Healthy Practice - NDAA – December 2018
Future of the Appraisal Profession – NDAA - December 2018
ND Supervisory & Apprentice Training Course – NDAA – April 2018
ND Housing Conference – NDHFA - April 2018
Market Area & Industry Analysis – ASFMRA – January 2018
Hot Topics & Myths in Appraiser Liability – NDAA - December 2017
USPAP 2018-19 Update Course – NDAA - December 2017
Cutting Edge Issues – NDREAB attendance, Work File documentation & Excess vs. Surplus land – NDAA Sept 2017
Highest & Best Use & Income Approach Applications – ASFMRA – January 2017
Raise Your Appraiser IQ – NDAA, 2016
Drone Technology and its Impact on the Appraisal Industry – NDAA, 2016
USPAP Update – ASFMRA, 2016-2017
Environmental Issues – ASFMRA, 2016-2017
2015-2016 USPAP Update Course, ND Appraisal Board
Surety Mapping Webinars, Agri-Data, 2015
Rural Case Studies & Grain Elevator Evaluations, ASFMRA, 2015
Most Common USPAP Violations, ND Appraisal Board, 2014
Appraising Manufactured Homes, McKissock, 2014
Modern Green Building Concepts & Introduction to Legal Descriptions, McKissock, 2013
Construction Details & Trends & USPAP (12 Elements), McKissock, 2013
2013-2014 USPAP Update Course, ND Appraisal Board; 2012-2013 National USPAP Update Course, McKissock, 2011
Mortgage Fraud; Private Appraisal Assignments; Land-Site Evaluation, McKissock, 2011



North Dakota Farm Credit Council

AgCountry Farm Credit Services

Farm Credit Services of Mandan

Testimony of Alyssa Glass
North Dakota Farm Credit Council Executive Director
SB 2152
January 23, 2025

Chairman Luick and members of the Senate Agriculture and Veterans Affairs Committee, my name is Alyssa Glass and on behalf of the North Dakota Farm Credit Council (NDFCC), I'd like to express our support for SB 2152, which proposes some minor changes to subsection 6 of section 11-18-02.2 of the North Dakota Century Code. SB 2152 strikes Code J, which includes agricultural lands of less than eighty acres, as an acceptable exclusion to providing the consideration price on the deeds that are filed with country recorders. NDFCC is in favor of the removal of Code J.

NDFCC is comprised of two farmer/rancher-owned independent Farm Credit associations that provide credit and financial services to farmers, ranchers and agribusinesses of all sizes and income ranges in every county in North Dakota. North Dakota Farm Credit cooperatives provide about \$12.7 billion in loans to farmer, rancher and agribusinesses and provide financial services to approximately 28,000 customers. Both Farm Credit associations serving North Dakota employ their own appraisers and primarily work in smaller, rural markets where sales data is more limited.

According to our Farm Credit Services appraisers, the most time-consuming and expensive aspect of appraising rural properties is tracking, finding, verifying and analyzing good sales data. To effectively and efficiently provide a reliable and credible appraisal report, appraisers need consistent and adequate access to good sales data. This data would be beneficial not only to the appraisal profession; but also, to the financial institutions and consumers of appraisal services by allowing appraisers to provide their final work product in a timelier manner and possibly at cost savings to the consumer.

This change would allow appraisers greater access to market derived sales data that could be useful in appraisal assignments; however, these exclusions can be used by some real estate professionals to avoid disclosure of actual sales price of a real estate transaction that would typically be considered a market derived sale.

The removal of Code J, which includes agricultural lands of less than eighty acres is beneficial for the following reasons:

- This Code has been used by individuals to avoid disclosure of the sale price from auctions, bid sales, broker facilitated, or even by private sales that would be considered market value, simply because of the limited number of acres involved.
- As land values continue to increase, this impacts the effective purchasing power in market areas with smaller tract sales being prevalent that are for agricultural use.

- Code J as it now stands, also limits the ability to track data for vacant site sales in the rural residential markets. This hinders the ability of individuals to obtain financing if they are looking to purchase to construct a dwelling for their families.

SB 2152 would also be beneficial for the general public as good sales data is already severely limited in many rural markets in North Dakota. The availability of the information from publicly offered sales could be used by the legal profession, financial institutions, real estate sales professionals, as well as licensed and certified appraisers to provide better data to their customers and clients.

In closing, NDFCC encourages you to give SB 2152 a Do Pass recommendation because it will help enhance the timeliness, credibility, and efficiency of appraisal services.

Independently owned and operated associations serving North Dakota.

AgCountry FCS

1900 44th Street South, Fargo, ND 58108
701-282-9494 • 800-450-8933
www.agcountry.com

FCS of Mandan

1600 Old Red Trail, Mandan, ND 58554
701-663-6487 • 800-660-6487
www.farmcreditmandan.com

2025 HOUSE AGRICULTURE

SB 2152

2025 HOUSE STANDING COMMITTEE MINUTES

Agriculture Committee Room JW327C, State Capitol

SB 2152
3/7/2025

A BILL for an Act to amend and reenact subsection 6 of section 11-18-02.2 of the North Dakota Century Code, relating to statements of full consideration.

9:15 a.m. Chairman Beltz opened the meeting.

Members Present: Chairman Beltz, Vice Chairman Hauck, Representatives Anderson, Dobervich, Henderson, Holle, Hoverson, Kiefert, Nehring, Olson, Rios, Schreiber-Beck, Tveit, Vollmer

Discussion Topics:

- Deeds with county recorder
- Exemptions
- Access to market value
- Assisting appraisers
- Reduce costs for consumers

9:15 a.m. Senator Dean Rummel, District 37, Dickinson, ND, introduced and testified.

9:24 a.m. Representative Steve Vetter, District 18, Grand Forks, ND, testified in favor and submitted testimony #39531.

9:32 a.m. Alyssa Glass, Executive Director, ND Farm Credit Council, testified in favor and submitted testimony #39252.

9:35 a.m. William "Bill" Gion, Gion Appraisal, LLC, testified in favor and submitted testimony #39250.

9:53 a.m. Representative Tveit moved Do Pass.

9:53 a.m. Representative Vollmer seconded the motion.

Representatives	Vote
Representative Mike Beltz	Y
Representative Dori Hauck	Y
Representative Karen A. Anderson	AB
Representative Gretchen Dobervich	Y
Representative Donna Henderson	N
Representative Dawson Holle	Y
Representative Jeff Hoverson	N
Representative Dwight Kiefert	Y
Representative Dennis Nehring	Y
Representative SuAnn Olson	Y

Representative Nico Rios	N
Representative Cynthia Schreiber-Beck	Y
Representative Bill Tveit	Y
Representative Daniel R. Vollmer	Y

Motion passed 10-3-1.

9:55 a.m. Representative Tveit will carry the bill.

Additional written testimony:

Wade Becker, President, ND Appraisers Association, submitted testimony in favor #38501.

9:55 a.m. Chairman Beltz closed the meeting.

Diane Lillis, Committee Clerk

REPORT OF STANDING COMMITTEE
SB 2152 ([25.0761.01000](#))

Agriculture Committee (Rep. Beltz, Chairman) recommends **DO PASS** (10 YEAS, 3 NAYS, 1 ABSENT OR EXCUSED AND NOT VOTING). SB 2152 was placed on the Fourteenth order on the calendar.



The Honorable Mike Beltz
North Dakota House of Representatives
Chair, Agriculture Committee

RE: SB2152

Dear Chairman Beltz and Members of the House Agriculture Committee:

The North Dakota Appraisers Association (NDAA) was established in 2016 and represents approximately 140 Appraiser Members within the State of North Dakota. The NDAA is an association of Appraisers for Appraisers. Our primary goals include - Gaining greater public trust and confidence through non-partisan interaction with legislative bodies, government regulatory agencies and other related organizations; Promoting high standards of conduct within the appraisal profession; To foster and promote the appraisal profession through outreach to affiliated industries.

The NDAA strongly supports SB2152, which proposes to amend Subsection 6 of Section 11-18-02.2 of the North Dakota Century Code by removing the exemption for agricultural lands under 80 acres from full consideration disclosure.

Why This Legislation Matters to the Public and Appraisers

The elimination of the 80-acre exemption will have far-reaching positive effects:

- **Enhanced Transparency:** The exemption is often used to avoid disclosing sales prices on smaller tracts, including those sold at auction or through private transactions. By removing this loophole, more comprehensive market data will be available to all stakeholders, fostering a more transparent real estate market.
- **Market Relevance:** As agricultural land values continue to rise, smaller tracts—less than 80 acres—represent a significant portion of the market. Comprehensive data from these sales is critical for accurate valuation, especially in rural markets where data is already limited.
- **Improved Financing Access:** Young and beginning farmers, who frequently purchase smaller parcels as a stepping stone into the industry, face additional hurdles when comparable sales data is unavailable. Better data supports more equitable financing opportunities and reduces barriers to entry.

Benefits for Constituents and the Economy

Better access to sales information benefits a wide range of stakeholders, including consumers, legal professionals, real estate agents, and financial institutions. Transparent and accessible market data helps:

- Reduce the time and cost associated with appraisals, allowing appraisers to work more efficiently.
- Improve trust and confidence in property valuations, as data-driven decisions lead to more credible appraisals.
- Empower buyers and sellers with better information, improving negotiation outcomes and ensuring fair market value discovery.

Additionally, financial institutions have long voiced concerns about the time required to complete appraisals. Improved access to reliable sales data through the removal of this exemption will streamline data verification, allowing appraisers to complete assignments more quickly, ultimately reducing consumer wait times and costs.

Addressing Misconceptions

- **SB2152 does not eliminate any of the exemptions for which Quit Claim Deeds are typically used**, such as for non-arm's length transactions, estate and litigation settlements, partnership buyouts, etc.

Conclusion

The North Dakota Appraisers Association believes that removing the 80-acre exemption will enhance the credibility, efficiency, and timeliness of appraisal services, benefiting the appraisal profession and the public alike. We respectfully ask the Committee to recommend a "Do Pass" recommendation on SB2152. In support of this recommendation, NDAA past President and current Board Member, Bill Gion, will be providing in-person testimony and available for questions.

Respectfully submitted,



Wade Becker
President
North Dakota Appraisers Association
701-751-4496
wade@boulderappraisal.com
www.ndappraisers.org

3/4/25, 10:57 AM

Gmail - SB 2152 Hearing - House Agriculture Committee



William Gion <gionappraisal@gmail.com>

SB 2152 Hearing - House Agriculture Committee

1 message

William Gion <gionappraisal@gmail.com>

Tue, Mar 4, 2025 at 10:56 AM

To: mbeltz@ndlegis.gov

Cc: dorihauck@ndlegis.gov, kanderson@ndlegis.gov, gdobervich@ndlegis.gov, dhenderson@ndlegis.gov, dholle@ndlegis.gov, jahoverson@ndlegis.gov, dhkiefert@ndlegis.gov, denehring@ndlegis.gov, solson@ndlegis.gov, nrios@ndlegis.gov, cschreiberbeck@ndlegis.gov

Bcc: Dean Rylander <deanrylander@gatecity.bank>, Wade Becker <wade@boulderappraisal.com>, Barry Wilfahrt <Barry@gochamber.org>, smvetter@ndlegis.gov, "Rummel, Dean" <drummel@ndlegis.gov>, clairecory@ndlegis.gov

God's Good Day Honorable Chairman Beltz and the Other Distinguished Members of the House Agriculture Committee.

Thank you for your dedicated service as a Legislator for our Great State of ND!

Also, thank you Senator Rummel, Senator Cory and Representative Vetter for co-sponsoring this important legislative bill - SB 2152.

I hope all of you had a well deserved and restful break before Cross-Over begins!

This email is requesting your support of SB 2152 with a Recommendation of Do Pass.

Please allow me to introduce myself so as to enlighten you on where I am coming from and why I am asking for your support of SB - 2152:

- **My name is Bill Gion** and my wife (of 42 years) and I have been longtime rural residents of the Regent Community in Hettinger County, ND.
- I was raised on our 4th Generation Family Farm (where we presently live) - so basically I am a farm boy at heart.
- We are blessed with four married children and five beautiful grandchildren...all living in ND - (the Good Stuff in Life for sure)!
- I have been a Certified ND Real Estate Appraiser for decades, primarily appraising farm & ranch properties in SW-ND. *(Attached is a summary of my appraisal experience & qualifications along with a trade area map).*
- In addition to appraising, I have extensive past experience in farming, ranching, banking (finance) and oil field safety.
- I am community minded, and thus, I have previously served on our local school board (18 years), presently on our Township Board (7 years), and have been a longtime member of the Regent Lions & St. Henry's K of C (4th Degree).

First, I wish to talk to you as a *concerned Grandfather & Citizen of ND:*

- My wife and I are blessed to have all four of our married children and their spouses gainfully employed and living in ND! We see the challenges this generation faces with the rising costs from housing to raising a family. ***In ND, whether in city or rural properties, achieving the American Dream is more challenging than ever!***
- ***Because land (real estate) is in strong demand and prices are increasingly much higher, smaller tracts of land are being offered for sale (some developmental) to attract as many qualified buyers as possible and obtain the best price for the sellers...which I totally understand and respect.***
- ***This is where SB 2152 comes in - a simple act makes a big impact!***
- ***This bill enhances the likelihood of sustaining the next generation of ND residents (as potential buyers) and allows that both buyers & sellers can be better informed while pursuing their goals.***
- ***By requiring full disclosure of these tract sales < 80 acres, the public (both buyers and sellers) can more readily access relevant market data to make informed and fair decisions.***

Secondly, I wish to talk to you as an *experienced & long time ND General Certified RE Appraiser:*

- With much personal gratitude, in a previous legislative session, ND became a disclosure state, subject to a handful of qualifying exemptions including this 80-acre exemption.
- This single step (the required disclosure of the paid sales price on the recorded deed) dramatically & significantly moved our rural appraisal profession forward by leaps & bounds and made my appraisal practice efficient enough that I took on the responsibility of training an Apprentice Appraiser...who has since become a fully accredited and licensed Certified General Real Estate Appraiser in ND - the next generation!

- ***I firmly believe the most challenging & critical part of rural appraising is efficient access to reliable comparable sales data. This data allows us to deliver timely and credible appraisals to our clients, in a more efficient manner, and maintain public trust. Tracts < 80 acres should NOT be exempted from this process!***
- ***Again, this is where SB - 2152 again comes into play. Passing this bill would provide readily available access to credible information on these tracts < 80.0 acres and benefit Appraisers and ND citizens, especially the next Generation of ND Citizens.***

Also, recently it has been legitimately asked of me "Why agricultural lands of less than 80-acres were excluded in the first place?"

Based solely on my professional perspective and incorporating my personal knowledge and experience, I offer the following observation:

- Along with the other noted exemptions, this 80-acre exemption was in the ND State Statute before the more recent non-disclosure legislation was adopted.
- Primarily, it is a "negotiated carve-out" that benefits land developers.
- This sales information was NOT publicly available so it could not influence other land development deals...basically held tight to the chest...advantage developer.
- ***Times have changed & this exemption is archaic & needs to be removed. It hinders the critical need for honest transparency which best serves the public interest.***

I feel strongly about supporting a "Do Pass" for SB-2152, so I am planning to drive to Bismarck and personally testify in support of SB-2152, at your scheduled hearing this Friday morning, March 7, 2025, at 9:30 am CT in Room 327C of the Capitol at Bismarck, ND. If needed beforehand, feel free to contact me via email, text or phone call.

Again thanks for your time and consideration as well as your dedicated service to the State of ND and its wonderful people!

Respectfully submitted,

William "Bill" Gion

William D. Gion
Gion Appraisal LLC
ND State-Certified General Appraiser
Past President North Dakota Appraisers Association/Current Board Member
6360 99th Ave SW, Regent, ND 58650
Office: 701.264.8191
Cell: 701.690.7633
email: gionappraisal@gmail.com

"We Value, What You Value"

2 attachments



2025 Experience & Qualification.pdf

122K



GA - ND Coverage Area.pdf

640K



North Dakota Farm Credit Council

AgCountry Farm Credit Services

Farm Credit Services of Mandan

Testimony of Alyssa Glass
North Dakota Farm Credit Council Executive Director
SB 2152
March 7, 2025

Chairman Beltz and members of the House Agriculture Committee, my name is Alyssa Glass and on behalf of the North Dakota Farm Credit Council (NDFCC), I'd like to express our support for SB 2152, which proposes some minor changes to subsection 6 of section 11-18-02.2 of the North Dakota Century Code. SB 2152 strikes Code J, which includes agricultural lands of less than eighty acres, as an acceptable exclusion to providing the consideration price on the deeds that are filed with country recorders. NDFCC is in favor of the removal of Code J.

NDFCC is comprised of two farmer/rancher-owned independent Farm Credit associations that provide credit and financial services to farmers, ranchers and agribusinesses of all sizes and income ranges in every county in North Dakota. North Dakota Farm Credit cooperatives provide about \$12.7 billion in loans to farmer, rancher and agribusinesses and provide financial services to approximately 28,000 customers. Both Farm Credit associations serving North Dakota employ their own appraisers and primarily work in smaller, rural markets where sales data is more limited.

According to our Farm Credit Services appraisers, the most time-consuming and expensive aspect of appraising rural properties is tracking, finding, verifying and analyzing good sales data. To effectively and efficiently provide a reliable and credible appraisal report, appraisers need consistent and adequate access to good sales data. This data would be beneficial not only to the appraisal profession; but also, to the financial institutions and consumers of appraisal services by allowing appraisers to provide their final work product in a timelier manner and possibly at cost savings to the consumer.

This change would allow appraisers greater access to market derived sales data that could be useful in appraisal assignments; however, these exclusions can be used by some real estate professionals to avoid disclosure of actual sales price of a real estate transaction that would typically be considered a market derived sale.

The removal of Code J, which includes agricultural lands of less than eighty acres is beneficial for the following reasons:

- This Code has been used by individuals to avoid disclosure of the sale price from auctions, bid sales, broker facilitated, or even by private sales that would be considered market value, simply because of the limited number of acres involved.
- As land values continue to increase, this impacts the effective purchasing power in market areas with smaller tract sales being prevalent that are for agricultural use.

- Code J as it now stands, also limits the ability to track data for vacant site sales in the rural residential markets. This hinders the ability of individuals to obtain financing if they are looking to purchase to construct a dwelling for their families.

SB 2152 would also be beneficial for the general public as good sales data is already severely limited in many rural markets in North Dakota. The availability of the information from publicly offered sales could be used by the legal profession, financial institutions, real estate sales professionals, as well as licensed and certified appraisers to provide better data to their customers and clients.

In closing, NDFCC encourages you to give SB 2152 a Do Pass recommendation because it will help enhance the timeliness, credibility, and efficiency of appraisal services.

Independently owned and operated associations serving North Dakota.

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Chairman Beltz & members of the Agricultural committee. I'm Steve Vetter from District 18.

Transparency- Fair Market Value-The more data available to the public, the closer most buyers are to the market value because they know what it is worth.

Improved Financing- better data leads to lower cost and lower timeframe to complete valuations therefore easier to finance at a lower cost.

Help our youth achieve the American dream of home ownership in a small town rural area. In addition, allowing them to get fair market value on tracts of land to start a small farm.

There are 4 elements that create value. They are scarcity, demand, utility and transferability. Transferability is the ability to or ease of which to transfer property. This is a factor of how much a property is worth. This bill provides for better transferability of land sales by providing verifiable data for citizens and Real Estate Professionals.

Barriers to entry into business: The current situation is dire in North Dakota for agricultural appraisers as there are very few in the state. There are currently around 30 Agricultural appraisers in ND. The average age is very old. This means we will have even less in future years to come.

The barriers of entry into the business: In this case, the government hasn't created a fence but a stone wall with barbed wire on top to become an AG appraiser. Example:

In closing:

Transparency, Improved Financing, Barriers to entry into business & most importantly helping our youth achieve the home ownership of a small town rural farm.

I would ask the committee for a Do Pass recommendation.