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Written Testimony in Support of SB 2127  
Senate Appropriations Committee  
Chairman: Senator Ray Holmberg  
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Submitted By: Derek C. Johnson, Deputy Director, Housing Authority of Cass County  
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Chairman Holmberg and Members of the Committee, my name is Derek Johnson, and I am the Deputy Director of the Housing Authority of Cass County. I am a resident of Fargo, ND, residing in District 44.

As you review SB 2127 today, I encourage you to consider the mission statement of the HACC, which mirrors the mission of dozens of other Housing Authorities and housing organizations throughout the state: “The Housing Authority of Cass County, striving to provide decent, safe, and sanitary housing for the low-income residents of Cass County, seeks to increase affordable rental housing opportunities through the provision of financial assistance programs, supportive services and effective management in an environment without discrimination.”

A key component of our mission is to “increase opportunities” for affordable housing. As the cost of housing continues to outpace wage and income growth, the need for affordable housing grows every year. The vast majority of funding for affordable housing comes in the form of rental assistance through federal programs: Public Housing, the Section 8 Housing Choice Voucher program, Project Based Vouchers, USDA Rural Rental Assistance. While these programs are an essential piece of the affordable housing puzzle, they do not provide the financial capital necessary to construct new, and rehabilitate existing, housing inventory in the state.

It is here where the Housing Incentive Fund serves as a critical tool for development of new affordable housing. When coupled with Low Income Housing Tax Credits, the HOME program, CDBG funds, and private investment, the HIF allows housing agencies like the HACC to meet our mission and deliver decent, safe, and sanitary housing at affordable rates. Unlike rental assistance, which is paid directly to the landlord, HIF dollars flow to multiple parties throughout the development process.

Over the past 10 years investments in housing infrastructure funded through HIF have been multiplied five-fold. The economic impact of the total development has surpassed \$450M, funneling through the payrolls of plumbers, electricians, carpenters, contractors, architects, heavy equipment operators, etc. In turn these dollars work their way back to the state as income, sales, and property taxes. An investment in HIF is an investment in economic development, education, housing stability, and the overall well-being of North Dakota families, of all income levels.

HIF investments result in long-term housing infrastructure development that assists North Dakota families for generations to come. I strongly encourage you to support SB 2127 for the future of housing stability in North Dakota.