

March 16, 2021

To whom it may concern:

I am a Certified Residential Appraiser in North Dakota and I fully support HB 1222. This bill allows non-conforming structures to be rebuilt if destroyed. Over the past several years it has come to my attention that many homeowners are living in non-conforming structures and have no idea what they could be faced with if their home were to be destroyed.

I am currently working on a case in Grand Forks that the seller was not aware that his property was non-conforming until I had to delay the sales transaction. In order for an appraisal to be conforming to secondary market standards, it has to be legal in its zoning conformance. If a property is marked legal, non-conforming, it is required an appraiser make a comment on whether a home could be rebuilt in its current footprint if destroyed more than 50%. Under current zoning ordinances an appraiser cannot make that comment and financing will not occur. This has left many homeowners without the ability to sell or refinance their homes.

I strongly urge you to vote YES to this bill. It is what is right for every homeowner in North Dakota!

Sincerely,

Jessica Cassady