North Dakota Statewide Housing Needs Assessment: 2004 - Final Report

A detailed analysis to better understand housing needs in North Dakota

NORTH DAKOTA
STATEWIDE HOUSING
NEEDS ASSESSMENT

Prepared for:
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and
North Dakota Department of Commerce
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FORWARD

This report, “North Dakota Statewide Housing Needs Assessment: 2004 - Final Report,” is one of three major components of the North Dakota Statewide Housing Needs Assessment project. It represents an overview of the current housing situation within the state and provides forecasts of future housing needs. The report is organized to facilitate a review of housing needs by location. The first section presents an overview of the current housing situation within the state and provides forecasts of future housing needs. The second section is composed of tables that contrast the state and its eight planning regions, tables that are region-specific, and tables that look at the Native American Indian reservation areas in the state. The final section of this report presents findings from a statewide survey of key leaders regarding housing issues. Their feedback helps to offer local insight and recommendations into key housing issues and concerns.

Since this report is intended to serve as an initial overview of the current housing situation in North Dakota and potential future housing needs, it is limited in scope and detail. Therefore, a second major component of the needs assessment we have produced is an accompanying document entitled “North Dakota Statewide Housing Needs Assessment: 2004 - Detailed Tables.” The detailed data tables present more information regarding related housing issues. They are arranged by geography and include state, regions, Native American Indian reservations, counties, and cities with 6,500 or more residents. A third component of the needs assessment is the North Dakota Statewide Housing Needs Assessment Resource Project (SHARP) website. The website is designed to allow users to browse themes related to housing and view various tables related to these topics at the level of geography most appropriate for their use. The detailed tables and the website are available through the North Dakota Housing Finance Agency website at http://www.ndhfa.org/.

November 2004

The North Dakota Statewide Housing Needs Assessment is a significant undertaking resulting from the vision and leadership of numerous individuals and governing bodies. It is important to acknowledge those who have dedicated time and energy to ensure that thoughtful planning and long-range strategic vision serve as the basis for policy and decision-making regarding housing issues in North Dakota. We also wish to recognize and thank the numerous key leaders throughout the state who took the time to share their insights so that local communities, counties, reservation areas, and agencies/organizations that provide housing for North Dakotans could be a vital part of this undertaking. The North Dakota State Data Center gratefully acknowledges the support of the following individuals and organizations in the preparation of the North Dakota Statewide Housing Needs Assessment:

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COMPONENTS OF THE NORTH DAKOTA STATEWIDE HOUSING NEEDS ASSESSMENT

An analysis of North Dakota's current and future housing needs was conducted in 2004 by staff at the North Dakota State Data Center at North Dakota State University. Results of this analysis are presented in the following three formats:

North Dakota Statewide Housing Needs Assessment: 2004 - Final Report

- This report presents a statewide overview of trends affecting housing supply and demand and is available at http://www.ndhfa.org/.
- Ten profiles are included consisting of issues related to housing organized by a) state and eight planning region totals; b) each individual planning region and its associated counties and large cities; and c) the four major Native American Indian Reservations.
- Additional analysis explores a statewide survey of key leaders regarding housing issues.

North Dakota Statewide Housing Needs Assessment: 2004 - Detailed Tables

- These tables represent a series of 92 data tables relating to a) population, b) housing supply, c) housing demand, d) affordable housing, e) special populations, and f) substandard housing. They are available at http://www.ndhfa.org/.
- Most tables present data for a) North Dakota and the eight planning regions, b) the four major Native American Indian Reservation areas, c) all 53 counties, and d) the 12 cities with more than 6,500 residents.

North Dakota Statewide Housing Assessment Resource Project (SHARP) Website

- The website is for broader dissemination of the assessment information and is available at http://www.ndhfa.org/.
- The site is organized around the following themes: a) population, b) housing supply, c) housing demand, d) substandard housing, e) special populations, and f) land use.
- Users may view various tables related to the housing themes and select the level of geography most appropriate for their use.
- It provides links to other websites and related publications/products (including the final report and detailed tables).

KEY FINDINGS

Population Change

- North Dakota's population has remained relatively stable over the past 60 years, fluctuating by no more than 35,000 people or 5 percent.
- The state's population continues to consolidate into its largest cities. Currently, 53 percent of North Dakota's population resides in only 15 cities and more than half of the state's 371 incorporated places have fewer than 200 residents.
- Population movement within the state has led to very uneven growth patterns. Between 1990 and 2000, only six of 53 counties gained population.
- North Dakota's age profile is changing dramatically.
  - In 2000, 15 percent of all residents were 65 years and older (in 27 of the state's 53 counties, this proportion was over 20 percent).
  - Between 2000 and 2015, residents 65 years and older are projected to expand by 35 percent and represent 20 percent of the statewide population.
  - Residents 25 years and younger are projected to decline by 13 percent between 2000 and 2015 while those between the ages of 25 and 54 will decline by 11 percent.

Changing Household Composition

- Statewide, the number of married-couple families with children declined by 31 percent or by nearly 28,000 households since 1960. In contrast, during the same time period, married-couple households without children increased by 58 percent.
- Non-family households have become the dominant form of household in the state, nearly quadrupling since 1960. Currently, they represent just over one-third of all households. Approximately 83 percent of non-family households are persons living alone, 39 percent of whom are elderly.

Housing Stock

- Occupied housing units in the state increased by nearly 7 percent or 16,274 units between 1990 and 2000.
- Owner-occupied housing units grew at a faster pace between 1990 and 2000 than renter-occupied units: 9 percent relative to 4 percent.
- Overall vacant housing units have declined over the past decade and account for approximately 11 percent of total housing units. The greatest decline in vacant units are among year-round homes and mobile homes, down 19 percent and 24 percent, respectively, between 1990 and 2000.
- Growth in housing since 1960 has been centered on single-family units and larger multi-family structures (i.e., 5 or more units).

Affordable Housing

- North Dakota lacks sufficient affordable housing, especially for those in low- and extremely low-income brackets. Using 30 percent of household income as a benchmark for affordable housing and statewide median family income (MFI) for 2000 at $52,500, the data indicate that:
  - 43 percent of current owner-occupied or renter-occupied homes in North Dakota are affordable to those earning less than 30 percent of MFI.
  - 69 percent of owner-occupied homes are affordable to those with income between 31 percent and 50 percent of MFI.
  - Approximately 83 percent of renter-occupied units are affordable to those with income between 31 percent and 50 percent of MFI.

Housing Conditions

- The general housing conditions in North Dakota are very good.
  - Less than one-half percent of owner-occupied units lack complete plumbing or kitchen facilities.
  - Approximately 1 percent of owner-occupied units are overcrowded, having more than one occupant per room.
  - One-half percent of renter-occupied units lack complete plumbing facilities and 1 percent lack complete kitchen facilities.
  - Nearly 4 percent of renter-occupied units are overcrowded, having more than one occupant per room.

Special Populations

- Survey data of homeless indicate that there is an unmet need in the state for nearly 2,136 homeless, 40 percent of whom are families with children.
- There is an important housing need for low- and moderate-income elderly.
  - 15 percent of residents 55 years and older in owner-occupied units have housing cost burdens that exceed 30 percent of their household income.
  - 35 percent of residents 55 years and older in renter-occupied units have housing cost burdens that exceed 30 percent of their household income.

Projected Housing Demand

- The distribution of households will change dramatically over the next 10 years. Forecasts indicate that for the time period 2000 to 2015:

Age:
- The number of young adult households (i.e., ages 15 to 34) will decline by 4,938 or 8 percent.
- Middle-age households (i.e., ages 35 to 54) will decline by 15,367 or 15 percent.
- Early retiree and young senior households (i.e., ages 55 to 74) will increase by 29,801 or 50 percent.
- Older senior households (i.e., age 75 and over) will increase by 12,586 or 38 percent.

Income:
- Households with income below 30 percent of MFI will increase by 7,426 or 15 percent.
- Households with income between 31 percent and 50 percent of MFI will increase by 4,789 or 12 percent.
- Households with income between 51 percent and 60 percent of MFI will increase by 3,490 or 9 percent.
- Households with income above 115 percent of MFI will increase by 2,555 or 8 percent.

Type:
- First-time homebuyers are expected to decline statewide by nearly 9 percent.
- Upscale homebuyers are expected to increase by nearly 8 percent.
- Low-income homebuyers are expected to increase by nearly 6 percent.
- Moderate homebuyers are expected to increase by nearly 8 percent.
- Elderly homebuyers are expected to increase by 42 percent.

Projected Housing Supply

- If the current level of housing construction continues, the state's overall housing stock will expand by less than 1 percent or by 30,562 units between 2000 and 2015. Housing supply forecasts for the same time period based on population change rather than on the past decade's building trend are slightly more robust and indicate housing stock will expand by 32,157 units. The projected housing expansion will slightly exceed anticipated housing demand assuming current vacancy levels persist. However, the type of housing unit and location will vary markedly throughout the state.
  - Greater housing growth than current levels will be needed to meet demand in Region IV (Grand Forks area).
  - An increased demand for elderly housing, especially in Region I, Region III, and Region VII, will require more specialized construction even though overall housing units will exceed demand.
  - The current level of housing growth in Region II will likely outpace future demand, therefore a housing slowdown in this region is probable.

Survey of Key Leaders Results

- A telephone survey of 183 key leaders representing every county, major city, and reservation in North Dakota was conducted in the summer of 2004. Representatives from the financial community, public housing authorities, realtors, apartment associations, builders, and statewide housing organizations also were included in the study. Topics covered in the survey included housing supply and demand issues, housing quality and affordable living, barriers to development, special population needs, and concerns regarding housing policies and programs. Key findings indicate:
  - Overall, leaders generally agreed that the economic health of their communities is good and that community leaders are visionary.
  - Important local issues of key concern include economic development, retention of young adults, an aging population, infrastructure, social issues such as drug and alcohol abuse, and services for special populations.
  - A general sense among key leaders is that there is growing demand for larger apartments, duplexes/townhomes for rent, single-family houses for purchase or rent, and starter homes. There is general consensus that there is sufficient public housing to meet the needs of their communities.
  - Overall, leaders generally agreed that the housing stock in their area is in good repair, with the major exception of reservation areas. Representatives of the reservation areas felt housing quality in their communities was worse than other communities, in general.
  - Leaders felt affordable housing has changed little over the past 10 years with the exception of Region V and the top 12 cities in the state, where leaders said that rising housing costs have made housing less affordable.
  - Approximately one-fourth of the key leaders indicated concern regarding barriers to housing development in their communities. The major concerns included zoning issues, cost of development, availability of infrastructure, restrictions regarding development of multi-family units, lot size, development of agricultural land, and the need for stricter codes to improve property values and pride in ownership.
  - Three of four key leaders expressed the need for the state to play a role in increasing the supply of adequate and affordable housing.

RECOMMENDATIONS

An overall analysis of the findings, including comments and suggestions from key leaders, leads us to offer the following top six recommendations as a way to prioritize future housing development strategies:

1. Top priority should be given to exploring ways to best address future elderly housing issues.
2. Special attention should be given to housing for special needs populations including the frail and physically disabled, mentally disabled, veterans, and the homeless.
3. Attention should be given to initiatives that will increase the likelihood of rehabilitating or remodeling older homes, especially for elderly use.
4. Agencies should position themselves for a significant increase in demand for programs that address housing for extremely low-, low-, and moderate-income residents.
5. A contingency plan should be developed for possible significant reductions in federal housing support. The Center on Budget and Policy Priorities forecasts a possible reduction that may exceed $8 million in Section 8 Vouchers as a result of cuts in federal housing assistance. This would likely eliminate 2,101 vouchers in North Dakota by 2009.
6. Priority should be given to creating a task force that can explore the feasibility of innovative programs or approaches to housing development.

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PURPOSE

The purpose of this housing needs assessment is threefold. First, it offers policy-makers, developers, housing agency administrators, and others directly related to housing an overview of the current housing situation in the state. Second, it describes the changes that have occurred in the state's population base and corresponding shifts that have resulted in housing stock. This relationship provides context for forecasting housing needs. Finally, the analysis presents an objective assessment of future housing needs based on a combination of a) historical trends in housing utilization, b) recent trends in housing construction, and c) demand for housing based on population and income shifts. It should be understood that determining future housing needs is a complex issue. There is no single indicator that adequately predicts future needs. Therefore, housing forecasts should be used only as one tool in developing housing policy. Nonetheless, insight can be drawn from historical trends regarding the relationship between population dynamics and corresponding housing development. The patterns that emerge, when placed within the appropriate economic and political context, are useful for predicting future housing needs. Consequently, in this report you will find a series of projections that allow you to contrast forecasts for population movement, predicted trends in occupied housing, and two scenarios for projected housing supply. The first housing supply forecast is based on a historical pattern of housing construction while the second projected housing supply scenario is based on shifts in an area's population profile. Contrasting these two forecasts will allow you to assess how well the current pattern of housing construction, if continued into the future, fits the expected housing needs based on population projections.

COMPONENTS OF THE NORTH DAKOTA STATEWIDE HOUSING NEEDS ASSESSMENT AND ORGANIZATION OF THIS REPORT

There are three main components to the North Dakota Statewide Housing Needs Assessment. This report represents the first component and is composed of a statewide overview, state and regional profiles, and results of a survey of key leaders. The second component of the statewide housing needs assessment is a website that facilitates a much broader dissemination of the information and can be found at http://www.ndhfa.org/. This website is designed to allow the user to browse six main themes related to housing, including population, housing supply, housing demand, substandard housing, special populations, and land use. Users can view various tables related to these topics and select the level of geography that is most appropriate for their use, including state, regions, Native American Indian reservation areas, counties, and cities with 6,500 or more residents. Important links to other websites related to these various themes also are available. Finally, a resource section allows the user to access this report along with other data products associated with the report including a detailed series of ancillary tables that represent the final component of the statewide housing needs assessment. These detailed tables represent the third component of the project and were developed for users who are interested in a much more intensive investigation into housing issues. This component encompasses 92 tables and is organized into five major sections including a) population, b) housing supply and demand, c) affordable housing, d) special populations, and e) substandard housing. Each table displays the information for four main levels of geography including a) state and planning region, b) Native American Indian reservation area, c) county, and d) cities with 6,500 or more residents.

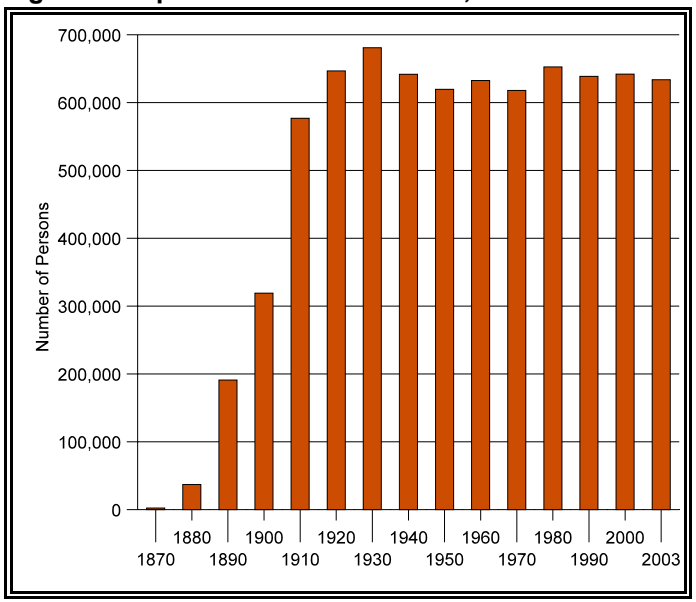
This report is organized into three main sections. The first section provides a statewide overview of important trends that affect housing supply and demand. These trends include historical shifts in population, changes in the state's economy, housing trends, and land use issues. The second section is designed to profile housing needs through a series of 13 tables and two figures. It is arranged by geography to facilitate in-depth analysis. There are 10 distinct groupings of profiles. The first centers on the state and its eight planning regions. This format allows for quick comparison of regions within the context of the state. The next eight groupings of profiles are region-specific. Within these profiles, the counties and major cities (those with 6,500 or more residents) within a corresponding region are arrayed along with the regional total. This provides the reader the ability to focus their attention on a specific region and explore changes occurring within that specific region. The final grouping of profiles looks specifically at the state's Native American Indian reservations. The final section in the report provides findings from a statewide survey of key leaders regarding housing issues. The results are displayed in different ways to facilitate comparisons. For example, some figures present one question for multiple geographies (e.g., health of community, visionary leadership, community growth potential). Other figures present multiple dimensions of a topic for one geography (e.g., supply of decent housing for (a) small apartments, (b) larger apartments, (c) duplexes, etc.).

POPULATION CHANGE

North Dakota's population has remained relatively stable after its initial growth period prior to 1930 (see Figure 1). The highest recorded population in the state was 680,845 residents in 1930. Between 1930 and 1970, the state's population gradually declined largely as a result of transformations in agriculture, the state's major economic engine at the time. Due to technological advances, agricultural production has dramatically increased and fewer farmers can work more land. For example, in 1940 the average farm size was approximately 500 acres. Currently, the average farmer operates, on average, 1,300 acres. As a result, the number of farms in the state dropped from roughly 86,000 in 1930 to approximately 30,000 today (U.S. Department of Agriculture).

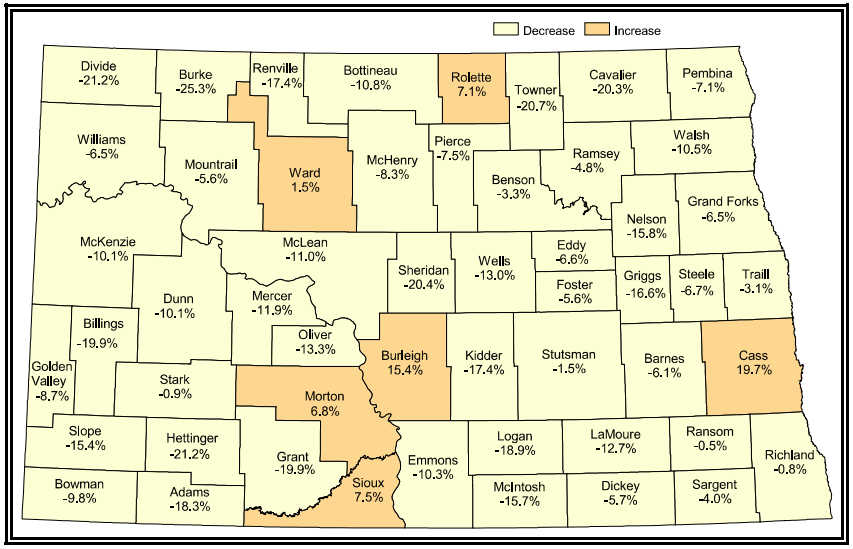
The displacement of farm families caused a ripple effect throughout the state. As farm families left rural areas, merchants that served them lost market and were forced to leave. The loss of these merchants reduced the demand for various service providers, who in turn were displaced. This downward cycle played out in many small communities throughout the state and produced a growing wave of rural residents moving to the state's larger urban centers for employment.

Figure 1. Population in North Dakota, 1870 to 2003



Source: U.S. Census Bureau.

Figure 2. Percent Change in North Dakota Population by County, 1990 to 2000

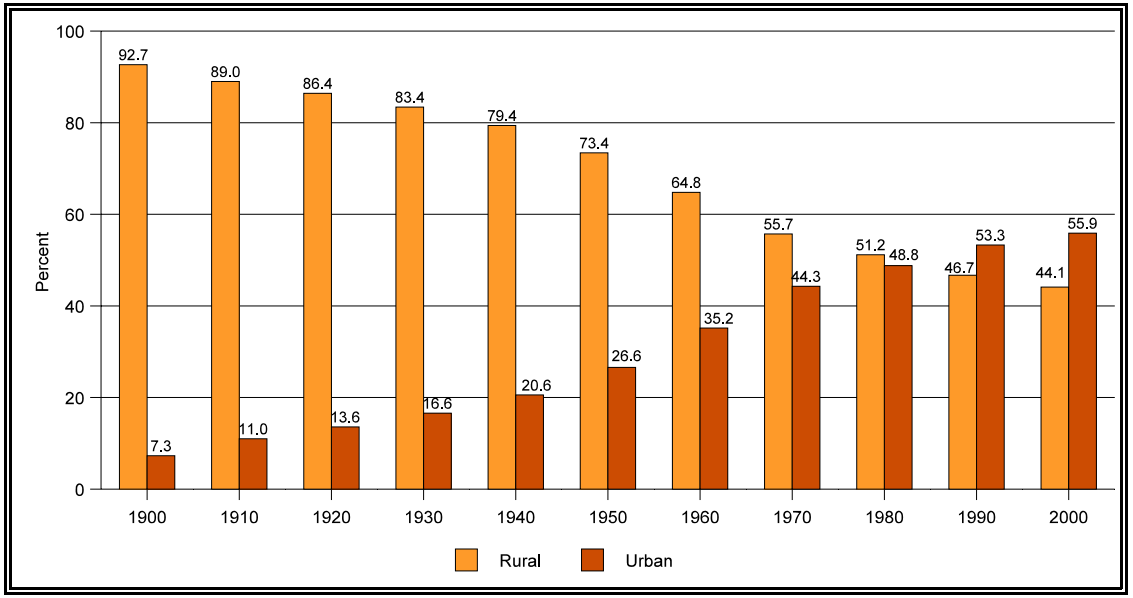


Source: U.S. Census Bureau.

Two events during the decade of the 1970s temporarily halted this exodus. The first was the oil-boom period of the mid 1970s that resulted from the Middle East oil embargo in the early 1970s. The economy of many western North Dakota counties exploded and produced growing demand for labor and housing. At the same time, a short-lived agricultural boom occurred in the state as a result of a significant increase in wheat exports, largely to the former Soviet Union. This event dramatically boosted farm prices and energized the agricultural economy, which in turn, strengthened the state's economy. As a result, overall population growth returned to the state during the early 1980s. This growth period was short lived as these two events faded and overall population again began to decline during the later part of the 1980s.

In 2003, the state's population was estimated at nearly 634,000 residents. The relative stability of the state's overall population is noteworthy. Over the past 60 years, the total population in the state has fluctuated by no more than 6 percent or roughly 35,000 people. However, dynamics of population change occurring within the state are hidden by this general trend. For example, between 1990 and 2000, the state's population increased by less than 1 percent, growing to 642,200 residents. This modest growth was a result of population increases in only six of

Figure 3. Urban-Rural Population Distribution for North Dakota: 1900 to 2000



Source: U.S. Census Bureau.

the state's 53 counties while population in the remaining 47 counties declined (see Figure 2).

Since 2000, pockets of residential growth have been concentrated in and around the state's largest cities and within the Native American Indian reservation areas. This selective growth reflects a long-term pattern of rural to urban migration that has effectively consolidated the state's population into a handful of large urban areas.

POPULATION CONSOLIDATION

The rural to urban movement of people in the state began in earnest during the 1940s (see Figure 3). At that time, nearly 80 percent of the state's population was living either on a farm or the countryside or in a place of fewer than 2,500 residents. The lack of employment opportunities in small towns and rural areas forced residents to move to larger cities in the state. This trend accelerated during the 1950s and 1960s, and slowed somewhat during the 1970s and 1980s. Nonetheless, by the 1990s, the majority of residents in the state were living in urban areas.

Table 1. Number of North Dakota Cities by Population Size, 1960 and 2000

City Population Size	1960 Census		2000 Census	
	Number of Cities	Percent of Total	Number of Cities	Percent of Total
25,000 or more persons	4	1.1	4	1.1
10,000 to 24,999 persons	3	0.9	5	1.3
5,000 to 9,999 persons	5	1.4	3	0.8
2,500 to 4,999 persons	3	0.9	3	0.8
2,000 to 2,499 persons	7	2.0	6	1.6
1,500 to 1,999 persons	15	4.3	10	2.7
1,000 to 1,499 persons	26	7.5	22	5.9
500 to 999 persons	45	12.9	50	13.5
200 to 499 persons	114	32.7	76	20.5
Less than 200 persons	127	36.4	192	51.8
Total Number of Cities	349	100.0	371	100.0

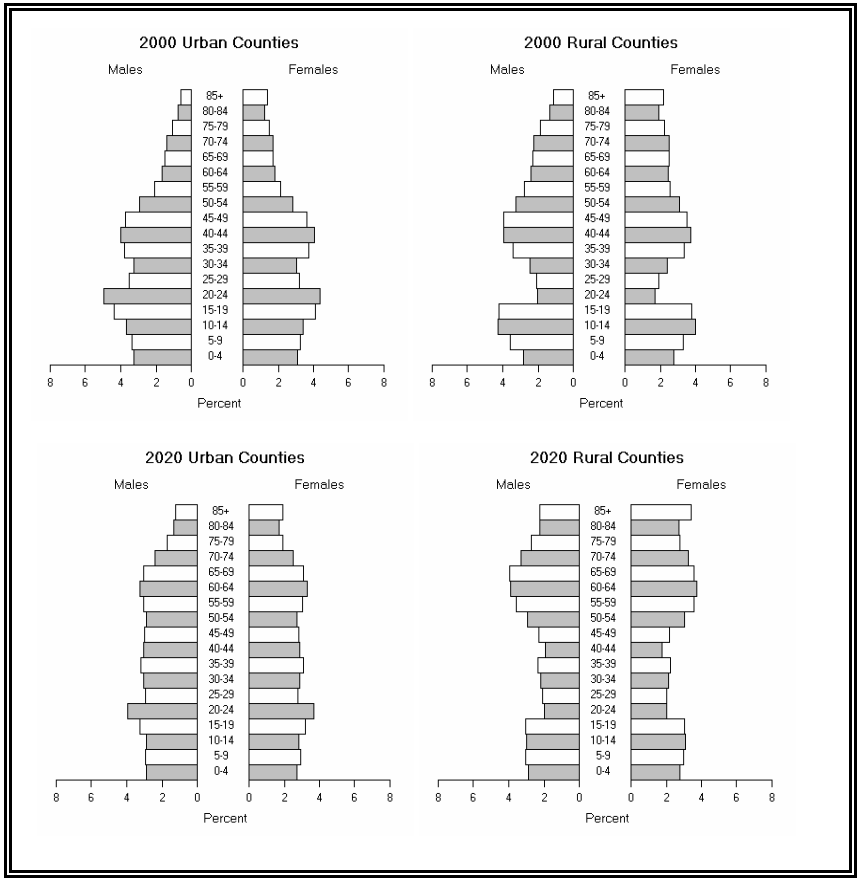
Source: U.S. Census Bureau.

Currently, nearly 53 percent of North Dakota's population resides in the state's 15 urban places. This shift in population has a significant consequence for housing in North Dakota. The vast majority of housing demand is located in the larger cities while population decline has resulted in housing surpluses in the state's rural areas. For example, between 1990 and 2000 approximately three out of four counties in the state had a net loss of occupied housing units. In contrast, cities above 6,500 people in the state had a net housing gain during the same time period (U.S. Census Bureau).

The consolidation of population in the state, which significantly changed housing demand in communities, is illustrated in Table 1. The rural-to-urban movement of people dramatically shifted the balance of community size. For example, the number of urban cities (those above 2,500) in the state changed little between 1960 and 2000. However, during that same time period there were major changes in rural communities. The predominant trend has been toward smaller and smaller communities. This can be seen in the tremendous increase in very small communities in the state. In 1960, little more than one-third (36 percent) of the incorporated places in the state had fewer than 200 residents. By 2000, the majority (52 percent) of incorporated places in North Dakota had fewer than 200 people. The consequences for housing are obvious. As the number of residents in communities decline, so does demand for housing. In addition, surplus housing becomes rundown and the values of homes erode. For example, in 2000, 70 percent of the counties in the state had

vacancy rates for year-round housing that exceeded 10 percent. The average value of an owner-occupied home in North Dakota in 2000 was $68,300. In 19 counties, the average value of owner-occupied housing was less than 60 percent of that amount. Between 1990 and 2000, urban counties all experienced an increase in owner-occupied housing values. However, home values in nearly half of rural counties declined.

Figure 4. Rural and Urban Population Distributions for North Dakota by Age and Gender, 2000 and 2020



Sources: U.S. Census Bureau. North Dakota State Data Center.

SHIFTING AGE DISTRIBUTION

The changing population distribution within the state is also accompanied by a shifting age distribution. As noted in Figure 4, the age profile for the state's urban counties is very different than its corresponding rural areas. The most striking differences are found among the young adult age groups and the elderly age groups. In 2000, the proportion of young adults (i.e., ages 20 to 34) in the state's rural counties was significantly smaller than either the age group below them (i.e., ages 5 to 19) or above them (i.e., ages 35 to 49). This is a result of a large out-migration of young adults from these rural counties.

A corresponding decline in the number of children also is very visible in the profile of rural counties. In Figure 4, the bar representing the 0 to 4 age group for 2000 is much smaller than the corresponding bar for the 5 to 9 year age group or the 10 to 14 year age group. This means that fewer children are being born in rural counties, a direct impact of the out-migration of young adults. The smaller proportion of young adults and young families will have a direct effect on the demand for starter homes in rural counties.

The proportion of seniors (i.e., ages 65 and older) in rural counties is relatively large. In 2000, there were 94,478 residents 65 years of age and older in North Dakota or 14.7 percent of the state's total population. However, in 27 of the state's 53 counties, that proportion was more than 20 percent. By the year 2020, the number of residents 65 years and older is expected to grow by 55,000 persons or 58 percent, and will represent 23 percent of the state's population. In addition, the number of North Dakota seniors 85 years and older is expected to nearly double between 2000 and 2020. Demand for elderly housing will be the greatest challenge for the state, especially in the rural areas.

CHANGING HOUSEHOLD COMPOSITION

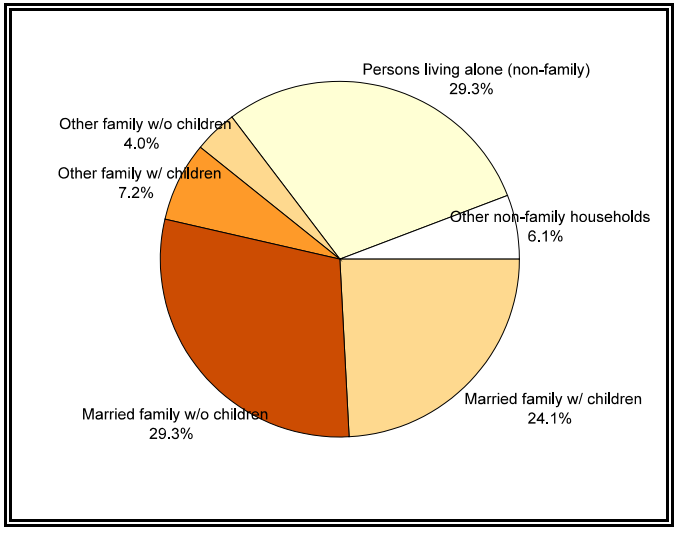
One of the population dynamics that continues to have an important impact on housing in North Dakota is the changing composition of households. As noted in Figure 5, the state's dominant household type in 1960 was married couples with children under age 18, who represented nearly 90,000 households in the state. In 2000, married couples with children under age 18 accounted for slightly over 62,000 households, a decline of nearly 28,000 households or 31 percent. This dramatic transition was largely a result of the Baby Boom generation, children born during the 1950s and early 1960s who grew up and left behind a growing proportion of "empty nester" households. As a result, the number of households comprised of married couples without children under age 18 grew from slightly more than 47,800 households in 1960 to nearly 75,500 households in 2000, an increase of 58 percent. This transition has created an increasing supply of starter homes vacated by "empty nesters." In addition, it has increased demand for smaller homes (for those "empty nesters" wanting to

downsize) and larger homes (for those positioning themselves to care for aging parents or for those working at home wanting office space).

The most dramatic shift in households during the past 40 years has been the explosion of non-family households. As noted in Figure 5, non-family households represented fewer than 24,000 households in 1960. However, by the year 2000 this household type nearly quadrupled to over 91,000 households or more than one in three households in the state. Approximately 83 percent of these non-family households are accounted for by persons living alone. Residents ages 45 to 54 living alone doubled during the past decade, largely due to divorce; they represent 13 percent of single-person households. While elderly (i.e., ages 65 and older) are 15 percent of the population in North Dakota, they are 40 percent of all persons living alone.

The current composition of households in the state highlights many of the important housing challenges that need to be addressed. As noted in Figure 6, more than one-third of the households in the state are non-family households, the vast majority of which are single persons. This is partly a result of the dramatic increase in elderly in North Dakota as noted earlier. More importantly, the proportion of elderly will dramatically increase during the next two decades. Therefore it is likely that single-person households will increase as well. The demand for housing to accommodate seniors cannot be understated. This includes the need to address the issue of retrofitting homes in which elderly reside to make them more "elderly accessible," especially with regard to mobility concerns. This is most problematic in rural areas of the state.

Figure 6. North Dakota Households by Type, 2000



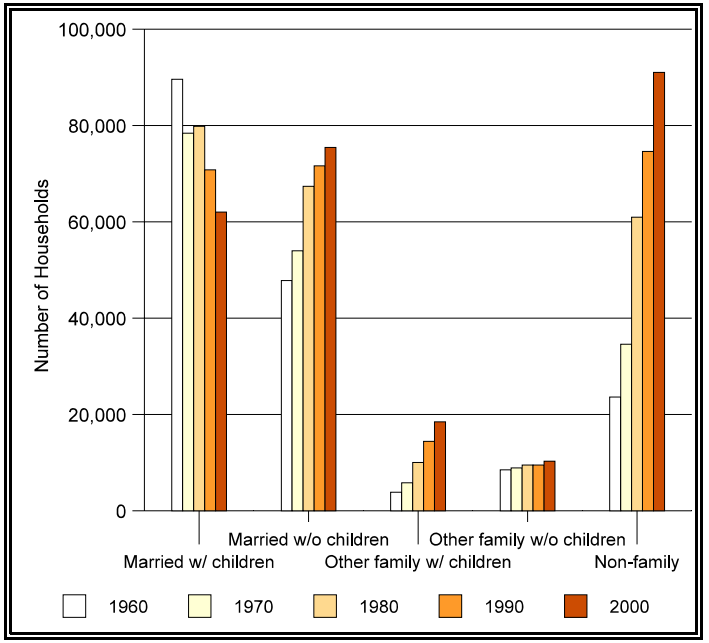
Source: U.S. Census Bureau.

A second trend is the changing size of households. As the proportion of households with children under age 18 declines, the need for larger homes declines. In 1970, the average number of persons per household in the state was 3.25. By 2000 it had declined to 2.41. However, desire for larger homes has increased. The median number of rooms per household increased from 5.0 in 1970 to 5.4 in 2000 (U.S. Census Bureau).

RACIAL DIVERSITY

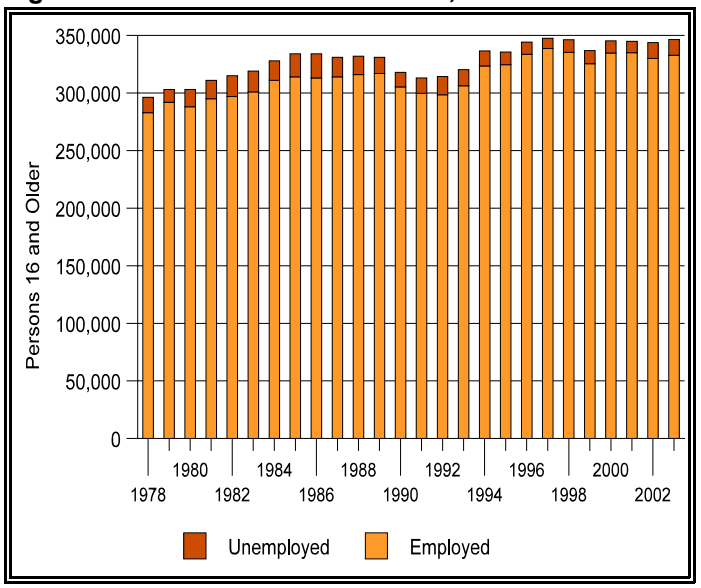
The racial and ethnic mix in North Dakota is changing modestly. Over the past 20 years, the proportion of the state's population

Figure 5. North Dakota Households by Type and Presence of Children Under Age 18, 1960 to 2000



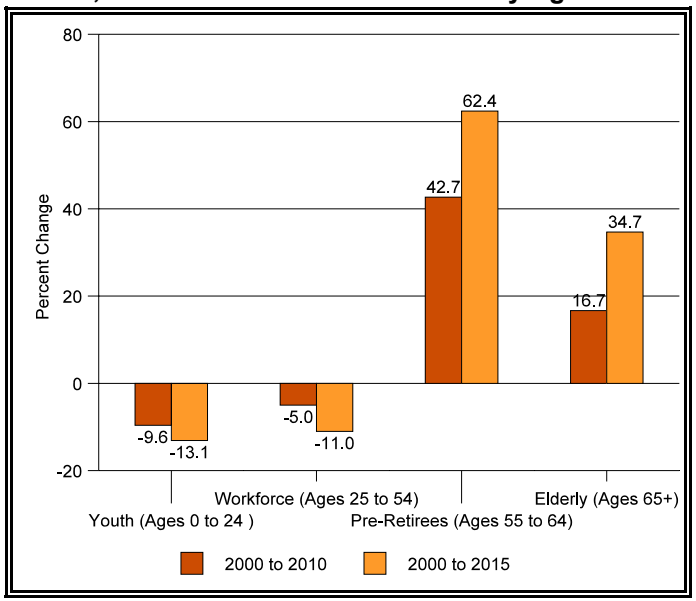
Source: U.S. Census Bureau.

Figure 7. North Dakota Labor Force, 1978 to 2003



Source: North Dakota Job Service.

Figure 8. Percent Change in Population for North Dakota, 2000 to 2010 and 2000 to 2015 by Age



Sources: U.S. Census Bureau. North Dakota State Data Center.

that is white has declined from 96 percent to approximately 92 percent. Native Americans comprise the largest minority group in the state, representing 5 percent of the state's population base in 2000. In addition, 98 percent of the state's population was born in the U.S. However, some of the state's larger urban areas are changing their diversity profile due to the influx of New Americans. For example, 74 percent of the New Americans that came to North Dakota between 1992 and 1998, which includes more than 3,000 people from over 30 countries, settled in the state's largest city, Fargo (Lutheran Social Services Center for New Americans, Fargo, North Dakota).

CHANGES IN THE STATE'S LABOR FORCE

North Dakota's labor force has grown since the latter part of the 1970s (see Figure 7). In 1978, there were nearly 283,000 employed workers in the state. This number rose to 317,000 employed workers by 1989 before overall employment began dipping as a result of the recession period of the early 1990s. The statewide employment estimate for 2003 was 332,725 workers. Unemployment has remained very low throughout this period, typically averaging two percentage points below the national average.

Although the labor force has grown over time, the age profile of workers in North Dakota is changing dramatically. The aging of the Baby Boom cohort (i.e., those born between 1947 and 1962) in the state will have a significant consequence on labor availability over the next 20 years. As illustrated in Figure 8, the proportion of persons in the prime workforce, those in the age group from 25 to 54, is expected to decline during the next decade.

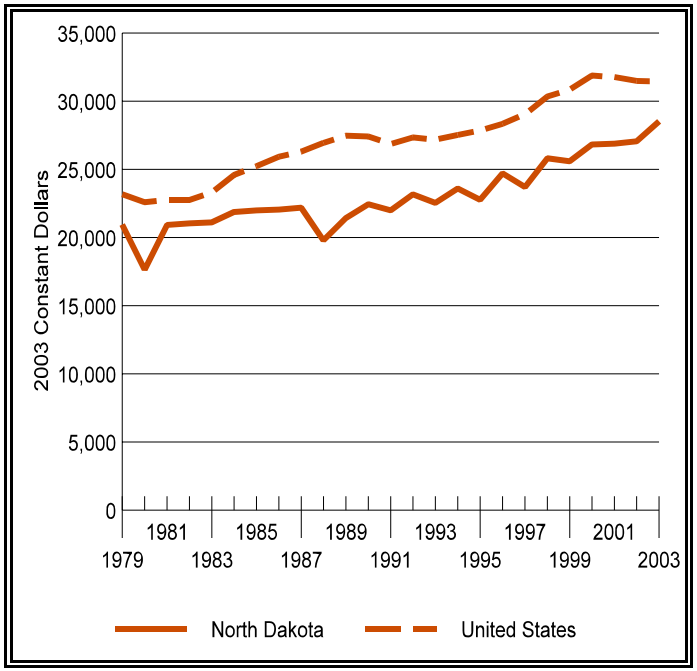
In contrast, the proportion of those who are nearing retirement (i.e., ages 55 to 64) as well as those in the retirement years (i.e., ages 65 and older) will increase markedly. This workforce shift will be more intense in the state's rural areas.

INCOME AND WAGES

Personal income in North Dakota has increased modestly over time. In 2003, the total personal income generated in the state was $18.1 billion (U.S. Bureau of Economic Analysis). This includes money generated from earnings, property (e.g., dividends, interest, rent), and transfer payments. On a per-capita basis, this represents roughly $28,521 for each resident of the state. Nationally, North Dakota ranks 35th in per capita income, nearly 10 percent below the national average of $31,459 (see Figure 9).

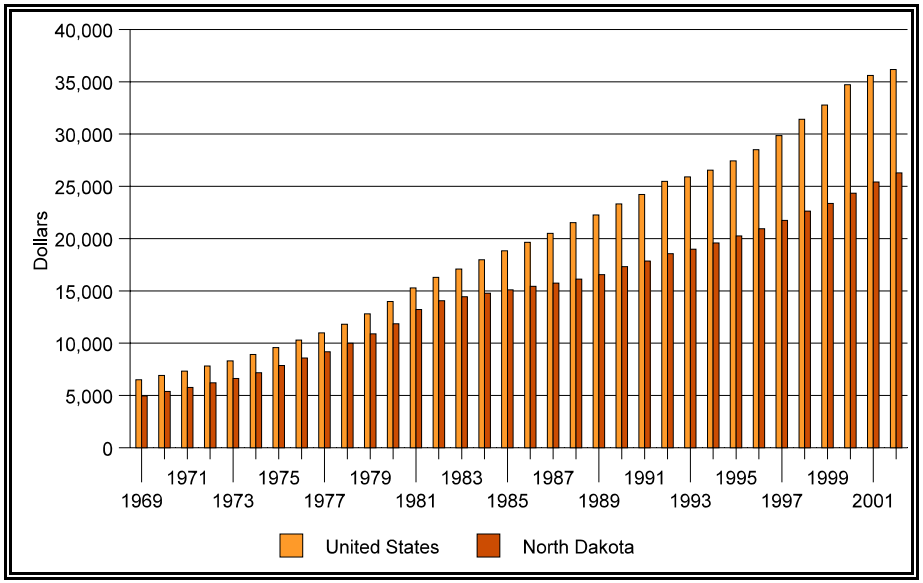
The average wage per job in North Dakota also has increased over time (see Figure 10). In 2002, the average wage per job in the state was $26,278. In contrast, the average wage 10 years earlier was $18,555; it was only $6,214 in 1972. Although the actual gain has been

Figure 9. Per Capita Personal Income in 2003 Constant Dollars for North Dakota and the United States, 1979 to 2003



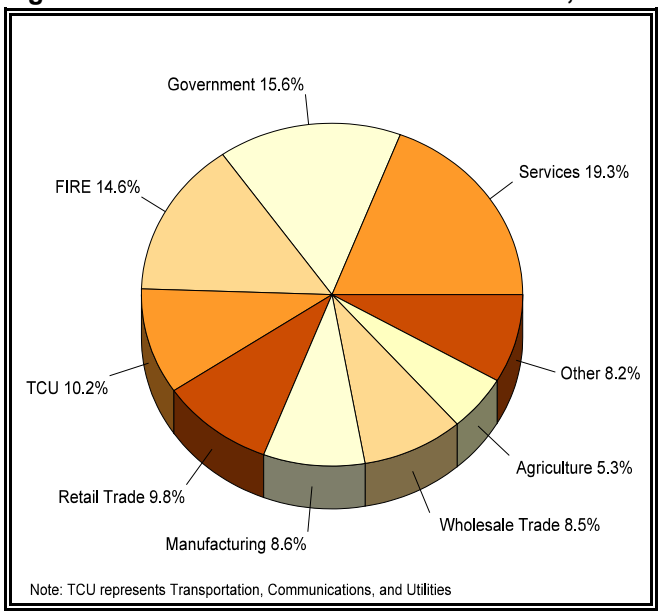
Source: U.S. Bureau of Economic Analysis.

Figure 10. Average Wage Per Job in North Dakota and the United States, 1969 to 2002



Source: U.S. Bureau of Economic Analysis.

Figure 11. North Dakota Gross State Product, 2001



Source: U.S. Bureau of Economic Analysis.

substantial, when adjusted for inflation over the time period, the buying power of wages has declined. In addition, North Dakota wages relative to the nation have also declined. For example, in 1972 North Dakota's average wage per job was 20 percent below the national average. By 2002, the differential increased to 27 percent with the average wage per job in the U.S. at $36,167. Wages in the state differ significantly by location. The average wage per job in the Fargo-Moorhead Metropolitan Area was $28,429 in 2002 while the corresponding average wage per job in the rural portions of the state was $24,201. Even within the rural areas of the state, average wages differ markedly. For example, in the energy rich counties of Oliver and Mercer, the average 2002 wage was $40,516 and $36,759, respectively. In contrast, the average 2002 wage in the farming/ranch intensive counties of Logan and Billings was $17,941 and $17,469, respectively (U.S. Bureau of Economic Analysis).

NORTH DAKOTA'S ECONOMY

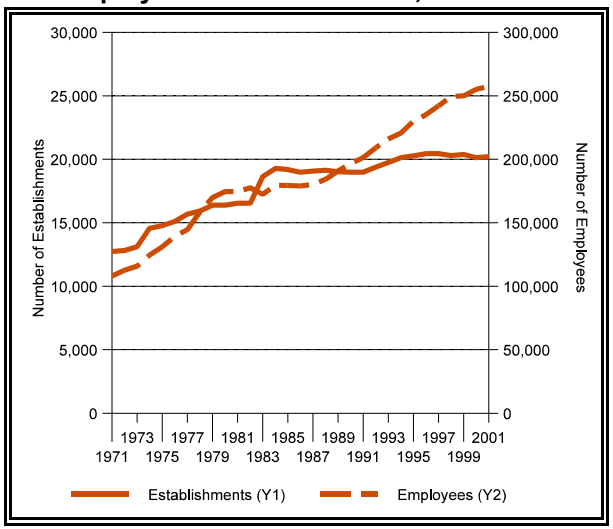
An effective measure of a state's economy is its gross state product. This measure, often considered a state's counterpart to the nation's gross domestic product, is the value added in production by the labor and property located in the state. North Dakota's gross state product in 2001 was estimated at $19 billion. The service industry accounted for the largest share with 19 percent (Figure 11). The next leading economic sectors included government at 16 percent and finance, insurance, and real estate (FIRE) at 15 percent. The dominance of the service sector is best illustrated by the fact that seven of the top 10 private employers within the state are health care providers and one is an insurance provider.

An interesting business trend surfacing in the state is the increase in larger establishments. As noted in Figure 12, the number of employees in the state continues to increase at a modest pace. However, the number of business establishments with employees has been relatively stable since the early 1990s. In fact, the number of business establishments with employees has varied by little more than 300 companies between 1994 and 2001. In 2001, there were 20,206 business establishments with employees, providing employment for 257,335 people.

HOUSING STOCK

Housing estimates for 2003 indicate there were 296,959 total housing units in North Dakota with an additional 3,721 housing units authorized by building permits, resulting in a potential 300,680 housing units. The housing supply in North Dakota has gradually increased to meet the state's growing demand. The number of occupied housing units in the state expanded from 240,878 units in 1990 to 257,152 units in 2000, an increase of 6.8 percent (see Table 2). The largest growth in occupied housing between 1990 and 2000 was among owner-occupied units which grew by 9 percent. In contrast, the proportion of renter-occupied units in the state increased by half that amount, or 4 percent. As a result, the overall proportion of renter-occupied units relative to total

Figure 12. Number of Business Establishments and Employees for North Dakota, 1971 to 2001



Source: U.S. Census Bureau.

occupied units actually declined by 3 percent between 1990 and 2000. Growth in occupied housing followed the general trend in population redistribution within the state. The greatest gains were found in and around the state's largest urban centers. In 14 of the state's 53 counties, the number of occupied housing units increased between 1990 and 2000 (U.S. Census Bureau).

Housing vacancy rates have declined significantly between 1990 and 2000. In 1990, 35,462 housing units were vacant, which was 12.8 percent of all housing (see Table 2). This proportion dropped by 13 percent over the decade with 11 percent of all housing units in the state vacant in 2000. This decline is more dramatic if one excludes seasonal homes. For example, between 1990 and 2000, the reduction of vacant year-round homes in the state was 19 percent. The reduction in vacant units was widespread throughout the state with half of the regions showing declines of more than 20 percent among year-round homes.

The largest proportion of vacant housing units in the state are single-family units which comprise 61 percent of all vacant housing (see Table 3). Between 1990 and 2000, there was a 8 percent decline in vacant single-family units. In contrast, statewide vacancies in multi-family structure units actually increased by 8 percent over the same time period. The most striking rise was among the larger complexes that include more than 10 units, where vacancies rose 35 percent. Vacant mobile homes during the same time period dropped by 24 percent.

Table 2. North Dakota Housing Supply by Occupancy Status and Tenure, 1990 and 2000

		Occupied Housing Units					Vacant Housing Units	
			Owner-Occupied		Renter-Occupied			
	Total Housing Units	Total	Number	Percent of All Occupied Housing Units	Number	Percent of All Occupied Housing Units	Number	Percent of Total Housing Units
1990	276,340	240,878	157,950	65.6	82,928	34.4	35,462	12.8
2000	289,677	257,152	171,310	66.6	85,842	33.4	32,525	11.2
Percent Change	4.8	6.8	8.5	1.6	3.5	-3.0	-8.3	-12.5

Source: U.S. Census Bureau.

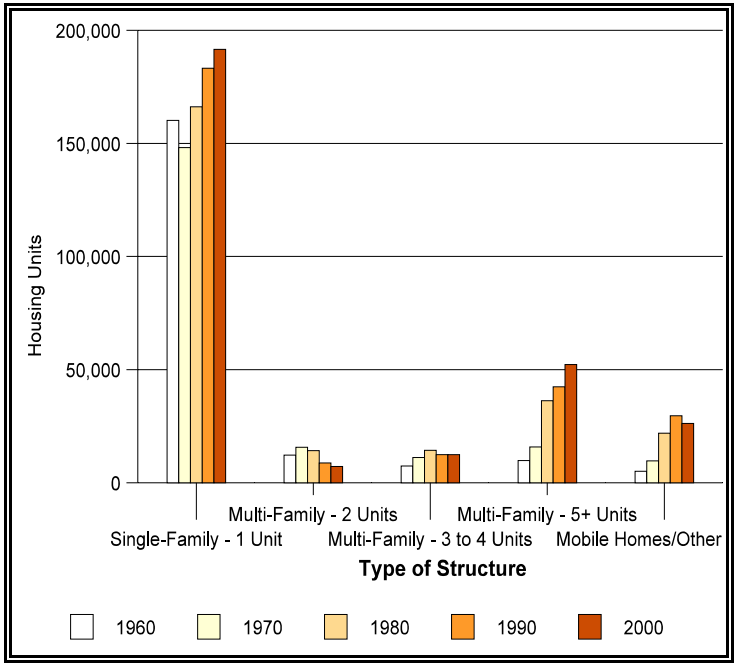
Table 3. North Dakota Vacant Housing Supply by Units Per Structure, 1990 and 2000

	Total Vacant Housing Units											
		Single-Family Units		Multi-Family Structure Units					Mobile Homes		Other	
				Total		2 to 4 units per structure	5 to 9 units per structure	10 or more units per structure				
	Total	Total	% of Vacant Housing	Number	% of Vacant Housing				Total	% of Vacant Housing	Total	% of Vacant Housing
1990	35,462	21,611	60.9	7,111	20.1	2,735	1,515	2,861	6,120	17.3	620	1.7
2000	32,525	19,958	61.4	7,695	23.7	2,249	1,587	3,859	4,650	14.3	222	0.7
Percent Change	-8.3	-7.6	0.8	8.2	17.9	-17.8	4.8	34.9	-24.0	-17.3	-64.2	-58.8

Source: U.S. Census Bureau.

The significant rise in vacancies in the larger housing complexes may be a response to the rapid rise in the availability of such units. As shown in Figure 13, the number of housing units in structures with five or more units has risen steadily since 1960. A similar increase is noticeable among single-family units between 1970 and 2000. In contrast, there has been a general decline in smaller multi-family structure units over the past three decades.

Figure 13. Housing Units by Type of Structure for North Dakota, 1960 to 2000



Source: U.S. Census Bureau.

AFFORDABLE HOUSING

Affordable housing is a function of both the supply of low-cost housing and the income levels of residents. Table 4 provides a benchmark of income levels for residents in the state and it is designed to align closely with various federal housing programs. The benchmark is based on median family income (MFI) of North Dakota residents in 2004 as reported by the U.S. Department of Housing and Urban Development (HUD), $52,500. Five categories of incomes are provided for program purposes and are based on a percentage below or above the state's MFI. Monthly affordable housing costs were estimated at 30 percent of the corresponding income category while affordable purchase price was based on a more complex formula that is typical of those used by lenders. The main assumptions include a 30-year loan fixed at 6 percent interest, 3 percent closing costs, 5 percent down payment, property taxes at 1 percent of purchase price, mortgage and hazard insurance at 0.9 percent of loan, and total debts no more than 36 percent of income. Based on these assumptions, the purchase price of a home for a family below 30 percent of the MFI would be $50,748. At present, only 43 percent of the owner-occupied housing units in the state, if sold, would be affordable for people in this income circumstance. Similarly, only 43 percent of the rental units in the state are affordable to those below 30 percent of the state's MFI. In contrast, those in the moderate income bracket have a much greater opportunity for housing since nearly 86 percent of the current owner-occupied housing stock and 90 percent of rental units would be affordable to them.

Table 4. North Dakota Annual Income Level Category Characteristics

	Income Categories Based on Income as a Percentage of the Median Family Income (MFI) FY 2004 (FY 2004 MFI=$52,500 in North Dakota)									
	Extremely Low: 0% to 30% MFI		Low: 31% to 50% MFI		Tax Credit: 51% to 60% MFI		Moderate: 51% to 80% MFI		Middle: 81% to 115% MFI	
Characteristic	From:	To:	From:	To:	From:	To:	From:	To:	From:	To:
Annual Income Ranges ($)	$0	$15,750	$15,751	$26,250	$26,251	$31,500	$26,251	$42,000	$42,001	$60,375
Monthly Affordable Housing Costs ($)	$0	$394	$395	$656	$657	$788	$657	$1,050	$1,051	$1,509
Affordable Purchase Price ($)	$50,748		$84,581		$101,497		$135,329		$194,536	
Percent of Owner-Occupied Housing Units That Are Affordable (%)	42.8%		68.8%		85.7%		91.6%		96.5%	
Percent of Renter-Occupied Housing Units That Are Affordable (%)	43.0%		83.4%		86.9%		90.2%		90.9%	

Sources: U.S. Department of Housing and Urban Development. North Dakota State Data Center.

PROJECTED HOUSING DEMAND

The future demand for housing will be affected largely by the changing age structure within the state along with current migration patterns. Therefore, in order to assess future demand for housing, we developed a forecast of households by age for the next 10 years. These projections were calculated in a two-step process. First, an age-specific distribution of householders was calculated using 2000 Census data. The stability of this distribution was evaluated by cross-checking the age-specific proportions with 1990 Census data. In general, the relationship between the number of persons in a specific age group and the proportion of householders in that age group remained fairly constant over the two time periods. We assumed, therefore, this relationship would hold for the next 10 years. Thus, in the second step we applied these coefficients to age-specific population projections developed by the North Dakota State Data Center and published in 2002. As noted in Table 5, younger households are expected to decline over the next 10 years while older households are projected to grow substantially. Projections indicate that over the next 10 years, the state will lose 5,211 households in which the householder is between the ages of 15 and 34. Half of the state's regions are projected to lose more than 10 percent of its young adult households. A more dramatic loss is expected to occur in the state's middle-age households. Projections indicate that the overall number of households in the state with a householder between the ages of 35 and 54 will decline by over 15 percent. In four of the state's eight regions, the losses in this age group are projected to be roughly 30 percent or higher. In contrast, householders in their early retirement or retirement years are expected to dramatically increase over the next decade. Projections also indicate that the number of households with a householder between the ages of 55 and 74 will grow by over 48 percent within 10 years while householders 75 years of age or older will expand by 42 percent. This significant age shift will create a growing demand for elderly housing while easing the demand for starter homes that typically accompanies younger householders.

Table 5. Projected Change in North Dakota Households by Age of Householder, 2000 to 2015

	Projected Change in Households by Age of Householder, 2000 to 2015									
	Total		Householder Ages 15 to 34		Householder Ages 35 to 54		Householder Ages 55 to 74		Householder Ages 75 and Older	
Area	Numeric Change	Percent Change	Numeric Change	Percent Change	Numeric Change	Percent Change	Numeric Change	Percent Change	Numeric Change	Percent Change
North Dakota	22,002	8.6	-5,211	-8.6	-15,616	-15.1	29,450	48.6	13,379	41.6
Region I	-718	-6.4	-237	-13.8	-1,800	-37.4	887	29.1	432	25.8
Region II	-465	-1.3	-140	-1.7	-4,075	-29.8	2,103	24.7	1,647	35.2
Region III	779	4.5	-240	-8.6	-1,442	-22.2	1,557	35.1	904	36.7
Region IV	1,629	4.6	-502	-5.0	-1,179	-8.4	2,418	31.8	892	22.2
Region V	14,912	22.3	-2,154	-10.3	-135	-0.5	12,991	101.2	4,210	66.7
Region VI	-574	-2.0	-523	-13.5	-3,012	-31.4	1,374	18.9	1,587	33.6
Region VII	6,536	12.8	-1141	-11.1	-2,054	-9.2	6,927	53.8	2,804	46.4
Region VIII	-97	-0.5	-274	-9.7	-1,919	-30.7	1,193	29.4	903	39.7

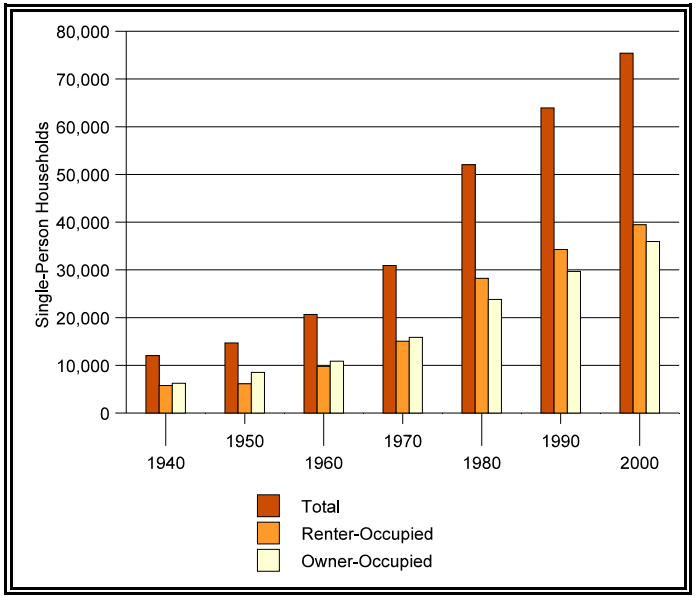
Sources: U.S. Census Bureau. North Dakota State Data Center.

Along with a change in the age profile of households there is a shift projected in the relative size of households, especially single-person households. As noted in Figure 14, the proportion of persons living alone has increased significantly since 1960. In 2000, there were nearly 75,500 people in the state living alone. Approximately 40 percent of these individuals were elderly. As noted earlier in the discussion of the shifting age distribution, the proportion of seniors is expected to expand rapidly and the number of persons living alone will likely grow at a similar pace. The distribution of owner- versus renter-occupied housing for persons living alone is expected to change modestly as demonstrated by the trend line in Figure 14. Nonetheless, there does seem to be a greater demand for rental units by persons living alone.

A second area of housing demand that needs to be monitored is tied to shifts in the income of households. In order to explore these changes, we developed a forecast of households by income. This was accomplished through a three-step procedure. First, the distribution of household income by age of

householder was calculated for the six broad income categories presented in Table 6 using data from the 2000 Census. The income categories, based on median family income (MFI) using the 2000 Census, were: 0 to 30 percent MFI = less than $15,000; 31 percent to 50 percent MFI = $15,000 to $24,999; 51 percent to 60 percent MFI = $25,000 to $34,999; 61 percent to 80 percent MFI = $35,000 to $49,999; 81 percent to 115 percent MFI = $50,000 to $74,999; and above 115 percent MFI = $75,000 or more. As noted earlier, these categories were selected to align with various housing support programs. Second, the usefulness of utilizing proportional assignment of income to householders by age for the purpose of forecasting was assessed by cross-checking the distributions found in 2000 against the corresponding age-specific income distributions found in the 1990 Census. The value of using proportional assignment to MFI is that it eliminates the need to project actual future income levels and associated inflation. Instead, the forecast focuses on changes in the distribution of households relative to MFI. Similar proportions of age-specific households were found in each income category related to MFI, thus it was assumed that these proportions would hold throughout the projection period. The final step was to apply the age- and income-specific proportions based on 2000 Census data to the total projected number of households by age.

Figure 14. Persons Living Alone by Tenure for North Dakota, 1940 to 2000



Source: U.S. Census Bureau.

The forecast shown in Table 6 indicates a general trend in lower-income households over the next decade. Statewide, forecasts suggest that the number of households at 30 percent of MFI or less will increase 15 percent by 2015. Similarly, a 12 percent increase in the number of households between 31 percent and 50 percent MFI is projected for the same time period. In contrast, a much more modest increase in the number of households in the moderate- and middle-income brackets is expected between now and the year 2015. This suggests that the demand for programs and funding geared to lower-income householders will intensify in the near future. However, it should be noted that the demand varies markedly by region. For example, the greatest increases in extremely low- and low-income households is expected in Region III, Region V, and Region VII.

Table 6. Projected Change in North Dakota Households by Household Income, 2000 to 2015

	Projected Change in North Dakota Households by Household Income Levels, 2000 to 2015											
	Extremely Low: 0 to 30% MFI		Low: 31% to 50% MFI		Tax Credit: 51% to 60% MFI		Moderate: 61% to 80% MFI		Middle: 81% to 115% MFI		Upper: Above 115% MFI	
Area	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	7,426	15.2	4,789	11.6	3,490	8.8	2,083	4.4	1,659	3.5	2,555	8.0
Region I	13	0.5	-2	-0.1	-127	-7.3	-216	-10.1	-235	-13.8	-151	-13.7
Region II	578	8.2	272	4.3	-19	-0.3	-367	-5.8	-609	-10.5	-320	-8.9
Region III	544	13.6	230	8.4	124	5.2	-65	-2.1	-12	-0.5	-42	-3.0
Region IV	408	6.4	390	7.1	298	5.1	227	3.3	124	1.8	182	4.1
Region V	2,921	27.2	2,373	23.9	2,412	24.3	2,302	18.3	2,394	18.1	2,510	24.7
Region VI	449	8.1	131	2.9	-124	-3.0	-373	-8.1	-494	-11.4	-163	-6.8
Region VII	2,128	22.8	1,314	17.3	955	13.4	797	8.6	699	6.5	643	8.7
Region VIII	385	11.0	81	3.2	-29	-1.1	-222	-7.6	-208	-8.6	-104	-7.2

Sources: U.S. Census Bureau. North Dakota State Data Center.

Demand for housing by type of homebuyer was projected as well and is presented in Table 7. Modeling for this forecast was very similar to that used to project household income in that proportional allocation was used. Five types of homebuyers were classified based on historical profiles of these homebuyers. The first-time homebuyer was assumed to be under the age of 35 and have a household income between $25,000 and $74,999 (based on the dollar value in 2000). Low-income homebuyers were assumed to be younger than 75 years of age and have a household income less than $25,000 (based on the dollar value in 2000). Moderate-income homebuyers were assumed to be between the ages of 35 and 74 and have a household income between $25,000 and $49,999 (based on the dollar value in 2000). Upscale homebuyers were assumed to be between the ages of 35 and 74 and have a household income of $75,000 or more (based on the dollar value in 2000). Finally, elderly homebuyers were classified as any homebuyer ages 75 or older.

Table 7. Projected Change in North Dakota Households by Type of Homebuyer, 2000 to 2015

	Projected Change in Households by Type of Homebuyer, 2000 to 2015									
	First-Time Homebuyer		Low-Income		Moderate-Income		Upscale		Elderly	
Area	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	-2,782	-8.6	3,960	5.6	4,251	7.6	2,071	7.6	13,379	41.6
Region I	-115	-13.9	-254	-7.2	-373	-13.1	-168	-17.4	432	25.8
Region II	-69	-1.6	-177	-1.7	-765	-9.7	-405	-13.2	1,647	35.2
Region III	-114	-8.9	180	3.5	-79	-2.1	-68	-5.5	904	36.7
Region IV	-280	-5.3	290	3.0	442	5.8	150	4.0	892	22.2
Region V	-1,137	-10.1	2,923	17.1	4,504	34.8	2,312	27.7	4,210	66.7
Region VI	-294	-14.1	-428	-6.1	-679	-11.4	-224	-11.0	1,587	33.6
Region VII	-641	-10.9	1,547	11.9	1,577	14.5	602	9.3	2,804	46.4
Region VIII	-132	-9.2	-121	-2.6	-376	-10.0	-128	-10.3	903	39.7

Sources: U.S. Census Bureau. North Dakota State Data Center.

As noted in Table 7, the greatest demand for future housing is expected to be among the elderly. If current trends continue, there will be a demand for more than 13,000 additional elderly homes by the year 2015, a 42 percent increase. What is notable is that the expected increase in demand for elderly housing will be widespread across all regions of the state. In contrast, forecasts suggest a general decline in demand for first-time homebuyers. This is largely due to the relative drop in young adults throughout the state. Housing demand among the other three groups is fairly mixed and depends on the region of the state. For example, a modest increase in demand for low-income housing is projected for Region III and Region IV, and a significant increase is projected for Region V and Region VII. A significant increase in demand for moderate-income housing is projected for Region V and Region VII, with a more modest increase projected for Region IV. A general decline in demand for moderate-income housing is expected in the other five regions of the state. Upscale housing demand is expected to be strongest in Region V with modest demand for these higher-priced homes in Region IV and Region VII.

PROJECTED HOUSING SUPPLY

In order to evaluate the relationship between future demand for housing and what housing might be available (i.e., supply), we developed two housing supply forecasts. The first housing supply forecast, Model 1, presents a scenario of what housing supply would be if the trend in housing construction over the past 10 years (i.e., 1993 to 2003) were to continue through the year 2015 (see Table 8). This was accomplished by calculating the average annual change in housing between 1993 and 2003 and applying that rate of change to the existing housing stock for each successive year until 2015. The purpose of this approach is to provide decision-makers a benchmark for evaluating the appropriateness of continuing the existing level of housing construction. One needs to keep in mind that this is a linear projection. Thus, if housing construction was in decline during the past 10 years, then this model will assume that housing construction will continue to decline for the next 10 years regardless of population projections.

In general, if current trends in housing construction continue, the state's overall housing stock will expand by less than 1 percent per year or by 30,562 units by the year 2015. Region I and Region VI have lost housing over the past decade and thus are projected to continue to lose housing based on this model (Model 1). Relative stability in housing is projected for Region III, Region IV and Region VIII. In contrast, Region V is expected to expand its housing market by nearly 2 percent per year while Region VII is expected to experience a 1.5 percent per year housing growth. A major drawback of this model is that the housing growth pattern in Region IV was influenced by the dramatic loss of housing during the flood of 1997 which artificially deflated its average annual growth pattern. As a result, this model forecasts no significant housing growth for this region which contradicts the robust pattern of building that has occurred during the most recent years.

Table 8. Projected Change in North Dakota Housing Units (Model 1 - Based on Building Trends of Previous Decade), 2000 to 2015

Area	Number of Housing Units: 2000	Projected Change in Total Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	289,677	11,161	3.9	20,857	7.2	30,562	10.6
Region I	13,868	-140	-1.0	-609	-4.4	-1,077	-7.8
Region II	41,021	610	1.5	1,032	2.5	1,456	3.5
Region III	19,389	30	0.2	-50	-0.3	-130	-0.7
Region IV	39,259	187	0.5	47	0.1	-92	-0.2
Region V	70,924	6,882	9.7	13,900	19.6	20,918	29.5
Region VI	29,346	-145	-0.5	-599	-2.0	-1,051	-3.6
Region VII	57,799	3,628	6.3	7,095	12.3	10,568	18.3
Region VIII	18,071	109	0.6	41	0.2	-30	-0.2

Sources: U.S. Census Bureau. North Dakota State Data Center.

Table 9. Projected Change in North Dakota Housing Units (Model 2 - Based on Projected Demand), 2000 to 2015

Area	Number of Housing Units: 2000	Change in Total Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	289,677	10,201	3.5	20,736	7.2	32,157	11.1
Region I	13,868	832	6.0	1,427	10.3	2,307	16.6
Region II	41,021	-397	-1.0	-897	-2.2	-913	-2.2
Region III	19,389	113	0.6	486	2.5	746	3.8
Region IV	39,259	1,957	5.0	4,648	11.8	6,593	16.8
Region V	70,924	5,280	7.4	9,870	13.9	14,850	20.9
Region VI	29,346	616	2.1	591	2.0	1,110	3.8
Region VII	57,799	1,692	2.9	4,296	7.4	6,757	11.7
Region VIII	18,071	108	0.6	315	1.7	707	3.9

Sources: U.S. Census Bureau. North Dakota State Data Center.

The second housing supply forecast, Model 2, projects future housing units based on the growth of, or decline in, future households (see Table 9). Thus, this forecast predicts changes in housing supply based on shifts in an area's population profile. In particular, it relies on the projection of households and the historical relationship between households and available housing units. In brief, it assumes that the way the market historically responded to changes in the number of households, through the supply of new housing units, should be similar to how the market will respond in the future. Therefore, this forecast is based on the ratio of households (i.e., occupied housing units) to total housing units. It required three series of calculations. First, a ratio of the proportional

change in housing units to the proportional change in occupied housing units from 1990 to 2000 was calculated using Census data. This ratio was assumed to hold throughout the projection period. In the first step, the percent change in occupied-housing units was calculated for the time period 2000 to 2005. Next, this ratio was applied to the relative change in occupied housing units between 2000 and 2005 to forecast the number of housing units for 2005. In the second step, the percent change in occupied housing units between 2005 and 2010 was calculated. Once again, the ratio was applied to this relative change to determine the housing units for 2010. The same process was followed for the third step to determine housing units for 2015. The value of this model is to illustrate what will likely occur if the response to future housing demand follows the historical relationship between total housing units and occupied housing units.

The forecast of housing supply based on a demand model that is driven by population change (Model 2), is very similar to the one based on the past decade's building trend (Model 1). Overall, the demand model (Model 2) is slightly more robust in its building forecast, suggesting the overall statewide housing stock will expand by 32,157 units by 2015 or nearly 1,600 more housing units than forecast by construction trends in Model 1. A comparison of the two models highlights the housing changes that will need to occur as a result of shifting population dynamics. For example, the demand model (Model 2) indicates greater housing growth should occur in Region IV, which encompasses Grand Forks, than what is predicted by the overall building pattern of the past decade (Model 1). This is largely due to the population growth pattern in and around Grand Forks city. Similarly, Model 2 projects housing growth for Region I, Region III, and Region VII rather than stability or decline as projected in Model 1. This reflects the likelihood that increased demand for elderly housing in these two regions will spur more housing development beyond what is anticipated by current building trends (Model 1). In contrast, the pace of housing growth (Model 1) especially in Region II, will likely outpace future demand (Model 2). As a result, a slowdown in housing development is expected in this region.

HOUSING CONDITIONS

In general, the overall housing conditions in the state are very good. Less than one-half percent of all owner-occupied housing units in the state lack plumbing or a complete kitchen facility. Approximately 1 percent are classified as overcrowded by having more than one occupant per room (see Table 10). Renter-occupied housing has slightly more substandard issues than owner-occupied housing, with 1 percent of these units lacking complete kitchen facilities and nearly 4 percent classified as overcrowded. There are some variations by region, but the greatest proportion of substandard owner-occupied housing is in Region III due to overcrowding. Region III also has the greatest proportion of rental units that are substandard with nearly one-tenth of all rental units classified as overcrowded.

Table 10. North Dakota Substandard Occupied Housing Units (Lacking Complete Kitchen or Plumbing, or Overcrowded) by Tenure, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded (>1 Person Per Room)			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded (>1 Person Per Room)	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	710	0.4	503	0.3	1,989	1.2	85,842	414	0.5	970	1.1	3,227	3.8
Region I	8,204	30	0.4	25	0.3	111	1.4	3,047	9	0.3	10	0.3	136	4.5
Region II	23,877	120	0.5	69	0.3	321	1.3	11,274	42	0.4	31	0.3	333	3.0
Region III	11,313	67	0.6	61	0.5	361	3.2	4,927	26	0.5	23	0.5	437	8.9
Region IV	21,594	77	0.4	45	0.2	191	0.9	14,033	55	0.4	93	0.7	590	4.2
Region V	39,006	126	0.3	58	0.1	288	0.7	27,594	175	0.6	489	1.8	909	3.3
Region VI	18,489	111	0.6	89	0.5	146	0.8	6,937	32	0.5	75	1.1	113	1.6
Region VII	37,462	123	0.3	110	0.3	440	1.2	14,014	70	0.5	169	1.2	604	4.3
Region VIII	11,365	56	0.5	46	0.4	131	1.2	4,016	5	0.1	80	2.0	105	2.6

Source: U.S. Census Bureau.

SPECIAL POPULATIONS

The ability to provide housing for various special needs populations is complex, therefore unique attention should be focused on each population. There are two broad groups of residents in the state that warrant general attention in this report. The first is the elderly whose numbers and proportions are growing significantly. Those seniors whose limited income places them in a vulnerable position with regard to housing need particular attention. Table 11 shows the proportion of elderly whose housing cost burden exceeds 30 percent of their household income. In general, 15 percent of the state's residents 55 years of age and older who live in owner-occupied units are cost-burdened, paying more than 30 percent of their total household income for housing. That proportion jumps to 35 percent for seniors who are living in rental units. The greatest burden is among the older seniors (i.e., those 75 years and older), where 17 percent of those living in owner-occupied units and 42 percent living in rental units are paying more than 30 percent of their household income for housing.

Table 11. North Dakota Elderly Householders Burdened by Housing Costs (30% or More of Income Toward Housing Costs) by Tenure, 2000

	Householder 55 and Older			Householder 55 to 64			Householder 65 to 74			Householder 75 and Older		
		Cost-Burdened			Cost-Burdened			Cost-Burdened			Cost-Burdened	
Area	Total	Total	%	Total	Total	%	Total	Total	%	Total	Total	%
Owner-Occupied Household	50,572	7,388	14.6	17,592	2,301	13.1	16,483	2,291	13.9	16,497	2,796	16.9
Renter-Occupied Household	21,348	7,536	35.3	5,224	1,407	26.9	5,411	1,620	29.9	10,713	4,509	42.1

Source: U.S. Census Bureau.

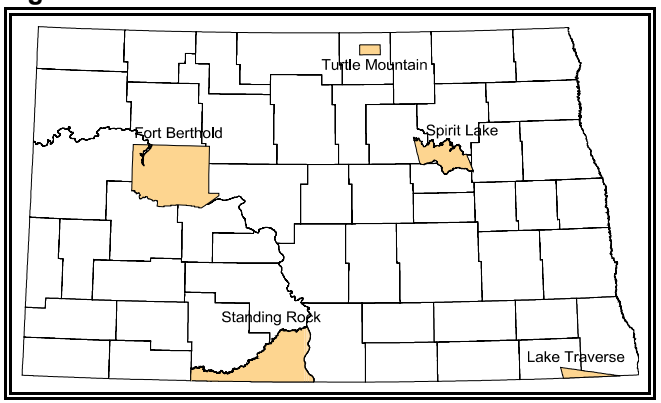
The second special population that deserves attention are the homeless in the state. According to a recent inventory of homeless facilities, there is an unmet housing need for nearly 2,136 homeless throughout the state. Nearly 40 percent of this unmet need is for families with children. A recent survey of the homeless indicates that one in four homeless are under the age of 17 and nearly half are ages 30 and younger (see Table 12).

Table 12. Inventory of North Dakota's Homeless

	Current Inventory in 2004	Under Development in 2004	Unmet Need/Gap
Number of Beds for Individuals			
Emergency Shelter	332	0	406
Transitional Housing	209	2	268
Permanent Supportive Housing	162	32	617
Total	**703**	**34**	**1,291**
Number of Beds for Families With Children			
Emergency Shelter	193	0	251
Transitional Housing	70	48	144
Permanent Supportive Housing	163	0	450
Total	**426**	**48**	**845**

Source: North Dakota Coalition for the Homeless, Inc. Numbers are conservative estimates due to the "point-in-time" method of data collection used in the survey.

Figure 15. North Dakota Tribal Lands



Source: North Dakota Geographic Information Systems.

LAND USE

North Dakota covers a geographic area of 70,700 square miles with roughly 2 percent of that area covered in water. The state's territory encompasses three Metropolitan Statistical Areas (MSAs) and five micropolitan areas (Office of Management and Budget). In addition, the state has five Native American Indian reservations as illustrated in Figure 15 (Turtle Mountain, Spirit Lake, Lake Traverse, Standing Rock, and Fort Berthold).

Natural Resources

The greatest natural resource in North Dakota is its soil, which helps to make agriculture a large part of the state's economy. The state produces food for both national and international markets, providing over 90 percent of the nation's flaxseed and canola. In addition to agriculture, the state is rich in energy-development resources including natural gas, coal, crude oil, and hydroelectric generation capabilities. Most of these activities are located in the western part of the state and are the catalysts for boom and bust periods, both economically and with regard to housing. For example, Mercer County hosts the nation's only commercial-sized coal gasification plant producing an estimated 55.7 billion cubic feet of natural gas annually. In addition, North Dakota has eight power generation facilities, ranking sixth in the nation in energy production per capita. Also, the Williston Basin encompasses a rich oil deposit allowing the state to daily produce 89,000 barrels of crude oil from 116 wells, ranking it ninth in the nation. The Garrison Dam, located in the northwestern part of the state, produces more than 2.4 million megawatt hours of hydroelectric power annually (North Dakota Department of Commerce).

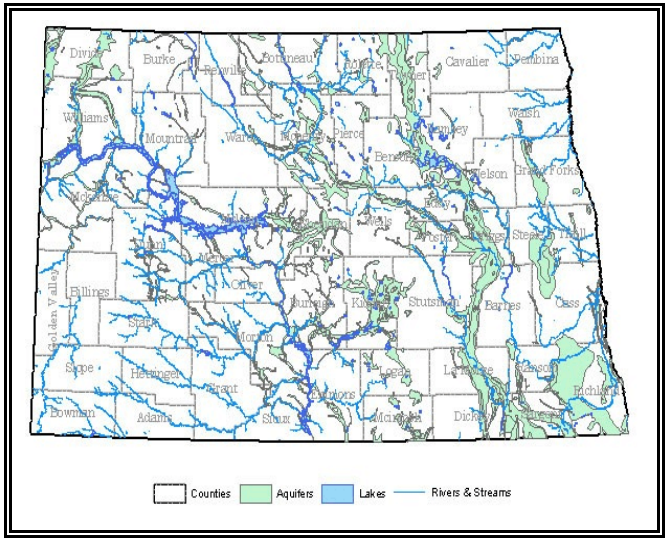
Aquifers and Surface Water

The state has a sizable supply of water in rivers, natural underground aquifers, and lakes (see Figure 16). Lake Sakakawea, created by the Garrison Dam, is the largest man-made reservoir in the country. The middle section of the state is richly supplied by water from the Missouri River while the eastern portion of the state draws water from the Red River which runs north to Canada. Due to the continuous development of agriculture and food processing in the state, the number of irrigated acres in North Dakota has grown from 190,000 in 1990 to 245,000 in 2002 (North Dakota Department of Commerce). Conflict between agricultural users of water and housing developments' need for water has been limited to date. However, water issues are likely to surface as an important concern for future housing development, especially in and around the larger cities of the state where housing development is the greatest.

Land Valuation

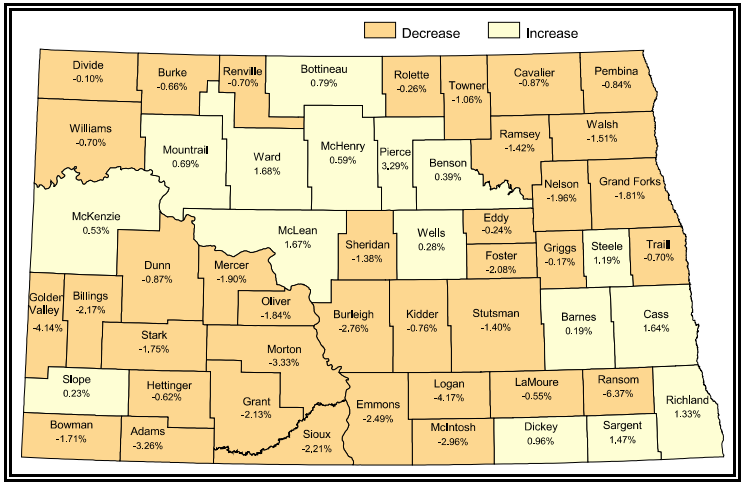
In 2004, North Dakota's average annual value per acre was $326.08 for cropland, $75.63 for non-cropland, and $248.29 for all agricultural land. Agricultural land is a weighted average of cropland and non-cropland in each county in North Dakota. The value of all agricultural land in the state of North Dakota decreased by 0.66 percent or $1.65 per acre between 2003 and 2004. Sixteen counties increased in land valuation, leaving 70 percent, or 37 counties, to decline in value. The percent change in land values for the period from 2003 to 2004 is illustrated in Figure 17 (North Dakota State University Department of Agribusiness and Applied Economics).

Figure 16. North Dakota Aquifers and Surface Waters



Source: North Dakota Department of Commerce.

Figure 17. Percent Change in Average Value of All Agricultural Land in North Dakota by County, 2003 to 2004



Source: North Dakota State University Department of Agribusiness and Applied Economics.

In 2002, North Dakota had 30,619 farms/ranches that accounted for almost 40 million acres of land. It is noteworthy that the amount of land in agriculture has not changed significantly over time (U.S. Department of Agriculture). Nonetheless, agricultural issues do pose concerns for housing development. One-fifth of the 183 key leaders surveyed throughout the state indicated that agricultural issues affect housing and development in their communities. The most pronounced concern was the willingness of farmers/ranchers to sell their property for residential development. Other concerns included problems related to urban encroachment into traditional farm areas, especially problems of odor and water contamination as housing developments get closer to larger livestock operations. Details from this survey are presented in the last section of this report.

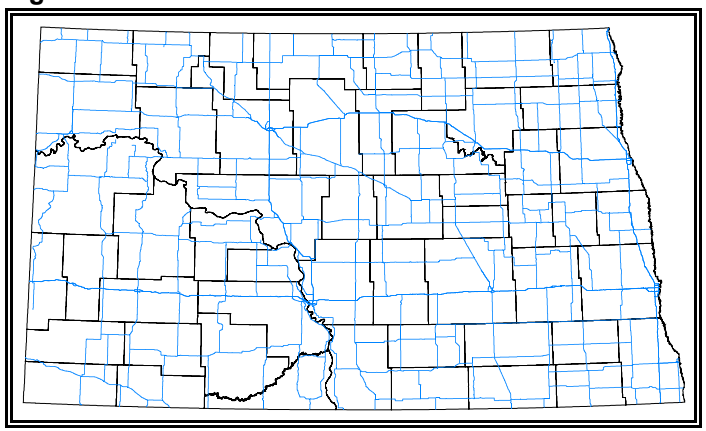
Transportation

North Dakota has more miles of road per capita than any other state in the nation, approximately 166 miles of road for every 1,000 people (see Figure 18) (North Dakota Department of Commerce). Yet, the average commuting time for workers in the state was under 16 minutes, lower than the national average of 25.5 minutes in 2000. Nonetheless, workers' commute time is increasing in North Dakota, up from 13 minutes in 1990 (U.S. Census Bureau).

Two of the nation's main trade corridors cut through the state: the Central North American Trade Corridor (Highway 85) and the Red River Trade Corridor (Interstate 29). These corridors, along with the state's main east-west highway (Interstate 94), generate a significant amount of commerce (North Dakota Department of Commerce).

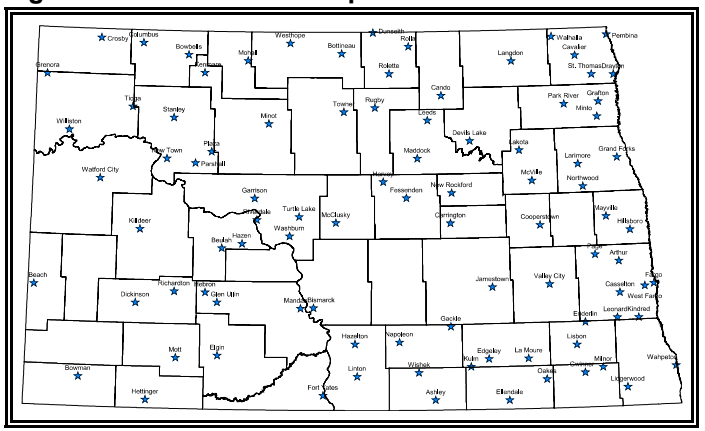
North Dakota has five railroad systems, providing approximately 3,774 miles of track. Two Class I railroads serve the state: Burlington Northern Santa Fe, which accounts for 1,100 miles of main line tracks, and the CP Rail System (Soo Line), representing 353 miles of track. In addition, the state has two Class III railroad systems: the Red River Valley & Western and the Dakota, Missouri Valley & Western. The final system is Amtrak which is the state's only passenger train carrier, serving seven stations throughout the state. North Dakota has eight commercial airports, 84 general aviation business airports, and four international airports (see Figure 19) (North Dakota Department of Commerce). The six airlines that currently serve the state are Big Sky, Great Lakes Aviation, Mesaba, Northwest, United Express/Air Wisconsin, and United Express Atlantic Coast (North Dakota Aeronautics Commission).

Figure 18. North Dakota State and Federal Roads



Source: North Dakota Geographic Information Systems.

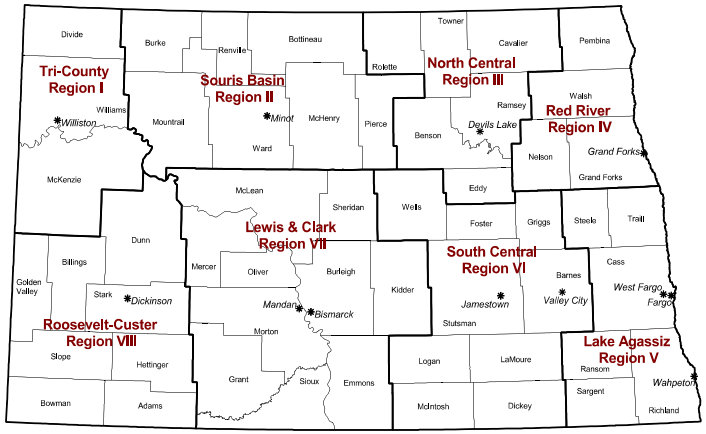
Figure 19. North Dakota Airports



Source: North Dakota Geographic Information Systems.

POPULATION CHANGE

- North Dakota's population remained stable between 1990 and 2000, increasing only 0.5 percent. Only Region V and Region VII increased in population while the remaining regions decreased. Projections follow a similar pattern statewide and regionally with an overall increase in population of only 1 percent by 2015.
- The number of pre-retirees and elderly is projected to increase in every region by 2015. At the same time, those under 25 and ages 25 to 54 are projected to show losses of at least 10 percent each. Notably, losses of those under 25 in Region I are projected to reach 30 percent, while increases of those ages 55 to 64 are projected to reach 116 percent in Region V by 2015.



TRENDS IN HOUSING

- Overall, housing units increased nearly 5 percent between 1990 and 2000 in North Dakota. However, only Region II, Region V, and Region VII increased in the number of housing units, while the other regions decreased. If building trends continue, projections indicate a statewide increase in housing units of nearly 11 percent between 2000 and 2015 with relative stability in most regions and large growths in Region V and Region VII (Model 1).
- Projections of housing units based on shifting trends in population and housing demand (Model 2) for North Dakota also indicate an 11 percent increase in housing units between 2000 and 2015. Region I, Region IV, Region V, and Region VII are projected to see increases of 17 percent, 17 percent, 21 percent, and 12 percent respectively. Relative stability is predicted for Region II, Region III, Region VI, and Region VIII.
- There was a modest statewide increase in occupied housing units between 1990 and 2000 and a similar increase is projected for 2015. Regional variations in occupied housing units follow a pattern similar to regional variations in total housing units.
- Owner-occupied housing makes up about two-thirds of housing in the state with Region V having the lowest proportion at 59 percent.
- The number of renter-occupied housing units in the state are projected to increase by about 6 percent between 2000 and 2015. However, half of the regions are projecting declines. Region V and Region VII project the only notable increases of 15 percent and 9 percent, respectively.
- In 2000 there were 32,525 vacant housing units in North Dakota. Region II and Region VII had the largest proportions of the total number of vacant housing units in the state (18 percent and 19 percent, respectively). More than one-fourth of vacant units in the state were for seasonal, recreational, or occasional use.
- Percentages of owner- or renter-occupied units lacking complete kitchen or plumbing facilities were very small statewide and regionally. Overcrowding was slightly more prevalent, especially in renter-occupied housing and in Region III.
- A majority of occupied housing units were built between 1940 and 1979, with the remainder of housing across the state being divided between units older than 1940 and newer than 1979. Region VI had the oldest housing stock while Region V and Region VII reported the newest housing stock.

ECONOMICS OF HOUSING

- Median values of owner-occupied housing units across the state ranged from $42,967 in Region III to $73,832 in Region V. Median monthly rental costs for the state ranged from $295 in Region III to $415 in Region VII.
- Statewide, slightly more than one-fourth of owner-occupied housing units were valued at less than $40,000. Region III had the highest percentage of owner-occupied housing in this category (45 percent) and Region V had the smallest percentage (16 percent).
- Across the state, one in six renter-occupied housing units rented for less than $250; one in three units rented at this level in Region III. Approximately one-fourth of units in the state rented between $350 and $449.
- Projections for the state as a whole indicate an increase in the number of households within each income category. The largest percentage increases are projected to be within the two lowest income categories. Only Region IV, Region V, and Region VII are projected to increase the number of households at the moderate-, middle-, and upper-income categories between 2000 and 2015, with the largest percentage increases in Region V. Region I is projected to have the largest percentage losses in households at the moderate-, middle-, and upper-income categories.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	638,800	642,200	0.5	640,200	645,325	648,972	1.1
Region I	30,411	27,781	-8.6	25,953	24,952	23,951	-13.8
Region II	90,695	88,089	-2.9	85,569	84,506	83,591	-5.1
Region III	45,293	43,168	-4.7	42,105	41,965	41,622	-3.6
Region IV	98,171	90,798	-7.5	90,023	90,507	90,294	-0.6
Region V	142,664	162,127	13.6	169,357	175,643	182,468	12.5
Region VI	66,294	61,454	-7.3	59,349	58,302	57,114	-7.1
Region VII	124,097	130,418	5.1	130,839	133,030	134,203	2.9
Region VIII	41,175	38,365	-6.8	37,005	36,420	35,729	-6.9

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	276,340	289,677	4.8	300,838	310,534	320,239	10.6
Region I	15,025	13,868	-7.7	13,728	13,259	12,791	-7.8
Region II	40,845	41,021	0.4	41,631	42,053	42,477	3.5
Region III	19,799	19,389	-2.1	19,419	19,339	19,259	-0.7
Region IV	39,733	39,259	-1.2	39,446	39,306	39,167	-0.2
Region V	59,508	70,924	19.2	77,806	84,824	91,842	29.5
Region VI	30,539	29,346	-3.9	29,201	28,747	28,295	-3.6
Region VII	52,368	57,799	10.4	61,427	64,894	68,367	18.3
Region VIII	18,523	18,071	-2.4	18,180	18,112	18,041	-0.2

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
North Dakota	233,967	203,337	-13.1	260,322	231,605	-11.0	53,433	86,767	62.4	94,478	127,263	34.7
Region I	9,334	6,505	-30.3	10,925	8,055	-26.3	2,687	3,568	32.8	4,835	5,823	20.4
Region II	31,981	27,535	-13.9	35,059	29,357	-16.3	7,443	9,646	29.6	13,606	17,053	25.3
Region III	16,330	13,666	-16.3	15,997	13,415	-16.1	3,850	5,548	44.1	6,991	8,993	28.6
Region IV	36,259	32,347	-10.8	36,399	34,126	-6.2	6,689	9,647	44.2	11,451	14,174	23.8
Region V	62,416	57,968	-7.1	69,398	68,452	-1.4	11,611	25,038	115.6	18,702	31,010	65.8
Region VI	19,359	15,977	-17.5	22,835	17,142	-24.9	6,117	8,140	33.1	13,143	15,855	20.6
Region VII	45,160	38,882	-13.9	54,866	49,490	-9.8	11,480	19,935	73.7	18,912	25,896	36.9
Region VIII	13,128	10,457	-20.3	14,843	11,568	-22.1	3,556	5,245	47.5	6,838	8,459	23.7

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	240,878	257,152	6.8	263,280	272,586	279,234	8.6
Region I	11,535	11,251	-2.5	10,993	10,801	10,533	-6.4
Region II	34,163	35,151	2.9	34,392	34,746	34,690	-1.3
Region III	16,544	16,240	-1.8	16,477	16,881	16,975	4.5
Region IV	35,955	35,627	-0.9	35,985	36,881	37,265	4.6
Region V	55,164	66,600	20.7	71,476	76,400	81,473	22.3
Region VI	26,034	25,426	-2.3	25,052	25,167	24,905	-2.0
Region VII	46,013	51,476	11.9	53,585	56,276	58,089	12.8
Region VIII	15,470	15,381	-0.6	15,320	15,434	15,304	-0.5

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
North Dakota	257,152	171,310	66.6	85,842	33.4
Region I	11,251	8,204	72.9	3,047	27.1
Region II	35,151	23,877	67.9	11,274	32.1
Region III	16,240	11,313	69.7	4,927	30.3
Region IV	35,627	21,594	60.6	14,033	39.4
Region V	66,600	39,006	58.6	27,594	41.4
Region VI	25,426	18,489	72.7	6,937	27.3
Region VII	51,476	37,462	72.8	14,014	27.2
Region VIII	15,381	11,365	73.9	4,016	26.1

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	32,525	7,616	23.4	5,309	16.3	2,061	6.3	9,436	29.0	362	1.1	7,741	23.8
Region I	2,617	633	24.2	314	12.0	71	2.7	914	34.9	4	0.2	681	26.0
Region II	5,870	821	14.0	735	12.5	444	7.6	2,075	35.3	22	0.4	1,773	30.2
Region III	3,149	698	22.2	474	15.1	214	6.8	804	25.5	11	0.3	948	30.1
Region IV	3,632	1,160	31.9	754	20.8	201	5.5	460	12.7	232	6.4	825	22.7
Region V	4,324	1,731	40.0	1,039	24.0	284	6.6	665	15.4	71	1.6	534	12.4
Region VI	3,920	836	21.3	755	19.3	257	6.6	1,199	30.6	8	0.2	865	22.1
Region VII	6,323	1,200	19.0	907	14.3	392	6.2	2,594	41.0	12	0.2	1,218	19.3
Region VIII	2,690	537	20.0	331	12.3	198	7.4	725	27.0	2	0.1	897	33.3

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	710	0.4	503	0.3	1,989	1.2	85,842	414	0.5	970	1.1	3,227	3.8
Region I	8,204	30	0.4	25	0.3	111	1.4	3,047	9	0.3	10	0.3	136	4.5
Region II	23,877	120	0.5	69	0.3	321	1.3	11,274	42	0.4	31	0.3	333	3.0
Region III	11,313	67	0.6	61	0.5	361	3.2	4,927	26	0.5	23	0.5	437	8.9
Region IV	21,594	77	0.4	45	0.2	191	0.9	14,033	55	0.4	93	0.7	590	4.2
Region V	39,006	126	0.3	58	0.1	288	0.7	27,594	175	0.6	489	1.8	909	3.3
Region VI	18,489	111	0.6	89	0.5	146	0.8	6,937	32	0.5	75	1.1	113	1.6
Region VII	37,462	123	0.3	110	0.3	440	1.2	14,014	70	0.5	169	1.2	604	4.3
Region VIII	11,365	56	0.5	46	0.4	131	1.2	4,016	5	0.1	80	2.0	105	2.6

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	44,559	26.0	91,354	53.3	35,397	20.7	85,842	25,717	30.0	47,745	55.6	12,380	14.4
Region I	8,204	1,947	23.7	4,675	57.0	1,582	19.3	3,047	793	26.0	1,839	60.4	415	13.6
Region II	23,877	5,501	23.0	13,537	56.7	4,839	20.3	11,274	2,376	21.1	7,155	63.5	1,743	15.5
Region III	11,313	2,679	23.7	5,769	51.0	2,865	25.3	4,927	1,395	28.3	2,680	54.4	852	17.3
Region IV	21,594	4,822	22.3	11,688	54.1	5,084	23.5	14,033	3,697	26.3	8,468	60.3	1,868	13.3
Region V	39,006	12,052	30.9	18,691	47.9	8,263	21.2	27,594	11,664	42.3	12,614	45.7	3,316	12.0
Region VI	18,489	2,805	15.2	10,107	54.7	5,577	30.2	6,937	949	13.7	4,151	59.8	1,837	26.5
Region VII	37,462	11,820	31.6	20,710	55.3	4,932	13.2	14,014	3,802	27.1	8,494	60.6	1,718	12.3
Region VIII	11,365	2,933	25.8	6,177	54.4	2,255	19.8	4,016	1,041	25.9	2,344	58.4	631	15.7

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

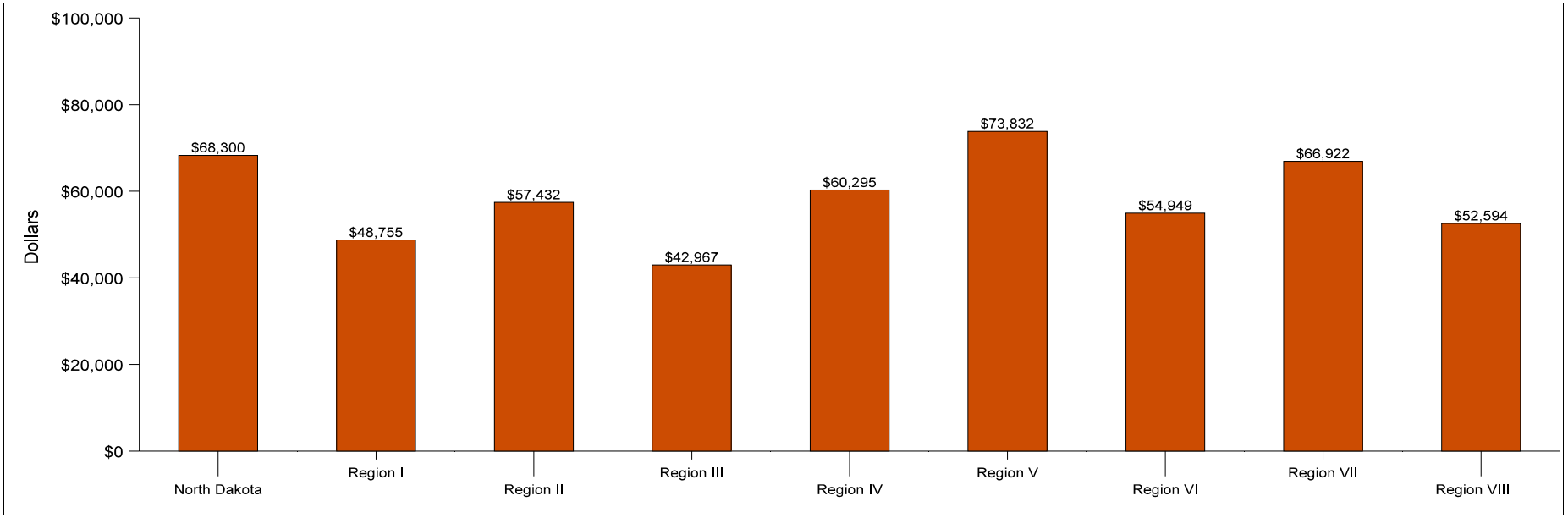


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	46,458	27.1	41,705	24.3	29,732	17.4	28,989	16.9	18,415	10.8	6,011	3.5
Region I	8,204	3,110	37.9	2,773	33.8	1,223	14.9	649	7.9	328	4.0	121	1.5
Region II	23,877	7,226	30.3	6,376	26.7	4,218	17.7	3,276	13.7	2,155	9.0	626	2.6
Region III	11,313	5,030	44.5	3,252	28.7	1,446	12.8	920	8.1	479	4.2	186	1.6
Region IV	21,594	4,795	22.2	5,267	24.4	3,994	18.5	4,123	19.1	2,667	12.4	748	3.5
Region V	39,006	6,129	15.7	7,737	19.8	7,526	19.3	9,265	23.8	6,439	16.5	1,910	4.9
Region VI	18,489	7,255	39.2	5,345	28.9	2,497	13.5	1,978	10.7	988	5.3	426	2.3
Region VII	37,462	9,358	25.0	7,453	19.9	6,750	18.0	7,464	19.9	4,782	12.8	1,655	4.4
Region VIII	11,365	3,555	31.3	3,502	30.8	2,078	18.3	1,314	11.6	577	5.1	339	3.0

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

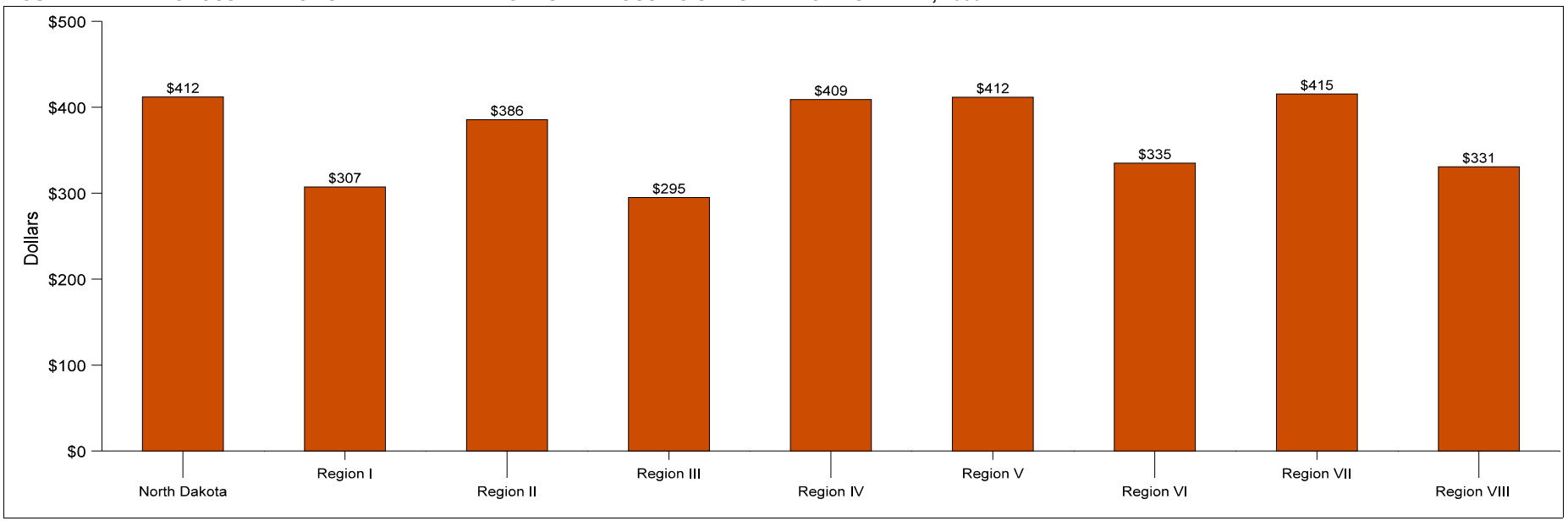


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
		Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	75,685	12,415	16.4	14,399	19.0	18,105	23.9	14,396	19.0	11,787	15.6	4,583	6.1
Region I	2,560	706	27.6	775	30.3	672	26.3	252	9.8	98	3.8	57	2.2
Region II	8,689	1,364	15.7	1,847	21.3	2,400	27.6	1,478	17.0	1,192	13.7	408	4.7
Region III	4,079	1,364	33.4	1,165	28.6	781	19.1	448	11.0	187	4.6	134	3.3
Region IV	12,253	1,462	11.9	2,002	16.3	2,444	19.9	2,810	22.9	2,546	20.8	989	8.1
Region V	26,290	2,869	10.9	4,026	15.3	6,252	23.8	5,943	22.6	5,205	19.8	1,995	7.6
Region VI	5,758	1,565	27.2	1,516	26.3	1,332	23.1	825	14.3	382	6.6	138	2.4
Region VII	12,740	2,170	17.0	2,054	16.1	3,382	26.5	2,368	18.6	1,984	15.6	782	6.1
Region VIII	3,316	915	27.6	1,014	30.6	842	25.4	272	8.2	193	5.8	80	2.4

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
North Dakota	48,992	56,418	15.2	41,324	46,113	11.6	39,618	43,108	8.8	47,810	49,893	4.4	47,549	49,208	3.5	31,941	34,496	8.0
Region I	2,433	2,446	0.5	2,134	2,132	-0.1	1,744	1,617	-7.3	2,133	1,917	-10.1	1,705	1,470	-13.8	1,104	953	-13.7
Region II	7,061	7,639	8.2	6,314	6,586	4.3	6,034	6,015	-0.3	6,370	6,003	-5.8	5,775	5,166	-10.5	3,606	3,286	-8.9
Region III	4,007	4,551	13.6	2,734	2,964	8.4	2,363	2,487	5.2	3,136	3,071	-2.1	2,545	2,533	-0.5	1,412	1,370	-3.0
Region IV	6,394	6,802	6.4	5,506	5,896	7.1	5,788	6,086	5.1	6,817	7,044	3.3	6,722	6,846	1.8	4,416	4,598	4.1
Region V	10,726	13,647	27.2	9,917	12,290	23.9	9,940	12,352	24.3	12,595	14,897	18.3	13,215	15,609	18.1	10,161	12,671	24.7
Region VI	5,527	5,976	8.1	4,541	4,672	2.9	4,067	3,943	-3.0	4,611	4,238	-8.1	4,345	3,851	-11.4	2,389	2,226	-6.8
Region VII	9,342	11,470	22.8	7,616	8,930	17.3	7,126	8,081	13.4	9,227	10,024	8.6	10,832	11,531	6.5	7,408	8,051	8.7
Region VIII	3,502	3,887	11.0	2,562	2,643	3.2	2,556	2,527	-1.1	2,921	2,699	-7.6	2,410	2,202	-8.6	1,445	1,341	-7.2

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
North Dakota	276,340	289,677	4.8	299,878	310,413	321,834	11.1
Region I	15,025	13,868	-7.7	14,700	15,295	16,175	16.6
Region II	40,845	41,021	0.4	40,624	40,124	40,108	-2.2
Region III	19,799	19,389	-2.1	19,502	19,875	20,135	3.8
Region IV	39,733	39,259	-1.2	41,216	43,907	45,852	16.8
Region V	59,508	70,924	19.2	76,204	80,794	85,774	20.9
Region VI	30,539	29,346	-3.9	29,962	29,937	30,456	3.8
Region VII	52,368	57,799	10.4	59,491	62,095	64,556	11.7
Region VIII	18,523	18,071	-2.4	18,179	18,386	18,778	3.9

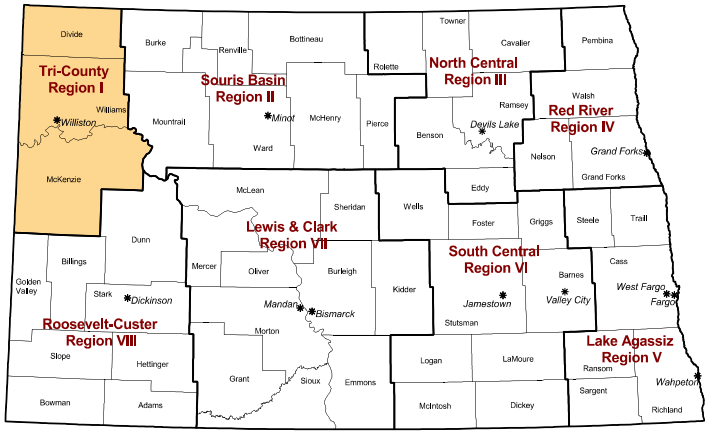
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	85,842	2,079	2.4	3,864	4.5	4,936	5.8
Region I	3,047	-71	-2.3	-167	-5.5	-305	-10.0
Region II	11,274	17	0.2	-33	-0.3	-199	-1.8
Region III	4,927	81	1.6	177	3.6	155	3.1
Region IV	14,033	129	0.9	235	1.7	122	0.9
Region V	27,594	1,510	5.5	2,719	9.9	4,109	14.9
Region VI	6,937	-40	-0.6	-22	-0.3	-118	-1.7
Region VII	14,014	446	3.2	935	6.7	1,237	8.8
Region VIII	4,016	7	0.2	20	0.5	-65	-1.6

TRI-COUNTY REGION I AND ITS COMPONENTS

POPULATION CHANGE

- The population in Region I declined 9 percent between 1990 and 2000 and is projected to decrease another 14 percent by 2015. Each county within the region and the city of Williston display the same pattern of loss.
- The number of elderly in Region I is projected to increase between 2000 and 2015. Major percentage decreases from one-fifth to almost one-half are projected to occur for those under 25 and ages 25 to 54 for all three counties and Williston. The opposite is projected to occur in the two older age categories in Williams and McKenzie counties and Williston (in Williams County). In Divide County, the overall population projected decrease is so substantial that even the older age categories show percentage losses (although much smaller than those projected in the younger age categories).



TRENDS IN HOUSING

- The number of housing units decreased 8 percent within Region I between 1990 and 2000. If building trends continue, housing units are projected to decrease another 8 percent by 2015 (Model 1). The city of Williston had a minimal decrease in housing units between 1990 and 2000. Housing is expected to remain fairly stable through 2015 (Model 1).
- Using projections based on shifts in population and housing demand rather than on building trends, housing unit projections indicate that Region I can expect significant increases between 2000 and 2015 (Model 2). Based on this model, both Divide and Williams counties project more than a 20 percent increase, while McKenzie County shows the only decrease for the region.
- There was a small regional decrease in occupied housing units between 1990 and 2000 and a slightly larger decrease is projected for 2015. Divide County had the largest percentage loss of occupied housing units between 1990 and 2000, while Williams County and Williston had the only increases within Region I. Projections indicate a loss of occupied housing units within all counties except McKenzie by 2015.
- Nearly three-quarters of occupied housing units throughout Region I were owner-occupied.
- The number of renter-occupied housing units throughout Region I is projected to decline steadily between 2000 and 2015 with the exception of McKenzie County, which is expected to remain fairly stable.
- There were 2,617 vacant housing units in Region I; 61 percent were located in Williams County. In all three counties, the largest proportions of vacant housing units were for seasonal, recreational, or occasional use. However, in the city of Williston, the pattern was quite different with the large majority of the vacant units in the “for rent” category.
- Generally, 1 percent or less of housing units in Region I lacked plumbing or kitchen facilities in 2000. However, there was some overcrowding in renter-occupied housing. McKenzie County had the greatest prevalence of overcrowding occurring, encompassing one in ten renter-occupied housing units.
- Overall, a majority of both owner- and renter-occupied housing units in Region I were built between 1940 and 1979. This pattern was true for each county as well. The owner- and renter-occupied units tended to be older in Divide County and younger in McKenzie and Williams counties.

ECONOMICS OF HOUSING

- Median values for owner-occupied housing units in 2000 within Region I ranged from $30,900 in Divide County to $53,500 in Williams County and $56,600 in Williston. Median gross rent within the region ranged from $274 in McKenzie County to $331 in Williams County and $338 in Williston.
- Across Region I, 38 percent of owner-occupied housing was valued at less than $40,000. Divide County had the highest percentage of owner-occupied housing in this category (59 percent) and Williams County had the smallest percentage (34 percent).
- Slightly more than one-quarter of renter-occupied housing units in the region rented for less than $250; approximately 40 percent rented at this level in Divide and McKenzie counties.
- Within Region I, extremely low-income households are projected to increase by 2015, due largely to projected increases in McKenzie County. Little change is expected for low-income households in Region I while moderate-, middle-, and upper-income households are projected to decline by at least 10 percent each by 2015.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region I	30,411	27,781	-8.6	25,953	24,952	23,951	-13.8
Divide	2,899	2,283	-21.2	2,006	1,796	1,600	-29.9
McKenzie	6,383	5,737	-10.1	5,391	5,197	5,033	-12.3
Williams	21,129	19,761	-6.5	18,556	17,959	17,318	-12.4
Williston	13,131	12,512	-4.7	11,795	11,421	10,983	-12.2

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region I	15,025	13,868	-7.7	13,728	13,259	12,791	-7.8
Divide	1,667	1,469	-11.9	1,421	1,323	1,225	-16.6
McKenzie	3,178	2,719	-14.4	2,683	2,506	2,330	-14.3
Williams	10,180	9,680	-4.9	9,624	9,430	9,236	-4.6
Williston	6,083	5,940	-2.4	5,877	5,771	5,664	-4.6

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region I	9,334	6,505	-30.3	10,925	8,055	-26.3	2,687	3,568	32.8	4,835	5,823	20.4
Divide	544	289	-46.9	794	407	-48.7	271	222	-18.1	674	682	1.2
McKenzie	2,073	1,416	-31.7	2,190	1,588	-27.5	574	729	27.0	900	1,300	44.4
Williams	6,717	4,800	-28.5	7,941	6,060	-23.7	1,842	2,617	42.1	3,261	3,841	17.8
Williston	4,371	3,140	-28.2	4,964	3,837	-22.7	1,073	1,525	42.1	2,104	2,481	17.9

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region I	11,535	11,251	-2.5	10,993	10,801	10,533	-6.4
Divide	1,193	1,005	-15.8	923	858	774	-23.0
McKenzie	2,301	2,151	-6.5	2,291	2,282	2,256	4.9
Williams	8,041	8,095	0.7	7,779	7,661	7,503	-7.3
Williston	5,133	5,297	3.2	5,096	5,006	4,881	-7.9

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region I	11,251	8,204	72.9	3,047	27.1
Divide	1,005	823	81.9	182	18.1
McKenzie	2,151	1,589	73.9	562	26.1
Williams	8,095	5,792	71.6	2,303	28.5
Williston	5,297	3,383	63.9	1,914	36.1

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region I	2,617	633	24.2	314	12.0	71	2.7	914	34.9	4	0.2	681	26.0
Divide	464	47	10.1	77	16.6	13	2.8	179	38.6	0	0.0	148	31.9
McKenzie	568	97	17.1	63	11.1	12	2.1	175	30.8	0	0.0	221	38.9
Williams	1,585	489	30.9	174	11.0	46	2.9	560	35.3	4	0.3	312	19.7
Williston	643	433	67.3	63	9.8	4	0.6	80	12.4	0	0.0	63	9.8

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region I	8,204	30	0.4	25	0.3	111	1.4	3,047	9	0.3	10	0.3	136	4.5
Divide	823	8	1.0	10	1.2	0	0.0	182	0	0.0	0	0.0	4	2.2
McKenzie	1,589	13	0.8	8	0.5	37	2.3	562	3	0.5	0	0.0	57	10.1
Williams	5,792	9	0.2	7	0.1	74	1.3	2,303	6	0.3	10	0.4	75	3.3
Williston	3,383	0	0.0	0	0.0	55	1.6	1,914	6	0.3	10	0.5	63	3.3

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region I	8,204	1,947	23.7	4,675	57.0	1,582	19.3	3,047	793	26.0	1,839	60.4	415	13.6
Divide	823	150	18.2	392	47.6	281	34.1	182	12	6.6	126	69.2	44	24.2
McKenzie	1,589	504	31.7	792	49.8	293	18.4	562	129	23.0	321	57.1	112	19.9
Williams	5,792	1,293	22.3	3,491	60.3	1,008	17.4	2,303	652	28.3	1,392	60.4	259	11.2
Williston	3,383	649	19.2	2,156	63.7	578	17.1	1,914	571	29.8	1,171	61.2	172	9.0

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

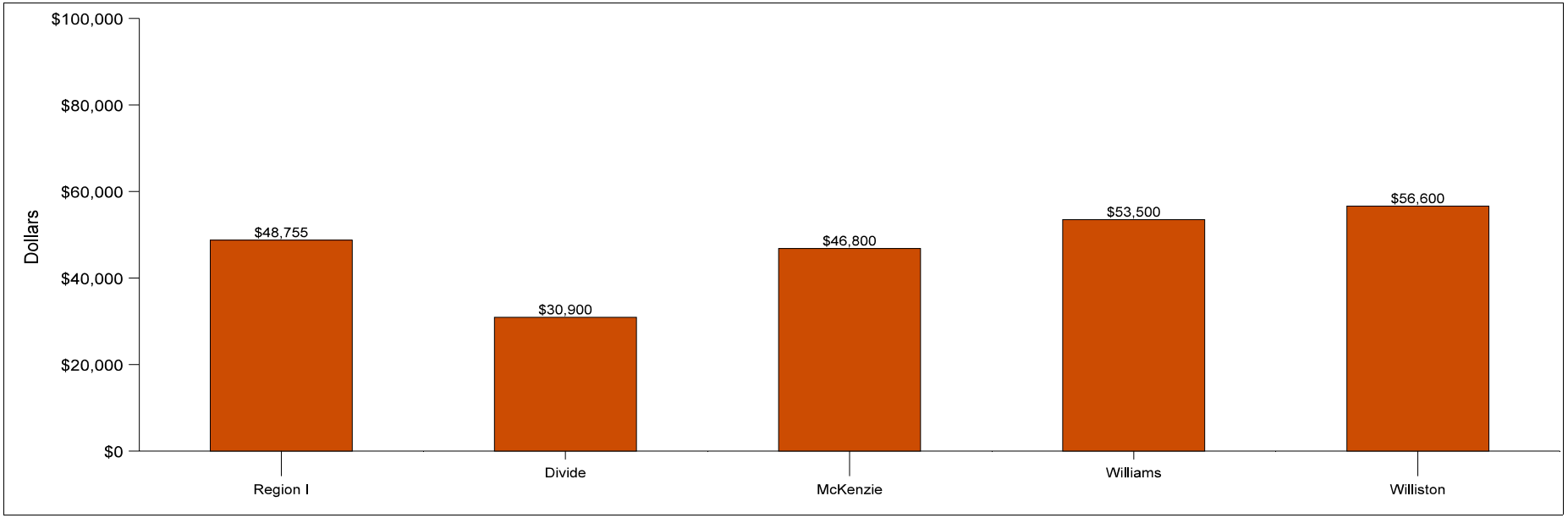


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region I	8,204	3,110	37.9	2,773	33.8	1,223	14.9	649	7.9	328	4.0	121	1.5
Divide	823	488	59.3	227	27.6	72	8.7	11	1.3	17	2.1	8	1.0
McKenzie	1,589	668	42.0	506	31.8	224	14.1	94	5.9	64	4.0	33	2.1
Williams	5,792	1,954	33.7	2,040	35.2	927	16.0	544	9.4	247	4.3	80	1.4
Williston	3,383	948	28.0	1,298	38.4	659	19.5	301	8.9	144	4.3	33	1.0

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

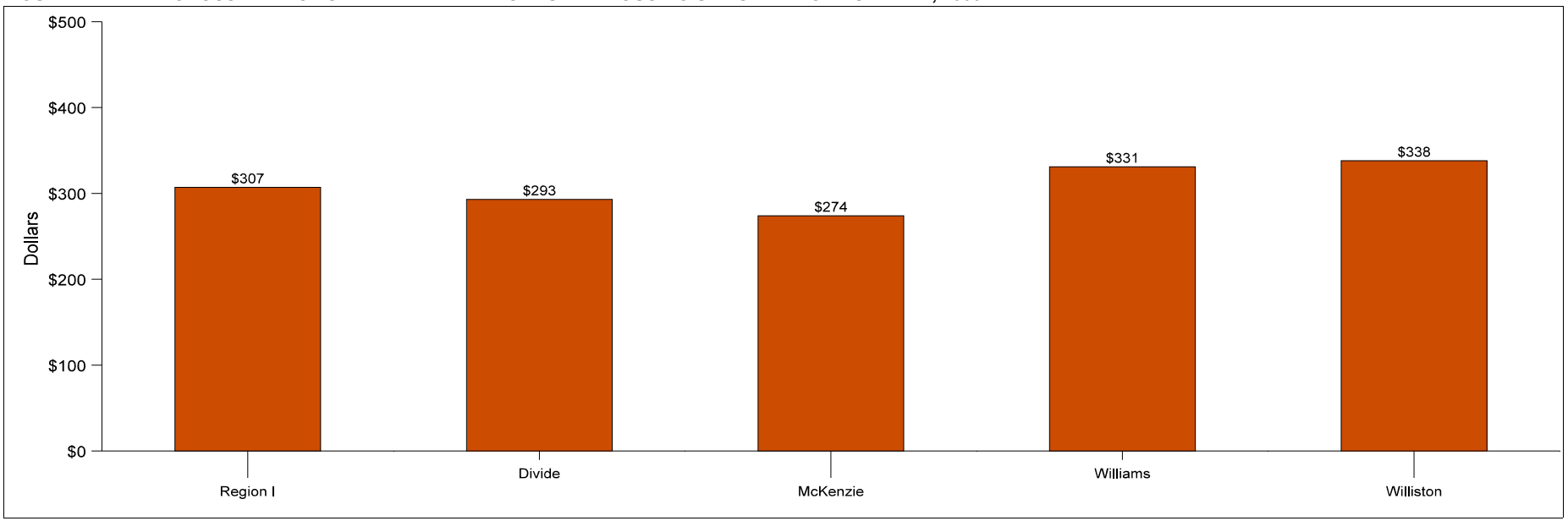


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

Area	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region I	2,560	706	27.6	775	30.3	672	26.3	252	9.8	98	3.8	57	2.2
Divide	120	47	39.2	32	26.7	35	29.2	6	5.0	0	0.0	0	0.0
McKenzie	389	159	40.9	116	29.8	81	20.8	16	4.1	17	4.4	0	0.0
Williams	2,051	500	24.4	627	30.6	556	27.1	230	11.2	81	3.9	57	2.8
Williston	1,798	405	22.5	549	30.5	505	28.1	217	12.1	74	4.1	48	2.7

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region I	2,433	2,446	0.5	2,134	2,132	-0.1	1,744	1,617	-7.3	2,133	1,917	-10.1	1,705	1,470	-13.8	1,104	953	-13.7
Divide	264	224	-15.2	195	162	-16.9	119	83	-30.3	221	162	-26.7	119	77	-35.3	93	68	-26.9
McKenzie	444	515	16.0	454	493	8.6	374	388	3.7	384	381	-0.8	323	307	-5.0	182	171	-6.0
Williams	1,725	1,707	-1.0	1,485	1,477	-0.5	1,251	1,146	-8.4	1,528	1,374	-10.1	1,263	1,086	-14.0	829	714	-13.9
Williston	1,235	1,185	-4.0	1,023	999	-2.3	787	717	-8.9	953	859	-9.9	764	664	-13.1	532	460	-13.5

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region I	15,025	13,868	-7.7	14,700	15,295	16,175	16.6
Divide	1,667	1,469	-11.9	1,559	1,642	1,763	20.0
McKenzie	3,178	2,719	-14.4	2,327	2,347	2,406	-11.5
Williams	10,180	9,680	-4.9	10,814	11,306	12,006	24.0
Williston	6,083	5,940	-2.4	6,106	6,185	6,299	6.0

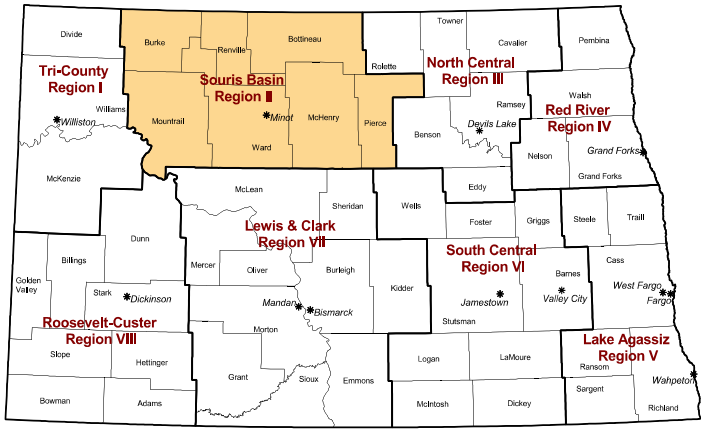
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region I	3,047	-71	-2.3	-167	-5.5	-305	-10.0
Divide	182	-14	-7.7	-27	-14.8	-43	-23.6
McKenzie	562	35	6.2	20	3.6	-2	-0.4
Williams	2,303	-92	-4.0	-160	-6.9	-260	-11.3
Williston	1,914	-72	-3.8	-135	-7.1	-228	-11.9

SOURIS BASIN REGION II AND ITS COMPONENTS

POPULATION CHANGE

- Population declined steadily in Region II between 1990 and 2000, with the exception of Ward County (due to growth in the city of Minot). However, the projected population change between 2000 and 2015 shows a decrease for all counties, including Ward and Minot. Burke and Renville counties showed the most significant losses between 1990 and 2000. Fortunately, the losses in those counties are projected to lessen between 2000 and 2015.
- The number of elderly in Region II is projected to increase between 2000 and 2015. Individuals 54 years and younger are expected to decrease by 15 percent, while those 55 years and older are expected to increase by 27 percent. This pattern is especially striking in Bottineau County.



TRENDS IN HOUSING

- Region II showed little overall change in housing units between 1990 and 2000. Within Region II, however, Burke and McHenry counties had losses exceeding 10 percent. In contrast, Ward County and Minot showed an increase in housing units between 1990 and 2000. All remaining counties within the region show a decrease in the number of housing units. If building patterns continue, similar trends are expected throughout Region II by 2015 (Model 1).
- However, projections based on shifting trends in population and housing demand show a different pattern (Model 2). Based on this model, little change is expected in Ward County and Minot. However, the number of housing units in Burke and Renville counties is expected to grow by more than 10 percent by 2015.
- There was a small regional increase in the number of occupied housing units between 1990 and 2000; a slight decrease is projected for 2015. Burke County had the largest percentage loss of occupied housing units between 1990 and 2000, while Ward County and Minot had the only increases within the region. Projections indicate small increases of occupied housing units are expected within all counties except Burke, Renville, and Ward between 2000 and 2015.
- A sizeable majority of the occupied housing units in Region II in 2000 were owner-occupied.
- Renter-occupied housing for Region II is projected to remain fairly stable between 2000 and 2015. The largest percentage loss is expected in Burke County (19 percent).
- There were 5,870 vacant housing units in the region in 2000, with one-fourth located in Bottineau County and more than one-third in Ward County. Nearly half of the vacant housing units in Ward County were located in the city of Minot.
- Very few owner- or renter-occupied housing units lacked complete plumbing or kitchen facilities. The most common substandard issue was overcrowding, which was more prevalent in renter-occupied housing. The greatest prevalence of overcrowding was in Mountrail County, encompassing 8 percent of renter-occupied housing units.
- Overall, the majority of occupied housing units in the region were built between 1940 and 1979, with the remainder of housing units in the region split between being older and newer. Mountrail and Ward counties and Minot had higher percentages of new housing units than did the rest of the region.

ECONOMICS OF HOUSING

- In 2000, the median value of owner-occupied housing units in Region II ranged from $28,300 in Burke County to $74,200 in Ward County. Median gross rent for the counties within the region ranged from $267 in McHenry County to $408 in Ward County. While the median value of owner-occupied housing units in Ward was significantly higher than other counties in the region (the next highest is $53,900 for Pierce County), the median gross rent did not differ as much from the other counties (the next highest was $374 for Pierce County). McHenry and Burke counties had the lowest median values for owner-occupied housing and gross rent.
- Across the region, 30 percent of owner-occupied housing was valued at less than $40,000. Burke County had the highest percentage of owner-occupied housing in this category (61 percent) and Ward County had the smallest percentage (19 percent).
- Slightly more than one-quarter of renter-occupied housing units rented for $350 to $449; one in five renters within the region paid between $250 and $349.
- Projections indicate that extremely low- and low-income households in the majority of Region II counties will increase by 2015. In contrast, Burke and Renville counties will have losses. Projections also indicate that moderate-, middle-, and upper-income households in the majority of Region II counties will decrease by 2015. However, Pierce and Mountrail counties should expect little change.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region II	90,695	88,089	-2.9	85,569	84,506	83,591	-5.1
Bottineau	8,011	7,149	-10.8	6,839	6,661	6,420	-10.2
Burke	3,002	2,242	-25.3	2,024	1,908	1,780	-20.6
McHenry	6,528	5,987	-8.3	5,787	5,760	5,736	-4.2
Mountrail	7,021	6,631	-5.6	6,492	6,518	6,516	-1.7
Pierce	5,052	4,675	-7.5	4,575	4,579	4,490	-4.0
Renville	3,160	2,610	-17.4	2,425	2,352	2,300	-11.9
Ward	57,921	58,795	1.5	57,427	56,728	56,349	-4.2
Minot	34,544	36,567	5.9	35,877	35,574	35,395	-3.2

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region II	40,845	41,021	0.4	41,631	42,053	42,477	3.5
Bottineau	4,661	4,409	-5.4	4,417	4,351	4,284	-2.8
Burke	1,691	1,412	-16.5	1,363	1,252	1,142	-19.1
McHenry	3,320	2,983	-10.2	2,941	2,783	2,625	-12.0
Mountrail	3,675	3,438	-6.4	3,392	3,293	3,193	-7.1
Pierce	2,355	2,269	-3.7	2,269	2,239	2,210	-2.6
Renville	1,558	1,413	-9.3	1,400	1,344	1,289	-8.8
Ward	23,585	25,097	6.4	25,849	26,791	27,734	10.5
Minot	15,040	16,485	9.6	17,107	17,938	18,768	13.8

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region II	31,981	27,535	-13.9	35,059	29,357	-16.3	7,443	9,646	29.6	13,606	17,053	25.3
Bottineau	2,160	1,489	-31.1	2,702	1,790	-33.8	765	1,140	49.0	1,522	2,001	31.5
Burke	545	392	-28.1	874	564	-35.5	261	300	14.9	562	524	-6.8
McHenry	1,789	1,462	-18.3	2,248	1,925	-14.4	645	765	18.6	1,305	1,584	21.4
Mountrail	2,312	1,936	-16.3	2,499	2,146	-14.1	646	948	46.7	1,174	1,486	26.6
Pierce	1,371	1,106	-19.3	1,700	1,483	-12.8	477	652	36.7	1,127	1,249	10.8
Renville	736	593	-19.4	1,025	780	-23.9	274	311	13.5	575	616	7.1
Ward	23,068	20,557	-10.9	24,011	20,669	-13.9	4,375	5,530	26.4	7,341	9,593	30.7
Minot	13,367	11,914	-10.9	14,684	12,465	-15.1	2,898	3,669	26.6	5,618	7,347	30.8

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region II	34,163	35,151	2.9	34,392	34,746	34,690	-1.3
Bottineau	3,105	2,962	-4.6	2,939	2,994	2,973	0.4
Burke	1,252	1,013	-19.1	934	900	834	-17.7
McHenry	2,551	2,526	-1.0	2,498	2,536	2,554	1.1
Mountrail	2,587	2,560	-1.0	2,579	2,655	2,699	5.4
Pierce	1,974	1,964	-0.5	1,980	2,041	2,042	4.0
Renville	1,209	1,085	-10.3	1,019	1,001	959	-11.6
Ward	21,485	23,041	7.2	22,443	22,619	22,629	-1.8
Minot	13,965	15,523	11.2	15,249	15,416	15,453	-0.5

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region II	35,151	23,877	67.9	11,274	32.1
Bottineau	2,962	2,370	80.0	592	20.0
Burke	1,013	857	84.6	156	15.4
McHenry	2,526	2,059	81.5	467	18.5
Mountrail	2,560	1,859	72.6	701	27.4
Pierce	1,964	1,436	73.1	528	26.9
Renville	1,085	843	77.7	242	22.3
Ward	23,041	14,453	62.7	8,588	37.3
Minot	15,523	9,691	62.4	5,832	37.6

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region II	5,870	821	14.0	735	12.5	444	7.6	2,075	35.3	22	0.4	1,773	30.2
Bottineau	1,447	89	6.2	95	6.6	29	2.0	931	64.3	3	0.2	300	20.7
Burke	399	38	9.5	66	16.5	17	4.3	117	29.3	0	0.0	161	40.4
McHenry	457	48	10.5	74	16.2	22	4.8	72	15.8	0	0.0	241	52.7
Mountrail	878	60	6.8	54	6.2	20	2.3	311	35.4	19	2.2	414	47.2
Pierce	305	57	18.7	47	15.4	60	19.7	71	23.3	0	0.0	70	23.0
Renville	328	36	11.0	60	18.3	13	4.0	174	53.0	0	0.0	45	13.7
Ward	2,056	493	24.0	339	16.5	283	13.8	399	19.4	0	0.0	542	26.4
Minot	962	344	35.8	201	20.9	112	11.6	198	20.6	0	0.0	107	11.1

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region II	23,877	120	0.5	69	0.3	321	1.3	11,274	42	0.4	31	0.3	333	3.0
Bottineau	2,370	12	0.5	5	0.2	31	1.3	592	4	0.7	0	0.0	19	3.2
Burke	857	4	0.5	2	0.2	9	1.1	156	2	1.3	0	0.0	3	1.9
McHenry	2,059	30	1.5	20	1.0	25	1.2	467	6	1.3	8	1.7	5	1.1
Mountrail	1,859	13	0.7	13	0.7	37	2.0	701	7	1.0	2	0.3	57	8.1
Pierce	1,436	7	0.5	14	1.0	15	1.0	528	5	0.9	0	0.0	9	1.7
Renville	843	2	0.2	2	0.2	5	0.6	242	2	0.8	9	3.7	9	3.7
Ward	14,453	52	0.4	13	0.1	199	1.4	8,588	16	0.2	12	0.1	231	2.7
Minot	9,691	39	0.4	0	0.0	150	1.5	5,832	8	0.1	8	0.1	184	3.2

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region II	23,877	5,501	23.0	13,537	56.7	4,839	20.3	11,274	2,376	21.1	7,155	63.5	1,743	15.5
Bottineau	2,370	447	18.9	1,350	57.0	573	24.2	592	71	12.0	346	58.4	175	29.6
Burke	857	126	14.7	396	46.2	335	39.1	156	6	3.8	109	69.9	41	26.3
McHenry	2,059	296	14.4	1,022	49.6	741	36.0	467	74	15.8	269	57.6	124	26.6
Mountrail	1,859	462	24.9	1,013	54.5	384	20.7	701	184	26.2	401	57.2	116	16.5
Pierce	1,436	200	13.9	820	57.1	416	29.0	528	129	24.4	245	46.4	154	29.2
Renville	843	177	21.0	430	51.0	236	28.0	242	31	12.8	157	64.9	54	22.3
Ward	14,453	3,793	26.2	8,506	58.9	2,154	14.9	8,588	1,881	21.9	5,628	65.5	1,079	12.6
Minot	9,691	2,417	24.9	5,920	61.1	1,354	14.0	5,832	1,391	23.9	3,564	61.1	877	15.0

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

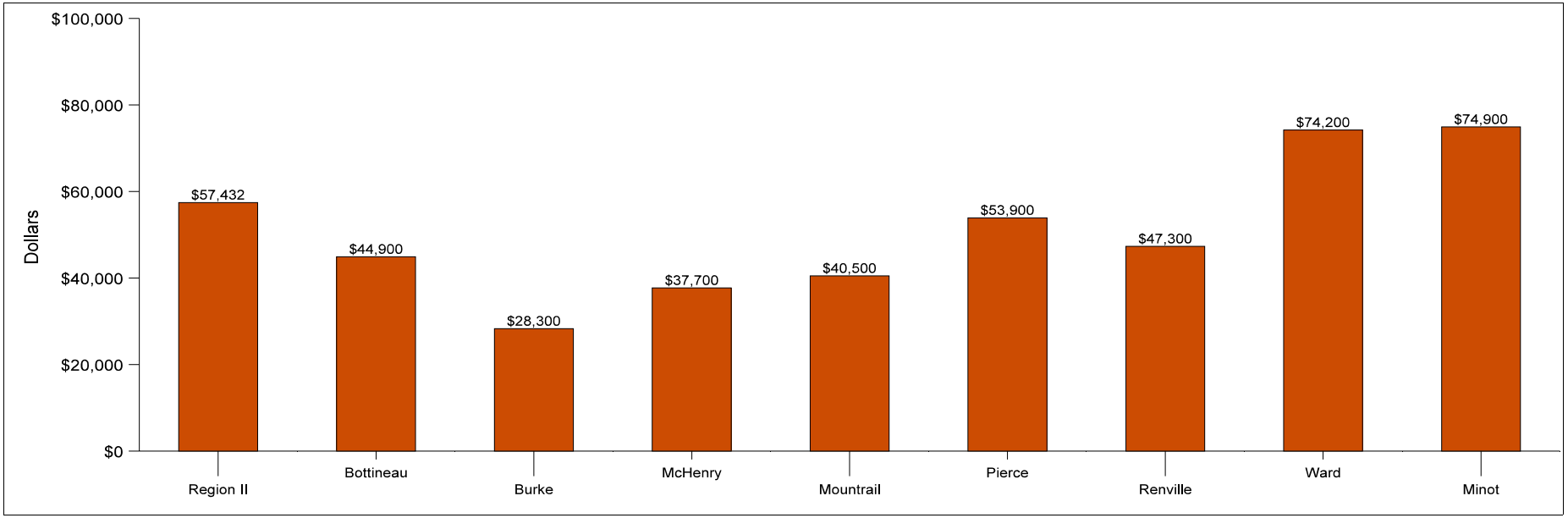


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region II	23,877	7,226	30.3	6,376	26.7	4,218	17.7	3,276	13.7	2,155	9.0	626	2.6
Bottineau	2,370	1,051	44.3	757	31.9	242	10.2	152	6.4	132	5.6	36	1.5
Burke	857	525	61.3	213	24.9	57	6.7	36	4.2	5	0.6	21	2.5
McHenry	2,059	1,070	52.0	496	24.1	192	9.3	161	7.8	79	3.8	61	3.0
Mountrail	1,859	920	49.5	536	28.8	201	10.8	126	6.8	48	2.6	28	1.5
Pierce	1,436	525	36.6	421	29.3	193	13.4	223	15.5	50	3.5	24	1.7
Renville	843	354	42.0	251	29.8	97	11.5	72	8.5	59	7.0	10	1.2
Ward	14,453	2,781	19.2	3,702	25.6	3,236	22.4	2,506	17.3	1,782	12.3	446	3.1
Minot	9,691	1,575	16.3	2,616	27.0	2,261	23.3	1,715	17.7	1,219	12.6	305	3.1

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

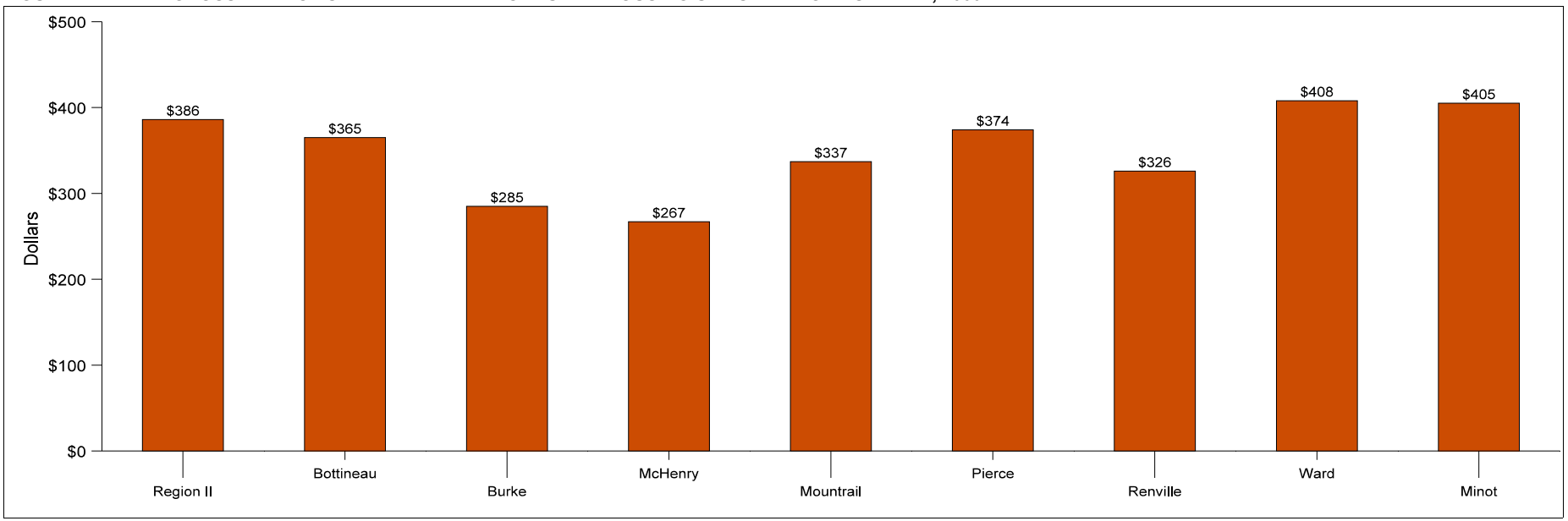


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

Area	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region II	8,689	1,364	15.7	1,847	21.3	2,400	27.6	1,478	17.0	1,192	13.7	408	4.7
Bottineau	464	97	20.9	108	23.3	132	28.4	78	16.8	24	5.2	25	5.4
Burke	95	32	33.7	34	35.8	18	18.9	7	7.4	4	4.2	0	0.0
McHenry	316	140	44.3	87	27.5	38	12.0	29	9.2	18	5.7	4	1.3
Mountrail	584	163	27.9	150	25.7	126	21.6	92	15.8	49	8.4	4	0.7
Pierce	449	81	18.0	102	22.7	154	34.3	97	21.6	10	2.2	5	1.1
Renville	169	60	35.5	34	20.1	41	24.3	9	5.3	19	11.2	6	3.6
Ward	6,612	791	12.0	1,332	20.1	1,891	28.6	1,166	17.6	1,068	16.2	364	5.5
Minot	5,678	703	12.4	1,156	20.4	1,657	29.2	940	16.6	935	16.5	287	5.1

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region II	7,061	7,639	8.2	6,314	6,586	4.3	6,034	6,015	-0.3	6,370	6,003	-5.8	5,775	5,166	-10.5	3,606	3,286	-8.9
Bottineau	611	689	12.8	613	644	5.1	465	462	-0.6	559	523	-6.4	441	396	-10.2	278	260	-6.5
Burke	304	269	-11.5	198	177	-10.6	168	133	-20.8	166	134	-19.3	131	88	-32.8	51	33	-35.3
McHenry	647	711	9.9	484	514	6.2	397	395	-0.5	449	427	-4.9	361	331	-8.3	186	176	-5.4
Mountrail	656	721	9.9	534	574	7.5	488	511	4.7	377	379	0.5	347	338	-2.6	171	176	2.9
Pierce	487	566	16.2	431	445	3.2	351	356	1.4	346	352	1.7	230	212	-7.8	119	113	-5.0
Renville	221	209	-5.4	194	179	-7.7	223	200	-10.3	195	163	-16.4	171	136	-20.5	83	72	-13.3
Ward	4,135	4,474	8.2	3,860	4,053	5.0	3,942	3,958	0.4	4,278	4,025	-5.9	4,094	3,665	-10.5	2,718	2,456	-9.6
Minot	3,225	3,497	8.4	2,649	2,811	6.1	2,450	2,521	2.9	2,584	2,452	-5.1	2,705	2,446	-9.6	1,882	1,726	-8.3

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region II	40,845	41,021	0.4	40,624	40,124	40,108	-2.2
Bottineau	4,661	4,409	-5.4	4,449	4,351	4,387	-0.5
Burke	1,691	1,412	-16.5	1,507	1,554	1,652	17.0
McHenry	3,320	2,983	-10.2	3,082	2,941	2,878	-3.5
Mountrail	3,675	3,438	-6.4	3,361	3,064	2,912	-15.3
Pierce	2,355	2,269	-3.7	2,214	2,009	2,006	-11.6
Renville	1,558	1,413	-9.3	1,491	1,515	1,573	11.3
Ward	23,585	25,097	6.4	24,520	24,690	24,700	-1.6
Minot	15,040	16,485	9.6	16,234	16,387	16,421	-0.4

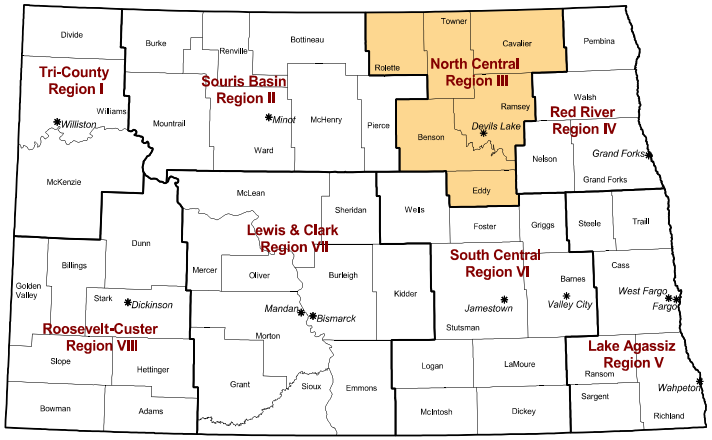
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region II	11,274	17	0.2	-33	-0.3	-199	-1.8
Bottineau	592	-13	-2.2	-10	-1.7	-26	-4.4
Burke	156	-14	-9.0	-18	-11.5	-30	-19.2
McHenry	467	-3	-0.6	4	0.9	8	1.7
Mountrail	701	3	0.4	3	0.4	-2	-0.3
Pierce	528	6	1.1	14	2.7	6	1.1
Renville	242	-14	-5.8	-14	-5.8	-20	-8.3
Ward	8,588	52	0.6	-12	-0.1	-135	-1.6
Minot	5,832	77	1.3	79	1.4	29	0.5

NORTH CENTRAL REGION III AND ITS COMPONENTS

POPULATION CHANGE

- Population in most Region III counties decreased between 1990 and 2000, with the exception of Rolette County, which contains the Turtle Mountain Reservation. The projected change between 2000 and 2015 shows decreases in all counties except Benson and Rolette. Projections also indicate that Cavalier and Towner counties will have the greatest percentage losses in population by 2015.
- Projections suggest that the number of elderly and pre-retirees throughout Region III will increase significantly between 2000 and 2015. Individuals 54 years and younger are projected to decrease, excluding Benson County which shows an increase in those less than 25 years.



TRENDS IN HOUSING

- Region III showed little overall change in housing units between 1990 and 2000. However, Cavalier and Towner counties had losses of housing units exceeding 10 percent while Ramsey and Rolette counties, and the city of Devils Lake (in Ramsey County), showed modest increases in housing units. If building trends continue (Model 1), similar increases are expected throughout Region III by 2015.
- However, projections based on shifting trends in population and housing demand show a different pattern (Model 2). Based on this model, housing in Cavalier and Towner is expected to grow by 11 percent. In contrast, Benson County could expect losses up to 18 percent.
- There was little regional change in occupied housing units between 1990 and 2000. However, a moderate increase is projected for 2015. Cavalier and Towner counties had the largest percentage loss of occupied housing units between 1990 and 2000, while Rolette County had the only increase within the region. Projections indicate a gain of occupied housing units in all counties in Region III except Cavalier, Eddy, and Towner between 2000 and 2015.
- Nearly 70 percent of the occupied housing units in Region III in 2000 were owner-occupied. Within Devils Lake, a slight majority (55 percent) of units were owner-occupied.
- Between 2000 and 2015, little change is expected in renter-occupied housing for Region III overall. However, renter-occupied housing in Cavalier and Towner counties is projected to decrease by more than 11 percent. In addition, projections indicate an increase of nearly 14 percent in Rolette County by 2015.
- There were 3,149 vacant housing units in Region III in 2000, with one-fourth located in Ramsey County. However, approximately half of the vacant houses in Ramsey County were located in Devils Lake, and in contrast to the rest of the region, these vacancies were often rental units.
- Few owner- or renter-occupied housing units in Region III lacked complete plumbing or kitchen facilities in 2000. Overcrowding was the most common substandard issue in owner- and especially renter-occupied housing for both Benson and Rolette counties and for renter-occupied housing in Devils Lake.
- A majority of occupied housing units in Region III were built between 1940 and 1979, with the remainder of the housing units divided between earlier and later years. With the exception of Rolette County, at least one-fourth of owner-occupied housing units were built prior to 1940.

ECONOMICS OF HOUSING

- In 2000, the median value of owner-occupied housing units in Region III ranged from $32,200 in Benson County to $59,700 in Ramsey County. Median gross rent for counties within the region ranged from $281 in Rolette County to $324 in Ramsey County.
- Across the region, a majority of owner-occupied housing units were valued at less than $40,000. Benson County had the highest percentage of owner-occupied housing in this category (59 percent) and Ramsey County had the smallest percentage (32 percent).
- One-third of renter-occupied housing units rented for less than $250 in the overall region; approximately 40 percent rented at this level in Rolette and Benson counties.
- Projections indicate that extremely low- and low-income households in the majority of Region III counties will increase by 2015. Projections also indicate that moderate-, middle-, and upper-income households in the majority of Region III counties will show losses by 2015.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region III	45,293	43,168	-4.7	42,105	41,965	41,622	-3.6
Benson	7,198	6,964	-3.3	7,101	7,329	7,571	8.7
Cavalier	6,064	4,831	-20.3	4,391	4,070	3,830	-20.7
Eddy	2,951	2,757	-6.6	2,669	2,633	2,550	-7.5
Ramsey	12,681	12,066	-4.9	11,591	11,447	11,212	-7.1
Rolette	12,772	13,674	7.1	13,687	13,965	14,019	2.5
Towner	3,627	2,876	-20.7	2,666	2,521	2,440	-15.2
Devils Lake	7,782	7,222	-7.2	6,952	6,899	6,763	-6.4

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region III	19,799	19,389	-2.1	19,419	19,339	19,259	-0.7
Benson	3,163	2,932	-7.3	2,929	2,855	2,781	-5.2
Cavalier	3,038	2,725	-10.3	2,682	2,558	2,434	-10.7
Eddy	1,470	1,418	-3.5	1,411	1,383	1,355	-4.4
Ramsey	5,616	5,729	2.0	5,781	5,856	5,930	3.5
Rolette	4,742	5,027	6.0	5,098	5,264	5,431	8.0
Towner	1,770	1,558	-12.0	1,518	1,423	1,328	-14.8
Devils Lake	3,325	3,524	6.0	3,563	3,660	3,757	6.6

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region III	16,330	13,666	-16.3	15,997	13,415	-16.1	3,850	5,548	44.1	6,991	8,993	28.6
Benson	3,054	3,421	12.0	2,394	2,224	-7.1	575	718	24.9	941	1,208	28.4
Cavalier	1,368	868	-36.6	1,771	1,128	-36.3	585	614	5.0	1,107	1,220	10.2
Eddy	819	640	-21.9	991	624	-37.0	265	459	73.2	682	827	21.3
Ramsey	3,988	2,946	-26.1	4,713	3,898	-17.3	1,099	1,653	50.4	2,266	2,715	19.8
Rolette	6,290	5,202	-17.3	5,019	4,712	-6.1	1,040	1,726	66.0	1,325	2,379	79.5
Towner	811	589	-27.4	1,109	829	-25.2	286	378	32.2	670	644	-3.9
Devils Lake	2,455	1,841	-25.0	2,685	2,247	-16.3	560	844	50.7	1,522	1,831	20.3

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region III	16,544	16,240	-1.8	16,477	16,881	16,975	4.5
Benson	2,415	2,328	-3.6	2,421	2,518	2,548	9.5
Cavalier	2,375	2,017	-15.1	1,889	1,807	1,708	-15.3
Eddy	1,194	1,164	-2.5	1,162	1,184	1,155	-0.8
Ramsey	4,977	4,957	-0.4	4,932	5,008	4,996	0.8
Rolette	4,150	4,556	9.8	4,922	5,265	5,508	20.9
Towner	1,433	1,218	-15.0	1,151	1,099	1,060	-13.0
Devils Lake	3,162	3,145	-0.5	3,126	3,186	3,181	1.1

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region III	16,240	11,313	69.7	4,927	30.3
Benson	2,328	1,590	68.3	738	31.7
Cavalier	2,017	1,643	81.5	374	18.5
Eddy	1,164	877	75.3	287	24.7
Ramsey	4,957	3,219	64.9	1,738	35.1
Rolette	4,556	3,072	67.4	1,484	32.6
Towner	1,218	912	74.9	306	25.1
Devils Lake	3,145	1,727	54.9	1,418	45.1

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region III	3,149	698	22.2	474	15.1	214	6.8	804	25.5	11	0.3	948	30.1
Benson	604	76	12.6	118	19.5	70	11.6	160	26.5	4	0.7	176	29.1
Cavalier	708	81	11.4	65	9.2	18	2.5	229	32.3	0	0.0	315	44.5
Eddy	254	65	25.6	44	17.3	16	6.3	37	14.6	0	0.0	92	36.2
Ramsey	772	271	35.1	160	20.7	27	3.5	214	27.7	0	0.0	100	13.0
Rolette	471	116	24.6	40	8.5	51	10.8	75	15.9	7	1.5	182	38.6
Towner	340	89	26.2	47	13.8	32	9.4	89	26.2	0	0.0	83	24.4
Devils Lake	379	237	62.5	53	14.0	22	5.8	43	11.3	0	0.0	24	6.3

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region III	11,313	67	0.6	61	0.5	361	3.2	4,927	26	0.5	23	0.5	437	8.9
Benson	1,590	17	1.1	15	0.9	100	6.3	738	5	0.7	5	0.7	171	23.2
Cavalier	1,643	8	0.5	12	0.7	12	0.7	374	2	0.5	0	0.0	3	0.8
Eddy	877	0	0.0	2	0.2	10	1.1	287	0	0.0	2	0.7	3	1.0
Ramsey	3,219	5	0.2	12	0.4	29	0.9	1,738	15	0.9	12	0.7	61	3.5
Rolette	3,072	33	1.1	18	0.6	206	6.7	1,484	4	0.3	4	0.3	195	13.1
Towner	912	4	0.4	2	0.2	4	0.4	306	0	0.0	0	0.0	4	1.3
Devils Lake	1,727	0	0.0	0	0.0	17	1.0	1,418	8	0.6	8	0.6	57	4.0

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region III	11,313	2,679	23.7	5,769	51.0	2,865	25.3	4,927	1,395	28.3	2,680	54.4	852	17.3
Benson	1,590	302	19.0	785	49.4	503	31.6	738	240	32.5	400	54.2	98	13.3
Cavalier	1,643	283	17.2	967	58.9	393	23.9	374	37	9.9	227	60.7	110	29.4
Eddy	877	121	13.8	385	43.9	371	42.3	287	51	17.8	155	54.0	81	28.2
Ramsey	3,219	730	22.7	1,588	49.3	901	28.0	1,738	469	27.0	884	50.9	385	22.2
Rolette	3,072	1,097	35.7	1,625	52.9	350	11.4	1,484	545	36.7	859	57.9	80	5.4
Towner	912	146	16.0	419	45.9	347	38.0	306	53	17.3	155	50.7	98	32.0
Devils Lake	1,727	339	19.6	901	52.2	487	28.2	1,418	389	27.4	735	51.8	294	20.7

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

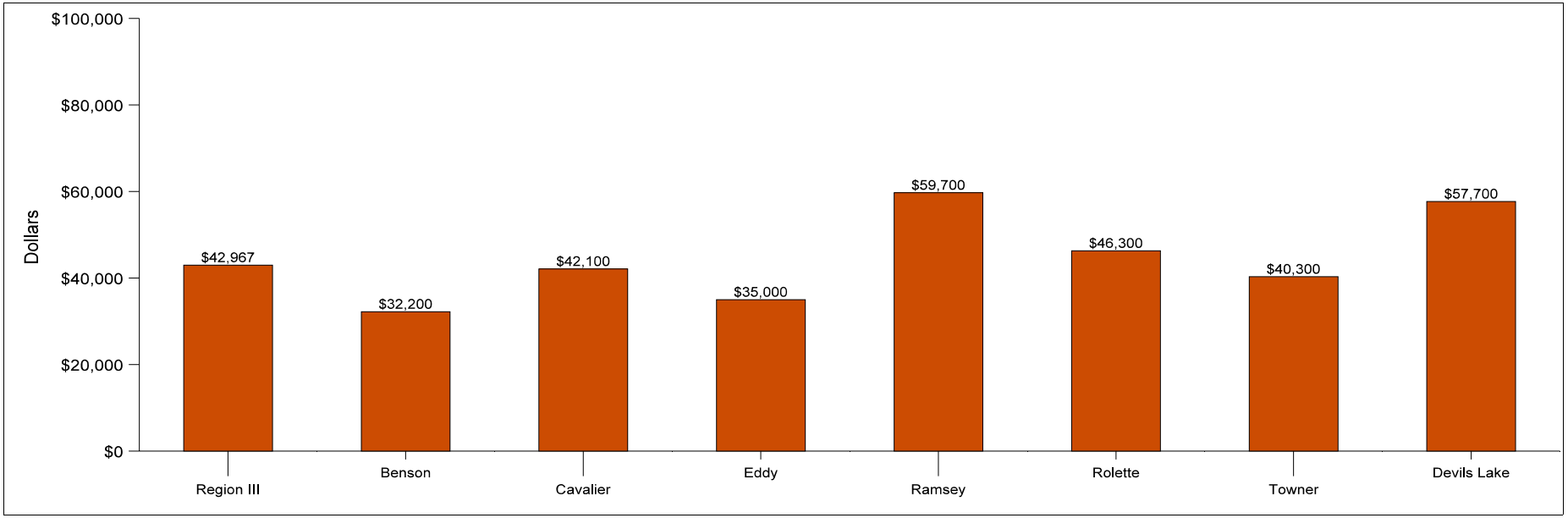


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region III	11,313	5,030	44.5	3,252	28.7	1,446	12.8	920	8.1	479	4.2	186	1.6
Benson	1,590	942	59.2	354	22.3	134	8.4	80	5.0	47	3.0	33	2.1
Cavalier	1,643	792	48.2	473	28.8	216	13.1	126	7.7	24	1.5	12	0.7
Eddy	877	488	55.6	239	27.3	72	8.2	48	5.5	3	0.3	27	3.1
Ramsey	3,219	1,018	31.6	964	29.9	524	16.3	383	11.9	258	8.0	72	2.2
Rolette	3,072	1,337	43.5	930	30.3	419	13.6	222	7.2	134	4.4	30	1.0
Towner	912	453	49.7	292	32.0	81	8.9	61	6.7	13	1.4	12	1.3
Devils Lake	1,727	541	31.3	604	35.0	343	19.9	148	8.6	75	4.3	16	0.9

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

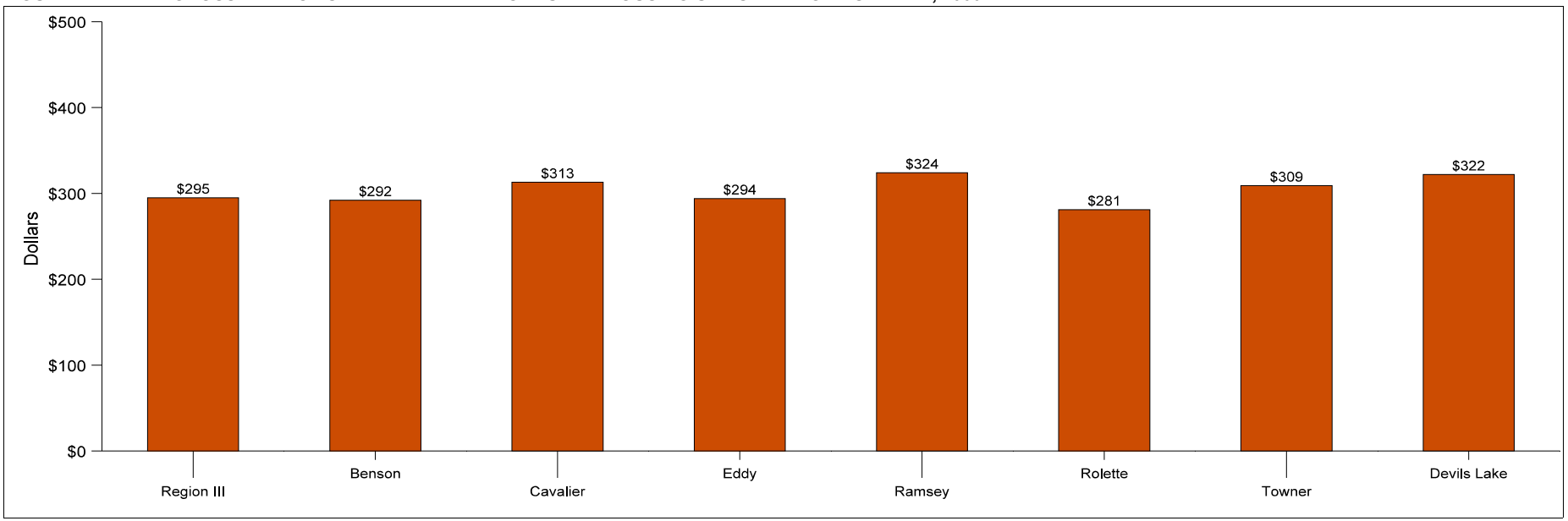


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

Area	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region III	4,079	1,364	33.4	1,165	28.6	781	19.1	448	11.0	187	4.6	134	3.3
Benson	523	197	37.7	164	31.4	103	19.7	43	8.2	12	2.3	4	0.8
Cavalier	262	78	29.8	98	37.4	56	21.4	18	6.9	3	1.1	9	3.4
Eddy	210	45	21.4	107	51.0	29	13.8	18	8.6	8	3.8	3	1.4
Ramsey	1,567	463	29.5	398	25.4	323	20.6	201	12.8	88	5.6	94	6.0
Rolette	1,292	527	40.8	310	24.0	226	17.5	147	11.4	68	5.3	14	1.1
Towner	225	54	24.0	88	39.1	44	19.6	21	9.3	8	3.6	10	4.4
Devils Lake	1,365	434	31.8	319	23.4	281	20.6	170	12.5	77	5.6	84	6.2

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region III	4,007	4,551	13.6	2,734	2,964	8.4	2,363	2,487	5.2	3,136	3,071	-2.1	2,545	2,533	-0.5	1,412	1,370	-3.0
Benson	651	733	12.6	439	483	10.0	334	366	9.6	389	418	7.5	344	361	4.9	181	185	2.2
Cavalier	415	408	-1.7	324	295	-9.0	363	318	-12.4	428	330	-22.9	316	240	-24.1	161	118	-26.7
Eddy	248	293	18.1	255	279	9.4	184	188	2.2	175	153	-12.6	173	144	-16.8	106	100	-5.7
Ramsey	957	1,011	5.6	793	848	6.9	672	699	4.0	1,119	1,080	-3.5	881	847	-3.9	528	511	-3.2
Rolette	1,493	1,881	26.0	717	874	21.9	610	739	21.1	773	873	12.9	642	777	21.0	322	363	12.7
Towner	243	225	-7.4	206	185	-10.2	200	177	-11.5	252	217	-13.9	189	164	-13.2	114	93	-18.4
Devils Lake	749	779	4.0	549	583	6.2	392	419	6.9	714	694	-2.8	458	453	-1.1	261	252	-3.4

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region III	19,799	19,389	-2.1	19,502	19,875	20,135	3.8
Benson	3,163	2,932	-7.3	2,695	2,476	2,416	-17.6
Cavalier	3,038	2,725	-10.3	2,843	2,927	3,037	11.5
Eddy	1,470	1,418	-3.5	1,421	1,383	1,431	0.9
Ramsey	5,616	5,729	2.0	5,642	5,903	5,861	2.3
Rolette	4,742	5,027	6.0	5,275	5,501	5,657	12.5
Towner	1,770	1,558	-12.0	1,626	1,685	1,733	11.2
Devils Lake	3,325	3,524	6.0	3,460	3,659	3,642	3.3

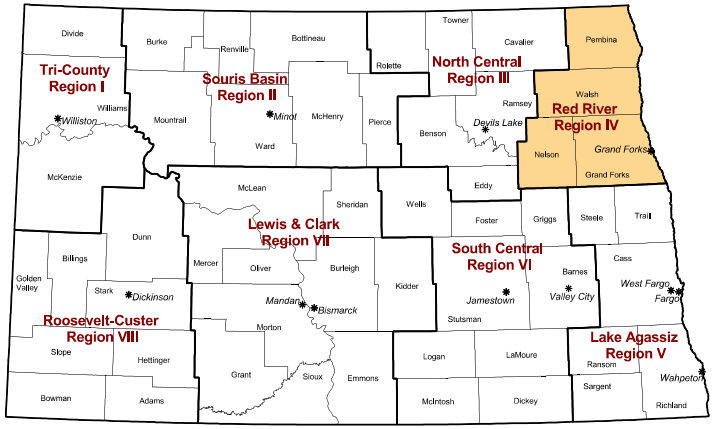
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region III	4,927	81	1.6	177	3.6	155	3.1
Benson	738	34	4.6	59	8.0	64	8.7
Cavalier	374	-23	-6.1	-43	-11.5	-63	-16.8
Eddy	287	-4	-1.4	2	0.7	-6	-2.1
Ramsey	1,738	-6	-0.3	18	1.0	-7	-0.4
Rolette	1,484	94	6.3	170	11.5	202	13.6
Towner	306	-14	-4.6	-29	-9.5	-35	-11.4
Devils Lake	1,418	-3	-0.2	29	2.0	19	1.3

RED RIVER REGION IV AND ITS COMPONENTS

POPULATION CHANGE

- Population in Region IV declined 8 percent between 1990 and 2000 and is projected to change little by 2015. While showing a decrease in population between 1990 and 2000, both Grand Forks County and the city of Grand Forks are projected to have slight gains by 2015.
- The number of elderly and pre-retirees in Region IV are projected to increase between 2000 and 2015. The population 54 years and younger is projected to decrease significantly in all counties, most notably in Pembina, Walsh, and Nelson.



TRENDS IN HOUSING

- Except for Grand Forks County and the city of Grand Forks, housing units throughout Region IV declined between 1990 and 2000. If building trends continue (Model 1), similar declines are expected throughout the region by 2015.
- Using projections based on shifts in population and housing demand rather than on building trends, housing units could grow by up to 17 percent in the region by 2015 (Model 2). Grand Forks County could see an increase as high as 23 percent.
- There was little regional change in occupied housing units between 1990 and 2000. However, a moderate increase is projected for 2015. Nelson County had the largest percentage loss of occupied housing units between 1990 and 2000, while Grand Forks and Pembina counties remained relatively unchanged. Projections indicate a gain of occupied housing units within all counties except Walsh County between 2000 and 2015.
- A majority of occupied housing units in Region IV in 2000 were owner-occupied. While most counties had a very high proportion of owners, Grand Forks County and the city of Grand Forks were almost evenly split between owner- and renter-occupied housing.
- The number of renter-occupied housing units in Region IV is projected to remain stable between 2000 and 2015. Projections indicate small increases in Grand Forks and Nelson counties, while projections indicate decreases of 4 percent in Pembina County and 12 percent in Walsh County.
- There were 3,632 vacant housing units in Region IV in 2000, with more than half located in Grand Forks County. Approximately 60 percent of the vacant housing units in Grand Forks County were located in the city of Grand Forks where a majority of the vacancies were rental units.
- Few owner- or renter-occupied housing units in Region IV lacked plumbing or kitchen facilities or suffered from overcrowding. The only substandard issue in Region IV was some overcrowding in Walsh and Grand Forks counties and the city of Grand Forks.
- A majority of occupied housing units in Region IV were built between 1940 and 1979. The remainder of housing units in Nelson, Pembina, and Walsh counties were mostly built prior to 1940. However, both Grand Forks County and the city of Grand Forks had most of the remaining housing units built after 1979.

ECONOMICS OF HOUSING

- The median value of owner-occupied housing units within Region IV in 2000 varied from $36,000 in Nelson County to $87,100 in Grand Forks County. The city of Grand Forks had a median value of $90,100. Median gross rent in 2000 ranged from $275 in Nelson County to $477 in both Grand Forks County and the city of Grand Forks.
- Nearly half of owner-occupied housing units were valued at less than $70,000.
- More than half of renter-occupied housing units rented for at least $450 in Region IV, due primarily to Grand Forks County. The vast majority of renter-occupied housing units in Nelson, Pembina, and Walsh counties rented for less than $450.
- With the exception of Walsh County, projections indicate that extremely low- and low-income households in Region IV will increase by 2015. Projections also indicate that, with the exception of Grand Forks County, moderate-, middle-, and upper-income households will show losses by 2015.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region IV	98,171	90,798	-7.5	90,023	90,507	90,294	-0.6
Grand Forks	70,683	66,109	-6.5	66,545	67,551	67,988	2.8
Nelson	4,410	3,715	-15.8	3,603	3,592	3,559	-4.2
Pembina	9,238	8,585	-7.1	8,254	8,125	7,971	-7.2
Walsh	13,840	12,389	-10.5	11,621	11,239	10,776	-13.0
Grand Forks	49,425	49,321	-0.2	49,710	50,481	50,738	2.9

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region IV	39,733	39,259	-1.2	39,446	39,306	39,167	-0.2
Grand Forks	27,085	27,373	1.1	27,750	27,930	28,110	2.7
Nelson	2,261	2,014	-10.9	1,971	1,872	1,774	-11.9
Pembina	4,294	4,115	-4.2	4,055	3,977	3,900	-5.2
Walsh	6,093	5,757	-5.5	5,670	5,527	5,383	-6.5
Grand Forks	19,589	20,830	6.3	21,409	22,033	22,657	8.8

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region IV	36,259	32,347	-10.8	36,399	34,126	-6.2	6,689	9,647	44.2	11,451	14,174	23.8
Grand Forks	28,720	26,848	-6.5	26,786	26,563	-0.8	4,235	6,203	46.5	6,368	8,374	31.5
Nelson	968	730	-24.6	1,295	1,026	-20.8	433	537	24.0	1,019	1,266	24.2
Pembina	2,673	1,901	-28.9	3,429	2,722	-20.6	809	1,334	64.9	1,674	2,014	20.3
Walsh	3,898	2,868	-26.4	4,889	3,815	-22.0	1,212	1,573	29.8	2,390	2,520	5.4
Grand Forks	21,839	20,431	-6.4	19,505	19,344	-0.8	3,141	4,604	46.6	4,836	6,359	31.5

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region IV	35,955	35,627	-0.9	35,985	36,881	37,265	4.6
Grand Forks	25,340	25,435	0.4	25,977	26,856	27,366	7.6
Nelson	1,831	1,628	-11.1	1,640	1,684	1,676	2.9
Pembina	3,555	3,535	-0.6	3,538	3,593	3,593	1.6
Walsh	5,229	5,029	-3.8	4,830	4,748	4,630	-7.9
Grand Forks	18,531	19,674	6.2	20,096	20,760	21,121	7.4

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region IV	35,627	21,594	60.6	14,033	39.4
Grand Forks	25,435	13,655	53.7	11,780	46.3
Nelson	1,628	1,307	80.3	321	19.7
Pembina	3,535	2,769	78.3	766	21.7
Walsh	5,029	3,863	76.8	1,166	23.2
Grand Forks	19,674	9,940	50.5	9,734	49.5

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	3,632	1,160	31.9	754	20.8	201	5.5	460	12.7	232	6.4	825	22.7
Grand Forks	1,938	813	42.0	402	20.7	78	4.0	167	8.6	31	1.6	447	23.1
Nelson	386	51	13.2	62	16.1	14	3.6	103	26.7	5	1.3	151	39.1
Pembina	580	138	23.8	124	21.4	40	6.9	102	17.6	71	12.2	105	18.1
Walsh	728	158	21.7	166	22.8	69	9.5	88	12.1	125	17.2	122	16.8
Grand Forks	1,156	685	59.3	265	22.9	38	3.3	102	8.8	0	0.0	66	5.7

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region IV	21,594	77	0.4	45	0.2	191	0.9	14,033	55	0.4	93	0.7	590	4.2
Grand Forks	13,655	49	0.4	21	0.2	135	1.0	11,780	47	0.4	87	0.7	496	4.2
Nelson	1,307	0	0.0	0	0.0	4	0.3	321	2	0.6	2	0.6	2	0.6
Pembina	2,769	4	0.1	4	0.1	13	0.5	766	0	0.0	0	0.0	17	2.2
Walsh	3,863	24	0.6	20	0.5	39	1.0	1,166	6	0.5	4	0.3	75	6.4
Grand Forks	9,940	33	0.3	13	0.1	82	0.8	9,734	33	0.3	79	0.8	408	4.2

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region IV	21,594	4,822	22.3	11,688	54.1	5,084	23.5	14,033	3,697	26.3	8,468	60.3	1,868	13.3
Grand Forks	13,655	3,624	26.5	7,374	54.0	2,657	19.5	11,780	3,334	28.3	7,124	60.5	1,322	11.2
Nelson	1,307	157	12.0	682	52.2	468	35.8	321	42	13.1	161	50.2	118	36.8
Pembina	2,769	500	18.1	1,541	55.7	728	26.3	766	162	21.1	431	56.3	173	22.6
Walsh	3,863	541	14.0	2,091	54.1	1,231	31.9	1,166	159	13.6	752	64.5	255	21.9
Grand Forks	9,940	2,715	27.3	5,535	55.7	1,690	17.0	9,734	3,098	31.8	5,573	57.3	1,063	10.9

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

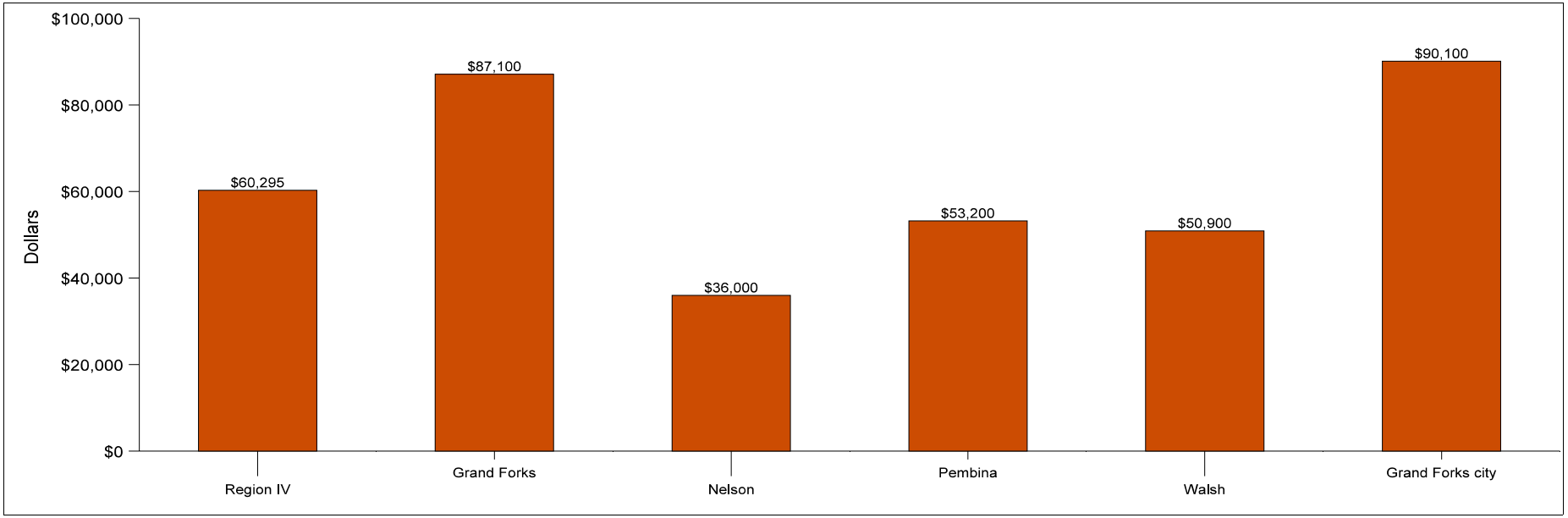


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	21,594	4,795	22.2	5,267	24.4	3,994	18.5	4,123	19.1	2,667	12.4	748	3.5
Grand Forks	13,655	1,685	12.3	2,699	19.8	2,929	21.5	3,460	25.3	2,262	16.6	620	4.5
Nelson	1,307	694	53.1	389	29.8	100	7.7	80	6.1	26	2.0	18	1.4
Pembina	2,769	1,004	36.3	934	33.7	385	13.9	218	7.9	191	6.9	37	1.3
Walsh	3,863	1,412	36.6	1,245	32.2	580	15.0	365	9.4	188	4.9	73	1.9
Grand Forks	9,940	963	9.7	1,712	17.2	2,280	22.9	2,743	27.6	1,737	17.5	505	5.1

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

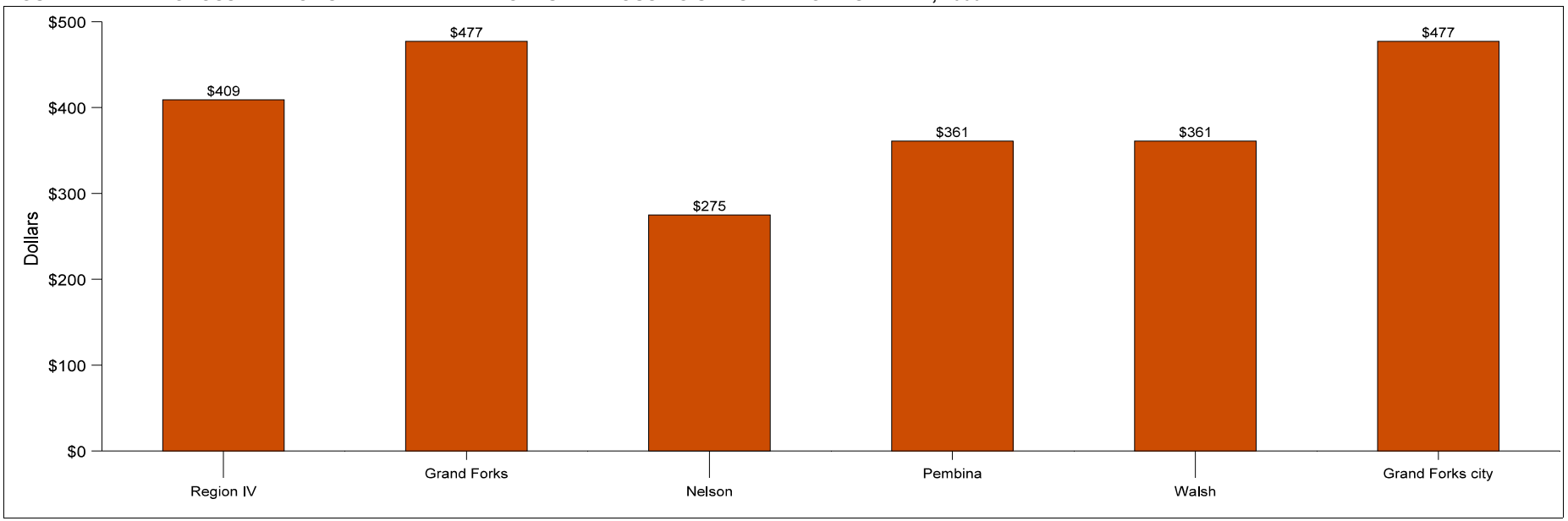


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
		Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	12,253	1,462	11.9	2,002	16.3	2,444	19.9	2,810	22.9	2,546	20.8	989	8.1
Grand Forks	10,436	1,020	9.8	1,542	14.8	2,007	19.2	2,572	24.6	2,355	22.6	940	9.0
Nelson	244	93	38.1	83	34.0	32	13.1	27	11.1	9	3.7	0	0.0
Pembina	611	143	23.4	145	23.7	164	26.8	80	13.1	66	10.8	13	2.1
Walsh	962	206	21.4	232	24.1	241	25.1	131	13.6	116	12.1	36	3.7
Grand Forks	9,533	956	10.0	1,378	14.5	1,821	19.1	2,376	24.9	2,129	22.3	873	9.2

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region IV	6,394	6,802	6.4	5,506	5,896	7.1	5,788	6,086	5.1	6,817	7,044	3.3	6,722	6,846	1.8	4,416	4,598	4.1
Grand Forks	4,445	4,766	7.2	3,865	4,209	8.9	4,132	4,473	8.3	4,720	5,088	7.8	4,876	5,153	5.7	3,413	3,678	7.8
Nelson	389	436	12.1	303	340	12.2	281	288	2.5	314	304	-3.2	212	187	-11.8	130	124	-4.6
Pembina	587	649	10.6	531	579	9.0	562	566	0.7	666	646	-3.0	758	740	-2.4	431	414	-3.9
Walsh	973	951	-2.3	807	768	-4.8	813	759	-6.6	1,117	1,006	-9.9	876	766	-12.6	442	382	-13.6
Grand Forks	3,828	4,055	5.9	3,055	3,310	8.3	3,153	3,412	8.2	3,436	3,725	8.4	3,463	3,673	6.1	2,723	2,947	8.2

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region IV	39,733	39,259	-1.2	41,216	43,907	45,852	16.8
Grand Forks	27,085	27,373	1.1	29,027	31,813	33,526	22.5
Nelson	2,261	2,014	-10.9	1,999	1,946	1,955	-2.9
Pembina	4,294	4,115	-4.2	4,105	3,914	3,914	-4.9
Walsh	6,093	5,757	-5.5	6,085	6,234	6,457	12.2
Grand Forks	19,589	20,830	6.3	21,289	22,011	22,404	7.6

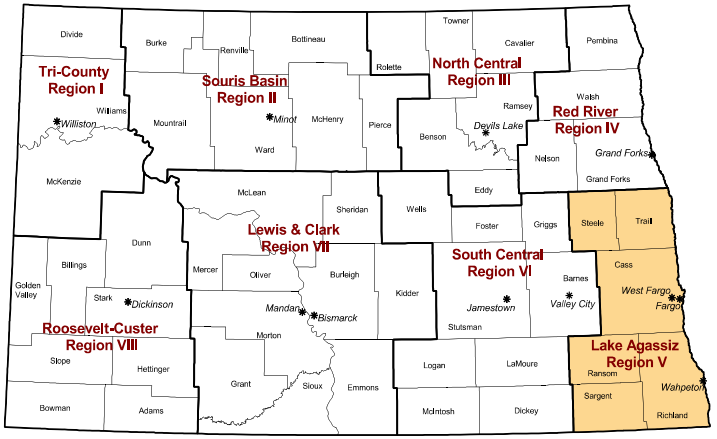
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region IV	14,033	129	0.9	235	1.7	122	0.9
Grand Forks	11,780	168	1.4	314	2.7	273	2.3
Nelson	321	8	2.5	15	4.7	12	3.7
Pembina	766	3	0.4	-9	-1.2	-29	-3.8
Walsh	1,166	-50	-4.3	-85	-7.3	-134	-11.5
Grand Forks	9,734	147	1.5	282	2.9	247	2.5

LAKE AGASSIZ REGION V AND ITS COMPONENTS

POPULATION CHANGE

- While the population of Region V increased by more than 13 percent between 1990 and 2000, the population declined in all of its counties except Cass County (which increased by nearly 20 percent). A similar pattern is expected between 2000 and 2015.
- Region V includes three of the largest 12 cities in the state: Fargo, Wahpeton, and West Fargo. Populations in Fargo and West Fargo (both in Cass County) increased 22 percent, respectively, between 1990 and 2000 and are projected to increase another 17 percent, respectively, by 2015. Population in Wahpeton (in Richland County) has remained relatively unchanged.
- The number of elderly and pre-retirees throughout Region V is projected to increase substantially between 2000 and 2015. In contrast, projections show a decline in the number of people 54 years and younger.



TRENDS IN HOUSING

- Overall there was an increase in the number of housing units across Region V between 1990 and 2000. If building trends continue (Model 1), a substantial further increase is projected for 2015. These regional statistics are driven by large increases in Cass County between 1990 and 2000, especially in Fargo and West Fargo.
- Using projections based on shifts in population and housing demand rather than on building trends, housing unit growth in Region V will still be driven by Cass County, but at a slower pace (Model 2).
- Occupied housing units significantly increased in Region V between 1990 and 2000. Cass County increased by approximately 27 percent, while other counties increased only slightly or declined. Projections indicate a gain of occupied housing units in the region between 2000 and 2015. Again, the pattern is especially striking in Cass County which is projected to increase 28 percent. Steele County was the only county to decrease between 1990 and 2000 and is the only county to have projected decreases between 2000 and 2015.
- Owner-occupied housing made up the majority of housing in Region V in 2000. Cass County, however, had a nearly even split of owner- and renter-occupied housing. Fargo was the only area in the region where renter-occupied housing exceeded owner-occupied housing.
- Renter-occupied housing units are projected to increase by 15 percent for Region V between 2000 and 2015. Cass County is projected to have the largest percentage increase between 2000 and 2015, including Fargo and West Fargo which are projected to increase 16 percent and 20 percent, respectively.
- In Region V there were 4,324 vacant housing units; 57 percent of the vacant units were located in Cass County and 78 percent of these were located in Fargo. The largest proportion of vacant units in the region were for rent.
- Overcrowding in renter-occupied housing for Cass County was the only regional substandard housing issue of note in 2000 (less than 2 percent).
- Approximately half of the owner- and renter-occupied housing units in Region V were built between 1940 and 1979. Cass County tended to have larger proportions of newer housing units (built since 1980) than did the rest of the region, while Ransom and Steele counties had larger proportions of older housing units (built prior to 1940).

ECONOMICS OF HOUSING

- Median values of owner-occupied housing units for counties within Region V ranged from $39,800 in Steele County to $65,200 in Richland County. Cass County's median owner-occupied values were an outlier for the region at $93,900. Median gross rent for counties within the region ranged from $271 in Steele County to $463 in Cass County. Median rental values in Cass County were nearly $100 more per month than the second largest amount for the region ($374 in Richland County).
- Across the region, nearly half of owner-occupied housing units were valued at $90,000 or more. Cass County had the highest percentage of owner-occupied housing in this category (54 percent) and Steele County had the smallest percentage (12 percent).
- Nearly half of renter-occupied housing units rented between $350 and $549 in the overall region. However, the rate was as high as 48 percent at this level in Cass County and as low as 20 percent in Steele County, where approximately three-fourths rented for less than $350.
- Households in the extremely low- and low-income categories are projected to increase in the region overall and among all counties. The proportions of households in the moderate-, middle-, and upper-income categories are also projected to increase in the region, due mainly to increases in Cass County. Fargo and West Fargo have significantly influenced the projected growth in Cass County among all income levels.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region V	142,664	162,127	13.6	169,357	175,643	182,468	12.5
Cass	102,874	123,138	19.7	131,097	137,724	144,880	17.7
Ransom	5,921	5,890	-0.5	5,834	5,844	5,860	-0.5
Richland	18,148	17,998	-0.8	17,715	17,570	17,414	-3.2
Sargent	4,549	4,366	-4.0	4,258	4,230	4,225	-3.2
Steele	2,420	2,258	-6.7	2,190	2,134	2,102	-6.9
Traill	8,752	8,477	-3.1	8,263	8,141	7,987	-5.8
Fargo	74,115	90,599	22.2	96,315	100,648	105,832	16.8
Wahpeton	8,751	8,586	-1.9	8,512	8,402	8,213	-4.3
West Fargo	12,287	14,940	21.6	15,851	16,730	17,439	16.7

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region V	59,508	70,924	19.2	77,806	84,824	91,842	29.5
Cass	42,407	53,790	26.8	60,497	67,369	74,241	38.0
Ransom	2,569	2,604	1.4	2,731	2,810	2,890	11.0
Richland	7,394	7,575	2.4	7,643	7,761	7,879	4.0
Sargent	2,057	2,016	-2.0	2,022	2,015	2,008	-0.4
Steele	1,311	1,231	-6.1	1,217	1,188	1,158	-5.9
Traill	3,770	3,708	-1.6	3,696	3,681	3,666	-1.1
Fargo	31,707	41,277	30.2	45,353	50,319	55,284	33.9
Wahpeton	3,317	3,489	5.2	3,554	3,633	3,712	6.4
West Fargo	4,574	5,854	28.0	7,323	8,498	9,674	65.3

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region V	62,416	57,968	-7.1	69,398	68,452	-1.4	11,611	25,038	115.6	18,702	31,010	65.8
Cass	48,515	46,101	-5.0	54,508	56,421	3.5	8,214	19,626	138.9	11,901	22,732	91.0
Ransom	1,820	1,583	-13.0	2,280	1,802	-21.0	540	850	57.4	1,250	1,625	30.0
Richland	7,041	5,974	-15.2	6,838	5,503	-19.5	1,373	2,585	88.3	2,746	3,352	22.1
Sargent	1,385	1,238	-10.6	1,761	1,481	-15.9	480	523	9.0	740	983	32.8
Steele	731	603	-17.5	830	705	-15.1	255	285	11.8	442	509	15.2
Traill	2,924	2,469	-15.6	3,181	2,540	-20.2	749	1,169	56.1	1,623	1,809	11.5
Fargo	36,523	34,309	-6.1	39,249	40,442	3.0	5,707	13,656	139.3	9,120	17,425	91.1
Wahpeton	3,893	3,317	-14.8	3,039	2,515	-17.2	542	1,016	87.5	1,112	1,365	22.8
West Fargo	5,695	5,564	-2.3	7,218	7,506	4.0	1,030	2,450	137.9	997	1,919	92.5

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region V	55,164	66,600	20.7	71,476	76,400	81,473	22.3
Cass	40,281	51,315	27.4	56,231	60,843	65,751	28.1
Ransom	2,284	2,350	2.9	2,369	2,449	2,488	5.9
Richland	6,518	6,885	5.6	6,899	7,033	7,126	3.5
Sargent	1,763	1,786	1.3	1,778	1,829	1,841	3.1
Steele	991	923	-6.9	915	920	911	-1.3
Traill	3,327	3,341	0.4	3,284	3,326	3,356	0.4
Fargo	30,145	39,351	30.5	42,880	46,013	49,573	26.0
Wahpeton	2,967	3,250	9.5	3,272	3,307	3,286	1.1
West Fargo	4,430	5,658	27.7	6,240	6,835	7,366	30.2

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region V	66,600	39,006	58.6	27,594	41.4
Cass	51,315	27,892	54.4	23,423	45.6
Ransom	2,350	1,775	75.5	575	24.5
Richland	6,885	4,787	69.5	2,098	30.5
Sargent	1,786	1,422	79.6	364	20.4
Steele	923	710	76.9	213	23.1
Traill	3,341	2,420	72.4	921	27.6
Fargo	39,351	18,549	47.1	20,802	52.9
Wahpeton	3,250	1,701	52.3	1,549	47.7
West Fargo	5,658	3,862	68.3	1,796	31.7

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region V	4,324	1,731	40.0	1,039	24.0	284	6.6	665	15.4	71	1.6	534	12.4
Cass	2,475	1,248	50.4	602	24.3	144	5.8	276	11.2	14	0.6	191	7.7
Ransom	254	59	23.2	56	22.0	37	14.6	48	18.9	0	0.0	54	21.3
Richland	690	219	31.7	185	26.8	34	4.9	109	15.8	29	4.2	114	16.5
Sargent	230	54	23.5	54	23.5	33	14.3	16	7.0	7	3.0	66	28.7
Steele	308	18	5.8	29	9.4	16	5.2	181	58.8	0	0.0	64	20.8
Traill	367	133	36.2	113	30.8	20	5.5	35	9.5	21	5.7	45	12.3
Fargo	1,926	1,123	58.3	384	19.9	111	5.8	210	10.9	0	0.0	98	5.1
Wahpeton	239	154	64.4	74	31.0	6	2.5	5	2.1	0	0.0	0	0.0
West Fargo	196	58	29.6	107	54.6	0	0.0	22	11.2	0	0.0	9	4.6

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region V	39,006	126	0.3	58	0.1	288	0.7	27,594	175	0.6	489	1.8	909	3.3
Cass	27,892	59	0.2	8	0.0	174	0.6	23,423	154	0.7	474	2.0	826	3.5
Ransom	1,775	9	0.5	15	0.8	22	1.2	575	6	1.0	6	1.0	20	3.5
Richland	4,787	39	0.8	24	0.5	42	0.9	2,098	5	0.2	5	0.2	38	1.8
Sargent	1,422	7	0.5	7	0.5	14	1.0	364	2	0.5	2	0.5	5	1.4
Steele	710	5	0.7	2	0.3	8	1.1	213	0	0.0	2	0.9	0	0.0
Traill	2,420	7	0.3	2	0.1	28	1.2	921	8	0.9	0	0.0	20	2.2
Fargo	18,549	29	0.2	0	0.0	83	0.4	20,802	120	0.6	429	2.1	750	3.6
Wahpeton	1,701	19	1.1	8	0.5	17	1.0	1,549	0	0.0	0	0.0	26	1.7
West Fargo	3,862	27	0.7	0	0.0	32	0.8	1,796	26	1.4	39	2.2	57	3.2

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region V	39,006	12,052	30.9	18,691	47.9	8,263	21.2	27,594	11,664	42.3	12,614	45.7	3,316	12.0
Cass	27,892	9,990	35.8	13,801	49.5	4,101	14.7	23,423	10,615	45.3	10,428	44.5	2,380	10.2
Ransom	1,775	289	16.3	655	36.9	831	46.8	575	117	20.3	259	45.0	199	34.6
Richland	4,787	1,077	22.5	2,119	44.3	1,591	33.2	2,098	633	30.2	1,090	52.0	375	17.9
Sargent	1,422	286	20.1	615	43.2	521	36.6	364	85	23.4	187	51.4	92	25.3
Steele	710	92	13.0	319	44.9	299	42.1	213	4	1.9	134	62.9	75	35.2
Traill	2,420	318	13.1	1,182	48.8	920	38.0	921	210	22.8	516	56.0	195	21.2
Fargo	18,549	6,521	35.2	9,276	50.0	2,752	14.8	20,802	9,901	47.6	8,734	42.0	2,167	10.4
Wahpeton	1,701	403	23.7	924	54.3	374	22.0	1,549	547	35.3	847	54.7	155	10.0
West Fargo	3,862	1,694	43.9	2,057	53.3	111	2.9	1,796	594	33.1	1,202	66.9	0	0.0

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

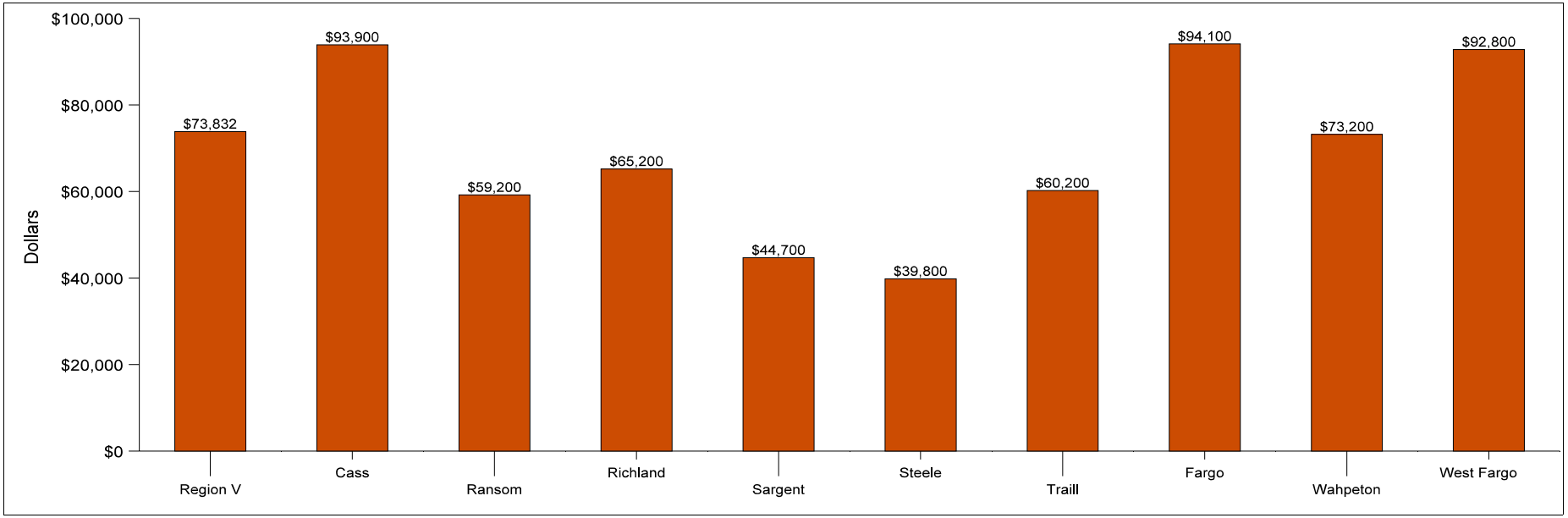


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region V	39,006	6,129	15.7	7,737	19.8	7,526	19.3	9,265	23.8	6,439	16.5	1,910	4.9
Cass	27,892	2,485	8.9	4,717	16.9	5,542	19.9	7,824	28.1	5,622	20.2	1,702	6.1
Ransom	1,775	573	32.3	534	30.1	307	17.3	213	12.0	119	6.7	29	1.6
Richland	4,787	1,388	29.0	1,187	24.8	956	20.0	626	13.1	500	10.4	130	2.7
Sargent	1,422	638	44.9	380	26.7	174	12.2	161	11.3	44	3.1	25	1.8
Steele	710	357	50.3	183	25.8	82	11.5	47	6.6	37	5.2	4	0.6
Traill	2,420	688	28.4	736	30.4	465	19.2	394	16.3	117	4.8	20	0.8
Fargo	18,549	1,352	7.3	3,201	17.3	3,871	20.9	5,151	27.8	3,733	20.1	1,241	6.7
Wahpeton	1,701	343	20.2	425	25.0	488	28.7	245	14.4	161	9.5	39	2.3
West Fargo	3,862	360	9.3	628	16.3	797	20.6	1,380	35.7	606	15.7	91	2.4

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

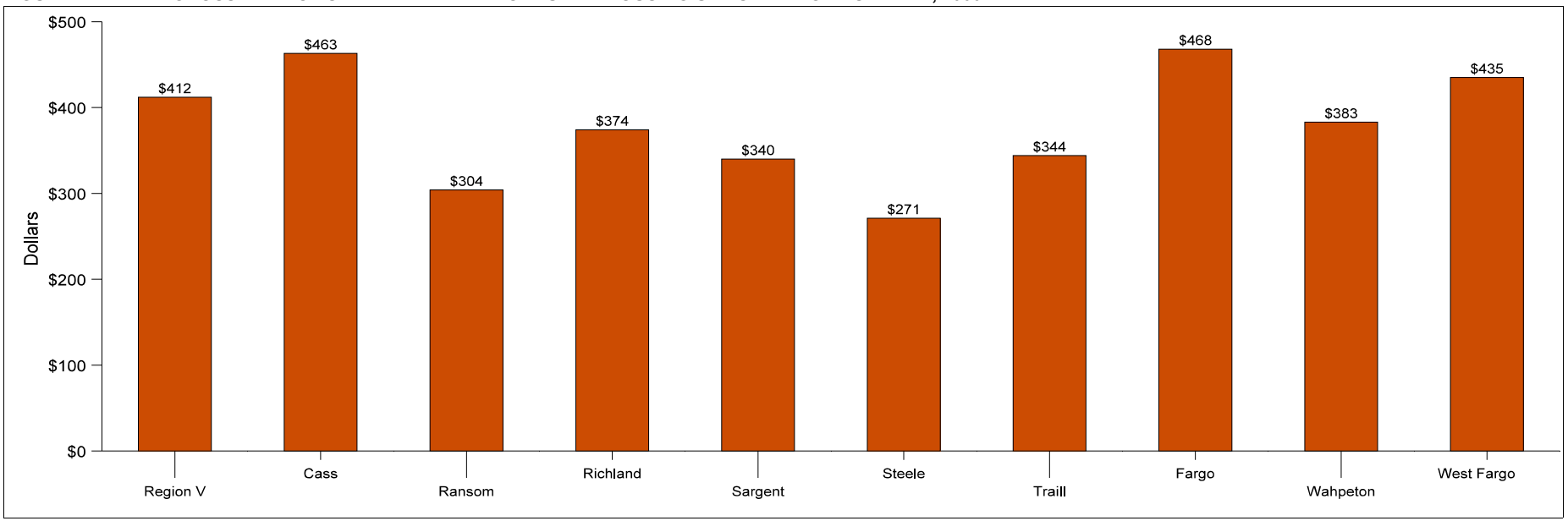


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
		Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region V	26,290	2,869	10.9	4,026	15.3	6,252	23.8	5,943	22.6	5,205	19.8	1,995	7.6
Cass	22,843	2,072	9.1	3,123	13.7	5,415	23.7	5,444	23.8	4,894	21.4	1,895	8.3
Ransom	436	124	28.4	144	33.0	68	15.6	44	10.1	23	5.3	33	7.6
Richland	1,870	413	22.1	400	21.4	503	26.9	311	16.6	203	10.9	40	2.1
Sargent	267	81	30.3	59	22.1	52	19.5	48	18.0	25	9.4	2	0.7
Steele	98	38	38.8	34	34.7	16	16.3	4	4.1	6	6.1	0	0.0
Traill	776	141	18.2	266	34.3	198	25.5	92	11.9	54	7.0	25	3.2
Fargo	20,523	1,782	8.7	2,672	13.0	4,808	23.4	4,964	24.2	4,489	21.9	1,808	8.8
Wahpeton	1,497	325	21.7	300	20.0	391	26.1	257	17.2	188	12.6	36	2.4
West Fargo	1,755	204	11.6	272	15.5	478	27.2	400	22.8	337	19.2	64	3.6

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region V	10,726	13,647	27.2	9,917	12,290	23.9	9,940	12,352	24.3	12,595	14,897	18.3	13,215	15,609	18.1	10,161	12,671	24.7
Cass	8,047	10,671	32.6	7,667	9,796	27.8	7,681	9,952	29.6	9,293	11,589	24.7	10,186	12,776	25.4	8,419	10,968	30.3
Ransom	416	499	20.0	368	421	14.4	300	343	14.3	503	493	-2.0	482	457	-5.2	274	274	0.0
Richland	1,319	1,450	9.9	955	1,085	13.6	1,005	1,069	6.4	1,542	1,591	3.2	1,304	1,208	-7.4	723	721	-0.3
Sargent	285	338	18.6	248	284	14.5	293	314	7.2	368	357	-3.0	371	346	-6.7	218	200	-8.3
Steele	125	130	4.0	167	178	6.6	159	167	5.0	194	185	-4.6	179	161	-10.1	101	89	-11.9
Traill	534	559	4.7	512	526	2.7	502	507	1.0	695	682	-1.9	693	661	-4.6	426	419	-1.6
Fargo	6,910	8,781	27.1	6,384	7,915	24.0	6,085	7,751	27.4	6,861	8,371	22.0	7,010	8,767	25.1	6,104	7,986	30.8
Wahpeton	777	787	1.3	439	479	9.1	506	528	4.3	681	657	-3.5	562	527	-6.2	287	308	7.3
West Fargo	612	983	60.6	692	904	30.6	791	1,024	29.5	1,176	1,476	25.5	1,518	1,837	21.0	915	1,142	24.8

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

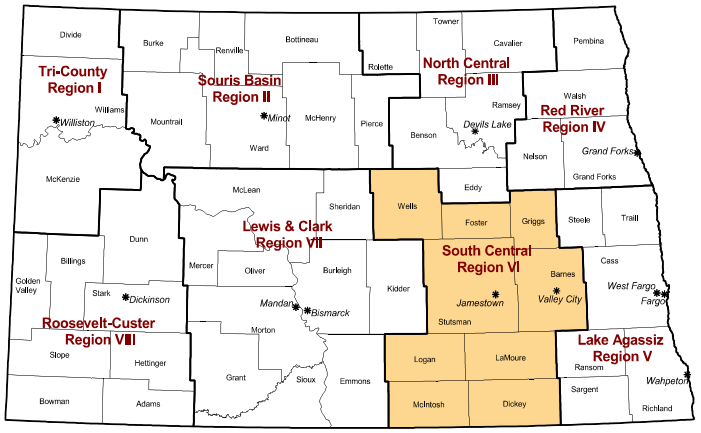
				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region V	59,508	70,924	19.2	76,204	80,794	85,774	20.9
Cass	42,407	53,790	26.8	58,840	63,569	68,594	27.5
Ransom	2,569	2,604	1.4	2,614	2,656	2,676	2.8
Richland	7,394	7,575	2.4	7,582	7,646	7,690	1.5
Sargent	2,057	2,016	-2.0	2,030	1,941	1,922	-4.7
Steele	1,311	1,231	-6.1	1,240	1,234	1,245	1.1
Traill	3,770	3,708	-1.6	3,898	3,748	3,647	-1.6
Fargo	31,707	41,277	30.2	44,936	48,181	51,865	25.7
Wahpeton	3,317	3,489	5.2	3,502	3,522	3,510	0.6
West Fargo	4,574	5,854	28.0	6,462	7,084	7,640	30.5

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region V	27,594	1,510	5.5	2,719	9.9	4,109	14.9
Cass	23,423	1,507	6.4	2,658	11.3	4,029	17.2
Ransom	575	13	2.3	32	5.6	42	7.3
Richland	2,098	6	0.3	32	1.5	37	1.8
Sargent	364	2	0.5	13	3.6	20	5.5
Steele	213	2	0.9	0	0.0	-1	-0.5
Traill	921	-20	-2.2	-16	-1.7	-18	-2.0
Fargo	20,802	1,276	6.1	2,132	10.2	3,291	15.8
Wahpeton	1,549	13	0.8	27	1.7	14	0.9
West Fargo	1,796	132	7.3	256	14.3	364	20.3

SOUTH CENTRAL DAKOTA REGION VI AND ITS COMPONENTS

POPULATION CHANGE



- The population for Region VI decreased by 7 percent between 1990 and 2000, with decreases exceeding 12 percent in five of the region's nine counties (i.e., Griggs, LaMoure, Logan, McIntosh, and Wells). Logan County had the largest decline of 19 percent. Projections also show declines in each county by 2015. Valley City, which showed a loss of 5 percent between 1990 and 2000, is projected to grow by 1 percent by 2015.
- Projections indicate that the population of Region VI is aging. All counties show a projected decline in the population 54 years and younger by 2015. At the same time, nearly all counties show a projected increase in the population 55 years and older. The exceptions are Logan and McIntosh counties, which show a projected decline of adults ages 55 to 64, and Griggs County, where projections indicate a small decline in adults 65 years and older.

TRENDS IN HOUSING

- Overall, there was a modest decrease in the number of housing units across the region between 1990 and 2000. If building trends continue (Model 1), modest decreases are projected for the region by 2015. Only Stutsman County, Jamestown (in Stutsman County), and Valley City (in Barnes County) are projected to show increases in housing units by 2015 based on this model.
- Using projections based on shifts in population and housing demand rather than on building trends, housing units in Region VI are projected to increase 4 percent between 2000 and 2015 (Model 2). Based on this model, housing units are projected to increase throughout the region with only Barnes and Foster counties showing a projected decline in the number of housing units by 2015.
- Region VI showed a small decrease in occupied housing units between 1990 and 2000 and a similar decrease is projected for 2015. Logan and McIntosh counties had the largest percentage loss of occupied housing units between 1990 and 2000, while Stutsman County and Jamestown had the only increases within the region. Projections indicate a loss in occupied housing units in six of nine counties by 2015.
- Owner-occupied housing made up nearly three-quarters of housing in Region VI in 2000.
- Renter-occupied housing units in Region VI are projected to decline slightly between 2000 and 2015. The most notable declines are projected to occur in Griggs and McIntosh counties, by 14 percent and 12 percent, respectively.
- In Region VI there were 3,920 vacant housing units in 2000; 22 percent of the vacant units were in Stutsman County and more than half of these were in Jamestown. The largest proportion of vacant units for the region were for seasonal, recreational, or occasional use.
- Few occupied housing units in Region VI suffered from a lack of complete plumbing or kitchen facilities or overcrowding in 2000. However, some overcrowding in renter-occupied housing occured in Dickey and Griggs counties.
- Region VI had a majority of both owner- and renter-occupied housing units built between 1940 and 1979. A majority of the remainder of housing units were built prior to 1940. This pattern was the same in the counties as well as in Jamestown and Valley City.

ECONOMICS OF HOUSING

- Median values of owner-occupied housing units within Region VI ranged from $29,500 in McIntosh County to $63,900 in Stutsman County. Stutsman County's median value was more than $8,000 greater than the second largest value ($55,600 in Barnes County). The median values of owner-occupied housing in the region's two primary cities, Jamestown and Valley City, also differed by nearly $8,000. Median gross rent in counties within the region ranged from $267 in Wells County to $366 in Stutsman County.
- Nearly 40 percent of owner-occupied housing within Region VI was valued at less than $40,000. McIntosh County had the largest percentage of owner-occupied housing in this category (65 percent) and Stutsman County had the smallest percentage (26 percent).
- Approximately one-quarter of renter-occupied housing units rented for less than $250 across the region; nearly half of the units in Wells County rented at this level.
- Overall, Region IV's households are projected to increase within only the two lowest income categories. All areas show a projected decline in number of households within the moderate-, middle-, and upper-income categories, with the exception of Barnes County which shows a small increase in households within the upper-income category. Projections indicate a loss of households in all income categories for Griggs and McIntosh counties.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region VI	66,294	61,454	-7.3	59,349	58,302	57,114	-7.1
Barnes	12,545	11,775	-6.1	11,574	11,564	11,629	-1.2
Dickey	6,107	5,757	-5.7	5,536	5,426	5,365	-6.8
Foster	3,983	3,759	-5.6	3,637	3,557	3,395	-9.7
Griggs	3,303	2,754	-16.6	2,557	2,418	2,271	-17.5
LaMoure	5,383	4,701	-12.7	4,466	4,310	4,104	-12.7
Logan	2,847	2,308	-18.9	2,202	2,115	2,032	-12.0
McIntosh	4,021	3,390	-15.7	3,142	3,041	2,917	-14.0
Stutsman	22,241	21,908	-1.5	21,452	21,278	21,037	-4.0
Wells	5,864	5,102	-13.0	4,783	4,593	4,364	-14.5
Jamestown	15,571	15,527	-0.3	15,245	15,139	14,953	-3.7
Valley City	7,163	6,826	-4.7	6,817	6,836	6,887	0.9

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region VI	30,539	29,346	-3.9	29,201	28,747	28,295	-3.6
Barnes	5,801	5,599	-3.5	5,554	5,484	5,415	-3.3
Dickey	2,763	2,656	-3.9	2,645	2,611	2,578	-2.9
Foster	1,876	1,793	-4.4	1,771	1,738	1,704	-5.0
Griggs	1,660	1,521	-8.4	1,495	1,441	1,386	-8.9
LaMoure	2,434	2,271	-6.7	2,266	2,198	2,131	-6.2
Logan	1,335	1,193	-10.6	1,169	1,105	1,042	-12.7
McIntosh	2,031	1,853	-8.8	1,824	1,743	1,661	-10.4
Stutsman	9,770	9,817	0.5	9,868	9,907	9,947	1.3
Wells	2,869	2,643	-7.9	2,609	2,520	2,431	-8.0
Jamestown	6,740	6,972	3.4	7,058	7,163	7,269	4.3
Valley City	3,222	3,245	0.7	3,255	3,278	3,301	1.7

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region VI	19,359	15,977	-17.5	22,835	17,142	-24.9	6,117	8,140	33.1	13,143	15,855	20.6
Barnes	3,949	3,321	-15.9	4,342	3,353	-22.8	1,152	1,891	64.1	2,332	3,064	31.4
Dickey	1,958	1,795	-8.3	1,991	1,447	-27.3	579	715	23.5	1,229	1,408	14.6
Foster	1,192	945	-20.7	1,418	1,002	-29.3	346	491	41.9	803	957	19.2
Griggs	756	639	-15.5	1,028	597	-41.9	262	351	34.0	708	684	-3.4
LaMoure	1,392	1,092	-21.6	1,705	1,073	-37.1	504	729	44.6	1,100	1,210	10.0
Logan	606	578	-4.6	771	524	-32.0	308	249	-19.2	623	681	9.3
McIntosh	811	617	-23.9	1,019	703	-31.0	400	370	-7.5	1,160	1,227	5.8
Stutsman	7,313	6,037	-17.4	8,736	7,156	-18.1	1,997	2,647	32.5	3,862	5,197	34.6
Wells	1,382	953	-31.0	1,825	1,287	-29.5	569	697	22.5	1,326	1,427	7.6
Jamestown	5,337	4,405	-17.5	6,060	5,001	-17.5	1,324	1,756	32.6	2,806	3,791	35.1
Valley City	2,326	1,965	-15.5	2,301	1,832	-20.4	623	1,028	65.0	1,576	2,062	30.8

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region VI	26,034	25,426	-2.3	25,052	25,167	24,905	-2.0
Barnes	4,975	4,884	-1.8	4,855	4,936	5,004	2.5
Dickey	2,299	2,283	-0.7	2,194	2,173	2,141	-6.2
Foster	1,541	1,540	-0.1	1,562	1,595	1,556	1.0
Griggs	1,294	1,178	-9.0	1,120	1,072	991	-15.9
LaMoure	2,075	1,942	-6.4	1,892	1,890	1,823	-6.1
Logan	1,096	963	-12.1	919	894	858	-10.9
McIntosh	1,687	1,467	-13.0	1,387	1,353	1,293	-11.9
Stutsman	8,661	8,954	3.4	8,967	9,119	9,179	2.5
Wells	2,406	2,215	-7.9	2,156	2,135	2,060	-7.0
Jamestown	6,203	6,498	4.8	6,526	6,645	6,672	2.7
Valley City	2,988	2,989	0.0	3,009	3,072	3,131	4.8

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VI	25,426	18,489	72.7	6,937	27.3
Barnes	4,884	3,474	71.1	1,410	28.9
Dickey	2,283	1,629	71.4	654	28.6
Foster	1,540	1,144	74.3	396	25.7
Griggs	1,178	923	78.4	255	21.6
LaMoure	1,942	1,573	81.0	369	19.0
Logan	963	822	85.4	141	14.6
McIntosh	1,467	1,214	82.8	253	17.2
Stutsman	8,954	6,015	67.2	2,939	32.8
Wells	2,215	1,695	76.5	520	23.5
Jamestown	6,498	3,860	59.4	2,638	40.6
Valley City	2,989	1,845	61.7	1,144	38.3

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	3,920	836	21.3	755	19.3	257	6.6	1,199	30.6	8	0.2	865	22.1
Barnes	715	163	22.8	100	14.0	29	4.1	295	41.3	0	0.0	128	17.9
Dickey	373	125	33.5	67	18.0	21	5.6	75	20.1	0	0.0	85	22.8
Foster	253	34	13.4	45	17.8	8	3.2	102	40.3	0	0.0	64	25.3
Griggs	343	45	13.1	54	15.7	9	2.6	142	41.4	0	0.0	93	27.1
LaMoure	329	60	18.2	81	24.6	54	16.4	58	17.6	0	0.0	76	23.1
Logan	230	18	7.8	29	12.6	9	3.9	93	40.4	0	0.0	81	35.2
McIntosh	386	40	10.4	73	18.9	23	6.0	124	32.1	0	0.0	126	32.6
Stutsman	863	272	31.5	185	21.4	78	9.0	202	23.4	8	0.9	118	13.7
Wells	428	79	18.5	121	28.3	26	6.1	108	25.2	0	0.0	94	22.0
Jamestown	474	241	50.8	112	23.6	58	12.2	31	6.5	0	0.0	32	6.8
Valley City	256	145	56.6	32	12.5	15	5.9	18	7.0	0	0.0	46	18.0

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region VI	18,489	111	0.6	89	0.5	146	0.8	6,937	32	0.5	75	1.1	113	1.6
Barnes	3,474	26	0.7	22	0.6	16	0.5	1,410	11	0.8	18	1.3	18	1.3
Dickey	1,629	9	0.6	6	0.4	17	1.0	654	0	0.0	11	1.7	23	3.5
Foster	1,144	4	0.4	0	0.0	6	0.5	396	0	0.0	0	0.0	0	0.0
Griggs	923	0	0.0	2	0.2	11	1.2	255	2	0.8	0	0.0	8	3.1
LaMoure	1,573	19	1.2	24	1.5	17	1.1	369	0	0.0	6	1.6	5	1.4
Logan	822	12	1.5	9	1.1	9	1.1	141	0	0.0	0	0.0	0	0.0
McIntosh	1,214	7	0.6	8	0.7	5	0.4	253	2	0.8	0	0.0	0	0.0
Stutsman	6,015	21	0.3	12	0.2	59	1.0	2,939	16	0.5	38	1.3	57	1.9
Wells	1,695	13	0.8	6	0.4	6	0.4	520	1	0.2	2	0.4	2	0.4
Jamestown	3,860	7	0.2	6	0.2	40	1.0	2,638	7	0.3	31	1.2	51	1.9
Valley City	1,845	6	0.3	11	0.6	12	0.7	1,144	6	0.5	13	1.1	16	1.4

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region VI	18,489	2,805	15.2	10,107	54.7	5,577	30.2	6,937	949	13.7	4,151	59.8	1,837	26.5
Barnes	3,474	476	13.7	1,730	49.8	1,268	36.5	1,410	167	11.8	765	54.3	478	33.9
Dickey	1,629	255	15.7	872	53.5	502	30.8	654	129	19.7	384	58.7	141	21.6
Foster	1,144	211	18.4	584	51.0	349	30.5	396	41	10.4	261	65.9	94	23.7
Griggs	923	103	11.2	423	45.8	397	43.0	255	13	5.1	152	59.6	90	35.3
LaMoure	1,573	234	14.9	750	47.7	589	37.4	369	46	12.5	200	54.2	123	33.3
Logan	822	110	13.4	474	57.7	238	29.0	141	19	13.5	92	65.2	30	21.3
McIntosh	1,214	114	9.4	704	58.0	396	32.6	253	11	4.3	162	64.0	80	31.6
Stutsman	6,015	1,038	17.3	3,732	62.0	1,245	20.7	2,939	434	14.8	1,824	62.1	681	23.2
Wells	1,695	264	15.6	838	49.4	593	35.0	520	89	17.1	311	59.8	120	23.1
Jamestown	3,860	646	16.7	2,542	65.9	672	17.4	2,638	386	14.6	1,678	63.6	574	21.8
Valley City	1,845	279	15.1	1,027	55.7	539	29.2	1,144	124	10.8	642	56.1	378	33.0

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

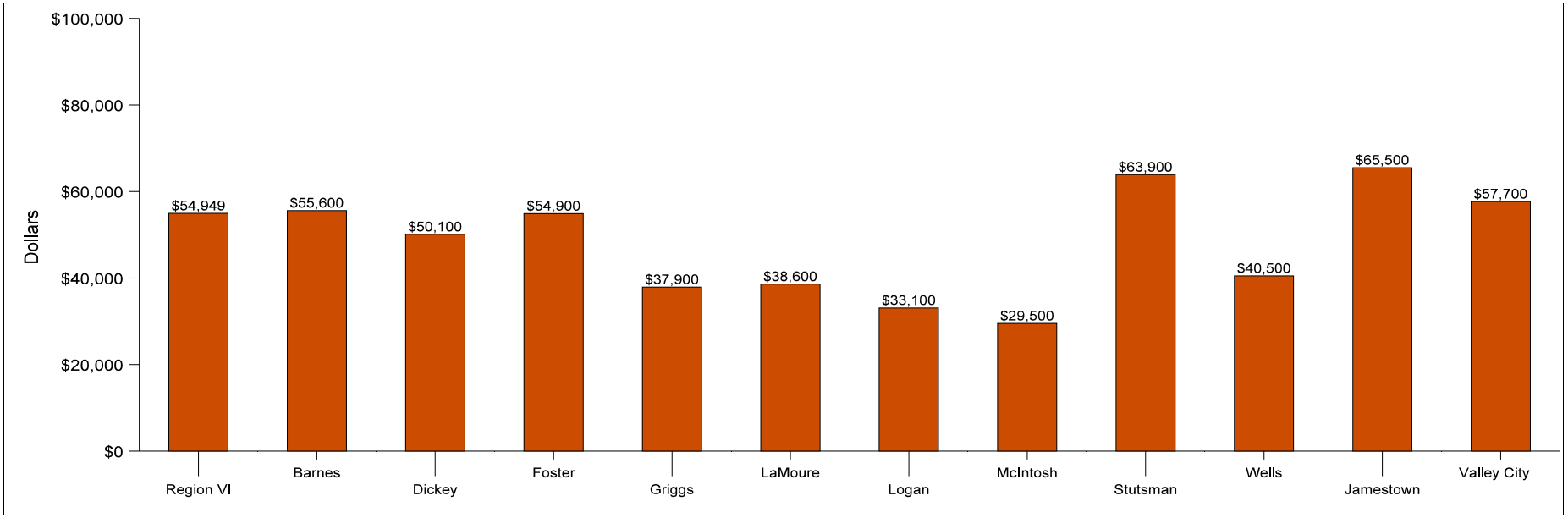


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	18,489	7,255	39.2	5,345	28.9	2,497	13.5	1,978	10.7	988	5.3	426	2.3
Barnes	3,474	1,194	34.4	1,055	30.4	482	13.9	440	12.7	221	6.4	82	2.4
Dickey	1,629	649	39.8	489	30.0	227	13.9	164	10.1	71	4.4	29	1.8
Foster	1,144	430	37.6	292	25.5	186	16.3	126	11.0	89	7.8	21	1.8
Griggs	923	485	52.5	221	23.9	101	10.9	65	7.0	24	2.6	27	2.9
LaMoure	1,573	813	51.7	451	28.7	120	7.6	92	5.8	46	2.9	51	3.2
Logan	822	476	57.9	205	24.9	47	5.7	49	6.0	22	2.7	23	2.8
McIntosh	1,214	787	64.8	273	22.5	71	5.8	52	4.3	15	1.2	16	1.3
Stutsman	6,015	1,583	26.3	1,860	30.9	1,150	19.1	850	14.1	434	7.2	138	2.3
Wells	1,695	838	49.4	499	29.4	113	6.7	140	8.3	66	3.9	39	2.3
Jamestown	3,860	813	21.1	1,377	35.7	874	22.6	478	12.4	257	6.7	61	1.6
Valley City	1,845	517	28.0	688	37.3	302	16.4	241	13.1	85	4.6	12	0.7

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

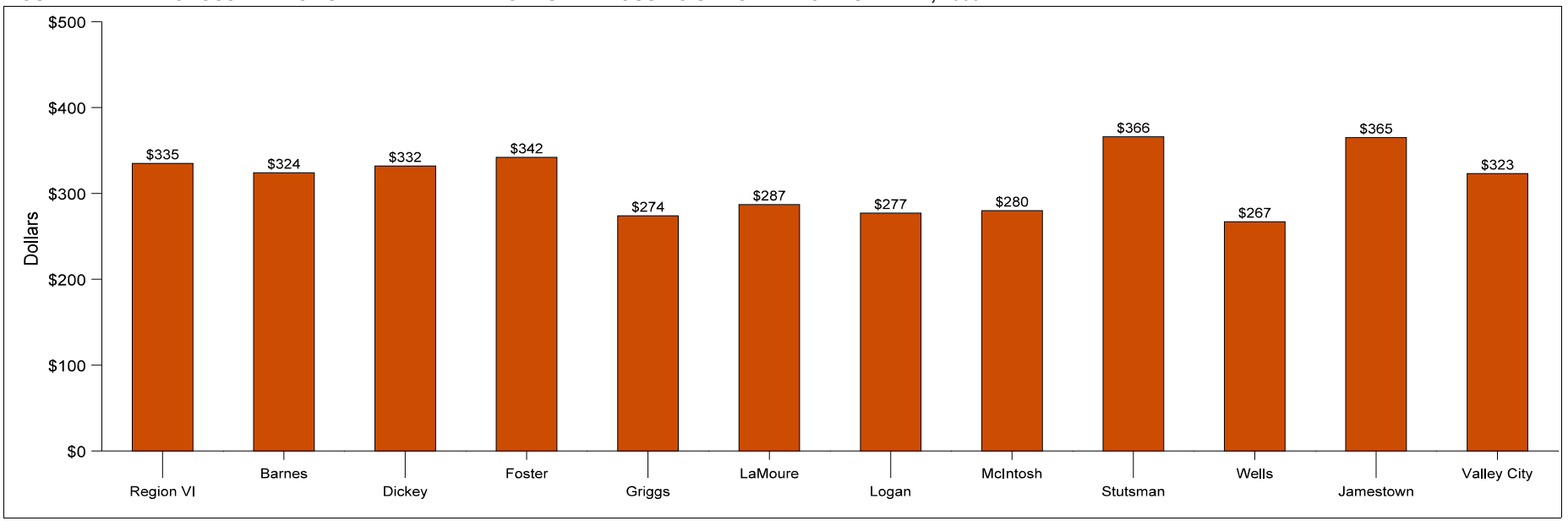


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

Area	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	5,758	1,565	27.2	1,516	26.3	1,332	23.1	825	14.3	382	6.6	138	2.4
Barnes	1,203	351	29.2	340	28.3	256	21.3	146	12.1	84	7.0	26	2.2
Dickey	515	155	30.1	132	25.6	125	24.3	53	10.3	48	9.3	2	0.4
Foster	338	82	24.3	95	28.1	92	27.2	56	16.6	9	2.7	4	1.2
Griggs	166	70	42.2	48	28.9	25	15.1	10	6.0	6	3.6	7	4.2
LaMoure	227	78	34.4	77	33.9	43	18.9	21	9.3	6	2.6	2	0.9
Logan	62	24	38.7	19	30.6	9	14.5	5	8.1	3	4.8	2	3.2
McIntosh	195	75	38.5	65	33.3	26	13.3	18	9.2	5	2.6	6	3.1
Stutsman	2,643	538	20.4	652	24.7	683	25.8	490	18.5	191	7.2	89	3.4
Wells	409	192	46.9	88	21.5	73	17.8	26	6.4	30	7.3	0	0.0
Jamestown	2,511	507	20.2	633	25.2	655	26.1	455	18.1	178	7.1	83	3.3
Valley City	1,091	338	31.0	286	26.2	228	20.9	134	12.3	79	7.2	26	2.4

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region VI	5,527	5,976	8.1	4,541	4,672	2.9	4,067	3,943	-3.0	4,611	4,238	-8.1	4,345	3,851	-11.4	2,389	2,226	-6.8
Barnes	1,054	1,154	9.5	899	968	7.7	749	766	2.3	819	781	-4.6	921	879	-4.6	444	457	2.9
Dickey	545	554	1.7	452	438	-3.1	363	329	-9.4	397	357	-10.1	346	301	-13.0	187	160	-14.4
Foster	275	332	20.7	302	327	8.3	266	263	-1.1	276	257	-6.9	283	236	-16.6	149	142	-4.7
Griggs	265	249	-6.0	206	187	-9.2	221	180	-18.6	220	174	-20.9	167	126	-24.6	98	76	-22.4
LaMoure	434	437	0.7	363	355	-2.2	348	329	-5.5	317	292	-7.9	308	258	-16.2	167	151	-9.6
Logan	251	253	0.8	178	169	-5.1	163	148	-9.2	139	114	-18.0	131	94	-28.2	97	79	-18.6
McIntosh	427	420	-1.6	267	242	-9.4	275	238	-13.5	260	206	-20.8	142	107	-24.6	97	78	-19.6
Stutsman	1,745	2,009	15.1	1,503	1,634	8.7	1,380	1,419	2.8	1,756	1,693	-3.6	1,664	1,523	-8.5	948	901	-5.0
Wells	531	568	7.0	371	352	-5.1	302	271	-10.3	427	364	-14.8	383	327	-14.6	202	182	-9.9
Jamestown	1,378	1,575	14.3	1,161	1,259	8.4	1,002	1,026	2.4	1,305	1,266	-3.0	1,116	1,014	-9.1	560	532	-5.0
Valley City	749	828	10.5	615	664	8.0	443	469	5.9	449	442	-1.6	504	491	-2.6	223	237	6.3

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

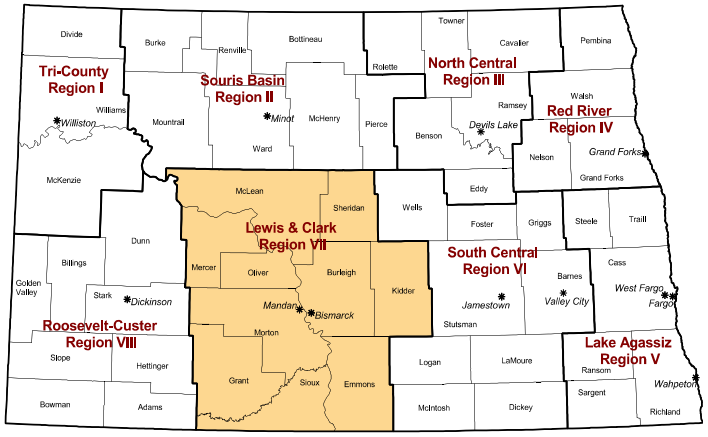
				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region VI	30,539	29,346	-3.9	29,962	29,937	30,456	3.8
Barnes	5,801	5,599	-3.5	5,662	5,482	5,338	-4.7
Dickey	2,763	2,656	-3.9	2,967	3,052	3,187	20.0
Foster	1,876	1,793	-4.4	1,716	1,607	1,725	-3.8
Griggs	1,660	1,521	-8.4	1,591	1,655	1,772	16.5
LaMoure	2,434	2,271	-6.7	2,332	2,335	2,421	6.6
Logan	1,335	1,193	-10.6	1,241	1,271	1,316	10.3
McIntosh	2,031	1,853	-8.8	1,921	1,953	2,011	8.5
Stutsman	9,770	9,817	0.5	9,819	9,843	9,852	0.4
Wells	2,869	2,643	-7.9	2,713	2,739	2,834	7.2
Jamestown	6,740	6,972	3.4	6,994	7,086	7,107	1.9
Valley City	3,222	3,245	0.7	3,310	3,518	3,721	14.7

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region VI	6,937	-40	-0.6	-22	-0.3	-118	-1.7
Barnes	1,410	-1	-0.1	4	0.3	-5	-0.4
Dickey	654	-24	-3.7	-24	-3.7	-36	-5.5
Foster	396	5	1.3	14	3.5	2	0.5
Griggs	255	-13	–5.1	-23	-9.0	-36	-14.1
LaMoure	369	-8	-2.2	-12	-3.3	-29	-7.9
Logan	141	-5	-3.5	-9	-6.4	-10	-7.1
McIntosh	253	-11	-4.3	-18	-7.1	-31	-12.3
Stutsman	2,939	25	0.9	57	1.9	59	2.0
Wells	520	-8	-1.5	-11	-2.1	-32	-6.2
Jamestown	2,638	29	1.1	69	2.6	70	2.7
Valley City	1,144	16	1.4	19	1.7	13	1.1

LEWIS AND CLARK REGION VII AND ITS COMPONENTS

POPULATION CHANGE



- The population for Region VII increased 5 percent between 1990 and 2000. However, this masks an uneven pattern of gains and losses county by county. Seven of the 10 counties in the region actually decreased substantially, while Burleigh, Morton, and Sioux counties increased, as did Bismarck (in Burleigh County) and Mandan (in Morton County).
- Projections for Region VII indicate that the population is aging. Five of the 10 counties are projected to lose one-quarter to one-third of their population 25 years and younger by 2015. Six counties are projected to lose one-third to almost one-half of those ages 25 to 54. In contrast, five counties are projected to gain between 55 percent and 114 percent of those ages 55 to 64, and six counties are projected to gain one-third to two-thirds in the 65 years and older category. Bismarck and Mandan are also projected to age with modest losses in the two youngest categories and very sizable gains in the two oldest categories.

TRENDS IN HOUSING

- Housing units increased 10 percent overall in Region VII between 1990 and 2000. If building trends continue (Model 1), projections indicate an increase of more than 18 percent between 2000 and 2015. Burleigh, Morton, and Sioux counties show both actual and projected growth while all of the remaining counties show consistent losses based on this model.
- Using projections based on shifts in population and housing demand rather than on building trends, projections indicate slightly smaller growth (12 percent) for Region VII by 2015 (Model 2). Based on this model, losses in housing units are expected in only three counties (McLean, Mercer, and Oliver).
- In the region as a whole, the number of occupied housing units increased 12 percent between 1990 and 2000. A similar increase is projected between 2000 and 2015. However, a majority of the counties witnessed decreases ranging from 2 to 15 percent in occupied housing units between 1990 and 2000. Projections indicate, however, that only Emmons, Grant, Kidder, and Sheridan counties can expect a decline of occupied housing units between 2000 and 2015.
- Owner-occupied housing made up the majority of housing throughout Region VII in 2000, with the exception of Sioux County where the majority of housing was renter-occupied.
- The number of renter-occupied housing units in Region VII is projected to increase by 9 percent between 2000 and 2015. Renter-occupied housing units in Sioux and Morton counties are projected to increase by at least 20 percent, while Grant, Kidder, McLean, and Sheridan counties show projected losses.
- In Region VII there were 6,323 vacant housing units, with 23 percent of the vacant units in McLean County. The largest proportion of vacant units within the region were for seasonal, recreational, or occasional use.
- With the exception of Sioux County, there was little evidence of owner- or renter-occupied housing that was overcrowded or lacked complete plumbing or kitchen facilities. Overcrowding was approximately 3 percent to 5 percent of renter-occupied units in five counties.
- More than half of occupied housing units in Region VII were built between 1940 and 1979; the remainder was primarily newer owner- and renter-occupied housing units.

ECONOMICS OF HOUSING

- Median values of owner-occupied housing units for counties in Region VII ranged from $27,800 in Sheridan County to $92,100 in Burleigh County. Burleigh County's median values, however, were more than $25,000 higher than the county with the second largest value ($66,800 in Morton County). Median gross rent for the counties within the region ranged from $235 in Sioux County to $446 in Burleigh County.
- Within Region VII, one-quarter of owner-occupied housing units were valued at less than $40,000. Grant and Sheridan counties had the largest percentage of owner-occupied housing in this category (64 percent and 62 percent, respectively) and Burleigh County had the smallest percentage (14 percent).
- More than one-quarter of renter-occupied housing units rented between $350 to $449 per month and nearly 20 percent rented between $450 and $549.
- Projections indicate an increase of households within each income category for Region VII by 2015. The low- and extremely low-income household categories are projected to see the greatest percentage increases. While several counties are projected to decrease in the number of households in the moderate-, middle-, and upper-income categories, the regional increases in these income levels are driven by increases in Burleigh, Morton, and Sioux counties. Grant, Kidder, and Sheridan counties show a loss of households in all income levels.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region VII	124,097	130,418	5.1	130,839	133,030	134,203	2.9
Burleigh	60,131	69,416	15.4	70,524	72,531	73,881	6.4
Emmons	4,830	4,331	-10.3	4,187	4,105	3,925	-9.4
Grant	3,549	2,841	-19.9	2,531	2,318	2,104	-25.9
Kidder	3,332	2,753	-17.4	2,548	2,385	2,194	-20.3
McLean	10,457	9,311	-11.0	8,973	8,820	8,627	-7.3
Mercer	9,808	8,644	-11.9	8,151	7,751	7,431	-14.0
Morton	23,700	25,303	6.8	26,272	27,481	28,550	12.8
Oliver	2,381	2,065	-13.3	1,995	1,939	1,868	-9.5
Sheridan	2,148	1,710	-20.4	1,562	1,477	1,408	-17.7
Sioux	3,761	4,044	7.5	4,096	4,223	4,215	4.2
Bismarck	49,256	55,532	12.7	56,437	58,144	59,380	6.9
Mandan	15,177	16,718	10.2	17,288	17,952	18,502	10.7

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region VII	52,368	57,799	10.4	61,427	64,894	68,367	18.3
Burleigh	23,803	29,003	21.8	32,032	35,245	38,458	32.6
Emmons	2,200	2,168	-1.5	2,172	2,166	2,161	-0.3
Grant	2,011	1,722	-14.4	1,690	1,581	1,473	-14.5
Kidder	1,672	1,610	-3.7	1,622	1,580	1,539	-4.4
McLean	5,515	5,264	-4.6	5,242	5,152	5,063	-3.8
Mercer	4,496	4,402	-2.1	4,413	4,339	4,266	-3.1
Morton	9,467	10,587	11.8	11,224	11,876	12,529	18.3
Oliver	968	903	-6.7	884	854	824	-8.7
Sheridan	1,061	924	-12.9	893	821	749	-18.9
Sioux	1,175	1,216	3.5	1,255	1,280	1,305	7.3
Bismarck	20,038	24,162	20.6	26,208	28,400	30,591	26.6
Mandan	5,910	6,952	17.6	7,552	8,211	8,871	27.6

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region VII	45,160	38,882	-13.9	54,866	49,490	-9.8	11,480	19,935	73.7	18,912	25,896	36.9
Burleigh	24,815	22,348	-9.9	30,247	29,549	-2.3	5,714	10,457	83.0	8,640	11,527	33.4
Emmons	1,236	1,025	-17.1	1,495	973	-34.9	493	555	12.6	1,107	1,372	23.9
Grant	787	544	-30.9	1,007	506	-49.8	344	319	-7.3	703	735	4.6
Kidder	775	549	-29.2	1,017	608	-40.2	299	353	18.1	662	684	3.3
McLean	2,691	1,973	-26.7	3,651	2,327	-36.3	1,069	1,654	54.7	1,900	2,673	40.7
Mercer	2,880	1,821	-36.8	3,767	2,565	-31.9	764	1,204	57.6	1,233	1,841	49.3
Morton	8,804	7,949	-9.7	10,713	10,318	-3.7	2,093	4,470	113.6	3,693	5,813	57.4
Oliver	664	553	-16.7	894	550	-38.5	214	342	59.8	293	423	44.4
Sheridan	431	298	-30.9	593	436	-26.5	231	227	-1.7	455	447	-1.8
Sioux	2,077	1,822	-12.3	1,482	1,658	11.9	259	354	36.7	226	381	68.6
Bismarck	19,265	17,317	-10.1	23,996	23,404	-2.5	4,629	8,475	83.1	7,642	10,184	33.3
Mandan	6,008	5,438	-9.5	7,314	7,014	-4.1	1,266	2,703	113.5	2,130	3,347	57.1

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region VII	46,013	51,476	11.9	53,585	56,276	58,089	12.8
Burleigh	22,684	27,670	22.0	28,634	30,276	31,574	14.1
Emmons	1,849	1,786	-3.4	1,781	1,813	1,782	-0.2
Grant	1,374	1,195	-13.0	1,095	1,027	937	-21.6
Kidder	1,247	1,158	-7.1	1,111	1,069	996	-14.0
McLean	3,933	3,815	-3.0	3,822	3,923	3,960	3.8
Mercer	3,560	3,346	-6.0	3,695	3,668	3,545	5.9
Morton	8,677	9,889	14.0	10,644	11,613	12,417	25.6
Oliver	809	791	-2.2	840	843	819	3.5
Sheridan	858	731	-14.8	685	658	613	-16.1
Sioux	1,022	1,095	7.1	1,278	1,386	1,446	32.1
Bismarck	19,315	23,143	19.8	23,912	25,289	26,418	14.2
Mandan	5,608	6,634	18.3	7,102	7,691	8,169	23.1

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VII	51,476	37,462	72.8	14,014	27.2
Burleigh	27,670	18,822	68.0	8,848	32.0
Emmons	1,786	1,503	84.2	283	15.8
Grant	1,195	951	79.6	244	20.4
Kidder	1,158	948	81.9	210	18.1
McLean	3,815	3,140	82.3	675	17.7
Mercer	3,346	2,824	84.4	522	15.6
Morton	9,889	7,472	75.6	2,417	24.4
Oliver	791	677	85.6	114	14.4
Sheridan	731	620	84.8	111	15.2
Sioux	1,095	505	46.1	590	53.9
Bismarck	23,143	14,656	63.3	8,487	36.7
Mandan	6,634	4,667	70.4	1,967	29.7

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VII	6,323	1,200	19.0	907	14.3	392	6.2	2,594	41.0	12	0.2	1,218	19.3
Burleigh	1,333	545	40.9	306	23.0	129	9.7	214	16.1	0	0.0	139	10.4
Emmons	382	33	8.6	70	18.3	17	4.5	189	49.5	0	0.0	73	19.1
Grant	527	36	6.8	60	11.4	13	2.5	305	57.9	0	0.0	113	21.4
Kidder	452	5	1.1	61	13.5	6	1.3	284	62.8	0	0.0	96	21.2
McLean	1,449	99	6.8	108	7.5	103	7.1	859	59.3	5	0.3	275	19.0
Mercer	1,056	220	20.8	102	9.7	58	5.5	555	52.6	7	0.7	114	10.8
Morton	698	221	31.7	127	18.2	43	6.2	83	11.9	0	0.0	224	32.1
Oliver	112	10	8.9	17	15.2	2	1.8	11	9.8	0	0.0	72	64.3
Sheridan	193	14	7.3	46	23.8	9	4.7	64	33.2	0	0.0	60	31.1
Sioux	121	17	14.1	10	8.3	12	9.9	30	24.8	0	0.0	52	43.0
Bismarck	1,019	520	51.0	227	22.3	69	6.8	143	14.0	0	0.0	60	5.9
Mandan	318	173	54.4	50	15.7	0	0.0	16	5.0	0	0.0	79	24.8

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region VII	37,462	123	0.3	110	0.3	440	1.2	14,014	70	0.5	169	1.2	604	4.3
Burleigh	18,822	29	0.2	36	0.2	168	0.9	8,848	18	0.2	121	1.4	333	3.8
Emmons	1,503	2	0.1	0	0.0	19	1.3	283	0	0.0	3	1.1	12	4.2
Grant	951	7	0.7	6	0.6	9	0.9	244	2	0.8	2	0.8	7	2.9
Kidder	948	7	0.7	7	0.7	15	1.6	210	0	0.0	0	0.0	2	1.0
McLean	3,140	18	0.6	14	0.4	30	1.0	675	0	0.0	0	0.0	32	4.7
Mercer	2,824	11	0.4	14	0.5	13	0.5	522	0	0.0	3	0.6	5	1.0
Morton	7,472	23	0.3	13	0.2	133	1.8	2,417	28	1.2	25	1.0	73	3.0
Oliver	677	8	1.2	2	0.3	4	0.6	114	2	1.8	0	0.0	0	0.0
Sheridan	620	5	0.8	3	0.5	6	1.0	111	2	1.8	2	1.8	2	1.8
Sioux	505	13	2.6	15	3.0	43	8.5	590	18	3.1	13	2.2	138	23.4
Bismarck	14,656	12	0.1	31	0.2	104	0.7	8,487	18	0.2	121	1.4	309	3.6
Mandan	4,667	7	0.2	0	0.0	96	2.1	1,967	18	0.9	9	0.5	69	3.5

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region VII	37,462	11,820	31.6	20,710	55.3	4,932	13.2	14,014	3,802	27.1	8,494	60.6	1,718	12.3
Burleigh	18,822	7,222	38.4	10,415	55.3	1,185	6.3	8,848	2,753	31.1	5,250	59.3	845	9.6
Emmons	1,503	291	19.4	736	49.0	476	31.7	283	43	15.2	145	51.2	95	33.6
Grant	951	157	16.5	499	52.5	295	31.0	244	18	7.4	162	66.4	64	26.2
Kidder	948	171	18.0	532	56.1	245	25.8	210	42	20.0	120	57.1	48	22.9
McLean	3,140	634	20.2	1,793	57.1	713	22.7	675	88	13.0	492	72.9	95	14.1
Mercer	2,824	1,047	37.1	1,376	48.7	401	14.2	522	208	39.8	241	46.2	73	14.0
Morton	7,472	1,830	24.5	4,494	60.1	1,148	15.4	2,417	499	20.6	1,529	63.3	389	16.1
Oliver	677	215	31.8	305	45.1	157	23.2	114	8	7.0	65	57.0	41	36.0
Sheridan	620	76	12.3	282	45.5	262	42.3	111	4	3.6	71	64.0	36	32.4
Sioux	505	177	35.1	278	55.1	50	9.9	590	139	23.6	419	71.0	32	5.4
Bismarck	14,656	4,873	33.2	8,884	60.6	899	6.1	8,487	2,667	31.4	5,054	59.6	766	9.0
Mandan	4,667	1,215	26.0	2,936	62.9	516	11.1	1,967	433	22.0	1,281	65.1	253	12.9

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

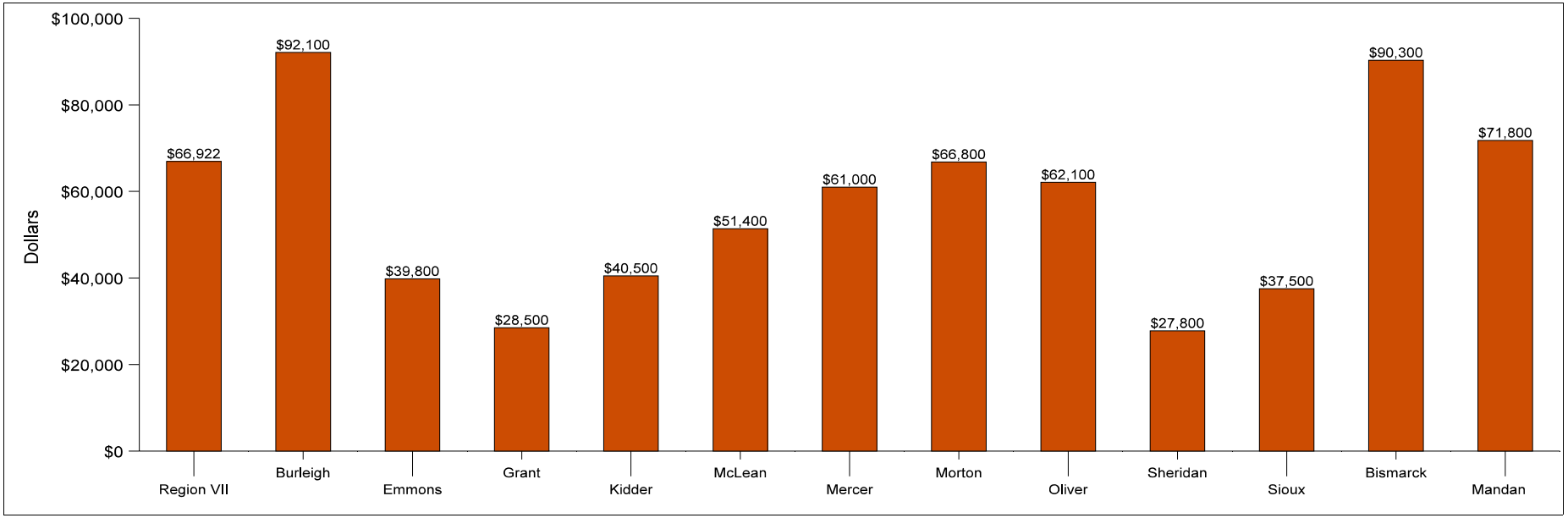


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VII	37,462	9,358	25.0	7,453	19.9	6,750	18.0	7,464	19.9	4,782	12.8	1,655	4.4
Burleigh	18,822	2,628	14.0	2,563	13.6	3,779	20.1	5,307	28.2	3,579	19.0	966	5.1
Emmons	1,503	755	50.2	367	24.4	153	10.2	74	4.9	78	5.2	76	5.1
Grant	951	607	63.8	178	18.7	62	6.5	43	4.5	23	2.4	38	4.0
Kidder	948	470	49.6	232	24.5	89	9.4	71	7.5	36	3.8	50	5.3
McLean	3,140	1,186	37.8	911	29.0	518	16.5	271	8.6	197	6.3	57	1.8
Mercer	2,824	805	28.5	935	33.1	591	20.9	298	10.6	152	5.4	43	1.5
Morton	7,472	2,083	27.9	1,860	24.9	1,318	17.6	1,229	16.4	636	8.5	346	4.6
Oliver	677	183	27.0	210	31.0	120	17.7	90	13.3	49	7.2	25	3.7
Sheridan	620	384	61.9	98	15.8	38	6.1	39	6.3	25	4.0	36	5.8
Sioux	505	257	50.9	99	19.6	82	16.2	42	8.3	7	1.4	18	3.6
Bismarck	14,656	2,093	14.3	2,143	14.6	3,032	20.7	4,500	30.7	2,370	16.2	518	3.5
Mandan	4,667	1,085	23.2	1,164	24.9	1,025	22.0	966	20.7	298	6.4	129	2.8

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

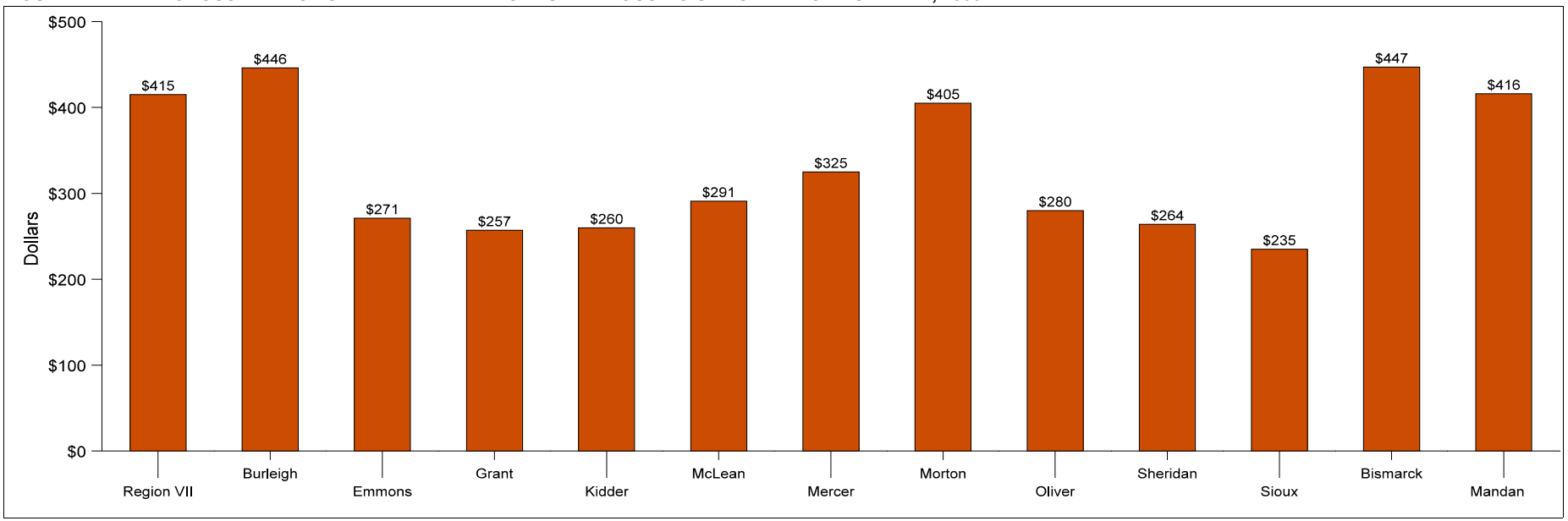


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
		Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VII	12,740	2,170	17.0	2,054	16.1	3,382	26.5	2,368	18.6	1,984	15.6	782	6.1
Burleigh	8,543	977	11.4	1,085	12.7	2,320	27.2	1,827	21.4	1,626	19.0	708	8.3
Emmons	182	77	42.3	60	33.0	21	11.5	14	7.7	10	5.5	0	0.0
Grant	144	68	47.2	46	31.9	24	16.7	2	1.4	4	2.8	0	0.0
Kidder	141	66	46.8	38	27.0	24	17.0	11	7.8	0	0.0	2	1.4
McLean	530	192	36.2	158	29.8	124	23.4	34	6.4	15	2.8	7	1.3
Mercer	455	105	23.1	173	38.0	118	25.9	49	10.8	10	2.2	0	0.0
Morton	2,162	374	17.3	350	16.2	670	31.0	399	18.5	307	14.2	62	2.9
Oliver	63	25	39.7	17	27.0	16	25.4	5	7.9	0	0.0	0	0.0
Sheridan	61	23	37.7	30	49.2	3	4.9	5	8.2	0	0.0	0	0.0
Sioux	459	263	57.3	97	21.1	62	13.5	22	4.8	12	2.6	3	0.7
Bismarck	8,321	948	11.4	1,003	12.1	2,279	27.4	1,810	21.8	1,583	19.0	698	8.4
Mandan	1,900	273	14.4	267	14.1	628	33.1	377	19.8	300	15.8	55	2.9

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region VII	9,342	11,470	22.8	7,616	8,930	17.3	7,126	8,081	13.4	9,227	10,024	8.6	10,832	11,531	6.5	7,408	8,051	8.7
Burleigh	4,113	4,866	18.3	3,762	4,393	16.8	3,811	4,357	14.3	4,945	5,472	10.7	6,294	7,046	11.9	4,812	5,439	13.0
Emmons	532	623	17.1	313	324	3.5	297	286	-3.7	273	249	-8.8	216	193	-10.6	136	110	-19.1
Grant	371	325	-12.4	274	215	-21.5	184	148	-19.6	175	121	-30.9	127	84	-33.9	68	43	-36.8
Kidder	356	348	-2.2	219	183	-16.4	186	156	-16.1	174	135	-22.4	140	105	-25.0	89	68	-23.6
McLean	845	986	16.7	593	669	12.8	598	628	5.0	711	697	-2.0	706	622	-11.9	395	359	-9.1
Mercer	562	809	44.0	505	675	33.7	340	379	11.5	511	495	-3.1	915	739	-19.2	521	448	-14.0
Morton	1,848	2,679	45.0	1,443	1,881	30.4	1,326	1,685	27.1	2,036	2,432	19.4	2,055	2,358	14.7	1,175	1,381	17.5
Oliver	136	168	23.5	121	149	23.1	117	144	23.1	128	125	-2.3	166	135	-18.7	113	98	-13.3
Sheridan	229	207	-9.6	140	120	-14.3	112	93	-17.0	123	102	-17.1	70	51	-27.1	53	40	-24.5
Sioux	350	459	31.1	246	321	30.5	155	205	32.3	151	196	29.8	143	198	38.5	46	65	41.3
Bismarck	3,747	4,399	17.4	3,255	3,773	15.9	3,337	3,790	13.6	4,102	4,553	11.0	4,910	5,545	12.9	3,812	4,357	14.3
Mandan	1,241	1,750	41.0	893	1,093	22.4	868	1,115	28.5	1,410	1,654	17.3	1,459	1,653	13.3	766	903	17.9

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

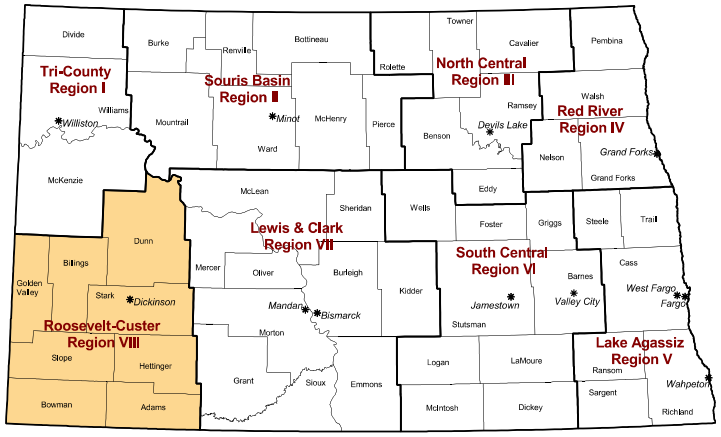
				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region VII	52,368	57,799	10.4	59,491	62,095	64,556	11.7
Burleigh	23,803	29,003	21.8	30,007	31,717	33,068	14.0
Emmons	2,200	2,168	-1.5	2,171	2,154	2,170	0.1
Grant	2,011	1,722	-14.4	1,881	2,010	2,204	28.0
Kidder	1,672	1,610	-3.7	1,644	1,676	1,735	7.8
McLean	5,515	5,264	-4.6	5,249	5,039	4,967	-5.6
Mercer	4,496	4,402	-2.1	4,242	4,253	4,303	-2.2
Morton	9,467	10,587	11.8	11,272	12,141	12,853	21.4
Oliver	968	903	-6.7	735	727	789	-12.6
Sheridan	1,061	924	-12.9	975	1,009	1,069	15.7
Sioux	1,175	1,216	3.5	1,315	1,369	1,398	15.0
Bismarck	20,038	24,162	20.6	24,996	26,491	27,719	14.7
Mandan	5,910	6,952	17.6	7,425	8,018	8,498	22.2

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

		Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area	Total Renter-Occupied Housing Units, 2000	Numeric	Percent	Numeric	Percent	Numeric	Percent
Region VII	14,014	446	3.2	935	6.7	1,237	8.8
Burleigh	8,848	166	1.9	433	4.9	625	7.1
Emmons	283	5	1.8	15	5.3	9	3.2
Grant	244	-21	-8.6	-39	-16.0	-56	-23.0
Kidder	210	-7	-3.3	-14	-6.7	-27	-12.9
McLean	675	-12	-1.8	-12	-1.8	-19	-2.8
Mercer	522	61	11.7	64	12.3	50	9.6
Morton	2,417	158	6.5	349	14.4	504	20.9
Oliver	114	8	7.0	7	6.1	5	4.4
Sheridan	111	-3	-2.7	-5	-4.5	-13	-11.7
Sioux	590	91	15.4	137	23.2	159	26.9
Bismarck	8,487	147	1.7	397	4.7	581	6.8
Mandan	1,967	123	6.3	273	13.9	396	20.1

ROOSEVELT-CUSTER REGION VIII AND ITS COMPONENTS

POPULATION CHANGE



- The population for Region VIII decreased nearly 7 percent between 1990 and 2000, with losses of approximately 20 percent in Adams, Billings, and Hettinger counties. Two counties, Billings and Slope, currently have populations under 900. Projections indicate larger declines in population for most areas in Region VIII by 2015.
- Region VIII projections indicate that the population is aging. Three dramatic changes are projected: four of the eight counties are expected to lose approximately one-third of those 25 years and younger; six counties are expected to lose one-third to one-half of those age 25 to 54; and six counties are expected to increase approximately one-half to three-fourths of those ages 55 to 64. Projections for Adams and Hettinger counties are unique, showing substantial losses in the younger categories but only minor gains in the older categories.

TRENDS IN HOUSING

- There was a slight decrease in the number of housing units across Region VIII between 1990 and 2000. If building trends continue, projections indicate a fairly stable housing supply in Region VIII with less than 1 percent decline between 2000 and 2015 (Model 1). Only Stark County saw an increase in the number of housing units between 1990 and 2000. Based on Model 1, Stark County will be the only county to show an increase in housing units by 2015.
- Using projections based on shifts in population and housing demand rather than on building trends, a modest growth overall in Region VIII is projected by 2015 (Model 2). In addition, based on this model, all of Region VIII counties will maintain stability or see modest growth by 2015.
- The region as a whole remained fairly stable between 1990 and 2000 in the number of occupied housing units. Projections indicate a similar patter of change between 2000 and 2015. Adams and Hettinger counties had the largest percentage losses in occupied housing units between 1990 and 2000. Declines of more than 10 percent are projected in Adams, Billings, and Hettinger counties by 2015.
- Nearly three-fourths of housing in Region VIII was owner-occupied in 2000.
- Overall, the number of renter-occupied housing units in Region VIII is projected to decrease between 2000 and 2015. Adams, Billings, Hettinger, and Slope counties all show projected declines of 15 percent or more by 2015. The only increases projected to occur are in Bowman and Stark counties, and they are expected to be small.
- In Region VIII there were 2,690 vacant housing units. Nearly 30 percent of the vacant units were in Stark County and two-thirds of these were in Dickinson. Nearly two-thirds of vacant units in Billings County were for seasonal, recreational, or occasional use.
- Very few owner- or renter-occupied units in the region lacked complete plumbing or kitchen facilities and there was little overcrowding.
- Most of Region VIII's occupied housing units were built between 1940 and 1979. Billings County had the largest percentage of owner-occupied housing units built after 1979 and Slope County had the largest percentages in the region of both owner- and renter-occupied housing built before 1940.

ECONOMICS OF HOUSING

- Median values of owner-occupied housing units for counties within Region VIII ranged from $25,700 in Slope County to $69,800 in Stark County. Stark County's median value was $17,000 higher than the second largest median value in the region ($50,800 in Billings and Bowman counties). Median gross rents for counties within the region ranged from $225 in Hettinger County to $392 in Billings County. While Slope County had the lowest median value for owner-occupied housing, it had one of the highest median values for gross rent.
- Approximately 31 percent of owner-occupied housing units in Region VIII were valued at less than $40,000 in 2000, and another 31 percent were valued between $40,000 and $69,999. Slope County had the largest percentage of owner-occupied housing units under $40,000 (65 percent) and Stark County had the smallest percentage (17 percent).
- Rent was between $250 to $349 per month for 31 percent of renter-occupied housing units in the region. One-fourth of renter-occupied housing units rented for less than $250 and another 25 percent rented for $350 to $449 in Region VIII.
- Projections indicate an increase of households only within the two lowest income categories for Region VIII. All counties showed a projected decline in the number of households in the moderate-, middle-, and upper-income categories, except Slope County which shows an increase in the upper-income category. Adams, Dunn, and Hettinger counties show decreases in all income levels.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region VIII	41,175	38,365	-6.8	37,005	36,420	35,729	-6.9
Adams	3,174	2,593	-18.3	2,365	2,208	2,075	-20.0
Billings	1,108	888	-19.9	815	775	727	-18.1
Bowman	3,596	3,242	-9.8	3,177	3,181	3,108	-4.1
Dunn	4,005	3,600	-10.1	3,435	3,283	3,110	-13.6
Golden Valley	2,108	1,924	-8.7	1,856	1,800	1,723	-10.4
Hettinger	3,445	2,715	-21.2	2,432	2,228	2,046	-24.6
Slope	907	767	-15.4	705	675	639	-16.7
Stark	22,832	22,636	-0.9	22,220	22,270	22,301	-1.5
Dickinson	16,097	16,010	-0.5	15,743	15,781	15,778	-1.4

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
Region VIII	18,523	18,071	-2.4	18,180	18,112	18,041	-0.2
Adams	1,504	1,416	-5.9	1,398	1,362	1,325	-6.4
Billings	533	529	-0.8	527	528	528	-0.2
Bowman	1,691	1,596	-5.6	1,576	1,536	1,496	-6.3
Dunn	2,057	1,965	-4.5	1,947	1,913	1,879	-4.4
Golden Valley	1,035	973	-6.0	955	929	902	-7.3
Hettinger	1,637	1,419	-13.3	1,383	1,296	1,209	-14.8
Slope	481	451	-6.2	448	434	420	-6.9
Stark	9,585	9,722	1.4	9,946	10,114	10,282	5.8
Dickinson	6,838	7,021	2.7	7,199	7,320	7,442	6.0

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
Region VIII	13,128	10,457	-20.3	14,843	11,568	-22.1	3,556	5,245	47.5	6,838	8,459	23.7
Adams	708	481	-32.1	969	608	-37.3	292	307	5.1	624	679	8.8
Billings	261	151	-42.1	393	247	-37.2	92	156	69.6	142	173	21.8
Bowman	951	789	-17.0	1,266	1,062	-16.1	318	452	42.1	707	805	13.9
Dunn	1,193	967	-18.9	1,401	792	-43.5	381	547	43.6	625	804	28.6
Golden Valley	644	529	-17.9	683	457	-33.1	187	274	46.5	410	463	12.9
Hettinger	739	490	-33.7	970	475	-51.0	323	336	4.0	683	745	9.1
Slope	226	137	-39.4	327	212	-35.2	77	133	72.7	137	157	14.6
Stark	8,406	6,913	-17.8	8,834	7,715	-12.7	1,886	3,040	61.2	3,510	4,633	32.0
Dickinson	6,128	5,067	-17.3	6,103	5,369	-12.0	1,209	1,949	61.2	2,570	3,393	32.0

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
Region VIII	15,470	15,381	-0.6	15,320	15,434	15,304	-0.5
Adams	1,266	1,121	-11.5	1,053	1,006	945	-15.7
Billings	387	366	-5.4	357	347	325	-11.2
Bowman	1,420	1,358	-4.4	1,380	1,405	1,374	1.2
Dunn	1,433	1,378	-3.8	1,340	1,319	1,275	-7.5
Golden Valley	811	761	-6.2	802	793	760	-0.1
Hettinger	1,341	1,152	-14.1	1,078	1,021	941	-18.3
Slope	333	313	-6.0	325	314	301	-3.8
Stark	8,479	8,932	5.3	8,985	9,229	9,383	5.0
Dickinson	6,185	6,491	4.9	6,530	6,690	6,777	4.4

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VIII	15,381	11,365	73.9	4,016	26.1
Adams	1,121	795	70.9	326	29.1
Billings	366	279	76.2	87	23.8
Bowman	1,358	1,079	79.5	279	20.5
Dunn	1,378	1,101	79.9	277	20.1
Golden Valley	761	592	77.8	169	22.2
Hettinger	1,152	971	84.3	181	15.7
Slope	313	273	87.2	40	12.8
Stark	8,932	6,275	70.3	2,657	29.7
Dickinson	6,491	4,177	64.4	2,314	35.6

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VIII	2,690	537	20.0	331	12.3	198	7.4	725	27.0	2	0.1	897	33.3
Adams	295	66	22.4	49	16.6	37	12.5	73	24.7	0	0.0	70	23.7
Billings	163	15	9.2	3	1.8	9	5.5	106	65.0	0	0.0	30	18.4
Bowman	238	51	21.4	45	18.9	12	5.0	55	23.1	0	0.0	75	31.5
Dunn	587	35	6.0	27	4.6	19	3.2	244	41.6	0	0.0	262	44.6
Golden Valley	212	26	12.3	36	17.0	6	2.8	45	21.2	0	0.0	99	46.7
Hettinger	267	29	10.9	35	13.1	19	7.1	83	31.1	0	0.0	101	37.8
Slope	138	1	0.7	13	9.4	14	10.1	49	35.5	0	0.0	61	44.2
Stark	790	314	39.7	123	15.6	82	10.4	70	8.9	2	0.3	199	25.2
Dickinson	530	265	50.0	80	15.1	34	6.4	34	6.4	0	0.0	117	22.1

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region VIII	11,365	56	0.5	46	0.4	131	1.2	4,016	5	0.1	80	2.0	105	2.6
Adams	795	8	1.0	2	0.3	14	1.8	326	0	0.0	6	1.8	6	1.8
Billings	279	6	2.2	3	1.1	7	2.5	87	0	0.0	0	0.0	3	3.4
Bowman	1,079	0	0.0	0	0.0	4	0.4	279	2	0.7	0	0.0	0	0.0
Dunn	1,101	9	0.8	4	0.4	32	2.9	277	0	0.0	0	0.0	20	7.2
Golden Valley	592	2	0.3	2	0.3	9	1.5	169	0	0.0	3	1.8	0	0.0
Hettinger	971	4	0.4	0	0.0	3	0.3	181	0	0.0	0	0.0	4	2.2
Slope	273	3	1.1	3	1.1	0	0.0	40	0	0.0	0	0.0	0	0.0
Stark	6,275	24	0.4	32	0.5	62	1.0	2,657	3	0.1	71	2.7	72	2.7
Dickinson	4,177	7	0.2	15	0.4	31	0.7	2,314	0	0.0	63	2.7	55	2.4

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
Region VIII	11,365	2,933	25.8	6,177	54.4	2,255	19.8	4,016	1,041	25.9	2,344	58.4	631	15.7
Adams	795	81	10.2	468	58.9	246	30.9	326	59	18.1	203	62.3	64	19.6
Billings	279	115	41.2	111	39.8	53	19.0	87	7	8.0	59	67.8	21	24.1
Bowman	1,079	242	22.4	645	59.8	192	17.8	279	33	11.8	169	60.6	77	27.6
Dunn	1,101	318	28.9	474	43.1	309	28.1	277	60	21.7	171	61.7	46	16.6
Golden Valley	592	98	16.6	274	46.3	220	37.2	169	26	15.4	87	51.5	56	33.1
Hettinger	971	127	13.1	511	52.6	333	34.3	181	19	10.5	106	58.6	56	30.9
Slope	273	56	20.5	90	33.0	127	46.5	40	2	5.0	16	40.0	22	55.0
Stark	6,275	1,896	30.2	3,604	57.4	775	12.4	2,657	835	31.4	1,533	57.7	289	10.9
Dickinson	4,177	1,234	29.5	2,564	61.4	379	9.1	2,314	763	33.0	1,354	58.5	197	8.5

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

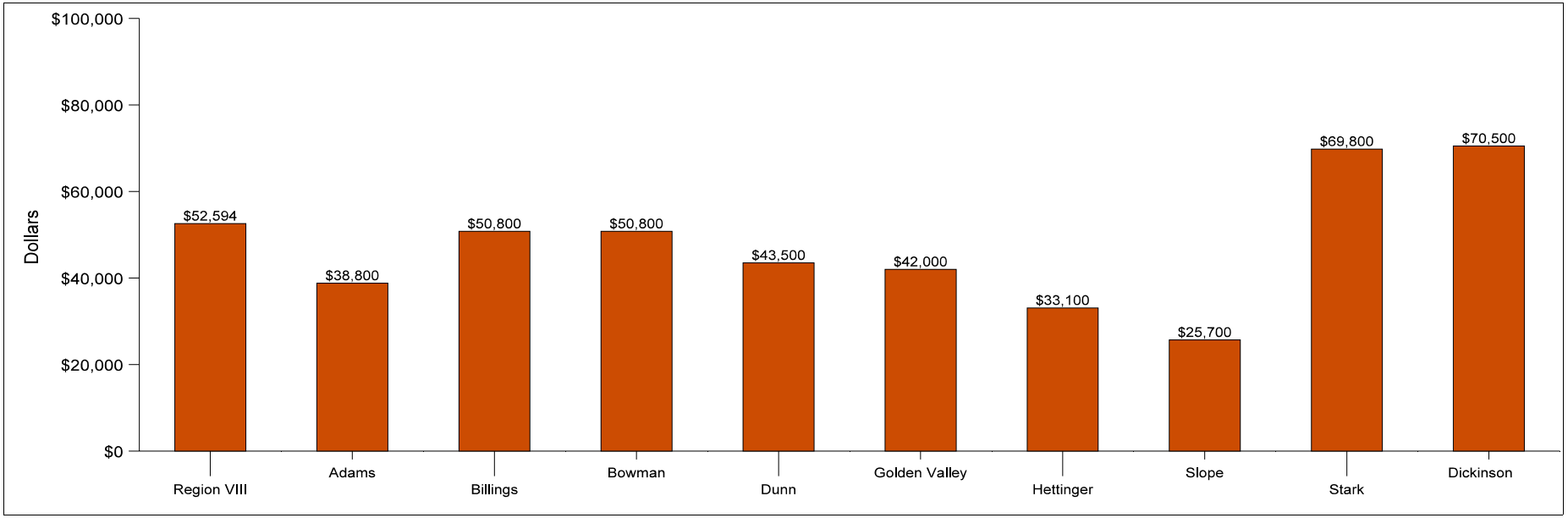


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VIII	11,365	3,555	31.3	3,502	30.8	2,078	18.3	1,314	11.6	577	5.1	339	3.0
Adams	795	408	51.3	233	29.3	87	10.9	35	4.4	16	2.0	16	2.0
Billings	279	119	42.7	58	20.8	26	9.3	43	15.4	8	2.9	25	9.0
Bowman	1,079	408	37.8	355	32.9	162	15.0	93	8.6	47	4.4	14	1.3
Dunn	1,101	513	46.6	298	27.1	86	7.8	114	10.4	49	4.5	41	3.7
Golden Valley	592	280	47.3	201	34.0	73	12.3	10	1.7	9	1.5	19	3.2
Hettinger	971	593	61.1	215	22.1	80	8.2	46	4.7	27	2.8	10	1.0
Slope	273	177	64.8	48	17.6	30	11.0	7	2.6	9	3.3	2	0.7
Stark	6,275	1,057	16.8	2,094	33.4	1,534	24.4	966	15.4	412	6.6	212	3.4
Dickinson	4,177	436	10.4	1,618	38.7	1,177	28.2	623	14.9	236	5.7	87	2.1

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

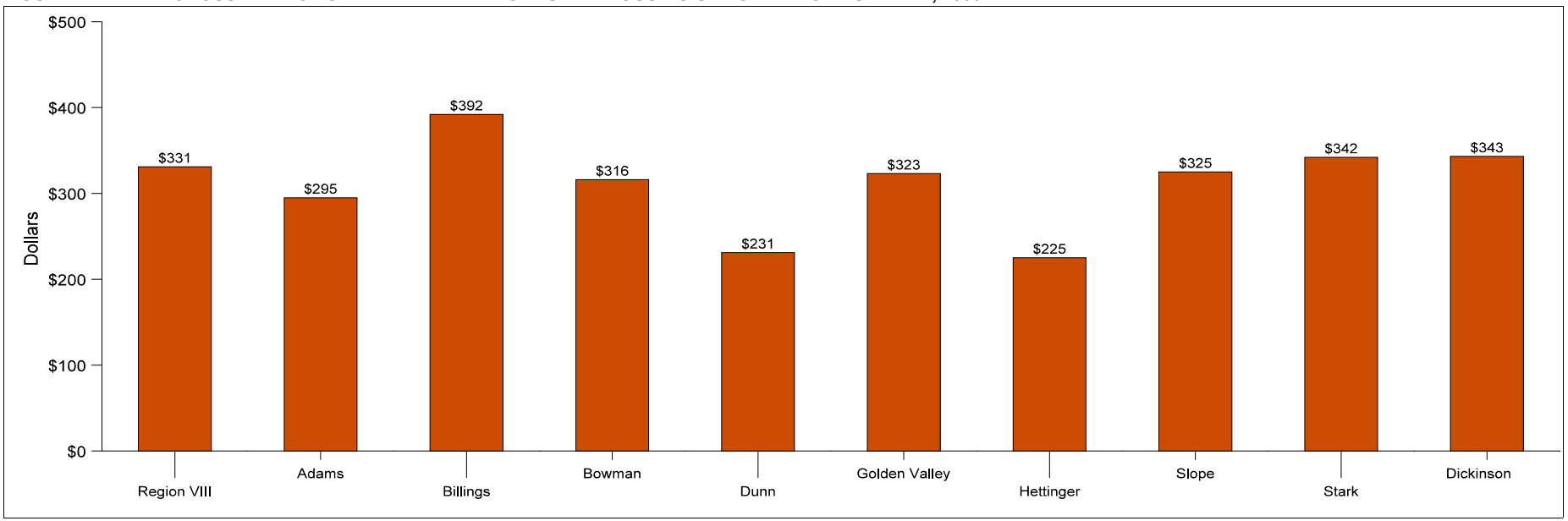


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
		Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VIII	3,316	915	27.6	1,014	30.6	842	25.4	272	8.2	193	5.8	80	2.4
Adams	237	80	33.8	109	46.0	25	10.5	14	5.9	0	0.0	9	3.8
Billings	46	13	28.3	5	10.9	13	28.3	12	26.1	3	6.5	0	0.0
Bowman	210	61	29.0	74	35.2	39	18.6	23	11.0	13	6.2	0	0.0
Dunn	169	104	61.5	27	16.0	23	13.6	6	3.6	9	5.3	0	0.0
Golden Valley	109	24	22.0	42	38.5	29	26.6	7	6.4	2	1.8	5	4.6
Hettinger	115	74	64.3	23	20.0	11	9.6	5	4.3	2	1.7	0	0.0
Slope	4	0	0.0	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0
Stark	2,426	559	23.0	730	30.1	702	28.9	205	8.5	164	6.8	66	2.7
Dickinson	2,223	505	22.7	668	30.0	653	29.4	180	8.1	157	7.1	60	2.7

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
Area	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
Region VIII	3,502	3,887	11.0	2,562	2,643	3.2	2,556	2,527	-1.1	2,921	2,699	-7.6	2,410	2,202	-8.6	1,445	1,341	-7.2
Adams	275	256	-6.9	213	193	-9.4	214	176	-17.8	198	155	-21.7	127	91	-28.3	95	73	-23.2
Billings	82	90	9.8	61	66	8.2	52	46	-11.5	73	51	-30.1	57	45	-21.1	37	27	-27.0
Bowman	260	294	13.1	240	246	2.5	253	255	0.8	281	272	-3.2	207	190	-8.2	131	116	-11.5
Dunn	313	310	-1.0	286	282	-1.4	211	197	-6.6	272	226	-16.9	195	164	-15.9	112	96	-14.3
Golden Valley	162	167	3.1	145	153	5.5	148	153	3.4	152	144	-5.3	100	92	-8.0	52	50	-3.8
Hettinger	269	246	-8.6	235	200	-14.9	199	150	-24.6	229	173	-24.5	133	103	-22.6	96	69	-28.1
Slope	86	83	-3.5	72	74	2.8	45	44	-2.2	51	43	-15.7	41	36	-12.2	17	19	11.8
Stark	2,055	2,441	18.8	1,310	1,429	9.1	1,434	1,506	5.0	1,665	1,635	-1.8	1,550	1,481	-4.5	905	891	-1.5
Dickinson	1,571	1,851	17.8	969	1,057	9.1	1,041	1,096	5.3	1,211	1,168	-3.6	1,060	1,020	-3.8	592	586	-1.0

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

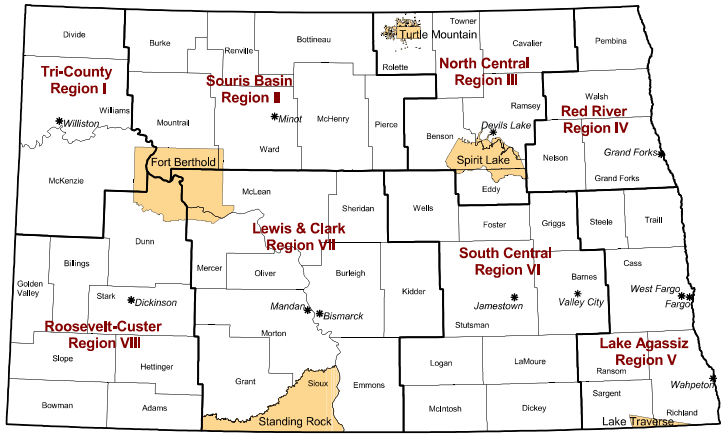
				Projections - Model 2			
Area	1990	2000	% Change: 1990 to 2000	2005	2010	2015	% Change: 2000 to 2015
Region VIII	18,523	18,071	-2.4	18,179	18,386	18,778	3.9
Adams	1,504	1,416	-5.9	1,460	1,493	1,539	8.7
Billings	533	529	-0.8	531	533	538	1.7
Bowman	1,691	1,596	-5.6	1,563	1,527	1,570	-1.6
Dunn	2,057	1,965	-4.5	2,028	2,065	2,145	9.2
Golden Valley	1,035	973	-6.0	922	932	970	-0.3
Hettinger	1,637	1,419	-13.3	1,505	1,580	1,697	19.6
Slope	481	451	-6.2	433	448	467	3.5
Stark	9,585	9,722	1.4	9,737	9,808	9,852	1.3
Dickinson	6,838	7,021	2.7	7,044	7,137	7,187	2.4

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
Area		Numeric	Percent	Numeric	Percent	Numeric	Percent
Region VIII	4,016	7	0.2	20	0.5	-65	-1.6
Adams	326	-19	-5.8	-34	-10.4	-49	-15.0
Billings	87	-3	-3.4	-11	-12.6	-25	-28.7
Bowman	279	11	3.9	14	5.0	7	2.5
Dunn	277	-13	-4.7	-22	-7.9	-32	-11.6
Golden Valley	169	6	3.6	2	1.2	-5	-3.0
Hettinger	181	-12	-6.6	-21	-11.6	-30	-16.6
Slope	40	0	0.0	-5	-12.5	-10	-25.0
Stark	2,657	37	1.4	97	3.7	79	3.0
Dickinson	2,314	33	1.4	84	3.6	67	2.9

POPULATION CHANGE

- The population within North Dakota reservations grew 15 percent between 1990 and 2000, with Spirit Lake and Turtle Mountain having the largest increases (24 percent and 17 percent, respectively). Projections indicate that each reservation could have an increase of 10 percent or more in population between 2000 and 2015 with Spirit Lake potentially increasing by 35 percent.
- Projections for the reservations indicate that the population will grow steadily within all age groups by 2015. Each reservation shows consistent growth, with Spirit Lake having the largest growth of at least 35 percent within each age group.



TRENDS IN HOUSING

- Each reservation had an increase in the total number of housing units between 1990 and 2000. If building trends continue (Model 1), projections indicate a growth of 25 percent for Spirit Lake, as well as a steady increase for the other three reservations.
- Using projections based on shifts in population and housing demand (Model 2) rather than on building trends (Model 1), patterns of growth for the state's reservation areas will be similar to those determined in Model 1.
- Within reservations, the number of occupied housing units as a whole grew considerably between 1990 and 2000. Projections indicate a similar pattern between 2000 and 2015. Spirit Lake and Turtle Mountain had the largest percentage increases between 1990 and 2000. They are projected to have the largest percentage increases between 2000 and 2015 (35 percent and 25 percent, respectively).
- Owner- and renter-occupied housing units show a fairly even split within the reservations, though Standing Rock has a larger proportion of renter-occupied housing.
- Renter-occupied housing units are projected to increase considerably within the reservations between 2000 and 2015. All reservations show projected increases of more than 10 percent between 2000 and 2015, with Spirit Lake projected to grow 35 percent.
- There were 1,283 vacant housing units among the four reservations, with 57 percent occurring in Fort Berthold. The largest proportions of vacant units for the reservations were for seasonal, recreational, or occasional use.
- Overcrowding was the most common substandard issue in the reservations with Spirit Lake having slightly larger proportions of overcrowding in both owner- and renter-occupied housing (12 percent and 31 percent, respectively). Standing Rock had the largest proportions of both owner- and renter-occupied housing units lacking complete plumbing and kitchen facilities (all less than 4 percent).
- A majority of owner- and renter-occupied housing units in Fort Berthold and Standing Rock were built between 1940 and 1979. Nearly half of owner- and renter-occupied housing units in Turtle Mountain were built after 1979. The remainder of housing within the reservations was generally newer developments built after 1979.

ECONOMICS OF HOUSING

- Median values of owner-occupied housing units for reservations ranged from $33,600 in Spirit Lake to $50,300 in Turtle Mountain. Median monthly rental costs for the region ranged from $235 in Standing Rock to $295 in Fort Berthold.
- Nearly one-half of owner-occupied housing units within the reservations were valued at less than $40,000 in 2000. Spirit Lake had the largest percentage of owner-occupied housing under $40,000 (58 percent) and Turtle Mountain had the smallest percentage (43 percent).
- Approximately 44 percent of renter-occupied housing units rented for less than $250 within the reservations; 57 percent rented at this level in Standing Rock.
- Projections for reservations indicate an increase in the number of households within each income category. Increases for each reservation are consistent across each income category with Spirit Lake showing the largest increases, at least 35 percent within each category. Standing Rock is projected to have the smallest increases of just more than 10 percent within each category.

TABLE 1. TOTAL POPULATION, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	638,800	642,200	0.5	640,200	645,325	648,972	1.1
Fort Berthold	5,387	5,915	9.8	6,202	6,484	6,771	14.5
Spirit Lake	3,574	4,435	24.1	4,958	5,479	6,004	35.4
Standing Rock	3,761	4,044	7.5	4,195	4,348	4,503	11.4
Turtle Mountain	7,101	8,307	17.0	9,008	9,710	10,413	25.4

TABLE 3. TOTAL HOUSING UNITS, 1990 to 2015 (Building Trends - Model 1)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 1			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	276,340	289,677	4.8	300,838	310,534	320,239	10.6
Fort Berthold	2,738	2,881	5.2	2,956	3,031	3,107	7.8
Spirit Lake	1,317	1,534	16.5	1,660	1,787	1,913	24.7
Standing Rock	1,175	1,216	3.5	1,237	1,258	1,280	5.3
Turtle Mountain	2,322	2,640	13.7	2,821	3,002	3,182	20.5

TABLE 2. POPULATION BY AGE, 2000 and 2015

Area	Less Than 25 Years of Age			Ages 25 to 54			Ages 55 to 64			65 Years and Older		
	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015	2000	2015	% Change: 2000 to 2015
North Dakota	233,967	203,337	-13.1	260,322	231,605	-11.0	53,433	86,767	62.4	94,478	127,263	34.7
Fort Berthold	2,643	3,025	14.5	2,166	2,480	14.5	458	524	14.4	648	742	14.5
Spirit Lake	2,333	3,158	35.4	1,498	2,028	35.4	310	420	35.5	294	398	35.4
Standing Rock	2,077	2,312	11.3	1,482	1,650	11.3	259	289	11.6	226	252	11.5
Turtle Mountain	4,298	5,388	25.4	3,037	3,807	25.4	538	674	25.3	434	544	25.3

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 1990 to 2015

Area	1990	2000	% Change: 1990 to 2000	Projections			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	240,878	257,152	6.8	263,280	272,586	279,234	8.6
Fort Berthold	1,735	1,894	9.2	1,986	2,075	2,167	14.4
Spirit Lake	967	1,253	29.6	1,400	1,547	1,697	35.4
Standing Rock	1,022	1,095	7.1	1,136	1,177	1,219	11.3
Turtle Mountain	2,105	2,483	18.0	2,693	2,901	3,112	25.3

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2000

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
North Dakota	257,152	171,310	66.6	85,842	33.4
Fort Berthold	1,894	1,116	58.9	778	41.1
Spirit Lake	1,253	709	56.6	544	43.4
Standing Rock	1,095	505	46.1	590	53.9
Turtle Mountain	2,483	1,604	64.6	879	35.4

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2000

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	32,525	7,616	23.4	5,309	16.3	2,061	6.3	9,436	29.0	362	1.1	7,741	23.8
Fort Berthold	730	32	4.4	9	1.2	65	8.9	329	45.1	19	2.6	276	37.8
Spirit Lake	279	39	14.0	34	12.2	35	12.5	99	35.5	0	0.0	72	25.8
Standing Rock	121	17	14.1	10	8.3	12	9.9	30	24.8	0	0.0	52	43.0
Turtle Mountain	153	40	26.1	0	0.0	17	11.1	6	3.9	0	0.0	90	58.8

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	710	0.4	503	0.3	1,989	1.2	85,842	414	0.5	970	1.1	3,227	3.8
Fort Berthold	1,116	9	0.8	3	0.3	62	5.6	778	7	0.9	2	0.3	141	18.1
Spirit Lake	709	7	1.0	9	1.3	82	11.6	544	0	0.0	2	0.4	171	31.4
Standing Rock	505	13	2.6	15	3.0	43	8.5	590	18	3.1	13	2.2	138	23.4
Turtle Mountain	1,604	28	1.7	12	0.7	171	10.7	879	0	0.0	0	0.0	152	17.3

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2000

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940			Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
Area	Total	Number	Percent	Number	Percent	Number	Percent	Total	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	44,559	26.0	91,354	53.3	35,397	20.7	85,842	25,717	30.0	47,745	55.6	12,380	14.4
Fort Berthold	1,116	384	34.4	609	54.6	123	11.0	778	246	31.6	481	61.8	51	6.6
Spirit Lake	709	200	28.2	345	48.7	164	23.1	544	223	41.0	289	53.1	32	5.9
Standing Rock	505	177	35.1	278	55.1	50	9.9	590	139	23.6	419	71.0	32	5.4
Turtle Mountain	1,604	766	47.8	745	46.4	93	5.8	879	398	45.3	461	52.4	20	2.3

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

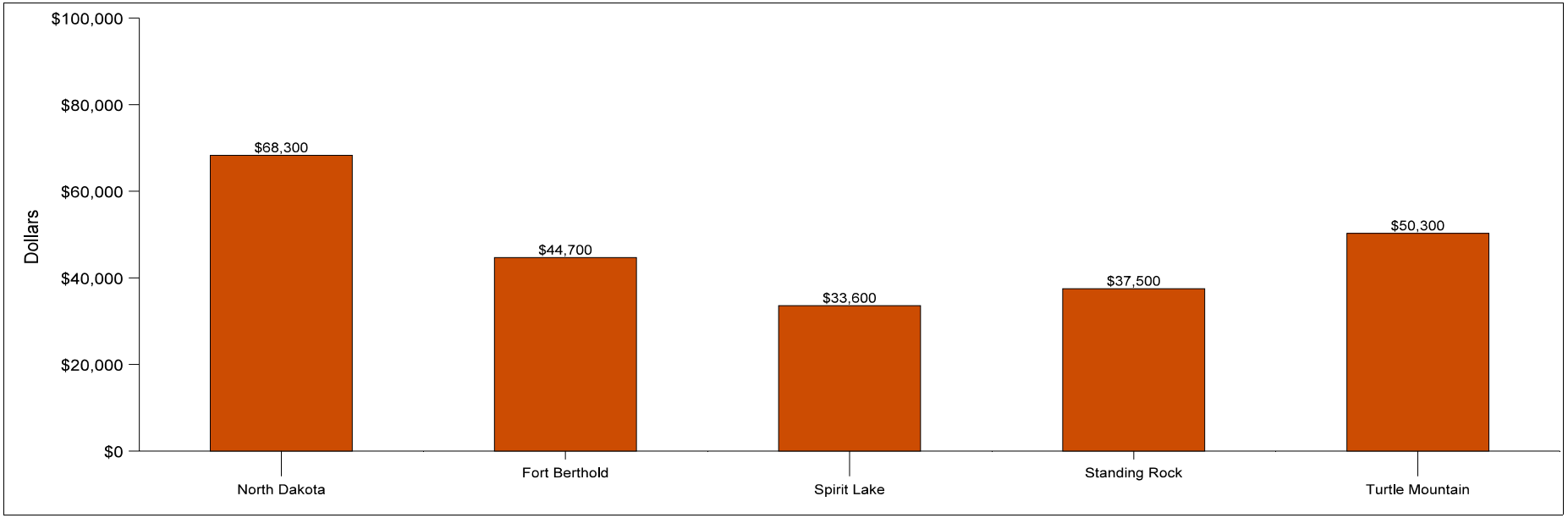


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2000

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	171,310	46,458	27.1	41,705	24.3	29,732	17.4	28,989	16.9	18,415	10.8	6,011	3.5
Fort Berthold	1,116	490	43.9	353	31.6	153	13.7	69	6.2	36	3.2	15	1.3
Spirit Lake	709	408	57.5	161	22.7	88	12.4	29	4.1	7	1.0	16	2.3
Standing Rock	505	257	50.9	99	19.6	82	16.2	42	8.3	7	1.4	18	3.6
Turtle Mountain	1,604	695	43.3	439	27.4	251	15.6	122	7.6	87	5.4	10	0.6

FIGURE 2. MEDIAN GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

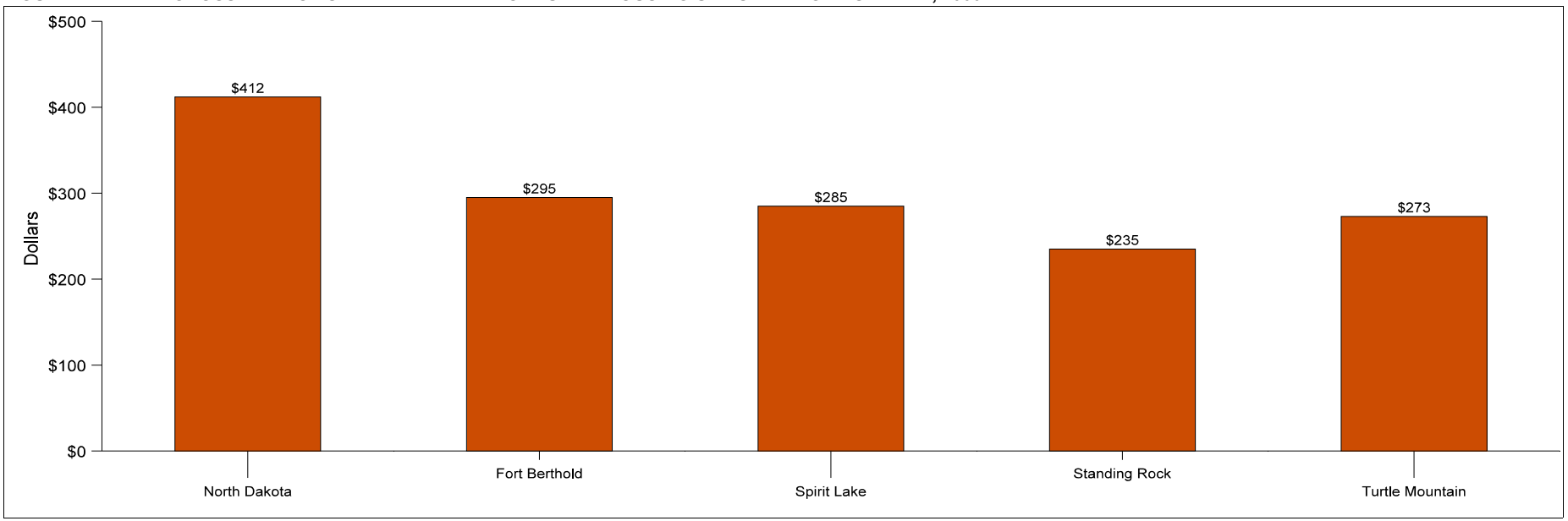


TABLE 10. GROSS RENT OF SPECIFIED RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2000

Area	Specified Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent (Specified Units Exclude 1-Family Houses on 10 Acres or More)												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	75,685	12,415	16.4	14,399	19.0	18,105	23.9	14,396	19.0	11,787	15.6	4,583	6.1
Fort Berthold	674	265	39.3	166	24.6	116	17.2	81	12.0	43	6.4	3	0.4
Spirit Lake	376	156	41.5	106	28.2	65	17.3	37	9.8	10	2.7	2	0.5
Standing Rock	459	263	57.3	97	21.1	62	13.5	22	4.8	12	2.6	3	0.7
Turtle Mountain	794	334	42.1	213	26.8	108	13.6	88	11.1	42	5.3	9	1.1

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2000 and 2015

Area	Extremely Low: 0-30% MFI (Less than $15,000 in 2000)			Low: 31-50% MFI ($15,000 to $24,999 in 2000)			Tax Credit: 51-60% MFI ($25,000 to $34,999 in 2000)			Moderate: 61-80% MFI ($35,000 to $49,999 in 2000)			Middle: 81-115% MFI ($50,000 to $74,999 in 2000)			Upper: Above 115% MFI ($75,000 or more in 2000)		
	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change	2000	2015	% Change
North Dakota	48,992	56,418	15.2	41,324	46,113	11.6	39,618	43,108	8.8	47,810	49,893	4.4	47,549	49,208	3.5	31,941	34,496	8.0
Fort Berthold	537	621	15.6	377	437	15.9	309	355	14.9	290	333	14.8	266	302	13.5	102	116	13.7
Spirit Lake	396	537	35.6	256	349	36.3	160	217	35.6	196	266	35.7	188	253	34.6	55	75	36.4
Standing Rock	350	388	10.9	246	273	11.0	155	174	12.3	151	171	13.2	143	161	12.6	46	51	10.9
Turtle Mountain	957	1,201	25.5	334	424	26.9	301	379	25.9	408	516	26.5	312	394	26.3	156	200	28.2

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2015 (Projected Demand - Model 2)

Area	1990	2000	% Change: 1990 to 2000	Projections - Model 2			% Change: 2000 to 2015
				2005	2010	2015	
North Dakota	276,340	289,677	4.8	299,878	310,413	321,834	11.1
Fort Berthold	2,711	2,624	-3.2	2,961	3,037	3,114	18.7
Spirit Lake	1,319	1,532	16.1	1,634	1,730	1,823	19.0
Standing Rock	1,175	1,216	3.5	1,238	1,260	1,282	5.4
Turtle Mountain	2,352	2,636	12.1	2,810	2,976	3,141	19.2

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2000 to 2015

Area	Total Renter-Occupied Housing Units, 2000	Change in Renter-Occupied Housing Units					
		2000 to 2005		2000 to 2010		2000 to 2015	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	85,842	2,079	2.4	3,864	4.5	4,936	5.8
Fort Berthold	778	38	4.9	74	9.5	112	14.4
Spirit Lake	544	64	11.8	128	23.5	192	35.3
Standing Rock	590	22	3.7	44	7.5	67	11.4
Turtle Mountain	879	74	8.4	148	16.8	222	25.3

LIST OF FIGURES FOR SURVEY RESULTS

Figures are labeled according to the survey question(s) to which the data relate. The survey instrument beginning on page 165 provides a list of the questions asked of the key leaders during the telephone interview. In cases where data or open-ended responses are presented without a corresponding figure, the relevant survey question is indicated in parenthesis following the narrative.

Survey Methodology

- The Survey of Key Leaders was completed by telephone with 183 respondents from across North Dakota between July 19 and August 13, 2004. The key leaders included representatives from cities, counties, reservations, regions, public housing authorities, banks, realtors, apartment associations, builders, and statewide housing organizations.
- Analysis focused on specific geographies, namely the eight regions, reservations, top 12 cities (specifically those respondents from a county with a top 12 city), not top 12 cities (communities other than the top 12 cities), and overall.

General Issues

- Overall, respondents somewhat agreed that the economic health of their communities is good. Region V respondents were most in agreement and respondents representing reservations were least in agreement.
- Overall, respondents somewhat agreed that their community leaders are visionary. Respondents in Region I and Region VIII were most in agreement.
- Overall, respondents agreed that the prospects for growth in their communities are good. Respondents in Region V, Region VIII, the top 12 cities, and reservations were most in agreement.
- Good prospects for growth were associated with strong and progressive leadership, good economic development, population growth, location, diversified economic base, and infrastructure.
- Important local issues included economic development and job issues, housing issues, population issues such as retention of young people and the aging population, infrastructure, social issues like alcohol and drug abuse, and services for special populations.

Supply and Demand

- The need for larger apartments, duplexes/townhomes for rent, single-family houses for rent, single-family houses for purchase, and starter homes extended across nearly all geographic areas.
- Overall, respondents somewhat agreed that there is sufficient public housing to meet the needs of their communities. Region IV respondents were most in agreement and respondents representing reservations were least in agreement. Public housing needs included more low-income housing, affordable housing, handicapped-accessible units, elderly housing, single-family homes, transitional housing, and more funding. Respondents were in favor of keeping local administration of programs.
- Owner-occupied housing needs were generally rated as more important than renter-occupied needs. Purchase assistance was generally seen as the most important need of owner-occupied housing.
- Respondents were aware of new housing developments that will occur in their communities in the next five years, including single-family homes, apartments, condos, duplexes, and a few multi-family dwellings. Elderly housing, as well as assisted and congregate living facilities, are also a focus of new development. Overall, demolition has been and is expected to remain minimal across the state.

Housing Quality and Affordability

- Overall, respondents somewhat agreed that homeowners in their communities can afford to make repairs, though respondents representing reservations disagreed with this statement.
- Overall, respondents were generally neutral regarding whether renters in their communities can get landlords to make needed repairs.
- Overall, respondents somewhat agreed that the housing stock in their communities is in good repair. The types of services needed to improve the housing stock include general upkeep and maintenance, renovation and expansion of older homes, improved accessibility and safety, energy efficiency

and weatherization, plumbing and electrical issues, and environmental concerns like mold and lead-based paint.

- Many respondents believe the quality of housing in their communities is similar to other communities in the area. Respondents representing reservations indicated the quality of housing in their communities is worse than others. Respondents in the top 12 cities indicated the quality of housing in their communities is better than others.
- The majority of respondents in all geographies believe the quality of housing in their communities is better than it was 10 years ago.
- However, the majority of respondents believe that housing affordability has remained constant over the last 10 years. Respondents in Region V, respondents from counties with one of the top 12 cities, and respondents representing reservations believe housing is less affordable now. Housing affordability is seen to be a function of interest rates, supply and demand, wages versus cost of living, and availability of housing programs.

Barriers to Development

- Respondents representing reservations strongly agreed with several statements regarding housing development in their communities, including the need for public financial incentives, a shortage of reasonably-priced housing financing for low-income households, high-risk lending needs attention, local market conditions work against housing development, there is a need for more activities that strengthen local housing organizations, and there is interest in sweat-equity programs. Region I respondents also strongly agreed with the need for public financial incentives, and Region VIII respondents strongly agreed they would be interested in sweat-equity programs.
- Respondents in many geographies strongly disagreed that local land use controls, zoning, and building codes discourage development and strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities. Respondents in Region IV and Region VIII strongly disagreed that environmental concerns limit initiatives to renovate homes in their communities, and respondents in the top 12 cities strongly disagreed that the lack of a local construction industry impedes housing development in their communities.
- Other obstacles to housing development included credit issues and high costs associated with infrastructure, lot development, and demolition. In rural areas, loss of equity and challenges of appraisals were seen as significant barriers, as were issues surrounding construction, such as lack of people with appropriate expertise or high costs of construction due to limited competition.
- Approximately one-fourth of respondents indicated that there are zoning issues affecting housing development in their communities. Issues included problems with cost of developing and availability of infrastructure, restrictions regarding development of multi-family units, lot size, development of agricultural land for residential purposes, and the need for clearer delineation or stricter codes that help improve property values as well as encourage pride of ownership.
- Approximately one-fifth of respondents indicated that there are building code issues. They stressed, however, that building codes are necessary. Specific issues included flood-related building codes, rental properties, high permit fees, and too few surveyors in some areas. Difficulties in using building codes that keep changing and problems implementing a national building code standard that is not flexible or adaptable to local conditions were other issues.
- Approximately one-fifth of respondents overall, and approximately half of respondents in Region V and Region VI, indicated that there are annexation issues. In Region V, annexation issues between Fargo, West Fargo, and surrounding communities were cited, with respondents encouraging the state to take a greater role in setting standards and resolving issues. In Region VI, annexation issues centered on the cost of developing infrastructure and access to water. Costs of infrastructure, working with farmers to get them to sell land, interacting with residents who are annexed into city limits, restrictions regarding what is done with the land, and issues of taxation were other issues.
- Approximately one-fifth of respondents indicated that there are agricultural issues, mainly being whether or not farmers are willing to sell their land. The issue of developing land in proximity to agricultural enterprises was cited by a few respondents as well. Other issues cited by respondents related to properties that touch areas like the national grasslands and encouraging developers and city planners to limit urban sprawl.
- Approximately one-fifth of respondents indicated that there are legislation issues. Lack of funds was the biggest issue. Respondents saw certain issues as being able to be resolved through legislation, such as incentives like tax exemptions or increases to the income cap for program eligibility, reduction of lawsuits between homeowners and contractors, resolving school boundary issues, arbitrating annexation issues, and creating more helpful initiatives like the Renaissance Zone program.

Special Populations

- Overall, respondents indicated they were doing either somewhat well or somewhat poorly in providing housing needs for special populations in their communities. Respondents in Region I, Region III, and Region IV indicated they are doing very well in providing for the needs of the elderly. Region IV said they are doing very well for veterans as well. Respondents representing reservations indicated the needs of the homeless, mentally disabled, people with substance abuse problems, migrant or seasonal farm workers, and people transitioning from institutionalized settings are not being met well at all.
- Nearly half of respondents in communities other than the top 12 cities said that the homeless were not an applicable special population. Physically disabled, mentally disabled, people with substance abuse problems, and people transitioning from institutionalized settings were other special populations that some respondents indicated are "not applicable" for their communities. In many cases, respondents who said that a particular special population was not applicable to their community indicated that members of that group might live there if services were available. Without services, members of some special populations are nearly forced to live elsewhere.
- Other special populations mentioned by some respondents included Native Americans, minorities, immigrants, refugees, college students, domestic abuse victims, people who have had their homes destroyed by fire, and seasonal workers in communities who depend on a seasonal tourist economy.

Policies and Programs

- Approximately three-fourths of respondents indicated that the state should play a role in increasing the supply of adequate and affordable housing for residents in their communities. Money for programs like down-payment assistance, tax exemptions, and the Renaissance Zone were some examples. Other examples include better promotion of existing programs, and focusing more on development in rural areas.
- Programs that respondents identified as successfully addressing housing issues in their communities include: first-time homebuyers, rental assistance, public housing, credit counseling, renovations, revitalizing neighborhoods, transitional housing, shelters, and housing needs of the elderly. Discontinuing such programs would have devastating effects. Respondents indicated their communities would stagnate or decline, and programs that are already struggling to meet needs would decline further. Consequences would also include more homeless, fewer people who could afford to purchase homes, fewer renovations, continued depopulation from rural areas into urban areas, and more elderly who would be forced to leave their homes.
- Ways to improve existing programs include loosening income restrictions, increased coordination between programs and between communities, reduced complexity of paperwork, more trust shown in local lenders and their judgments, promoting better understanding with respect to the needs of Native Americans and opportunities for development on reservations, recognizing the value of the seasonal tourist economy, better marketing of programs to the targeted audience, and generally more funding.
- Approximately one-third of respondents indicated they are concerned about state or federal policies, programs, or decisions that would have a consequence on housing in their communities. The biggest issue was cutbacks in funding for programs, with concerns about the Section 8 Voucher program expressed by several respondents.
- Regarding what new housing policy or program they would start if they had the resources, respondents described programs that would address the needs of moderate-income people, encourage "smart" growth, encourage sweat-equity, provide assistance with the costs of demolition and renovation, provide tax incentives for purchasing or building homes, assist first-time homebuyers with down-payments, provide tax incentives, provide assistance tailored to the needs of Native Americans, and help communities build assisted living facilities for the elderly as well as good, low-income housing.
- While most respondents rated the seriousness of housing in their communities in the middle, respondents representing reservations indicated that housing is a very serious problem in their communities. Respondents who rated the seriousness of housing as low generally indicated that needs were currently being addressed. Among respondents who saw housing as a somewhat serious or serious issue, renovations of homes was seen as a big need. Rural respondents are concerned about the availability of affordable, quality housing and issues of equity and appraisals negatively impacting the willingness of people to build in rural areas.
- Overall, respondents see home ownership as important for communities and the state. They are concerned that eroding home ownership rates will result in residents who are less invested in their communities, a concern of special relevance to the larger cities.
- Respondents also feel that housing of all types, for rent or to own, are needed to bring businesses to their communities and stem out-migration.

KEY LEADER RECOMMENDATIONS

The key leaders were asked to share their ideas on housing supply and demand, public housing, quality, affordability, barriers to development, and special populations. They were asked about polices and programs in their communities, how well these programs are meeting housing needs in their communities, and how the programs can be improved. They were also asked to describe a housing policy or program they would start in their communities if they had the resources.

The respondents shared a tremendous amount of information, and several of their comments pointed to things that could be done to improve housing and communities in general in North Dakota. The recommendations which follow reflect the "voices" of the respondents. Their comments are grouped according to how they relate to: 1) communities overall, 2) programs for community residents, 3) special populations, 4) public housing, and 5) administration and development.

1.) Recommendations relating to **communities overall**:

- economic development, especially in rural areas
- diversification of the economic base
- more, better jobs
- better wages, especially in rural areas
- tap into hunting and fishing as an industry for the state
- address depopulation in rural areas
- provide financial assistance with utilities
- get young people involved
- promote visionary leadership
- promote home ownership so people can "put their roots down"
- address health care issues (e.g., availability of dialysis treatments, in-home care, dental care, Hospice), especially in rural areas and on the reservations
- continue to develop the centers of the cities, making them vibrant
- educate people regarding alcohol- and drug-related problems
- promote business in rural areas, where infrastructure already exists, rather than building new in the largest cities

2.) Recommendations relating to programs for **community residents**:

- lower income limits for programs
- include medication as an expense when counting income for housing purposes
- increase funding for programs
- provide tax incentives
- expand tax exemption programs, including removing the cap and extending the time
- demolish old homes and clean up the lots
- provide assistance for renovating old houses
- provide low-interest loans for the rehabilitation of single-family homes
- address the need in some areas for having enough qualified, competent contractors and repair services
- address issue of costs of construction in rural areas, where appraisals and low wages also impede new housing development
- develop and/or promote educational programs for personal financial planning, including the use of credit
- help people with learning how to maintain their homes

- educate people on environmental concerns, such as lead-based paint, mold
- promote existing programs among consumers
- provide downpayment assistance, making more money available to an expanded range of incomes
- promote sweat-equity programs
- encourage landlords to invest in their properties
- provide lower interest rates
- develop program where tenants can rent with an option to buy
- expand the Family Emergency and Hardship Assistance Program, a non-governmental program less hindered by red tape, to areas beyond Region VIII
- develop the HUD Shelter Plus Care Program throughout the state
- consider incentive programs like those in East Grand Forks, a $10,000 grant that does not have to be paid back if resident lives there for 10 years
- consider options regarding the North Dakota Housing Trust Fund with respect to general fund dollars and a federal trust fund
- help people secure loans
- address the appraisal issue, as it is a major barrier to housing development in rural areas
- create a pool of money from the Bank of North Dakota to assist in the creation of new homes in rural communities
- develop programs that are sensitive to the unique situations of seasonal/tourist economies, e.g., streamlining the application process, setting up an adjustable repayment schedule sensitive to the yearly income-cycle
- provide government money to help subsidize the cost of construction of apartment buildings in rural areas so they can charge less rent
- develop a program that would provide low-interest funds for fixing up homes that people with less-than-average credit could access
- develop a program that assists with the costs of putting in infrastructure for development
- help address the issue of people who make repairs to their homes being penalized, with repairs acting as a disincentive to renovation because assessments go up
- help attract higher-end professionals to live in smaller communities, rather than commuting from larger cities
- spread the radius that a person can use to get appraisals to allow for more financing and more development
- require less matching on the part of the owner in repair programs

3.) Recommendations relating to **special populations**:

- address housing needs for elderly, including assisted living
- develop a program for elderly people to transition into affordable condos or homes, providing an alternative to assisted living
- develop a program that converts or retrofits a home once a family member becomes disabled
- develop programs for middle-income families
- consider helping second-time buyers, many who are families who want to transition to a bigger house
- develop NEW housing for low-income
- provide grants for first-time homebuyers, not just loans
- develop programs for single parents
- look at ways to make it easier for young people to buy or build a home in smaller communities, not just the larger city markets
- strengthen the laws that require communities to have facilities (transitional facilities, substance abuse facilities, etc.)
- have communities provide lots zoned residential for development by programs like Habitat for Humanity
- develop a program that helps acquire an elderly person’s home so they can move out, as some have trouble disposing of their existing properties
- develop transient housing
- address the needs of Native Americans
- support programs that aim to disperse low-income people throughout the community, as opposed to public housing which has issues of stigma

4.) Recommendations relating to **public housing**:

- develop more public housing targeting: low-income and middle-income people, elderly (ground level), students, single parents, transitional housing, apartments (with garages), handicapped facilities, single-family homes for rent and purchase
- develop public housing that is newer and cheaper
- develop units that are bigger and have more bedrooms
- renovate and repair existing public housing
- retain local representation for public housing authorities
- provide better management of existing facilities
- provide better marketing of programs so people know where to go and how to apply
- invest in Section 8 Vouchers as much as possible as they allow people to live dispersed among the general population, which helps to avoid stigma
- monitor and inspect housing units before people move into them, to avoid situations where people are evicted and landlords collect assistance on uninhabitable properties

5.) Recommendations relating to **administration and development**:

- provide better administration of money to communities
- provide incentives to investors, to promote investing and building
- promote existing programs among lenders
- promote better networking of agencies and improved communication
- reduce the burden associated with complex rules and regulations for programs, reducing paperwork as possible
- change the rules and regulations less frequently so programs can more effectively be administered
- speed up the process for rural development programs, cut through red tape
- allow lenders more flexibility in special situations
- help reduce frivolous lawsuits against contractors
- allow minimal annexation and leapfrogging as the cities grow
- apply more relaxed, rural-appropriate zoning and building codes to outlying areas, to avoid applying urban rules to rural properties
- arbitrate annexation issues, such as those in Cass County, so solutions are guided by the state rather than being litigation issues
- promote growth planning and cooperation among neighboring communities
- use stricter zoning to encourage more demolition and make more lots available
- look at regulations on environmental concerns to make sure they are applied to the geographic areas they really affect, and not too broad of an area
- promote more compact, less spread out development for larger cities
- offer incentives for developers to develop more attractive multi-family and affordable single-family developments

SURVEY METHODOLOGY

The Survey of Key Leaders complements the overall statewide housing needs assessment conducted by the North Dakota State Data Center (NDSDC) at North Dakota State University (NDSU) for the North Dakota Housing Finance Agency (NDHFA) and the North Dakota Department of Commerce (NDDOC). The telephone survey was designed by NDSDC staff with feedback from the NDHFA. The survey covered general community, housing, and policy issues. Topics covered in the survey included supply and demand, public housing, quality, affordability, barriers to development, and special populations. NDSU Institutional Review Board approval was received on the survey prior to the start of calling. Input from a literature review incorporated ideas from 1) North Dakota Housing Needs Assessment, North Dakota Housing Finance Agency, 1992: "Survey for Key Persons"; 2) Georgia Department of Community Affairs, Georgia Workforce Housing Policy Study: "Housing Practices Questionnaire"; 3) Texas Department of Housing and Community Affairs, 2003: "State of Texas Community Needs Survey"; and 4) State of Kansas Department of Commerce and Housing, 2003: "2004-2008 Kansas Consolidated Plan Survey." The original contact list was developed by NDSDC staff. Phone numbers and mailing addresses for contacts were identified from various sources including the 2003 Directory of Government Officials (published by the Bureau of Government Affairs at University of North Dakota), internet websites, and informational phone calls. NDHFA staff were given an opportunity to review the list and offer feedback on additional contacts/categories to be on the list. A "letter of introduction" to improve buy-in and establish legitimacy of the project was drafted by NDSDC staff and reviewed by NDHFA and NDDOC staff, who also provided necessary signatures (Pat Fricke and Paul Govig) and contact information (Pat Fricke and Michael Spletto). Letters were printed on NDHFA letterhead and sent in NDHFA envelopes with their Bismarck, North Dakota return address.

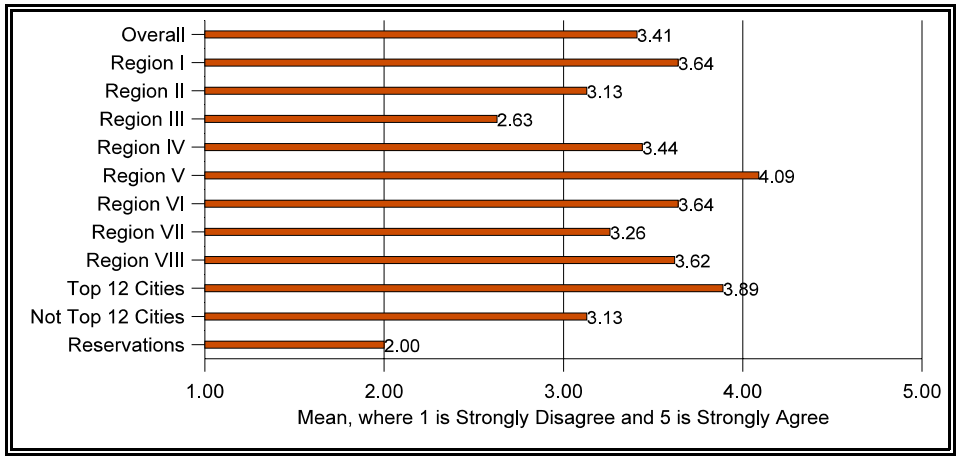
The first batch of introductory letters was dated Tuesday, July 13, 2004. Letters "returned to sender" were received in Bismarck, North Dakota and the corrected information was communicated by email so a new letter could be sent out. At the conclusion of the interview, each county contact was asked for the name of a banker in their county who would be knowledgeable on the issues covered in the survey. Internet research and informational phone calls were used to verify banker contact information. Letters were sent by mail and calls were made approximately one week after postmark. When a contact of any category was not available or not interested in doing the survey, a new contact was identified and a letter was either mailed or faxed. Letters of introduction were also faxed upon request after completion of an interview for the interviewee's records. As the result of personnel changes, referrals by original contacts, and the inclusion of bankers, the final contact list differs from the original contact list. Calling began Monday, July 19, 2004, one week after the initial batch of letters was sent. Calling lasted four weeks and was concluded Friday, August 13. Calls were made during business hours, with specific attention paid to time zone differences between the western and eastern parts of the state. Interviews took approximately 20 to 30 minutes, but some took as long as two hours, depending on the amount of information the respondent provided for open-ended questions. Interviews were conducted at the Center for Social Research calling lab at NDSU. Responses were entered using a computer CATI system, and open-ended responses were typed in the computer, with additional comments hand-written on paper when necessary.

Interviews were conducted with 183 "key leaders" representing city, county, and reservation perspectives, as well as public housing authorities, associations, and bankers. The survey had a 100% completion rate for the targeted geographies. Respondents included 12 city contacts (city auditor, city planners, other city administrators), 53 county contacts (county auditors, economic and job development officials, other county officials), 10 reservation contacts (five tribal government representatives and five reservation Public Housing Authority representatives), 27 statewide Public Housing Authorities, eight regional council representatives, 17 realtor/apartment/builder associations, 53 bankers (one per county), and three statewide contacts (Homeless Coalition, Affordable Housing, Eastern Dakota Housing Alliance). The cities were Bismarck, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Mandan, Minot, Valley City, Wahpeton, West Fargo, and Williston. The reservations were Fort Berthold, Spirit Lake, Standing Rock, and Turtle Mountain, as well as the Trenton Indian Service Area. The eight regions were Tri-County (Region I), Souris Basin (Region II), North Central (Region III), Red River (Region IV), Lake Agassiz (Region V), South Central Dakota (Region VI), Lewis and Clark (Region VII), and Roosevelt-Custer (Region VIII).

Confidentiality of responses was guaranteed to respondents, thus reporting of data has been aggregated and/or generalized to ensure that specific respondents are not identifiable. Specific geographies on which analysis was focused include the eight regions, reservations, top 12 cities (specifically those respondents from a county with a top 12 city), not top 12 cities (communities other than the top 12 cities), and overall.

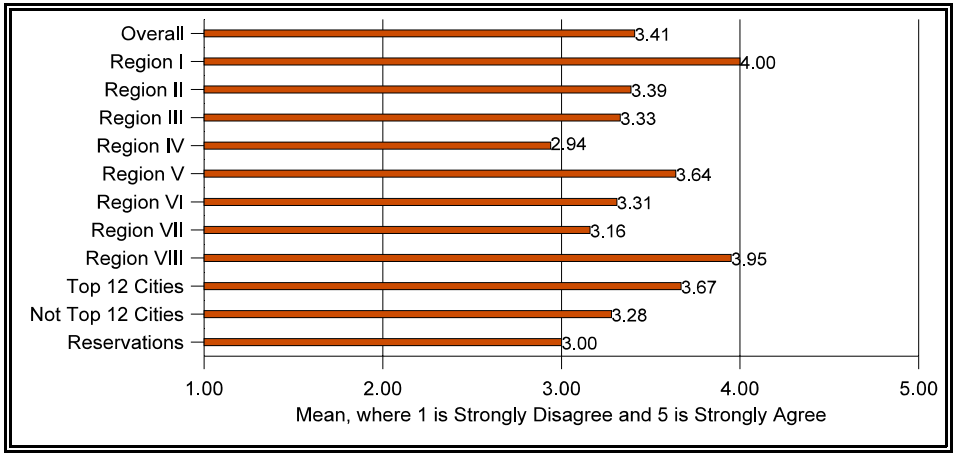
q1_1. Opinion: "The economic health of this community is good."

Respondents across the state somewhat agreed that the economic health of their communities is good (mean=3.41). Respondents in Region V were most in agreement (mean=4.09) while respondents in Region III and respondents representing reservations were least in agreement (mean=2.63 and mean=2.00, respectively). Respondents in the top 12 cities agreed more with this statement than did respondents in communities other than the top 12 cities (mean=3.89 and mean=3.13, respectively).



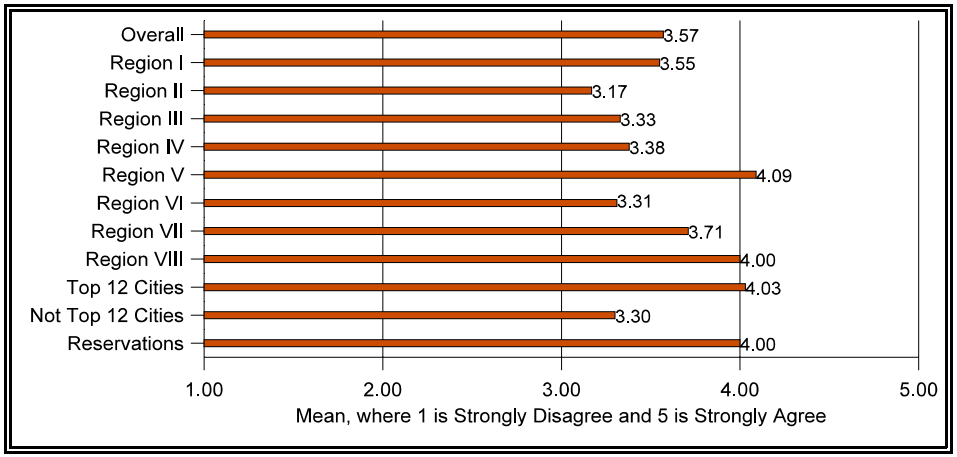
q1_2. Opinion: "In general, my community leaders are visionary."

Respondents across the state somewhat agreed that their community leaders are visionary (mean=3.41). Respondents in Region I were most in agreement (mean=4.00) while respondents in Region IV and respondents representing reservations were least in agreement (mean=2.94 and mean=3.00, respectively). Respondents in the top 12 cities agreed more with this statement than did respondents in communities other than the top 12 cities (mean=3.67 and mean=3.28, respectively).



q1_3. Opinion: "The prospects for growth in this community are good."

Respondents across the state agreed that the prospects for growth in their communities are good (mean=3.57). Respondents in Region V were most in agreement (mean=4.09) while respondents in Region II were least in agreement (mean=3.17). Respondents in the top 12 cities agreed more with this statement than did respondents in communities other than the top 12 cities (mean=4.03 and mean=3.30, respectively). Respondents representing reservations strongly agreed that the prospects for growth are good (mean=4.00).



Prospects for Growth

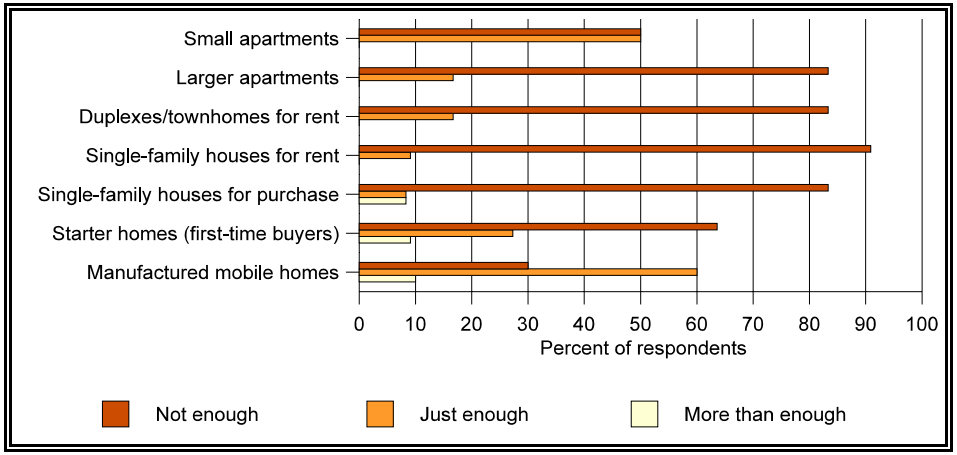
Respondents were asked to explain their position regarding prospects for growth. Reasons for good prospects for growth included strong and progressive leadership, good economic development organizations, population growth, diversified economic base, and infrastructure. Location also played a part. For example, those located near lakes, Canada, major cities, or major highways considered their prospects for growth as stronger, while those who were not near such things considered their isolation an impediment. In addition to isolation, other concerns regarding prospects for growth were population loss, lack of a labor pool, lack of housing, housing quality issues, depressed agricultural economy, and lack of money. (q1cc)

Local Issues

Respondents were also asked to name the three most important local issues in their communities. Issues relating to economic development were stated among respondents in all regions, the top 12 cities, and communities other than the top 12 cities. Job issues specifically included job creation, better pay, quality, stability, diversification, and retention or recruitment of a qualified labor pool. Housing was mentioned among respondents in all the regions, the top 12 cities, and communities other than the top 12 cities. Housing issues focused on lack of decent housing, the need to demolish, housing appraisals as a barrier to new development, and affordability, especially as it relates to wages. Housing for specific groups was mentioned, including the elderly, mid-income, upper class, and entry-level. Infrastructure issues were also mentioned, including water and transportation issues. Other issues included an aging population, retention of young people, education, the need for health care and services, social issues such as methamphetamine manufacturing and use, and services for special populations like the homeless. (q2a)

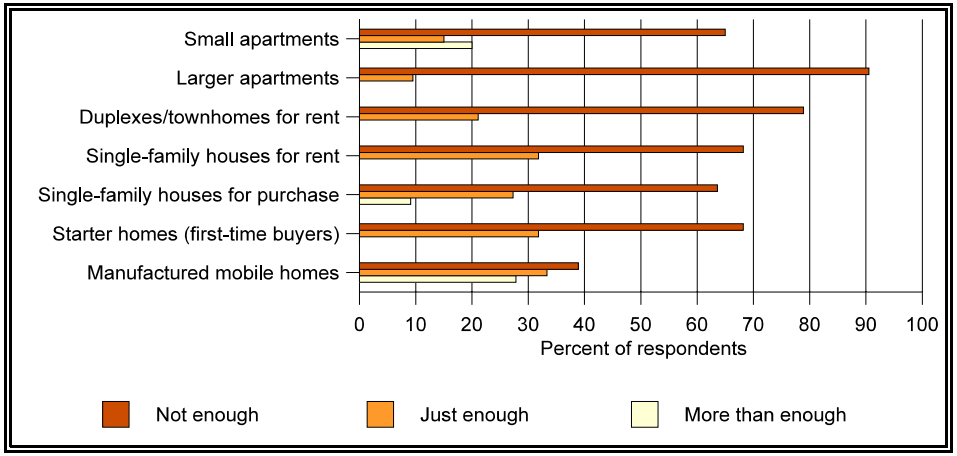
q3_1-q3_7. Region I: Supply of decent housing

Respondents in Region I expressed a need for decent (for example, safe, livable, and affordable) housing. The majority of respondents said there is a need for single-family houses for rent (91 percent), duplexes/townhomes for rent (83 percent), single-family houses for purchase (83 percent), larger apartments (83 percent), and starter homes (64 percent).



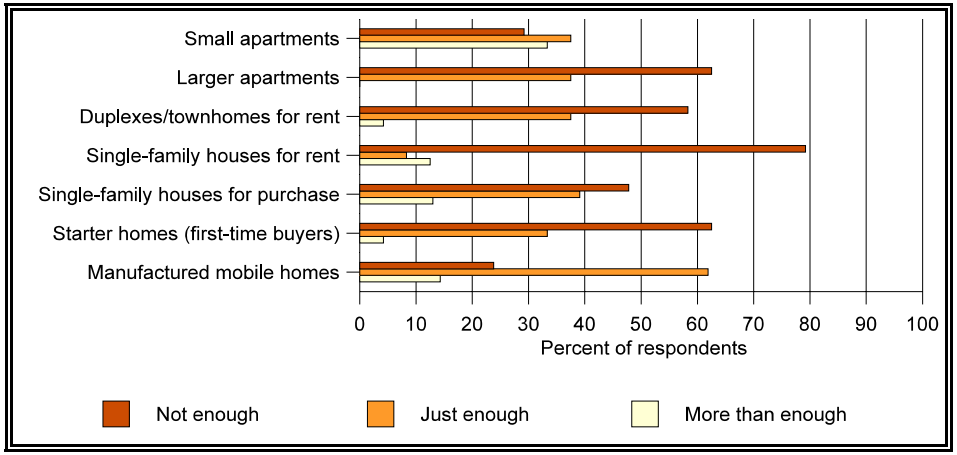
q3_1-q3_7. Region II: Supply of decent housing

Respondents in Region II expressed a need for decent housing. The majority of respondents said there is a need for larger apartments (91 percent), duplexes/townhomes for rent (79 percent), single-family houses for rent (68 percent), starter homes (68 percent), small apartments (65 percent), and single-family houses for purchase (64 percent).



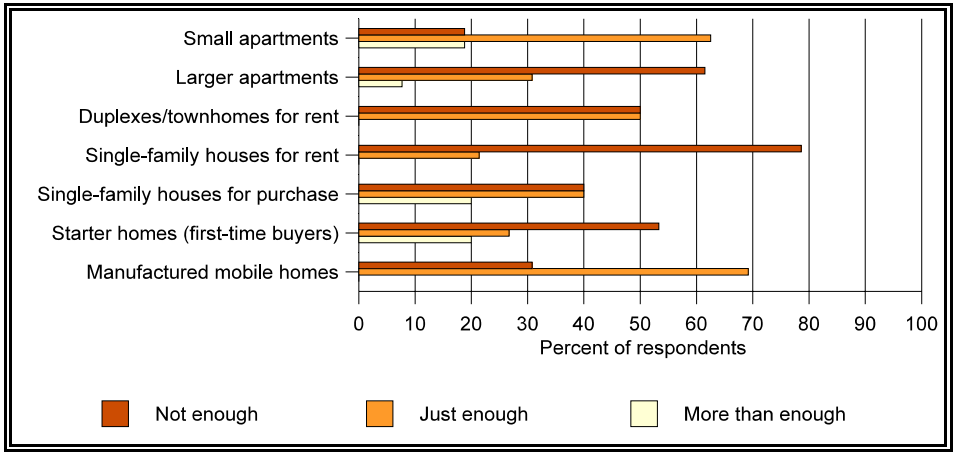
q3_1-q3_7. Region III: Supply of decent housing

The majority of respondents in Region III expressed a need for decent single-family houses for rent (79 percent), larger apartments (63 percent), starter homes (63 percent), and duplexes/townhomes for rent (58 percent). The majority of respondents judged there to be a sufficient supply of manufactured mobile homes (62 percent).



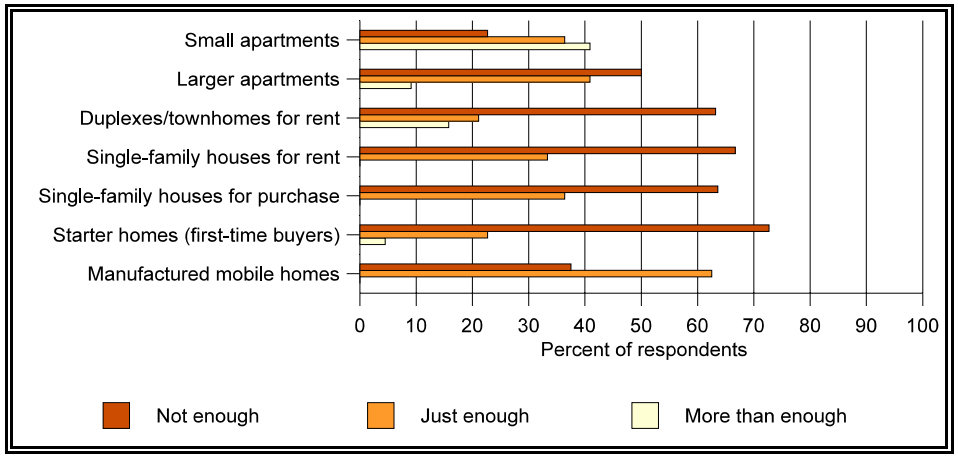
q3_1-q3_7. Region IV: Supply of decent housing

The majority of respondents in Region IV expressed a need for single-family houses for rent (79 percent), larger apartments (62 percent), and starter homes (53 percent). The majority of respondents judged there to be a sufficient supply of manufactured mobile homes (69 percent) and small apartments (63 percent).



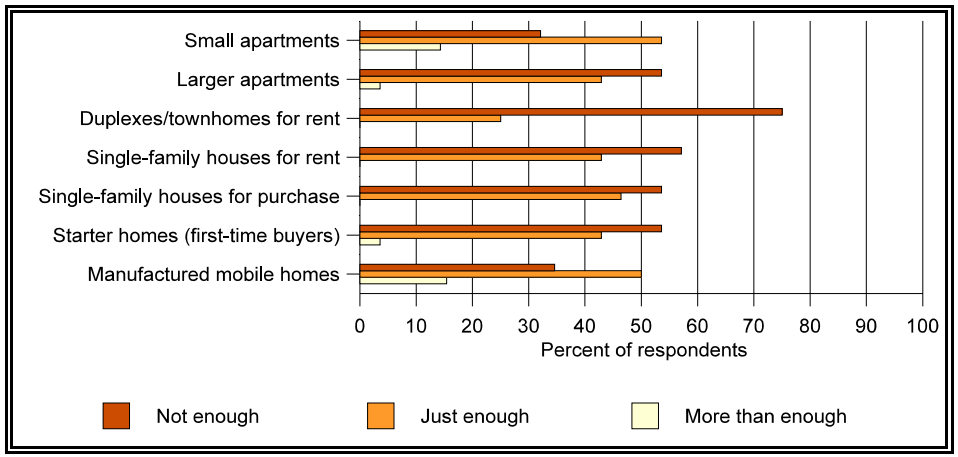
q3_1-q3_7. Region V: Supply of decent housing

Respondents in Region V expressed a need for decent housing. The majority of respondents said there is a need for starter homes (73 percent), single-family houses for rent (67 percent), single-family houses for purchase (64 percent), and duplexes/townhomes for rent (63 percent). The largest proportion of respondents judged the supply of small apartments to be more than enough (41 percent) and the supply of manufactured mobile homes to be just enough (63 percent).



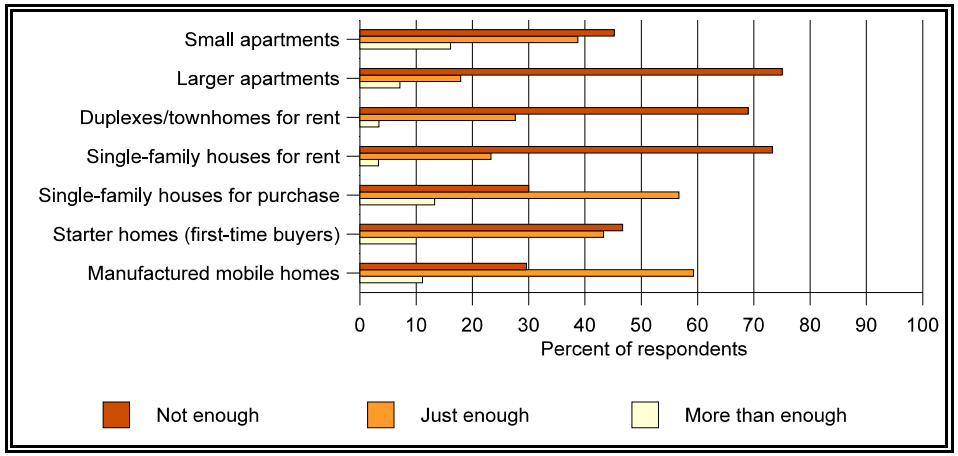
q3_1-q3_7. Region VI: Supply of decent housing

The majority of respondents in Region VI expressed a need for duplexes/townhomes for rent (75 percent), single-family houses for rent (57 percent), larger apartments (54 percent), single-family houses for purchase (54 percent), and starter homes (54 percent). Respondents judged the supply of small apartments and manufactured mobile homes to be just enough (54 percent and 50 percent, respectively).



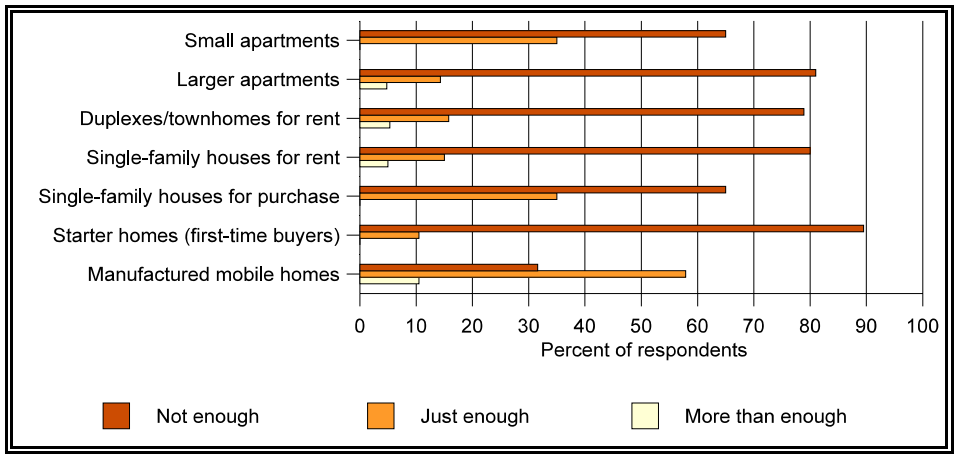
q3_1-q3_7. Region VII: Supply of decent housing

The majority of respondents in Region VII expressed a need for larger apartments (75 percent), single-family houses for rent (73 percent), and duplexes/townhomes for rent (69 percent). The majority of respondents judged the supply of manufactured mobile homes and single-family houses for purchase to be just enough (59 percent and 57 percent, respectively).



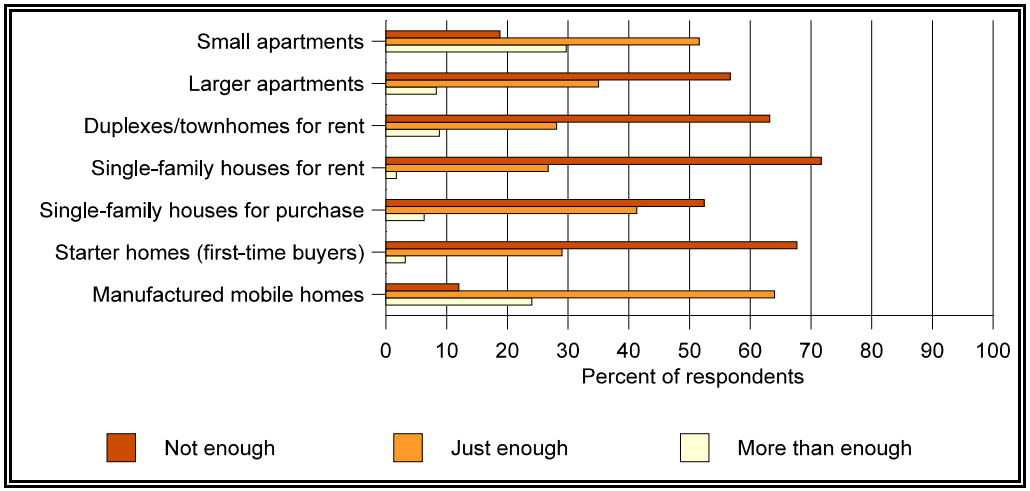
q3_1-q3_7. Region VIII: Supply of decent housing

Respondents in Region VIII expressed a need for decent housing. Starter homes were seen to be the greatest need (90 percent). The majority of respondents also said there is a need for larger apartments (81 percent), single-family houses for rent (80 percent), duplexes/townhomes for rent (79 percent), small apartments (65 percent), and single-family houses for purchase (65 percent). The supply of manufactured mobile homes was seen to be just enough (58 percent).



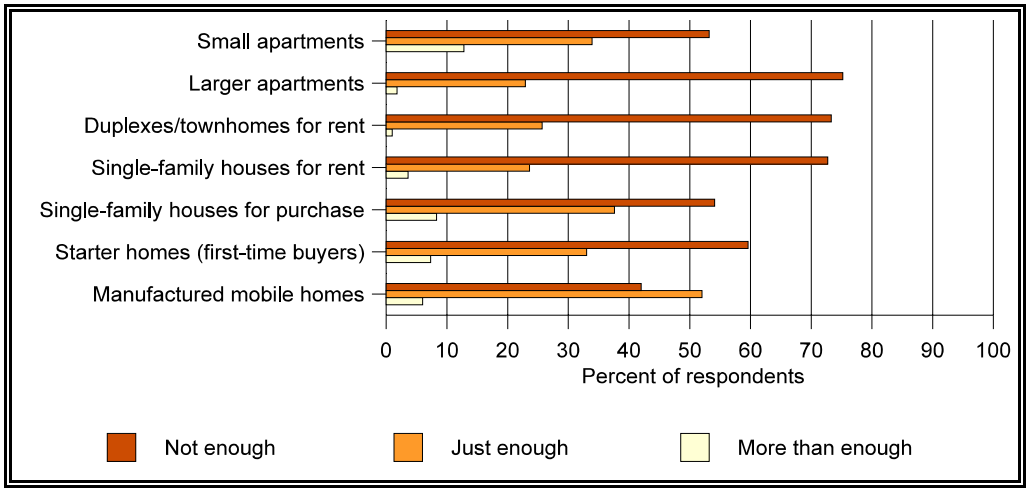
q3_1-q3_7. Top 12 Cities: Supply of decent housing

The majority of respondents in the top 12 cities expressed a need for single-family houses for rent (72 percent), starter homes (68 percent), duplexes/townhomes for rent (63 percent), larger apartments (57 percent), and single-family houses for purchase (52 percent). The majority of respondents judged the supply of manufactured mobile homes and small apartments to be just enough (64 percent and 52 percent, respectively).



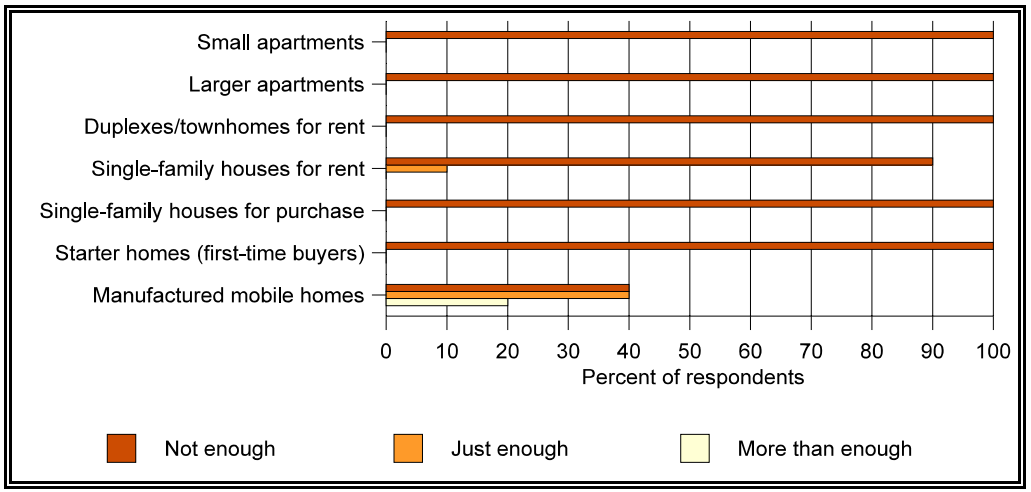
q3_1-q3_7. Not Top 12 Cities: Supply of decent housing

Respondents in communities other than the top 12 cities expressed a need for decent housing. The majority of respondents said there is a need for larger apartments (75 percent), duplexes/townhomes for rent (73 percent), single-family houses for rent (73 percent), starter homes (60 percent), single-family houses for purchase (54 percent), and small apartments (53 percent). The majority of respondents judged the supply of manufactured mobile homes to be just enough (52 percent).



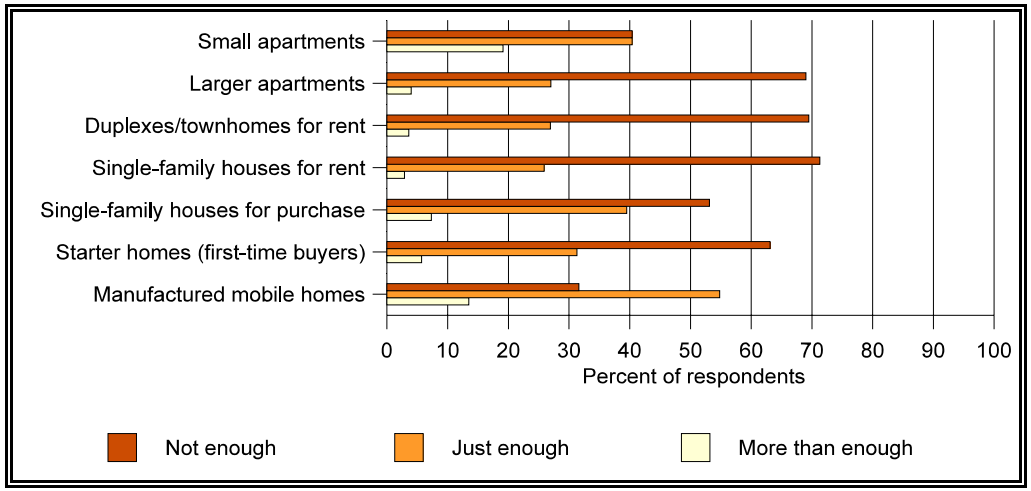
q3_1-q3_7. Reservations: Supply of decent housing

Respondents representing reservations expressed a critical need for decent housing. There was a uniform opinion regarding the need for small apartments, larger apartments, duplexes/townhomes for rent, single-family houses for purchase, and starter homes (100 percent each). There is also a need for single-family houses for rent (90 percent). Respondents were split regarding the need for manufactured mobile homes.



q3_1-q3_7. Overall: Supply of decent housing

Respondents in the state overall expressed a need for decent housing. The majority of respondents said there is a need for single-family houses for rent (71 percent), duplexes/townhomes for rent (70 percent), larger apartments (69 percent), starter homes (63 percent), and single-family houses for purchase (53 percent). Respondents were split regarding the need for small apartments, while the supply of manufactured mobile homes was judged to be just enough (55 percent).



Summary of Supply of Decent Housing

General comments from respondents regarding housing supply included that they wanted to encourage home ownership, in part because they believe owners are more invested in their communities. Respondents saw larger apartments as a need primarily for families, but they would prefer that families would be able to get into houses. With respect to housing needs for the elderly, the benefit of elderly being able to move into nicer rental properties is that the elderly are no longer responsible for upkeep and that their homes are opened up as starter homes for young families. In many cases, there were no duplexes/townhomes in the county, but respondents could see there being a demand for this type of housing if it was built. Following is a list of each housing type by geographies where the supply was judged to be **not enough**:

Renter-Occupied

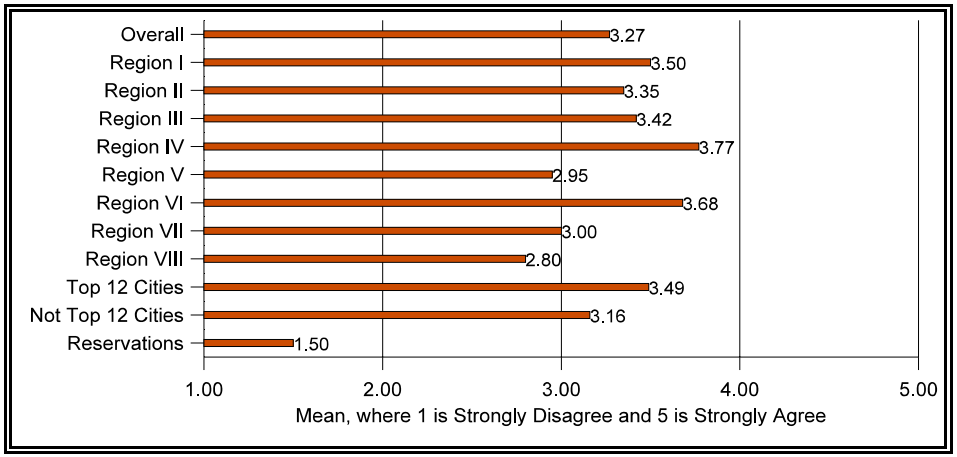
- Not enough **small apartments**: the majority of respondents in Region II (65%), Region VIII (65%), and respondents representing reservations (100%). Approximately half of respondents in Region I (50%) and communities other than the top 12 cities (53%).
- Not enough **larger apartments**: the majority of respondents in Region I (83%), Region II (91%), Region III (63%), Region IV (62%), Region VII (75%), Region VIII (81%), the top 12 cities (57%), communities other than the top 12 cities (75%), and respondents representing reservations (100%); approximately half of respondents in Region V (50%) and Region VI (54%).
- Not enough **duplexes/townhomes for rent**: the majority of respondents in Region I (83%), Region II (79%), Region III (58%), Region V (63%), Region VI (75%), Region VII (69%), Region VIII (79%), top 12 cities (63%), communities other than the top 12 cities (73%), and respondents representing reservations (100%); half of respondents in Region IV (50%).
- Not enough **single-family houses for rent**: the majority of respondents in Region I (91%), Region II (68%), Region III (79%), Region IV (79%), Region V (67%), Region VI (57%), Region VII (73%), Region VIII (80%), top 12 cities (72%), communities other than the top 12 cities (73%), and respondents representing reservations (90%).

Owner-Occupied

- Not enough **single-family houses for purchase**: the majority of respondents in Region I (83%), Region II (64%) Region V (64%), Region VIII (65%), and respondents representing reservations (100%); about half for Region III (48%), Region VI (54%), top 12 cities (52%), and communities other than the top 12 cities (54%).
- Not enough **starter homes**: the majority of respondents in Region I (64%), Region II (68%), Region III (63%), Region V (73%), Region VIII (90%), top 12 cities (68%), communities other than the top 12 cities (60%), and respondents representing reservations (100%); about half in Region IV (53%), Region VI (54%), and Region VII (47%).
- Not enough **manufactured mobile homes**: the majority of respondents in no particular geography.

q4. Opinion: "There is sufficient public housing to meet the needs of this community."

Defined as housing units "owned and operated by a local housing authority," respondents across the state somewhat agreed that the supply of public housing is sufficient to meet the needs of their communities (mean=3.27). Respondents in Region IV were most in agreement (mean=3.77) while respondents in Region VIII were least in agreement (mean=2.80). Respondents in the top 12 cities agreed more with this statement than respondents in communities other than the top 12 cities (mean=3.49 and mean=3.16, respectively). Respondents representing reservations expressed a critical shortage of public housing (mean=1.50).



Public Housing Needs

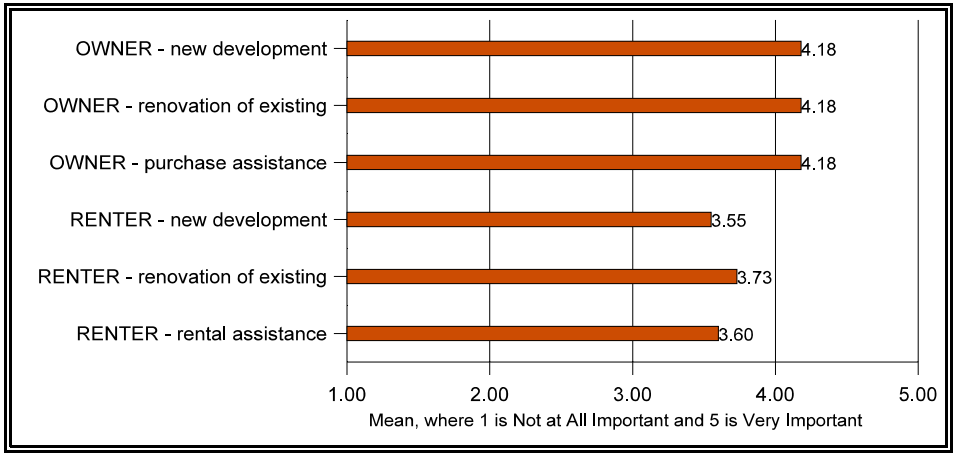
Respondents who indicated that public housing was not sufficient to meet the needs of their communities were asked what was needed. Needs included more low-income housing, affordable housing, handicapped accessible units, elderly housing, single-family homes, and more funding. Transitional housing is seen as a need in some areas. More public housing is needed, but of greater quality, thus the need for renovations was stressed. In terms of supply, many respondents had very long waiting lists. However, others had vacancies. This was due in part to having a smaller, more dispersed population base. Some of these respondents indicated that it would be nice to have flexibility in how these units were filled. Respondents representing smaller and more rural public housing authorities felt strongly about not having the programs administered from a more central, or only urban, location. They believed this would have a negative impact on people in rural areas who need their services. Rural recipients are special in part because they are harder to reach and because of the stigma associated with receiving assistance. Several respondents stressed the importance of the Section 8 Voucher program. Because of the flexibility the program offers in where the recipients live, it can reduce risk of stigma. (q4a, q5a)

Groups With Unmet Housing Needs

Respondents were also asked to name groups in their community who had the greatest unmet housing needs. Needs included single homes for bigger families, good condition low-income housing, middle-income homes for people who do not qualify for assistance but cannot afford to buy, first-time homebuyers in general, higher-end housing, and assisted living. Other groups mentioned included Native Americans, elderly, physically handicapped, homeless, single parents, immigrants, and college students. Some cited the need for more housing in general, renter- or owner-occupied, because their overall economic development was limited. Examples included new people moving in for jobs like Border Patrol but having no place to live, and people having to commute from surrounding communities where housing was available. (q6)

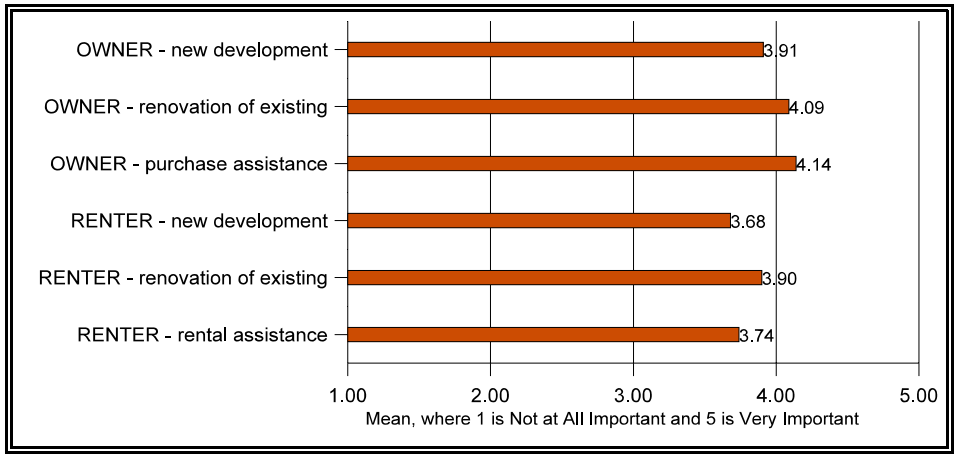
q7a-q7c, q7d-q7f. Region I: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region I generally agreed that owner- and renter-occupied housing needs are important. Overall, owner-occupied needs were determined to be more important than renter-occupied needs. New owner-occupied housing development, renovation of existing owner-occupied housing, and purchase assistance were all rated very important (mean=4.18 each). Renovation of existing rental properties was seen as the most important renter-occupied need (mean=3.73).



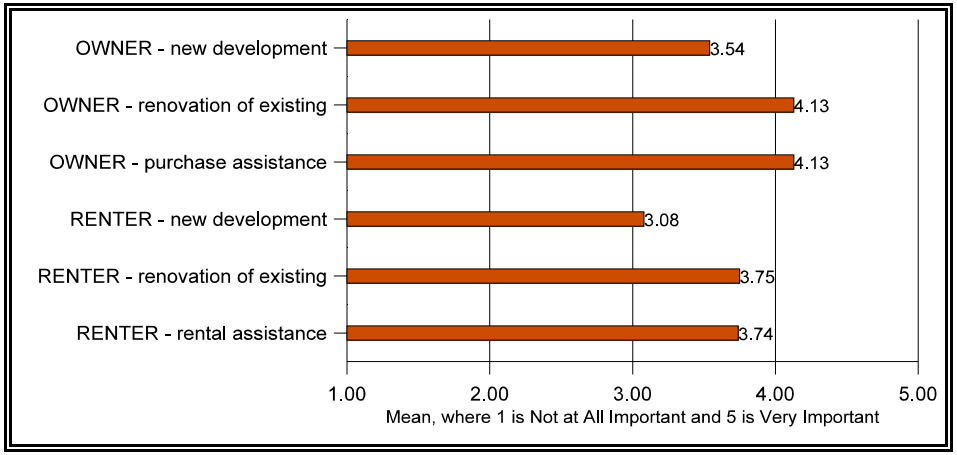
q7a-q7c, q7d-q7f. Region II: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region II generally agreed that owner- and renter-occupied housing needs are important. Overall, owner-occupied needs were determined to be more important than renter-occupied needs, with purchase assistance rated as most important (mean=4.14). Renovation of existing rental properties was seen as the most important renter-occupied need (mean=3.90).



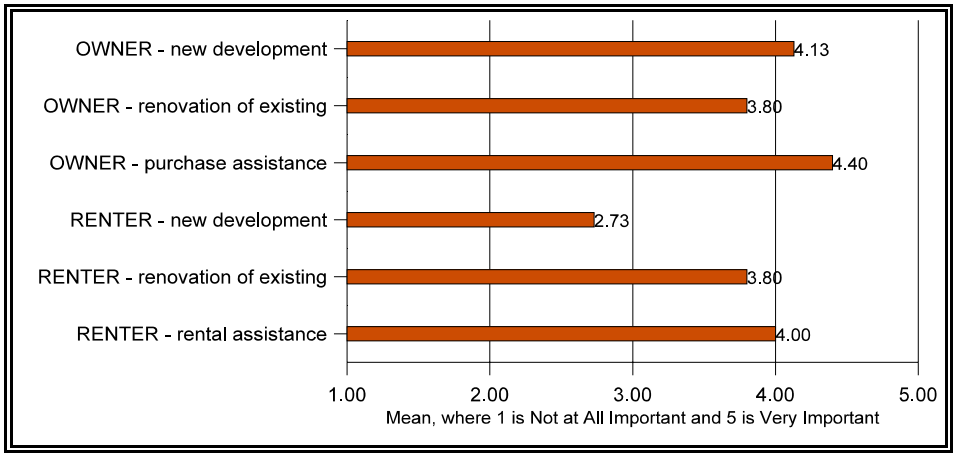
q7a-q7c, q7d-q7f. Region III: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region III generally agreed that owner- and renter-occupied housing needs are important. Overall, owner-occupied needs were determined to be more important, with renovation and purchase assistance rated as most important (mean=4.13 each). Renovation of existing rental properties and rental assistance were seen as the most important renter-occupied needs (mean=3.75 and mean=3.74, respectively).



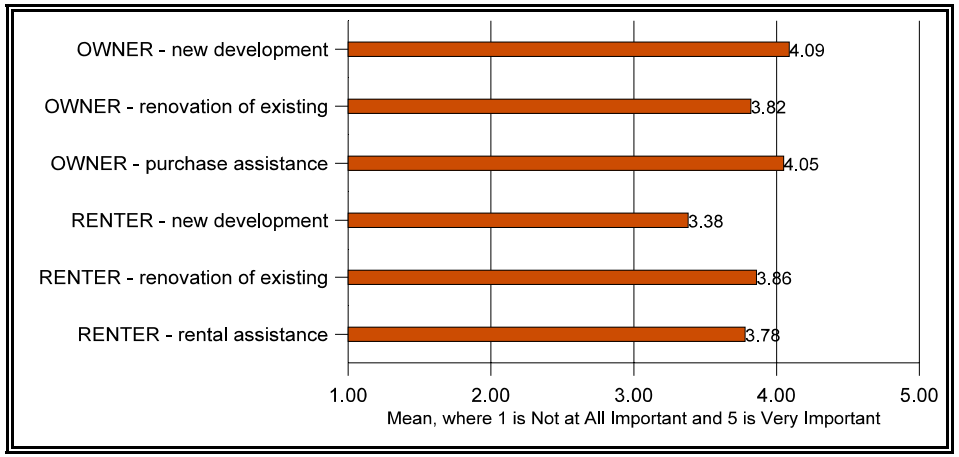
q7a-q7c, q7d-q7f. Region IV: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region IV generally agreed that owner-occupied housing needs are important. Purchase assistance was rated as most important (mean=4.40). Rental assistance was seen as the most important renter-occupied need (mean=4.00), while new rental development was seen as less important (mean=2.73).



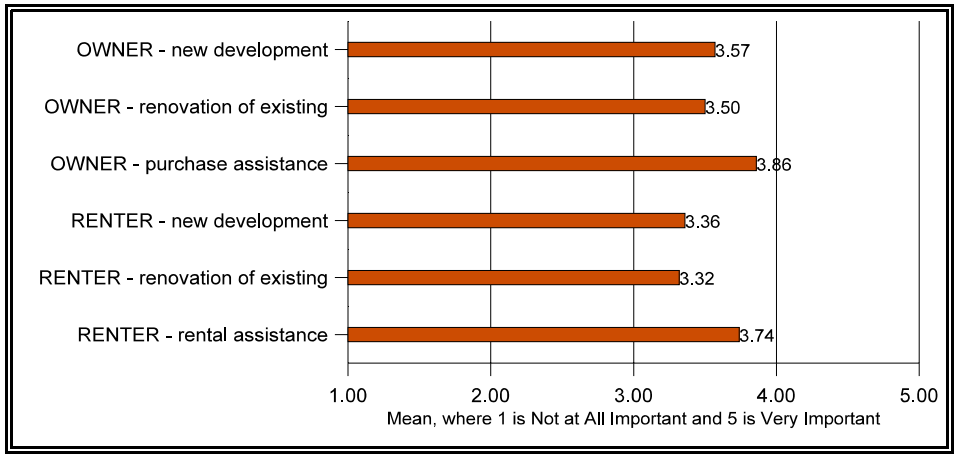
q7a-q7c, q7d-q7f. Region V: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region V generally agreed that owner- and renter-occupied housing needs are important. New owner-occupied development was rated as most important (mean=4.09), followed by owner-occupied purchase assistance (mean=4.05). Renovation of existing rental properties was seen as the most important renter-occupied need (mean=3.86).



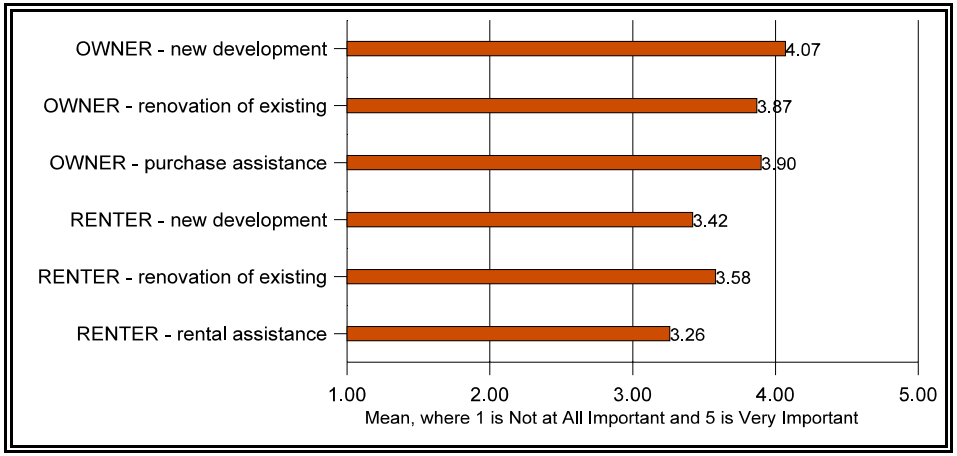
q7a-q7c, q7d-q7f. Region VI: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region VI generally agreed that owner- and renter-occupied housing needs are important. Purchase assistance was rated as the most important owner-occupied need (mean=3.86) while rental assistance was seen as the most important renter-occupied need (mean=3.74).



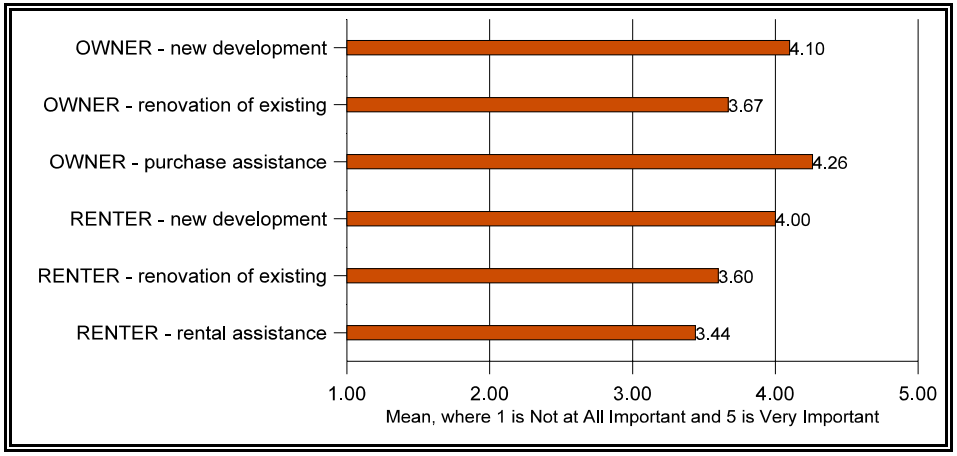
q7a-q7c, q7d-q7f. Region VII: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region VII generally agreed that owner- and renter-occupied housing needs are important. Overall, owner-occupied needs were determined to be more important, with new development rated as most important (mean=4.07). Renovation of existing rental properties was seen as the most important renter-occupied need (mean=3.58).



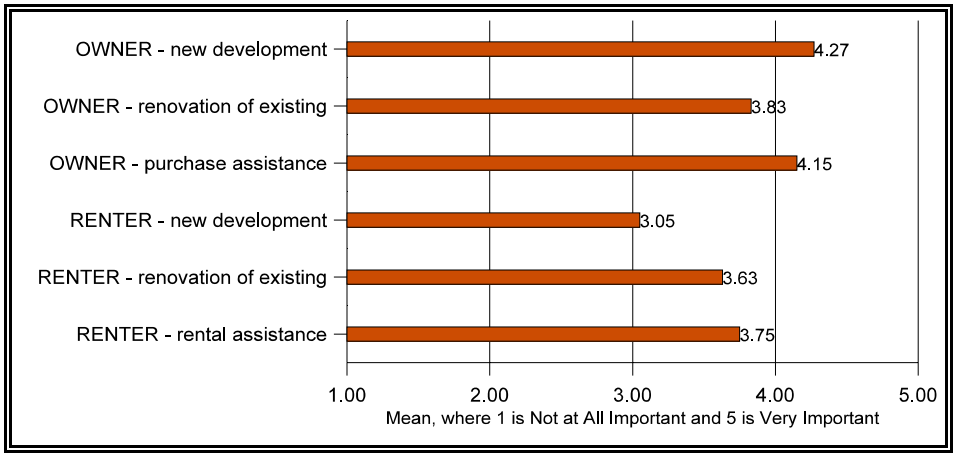
q7a-q7c, q7d-q7f. Region VIII: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in Region VIII generally agreed that owner- and renter-occupied housing needs are important. Owner-occupied purchase assistance was rated as most important (mean=4.26), followed by new owner-occupied development (mean=4.10). New development of rental properties was seen as the most important renter-occupied need (mean=4.00).



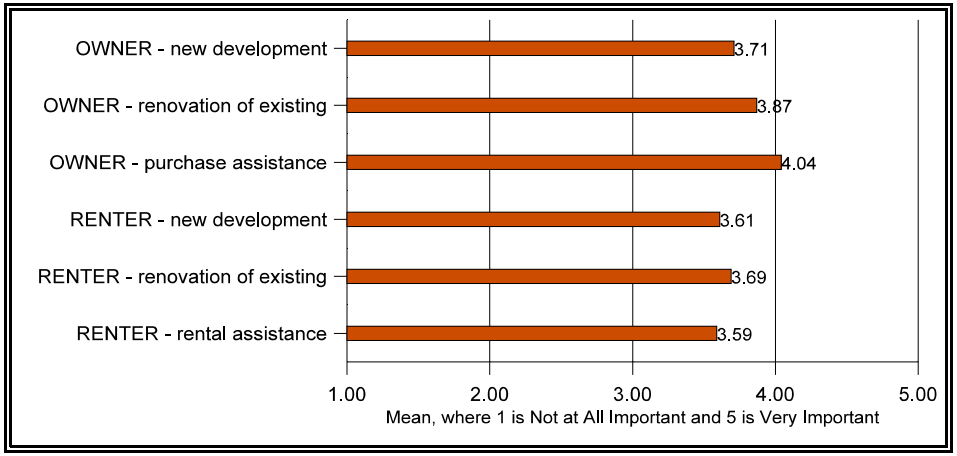
q7a-q7c, q7d-q7f. Top 12 Cities: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in the top 12 cities generally agreed that owner- and renter-occupied housing needs are important. Overall, owner-occupied needs were determined to be more important. New owner-occupied development was rated as most important (mean=4.27), followed by purchase assistance (mean=4.15). Rental assistance was seen as the most important renter-occupied need (mean=3.75).



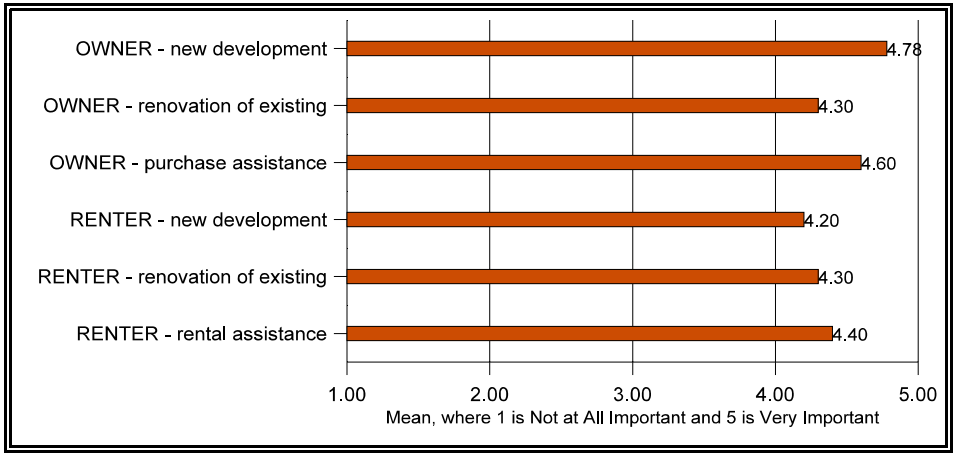
q7a-q7c, q7d-q7f. Not Top 12 Cities: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in communities other than the top 12 cities generally agreed that owner- and renter-occupied housing needs are important. Owner-occupied purchase assistance was rated as most important (mean=4.04). Renovation of existing rental properties was seen as the most important renter-occupied need (mean=3.69).



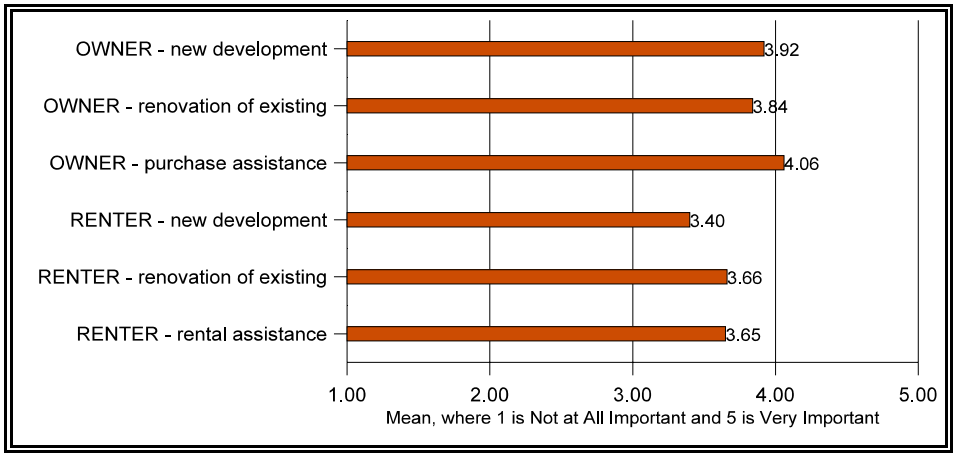
q7a-q7c, q7d-q7f. Reservations: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents representing reservations indicated that owner- and renter-occupied housing needs are very important. New owner-occupied development was rated as most important (mean=4.78), followed by purchase assistance (mean=4.60). Rental assistance was seen as the most important renter-occupied need (mean=4.40).



q7a-q7c, q7d-q7f. Overall: Importance of OWNER-OCCUPIED and RENTER-OCCUPIED housing needs for the community

Respondents in the state overall generally agreed that owner- and renter-occupied housing needs are important. Overall, owner-occupied needs were determined to be somewhat more important, with purchase assistance rated as most important (mean=4.06). Renovation of existing rental properties and rental assistance were seen as the most important renter-occupied needs (mean=3.66 and mean=3.65, respectively).



Summary of Importance of Housing Needs

Respondents indicated that owner-occupied housing needs were of greater importance than renter-occupied to their communities. The major exception is respondents representing reservations, who indicated that both owner-occupied and renter-occupied housing needs were very important. Looking at where the housing needs are seen as "**very important**" (mean 4.00 or higher):

Owner-Occupied

- **New development** of owner-occupied housing was seen as "very important" in Region I (mean=4.18), Region IV (mean=4.13), Region V (mean=4.09), Region VII (mean=4.07), Region VIII (mean=4.10), the top 12 cities (mean=4.27), and reservations (mean=4.78).
- **Renovation** of existing owner-occupied housing was seen as "very important" in Region I (mean=4.18), Region II (mean=4.09), Region III (mean=4.13), and reservations (mean=4.30).
- **Purchase assistance** for owner-occupied housing was seen as "very important" in Region I (mean=4.18), Region II (mean=4.14), Region III (mean=4.13), Region IV (mean=4.40), Region V (mean=4.05), Region VIII (mean=4.26), the top 12 cities (mean=4.15), communities other than the top 12 cities (mean=4.04), and reservations (mean=4.60).

Renter-Occupied

- **New development** of renter-occupied housing was seen as "very important" in Region VIII (mean=4.00) and reservations (mean=4.20).
- **Renovation** of existing renter-occupied housing was seen as "very important" in reservations (mean=4.30).
- **Rental assistance** for renter-occupied housing was seen as "very important" in Region IV (mean=4.00) and reservations (mean=4.40).

New Development and Demolition

Respondents were asked if they were aware of any housing development that will occur in their communities in the next five years. Overall, respondents mentioned development of single-family homes, apartments, condos, duplexes, and a few multifamily dwellings. Elderly housing in general, as well as assisted and congregate living facilities, are also a focus of new development. The trend also seems to be that apartments and rental properties are going up in the eastern part of the state, while development in the western part of the state is focused more on single-family homes. (q8a, q8b)

Respondents were also asked about demolition of housing units. Overall, demolition has been and is expected to remain minimal across the state. While a few houses have been demolished due to age and dilapidation, many respondents in rural areas indicated that a number of houses should be demolished. Areas with Renaissance Zone programs anticipate some additional demolition. Because of the expense to the community, programs to assist in demolition would be helpful, to remove eyesores and provide new plots on which to build and increase pride as well as value for surrounding property owners. (q9, q9a)

An overview of anticipated new development, the type of new structures, the targeted audience, and trends in demolition by region, is as follows:

- **Region I:** Anticipated development includes development of apartment complexes, single-family homes, congregate and assisted living, and duplexes. Development is targeted to younger and older audiences, low-income persons, single families, elderly, and, in Williams County, mentally handicapped. There is demolition of houses occurring in the rural areas.

- **Region II:** Anticipated development includes development of single-family homes, apartments, condos, townhomes, and multi-family dwellings. In Burke County, lots are being offered for houses to be built on. Development is targeted to single families, elderly, a variety of income levels, and, in Mountrail County, Native Americans. There is not much demolition occurring, though respondents indicated there should be more**.**

- **Region III:** Anticipated development includes development of apartments, single-family homes, and, in Benson County, a 15-plex unit being built with tribal money. Renovations are also occurring – and much more development is needed. Development is targeted to single families, elderly, and tribal members. There is not much demolition occurring, except in Rolette County, where several units have had to be demolished because of mold issues.

- **Region IV:** Anticipated development includes development of single-family homes, townhomes, condos, starter homes, and, in Grand Forks County, new additions as well as services for the homeless. Development is targeted to single families, elderly, and first-time homebuyers. There is not much demolition occurring, especially since a great deal of demolition took place after the 1997 flood. Respondents indicated more public funding is necessary to demolish houses.

- **Region V:** Anticipated development includes development of single-family homes, apartments, duplexes, townhomes, senior housing, and handicapped accessible housing. In Cass County, development is targeted to the full age and income spectrum, while development is focused more on elderly and single-family dwellings in other parts of the region. There are a few units, but not many, being demolished.

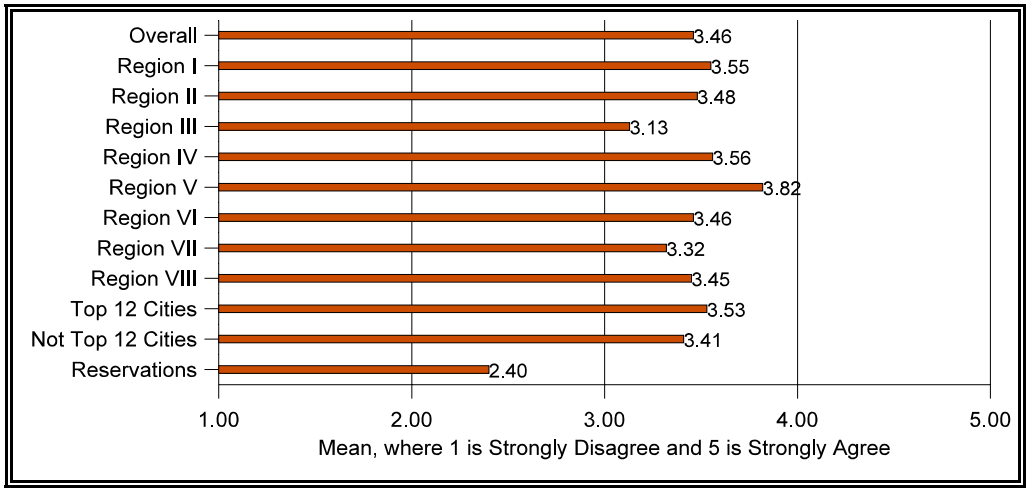
- **Region VI:** Anticipated development includes development of single-family homes, condos, and assisted living. Development is targeted to elderly and retirees, middle- to upper-income levels, as well as low-income, handicapped persons, and, in Stutsman County, single parents. There is not much demolition occurring on a regular basis, but demolition of aging homes does accumulate over the course of a decade.

- **Region VII:** Anticipated development includes development of single-family homes, starter homes, multi-family units, apartments, assisted living, and, in Sioux County, community college housing. Development is targeted to young families, elderly, college students, low- to mid-income levels, and, in Emmons County, upper-income persons. There is a minimal amount of demolition occurring, though some respondents in rural areas indicated there should be more.

- **Region VIII:** Anticipated development includes development of single-family units, assisted living and retirement homes, multi-family units, townhomes, condos, and apartments. Development is targeted to elderly, younger residents, and upper-income professionals. There is a minimal amount of demolition occurring.

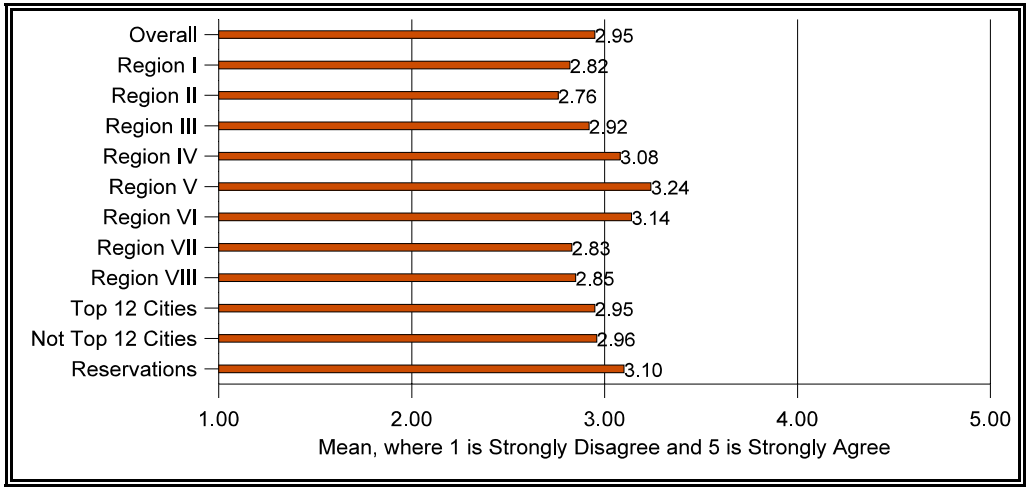
q10a. Opinion: "Homeowners in this community can generally afford to make repairs."

Respondents across the state somewhat agreed that homeowners can afford to make repairs (mean=3.46). Respondents in Region V were most in agreement (mean=3.82) while respondents in Region III were least in agreement (mean=3.13). Respondents representing reservations disagreed that homeowners can afford to make repairs (mean=2.40).



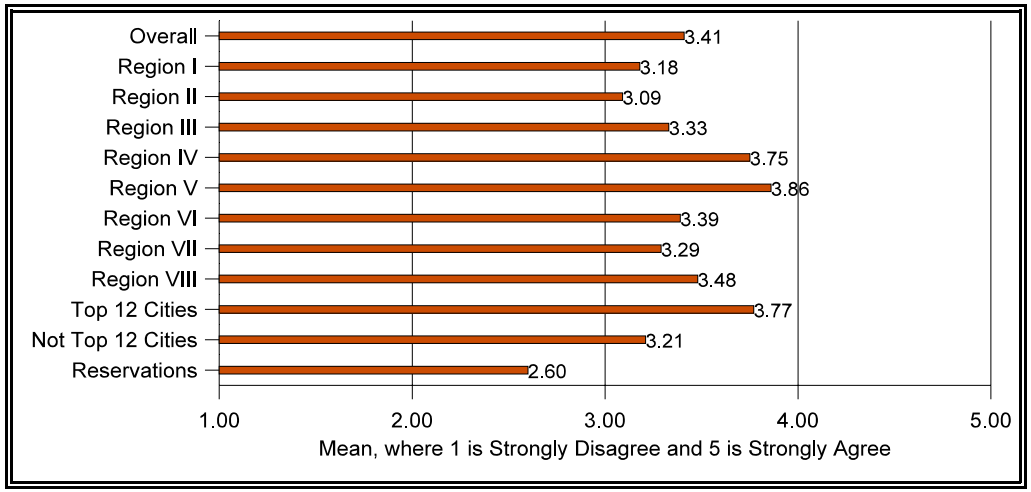
q10b. Opinion: "Renters in this community can get landlords to make needed repairs."

Respondents across the state were somewhat neutral regarding whether renters can get landlords to make needed repairs (mean=2.95). Respondents in Region V were more in agreement (mean=3.24) while respondents in Region II disagreed (mean=2.76). Respondents representing reservations somewhat agreed that renters can get landlords to make needed repairs (mean=3.10).



q10c. Opinion: "The housing stock in this community is in good repair."

Respondents across the state somewhat agreed that the housing stock is in good repair (mean=3.41). Respondents in Region V were most in agreement (mean=3.86) while respondents in Region II were less in agreement (mean=3.09). Respondents in the top 12 cities agreed more with this statement than did respondents in communities other than the top 12 cities (mean=3.77 and mean=3.21, respectively). Respondents representing reservations somewhat disagreed that the housing stock is in good repair (mean=2.60).



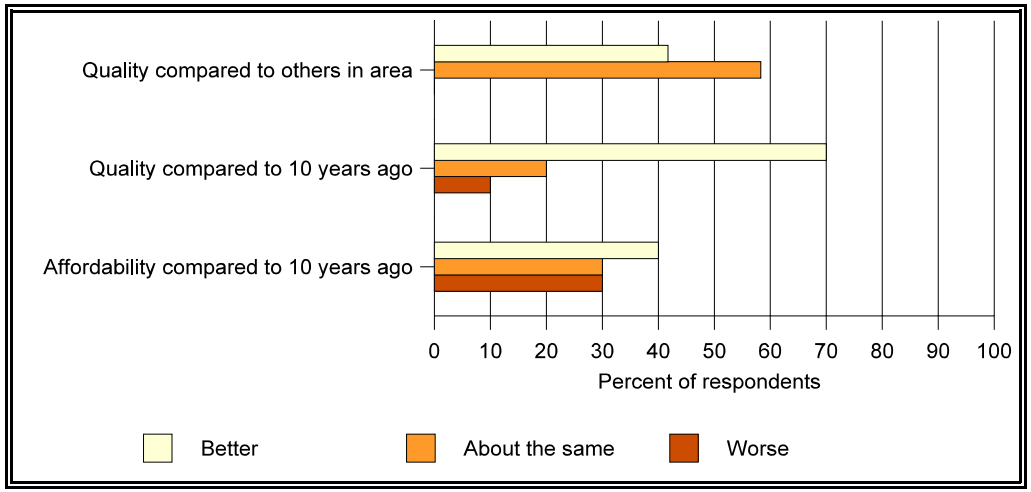
Housing Stock

Respondents were asked what percent of the housing stock in their communities is in need of services, and what specific problems they see. The percent of housing stock in need of services varied a great deal, even among respondents for a particular geography. This may be due, in part, to differing opinions among respondents regarding the severity of need. Respondents who rated the percent in need of services high, such as 70 percent, often referred to general upkeep and maintenance. Others who rated the percent low, such as 5 percent, often referred to housing in more severe disrepair. Two patterns in percent of housing stock in need of services worth noting are the consistently lower percentages cited by respondents for Region V, and the consistently higher percentages among respondents representing reservations. (q11, q11a)

Many of the problems respondents see are related to external appearances, in part because interior problems are less visible. General maintenance was one primary area of repair, including aesthetic upkeep, siding, roofs, painting, and windows. Older homes need renovation or expansion. Renovations to improve accessibility for elderly and physically handicapped were also cited specifically. Safety issues were also discussed, such as hand rails for stairs or having working smoke detectors. In many cases, basements were deemed to need work, mostly due to water seepage. Energy efficiency and weatherization were also cited, as were plumbing, electrical, heating, insulation, and foundation issues. Mold issues and lead-based paint issues were also mentioned. Several respondents indicated that their communities were known for pride of ownership, and that most residents did take good care of their properties. Respondents took this opportunity to address related issues. For example, one issue was not having enough expertise to do upkeep or major renovations, such as a lack of skilled carpenters, plumbers, or electricians. Another issue was the need for down-payment assistance to increase home ownership. Another related issue was the need to get rid of "cluster" housing projects and instead promote affordable, lower-density housing developments that allow more space between houses.

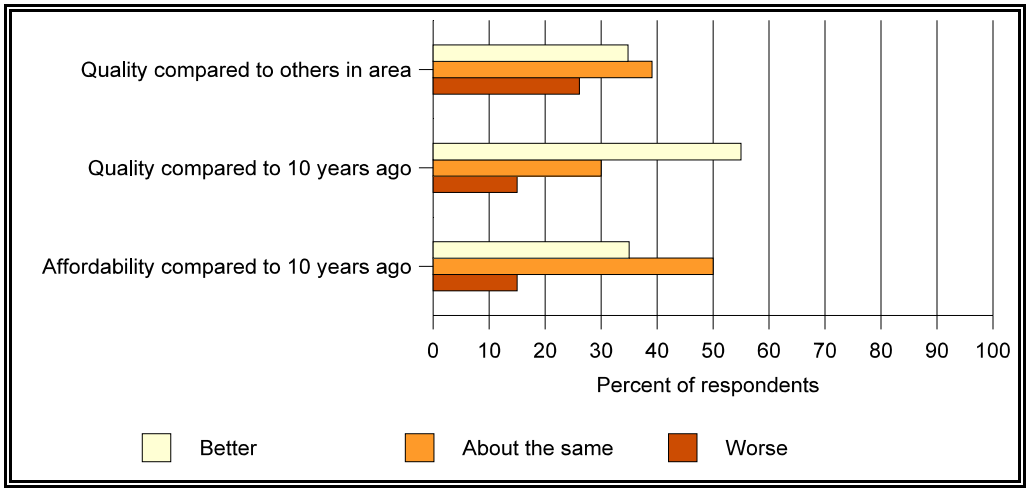
q13, q12, q15. Region I: Comparisons – Quality and Affordability of Housing

Respondents in Region I indicated that the quality of housing in their communities is similar to that of other communities in the area (58 percent). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (70 percent). Though respondents were split regarding affordability, the largest proportion indicated housing is more affordable than it was 10 years ago (40 percent).



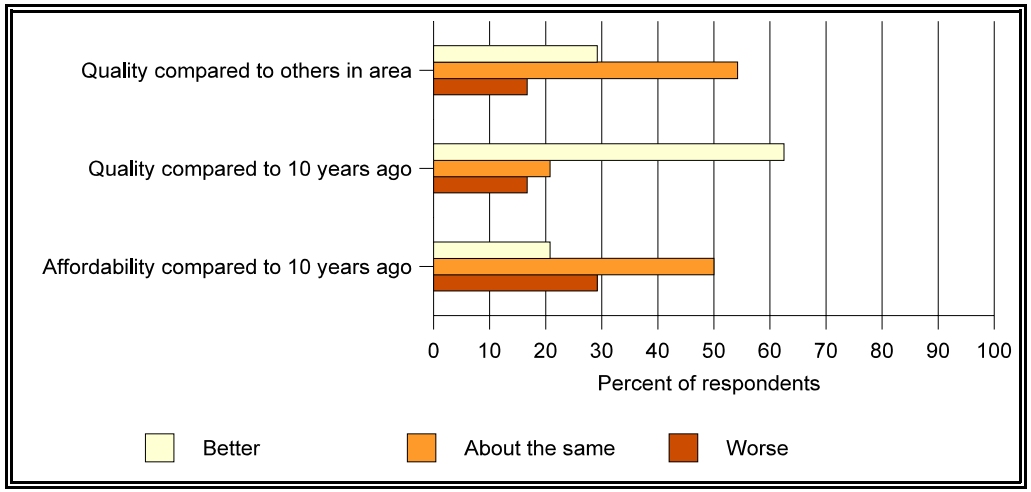
q13, q12, q15. Region II: Comparisons – Quality and Affordability of Housing

Respondents in Region II were split regarding how quality of housing in their communities compares to other communities in the area. Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (55 percent). Respondents indicated that housing affordability is about the same as it was 10 years ago (50 percent).



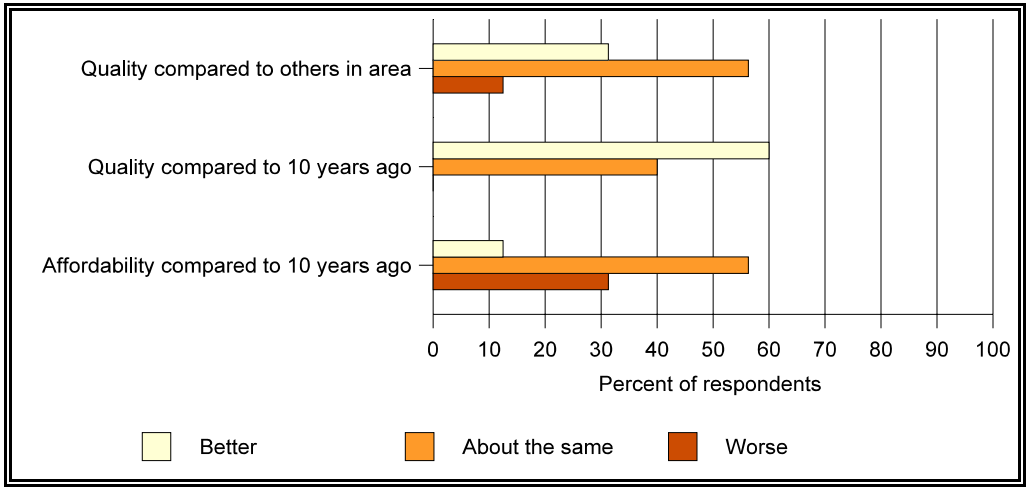
q13, q12, q15. Region III: Comparisons – Quality and Affordability of Housing

Respondents in Region III indicated that the quality of housing in their communities is similar to that of other communities in the area (54 percent). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (63 percent). Respondents indicated that housing affordability is about the same as it was 10 years ago (50 percent).



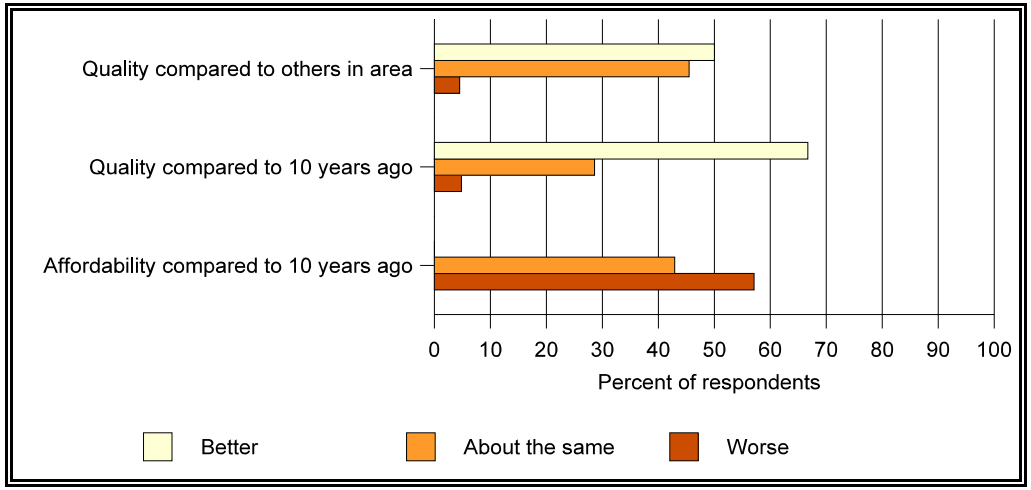
q13, q12, q15. Region IV: Comparisons – Quality and Affordability of Housing

Respondents in Region IV indicated that the quality of housing in their communities is similar to that of other communities in the area (56 percent). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (60 percent). Respondents indicated that housing affordability is about the same as it was 10 years ago (56 percent).



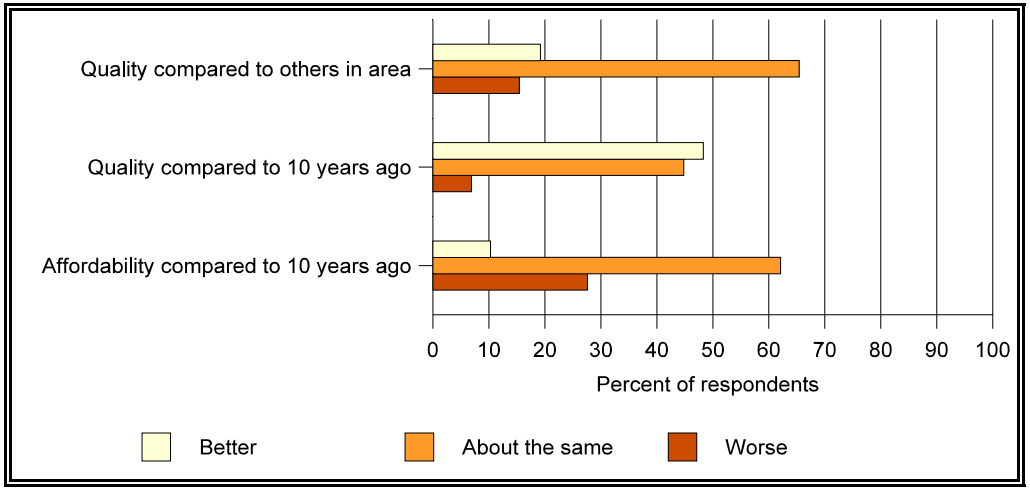
q13, q12, q15. Region V: Comparisons – Quality and Affordability of Housing

Respondents in Region V were nearly evenly split between whether the quality of housing in their communities is better than or about the same as other communities in the area (50 percent and 46 percent, respectively). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (67 percent). The majority of respondents indicated that housing is less affordable than it was 10 years ago (57 percent). While 43 percent of respondents indicated that housing affordability is about the same as it was 10 years ago, no respondents indicated that housing is more affordable than 10 years ago.



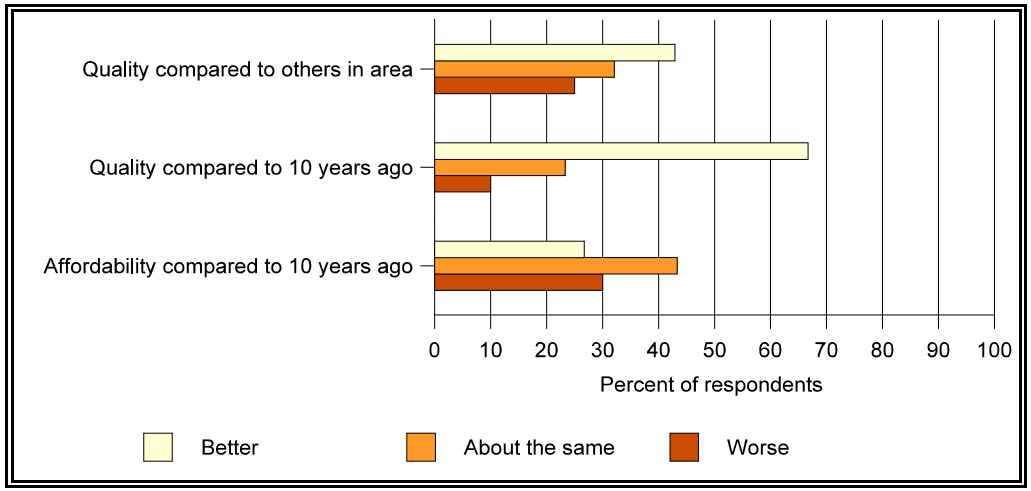
q13, q12, q15. Region VI: Comparisons – Quality and Affordability of Housing

The majority of respondents in Region VI indicated that the quality of housing in their communities is similar to that of other communities in the area (65 percent). Compared to 10 years ago, respondents were nearly evenly split between whether the quality of housing in their communities is better or about the same (48 percent and 45 percent, respectively). Respondents indicated that the affordability of housing is about the same as it was 10 years ago (62 percent).



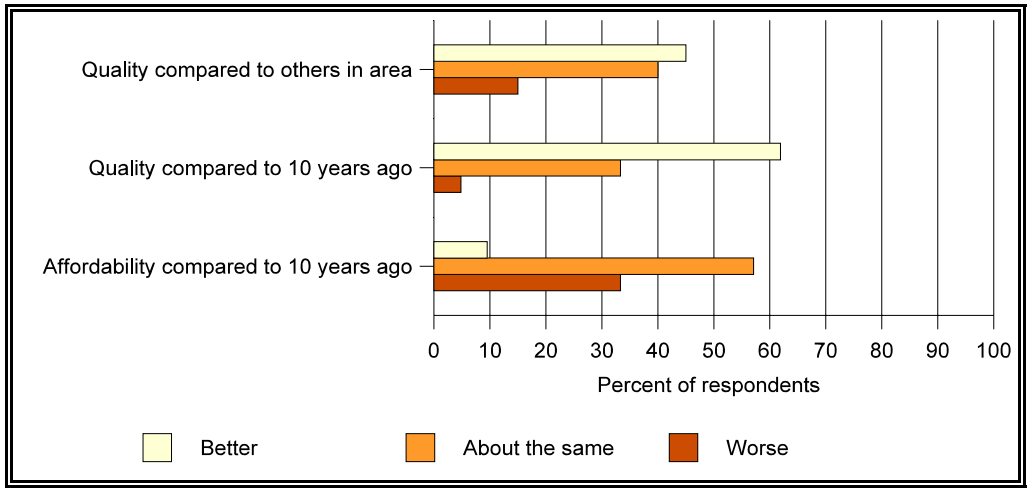
q13, q12, q15. Region VII: Comparisons – Quality and Affordability of Housing

The largest proportion of respondents in Region VII indicated that the quality of housing in their communities is better than other communities in the area (43 percent). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (67 percent). Though respondents were split regarding affordability, the largest proportion indicated housing affordability is about the same as it was 10 years ago (43 percent).



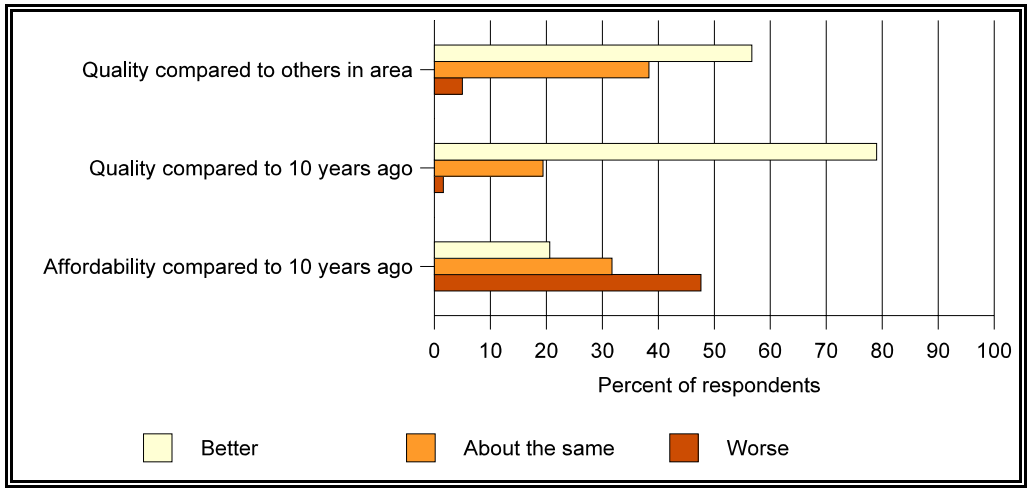
q13, q12, q15. Region VIII: Comparisons – Quality and Affordability of Housing

Respondents in Region VIII were nearly evenly split between whether the quality of housing in their communities is better than or about the same as other communities in the area (45 percent and 40 percent, respectively). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (62 percent). The majority of respondents indicated that housing affordability is about the same as it was 10 years ago (57 percent).



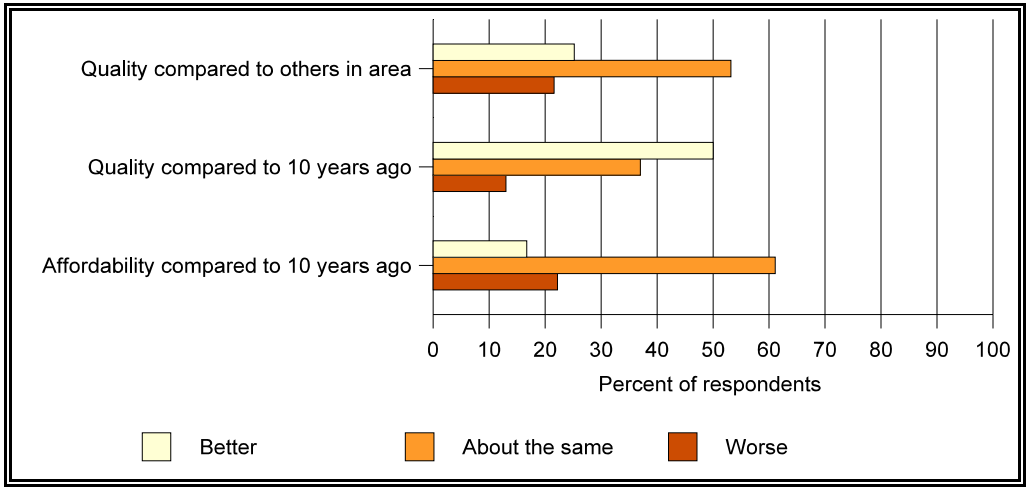
q13, q12, q15. Top 12 Cities: Comparisons – Quality and Affordability of Housing

The majority of respondents in the top 12 cities indicated that the quality of housing in their communities is better than other communities in the area (57 percent). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (79 percent). Nearly half of respondents indicated that housing is less affordable than it was 10 years ago (48 percent).



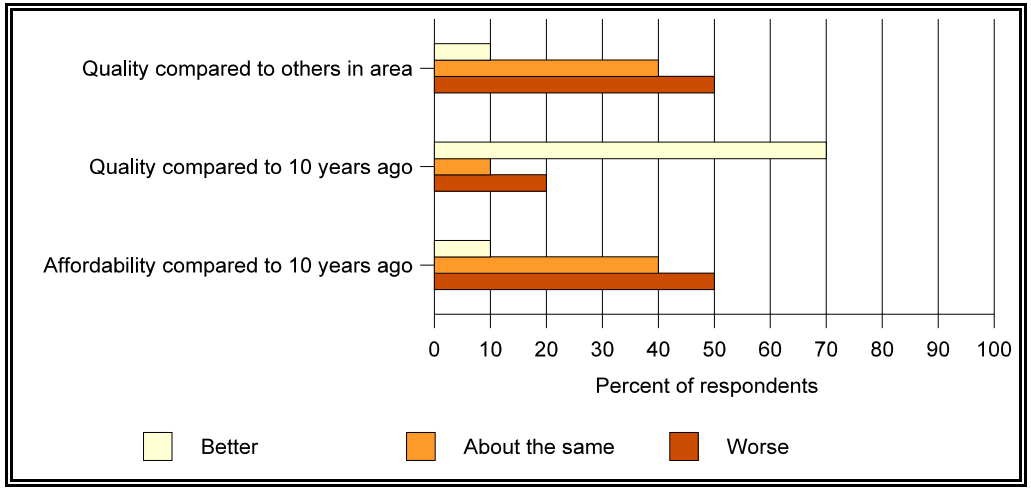
q13, q12, q15. Not Top 12 Cities: Comparisons – Quality and Affordability of Housing

Respondents in communities other than the top 12 cities indicated that the quality of housing in their communities is similar to that of other communities in the area (53 percent). Compared to 10 years ago, half of respondents indicated the quality of housing in their communities is better (50 percent). Respondents indicated housing affordability is about the same as it was 10 years ago (61 percent).



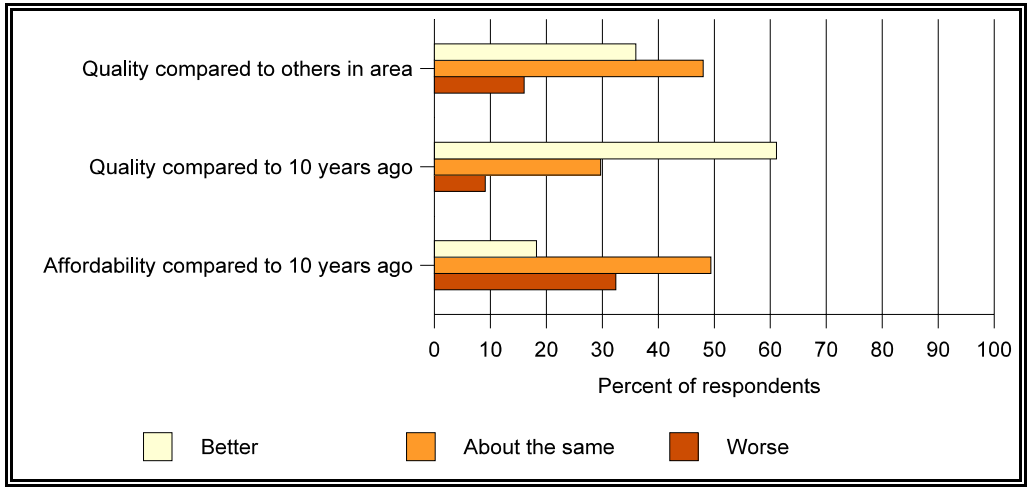
q13, q12, q15. Reservations: Comparisons – Quality and Affordability of Housing

Respondents representing reservations were nearly evenly split between whether the quality of housing in their communities is similar to or worse than other communities in the area (40 percent and 50 percent, respectively). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (70 percent). Respondents were nearly evenly split between whether housing affordability is about the same as or less affordable than it was 10 years ago (40 percent and 50 percent, respectively).



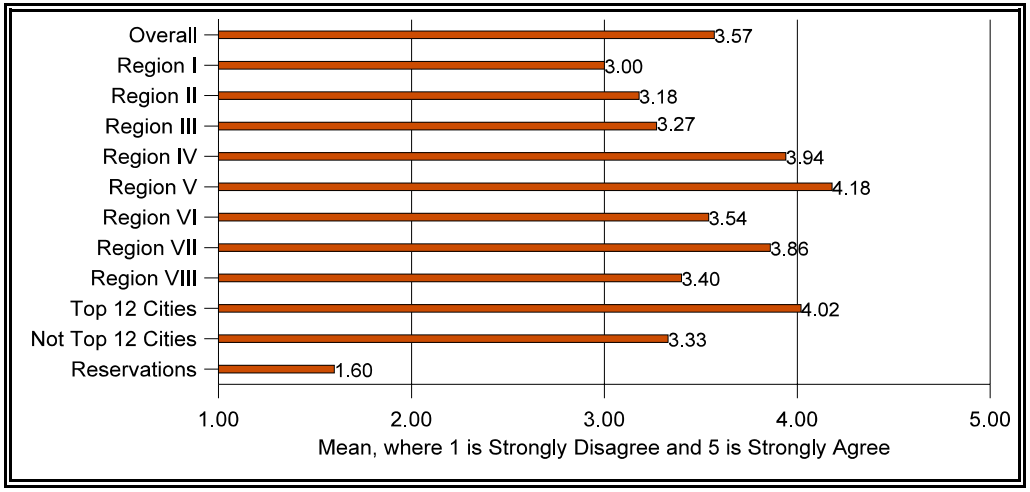
q13, q12, q15. Overall: Comparisons – Quality and Affordability of Housing

Nearly half of respondents overall indicated that the quality of housing in their communities is similar to that of other communities in the area (48 percent). Compared to 10 years ago, respondents indicated the quality of housing in their communities is better (61 percent). Nearly half of respondents indicated that housing affordability is about the same as it was 10 years ago (49 percent).



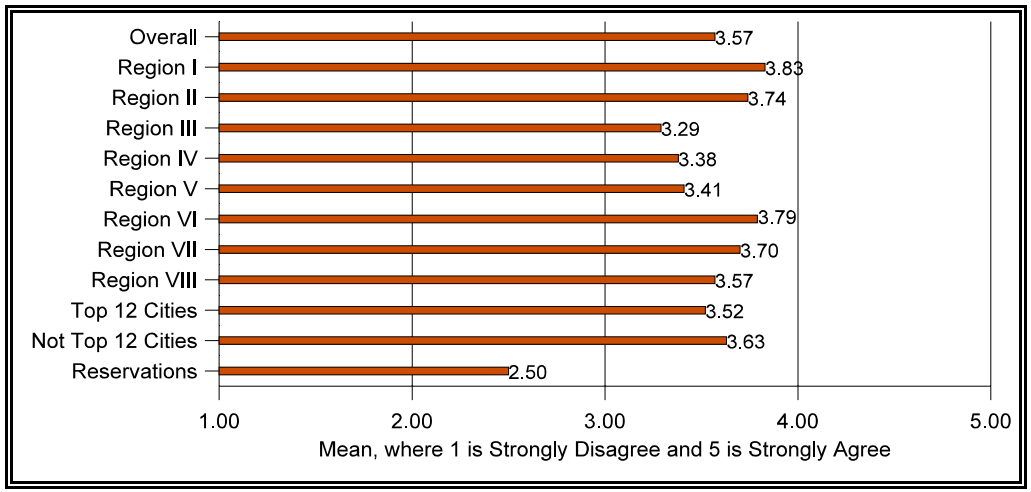
q14_1. Opinion: "It is easy to obtain a home loan in this community."

Respondents across the state agreed that it is easy to obtain a home loan in their community (mean=3.57). Respondents in Region V were most in agreement (mean=4.18) while respondents in Region I were less in agreement (mean=3.00). Respondents in the top 12 cities agreed more with this statement than did respondents in communities other than the top 12 cities (mean=4.02 and mean=3.33, respectively). Respondents representing reservations strongly disagreed that it is easy to obtain a home loan in their community (mean=1.60).



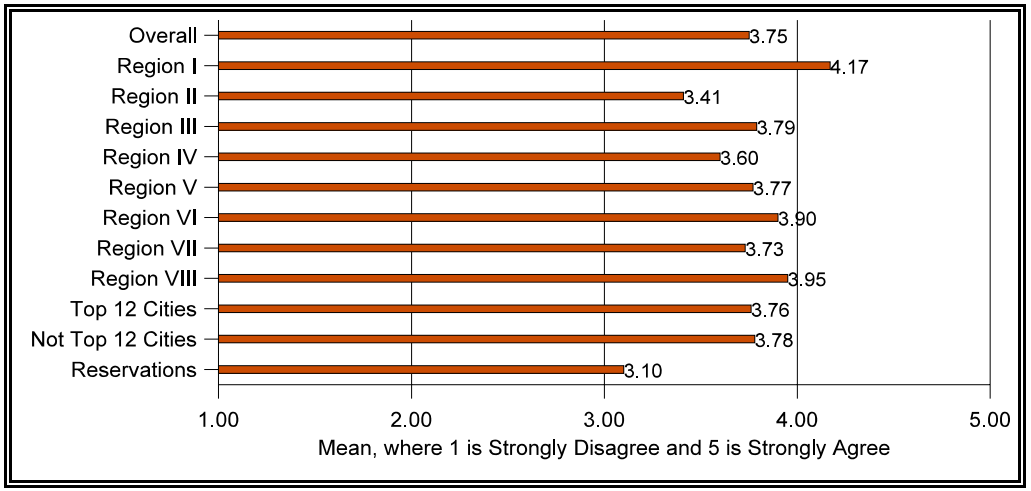
q14_2. Opinion: "Home ownership in this community is affordable."

Respondents across the state agreed that home ownership in their community is affordable (mean=3.57). Respondents in Region I were most in agreement (mean=3.83) while respondents in Region III were less in agreement (mean=3.29). Respondents in the communities other than the top 12 cities agreed slightly more with this statement than did respondents in the top 12 cities (mean=3.63 and mean=3.52, respectively). Respondents representing reservations disagreed that home ownership in their community is affordable (mean=2.50).



14_3. Opinion: "Rental housing in this community is affordable."

Respondents across the state agreed that rental housing in their community is affordable (mean=3.75). Respondents in Region I were most in agreement (mean=4.17) while respondents in Region II and those representing reservations were less in agreement (mean=3.41 and mean=3.10, respectively).



Summary of Comparisons - Quality and Affordability of Housing

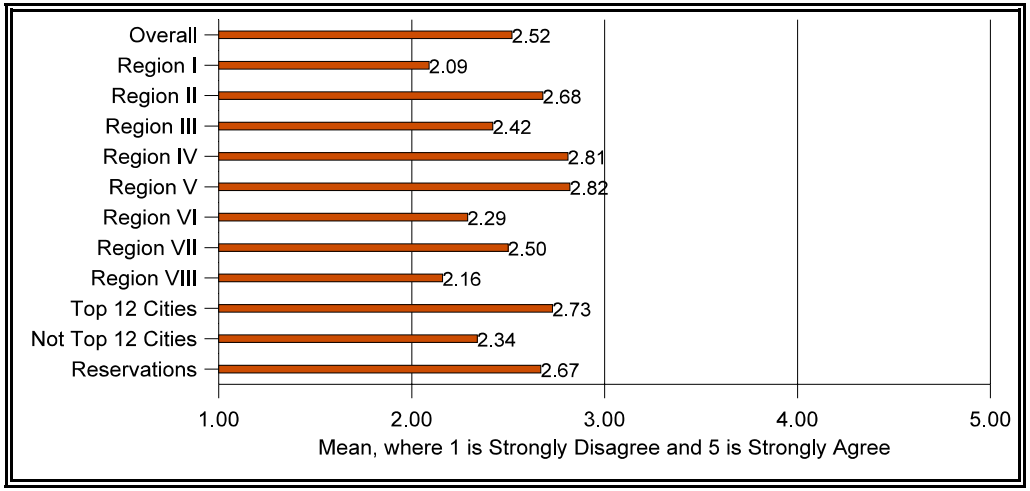
- **Quality compared to others in area:** The majority of respondents in Region I (58%), Region III (54%), Region IV (56%), Region VI (65%), and communities other than the top 12 cities (53%) believe that the quality of housing in their community is about the same as others in the area. The majority of respondents in the top 12 cities (57%) and half the respondents in Region V (50%) believe the quality in their community is better than others in the area. Half of respondents representing reservations (50%) said the quality of housing in their community is worse than others in the area.
- **Quality compared to 10 years ago:** The majority of respondents in Region I (70%), Region II (55%), Region III (63%), Region IV (60%), Region V (67%), Region VII (67%), Region VIII (62%), the top 12 cities (79%), and respondents representing reservations (70%), and half of respondents in communities other than the top 12 cities (50%), indicated that the quality of housing in their community is better than it was 10 years ago.
- **Affordability compared to 10 years ago:** The majority of respondents in Region IV (56%), Region VI (62%), Region VIII (57%), and communities other than the top 12 cities (61%), and half of respondents in Region II (50%) and Region III (50%), believe that the affordability of housing in their community is about the same as it was 10 years ago. The majority of respondents in Region V (57%), and approximately half of respondents in the top 12 cities (48%) and those representing reservations (50%), said that housing is less affordable compared to 10 years ago.

Factors in Housing Affordability

Respondents were asked to identify factors they felt contributed to housing affordability in their communities. Reasons for housing becoming more affordable or maintaining affordability include declining interest rates, balance of supply and demand, rising wages keeping pace with rising costs, and more housing programs. Reasons for housing becoming less affordable include rising housing costs, imbalances between wages and rising housing costs, loss of homes in Grand Forks due to flooding, rising costs of heating and electricity, and problems with lenders perceiving working with Native Americans reservations as overly complex. Housing prices are seen to have increased significantly in the top 12 cities. (q15a)

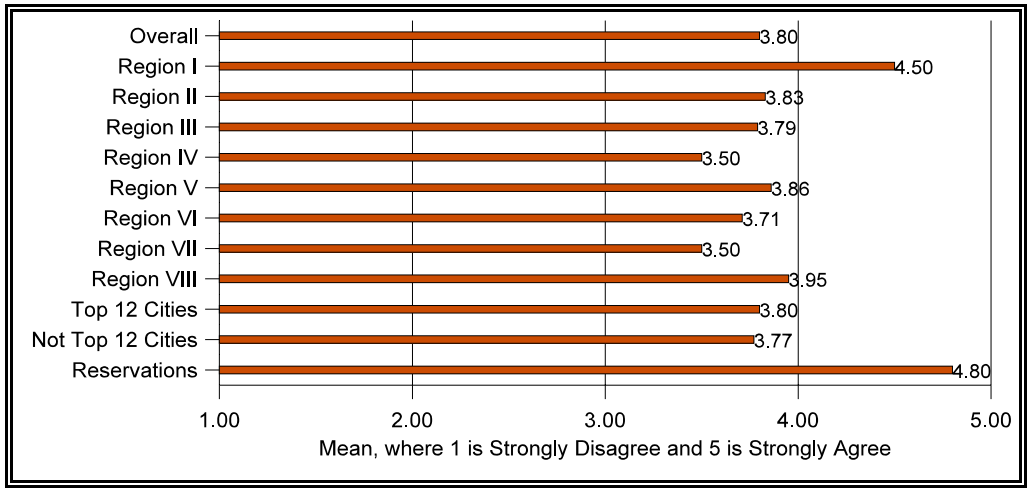
q16a. Opinion: "NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in my community."

Respondents across the state somewhat disagreed that NIMBYism is an obstacle to the creation of housing in their communities (mean=2.52). Respondents in Region I disagreed the most (mean=2.09) while respondents in Region IV and Region V were somewhat more neutral (mean=2.81 and mean=2.82, respectively). Respondents in the top 12 cities and respondents representing reservations disagreed less that NIMBYism is an obstacle (mean=2.73 and mean=2.67, respectively) than did respondents in communities other than the top 12 cities (mean=2.34).



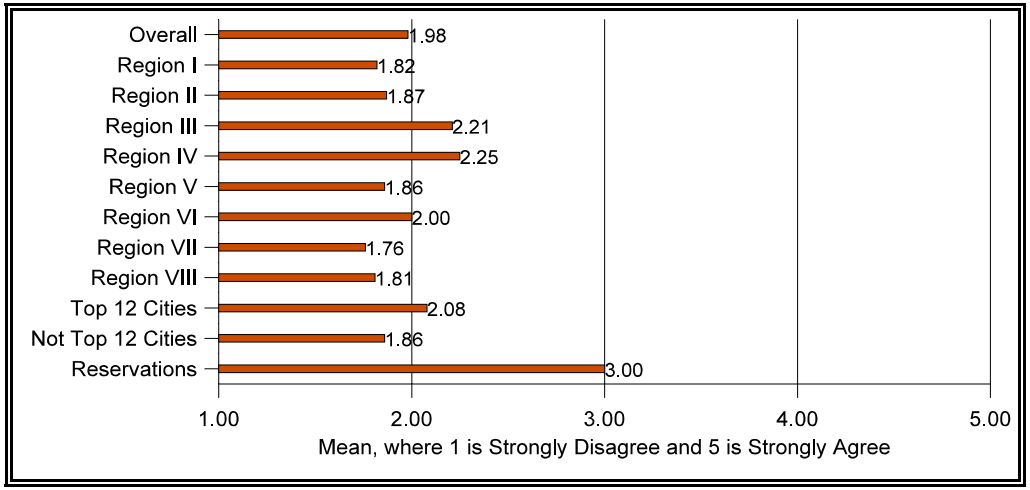
q16b. Opinion: "Public financial incentives are needed to increase the number of affordable homes built locally."

Respondents across the state agreed that public financial incentives are needed to increase the number of affordable homes built in their communities (mean=3.80). Respondents in Region I and respondents representing reservations strongly agreed (mean=4.50 and mean=4.80, respectively). Responses did not differ according to whether the respondent was from a county with a top 12 city.



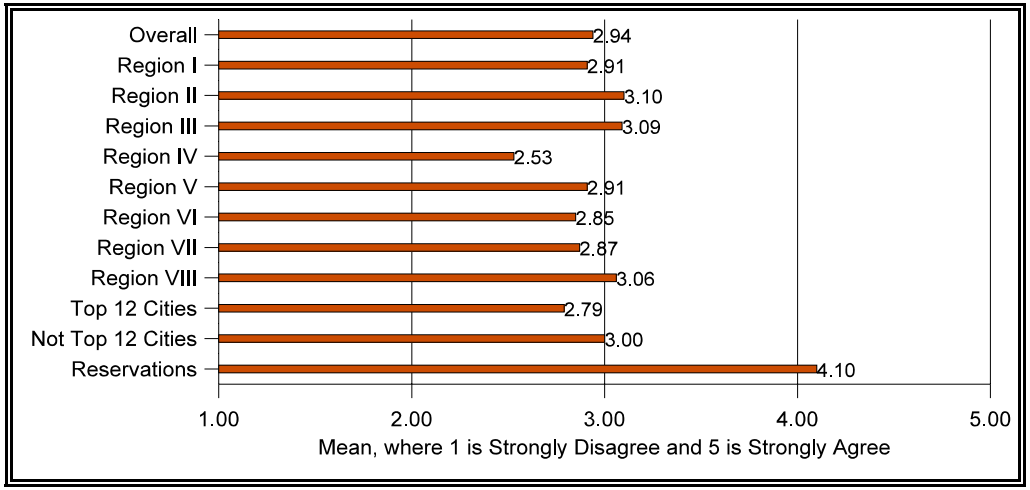
q16c. Opinion: "Local land use controls, zoning, and building codes discourage the development of housing in my community."

Respondents across the state strongly disagreed that local land use controls, zoning, and building codes discourage housing development (mean=1.98). Respondents in Region VII disagreed the most (mean=1.76) while respondents representing reservations were neutral (mean=3.00). Respondents in communities other than the top 12 cities disagreed more with this statement than did respondents in the top 12 cities (mean=1.86 and mean=2.08, respectively).



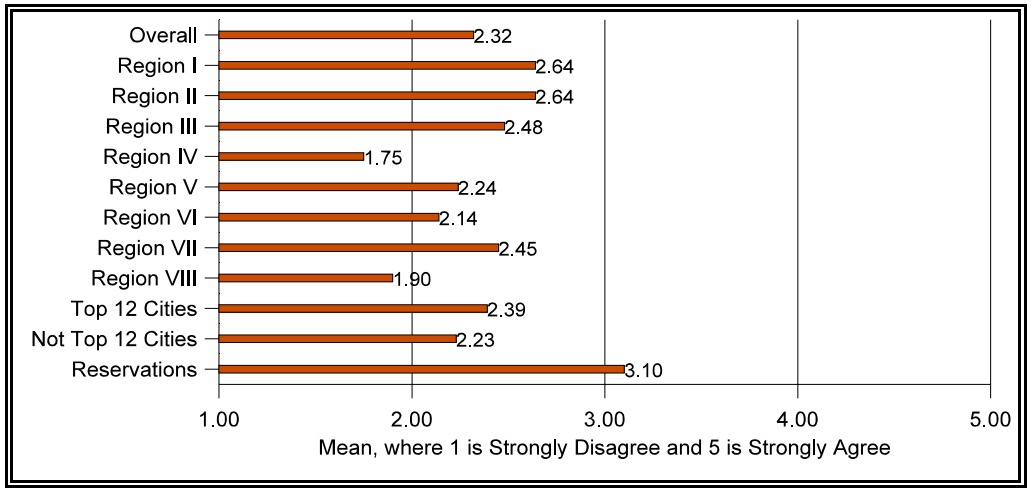
q16d. Opinion: "There is a shortage of reasonably-priced housing financing available for low-income households in my community."

Respondents across the state were fairly neutral about whether there is a shortage of reasonably-priced housing financing available for low-income households in their community (mean=2.94). Respondents in Region II and Region III were more in agreement (mean=3.10 and mean=3.09, respectively) while respondents in Region IV were less in agreement (mean=2.53). Respondents in communities other than the top 12 cities agreed more with this statement than did respondents in the top 12 cities (mean=3.00 and mean=2.79, respectively). Respondents representing reservations strongly agreed that there is a shortage (mean=4.10).



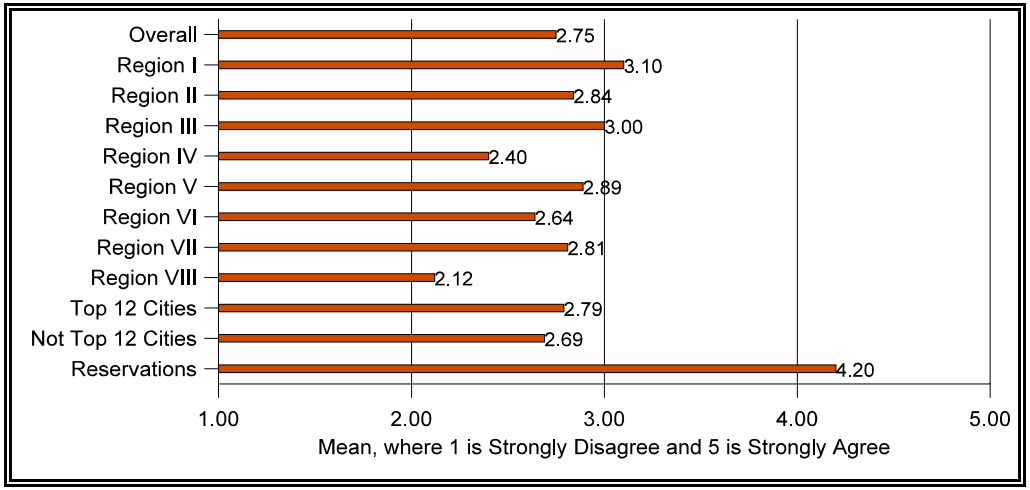
q16e. Opinion: "Environmental concerns limit initiatives to renovate homes in my community."

Respondents across the state disagreed that environmental concerns (like lead-based paint or asbestos) limit initiatives to renovate homes in their communities (mean=2.32). Respondents in Region I and Region II disagreed slightly less (mean=2.64 each) while respondents in Region IV strongly disagreed (mean=1.75). Respondents in the top 12 cities disagreed slightly less with this statement than did respondents in communities other than the top 12 cities (mean=2.39 and mean=2.23, respectively). Respondents representing reservations somewhat agreed that environmental concerns limit initiatives to renovate (mean=3.10).



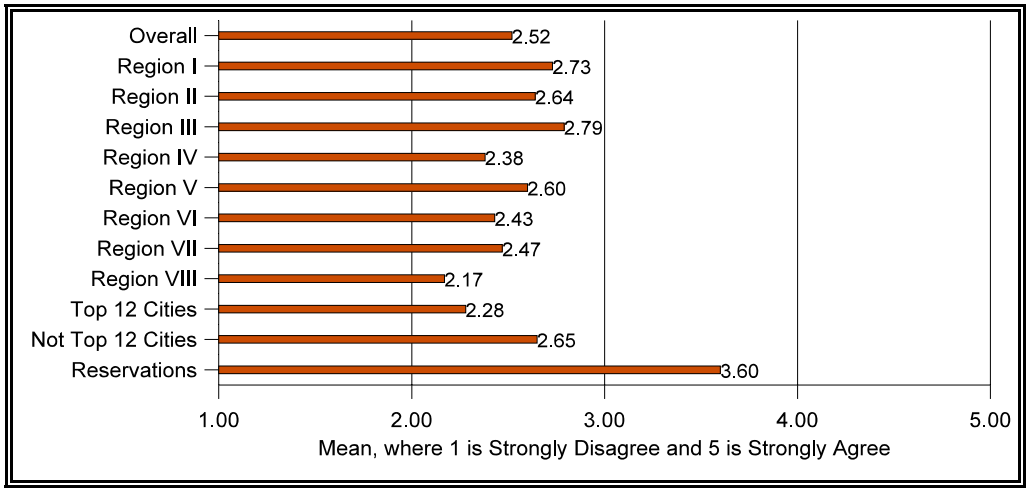
q16f. Opinion: "High-risk (that is, subprime) lending is an issue that requires attention in my community."

Respondents across the state somewhat disagreed that high-risk lending is an issue that requires attention in their communities (mean=2.75). Respondents in Region I were more in agreement (mean=3.10) while respondents in Region VIII were less in agreement (mean=2.12). Respondents in the top 12 cities disagreed less with this statement than did respondents in communities other than the top 12 cities (mean=2.79 and mean=2.69, respectively). In contrast, respondents representing reservations strongly agreed that high-risk lending is an issue in their communities (mean=4.20). The question referred to "high-risk" lending, described as subprime or predatory lending. There was confusion among respondents regarding these terms, but respondents in areas where predatory lending, specifically, has been an issue were able to answer the question with more confidence.



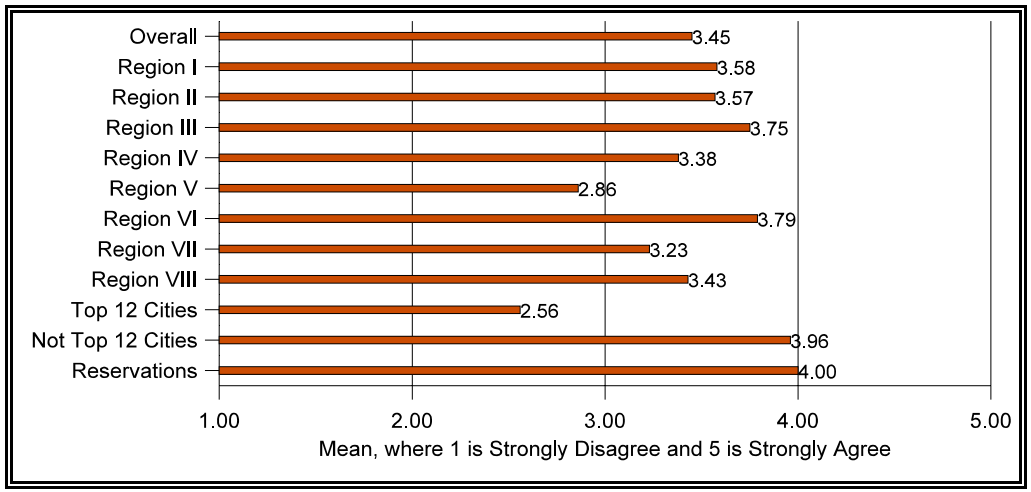
q16g. Opinion: "The lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in my community."

Respondents across the state somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.52). Respondents in Region III disagreed less (mean=2.79) while respondents in Region VIII disagreed more (mean=2.17). Respondents in communities other than the top 12 cities disagreed less with this statement than did respondents in the top 12 cities (mean=2.65 and mean=2.28, respectively). On the other hand, respondents representing reservations agreed that it is an obstacle (mean=3.60). However, several respondents indicated some trouble answering the question because they saw the issue as less that the education and services are not available, and more that prospective homebuyers are not taking advantage of the opportunities that are there. The real barrier is that residents are not aware of education and credit counseling services, and may not attend even if they are aware.



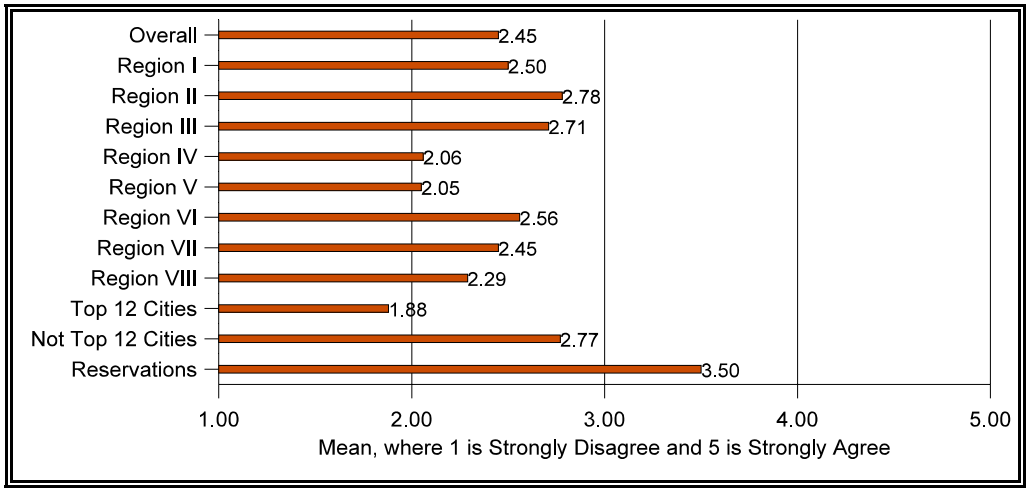
q16h. Opinion: "Local market conditions and population demographics work against the development of housing in my community."

Respondents across the state somewhat agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.45). Respondents in Region VI were most in agreement (mean=3.79) while respondents in Region V were least in agreement (mean=2.86). Respondents in communities other than the top 12 cities and respondents representing reservations agreed the most with this statement (mean=3.96 and mean=4.00, respectively). Respondents in the top 12 cities somewhat disagreed with the statement (mean=2.56).



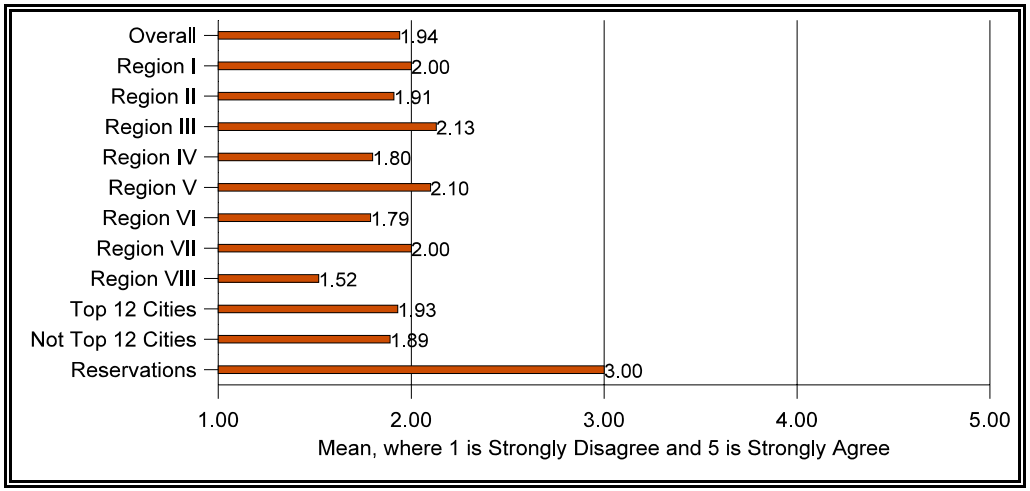
q16i. Opinion: "The lack of a local construction industry impedes housing development in my community."

Respondents across the state disagreed that the lack of a local construction industry impedes housing development in their communities (mean=2.45). Respondents in Region II and respondents in communities other than the top 12 cities disagreed less (mean=2.78 and mean=2.77, respectively) while respondents in Region IV and Region V disagreed the most (mean=2.06 and mean=2.05, respectively). Respondents in the top 12 cities strongly disagreed with this statement (mean=1.88), while respondents representing reservations agreed with this statement (mean=3.50). Respondents indicated that the issue can be a lack of people with appropriate expertise as well as lack of construction materials. The main barrier, however, was seen to be that the cost of construction is the same (or more expensive) in rural areas but appraisal values are low, providing a strong disincentive to new construction.



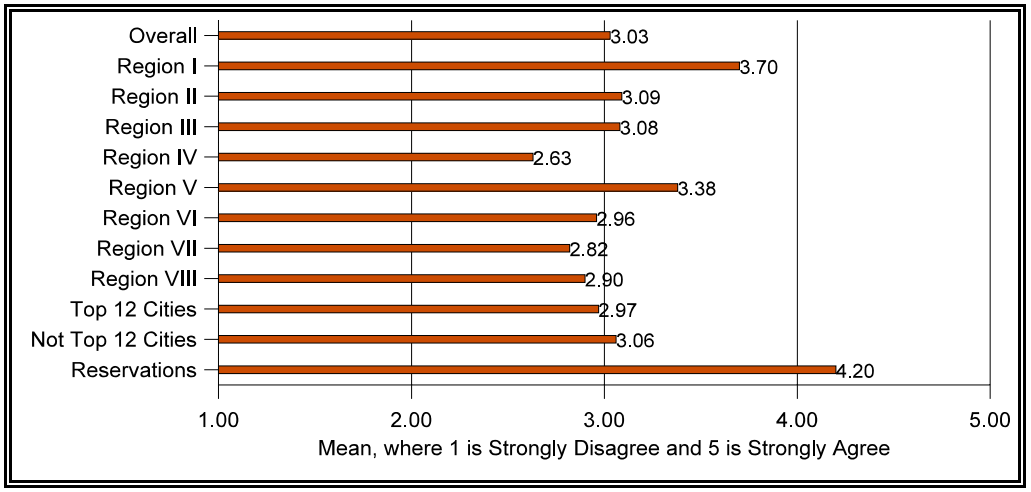
q16j. Opinion: "Fair housing compliance and housing discrimination are issues that require attention in my community."

Respondents across the state strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.94). Respondents in Region VIII disagreed the most with this statement (mean=1.52). However, respondents representing reservations were neutral about these issues needing attention (mean=3.00).



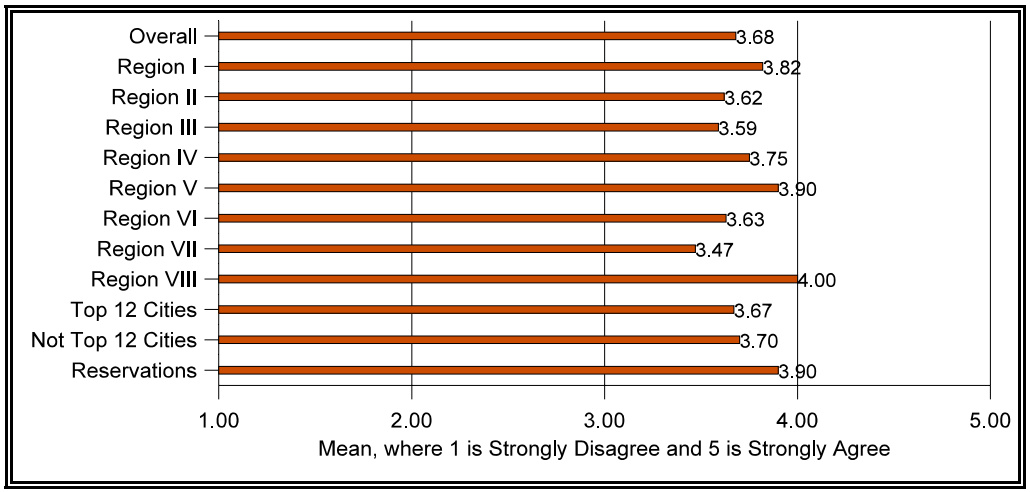
q16k. Opinion: "There is a need for more activities that aim to strengthen local housing organizations in my community."

Respondents across the state were fairly neutral about whether there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.03). Respondents in Region I were more in agreement (mean=3.70) while respondents in Region IV somewhat disagreed (mean=2.63). Respondents representing reservations strongly agreed that there is a need (mean=4.20).



q16l. Opinion: "My community would be interested in a sweat-equity program (where participant contributes labor) for affordable housing."

Respondents across the state agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.68). Respondents in Region VIII strongly agreed with this statement (mean =4.00).



Summary of Obstacles to Housing Development

Statements about obstacles to housing development with which respondents "**strongly agreed**" (mean 4.00 or higher) or "**strongly disagreed**" (mean 2.00 or lower) are as follows:

Strongly agreed

- **There is a need for public financial incentives** - Region I (mean=4.50) and reservations (mean=4.80).
- **There is a shortage of reasonably-priced housing financing for low-income households** - reservations (mean=4.10).
- **High-risk (that is, subprime) lending is an issue that needs to be addressed** - reservations (mean=4.20).
- **Local market conditions and population demographics work against housing development** - reservations (mean=4.00).
- **There is a need for more activities that aim to strengthen local housing organizations** - reservations (mean=4.20).
- **There is interest in a sweat-equity program** - Region VIII (mean=4.00).

Strongly disagreed

- **Local land use controls, zoning, and building codes discourage development** - Region I (mean=1.82), Region II (mean=1.87), Region V (mean=1.86), Region VI (mean=2.00), Region VII (mean=1.76), Region VIII (mean=1.81), and communities other than the top 12 cities (mean=1.86).
- **Environmental concerns limit initiatives to renovate homes** - Region IV (mean=1.75) and Region VIII (mean=1.90).
- **The lack of a local construction industry impedes housing development** - top 12 cities (mean=1.88).
- **Fair housing compliance and housing discrimination are issues that require attention** - Region I (mean=2.00), Region II (mean=1.91), Region IV (mean=1.80), Region VI (mean=1.79), Region VII (mean=2.00), Region VIII (mean=1.52), top 12 cities (mean=1.93), and communities other than the top 12 cities (mean=1.89).

Other Obstacles to Housing Development

More than one-third of respondents commented on other obstacles to housing development in their communities. General problems included credit issues as a barrier to potential buyers and high costs associated with infrastructure, lot development, and demolition. Common themes in more rural areas were loss of equity and challenges of appraisals as barriers to housing development. With no return on investments, people are less willing to take risks. Problems with the construction industry itself, from lack of people with appropriate expertise, to the high costs of construction, were also cited as barriers in rural areas. (q16m, q16_oth)

Zoning Issues

More than one-fourth of respondents indicated that there are zoning issues affecting housing and development in their communities. Many respondents were unsure of the specific issues, and recognized that zoning affects housing and development, but is not necessarily a barrier. Some zoning issues that were cited included problems with infrastructure (e.g., water, sewer), of particular importance to residents just outside city limits. Other issues included restrictions on developing multifamily units, where to put trailers, lot size, proximity of low-income and high-income developments, and development of agricultural land for residential purposes. Some respondents did not clearly distinguish between zoning and building code issues. In some communities, too loose of building code and zoning restrictions were seen as responsible for having well-cared for, upscale properties scattered among run-down, dilapidated properties. A clearer delineation or stricter codes could help improve property values as well as encourage pride of ownership. (q17, q17a)

Building Code Issues

Approximately one-fifth of respondents indicated that there are building code issues affecting housing and development in their communities. Similar to the topic of zoning, respondents indicated that building codes do present an issue for housing and development but not necessarily a barrier. Respondents stressed that building codes are important, and that contractors and developers should be encouraged to not think of codes as a hindrance. Some specific issues included flood-related building codes, issues surrounding rental properties, high permit fees, and too few surveyors in some areas. Difficulties in using building codes that keep changing and problems with implementing a national building code standard that is not flexible or adaptable to local conditions were also cited as issues. No respondents in Region III indicated that building codes are an issue affecting housing and development in their communities. (q18, q18a)

Annexation Issues

Approximately one-fifth of respondents indicated that there are annexation issues affecting housing and development in their communities. Annexation issues came across as a strong issue in Region V and Region VI in particular (52% and 46% of respondents, respectively). In Region V, annexation issues between Fargo, West Fargo, and surrounding communities were cited. Respondents would like to see the state take a greater role in setting standards and resolving annexation issues, so cities are not pitted against one another. In Region VI, annexation issues centered on the cost of developing infrastructure and access to water. The cost of infrastructure was an issue cited by respondents across regions. Other issues included working with farmers to get them to sell land to cities and interacting with residents who are annexed into city limits. Issues of taxation, receiving the benefits of infrastructure, and restrictions regarding what is done with the land (e.g., having horses, lot size) were other relevant dynamics. No respondents in Region III indicated that annexation is an issue affecting housing and development in their communities. (q19, q19a)

Agricultural Issues

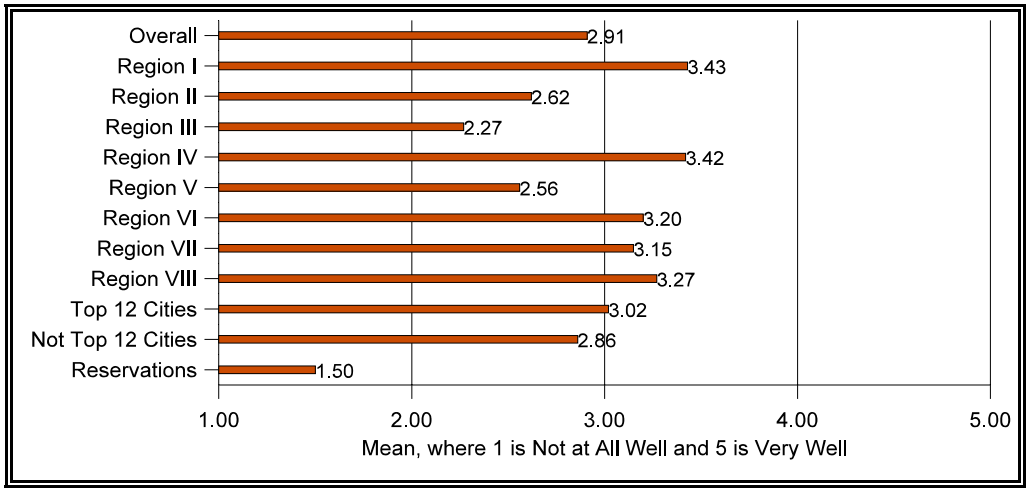
Approximately one-fifth of respondents indicated that there are agricultural issues affecting housing and development in their communities. The main agricultural issue is whether or not farmers are willing to sell their land. The issue of developing land in the proximity of agricultural enterprises, and resulting air or water pollution, was cited by a few respondents. The fact that respondents whose properties touch areas like the national grasslands must treat their land like it is national grasslands as well was mentioned. Developers and city planners were encouraged to make development more dense and limit urban sprawl. (q20, q20a)

Legislation Issues

Less than one-fifth of respondents indicated that there are legislation issues affecting housing and development in their communities. Among those who cited issues, lack of funds was seen as the biggest legislative issue. Respondents suggested that incentives like tax exemptions and increases to the income cap for program eligibility would be helpful things that could come about through legislation. Respondents also thought legislation could help reduce lawsuits between homeowners and contractors, help resolve school boundary issues, help arbitrate annexation issues, and help create more programs like the Renaissance Zone program. Other ways in which legislation was seen to impact housing and development included the establishment of areas like the national grasslands and changes to applicable restrictions. Respondents in Region VII were most likely to indicate legislation issues affected housing and development (50.0%). (q21, q21a)

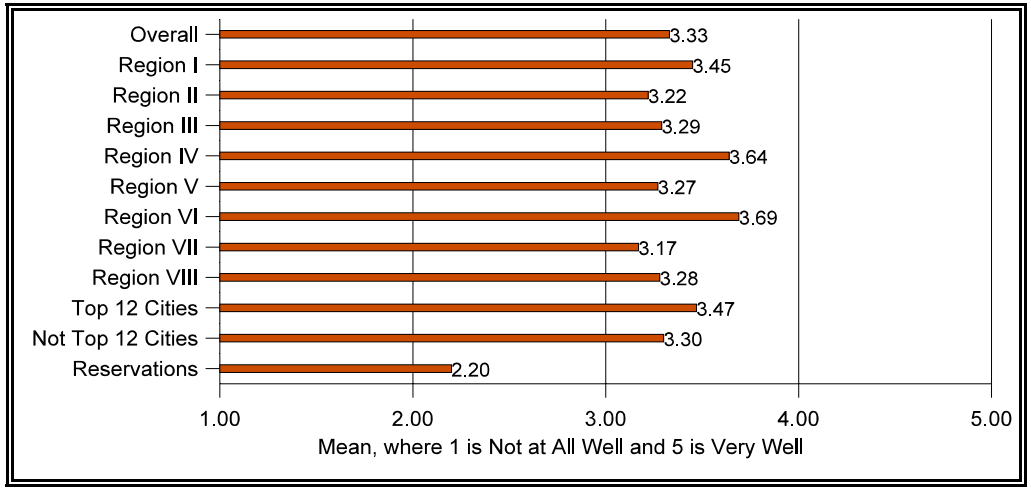
q22_1. How well housing needs of HOMELESS are met in the community

Overall, respondents were fairly neutral regarding how well the housing needs of the homeless are being met in their communities (mean=2.91). Respondents in Region I thought the needs are being met somewhat well (mean=3.43) while respondents in Region III thought they are not being met very well (mean=2.27). Respondents in the top 12 cities indicated the needs of the homeless are being met slightly better than did respondents representing communities other than the top 12 cities (mean=3.02 and mean=2.86, respectively). Respondents representing reservations said the needs are not being met well at all (mean=1.50). Nearly half of respondents in communities other than the top 12 cities said that this special population was not applicable.



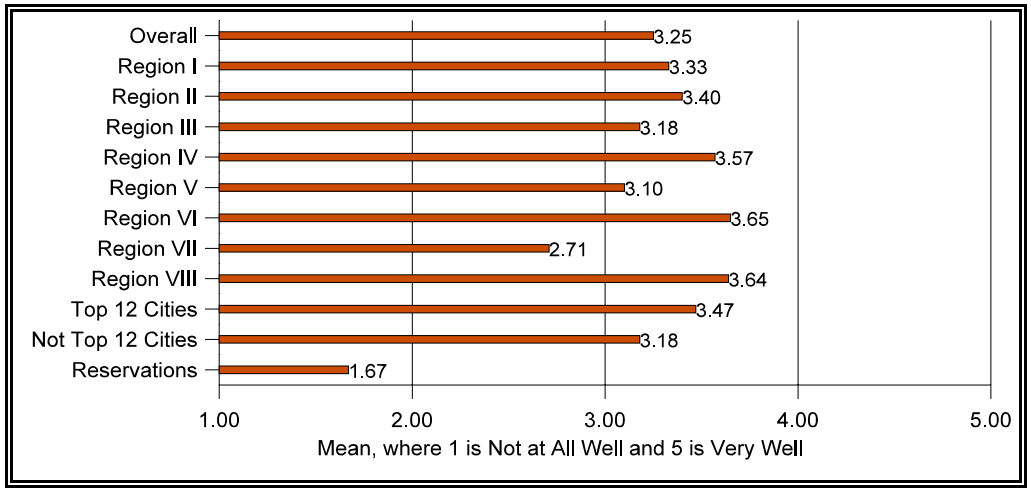
q22_2. How well housing needs of PHYSICALLY DISABLED are met in the community

Overall, respondents thought the housing needs of the physically disabled are being met somewhat well in their communities (mean=3.33). Respondents in Region VI thought the needs are being met well (mean=3.69), rating themselves higher than respondents in any other geography. Respondents in the top 12 cities indicated the needs are being met slightly better than those representing communities other than the top 12 cities (mean=3.47 and mean=3.30, respectively). Respondents representing reservations said the needs are not being met very well (mean=2.20). Some respondents who said that this special population is not applicable believed that if they did have services, then members of this special population would be in their communities. Meeting the housing needs of physically disabled was also seen as an issue of renovating older homes.



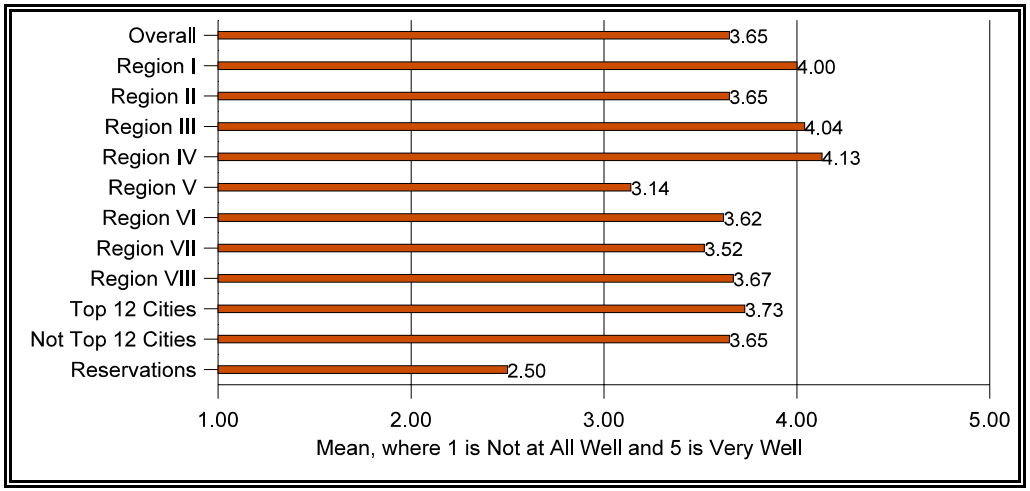
q22_3. How well housing needs of MENTALLY DISABLED are met in the community

Respondents across the state thought the housing needs of the mentally disabled are being met somewhat well in their communities (mean=3.25). Respondents in Region VII thought they are being met somewhat poorly (mean=2.71). Respondents in the top 12 cities indicated the needs of the physically disabled are being met slightly better than did respondents representing communities other than the top 12 cities (mean=3.47 and mean=3.18, respectively). Respondents representing reservations said the needs are not being met well at all (mean=1.67). Some respondents who said that this special population was not applicable believed that if they did have services to meet the needs of the mentally disabled, then members of this special population would be in their communities.



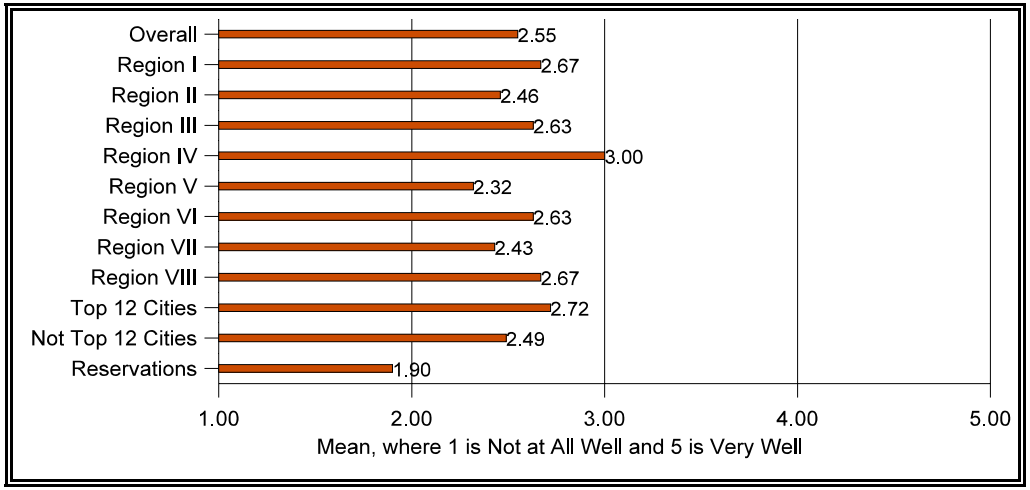
q22_4. How well housing needs of ELDERLY are met in the community

Respondents across the state thought the housing needs of the elderly are being met pretty well in their communities (mean=3.65). Respondents in Region IV thought the needs are being met very well (mean=4.13) while respondents in Region V thought they were being met not quite as well (mean=3.14). Respondents representing reservations said the needs are being met somewhat poorly (mean=2.50). In order to better meet the housing needs of the elderly, respondents cited solutions including congregate housing, money to renovate older homes and make them more accessible, and building attractive rental properties so elderly could leave older homes requiring upkeep. Freeing up their homes would have the added benefit of providing a market of starter homes for young families and first-time buyers.



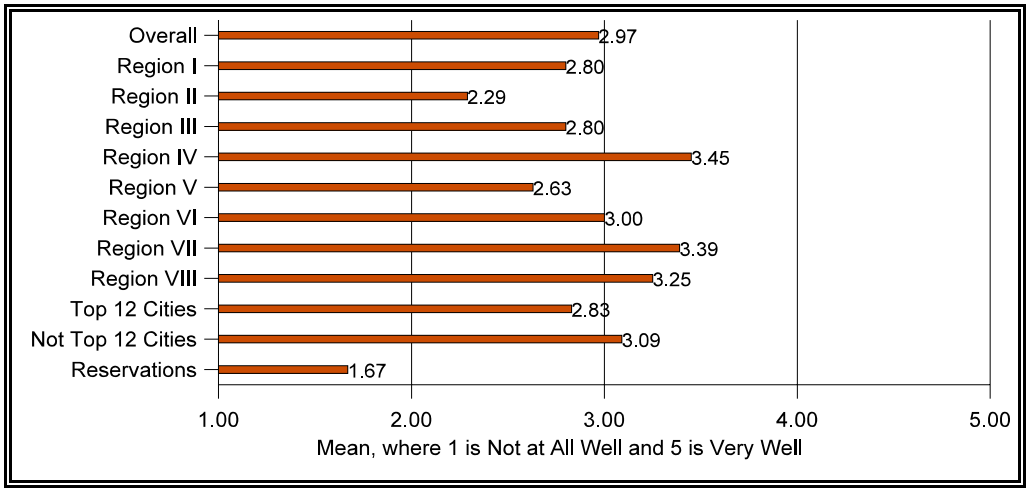
q22_5. How well housing needs of PEOPLE WITH SUBSTANCE ABUSE PROBLEMS are met in the community

Respondents across the state thought the housing needs of people with substance abuse problems are being met somewhat poorly in their communities (mean=2.55). Respondents in Region IV thought the needs are being met better (mean=3.00) than respondents in Region V thought they are being met (mean=2.32). Respondents in the top 12 cities indicated the needs of people with substance abuse problems are being met slightly better than did respondents representing communities other than the top 12 cities (mean=2.72 and mean=2.49, respectively). Respondents representing reservations said the needs are not being met very well at all (mean=1.90). Some respondents who said that this special population was not applicable believed that without services to meet needs, members of this special population end up living in communities that already have services.



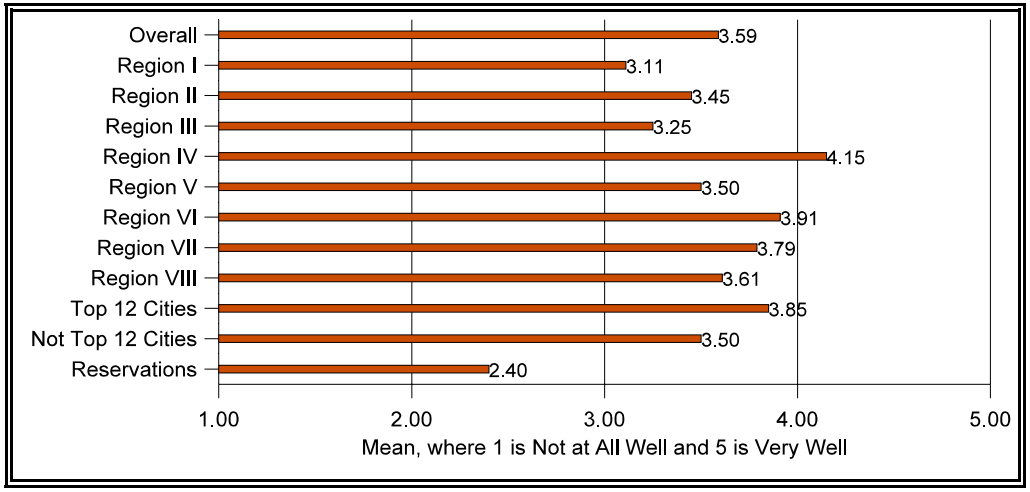
q22_6. How well housing needs of MIGRANT OR SEASONAL FARM WORKERS are met in the community

Respondents across the state were fairly neutral regarding how well the housing needs of migrant or seasonal farm workers are being met in their communities (mean=2.97). However, many respondents indicated that this special population was not applicable. The largest proportion of respondents answered this question in Region IV and Region V. Respondents in Region IV thought the needs are being met somewhat well (mean=3.45) while respondents in Region V thought they are being met somewhat poorly (mean=2.63).



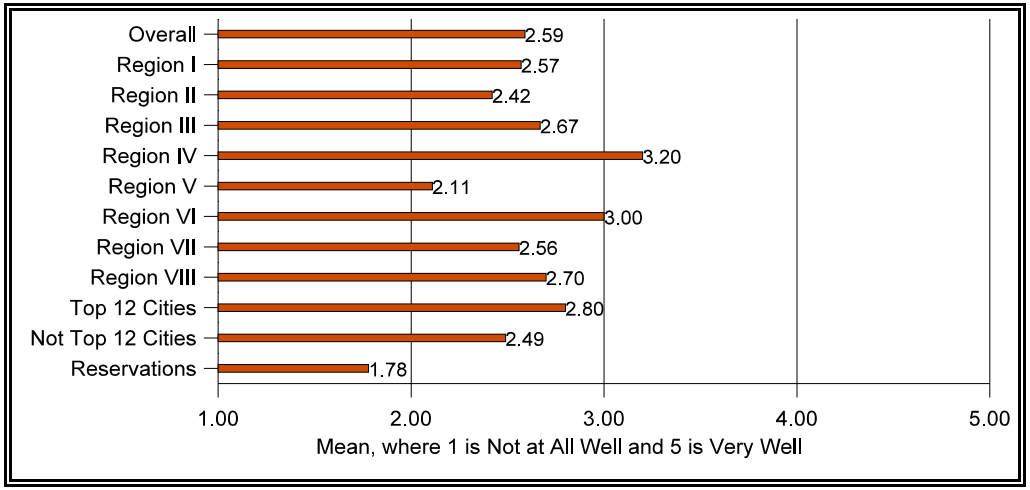
q22_7. How well housing needs of VETERANS are met in the community

Respondents across the state thought the housing needs of veterans are being met pretty well in their communities (mean=3.59). Respondents in Region IV thought the needs are being met very well (mean=4.15). Respondents in the top 12 cities indicated the needs of veterans are being met somewhat better than did respondents representing communities other than the top 12 cities (mean=3.85 and mean=3.50, respectively). Respondents representing reservations said the needs are being met somewhat poorly (mean=2.40). Not all respondents understood why veterans would be defined as a special population.



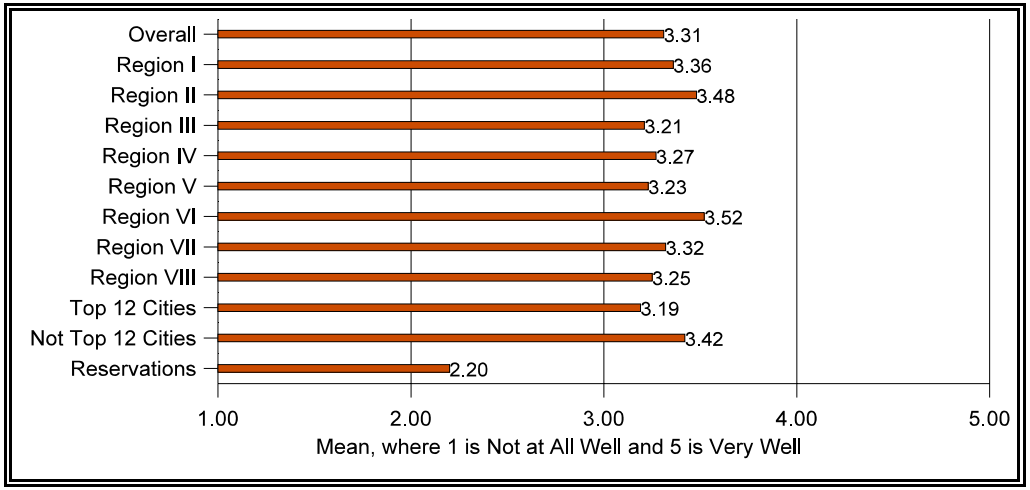
q22_8. How well housing needs of PEOPLE TRANSITIONING FROM INSTITUTIONALIZED SETTINGS are met in the community

Respondents across the state thought the housing needs of people transitioning from institutionalized settings are being met somewhat poorly in their communities (mean=2.59). Respondents in Region IV thought the needs are being somewhat well (mean=3.20) while respondents in Region V thought they are not being met very well (mean=2.11). Respondents in communities other than the top 12 cities indicated the needs of this special population are being met more poorly than did respondents in the top 12 cities (mean=2.49 and mean=2.80, respectively). Respondents representing reservations said the needs are not being met well at all (mean=1.78). Some respondents across the state said this special population was not applicable to their communities.



q22_9. How well housing needs of LOW-INCOME PERSONS are met in the community

Respondents across the state thought the housing needs of low-income persons are being met somewhat well in their communities (mean=3.31). Respondents in communities other than the top 12 cities indicated the needs are being met somewhat better than did respondents representing the top 12 cities (mean=3.42 and mean=3.19, respectively). Respondents representing reservations said the needs are being met poorly (mean=2.20).



Summary of Special Populations

Some respondents who said that a particular special population was "not applicable" to their community indicated that members of that group might live there if services were available. Without services, members of some special populations are nearly forced to live elsewhere. Special populations for which respondents thought housing needs were being met "**very well**" (mean=4.00 or higher) and "**not at all well**" (mean 2.00 or lower) in their communities are as follows:

Very well

- **Elderly** - Region I (mean=4.00), Region III (mean=4.04), and Region IV (mean=4.13); **Veterans** - Region IV (mean=4.15).

Not at all well

- **Homeless** - reservations (mean=1.50); **Mentally disabled** - reservations (mean=1.67); **People with substance abuse problems** - reservations (mean=1.90); **Migrant or seasonal farm workers** - reservations (mean=1.67); **People transitioning from institutionalized settings** - reservations (mean=1.78)

Other Special Populations

Other special populations some respondents discussed include Native Americans and minorities in general. In Cass County, immigrants and refugees were cited as a special population in need of additional assistance. In areas where there are community colleges and universities, students were cited as a special population in need of better housing. Domestic abuse victims were another special population. People whose homes have been destroyed by fire, a circumstance more likely to occur in rural and isolated areas, also need more assistance. In areas like Billings County, where tourism is a major source of revenue, greater attention needs to be paid to the housing needs of seasonal workers, and to the challenges faced by business owners trying to find investors and funding for projects in an area where income is not steady year-round. (q22a, q23)

Role of State in Increasing Supply of Housing

Approximately three-fourths of respondents indicated that the state should play a role in increasing the supply of adequate and affordable housing for residents in their communities. One way the state could help is to provide more funding. Respondents recognized finding additional monies would be challenging, but were clear that housing should be a priority for the state. The state should focus on things like housing development, assistance with down-payments, addressing issues of equity and appraisals, challenges to getting and giving loans, changing the income cap for program eligibility, tax exemptions, starter home programs, demolitions, and renovations. The state also needs to be more proactive about promoting and letting people know what programs are currently available. Some respondents indicated the Bank of North Dakota should play a role in funding developments. Programs like the Renaissance Zone should be implemented more widely, and funding should be increased so communities can expand on the program. Respondents in rural areas also want the state to pay more attention to rural development and not just the largest cities. Considering the costs associated with building new, respondents suggested that existing infrastructure in rural communities should be seen as an opportunity for development and that building new infrastructure for businesses in the large cities, while letting existing infrastructure in rural communities sit unused, reflects poor vision among leaders. Among respondents who said the state should not play a role, some said that their communities were doing fine and were not facing housing problems, while some others said the responsibility should be federal not state or local. (q24, q24a)

Existing Housing Policies and Programs

Three-fourths of respondents specified existing programs that are successfully addressing housing issues in their communities. Federal, state, and locally funded programs were mentioned. The programs addressed a variety of issues including first-time homebuyers, rental assistance for low-income households, public housing, credit counseling, renovations, revitalizing neighborhoods, transitional housing, shelters, and housing needs of the elderly. When asked about the consequences of discontinuing these successful programs, the consensus was that it would be devastating to their communities. Communities that were improving would either stagnate or decline. Programs struggling to meet needs would decline further. Consequences would include more homeless people, that fewer people would be able to purchase their own homes, that fewer renovations would be done on homes that needed them, that more elderly would be forced to leave their homes and use formal care facilities, and more people would leave rural areas and move to the larger cities. Ways to improve these programs include additional funding, better marketing of the programs to the targeted audience, increased coordination between programs and communities, and reduced complexity of paperwork. Additional suggestions include lowering income guidelines so more moderate-income people are able to find assistance, and providing local housing authorities more autonomy and flexibility in administering their programs instead of taking administration of housing authorities away from local entities altogether. (q25, q25a, q25b, q25c)

Suggestions to improve existing programs that are not successfully addressing housing issues in respondents' communities include loosening income restrictions, promoting better coordination among organizations, fewer rules and politics involved in administering programs, more trust shown in local lenders and their judgements, education for lenders and consumers, promoting better understanding among lenders and developers with respect to the needs of Native Americans and opportunities for development on reservations, recognizing the value of the seasonal tourist economy and addressing the unique dimensions of development in that economy, and more funding in general for programs so they can be successful. (q26, q26a, q26b)

Concern About State or Federal Policies, Programs, or Decisions

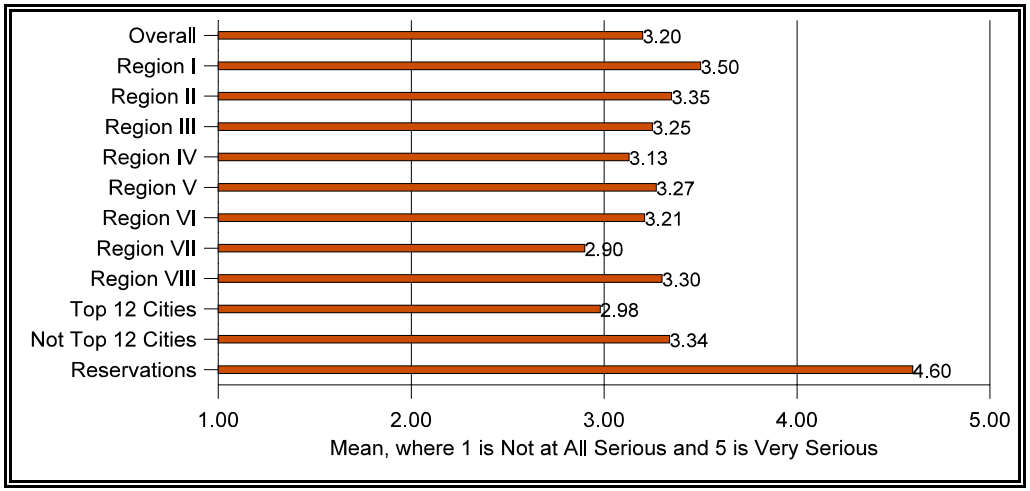
Approximately one-third of respondents indicated that they are concerned about state or federal policies, programs, or decisions that would have a consequence on housing in their communities. The biggest issue was cutbacks in funding for programs, with concerns about the Section 8 Voucher program expressed by several respondents. For communities affected by Homeland Security initiatives, the main issue is providing housing for new Border Patrol employees. (q28, q28a)

Ideas for New Housing Policies or Programs

Respondents were asked what new housing policy or program they would start in their community if they were given the resources. Respondents described programs that would address the needs of moderate-income people, encourage "smart" growth, encourage sweat-equity, provide assistance with the costs of demolition and renovation, provide tax incentives for purchasing or building homes, assist first-time homebuyers with down-payments, provide tax incentives, provide assistance tailored to the needs of Native Americans, and help communities with the funding needed to build assisted living facilities for the elderly as well as good, low-income housing. (q27)

q29. Opinion: "How would you rate the seriousness of housing as a problem in your community?"

Respondents across the state rated housing as a somewhat serious problem in their communities (mean=3.20). Respondents in Region I rated the problem as more serious (mean=3.50) while respondents in Region VII rated the problem as less serious (mean=2.90). Respondents in communities other than the top 12 cities indicated the housing problem is more serious than did respondents in the top 12 cities (mean=3.34 and mean=2.98, respectively). Respondents representing reservations indicated that housing is a very serious problem in their communities (mean=4.60).



Seriousness of Housing

Respondents were asked why they gave the seriousness of housing the rating they did. Respondents who rated the seriousness of housing in their communities as low generally indicated that needs were currently being addressed. However, even communities doing well could be adversely affected by cuts in programs that are currently helping their communities. Respondents also indicated the need to think about housing issues in the long-term and not just wait for problems to occur. Overall, among respondents who indicated housing is a serious or somewhat serious issue, renovation of homes is seen as a big need. Rural respondents are concerned about the shortage of affordable, quality housing. It impacts the ability of young families to find homes that meet their standards of acceptability, and also is an impediment to businesses moving into communities where there is not housing for new employees. Issues of equity and appraisals negatively impact the willingness of people to build new homes in rural areas, and depreciation or lack of appreciation of existing homes is a frustration. The reservations are experiencing a critical shortage of housing. (q29a)

Additional Comments

Additional comments about housing that respondents saw as relevant to the housing needs assessment included that home ownership is important for communities and the state overall. Respondents were concerned that eroding home ownership rates will result in residents who are less invested in their communities, and saw this as an issue of special relevance to the larger cities. Redlining and NIMBYism are issues in certain areas of the state, as is predatory lending. Another concern is the "undesirable" people who are buying up certain isolated, rural properties and using them to develop drugs. Currently, even more desirable out-of-staters who move in drive up the property values beyond what local residents can afford to buy on local wages. Respondents encouraged key leaders to be forward thinking and to continue to look at the issues. Respondents say that housing of all types, for rent or to own, are needed to bring businesses to their communities as well as to stem out-migration. They also stress that initiatives to develop congregate and assisted living facilities for the elderly should be supported across the state. Respondents representing reservations stressed that the potential for growth on the reservations is great but stress that housing needs for current residents are not being met very well. Several respondents indicated that the state should more aggressively support opportunities for developing tourism, such as the Badlands, the Lewis and Clark National Historic Trail, and hunting. (q30)

Respondents **Overall**:

- somewhat agreed that the economic health of their communities is good (mean=3.41); somewhat agreed that their community leaders are visionary (mean=3.41); agreed that prospects for growth are good (mean=3.57)
- expressed need for single-family houses for rent (71 percent), duplexes/townhomes for rent (70 percent), larger apartments (69 percent), starter homes (63 percent), and single-family houses for purchase (53 percent); somewhat agreed that there is sufficient public housing to meet the needs of their communities (mean=3.27); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with purchase assistance rated as the most important owner-occupied need (mean=4.06)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.46); were fairly neutral regarding whether renters in their communities can get landlords to make needed repairs (mean=2.95); somewhat agreed that the housing stock in their communities is in good repair (mean=3.41); indicated that the quality of housing in their communities is better than it was 10 years ago (61 percent); were generally split regarding how housing quality in their communities compares to other communities in the area and whether housing is more affordable than it was 10 years ago
- agreed that it is easy to obtain a home loan in their communities (mean=3.57); agreed that home ownership in their communities is affordable (mean=3.57); agreed that rental housing in their communities is affordable (mean=3.75)
- somewhat disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.52)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.80)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.98)
- were generally neutral regarding whether there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.94)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.32)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.75)
- somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.52)
- somewhat agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.45)
- disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.45)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.94)
- were fairly neutral regarding whether there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.03)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.68)
- indicated the housing needs of special populations in their communities are being met: *well* - elderly (mean=3.65), veterans (mean=3.59); *somewhat well* - physically disabled (mean=3.33), low-income persons (mean=3.31), mentally disabled (mean=3.25); *somewhat poorly* - migrant or seasonal farm workers (mean=2.97), homeless (mean=2.91), people transitioning from institutionalized settings (mean=2.59), people with substance abuse problems (mean=2.55)
- rated housing as a somewhat serious problem in their communities (mean=3.20)

Respondents in **Region I**:

- agreed that the economic health of their communities is good (mean=3.64); strongly agreed that their community leaders are visionary (mean=4.00); agreed that prospects for growth are good (mean=3.55)
- expressed need for single-family houses for rent (91 percent), duplexes/townhomes for rent (83 percent), single-family houses for purchase (83

percent), larger apartments (83 percent), and starter homes (64 percent); agreed that there is sufficient public housing to meet the needs of their communities (mean=3.50); determined owner-occupied needs to be more important than renter-occupied needs
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.55); somewhat disagreed that renters in their communities can get landlords to make needed repairs (mean=2.82); somewhat agreed that the housing stock in their communities is in good repair (mean=3.18); indicated that the quality of housing in their communities is similar to that of other communities in the area (58 percent) and better than it was 10 years ago (70 percent); were generally split regarding whether housing is more affordable than it was 10 years ago
- were neutral regarding whether it is easy to obtain a home loan in their communities (mean=3.00); agreed that home ownership in their communities is affordable (mean=3.83); strongly agreed that rental housing in their communities is affordable (mean=4.17)
- disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.09)
- strongly agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=4.50)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.82)
- were generally neutral regarding whether there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.91)
- somewhat disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.64)
- somewhat agreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=3.10)
- somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.73)
- agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.58)
- disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.50)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=2.00)
- agreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.70)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.82)
- indicated the housing needs of special populations in their communities are being met: *very well* - elderly (mean=4.00); *somewhat well* - physically disabled (mean=3.45), homeless (mean=3.43), low-income persons (mean=3.36), mentally disabled (mean=3.33), veterans (mean=3.11); *somewhat poorly* - migrant or seasonal farm workers (mean=2.80), people with substance abuse problems (mean=2.67), people transitioning from institutionalized settings (mean=2.57)
- rated housing as a serious problem in their communities (mean=3.50)

Respondents in **Region II**:

- somewhat agreed that the economic health of their communities is good (mean=3.13); somewhat agreed that their community leaders are visionary (mean=3.39); somewhat agreed that prospects for growth are good (mean=3.17)
- expressed need for larger apartments (91 percent), duplexes/townhomes for rent (79 percent), single-family houses for rent (68 percent), starter homes (68 percent), small apartments (65 percent), and single-family houses for purchase (64 percent); somewhat agreed that there is sufficient public housing to meet the needs of their communities (mean=3.35); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with purchase assistance rated as the most important owner-occupied need (mean=4.14)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.48); somewhat disagreed that renters in their communities can get landlords to make needed repairs (mean=2.76); somewhat agreed that the housing stock in their communities is in good repair (mean=3.09); indicated that the quality of housing in their communities is better than it was 10 years ago (55 percent) and that affordability is about the same as it was 10 years ago (50 percent); were generally split regarding how housing quality in their communities compares to other communities in the area
- somewhat agreed that it is easy to obtain a home loan in their communities (mean=3.18); agreed that home ownership in their communities is affordable (mean=3.74); somewhat agreed that rental housing in their communities is affordable (mean=3.41)
- somewhat disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.68)

- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.83)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.87)
- somewhat agreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=3.10)
- somewhat disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.64)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.84)
- somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.64)
- agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.57)
- somewhat disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.78)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.91)
- somewhat agreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.09)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.62)
- indicated the housing needs of special populations in their communities are being met: *well* - elderly (mean=3.65); *somewhat well* - low-income persons (mean=3.48), veterans (mean=3.45), mentally disabled (mean=3.40), physically disabled (mean=3.22); *somewhat poorly* - homeless (mean=2.62), people with substance abuse problems (mean=2.46), people transitioning from institutionalized settings (mean=2.42), migrant or seasonal farm workers (mean=2.29)
- rated housing as a somewhat serious problem in their communities (mean=3.35)

Respondents in **Region III**:

- somewhat disagreed that the economic health of their communities is good (mean=2.63); somewhat agreed that their community leaders are visionary (mean=3.33); somewhat agreed that prospects for growth are good (mean=3.33)
- expressed need for single-family houses for rent (79 percent), larger apartments (63 percent), starter homes (63 percent), and duplexes/townhomes for rent (58 percent); somewhat agreed that there is sufficient public housing to meet the needs of their communities (mean=3.42); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with renovation and purchase assistance rated as the most important owner-occupied needs (mean=4.13 each)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.13); somewhat disagreed that renters in their communities can get landlords to make needed repairs (mean=2.92); somewhat agreed that the housing stock in their communities is in good repair (mean=3.33); indicated that the quality of housing in their communities is similar to that of other communities in the area (54 percent) and better than it was 10 years ago (63 percent); indicated that housing affordability is about the same as it was 10 years ago (50 percent)
- somewhat agreed that it is easy to obtain a home loan in their communities (mean=3.27); somewhat agreed that home ownership in their communities is affordable (mean=3.29); agreed that rental housing in their communities is affordable (mean=3.79)
- disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.42)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.79)
- disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=2.21)
- somewhat agreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=3.09)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.48)
- were neutral regarding whether high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=3.00)
- somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.79)
- agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.75)
- somewhat disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.71)
- disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=2.13)
- somewhat agreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.08)

- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.59)
- indicated the housing needs of special populations in their communities are being met: *very well* - elderly (mean=4.04); *somewhat well* - physically disabled (mean=3.29), veterans (mean=3.25), low-income persons (mean=3.21), mentally disabled (mean=3.18); *somewhat poorly* - migrant or seasonal farm workers (mean=2.80), people transitioning from institutionalized settings (mean=2.67), people with substance abuse problems (mean=2.63); *poorly* - homeless (mean=2.27)
- rated housing as a somewhat serious problem in their communities (mean=3.25)

Respondents in **Region IV**:

- somewhat agreed that the economic health of their communities is good (mean=3.44); somewhat disagreed that their community leaders are visionary (mean=2.94); somewhat agreed that prospects for growth are good (mean=3.38)
- expressed need for single-family houses for rent (79 percent), larger apartments (62 percent), and starter homes (53 percent); agreed that there is sufficient public housing to meet the needs of their communities (mean=3.77); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with purchase assistance rated as the most important owner-occupied need (mean=4.40)
- agreed that homeowners in their communities can generally afford to make repairs (mean=3.56); somewhat agreed that renters in their communities can get landlords to make needed repairs (mean=3.08); agreed that the housing stock in their communities is in good repair (mean=3.75); indicated that the quality of housing in their communities is similar to that of other communities in the area (56 percent) and better than it was 10 years ago (60 percent); indicated that housing affordability is about the same as it was 10 years ago (56 percent)
- agreed that it is easy to obtain a home loan in their communities (mean=3.94); somewhat agreed that home ownership in their communities is affordable (mean=3.38); agreed that rental housing in their communities is affordable (mean=3.60)
- somewhat disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.81)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.50)
- disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=2.25)
- somewhat disagreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.53)
- strongly disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=1.75)
- disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.40)
- disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.38)
- somewhat agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.38)
- disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.06)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.80)
- somewhat disagreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=2.63)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.75)
- indicated the housing needs of special populations in their communities are being met: *very well* - veterans (mean=4.15), elderly (mean=4.13); *well* - physically disabled (mean=3.64), mentally disabled (mean=3.57); *somewhat well* - migrant or seasonal farm workers (mean=3.45), homeless (mean=3.42), low-income persons (mean=3.27), people transitioning from institutionalized settings (mean=3.20); *averagely* - people with substance abuse problems (mean=3.00)
- rated housing as a somewhat serious problem in their communities (mean=3.13)

Respondents in **Region V**:

- strongly agreed that the economic health of their communities is good (mean=4.09); agreed that their community leaders are visionary (mean=3.64); strongly agreed that prospects for growth are good (mean=4.09)
- expressed need for starter homes (73 percent), single-family houses for rent (67 percent), single family houses for purchase (64 percent), and

duplexes/townhomes for rent (63 percent); were fairly neutral regarding whether there is sufficient public housing to meet the needs of their communities (mean=2.95); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with new owner-occupied development rated as the most important owner-occupied need (mean=4.09)
- agreed that homeowners in their communities can generally afford to make repairs (mean=3.82); somewhat agreed that renters in their communities can get landlords to make needed repairs (mean=3.24); agreed that the housing stock in their communities is in good repair (mean=3.86); indicated that the quality of housing in their communities is better than it was 10 years ago (67 percent) but that housing is less affordable than it was 10 years ago (57 percent); were nearly split regarding whether the quality of housing in their communities is better (50 percent) or about the same (46 percent) as other communities in the area
- strongly agreed that it is easy to obtain a home loan in their communities (mean=4.18); somewhat agreed that home ownership in their communities is affordable (mean=3.41); agreed that rental housing in their communities is affordable (mean=3.77)
- somewhat disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.82)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.86)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.86)
- somewhat disagreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.91)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.24)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.89)
- somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.60)
- somewhat disagreed that local market conditions and population demographics work against the development of housing in their communities (mean=2.86)
- disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.05)
- disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=2.10)
- somewhat agreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.38)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.90)
- indicated the housing needs of special populations in their communities are being met: *well* - veterans (mean=3.50); *somewhat well* - physically disabled (mean=3.27), low-income persons (mean=3.23), elderly (mean=3.14), mentally disabled (mean=3.10); *somewhat poorly* - migrant or seasonal farm workers (mean=2.63), homeless (mean=2.56); *poorly* - people with substance abuse problems (mean=2.32), people transitioning from institutionalized settings (mean=2.11)
- rated housing as a somewhat serious problem in their communities (mean=3.27)

Respondents in **Region VI**:

- agreed that the economic health of their communities is good (mean=3.64); somewhat agreed that their community leaders are visionary (mean=3.31); somewhat agreed that prospects for growth are good (mean=3.31)
- expressed need for duplexes/townhomes for rent (75 percent), single-family houses for rent (57 percent), larger apartments (54 percent), single family houses for purchase (54 percent), and starter homes (54 percent); agreed that there is sufficient public housing to meet the needs of their communities (mean=3.68); rated purchase assistance as the most important housing need for their communities (mean=3.86) followed by rental assistance (mean=3.74)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.46); somewhat agreed that renters in their communities can get landlords to make needed repairs (mean=3.14); somewhat agreed that the housing stock in their communities is in good repair (mean=3.39); indicated that the quality of housing in their communities is similar to other communities in the area (65 percent); indicated that housing affordability is about the same as it was 10 years ago (62 percent); were nearly split regarding whether the quality of housing in their communities is better (48 percent) or about the same (45 percent) as it was 10 years ago

- agreed that it is easy to obtain a home loan in their communities (mean=3.54); agreed that home ownership in their communities is affordable (mean=3.79); agreed that rental housing in their communities is affordable (mean=3.90)
- disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.29)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.71)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=2.00)
- somewhat disagreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.85)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.14)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.64)
- disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.43)
- agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.79)
- somewhat disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.56)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.79)
- were fairly neutral regarding whether there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=2.96)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.63)
- indicated the housing needs of special populations in their communities are being met: *well* - veterans (mean=3.91), physically disabled (mean=3.69), mentally disabled (mean=3.65), elderly (mean=3.62), low-income persons (mean=3.52); *somewhat well* - homeless (mean=3.20); *averagely* - migrant or seasonal farm workers (mean=3.00), people transitioning from institutionalized settings (mean=3.00); *somewhat poorly* - people with substance abuse problems (mean=2.63)
- rated housing as a somewhat serious problem in their communities (mean=3.21)

Respondents in **Region VII**:

- somewhat agreed that the economic health of their communities is good (mean=3.26); somewhat agreed that their community leaders are visionary (mean=3.16); agreed that prospects for growth are good (mean=3.71)
- expressed need for larger apartments (75 percent), single-family houses for rent (73 percent), and duplexes/townhomes for rent (69 percent); were neutral regarding whether there is sufficient public housing to meet the needs of their communities (mean=3.00); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with new development rated as the most important owner-occupied need (mean=4.07)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.32); somewhat disagreed that renters in their communities can get landlords to make needed repairs (mean=2.83); somewhat agreed that the housing stock in their communities is in good repair (mean=3.29); indicated that the quality of housing in their communities is better than it was 10 years ago (67 percent); were generally split regarding how the quality of housing in their communities compares to other communities in the area and how housing affordability compares to 10 years ago
- agreed that it is easy to obtain a home loan in their communities (mean=3.86); agreed that home ownership in their communities is affordable (mean=3.70); agreed that rental housing in their communities is affordable (mean=3.73)
- disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.50)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.50)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.76)
- somewhat disagreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.87)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.45)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.81)
- disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.47)
- somewhat agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.23)

- disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.45)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=2.00)
- somewhat disagreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=2.82)
- somewhat agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.47)
- indicated the housing needs of special populations in their communities are being met: *well* - veterans (mean=3.79), elderly (mean=3.52); *somewhat well* - migrant or seasonal farm workers (mean=3.39), low-income persons (mean=3.32), physically disabled (mean=3.17), homeless (mean=3.15); *somewhat poorly* - mentally disabled (mean=2.71), people transitioning from institutionalized settings (mean=2.56); *poorly* - people with substance abuse problems (mean=2.43)
- rated housing as a somewhat non-serious problem in their communities (mean=2.90)

Respondents in **Region VIII**:

- agreed that the economic health of their communities is good (mean=3.62); agreed that their community leaders are visionary (mean=3.95); strongly agreed that prospects for growth are good (mean=4.00)
- expressed need for starter homes (90 percent), larger apartments (81 percent), single-family houses for rent (80 percent), duplexes/townhomes for rent (79 percent), small apartments (65 percent), and single family houses for purchase (65 percent); somewhat disagreed that there is sufficient public housing to meet the needs of their communities (mean=2.80); determined purchase assistance to be the most important housing need (mean=4.26)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.45); somewhat disagreed that renters in their communities can get landlords to make needed repairs (mean=2.85); somewhat agreed that the housing stock in their communities is in good repair (mean=3.48); indicated that the quality of housing in their communities is better than it was 10 years ago (62 percent) and that housing affordability is about the same as it was 10 years ago (57 percent); were generally split regarding whether the quality of housing in their communities is better (45 percent) or about the same (40 percent) as other communities in the area
- somewhat agreed that it is easy to obtain a home loan in their communities (mean=3.40); agreed that home ownership in their communities is affordable (mean=3.57); agreed that rental housing in their communities is affordable (mean=3.95)
- disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.16)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.95)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.81)
- somewhat agreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=3.06)
- strongly disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=1.90)
- disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.12)
- disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.17)
- somewhat agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.43)
- disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.29)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.52)
- somewhat disagreed that there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=2.90)
- strongly agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=4.00)
- indicated the housing needs of special populations in their communities are being met: *well* - elderly (mean=3.67), mentally disabled (mean=3.64), veterans (mean=3.61); *somewhat well* - physically disabled (mean=3.28), homeless (mean=3.27), migrant or seasonal farm workers (mean=3.25), low-income persons (mean=3.25); *somewhat poorly* - people transitioning from institutionalized settings (mean=2.70), people with substance abuse problems (mean=2.67)
- rated housing as a somewhat serious problem in their communities (mean=3.30)

Respondents in **Top 12 Cities**:

- agreed that the economic health of their communities is good (mean=3.89); agreed that their community leaders are visionary (mean=3.67); strongly agreed that prospects for growth are good (mean=4.03)
- expressed need for single-family houses for rent (72 percent), starter homes (68 percent), duplexes/townhomes for rent (63 percent), larger apartments (57 percent), and single family houses for purchase (52 percent); somewhat agreed that there is sufficient public housing to meet the needs of their communities (mean=3.49); determined owner-occupied needs to be somewhat more important than renter-occupied needs, with new owner-occupied development rated as the most important owner-occupied need (mean=4.27)
- agreed that homeowners in their communities can generally afford to make repairs (mean=3.53); were fairly neutral regarding whether renters in their communities can get landlords to make needed repairs (mean=2.95); agreed that the housing stock in their communities is in good repair (mean=3.77); indicated that the quality of housing in their communities is better than other communities in the area (57 percent) and better than it was 10 years ago (79 percent); were generally split regarding housing affordability compared to 10 years ago
- strongly agreed that it is easy to obtain a home loan in their communities (mean=4.02); agreed that home ownership in their communities is affordable (mean=3.52); agreed that rental housing in their communities is affordable (mean=3.76)
- somewhat disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.73)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.80)
- disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=2.08)
- somewhat disagreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=2.79)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.39)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.79)
- disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.28)
- somewhat disagreed that local market conditions and population demographics work against the development of housing in their communities (mean=2.56)
- strongly disagreed that a lack of a local construction industry impedes housing development in their communities (mean=1.88)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.93)
- were fairly neutral regarding whether there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=2.97)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.67)
- indicated the housing needs of special populations in their communities are being met: *well* - veterans (mean=3.85), elderly (mean=3.73); *somewhat well* - physically disabled (mean=3.47), mentally disabled (mean=3.47), low-income persons (mean=3.19); *averagely* - homeless (mean=3.02); *somewhat poorly* - migrant or seasonal farm workers (mean=2.83), people transitioning from institutionalized settings (mean=2.80), people with substance abuse problems (mean=2.72)
- were fairly neutral regarding how serious housing is as a problem in their communities (mean=2.98)

Respondents in **Not Top 12 Cities**:

- somewhat agreed that the economic health of their communities is good (mean=3.13); somewhat agreed that their community leaders are visionary (mean=3.28); somewhat agreed that prospects for growth are good (mean=3.30)
- expressed need for larger apartments (75 percent), duplexes/townhomes for rent (73 percent), single-family houses for rent (73 percent), starter homes (60 percent), single family houses for purchase (54 percent), and small apartments (53 percent); somewhat agreed that there is sufficient public housing to meet the needs of their communities (mean=3.16); determined both owner-occupied and renter-occupied needs to be very important, with purchase assistance rated as the most important housing need (mean=4.04)
- somewhat agreed that homeowners in their communities can generally afford to make repairs (mean=3.41); were fairly neutral regarding whether

renters in their communities can get landlords to make needed repairs (mean=2.96); somewhat agreed that the housing stock in their communities is in good repair (mean=3.21); indicated that the quality of housing in their communities is similar to that of other communities in the area (53 percent) and better than it was 10 years ago (50 percent); indicated that housing affordability is about the same as it was 10 years ago (61 percent)
- somewhat agreed that it is easy to obtain a home loan in their communities (mean=3.33); agreed that home ownership in their communities is affordable (mean=3.63); agreed that rental housing in their communities is affordable (mean=3.78)
- disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.34)
- agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=3.77)
- strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=1.86)
- were neutral regarding whether there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=3.00)
- disagreed that environmental concerns limit initiatives to renovate homes in their communities (mean=2.23)
- somewhat disagreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=2.69)
- somewhat disagreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=2.65)
- agreed that local market conditions and population demographics work against the development of housing in their communities (mean=3.96)
- somewhat disagreed that a lack of a local construction industry impedes housing development in their communities (mean=2.77)
- strongly disagreed that fair housing compliance and housing discrimination are issues that require attention in their communities (mean=1.89)
- somewhat agreed there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=3.06)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.70)
- indicated the housing needs of special populations in their communities are being met: *well* - elderly (mean=3.65), veterans (mean=3.50); *somewhat well* - low-income persons (mean=3.42), physically disabled (mean=3.30), mentally disabled (mean=3.18), migrant or seasonal farm workers (mean=3.09); *somewhat poorly* - homeless (mean=2.86), people with substance abuse problems (mean=2.49), people transitioning from institutionalized settings (mean=2.49)
- rated housing as a somewhat serious problem in their communities (mean=3.34)

Respondents representing **Reservations**:

- strongly disagreed that the economic health of their communities is good (mean=2.00); were neutral regarding whether their community leaders are visionary (mean=3.00); strongly agreed that prospects for growth are good (mean=4.00)
- expressed critical need for decent housing, including small apartments, larger apartments, duplexes/townhomes for rent, single-family houses for purchase, and starter homes (100 percent each), as well as single family houses for rent (90 percent); strongly disagreed that there is sufficient public housing to meet the needs of their communities (mean=1.50); determined both owner-occupied and renter-occupied needs to be very important, with new owner-occupied development rated as the most important housing need (mean=4.78)
- disagreed that homeowners in their communities can generally afford to make repairs (mean=2.40); somewhat agreed that renters in their communities can get landlords to make needed repairs (mean=3.10); somewhat disagreed that the housing stock in their communities is in good repair (mean=2.60); indicated that the quality of housing in their communities is better than it was 10 years ago (70 percent); were split regarding whether the quality of housing in their communities is similar to (40 percent) or worse than (50 percent) other communities in the area; were split regarding whether housing affordability is about the same as (40 percent) or less affordable than (50 percent) it was 10 years ago
- strongly disagreed that it is easy to obtain a home loan in their communities (mean=1.60); disagreed that home ownership in their communities is affordable (mean=2.50); somewhat agreed that rental housing in their communities is affordable (mean=3.10)
- somewhat disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their communities (mean=2.67)
- strongly agreed that public financial incentives are needed to increase the number of affordable homes built locally (mean=4.80)
- were neutral regarding whether local land use controls, zoning, and building codes discourage the development of housing in their communities (mean=3.00)

- strongly agreed that there is a shortage of reasonably-priced housing financing available for low-income households in their communities (mean=4.10)
- somewhat agreed that environmental concerns limit initiatives to renovate homes in their communities (mean=3.10)
- strongly agreed that high-risk (i.e., subprime) lending is an issue that requires attention in their communities (mean=4.20)
- agreed that a lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in their communities (mean=3.60)
- strongly agreed that local market conditions and population demographics work against the development of housing in their communities (mean=4.00)
- agreed that a lack of a local construction industry impedes housing development in their communities (mean=3.50)
- were neutral regarding whether fair housing compliance and housing discrimination are issues that require attention in their communities (mean=3.00)
- strongly agreed there is a need for more activities that aim to strengthen local housing organizations in their communities (mean=4.20)
- agreed that their communities would be interested in a sweat-equity program for affordable housing (mean=3.90)
- indicated the housing needs of special populations in their communities are being met: *poorly* - elderly (mean=2.50), veterans (mean=2.40), physically disabled (mean=2.20), low-income persons (mean=2.20); *very poorly* - people with substance abuse problems (mean=1.90), people transitioning from institutionalized settings (mean=1.78), mentally disabled (mean=1.67), migrant or seasonal farm workers (mean=1.67), homeless (mean=1.50)
- rated housing as a very serious problem in their communities (mean=4.60)

North Dakota Statewide Housing Needs Assessment Survey of Key Leaders
July 19, 2004 through August 13, 2004

Intro
Hello, is _____ there? This is _____ calling from the North Dakota State Data Center at North Dakota State University. We are conducting a statewide housing needs assessment for the North Dakota Housing Finance Agency and the North Dakota Department of Commerce. Do you have a few minutes?
1. Yes 2. No (if possible, establish a call-back time). Thank you for your time.

Intro Continued
We have designed a survey to help us better understand housing dynamics across the state. We are calling to invite you to participate in this research study. We believe your position and experiences can provide an important perspective on community and housing issues in your area. Did you receive the letter we sent you?

Your participation is voluntary and you may withdraw your participation at any time. The survey should take between 20 and 30 minutes. If you don't have that much time right now, we can begin the survey and I can call back another time to complete it. If you choose to participate, your answers will be kept confidential. If you have questions about the survey, you can call Pat Fricke, Executive Director of the North Dakota Housing Finance Agency, at 701-328-8050, or Richard Rathge, Director of the North Dakota State Data Center, at 701-231-8621. If you have questions about your rights as a research participant, you can call NDSU's Institutional Review Board at 701-231-8908. Is now a good time to do the survey?
1. Yes 2. No-"I'll try back later. Is there a time that works best for you"? [establish a call-back time.] "Thank you for your time."

comm_ref
In this survey, we'll be covering general community, housing, and policy issues. Throughout the interview, I will be asking you questions about "your community". Based on your position, I would like to verify that you are able to answer this survey with _____ as your point-of-reference for questions about "your community".
1. Yes 2. No
If NO: **comm_alt**. What would you say is the best reference for "your community"?

First, I have some questions about general issues in your community.

(q1 - list "general")
On a scale of 1 to 5, please indicate your opinion on the following statements with 1 being strongly DISAGREE and 5 being strongly AGREE.

1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

List "general":
q1_1 - The economic health of this community is good.
q1_2 - In general, my community leaders are visionary.
q1_3 - The prospects for growth in this community are good.
End list

q1cc. What is the reason you gave "prospects for growth" the rating you did? [record data, then click "next"]

q2a. What are the three most important local issues in your community? [enter all three responses, then click NEXT]

Next, I have some questions about housing issues dealing with supply and demand, quality, affordability, and barriers to development. I'm going to start with questions about housing supply and demand in your community.

(q3 - list "housing")
How would you judge the supply of decent (for example, safe, livable, and affordable) housing of the following types in your community?
1. More than enough 2. Just enough 3. Not enough 4. [DNK/R]

List "housing":
q3_1 - Small apartments for rent (1 and 2 bedrooms)
q3_2 - Larger apartments for rent (3 or more bedrooms)

q3_3 - Duplexes or townhomes for rent
q3_4 - Single-family houses for rent
q3_5 - Single-family houses for purchase
q3_6 - Starter homes (small, relatively inexpensive for 1st time buyers)
q3_7 - Manufactured mobile homes
End list

q4. "Public housing" refers to housing units "owned and operated by a local housing authority," and typically are geared toward elderly, low-income, and disabled persons. On a scale of 1 to 5, please indicate your opinion on the following statement (with 1 being strongly DISAGREE and 5 being strongly AGREE):

"There is sufficient public housing to meet the needs of this community."
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]
If 1, 2, or 3: **q4a**. What would you say is needed and why? [enter response, then click NEXT]

q5. Are you aware of any specific issues concerning public housing in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q5a**. What are they? [enter response, then click NEXT]

q6. What groups of people in your community have the greatest unmet housing needs, and why? [enter response, then click NEXT]

Now I'm going to ask you to consider some needs relating to owner-occupied and renter-occupied housing. On a scale of 1 to 5, please rate the importance of each of the following housing needs for your community. One is NOT at all important and five is VERY important.

q7a. How important is new OWNER-OCCUPIED housing development?
1. NOT at all important 2. 3. 4. 5. VERY important 6. [DNK/R]

q7b. How important is renovation of existing OWNER-OCCUPIED housing?
1. NOT at all important 2. 3. 4. 5. VERY important 6. [DNK/R]

q7c. How important is purchase assistance for OWNER-OCCUPIED housing? (for example, lower interest rate home loans, assistance with down payment and closing costs)
1. NOT at all important 2. 3. 4. 5. VERY important 6. [DNK/R]

q7d. How important is new RENTAL housing development?
1. NOT at all important 2. 3. 4. 5. VERY important 6. [DNK/R]

q7e. How important is renovation of existing RENTAL housing?
1. NOT at all important 2. 3. 4. 5. VERY important 6. [DNK/R]

q7f. How important is RENTAL payment assistance (for example, Section 8 vouchers)?
1. NOT at all important 2. 3. 4. 5. VERY important 6. [DNK/R]

q8. Are you aware of any housing development that will occur in your community in the next five years?
1. Yes 2. No 3. [DNK/R]
If YES: **q8a**. What types of structures (apartments., single-family units, public housing, manufactured mobile homes, etc.)? [type response, then click NEXT]
If YES: **q8b**. Who is the targeted audience (single families, elderly, retirees, low-income, affluent, etc.)? [type response, then click NEXT]

q9. How much demolition occurred in your community in the last year? [type response, then click NEXT]

q9a. How much demolition do you expect in your community in the next year? [type response, then click NEXT]

Now, I'm going to ask a few questions about housing quality in your community. On a scale of 1 to 5, please indicate your opinion on the following statements (with 1 being strongly DISAGREE and 5 being strongly AGREE).

q10a. Homeowners in this community can generally afford to make repairs.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q10b. Renters in this community can get landlords to make needed repairs.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q10c. The housing stock in this community is in good repair (for example, well-maintained, full kitchen facilities, full plumbing facilities, not overcrowded).
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q11. What percent of the housing stock is in need of services? [type response, then click NEXT]

q11a. What are some of the problems you see? [type response, then click NEXT]

q12. How does the quality of housing in your community now compare to 10 years ago? Is it...
1. Better 2. About the same 3. Worse 4. [DNK/R]

q13. How does the quality of housing in your community compare to other communities in the area? Is it...
1. Better 2. About the same 3. Worse 4. [DNK/R]

Now, I'm going to ask a few questions about housing affordability and barriers to housing development in your community.

(q14 - list "afford")
On a 1 to 5 scale, please indicate your opinion on the following statements (with 1 being strongly DISAGREE and 5 being strongly AGREE).

1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

List "afford":
q14_1 - It is easy to obtain a home loan in this community.
q14_2 - Home ownership in this community is affordable.
q14_3 - Rental housing in this community is affordable.
End list

q15. How does the affordability of housing in your community compare to 10 years ago? Is it...
1. more affordable 2. about the same 3. less affordable 4. [DNK/R]

q15a. What is this a function of (for example, incomes, housing prices, interest rates)? [type response, then click NEXT]

On a scale of 1 to 5, please indicate your opinion on each of the following statements about obstacles to housing development as they relate to your community (with 1 being strongly DISAGREE and 5 being strongly AGREE).

q16a. NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16b. Public financial incentives (for example, low-interest loans, tax incentives) are needed to increase the number of affordable homes built locally.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16c. Local land use controls, zoning, and building codes discourage the development of housing in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16d. There is a shortage of reasonably-priced housing financing available for low-income households in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16e. Environmental concerns (for example, lead-based paint, asbestos) limit initiatives to renovate homes in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16f. High-risk (that is, subprime) lending is an issue that requires attention in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16g. The lack of homebuyer education and credit counseling services is an obstacle to purchasing a home in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16h. Local market conditions and population demographics work against the development of housing in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16i. The lack of a local construction industry (for example, materials, buildings) impedes housing development in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16j. Fair housing compliance and housing discrimination are issues that require attention in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16k. There is a need for more activities that aim to strengthen local housing organizations (for example, non-profits) in my community.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16l. My community would be interested in a sweat-equity program (where participant contributes labor) for affordable housing.
1. strongly DISAGREE 2. 3. 4. 5. strongly AGREE 6. [DNK/R]

q16m. Are there other obstacles to housing development in your community that I didn't already mention?
1. Yes 2. No
If YES: **q16_oth**. What are they? [type response, then click NEXT]

Next, I'm going to ask you about land use issues that may be barriers to growth and change in your community.

q17. Are there ZONING issues affecting housing and development in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q17a**. What are they? [type response, then click NEXT]

q18. Are there BUILDING CODE issues affecting housing and development in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q18a**. What are they? [type response, then click NEXT]

q19. Are there ANNEXATION issues affecting housing and development in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q19a**. What are they? [type response, then click NEXT]

q20. Are there AGRICULTURAL issues affecting housing and development in your area?
1. Yes 2. No 3. [DNK/R]
If YES: **q20a**. What are they? [type response, then click NEXT]

q21. Are there LEGISLATION issues affecting housing and development in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q21a**. What are they? [type response, then click NEXT]

Now I'm going to ask you about SPECIAL POPULATIONS.

(q22 - list “special”)
On a scale of 1 to 5, please indicate how well you think the housing needs of each of the following SPECIAL POPULATIONS are being met in your community (with 1 being NOT at all well and 5 being VERY well).

The needs of...

1. NOT at all well 2. 3. 4. 5. VERY well 6. [DNK/R] 7. [Not applicable]

List “special”:
- q22_1 - Homeless
- q22_2 - Physically disabled
- q22_3 - Mentally disabled (developmentally disabled, chronically mentally ill)
- q22_4 - Elderly
- q22_5 - People with substance abuse problems
- q22_6 - Migrant or seasonal farm workers
- q22_7 - Veterans
- q22_8 - People transitioning from institutionalized settings(mental hospital/prison)
- q22_9 - Low-income persons

End list

q22a. Are there any other special populations in your community whose needs are not being met?
1. Yes 2. No 3. [DNK/R]
If YES: **q23**. What is needed to better serve the "other" special populations in your community? [type response, then click NEXT]

Finally, I'm going to ask you a few questions about housing policies and programs.

q24. Should the state help increase the supply of adequate and affordable housing for residents in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q24a**. What should it do? [type response, then click NEXT]

q25. Are there existing housing policies or programs that successfully address housing needs and issues in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q25a**. What are they? [type response, then click NEXT]
If YES: **q25b**. What would be the consequences of discontinuing these policies or programs? [type response, then click NEXT]
If YES: **q25c**. How can these policies or programs be enhanced? [type response, then click NEXT]

q26. Are there existing housing policies or programs that are INEFFECTIVE in addressing housing needs and issues in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q26a**. Which ones?
If YES: **q26b.** How should these policies or programs be changed? [type response, then click NEXT]

q27. If you could, what new housing policy or program would you start in your community, and why? [type response, then click NEXT]

q28. Are you worried about any state or federal policies, programs, or decisions that would have a consequence on housing in your community?
1. Yes 2. No 3. [DNK/R]
If YES: **q28a**. What are they, and what consequences do you see them having? [type response, then click NEXT]

q29. On a scale of 1 to 5, how would you rate the seriousness of housing as a problem in your community (with 1 being NOT at all serious, and 5 being VERY serious)?
1. NOT at all serious 2. 3. 4. 5. VERY serious 6. [DNK/R]

q29a. What is the reason you gave housing the rating you did? [type response, then click NEXT]

q30. Do you have any other additional comments about housing that will help us with our needs assessment? [type response, then click NEXT]

Thank you so much for helping us with this important study. We will be collecting data throughout the summer, and will have the analysis completed in time for the legislative session in January. If you would like more information about this study, I'd be happy to repeat the contact information. Thanks again, and have a nice day.

basis. Please record the BASIS for perspective located on the call log sheet.
1. Key leader 2. Public housing 3. Banker 4. Other

COST BURDEN

A household is considered to be cost-burdened if more than 30 percent of household income is going toward housing costs (gross rent, mortgage or other monthly owner costs). **Gross rent as a percentage of household income in 1999** is a computed ratio of monthly gross rent to monthly household income (total household income in 1999 divided by 12). Units for which no cash rent is paid and units occupied by households that reported no income or a net loss in 1999 were not included in the calculations. The information on **selected monthly owner costs as a percentage of household income in 1999** is the computed ratio of selected monthly owner costs to monthly household income in 1999.

FAMILY TYPE

A family includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may be comprised of a group of unrelated people or of one person living alone. Families are classified by type as either a ''married-couple family'' or ''other family'' according to the presence of a spouse. ''Other family'' is further broken out according to the sex of the householder. A **married-couple family** includes a family in which the householder and his or her spouse are enumerated as members of the same household. **Other family: Male householder, no wife present** includes a family with a male maintaining a household with no wife of the householder present. **Other family: Female householder, no husband present** includes a family with a female maintaining a household with no husband of the householder present. **Non-family household** includes a householder living alone or with non-relatives only.

GROSS RENT

Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The estimated costs of utilities and fuels are reported on an annual basis but are converted to monthly figures for the tabulations. Only renter units paying cash rent are included. Median gross rent divides the gross rent distribution into two equal parts: one-half of the cases falling below the median gross rent and one-half above the median. Median gross rent is rounded to the nearest whole dollar. Specified renter-occupied units exclude 1-family houses on 10 acres or more. Units not paying cash rent are generally provided free by friends or relatives or in exchange for services, such as resident manager, caretaker, minister, or tenant farmer. Housing units on military bases also are classified in the ''No cash rent'' category. ''Rented for cash rent'' includes units in continuing care, sometimes called life care arrangements. These arrangements usually involve a contract between one or more individuals and a service provider guaranteeing the individual shelter, usually a house or apartment, and services, such as meals or transportation to shopping or recreation.

HOUSEHOLD

A household (also referred to as an occupied housing unit) includes all of the people who occupy a housing unit. People not living in households are classified as living in group quarters. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and that have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters. One person in each household is designated as the **householder**. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. Households are classified by type according to the sex of the householder and the presence of relatives. Two types of householders are distinguished: family householders and non-family householders. A **family householder** is a householder living with one or more individuals related to him or her by birth, marriage, or adoption. The householder and all of the people in the household related to him or her are family members. A **non-family householder** is a householder living alone or with non-relatives only.

HOUSING DEMAND

The future demand for housing will be affected largely by the changing age structure within the state along with current migration patterns. Therefore, in order to assess future demand for housing, we developed a forecast of households by age for the next 10 years. These projections were calculated in a two-step process. First, an age-specific distribution of householders was calculated using 2000 Census data. The stability of this distribution was evaluated by cross-checking the age-specific proportions with 1990 Census data. In general, the relationship between the number of persons in a specific age group and the proportion of householders in that age group remained fairly constant over the two time periods. We assumed, therefore, this relationship would hold for the next 10 years. Thus, in the second step we applied these coefficients to age-specific population projections developed by the North Dakota State Data Center and published in 2002.

A second area of housing demand that needs to be monitored is tied to shifts in the income of households. In order to explore these changes, we developed a forecast of households by income. This was accomplished through a three-step procedure. First, the distribution of household income by age of householder was calculated for the six broad income categories using data from Census 2000. The income categories, based on median family income (MFI) using the 2000 Census, were: Extremely Low Income (0 to 30 percent MFI) = less than $15,000; Low Income (31 percent to 50 percent MFI) = $15,000 to $24,999; Tax Credit (51 percent to 60 percent MFI) = $25,000 to $34,999; Moderate Income (51 percent to 80 percent MFI) = $25,000 to $49,999; Middle Income (81 percent to 115 percent MFI) = $50,000 to $74,999; and Upper Income (above 115 percent MFI) = $75,000 or more. These categories were selected to align with various housing support programs. Second, the usefulness of utilizing proportional assignment of income to householders by age for the purpose of forecasting was assessed by cross-checking the distributions found in 2000 against the corresponding age-specific income distributions found in the 1990 Census. The value of using proportional assignment to MFI is that it eliminates the need to project actual future income levels and associated inflation. Instead, the forecast focuses on changes in the distribution of households relative to MFI. Similar proportions of age-specific households were

found in each income category related to MFI, thus it was assumed that these proportions would hold throughout the projection period. The final step was to apply the age- and income-specific proportions based on 2000 Census data to the total projected number of households by age.

Demand for housing by type of homebuyer was projected as well. Modeling for this forecast was very similar to that used to project household income in that proportional allocation was used. Five types of homebuyers were classified based on historical profiles of these homebuyers. The first-time homebuyer was assumed to be under the age of 35 and have a household income between $25,000 and $74,999 (based on the dollar value in 2000). Low-income homebuyers were assumed to be younger than 75 years of age and have a household income less than $25,000 (based on the dollar value in 2000). Moderate-income homebuyers were assumed to be between the ages of 35 and 74 and have a household income between $25,000 and $49,999 (based on the dollar value in 2000). Upscale homebuyers were assumed to be between the ages of 35 and 74 and have a household income of $75,000 or more (based on the dollar value in 2000). Finally, elderly homebuyers were classified as any homebuyer ages 75 or older.

Finally, projections of housing by tenure were based on the assumption that historical patterns of home ownership are good predictors of future trends. Age-specific distributions of home ownership and rental-occupied housing were calculated for each geography (e.g. region, county, city, and reservation) based on Census 2000. The stability of these distributions was evaluated by comparing them to corresponding distributions for 1990. In general, the pattern of owner-occupied and rental-occupied units for each age category was very similar for the two time periods. Therefore, we assumed the age-specific proportions of owner- and renter-occupied units relative to total occupied housing units would hold throughout the projection period. We applied the 2000 age-specific distributions of owner- and renter-occupied housing units to our projections of total occupied housing units to make our forecast of housing by tenure.

HOUSING SUPPLY
In order to evaluate the relationship between future demand for housing and what housing might be available (i.e., supply), two housing supply forecasts were developed. The first model (Model 1) presents a scenario of what housing supply would be if the trend in housing construction over the past 10 years (i.e.; 1993 to 2003 for state, cities, counties, and planning regions; and 1990 to 2000 for reservation areas) were to continue unabated through the year 2015. This was accomplished by calculating the average annual change in housing over the last decade and applying that rate of change annually to the existing housing stock for each successive year until 2015. The purpose of this approach is to provide decision-makers a benchmark for evaluating the appropriateness of continuing the existing level of housing construction. One needs to keep in mind that this is a linear projection. Thus, if housing construction was in decline during the past 10 years, this model will assume that housing construction should continue to decline for the next 10 years regardless of population projections. The second housing supply forecast (Model 2) projects future housing units based on the growth or decline in future households. Thus, this forecast predicts changes in housing supply based on shifts in an area's population profile. In particular, it relies on the projection of households and the historical relationship between households and available housing units. In brief, it assumes that the way the market historically responded to changes in the number of households, through the supply of new housing units, should be similar to how the market will respond in the future. Therefore, this forecast is based on the ratio of households (i.e., occupied housing units) to total housing units.

HOUSING UNIT
A housing unit may be a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. If that information cannot be obtained, the criteria are applied to the previous occupants. Both occupied and vacant housing units are included in the housing unit inventory. Boats, recreational vehicles (RVs), vans, tents, and the like are housing units only if they are occupied as someone's usual place of residence. Vacant mobile homes are included provided they are intended for occupancy on the site where they stand. Vacant mobile homes on dealers' lots, at the factory, or in storage yards are excluded from the housing inventory. Also excluded from the housing inventory are quarters being used entirely for nonresidential purposes, such as a store or an office, or quarters used for the storage of business supplies or inventory, machinery, or agricultural products.

KITCHEN FACILITIES
A unit has complete kitchen facilities when it has all of the following: (1) a sink with piped water; (2) a range, or cook top and oven; and (3) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment, such as a hot plate or camping stove, should not be considered as having complete kitchen facilities. An ice box is not considered to be a refrigerator.

MEDIAN FAMILY INCOME (MFI) FOR FISCAL YEAR (FY) 2004
FY 2004 Median Family Incomes (MFI) are calculated by the U.S. Department of Housing and Urban Development (HUD). These estimates are based on 2000 Census data on family incomes and are updated to 2004 using a combination of Bureau of Labor Statistics (BLS) data, Census American Community Survey (ACS) state data, and Census Current Population Survey (CPS) data. For a detailed description of the methodology used in calculating these numbers, visit: <http://www.huduser.org/datasets/il/IL04Est/index.html>

MFI
See MEDIAN FAMILY INCOME (MFI) FOR FISCAL YEAR (FY) 2004.

NA
Refers to situations where data are not available or the calculation is not applicable.

OCCUPIED HOUSING UNIT
A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it, or if the occupants are only temporarily absent; that is, away on vacation or a

business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters. Occupied rooms or suites of rooms in hotels, motels, and similar places are classified as housing units only when occupied by permanent residents; that is, people who consider the hotel as their usual place of residence or have no usual place of residence elsewhere. If any of the occupants in rooming or boarding houses, congregate housing, or continuing care facilities live separately from others in the building and have direct access, their quarters are classified as separate housing units. The living quarters occupied by staff personnel within any group quarters are separate housing units if they satisfy the housing unit criteria of separateness and direct access; otherwise, they are considered group quarters.

OVERCROWDING - OCCUPANTS PER ROOM
Occupants per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. The figures show the number of occupied housing units having the specified ratio of people per room. Although the Census Bureau has no official definition of crowded units, many users consider units with more than one occupant per room to be crowded.

POPULATION
Population refers to the total number of residents in the specified geography. County population projections were developed using a standard cohort-survival model. Population projections for cities were calculated based on the assumption that the percentage they comprise of the overall county population will stay consistent. Population projections for reservation areas were based on the assumption that the age distributions will stay consistent. All models were based on census trends that reflect downward movement among most rural areas and upward growth among the larger urban centers.

PLUMBING FACILITIES
Complete plumbing facilities include: (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present.

PROJECTIONS
The North Dakota State Data Center, for the purposes of the North Dakota Statewide Housing Needs Assessment study, prepared a series of projections for population, housing supply and housing demand. The projections were calculated for the following years: 2005, 2010, and 2015. Data referring to 1990 or 2000 are from the U.S. Census Bureau's decennial census. Data referring to 1993 and 2003 are estimates provided by the U.S. Census Bureau's Population Division.

For a brief description of population projection methodology, see POPULATION. For a brief description of housing supply methodologies, see HOUSING SUPPLY. For household projections by age, household income, homebuyer type, and tenure, see HOUSING DEMAND.

RACE
The concept of race, as used by the Census Bureau, reflects self-identification by people according to the race or races with which they most closely identify. These categories are socio-political constructs and should not be interpreted as being scientific or anthropological in nature. Furthermore, the race categories include both racial and national-origin groups.

The racial classifications used by the Census Bureau adhere to the October 30, 1997, Federal Register Notice entitled, *"Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity,"* issued by the Office of Management and Budget (OMB). These standards govern the categories used to collect and present federal data on race and ethnicity. The OMB requires five minimum categories (White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander) for race. The race categories are described below with a sixth category, ''Some other race,'' added with OMB approval. In addition to the five race groups, the OMB also states that respondents should be offered the option of selecting one or more races.

If an individual did not provide a race response, the race or races of the householder or other household members were assigned using specific rules of precedence of household relationship. For example, if race was missing for a natural-born child in the household, then either the race or races of the householder, another natural-born child, or the spouse of the householder were assigned. If race was not reported for anyone in the household, the race or races of a householder in a previously processed household were assigned.

White. A person having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as ''White'' or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish.
Black or African American. A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as ''Black, African Am., or Negro,'' or provide written entries such as African American, Afro-American, Kenyan, Nigerian, or Haitian.
American Indian or Alaska Native. A person having origins in any of the original peoples of North and South America (including Central America) and who maintain tribal affiliation or community attachment. It includes people who classified themselves as described below.
American Indian. This category includes people who indicated their race as ''American Indian,'' entered the name of an Indian tribe, or reported such entries as Canadian Indian, French American Indian, or Spanish American Indian.
Alaska Native. This category includes written responses of Eskimos, Aleuts, and Alaska Indians as well as entries such as Arctic Slope, Inupiat, Yupik, Alutiiq, Egegik, and Pribilovian.
Asian. A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes ''Asian Indian,'' ''Chinese,'' ''Filipino,'' ''Korean,'' ''Japanese,'' ''Vietnamese,'' and ''Other Asian.''
Native Hawaiian or Other Pacific Islander. A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicate their race as ''Native Hawaiian,'' ''Guamanian or Chamorro,'' ''Samoan,'' and ''Other Pacific Islander.''

Some other race. This category includes all other responses not included in the ''White,'' ''Black or African American,'' ''American Indian or Alaska Native,'' ''Asian,'' and ''Native Hawaiian or Other Pacific Islander'' race categories described above. Respondents providing write-in entries such as multiracial, mixed, interracial, or a Hispanic/Latino group (for example, Mexican, Puerto Rican, or Cuban) in the ''Some other race'' write-in space are included in this category.
Two or more races. People may have chosen to provide two or more races either by checking two or more race response check boxes, by providing multiple write-in responses, or by some combination of check boxes and write-in responses. ''Two or more races'' refers to combinations of two or more of the following race categories:
1. White
2. Black or African American
3. American Indian and Alaska Native
4. Asian
5. Native Hawaiian and Other Pacific Islander
6. Some other race

There are 57 possible combinations involving the race categories shown above. Thus, according to this approach, a response of ''White'' and ''Asian'' was tallied as two or more races, while a response of ''Japanese'' and ''Chinese'' was not because ''Japanese'' and ''Chinese'' are both Asian responses.

SPECIFIED OWNER-OCCUPIED AND SPECIFIED VACANT-FOR-SALE UNITS
Specified owner-occupied and specified vacant-for-sale housing units include only 1-family houses on less than 10 acres without a business or medical office on the property. The data for specified units exclude mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings.

SPECIFIED RENTER-OCCUPIED AND SPECIFIED VACANT-FOR-RENT UNITS
Specified renter-occupied and specified vacant-for-rent units exclude 1-family houses on 10 acres or more.

TENURE
All occupied housing units are classified as either owner-occupied or renter-occupied. A housing unit is **owner-occupied** if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied housing units that are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as **renter-occupied**. Units not paying cash rent are generally provided free by friends or relatives or in exchange for services, such as resident manager, caretaker, minister, or tenant farmer. Housing units on military bases also are classified in the ''No cash rent'' category. ''Rented for cash rent'' includes units in continuing care, sometimes called life care arrangements. These arrangements usually involve a contract between one or more individuals and a service provider guaranteeing the individual shelter, usually a house or apartment, and services, such as meals or transportation to shopping or recreation.

UNITS IN STRUCTURE
The data on units in structure include both occupied and vacant housing units. A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted. Stores and office space are excluded. The statistics are presented for the number of housing units in structures of specified type and size, not for the number of residential buildings.
1-unit, detached. This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A 1-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.
1-unit, attached. This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.
2 or more units. These are units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more units.
Mobile home. Both occupied and vacant mobile homes to which no permanent rooms have been added are counted in this category. Mobile homes used only for business purposes or for extra sleeping space and mobile homes for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory. In 1990, the category was ''mobile home or trailer.''
Boat, RV, van, etc. This category is for any living quarters occupied as a housing unit that does not fit in the previous categories. Examples that fit in this category are houseboats, railroad cars, campers, and vans.

VACANCY STATUS
Vacancy status and other characteristics of vacant units were determined by information from landlords, owners, neighbors, rental agents, and others. Vacant units are subdivided according to their housing market classification as follows:
For rent. These are vacant units offered "for rent,'' and vacant units offered either ''for rent'' or ''for sale.''
For sale only. These are vacant units offered ''for sale only,'' including units in cooperatives and condominium projects if the individual units are offered ''for sale only.'' If units are offered either ''for rent'' or ''for sale,'' they are included in the ''for rent'' classification.
Rented or sold, not occupied. If any money rent has been paid or agreed upon but the new renter has not moved in as of the date of enumeration, or if the unit has recently been sold but the new owner has not yet moved in, the vacant unit is classified as ''rented or sold, not occupied.''
For seasonal, recreational, or occasional use. These are vacant units used or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. Interval ownership units, sometimes called shared-ownership or time-sharing condominiums, also are included in this category.

For migrant workers. These include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Work in a cannery, a freezer plant, or a food-processing plant is not farm work.
Other vacant. If a vacant unit does not fall into any of the categories specified above, it is classified as ''other vacant.'' For example, this category includes units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.

VACANT HOUSING UNIT
A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

VALUE
Value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. For vacant units, value was the price asked for the property. Value was tabulated separately for all owner-occupied and vacant-for-sale housing units, owner-occupied and vacant-for-sale mobile homes, and specified owner-occupied and specified vacant-for-sale housing units. The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the property (house and lot, mobile home and lot, or condominium unit) and one-half above the median. Specified owner-occupied housing units include only 1-family houses on less than 10 acres without a business or medical office on the property. The data for ''specified units'' exclude mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings.

YEAR STRUCTURE BUILT
The data on year structure built apply to both occupied and vacant housing units. Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For housing units under construction that met the housing unit definition—that is, all exterior windows, doors, and final usable floors were in place—the category ''1999 or 2000'' was used for tabulations. For mobile homes, houseboats, RVs, etc, the manufacturer's model year was assumed to be the year built. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.