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SUMMARY OF SURVEY RESULTS

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.
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
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), Sours 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:

Rent-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 IV (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).

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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-OCUPIED and RENTER-OCUPIED 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-OCUPIED and RENTER-OCUPIED 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).
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).

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).
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).

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)
BARRIERS TO HOUSING DEVELOPMENT

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.

<table>
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<th>Mean</th>
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<tr>
<td>Reservations</td>
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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).

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<td>Reservations</td>
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</table>
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.
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 NIMBY ism (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)
- generally agreed that local market conditions and population demographics work against the development of housing in their communities (mean=2.79)
- 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)
SURVEY INSTRUMENT

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?

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

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...

q13. How does the quality of housing in your community compare to other communities in the area? Is it...

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]
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]

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]

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]

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]

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]

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]

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]

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.

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]

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]

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]

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]

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.

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...
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.