

2022 NORTH DAKOTA STATEWIDE HOUSING NEEDS ASSESSMENT

A detailed analysis to better understand housing needs in North Dakota

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Introduction

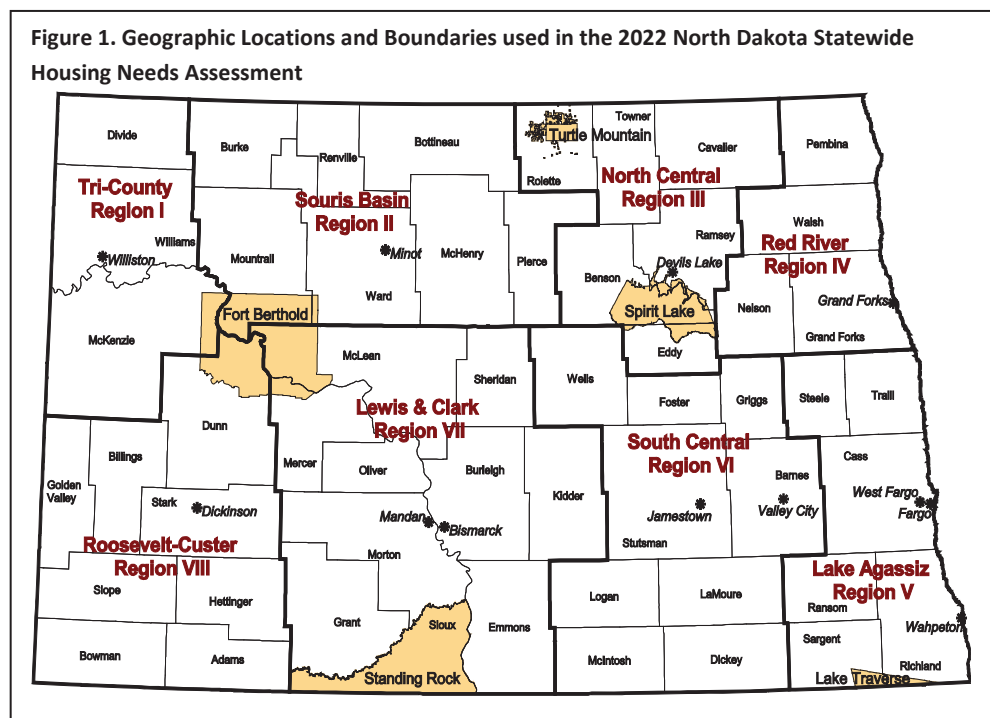
Purpose

This study is an update to a previous Statewide Housing Needs Assessment conducted in 2016. The focus of this report is to provide an overview of current conditions and important trends that affect housing dynamics in North Dakota. Forecasts of future housing needs are based on forecasts of population in 2025 and the ratio of the historic distributions of householders and other householder characteristics to total population. Forecasts are based on the change in number and characteristics of householders and are reported by age, household income, and homebuyer type to provide further context to future housing needs. This study also examines housing affordability, rent and income restricted multifamily housing programs, and recent housing market trends.

During much of the past decade, North Dakota experienced dynamic changes in the demographic and socio-economic conditions throughout the state. Due largely to a booming oil industry from 2006 through 2015 and an influx of new residents to fill the resulting labor gaps, the state faced many challenges in how to best respond to the strain placed on roads, water supplies, sewage systems, government services, and housing. Beginning in 2015, the economy slowed and workforce-age individuals and families began leaving the state. This type of dynamic change can make forecasting difficult. To address those challenges, population, housing needs, and projected housing inventory were modeled by balancing recent socio-economic conditions with historical patterns of key factors to model future conditions. Regardless of data shortcomings and the challenges of future uncertainty during periods of rapid change, the patterns that emerge from this study are useful in understanding the magnitude of potential future change and can guide planning for future housing needs. The housing forecast presented in this study should be combined with other tools and metrics in developing housing policy.

Organization of Report

The first section of this report provides an overview of current conditions and trends that affect housing dynamics. Historical shifts in population, demographics, the state's economy, and housing trends are some of the issues examined to provide context to statewide housing affordability issues. The next section outlines modeling methodology used to generate projections of future housing needs and projected housing inventory, and a summary of those projections. Next, housing profiles are reported for each of the eight state planning regions, all 53 counties, and the 12 largest cities - all organized by planning region. Housing profiles are also included for American Indian reservations. Finally, detailed tables of relevant population and housing data, organized by subject matter, are provided for all geographies included in this study. The location of American Indian reservations and the state's counties, planning regions, and 12 most populated cities are shown in Figure 1.



Executive Summary

Population Characteristics

- After decades of moderate growth, North Dakota's population surged to record numbers during the past decade, growing by 16% from 672,591 in 2010 to 779,094 in 2020. Much of the growth took place in the first part of the 2010s, increasing an average of 2% annually from 2010 to 2015. In response to a downturn in the oil and gas industry and workers leaving the state, the annual growth rate slowed to an average of 0.6% annually from 2015 to 2020. Just prior to the release of this study, the Census Bureau released the July 2021 population estimates which show a continued outmigration from western counties impacted by another downturn in the oil and gas industry, and a corresponding loss in the total statewide population of 1% to 774,948 people.
- The rapid growth in population through 2015 was fueled largely by people ages 25 to 44 moving to North Dakota for employment opportunities. This demographic shift resulted in North Dakota being the only state to become younger since 2010, with the median age decreasing from 37.2 years to 35.2 years over the past decade. At the same time as North Dakota was becoming younger, the baby boom generation (a large cohort of people born after World War II, from 1946 through 1964) was getting older and moving into the '65 and older' age cohort – a cohort which grew by 26% from 2010 to 2020. The oldest baby boomers are now 76 years old, and younger boomers will continue aging into this age cohort until 2029.
- Barring another shift in the economy that might alter migration patterns, North Dakota's population is projected to show moderate growth by 2025, increasing by 1.3% or about 10,000 people. The most significant change in population that is expected to occur by 2025 will be the aging forward of baby boomers into the '65 and older' category. From 2010 to 2020, people 65 and older living in their own home grew four times faster than those living in nursing homes. As more people in this age group are able to age in place, it is important to consider that 32% of them have a disability; and this increases to 48% for American Indians ages 65 and older.
- As North Dakota's population grew over the past 10 years, so did the racial and ethnic diversity of the state. Combined, the percentage of the population that was Black or African American, Asian, American Indian, or Hispanic nearly doubled, growing from 11% in 2010 to 18% in 2020. The Hispanic population, regardless of race, more than doubled, increasing from 13,467 in 2010 to 33,412 in 2020.
- Disposable personal income rose substantially in North Dakota during the past decade. Yet, despite the rise in incomes, there was little overall change in the number of moderate-income households in North Dakota. While there was an increase in the number of households that earn more than \$125,000, the majority of all North Dakota households earn less than \$75,000 annually (57%); 38% earn less than \$50,000. There was also little change in the state's official poverty rate (12% in 2010 to 11% in 2020). Approximately 77,491 North Dakotans were living in poverty in 2020, meaning they had incomes considered too low to cover basic living expenses. When disaggregated by race and ethnicity, poverty rates continue to be significantly higher for American Indians, Black and African Americans, Asians, and Hispanic populations than for white populations in the state.
- Homelessness continues to be a challenge for many individuals and families in North Dakota. Hispanic populations, Black and African Americans, and American Indians are three, six, and seven times more likely to experience homelessness than white populations in North Dakota. Mental health disorders are becoming more frequent, increasing 46% over the past five years among individuals receiving services for homelessness. In 2021, about 28% of individuals receiving services for homelessness in the state also had a mental health disorder.
- Children and youth are also at risk of experiencing homelessness. During the 2020-2021 school year, 1,788 school aged youth were identified as lacking a fixed, regular, and adequate nighttime residence. Youth in foster care who reach a maximum age for services and age out of the program face particularly challenging obstacles. A recent study found that nearly half experience homelessness within two years of 'aging out' of foster care.

- Individuals involved in the justice system face unique challenges with regard to housing. Studies suggest that among a myriad of other challenges faced by residents upon release, securing adequate housing can be one of the most significant. The lack of appropriate housing places those recently released from a correctional facility at medium or high risk of homelessness and recidivism. About 5% of the adult population under supervision by the North Dakota Department of Corrections and Rehabilitation is in a state of homelessness on any given day.

Housing Characteristics

- While most housing in North Dakota is owner-occupied (62% in 2020), homeownership rates are down from where they were in 2010, regardless of income. The greatest declines in homeownership rates were for households with lower and moderate incomes. From 2010 to 2020, the homeownership rate for households earning \$50,000 to \$74,999 dropped from 78% to 60%; the rate dropped from 64% to 51% for households earning \$35,000 to \$49,999. The median monthly housing costs for homeowners with a mortgage (including mortgage, insurance, and utilities) rose 27% since 2010, from \$1,146 to \$1,457 in 2020.
- Home sales captured through the Multiple Listing Services of North Dakota (MLS) indicate that the average residential purchase price of North Dakota housing units sold through the services in 2020 was \$246,786. Based on income limits set by the Department of Housing and Urban Development (HUD) and industry standards regarding mortgage lending practices, more than half of North Dakota households would not be able to afford a home at this value (at least 57%). In addition, MLS data indicate that the average home price in North Dakota rose 8% from 2020 to \$267,404 in 2021.
- As the homeownership rate in North Dakota decreased, the rate of rental occupancy grew from 33% in 2010 to 38% in 2020. However, rental households in North Dakota are also facing a rise in housing costs. Gross rent in North Dakota grew by 49% during the past decade – twice the rate of inflation - from a median of \$555 per month in 2010 to \$828 in 2020. For about one in five households in North Dakota (i.e., those earning less than \$26,070 and defined as extremely low-income by HUD), the most they could afford would be \$652 each month.
- Housing costs in North Dakota are substantially more of a burden for renters than homeowners. In 2020, 39% of renters in the state were cost burdened (spending at least 30% of income toward housing) compared to 14% of homeowners. In addition to households with lower incomes, householders ages 65 and older were more likely than younger age groups to be burdened by housing costs. Overall, 26% of North Dakota householders ages 65 and older were burdened by housing costs – for older adults who rent, 55% were burdened by housing costs.
- COVID-19 added to the challenges faced by families struggling with rising housing costs. During the first few months of the pandemic, housing insecurity among North Dakotans grew an average of 6% every week. Current data suggest that despite the rise in housing insecurity early on, there has been relatively little change in the overall rate since August 2020. Faced with the challenges resulting from the pandemic and rents rising faster than incomes, some householders are not able to pay their rental costs at all – that, without supports, can lead to the risk of eviction. On average, about 1.4% of North Dakota families are evicted each year.

Housing Sales Market

- According to the annual Sales Ratio Study conducted by the North Dakota Office of State Tax Commissioner, the average residential homes sale price increased in all 12 of North Dakota's largest cities from 2010 to 2020 by at least 47%. Growth in sale prices over the 10-year period ranged from a low of 47% and 50% in Minot and Grand Forks respectively, to highs of 99% and 113% growth in Devils Lake and Williston, respectively. For areas impacted by the oil and gas industry, sale price increases were greater in the first half of the decade. For the cities of Fargo, West Fargo, Wahpeton, and Devils Lake, sale price increases were greater in the second half of the decade. The average sale price for residential homes also increased in rural areas of the state from 2010 to 2020 – at rates that were greater than those in the 12 largest cities. Increases ranged from 88% in Region III to 372% in Region I. While the percentage increases were greater in rural areas of the state, the actual prices in rural areas were lower than the corresponding cities in the region.

- According to MLS in North Dakota, homes sold faster in 2021 than they did in 2017. In the 12 largest cities, the number of days a house was on market before selling decreased from 2017 to 2021 for all home price categories, except for homes priced at \$150,000 or less. For these lower priced homes, the average number of days on the market increased from 75 days in 2017 to 82 days in 2021. The greatest decrease in average days on market was for housing priced at \$500,000 or more, dropping from 149 days in 2017 to 87 days in 2021.
- The average number of days on market in rural North Dakota was considerably longer across all price ranges than in the 12 largest cities in 2021. Even lower priced housing had longer average days on market — roughly 40 days longer for housing priced at up to \$150,000 and 30 days longer for housing priced from \$150,001 to \$250,000. While the average days on market was longer in rural areas than in the 12 largest cities, the average number of days on market declined sharply from 2020 to 2021 except for the highest price housing.
- The average price per square foot in 2021 for new construction and existing sales statewide reached highs of \$211 and \$151, respectively - both increasing by \$51 per square foot since 2012. The average price per square foot in the state's 12 largest cities increased by \$56 for existing homes and \$45 for new construction since 2012, reaching \$161 and \$207, respectively in 2021. Average price per square foot also increased in rural North Dakota for both existing home and new construction sales since 2012. Cost per square foot for existing homes grew steadily and moderately, increasing by \$37 since 2012 to \$113 per square foot in 2021. The increase was more dramatic for new construction sales in rural areas, increasing by \$90 since 2012 to \$230 per square foot in 2021.
- Regardless of location, low and moderately priced housing in the state is much older than more expensive housing. Houses listed at \$150,000 or less in 2021 were more than a decade older on average in rural North Dakota (72 years old) than in the state's largest cities (61 years old). Even homes priced from \$150,001 to \$250,000 were older, averaging 49 years old statewide. In contrast, homes priced over \$350,000 were, on average, less than 18 years old.
- Average sale prices in North Dakota, have continually increased over the past 10 years, regardless of geography. While lower in rural North Dakota, average sale prices increased at a higher rate than in the 12 largest cities and overall. According to MLS data, the average 2021 sale price was \$267,404 statewide, \$283,020 in the 12 largest cities, and \$207,724 in rural North Dakota.
- With increasing sale prices over the past decade in North Dakota, the sales market is becoming dominated by increasingly more expensive homes. In 2012, 80% of units sold were priced at \$250,000 or less – and this percentage dropped to 53% in 2021. More expensive homes – those sold for more than \$250,000 – composed 20% of all sales in 2012 and rose to capture 47% of all sales in 2021.

Multifamily Housing Affordability Programs

- State and federally funded affordable housing programs are designed to help ensure safe and affordable housing is available for low-income households, the elderly, and individuals with a disability. The U.S. Department of Housing and Urban development (HUD), the U.S. Department of Agriculture (USDA), and the North Dakota Housing Finance Agency administer programs that provide low interest loans, tax credits, and rental assistance payments. Statewide there are currently 12,361 subsidized multifamily housing units at various income restriction limits.
- Of the 12,361 affordable housing units in the state, 4,368 (35%) receive rental assistance. Rental assistance policies vary slightly but generally limit household rental costs to at or below 30% of household income. While there are low-income rental properties in every region of the state, more housing units are in planning regions home to three of the four large metro areas; Fargo-West Fargo, Bismarck-Mandan, and Grand Forks.
- Through the Housing Choice Voucher program, administered by HUD, a total of 7,175 households were approved for housing vouchers as of March 2022 to assist with housing options in North Dakota. Recipients have 60 days upon approval to secure housing and begin to receive the vouchers. However, due to the inability to find rental options that qualify or a provider willing to accept a voucher as rent payment, a growing number of recipients

have not been able to secure housing during the 60-day period which results in expiration of their applications. The average number of vouchers unredeemed each month since January 2020 is 64% higher than the average prior to 2020. This would suggest that even with vouchers, lower-income households have challenges securing housing.

- Opportunities for lower-income householders to find affordable rents are limited in North Dakota. Estimates indicate that approximately 62,224 extremely and very low-income households in North Dakota rented their homes in 2020 – and two-thirds of them pay at least 30% of their income toward rent. Yet there are only 2,904 subsidized low-income housing units in the state that would be available to these householders based on program income restrictions.
- Many state and federally funded multifamily housing projects have been in service for many years and may need repair and rehabilitation. Forty-four percent of affordable housing units have been in service since before 2000 – 14% have been in service since before 1980 (meaning 14% have been in service for 43 to 62 years). Properties administered by Public Housing Authorities are also likely in need of repair and rehabilitation with most built in the early 1970s.

Future Housing Needs

- Based on estimated change in population by age and the state's current housing inventory, the state would need to add an additional 9,285 housing units by 2025 to meet the potential need, a 3% increase from 2020. The strongest need for housing is projected for Regions V and VII.
- As the household mix in North Dakota changes, projections indicate a growing need for more affordable housing for lower-income households. Extremely low-income households in North Dakota are projected to grow by 6% or 3,621 households by 2025. Very low-income households are projected to grow by 5% or 2,566 households and low-income households will grow by 2% or 1,768 households. Relatively little change is expected for moderate- and upper-income households by 2025.
- The most significant change in occupied housing expected to occur by 2025 will be the increased need for housing suited to meet the needs of an aging population. As baby boomers continue to age forward, the number of householders ages 65 and older is projected to increase substantially, from 74,787 in 2020 to 92,919 in 2025, a 24% increase. Growth in this householder cohort is expected in every region in the state, with each planning region projected to grow by at least 17% from 2020 to 2025.

Key Highlights

- Since 2015, population growth has moderated; however, the state is still expected to experience moderate population growth by 2025.
- North Dakota's economy is considerably larger than it was just a few years ago. Economic growth is especially strong in the state's largest urban areas where the economy is more diversified. However, growth and strong economic conditions vary regionally. Higher wages and salaries have resulted in higher household and family incomes across the state. Despite the rise in incomes, there has been little overall change in the number of moderate-income households in North Dakota. Further, despite rapid growth in incomes across North Dakota during the past decade, there was little change in the state's poverty rate.
- This assessment shows less emphasis on housing needs based on the overall growth in future population, rather, current market conditions and characteristics of the housing inventory, in particular the age of the current housing inventory, were identified as key considerations in future housing need.
- Homeownership rates are decreasing and rental rates are increasing. These trends may not necessarily indicate a preference to rent, but rather a lack of housing that is affordable and meets homebuyer preferences. Age of housing also is a concern for moderately priced housing, which may likely need renovation and may not be in line

with consumer preferences. The inventory of income-restricted multifamily housing is also older and likely in need of renovation.

- Housing needs based on historic relationships between population and household characteristics would suggest the state's housing inventory is reasonably aligned with projected future needs. However, housing market conditions suggest that might not be the case. Preliminary analysis suggests there may be a disconnect between the current inventory, homebuyer preferences, and properties available on the market. Additional market analysis to assess the potential gap between the existing housing inventory and market preferences is needed.
- The study authors and the ND Housing Finance Agency hope the information generated by the study will help community leaders, non-profits, and state and local governments assess recent trends, current conditions, projections, and other key considerations in order to develop programs and policy ensuring safe, adequate, and affordable housing in North Dakota.

Population Characteristics

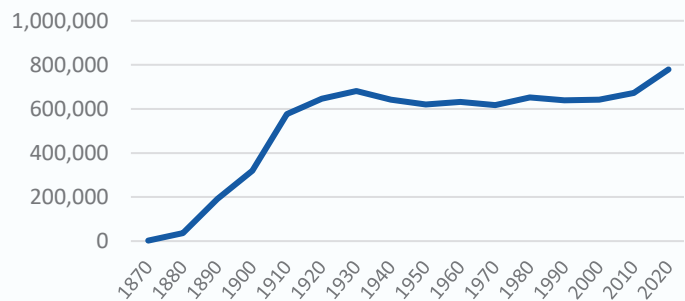
For the purposes of this study, the year 2020 was used as the base year of comparison for projections in year 2025. However, at the time of this study, the data available from the 2020 Census were limited to the Redistricting File which included total population counts, persons age 18 and older, race and ethnicity, total housing units, occupied housing (i.e., households), and vacant housing units. In addition, results from the Census Bureau's 2020 5-Year American Community Survey (ACS), which contains more detailed characteristics of population and housing necessary for this study, are largely controlled to the intercensal population estimates based on the 2010 Census. Therefore, in order to obtain the more detailed age categories, householder characteristics, and housing data for the year 2020 necessary to establish a complete and more up-to-date baseline for this study, 2020 baseline estimates were calculated by applying the distributions from the 2020 5-Year ACS estimates to the 2020 Census counts for total population, households, and housing units.

Population Trends

North Dakota's Population Beginning to Slow After Record Growth

North Dakota's population has changed dramatically during the past decade. The 2020 Census counted 779,094 people in the state, which is a growth of 16% from 2010 (an increase of 106,503 people). Only three other states (Utah, Idaho, and Texas) grew faster. Historically, North Dakota's population increased markedly from statehood in 1889 up until World War II. For the next 60 years, the state's total population remained relatively stable with 641,935 residents in 1940 and 642,200 in 2000 (Figure 2) (U.S. Census Bureau, 2021a). From 2000 to 2010, population in the state grew at approximately half a percent per year. Much of the population growth since 2010 took place in the first part of the decade, increasing an average of 2.4% annually from 2010 to 2015. In response to a downturn in the oil and gas industry and workers leaving the state, the annual growth rate slowed to an average of 0.6% annually from 2015 through 2020. Just prior to the release of this study, the Census Bureau released their July 1, 2021 official population estimates which show a substantial outmigration from western counties impacted by another downturn in the oil and gas industry, and a corresponding loss in the total statewide population of 1% to 774,948 people (U.S. Census Bureau, 2022b).

Figure 2. Total Population in North Dakota, 1870 to 2020

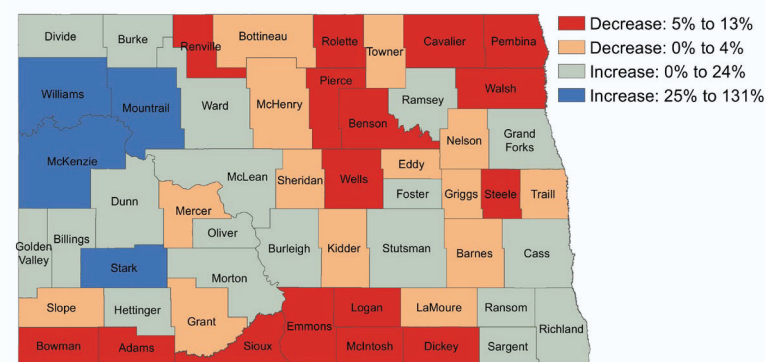


Source: U.S. Census Bureau (2021a)

Historical Shift. Although the state's overall population remained relatively stable from the 1940s through 2010, the proportion of the population living in rural counties was in consistent decline. For more than half of the state's 53 counties, population loss occurred in each of the seven decades beginning in the 1940s through 2010, largely due to persistent migration from rural areas to urban population centers in the state (U.S. Census Bureau, n.d.). This movement largely reflects the transformation of agriculture as the number of farms in the state dropped from about 85,000 in 1935 to 26,000 currently (U.S. Department of Agriculture, 2022).

Past 10 Years. North Dakota's population change from 2010 to 2020 stands in stark contrast to the previous seven decades. Energy development has had a significant impact on recent population trends within the state. The impact of shale oil extraction in the western part of the state, which began around 2006, significantly altered population migration flows. Population growth in some western counties has been extraordinary. McKenzie County's population more than doubled from 2010 to 2020, growing by 8,344 people or 131%. Other oil and gas producing counties experienced population growth ranging from 28% to 83% during the same time frame (Figure 3). Population growth was also strong in the state's urban areas. Of the 12 most populous cities included in this study, population in Williston grew the fastest, nearly doubling in size. West Fargo, Dickinson, and Mandan grew substantially as well (50%, 44%, and 32%, respectively) (U.S. Census Bureau, 2021b).

Figure 3. Population Change in North Dakota by County, 2010 to 2020



Source: U.S. Census Bureau (2021b)

Despite overall growth during the past decade in North Dakota, most counties in the state experienced population decline from 2010 to 2020 (30 counties out of all 53) (Figure 3). While this loss represents a continuation of long-term population trends, much of it is moderate relative to historical declines.

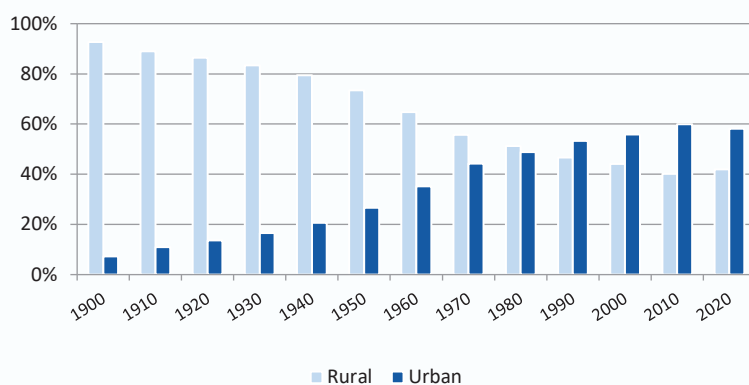
Population Consolidation

Half of North Dakota's Population Resides in Seven Cities

The rural-to-urban migration in North Dakota began in earnest during the 1940s (Figure 4). At that time, nearly 80% of the state's population was living either on a farm, in the countryside, or in a locality with fewer than 2,500 residents. The lack of employment opportunities in small towns and rural areas along with an aging population in need of services pushed many residents to move to larger cities in the state. This trend accelerated during the 1950s and 1960s and slowed somewhat during the 1970s and 1980s. Nonetheless, by 1990, most residents in the state were living in urban areas (U.S. Census Bureau, n.d.). Based on 2020 data from the

American Community Survey, 58% of North Dakota's population is defined as urban by the U.S. Census Bureau (U.S. Census Bureau, 2021c). In fact, half of North Dakota's population now resides in the state's seven most populous cities: Fargo, Bismarck, Grand Forks, Minot, West Fargo, Williston, and Dickinson. For context, there are currently 357 incorporated cities in the state, the vast majority of which have fewer than 1,000 people (86%). Further, just over half of North Dakota's cities have fewer than 200 people (56%) (U.S. Census Bureau, 2021b).

Figure 4. Rural-Urban Population Distribution in North Dakota, 1900 to 2020



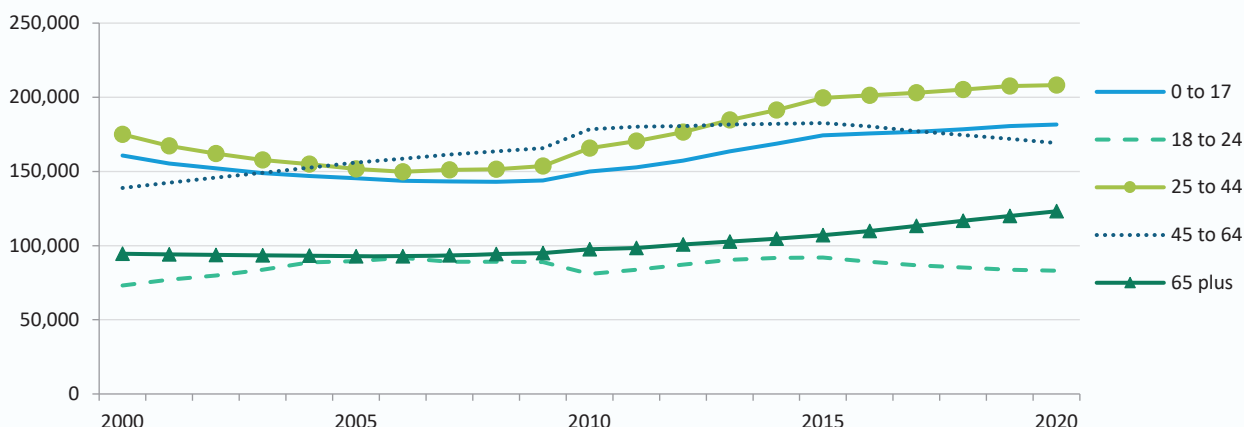
Sources: U.S. Census Bureau (n.d.) and U.S. Census Bureau (2021c)

Shifting Age Distribution

Despite Aging Baby Boomers, North Dakota is Younger

The age structure in the state has been impacted by a strong, diversified economy throughout North Dakota. Over the past decade, North Dakota is the only state that has become younger on average, with the median age decreasing from 37.2 years in 2010 to 35.2 in 2020 (U.S. Census Bureau, 2021c). Driven by an increase in births, for the first time since the early 1980s the pre-school age population within the state grew, as did the 5 to 17 age cohort. After decades of decline, a sustained upswing in births began in 2002 when there were 7,755 births recorded; by 2016 there were 11,364 births. The number of births decreased to 10,051 in 2020 (North Dakota Department of Health, n.d.). The overall increase in births over the past decade parallels a significant upturn in the 25 to 44 age cohort which is the prime childbearing age category. The prime working age category, the 45 to 64 age cohort, grew consistently during the 2000s. However, since 2010, the

Figure 5. Population by Age Group in North Dakota, 2000 to 2020



Source: Centers for Disease Control and Prevention (2021)

45 to 64 age cohort has been steadily decreasing, largely due to the aging forward of baby boomers (Figure 5) (Centers for Disease Control and Prevention, 2021).

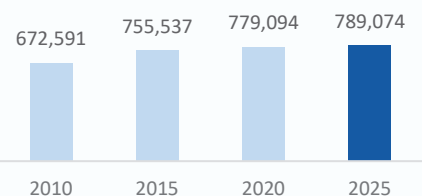
Baby boomers represent a large cohort of people born from 1946 through 1964. This was a very prosperous period following World War II when the number of babies born increased rapidly. The oldest of this cohort began turning 65 in 2011. As a result, the proportion of the state's population ages 65 and older, which saw little change from 2000 through 2010, grew 26% from 2010 through 2020 (Figure 5) (Centers for Disease Control and Prevention, 2021).

Projected Population

The Aging of Baby Boomers Will Drive Future Population Change

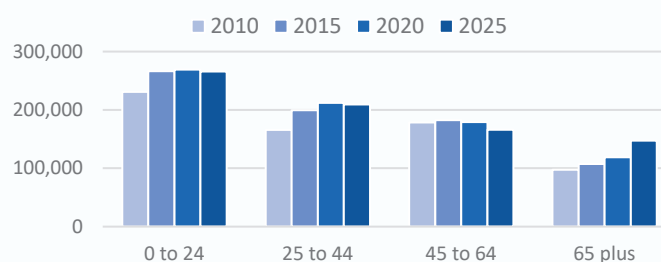
Overall, the state's population is projected to show modest growth over the next few years, growing by 1.3% to 789,074 people by 2025 (Figure 6). This growth may seem small given the dramatic increase over the past decade. However, it is important to keep in mind that population growth slowed considerably in 2015 when oil-related employment was reduced. In addition, just prior to the release of this study, the Census Bureau released the July 1, 2021 official population estimates which show a substantial outmigration from western counties which have been impacted by another downturn in the oil and gas industry, relatively little international movement, and a corresponding loss in the total statewide population of 1% to 774,948 people (U.S. Census Bureau, 2022b). Thus, the population projections included in this study show a slight rebound from the decrease in 2021.

Figure 6. Total Population in North Dakota, 2010-2020 and the 2025 Projection



Source: Center for Social Research (2022b)

Figure 7. Total Population by Age in North Dakota, 2010-2020 and the 2025 Projection



Source: Center for Social Research (2022b)

The most significant change in population that is expected to occur by 2025 will be the aging forward of the baby boom cohort into the 65 and older category, which will translate into a heightened demand for housing that is suited to meet their needs. Statewide, population in the 65 and older category is projected to increase from 118,853 in 2020 to 147,528 in 2025, a 24% increase. Growth is expected in every county in the state, the 12 most populated cities, as well as the four American Indian Reservations areas included in this study. The aging forward of the baby boom generation will result in a reduction in the 45 to 64 age

group, which is expected to decrease by 7% (12,869 people) by 2025 (Figure 7). While four counties may see modest growth, losses in this age cohort are expected in all eight planning regions in North Dakota (Center for Social Research at North Dakota State University, 2022b).

Table 1. Population by Age Cohort in North Dakota by Planning Region, 2020 and 2025 Projection

Planning Regions	Total			Ages 0 to 24			Ages 25 to 44			Ages 45 to 64			Ages 65 and Older		
	2020	2025	% Change	2020	2025	% Change	2020	2025	% Change	2020	2025	% Change	2020	2025	% Change
North Dakota	779,094	789,074	1.3%	269,288	265,812	-1.3%	211,803	209,454	-1.1%	179,149	166,280	-7.2%	118,853	147,528	24.1%
I	57,849	56,625	-2.1%	21,499	21,939	2.0%	18,378	16,604	-9.7%	12,321	11,051	-10.3%	5,651	7,031	24.4%
II	99,925	99,554	-0.4%	35,416	34,757	-1.9%	28,444	26,868	-5.5%	21,702	20,393	-6.0%	14,363	17,536	22.1%
III	37,969	37,697	-0.7%	13,703	13,294	-3.0%	8,306	8,302	-0.1%	9,253	8,209	-11.3%	6,707	7,892	17.7%
IV	93,592	92,698	-1.0%	35,299	33,664	-4.6%	24,106	24,364	1.1%	20,235	17,901	-11.5%	13,952	16,769	20.2%
V	220,414	229,201	4.0%	79,034	77,475	-2.0%	64,364	67,062	4.2%	47,801	46,931	-1.8%	29,216	37,733	29.2%
VI	55,629	55,429	-0.4%	16,297	16,286	-0.1%	11,964	11,619	-2.9%	14,779	12,781	-13.5%	12,589	14,743	17.1%
VII	164,906	169,194	2.6%	51,911	52,306	0.8%	43,128	41,748	-3.2%	41,224	38,651	-6.2%	28,643	36,489	27.4%
VIII	48,810	48,676	-0.3%	16,128	16,091	-0.2%	13,113	12,887	-1.7%	11,834	10,363	-12.4%	7,734	9,335	20.7%

Note: Bold text represents a projected growth in that particular cohort.

Source: Center for Social Research (2022b)

The 25 to 44 age cohort, or the prime childbearing age group grew by 28% from 2010 to 2020 reaching 211,803 residents. This growth largely reflects the impact of the state's robust economy during that time, especially the energy development sector where employment expansion was staggering. A slowdown in this industry, beginning around 2015, resulted in significant outmigration. As a result, projections suggest that this cohort will likely decrease to 209,454 people by 2025. Geographically, the projected changes in this cohort are mixed. Western North Dakota is projected to show the largest decrease in people ages 25 to 44 by 2025. The eastern portion of the state, largely driven by Cass County will see a modest growth in this age cohort.

As people ages 25 to 44 (and their children) began leaving the state in 2015, the birth rate also began to fall, resulting in fewer births and children over the past five years. As a result, the 0 to 24 age cohort is expected to show a slight decrease of 3,476 people from 2020 to 2025, a 1% loss. These losses are projected to affect most of the state, except for the northwestern part of the state where the number of births has been steadily rising, contributing to a projected growth of 2% in Region I. Region VII, home to the state's capital in Bismarck, is also projected to show modest growth in this cohort of 1% (Table 1).

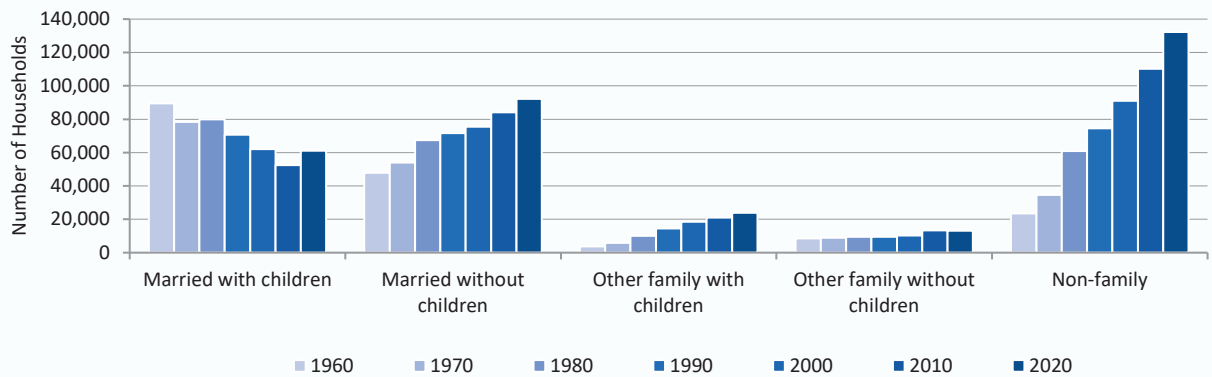
Changing Household Composition

North Dakota has a Growing Number of People Living Alone

The baby boom generation has significantly impacted the household composition in North Dakota. Figure 8 illustrates the significant shift that has occurred in household types from 1960 to 2020. Housing in 1960 was dominated by married couples with children under age 18 and represented 89,590 households, or 52% of occupied housing units in the state. As children of the baby boom generation left home, married couples with children decreased gradually each decade, and accounted for 52,438 households in 2010, a decline of approximately 41% from 1960. More importantly, these households represented just 19% of all households in the state in 2010 (U.S. Census Bureau, n.d.). Reversing the trend slightly, current 2020 data indicate an increase in the number of married couples with children; however, these households continue to represent approximately 19% of all households in North Dakota (Center for Social Research at North Dakota State University, 2022a).

A sizeable shift in household composition in North Dakota has been the continued growth in non-family households. Non-family households, which consist of a single person living alone or unrelated persons living together, represented fewer than 24,000 households in 1960 or 14% of occupied housing units. However, by 2020, this household type grew to 132,215 households, representing 41% of the occupied housing units in the state. Importantly for housing, 79% of these non-family households are persons living alone. Of all persons living alone in North Dakota, one-third are ages 65 and older (35%) — a percentage that has remained unchanged from 2010.

Figure 8. Households by Type and Presence of Children Younger than 18 in North Dakota, 1960 to 2020



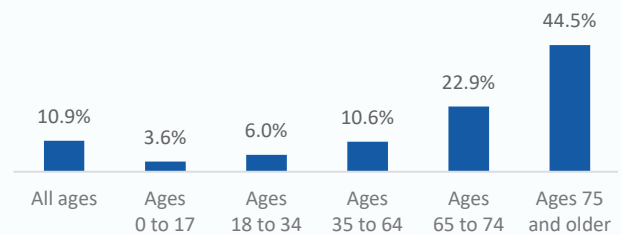
Sources: U.S. Census Bureau (n.d.) and Center for Social Research (2022a)

Populations with Disabling Conditions

One in Three North Dakotans 65 and Older Lives with a Disability

In North Dakota, 11% of the population, or 82,908 people reported having a disability in 2020. This percentage increases substantially for older populations. Nearly half of persons ages 75 and older in North Dakota reported having a disability in 2020 (21,363 people), twice the rate of adults ages 65 to 74 (Figure 9). For these two age groups combined, people 65 and older, one in three individuals reported some form of disabling condition in 2020 (32%). This proportion increases to nearly half for American Indians 65 and older (48%) (Center for Social Research at North Dakota State University, 2022a).

Figure 9. Prevalence of Disability among Non-Institutionalized People by Age in North Dakota, 2020

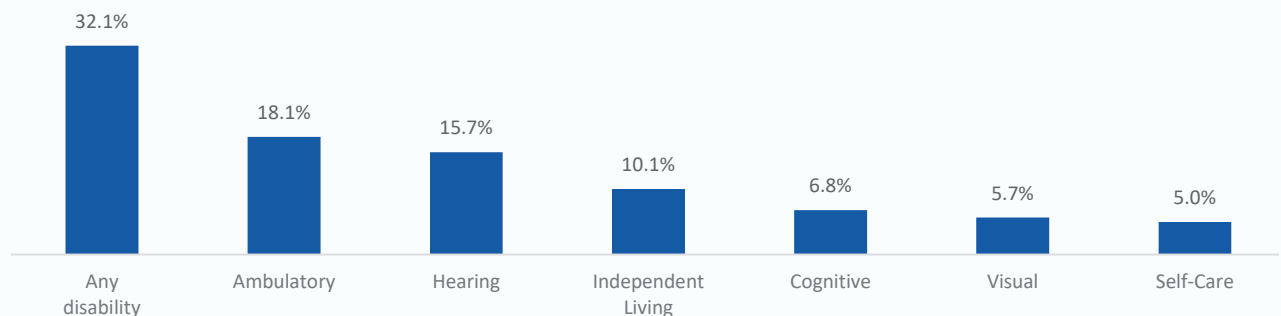


Source: Center for Social Research (2022a)

The oldest of the baby boom generation began turning 76 years old in 2022 – and younger boomers will continue turning 76 through 2040. While data suggest that this generation is living longer, research indicates that baby boomers, as they become older, are challenged with more chronic disease and disability than earlier generations (Scommegna, 2018). Thus, as this generation continues to age, the number of individuals with disabling conditions will likely also increase.

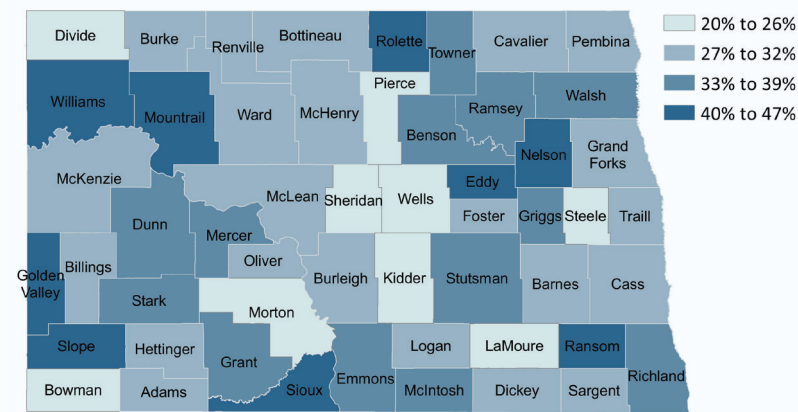
Overall, nearly one in five North Dakotans ages 65 and older reported having serious difficulty walking or climbing stairs in 2020 (19,964 people), 16% had difficulty hearing (17,314), and one in ten had difficulty living independently (11,169 people). Fewer than 10% had difficulties with cognition, vision, and caring for themselves (Figure 10).

Figure 10. Prevalence of Disability among Non-Institutionalized People Ages 65 and Older in North Dakota, 2020



Source: Center for Social Research (2022a)

Figure 11. Disability Rate for People Ages 65 and Older in North Dakota, 2020



Source: U.S. Census Bureau (2021c)

In general, disability rates for persons ages 65 and older are highest in the most rural portions of the state, including reservation areas. In nine, largely rural North Dakota counties, at least 40% of people ages 65 and older were challenged by a disabling condition in 2020 (Figure 11) (Center for Social Research at North Dakota State University, 2022a).

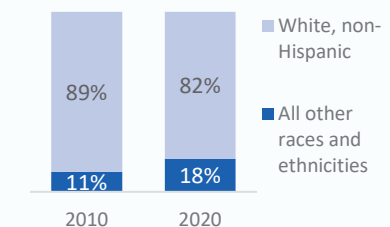
Racial Diversity

Racial and Ethnic Diversity in North Dakota Nearly Doubled in Past 10 Years

The racial and ethnic composition in North Dakota has changed considerably in the past decade. From 2010 to 2020, the proportion of North Dakota's population that was a race other than non-Hispanic white increased from 11% to 18% (Figure 12). Specifically, the African American population tripled from 7,960 to 26,783 and the Asian population doubled from 7,229 to 14,137 people. The Hispanic population, regardless of race, more than doubled, increasing from 13,467 in 2010 to 33,412 people in 2020. In addition, people reporting a single race other than one provided on the Census form, and those reporting two or more races, both tripled (increases of 224% and 254%, respectively) (Figure 13).

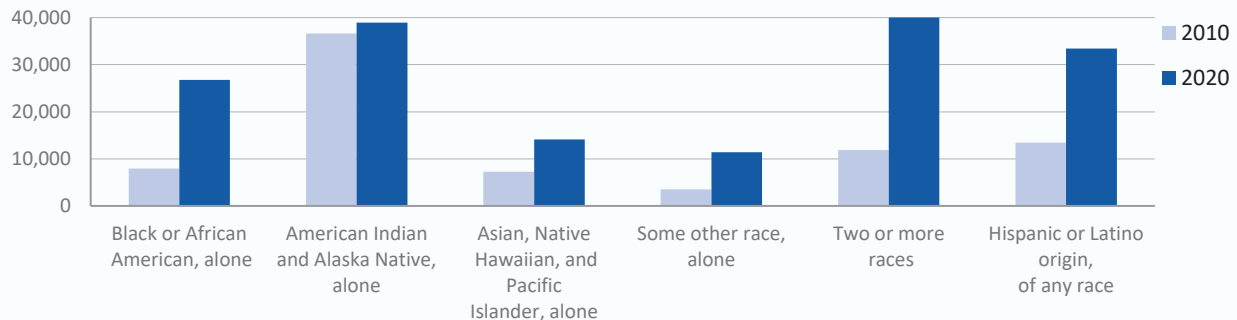
American Indians compose the largest non-white racial group in the state, representing 5% of the state's population in 2020 at 38,914 people. While this population grew 6% from 36,591 people in 2010, they remain at 5% of the state's total population. A better reflection of this population as a whole is the number of individuals reporting they are American Indian as well as another race. This multi-racial American Indian population grew considerably more, from 42,996 in 2010 to 55,777 in 2020, a 30% increase (U.S. Census Bureau, 2021b).

Figure 12. Racial and Ethnic Population Diversity in North Dakota, 2010 and 2020



Source: U.S. Census Bureau (2021b)

Figure 13. Individual Racial and Ethnic Population Diversity in North Dakota, 2010 and 2020



Note: 'Alone' indicates the respondent identified as 'one race only'.

Source: U.S. Census Bureau (2021b)

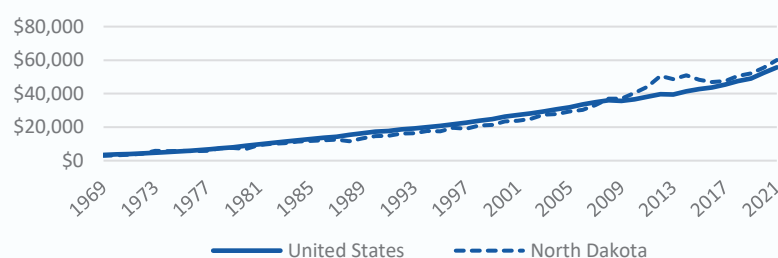
Economic Stability

Despite Higher Incomes in North Dakota Overall, Disparities Exist, Creating Challenges for Many Individuals and Families in the State

Income. Disposable personal income rose substantially in North Dakota from 2005 through 2012 due to the rapid expansion in the oil and gas industry. While growth rates have since slowed, per capita disposable income in North Dakota continues to exceed the national average (Figure 14). As wages and compensation values increased, North Dakota's disposable per capita income grew approximately 8% per year on average, from \$29,336 in 2005 to \$50,716 in 2012. The national average in 2005 was \$31,770 and North Dakota ranked 30th in the nation. By 2012, the national average was \$39,811 and North Dakota's per capita disposable income of \$50,716 ranked 2nd highest among states. North Dakota currently has the 11th highest per capita disposable income at \$60,051 in 2021 (U.S. Bureau of Economic Analysis, 2022).

Higher wages and salaries have also resulted in higher household and family incomes across the state. While the inflation rate grew 19% from 2010 to 2020 (U.S. Bureau of Labor Statistics, 2021), the median family income in North Dakota grew twice as fast, increasing 41% from \$61,500 in 2010 to \$86,900 in 2020. This growth in income over the past decade was faster than any other state (the District of Columbia grew faster at 65%) (U.S. Department of Housing and Urban Development, 2021).

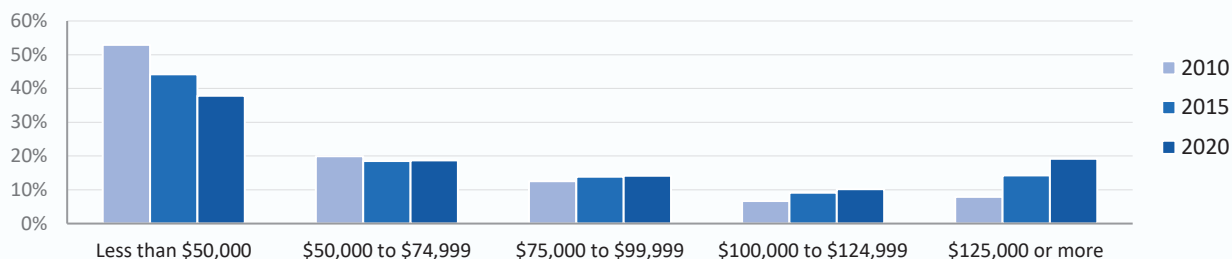
Figure 14. Per Capita Disposable Personal Income in North Dakota and the United States, 1969 to 2021



Source: U.S. Bureau of Economic Analysis (2022)

Despite the rise in incomes, there has been little overall change in the number of moderate-income households in North Dakota. Households earning from \$75,000 to \$99,999 represented about 14% of all households in the state in 2020, compared to 13% in 2010. And while there are fewer households earning less than \$50,000 in 2020 compared to 2010, in 2020, the majority of all North Dakota households earned less than \$75,000 annually (57%); 38% earned less than \$50,000 (Figure 15) (U.S. Census Bureau, 2021c).

Figure 15. North Dakota Households by Household Income Level, 2010, 2015, and 2020



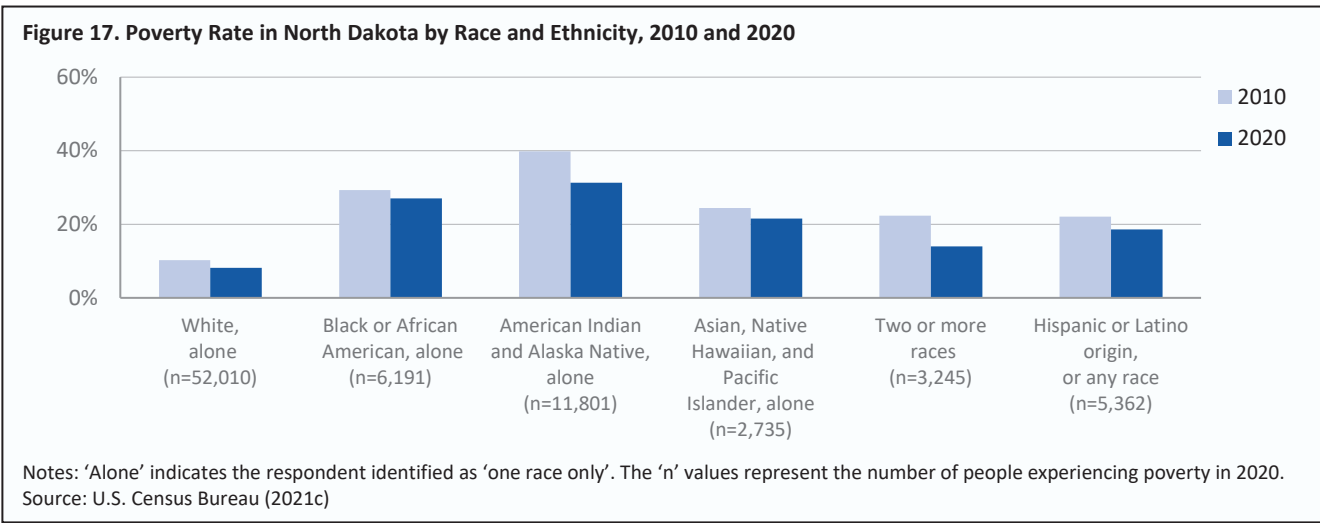
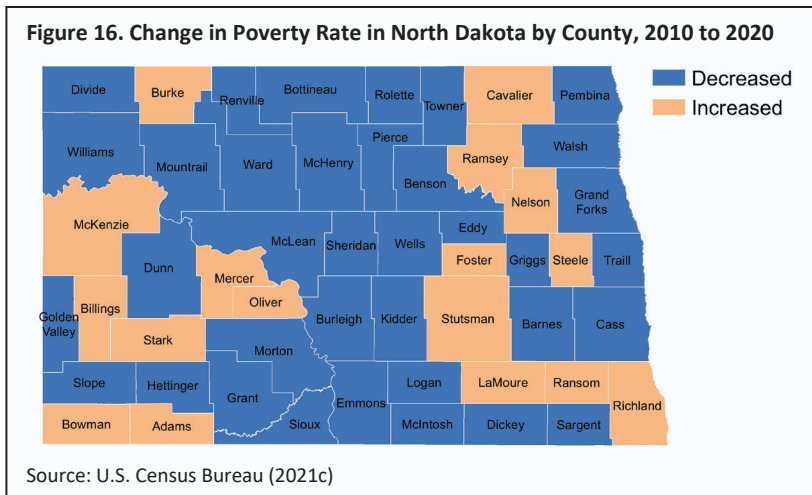
Sources: U.S. Census Bureau (2021c)

Poverty. The rapid growth in incomes across North Dakota during the past decade was accompanied by little change in the state's official poverty rate. Approximately 77,491 North Dakotans were living in poverty in 2020, meaning they had incomes considered too low to cover basic living expenses. Overall, the poverty rate edged down slightly from 12% in 2010 to 11% in 2020. Despite statewide improvement, 17 counties (all in rural portions of the state) showed an increase in poverty since 2010 (Figure 16) (U.S. Census Bureau, 2021c).

Poverty rates continue to be significantly higher for non-white populations in the state – populations which are also the fastest growing statewide (Figure 17). Specifically, the American Indian population is nearly four times more likely to

experience poverty than the white population in North Dakota; African American and Asian populations are three times more likely and Hispanic populations are twice as likely as the white population to experience poverty (U.S. Census Bureau, 2021c).

The impacts of poverty reach beyond the challenges faced by individuals and families struggling with lower incomes. Research suggests that communities for which the poverty rate reaches 20% experience systemic problems that are more acute than in lower-poverty areas. In North Dakota, three counties have had poverty rates of at least 20% for each of the past several decades (Benson, Rolette, and Sioux) (U.S. Census Bureau, 2021c). Despite improved poverty rates from 2010 to 2020, residents in these communities continue to face significant, on-going barriers to financial stability.



Populations Experiencing Homelessness

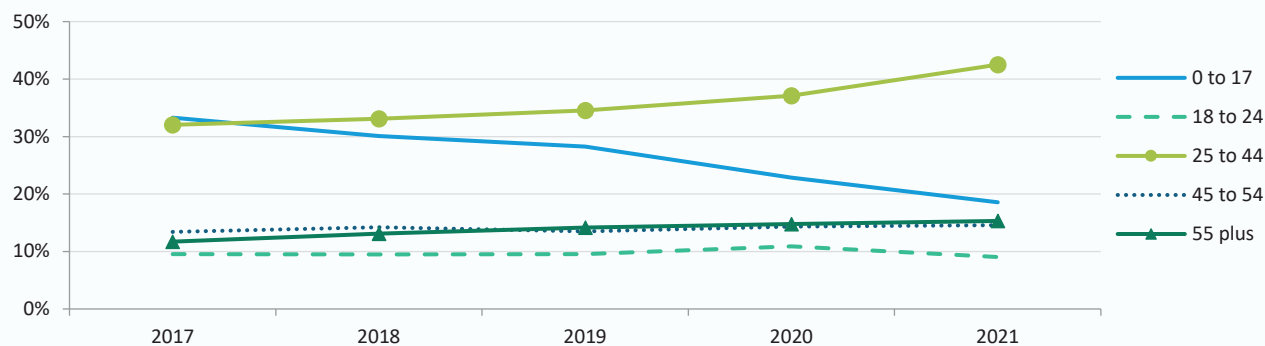
Stable Housing Continues to be a Significant Challenge for Many Individuals Living in North Dakota

For individuals and families with already strained budgets, a rise in housing costs can increase the likelihood of becoming homeless. North Dakota’s Homeless Continuum of Care (CoC) program is a community-wide effort designed to bring together people and organizations to prevent and end homelessness in the state. Data reported by the CoC partners represent a conservative estimate of homelessness, as some individuals served are not included in the numbers due to confidentiality concerns, such as domestic violence survivors. However, the data collected provide a considerable resource for understanding the context of those experiencing homelessness in North Dakota. The data available from the CoC spans five years, beginning in 2017 through 2021.

The number of individuals receiving services for homelessness in North Dakota has remained relatively unchanged for the past three years after a precipitous drop following a downturn in the energy industry. For example, in 2017 ND CoC partners served 8,693 individuals struggling with homelessness. Numbers dropped to 4,908 in 2019, a decrease of 43% in three years and have remained steady at 4,961 people served in 2021 (North Dakota Continuum of Care, 2022a).

The age composition of individuals being served has changed substantially over the past few years. In 2017, children ages 0 to 17 and adults ages 25 to 44 each represented about one-third of those receiving services for homelessness in the state. According to the 2021 data, the 25 to 44 age group increased to represent 43% of those receiving services and the child population dropped to 19% (Figure 18). The modest increase in homelessness since 2019 is due largely to adults without children.

Figure 18. Persons Served by North Dakota Continuum of Care Partners for Homelessness by Age in North Dakota, 2017 to 2021



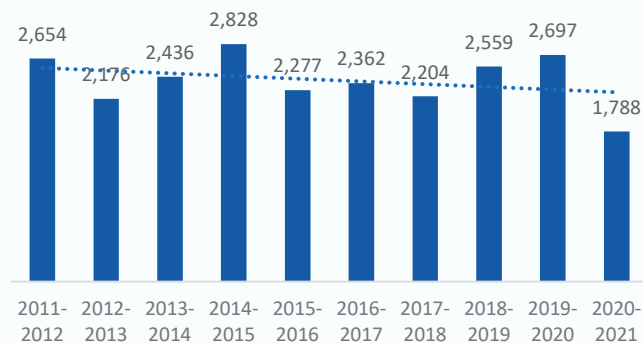
Source: North Dakota Continuum of Care (2022a)

Another important trend is an increase in the number of individuals receiving services who are also struggling with other conditions, disorders, or disabilities. In particular, mental health disorders are becoming more frequent, increasing 46% over the past five years among individuals receiving services for homelessness in North Dakota. In 2021, approximately one in four individuals receiving services for homelessness in the state also had a mental health disorder (28%), which is up from 11% in 2017.

Individuals who are Black and those of Hispanic ethnicity are among the fastest growing populations in North Dakota. They are also disproportionately affected by homelessness. Black and African Americans compose about 3% of the total population in North Dakota, yet they compose 14% of all individuals receiving services for homelessness. In addition, Black and African Americans are six times more likely to experience homelessness than the white population in North Dakota. The Hispanic population, which is 4% of the state's population, is three times more likely to experience homelessness than the white population. Even more disparate are data for American Indians living in the state. American Indians compose 5% of the total population in North Dakota, yet are seven times more likely to experience homelessness than the white population. In 2021, 23% of those served by CoC partners for homelessness were American Indian (1,132 people).

School Children Impacted by Unstable Housing. While the North Dakota Continuum of Care partners provided services to 914 children in 2021, there are many more children in North Dakota without stable housing during a given year, a situation which can negatively impact a child's learning and development. In an effort to ensure that children and youth without a stable housing situation are able to attend school, the McKinney-Vento Education of Homeless Children and Youth Assistance Act provides federal funding to states for the purposes of supporting district programs that serve students who are homeless. The McKinney-Vento Act uses a broad definition of homeless which includes children who lack a fixed, regular, and adequate nighttime residence during the school year. In addition to students living in shelters or in unsheltered situations, schools also report on the number of students in families living in motels, hotels, vehicles, camp grounds, and recreational vehicles (RVs). Based on this broad definition, schools in North Dakota reported 1,788 public

Figure 19. Students Enrolled in North Dakota Public Schools Who Lacked a Regular Nighttime Residence, 2011-12 to 2020-21

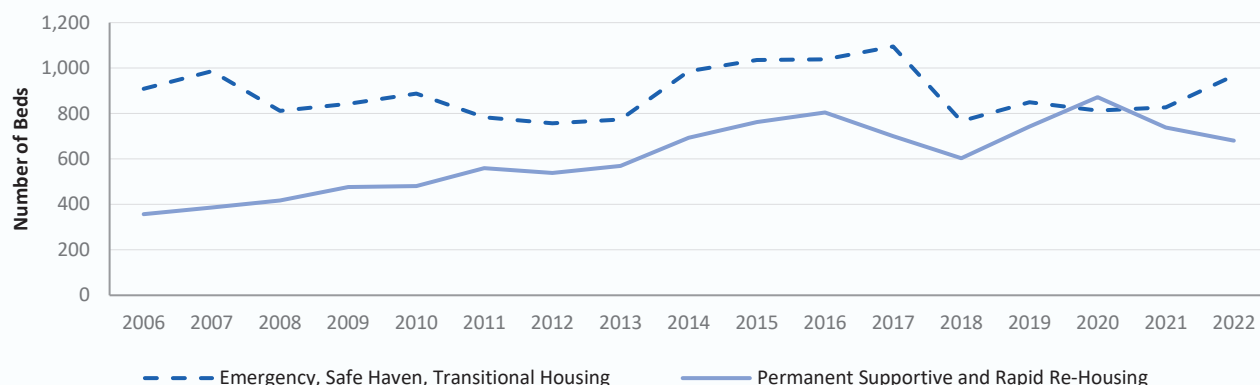


Source: North Dakota Department of Public Instruction (2022)

school children who lacked a permanent nighttime residence during the 2020-21 school year (Figure 19) (North Dakota Department of Public Instruction, 2022).

Housing Capacity for the Homeless. To support and house individuals and families struggling with stable housing, an inventory of beds dedicated to people experiencing homelessness is conducted as part of a Point-in-Time Count on a single night in January each year. In the January 2022 evaluation, it was determined that North Dakota had 1,647 beds, and just over half of them (59%) were in emergency shelters, safe havens, or transitional housing programs. These programs are often the first approach for those experiencing the shock of being without a home. They offer temporary support and wrap-around services to help people stabilize their lives and prepare them for a more permanent housing situation. A growing number of beds are now dedicated to more supportive and permanent types of housing (41% in 2022). Rapid re-housing specifically is housing without preconditions and barriers to entry such as sobriety, treatment, or service participation requirements — with the goal of offering services to achieve housing stability first, which in turn can lead to improved physical health, mental health, and employment (U.S. Department of Housing and Urban Development, 2014). These more permanent types of supportive housing are interventions that combine affordable housing assistance with voluntary support services designed to build independent living and tenancy skills and connect people with community-based health care, treatment, and employment services (Figure 20) (North Dakota Continuum of Care, 2022b).

Figure 20. Shelter and Housing Capacity for Persons Experiencing Homelessness in North Dakota, January 2006 to January 2022



Source: North Dakota Continuum of Care (2022b)

Youth Aging Out of Foster Care

Nearly Half of Youth Aging Out of Foster Care in North Dakota Experience Homelessness in First Two Years

Children are placed in foster care when child protective services and the courts determine it is not safe for a child to remain in their home. In North Dakota, 2,104 children received foster care services during 2020, a 10% increase from 1,912 in 2010 (North Dakota Department of Human Services, Children and Family Services, 2020). When children leave the foster care system, most of them are reunited with family or adopted (83% in 2019) (U.S. Department of Health and Human Services, 2021a). However, for those youth who exit foster care without a family due to reaching age 18 (or age 21 in some cases), a process known as ‘aging out of foster care’, secure and affordable housing can become a challenge.

Each year since 2010, approximately 59 North Dakota youth age out of foster care without being reunited with family or being adopted (U.S. Department of Health and Human Services, 2021a). Leaving foster care can mean the loss of an array of resources and services that previously supported them in care. While many are successful at finding employment, a significant number experience homelessness. The National Youth in Transition Database (NYTD) collects information about the outcomes of youth who have aged out of foster care, by following up with a sample cohort of youth at ages 19 and 21. Data from the most recent cohort studied show that 41% of North Dakota youth aging out of foster care experienced homelessness by age 19 and another 28% were homeless at some point during the next two years (by age 21) – this despite 61% finding employment by age 21 (National Youth in Transition Database, 2018).

North Dakota Department of Corrections and Rehabilitation Populations

Housing Continues to be a Challenge for Justice-Involved Individuals

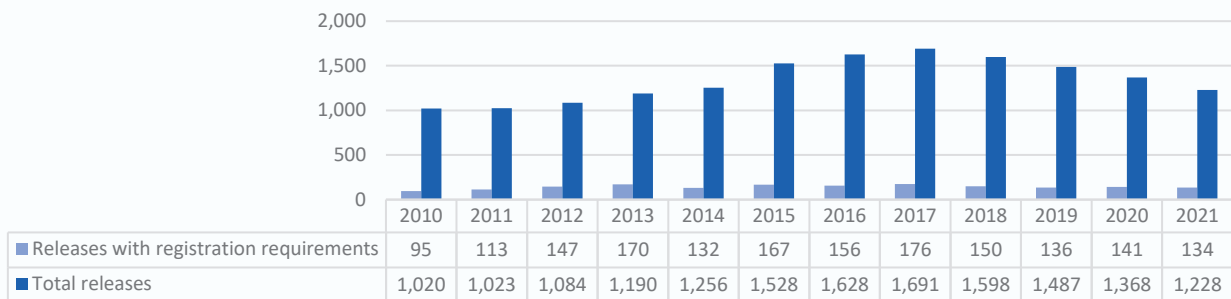
The North Dakota Department of Corrections and Rehabilitation (DOCR) operates four adult correctional facilities: two facilities housing men are in Bismarck, one facility housing men is in Jamestown, and one facility housing women is in Mandan. In addition, the department operates 17 district community supervision offices spread across North Dakota. The DOCR also contracts with other correctional facilities, including a contract to house female residents in a facility in New England, and housing agreements with six transitional facilities at various locations throughout the state. According to a Point-in-Time Count on February 12, 2022, the DOCR provided services to 1,692 adults in custody and 6,523 people on some form of community supervision (North Dakota Department of Corrections and Rehabilitation, 2022a).

Housing for individuals released from incarceration is a long-standing problem for corrections agencies across the United States. Studies suggest that among a myriad of other challenges faced by individuals upon release, securing adequate housing can be one of the most significant (McKernan, 2017). The lack of safe and affordable housing places those recently released from a correctional facility at medium or high risk of homelessness and recidivism.

Challenges to securing appropriate housing for people on supervision or released from a correctional facility include affordability, restrictive tenant service agreements, and the stigma associated with a criminal record. This can be especially problematic for people who have a felony conviction, or those who have committed a sex offense or must register as a violent offender against children. The inability to secure and maintain meaningful employment, behavioral health issues, disabilities, substance abuse, and social challenges often associated with a criminal record can all compound the difficulties of individuals to secure housing upon release from correctional facilities.

From 2010 through 2017, there was a steady increase in the number of individuals released each year from North Dakota correctional facilities, transitional programs, and county jails. This trend changed in 2018 when the total number of releases started to decline, from 1,691 releases in 2017 to 1,228 in 2021, a 27% decrease. Some of the decline in 2020 and 2021 can be attributed to COVID-19 and the decrease in arrests and prison admissions during this same period. Approximately one in 10 offenders released from North Dakota facilities have registration requirements, meaning they are sex offenders or violent offenders against children. The number of registered offenders released from North Dakota facilities increased from 95 in 2010 to 134 in 2021, a 41% increase (peaking at 176 releases with registration requirements in 2017) (Figure 21).

Figure 21. Individuals Released from North Dakota Correctional Facilities, Transitional Programs, and County Jails by Registration Status, 2010 to 2021



Source: North Dakota Department of Corrections and Rehabilitation (2022a)

These data on the total number of releases and the number of releases with registration requirements in North Dakota do not suggest to what degree persons released from incarceration are unable or challenged to find appropriate housing. DOCR has case management staff to assist in planning for re-entry, and release planning occurs throughout a person's incarceration. Also, the DOCR received a grant in 2004 for participation in a statewide Transition from Prison to Community Initiative (TPCI) to transition individuals back more successfully to the community. Housing is one of the risk factors that is assessed as part of the development of case plans through the initiative. Since 2004, the DOCR has taken extensive steps to improve the transitional experience, including the housing situation, for people who are leaving

incarceration and re-entering the community. The transitional planning process begins when people first enter incarceration. A team of professionals work together to map out the individual's transition all the way through and out of incarceration. These plans include targeted and timed correctional treatment programs, educational and job training as well as skill building. Based on the increase in the number of correctional releases and in the number of releases that require individuals to register with local law enforcement in North Dakota, the magnitude of the potential problem formerly incarcerated individuals face securing housing has likely grown since 2010 and may grow in the future as the state population increases.

Homelessness in North Dakota Department of Corrections and Rehabilitation Populations.

The DOCR defines homelessness as an individual or family who lacks a fixed, regular, and adequate nighttime residence. On any given day in the past five years, about 5% of the DOCR adult community supervision population is in a state of homelessness (Table 2). Of those, approximately 27% are in a state of active revocation, meaning they are in violation of the terms of their supervision. This violation could end their supervision period and result in their re-incarceration in a local correctional facility or the state prison system.

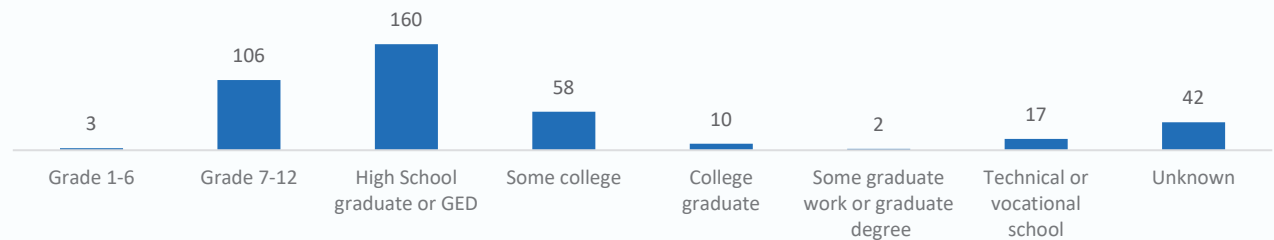
Table 2. DOCR Point-in-Time Count of Homeless Persons Under Supervision in North Dakota, 2018 to 2022

Point-in-Time Count	Point-in-Time Count of DOCR Homeless Persons Under Supervision	
	Number	% of Total DOCR Supervision Population
July 1, 2018	309	4.3%
July 1, 2019	357	5.2%
July 1, 2020	262	3.9%
July 1, 2021	360	5.6%
May 25, 2022	398	5.6%

Source: North Dakota Department of Corrections and Rehabilitation (2022a)

Data from the May 2022 Point-in-Time Count of individuals under DOCR supervision included 7,151 adult offenders. The corrections supervision population in North Dakota was predominantly male, white or American Indian, and ages 25 to 44 – and most had no college degree. In addition, a total of 398 offenders under some form of supervision were actively homeless as of May 2022. Characteristics of the homeless supervision population was very similar to the characteristics of the total population under DOCR supervision.

Figure 22. DOCR Homeless Population Under Supervision by Educational Attainment in North Dakota, May 2022

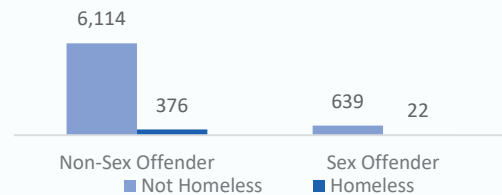


Source: North Dakota Department of Corrections and Rehabilitation (2022a)

Approximately 67% of the total homeless supervision population was ages 25 to 44 (265 offenders). Nearly three-quarters of the homeless DOCR supervision population were male offenders (293 compared to 105 women). Approximately half of the homeless population was white (223 offenders) and one-quarter were American Indian (100 offenders). Figure 22 shows the education level of the homeless population under DOCR supervision. Two-thirds of the homeless supervision population had, at most, a high school education (269 offenders).

Figure 23 shows North Dakota offenders under some form of community supervision by sex offender status and homelessness status. Most offenders are not registered sex offenders (6,490 offenders). Of the 661 registered sex offenders, 22 were homeless in May 2022. While homelessness is slightly more common among non-sex offenders, individuals with a registration requirement may have more difficulty finding suitable and affordable housing than those without such a requirement.

Figure 23. DOCR Population Under Supervision by Homelessness and Sex Offender Status, May 2022



Source: North Dakota Department of Corrections and Rehabilitation (2022a)

While the DOCR does have the Transition from Prison to Community Initiative and other release planning programs in place, further research into the degree to which release planning mitigates challenges of previously incarcerated individuals is needed. Undoubtedly, individuals released from correctional facilities may face numerous challenges to securing adequate and appropriate housing.

Populations in Recovery

North Dakota has a Variety Housing Options Available to Aid in Recovery from Chronic Alcohol or Drug Abuse Addiction

Individuals recovering from addiction face particular challenges in finding secure housing. North Dakota has a variety of sober living homes, also known as halfway houses, recovery homes, or transitional housing, available across the state to aid in recovery from a chronic alcohol or drug abuse addiction. There are numerous benefits to recovery housing including: a safe environment, structured living, community integration, a support network, and learning new rules and responsibilities (North Dakota Department of Human Services, 2022). Sober housing provides a physically and emotionally safe environment for individuals recovering from addiction and provides support to its residents as they learn and transition into a sober living lifestyle.

Sober living facilities are operated by a variety of non-profit providers throughout the state. Because there is no single regulatory agency, there is no centralized database of sober living facilities. However, for the purposes of this study, the DOCR provided a list of the number of known facilities that provide sober living beds in the state. While the list is likely not exhaustive, they estimate at least 980 sober living beds in North Dakota. Bed counts refer to housing capacity within both sober living houses and contract-transitional housing facilities and can be designated for men, women, or as mixed gender housing. The majority of sober living beds are mixed gender and can be assigned to either men or women (458 beds). Of the beds that are gender specific, over twice as many beds are designated for men (351) as for women (171) (Table 3) (North Dakota Department of Corrections and Rehabilitation, 2022b).

Table 3. Number of Beds in Sober Living Facilities in North Dakota, March 2022

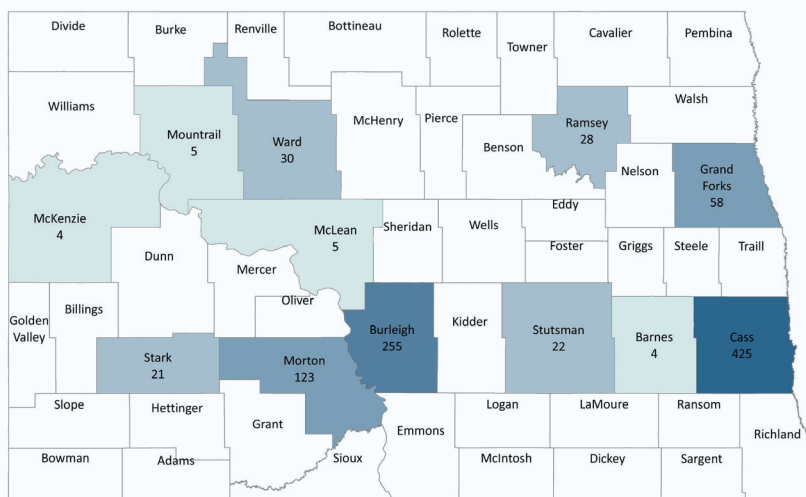
Facility Type	Total Number of Facility Beds by Gender Served			
	Mixed Gender	Men	Women	Total
Contract-Transitional Housing	314	197	72	583
Sober Living Houses	144	154	99	397
Total	458	351	171	980

Source: North Dakota Department of Corrections and Rehabilitation (2022b)

The importance of location of a sober living facility may look different for each individual. For some, being close to home and maintaining their social support network is beneficial. Recovery for others may mean breaking ties and leaving the triggers of their past life behind.

In North Dakota, the majority of sober living houses are located near Bismarck and Fargo, with a few other homes scattered across the state. Recovery homes are scarce to non-existent in more rural parts of the state (Figure 24).

Figure 24. Number of Sober Living Beds in North Dakota, March 2022



Source: North Dakota Department of Corrections and Rehabilitation (2022b)

Long Term Care Populations

A Growing Number of North Dakotans Ages 65 and Older are Aging in Place

In 2020, approximately 3% of North Dakota's population lived in some type of group housing (26,250 people) – meaning, they lived in an institution such as a nursing home, juvenile care, correctional facility, or in a non-institutional setting such as student housing or military quarters (U.S. Census Bureau, 2021b). Approximately one-fourth of all those living in a group facility were people ages 65 and older living in nursing or skilled care (23% or 6,119 people in 2020).

While there was a 5% increase in the number of people 65 and older living in nursing homes over the past 10 years, those 65 and older living in their own home grew by 23% (Center for Social Research at North Dakota State University, 2022a). This means that as the baby-boom generation continues to age, a growing number are aging in place. Even so, population projections indicate that the number of people needing access to long term care may increase by 24% to 7,595 people by 2025.

Current information from North Dakota's Long Term Care Association suggests that the COVID-19 pandemic is having a significant impact on the ability of long-term care facilities in the state to provide care to those in need of their services. Mounting costs and a severe workforce shortage have severely undermined their ability to maintain staffing and occupancy rates (North Dakota Long Term Care Association, 2021). Even though a growing number of people 65 and older are living in their own home, given the size of the baby-boom generation (whose leading edge began turning 76 years old in 2022), the need for assisted and nursing care in North Dakota will continue to grow over the next 20 years.

Housing Characteristics

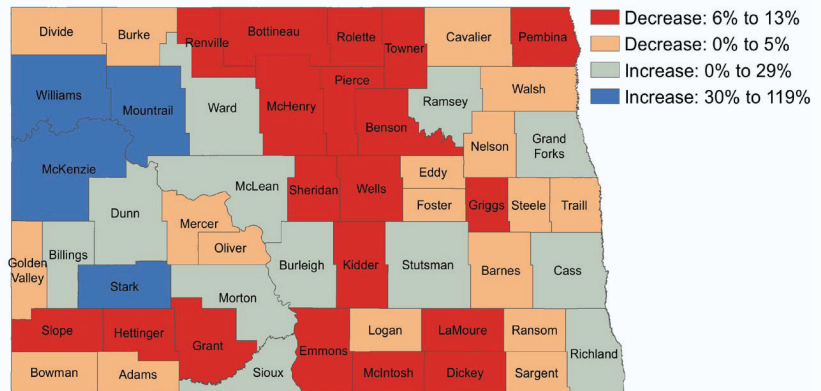
Housing Trends

Growth in Housing Since 2010 is Largely Concentrated in Urban Areas and Western Energy Development Counties

According to the 2020 Census, total housing in North Dakota increased by 19% over the past decade, from 312,861 units in 2010 to 370,642 in 2020 – a similar growth rate when compared to population, which grew by 16% from 672,591 people in 2010 to 779,094 in 2020 (U.S. Census Bureau, 2021b). Due largely to the booming energy industry in the state, much of the overall housing growth took place in the first part of the decade, growing an average of 3% annually from 2010 through 2015 (U.S. Census Bureau, 2021e). A housing unit is defined as a house, an apartment, a mobile home, a group of rooms, or a single room intended for occupancy — as separate living quarters. Housing units may be occupied or vacant. When units are occupied, they are referred to as households. The terms ‘occupied housing’ and ‘households’ are used interchangeably throughout this report.

Occupied Housing. The majority of all single and multifamily housing units in North Dakota were occupied in 2020 (87%). While occupied housing grew 17% statewide from 2010 to 2020, this growth was largely concentrated in the major urban centers (25% and 21% increases in Cass and Burleigh, respectively) and some of the western energy development counties (41% in Stark, 30% in Mountrail, 29% in Morton, and 19% in Ward). McKenzie and Williams counties experienced the most remarkable growth in occupied housing (increases of 119% and 75%, respectively). However, for most counties throughout the state, the trend was one of decline with 70% of the counties (37 counties) having a decrease in total households (Figure 25) (U.S. Census Bureau, 2021b).

Figure 25. Change in Total Households in North Dakota by County, 2010 to 2020



Source: U.S. Census Bureau (2021b)

Vacant Housing. Vacant units as a percentage of total housing in the state has remained relatively unchanged over the past four decades. While the number of vacant housing units increased to 48,089 in 2020, they continue to represent approximately 13% of all housing (Table 4) (U.S. Census Bureau, 2021b).

Table 4. Housing Units by Occupancy and Tenure in North Dakota, 1990 to 2020

	1990	2000	2010	2020	% Change: 2010 to 2020
Total housing units	276,340	289,677	312,861	370,642	18.5%
Occupied housing	240,878	257,152	276,642	322,553	16.6%
Owner-Occupied	157,950	171,310	184,117	200,852	8.6%
% of Occupied housing	65.6%	66.6%	66.6%	62.3%	-6.5%
Renter-Occupied	82,928	85,842	92,525	121,701	32.5%
% of Occupied housing	34.4%	33.4%	33.4%	37.7%	12.9%
Vacant housing units	35,462	32,525	36,219	48,089	32.8%
% of total housing units	12.8%	11.2%	11.5%	13.0%	12.1%

Sources: U.S. Census Bureau (n.d., 2021b, and 2021c), and the Center for Social Research (2022a)

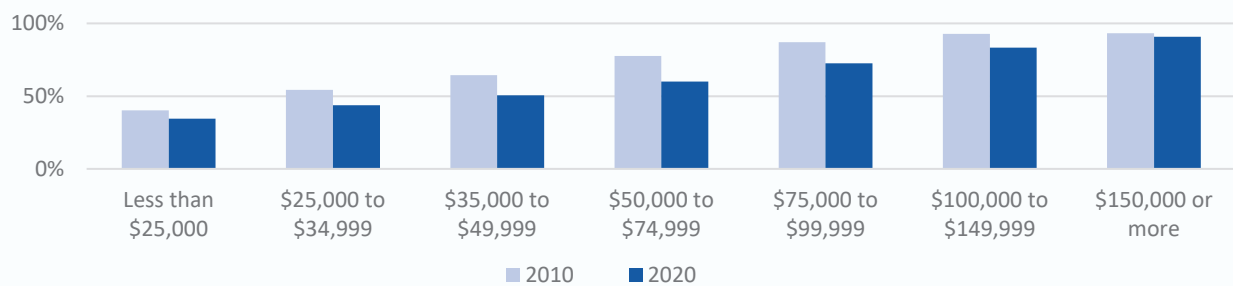
Homeownership

Homeownership Rates in North Dakota are Down in 2020, Regardless of Income

North Dakota had one of the fastest-growing economies in the United States over the past decade, with real GDP growth of 44% from 2010 to 2020 (more than twice the national average of 18%) (U.S. Bureau of Economic Analysis, 2021a). As noted earlier, the median family income in North Dakota grew by 41% during this time (U.S. Department of Housing and Urban Development, 2021). As the state's economy grew, so did home values. In 2020, the median home value in North Dakota was \$199,900, which is an 80% increase from \$111,300 in 2010 (U.S. Census Bureau, 2021c). However, as home values grew, homeownership rates decreased. While most occupied housing in North Dakota is owner-occupied (62% in 2020), the percentage is down from 67% in 2010 (Table 4).

Household Income. While higher incomes increase the likelihood of owning a home, the homeownership rate decreased for each of the income groups presented in Figure 26. The largest drop was for households earning from \$50,000 to \$74,999 (78% in 2010 to 60% in 2020). This may in part be explained by rising housing costs throughout the state. The median monthly housing costs for homeowners with a mortgage rose 27% since 2010, from \$1,146 to \$1,457 in 2020. Even with the significant rise in family incomes in North Dakota (41% over past decade), the average price for home sales rose faster, by 51% from \$163,144 in 2010 to \$246,786 in 2020. Prices rose another 8% to \$267,404 in 2021 (Multiple Listing Services of North Dakota, 2022).

Figure 26. Homeownership Rates by Household Income in North Dakota, 2010 and 2020



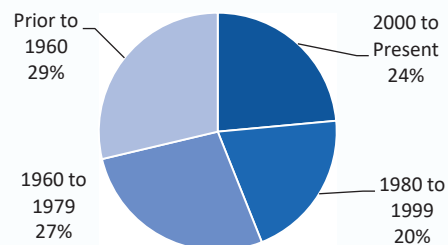
Source: U.S. Census Bureau (2021c)

Racial Disparities. Home ownership is a significant asset-building strategy for individuals and can provide an important source of stability for children and their families. While income plays a significant role in the opportunity to own a home, access to home ownership depends on multiple factors such as availability of housing stock, location, housing affordability, and access to financing – factors that are often outside of one's control and can be systemic in nature. When homeownership rates are examined by race and ethnicity, and income is accounted for, vast disparities emerge. For example, individuals who are white and live in lower-income households are much more likely to own a home in North Dakota than people of other races with the same income. In fact, people who are white and live in households earning less than \$50,000 are 22 times more likely to live in an owner-occupied home than Black or African Americans in the state, six times more likely than Asians, three times more likely than persons of Hispanic origin, and two times more likely than American Indians (U.S. Census Bureau, 2021d).

Age of Housing. The age of housing is another consideration in the accessibility and desirability of owning a home. In North Dakota, nearly one in four homes were built in the past 20 years (24% were built from 2000 through 2020). However, most owner-occupied homes were built prior to 1980 (56%) and nearly a third were built more than 60 years ago (29% built prior to 1960) (Figure 27).

The oldest housing inventory is most prevalent in rural portions of North Dakota. In five rural counties, half of all

Figure 27. Year Owner-Occupied Housing Units Built in North Dakota, 2020



Source: Center for Social Research (2022a)

owner-occupied housing was built prior to 1960 (Griggs, Golden Valley, Nelson, Traill, and Eddy) (Center for Social Research at North Dakota State University, 2022a).

Older housing inventory can provide more affordable options for first-time homebuyers looking for a starter home. Smaller, entry-level homes (single-family homes with fewer than three bedrooms), which are often more affordable, are becoming a smaller fraction of the new homes being built in North Dakota. For example, during the 2010s, homes with fewer than three bedrooms represented 14% of all homes built, compared to 22% of homes built in the 1960s and 35% of those built in the 1940s (U.S. Census Bureau, 2021d).

Condition. Overall housing conditions in the state are good. An estimated 593 owner-occupied units in North Dakota lacked complete plumbing in 2020 (0.3%) and another 357 lacked a complete kitchen. Approximately 1% of owner-occupied housing was considered overcrowded (i.e., more than one occupant per room) (Center for Social Research at North Dakota State University, 2022a).

Rental Housing

Median Gross Rent in North Dakota has Grown Faster than Homeownership Costs

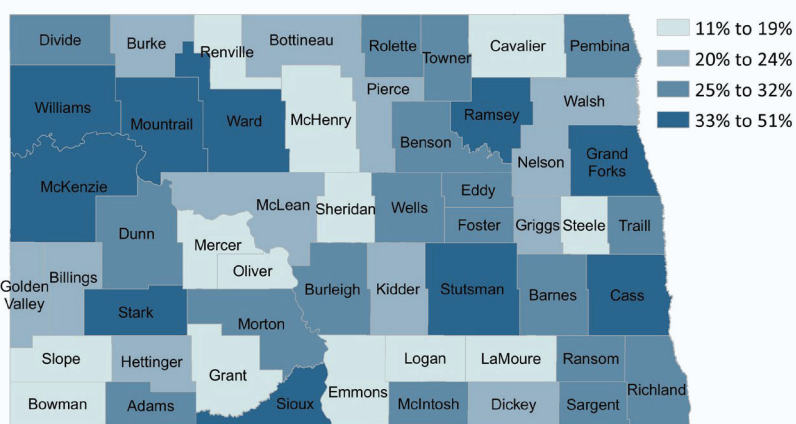
As the homeownership rate in North Dakota decreased, the rate of rental occupancy increased from 33% in 2010 to 38% in 2020. In 10 North Dakota counties, renters composed at least one-third of all occupied housing in 2020 (Figure 28) (Center for Social Research at North Dakota State University, 2022a).

Rental Costs. Households that rent in North Dakota are experiencing a substantial increase in rental costs. Gross rent in North Dakota grew by 49% during the past decade – twice the rate of inflation - from a median of \$555 per month in 2010 to \$828 in 2020. Specifically, the median rent was \$628 for an efficiency unit with no bedroom, \$690 for a one bedroom, \$826 for a two-bedroom unit, \$1,118 for a three bedroom, and \$1,327 for a four bedroom in 2020. Energy development counties in the western part of the state reported the highest median rents in 2020, with McKenzie, Dunn, and Williams counties exceeding \$1,000 per month (\$1,088, \$1,017, and 1,005, respectively) (U.S. Census Bureau, 2021c). In addition, from 2010 to 2020, the number of units that were rented for less than \$600 per month fell by 24,568 units. In 2010, units renting for less than \$600 per month represented more than half of all rentals (58%); in 2020 they represented just 21% of all rental households (U.S. Census Bureau, 2021c).

Condition. Similar to owner-occupied housing, older rental inventory is more prevalent in rural portions of North Dakota. In Hettinger, Slope, Ransom, and Billings counties, half of all rental units were built prior to 1960. While still relatively low when compared to owner-occupied housing, a slightly larger percentage of rental units were substandard in 2020. An estimated 810 renter-occupied units in North Dakota lacked complete plumbing in 2020 (1%) and 1,917 (2%) lacked a complete kitchen. Approximately 4% of renter-occupied housing was considered overcrowded (i.e., more than one occupant per room).

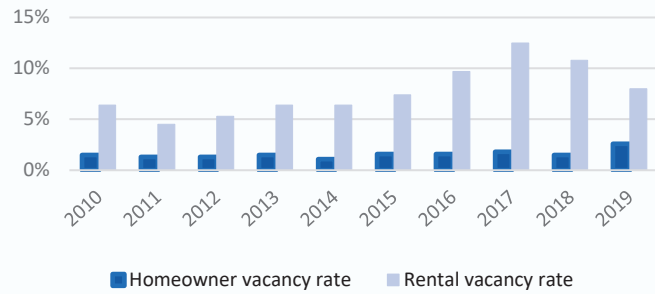
Vacancy. The availability of rental housing is another factor impacting tenure in North Dakota. According to Bloomberg CityLab, a healthy rental vacancy rate typically hovers around 7% to 8%. A vacancy rate of above 12% is considered high, and above 20% is considered hyper-vacancy (Florida, 2018).

Figure 28. Renter-Occupied Housing as Percent of Total Occupied Housing in North Dakota, 2020



Source: U.S. Census Bureau (2021c)

Figure 29. Vacancy Rates by Tenure in North Dakota, 2010 to 2019



Source: U.S. Census Bureau (2021e)

From 2010 through 2014, the rental vacancy rate in North Dakota remained below the healthy vacancy rate, hovering around 5% to 6%. In 2015, the rental vacancy rate began to rise, reaching 13% in 2017. The rate fell back to 8% in 2019 (the most current data available annually) (Figure 29) (U.S. Census Bureau, 2021e). Rental vacancy varied dramatically throughout the state, with a low of 1% in Eddy County to a high of 28% in Mercer County in 2020 (U.S. Census Bureau, 2021c). Through the past decade, the homeowner vacancy rate has remained healthy in North Dakota.

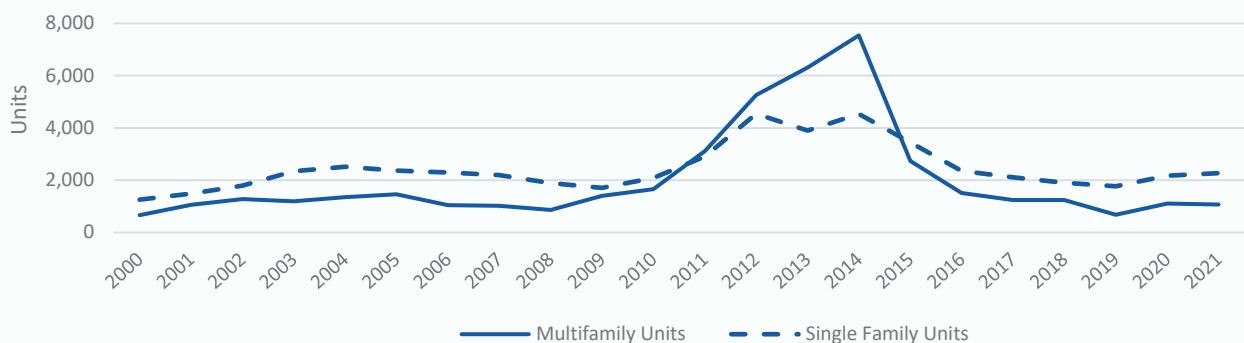
Construction Industry

Construction Values have Risen Twice as Fast for Multi-Unit Housing as for Single-Family Homes

Building Permits. A rise in construction costs has also contributed to the rising costs for renters and homeowners. A monthly mail survey of local building permit offices is conducted nationwide by the Residential Construction Branch of the U.S. Census Bureau in an effort to provide national, state, and local statistics on new privately-owned residential construction. While there are some limitations, data indicate that local building permit offices in North Dakota authorized the construction of at least 3,600 new privately-owned housing units with a total valuation of \$866 million in 2021 (U.S. Census Bureau, 2022c).

Building permits authorized for single-family homes in North Dakota rose consistently in the early 2000s, increasing an average of 19% annually from 2000 through 2004. Permits then slowed, decreasing each year through 2009. Beginning in 2010, authorized permits for single-family homes jumped dramatically, more than doubling from 2,084 in 2010 to 4,540 in 2012. Numbers have since dropped to pre-2010 levels. Permits for multifamily housing also surged in the early 2010s, though at a much higher rate of growth than for single-family housing. Similar to the change in building permits for single-family homes, permits for multifamily housing have since fallen back to pre-2010 levels (Figure 30).

Figure 30. Housing Units Authorized for Construction by Building Permits in North Dakota, 2000 to 2021

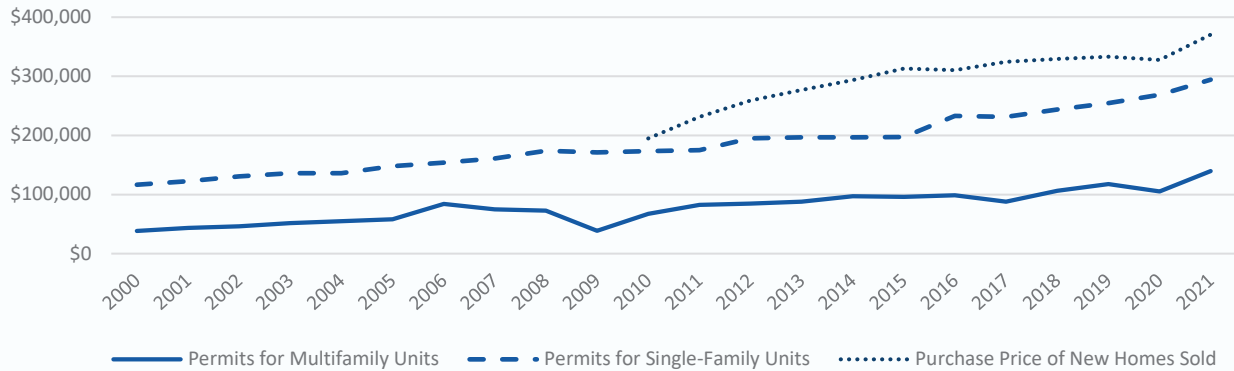


Source: U.S. Census Bureau (2022c)

Average values associated with the permits for single-family homes in North Dakota increased steadily from 2000 through 2009, by approximately 4% annually. From 2010 through 2021, average permit values for single-family homes increased a bit faster at 5% per year on average, with the fastest growth occurring in the past four years. The average value for single-family homes authorized for construction in 2021 was \$294,299, a 10% increase from \$268,678 in 2020 (Figure 31).

According to data from the Multiple Listing Services of North Dakota, 696 newly built homes sold in 2021 (mostly within urban areas) with an average purchase price of \$370,485, an increase of 13% from the average purchase price of new homes sold in 2020 (\$327,505) (Multiple Listing Services of North Dakota, 2022).

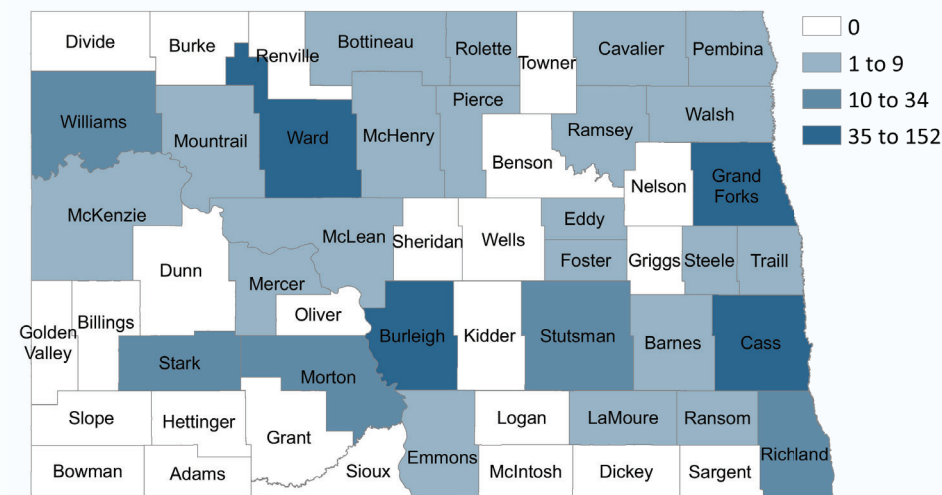
Figure 31. Average Values of Housing Units Authorized for Construction by Building Permits – and the Average Purchase Price of Newly Built Residential Homes Sold in North Dakota, 2000 to 2021



Sources: U.S. Census Bureau (2022c) and Multiple Listing Services of North Dakota (2022)

Builders. Some areas of the state are more affected than others by the dramatic shift in construction permits over the past decade. According to the 2020 County Business Patterns, North Dakota has 551 residential builders in the state (i.e., establishments primarily responsible for the construction or remodeling and renovation of single-family and multifamily residential buildings) – a number which is down 12% from 626 in 2012. In addition to fewer home builders in the state, those that remain are concentrated within 29 counties (down from 50 counties in 2012). This means that 24 counties in North Dakota do not have a residential construction business (Figure 32) (U.S. Census Bureau, 2021g). Compounding the challenges for building, especially in rural parts of the state, are widespread workforce shortages, supply-chain issues, and rising prices in general (Chaluvadi, 2022).

Figure 32. Residential Building Construction Businesses in North Dakota, 2020



Source: U.S. Census Bureau (2021c)

Housing Sales Market

North Dakota Sales Ratio Study

Home Sale Purchase Prices for Residential Property in North Dakota Increased Substantially over the Past Decade

Average Verified Prices. Favorable economic conditions, population growth, increased costs for materials and labor, regional flooding, and COVID-19 have all contributed to increased housing costs in recent years. Gauging and quantifying housing costs can be difficult because various characteristics such as age, size, amenities, location, and the general condition of homes affect value and sale prices. However, the North Dakota Office of State Tax Commissioner, as directed by the North Dakota Century Code, conducts the annual Sales Ratio Study in order to assess real property values across the state. The Sales Ratio Study aims to support local assessment officials and to provide information on real property values to facilitate recommendations to the Tax Commissioner on potential adjustments to be made by the State Board of Equalization during the equalization process.

The Office of the State Tax Commissioner collects data from local jurisdictions on the true and full value of all useable sales for six property categories: agricultural, commercial, vacant lots, residential, lakeshore, and mobile homes. The North Dakota Century Code defines useable sales broadly as all arms-length transactions of real property. Certain property transactions are excluded, such as property owned or used by public utilities, personal property, estate settlements, or sales to or from charitable or non-profit organizations. Partial valuations of uncompleted new construction are also excluded from the Sales Ratio Study. While the primary aim of the study is to ensure assessed property values are in line with true and full values, the study also provides insight into trends in the average prices of real estate transactions and provides a consistent time series of residential property sales.

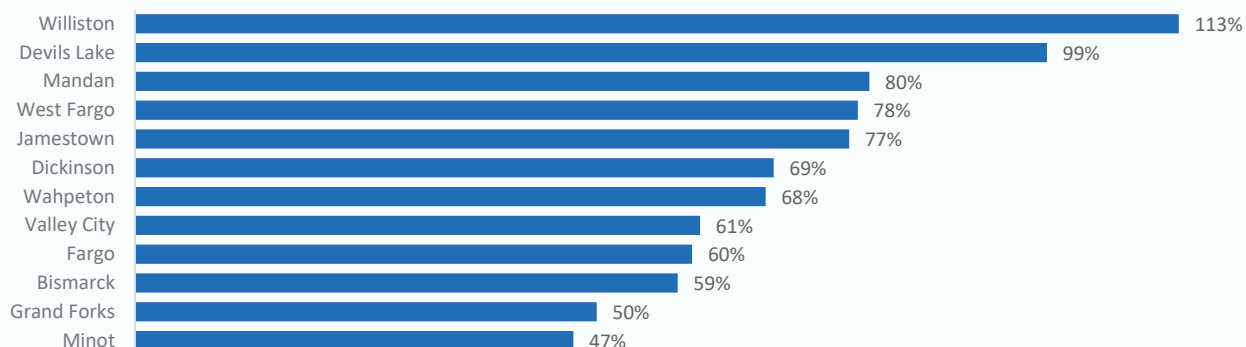
Data from the Sales Ratio Study were analyzed to provide an overview of residential property transactions in North Dakota. While the Sales Ratio Study reports average prices of real estate transactions for six property categories, only residential property transactions were examined for the purposes of this housing needs assessment. Data were analyzed by county and for the 12 largest cities in the state (including Bismarck, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Mandan, Minot, Valley City, Wahpeton, West Fargo, and Williston). County data were aggregated to reflect the state's eight planning regions for the purposes of this housing report. For planning regions that are home to the 12 largest cities, planning region data do not include useable sales transactions from the city located within the region. These aggregated transactions excluding large cities provide insight into housing values in rural North Dakota. Average values are calculated as a simple average of the cumulative value of useable sales divided by the total number of useable sales. A minimum of 30 sales or 10% of the total number of properties is required for all jurisdictions. If the minimum number of transactions was not available in a study year, sales from up to the previous three years are used to supplement the sales data. Values are reported in nominal terms (not adjusted for inflation).

While there are national price indices such as the Case-Shiller Home Price Index and the Federal Housing Finance Agency House Price Index for converting nominal values to real values, national price indices are not reflective of market conditions in North Dakota. Other regional cost of living indices are reflective of a larger basket of consumer goods or housing costs and are not reflective of housing values. Given the low inflation rates in the past decade, nominal values reflect changes in housing values without any adjustment for inflation. However, in the future, given recent rapid inflation, this issue will need to be revisited.

Top 12 Cities in North Dakota. Average verified prices for residential homes sold in 2020 in the 12 largest cities in North Dakota ranged from a low of \$158,089 in Valley City to a high of \$307,785 in West Fargo (Figure 34). Since 2010, average prices rose in all 12 large cities, with notable increases in some cases. Average verified prices grew by at least 70% for five out of the 12 largest cities from 2010 to 2020; in Devils Lake and Williston, average verified prices increased by more than 90% since 2010 to \$174,064 and \$280,393, respectively. The substantial jump in the average verified price of homes sold in Devils Lake is largely the result of a substantial increase from 2019 to 2020. If the 2020 increase is excluded, the average change from 2010 to 2019 is 54%. In smaller cities like Devils Lake, it is possible that a few large transactions in a

given year could substantially impact the average values. The percentage change in prices from 2010 to 2020 for each of the 12 largest North Dakota cities is shown in Figure 33 (North Dakota Office of State Tax Commissioner, 2022).

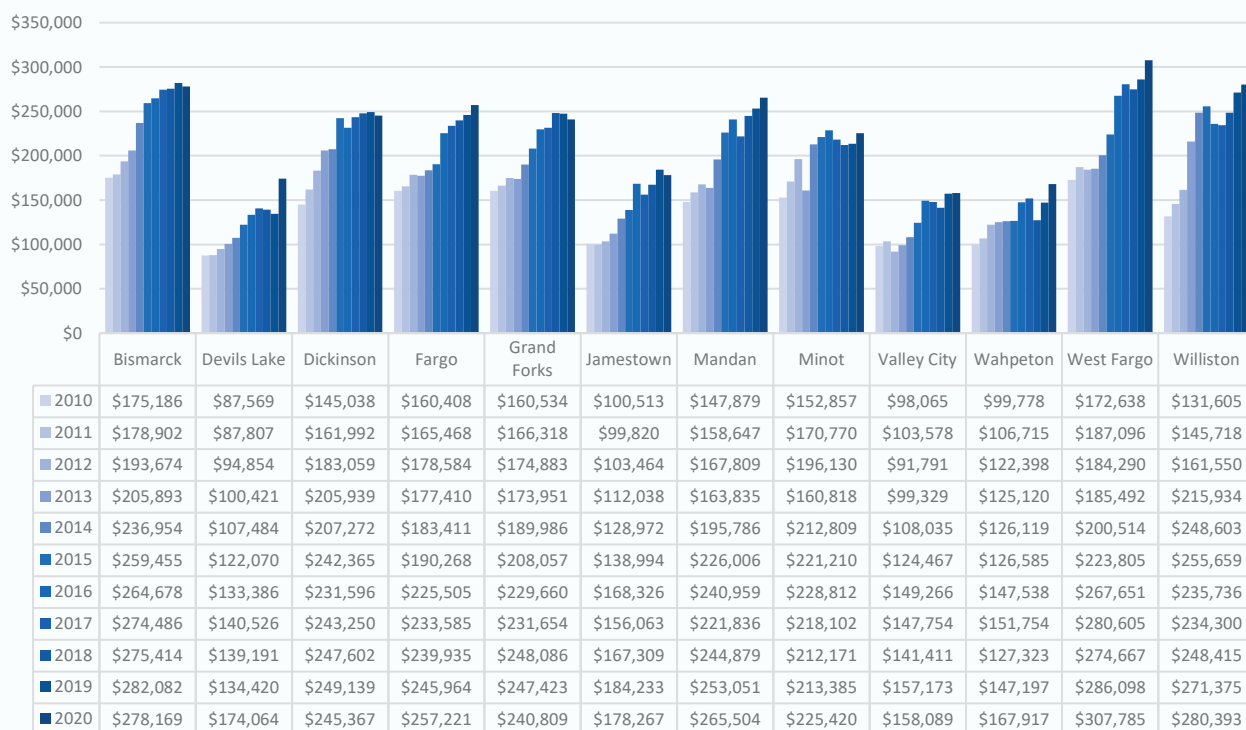
Figure 33. Percent Change in the Average Verified Prices for Residential Property, Top 12 Cities in North Dakota, Sales Ratio Study, 2010 to 2020



Note: A substantial jump in the average verified price of homes sold in Devils Lake is largely the result of a substantial increase from 2019 to 2020. If the 2020 increase is excluded, the average change from 2010 to 2019 is 54%. In smaller cities like Devils Lake it is possible that a few large transactions in a given year could substantially impact the average values. Source: North Dakota Office of State Tax Commissioner (2022)

Year to year comparisons in Figure 34 detail the overall 10-year trend of increased housing prices since 2010. In 10 out of the state's 12 largest cities, average verified prices show an increasing trend since 2010, with some communities experiencing substantial increases through the middle part of the decade. Those increases are reflective of the robust economic conditions in the state at that time, especially in the state's major metro areas and in the western part of the state. The two exceptions to consistent increases were in Valley City and Minot. Average verified prices for Valley City in 2011 and Minot in 2012 were followed by a decrease in prices the following year. The drop in average verified prices was likely due to the impacts of major flooding in both communities (Figure 34).

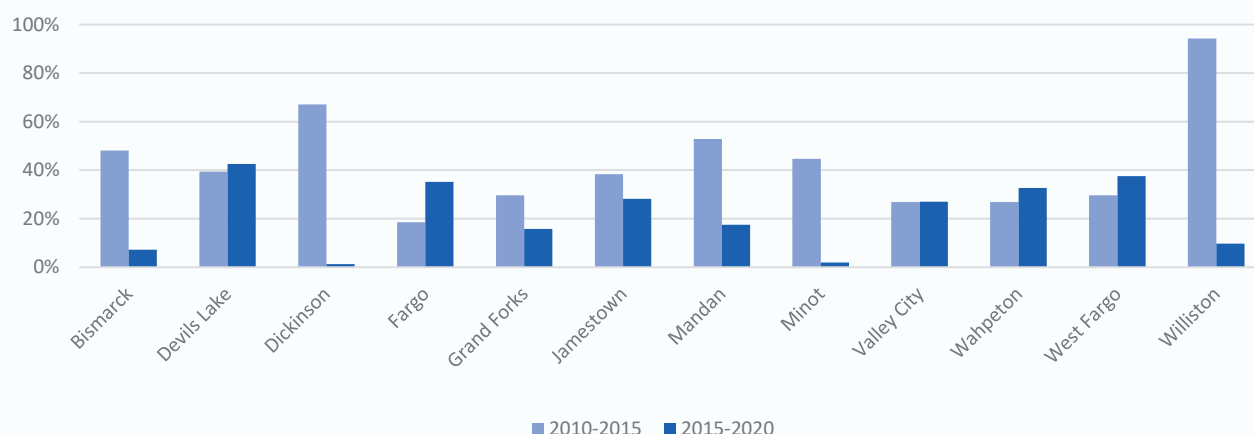
Figure 34. Average Verified Prices for Residential Property, Top 12 Cities in North Dakota, Sales Ratio Study, 2010 to 2020



Source: North Dakota Office of State Tax Commissioner (2022)

To illustrate the substantial impact of robust economic conditions through the middle part of the decade, Figure 35 shows the percentage change in average verified prices for two five-year periods. While all 12 of the largest cities experienced an increasing trend in average verified prices through 2020, more than half of the 12 largest cities (Bismarck, Dickinson, Grand Forks, Jamestown, Mandan, Minot, and Williston) experienced a substantially larger percentage growth in the first half of the past decade (2010-2015) than in the second half (2015-2020). Williston shows the greatest disparity with a 94% change from 2010 to 2015 compared to a 10% change from 2015 to 2020. For the cities of Fargo, West Fargo, Wahpeton, and Devils Lake, sale price increases were greater in the second half of the decade. While prices continued to increase in the second half of the decade, the percentage change has moderated, illustrating the effects of more stable economic conditions compared to rapid and unprecedented economic conditions of the first half of the decade (Figure 35).

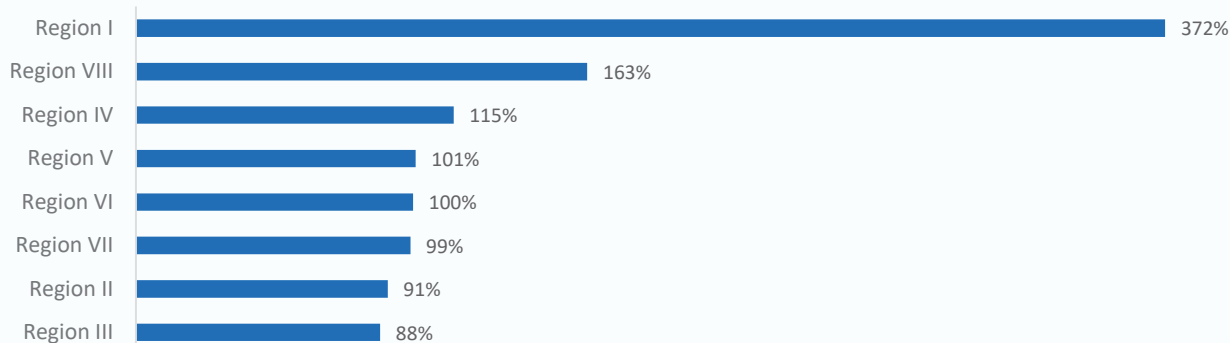
Figure 35. Percent Change in the Average Verified Prices for Residential Property, Top 12 Cities in North Dakota, Sales Ratio Study, 2010 to 2015 and 2015-2020



Source: North Dakota Office of State Tax Commissioner (2022)

State Planning Regions, Excluding the State's 12 Largest Cities. Changes in average verified prices in rural North Dakota varied considerably in the past decade. Average verified prices for homes sold in 2020 for the eight planning regions in North Dakota (excluding the top 12 cities) ranged from a low of \$109,357 in Region III to a high of \$252,407 in Region I. Average verified prices have risen notably in all eight planning regions with the lowest estimated increase of 88% in Region III. Region I and Region VIII observed the highest percentage increase in prices; 372% in Region I from \$53,528 in 2010 to \$252,407 in 2020 – and 163% in Region VIII from \$56,778 in 2010 to \$149,291 in 2020. These dramatic increases in prices are reflective of the rapid expansion of the oil and gas industry over the past decade (Figure 36).

Figure 36. Percent Change in the Average Verified Prices for Residential Property, by State Planning Region, Excluding the 12 Largest Cities in North Dakota, Sales Ratio Study, 2010 to 2020



Source: North Dakota Office of State Tax Commissioner (2022)

To illustrate the substantial impact of economic conditions in the first half of the past decade, Figure 37 shows the year-over-year change in average verified prices from 2010 to 2020 by state planning region. Regions of the state that were significantly impacted by the rapid expansion of the oil and gas industry experienced substantial year-to-year changes prior to 2015, while the remainder of the state experienced a more gradual and consistent year-to-year increase in average verified prices.

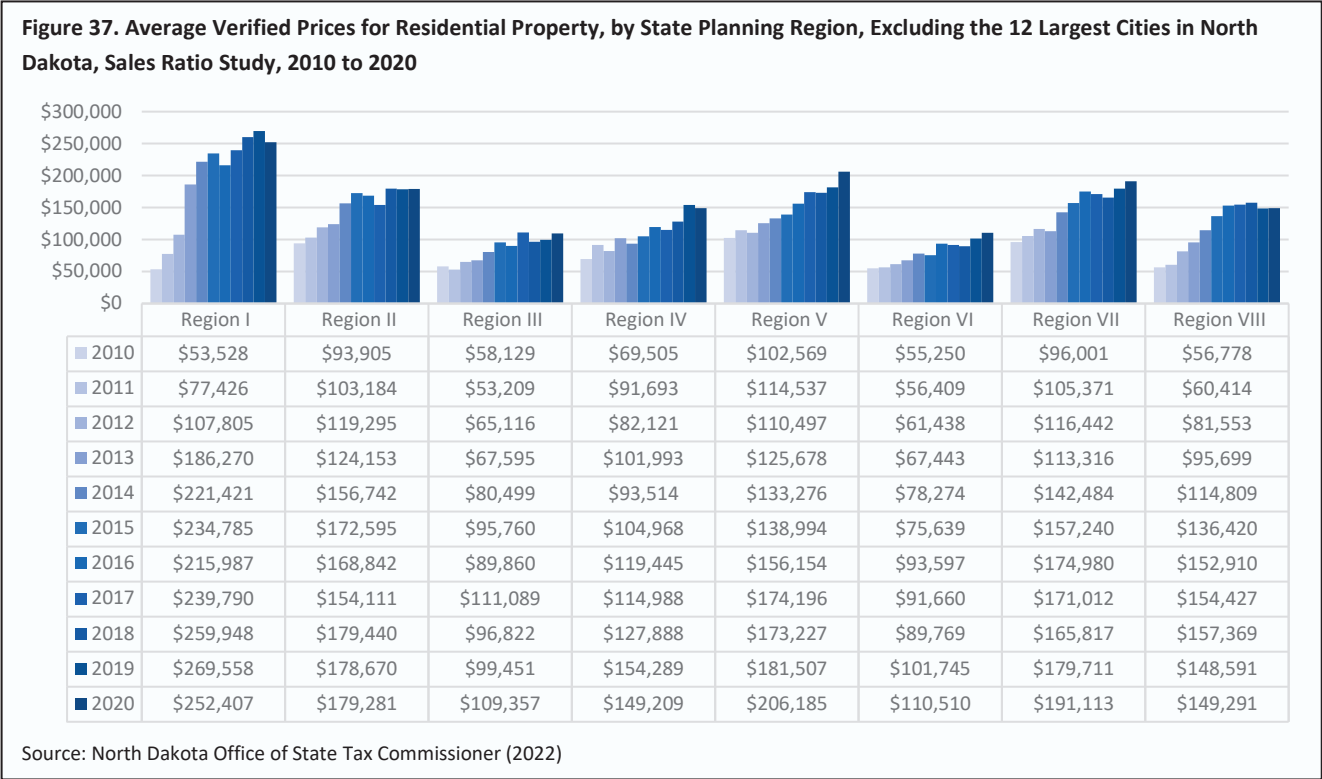
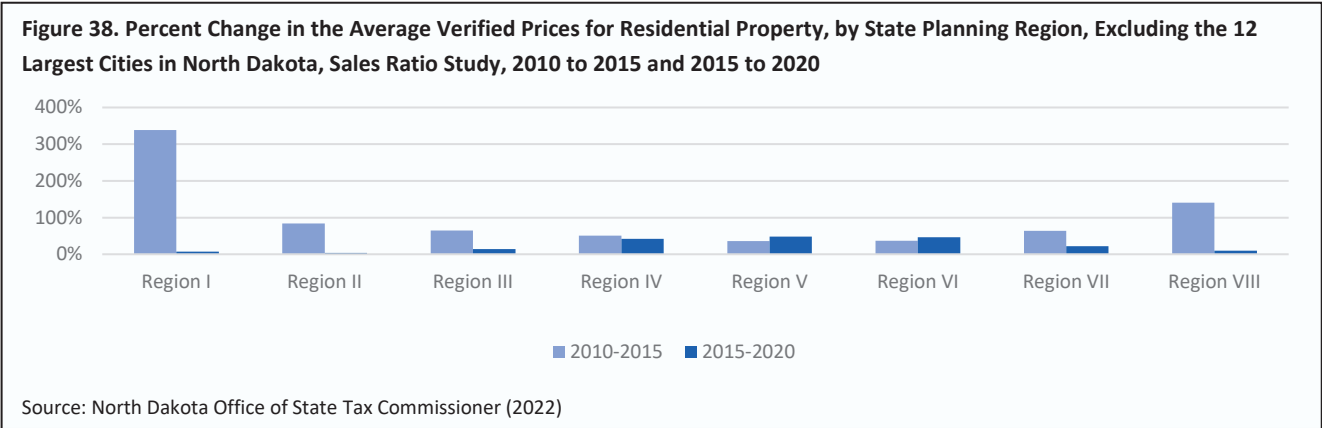
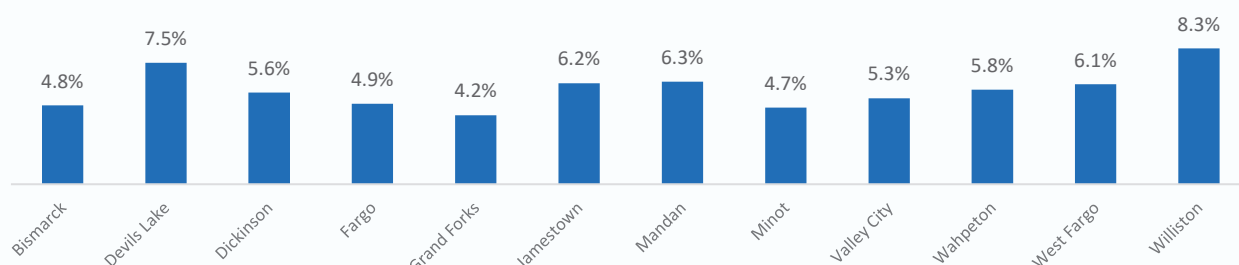


Figure 38 shows percentage change comparisons in average verified prices for two five-year periods during the past decade, 2010 to 2015 and 2015 to 2020 for all eight planning regions (excluding the top 12 cities). In six out of the eight regions (I, II, III, IV, VII, and VIII), the percentage change in average verified price was larger during the first half of the decade (2010 to 2015) than during the second half (2015 to 2020). The most notable disparity in the change in prices was in Region I with a change of 339% from 2010 to 2015, and 8% from 2015 to 2020 – and in Region VIII with a change of 140% from 2010 to 2015 and 9% from 2015 to 2020. Again, the rapid expansion of the oil and gas industry in these western regions had a profound impact on average verified prices. Changes in average verified prices were much more consistent over the two five-year periods in Regions IV, V, and VI. Change from 2015 to 2020 are reflective of the more stable economic conditions present in the state.



Among the largest 12 cities in North Dakota, Williston and Devils Lake had the greatest average annual increase in average verified prices for residential property (8% each) over the past decade. Change for all 12 communities over the past decade ranged from an increase of 4% to 8% annually, on average (Figure 39).

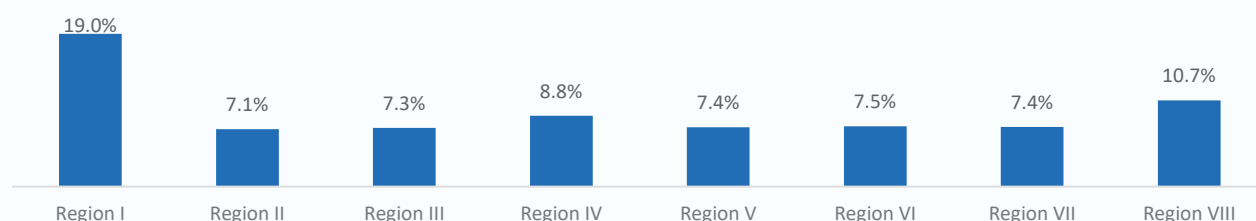
Figure 39. Average Annual Percent Change in the Average Verified Prices for Residential Property, Top 12 Cities in North Dakota, Sales Ratio Study, 2010 to 2020



Source: North Dakota Office of State Tax Commissioner (2022)

By contrast, the planning regions (excluding the 12 largest cities) saw higher increases overall, with the lowest average annual change – 7% in Region II – far behind the highest average annual change of 19% in Region I (Figure 40).

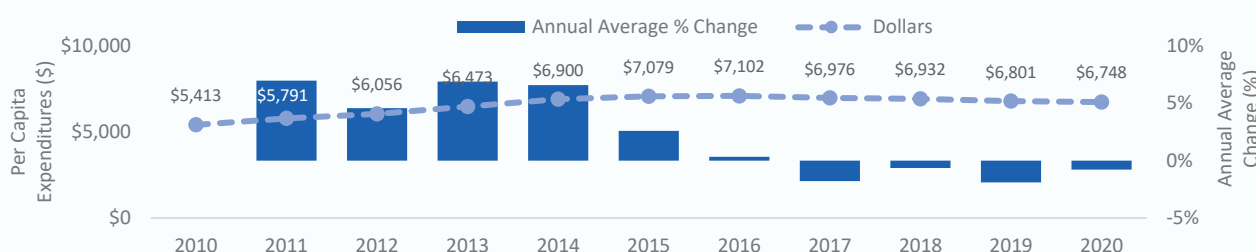
Figure 40. Average Annual Percent Change in the Average Verified Prices for Residential Property, by State Planning Region, Excluding the 12 Largest Cities in North Dakota, Sales Ratio Study 2010 to 2020



Source: North Dakota Office of State Tax Commissioner (2022)

In addition to the average verified price, another measure of the cost of housing is per capita personal consumption expenditures for housing and utilities. The data are provided at the state level and are available from the U.S. Bureau of Economic Analysis. Although the annual per capita consumption expenditures for housing and utilities in North Dakota increased by 25% from 2010 to 2020 (\$5,413 to \$6,748, respectively) the trend shows two distinctive patterns for 2010 to 2015 and 2015 to 2020. Per capita expenditures for housing and utilities in North Dakota increased by 31% from 2010 to 2015 but decreased by 5% from 2015 to 2020. These trends are consistent with changes in average verified prices and are also reflective of the effects of rapid economic expansion in the first half of the decade and the moderating effects on costs as a result of more stable economic conditions in the second half of the decade. The trend in per capita personal consumption expenditures for housing and utilities in North Dakota from 2010 to 2020 is shown in Figure 41.

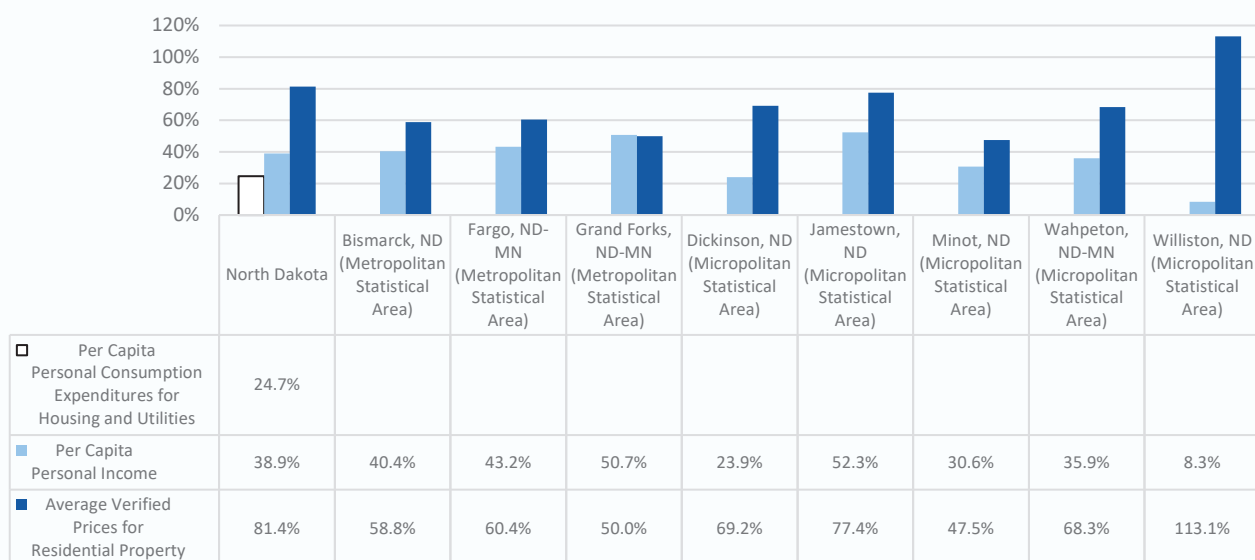
Figure 41. Per Capita Personal Consumption Expenditures for Housing and Utilities and Annual Average Change, North Dakota, 2010 to 2020



Source: U.S. Bureau of Economic Analysis (2022)

Given the general increase in per capita personal consumption expenditures for housing and utilities as well as the general rising trend in average verified prices for residential property in the 12 largest cities and eight state planning regions, examining changes in *per capita personal income* provides an interesting counterpoint. The percentage change in per capita income for the larger communities (communities that are part of a larger metropolitan or micropolitan area) was compared to the percentage change in per capita expenditures for utilities and housing. Statewide per capita consumption expenditures for housing and utilities in North Dakota increased by 25% from 2010 to 2020, personal per capita income increased by 39%, and average verified prices increased by 81% for the same period. Per capita personal consumption expenditures for housing and utilities data are only available on a statewide basis. It is likely that changes in per capita personal consumption expenditures for housing and utilities vary regionally (Figure 42).

Figure 42. Percent Change in Per Capita Personal Consumption Expenditures for Housing and Utilities in North Dakota, in Per Capita Personal Income, and in Average Verified Prices for Residential Property for Metro and Micro Areas in North Dakota, 2010-2020

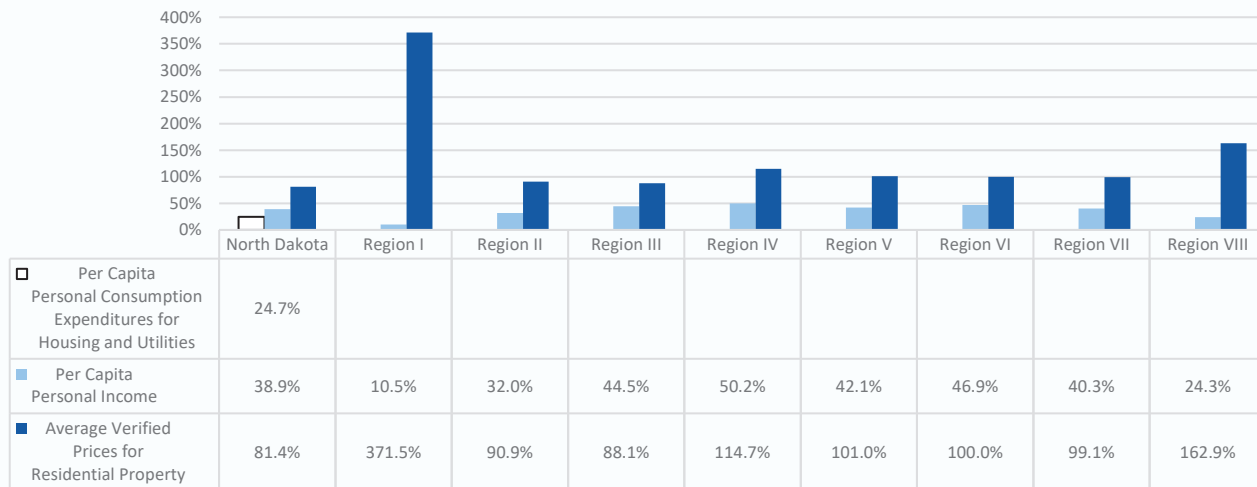


Sources: U.S. Bureau of Economic Analysis (2022) and North Dakota Office of State Tax Commissioner (2022)

For two out of the three metro areas, the percentage change from 2010 to 2020 in average verified price for residential property was larger than the percentage change in per capita income. Fargo and Bismarck metro areas saw similar increases in per capita income (40% and 43%, respectively), but roughly 60% increases in average verified price. In Grand Forks, the change in per capita income (51%) was similar to the change in the average verified price of residential property (50%). For all micropolitan areas, the percentage change in the average price of residential property was higher than the percentage change in per capita income. The most notable disparity was in Williston which experienced a 113% increase in average verified price of residential property compared to an 8% change in per capita income.

The difference between metropolitan and micropolitan areas above suggests that an examination of the change in per capita income and change in average verified sale prices of residential property in the eight state planning regions (excluding the top 12 cities) might reveal similar disparities from 2010 to 2020. Figure 43 shows the percentage change in per capita personal consumption expenditures for housing and utilities in North Dakota, compared to the change in per capita personal income and average verified price for residential property in North Dakota by planning region for 2010 to 2020. For all eight planning regions, the percentage change in average verified price for residential property outpaced the percentage change in per capita income; the disparity between the two variables is most pronounced in Regions I and VIII located in the westernmost part of the state with extensive oil and gas production.

Figure 43. Percent Change in Per Capita Personal Consumption Expenditures for Housing and Utilities in North Dakota, in Per Capita Personal Income, and in Average Verified Prices for Residential Property in North Dakota by Planning Region, 2010-2020



Sources: U.S. Bureau of Economic Analysis (2022) and North Dakota Office of State Tax Commissioner (2022)

Multiple Listing Services of North Dakota

Home Sale Purchase Prices for Residential Property in North Dakota Increased Substantially over the Past Decade

Multiple listing service (MLS) agencies maintain private databases used to facilitate real estate transactions by real estate professionals. The databases are created and maintained through fees paid by individual real estate agents and agencies. Member realtors can list properties for sale enabling brokers to see one another's listings to help connect buyers and sellers. There are seven MLS agencies in North Dakota. They are: Bismarck-Mandan Board of REALTORS®, Badlands Board of REALTORS®, Jamestown Board of REALTORS®, Minot Board of REALTORS®, Fargo-Moorhead Area Association of REALTORS®, Williston Board of REALTORS®, and Grand Forks Area Association of REALTORS®. The databases are privately held by each MLS agency and information in the databases is not publicly available. In cooperation with the North Dakota Housing Finance Agency, the seven MLS agencies were contacted to request a data sharing agreement. Each of the seven agencies provided sales transaction data. The data from each MLS agency was combined into a statewide dataset with sales transaction details beginning in 2010. Findings are not reflective of every residential home sale in the state, rather, they reflect those transactions that were listed with one of the state's MLSS. However, according to real estate professionals, the MLS data capture the majority of residential real estate transactions in the state (Flohr, 2022). The exception would be transactions in small communities and rural areas, where many real estate agents or firms are not MLS members. Data were analyzed to provide an overview of housing market conditions in North Dakota statewide, in the state's 12 largest cities, and aggregated rural areas of the state. There are insufficient observations in the MLS data to analyze rural sales (excluding 12 largest cities) by state planning region. Like data from the Sales Ratio Study, values from the MLS are reported in nominal terms (not adjusted for inflation) due to the shortcoming in national housing indices and regional cost of living indices. Findings are detailed below.

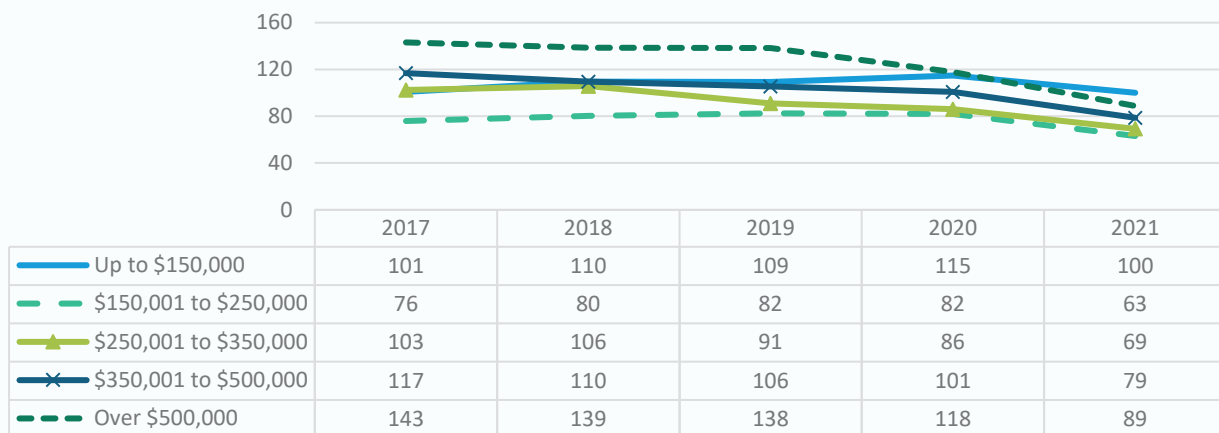
Comparison based on three geographies

Statewide; 12 Largest Cities Aggregated; and Statewide Excluding 12 Largest Cities of Bismarck, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Mandan, Minot, Valley City, Wahpeton, West Fargo, and Williston

Days on the Market. Statewide, houses have spent fewer days on market since 2017, with the greatest decrease in the number of days on market for houses over \$500,000; 143 days in 2017 compared to 89 days in 2021. The average number of days on market for lower priced houses (up to \$150,000 and \$150,001 to \$250,000) increased slightly from 2017 to

2020 before a distinct drop from 2020 to 2021. Average days on market for homes priced from \$250,001 to \$350,000 has steadily decreased from 103 days in 2017 to 69 days in 2021.

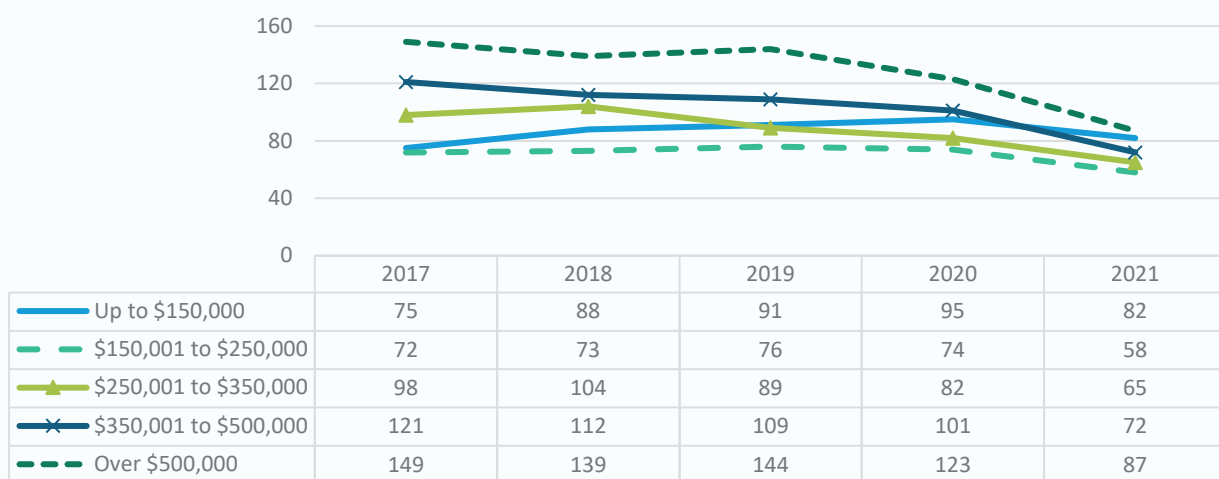
Figure 44. Average Number of Days on the Market for Residential Homes Sold by Price Category in North Dakota, Multiple Listing Services, 2017 to 2021



Source: Multiple Listing Services of North Dakota (2022)

In the 12 largest cities, the average number of days on market declined from 2017 to 2021 for all home price categories except for housing sales for \$150,000 or less. Days on market for housing priced at \$150,000 or less increased from 75 days in 2017 to 82 days in 2021. The greatest decrease in average days on market was for housing priced over \$500,000, from 149 days in 2017 to 87 days in 2021. Days on market for homes priced from \$250,001 to \$350,000 and \$350,000 to \$500,000 also decreased substantially, by 33 days and 49 days, respectively.

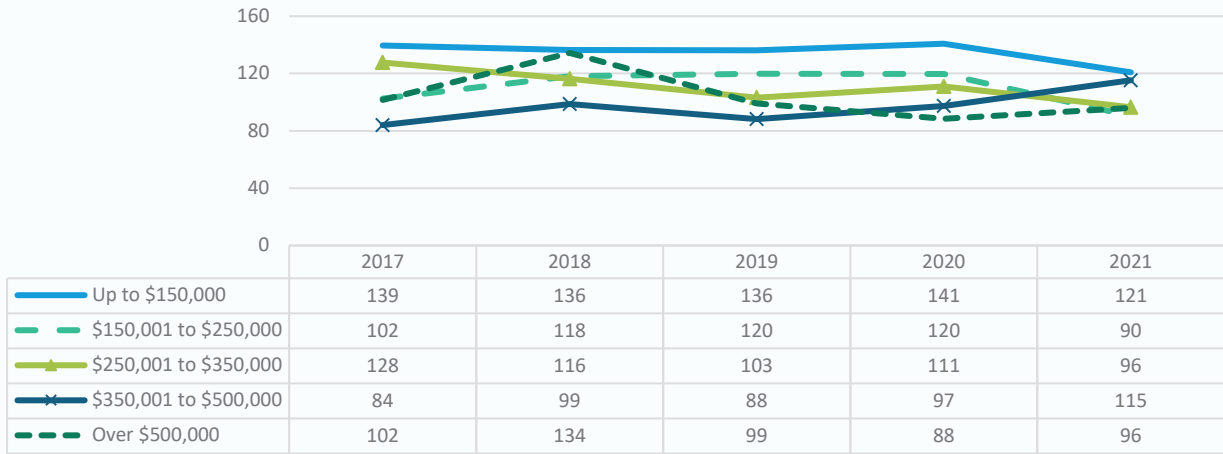
Figure 45. Average Number of Days on the Market for Residential Homes Sold by Price Category, 12 Largest Cities in North Dakota, Multiple Listing Services, 2017 to 2021



Source: Multiple Listing Services of North Dakota (2022)

The average number of days on market in rural North Dakota was considerably longer than in urban areas (the 12 largest cities combined) for all sale price ranges in 2021, and for most price ranges since 2017. Even lower priced housing had longer average days on market; 39 days longer for housing priced at up to \$150,000 and 32 days longer for housing priced from \$150,001 to \$250,000. While the average days on market was longer in rural areas than in the 12 largest cities, the average number of days on market for all sales price ranges declined sharply from 2020 to 2021 except for higher priced housing. The five-year trend for days on market for more expensive sales was mixed with year-to-year variability and no clear trend line (Figure 46).

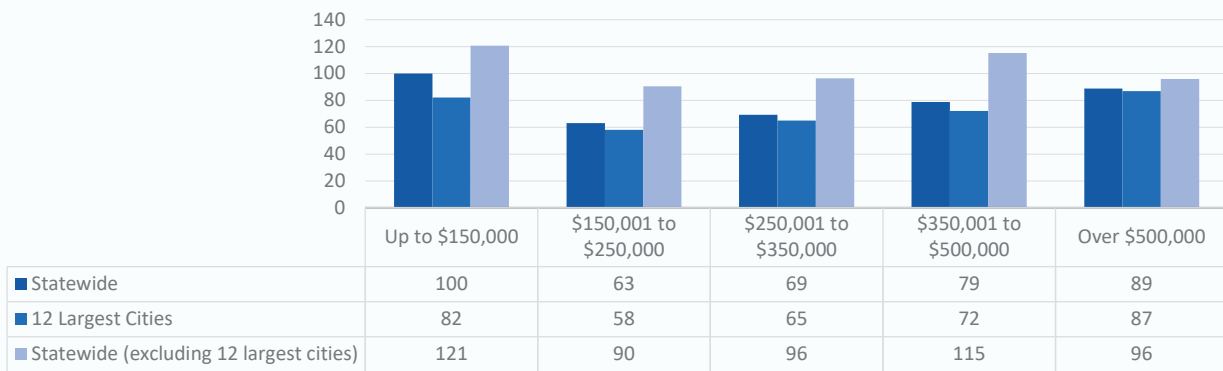
Figure 46. Average Number of Days on the Market for Residential Homes Sold by Price Category in North Dakota Excluding the 12 Largest Cities, Multiple Listing Services, 2017 to 2021



Source: Multiple Listing Services of North Dakota (2022)

Comparatively, mid-range priced houses (\$150,001 to \$250,000) had the fewest days on market, regardless of geography. Mid-range priced housing had an average of 90 days on the rural market, while those in the 12 largest cities averaged 58 days on market. Housing with sales prices up to \$150,000 had some of the longest days on market in both the 12 largest cities and in rural areas, 82 and 121 days, respectively (Figure 47).

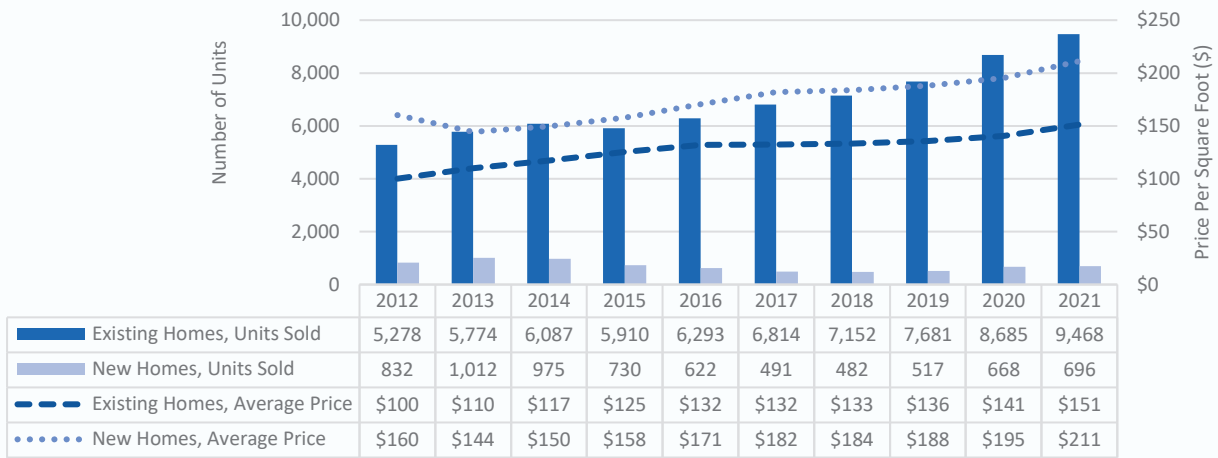
Figure 47. Average Number of Days on the Market for Residential Homes Sold by Price Category in North Dakota by Geography, Multiple Listing Services, 2021



Source: Multiple Listing Services of North Dakota (2022)

Price Per Square Foot. New constructions sales listed through MLS represent a subset of all new construction in a given year. According to the Census Bureau's building permit data, 2,171 single family residential building permits were issued in 2020. While not all new construction homes are listed and sold through MLS, the data are adequate to estimate average price per square foot for new construction sales compared to the average square foot price of sales of existing homes. Average price per square foot for new construction sales statewide in 2021 was \$211 in 2021 — \$60 higher than the average price per square foot of existing construction. Average prices for both existing homes and new construction have increased by \$51 per square foot since 2012 (Figure 48).

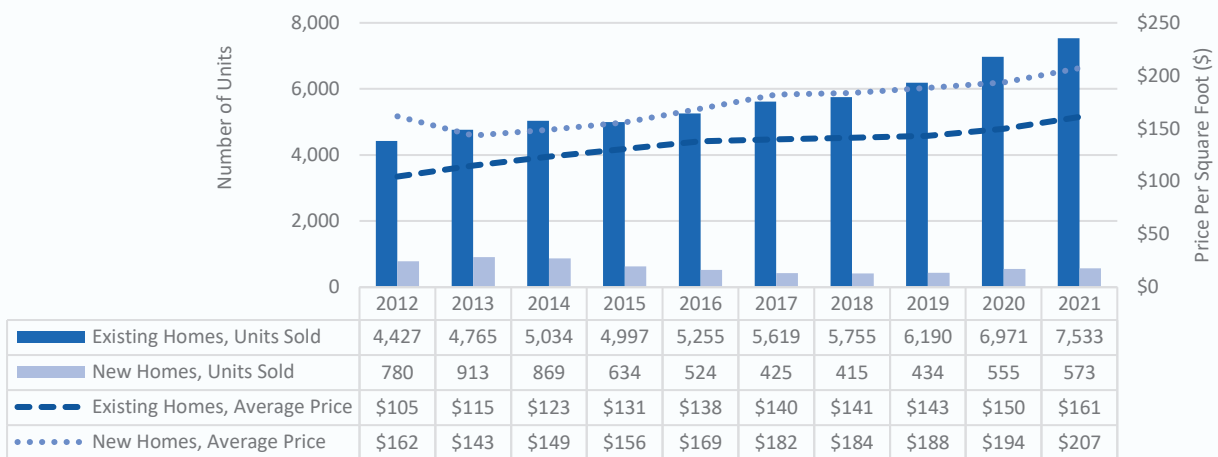
Figure 48. Number of Units Sold and Average Price Per Square Foot for Residential Homes Sold in North Dakota, Multiple Listing Services, 2012 to 2021



Source: Multiple Listing Services of North Dakota (2022)

The average price per square foot for existing construction was slightly higher in the 12 largest cities than for statewide overall in 2021 (\$161 and \$151, respectively), while the average price per square foot for new construction was slightly lower within larger cities (\$207 and \$211, respectively). Notably, the proportion of both new construction and existing home sales taking place in larger cities has dropped since 2012. New construction in larger cities made up 94% of new construction sales statewide in 2012, but just 82% in 2021. While this difference was much less dramatic for existing homes, sales outside larger cities increased in frequency over the past decade (Figure 49).

Figure 49. Number of Units Sold and Average Price Per Square Foot for Residential Homes Sold, 12 Largest Cities in North Dakota, Multiple Listing Services, 2012 to 2021

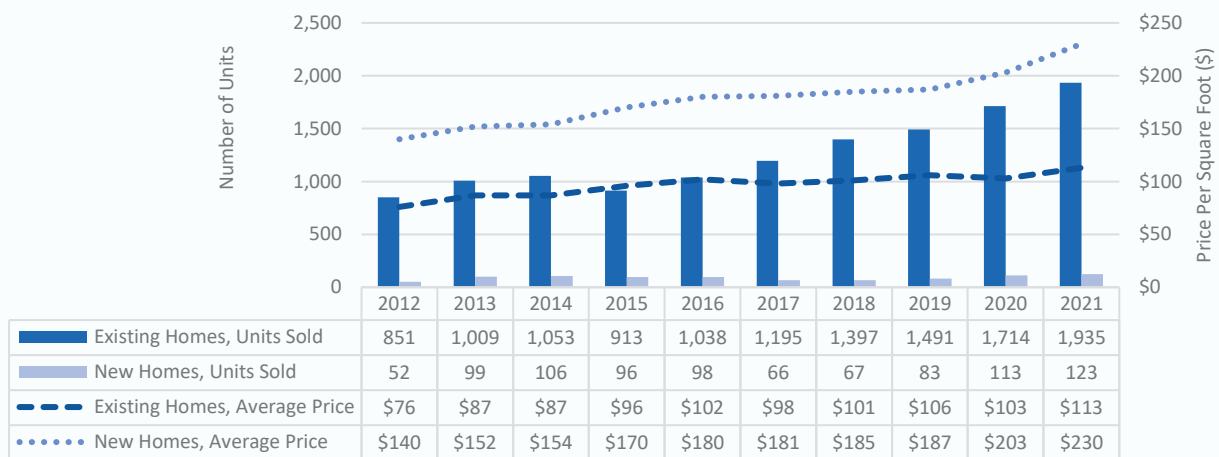


Source: Multiple Listing Services of North Dakota (2022)

Average price per square foot steadily increased in rural North Dakota for both existing homes and new construction over the past 10 years. Cost per square foot from 2012 to 2021 increased from \$76 per square foot to \$113 for existing homes and from \$140 to \$230 per square foot for new homes. Average price per square foot for existing homes in rural areas since 2012 has been consistently lower than in the 12 largest cities. Average prices for new construction in rural areas of the state were generally similar to prices in urban areas for 2012 to 2020. However, in 2021 the average price per square foot for new construction was higher in rural areas than the 12 largest cities; \$230 per square foot compared to \$207 per square foot, respectively. Increases in price per square foot for both existing and new homes were fairly small and

consistent in rural areas from 2012 to 2020. In the past year though, the price per square foot in rural areas increased by \$10 per square foot for existing housing and \$27 per square foot for new housing (Figure 50).

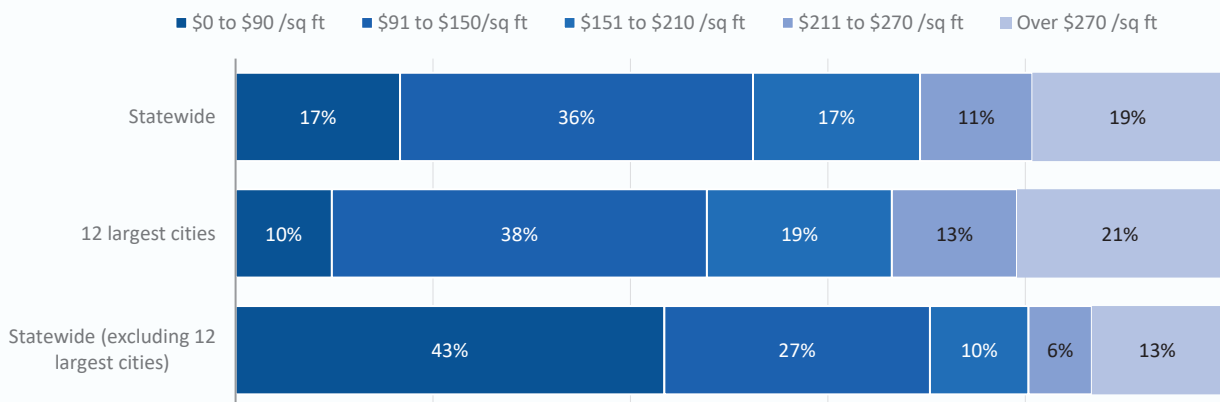
Figure 50. Number of Units Sold and Average Price Per Square Foot for Residential Homes Sold in North Dakota Excluding the 12 Largest Cities, Multiple Listing Services, 2012 to 2021



Source: Multiple Listing Services of North Dakota (2022)

In 2021, overall housing prices per square foot (new and existing housing) were generally higher in the 12 largest cities where 53% of housing was sold at more than \$150 per square foot compared to 29% in rural areas of the state. Conversely, lower priced sales were more prevalent in rural areas of the state, where 43% of housing sales were \$90 per square foot or less compared to 10% of sales in the state's 12 largest cities (Figure 51).

Figure 51. Residential Homes Sold in North Dakota by Average Price Per Square Foot and by Geography, Multiple Listing Services, 2021



Source: Multiple Listing Services of North Dakota (2022)

Average Age of Sold Properties. Regardless of location, newer homes sold for higher prices, with the most expensive housing (\$350,001 or more) being less than 18 years old. Conversely, houses that sold at lower prices (up to \$250,000) were at least 50 years old. The age of homes sold in each income category were fairly consistent, with the exception of houses listed at \$150,000 or less, which were more than a decade older than sales in the state's 12 largest cities (Figure 52).

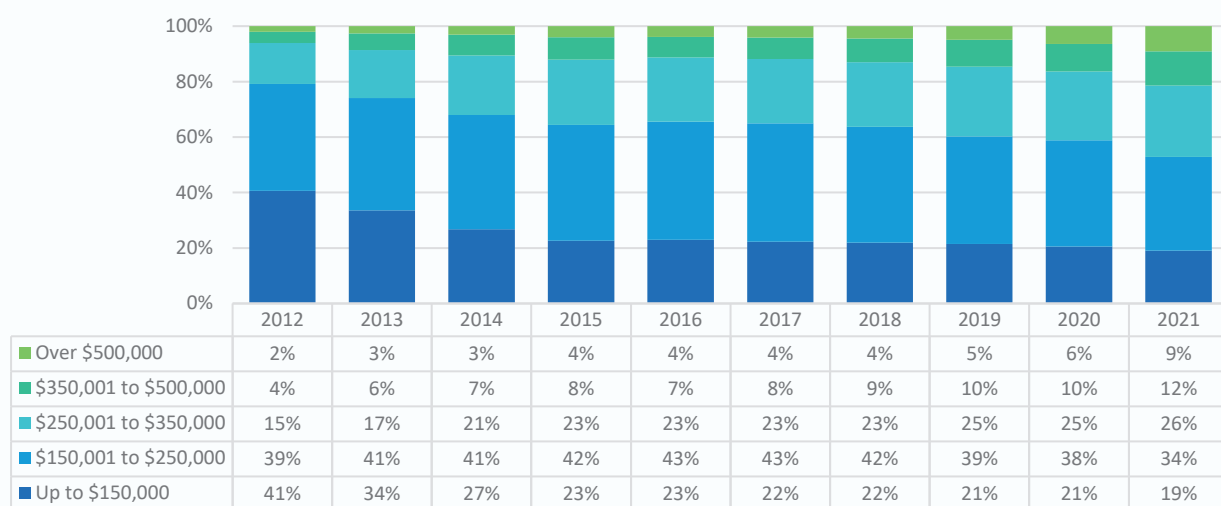
Figure 52. Average Age at Listing of Residential Homes Sold in North Dakota by Geography (in years), Multiple Listing Services, 2021



Source: Multiple Listing Services of North Dakota (2022)

Average Sale Prices. Since 2012 the percentage of higher-priced homes as a share of total sales in North Dakota has increased while the percentage of lower-priced homes as a share of total sales has decreased. In 2012, housing priced at more than \$500,000 made up 2% of sales, compared to 9% in 2021. In 2012, the majority of units sold were priced at or below \$250,000 statewide (79%), but by 2021 this had decreased to 53% of units sold. Housing priced at \$250,001 to \$350,000 increased from 15% in 2012 to 26% in 2021 (Figure 53).

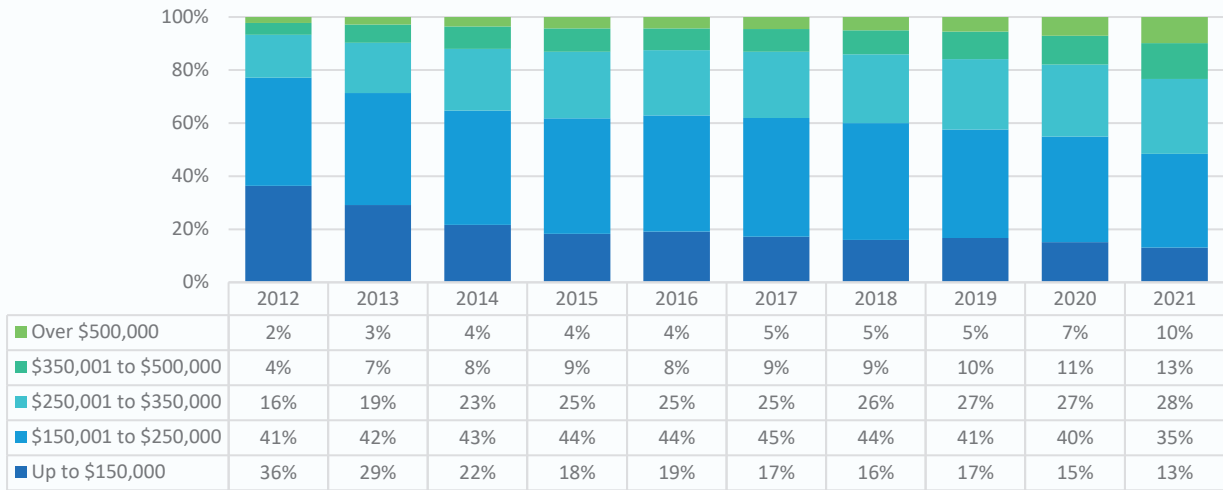
Figure 53. Residential Homes Sold in North Dakota by Price Category, Multiple Listing Services, 2012 to 2021



Source: Multiple Listing Services of North Dakota (2022)

Trends were similar in the 12 largest cities. The percentage of housing sold for \$150,000 or less in the 12 largest cities decreased from 36% 2012 to 13% in 2021. Housing priced from \$150,001 to \$250,000 was slightly more stable, decreasing from a 10-year high of 45% in 2017 to 35% in 2021. Housing priced from \$250,001 to \$350,000 increased from 16% in 2012 to 28% in 2021. The percentage of housing priced at \$350,000 or more increased from 6% of sales in 2012 to 23% of sales in 2021 (Figure 54).

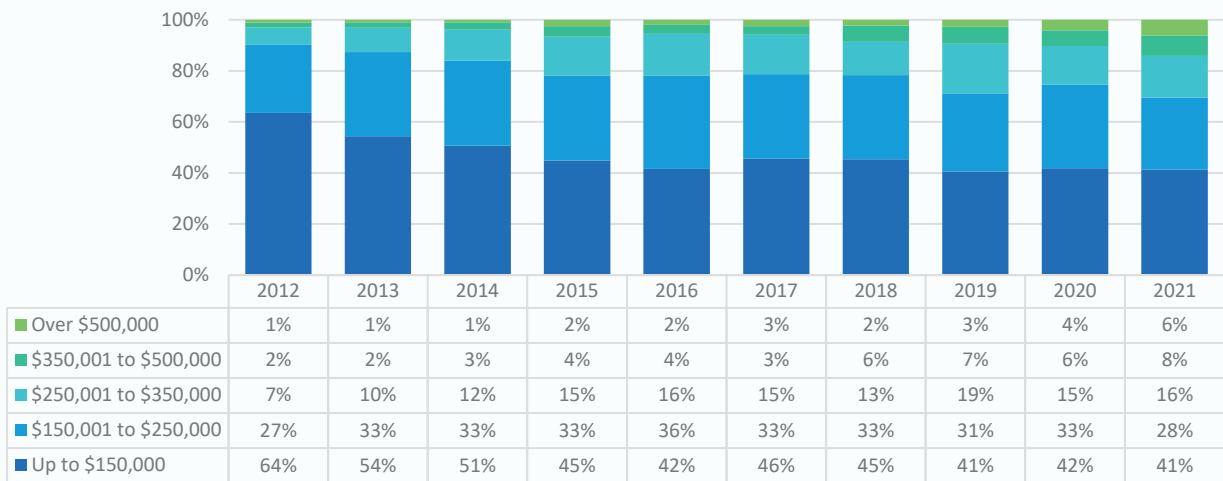
Figure 54. Residential Homes Sold in North Dakota's 12 Largest Cities by Price Category, Multiple Listing Services, 2012 to 2021



Source: Multiple Listing Services of North Dakota (2022)

In rural North Dakota the percentage of sales at higher prices has increased as well. In 2012, 91% of houses were sold for \$250,000 or less. By 2021, this proportion decreased to 69%, with the greatest increase in the proportion sold for between \$250,001 and \$350,000 (from 7% in 2012 to 16% in 2021). The percentage of housing that sold for \$150,000 or less decreased from 64% in 2012 to 41% in 2021 (Figure 55).

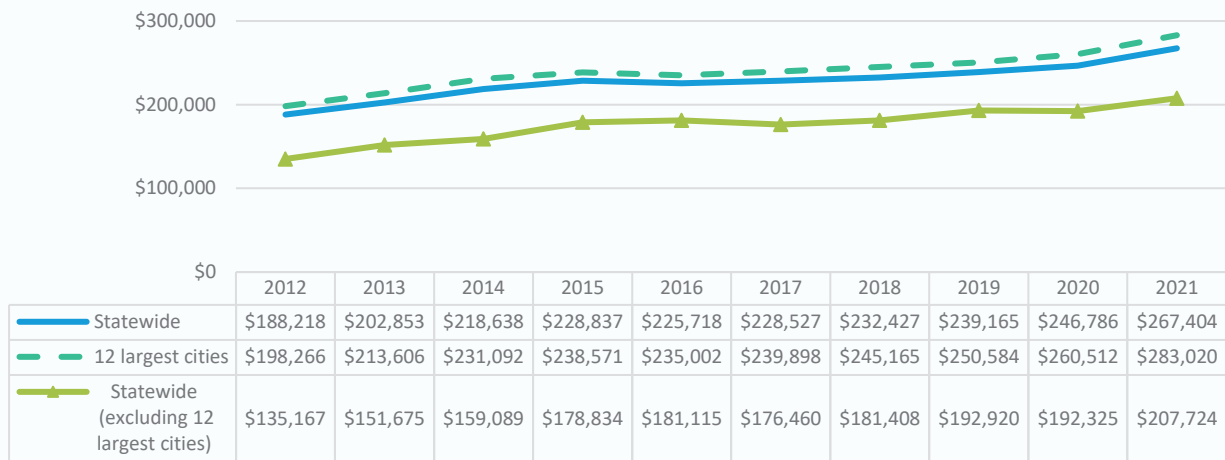
Figure 55. Residential Homes Sold in North Dakota – Excluding the 12 Largest Cities by Price Category, Multiple Listing Services, 2012 to 2021



Source: Multiple Listing Services of North Dakota (2022)

Following these trends, the average price statewide increased from \$188,218 in 2012 to \$267,404 in 2021 - an increase of 42%. This trend was mirrored in larger cities where the average price increased from \$198,266 in 2012 to \$283,020 in 2021 (a 43% increase). In rural North Dakota, the average price increased at a higher rate, rising 54% over the past decade from \$135,167 in 2012 to \$207,724 in 2021. From 2012 to 2013 and 2013 to 2014, average housing prices statewide increased 8% annually; after a brief decline in the middle of the decade, prices increased by 8% again from 2020 to 2021. This trend is similar regardless of location (Figure 56).

Figure 56. Average Price of Residential Homes Sold in North Dakota by Geography, Multiple Listing Services, 2012 to 2021



Source: Multiple Listing Services of North Dakota (2022)

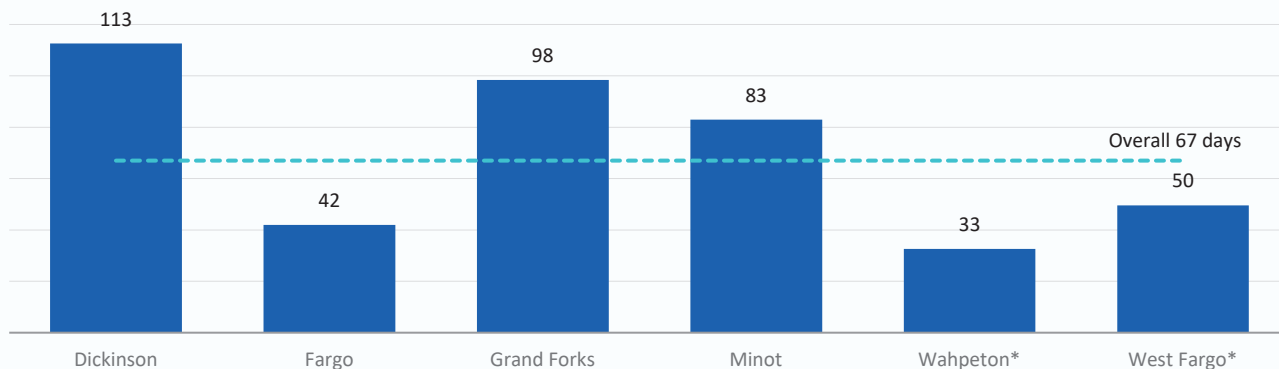
Comparison for North Dakota's larger cities

Bismarck, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Mandan, Minot, Valley City, Wahpeton, West Fargo, and Williston

MLS data were also used to compare market conditions among the state's 12 largest cities. However, for some cities there were insufficient data to enable comparisons among all 12 of the state's largest cities. In some cases, differences in how data were recorded resulted in large numbers of missing observations. For example, some MLS services recorded a listing date, the date sold, and the closing date. In other cases, only a listing date and closing date were recorded. There were substantial differences between listing date and sold date, and between listing date and closing date. Furthermore, in some of the state's smaller cities there were an insufficient number of transactions to report findings. Cities with a lack of comparable data or an insufficient number of observations were excluded from the comparative analysis of market conditions in the state's 12 largest cities.

Days on the Market. In 2021, houses sold in Dickinson spent the most time on the market when compared to other larger cities in North Dakota – 113 days on average. Houses in Wahpeton, Fargo, and West Fargo spent the fewest days on the market in 2021 (33, 42, and 50 days, respectively).

Figure 57. Average Number of Days on the Market for Residential Homes in North Dakota's Larger Cities, Multiple Listing Services, 2021



Notes: Comparable data for Bismarck, Devils Lake, Jamestown, Mandan, Valley City, and Williston were not available. *The margin of error exceeds 10% of the average for these geographies. Source: Multiple Listing Services of North Dakota (2022)

Price Per Square Foot. The average price per square foot varied considerable among the 12 largest cities. The average price per square foot for houses sold in 2021 was highest in West Fargo and Fargo (\$227 and \$203, respectively). Prices dropped to just over \$100 per square foot in Jamestown and Valley City (\$105 and \$108, respectively). Average price per square foot for the remaining communities ranged from \$121 to \$142 per square foot (Figure 58).

Figure 58. Number of Units Sold and Average Price Per Square Foot for Residential Homes Sold in North Dakota's Largest Cities, Multiple Listing Services, 2021

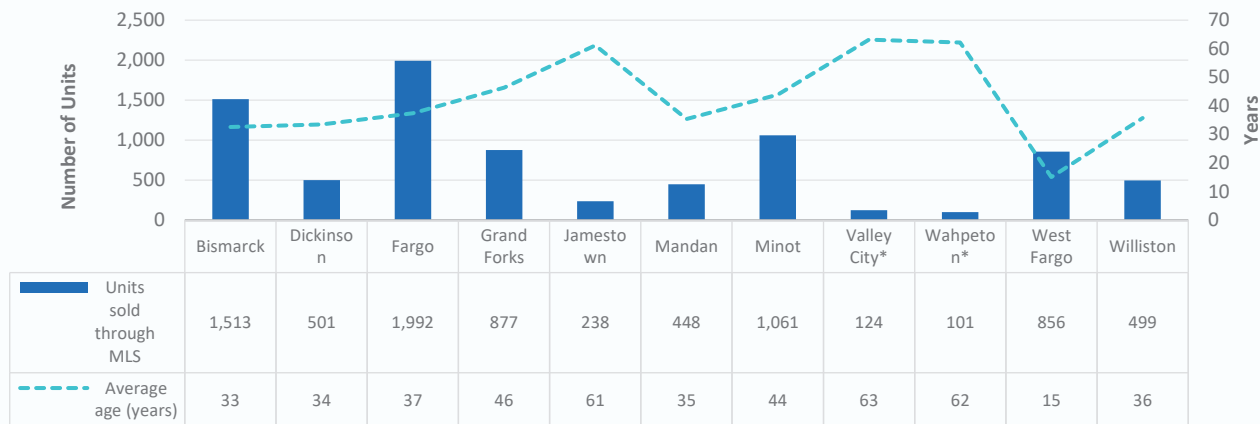


Note: Data for Devils Lake were suppressed as the number of home sales in 2021 was less than 30 units.

Source: Multiple Listing Services of North Dakota (2022)

Average Age of Sold Properties. Houses sold in 2021 in smaller communities tended to be older than those in the larger cities. For example, on average, houses sold in Jamestown, Wahpeton, and Valley City were all at least 60 years old when sold. Homes in Minot and Grand Forks, on average, were also quite old, 44 and 46 years, respectively. Comparatively, houses sold in West Fargo were newer, 15 years old on average. Average age of homes sold in the remaining communities ranged 33 to 37 years old (Figure 59).

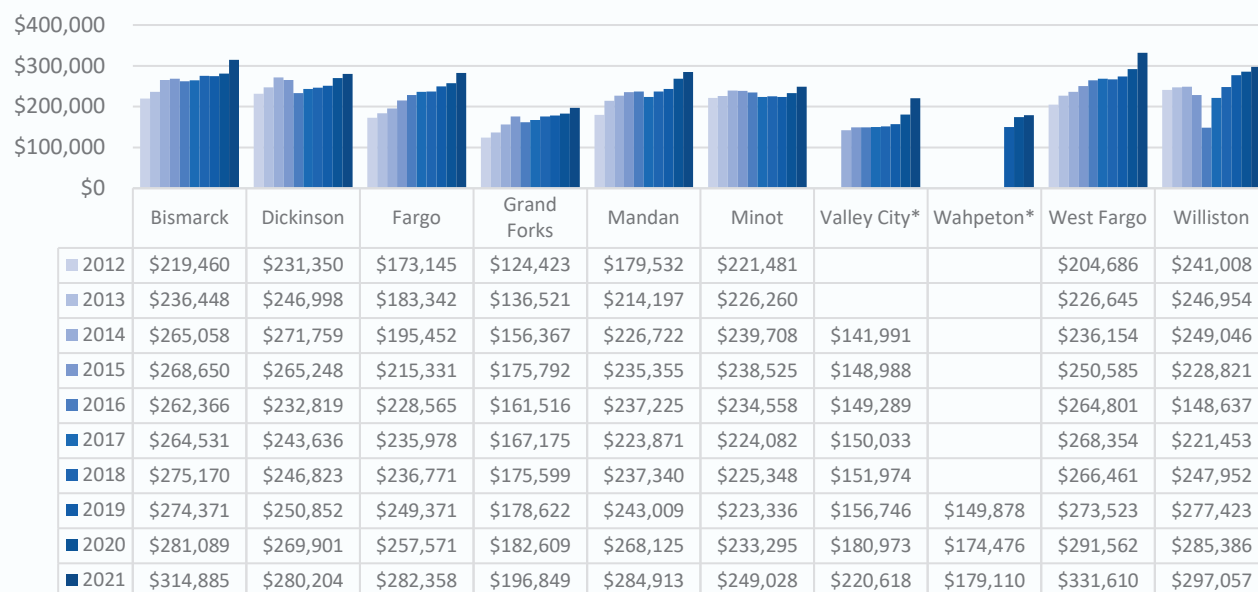
Figure 59. Number of Units Sold and Average Age at Listing for Residential Homes Sold in North Dakota's Largest Cities, Multiple Listing Services, 2021



Notes: Data for Devils Lake were suppressed as the number of home sales in 2021 was less than 30 units. *The margin of error exceeded 10% of the average for these geographies. Source: Multiple Listing Services of North Dakota (2022)

Average Sales Price. Across all 12 cities, the average price of residential homes increased from 2012 to 2021. Increases were most notable in Bismarck and West Fargo, where average housing prices grew 12% and 14%, respectively in one year from 2020 to 2021. Dickinson, Wahpeton, and Williston saw the lowest annual increase in 2021. Average prices in communities impacted by the expansion of the oil and gas industry (Dickinson, Bismarck, Mandan and Williston) experienced a decrease in average prices mid-decade but have since recovered and experienced increasing average sale prices through 2021 (Figure 60).

Figure 60. Average Price of Residential Homes Sold in North Dakota's Largest Cities, Multiple Listing Services, 2012 to 2021

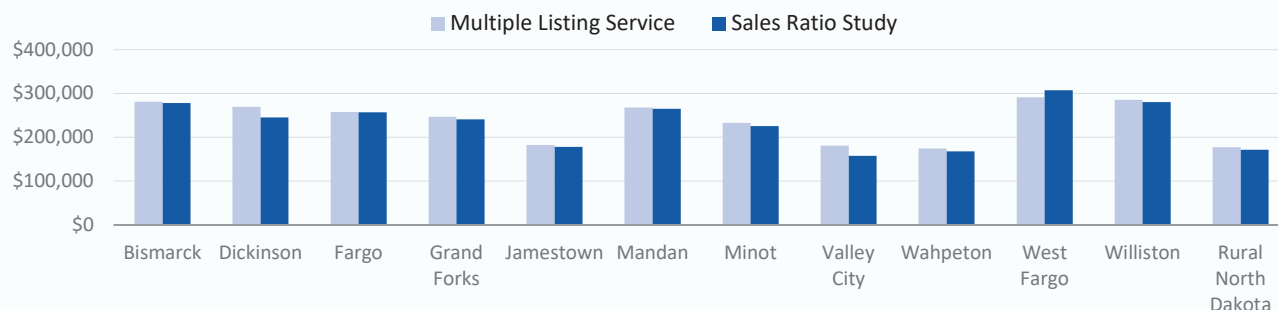


Notes: Data for Devils Lake and select years for Valley City and Wahpeton were suppressed where the number of home sales was less than 30 units. *The margin of error exceeds 10% of the average for these geographies. Source: Multiple Listing Services of North Dakota (2022)

Comparison of Sales Ratio Study Data and Multiple Listing Services Data

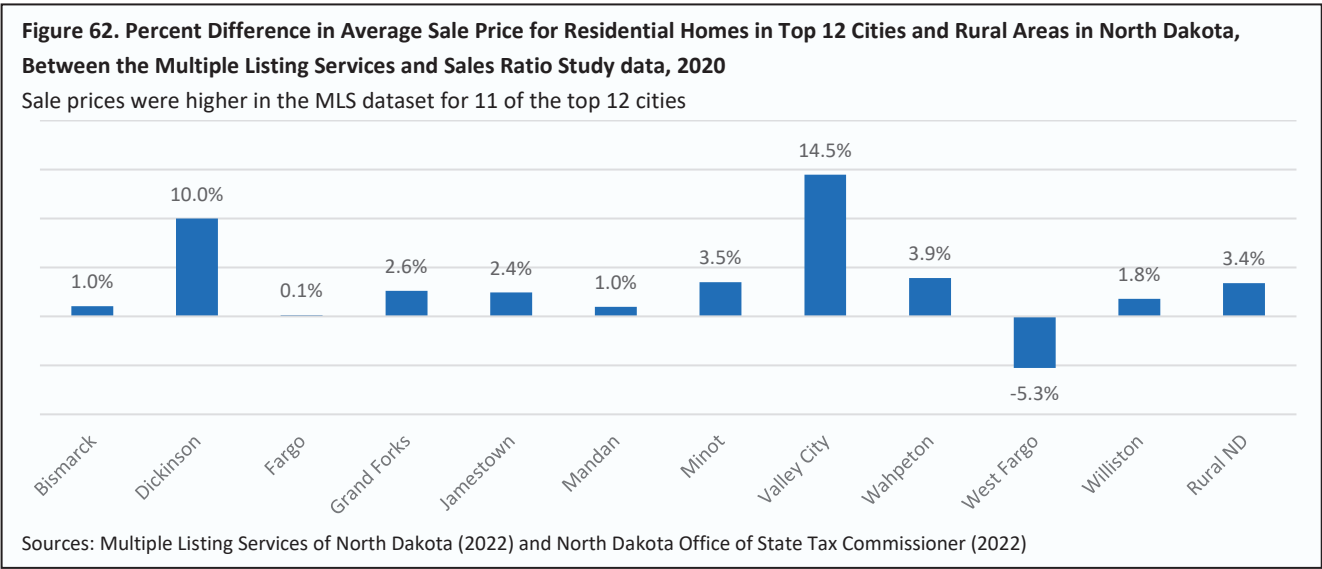
The average verified prices reported in the Sales Ratio Study (SRS) track very well with data from the MLS in North Dakota, on a statewide basis, regionally, and in most of the state's 12 largest cities. Variability between the two datasets is greatest for rural parts of the state (excluding the 12 largest cities). Variability is due to low numbers of observed transactions, especially in the MLS data for rural counties where many transactions are not found in the current MLS dataset. Other differences may be due to the fact the SRS tracks mobile homes separately and excludes some transactions such as those between family members, non-profits, and other specific circumstances. In most cases the SRS data contains more home sale transactions than the MLS dataset for rural areas of the state (Figure 61).

Figure 61. Comparison of Average Sale Price for Residential Homes in 12 Largest Cities and Rural Areas in North Dakota, Multiple Listing Services and Sales Ratio Study data, 2020



Sources: Multiple Listing Services of North Dakota (2022) and North Dakota Office of State Tax Commissioner (2022)

The average sale values for the two datasets are very similar for the 12 largest cities. In most cases the difference in the average values in 2020 differed by less than 4%. Only in Dickinson and Valley City do the average prices from the two datasets differ by 10% or more. In smaller markets like Valley City, year to year variation in average prices due to data limitations is likely. Excluding home sales in West Fargo, sale prices were higher in the MLS dataset than in the SRS dataset, for the 11 remaining cities (Figure 62).



Housing Affordability

Populations Experiencing Housing Instability Due to COVID-19

Housing Insecurity in North Dakota has Moderated After Fast Rise in Early Days of Pandemic

To provide greater understanding as to how households are withstanding the COVID-19 pandemic, the U.S. Census Bureau conducts a weekly Household Pulse Survey nationwide, which began in April 2020. The results provide state-level insight into issues surrounding employment status, food security, housing stability, physical and mental health, access to health care, educational disruption, capacity to telework, and travel practices (U.S. Census Bureau, 2022).

For the purposes of the analysis of Household Pulse data for this study, housing insecurity is defined as the percentage of adults who are not currently caught up on their rent or mortgage payments **and** who have slight or no confidence that their household can pay the next month's rent or mortgage on time. Data collected within the first 12 weeks of the pandemic (April through July 2020) suggest that housing insecurity among North Dakotans grew an average of 6% every week. This rise in insecurity was experienced by many people throughout the country.

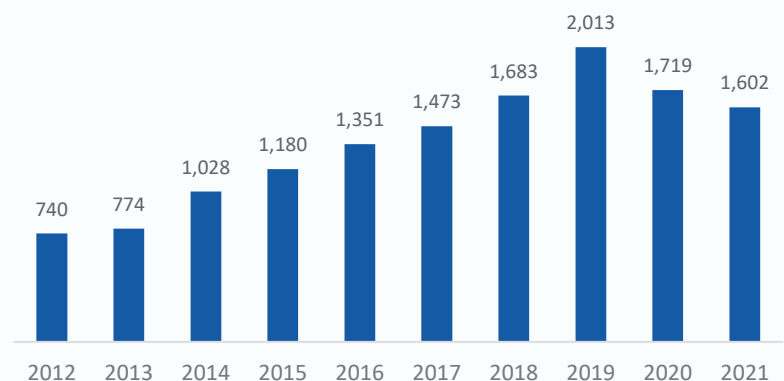
While the Census Bureau changed the wording on one of the housing-related questions in week 13 of survey administration, which limits the ability to compare with more recent trends, current data suggest that despite the rise in housing insecurity early in the pandemic, there has been relatively little change in the overall rate since August 2020. There is some fluctuation from week to week; however, data from the week of April 2022 (the most current at the time of this study) indicate that 6% of adults in the state report being housing insecure.

Despite relatively little change in housing insecurity over the past year, data show that many North Dakota adults are having difficulty paying rent. Approximately 13% of adults living in rental housing were not caught up on their monthly rent, according to data collected the week of April 2022. During the same week, 6% of those with a mortgage were not caught up on their monthly mortgage payments. Renters and homeowners with children, lower incomes, less education, or with a disability were more likely to report their household was behind on rent or mortgage payments.

Eviction. Faced with the challenges resulting from the pandemic and rents rising faster than incomes, some householders get too far behind on rent and are not able to catch up – that without supports can lead to the risk of eviction. Eviction, and even the threat of eviction, is extremely disruptive for households. According to a recent Harvard study, involuntary relocation can contribute to poor mental health, job loss, and added financial stress for adults, as well as poor performance at school for children (Joint Center for Housing Studies of Harvard University, 2020).

According to data from the North Dakota Supreme Court, there were 2,399 eviction cases filed in North Dakota in 2021. Approximately two-thirds of those filings resulted in an eviction judgement (1,602 cases) and 780 cases were dismissed (33%). While the rate at which eviction filings are dismissed has risen from 19% in 2012, the number of eviction judgements in North Dakota rose steadily from 2012 through 2019, averaging 16% growth each year. Data for 2020 and 2021 show a decrease in the number of evictions each year, very likely due to moratoriums put in place during the COVID-19 pandemic. Even so, eviction judgements are still higher than levels in 2017 (Figure 63).

Figure 63. Eviction Judgments (excluding dismissals) in North Dakota, 2012 to 2021



Source: North Dakota Supreme Court (2022)

Another way to look at these data is to consider the number of eviction judgments as a percentage of the total number of renter households. In 2016, approximately 1.1% of renter households were evicted in North Dakota. By 2019, the eviction rate rose to 1.6%, then decreased to 1.4% in 2020. However, it is important to note that the eviction rate may be slightly lower, as there may be cases in which a judgment was filed multiple times against the same address in the same year (North Dakota Supreme Court, 2022).

Help for Renters. Receiving federal funds to assist households impacted by COVID-19, the North Dakota Department of Human Services (DHS) created ND Rent Help, an effort to assist residents who have fallen behind or are struggling to pay rent or utilities. Currently, 1,879 housing and utility providers across the state participate and receive payments on behalf of renters. From January 2021 through September 15, 2022, 11,148 households (with housing at the time of application) received financial assistance through ND Rent Help, and another 3,540 households were experiencing homelessness at the time of application and received a Letter of Commitment intended to help them attain stable housing. Approximately half (54%) of households receiving assistance had children younger than 18. Nearly \$60 million in total assistance has been paid to North Dakota households, with an average monthly assistance of \$730 per household.

The federal funds behind ND Rent Help are set to expire in three years, on September 30, 2025. The loss of these funds will likely impact numerous extremely low- and low-income households that struggle to earn enough income to cover housing costs (North Dakota Department of Human Services, 2022a).

Help for Homeowners. In addition to assistance for renters, North Dakota received \$50 million in federal funds to help homeowners mitigate financial hardships associated with the COVID-19 pandemic. With these funds, known as the Homeowner Assistance Funding, DHS launched ND Help for Homeowners in July 2022, just prior to the release of this housing assessment study. ND Help for Homeowners is designed to help qualifying homeowners who are at risk of housing instability due to a past-due mortgage, utilities, or related property expenses — or who may be struggling to maintain stable housing for other financial reasons. While it is still in the early stages of being administered, an estimate of homeowners experiencing mortgage distress was developed in 2021 for the official plan on how to distribute the funds. A select group of lenders provided a sample of home loans which identified at least 2,570 North Dakota homeowners experiencing mortgage distress. The plan also identified, from a group of utility companies and members of the ND Association of Rural Electric Cooperative members, 27,564 residential properties that were delinquent on their utilities. In addition, information from a December 2020 property tax survey of North Dakota counties indicated that 6,907 residential properties in the state were delinquent on their taxes at that time (based on 23 counties reporting out of 53) (North Dakota Department of Human Services, 2022b).

These funds are intended to complement solutions that are already offered by mortgage servicers in the state – to support North Dakota homeowners facing challenges with housing costs.

Households Burdened by Housing Costs

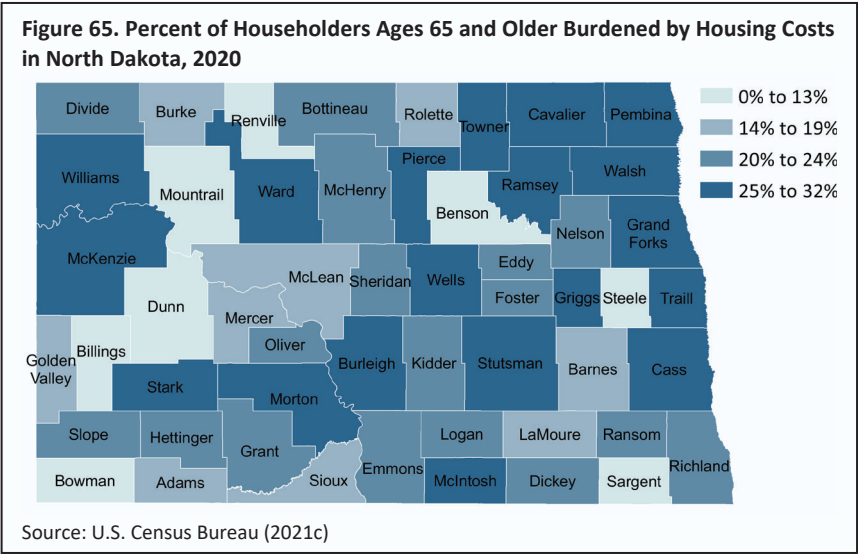
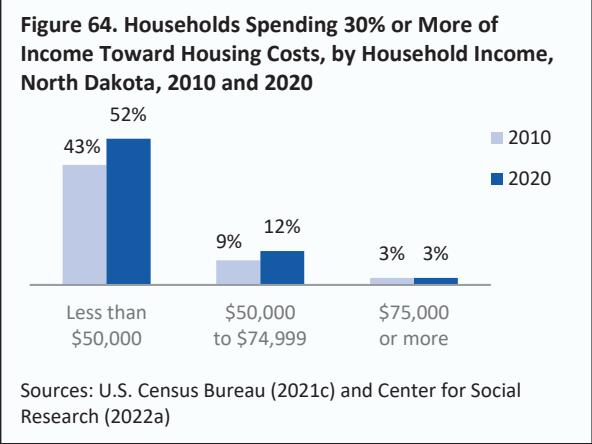
An Increasing Number of Lower-Income Households in North Dakota are Burdened by Housing Costs

General guidance suggests that housing costs should not exceed 30% of monthly household income. When too much of a paycheck goes to paying the rent or mortgage, families may be faced with choosing among paying for essentials such as utilities, food, transportation, or medical care. Compared to other states, the percentage of households burdened with housing costs (i.e., spending at least 30% of household income toward housing costs) in North Dakota is relatively low (23% in 2020, which is the second lowest among states behind West Virginia). Within North Dakota, housing costs are substantially more of a burden for renters than homeowners. In 2020, 39% of renters in the state were cost burdened compared to 14% of homeowners (Center for Social Research at North Dakota State University, 2022a).

Income. Housing costs are also more of a burden on households with lower incomes. While there are now fewer North Dakota households earning less than \$50,000, the percentage of lower-income households that are paying 30% or more of their income toward housing costs increased during the past decade. Half of all households earning less than \$50,000 were burdened by housing costs in 2020 (52%), up from 43% in 2010. Likewise, 12% of households earning from \$50,000 to \$74,999 were cost burdened in 2020, which is up from 9% in 2010 (Figure 64).

Age. In addition to households with lower incomes, householders ages 65 and older are more likely than younger age groups to be burdened by housing costs. Older householders, due to limited or fixed incomes can be vulnerable to becoming burdened by rising housing costs. Statewide, one in four North Dakota householders ages 65 and older were burdened by housing costs in 2020; in 19 counties, this percentage exceeded 25% (Figure 65).

For older adults who rent, the risk of housing costs exceeding 30% of their income increases substantially. Half of all renter-occupied householders ages 65 and older in North Dakota were cost-burdened in 2020 (55%) compared to 17% of owner-occupied householders ages 65 and older.



Homeownership and Rental Affordability

Lower-Income Households in North Dakota have Limited Options for Housing

Affordable housing is a function of both the supply of low-cost housing and the income levels of residents. The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs serving lower income households, housing for the elderly, and housing for persons with disabilities. HUD develops income limits based on median family income estimates for states and counties in the U.S.

Homeownership Affordability. Table 5 provides the income limits set by HUD based on the 2020 median family income (MFI) for North Dakota of \$86,900 (U.S. Department of Housing and Urban Development, 2021). Seven categories of income are provided for housing program purposes and are based on a percentage below or above the state's MFI. The affordable purchase price for homeowners was based on a formula that is typical of those used by lenders and includes the following assumptions: a 30-year loan fixed at 5% interest; 5% down payment; property taxes at 1% of the loan; property insurance at 1% of the loan; a front-end debt-to-income ratio of no more than 28%; and the back-end ratio including all monthly debts at no higher than 36%.

Based on those assumptions, households with moderate- and upper-level incomes in North Dakota are able to afford most of the state's housing inventory (using self-reported home values). However, the affordable purchase price of a home for a North Dakota family with lower income (i.e., at most \$52,140) in 2020 was \$157,729. Based on home values of housing in 2020, 42% of the owner-occupied housing units in the state were affordable for families with lower household income, with rates varying considerably based on geography (from 22% in Burleigh and Cass counties to 82% in Pembina County, based on county-specific affordable purchases price).

Table 5. Housing Ownership Affordability by Household Income Level in North Dakota, 2020

Household Income Category	Income Limits based on the 2020 MFI of \$86,900 in North Dakota defined by HUD	Total Households that Meet the HUD Income Limit Thresholds		Ownership Affordability		
				Maximum Affordable Purchase Price	Owner-Occupied Homes meeting Affordability Limits based on Home Values (N=200,852)	
		Estimate	Percent of Total Households		Number	Percent
Extremely Low	Less than \$26,070	56,545	18%	\$78,864	32,898	16%
Very Low	\$26,070 - \$43,450	52,601	16%	\$131,440	66,141	33%
Low	\$43,451 - \$69,520	72,818	23%	\$210,305	127,738	64%
Lower Moderate	\$69,521 - \$99,935	45,518	14%	\$302,313	188,966	94%
Moderate	\$99,936 - \$121,660	32,901	10%	\$368,033	188,966	94%
Upper*	\$121,661 or more	62,170	19%	\$441,640	188,966	94%
Lower (0-60% MFI)	Less than \$52,140	121,682	38%	\$157,729	83,551	42%

Note: *The maximum affordable purchase price for Upper Income Households was determined by capping the "upper" income limit to 20% higher than the lower limit. Sources: U.S. Department of Housing and Urban Development (2021), U.S. Census Bureau (2021c), and Center for Social Research (2022a)

Placed in context, 38% of North Dakota households cannot afford to purchase a home for more than \$157,729. It is important to understand that the above assumptions are based on a 30-year fixed mortgage rate of 5%. In early May 2022, mortgage rates rose above 5%, the highest level since 2009 according to Freddie Mac's Primary Mortgage Market Survey (Kim, 2022). As the Federal Reserve continues to adjust the federal interest rate in an attempt to address rising inflation, housing experts are forecasting that mortgage rates may vary from 4.8% to 5.5% through 2022 (Campisi, 2022). However, if rates were to continue to rise into the 6% range, the estimated, affordable purchase price for lower income families in North Dakota could drop to \$145,613, further limiting the available options (Table 6).

Another assumption included the formula to estimate affordability is that monthly household debt payments excluding a mortgage are no more than 10% of household income. While it is difficult to find information that defines exactly how many households exceed this limit, there are data suggesting that consumer debt overall is rising in North Dakota. For example, data from the Federal Reserve Bank of New York indicate that the average household consumer debt in North Dakota was \$45,710 in 4th quarter 2020, which is up 50% from \$30,280 in 4th quarter 2010 (or an increase of 4% per year on average) – the largest growth rate of any state during that time. While mortgage debt is contributing to this rise (5%

growth per year on average), non-housing debt is also a significant factor. Auto loan debt in North Dakota grew nearly twice as fast (9% per year on average) and student loan debt grew an average of 2% annually since 2010. Less of an impact are credit card balances which have remained relatively stable over the past decade.

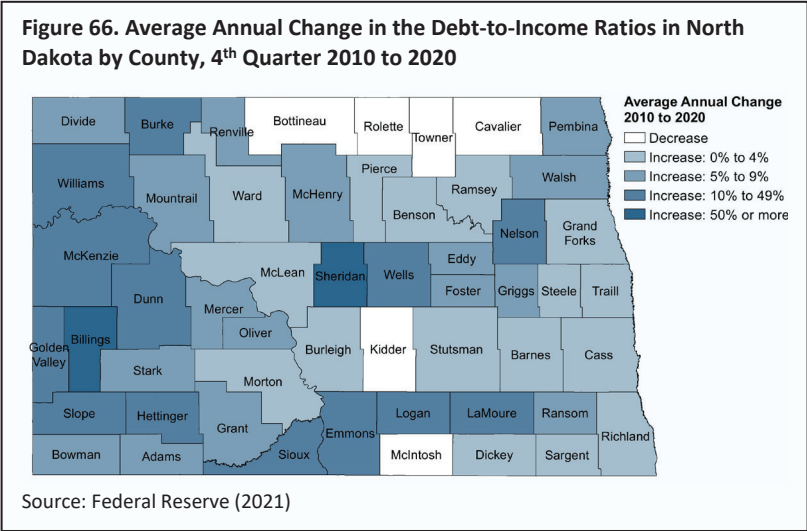


Figure 66 shows the variation by county of the rise in household debt relative to household income over the past 10 years. In 2010, the ratio of median household debt to income in North Dakota was 0.90, meaning that household income exceeded the debt level for households, on average. However, by 2020, the ratio flipped and rose to 1.10 (Federal Reserve, 2021). In addition, the ratio rose in most counties across the state. For 15 North Dakota counties, the ratio rose by at least 10% annually from 2010 to 2020 (Figure 66).

Depending on how monthly payments are determined for the various types of debt a household may hold, it may become quite

challenging for many lower-income households in North Dakota to afford a mortgage. For example, assume that a lower-income household (earning less than \$52,140) had monthly car and credit card payments totaling \$652 per month. This non-housing debt accounts for 15% of their monthly household income. This level of non-housing debt, combined with an interest rate of 6% would bring the affordable purchase price for this family down to \$117,611. At this price, only 28% of owner-occupied homes in the state are affordable and valued below this level – and percentages vary considerably by county (Table 6). See appendix tables for county-level detail.

Table 6. Housing Ownership Affordability for Lower Income Households in North Dakota, 2020

Assumptions: 30-year loan fixed, property taxes at 1% of the loan, property insurance at 1% of the loan, front-end debt-to-income ratio at no more than 28%, back-end ratio including all monthly debts at no higher than 36%

Note: Lower-income households are defined as those households earning less than \$52,140 in 2020 (i.e., up to 60% MFI).

Variable Assumptions		Ownership Affordability for Lower Income Households		
		Maximum Statewide Affordable Purchase Price	Owner-Occupied Homes meeting Affordability Limits based on Home Values (N=200,852)	
			Number	Percent
Interest Rate	Monthly Debt as % of Income (non-housing)			
3.1%	10% (\$435)	\$184,617	99,316	49%
4.0%	10% (\$435)	\$171,220	83,551	42%
5.0%	10% (\$435)	\$157,729	83,551	42%
6.0%	10% (\$435)	\$145,613	66,141	33%
6.0%	15% (\$652)	\$117,611	55,654	28%

Sources: U.S. Department of Housing and Urban Development (2021), U.S. Census Bureau (2021c), and Center for Social Research (2022a)

Houses Sold in 2020. In 2020, the 30-year fixed mortgage rate was around 3.1%, which increases the affordable purchase price for lower income households to \$184,617. Based on the owner-occupied housing inventory in 2020, approximately 49% of homes were affordable at this threshold based on self-reported home values. However, when the prices of homes sold in 2020 are examined using data from the MLS in North Dakota, only 33% of homes sold through the listing services in 2020 fell below the income threshold for lower income families in the state (3,179 homes sold for \$184,617 or less). While not all home sales are captured through the MLS, the average residential purchase price of North Dakota housing units sold through the services in 2020 was \$246,786 (Multiple Listing Services of North Dakota, 2022).

Table 7. Total Households by Income and Tenure Compared with Total MLS* Homes Sold Meeting Affordability Limits in North Dakota, 2020

Household Income Category	Total Householders	Approximation of Householders that Rent	Homes Sold Meeting Affordability Income Limits
Extremely Low	56,545	35,013 (62%)	795
Very Low	52,601	27,211 (52%)	2,128
Low	72,818	28,710 (39%)	5,835
Lower Moderate	45,518	12,263 (27%)	8,325
Moderate	32,901	5,796 (18%)	8,977
Upper	62,170	5,454 (9%)	9,342
Lower (0% to 60% MFI)	121,682	66,525 (55%)	3,179

Note: *MLS refers to homes sold that were listed through the Multiple Listing Services of North Dakota

Sources: Center for Social Research (2022a), U.S. Census Bureau (2021d), Multiple Listing Services of North Dakota (2022)

While not all householders who rent are interested or able to purchase a home, opportunities to do so are limited in North Dakota. Estimates indicate that approximately 66,525 lower-income households in North Dakota rented their homes in 2020 (Table 7). As noted previously, based on the number of MLS home sales in 2020, only 3,179 homes sold at a price that was affordable to these lower-income householders.

Rental Affordability. For renter households, monthly affordable housing costs were estimated at 30% of the corresponding income category – a level which, if exceeded can result in substantial budget constraints. In 2020, there

were 56,545 extremely low-income households in North Dakota, which composed nearly one in five households statewide. These extremely low-income households were able to pay no more than \$652 for rent each month without spending more than 30% of their income on housing. Based on the housing inventory at that time, about 33% of all rented units were affordable to extremely low-income households (Table 8). However, household income and rental rates vary widely throughout the state. In 2020, the percentage of renter-occupied housing units that were affordable to households with extremely low-income ranged from 10% in Pierce County to 78% in Oliver and Steel counties (based on county-specific affordably monthly rent). See appendix tables for county-level detail.

The inventory of affordable homes was much greater for North Dakota households in the lower moderate-income bracket (\$69,521 to \$99,935); 94% of the owner-occupied homes and 99% of renter-occupied homes were affordable for lower moderate-income households (Tables 5 and 8).

Table 8. Rental Housing Affordability by Household Income Level in North Dakota, 2020

Household Income Category	Income Limits based on the 2020 MFI of \$86,900 in North Dakota defined by HUD	Total Households that Meet the HUD Income Limit Thresholds		Rental Affordability		
				Affordable Monthly Housing Costs – Rent a family can pay without spending more than 30% of income on housing	Renter-Occupied Homes Paying Cash Rent that meet Affordability Limits* (N=114,982)	
		Estimate	Percent of Total Households		Number	Percent of Renter-Occupied Homes
Extremely Low	Less than \$26,070	56,545	18%	\$652	37,995	33%
Very Low	\$26,070 - \$43,450	52,601	16%	\$1,086	96,491	84%
Low	\$43,451 - \$69,520	72,818	23%	\$1,738	112,595	98%
Lower Moderate	\$69,521 - \$99,935	45,518	14%	\$2,498	113,859	99%
Moderate	\$99,936 - \$121,660	32,901	10%	\$3,042	114,633	100%
Upper*	\$121,661 or more	62,170	19%	\$3,650	114,808	100%
Lower (0-60% MFI)	Less than \$52,140	121,682	38%	\$1,304	105,180	92%

Note: *The maximum affordable housing costs for Upper Income Households was determined by capping the “upper” income limit to 20% higher than the lower limit.

Sources: U.S. Department of Housing and Urban Development (2021), U.S. Census Bureau (2021c), and Center for Social Research (2022a)

State and Federal Multifamily Housing Developments

Programs for Rent and Income Restricted Affordable Multifamily Housing

State and federally funded affordable housing programs are designed to help ensure that safe and affordable housing is available for lower-income households, the elderly, and individuals with a disability. Access to safe, adequate, and affordable housing is critical to ensuring that some of the state's most vulnerable citizens have adequate access to affordable housing.

U.S. Department of Housing and Urban Development (HUD). HUD has rental assistance-based programs that are administered by either public housing agencies (PHA) in North Dakota or the North Dakota Housing Finance Agency. The Housing Choice Voucher program and the Public Housing program are administered by PHAs, while the Performance-Based Contract Administration program and the Moderate Rehabilitation program are administered by the North Dakota Housing Finance Agency.

Housing Choice Voucher Program. The Housing Choice Voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Housing choice vouchers are administered locally by PHAs that receive federal funds from HUD. A housing subsidy is paid directly to the housing provider by the PHA on behalf of the participating family. The family pays the difference between the actual rent charged by the housing provider and the amount subsidized by the program. In most cases, the PHA will pay about 70% of a tenant's rent, while the tenant will pay the other 30%. Fair Market Rents (FMRs), which are updated on an annual basis, are used to determine the payments and differ by local area (U.S. Department of Housing and Urban Development, 2022a).

Housing vouchers can be a powerful tool, and when properly implemented, can stabilize families and give them greater choices about where to live. In North Dakota, a total of 7,175 households were receiving housing vouchers as of March 2022 to assist with housing options. However, there is considerable fluctuation in the number of housing vouchers redeemed from month to month and in some cases individuals who qualify for vouchers are not able to secure housing. Once approved for a housing voucher, applicants have 60 days to secure housing. However, a growing number of voucher recipients have not been able to secure housing during the 60-day period, which leads to their application expiring. When expired, the voucher is reassigned to the next applicant on the waiting list. While there is considerable fluctuation from month to month, the average number of vouchers issued but unredeemed each month since January 2020 (323 vouchers) is 64% higher than the monthly average prior to 2020 (197 vouchers) (Figure 67) (U.S. Department of Housing and Urban Development, 2022b).

This would suggest that even with a voucher, lower-income households have challenges securing housing through the voucher program. While there may be many reasons why individuals are not able to secure housing within the 60-day window, program administrators suggest there are two reasons that frequently prevent qualified applicants from securing housing and utilizing the vouchers: 1) difficulty finding rental options that qualify for the program, that is finding rental properties with rents that are low enough to meet the HUD payment standard or 2) finding a housing provider who is willing to accept a voucher as rent payment.

Figure 67. Monthly Number of Secured Housing Vouchers Left Unredeemed in North Dakota, January 2015 through March 2022



Source: U.S. Department of Housing and Urban Development (2022)

Public Housing Program. Local housing authorities also administer the Public Housing program, a federal program started in 1937. Public housing projects are owned and managed by local public housing authorities and provide rental housing for eligible lower-income families, the elderly, and people with disabilities. Tenants pay 30% of their household income or a minimum rent if they have little or no income. The public housing authorities receive operating funds from HUD to assist in funding the operating and maintenance expenses of their projects. North Dakota has 1,381 units of public housing managed by 15 public housing authorities. Average occupancy rates of public housing units in North Dakota ranged from 65% to 100% in 2021; however, for six of the 15 public housing authorities, average occupancy rates were greater than 90%. Differences in occupancy rates are due to location and the condition of the housing units. While the service date for individual public housing projects was not available, a majority of the housing units were built in 1972, making most of the properties approximately 40 years old. The number of Public Housing program housing units and average occupancy rates are detailed in Table 9 (North Dakota Housing Finance Agency, 2022).

Table 9. Housing Units Administered by the Public Housing Program by Housing Authority, North Dakota, 2021

Public Housing Authority	Vacant Units	Habitable Units	Average Occupancy Rate
Housing Authority of Cass County	8	111	93.7%
Housing Authority of the City of Williston	15	128	88.3%
Rolette County Housing Authority	12	68	88.2%
Towner County Housing Authority	8	26	65.2%
North Central (Ramsey) Housing Authority	22	86	74.4%
Fargo Housing and Redevelopment Authority	35	230	84.3%
Mercer County Housing Authority	8	40	80.0%
Minot Housing Authority	71	261	74.4%
Traill County Housing Authority	0	27	100.0%
Burleigh County Housing Authority	23	288	91.8%
Barnes County Housing Authority	0	49	100.0%
Benson County Housing Authority	0	19	100.0%
McIntosh County Housing Authority	1	8	87.5%
Emmons County Housing Authority	2	15	86.7%
Nelson County Housing Authority	1	25	96.0%

Source: North Dakota Housing Finance Agency (2022)

Section 8 Performance-Based Contract Administration (PBCA). The North Dakota Housing Finance Agency (NDHFA) provides rental assistance known as PBCA. The program was approved by Congress in 1974. NDHFA, on behalf of HUD, contracts with property owners to provide rental assistance for a fixed period of time for lower-income families. Like the Housing Choice Voucher program, assistance payments are made directly to the landlord. Participants must have incomes at or below 80% of area median income and pay 30% of their adjusted gross income. The NDHFA issues a payment to the property owner for the remainder of the contract rent (North Dakota Housing Finance Agency, 2022).

Moderate Rehabilitation (Mod Rehab) Program. Like the PBCA program, the Mod Rehab program is a federal program that provides project-based rental assistance to lower-income families through a housing assistance payment contract between the property owner and HUD. Very low-income families (with incomes up to 50% of the area median family income) and low-income families (with incomes from 51% to 80% of the area median income) are eligible for the program. Participants in the Mod Rehab program pay 30% of adjusted gross income towards rent. The remainder of the rent is paid by HUD directly to the property owner (North Dakota Housing Finance Agency, 2022).

USDA Rural Residential Housing Program (USDA RD). USDA RD Section 515 makes loans to qualified housing developers as an incentive to build multifamily rental properties that meet the needs of lower-income families, elderly, and individuals with a disability in communities with a population of 35,000 or less. In addition to low-interest loans for property development, USDA also provides rental assistance for lower-income households. In 2020, USDA RD had 113 projects with 2,134 housing units. Three-fourths of USDA RD housing units (1,637 units) receive rental assistance (U.S. Department of Agriculture, 2022a).

Low Income Housing Tax Credit Program (LIHTC). LIHTC provides federal income tax credits to individuals, partnerships, LLCs or other entities, such as housing authorities and other legal entities, for the construction or renovation of properties that serve the needs of lower-income households (North Dakota Housing Finance Agency, 2022).

The North Dakota Housing Incentive Fund (HIF) was authorized by the North Dakota Legislative Assembly in 2011 and has become one of the largest creators of affordable housing in the state. It is the first and only state-funded housing program in North Dakota. Housing units in the program benefit low- and moderate-income households (below 140% of area median family income). Like the Low-Income Housing Tax Credit program, units are income and rent restricted to the target households. NDHFA has allocated more than \$109 million to support 88 projects in 26 communities across the state (North Dakota Housing Finance Agency, 2022).

Rent and Income Restricted Housing Unit Inventory. Each of the various lower-income housing programs are separate programs administered by different state and federal agencies with various rent and income restrictions that determine eligibility. Each program maintains separate databases that track the total number of units, the number of lower-income units, and the number of units available at various income restrictions.

However, housing projects may receive funding from multiple affordable housing programs and must meet the terms and conditions associated with each program. For example, housing projects may receive funding from both HIF and LIHTC and be included in both the HIF database and the LIHTC database. Because of participation in multiple programs, determining the number of lower-income housing units is challenging. Simply summing up the number of units in each program would overestimate the number of lower-income units available in the state because projects that receive support from more than one program would appear in each program's database. Summing the total number of units as reported by each administering agency would suggest there are 14,677 lower-income units in the state (Table 10). However, the actual number of rent and income restricted housing units is less than the sum of projects, as reported by each program.

Controlling for projects that are enrolled in more than one program eliminates double counting and presents an accurate accounting of the actual number of lower-income housing units in the state. While most projects are enrolled in only a single program, a substantial number of projects are enrolled in multiple programs. Controlling for project enrollment in multiple programs reveals the total number of project units of 13,219, of which 12,361 are low-income units (Table 11).

All households in projects administered by PBCA and Mod Rehab and some projects administered by USDA receive rental assistance. Like determining the total number of housing units, determining the total number of households that receive rental assistance also requires controlling for projects that have multiple funding sources. Of the 12,361 affordable housing units in the state, 4,368 (35%) receive rental assistance. Rental assistance policies vary slightly but generally limit household rental costs to 30% of household income (Table 11).

Various programs also have different income restrictions that determine eligibility. Some projects may limit eligibility to very low-income households, up to 50% MFI, while others may have less stringent income restrictions with eligibility of up

Table 10. Rent and Income Restricted Multifamily Housing Units in North Dakota by Individual Housing Program, 2021

Housing Program	Total Project Units	Total Lower-Income Housing Units
HIF	3,128	2,521
LIHTC	7,426	7,328
USDA Section 515	2,134	2,134
PBCA/Mod Rehab	2,876	2,694
Total (duplicated counts)	15,564	14,677

Notes: Some projects include market-rate units, which are included in the Total Project Units column. The Total row contains duplicated units, as the same unit may be in multiple programs.

Sources: North Dakota Housing Finance Agency (2022) and USDA (2022a)

Table 11. Number of Rent and Income Restricted Multifamily Housing Units in North Dakota by Housing Program Combinations, 2021

Low Income Housing Program	Total Project Units	Total Lower-Income Housing Units	Housing Units Receiving Rental Assistance
LIHTC only	5,267	5,178	-
HIF only	2,230	1,626	-
PBCA Mod Rehab Only	1,690	1,524	1,524
USDA only	1,250	1,250	960
LIHTC/PBCA Mod Rehab	857	860	860
LIHTC/HIF	671	669	-
LIHTC/USDA	555	555	501
LIHTC/PBCA Mod Rehab/USDA	288	288	177
HIF/PBCA/Mod Rehab	182	182	182
USDA/PBCA	165	165	120
LIHTC/HIF/PBCA Mod Rehab	24	24	24
HIF/USDA	40	40	20
Total	13,219	12,361	4,368

Note: Some projects include market-rate units, which are included in the Total Project Units column.

Sources: North Dakota Housing Finance Agency (2022) and USDA (2022a)

to 140% MFI. However, affordable housing projects that use multiple funding sources must meet the regulatory requirements of each funding source. Therefore, controlling for projects that receive funding from multiple sources is also an important consideration in determining how many units are available at the various income restrictions. When housing projects are enrolled in multiple programs, income restrictions default to the program with the most restrictive income limits. For example, consider a project has 20 units and is enrolled in both HIF and LIHTC. The HIF income restrictions indicate that households with 140% of MFI are eligible. However, the LIHTC income restrictions limit household income to 60% of MFI. Because income restrictions default to the most restrictive, in reality there are 20 units available at 60% MFI. Table 12 illustrates the effect of the process of netting out income restrictions based on the various income restrictions of the various programs.

Generally speaking, the effect is to reduce the number of units for households with slightly higher incomes and to increase the number of units with more restrictive income limits. However, in some cases the netting process may result in what appears to be more units at various restrictions. That inconsistency is a result of not all project units participating in more than one program. For example, a project may have a total of 100 units, of which all 100 units are PBCA/Mod Rehab but only 20 are enrolled in LIHTC. The netting process results in an accurate physical count of the number of units available at various income restrictions regardless of program participation.

Opportunities for lower-income householders to find affordable rents are limited in North Dakota. Estimates indicate that approximately 62,224 extremely and very low-income householders in North Dakota rented their homes in 2020 – and about two-thirds of these householders spent at least 30% of their income toward rent (67%) (U.S. Census Bureau, 2021d). Yet there are only 2,904 rent and income restricted multifamily housing units in the state’s lower-income housing programs that would be available to these householders based on program income restrictions (Table 13).

Rent and Income Restricted Multifamily Housing Inventory by Placed-in-Service Date. Another important consideration when examining issues of affordable housing is the age and condition of housing enrolled in the various low-income housing programs. Many projects have been in service for many years and may need repair and rehabilitation. Table 14 details the age of rent and income restricted multifamily housing units and Table 15 details the year that properties were placed into service, by housing program.

Table 14. Unduplicated Number of Rent and Income Restricted Multifamily Housing Units in North Dakota by Age of Housing, 2021

Placed in Service Date	Total Lower-Income Housing Units	Percent of Total
1960-1969	325	2.6%
1970-1979	1,370	11.1%
1980-1989	1,406	11.4%
1990-1999	2,370	19.2%
2000-2009	2,107	17.0%
2010-2019	3,786	30.6%
2020 or newer	997	8.1%
Total	12,361	100.0%

Sources: North Dakota Housing Finance Agency (2022) and USDA (2022a)

Table 12. Unduplicated Number of Rent and Income Restricted Multifamily Housing Units in North Dakota by Income Restrictions, 2021

Income Category	Income as a % of MFI	Lower-Income Housing Units
Extremely Low Income	0 to 30%	951
Very Low Income	31% to 50%	1,953
Low Income	51% to 80%	8,633
Lower Moderate & Moderate Income	81% to 140%	824
Total		12,361

Sources: North Dakota Housing Finance Agency (2022) and USDA (2022a)

Table 13. Total Households by Income and Tenure Compared with Total Rent and Income Restricted Multifamily Housing Units in North Dakota, 2020

Household Income Category	Total Householders	Approximation of Householders that Rent	Lower-Income Housing Units Available in ND
Extremely Low	56,545	35,013 (62%)	951
Very Low	52,601	27,211 (52%)	1,953
Low	72,818	28,710 (39%)	9,457
Lower Moderate	45,518	12,263 (27%)	
Moderate	32,901	5,796 (18%)	

Sources: Center for Social Research (2022a), U.S. Census Bureau (2021d), North Dakota Housing Finance Agency (2022) and USDA (2022a)

The age of the property reflects when the property last received funding for rehab and not necessarily when the structure was originally constructed. Forty-four percent of affordable housing units have been in service since before 2000, which suggests that many low-income housing properties are likely in need of remodeling and rehabilitation.

USDA and PBCA/Mod Rehab have some of the oldest properties in the state inventory of rent and income restricted multifamily housing. Considering these

programs have been around since the 1960s and 1970s, it is not unexpected that these programs would have some of the oldest properties. Seventy-five percent of USDA properties and 65% of PBCA/Mod Rehab properties have been in service for at least 33 years.

Table 15. Number of Rent and Income Restricted Housing Units in North Dakota by Program and Age of Housing, 2021

Placed in Service Date	HIF		LIHTC		PBCA/Mod Rehab		USDA	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
1960-1969	-	-	-	-	87	3.2%	238	11.2%
1970-1979	-	-	-	-	887	32.9%	634	29.7%
1980-1989	-	-	-	-	768	28.5%	738	34.6%
1990-1999	-	-	1,984	27.1%	160	5.9%	336	15.7%
2000-2009	-	-	2,273	31.0%	-	-	138	6.5%
2010-2019	1,761	69.9%	2,533	34.6%	438	16.3%	50	2.3%
2020 or newer	760	30.1%	538	7.3%	354	13.1%	-	-
Total	2,521	100.0%	7,328	100.0%	2,694	100.0%	2,134	100.0%

Notes: Data in this table are unduplicated at the program level only. Some units may be in multiple programs.

Sources: North Dakota Housing Finance Agency (2022) and USDA (2022a)

Housing Projections

Projected Housing Needs

Methodology

Assumptions that future need for housing will be affected largely by the changing aging structure, potential future housing needs were modeled in a two-step process. First, county- and age-specific population projections for 2025 were estimated using a cohort component model. Second, the relationship between the number of people in a specific age group and the percentage of householders in that same age group was examined using 2010 and 2020 data. As the distributions remained consistent over the two time periods, the assumption was that this relationship would hold through 2025. Thus, the 2020 distributions of people to households were applied to the age-specific population projections. Future housing needs were established in terms of age of householder, household income, and homebuyer type.

Population and Householders. Age-specific future population was projected using a standard cohort component population projection model. This study used county-specific trends in fertility, mortality, and migration to project future population. Actual fertility and mortality rates were obtained from the North Dakota Department of Health, Division of Vital Records. Fertility rates were based on total births, by age of mother, by county from 2017 to 2020. Mortality rates were based on total deaths by age and gender, by county from 2016 to 2020. County specific migration rates were based on various combinations of recent and historical trends.

Household Characteristics. Future housing needs were estimated by age of householder, household income, and homebuyer type. A householder is described as the person, or one of the people who own a home, are purchasing a home, or have a rental contract. Householders can be either family members (i.e., people in the household who are related by birth, marriage, or adoption) or non-family members. Findings are presented in terms of all households without consideration of whether the householder has family or non-family characteristics.

Distributions of household income by age were calculated for six income categories and four age categories using data from the 2016-2020 American Community Survey (2020 ACS). The age- and income-specific proportions based on 2020 ACS data were applied to the total projected number of households to estimate households by household income, householders by age, and households by type of homebuyer. The income categories used to describe household income align with various housing support programs and are based on a percentage of the median family income (MFI) established by the U.S. Department of Housing and Urban Development (HUD). Categories are described as extremely low-income (i.e., 0% to 30% MFI or less than \$26,071), very low-income (i.e., 31% to 50% MFI or \$26,071 to \$43,450), low income (i.e., 51% to 80% MFI or \$43,451 to \$69,520), lower moderate income (i.e., 81% to 115% MFI or \$69,521 to \$99,935), moderate income (116% to 140% MFI or \$99,936 to \$121,660), and upper income (i.e., above 140% MFI or \$121,661 or more). An additional category, referred to as 'lower income' was included to look at those households with income up to 60% MFI or \$52,140 or less. The HUD-determined MFI for North Dakota in 2020 was \$86,900. Income categories available in the 2020 ACS do not align exactly with the HUD-determined income limits; therefore, data were aggregated using the closest category limits available in the ACS.

The age distribution of householders was placed into the following categories: younger than 25 years, 25 to 44 years, 45 to 64 years, and 65 and older. Homebuyers were classified into five categories based on historical profiles of income and age classifications of the ACS. The first-time homebuyer was assumed to be less than age 45 with a household income of \$45,000 to \$99,999. While a first-time homebuyer could be older than 44, this ACS age category was the best fit available to describe first-time homebuyers. Low-income homebuyers were assumed to be younger than age 65 and have a household income less than \$75,000. Moderate-income homebuyers were assumed to be ages 25 to 64 and have a household income from \$75,000 to \$99,999. Upscale homebuyers were assumed to be ages 25 to 64 and have a household income of \$100,000 or more. Elderly homebuyers were classified as any householder ages 65 and older.

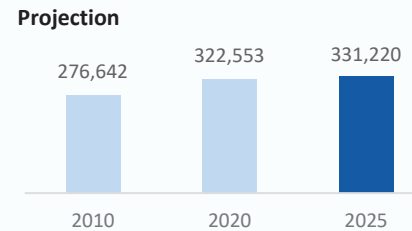
Housing Needs Forecast

Economic growth in the first half of the past decade created substantial increases in the demand for housing. In some areas in western North Dakota, housing demand exceeded housing supply, resulting in housing shortages and high housing costs. However, beginning in 2015, steep declines in crude oil prices reduced oil and gas development, resulting in a substantial slowdown of new construction, increased vacancy rates, and price moderation in the housing market. While future oil and gas price increases will likely result in increased oil and gas development, the pace of development is not likely to return to the rapid pace of expansion experienced from 2008 to 2014.

Projections by Age of Householder. Occupied housing in North Dakota grew rapidly over the past decade, increasing by 12% from 2010 to 2015 and slowing to a 3% rise from 2015 to 2020. This growth was fueled by an influx of workers into the state as a result of the expanding oil and gas industry, as well as an increase in the number of persons living by themselves. However, recent outmigration combined with fewer births suggests that future growth in the number of households will be moderate. Thus, the number of occupied housing units in North Dakota is projected to grow by 3% to 331,220 households by 2025.

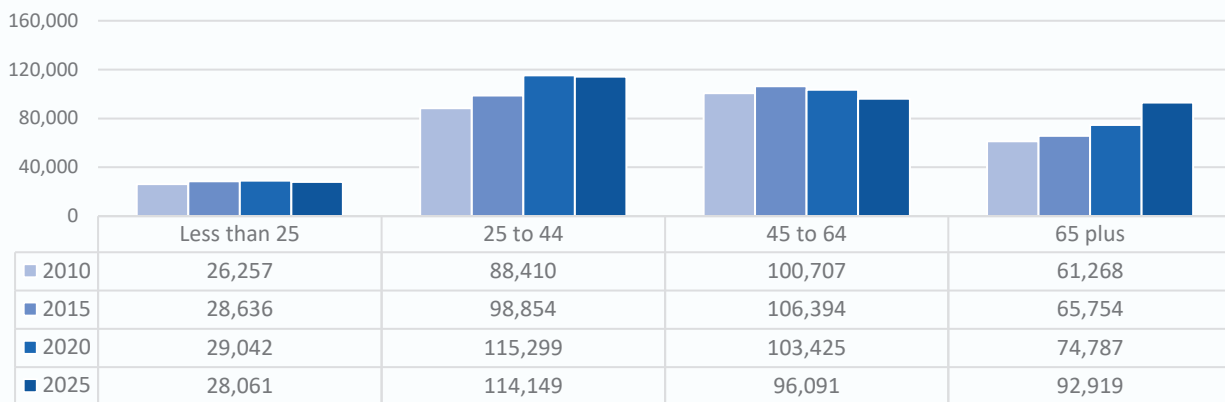
The most significant change in occupied housing expected to occur by 2025 will be an increased need for housing suited to meet the needs of an aging population. As baby boomers continue to age forward, the number of householders ages 65 and older is projected to increase substantially, from 74,787 in 2020 to 92,919 in 2025, a 24% increase. Growth in this householder cohort is expected in every region across the state, with each planning region projected to grow by at least 17% from 2020 to 2025. Region V, home to the city of Fargo, will likely see the largest growth, with projections indicating an increase of 5,395 householders ages 65 and older by 2025 (a 29% increase).

Figure 69. Total Households in North Dakota, 2010, 2020 and the 2025 Projection



Source: Center for Social Research (2022b)

Figure 70. Total Householders by Age of Householder in North Dakota, 2010-2020 and the 2025 Projection



Source: Center for Social Research (2022b)

As baby boomers continue to age forward, there will be fewer householders in the 45 to 64 age cohort. This cohort is projected to decrease by 7% or by 7,334 households by 2025. While a few counties may see modest growth, losses in this age cohort are expected in all eight planning regions in North Dakota.

The 25 to 44 age cohort is projected to change very little through 2025; a 1% loss of 1,150 householders over the forecasted period. In contrast, from 2010 to 2020 this householder cohort grew by 30% (26,889 householders). This growth reflects the impact of the state's robust economy during that time, especially the energy development sector where employment expansion was staggering. As noted earlier, a slowdown in this industry, beginning around 2015, has resulted in significant outmigration. As a result, projections suggest that this cohort will likely decrease to 114,149 households by 2025. Geographically, the projected changes in this cohort are mixed. Western North Dakota is projected

to show the largest declines in householders ages 25 to 44 by 2025. The eastern portion of the state, largely driven by Cass County, will see modest growth in this age cohort.

The youngest householders, those less than age 25, are projected to decrease by 3% or 981 households statewide. As people ages 25 to 44 (and their children) began leaving the state in 2015, the birth rate also began to fall, resulting in fewer births and children over the past five years. As a result of this loss and the outmigration of younger adults, younger households are projected to show a slight decrease from 2020 to 2025. These losses are projected to affect most of the state, except for Regions I and VI where the number of younger households will largely remain unchanged. Region VII, home to the state's capitol in Bismarck, is projected to show modest growth in this cohort of 4% (Table 16).

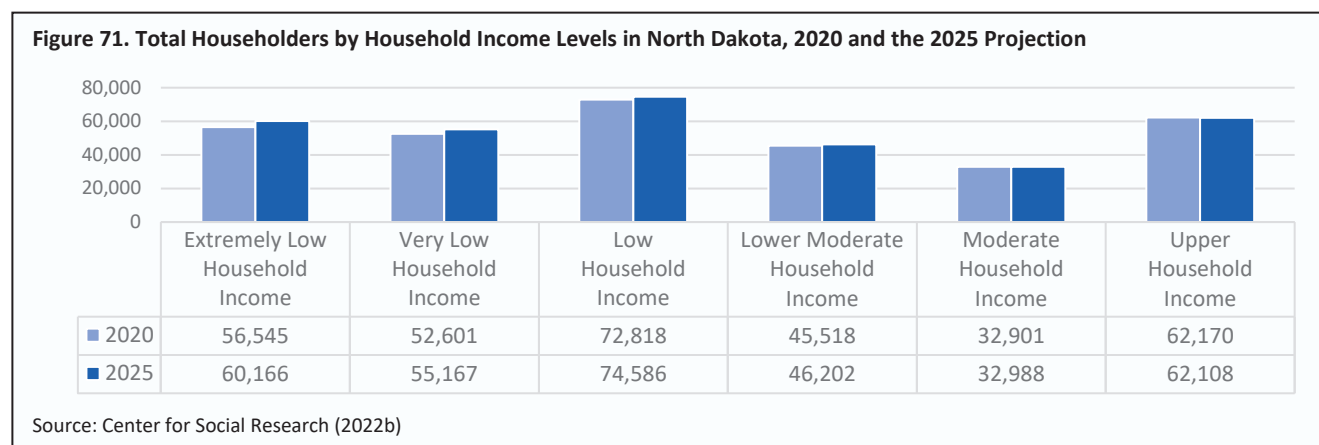
Table 16. Projected Change in North Dakota Households by Age of Householder, 2020 to 2025

	All Householders		Less than 25 years		Ages 25 to 44		Ages 45 to 64		Ages 65 and older	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	8,667	2.7%	-981	-3.4%	-1,150	-1.0%	-7,334	-7.1%	18,132	24.2%
Region I	-734	-3.3%	14	0.8%	-970	-9.7%	-718	-10.3%	941	24.7%
Region II	289	0.7%	-147	-3.8%	-843	-5.6%	-774	-6.0%	2,053	22.1%
Region III	134	0.9%	-48	-6.5%	20	0.5%	-615	-11.2%	777	18.2%
Region IV	184	0.5%	-420	-8.1%	142	1.0%	-1,349	-11.5%	1,811	20.3%
Region V	6,039	6.5%	-453	-4.3%	1,547	4.2%	-449	-1.6%	5,395	29.3%
Region VI	-17	-0.1%	1	0.1%	-202	-3.3%	-1,126	-13.6%	1,311	17.3%
Region VII	2,801	4.2%	148	3.7%	-721	-3.2%	-1,442	-6.2%	4,816	27.4%
Region VIII	-29	-0.1%	-76	-7.4%	-122	-1.7%	-860	-12.4%	1,029	20.7%

Note: Bold text represents projected growth. Source: Center for Social Research (2022b)

Projections by Household Income. As the household mix in North Dakota changes, projections indicate greater need for more affordable housing for lower-income households. Extremely low-income households in North Dakota are projected to grow by 6% or 3,621 households by 2025. Very low-income households are projected to grow by 5% or 2,566 households and low-income households will grow by 2% or 1,768 households. Relatively little change is projected for moderate- and upper-income households through 2025 (Figure 71).

Extremely low-income households are expected to grow by at least 2% in all eight planning regions by 2025. Likewise, most regions throughout the state will also see an increase in very low- and low-income households by 2025. Regions V and VII specifically (home to Fargo and Bismarck/Mandan, respectively) are projected to see the largest increases in households with lower incomes. Combined, households earning less than \$75,000 (extremely low-, very low-, and low-income households) are projected to increase by 3,673 in Region V and by 2,547 in Region VII.



In contrast to the growth in lower-income households throughout the state, most planning regions are projected to show very little change in moderate- and upper-income households by 2025. The exception is Region V where projections are suggesting an increase of at least 5% for each income category (Table 17).

Table 17. Projected Change in North Dakota Households by Household Income, 2020 to 2025

	Extremely Low Less than \$25,000		Very Low \$25,000 to \$44,999		Low \$45,000 to \$74,999		Lower Moderate \$75,000 to \$99,999		Moderate \$100,000 to \$124,999		Upper \$125,000 or more	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	3,621	6.4%	2,566	4.9%	1,768	2.4%	684	1.5%	87	0.3%	-62	-0.1%
Region I	208	7.2%	-56	-2.0%	-137	-2.8%	-219	-6.8%	-133	-5.8%	-395	-6.2%
Region II	398	6.0%	173	2.6%	-9	-0.1%	-48	-0.8%	-62	-1.6%	-167	-2.0%
Region III	111	3.0%	49	1.7%	36	1.2%	-8	-0.4%	-49	-3.8%	-9	-0.5%
Region IV	169	2.0%	191	2.5%	37	0.4%	-50	-1.0%	-39	-1.0%	-125	-2.3%
Region V	1,238	7.7%	1,178	7.8%	1,257	5.9%	889	6.6%	519	5.5%	965	5.4%
Region VI	295	5.8%	135	3.1%	-79	-1.4%	-113	-3.2%	-116	-5.3%	-148	-4.6%
Region VII	1,039	10.4%	854	8.1%	654	4.4%	249	2.5%	56	0.8%	-46	-0.3%
Region VIII	163	4.5%	42	1.6%	9	0.2%	-17	-0.7%	-89	-3.6%	-137	-3.2%

Notes: Bold text represents projected growth. Household income categories do not align with the MFI ratios established by HUD exactly due to limited income categories available in the American Community Survey. Data were aggregated using the closest income categories provided.

Source: Center for Social Research (2022b)

Projections by Type of Homebuyer. Projections were also calculated for five types of homebuyers by combining the age of the householder with household income in an effort to provide additional insight into the types of housing that will be needed by 2025. Insight gained from this analysis suggests that, again, householders ages 65 and older will be the driving force for future housing needs. Projections indicate that householders ages 65 and older will grow by 18,132 or 24% by 2025, and by at least 17% in every planning region throughout the state (Figure 72 and Table 18).

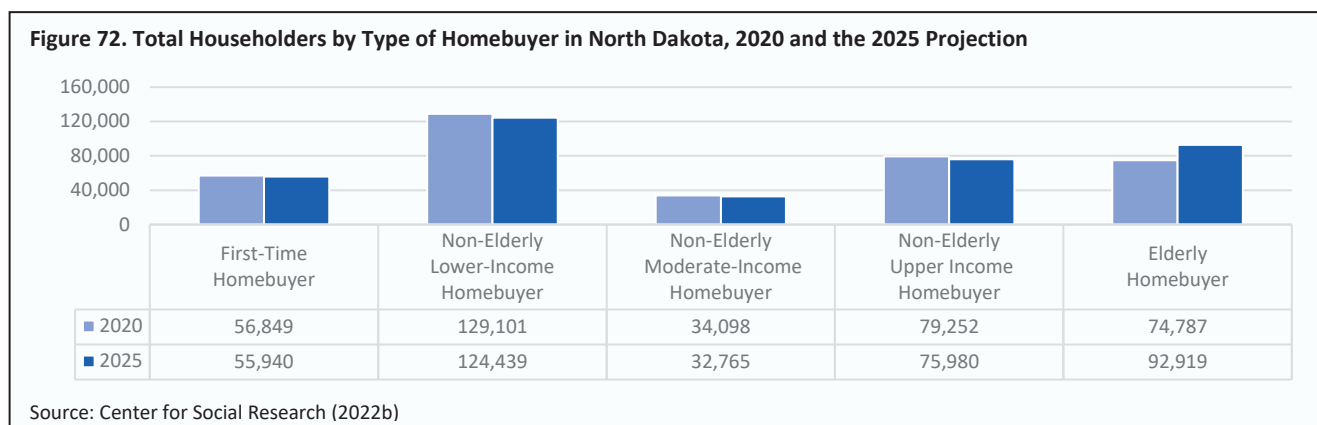


Table 18. Projected Change in North Dakota Households by Type of Homebuyer, 2020 to 2025

	First-Time Homebuyer (ages <45, \$45k-\$99k)		Non-Elderly Lower-Income Homebuyer (ages <65, <\$75k)		Non-Elderly Moderate-Income Homebuyer (ages 25-64, \$75k-\$99k)		Non-Elderly Upper-Income Homebuyer (ages 25-64, \$100k plus)		Elderly Homebuyer (ages 65 plus, any income)	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	-909	-1.6%	-4,662	-3.6%	-1,333	-3.9%	-3,272	-4.1%	18,132	24.2%
Region I	-395	-8.4%	-668	-8.5%	-278	-10.1%	-739	-10.0%	941	24.7%
Region II	-412	-5.1%	-918	-5.6%	-257	-5.7%	-582	-5.6%	2,052	22.1%
Region III	-4	-0.2%	-392	-6.1%	-85	-6.0%	-162	-6.3%	775	18.1%
Region IV	-62	-0.9%	-945	-5.2%	-186	-4.7%	-446	-5.7%	1,811	20.3%
Region V	399	2.2%	235	0.6%	145	1.5%	366	1.6%	5,398	29.3%
Region VI	-99	-2.7%	-664	-7.2%	-235	-9.0%	-431	-10.3%	1,310	17.3%
Region VII	-265	-2.6%	-777	-3.4%	-335	-4.6%	-870	-4.7%	4,816	27.4%
Region VIII	-70	-2.3%	-533	-7.3%	-103	-5.8%	-409	-7.2%	1,030	20.7%

Note: Bold text represents projected growth. Source: Center for Social Research (2022b)

Projected Housing Inventory Methodology

Two methods were used to project future housing inventory in North Dakota. The first method uses recent trends in housing construction to illustrate the potential growth in housing stock if current building trends were to continue throughout the study period (Model 1). Forecasts of future housing inventory using recent trends were based on the average annual change in the total number of housing units using annual estimates from the U.S. Census Bureau for 2015 through 2020 for counties and cities. County data were aggregated into the eight planning regions. Trend data for reservation areas were based on information from the 2010 and 2020 Census, along with information from associated county data. The purpose of this scenario is to provide a benchmark for evaluating the appropriateness of continuing the existing level of housing construction. The assumption in this model is that housing construction will continue unabated to the year 2025.

The second housing inventory forecast is based on the projected growth in population and households (Model 2). The same population projections used to project changes in households and household characteristics were used to estimate potential future housing inventory (total housing units). The historic relationship between the total number of households (also referred to as occupied housing) and the total number of housing units was used to project future housing needs. The ratio of occupied housing units to total housing units in 2020 was applied to the projected change in households to estimate projections of total housing units needed. A key assumption is that as the number of households increase, new housing units will be added to the housing inventory in a manner consistent with past observations. The model also assumes that the historic relationship between households and total housing units is stable and that the current inventory of housing is adequate (neither a surplus nor shortage of housing). The model does not take into consideration consumer preferences or other characteristics of the state's housing inventory.

An examination of the historical ratio of households (occupied units) to total housing units reveals the relationship has been relatively consistent since 1990 (see Table 4). Model 2 assumes that the past distribution of housing units represents the appropriate mix of housing and that those relationships will remain constant throughout the projection period. However, that assumption should be monitored as characteristics of households may change over time and affect that distribution. For example, increased housing costs, a lack of inventory at affordable prices, or a lack of inventory that meets buyer preferences may lead to a greater proportion of younger householders, first-time homebuyers, or lower-income households postponing the purchase of a home, which in turn increases the need for additional rental housing stock. The continuation of the trend of increased single-person households and older adults may also increase demand for multifamily housing. The projection of future housing stock illustrates the likely response to future housing demand if historical relationships between total housing units and occupied housing units remain unchanged.

Housing Inventory Forecast

Model 1. Relying solely on recent years' trends as an indicator of future housing stock results in a 4% increase in housing units statewide by 2025, which equates to an additional 15,850 new housing units by 2025 (Table 19). A continuation of historic annual growth patterns over the past decade suggests that the number of housing units would grow in most planning regions throughout North Dakota by 2025, ranging from a 1% growth in Region II to 9% growth in Region I. Growth is projected to be greatest in Regions I, V, and VII. The projected strong growth in Region I is carry-over from the incredible demand for housing in the early part of the decade. While the industry took a significant downturn prior to the 2015-2020 study period, housing demand remained strong during the first few years of the 2015-2020 period used for the trend analysis and growth slowed in recent years. Growth has been steady in Regions V and VII, home to the state's two largest cities, Fargo and Bismarck.

In Regions III and VI, projections based on recent building trends proved exceptionally challenging. In Region III, annual housing estimates indicated very modest growth in total housing units, increasing approximately 0.3% annually from 2010 to 2020. However, the 2020 Census reported a 7.7% decrease in the number of housing units from 2010. It is difficult to suggest that nearly 1,500 units were either torn down or abandoned. This reported loss in housing units in Region III, home to the Turtle Mountain Indian Reservation, could be the result of Census undercount. The Census Bureau recently released data on under and overcounted populations in the 2020 Post-Enumeration Survey. The survey found that American Indians and Alaska Natives living on reservations were the most undercounted group in 2020 (Khubba, Heim, &

Hong, 2022). In Region VI, trend data from annual housing estimates also showed modest growth in the number of housing units in the past decade, but the 2020 Census reported at 1.5% decrease in the number of housing units from 2010. The conflicting data in Regions III and VI between annual estimates and the decennial Census make assessing trends using the past five years problematic. Doing so using annual estimates would suggest future growth, while using decennial Census data for 2010 and 2020 suggest decreases. Accordingly, for 10 of the 15 counties included in Regions III and VI, housing trends were calculated using decennial Census data. The other five counties in the region were calculated using recent trends on data from annual housing estimates. Given the conflicting trends between annual estimates and the decennial Census data, projections for Regions III and IV should be interpreted with caution.

Table 19. Housing Units in North Dakota, 2010, 2020, and 2025 (Model 1)

	2010	2020	Percent Change: 2010 to 2020	2025 Model 1 Forecast	Change: 2020 to 2025	
					Numeric	Percent
North Dakota	312,861	370,642	18.5%	386,492	15,850	4.3%
Region I	14,611	29,285	100.4%	31,878	2,593	8.9%
Region II	42,435	48,643	14.6%	49,015	372	0.8%
Region III	19,058	17,593	-7.7%	16,918	-675	-3.8%
Region IV	40,436	43,920	8.6%	45,057	1,137	2.6%
Region V	83,159	102,173	22.9%	110,700	8,527	8.3%
Region VI	29,194	28,763	-1.5%	28,596	-167	-0.6%
Region VII	64,960	76,508	17.8%	80,120	3,612	4.7%
Region VIII	19,008	23,757	25.0%	24,208	451	1.9%

Sources: U.S. Census Bureau (2021c) and Center for Social Research (2022a and 2022b)

Model 2. Based on estimated change in population by age, the state would need to add an additional 9,285 housing units by 2025, a 3% increase from 2020 (Table 20). The strongest need for housing is projected for Regions V and VII. The model projects an additional 6,570 housing units needed in Region V, an increase of 6% by 2025 – and 3,040 more housing units in Region VII, an increase of 4% by 2025. Projections for Regions I, VI, and VIII show a slight decrease in housing needs by 2025, suggesting that current inventory is sufficient to meet future need. Modest growth is projected in Regions II, III, and IV by 2025 with projected increase in housing needs of less than a 1% increase.

Table 20. Housing Units in North Dakota, 2010, 2020, and 2025 (Model 2)

	2010	2020	Percent Change: 2010 to 2020	2025 Model 2 Forecast	Change: 2020 to 2025	
					Numeric	Percent
North Dakota	312,861	370,642	18.5%	379,927	9,285	2.5%
Region I	14,611	29,285	100.4%	28,353	-932	-3.2%
Region II	42,435	48,643	14.6%	48,966	323	0.7%
Region III	19,058	17,593	-7.7%	17,744	151	0.9%
Region IV	40,436	43,920	8.6%	44,116	196	0.4%
Region V	83,159	102,173	22.9%	108,743	6,570	6.4%
Region VI	29,194	28,763	-1.5%	28,740	-23	-0.1%
Region VII	64,960	76,508	17.8%	79,548	3,040	4.0%
Region VIII	19,008	23,757	25.0%	23,717	-40	-0.2%

Sources: U.S. Census Bureau (2021c) and Center for Social Research (2022a and 2022b)

Comparison and Summary of Model 1 and Model 2. In Region V, housing needs based on population projections suggest an increase in housing needs, but at rates slightly less than what recent building trends would suggest. Recent building trends (Model 1) would suggest an increase in housing units of about 8% in Region V, while population projections (Model 2) would suggest a 6% increase in the number of housing units needed. Projections based on recent trends (Model 1) and population projections (Model 2) are very similar for Region VII suggesting recent building trends may likely continue.

Model 1 is a simple trend analysis that uses historic patterns to project future patterns. Trend analysis assumes that future conditions will be the same as historic conditions. While trend analysis does not take into consideration any change in factors that may impact housing needs, trend analysis does provide a useful comparison to the Model 2 assessment. Model 2 takes into consideration changes in population and applies the historic relationship between population and households to project future housing needs.

Data in Model 2 project future housing needs based on the assumption that the historic relationship between population and housing units is stable. This relationship projects the need for housing units based on the assumption that current housing inventory is adequate and meets buyer's preferences. If the current housing inventory does not meet consumer preferences in terms of age, amenities, and characteristics, additional housing stock that meets consumer preference may be needed. Projections of housing units in this study do not control for market preferences or any potential gap between housing inventory and consumer preference or demand.

Discussion

Demographics

North Dakota has experienced substantial population growth over the past 10 years, resulting in a reversal of decades' long trends in population and key socio-economic indicators. Moderate population growth is projected over the next few years, increasing by 1.3% from 779,094 in 2020 to 789,074 in 2025. Population growth since 2010 has been driven by strong in-migration as a result of employment opportunities in the state — which has also contributed to a substantial increase in the prime childbearing age cohort and more births. This recent change has resulted in the state's population becoming younger and more racially diverse over the past decade. While the state overall has become younger, the baby boom generation is getting older. The oldest baby boomers are now 76 years old, and younger boomers will continue aging into the 65 and older cohort until 2029. While population trends have currently stabilized, the continued increase in the number of baby boomers will be a significant demographic driver which will continue to fuel the need for housing suited to meet the needs of an aging population.

Despite a recent decline in oil and gas development activities, thousands of jobs have been added over the past decade and the state's economy is considerably stronger than it was just a few years ago. Economic growth is especially strong in the state's largest urban areas where economies are more diversified. However, growth and strong economic conditions vary regionally. Some rural areas continue to experience population declines, although at rates lower than in the past. Other rural counties remained stable or experienced modest population growth. Economic growth is likely to continue to increase population statewide, albeit at more modest rates.

Higher wages and salaries have resulted in higher household and family incomes across the state. Despite the rise in incomes, there has been little overall change in the number of moderate-income households in North Dakota. While there has been an increase in the number of households that earn more than \$125,000, the majority of all North Dakota households earn less than \$75,000 annually (57%); 38% earn less than \$50,000. Further, despite rapid growth in incomes across North Dakota during the past decade, there was little change in the state's official poverty rate. The poverty rate continues to be significantly higher for non-white populations in the state — populations which are also the fastest growing statewide. In addition, nearly 5,000 people have received services for homelessness each year from 2019 to 2021. Of individuals receiving services for homelessness in 2021, about 43% were ages 25 to 44 — the largest percentage of any age group served; children composed 19% of those receiving services for homelessness. Another important trend is an increase in the number of individuals receiving homeless services who are also struggling with other conditions, disorders, or disabilities. In particular, mental health disorders are becoming more frequent, increasing 46% over the past five years among individuals receiving services for homelessness in North Dakota.

Household Characteristics and Affordability

While most occupied housing in the state is owner occupied, homeownership rates have declined across all income categories, with the sharpest declines for middle income households. While most households with moderate- and upper-level incomes can afford most of the state's inventory of housing, only 42%, or just over 83,000 of the state's inventory of owner-occupied housing was affordable for lower-income households. For further context, there are approximately 66,525 lower-income households in North Dakota that rent. While not all renters may want to buy a home, even if 10% (6,653 households) of lower-income renters (household income of less than \$52,140) wanted to purchase a home, only 3,179 home sales listed through the MLS in 2020 would have been affordable for lower-income households. While not all homes are listed and sold through the state's MLS, clearly there is a lack of affordable housing units in the state and even fewer that are on the market and available for purchase. A steady increase in home prices, monthly housing costs, and lack of available housing inventory is likely the contributing cause for the decline in homeownership.

Homeownership affordability is also impacted by mortgage interest rates. In early May 2022, mortgage rates rose above 5%, the highest level since 2009 according to Freddie Mac's Primary Mortgage Market Survey. As the Federal Reserve continues to adjust the federal interest rate in an attempt to address rising inflation, housing experts are forecasting that mortgage rates may vary from 4.8% to 5.5% through 2022. At the time of this study's release, interest rates for a 30-year fixed mortgage hovered around 6%. Assumptions on affordable purchases prices in this study assumed a 5% interest rate and non-housing debt of 10% of income. Should interest rates continue to rise, and should households have other debt

such as car and/or credit card payments that exceed 10% of their income, the amount that families can afford to spend on a home is reduced substantially.

As homeownership rates declined over the past decade, rental occupancy increased in the state. Renters are also experiencing rising housing costs, with gross rents increasing by 49% in the past decade. The median gross rent statewide was \$828 per month in 2020. Extremely low-income households, which compose approximately one-fifth of all North Dakota households, are especially cost constrained. In 2020 there were 56,545 extremely low-income households, that in order to meet affordability standards can pay no more the \$652 in rent per month. Based on current housing inventory, there were 37,995 renter-occupied homes that would be affordable at that price. It is likely some of those extremely low-income households are paying more than 30% of their household income (defined as cost burdened), and some households with higher earnings are paying rents lower than the 30% standard. Statewide, 39% of all renters, 52% of households earning less than \$50,000 (regardless of tenure status), and 26% of seniors were cost burdened in 2020. While a majority of North Dakotans who rent can afford housing, lower-income households and seniors are especially strained by recent trends.

While there are various rent and income-restricted multifamily housing programs available in North Dakota to help households with lower incomes secure affordable, safe, and appropriate housing, these programs fall short of meeting the need. The Housing Choice Voucher program aims to fill the gap between affordable rent and market rates for lower-income households. However, a growing number of voucher recipients have been unable to secure affordable housing, often due to difficulty finding properties with rents low enough to meet HUD program requirements or situations in which property managers do not accept vouchers. Occupancy rates at Public Housing programs are consistently high, indicating strong demand. Other programs provide loan guarantees and tax credits to incentivize development of low-income properties with various income restrictions. However, there are only 951 rent and income-restricted multifamily housing units available to extremely low-income households based on respective income restrictions. Further, many properties that participate in the various rent and income-restricted housing programs have been in service for decades and may likely need repair and/or rehabilitation. Forty-four percent of rent and income-restricted housing in North Dakota is more than 20 years old and 25% is more than 30 years old. Additionally, most projects owned and managed by local public housing authorities are at least 40 years old. Clearly there is need for not only additional affordable multifamily units, but renovation of a substantial portion of the current inventory of income-restricted multifamily housing. Higher rents and the lack of low-income housing, age of low-income housing, and the percentage of renters, especially seniors, suggest the need for not only additional rent and income-restricted housing, but renovation of much of the existing inventory.

Housing Needs Projections

The historic relationship between population, households (also referred to as occupied housing), and the total number of housing units was used to project future housing needs. The model assumes historic trends will remain stable over the study period and the current inventory of housing is adequate (neither a surplus nor shortage of housing) and meets consumer preferences. The model does not take into consideration consumer preferences or characteristics of the current housing inventory. Further, the model is not scenario driven and does not consider changes in population or housing needs based on potential changes in demographic or economic conditions.

Despite economic conditions that spurred rapid population growth in the past decade, economic conditions and population increases have since stabilized. Projections, based on the historic relationship between population, household characteristics, and housing units indicate the need for 9,285 additional housing units by 2025 to meet projected population growth. Growth projections vary regionally with the greatest projected need in State Planning Regions V and VII. As the household mix in North Dakota changes, projections indicate greater need for more affordable housing to meet the needs of lower-income households. Little change is expected in the number of moderate- and upper-income households by 2025. The distribution of homebuyer type is projected to remain fairly constant with only slight changes in the number of homebuyers by homebuyer type through 2025, with the exception of elderly homebuyers. Homebuyers ages 65 and older are projected to increase by 24% or 18,132, from 74,787 in 2020 to 92,919 in 2025. As baby boomers continue to age, they will continue to be a substantial driver of housing needs.

Current Market Conditions

The Sales Ratio Study is a publicly available time series dataset on housing prices in North Dakota and provides the best data for rural North Dakota as far fewer sales are listed and sold through the state's MLS in nonmetro areas. While the Sales Ratio Study has some limitations, the average verified prices reported in the study track very well with data from MLS on a statewide basis, regionally, in most of the state's 12 largest cities, and in rural areas; however, there are an insufficient number of observations in the MLS data to compare rural sales by state planning region (excluding 12 largest cities). While the Sales Ratio Study is the best publicly available data for rural areas, there is potential for year-to-year variability in rural areas and the state's smaller cities. Annual changes in rural areas and the state's smaller cities that have fewer total sales can be impacted by a few high- or low-priced transactions in any particular year. Overall, the two datasets indicate similar trends and generate similar estimates of average prices, which provides a high degree of confidence in the accuracy of the data.

Sales Ratio Study Data: Housing sale prices reported by the North Dakota Office of State Tax Commissioner Sales Ratio Study increased in all 12 of the state's largest cities by at least 47% from 2010 to 2020. Sale prices for housing in rural areas also increased since 2010 and at rates that were greater than observed in the state's 12 largest cities. The percentage change in average sale price was most dramatic in the first half of the decade for most of the 12 largest cities, especially those communities impacted by expansion of the oil and gas industry. While economic conditions have moderated and become more stable, price increases in the second half varied considerably among the 12 largest cities. With more stable economic conditions, one would expect prices to stabilize as well; however, that has not consistently been the case.

In 2020, average prices varied considerably among the 12 largest cities and rural areas of the state. Average prices in the 12 largest cities ranged from a low of \$158,089 in Valley City to \$307,785 in West Fargo. Similar variability exists in rural areas of the state with average prices ranging from \$109,357 in Region III to \$252,407 in Region I. In rural areas of the state, while prices have risen dramatically, they are still low relative to the state's 12 largest cities. Given the substantial regional variability in average sale prices, it is difficult to generalize change in prices statewide, other than to say prices have increased substantially since 2010.

MLS Data: Data from MLS provide valuable insights into market conditions. In both the state's 12 largest cities and in rural areas, the average number of days on market has declined since 2017. In the state's largest cities, homes are selling faster in all home price categories except homes that sold for \$150,000 or less. While the number of days on market for higher priced homes saw the greatest drop, the average days on market was greater for higher priced homes than for more moderately priced housing. Moderately priced homes in the \$150,001 to \$250,000 and \$250,001 to \$350,000 ranges spent the fewest days on market in 2021, 58 and 65 days, respectively.

The average number of days on market was considerably longer across all price ranges in rural North Dakota when compared with urban areas. Even lower priced housing had longer days on market in rural North Dakota than the 12 largest cities; 39 days longer for housing that sold for up to \$150,000 and 32 days longer for housing priced from \$150,001 to \$250,000. While there is considerable variability in the number of days on market between rural and urban communities, the decline in the average days on market illustrates strong market conditions throughout the state.

The age of properties in the various price ranges was similar regardless of location, with the exception of houses listed at \$150,000 or less. In rural areas of the state, houses that sold for \$150,000 or less in 2021 were more than a decade older on average than in the state's 12 largest cities (72 years old compared to 61 years old, respectively). Even homes that sold from \$150,001 to \$250,000 were quite old; 49 years in the state's 12 largest cities and 46 years old in rural areas. Only homes priced at \$350,000 or more were on average less than 18 years old. The lowest priced housing is the oldest and typically has longer days on market, which suggests that those homes may not be meeting homebuyer preferences.

Since 2012 the percentage of higher priced home sales as a share of total sales in North Dakota has increased while the percentage of lower priced homes sold as a share of total sales has decreased. In the state's largest cities, 77% of sales were for housing priced at \$250,000 or less in 2012 compared to 48% in 2021. The percentage of housing priced at \$350,000 or more increased from 6% of sales in 2012 to 23% in 2021. In rural North Dakota the percentage of sales at higher prices increased as well. In 2012, 91% of houses were sold for \$250,000 or less. By 2021, this percentage decreased

to 69%. The increase in the percentage of higher-priced housing sold and the decrease in lower-priced housing sold further supports recent trends of increased housing prices.

Average prices for both existing home and new construction sales statewide increased by \$51 per square foot since 2012. Cost per square foot from 2012 to 2021 increased from \$100 to \$151 per square foot for existing homes and from \$160 to \$211 per square foot for new homes. Average prices for new construction in rural areas of the state were generally similar to prices in urban areas from 2012 to 2019. However, in 2020 and 2021 the average price per square foot for new construction was higher in rural areas than in the 12 largest cities. The increase in price per square foot could be year-to-year variability due to fewer new homes constructed in rural areas or other factors such as workforce issues, supply-chain issues, and rising prices in general. For example, there are 24 counties in North Dakota that do not have a residential construction business, potentially increasing the costs for those who wish to build in these areas. Changes in the average price per square foot for both existing and new construction sales in North Dakota further supports the trend of increasing housing costs.

The use of MLS data in this study was quite limited and represents only a sampling of the information that could be gleaned from the data. Limitations on time and study scope prevented a more detailed analysis of the MLS data. Future efforts will expand analysis of data from the MLS to provide further insight into housing market conditions. Additional market analysis to further determine the gap between existing housing inventory and market preferences and demand is needed. The historic relationship between population, household characteristics, and housing units would suggest the state's housing inventory is well aligned with projected future needs. However, preliminary market analysis suggests that may not be the case. Given the short supply of housing units that meet affordability standards for lower-income households, the decline in the number of days on market for all but the lowest-priced housing, and the average age of homes suggest the current inventory of housing is not meeting consumer preferences.

Conclusions

The previous housing needs assessment conducted in 2016 was heavily influenced by sheer growth in the state's population. Much work was focused on trying to understand the future trajectory, and how to meet the volume of additional housing required to satisfy a rapidly expanding population. A considerable amount of uncertainty in the future economic climate existed at that time. It was uncertain if past trends would continue – if the state's unprecedented economic growth would moderate and if unmet housing needs would influence future housing needs.

Since the middle of the past decade, population growth has moderated; however, the state is still expected to experience moderate population growth, a reversal of decades of population declines. This assessment is showing less emphasis on housing needs based on the overall growth in future population. Rather than housing needs driven solely by a rapidly growing population, this forecast is suggesting more emphasis on housing needs based on household characteristics. Affordability issues for lower- and moderate-income households, housing for an aging baby boomer cohort, and housing needs for special populations were identified as key considerations. Current market conditions and characteristics of the housing inventory, in particular the age of the current housing inventory, were also identified as key considerations.

Like population, economic expansion has also moderated in the second half of the decade. Economic growth has varied regionally and more recently been concentrated in the state's largest urban areas where economies are more diversified. However, despite favorable economic conditions statewide, there has been little overall change in the number of moderate-income households, the poverty rate, or in the number of individuals receiving services for homelessness. Statewide economic growth has not translated into improved financial conditions across all income ranges.

Homeownership rates are declining and rental rates increasing. These trends may not necessarily indicate a preference to rent, but rather reflect a lack of available housing that is affordable and meets homebuyer preferences. Both residential housing sale prices and rental prices have continued to increase. Access to affordable housing for lower- and moderate-income households remains a concern as a very small percentage of housing sales, based on MLS data, would be affordable for lower- and moderate-income households.

Higher priced homes represent an increasing percentage of all sales in North Dakota. The average number of days on market has declined except for the lowest priced housing which are also, on average, the oldest properties. Age of housing also is a concern for moderately priced housing, which may likely need renovation and may not be in line with consumer preferences. The inventory of rent and income-restricted multifamily housing is also quite old and likely in need of renovation.

Housing needs based on historic relationships between population, household characteristics, and housing units would suggest the state's housing inventory is reasonably aligned with projected future needs. However, housing market conditions suggest that might not be the case. Preliminary analysis suggests there may be a disconnect between the current inventory, homebuyer preferences, and properties available on the market. The short supply of housing units that meet affordability standards for lower-income households, the decline in the number of days on market for all but the lowest priced housing, and the average age of homes being sold suggest the current inventory of housing may not be meeting consumer preferences. Additional market analysis to assess the potential gap between the existing housing inventory and market preferences is needed.

Finally, while a key component of the statewide housing needs assessment is to provide insights into future housing requirements in the state, the main document and supporting materials also serve as a repository of data and information on recent trends and current conditions on a wide range of demographic, economic, and housing indicators. The study authors and the ND Housing Finance Agency hope the information generated by the study will help community leaders, non-profits, and state and local governments assess recent trends, current conditions, projections, and other key considerations in order to develop programs and policy ensuring safe, adequate, and affordable housing in North Dakota.

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Appendix A: Housing Profiles

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Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	779,094	100%	789,074	1.3%
Ages 0 to 24	269,288	34.6%	265,812	-1.3%
Ages 25 to 44	211,803	27.2%	209,454	-1.1%
Ages 45 to 64	179,149	23.0%	166,280	-7.2%
Ages 65 and older	118,853	15.3%	147,528	24.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$828		
	Vacancy Rate	8.9%		
	Median Year Built	1987		
	Cost Burdened Householders	43,578	38.6%	
	· Householder Ages 65 Plus	9,043	55.4%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,457		
	Median Home Value	\$199,900		
	Median Year Built	1977		
	Vacancy Rate	1.5%		
	Cost Burdened Householders	27,440	13.7%	
	· Householder Ages 65 Plus	9,705	17.3%	
	Average Purchase Price	\$226,314		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	370,642	-
Occupied (% of total)	322,553	87.0%
Renter (% of occupied)	121,701	37.7%
Owner (% of occupied)	200,852	62.3%
Vacant (% of total)	48,089	13.0%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	289,677	257,152	171,310	85,842
2010 ⁴	312,861	276,642	184,117	92,525
2020 ^{1,3}	370,642	322,553	200,852	121,701
2025 ²	379,927	331,220	207,802	123,419
Percent Change				
2000-2010	8.0%	7.6%	7.5%	7.8%
2010-2020	18.5%	16.6%	9.1%	31.5%
2020-2025	2.5%	2.7%	3.5%	1.4%
Numeric Change				
2020-2025	9,285	8,667	6,950	1,718

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	322,553	100%	331,220	2.7%	-	-	-	-
Extremely low income	56,545	17.5%	60,166	6.4%	\$78,864	16.4%	\$652	33.0%
Very low income	52,601	16.3%	55,167	4.9%	\$131,440	32.9%	\$1,086	83.9%
Low income	72,818	22.6%	74,586	2.4%	\$210,305	63.6%	\$1,738	97.9%
Lower moderate income	45,518	14.1%	46,202	1.5%	\$302,313	94.1%	\$2,498	99.0%
Moderate income	32,901	10.2%	32,988	0.3%	\$368,033	94.1%	\$3,042	99.7%
Upper income	62,170	19.3%	62,108	-0.1%	\$441,640	94.1%	\$3,650	99.8%
Lower (0 to 60% MFI ⁹)	121,682	37.7%	128,304	5.4%	\$157,729	41.6%	\$1,304	91.5%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Tri-County Region I



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	57,849	100%	56,625	-2.1%
Ages 0 to 24	21,499	37.2%	21,939	2.0%
Ages 25 to 44	18,378	31.8%	16,604	-9.7%
Ages 45 to 64	12,321	21.3%	11,051	-10.3%
Ages 65 and older	5,651	9.8%	7,031	24.4%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$970		
	Vacancy Rate	16.6%		
	Median Year Built	2010		
	Cost Burdened Householders	2,463	26.0%	
	· Householder Ages 65 Plus	542	59.1%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,370		
	Median Home Value	\$204,815		
	Median Year Built	1974		
	Vacancy Rate	2.3%		
	Cost Burdened Householders	1,903	15.5%	
	· Householder Ages 65 Plus	478	17.8%	
	Average Purchase Price	\$268,414		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	29,285	-
Occupied (% of total)	22,476	76.7%
Renter (% of occupied)	10,119	45.0%
Owner (% of occupied)	12,357	55.0%
Vacant (% of total)	6,809	23.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	13,868	11,251	8,204	3,047
2010 ⁴	14,611	12,672	9,051	3,621
2020 ^{1,3}	29,285	22,476	12,357	10,119
2025 ²	28,353	21,742	12,107	9,635
Percent Change				
2000-2010	5.4%	12.6%	10.3%	18.8%
2010-2020	100.4%	77.4%	36.5%	179.4%
2020-2025	-3.2%	-3.3%	-2.0%	-4.8%
Numeric Change				
2020-2025	-932	-734	-250	-484

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	22,476	100%	21,742	-3.3%	-	-	-	-
Extremely low income	2,884	12.8%	3,092	7.2%	\$95,109	13.2%	\$786	25.5%
Very low income	2,829	12.6%	2,773	-2.0%	\$158,515	30.4%	\$1,310	85.2%
Low income	4,908	21.8%	4,771	-2.8%	\$253,624	92.4%	\$2,096	98.9%
Lower moderate income	3,201	14.2%	2,982	-6.8%	\$364,585	92.4%	\$3,013	100.0%
Moderate income	2,311	10.3%	2,178	-5.8%	\$443,842	92.4%	\$3,668	100.0%
Upper income	6,342	28.2%	5,947	-6.2%	\$532,611	98.7%	\$4,402	100.0%
Lower (0 to 60% MFI ⁹)	6,681	29.7%	6,821	2.1%	\$190,218	38.8%	\$1,572	97.2%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Divide County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,195	100%	2,147	-2.2%
Ages 0 to 24	604	27.5%	588	-2.7%
Ages 25 to 44	451	20.5%	443	-1.7%
Ages 45 to 64	596	27.2%	506	-15.2%
Ages 65 and older	544	24.8%	610	12.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$913		
	Vacancy Rate	17.6%		
	Median Year Built	1974		
	Cost Burdened Householders	53	22.7%	
	· Householder Ages 65 Plus	28	45.6%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,080		
	Median Home Value	\$124,900		
	Median Year Built	1961		
	Vacancy Rate	1.2%		
	Cost Burdened Householders	102	14.5%	
	· Householder Ages 65 Plus	47	19.3%	
	Average Purchase Price	\$128,837		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,397	-
Occupied (% of total)	965	69.1%
Renter (% of occupied)	247	25.6%
Owner (% of occupied)	718	74.4%
Vacant (% of total)	432	30.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,469	1,005	823	182
2010 ⁴	1,408	1,012	820	192
2020 ^{1,3}	1,397	965	718	247
2025 ²	1,336	923	690	233
Percent Change				
2000-2010	-4.2%	0.7%	-0.4%	5.5%
2010-2020	-0.8%	-4.6%	-12.4%	28.5%
2020-2025	-4.4%	-4.4%	-3.9%	-5.6%
Numeric Change				
2020-2025	-61	-42	-28	-14

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	965	100%	923	-4.4%	-	-	-	-
Extremely low income	189	19.6%	191	0.9%	\$84,672	33.6%	\$700	39.1%
Very low income	156	16.1%	152	-2.4%	\$141,121	51.6%	\$1,166	88.1%
Low income	191	19.8%	176	-7.9%	\$225,793	81.4%	\$1,866	98.9%
Lower moderate income	138	14.3%	132	-4.6%	\$324,578	97.5%	\$2,682	98.9%
Moderate income	100	10.4%	95	-5.1%	\$395,138	97.5%	\$3,266	98.9%
Upper income	190	19.7%	178	-6.4%	\$474,166	97.5%	\$3,919	99.4%
Lower (0 to 60% MFI ⁹)	356	36.9%	354	-0.5%	\$169,345	70.3%	\$1,400	92.7%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

McKenzie County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	14,704	100%	14,518	-1.3%
Ages 0 to 24	5,877	40.0%	5,880	0.1%
Ages 25 to 44	4,237	28.8%	3,962	-6.5%
Ages 45 to 64	3,325	22.6%	3,004	-9.7%
Ages 65 and older	1,265	8.6%	1,672	32.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$1,088		
	Vacancy Rate	13.7%		
	Median Year Built	2012		
	Cost Burdened Householders	492	23.7%	
	· Householder Ages 65 Plus	70	31.4%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,600		
	Median Home Value	\$283,400		
	Median Year Built	1980		
	Vacancy Rate	0.6%		
	Cost Burdened Householders	500	16.2%	
	· Householder Ages 65 Plus	172	26.0%	
	Average Purchase Price	\$299,150		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	7,661	-
Occupied (% of total)	5,416	70.7%
Renter (% of occupied)	2,300	42.5%
Owner (% of occupied)	3,116	57.5%
Vacant (% of total)	2,245	29.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,719	2,151	1,589	562
2010 ⁴	3,019	2,468	1,687	781
2020 ^{1,3}	7,661	5,416	3,116	2,300
2025 ²	7,647	5,406	3,147	2,259
Percent Change				
2000-2010	11.0%	14.7%	6.2%	39.0%
2010-2020	153.8%	119.4%	84.7%	194.5%
2020-2025	-0.2%	-0.2%	1.0%	-1.8%
Numeric Change				
2020-2025	-14	-10	31	-41

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	5,416	100%	5,406	-0.2%	-	-	-	-
Extremely low income	798	14.7%	888	11.2%	\$89,845	10.5%	\$743	24.9%
Very low income	578	10.7%	593	2.6%	\$149,742	26.4%	\$1,238	63.2%
Low income	1,322	24.4%	1,309	-1.0%	\$239,588	43.8%	\$1,980	96.5%
Lower moderate income	600	11.1%	573	-4.5%	\$344,407	90.2%	\$2,846	100.0%
Moderate income	756	14.0%	730	-3.4%	\$419,278	90.2%	\$3,465	100.0%
Upper income	1,362	25.1%	1,316	-3.4%	\$503,134	97.5%	\$4,158	100.0%
Lower (0 to 60% MFI ⁹)	1,583	29.2%	1,695	7.1%	\$179,691	35.6%	\$1,485	80.5%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Williams County



	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	40,950	100%	39,960	-2.4%
Ages 0 to 24	15,018	36.7%	15,471	3.0%
Ages 25 to 44	13,690	33.4%	12,199	-10.9%
Ages 45 to 64	8,399	20.5%	7,541	-10.2%
Ages 65 and older	3,842	9.4%	4,749	23.6%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$1,005	
	Vacancy Rate		17.5%	
	Median Year Built		2011	
	Cost Burdened Householders		1,918	26.9%
	· Householder Ages 65 Plus		444	70.3%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,525	
	Median Home Value		\$254,800	
	Median Year Built		1974	
	Vacancy Rate		3.0%	
	Cost Burdened Householders		1,301	15.3%
	· Householder Ages 65 Plus		259	14.6%
	Average Purchase Price		\$281,336	

	2020 ^{1,3}	
	Number	Percent
Total housing units	20,227	-
Occupied (% of total)	16,095	79.6%
Renter (% of occupied)	7,572	47.0%
Owner (% of occupied)	8,523	53.0%
Vacant (% of total)	4,132	20.4%

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	9,680	8,095	5,792	2,303
2010 ⁴	10,184	9,192	6,544	2,648
2020 ^{1,3}	20,227	16,095	8,523	7,572
2025 ²	19,370	15,413	8,270	7,143
Percent Change				
2000-2010	5.2%	13.6%	13.0%	15.0%
2010-2020	98.6%	75.1%	30.2%	185.9%
2020-2025	-4.2%	-4.2%	-3.0%	-5.7%
Numeric Change				
2020-2025	-857	-682	-253	-429

Housing Affordability							
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}
	Number	Percent	Projection	Change			
Total households	16,095	100%	15,413	-4.2%	-	-	-
Extremely low income	1,897	11.8%	2,013	6.1%	\$97,469	11.0%	\$806
Very low income	2,096	13.0%	2,028	-3.2%	\$162,448	26.6%	\$1,343
Low income	3,395	21.1%	3,286	-3.2%	\$259,916	92.7%	\$2,148
Lower moderate income	2,463	15.3%	2,277	-7.5%	\$373,630	92.7%	\$3,088
Moderate income	1,455	9.0%	1,353	-7.0%	\$454,854	92.7%	\$3,759
Upper income	4,790	29.8%	4,453	-7.0%	\$545,824	99.1%	\$4,511
Lower (0 to 60% MFI ⁹)	4,742	29.5%	4,772	0.6%	\$194,937	37.2%	\$1,611

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Williston city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	29,160	100%	28,316	-2.9%
Ages 0 to 24	10,517	36.1%	10,830	3.0%
Ages 25 to 44	10,679	36.6%	9,508	-11.0%
Ages 45 to 64	5,607	19.2%	5,045	-10.0%
Ages 65 and older	2,357	8.1%	2,933	24.4%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$1,009		
	Vacancy Rate	16.7%		
	Median Year Built	2011		
	Cost Burdened Householders	1,635	27.2%	
	· Householder Ages 65 Plus	381	73.1%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,470		
	Median Home Value	\$244,400		
	Median Year Built	1972		
	Vacancy Rate	3.4%		
	Cost Burdened Householders	894	16.6%	
	· Householder Ages 65 Plus	164	15.6%	
	Average Purchase Price	\$280,393		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	14,417	-
Occupied (% of total)	11,706	81.2%
Renter (% of occupied)	6,283	53.7%
Owner (% of occupied)	5,423	46.3%
Vacant (% of total)	2,711	18.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,912	5,297	3,383	1,914
2010 ⁴	6,426	6,000	3,774	2,226
2020 ^{1,3}	14,417	11,706	5,423	6,283
2025 ²	13,761	11,173	5,247	5,926
Percent Change				
2000-2010	8.7%	13.3%	11.6%	16.3%
2010-2020	124.4%	95.1%	43.7%	182.3%
2020-2025	-4.6%	-4.6%	-3.2%	-5.7%
Numeric Change				
2020-2025	-656	-533	-176	-357

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	11,706	100%	11,173	-4.6%	-	-	-	-
Extremely low income	1,488	12.7%	1,582	6.3%	\$97,469	10.2%	\$806	35.7%
Very low income	1,620	13.8%	1,534	-5.3%	\$162,448	25.0%	\$1,343	86.5%
Low income	2,463	21.0%	2,367	-3.9%	\$259,916	96.7%	\$2,148	98.8%
Lower moderate income	1,916	16.4%	1,771	-7.6%	\$373,630	96.7%	\$3,088	100.0%
Moderate income	976	8.3%	905	-7.2%	\$454,854	96.7%	\$3,759	100.0%
Upper income	3,243	27.7%	3,013	-7.1%	\$545,824	99.8%	\$4,511	100.0%
Lower (0 to 60% MFI ⁹)	3,663	31.3%	3,638	-0.7%	\$194,937	38.8%	\$1,611	97.5%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Souris Basin Region II



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	99,925	100%	99,554	-0.4%
Ages 0 to 24	35,416	35.4%	34,757	-1.9%
Ages 25 to 44	28,444	28.5%	26,868	-5.5%
Ages 45 to 64	21,702	21.7%	20,393	-6.0%
Ages 65 and older	14,363	14.4%	17,536	22.1%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent			\$837
	Vacancy Rate			7.9%
	Median Year Built			1992
	Cost Burdened Householders		5,366	39.2%
	· Householder Ages 65 Plus		1,090	60.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)			\$1,397
	Median Home Value			\$181,375
	Median Year Built			1974
	Vacancy Rate			2.0%
	Cost Burdened Householders		4,063	15.4%
	· Householder Ages 65 Plus		1,368	19.0%
	Average Purchase Price			\$207,943

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	48,643	-		
Occupied (% of total)	41,288	84.9%		
Renter (% of occupied)	14,842	35.9%		
Owner (% of occupied)	26,446	64.1%		
Vacant (% of total)	7,355	15.1%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	41,021	35,151	23,877	11,274
2010 ⁴	42,435	36,587	24,932	11,655
2020 ^{1,3}	48,643	41,288	26,446	14,842
2025 ²	48,966	41,577	26,943	14,634
Percent Change				
2000-2010	3.4%	4.1%	4.4%	3.4%
2010-2020	14.6%	12.8%	6.1%	27.3%
2020-2025	0.7%	0.7%	1.9%	-1.4%
Numeric Change				
2020-2025	323	289	497	-208

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	41,288	100%	41,577	0.7%	-	-	-	-
Extremely low income	6,667	16.1%	7,065	6.0%	\$80,498	19.6%	\$665	32.5%
Very low income	6,659	16.1%	6,832	2.6%	\$134,163	36.1%	\$1,109	77.9%
Low income	9,679	23.4%	9,670	-0.1%	\$214,661	67.4%	\$1,774	95.9%
Lower moderate income	6,051	14.7%	6,003	-0.8%	\$308,575	95.7%	\$2,550	98.8%
Moderate income	3,966	9.6%	3,904	-1.6%	\$375,657	95.7%	\$3,105	99.2%
Upper income	8,267	20.0%	8,100	-2.0%	\$450,788	95.7%	\$3,725	99.6%
Lower (0 to 60% MFI ⁹)	14,878	36.0%	15,463	3.9%	\$160,996	44.9%	\$1,331	87.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Bottineau County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	6,379	100%	6,358	-0.3%
Ages 0 to 24	1,940	30.4%	2,067	6.5%
Ages 25 to 44	1,273	20.0%	1,123	-11.8%
Ages 45 to 64	1,675	26.3%	1,437	-14.2%
Ages 65 and older	1,491	23.4%	1,731	16.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$685		
	Vacancy Rate	2.5%		
	Median Year Built	1977		
	Cost Burdened Householders	193	35.0%	
	· Householder Ages 65 Plus	47	39.5%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,308		
	Median Home Value	\$157,300		
	Median Year Built	1972		
	Vacancy Rate	3.3%		
	Cost Burdened Householders	279	12.9%	
	· Householder Ages 65 Plus	149	19.8%	
	Average Purchase Price	\$198,891		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	3,931	-
Occupied (% of total)	2,779	70.7%
Renter (% of occupied)	595	21.4%
Owner (% of occupied)	2,184	78.6%
Vacant (% of total)	1,152	29.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	4,409	2,962	2,370	592
2010 ⁴	4,362	3,010	2,346	664
2020 ^{1,3}	3,931	2,779	2,184	595
2025 ²	3,887	2,748	2,147	601
Percent Change				
2000-2010	-1.1%	1.6%	-1.0%	12.2%
2010-2020	-9.9%	-7.7%	-6.9%	-10.4%
2020-2025	-1.1%	-1.1%	-1.7%	1.0%
Numeric Change				
2020-2025	-44	-31	-37	6

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,779	100%	2,748	-1.1%	-	-	-	-
Extremely low income	479	17.2%	494	3.1%	\$72,330	25.6%	\$598	35.2%
Very low income	430	15.5%	436	1.4%	\$120,550	40.9%	\$996	68.1%
Low income	681	24.5%	690	1.3%	\$192,880	63.6%	\$1,594	100.0%
Lower moderate income	297	10.7%	299	0.8%	\$277,265	91.0%	\$2,291	100.0%
Moderate income	349	12.6%	328	-6.0%	\$337,540	91.0%	\$2,790	100.0%
Upper income	543	19.5%	500	-7.9%	\$405,048	91.0%	\$3,347	100.0%
Lower (0 to 60% MFI ⁹)	1,007	36.2%	1,040	3.3%	\$144,660	46.5%	\$1,196	91.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Burke County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,201	100%	2,182	-0.9%
Ages 0 to 24	630	28.6%	683	8.4%
Ages 25 to 44	522	23.7%	471	-9.8%
Ages 45 to 64	613	27.9%	459	-25.2%
Ages 65 and older	436	19.8%	569	30.6%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$682		
	Vacancy Rate	8.2%		
	Median Year Built	1974		
	Cost Burdened Householders	19	10.9%	
	· Householder Ages 65 Plus	0	0.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,159		
	Median Home Value	\$114,100		
	Median Year Built	1962		
	Vacancy Rate	3.6%		
	Cost Burdened Householders	92	12.4%	
	· Householder Ages 65 Plus	46	17.4%	
	Average Purchase Price	\$123,761		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,378	-
Occupied (% of total)	954	69.2%
Renter (% of occupied)	204	21.4%
Owner (% of occupied)	750	78.6%
Vacant (% of total)	424	30.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,412	1,013	857	156
2010 ⁴	1,251	982	814	168
2020 ^{1,3}	1,378	954	750	204
2025 ²	1,358	940	751	189
Percent Change				
2000-2010	-11.4%	-3.1%	-5.0%	7.7%
2010-2020	10.2%	-2.9%	-7.8%	21.3%
2020-2025	-1.5%	-1.5%	0.1%	-7.3%
Numeric Change				
2020-2025	-20	-14	1	-15

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	954	100%	940	-1.5%	-	-	-	-
Extremely low income	126	13.2%	138	9.9%	\$81,496	42.6%	\$674	55.1%
Very low income	136	14.2%	140	3.3%	\$135,827	57.8%	\$1,123	89.8%
Low income	178	18.6%	175	-1.5%	\$217,323	80.9%	\$1,796	98.9%
Lower moderate income	161	16.8%	156	-2.9%	\$312,402	97.6%	\$2,582	100.0%
Moderate income	84	8.8%	88	4.3%	\$380,315	97.6%	\$3,143	100.0%
Upper income	270	28.3%	243	-10.0%	\$456,378	97.6%	\$3,772	100.0%
Lower (0 to 60% MFI ⁹)	288	30.2%	303	5.1%	\$162,992	70.3%	\$1,347	90.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

McHenry County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	5,345	100%	5,219	-2.4%
Ages 0 to 24	1,574	29.4%	1,445	-8.2%
Ages 25 to 44	1,199	22.4%	1,139	-5.0%
Ages 45 to 64	1,472	27.5%	1,307	-11.2%
Ages 65 and older	1,100	20.6%	1,328	20.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$541		
	Vacancy Rate	11.4%		
	Median Year Built	1970		
	Cost Burdened Householders	90	33.3%	
	· Householder Ages 65 Plus	42	39.8%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,270		
	Median Home Value	\$119,500		
	Median Year Built	1963		
	Vacancy Rate	1.4%		
	Cost Burdened Householders	309	16.2%	
	· Householder Ages 65 Plus	120	21.2%	
	Average Purchase Price	\$97,688		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,818	-
Occupied (% of total)	2,292	81.3%
Renter (% of occupied)	374	16.3%
Owner (% of occupied)	1,918	83.7%
Vacant (% of total)	526	18.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,983	2,526	2,059	467
2010 ⁴	2,963	2,540	1,954	586
2020 ^{1,3}	2,818	2,292	1,918	374
2025 ²	2,829	2,301	1,919	382
Percent Change				
2000-2010	-0.7%	0.6%	-5.1%	25.5%
2010-2020	-4.9%	-9.8%	-1.8%	-36.2%
2020-2025	0.4%	0.4%	0.0%	2.2%
Numeric Change				
2020-2025	11	9	1	8

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,292	100%	2,301	0.4%	-	-	-	-
Extremely low income	473	20.6%	520	9.9%	\$82,404	35.6%	\$681	66.7%
Very low income	348	15.2%	350	0.6%	\$137,339	58.3%	\$1,135	96.8%
Low income	488	21.3%	478	-2.1%	\$219,743	82.4%	\$1,816	100.0%
Lower moderate income	354	15.5%	341	-3.7%	\$315,881	96.4%	\$2,611	100.0%
Moderate income	197	8.6%	188	-4.5%	\$384,550	96.4%	\$3,178	100.0%
Upper income	431	18.8%	424	-1.7%	\$461,460	96.4%	\$3,814	100.0%
Lower (0 to 60% MFI ⁹)	881	38.4%	928	5.3%	\$164,807	69.3%	\$1,362	99.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Mountrail County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	9,809	100%	9,646	-1.7%
Ages 0 to 24	3,578	36.5%	3,364	-6.0%
Ages 25 to 44	2,855	29.1%	2,557	-10.4%
Ages 45 to 64	2,245	22.9%	2,416	7.6%
Ages 65 and older	1,131	11.5%	1,309	15.8%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$778		
	Vacancy Rate	12.7%		
	Median Year Built	1978		
	Cost Burdened Householders	245	24.0%	
	· Householder Ages 65 Plus	10	12.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,356		
	Median Home Value	\$171,500		
	Median Year Built	1976		
	Vacancy Rate	2.3%		
	Cost Burdened Householders	190	8.1%	
	· Householder Ages 65 Plus	35	5.5%	
	Average Purchase Price	\$164,096		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	5,018	-
Occupied (% of total)	3,715	74.0%
Renter (% of occupied)	1,336	36.0%
Owner (% of occupied)	2,379	64.0%
Vacant (% of total)	1,303	26.0%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	3,438	2,560	1,859	701
2010 ⁴	3,949	2,851	2,065	786
2020 ^{1,3}	5,018	3,715	2,379	1,336
2025 ²	5,090	3,768	2,470	1,298
Percent Change				
2000-2010	14.9%	11.4%	11.1%	12.1%
2010-2020	27.1%	30.3%	15.2%	70.0%
2020-2025	1.4%	1.4%	3.8%	-2.9%
Numeric Change				
2020-2025	72	53	91	-38

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	3,715	100%	3,768	1.4%	-	-	-	-
Extremely low income	531	14.3%	552	4.0%	\$83,220	22.4%	\$688	38.9%
Very low income	670	18.0%	667	-0.5%	\$138,701	38.9%	\$1,146	82.7%
Low income	789	21.2%	787	-0.2%	\$221,921	72.5%	\$1,834	98.9%
Lower moderate income	418	11.3%	424	1.4%	\$319,012	96.5%	\$2,636	100.0%
Moderate income	434	11.7%	428	-1.4%	\$388,362	96.5%	\$3,210	100.0%
Upper income	873	23.5%	911	4.3%	\$466,034	96.5%	\$3,851	100.0%
Lower (0 to 60% MFI ⁹)	1,350	36.3%	1,372	1.7%	\$166,441	51.8%	\$1,376	95.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Pierce County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,990	100%	3,956	-0.9%
Ages 0 to 24	1,112	27.9%	1,088	-2.2%
Ages 25 to 44	854	21.4%	878	2.8%
Ages 45 to 64	1,066	26.7%	935	-12.3%
Ages 65 and older	958	24.0%	1,055	10.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$691		
	Vacancy Rate	5.1%		
	Median Year Built	1971		
	Cost Burdened Householders	201	56.0%	
	· Householder Ages 65 Plus	118	64.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,233		
	Median Home Value	\$132,300		
	Median Year Built	1969		
	Vacancy Rate	0.0%		
	Cost Burdened Householders	229	17.7%	
	· Householder Ages 65 Plus	35	8.3%	
	Average Purchase Price	\$112,891		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,040	-
Occupied (% of total)	1,719	84.3%
Renter (% of occupied)	403	23.4%
Owner (% of occupied)	1,316	76.6%
Vacant (% of total)	321	15.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,269	1,964	1,436	528
2010 ⁴	2,177	1,847	1,304	543
2020 ^{1,3}	2,040	1,719	1,316	403
2025 ²	2,025	1,706	1,298	408
Percent Change				
2000-2010	-4.1%	-6.0%	-9.2%	2.8%
2010-2020	-6.3%	-6.9%	0.9%	-25.8%
2020-2025	-0.7%	-0.8%	-1.4%	1.3%
Numeric Change				
2020-2025	-15	-13	-18	5

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,719	100%	1,706	-0.8%	-	-	-	-
Extremely low income	517	30.1%	527	2.0%	\$54,179	20.6%	\$448	10.4%
Very low income	154	9.0%	157	2.0%	\$90,299	40.3%	\$746	56.5%
Low income	407	23.7%	399	-1.9%	\$144,479	57.4%	\$1,194	100.0%
Lower moderate income	247	14.4%	240	-2.9%	\$207,688	81.7%	\$1,716	100.0%
Moderate income	155	9.0%	153	-1.2%	\$252,838	96.3%	\$2,090	100.0%
Upper income	240	13.9%	230	-4.1%	\$303,405	96.3%	\$2,507	100.0%
Lower (0 to 60% MFI ⁹)	734	42.7%	750	2.2%	\$108,359	46.9%	\$896	86.8%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Renville County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,282	100%	2,229	-2.3%
Ages 0 to 24	736	32.3%	672	-8.7%
Ages 25 to 44	534	23.4%	588	10.0%
Ages 45 to 64	583	25.6%	443	-24.0%
Ages 65 and older	428	18.8%	526	22.8%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$729	
	Vacancy Rate	15.1%	
	Median Year Built	1969	
	Cost Burdened Householders	36	28.1%
	· Householder Ages 65 Plus	9	31.0%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,163	
	Median Home Value	\$127,900	
	Median Year Built	1971	
	Vacancy Rate	2.2%	
	Cost Burdened Householders	97	11.7%
	· Householder Ages 65 Plus	15	5.9%
	Average Purchase Price	\$113,977	

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,282	-
Occupied (% of total)	982	76.6%
Renter (% of occupied)	154	15.7%
Owner (% of occupied)	828	84.3%
Vacant (% of total)	300	23.4%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,413	1,085	843	242
2010 ⁴	1,439	1,097	832	265
2020 ^{1,3}	1,282	982	828	154
2025 ²	1,292	990	829	161
Percent Change				
2000-2010	1.8%	1.1%	-1.3%	9.5%
2010-2020	-10.9%	-10.5%	-0.5%	-41.9%
2020-2025	0.8%	0.8%	0.1%	4.5%
Numeric Change				
2020-2025	10	8	1	7

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	982	100%	990	0.8%	-	-	-	-
Extremely low income	78	7.9%	81	3.8%	\$74,690	28.0%	\$617	35.5%
Very low income	191	19.4%	189	-1.0%	\$124,483	49.3%	\$1,029	95.9%
Low income	264	26.9%	281	6.6%	\$199,172	75.0%	\$1,646	96.7%
Lower moderate income	111	11.3%	102	-7.9%	\$286,310	96.3%	\$2,366	100.0%
Moderate income	140	14.3%	135	-3.8%	\$348,552	96.3%	\$2,881	100.0%
Upper income	198	20.2%	200	0.9%	\$418,262	96.3%	\$3,457	100.0%
Lower (0 to 60% MFI ⁹)	310	31.6%	317	2.2%	\$149,379	55.3%	\$1,235	95.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Ward County



Population	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	69,919	100%	69,964	0.1%
Ages 0 to 24	25,846	37.0%	25,438	-1.6%
Ages 25 to 44	21,206	30.3%	20,112	-5.2%
Ages 45 to 64	14,048	20.1%	13,396	-4.6%
Ages 65 and older	8,819	12.6%	11,018	24.9%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$939	
	Vacancy Rate		7.5%	
	Median Year Built		1996	
	Cost Burdened Householders		4,582	41.0%
	· Householder Ages 65 Plus		863	67.5%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,488	
	Median Home Value		\$217,700	
	Median Year Built		1977	
	Vacancy Rate		1.9%	
	Cost Burdened Householders		2,866	16.8%
	· Householder Ages 65 Plus		969	22.4%
	Average Purchase Price		\$228,774	

Housing Occupancy	2020 ^{1,3}	
	Number	Percent
Total housing units	32,176	-
Occupied (% of total)	28,847	89.7%
Renter (% of occupied)	11,775	40.8%
Owner (% of occupied)	17,072	59.2%
Vacant (% of total)	3,329	10.3%

Housing Trends	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	25,097	23,041	14,453	8,588
2010 ⁴	26,294	24,260	15,617	8,643
2020 ^{1,3}	32,176	28,847	17,072	11,775
2025 ²	32,485	29,124	17,529	11,595
Percent Change				
2000-2010	4.8%	5.3%	8.1%	0.6%
2010-2020	22.4%	18.9%	9.3%	36.2%
2020-2025	1.0%	1.0%	2.7%	-1.5%
Numeric Change				
2020-2025	309	277	457	-180

Housing Affordability							
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}
	Number	Percent	Projection	Change			
Total households	28,847	100%	29,124	1.0%	-	-	-
Extremely low income	4,463	15.5%	4,753	6.5%	\$82,494	13.4%	\$682
Very low income	4,730	16.4%	4,893	3.4%	\$137,491	28.3%	\$1,136
Low income	6,873	23.8%	6,860	-0.2%	\$219,985	62.0%	\$1,818
Lower moderate income	4,463	15.5%	4,441	-0.5%	\$316,228	96.0%	\$2,613
Moderate income	2,606	9.0%	2,584	-0.9%	\$384,974	96.0%	\$3,182
Upper income	5,711	19.8%	5,592	-2.1%	\$461,969	96.0%	\$3,818
Lower (0 to 60% MFI ⁹)	10,308	35.7%	10,753	4.3%	\$164,989	35.4%	\$1,364

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	48,377	100%	48,403	0.1%
Ages 0 to 24	16,867	34.9%	16,573	-1.7%
Ages 25 to 44	15,645	32.3%	14,781	-5.5%
Ages 45 to 64	9,340	19.3%	8,901	-4.7%
Ages 65 and older	6,525	13.5%	8,148	24.9%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$882		
	Vacancy Rate	8.1%		
	Median Year Built	1996		
	Cost Burdened Householders	3,597	40.1%	
	· Householder Ages 65 Plus	783	68.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,460		
	Median Home Value	\$211,000		
	Median Year Built	1976		
	Vacancy Rate	1.6%		
	Cost Burdened Householders	2,033	17.4%	
	· Householder Ages 65 Plus	731	24.4%	
	Average Purchase Price	\$225,420		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	23,447	-
Occupied (% of total)	21,152	90.2%
Renter (% of occupied)	9,411	44.5%
Owner (% of occupied)	11,741	55.5%
Vacant (% of total)	2,295	9.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	16,475	15,523	9,691	5,832
2010 ⁴	18,005	17,097	10,641	6,456
2020 ^{1,3}	23,447	21,152	11,741	9,411
2025 ²	23,644	21,330	12,048	9,282
Percent Change				
2000-2010	9.3%	10.1%	9.8%	10.7%
2010-2020	30.2%	23.7%	10.3%	45.8%
2020-2025	0.8%	0.8%	2.6%	-1.4%
Numeric Change				
2020-2025	197	178	307	-129

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	21,152	100%	21,330	0.8%	-	-	-	-
Extremely low income	3,655	17.3%	3,855	5.5%	\$82,494	13.4%	\$682	33.7%
Very low income	3,700	17.5%	3,810	3.0%	\$137,491	29.0%	\$1,136	82.8%
Low income	5,080	24.0%	5,046	-0.7%	\$219,985	65.3%	\$1,818	96.7%
Lower moderate income	3,104	14.7%	3,098	-0.2%	\$316,228	97.9%	\$2,613	98.2%
Moderate income	1,728	8.2%	1,704	-1.4%	\$384,974	97.9%	\$3,182	98.8%
Upper income	3,884	18.4%	3,817	-1.7%	\$461,969	97.9%	\$3,818	99.4%
Lower (0 to 60% MFI ⁹)	8,233	38.9%	8,529	3.6%	\$164,989	37.0%	\$1,364	91.3%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

North Central Region III



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	37,969	100%	37,697	-0.7%
Ages 0 to 24	13,703	36.1%	13,294	-3.0%
Ages 25 to 44	8,306	21.9%	8,302	-0.1%
Ages 45 to 64	9,253	24.4%	8,209	-11.3%
Ages 65 and older	6,707	17.7%	7,892	17.7%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$582	
	Vacancy Rate		7.4%	
	Median Year Built		1975	
	Cost Burdened Householders		1,407	35.7%
	· Householder Ages 65 Plus		483	50.7%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,057	
	Median Home Value		\$90,677	
	Median Year Built		1972	
	Vacancy Rate		1.6%	
	Cost Burdened Householders		1,195	12.1%
	· Householder Ages 65 Plus		427	13.8%
	Average Purchase Price		\$122,029	

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	17,593	-		
Occupied (% of total)	14,728	83.7%		
Renter (% of occupied)	4,659	31.6%		
Owner (% of occupied)	10,069	68.4%		
Vacant (% of total)	2,865	16.3%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	19,389	16,240	11,313	4,927
2010 ⁴	19,058	15,574	11,148	4,426
2020 ^{1,3}	17,593	14,728	10,069	4,659
2025 ²	17,744	14,862	10,191	4,671
Percent Change				
2000-2010	-1.7%	-4.1%	-1.5%	-10.2%
2010-2020	-7.7%	-5.4%	-9.7%	5.3%
2020-2025	0.9%	0.9%	1.2%	0.3%
Numeric Change				
2020-2025	151	134	122	12

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	14,728	100%	14,862	0.9%	-	-	-	-
Extremely low income	3,656	24.8%	3,767	3.0%	\$61,621	32.3%	\$509	51.0%
Very low income	2,955	20.1%	3,004	1.7%	\$102,702	58.9%	\$849	83.2%
Low income	3,083	20.9%	3,119	1.2%	\$164,323	72.9%	\$1,358	96.0%
Lower moderate income	1,868	12.7%	1,860	-0.4%	\$236,215	85.4%	\$1,952	98.6%
Moderate income	1,284	8.7%	1,235	-3.8%	\$287,566	98.1%	\$2,377	99.6%
Upper income	1,883	12.8%	1,874	-0.5%	\$345,079	98.1%	\$2,852	99.6%
Lower (0 to 60% MFI ⁹)	7,083	48.1%	7,251	2.4%	\$123,242	58.9%	\$1,019	93.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Benson County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	5,964	100%	5,912	-0.9%
Ages 0 to 24	2,510	42.1%	2,479	-1.2%
Ages 25 to 44	1,294	21.7%	1,286	-0.6%
Ages 45 to 64	1,315	22.1%	1,150	-12.6%
Ages 65 and older	845	14.2%	997	18.0%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$443		
	Vacancy Rate	7.4%		
	Median Year Built	1974		
	Cost Burdened Householders	93	27.4%	
	· Householder Ages 65 Plus	12	26.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,075		
	Median Home Value	\$79,800		
	Median Year Built	1968		
	Vacancy Rate	1.1%		
	Cost Burdened Householders	222	15.8%	
	· Householder Ages 65 Plus	59	11.8%	
	Average Purchase Price	\$122,429		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,542	-
Occupied (% of total)	2,015	79.3%
Renter (% of occupied)	558	27.7%
Owner (% of occupied)	1,457	72.3%
Vacant (% of total)	527	20.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,932	2,328	1,590	738
2010 ⁴	2,963	2,307	1,432	875
2020 ^{1,3}	2,542	2,015	1,457	558
2025 ²	2,539	2,013	1,473	540
Percent Change				
2000-2010	1.1%	-0.9%	-9.9%	18.6%
2010-2020	-14.2%	-12.7%	1.8%	-36.3%
2020-2025	-0.1%	-0.1%	1.1%	-3.2%
Numeric Change				
2020-2025	-3	-2	16	-18

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,015	100%	2,013	-0.1%	-	-	-	-
Extremely low income	643	31.9%	646	0.4%	\$47,736	34.9%	\$395	35.8%
Very low income	286	14.2%	291	1.9%	\$79,560	50.1%	\$658	85.5%
Low income	488	24.2%	496	1.7%	\$127,296	72.2%	\$1,052	99.5%
Lower moderate income	206	10.2%	201	-2.2%	\$182,988	79.4%	\$1,512	100.0%
Moderate income	174	8.7%	167	-4.2%	\$222,768	86.4%	\$1,841	100.0%
Upper income	219	10.9%	212	-3.1%	\$267,322	95.2%	\$2,209	100.0%
Lower (0 to 60% MFI ⁹)	1,001	49.7%	1,007	0.6%	\$95,472	56.8%	\$789	91.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Cavalier County



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,704	100%	3,650	-1.5%
Ages 0 to 24	1,049	28.3%	963	-8.2%
Ages 25 to 44	650	17.5%	763	17.5%
Ages 45 to 64	981	26.5%	873	-11.0%
Ages 65 and older	1,025	27.7%	1,051	2.5%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$592	
	Vacancy Rate		12.5%	
	Median Year Built		1977	
	Cost Burdened Householders		135	46.5%
	· Householder Ages 65 Plus		65	57.4%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,009	
	Median Home Value		\$108,600	
	Median Year Built		1973	
	Vacancy Rate		2.1%	
	Cost Burdened Householders		205	15.4%
	· Householder Ages 65 Plus		95	19.5%
	Average Purchase Price		\$131,112	

Housing Occupancy		
	2020 ^{1,3}	
	Number	Percent
Total housing units	2,097	-
Occupied (% of total)	1,661	79.2%
Renter (% of occupied)	328	19.7%
Owner (% of occupied)	1,333	80.3%
Vacant (% of total)	436	20.8%

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,725	2,017	1,643	374
2010 ⁴	2,392	1,760	1,476	284
2020 ^{1,3}	2,097	1,661	1,333	328
2025 ²	2,101	1,664	1,337	327
Percent Change				
2000-2010	-12.2%	-12.7%	-10.2%	-24.1%
2010-2020	-12.3%	-5.6%	-9.7%	15.5%
2020-2025	0.2%	0.2%	0.3%	-0.3%
Numeric Change				
2020-2025	4	3	4	-1

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,661	100%	1,664	0.2%	-	-	-	-
Extremely low income	345	20.8%	342	-0.8%	\$77,594	36.2%	\$641	55.8%
Very low income	290	17.4%	288	-0.6%	\$129,323	69.5%	\$1,069	97.7%
Low income	389	23.4%	385	-0.9%	\$206,917	90.8%	\$1,710	100.0%
Lower moderate income	200	12.0%	197	-1.5%	\$297,443	98.8%	\$2,458	100.0%
Moderate income	140	8.4%	143	2.0%	\$362,104	98.8%	\$2,993	100.0%
Upper income	298	17.9%	309	3.7%	\$434,525	98.8%	\$3,591	100.0%
Lower (0 to 60% MFI ⁹)	714	43.0%	710	-0.5%	\$155,187	78.9%	\$1,283	100.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Eddy County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,347	100%	2,349	0.1%
Ages 0 to 24	660	28.1%	678	2.7%
Ages 25 to 44	547	23.3%	598	9.4%
Ages 45 to 64	570	24.3%	491	-13.8%
Ages 65 and older	571	24.3%	582	2.0%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$639		
	Vacancy Rate	0.8%		
	Median Year Built	1969		
	Cost Burdened Householders	156	50.3%	
	· Householder Ages 65 Plus	45	54.1%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,103		
	Median Home Value	\$92,300		
	Median Year Built	1958		
	Vacancy Rate	1.2%		
	Cost Burdened Householders	59	8.5%	
	· Householder Ages 65 Plus	31	13.3%	
	Average Purchase Price	\$68,395		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,240	-
Occupied (% of total)	1,026	82.7%
Renter (% of occupied)	337	32.9%
Owner (% of occupied)	689	67.1%
Vacant (% of total)	214	17.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,418	1,164	877	287
2010 ⁴	1,300	1,036	845	191
2020 ^{1,3}	1,240	1,026	689	337
2025 ²	1,189	984	669	315
Percent Change				
2000-2010	-8.3%	-11.0%	-3.6%	-33.4%
2010-2020	-4.6%	-1.0%	-18.5%	76.7%
2020-2025	-4.1%	-4.1%	-2.8%	-6.6%
Numeric Change				
2020-2025	-51	-42	-20	-22

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,026	100%	984	-4.1%	-	-	-	-
Extremely low income	230	22.4%	221	-3.7%	\$69,517	36.5%	\$575	47.8%
Very low income	227	22.1%	207	-8.6%	\$115,861	64.8%	\$958	93.7%
Low income	226	22.0%	227	0.6%	\$185,378	81.8%	\$1,532	100.0%
Lower moderate income	145	14.1%	136	-6.3%	\$266,481	97.7%	\$2,202	100.0%
Moderate income	87	8.5%	84	-3.8%	\$324,411	97.7%	\$2,681	100.0%
Upper income	112	10.9%	108	-3.4%	\$389,294	97.7%	\$3,217	100.0%
Lower (0 to 60% MFI ⁹)	497	48.5%	472	-5.1%	\$139,033	69.2%	\$1,149	94.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Ramsey County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	11,605	100%	11,670	0.6%
Ages 0 to 24	3,721	32.1%	3,704	-0.5%
Ages 25 to 44	2,573	22.2%	2,509	-2.5%
Ages 45 to 64	3,008	25.9%	2,608	-13.3%
Ages 65 and older	2,304	19.9%	2,849	23.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$609		
	Vacancy Rate	9.9%		
	Median Year Built	1976		
	Cost Burdened Householders	679	37.0%	
	· Householder Ages 65 Plus	287	57.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,313		
	Median Home Value	\$154,800		
	Median Year Built	1970		
	Vacancy Rate	2.5%		
	Cost Burdened Householders	207	7.1%	
	· Householder Ages 65 Plus	61	7.8%	
	Average Purchase Price	\$186,433		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	5,843	-
Occupied (% of total)	4,947	84.7%
Renter (% of occupied)	2,002	40.5%
Owner (% of occupied)	2,945	59.5%
Vacant (% of total)	896	15.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,729	4,957	3,219	1,738
2010 ⁴	5,641	4,762	3,117	1,645
2020 ^{1,3}	5,843	4,947	2,945	2,002
2025 ²	5,894	4,990	2,960	2,030
Percent Change				
2000-2010	-1.5%	-3.9%	-3.2%	-5.4%
2010-2020	3.6%	3.9%	-5.5%	21.7%
2020-2025	0.9%	0.9%	0.5%	1.4%
Numeric Change				
2020-2025	51	43	15	28

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	4,947	100%	4,990	0.9%	-	-	-	-
Extremely low income	1,094	22.1%	1,158	5.9%	\$77,957	26.4%	\$644	61.5%
Very low income	1,034	20.9%	1,052	1.7%	\$129,928	47.8%	\$1,074	89.1%
Low income	1,045	21.1%	1,066	2.0%	\$207,885	74.5%	\$1,718	97.3%
Lower moderate income	659	13.3%	656	-0.4%	\$298,834	97.7%	\$2,470	99.1%
Moderate income	495	10.0%	466	-5.9%	\$363,798	97.7%	\$3,007	100.0%
Upper income	620	12.5%	590	-4.8%	\$436,558	97.7%	\$3,608	100.0%
Lower (0 to 60% MFI ⁹)	2,254	45.6%	2,347	4.1%	\$155,913	59.3%	\$1,289	92.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Rolette County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	12,187	100%	12,016	-1.4%
Ages 0 to 24	5,165	42.4%	4,953	-4.1%
Ages 25 to 44	2,814	23.1%	2,636	-6.3%
Ages 45 to 64	2,776	22.8%	2,629	-5.3%
Ages 65 and older	1,433	11.8%	1,798	25.5%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$423		
	Vacancy Rate	3.2%		
	Median Year Built	1976		
	Cost Burdened Householders	279	27.9%	
	· Householder Ages 65 Plus	42	25.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,035		
	Median Home Value	\$85,600		
	Median Year Built	1981		
	Vacancy Rate	0.3%		
	Cost Burdened Householders	408	14.1%	
	· Householder Ages 65 Plus	117	13.8%	
	Average Purchase Price	\$79,505		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	4,581	-
Occupied (% of total)	4,114	89.8%
Renter (% of occupied)	1,171	28.5%
Owner (% of occupied)	2,943	71.5%
Vacant (% of total)	467	10.2%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,027	4,556	3,072	1,484
2010 ⁴	5,301	4,653	3,444	1,209
2020 ^{1,3}	4,581	4,114	2,943	1,171
2025 ²	4,715	4,234	3,050	1,184
Percent Change				
2000-2010	5.5%	2.1%	12.1%	-18.5%
2010-2020	-13.6%	-11.6%	-14.5%	-3.1%
2020-2025	2.9%	2.9%	3.6%	1.1%
Numeric Change				
2020-2025	134	120	107	13

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	4,114	100%	4,234	2.9%	-	-	-	-
Extremely low income	1,164	28.3%	1,205	3.5%	\$43,017	18.8%	\$356	47.4%
Very low income	848	20.6%	876	3.3%	\$71,695	45.2%	\$593	67.0%
Low income	762	18.5%	780	2.4%	\$114,712	64.7%	\$948	94.6%
Lower moderate income	527	12.8%	534	1.3%	\$164,898	78.5%	\$1,363	98.8%
Moderate income	277	6.7%	278	0.5%	\$200,745	91.6%	\$1,659	99.6%
Upper income	536	13.0%	561	4.6%	\$240,894	91.6%	\$1,991	99.6%
Lower (0 to 60% MFI ⁹)	2,132	51.8%	2,199	3.2%	\$86,034	53.7%	\$711	85.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Towner County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,162	100%	2,100	-2.9%
Ages 0 to 24	599	27.7%	517	-13.7%
Ages 25 to 44	430	19.9%	510	18.5%
Ages 45 to 64	603	27.9%	458	-24.0%
Ages 65 and older	530	24.5%	615	16.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$556
	Vacancy Rate	6.3%
	Median Year Built	1972
	Cost Burdened Householders	66 38.3%
	· Householder Ages 65 Plus	32 71.2%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$911
	Median Home Value	\$93,500
	Median Year Built	1965
	Vacancy Rate	3.2%
	Cost Burdened Householders	94 13.5%
	· Householder Ages 65 Plus	64 26.3%
	Average Purchase Price	\$78,579

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,290	-
Occupied (% of total)	965	74.8%
Renter (% of occupied)	263	27.3%
Owner (% of occupied)	702	72.7%
Vacant (% of total)	325	25.2%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,558	1,218	912	306
2010 ⁴	1,461	1,056	834	222
2020 ^{1,3}	1,290	965	702	263
2025 ²	1,306	977	702	275
Percent Change				
2000-2010	-6.2%	-13.3%	-8.6%	-27.5%
2010-2020	-11.7%	-8.6%	-15.8%	18.5%
2020-2025	1.2%	1.2%	0.0%	4.5%
Numeric Change				
2020-2025	16	12	0	12

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	965	100%	977	1.2%	-	-	-	-
Extremely low income	180	18.7%	195	8.3%	\$70,606	45.6%	\$584	66.3%
Very low income	271	28.1%	290	7.0%	\$117,676	71.4%	\$973	83.2%
Low income	174	18.0%	165	-5.1%	\$188,282	86.2%	\$1,556	100.0%
Lower moderate income	131	13.6%	136	3.7%	\$270,655	99.4%	\$2,237	100.0%
Moderate income	110	11.4%	97	-11.9%	\$329,494	99.4%	\$2,723	100.0%
Upper income	99	10.2%	94	-4.8%	\$395,392	99.4%	\$3,268	100.0%
Lower (0 to 60% MFI ⁹)	485	50.3%	516	6.4%	\$141,212	73.2%	\$1,167	94.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Devils Lake city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	7,192	100%	7,248	0.8%
Ages 0 to 24	2,232	31.0%	2,101	-5.9%
Ages 25 to 44	1,617	22.5%	1,484	-8.2%
Ages 45 to 64	1,749	24.3%	1,348	-22.9%
Ages 65 and older	1,594	22.2%	2,315	45.3%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$608		
	Vacancy Rate	10.0%		
	Median Year Built	1977		
	Cost Burdened Householders	616	37.1%	
	· Householder Ages 65 Plus	271	59.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,170		
	Median Home Value	\$114,200		
	Median Year Built	1963		
	Vacancy Rate	3.6%		
	Cost Burdened Householders	108	7.3%	
	· Householder Ages 65 Plus	26	5.5%	
	Average Purchase Price	\$174,064		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	3,687	-
Occupied (% of total)	3,202	86.8%
Renter (% of occupied)	1,712	53.5%
Owner (% of occupied)	1,490	46.5%
Vacant (% of total)	485	13.2%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	3,508	3,145	1,727	1,418
2010 ⁴	3,549	3,081	1,535	1,546
2020 ^{1,3}	3,687	3,202	1,490	1,712
2025 ²	3,807	3,306	1,547	1,759
Percent Change				
2000-2010	1.2%	-2.0%	-11.1%	9.0%
2010-2020	3.9%	3.9%	-3.0%	10.8%
2020-2025	3.3%	3.2%	3.9%	2.7%
Numeric Change				
2020-2025	120	104	57	47

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	3,202	100%	3,306	3.2%	-	-	-	-
Extremely low income	884	27.6%	984	11.3%	\$77,957	34.0%	\$644	62.1%
Very low income	795	24.8%	836	5.2%	\$129,928	64.3%	\$1,074	89.1%
Low income	631	19.7%	637	1.0%	\$207,885	89.1%	\$1,718	97.1%
Lower moderate income	424	13.2%	414	-2.4%	\$298,834	99.4%	\$2,470	99.1%
Moderate income	281	8.8%	254	-9.6%	\$363,798	99.4%	\$3,007	100.0%
Upper income	187	5.8%	180	-3.6%	\$436,558	99.4%	\$3,608	100.0%
Lower (0 to 60% MFI ⁹)	1,777	55.5%	1,937	9.0%	\$155,913	76.8%	\$1,289	92.2%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Red River Region IV



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	93,592	100%	92,698	-1.0%
Ages 0 to 24	35,299	37.7%	33,664	-4.6%
Ages 25 to 44	24,106	25.8%	24,364	1.1%
Ages 45 to 64	20,235	21.6%	17,901	-11.5%
Ages 65 and older	13,952	14.9%	16,769	20.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$771		
	Vacancy Rate	7.3%		
	Median Year Built	1983		
	Cost Burdened Householders	7,473	44.6%	
	· Householder Ages 65 Plus	1,132	53.8%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,206		
	Median Home Value	\$125,658		
	Median Year Built	1971		
	Vacancy Rate	1.5%		
	Cost Burdened Householders	3,098	14.5%	
	· Householder Ages 65 Plus	1,243	19.2%	
	Average Purchase Price	\$211,166		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	43,920	-
Occupied (% of total)	39,540	90.0%
Renter (% of occupied)	17,980	45.5%
Owner (% of occupied)	21,560	54.5%
Vacant (% of total)	4,380	10.0%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	39,259	35,627	21,594	14,033
2010 ⁴	40,436	36,007	21,771	14,236
2020 ^{1,3}	43,920	39,540	21,560	17,980
2025 ²	44,116	39,724	21,911	17,813
Percent Change				
2000-2010	3.0%	1.1%	0.8%	1.4%
2010-2020	8.6%	9.8%	-1.0%	26.3%
2020-2025	0.4%	0.5%	1.6%	-0.9%
Numeric Change				
2020-2025	196	184	351	-167

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	39,540	100%	39,724	0.5%	-	-	-	-
Extremely low income	8,619	21.8%	8,788	2.0%	\$77,594	20.1%	\$641	28.7%
Very low income	7,607	19.2%	7,798	2.5%	\$129,323	39.8%	\$1,069	82.8%
Low income	8,688	22.0%	8,725	0.4%	\$206,917	72.9%	\$1,710	99.0%
Lower moderate income	5,207	13.2%	5,157	-1.0%	\$297,443	96.0%	\$2,458	99.5%
Moderate income	3,860	9.8%	3,821	-1.0%	\$362,104	96.0%	\$2,993	99.6%
Upper income	5,558	14.1%	5,433	-2.3%	\$434,525	96.0%	\$3,591	100.0%
Lower (0 to 60% MFI ⁹)	18,040	45.6%	18,450	2.3%	\$155,187	48.2%	\$1,283	92.2%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Grand Forks County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	73,170	100%	72,511	-0.9%
Ages 0 to 24	29,703	40.6%	28,261	-4.9%
Ages 25 to 44	19,727	27.0%	19,895	0.9%
Ages 45 to 64	14,443	19.7%	12,814	-11.3%
Ages 65 and older	9,297	12.7%	11,541	24.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$828		
	Vacancy Rate	7.1%		
	Median Year Built	1985		
	Cost Burdened Householders	6,875	45.8%	
	· Householder Ages 65 Plus	954	56.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,483		
	Median Home Value	\$208,200		
	Median Year Built	1975		
	Vacancy Rate	1.1%		
	Cost Burdened Householders	2,221	15.0%	
	· Householder Ages 65 Plus	733	17.5%	
	Average Purchase Price	\$237,964		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	33,428	-
Occupied (% of total)	30,658	91.7%
Renter (% of occupied)	15,763	51.4%
Owner (% of occupied)	14,895	48.6%
Vacant (% of total)	2,770	8.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	27,373	25,435	13,655	11,780
2010 ⁴	29,048	26,514	14,426	12,088
2020 ^{1,3}	33,428	30,658	14,895	15,763
2025 ²	33,686	30,895	15,267	15,628
Percent Change				
2000-2010	6.1%	4.2%	5.6%	2.6%
2010-2020	15.1%	15.6%	3.3%	30.4%
2020-2025	0.8%	0.8%	2.5%	-0.9%
Numeric Change				
2020-2025	258	237	372	-135

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	30,658	100%	30,895	0.8%	-	-	-	-
Extremely low income	6,812	22.2%	6,923	1.6%	\$80,952	12.4%	\$669	32.2%
Very low income	6,003	19.6%	6,181	3.0%	\$134,919	24.9%	\$1,115	81.7%
Low income	6,519	21.3%	6,615	1.5%	\$215,871	65.1%	\$1,784	99.0%
Lower moderate income	3,970	13.0%	3,929	-1.0%	\$310,314	95.0%	\$2,565	99.5%
Moderate income	3,049	9.9%	3,028	-0.7%	\$377,774	95.0%	\$3,122	100.0%
Upper income	4,304	14.0%	4,218	-2.0%	\$453,329	95.0%	\$3,746	100.0%
Lower (0 to 60% MFI ⁹)	14,196	46.3%	14,557	2.5%	\$161,903	34.1%	\$1,338	91.8%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Nelson County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,015	100%	3,005	-0.3%
Ages 0 to 24	697	23.1%	680	-2.4%
Ages 25 to 44	634	21.0%	657	3.7%
Ages 45 to 64	850	28.2%	754	-11.2%
Ages 65 and older	835	27.7%	914	9.5%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$506		
	Vacancy Rate	8.5%		
	Median Year Built	1968		
	Cost Burdened Householders	81	28.3%	
	· Householder Ages 65 Plus	20	26.9%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,047		
	Median Home Value	\$96,100		
	Median Year Built	1956		
	Vacancy Rate	1.3%		
	Cost Burdened Householders	138	13.6%	
	· Householder Ages 65 Plus	84	20.3%	
	Average Purchase Price	\$72,058		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,791	-
Occupied (% of total)	1,386	77.4%
Renter (% of occupied)	346	24.9%
Owner (% of occupied)	1,040	75.1%
Vacant (% of total)	405	22.6%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,014	1,628	1,307	321
2010 ⁴	1,952	1,448	1,196	252
2020 ^{1,3}	1,791	1,386	1,040	346
2025 ²	1,787	1,383	1,042	341
Percent Change				
2000-2010	-3.1%	-11.1%	-8.5%	-21.5%
2010-2020	-8.2%	-4.3%	-13.0%	37.1%
2020-2025	-0.2%	-0.2%	0.1%	-1.3%
Numeric Change				
2020-2025	-4	-3	2	-5

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,386	100%	1,383	-0.2%	-	-	-	-
Extremely low income	374	27.0%	384	2.8%	\$67,974	32.0%	\$562	63.1%
Very low income	268	19.3%	264	-1.4%	\$113,290	70.7%	\$936	88.4%
Low income	296	21.4%	295	-0.3%	\$181,264	82.9%	\$1,498	93.0%
Lower moderate income	185	13.4%	183	-1.3%	\$260,567	98.8%	\$2,153	99.7%
Moderate income	124	9.0%	122	-1.8%	\$317,212	98.8%	\$2,622	100.0%
Upper income	139	10.0%	134	-3.5%	\$380,654	98.8%	\$3,146	100.0%
Lower (0 to 60% MFI ⁹)	672	48.5%	679	1.1%	\$135,948	77.4%	\$1,124	91.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Pembina County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	6,844	100%	6,695	-2.2%
Ages 0 to 24	1,795	26.2%	1,722	-4.1%
Ages 25 to 44	1,486	21.7%	1,414	-4.8%
Ages 45 to 64	1,981	28.9%	1,678	-15.3%
Ages 65 and older	1,582	23.1%	1,881	18.9%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$629		
	Vacancy Rate	5.5%		
	Median Year Built	1974		
	Cost Burdened Householders	216	33.7%	
	· Householder Ages 65 Plus	75	52.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$960		
	Median Home Value	\$92,000		
	Median Year Built	1965		
	Vacancy Rate	2.5%		
	Cost Burdened Householders	271	12.4%	
	· Householder Ages 65 Plus	173	23.3%	
	Average Purchase Price	\$101,386		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	3,499	-
Occupied (% of total)	3,003	85.8%
Renter (% of occupied)	824	27.5%
Owner (% of occupied)	2,179	72.5%
Vacant (% of total)	496	14.2%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	4,115	3,535	2,769	766
2010 ⁴	3,896	3,289	2,618	671
2020 ^{1,3}	3,499	3,003	2,179	824
2025 ²	3,465	2,974	2,154	820
Percent Change				
2000-2010	-5.3%	-7.0%	-5.5%	-12.4%
2010-2020	-10.2%	-8.7%	-16.8%	22.9%
2020-2025	-1.0%	-1.0%	-1.1%	-0.5%
Numeric Change				
2020-2025	-34	-29	-25	-4

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	3,003	100%	2,974	-1.0%	-	-	-	-
Extremely low income	588	19.6%	620	5.4%	\$75,053	41.3%	\$620	52.6%
Very low income	479	15.9%	484	1.1%	\$125,088	74.6%	\$1,034	90.1%
Low income	740	24.6%	709	-4.2%	\$200,140	92.4%	\$1,654	100.0%
Lower moderate income	403	13.4%	404	0.3%	\$287,702	98.4%	\$2,378	100.0%
Moderate income	303	10.1%	296	-2.4%	\$350,246	98.4%	\$2,895	100.0%
Upper income	490	16.3%	459	-6.3%	\$420,295	98.4%	\$3,473	100.0%
Lower (0 to 60% MFI ⁹)	1,216	40.5%	1,244	2.3%	\$150,105	81.5%	\$1,241	90.1%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Walsh County



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	10,563	100%	10,487	-0.7%
Ages 0 to 24	3,104	29.4%	3,001	-3.3%
Ages 25 to 44	2,259	21.4%	2,398	6.1%
Ages 45 to 64	2,962	28.0%	2,655	-10.4%
Ages 65 and older	2,238	21.2%	2,433	8.7%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$728	
	Vacancy Rate		10.9%	
	Median Year Built		1968	
	Cost Burdened Householders		301	36.8%
	· Householder Ages 65 Plus		82	44.7%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$988	
	Median Home Value		\$94,100	
	Median Year Built		1965	
	Vacancy Rate		2.2%	
	Cost Burdened Householders		468	13.7%
	· Householder Ages 65 Plus		252	22.3%
	Average Purchase Price		\$95,399	

Housing Occupancy		
	2020 ^{1,3}	
	Number	Percent
Total housing units	5,202	-
Occupied (% of total)	4,493	86.4%
Renter (% of occupied)	1,047	23.3%
Owner (% of occupied)	3,446	76.7%
Vacant (% of total)	709	13.6%

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,757	5,029	3,863	1,166
2010 ⁴	5,540	4,756	3,531	1,225
2020 ^{1,3}	5,202	4,493	3,446	1,047
2025 ²	5,178	4,472	3,448	1,024
Percent Change				
2000-2010	-3.8%	-5.4%	-8.6%	5.1%
2010-2020	-6.1%	-5.5%	-2.4%	-14.5%
2020-2025	-0.5%	-0.5%	0.1%	-2.2%
Numeric Change				
2020-2025	-24	-21	2	-23

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	4,493	100%	4,472	-0.5%	-	-	-	-
Extremely low income	845	18.8%	861	1.9%	\$62,166	35.1%	\$514	21.4%
Very low income	858	19.1%	869	1.3%	\$103,610	62.7%	\$856	68.1%
Low income	1,133	25.2%	1,106	-2.3%	\$165,775	78.0%	\$1,370	99.3%
Lower moderate income	649	14.4%	641	-1.2%	\$238,302	90.1%	\$1,969	99.7%
Moderate income	384	8.5%	375	-2.4%	\$290,107	98.1%	\$2,398	100.0%
Upper income	625	13.9%	622	-0.6%	\$348,128	98.1%	\$2,877	100.0%
Lower (0 to 60% MFI ⁹)	1,957	43.5%	1,970	0.7%	\$124,331	62.7%	\$1,028	94.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Grand Forks city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	59,166	100%	58,651	-0.9%
Ages 0 to 24	24,430	41.3%	23,164	-5.2%
Ages 25 to 44	16,508	27.9%	16,647	0.8%
Ages 45 to 64	10,768	18.2%	9,546	-11.4%
Ages 65 and older	7,459	12.6%	9,294	24.6%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$817		
	Vacancy Rate	7.2%		
	Median Year Built	1985		
	Cost Burdened Householders	6,333	46.3%	
	· Householder Ages 65 Plus	897	56.4%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,495		
	Median Home Value	\$209,800		
	Median Year Built	1975		
	Vacancy Rate	1.0%		
	Cost Burdened Householders	1,783	16.1%	
	· Householder Ages 65 Plus	571	17.9%	
	Average Purchase Price	\$240,809		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	27,718	-
Occupied (% of total)	25,446	91.8%
Renter (% of occupied)	14,268	56.1%
Owner (% of occupied)	11,178	43.9%
Vacant (% of total)	2,272	8.2%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	20,838	19,674	9,940	9,734
2010 ⁴	23,296	21,611	10,791	10,820
2020 ^{1,3}	27,718	25,446	11,178	14,268
2025 ²	27,970	25,677	11,507	14,170
Percent Change				
2000-2010	11.8%	9.8%	8.6%	11.2%
2010-2020	19.0%	17.7%	3.6%	31.9%
2020-2025	0.9%	0.9%	2.9%	-0.7%
Numeric Change				
2020-2025	252	231	329	-98

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	25,446	100%	25,677	0.9%	-	-	-	-
Extremely low income	6,259	24.6%	6,355	1.5%	\$80,952	10.5%	\$669	32.6%
Very low income	5,213	20.5%	5,373	3.1%	\$134,919	22.3%	\$1,115	83.8%
Low income	5,282	20.8%	5,380	1.9%	\$215,871	65.7%	\$1,784	98.9%
Lower moderate income	3,143	12.4%	3,113	-0.9%	\$310,314	95.3%	\$2,565	99.5%
Moderate income	2,383	9.4%	2,358	-1.0%	\$377,774	95.3%	\$3,122	100.0%
Upper income	3,167	12.4%	3,098	-2.2%	\$453,329	95.3%	\$3,746	100.0%
Lower (0 to 60% MFI ⁹)	12,666	49.8%	12,991	2.6%	\$161,903	31.4%	\$1,338	92.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Lake Agassiz Region V



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	220,414	100%	229,201	4.0%
Ages 0 to 24	79,034	35.9%	77,475	-2.0%
Ages 25 to 44	64,364	29.2%	67,062	4.2%
Ages 45 to 64	47,801	21.7%	46,931	-1.8%
Ages 65 and older	29,216	13.3%	37,733	29.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$788		
	Vacancy Rate	8.1%		
	Median Year Built	1990		
	Cost Burdened Householders	15,892	39.7%	
	· Householder Ages 65 Plus	2,878	53.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,368		
	Median Home Value	\$182,101		
	Median Year Built	1982		
	Vacancy Rate	0.9%		
	Cost Burdened Householders	6,046	11.7%	
	· Householder Ages 65 Plus	1,839	14.6%	
	Average Purchase Price	\$254,467		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	102,173	-
Occupied (% of total)	93,380	91.4%
Renter (% of occupied)	41,580	44.5%
Owner (% of occupied)	51,800	55.5%
Vacant (% of total)	8,793	8.6%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	70,924	66,600	39,006	27,594
2010 ⁴	83,159	77,798	44,875	32,923
2020 ^{1,3}	102,173	93,380	51,800	41,580
2025 ²	108,743	99,419	55,762	43,657
Percent Change				
2000-2010	17.3%	16.8%	15.0%	19.3%
2010-2020	22.9%	20.0%	15.4%	26.3%
2020-2025	6.4%	6.5%	7.6%	5.0%
Numeric Change				
2020-2025	6,570	6,039	3,962	2,077

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	93,380	100%	99,419	6.5%	-	-	-	-
Extremely low income	16,025	17.2%	17,263	7.7%	\$80,226	12.3%	\$663	32.3%
Very low income	15,089	16.2%	16,267	7.8%	\$133,709	24.8%	\$1,105	87.1%
Low income	21,364	22.9%	22,621	5.9%	\$213,935	60.6%	\$1,768	98.4%
Lower moderate income	13,543	14.5%	14,432	6.6%	\$307,531	93.6%	\$2,542	99.7%
Moderate income	9,367	10.0%	9,886	5.5%	\$374,386	93.6%	\$3,094	99.9%
Upper income	17,993	19.3%	18,958	5.4%	\$449,263	93.6%	\$3,713	100.0%
Lower (0 to 60% MFI ⁹)	34,580	37.0%	37,205	7.6%	\$160,451	34.9%	\$1,326	92.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Cass County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	184,525	100%	192,910	4.5%
Ages 0 to 24	67,492	36.6%	65,217	-3.4%
Ages 25 to 44	56,516	30.6%	59,707	5.6%
Ages 45 to 64	38,296	20.8%	38,747	1.2%
Ages 65 and older	22,220	12.0%	29,239	31.6%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$830		
	Vacancy Rate	7.8%		
	Median Year Built	1992		
	Cost Burdened Householders	14,528	39.8%	
	· Householder Ages 65 Plus	2,440	52.6%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,559		
	Median Home Value	\$234,100		
	Median Year Built	1987		
	Vacancy Rate	1.0%		
	Cost Burdened Householders	4,878	11.8%	
	· Householder Ages 65 Plus	1,368	14.6%	
	Average Purchase Price	\$271,073		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	85,397	-
Occupied (% of total)	78,672	92.1%
Renter (% of occupied)	37,371	47.5%
Owner (% of occupied)	41,301	52.5%
Vacant (% of total)	6,725	7.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	53,790	51,315	27,892	23,423
2010 ⁴	65,986	62,916	33,712	29,204
2020 ^{1,3}	85,397	78,672	41,301	37,371
2025 ²	91,895	84,658	45,324	39,334
Percent Change				
2000-2010	22.7%	22.6%	20.9%	24.7%
2010-2020	29.4%	25.0%	22.5%	28.0%
2020-2025	7.6%	7.6%	9.7%	5.3%
Numeric Change				
2020-2025	6,498	5,986	4,023	1,963

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	78,672	100%	84,658	7.6%	-	-	-	-
Extremely low income	13,383	17.0%	14,406	7.6%	\$81,133	7.3%	\$671	29.9%
Very low income	12,641	16.1%	13,697	8.4%	\$135,222	17.3%	\$1,118	86.1%
Low income	17,947	22.8%	19,224	7.1%	\$216,355	55.4%	\$1,788	98.3%
Lower moderate income	11,304	14.4%	12,264	8.5%	\$311,010	92.7%	\$2,570	99.7%
Moderate income	7,649	9.7%	8,251	7.9%	\$378,621	92.7%	\$3,129	99.9%
Upper income	15,747	20.0%	16,817	6.8%	\$454,345	92.7%	\$3,755	100.0%
Lower (0 to 60% MFI ⁹)	28,826	36.6%	31,109	7.9%	\$162,266	27.1%	\$1,341	92.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Ransom County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	5,703	100%	5,782	1.4%
Ages 0 to 24	1,648	28.9%	1,493	-9.4%
Ages 25 to 44	1,207	21.2%	1,423	17.9%
Ages 45 to 64	1,653	29.0%	1,436	-13.1%
Ages 65 and older	1,195	21.0%	1,430	19.6%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$755		
	Vacancy Rate	11.9%		
	Median Year Built	1957		
	Cost Burdened Householders	138	29.0%	
	· Householder Ages 65 Plus	60	50.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,142		
	Median Home Value	\$139,200		
	Median Year Built	1963		
	Vacancy Rate	1.3%		
	Cost Burdened Householders	221	14.0%	
	· Householder Ages 65 Plus	97	18.8%	
	Average Purchase Price	\$144,338		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,536	-
Occupied (% of total)	2,246	88.6%
Renter (% of occupied)	664	29.6%
Owner (% of occupied)	1,582	70.4%
Vacant (% of total)	290	11.4%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,604	2,350	1,775	575
2010 ⁴	2,676	2,345	1,752	593
2020 ^{1,3}	2,536	2,246	1,582	664
2025 ²	2,622	2,322	1,656	666
Percent Change				
2000-2010	2.8%	-0.2%	-1.3%	3.1%
2010-2020	-5.2%	-4.2%	-9.7%	12.0%
2020-2025	3.4%	3.4%	4.7%	0.2%
Numeric Change				
2020-2025	86	76	74	2

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,246	100%	2,322	3.4%	-	-	-	-
Extremely low income	401	17.9%	423	5.5%	\$70,152	22.7%	\$580	36.4%
Very low income	394	17.5%	421	7.0%	\$116,920	44.8%	\$966	90.3%
Low income	547	24.4%	564	3.0%	\$187,072	73.7%	\$1,546	99.3%
Lower moderate income	332	14.8%	339	2.1%	\$268,916	97.7%	\$2,222	100.0%
Moderate income	247	11.0%	248	0.3%	\$327,376	97.7%	\$2,706	100.0%
Upper income	325	14.5%	329	1.3%	\$392,851	97.7%	\$3,247	100.0%
Lower (0 to 60% MFI ⁹)	879	39.1%	935	6.4%	\$140,304	53.9%	\$1,160	93.8%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Richland County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	16,529	100%	16,825	1.8%
Ages 0 to 24	5,837	35.3%	6,753	15.7%
Ages 25 to 44	3,617	21.9%	3,002	-17.0%
Ages 45 to 64	4,118	24.9%	3,372	-18.1%
Ages 65 and older	2,957	17.9%	3,698	25.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$658		
	Vacancy Rate	9.3%		
	Median Year Built	1979		
	Cost Burdened Householders	932	51.6%	
	· Householder Ages 65 Plus	240	67.9%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,189		
	Median Home Value	\$132,800		
	Median Year Built	1969		
	Vacancy Rate	0.6%		
	Cost Burdened Householders	447	9.6%	
	· Householder Ages 65 Plus	181	12.9%	
	Average Purchase Price	\$174,600		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	7,501	-
Occupied (% of total)	6,710	89.5%
Renter (% of occupied)	2,028	30.2%
Owner (% of occupied)	4,682	69.8%
Vacant (% of total)	791	10.5%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	7,575	6,885	4,787	2,098
2010 ⁴	7,525	6,517	4,800	1,717
2020 ^{1,3}	7,501	6,710	4,682	2,028
2025 ²	7,418	6,636	4,491	2,145
Percent Change				
2000-2010	-0.7%	-5.3%	0.3%	-18.2%
2010-2020	-0.3%	3.0%	-2.5%	18.1%
2020-2025	-1.1%	-1.1%	-4.1%	5.8%
Numeric Change				
2020-2025	-83	-74	-191	117

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	6,710	100%	6,636	-1.1%	-	-	-	-
Extremely low income	1,445	21.5%	1,576	9.0%	\$73,238	26.8%	\$605	48.5%
Very low income	1,185	17.7%	1,251	5.6%	\$122,063	47.9%	\$1,009	98.6%
Low income	1,405	20.9%	1,354	-3.6%	\$195,300	70.4%	\$1,614	100.0%
Lower moderate income	1,048	15.6%	976	-6.9%	\$280,744	96.5%	\$2,320	100.0%
Moderate income	636	9.5%	572	-10.0%	\$341,775	96.5%	\$2,825	100.0%
Upper income	991	14.8%	908	-8.4%	\$410,130	96.5%	\$3,389	100.0%
Lower (0 to 60% MFI ⁹)	2,891	43.1%	3,073	6.3%	\$146,475	54.6%	\$1,211	98.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Sargent County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,862	100%	3,867	0.1%
Ages 0 to 24	1,019	26.4%	944	-7.4%
Ages 25 to 44	895	23.2%	886	-1.1%
Ages 45 to 64	1,063	27.5%	1,003	-5.6%
Ages 65 and older	885	22.9%	1,034	16.9%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$732		
	Vacancy Rate	11.3%		
	Median Year Built	1989		
	Cost Burdened Householders	72	17.8%	
	· Householder Ages 65 Plus	35	31.9%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,129		
	Median Home Value	\$110,900		
	Median Year Built	1970		
	Vacancy Rate	0.4%		
	Cost Burdened Householders	101	8.0%	
	· Householder Ages 65 Plus	27	6.7%	
	Average Purchase Price	\$113,165		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,999	-
Occupied (% of total)	1,734	86.7%
Renter (% of occupied)	475	27.4%
Owner (% of occupied)	1,259	72.6%
Vacant (% of total)	265	13.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,016	1,786	1,422	364
2010 ⁴	2,017	1,770	1,375	395
2020 ^{1,3}	1,999	1,734	1,259	475
2025 ²	2,006	1,740	1,286	454
Percent Change				
2000-2010	0.0%	-0.9%	-3.3%	8.5%
2010-2020	-0.9%	-2.0%	-8.5%	20.3%
2020-2025	0.4%	0.3%	2.2%	-4.5%
Numeric Change				
2020-2025	7	6	27	-21

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,734	100%	1,740	0.3%	-	-	-	-
Extremely low income	182	10.5%	187	2.8%	\$79,590	37.3%	\$658	43.6%
Very low income	272	15.7%	283	3.9%	\$132,650	60.1%	\$1,096	93.9%
Low income	537	31.0%	528	-1.8%	\$212,241	82.1%	\$1,754	99.1%
Lower moderate income	280	16.1%	286	2.2%	\$305,096	98.2%	\$2,521	100.0%
Moderate income	258	14.9%	253	-1.9%	\$371,421	98.2%	\$3,070	100.0%
Upper income	205	11.8%	204	-0.4%	\$445,706	98.2%	\$3,683	100.0%
Lower (0 to 60% MFI ⁹)	592	34.2%	615	3.8%	\$159,181	69.9%	\$1,316	96.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Steele County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	1,798	100%	1,800	0.1%
Ages 0 to 24	520	28.9%	493	-5.1%
Ages 25 to 44	356	19.8%	298	-16.3%
Ages 45 to 64	529	29.4%	531	0.3%
Ages 65 and older	393	21.8%	478	21.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$571		
	Vacancy Rate	7.5%		
	Median Year Built	1972		
	Cost Burdened Householders	10	15.6%	
	· Householder Ages 65 Plus	9	37.5%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$933		
	Median Home Value	\$87,000		
	Median Year Built	1965		
	Vacancy Rate	0.4%		
	Cost Burdened Householders	42	6.7%	
	· Householder Ages 65 Plus	20	10.0%	
	Average Purchase Price	\$114,701		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,091	-
Occupied (% of total)	788	72.2%
Renter (% of occupied)	157	19.9%
Owner (% of occupied)	631	80.1%
Vacant (% of total)	303	27.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,231	923	710	213
2010 ⁴	1,196	825	666	159
2020 ^{1,3}	1,091	788	631	157
2025 ²	1,148	829	662	167
Percent Change				
2000-2010	-2.8%	-10.6%	-6.2%	-25.4%
2010-2020	-8.8%	-4.5%	-5.2%	-1.4%
2020-2025	5.2%	5.2%	4.9%	6.5%
Numeric Change				
2020-2025	57	41	31	10

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	788	100%	829	5.2%	-	-	-	-
Extremely low income	116	14.7%	128	10.7%	\$84,491	52.5%	\$698	77.9%
Very low income	79	10.1%	88	10.8%	\$140,818	61.6%	\$1,164	100.0%
Low income	186	23.6%	202	8.5%	\$225,309	87.9%	\$1,862	100.0%
Lower moderate income	108	13.7%	113	4.8%	\$323,882	97.4%	\$2,677	100.0%
Moderate income	129	16.4%	129	-0.3%	\$394,291	97.4%	\$3,259	100.0%
Upper income	170	21.5%	170	0.3%	\$473,149	97.4%	\$3,910	100.0%
Lower (0 to 60% MFI ⁹)	237	30.1%	262	10.5%	\$168,982	75.8%	\$1,397	100.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Trail County



	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	7,997	100%	8,017	0.3%
Ages 0 to 24	2,518	31.5%	2,575	2.2%
Ages 25 to 44	1,772	22.2%	1,746	-1.4%
Ages 45 to 64	2,141	26.8%	1,842	-14.0%
Ages 65 and older	1,566	19.6%	1,854	18.4%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$643	
	Vacancy Rate		11.1%	
	Median Year Built		1973	
	Cost Burdened Householders		213	28.0%
	· Householder Ages 65 Plus		94	49.3%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,237	
	Median Home Value		\$152,200	
	Median Year Built		1956	
	Vacancy Rate		0.6%	
	Cost Burdened Householders		358	15.4%
	· Householder Ages 65 Plus		147	20.4%
	Average Purchase Price		\$149,986	

	2020 ^{1,3}	
	Number	Percent
Total housing units	3,649	-
Occupied (% of total)	3,230	88.5%
Renter (% of occupied)	884	27.4%
Owner (% of occupied)	2,346	72.6%
Vacant (% of total)	419	11.5%

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	3,708	3,341	2,420	921
2010 ⁴	3,759	3,425	2,570	855
2020 ^{1,3}	3,649	3,230	2,346	884
2025 ²	3,654	3,234	2,343	891
Percent Change				
2000-2010	1.4%	2.5%	6.2%	-7.2%
2010-2020	-2.9%	-5.7%	-8.7%	3.4%
2020-2025	0.1%	0.1%	-0.1%	0.8%
Numeric Change				
2020-2025	5	4	-3	7

Housing Affordability							
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}
	Number	Percent	Projection	Change			
Total households	3,230	100%	3,234	0.1%	-	-	-
Extremely low income	498	15.4%	543	9.1%	\$80,226	24.0%	\$663
Very low income	518	16.0%	527	1.8%	\$133,709	49.0%	\$1,105
Low income	740	22.9%	749	1.2%	\$213,935	79.5%	\$1,768
Lower moderate income	471	14.6%	454	-3.6%	\$307,531	98.7%	\$2,542
Moderate income	447	13.8%	433	-3.2%	\$374,386	98.7%	\$3,094
Upper income	556	17.2%	530	-4.6%	\$449,263	98.7%	\$3,713
Lower (0 to 60% MFI ⁹)	1,155	35.8%	1,211	4.8%	\$160,451	60.5%	\$1,326

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	125,990	100%	131,871	4.7%
Ages 0 to 24	46,596	37.0%	44,791	-3.9%
Ages 25 to 44	38,718	30.7%	40,995	5.9%
Ages 45 to 64	24,520	19.5%	24,797	1.1%
Ages 65 and older	16,156	12.8%	21,288	31.8%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$821		
	Vacancy Rate	7.8%		
	Median Year Built	1991		
	Cost Burdened Householders	12,804	41.9%	
	· Householder Ages 65 Plus	1,950	51.6%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,496		
	Median Home Value	\$225,500		
	Median Year Built	1983		
	Vacancy Rate	1.3%		
	Cost Burdened Householders	3,088	12.4%	
	· Householder Ages 65 Plus	852	13.6%	
	Average Purchase Price	\$257,221		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	61,541	-
Occupied (% of total)	56,116	91.2%
Renter (% of occupied)	31,196	55.6%
Owner (% of occupied)	24,920	44.4%
Vacant (% of total)	5,425	8.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	41,200	39,351	18,549	20,802
2010 ⁴	48,924	46,681	21,007	25,674
2020 ^{1,3}	61,541	56,116	24,920	31,196
2025 ²	66,202	60,366	27,565	32,801
Percent Change				
2000-2010	18.7%	18.6%	13.3%	23.4%
2010-2020	25.8%	20.2%	18.6%	21.5%
2020-2025	7.6%	7.6%	10.6%	5.1%
Numeric Change				
2020-2025	4,661	4,250	2,645	1,605

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	56,116	100%	60,366	7.6%	-	-	-	-
Extremely low income	11,496	20.5%	12,294	6.9%	\$81,133	7.0%	\$671	30.5%
Very low income	10,190	18.2%	10,957	7.5%	\$135,222	17.9%	\$1,118	86.9%
Low income	13,326	23.7%	14,257	7.0%	\$216,355	59.0%	\$1,788	98.3%
Lower moderate income	7,240	12.9%	7,818	8.0%	\$311,010	95.0%	\$2,570	99.8%
Moderate income	4,584	8.2%	5,035	9.8%	\$378,621	95.0%	\$3,129	100.0%
Upper income	9,281	16.5%	10,004	7.8%	\$454,345	95.0%	\$3,755	100.0%
Lower (0 to 60% MFI ⁹)	23,808	42.4%	25,522	7.2%	\$162,266	28.6%	\$1,341	93.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.



Population	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	8,007	100%	8,473	5.8%
Ages 0 to 24	3,227	40.3%	4,153	28.7%
Ages 25 to 44	1,651	20.6%	1,198	-27.5%
Ages 45 to 64	1,746	21.8%	1,436	-17.8%
Ages 65 and older	1,383	17.3%	1,686	21.9%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$664	
	Vacancy Rate		8.8%	
	Median Year Built		1980	
	Cost Burdened Householders		818	54.7%
	· Householder Ages 65 Plus		188	68.5%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,094	
	Median Home Value		\$125,100	
	Median Year Built		1970	
	Vacancy Rate		0.0%	
	Cost Burdened Householders		134	8.2%
	· Householder Ages 65 Plus		52	9.7%
	Average Purchase Price		\$167,917	

Housing Occupancy	2020 ^{1,3}	
	Number	Percent
Total housing units	3,597	-
Occupied (% of total)	3,235	89.9%
Renter (% of occupied)	1,612	49.8%
Owner (% of occupied)	1,623	50.2%
Vacant (% of total)	362	10.1%

Housing Trends	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	3,492	3,250	1,701	1,549
2010 ⁴	3,506	3,012	1,734	1,278
2020 ^{1,3}	3,597	3,235	1,623	1,612
2025 ²	3,587	3,226	1,527	1,699
Percent Change				
2000-2010	0.4%	-7.3%	1.9%	-17.5%
2010-2020	2.6%	7.4%	-6.4%	26.1%
2020-2025	-0.3%	-0.3%	-5.9%	5.4%
Numeric Change				
2020-2025	-10	-9	-96	87

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	3,235	100%	3,226	-0.3%	-	-	-	-
Extremely low income	988	30.6%	1,069	8.2%	\$73,238	25.9%	\$605	47.2%
Very low income	645	20.0%	678	5.0%	\$122,063	49.9%	\$1,009	98.5%
Low income	650	20.1%	621	-4.5%	\$195,300	78.9%	\$1,614	100.0%
Lower moderate income	485	15.0%	438	-9.7%	\$280,744	96.3%	\$2,320	100.0%
Moderate income	252	7.8%	226	-10.2%	\$341,775	96.3%	\$2,825	100.0%
Upper income	214	6.6%	193	-9.9%	\$410,130	96.3%	\$3,389	100.0%
Lower (0 to 60% MFI ⁹)	1,762	54.5%	1,850	5.0%	\$146,475	61.3%	\$1,211	98.5%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

West Fargo city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	38,626	100%	40,090	3.8%
Ages 0 to 24	14,212	36.8%	13,862	-2.5%
Ages 25 to 44	12,743	33.0%	13,395	5.1%
Ages 45 to 64	8,301	21.5%	8,409	1.3%
Ages 65 and older	3,370	8.7%	4,424	31.3%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$957		
	Vacancy Rate	7.1%		
	Median Year Built	2005		
	Cost Burdened Householders	1,502	29.2%	
	· Householder Ages 65 Plus	449	59.8%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,635		
	Median Home Value	\$241,800		
	Median Year Built	2001		
	Vacancy Rate	0.6%		
	Cost Burdened Householders	1,075	10.6%	
	· Householder Ages 65 Plus	379	23.3%	
	Average Purchase Price	\$307,785		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	16,058	-
Occupied (% of total)	15,271	95.1%
Renter (% of occupied)	5,151	33.7%
Owner (% of occupied)	10,120	66.3%
Vacant (% of total)	787	4.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,968	5,658	3,862	1,796
2010 ⁴	9,991	9,595	6,795	2,800
2020 ^{1,3}	16,058	15,271	10,120	5,151
2025 ²	17,213	16,369	10,901	5,468
Percent Change				
2000-2010	67.4%	69.6%	75.9%	55.9%
2010-2020	60.7%	59.2%	48.9%	84.0%
2020-2025	7.2%	7.2%	7.7%	6.2%
Numeric Change				
2020-2025	1,155	1,098	781	317

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	15,271	100%	16,369	7.2%	-	-	-	-
Extremely low income	1,428	9.4%	1,590	11.3%	\$81,133	6.8%	\$671	19.7%
Very low income	1,611	10.5%	1,819	12.9%	\$135,222	13.7%	\$1,118	79.4%
Low income	2,976	19.5%	3,163	6.3%	\$216,355	52.9%	\$1,788	98.2%
Lower moderate income	3,102	20.3%	3,400	9.6%	\$311,010	90.4%	\$2,570	98.9%
Moderate income	2,024	13.3%	2,086	3.1%	\$378,621	90.4%	\$3,129	99.7%
Upper income	4,130	27.0%	4,311	4.4%	\$454,345	90.4%	\$3,755	99.8%
Lower (0 to 60% MFI ⁹)	3,380	22.1%	3,770	11.5%	\$162,266	22.8%	\$1,341	85.1%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

South Central Dakota Region VI



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	55,629	100%	55,429	-0.4%
Ages 0 to 24	16,297	29.3%	16,286	-0.1%
Ages 25 to 44	11,964	21.5%	11,619	-2.9%
Ages 45 to 64	14,779	26.6%	12,781	-13.5%
Ages 65 and older	12,589	22.6%	14,743	17.1%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$659	
	Vacancy Rate		9.8%	
	Median Year Built		1971	
	Cost Burdened Householders		2,233	35.6%
	· Householder Ages 65 Plus		807	55.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,176	
	Median Home Value		\$133,581	
	Median Year Built		1967	
	Vacancy Rate		2.2%	
	Cost Burdened Householders		2,287	13.8%
	· Householder Ages 65 Plus		996	17.1%
	Average Purchase Price		\$138,887	

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	28,763	-		
Occupied (% of total)	23,854	82.9%		
Renter (% of occupied)	7,173	30.1%		
Owner (% of occupied)	16,681	69.9%		
Vacant (% of total)	4,909	17.1%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	29,346	25,426	18,489	6,937
2010 ⁴	29,194	24,408	17,806	6,602
2020 ^{1,3}	28,763	23,854	16,681	7,173
2025 ²	28,740	23,837	16,663	7,174
Percent Change				
2000-2010	-0.5%	-4.0%	-3.7%	-4.8%
2010-2020	-1.5%	-2.3%	-6.3%	8.7%
2020-2025	-0.1%	-0.1%	-0.1%	0.0%
Numeric Change				
2020-2025	-23	-17	-18	1

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	23,854	100%	23,837	-0.1%	-	-	-	-
Extremely low income	5,067	21.2%	5,362	5.8%	\$70,878	28.9%	\$586	38.1%
Very low income	4,390	18.4%	4,525	3.1%	\$118,130	49.7%	\$976	86.1%
Low income	5,500	23.1%	5,421	-1.4%	\$189,008	70.9%	\$1,562	96.9%
Lower moderate income	3,515	14.7%	3,402	-3.2%	\$271,699	96.6%	\$2,245	97.5%
Moderate income	2,197	9.2%	2,081	-5.3%	\$330,764	96.6%	\$2,734	97.6%
Upper income	3,185	13.4%	3,037	-4.6%	\$396,917	96.6%	\$3,280	97.7%
Lower (0 to 60% MFI ⁹)	10,523	44.1%	10,941	4.0%	\$141,756	55.6%	\$1,172	95.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Barnes County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	10,853	100%	10,727	-1.2%
Ages 0 to 24	3,157	29.1%	3,194	1.2%
Ages 25 to 44	2,404	22.1%	2,081	-13.4%
Ages 45 to 64	2,851	26.3%	2,593	-9.0%
Ages 65 and older	2,442	22.5%	2,859	17.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$732		
	Vacancy Rate	9.3%		
	Median Year Built	1974		
	Cost Burdened Householders	398	30.9%	
	· Householder Ages 65 Plus	78	31.1%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,169		
	Median Home Value	\$138,300		
	Median Year Built	1963		
	Vacancy Rate	1.4%		
	Cost Burdened Householders	474	14.1%	
	· Householder Ages 65 Plus	172	15.1%	
	Average Purchase Price	\$154,831		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	5,671	-
Occupied (% of total)	4,772	84.1%
Renter (% of occupied)	1,404	29.4%
Owner (% of occupied)	3,368	70.6%
Vacant (% of total)	899	15.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,599	4,884	3,474	1,410
2010 ⁴	5,694	4,830	3,290	1,540
2020 ^{1,3}	5,671	4,772	3,368	1,404
2025 ²	5,628	4,736	3,333	1,403
Percent Change				
2000-2010	1.7%	-1.1%	-5.3%	9.2%
2010-2020	-0.4%	-1.2%	2.4%	-8.8%
2020-2025	-0.8%	-0.8%	-1.0%	-0.1%
Numeric Change				
2020-2025	-43	-36	-35	-1

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	4,772	100%	4,736	-0.8%	-	-	-	-
Extremely low income	885	18.6%	948	7.1%	\$73,238	25.6%	\$605	39.1%
Very low income	910	19.1%	942	3.5%	\$122,063	46.5%	\$1,009	97.4%
Low income	1,117	23.4%	1,083	-3.0%	\$195,300	73.5%	\$1,614	99.5%
Lower moderate income	672	14.1%	643	-4.4%	\$280,744	98.2%	\$2,320	99.5%
Moderate income	574	12.0%	529	-7.8%	\$341,775	98.2%	\$2,825	100.0%
Upper income	614	12.9%	590	-3.9%	\$410,130	98.2%	\$3,389	100.0%
Lower (0 to 60% MFI ⁹)	2,028	42.5%	2,112	4.2%	\$146,475	53.1%	\$1,211	97.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Dickey County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	4,999	100%	4,961	-0.8%
Ages 0 to 24	1,629	32.6%	1,620	-0.6%
Ages 25 to 44	1,002	20.1%	950	-5.2%
Ages 45 to 64	1,335	26.7%	1,266	-5.2%
Ages 65 and older	1,032	20.7%	1,125	9.0%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$640		
	Vacancy Rate	12.3%		
	Median Year Built	1970		
	Cost Burdened Householders	77	21.9%	
	· Householder Ages 65 Plus	24	34.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,086		
	Median Home Value	\$129,600		
	Median Year Built	1966		
	Vacancy Rate	1.8%		
	Cost Burdened Householders	189	12.7%	
	· Householder Ages 65 Plus	96	20.0%	
	Average Purchase Price	\$123,876		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,383	-
Occupied (% of total)	1,985	83.3%
Renter (% of occupied)	490	24.7%
Owner (% of occupied)	1,495	75.3%
Vacant (% of total)	398	16.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,656	2,283	1,629	654
2010 ⁴	2,650	2,167	1,579	588
2020 ^{1,3}	2,383	1,985	1,495	490
2025 ²	2,378	1,981	1,492	489
Percent Change				
2000-2010	-0.2%	-5.1%	-3.1%	-10.1%
2010-2020	-10.1%	-8.4%	-5.3%	-16.7%
2020-2025	-0.2%	-0.2%	-0.2%	-0.2%
Numeric Change				
2020-2025	-5	-4	-3	-1

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,985	100%	1,981	-0.2%	-	-	-	-
Extremely low income	385	19.4%	400	3.8%	\$70,333	28.8%	\$581	38.7%
Very low income	283	14.2%	291	2.9%	\$117,222	48.7%	\$969	91.4%
Low income	454	22.8%	452	-0.3%	\$187,556	73.9%	\$1,550	100.0%
Lower moderate income	301	15.1%	295	-1.8%	\$269,612	97.3%	\$2,228	100.0%
Moderate income	221	11.1%	211	-4.6%	\$328,223	97.3%	\$2,713	100.0%
Upper income	342	17.2%	330	-3.4%	\$393,868	97.3%	\$3,255	100.0%
Lower (0 to 60% MFI ⁹)	755	38.0%	779	3.2%	\$140,667	55.9%	\$1,163	95.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Foster County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,397	100%	3,383	-0.4%
Ages 0 to 24	982	28.9%	928	-5.5%
Ages 25 to 44	754	22.2%	776	2.9%
Ages 45 to 64	892	26.2%	846	-5.1%
Ages 65 and older	770	22.7%	833	8.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$598		
	Vacancy Rate	6.6%		
	Median Year Built	1971		
	Cost Burdened Householders	133	39.0%	
	· Householder Ages 65 Plus	55	74.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,290		
	Median Home Value	\$151,200		
	Median Year Built	1973		
	Vacancy Rate	3.5%		
	Cost Burdened Householders	105	10.1%	
	· Householder Ages 65 Plus	47	12.9%	
	Average Purchase Price	\$138,100		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,773	-
Occupied (% of total)	1,458	82.2%
Renter (% of occupied)	399	27.4%
Owner (% of occupied)	1,059	72.6%
Vacant (% of total)	315	17.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,793	1,540	1,144	396
2010 ⁴	1,837	1,506	1,142	364
2020 ^{1,3}	1,773	1,458	1,059	399
2025 ²	1,795	1,476	1,076	400
Percent Change				
2000-2010	2.5%	-2.2%	-0.2%	-8.1%
2010-2020	-3.5%	-3.2%	-7.3%	9.7%
2020-2025	1.2%	1.2%	1.6%	0.2%
Numeric Change				
2020-2025	22	18	17	1

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,458	100%	1,476	1.2%	-	-	-	-
Extremely low income	270	18.5%	275	1.7%	\$70,515	20.1%	\$583	50.6%
Very low income	277	19.0%	281	1.4%	\$117,525	41.8%	\$971	89.6%
Low income	311	21.3%	315	1.4%	\$188,040	66.5%	\$1,554	98.8%
Lower moderate income	150	10.3%	150	-0.3%	\$270,308	90.3%	\$2,234	98.8%
Moderate income	186	12.7%	188	1.2%	\$329,070	90.3%	\$2,720	100.0%
Upper income	263	18.1%	268	1.7%	\$394,884	90.3%	\$3,263	100.0%
Lower (0 to 60% MFI ⁹)	607	41.6%	617	1.7%	\$141,030	49.4%	\$1,166	96.2%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Griggs County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,306	100%	2,272	-1.5%
Ages 0 to 24	600	26.0%	548	-8.7%
Ages 25 to 44	362	15.7%	382	5.6%
Ages 45 to 64	607	26.3%	508	-16.3%
Ages 65 and older	737	32.0%	834	13.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$565		
	Vacancy Rate	21.6%		
	Median Year Built	1966		
	Cost Burdened Householders	30	21.4%	
	· Householder Ages 65 Plus	22	47.8%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,027		
	Median Home Value	\$100,900		
	Median Year Built	1954		
	Vacancy Rate	3.1%		
	Cost Burdened Householders	131	16.2%	
	· Householder Ages 65 Plus	103	27.3%	
	Average Purchase Price	\$79,102		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,378	-
Occupied (% of total)	1,015	73.7%
Renter (% of occupied)	204	20.1%
Owner (% of occupied)	811	79.9%
Vacant (% of total)	363	26.3%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,521	1,178	923	255
2010 ⁴	1,463	1,099	868	231
2020 ^{1,3}	1,378	1,015	811	204
2025 ²	1,396	1,028	828	200
Percent Change				
2000-2010	-3.8%	-6.7%	-6.0%	-9.4%
2010-2020	-5.8%	-7.6%	-6.5%	-11.8%
2020-2025	1.3%	1.3%	2.1%	-1.9%
Numeric Change				
2020-2025	18	13	17	-4

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,015	100%	1,028	1.3%	-	-	-	-
Extremely low income	213	21.0%	225	5.8%	\$71,967	39.3%	\$595	56.3%
Very low income	180	17.7%	177	-1.8%	\$119,945	59.3%	\$991	91.0%
Low income	269	26.5%	272	1.2%	\$191,912	77.9%	\$1,586	100.0%
Lower moderate income	114	11.3%	115	0.7%	\$275,874	98.1%	\$2,280	100.0%
Moderate income	66	6.5%	64	-3.0%	\$335,846	98.1%	\$2,776	100.0%
Upper income	173	17.1%	173	-0.2%	\$403,015	98.1%	\$3,331	100.0%
Lower (0 to 60% MFI ⁹)	457	45.0%	466	2.0%	\$143,934	65.8%	\$1,190	91.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

LaMoure County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	4,093	100%	4,085	-0.2%
Ages 0 to 24	1,199	29.3%	1,208	0.7%
Ages 25 to 44	753	18.4%	753	0.0%
Ages 45 to 64	1,085	26.5%	904	-16.7%
Ages 65 and older	1,056	25.8%	1,220	15.5%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$499	
	Vacancy Rate	7.0%	
	Median Year Built	1968	
	Cost Burdened Householders	58	26.4%
	· Householder Ages 65 Plus	36	67.2%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,119	
	Median Home Value	\$99,900	
	Median Year Built	1970	
	Vacancy Rate	1.8%	
	Cost Burdened Householders	138	10.1%
	· Householder Ages 65 Plus	64	11.5%
	Average Purchase Price	\$78,020	

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,064	-
Occupied (% of total)	1,720	83.3%
Renter (% of occupied)	341	19.8%
Owner (% of occupied)	1,379	80.2%
Vacant (% of total)	344	16.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,271	1,942	1,573	369
2010 ⁴	2,252	1,962	1,640	322
2020 ^{1,3}	2,064	1,720	1,379	341
2025 ²	2,080	1,733	1,392	341
Percent Change				
2000-2010	-0.8%	1.0%	4.3%	-12.7%
2010-2020	-8.3%	-12.3%	-15.9%	5.7%
2020-2025	0.8%	0.8%	0.9%	0.1%
Numeric Change				
2020-2025	16	13	13	0

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,720	100%	1,733	0.8%	-	-	-	-
Extremely low income	299	17.4%	315	5.3%	\$71,241	35.2%	\$589	69.6%
Very low income	321	18.7%	333	3.7%	\$118,735	61.2%	\$981	94.6%
Low income	370	21.5%	379	2.4%	\$189,976	76.6%	\$1,570	98.3%
Lower moderate income	293	17.0%	285	-2.6%	\$273,091	95.9%	\$2,257	100.0%
Moderate income	130	7.5%	128	-1.4%	\$332,458	95.9%	\$2,748	100.0%
Upper income	307	17.9%	290	-5.7%	\$398,950	95.9%	\$3,297	100.0%
Lower (0 to 60% MFI ⁹)	668	38.8%	700	4.8%	\$142,482	64.9%	\$1,178	97.5%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Logan County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	1,876	100%	1,879	0.2%
Ages 0 to 24	478	25.5%	476	-0.4%
Ages 25 to 44	327	17.4%	379	15.8%
Ages 45 to 64	520	27.7%	398	-23.4%
Ages 65 and older	551	29.4%	626	13.6%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$720	
	Vacancy Rate	8.3%	
	Median Year Built	1970	
	Cost Burdened Householders	25	32.9%
	· Householder Ages 65 Plus	11	61.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$950	
	Median Home Value	\$84,500	
	Median Year Built	1968	
	Vacancy Rate	0.1%	
	Cost Burdened Householders	94	14.6%
	· Householder Ages 65 Plus	46	19.9%
	Average Purchase Price	\$59,712	

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,078	-
Occupied (% of total)	791	73.4%
Renter (% of occupied)	125	15.8%
Owner (% of occupied)	666	84.2%
Vacant (% of total)	287	26.6%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,193	963	822	141
2010 ⁴	1,075	815	675	140
2020 ^{1,3}	1,078	791	666	125
2025 ²	1,041	764	647	117
Percent Change				
2000-2010	-9.9%	-15.4%	-17.9%	-0.7%
2010-2020	0.3%	-2.9%	-1.3%	-10.9%
2020-2025	-3.4%	-3.4%	-2.9%	-6.2%
Numeric Change				
2020-2025	-37	-27	-19	-8

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	791	100%	764	-3.4%	-	-	-	-
Extremely low income	136	17.2%	136	-0.3%	\$70,515	46.9%	\$583	43.0%
Very low income	166	20.9%	165	-0.4%	\$117,525	72.4%	\$971	94.9%
Low income	220	27.8%	215	-2.3%	\$188,040	83.6%	\$1,554	100.0%
Lower moderate income	105	13.3%	103	-2.1%	\$270,308	96.9%	\$2,234	100.0%
Moderate income	45	5.7%	40	-10.7%	\$329,070	96.9%	\$2,720	100.0%
Upper income	119	15.0%	105	-11.6%	\$394,884	96.9%	\$3,263	100.0%
Lower (0 to 60% MFI ⁹)	345	43.6%	345	0.0%	\$141,030	75.0%	\$1,166	97.5%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

McIntosh County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,530	100%	2,525	-0.2%
Ages 0 to 24	558	22.1%	540	-3.2%
Ages 25 to 44	488	19.3%	512	4.9%
Ages 45 to 64	686	27.1%	597	-12.9%
Ages 65 and older	798	31.6%	876	9.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$529		
	Vacancy Rate	12.2%		
	Median Year Built	1967		
	Cost Burdened Householders	95	34.0%	
	· Householder Ages 65 Plus	26	33.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,055		
	Median Home Value	\$75,700		
	Median Year Built	1962		
	Vacancy Rate	2.3%		
	Cost Burdened Householders	124	14.8%	
	· Householder Ages 65 Plus	82	23.8%	
	Average Purchase Price	\$57,428		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,704	-
Occupied (% of total)	1,177	69.1%
Renter (% of occupied)	337	28.6%
Owner (% of occupied)	840	71.4%
Vacant (% of total)	527	30.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,853	1,467	1,214	253
2010 ⁴	1,931	1,337	1,113	224
2020 ^{1,3}	1,704	1,177	840	337
2025 ²	1,729	1,194	846	348
Percent Change				
2000-2010	4.2%	-8.9%	-8.3%	-11.5%
2010-2020	-11.8%	-12.0%	-24.5%	50.5%
2020-2025	1.5%	1.4%	0.7%	3.2%
Numeric Change				
2020-2025	25	17	6	11

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,177	100%	1,194	1.4%	-	-	-	-
Extremely low income	303	25.8%	319	5.2%	\$57,719	40.3%	\$477	38.0%
Very low income	225	19.1%	231	2.7%	\$96,198	62.5%	\$795	85.0%
Low income	276	23.5%	280	1.4%	\$153,917	83.4%	\$1,272	98.4%
Lower moderate income	183	15.6%	181	-1.2%	\$221,256	89.3%	\$1,829	99.7%
Moderate income	78	6.7%	76	-3.0%	\$269,355	95.4%	\$2,226	100.0%
Upper income	111	9.4%	106	-4.6%	\$323,226	95.4%	\$2,671	100.0%
Lower (0 to 60% MFI ⁹)	579	49.2%	602	3.9%	\$115,438	69.3%	\$954	90.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Stutsman County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	21,593	100%	21,629	0.2%
Ages 0 to 24	6,681	30.9%	6,708	0.4%
Ages 25 to 44	5,151	23.9%	5,018	-2.6%
Ages 45 to 64	5,636	26.1%	4,759	-15.6%
Ages 65 and older	4,124	19.1%	5,144	24.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$689		
	Vacancy Rate	8.0%		
	Median Year Built	1972		
	Cost Burdened Householders	1,272	39.4%	
	· Householder Ages 65 Plus	483	62.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,265		
	Median Home Value	\$158,900		
	Median Year Built	1972		
	Vacancy Rate	2.0%		
	Cost Burdened Householders	853	15.1%	
	· Householder Ages 65 Plus	267	15.1%	
	Average Purchase Price	\$180,832		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	10,374	-
Occupied (% of total)	9,084	87.6%
Renter (% of occupied)	3,410	37.5%
Owner (% of occupied)	5,674	62.5%
Vacant (% of total)	1,290	12.4%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	9,817	8,954	6,015	2,939
2010 ⁴	9,827	8,633	5,933	2,700
2020 ^{1,3}	10,374	9,084	5,674	3,410
2025 ²	10,417	9,122	5,691	3,431
Percent Change				
2000-2010	0.1%	-3.6%	-1.4%	-8.1%
2010-2020	5.6%	5.2%	-4.4%	26.3%
2020-2025	0.4%	0.4%	0.3%	0.6%
Numeric Change				
2020-2025	43	38	17	21

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	9,084	100%	9,122	0.4%	-	-	-	-
Extremely low income	2,161	23.8%	2,307	6.7%	\$71,604	20.8%	\$592	34.0%
Very low income	1,690	18.6%	1,770	4.7%	\$119,340	40.3%	\$986	81.9%
Low income	2,019	22.2%	1,988	-1.5%	\$190,944	60.7%	\$1,578	94.4%
Lower moderate income	1,454	16.0%	1,400	-3.7%	\$274,482	96.1%	\$2,268	95.4%
Moderate income	780	8.6%	734	-5.9%	\$334,152	96.1%	\$2,762	95.4%
Upper income	980	10.8%	922	-5.9%	\$400,983	96.1%	\$3,314	95.6%
Lower (0 to 60% MFI ⁹)	4,243	46.7%	4,460	5.1%	\$143,208	46.4%	\$1,184	93.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Wells County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,982	100%	3,968	-0.4%
Ages 0 to 24	1,013	25.4%	1,064	5.1%
Ages 25 to 44	723	18.2%	768	6.2%
Ages 45 to 64	1,168	29.3%	910	-22.1%
Ages 65 and older	1,078	27.1%	1,226	13.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$614		
	Vacancy Rate	18.2%		
	Median Year Built	1970		
	Cost Burdened Householders	146	41.5%	
	· Householder Ages 65 Plus	73	71.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,242		
	Median Home Value	\$89,600		
	Median Year Built	1964		
	Vacancy Rate	4.7%		
	Cost Burdened Householders	178	12.9%	
	· Householder Ages 65 Plus	117	20.8%	
	Average Purchase Price	\$98,041		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,338	-
Occupied (% of total)	1,852	79.2%
Renter (% of occupied)	464	25.0%
Owner (% of occupied)	1,388	75.0%
Vacant (% of total)	486	20.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,643	2,215	1,695	520
2010 ⁴	2,465	2,059	1,566	493
2020 ^{1,3}	2,338	1,852	1,388	464
2025 ²	2,276	1,803	1,358	445
Percent Change				
2000-2010	-6.7%	-7.0%	-7.6%	-5.2%
2010-2020	-5.2%	-10.1%	-11.3%	-5.9%
2020-2025	-2.7%	-2.6%	-2.2%	-4.0%
Numeric Change				
2020-2025	-62	-49	-30	-19

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,852	100%	1,803	-2.6%	-	-	-	-
Extremely low income	413	22.3%	437	5.8%	\$70,243	41.8%	\$581	46.9%
Very low income	338	18.2%	335	-0.8%	\$117,071	63.8%	\$968	86.7%
Low income	466	25.1%	437	-6.1%	\$187,314	82.5%	\$1,548	100.0%
Lower moderate income	242	13.1%	230	-5.1%	\$269,264	98.7%	\$2,225	100.0%
Moderate income	117	6.3%	111	-5.4%	\$327,799	98.7%	\$2,709	100.0%
Upper income	276	14.9%	253	-8.2%	\$393,359	98.7%	\$3,251	100.0%
Lower (0 to 60% MFI ⁹)	842	45.4%	860	2.2%	\$140,485	68.4%	\$1,161	100.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Jamestown city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	15,849	100%	15,939	0.6%
Ages 0 to 24	4,999	31.5%	5,045	0.9%
Ages 25 to 44	4,097	25.8%	3,965	-3.2%
Ages 45 to 64	3,692	23.3%	3,139	-15.0%
Ages 65 and older	3,061	19.3%	3,790	23.8%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$688		
	Vacancy Rate	8.7%		
	Median Year Built	1972		
	Cost Burdened Householders	1,262	41.2%	
	· Householder Ages 65 Plus	481	63.1%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,135		
	Median Home Value	\$151,100		
	Median Year Built	1967		
	Vacancy Rate	1.5%		
	Cost Burdened Householders	431	12.2%	
	· Householder Ages 65 Plus	163	14.3%	
	Average Purchase Price	\$178,267		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	7,493	-
Occupied (% of total)	6,709	89.5%
Renter (% of occupied)	3,167	47.2%
Owner (% of occupied)	3,542	52.8%
Vacant (% of total)	784	10.5%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	6,970	6,498	3,860	2,638
2010 ⁴	7,026	6,315	3,890	2,425
2020 ^{1,3}	7,493	6,709	3,542	3,167
2025 ²	7,573	6,781	3,575	3,206
Percent Change				
2000-2010	0.8%	-2.8%	0.8%	-8.1%
2010-2020	6.6%	6.2%	-9.0%	30.6%
2020-2025	1.1%	1.1%	0.9%	1.2%
Numeric Change				
2020-2025	80	72	33	39

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	6,709	100%	6,781	1.1%	-	-	-	-
Extremely low income	1,786	26.6%	1,930	8.1%	\$71,604	19.9%	\$592	34.0%
Very low income	1,249	18.6%	1,289	3.2%	\$119,340	40.9%	\$986	82.0%
Low income	1,606	23.9%	1,580	-1.6%	\$190,944	67.0%	\$1,578	94.1%
Lower moderate income	1,069	15.9%	1,038	-2.9%	\$274,482	99.0%	\$2,268	95.2%
Moderate income	546	8.1%	520	-4.8%	\$334,152	99.0%	\$2,762	95.2%
Upper income	452	6.7%	423	-6.5%	\$400,983	99.0%	\$3,314	95.4%
Lower (0 to 60% MFI ⁹)	3,359	50.1%	3,540	5.4%	\$143,208	49.5%	\$1,184	92.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Valley City city



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	6,575	100%	6,516	-0.9%
Ages 0 to 24	2,130	32.4%	2,207	3.6%
Ages 25 to 44	1,638	24.9%	1,350	-17.6%
Ages 45 to 64	1,409	21.4%	1,286	-8.7%
Ages 65 and older	1,398	21.3%	1,673	19.7%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$735	
	Vacancy Rate		12.3%	
	Median Year Built		1978	
	Cost Burdened Householders		373	32.4%
	· Householder Ages 65 Plus		77	31.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,139	
	Median Home Value		\$136,300	
	Median Year Built		1959	
	Vacancy Rate		1.6%	
	Cost Burdened Householders		253	14.3%
	· Householder Ages 65 Plus		63	11.7%
	Average Purchase Price		\$158,089	

Housing Occupancy		
	2020 ^{1,3}	
	Number	Percent
Total housing units	3,391	-
Occupied (% of total)	2,966	87.5%
Renter (% of occupied)	1,195	40.3%
Owner (% of occupied)	1,771	59.7%
Vacant (% of total)	425	12.5%

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	3,250	2,989	1,845	1,144
2010 ⁴	3,273	2,989	1,662	1,327
2020 ^{1,3}	3,391	2,966	1,771	1,195
2025 ²	3,348	2,928	1,726	1,202
Percent Change				
2000-2010	0.7%	0.0%	-9.9%	16.0%
2010-2020	3.6%	-0.8%	6.6%	-10.0%
2020-2025	-1.3%	-1.3%	-2.5%	0.6%
Numeric Change				
2020-2025	-43	-38	-45	7

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,966	100%	2,928	-1.3%	-	-	-	-
Extremely low income	676	22.8%	729	7.8%	\$73,238	23.5%	\$605	38.5%
Very low income	581	19.6%	627	7.9%	\$122,063	46.3%	\$1,009	97.1%
Low income	677	22.8%	634	-6.4%	\$195,300	79.7%	\$1,614	99.4%
Lower moderate income	354	11.9%	336	-5.0%	\$280,744	99.1%	\$2,320	99.4%
Moderate income	386	13.0%	331	-14.2%	\$341,775	99.1%	\$2,825	100.0%
Upper income	292	9.9%	270	-7.6%	\$410,130	99.1%	\$3,389	100.0%
Lower (0 to 60% MFI ⁹)	1,399	47.2%	1,493	6.8%	\$146,475	54.5%	\$1,211	97.1%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Lewis and Clark Region VII



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	164,906	100%	169,194	2.6%
Ages 0 to 24	51,911	31.5%	52,306	0.8%
Ages 25 to 44	43,128	26.2%	41,748	-3.2%
Ages 45 to 64	41,224	25.0%	38,651	-6.2%
Ages 65 and older	28,643	17.4%	36,489	27.4%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$874		
	Vacancy Rate	7.4%		
	Median Year Built	1981		
	Cost Burdened Householders	6,819	39.5%	
	· Householder Ages 65 Plus	1,638	58.4%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,492		
	Median Home Value	\$226,575		
	Median Year Built	1982		
	Vacancy Rate	1.5%		
	Cost Burdened Householders	6,870	14.3%	
	· Householder Ages 65 Plus	2,690	19.0%	
	Average Purchase Price	\$247,815		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	76,508	-
Occupied (% of total)	67,369	88.1%
Renter (% of occupied)	18,894	28.0%
Owner (% of occupied)	48,475	72.0%
Vacant (% of total)	9,139	11.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	57,799	51,476	37,462	14,014
2010 ⁴	64,960	57,714	42,551	15,163
2020 ^{1,3}	76,508	67,369	48,475	18,894
2025 ²	79,548	70,170	50,685	19,485
Percent Change				
2000-2010	12.4%	12.1%	13.6%	8.2%
2010-2020	17.8%	16.7%	13.9%	24.6%
2020-2025	4.0%	4.2%	4.6%	3.1%
Numeric Change				
2020-2025	3,040	2,801	2,210	591

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	67,369	100%	70,170	4.2%	-	-	-	-
Extremely low income	10,015	14.9%	11,054	10.4%	\$83,946	15.8%	\$694	26.8%
Very low income	10,536	15.6%	11,390	8.1%	\$139,911	25.5%	\$1,156	84.4%
Low income	14,818	22.0%	15,472	4.4%	\$223,857	54.2%	\$1,850	98.6%
Lower moderate income	9,811	14.6%	10,060	2.5%	\$321,795	92.0%	\$2,659	99.4%
Moderate income	7,465	11.1%	7,521	0.8%	\$391,750	92.0%	\$3,238	99.7%
Upper income	14,724	21.9%	14,678	-0.3%	\$470,100	92.0%	\$3,885	99.8%
Lower (0 to 60% MFI ⁹)	22,983	34.1%	25,037	8.9%	\$167,893	32.2%	\$1,388	92.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Burleigh County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	98,458	100%	101,485	3.1%
Ages 0 to 24	32,012	32.5%	33,182	3.7%
Ages 25 to 44	26,992	27.4%	24,737	-8.4%
Ages 45 to 64	23,508	23.9%	22,384	-4.8%
Ages 65 and older	15,946	16.2%	21,182	32.8%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$880		
	Vacancy Rate	7.7%		
	Median Year Built	1983		
	Cost Burdened Householders	4,495	40.2%	
	· Householder Ages 65 Plus	1,015	62.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,667		
	Median Home Value	\$266,800		
	Median Year Built	1988		
	Vacancy Rate	0.9%		
	Cost Burdened Householders	4,287	15.4%	
	· Householder Ages 65 Plus	1,631	20.4%	
	Average Purchase Price	\$289,729		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	42,692	-
Occupied (% of total)	39,927	93.5%
Renter (% of occupied)	12,040	30.2%
Owner (% of occupied)	27,887	69.8%
Vacant (% of total)	2,765	6.5%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	29,003	27,670	18,822	8,848
2010 ⁴	34,557	33,001	23,194	9,807
2020 ^{1,3}	42,692	39,927	27,887	12,040
2025 ²	44,631	41,740	29,299	12,441
Percent Change				
2000-2010	19.1%	19.3%	23.2%	10.8%
2010-2020	23.5%	21.0%	20.2%	22.8%
2020-2025	4.5%	4.5%	5.1%	3.3%
Numeric Change				
2020-2025	1,939	1,813	1,412	401

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	39,927	100%	41,740	4.5%	-	-	-	-
Extremely low income	5,655	14.2%	6,413	13.4%	\$87,123	10.7%	\$720	30.9%
Very low income	5,778	14.5%	6,333	9.6%	\$145,205	16.9%	\$1,200	81.9%
Low income	9,099	22.8%	9,528	4.7%	\$232,327	44.3%	\$1,920	98.0%
Lower moderate income	5,744	14.4%	5,929	3.2%	\$333,971	90.8%	\$2,760	99.1%
Moderate income	4,366	10.9%	4,336	-0.7%	\$406,573	90.8%	\$3,360	99.5%
Upper income	9,285	23.3%	9,201	-0.9%	\$487,888	90.8%	\$4,032	100.0%
Lower (0 to 60% MFI ⁹)	12,837	32.2%	14,232	10.9%	\$174,246	21.9%	\$1,440	91.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Emmons County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,301	100%	3,262	-1.2%
Ages 0 to 24	847	25.7%	843	-0.5%
Ages 25 to 44	626	19.0%	658	5.0%
Ages 45 to 64	843	25.5%	755	-10.4%
Ages 65 and older	985	29.8%	1,006	2.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$455		
	Vacancy Rate	9.0%		
	Median Year Built	1966		
	Cost Burdened Householders	78	39.1%	
	· Householder Ages 65 Plus	36	34.9%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,098		
	Median Home Value	\$94,500		
	Median Year Built	1961		
	Vacancy Rate	2.7%		
	Cost Burdened Householders	207	17.5%	
	· Householder Ages 65 Plus	110	22.7%	
	Average Purchase Price	\$83,436		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,047	-
Occupied (% of total)	1,492	72.9%
Renter (% of occupied)	290	19.5%
Owner (% of occupied)	1,202	80.5%
Vacant (% of total)	555	27.1%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,168	1,786	1,503	283
2010 ⁴	2,099	1,608	1,352	256
2020 ^{1,3}	2,047	1,492	1,202	290
2025 ²	2,002	1,459	1,171	288
Percent Change				
2000-2010	-3.2%	-10.0%	-10.0%	-9.5%
2010-2020	-2.5%	-7.2%	-11.1%	13.5%
2020-2025	-2.2%	-2.2%	-2.5%	-0.9%
Numeric Change				
2020-2025	-45	-33	-31	-2

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,492	100%	1,459	-2.2%	-	-	-	-
Extremely low income	380	25.5%	378	-0.6%	\$58,082	26.7%	\$480	59.9%
Very low income	310	20.8%	305	-1.5%	\$96,803	51.9%	\$800	88.9%
Low income	275	18.4%	263	-4.4%	\$154,885	70.7%	\$1,280	96.6%
Lower moderate income	230	15.4%	220	-4.2%	\$222,647	81.9%	\$1,840	100.0%
Moderate income	115	7.7%	113	-1.6%	\$271,049	96.7%	\$2,240	100.0%
Upper income	182	12.2%	179	-1.9%	\$325,258	96.7%	\$2,688	100.0%
Lower (0 to 60% MFI ⁹)	730	48.9%	722	-1.0%	\$116,164	60.2%	\$960	88.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Grant County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,301	100%	2,323	1.0%
Ages 0 to 24	625	27.2%	637	1.9%
Ages 25 to 44	443	19.2%	492	11.1%
Ages 45 to 64	569	24.7%	472	-17.0%
Ages 65 and older	664	28.9%	722	8.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$527		
	Vacancy Rate	11.2%		
	Median Year Built	1967		
	Cost Burdened Householders	16	17.9%	
	· Householder Ages 65 Plus	11	36.4%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,029		
	Median Home Value	\$75,600		
	Median Year Built	1962		
	Vacancy Rate	2.9%		
	Cost Burdened Householders	138	15.8%	
	· Householder Ages 65 Plus	74	21.4%	
	Average Purchase Price	\$55,263		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,649	-
Occupied (% of total)	1,028	62.3%
Renter (% of occupied)	124	12.1%
Owner (% of occupied)	904	87.9%
Vacant (% of total)	621	37.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,722	1,195	951	244
2010 ⁴	1,721	1,152	942	210
2020 ^{1,3}	1,649	1,028	904	124
2025 ²	1,641	1,023	899	124
Percent Change				
2000-2010	-0.1%	-3.6%	-0.9%	-13.9%
2010-2020	-4.2%	-10.8%	-4.1%	-40.7%
2020-2025	-0.5%	-0.5%	-0.5%	-0.4%
Numeric Change				
2020-2025	-8	-5	-5	0

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,028	100%	1,023	-0.5%	-	-	-	-
Extremely low income	238	23.1%	245	3.1%	\$68,791	48.2%	\$569	58.3%
Very low income	213	20.7%	211	-0.9%	\$114,651	66.4%	\$948	96.9%
Low income	226	22.0%	220	-2.7%	\$183,442	81.1%	\$1,516	100.0%
Lower moderate income	139	13.5%	132	-4.8%	\$263,698	93.4%	\$2,179	100.0%
Moderate income	59	5.7%	59	0.2%	\$321,023	93.4%	\$2,653	100.0%
Upper income	154	15.0%	158	2.7%	\$385,228	93.4%	\$3,184	100.0%
Lower (0 to 60% MFI ⁹)	496	48.2%	502	1.2%	\$137,581	73.3%	\$1,137	99.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Kidder County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,394	100%	2,359	-1.5%
Ages 0 to 24	712	29.7%	633	-11.1%
Ages 25 to 44	395	16.5%	423	7.1%
Ages 45 to 64	759	31.7%	599	-21.0%
Ages 65 and older	529	22.1%	704	33.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$633		
	Vacancy Rate	5.5%		
	Median Year Built	1974		
	Cost Burdened Householders	61	36.3%	
	· Householder Ages 65 Plus	33	61.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,093		
	Median Home Value	\$101,600		
	Median Year Built	1965		
	Vacancy Rate	0.0%		
	Cost Burdened Householders	61	8.0%	
	· Householder Ages 65 Plus	33	11.9%	
	Average Purchase Price	\$112,381		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,631	-
Occupied (% of total)	1,043	63.9%
Renter (% of occupied)	257	24.7%
Owner (% of occupied)	786	75.3%
Vacant (% of total)	588	36.1%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,610	1,158	948	210
2010 ⁴	1,678	1,188	843	345
2020 ^{1,3}	1,631	1,043	786	257
2025 ²	1,675	1,071	809	262
Percent Change				
2000-2010	4.2%	2.6%	-11.1%	64.3%
2010-2020	-2.8%	-12.2%	-6.8%	-25.4%
2020-2025	2.7%	2.7%	3.0%	1.8%
Numeric Change				
2020-2025	44	28	23	5

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,043	100%	1,071	2.7%	-	-	-	-
Extremely low income	228	21.9%	257	12.5%	\$60,260	36.5%	\$498	31.9%
Very low income	236	22.6%	260	10.2%	\$100,433	57.1%	\$830	90.7%
Low income	266	25.5%	249	-6.3%	\$160,693	73.6%	\$1,328	96.7%
Lower moderate income	92	8.8%	88	-4.3%	\$230,996	88.5%	\$1,909	100.0%
Moderate income	115	11.0%	119	3.3%	\$281,213	96.8%	\$2,324	100.0%
Upper income	106	10.2%	101	-4.6%	\$337,456	96.8%	\$2,789	100.0%
Lower (0 to 60% MFI ⁹)	506	48.5%	558	10.2%	\$120,520	57.1%	\$996	91.8%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

McLean County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	9,771	100%	9,832	0.6%
Ages 0 to 24	2,671	27.3%	2,603	-2.5%
Ages 25 to 44	2,077	21.3%	2,094	0.8%
Ages 45 to 64	2,733	28.0%	2,449	-10.4%
Ages 65 and older	2,290	23.4%	2,686	17.3%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$707		
	Vacancy Rate	6.9%		
	Median Year Built	1973		
	Cost Burdened Householders	249	34.3%	
	· Householder Ages 65 Plus	59	37.1%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,303		
	Median Home Value	\$184,800		
	Median Year Built	1973		
	Vacancy Rate	1.4%		
	Cost Burdened Householders	426	12.9%	
	· Householder Ages 65 Plus	160	14.5%	
	Average Purchase Price	\$164,403		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	5,728	-
Occupied (% of total)	4,129	72.1%
Renter (% of occupied)	827	20.0%
Owner (% of occupied)	3,302	80.0%
Vacant (% of total)	1,599	27.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	5,264	3,815	3,140	675
2010 ⁴	5,528	3,937	3,123	814
2020 ^{1,3}	5,728	4,129	3,302	827
2025 ²	5,806	4,185	3,359	826
Percent Change				
2000-2010	5.0%	3.2%	-0.5%	20.6%
2010-2020	3.6%	4.9%	5.7%	1.6%
2020-2025	1.4%	1.4%	1.7%	-0.2%
Numeric Change				
2020-2025	78	56	57	-1

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	4,129	100%	4,185	1.4%	-	-	-	-
Extremely low income	545	13.2%	581	6.6%	\$75,325	16.0%	\$623	46.4%
Very low income	775	18.8%	796	2.7%	\$125,542	36.4%	\$1,038	93.7%
Low income	861	20.9%	895	3.9%	\$200,866	69.2%	\$1,660	99.0%
Lower moderate income	733	17.7%	731	-0.3%	\$288,745	97.0%	\$2,386	99.0%
Moderate income	482	11.7%	479	-0.6%	\$351,516	97.0%	\$2,905	99.0%
Upper income	733	17.7%	705	-3.8%	\$421,819	97.0%	\$3,486	100.0%
Lower (0 to 60% MFI ⁹)	1,418	34.3%	1,477	4.2%	\$150,650	47.2%	\$1,245	93.7%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Mercer County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	8,350	100%	8,222	-1.5%
Ages 0 to 24	2,399	28.7%	2,262	-5.7%
Ages 25 to 44	1,768	21.2%	1,686	-4.6%
Ages 45 to 64	2,572	30.8%	2,298	-10.7%
Ages 65 and older	1,610	19.3%	1,976	22.7%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$811		
	Vacancy Rate	27.6%		
	Median Year Built	1980		
	Cost Burdened Householders	179	34.7%	
	· Householder Ages 65 Plus	48	43.2%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,298		
	Median Home Value	\$181,100		
	Median Year Built	1976		
	Vacancy Rate	4.4%		
	Cost Burdened Householders	267	9.3%	
	· Householder Ages 65 Plus	89	10.5%	
	Average Purchase Price	\$174,842		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	4,657	-
Occupied (% of total)	3,475	74.6%
Renter (% of occupied)	576	16.6%
Owner (% of occupied)	2,899	83.4%
Vacant (% of total)	1,182	25.4%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	4,402	3,346	2,824	522
2010 ⁴	4,435	3,644	2,870	774
2020 ^{1,3}	4,657	3,475	2,899	576
2025 ²	4,701	3,508	2,926	582
Percent Change				
2000-2010	0.7%	8.9%	1.6%	48.3%
2010-2020	5.0%	-4.6%	1.0%	-25.6%
2020-2025	0.9%	0.9%	0.9%	1.1%
Numeric Change				
2020-2025	44	33	27	6

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	3,475	100%	3,508	0.9%	-	-	-	-
Extremely low income	515	14.8%	556	7.9%	\$89,301	18.5%	\$738	44.1%
Very low income	487	14.0%	498	2.3%	\$148,835	39.7%	\$1,230	96.7%
Low income	575	16.5%	601	4.5%	\$238,136	70.1%	\$1,968	100.0%
Lower moderate income	539	15.5%	532	-1.3%	\$342,320	97.5%	\$2,829	100.0%
Moderate income	469	13.5%	469	0.1%	\$416,737	97.5%	\$3,444	100.0%
Upper income	891	25.6%	849	-4.7%	\$500,085	100.0%	\$4,133	100.0%
Lower (0 to 60% MFI ⁹)	1,124	32.4%	1,187	5.6%	\$178,602	55.6%	\$1,476	96.9%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Morton County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	33,291	100%	34,855	4.7%
Ages 0 to 24	10,024	30.1%	9,673	-3.5%
Ages 25 to 44	9,364	28.1%	10,248	9.4%
Ages 45 to 64	8,484	25.5%	8,077	-4.8%
Ages 65 and older	5,419	16.3%	6,857	26.5%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$872		
	Vacancy Rate	3.0%		
	Median Year Built	1978		
	Cost Burdened Householders	1,558	41.1%	
	· Householder Ages 65 Plus	388	63.6%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,443		
	Median Home Value	\$220,900		
	Median Year Built	1978		
	Vacancy Rate	2.1%		
	Cost Burdened Householders	1,239	12.7%	
	· Householder Ages 65 Plus	499	20.0%	
	Average Purchase Price	\$254,807		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	15,107	-
Occupied (% of total)	13,827	91.5%
Renter (% of occupied)	4,017	29.1%
Owner (% of occupied)	9,810	70.9%
Vacant (% of total)	1,280	8.5%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	10,587	9,889	7,472	2,417
2010 ⁴	11,829	10,724	8,494	2,230
2020 ^{1,3}	15,107	13,827	9,810	4,017
2025 ²	16,103	14,739	10,527	4,212
Percent Change				
2000-2010	11.7%	8.4%	13.7%	-7.7%
2010-2020	27.7%	28.9%	15.5%	80.2%
2020-2025	6.6%	6.6%	7.3%	4.8%
Numeric Change				
2020-2025	996	912	717	195

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	13,827	100%	14,739	6.6%	-	-	-	-
Extremely low income	1,866	13.5%	2,034	9.0%	\$87,123	14.3%	\$720	29.3%
Very low income	2,275	16.5%	2,515	10.5%	\$145,205	25.4%	\$1,200	85.4%
Low income	2,961	21.4%	3,155	6.6%	\$232,327	59.6%	\$1,920	100.0%
Lower moderate income	2,090	15.1%	2,188	4.7%	\$333,971	90.6%	\$2,760	100.0%
Moderate income	1,641	11.9%	1,732	5.6%	\$406,573	90.6%	\$3,360	100.0%
Upper income	2,994	21.7%	3,114	4.0%	\$487,888	90.6%	\$4,032	100.0%
Lower (0 to 60% MFI ⁹)	4,729	34.2%	5,206	10.1%	\$174,246	34.7%	\$1,440	92.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Oliver County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	1,877	100%	1,875	-0.1%
Ages 0 to 24	566	30.2%	572	1.0%
Ages 25 to 44	351	18.7%	312	-11.1%
Ages 45 to 64	494	26.3%	477	-3.4%
Ages 65 and older	466	24.8%	514	10.3%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$536		
	Vacancy Rate	17.0%		
	Median Year Built	1975		
	Cost Burdened Householders	42	78.8%	
	· Householder Ages 65 Plus	9	100.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,450		
	Median Home Value	\$202,400		
	Median Year Built	1975		
	Vacancy Rate	0.8%		
	Cost Burdened Householders	85	12.6%	
	· Householder Ages 65 Plus	54	18.1%	
	Average Purchase Price	\$155,629		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	912	-
Occupied (% of total)	760	83.3%
Renter (% of occupied)	85	11.2%
Owner (% of occupied)	675	88.8%
Vacant (% of total)	152	16.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	903	791	677	114
2010 ⁴	887	762	654	108
2020 ^{1,3}	912	760	675	85
2025 ²	920	767	686	81
Percent Change				
2000-2010	-1.8%	-3.7%	-3.4%	-5.3%
2010-2020	2.8%	-0.3%	3.2%	-21.4%
2020-2025	0.9%	0.9%	1.6%	-4.6%
Numeric Change				
2020-2025	8	7	11	-4

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	760	100%	767	0.9%	-	-	-	-
Extremely low income	135	17.8%	137	1.5%	\$80,589	21.8%	\$666	78.3%
Very low income	105	13.9%	112	6.3%	\$134,314	35.9%	\$1,110	100.0%
Low income	157	20.6%	162	3.5%	\$214,903	62.3%	\$1,776	100.0%
Lower moderate income	84	11.0%	84	0.1%	\$308,923	93.8%	\$2,553	100.0%
Moderate income	101	13.3%	101	-0.3%	\$376,080	93.8%	\$3,108	100.0%
Upper income	178	23.4%	172	-3.4%	\$451,296	93.8%	\$3,730	100.0%
Lower (0 to 60% MFI ⁹)	262	34.5%	271	3.5%	\$161,177	43.8%	\$1,332	100.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Sheridan County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	1,265	100%	1,232	-2.6%
Ages 0 to 24	261	20.6%	255	-2.3%
Ages 25 to 44	212	16.8%	233	9.9%
Ages 45 to 64	391	30.9%	317	-18.8%
Ages 65 and older	401	31.7%	427	6.4%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$437		
	Vacancy Rate	2.0%		
	Median Year Built	1975		
	Cost Burdened Householders	46	56.3%	
	· Householder Ages 65 Plus	27	55.4%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,392		
	Median Home Value	\$95,800		
	Median Year Built	1963		
	Vacancy Rate	0.0%		
	Cost Burdened Householders	63	13.3%	
	· Householder Ages 65 Plus	26	12.4%	
	Average Purchase Price	\$36,610		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	808	-
Occupied (% of total)	585	72.4%
Renter (% of occupied)	110	18.9%
Owner (% of occupied)	475	81.1%
Vacant (% of total)	223	27.6%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	924	731	620	111
2010 ⁴	919	638	549	89
2020 ^{1,3}	808	585	475	110
2025 ²	782	566	457	109
Percent Change				
2000-2010	-0.5%	-12.7%	-11.5%	-19.8%
2010-2020	-12.1%	-8.3%	-13.5%	24.0%
2020-2025	-3.2%	-3.2%	-3.7%	-1.2%
Numeric Change				
2020-2025	-26	-19	-18	-1

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	585	100%	566	-3.2%	-	-	-	-
Extremely low income	113	19.3%	110	-2.6%	\$57,628	38.2%	\$476	54.2%
Very low income	118	20.2%	121	2.5%	\$96,047	51.0%	\$794	74.0%
Low income	164	28.1%	161	-2.0%	\$153,675	65.9%	\$1,270	76.0%
Lower moderate income	81	13.9%	76	-6.5%	\$220,908	83.4%	\$1,826	76.0%
Moderate income	50	8.6%	49	-2.9%	\$268,931	97.7%	\$2,223	85.4%
Upper income	58	9.9%	51	-12.3%	\$322,717	97.7%	\$2,667	100.0%
Lower (0 to 60% MFI ⁹)	264	45.2%	258	-2.4%	\$115,256	58.9%	\$953	76.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Sioux County



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,898	100%	3,749	-3.8%
Ages 0 to 24	1,793	46.0%	1,646	-8.2%
Ages 25 to 44	899	23.1%	865	-3.8%
Ages 45 to 64	872	22.4%	823	-5.7%
Ages 65 and older	333	8.6%	415	24.5%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$430	
	Vacancy Rate		4.0%	
	Median Year Built		1979	
	Cost Burdened Householders		95	20.6%
	· Householder Ages 65 Plus		12	23.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,158	
	Median Home Value		\$83,300	
	Median Year Built		1978	
	Vacancy Rate		0.1%	
	Cost Burdened Householders		98	18.6%
	· Householder Ages 65 Plus		15	10.6%
	Average Purchase Price		\$15,990	

Housing Occupancy		
	2020 ^{1,3}	
	Number	Percent
Total housing units	1,277	-
Occupied (% of total)	1,103	86.4%
Renter (% of occupied)	566	51.3%
Owner (% of occupied)	537	48.7%
Vacant (% of total)	174	13.6%

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,216	1,095	505	590
2010 ⁴	1,307	1,060	530	530
2020 ^{1,3}	1,277	1,103	537	566
2025 ²	1,287	1,112	552	560
Percent Change				
2000-2010	7.5%	-3.2%	5.0%	-10.2%
2010-2020	-2.3%	4.1%	1.3%	6.8%
2020-2025	0.8%	0.8%	2.8%	-1.1%
Numeric Change				
2020-2025	10	9	15	-6

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,103	100%	1,112	0.8%	-	-	-	-
Extremely low income	340	30.8%	343	1.0%	\$40,476	37.8%	\$335	32.3%
Very low income	239	21.7%	239	-0.1%	\$67,460	44.0%	\$558	69.2%
Low income	235	21.3%	238	1.2%	\$107,935	65.9%	\$892	96.4%
Lower moderate income	80	7.2%	80	0.4%	\$155,157	71.2%	\$1,282	99.4%
Moderate income	67	6.1%	64	-4.1%	\$188,887	75.5%	\$1,561	100.0%
Upper income	142	12.9%	148	3.9%	\$226,664	85.3%	\$1,873	100.0%
Lower (0 to 60% MFI ⁹)	617	55.9%	624	1.2%	\$80,952	52.9%	\$669	76.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Bismarck city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	73,622	100%	76,303	3.6%
Ages 0 to 24	23,147	31.4%	24,079	4.0%
Ages 25 to 44	20,442	27.8%	18,659	-8.7%
Ages 45 to 64	17,263	23.4%	16,416	-4.9%
Ages 65 and older	12,770	17.3%	17,149	34.3%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$874		
	Vacancy Rate	8.0%		
	Median Year Built	1983		
	Cost Burdened Householders	4,266	40.8%	
	· Householder Ages 65 Plus	986	62.2%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,632		
	Median Home Value	\$249,200		
	Median Year Built	1984		
	Vacancy Rate	1.1%		
	Cost Burdened Householders	3,273	15.9%	
	· Householder Ages 65 Plus	1,325	21.1%	
	Average Purchase Price	\$278,169		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	34,049	-
Occupied (% of total)	31,739	93.2%
Renter (% of occupied)	11,121	35.0%
Owner (% of occupied)	20,618	65.0%
Vacant (% of total)	2,310	6.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	24,217	23,143	14,656	8,487
2010 ⁴	27,945	26,726	17,325	9,401
2020 ^{1,3}	34,049	31,739	20,618	11,121
2025 ²	35,863	33,430	21,868	11,562
Percent Change				
2000-2010	15.4%	15.5%	18.2%	10.8%
2010-2020	21.8%	18.8%	19.0%	18.3%
2020-2025	5.3%	5.3%	6.1%	4.0%
Numeric Change				
2020-2025	1,814	1,691	1,250	441

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	31,739	100%	33,430	5.3%	-	-	-	-
Extremely low income	5,107	16.1%	5,836	14.3%	\$87,123	12.0%	\$720	31.5%
Very low income	4,881	15.4%	5,366	9.9%	\$145,205	18.6%	\$1,200	83.0%
Low income	7,512	23.7%	7,806	3.9%	\$232,327	50.3%	\$1,920	98.0%
Lower moderate income	4,574	14.4%	4,787	4.7%	\$333,971	93.0%	\$2,760	99.1%
Moderate income	3,261	10.3%	3,269	0.3%	\$406,573	93.0%	\$3,360	99.5%
Upper income	6,404	20.2%	6,366	-0.6%	\$487,888	93.0%	\$4,032	100.0%
Lower (0 to 60% MFI ⁹)	11,187	35.2%	12,468	11.4%	\$174,246	24.1%	\$1,440	92.7%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Mandan city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	24,206	100%	25,108	3.7%
Ages 0 to 24	7,716	31.9%	7,432	-3.7%
Ages 25 to 44	7,197	29.7%	7,753	7.7%
Ages 45 to 64	5,666	23.4%	5,379	-5.1%
Ages 65 and older	3,628	15.0%	4,544	25.2%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$877		
	Vacancy Rate	2.3%		
	Median Year Built	1979		
	Cost Burdened Householders	1,436	42.1%	
	· Householder Ages 65 Plus	288	58.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,430		
	Median Home Value	\$222,500		
	Median Year Built	1979		
	Vacancy Rate	1.9%		
	Cost Burdened Householders	802	12.0%	
	· Householder Ages 65 Plus	322	19.7%	
	Average Purchase Price	\$265,504		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	10,960	-
Occupied (% of total)	10,222	93.3%
Renter (% of occupied)	3,494	34.2%
Owner (% of occupied)	6,728	65.8%
Vacant (% of total)	738	6.7%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	6,958	6,634	4,667	1,967
2010 ⁴	7,973	7,310	5,455	1,855
2020 ^{1,3}	10,960	10,222	6,728	3,494
2025 ²	11,525	10,749	7,147	3,602
Percent Change				
2000-2010	14.6%	10.2%	16.9%	-5.7%
2010-2020	37.5%	39.8%	23.3%	88.4%
2020-2025	5.2%	5.2%	6.2%	3.1%
Numeric Change				
2020-2025	565	527	419	108

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	10,222	100%	10,749	5.2%	-	-	-	-
Extremely low income	1,395	13.6%	1,484	6.4%	\$87,123	9.9%	\$720	27.9%
Very low income	1,677	16.4%	1,821	8.6%	\$145,205	19.8%	\$1,200	84.5%
Low income	2,316	22.7%	2,423	4.6%	\$232,327	61.3%	\$1,920	100.0%
Lower moderate income	1,532	15.0%	1,622	5.8%	\$333,971	92.8%	\$2,760	100.0%
Moderate income	1,200	11.7%	1,251	4.3%	\$406,573	92.8%	\$3,360	100.0%
Upper income	2,101	20.6%	2,146	2.1%	\$487,888	92.8%	\$4,032	100.0%
Lower (0 to 60% MFI ⁹)	3,561	34.8%	3,853	8.2%	\$174,246	30.5%	\$1,440	91.7%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Roosevelt-Custer Region VIII



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	48,810	100%	48,676	-0.3%
Ages 0 to 24	16,128	33.0%	16,091	-0.2%
Ages 25 to 44	13,113	26.9%	12,887	-1.7%
Ages 45 to 64	11,834	24.2%	10,363	-12.4%
Ages 65 and older	7,734	15.8%	9,335	20.7%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent		\$814	
	Vacancy Rate		10.6%	
	Median Year Built		1987	
	Cost Burdened Householders		1,924	34.2%
	· Householder Ages 65 Plus		473	57.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)		\$1,449	
	Median Home Value		\$233,913	
	Median Year Built		1976	
	Vacancy Rate		2.0%	
	Cost Burdened Householders		1,979	14.8%
	· Householder Ages 65 Plus		665	17.0%
	Average Purchase Price		\$187,359	

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	23,757	-		
Occupied (% of total)	19,918	83.8%		
Renter (% of occupied)	6,455	32.4%		
Owner (% of occupied)	13,463	67.6%		
Vacant (% of total)	3,839	16.2%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	18,071	15,381	11,365	4,016
2010 ⁴	19,008	15,882	11,983	3,899
2020 ^{1,3}	23,757	19,918	13,463	6,455
2025 ²	23,717	19,889	13,540	6,350
Percent Change				
2000-2010	5.2%	3.3%	5.4%	-2.9%
2010-2020	25.0%	25.4%	12.3%	65.6%
2020-2025	-0.2%	-0.1%	0.6%	-1.6%
Numeric Change				
2020-2025	-40	-29	77	-105

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	19,918	100%	19,889	-0.1%	-	-	-	-
Extremely low income	3,612	18.1%	3,775	4.5%	\$89,936	17.8%	\$743	35.5%
Very low income	2,536	12.7%	2,578	1.6%	\$149,894	31.0%	\$1,239	77.8%
Low income	4,778	24.0%	4,787	0.2%	\$239,830	61.2%	\$1,982	95.8%
Lower moderate income	2,323	11.7%	2,306	-0.7%	\$344,755	92.4%	\$2,849	100.0%
Moderate income	2,451	12.3%	2,362	-3.6%	\$419,702	92.4%	\$3,469	100.0%
Upper income	4,218	21.2%	4,081	-3.2%	\$503,642	98.8%	\$4,162	100.0%
Lower (0 to 60% MFI ⁹)	6,914	34.7%	7,136	3.2%	\$179,872	47.3%	\$1,487	87.7%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Adams County



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,200	100%	2,181	-0.9%
Ages 0 to 24	633	28.8%	607	-4.0%
Ages 25 to 44	417	18.9%	417	0.1%
Ages 45 to 64	585	26.6%	469	-19.8%
Ages 65 and older	566	25.7%	688	21.6%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent			\$587
	Vacancy Rate			11.2%
	Median Year Built			1970
	Cost Burdened Householders			99 46.2%
	· Householder Ages 65 Plus			30 40.3%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)			\$1,159
	Median Home Value			\$95,600
	Median Year Built			1968
	Vacancy Rate			4.6%
	Cost Burdened Householders			90 12.4%
	· Householder Ages 65 Plus			17 7.3%
Average Purchase Price			\$96,332	

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	1,364	-		
Occupied (% of total)	1,011	74.1%		
Renter (% of occupied)	277	27.4%		
Owner (% of occupied)	734	72.6%		
Vacant (% of total)	353	25.9%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,416	1,121	795	326
2010 ⁴	1,353	1,015	688	327
2020 ^{1,3}	1,364	1,011	734	277
2025 ²	1,364	1,011	726	285
Percent Change				
2000-2010	-4.4%	-9.5%	-13.5%	0.3%
2010-2020	0.8%	-0.4%	6.7%	-15.3%
2020-2025	0.0%	0.0%	-1.1%	2.8%
Numeric Change				
2020-2025	0	0	-8	8

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,011	100%	1,011	0.0%	-	-	-	-
Extremely low income	290	28.6%	299	3.3%	\$71,150	42.8%	\$588	53.6%
Very low income	177	17.5%	186	5.2%	\$118,584	62.5%	\$980	88.1%
Low income	208	20.6%	203	-2.6%	\$189,734	76.6%	\$1,568	94.0%
Lower moderate income	72	7.1%	71	-0.9%	\$272,743	96.6%	\$2,254	95.7%
Moderate income	114	11.2%	109	-4.1%	\$332,035	96.6%	\$2,744	100.0%
Upper income	151	14.9%	144	-4.6%	\$398,442	96.6%	\$3,293	100.0%
Lower (0 to 60% MFI ⁹)	516	51.0%	532	3.1%	\$142,301	68.0%	\$1,176	92.3%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Billings County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	945	100%	939	-0.6%
Ages 0 to 24	266	28.1%	264	-0.6%
Ages 25 to 44	250	26.4%	216	-13.5%
Ages 45 to 64	230	24.4%	242	5.0%
Ages 65 and older	199	21.1%	217	8.8%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	-		
	Vacancy Rate	18.3%		
	Median Year Built	1960		
	Cost Burdened Householders	17	24.6%	
	· Householder Ages 65 Plus	7	100.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,563		
	Median Home Value	\$232,400		
	Median Year Built	1978		
	Vacancy Rate	0.0%		
	Cost Burdened Householders	21	6.8%	
	· Householder Ages 65 Plus	6	5.1%	
	Average Purchase Price	\$227,153		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	567	-
Occupied (% of total)	406	71.6%
Renter (% of occupied)	94	23.2%
Owner (% of occupied)	312	76.8%
Vacant (% of total)	161	28.4%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	529	366	279	87
2010 ⁴	488	354	294	60
2020 ^{1,3}	567	406	312	94
2025 ²	580	415	315	100
Percent Change				
2000-2010	-7.8%	-3.3%	5.4%	-31.0%
2010-2020	16.2%	14.7%	6.0%	57.1%
2020-2025	2.3%	2.2%	1.1%	6.1%
Numeric Change				
2020-2025	13	9	3	6

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	406	100%	415	2.2%	-	-	-	-
Extremely low income	68	16.7%	75	10.8%	\$97,741	20.6%	\$808	65.6%
Very low income	42	10.4%	46	9.1%	\$162,901	34.2%	\$1,346	100.0%
Low income	115	28.4%	118	2.3%	\$260,642	84.3%	\$2,154	100.0%
Lower moderate income	31	7.7%	30	-3.4%	\$374,673	84.3%	\$3,096	100.0%
Moderate income	67	16.4%	65	-2.3%	\$456,124	84.3%	\$3,770	100.0%
Upper income	83	20.5%	82	-1.4%	\$547,349	91.8%	\$4,523	100.0%
Lower (0 to 60% MFI ⁹)	119	29.2%	130	9.5%	\$195,482	39.1%	\$1,616	100.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Bowman County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,993	100%	2,917	-2.5%
Ages 0 to 24	962	32.1%	857	-10.9%
Ages 25 to 44	653	21.8%	601	-7.9%
Ages 45 to 64	740	24.7%	626	-15.4%
Ages 65 and older	639	21.4%	833	30.3%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$732		
	Vacancy Rate	26.4%		
	Median Year Built	1967		
	Cost Burdened Householders	32	19.0%	
	· Householder Ages 65 Plus	18	52.9%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,056		
	Median Home Value	\$154,300		
	Median Year Built	1971		
	Vacancy Rate	0.7%		
	Cost Burdened Householders	108	10.3%	
	· Householder Ages 65 Plus	28	7.9%	
	Average Purchase Price	\$145,528		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,633	-
Occupied (% of total)	1,294	79.2%
Renter (% of occupied)	246	19.0%
Owner (% of occupied)	1,048	81.0%
Vacant (% of total)	339	20.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,596	1,358	1,079	279
2010 ⁴	1,636	1,318	1,057	261
2020 ^{1,3}	1,633	1,294	1,048	246
2025 ²	1,647	1,305	1,072	233
Percent Change				
2000-2010	2.5%	-2.9%	-2.0%	-6.5%
2010-2020	-0.2%	-1.8%	-0.9%	-5.6%
2020-2025	0.9%	0.9%	2.3%	-5.5%
Numeric Change				
2020-2025	14	11	24	-13

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,294	100%	1,305	0.9%	-	-	-	-
Extremely low income	169	13.1%	179	5.8%	\$90,208	29.5%	\$746	52.2%
Very low income	201	15.6%	208	3.2%	\$150,347	67.9%	\$1,243	82.6%
Low income	311	24.0%	310	-0.3%	\$240,556	80.6%	\$1,988	99.5%
Lower moderate income	242	18.7%	248	2.7%	\$345,799	95.6%	\$2,858	100.0%
Moderate income	129	10.0%	119	-7.8%	\$420,972	95.6%	\$3,479	100.0%
Upper income	242	18.7%	239	-1.1%	\$505,167	100.0%	\$4,175	100.0%
Lower (0 to 60% MFI ⁹)	412	31.8%	431	4.7%	\$180,417	75.4%	\$1,491	85.3%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Dunn County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	4,095	100%	4,094	0.0%
Ages 0 to 24	1,211	29.6%	1,301	7.4%
Ages 25 to 44	1,015	24.8%	975	-3.9%
Ages 45 to 64	1,166	28.5%	1,027	-11.9%
Ages 65 and older	703	17.2%	791	12.5%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$1,017		
	Vacancy Rate	11.2%		
	Median Year Built	1973		
	Cost Burdened Householders	80	26.3%	
	· Householder Ages 65 Plus	3	4.8%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,398		
	Median Home Value	\$213,600		
	Median Year Built	1971		
	Vacancy Rate	1.3%		
	Cost Burdened Householders	178	15.7%	
	· Householder Ages 65 Plus	41	11.6%	
	Average Purchase Price	\$176,038		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	2,105	-
Occupied (% of total)	1,558	74.0%
Renter (% of occupied)	412	26.5%
Owner (% of occupied)	1,146	73.5%
Vacant (% of total)	547	26.0%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,965	1,378	1,101	277
2010 ⁴	2,117	1,318	1,119	199
2020 ^{1,3}	2,105	1,558	1,146	412
2025 ²	2,067	1,530	1,125	406
Percent Change				
2000-2010	7.7%	-4.4%	1.6%	-28.2%
2010-2020	-0.6%	18.2%	2.4%	107.2%
2020-2025	-1.8%	-1.8%	-1.8%	-1.6%
Numeric Change				
2020-2025	-38	-28	-21	-6

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,558	100%	1,530	-1.8%	-	-	-	-
Extremely low income	227	14.6%	233	2.5%	\$83,493	21.8%	\$690	35.7%
Very low income	168	10.8%	169	0.8%	\$139,154	30.3%	\$1,150	78.7%
Low income	333	21.4%	327	-1.7%	\$222,647	55.4%	\$1,840	96.8%
Lower moderate income	166	10.6%	164	-1.1%	\$320,055	84.0%	\$2,645	100.0%
Moderate income	273	17.5%	259	-5.2%	\$389,632	84.0%	\$3,220	100.0%
Upper income	391	25.1%	378	-3.4%	\$467,559	84.0%	\$3,864	100.0%
Lower (0 to 60% MFI ⁹)	478	30.7%	483	1.0%	\$166,985	42.4%	\$1,380	95.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Golden Valley County



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	1,736	100%	1,790	3.1%
Ages 0 to 24	453	26.1%	388	-14.4%
Ages 25 to 44	325	18.7%	392	20.7%
Ages 45 to 64	561	32.3%	501	-10.6%
Ages 65 and older	397	22.9%	509	28.1%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent			\$689
	Vacancy Rate			9.9%
	Median Year Built			1969
	Cost Burdened Householders			46 29.7%
	· Householder Ages 65 Plus			23 34.7%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)			\$1,031
	Median Home Value			\$113,700
	Median Year Built			1949
	Vacancy Rate			4.2%
	Cost Burdened Householders			43 7.8%
	· Householder Ages 65 Plus			24 12.8%
	Average Purchase Price			\$127,756

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	899	-		
Occupied (% of total)	721	80.2%		
Renter (% of occupied)	174	24.1%		
Owner (% of occupied)	547	75.9%		
Vacant (% of total)	178	19.8%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	973	761	592	169
2010 ⁴	956	730	582	148
2020 ^{1,3}	899	721	547	174
2025 ²	985	790	599	191
Percent Change				
2000-2010	-1.7%	-4.1%	-1.7%	-12.4%
2010-2020	-6.0%	-1.2%	-5.9%	17.3%
2020-2025	9.6%	9.6%	9.4%	10.0%
Numeric Change				
2020-2025	86	69	52	17

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	721	100%	790	9.6%	-	-	-	-
Extremely low income	109	15.1%	131	20.2%	\$71,332	21.0%	\$590	42.9%
Very low income	128	17.7%	137	7.4%	\$118,886	60.0%	\$983	90.9%
Low income	156	21.6%	168	7.8%	\$190,218	72.8%	\$1,572	100.0%
Lower moderate income	105	14.6%	111	5.3%	\$273,438	98.1%	\$2,260	100.0%
Moderate income	92	12.8%	99	7.5%	\$332,882	98.1%	\$2,751	100.0%
Upper income	131	18.2%	143	9.1%	\$399,458	98.1%	\$3,301	100.0%
Lower (0 to 60% MFI ⁹)	264	36.6%	299	13.3%	\$142,664	63.4%	\$1,179	98.3%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Hettinger County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	2,489	100%	2,407	-3.3%
Ages 0 to 24	596	23.9%	652	9.4%
Ages 25 to 44	620	24.9%	625	0.8%
Ages 45 to 64	650	26.1%	432	-33.5%
Ages 65 and older	624	25.1%	698	11.9%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$729		
	Vacancy Rate	16.3%		
	Median Year Built	1953		
	Cost Burdened Householders	54	35.5%	
	· Householder Ages 65 Plus	14	58.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,159		
	Median Home Value	\$109,500		
	Median Year Built	1963		
	Vacancy Rate	1.9%		
	Cost Burdened Householders	114	13.7%	
	· Householder Ages 65 Plus	71	20.3%	
	Average Purchase Price	\$101,614		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,399	-
Occupied (% of total)	1,064	76.1%
Renter (% of occupied)	232	21.8%
Owner (% of occupied)	832	78.2%
Vacant (% of total)	335	23.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,419	1,152	971	181
2010 ⁴	1,460	1,177	969	208
2020 ^{1,3}	1,399	1,064	832	232
2025 ²	1,307	994	773	221
Percent Change				
2000-2010	2.9%	2.2%	-0.2%	14.9%
2010-2020	-4.2%	-9.6%	-14.1%	11.4%
2020-2025	-6.6%	-6.6%	-7.1%	-4.6%
Numeric Change				
2020-2025	-92	-70	-59	-11

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,064	100%	994	-6.6%	-	-	-	-
Extremely low income	247	23.2%	247	-0.1%	\$72,058	32.9%	\$596	25.8%
Very low income	200	18.8%	192	-3.8%	\$120,096	59.9%	\$993	75.5%
Low income	262	24.6%	248	-5.3%	\$192,154	80.5%	\$1,588	100.0%
Lower moderate income	97	9.1%	90	-7.5%	\$276,222	98.7%	\$2,283	100.0%
Moderate income	71	6.7%	63	-11.3%	\$336,270	98.7%	\$2,779	100.0%
Upper income	187	17.6%	154	-17.6%	\$403,524	98.7%	\$3,335	100.0%
Lower (0 to 60% MFI ⁹)	469	44.1%	459	-2.2%	\$144,116	67.0%	\$1,191	94.2%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Slope County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	706	100%	693	-1.8%
Ages 0 to 24	187	26.5%	183	-2.3%
Ages 25 to 44	150	21.2%	157	4.9%
Ages 45 to 64	180	25.5%	143	-20.6%
Ages 65 and older	189	26.8%	210	11.1%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$650		
	Vacancy Rate	6.1%		
	Median Year Built	1944		
	Cost Burdened Householders	8	26.5%	
	· Householder Ages 65 Plus	8	75.0%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,199		
	Median Home Value	\$91,000		
	Median Year Built	1975		
	Vacancy Rate	0.7%		
	Cost Burdened Householders	43	17.2%	
	· Householder Ages 65 Plus	18	18.2%	
	Average Purchase Price	\$19,793		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	409	-
Occupied (% of total)	303	74.1%
Renter (% of occupied)	51	17.0%
Owner (% of occupied)	252	83.0%
Vacant (% of total)	106	25.9%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	451	313	273	40
2010 ⁴	470	327	260	67
2020 ^{1,3}	409	303	252	51
2025 ²	406	301	245	56
Percent Change				
2000-2010	4.2%	4.5%	-4.8%	67.5%
2010-2020	-13.0%	-7.3%	-3.2%	-23.3%
2020-2025	-0.7%	-0.7%	-2.6%	8.9%
Numeric Change				
2020-2025	-3	-2	-7	5

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	303	100%	301	-0.7%	-	-	-	-
Extremely low income	50	16.4%	50	0.8%	\$76,232	33.3%	\$630	50.0%
Very low income	38	12.5%	36	-5.0%	\$127,054	63.1%	\$1,050	100.0%
Low income	87	28.9%	90	2.9%	\$203,286	83.9%	\$1,680	100.0%
Lower moderate income	47	15.5%	46	-1.9%	\$292,224	99.3%	\$2,415	100.0%
Moderate income	23	7.4%	22	-2.4%	\$355,751	99.3%	\$2,940	100.0%
Upper income	59	19.3%	57	-2.8%	\$426,902	99.3%	\$3,528	100.0%
Lower (0 to 60% MFI ⁹)	113	37.2%	110	-2.4%	\$152,465	75.6%	\$1,260	100.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Stark County



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	33,646	100%	33,655	0.0%
Ages 0 to 24	11,821	35.1%	11,839	0.2%
Ages 25 to 44	9,685	28.8%	9,504	-1.9%
Ages 45 to 64	7,723	23.0%	6,923	-10.4%
Ages 65 and older	4,417	13.1%	5,389	22.0%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$915		
	Vacancy Rate	9.1%		
	Median Year Built	1994		
	Cost Burdened Householders	1,588	35.0%	
	· Householder Ages 65 Plus	371	66.7%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,557		
	Median Home Value	\$240,800		
	Median Year Built	1981		
	Vacancy Rate	2.0%		
	Cost Burdened Householders	1,383	16.2%	
	· Householder Ages 65 Plus	459	20.8%	
	Average Purchase Price	\$244,928		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	15,381	-
Occupied (% of total)	13,561	88.2%
Renter (% of occupied)	4,968	36.6%
Owner (% of occupied)	8,593	63.4%
Vacant (% of total)	1,820	11.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	9,722	8,932	6,275	2,657
2010 ⁴	10,528	9,643	7,014	2,629
2020 ^{1,3}	15,381	13,561	8,593	4,968
2025 ²	15,361	13,543	8,685	4,858
Percent Change				
2000-2010	8.3%	8.0%	11.8%	-1.1%
2010-2020	46.1%	40.6%	22.5%	89.0%
2020-2025	-0.1%	-0.1%	1.1%	-2.2%
Numeric Change				
2020-2025	-20	-18	92	-110

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	13,561	100%	13,543	-0.1%	-	-	-	-
Extremely low income	2,452	18.1%	2,561	4.4%	\$94,655	10.2%	\$782	32.8%
Very low income	1,583	11.7%	1,604	1.3%	\$157,759	28.2%	\$1,304	85.9%
Low income	3,306	24.4%	3,323	0.5%	\$252,414	91.8%	\$2,086	98.1%
Lower moderate income	1,563	11.5%	1,546	-1.1%	\$362,845	91.8%	\$2,999	100.0%
Moderate income	1,683	12.4%	1,626	-3.4%	\$441,725	91.8%	\$3,651	100.0%
Upper income	2,974	21.9%	2,884	-3.0%	\$530,070	99.0%	\$4,381	100.0%
Lower (0 to 60% MFI ⁹)	4,543	33.5%	4,692	3.3%	\$189,311	35.8%	\$1,565	95.3%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Dickinson city



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	25,679	100%	25,549	-0.5%
Ages 0 to 24	9,360	36.5%	9,219	-1.5%
Ages 25 to 44	7,635	29.7%	7,467	-2.2%
Ages 45 to 64	5,713	22.2%	5,119	-10.4%
Ages 65 and older	2,971	11.6%	3,744	26.0%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$904		
	Vacancy Rate	9.6%		
	Median Year Built	1998		
	Cost Burdened Householders	1,504	35.2%	
	· Householder Ages 65 Plus	315	63.3%	
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,537		
	Median Home Value	\$237,900		
	Median Year Built	1981		
	Vacancy Rate	2.4%		
	Cost Burdened Householders	942	16.1%	
	· Householder Ages 65 Plus	284	20.3%	
	Average Purchase Price	\$245,367		

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	11,953	-
Occupied (% of total)	10,544	88.2%
Renter (% of occupied)	4,649	44.1%
Owner (% of occupied)	5,895	55.9%
Vacant (% of total)	1,409	11.8%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	7,033	6,491	4,177	2,314
2010 ⁴	7,844	7,171	4,805	2,366
2020 ^{1,3}	11,953	10,544	5,895	4,649
2025 ²	11,901	10,498	5,967	4,531
Percent Change				
2000-2010	11.5%	10.5%	15.0%	2.2%
2010-2020	52.4%	47.0%	22.7%	96.5%
2020-2025	-0.4%	-0.4%	1.2%	-2.5%
Numeric Change				
2020-2025	-52	-46	72	-118

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	10,544	100%	10,498	-0.4%	-	-	-	-
Extremely low income	2,034	19.3%	2,111	3.8%	\$94,655	8.4%	\$782	33.9%
Very low income	1,324	12.6%	1,325	0.1%	\$157,759	25.9%	\$1,304	85.4%
Low income	2,613	24.8%	2,633	0.8%	\$252,414	94.6%	\$2,086	98.0%
Lower moderate income	982	9.3%	963	-1.9%	\$362,845	94.6%	\$2,999	100.0%
Moderate income	1,349	12.8%	1,293	-4.1%	\$441,725	94.6%	\$3,651	100.0%
Upper income	2,242	21.3%	2,174	-3.0%	\$530,070	98.9%	\$4,381	100.0%
Lower (0 to 60% MFI ⁹)	3,830	36.3%	3,931	2.6%	\$189,311	35.2%	\$1,565	95.4%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Fort Berthold Reservation



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	8,350	100%	8,172	-2.1%
Ages 0 to 24	3,435	41.1%	3,370	-1.9%
Ages 25 to 44	2,136	25.6%	2,089	-2.2%
Ages 45 to 64	1,979	23.7%	1,766	-10.8%
Ages 65 and older	800	9.6%	947	18.4%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent			\$622
	Vacancy Rate			6.7%
	Median Year Built			1981
	Cost Burdened Householders			258 26.7%
	· Householder Ages 65 Plus			7 5.5%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)			\$1,305
	Median Home Value			\$150,200
	Median Year Built			1982
	Vacancy Rate			1.5%
	Cost Burdened Householders			149 9.1%
	· Householder Ages 65 Plus			49 11.3%
	Average Purchase Price			-

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	4,116	-		
Occupied (% of total)	2,861	69.5%		
Renter (% of occupied)	1,217	42.5%		
Owner (% of occupied)	1,644	57.5%		
Vacant (% of total)	1,255	30.5%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,881	1,894	1,116	778
2010 ⁴	3,322	2,132	1,157	975
2020 ^{1,3}	4,116	2,861	1,644	1,217
2025 ²	4,051	2,816	1,630	1,186
Percent Change				
2000-2010	15.3%	12.6%	3.7%	25.3%
2010-2020	23.9%	34.2%	42.1%	24.8%
2020-2025	-1.6%	-1.6%	-0.9%	-2.5%
Numeric Change				
2020-2025	-65	-45	-14	-31

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,861	100%	2,816	-1.6%	-	-	-	-
Extremely low income	701	24.5%	715	1.9%	\$65,342	25.6%	\$540	43.1%
Very low income	500	17.5%	494	-1.1%	\$108,903	44.1%	\$900	84.6%
Low income	559	19.5%	550	-1.6%	\$174,246	60.1%	\$1,440	97.9%
Lower moderate income	347	12.1%	338	-2.6%	\$250,478	94.2%	\$2,070	100.0%
Moderate income	255	8.9%	242	-5.0%	\$304,930	94.2%	\$2,520	100.0%
Upper income	500	17.5%	477	-4.5%	\$365,916	94.2%	\$3,024	100.0%
Lower (0 to 60% MFI ⁹)	1,309	45.8%	1,318	0.7%	\$130,684	49.9%	\$1,080	94.2%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Spirit Lake Reservation



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,787	100%	3,756	-0.8%
Ages 0 to 24	1,857	49.0%	1,851	-0.3%
Ages 25 to 44	855	22.6%	876	2.4%
Ages 45 to 64	690	18.2%	601	-12.9%
Ages 65 and older	384	10.2%	429	11.5%

Housing and Householder Characteristics				
Renter Households, 2020 ^{3,4}	Median Monthly Rent			\$415
	Vacancy Rate			6.0%
	Median Year Built			1977
	Cost Burdened Householders			66 30.5%
	· Householder Ages 65 Plus			5 30.0%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)			\$1,524
	Median Home Value			\$76,300
	Median Year Built			1977
	Vacancy Rate			0.6%
	Cost Burdened Householders			89 15.3%
	· Householder Ages 65 Plus			23 10.7%
	Average Purchase Price			-

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	1,230	-		
Occupied (% of total)	998	81.1%		
Renter (% of occupied)	364	36.5%		
Owner (% of occupied)	634	63.5%		
Vacant (% of total)	232	18.9%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,534	1,253	709	544
2010 ⁴	1,300	1,082	468	614
2020 ^{1,3}	1,230	998	634	364
2025 ²	1,208	980	630	350
Percent Change				
2000-2010	-15.3%	-13.6%	-34.0%	12.9%
2010-2020	-5.4%	-7.8%	35.4%	-40.6%
2020-2025	-1.8%	-1.8%	-0.6%	-4.0%
Numeric Change				
2020-2025	-22	-18	-4	-14

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	998	100%	980	-1.8%	-	-	-	-
Extremely low income	398	39.9%	391	-1.9%	\$32,580	34.0%	\$269	32.2%
Very low income	144	14.4%	142	-1.5%	\$54,300	44.4%	\$449	72.8%
Low income	230	23.1%	233	1.2%	\$86,881	54.9%	\$718	94.4%
Lower moderate income	68	6.8%	64	-5.8%	\$124,891	70.5%	\$1,032	99.3%
Moderate income	42	4.2%	41	-2.9%	\$152,041	74.0%	\$1,257	100.0%
Upper income	115	11.5%	106	-7.9%	\$182,450	76.1%	\$1,508	100.0%
Lower (0 to 60% MFI ⁹)	582	58.3%	573	-1.6%	\$65,161	49.0%	\$539	86.0%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Standing Rock Reservation



Population

	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	3,898	100%	3,749	-3.8%
Ages 0 to 24	1,793	46.0%	1,646	-8.2%
Ages 25 to 44	899	23.1%	865	-3.8%
Ages 45 to 64	872	22.4%	823	-5.7%
Ages 65 and older	333	8.6%	415	24.5%

Housing and Householder Characteristics

Renter Households, 2020 ^{3,4}	Median Monthly Rent	\$430	
	Vacancy Rate	4.0%	
	Median Year Built	1979	
	Cost Burdened Householders	95	20.6%
	· Householder Ages 65 Plus	12	23.1%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)	\$1,158	
	Median Home Value	\$83,300	
	Median Year Built	1978	
	Vacancy Rate	0.1%	
	Cost Burdened Householders	98	18.6%
	· Householder Ages 65 Plus	15	10.6%
	Average Purchase Price	-	

Housing Occupancy

	2020 ^{1,3}	
	Number	Percent
Total housing units	1,277	-
Occupied (% of total)	1,103	86.4%
Renter (% of occupied)	566	51.3%
Owner (% of occupied)	537	48.7%
Vacant (% of total)	174	13.6%

Housing Trends

	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	1,216	1,095	505	590
2010 ⁴	1,307	1,060	530	530
2020 ^{1,3}	1,277	1,103	537	566
2025 ²	1,287	1,112	552	560
Percent Change				
2000-2010	7.5%	-3.2%	5.0%	-10.2%
2010-2020	-2.3%	4.1%	1.3%	6.8%
2020-2025	0.8%	0.8%	2.8%	-1.1%
Numeric Change				
2020-2025	10	9	15	-6

Housing Affordability

Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	1,103	100%	1,112	0.8%	-	-	-	-
Extremely low income	340	30.8%	343	1.0%	\$40,476	37.8%	\$335	32.3%
Very low income	239	21.7%	239	-0.1%	\$67,460	44.0%	\$558	69.2%
Low income	235	21.3%	238	1.2%	\$107,935	65.9%	\$892	96.4%
Lower moderate income	80	7.2%	80	0.4%	\$155,157	71.2%	\$1,282	99.4%
Moderate income	67	6.1%	64	-4.1%	\$188,887	75.5%	\$1,561	100.0%
Upper income	142	12.9%	148	3.9%	\$226,664	85.3%	\$1,873	100.0%
Lower (0 to 60% MFI ⁹)	617	55.9%	624	1.2%	\$80,952	52.9%	\$669	76.6%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

Turtle Mountain Reservation



Population				
	2020 ^{1,3}		2025 ²	%
	Number	Percent	Projection	Change
Total	7,605	100%	7,416	-2.5%
Ages 0 to 24	3,504	46.1%	3,359	-4.1%
Ages 25 to 44	1,812	23.8%	1,698	-6.3%
Ages 45 to 64	1,671	22.0%	1,583	-5.3%
Ages 65 and older	618	8.1%	776	25.6%

Housing and Householder Characteristics					
Renter Households, 2020 ^{3,4}	Median Monthly Rent			\$374	
	Vacancy Rate			1.8%	
	Median Year Built			1978	
	Cost Burdened Householders			100	17.8%
	· Householder Ages 65 Plus			12	12.4%
Owner Households, 2020 ^{3,4,5}	Mo. Housing Costs (w/mortgage)			\$867	
	Median Home Value			\$82,500	
	Median Year Built			1985	
	Vacancy Rate			0.2%	
	Cost Burdened Householders			249	15.3%
	· Householder Ages 65 Plus			88	22.6%
Average Purchase Price			-		

Housing Occupancy				
	2020 ^{1,3}			
	Number	Percent		
Total housing units	2,518	-		
Occupied (% of total)	2,334	92.7%		
Renter (% of occupied)	658	28.2%		
Owner (% of occupied)	1,676	71.8%		
Vacant (% of total)	184	7.3%		

Housing Trends				
	Total Units	Occupied Housing Units		
		Total	Owner	Renter
2000 ¹	2,640	2,483	1,604	879
2010 ⁴	2,802	2,426	1,745	681
2020 ^{1,3}	2,518	2,334	1,676	658
2025 ²	2,557	2,370	1,709	661
Percent Change				
2000-2010	6.1%	-2.3%	8.8%	-22.5%
2010-2020	-10.1%	-3.8%	-4.0%	-3.4%
2020-2025	1.5%	1.5%	2.0%	0.4%
Numeric Change				
2020-2025	39	36	33	3

Housing Affordability								
Household Income Level ⁶	Number of Households				Owner Households Maximum Affordable		Renter Households Maximum Affordable	
	2020 ^{1,3}		2025 ²	%	Purchase Price, 2020 ⁷	Units, 2020 ³	Rent, 2020 ^{3,8}	Units, 2020 ³
	Number	Percent	Projection	Change				
Total households	2,334	100%	2,370	1.5%	-	-	-	-
Extremely low income	724	31.0%	746	3.0%	\$43,017	16.9%	\$356	59.4%
Very low income	517	22.2%	523	1.1%	\$71,695	47.1%	\$593	78.1%
Low income	408	17.5%	414	1.5%	\$114,712	66.9%	\$948	97.6%
Lower moderate income	278	11.9%	277	-0.2%	\$164,898	82.9%	\$1,363	100.0%
Moderate income	127	5.4%	127	0.4%	\$200,745	93.9%	\$1,659	100.0%
Upper income	281	12.0%	282	0.3%	\$240,894	93.9%	\$1,991	100.0%
Lower (0 to 60% MFI ⁹)	1,320	56.5%	1,345	1.9%	\$86,034	58.5%	\$711	91.7%

References: ‘-’ Not available or applicable. ¹U.S. Census Bureau (2021b). ²Center for Social Research at NDSU (2022b). Total Housing Unit projections based on Model 2. ³Center for Social Research at NDSU (2022a). ⁴U.S. Census Bureau (2021c). ⁵ND Office of State Tax Commissioner (2022). ⁶U.S. Department of Housing and Urban Development (2021). ⁷Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%. ⁸Affordability is calculated as a maximum of 30% of median family income toward housing costs. ⁹MFI Median Family Income.

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Table 1. Total Population, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Total Population				
	Census		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	672,591	779,094	15.8%	789,074	1.3%
Adams County	2,343	2,200	-6.1%	2,181	-0.9%
Barnes County	11,066	10,853	-1.9%	10,727	-1.2%
Benson County	6,660	5,964	-10.5%	5,912	-0.9%
Billings County	783	945	20.7%	939	-0.6%
Bottineau County	6,429	6,379	-0.8%	6,358	-0.3%
Bowman County	3,151	2,993	-5.0%	2,917	-2.5%
Burke County	1,968	2,201	11.8%	2,182	-0.9%
Burleigh County	81,308	98,458	21.1%	101,485	3.1%
Cass County	149,778	184,525	23.2%	192,910	4.5%
Cavalier County	3,993	3,704	-7.2%	3,650	-1.5%
Dickey County	5,289	4,999	-5.5%	4,961	-0.8%
Divide County	2,071	2,195	6.0%	2,147	-2.2%
Dunn County	3,536	4,095	15.8%	4,094	0.0%
Eddy County	2,385	2,347	-1.6%	2,349	0.1%
Emmons County	3,550	3,301	-7.0%	3,262	-1.2%
Foster County	3,343	3,397	1.6%	3,383	-0.4%
Golden Valley County	1,680	1,736	3.3%	1,790	3.1%
Grand Forks County	66,861	73,170	9.4%	72,511	-0.9%
Grant County	2,394	2,301	-3.9%	2,323	1.0%
Griggs County	2,420	2,306	-4.7%	2,272	-1.5%
Hettinger County	2,477	2,489	0.5%	2,407	-3.3%
Kidder County	2,435	2,394	-1.7%	2,359	-1.5%
LaMoure County	4,139	4,093	-1.1%	4,085	-0.2%
Logan County	1,990	1,876	-5.7%	1,879	0.2%
McHenry County	5,395	5,345	-0.9%	5,219	-2.4%
McIntosh County	2,809	2,530	-9.9%	2,525	-0.2%
McKenzie County	6,360	14,704	131.2%	14,518	-1.3%
McLean County	8,962	9,771	9.0%	9,832	0.6%
Mercer County	8,424	8,350	-0.9%	8,222	-1.5%
Morton County	27,471	33,291	21.2%	34,855	4.7%
Mountrail County	7,673	9,809	27.8%	9,646	-1.7%
Nelson County	3,126	3,015	-3.6%	3,005	-0.3%
Oliver County	1,846	1,877	1.7%	1,875	-0.1%
Pembina County	7,413	6,844	-7.7%	6,695	-2.2%
Pierce County	4,357	3,990	-8.4%	3,956	-0.9%
Ramsey County	11,451	11,605	1.3%	11,670	0.6%
Ransom County	5,457	5,703	4.5%	5,782	1.4%
Renville County	2,470	2,282	-7.6%	2,229	-2.3%
Richland County	16,321	16,529	1.3%	16,825	1.8%
Rolette County	13,937	12,187	-12.6%	12,016	-1.4%
Sargent County	3,829	3,862	0.9%	3,867	0.1%
Sheridan County	1,321	1,265	-4.2%	1,232	-2.6%
Sioux County	4,153	3,898	-6.1%	3,749	-3.8%
Slope County	727	706	-2.9%	693	-1.8%
Stark County	24,199	33,646	39.0%	33,655	0.0%
Steele County	1,975	1,798	-9.0%	1,800	0.1%
Stutsman County	21,100	21,593	2.3%	21,629	0.2%
Towner County	2,246	2,162	-3.7%	2,100	-2.9%
Traill County	8,121	7,997	-1.5%	8,017	0.3%
Walsh County	11,119	10,563	-5.0%	10,487	-0.7%
Ward County	61,675	69,919	13.4%	69,964	0.1%
Wells County	4,207	3,982	-5.3%	3,968	-0.4%
Williams County	22,398	40,950	82.8%	39,960	-2.4%
Bismarck city	61,272	73,622	20.2%	76,303	3.6%
Devils Lake city	7,141	7,192	0.7%	7,248	0.8%
Dickinson city	17,787	25,679	44.4%	25,549	-0.5%
Fargo city	105,549	125,990	19.4%	131,871	4.7%
Grand Forks city	52,838	59,166	12.0%	58,651	-0.9%
Jamestown city	15,427	15,849	2.7%	15,939	0.6%
Mandan city	18,331	24,206	32.0%	25,108	3.7%
Minot city	40,888	48,377	18.3%	48,403	0.1%
Valley City city	6,585	6,575	-0.2%	6,516	-0.9%
Wahpeton city	7,766	8,007	3.1%	8,473	5.8%
West Fargo city	25,830	38,626	49.5%	40,090	3.8%
Williston city	14,716	29,160	98.2%	28,316	-2.9%
Fort Berthold Reservation	6,341	8,350	31.7%	8,172	-2.1%
Spirit Lake Reservation	4,238	3,787	-10.6%	3,756	-0.8%
Standing Rock Reservation	4,153	3,898	-6.1%	3,749	-3.8%
Turtle Mountain Reservation	8,656	7,605	-12.1%	7,416	-2.5%
Region 1	30,829	57,849	87.6%	56,625	-2.1%
Region 2	89,967	99,925	11.1%	99,554	-0.4%
Region 3	40,672	37,969	-6.6%	37,697	-0.7%
Region 4	88,519	93,592	5.7%	92,698	-1.0%
Region 5	185,481	220,414	18.8%	229,201	4.0%
Region 6	56,363	55,629	-1.3%	55,429	-0.4%
Region 7	141,864	164,906	16.2%	169,194	2.6%
Region 8	38,896	48,810	25.5%	48,676	-0.3%

Table 2. Population Ages 0 to 24, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Ages 0 to 24				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	230,891	269,288	16.6%	265,812	-1.3%
Adams County	578	633	9.4%	607	-4.0%
Barnes County	3,363	3,157	-6.1%	3,194	1.2%
Benson County	2,821	2,510	-11.0%	2,479	-1.2%
Billings County	193	266	37.6%	264	-0.6%
Bottineau County	1,761	1,940	10.2%	2,067	6.5%
Bowman County	860	962	11.8%	857	-10.9%
Burke County	516	630	22.1%	683	8.4%
Burleigh County	26,875	32,012	19.1%	33,182	3.7%
Cass County	56,882	67,492	18.7%	65,217	-3.4%
Cavalier County	991	1,049	5.8%	963	-8.2%
Dickey County	1,673	1,629	-2.6%	1,620	-0.6%
Divide County	463	604	30.5%	588	-2.7%
Dunn County	1,024	1,211	18.3%	1,301	7.4%
Eddy County	622	660	6.1%	678	2.7%
Emmons County	912	847	-7.1%	843	-0.5%
Foster County	930	982	5.6%	928	-5.5%
Golden Valley County	488	453	-7.1%	388	-14.4%
Grand Forks County	27,846	29,703	6.7%	28,261	-4.9%
Grant County	551	625	13.5%	637	1.9%
Griggs County	556	600	7.9%	548	-8.7%
Hettinger County	606	596	-1.7%	652	9.4%
Kidder County	679	712	4.9%	633	-11.1%
LaMoure County	1,065	1,199	12.6%	1,208	0.7%
Logan County	509	478	-6.1%	476	-0.4%
McHenry County	1,456	1,574	8.1%	1,445	-8.2%
McIntosh County	614	558	-9.1%	540	-3.2%
McKenzie County	2,212	5,877	165.7%	5,880	0.1%
McLean County	2,220	2,671	20.3%	2,603	-2.5%
Mercer County	2,282	2,399	5.1%	2,262	-5.7%
Morton County	8,569	10,024	17.0%	9,673	-3.5%
Mountrail County	2,611	3,578	37.0%	3,364	-6.0%
Nelson County	721	697	-3.3%	680	-2.4%
Oliver County	502	566	12.8%	572	1.0%
Pembina County	2,048	1,795	-12.3%	1,722	-4.1%
Pierce County	1,186	1,112	-6.2%	1,088	-2.2%
Ramsey County	3,535	3,721	5.3%	3,704	-0.5%
Ransom County	1,556	1,648	5.9%	1,493	-9.4%
Renville County	681	736	8.1%	672	-8.7%
Richland County	5,812	5,837	0.4%	6,753	15.7%
Rolette County	6,014	5,165	-14.1%	4,953	-4.1%
Sargent County	1,065	1,019	-4.3%	944	-7.4%
Sheridan County	276	261	-5.4%	255	-2.3%
Sioux County	2,001	1,793	-10.4%	1,646	-8.2%
Slope County	181	187	3.5%	183	-2.3%
Stark County	8,147	11,821	45.1%	11,839	0.2%
Steele County	512	520	1.5%	493	-5.1%
Stutsman County	6,458	6,681	3.5%	6,708	0.4%
Towner County	546	599	9.7%	517	-13.7%
Traill County	2,611	2,518	-3.5%	2,575	2.2%
Walsh County	3,192	3,104	-2.8%	3,001	-3.3%
Ward County	23,026	25,846	12.2%	25,438	-1.6%
Wells County	949	1,013	6.7%	1,064	5.1%
Williams County	7,144	15,018	110.2%	15,471	3.0%
Bismarck city	19,477	23,147	18.8%	24,079	4.0%
Devils Lake city	2,312	2,232	-3.5%	2,101	-5.9%
Dickinson city	6,235	9,360	50.1%	9,219	-1.5%
Fargo city	41,321	46,596	12.8%	44,791	-3.9%
Grand Forks city	22,761	24,430	7.3%	23,164	-5.2%
Jamestown city	4,905	4,999	1.9%	5,045	0.9%
Mandan city	5,884	7,716	31.1%	7,432	-3.7%
Minot city	14,374	16,867	17.3%	16,573	-1.7%
Valley City city	2,104	2,130	1.2%	2,207	3.6%
Wahpeton city	3,297	3,227	-2.1%	4,153	28.7%
West Fargo city	9,345	14,212	52.1%	13,862	-2.5%
Williston city	4,937	10,517	113.0%	10,830	3.0%
Fort Berthold Reservation	2,703	3,435	27.1%	3,370	-1.9%
Spirit Lake Reservation	2,220	1,857	-16.3%	1,851	-0.3%
Standing Rock Reservation	2,001	1,793	-10.4%	1,646	-8.2%
Turtle Mountain Reservation	4,132	3,504	-15.2%	3,359	-4.1%
Region 1	9,819	21,499	119.0%	21,939	2.0%
Region 2	31,237	35,416	13.4%	34,757	-1.9%
Region 3	14,529	13,703	-5.7%	13,294	-3.0%
Region 4	33,807	35,299	4.4%	33,664	-4.6%
Region 5	68,438	79,034	15.5%	77,475	-2.0%
Region 6	16,117	16,297	1.1%	16,286	-0.1%
Region 7	44,867	51,911	15.7%	52,306	0.8%
Region 8	12,077	16,128	33.5%	16,091	-0.2%

Table 3. Population Ages 25 to 44, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Ages 25 to 44				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	165,747	211,803	27.8%	209,454	-1.1%
Adams County	427	417	-2.4%	417	0.1%
Barnes County	2,252	2,404	6.7%	2,081	-13.4%
Benson County	1,423	1,294	-9.1%	1,286	-0.6%
Billings County	143	250	74.5%	216	-13.5%
Bottineau County	1,182	1,273	7.7%	1,123	-11.8%
Bowman County	642	653	1.7%	601	-7.9%
Burke County	372	522	40.3%	471	-9.8%
Burleigh County	21,439	26,992	25.9%	24,737	-8.4%
Cass County	43,914	56,516	28.7%	59,707	5.6%
Cavalier County	688	650	-5.6%	763	17.5%
Dickey County	1,082	1,002	-7.3%	950	-5.2%
Divide County	363	451	24.2%	443	-1.7%
Dunn County	768	1,015	32.1%	975	-3.9%
Eddy County	425	547	28.7%	598	9.4%
Emmons County	556	626	12.7%	658	5.0%
Foster County	667	754	13.0%	776	2.9%
Golden Valley County	327	325	-0.7%	392	20.7%
Grand Forks County	16,746	19,727	17.8%	19,895	0.9%
Grant County	397	443	11.5%	492	11.1%
Griggs County	418	362	-13.5%	382	5.6%
Hettinger County	475	620	30.5%	625	0.8%
Kidder County	476	395	-17.1%	423	7.1%
LaMoure County	752	753	0.1%	753	0.0%
Logan County	337	327	-2.9%	379	15.8%
McHenry County	1,143	1,199	4.9%	1,139	-5.0%
McIntosh County	470	488	3.8%	512	4.9%
McKenzie County	1,455	4,237	191.2%	3,962	-6.5%
McLean County	1,737	2,077	19.6%	2,094	0.8%
Mercer County	1,743	1,768	1.4%	1,686	-4.6%
Morton County	7,058	9,364	32.7%	10,248	9.4%
Mountrail County	1,910	2,855	49.5%	2,557	-10.4%
Nelson County	513	634	23.5%	657	3.7%
Oliver County	340	351	3.3%	312	-11.1%
Pembina County	1,491	1,486	-0.4%	1,414	-4.8%
Pierce County	865	854	-1.3%	878	2.8%
Ramsey County	2,460	2,573	4.6%	2,509	-2.5%
Ransom County	1,155	1,207	4.5%	1,423	17.9%
Renville County	538	534	-0.7%	588	10.0%
Richland County	3,370	3,617	7.3%	3,002	-17.0%
Rolette County	3,186	2,814	-11.7%	2,636	-6.3%
Sargent County	804	895	11.4%	886	-1.1%
Sheridan County	210	212	0.9%	233	9.9%
Sioux County	1,059	899	-15.1%	865	-3.8%
Slope County	139	150	7.6%	157	4.9%
Stark County	5,696	9,685	70.0%	9,504	-1.9%
Steele County	389	356	-8.4%	298	-16.3%
Stutsman County	4,816	5,151	7.0%	5,018	-2.6%
Towner County	373	430	15.3%	510	18.5%
Traill County	1,696	1,772	4.5%	1,746	-1.4%
Walsh County	2,246	2,259	0.6%	2,398	6.1%
Ward County	16,366	21,206	29.6%	20,112	-5.2%
Wells County	709	723	2.0%	768	6.2%
Williams County	5,539	13,690	147.2%	12,199	-10.9%
Bismarck city	15,996	20,442	27.8%	18,659	-8.7%
Devils Lake city	1,594	1,617	1.5%	1,484	-8.2%
Dickinson city	4,360	7,635	75.1%	7,467	-2.2%
Fargo city	30,608	38,718	26.5%	40,995	5.9%
Grand Forks city	13,266	16,508	24.4%	16,647	0.8%
Jamestown city	3,677	4,097	11.4%	3,965	-3.2%
Mandan city	5,018	7,197	43.4%	7,753	7.7%
Minot city	10,921	15,645	43.3%	14,781	-5.5%
Valley City city	1,387	1,638	18.1%	1,350	-17.6%
Wahpeton city	1,595	1,651	3.5%	1,198	-27.5%
West Fargo city	8,508	12,743	49.8%	13,395	5.1%
Williston city	3,926	10,679	172.0%	9,508	-11.0%
Fort Berthold Reservation	1,464	2,136	45.9%	2,089	-2.2%
Spirit Lake Reservation	979	855	-12.7%	876	2.4%
Standing Rock Reservation	1,059	899	-15.1%	865	-3.8%
Turtle Mountain Reservation	2,071	1,812	-12.5%	1,698	-6.3%
Region 1	7,357	18,378	149.8%	16,604	-9.7%
Region 2	22,376	28,444	27.1%	26,868	-5.5%
Region 3	8,555	8,306	-2.9%	8,302	-0.1%
Region 4	20,996	24,106	14.8%	24,364	1.1%
Region 5	51,328	64,364	25.4%	67,062	4.2%
Region 6	11,503	11,964	4.0%	11,619	-2.9%
Region 7	35,015	43,128	23.2%	41,748	-3.2%
Region 8	8,617	13,113	52.2%	12,887	-1.7%

Table 4. Population Ages 45 to 64, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Ages 45 to 64				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	178,476	179,149	0.4%	166,280	-7.2%
Adams County	770	585	-24.0%	469	-19.8%
Barnes County	3,281	2,851	-13.1%	2,593	-9.0%
Benson County	1,563	1,315	-15.8%	1,150	-12.6%
Billings County	296	230	-22.2%	242	5.0%
Bottineau County	2,104	1,675	-20.4%	1,437	-14.2%
Bowman County	957	740	-22.7%	626	-15.4%
Burke County	668	613	-8.2%	459	-25.2%
Burleigh County	22,081	23,508	6.5%	22,384	-4.8%
Cass County	34,432	38,296	11.2%	38,747	1.2%
Cavalier County	1,292	981	-24.1%	873	-11.0%
Dickey County	1,364	1,335	-2.1%	1,266	-5.2%
Divide County	694	596	-14.1%	506	-15.2%
Dunn County	1,128	1,166	3.4%	1,027	-11.9%
Eddy County	752	570	-24.3%	491	-13.8%
Emmons County	1,111	843	-24.1%	755	-10.4%
Foster County	988	892	-9.8%	846	-5.1%
Golden Valley County	507	561	10.6%	501	-10.6%
Grand Forks County	15,366	14,443	-6.0%	12,814	-11.3%
Grant County	801	569	-29.0%	472	-17.0%
Griggs County	809	607	-25.0%	508	-16.3%
Hettinger County	758	650	-14.3%	432	-33.5%
Kidder County	769	759	-1.4%	599	-21.0%
LaMoure County	1,300	1,085	-16.5%	904	-16.7%
Logan County	587	520	-11.4%	398	-23.4%
McHenry County	1,678	1,472	-12.3%	1,307	-11.2%
McIntosh County	771	686	-11.1%	597	-12.9%
McKenzie County	1,791	3,325	85.7%	3,004	-9.7%
McLean County	3,064	2,733	-10.8%	2,449	-10.4%
Mercer County	3,071	2,572	-16.2%	2,298	-10.7%
Morton County	7,831	8,484	8.3%	8,077	-4.8%
Mountrail County	2,102	2,245	6.8%	2,416	7.6%
Nelson County	1,034	850	-17.8%	754	-11.2%
Oliver County	696	494	-29.1%	477	-3.4%
Pembina County	2,385	1,981	-16.9%	1,678	-15.3%
Pierce County	1,277	1,066	-16.5%	935	-12.3%
Ramsey County	3,384	3,008	-11.1%	2,608	-13.3%
Ransom County	1,662	1,653	-0.5%	1,436	-13.1%
Renville County	749	583	-22.1%	443	-24.0%
Richland County	4,715	4,118	-12.7%	3,372	-18.1%
Rolette County	3,339	2,776	-16.8%	2,629	-5.3%
Sargent County	1,233	1,063	-13.8%	1,003	-5.6%
Sheridan County	439	391	-11.0%	317	-18.8%
Sioux County	799	872	9.2%	823	-5.7%
Slope County	272	180	-33.8%	143	-20.6%
Stark County	6,481	7,723	19.2%	6,923	-10.4%
Steele County	633	529	-16.4%	531	0.3%
Stutsman County	6,208	5,636	-9.2%	4,759	-15.6%
Towner County	775	603	-22.2%	458	-24.0%
Traill County	2,293	2,141	-6.6%	1,842	-14.0%
Walsh County	3,444	2,962	-14.0%	2,655	-10.4%
Ward County	14,257	14,048	-1.5%	13,396	-4.6%
Wells County	1,328	1,168	-12.0%	910	-22.1%
Williams County	6,387	8,399	31.5%	7,541	-10.2%
Bismarck city	16,388	17,263	5.3%	16,416	-4.9%
Devils Lake city	1,862	1,749	-6.1%	1,348	-22.9%
Dickinson city	4,329	5,713	32.0%	5,119	-10.4%
Fargo city	22,927	24,520	6.9%	24,797	1.1%
Grand Forks city	11,475	10,768	-6.2%	9,546	-11.4%
Jamestown city	4,175	3,692	-11.6%	3,139	-15.0%
Mandan city	5,010	5,666	13.1%	5,379	-5.1%
Minot city	9,480	9,340	-1.5%	8,901	-4.7%
Valley City city	1,647	1,409	-14.5%	1,286	-8.7%
Wahpeton city	1,894	1,746	-7.8%	1,436	-17.8%
West Fargo city	5,961	8,301	39.3%	8,409	1.3%
Williston city	3,738	5,607	50.0%	5,045	-10.0%
Fort Berthold Reservation	1,600	1,979	23.7%	1,766	-10.8%
Spirit Lake Reservation	739	690	-6.6%	601	-12.9%
Standing Rock Reservation	799	872	9.2%	823	-5.7%
Turtle Mountain Reservation	1,885	1,671	-11.3%	1,583	-5.3%
Region 1	8,872	12,321	38.9%	11,051	-10.3%
Region 2	22,835	21,702	-5.0%	20,393	-6.0%
Region 3	11,105	9,253	-16.7%	8,209	-11.3%
Region 4	22,229	20,235	-9.0%	17,901	-11.5%
Region 5	44,968	47,801	6.3%	46,931	-1.8%
Region 6	16,636	14,779	-11.2%	12,781	-13.5%
Region 7	40,662	41,224	1.4%	38,651	-6.2%
Region 8	11,169	11,834	6.0%	10,363	-12.4%

Table 5. Population Ages 65 and Older, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Ages 65 and older				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	97,477	118,853	21.9%	147,528	24.1%
Adams County	568	566	-0.4%	688	21.6%
Barnes County	2,170	2,442	12.5%	2,859	17.1%
Benson County	853	845	-0.9%	997	18.0%
Billings County	151	199	32.1%	217	8.8%
Bottineau County	1,382	1,491	7.9%	1,731	16.1%
Bowman County	692	639	-7.6%	833	30.3%
Burke County	412	436	5.7%	569	30.6%
Burleigh County	10,913	15,946	46.1%	21,182	32.8%
Cass County	14,550	22,220	52.7%	29,239	31.6%
Cavalier County	1,022	1,025	0.3%	1,051	2.5%
Dickey County	1,170	1,032	-11.8%	1,125	9.0%
Divide County	551	544	-1.3%	610	12.2%
Dunn County	616	703	14.1%	791	12.5%
Eddy County	586	571	-2.6%	582	2.0%
Emmons County	971	985	1.4%	1,006	2.2%
Foster County	758	770	1.5%	833	8.2%
Golden Valley County	358	397	11.0%	509	28.1%
Grand Forks County	6,903	9,297	34.7%	11,541	24.1%
Grant County	645	664	3.0%	722	8.7%
Griggs County	637	737	15.8%	834	13.1%
Hettinger County	638	624	-2.2%	698	11.9%
Kidder County	511	529	3.5%	704	33.2%
LaMoure County	1,022	1,056	3.3%	1,220	15.5%
Logan County	557	551	-1.1%	626	13.6%
McHenry County	1,118	1,100	-1.6%	1,328	20.7%
McIntosh County	954	798	-16.3%	876	9.7%
McKenzie County	902	1,265	40.2%	1,672	32.2%
McLean County	1,941	2,290	18.0%	2,686	17.3%
Mercer County	1,328	1,610	21.3%	1,976	22.7%
Morton County	4,013	5,419	35.0%	6,857	26.5%
Mountrail County	1,050	1,131	7.7%	1,309	15.8%
Nelson County	858	835	-2.7%	914	9.5%
Oliver County	308	466	51.3%	514	10.3%
Pembina County	1,489	1,582	6.2%	1,881	18.9%
Pierce County	1,029	958	-6.9%	1,055	10.1%
Ramsey County	2,072	2,304	11.2%	2,849	23.7%
Ransom County	1,084	1,195	10.3%	1,430	19.6%
Renville County	502	428	-14.7%	526	22.8%
Richland County	2,424	2,957	22.0%	3,698	25.1%
Rolette County	1,398	1,433	2.5%	1,798	25.5%
Sargent County	727	885	21.7%	1,034	16.9%
Sheridan County	396	401	1.4%	427	6.4%
Sioux County	294	333	13.4%	415	24.5%
Slope County	135	189	40.0%	210	11.1%
Stark County	3,875	4,417	14.0%	5,389	22.0%
Steele County	441	393	-10.9%	478	21.7%
Stutsman County	3,618	4,124	14.0%	5,144	24.7%
Towner County	552	530	-4.0%	615	16.1%
Traill County	1,521	1,566	2.9%	1,854	18.4%
Walsh County	2,237	2,238	0.1%	2,433	8.7%
Ward County	8,026	8,819	9.9%	11,018	24.9%
Wells County	1,221	1,078	-11.7%	1,226	13.7%
Williams County	3,328	3,842	15.5%	4,749	23.6%
Bismarck city	9,411	12,770	35.7%	17,149	34.3%
Devils Lake city	1,373	1,594	16.1%	2,315	45.3%
Dickinson city	2,863	2,971	3.8%	3,744	26.0%
Fargo city	10,693	16,156	51.1%	21,288	31.8%
Grand Forks city	5,336	7,459	39.8%	9,294	24.6%
Jamestown city	2,670	3,061	14.7%	3,790	23.8%
Mandan city	2,419	3,628	50.0%	4,544	25.2%
Minot city	6,113	6,525	6.7%	8,148	24.9%
Valley City city	1,447	1,398	-3.4%	1,673	19.7%
Wahpeton city	980	1,383	41.1%	1,686	21.9%
West Fargo city	2,016	3,370	67.1%	4,424	31.3%
Williston city	2,115	2,357	11.4%	2,933	24.4%
Fort Berthold Reservation	574	800	39.3%	947	18.4%
Spirit Lake Reservation	300	384	28.1%	429	11.5%
Standing Rock Reservation	294	333	13.4%	415	24.5%
Turtle Mountain Reservation	568	618	8.8%	776	25.6%
Region 1	4,781	5,651	18.2%	7,031	24.4%
Region 2	13,519	14,363	6.2%	17,536	22.1%
Region 3	6,483	6,707	3.5%	7,892	17.7%
Region 4	11,487	13,952	21.5%	16,769	20.2%
Region 5	20,747	29,216	40.8%	37,733	29.2%
Region 6	12,107	12,589	4.0%	14,743	17.1%
Region 7	21,320	28,643	34.3%	36,489	27.4%
Region 8	7,033	7,734	10.0%	9,335	20.7%

Table 6. Change in Population by Age, 2020 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Change in population by age, 2020 to 2025									
	Total		Ages 0 to 24		Ages 25 to 44		Ages 45 to 64		Ages 65 and older	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	9,980	1.3%	-3,476	-1.3%	-2,349	-1.1%	-12,869	-7.2%	28,675	24.1%
Adams County	-19	-0.9%	-26	-4.0%	0	0.1%	-116	-19.8%	122	21.6%
Barnes County	-126	-1.2%	37	1.2%	-323	-13.4%	-258	-9.0%	417	17.1%
Benson County	-52	-0.9%	-31	-1.2%	-8	-0.6%	-165	-12.6%	152	18.0%
Billings County	-6	-0.6%	-2	-0.6%	-34	-13.5%	12	5.0%	18	8.8%
Bottineau County	-21	-0.3%	127	6.5%	-150	-11.8%	-238	-14.2%	240	16.1%
Bowman County	-76	-2.5%	-105	-10.9%	-52	-7.9%	-114	-15.4%	194	30.3%
Burke County	-19	-0.9%	53	8.4%	-51	-9.8%	-154	-25.2%	133	30.6%
Burleigh County	3,027	3.1%	1,170	3.7%	-2,255	-8.4%	-1,124	-4.8%	5,236	32.8%
Cass County	8,385	4.5%	-2,275	-3.4%	3,191	5.6%	451	1.2%	7,019	31.6%
Cavalier County	-54	-1.5%	-86	-8.2%	113	17.5%	-108	-11.0%	26	2.5%
Dickey County	-38	-0.8%	-9	-0.6%	-52	-5.2%	-69	-5.2%	93	9.0%
Divide County	-48	-2.2%	-16	-2.7%	-8	-1.7%	-90	-15.2%	66	12.2%
Dunn County	-1	0.0%	90	7.4%	-40	-3.9%	-139	-11.9%	88	12.5%
Eddy County	2	0.1%	18	2.7%	51	9.4%	-79	-13.8%	11	2.0%
Emmons County	-39	-1.2%	-4	-0.5%	32	5.0%	-88	-10.4%	21	2.2%
Foster County	-14	-0.4%	-54	-5.5%	22	2.9%	-46	-5.1%	63	8.2%
Golden Valley County	54	3.1%	-65	-14.4%	67	20.7%	-60	-10.6%	112	28.1%
Grand Forks County	-659	-0.9%	-1,442	-4.9%	168	0.9%	-1,629	-11.3%	2,244	24.1%
Grant County	22	1.0%	12	1.9%	49	11.1%	-97	-17.0%	58	8.7%
Griggs County	-34	-1.5%	-52	-8.7%	20	5.6%	-99	-16.3%	97	13.1%
Hettinger County	-82	-3.3%	56	9.4%	5	0.8%	-218	-33.5%	74	11.9%
Kidder County	-35	-1.5%	-79	-11.1%	28	7.1%	-160	-21.0%	175	33.2%
LaMoure County	-8	-0.2%	9	0.7%	0	0.0%	-181	-16.7%	164	15.5%
Logan County	3	0.2%	-2	-0.4%	52	15.8%	-122	-23.4%	75	13.6%
McHenry County	-126	-2.4%	-129	-8.2%	-60	-5.0%	-165	-11.2%	228	20.7%
McIntosh County	-5	-0.2%	-18	-3.2%	24	4.9%	-89	-12.9%	78	9.7%
McKenzie County	-186	-1.3%	3	0.1%	-275	-6.5%	-321	-9.7%	407	32.2%
McLean County	61	0.6%	-68	-2.5%	17	0.8%	-284	-10.4%	396	17.3%
Mercer County	-128	-1.5%	-137	-5.7%	-82	-4.6%	-274	-10.7%	366	22.7%
Morton County	1,564	4.7%	-351	-3.5%	884	9.4%	-407	-4.8%	1,438	26.5%
Mountrail County	-163	-1.7%	-214	-6.0%	-298	-10.4%	171	7.6%	178	15.8%
Nelson County	-10	-0.3%	-17	-2.4%	23	3.7%	-96	-11.2%	79	9.5%
Oliver County	-2	-0.1%	6	1.0%	-39	-11.1%	-17	-3.4%	48	10.3%
Pembina County	-149	-2.2%	-73	-4.1%	-72	-4.8%	-303	-15.3%	299	18.9%
Pierce County	-34	-0.9%	-24	-2.2%	24	2.8%	-131	-12.3%	97	10.1%
Ramsey County	65	0.6%	-17	-0.5%	-64	-2.5%	-400	-13.3%	545	23.7%
Ransom County	79	1.4%	-155	-9.4%	216	17.9%	-217	-13.1%	235	19.6%
Renville County	-53	-2.3%	-64	-8.7%	54	10.0%	-140	-24.0%	98	22.8%
Richland County	296	1.8%	916	15.7%	-615	-17.0%	-746	-18.1%	741	25.1%
Rolette County	-171	-1.4%	-212	-4.1%	-178	-6.3%	-147	-5.3%	365	25.5%
Sargent County	5	0.1%	-75	-7.4%	-9	-1.1%	-60	-5.6%	149	16.9%
Sheridan County	-33	-2.6%	-6	-2.3%	21	9.9%	-74	-18.8%	26	6.4%
Sioux County	-149	-3.8%	-147	-8.2%	-34	-3.8%	-49	-5.7%	82	24.5%
Slope County	-13	-1.8%	-4	-2.3%	7	4.9%	-37	-20.6%	21	11.1%
Stark County	9	0.0%	18	0.2%	-181	-1.9%	-800	-10.4%	972	22.0%
Steele County	2	0.1%	-27	-5.1%	-58	-16.3%	2	0.3%	85	21.7%
Stutsman County	36	0.2%	27	0.4%	-133	-2.6%	-877	-15.6%	1,020	24.7%
Towner County	-62	-2.9%	-82	-13.7%	80	18.5%	-145	-24.0%	85	16.1%
Traill County	20	0.3%	57	2.2%	-26	-1.4%	-299	-14.0%	288	18.4%
Walsh County	-76	-0.7%	-103	-3.3%	139	6.1%	-307	-10.4%	195	8.7%
Ward County	45	0.1%	-408	-1.6%	-1,094	-5.2%	-652	-4.6%	2,199	24.9%
Wells County	-14	-0.4%	51	5.1%	45	6.2%	-258	-22.1%	148	13.7%
Williams County	-990	-2.4%	453	3.0%	-1,491	-10.9%	-858	-10.2%	907	23.6%
Bismarck city	2,681	3.6%	932	4.0%	-1,783	-8.7%	-847	-4.9%	4,379	34.3%
Devils Lake city	56	0.8%	-131	-5.9%	-133	-8.2%	-401	-22.9%	721	45.3%
Dickinson city	-130	-0.5%	-141	-1.5%	-168	-2.2%	-594	-10.4%	773	26.0%
Fargo city	5,881	4.7%	-1,805	-3.9%	2,277	5.9%	277	1.1%	5,132	31.8%
Grand Forks city	-515	-0.9%	-1,266	-5.2%	139	0.8%	-1,222	-11.4%	1,835	24.6%
Jamestown city	90	0.6%	46	0.9%	-132	-3.2%	-553	-15.0%	729	23.8%
Mandan city	902	3.7%	-284	-3.7%	556	7.7%	-287	-5.1%	916	25.2%
Minot city	26	0.1%	-294	-1.7%	-864	-5.5%	-439	-4.7%	1,623	24.9%
Valley City city	-59	-0.9%	77	3.6%	-288	-17.6%	-123	-8.7%	275	19.7%
Wahpeton city	466	5.8%	926	28.7%	-453	-27.5%	-310	-17.8%	303	21.9%
West Fargo city	1,464	3.8%	-350	-2.5%	652	5.1%	108	1.3%	1,054	31.3%
Williston city	-844	-2.9%	313	3.0%	-1,171	-11.0%	-562	-10.0%	576	24.4%
Fort Berthold Reservation	-178	-2.1%	-65	-1.9%	-47	-2.2%	-213	-10.8%	147	18.4%
Spirit Lake Reservation	-31	-0.8%	-6	-0.3%	20	2.4%	-89	-12.9%	44	11.5%
Standing Rock Reservation	-149	-3.8%	-147	-8.2%	-34	-3.8%	-49	-5.7%	82	24.5%
Turtle Mountain Reservation	-189	-2.5%	-144	-4.1%	-114	-6.3%	-88	-5.3%	158	25.6%
Region 1	-1,224	-2.1%	440	2.0%	-1,774	-9.7%	-1,270	-10.3%	1,380	24.4%
Region 2	-371	-0.4%	-659	-1.9%	-1,576	-5.5%	-1,309	-6.0%	3,173	22.1%
Region 3	-272	-0.7%	-409	-3.0%	-4	-0.1%	-1,044	-11.3%	1,185	17.7%
Region 4	-894	-1.0%	-1,635	-4.6%	258	1.1%	-2,334	-11.5%	2,817	20.2%
Region 5	8,787	4.0%	-1,559	-2.0%	2,698	4.2%	-870	-1.8%	8,517	29.2%
Region 6	-200	-0.4%	-11	-0.1%	-345	-2.9%	-1,998	-13.5%	2,154	17.1%
Region 7	4,288	2.6%	395	0.8%	-1,380	-3.2%	-2,573	-6.2%	7,846	27.4%
Region 8	-134	-0.3%	-37	-0.2%	-226	-1.7%	-1,471	-12.4%	1,601	20.7%

Table 7. Change in Family and Non-Family Households by Age of Householder, 2010 to 2020

Sources: U.S. Census Bureau (2021c) and Center for Social Research at NDSU (2022a)

Area	Numeric Change in the Number of Households								
	Total	Family households by age of householder				Non-family households by age of householder			
		Total	Ages 15 to 34	Ages 35 to 64	Ages 65 and older	Total	Ages 15 to 34	Ages 35 to 64	Ages 65 and older
North Dakota	45,911	19,861	9,135	3,642	7,084	26,050	13,324	6,292	6,435
Adams County	-4	-58	-37	-24	2	54	30	37	-13
Barnes County	-58	-119	37	-230	74	61	157	-12	-84
Benson County	-292	-246	-89	-135	-21	-46	78	-107	-17
Billings County	52	41	-5	29	18	11	45	-46	11
Bottineau County	-231	-170	97	-338	71	-61	19	1	-82
Bowman County	-24	-118	35	-169	15	94	16	100	-22
Burke County	-28	12	47	-18	-18	-40	19	-20	-39
Burleigh County	6,926	4,027	799	1,529	1,699	2,899	334	1,071	1,494
Cass County	15,756	9,373	1,856	4,386	3,131	6,383	2,619	1,883	1,881
Cavalier County	-99	-309	24	-314	-19	210	102	31	77
Dickey County	-182	-25	6	-43	13	-157	130	-119	-169
Divide County	-47	-71	8	-47	-32	24	56	-54	22
Dunn County	240	114	166	-88	36	126	0	74	52
Eddy County	-10	-50	44	-70	-24	40	107	-68	0
Emmons County	-116	-159	83	-199	-42	43	1	-20	61
Foster County	-48	-118	48	-144	-22	70	22	95	-46
Golden Valley County	-9	13	9	-17	21	-22	8	-33	3
Grand Forks County	4,144	908	771	-453	591	3,236	1,673	434	1,128
Grant County	-124	-129	69	-186	-12	5	6	-4	2
Griggs County	-84	-59	20	-129	50	-25	46	-42	-29
Hettinger County	-113	-140	22	-192	30	27	-7	37	-3
Kidder County	-145	-143	-52	-73	-18	-2	8	-10	1
LaMoure County	-242	-163	-1	-133	-30	-79	28	-78	-29
Logan County	-24	-45	15	-51	-9	22	47	-10	-16
McHenry County	-248	26	45	-52	33	-274	-45	-118	-111
McIntosh County	-160	-203	36	-140	-99	43	58	-8	-7
McKenzie County	2,948	1,470	611	802	57	1,478	605	566	306
McLean County	192	102	215	-240	127	90	50	-46	86
Mercer County	-169	-137	38	-278	104	-32	-67	-29	63
Morton County	3,103	1,790	720	550	520	1,313	1,050	106	157
Mountrail County	864	391	-63	265	189	473	258	151	64
Nelson County	-62	-73	0	-76	3	11	50	16	-55
Oliver County	-2	78	30	-67	115	-80	-3	-62	-15
Pembina County	-286	-452	-21	-431	0	166	45	0	121
Pierce County	-128	-130	94	-190	-33	2	54	4	-56
Ramsey County	185	-285	43	-323	-5	470	41	349	79
Ransom County	-99	-232	-8	-193	-31	133	86	-51	98
Renville County	-115	-90	15	-99	-6	-25	-33	-1	9
Richland County	193	-57	35	-245	153	250	96	7	147
Rolette County	-539	-381	-370	-92	82	-158	8	-222	56
Sargent County	-36	-47	-29	-71	52	11	125	-94	-20
Sheridan County	-53	-178	-19	-130	-29	125	27	22	76
Sioux County	43	32	-13	27	17	11	0	1	10
Slope County	-24	-21	-10	-35	24	-3	-18	1	15
Stark County	3,918	2,162	1,150	806	205	1,756	781	844	131
Steele County	-37	-64	0	-34	-31	27	16	2	10
Stutsman County	451	-566	44	-678	68	1,017	287	559	171
Towner County	-91	-93	28	-81	-40	2	82	-27	-52
Traill County	-195	-144	-45	-156	57	-51	-15	50	-86
Walsh County	-263	-221	106	-390	64	-42	279	-121	-200
Ward County	4,587	1,176	679	414	84	3,411	2,203	459	749
Wells County	-207	-204	56	-151	-109	-3	10	21	-34
Williams County	6,903	3,841	1,796	2,038	7	3,062	1,750	773	539
Bismarck city	5,013	2,715	612	1,102	1,001	2,298	245	855	1,198
Devils Lake city	121	-199	-58	-189	48	320	-33	319	34
Dickinson city	3,373	1,740	1,119	581	40	1,633	874	707	52
Fargo city	9,435	5,159	1,163	1,823	2,173	4,276	1,215	1,634	1,427
Grand Forks city	3,835	1,027	676	-33	384	2,808	1,421	323	1,064
Jamestown city	394	-394	74	-551	83	788	271	358	159
Mandan city	2,912	1,684	682	534	468	1,228	1,018	121	89
Minot city	4,055	1,208	799	355	54	2,847	1,805	509	533
Valley City city	-23	-23	49	-14	-58	0	88	39	-126
Wahpeton city	223	57	39	-89	107	166	99	-30	97
West Fargo city	5,676	3,917	734	2,538	644	1,759	1,074	167	519
Williston city	5,706	3,154	1,305	1,901	-52	2,552	1,403	630	518
Fort Berthold Reservation	729	293	-59	173	178	436	152	199	85
Spirit Lake Reservation	-84	-117	-135	-40	59	33	70	-45	7
Standing Rock Reservation	43	32	-13	27	17	11	0	1	10
Turtle Mountain Reservation	-92	-56	-256	175	25	-36	-41	-116	121
Region 1	9,804	5,240	2,416	2,792	32	4,564	2,412	1,285	867
Region 2	4,701	1,217	915	-18	320	3,484	2,475	475	534
Region 3	-846	-1,363	-321	-1,015	-27	517	418	-45	143
Region 4	3,533	163	856	-1,351	658	3,370	2,046	330	994
Region 5	15,582	8,829	1,810	3,687	3,332	6,753	2,926	1,797	2,030
Region 6	-554	-1,502	260	-1,698	-64	948	785	407	-244
Region 7	9,655	5,283	1,869	934	2,480	4,372	1,407	1,029	1,936
Region 8	4,036	1,993	1,330	310	352	2,043	855	1,015	174

Table 8. Change in Household Composition, 2010 to 2020

Sources: U.S. Census Bureau (2021c) and Center for Social Research at NDSU (2022a)

Area	Numeric Change in Number of Households										
	Total	Family households							Non-family households		
		Married-couple families					Other family		Total	Living alone	Living with a non-relative
		Total	Total	With children under 18	No children under 18	Total	With children under 18	No children under 18			
North Dakota	45,911	19,861	13,503	5,400	8,103	6,358	4,567	1,790	26,050	17,662	8,388
Adams County	-4	-58	-16	-34	18	-42	8	-51	54	44	11
Barnes County	-58	-119	-192	-46	-145	72	6	66	61	-17	79
Benson County	-292	-246	-158	-121	-37	-88	-46	-41	-46	-40	-6
Billings County	52	41	50	21	29	-9	7	-15	11	2	9
Bottineau County	-231	-170	-148	-121	-26	-22	1	-23	-61	-140	79
Bowman County	-24	-118	-142	-97	-45	23	7	17	94	51	44
Burke County	-28	12	10	8	2	1	12	-11	-40	-39	-1
Burleigh County	6,926	4,027	2,669	1,139	1,530	1,358	1,244	114	2,899	2,370	529
Cass County	15,756	9,373	7,832	3,359	4,474	1,541	981	559	6,383	4,431	1,952
Cavalier County	-99	-309	-299	-89	-210	-10	-1	-9	210	110	100
Dickey County	-182	-25	-48	-23	-26	24	34	-10	-157	-189	32
Divide County	-47	-71	-82	-20	-63	11	48	-36	24	71	-47
Dunn County	240	114	49	55	-6	65	36	29	126	115	10
Eddy County	-10	-50	-40	-31	-9	-10	36	-45	40	8	32
Emmons County	-116	-159	-128	-23	-106	-30	-10	-20	43	32	10
Foster County	-48	-118	-36	9	-45	-82	-42	-40	70	34	36
Golden Valley County	-9	13	38	-12	50	-25	-14	-11	-22	-54	32
Grand Forks County	4,144	908	93	83	10	816	632	184	3,236	2,611	625
Grant County	-124	-129	-145	12	-157	16	-4	20	5	-3	7
Griggs County	-84	-59	-56	-38	-18	-2	8	-10	-25	-14	-11
Hettinger County	-113	-140	-123	-48	-74	-17	-18	0	27	30	-4
Kidder County	-145	-143	-121	-20	-101	-22	-21	-2	-2	18	-20
LaMoure County	-242	-163	-144	-28	-116	-19	1	-19	-79	-127	48
Logan County	-24	-45	-50	-38	-13	5	-25	30	22	-10	32
McHenry County	-248	26	78	93	-15	-52	-60	8	-274	-242	-32
McIntosh County	-160	-203	-191	-93	-98	-12	-23	12	43	18	25
McKenzie County	2,948	1,470	1,110	588	522	360	251	109	1,478	1,014	464
McLean County	192	102	-7	62	-69	109	158	-49	90	156	-66
Mercer County	-169	-137	-214	-109	-105	77	62	15	-32	-200	168
Morton County	3,103	1,790	1,503	447	1,056	287	203	84	1,313	284	1,029
Mountrail County	864	391	330	7	323	61	13	47	473	404	69
Nelson County	-62	-73	-44	4	-48	-29	8	-36	11	-22	32
Oliver County	-2	78	68	-1	68	11	14	-4	-80	-60	-20
Pembina County	-286	-452	-394	-194	-200	-58	-49	-9	166	144	21
Pierce County	-128	-130	-151	-28	-123	21	57	-36	2	-84	86
Ramsey County	185	-285	-156	-155	0	-129	-105	-24	470	426	43
Ransom County	-99	-232	-133	-151	17	-99	-81	-18	133	107	26
Renville County	-115	-90	-131	-66	-65	41	19	22	-25	-21	-4
Richland County	193	-57	-337	-326	-11	281	185	95	250	20	230
Rolette County	-539	-381	-267	-217	-49	-114	-167	53	-158	-223	65
Sargent County	-36	-47	-45	-89	44	-3	-4	2	11	-42	54
Sheridan County	-53	-178	-185	-50	-135	6	17	-11	125	111	15
Sioux County	43	32	26	-38	65	6	-8	13	11	5	6
Slope County	-24	-21	13	21	-9	-34	-32	-2	-3	7	-9
Stark County	3,918	2,162	1,574	981	593	588	321	267	1,756	1,446	310
Steele County	-37	-64	-35	1	-36	-30	-24	-6	27	22	5
Stutsman County	451	-566	-413	-426	13	-153	-121	-33	1,017	925	93
Towner County	-91	-93	-65	-33	-32	-29	-57	28	2	-39	41
Traill County	-195	-144	-288	-201	-87	144	58	85	-51	-2	-49
Walsh County	-263	-221	-159	-81	-78	-62	-31	-31	-42	-217	175
Ward County	4,587	1,176	922	220	702	254	-162	417	3,411	2,443	967
Wells County	-207	-204	-245	-116	-129	41	86	-44	-3	-37	34
Williams County	6,903	3,841	2,524	1,453	1,070	1,318	1,157	161	3,062	2,028	1,034
Bismarck city	5,013	2,715	1,900	1,135	765	815	831	-16	2,298	1,920	378
Devils Lake city	121	-199	-50	-140	90	-149	-136	-13	320	334	-14
Dickinson city	3,373	1,740	1,195	841	353	546	269	277	1,633	1,308	324
Fargo city	9,435	5,159	3,922	1,575	2,347	1,237	904	332	4,276	3,081	1,195
Grand Forks city	3,835	1,027	291	353	-62	736	586	150	2,808	2,289	519
Jamestown city	394	-394	-269	-314	44	-124	-117	-7	788	725	63
Mandan city	2,912	1,684	1,330	515	815	354	288	65	1,228	235	993
Minot city	4,055	1,208	1,110	390	720	98	-175	273	2,847	2,024	823
Valley City city	-23	-23	-132	95	-226	109	44	65	0	-45	45
Wahpeton city	223	57	-185	-285	100	241	168	74	166	-27	194
West Fargo city	5,676	3,917	3,507	1,662	1,845	410	123	287	1,759	1,041	718
Williston city	5,706	3,154	2,060	1,096	964	1,094	1,040	54	2,552	1,706	845
Fort Berthold Reservation	729	293	197	-88	285	96	-63	159	436	387	49
Spirit Lake Reservation	-84	-117	4	-56	60	-121	-97	-24	33	46	-13
Standing Rock Reservation	43	32	26	-38	65	6	-8	13	11	5	6
Turtle Mountain Reservation	-92	-56	18	15	3	-74	-106	32	-36	-67	32
Region 1	9,804	5,240	3,551	2,022	1,530	1,689	1,455	233	4,564	3,112	1,451
Region 2	4,701	1,217	912	113	799	305	-119	424	3,484	2,320	1,164
Region 3	-846	-1,363	-984	-647	-336	-379	-340	-39	517	242	275
Region 4	3,533	163	-504	-188	-316	667	559	108	3,370	2,517	854
Region 5	15,582	8,829	6,995	2,593	4,402	1,834	1,116	718	6,753	4,535	2,218
Region 6	-554	-1,502	-1,376	-798	-578	-125	-76	-49	948	582	366
Region 7	9,655	5,283	3,467	1,419	2,048	1,817	1,656	161	4,372	2,714	1,657
Region 8	4,036	1,993	1,443	887	556	550	316	235	2,043	1,641	402

Table 9. Civilian Non-Institutionalized Population with Disabilities by Age, 2020

Source: Center for Social Research at NDSU (2022a)

Area	All ages			Ages 0 to 17			Ages 18 to 34			Ages 35 to 64			Ages 65 to 74			Ages 75 and older		
	Total	With a disability		Total	With a disability		Total	With a disability		Total	With a disability		Total	With a disability		Total	With a disability	
		Number	% of total		Number	% of total		Number	% of total		Number	% of total		Number	% of total		Number	% of total
North Dakota	761,396	82,908	10.9%	181,884	6,470	3.6%	198,075	11,841	6.0%	268,802	28,426	10.6%	64,678	14,807	22.9%	47,957	21,363	44.5%
Adams County	2,137	291	13.6%	507	3	0.6%	311	28	9.0%	815	102	12.5%	275	60	21.8%	230	98	42.6%
Barnes County	10,640	1,258	11.8%	2,133	70	3.3%	2,205	120	5.4%	4,022	339	8.4%	1,317	289	21.9%	963	441	45.7%
Benson County	5,957	955	16.0%	2,031	84	4.2%	1,225	163	13.3%	1,856	371	20.0%	542	174	32.1%	303	163	53.6%
Billings County	945	122	12.9%	213	3	1.5%	121	26	21.2%	412	29	7.0%	115	9	7.4%	84	55	65.8%
Bottineau County	6,242	948	15.2%	1,369	72	5.2%	1,160	69	5.9%	2,308	376	16.3%	846	210	24.8%	560	223	39.8%
Bowman County	2,927	288	9.8%	737	12	1.6%	539	28	5.2%	1,074	103	9.6%	318	70	22.0%	260	76	29.1%
Burke County	2,199	203	9.3%	545	24	4.3%	371	2	0.6%	848	51	6.1%	256	50	19.7%	180	76	42.3%
Burleigh County	96,439	10,542	10.9%	22,851	799	3.5%	22,603	1,477	6.5%	35,664	3,374	9.5%	8,802	1,704	19.4%	6,518	3,187	48.9%
Cass County	182,727	17,803	9.7%	41,270	1,704	4.1%	57,836	3,033	5.2%	62,121	6,100	9.8%	12,744	3,115	24.4%	8,757	3,850	44.0%
Cavalier County	3,598	369	10.2%	758	23	3.0%	612	11	1.8%	1,299	84	6.4%	502	84	16.6%	427	168	39.4%
Dickey County	4,849	481	9.9%	1,183	22	1.8%	921	33	3.6%	1,822	144	7.9%	481	63	13.1%	443	219	49.5%
Divide County	2,110	287	13.6%	477	37	7.8%	324	61	18.9%	827	68	8.2%	280	18	6.5%	202	102	50.2%
Dunn County	4,041	540	13.4%	993	15	1.5%	800	68	8.5%	1,591	219	13.7%	376	101	27.0%	281	137	48.8%
Eddy County	2,268	419	18.5%	521	18	3.4%	446	87	19.5%	801	94	11.8%	268	93	34.9%	232	127	54.5%
Emmons County	3,246	461	14.2%	649	0	0.0%	524	19	3.7%	1,132	120	10.6%	498	88	17.7%	443	234	52.7%
Foster County	3,295	433	13.1%	739	22	3.0%	577	41	7.1%	1,301	157	12.0%	367	77	20.9%	311	137	43.9%
Golden Valley County	1,677	281	16.8%	319	5	1.5%	264	31	11.7%	697	61	8.7%	217	75	34.7%	180	109	60.8%
Grand Forks County	70,778	6,226	8.8%	15,305	496	3.2%	25,152	1,118	4.4%	21,505	2,215	10.3%	5,277	1,002	19.0%	3,539	1,396	39.4%
Grant County	2,251	318	14.1%	506	3	0.6%	349	11	3.1%	781	81	10.4%	325	87	26.9%	290	135	46.6%
Griggs County	2,211	294	13.3%	455	15	3.3%	333	12	3.6%	777	44	5.6%	418	121	28.9%	228	103	45.0%
Hettinger County	2,311	325	14.1%	471	6	1.3%	373	32	8.5%	884	113	12.8%	325	59	18.0%	259	116	44.8%
Kidder County	2,390	256	10.7%	539	17	3.2%	372	21	5.7%	950	81	8.5%	254	57	22.5%	275	80	29.0%
LaMoure County	4,023	446	11.1%	937	13	1.3%	628	8	1.2%	1,464	163	11.1%	500	86	17.2%	495	176	35.6%
Logan County	1,797	196	10.9%	359	4	1.2%	293	14	4.8%	666	46	6.9%	244	37	15.0%	235	95	40.4%
McHenry County	5,263	679	12.9%	1,269	47	3.7%	843	71	8.4%	2,094	217	10.4%	577	96	16.7%	480	248	51.6%
McIntosh County	2,424	316	13.1%	434	12	2.8%	414	4	1.0%	880	70	7.9%	305	73	23.9%	390	158	40.4%
McKenzie County	14,558	1,452	10.0%	4,729	37	0.8%	3,741	175	4.7%	4,915	854	17.4%	738	249	33.7%	436	136	31.2%
McLean County	9,643	987	10.2%	2,113	78	3.7%	1,577	22	1.4%	3,750	286	7.6%	1,343	257	19.2%	860	344	40.0%
Mercer County	8,210	991	12.1%	1,880	71	3.8%	1,379	29	2.1%	3,462	372	10.7%	885	256	28.9%	604	264	43.6%
Morton County	32,664	2,443	7.5%	7,501	131	1.7%	7,451	252	3.4%	12,696	1,022	8.0%	2,935	369	12.6%	2,082	670	32.2%
Mountrail County	9,757	1,401	14.4%	2,710	111	4.1%	2,449	282	11.5%	3,510	565	16.1%	676	163	24.1%	411	281	68.2%
Nelson County	2,934	555	18.9%	534	24	4.5%	518	52	10.0%	1,117	120	10.7%	423	176	41.5%	342	183	53.5%
Oliver County	1,875	210	11.2%	475	3	0.6%	235	6	2.4%	699	48	6.8%	298	50	16.7%	168	103	61.4%
Pembina County	6,652	802	12.1%	1,422	27	1.9%	1,054	36	3.4%	2,694	336	12.5%	822	141	17.1%	660	263	39.8%
Pierce County	3,833	353	9.2%	888	56	6.3%	609	7	1.1%	1,439	74	5.1%	434	64	14.7%	462	152	33.0%
Ramsey County	11,161	1,920	17.2%	2,724	185	6.8%	2,237	340	15.2%	4,079	603	14.8%	1,225	396	32.3%	896	395	44.0%
Ransom County	5,541	727	13.1%	1,194	26	2.2%	983	64	6.5%	2,308	195	8.5%	587	171	29.2%	470	270	57.5%
Renville County	2,221	342	15.4%	557	47	8.4%	480	65	13.5%	802	110	13.7%	224	38	17.1%	158	82	52.1%
Richland County	16,369	1,979	12.1%	3,612	117	3.2%	4,053	192	4.7%	5,848	703	12.0%	1,521	332	21.8%	1,335	635	47.6%
Rolette County	12,096	1,943	16.1%	4,140	278	6.7%	2,448	182	7.4%	4,134	835	20.2%	876	359	40.9%	498	290	58.1%
Sargent County	3,825	485	12.7%	751	19	2.5%	707	34	4.8%	1,519	163	10.8%	512	116	22.6%	336	154	45.7%
Sheridan County	1,265	150	11.9%	201	3	1.5%	197	8	4.0%	465	34	7.4%	168	33	19.9%	234	72	30.7%
Sioux County	3,867	525	13.6%	1,356	46	3.4%	925	47	5.0%	1,257	289	23.0%	219	88	40.2%	110	55	49.6%
Slope County	706	130	18.4%	157	7	4.6%	86	9	10.4%	274	38	13.7%	95	26	27.4%	94	50	53.3%
Stark County	33,336	3,019	9.1%	8,972	235	2.6%	8,241	317	3.9%	11,945	1,012	8.5%	2,252	548	24.4%	1,926	906	47.0%
Steele County	1,798	173	9.6%	403	4	1.0%	271	7	2.6%	731	82	11.2%	193	21	10.8%	200	59	29.7%
Stutsman County	20,652	3,291	15.9%	4,324	234	5.4%	4,760	735	15.4%	7,760	989	12.7%	2,189	582	26.6%	1,619	751	46.4%
Towner County	2,131	321	15.0%	454	22	4.8%	345	22	6.3%	822	87	10.6%	285	103	36.0%	225	88	39.0%
Trail County	7,779	920	11.8%	1,787	64	3.6%	1,594	101	6.3%	2,979	335	11.2%	786	181	23.0%	634	239	37.7%
Walsh County	10,377	1,503	14.5%	2,424	108	4.5%	1,917	172	9.0%	3,945	451	11.4%	1,129	300	26.6%	963	472	49.1%
Ward County	64,952	6,569	10.1%	16,423	666	4.1%	18,331	871	4.8%	21,743	2,464	11.3%	4,739	987	20.8%	3,717	1,582	42.6%
Wells County	3,877	540	13.9%	810	24	2.9%	549	92	16.8%	1,514	154	10.1%	524	111	21.1%	479	160	33.3%
Williams County	40,568	4,443	11.0%	11,776	324	2.7%	11,341	1,136	10.0%	13,804	1,386	10.0%	2,173	794	36.5%	1,475	803	54.5%
Bismarck city	71,868	8,582	11.9%	16,303	586	3.6%	17,213	1,224	7.1%	26,187	2,784	10.6%	6,612	1,262	19.1%	5,553	2,725	49.1%
Devils Lake city	6,935	1,494	21.5%	1,624	127	7.8%	1,523	316	20.8%	2,341	454	19.4%	774	306	39.6%	673	291	43.2%
Dickinson city	25,357	2,293	9.0%	6,728	162	2.4%	7,324	266	3.6%	8,581	771	9.0%	1,349	366	27.1%	1,374	728	53.0%
Fargo city	124,421	13,325	10.7%	25,075	1,158	4.6%	44,185	2,478	5.6%	39,697	4,487	11.3%	9,098	2,161	23.8%	6,366	3,041	47.8%
Grand Forks city	58,085	5,251	9.0%	11,690	432	3.7%	22,752	1,043	4.6%	16,575	1,865	11.3%	4,183	782	18.7%	2,884	1,128	39.1%
Jamestown city	14,915	2,609	17.5%	2,851	126	4.4%	4,074	658	16.2%	5,248	786	15.0%	1,480	468	31.6%	1,262	571	45.2%
Mandan city	23,752	1,639	6.9%	5,527	96	1.7%	6,116	200	3.3%	8,738	767	8.8%	2,227	289	13.0%	1,145	287	25.1%
Minot city	46,014	4,753	10.3%	10,326	391	3.8%	14,755	760	5.1%	14,737	1,776	12.1%	3,541	707	20.0%	2,656	1,120	42.2%
Valley City	6,371	836	13.1%	1,257	64	5.1%	1,662	88	5.3%	2,217	187	8.4%	598	183	30.6%	638	314	49.2%
Wahpeton city	7,899	1,115	14.1%	1,298	77	6.0%	2,899	134	4.6%	2,381	434	18.2%	697	151	21.7%	623	318	51.1%
West Fargo city	38,486	2,773	7.2%	10,562	233	2.2%	10,388	433	4.2%	14,166	979	6.9%	2,067	588	28.4%	1,303	540	41.4%
Williston city	28,837	3,300	11.4%	7,975	295	3.7%	8,737	990	11.3%	9,921	972	9.8%	1,315	594	45.2%	890	449	50.4%
Fort Berthold Reservation	8,345	991	11.9%	2,630	84	3.2%	1,867	109	5.8%	3,048	463	15.2%	488	143	29.3%	312	193	61.7%
Spirit Lake Reservation	3,780	675	17.9%	1,519	68	4.4%	849	140	16.5%	1,027	281	27.3%	270	117	43.6%	115	69	60.3%
Standing Rock Reservation	3,867	525	13.6%	1,356	46	3.4%	925	47	5.0%	1,257	289	23.0%	219	88	40.2%	110	55	49.6%

Table 10. Housing Units by Occupancy Status, 2010

Source: U.S. Census Bureau (2012c)

Area	Total Housing Units					
	Total	Occupied	Total	Seasonal	Vacant	
					Year round	
					Number	Percent of total housing units
North Dakota	312,861	276,642	36,219	12,327	23,892	7.6%
Adams County	1,353	1,015	338	116	222	16.4%
Barnes County	5,694	4,830	864	284	580	10.2%
Benson County	2,963	2,307	656	401	255	8.6%
Billings County	488	354	134	78	56	11.5%
Bottineau County	4,362	3,010	1,352	1,233	119	2.7%
Bowman County	1,636	1,318	318	80	238	14.5%
Burke County	1,251	982	269	110	159	12.7%
Burleigh County	34,557	33,001	1,556	521	1,035	3.0%
Cass County	65,986	62,916	3,070	243	2,827	4.3%
Cavalier County	2,392	1,760	632	145	487	20.4%
Dickey County	2,650	2,167	483	74	409	15.4%
Divide County	1,408	1,012	396	217	179	12.7%
Dunn County	2,117	1,318	799	468	331	15.6%
Eddy County	1,300	1,036	264	48	216	16.6%
Emmons County	2,099	1,608	491	309	182	8.7%
Foster County	1,837	1,506	331	112	219	11.9%
Golden Valley County	956	730	226	74	152	15.9%
Grand Forks County	29,048	26,514	2,534	286	2,248	7.7%
Grant County	1,721	1,152	569	258	311	18.1%
Griggs County	1,463	1,099	364	186	178	12.2%
Hettinger County	1,460	1,177	283	214	69	4.7%
Kidder County	1,678	1,188	490	364	126	7.5%
LaMoure County	2,252	1,962	290	14	276	12.3%
Logan County	1,075	815	260	166	94	8.7%
McHenry County	2,963	2,540	423	343	80	2.7%
McIntosh County	1,931	1,337	594	126	468	24.2%
McKenzie County	3,019	2,468	551	331	220	7.3%
McLean County	5,528	3,937	1,591	1,044	547	9.9%
Mercer County	4,435	3,644	791	449	342	7.7%
Morton County	11,829	10,724	1,105	278	827	7.0%
Mountrail County	3,949	2,851	1,098	501	597	15.1%
Nelson County	1,952	1,448	504	86	418	21.4%
Oliver County	887	762	125	19	106	12.0%
Pembina County	3,896	3,289	607	41	566	14.5%
Pierce County	2,177	1,847	330	225	105	4.8%
Ramsey County	5,641	4,762	879	220	659	11.7%
Ransom County	2,676	2,345	331	64	267	10.0%
Renville County	1,439	1,097	342	237	105	7.3%
Richland County	7,525	6,517	1,008	138	870	11.6%
Rolette County	5,301	4,653	648	204	444	8.4%
Sargent County	2,017	1,770	247	48	199	9.9%
Sheridan County	919	638	281	204	77	8.4%
Sioux County	1,307	1,060	247	51	196	15.0%
Slope County	470	327	143	64	79	16.8%
Stark County	10,528	9,643	885	139	746	7.1%
Steele County	1,196	825	371	232	139	11.6%
Stutsman County	9,827	8,633	1,194	48	1,146	11.7%
Towner County	1,461	1,056	405	283	122	8.4%
Traill County	3,759	3,425	334	69	265	7.0%
Walsh County	5,540	4,756	784	62	722	13.0%
Ward County	26,294	24,260	2,034	245	1,789	6.8%
Wells County	2,465	2,059	406	40	366	14.8%
Williams County	10,184	9,192	992	535	457	4.5%
Bismarck city	27,945	26,726	1,219	328	891	3.2%
Devils Lake city	3,549	3,081	468	76	392	11.0%
Dickinson city	7,844	7,171	673	106	567	7.2%
Fargo city	48,924	46,681	2,243	162	2,081	4.3%
Grand Forks city	23,296	21,611	1,685	159	1,526	6.6%
Jamestown city	7,026	6,315	711	19	692	9.8%
Mandan city	7,973	7,310	663	185	478	6.0%
Minot city	18,005	17,097	908	29	879	4.9%
Valley City city	3,273	2,989	284	0	284	8.7%
Wahpeton city	3,506	3,012	494	87	407	11.6%
West Fargo city	9,991	9,595	396	43	353	3.5%
Williston city	6,426	6,000	426	207	219	3.4%
Fort Berthold Reservation	3,322	2,132	1,190	832	358	10.8%
Spirit Lake Reservation	1,300	1,082	218	149	69	5.3%
Standing Rock Reservation	1,307	1,060	247	51	196	15.0%
Turtle Mountain Reservation	2,802	2,426	376	78	298	10.6%
Region 1	14,611	12,672	1,939	1,083	856	5.9%
Region 2	42,435	36,587	5,848	2,894	2,954	7.0%
Region 3	19,058	15,574	3,484	1,301	2,183	11.5%
Region 4	40,436	36,007	4,429	475	3,954	9.8%
Region 5	83,159	77,798	5,361	794	4,567	5.5%
Region 6	29,194	24,408	4,786	1,050	3,736	12.8%
Region 7	64,960	57,714	7,246	3,497	3,749	5.8%
Region 8	19,008	15,882	3,126	1,233	1,893	10.0%

Table 11. Housing Units by Occupancy Status, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Total Housing Units					
	Total	Occupied	Vacant			
			Total	Seasonal	Year round	
					Number	Percent of total housing units
North Dakota	370,642	322,553	48,089	12,939	35,150	9.5%
Adams County	1,364	1,011	353	132	221	16.2%
Barnes County	5,671	4,772	899	386	513	9.0%
Benson County	2,542	2,015	527	184	343	13.5%
Billings County	567	406	161	94	67	11.9%
Bottineau County	3,931	2,779	1,152	706	446	11.4%
Bowman County	1,633	1,294	339	104	235	14.4%
Burke County	1,378	954	424	81	343	24.9%
Burleigh County	42,692	39,927	2,765	449	2,316	5.4%
Cass County	85,397	78,672	6,725	640	6,085	7.1%
Cavalier County	2,097	1,661	436	53	383	18.3%
Dickey County	2,383	1,985	398	74	324	13.6%
Divide County	1,397	965	432	137	295	21.1%
Dunn County	2,105	1,558	547	364	183	8.7%
Eddy County	1,240	1,026	214	29	185	14.9%
Emmons County	2,047	1,492	555	227	328	16.0%
Foster County	1,773	1,458	315	77	238	13.4%
Golden Valley County	899	721	178	55	123	13.6%
Grand Forks County	33,428	30,658	2,770	281	2,489	7.4%
Grant County	1,649	1,028	621	351	270	16.4%
Griggs County	1,378	1,015	363	152	211	15.3%
Hettinger County	1,399	1,064	335	146	189	13.5%
Kidder County	1,631	1,043	588	423	165	10.1%
LaMoure County	2,064	1,720	344	135	209	10.1%
Logan County	1,078	791	287	167	120	11.1%
McHenry County	2,818	2,292	526	174	352	12.5%
McIntosh County	1,704	1,177	527	243	284	16.7%
McKenzie County	7,661	5,416	2,245	1,159	1,086	14.2%
McLean County	5,728	4,129	1,599	1,124	475	8.3%
Mercer County	4,657	3,475	1,182	581	601	12.9%
Morton County	15,107	13,827	1,280	231	1,049	6.9%
Mountrail County	5,018	3,715	1,303	647	656	13.1%
Nelson County	1,791	1,386	405	89	316	17.6%
Oliver County	912	760	152	27	125	13.8%
Pembina County	3,499	3,003	496	41	455	13.0%
Pierce County	2,040	1,719	321	144	177	8.7%
Ramsey County	5,843	4,947	896	210	686	11.7%
Ransom County	2,536	2,246	290	22	268	10.6%
Renville County	1,282	982	300	82	218	17.0%
Richland County	7,501	6,710	791	48	743	9.9%
Rolette County	4,581	4,114	467	55	412	9.0%
Sargent County	1,999	1,734	265	39	226	11.3%
Sheridan County	808	585	223	127	96	11.8%
Sioux County	1,277	1,103	174	24	150	11.8%
Slope County	409	303	106	40	66	16.2%
Stark County	15,381	13,561	1,820	261	1,559	10.1%
Steele County	1,091	788	303	112	191	17.5%
Stutsman County	10,374	9,084	1,290	307	983	9.5%
Towner County	1,290	965	325	104	221	17.1%
Traill County	3,649	3,230	419	101	318	8.7%
Walsh County	5,202	4,493	709	86	623	12.0%
Ward County	32,176	28,847	3,329	402	2,927	9.1%
Wells County	2,338	1,852	486	132	354	15.1%
Williams County	20,227	16,095	4,132	877	3,255	16.1%
Bismarck city	34,049	31,739	2,310	308	2,002	5.9%
Devils Lake city	3,687	3,202	485	20	465	12.6%
Dickinson city	11,953	10,544	1,409	152	1,257	10.5%
Fargo city	61,541	56,116	5,425	560	4,865	7.9%
Grand Forks city	27,718	25,446	2,272	262	2,010	7.3%
Jamestown city	7,493	6,709	784	51	733	9.8%
Mandan city	10,960	10,222	738	135	603	5.5%
Minot city	23,447	21,152	2,295	220	2,075	8.8%
Valley City city	3,391	2,966	425	0	425	12.5%
Wahpeton city	3,597	3,235	362	25	337	9.4%
West Fargo city	16,058	15,271	787	37	750	4.7%
Williston city	14,417	11,706	2,711	449	2,262	15.7%
Fort Berthold Reservation	4,116	2,861	1,255	822	433	10.5%
Spirit Lake Reservation	1,230	998	232	109	123	10.0%
Standing Rock Reservation	1,277	1,103	174	24	150	11.8%
Turtle Mountain Reservation	2,518	2,334	184	8	176	7.0%
Region 1	29,285	22,476	6,809	2,173	4,636	15.8%
Region 2	48,643	41,288	7,355	2,237	5,118	10.5%
Region 3	17,593	14,728	2,865	636	2,229	12.7%
Region 4	43,920	39,540	4,380	497	3,883	8.8%
Region 5	102,173	93,380	8,793	963	7,830	7.7%
Region 6	28,763	23,854	4,909	1,672	3,237	11.3%
Region 7	76,508	67,369	9,139	3,564	5,575	7.3%
Region 8	23,757	19,918	3,839	1,196	2,643	11.1%

Table 12. Change in Housing Units by Occupancy Status, 2010 to 2020

Sources: U.S. Census Bureau (2021c) and Center for Social Research at NDSU (2022a)

Area	Total Housing Units				
	Total	Occupied	Vacant		
			Total	Seasonal	Year round
North Dakota	18.5%	16.6%	32.8%	5.0%	47.1%
Adams County	0.8%	-0.4%	4.4%	13.8%	-0.5%
Barnes County	-0.4%	-1.2%	4.1%	36.0%	-11.6%
Benson County	-14.2%	-12.7%	-19.7%	-54.0%	34.4%
Billings County	16.2%	14.7%	20.1%	20.0%	20.4%
Bottineau County	-9.9%	-7.7%	-14.8%	-42.8%	275.0%
Bowman County	-0.2%	-1.8%	6.6%	30.1%	-1.3%
Burke County	10.2%	-2.9%	57.6%	-25.9%	115.4%
Burleigh County	23.5%	21.0%	77.7%	-13.9%	123.8%
Cass County	29.4%	25.0%	119.1%	163.4%	115.2%
Cavalier County	-12.3%	-5.6%	-31.0%	-63.4%	-21.4%
Dickey County	-10.1%	-8.4%	-17.6%	-0.6%	-20.7%
Divide County	-0.8%	-4.6%	9.1%	-36.8%	64.7%
Dunn County	-0.6%	18.2%	-31.5%	-22.2%	-44.7%
Eddy County	-4.6%	-1.0%	-18.9%	-39.8%	-14.3%
Emmons County	-2.5%	-7.2%	13.0%	-26.6%	80.4%
Foster County	-3.5%	-3.2%	-4.8%	-31.6%	8.8%
Golden Valley County	-6.0%	-1.2%	-21.2%	-25.2%	-19.3%
Grand Forks County	15.1%	15.6%	9.3%	-1.9%	10.7%
Grant County	-4.2%	-10.8%	9.1%	36.1%	-13.3%
Griggs County	-5.8%	-7.6%	-0.3%	-18.5%	18.8%
Hettinger County	-4.2%	-9.6%	18.4%	-31.6%	173.5%
Kidder County	-2.8%	-12.2%	20.0%	16.2%	31.0%
LaMoure County	-8.3%	-12.3%	18.6%	862.5%	-24.2%
Logan County	0.3%	-2.9%	10.4%	0.9%	27.1%
McHenry County	-4.9%	-9.8%	24.3%	-49.2%	339.8%
McIntosh County	-11.8%	-12.0%	-11.3%	92.5%	-39.2%
McKenzie County	153.8%	119.4%	307.4%	250.2%	393.5%
McLean County	3.6%	4.9%	0.5%	7.7%	-13.2%
Mercer County	5.0%	-4.6%	49.4%	29.5%	75.6%
Morton County	27.7%	28.9%	15.8%	-16.9%	26.9%
Mountrail County	27.1%	30.3%	18.7%	29.2%	9.9%
Nelson County	-8.2%	-4.3%	-19.6%	3.6%	-24.4%
Oliver County	2.8%	-0.3%	21.6%	39.9%	18.3%
Pembina County	-10.2%	-8.7%	-18.3%	-0.1%	-19.6%
Pierce County	-6.3%	-6.9%	-2.7%	-35.8%	68.2%
Ramsey County	3.6%	3.9%	1.9%	-4.5%	4.1%
Ransom County	-5.2%	-4.2%	-12.4%	-64.9%	0.2%
Renville County	-10.9%	-10.5%	-12.3%	-65.3%	107.5%
Richland County	-0.3%	3.0%	-21.5%	-65.2%	-14.6%
Rolette County	-13.6%	-11.6%	-27.9%	-72.8%	-7.3%
Sargent County	-0.9%	-2.0%	7.3%	-18.4%	13.5%
Sheridan County	-12.1%	-8.3%	-20.6%	-37.5%	24.1%
Sioux County	-2.3%	4.1%	-29.6%	-53.1%	-23.4%
Slope County	-13.0%	-7.3%	-25.9%	-37.9%	-16.1%
Stark County	46.1%	40.6%	105.6%	87.8%	109.0%
Steele County	-8.8%	-4.5%	-18.3%	-51.7%	37.4%
Stutsman County	5.6%	5.2%	8.0%	540.3%	-14.3%
Towner County	-11.7%	-8.6%	-19.8%	-63.2%	81.1%
Traill County	-2.9%	-5.7%	25.4%	46.5%	20.0%
Walsh County	-6.1%	-5.5%	-9.6%	38.6%	-13.7%
Ward County	22.4%	18.9%	63.7%	64.2%	63.6%
Wells County	-5.2%	-10.1%	19.7%	231.2%	-3.4%
Williams County	98.6%	75.1%	316.5%	63.9%	612.3%
Bismarck city	21.8%	18.8%	89.5%	-6.0%	124.6%
Devils Lake city	3.9%	3.9%	3.6%	-74.1%	18.7%
Dickinson city	52.4%	47.0%	109.4%	43.7%	121.6%
Fargo city	25.8%	20.2%	141.9%	245.9%	133.8%
Grand Forks city	19.0%	17.7%	34.8%	64.7%	31.7%
Jamestown city	6.6%	6.2%	10.3%	169.1%	5.9%
Mandan city	37.5%	39.8%	11.3%	-27.2%	26.2%
Minot city	30.2%	23.7%	152.8%	659.9%	136.0%
Valley City city	3.6%	-0.8%	49.6%	0.0%	49.6%
Wahpeton city	2.6%	7.4%	-26.7%	-71.3%	-17.2%
West Fargo city	60.7%	59.2%	98.7%	-14.7%	112.6%
Williston city	124.4%	95.1%	536.4%	116.7%	933.0%
Fort Berthold Reservation	23.9%	34.2%	5.5%	-1.2%	20.9%
Spirit Lake Reservation	-5.4%	-7.8%	6.4%	-26.9%	78.3%
Standing Rock Reservation	-2.3%	4.1%	-29.6%	-53.1%	-23.4%
Turtle Mountain Reservation	-10.1%	-3.8%	-51.1%	-89.3%	-41.1%
Region 1	100.4%	77.4%	251.2%	100.7%	441.5%
Region 2	14.6%	12.8%	25.8%	-22.7%	73.2%
Region 3	-7.7%	-5.4%	-17.8%	-51.1%	2.1%
Region 4	8.6%	9.8%	-1.1%	4.5%	-1.8%
Region 5	22.9%	20.0%	64.0%	21.3%	71.5%
Region 6	-1.5%	-2.3%	2.6%	59.3%	-13.4%
Region 7	17.8%	16.7%	26.1%	1.9%	48.7%
Region 8	25.0%	25.4%	22.8%	-3.0%	39.6%

Table 13. Housing by Units Per Structure, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Total housing units	Single Family Units		Multi-Family Housing Units					Mobile Homes		Other	
		Total	% of total housing units	Total		2 to 4 units per structure	5 to 9 units per structure	10 units or more per structure	Total	% of total housing units	Total	% of total housing units
				Number	% of total housing units							
North Dakota	370,642	231,089	62.3%	113,306	30.6%	20,949	14,640	77,717	26,068	7.0%	178	0.0%
Adams County	1,364	993	72.8%	250	18.4%	58	63	129	121	8.9%	0	0.0%
Barnes County	5,671	4,145	73.1%	1,228	21.6%	228	283	716	299	5.3%	0	0.0%
Benson County	2,542	1,875	73.8%	222	8.8%	118	47	57	442	17.4%	2	0.1%
Billings County	567	415	73.2%	92	16.2%	47	30	15	60	10.6%	0	0.0%
Bottineau County	3,931	3,218	81.9%	328	8.3%	187	76	65	385	9.8%	0	0.0%
Bowman County	1,633	1,324	81.1%	177	10.8%	44	79	54	132	8.1%	0	0.0%
Burke County	1,378	1,201	87.1%	87	6.3%	35	21	31	90	6.5%	0	0.0%
Burleigh County	42,692	27,206	63.7%	11,827	27.7%	2,548	1,502	7,776	3,651	8.6%	9	0.0%
Cass County	85,397	44,515	52.1%	38,953	45.6%	4,185	3,838	30,930	1,868	2.2%	61	0.1%
Cavalier County	2,097	1,735	82.7%	298	14.2%	184	33	81	64	3.1%	0	0.0%
Dickey County	2,383	1,968	82.6%	276	11.6%	71	135	69	139	5.8%	0	0.0%
Divide County	1,397	1,154	82.6%	159	11.4%	31	82	45	85	6.1%	0	0.0%
Dunn County	2,105	1,426	67.8%	139	6.6%	22	74	44	536	25.5%	3	0.2%
Eddy County	1,240	913	73.7%	262	21.1%	66	91	105	65	5.2%	0	0.0%
Emmons County	2,047	1,665	81.3%	156	7.6%	15	43	98	226	11.1%	0	0.0%
Foster County	1,773	1,406	79.3%	293	16.5%	157	85	52	74	4.2%	0	0.0%
Golden Valley County	899	762	84.8%	112	12.4%	62	13	36	22	2.5%	3	0.3%
Grand Forks County	33,428	17,087	51.1%	14,858	44.4%	2,349	1,623	10,885	1,483	4.4%	0	0.0%
Grant County	1,649	1,295	78.5%	75	4.5%	24	32	19	279	16.9%	0	0.0%
Griggs County	1,378	1,164	84.5%	171	12.4%	32	50	88	44	3.2%	0	0.0%
Hettinger County	1,399	1,235	88.3%	91	6.5%	27	60	3	73	5.2%	0	0.0%
Kidder County	1,631	1,193	73.1%	80	4.9%	55	25	0	357	21.9%	0	0.0%
LaMoure County	2,064	1,765	85.5%	215	10.4%	94	119	2	67	3.2%	16	0.8%
Logan County	1,078	980	90.9%	34	3.2%	8	20	7	60	5.6%	4	0.4%
McHenry County	2,818	2,281	80.9%	237	8.4%	60	88	89	300	10.7%	0	0.0%
McIntosh County	1,704	1,465	86.0%	178	10.5%	87	66	25	60	3.5%	0	0.0%
McKenzie County	7,661	3,929	51.3%	2,738	35.7%	425	286	2,027	994	13.0%	0	0.0%
McLean County	5,728	4,634	80.9%	454	7.9%	178	141	135	637	11.1%	3	0.0%
Mercer County	4,657	3,579	76.8%	565	12.1%	198	42	324	514	11.0%	0	0.0%
Morton County	15,107	10,294	68.1%	2,817	18.6%	605	696	1,516	1,996	13.2%	0	0.0%
Mountrail County	5,018	3,104	61.9%	652	13.0%	162	187	303	1,246	24.8%	16	0.3%
Nelson County	1,791	1,425	79.5%	284	15.9%	120	144	21	82	4.6%	0	0.0%
Oliver County	912	703	77.0%	70	7.7%	46	0	24	140	15.3%	0	0.0%
Pembina County	3,499	2,796	79.9%	439	12.5%	223	107	109	258	7.4%	5	0.2%
Pierce County	2,040	1,622	79.5%	257	12.6%	106	57	94	160	7.9%	0	0.0%
Ramsey County	5,843	3,660	62.6%	1,728	29.6%	736	209	783	455	7.8%	0	0.0%
Ransom County	2,536	1,941	76.5%	454	17.9%	53	70	332	140	5.5%	0	0.0%
Renville County	1,282	989	77.1%	108	8.4%	80	26	2	185	14.4%	0	0.0%
Richland County	7,501	5,204	69.4%	1,897	25.3%	300	495	1,103	392	5.2%	8	0.1%
Rolette County	4,581	3,117	68.1%	515	11.3%	242	77	197	948	20.7%	0	0.0%
Sargent County	1,999	1,438	71.9%	359	18.0%	191	60	108	198	9.9%	5	0.2%
Sheridan County	808	662	82.0%	55	6.8%	10	11	34	90	11.2%	1	0.1%
Sioux County	1,277	1,002	78.5%	120	9.4%	77	9	35	155	12.1%	0	0.0%
Slope County	409	352	86.0%	1	0.2%	0	0	1	54	13.1%	3	0.6%
Stark County	15,381	9,777	63.6%	4,497	29.2%	944	619	2,935	1,107	7.2%	0	0.0%
Steele County	1,091	913	83.7%	65	5.9%	29	27	9	113	10.3%	0	0.0%
Stutsman County	10,374	6,658	64.2%	2,898	27.9%	666	527	1,705	819	7.9%	0	0.0%
Towner County	1,290	1,048	81.3%	196	15.2%	88	97	10	46	3.6%	0	0.0%
Traill County	3,649	2,833	77.6%	699	19.2%	260	174	265	117	3.2%	0	0.0%
Walsh County	5,202	4,060	78.0%	702	13.5%	237	240	225	439	8.4%	1	0.0%
Ward County	32,176	19,232	59.8%	10,406	32.3%	2,844	1,188	6,374	2,538	7.9%	0	0.0%
Wells County	2,338	1,860	79.5%	359	15.4%	129	111	119	119	5.1%	0	0.0%
Williams County	20,227	9,873	48.8%	9,173	45.4%	1,206	463	7,504	1,143	5.6%	38	0.2%
Bismarck city	34,049	19,321	56.7%	11,522	33.8%	2,484	1,459	7,579	3,206	9.4%	0	0.0%
Devils Lake city	3,687	1,781	48.3%	1,609	43.6%	680	196	733	297	8.0%	0	0.0%
Dickinson city	11,953	6,857	57.4%	4,589	38.4%	953	607	3,029	506	4.2%	0	0.0%
Fargo city	61,541	26,981	43.8%	33,413	54.3%	3,320	3,159	26,934	1,091	1.8%	56	0.1%
Grand Forks city	27,718	12,430	44.8%	14,338	51.7%	2,065	1,540	10,733	950	3.4%	0	0.0%
Jamestown city	7,493	4,168	55.6%	2,873	38.3%	664	501	1,708	452	6.0%	0	0.0%
Mandan city	10,960	6,695	61.1%	2,682	24.5%	589	608	1,485	1,583	14.4%	0	0.0%
Minot city	23,447	12,243	52.2%	9,424	40.2%	2,221	1,107	6,096	1,780	7.6%	0	0.0%
Valley City city	3,391	2,113	62.3%	1,185	35.0%	199	246	741	93	2.7%	0	0.0%
Wahpeton city	3,597	1,782	49.5%	1,634	45.4%	258	372	1,004	173	4.8%	8	0.2%
West Fargo city	16,058	10,796	67.2%	4,737	29.5%	674	441	3,622	525	3.3%	0	0.0%
Williston city	14,417	6,150	42.7%	7,839	54.4%	973	405	6,461	429	3.0%	0	0.0%
Fort Berthold Reservation	4,116	2,252	54.7%	413	10.0%	177	100	136	1,451	35.2%	0	0.0%
Spirit Lake Reservation	1,230	800	65.0%	98	8.0%	59	29	11	332	27.0%	0	0.0%
Standing Rock Reservation	1,277	1,002	78.5%	120	9.4%	77	9	35	155	12.1%	0	0.0%
Turtle Mountain Reservation	2,518	1,639	65.1%	250	9.9%	124	32	95	629	25.0%	0	0.0%
Region 1	29,285	14,955	51.1%	12,070	41.2%	1,662	831	9,577	2,222	7.6%	38	0.1%
Region 2	48,643	31,647	65.1%	12,075	24.8%	3,474	1,642	6,959	4,905	10.1%	16	0.0%
Region 3	17,593	12,349	70.2%	3,221	18.3%	1,434	554	1,233	2,021	11.5%	2	0.0%
Region 4	43,920	25,368	57.8%	16,283	37.1%	2,929	2,113	11,240	2,262	5.2%	6	0.0%
Region 5	102,173	56,843	55.6%	42,428	41.5%	5,017	4,664	32,747	2,828	2.8%	74	0.1%
Region 6	28,763	21,410	74.4%	5,653	19.7%	1,473	1,398	2,782	1,681	5.8%	20	0.1%
Region 7	76,508	52,232	68.3%	16,218	21.2%	3,757	2,501	9,961	8,045	10.5%	13	0.0%
Region 8	23,757	16,284	68.5%	5,358	22.6%	1,204	937	3,217	2,106	8.9%	8	0.0%

Table 14. Owner-Occupied Housing Units, 2010

Source: U.S. Census Bureau (2021c)

Area	Total housing units	Occupied Housing Units			Vacant Housing Units			
		Total	Owner-occupied		Total	For sale only		
			Total	% of occupied units		Total	% of vacant units	Homeowner vacancy rate
North Dakota	312,861	276,642	184,117	66.6%	36,219	2,623	7.2%	1.4%
Adams County	1,353	1,015	688	67.8%	338	9	2.7%	1.2%
Barnes County	5,694	4,830	3,290	68.1%	864	96	11.1%	2.8%
Benson County	2,963	2,307	1,432	62.1%	656	19	2.9%	1.3%
Billings County	488	354	294	83.1%	134	6	4.5%	2.0%
Bottineau County	4,362	3,010	2,346	77.9%	1,352	37	2.7%	1.5%
Bowman County	1,636	1,318	1,057	80.2%	318	15	4.7%	1.4%
Burke County	1,251	982	814	82.9%	269	2	0.7%	0.2%
Burleigh County	34,557	33,001	23,194	70.3%	1,556	196	12.6%	0.8%
Cass County	65,986	62,916	33,712	53.6%	3,070	471	15.3%	1.4%
Cavalier County	2,392	1,760	1,476	83.9%	632	59	9.3%	3.8%
Dickey County	2,650	2,167	1,579	72.9%	483	31	6.4%	1.6%
Divide County	1,408	1,012	820	81.0%	396	18	4.5%	2.1%
Dunn County	2,117	1,318	1,119	84.9%	799	17	2.1%	1.5%
Eddy County	1,300	1,036	845	81.6%	264	37	14.0%	4.1%
Emmons County	2,099	1,608	1,352	84.1%	491	38	7.7%	2.6%
Foster County	1,837	1,506	1,142	75.8%	331	50	15.1%	4.2%
Golden Valley County	956	730	582	79.7%	226	9	4.0%	1.5%
Grand Forks County	29,048	26,514	14,426	54.4%	2,534	225	8.9%	1.5%
Grant County	1,721	1,152	942	81.8%	569	3	0.5%	0.3%
Griggs County	1,463	1,099	868	79.0%	364	51	14.0%	5.5%
Hettinger County	1,460	1,177	969	82.3%	283	0	0.0%	0.0%
Kidder County	1,678	1,188	843	71.0%	490	31	6.3%	3.5%
LaMoure County	2,252	1,962	1,640	83.6%	290	0	0.0%	0.0%
Logan County	1,075	815	675	82.8%	260	14	5.4%	2.0%
McHenry County	2,963	2,540	1,954	76.9%	423	9	2.1%	0.5%
McIntosh County	1,931	1,337	1,113	83.2%	594	46	7.7%	3.1%
McKenzie County	3,019	2,468	1,687	68.4%	551	6	1.1%	0.4%
McLean County	5,528	3,937	3,123	79.3%	1,591	81	5.1%	2.5%
Mercer County	4,435	3,644	2,870	78.8%	791	16	2.0%	0.5%
Morton County	11,829	10,724	8,494	79.2%	1,105	119	10.8%	1.4%
Mountrail County	3,949	2,851	2,065	72.4%	1,098	24	2.2%	1.0%
Nelson County	1,952	1,448	1,196	82.6%	504	10	2.0%	0.8%
Oliver County	887	762	654	85.8%	125	0	0.0%	0.0%
Pembina County	3,896	3,289	2,618	79.6%	607	23	3.8%	0.9%
Pierce County	2,177	1,847	1,304	70.6%	330	32	9.7%	2.4%
Ramsey County	5,641	4,762	3,117	65.5%	879	55	6.3%	1.7%
Ransom County	2,676	2,345	1,752	74.7%	331	55	16.6%	3.0%
Renville County	1,439	1,097	832	75.8%	342	14	4.1%	1.6%
Richland County	7,525	6,517	4,800	73.7%	1,008	113	11.2%	2.3%
Rolette County	5,301	4,653	3,444	74.0%	648	72	11.1%	2.0%
Sargent County	2,017	1,770	1,375	77.7%	247	8	3.2%	0.6%
Sheridan County	919	638	549	86.1%	281	21	7.5%	3.7%
Sioux County	1,307	1,060	530	50.0%	247	5	2.0%	0.9%
Slope County	470	327	260	79.5%	143	6	4.2%	2.2%
Stark County	10,528	9,643	7,014	72.7%	885	104	11.8%	1.4%
Steele County	1,196	825	666	80.7%	371	5	1.3%	0.7%
Stutsman County	9,827	8,633	5,933	68.7%	1,194	136	11.4%	2.1%
Towner County	1,461	1,056	834	79.0%	405	11	2.7%	1.3%
Traill County	3,759	3,425	2,570	75.0%	334	13	3.9%	0.5%
Walsh County	5,540	4,756	3,531	74.2%	784	64	8.2%	1.8%
Ward County	26,294	24,260	15,617	64.4%	2,034	83	4.1%	0.5%
Wells County	2,465	2,059	1,566	76.1%	406	35	8.6%	2.2%
Williams County	10,184	9,192	6,544	71.2%	992	23	2.3%	0.3%
Bismarck city	27,945	26,726	17,325	64.8%	1,219	177	14.5%	1.0%
Devils Lake city	3,549	3,081	1,535	49.8%	468	44	9.4%	2.8%
Dickinson city	7,844	7,171	4,805	67.0%	673	82	12.2%	1.7%
Fargo city	48,924	46,681	21,007	45.0%	2,243	251	11.2%	1.2%
Grand Forks city	23,296	21,611	10,791	49.9%	1,685	207	12.3%	1.9%
Jamestown city	7,026	6,315	3,890	61.6%	711	126	17.7%	3.1%
Mandan city	7,973	7,310	5,455	74.6%	663	105	15.8%	1.9%
Minot city	18,005	17,097	10,641	62.2%	908	67	7.4%	0.6%
Valley City city	3,273	2,989	1,662	55.6%	284	62	21.8%	3.6%
Wahpeton city	3,506	3,012	1,734	57.6%	494	52	10.5%	2.9%
West Fargo city	9,991	9,595	6,795	70.8%	396	56	14.1%	0.8%
Williston city	6,426	6,000	3,774	62.9%	426	0	0.0%	0.0%
Fort Berthold Reservation	3,322	2,132	1,157	54.3%	1,190	20	1.7%	1.6%
Spirit Lake Reservation	1,300	1,082	468	43.3%	218	0	0.0%	0.0%
Standing Rock Reservation	1,307	1,060	530	50.0%	247	5	2.0%	0.9%
Turtle Mountain Reservation	2,802	2,426	1,745	71.9%	376	52	13.8%	2.9%
Region 1	14,611	12,672	9,051	71.4%	1,939	47	2.4%	0.5%
Region 2	42,435	36,587	24,932	68.1%	5,848	201	3.4%	0.8%
Region 3	19,058	15,574	11,148	71.6%	3,484	253	7.3%	2.2%
Region 4	40,436	36,007	21,771	60.5%	4,429	322	7.3%	1.5%
Region 5	83,159	77,798	44,875	57.7%	5,361	665	12.4%	1.5%
Region 6	29,194	24,408	17,806	73.0%	4,786	459	9.6%	2.3%
Region 7	64,960	57,714	42,551	73.7%	7,246	510	7.0%	1.2%
Region 8	19,008	15,882	11,983	75.5%	3,126	166	5.3%	1.4%

Table 15. Owner-Occupied Housing Units, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Total housing units	Occupied Housing Units			Vacant Housing Units			
		Total	Owner-occupied		Total	For sale only		
			Total	% of occupied units		Total	% of vacant units	Homeowner vacancy rate
North Dakota	370,642	322,553	200,852	62.3%	48,089	3,164	6.6%	1.5%
Adams County	1,364	1,011	734	72.6%	353	36	10.1%	4.6%
Barnes County	5,671	4,772	3,368	70.6%	899	47	5.2%	1.4%
Benson County	2,542	2,015	1,457	72.3%	527	17	3.2%	1.1%
Billings County	567	406	312	76.8%	161	0	0.0%	0.0%
Bottineau County	3,931	2,779	2,184	78.6%	1,152	75	6.5%	3.3%
Bowman County	1,633	1,294	1,048	81.0%	339	7	2.2%	0.7%
Burke County	1,378	954	750	78.6%	424	29	6.8%	3.6%
Burleigh County	42,692	39,927	27,887	69.8%	2,765	258	9.3%	0.9%
Cass County	85,397	78,672	41,301	52.5%	6,725	403	6.0%	1.0%
Cavalier County	2,097	1,661	1,333	80.3%	436	30	6.8%	2.1%
Dickey County	2,383	1,985	1,495	75.3%	398	27	6.8%	1.8%
Divide County	1,397	965	718	74.4%	432	9	2.0%	1.2%
Dunn County	2,105	1,558	1,146	73.5%	547	16	2.9%	1.3%
Eddy County	1,240	1,026	689	67.1%	214	8	3.8%	1.2%
Emmons County	2,047	1,492	1,202	80.5%	555	33	5.9%	2.7%
Foster County	1,773	1,458	1,059	72.6%	315	38	12.2%	3.5%
Golden Valley County	899	721	547	75.9%	178	24	13.3%	4.2%
Grand Forks County	33,428	30,658	14,895	48.6%	2,770	171	6.2%	1.1%
Grant County	1,649	1,028	904	87.9%	621	27	4.4%	2.9%
Griggs County	1,378	1,015	811	79.9%	363	26	7.3%	3.1%
Hettinger County	1,399	1,064	832	78.2%	335	16	4.9%	1.9%
Kidder County	1,631	1,043	786	75.3%	588	0	0.0%	0.0%
LaMoure County	2,064	1,720	1,379	80.2%	344	25	7.3%	1.8%
Logan County	1,078	791	666	84.2%	287	1	0.3%	0.1%
McHenry County	2,818	2,292	1,918	83.7%	526	27	5.2%	1.4%
McIntosh County	1,704	1,177	840	71.4%	527	20	3.9%	2.3%
McKenzie County	7,661	5,416	3,116	57.5%	2,245	19	0.8%	0.6%
McLean County	5,728	4,129	3,302	80.0%	1,599	49	3.0%	1.4%
Mercer County	4,657	3,475	2,899	83.4%	1,182	136	11.5%	4.4%
Morton County	15,107	13,827	9,810	70.9%	1,280	213	16.6%	2.1%
Mountrail County	5,018	3,715	2,379	64.0%	1,303	56	4.3%	2.3%
Nelson County	1,791	1,386	1,040	75.1%	405	14	3.5%	1.3%
Oliver County	912	760	675	88.8%	152	5	3.4%	0.8%
Pembina County	3,499	3,003	2,179	72.5%	496	58	11.7%	2.5%
Pierce County	2,040	1,719	1,316	76.6%	321	0	0.0%	0.0%
Ramsey County	5,843	4,947	2,945	59.5%	896	77	8.6%	2.5%
Ransom County	2,536	2,246	1,582	70.4%	290	22	7.4%	1.3%
Renville County	1,282	982	828	84.3%	300	19	6.3%	2.2%
Richland County	7,501	6,710	4,682	69.8%	791	27	3.4%	0.6%
Rolette County	4,581	4,114	2,943	71.5%	467	8	1.7%	0.3%
Sargent County	1,999	1,734	1,259	72.6%	265	5	1.9%	0.4%
Sheridan County	808	585	475	81.1%	223	0	0.0%	0.0%
Sioux County	1,277	1,103	537	48.7%	174	1	0.4%	0.1%
Slope County	409	303	252	83.0%	106	2	1.6%	0.7%
Stark County	15,381	13,561	8,593	63.4%	1,820	174	9.6%	2.0%
Steele County	1,091	788	631	80.1%	303	2	0.8%	0.4%
Stutsman County	10,374	9,084	5,674	62.5%	1,290	118	9.2%	2.0%
Towner County	1,290	965	702	72.7%	325	24	7.3%	3.2%
Traill County	3,649	3,230	2,346	72.6%	419	15	3.5%	0.6%
Walsh County	5,202	4,493	3,446	76.7%	709	78	11.1%	2.2%
Ward County	32,176	28,847	17,072	59.2%	3,329	331	10.0%	1.9%
Wells County	2,338	1,852	1,388	75.0%	486	69	14.2%	4.7%
Williams County	20,227	16,095	8,523	53.0%	4,132	271	6.6%	3.0%
Bismarck city	34,049	31,739	20,618	65.0%	2,310	239	10.3%	1.1%
Devils Lake city	3,687	3,202	1,490	46.5%	485	55	11.3%	3.6%
Dickinson city	11,953	10,544	5,895	55.9%	1,409	145	10.3%	2.4%
Fargo city	61,541	56,116	24,920	44.4%	5,425	317	5.9%	1.3%
Grand Forks city	27,718	25,446	11,178	43.9%	2,272	117	5.1%	1.0%
Jamestown city	7,493	6,709	3,542	52.8%	784	55	7.1%	1.5%
Mandan city	10,960	10,222	6,728	65.8%	738	135	18.3%	1.9%
Minot city	23,447	21,152	11,741	55.5%	2,295	194	8.5%	1.6%
Valley City city	3,391	2,966	1,771	59.7%	425	29	6.8%	1.6%
Wahpeton city	3,597	3,235	1,623	50.2%	362	0	0.0%	0.0%
West Fargo city	16,058	15,271	10,120	66.3%	787	57	7.3%	0.6%
Williston city	14,417	11,706	5,423	46.3%	2,711	194	7.2%	3.4%
Fort Berthold Reservation	4,116	2,861	1,644	57.5%	1,255	25	2.0%	1.5%
Spirit Lake Reservation	1,230	998	634	63.5%	232	4	1.7%	0.6%
Standing Rock Reservation	1,277	1,103	537	48.7%	174	1	0.4%	0.1%
Turtle Mountain Reservation	2,518	2,334	1,676	71.8%	184	4	2.0%	0.2%
Region 1	29,285	22,476	12,357	55.0%	6,809	299	4.4%	2.3%
Region 2	48,643	41,288	26,446	64.1%	7,355	537	7.3%	2.0%
Region 3	17,593	14,728	10,069	68.4%	2,865	163	5.7%	1.6%
Region 4	43,920	39,540	21,560	54.5%	4,380	322	7.4%	1.5%
Region 5	102,173	93,380	51,800	55.5%	8,793	473	5.4%	0.9%
Region 6	28,763	23,854	16,681	69.9%	4,909	372	7.6%	2.2%
Region 7	76,508	67,369	48,475	72.0%	9,139	722	7.9%	1.5%
Region 8	23,757	19,918	13,463	67.6%	3,839	275	7.2%	2.0%

Table 16. Change in Owner-Occupied Housing Units, 2010 to 2020					
Sources: U.S. Census Bureau (2021c) and Center for Social Research at NDSU (2022a)					
Area	Total housing units	Occupied Housing Units		Vacant Housing Units	
		Total	Owner-occupied	Total	For sale only
North Dakota	18.5%	16.6%	9.1%	32.8%	20.6%
Adams County	0.8%	-0.4%	6.7%	4.4%	297.3%
Barnes County	-0.4%	-1.2%	2.4%	4.1%	-51.3%
Benson County	-14.2%	-12.7%	1.8%	-19.7%	-10.9%
Billings County	16.2%	14.7%	6.0%	20.1%	-100.0%
Bottineau County	-9.9%	-7.7%	-6.9%	-14.8%	102.3%
Bowman County	-0.2%	-1.8%	-0.9%	6.6%	-50.4%
Burke County	10.2%	-2.9%	-7.8%	57.6%	1334.9%
Burleigh County	23.5%	21.0%	20.2%	77.7%	31.6%
Cass County	29.4%	25.0%	22.5%	119.1%	-14.5%
Cavalier County	-12.3%	-5.6%	-9.7%	-31.0%	-49.9%
Dickey County	-10.1%	-8.4%	-5.3%	-17.6%	-12.6%
Divide County	-0.8%	-4.6%	-12.4%	9.1%	-52.7%
Dunn County	-0.6%	18.2%	2.4%	-31.5%	-7.7%
Eddy County	-4.6%	-1.0%	-18.5%	-18.9%	-78.0%
Emmons County	-2.5%	-7.2%	-11.1%	13.0%	-13.4%
Foster County	-3.5%	-3.2%	-7.3%	-4.8%	-23.4%
Golden Valley County	-6.0%	-1.2%	-5.9%	-21.2%	163.7%
Grand Forks County	15.1%	15.6%	3.3%	9.3%	-23.8%
Grant County	-4.2%	-10.8%	-4.1%	9.1%	815.6%
Griggs County	-5.8%	-7.6%	-6.5%	-0.3%	-48.4%
Hettinger County	-4.2%	-9.6%	-14.1%	18.4%	-
Kidder County	-2.8%	-12.2%	-6.8%	20.0%	-100.0%
LaMoure County	-8.3%	-12.3%	-15.9%	18.6%	-
Logan County	0.3%	-2.9%	-1.3%	10.4%	-93.8%
McHenry County	-4.9%	-9.8%	-1.8%	24.3%	201.5%
McIntosh County	-11.8%	-12.0%	-24.5%	-11.3%	-55.5%
McKenzie County	153.8%	119.4%	84.7%	307.4%	214.7%
McLean County	3.6%	4.9%	5.7%	0.5%	-40.0%
Mercer County	5.0%	-4.6%	1.0%	49.4%	752.6%
Morton County	27.7%	28.9%	15.5%	15.8%	78.9%
Mountrail County	27.1%	30.3%	15.2%	18.7%	132.5%
Nelson County	-8.2%	-4.3%	-13.0%	-19.6%	40.7%
Oliver County	2.8%	-0.3%	3.2%	21.6%	-
Pembina County	-10.2%	-8.7%	-16.8%	-18.3%	153.2%
Pierce County	-6.3%	-6.9%	0.9%	-2.7%	-100.0%
Ramsey County	3.6%	3.9%	-5.5%	1.9%	40.3%
Ransom County	-5.2%	-4.2%	-9.7%	-12.4%	-60.9%
Renville County	-10.9%	-10.5%	-0.5%	-12.3%	35.7%
Richland County	-0.3%	3.0%	-2.5%	-21.5%	-76.5%
Rolette County	-13.6%	-11.6%	-14.5%	-27.9%	-89.1%
Sargent County	-0.9%	-2.0%	-8.5%	7.3%	-35.6%
Sheridan County	-12.1%	-8.3%	-13.5%	-20.6%	-100.0%
Sioux County	-2.3%	4.1%	1.3%	-29.6%	-85.5%
Slope County	-13.0%	-7.3%	-3.2%	-25.9%	-72.4%
Stark County	46.1%	40.6%	22.5%	105.6%	67.6%
Steele County	-8.8%	-4.5%	-5.2%	-18.3%	-51.6%
Stutsman County	5.6%	5.2%	-4.4%	8.0%	-13.0%
Towner County	-11.7%	-8.6%	-15.8%	-19.8%	115.4%
Traill County	-2.9%	-5.7%	-8.7%	25.4%	13.1%
Walsh County	-6.1%	-5.5%	-2.4%	-9.6%	22.4%
Ward County	22.4%	18.9%	9.3%	63.7%	299.3%
Wells County	-5.2%	-10.1%	-11.3%	19.7%	97.7%
Williams County	98.6%	75.1%	30.2%	316.5%	1079.4%
Bismarck city	21.8%	18.8%	19.0%	89.5%	35.0%
Devils Lake city	3.9%	3.9%	-3.0%	3.6%	24.8%
Dickinson city	52.4%	47.0%	22.7%	109.4%	77.3%
Fargo city	25.8%	20.2%	18.6%	141.9%	26.5%
Grand Forks city	19.0%	17.7%	3.6%	34.8%	-43.6%
Jamestown city	6.6%	6.2%	-9.0%	10.3%	-56.0%
Mandan city	37.5%	39.8%	23.3%	11.3%	28.8%
Minot city	30.2%	23.7%	10.3%	152.8%	189.8%
Valley City city	3.6%	-0.8%	6.6%	49.6%	-53.4%
Wahpeton city	2.6%	7.4%	-6.4%	-26.7%	-100.0%
West Fargo city	60.7%	59.2%	48.9%	98.7%	2.3%
Williston city	124.4%	95.1%	43.7%	536.4%	-
Fort Berthold Reservation	23.9%	34.2%	42.1%	5.5%	27.3%
Spirit Lake Reservation	-5.4%	-7.8%	35.4%	6.4%	-
Standing Rock Reservation	-2.3%	4.1%	1.3%	-29.6%	-85.5%
Turtle Mountain Reservation	-10.1%	-3.8%	-4.0%	-51.1%	-92.9%
Region 1	100.4%	77.4%	36.5%	251.2%	535.4%
Region 2	14.6%	12.8%	6.1%	25.8%	167.1%
Region 3	-7.7%	-5.4%	-9.7%	-17.8%	-35.4%
Region 4	8.6%	9.8%	-1.0%	-1.1%	0.0%
Region 5	22.9%	20.0%	15.4%	64.0%	-28.8%
Region 6	-1.5%	-2.3%	-6.3%	2.6%	-18.9%
Region 7	17.8%	16.7%	13.9%	26.1%	41.6%
Region 8	25.0%	25.4%	12.3%	22.8%	65.7%

Table 17. Owner-Occupied Housing Units Per Structure, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Owner-Occupied Housing Units								
	Total	Single-family units		Multi-family units		Mobile homes		Other	
		Number	% of owner-occupied housing units	Number	% of owner-occupied housing units	Number	% of owner-occupied housing units	Number	% of owner-occupied housing units
North Dakota	200,852	180,864	90.0%	5,319	2.6%	14,596	7.3%	73	0.0%
Adams County	734	647	88.2%	20	2.7%	67	9.1%	0	0.0%
Barnes County	3,368	3,076	91.3%	80	2.4%	212	6.3%	0	0.0%
Benson County	1,457	1,189	81.6%	12	0.8%	257	17.6%	0	0.0%
Billings County	312	267	85.8%	0	0.0%	44	14.2%	0	0.0%
Bottineau County	2,184	2,027	92.8%	6	0.3%	151	6.9%	0	0.0%
Bowman County	1,048	981	93.7%	2	0.2%	65	6.2%	0	0.0%
Burke County	750	713	95.0%	0	0.0%	37	5.0%	0	0.0%
Burleigh County	27,887	23,691	85.0%	1,546	5.5%	2,643	9.5%	7	0.0%
Cass County	41,301	38,302	92.7%	1,442	3.5%	1,557	3.8%	0	0.0%
Cavalier County	1,333	1,297	97.3%	21	1.6%	15	1.1%	0	0.0%
Dickey County	1,495	1,415	94.6%	10	0.7%	70	4.7%	0	0.0%
Divide County	718	668	93.0%	9	1.3%	41	5.7%	0	0.0%
Dunn County	1,146	1,052	91.8%	1	0.1%	89	7.8%	4	0.3%
Eddy County	689	636	92.3%	7	1.0%	46	6.7%	0	0.0%
Emmons County	1,202	1,132	94.2%	6	0.5%	64	5.3%	0	0.0%
Foster County	1,059	1,028	97.1%	5	0.5%	26	2.4%	0	0.0%
Golden Valley County	547	527	96.3%	0	0.0%	20	3.7%	0	0.0%
Grand Forks County	14,895	13,287	89.2%	718	4.8%	890	6.0%	0	0.0%
Grant County	904	808	89.4%	7	0.7%	89	9.9%	0	0.0%
Griggs County	811	779	96.0%	6	0.7%	27	3.3%	0	0.0%
Hettinger County	832	782	93.9%	3	0.4%	48	5.7%	0	0.0%
Kidder County	786	657	83.6%	0	0.0%	129	16.4%	0	0.0%
LaMoure County	1,379	1,315	95.3%	6	0.5%	41	3.0%	17	1.2%
Logan County	666	627	94.2%	0	0.0%	39	5.8%	0	0.0%
McHenry County	1,918	1,684	87.8%	0	0.0%	234	12.2%	0	0.0%
McIntosh County	840	810	96.4%	8	1.0%	22	2.6%	0	0.0%
McKenzie County	3,116	2,816	90.4%	0	0.0%	300	9.6%	0	0.0%
McLean County	3,302	3,097	93.8%	24	0.7%	178	5.4%	3	0.1%
Mercer County	2,899	2,622	90.4%	16	0.6%	261	9.0%	0	0.0%
Morton County	9,810	8,753	89.2%	173	1.8%	884	9.0%	0	0.0%
Mountrail County	2,379	1,987	83.5%	11	0.5%	363	15.3%	18	0.7%
Nelson County	1,040	987	94.9%	0	0.0%	53	5.1%	0	0.0%
Oliver County	675	580	85.9%	0	0.0%	95	14.1%	0	0.0%
Pembina County	2,179	2,033	93.3%	17	0.8%	123	5.7%	6	0.3%
Pierce County	1,316	1,197	90.9%	6	0.4%	114	8.6%	0	0.0%
Ramsey County	2,945	2,569	87.2%	42	1.4%	334	11.3%	0	0.0%
Ransom County	1,582	1,435	90.8%	22	1.4%	125	7.9%	0	0.0%
Renville County	828	693	83.7%	1	0.1%	134	16.2%	0	0.0%
Richland County	4,682	4,390	93.8%	20	0.4%	264	5.6%	8	0.2%
Rolette County	2,943	2,293	77.9%	10	0.3%	639	21.7%	0	0.0%
Sargent County	1,259	1,123	89.3%	9	0.7%	122	9.7%	5	0.4%
Sheridan County	475	422	88.8%	0	0.0%	52	11.0%	1	0.2%
Sioux County	537	452	84.2%	8	1.5%	77	14.3%	0	0.0%
Slope County	252	207	82.4%	0	0.0%	41	16.5%	3	1.1%
Stark County	8,593	7,902	92.0%	202	2.3%	489	5.7%	0	0.0%
Steele County	631	607	96.1%	2	0.3%	23	3.6%	0	0.0%
Stutsman County	5,674	5,082	89.6%	6	0.1%	586	10.3%	0	0.0%
Towner County	702	677	96.5%	10	1.4%	15	2.1%	0	0.0%
Traill County	2,346	2,237	95.4%	23	1.0%	86	3.7%	0	0.0%
Walsh County	3,446	3,154	91.5%	39	1.1%	252	7.3%	1	0.0%
Ward County	17,072	15,112	88.5%	544	3.2%	1,415	8.3%	0	0.0%
Wells County	1,388	1,295	93.3%	0	0.0%	94	6.7%	0	0.0%
Williams County	8,523	7,746	90.9%	220	2.6%	555	6.5%	2	0.0%
Bismarck city	20,618	16,750	81.2%	1,510	7.3%	2,358	11.4%	0	0.0%
Devils Lake city	1,490	1,204	80.8%	35	2.4%	251	16.8%	0	0.0%
Dickinson city	5,895	5,491	93.2%	210	3.6%	194	3.3%	0	0.0%
Fargo city	24,920	22,783	91.4%	1,253	5.0%	884	3.5%	0	0.0%
Grand Forks city	11,178	9,816	87.8%	702	6.3%	660	5.9%	0	0.0%
Jamestown city	3,542	3,229	91.2%	3	0.1%	310	8.8%	0	0.0%
Mandan city	6,728	5,899	87.7%	172	2.5%	657	9.8%	0	0.0%
Minot city	11,741	10,309	87.8%	436	3.7%	996	8.5%	0	0.0%
Valley City city	1,771	1,626	91.8%	69	3.9%	76	4.3%	0	0.0%
Wahpeton city	1,623	1,483	91.4%	16	1.0%	116	7.2%	8	0.5%
West Fargo city	10,120	9,458	93.5%	175	1.7%	488	4.8%	0	0.0%
Williston city	5,423	5,011	92.4%	194	3.6%	219	4.0%	0	0.0%
Fort Berthold Reservation	1,644	1,285	78.1%	2	0.1%	357	21.7%	0	0.0%
Spirit Lake Reservation	634	453	71.5%	1	0.1%	180	28.4%	0	0.0%
Standing Rock Reservation	537	452	84.2%	8	1.5%	77	14.3%	0	0.0%
Turtle Mountain Reservation	1,676	1,201	71.7%	3	0.2%	472	28.2%	0	0.0%
Region 1	12,357	11,230	90.9%	229	1.9%	896	7.2%	2	0.0%
Region 2	26,446	23,413	88.5%	568	2.1%	2,449	9.3%	18	0.1%
Region 3	10,069	8,661	86.0%	102	1.0%	1,306	13.0%	0	0.0%
Region 4	21,560	19,461	90.3%	774	3.6%	1,319	6.1%	7	0.0%
Region 5	51,800	48,095	92.8%	1,518	2.9%	2,175	4.2%	12	0.0%
Region 6	16,681	15,427	92.5%	121	0.7%	1,116	6.7%	17	0.1%
Region 7	48,475	42,213	87.1%	1,779	3.7%	4,472	9.2%	11	0.0%
Region 8	13,463	12,365	91.8%	228	1.7%	864	6.4%	6	0.0%

Table 18. Owner-Occupied Housing Unit Quality Indicators, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Owner-Occupied Housing Units							
	Total number of units	Median Year Structure Built	Constructed prior to 1980		Lacking complete plumbing facilities		Overcrowded (more than 1 person per room)	
			Number	% of owner-occupied housing units	Number	% of owner-occupied housing units	Number	% of owner-occupied housing units
North Dakota	200,852	1977	112,569	56.0%	593	0.3%	2,299	1.1%
Adams County	734	1968	582	79.3%	13	1.8%	0	0.0%
Barnes County	3,368	1963	2,593	77.0%	8	0.2%	0	0.0%
Benson County	1,457	1968	1,026	70.4%	3	0.2%	98	6.7%
Billings County	312	1978	166	53.4%	3	1.1%	3	1.1%
Bottineau County	2,184	1972	1,472	67.4%	10	0.4%	14	0.7%
Bowman County	1,048	1971	667	63.7%	0	0.0%	2	0.2%
Burke County	750	1962	552	73.6%	3	0.4%	14	1.9%
Burleigh County	27,887	1988	11,646	41.8%	15	0.1%	350	1.3%
Cass County	41,301	1987	17,512	42.4%	55	0.1%	142	0.3%
Cavalier County	1,333	1973	935	70.1%	4	0.3%	0	0.0%
Dickey County	1,495	1966	1,097	73.4%	0	0.0%	17	1.1%
Divide County	718	1961	554	77.1%	0	0.0%	0	0.0%
Dunn County	1,146	1971	684	59.7%	3	0.2%	10	0.9%
Eddy County	689	1958	582	84.5%	2	0.3%	8	1.1%
Emmons County	1,202	1961	841	70.0%	11	0.9%	3	0.2%
Foster County	1,059	1973	727	68.6%	10	0.9%	5	0.5%
Golden Valley County	547	1949	434	79.3%	0	0.0%	17	3.1%
Grand Forks County	14,895	1975	9,031	60.6%	48	0.3%	148	1.0%
Grant County	904	1962	704	77.9%	4	0.4%	14	1.6%
Griggs County	811	1954	667	82.3%	5	0.6%	0	0.0%
Hettinger County	832	1963	623	74.9%	6	0.7%	0	0.0%
Kidder County	786	1965	603	76.7%	2	0.2%	6	0.7%
LaMoure County	1,379	1970	1,049	76.1%	5	0.3%	6	0.5%
Logan County	666	1968	518	77.8%	5	0.7%	0	0.0%
McHenry County	1,918	1963	1,315	68.6%	13	0.7%	2	0.1%
McIntosh County	840	1962	679	80.8%	5	0.5%	2	0.2%
McKenzie County	3,116	1980	1,544	49.6%	1	0.0%	56	1.8%
McLean County	3,302	1973	2,175	65.9%	4	0.1%	14	0.4%
Mercer County	2,899	1976	1,705	58.8%	18	0.6%	35	1.2%
Morton County	9,810	1978	5,334	54.4%	61	0.6%	17	0.2%
Mountrail County	2,379	1976	1,333	56.0%	5	0.2%	89	3.8%
Nelson County	1,040	1956	840	80.7%	3	0.3%	4	0.4%
Oliver County	675	1975	408	60.5%	0	0.0%	5	0.8%
Pembina County	2,179	1965	1,696	77.9%	16	0.7%	8	0.3%
Pierce County	1,316	1969	971	73.8%	0	0.0%	5	0.4%
Ramsey County	2,945	1970	2,031	69.0%	1	0.0%	41	1.4%
Ransom County	1,582	1963	1,060	67.0%	0	0.0%	3	0.2%
Renville County	828	1971	529	63.9%	6	0.8%	1	0.1%
Richland County	4,682	1969	3,153	67.3%	13	0.3%	65	1.4%
Rolette County	2,943	1981	1,438	48.9%	29	1.0%	164	5.6%
Sargent County	1,259	1970	856	68.0%	4	0.3%	3	0.2%
Sheridan County	475	1963	369	77.7%	0	0.0%	0	0.0%
Sioux County	537	1978	286	53.2%	23	4.3%	39	7.2%
Slope County	252	1975	142	56.6%	5	1.8%	0	0.0%
Stark County	8,593	1981	4,125	48.0%	120	1.4%	105	1.2%
Steele County	631	1965	476	75.5%	0	0.0%	12	1.9%
Stutsman County	5,674	1972	3,928	69.2%	10	0.2%	59	1.0%
Towner County	702	1965	546	77.8%	0	0.0%	2	0.2%
Traill County	2,346	1956	1,882	80.2%	0	0.0%	3	0.1%
Walsh County	3,446	1965	2,617	75.9%	13	0.4%	48	1.4%
Ward County	17,072	1977	9,425	55.2%	28	0.2%	374	2.2%
Wells County	1,388	1964	1,088	78.4%	0	0.0%	5	0.3%
Williams County	8,523	1974	5,353	62.8%	3	0.0%	282	3.3%
Bismarck city	20,618	1984	9,525	46.2%	10	0.0%	318	1.5%
Devils Lake city	1,490	1963	1,125	75.6%	0	0.0%	27	1.8%
Dickinson city	5,895	1981	2,831	48.0%	8	0.1%	88	1.5%
Fargo city	24,920	1983	11,645	46.7%	40	0.2%	108	0.4%
Grand Forks city	11,178	1975	6,686	59.8%	31	0.3%	112	1.0%
Jamestown city	3,542	1967	2,689	75.9%	0	0.0%	45	1.3%
Mandan city	6,728	1979	3,610	53.7%	47	0.7%	0	0.0%
Minot city	11,741	1976	6,574	56.0%	23	0.2%	331	2.8%
Valley City city	1,771	1959	1,519	85.8%	0	0.0%	0	0.0%
Wahpeton city	1,623	1970	1,118	68.9%	0	0.0%	9	0.5%
West Fargo city	10,120	2001	2,596	25.7%	0	0.0%	0	0.0%
Williston city	5,423	1972	3,659	67.5%	0	0.0%	99	1.8%
Fort Berthold Reservation	1,644	1982	772	46.9%	4	0.2%	60	3.7%
Spirit Lake Reservation	634	1977	363	57.3%	2	0.3%	91	14.4%
Standing Rock Reservation	537	1978	286	53.2%	23	4.3%	39	7.2%
Turtle Mountain Reservation	1,676	1985	622	37.1%	22	1.3%	130	7.8%
Region 1	12,357	1974	7,451	60.3%	5	0.0%	338	2.7%
Region 2	26,446	1974	15,597	59.0%	65	0.2%	500	1.9%
Region 3	10,069	1972	6,558	65.1%	38	0.4%	312	3.1%
Region 4	21,560	1971	14,184	65.8%	80	0.4%	207	1.0%
Region 5	51,800	1982	24,939	48.1%	72	0.1%	227	0.4%
Region 6	16,681	1967	12,346	74.0%	46	0.3%	93	0.6%
Region 7	48,475	1982	24,070	49.7%	137	0.3%	483	1.0%
Region 8	13,463	1976	7,423	55.1%	150	1.1%	137	1.0%

Table 19. Owner-Occupied Housing Units by Value, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Owner-Occupied Housing Units							
	Total number of units	Median value (\$)	Number of units by housing value amount					
			Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$124,999	\$125,000 to \$199,999	\$200,000 to \$399,999	\$400,000 or more
North Dakota	200,852	\$ 199,900	18,969	22,979	13,707	43,662	79,725	21,811
Adams County	734	\$ 95,600	171	219	69	103	132	40
Barnes County	3,368	\$ 138,300	416	682	470	909	726	165
Benson County	1,457	\$ 79,800	508	319	210	119	206	94
Billings County	312	\$ 232,400	33	31	18	40	121	69
Bottineau County	2,184	\$ 157,300	342	341	211	496	491	303
Bowman County	1,048	\$ 154,300	123	186	115	366	188	69
Burke County	750	\$ 114,100	89	241	79	145	158	38
Burleigh County	27,887	\$ 266,800	2,302	896	812	3,731	15,193	4,952
Cass County	41,301	\$ 234,100	1,657	1,725	1,719	10,748	20,359	5,094
Cavalier County	1,333	\$ 108,600	197	397	210	339	135	54
Dickey County	1,495	\$ 129,600	251	305	172	377	332	58
Divide County	718	\$ 124,900	128	139	92	151	171	36
Dunn County	1,146	\$ 213,600	137	124	49	240	319	277
Eddy County	689	\$ 92,300	141	220	85	117	103	23
Emmons County	1,202	\$ 94,500	261	363	100	163	242	72
Foster County	1,059	\$ 151,200	157	148	137	262	213	142
Golden Valley County	547	\$ 113,700	25	182	121	70	138	11
Grand Forks County	14,895	\$ 208,200	1,020	1,056	692	4,240	6,508	1,379
Grant County	904	\$ 75,600	257	266	76	133	88	83
Griggs County	811	\$ 100,900	153	250	79	151	112	67
Hettinger County	832	\$ 109,500	143	223	132	171	138	24
Kidder County	786	\$ 101,600	234	155	59	184	111	42
LaMoure County	1,379	\$ 99,900	229	461	155	212	249	74
Logan County	666	\$ 84,500	149	234	99	75	84	25
McHenry County	1,918	\$ 119,500	273	459	291	365	442	89
McIntosh County	840	\$ 75,700	263	261	57	133	83	42
McKenzie County	3,116	\$ 283,400	125	296	247	443	1,248	757
McLean County	3,302	\$ 184,800	228	555	288	724	1,262	245
Mercer County	2,899	\$ 181,100	226	368	341	678	1,097	190
Morton County	9,810	\$ 220,900	788	711	548	2,181	4,108	1,475
Mountrail County	2,379	\$ 171,500	282	286	247	591	753	220
Nelson County	1,040	\$ 96,100	201	345	190	127	159	18
Oliver County	675	\$ 202,400	52	103	46	132	275	66
Pembina County	2,179	\$ 92,000	439	768	291	326	305	50
Pierce County	1,316	\$ 132,300	186	344	88	417	202	79
Ramsey County	2,945	\$ 154,800	341	629	265	674	785	251
Ransom County	1,582	\$ 139,200	181	358	170	457	351	65
Renville County	828	\$ 127,900	108	151	150	213	165	42
Richland County	4,682	\$ 132,800	609	1,053	583	1,051	1,092	294
Rolette County	2,943	\$ 85,600	554	1,064	284	597	412	31
Sargent County	1,259	\$ 110,900	249	326	125	229	294	36
Sheridan County	475	\$ 95,800	131	111	38	49	129	17
Sioux County	537	\$ 83,300	203	122	29	52	100	32
Slope County	252	\$ 91,000	41	89	23	50	40	10
Stark County	8,593	\$ 240,800	408	465	420	1,787	4,263	1,250
Steele County	631	\$ 87,000	123	212	45	126	103	23
Stutsman County	5,674	\$ 158,900	661	977	647	1,159	1,857	374
Towner County	702	\$ 93,500	200	166	135	104	87	10
Traill County	2,346	\$ 152,200	258	348	292	693	666	89
Walsh County	3,446	\$ 94,100	813	1,010	337	740	471	76
Ward County	17,072	\$ 217,700	1,229	1,236	1,060	3,893	8,028	1,625
Wells County	1,388	\$ 89,600	279	463	144	260	204	39
Williams County	8,523	\$ 254,800	398	540	366	1,870	4,223	1,126
Bismarck city	20,618	\$ 249,200	1,963	673	593	3,240	11,396	2,753
Devils Lake city	1,490	\$ 114,200	165	474	188	420	182	61
Dickinson city	5,895	\$ 237,900	233	262	202	1,376	3,140	682
Fargo city	24,920	\$ 225,500	964	1,012	941	7,222	12,634	2,148
Grand Forks city	11,178	\$ 209,800	779	552	439	3,391	5,067	950
Jamestown city	3,542	\$ 151,100	392	633	423	925	1,118	51
Mandan city	6,728	\$ 222,500	502	186	307	1,750	3,182	801
Minot city	11,741	\$ 211,000	849	815	752	2,949	5,541	835
Valley City city	1,771	\$ 136,300	154	408	258	591	304	56
Wahpeton city	1,623	\$ 125,100	174	317	320	470	263	80
West Fargo city	10,120	\$ 241,800	509	236	391	2,430	5,251	1,303
Williston city	5,423	\$ 244,400	240	314	200	1,350	2,841	479
Fort Berthold Reservation	1,644	\$ 150,200	283	325	117	329	410	181
Spirit Lake Reservation	634	\$ 76,300	236	117	94	36	89	63
Standing Rock Reservation	537	\$ 83,300	203	122	29	52	100	32
Turtle Mountain Reservation	1,676	\$ 82,500	283	709	130	391	157	6
Region 1	12,357	\$ 204,815	651	975	705	2,464	5,643	1,920
Region 2	26,446	\$ 181,375	2,508	3,058	2,125	6,119	10,239	2,397
Region 3	10,069	\$ 90,677	1,942	2,795	1,190	1,950	1,729	464
Region 4	21,560	\$ 125,658	2,472	3,178	1,510	5,434	7,443	1,523
Region 5	51,800	\$ 182,101	3,076	4,022	2,934	13,303	22,866	5,599
Region 6	16,681	\$ 133,581	2,558	3,781	1,959	3,536	3,861	986
Region 7	48,475	\$ 226,575	4,681	3,650	2,337	8,028	22,605	7,173
Region 8	13,463	\$ 233,913	1,080	1,519	947	2,827	5,339	1,750

Table 20. Vacant-For-Sale/Sold Housing Units by Price Asked, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Vacant-For-Sale and Sold, Not Occupied Housing Units						
	Total	Average Price Asked (\$)	Number of units by price asked				
			Less than \$100,000	\$100,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$499,999	\$500,000 or more
North Dakota	4,463	\$ 222,473	1,641	1,175	642	775	230
Adams County	36	\$ 165,975	15	0	21	0	0
Barnes County	51	\$ 284,204	2	2	19	28	0
Benson County	25	\$ 280,318	16	0	4	0	5
Billings County	0	\$ -	0	0	0	0	0
Bottineau County	75	\$ 188,648	39	12	12	12	0
Bowman County	10	\$ 65,335	10	0	0	0	0
Burke County	45	\$ 136,236	28	0	13	5	0
Burleigh County	376	\$ 214,905	150	90	99	8	29
Cass County	695	\$ 357,503	29	225	121	140	181
Cavalier County	58	\$ 165,594	28	20	10	0	0
Dickey County	39	\$ 555,061	17	4	0	8	11
Divide County	9	\$ -	9	0	0	0	0
Dunn County	24	\$ 171,067	16	4	0	3	0
Eddy County	16	\$ -	16	0	0	0	0
Emmons County	33	\$ 137,593	21	8	0	4	0
Foster County	38	\$ 47,086	38	0	0	0	0
Golden Valley County	24	\$ 148,525	14	9	0	0	0
Grand Forks County	284	\$ 198,035	22	163	9	90	0
Grant County	34	\$ 43,278	34	0	0	0	0
Griggs County	33	\$ 140,111	15	18	0	0	0
Hettinger County	23	\$ 61,316	23	0	0	0	0
Kidder County	9	\$ -	3	7	0	0	0
LaMoure County	37	\$ 114,915	26	5	6	0	0
Logan County	8	\$ 231,179	5	0	0	3	0
McHenry County	27	\$ 232,203	8	0	19	0	0
McIntosh County	32	\$ 62,403	23	9	0	0	0
McKenzie County	30	\$ 130,485	11	13	6	0	0
McLean County	53	\$ 276,132	9	25	4	15	0
Mercer County	200	\$ 127,789	120	30	19	31	0
Morton County	345	\$ 188,812	144	46	112	43	0
Mountrail County	59	\$ 151,353	36	9	15	0	0
Nelson County	20	\$ 112,686	8	12	0	0	0
Oliver County	18	\$ 658,058	0	0	6	12	0
Pembina County	108	\$ 120,606	74	16	18	0	0
Pierce County	3	\$ -	0	0	0	3	0
Ramsey County	86	\$ 113,239	80	1	0	3	3
Ransom County	28	\$ 109,818	16	12	0	0	0
Renville County	19	\$ 47,847	19	0	0	0	0
Richland County	47	\$ 106,637	38	0	5	4	0
Rolette County	10	\$ 452,865	8	0	0	0	2
Sargent County	10	\$ -	5	5	0	0	0
Sheridan County	10	\$ -	0	0	10	0	0
Sioux County	3	\$ 55,862	2	1	0	0	0
Slope County	2	\$ -	2	0	0	0	0
Stark County	227	\$ 263,012	54	47	67	59	0
Steele County	2	\$ -	2	0	0	0	0
Stutsman County	118	\$ 241,741	20	17	0	81	0
Towner County	36	\$ 88,066	24	13	0	0	0
Traill County	29	\$ 116,826	15	6	8	0	0
Walsh County	145	\$ 147,442	94	28	0	23	0
Ward County	331	\$ 251,683	58	184	37	53	0
Wells County	74	\$ 125,829	48	21	0	5	0
Williams County	408	\$ 261,035	146	114	3	144	0
Bismarck city	329	\$ 224,311	120	86	97	0	25
Devils Lake city	55	\$ -	55	0	0	0	0
Dickinson city	186	\$ 266,423	19	25	73	69	0
Fargo city	475	\$ 414,289	23	138	92	46	176
Grand Forks city	219	\$ 180,641	0	141	0	77	0
Jamestown city	55	\$ 196,854	11	14	0	31	0
Mandan city	242	\$ 203,365	107	31	66	38	0
Minot city	194	\$ 275,874	26	109	36	23	0
Valley City city	29	\$ -	0	0	29	0	0
Wahpeton city	0	\$ -	0	0	0	0	0
West Fargo city	173	\$ 228,484	0	87	0	86	0
Williston city	291	\$ 312,647	122	52	0	117	0
Fort Berthold Reservation	32	\$ 137,064	21	7	3	1	0
Spirit Lake Reservation	4	\$ -	0	0	4	0	0
Standing Rock Reservation	3	\$ 55,862	2	1	0	0	0
Turtle Mountain Reservation	5	\$ 142,194	5	0	0	0	0
Region 1	446	\$ -	166	128	9	144	-
Region 2	560	\$ 213,920	187	204	95	73	-
Region 3	232	\$ -	172	34	14	3	9
Region 4	557	\$ 166,826	199	218	27	113	-
Region 5	813	\$ -	105	249	134	144	181
Region 6	430	\$ 205,983	195	75	25	124	11
Region 7	1,081	\$ -	483	206	251	112	29
Region 8	344	\$ -	134	61	88	62	-

Note: \$- indicates that data are not available.

Table 21. Renter-Occupied Housing Units, 2010

Source: U.S. Census Bureau (2011c)

Area	Total housing units	Occupied Housing Units			Vacant Housing Units			
		Total	Renter-occupied		Total	For rent		
			Total	% of occupied units		Total	% of vacant units	Rental vacancy rate
North Dakota	312,861	276,642	92,525	33.4%	36,219	6,499	17.9%	6.5%
Adams County	1,353	1,015	327	32.2%	338	28	8.3%	7.4%
Barnes County	5,694	4,830	1,540	31.9%	864	211	24.4%	12.1%
Benson County	2,963	2,307	875	37.9%	656	83	12.7%	8.6%
Billings County	488	354	60	16.9%	134	3	2.2%	4.8%
Bottineau County	4,362	3,010	664	22.1%	1,352	15	1.1%	2.2%
Bowman County	1,636	1,318	261	19.8%	318	25	7.9%	8.1%
Burke County	1,251	982	168	17.1%	269	6	2.2%	3.3%
Burleigh County	34,557	33,001	9,807	29.7%	1,556	455	29.2%	4.4%
Cass County	65,986	62,916	29,204	46.4%	3,070	1,417	46.2%	4.6%
Cavalier County	2,392	1,760	284	16.1%	632	7	1.1%	2.2%
Dickey County	2,650	2,167	588	27.1%	483	32	6.6%	5.2%
Divide County	1,408	1,012	192	19.0%	396	10	2.5%	4.7%
Dunn County	2,117	1,318	199	15.1%	799	21	2.6%	9.5%
Eddy County	1,300	1,036	191	18.4%	264	26	9.8%	12.0%
Emmons County	2,099	1,608	256	15.9%	491	39	7.9%	12.6%
Foster County	1,837	1,506	364	24.2%	331	56	16.9%	13.1%
Golden Valley County	956	730	148	20.3%	226	4	1.8%	2.6%
Grand Forks County	29,048	26,514	12,088	45.6%	2,534	1,071	42.3%	8.0%
Grant County	1,721	1,152	210	18.2%	569	51	9.0%	19.5%
Griggs County	1,463	1,099	231	21.0%	364	15	4.1%	6.0%
Hettinger County	1,460	1,177	208	17.7%	283	23	8.1%	10.0%
Kidder County	1,678	1,188	345	29.0%	490	29	5.9%	7.6%
LaMoure County	2,252	1,962	322	16.4%	290	46	15.9%	12.2%
Logan County	1,075	815	140	17.2%	260	20	7.7%	12.5%
McHenry County	2,963	2,540	586	23.1%	423	32	7.6%	5.2%
McIntosh County	1,931	1,337	224	16.8%	594	30	5.1%	10.9%
McKenzie County	3,019	2,468	781	31.6%	551	0	0.0%	0.0%
McLean County	5,528	3,937	814	20.7%	1,591	36	2.3%	4.2%
Mercer County	4,435	3,644	774	21.2%	791	98	12.4%	11.2%
Morton County	11,829	10,724	2,230	20.8%	1,105	136	12.3%	5.7%
Mountrail County	3,949	2,851	786	27.6%	1,098	60	5.5%	7.1%
Nelson County	1,952	1,448	252	17.4%	504	55	10.9%	17.9%
Oliver County	887	762	108	14.2%	125	15	12.0%	12.2%
Pembina County	3,896	3,289	671	20.4%	607	131	21.6%	15.7%
Pierce County	2,177	1,847	543	29.4%	330	30	9.1%	5.2%
Ramsey County	5,641	4,762	1,645	34.5%	879	348	39.6%	17.5%
Ransom County	2,676	2,345	593	25.3%	331	89	26.9%	12.7%
Renville County	1,439	1,097	265	24.2%	342	56	16.4%	17.4%
Richland County	7,525	6,517	1,717	26.3%	1,008	372	36.9%	17.7%
Rolette County	5,301	4,653	1,209	26.0%	648	143	22.1%	10.5%
Sargent County	2,017	1,770	395	22.3%	247	31	12.6%	7.1%
Sheridan County	919	638	89	13.9%	281	22	7.8%	19.8%
Sioux County	1,307	1,060	530	50.0%	247	17	6.9%	3.1%
Slope County	470	327	67	20.5%	143	0	0.0%	0.0%
Stark County	10,528	9,643	2,629	27.3%	885	124	14.0%	4.4%
Steele County	1,196	825	159	19.3%	371	17	4.6%	9.7%
Stutsman County	9,827	8,633	2,700	31.3%	1,194	260	21.8%	8.5%
Towner County	1,461	1,056	222	21.0%	405	80	19.8%	26.5%
Traill County	3,759	3,425	855	25.0%	334	95	28.4%	9.9%
Walsh County	5,540	4,756	1,225	25.8%	784	137	17.5%	9.8%
Ward County	26,294	24,260	8,643	35.6%	2,034	275	13.5%	3.0%
Wells County	2,465	2,059	493	23.9%	406	72	17.7%	12.7%
Williams County	10,184	9,192	2,648	28.8%	992	45	4.5%	1.7%
Bismarck city	27,945	26,726	9,401	35.2%	1,219	391	32.1%	3.9%
Devils Lake city	3,549	3,081	1,546	50.2%	468	294	62.8%	16.0%
Dickinson city	7,844	7,171	2,366	33.0%	673	124	18.4%	4.9%
Fargo city	48,924	46,681	25,674	55.0%	2,243	1,218	54.3%	4.5%
Grand Forks city	23,296	21,611	10,820	50.1%	1,685	976	57.9%	8.2%
Jamestown city	7,026	6,315	2,425	38.4%	711	240	33.8%	8.6%
Mandan city	7,973	7,310	1,855	25.4%	663	109	16.4%	5.5%
Minot city	18,005	17,097	6,456	37.8%	908	204	22.5%	3.0%
Valley City city	3,273	2,989	1,327	44.4%	284	177	62.3%	11.8%
Wahpeton city	3,506	3,012	1,278	42.4%	494	291	58.9%	18.5%
West Fargo city	9,991	9,595	2,800	29.2%	396	153	38.6%	5.0%
Williston city	6,426	6,000	2,226	37.1%	426	42	9.9%	1.8%
Fort Berthold Reservation	3,322	2,132	975	45.7%	1,190	60	5.0%	5.8%
Spirit Lake Reservation	1,300	1,082	614	56.7%	218	22	10.1%	3.5%
Standing Rock Reservation	1,307	1,060	530	50.0%	247	17	6.9%	3.1%
Turtle Mountain Reservation	2,802	2,426	681	28.1%	376	109	29.0%	13.6%
Region 1	14,611	12,672	3,621	28.6%	1,939	55	2.8%	1.5%
Region 2	42,435	36,587	11,655	31.9%	5,848	474	8.1%	3.8%
Region 3	19,058	15,574	4,426	28.4%	3,484	687	19.7%	13.3%
Region 4	40,436	36,007	14,236	39.5%	4,429	1,394	31.5%	8.8%
Region 5	83,159	77,798	32,923	42.3%	5,361	2,021	37.7%	5.7%
Region 6	29,194	24,408	6,602	27.0%	4,786	742	15.5%	9.9%
Region 7	64,960	57,714	15,163	26.3%	7,246	898	12.4%	5.5%
Region 8	19,008	15,882	3,899	24.5%	3,126	228	7.3%	5.4%

Table 22. Renter-Occupied Housing Units, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Total housing units	Occupied Housing Units			Vacant Housing Units			
		Total	Renter-occupied		Total	For rent		
			Total	% of occupied units		Total	% of vacant units	Rental vacancy rate
North Dakota	370,642	322,553	121,701	37.7%	48,089	12,045	25.0%	8.9%
Adams County	1,364	1,011	277	27.4%	353	35	9.9%	11.2%
Barnes County	5,671	4,772	1,404	29.4%	899	149	16.5%	9.3%
Benson County	2,542	2,015	558	27.7%	527	46	8.7%	7.4%
Billings County	567	406	94	23.2%	161	21	13.1%	18.3%
Bottineau County	3,931	2,779	595	21.4%	1,152	15	1.3%	2.5%
Bowman County	1,633	1,294	246	19.0%	339	94	27.6%	26.4%
Burke County	1,378	954	204	21.4%	424	19	4.4%	8.2%
Burleigh County	42,692	39,927	12,040	30.2%	2,765	1,015	36.7%	7.7%
Cass County	85,397	78,672	37,371	47.5%	6,725	3,224	47.9%	7.8%
Cavalier County	2,097	1,661	328	19.7%	436	49	11.1%	12.5%
Dickey County	2,383	1,985	490	24.7%	398	69	17.3%	12.3%
Divide County	1,397	965	247	25.6%	432	53	12.2%	17.6%
Dunn County	2,105	1,558	412	26.5%	547	52	9.5%	11.2%
Eddy County	1,240	1,026	337	32.9%	214	3	1.3%	0.8%
Emmons County	2,047	1,492	290	19.5%	555	30	5.4%	9.0%
Foster County	1,773	1,458	399	27.4%	315	30	9.5%	6.6%
Golden Valley County	899	721	174	24.1%	178	19	10.7%	9.9%
Grand Forks County	33,428	30,658	15,763	51.4%	2,770	1,222	44.1%	7.1%
Grant County	1,649	1,028	124	12.1%	621	18	2.8%	11.2%
Griggs County	1,378	1,015	204	20.1%	363	58	16.0%	21.6%
Hettinger County	1,399	1,064	232	21.8%	335	45	13.4%	16.3%
Kidder County	1,631	1,043	257	24.7%	588	15	2.6%	5.5%
LaMoure County	2,064	1,720	341	19.8%	344	26	7.5%	7.0%
Logan County	1,078	791	125	15.8%	287	11	4.0%	8.3%
McHenry County	2,818	2,292	374	16.3%	526	48	9.2%	11.4%
McIntosh County	1,704	1,177	337	28.6%	527	47	8.9%	12.2%
McKenzie County	7,661	5,416	2,300	42.5%	2,245	386	17.2%	13.7%
McLean County	5,728	4,129	827	20.0%	1,599	62	3.9%	6.9%
Mercer County	4,657	3,475	576	16.6%	1,182	228	19.3%	27.6%
Morton County	15,107	13,827	4,017	29.1%	1,280	123	9.6%	3.0%
Mountrail County	5,018	3,715	1,336	36.0%	1,303	196	15.0%	12.7%
Nelson County	1,791	1,386	346	24.9%	405	34	8.3%	8.5%
Oliver County	912	760	85	11.2%	152	17	11.4%	17.0%
Pembina County	3,499	3,003	824	27.5%	496	50	10.1%	5.5%
Pierce County	2,040	1,719	403	23.4%	321	22	6.8%	5.1%
Ramsey County	5,843	4,947	2,002	40.5%	896	222	24.8%	9.9%
Ransom County	2,536	2,246	664	29.6%	290	92	31.6%	11.9%
Renville County	1,282	982	154	15.7%	300	29	9.7%	15.1%
Richland County	7,501	6,710	2,028	30.2%	791	210	26.6%	9.3%
Rolette County	4,581	4,114	1,171	28.5%	467	39	8.3%	3.2%
Sargent County	1,999	1,734	475	27.4%	265	62	23.3%	11.3%
Sheridan County	808	585	110	18.9%	223	2	1.0%	2.0%
Sioux County	1,277	1,103	566	51.3%	174	24	13.8%	4.0%
Slope County	409	303	51	17.0%	106	3	3.1%	6.1%
Stark County	15,381	13,561	4,968	36.6%	1,820	500	27.5%	9.1%
Steele County	1,091	788	157	19.9%	303	14	4.5%	7.5%
Stutsman County	10,374	9,084	3,410	37.5%	1,290	305	23.7%	8.0%
Towner County	1,290	965	263	27.3%	325	18	5.5%	6.3%
Traill County	3,649	3,230	884	27.4%	419	113	27.0%	11.1%
Walsh County	5,202	4,493	1,047	23.3%	709	130	18.4%	10.9%
Ward County	32,176	28,847	11,775	40.8%	3,329	981	29.5%	7.5%
Wells County	2,338	1,852	464	25.0%	486	105	21.7%	18.2%
Williams County	20,227	16,095	7,572	47.0%	4,132	1,664	40.3%	17.5%
Bismarck city	34,049	31,739	11,121	35.0%	2,310	989	42.8%	8.0%
Devils Lake city	3,687	3,202	1,712	53.5%	485	193	39.9%	10.0%
Dickinson city	11,953	10,544	4,649	44.1%	1,409	501	35.6%	9.6%
Fargo city	61,541	56,116	31,196	55.6%	5,425	2,696	49.7%	7.8%
Grand Forks city	27,718	25,446	14,268	56.1%	2,272	1,132	49.8%	7.2%
Jamestown city	7,493	6,709	3,167	47.2%	784	314	40.1%	8.7%
Mandan city	10,960	10,222	3,494	34.2%	738	82	11.1%	2.3%
Minot city	23,447	21,152	9,411	44.5%	2,295	854	37.2%	8.1%
Valley City city	3,391	2,966	1,195	40.3%	425	178	41.8%	12.3%
Wahpeton city	3,597	3,235	1,612	49.8%	362	158	43.6%	8.8%
West Fargo city	16,058	15,271	5,151	33.7%	787	395	50.2%	7.1%
Williston city	14,417	11,706	6,283	53.7%	2,711	1,303	48.1%	16.7%
Fort Berthold Reservation	4,116	2,861	1,217	42.5%	1,255	88	7.0%	6.7%
Spirit Lake Reservation	1,230	998	364	36.5%	232	23	10.1%	6.0%
Standing Rock Reservation	1,277	1,103	566	51.3%	174	24	13.8%	4.0%
Turtle Mountain Reservation	2,518	2,334	658	28.2%	184	12	6.7%	1.8%
Region 1	29,285	22,476	10,119	45.0%	6,809	2,103	30.9%	16.6%
Region 2	48,643	41,288	14,842	35.9%	7,355	1,310	17.8%	7.9%
Region 3	17,593	14,728	4,659	31.6%	2,865	376	13.1%	7.4%
Region 4	43,920	39,540	17,980	45.5%	4,380	1,437	32.8%	7.3%
Region 5	102,173	93,380	41,580	44.5%	8,793	3,715	42.2%	8.1%
Region 6	28,763	23,854	7,173	30.1%	4,909	801	16.3%	9.8%
Region 7	76,508	67,369	18,894	28.0%	9,139	1,535	16.8%	7.4%
Region 8	23,757	19,918	6,455	32.4%	3,839	769	20.0%	10.6%

Table 23. Change in Renter-Occupied Housing Units, 2010 to 2020

Sources: U.S. Census Bureau (2021c) and Center for Social Research at NDSU (2022a)

Area	Total housing units	Occupied Housing Units		Vacant Housing Units	
		Total	Renter-occupied	Total	For rent
North Dakota	18.5%	16.6%	31.5%	32.8%	85.3%
Adams County	0.8%	-0.4%	-15.3%	4.4%	24.4%
Barnes County	-0.4%	-1.2%	-8.8%	4.1%	-29.5%
Benson County	-14.2%	-12.7%	-36.3%	-19.7%	-45.1%
Billings County	16.2%	14.7%	57.1%	20.1%	602.4%
Bottineau County	-9.9%	-7.7%	-10.4%	-14.8%	1.8%
Bowman County	-0.2%	-1.8%	-5.6%	6.6%	274.7%
Burke County	10.2%	-2.9%	21.3%	57.6%	208.6%
Burleigh County	23.5%	21.0%	22.8%	77.7%	123.1%
Cass County	29.4%	25.0%	28.0%	119.1%	127.5%
Cavalier County	-12.3%	-5.6%	15.5%	-31.0%	593.3%
Dickey County	-10.1%	-8.4%	-16.7%	-17.6%	115.4%
Divide County	-0.8%	-4.6%	28.5%	9.1%	428.3%
Dunn County	-0.6%	18.2%	107.2%	-31.5%	147.3%
Eddy County	-4.6%	-1.0%	76.7%	-18.9%	-89.6%
Emmons County	-2.5%	-7.2%	13.5%	13.0%	-22.6%
Foster County	-3.5%	-3.2%	9.7%	-4.8%	-46.6%
Golden Valley County	-6.0%	-1.2%	17.3%	-21.2%	374.7%
Grand Forks County	15.1%	15.6%	30.4%	9.3%	14.1%
Grant County	-4.2%	-10.8%	-40.7%	9.1%	-65.4%
Griggs County	-5.8%	-7.6%	-11.8%	-0.3%	288.3%
Hettinger County	-4.2%	-9.6%	11.4%	18.4%	95.7%
Kidder County	-2.8%	-12.2%	-25.4%	20.0%	-47.7%
LaMoure County	-8.3%	-12.3%	5.7%	18.6%	-43.6%
Logan County	0.3%	-2.9%	-10.9%	10.4%	-43.3%
McHenry County	-4.9%	-9.8%	-36.2%	24.3%	50.4%
McIntosh County	-11.8%	-12.0%	50.5%	-11.3%	55.9%
McKenzie County	153.8%	119.4%	194.5%	307.4%	-
McLean County	3.6%	4.9%	1.6%	0.5%	72.8%
Mercer County	5.0%	-4.6%	-25.6%	49.4%	132.7%
Morton County	27.7%	28.9%	80.2%	15.8%	-9.3%
Mountrail County	27.1%	30.3%	70.0%	18.7%	226.2%
Nelson County	-8.2%	-4.3%	37.1%	-19.6%	-38.9%
Oliver County	2.8%	-0.3%	-21.4%	21.6%	15.6%
Pembina County	-10.2%	-8.7%	22.9%	-18.3%	-61.6%
Pierce County	-6.3%	-6.9%	-25.8%	-2.7%	-27.5%
Ramsey County	3.6%	3.9%	21.7%	1.9%	-36.2%
Ransom County	-5.2%	-4.2%	12.0%	-12.4%	3.0%
Renville County	-10.9%	-10.5%	-41.9%	-12.3%	-47.9%
Richland County	-0.3%	3.0%	18.1%	-21.5%	-43.4%
Rolette County	-13.6%	-11.6%	-3.1%	-27.9%	-72.8%
Sargent County	-0.9%	-2.0%	20.3%	7.3%	99.6%
Sheridan County	-12.1%	-8.3%	24.0%	-20.6%	-90.0%
Sioux County	-2.3%	4.1%	6.8%	-29.6%	40.7%
Slope County	-13.0%	-7.3%	-23.3%	-25.9%	-
Stark County	46.1%	40.6%	89.0%	105.6%	303.4%
Steele County	-8.8%	-4.5%	-1.4%	-18.3%	-19.4%
Stutsman County	5.6%	5.2%	26.3%	8.0%	17.4%
Towner County	-11.7%	-8.6%	18.5%	-19.8%	-77.8%
Traill County	-2.9%	-5.7%	3.4%	25.4%	19.0%
Walsh County	-6.1%	-5.5%	-14.5%	-9.6%	-4.9%
Ward County	22.4%	18.9%	36.2%	63.7%	256.8%
Wells County	-5.2%	-10.1%	-5.9%	19.7%	46.5%
Williams County	98.6%	75.1%	185.9%	316.5%	3598.3%
Bismarck city	21.8%	18.8%	18.3%	89.5%	152.9%
Devils Lake city	3.9%	3.9%	10.8%	3.6%	-34.2%
Dickinson city	52.4%	47.0%	96.5%	109.4%	304.3%
Fargo city	25.8%	20.2%	21.5%	141.9%	121.4%
Grand Forks city	19.0%	17.7%	31.9%	34.8%	16.0%
Jamestown city	6.6%	6.2%	30.6%	10.3%	30.9%
Mandan city	37.5%	39.8%	88.4%	11.3%	-25.2%
Minot city	30.2%	23.7%	45.8%	152.8%	318.5%
Valley City city	3.6%	-0.8%	-10.0%	49.6%	0.5%
Wahpeton city	2.6%	7.4%	26.1%	-26.7%	-45.7%
West Fargo city	60.7%	59.2%	84.0%	98.7%	158.3%
Williston city	124.4%	95.1%	182.3%	536.4%	3003.5%
Fort Berthold Reservation	23.9%	34.2%	24.8%	5.5%	46.9%
Spirit Lake Reservation	-5.4%	-7.8%	-40.6%	6.4%	6.4%
Standing Rock Reservation	-2.3%	4.1%	6.8%	-29.6%	40.7%
Turtle Mountain Reservation	-10.1%	-3.8%	-3.4%	-51.1%	-88.7%
Region 1	100.4%	77.4%	179.4%	251.2%	3724.0%
Region 2	14.6%	12.8%	27.3%	25.8%	176.3%
Region 3	-7.7%	-5.4%	5.3%	-17.8%	-45.3%
Region 4	8.6%	9.8%	26.3%	-1.1%	3.1%
Region 5	22.9%	20.0%	26.3%	64.0%	83.8%
Region 6	-1.5%	-2.3%	8.7%	2.6%	7.9%
Region 7	17.8%	16.7%	24.6%	26.1%	71.0%
Region 8	25.0%	25.4%	65.6%	22.8%	237.3%

Table 24. Renter-Occupied Housing Units Per Structure, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Renter-Occupied Housing Units								
	Total	Single-family units		Multi-family units		Mobile homes		Other	
		Number	% of renter-occupied housing units	Number	% of renter-occupied housing units	Number	% of renter-occupied housing units	Number	% of renter-occupied housing units
North Dakota	121,701	28,992	23.8%	88,297	72.6%	4,302	3.5%	110	0.1%
Adams County	277	113	40.7%	147	53.1%	17	6.2%	0	0.0%
Barnes County	1,404	438	31.2%	946	67.4%	21	1.5%	0	0.0%
Benson County	558	351	62.8%	140	25.0%	66	11.8%	2	0.3%
Billings County	94	64	68.2%	28	29.4%	2	2.4%	0	0.0%
Bottineau County	595	264	44.3%	318	53.4%	14	2.3%	0	0.0%
Bowman County	246	152	61.5%	67	27.0%	28	11.5%	0	0.0%
Burke County	204	106	52.2%	76	37.4%	21	10.3%	0	0.0%
Burleigh County	12,040	2,772	23.0%	8,532	70.9%	733	6.1%	2	0.0%
Cass County	37,371	4,564	12.2%	32,586	87.2%	159	0.4%	61	0.2%
Cavalier County	328	127	38.7%	201	61.3%	0	0.0%	0	0.0%
Dickey County	490	266	54.3%	192	39.2%	32	6.5%	0	0.0%
Divide County	247	158	64.2%	88	35.8%	0	0.0%	0	0.0%
Dunn County	412	242	58.7%	93	22.7%	77	18.7%	0	0.0%
Eddy County	337	116	34.3%	220	65.1%	2	0.6%	0	0.0%
Emmons County	290	145	49.8%	127	43.9%	18	6.3%	0	0.0%
Foster County	399	167	41.9%	216	54.2%	16	3.9%	0	0.0%
Golden Valley County	174	83	48.0%	85	49.0%	3	1.5%	3	1.5%
Grand Forks County	15,763	2,784	17.7%	12,638	80.2%	341	2.2%	0	0.0%
Grant County	124	76	61.1%	45	35.9%	4	3.1%	0	0.0%
Griggs County	204	112	55.1%	92	44.9%	0	0.0%	0	0.0%
Hettinger County	232	181	78.2%	50	21.4%	1	0.4%	0	0.0%
Kidder County	257	135	52.3%	60	23.5%	62	24.2%	0	0.0%
LaMoure County	341	147	43.2%	193	56.8%	0	0.0%	0	0.0%
Logan County	125	82	65.6%	26	21.1%	13	10.2%	4	3.1%
McHenry County	374	184	49.3%	178	47.6%	12	3.1%	0	0.0%
McIntosh County	337	215	63.8%	120	35.7%	2	0.5%	0	0.0%
McKenzie County	2,300	581	25.2%	1,442	62.7%	278	12.1%	0	0.0%
McLean County	827	450	54.3%	344	41.6%	34	4.1%	0	0.0%
Mercer County	576	257	44.6%	285	49.4%	34	5.9%	0	0.0%
Morton County	4,017	1,035	25.8%	2,464	61.3%	518	12.9%	0	0.0%
Mountrail County	1,336	719	53.8%	420	31.5%	197	14.7%	0	0.0%
Nelson County	346	144	41.6%	197	57.0%	5	1.4%	0	0.0%
Oliver County	85	42	49.4%	37	43.4%	6	7.2%	0	0.0%
Pembina County	824	414	50.2%	345	41.8%	65	7.9%	0	0.0%
Pierce County	403	179	44.4%	194	48.1%	30	7.4%	0	0.0%
Ramsey County	2,002	605	30.2%	1,342	67.0%	54	2.7%	0	0.0%
Ransom County	664	313	47.2%	351	52.8%	0	0.0%	0	0.0%
Renville County	154	90	58.2%	60	39.0%	4	2.7%	0	0.0%
Richland County	2,028	460	22.7%	1,551	76.5%	17	0.8%	0	0.0%
Rolette County	1,171	668	57.1%	384	32.8%	119	10.1%	0	0.0%
Sargent County	475	157	33.1%	267	56.2%	51	10.8%	0	0.0%
Sheridan County	110	53	48.1%	51	46.5%	6	5.4%	0	0.0%
Sioux County	566	457	80.8%	88	15.5%	21	3.7%	0	0.0%
Slope County	51	51	98.2%	1	1.8%	0	0.0%	0	0.0%
Stark County	4,968	1,259	25.3%	3,473	69.9%	236	4.8%	0	0.0%
Steele County	157	121	76.9%	36	23.1%	0	0.0%	0	0.0%
Stutsman County	3,410	759	22.3%	2,516	73.8%	136	4.0%	0	0.0%
Towner County	263	118	44.9%	137	52.2%	8	3.0%	0	0.0%
Traill County	884	332	37.6%	535	60.5%	17	1.9%	0	0.0%
Walsh County	1,047	482	46.0%	541	51.6%	24	2.3%	0	0.0%
Ward County	11,775	3,262	27.7%	7,864	66.8%	649	5.5%	0	0.0%
Wells County	464	233	50.2%	223	48.1%	8	1.6%	0	0.0%
Williams County	7,572	1,707	22.5%	5,685	75.1%	142	1.9%	38	0.5%
Bismarck city	11,121	2,164	19.5%	8,307	74.7%	650	5.8%	0	0.0%
Devils Lake city	1,712	424	24.8%	1,265	73.8%	24	1.4%	0	0.0%
Dickinson city	4,649	984	21.2%	3,519	75.7%	146	3.1%	0	0.0%
Fargo city	31,196	3,259	10.4%	27,796	89.1%	85	0.3%	56	0.2%
Grand Forks city	14,268	1,937	13.6%	12,114	84.9%	217	1.5%	0	0.0%
Jamestown city	3,167	597	18.8%	2,482	78.4%	89	2.8%	0	0.0%
Mandan city	3,494	681	19.5%	2,383	68.2%	430	12.3%	0	0.0%
Minot city	9,411	1,619	17.2%	7,245	77.0%	548	5.8%	0	0.0%
Valley City city	1,195	290	24.2%	893	74.7%	12	1.0%	0	0.0%
Wahpeton city	1,612	243	15.1%	1,363	84.6%	6	0.4%	0	0.0%
West Fargo city	5,151	978	19.0%	4,137	80.3%	36	0.7%	0	0.0%
Williston city	6,283	1,284	20.4%	4,977	79.2%	23	0.4%	0	0.0%
Fort Berthold Reservation	1,217	727	59.8%	316	26.0%	174	14.3%	0	0.0%
Spirit Lake Reservation	364	239	65.7%	65	18.0%	60	16.4%	0	0.0%
Standing Rock Reservation	566	457	80.8%	88	15.5%	21	3.7%	0	0.0%
Turtle Mountain Reservation	658	447	68.0%	170	25.8%	41	6.2%	0	0.0%
Region 1	10,119	2,446	24.2%	7,215	71.3%	420	4.2%	38	0.4%
Region 2	14,842	4,804	32.4%	9,111	61.4%	926	6.2%	0	0.0%
Region 3	4,659	1,985	42.6%	2,424	52.0%	249	5.3%	2	0.0%
Region 4	17,980	3,824	21.3%	13,721	76.3%	435	2.4%	0	0.0%
Region 5	41,580	5,948	14.3%	35,326	85.0%	244	0.6%	61	0.1%
Region 6	7,173	2,419	33.7%	4,525	63.1%	226	3.2%	4	0.1%
Region 7	18,894	5,422	28.7%	12,033	63.7%	1,437	7.6%	2	0.0%
Region 8	6,455	2,144	33.2%	3,944	61.1%	365	5.6%	3	0.0%

Table 25. Renter-Occupied Housing Unit Quality Indicators, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Renter-Occupied Housing Units						
	Total number of units	Median Year Structure Built	Constructed prior to 1980		Lacking complete plumbing facilities		Overcrowded (more than 1 person per room)
			Number	% of renter-occupied housing units	Number	% of renter-occupied housing units	Number
North Dakota	121,701	1987	50,608	41.6%	810	0.7%	4,752
Adams County	277	1970	161	58.3%	1	0.3%	9
Barnes County	1,404	1974	821	58.5%	0	0.0%	9
Benson County	558	1974	369	66.2%	0	0.0%	100
Billings County	94	1960	67	70.6%	0	0.0%	0
Bottineau County	595	1977	329	55.2%	1	0.2%	8
Bowman County	246	1967	163	66.3%	0	0.0%	21
Burke County	204	1974	137	67.0%	0	0.0%	6
Burleigh County	12,040	1983	5,503	45.7%	71	0.6%	280
Cass County	37,371	1992	11,840	31.7%	163	0.4%	1,493
Cavalier County	328	1977	186	56.7%	0	0.0%	43
Dickey County	490	1970	363	74.1%	0	0.0%	2
Divide County	247	1974	148	60.1%	0	0.0%	0
Dunn County	412	1973	248	60.2%	2	0.4%	31
Eddy County	337	1969	231	68.6%	2	0.6%	0
Emmons County	290	1966	183	63.1%	0	0.0%	4
Foster County	399	1971	304	76.1%	9	2.2%	0
Golden Valley County	174	1969	157	90.3%	3	1.5%	0
Grand Forks County	15,763	1985	6,797	43.1%	80	0.5%	569
Grant County	124	1967	115	92.4%	0	0.0%	0
Griggs County	204	1966	178	87.4%	0	0.0%	0
Hettinger County	232	1953	213	92.0%	12	5.0%	0
Kidder County	257	1974	159	61.7%	0	0.0%	21
LaMoure County	341	1968	247	72.4%	0	0.0%	8
Logan County	125	1970	93	74.2%	4	3.1%	0
McHenry County	374	1970	266	71.1%	3	0.7%	1
McIntosh County	337	1967	257	76.2%	3	0.8%	0
McKenzie County	2,300	2012	524	22.8%	41	1.8%	369
McLean County	827	1973	535	64.6%	7	0.8%	25
Mercer County	576	1980	294	51.1%	0	0.0%	47
Morton County	4,017	1978	2,225	55.4%	0	0.0%	24
Mountrail County	1,336	1978	711	53.2%	25	1.9%	102
Nelson County	346	1968	285	82.6%	0	0.0%	18
Oliver County	85	1975	61	72.3%	0	0.0%	8
Pembina County	824	1974	562	68.2%	5	0.6%	2
Pierce County	403	1971	322	79.9%	0	0.0%	0
Ramsey County	2,002	1976	1,201	60.0%	0	0.0%	32
Ransom County	664	1957	499	75.1%	0	0.0%	5
Renville County	154	1969	128	82.9%	0	0.0%	8
Richland County	2,028	1979	1,089	53.7%	112	5.5%	38
Rolette County	1,171	1976	750	64.0%	40	3.4%	104
Sargent County	475	1989	192	40.4%	0	0.0%	19
Sheridan County	110	1975	81	73.6%	20	17.8%	0
Sioux County	566	1979	301	53.2%	4	0.7%	71
Slope County	51	1944	44	86.0%	0	0.0%	0
Stark County	4,968	1994	1,531	30.8%	33	0.7%	196
Steele County	157	1972	110	70.0%	0	0.0%	25
Stutsman County	3,410	1972	2,224	65.2%	162	4.7%	21
Towner County	263	1972	219	83.1%	0	0.0%	0
Traill County	884	1973	644	72.9%	9	1.0%	1
Walsh County	1,047	1968	782	74.7%	0	0.0%	30
Ward County	11,775	1996	3,848	32.7%	0	0.0%	370
Wells County	464	1970	318	68.5%	0	0.0%	9
Williams County	7,572	2011	1,595	21.1%	0	0.0%	622
Bismarck city	11,121	1983	5,075	45.6%	46	0.4%	246
Devils Lake city	1,712	1977	990	57.8%	0	0.0%	30
Dickinson city	4,649	1998	1,277	27.5%	30	0.6%	182
Fargo city	31,196	1991	9,959	31.9%	157	0.5%	1,184
Grand Forks city	14,268	1985	6,182	43.3%	71	0.5%	522
Jamestown city	3,167	1972	2,094	66.1%	162	5.1%	15
Mandan city	3,494	1979	1,877	53.7%	0	0.0%	23
Minot city	9,411	1996	3,273	34.8%	0	0.0%	311
Valley City city	1,195	1978	629	52.6%	0	0.0%	4
Wahpeton city	1,612	1980	813	50.4%	95	5.9%	0
West Fargo city	5,151	2005	1,197	23.2%	0	0.0%	316
Williston city	6,283	2011	1,210	19.3%	0	0.0%	563
Fort Berthold Reservation	1,217	1981	602	49.4%	2	0.2%	94
Spirit Lake Reservation	364	1977	217	59.5%	0	0.0%	90
Standing Rock Reservation	566	1979	301	53.2%	4	0.7%	71
Turtle Mountain Reservation	658	1978	381	58.0%	0	0.0%	86
Region 1	10,119	2010	2,267	22.4%	41	0.4%	991
Region 2	14,842	1992	5,739	38.7%	29	0.2%	495
Region 3	4,659	1975	2,955	63.4%	42	0.9%	279
Region 4	17,980	1983	8,427	46.9%	84	0.5%	619
Region 5	41,580	1990	14,374	34.6%	284	0.7%	1,582
Region 6	7,173	1971	4,804	67.0%	177	2.5%	49
Region 7	18,894	1981	9,457	50.1%	101	0.5%	480
Region 8	6,455	1987	2,584	40.0%	50	0.8%	257

Table 26. Renter-Occupied Housing Units by Gross Rent, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Renter-Occupied Housing Units Paying Cash Rent							
	Total number of units	Median gross rent (\$)	Number of units by gross rent amounts					
			Less than \$450	\$450 to \$599	\$600 to \$799	\$800 to \$999	\$1000 to \$1499	\$1500 or more
North Dakota	114,982	\$ 828	10,532	13,566	28,743	26,409	25,930	9,802
Adams County	225	\$ 587	35	85	66	11	10	17
Barnes County	1,311	\$ 732	244	153	465	326	116	7
Benson County	375	\$ 443	196	91	59	7	23	0
Billings County	68	\$ -	34	0	4	26	3	0
Bottineau County	552	\$ 685	89	105	110	72	176	0
Bowman County	180	\$ 732	38	26	37	22	30	26
Burke County	177	\$ 682	42	21	52	25	20	16
Burleigh County	11,461	\$ 880	802	724	2,843	3,019	3,107	965
Cass County	36,825	\$ 830	1,633	3,840	11,136	9,873	7,541	2,802
Cavalier County	290	\$ 592	68	86	76	12	48	0
Dickey County	356	\$ 640	91	47	141	47	23	7
Divide County	238	\$ 913	38	22	52	54	55	17
Dunn County	313	\$ 1,017	38	22	55	35	149	14
Eddy County	310	\$ 639	60	88	105	37	9	11
Emmons County	200	\$ 455	97	27	32	21	15	7
Foster County	340	\$ 598	61	111	112	21	31	4
Golden Valley County	155	\$ 689	34	33	53	21	14	0
Grand Forks County	15,474	\$ 828	1,312	1,718	4,155	3,412	3,605	1,273
Grant County	91	\$ 527	30	23	13	22	2	1
Griggs County	142	\$ 565	59	21	44	5	0	13
Hettinger County	151	\$ 729	26	13	49	26	37	0
Kidder County	169	\$ 633	24	59	35	37	8	6
LaMoure County	221	\$ 499	59	95	34	21	6	6
Logan County	77	\$ 720	7	26	25	15	2	2
McHenry County	282	\$ 541	111	40	65	30	34	2
McIntosh County	285	\$ 529	78	91	73	15	23	5
McKenzie County	2,114	\$ 1,088	195	192	171	350	795	412
McLean County	733	\$ 707	140	136	225	125	86	22
Mercer County	516	\$ 811	39	98	114	114	145	16
Morton County	3,789	\$ 872	109	317	912	1,046	1,102	303
Mountrail County	1,042	\$ 778	158	159	223	116	343	43
Nelson County	292	\$ 506	103	82	46	28	14	20
Oliver County	61	\$ 536	12	30	9	5	5	0
Pembina County	644	\$ 629	94	206	163	94	41	47
Pierce County	360	\$ 691	37	85	110	92	35	0
Ramsey County	1,835	\$ 609	620	251	385	302	141	136
Ransom County	537	\$ 755	88	108	110	179	44	8
Renville County	128	\$ 729	25	14	49	30	5	5
Richland County	1,880	\$ 658	337	403	614	314	203	9
Rolette County	1,052	\$ 423	558	147	227	64	44	13
Sargent County	407	\$ 732	34	86	123	105	46	13
Sheridan County	82	\$ 437	44	9	7	2	0	20
Sioux County	469	\$ 430	248	77	86	46	10	3
Slope County	31	\$ 650	5	5	10	7	4	0
Stark County	4,704	\$ 915	389	357	797	1,242	1,258	661
Steele County	67	\$ 571	0	43	11	10	3	0
Stutsman County	3,284	\$ 689	371	746	1,158	414	399	196
Towner County	171	\$ 556	38	75	17	12	28	1
Traill County	789	\$ 643	153	144	266	96	94	35
Walsh County	829	\$ 728	137	148	205	199	133	6
Ward County	11,378	\$ 939	871	1,569	1,716	2,389	3,180	1,654
Wells County	358	\$ 614	127	41	99	43	48	0
Williams County	7,164	\$ 1,005	290	473	999	1,786	2,636	980
Bismarck city	10,732	\$ 874	776	688	2,711	2,861	2,916	780
Devils Lake city	1,658	\$ 608	560	231	350	268	121	129
Dickinson city	4,449	\$ 904	398	314	797	1,071	1,221	648
Fargo city	30,831	\$ 821	1,496	3,110	9,700	8,581	5,899	2,044
Grand Forks city	14,103	\$ 817	1,203	1,590	3,942	3,283	3,086	998
Jamestown city	3,118	\$ 688	335	725	1,110	388	364	196
Mandan city	3,412	\$ 877	82	271	823	946	1,006	283
Minot city	9,136	\$ 882	805	1,484	1,529	2,252	2,277	791
Valley City city	1,168	\$ 735	228	122	417	280	115	7
Wahpeton city	1,569	\$ 664	236	348	558	244	177	7
West Fargo city	5,141	\$ 957	51	477	1,076	1,196	1,574	767
Williston city	6,042	\$ 1,009	230	395	817	1,518	2,263	818
Fort Berthold Reservation	1,039	\$ 622	345	146	256	132	138	22
Spirit Lake Reservation	249	\$ 415	147	49	40	4	10	0
Standing Rock Reservation	469	\$ 430	248	77	86	46	10	3
Turtle Mountain Reservation	610	\$ 374	409	67	97	23	14	0
Region 1	9,516	\$ 970	523	687	1,221	2,189	3,486	1,410
Region 2	13,917	\$ 837	1,333	1,993	2,325	2,753	3,794	1,720
Region 3	4,034	\$ 582	1,540	738	868	434	293	161
Region 4	17,239	\$ 771	1,646	2,154	4,568	3,733	3,792	1,346
Region 5	40,504	\$ 788	2,245	4,624	12,261	10,577	7,931	2,866
Region 6	6,374	\$ 659	1,098	1,331	2,151	906	648	239
Region 7	17,572	\$ 874	1,547	1,500	4,276	4,427	4,481	1,342
Region 8	5,826	\$ 814	600	541	1,072	1,390	1,505	719

Note: \$- indicates that data are not available.

Table 27. Median Monthly Housing Costs by Mortgage Status, 2010 and 2020

Source: U.S. Census Bureau (2021c)

Area	Owner-Occupied Housing Units								
	Total			With a Mortgage			Without a Mortgage		
	2010	2020	Percent Change	2010	2020	Percent Change	2010	2020	Percent Change
North Dakota	\$ 707	\$ 863	22.1%	\$ 1,146	\$ 1,457	27.1%	\$ 386	\$ 476	23.3%
Adams County	\$ 417	\$ 505	21.1%	\$ 855	\$ 1,159	35.6%	\$ 308	\$ 408	32.5%
Barnes County	\$ 497	\$ 678	36.4%	\$ 962	\$ 1,169	21.5%	\$ 367	\$ 439	19.6%
Benson County	\$ 417	\$ 434	4.1%	\$ 806	\$ 1,075	33.4%	\$ 312	\$ 348	11.5%
Billings County	\$ 430	\$ 594	38.1%	\$ 858	\$ 1,563	82.2%	\$ 292	\$ 385	31.8%
Bottineau County	\$ 487	\$ 638	31.0%	\$ 850	\$ 1,308	53.9%	\$ 338	\$ 437	29.3%
Bowman County	\$ 507	\$ 601	18.5%	\$ 878	\$ 1,056	20.3%	\$ 285	\$ 379	33.0%
Burke County	\$ 355	\$ 564	58.9%	\$ 850	\$ 1,159	36.4%	\$ 292	\$ 444	52.1%
Burleigh County	\$ 979	\$ 1,054	7.7%	\$ 1,305	\$ 1,667	27.7%	\$ 436	\$ 521	19.5%
Cass County	\$ 1,149	\$ 1,244	8.3%	\$ 1,367	\$ 1,559	14.0%	\$ 486	\$ 547	12.6%
Cavalier County	\$ 469	\$ 651	38.8%	\$ 837	\$ 1,009	20.5%	\$ 371	\$ 469	26.4%
Dickey County	\$ 485	\$ 694	43.1%	\$ 921	\$ 1,086	17.9%	\$ 356	\$ 466	30.9%
Divide County	\$ 395	\$ 492	24.6%	\$ 1,000	\$ 1,080	8.0%	\$ 304	\$ 422	38.8%
Dunn County	\$ 397	\$ 651	64.0%	\$ 691	\$ 1,398	102.3%	\$ 321	\$ 432	34.6%
Eddy County	\$ 414	\$ 459	10.9%	\$ 830	\$ 1,103	32.9%	\$ 300	\$ 352	17.3%
Emmons County	\$ 391	\$ 452	15.6%	\$ 799	\$ 1,098	37.4%	\$ 332	\$ 378	13.9%
Foster County	\$ 513	\$ 661	28.8%	\$ 1,029	\$ 1,290	25.4%	\$ 356	\$ 466	30.9%
Golden Valley County	\$ 318	\$ 513	61.3%	\$ 800	\$ 1,031	28.9%	\$ 262	\$ 383	46.2%
Grand Forks County	\$ 947	\$ 1,075	13.5%	\$ 1,287	\$ 1,483	15.2%	\$ 498	\$ 518	4.0%
Grant County	\$ 433	\$ 480	10.9%	\$ 971	\$ 1,029	6.0%	\$ 321	\$ 356	10.9%
Griggs County	\$ 418	\$ 557	33.3%	\$ 867	\$ 1,027	18.5%	\$ 322	\$ 472	46.6%
Hettinger County	\$ 380	\$ 504	32.6%	\$ 803	\$ 1,159	44.3%	\$ 283	\$ 366	29.3%
Kidder County	\$ 390	\$ 394	1.0%	\$ 761	\$ 1,093	43.6%	\$ 310	\$ 356	14.8%
LaMoure County	\$ 437	\$ 574	31.4%	\$ 863	\$ 1,119	29.7%	\$ 338	\$ 454	34.3%
Logan County	\$ 420	\$ 533	26.9%	\$ 982	\$ 950	-3.3%	\$ 325	\$ 426	31.1%
McHenry County	\$ 493	\$ 641	30.0%	\$ 908	\$ 1,270	39.9%	\$ 339	\$ 388	14.5%
McIntosh County	\$ 386	\$ 453	17.4%	\$ 772	\$ 1,055	36.7%	\$ 319	\$ 374	17.2%
McKenzie County	\$ 392	\$ 883	125.3%	\$ 778	\$ 1,600	105.7%	\$ 295	\$ 452	53.2%
McLean County	\$ 483	\$ 641	32.7%	\$ 1,003	\$ 1,303	29.9%	\$ 341	\$ 449	31.7%
Mercer County	\$ 564	\$ 699	23.9%	\$ 867	\$ 1,298	49.7%	\$ 335	\$ 482	43.9%
Morton County	\$ 758	\$ 1,008	33.0%	\$ 1,161	\$ 1,443	24.3%	\$ 380	\$ 518	36.3%
Mountrail County	\$ 515	\$ 531	3.1%	\$ 801	\$ 1,356	69.3%	\$ 350	\$ 378	8.0%
Nelson County	\$ 425	\$ 542	27.5%	\$ 853	\$ 1,047	22.7%	\$ 323	\$ 403	24.8%
Oliver County	\$ 619	\$ 671	8.4%	\$ 992	\$ 1,450	46.2%	\$ 326	\$ 513	57.4%
Pembina County	\$ 525	\$ 546	4.0%	\$ 956	\$ 960	0.4%	\$ 385	\$ 411	6.8%
Pierce County	\$ 516	\$ 671	30.0%	\$ 899	\$ 1,233	37.2%	\$ 339	\$ 494	45.7%
Ramsey County	\$ 540	\$ 581	7.6%	\$ 981	\$ 1,313	33.8%	\$ 399	\$ 407	2.0%
Ransom County	\$ 599	\$ 749	25.0%	\$ 1,076	\$ 1,142	6.1%	\$ 378	\$ 512	35.4%
Renville County	\$ 515	\$ 727	41.2%	\$ 803	\$ 1,163	44.8%	\$ 356	\$ 449	26.1%
Richland County	\$ 658	\$ 721	9.6%	\$ 1,054	\$ 1,189	12.8%	\$ 406	\$ 456	12.3%
Rolette County	\$ 374	\$ 422	12.8%	\$ 679	\$ 1,035	52.4%	\$ 306	\$ 356	16.3%
Sargent County	\$ 496	\$ 601	21.2%	\$ 945	\$ 1,129	19.5%	\$ 360	\$ 447	24.2%
Sheridan County	\$ 433	\$ 491	13.4%	\$ 887	\$ 1,392	56.9%	\$ 327	\$ 440	34.6%
Sioux County	\$ 393	\$ 349	-11.2%	\$ 792	\$ 1,158	46.2%	\$ 336	\$ 286	-14.9%
Slope County	\$ 300	\$ 406	35.3%	\$ 928	\$ 1,199	29.2%	\$ 227	\$ 330	45.4%
Stark County	\$ 687	\$ 1,003	46.0%	\$ 1,062	\$ 1,557	46.6%	\$ 374	\$ 490	31.0%
Steele County	\$ 467	\$ 615	31.7%	\$ 900	\$ 933	3.7%	\$ 333	\$ 464	39.3%
Stutsman County	\$ 621	\$ 656	5.6%	\$ 958	\$ 1,265	32.0%	\$ 410	\$ 434	5.9%
Towner County	\$ 417	\$ 528	26.6%	\$ 753	\$ 911	21.0%	\$ 315	\$ 407	29.2%
Traill County	\$ 677	\$ 801	18.3%	\$ 984	\$ 1,237	25.7%	\$ 403	\$ 523	29.8%
Walsh County	\$ 495	\$ 607	22.6%	\$ 877	\$ 988	12.7%	\$ 364	\$ 451	23.9%
Ward County	\$ 791	\$ 1,061	34.1%	\$ 1,117	\$ 1,488	33.2%	\$ 403	\$ 517	28.3%
Wells County	\$ 435	\$ 547	25.7%	\$ 898	\$ 1,242	38.3%	\$ 351	\$ 459	30.8%
Williams County	\$ 651	\$ 933	43.3%	\$ 913	\$ 1,525	67.0%	\$ 344	\$ 479	39.2%
Bismarck city	\$ 919	\$ 997	8.5%	\$ 1,263	\$ 1,632	29.2%	\$ 439	\$ 520	18.5%
Devils Lake city	\$ 543	\$ 451	-16.9%	\$ 917	\$ 1,170	27.6%	\$ 406	\$ 335	-17.5%
Dickinson city	\$ 744	\$ 1,105	48.5%	\$ 1,059	\$ 1,537	45.1%	\$ 393	\$ 480	22.1%
Fargo city	\$ 1,156	\$ 1,173	1.5%	\$ 1,364	\$ 1,496	9.7%	\$ 505	\$ 535	5.9%
Grand Forks city	\$ 1,000	\$ 1,104	10.4%	\$ 1,334	\$ 1,495	12.1%	\$ 511	\$ 515	0.8%
Jamestown city	\$ 676	\$ 662	-2.1%	\$ 962	\$ 1,135	18.0%	\$ 437	\$ 430	-1.6%
Mandan city	\$ 846	\$ 1,079	27.5%	\$ 1,150	\$ 1,430	24.3%	\$ 391	\$ 536	37.1%
Minot city	\$ 797	\$ 1,103	38.4%	\$ 1,132	\$ 1,460	29.0%	\$ 416	\$ 508	22.1%
Valley City city	\$ 499	\$ 796	59.5%	\$ 929	\$ 1,139	22.6%	\$ 366	\$ 395	7.9%
Wahpeton city	\$ 813	\$ 695	-14.5%	\$ 1,079	\$ 1,094	1.4%	\$ 437	\$ 443	1.4%
West Fargo city	\$ 1,196	\$ 1,431	19.6%	\$ 1,361	\$ 1,635	20.1%	\$ 463	\$ 573	23.8%
Williston city	\$ 692	\$ 1,073	55.1%	\$ 914	\$ 1,470	60.8%	\$ 367	\$ 467	27.2%
Fort Berthold Reservation	\$ 490	\$ 471	-3.9%	\$ 810	\$ 1,305	61.1%	\$ 350	\$ 377	7.7%
Spirit Lake Reservation	\$ 401	\$ 356	-11.2%	\$ 791	\$ 1,524	92.7%	\$ 307	\$ 289	-5.9%
Standing Rock Reservation	\$ 393	\$ 349	-11.2%	\$ 792	\$ 1,158	46.2%	\$ 336	\$ 286	-14.9%
Turtle Mountain Reservation	\$ 365	\$ 379	3.8%	\$ 566	\$ 867	53.2%	\$ 297	\$ 336	13.1%
Region 1	\$ 474	\$ 897	89.3%	\$ 838	\$ 1,370	63.5%	\$ 313	\$ 459	46.6%
Region 2	\$ 571	\$ 798	39.7%	\$ 970	\$ 1,397	44.0%	\$ 359	\$ 495	38.0%
Region 3	\$ 417	\$ 453	8.7%	\$ 816	\$ 1,057	29.6%	\$ 311	\$ 355	14.4%
Region 4	\$ 629	\$ 730	16.2%	\$ 1,069	\$ 1,206	12.8%	\$ 394	\$ 458	16.2%
Region 5	\$ 835	\$ 963	15.3%	\$ 1,188	\$ 1,368	15.1%	\$ 422	\$ 530	25.6%
Region 6	\$ 490	\$ 621	26.7%	\$ 938	\$ 1,176	25.4%	\$ 356	\$ 437	22.6%
Region 7	\$ 776	\$ 1,014	30.6%	\$ 1,189	\$ 1,492	25.5%	\$ 369	\$ 518	40.3%
Region 8	\$ 533	\$ 714	34.0%	\$ 963	\$ 1,449	50.4%	\$ 321	\$ 433	35.0%

Table 28. Homeowners Burdened by Housing Costs by Household Income, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Owner-Occupied Housing Units with Income							
	Total	Cost-burdened units (30% or more of household income toward housing costs/mortgage)						
		Total	% of owner-occupied housing units	Number of units by annual household income				
				Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more
North Dakota	199,630	27,440	13.7%	9,404	5,805	4,052	5,205	2,975
Adams County	722	90	12.4%	38	32	10	10	0
Barnes County	3,355	474	14.1%	153	174	34	79	33
Benson County	1,403	222	15.8%	148	30	16	28	0
Billings County	308	21	6.8%	12	2	0	2	4
Bottineau County	2,170	279	12.9%	106	112	17	38	6
Bowman County	1,042	108	10.3%	38	22	31	10	6
Burke County	742	92	12.4%	54	19	5	9	5
Burleigh County	27,754	4,287	15.4%	1,025	691	487	1,330	753
Cass County	41,203	4,878	11.8%	1,303	924	1,092	968	590
Cavalier County	1,326	205	15.4%	87	66	43	8	0
Dickey County	1,490	189	12.7%	47	109	25	6	3
Divide County	705	102	14.5%	64	8	15	8	6
Dunn County	1,133	178	15.7%	49	25	54	19	30
Eddy County	689	59	8.5%	22	15	8	4	11
Emmons County	1,178	207	17.5%	115	40	24	17	11
Foster County	1,045	105	10.1%	30	27	3	33	12
Golden Valley County	547	43	7.8%	19	12	5	4	2
Grand Forks County	14,770	2,221	15.0%	607	552	402	459	201
Grant County	874	138	15.8%	72	53	9	2	2
Griegs County	808	131	16.2%	65	37	11	0	18
Hettinger County	832	114	13.7%	69	20	4	11	10
Kidder County	771	61	8.0%	44	14	2	2	0
LaMoure County	1,373	138	10.1%	80	24	21	6	7
Logan County	646	94	14.6%	49	26	11	9	0
McHenry County	1,901	309	16.2%	137	61	12	65	34
McIntosh County	835	124	14.8%	85	9	15	5	10
McKenzie County	3,074	500	16.2%	194	90	83	90	44
McLean County	3,301	426	12.9%	202	67	41	42	75
Mercer County	2,859	267	9.3%	148	86	10	4	18
Morton County	9,736	1,239	12.7%	341	384	242	160	113
Mountrail County	2,364	190	8.1%	51	69	49	22	0
Nelson County	1,014	138	13.6%	102	11	2	19	4
Oliver County	673	85	12.6%	44	14	11	12	3
Pembina County	2,179	271	12.4%	192	53	10	11	4
Pierce County	1,292	229	17.7%	121	16	13	36	42
Ramsey County	2,900	207	7.1%	119	26	20	29	12
Ransom County	1,582	221	14.0%	67	77	16	49	11
Renville County	828	97	11.7%	33	12	27	8	17
Richland County	4,664	447	9.6%	181	104	67	43	51
Rolette County	2,893	408	14.1%	327	43	22	1	15
Sargent County	1,250	101	8.0%	37	39	9	15	0
Sheridan County	475	63	13.3%	21	7	8	24	3
Sioux County	526	98	18.6%	64	21	0	5	8
Slope County	252	43	17.2%	18	4	14	3	5
Stark County	8,519	1,383	16.2%	537	289	128	252	178
Steele County	626	42	6.7%	20	20	3	0	0
Stutsman County	5,664	853	15.1%	435	134	81	71	133
Towner County	698	94	13.5%	72	10	0	4	8
Traill County	2,318	358	15.4%	111	38	108	68	32
Walsh County	3,417	468	13.7%	211	140	83	34	1
Ward County	17,019	2,866	16.8%	780	614	493	696	283
Wells County	1,388	178	12.9%	87	16	32	34	9
Williams County	8,499	1,301	15.3%	370	316	120	342	153
Bismarck city	20,523	3,273	15.9%	894	498	375	924	582
Devils Lake city	1,475	108	7.3%	83	16	0	9	0
Dickinson city	5,849	942	16.1%	366	172	117	176	111
Fargo city	24,835	3,088	12.4%	937	713	635	562	241
Grand Forks city	11,096	1,783	16.1%	474	440	340	375	154
Jamestown city	3,542	431	12.2%	234	51	53	19	74
Mandan city	6,678	802	12.0%	225	280	200	71	27
Minot city	11,704	2,033	17.4%	563	465	343	475	187
Valley City city	1,771	253	14.3%	87	80	9	76	0
Wahpeton city	1,623	134	8.2%	57	43	8	12	13
West Fargo city	10,110	1,075	10.6%	240	176	239	159	262
Williston city	5,403	894	16.6%	258	238	97	202	100
Fort Berthold Reservation	1,637	149	9.1%	75	46	16	12	0
Spirit Lake Reservation	585	89	15.3%	56	16	2	16	0
Standing Rock Reservation	526	98	18.6%	64	21	0	5	8
Turtle Mountain Reservation	1,628	249	15.3%	230	4	4	0	12
Region 1	12,278	1,903	15.5%	628	414	219	439	203
Region 2	26,316	4,063	15.4%	1,283	902	617	875	387
Region 3	9,907	1,195	12.1%	774	191	109	74	46
Region 4	21,380	3,098	14.5%	1,112	755	498	524	210
Region 5	51,643	6,046	11.7%	1,720	1,202	1,295	1,143	685
Region 6	16,605	2,287	13.8%	1,031	557	234	242	224
Region 7	48,147	6,870	14.3%	2,076	1,377	834	1,598	986
Region 8	13,354	1,979	14.8%	781	406	246	311	235

Table 29. Renters Burdened by Housing Costs by Household Income, 2020

Source: Center for Social Research at NDSU (2022a)

Area	Renter-Occupied Housing Units Paying Cash Rent							
	Total	Cost-burdened units (30% or more of household income toward housing costs/gross rent)						
		Total	% of renter-occupied housing units	Number of units by annual household income				
				Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 or more
North Dakota	113,037	43,578	38.6%	22,608	14,127	4,395	1,999	450
Adams County	215	99	46.2%	83	16	0	0	0
Barnes County	1,287	398	30.9%	192	182	13	10	0
Benson County	337	93	27.4%	80	9	4	0	0
Billings County	68	17	24.6%	7	10	0	0	0
Bottineau County	552	193	35.0%	112	72	9	1	0
Bowman County	170	32	19.0%	19	14	0	0	0
Burke County	175	19	10.9%	0	3	2	12	2
Burleigh County	11,173	4,495	40.2%	2,321	1,585	326	209	54
Cass County	36,534	14,528	39.8%	7,715	4,783	1,498	433	98
Cavalier County	290	135	46.5%	67	51	16	0	0
Dickey County	354	77	21.9%	61	10	0	7	0
Divide County	233	53	22.7%	20	30	0	3	0
Dunn County	303	80	26.3%	22	34	24	0	0
Eddy County	310	156	50.3%	61	84	11	0	0
Emmons County	200	78	39.1%	49	29	0	0	0
Foster County	340	133	39.0%	85	41	3	4	0
Golden Valley County	155	46	29.7%	33	13	0	0	0
Grand Forks County	15,013	6,875	45.8%	3,760	2,154	639	290	31
Grant County	90	16	17.9%	12	4	0	0	0
Griggs County	138	30	21.4%	13	8	4	5	0
Hettinger County	151	54	35.5%	28	16	10	0	0
Kidder County	169	61	36.3%	46	13	2	0	0
LaMoure County	220	58	26.4%	46	12	0	0	0
Logan County	77	25	32.9%	21	2	0	2	0
McHenry County	271	90	33.3%	55	32	4	0	0
McIntosh County	279	95	34.0%	83	8	2	2	0
McKenzie County	2,080	492	23.7%	128	91	97	177	0
McLean County	726	249	34.3%	107	125	18	0	0
Mercer County	516	179	34.7%	101	63	16	0	0
Morton County	3,789	1,558	41.1%	728	540	124	166	0
Mountrail County	1,019	245	24.0%	97	60	69	16	3
Nelson County	284	81	28.3%	45	21	15	0	0
Oliver County	53	42	78.8%	36	6	0	0	0
Pembina County	641	216	33.7%	132	50	0	34	0
Pierce County	360	201	56.0%	173	29	0	0	0
Ramsey County	1,835	679	37.0%	391	237	27	7	16
Ransom County	476	138	29.0%	63	33	40	2	0
Renville County	128	36	28.1%	16	20	0	0	0
Richland County	1,806	932	51.6%	692	234	6	0	0
Rolette County	1,001	279	27.9%	241	13	23	0	2
Sargent County	407	72	17.8%	39	22	11	0	0
Sheridan County	82	46	56.3%	33	14	0	0	0
Sioux County	459	95	20.6%	71	21	0	3	0
Slope County	31	8	26.5%	2	6	0	0	0
Stark County	4,535	1,588	35.0%	846	441	224	77	0
Steele County	63	10	15.6%	9	1	0	0	0
Stutsman County	3,226	1,272	39.4%	877	330	65	0	0
Towner County	171	66	38.3%	34	22	10	0	0
Traill County	761	213	28.0%	139	51	8	15	0
Walsh County	818	301	36.8%	189	109	3	0	0
Ward County	11,174	4,582	41.0%	1,932	1,447	579	418	206
Wells County	352	146	41.5%	85	56	5	0	0
Williams County	7,141	1,918	26.9%	412	869	491	108	37
Bismarck city	10,457	4,266	40.8%	2,185	1,517	317	196	51
Devils Lake city	1,658	616	37.1%	353	215	26	7	15
Dickinson city	4,273	1,504	35.2%	758	451	217	77	0
Fargo city	30,546	12,804	41.9%	6,816	4,363	1,166	392	66
Grand Forks city	13,666	6,333	46.3%	3,603	1,982	506	211	31
Jamestown city	3,060	1,262	41.2%	870	327	65	0	0
Mandan city	3,412	1,436	42.1%	684	480	116	155	0
Minot city	8,963	3,597	40.1%	1,792	1,047	433	214	112
Valley City city	1,154	373	32.4%	171	179	13	10	0
Wahpeton city	1,497	818	54.7%	612	207	0	0	0
West Fargo city	5,141	1,502	29.2%	811	342	288	27	34
Williston city	6,020	1,635	27.2%	345	743	435	78	34
Fort Berthold Reservation	968	258	26.7%	103	127	26	2	0
Spirit Lake Reservation	217	66	30.5%	55	8	3	0	0
Standing Rock Reservation	459	95	20.6%	71	21	0	3	0
Turtle Mountain Reservation	565	100	17.8%	86	0	14	0	0
Region 1	9,454	2,463	26.0%	560	990	588	287	37
Region 2	13,678	5,366	39.2%	2,384	1,663	662	447	211
Region 3	3,944	1,407	35.7%	875	417	90	7	18
Region 4	16,756	7,473	44.6%	4,126	2,335	657	324	31
Region 5	40,047	15,892	39.7%	8,658	5,124	1,562	450	98
Region 6	6,272	2,233	35.6%	1,463	650	92	30	0
Region 7	17,258	6,819	39.5%	3,504	2,398	486	378	54
Region 8	5,627	1,924	34.2%	1,039	550	258	77	0

Table 30. Homeowners Burdened by Housing Costs by Age of Householder, 2020

Note: Housing cost burden is determined when at least 30% of household income goes toward housing costs.

Source: Center for Social Research at NDSU (2022a)

Area	Homeowner Less than 25			Homeowner Ages 25 to 34			Homeowner Ages 35 to 64			Homeowner Ages 65 and Older		
	Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
		Number	% of total		Number	% of total		Number	% of total		Number	% of total
North Dakota	4,149	925	22.3%	28,452	4,219	14.8%	111,057	12,592	11.3%	55,973	9,705	17.3%
Adams County	15	6	37.5%	69	6	8.3%	401	61	15.2%	237	17	7.3%
Barnes County	44	25	56.5%	379	137	36.3%	1,790	139	7.8%	1,143	172	15.1%
Benson County	30	8	26.5%	142	26	18.1%	732	129	17.6%	498	59	11.8%
Billings County	6	0	0.0%	19	2	11.8%	174	13	7.6%	110	6	5.1%
Bottineau County	79	0	0.0%	251	61	24.2%	1,087	70	6.4%	753	149	19.8%
Bowman County	36	22	59.5%	115	17	14.4%	530	41	7.7%	360	28	7.9%
Burke County	12	0	0.0%	108	14	13.0%	355	32	9.0%	266	46	17.4%
Burleigh County	244	37	15.2%	4,070	690	17.0%	15,454	1,929	12.5%	7,985	1,631	20.4%
Cass County	523	106	20.3%	6,771	804	11.9%	24,567	2,600	10.6%	9,342	1,368	14.6%
Cavalier County	32	0	0.0%	166	16	9.6%	639	93	14.6%	489	95	19.5%
Dickey County	60	22	37.5%	145	12	8.4%	805	59	7.3%	481	96	20.0%
Divide County	43	0	0.0%	60	23	37.9%	356	32	9.0%	246	47	19.3%
Dunn County	13	3	21.4%	105	6	6.1%	659	127	19.3%	356	41	11.6%
Eddy County	13	0	0.0%	81	7	8.4%	359	21	5.7%	235	31	13.3%
Emmons County	61	4	6.3%	123	19	15.7%	510	73	14.4%	485	110	22.7%
Foster County	37	11	28.9%	127	18	14.0%	515	29	5.7%	366	47	12.9%
Golden Valley County	13	0	0.0%	56	0	0.0%	291	19	6.4%	187	24	12.8%
Grand Forks County	180	58	32.0%	1,948	311	16.0%	8,457	1,120	13.2%	4,184	733	17.5%
Grant County	45	0	0.0%	118	26	21.8%	365	38	10.4%	347	74	21.4%
Griggs County	16	0	0.0%	94	15	15.8%	320	13	4.0%	379	103	27.3%
Hettinger County	25	0	0.0%	79	6	7.4%	379	37	9.8%	349	71	20.3%
Kidder County	4	0	0.0%	72	0	0.0%	422	29	6.8%	273	33	11.9%
LaMoure County	43	17	40.4%	147	20	13.8%	620	36	5.8%	562	64	11.5%
Logan County	44	7	15.6%	69	5	7.0%	303	37	12.2%	230	46	19.9%
McHenry County	31	21	68.6%	230	47	20.6%	1,075	120	11.1%	565	120	21.2%
McIntosh County	18	0	0.0%	71	19	26.9%	402	23	5.7%	344	82	23.8%
McKenzie County	73	21	28.3%	538	68	12.6%	1,803	239	13.3%	660	172	26.0%
McLean County	87	25	29.3%	421	46	11.0%	1,691	195	11.5%	1,101	160	14.5%
Mercer County	95	8	8.0%	350	23	6.5%	1,563	147	9.4%	851	89	10.5%
Morton County	352	24	6.7%	1,728	231	13.4%	5,159	485	9.4%	2,497	499	20.0%
Mountrail County	83	7	8.8%	338	92	27.1%	1,295	56	4.3%	648	35	5.5%
Nelson County	17	0	0.0%	87	24	27.8%	493	29	5.9%	416	84	20.3%
Oliver County	16	0	0.0%	56	0	0.0%	301	31	10.2%	300	54	18.1%
Pembina County	32	3	8.8%	216	11	5.3%	1,185	83	7.0%	746	173	23.3%
Pierce County	47	47	100.0%	166	10	6.2%	663	137	20.7%	416	35	8.3%
Ramsey County	15	8	53.3%	411	60	14.5%	1,693	79	4.6%	781	61	7.8%
Ransom County	42	12	28.9%	128	22	16.9%	894	90	10.0%	517	97	18.8%
Renville County	17	0	0.0%	130	30	22.8%	431	53	12.2%	250	15	5.9%
Richland County	59	19	31.7%	637	65	10.2%	2,566	181	7.1%	1,402	181	12.9%
Rolette County	46	14	30.6%	266	48	17.9%	1,733	230	13.3%	848	117	13.8%
Sargent County	27	0	0.0%	131	11	8.4%	699	63	9.0%	393	27	6.7%
Sheridan County	11	0	0.0%	37	7	18.6%	220	31	14.0%	207	26	12.4%
Sioux County	13	3	23.1%	48	9	18.8%	324	71	21.8%	141	15	10.6%
Slope County	0	0	-	16	0	0.0%	136	25	18.5%	99	18	18.2%
Stark County	153	60	39.2%	1,552	254	16.4%	4,607	610	13.2%	2,207	459	20.8%
Steele County	14	0	0.0%	51	0	0.0%	365	23	6.2%	197	20	10.0%
Stutsman County	129	58	44.9%	536	16	3.0%	3,230	512	15.9%	1,769	267	15.1%
Towner County	57	0	0.0%	48	2	3.6%	350	29	8.3%	243	64	26.3%
Traill County	37	7	17.9%	245	64	26.1%	1,318	141	10.7%	719	147	20.4%
Walsh County	117	13	11.1%	432	48	11.2%	1,741	155	8.9%	1,127	252	22.3%
Ward County	713	144	20.2%	2,536	605	23.8%	9,448	1,149	12.2%	4,321	969	22.4%
Wells County	19	0	0.0%	94	22	23.5%	712	39	5.5%	564	117	20.8%
Williams County	211	107	50.5%	1,637	145	8.9%	4,870	790	16.2%	1,780	259	14.6%
Bismarck city	204	34	16.8%	3,049	517	17.0%	10,999	1,396	12.7%	6,271	1,325	21.1%
Devils Lake city	0	0	-	241	34	14.2%	763	48	6.2%	471	26	5.5%
Dickinson city	133	51	38.7%	1,277	207	16.2%	3,040	399	13.1%	1,399	284	20.3%
Fargo city	216	47	21.5%	4,197	518	12.3%	14,137	1,672	11.8%	6,285	852	13.6%
Grand Forks city	109	49	45.5%	1,482	235	15.9%	6,325	928	14.7%	3,181	571	17.9%
Jamestown city	105	45	43.3%	390	6	1.6%	1,909	217	11.4%	1,138	163	14.3%
Mandan city	280	24	8.6%	1,381	184	13.3%	3,378	271	8.0%	1,640	322	19.7%
Minot city	600	80	13.3%	1,982	500	25.2%	6,125	722	11.8%	2,997	731	24.4%
Valley City city	31	17	54.5%	282	112	39.8%	918	60	6.6%	540	63	11.7%
Wahpeton city	29	18	63.3%	233	7	2.9%	824	57	6.9%	537	52	9.7%
West Fargo city	213	61	28.6%	1,895	197	10.4%	6,376	439	6.9%	1,626	379	23.3%
Williston city	144	93	64.6%	1,071	86	8.1%	3,134	551	17.6%	1,054	164	15.6%
Fort Berthold Reservation	32	9	26.9%	138	21	15.2%	1,032	70	6.8%	434	49	11.3%
Spirit Lake Reservation	8	5	60.0%	53	12	23.4%	307	49	15.9%	216	23	10.7%
Standing Rock Reservation	13	3	23.1%	48	9	18.8%	324	71	21.8%	141	15	10.6%
Turtle Mountain Reservation	27	8	30.0%	173	24	14.1%	1,040	128	12.3%	388	88	22.6%
Region 1	326	127	39.0%	2,236	236	10.5%	7,030	1,061	15.1%	2,686	478	17.8%
Region 2	983	219	22.3%	3,760	858	22.8%	14,355	1,616	11.3%	7,219	1,368	19.0%
Region 3	193	30	15.6%	1,115	157	14.1%	5,506	580	10.5%	3,094	427	13.8%
Region 4	347	74	21.2%	2,683	395	14.7%	11,875	1,387	11.7%	6,474	1,243	19.2%
Region 5	702	144	20.5%	7,962	965	12.1%	30,409	3,098	10.2%	12,570	1,839	14.6%
Region 6	409	140	34.2%	1,661	264	15.9%	8,697	887	10.2%	5,838	996	17.1%
Region 7	927	101	10.8%	7,023	1,051	15.0%	26,009	3,028	11.6%	14,188	2,690	19.0%
Region 8	262	90	34.4%	2,011	291	14.5%	7,176	933	13.0%	3,905	665	17.0%

Table 31. Renters Burdened by Housing Costs by Age of Householder, 2020

Note: Housing cost burden is determined when at least 30% of household income goes toward housing costs.

Source: Center for Social Research at NDSU (2022a)

Area	Renters Less than 25			Renters Ages 25 to 34			Renters Ages 35 to 64			Renters Ages 65 and Older		
	Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened		Total	Cost Burdened	
		Number	% of total		Number	% of total		Number	% of total		Number	% of total
North Dakota	23,777	11,749	49.4%	34,035	10,385	30.5%	38,902	12,402	31.9%	16,322	9,043	55.4%
Adams County	40	22	54.8%	36	7	18.4%	65	41	63.2%	74	30	40.3%
Barnes County	336	223	66.2%	299	19	6.3%	402	79	19.6%	250	78	31.1%
Benson County	14	4	31.3%	94	22	23.6%	184	54	29.5%	44	12	26.0%
Billings County	23	0	0.0%	19	10	52.9%	19	0	0.0%	7	7	100.0%
Bottineau County	109	10	8.8%	107	45	42.3%	215	91	42.2%	120	47	39.5%
Bowman County	29	0	0.0%	43	5	11.4%	65	10	15.2%	33	18	52.9%
Burke County	2	0	0.0%	73	2	2.7%	86	17	19.8%	13	0	0.0%
Burleigh County	2,096	1,005	47.9%	2,941	805	27.4%	4,506	1,669	37.0%	1,630	1,015	62.3%
Cass County	8,889	4,728	53.2%	11,169	3,215	28.8%	11,841	4,145	35.0%	4,636	2,440	52.6%
Cavalier County	97	36	37.5%	6	0	0.0%	73	33	44.9%	114	65	57.4%
Dickey County	83	29	34.8%	96	7	7.8%	105	17	16.1%	70	24	34.7%
Divide County	34	15	43.2%	37	0	0.0%	100	10	10.0%	62	28	45.6%
Dunn County	20	0	0.0%	178	55	30.9%	49	22	45.3%	57	3	4.8%
Eddy County	76	46	61.0%	76	42	55.8%	76	23	29.9%	83	45	54.1%
Emmons County	6	0	0.0%	14	0	0.0%	77	42	55.0%	102	36	34.9%
Foster County	54	15	27.3%	56	3	5.3%	156	60	38.4%	74	55	74.7%
Golden Valley County	10	10	100.0%	28	0	0.0%	50	13	26.3%	66	23	34.7%
Grand Forks County	4,216	2,567	60.9%	5,116	1,897	37.1%	3,977	1,457	36.6%	1,703	954	56.0%
Grant County	16	0	0.0%	5	0	0.0%	38	5	12.5%	31	11	36.4%
Griggs County	32	0	0.0%	27	0	0.0%	34	8	22.9%	45	22	47.8%
Hettinger County	5	0	0.0%	52	11	20.8%	71	29	41.1%	23	14	58.3%
Kidder County	46	8	18.0%	8	0	0.0%	59	20	32.8%	55	33	61.0%
LaMoure County	45	14	30.6%	37	6	15.0%	85	3	3.3%	53	36	67.2%
Logan County	26	3	11.1%	13	0	0.0%	20	12	57.1%	18	11	61.1%
McHenry County	39	16	40.9%	68	0	0.0%	58	32	55.4%	106	42	39.8%
McIntosh County	52	10	19.3%	87	46	52.6%	62	13	20.6%	78	26	33.7%
McKenzie County	330	27	8.1%	639	311	48.7%	888	85	9.5%	224	70	31.4%
McLean County	136	5	3.5%	136	20	14.6%	297	166	56.1%	158	59	37.1%
Mercer County	124	61	48.9%	45	0	0.0%	235	70	29.8%	112	48	43.2%
Morton County	508	183	36.1%	1,087	385	35.4%	1,584	601	37.9%	610	388	63.6%
Mountrail County	143	57	40.1%	255	65	25.3%	539	112	20.8%	82	10	12.7%
Nelson County	46	5	10.6%	50	21	42.3%	113	34	30.2%	76	20	26.9%
Oliver County	4	4	100.0%	28	23	81.5%	12	6	50.0%	9	9	100.0%
Pembina County	73	29	40.3%	162	50	31.0%	263	62	23.4%	142	75	52.7%
Pierce County	49	37	75.5%	20	13	66.7%	108	34	31.0%	183	118	64.3%
Ramsey County	215	110	51.2%	323	50	15.6%	795	232	29.2%	502	287	57.0%
Ransom County	78	21	26.5%	87	33	38.0%	190	24	12.4%	121	60	50.0%
Renville County	7	0	0.0%	44	25	57.1%	45	1	2.3%	31	9	31.0%
Richland County	521	221	42.4%	327	100	30.4%	605	372	61.4%	353	240	67.9%
Rolette County	43	26	60.9%	198	91	45.8%	596	121	20.2%	164	42	25.7%
Sargent County	95	14	14.4%	112	11	9.8%	91	13	14.0%	109	35	31.9%
Sheridan County	8	2	22.2%	8	0	0.0%	19	18	95.5%	48	27	55.4%
Sioux County	16	11	68.8%	90	12	13.3%	302	60	19.8%	52	12	23.1%
Slope County	7	0	0.0%	4	0	0.0%	9	0	0.0%	11	8	75.0%
Stark County	577	278	48.1%	1,565	485	31.0%	1,835	454	24.7%	557	371	66.7%
Steele County	21	0	0.0%	14	0	0.0%	5	1	20.0%	24	9	37.5%
Stutsman County	591	151	25.5%	632	332	52.5%	1,227	307	25.0%	775	483	62.3%
Towner County	30	10	35.3%	33	12	36.8%	63	10	16.7%	45	32	71.2%
Traill County	128	44	34.3%	171	15	8.9%	271	60	22.1%	191	94	49.3%
Walsh County	126	60	47.4%	205	49	24.1%	304	110	36.2%	184	82	44.7%
Ward County	2,484	1,238	49.8%	4,289	1,646	38.4%	3,122	835	26.7%	1,279	863	67.5%
Wells County	92	39	42.7%	81	11	14.1%	78	23	29.3%	101	73	71.7%
Williams County	930	357	38.4%	2,748	427	15.6%	2,831	689	24.3%	632	444	70.3%
Bismarck city	2,028	969	47.8%	2,769	750	27.1%	4,074	1,562	38.3%	1,585	986	62.2%
Devils Lake city	184	98	53.4%	283	37	13.1%	735	210	28.5%	456	271	59.3%
Dickinson city	571	284	49.8%	1,498	475	31.7%	1,705	429	25.2%	498	315	63.3%
Fargo city	7,728	4,291	55.5%	9,097	2,953	32.5%	9,942	3,610	36.3%	3,779	1,950	51.6%
Grand Forks city	3,851	2,407	62.5%	4,645	1,717	37.0%	3,579	1,311	36.6%	1,590	897	56.4%
Jamestown city	559	148	26.5%	606	331	54.7%	1,134	302	26.6%	761	481	63.1%
Mandan city	495	186	37.6%	1,025	378	36.9%	1,401	583	41.6%	491	288	58.7%
Minot city	1,965	924	47.0%	3,307	1,190	36.0%	2,546	701	27.5%	1,146	783	68.3%
Valley City city	324	218	67.2%	221	12	5.6%	360	66	18.3%	249	77	31.1%
Wahpeton city	453	202	44.5%	302	96	31.8%	468	332	71.0%	275	188	68.5%
West Fargo city	956	373	39.0%	1,787	226	12.6%	1,648	455	27.6%	751	449	59.8%
Williston city	760	318	41.8%	2,359	327	13.9%	2,380	610	25.6%	521	381	73.1%
Fort Berthold Reservation	74	30	40.0%	209	76	36.5%	551	145	26.3%	134	7	5.5%
Spirit Lake Reservation	4	4	100.0%	75	21	27.5%	121	36	30.1%	17	5	30.0%
Standing Rock Reservation	16	11	68.8%	90	12	13.3%	302	60	19.8%	52	12	23.1%
Turtle Mountain Reservation	4	4	100.0%	55	15	27.9%	411	70	16.9%	95	12	12.4%
Region 1	1,294	398	30.8%	3,424	738	21.6%	3,819	784	20.5%	918	542	59.1%
Region 2	2,834	1,358	47.9%	4,856	1,796	37.0%	4,174	1,122	26.9%	1,813	1,090	60.1%
Region 3	475	234	49.2%	730	218	29.8%	1,787	473	26.5%	953	483	50.7%
Region 4	4,461	2,661	59.6%	5,533	2,017	36.5%	4,657	1,663	35.7%	2,105	1,132	53.8%
Region 5	9,731	5,027	51.7%	11,879	3,374	28.4%	13,003	4,614	35.5%	5,433	2,878	53.0%
Region 6	1,311	483	36.8%	1,328	424	31.9%	2,170	520	24.0%	1,465	807	55.1%
Region 7	2,961	1,279	43.2%	4,361	1,245	28.5%	7,129	2,657	37.3%	2,807	1,638	58.4%
Region 8	712	310	43.5%	1,924	572	29.7%	2,163	569	26.3%	828	473	57.1%

Table 32. Annual Family Income Levels, 2020

Note: MFIs for cities use the corresponding county value.

Source: U.S. Department of Housing and Urban Development (2021)

Area	MFI - Median family income	Extremely Low Income Households - Earning 0% to 30% MFI		Very Low Income Households - Earning 31% to 50% MFI		Low Income Households - Earning 51% to 80% MFI		Lower Moderate Income Households - Earning 81% to 115% MFI		Moderate Income Households - Earning 116% to 140% MFI		Upper Income Households - Earning more than 140% MFI	Lower Income Households Earning 0% to 60% MFI	
		From:	To:	From:	To:	From:	To:	From:	To:	From:	To:	Great than:	From:	To:
North Dakota	\$ 86,900	\$ -	\$ 26,070	\$ 26,071	\$ 43,450	\$ 43,451	\$ 69,520	\$ 69,521	\$ 99,935	\$ 99,936	\$ 121,660	\$ -	\$ -	\$ 52,140
Adams County	\$ 78,400	\$ -	\$ 23,520	\$ 23,521	\$ 39,200	\$ 39,201	\$ 62,720	\$ 62,721	\$ 90,160	\$ 90,161	\$ 109,760	\$ -	\$ -	\$ 47,040
Barnes County	\$ 80,700	\$ -	\$ 24,210	\$ 24,211	\$ 40,350	\$ 40,351	\$ 64,560	\$ 64,561	\$ 92,805	\$ 92,806	\$ 112,980	\$ -	\$ -	\$ 48,420
Benson County	\$ 52,600	\$ -	\$ 15,780	\$ 15,781	\$ 26,300	\$ 26,301	\$ 42,080	\$ 42,081	\$ 60,490	\$ 60,491	\$ 73,640	\$ -	\$ -	\$ 31,560
Billings County	\$ 107,700	\$ -	\$ 32,310	\$ 32,311	\$ 53,850	\$ 53,851	\$ 86,160	\$ 86,161	\$ 123,855	\$ 123,856	\$ 150,780	\$ -	\$ -	\$ 64,620
Bottineau County	\$ 79,700	\$ -	\$ 23,910	\$ 23,911	\$ 39,850	\$ 39,851	\$ 63,760	\$ 63,761	\$ 91,655	\$ 91,656	\$ 111,580	\$ -	\$ -	\$ 47,820
Bowman County	\$ 99,400	\$ -	\$ 29,820	\$ 29,821	\$ 49,700	\$ 49,701	\$ 79,520	\$ 79,521	\$ 114,310	\$ 114,311	\$ 139,160	\$ -	\$ -	\$ 59,640
Burke County	\$ 89,800	\$ -	\$ 26,940	\$ 26,941	\$ 44,900	\$ 44,901	\$ 71,840	\$ 71,841	\$ 103,270	\$ 103,271	\$ 125,720	\$ -	\$ -	\$ 53,880
Burleigh County	\$ 96,000	\$ -	\$ 28,800	\$ 28,801	\$ 48,000	\$ 48,001	\$ 76,800	\$ 76,801	\$ 110,400	\$ 110,401	\$ 134,400	\$ -	\$ -	\$ 57,600
Cass County	\$ 89,400	\$ -	\$ 26,820	\$ 26,821	\$ 44,700	\$ 44,701	\$ 71,520	\$ 71,521	\$ 102,810	\$ 102,811	\$ 125,160	\$ -	\$ -	\$ 53,640
Cavalier County	\$ 85,500	\$ -	\$ 25,650	\$ 25,651	\$ 42,750	\$ 42,751	\$ 68,400	\$ 68,401	\$ 98,325	\$ 98,326	\$ 119,700	\$ -	\$ -	\$ 51,300
Dickey County	\$ 77,500	\$ -	\$ 23,250	\$ 23,251	\$ 38,750	\$ 38,751	\$ 62,000	\$ 62,001	\$ 89,125	\$ 89,126	\$ 108,500	\$ -	\$ -	\$ 46,500
Divide County	\$ 93,300	\$ -	\$ 27,990	\$ 27,991	\$ 46,650	\$ 46,651	\$ 74,640	\$ 74,641	\$ 107,295	\$ 107,296	\$ 130,620	\$ -	\$ -	\$ 55,980
Dunn County	\$ 92,000	\$ -	\$ 27,600	\$ 27,601	\$ 46,000	\$ 46,001	\$ 73,600	\$ 73,601	\$ 105,800	\$ 105,801	\$ 128,800	\$ -	\$ -	\$ 55,200
Eddy County	\$ 76,600	\$ -	\$ 22,980	\$ 22,981	\$ 38,300	\$ 38,301	\$ 61,280	\$ 61,281	\$ 88,090	\$ 88,091	\$ 107,240	\$ -	\$ -	\$ 45,960
Emmons County	\$ 64,000	\$ -	\$ 19,200	\$ 19,201	\$ 32,000	\$ 32,001	\$ 51,200	\$ 51,201	\$ 73,600	\$ 73,601	\$ 89,600	\$ -	\$ -	\$ 38,400
Foster County	\$ 77,700	\$ -	\$ 23,310	\$ 23,311	\$ 38,850	\$ 38,851	\$ 62,160	\$ 62,161	\$ 89,355	\$ 89,356	\$ 108,780	\$ -	\$ -	\$ 46,620
Golden Valley County	\$ 78,600	\$ -	\$ 23,580	\$ 23,581	\$ 39,300	\$ 39,301	\$ 62,880	\$ 62,881	\$ 90,390	\$ 90,391	\$ 110,040	\$ -	\$ -	\$ 47,160
Grand Forks County	\$ 89,200	\$ -	\$ 26,760	\$ 26,761	\$ 44,600	\$ 44,601	\$ 71,360	\$ 71,361	\$ 102,580	\$ 102,581	\$ 124,880	\$ -	\$ -	\$ 53,520
Grant County	\$ 75,800	\$ -	\$ 22,740	\$ 22,741	\$ 37,900	\$ 37,901	\$ 60,640	\$ 60,641	\$ 87,170	\$ 87,171	\$ 106,120	\$ -	\$ -	\$ 45,480
Griggs County	\$ 79,300	\$ -	\$ 23,790	\$ 23,791	\$ 39,650	\$ 39,651	\$ 63,440	\$ 63,441	\$ 91,195	\$ 91,196	\$ 111,020	\$ -	\$ -	\$ 47,580
Hettinger County	\$ 79,400	\$ -	\$ 23,820	\$ 23,821	\$ 39,700	\$ 39,701	\$ 63,520	\$ 63,521	\$ 91,310	\$ 91,311	\$ 111,160	\$ -	\$ -	\$ 47,640
Kidder County	\$ 66,400	\$ -	\$ 19,920	\$ 19,921	\$ 33,200	\$ 33,201	\$ 53,120	\$ 53,121	\$ 76,360	\$ 76,361	\$ 92,960	\$ -	\$ -	\$ 39,840
LaMoure County	\$ 78,500	\$ -	\$ 23,550	\$ 23,551	\$ 39,250	\$ 39,251	\$ 62,800	\$ 62,801	\$ 90,275	\$ 90,276	\$ 109,900	\$ -	\$ -	\$ 47,100
Logan County	\$ 77,700	\$ -	\$ 23,310	\$ 23,311	\$ 38,850	\$ 38,851	\$ 62,160	\$ 62,161	\$ 89,355	\$ 89,356	\$ 108,780	\$ -	\$ -	\$ 46,620
McHenry County	\$ 90,800	\$ -	\$ 27,240	\$ 27,241	\$ 45,400	\$ 45,401	\$ 72,640	\$ 72,641	\$ 104,420	\$ 104,421	\$ 127,120	\$ -	\$ -	\$ 54,480
McIntosh County	\$ 63,600	\$ -	\$ 19,080	\$ 19,081	\$ 31,800	\$ 31,801	\$ 50,880	\$ 50,881	\$ 73,140	\$ 73,141	\$ 89,040	\$ -	\$ -	\$ 38,160
McKenzie County	\$ 99,000	\$ -	\$ 29,700	\$ 29,701	\$ 49,500	\$ 49,501	\$ 79,200	\$ 79,201	\$ 113,850	\$ 113,851	\$ 138,600	\$ -	\$ -	\$ 59,400
McLean County	\$ 83,000	\$ -	\$ 24,900	\$ 24,901	\$ 41,500	\$ 41,501	\$ 66,400	\$ 66,401	\$ 95,450	\$ 95,451	\$ 116,200	\$ -	\$ -	\$ 49,800
Mercer County	\$ 98,400	\$ -	\$ 29,520	\$ 29,521	\$ 49,200	\$ 49,201	\$ 78,720	\$ 78,721	\$ 113,160	\$ 113,161	\$ 137,760	\$ -	\$ -	\$ 59,040
Morton County	\$ 96,000	\$ -	\$ 28,800	\$ 28,801	\$ 48,000	\$ 48,001	\$ 76,800	\$ 76,801	\$ 110,400	\$ 110,401	\$ 134,400	\$ -	\$ -	\$ 57,600
Mountrail County	\$ 91,700	\$ -	\$ 27,510	\$ 27,511	\$ 45,850	\$ 45,851	\$ 73,360	\$ 73,361	\$ 105,455	\$ 105,456	\$ 128,380	\$ -	\$ -	\$ 55,020
Nelson County	\$ 74,900	\$ -	\$ 22,470	\$ 22,471	\$ 37,450	\$ 37,451	\$ 59,920	\$ 59,921	\$ 86,135	\$ 86,136	\$ 104,860	\$ -	\$ -	\$ 44,940
Oliver County	\$ 88,800	\$ -	\$ 26,640	\$ 26,641	\$ 44,400	\$ 44,401	\$ 71,040	\$ 71,041	\$ 102,120	\$ 102,121	\$ 124,320	\$ -	\$ -	\$ 53,280
Pembina County	\$ 82,700	\$ -	\$ 24,810	\$ 24,811	\$ 41,350	\$ 41,351	\$ 66,160	\$ 66,161	\$ 95,105	\$ 95,106	\$ 115,780	\$ -	\$ -	\$ 49,620
Pierce County	\$ 59,700	\$ -	\$ 17,910	\$ 17,911	\$ 29,850	\$ 29,851	\$ 47,760	\$ 47,761	\$ 68,655	\$ 68,656	\$ 83,580	\$ -	\$ -	\$ 35,820
Ramsey County	\$ 85,900	\$ -	\$ 25,770	\$ 25,771	\$ 42,950	\$ 42,951	\$ 68,720	\$ 68,721	\$ 98,785	\$ 98,786	\$ 120,260	\$ -	\$ -	\$ 51,540
Ransom County	\$ 77,300	\$ -	\$ 23,190	\$ 23,191	\$ 38,650	\$ 38,651	\$ 61,840	\$ 61,841	\$ 88,895	\$ 88,896	\$ 108,220	\$ -	\$ -	\$ 46,380
Renville County	\$ 82,300	\$ -	\$ 24,690	\$ 24,691	\$ 41,150	\$ 41,151	\$ 65,840	\$ 65,841	\$ 94,645	\$ 94,646	\$ 115,220	\$ -	\$ -	\$ 49,380
Richland County	\$ 80,700	\$ -	\$ 24,210	\$ 24,211	\$ 40,350	\$ 40,351	\$ 64,560	\$ 64,561	\$ 92,805	\$ 92,806	\$ 112,980	\$ -	\$ -	\$ 48,420
Rolette County	\$ 47,400	\$ -	\$ 14,220	\$ 14,221	\$ 23,700	\$ 23,701	\$ 37,920	\$ 37,921	\$ 54,510	\$ 54,511	\$ 66,360	\$ -	\$ -	\$ 28,440
Sargent County	\$ 87,700	\$ -	\$ 26,310	\$ 26,311	\$ 43,850	\$ 43,851	\$ 70,160	\$ 70,161	\$ 100,855	\$ 100,856	\$ 122,780	\$ -	\$ -	\$ 52,620
Sheridan County	\$ 63,500	\$ -	\$ 19,050	\$ 19,051	\$ 31,750	\$ 31,751	\$ 50,800	\$ 50,801	\$ 73,025	\$ 73,026	\$ 88,900	\$ -	\$ -	\$ 38,100
Sioux County	\$ 44,600	\$ -	\$ 13,380	\$ 13,381	\$ 22,300	\$ 22,301	\$ 35,680	\$ 35,681	\$ 51,290	\$ 51,291	\$ 62,440	\$ -	\$ -	\$ 26,760
Slope County	\$ 84,000	\$ -	\$ 25,200	\$ 25,201	\$ 42,000	\$ 42,001	\$ 67,200	\$ 67,201	\$ 96,600	\$ 96,601	\$ 117,600	\$ -	\$ -	\$ 50,400
Stark County	\$ 104,300	\$ -	\$ 31,290	\$ 31,291	\$ 52,150	\$ 52,151	\$ 83,440	\$ 83,441	\$ 119,945	\$ 119,946	\$ 146,020	\$ -	\$ -	\$ 62,580
Steele County	\$ 93,100	\$ -	\$ 27,930	\$ 27,931	\$ 46,550	\$ 46,551	\$ 74,480	\$ 74,481	\$ 107,065	\$ 107,066	\$ 130,340	\$ -	\$ -	\$ 55,860
Stutsman County	\$ 78,900	\$ -	\$ 23,670	\$ 23,671	\$ 39,450	\$ 39,451	\$ 63,120	\$ 63,121	\$ 90,735	\$ 90,736	\$ 110,460	\$ -	\$ -	\$ 47,340
Towner County	\$ 77,800	\$ -	\$ 23,340	\$ 23,341	\$ 38,900	\$ 38,901	\$ 62,240	\$ 62,241	\$ 89,470	\$ 89,471	\$ 108,920	\$ -	\$ -	\$ 46,680
Trail County	\$ 88,400	\$ -	\$ 26,520	\$ 26,521	\$ 44,200	\$ 44,201	\$ 70,720	\$ 70,721	\$ 101,660	\$ 101,661	\$ 123,760	\$ -	\$ -	\$ 53,040
Walsh County	\$ 68,500	\$ -	\$ 20,550	\$ 20,551	\$ 34,250	\$ 34,251	\$ 54,800	\$ 54,801	\$ 78,775	\$ 78,776	\$ 95,900	\$ -	\$ -	\$ 41,100
Ward County	\$ 90,900	\$ -	\$ 27,270	\$ 27,271	\$ 45,450	\$ 45,451	\$ 72,720	\$ 72,721	\$ 104,535	\$ 104,536	\$ 127,260	\$ -	\$ -	\$ 54,540
Wells County	\$ 77,400	\$ -	\$ 23,220	\$ 23,221	\$ 38,700	\$ 38,701	\$ 61,920	\$ 61,921	\$ 89,010	\$ 89,011	\$ 108,360	\$ -	\$ -	\$ 46,440
Williams County	\$ 107,400	\$ -	\$ 32,220	\$ 32,221	\$ 53,700	\$ 53,701	\$ 85,920	\$ 85,921	\$ 123,510	\$ 123,511	\$ 150,360	\$ -	\$ -	\$ 64,440
Bismarck city	\$ 96,000	\$ -	\$ 28,800	\$ 28,801	\$ 48,000	\$ 48,001	\$ 76,800	\$ 76,801	\$ 110,400	\$ 110,401	\$ 134,400	\$ -	\$ -	\$ 57,600
Devils Lake city	\$ 85,900	\$ -	\$ 25,770	\$ 25,771	\$ 42,950	\$ 42,951	\$ 68,720	\$ 68,721	\$ 98,785	\$ 98,786	\$ 120,260	\$ -	\$ -	\$ 51,540
Dickinson city	\$ 104,300	\$ -	\$ 31,290	\$ 31,291	\$ 52,150	\$ 52,151	\$ 83,440	\$ 83,441	\$ 119,945	\$ 119,946	\$ 146,020	\$ -	\$ -	\$ 62,580
Fargo city	\$ 89,400	\$ -	\$ 26,820	\$ 26,821	\$ 44,700	\$ 44,701	\$ 71,520	\$ 71,521	\$ 102,810	\$ 102,811	\$ 125,160	\$ -	\$ -	\$ 53,640
Grand Forks city	\$ 89,200	\$ -	\$ 26,760	\$ 26,761	\$ 44,600	\$ 44,601	\$ 71,360	\$ 71,361	\$ 102,580	\$ 102,581	\$ 124,880	\$ -	\$ -	\$ 53,520
Jamestown city	\$ 78,900	\$ -	\$ 23,670	\$ 23,671	\$ 39,450	\$ 39,451	\$ 63,120	\$ 63,121	\$ 90,735	\$ 90,736	\$ 110,460	\$ -	\$ -	\$ 47,340
Mandan city	\$ 96,000	\$ -	\$ 28,800	\$ 28,801	\$ 48,000	\$ 48,001	\$ 76,800	\$ 76,801	\$ 110,400	\$ 110,401	\$ 134,400	\$ -	\$ -	\$ 57,600
Minot city	\$ 90,900	\$ -	\$ 27,270	\$ 27,271	\$ 45,450	\$ 45,451	\$ 72,720	\$ 72,721	\$ 104,535	\$ 104,536	\$ 127,260	\$ -	\$ -	\$ 54,540
Valley City	\$ 80,700	\$ -	\$ 24,210	\$ 24,211	\$ 40,350	\$ 40,351	\$ 64,560	\$ 64,561	\$ 92,805	\$ 92,806	\$ 112,980	\$ -	\$ -	\$ 48,420
Wahpeton city	\$ 80,700	\$ -	\$ 24,210	\$ 24,211	\$ 40,350	\$ 40,351	\$ 64,560	\$ 64,561	\$ 92,805	\$ 92,806	\$ 112,980	\$ -	\$ -	\$ 48,420
West Fargo city	\$ 89,400	\$ -	\$ 26,820	\$ 26,821	\$ 44,700	\$ 44,701	\$ 71,520	\$ 71,521	\$ 102,810	\$ 102,811	\$ 125,160	\$ -	\$ -	\$ 53,640
Williston city	\$ 107,400	\$ -	\$ 32,220	\$ 32,221	\$ 53,700	\$ 53,701	\$ 85,920	\$ 85,921	\$ 123,510	\$ 123,511	\$ 150,360	\$ -	\$ -	\$ 64,440
Fort Berthold Reservation	\$ 72,000	\$ -	\$ 21,600	\$ 21,601	\$ 36,000	\$ 36,001	\$ 57,600	\$ 57,601	\$ 82,800	\$ 82,801	\$ 100,800	\$ -	\$ -	\$ 43,200
Spirit Lake Reservation	\$ 35,900	\$ -	\$ 10,770	\$ 10,771	\$ 17,950	\$ 17,951	\$ 28,720	\$ 28,721	\$ 41,285	\$ 41,286	\$ 50,260	\$ -	\$ -	\$ 21,540
Standing Rock Reservation	\$ 44,600	\$ -	\$ 13,380	\$ 13,381	\$ 22,300	\$ 22,301	\$ 35,680	\$ 35,681	\$ 51,290	\$ 51,291	\$ 62,440	\$ -	\$ -	\$ 26,760
Turtle Mountain Reservation	\$ 47,400	\$ -	\$ 14,220	\$ 14,221	\$ 23,700	\$ 23,701	\$ 37,920	\$ 37,921	\$ 54,510	\$ 54,511	\$ 66,360	\$ -	\$ -	\$ 28,440
Region 1	\$ 104,800	\$ -	\$ 31,440	\$ 31,441	\$ 52,400	\$ 52,401	\$ 83,840	\$ 83,841	\$ 120,520	\$ 120,521	\$ 146,720	\$ -	\$ -	\$ 62,880
Region 2	\$ 88,700	\$ -	\$ 26,610	\$ 26,611	\$ 44,350	\$ 44,351	\$ 70,960	\$ 70,961	\$ 102,00					

Table 33. Affordable Monthly Rents by Family Income Levels, 2020

Note: Affordability is calculated as a maximum of 30% of MFI toward housing costs
Source: U.S. Department of Housing and Urban Development (2021)

Area	MFI - Median family income	Extremely Low Income Households - Earning 0% to 30% MFI		Very Low Income Households - Earning 31% to 50% MFI		Low Income Households - Earning 51% to 80% MFI		Lower Moderate Income Households - Earning 81% to 115% MFI		Moderate Income Households - Earning 116% to 140% MFI		Upper Income Households - Earning more than 140% MFI	Lower Income Households Earning 0% to 60% MFI	
		From:	To:	From:	To:	From:	To:	From:	To:	From:	To:	Great than:	From:	To:
North Dakota	\$ 86,900	\$ -	\$ 652	\$ 653	\$ 1,086	\$ 1,087	\$ 1,738	\$ 1,739	\$ 2,498	\$ 2,499	\$ 3,042	\$ 3,042	\$ -	\$ 1,304
Adams County	\$ 78,400	\$ -	\$ 588	\$ 589	\$ 980	\$ 981	\$ 1,568	\$ 1,569	\$ 2,254	\$ 2,255	\$ 2,744	\$ 2,744	\$ -	\$ 1,176
Barnes County	\$ 80,700	\$ -	\$ 605	\$ 606	\$ 1,009	\$ 1,010	\$ 1,614	\$ 1,615	\$ 2,320	\$ 2,321	\$ 2,825	\$ 2,825	\$ -	\$ 1,211
Benson County	\$ 52,600	\$ -	\$ 395	\$ 396	\$ 658	\$ 659	\$ 1,052	\$ 1,053	\$ 1,512	\$ 1,513	\$ 1,841	\$ 1,841	\$ -	\$ 789
Billings County	\$ 107,700	\$ -	\$ 808	\$ 809	\$ 1,346	\$ 1,347	\$ 2,154	\$ 2,155	\$ 3,096	\$ 3,097	\$ 3,770	\$ 3,770	\$ -	\$ 1,616
Bottineau County	\$ 79,700	\$ -	\$ 598	\$ 599	\$ 996	\$ 997	\$ 1,594	\$ 1,595	\$ 2,291	\$ 2,292	\$ 2,790	\$ 2,790	\$ -	\$ 1,196
Bowman County	\$ 99,400	\$ -	\$ 746	\$ 747	\$ 1,243	\$ 1,244	\$ 1,988	\$ 1,989	\$ 2,858	\$ 2,859	\$ 3,479	\$ 3,479	\$ -	\$ 1,491
Burke County	\$ 89,800	\$ -	\$ 674	\$ 675	\$ 1,123	\$ 1,124	\$ 1,796	\$ 1,797	\$ 2,582	\$ 2,583	\$ 3,143	\$ 3,143	\$ -	\$ 1,347
Burleigh County	\$ 96,000	\$ -	\$ 720	\$ 721	\$ 1,200	\$ 1,201	\$ 1,920	\$ 1,921	\$ 2,760	\$ 2,761	\$ 3,360	\$ 3,360	\$ -	\$ 1,440
Cass County	\$ 89,400	\$ -	\$ 671	\$ 672	\$ 1,118	\$ 1,119	\$ 1,788	\$ 1,789	\$ 2,570	\$ 2,571	\$ 3,129	\$ 3,129	\$ -	\$ 1,341
Cavalier County	\$ 85,500	\$ -	\$ 641	\$ 642	\$ 1,069	\$ 1,070	\$ 1,710	\$ 1,711	\$ 2,458	\$ 2,459	\$ 2,993	\$ 2,993	\$ -	\$ 1,283
Dickey County	\$ 77,500	\$ -	\$ 581	\$ 582	\$ 969	\$ 970	\$ 1,550	\$ 1,551	\$ 2,228	\$ 2,229	\$ 2,713	\$ 2,713	\$ -	\$ 1,163
Divide County	\$ 93,300	\$ -	\$ 700	\$ 701	\$ 1,166	\$ 1,167	\$ 1,866	\$ 1,867	\$ 2,682	\$ 2,683	\$ 3,266	\$ 3,266	\$ -	\$ 1,400
Dunn County	\$ 92,000	\$ -	\$ 690	\$ 691	\$ 1,150	\$ 1,151	\$ 1,840	\$ 1,841	\$ 2,645	\$ 2,646	\$ 3,220	\$ 3,220	\$ -	\$ 1,380
Eddy County	\$ 76,600	\$ -	\$ 575	\$ 576	\$ 958	\$ 959	\$ 1,532	\$ 1,533	\$ 2,202	\$ 2,203	\$ 2,681	\$ 2,681	\$ -	\$ 1,149
Emmons County	\$ 64,000	\$ -	\$ 480	\$ 481	\$ 800	\$ 801	\$ 1,280	\$ 1,281	\$ 1,840	\$ 1,841	\$ 2,240	\$ 2,240	\$ -	\$ 960
Foster County	\$ 77,700	\$ -	\$ 583	\$ 584	\$ 971	\$ 972	\$ 1,554	\$ 1,555	\$ 2,234	\$ 2,235	\$ 2,720	\$ 2,720	\$ -	\$ 1,166
Golden Valley County	\$ 78,600	\$ -	\$ 590	\$ 591	\$ 983	\$ 984	\$ 1,572	\$ 1,573	\$ 2,260	\$ 2,261	\$ 2,751	\$ 2,751	\$ -	\$ 1,179
Grand Forks County	\$ 89,200	\$ -	\$ 669	\$ 670	\$ 1,115	\$ 1,116	\$ 1,784	\$ 1,785	\$ 2,565	\$ 2,566	\$ 3,122	\$ 3,122	\$ -	\$ 1,338
Grant County	\$ 75,800	\$ -	\$ 569	\$ 570	\$ 948	\$ 949	\$ 1,516	\$ 1,517	\$ 2,179	\$ 2,180	\$ 2,653	\$ 2,653	\$ -	\$ 1,137
Griggs County	\$ 79,300	\$ -	\$ 595	\$ 596	\$ 991	\$ 992	\$ 1,586	\$ 1,587	\$ 2,280	\$ 2,281	\$ 2,776	\$ 2,776	\$ -	\$ 1,190
Hettinger County	\$ 79,400	\$ -	\$ 596	\$ 597	\$ 993	\$ 994	\$ 1,588	\$ 1,589	\$ 2,283	\$ 2,284	\$ 2,779	\$ 2,779	\$ -	\$ 1,191
Kidder County	\$ 66,400	\$ -	\$ 498	\$ 499	\$ 830	\$ 831	\$ 1,328	\$ 1,329	\$ 1,909	\$ 1,910	\$ 2,324	\$ 2,324	\$ -	\$ 996
LaMoure County	\$ 78,500	\$ -	\$ 589	\$ 590	\$ 981	\$ 982	\$ 1,570	\$ 1,571	\$ 2,257	\$ 2,258	\$ 2,748	\$ 2,748	\$ -	\$ 1,178
Logan County	\$ 77,700	\$ -	\$ 583	\$ 584	\$ 971	\$ 972	\$ 1,554	\$ 1,555	\$ 2,234	\$ 2,235	\$ 2,720	\$ 2,720	\$ -	\$ 1,166
McHenry County	\$ 90,800	\$ -	\$ 681	\$ 682	\$ 1,135	\$ 1,136	\$ 1,816	\$ 1,817	\$ 2,611	\$ 2,612	\$ 3,178	\$ 3,178	\$ -	\$ 1,362
McIntosh County	\$ 63,600	\$ -	\$ 477	\$ 478	\$ 795	\$ 796	\$ 1,272	\$ 1,273	\$ 1,829	\$ 1,830	\$ 2,226	\$ 2,226	\$ -	\$ 954
McKenzie County	\$ 99,000	\$ -	\$ 743	\$ 744	\$ 1,238	\$ 1,239	\$ 1,980	\$ 1,981	\$ 2,846	\$ 2,847	\$ 3,465	\$ 3,465	\$ -	\$ 1,485
McLean County	\$ 83,000	\$ -	\$ 623	\$ 624	\$ 1,038	\$ 1,039	\$ 1,660	\$ 1,661	\$ 2,386	\$ 2,387	\$ 2,905	\$ 2,905	\$ -	\$ 1,245
Mercer County	\$ 98,400	\$ -	\$ 738	\$ 739	\$ 1,230	\$ 1,231	\$ 1,968	\$ 1,969	\$ 2,829	\$ 2,830	\$ 3,444	\$ 3,444	\$ -	\$ 1,476
Morton County	\$ 96,000	\$ -	\$ 720	\$ 721	\$ 1,200	\$ 1,201	\$ 1,920	\$ 1,921	\$ 2,760	\$ 2,761	\$ 3,360	\$ 3,360	\$ -	\$ 1,440
Mountrail County	\$ 91,700	\$ -	\$ 688	\$ 689	\$ 1,146	\$ 1,147	\$ 1,834	\$ 1,835	\$ 2,636	\$ 2,637	\$ 3,210	\$ 3,210	\$ -	\$ 1,376
Nelson County	\$ 74,900	\$ -	\$ 562	\$ 563	\$ 936	\$ 937	\$ 1,498	\$ 1,499	\$ 2,153	\$ 2,154	\$ 2,622	\$ 2,622	\$ -	\$ 1,124
Oliver County	\$ 88,800	\$ -	\$ 666	\$ 667	\$ 1,110	\$ 1,111	\$ 1,776	\$ 1,777	\$ 2,553	\$ 2,554	\$ 3,108	\$ 3,108	\$ -	\$ 1,332
Pembina County	\$ 82,700	\$ -	\$ 620	\$ 621	\$ 1,034	\$ 1,035	\$ 1,654	\$ 1,655	\$ 2,378	\$ 2,379	\$ 2,895	\$ 2,895	\$ -	\$ 1,241
Pierce County	\$ 59,700	\$ -	\$ 448	\$ 449	\$ 746	\$ 747	\$ 1,194	\$ 1,195	\$ 1,716	\$ 1,717	\$ 2,090	\$ 2,090	\$ -	\$ 896
Ramsey County	\$ 85,900	\$ -	\$ 644	\$ 645	\$ 1,074	\$ 1,075	\$ 1,718	\$ 1,719	\$ 2,470	\$ 2,471	\$ 3,007	\$ 3,007	\$ -	\$ 1,289
Ransom County	\$ 77,300	\$ -	\$ 580	\$ 581	\$ 966	\$ 967	\$ 1,546	\$ 1,547	\$ 2,222	\$ 2,223	\$ 2,706	\$ 2,706	\$ -	\$ 1,160
Renville County	\$ 82,300	\$ -	\$ 617	\$ 618	\$ 1,029	\$ 1,030	\$ 1,646	\$ 1,647	\$ 2,366	\$ 2,367	\$ 2,881	\$ 2,881	\$ -	\$ 1,235
Richland County	\$ 80,700	\$ -	\$ 605	\$ 606	\$ 1,009	\$ 1,010	\$ 1,614	\$ 1,615	\$ 2,320	\$ 2,321	\$ 2,825	\$ 2,825	\$ -	\$ 1,211
Rolette County	\$ 47,400	\$ -	\$ 356	\$ 357	\$ 593	\$ 594	\$ 948	\$ 949	\$ 1,363	\$ 1,364	\$ 1,659	\$ 1,659	\$ -	\$ 711
Sargent County	\$ 87,700	\$ -	\$ 658	\$ 659	\$ 1,096	\$ 1,097	\$ 1,754	\$ 1,755	\$ 2,521	\$ 2,522	\$ 3,070	\$ 3,070	\$ -	\$ 1,316
Sheridan County	\$ 63,500	\$ -	\$ 476	\$ 477	\$ 794	\$ 795	\$ 1,270	\$ 1,271	\$ 1,826	\$ 1,827	\$ 2,223	\$ 2,223	\$ -	\$ 953
Sioux County	\$ 44,600	\$ -	\$ 335	\$ 336	\$ 558	\$ 559	\$ 892	\$ 893	\$ 1,282	\$ 1,283	\$ 1,561	\$ 1,561	\$ -	\$ 669
Slope County	\$ 84,000	\$ -	\$ 630	\$ 631	\$ 1,050	\$ 1,051	\$ 1,680	\$ 1,681	\$ 2,415	\$ 2,416	\$ 2,940	\$ 2,940	\$ -	\$ 1,260
Stark County	\$ 104,300	\$ -	\$ 782	\$ 783	\$ 1,304	\$ 1,305	\$ 2,086	\$ 2,087	\$ 2,999	\$ 3,000	\$ 3,651	\$ 3,651	\$ -	\$ 1,565
Steele County	\$ 93,100	\$ -	\$ 698	\$ 699	\$ 1,164	\$ 1,165	\$ 1,862	\$ 1,863	\$ 2,677	\$ 2,678	\$ 3,259	\$ 3,259	\$ -	\$ 1,397
Stutsman County	\$ 78,900	\$ -	\$ 592	\$ 593	\$ 986	\$ 987	\$ 1,578	\$ 1,579	\$ 2,268	\$ 2,269	\$ 2,762	\$ 2,762	\$ -	\$ 1,184
Towner County	\$ 77,800	\$ -	\$ 584	\$ 585	\$ 973	\$ 974	\$ 1,556	\$ 1,557	\$ 2,237	\$ 2,238	\$ 2,723	\$ 2,723	\$ -	\$ 1,167
Trail County	\$ 88,400	\$ -	\$ 663	\$ 664	\$ 1,105	\$ 1,106	\$ 1,768	\$ 1,769	\$ 2,542	\$ 2,543	\$ 3,094	\$ 3,094	\$ -	\$ 1,326
Walsh County	\$ 68,500	\$ -	\$ 514	\$ 515	\$ 856	\$ 857	\$ 1,370	\$ 1,371	\$ 1,969	\$ 1,970	\$ 2,398	\$ 2,398	\$ -	\$ 1,028
Ward County	\$ 90,900	\$ -	\$ 682	\$ 683	\$ 1,136	\$ 1,137	\$ 1,818	\$ 1,819	\$ 2,613	\$ 2,614	\$ 3,182	\$ 3,182	\$ -	\$ 1,364
Wells County	\$ 77,400	\$ -	\$ 581	\$ 582	\$ 968	\$ 969	\$ 1,548	\$ 1,549	\$ 2,225	\$ 2,226	\$ 2,709	\$ 2,709	\$ -	\$ 1,161
Williams County	\$ 107,400	\$ -	\$ 806	\$ 807	\$ 1,343	\$ 1,344	\$ 2,148	\$ 2,149	\$ 3,088	\$ 3,089	\$ 3,759	\$ 3,759	\$ -	\$ 1,611
Bismarck city	\$ 96,000	\$ -	\$ 720	\$ 721	\$ 1,200	\$ 1,201	\$ 1,920	\$ 1,921	\$ 2,760	\$ 2,761	\$ 3,360	\$ 3,360	\$ -	\$ 1,440
Devils Lake city	\$ 85,900	\$ -	\$ 644	\$ 645	\$ 1,074	\$ 1,075	\$ 1,718	\$ 1,719	\$ 2,470	\$ 2,471	\$ 3,007	\$ 3,007	\$ -	\$ 1,289
Dickinson city	\$ 104,300	\$ -	\$ 782	\$ 783	\$ 1,304	\$ 1,305	\$ 2,086	\$ 2,087	\$ 2,999	\$ 3,000	\$ 3,651	\$ 3,651	\$ -	\$ 1,565
Fargo city	\$ 89,400	\$ -	\$ 671	\$ 672	\$ 1,118	\$ 1,119	\$ 1,788	\$ 1,789	\$ 2,570	\$ 2,571	\$ 3,129	\$ 3,129	\$ -	\$ 1,341
Grand Forks city	\$ 89,200	\$ -	\$ 669	\$ 670	\$ 1,115	\$ 1,116	\$ 1,784	\$ 1,785	\$ 2,565	\$ 2,566	\$ 3,122	\$ 3,122	\$ -	\$ 1,338
Jamestown city	\$ 78,900	\$ -	\$ 592	\$ 593	\$ 986	\$ 987	\$ 1,578	\$ 1,579	\$ 2,268	\$ 2,269	\$ 2,762	\$ 2,762	\$ -	\$ 1,184
Mandan city	\$ 96,000	\$ -	\$ 720	\$ 721	\$ 1,200	\$ 1,201	\$ 1,920	\$ 1,921	\$ 2,760	\$ 2,761	\$ 3,360	\$ 3,360	\$ -	\$ 1,440
Minot city	\$ 90,900	\$ -	\$ 682	\$ 683	\$ 1,136	\$ 1,137	\$ 1,818	\$ 1,819	\$ 2,613	\$ 2,614	\$ 3,182	\$ 3,182	\$ -	\$ 1,364
Valley City	\$ 80,700	\$ -	\$ 605	\$ 606	\$ 1,009	\$ 1,010	\$ 1,614	\$ 1,615	\$ 2,320	\$ 2,321	\$ 2,825	\$ 2,825	\$ -	\$ 1,211
Wahpeton city	\$ 80,700	\$ -	\$ 605	\$ 606	\$ 1,009	\$ 1,010	\$ 1,614	\$ 1,615	\$ 2,320	\$ 2,321	\$ 2,825	\$ 2,825	\$ -	\$ 1,211
West Fargo city	\$ 89,400	\$ -	\$ 671	\$ 672	\$ 1,118	\$ 1,119	\$ 1,788	\$ 1,789	\$ 2,570	\$ 2,571	\$ 3,129	\$ 3,129	\$ -	\$ 1,341
Williston city	\$ 107,400	\$ -	\$ 806	\$ 807	\$ 1,343	\$ 1,344	\$ 2,148	\$ 2,149	\$ 3,088	\$ 3,089	\$ 3,759	\$ 3,759	\$ -	\$ 1,611
Fort Berthold Reservation	\$ 72,000	\$ -	\$ 540	\$ 541	\$ 900	\$ 901	\$ 1,440	\$ 1,441	\$ 2,070	\$ 2,071	\$ 2,520	\$ 2,520	\$ -	\$ 1,080
Spirit Lake Reservation	\$ 35,900	\$ -	\$ 269	\$ 270	\$ 449	\$ 450	\$ 718	\$ 719	\$ 1,032	\$ 1,033	\$ 1,257	\$ 1,257	\$ -	\$ 539
Standing Rock Reservation	\$ 44,600	\$ -	\$ 335	\$ 336	\$ 558	\$ 559	\$ 892	\$ 893	\$ 1,282	\$ 1,283	\$ 1,561	\$ 1,561	\$ -	\$ 669
Turtle Mountain Reservation	\$ 47,400	\$ -	\$ 356	\$ 357	\$ 593	\$ 594	\$ 948	\$ 949	\$ 1,363	\$ 1,364	\$ 1,659	\$ 1,659	\$ -	\$ 711
Region 1	\$ 104,800	\$ -	\$ 786	\$ 787	\$ 1,310	\$ 1,311	\$ 2,096	\$ 2,097	\$ 3,013	\$ 3,014	\$ 3,668	\$ 3,668	\$ -	\$ 1,572
Region 2	\$ 88,700	\$ -	\$ 665	\$ 666	\$ 1,109	\$ 1,110	\$ 1,774	\$ 1,775	\$ 2,550	\$ 2,551	\$ 3,105	\$ 3,105	\$ -	\$ 1,331
Region 3	\$ 67,900	\$ -	\$ 509	\$ 510	\$ 849	\$ 850	\$ 1,358	\$ 1,359	\$ 1,952	\$ 1,953	\$ 2,377	\$ 2,377	\$ -	\$ 1,019
Region 4	\$ 85,500	\$ -	\$ 641	\$ 642	\$ 1,069	\$ 1,070	\$ 1,710	\$ 1,711	\$ 2,458	\$ 2,459	\$ 2,993	\$ 2,993	\$ -	\$ 1,283
Region 5	\$ 88,400	\$ -	\$ 663	\$ 664	\$ 1,105	\$ 1,106	\$ 1,768	\$ 1,769	\$ 2,542	\$ 2,543	\$ 3,094	\$ 3,094	\$ -	\$ 1,326
Region 6	\$ 78,100	\$ -	\$ 586	\$ 587	\$ 976	\$ 977	\$ 1,562	\$ 1,563	\$ 2,245	\$ 2,246	\$ 2,734	\$ 2,734	\$ -	\$ 1,172
Region 7	\$ 92,500	\$ -	\$ 694	\$ 695	\$ 1,156	\$ 1,157	\$ 1,850	\$ 1,851	\$ 2,659	\$ 2,660	\$ 3,238	\$ 3,238	\$ -	\$ 1,388
Region 8	\$ 99,100	\$ -	\$ 743	\$ 744	\$ 1,									

Table 34. Affordable Home Purchase Prices by Family Income Levels, 2020

Note: Assumptions include a 30-year fixed loan at 5% interest, 5% down payment, property taxes at 1% of loan, property insurance at 1% of loan, a 10% debt ratio (excluding housing costs), a front-end debt-to-income ratio at no more than 28%, and the back-end ratio including all monthly debts at no higher than 36%

Source of MFI: U.S. Department of Housing and Urban Development (2021)

Area	MFI - Median Family Income	Affordable Home Purchase Prices						
		Extremely Low Income Households - Earning 0% to 30% MFI	Very Low Income Households - Earning 31% to 50% MFI	Low Income Households - Earning 51% to 80% MFI	Lower Moderate Income Households - Earning 81% to 115% MFI	Moderate Income Households - Earning 116% to 140% MFI	Upper Income Households - Earning more than 140% MFI	Lower Income Households Earning 0% to 60% MFI
North Dakota	\$ 86,900	\$ 78,864	\$ 131,440	\$ 210,305	\$ 302,313	\$ 368,033	\$ 441,640	\$ 157,729
Adams County	\$ 78,400	\$ 71,150	\$ 118,584	\$ 189,734	\$ 272,743	\$ 332,035	\$ 398,442	\$ 142,301
Barnes County	\$ 80,700	\$ 73,238	\$ 122,063	\$ 195,300	\$ 280,744	\$ 341,775	\$ 410,130	\$ 146,475
Benson County	\$ 52,600	\$ 47,736	\$ 79,560	\$ 127,296	\$ 182,988	\$ 222,768	\$ 267,322	\$ 95,472
Billings County	\$ 107,700	\$ 97,741	\$ 162,901	\$ 260,642	\$ 374,673	\$ 456,124	\$ 547,349	\$ 195,482
Bottineau County	\$ 79,700	\$ 72,330	\$ 120,550	\$ 192,880	\$ 277,265	\$ 337,540	\$ 405,048	\$ 144,660
Bowman County	\$ 99,400	\$ 90,208	\$ 150,347	\$ 240,556	\$ 345,799	\$ 420,972	\$ 505,167	\$ 180,417
Burke County	\$ 89,800	\$ 81,496	\$ 135,827	\$ 217,323	\$ 312,402	\$ 380,315	\$ 456,378	\$ 162,992
Burleigh County	\$ 96,000	\$ 87,123	\$ 145,205	\$ 232,327	\$ 333,971	\$ 406,573	\$ 487,888	\$ 174,246
Cass County	\$ 89,400	\$ 81,133	\$ 135,222	\$ 216,355	\$ 311,010	\$ 378,621	\$ 454,345	\$ 162,266
Cavalier County	\$ 85,500	\$ 77,594	\$ 129,323	\$ 206,917	\$ 297,443	\$ 362,104	\$ 434,525	\$ 155,187
Dickey County	\$ 77,500	\$ 70,333	\$ 117,222	\$ 187,556	\$ 269,612	\$ 328,223	\$ 393,868	\$ 140,667
Divide County	\$ 93,300	\$ 84,672	\$ 141,121	\$ 225,793	\$ 324,578	\$ 395,138	\$ 474,166	\$ 169,345
Dunn County	\$ 92,000	\$ 83,493	\$ 139,154	\$ 222,647	\$ 320,055	\$ 389,632	\$ 467,559	\$ 166,985
Eddy County	\$ 76,600	\$ 69,517	\$ 115,861	\$ 185,378	\$ 266,481	\$ 324,411	\$ 389,294	\$ 139,033
Emmons County	\$ 64,000	\$ 58,082	\$ 96,803	\$ 154,885	\$ 222,647	\$ 271,049	\$ 325,258	\$ 116,164
Foster County	\$ 77,700	\$ 70,515	\$ 117,525	\$ 188,040	\$ 270,308	\$ 329,070	\$ 394,884	\$ 141,030
Golden Valley County	\$ 78,600	\$ 71,332	\$ 118,886	\$ 190,218	\$ 273,438	\$ 332,882	\$ 399,458	\$ 142,664
Grand Forks County	\$ 89,200	\$ 80,952	\$ 134,919	\$ 215,871	\$ 310,314	\$ 377,774	\$ 453,329	\$ 161,903
Grant County	\$ 75,800	\$ 68,791	\$ 114,651	\$ 183,442	\$ 263,698	\$ 321,023	\$ 385,228	\$ 137,581
Griggs County	\$ 79,300	\$ 71,967	\$ 119,945	\$ 191,912	\$ 275,874	\$ 335,846	\$ 403,015	\$ 143,934
Hettinger County	\$ 79,400	\$ 72,058	\$ 120,096	\$ 192,154	\$ 276,222	\$ 336,270	\$ 403,524	\$ 144,116
Kidder County	\$ 66,400	\$ 60,260	\$ 100,433	\$ 160,693	\$ 230,996	\$ 281,213	\$ 337,456	\$ 120,520
LaMoure County	\$ 78,500	\$ 71,241	\$ 118,735	\$ 189,976	\$ 273,091	\$ 332,458	\$ 398,950	\$ 142,482
Logan County	\$ 77,700	\$ 70,515	\$ 117,525	\$ 188,040	\$ 270,308	\$ 329,070	\$ 394,884	\$ 141,030
McHenry County	\$ 90,800	\$ 82,404	\$ 137,339	\$ 219,743	\$ 315,881	\$ 384,550	\$ 461,460	\$ 164,807
McIntosh County	\$ 63,600	\$ 57,719	\$ 96,198	\$ 153,917	\$ 221,256	\$ 269,355	\$ 323,226	\$ 115,438
McKenzie County	\$ 99,000	\$ 89,845	\$ 149,742	\$ 239,588	\$ 344,407	\$ 419,278	\$ 503,134	\$ 179,691
McLean County	\$ 83,000	\$ 75,325	\$ 125,542	\$ 200,866	\$ 288,745	\$ 351,516	\$ 421,819	\$ 150,650
Mercer County	\$ 98,400	\$ 89,301	\$ 148,835	\$ 238,136	\$ 342,320	\$ 416,737	\$ 500,085	\$ 178,602
Morton County	\$ 96,000	\$ 87,123	\$ 145,205	\$ 232,327	\$ 333,971	\$ 406,573	\$ 487,888	\$ 174,246
Mountrail County	\$ 91,700	\$ 83,220	\$ 138,701	\$ 221,921	\$ 319,012	\$ 388,362	\$ 466,034	\$ 166,441
Nelson County	\$ 74,900	\$ 67,974	\$ 113,290	\$ 181,264	\$ 260,567	\$ 317,212	\$ 380,654	\$ 135,948
Oliver County	\$ 88,800	\$ 80,589	\$ 134,314	\$ 214,903	\$ 308,923	\$ 376,080	\$ 451,296	\$ 161,177
Pembina County	\$ 82,700	\$ 75,053	\$ 125,088	\$ 200,140	\$ 287,702	\$ 350,246	\$ 420,295	\$ 150,105
Pierce County	\$ 59,700	\$ 54,179	\$ 90,299	\$ 144,479	\$ 207,688	\$ 252,838	\$ 303,405	\$ 108,359
Ramsey County	\$ 85,900	\$ 77,957	\$ 129,928	\$ 207,885	\$ 298,834	\$ 363,798	\$ 436,558	\$ 155,913
Ransom County	\$ 77,300	\$ 70,152	\$ 116,920	\$ 187,072	\$ 268,916	\$ 327,376	\$ 392,851	\$ 140,304
Renville County	\$ 82,300	\$ 74,690	\$ 124,483	\$ 199,172	\$ 286,310	\$ 348,552	\$ 418,262	\$ 149,379
Richland County	\$ 80,700	\$ 73,238	\$ 122,063	\$ 195,300	\$ 280,744	\$ 341,775	\$ 410,130	\$ 146,475
Rolette County	\$ 47,400	\$ 43,017	\$ 71,695	\$ 114,712	\$ 164,898	\$ 200,745	\$ 240,894	\$ 86,034
Sargent County	\$ 87,700	\$ 79,590	\$ 132,650	\$ 212,241	\$ 305,096	\$ 371,421	\$ 445,706	\$ 159,181
Sheridan County	\$ 63,500	\$ 57,628	\$ 96,047	\$ 153,675	\$ 220,908	\$ 268,931	\$ 322,717	\$ 115,256
Sioux County	\$ 44,600	\$ 40,476	\$ 67,460	\$ 107,935	\$ 155,157	\$ 188,887	\$ 226,664	\$ 80,952
Slope County	\$ 84,000	\$ 76,232	\$ 127,054	\$ 203,286	\$ 292,224	\$ 355,751	\$ 426,902	\$ 152,465
Stark County	\$ 104,300	\$ 94,655	\$ 157,759	\$ 252,414	\$ 362,845	\$ 441,725	\$ 530,070	\$ 189,311
Steele County	\$ 93,100	\$ 84,491	\$ 140,818	\$ 225,309	\$ 323,882	\$ 394,291	\$ 473,149	\$ 168,982
Stutsman County	\$ 78,900	\$ 71,604	\$ 119,340	\$ 190,944	\$ 274,482	\$ 334,152	\$ 400,983	\$ 143,208
Towner County	\$ 77,800	\$ 70,606	\$ 117,676	\$ 188,282	\$ 270,655	\$ 329,494	\$ 395,392	\$ 141,212
Traill County	\$ 88,400	\$ 80,226	\$ 133,709	\$ 213,935	\$ 307,531	\$ 374,386	\$ 449,263	\$ 160,451
Walsh County	\$ 68,500	\$ 62,166	\$ 103,610	\$ 165,775	\$ 238,302	\$ 290,107	\$ 348,128	\$ 124,331
Ward County	\$ 90,900	\$ 82,494	\$ 137,491	\$ 219,985	\$ 316,228	\$ 384,974	\$ 461,969	\$ 164,989
Wells County	\$ 77,400	\$ 70,243	\$ 117,071	\$ 187,314	\$ 269,264	\$ 327,799	\$ 393,359	\$ 140,485
Williams County	\$ 107,400	\$ 97,469	\$ 162,448	\$ 259,916	\$ 373,630	\$ 454,854	\$ 545,824	\$ 194,937
Bismarck city	\$ 96,000	\$ 87,123	\$ 145,205	\$ 232,327	\$ 333,971	\$ 406,573	\$ 487,888	\$ 174,246
Devils Lake city	\$ 85,900	\$ 77,957	\$ 129,928	\$ 207,885	\$ 298,834	\$ 363,798	\$ 436,558	\$ 155,913
Dickinson city	\$ 104,300	\$ 94,655	\$ 157,759	\$ 252,414	\$ 362,845	\$ 441,725	\$ 530,070	\$ 189,311
Fargo city	\$ 89,400	\$ 81,133	\$ 135,222	\$ 216,355	\$ 311,010	\$ 378,621	\$ 454,345	\$ 162,266
Grand Forks city	\$ 89,200	\$ 80,952	\$ 134,919	\$ 215,871	\$ 310,314	\$ 377,774	\$ 453,329	\$ 161,903
Jamestown city	\$ 78,900	\$ 71,604	\$ 119,340	\$ 190,944	\$ 274,482	\$ 334,152	\$ 400,983	\$ 143,208
Mandan city	\$ 96,000	\$ 87,123	\$ 145,205	\$ 232,327	\$ 333,971	\$ 406,573	\$ 487,888	\$ 174,246
Minot city	\$ 90,900	\$ 82,494	\$ 137,491	\$ 219,985	\$ 316,228	\$ 384,974	\$ 461,969	\$ 164,989
Valley City city	\$ 80,700	\$ 73,238	\$ 122,063	\$ 195,300	\$ 280,744	\$ 341,775	\$ 410,130	\$ 146,475
Wahpeton city	\$ 80,700	\$ 73,238	\$ 122,063	\$ 195,300	\$ 280,744	\$ 341,775	\$ 410,130	\$ 146,475
West Fargo city	\$ 89,400	\$ 81,133	\$ 135,222	\$ 216,355	\$ 311,010	\$ 378,621	\$ 454,345	\$ 162,266
Williston city	\$ 107,400	\$ 97,469	\$ 162,448	\$ 259,916	\$ 373,630	\$ 454,854	\$ 545,824	\$ 194,937
Fort Berthold Reservation	\$ 72,000	\$ 65,342	\$ 108,903	\$ 174,246	\$ 250,478	\$ 304,930	\$ 365,916	\$ 130,684
Spirit Lake Reservation	\$ 35,900	\$ 32,580	\$ 54,300	\$ 86,881	\$ 124,891	\$ 152,041	\$ 182,450	\$ 65,161
Standing Rock Reservation	\$ 44,600	\$ 40,476	\$ 67,460	\$ 107,935	\$ 155,157	\$ 188,887	\$ 226,664	\$ 80,952
Turtle Mountain Reservation	\$ 47,400	\$ 43,017	\$ 71,695	\$ 114,712	\$ 164,898	\$ 200,745	\$ 240,894	\$ 86,034
Region 1	\$ 104,800	\$ 95,109	\$ 158,515	\$ 253,624	\$ 364,585	\$ 443,842	\$ 532,611	\$ 190,218
Region 2	\$ 88,700	\$ 80,498	\$ 134,163	\$ 214,661	\$ 308,575	\$ 375,657	\$ 450,788	\$ 160,996
Region 3	\$ 67,900	\$ 61,621	\$ 102,702	\$ 164,323	\$ 236,215	\$ 287,566	\$ 345,079	\$ 123,242
Region 4	\$ 85,500	\$ 77,594	\$ 129,323	\$ 206,917	\$ 297,443	\$ 362,104	\$ 434,525	\$ 155,187
Region 5	\$ 88,400	\$ 80,226	\$ 133,709	\$ 213,935	\$ 307,531	\$ 374,386	\$ 449,263	\$ 160,451
Region 6	\$ 78,100	\$ 70,878	\$ 118,130	\$ 189,008	\$ 271,699	\$ 330,764	\$ 396,917	\$ 141,756
Region 7	\$ 92,500	\$ 83,946	\$ 139,911	\$ 223,857	\$ 321,795	\$ 391,750	\$ 470,100	\$ 167,893
Region 8	\$ 99,100	\$ 89,936	\$ 149,894	\$ 239,830	\$ 344,755	\$ 419,702	\$ 503,642	\$ 179,872

Table 35. Owner-Occupied Housing Units That Are Affordable to Families at Specific Income Levels, 2020								
Sources: U.S. Department of Housing and Urban Development (2021) and Center for Social Research at NDSU (2022a)								
Area	MFI - Median family income	Percent of Owner-Occupied Housing Units That Are Affordable by Annual Income Ranges						
		Extremely Low Income Households - Earning 0% to 30% MFI	Very Low Income Households - Earning 31% to 50% MFI	Low Income Households - Earning 51% to 80% MFI	Lower Moderate Income Households - Earning 81% to 115% MFI	Moderate Income Households - Earning 116% to 140% MFI	Upper Income Households - Earning more than 140% MFI	Lower Income Households Earning 0% to 60% MFI
North Dakota	\$ 86,900	16.4%	32.9%	63.6%	94.1%	94.1%	94.1%	41.6%
Adams County	\$ 78,400	42.8%	62.5%	76.6%	96.6%	96.6%	96.6%	68.0%
Barnes County	\$ 80,700	25.6%	46.5%	73.5%	98.2%	98.2%	98.2%	53.1%
Benson County	\$ 52,600	34.9%	50.1%	72.2%	79.4%	86.4%	95.2%	56.8%
Billings County	\$ 107,700	20.6%	34.2%	84.3%	84.3%	84.3%	91.8%	39.1%
Bottineau County	\$ 79,700	25.6%	40.9%	63.6%	91.0%	91.0%	91.0%	46.5%
Bowman County	\$ 99,400	29.5%	67.9%	80.6%	95.6%	95.6%	100.0%	75.4%
Burke County	\$ 89,800	42.6%	57.8%	80.9%	97.6%	97.6%	97.6%	70.3%
Burleigh County	\$ 96,000	10.7%	16.9%	44.3%	90.8%	90.8%	90.8%	21.9%
Cass County	\$ 89,400	7.3%	17.3%	55.4%	92.7%	92.7%	92.7%	27.1%
Cavalier County	\$ 85,500	36.2%	69.5%	90.8%	98.8%	98.8%	98.8%	78.9%
Dickey County	\$ 77,500	28.8%	48.7%	73.9%	97.3%	97.3%	97.3%	55.9%
Divide County	\$ 93,300	33.6%	51.6%	81.4%	97.5%	97.5%	97.5%	70.3%
Dunn County	\$ 92,000	21.8%	30.3%	55.4%	84.0%	84.0%	84.0%	42.4%
Eddy County	\$ 76,600	36.5%	64.8%	81.8%	97.7%	97.7%	97.7%	69.2%
Emmons County	\$ 64,000	26.7%	51.9%	70.7%	81.9%	96.7%	96.7%	60.2%
Foster County	\$ 77,700	20.1%	41.8%	66.5%	90.3%	90.3%	90.3%	49.4%
Golden Valley County	\$ 78,600	21.0%	60.0%	72.8%	98.1%	98.1%	98.1%	63.4%
Grand Forks County	\$ 89,200	12.4%	24.9%	65.1%	95.0%	95.0%	95.0%	34.1%
Grant County	\$ 75,800	48.2%	66.4%	81.1%	93.4%	93.4%	93.4%	73.3%
Griggs County	\$ 79,300	39.3%	59.3%	77.9%	98.1%	98.1%	98.1%	65.8%
Hettinger County	\$ 79,400	32.9%	59.9%	80.5%	98.7%	98.7%	98.7%	67.0%
Kidder County	\$ 66,400	36.5%	57.1%	73.6%	88.5%	96.8%	96.8%	57.1%
LaMoure County	\$ 78,500	35.2%	61.2%	76.6%	95.9%	95.9%	95.9%	64.9%
Logan County	\$ 77,700	46.9%	72.4%	83.6%	96.9%	96.9%	96.9%	75.0%
McHenry County	\$ 90,800	35.6%	58.3%	82.4%	96.4%	96.4%	96.4%	69.3%
McIntosh County	\$ 63,600	40.3%	62.5%	83.4%	89.3%	95.4%	95.4%	69.3%
McKenzie County	\$ 99,000	10.5%	26.4%	43.8%	90.2%	90.2%	97.5%	35.6%
McLean County	\$ 83,000	16.0%	36.4%	69.2%	97.0%	97.0%	97.0%	47.2%
Mercer County	\$ 98,400	18.5%	39.7%	70.1%	97.5%	97.5%	100.0%	55.6%
Morton County	\$ 96,000	14.3%	25.4%	59.6%	90.6%	90.6%	90.6%	34.7%
Mountrail County	\$ 91,700	22.4%	38.9%	72.5%	96.5%	96.5%	96.5%	51.8%
Nelson County	\$ 74,900	32.0%	70.7%	82.9%	98.8%	98.8%	98.8%	77.4%
Oliver County	\$ 88,800	21.8%	35.9%	62.3%	93.8%	93.8%	93.8%	43.8%
Pembina County	\$ 82,700	41.3%	74.6%	92.4%	98.4%	98.4%	98.4%	81.5%
Pierce County	\$ 59,700	20.6%	40.3%	57.4%	81.7%	96.3%	96.3%	46.9%
Ramsey County	\$ 85,900	26.4%	47.8%	74.5%	97.7%	97.7%	97.7%	59.3%
Ransom County	\$ 77,300	22.7%	44.8%	73.7%	97.7%	97.7%	97.7%	53.9%
Renville County	\$ 82,300	28.0%	49.3%	75.0%	96.3%	96.3%	96.3%	55.3%
Richland County	\$ 80,700	26.8%	47.9%	70.4%	96.5%	96.5%	96.5%	54.6%
Rolette County	\$ 47,400	18.8%	45.2%	64.7%	78.5%	91.6%	91.6%	53.7%
Sargent County	\$ 87,700	37.3%	60.1%	82.1%	98.2%	98.2%	98.2%	69.9%
Sheridan County	\$ 63,500	38.2%	51.0%	65.9%	83.4%	97.7%	97.7%	58.9%
Sioux County	\$ 44,600	37.8%	44.0%	65.9%	71.2%	75.5%	85.3%	52.9%
Slope County	\$ 84,000	33.3%	63.1%	83.9%	99.3%	99.3%	99.3%	75.6%
Stark County	\$ 104,300	10.2%	28.2%	91.8%	91.8%	91.8%	99.0%	35.8%
Steele County	\$ 93,100	52.5%	61.6%	87.9%	97.4%	97.4%	97.4%	75.8%
Stutsman County	\$ 78,900	20.8%	40.3%	60.7%	96.1%	96.1%	96.1%	46.4%
Towner County	\$ 77,800	45.6%	71.4%	86.2%	99.4%	99.4%	99.4%	73.2%
Traill County	\$ 88,400	24.0%	49.0%	79.5%	98.7%	98.7%	98.7%	60.5%
Walsh County	\$ 68,500	35.1%	62.7%	78.0%	90.1%	98.1%	98.1%	62.7%
Ward County	\$ 90,900	13.4%	28.3%	62.0%	96.0%	96.0%	96.0%	35.4%
Wells County	\$ 77,400	41.8%	63.8%	82.5%	98.7%	98.7%	98.7%	68.4%
Williams County	\$ 107,400	11.0%	26.6%	92.7%	92.7%	92.7%	99.1%	37.2%
Bismarck city	\$ 96,000	12.0%	18.6%	50.3%	93.0%	93.0%	93.0%	24.1%
Devils Lake city	\$ 85,900	34.0%	64.3%	89.1%	99.4%	99.4%	99.4%	76.8%
Dickinson city	\$ 104,300	8.4%	25.9%	94.6%	94.6%	94.6%	98.9%	35.2%
Fargo city	\$ 89,400	7.0%	17.9%	59.0%	95.0%	95.0%	95.0%	28.6%
Grand Forks city	\$ 89,200	10.5%	22.3%	65.7%	95.3%	95.3%	95.3%	31.4%
Jamestown city	\$ 78,900	19.9%	40.9%	67.0%	99.0%	99.0%	99.0%	49.5%
Mandan city	\$ 96,000	9.9%	19.8%	61.3%	92.8%	92.8%	92.8%	30.5%
Minot city	\$ 90,900	13.4%	29.0%	65.3%	97.9%	97.9%	97.9%	37.0%
Valley City city	\$ 80,700	23.5%	46.3%	79.7%	99.1%	99.1%	99.1%	54.5%
Wahpeton city	\$ 80,700	25.9%	49.9%	78.9%	96.3%	96.3%	96.3%	61.3%
West Fargo city	\$ 89,400	6.8%	13.7%	52.9%	90.4%	90.4%	90.4%	22.8%
Williston city	\$ 107,400	10.2%	25.0%	96.7%	96.7%	96.7%	99.8%	38.8%
Fort Berthold Reservation	\$ 72,000	25.6%	44.1%	60.1%	94.2%	94.2%	94.2%	49.9%
Spirit Lake Reservation	\$ 35,900	34.0%	44.4%	54.9%	70.5%	74.0%	76.1%	49.0%
Standing Rock Reservation	\$ 44,600	37.8%	44.0%	65.9%	71.2%	75.5%	85.3%	52.9%
Turtle Mountain Reservation	\$ 47,400	16.9%	47.1%	66.9%	82.9%	93.9%	93.9%	58.5%
Region 1	\$ 104,800	13.2%	30.4%	92.4%	92.4%	92.4%	98.7%	38.8%
Region 2	\$ 88,700	19.6%	36.1%	67.4%	95.7%	95.7%	95.7%	44.9%
Region 3	\$ 67,900	32.3%	58.9%	72.9%	85.4%	98.1%	98.1%	58.9%
Region 4	\$ 85,500	20.1%	39.8%	72.9%	96.0%	96.0%	96.0%	48.2%
Region 5	\$ 88,400	12.3%	24.8%	60.6%	93.6%	93.6%	93.6%	34.9%
Region 6	\$ 78,100	28.9%	49.7%	70.9%	96.6%	96.6%	96.6%	55.6%
Region 7	\$ 92,500	15.8%	25.5%	54.2%	92.0%	92.0%	92.0%	32.2%
Region 8	\$ 99,100	17.8%	31.0%	61.2%	92.4%	92.4%	98.8%	47.3%

Table 36. Renter-Occupied Housing Units That Are Affordable to Families at Specific Income Levels, 2020

Sources: U.S. Department of Housing and Urban Development (2021) and Center for Social Research at NDSU (2022a)

Area	MFI - Median family income	Percent of Renter-Occupied Housing Units That Are Affordable by Annual Income Ranges						
		Extremely Low Income Households - Earning 0% to 30% MFI	Very Low Income Households - Earning 31% to 50% MFI	Low Income Households - Earning 51% to 80% MFI	Lower Moderate Income Households - Earning 81% to 115% MFI	Moderate Income Households - Earning 116% to 140% MFI	Upper Income Households - Earning more than 140% MFI	Lower Income Households Earning 0% to 60% MFI
North Dakota	\$ 86,900	33.0%	83.9%	97.9%	99.0%	99.7%	99.8%	91.5%
Adams County	\$ 78,400	53.6%	88.1%	94.0%	95.7%	100.0%	100.0%	92.3%
Barnes County	\$ 80,700	39.1%	97.4%	99.5%	99.5%	100.0%	100.0%	97.4%
Benson County	\$ 52,600	35.8%	85.5%	99.5%	100.0%	100.0%	100.0%	91.9%
Billings County	\$ 107,700	65.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Bottineau County	\$ 79,700	35.2%	68.1%	100.0%	100.0%	100.0%	100.0%	91.6%
Bowman County	\$ 99,400	52.2%	82.6%	99.5%	100.0%	100.0%	100.0%	85.3%
Burke County	\$ 89,800	55.1%	89.8%	98.9%	100.0%	100.0%	100.0%	90.9%
Burleigh County	\$ 96,000	30.9%	81.9%	98.0%	99.1%	99.5%	100.0%	91.6%
Cass County	\$ 89,400	29.9%	86.1%	98.3%	99.7%	99.9%	100.0%	92.4%
Cavalier County	\$ 85,500	55.8%	97.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Dickey County	\$ 77,500	38.7%	91.4%	100.0%	100.0%	100.0%	100.0%	95.0%
Divide County	\$ 93,300	39.1%	88.1%	98.9%	98.9%	98.9%	99.4%	92.7%
Dunn County	\$ 92,000	35.7%	78.7%	96.8%	100.0%	100.0%	100.0%	95.6%
Eddy County	\$ 76,600	47.8%	93.7%	100.0%	100.0%	100.0%	100.0%	94.9%
Emmons County	\$ 64,000	59.9%	88.9%	96.6%	100.0%	100.0%	100.0%	88.9%
Foster County	\$ 77,700	50.6%	89.6%	98.8%	98.8%	100.0%	100.0%	96.2%
Golden Valley County	\$ 78,600	42.9%	90.9%	100.0%	100.0%	100.0%	100.0%	98.3%
Grand Forks County	\$ 89,200	32.2%	81.7%	99.0%	99.5%	100.0%	100.0%	91.8%
Grant County	\$ 75,800	58.3%	96.9%	100.0%	100.0%	100.0%	100.0%	99.0%
Griggs County	\$ 79,300	56.3%	91.0%	100.0%	100.0%	100.0%	100.0%	91.0%
Hettinger County	\$ 79,400	25.8%	75.5%	100.0%	100.0%	100.0%	100.0%	94.2%
Kidder County	\$ 66,400	31.9%	90.7%	96.7%	100.0%	100.0%	100.0%	91.8%
LaMoure County	\$ 78,500	69.6%	94.6%	98.3%	100.0%	100.0%	100.0%	97.5%
Logan County	\$ 77,700	43.0%	94.9%	100.0%	100.0%	100.0%	100.0%	97.5%
McHenry County	\$ 90,800	66.7%	96.8%	100.0%	100.0%	100.0%	100.0%	99.4%
McIntosh County	\$ 63,600	38.0%	85.0%	98.4%	99.7%	100.0%	100.0%	90.4%
McKenzie County	\$ 99,000	24.9%	63.2%	96.5%	100.0%	100.0%	100.0%	80.5%
McLean County	\$ 83,000	46.4%	93.7%	99.0%	99.0%	99.0%	100.0%	93.7%
Mercer County	\$ 98,400	44.1%	96.7%	100.0%	100.0%	100.0%	100.0%	96.9%
Morton County	\$ 96,000	29.3%	85.4%	100.0%	100.0%	100.0%	100.0%	92.0%
Mountrail County	\$ 91,700	38.9%	82.7%	98.9%	100.0%	100.0%	100.0%	95.9%
Nelson County	\$ 74,900	63.1%	88.4%	93.0%	99.7%	100.0%	100.0%	91.0%
Oliver County	\$ 88,800	78.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pembina County	\$ 82,700	52.6%	90.1%	100.0%	100.0%	100.0%	100.0%	90.1%
Pierce County	\$ 59,700	10.4%	56.5%	100.0%	100.0%	100.0%	100.0%	86.8%
Ramsey County	\$ 85,900	61.5%	89.1%	97.3%	99.1%	100.0%	100.0%	92.6%
Ransom County	\$ 77,300	36.4%	90.3%	99.3%	100.0%	100.0%	100.0%	93.8%
Renville County	\$ 82,300	35.5%	95.9%	96.7%	100.0%	100.0%	100.0%	95.9%
Richland County	\$ 80,700	48.5%	98.6%	100.0%	100.0%	100.0%	100.0%	98.6%
Rolette County	\$ 47,400	47.4%	67.0%	94.6%	98.8%	99.6%	99.6%	85.6%
Sargent County	\$ 87,700	43.6%	93.9%	99.1%	100.0%	100.0%	100.0%	96.9%
Sheridan County	\$ 63,500	54.2%	74.0%	76.0%	76.0%	85.4%	100.0%	76.0%
Sioux County	\$ 44,600	32.3%	69.2%	96.4%	99.4%	100.0%	100.0%	76.6%
Slope County	\$ 84,000	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Stark County	\$ 104,300	32.8%	85.9%	98.1%	100.0%	100.0%	100.0%	95.3%
Steele County	\$ 93,100	77.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Stutsman County	\$ 78,900	34.0%	81.9%	94.4%	95.4%	95.4%	95.6%	93.0%
Towner County	\$ 77,800	66.3%	83.2%	100.0%	100.0%	100.0%	100.0%	94.4%
Traill County	\$ 88,400	62.4%	95.1%	99.6%	100.0%	100.0%	100.0%	95.5%
Walsh County	\$ 68,500	21.4%	68.1%	99.3%	99.7%	100.0%	100.0%	94.6%
Ward County	\$ 90,900	29.1%	75.2%	95.1%	98.5%	99.0%	99.5%	85.5%
Wells County	\$ 77,400	46.9%	86.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Williams County	\$ 107,400	36.4%	86.3%	98.8%	100.0%	100.0%	100.0%	97.4%
Bismarck city	\$ 96,000	31.5%	83.0%	98.0%	99.1%	99.5%	100.0%	92.7%
Devils Lake city	\$ 85,900	62.1%	89.1%	97.1%	99.1%	100.0%	100.0%	92.2%
Dickinson city	\$ 104,300	33.9%	85.4%	98.0%	100.0%	100.0%	100.0%	95.4%
Fargo city	\$ 89,400	30.5%	86.9%	98.3%	99.8%	100.0%	100.0%	93.4%
Grand Forks city	\$ 89,200	32.6%	83.8%	98.9%	99.5%	100.0%	100.0%	92.9%
Jamestown city	\$ 78,900	34.0%	82.0%	94.1%	95.2%	95.2%	95.4%	92.6%
Mandan city	\$ 96,000	27.9%	84.5%	100.0%	100.0%	100.0%	100.0%	91.7%
Minot city	\$ 90,900	33.7%	82.8%	96.7%	98.2%	98.8%	99.4%	91.3%
Valley City city	\$ 80,700	38.5%	97.1%	99.4%	99.4%	100.0%	100.0%	97.1%
Wahpeton city	\$ 80,700	47.2%	98.5%	100.0%	100.0%	100.0%	100.0%	98.5%
West Fargo city	\$ 89,400	19.7%	79.4%	98.2%	98.9%	99.7%	99.8%	85.1%
Williston city	\$ 107,400	35.7%	86.5%	98.8%	100.0%	100.0%	100.0%	97.5%
Fort Berthold Reservation	\$ 72,000	43.1%	84.6%	97.9%	100.0%	100.0%	100.0%	94.2%
Spirit Lake Reservation	\$ 35,900	32.2%	72.8%	94.4%	99.3%	100.0%	100.0%	86.0%
Standing Rock Reservation	\$ 44,600	32.3%	69.2%	96.4%	99.4%	100.0%	100.0%	76.6%
Turtle Mountain Reservation	\$ 47,400	59.4%	78.1%	97.6%	100.0%	100.0%	100.0%	91.7%
Region 1	\$ 104,800	25.5%	85.2%	98.9%	100.0%	100.0%	100.0%	97.2%
Region 2	\$ 88,700	32.5%	77.9%	95.9%	98.8%	99.2%	99.6%	87.6%
Region 3	\$ 67,900	51.0%	83.2%	96.0%	98.6%	99.6%	99.6%	93.6%
Region 4	\$ 85,500	28.7%	82.8%	99.0%	99.5%	99.6%	100.0%	92.2%
Region 5	\$ 88,400	32.3%	87.1%	98.4%	99.7%	99.9%	100.0%	92.9%
Region 6	\$ 78,100	38.1%	86.1%	96.9%	97.5%	97.6%	97.7%	95.0%
Region 7	\$ 92,500	26.8%	84.4%	98.6%	99.4%	99.7%	99.8%	92.4%
Region 8	\$ 99,100	35.5%	77.8%	95.8%	100.0%	100.0%	100.0%	87.7%

Table 37. Average Verified Price of Residential Property Sales in North Dakota, 2010 to 2020

Notes: County and Planning Region values below include data for 12 largest cities. For regional values excluding the 12 largest cities, see body of report. Values are in nominal dollars.

Source: North Dakota Assessment Sales Ratio Study, 2010 to 2020

Area	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
North Dakota	\$ 124,788	\$ 132,538	\$ 142,572	\$ 151,953	\$ 172,306	\$ 185,743	\$ 201,930	\$ 204,630	\$ 207,624	\$ 220,342	\$ 226,314
Adams County	\$ 50,859	\$ 50,980	\$ 49,916	\$ 53,460	\$ 79,533	\$ 97,412	\$ 117,088	\$ 138,585	\$ 120,421	\$ 130,752	\$ 96,332
Barnes County	\$ 97,391	\$ 97,998	\$ 94,865	\$ 103,347	\$ 113,291	\$ 123,834	\$ 142,353	\$ 148,845	\$ 136,557	\$ 148,705	\$ 154,831
Benson County	\$ 49,418	\$ 38,331	\$ 25,947	\$ 50,980	\$ 59,151	\$ 78,527	\$ 83,270	\$ 93,452	\$ 82,327	\$ 87,700	\$ 122,429
Billings County	\$ 68,192	\$ 98,955	\$ 137,990	\$ 163,177	\$ 164,900	\$ 185,984	\$ 227,421	\$ 262,056	\$ 226,971	\$ 215,936	\$ 227,153
Bottineau County	\$ 97,527	\$ 130,813	\$ 126,204	\$ 143,585	\$ 195,935	\$ 177,857	\$ 201,805	\$ 144,386	\$ 195,697	\$ 163,511	\$ 198,891
Bowman County	\$ 76,996	\$ 81,753	\$ 102,997	\$ 131,033	\$ 110,527	\$ 115,375	\$ 137,298	\$ 138,672	\$ 124,338	\$ 125,178	\$ 145,528
Burke County	\$ 30,681	\$ 26,286	\$ 46,330	\$ 49,334	\$ 66,192	\$ 85,593	\$ 61,888	\$ 59,631	\$ 77,434	\$ 92,923	\$ 123,761
Burleigh County	\$ 180,529	\$ 185,117	\$ 201,371	\$ 210,388	\$ 240,817	\$ 264,104	\$ 271,351	\$ 279,751	\$ 286,297	\$ 286,642	\$ 289,729
Cass County	\$ 162,882	\$ 170,592	\$ 178,146	\$ 179,621	\$ 188,449	\$ 197,990	\$ 238,171	\$ 249,027	\$ 249,951	\$ 256,495	\$ 271,073
Cavalier County	\$ 44,742	\$ 42,205	\$ 56,632	\$ 47,775	\$ 59,018	\$ 97,593	\$ 89,600	\$ 146,693	\$ 112,049	\$ 98,977	\$ 131,112
Dickey County	\$ 60,983	\$ 68,711	\$ 60,723	\$ 77,929	\$ 91,846	\$ 85,344	\$ 94,344	\$ 99,079	\$ 108,274	\$ 123,141	\$ 123,876
Divide County	\$ 28,528	\$ 40,475	\$ 55,241	\$ 102,677	\$ 132,583	\$ 135,130	\$ 142,719	\$ 139,838	\$ 138,403	\$ 147,048	\$ 128,837
Dunn County	\$ 33,630	\$ 41,382	\$ 57,556	\$ 87,629	\$ 131,515	\$ 164,324	\$ 195,543	\$ 164,991	\$ 191,743	\$ 177,250	\$ 176,038
Eddy County	\$ 44,748	\$ 49,457	\$ 46,897	\$ 41,625	\$ 57,783	\$ 63,129	\$ 54,171	\$ 60,795	\$ 70,615	\$ 70,216	\$ 68,395
Emmons County	\$ 31,299	\$ 46,603	\$ 43,396	\$ 30,911	\$ 46,293	\$ 56,932	\$ 96,521	\$ 67,155	\$ 62,753	\$ 70,369	\$ 83,436
Foster County	\$ 64,856	\$ 71,082	\$ 84,918	\$ 87,103	\$ 86,689	\$ 126,280	\$ 152,064	\$ 124,679	\$ 114,788	\$ 137,284	\$ 138,100
Golden Valley County	\$ 34,481	\$ 39,582	\$ 41,535	\$ 49,577	\$ 98,197	\$ 125,833	\$ 114,678	\$ 118,172	\$ 112,157	\$ 119,901	\$ 127,756
Grand Forks County	\$ 158,532	\$ 163,372	\$ 168,139	\$ 171,107	\$ 181,486	\$ 203,000	\$ 223,162	\$ 226,972	\$ 238,297	\$ 243,458	\$ 237,964
Grant County	\$ 28,984	\$ 35,301	\$ 39,534	\$ 47,167	\$ 55,922	\$ 53,229	\$ 47,970	\$ 51,482	\$ 53,048	\$ 52,422	\$ 55,263
Griggs County	\$ 54,680	\$ 57,823	\$ 64,473	\$ 63,807	\$ 58,429	\$ 55,324	\$ 77,253	\$ 66,833	\$ 69,310	\$ 66,152	\$ 79,102
Hettinger County	\$ 27,685	\$ 28,719	\$ 28,221	\$ 29,156	\$ 49,690	\$ 71,783	\$ 89,756	\$ 85,439	\$ 83,070	\$ 88,291	\$ 101,614
Kidder County	\$ 52,598	\$ 54,645	\$ 58,632	\$ 71,159	\$ 73,415	\$ 65,247	\$ 93,537	\$ 112,090	\$ 127,199	\$ 100,034	\$ 112,381
LaMoure County	\$ 51,202	\$ 48,475	\$ 45,266	\$ 49,081	\$ 71,386	\$ 59,897	\$ 63,164	\$ 67,797	\$ 64,546	\$ 68,662	\$ 78,020
Logan County	\$ 36,823	\$ 31,549	\$ 30,609	\$ 36,279	\$ 42,866	\$ 46,257	\$ 63,944	\$ 57,909	\$ 66,746	\$ 70,432	\$ 59,712
McHenry County	\$ 62,861	\$ 66,477	\$ 74,950	\$ 83,104	\$ 91,813	\$ 109,213	\$ 112,739	\$ 103,709	\$ 97,850	\$ 100,373	\$ 97,688
McIntosh County	\$ 28,162	\$ 34,554	\$ 35,239	\$ 30,469	\$ 27,619	\$ 31,103	\$ 42,727	\$ 43,814	\$ 49,903	\$ 54,882	\$ 57,428
McKenzie County	\$ 50,793	\$ 81,316	\$ 96,907	\$ 176,130	\$ 254,733	\$ 247,640	\$ 227,819	\$ 246,524	\$ 303,584	\$ 292,278	\$ 299,150
McLean County	\$ 73,817	\$ 81,024	\$ 75,797	\$ 104,509	\$ 140,588	\$ 114,298	\$ 156,401	\$ 139,334	\$ 141,429	\$ 159,463	\$ 164,403
Mercer County	\$ 82,058	\$ 66,073	\$ 92,644	\$ 113,040	\$ 127,109	\$ 147,356	\$ 164,719	\$ 187,506	\$ 181,432	\$ 189,236	\$ 174,842
Morton County	\$ 144,080	\$ 158,659	\$ 162,375	\$ 162,232	\$ 192,288	\$ 216,208	\$ 238,882	\$ 222,322	\$ 245,250	\$ 243,723	\$ 254,807
Mountrail County	\$ 78,292	\$ 86,440	\$ 119,633	\$ 137,398	\$ 192,264	\$ 210,166	\$ 160,705	\$ 151,933	\$ 168,327	\$ 187,727	\$ 164,096
Nelson County	\$ 23,688	\$ 25,669	\$ 35,246	\$ 38,649	\$ 46,842	\$ 54,660	\$ 48,871	\$ 51,945	\$ 60,388	\$ 61,749	\$ 72,058
Oliver County	\$ 87,377	\$ 83,742	\$ 85,671	\$ 82,238	\$ 104,660	\$ 122,621	\$ 125,431	\$ 135,251	\$ 165,651	\$ 150,925	\$ 155,629
Pembina County	\$ 65,779	\$ 64,818	\$ 54,356	\$ 70,655	\$ 66,414	\$ 69,788	\$ 68,385	\$ 82,646	\$ 91,293	\$ 103,062	\$ 101,386
Pierce County	\$ 65,285	\$ 73,369	\$ 73,781	\$ 87,271	\$ 95,579	\$ 98,310	\$ 120,426	\$ 121,281	\$ 117,848	\$ 88,545	\$ 112,891
Ramsey County	\$ 105,244	\$ 94,095	\$ 113,094	\$ 117,884	\$ 129,683	\$ 150,240	\$ 138,046	\$ 163,351	\$ 146,946	\$ 159,037	\$ 186,433
Ransom County	\$ 62,550	\$ 87,014	\$ 71,587	\$ 81,507	\$ 88,900	\$ 119,473	\$ 117,142	\$ 131,514	\$ 131,442	\$ 137,447	\$ 144,338
Renville County	\$ 47,808	\$ 57,538	\$ 51,851	\$ 104,955	\$ 104,553	\$ 118,979	\$ 103,859	\$ 117,100	\$ 104,131	\$ 81,347	\$ 113,977
Richland County	\$ 89,615	\$ 92,394	\$ 110,722	\$ 108,856	\$ 115,791	\$ 113,697	\$ 135,886	\$ 142,505	\$ 132,534	\$ 160,904	\$ 174,600
Rquette County	\$ 40,852	\$ 49,746	\$ 67,087	\$ 60,819	\$ 70,974	\$ 61,450	\$ 84,649	\$ 103,279	\$ 84,575	\$ 76,635	\$ 79,505
Sargent County	\$ 59,492	\$ 50,412	\$ 43,787	\$ 68,500	\$ 77,691	\$ 68,049	\$ 112,980	\$ 85,646	\$ 102,375	\$ 106,321	\$ 113,165
Sheridan County	\$ 20,218	\$ 18,311	\$ 17,956	\$ 21,395	\$ 31,716	\$ 31,708	\$ 58,249	\$ 54,363	\$ 40,827	\$ 38,088	\$ 36,610
Sioux County	\$ 9,650	\$ 5,110	\$ 8,582	\$ 9,778	\$ 15,710	\$ 17,402	\$ 12,113	\$ 22,420	\$ 16,286	\$ 11,721	\$ 15,990
Slope County	\$ 18,063	\$ 20,899	\$ 32,432	\$ 45,744	\$ 28,541	\$ 35,417	\$ 31,111	\$ 22,672	\$ 26,228	\$ 16,742	\$ 19,793
Stark County	\$ 140,723	\$ 152,772	\$ 183,071	\$ 206,182	\$ 208,742	\$ 244,284	\$ 234,654	\$ 243,936	\$ 255,399	\$ 247,848	\$ 244,928
Steele County	\$ 34,509	\$ 40,214	\$ 41,834	\$ 45,769	\$ 35,069	\$ 41,130	\$ 63,440	\$ 59,996	\$ 63,946	\$ 97,108	\$ 114,701
Stutsman County	\$ 96,311	\$ 93,116	\$ 100,755	\$ 108,294	\$ 130,192	\$ 133,004	\$ 164,696	\$ 155,586	\$ 169,123	\$ 184,998	\$ 180,832
Towner County	\$ 36,737	\$ 39,910	\$ 38,327	\$ 51,450	\$ 55,116	\$ 54,111	\$ 80,200	\$ 74,045	\$ 70,437	\$ 72,127	\$ 78,579
Traill County	\$ 75,917	\$ 73,147	\$ 90,757	\$ 78,764	\$ 90,963	\$ 87,077	\$ 100,322	\$ 116,538	\$ 131,790	\$ 135,678	\$ 149,986
Walsh County	\$ 50,942	\$ 40,123	\$ 53,110	\$ 54,512	\$ 70,097	\$ 79,338	\$ 86,779	\$ 81,775	\$ 85,353	\$ 100,298	\$ 95,399
Ward County	\$ 149,886	\$ 166,374	\$ 192,090	\$ 166,433	\$ 210,590	\$ 225,271	\$ 231,381	\$ 220,869	\$ 217,838	\$ 222,237	\$ 228,774
Wells County	\$ 48,807	\$ 41,887	\$ 51,975	\$ 59,944	\$ 67,322	\$ 71,939	\$ 69,759	\$ 67,950	\$ 70,439	\$ 102,487	\$ 98,041
Williams County	\$ 119,262	\$ 138,032	\$ 161,337	\$ 220,451	\$ 242,305	\$ 259,100	\$ 234,009	\$ 241,685	\$ 251,424	\$ 274,353	\$ 281,336
Bismarck city	\$ 175,186	\$ 178,092	\$ 193,674	\$ 205,893	\$ 236,954	\$ 259,455	\$ 264,678	\$ 274,486	\$ 275,414	\$ 282,082	\$ 278,169
Devils Lake city	\$ 87,569	\$ 87,807	\$ 94,854	\$ 100,421	\$ 107,484	\$ 122,070	\$ 133,386	\$ 140,526	\$ 139,191	\$ 134,420	\$ 174,064
Dickinson city	\$ 145,038	\$ 161,992	\$ 183,059	\$ 205,939	\$ 207,272	\$ 242,365	\$ 231,596	\$ 243,250	\$ 247,602	\$ 249,139	\$ 245,367
Fargo city	\$ 160,408	\$ 165,468	\$ 178,584	\$ 177,410	\$ 183,411	\$ 190,268	\$ 225,505	\$ 233,585	\$ 239,935	\$ 245,964	\$ 257,221
Grand Forks city	\$ 160,534	\$ 166,318	\$ 174,883	\$ 173,951	\$ 189,986	\$ 208,057	\$ 229,660	\$ 231,654	\$ 248,086	\$ 247,423	\$ 240,809
Jamestown city	\$ 100,513	\$ 99,820	\$ 103,464	\$ 112,038	\$ 128,972	\$ 138,994	\$ 168,326	\$ 156,063	\$ 167,309	\$ 184,233	\$ 178,267
Mandan city	\$ 147,879	\$ 158,647	\$ 167,809	\$ 163,835	\$ 195,786	\$ 226,006	\$ 240,959	\$ 221,836	\$ 244,879	\$ 253,051	\$ 265,504
Minot city	\$ 152,857	\$ 170,770	\$ 196,130	\$ 160,818	\$ 212,809	\$ 221,210	\$ 228,812	\$ 218,102	\$ 212,171	\$ 213,385	\$ 225,420
Valley City city	\$ 98,065	\$ 103,578	\$ 91,791	\$ 99,329	\$ 108,035	\$ 124,467	\$ 149,266	\$ 147,754	\$ 141,411	\$ 157,173	\$ 158,089
Wahpeton city	\$ 99,778	\$ 106,715	\$ 122,398	\$ 125,120	\$ 126,119	\$ 126,585	\$ 147,538	\$ 151,754	\$ 127,323	\$ 147,197	\$ 167,917
West Fargo city	\$ 172,638	\$ 187,096	\$ 184,290	\$ 185,492	\$ 200,514	\$ 223,805	\$ 267,651	\$ 280,605	\$ 274,667	\$ 286,098	\$ 307,785
Williston city	\$ 131,605	\$ 145,718	\$ 161,550	\$ 215,934	\$ 248,603	\$ 255,659	\$ 235,736	\$ 234,300	\$ 248,415	\$ 271,375	\$ 280,393
Region 1	\$ 94,464	\$ 116,005	\$ 135,839	\$ 205,120	\$ 236,725	\$ 246,868	\$ 225,816	\$ 236,788	\$ 253,076	\$ 270,586	\$ 268,414
Region 2	\$ 124,750	\$ 140,250	\$ 156,109	\$ 146,235	\$ 189,600	\$ 204,301	\$ 201,181	\$ 188,483	\$ 196,853	\$ 198,502	\$ 207,943
Region 3	\$ 64,835	\$ 62,116	\$ 72,424	\$ 76,021	\$ 86,810	\$ 102,578	\$ 100,671	\$ 118,180	\$ 106,146	\$ 107,124	\$ 122,029
Region 4	\$ 135,123	\$ 146,573	\$ 144,183	\$ 150,090	\$ 156,272	\$ 167,504	\$ 191,143	\$ 187,688	\$ 205,879	\$ 215,689	\$ 211,166
Region 5	\$ 149,612	\$ 155,562	\$ 162,029	\$ 165,371	\$ 173,717	\$ 184,207	\$ 220,694	\$ 229,643	\$ 228,307	\$ 238,281	\$ 254,467
Region 6	\$ 72,388	\$ 74,063	\$ 78,682	\$ 84,783	\$ 98,889	\$ 101,706	\$ 125,754	\$ 119,683	\$ 117,628	\$ 134,964	\$ 138,887
Region 7	\$ 132,815	\$ 142,281	\$ 154,670	\$ 165,073	\$ 196,134	\$ 213,804	\$ 223,448	\$ 222,816	\$ 224,668	\$ 241,393	\$ 247,815
Region 8	\$ 97,612	\$ 105,680	\$ 126,888	\$ 161,276	\$ 164,805	\$ 193,251	\$ 184,057	\$ 198,761	\$ 206,501	\$ 203,488	\$ 187,359

Table 38. Occupied Housing Units (i.e., households), 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Total Occupied Housing Units (i.e., households)				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	276,642	322,553	16.6%	331,220	2.7%
Adams County	1,015	1,011	-0.4%	1,011	0.0%
Barnes County	4,830	4,772	-1.2%	4,736	-0.8%
Benson County	2,307	2,015	-12.7%	2,013	-0.1%
Billings County	354	406	14.7%	415	2.2%
Bottineau County	3,010	2,779	-7.7%	2,748	-1.1%
Bowman County	1,318	1,294	-1.8%	1,305	0.9%
Burke County	982	954	-2.9%	940	-1.5%
Burleigh County	33,001	39,927	21.0%	41,740	4.5%
Cass County	62,916	78,672	25.0%	84,658	7.6%
Cavalier County	1,760	1,661	-5.6%	1,664	0.2%
Dickey County	2,167	1,985	-8.4%	1,981	-0.2%
Divide County	1,012	965	-4.6%	923	-4.4%
Dunn County	1,318	1,558	18.2%	1,530	-1.8%
Eddy County	1,036	1,026	-1.0%	984	-4.1%
Emmons County	1,608	1,492	-7.2%	1,459	-2.2%
Foster County	1,506	1,458	-3.2%	1,476	1.2%
Golden Valley County	730	721	-1.2%	790	9.6%
Grand Forks County	26,514	30,658	15.6%	30,895	0.8%
Grant County	1,152	1,028	-10.8%	1,023	-0.5%
Griggs County	1,099	1,015	-7.6%	1,028	1.3%
Hettinger County	1,177	1,064	-9.6%	994	-6.6%
Kidder County	1,188	1,043	-12.2%	1,071	2.7%
LaMoure County	1,962	1,720	-12.3%	1,733	0.8%
Logan County	815	791	-2.9%	764	-3.4%
McHenry County	2,540	2,292	-9.8%	2,301	0.4%
McIntosh County	1,337	1,177	-12.0%	1,194	1.4%
McKenzie County	2,468	5,416	119.4%	5,406	-0.2%
McLean County	3,937	4,129	4.9%	4,185	1.4%
Mercer County	3,644	3,475	-4.6%	3,508	0.9%
Morton County	10,724	13,827	28.9%	14,739	6.6%
Mountrail County	2,851	3,715	30.3%	3,768	1.4%
Nelson County	1,448	1,386	-4.3%	1,383	-0.2%
Oliver County	762	760	-0.3%	767	0.9%
Pembina County	3,289	3,003	-8.7%	2,974	-1.0%
Pierce County	1,847	1,719	-6.9%	1,706	-0.8%
Ramsey County	4,762	4,947	3.9%	4,990	0.9%
Ransom County	2,345	2,246	-4.2%	2,322	3.4%
Renville County	1,097	982	-10.5%	990	0.8%
Richland County	6,517	6,710	3.0%	6,636	-1.1%
Rolette County	4,653	4,114	-11.6%	4,234	2.9%
Sargent County	1,770	1,734	-2.0%	1,740	0.3%
Sheridan County	638	585	-8.3%	566	-3.2%
Sioux County	1,060	1,103	4.1%	1,112	0.8%
Slope County	327	303	-7.3%	301	-0.7%
Stark County	9,643	13,561	40.6%	13,543	-0.1%
Steele County	825	788	-4.5%	829	5.2%
Stutsman County	8,633	9,084	5.2%	9,122	0.4%
Towner County	1,056	965	-8.6%	977	1.2%
Traill County	3,425	3,230	-5.7%	3,234	0.1%
Walsh County	4,756	4,493	-5.5%	4,472	-0.5%
Ward County	24,260	28,847	18.9%	29,124	1.0%
Wells County	2,059	1,852	-10.1%	1,803	-2.6%
Williams County	9,192	16,095	75.1%	15,413	-4.2%
Bismarck city	26,726	31,739	18.8%	33,430	5.3%
Devils Lake city	3,081	3,202	3.9%	3,306	3.2%
Dickinson city	7,171	10,544	47.0%	10,498	-0.4%
Fargo city	46,681	56,116	20.2%	60,366	7.6%
Grand Forks city	21,611	25,446	17.7%	25,677	0.9%
Jamestown city	6,315	6,709	6.2%	6,781	1.1%
Mandan city	7,310	10,222	39.8%	10,749	5.2%
Minot city	17,097	21,152	23.7%	21,330	0.8%
Valley City city	2,989	2,966	-0.8%	2,928	-1.3%
Wahpeton city	3,012	3,235	7.4%	3,226	-0.3%
West Fargo city	9,595	15,271	59.2%	16,369	7.2%
Williston city	6,000	11,706	95.1%	11,173	-4.6%
Fort Berthold Reservation	2,132	2,861	34.2%	2,816	-1.6%
Spirit Lake Reservation	1,082	998	-7.8%	980	-1.8%
Standing Rock Reservation	1,060	1,103	4.1%	1,112	0.8%
Turtle Mountain Reservation	2,426	2,334	-3.8%	2,370	1.5%
Region 1	12,672	22,476	77.4%	21,742	-3.3%
Region 2	36,587	41,288	12.8%	41,577	0.7%
Region 3	15,574	14,728	-5.4%	14,862	0.9%
Region 4	36,007	39,540	9.8%	39,724	0.5%
Region 5	77,798	93,380	20.0%	99,419	6.5%
Region 6	24,408	23,854	-2.3%	23,837	-0.1%
Region 7	57,714	67,369	16.7%	70,170	4.2%
Region 8	15,882	19,918	25.4%	19,889	-0.1%

Table 39. Occupied Housing Units with Householder Less than 25 Years Old, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Total Occupied Housing Units with Householder Less than 25 Years Old				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	26,257	29,042	10.6%	28,061	-3.4%
Adams County	51	57	12.4%	60	4.6%
Barnes County	289	385	33.4%	436	13.1%
Benson County	56	68	20.7%	69	2.1%
Billings County	0	31	-	39	25.6%
Bottineau County	150	188	25.6%	234	24.2%
Bowman County	35	80	129.2%	68	-15.2%
Burke County	38	14	-63.0%	22	56.5%
Burleigh County	2,831	2,421	-14.5%	2,806	15.9%
Cass County	9,707	9,488	-2.3%	8,884	-6.4%
Cavalier County	41	133	223.6%	118	-11.0%
Dickey County	62	162	161.9%	172	5.9%
Divide County	36	76	112.4%	51	-33.3%
Dunn County	55	33	-40.0%	40	21.2%
Eddy County	14	88	530.6%	51	-42.2%
Emmons County	14	81	479.0%	71	-12.4%
Foster County	82	102	24.7%	99	-3.2%
Golden Valley County	18	23	27.9%	11	-52.2%
Grand Forks County	4,495	4,704	4.7%	4,356	-7.4%
Grant County	55	61	10.6%	48	-21.1%
Griggs County	10	47	372.6%	42	-11.1%
Hettinger County	40	30	-24.6%	25	-17.2%
Kidder County	98	50	-48.8%	38	-24.2%
LaMoure County	81	93	14.8%	107	15.1%
Logan County	13	70	439.5%	47	-33.0%
McHenry County	77	83	8.1%	69	-17.1%
McIntosh County	62	75	20.5%	82	9.8%
McKenzie County	160	433	170.6%	444	2.5%
McLean County	124	223	79.7%	204	-8.5%
Mercer County	239	219	-8.3%	209	-4.6%
Morton County	422	860	103.8%	684	-20.5%
Mountrail County	230	241	5.0%	217	-10.1%
Nelson County	34	63	85.6%	52	-17.6%
Oliver County	17	20	20.3%	25	22.2%
Pembina County	142	105	-25.9%	99	-5.9%
Pierce County	34	96	182.6%	84	-12.6%
Ramsey County	249	231	-7.2%	216	-6.5%
Ransom County	83	188	126.3%	141	-24.9%
Renville County	95	24	-74.5%	25	3.1%
Richland County	655	610	-6.8%	834	36.7%
Rolette County	148	122	-17.3%	143	16.8%
Sargent County	60	127	111.8%	83	-34.7%
Sheridan County	55	19	-65.8%	17	-9.7%
Sioux County	43	38	-11.9%	39	3.0%
Slope County	16	7	-54.9%	10	38.6%
Stark County	677	761	12.4%	694	-8.8%
Steele County	13	48	269.4%	60	24.9%
Stutsman County	486	739	52.0%	722	-2.3%
Towner County	25	87	246.1%	84	-2.9%
Traill County	222	165	-25.8%	171	3.9%
Walsh County	157	332	111.4%	278	-16.2%
Ward County	2,706	3,262	20.5%	3,111	-4.6%
Wells County	65	141	117.3%	109	-22.8%
Williams County	690	1,233	78.7%	1,261	2.3%
Bismarck city	2,716	2,309	-15.0%	2,696	16.7%
Devils Lake city	245	184	-24.9%	188	2.2%
Dickinson city	598	731	22.3%	644	-11.9%
Fargo city	8,734	8,018	-8.2%	7,519	-6.2%
Grand Forks city	4,315	4,262	-1.2%	3,958	-7.1%
Jamestown city	439	670	52.7%	670	-0.1%
Mandan city	301	775	157.3%	605	-21.9%
Minot city	2,100	2,586	23.1%	2,466	-4.6%
Valley City city	270	356	31.7%	409	15.0%
Wahpeton city	473	509	7.6%	745	46.3%
West Fargo city	798	1,171	46.7%	1,096	-6.4%
Williston city	578	980	69.5%	1,003	2.4%
Fort Berthold Reservation	144	124	-13.7%	122	-1.8%
Spirit Lake Reservation	31	28	-9.2%	26	-7.7%
Standing Rock Reservation	43	38	-11.9%	39	3.0%
Turtle Mountain Reservation	70	59	-16.1%	69	17.4%
Region 1	886	1,742	96.7%	1,756	0.8%
Region 2	3,330	3,909	17.4%	3,762	-3.8%
Region 3	533	729	36.7%	681	-6.5%
Region 4	4,828	5,205	7.8%	4,785	-8.1%
Region 5	10,740	10,626	-1.1%	10,173	-4.3%
Region 6	1,150	1,815	57.8%	1,816	0.1%
Region 7	3,898	3,993	2.4%	4,141	3.7%
Region 8	892	1,023	14.7%	947	-7.4%

Table 40. Occupied Housing Units with Householder Ages 25 to 44, 2010 to 2025					
Sources: U.S. Census Bureau and calculations by the Center for Social Research at NDSU					
Area	Total Occupied Housing Units with Householder Ages 25 to 44				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	88,410	115,299	30.4%	114,149	-1.0%
Adams County	216	230	6.6%	231	0.3%
Barnes County	1,209	1,457	20.5%	1,261	-13.4%
Benson County	742	590	-20.5%	586	-0.6%
Billings County	69	126	83.3%	110	-13.0%
Bottineau County	731	721	-1.4%	636	-11.8%
Bowman County	321	366	14.0%	337	-7.9%
Burke County	200	302	51.1%	273	-9.7%
Burleigh County	11,288	14,298	26.7%	13,111	-8.3%
Cass County	24,352	32,326	32.7%	34,152	5.6%
Cavalier County	369	366	-0.8%	430	17.4%
Dickey County	519	568	9.5%	539	-5.2%
Divide County	267	221	-17.1%	218	-1.5%
Dunn County	263	501	90.6%	482	-3.9%
Eddy County	245	317	29.3%	346	9.2%
Emmons County	358	288	-19.7%	302	5.0%
Foster County	371	389	4.9%	400	2.7%
Golden Valley County	180	177	-1.6%	214	20.8%
Grand Forks County	9,204	11,346	23.3%	11,440	0.8%
Grant County	175	242	38.4%	269	11.0%
Griggs County	203	212	4.3%	223	5.4%
Hettinger County	214	256	19.6%	258	0.8%
Kidder County	273	206	-24.5%	221	7.2%
LaMoure County	418	380	-9.1%	380	0.0%
Logan County	193	167	-13.7%	193	15.9%
McHenry County	620	653	5.3%	621	-4.9%
McIntosh County	274	296	8.1%	311	5.0%
McKenzie County	703	2,054	192.1%	1,922	-6.4%
McLean County	919	1,065	15.9%	1,074	0.8%
Mercer County	956	926	-3.1%	883	-4.6%
Morton County	3,366	4,984	48.1%	5,452	9.4%
Mountrail County	910	1,382	51.9%	1,238	-10.4%
Nelson County	250	313	25.0%	324	3.7%
Oliver County	181	192	6.2%	171	-11.1%
Pembina County	854	816	-4.5%	776	-4.9%
Pierce County	354	402	13.6%	414	3.0%
Ramsey County	1,480	1,458	-1.5%	1,423	-2.4%
Ransom County	717	574	-20.0%	676	17.8%
Renville County	271	306	12.9%	336	9.8%
Richland County	1,823	1,975	8.3%	1,639	-17.0%
Rolette County	1,720	1,236	-28.1%	1,157	-6.4%
Sargent County	475	540	13.7%	534	-1.2%
Sheridan County	93	86	-7.1%	95	10.0%
Sioux County	397	293	-26.2%	282	-3.7%
Slope County	94	78	-16.5%	82	4.5%
Stark County	2,768	5,252	89.7%	5,151	-1.9%
Steele County	239	164	-31.5%	137	-16.3%
Stutsman County	2,398	2,362	-1.5%	2,298	-2.7%
Towner County	254	243	-4.3%	288	18.5%
Traill County	943	891	-5.5%	878	-1.4%
Walsh County	1,155	1,229	6.4%	1,305	6.2%
Ward County	8,435	11,415	35.3%	10,820	-5.2%
Wells County	434	383	-11.8%	406	6.1%
Williams County	2,947	7,679	160.6%	6,844	-10.9%
Bismarck city	8,835	11,335	28.3%	10,356	-8.6%
Devils Lake city	1,074	939	-12.6%	861	-8.3%
Dickinson city	2,071	4,268	106.1%	4,174	-2.2%
Fargo city	17,642	22,706	28.7%	24,023	5.8%
Grand Forks city	7,403	9,620	29.9%	9,705	0.9%
Jamestown city	1,875	1,897	1.2%	1,836	-3.2%
Mandan city	2,425	3,985	64.3%	4,295	7.8%
Minot city	5,701	8,593	50.7%	8,115	-5.6%
Valley City city	791	1,045	32.1%	861	-17.6%
Wahpeton city	939	920	-2.0%	667	-27.5%
West Fargo city	4,277	7,240	69.3%	7,608	5.1%
Williston city	2,112	6,018	185.0%	5,363	-10.9%
Fort Berthold Reservation	702	938	33.6%	917	-2.2%
Spirit Lake Reservation	465	327	-29.6%	335	2.4%
Standing Rock Reservation	397	293	-26.2%	282	-3.7%
Turtle Mountain Reservation	1,082	760	-29.7%	713	-6.2%
Region 1	3,917	9,954	154.1%	8,984	-9.7%
Region 2	11,521	15,181	31.8%	14,338	-5.6%
Region 3	4,810	4,210	-12.5%	4,230	0.5%
Region 4	11,463	13,703	19.5%	13,845	1.0%
Region 5	28,549	36,469	27.7%	38,016	4.2%
Region 6	6,019	6,213	3.2%	6,011	-3.3%
Region 7	18,006	22,581	25.4%	21,860	-3.2%
Region 8	4,125	6,987	69.4%	6,865	-1.7%

Table 41. Occupied Housing Units with Householder Ages 45 to 64, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Total Occupied Housing Units with Householder Ages 45 to 64				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	100,707	103,425	2.7%	96,091	-7.1%
Adams County	400	386	-3.5%	310	-19.7%
Barnes County	1,892	1,500	-20.7%	1,364	-9.1%
Benson County	906	794	-12.4%	693	-12.7%
Billings County	173	108	-37.8%	113	5.0%
Bottineau County	1,217	968	-20.4%	831	-14.2%
Bowman County	555	448	-19.3%	379	-15.4%
Burke County	385	336	-12.6%	252	-25.1%
Burleigh County	12,169	13,302	9.3%	12,669	-4.8%
Cass County	19,674	22,663	15.2%	22,938	1.2%
Cavalier County	801	555	-30.7%	494	-11.0%
Dickey County	858	682	-20.5%	647	-5.2%
Divide County	373	341	-8.5%	289	-15.3%
Dunn County	652	587	-9.9%	518	-11.8%
Eddy County	426	293	-31.2%	253	-13.7%
Emmons County	625	493	-21.1%	442	-10.4%
Foster County	533	515	-3.3%	489	-5.1%
Golden Valley County	298	263	-11.7%	235	-10.7%
Grand Forks County	8,478	8,551	0.9%	7,586	-11.3%
Grant County	506	319	-36.9%	265	-17.0%
Griggs County	465	314	-32.5%	263	-16.3%
Hettinger County	525	352	-32.9%	235	-33.3%
Kidder County	448	435	-3.0%	343	-21.1%
LaMoure County	761	604	-20.7%	503	-16.7%
Logan County	315	285	-9.4%	219	-23.3%
McHenry County	1,048	838	-20.0%	745	-11.1%
McIntosh County	457	369	-19.3%	321	-13.0%
McKenzie County	1,025	1,986	93.8%	1,793	-9.7%
McLean County	1,802	1,536	-14.8%	1,376	-10.4%
Mercer County	1,620	1,334	-17.7%	1,193	-10.6%
Morton County	4,424	4,794	8.4%	4,564	-4.8%
Mountrail County	1,204	1,332	10.6%	1,433	7.6%
Nelson County	580	479	-17.5%	425	-11.2%
Oliver County	350	233	-33.4%	225	-3.5%
Pembina County	1,435	1,103	-23.1%	935	-15.2%
Pierce County	758	609	-19.6%	534	-12.3%
Ramsey County	1,689	1,839	8.9%	1,596	-13.2%
Ransom County	955	827	-13.4%	718	-13.1%
Renville County	448	366	-18.3%	278	-24.0%
Richland County	2,525	2,311	-8.5%	1,892	-18.1%
Rolette County	1,871	1,703	-9.0%	1,612	-5.3%
Sargent County	756	555	-26.6%	524	-5.6%
Sheridan County	281	224	-20.3%	182	-18.8%
Sioux County	440	565	28.4%	533	-5.7%
Slope County	140	102	-27.2%	81	-20.5%
Stark County	3,666	4,680	27.6%	4,195	-10.4%
Steele County	301	325	8.1%	327	0.5%
Stutsman County	3,382	3,377	-0.2%	2,851	-15.6%
Towner County	380	330	-13.1%	251	-24.0%
Traill County	1,263	1,207	-4.5%	1,039	-13.9%
Walsh County	1,950	1,574	-19.3%	1,412	-10.3%
Ward County	8,243	8,461	2.6%	8,064	-4.7%
Wells County	710	621	-12.5%	484	-22.1%
Williams County	3,569	4,651	30.3%	4,178	-10.2%
Bismarck city	9,263	9,983	7.8%	9,488	-5.0%
Devils Lake city	882	1,118	26.7%	861	-23.0%
Dickinson city	2,641	3,592	36.0%	3,220	-10.3%
Fargo city	13,685	15,173	10.9%	15,349	1.2%
Grand Forks city	6,431	6,655	3.5%	5,899	-11.4%
Jamestown city	2,292	2,191	-4.4%	1,861	-15.1%
Mandan city	2,950	3,272	10.9%	3,104	-5.1%
Minot city	5,686	5,777	1.6%	5,510	-4.6%
Valley City city	939	761	-18.9%	694	-8.8%
Wahpeton city	979	981	0.2%	807	-17.7%
West Fargo city	3,289	4,466	35.8%	4,524	1.3%
Williston city	2,114	3,045	44.1%	2,739	-10.1%
Fort Berthold Reservation	960	1,210	26.0%	1,079	-10.8%
Spirit Lake Reservation	409	400	-2.2%	348	-13.0%
Standing Rock Reservation	440	565	28.4%	533	-5.7%
Turtle Mountain Reservation	923	1,018	10.3%	964	-5.3%
Region 1	4,967	6,978	40.5%	6,260	-10.3%
Region 2	13,303	12,911	-2.9%	12,137	-6.0%
Region 3	6,073	5,514	-9.2%	4,899	-11.2%
Region 4	12,443	11,707	-5.9%	10,358	-11.5%
Region 5	25,474	27,887	9.5%	27,438	-1.6%
Region 6	9,373	8,267	-11.8%	7,141	-13.6%
Region 7	22,665	23,234	2.5%	21,792	-6.2%
Region 8	6,409	6,926	8.1%	6,066	-12.4%

Table 42. Occupied Housing Units with Householder Ages 65 and Older, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Total Occupied Housing Units with Householder Ages 65 and Older				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	61,268	74,787	22.1%	92,919	24.2%
Adams County	348	337	-3.1%	410	21.5%
Barnes County	1,440	1,430	-0.7%	1,675	17.1%
Benson County	603	564	-6.5%	665	17.9%
Billings County	112	141	25.8%	153	8.6%
Bottineau County	912	902	-1.1%	1,047	16.1%
Bowman County	407	400	-1.7%	521	30.2%
Burke County	359	301	-16.1%	393	30.5%
Burleigh County	6,713	9,906	47.6%	13,154	32.8%
Cass County	9,183	14,195	54.6%	18,684	31.6%
Cavalier County	549	607	10.6%	622	2.4%
Dickey County	728	572	-21.4%	623	8.9%
Divide County	336	326	-3.0%	365	12.0%
Dunn County	348	436	25.4%	490	12.3%
Eddy County	351	328	-6.7%	334	1.9%
Emmons County	611	630	3.1%	644	2.2%
Foster County	520	451	-13.2%	488	8.1%
Golden Valley County	234	258	10.2%	330	28.0%
Grand Forks County	4,337	6,056	39.6%	7,513	24.1%
Grant County	416	406	-2.5%	441	8.7%
Griggs County	421	442	5.0%	500	13.1%
Hettinger County	398	425	6.9%	476	11.9%
Kidder County	369	352	-4.6%	469	33.2%
LaMoure County	702	643	-8.4%	743	15.5%
Logan County	294	269	-8.6%	305	13.4%
McHenry County	795	717	-9.8%	866	20.7%
McIntosh County	544	437	-19.6%	480	9.8%
McKenzie County	580	943	62.7%	1,247	32.2%
McLean County	1,092	1,305	19.5%	1,531	17.3%
Mercer County	829	996	20.2%	1,223	22.8%
Morton County	2,512	3,189	26.9%	4,039	26.7%
Mountrail County	507	760	49.8%	880	15.8%
Nelson County	584	532	-8.9%	582	9.4%
Oliver County	214	314	46.7%	346	10.2%
Pembina County	858	979	14.1%	1,164	18.9%
Pierce County	701	612	-12.7%	674	10.2%
Ramsey County	1,344	1,419	5.6%	1,755	23.7%
Ransom County	590	658	11.5%	787	19.6%
Renville County	283	286	1.0%	351	22.8%
Richland County	1,514	1,814	19.8%	2,271	25.2%
Rolette County	914	1,052	15.1%	1,322	25.6%
Sargent County	479	512	6.9%	599	17.0%
Sheridan County	209	256	22.4%	272	6.4%
Sioux County	180	207	15.1%	258	24.5%
Slope County	77	115	49.9%	128	10.9%
Stark County	2,532	2,869	13.3%	3,503	22.1%
Steele County	272	251	-7.8%	305	21.6%
Stutsman County	2,367	2,607	10.1%	3,251	24.7%
Towner County	397	305	-23.2%	354	16.0%
Traill County	997	968	-2.9%	1,146	18.4%
Walsh County	1,494	1,358	-9.1%	1,477	8.8%
Ward County	4,876	5,709	17.1%	7,129	24.9%
Wells County	850	707	-16.8%	804	13.7%
Williams County	1,986	2,532	27.5%	3,130	23.6%
Bismarck city	5,912	8,111	37.2%	10,890	34.3%
Devils Lake city	880	962	9.3%	1,396	45.2%
Dickinson city	1,861	1,953	4.9%	2,460	26.0%
Fargo city	6,620	10,219	54.4%	13,475	31.9%
Grand Forks city	3,462	4,910	41.8%	6,115	24.6%
Jamestown city	1,709	1,951	14.1%	2,414	23.8%
Mandan city	1,634	2,191	34.1%	2,745	25.3%
Minot city	3,610	4,196	16.2%	5,239	24.9%
Valley City city	989	804	-18.7%	964	19.8%
Wahpeton city	621	825	32.9%	1,007	22.0%
West Fargo city	1,231	2,394	94.5%	3,141	31.2%
Williston city	1,196	1,663	39.0%	2,068	24.4%
Fort Berthold Reservation	326	589	80.8%	698	18.4%
Spirit Lake Reservation	177	243	37.1%	271	11.7%
Standing Rock Reservation	180	207	15.1%	258	24.5%
Turtle Mountain Reservation	351	497	41.6%	624	25.5%
Region 1	2,902	3,801	31.0%	4,742	24.7%
Region 2	8,433	9,287	10.1%	11,340	22.1%
Region 3	4,158	4,275	2.8%	5,052	18.2%
Region 4	7,273	8,925	22.7%	10,736	20.3%
Region 5	13,035	18,397	41.1%	23,792	29.3%
Region 6	7,866	7,558	-3.9%	8,869	17.3%
Region 7	13,145	17,561	33.6%	22,377	27.4%
Region 8	4,456	4,982	11.8%	6,011	20.7%

Table 43. Change in Occupied Housing Units by Age of Householder, 2020 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Change in Occupied Housing Units by Age of Householder									
	Total		Less than 25 Years		Ages 25 to 44		Ages 45 to 64		Ages 65 and older	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	8,667	2.7%	-981	-3.4%	-1,150	-1.0%	-7,334	-7.1%	18,132	24.2%
Adams County	0	0.0%	3	4.6%	1	0.3%	-76	-19.7%	73	21.5%
Barnes County	-36	-0.8%	51	13.1%	-196	-13.4%	-136	-9.1%	245	17.1%
Benson County	-2	-0.1%	1	2.1%	-4	-0.6%	-101	-12.7%	101	17.9%
Billings County	9	2.2%	8	25.6%	-16	-13.0%	5	5.0%	12	8.6%
Bottineau County	-31	-1.1%	46	24.2%	-85	-11.8%	-137	-14.2%	145	16.1%
Bowman County	11	0.9%	-12	-15.2%	-29	-7.9%	-69	-15.4%	121	30.2%
Burke County	-14	-1.5%	8	56.5%	-29	-9.7%	-84	-25.1%	92	30.5%
Burleigh County	1,813	4.5%	385	15.9%	-1,187	-8.3%	-633	-4.8%	3,248	32.8%
Cass County	5,986	7.6%	-604	-6.4%	1,826	5.6%	275	1.2%	4,489	31.6%
Cavalier County	3	0.2%	-15	-11.0%	64	17.4%	-61	-11.0%	15	2.4%
Dickey County	-4	-0.2%	10	5.9%	-29	-5.2%	-35	-5.2%	51	8.9%
Divide County	-42	-4.4%	-25	-33.3%	-3	-1.5%	-52	-15.3%	39	12.0%
Dunn County	-28	-1.8%	7	21.2%	-19	-3.9%	-69	-11.8%	54	12.3%
Eddy County	-42	-4.1%	-37	-42.2%	29	9.2%	-40	-13.7%	6	1.9%
Emmons County	-33	-2.2%	-10	-12.4%	14	5.0%	-51	-10.4%	14	2.2%
Foster County	18	1.2%	-3	-3.2%	11	2.7%	-26	-5.1%	37	8.1%
Golden Valley County	69	9.6%	-12	-52.2%	37	20.8%	-28	-10.7%	72	28.0%
Grand Forks County	237	0.8%	-348	-7.4%	94	0.8%	-965	-11.3%	1,457	24.1%
Grant County	-5	-0.5%	-13	-21.1%	27	11.0%	-54	-17.0%	35	8.7%
Griggs County	13	1.3%	-5	-11.1%	11	5.4%	-51	-16.3%	58	13.1%
Hettinger County	-70	-6.6%	-5	-17.2%	2	0.8%	-117	-33.3%	51	11.9%
Kidder County	28	2.7%	-12	-24.2%	15	7.2%	-92	-21.1%	117	33.2%
LaMoure County	13	0.8%	14	15.1%	0	0.0%	-101	-16.7%	100	15.5%
Logan County	-27	-3.4%	-23	-33.0%	26	15.9%	-66	-23.3%	36	13.4%
McHenry County	9	0.4%	-14	-17.1%	-32	-4.9%	-93	-11.1%	149	20.7%
McIntosh County	17	1.4%	7	9.8%	15	5.0%	-48	-13.0%	43	9.8%
McKenzie County	-10	-0.2%	11	2.5%	-132	-6.4%	-193	-9.7%	304	32.2%
McLean County	56	1.4%	-19	-8.5%	9	0.8%	-160	-10.4%	226	17.3%
Mercer County	33	0.9%	-10	-4.6%	-43	-4.6%	-141	-10.6%	227	22.8%
Morton County	912	6.6%	-176	-20.5%	468	9.4%	-230	-4.8%	850	26.7%
Mountain County	53	1.4%	-24	-10.1%	-144	-10.4%	101	7.6%	120	15.8%
Nelson County	-3	-0.2%	-11	-17.6%	11	3.7%	-54	-11.2%	50	9.4%
Oliver County	7	0.9%	5	22.2%	-21	-11.1%	-8	-3.5%	32	10.2%
Pembina County	-29	-1.0%	-6	-5.9%	-40	-4.9%	-168	-15.2%	185	18.9%
Pierce County	-13	-0.8%	-12	-12.6%	12	3.0%	-75	-12.3%	62	10.2%
Ramsey County	43	0.9%	-15	-6.5%	-35	-2.4%	-243	-13.2%	336	23.7%
Ransom County	76	3.4%	-47	-24.9%	102	17.8%	-109	-13.1%	129	19.6%
Renville County	8	0.8%	1	3.1%	30	9.8%	-88	-24.0%	65	22.8%
Richland County	-74	-1.1%	224	36.7%	-336	-17.0%	-419	-18.1%	457	25.2%
Rolette County	120	2.9%	21	16.8%	-79	-6.4%	-91	-5.3%	270	25.6%
Sargent County	6	0.3%	-44	-34.7%	-6	-1.2%	-31	-5.6%	87	17.0%
Sheridan County	-19	-3.2%	-2	-9.7%	9	10.0%	-42	-18.8%	16	6.4%
Sioux County	9	0.8%	1	3.0%	-11	-3.7%	-32	-5.7%	51	24.5%
Slope County	-2	-0.7%	3	38.6%	4	4.5%	-21	-20.5%	13	10.9%
Stark County	-18	-0.1%	-67	-8.8%	-101	-1.9%	-485	-10.4%	634	22.1%
Steele County	41	5.2%	12	24.9%	-27	-16.3%	2	0.5%	54	21.6%
Stutsman County	38	0.4%	-17	-2.3%	-64	-2.7%	-526	-15.6%	644	24.7%
Towner County	12	1.2%	-3	-2.9%	45	18.5%	-79	-24.0%	49	16.0%
Traill County	4	0.1%	6	3.9%	-13	-1.4%	-168	-13.9%	178	18.4%
Walsh County	-21	-0.5%	-54	-16.2%	76	6.2%	-162	-10.3%	119	8.8%
Ward County	277	1.0%	-151	-4.6%	-595	-5.2%	-397	-4.7%	1,420	24.9%
Wells County	-49	-2.6%	-32	-22.8%	23	6.1%	-137	-22.1%	97	13.7%
Williams County	-682	-4.2%	28	2.3%	-835	-10.9%	-473	-10.2%	598	23.6%
Bismarck city	1,691	5.3%	387	16.7%	-979	-8.6%	-495	-5.0%	2,779	34.3%
Devils Lake city	104	3.2%	4	2.2%	-78	-8.3%	-257	-23.0%	434	45.2%
Dickinson city	-46	-0.4%	-87	-11.9%	-94	-2.2%	-372	-10.3%	507	26.0%
Fargo city	4,250	7.6%	-499	-6.2%	1,317	5.8%	176	1.2%	3,256	31.9%
Grand Forks city	231	0.9%	-304	-7.1%	85	0.9%	-756	-11.4%	1,205	24.6%
Jamestown city	72	1.1%	0	-0.1%	-61	-3.2%	-330	-15.1%	463	23.8%
Mandan city	527	5.2%	-170	-21.9%	310	7.8%	-168	-5.1%	554	25.3%
Minot city	178	0.8%	-120	-4.6%	-478	-5.6%	-267	-4.6%	1,043	24.9%
Valley City city	-38	-1.3%	53	15.0%	-184	-17.6%	-67	-8.8%	160	19.8%
Wahpeton city	-9	-0.3%	236	46.3%	-253	-27.5%	-174	-17.7%	182	22.0%
West Fargo city	1,098	7.2%	-75	-6.4%	368	5.1%	58	1.3%	747	31.2%
Williston city	-533	-4.6%	23	2.4%	-655	-10.9%	-306	-10.1%	405	24.4%
Fort Berthold Reservation	-45	-1.6%	-2	-1.8%	-21	-2.2%	-131	-10.8%	109	18.4%
Spirit Lake Reservation	-18	-1.8%	-2	-7.7%	8	2.4%	-52	-13.0%	28	11.7%
Standing Rock Reservation	9	0.8%	1	3.0%	-11	-3.7%	-32	-5.7%	51	24.5%
Turtle Mountain Reservation	36	1.5%	10	17.4%	-47	-6.2%	-54	-5.3%	127	25.5%
Region 1	-734	-3.3%	14	0.8%	-970	-9.7%	-718	-10.3%	941	24.7%
Region 2	289	0.7%	-147	-3.8%	-843	-5.6%	-774	-6.0%	2,053	22.1%
Region 3	134	0.9%	-48	-6.5%	20	0.5%	-615	-11.2%	777	18.2%
Region 4	184	0.5%	-420	-8.1%	142	1.0%	-1,349	-11.5%	1,811	20.3%
Region 5	6,039	6.5%	-453	-4.3%	1,547	4.2%	-449	-1.6%	5,395	29.3%
Region 6	-17	-0.1%	1	0.1%	-202	-3.3%	-1,126	-13.6%	1,311	17.3%
Region 7	2,801	4.2%	148	3.7%	-721	-3.2%	-1,442	-6.2%	4,816	27.4%
Region 8	-29	-0.1%	-76	-7.4%	-122	-1.7%	-860	-12.4%	1,029	20.7%

Table 44. Owner-Occupied Housing Units, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Owner-Occupied Housing Units				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	184,117	200,852	9.1%	207,802	3.5%
Adams County	688	734	6.7%	726	-1.1%
Barnes County	3,290	3,368	2.4%	3,333	-1.0%
Benson County	1,432	1,457	1.8%	1,473	1.1%
Billings County	294	312	6.0%	315	1.1%
Bottineau County	2,346	2,184	-6.9%	2,147	-1.7%
Bowman County	1,057	1,048	-0.9%	1,072	2.3%
Burke County	814	750	-7.8%	751	0.1%
Burleigh County	23,194	27,887	20.2%	29,299	5.1%
Cass County	33,712	41,301	22.5%	45,324	9.7%
Cavalier County	1,476	1,333	-9.7%	1,337	0.3%
Dickey County	1,579	1,495	-5.3%	1,492	-0.2%
Divide County	820	718	-12.4%	690	-3.9%
Dunn County	1,119	1,146	2.4%	1,125	-1.8%
Eddy County	845	689	-18.5%	669	-2.8%
Emmons County	1,352	1,202	-11.1%	1,171	-2.5%
Foster County	1,142	1,059	-7.3%	1,076	1.6%
Golden Valley County	582	547	-5.9%	599	9.4%
Grand Forks County	14,426	14,895	3.3%	15,267	2.5%
Grant County	942	904	-4.1%	899	-0.5%
Griggs County	868	811	-6.5%	828	2.1%
Hettinger County	969	832	-14.1%	773	-7.1%
Kidder County	843	786	-6.8%	809	3.0%
LaMoure County	1,640	1,379	-15.9%	1,392	0.9%
Logan County	675	666	-1.3%	647	-2.9%
McHenry County	1,954	1,918	-1.8%	1,919	0.0%
McIntosh County	1,113	840	-24.5%	846	0.7%
McKenzie County	1,687	3,116	84.7%	3,147	1.0%
McLean County	3,123	3,302	5.7%	3,359	1.7%
Mercer County	2,870	2,899	1.0%	2,926	0.9%
Morton County	8,494	9,810	15.5%	10,527	7.3%
Mountrail County	2,065	2,379	15.2%	2,470	3.8%
Nelson County	1,196	1,040	-13.0%	1,042	0.1%
Oliver County	654	675	3.2%	686	1.6%
Pembina County	2,618	2,179	-16.8%	2,154	-1.1%
Pierce County	1,304	1,316	0.9%	1,298	-1.4%
Ramsey County	3,117	2,945	-5.5%	2,960	0.5%
Ransom County	1,752	1,582	-9.7%	1,656	4.7%
Renville County	832	828	-0.5%	829	0.1%
Richland County	4,800	4,682	-2.5%	4,491	-4.1%
Rolette County	3,444	2,943	-14.5%	3,050	3.6%
Sargent County	1,375	1,259	-8.5%	1,286	2.2%
Sheridan County	549	475	-13.5%	457	-3.7%
Sioux County	530	537	1.3%	552	2.8%
Slope County	260	252	-3.2%	245	-2.6%
Stark County	7,014	8,593	22.5%	8,685	1.1%
Steele County	666	631	-5.2%	662	4.9%
Stutsman County	5,933	5,674	-4.4%	5,691	0.3%
Towner County	834	702	-15.8%	702	0.0%
Traill County	2,570	2,346	-8.7%	2,343	-0.1%
Walsh County	3,531	3,446	-2.4%	3,448	0.1%
Ward County	15,617	17,072	9.3%	17,529	2.7%
Wells County	1,566	1,388	-11.3%	1,358	-2.2%
Williams County	6,544	8,523	30.2%	8,270	-3.0%
Bismarck city	17,325	20,618	19.0%	21,868	6.1%
Devils Lake city	1,535	1,490	-3.0%	1,547	3.9%
Dickinson city	4,805	5,895	22.7%	5,967	1.2%
Fargo city	21,007	24,920	18.6%	27,565	10.6%
Grand Forks city	10,791	11,178	3.6%	11,507	2.9%
Jamestown city	3,890	3,542	-9.0%	3,575	0.9%
Mandan city	5,455	6,728	23.3%	7,147	6.2%
Minot city	10,641	11,741	10.3%	12,048	2.6%
Valley City city	1,662	1,771	6.6%	1,726	-2.5%
Wahpeton city	1,734	1,623	-6.4%	1,527	-5.9%
West Fargo city	6,795	10,120	48.9%	10,901	7.7%
Williston city	3,774	5,423	43.7%	5,247	-3.2%
Fort Berthold Reservation	1,157	1,644	42.1%	1,630	-0.9%
Spirit Lake Reservation	468	634	35.4%	630	-0.6%
Standing Rock Reservation	530	537	1.3%	552	2.8%
Turtle Mountain Reservation	1,745	1,676	-4.0%	1,709	2.0%
Region 1	9,051	12,357	36.5%	12,107	-2.0%
Region 2	24,932	26,446	6.1%	26,943	1.9%
Region 3	11,148	10,069	-9.7%	10,191	1.2%
Region 4	21,771	21,560	-1.0%	21,911	1.6%
Region 5	44,875	51,800	15.4%	55,762	7.6%
Region 6	17,806	16,681	-6.3%	16,663	-0.1%
Region 7	42,551	48,475	13.9%	50,685	4.6%
Region 8	11,983	13,463	12.3%	13,540	0.6%

Table 45. Renter-Occupied Housing Units, 2010 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Renter-Occupied Housing Units				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	92,525	121,701	31.5%	123,419	1.4%
Adams County	327	277	-15.3%	285	2.8%
Barnes County	1,540	1,404	-8.8%	1,403	-0.1%
Benson County	875	558	-36.3%	540	-3.2%
Billings County	60	94	57.1%	100	6.1%
Bottineau County	664	595	-10.4%	601	1.0%
Bowman County	261	246	-5.6%	233	-5.5%
Burke County	168	204	21.3%	189	-7.3%
Burleigh County	9,807	12,040	22.8%	12,441	3.3%
Cass County	29,204	37,371	28.0%	39,334	5.3%
Cavalier County	284	328	15.5%	327	-0.3%
Dickey County	588	490	-16.7%	489	-0.2%
Divide County	192	247	28.5%	233	-5.6%
Dunn County	199	412	107.2%	406	-1.6%
Eddy County	191	337	76.7%	315	-6.6%
Emmons County	256	290	13.5%	288	-0.9%
Foster County	364	399	9.7%	400	0.2%
Golden Valley County	148	174	17.3%	191	10.0%
Grand Forks County	12,088	15,763	30.4%	15,628	-0.9%
Grant County	210	124	-40.7%	124	-0.4%
Griggs County	231	204	-11.8%	200	-1.9%
Hettinger County	208	232	11.4%	221	-4.6%
Kidder County	345	257	-25.4%	262	1.8%
LaMoure County	322	341	5.7%	341	0.1%
Logan County	140	125	-10.9%	117	-6.2%
McHenry County	586	374	-36.2%	382	2.2%
McIntosh County	224	337	50.5%	348	3.2%
McKenzie County	781	2,300	194.5%	2,259	-1.8%
McLean County	814	827	1.6%	826	-0.2%
Mercer County	774	576	-25.6%	582	1.1%
Morton County	2,230	4,017	80.2%	4,212	4.8%
Mountrail County	786	1,336	70.0%	1,298	-2.9%
Nelson County	252	346	37.1%	341	-1.3%
Oliver County	108	85	-21.4%	81	-4.6%
Pembina County	671	824	22.9%	820	-0.5%
Pierce County	543	403	-25.8%	408	1.3%
Ramsey County	1,645	2,002	21.7%	2,030	1.4%
Ransom County	593	664	12.0%	666	0.2%
Renville County	265	154	-41.9%	161	4.5%
Richland County	1,717	2,028	18.1%	2,145	5.8%
Rolette County	1,209	1,171	-3.1%	1,184	1.1%
Sargent County	395	475	20.3%	454	-4.5%
Sheridan County	89	110	24.0%	109	-1.2%
Sioux County	530	566	6.8%	560	-1.1%
Slope County	67	51	-23.3%	56	8.9%
Stark County	2,629	4,968	89.0%	4,858	-2.2%
Steele County	159	157	-1.4%	167	6.5%
Stutsman County	2,700	3,410	26.3%	3,431	0.6%
Towner County	222	263	18.5%	275	4.5%
Traill County	855	884	3.4%	891	0.8%
Walsh County	1,225	1,047	-14.5%	1,024	-2.2%
Ward County	8,643	11,775	36.2%	11,595	-1.5%
Wells County	493	464	-5.9%	445	-4.0%
Williams County	2,648	7,572	185.9%	7,143	-5.7%
Bismarck city	9,401	11,121	18.3%	11,562	4.0%
Devils Lake city	1,546	1,712	10.8%	1,759	2.7%
Dickinson city	2,366	4,649	96.5%	4,531	-2.5%
Fargo city	25,674	31,196	21.5%	32,801	5.1%
Grand Forks city	10,820	14,268	31.9%	14,170	-0.7%
Jamestown city	2,425	3,167	30.6%	3,206	1.2%
Mandan city	1,855	3,494	88.4%	3,602	3.1%
Minot city	6,456	9,411	45.8%	9,282	-1.4%
Valley City city	1,327	1,195	-10.0%	1,202	0.6%
Wahpeton city	1,278	1,612	26.1%	1,699	5.4%
West Fargo city	2,800	5,151	84.0%	5,468	6.2%
Williston city	2,226	6,283	182.3%	5,926	-5.7%
Fort Berthold Reservation	975	1,217	24.8%	1,186	-2.5%
Spirit Lake Reservation	614	364	-40.6%	350	-4.0%
Standing Rock Reservation	530	566	6.8%	560	-1.1%
Turtle Mountain Reservation	681	658	-3.4%	661	0.4%
Region 1	3,621	10,119	179.4%	9,635	-4.8%
Region 2	11,655	14,842	27.3%	14,634	-1.4%
Region 3	4,426	4,659	5.3%	4,671	0.3%
Region 4	14,236	17,980	26.3%	17,813	-0.9%
Region 5	32,923	41,580	26.3%	43,657	5.0%
Region 6	6,602	7,173	8.7%	7,174	0.0%
Region 7	15,163	18,894	24.6%	19,485	3.1%
Region 8	3,899	6,455	65.6%	6,350	-1.6%

Table 46. Extremely-Low Income Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Extremely-Low Income Households Earning 0% to 30% of the Median Family Income (MFI)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	56,545	60,166	3,621	6.4%
Adams County	290	299	9	3.3%
Barnes County	885	948	63	7.1%
Benson County	643	646	3	0.4%
Billings County	68	75	7	10.8%
Bottineau County	479	494	15	3.1%
Bowman County	169	179	10	5.8%
Burke County	126	138	12	9.9%
Burleigh County	5,655	6,413	758	13.4%
Cass County	13,383	14,406	1,023	7.6%
Cavalier County	345	342	-3	-0.8%
Dickey County	385	400	15	3.8%
Divide County	189	191	2	0.9%
Dunn County	227	233	6	2.5%
Eddy County	230	221	-9	-3.7%
Emmons County	380	378	-2	-0.6%
Foster County	270	275	5	1.7%
Golden Valley County	109	131	22	20.2%
Grand Forks County	6,812	6,923	111	1.6%
Grant County	238	245	7	3.1%
Griggs County	213	225	12	5.8%
Hettinger County	247	247	0	-0.1%
Kidder County	228	257	29	12.5%
LaMoure County	299	315	16	5.3%
Logan County	136	136	0	-0.3%
McHenry County	473	520	47	9.9%
McIntosh County	303	319	16	5.2%
McKenzie County	798	888	90	11.2%
McLean County	545	581	36	6.6%
Mercer County	515	556	41	7.9%
Morton County	1,866	2,034	168	9.0%
Mountrail County	531	552	21	4.0%
Nelson County	374	384	10	2.8%
Oliver County	135	137	2	1.5%
Pembina County	588	620	32	5.4%
Pierce County	517	527	10	2.0%
Ramsey County	1,094	1,158	64	5.9%
Ransom County	401	423	22	5.5%
Renville County	78	81	3	3.8%
Richland County	1,445	1,576	131	9.0%
Rolette County	1,164	1,205	41	3.5%
Sargent County	182	187	5	2.8%
Sheridan County	113	110	-3	-2.6%
Sioux County	340	343	3	1.0%
Slope County	50	50	0	0.8%
Stark County	2,452	2,561	109	4.4%
Steele County	116	128	12	10.7%
Stutsman County	2,161	2,307	146	6.7%
Towner County	180	195	15	8.3%
Traill County	498	543	45	9.1%
Walsh County	845	861	16	1.9%
Ward County	4,463	4,753	290	6.5%
Wells County	413	437	24	5.8%
Williams County	1,897	2,013	116	6.1%
Bismarck city	5,107	5,836	729	14.3%
Devils Lake city	884	984	100	11.3%
Dickinson city	2,034	2,111	77	3.8%
Fargo city	11,496	12,294	798	6.9%
Grand Forks city	6,259	6,355	96	1.5%
Jamestown city	1,786	1,930	144	8.1%
Mandan city	1,395	1,484	89	6.4%
Minot city	3,655	3,855	200	5.5%
Valley City city	676	729	53	7.8%
Wahpeton city	988	1,069	81	8.2%
West Fargo city	1,428	1,590	162	11.3%
Williston city	1,488	1,582	94	6.3%
Fort Berthold Reservation	701	715	14	1.9%
Spirit Lake Reservation	398	391	-7	-1.9%
Standing Rock Reservation	340	343	3	1.0%
Turtle Mountain Reservation	724	746	22	3.0%
Region 1	2,884	3,092	208	7.2%
Region 2	6,667	7,065	398	6.0%
Region 3	3,656	3,767	111	3.0%
Region 4	8,619	8,788	169	2.0%
Region 5	16,025	17,263	1,238	7.7%
Region 6	5,067	5,362	295	5.8%
Region 7	10,015	11,054	1,039	10.4%
Region 8	3,612	3,775	163	4.5%

Table 47. Very-Low Income Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Very-Low Income Households Earning 31% to 50% of the Median Family Income (MFI)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	52,601	55,167	2,566	4.9%
Adams County	177	186	9	5.2%
Barnes County	910	942	32	3.5%
Benson County	286	291	5	1.9%
Billings County	42	46	4	9.1%
Bottineau County	430	436	6	1.4%
Bowman County	201	208	7	3.2%
Burke County	136	140	4	3.3%
Burleigh County	5,778	6,333	555	9.6%
Cass County	12,641	13,697	1,056	8.4%
Cavalier County	290	288	-2	-0.6%
Dickey County	283	291	8	2.9%
Divide County	156	152	-4	-2.4%
Dunn County	168	169	1	0.8%
Eddy County	227	207	-20	0.0%
Emmons County	310	305	-5	-1.5%
Foster County	277	281	4	1.4%
Golden Valley County	128	137	9	7.4%
Grand Forks County	6,003	6,181	178	3.0%
Grant County	213	211	-2	-0.9%
Griggs County	180	177	-3	-1.8%
Hettinger County	200	192	-8	-3.8%
Kidder County	236	260	24	10.2%
LaMoure County	321	333	12	3.7%
Logan County	166	165	-1	-0.4%
McHenry County	348	350	2	0.6%
McIntosh County	225	231	6	2.7%
McKenzie County	578	593	15	2.6%
McLean County	775	796	21	2.7%
Mercer County	487	498	11	2.3%
Morton County	2,275	2,515	240	10.5%
Mountrail County	670	667	-3	-0.5%
Nelson County	268	264	-4	-1.4%
Oliver County	105	112	7	6.3%
Pembina County	479	484	5	1.1%
Pierce County	154	157	3	2.0%
Ramsey County	1,034	1,052	18	1.7%
Ransom County	394	421	27	7.0%
Renville County	191	189	-2	-1.0%
Richland County	1,185	1,251	66	5.6%
Rolette County	848	876	28	3.3%
Sargent County	272	283	11	3.9%
Sheridan County	118	121	3	2.5%
Sioux County	239	239	0	-0.1%
Slope County	38	36	-2	-5.0%
Stark County	1,583	1,604	21	1.3%
Steele County	79	88	9	10.8%
Stutsman County	1,690	1,770	80	4.7%
Towner County	271	290	19	7.0%
Traill County	518	527	9	1.8%
Walsh County	858	869	11	1.3%
Ward County	4,730	4,893	163	3.4%
Wells County	338	335	-3	-0.8%
Williams County	2,096	2,028	-68	-3.2%
Bismarck city	4,881	5,366	485	9.9%
Devils Lake city	795	836	41	5.2%
Dickinson city	1,324	1,325	1	0.1%
Fargo city	10,190	10,957	767	7.5%
Grand Forks city	5,213	5,373	160	3.1%
Jamestown city	1,249	1,289	40	3.2%
Mandan city	1,677	1,821	144	8.6%
Minot city	3,700	3,810	110	3.0%
Valley City city	581	627	46	7.9%
Wahpeton city	645	678	33	5.0%
West Fargo city	1,611	1,819	208	12.9%
Williston city	1,620	1,534	-86	-5.3%
Fort Berthold Reservation	500	494	-6	-1.1%
Spirit Lake Reservation	144	142	-2	-1.5%
Standing Rock Reservation	239	239	0	-0.1%
Turtle Mountain Reservation	517	523	6	1.1%
Region 1	2,829	2,773	-56	-2.0%
Region 2	6,659	6,832	173	2.6%
Region 3	2,955	3,004	49	1.7%
Region 4	7,607	7,798	191	2.5%
Region 5	15,089	16,267	1,178	7.8%
Region 6	4,390	4,525	135	3.1%
Region 7	10,536	11,390	854	8.1%
Region 8	2,536	2,578	42	1.6%

Table 48. Low-Income Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Low-Income Households			
	Earning 51% to 80% of the Median Family Income (MFI)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	72,818	74,586	1,768	2.4%
Adams County	208	203	-5	-2.6%
Barnes County	1,117	1,083	-34	-3.0%
Benson County	488	496	8	1.7%
Billings County	115	118	3	2.3%
Bottineau County	681	690	9	1.3%
Bowman County	311	310	-1	-0.3%
Burke County	178	175	-3	-1.5%
Burleigh County	9,099	9,528	429	4.7%
Cass County	17,947	19,224	1,277	7.1%
Cavalier County	389	385	-4	-0.9%
Dickey County	454	452	-2	-0.3%
Divide County	191	176	-15	-7.9%
Dunn County	333	327	-6	-1.7%
Eddy County	226	227	1	0.6%
Emmons County	275	263	-12	-4.4%
Foster County	311	315	4	1.4%
Golden Valley County	156	168	12	7.8%
Grand Forks County	6,519	6,615	96	1.5%
Grant County	226	220	-6	-2.7%
Griggs County	269	272	3	1.2%
Hettinger County	262	248	-14	-5.3%
Kidder County	266	249	-17	-6.3%
LaMoure County	370	379	9	2.4%
Logan County	220	215	-5	-2.3%
McHenry County	488	478	-10	-2.1%
McIntosh County	276	280	4	1.4%
McKenzie County	1,322	1,309	-13	-1.0%
McLean County	861	895	34	3.9%
Mercer County	575	601	26	4.5%
Morton County	2,961	3,155	194	6.6%
Mountrail County	789	787	-2	-0.2%
Nelson County	296	295	-1	-0.3%
Oliver County	157	162	5	3.5%
Pembina County	740	709	-31	-4.2%
Pierce County	407	399	-8	-1.9%
Ramsey County	1,045	1,066	21	2.0%
Ransom County	547	564	17	3.0%
Renville County	264	281	17	6.6%
Richland County	1,405	1,354	-51	-3.6%
Rolette County	762	780	18	2.4%
Sargent County	537	528	-9	-1.8%
Sheridan County	164	161	-3	-2.0%
Sioux County	235	238	3	1.2%
Slope County	87	90	3	2.9%
Stark County	3,306	3,323	17	0.5%
Steele County	186	202	16	8.5%
Stutsman County	2,019	1,988	-31	-1.5%
Towner County	174	165	-9	-5.1%
Traill County	740	749	9	1.2%
Walsh County	1,133	1,106	-27	-2.3%
Ward County	6,873	6,860	-13	-0.2%
Wells County	466	437	-29	-6.1%
Williams County	3,395	3,286	-109	-3.2%
Bismarck city	7,512	7,806	294	3.9%
Devils Lake city	631	637	6	1.0%
Dickinson city	2,613	2,633	20	0.8%
Fargo city	13,326	14,257	931	7.0%
Grand Forks city	5,282	5,380	98	1.9%
Jamestown city	1,606	1,580	-26	-1.6%
Mandan city	2,316	2,423	107	4.6%
Minot city	5,080	5,046	-34	-0.7%
Valley City city	677	634	-43	-6.4%
Wahpeton city	650	621	-29	-4.5%
West Fargo city	2,976	3,163	187	6.3%
Williston city	2,463	2,367	-96	-3.9%
Fort Berthold Reservation	559	550	-9	-1.6%
Spirit Lake Reservation	230	233	3	1.2%
Standing Rock Reservation	235	238	3	1.2%
Turtle Mountain Reservation	408	414	6	1.5%
Region 1	4,908	4,771	-137	-2.8%
Region 2	9,679	9,670	-9	-0.1%
Region 3	3,083	3,119	36	1.2%
Region 4	8,688	8,725	37	0.4%
Region 5	21,364	22,621	1,257	5.9%
Region 6	5,500	5,421	-79	-1.4%
Region 7	14,818	15,472	654	4.4%
Region 8	4,778	4,787	9	0.2%

Table 49. Lower-Moderate Income Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Lower-Moderate Income Households Earning 81% to 115% of the Median Family Income (MFI)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	45,518	46,202	684	1.5%
Adams County	72	71	-1	-0.9%
Barnes County	672	643	-29	-4.4%
Benson County	206	201	-5	-2.2%
Billings County	31	30	-1	-3.4%
Bottineau County	297	299	2	0.8%
Bowman County	242	248	6	2.7%
Burke County	161	156	-5	-2.9%
Burleigh County	5,744	5,929	185	3.2%
Cass County	11,304	12,264	960	8.5%
Cavalier County	200	197	-3	-1.5%
Dickey County	301	295	-6	-1.8%
Divide County	138	132	-6	-4.6%
Dunn County	166	164	-2	-1.1%
Eddy County	145	136	-9	-6.3%
Emmons County	230	220	-10	-4.2%
Foster County	150	150	0	-0.3%
Golden Valley County	105	111	6	5.3%
Grand Forks County	3,970	3,929	-41	-1.0%
Grant County	139	132	-7	-4.8%
Griggs County	114	115	1	0.7%
Hettinger County	97	90	-7	-7.5%
Kidder County	92	88	-4	-4.3%
LaMoure County	293	285	-8	-2.6%
Logan County	105	103	-2	-2.1%
McHenry County	354	341	-13	-3.7%
McIntosh County	183	181	-2	-1.2%
McKenzie County	600	573	-27	-4.5%
McLean County	733	731	-2	-0.3%
Mercer County	539	532	-7	-1.3%
Morton County	2,090	2,188	98	4.7%
Mountrail County	418	424	6	1.4%
Nelson County	185	183	-2	-1.3%
Oliver County	84	84	0	0.1%
Pembina County	403	404	1	0.3%
Pierce County	247	240	-7	-2.9%
Ramsey County	659	656	-3	-0.4%
Ransom County	332	339	7	2.1%
Renville County	111	102	-9	-7.9%
Richland County	1,048	976	-72	-6.9%
Rolette County	527	534	7	1.3%
Sargent County	280	286	6	2.2%
Sheridan County	81	76	-5	-6.5%
Sioux County	80	80	0	0.4%
Slope County	47	46	-1	-1.9%
Stark County	1,563	1,546	-17	-1.1%
Steele County	108	113	5	4.8%
Stutsman County	1,454	1,400	-54	-3.7%
Towner County	131	136	5	3.7%
Traill County	471	454	-17	-3.6%
Walsh County	649	641	-8	-1.2%
Ward County	4,463	4,441	-22	-0.5%
Wells County	242	230	-12	-5.1%
Williams County	2,463	2,277	-186	-7.5%
Bismarck city	4,574	4,787	213	4.7%
Devils Lake city	424	414	-10	-2.4%
Dickinson city	982	963	-19	-1.9%
Fargo city	7,240	7,818	578	8.0%
Grand Forks city	3,143	3,113	-30	-0.9%
Jamestown city	1,069	1,038	-31	-2.9%
Mandan city	1,532	1,622	90	5.8%
Minot city	3,104	3,098	-6	-0.2%
Valley City city	354	336	-18	-5.0%
Wahpeton city	485	438	-47	-9.7%
West Fargo city	3,102	3,400	298	9.6%
Williston city	1,916	1,771	-145	-7.6%
Fort Berthold Reservation	347	338	-9	-2.6%
Spirit Lake Reservation	68	64	-4	-5.8%
Standing Rock Reservation	80	80	0	0.4%
Turtle Mountain Reservation	278	277	-1	-0.2%
Region 1	3,201	2,982	-219	-6.8%
Region 2	6,051	6,003	-48	-0.8%
Region 3	1,868	1,860	-8	-0.4%
Region 4	5,207	5,157	-50	-1.0%
Region 5	13,543	14,432	889	6.6%
Region 6	3,515	3,402	-113	-3.2%
Region 7	9,811	10,060	249	2.5%
Region 8	2,323	2,306	-17	-0.7%

Table 50. Moderate-Income Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Moderate-Income Households Earning 116% to 140% of the Median Family Income (MFI)			
	2020	2025	Change: 2020 to 2025	
	Estimate	Projection	Numeric	Percent
North Dakota	32,901	32,988	87	0.3%
Adams County	114	109	-5	-4.1%
Barnes County	574	529	-45	-7.8%
Benson County	174	167	-7	-4.2%
Billings County	67	65	-2	-2.3%
Bottineau County	349	328	-21	-6.0%
Bowman County	129	119	-10	-7.8%
Burke County	84	88	4	4.3%
Burleigh County	4,366	4,336	-30	-0.7%
Cass County	7,649	8,251	602	7.9%
Cavalier County	140	143	3	2.0%
Dickey County	221	211	-10	-4.6%
Divide County	100	95	-5	-5.1%
Dunn County	273	259	-14	-5.2%
Eddy County	87	84	-3	-3.8%
Emmons County	115	113	-2	-1.6%
Foster County	186	188	2	1.2%
Golden Valley County	92	99	7	7.5%
Grand Forks County	3,049	3,028	-21	-0.7%
Grant County	59	59	0	0.2%
Griggs County	66	64	-2	-3.0%
Hettinger County	71	63	-8	-11.3%
Kidder County	115	119	4	3.3%
LaMoure County	130	128	-2	-1.4%
Logan County	45	40	-5	-10.7%
McHenry County	197	188	-9	-4.5%
McIntosh County	78	76	-2	-3.0%
McKenzie County	756	730	-26	-3.4%
McLean County	482	479	-3	-0.6%
Mercer County	469	469	0	0.1%
Morton County	1,641	1,732	91	5.6%
Mountrail County	434	428	-6	-1.4%
Nelson County	124	122	-2	-1.8%
Oliver County	101	101	0	-0.3%
Pembina County	303	296	-7	-2.4%
Pierce County	155	153	-2	-1.2%
Ramsey County	495	466	-29	-5.9%
Ransom County	247	248	1	0.3%
Renville County	140	135	-5	-3.8%
Richland County	636	572	-64	-10.0%
Rolette County	277	278	1	0.5%
Sargent County	258	253	-5	-1.9%
Sheridan County	50	49	-1	-2.9%
Sioux County	67	64	-3	-4.1%
Slope County	23	22	-1	-2.4%
Stark County	1,683	1,626	-57	-3.4%
Steele County	129	129	0	-0.3%
Stutsman County	780	734	-46	-5.9%
Towner County	110	97	-13	-11.9%
Traill County	447	433	-14	-3.2%
Walsh County	384	375	-9	-2.4%
Ward County	2,606	2,584	-22	-0.9%
Wells County	117	111	-6	-5.4%
Williams County	1,455	1,353	-102	-7.0%
Bismarck city	3,261	3,269	8	0.3%
Devils Lake city	281	254	-27	-9.6%
Dickinson city	1,349	1,293	-56	-4.1%
Fargo city	4,584	5,035	451	9.8%
Grand Forks city	2,383	2,358	-25	-1.0%
Jamestown city	546	520	-26	-4.8%
Mandan city	1,200	1,251	51	4.3%
Minot city	1,728	1,704	-24	-1.4%
Valley City city	386	331	-55	-14.2%
Wahpeton city	252	226	-26	-10.2%
West Fargo city	2,024	2,086	62	3.1%
Williston city	976	905	-71	-7.2%
Fort Berthold Reservation	255	242	-13	-5.0%
Spirit Lake Reservation	42	41	-1	-2.9%
Standing Rock Reservation	67	64	-3	-4.1%
Turtle Mountain Reservation	127	127	0	0.4%
Region 1	2,311	2,178	-133	-5.8%
Region 2	3,966	3,904	-62	-1.6%
Region 3	1,284	1,235	-49	-3.8%
Region 4	3,860	3,821	-39	-1.0%
Region 5	9,367	9,886	519	5.5%
Region 6	2,197	2,081	-116	-5.3%
Region 7	7,465	7,521	56	0.8%
Region 8	2,451	2,362	-89	-3.6%

Table 51. Upper-Income Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Upper-Income Households			
	Earning More than 140% of the Median Family Income (MFI)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	62,170	62,108	-62	-0.1%
Adams County	151	144	-7	-4.6%
Barnes County	614	590	-24	-3.9%
Benson County	219	212	-7	-3.1%
Billings County	83	82	-1	-1.4%
Bottineau County	543	500	-43	-7.9%
Bowman County	242	239	-3	-1.1%
Burke County	270	243	-27	-10.0%
Burleigh County	9,285	9,201	-84	-0.9%
Cass County	15,747	16,817	1,070	6.8%
Cavalier County	298	309	11	3.7%
Dickey County	342	330	-12	-3.4%
Divide County	190	178	-12	-6.4%
Dunn County	391	378	-13	-3.4%
Eddy County	112	108	-4	-3.4%
Emmons County	182	179	-3	-1.9%
Foster County	263	268	5	1.7%
Golden Valley County	131	143	12	9.1%
Grand Forks County	4,304	4,218	-86	-2.0%
Grant County	154	158	4	2.7%
Griggs County	173	173	0	-0.2%
Hettinger County	187	154	-33	-17.6%
Kidder County	106	101	-5	-4.6%
LaMoure County	307	290	-17	-5.7%
Logan County	119	105	-14	-11.6%
McHenry County	431	424	-7	-1.7%
McIntosh County	111	106	-5	-4.6%
McKenzie County	1,362	1,316	-46	-3.4%
McLean County	733	705	-28	-3.8%
Mercer County	891	849	-42	-4.7%
Morton County	2,994	3,114	120	4.0%
Mountrail County	873	911	38	4.3%
Nelson County	139	134	-5	-3.5%
Oliver County	178	172	-6	-3.4%
Pembina County	490	459	-31	-6.3%
Pierce County	240	230	-10	-4.1%
Ramsey County	620	590	-30	-4.8%
Ransom County	325	329	4	1.3%
Renville County	198	200	2	0.9%
Richland County	991	908	-83	-8.4%
Rolette County	536	561	25	4.6%
Sargent County	205	204	-1	-0.4%
Sheridan County	58	51	-7	-12.3%
Sioux County	142	148	6	3.9%
Slope County	59	57	-2	-2.8%
Stark County	2,974	2,884	-90	-3.0%
Steele County	170	170	0	0.3%
Stutsman County	980	922	-58	-5.9%
Towner County	99	94	-5	-4.8%
Traill County	556	530	-26	-4.6%
Walsh County	625	622	-3	-0.6%
Ward County	5,711	5,592	-119	-2.1%
Wells County	276	253	-23	-8.2%
Williams County	4,790	4,453	-337	-7.0%
Bismarck city	6,404	6,366	-38	-0.6%
Devils Lake city	187	180	-7	-3.6%
Dickinson city	2,242	2,174	-68	-3.0%
Fargo city	9,281	10,004	723	7.8%
Grand Forks city	3,167	3,098	-69	-2.2%
Jamestown city	452	423	-29	-6.5%
Mandan city	2,101	2,146	45	2.1%
Minot city	3,884	3,817	-67	-1.7%
Valley City city	292	270	-22	-7.6%
Wahpeton city	214	193	-21	-9.9%
West Fargo city	4,130	4,311	181	4.4%
Williston city	3,243	3,013	-230	-7.1%
Fort Berthold Reservation	500	477	-23	-4.5%
Spirit Lake Reservation	115	106	-9	-7.9%
Standing Rock Reservation	142	148	6	3.9%
Turtle Mountain Reservation	281	282	1	0.3%
Region 1	6,342	5,947	-395	-6.2%
Region 2	8,267	8,100	-167	-2.0%
Region 3	1,883	1,874	-9	-0.5%
Region 4	5,558	5,433	-125	-2.3%
Region 5	17,993	18,958	965	5.4%
Region 6	3,185	3,037	-148	-4.6%
Region 7	14,724	14,678	-46	-0.3%
Region 8	4,218	4,081	-137	-3.2%

Table 52. Lower Income, Tax-Credit Eligible Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Lower Income, Tax Credit Eligible Income Households Earning 0% to 60% of the Median Family Income (MFI)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	121,682	128,304	6,622	5.4%
Adams County	516	532	16	3.1%
Barnes County	2,028	2,112	84	4.2%
Benson County	1,001	1,007	6	0.6%
Billings County	119	130	11	9.5%
Bottineau County	1,007	1,040	33	3.3%
Bowman County	412	431	19	4.7%
Burke County	288	303	15	5.1%
Burleigh County	12,837	14,232	1,395	10.9%
Cass County	28,826	31,109	2,283	7.9%
Cavalier County	714	710	-4	-0.5%
Dickey County	755	779	24	3.2%
Divide County	356	354	-2	-0.5%
Dunn County	478	483	5	1.0%
Eddy County	497	472	-25	-5.1%
Emmons County	730	722	-8	-1.0%
Foster County	607	617	10	1.7%
Golden Valley County	264	299	35	13.3%
Grand Forks County	14,196	14,557	361	2.5%
Grant County	496	502	6	1.2%
Griggs County	457	466	9	2.0%
Hettinger County	469	459	-10	-2.2%
Kidder County	506	558	52	10.2%
LaMoure County	668	700	32	4.8%
Logan County	345	345	0	0.0%
McHenry County	881	928	47	5.3%
McIntosh County	579	602	23	3.9%
McKenzie County	1,583	1,695	112	7.1%
McLean County	1,418	1,477	59	4.2%
Mercer County	1,124	1,187	63	5.6%
Morton County	4,729	5,206	477	10.1%
Mountrail County	1,350	1,372	22	1.7%
Nelson County	672	679	7	1.1%
Oliver County	262	271	9	3.5%
Pembina County	1,216	1,244	28	2.3%
Pierce County	734	750	16	2.2%
Ramsey County	2,254	2,347	93	4.1%
Ransom County	879	935	56	6.4%
Renville County	310	317	7	2.2%
Richland County	2,891	3,073	182	6.3%
Rolette County	2,132	2,199	67	3.2%
Sargent County	592	615	23	3.8%
Sheridan County	264	258	-6	-2.4%
Sioux County	617	624	7	1.2%
Slope County	113	110	-3	-2.4%
Stark County	4,543	4,692	149	3.3%
Steele County	237	262	25	10.5%
Stutsman County	4,243	4,460	217	5.1%
Towner County	485	516	31	6.4%
Traill County	1,155	1,211	56	4.8%
Walsh County	1,957	1,970	13	0.7%
Ward County	10,308	10,753	445	4.3%
Wells County	842	860	18	2.2%
Williams County	4,742	4,772	30	0.6%
Bismarck city	11,187	12,468	1,281	11.4%
Devils Lake city	1,777	1,937	160	9.0%
Dickinson city	3,830	3,931	101	2.6%
Fargo city	23,808	25,522	1,714	7.2%
Grand Forks city	12,666	12,991	325	2.6%
Jamestown city	3,359	3,540	181	5.4%
Mandan city	3,561	3,853	292	8.2%
Minot city	8,233	8,529	296	3.6%
Valley City city	1,399	1,493	94	6.8%
Wahpeton city	1,762	1,850	88	5.0%
West Fargo city	3,380	3,770	390	11.5%
Williston city	3,663	3,638	-25	-0.7%
Fort Berthold Reservation	1,309	1,318	9	0.7%
Spirit Lake Reservation	582	573	-9	-1.6%
Standing Rock Reservation	617	624	7	1.2%
Turtle Mountain Reservation	1,320	1,345	25	1.9%
Region 1	6,681	6,821	140	2.1%
Region 2	14,878	15,463	585	3.9%
Region 3	7,083	7,251	168	2.4%
Region 4	18,040	18,450	410	2.3%
Region 5	34,580	37,205	2,625	7.6%
Region 6	10,523	10,941	418	4.0%
Region 7	22,983	25,037	2,054	8.9%
Region 8	6,914	7,136	222	3.2%

Table 53. Change in Households by Household Income, 2020 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Change in Households by Household Income Levels													
	Extremely Low Income		Very Low Income		Low Income		Lower Moderate Income		Moderate Income		Upper Income		Lower Income, Tax Credit Eligible	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	3,621	6.4%	2,566	4.9%	1,768	2.4%	684	1.5%	87	0.3%	-62	-0.1%	6,622	5.4%
Adams County	9	3.3%	9	5.2%	-5	-2.6%	-1	-0.9%	-5	-4.1%	-7	-4.6%	16	3.1%
Barnes County	63	7.1%	32	3.5%	-34	-3.0%	-29	-4.4%	-45	-7.8%	-24	-3.9%	84	4.2%
Benson County	3	0.4%	5	1.9%	8	1.7%	-5	-2.2%	-7	-4.2%	-7	-3.1%	6	0.6%
Billings County	7	10.8%	4	9.1%	3	2.3%	-1	-3.4%	-2	-2.3%	-1	-1.4%	11	9.5%
Bottineau County	15	3.1%	6	1.4%	9	1.3%	2	0.8%	-21	-6.0%	-43	-7.9%	33	3.3%
Bowman County	10	5.8%	7	3.2%	-1	-0.3%	6	2.7%	-10	-7.8%	-3	-1.1%	19	4.7%
Burke County	12	9.9%	4	3.3%	-3	-1.5%	-5	-2.9%	4	4.3%	-27	-10.0%	15	5.1%
Burleigh County	758	13.4%	555	9.6%	429	4.7%	185	3.2%	-30	-0.7%	-84	-0.9%	1,395	10.9%
Cass County	1,023	7.6%	1,056	8.4%	1,277	7.1%	960	8.5%	602	7.9%	1,070	6.8%	2,283	7.9%
Cavalier County	-3	-0.8%	-2	-0.6%	-4	-0.9%	-3	-1.5%	3	2.0%	11	3.7%	-4	-0.5%
Dickey County	15	3.8%	8	2.9%	-2	-0.3%	-6	-1.8%	-10	-4.6%	-12	-3.4%	24	3.2%
Divide County	2	0.9%	-4	-2.4%	-15	-7.9%	-6	-4.6%	-5	-5.1%	-12	-6.4%	-2	-0.5%
Dunn County	6	2.5%	1	0.8%	-6	-1.7%	-2	-1.1%	-14	-5.2%	-13	-3.4%	5	1.0%
Eddy County	-9	-3.7%	-20	-8.6%	1	0.6%	-9	-6.3%	-3	-3.8%	-4	-3.4%	-25	-5.1%
Emmons County	-2	-0.6%	-5	-1.5%	-12	-4.4%	-10	-4.2%	-2	-1.6%	-3	-1.9%	-8	-1.0%
Foster County	5	1.7%	4	1.4%	4	1.4%	0	-0.3%	2	1.2%	5	1.7%	10	1.7%
Golden Valley County	22	20.2%	9	7.4%	12	7.8%	6	5.3%	7	7.5%	12	9.1%	35	13.3%
Grand Forks County	111	1.6%	178	3.0%	96	1.5%	-41	-1.0%	-21	-0.7%	-86	-2.0%	361	2.5%
Grant County	7	3.1%	-2	-0.9%	-6	-2.7%	-7	-4.8%	0	0.2%	4	2.7%	6	1.2%
Griggs County	12	5.8%	-3	-1.8%	3	1.2%	1	0.7%	-2	-3.0%	0	-0.2%	9	2.0%
Hettinger County	0	-0.1%	-8	-3.8%	-14	-5.3%	-7	-7.5%	-8	-11.3%	-33	-17.6%	-10	-2.2%
Kidder County	29	12.5%	24	10.2%	-17	-6.3%	-4	-4.3%	4	3.3%	-5	-4.6%	52	10.2%
LaMoure County	16	5.3%	12	3.7%	9	2.4%	-8	-2.6%	-2	-1.4%	-17	-5.7%	32	4.8%
Logan County	0	-0.3%	-1	-0.4%	-5	-2.3%	-2	-2.1%	-5	-10.7%	-14	-11.6%	0	0.0%
McHenry County	47	9.9%	2	0.6%	-10	-2.1%	-13	-3.7%	-9	-4.5%	-7	-1.7%	47	5.3%
McIntosh County	16	5.2%	6	2.7%	4	1.4%	-2	-1.2%	-2	-3.0%	-5	-4.6%	23	3.9%
McKenzie County	90	11.2%	15	2.6%	-13	-1.0%	-27	-4.5%	-26	-3.4%	-46	-3.4%	112	7.1%
McLean County	36	6.6%	21	2.7%	34	3.9%	-2	-0.3%	-3	-0.6%	-28	-3.8%	59	4.2%
Mercer County	41	7.9%	11	2.3%	26	4.5%	-7	-1.3%	0	0.1%	-42	-4.7%	63	5.6%
Morton County	168	9.0%	240	10.5%	194	6.6%	98	4.7%	91	5.6%	120	4.0%	477	10.1%
Mountrail County	21	4.0%	-3	-0.5%	-2	-0.2%	6	1.4%	-6	-1.4%	38	4.3%	22	1.7%
Nelson County	10	2.8%	-4	-1.4%	-1	-0.3%	-2	-1.3%	-2	-1.8%	-5	-3.5%	7	1.1%
Oliver County	2	1.5%	7	6.3%	5	3.5%	0	0.1%	0	-0.3%	-6	-3.4%	9	3.5%
Pembina County	32	5.4%	5	1.1%	-31	-4.2%	1	0.3%	-7	-2.4%	-31	-6.3%	28	2.3%
Pierce County	10	2.0%	3	2.0%	-8	-1.9%	-7	-2.9%	-2	-1.2%	-10	-4.1%	16	2.2%
Ramsey County	64	5.9%	18	1.7%	21	2.0%	-3	-0.4%	-29	-5.9%	-30	-4.8%	93	4.1%
Ransom County	22	5.5%	27	7.0%	17	3.0%	7	2.1%	1	0.3%	4	1.3%	56	6.4%
Renville County	3	3.8%	-2	-1.0%	17	6.6%	-9	-7.9%	-5	-3.8%	2	0.9%	7	2.2%
Richland County	131	9.0%	66	5.6%	-51	-3.6%	-72	-6.9%	-64	-10.0%	-83	-8.4%	182	6.3%
Rolette County	41	3.5%	28	3.3%	18	2.4%	7	1.3%	1	0.5%	25	4.6%	67	3.2%
Sargent County	5	2.8%	11	3.9%	-9	-1.8%	6	2.2%	-5	-1.9%	-1	-0.4%	23	3.8%
Sheridan County	-3	-2.6%	3	2.5%	-3	-2.0%	-5	-6.5%	-1	-2.9%	-7	-12.3%	-6	-2.4%
Sioux County	3	1.0%	0	-0.1%	3	1.2%	0	0.4%	-3	-4.1%	6	3.9%	7	1.2%
Slope County	0	0.8%	-2	-5.0%	3	2.9%	-1	-1.9%	-1	-2.4%	-2	-2.8%	-3	-2.4%
Stark County	109	4.4%	21	1.3%	17	0.5%	-17	-1.1%	-57	-3.4%	-90	-3.0%	149	3.3%
Steele County	12	10.7%	9	10.8%	16	8.5%	5	4.8%	0	-0.3%	0	0.3%	25	10.5%
Stutsman County	146	6.7%	80	4.7%	-31	-1.5%	-54	-3.7%	-46	-5.9%	-58	-5.9%	217	5.1%
Towner County	15	8.3%	19	7.0%	-9	-5.1%	5	3.7%	-13	-11.9%	-5	-4.8%	31	6.4%
Trails County	45	9.1%	9	1.8%	9	1.2%	-17	-3.6%	-14	-3.2%	-26	-4.6%	56	4.8%
Walsh County	16	1.9%	11	1.3%	-27	-2.3%	-8	-1.2%	-9	-2.4%	-3	-0.6%	13	0.7%
Ward County	290	6.5%	163	3.4%	-13	-0.2%	-22	-0.5%	-22	-0.9%	-119	-2.1%	445	4.3%
Wells County	24	5.8%	-3	-0.8%	-29	-6.1%	-12	-5.1%	-6	-5.4%	-23	-8.2%	18	2.2%
Williams County	116	6.1%	-68	-3.2%	-109	-3.2%	-186	-7.5%	-102	-7.0%	-337	-7.0%	30	0.6%
Bismarck city	729	14.3%	485	9.9%	294	3.9%	213	4.7%	8	0.3%	-38	-0.6%	1,281	11.4%
Devils Lake city	100	11.3%	41	5.2%	6	1.0%	-10	-2.4%	-27	-9.6%	-7	-3.6%	160	9.0%
Dickinson city	77	3.8%	1	0.1%	20	0.8%	-19	-1.9%	-56	-4.1%	-68	-3.0%	101	2.6%
Fargo city	798	6.9%	767	7.5%	931	7.0%	578	8.0%	451	9.8%	723	7.8%	1,714	7.2%
Grand Forks city	96	1.5%	160	3.1%	98	1.9%	-30	-0.9%	-25	-1.0%	-69	-2.2%	325	2.6%
Jamestown city	144	8.1%	40	3.2%	-26	-1.6%	-31	-2.9%	-26	-4.8%	-29	-6.5%	181	5.4%
Mandan city	89	6.4%	144	8.6%	107	4.6%	90	5.8%	51	4.3%	45	2.1%	292	8.2%
Minot city	200	5.5%	110	3.0%	-34	-0.7%	-6	-0.2%	-24	-1.4%	-67	-1.7%	296	3.6%
Valley City city	53	7.8%	46	7.9%	-43	-6.4%	-18	-5.0%	-55	-14.2%	-22	-7.6%	94	6.8%
Wahpeton city	81	8.2%	33	5.0%	-29	-4.5%	-47	-9.7%	-26	-10.2%	-21	-9.9%	88	5.0%
West Fargo city	162	11.3%	208	12.9%	187	6.3%	298	9.6%	62	3.1%	181	4.4%	390	11.5%
Williston city	94	6.3%	-86	-5.3%	-96	-3.9%	-145	-7.6%	-71	-7.2%	-230	-7.1%	-25	-0.7%
Fort Berthold Reservation	14	1.9%	-6	-1.1%	-9	-1.6%	-9	-2.6%	-13	-5.0%	-23	-4.5%	9	0.7%
Spirit Lake Reservation	-7	-1.9%	-2	-1.5%	3	1.2%	-4	-5.8%	-1	-2.9%	-9	-7.9%	-9	-1.6%
Standing Rock Reservation	3	1.0%	0	-0.1%	3	1.2%	0	0.4%	-3	-4.1%	6	3.9%	7	1.2%
Turtle Mountain Reservation	22	3.0%	6	1.1%	6	1.5%	-1	-0.2%	0	0.4%	1	0.3%	25	1.9%
Region 1	208	7.2%	-56	-2.0%	-137	-2.8%	-219	-6.8%	-133	-5.8%	-395	-6.2%	140	2.1%
Region 2	398	6.0%	173	2.6%	-9	-0.1%	-48	-0.8%	-62	-1.6%	-167	-2.0%	585	3.9%
Region 3	111	3.0%	49	1.7%	36	1.2%	-8	-0.4%	-49	-3.8%	-9	-0.5%	168	2.4%
Region 4	169	2.0%	191	2.5%	37	0.4%	-50	-1.0%	-39	-1.0%	-125	-2.3%	410	2.3%
Region 5	1,238	7.7%	1,178	7.8%	1,257	5.9%	889	6.6%	519	5.5%	965	5.4%	2,625	7.6%
Region 6	295	5.8%	135	3.1%	-79	-1.4%	-113	-3.2%	-116	-5.3%	-148	-4.6%	418	4.0%
Region 7	1,039	10.4%	854	8.1%	654	4.4%	249	2.5%	56	0.8%	-46	-0.3%	2,054	8.9%
Region 8	163	4.5%	42	1.6%	9	0.2%	-17	-0.7%	-89	-3.6%	-137	-3.2%	222	3.2%

Table 54. First-Time Homebuyer Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	First-Time Homebuyer Households (<45 Years Old with Household Income \$45,000-\$99,999)			
	2020	2025	Change: 2020 to 2025	
	Estimate	Projection	Numeric	Percent
North Dakota	56,849	55,940	-909	-1.6%
Adams County	84	85	1	1.1%
Barnes County	692	612	-80	-11.6%
Benson County	205	204	-1	-0.3%
Billings County	58	53	-5	-8.1%
Bottineau County	357	356	-1	-0.2%
Bowman County	155	140	-15	-9.4%
Burke County	138	125	-13	-9.1%
Burleigh County	6,441	6,111	-330	-5.1%
Cass County	16,257	16,745	488	3.0%
Cavalier County	186	196	10	5.4%
Dickey County	341	328	-13	-3.7%
Divide County	99	81	-18	-18.4%
Dunn County	170	167	-3	-2.0%
Eddy County	132	138	6	4.2%
Emmons County	209	207	-2	-1.2%
Foster County	179	183	4	2.3%
Golden Valley County	92	106	14	15.1%
Grand Forks County	5,628	5,578	-50	-0.9%
Grant County	124	125	1	0.4%
Griggs County	148	153	5	3.6%
Hettinger County	141	137	-4	-2.9%
Kidder County	127	128	1	0.6%
LaMoure County	233	239	6	2.6%
Logan County	126	132	6	5.0%
McHenry County	301	281	-20	-6.8%
McIntosh County	163	173	10	6.1%
McKenzie County	1,040	989	-51	-4.9%
McLean County	494	489	-5	-1.0%
Mercer County	342	326	-16	-4.8%
Morton County	2,205	2,295	90	4.1%
Mountrail County	589	528	-61	-10.4%
Nelson County	190	195	5	2.5%
Oliver County	56	50	-6	-11.1%
Pembina County	416	394	-22	-5.3%
Pierce County	206	208	2	0.9%
Ramsey County	572	557	-15	-2.6%
Ransom County	267	301	34	12.7%
Renville County	105	115	10	9.0%
Richland County	921	832	-89	-9.6%
Rolette County	516	490	-26	-5.0%
Sargent County	363	333	-30	-8.2%
Sheridan County	68	73	5	8.0%
Sioux County	108	105	-3	-2.4%
Slope County	44	49	5	10.9%
Stark County	2,345	2,282	-63	-2.7%
Steele County	94	93	-1	-1.2%
Stutsman County	1,502	1,462	-40	-2.6%
Towner County	117	139	22	18.7%
Traill County	449	446	-3	-0.7%
Walsh County	774	779	5	0.7%
Ward County	6,461	6,132	-329	-5.1%
Wells County	265	267	2	0.7%
Williams County	3,554	3,228	-326	-9.2%
Bismarck city	5,446	5,179	-267	-4.9%
Devils Lake city	389	359	-30	-7.7%
Dickinson city	1,859	1,794	-65	-3.5%
Fargo city	11,701	12,027	326	2.8%
Grand Forks city	4,587	4,555	-32	-0.7%
Jamestown city	1,284	1,254	-30	-2.4%
Mandan city	1,794	1,841	47	2.6%
Minot city	4,840	4,581	-259	-5.4%
Valley City city	472	403	-69	-14.5%
Wahpeton city	447	388	-59	-13.1%
West Fargo city	3,406	3,528	122	3.6%
Williston city	2,851	2,592	-259	-9.1%
Fort Berthold Reservation	322	316	-6	-2.0%
Spirit Lake Reservation	78	79	1	1.5%
Standing Rock Reservation	108	105	-3	-2.4%
Turtle Mountain Reservation	326	311	-15	-4.7%
Region 1	4,693	4,298	-395	-8.4%
Region 2	8,157	7,745	-412	-5.1%
Region 3	1,728	1,724	-4	-0.2%
Region 4	7,008	6,946	-62	-0.9%
Region 5	18,351	18,750	399	2.2%
Region 6	3,648	3,549	-99	-2.7%
Region 7	10,174	9,909	-265	-2.6%
Region 8	3,089	3,019	-70	-2.3%

Table 55. Non-Elderly, Lower-Income Homebuyer Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Non-Elderly, Lower-Income Homebuyer Households (<65 Years Old with Household Income < \$75,000)			
	2020	2025	Change: 2020 to 2025	
	Estimate	Projection	Numeric	Percent
North Dakota	129,101	124,439	-4,662	-3.6%
Adams County	419	376	-43	-10.2%
Barnes County	1,866	1,747	-119	-6.4%
Benson County	972	910	-62	-6.4%
Billings County	119	123	4	3.6%
Bottineau County	892	809	-83	-9.3%
Bowman County	441	383	-58	-13.2%
Burke County	260	219	-41	-15.8%
Burleigh County	13,814	13,354	-460	-3.3%
Cass County	35,128	35,686	558	1.6%
Cavalier County	551	532	-19	-3.5%
Dickey County	671	652	-19	-2.8%
Divide County	314	270	-44	-14.0%
Dunn County	464	432	-32	-6.8%
Eddy County	404	372	-32	-7.9%
Emmons County	482	452	-30	-6.1%
Foster County	546	533	-13	-2.3%
Golden Valley County	225	222	-3	-1.3%
Grand Forks County	14,813	14,109	-704	-4.7%
Grant County	385	358	-27	-7.0%
Griggs County	352	325	-27	-7.8%
Hettinger County	359	296	-63	-17.6%
Kidder County	436	373	-63	-14.4%
LaMoure County	511	474	-37	-7.2%
Logan County	323	290	-33	-10.3%
McHenry County	782	711	-71	-9.1%
McIntosh County	442	432	-10	-2.2%
McKenzie County	2,005	1,874	-131	-6.5%
McLean County	1,201	1,122	-79	-6.6%
Mercer County	917	846	-71	-7.8%
Morton County	4,881	4,890	9	0.2%
Mountrail County	1,497	1,436	-61	-4.1%
Nelson County	512	477	-35	-6.9%
Oliver County	159	149	-10	-6.0%
Pembina County	1,143	1,024	-119	-10.4%
Pierce County	612	571	-41	-6.7%
Ramsey County	2,047	1,882	-165	-8.1%
Ransom County	851	820	-31	-3.7%
Renville County	313	282	-31	-10.0%
Richland County	2,756	2,578	-178	-6.4%
Rolette County	2,056	1,959	-97	-4.7%
Sargent County	650	598	-52	-8.0%
Sheridan County	196	180	-16	-8.1%
Sioux County	667	636	-31	-4.6%
Slope County	87	78	-9	-9.9%
Stark County	5,182	4,852	-330	-6.4%
Steele County	224	227	3	1.1%
Stutsman County	3,769	3,445	-324	-8.6%
Towner County	364	348	-16	-4.5%
Traill County	1,063	998	-65	-6.1%
Walsh County	1,821	1,733	-88	-4.8%
Ward County	11,928	11,338	-590	-4.9%
Wells County	677	596	-81	-12.0%
Williams County	5,553	5,060	-493	-8.9%
Bismarck city	12,003	11,626	-377	-3.1%
Devils Lake city	1,526	1,318	-208	-13.6%
Dickinson city	4,443	4,144	-299	-6.7%
Fargo city	28,545	28,981	436	1.5%
Grand Forks city	12,924	12,339	-585	-4.5%
Jamestown city	3,025	2,798	-227	-7.5%
Mandan city	3,908	3,873	-35	-0.9%
Minot city	9,396	8,916	-480	-5.1%
Valley City city	1,273	1,198	-75	-5.9%
Wahpeton city	1,690	1,644	-46	-2.8%
West Fargo city	4,536	4,631	95	2.1%
Williston city	4,363	3,980	-383	-8.8%
Fort Berthold Reservation	1,334	1,255	-79	-5.9%
Spirit Lake Reservation	562	531	-31	-5.6%
Standing Rock Reservation	667	636	-31	-4.6%
Turtle Mountain Reservation	1,274	1,212	-62	-4.8%
Region 1	7,872	7,204	-668	-8.5%
Region 2	16,284	15,366	-918	-5.6%
Region 3	6,395	6,003	-392	-6.1%
Region 4	18,288	17,343	-945	-5.2%
Region 5	40,672	40,907	235	0.6%
Region 6	9,158	8,494	-664	-7.2%
Region 7	23,137	22,360	-777	-3.4%
Region 8	7,295	6,762	-533	-7.3%

Table 56. Non-Elderly, Moderate-Income Homebuyer Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Non-Elderly, Moderate-Income Homebuyer Households (Ages 25 to 64 with Household Income \$75,000-\$99,999)			
	2020	2025	Change: 2020 to 2025	
	Estimate	Projection	Numeric	Percent
North Dakota	34,098	32,765	-1,333	-3.9%
Adams County	46	40	-6	-12.8%
Barnes County	507	450	-57	-11.2%
Benson County	168	157	-11	-6.6%
Billings County	26	24	-2	-5.9%
Bottineau County	168	146	-22	-13.2%
Bowman County	152	133	-19	-12.3%
Burke County	114	96	-18	-16.1%
Burleigh County	4,207	3,928	-279	-6.6%
Cass County	8,144	8,477	333	4.1%
Cavalier County	135	132	-3	-2.6%
Dickey County	226	214	-12	-5.2%
Divide County	101	90	-11	-10.9%
Dunn County	112	102	-10	-8.8%
Eddy County	113	109	-4	-3.4%
Emmons County	136	131	-5	-3.7%
Foster County	135	133	-2	-1.3%
Golden Valley County	73	74	1	1.9%
Grand Forks County	3,132	2,980	-152	-4.8%
Grant County	87	82	-5	-6.2%
Griggs County	85	82	-3	-3.1%
Hettinger County	63	55	-8	-13.1%
Kidder County	77	68	-9	-11.8%
LaMoure County	214	194	-20	-9.1%
Logan County	59	52	-7	-12.5%
McHenry County	278	253	-25	-9.1%
McIntosh County	138	131	-7	-4.8%
McKenzie County	533	491	-42	-7.9%
McLean County	529	502	-27	-5.1%
Mercer County	398	367	-31	-7.9%
Morton County	1,668	1,703	35	2.1%
Mountrail County	358	358	0	0.0%
Nelson County	153	148	-5	-3.5%
Oliver County	55	52	-3	-5.9%
Pembina County	226	203	-23	-10.4%
Pierce County	176	162	-14	-8.1%
Ramsey County	483	439	-44	-9.2%
Ransom County	239	236	-3	-1.2%
Renville County	95	84	-11	-11.5%
Richland County	795	655	-140	-17.6%
Rolette County	403	379	-24	-5.9%
Sargent County	181	175	-6	-3.3%
Sheridan County	52	45	-7	-13.7%
Sioux County	58	55	-3	-4.8%
Slope County	38	36	-2	-5.0%
Stark County	1,280	1,222	-58	-4.6%
Steele County	60	55	-5	-8.0%
Stutsman County	1,056	947	-109	-10.4%
Towner County	111	113	2	1.8%
Traill County	373	339	-34	-9.1%
Walsh County	466	461	-5	-1.1%
Ward County	3,307	3,141	-166	-5.0%
Wells County	186	167	-19	-10.2%
Williams County	2,122	1,897	-225	-10.6%
Bismarck city	3,188	2,967	-221	-6.9%
Devils Lake city	322	266	-56	-17.4%
Dickinson city	820	782	-38	-4.7%
Fargo city	5,071	5,285	214	4.2%
Grand Forks city	2,479	2,362	-117	-4.7%
Jamestown city	730	656	-74	-10.1%
Mandan city	1,230	1,256	26	2.1%
Minot city	2,245	2,127	-118	-5.2%
Valley City city	261	226	-35	-13.5%
Wahpeton city	346	265	-81	-23.4%
West Fargo city	2,315	2,401	86	3.7%
Williston city	1,651	1,476	-175	-10.6%
Fort Berthold Reservation	262	241	-21	-8.1%
Spirit Lake Reservation	62	58	-4	-6.6%
Standing Rock Reservation	58	55	-3	-4.8%
Turtle Mountain Reservation	223	210	-13	-5.9%
Region 1	2,756	2,478	-278	-10.1%
Region 2	4,497	4,240	-257	-5.7%
Region 3	1,414	1,329	-85	-6.0%
Region 4	3,978	3,792	-186	-4.7%
Region 5	9,792	9,937	145	1.5%
Region 6	2,605	2,370	-235	-9.0%
Region 7	7,268	6,933	-335	-4.6%
Region 8	1,789	1,686	-103	-5.8%

Table 57. Non-Elderly Upper-Income Homebuyer Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Non-Elderly, Upper-Income Homebuyer Households (Ages 25 to 64 with Household Income \$100,000 or more)			
	2020	2025	Change: 2020 to 2025	
	Estimate	Projection	Numeric	Percent
North Dakota	79,252	75,980	-3,272	-4.1%
Adams County	209	185	-24	-11.6%
Barnes County	948	839	-109	-11.5%
Benson County	308	279	-29	-9.4%
Billings County	118	112	-6	-4.7%
Bottineau County	722	627	-95	-13.1%
Bowman County	292	259	-33	-11.4%
Burke County	270	218	-52	-19.3%
Burleigh County	11,609	10,852	-757	-6.5%
Cass County	19,709	20,411	702	3.6%
Cavalier County	352	365	13	3.6%
Dickey County	505	478	-27	-5.3%
Divide County	216	194	-22	-10.1%
Dunn County	529	484	-45	-8.5%
Eddy County	169	161	-8	-4.6%
Emmons County	198	191	-7	-3.5%
Foster County	313	309	-4	-1.2%
Golden Valley County	159	160	1	0.4%
Grand Forks County	6,202	5,870	-332	-5.3%
Grant County	130	127	-3	-2.4%
Griggs County	129	114	-15	-11.6%
Hettinger County	202	155	-47	-23.1%
Kidder County	178	163	-15	-8.6%
LaMoure County	313	275	-38	-12.1%
Logan County	108	95	-13	-12.1%
McHenry County	505	464	-41	-8.2%
McIntosh County	148	137	-11	-7.7%
McKenzie County	1,743	1,600	-143	-8.2%
McLean County	1,034	978	-56	-5.4%
Mercer County	1,080	991	-89	-8.2%
Morton County	3,731	3,821	90	2.4%
Mountrail County	1,056	1,056	0	0.0%
Nelson County	188	175	-13	-7.1%
Oliver County	216	201	-15	-6.9%
Pembina County	622	551	-71	-11.4%
Pierce County	319	300	-19	-6.0%
Ramsey County	984	899	-85	-8.6%
Ransom County	452	445	-7	-1.6%
Renville County	270	253	-17	-6.3%
Richland County	1,301	1,071	-230	-17.7%
Rolette County	585	553	-32	-5.5%
Sargent County	363	350	-13	-3.6%
Sheridan County	77	67	-10	-13.0%
Sioux County	163	155	-8	-5.1%
Slope County	62	58	-4	-6.8%
Stark County	4,089	3,839	-250	-6.1%
Steele County	253	243	-10	-3.9%
Stutsman County	1,459	1,290	-169	-11.6%
Towner County	184	163	-21	-11.6%
Traill County	796	720	-76	-9.5%
Walsh County	752	722	-30	-4.0%
Ward County	7,225	6,868	-357	-4.9%
Wells County	278	233	-45	-16.1%
Williams County	5,429	4,854	-575	-10.6%
Bismarck city	8,071	7,519	-552	-6.8%
Devils Lake city	379	311	-68	-18.0%
Dickinson city	3,201	3,001	-200	-6.3%
Fargo city	11,183	11,594	411	3.7%
Grand Forks city	4,740	4,496	-244	-5.1%
Jamestown city	813	722	-91	-11.2%
Mandan city	2,615	2,656	41	1.6%
Minot city	4,785	4,541	-244	-5.1%
Valley City city	610	520	-90	-14.8%
Wahpeton city	353	278	-75	-21.1%
West Fargo city	5,667	5,860	193	3.4%
Williston city	3,689	3,300	-389	-10.5%
Fort Berthold Reservation	658	605	-53	-8.1%
Spirit Lake Reservation	131	118	-13	-9.8%
Standing Rock Reservation	163	155	-8	-5.1%
Turtle Mountain Reservation	329	310	-19	-5.8%
Region 1	7,387	6,648	-739	-10.0%
Region 2	10,368	9,786	-582	-5.6%
Region 3	2,582	2,420	-162	-6.3%
Region 4	7,764	7,318	-446	-5.7%
Region 5	22,874	23,240	366	1.6%
Region 6	4,201	3,770	-431	-10.3%
Region 7	18,416	17,546	-870	-4.7%
Region 8	5,661	5,252	-409	-7.2%

Table 58. Elderly-Homebuyer Households, 2020 and 2025

Source: Center for Social Research at NDSU (2022b)

Area	Elderly Homebuyer Households (Ages 65 and Older)			
	2020 Estimate	2025 Projection	Change: 2020 to 2025	
			Numeric	Percent
North Dakota	74,787	92,919	18,132	24.2%
Adams County	337	411	74	21.8%
Barnes County	1,430	1,675	245	17.1%
Benson County	564	664	100	17.7%
Billings County	141	153	12	8.6%
Bottineau County	902	1,047	145	16.1%
Bowman County	400	521	121	30.2%
Burke County	301	394	93	30.8%
Burleigh County	9,906	13,154	3,248	32.8%
Cass County	14,195	18,684	4,489	31.6%
Cavalier County	607	622	15	2.4%
Dickey County	572	623	51	8.9%
Divide County	326	365	39	12.0%
Dunn County	436	491	55	12.6%
Eddy County	328	334	6	1.9%
Emmons County	630	643	13	2.0%
Foster County	451	488	37	8.1%
Golden Valley County	258	330	72	28.0%
Grand Forks County	6,056	7,513	1,457	24.1%
Grant County	406	442	36	9.0%
Griggs County	442	499	57	12.9%
Hettinger County	425	476	51	11.9%
Kidder County	352	470	118	33.5%
LaMoure County	643	742	99	15.3%
Logan County	269	306	37	13.8%
McHenry County	717	866	149	20.7%
McIntosh County	437	480	43	9.8%
McKenzie County	943	1,248	305	32.3%
McLean County	1,305	1,531	226	17.3%
Mercer County	996	1,222	226	22.7%
Morton County	3,189	4,039	850	26.7%
Mountrail County	760	880	120	15.8%
Nelson County	532	582	50	9.4%
Oliver County	314	346	32	10.2%
Pembina County	979	1,163	184	18.8%
Pierce County	612	673	61	10.0%
Ramsey County	1,419	1,755	336	23.7%
Ransom County	658	788	130	19.8%
Renville County	286	350	64	22.4%
Richland County	1,814	2,272	458	25.2%
Rolette County	1,052	1,322	270	25.6%
Sargent County	512	599	87	17.0%
Sheridan County	256	272	16	6.4%
Sioux County	207	258	51	24.5%
Slope County	115	128	13	10.9%
Stark County	2,869	3,502	633	22.1%
Steele County	251	305	54	21.6%
Stutsman County	2,607	3,251	644	24.7%
Towner County	305	353	48	15.7%
Traill County	968	1,147	179	18.5%
Walsh County	1,358	1,478	120	8.8%
Ward County	5,709	7,129	1,420	24.9%
Wells County	707	804	97	13.7%
Williams County	2,532	3,129	597	23.6%
Bismarck city	8,111	10,890	2,779	34.3%
Devils Lake city	962	1,396	434	45.2%
Dickinson city	1,953	2,461	508	26.0%
Fargo city	10,219	13,475	3,256	31.9%
Grand Forks city	4,910	6,115	1,205	24.6%
Jamestown city	1,951	2,414	463	23.8%
Mandan city	2,191	2,744	553	25.3%
Minot city	4,196	5,240	1,044	24.9%
Valley City city	804	963	159	19.7%
Wahpeton city	825	1,007	182	22.0%
West Fargo city	2,394	3,141	747	31.2%
Williston city	1,663	2,067	404	24.3%
Fort Berthold Reservation	589	698	109	18.4%
Spirit Lake Reservation	243	270	27	11.3%
Standing Rock Reservation	207	258	51	24.5%
Turtle Mountain Reservation	497	624	127	25.5%
Region 1	3,801	4,742	941	24.7%
Region 2	9,287	11,339	2,052	22.1%
Region 3	4,275	5,050	775	18.1%
Region 4	8,925	10,736	1,811	20.3%
Region 5	18,397	23,795	5,398	29.3%
Region 6	7,558	8,868	1,310	17.3%
Region 7	17,561	22,377	4,816	27.4%
Region 8	4,982	6,012	1,030	20.7%

Table 59. Change in Household Projections by Type of Homebuyer Household, 2020 to 2025

Source: Center for Social Research at NDSU (2022b)

Area	Change in Households by Homebuyer Type									
	First-Time Homebuyer		Non-Elderly, Lower-Income Homebuyer		Non-Elderly, Moderate-Income Homebuyer		Non-Elderly, Upper-Income Homebuyer		Elderly Homebuyer	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	-909	-1.6%	-4,662	-3.6%	-1,333	-3.9%	-3,272	-4.1%	18,132	24.2%
Adams County	1	1.1%	-43	-10.2%	-6	-12.8%	-24	-11.6%	74	21.8%
Barnes County	-80	-11.6%	-119	-6.4%	-57	-11.2%	-109	-11.5%	245	17.1%
Benson County	-1	-0.3%	-62	-6.4%	-11	-6.6%	-29	-9.4%	100	17.7%
Billings County	-5	-8.1%	4	3.6%	-2	-5.9%	-6	-4.7%	12	8.6%
Bottineau County	-1	-0.2%	-83	-9.3%	-22	-13.2%	-95	-13.1%	145	16.1%
Bowman County	-15	-9.4%	-58	-13.2%	-19	-12.3%	-33	-11.4%	121	30.2%
Burke County	-13	-9.1%	-41	-15.8%	-18	-16.1%	-52	-19.3%	93	30.8%
Burleigh County	-330	-5.1%	-460	-3.3%	-279	-6.6%	-757	-6.5%	3,248	32.8%
Cass County	488	3.0%	558	1.6%	333	4.1%	702	3.6%	4,489	31.6%
Cavalier County	10	5.4%	-19	-3.5%	-3	-2.6%	13	3.6%	15	2.4%
Dickey County	-13	-3.7%	-19	-2.8%	-12	-5.2%	-27	-5.3%	51	8.9%
Divide County	-18	-18.4%	-44	-14.0%	-11	-10.9%	-22	-10.1%	39	12.0%
Dunn County	-3	-2.0%	-32	-6.8%	-10	-8.8%	-45	-8.5%	55	12.6%
Eddy County	6	4.2%	-32	-7.9%	-4	-3.4%	-8	-4.6%	6	1.9%
Emmons County	-2	-1.2%	-30	-6.1%	-5	-3.7%	-7	-3.5%	13	2.0%
Foster County	4	2.3%	-13	-2.3%	-2	-1.3%	-4	-1.2%	37	8.1%
Golden Valley County	14	15.1%	-3	-1.3%	1	1.9%	1	0.4%	72	28.0%
Grand Forks County	-50	-0.9%	-704	-4.7%	-152	-4.8%	-332	-5.3%	1,457	24.1%
Grant County	1	0.4%	-27	-7.0%	-5	-6.2%	-3	-2.4%	36	9.0%
Griggs County	5	3.6%	-27	-7.8%	-3	-3.1%	-15	-11.6%	57	12.9%
Hettinger County	-4	-2.9%	-63	-17.6%	-8	-13.1%	-47	-23.1%	51	11.9%
Kidder County	1	0.6%	-63	-14.4%	-9	-11.8%	-15	-8.6%	118	33.5%
LaMoure County	6	2.6%	-37	-7.2%	-20	-9.1%	-38	-12.1%	99	15.3%
Logan County	6	5.0%	-33	-10.3%	-7	-12.5%	-13	-12.1%	37	13.8%
McHenry County	-20	-6.8%	-71	-9.1%	-25	-9.1%	-41	-8.2%	149	20.7%
McIntosh County	10	6.1%	-10	-2.2%	-7	-4.8%	-11	-7.7%	43	9.8%
McKenzie County	-51	-4.9%	-131	-6.5%	-42	-7.9%	-143	-8.2%	305	32.3%
McLean County	-5	-1.0%	-79	-6.6%	-27	-5.1%	-56	-5.4%	226	17.3%
Mercer County	-16	-4.8%	-71	-7.8%	-31	-7.9%	-89	-8.2%	226	22.7%
Morton County	90	4.1%	9	0.2%	35	2.1%	90	2.4%	850	26.7%
Mountrail County	-61	-10.4%	-61	-4.1%	0	0.0%	0	0.0%	120	15.8%
Nelson County	5	2.5%	-35	-6.9%	-5	-3.5%	-13	-7.1%	50	9.4%
Oliver County	-6	-11.1%	-10	-6.0%	-3	-5.9%	-15	-6.9%	32	10.2%
Pembina County	-22	-5.3%	-119	-10.4%	-23	-10.4%	-71	-11.4%	184	18.8%
Pierce County	2	0.9%	-41	-6.7%	-14	-8.1%	-19	-6.0%	61	10.0%
Ramsey County	-15	-2.6%	-165	-8.1%	-44	-9.2%	-85	-8.6%	336	23.7%
Ransom County	34	12.7%	-31	-3.7%	-3	-1.2%	-7	-1.6%	130	19.8%
Renville County	10	9.0%	-31	-10.0%	-11	-11.5%	-17	-6.3%	64	22.4%
Richland County	-89	-9.6%	-178	-6.4%	-140	-17.6%	-230	-17.7%	458	25.2%
Rolette County	-26	-5.0%	-97	-4.7%	-24	-5.9%	-32	-5.5%	270	25.6%
Sargent County	-30	-8.2%	-52	-8.0%	-6	-3.3%	-13	-3.6%	87	17.0%
Sheridan County	5	8.0%	-16	-8.1%	-7	-13.7%	-10	-13.0%	16	6.4%
Sioux County	-3	-2.4%	-31	-4.6%	-3	-4.8%	-8	-5.1%	51	24.5%
Slope County	5	10.9%	-9	-9.9%	-2	-5.0%	-4	-6.8%	13	10.9%
Stark County	-63	-2.7%	-330	-6.4%	-58	-4.6%	-250	-6.1%	633	22.1%
Steele County	-1	-1.2%	3	1.1%	-5	-8.0%	-10	-3.9%	54	21.6%
Stutsman County	-40	-2.6%	-324	-8.6%	-109	-10.4%	-169	-11.6%	644	24.7%
Towner County	22	18.7%	-16	-4.5%	2	1.8%	-21	-11.6%	48	15.7%
Traill County	-3	-0.7%	-65	-6.1%	-34	-9.1%	-76	-9.5%	179	18.5%
Walsh County	5	0.7%	-88	-4.8%	-5	-1.1%	-30	-4.0%	120	8.8%
Ward County	-329	-5.1%	-590	-4.9%	-166	-5.0%	-357	-4.9%	1,420	24.9%
Wells County	2	0.7%	-81	-12.0%	-19	-10.2%	-45	-16.1%	97	13.7%
Williams County	-326	-9.2%	-493	-8.9%	-225	-10.6%	-575	-10.6%	597	23.6%
Bismarck city	-267	-4.9%	-377	-3.1%	-221	-6.9%	-552	-6.8%	2,779	34.3%
Devils Lake city	-30	-7.7%	-208	-13.6%	-56	-17.4%	-68	-18.0%	434	45.2%
Dickinson city	-65	-3.5%	-299	-6.7%	-38	-4.7%	-200	-6.3%	508	26.0%
Fargo city	326	2.8%	436	1.5%	214	4.2%	411	3.7%	3,256	31.9%
Grand Forks city	-32	-0.7%	-585	-4.5%	-117	-4.7%	-244	-5.1%	1,205	24.6%
Jamestown city	-30	-2.4%	-227	-7.5%	-74	-10.1%	-91	-11.2%	463	23.8%
Mandan city	47	2.6%	-35	-0.9%	26	2.1%	41	1.6%	553	25.3%
Minot city	-259	-5.4%	-480	-5.1%	-118	-5.2%	-244	-5.1%	1,044	24.9%
Valley City city	-69	-14.5%	-75	-5.9%	-35	-13.5%	-90	-14.8%	159	19.7%
Wahpeton city	-59	-13.1%	-46	-2.8%	-81	-23.4%	-75	-21.1%	182	22.0%
West Fargo city	122	3.6%	95	2.1%	86	3.7%	193	3.4%	747	31.2%
Williston city	-259	-9.1%	-383	-8.8%	-175	-10.6%	-389	-10.5%	404	24.3%
Fort Berthold Reservation	-6	-2.0%	-79	-5.9%	-21	-8.1%	-53	-8.1%	109	18.4%
Spirit Lake Reservation	1	1.5%	-31	-5.6%	-4	-6.6%	-13	-9.8%	27	11.3%
Standing Rock Reservation	-3	-2.4%	-31	-4.6%	-3	-4.8%	-8	-5.1%	51	24.5%
Turtle Mountain Reservation	-15	-4.7%	-62	-4.8%	-13	-5.9%	-19	-5.8%	127	25.5%
Region 1	-395	-8.4%	-668	-8.5%	-278	-10.1%	-739	-10.0%	941	24.7%
Region 2	-412	-5.1%	-918	-5.6%	-257	-5.7%	-582	-5.6%	2,052	22.1%
Region 3	-4	-0.2%	-392	-6.1%	-85	-6.0%	-162	-6.3%	775	18.1%
Region 4	-62	-0.9%	-945	-5.2%	-186	-4.7%	-446	-5.7%	1,811	20.3%
Region 5	399	2.2%	235	0.6%	145	1.5%	366	1.6%	5,398	29.3%
Region 6	-99	-2.7%	-664	-7.2%	-235	-9.0%	-431	-10.3%	1,310	17.3%
Region 7	-265	-2.6%	-777	-3.4%	-335	-4.6%	-870	-4.7%	4,816	27.4%
Region 8	-70	-2.3%	-533	-7.3%	-103	-5.8%	-409	-7.2%	1,030	20.7%

Table 60. Total Housing Units, 2010 to 2025 - MODEL 1

Source: Center for Social Research at NDSU (2022b)

Area	Total Housing Units				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	312,861	370,642	18.5%	386,492	4.3%
Adams County	1,353	1,364	0.8%	1,358	-0.5%
Barnes County	5,694	5,671	-0.4%	5,655	-0.3%
Benson County	2,963	2,542	-14.2%	2,366	-6.9%
Billings County	488	567	16.2%	588	3.6%
Bottineau County	4,362	3,931	-9.9%	3,745	-4.7%
Bowman County	1,636	1,633	-0.2%	1,609	-1.5%
Burke County	1,251	1,378	10.2%	1,388	0.7%
Burleigh County	34,557	42,692	23.5%	45,118	5.7%
Cass County	65,986	85,397	29.4%	94,085	10.2%
Cavalier County	2,392	2,097	-12.3%	2,001	-4.6%
Dickey County	2,650	2,383	-10.1%	2,269	-4.8%
Divide County	1,408	1,397	-0.8%	1,405	0.6%
Dunn County	2,117	2,105	-0.6%	2,092	-0.6%
Eddy County	1,300	1,240	-4.6%	1,201	-3.1%
Emmons County	2,099	2,047	-2.5%	2,028	-0.9%
Foster County	1,837	1,773	-3.5%	1,759	-0.8%
Golden Valley County	956	899	-6.0%	867	-3.5%
Grand Forks County	29,048	33,428	15.1%	34,804	4.1%
Grant County	1,721	1,649	-4.2%	1,629	-1.2%
Griggs County	1,463	1,378	-5.8%	1,373	-0.3%
Hettinger County	1,460	1,399	-4.2%	1,392	-0.5%
Kidder County	1,678	1,631	-2.8%	1,610	-1.3%
LaMoure County	2,252	2,064	-8.3%	2,057	-0.4%
Logan County	1,075	1,078	0.3%	1,047	-2.9%
McHenry County	2,963	2,818	-4.9%	2,756	-2.2%
McIntosh County	1,931	1,704	-11.8%	1,633	-4.1%
McKenzie County	3,019	7,661	153.8%	8,935	16.6%
McLean County	5,528	5,728	3.6%	5,799	1.2%
Mercer County	4,435	4,657	5.0%	4,729	1.5%
Morton County	11,829	15,107	27.7%	16,261	7.6%
Mountrail County	3,949	5,018	27.1%	5,187	3.4%
Nelson County	1,952	1,791	-8.2%	1,728	-3.5%
Oliver County	887	912	2.8%	916	0.4%
Pembina County	3,896	3,499	-10.2%	3,336	-4.7%
Pierce County	2,177	2,040	-6.3%	1,966	-3.6%
Ramsey County	5,641	5,843	3.6%	5,887	0.8%
Ransom County	2,676	2,536	-5.2%	2,479	-2.3%
Renville County	1,439	1,282	-10.9%	1,234	-3.8%
Richland County	7,525	7,501	-0.3%	7,500	0.0%
Rolette County	5,301	4,581	-13.6%	4,244	-7.4%
Sargent County	2,017	1,999	-0.9%	1,997	-0.1%
Sheridan County	919	808	-12.1%	769	-4.8%
Sioux County	1,307	1,277	-2.3%	1,260	-1.3%
Slope County	470	409	-13.0%	396	-3.1%
Stark County	10,528	15,381	46.1%	15,907	3.4%
Steele County	1,196	1,091	-8.8%	1,054	-3.4%
Stutsman County	9,827	10,374	5.6%	10,476	1.0%
Towner County	1,461	1,290	-11.7%	1,219	-5.5%
Traill County	3,759	3,649	-2.9%	3,586	-1.7%
Walsh County	5,540	5,202	-6.1%	5,190	-0.2%
Ward County	26,294	32,176	22.4%	32,739	1.8%
Wells County	2,465	2,338	-5.2%	2,327	-0.5%
Williams County	10,184	20,227	98.6%	21,538	6.5%
Bismarck city	27,945	34,049	21.8%	36,069	5.9%
Devils Lake city	3,549	3,687	3.9%	3,727	1.1%
Dickinson city	7,844	11,953	52.4%	12,308	3.0%
Fargo city	48,924	61,541	25.8%	67,000	8.9%
Grand Forks city	23,296	27,718	19.0%	28,999	4.6%
Jamestown city	7,026	7,493	6.6%	7,540	0.6%
Mandan city	7,973	10,960	37.5%	11,892	8.5%
Minot city	18,005	23,447	30.2%	23,854	1.7%
Valley City city	3,273	3,391	3.6%	3,434	1.3%
Wahpeton city	3,506	3,597	2.6%	3,653	1.5%
West Fargo city	9,991	16,058	60.7%	18,672	16.3%
Williston city	6,426	14,417	124.4%	15,316	6.2%
Fort Berthold Reservation	3,322	4,116	23.9%	4,402	6.9%
Spirit Lake Reservation	1,300	1,230	-5.4%	1,148	-6.6%
Standing Rock Reservation	1,307	1,277	-2.3%	1,260	-1.3%
Turtle Mountain Reservation	2,802	2,518	-10.1%	2,329	-7.5%
Region 1	14,611	29,285	100.4%	31,878	8.9%
Region 2	42,435	48,643	14.6%	49,015	0.8%
Region 3	19,058	17,593	-7.7%	16,918	-3.8%
Region 4	40,436	43,920	8.6%	45,057	2.6%
Region 5	83,159	102,173	22.9%	110,700	8.3%
Region 6	29,194	28,763	-1.5%	28,596	-0.6%
Region 7	64,960	76,508	17.8%	80,120	4.7%
Region 8	19,008	23,757	25.0%	24,208	1.9%

Table 61. Total Housing Units, 2010 to 2025 - MODEL 2

Source: Center for Social Research at NDSU (2022b)

Area	Total Housing Units				
	Estimates		% change: 2010 to 2020	Projection 2025	% change: 2020 to 2025
	2010	2020			
North Dakota	312,861	370,642	18.5%	379,927	2.5%
Adams County	1,353	1,364	0.8%	1,364	0.0%
Barnes County	5,694	5,671	-0.4%	5,628	-0.8%
Benson County	2,963	2,542	-14.2%	2,539	-0.1%
Billings County	488	567	16.2%	580	2.3%
Bottineau County	4,362	3,931	-9.9%	3,887	-1.1%
Bowman County	1,636	1,633	-0.2%	1,647	0.9%
Burke County	1,251	1,378	10.2%	1,358	-1.5%
Burleigh County	34,557	42,692	23.5%	44,631	4.5%
Cass County	65,986	85,397	29.4%	91,895	7.6%
Cavalier County	2,392	2,097	-12.3%	2,101	0.2%
Dickey County	2,650	2,383	-10.1%	2,378	-0.2%
Divide County	1,408	1,397	-0.8%	1,336	-4.4%
Dunn County	2,117	2,105	-0.6%	2,067	-1.8%
Eddy County	1,300	1,240	-4.6%	1,189	-4.1%
Emmons County	2,099	2,047	-2.5%	2,002	-2.2%
Foster County	1,837	1,773	-3.5%	1,795	1.2%
Golden Valley County	956	899	-6.0%	985	9.6%
Grand Forks County	29,048	33,428	15.1%	33,686	0.8%
Grant County	1,721	1,649	-4.2%	1,641	-0.5%
Griggs County	1,463	1,378	-5.8%	1,396	1.3%
Hettinger County	1,460	1,399	-4.2%	1,307	-6.6%
Kidder County	1,678	1,631	-2.8%	1,675	2.7%
LaMoure County	2,252	2,064	-8.3%	2,080	0.8%
Logan County	1,075	1,078	0.3%	1,041	-3.4%
McHenry County	2,963	2,818	-4.9%	2,829	0.4%
McIntosh County	1,931	1,704	-11.8%	1,729	1.5%
McKenzie County	3,019	7,661	153.8%	7,647	-0.2%
McLean County	5,528	5,728	3.6%	5,806	1.4%
Mercer County	4,435	4,657	5.0%	4,701	0.9%
Morton County	11,829	15,107	27.7%	16,103	6.6%
Mountrail County	3,949	5,018	27.1%	5,090	1.4%
Nelson County	1,952	1,791	-8.2%	1,787	-0.2%
Oliver County	887	912	2.8%	920	0.9%
Pembina County	3,896	3,499	-10.2%	3,465	-1.0%
Pierce County	2,177	2,040	-6.3%	2,025	-0.7%
Ramsey County	5,641	5,843	3.6%	5,894	0.9%
Ransom County	2,676	2,536	-5.2%	2,622	3.4%
Renville County	1,439	1,282	-10.9%	1,292	0.8%
Richland County	7,525	7,501	-0.3%	7,418	-1.1%
Rolette County	5,301	4,581	-13.6%	4,715	2.9%
Sargent County	2,017	1,999	-0.9%	2,006	0.4%
Sheridan County	919	808	-12.1%	782	-3.2%
Sioux County	1,307	1,277	-2.3%	1,287	0.8%
Slope County	470	409	-13.0%	406	-0.7%
Stark County	10,528	15,381	46.1%	15,361	-0.1%
Steele County	1,196	1,091	-8.8%	1,148	5.2%
Stutsman County	9,827	10,374	5.6%	10,417	0.4%
Towner County	1,461	1,290	-11.7%	1,306	1.2%
Traill County	3,759	3,649	-2.9%	3,654	0.1%
Walsh County	5,540	5,202	-6.1%	5,178	-0.5%
Ward County	26,294	32,176	22.4%	32,485	1.0%
Wells County	2,465	2,338	-5.2%	2,276	-2.7%
Williams County	10,184	20,227	98.6%	19,370	-4.2%
Bismarck city	27,945	34,049	21.8%	35,863	5.3%
Devils Lake city	3,549	3,687	3.9%	3,807	3.3%
Dickinson city	7,844	11,953	52.4%	11,901	-0.4%
Fargo city	48,924	61,541	25.8%	66,202	7.6%
Grand Forks city	23,296	27,718	19.0%	27,970	0.9%
Jamestown city	7,026	7,493	6.6%	7,573	1.1%
Mandan city	7,973	10,960	37.5%	11,525	5.2%
Minot city	18,005	23,447	30.2%	23,644	0.8%
Valley City city	3,273	3,391	3.6%	3,348	-1.3%
Wahpeton city	3,506	3,597	2.6%	3,587	-0.3%
West Fargo city	9,991	16,058	60.7%	17,213	7.2%
Williston city	6,426	14,417	124.4%	13,761	-4.6%
Fort Berthold Reservation	3,322	4,116	23.9%	4,051	-1.6%
Spirit Lake Reservation	1,300	1,230	-5.4%	1,208	-1.8%
Standing Rock Reservation	1,307	1,277	-2.3%	1,287	0.8%
Turtle Mountain Reservation	2,802	2,518	-10.1%	2,557	1.5%
Region 1	14,611	29,285	100.4%	28,353	-3.2%
Region 2	42,435	48,643	14.6%	48,966	0.7%
Region 3	19,058	17,593	-7.7%	17,744	0.9%
Region 4	40,436	43,920	8.6%	44,116	0.4%
Region 5	83,159	102,173	22.9%	108,743	6.4%
Region 6	29,194	28,763	-1.5%	28,740	-0.1%
Region 7	64,960	76,508	17.8%	79,548	4.0%
Region 8	19,008	23,757	25.0%	23,717	-0.2%



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