2012 North Dakota Statewide Housing Needs Assessment: Housing Forecast

A detailed analysis to better understand housing needs in North Dakota

NORTH DAKOTA
STATEWIDE HOUSING
NEEDS ASSESSMENT

Prepared for:
North Dakota Housing Finance Agency
and its Partners

Prepared by:
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at North Dakota State University,
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in Fargo, North Dakota

September 2012

Available online at:
http://www.ndhfa.org

The 2012 North Dakota Statewide Housing Needs Assessment is composed of four components. The Housing Forecast is the first component of the study.

Component 1. Housing Forecast
Component 2. Detailed Tables
Component 3. Survey of Stakeholders
Component 4. SHARP Website Tool

2012 North Dakota Statewide Housing Needs Assessment: Housing Forecast

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ACKNOWLEDGMENTS

The 2012 North Dakota Statewide Housing Needs Assessment is a significant undertaking resulting from the vision and leadership of numerous individuals and governing bodies. It is important to acknowledge those who have dedicated time and energy to ensure that thoughtful planning and long-range strategic vision serve as the basis for policy and decision-making regarding housing issues in North Dakota. We also wish to recognize and thank the numerous key leaders and stakeholders throughout the state who took the time to share their insights so that local communities, counties, reservation areas, and agencies/organizations that provide housing for North Dakotans could be a vital part of this undertaking. Researchers at the Center for Social Research at North Dakota State University gratefully acknowledge the support of the following individuals and organizations in the preparation of the 2012 North Dakota Statewide Housing Needs Assessment:

North Dakota Housing Finance Agency
North Dakota Department of Commerce Division of Community Services

Governor Jack Dalrymple, North Dakota Industrial Commission Chairman
Agriculture Commissioner Doug Goehring, North Dakota Industrial Commission Member
Attorney General Wayne Stenehjem, North Dakota Industrial Commission Member

North Dakota Housing Finance Agency Advisory Board
Gerald Eid, Chairman
Ron Jordan, Vice-Chairman
Jim Farnsworth, Member Lisa Rotvold, Member
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City of Fargo
City of Bismarck
City of Grand Forks
City of Williston
CommunityWorks North Dakota
North Dakota Chapter of the National Association of Housing and Redevelopment Officers
Grand Forks Housing Authority
North Dakota Association of Builders

Special Acknowledgments
North Dakota Association of Counties, North Dakota Bankers Association,
Independent Community Bankers of North Dakota, North Dakota League of Cities,
North Dakota Indian Affairs Committee

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Linda Boyd, Dayna Del Val, and Rhonda Kitch

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COMPONENTS OF THE 2012 NORTH DAKOTA STATEWIDE HOUSING NEEDS ASSESSMENT

An analysis of North Dakota's current and future housing needs was conducted in 2012 by staff at the Center for Social Research at North Dakota State University. The results of the needs assessment are summarized in the 2012 North Dakota Statewide Housing Needs Assessment: Briefing Points. Detailed results of this analysis are presented in the following four formats:

Component 1. 2012 North Dakota Statewide Housing Needs Assessment: Housing Forecast

- This report presents a statewide contextual analysis of trends affecting housing supply and demand along with an analysis of the forecasted housing projections based on modeling methodology and is available at http://www.ndhfa.org/.
- Ten profiles are also included consisting of housing context and forecasted projections organized by a) state and eight planning region totals; b) each individual planning region and its associated counties and large cities; and c) the four major Native American Indian Reservations.

Component 2. 2012 North Dakota Statewide Housing Needs Assessment: Detailed Tables

- These tables present a series of 76 data tables relating to a) population, b) housing supply, c) housing demand, d) special populations, and e) substandard housing. They are available at http://www.ndhfa.org/.
- Most tables present data for a) North Dakota and the eight planning regions, b) the four major Native American Indian Reservation areas, c) all 53 counties, and d) the 12 cities with 6,500 residents or more.

Component 3. 2012 North Dakota Statewide Housing Needs Assessment: Survey of Stakeholders

- This report presents findings of a statewide survey of key leaders and stakeholders regarding housing issues. The key leaders included representatives from cities, counties, reservations, regions, public housing authorities, banks, real estate agents, apartment associations, builders, and statewide housing organizations. Key stakeholder groups included planners and those involved in community development representing North Dakota cities, counties, reservations, and planning regions. The report is available at http://www.ndhfa.org/.
- Survey results offer insight into issues, barriers, challenges, and housing needs within the state. Particular attention is given to issues and challenges resulting from energy development activities and recent flooding within the state.

Component 4. 2012 North Dakota Statewide Housing Needs Assessment: North Dakota Statewide Housing Assessment Resource Project (SHARP) Website Tool

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

EXECUTIVE SUMMARY

STATEWIDE CONTEXT – KEY FINDINGS

Population Change

- North Dakota's population grew by 5 percent from 642,200 in 2000 to 672,591 in 2010. However, this modest growth does not reflect more recent gains occurring in western counties of the state due to energy development activity.
- North Dakota's strong, diversified economy has contributed to population increases in several of the counties with the state's largest cities. Moreover, energy development activity has reversed decades of population decline in many of the state's western counties. Ten of the 16 western counties impacted by energy development had persistent population loss over seven decades. However, projections indicate they will grow over the next 15 years. Continued robust growth is expected in most of the counties with the state's largest cities.
- Overall, the state is expected to grow by 25 percent over the next 15 years, reaching 841,820 people by 2025; however, the growth is expected to be mixed geographically. Twenty counties are forecast to continue to decline. Within Regions IV and V, only Grand Forks and Cass counties are expected to grow. Several counties that showed declines over the previous decade are expected to grow, including 10 energy development counties that are projected to grow by at least 50 percent.
- North Dakota's age distribution will shift from 2010 to 2025 largely due to the aging of the baby boom population.
    - From 2010 to 2025, residents ages 65 and older are projected to expand by 52 percent (50,583 residents) while the cohort they are aging out of, those ages 45 to 64, will expand by only 5 percent statewide (7,972 residents). In 2025, residents ages 65 and older are projected to be 18 percent of the total population (up from 14 percent in 2010), and residents ages 45 to 64 will represent 22 percent of the population (down from 27 percent).
    - The age group under 25 years is expected to grow by 18 percent (41,395 residents) in the next 15 years after declining by 1 percent from 2000 to 2010.

Changing Household Composition

- The aging of the baby boom population has contributed to notable changes in the state's household composition over time. In 1960, 52 percent of households were married-couple families with children. In 2010, that proportion was 19 percent, which is a 41 percent decline (a loss of 37,000 households). In contrast, married-couple households without children increased 76 percent, although maintaining a similar proportion of total households at 30 percent in 2010 compared to 28 percent in 1960.
- Non-family households have become a more prominent form of household in the state, nearly quadrupling since 1960. In 2010, 39 percent of all households were non-family households, of which 80 percent were persons living alone. Approximately one-third of single-persons households were elderly.

Housing Stock

- Occupied housing units in the state increased by 9 percent (24,040 units) from 2000 to 2010.
- Owner-occupied housing units grew at a slower pace from 2000 to 2010 (7 percent) than renter-occupied units which expanded by 13 percent.
- Vacant housing units accounted for more than 11 percent of total housing units in 2010. However, one-third of those vacant units were recreational units.

Affordable Housing

- The proportion of the current housing stock in North Dakota that is affordable for those in extremely low- and very low-income households is very limited. Using the statewide median family income (MFI) for 2010 as a benchmark ($61,500), the data for North Dakota indicates that:
    - 16 percent of owner-occupied units and 35 percent of renter-occupied homes are affordable to those with extremely low incomes of less than 30 percent of MFI.
    - 29 percent of owner-occupied homes are affordable to those with very low incomes at 31 percent to 50 percent of MFI. A much larger proportion (75 percent) of renter-occupied units are affordable to those with incomes at 31 percent to 50 percent of MFI.

Housing Conditions

- The proportion of housing in North Dakota viewed as substandard in 2010 was very low.
- Only a small fraction of owner-occupied units (0.2 percent) lacked complete plumbing or kitchen facilities.
- Less than 1 percent of owner-occupied units (1,328 units) were overcrowded by having more than one occupant per room.
- Very few renter-occupied units lacked complete plumbing facilities (0.3 percent) or complete kitchen facilities (1.5 percent).
- Less than 2 percent of renter-occupied units (1,631 units) were overcrowded, having more than one occupant per room.

Special Populations

- A survey of homeless in North Dakota in January of 2011 indicated that there were 1,094 homeless people in the state, 26 percent of whom were children. A July 2011 survey indicated that there were 1,773 homeless people in North Dakota. The majority of these individuals were unsheltered (54 percent).
- There is a need for housing for low- and moderate-income elderly.
    - One-fifth of householders ages 65 and older in owner-occupied units have housing cost burdens that exceed 30 percent of their household income.
    - Half of householders ages 65 and older in renter-occupied units have housing cost burdens that exceed 30 percent of their household income.

HOUSING FORECAST – KEY FINDINGS

Modeling Methodology

- We forecast housing demand for 2015, 2020, and 2025 using established modeling techniques within the context of projected residential change with breakdowns by age, income, and homebuyer type.
- We forecast housing supply to the year 2025 based on historical trends in housing construction (i.e., Model 1 – Based on Building Trends of Previous Decade) and based on the growth of, or decline in, future households (i.e., Model 2 – Based on Projected Demand). Contrasting these two supply forecasts offers a useful perspective regarding how well the current pattern of housing construction, if continued into the future, fits the expected housing needs based on population projections.
- It is important to acknowledge that determining future housing needs is a complex issue. Predictions of residential growth and corresponding housing demand can only be simulated through modeling. How close the prediction is to reality is a function of how well the assumptions match what actually happens over time. Therefore, housing forecasts should be used only as one tool in developing housing policy. Nonetheless, the patterns that emerge from modeling, when placed within the appropriate economic and political context, are useful for predicting future housing needs.

Projected Housing Demand

- Our approach to forecasting housing demand for the state was a two-staged process. In the first stage, we developed county and age-specific population projections for the years 2015, 2020, and 2025 and then determined the age-specific distribution of householders based on 2010 Census data. In the second stage, we forecast demand for housing based on the characteristics of income and homebuyer type.

- Statewide forecasts indicate that demand for housing will increase by 30 percent (83,429 units) from 2010 to 2025. The energy development activity in western North Dakota has created an unprecedented demand for housing which has greatly outpaced supply.
    - Housing demand in Region I will increase by 167 percent (nearly triple previous demand levels) due to energy development activity while in Region VIII it will increase by 69 percent.
    - While the rest of the state shows increased demand for housing, the pace of growth is expected to be much slower.
- The statewide projected demand for housing from 2010 to 2025 is as follows for various household characteristics:
    - **Age:**
        - The number of young adult households (i.e., under age 25) will expand by 2 percent.
        - Prime working-age households (i.e., ages 25 to 44) will increase by 42 percent (37,268 households), reflecting oil sector employment.
        - Pre-retiree households (i.e., ages 45 to 64) will expand by only 9 percent as a result of the aging forward of baby boomers.
        - Elderly households (i.e., ages 65 and older) will increase by 60 percent (36,795 households).
    - **Income:**
        - Households with extremely low incomes of less than 30 percent of MFI will increase by 31 percent (17,263 households).
        - Households with very low incomes at 31 percent to 50 percent of MFI will increase by 32 percent (10,462 households).
        - Households with low incomes at 51 percent to 80 percent of MFI will increase by 31 percent (17,801 households).
        - Households with moderate incomes at 81 percent to 115 percent of MFI will increase by 30 percent (16,695 households).
        - Households with incomes above 115 percent of MFI will increase by 28 percent (21,192 households).
    - **Type:**
        - First-time homebuyers are expected to increase by one-third statewide (17,227 households).
        - Upscale homebuyers are expected to increase by 25 percent (16,403 households).
        - Low-income homebuyers are expected to increase by 19 percent (18,850 households).
        - Moderate homebuyers are expected to increase by 26 percent (11,114 households).
        - Elderly homebuyers are expected to increase by 60 percent (36,794 households).

Projected Housing Supply

- In order to evaluate the relationship between future demand for housing and what housing might be available (i.e., supply), we developed two housing supply forecasts. Model 1 presents a scenario of what housing supply would be if the past trend in housing construction were to continue through the year 2025 while Model 2 projects a scenario of future housing units based on the growth of, or decline in, future households through the year 2025.
- If recent trends in housing construction continue (Model 1), the state's overall housing stock will expand by 16 percent (51,292 units) from 2010 to 2025. Housing supply forecasts for the same time period based on population change (Model 2) show an increase in the state's overall housing stock of 29 percent (90,469 units; this number is higher than the projected increase in demand for housing (83,429 units) because supply modeling incorporates vacancies). Change in the housing supply forecast based on population change (Model 2) is 76 percent higher than change based on the past decade's building trends (Model 1), reflecting the unprecedented boom from energy development activity.
- Stark differences exist geographically between projected housing supply based on current building trends (Model 1) versus projected demand (Model 2) through the year 2025.
    - The increase in housing supply based on projected demand in Regions I and VIII is four times greater than what current trends in building will produce, largely reflecting increasing demand for housing in western North Dakota. Model 2 outpaces Model 1 in Regions IV and VII as well.
    - In Region V, changes in housing supply based on current building trends are expected to be more in line with projected demand.
    - The current pattern of housing construction in Regions III and VI indicates a housing slowdown is likely to occur, while supply forecasts based on housing demand for these regions suggest that the need for housing is expected to grow.

KEY PRIORITY AREAS

Based on an overall analysis of the findings and an interpretation of the housing forecast, several key priority areas were identified. Following is a list of the key areas to be considered, listed in no particular order of priority.

- **Short- and long-term housing shortages in counties impacted by energy development.**
  Significant pressure will be placed on counties that are forecast to expand by more than 50 percent by 2025. Many of these counties have relatively small population bases, thus the impacts can be sizeable.

- **Attention to demand for temporary housing within energy development counties.**
  Although this report does not address temporary housing, the workforce analysis indicates that it will be a significant issue in the short term. An approach to addressing temporary housing needs to be considered within the context of long-term permanent housing because the two must coexist. Demand pressures from the one impact the demand on the other.

- **Housing affordability**
  The supply of affordable housing, especially for households with income under 30 percent of the state's median family income, is very limited. This situation has worsened since the last Statewide Housing Needs Assessment conducted in 2004.

- **Elderly housing**
  The aging forward of the baby boom population is rapidly expanding the senior population of the state which will require "elderly friendly" housing. The forecast of a 52 percent increase of householders ages 65 and older by 2025 will create increased pressure for elderly housing, much of which will be for single elderly and those with low income.

- **Consideration for the homeless**
  Surveys of the homeless population within the state indicate an important and challenging need. Attention needs to be given to the seasonal effects of homelessness.

- **Attention to changing household composition**
  The type of housing needed within the state is shifting as a result of changes in household composition (e.g., non-family households now comprise 40 percent of all households in the state; the majority of these are single-person households). This will be a key concern especially in urban areas of the state. Consideration needs to be given to assessing the appropriate mix of housing to accommodate shifting household types.

INTRODUCTION

PURPOSE

This report is an update from a previous Statewide Housing Needs Assessment conducted in 2004. It follows a similar format and has three main goals. First, it provides a perspective on the current housing situation in the state and places that knowledge into historical context by reporting changing trends in both housing stock and characteristics of owners and renters. This is useful for understanding the relationship between housing supply and demand and necessary for the second goal of the report which is forecasting. We used established modeling techniques to first forecast housing supply to the year 2025 based on historical trends in housing construction. Next, we forecast demand for housing based on shifts in population for the same time period. Contrasting these two forecasts offers a useful perspective regarding how well the current pattern of housing construction, if continued into the future, fits the expected housing needs based on population projections. It is important to acknowledge, however, that determining future housing needs is a complex issue. The dynamic nature of western North Dakota based on the unprecedented boom in energy development is an excellent illustration. At best, the predictions of residential growth and corresponding housing demand can only be simulated through modeling. How close the prediction is to reality is a function of how well the assumptions match what actually happens over time. Therefore, housing forecasts should be used only as one tool in developing housing policy and strategic planning. Nonetheless, the patterns that emerge from modeling, when placed within the appropriate economic and political context, are useful for predicting future housing needs. The third and final goal of the report is to place the forecast of housing demand within the context of projected residential change. Specifically, what type of housing should be considered to best meet the needs of the changing distribution of households that are projected? We provide a breakdown of the housing forecast by age, income, and homebuyer type to help address this issue. It is important to remember that the main focus of this report is to assist the North Dakota Housing Finance Agency (NDHFA) and its partners who need updated information regarding housing needs, especially among those of low- and moderate-income persons, in order to target and coordinate the use of federal, state, and local resources available for housing. These housing needs are reflected in the characteristics we selected to report in this study.

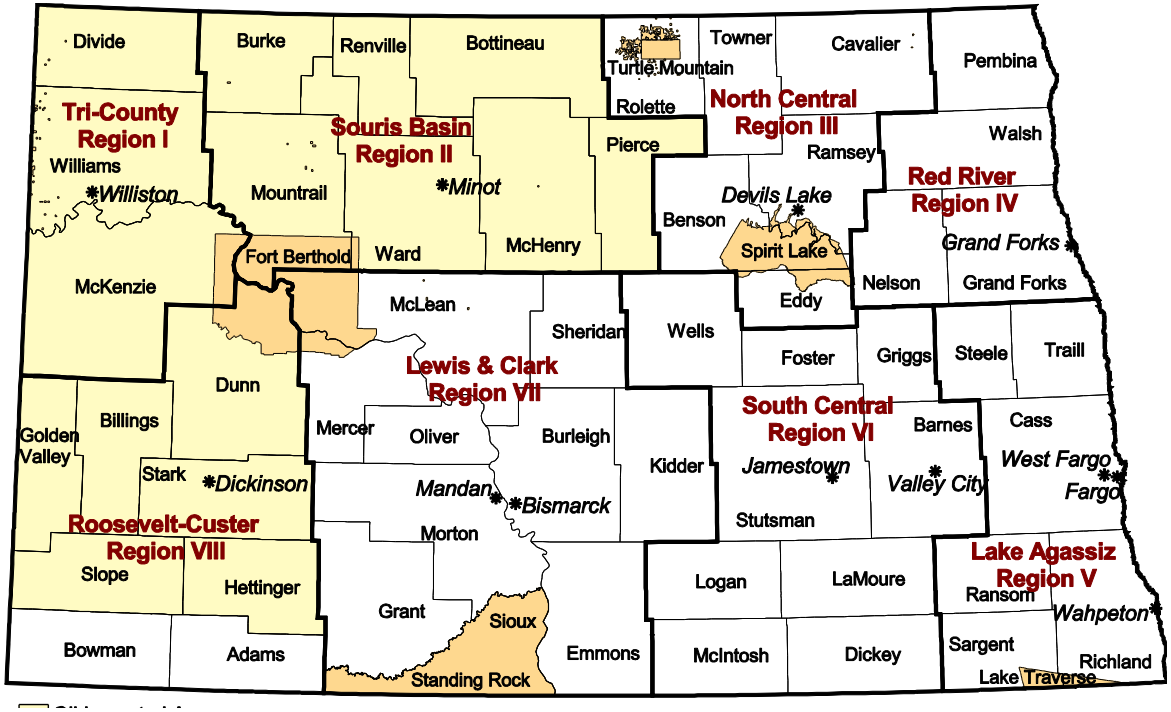
ORGANIZATION OF THIS REPORT

This report serves as the summary of the housing forecast component of the 2012 Statewide Housing Needs Assessment. It begins with an overview providing statewide context of important trends that affect housing dynamics. These trends include historical shifts in population, changes in the state's economy, housing trends, and land use issues. It also explains the modeling methodology used to generate the projections of housing demand and supply and briefly summarizes the housing forecast.

The second section of the report is designed to profile housing needs through a series of tables and figures. It is arranged by geography to facilitate in-depth analysis. There are 10 distinct groupings of profiles. The first centers on the state and its eight planning regions and is intended to provide a quick comparison of regions within the context of the state. The next eight groupings of profiles are region-specific and include data on the counties and cities (if they are among the 12 largest populated places in the state) within the corresponding region. Regional totals are provided within each profile for context. This section of the report provides the reader the ability to focus their attention on a specific region and explore changes occurring within that specific region. The final grouping of profiles looks specifically at the state's Native American Indian Reservations.

The location of the state's 53 counties, eight planning regions, 12 most populated cities, five Native American reservations, and 16 counties comprising the oil-impacted energy development activity in western North Dakota are shown in Figure 1.

Figure 1. North Dakota Geographic Locations and Boundaries used in the 2012 North Dakota Statewide Housing Needs Assessment



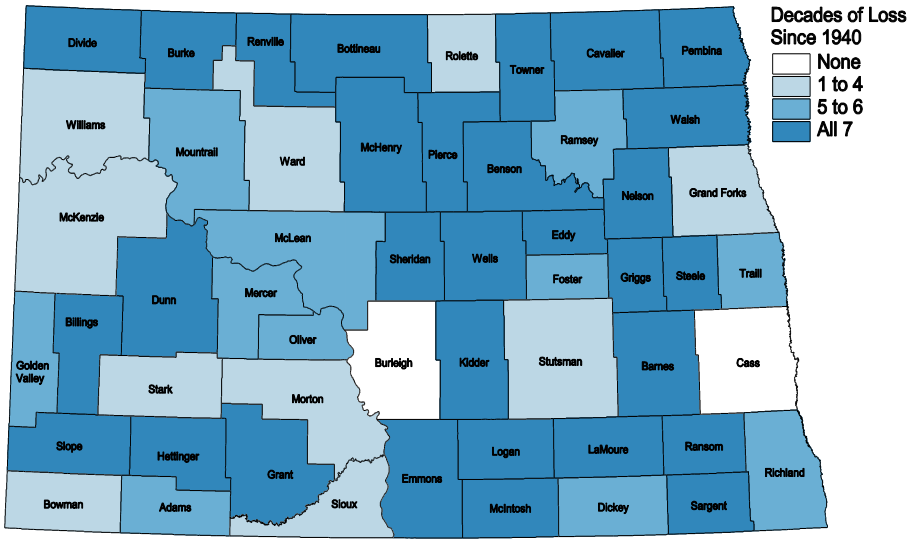
STATEWIDE CONTEXT: SETTING THE STAGE

POPULATION CHANGE

North Dakota's population has changed dramatically during the past decade reversing a historical downward trend that has dominated much of the state since the early 1940s. North Dakota's population increased markedly from statehood up until World War II. However, since 1940 the state's total population has remained relatively stable with 641,935 residents in 1940 and 642,200 in 2000. However, masked within the aggregate population total is the significant consolidation that occurred within the state over the past half century as a result of persistent migration from rural areas to urban population centers. This movement largely reflects the transformation of agriculture as the number of farms within the state dropped from approximately 85,000 in 1935 to 32,000 currently.

This internal redistribution of population is best illustrated in Figure 2 which depicts county population losses over the past seven decades. In more than half of the state's 53 counties, the population at the beginning of the decade was larger than at the end of the decade, and this decline continued unabated for seven decades. For three out of four counties in the state, persistent population loss occurred in at least five of the past seven decades. In contrast, only two counties in the state (Burleigh and Cass) had population growth in each of the past seven decades. What is particularly noteworthy is that, of the 16 western counties currently impacted by energy development (see Figure 1), 10 had persistent population loss over seven decades.

Figure 2. Decades of Population Decline for North Dakota by County Since 1940

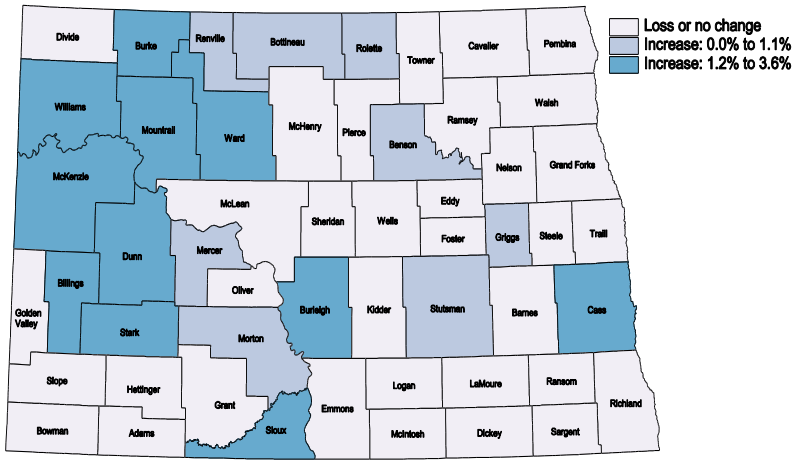


Source: U.S. Census Bureau

Energy development activity has significantly changed this historical population trend. North Dakota's population change in the last half of this past decade (i.e., 2000 to 2010) stands in stark contrast to the previous seven decades. The impact of energy development activity, which started in 2006, significantly altered migration flows. More than half of the western counties in North Dakota began experiencing population growth as documented in the U.S. Census Bureau's Population Estimates for the time period 2008 to 2009 (see Figure 3).

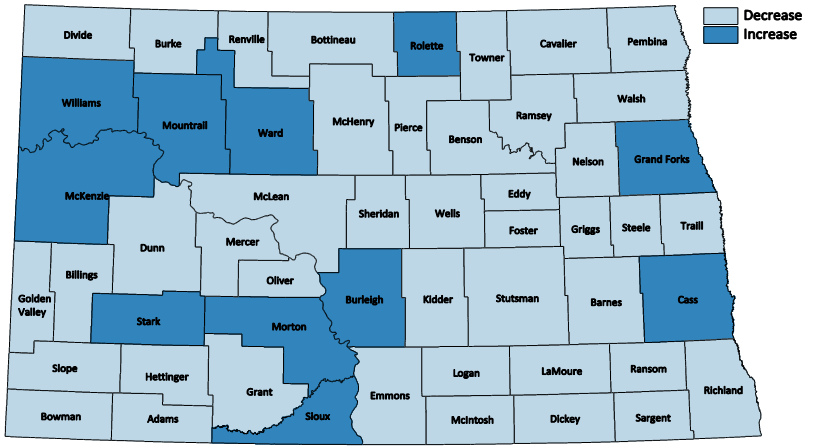
For some of the western counties, the growth in the latter part of the decade was not sufficient to offset population losses sustained earlier in the decade. This resulted in an overall population decline for several of the western counties for the decade as noted in Figure 4. The state's population gain from 2000 to 2010 was 5 percent, reaching 672,591 residents – the second highest population mark on record for North Dakota.

Figure 3. Percent Change in Population for North Dakota by County, 2008 to 2009



Source: U.S. Census Bureau

Figure 4. Percent Change in Population for North Dakota by County, 2000 to 2010

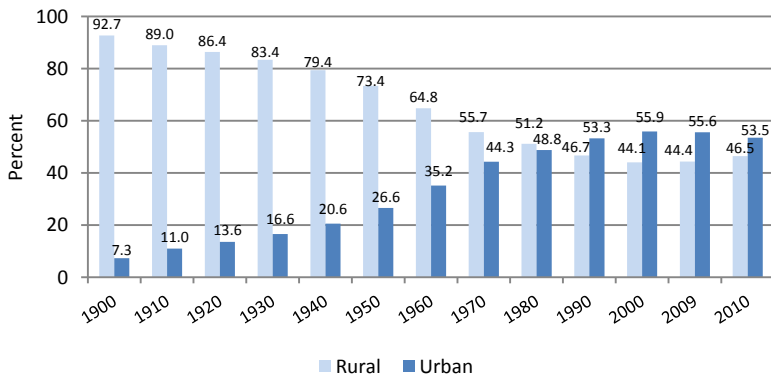


Source: U.S. Census Bureau

POPULATION CONSOLIDATION

As noted earlier, the rural-to-urban movement of people in the state began in earnest during the 1940s (see Figure 5). At that time, nearly 80 percent of the state's population was living either on a farm or the countryside or in a place of fewer than 2,500 residents. The lack of employment opportunities in small towns and rural areas 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, the majority of residents in the state were living in urban areas. Based on 2010 data from the American Community Survey, 54 percent of North Dakota's population was defined as urban.

Figure 5. Rural-Urban Population Distribution for North Dakota, 1900 to 2010



Source: U.S. Census Bureau

The historical rural-to-urban movement of people dramatically shifted the balance of community size (see Table 1). The number of urban cities (i.e., those with populations of at least 2,500) in the state changed little from 1960 to 2010. In contrast, the state's medium size communities shrank, creating a rapidly growing number of very small communities. In 1960, a little more than one-third (36 percent) of the incorporated places in the state had fewer than 200 residents. By 2010, the majority (56 percent) of incorporated places in North Dakota had fewer than 200 people. The consolidation of population in the state significantly changed housing demand in communities. The vast majority of housing demand is located in the larger cities while population decline has reduced demand in the state's rural areas. For example, from 2000 to 2010 nearly two out of three counties in the state had a net loss of occupied housing units. In contrast, the state's 12 largest cities had a net housing gain during the same time period (Source: U.S. Census Bureau). In cities like Bismarck, Fargo, and Grand Forks,

population consolidation provided for consistently low vacancy rates. However, energy development activity is reversing this trend in western North Dakota counties. In 2000, 70 percent of the counties in the state had vacancy rates for year-round housing that exceeded 10 percent. In 2010, that proportion dropped to a little over 50 percent because of the influx of workers needing housing in rural western counties impacted by energy development. Modeling suggests that an additional seven western oil-impacted counties whose vacancy rates were above 10 percent in 2010 are well below that level currently, thus reducing the proportion of North Dakota counties with vacancy rates above 10 percent to half the level witnessed in 2000.

Table 1. Number of Incorporated Cities in North Dakota by Population Size, 1960 and 2010

City Population Size	1960 Census		2010 Census	
	Number of Cities	Percent of Total	Number of Cities	Percent of Total
25,000 persons or more	4	1.1	5	1.4
10,000 to 24,999 persons	3	0.9	4	1.1
5,000 to 9,999 persons	5	1.4	3	0.8
2,500 to 4,999 persons	3	0.9	3	0.8
2,000 to 2,499 persons	7	2.0	7	2.0
1,500 to 1,999 persons	15	4.3	8	2.2
1,000 to 1,499 persons	26	7.5	19	5.3
500 to 999 persons	45	12.9	45	12.6
200 to 499 persons	114	32.7	65	18.2
Less than 200 persons	127	36.4	198	55.5
Total Number of Cities	349	100.0	357	100.0

Source: U.S. Census Bureau

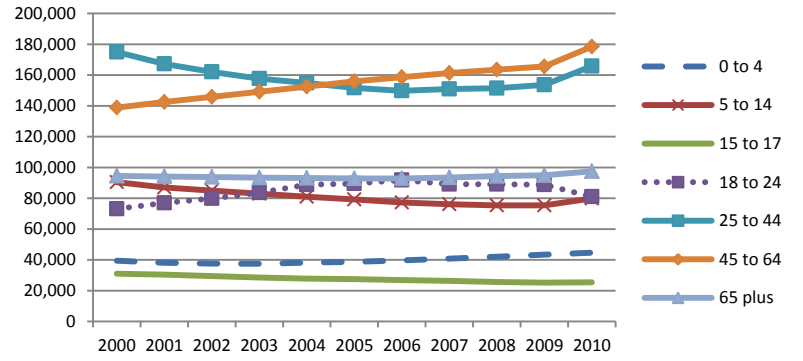
SHIFTING AGE DISTRIBUTION

The age structure in the state is being impacted by a strong, diversified economy in the eastern part of the state as well as energy development activity in western North Dakota. For the first time since the early 1980s, the pre-school age population within the state is growing (see Figure 6). After decades of decline, a sustained upswing in births began in North Dakota starting in 2002 when there were 7,755 births recorded. By 2010 there were 9,088 births. This reversal parallels a significant upturn in the 25 to 44 age cohort which is the prime child bearing age category. It also reflects the prime working age category which grew in response to the state's robust economy. The aging of the baby boomers across the state is another key factor; the 45 to 64 age cohort grew, which includes the tail end of the baby boom generation.

In contrast, declines continued in three main age groups from 2000 to 2010. First, the elementary- and middle school-aged population, ages 5 to 14, declined throughout the decade with a slight upturn starting in 2009. Similarly, the age cohort covering high school, ages 15 to 17, also declined from 2000 to 2010. Finally, the young-adult population, ages 18 to 24, began growing in the early part of the decade but the trend reversed during the latter part of the decade. The elderly population, those ages 65 and older, were relatively stable throughout the decade.

The future age structure of North Dakota will change dramatically over the next two decades as the baby boom population moves into their retirement years and the prime workforce grows, spurred on by a strong agricultural sector and an exploding energy development sector. This is best illustrated by contrasting changes in age cohorts during the past decade with what is projected for the period 2010 to 2025, as noted in Table 2.

Figure 6. Age Distribution for North Dakota, 2000 to 2010



Sources: U.S. Census Bureau

Table 2. Age Distribution for North Dakota, 2010 Census and Projections for 2025

Age	2010 Census		2025 Projections	
	Number	Percent Change 2000 to 2010	Number	Percent Change 2010 to 2025
0 to 24	230,891	-1.3	272,286	17.9
25 to 44	165,747	-5.2	235,026	41.8
45 to 64	178,476	28.5	186,448	4.5
65 and older	97,477	3.2	148,060	51.9
Total	672,591	4.7	841,820	25.2

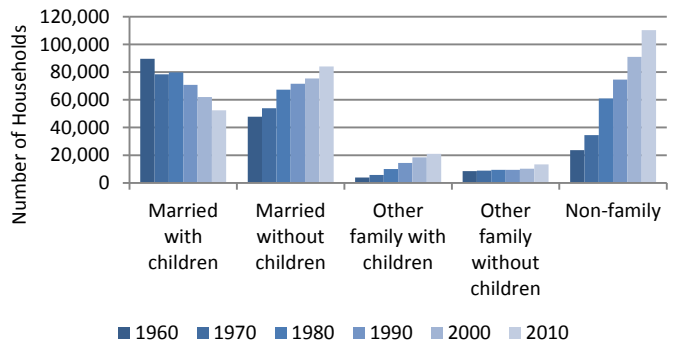
Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Geographic details regarding the projections are reported in the second section of this report. However, in summary, the most significant change that is expected to occur over the next 15 years will be in the 25 to 44 age cohort, or the prime working age group. From 2000 to 2010, the number of residents in this age group collectively declined in North Dakota from 174,891 to 165,747 people or 5.2 percent. In contrast, from 2010 to 2025 this age group is expected to expand by 41.8 percent reaching 235,026 residents. This largely reflects the impact of the state's robust economy, especially the energy development sector where employment expansion will be staggering. In Region I (Divide, Williams, and McKenzie counties), this age group is expected to more than triple in population by 2025, growing from 7,357 to 24,065 residents. Similarly, in Region VIII (Dunn, Billings, Golden Valley, Stark, Slope, Hettinger, Bowman, and Adams counties), this age cohort is expected to more than double by 2025 expanding from 8,617 to 17,869 residents. The second major shift will be the aging forward of the baby boom cohort into the elderly category (i.e., ages 65 and older), which will translate into a heightened demand for housing that is suited to meet the needs of the elderly. Statewide this expansion will increase the elderly population by nearly 52 percent, compared to a 3 percent growth from 2000 to 2010, increasing this cohort from 97,477 in 2010 to 148,060 by 2025. In Regions IV, V, and VII, this age cohort is expected to grow by at least 50 percent, and it will more than double in Region I. The aging forward of this cohort will result in a significant reduction in growth of the 45 to 64 age group, which is expected to expand by only 4.5 percent after growing by 28.5 percent from 2000 to 2010. Finally, the 0 to 24 age cohort is expected to increase by nearly 18 percent from 2010 to 2025 after declining 1.3 percent from 2000 to 2010. This, in part, reflects the growth in the number of children that will occur as a result of a burgeoning young adult population who are in their prime childbearing ages. Additionally, it represents the attraction and retention of young adults due to expanded employment potential. The consequence on housing of this growing population will be manifest in an increased demand by first-time homebuyers.

CHANGING HOUSEHOLD COMPOSITION

Household composition in North Dakota continues to change creating new demands on housing within the state. Figure 7 illustrates the significant shift that has occurred in household types from 1960 to 2010 in the state. Housing in 1960 was dominated by married couples with children under age 18 representing 89,590 households or 52 percent of occupied housing units in the state. In 2010, married couples with children under age 18 accounted for 52,438 households, a decline of approximately 37,000 households or 41 percent. More importantly, these households represented 19 percent of all households in the state. This dramatic transition demonstrates the impact of the baby boom generation and its consequence on housing within the state. As children from the baby boom cohort left home, the proportion of households comprised of married couples without children under age 18 grew steadily from 47,808 households in 1960 (28 percent of occupied housing units) to 84,084 households in 2010 (maintaining a similar proportion at 30 percent of occupied housing units despite the rapid growth in the number of households), an increase of 76 percent. This transition has created an increasing supply of starter homes vacated by "empty nesters" and greater demand for smaller homes (for those "empty nesters" wanting to downsize). Starting in 2011, the leading edge of the baby boom cohort turned age 65 and, as they continue to age, there will be an increasing demand within the housing market for housing that meets the needs of the elderly (e.g., new construction, retrofitting).

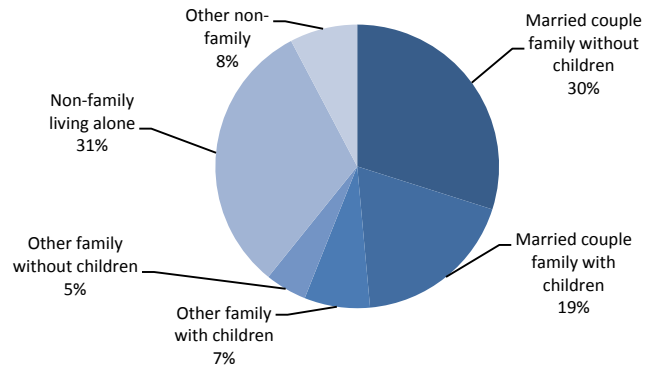
Figure 7. North Dakota Households by Type and Presence of Children Less Than Age 18, 1960 to 2010



Source: U.S. Census Bureau

The shift in household composition that is having the greatest impact on housing within the state is the explosion of non-family households. Non-family households represented fewer than 24,000 households in 1960 or 14 percent of occupied housing units. However, by the year 2010 this household type quadrupled to more than 110,000 households representing nearly 40 percent of the occupied housing units in the state. Approximately 80 percent of these non-family households were accounted for by persons living alone. While elderly (i.e., ages 65 and older) were 15 percent of the population in North Dakota in 2010, they represented 35 percent of all persons living alone.

Figure 8. North Dakota Households by Type, 2010



Source: U.S. Census Bureau

The housing challenges that will need to be addressed are many and reflect the rapidly shifting composition of households within North Dakota. Perhaps most compelling is the rapidly expanding demand for housing units for persons living alone. Currently, 31 percent of occupied housing units in the state are single-person households (see Figure 8). This proportion is expected to dramatically increase as the number of elderly in the state expands and as the workforce, especially those without families, multiplies in western North Dakota as a result of energy development activity. This suggests significant attention should be given to exploring ways to accommodate seniors and single workers. This includes the need to address the issue of retrofitting homes to make them more "elderly accessible," and assessing the advantages and disadvantages of increasing proportions of multi-unit homes and rental units.

RACIAL DIVERSITY

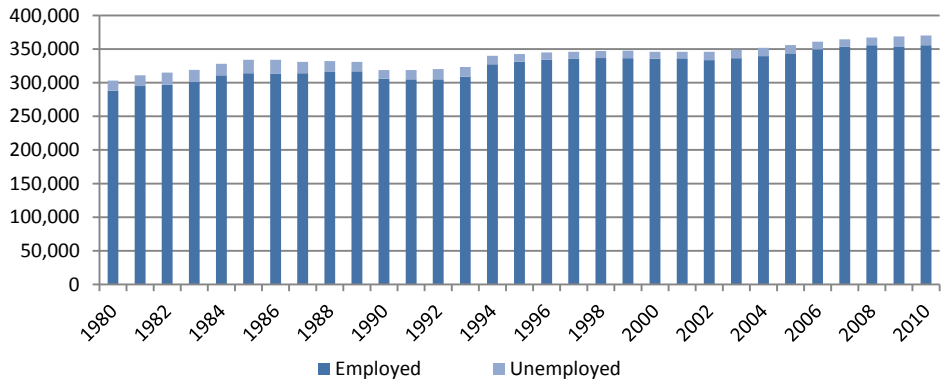
The racial and ethnic mix in North Dakota is changing modestly. Over the past 20 years, the proportion of the state's population that is white declined from 96 percent to approximately 90 percent. Native Americans comprise the largest minority group in the state, representing 5 percent of the state's population base in 2010.

In addition, 98 percent of the state's population was born in the U.S. The foreign-born residents come from six continents, with the largest proportion coming from Canada (20 percent) followed by countries in Africa (16 percent), eastern Asia (11 percent), and eastern Europe (10 percent). Data from Lutheran Social Services of North Dakota indicate that more than 5,500 refugees have been resettled in North Dakota from 1997 through 2012, a population representing 39 countries. Most of the refugees arriving in North Dakota are resettled in four of the state's largest cities (Fargo, West Fargo, Grand Forks, and Bismarck).

CHANGES IN THE STATE'S LABOR FORCE

North Dakota's labor force has grown steadily over time increasing from nearly 288,000 employed workers in 1980 to 355,615 employed workers by 2010 (see Figure 9). This is a gain of 67,615 workers or over 23 percent. The state's total population growth over that same time period was only 3 percent, a gain of only 19,874 people (from 652,717 to 672,591 people). This mismatch is reflected in the state's extremely low unemployment rate. As noted in Figure 10, the unemployment rate for the entire western portion of the state (i.e., areas impacted by energy development activity) for June 2012 was less than 3.2 percent. In contrast, the national unemployment rate for June 2012 was 8.4 percent. The state's expanding labor market will place added pressure on housing demand which will be acute in western North Dakota. This is especially true given the persistent decline in North Dakota's housing supply over the past half century in this portion of the state.

Figure 9. North Dakota Labor Force by Employment Status, 1978 to 2010



Source: Job Service North Dakota

INCOME AND WAGES

Personal income in North Dakota has significantly increased as a result of the state's robust economy. In 2000, North Dakota's per capita income was $25,592 which was nearly 16 percentage points below the national average of $30,319, placing North Dakota 38th in the nation. However, by 2011 North Dakota's per capita income grew to $45,747, the 9th highest rank in the nation. This is the first time since the early 1970s that North Dakota's per capita income outpaced the national average, which was $41,663 in 2011. The early 1970s was another very robust economic period for North Dakota when, starting in 1973, oil prices spiked due to the OPEC oil embargo and grain prices spiked due to the Russian Wheat Deal.

The average compensation per job in North Dakota also has increased in recent years. Employee compensation includes wage and salary disbursements and supplements to wages and salaries (i.e., employer contributions for employee pension, insurance funds, and government social insurance funds). In the vast majority of counties in the state, the compensation of employees grew by at least 2 percent from 2009 to 2010 (see Figure 11). In North Dakota, average annual employee compensation in 2010 was $47,593, a 5.3 percent increase from 2009. In most western North Dakota counties, compensation per job grew by at least 7 percent. For comparison, the average annual compensation per job for the U.S. was $58,451 in 2010, an increase of 2.7 percent from the previous year.

For nearly 70 percent of the counties in the state, annual employee compensation grew faster than the nation; for half of the counties, it grew at a rate twice that of the nation. Seven of the western counties impacted by energy development (Divide, Dunn, McKenzie, Mountrail, Slope, Stark, and Williams) had rates in the double digits. Average annual employee compensation in Williams County in 2010 was $66,131 and in McKenzie County it was $60,459.

The latest data from Job Service North Dakota highlight the impact of the state's robust economy on wages. Their 2011 estimate of the average annual wage for North Dakota, excluding benefits, was $41,778. Williams County had the highest average annual wage in 2011 at $70,027, followed by Slope County at $65,834 and McKenzie County at $64,857.

Figure 10. Unemployment Rates for North Dakota by County, June 2012

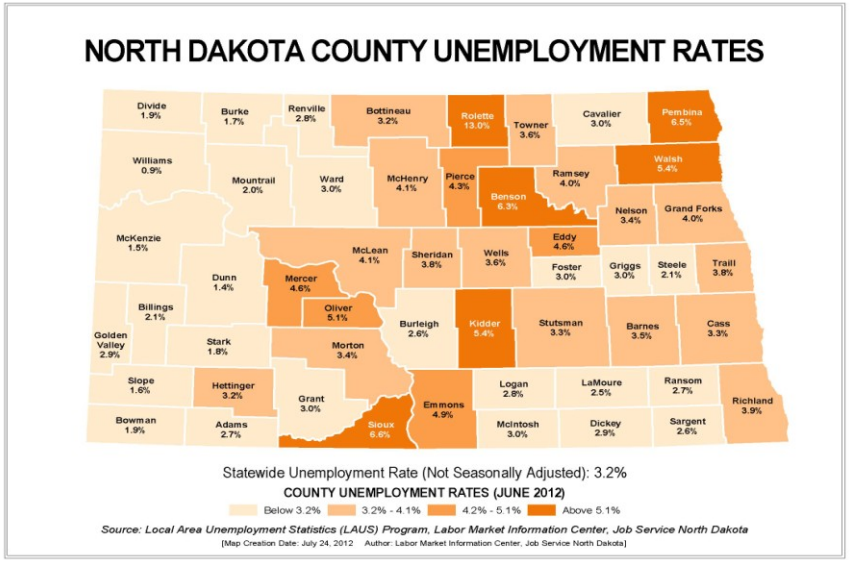
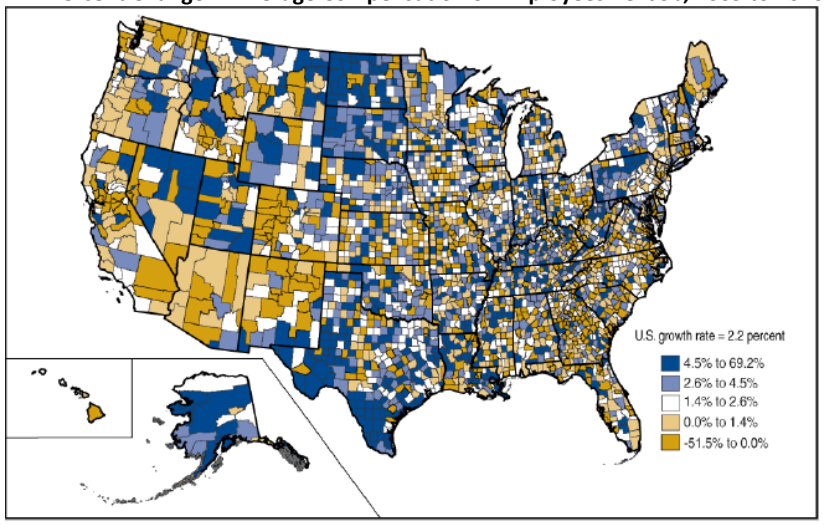


Figure 11. Percent Change in Average Compensation of Employees Per Job, 2009 to 2010



Source: U.S. Bureau of Economic Analysis

NORTH DAKOTA'S ECONOMY

An effective measure of a state's economy is its gross state product (GSP). This measure, often considered a state's counterpart to the nation's gross domestic product (GDP), is the value added in production by the labor and property located in the state. North Dakota's GSP in 2011 was $34 billion in inflation-adjusted real dollars (i.e., chained 2005 dollars), which is up 7.6 percent from 2010. Using this measure, North Dakota has the fastest growing economy in the nation. In fact, North Dakota ranked either first or second in GSP growth among all states in the past four years. The leading economic sectors included government at 12 percent of GSP and real estate at 11 percent; mining is sixth largest at 7 percent and agriculture is ninth largest also at 7 percent (agriculture is still a dominant industry in the state, but secondary and tertiary components of agriculture are captured in other sectors). However, what is most informative regarding the shift in the state's economy is the pace of change within each sector. For example, mining as an economic sector increased its activity by 70 percent from 2010 to 2011. The next largest changes during the same time period occurred in the following sectors: transportation and warehousing (30 percent growth); construction (20 percent growth); wholesale trade (19 percent growth); and real estate, rental, and leasing (18 percent growth). In contrast, the state's largest economic sector, government, grew 3 percent.

The greatest economic shift to North Dakota's economy is energy development activity. Oil production in the state has escalated at a pace few could have imagined. Annual production was relatively stable from 2000 to 2006, moving from 32.7 million barrels per year in 2000 to 39.9 million in 2006. In 2006, North Dakota ranked 8th in oil production out of 32 oil-producing states in the country. However, by 2008 the state doubled its oil production to 62.8 million barrels, moving to 6th place nationwide. One year later in 2009, North Dakota expanded its oil production to 80 million barrels and moved to 4th place behind Texas, Alaska, and California. Two years later in 2011, North Dakota produced 153 million barrels of oil. In March of 2012, North Dakota's daily oil production reached the 578,112 barrel mark surpassing Alaska for second place. Three months later in June of 2012, North Dakota had 7,352 producing wells and pumped a daily average of 660,322 barrels of oil. If the state continues this pace of oil production it would top 226 million barrels for 2012. Texas currently produces nearly three times the amount of oil per day compared to North Dakota, with a daily oil production of 1.8 million barrels in May of 2012. Thus, surpassing Texas in oil production is not expected in the near future. However, industry estimates indicate that there are a potential of 32,000 to 35,000 wells in North Dakota that could be drilled within the next 20 years, so production is expected to continue at an extraordinary pace.

In addition to oil production, North Dakota's natural gas production also is rapidly expanding. Natural gas is a byproduct of oil production. In the early 1990s, the state produced around 5 million cubic feet of gas per month. This level held steady until the recent oil boom period which started after 2006. The latest data indicate that North Dakota produced 21 million cubic feet of natural gas in June of 2012. Production of natural gas in the state is expected to significantly increase over the next 15 to 20 years paralleling oil production in the state. The current rapid expansion of oil production in North Dakota has limited the state's ability to capture a significant portion of the natural gas that is extracted during the oil recovery process. Natural gas collection systems and pipelines have been overwhelmed. As a result, estimates suggest that as much as one-third of the natural gas is being flared off rather than captured. As solutions are implemented and adopted, production will markedly increase.

HOUSING STOCK

Counts of housing units for 2010 indicate there were 317,498 total housing units in North Dakota with an additional 3,833 housing units authorized by building permits, resulting in a potential 321,331 housing units. The housing supply in North Dakota has gradually increased to meet the state's growing demand. The number of occupied housing units in the state expanded from 257,152 units in 2000 to 281,192 in 2010, an increase of 9 percent (see Table 3). The largest growth in occupied housing from 2000 to 2010 was among renter-occupied units which grew by 13 percent. In contrast, the proportion of owner-occupied units in the state increased by 7 percent. As a result, the overall proportion of renter-occupied units relative to all occupied units grew by 4 percent from 2000 to 2010 while owner-occupied units as a proportion of all occupied units decreased by 2 percent. The change in occupied housing units differed markedly depending on location within the state. The dominant trend throughout the state was one of loss with declines in occupied housing units in 60 percent of the counties (32 counties) in the state. In contrast, the

counties with major urban centers saw double digit increases (i.e., Cass at 22.6 percent and Burleigh at 19.3 percent) as did some of the western energy development counties (i.e., McKenzie at 14.7 percent, Williams at 13.6 percent, and Mountrail at 11.4 percent). The limited number of western counties that showed growth in housing from 2000 to 2010 reflects the fact that the broader impact of energy development activity did not begin in earnest until the latter part of the decade. The demand was primarily being met by available housing stock, thus growth in housing stock is largely absent from this trend line. In addition, it is important to distinguish between the demand for permanent versus temporary housing, which reflects the distinction of permanent versus temporary workers. Census data and the data in our report focus on permanent housing; this could lead to confusion about why the numbers may not match the number of people on the ground. It is extremely important to recognize that housing needs for temporary workers are not addressed in this report, but represent a very significant concern.

The trend in housing vacancy rates from 2000 to 2010 parallels the previous decade. In 2000, 32,525 housing units were vacant, which was 11.2 percent of all housing (see Table 3). This was a decline of 8 percent from 1990. In 2010, 11.4 percent of the total housing units in the state were vacant. The greatest decrease in housing vacancy was in western North Dakota. Of the 16 counties impacted by energy development activity, half had declines in housing vacancy that exceeded 30 percent from 2000 to 2010.

Table 3. North Dakota Housing Supply by Occupancy Status and Tenure, 1990, 2000, and 2010

Occupancy and Tenure	1990	2000	2010	% Change: 2000-10
Total housing units	276,340	289,677	317,498	9.6%
Occupied housing units	240,878	257,152	281,192	9.3%
Owner-occupied	157,950	171,310	183,943	7.4%
Percent of all occupied housing	65.6%	66.6%	65.4%	-1.8%
Renter-occupied	82,928	85,842	97,249	13.3%
Percent of all occupied housing	34.4%	33.4%	34.6%	3.6%
Vacant housing units	35,462	32,525	36,306	11.6%
Percent of total housing units	12.8%	11.2%	11.4%	1.8%

Source: U.S. Census Bureau, Decennial Census. Please note that the U.S. Census Bureau's American Community Survey 2006-2010 5-Year Estimates were used in the state and regional profiles of this study to be consistent with modeling efforts. Thus, there will be slight differences in the 2010 data between this

AFFORDABLE HOUSING

Affordable housing is a function of both the supply of low-cost housing and the income levels of residents. Table 4 provides a benchmark of income levels for residents in the state and it is designed to align closely with various federal housing programs. The benchmark of $61,500 in 2010 is based on median family income (MFI) of North Dakota residents as reported by the U.S. Department of Housing and Urban Development (HUD). Six categories of incomes are provided for program purposes and are based on a percentage below or above the state's MFI. Monthly affordable housing costs were estimated at 30 percent of the corresponding income category while affordable purchase price was based on a more complex formula that is typical of those used by lenders. The main assumptions include a 30-year loan fixed at 4 percent interest, 5 percent down payment, property taxes at 1.25 percent of the loan, mortgage and hazard insurance at 0.6 percent of the loan, and total debts at no more than 20 percent of income.

Table 4. North Dakota Annual Income Level Category Characteristics, 2010

	Income Categories Based on Income as a Percentage of the Median Family Income (MFI) FY 2010 (FY 2010 MFI=$61,500 in North Dakota)											
	Extremely low: 0% to 30% MFI		Very Low: 31% to 50% MFI		Low Income: 51% to 80% MFI		Moderate: 81% to 115% MFI		Upper: Above 115% MFI		Tax Credit: 51% to 60% MFI	
Characteristic	From:	To:	From:	To:	From:	To:	From:	To:	From:	To:	From:	To:
Annual Income Ranges ($)	$0	$18,450	$18,451	$30,750	$30,751	$49,200	$49,201	$70,725	$70,726 and above		$30,751	$36,900
Monthly Affordable Housing Costs ($)	$0	$461	$462	$769	$770	$1,230	$1,231	$1,768	$1,769 and above		$770	$923
Affordable Purchase Price ($)	$37,741		$62,845		$100,665		$144,923		$174,814		$75,738	
% of Owner-Occupied Housing Units That Are Affordable	16.2%		28.9%		56.6%		67.3%		77.5%		33.8%	
% of Renter-Occupied Housing Units That Are Affordable	35.2%		75.4%		87.7%		90.1%		90.1%		84.1%	

Sources: U.S. Department of Housing and Urban Development and the Center for Social Research at NDSU

Based on these assumptions, the purchase price of a home for a family below 30 percent of the MFI would be $37,741. At present, only 16 percent of the owner-occupied housing units in the state, if sold, would be affordable for people in this income circumstance. Similarly, only 35 percent of the rental units in the state are affordable to those below 30 percent of the state's MFI. In contrast, those in the moderate income bracket have a much greater opportunity for housing, since 67 percent of the current owner-occupied housing stock and 90 percent of rental units would be affordable to them.

HOUSING CONDITIONS

In general, the overall housing conditions in the state are very good. An estimated 440 owner-occupied housing units in the state lacked plumbing (0.2 percent) in 2010 and 357 units lacked a complete kitchen facility (0.2 percent). Less than one percent was classified as overcrowded by having more than one occupant per room (see Table 5). Renter-occupied housing has slightly more substandard issues than owner-occupied housing, with 1.5 percent of these units lacking complete kitchen facilities and nearly 2 percent classified as overcrowded. There are some variations by region, but the greatest proportion of substandard owner-occupied housing is in Region III due to overcrowding. Region III also has the greatest proportion of rental units that are substandard with over six percent of all rental units classified as overcrowded.

It is worth noting that the significant demand for housing for temporary workers has created issues such as lack of plumbing and kitchen facilities or overcrowding that largely are not reflected in these data, but are important issues to be addressed.

Table 5. North Dakota Substandard Occupied Housing Units (Lacking Complete Kitchen or Plumbing, or Overcrowded) by Tenure, 2010

	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
		Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded (>1 Person Per Room)			Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded (>1 Person Per Room)	
Area	Total	#	%	#	%	#	%	Total	#	%	#	%	#	%
North Dakota	184,117	440	0.2%	357	0.2%	1,328	0.7%	92,525	280	0.3%	1,391	1.5%	1,631	1.8%
Region I	9,051	24	0.3%	25	0.3%	82	0.9%	3,621	23	0.6%	51	1.4%	54	1.5%
Region II	24,932	75	0.3%	79	0.3%	132	0.5%	11,655	3	0.0%	128	1.1%	259	2.2%
Region III	11,148	50	0.4%	39	0.3%	313	2.8%	4,426	17	0.4%	38	0.9%	283	6.4%
Region IV	21,771	33	0.2%	26	0.1%	162	0.7%	14,236	39	0.3%	90	0.6%	121	0.8%
Region V	44,875	79	0.2%	74	0.2%	234	0.5%	32,923	82	0.2%	707	2.1%	578	1.8%
Region VI	17,806	61	0.3%	34	0.2%	66	0.4%	6,602	48	0.7%	109	1.7%	55	0.8%
Region VII	42,551	86	0.2%	38	0.1%	287	0.7%	15,163	34	0.2%	180	1.2%	258	1.7%
Region VIII	11,983	32	0.3%	42	0.4%	52	0.4%	3,899	34	0.9%	88	2.3%	23	0.6%

Source: U.S. Census Bureau

SPECIAL POPULATIONS

Special attention needs to be given to housing needs of unique populations within the state. Two categories of residents receive particular attention in this analysis. The first is the elderly whose numbers and proportions are growing as a result of the baby boom cohort aging into the next broad age category, a process known as aging forward. Those seniors whose limited income places them in a vulnerable position with regard to housing need particular attention. As noted in Table 6, more than one in five owner-occupied householders ages 65 and older were cost-burdened in 2010, in that housing costs exceeded 30 percent of their household income. The number of seniors in this situation has grown by 91 percent from 2000 when only 15.4 percent of the state's residents 65 and older who lived in owner-occupied units were cost-burdened. An even more noteworthy figure is the proportion of seniors living in rental units who are cost-burdened. In 2010, nearly half of the 16,449 senior householders who were renting their home paid at least 30 percent of their total income towards rent. Although the actual number of senior renters who were cost-burdened in 2010 is similar to that in 2000, the proportions have dramatically increased, from 38.0 percent to 49.1 percent, respectively.

Table 6. North Dakota Elderly Householders Burdened by Housing Costs (30% or More of Income toward Housing Costs) by Tenure, 2000 and 2010

	2000		2010	
	Owner-Occupied Households	Renter-Occupied Households	Owner-Occupied Households	Renter-Occupied Households
All householders 65 and older	32,980	16,124	44,819	16,449
Cost-burdened	5,087	6,129	9,713	8,080
Percent	15.4%	38.0%	21.7%	49.1%

Source: U.S. Census Bureau

The second special population that deserves attention is the homeless in the state. According to a statewide point-in-time survey of homeless people on January 26, 2011, there were 1,094 people identified as homeless throughout North Dakota (see Table 7). Approximately one-fourth of these individuals were children under 18 years of age. Additionally, more than one in four of the homeless counted in January were chronic or long-term homeless which indicates their situation has lasted more than a year or over multiple years. Two-thirds of the homeless counted in January of 2011 were located in Cass and Burleigh counties.

Table 7. North Dakota's Homeless Population Characteristics on January 26, 2011

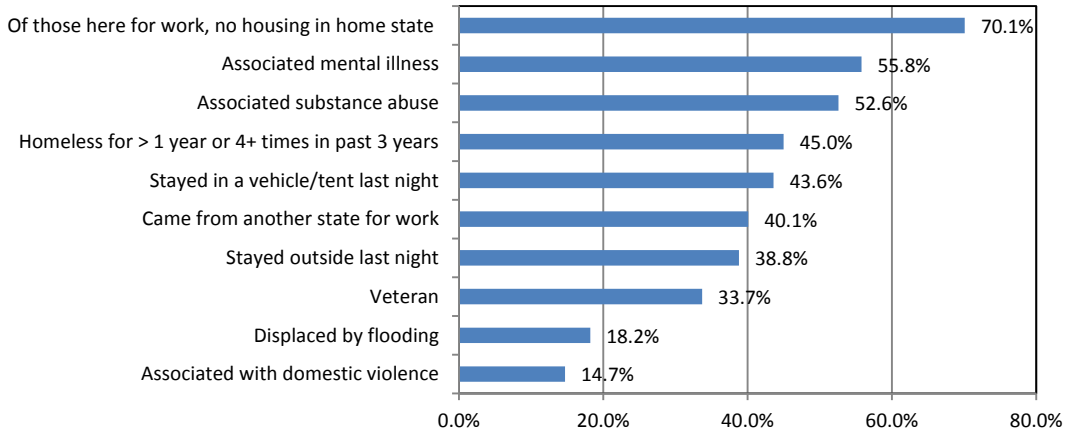
	Homeless Persons				
		Age*			
Area	Total Persons	Children Ages 0 to 17	Adults Ages 18 and Older	Chronic[1]	Long-term Homeless[2]
North Dakota	1,094	281	776	67	240
Region I	39	7	32	1	2
Region II	51	8	43	1	7
Region III	11	0	11	0	1
Region IV	172	39	120	19	40
Region V	406	79	304	36	128
Region VI	48	5	43	0	24
Region VII	328	128	199	8	32
Region VIII	39	15	24	2	6

Notes: *Information regarding age was not provided by some respondents. [1]Chronic Status is determined using the HUD definition, which is an individual with a disabling condition who has been homeless for at least one year, or four or more times in the last three years, and is sleeping either in an emergency shelter or somewhere not fit for human habitation. [2]Long-term homeless is the definition adopted by the ND Interagency Council on Homelessness (ICH), which is an individual or a family with a disabling condition who has been homeless continuously for at least one year or more than four times in the last three years. The ICH definition does not exclude people who are currently living "doubled up" with friends/family, people precariously housed in motels, or those in transitional housing.
Source: North Dakota Coalition for Homeless People, North Dakota Homeless Population January 26, 2011Point in Time Survey, http://www.ndhomelesscoalition.org/

Obtaining an accurate count of homeless is challenging, and the rapid dynamics associated with the boom in energy development in our state makes it even more difficult to assess. Our harsh winter climate results in seasonal variations in the homeless count; locating the homeless and getting volunteers to help are also more difficult during the winter. With these challenges in mind, the North Dakota Coalition for Homeless People, Inc. conducted a summer survey on July 27, 2011 in addition to the January survey it typically conducts. This July 2011 survey included data regarding people who were sheltered (i.e., in an emergency shelter, domestic violence shelter, or transitional housing facility) and interviews with and counts of people who were unsheltered (i.e., outside, in a vehicle/tent, or in another location not meant for human habitation including a dwelling with no operating utilities). For more information about the survey methodology, visit http://www.ndhomelesscoalition.org.

According to the July 27, 2011 results, there were 1,773 people who were homeless in the summer months within the state. The majority of these individuals were unsheltered (54 percent). Interviews with the unsheltered households conducted during the July 2011 homeless count offer some insight into the life situation of these individuals. When asked where they slept last night, 44 percent of the unsheltered population surveyed indicated they slept in a vehicle or a tent and 39 percent slept outside. The majority of those surveyed were dealing with substance abuse (53 percent) and mental illness (56 percent). One in three surveyed was a veteran and 15 percent were impacted by domestic violence. Nearly one-fifth were displaced by flooding (18 percent) and 40 percent came from another state looking for work; 70 percent of those who came from another state looking for work did not have permanent housing to return to (see Figure 12).

Figure 12. Responses from Unsheltered Households in North Dakota on July 27, 2011



Source: North Dakota Coalition for Homeless People, North Dakota Homeless Population July 27, 2011 Point in Time Survey, http://www.ndhomelesscoalition.org/

As part of their effort, the Coalition determined the number of beds needed within each planning region throughout the state. The calculation of need is based on a standardized formula established by the U.S. Department of Housing and Urban Development (HUD). The results, reported in Table 8, show that the type of housing need varies by region. Beds within emergency shelters and transitional housing represent the majority of need for homeless in Regions I, II, III, VII, and VIII. The need within Regions IV, V, and VI is mostly for permanent supportive housing.

Table 8. Needed Beds by Type for North Dakota's Homeless Population on July 27, 2011

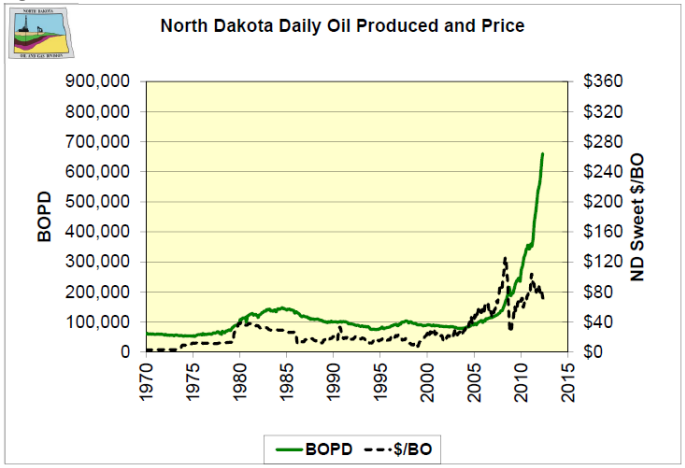
	Needed Beds as of July 27, 2011							
	Emergency Shelter		Transitional Housing		Permanent Supportive Housing		Total	
Area	Number	% of Regional Total	Number	% of Regional Total	Number	% of Regional Total	Number	% of Regional Total
North Dakota	385	25.6%	460	30.6%	660	43.9%	1,505	100.0%
Region I	125	68.7%	41	22.5%	16	8.8%	182	100.0%
Region II	44	21.0%	120	57.1%	46	21.9%	210	100.0%
Region III	50	62.5%	10	12.5%	20	25.0%	80	100.0%
Region IV	31	25.0%	11	8.9%	82	66.1%	124	100.0%
Region V	21	5.5%	29	7.7%	329	86.8%	379	100.0%
Region VI	10	23.3%	9	20.9%	24	55.8%	43	100.0%
Region VII	60	29.3%	65	31.7%	80	39.0%	205	100.0%
Region VIII	44	15.6%	175	62.1%	63	22.3%	282	100.0%

Source: North Dakota Coalition for Homeless People, North Dakota Homeless Population Point in Time Survey, http://www.ndhomelesscoalition.org/

LAND USE

North Dakota covers a geographic area of 70,700 square miles with roughly 2 percent of that area covered in water. The state's territory encompasses three Metropolitan Statistical Areas (MSAs) and five micropolitan areas (Source: Office of Management and Budget). In addition, the state has five Native American Indian reservations including Turtle Mountain, Spirit Lake, Lake Traverse, Standing Rock, and Fort Berthold. The vast majority of Lake Traverse is located in South Dakota. As such, Lake Traverse is not included in this study.

Figure 13. North Dakota Oil Production and Price, 1970 - 2015



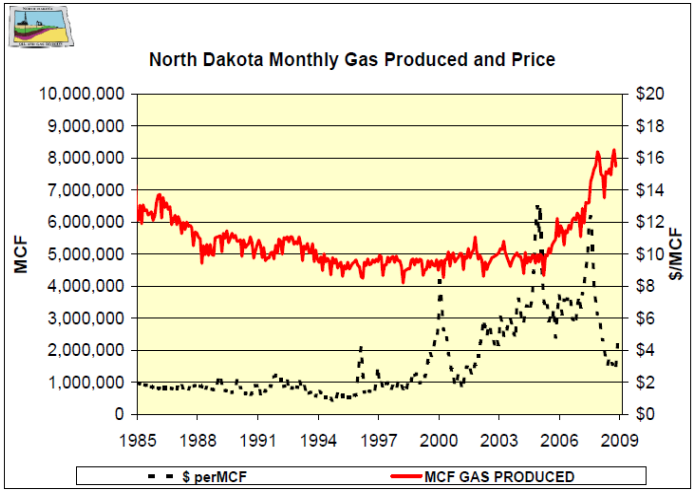
Source: North Dakota Industrial Commission

Natural Resources

The greatest natural resource in North Dakota is its soil, which helps to make agriculture a large part of the state's economy. The state produces food for both national and international markets, ranking first in the nation in the production of spring and durum wheat, canola, sunflower oil, flaxseed, pinto beans, navy beans, and honey in 2011 (Source: National Agricultural Statistics Service). In addition to agriculture, the state is rich in energy-development resources including natural gas, coal, crude oil, and hydroelectric generation capabilities. Most of these activities are located in the western part of the state. The greatest impacts are from the dramatic increase in oil and natural gas production, largely from the Bakken formation which is credited with nearly 83 percent of the state's oil production in 2011 and nearly 73 percent of the state's gas production during that year (Source: North Dakota Industrial Commission).

As noted in Figures 13 and 14, the steep increases in oil and gas production have not been impacted by fluctuations in prices. The steep upward curve in oil production continued even though there was a significant price drop from 2008 to 2010 (i.e., over $120 per barrel to $40 per barrel). Similar steep fluctuations in gas prices from $12 to $3 per million cubic feet from 2007 to 2009 did not interrupt the sharp rise in gas production in the state. This provides support for the forecast that oil and gas production will continue at a record-setting pace in western North Dakota for the next five to 10 years. The state also has a rich supply of coal accounting for 6.9 percent of the nation's recoverable coal reserves in 2010. Also, North Dakota leads the nation in utility scale wind resource development potential and is currently ranked 11th in the nation in installed utility scale wind power. Water resources also exist. One major example is the Garrison Dam. Built and managed by the U.S. Army Corps of Engineers, the Garrison Dam was created for flood control, hydroelectric power, navigation, and irrigation (Source: North Dakota Department of Commerce).

Figure 14. North Dakota Monthly Gas Production and Price, 1985 - 2009



Source: North Dakota Industrial Commission

Aquifers and Surface Water

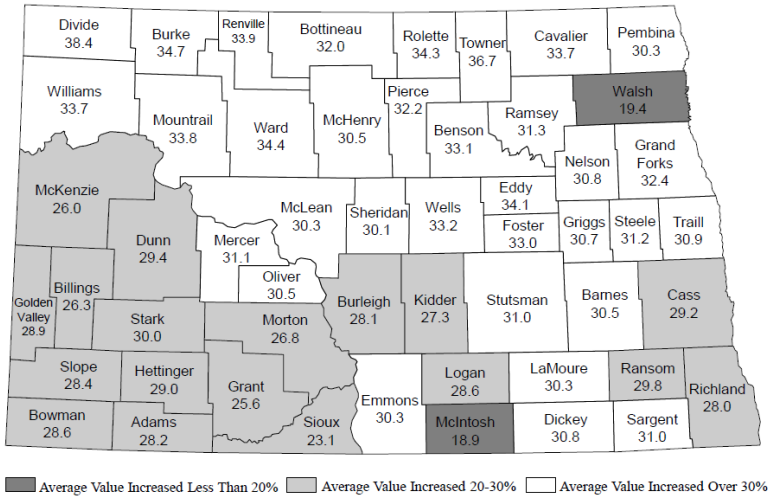
The state has a sizable supply of water in rivers, natural underground aquifers, and lakes. Lake Sakakawea, created by the Garrison Dam, is the third largest man-made reservoir in the

country. The middle section of the state is richly supplied by water from the Missouri River while the eastern portion of the state draws water from the Red River which runs north to Canada. Due to the continuous development of agriculture and food processing in the state, the number of irrigated acres in North Dakota has grown from 190,000 in 1990 to 260,000 in 2012 which is slightly more than 1 percent of the total cultivated land in the state (Source: North Dakota State University). Conflict between agricultural users of water and housing developments' need for water is a concern in the state. However, flooding issues have received greater attention in recent years. Major flooding events in 2011 occurred in the Devils Lake Basin and along the Red River of the North, James, Sheyenne, Missouri, and Mouse rivers. The historic flooding in 2011 displaced over 11,000 residents in the city of Minot and impacted 4,100 homes and businesses. The North Dakota Department of Emergency Services estimated the final cost associated with the 2011 flooding throughout North Dakota could exceed $1.4 billion. Federal disaster declarations were issued for 44 of the state's 53 counties and four tribal reservations allowing them to apply for public assistance for recovery efforts. The Federal Emergency Management Agency and the U.S. Small Business Administration provided North Dakota more than $495 million for recovery efforts as a result of flooding in 2011. Nearly $317 million in Federal Highway Emergency Relief funds were made available to address flooding impacts on state, county, or federal aid routes. Additionally, the state was allocated nearly $11.8 million from the U.S. Department of Housing and Urban Development for disaster relief with an additional $67.5 million for the city of Minot. The state also responded by providing a series of funding opportunities including a $50 million Rebuilders Loan Program; $23 million to help cities, counties, and townships with extraordinary road repairs; and $500,000 for grants to flood-damaged schools. In short, the impact of flooding is significant.

Land Valuation

North Dakota's land values have been rapidly increasing in recent years due to a robust agricultural economy. The average value per acre of all agricultural land in North Dakota increased by 29 percent from 2011 to 2012 based on the value of production. The value of cropland increased by 31 percent while non-cropland value increased by 23 percent. The value for all agricultural land is a weighted average of cropland and non-cropland in each county. Calculated values for cropland generally are three to five times the value of non-cropland. North Dakota's 2012 capitalized average annual value of land per acre was $604.51 for cropland, $121.92 for non-cropland, and $452.47 for all agricultural land. According to calculations by staff at the North Dakota State University Department of Agribusiness and Applied Economics, the northern half of the state saw the greatest increase in land values (see Figure 15). McIntosh County, with the smallest increase in average land value from 2011 to 2012 of 19 percent, demonstrates the significant surge in land values within the state.

Figure 15. Percent Change in Average Value of All Agricultural Land in North Dakota by County, 2011-2012



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

In 2007, North Dakota had 31,971 farms/ranches that accounted for almost 40 million acres of land. It is noteworthy that the amount of land in agriculture has not changed significantly over time (Source: U.S. Department of Agriculture). Nonetheless, agricultural issues do pose some concerns for housing development. One-fourth of the 211 key leaders and stakeholders surveyed for the purposes of the Statewide Housing Needs Assessment indicated that zoning issues regarding the development of agricultural land inhibit housing and development in their communities. Another concern was the willingness of farmers/ranchers to sell their property for residential development. The vast majority of key stakeholders surveyed indicated that ecological issues involving agricultural enterprises (i.e., air, noise, and water quality issues) did not inhibit housing and development. Details from this survey are presented in a companion report, *2012 North Dakota Statewide Housing Needs Assessment: Survey of Stakeholders*.

Transportation

North Dakota has more miles of road per capita than any other state in the nation – approximately 166 miles of road for every 1,000 people (Source: North Dakota Department of Transportation). The average commuting time for workers in the state was under 16 minutes, which was lower than the national average of 25.2 minutes in 2010. Nonetheless, workers' commute time is increasing in North Dakota, up from 13 minutes in 1990 (Source: U.S. Census Bureau). Two of the nation's main trade corridors cut through the state: the Central North American Trade Corridor (Highway 85) and the Red River Trade Corridor (Interstate 29). These corridors, along with the state's main east-west highway (Interstate 94), generate a significant amount of commerce (Source: North Dakota Department of Commerce). North Dakota has seven railroad systems, providing approximately 3,667 miles of track. Railroads operating in North Dakota include two Class I railroads: Burlington Northern Santa Fe which accounts for 1,732 miles of main line track, and the CP Rail System (Soo Line) representing 482 miles of track. In addition, the state has three regional railroads (Red River Valley & Western; Dakota, Missouri Valley & Western; and Northern Plains Railroad) and two local railroads (Yellowstone Valley Railroad and Dakota Northern Railroad). Amtrak, which is the state's only passenger train carrier, serves seven stations throughout the state. North Dakota has 89 public airports; four are international airports. The seven airlines that currently serve the state are Allegiant, American, Bakken Air, Delta, Frontier Airlines, Great Lakes, and United (Source: North Dakota Aeronautics Commission).

HOUSING FORECAST: FUTURE DEMAND AND SUPPLY

MODELING METHODOLOGY

We used established modeling techniques to forecast housing demand within the context of projected residential change with breakdowns by age, income, and homebuyer type. Regarding housing supply, we forecast housing supply to the year 2025 based on historical trends in housing construction (Model 1) and based on the growth of, or decline in, future households (Model 2). Contrasting these two supply forecasts offers a useful perspective regarding how well the current pattern of housing construction, if continued into the future, fits the expected housing needs based on population projections.

It is important to acknowledge that determining future housing needs is a complex issue. The dynamic nature of western North Dakota based on the unprecedented boom in energy development is an excellent illustration. At best, the predictions of residential growth and corresponding housing demand can only be simulated through modeling. How close the prediction is to reality is a function of how well the assumptions match what actually happens over time. Therefore, housing forecasts should be used only as one tool in developing housing policy. Nonetheless, the patterns that emerge from modeling, when placed within the appropriate economic and political context, are useful for predicting future housing needs.

PROJECTED HOUSING DEMAND

Modeling of Projected Housing Demand

Our approach to forecasting housing demand for the state was a two-staged process. In the *first stage*, we developed county and age-specific population projections for the years 2015, 2020, and 2025 and then determined the age-specific distribution of householders based on 2010 Census data. In the *second stage*, we forecast housing based on the characteristics of income and homebuyer type.

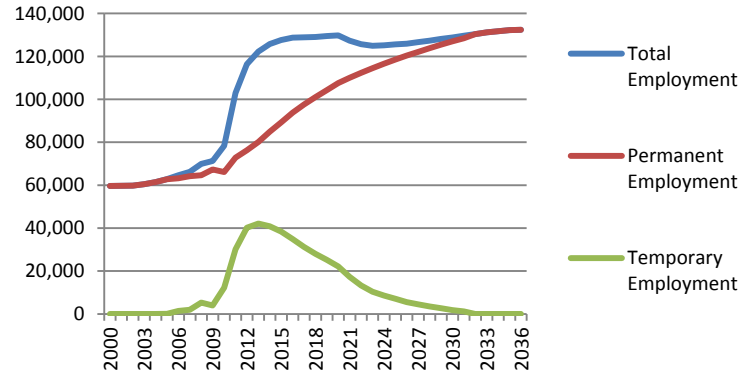
First Stage: Projections of Population and Householders

In the first stage, we used a complex multi-step approach to develop our age-specific projections of population and householders. Because the growth in western North Dakota is so out of line with previous trends, we modeled population in the western portion of the state separately from the eastern side. We targeted the 16 rapid expansion counties in western North Dakota impacted by energy development activity (see Figure 1) and used an employment-based economic model to project population change. There were two main steps to the process of modeling population projections to serve as thresholds of population in the western part of the state: to project employment and then to estimate total households (and the number of people in those households) based on employment. The third step in the first stage was to utilize the thresholds when using the cohort component population projection model to develop age-specific population projections for these western counties along with the rest of the state. The fourth step was to determine the age-specific distribution of householders based on 2010 Census data.

The *first step* for the 16 western North Dakota counties was to develop an annual forecast of total employment that included future estimates of petroleum sector employment along with trends in base (residual) employment (see Figure 16). These employment estimates were generated by economists from North Dakota State University using data from the petroleum industry, Job Service North Dakota, and other sources (see Bangsund, Hodur, Rathge, & Olson, 2012). The employment estimates were based on information from the petroleum industry that predicts 32,000 wells will be developed by 2036. As noted in Figure 16, total employment demand jumps from around 78,000 in 2010 to a peak of nearly 130,000 by the year 2020 after which it begins to stabilize.

Petroleum sector employment was separated into two categories, *temporary workers* and *permanent workers*. Temporary workers were viewed as those largely responsible for drilling, fracturing, and construction of in-field gathering systems. In contrast, permanent workers were defined as those who worked in oil field service, gas processing, gas and oil shipment, maintenance of in-field gathering systems, and about 10 percent of the drilling and fracturing employment. This distinction is important because of the unique characteristics of the petroleum sector workforce. Some of the jobs in the sector are filled with workers that are not actual residents of North Dakota – they work in North Dakota, but live elsewhere and upon completion of their job will move on to the next worksite. That portion of the workforce was categorized as a temporary worker. The permanent workforce is made up of employees that work in North Dakota and are actual residents of the state. The distinction is important as the two groups of workers may need different types of housing. Estimating demand for housing based on all permanent and temporary workers would likely lead to overbuilding and subsequent negative consequences. As noted in Figure 16, the temporary workforce is estimated to jump from 2,000 in 2007 to a peak of over 42,000 in 2013.

Figure 16. Employment Figures and Projections for Oil-Impacted Counties in North Dakota, 2000 to 2036



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

In our population projection modeling for western North Dakota we separated these two categories of workers and used only the permanent workers in our calculations. This is an important point because the population projections produced in this report and the resulting housing demand reflect only that proportion of the population that represent potentially permanent residents. As noted in Figure 16, temporary employment represents a significant proportion of total employment through the year 2020. This means that from 2010 to 2020, there will be a significant mismatch between population projections for western energy development counties reported in this report and actual number of people on the ground in these western counties. Likewise, the corresponding housing demand forecasts in this report for permanent residents in those western counties will greatly underrepresent actual housing need for that time period when including the needs of temporary workers. The amount of this underestimation is illustrated by the difference between permanent employment and total employment noted in Figure 16. It is extremely important, therefore, that planners and policy makers recognize that housing needs for temporary workers are not addressed in this report, but represent a very significant concern.

The *second step* for the 16 western North Dakota counties was to translate employment projections of permanent workers into households using the ratio of change in employment from 2000 to 2010 and change in households during that same period. Census data were used in the calculations. Next, households were then translated into estimates of total residential population based on trends in persons per household, also using Census data. Since the impact of oil and gas development on employment differed markedly within this 16-county area, we combined the counties into three trade areas which reflect the economic base of the region: Dickinson, Minot, and Williston. This allowed us to adapt the calculations to the uniqueness of each of the trade areas. Dickinson was the first trade area and included the counties of Billings, Dunn, Golden Valley, Hettinger, Slope, and Stark. Minot was the second trade area and included the counties of Bottineau, Burke, McHenry, Mountrail, Pierce, Renville, and Ward. Williston was the final trade area and included the counties of Divide, McKenzie, and Williams. A detailed explanation of this econometric approach can be found in Bangsund et al. (2012).

In the *third step*, we used the forecast of total population change for each of the 16 energy-impacted counties as a threshold and relied on a cohort component population projection model to develop age-specific population projections. We also used this cohort component population projection model for the remaining counties in the state. A standard cohort-component population projection model uses county-specific trends in fertility, mortality, and migration to project future population. In our model we used age-specific fertility rates from 2007 to 2009. We aggregated the counties into three types based on different trends in fertility rates: reservation counties, urban counties, and rural counties. Mortality rates were based on age-specific death rates, by gender, from 2004 to 2006. Migration rates were based on county- and age-specific migration patterns from 2006 to 2009. However, we adapted these migration rates to current trends for 2009 through 2011 using cohort-specific trend line data from a) births, b) school enrollments, c) age-specific workforce data, and d) Medicare/Social Security data.

In the *fourth and final step*, we determined the age-specific distribution of householders based on 2010 Census data. The stability of this distribution was evaluated by cross-checking the age-specific proportions with 1990 and 2000 Census data. In general, the relationship between the number of persons in a specific age group and the proportion of householders in that age group remained fairly constant over time. We assumed, therefore, this relationship would hold throughout our projection period. We then applied the age-specific distribution of householders to our age-specific population projections to determine housing demand.

Second Stage: Modeling household characteristics

In the *second stage*, we forecast housing demand based on household characteristics, specifically income, homebuyer type, and tenure. Shifts in age of householders are an important component of housing demand that need to be monitored (see Table 9); shifts in income of householders (see Table 10) as well as homebuyer type, which looks at the interplay of householder age and income (see Table 11), are important components as well. In order to monitor these trends, we developed a forecast of households by income as well as by type of homebuyer. This was accomplished through a three-step procedure. *First*, distributions of household income by age were calculated for six broad income categories and four broad age categories using 2010 data from the U.S. Census Bureau's American Community Survey (ACS). *Second*, the usefulness of utilizing proportional assignment of income to householders by age of householder for the purpose of forecasting was assessed by cross-checking the distributions found in 2010 against the corresponding age-specific income distributions found in the 2000 Census. Similar proportions of age-specific households were found in each income category related to MFI, thus it was assumed that these proportions would hold throughout the projection period. *Third*, the age- and income-specific proportions based on 2010 ACS data were applied to the total projected number of households to project households by household income and to the projected number of households by age to project households by type of homebuyer.

The distribution of household income by age was calculated for six broad income categories using 2010 data from the U.S. Census Bureau's American Community Survey (ACS). The value of using proportional assignment to MFI is that it eliminates the need to project actual future income levels and associated inflation. Instead, the forecast focuses on changes in the distribution of households relative to MFI. As noted earlier, these categories were selected to align with various housing support programs. The *income categories*, based on median family income (MFI), are: Extremely Low Income (i.e., 0 to 30 percent MFI or less than $20,000 in 2010 dollars), Very Low Income (i.e., 31 percent to 50 percent MFI or $20,000 to $29,999 in 2010 dollars), Low Income (i.e., 51 percent to 80 percent MFI or $30,000 to $49,999 in 2010 dollars), Moderate Income (i.e., 81 percent to 115 percent MFI or $50,000 to $74,999 in 2010 dollars), Upper Income (i.e., above 115 percent MFI or $75,000 and above in 2010 dollars), and Tax Credit (i.e., 51 percent to 60 percent MFI or $30,000 to $39,999 in 2010 dollars). The *age groupings* were householders less than 25 years, ages 25 to 44, ages 45 to 64, and ages 65 and older. Five *types of homebuyers* were classified based on historical profiles of these homebuyers as well as the parameters of our source data. The first-time homebuyer was assumed to be under the age of 45 and have a household income from $30,000 to $74,999 (based on the dollar value in 2010). Low-income homebuyers were assumed to be younger than 65 years of age and have a household income less than $50,000 (based on the dollar value in 2010). Moderate-income homebuyers were assumed to be from the ages of 25 to 64 and have a household income from $50,000 to $74,999 (based on the dollar value in 2010). Upscale homebuyers were assumed to be from the ages of 25 to 64 and have a household income of $75,000 or more (based on the dollar value in 2010). Finally, elderly homebuyers were classified as any homebuyer ages 65 or older.

Finally, projections of housing by tenure were calculated based on the assumption that historical patterns of homeownership are good predictors of future trends. Age-specific distributions of homeownership and rental-occupied housing were calculated for each geography (e.g., region, county, city, and reservation) based on the 2010 Census. The stability of these distributions was evaluated by comparing them to corresponding distributions for 2000. In general, the pattern of owner-occupied and rental-occupied units for each age category was very similar for the two time periods. Therefore, we assumed the age-specific proportions of owner- and renter-occupied units relative to total occupied housing units would hold throughout the projection period. We applied the 2010 age-specific distributions of owner- and renter-occupied housing units to our projections of total occupied housing units to make our forecast of housing by tenure.

Housing Demand Forecast

The future demand for housing is dramatically changing, especially in western North Dakota as a result of energy development activity. The tremendous influx of workers and their families into the area has consumed available housing supply and created an unprecedented demand for housing which places substantial pressure on policy makers, planners, and developers. Therefore, housing demand forecasts are extremely important. However, one must be cautioned that demand forecasts are simple mathematical models that indicate the number and type of housing that will likely be needed if population projections are accurate. In the rapidly changing environment of energy development booms, these forecasts need to be constantly monitored over time to assess how well they are trending. Thus, it is important to use these forecasts as only one tool in developing policy or planning.

As noted in Table 9, four major trends in overall housing demand and age of householder need to be considered when addressing housing policy. First, the overall demand for housing in the state is expected to increase by 30 percent from 2010 to 2025. This is a dramatic shift from historical trends. Expansion in the number of households (i.e., occupied housing units) within the state during the past decade was 9 percent, or 24,040 households (see Table 3). In contrast, our forecast indicates the state is expected to grow by 83,429 households by the year 2025. The second major trend is that this growth is dominated by increasing demand for housing in western North Dakota's oil patch (i.e., Regions I, II, and most of VIII), although Regions IV, V, and VII are also expected to see double digit growth. Households in Region I are expected to nearly triple by the year 2025, growing by 167 percent (21,172 households). Region II is expected to expand by more than 38 percent (nearly 14,000 households). Additionally, Region VIII is forecast to grow their number of households by nearly 70 percent (roughly 11,000 households). In contrast, Regions III and VI are expected to grow by less than 10 percent during the same time period. What is compelling is that housing demand in the energy-impacted counties is expected to expand significantly across all age categories. The third major trend is that the demand by younger households will generally decline in the state with the exception of energy development-impacted areas of the state and Region III which is home to a large proportion of Native Americans. This follows a continued historical trend of the loss of young adults in rural areas. The fourth major shift in housing demand will result from the aging forward of the baby boom population. The leading edge of this sizeable baby boom cohort, born from 1946 to 1964, turned 65 years of age in 2011, thus the demand for elderly housing will expand greatly over the next 15 years. This is reflected in the significant declines or much smaller increases in the 45 to 64 age cohort in much of the state and corresponding increases in the 65 and older cohort.

Another area of housing demand that needs to be monitored is tied to shifts in the income of households. A review of the projected change detailed in Table 10 indicates some noteworthy trends. Statewide there is a significant growth across the board in households in all income categories over the next 15 years. The relatively even distribution is driven by significant gains in western counties and corresponding gains in regions with large urban centers. What is particularly noteworthy, however, is the growth in the number of households at the very low end of the income scale during a time when the state's overall economy is likely to remain very robust. Statewide, the forecast indicates a 31 percent increase in the number of households at or below 30 percent of MFI (i.e., under $20,000 in 2010 dollars) by the year 2025, which translates into an increase of 17,263 extremely low-income households. Similarly, a 32 percent increase is expected in the number of households at 31 percent to 50 percent MFI (i.e., $20,000 to 29,999 in 2010 dollars) for the same time period adding another 10,462 very low-income households. On the other end of the income scale, the forecast indicates an expected increase of 28 percent of households at or above 115 percent of MFI or 21,192 households. Worthy of note also is the decline in upper-income households in Regions III and VI and only modest gains in Region IV. These trends present significant challenges.

The sizeable growth in low-income households will place a significant burden on the state in terms of providing access to low-income housing. This will be particularly challenging in western North Dakota where housing shortages have already driven up home prices. Moreover, the rate of growth in overall demand that is forecast (i.e., more than doubling in some regions) suggests the challenge will be daunting for housing officials, especially given the historical context of decades of decline in many rural areas.

Table 9. Projected Change in North Dakota Households by Age of Householder, 2010 to 2025

	Projected Change in Households by Age of Householder, 2010 to 2025									
	Total		Householder Less than 25 years		Householder Ages 25 to 44		Householder Ages 45 to 64		Householder Ages 65 and Older	
Area	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	83,429	30.2%	394	1.5%	37,268	42.2%	8,972	8.9%	36,795	60.1%
Region I	21,172	167.1%	306	34.5%	8,392	214.2%	8,325	167.6%	4,149	143.0%
Region II	13,994	38.2%	-175	-5.3%	7,545	65.5%	2,662	20.0%	3,962	47.0%
Region III	1,426	9.2%	322	60.4%	173	3.6%	-575	-9.5%	1,506	36.2%
Region IV	3,972	11.0%	-254	-5.3%	3,488	30.4%	-3,458	-27.8%	4,196	57.7%
Region V	17,317	22.3%	-495	-4.6%	4,755	16.7%	1,873	7.4%	11,184	85.8%
Region VI	965	4.0%	3	0.3%	1,246	20.7%	-1,680	-17.9%	1,396	17.7%
Region VII	13,648	23.6%	192	4.9%	6,429	35.7%	-1,079	-4.8%	8,106	61.7%
Region VIII	10,935	68.9%	495	55.5%	5,240	127.0%	2,904	45.3%	2,296	51.5%

Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Table 10. Projected Change in North Dakota Households by Household Income, 2010 to 2025

	Projected Change in North Dakota Households by Household Income Levels, 2010 to 2025											
	Extremely Low: 0 to 30% MFI		Very Low: 31% to 50% MFI		Low Income: 51% to 80% MFI		Moderate: 81% to 115% MFI		Upper: Above 115% MFI		Tax Credit: 51% to 60% MFI	
Area	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	17,263	31.1%	10,462	31.6%	17,801	30.7%	16,695	30.3%	21,192	28.2%	9,567	31.0%
Region I	3,091	148.5%	2,052	160.9%	4,315	164.3%	4,670	177.0%	7,043	173.9%	2,230	165.0%
Region II	2,460	37.3%	1,730	35.9%	2,969	37.3%	3,178	40.6%	3,657	38.9%	1,593	37.0%
Region III	888	20.0%	287	13.9%	240	7.4%	51	1.8%	-34	-1.2%	138	7.0%
Region IV	1,260	15.8%	799	18.0%	1,168	15.3%	500	7.3%	244	2.7%	626	16.0%
Region V	3,910	25.5%	2,339	26.1%	3,934	24.0%	3,181	21.0%	3,952	18.0%	2,172	24.0%
Region VI	446	8.0%	224	7.3%	230	4.2%	141	2.8%	-74	-1.4%	156	5.0%
Region VII	3,145	31.5%	2,033	30.4%	2,751	24.1%	2,582	22.5%	3,139	17.3%	1,491	24.0%
Region VIII	2,063	59.6%	998	57.0%	2,194	68.0%	2,392	71.9%	3,265	79.3%	1,161	69.0%

Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Note: The projected change in number of households by income levels (83,413) does not match the total projected change in households listed in Table 9 (83,429) due to rounding error during modeling.

The demand for housing by household type also is dominated by the impact of energy development in western North Dakota. In Region I, the demand for housing in each of the five categories was more than a doubling (and near tripling) of the existing housing units. A similar pattern exists for Region VIII at a slightly lower intensity (i.e., the lowest category expected a 52 percent increase). Excluding the impact from the energy development counties, the greatest demand for future housing statewide continues to be among the elderly. The forecast indicates that demand among householders ages 65 and older will grow by 60 percent from 2010 to 2025, which translates into a need for an additional 36,794 housing units appropriate for seniors. Region VI, with the smallest forecast increase at 18 percent, underscores the sizeable growth in demand for elderly housing that is anticipated as a result of the aging forward of the baby boom cohort. It is important to point out that a significant portion of the elderly housing demand is for low-income housing. For example, in Table 10 the change in demand for housing units below $50,000 (i.e., extremely low-, very low-, and low-income households) was estimated at 45,526 units from 2010 to 2025. At least half of those units would be needed for elderly. The change in demand for non-elderly low-income housing is 18,850 units by the year 2025 as noted in Table 11, which is a 19 percent increase from 2010. In general, despite having the second highest numeric change, non-elderly low-income housing had the lowest forecast need with respect to percent change among the five categories. Housing demand among the other three groups is fairly mixed and depends on the region of the state. For example, the change in demand for first-time homebuyers will be greatest in Regions I, II, and VIII, which are all dominated by energy development activity, followed by Region VII which includes the Bismarck-Mandan metropolitan area. Demand for moderate-income housing is forecast to decrease in Regions III, IV, and VI and only modestly grow in the remaining regions outside oil country. Finally, the demand for upscale housing also is expected to decrease in Regions III, IV, and VI but expand by more than 12 percent in Regions V and VII. Upscale housing demand in the energy development counties will be very strong with demand in Region I nearly tripling the existing upscale housing stock.

Table 11. Projected Change in North Dakota Households by Type of Homebuyer, 2010 to 2025

	Projected Change in Households by Type of Homebuyer, 2010 to 2025									
	First-Time Homebuyer (ages 15-44; $30,000-$74,999)		Low-Income (ages 15-64; <$50,000)		Moderate-Income (ages 25-64; $50,000-$74,999)		Upscale (ages 25-64; $75,000+)		Elderly (ages 65 p, any income)	
Area	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	17,227	34.7%	18,850	18.7%	11,114	25.6%	16,403	24.7%	36,794	60.1%
Region I	4,011	184.2%	6,347	166.6%	4,112	191.8%	6,437	185.0%	4,147	142.9%
Region II	3,566	51.1%	4,222	32.3%	2,599	42.2%	3,226	39.0%	3,964	47.0%
Region III	148	6.9%	152	2.4%	-129	-5.5%	-164	-6.4%	1,506	36.2%
Region IV	1,440	21.6%	241	1.6%	-117	-2.2%	-316	-3.9%	4,194	57.7%
Region V	1,957	12.0%	2,350	7.5%	1,437	11.8%	2,416	12.3%	11,184	85.8%
Region VI	650	17.7%	-177	-2.2%	-47	-1.2%	-199	-4.4%	1,395	17.7%
Region VII	2,887	30.2%	2,257	12.1%	1,241	14.1%	1,981	12.3%	8,110	61.7%
Region VIII	2,568	114.8%	3,458	70.1%	2,018	78.6%	3,022	81.8%	2,294	51.5%

Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Citation:

Bangsund, D. A., Hodur, N. M., Rathge, R., & Olson, K. (August 2012). "Modeling employment, housing, and population in western North Dakota: The case of Dickinson." *Agribusiness and Applied Economics Report 695*. Fargo, ND: Department of Agribusiness and Applied Economics, Agricultural Experiment Station, North Dakota State University.

PROJECTED HOUSING SUPPLY

Modeling of Projected Housing Supply

In order to evaluate the relationship between future demand for housing and what housing might be available (i.e., supply), we developed two housing supply forecasts. Model 1 presents a scenario of what housing supply would be if past trends in housing construction were to continue through the year 2025 while Model 2 projects a scenario of future housing units based on the growth of, or decline in, future households through the year 2025.

Housing Supply Model 1 – Based on Building Trends of Previous Decades

The first housing supply forecast, Model 1, presents a scenario of what housing supply would be if past trends in housing construction were to continue through the year 2025 (see Table 12 for projected changes using this model). In an attempt to capture the most realistic picture of future supply, we needed to adapt our historical trend lines to the most relevant snapshot of housing construction for the different geographies under consideration. Five different approaches were used in calculating Model I housing supply. At the county level, we used the percent change in housing units from 2010 to 2011 for all counties except Cass County where we used the average annual change in housing from 2006 to 2010. The impact of the state's robust economy is best illustrated by the most recent housing growth, thus we used the latest year of data. However, the housing growth in Cass County was unusually high for that year, thus we used an average of the most recent four years. For the 12 largest cities, we used the average annual growth for either the entire decade (i.e., 2000 to 2010) or the latter half of the decade (i.e., 2006 to 2010) depending on which best reflected sustainable growth. The only exception was the city of Williston where we used the change from 2009 to 2010, which were the most recent data available. For the four reservation areas, we used the percent change in housing units from 2000 to 2010. We applied the respective rate of change for each geography to the existing housing stock for each successive year until 2025.

The purpose of the scenario depicted by Model 1 is to provide decision-makers a benchmark for evaluating the appropriateness of continuing the existing level of housing construction. One needs to keep in mind that this is a linear projection. Thus, this model assumes that the housing construction depicted in the historical trend we selected for that geography will continue unabated to the year 2025.

Housing Supply Model 2 – Based on Projected Demand

The second housing supply forecast, Model 2, projects a scenario of future housing units based on the growth of, or decline in, future households through the year 2025. This model forecasts changes in housing supply based on shifts in an area's population profile (see Table 13). In particular, it relies on population projections which are translated into estimates of future households (or occupied housing units). These projections are then applied to a historical relationship between households and available housing units. In brief, it assumes that the way the market historically responded to changes in the number of households, through the supply of new housing units, should be similar to how the market will respond in the future. Therefore, this forecast is based on the ratio of households (i.e., occupied housing units) to total housing units.

Calculation of Model 2 projections required two main steps. The *first step* was to calculate two ratios. The first ratio was the ratio of total population to occupied housing units (i.e., households) for each geographic area using data from the 2010 Census. The second ratio was the ratio of the proportional change in housing units to the proportional change in occupied housing units from 2000 to 2010, again using Census data. This measure reflects how the housing market in each geographic area adapts to changing population dynamics. This ratio was assumed to hold throughout the projection period. The *second step* was to use these two ratios to calculate our housing unit estimates for the three projection periods (i.e., 2015, 2020, and 2025). For the first projection period, we applied the ratio of population to occupied housing units based on 2010 Census data to our population projections for 2015 to determine an estimate of occupied housing units for 2015. Next we

calculated the percent change in occupied-housing units for the time period 2010 to 2015. This estimate was applied to the ratio of relative change in occupied housing units to total housing units to forecast the number of housing units for 2015. For the second projection period, the percent change in occupied housing units from 2015 to 2020 was calculated using the same approach in the first step, but adjusting for the time period. Once again, the ratio was applied to this relative change to determine the housing units for 2020. The same process was followed for the third projection period to determine housing units for 2025.

The value of the scenario depicted by Model 2 is to illustrate what will likely occur if the response to future housing demand follows the historical relationship between total housing units and occupied housing units as it adapts to population change. This model will be more sensitive to population change and serves as a juxtaposition to Model 1 showing the difference between what is likely to happen with housing stock if historical trends in building persist (i.e., Model 1) versus what that actual demand for housing will be given population change (i.e., Model 2).

Housing Supply Forecast

The first housing supply forecast, Model 1, presents a scenario of what housing supply would be if past trends in housing construction were to continue through the year 2025 (see Table 12 for projected changes using this model). In general, if current trends in housing construction continue, the state's overall housing stock will expand by slightly more than 1 percent per year or by 51,292 units by the year 2025. Region I is expected to grow at twice that level, while Regions II, V, and VII will grow by more than 20 percent. In contrast, Regions III and VI, which lost housing units over the past decade, are projected to continue to lose housing based on this model (Model 1). Relative stability in housing is projected for Region IV.

The second housing supply forecast, Model 2, projects future housing units based on the growth of, or decline in, future households. This model forecasts changes in housing supply based on shifts in an area's population profile (see Table 13). In particular, it relies on population projections which are translated into estimates of future households (or occupied housing units). These projections are then applied to a historical relationship between households and available housing units. In brief, it assumes that the way the market historically responded to changes in the number of households, through the supply of new housing units, should be similar to how the market will respond in the future. Therefore, this forecast is based on the ratio of households (i.e., occupied housing units) to total housing units. Housing supply forecasts for Model 2 show an increase in the state's overall housing stock of 29 percent (90,469 units; this number is higher than the 83,429 projected increased demand for housing because supply modeling incorporates vacancies). Change in housing supply forecasts based on population change (Model 2) rather than on the past decade's building trends (Model 1) are 76 percent higher reflecting the unprecedented boom from energy development activity.

The projected changes in housing supply based on the two models are shown in Table 12 (Model 1) and Table 13 (Model 2). The demand model that is driven by population change (i.e., Model 2) is significantly different than the one based on the past decade's building trend (i.e., Model 1). The forecast based on recent construction trends indicates that overall statewide housing stock is expected to expand by 51,292 units by 2025 which is 57 percent less than the 90,469 units that would need to be built based population forecasts (i.e., Model 2). This implies that the current trend in housing construction is inadequate to keep pace with anticipated population growth. This is obviously true for much of western North Dakota where rapid population growth quickly outpaced existing housing stock. However, even in the regions not directly impacted by energy development, housing supply based on current trends in housing construction appears to be inadequate to meet projected demand based on population projections.

The anticipated need for housing in Regions I and VIII are staggering. The demand model (i.e., Model 2) indicates that an additional 9,673 housing units will be needed in Region I by 2015, which is a 66 percent increase from 2010. This explosion in the need for housing in the region is expected to continue unabated, doubling the demand for housing from 2010 to 2020 with an increase in demand of 17,333 units. When the oil boom begins leveling off which is expected to begin somewhere around the year 2025, the demand for additional housing in Region I will have reached 20,854 units, or a 143 percent increase from 2010. In contrast, if the supply of housing in Region I maintained the pace it set from 2009 to 2010 (i.e., Model 1), only an additional 5,094 housing units would be built by 2025. This would be less

than one-fourth the demand forecast based on population projections used in Model 2. A similar but less dramatic impact is forecast in Region VIII. From 2010 to 2015, an additional 4,461 housing units will be needed, which is a 24 percent increase. This demand will double by 2025 resulting in a need for 10,962 housing units from 2010 to 2025, which is a 57.7 percent increase. Once again, this is nearly four times the level of housing demand that was forecast in Model 1. Significant levels of housing demand are forecast in the other regions as well. In Regions II, V, and VII, Model 2 forecasts indicate a need for more than a 20 percent increase in housing stock by the year 2025. It is important to note that a similar forecast is indicated in Model 1, which suggests that current housing construction in these regions is in line with anticipated population growth. However, in Regions III and VI the forecast in Model 2 is for modest growth in housing demand while current trends in housing supply, noted in Model 1, indicate actual loss of housing. This implies that population growth in these regions is expected to be larger than current building trends would anticipate.

Table 12. Projected Change in North Dakota Housing Units (Model 1 - Based on Building Trends of Previous Decade), 2010 to 2025

Area	Number of Housing Units: 2010	Projected Change in Total Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	289,677	20,398	6.5%	35,849	11.5%	51,292	16.4%
Region I	13,868	1,870	12.8%	3,482	23.8%	5,094	34.9%
Region II	41,021	3,425	8.1%	6,224	14.7%	9,022	21.3%
Region III	19,389	-271	-1.4%	-499	-2.6%	-729	-3.8%
Region IV	39,259	759	1.9%	1,330	3.3%	1,898	4.7%
Region V	70,924	8,370	10.1%	14,486	17.4%	20,600	24.8%
Region VI	29,346	-213	-0.7%	-414	-1.4%	-617	-2.1%
Region VII	57,799	5,388	8.3%	9,318	14.3%	13,248	20.4%
Region VIII	18,071	1,070	5.6%	1,922	10.1%	2,776	14.6%

Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Table 13. Projected Change in North Dakota Housing Units (Model 2 - Based on Projected Demand), 2010 to 2025

Area	Number of Housing Units: 2010	Change in Total Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	289,677	42,322	13.5%	71,620	22.9%	90,469	28.9%
Region I	13,868	9,673	66.2%	17,333	118.6%	20,854	142.7%
Region II	41,021	10,829	25.5%	14,047	33.1%	13,725	32.3%
Region III	19,389	820	4.3%	1,416	7.4%	1,812	9.5%
Region IV	39,259	1,699	4.2%	3,018	7.5%	4,265	10.5%
Region V	70,924	8,187	9,8%	14,511	17.4%	21,113	25.4%
Region VI	29,346	836	2.9%	1,511	5.2%	2,204	7.5%
Region VII	57,799	5,817	9.0%	10,875	16.7%	15,534	23.9%
Region VIII	18,071	4,461	23.5%	8,909	46.9%	10,962	57.7%

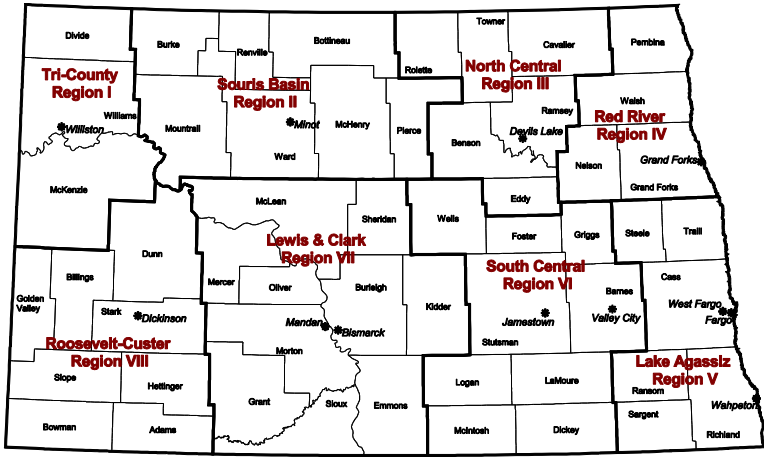
Sources: U.S. Census Bureau and the Center for Social Research at NDSU

PROFILES

NORTH DAKOTA AND ITS EIGHT PLANNING REGIONS

POPULATION CHANGE

- Total population in North Dakota showed modest growth during the last decade – a 5 percent increase from 642,200 in 2000 to 672,591 in 2010. Population projections for the state suggest significant change over the next 15 years; North Dakota's population could reach 841,820 by 2025, an increase of 25 percent (169,229 people). Western North Dakota is expected to see the fastest growth, with Region I's population more than doubling in the next 15 years (42,335 people); Region VIII could see a growth of 60 percent (23,162 people). Regions II, V, and VII are also expected to see strong growth.
- North Dakota is expecting to see population increases across all age groups by 2025. Largely as a result of oil field development, the population of the prime workforce (ages 25 to 44) is projected to double in Region VIII and more than triple in Region I. Beginning in 2011, baby boomers began turning 65. Thus, over the next 15 years, the number of people ages 65 and older is projected to increase by half (52 percent). The 45 to 64 age group will grow by only 5 percent in North Dakota as a whole; Regions I, II, and VIII are expected to see increases while Region V will remain stable and Regions III, IV, VI, and VII are projected to see decreases. Population younger than 25 years within the state is projected to grow by 18 percent, with the largest increases projected in Regions I and VIII.



TRENDS IN HOUSING

- Total housing units in North Dakota increased 8 percent from 2000 to 2010. Based on historical building trends (i.e., the basis for Model 1 projections), housing supply in the state is projected to grow 16 percent by 2025 (an increase of 51,292 units). Region I is expected to show the fastest growth at 35 percent in the next 15 years. In contrast, Region III could lose 4 percent of their housing supply.
- Using projections based on shifts in population and housing demand (i.e., the basis for Model 2) rather than on historical building trends, the housing supply in North Dakota could increase 29 percent by 2025 (an increase of 90,469 units). The number of housing units in Region I could more than double over the next 15 years; Region VIII could see an increase of a little more than half (58 percent).
- In 2010, the majority of housing in the state was owner occupied (67 percent). Rental units, which captured one-third of housing in 2010, are projected to increase by one-third (36 percent) in the next 15 years. Rental units could nearly triple in Region I and double in Region VIII by 2025.
- Very few owner or rental units in North Dakota were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010.
- Three-fourths of owner- and renter-occupied housing units in the state were built prior to 1980 (79 percent and 76 percent, respectively). One-third of owner-occupied housing units in the state were built prior to 1940; one-fourth of rental units were built prior to 1940.
- Approximately one-tenth of all housing units in North Dakota were vacant in 2010. Of all the vacant units in state, 7 percent were for sale; 18 percent were available for rent; and 34 percent were for seasonal, recreational, or occasional use.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for regions within North Dakota ranged from $54,478 in Region III to $114,282 in Region VII. Median gross rents for regions within the state ranged from $371 per month in Region III to $555 per month in Region V.
- Over half of owner-occupied housing in North Dakota (61 percent) was valued at $90,000 or more in 2010; 43 percent was valued at $125,000 or more. Within Region V, three-fourths of owner-occupied housing was valued at $90,000 or more and over half (57 percent) was valued at $125,000 or more.
- Half of all rental units in North Dakota rented for at least $550 per month in 2010 (51 percent); 21 percent were at least $750 per month.
- Housing unit projections suggest that housing demand in North Dakota will increase by around 30 percent across all income groups by 2025.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	806,541	841,820	25.2%
Region I	27,781	30,829	11.0%	50,529	66,938	73,164	137.3%
Region II	88,089	89,967	2.1%	114,709	121,425	121,443	35.0%
Region III	43,168	40,672	-5.8%	41,434	42,254	43,016	5.8%
Region IV	90,798	88,519	-2.5%	90,506	92,800	95,125	7.5%
Region V	162,127	185,481	14.4%	196,322	207,284	218,799	18.0%
Region VI	61,454	56,363	-8.3%	56,813	57,349	58,222	3.3%
Region VII	130,418	141,864	8.8%	151,192	160,356	169,993	19.8%
Region VIII	38,365	38,896	1.4%	48,518	58,135	62,058	59.5%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	289,677	312,861	8.0%	333,259	348,710	364,153	16.4%
Region I	13,868	14,611	5.4%	16,481	18,093	19,705	34.9%
Region II	41,021	42,435	3.4%	45,860	48,659	51,457	21.3%
Region III	19,389	19,058	-1.7%	18,787	18,559	18,329	-3.8%
Region IV	39,259	40,436	3.0%	41,195	41,766	42,334	4.7%
Region V	70,924	83,159	17.3%	91,529	97,645	103,759	24.8%
Region VI	29,346	29,194	-0.5%	28,981	28,780	28,577	-2.1%
Region VII	57,799	64,960	12.4%	70,348	74,278	78,208	20.4%
Region VIII	18,071	19,008	5.2%	20,078	20,930	21,784	14.6%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	165,747	235,026	41.8%	178,476	186,448	4.5%	97,477	148,060	51.9%
Region I	9,819	15,811	61.0%	7,357	24,065	227.1%	8,872	22,637	155.2%	4,781	10,651	122.8%
Region II	31,237	39,071	25.1%	22,376	36,415	62.7%	22,835	27,232	19.3%	13,519	18,725	38.5%
Region III	14,529	15,561	7.1%	8,555	9,860	15.3%	11,105	9,249	-16.7%	6,483	8,346	28.7%
Region IV	33,807	35,541	5.1%	20,996	27,118	29.2%	22,229	15,202	-31.6%	11,487	17,264	50.3%
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,968	45,522	1.2%	20,747	36,089	73.9%
Region VI	16,117	16,646	3.3%	11,503	14,020	21.9%	16,636	13,300	-20.1%	12,107	14,256	17.8%
Region VII	44,867	54,047	20.5%	35,015	46,430	32.6%	40,662	37,211	-8.5%	21,320	32,305	51.5%
Region VIII	12,077	17,670	46.3%	8,617	17,869	107.4%	11,169	16,095	44.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	276,642	7.6%	315,830	342,933	360,071	30.2%
Region I	11,251	12,672	12.6%	21,967	30,003	33,844	167.1%
Region II	35,151	36,587	4.1%	47,473	50,735	50,581	38.2%
Region III	16,240	15,574	-4.1%	16,251	16,686	17,000	9.2%
Region IV	35,627	36,007	1.1%	37,949	38,984	39,979	11.0%
Region V	66,600	77,798	16.8%	84,089	89,531	95,115	22.3%
Region VI	25,426	24,408	-4.0%	24,577	24,914	25,373	4.0%
Region VII	51,476	57,714	12.1%	62,849	67,099	71,362	23.6%
Region VIII	15,381	15,882	3.3%	20,675	24,981	26,817	68.9%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
North Dakota	276,642	184,117	66.6%	92,525	33.4%
Region I	12,672	9,051	71.4%	3,621	28.6%
Region II	36,587	24,932	68.1%	11,655	31.9%
Region III	15,574	11,148	71.6%	4,426	28.4%
Region IV	36,007	21,771	60.5%	14,236	39.5%
Region V	77,798	44,875	57.7%	32,923	42.3%
Region VI	24,408	17,806	73.0%	6,602	27.0%
Region VII	57,714	42,551	73.7%	15,163	26.3%
Region VIII	15,882	11,983	75.5%	3,899	24.5%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	36,219	6,499	17.9%	2,623	7.2%	4,660	12.9%	12,327	34.0%	303	0.8%	9,807	27.1%
Region I	1,939	55	2.8%	47	2.4%	104	5.4%	1,083	55.9%	0	0.0%	650	33.5%
Region II	5,848	474	8.1%	201	3.4%	1,379	23.6%	2,894	49.5%	0	0.0%	900	15.4%
Region III	3,484	687	19.7%	253	7.3%	101	2.9%	1,301	37.3%	0	0.0%	1,142	32.8%
Region IV	4,429	1,394	31.5%	322	7.3%	302	6.8%	475	10.7%	72	1.6%	1,864	42.1%
Region V	5,361	2,021	37.7%	665	12.4%	517	9.6%	794	14.8%	17	0.3%	1,347	25.1%
Region VI	4,786	742	15.5%	459	9.6%	1,425	29.8%	1,050	21.9%	49	1.0%	1,061	22.2%
Region VII	7,246	898	12.4%	510	7.0%	616	8.5%	3,497	48.3%	71	1.0%	1,654	22.8%
Region VIII	3,126	228	7.3%	166	5.3%	216	6.9%	1,233	39.4%	94	3.0%	1,189	38.0%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
North Dakota	184,117	440	0.2%	357	0.2%	1,328	0.7%	92,525	280	0.3%	1,391	1.5%	1,631	1.8%
Region I	9,051	24	0.3%	25	0.3%	82	0.9%	3,621	23	0.6%	51	1.4%	54	1.5%
Region II	24,932	75	0.3%	79	0.3%	132	0.5%	11,655	3	0.0%	128	1.1%	259	2.2%
Region III	11,148	50	0.4%	39	0.3%	313	2.8%	4,426	17	0.4%	38	0.9%	283	6.4%
Region IV	21,771	33	0.2%	26	0.1%	162	0.7%	14,236	39	0.3%	90	0.6%	121	0.8%
Region V	44,875	79	0.2%	74	0.2%	234	0.5%	32,923	82	0.2%	707	2.1%	578	1.8%
Region VI	17,806	61	0.3%	34	0.2%	66	0.4%	6,602	48	0.7%	109	1.7%	55	0.8%
Region VII	42,551	86	0.2%	38	0.1%	287	0.7%	15,163	34	0.2%	180	1.2%	258	1.7%
Region VIII	11,983	32	0.3%	42	0.4%	52	0.4%	3,899	34	0.9%	88	2.3%	23	0.6%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
North Dakota	184,117	39,090	21.2%	80,700	43.8%	64,327	34.9%	92,525	22,269	24.1%	47,173	51.0%	23,083	24.9%
Region I	9,051	1,130	12.5%	4,020	44.4%	3,901	43.1%	3,621	577	15.9%	2,084	57.6%	960	26.5%
Region II	24,932	4,336	17.4%	11,241	45.1%	9,355	37.5%	11,655	2,149	18.4%	5,905	50.7%	3,601	30.9%
Region III	11,148	1,528	13.7%	5,566	49.9%	4,054	36.4%	4,426	556	12.6%	2,516	56.8%	1,354	30.6%
Region IV	21,771	3,866	17.8%	9,051	41.6%	8,854	40.7%	14,236	2,737	19.2%	7,569	53.2%	3,930	27.6%
Region V	44,875	13,715	30.6%	16,686	37.2%	14,474	32.3%	32,923	11,989	36.4%	15,018	45.6%	5,916	18.0%
Region VI	17,806	1,785	10.0%	7,565	42.5%	8,456	47.5%	6,602	799	12.1%	3,089	46.8%	2,714	41.1%
Region VII	42,551	11,370	26.7%	20,428	48.0%	10,753	25.3%	15,163	2,977	19.6%	8,515	56.2%	3,671	24.2%
Region VIII	11,983	1,360	11.3%	6,143	51.3%	4,480	37.4%	3,899	485	12.4%	2,477	63.5%	937	24.0%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

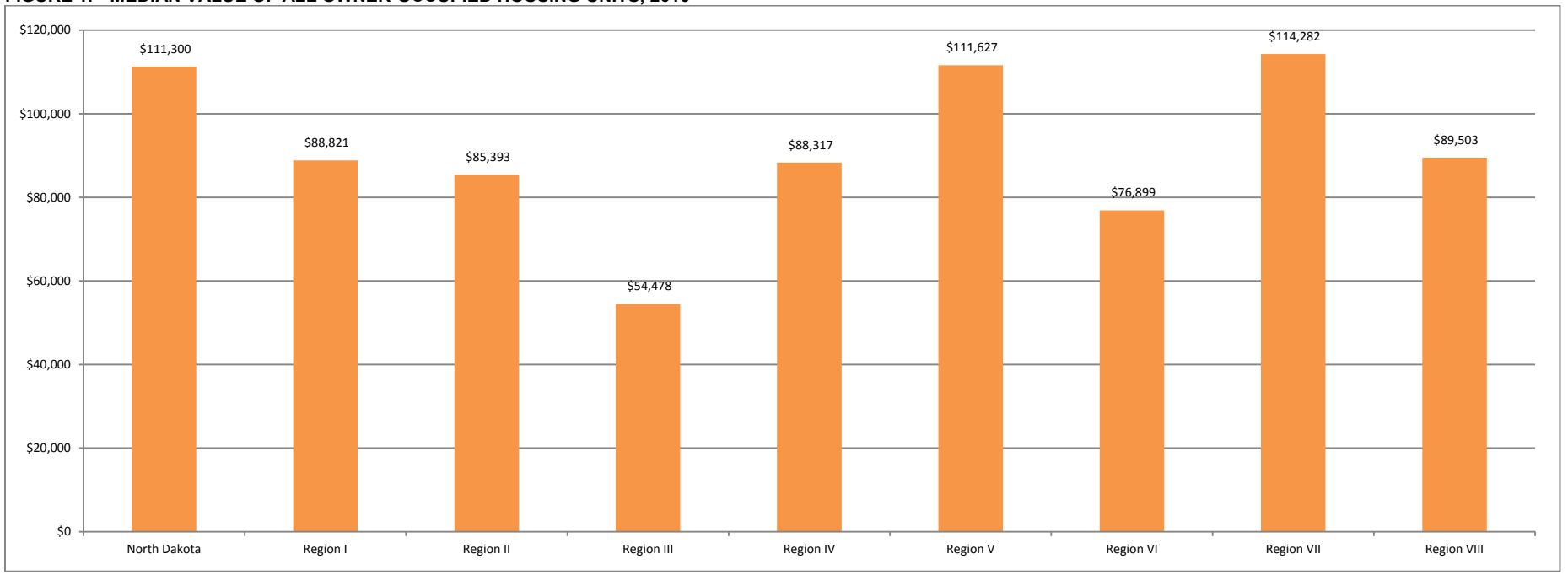


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	184,117	29,852	16.2%	23,312	12.7%	19,741	10.7%	31,397	17.1%	48,782	26.5%	31,033	16.9%
Region I	9,051	1,628	18.0%	1,598	17.7%	1,391	15.4%	1,380	15.2%	1,910	21.1%	1,144	12.6%
Region II	24,932	4,604	18.5%	3,424	13.7%	3,251	13.0%	4,727	19.0%	5,282	21.2%	3,644	14.6%
Region III	11,148	3,937	35.3%	2,275	20.4%	1,519	13.6%	1,317	11.8%	1,123	10.1%	977	8.8%
Region IV	21,771	3,290	15.1%	2,777	12.8%	2,167	10.0%	3,796	17.4%	6,438	29.6%	3,303	15.2%
Region V	44,875	3,725	8.3%	3,443	7.7%	3,771	8.4%	8,363	18.6%	15,536	34.6%	10,065	22.4%
Region VI	17,806	4,539	25.5%	3,744	21.0%	2,586	14.5%	2,886	16.2%	2,551	14.3%	1,500	8.4%
Region VII	42,551	6,275	14.7%	4,051	9.5%	3,449	8.1%	6,703	15.8%	13,294	31.2%	8,779	20.6%
Region VIII	11,983	1,882	15.7%	2,000	16.7%	1,607	13.4%	2,225	18.6%	2,648	22.1%	1,621	13.5%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

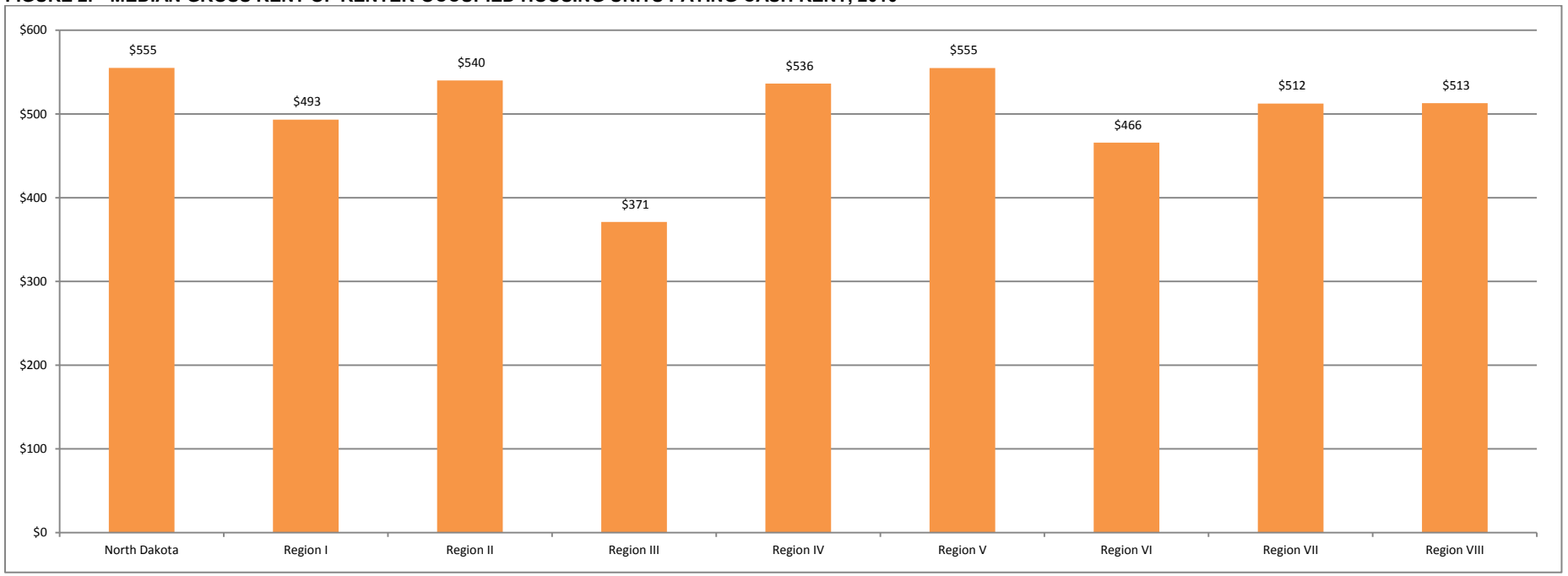


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	84,113	5,734	6.8%	6,606	7.9%	12,520	14.9%	16,475	19.6%	24,831	29.5%	17,947	21.3%
Region I	3,153	278	8.8%	287	9.1%	617	19.6%	653	20.7%	892	28.3%	426	13.5%
Region II	9,320	665	7.1%	566	6.1%	1,427	15.3%	2,072	22.2%	2,351	25.2%	2,239	24.0%
Region III	3,927	899	22.9%	767	19.5%	855	21.8%	515	13.1%	533	13.6%	358	9.1%
Region IV	12,974	638	4.9%	782	6.0%	1,837	14.2%	2,032	15.7%	4,062	31.3%	3,623	27.9%
Region V	31,596	1,173	3.7%	1,734	5.5%	3,927	12.4%	6,336	20.1%	10,484	33.2%	7,942	25.1%
Region VI	5,812	889	15.3%	720	12.4%	1,131	19.5%	1,090	18.8%	1,347	23.2%	635	10.9%
Region VII	13,923	835	6.0%	1,372	9.9%	2,203	15.8%	3,209	23.0%	4,197	30.1%	2,107	15.1%
Region VIII	3,408	357	10.5%	378	11.1%	523	15.3%	568	16.7%	965	28.3%	617	18.1%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,699	31.1%	33,078	43,540	31.6%	57,935	75,736	30.7%	55,089	71,784	30.3%	75,104	96,296	28.2%	30,980	40,547	30.9%
Region I	2,082	5,173	148.5%	1,275	3,327	160.9%	2,627	6,942	164.3%	2,638	7,308	177.0%	4,050	11,093	173.9%	1,351	3,581	165.1%
Region II	6,590	9,050	37.3%	4,816	6,546	35.9%	7,955	10,924	37.3%	7,825	11,003	40.6%	9,401	13,058	38.9%	4,253	5,846	37.5%
Region III	4,438	5,326	20.0%	2,069	2,356	13.9%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,954	2,920	-1.2%	1,860	1,998	7.4%
Region IV	7,976	9,236	15.8%	4,445	5,244	18.0%	7,619	8,787	15.3%	6,879	7,379	7.3%	9,088	9,332	2.7%	3,844	4,470	16.3%
Region V	15,359	19,269	25.5%	8,954	11,293	26.1%	16,386	20,320	24.0%	15,133	18,314	21.0%	21,966	25,918	18.0%	8,972	11,144	24.2%
Region VI	5,548	5,994	8.0%	3,073	3,297	7.3%	5,463	5,693	4.2%	4,955	5,096	2.8%	5,369	5,295	-1.4%	2,930	3,086	5.3%
Region VII	9,981	13,126	31.5%	6,694	8,727	30.4%	11,427	14,178	24.1%	11,453	14,035	22.5%	18,159	21,298	17.3%	6,092	7,583	24.5%
Region VIII	3,462	5,525	59.6%	1,752	2,750	57.0%	3,226	5,420	68.0%	3,325	5,717	71.9%	4,117	7,382	79.3%	1,678	2,839	69.2%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	289,677	312,861	8.0%	355,183	384,481	403,330	28.9%
Region I	13,868	14,611	5.4%	24,284	31,944	35,465	142.7%
Region II	41,021	42,435	3.4%	53,264	56,482	56,160	32.3%
Region III	19,389	19,058	-1.7%	19,878	20,474	20,870	9.5%
Region IV	39,259	40,436	3.0%	42,135	43,454	44,701	10.5%
Region V	70,924	83,159	17.3%	91,346	97,670	104,272	25.4%
Region VI	29,346	29,194	-0.5%	30,030	30,705	31,398	7.5%
Region VII	57,799	64,960	12.4%	70,777	75,835	80,494	23.9%
Region VIII	18,071	19,008	5.2%	23,469	27,917	29,970	57.7%

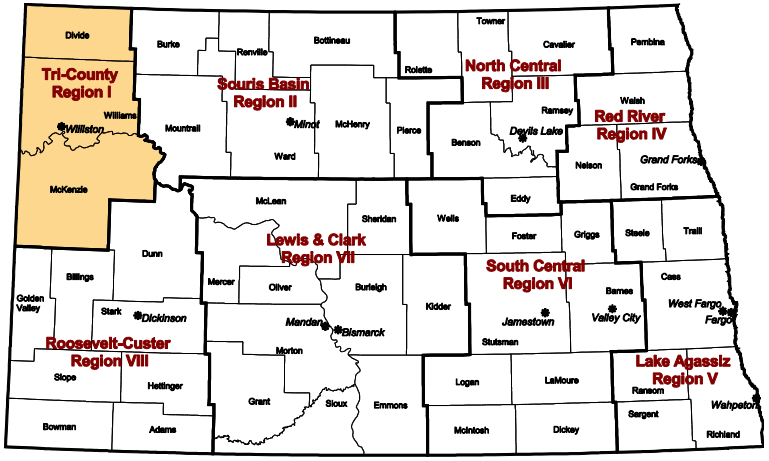
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
North Dakota	92,525	17,296	18.7%	26,929	29.1%	33,412	36.1%
Region I	3,621	3,307	91.3%	5,797	160.1%	6,626	183.0%
Region II	11,655	3,627	31.1%	4,482	38.5%	4,336	37.2%
Region III	4,426	563	12.7%	749	16.9%	921	20.8%
Region IV	14,236	1,708	12.0%	2,380	16.7%	2,982	20.9%
Region V	32,923	2,980	9.1%	5,418	16.5%	8,080	24.5%
Region VI	6,602	426	6.5%	639	9.7%	907	13.7%
Region VII	15,163	2,605	17.2%	4,090	27.0%	5,664	37.4%
Region VIII	3,899	2,080	53.3%	3,374	86.5%	3,896	99.9%

TRI-COUNTY REGION I AND ITS COMPONENTS

POPULATION CHANGE

- Total population in Region I increased 11 percent from 27,781 in 2000 to 30,829 in 2010. Counties within the region and the City of Williston each displayed this same level of growth with the exception of Divide County which decreased 9 percent during the past decade. Current population projections indicate a dramatic increase in population throughout Region I, reaching 73,164 by 2025 (growing by about 42,000 people). Populations in Divide and Williams counties are projected to more than double by 2025; McKenzie County's population could nearly triple.
- Largely as a result of oil field development, the population of the prime workforce (ages 25 to 44) is projected to triple by 2025 in Region I. The population of pre-retirees or baby boomers (currently ages 45 to 64) is projected to more than double in Region I, a much higher rate of growth than is expected for this age group in the rest of the state. Beginning in 2011, baby boomers began turning 65; over the next 15 years, the number of people ages 65 and older is projected to double.



TRENDS IN HOUSING

- Total housing units in Region I increased by 5 percent from 2000 to 2010. Based on historical building trends (i.e., the basis for Model 1 projections), housing supply in Region I is expected to grow 35 percent by 2025. The city of Williston is expected to show the fastest growth in the region at 82 percent by 2025. Divide County could potentially lose 24 percent of its housing supply in the next 15 years.
- Using projections based on shifts in population and housing demand (i.e., the basis for Model 2) rather than on historical building trends, housing unit projections indicate that Region I could expect a significant increase from 2010 to 2025, with the number of housing units more than doubling to 35,465 units in 2025 (a growth of 143 percent or nearly 21,000 units). With the exception of Divide County, which is expected to see an increase of 82 percent, all other counties in the region could more than double by 2025. The city of Williston is also projected to more than double (an increase of nearly 9,500 housing units).
- The majority of housing in Region I was owner-occupied in 2010 (71 percent). Although rental units captured only 29 percent of housing in the region during the last decade, projections indicate that rental units could nearly double by 2025 (a growth of 3,000 units).
- Very few owner- or renter-occupied units in Region I were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010.
- The vast majority of owner-occupied housing units in the region were built prior to 1980 (88 percent); 43 percent were built prior to 1940. Construction of rental units in Region I is slightly newer than single-family homes; 27 percent were built before 1940. However, the majority of rental units in Region I were built prior to 1980 (84 percent).
- Increased demand for housing will likely further reduce already low vacancy levels.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties within Region I ranged from $56,000 in Divide County to $93,800 in Williams County. A similar pattern is found with respect to median gross rents for counties within the region, ranging from $346 per month in Divide County to $515 in Williams County. Increased demand for housing will likely result in higher housing values and rents.
- Half of owner-occupied housing in Region I was valued at $90,000 or more (49 percent) in 2010; one-third was valued at $125,000 or more.
- Nearly two-thirds of all rental units in Region I rented for at least $450 per month in 2010; 14 percent were at least $750. Within Divide County, half of all rentals rented for less than $350 per month.
- Housing unit projections suggest that housing demand for all income groups in Region I could double (and in some cases nearly triple) by 2025.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region I	27,781	30,829	11.0%	50,529	66,938	73,164	137.3%
Divide	2,283	2,071	-9.3%	3,273	4,313	4,948	138.9%
McKenzie	5,737	6,360	10.9%	11,771	15,550	17,110	169.0%
Williams	19,761	22,398	13.3%	35,485	47,075	51,106	128.2%
Williston	12,512	14,716	17.6%	23,481	30,756	32,860	123.3%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region I	13,868	14,611	5.4%	16,481	18,093	19,705	34.9%
Divide	1,469	1,408	-4.2%	1,240	1,156	1,072	-23.9%
McKenzie	2,719	3,019	11.0%	3,488	3,888	4,288	42.0%
Williams	9,680	10,184	5.2%	11,753	13,049	14,345	40.9%
Williston	5,940	6,426	8.2%	8,259	9,976	11,692	81.9%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region I	9,819	15,811	61.0%	7,357	24,065	227.1%	8,872	22,637	155.2%	4,781	10,651	122.8%
Divide	463	921	98.9%	363	1,648	354.0%	694	1,238	78.4%	551	1,141	107.1%
McKenzie	2,212	4,105	85.6%	1,455	5,745	294.8%	1,791	5,083	183.8%	902	2,177	141.4%
Williams	7,144	10,785	51.0%	5,539	16,672	201.0%	6,387	16,316	155.5%	3,328	7,333	120.3%
Williston	4,937	7,402	49.9%	3,926	11,433	191.2%	3,738	9,630	157.6%	2,115	4,395	107.8%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region I	11,251	12,672	12.6%	21,967	30,003	33,844	167.1%
Divide	1,005	1,012	0.7%	1,526	2,058	2,407	137.8%
McKenzie	2,151	2,468	14.7%	4,834	6,585	7,345	197.6%
Williams	8,095	9,192	13.6%	15,607	21,360	24,092	162.1%
Williston	5,297	6,000	13.3%	10,406	14,044	15,536	158.9%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region I	12,672	9,051	71.4%	3,621	28.6%
Divide	1,012	820	81.0%	192	19.0%
McKenzie	2,468	1,687	68.4%	781	31.6%
Williams	9,192	6,544	71.2%	2,648	28.8%
Williston	6,000	3,774	62.9%	2,226	37.1%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region I	1,939	55	2.8%	47	2.4%	104	5.4%	1,083	55.9%	-	0.0%	650	33.5%
Divide	396	10	2.5%	18	4.5%	14	3.5%	217	54.8%	0	0.0%	137	34.6%
McKenzie	551	0	0.0%	6	1.1%	21	3.8%	331	60.1%	0	0.0%	193	35.0%
Williams	992	45	4.5%	23	2.3%	69	7.0%	535	53.9%	0	0.0%	320	32.3%
Williston	426	42	9.9%	0	0.0%	60	14.1%	207	48.6%	0	0.0%	117	27.5%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region I	9,051	24	0.3%	25	0.3%	82	0.9%	3,621	23	0.6%	51	1.4%	54	1.5%
Divide	820	0	0.0%	0	0.0%	0	0.0%	192	0	0.0%	4	2.1%	0	0.0%
McKenzie	1,687	4	0.2%	4	0.2%	24	1.4%	781	16	2.0%	16	2.0%	41	5.2%
Williams	6,544	20	0.3%	21	0.3%	58	0.9%	2,648	7	0.3%	31	1.2%	13	0.5%
Williston	3,774	0	0.0%	8	0.2%	40	1.1%	2,226	0	0.0%	24	1.1%	13	0.6%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region I	9,051	1,130	12.5%	4,020	44.4%	3,901	43.1%	3,621	577	15.9%	2,084	57.6%	960	26.5%
Divide	820	46	5.6%	332	40.5%	442	53.9%	192	9	4.7%	111	57.8%	72	37.5%
McKenzie	1,687	201	11.9%	848	50.3%	638	37.8%	781	172	22.0%	419	53.6%	190	24.3%
Williams	6,544	883	13.5%	2,840	43.4%	2,821	43.1%	2,648	396	15.0%	1,554	58.7%	698	26.4%
Williston	3,774	493	13.1%	1,440	38.2%	1,841	48.8%	2,226	302	13.6%	1,379	61.9%	545	24.5%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

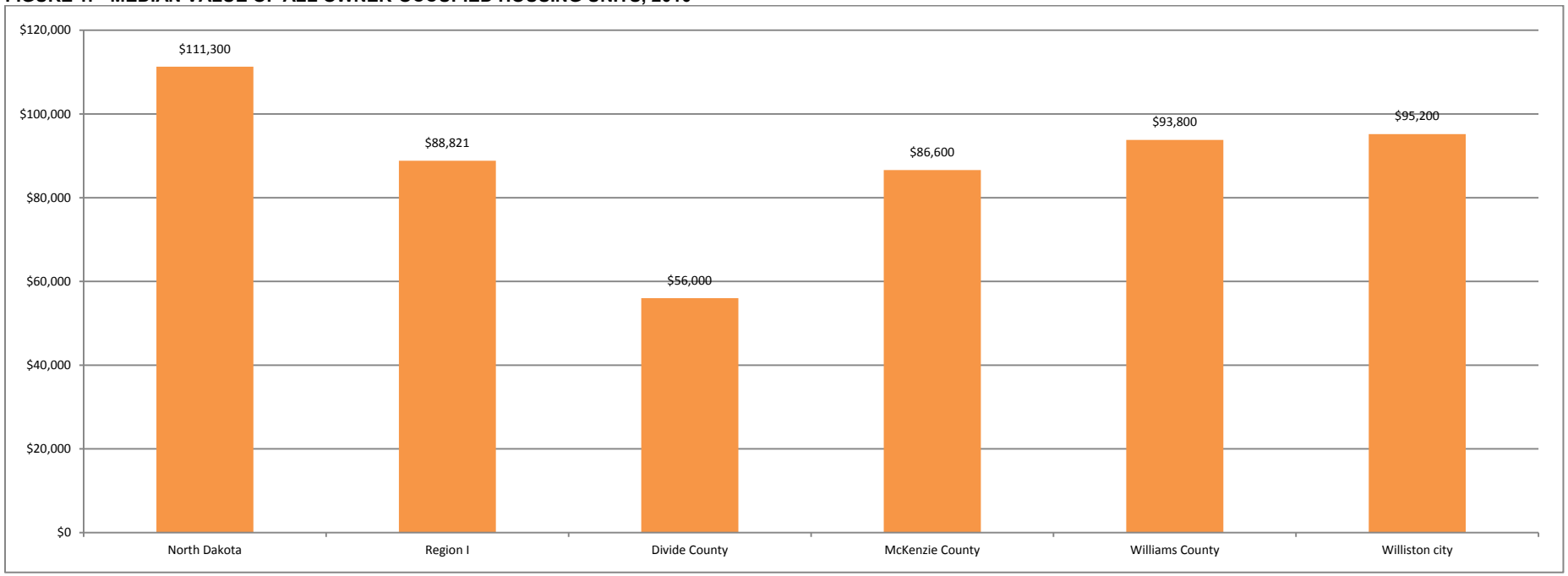


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value											
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region I	9,051	1,628	18.0%	1,598	17.7%	1,391	15.4%	1,380	15.2%	1,910	21.1%	1,144	12.6%
Divide	820	282	34.4%	216	26.3%	76	9.3%	82	10.0%	103	12.6%	61	7.4%
McKenzie	1,687	276	16.4%	320	19.0%	316	18.7%	284	16.8%	354	21.0%	137	8.1%
Williams	6,544	1,070	16.4%	1,062	16.2%	999	15.3%	1,014	15.5%	1,453	22.2%	946	14.5%
Williston	3,774	550	14.6%	591	15.7%	612	16.2%	638	16.9%	998	26.4%	385	10.2%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

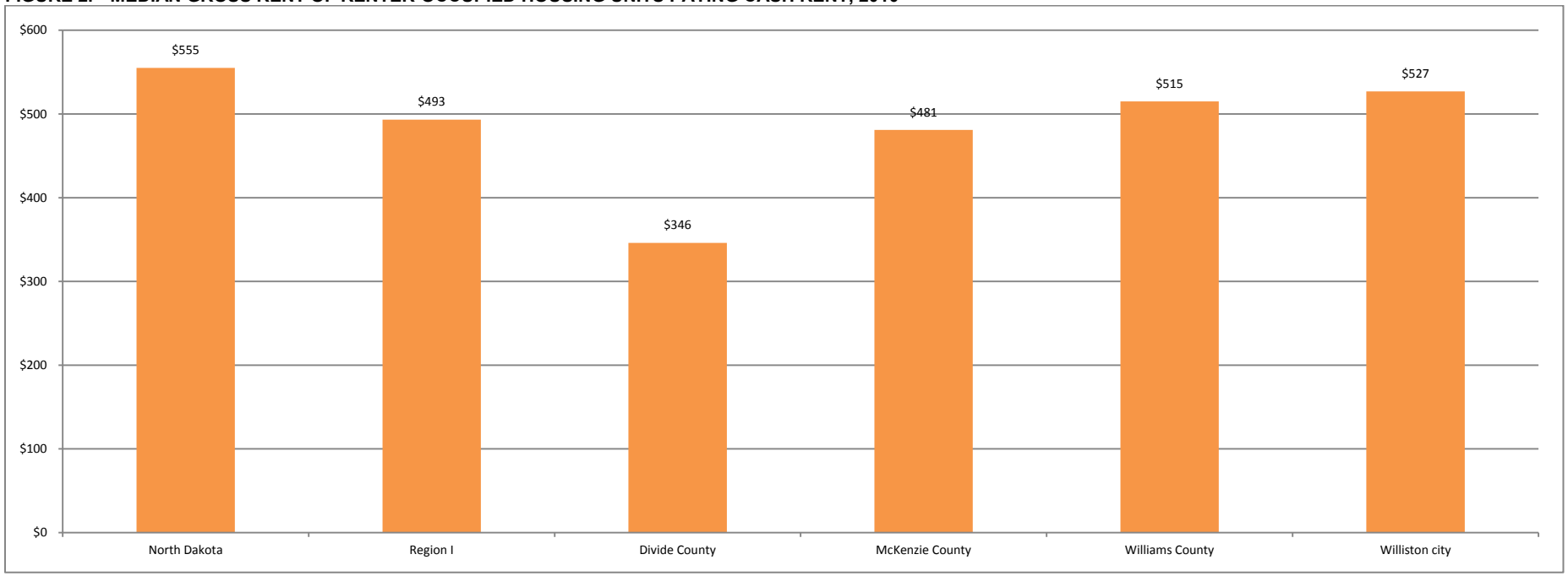


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region I	3,153	278	8.8%	287	9.1%	617	19.6%	653	20.7%	892	28.3%	426	13.5%
Divide	116	26	22.4%	34	29.3%	8	6.9%	6	5.2%	11	9.5%	31	26.7%
McKenzie	578	69	11.9%	91	15.7%	102	17.6%	78	13.5%	170	29.4%	68	11.8%
Williams	2,459	183	7.4%	162	6.6%	507	20.6%	569	23.1%	711	28.9%	327	13.3%
Williston	2,128	149	7.0%	97	4.6%	432	20.3%	496	23.3%	665	31.3%	289	13.6%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region I	2,082	5,173	148.5%	1,275	3,327	160.9%	2,627	6,942	164.3%	2,638	7,308	177.0%	4,050	11,093	173.9%	1,351	3,581	165.1%
Divide	216	529	144.9%	112	276	146.4%	212	507	139.2%	179	408	127.9%	293	687	134.5%	115	284	147.0%
McKenzie	444	1,176	164.9%	278	802	188.5%	557	1,659	197.8%	552	1,747	216.5%	637	1,961	207.8%	206	601	191.7%
Williams	1,422	3,468	143.9%	885	2,249	154.1%	1,858	4,776	157.1%	1,907	5,153	170.2%	3,120	8,445	170.7%	1,030	2,696	161.7%
Williston	977	2,323	137.8%	560	1,401	150.2%	1,292	3,287	154.4%	1,193	3,255	172.8%	1,978	5,271	166.5%	683	1,795	162.8%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region I	13,868	14,611	5.4%	24,284	31,944	35,465	142.7%
Divide	1,469	1,408	-4.2%	1,845	2,295	2,567	82.3%
McKenzie	2,719	3,019	11.0%	5,576	7,192	7,856	160.2%
Williams	9,680	10,184	5.2%	16,863	22,457	25,042	145.9%
Williston	5,940	6,426	8.2%	10,792	14,376	15,827	146.3%

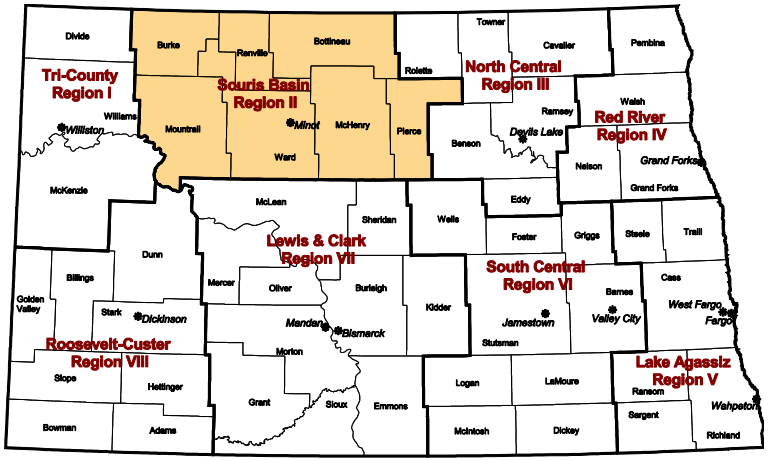
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region I	3,621	3,307	91.3%	5,797	160.1%	6,626	183.0%
Divide	192	132	68.8%	275	143.2%	362	188.5%
McKenzie	781	758	97.1%	1,359	174.0%	1,545	197.8%
Williams	2,648	2,417	91.3%	4,163	157.2%	4,719	178.2%
Williston	2,226	1,845	82.9%	3,178	142.8%	3,565	160.2%

SOURIS BASIN REGION II AND ITS COMPONENTS

POPULATION CHANGE

- Total population in Region II increased 2 percent from 88,089 in 2000 to 89,967 in 2010. While five of the seven counties within Region II saw a decrease in population over the last decade, population increases in Mountrail and Ward counties resulted in the modest growth in the region overall. Current population projections suggest a significant shift in growth patterns throughout Region II, reaching 121,443 by 2025. Over the next 15 years, total population could grow by more than 31,000 people. All counties within the region are expected to grow by at least 22 percent by 2025; Mountrail County is expected to grow by 77 percent.
- Energy development and flood recovery efforts are major factors affecting population change in Region II. The demand for employment could result in the number of people ages 25 to 44 increasing by 63 percent by 2025 in Region II. People ages 25 to 44 in Mountrail, Renville, and McHenry counties could double or near double by 2025. Beginning in 2011, baby boomers (i.e., the large cohort of people born from 1946 to 1964) began turning 65. Thus, over the next 15 years the number of people ages 65 and older in Region II is expected to grow by 39 percent.



TRENDS IN HOUSING

- Total housing units in Region II increased by 3 percent from 2000 to 2010. Based on historical building trends (i.e., the basis for Model 1 projections), housing supply in Region II is projected to grow 21 percent by 2025 (9,022 units). Mountrail County is expected to show the fastest growth in the region (52 percent by 2025); the city of Minot could increase by 39 percent. If historical trends in housing construction continued in Renville, Bottineau, Burke, and Pierce, these counties would lose around 10 percent of their housing supply by 2025.
- Using projections based on shifts in population and housing demand (i.e., the basis for Model 2) rather than on historical building trends, the housing supply in Region II could grow by 32 percent from 2010 to 2025 (a growth of 13,725 units). All counties in Region II (with the exception of Renville County) are expected to grow by at least 20 percent; Mountrail County is expected to see the greatest percentage growth at 57 percent. Renville County is expecting a 15 percent growth.
- In 2010, the majority of housing in Region II was owner-occupied (68 percent). Rental units, which captured 32 percent of regional housing in 2010, are projected to increase by 37 percent by 2025; rental units in Mountrail County are expected to double.
- Very few owner or rental units in Region II were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010. One exception is Mountrail County in which 10 percent of renter-occupied housing units were overcrowded.
- The vast majority of owner-occupied housing units in the region were built prior to 1980 (83 percent); 38 percent were built prior to 1940. Similar construction exists for renter-occupied housing units in Region II; 82 percent were built prior to 1980 and 31 percent were built prior to 1940.
- Increased demand for housing will likely further reduce already low vacancy rates.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties within Region II ranged from $45,600 in Burke County to $118,200 in Ward County. A similar pattern is found with respect to median gross rents for counties within the region, ranging from $386 per month in Burke County to $574 in Ward County. Increased demand for housing will likely result in higher housing values and rents.
- Half of owner-occupied housing in Region II was valued at $90,000 or more in 2010 (55 percent); about one-third was valued at $125,000 or more. Within Ward County almost half of owner-occupied housing was $125,000 or more.
- Half of all rental units in Region II rented for at least $550 per month in 2010; one-quarter were at least $750.
- Housing unit projections suggest that housing demand in Region II will increase significantly across all income groups by 2025. Mountrail County could see the fastest percentage growth, with demand projected to double for the lower-income households.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region II	88,089	89,967	2.1%	114,709	121,425	121,443	35.0%
Bottineau	7,149	6,429	-10.1%	9,984	10,691	10,721	66.8%
Burke	2,242	1,968	-12.2%	2,921	3,043	2,989	51.9%
McHenry	5,987	5,395	-9.9%	7,116	7,687	7,784	44.3%
Mountrail	6,631	7,673	15.7%	12,819	13,527	13,575	76.9%
Pierce	4,675	4,357	-6.8%	4,958	5,202	5,295	21.5%
Renville	2,610	2,470	-5.4%	3,337	3,593	3,589	45.3%
Ward	58,795	61,675	4.9%	73,574	77,682	77,490	25.6%
Minot	36,567	40,888	11.8%	48,632	51,138	50,887	24.5%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region II	41,021	42,435	3.4%	45,860	48,659	51,457	21.3%
Bottineau	4,409	4,362	-1.1%	4,226	4,112	3,998	-8.3%
Burke	1,412	1,251	-11.4%	1,280	1,221	1,162	-7.1%
McHenry	2,983	2,963	-0.7%	2,948	2,948	2,948	-0.5%
Mountrail	3,438	3,949	14.9%	4,743	5,372	6,000	51.9%
Pierce	2,269	2,177	-4.1%	2,149	2,099	2,050	-5.8%
Renville	1,413	1,439	1.8%	1,351	1,316	1,281	-11.0%
Ward	25,097	26,294	4.8%	29,163	31,591	34,018	29.4%
Minot	16,485	18,005	9.2%	20,828	22,912	24,997	38.8%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region II	31,237	39,071	25.1%	22,376	36,415	62.7%	22,835	27,232	19.3%	13,519	18,725	38.5%
Bottineau	1,761	2,485	41.1%	1,182	2,953	149.8%	2,104	3,024	43.7%	1,382	2,259	63.5%
Burke	516	855	65.7%	372	664	78.5%	668	890	33.2%	412	580	40.8%
McHenry	1,456	2,012	38.2%	1,143	2,196	92.1%	1,678	2,050	22.2%	1,118	1,526	36.5%
Mountrail	2,611	3,937	50.8%	1,910	4,205	120.2%	2,102	3,617	72.1%	1,050	1,816	73.0%
Pierce	1,186	1,366	15.2%	865	1,214	40.3%	1,277	1,476	15.6%	1,029	1,239	20.4%
Renville	681	1,052	54.5%	538	1,050	95.2%	749	843	12.6%	502	644	28.3%
Ward	23,026	27,364	18.8%	16,366	24,133	47.5%	14,257	15,332	7.5%	8,026	10,661	32.8%
Minot	14,374	16,850	17.2%	10,921	15,867	45.3%	9,480	10,194	7.5%	6,113	7,976	30.5%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region II	35,151	36,587	4.1%	47,473	50,735	50,581	38.2%
Bottineau	2,962	3,010	1.6%	4,452	4,870	4,868	61.7%
Burke	1,013	982	-3.1%	1,358	1,367	1,354	37.9%
McHenry	2,526	2,540	0.6%	3,115	3,403	3,443	35.6%
Mountrail	2,560	2,851	11.4%	4,910	5,367	5,469	91.8%
Pierce	1,964	1,847	-6.0%	2,126	2,286	2,338	26.6%
Renville	1,085	1,097	1.1%	1,378	1,496	1,492	36.0%
Ward	23,041	24,260	5.3%	30,134	31,946	31,617	30.3%
Minot	15,523	17,097	10.1%	21,373	22,536	22,277	30.3%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region II	36,587	24,932	68.1%	11,655	31.9%
Bottineau	3,010	2,346	77.9%	664	22.1%
Burke	982	814	82.9%	168	17.1%
McHenry	2,540	1,954	76.9%	586	23.1%
Mountrail	2,851	2,065	72.4%	786	27.6%
Pierce	1,847	1,304	70.6%	543	29.4%
Renville	1,097	832	75.8%	265	24.2%
Ward	24,260	15,617	64.4%	8,643	35.6%
Minot	17,097	10,641	62.2%	6,456	37.8%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region II	5,848	474	8.1%	201	3.4%	1,379	23.6%	2,894	49.5%	0	0.0%	900	15.4%
Bottineau	1,352	15	1.1%	37	2.7%	38	2.8%	1,233	91.2%	0	0.0%	29	2.1%
Burke	269	6	2.2%	2	0.7%	9	3.3%	110	40.9%	0	0.0%	142	52.8%
McHenry	423	32	7.6%	9	2.1%	21	5.0%	343	81.1%	0	0.0%	18	4.3%
Mountrail	1,098	60	5.5%	24	2.2%	333	30.3%	501	45.6%	0	0.0%	180	16.4%
Pierce	330	30	9.1%	32	9.7%	0	0.0%	225	68.2%	0	0.0%	43	13.0%
Renville	342	56	16.4%	14	4.1%	22	6.4%	237	69.3%	0	0.0%	13	3.8%
Ward	2,034	275	13.5%	83	4.1%	956	47.0%	245	12.0%	0	0.0%	475	23.4%
Minot	908	204	22.5%	67	7.4%	474	52.2%	29	3.2%	0	0.0%	134	14.8%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region II	24,932	75	0.3%	79	0.3%	132	0.5%	11,655	3	0.0%	128	1.1%	259	2.2%
Bottineau	2,346	12	0.5%	24	1.0%	5	0.2%	664	3	0.5%	20	3.0%	6	0.9%
Burke	814	1	0.1%	0	0.0%	4	0.5%	168	0	0.0%	0	0.0%	7	4.2%
McHenry	1,954	19	1.0%	19	1.0%	11	0.6%	586	0	0.0%	0	0.0%	26	4.4%
Mountrail	2,065	7	0.3%	0	0.0%	28	1.4%	786	0	0.0%	14	1.8%	79	10.1%
Pierce	1,304	0	0.0%	0	0.0%	0	0.0%	543	0	0.0%	0	0.0%	0	0.0%
Renville	832	0	0.0%	0	0.0%	2	0.2%	265	0	0.0%	0	0.0%	12	4.5%
Ward	15,617	36	0.2%	36	0.2%	82	0.5%	8,643	0	0.0%	94	1.1%	129	1.5%
Minot	10,641	32	0.3%	32	0.3%	49	0.5%	6,456	0	0.0%	84	1.3%	116	1.8%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region II	24,932	4,336	17.4%	11,241	45.1%	9,355	37.5%	11,655	2,149	18.4%	5,905	50.7%	3,601	30.9%
Bottineau	2,346	265	11.3%	1,041	44.4%	1,040	44.3%	664	52	7.8%	383	57.7%	229	34.5%
Burke	814	70	8.6%	348	42.8%	396	48.6%	168	5	3.0%	80	47.6%	83	49.4%
McHenry	1,954	175	9.0%	746	38.2%	1,033	52.9%	586	32	5.5%	251	42.8%	303	51.7%
Mountrail	2,065	255	12.3%	935	45.3%	875	42.4%	786	44	5.6%	418	53.2%	324	41.2%
Pierce	1,304	139	10.7%	600	46.0%	565	43.3%	543	47	8.7%	177	32.6%	319	58.7%
Renville	832	96	11.5%	383	46.0%	353	42.4%	265	2	0.8%	117	44.2%	146	55.1%
Ward	15,617	3,336	21.4%	7,188	46.0%	5,093	32.6%	8,643	1,967	22.8%	4,479	51.8%	2,197	25.4%
Minot	10,641	2,252	21.2%	4,591	43.1%	3,798	35.7%	6,456	992	15.4%	3,694	57.2%	1,770	27.4%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

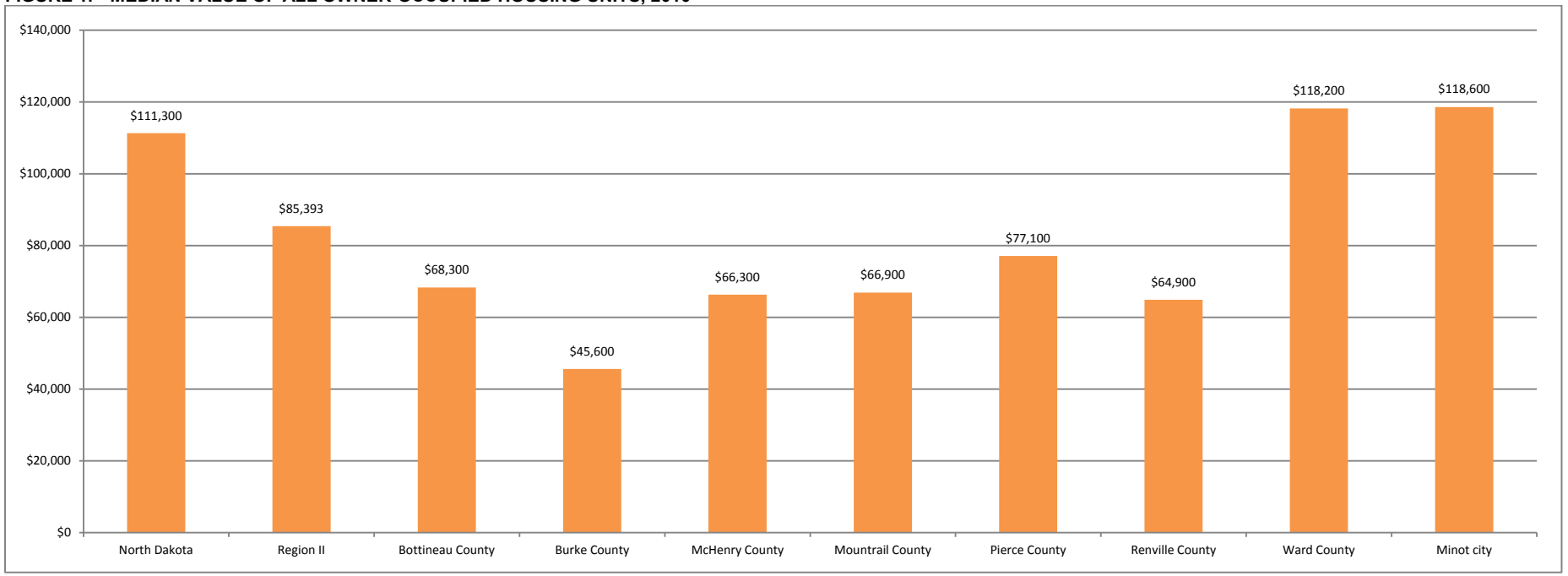


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region II	24,932	4,604	18.5%	3,424	13.7%	3,251	13.0%	4,727	19.0%	5,282	21.2%	3,644	14.6%
Bottineau	2,346	670	28.6%	524	22.3%	333	14.2%	294	12.5%	225	9.6%	300	12.8%
Burke	814	362	44.5%	163	20.0%	67	8.2%	145	17.8%	39	4.8%	38	4.7%
McHenry	1,954	634	32.4%	400	20.5%	228	11.7%	264	13.5%	267	13.7%	161	8.2%
Mountrail	2,065	617	29.9%	454	22.0%	341	16.5%	282	13.7%	229	11.1%	142	6.9%
Pierce	1,304	296	22.7%	284	21.8%	219	16.8%	258	19.8%	156	12.0%	91	7.0%
Renville	832	269	32.3%	182	21.9%	122	14.7%	102	12.3%	106	12.7%	51	6.1%
Ward	15,617	1,756	11.2%	1,417	9.1%	1,941	12.4%	3,382	21.7%	4,260	27.3%	2,861	18.3%
Minot	10,641	1,109	10.4%	890	8.4%	1,376	12.9%	2,404	22.6%	3,058	28.7%	1,804	17.0%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

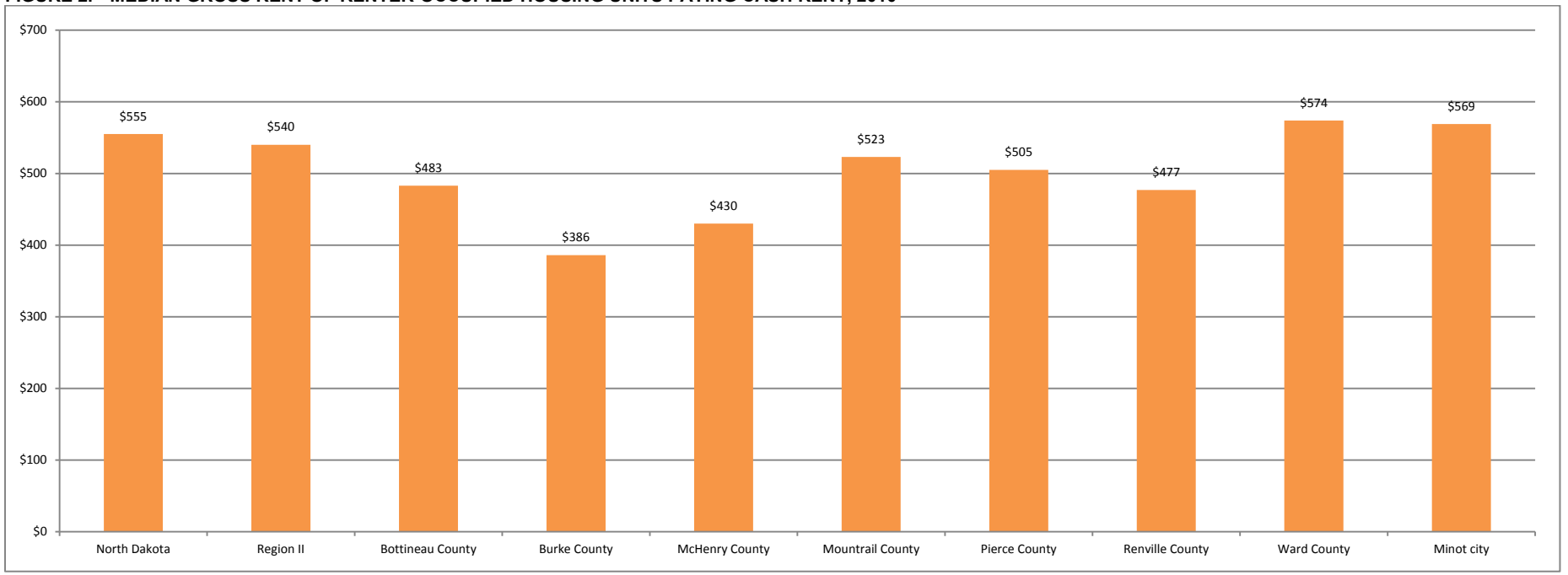


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region II	9,320	665	7.1%	566	6.1%	1,427	15.3%	2,072	22.2%	2,351	25.2%	2,239	24.0%
Bottineau	477	39	8.2%	60	12.6%	77	16.1%	172	36.1%	36	7.5%	93	19.5%
Burke	117	15	12.8%	30	25.6%	33	28.2%	22	18.8%	4	3.4%	13	11.1%
McHenry	387	50	12.9%	61	15.8%	107	27.6%	36	9.3%	94	24.3%	39	10.1%
Mountrail	677	119	17.6%	13	1.9%	78	11.5%	176	26.0%	188	27.8%	103	15.2%
Pierce	445	42	9.4%	77	17.3%	84	18.9%	61	13.7%	181	40.7%	0	0.0%
Renville	213	6	2.8%	19	8.9%	64	30.0%	39	18.3%	25	11.7%	60	28.2%
Ward	7,004	394	5.6%	306	4.4%	984	14.0%	1,566	22.4%	1,823	26.0%	1,931	27.6%
Minot	6,218	359	5.8%	282	4.5%	814	13.1%	1,463	23.5%	1,623	26.1%	1,677	27.0%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region II	6,590	9,050	37.3%	4,816	6,546	35.9%	7,955	10,924	37.3%	7,825	11,003	40.6%	9,401	13,058	38.9%	4,253	5,846	37.5%
Bottineau	769	1,196	55.5%	332	564	69.9%	715	1,129	57.9%	429	705	64.3%	765	1,275	66.7%	395	602	52.4%
Burke	189	238	25.9%	121	162	33.9%	173	233	34.7%	216	305	41.2%	283	414	46.3%	91	122	34.1%
McHenry	631	859	36.1%	363	495	36.4%	577	774	34.1%	500	675	35.0%	469	639	36.2%	323	424	31.3%
Mountrail	556	1,081	94.4%	272	591	117.3%	475	905	90.5%	683	1,304	90.9%	865	1,589	83.7%	237	469	97.9%
Pierce	554	697	25.8%	255	326	27.8%	368	468	27.2%	408	515	26.2%	262	334	27.5%	197	264	34.0%
Renville	110	167	51.8%	144	175	21.5%	301	394	30.9%	256	369	44.1%	286	386	35.0%	113	148	31.0%
Ward	3,781	4,812	27.3%	3,329	4,233	27.2%	5,346	7,021	31.3%	5,333	7,130	33.7%	6,471	8,421	30.1%	2,897	3,817	31.8%
Minot	3,125	3,986	27.6%	2,460	3,128	27.2%	3,901	5,123	31.3%	3,432	4,623	34.7%	4,179	5,417	29.6%	2,203	2,874	30.5%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

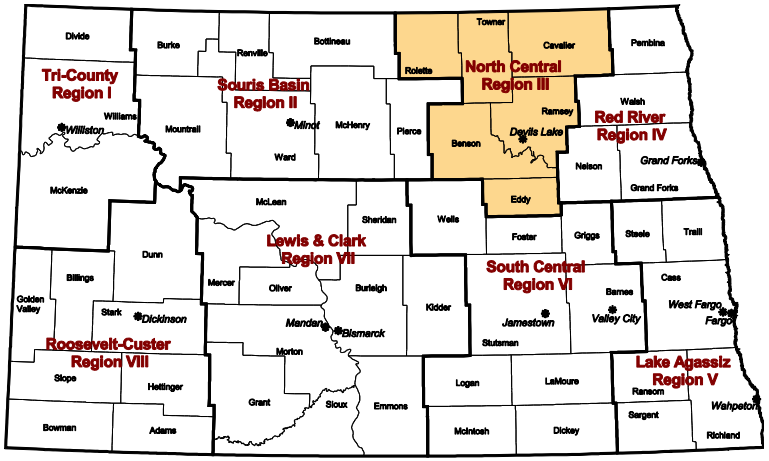
Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region II	41,021	42,435	3.4%	53,264	56,482	56,160	32.3%
Bottineau	4,409	4,362	-1.1%	5,160	5,320	5,319	21.9%
Burke	1,412	1,251	-11.4%	1,536	1,539	1,535	22.7%
McHenry	2,983	2,963	-0.7%	3,406	3,563	3,584	21.0%
Mountrail	3,438	3,949	14.9%	5,836	6,135	6,199	57.0%
Pierce	2,269	2,177	-4.1%	2,443	2,572	2,613	20.0%
Renville	1,413	1,439	1.8%	1,593	1,661	1,659	15.3%
Ward	25,097	26,294	4.8%	33,290	35,692	35,251	34.1%
Minot	16,485	18,005	9.2%	23,532	25,197	24,821	37.9%

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region II	11,655	3,627	31.1%	4,482	38.5%	4,336	37.2%
Bottineau	664	187	28.2%	260	39.2%	265	39.9%
Burke	168	121	72.0%	121	72.0%	118	70.2%
McHenry	586	-13	-2.2%	38	6.5%	41	7.0%
Mountrail	786	747	95.0%	862	109.7%	842	107.1%
Pierce	543	-2	-0.4%	35	6.4%	48	8.8%
Renville	265	70	26.4%	92	34.7%	90	34.0%
Ward	8,643	2,517	29.1%	3,074	35.6%	2,932	33.9%
Minot	6,456	2,013	31.2%	2,384	36.9%	2,279	35.3%

NORTH CENTRAL REGION III AND ITS COMPONENTS

POPULATION CHANGE



- Total population in Region III decreased 6 percent from 43,168 in 2000 to 40,672 in 2010. With the exception of Rolette County, which grew 2 percent over the decade, every county within Region III decreased in population. Current population projections suggest a 6 percent increase in population throughout Region III, reaching 43,016 by 2025, with Benson and Rolette counties showing the fastest growth (15 percent and 12 percent, respectively). Eddy and Cavalier counties are expected to lose population by 2025.
- Projections suggest a decrease in pre-retirees (ages 45 to 64) and an increase in elderly (ages 65 and older) throughout Region III by 2025. This shift is largely a function of the baby boomers (i.e., the large cohort of people born from 1946 to 1964) turning 65 (a shift which began in 2011). Benson and Cavalier counties could see an increase of at least 23 percent in their primary workforce (those ages 25 to 44) by 2025.

TRENDS IN HOUSING

- Region III showed a slight decrease in housing units from 2000 to 2010. Based on historical building trends (i.e., the basis for Model 1 projections), housing supply in the region is projected to decrease by 4 percent by 2025. Cavalier County could lose one-third of its housing units by 2025. Rolette County is the exception to this trend with a projected increase in housing units of 19 percent over the next 15 years.
- However, projections based on shifts in population and housing demand (i.e., the basis for Model 2) show a different trend. Based on this model, Region III can expect an increase of 10 percent in housing supply from 2010 to 2025; Rolette County could expect gains of 30 percent.
- The majority of occupied housing units in Region III were owner-occupied in 2010 (72 percent). Rental units, which captured 28 percent of housing in 2010, could increase 21 percent by 2025; Rolette County could see an increase of nearly 50 percent.
- Very few owner- or renter-occupied units in Region III were considered substandard (i.e., lacking complete plumbing or kitchen facilities) in 2010. However, at least 10 percent of rental units in Benson and Rolette counties were overcrowded.
- The vast majority of owner- and renter-occupied housing units in Region III were built before 1980. More than half of owner-occupied units and nearly half of renter-occupied units in Eddy and Towner counties were built before 1940.
- Nearly one-fifth of all housing in Region III was vacant in 2010. Of all the vacant units in the region, 7 percent were for sale; 20 percent were available for rent; and 37 percent were for seasonal, recreational, or occasional use.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties within Region III ranged from $47,800 in Benson County to $85,300 in Ramsey County. Median gross rents for counties within the region ranged from $331 per month in Rolette County to $431 in Ramsey County.
- Across the region, at least a third of owner-occupied housing units were valued at less than $40,000 in 2010. Benson and Towner counties had the highest percentages in this category (44 percent each) and Ramsey had the lowest percentage (22 percent).
- Nearly one-fourth of renter-occupied housing units in Region III rented for less than $250 per month in 2010; 34 percent rented at this level in Rolette County.
- Projections indicate that over the next 15 years housing demand in Region III will increase by 20 percent for extremely low-income households, 14 percent for very-low income households, and 7 percent for low-income households. Projections suggest little change in the number of moderate- and upper-income households in Region III by 2025.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region III	43,168	40,672	-5.8%	41,434	42,254	43,016	5.8%
Benson	6,964	6,660	-4.4%	6,970	7,322	7,686	15.4%
Cavalier	4,831	3,993	-17.3%	3,909	3,805	3,773	-5.5%
Eddy	2,757	2,385	-13.5%	2,254	2,182	2,139	-10.3%
Ramsey	12,066	11,451	-5.1%	11,428	11,472	11,452	0.0%
Rolette	13,674	13,937	1.9%	14,596	15,172	15,651	12.3%
Towner	2,876	2,246	-21.9%	2,277	2,301	2,315	3.1%
Devils Lake	7,222	7,141	-1.1%	7,146	7,149	7,133	-0.1%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region III	19,389	19,058	-1.7%	18,787	18,559	18,329	-3.8%
Benson	2,932	2,963	1.1%	2,925	2,900	2,875	-3.0%
Cavalier	2,725	2,392	-12.2%	2,054	1,800	1,545	-35.4%
Eddy	1,418	1,300	-8.3%	1,263	1,204	1,145	-11.9%
Ramsey	5,729	5,641	-1.5%	5,505	5,396	5,286	-6.3%
Rolette	5,027	5,301	5.5%	5,675	5,978	6,281	18.5%
Towner	1,558	1,461	-6.2%	1,365	1,281	1,197	-18.1%
Devils Lake	3,524	3,549	0.7%	3,468	3,455	3,442	-3.0%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region III	14,529	15,561	7.1%	8,555	9,860	15.3%	11,105	9,249	-16.7%	6,483	8,346	28.7%
Benson	2,821	3,293	16.7%	1,423	1,982	39.3%	1,563	1,542	-1.3%	853	869	1.9%
Cavalier	991	1,025	3.4%	688	843	22.5%	1,292	1,040	-19.5%	1,022	865	-15.4%
Eddy	622	558	-10.3%	425	419	-1.4%	752	490	-34.8%	586	672	14.7%
Ramsey	3,535	3,374	-4.6%	2,460	2,686	9.2%	3,384	2,484	-26.6%	2,072	2,908	40.3%
Rolette	6,014	6,554	9.0%	3,186	3,531	10.8%	3,339	3,086	-7.6%	1,398	2,480	77.4%
Towner	546	757	38.6%	373	399	7.0%	775	607	-21.7%	552	552	0.0%
Devils Lake	2,312	2,191	-5.2%	1,594	1,729	8.5%	1,862	1,362	-26.9%	1,373	1,851	34.8%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region III	16,240	15,574	-4.1%	16,251	16,686	17,000	9.2%
Benson	2,328	2,307	-0.9%	2,332	2,443	2,590	12.3%
Cavalier	2,017	1,760	-12.7%	1,732	1,683	1,669	-5.2%
Eddy	1,164	1,036	-11.0%	981	971	964	-6.9%
Ramsey	4,957	4,762	-3.9%	4,962	5,033	5,015	5.3%
Rolette	4,556	4,653	2.1%	5,219	5,545	5,754	23.7%
Towner	1,218	1,056	-13.3%	1,025	1,011	1,008	-4.5%
Devils Lake	3,145	3,081	-2.0%	3,228	3,261	3,246	5.4%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region III	15,574	11,148	71.6%	4,426	28.4%
Benson	2,307	1,432	62.1%	875	37.9%
Cavalier	1,760	1,476	83.9%	284	16.1%
Eddy	1,036	845	81.6%	191	18.4%
Ramsey	4,762	3,117	65.5%	1,645	34.5%
Rolette	4,653	3,444	74.0%	1,209	26.0%
Towner	1,056	834	79.0%	222	21.0%
Devils Lake	3,081	1,535	49.8%	1,546	50.2%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region III	3,484	687	19.7%	253	7.3%	101	2.9%	1,301	37.3%	0	0.0%	1,142	32.8%
Benson	656	83	12.7%	19	2.9%	7	1.1%	401	61.1%	0	0.0%	146	22.3%
Cavalier	632	7	1.1%	59	9.3%	53	8.4%	145	22.9%	0	0.0%	368	58.2%
Eddy	264	26	9.8%	37	14.0%	13	4.9%	48	18.2%	0	0.0%	140	53.0%
Ramsey	879	348	39.6%	55	6.3%	11	1.3%	220	25.0%	0	0.0%	245	27.9%
Rolette	648	143	22.1%	72	11.1%	13	2.0%	204	31.5%	0	0.0%	216	33.3%
Towner	405	80	19.8%	11	2.7%	4	1.0%	283	69.9%	0	0.0%	27	6.7%
Devils Lake	468	294	62.8%	44	9.4%	0	0.0%	76	16.2%	0	0.0%	54	11.5%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region III	11,148	50	0.4%	39	0.3%	313	2.8%	4,426	17	0.4%	38	0.9%	283	6.4%
Benson	1,432	19	1.3%	17	1.2%	41	2.9%	875	11	1.3%	21	2.4%	113	12.9%
Cavalier	1,476	4	0.3%	4	0.3%	0	0.0%	284	6	2.1%	6	2.1%	0	0.0%
Eddy	845	0	0.0%	0	0.0%	9	1.1%	191	0	0.0%	0	0.0%	0	0.0%
Ramsey	3,117	8	0.3%	0	0.0%	44	1.4%	1,645	0	0.0%	0	0.0%	26	1.6%
Rolette	3,444	19	0.6%	18	0.5%	219	6.4%	1,209	0	0.0%	11	0.9%	128	10.6%
Towner	834	0	0.0%	0	0.0%	0	0.0%	222	0	0.0%	0	0.0%	16	7.2%
Devils Lake	1,535	0	0.0%	0	0.0%	13	0.8%	1,546	0	0.0%	0	0.0%	24	1.6%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region III	11,148	1,528	13.7%	5,566	49.9%	4,054	36.4%	4,426	556	12.6%	2,516	56.8%	1,354	30.6%
Benson	1,432	215	15.0%	632	44.1%	585	40.9%	875	75	8.6%	582	66.5%	218	24.9%
Cavalier	1,476	163	11.0%	729	49.4%	584	39.6%	284	26	9.2%	170	59.9%	88	31.0%
Eddy	845	41	4.9%	264	31.2%	540	63.9%	191	1	0.5%	104	54.5%	86	45.0%
Ramsey	3,117	500	16.0%	1,295	41.5%	1,322	42.4%	1,645	290	17.6%	704	42.8%	651	39.6%
Rolette	3,444	585	17.0%	2,285	66.3%	574	16.7%	1,209	131	10.8%	870	72.0%	208	17.2%
Towner	834	24	2.9%	361	43.3%	449	53.8%	222	33	14.9%	86	38.7%	103	46.4%
Devils Lake	1,535	154	10.0%	692	45.1%	689	44.9%	1,546	289	18.7%	664	42.9%	593	38.4%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

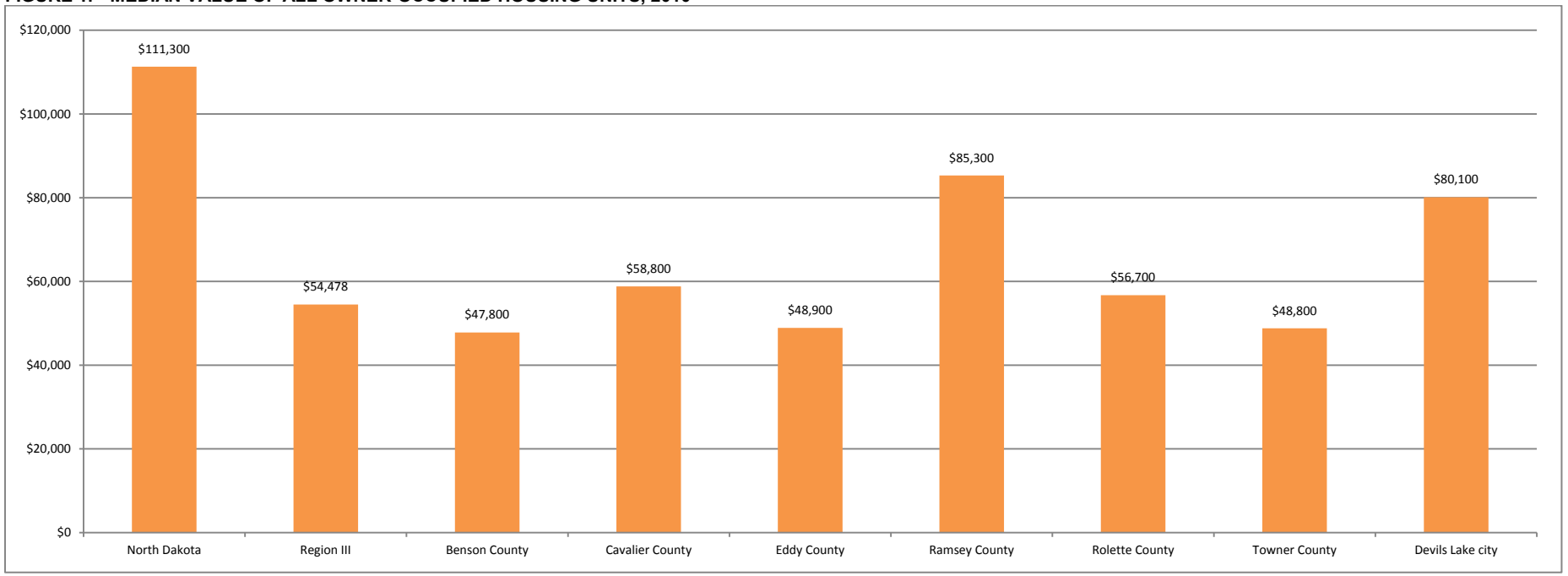


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value											
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region III	11,148	3,937	35.3%	2,275	20.4%	1,519	13.6%	1,317	11.8%	1,123	10.1%	977	8.8%
Benson	1,432	637	44.5%	357	24.9%	129	9.0%	94	6.6%	105	7.3%	110	7.7%
Cavalier	1,476	534	36.2%	272	18.4%	191	12.9%	199	13.5%	215	14.6%	65	4.4%
Eddy	845	339	40.1%	224	26.5%	109	12.9%	100	11.8%	41	4.9%	32	3.8%
Ramsey	3,117	697	22.4%	479	15.4%	514	16.5%	456	14.6%	505	16.2%	466	15.0%
Rolette	3,444	1,363	39.6%	739	21.5%	451	13.1%	383	11.1%	236	6.9%	272	7.9%
Towner	834	367	44.0%	204	24.5%	125	15.0%	85	10.2%	21	2.5%	32	3.8%
Devils Lake	1,535	362	23.6%	262	17.1%	325	21.2%	236	15.4%	245	16.0%	105	6.8%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

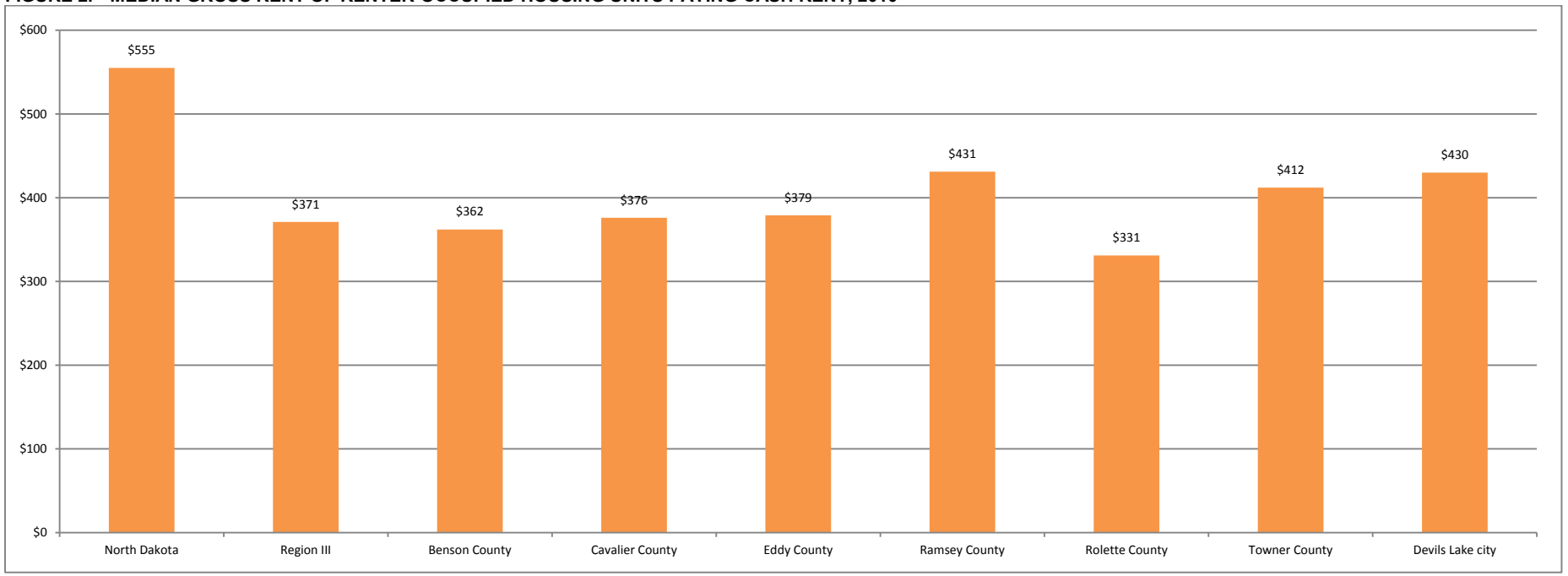


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region III	3,927	899	22.9%	767	19.5%	855	21.8%	515	13.1%	533	13.6%	358	9.1%
Benson	712	173	24.3%	150	21.1%	199	27.9%	75	10.5%	95	13.3%	20	2.8%
Cavalier	203	29	14.3%	58	28.6%	67	33.0%	26	12.8%	22	10.8%	1	0.5%
Eddy	129	5	3.9%	49	38.0%	25	19.4%	29	22.5%	5	3.9%	16	12.4%
Ramsey	1,603	299	18.7%	257	16.0%	352	22.0%	273	17.0%	206	12.9%	216	13.5%
Rolette	1,121	376	33.5%	219	19.5%	160	14.3%	103	9.2%	175	15.6%	88	7.9%
Towner	159	17	10.7%	34	21.4%	52	32.7%	9	5.7%	30	18.9%	17	10.7%
Devils Lake	1,520	298	19.6%	236	15.5%	330	21.7%	258	17.0%	188	12.4%	210	13.8%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region III	4,438	5,326	20.0%	2,069	2,356	13.9%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,954	2,920	-1.2%	1,860	1,998	7.4%
Benson	809	928	14.7%	319	361	13.2%	492	556	13.0%	366	401	9.6%	321	346	7.8%	322	366	13.7%
Cavalier	357	355	-0.6%	133	127	-4.5%	407	380	-6.6%	414	383	-7.5%	449	427	-4.9%	224	208	-7.1%
Eddy	258	274	6.2%	117	122	4.3%	261	222	-14.9%	224	199	-11.2%	176	147	-16.5%	173	148	-14.5%
Ramsey	970	1,142	17.7%	677	731	8.0%	1,037	1,137	9.6%	961	965	0.4%	1,117	1,040	-6.9%	610	675	10.7%
Rolette	1,781	2,342	31.5%	685	891	30.1%	821	986	20.1%	694	772	11.2%	672	763	13.5%	448	528	17.9%
Towner	263	285	8.4%	138	124	-10.1%	214	191	-10.7%	222	212	-4.5%	219	197	-10.0%	83	73	-12.0%
Devils Lake	794	892	12.3%	562	592	5.3%	640	676	5.6%	568	574	1.1%	517	512	-1.0%	391	405	3.6%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region III	19,389	19,058	-1.7%	19,878	20,474	20,870	9.5%
Benson	2,932	2,963	1.1%	2,970	2,991	3,018	1.9%
Cavalier	2,725	2,392	-12.2%	2,391	2,442	2,457	2.7%
Eddy	1,418	1,300	-8.3%	1,392	1,402	1,409	8.4%
Ramsey	5,729	5,641	-1.5%	5,613	5,597	5,601	-0.7%
Rolette	5,027	5,301	5.5%	6,047	6,567	6,908	30.3%
Towner	1,558	1,461	-6.2%	1,465	1,475	1,477	1.1%
Devils Lake	3,524	3,549	0.7%	3,481	3,471	3,476	-2.1%

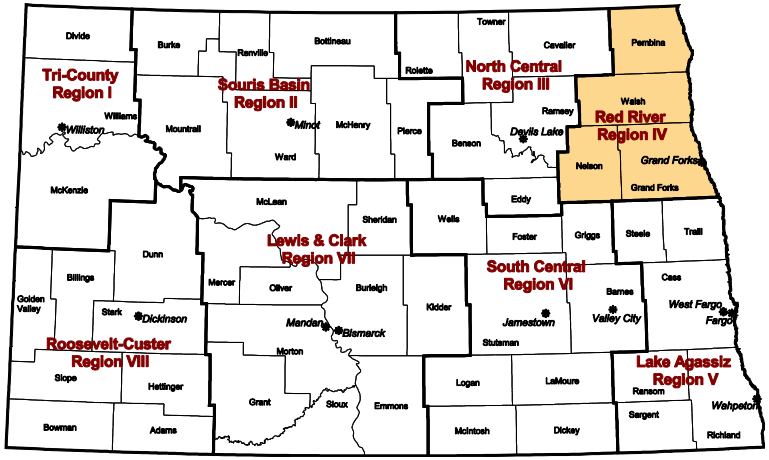
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region III	4,426	563	12.7%	749	16.9%	921	20.8%
Benson	875	-112	-12.8%	-61	-7.0%	6	0.7%
Cavalier	284	40	14.1%	38	13.4%	37	13.0%
Eddy	191	45	23.6%	48	25.1%	50	26.2%
Ramsey	1,645	145	8.8%	179	10.9%	209	12.7%
Rolette	1,209	425	35.2%	520	43.0%	576	47.6%
Towner	222	20	9.0%	25	11.3%	43	19.4%
Devils Lake	1,546	60	3.9%	76	4.9%	92	6.0%

RED RIVER REGION IV AND ITS COMPONENTS

POPULATION CHANGE

- Total population in Region IV decreased 3 percent from 90,798 in 2000 to 88,519 in 2010. With the exception of Grand Forks County, which grew 1 percent over the past decade, Nelson, Pembina and Walsh counties each lost at least 10 percent of their population during this time. Current projections indicate an 8 percent increase in population throughout the region, reaching 95,125 by 2025. This growth is largely a result of changes in Grand Forks County. Nelson, Pembina, and Walsh counties could potentially lose population over the next 15 years.
- The elderly population in each county in Region IV is expected to increase by 2025. Beginning in 2011, baby boomers (i.e., the large cohort of people born from 1946 to 1964) began turning 65. Thus, over the next 15 years, the number of people ages 65 and older in Region IV is expected to grow by 50 percent while the population of pre-retirees (people ages 45 to 64) will decrease. The prime workforce age group (ages 25 to 44) is projected to grow 29 percent in Region IV by 2025, a growth heavily influenced by Grand Forks County. Projections also suggest a modest growth in people younger than 25 (5 percent).



TRENDS IN HOUSING

- From 2000 to 2010, the number of housing units increased 3 percent in Region IV. Except for Grand Forks County and the city of Grand Forks, the number of housing units across Region IV decreased over the past decade. If building trends continue (i.e., the basis for Model 1 projections), similar patterns of growth and decline are expected throughout the region by 2025 (with a 5 percent projected growth region-wide).
- Using projections based on shifts in population and housing demand (i.e., the basis for Model 2) rather than on historical building trends, Region IV could see an increase of 11 percent in housing supply by 2025. With the exception of Nelson County which would change little over the next 15 years, Model 2 suggests a growth in housing supply for Grand Forks, Pembina, and Walsh counties by 2025.
- The majority of occupied housing units in Region IV were owner-occupied in 2010 (61 percent). While most counties in Region IV had a higher proportion of owners than renters, Grand Forks County and the city of Grand Forks were nearly evenly split between owner- and renter-occupied housing. Projections suggest an increase in rental units of 21 percent across the region by 2025. However, Walsh County could see a 9 percent loss in renter-occupied housing over the next 15 years.
- Very few housing units in Region IV were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010.
- The vast majority of owner- and renter-occupied housing units in Region IV were built before 1980 (82 percent). Approximately half of owner-occupied housing units in Nelson, Pembina, and Walsh counties were built before 1940.
- About one-tenth of all housing in Region IV was vacant in 2010. Of all the vacant units in the region, 7 percent were for sale; 11 percent were for seasonal, recreational, or occasional use; and 32 percent were for rent.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties within Region IV ranged from $51,100 in Nelson County to $139,100 in Grand Forks County. Median gross rents for counties within the region ranged from $366 per month in Nelson County to $628 in Grand Forks County.
- The majority of owner-occupied housing units were valued at less than $70,000 in Nelson, Pembina, and Walsh counties in 2010. In contrast, 59 percent of owner-occupied units in Grand Forks County were valued at $125,000 or more.
- Three-fourths of renter-occupied housing units in Nelson County (and nearly half of rental units in Pembina and Walsh counties) rented for less than $450 per month in 2010. Nearly two-thirds of rental units in Grand Forks rented for at least $550 per month in 2010; 31 percent rented for $750 or more.
- Housing unit projections suggest that the number of lower-income households in Region IV will see larger increases by 2025 than moderate- and upper-income households. Nelson, Pembina, and Walsh counties could see losses in the number of moderate- and upper-income households over the next 15 years.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region IV	90,798	88,519	-2.5%	90,506	92,800	95,125	7.5%
Grand Forks	66,109	66,861	1.1%	69,268	72,014	74,894	12.0%
Nelson	3,715	3,126	-15.9%	3,047	2,976	2,857	-8.6%
Pembina	8,585	7,413	-13.7%	7,278	7,174	7,060	-4.8%
Walsh	12,389	11,119	-10.3%	10,913	10,636	10,314	-7.2%
Grand Forks	49,321	52,838	7.1%	54,800	56,859	58,981	11.6%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region IV	39,259	40,436	3.0%	41,195	41,766	42,334	4.7%
Grand Forks	27,373	29,048	6.1%	30,324	31,306	32,287	11.2%
Nelson	2,014	1,952	-3.1%	1,862	1,798	1,733	-11.2%
Pembina	4,115	3,896	-5.3%	3,685	3,512	3,338	-14.3%
Walsh	5,757	5,540	-3.8%	5,324	5,150	4,976	-10.2%
Grand Forks	20,830	23,296	11.8%	24,741	26,033	27,324	17.3%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region IV	33,807	35,541	5.1%	20,996	27,118	29.2%	22,229	15,202	-31.6%	11,487	17,264	50.3%
Grand Forks	27,846	29,837	7.2%	16,746	23,036	37.6%	15,366	10,632	-30.8%	6,903	11,389	65.0%
Nelson	721	580	-19.6%	513	511	-0.4%	1,034	558	-46.0%	858	1,208	40.8%
Pembina	2,048	2,174	6.2%	1,491	1,605	7.6%	2,385	1,563	-34.5%	1,489	1,718	15.4%
Walsh	3,192	2,950	-7.6%	2,246	1,966	-12.5%	3,444	2,449	-28.9%	2,237	2,949	31.8%
Grand Forks	22,761	24,191	6.3%	13,266	18,086	36.3%	11,475	7,933	-30.9%	5,336	8,771	64.4%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region IV	35,627	36,007	1.1%	37,949	38,984	39,979	11.0%
Grand Forks	25,435	26,514	4.2%	28,717	29,904	31,039	17.1%
Nelson	1,628	1,448	-11.1%	1,455	1,454	1,429	-1.3%
Pembina	3,535	3,289	-7.0%	3,135	3,066	3,011	-8.5%
Walsh	5,029	4,756	-5.4%	4,642	4,560	4,500	-5.4%
Grand Forks	19,674	21,611	9.8%	23,346	24,264	25,135	16.3%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region IV	36,007	21,771	60.5%	14,236	39.5%
Grand Forks	26,514	14,426	54.4%	12,088	45.6%
Nelson	1,448	1,196	82.6%	252	17.4%
Pembina	3,289	2,618	79.6%	671	20.4%
Walsh	4,756	3,531	74.2%	1,225	25.8%
Grand Forks	21,611	10,791	49.9%	10,820	50.1%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	4,429	1,394	31.5%	322	7.3%	302	6.8%	475	10.7%	72	1.6%	1,864	42.1%
Grand Forks	2,534	1,071	42.3%	225	8.9%	192	7.6%	286	11.3%	5	0.2%	755	29.8%
Nelson	504	55	10.9%	10	2.0%	20	4.0%	86	17.1%	0	0.0%	333	66.1%
Pembina	607	131	21.6%	23	3.8%	57	9.4%	41	6.8%	14	2.3%	341	56.2%
Walsh	784	137	17.5%	64	8.2%	33	4.2%	62	7.9%	53	6.8%	435	55.5%
Grand Forks	1,685	976	57.9%	207	12.3%	171	10.1%	159	9.4%	0	0.0%	172	10.2%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region IV	21,771	33	0.2%	26	0.1%	162	0.7%	14,236	39	0.3%	90	0.6%	121	0.8%
Grand Forks	14,426	5	0.0%	23	0.2%	101	0.7%	12,088	28	0.2%	69	0.6%	99	0.8%
Nelson	1,196	7	0.6%	0	0.0%	2	0.2%	252	0	0.0%	2	0.8%	0	0.0%
Pembina	2,618	8	0.3%	3	0.1%	0	0.0%	671	8	1.2%	16	2.4%	10	1.5%
Walsh	3,531	13	0.4%	0	0.0%	59	1.7%	1,225	3	0.2%	3	0.2%	12	1.0%
Grand Forks	10,791	0	0.0%	18	0.2%	84	0.8%	10,820	18	0.2%	59	0.5%	84	0.8%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units						Renter-Occupied Housing Units					
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region IV	21,771	3,866	17.8%	9,051	41.6%	8,854	40.7%	14,236	2,737	19.2%	7,569	53.2%	3,930	27.6%
Grand Forks	14,426	3,284	22.8%	5,863	40.6%	5,279	36.6%	12,088	2,482	20.5%	6,505	53.8%	3,101	25.7%
Nelson	1,196	100	8.4%	422	35.3%	674	56.4%	252	25	9.9%	135	53.6%	92	36.5%
Pembina	2,618	188	7.2%	1,146	43.8%	1,284	49.0%	671	91	13.6%	348	51.9%	232	34.6%
Walsh	3,531	294	8.3%	1,620	45.9%	1,617	45.8%	1,225	139	11.3%	581	47.4%	505	41.2%
Grand Forks	10,791	2,579	23.9%	4,325	40.1%	3,887	36.0%	10,820	2,041	18.9%	6,009	55.5%	2,770	25.6%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

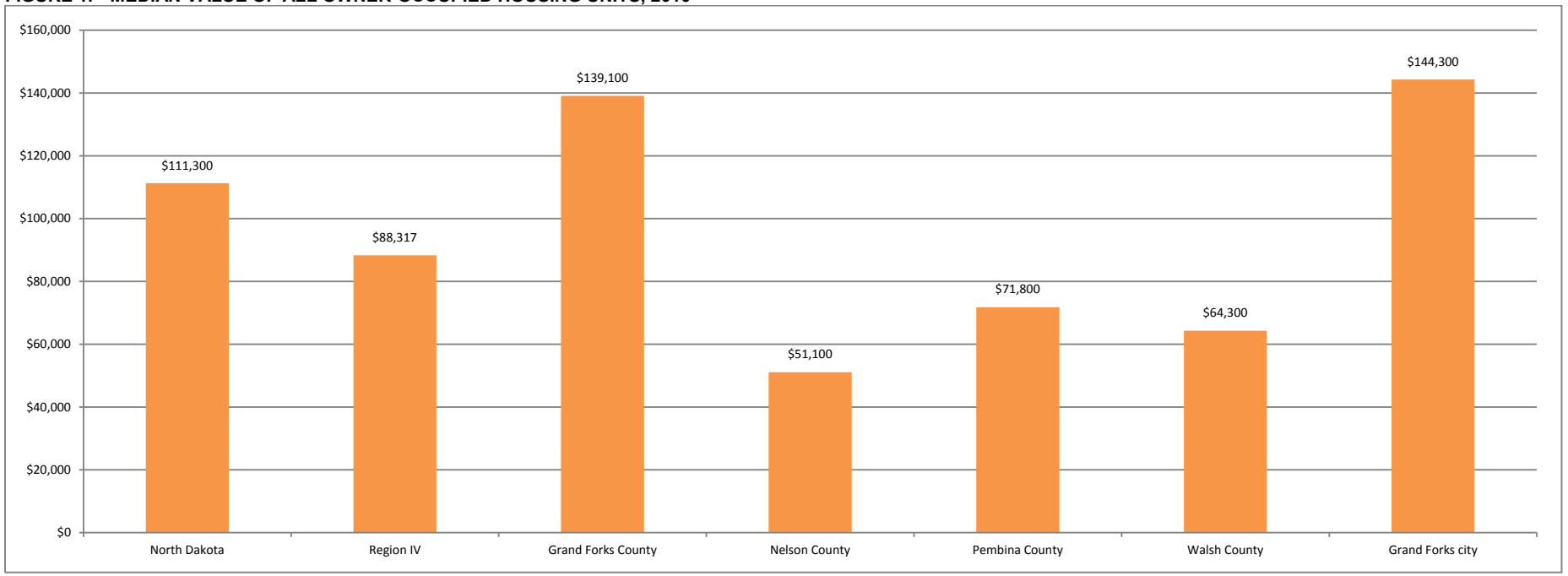


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	21,771	3,290	15.1%	2,777	12.8%	2,167	10.0%	3,796	17.4%	6,438	29.6%	3,303	15.2%
Grand Forks	14,426	1,231	8.5%	864	6.0%	1,072	7.4%	2,731	18.9%	5,579	38.7%	2,949	20.4%
Nelson	1,196	466	39.0%	308	25.8%	114	9.5%	81	6.8%	174	14.5%	53	4.4%
Pembina	2,618	537	20.5%	731	27.9%	484	18.5%	388	14.8%	332	12.7%	146	5.6%
Walsh	3,531	1,056	29.9%	874	24.8%	497	14.1%	596	16.9%	353	10.0%	155	4.4%
Grand Forks	10,791	823	7.6%	415	3.8%	637	5.9%	2,010	18.6%	4,747	44.0%	2,159	20.0%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

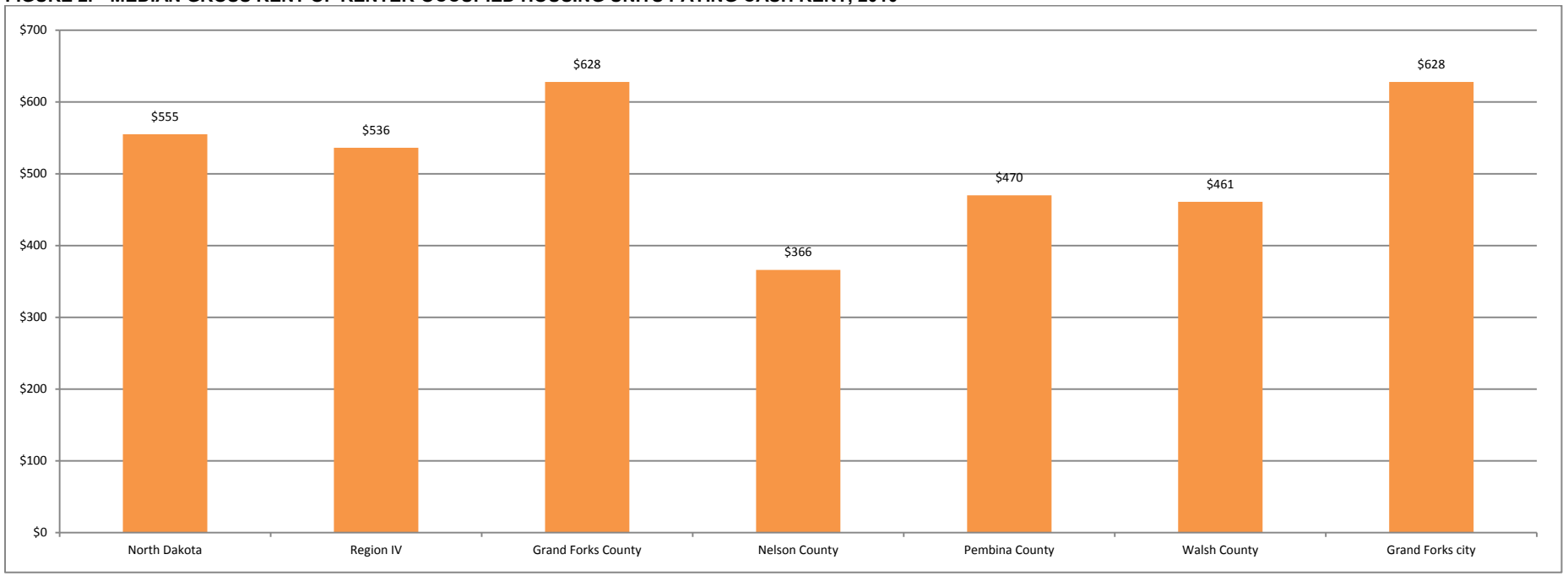


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	12,974	638	4.9%	782	6.0%	1,837	14.2%	2,032	15.7%	4,062	31.3%	3,623	27.9%
Grand Forks	11,180	349	3.1%	605	5.4%	1,405	12.6%	1,666	14.9%	3,740	33.5%	3,415	30.5%
Nelson	184	46	25.0%	31	16.8%	66	35.9%	19	10.3%	8	4.3%	14	7.6%
Pembina	537	73	13.6%	52	9.7%	119	22.2%	144	26.8%	68	12.7%	81	15.1%
Walsh	1,073	170	15.8%	94	8.8%	247	23.0%	203	18.9%	246	22.9%	113	10.5%
Grand Forks	10,553	320	3.0%	536	5.1%	1,365	12.9%	1,569	14.9%	3,580	33.9%	3,183	30.2%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region IV	7,976	9,236	15.8%	4,445	5,244	18.0%	7,619	8,787	15.3%	6,879	7,379	7.3%	9,088	9,332	2.7%	3,844	4,470	16.3%
Grand Forks	6,087	7,231	18.8%	3,236	4,010	23.9%	5,354	6,606	23.4%	4,902	5,687	16.0%	6,935	7,506	8.2%	2,763	3,418	23.7%
Nelson	396	444	12.1%	169	180	6.5%	371	380	2.4%	293	233	-20.5%	219	192	-12.3%	172	185	7.6%
Pembina	527	558	5.9%	379	374	-1.3%	802	752	-6.2%	700	585	-16.4%	881	741	-15.9%	383	370	-3.4%
Walsh	966	1,003	3.8%	661	680	2.9%	1,092	1,049	-3.9%	984	874	-11.2%	1,053	893	-15.2%	526	497	-5.5%
Grand Forks	5,599	6,481	15.8%	2,866	3,482	21.5%	4,360	5,383	23.5%	3,584	4,136	15.4%	5,202	5,653	8.7%	2,257	2,785	23.4%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region IV	39,259	40,436	3.0%	42,135	43,454	44,701	10.5%
Grand Forks	27,373	29,048	6.1%	30,630	31,800	32,915	13.3%
Nelson	2,014	1,952	-3.1%	1,938	1,939	1,954	0.1%
Pembina	4,115	3,896	-5.3%	3,973	4,042	4,099	5.2%
Walsh	5,757	5,540	-3.8%	5,594	5,673	5,733	3.5%
Grand Forks	20,830	23,296	11.8%	24,540	25,460	26,331	13.0%

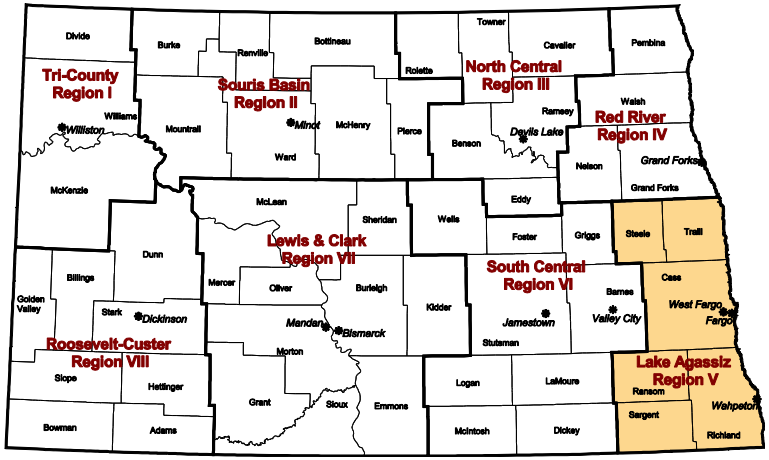
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region IV	14,236	1,708	12.0%	2,380	16.7%	2,982	20.9%
Grand Forks	12,088	1,700	14.1%	2,380	19.7%	3,002	24.8%
Nelson	252	50	19.8%	57	22.6%	51	20.2%
Pembina	671	37	5.5%	36	5.4%	40	6.0%
Walsh	1,225	-79	-6.4%	-93	-7.6%	-111	-9.1%
Grand Forks	10,820	1,558	14.4%	2,112	19.5%	2,612	24.1%

LAKE AGASSIZ REGION V AND ITS COMPONENTS

POPULATION CHANGE

- From 2000 to 2010, population in Region V decreased in five of its six counties. Growth in Cass County, fed largely by 26,000 additional people in Fargo and West Fargo during the decade, resulted in an overall population increase in Region V of 14 percent (from 162,127 in 2000 to 185,481 in 2010). Region V is expected to reach 218,799 people by 2025. Current population projections suggest similar patterns of population change over the next 15 years, with a projected growth of 24 percent in Cass County and projected losses in Ransom, Richland, Sargent, Steele, and Traill counties.
- The number of elderly throughout Region V is projected to increase substantially from 2010 to 2025. Beginning in 2011, baby boomers (i.e., the large cohort of people born from 1946 to 1964) began turning 65. Thus, over the next 15 years, the elderly population is expected to increase by nearly three-fourths; the elderly population in Cass County is anticipated to double. The number of pre-retirees (ages 45 to 64) is set to increase only slightly region-wide, with significant decreases in five of the six counties. The prime workforce and youth populations are projected to increase by at least 14 percent in the region.



TRENDS IN HOUSING

- Total housing units grew by 17 percent in Region V from 2000 to 2010. If historical building trends over the past few years continue (i.e., the basis for Model 1 projections), the housing supply in Region V is projected to grow 25 percent by 2025. This regional growth is driven largely by increases projected for Cass County; by 2025, Fargo is expected to see a 32 percent increase in population and West Fargo is expected to see a 40 percent increase.
- Housing unit projections based on shifts in population and housing demand (i.e., the basis for Model 2) are very similar to projections based on historical building trends (i.e., Model 1) in Region V. Both models project a growth in housing supply of 25 percent by 2025, with similar patterns of growth in Cass County.
- With the exception of the city of Fargo, the majority of housing in Region V was owner-occupied in 2010. In Fargo, 55 percent of housing was renter-occupied. Rental units are projected to increase 25 percent in the region by 2025; West Fargo rental units are projected to increase by 59 percent.
- Very few housing units in Region V were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010.
- One-third of occupied housing in Region V was built in the last 30 years (i.e., since 1980). Rental units are slightly newer construction than owner-occupied units with 18 percent built prior to 1940 (compared to 32 percent of owner-occupied units built prior to 1940).
- In Region V there were 5,361 vacant housing units in 2010; 57 percent of the vacant units were located in Cass County. Approximately one-third of the vacant units in the region were available for rent.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties within Region V ranged from $63,100 in Steele County to $93,400 in Richland County. Cass County's median owner-occupied values were an outlier for the region at $147,900. Median gross rent for counties within the region ranged from $385 per month in Steele County to $606 in Cass County. Median rental values in Cass County were nearly $100 more per month than the second largest amount for the region ($514 in Ransom County).
- Within Region V, more than half of owner-occupied housing units were valued at $125,000 or more in 2010 (57 percent). Cass County had the highest percentage of owner-occupied housing in this category (66 percent) and Sargent County had the smallest percentage (19 percent).
- The majority of renter-occupied housing units in Region V rented for $550 per month or more in 2010 (58 percent). This proportion is largely influenced by Cass County as the majority of rental units in the other five counties rented for less than $550 in 2010.
- Housing unit projections suggest that housing demand in Region V will increase by at least 18 percent for all income groups by 2025. Again, these numbers are largely influenced by Cass County. Projections for Ransom, Richland, Sargent, Steele, and Traill counties all show decreases in housing demand for moderate- and upper-income households by 2025.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region V	162,127	185,481	14.4%	196,322	207,284	218,799	18.0%
Cass	123,138	149,778	21.6%	161,283	172,921	185,071	23.6%
Ransom	5,890	5,457	-7.4%	5,166	4,907	4,699	-13.9%
Richland	17,998	16,321	-9.3%	16,171	15,971	15,701	-3.8%
Sargent	4,366	3,829	-12.3%	3,794	3,763	3,733	-2.5%
Steele	2,258	1,975	-12.5%	1,824	1,689	1,595	-19.2%
Traill	8,477	8,121	-4.2%	8,084	8,033	8,000	-1.5%
Fargo	90,599	105,549	16.5%	113,539	121,494	130,065	23.2%
Wahpeton	8,586	7,766	-9.6%	7,767	7,699	7,576	-2.4%
West Fargo	14,940	25,830	72.9%	27,843	29,906	31,912	23.5%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region V	70,924	83,159	17.3%	91,529	97,645	103,759	24.8%
Cass	53,790	65,986	22.7%	74,595	80,889	87,182	32.1%
Ransom	2,604	2,676	2.8%	2,581	2,507	2,432	-9.1%
Richland	7,575	7,525	-0.7%	7,488	7,473	7,458	-0.9%
Sargent	2,016	2,017	0.0%	1,944	1,885	1,825	-9.5%
Steele	1,231	1,196	-2.8%	1,131	1,091	1,052	-12.0%
Traill	3,708	3,759	1.4%	3,790	3,800	3,810	1.4%
Fargo	41,277	48,924	18.5%	54,860	59,763	64,667	32.2%
Wahpeton	3,489	3,506	0.5%	3,477	3,473	3,468	-1.1%
West Fargo	5,854	9,991	70.7%	11,836	12,912	13,988	40.0%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,968	45,522	1.2%	20,747	36,089	73.9%
Cass	56,882	67,102	18.0%	43,914	52,298	19.1%	34,432	37,380	8.6%	14,550	28,291	94.4%
Ransom	1,556	1,270	-18.4%	1,155	939	-18.7%	1,662	1,143	-31.2%	1,084	1,347	24.3%
Richland	5,812	5,775	-0.6%	3,370	3,101	-8.0%	4,715	3,936	-16.5%	2,424	2,889	19.2%
Sargent	1,065	916	-14.0%	804	816	1.5%	1,233	933	-24.3%	727	1,068	46.9%
Steele	512	445	-13.1%	389	343	-11.8%	633	435	-31.3%	441	372	-15.6%
Traill	2,611	2,431	-6.9%	1,696	1,752	3.3%	2,293	1,695	-26.1%	1,521	2,122	39.5%
Fargo	41,321	48,410	17.2%	30,608	36,287	18.6%	22,927	24,909	8.6%	10,693	20,459	91.3%
Wahpeton	3,297	3,368	2.2%	1,595	1,496	-6.2%	1,894	1,604	-15.3%	980	1,108	13.1%
West Fargo	9,345	11,182	19.7%	8,508	10,193	19.8%	5,961	6,466	8.5%	2,016	4,071	101.9%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region V	66,600	77,798	16.8%	84,089	89,531	95,115	22.3%
Cass	51,315	62,916	22.6%	69,511	75,067	80,811	28.4%
Ransom	2,350	2,345	-0.2%	2,177	2,107	2,055	-12.4%
Richland	6,885	6,517	-5.3%	6,526	6,489	6,407	-1.7%
Sargent	1,786	1,770	-0.9%	1,672	1,712	1,726	-2.5%
Steele	923	825	-10.6%	800	742	699	-15.3%
Traill	3,341	3,425	2.5%	3,403	3,414	3,417	-0.2%
Fargo	39,351	46,681	18.6%	50,825	54,730	58,895	26.2%
Wahpeton	3,250	3,012	-7.3%	3,113	3,102	3,047	1.2%
West Fargo	5,658	9,595	69.6%	11,289	12,234	13,134	36.9%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region V	77,798	44,875	57.7%	32,923	42.3%
Cass	62,916	33,712	53.6%	29,204	46.4%
Ransom	2,345	1,752	74.7%	593	25.3%
Richland	6,517	4,800	73.7%	1,717	26.3%
Sargent	1,770	1,375	77.7%	395	22.3%
Steele	825	666	80.7%	159	19.3%
Traill	3,425	2,570	75.0%	855	25.0%
Fargo	46,681	21,007	45.0%	25,674	55.0%
Wahpeton	3,012	1,734	57.6%	1,278	42.4%
West Fargo	9,595	6,795	70.8%	2,800	29.2%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region V	5,361	2,021	37.7%	665	12.4%	517	9.6%	794	14.8%	17	0.3%	1,347	25.1%
Cass	3,070	1,417	46.2%	471	15.3%	396	12.9%	243	7.9%	0	0.0%	543	17.7%
Ransom	331	89	26.9%	55	16.6%	38	11.5%	64	19.3%	0	0.0%	85	25.7%
Richland	1,008	372	36.9%	113	11.2%	38	3.8%	138	13.7%	0	0.0%	347	34.4%
Sargent	247	31	12.6%	8	3.2%	22	8.9%	48	19.4%	0	0.0%	138	55.9%
Steele	371	17	4.6%	5	1.3%	8	2.2%	232	62.5%	0	0.0%	109	29.4%
Traill	334	95	28.4%	13	3.9%	15	4.5%	69	20.7%	17	5.1%	125	37.4%
Fargo	2,243	1,218	54.3%	251	11.2%	258	11.5%	162	7.2%	0	0.0%	354	15.8%
Wahpeton	494	291	58.9%	52	10.5%	0	0.0%	87	17.6%	0	0.0%	64	13.0%
West Fargo	396	153	38.6%	56	14.1%	115	29.0%	43	10.9%	0	0.0%	29	7.3%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region V	44,875	79	0.2%	74	0.2%	234	0.5%	32,923	82	0.2%	707	2.1%	578	1.8%
Cass	33,712	53	0.2%	30	0.1%	189	0.6%	29,204	64	0.2%	658	2.3%	558	1.9%
Ransom	1,752	3	0.2%	8	0.5%	7	0.4%	593	14	2.4%	21	3.5%	9	1.5%
Richland	4,800	18	0.4%	28	0.6%	19	0.4%	1,717	4	0.2%	28	1.6%	11	0.6%
Sargent	1,375	3	0.2%	0	0.0%	4	0.3%	395	0	0.0%	0	0.0%	0	0.0%
Steele	666	2	0.3%	8	1.2%	0	0.0%	159	0	0.0%	0	0.0%	0	0.0%
Traill	2,570	0	0.0%	0	0.0%	15	0.6%	855	0	0.0%	0	0.0%	0	0.0%
Fargo	21,007	53	0.3%	24	0.1%	106	0.5%	25,674	43	0.2%	595	2.3%	433	1.7%
Wahpeton	1,734	0	0.0%	8	0.5%	9	0.5%	1,278	0	0.0%	15	1.2%	11	0.9%
West Fargo	6,795	0	0.0%	0	0.0%	34	0.5%	2,800	21	0.8%	63	2.3%	105	3.8%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region V	44,875	13,715	30.6%	16,686	37.2%	14,474	32.3%	32,923	11,989	36.4%	15,018	45.6%	5,916	18.0%
Cass	33,712	12,173	36.1%	12,818	38.0%	8,721	25.9%	29,204	11,314	38.7%	13,112	44.9%	4,778	16.4%
Ransom	1,752	258	14.7%	584	33.3%	910	51.9%	593	192	32.4%	200	33.7%	201	33.9%
Richland	4,800	771	16.1%	1,715	35.7%	2,314	48.2%	1,717	249	14.5%	1,021	59.5%	447	26.0%
Sargent	1,375	205	14.9%	540	39.3%	630	45.8%	395	76	19.2%	180	45.6%	139	35.2%
Steele	666	33	5.0%	210	31.5%	423	63.5%	159	3	1.9%	67	42.1%	89	56.0%
Traill	2,570	275	10.7%	819	31.9%	1,476	57.4%	855	155	18.1%	438	51.2%	262	30.6%
Fargo	21,007	6,745	32.1%	7,843	37.3%	6,419	30.6%	25,674	9,965	38.8%	11,511	44.8%	4,198	16.4%
Wahpeton	1,734	235	13.6%	746	43.0%	753	43.4%	1,278	131	10.3%	882	69.0%	265	20.7%
West Fargo	6,795	3,767	55.4%	2,446	36.0%	582	8.6%	2,800	1,280	45.7%	1,245	44.5%	275	9.8%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

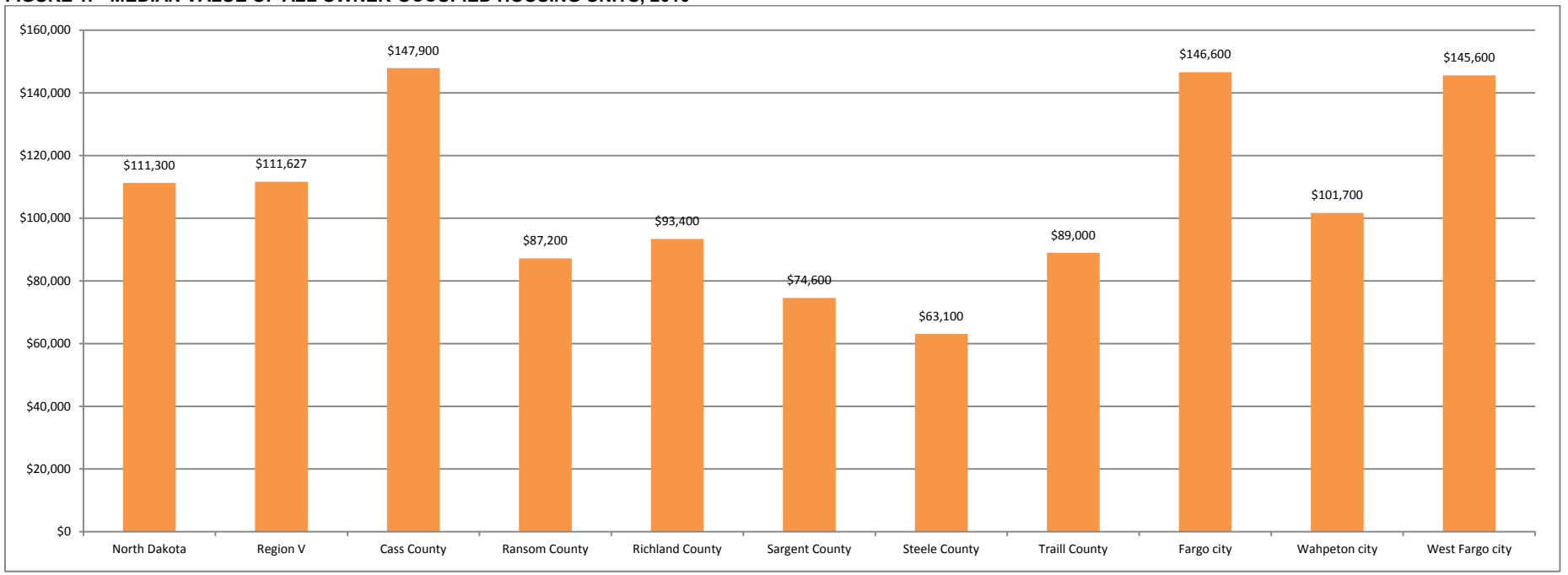


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region V	44,875	3,725	8.3%	3,443	7.7%	3,771	8.4%	8,363	18.6%	15,536	34.6%	10,065	22.4%
Cass	33,712	1,769	5.2%	1,271	3.8%	2,057	6.1%	6,245	18.5%	13,515	40.1%	8,883	26.3%
Ransom	1,752	272	15.5%	366	20.9%	274	15.6%	334	19.1%	348	19.9%	158	9.0%
Richland	4,800	692	14.4%	881	18.4%	756	15.8%	854	17.8%	948	19.8%	669	13.9%
Sargent	1,375	400	29.1%	254	18.5%	178	12.9%	284	20.7%	147	10.7%	112	8.1%
Steele	666	201	30.2%	196	29.4%	64	9.6%	60	9.0%	91	13.7%	54	8.1%
Traill	2,570	391	15.2%	475	18.5%	442	17.2%	586	22.8%	487	18.9%	189	7.4%
Fargo	21,007	898	4.3%	666	3.2%	1,292	6.2%	4,218	20.1%	8,692	41.4%	5,241	24.9%
Wahpeton	1,734	143	8.2%	277	16.0%	345	19.9%	365	21.0%	457	26.4%	147	8.5%
West Fargo	6,795	417	6.1%	240	3.5%	334	4.9%	1,167	17.2%	3,171	46.7%	1,466	21.6%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

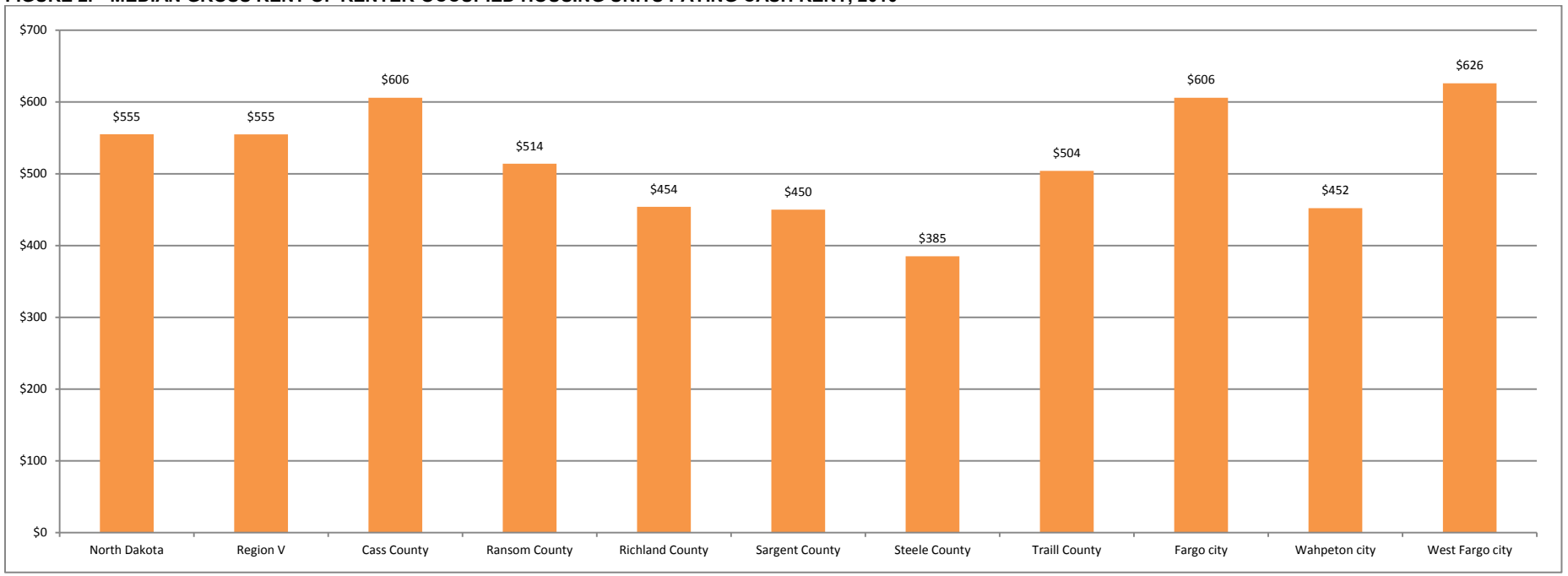


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region V	31,596	1,173	3.7%	1,734	5.5%	3,927	12.4%	6,336	20.1%	10,484	33.2%	7,942	25.1%
Cass	28,425	913	3.2%	1,203	4.2%	3,271	11.5%	5,569	19.6%	9,858	34.7%	7,611	26.8%
Ransom	482	38	7.9%	41	8.5%	114	23.7%	97	20.1%	132	27.4%	60	12.4%
Richland	1,578	106	6.7%	326	20.7%	336	21.3%	417	26.4%	280	17.7%	113	7.2%
Sargent	282	40	14.2%	54	19.1%	47	16.7%	56	19.9%	66	23.4%	19	6.7%
Steele	111	12	10.8%	31	27.9%	38	34.2%	28	25.2%	2	1.8%	0	0.0%
Traill	718	64	8.9%	79	11.0%	121	16.9%	169	23.5%	146	20.3%	139	19.4%
Fargo	25,188	748	3.0%	1,055	4.2%	2,856	11.3%	5,019	19.9%	8,823	35.0%	6,687	26.5%
Wahpeton	1,244	82	6.6%	276	22.2%	252	20.3%	363	29.2%	204	16.4%	67	5.4%
West Fargo	2,698	120	4.4%	102	3.8%	281	10.4%	444	16.5%	952	35.3%	799	29.6%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region V	15,359	19,269	25.5%	8,954	11,293	26.1%	16,386	20,320	24.0%	15,133	18,314	21.0%	21,966	25,918	18.0%	8,972	11,144	24.2%
Cass	12,737	16,437	29.0%	7,145	9,465	32.5%	12,842	16,873	31.4%	12,121	15,569	28.4%	18,071	22,465	24.3%	7,092	9,314	31.3%
Ransom	444	472	6.3%	279	272	-2.5%	557	498	-10.6%	519	404	-22.2%	546	409	-25.1%	279	259	-7.2%
Richland	1,178	1,221	3.7%	797	794	-0.4%	1,462	1,461	-0.1%	1,204	1,167	-3.1%	1,876	1,764	-6.0%	770	779	1.2%
Sargent	300	338	12.7%	207	227	9.7%	387	397	2.6%	434	396	-8.8%	442	369	-16.5%	205	217	5.9%
Steele	89	82	-7.9%	146	123	-15.8%	226	187	-17.3%	151	130	-13.9%	213	178	-16.4%	120	99	-17.5%
Traill	611	719	17.7%	380	412	8.4%	912	904	-0.9%	704	648	-8.0%	818	733	-10.4%	506	476	-5.9%
Fargo	11,097	13,877	25.1%	5,836	7,467	27.9%	9,934	12,758	28.4%	8,261	10,570	28.0%	11,553	14,222	23.1%	5,632	7,207	28.0%
Wahpeton	735	777	5.7%	343	345	0.6%	653	667	2.1%	486	484	-0.4%	795	774	-2.6%	355	364	2.5%
West Fargo	1,164	1,841	58.2%	785	1,195	52.2%	1,858	2,627	41.4%	2,397	3,176	32.5%	3,391	4,295	26.7%	937	1,307	39.5%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region V	70,924	83,159	17.3%	91,346	97,670	104,272	25.4%
Cass	53,790	65,986	22.7%	74,338	80,711	87,335	32.4%
Ransom	2,604	2,676	2.8%	2,477	2,384	2,315	-13.5%
Richland	7,575	7,525	-0.7%	7,542	7,554	7,581	0.7%
Sargent	2,016	2,017	0.0%	2,004	1,999	1,997	-1.0%
Steele	1,231	1,196	-2.8%	1,193	1,215	1,233	3.1%
Traill	3,708	3,759	1.4%	3,792	3,807	3,811	1.4%
Fargo	41,277	48,924	18.5%	54,797	59,530	64,622	32.1%
Wahpeton	3,489	3,506	0.5%	3,478	3,477	3,471	-1.0%
West Fargo	5,854	9,991	70.7%	11,708	12,657	13,559	35.7%

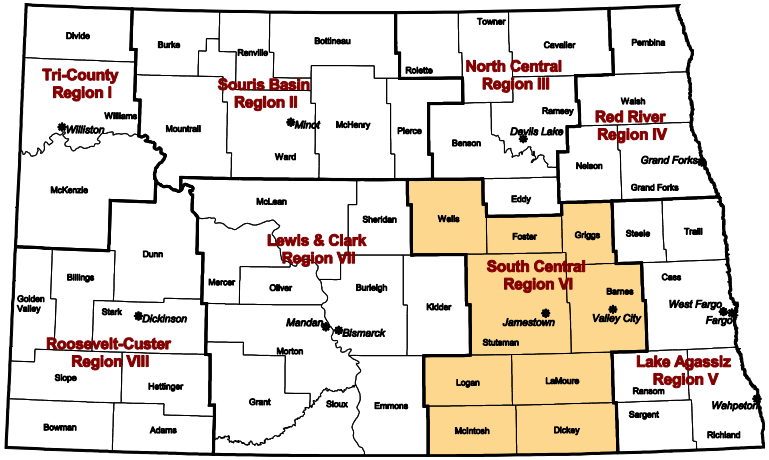
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region V	32,923	2,980	9.1%	5,418	16.5%	8,080	24.5%
Cass	29,204	2,755	9.4%	5,175	17.7%	7,814	26.8%
Ransom	593	13	2.2%	1	0.2%	-10	-1.7%
Richland	1,717	133	7.7%	150	8.7%	155	9.0%
Sargent	395	-15	-3.8%	-2	-0.5%	3	0.8%
Steele	159	-10	-6.3%	-19	-11.9%	-24	-15.1%
Traill	855	104	12.2%	113	13.2%	142	16.6%
Fargo	25,674	1,645	6.4%	3,587	14.0%	5,759	22.4%
Wahpeton	1,278	157	12.3%	169	13.2%	162	12.7%
West Fargo	2,800	974	34.8%	1,309	46.8%	1,642	58.6%

SOUTH CENTRAL DAKOTA REGION VI AND ITS COMPONENTS

POPULATION CHANGE

- From 2000 to 2010, population in Region VI decreased in all nine of its counties. Overall, the region saw a decrease in population of 8 percent (from 61,454 in 2000 to 56,363 in 2010). Current population projections suggest a small increase for the region by 2025 (to 58,222 people), with six counties continuing to see declines. Stutsman County is projected to see the largest percentage growth (12 percent). LaMoure County is expected to decrease 13 percent by 2025.
- Population projections for Region VI suggest a small growth in people ages 0 to 24 by 2025 (3 percent) and a 22 percent growth in the prime workforce age group (i.e., ages 25 to 44). Beginning in 2011, baby boomers (i.e., the large cohort of people born from 1946 to 1964) began turning 65. Thus, the elderly population ages 65 and older is projected to grow 18 percent over the next 15 years.



TRENDS IN HOUSING

- Total housing units showed little change in Region VI from 2000 to 2010. If historical building trends over the past few years continue (i.e., the basis for Model 1 projections), the housing supply in Region VI is projected to decrease by about 600 units (2 percent) by 2025. Two counties, Foster and Stutsman, are projected to increase slightly (less than 5 percent each) over the next 15 years.
- If housing unit projections are based on shifts in population and housing demand (i.e., the basis for Model 2) rather than historical building trends (i.e., Model 1), the housing supply could grow 8 percent by 2025 (about 2,200 units) in Region VI. The housing supply in Valley City could grow by as much as 21 percent by 2025.
- The majority of housing in Region VI was owner-occupied in 2010 (73 percent). Rental units, which captured 27 percent of housing in the region in 2010, are projected to increase 14 percent by 2025.
- Very few owner or rental units in Region VI were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010.
- The vast majority of owner-occupied housing units in the region were built prior to 1980 (90 percent); nearly half were built prior to 1940 (48 percent). Similar construction patterns exist for rental units in Region VI; 88 percent were built prior to 1980 and 41 percent were built prior to 1940.
- In 2010, 16 percent of housing in Region VI was vacant. Of all the vacant units in the region, 10 percent were for sale, 16 percent were available for rent; 22 percent were for seasonal, recreational, or occasional use; and 30 percent were already rented or sold, but unoccupied (e.g., snowbirds).

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units within Region VI ranged from $49,800 in McIntosh County to $91,500 in Stutsman County. Stutsman County's median value was more than $10,000 greater than the second largest median value in the region ($80,600 in Barnes County). The median values of owner-occupied housing in the city of Jamestown exceeded those in Valley City by more than $14,000. Median gross rent in counties within the region ranged from $378 per month in Foster County to $496 in Stutsman County in 2010.
- The majority of owner-occupied housing within Region VI was valued at less than $90,000 (61 percent) in 2010; one-quarter was less than $40,000. Within the region, McIntosh County had the largest percentage of owner-occupied housing valued at less than $40,000 (39 percent) and Stutsman County had the smallest percentage (19 percent).
- Nearly half of rental units in Region VI rented for less than $450 per month in 2010; one-third rented for $550 or more. Foster and Wells counties had the lowest rents within the region, with nearly 40 percent of rental units renting for less than $350 per month.
- Housing unit projections suggest that housing demand in Region VI will increase modestly for the lower- and moderate-level income households over the next 15 years. Projections indicate a small decrease in the number of upper-income households by 2025.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region VI	61,454	56,363	-8.3%	56,813	57,349	58,222	3.3%
Barnes	11,775	11,066	-6.0%	11,372	11,574	11,743	6.1%
Dickey	5,757	5,289	-8.1%	5,315	5,313	5,296	0.1%
Foster	3,759	3,343	-11.1%	3,153	3,018	2,974	-11.0%
Griggs	2,754	2,420	-12.1%	2,393	2,352	2,314	-4.4%
LaMoure	4,701	4,139	-12.0%	3,926	3,771	3,620	-12.5%
Logan	2,308	1,990	-13.8%	1,884	1,861	1,886	-5.2%
McIntosh	3,390	2,809	-17.1%	2,767	2,766	2,747	-2.2%
Stutsman	21,908	21,100	-3.7%	21,861	22,623	23,598	11.8%
Wells	5,102	4,207	-17.5%	4,142	4,071	4,044	-3.9%
Jamestown	15,527	15,427	-0.6%	15,992	16,512	17,224	11.6%
Valley City	6,826	6,585	-3.5%	6,772	6,882	6,994	6.2%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region VI	29,346	29,194	-0.5%	28,981	28,780	28,577	-2.1%
Barnes	5,599	5,694	1.7%	5,619	5,534	5,450	-4.3%
Dickey	2,656	2,650	-0.2%	2,601	2,566	2,531	-4.5%
Foster	1,793	1,837	2.5%	1,826	1,851	1,876	2.1%
Griggs	1,521	1,463	-3.8%	1,411	1,362	1,312	-10.3%
LaMoure	2,271	2,252	-0.8%	2,203	2,168	2,133	-5.3%
Logan	1,193	1,075	-9.9%	1,104	1,065	1,025	-4.7%
McIntosh	1,853	1,931	4.2%	1,833	1,808	1,783	-7.7%
Stutsman	9,817	9,827	0.1%	10,012	10,163	10,313	4.9%
Wells	2,643	2,465	-6.7%	2,372	2,263	2,154	-12.6%
Jamestown	6,972	7,026	0.8%	6,991	6,999	7,007	-0.3%
Valley City	3,245	3,273	0.9%	3,337	3,368	3,398	3.8%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region VI	16,117	16,646	3.3%	11,503	14,020	21.9%	16,636	13,300	-20.1%	12,107	14,256	17.8%
Barnes	3,363	3,310	-1.6%	2,252	2,626	16.6%	3,281	2,896	-11.7%	2,170	2,911	34.1%
Dickey	1,673	1,583	-5.4%	1,082	1,061	-1.9%	1,364	1,191	-12.7%	1,170	1,461	24.9%
Foster	930	726	-21.9%	667	876	31.3%	988	562	-43.1%	758	810	6.9%
Griggs	556	480	-13.7%	418	343	-17.9%	809	628	-22.4%	637	863	35.5%
LaMoure	1,065	951	-10.7%	752	705	-6.3%	1,300	837	-35.6%	1,022	1,127	10.3%
Logan	509	509	0.0%	337	526	56.1%	587	480	-18.2%	557	371	-33.4%
McIntosh	614	758	23.5%	470	627	33.4%	771	446	-42.2%	954	916	-4.0%
Stutsman	6,458	7,201	11.5%	4,816	6,386	32.6%	6,208	5,389	-13.2%	3,618	4,622	27.8%
Wells	949	1,128	18.9%	709	870	22.7%	1,328	871	-34.4%	1,221	1,175	-3.8%
Jamestown	4,905	5,423	10.6%	3,677	4,870	32.4%	4,175	3,638	-12.9%	2,670	3,293	23.3%
Valley City	2,104	2,052	-2.5%	1,387	1,604	15.6%	1,647	1,458	-11.5%	1,447	1,880	29.9%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region VI	25,426	24,408	-4.0%	24,577	24,914	25,373	4.0%
Barnes	4,884	4,830	-1.1%	4,991	5,138	5,279	9.3%
Dickey	2,283	2,167	-5.1%	2,196	2,243	2,249	3.8%
Foster	1,540	1,506	-2.2%	1,426	1,387	1,373	-8.8%
Griggs	1,178	1,099	-6.7%	1,126	1,132	1,142	3.9%
LaMoure	1,942	1,962	1.0%	1,696	1,655	1,621	-17.4%
Logan	963	815	-15.4%	774	755	775	-4.9%
McIntosh	1,467	1,337	-8.9%	1,241	1,223	1,209	-9.6%
Stutsman	8,954	8,633	-3.6%	9,284	9,595	9,967	15.5%
Wells	2,215	2,059	-7.0%	1,843	1,786	1,758	-14.6%
Jamestown	6,498	6,315	-2.8%	6,803	7,013	7,278	15.2%
Valley City	2,989	2,989	0.0%	3,086	3,174	3,268	9.3%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VI	24,408	17,806	73.0%	6,602	27.0%
Barnes	4,830	3,290	68.1%	1,540	31.9%
Dickey	2,167	1,579	72.9%	588	27.1%
Foster	1,506	1,142	75.8%	364	24.2%
Griggs	1,099	868	79.0%	231	21.0%
LaMoure	1,962	1,640	83.6%	322	16.4%
Logan	815	675	82.8%	140	17.2%
McIntosh	1,337	1,113	83.2%	224	16.8%
Stutsman	8,633	5,933	68.7%	2,700	31.3%
Wells	2,059	1,566	76.1%	493	23.9%
Jamestown	6,315	3,890	61.6%	2,425	38.4%
Valley City	2,989	1,662	55.6%	1,327	44.4%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	4,786	742	15.5%	459	9.6%	1,425	29.8%	1,050	21.9%	49	1.0%	1,061	22.2%
Barnes	864	211	24.4%	96	11.1%	7	0.8%	284	32.9%	0	0.0%	266	30.8%
Dickey	483	32	6.6%	31	6.4%	282	58.4%	74	15.3%	16	3.3%	48	9.9%
Foster	331	56	16.9%	50	15.1%	7	2.1%	112	33.8%	0	0.0%	106	32.0%
Griggs	364	15	4.1%	51	14.0%	2	0.5%	186	51.1%	0	0.0%	110	30.2%
LaMoure	290	46	15.9%	0	0.0%	196	67.6%	14	4.8%	13	4.5%	21	7.2%
Logan	260	20	7.7%	14	5.4%	7	2.7%	166	63.8%	0	0.0%	53	20.4%
McIntosh	594	30	5.1%	46	7.7%	369	62.1%	126	21.2%	0	0.0%	23	3.9%
Stutsman	1,194	260	21.8%	136	11.4%	551	46.1%	48	4.0%	20	1.7%	179	15.0%
Wells	406	72	17.7%	35	8.6%	4	1.0%	40	9.9%	0	0.0%	255	62.8%
Jamestown	711	240	33.8%	126	17.7%	224	31.5%	19	2.7%	0	0.0%	102	14.3%
Valley City	284	177	62.3%	62	21.8%	0	0.0%	0	0.0%	0	0.0%	45	15.8%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VI	17,806	61	0.3%	34	0.2%	66	0.4%	6,602	48	0.7%	109	1.7%	55	0.8%
Barnes	3,290	14	0.4%	0	0.0%	9	0.3%	1,540	22	1.4%	51	3.3%	14	0.9%
Dickey	1,579	0	0.0%	8	0.5%	11	0.7%	588	0	0.0%	0	0.0%	10	1.7%
Foster	1,142	1	0.1%	1	0.1%	0	0.0%	364	6	1.6%	6	1.6%	0	0.0%
Griggs	868	7	0.8%	7	0.8%	0	0.0%	231	0	0.0%	0	0.0%	0	0.0%
LaMoure	1,640	3	0.2%	3	0.2%	11	0.7%	322	0	0.0%	6	1.9%	6	1.9%
Logan	675	2	0.3%	0	0.0%	2	0.3%	140	0	0.0%	0	0.0%	0	0.0%
McIntosh	1,113	0	0.0%	0	0.0%	6	0.5%	224	3	1.3%	4	1.8%	0	0.0%
Stutsman	5,933	20	0.3%	7	0.1%	9	0.2%	2,700	14	0.5%	42	1.6%	25	0.9%
Wells	1,566	14	0.9%	8	0.5%	18	1.1%	493	3	0.6%	0	0.0%	0	0.0%
Jamestown	3,890	0	0.0%	0	0.0%	0	0.0%	2,425	14	0.6%	40	1.6%	0	0.0%
Valley City	1,662	9	0.5%	0	0.0%	0	0.0%	1,327	22	1.7%	51	3.8%	11	0.8%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units						Renter-Occupied Housing Units					
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VI	17,806	1,785	10.0%	7,565	42.5%	8,456	47.5%	6,602	799	12.1%	3,089	46.8%	2,714	41.1%
Barnes	3,290	299	9.1%	1,242	37.8%	1,749	53.2%	1,540	272	17.7%	629	40.8%	639	41.5%
Dickey	1,579	189	12.0%	711	45.0%	679	43.0%	588	118	20.1%	299	50.9%	171	29.1%
Foster	1,142	101	8.8%	550	48.2%	491	43.0%	364	0	0.0%	258	70.9%	106	29.1%
Griggs	868	63	7.3%	265	30.5%	540	62.2%	231	13	5.6%	92	39.8%	126	54.5%
LaMoure	1,640	195	11.9%	719	43.8%	726	44.3%	322	32	9.9%	150	46.6%	140	43.5%
Logan	675	82	12.1%	298	44.1%	295	43.7%	140	21	15.0%	61	43.6%	58	41.4%
McIntosh	1,113	70	6.3%	451	40.5%	592	53.2%	224	2	0.9%	98	43.8%	124	55.4%
Stutsman	5,933	692	11.7%	2,622	44.2%	2,619	44.1%	2,700	304	11.3%	1,238	45.9%	1,158	42.9%
Wells	1,566	94	6.0%	707	45.1%	765	48.9%	493	37	7.5%	264	53.5%	192	38.9%
Jamestown	3,890	331	8.5%	1,801	46.3%	1,758	45.2%	2,425	273	11.3%	1,146	47.3%	1,006	41.5%
Valley City	1,662	119	7.2%	632	38.0%	911	54.8%	1,327	268	20.2%	582	43.9%	477	35.9%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

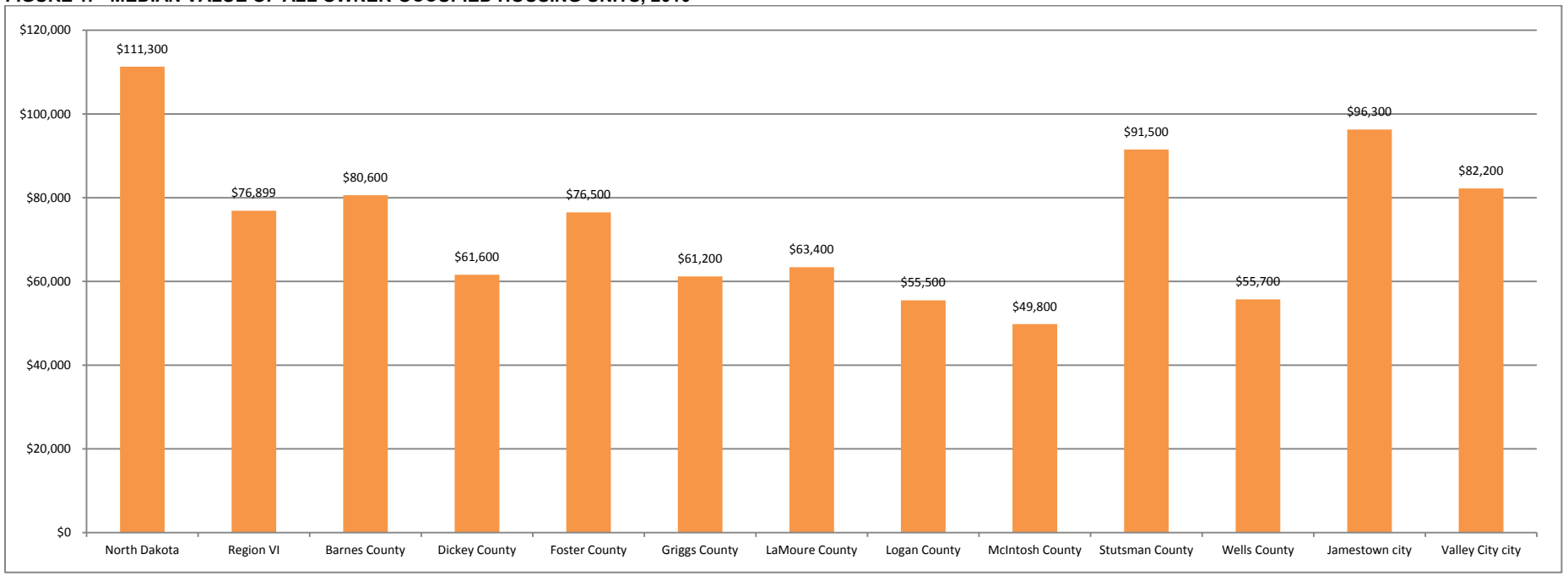


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	17,806	4,539	25.5%	3,744	21.0%	2,586	14.5%	2,886	16.2%	2,551	14.3%	1,500	8.4%
Barnes	3,290	681	20.7%	662	20.1%	601	18.3%	459	14.0%	563	17.1%	324	9.8%
Dickey	1,579	514	32.6%	357	22.6%	225	14.2%	184	11.7%	209	13.2%	90	5.7%
Foster	1,142	260	22.8%	236	20.7%	193	16.9%	246	21.5%	127	11.1%	80	7.0%
Griggs	868	303	34.9%	212	24.4%	132	15.2%	103	11.9%	71	8.2%	47	5.4%
LaMoure	1,640	475	29.0%	402	24.5%	229	14.0%	196	12.0%	163	9.9%	175	10.7%
Logan	675	235	34.8%	182	27.0%	86	12.7%	76	11.3%	39	5.8%	57	8.4%
McIntosh	1,113	435	39.1%	273	24.5%	127	11.4%	105	9.4%	66	5.9%	107	9.6%
Stutsman	5,933	1,098	18.5%	1,016	17.1%	787	13.3%	1,302	21.9%	1,188	20.0%	542	9.1%
Wells	1,566	538	34.4%	404	25.8%	206	13.2%	215	13.7%	125	8.0%	78	5.0%
Jamestown	3,890	527	13.5%	667	17.1%	540	13.9%	965	24.8%	936	24.1%	255	6.6%
Valley City	1,662	289	17.4%	345	20.8%	344	20.7%	282	17.0%	296	17.8%	106	6.4%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

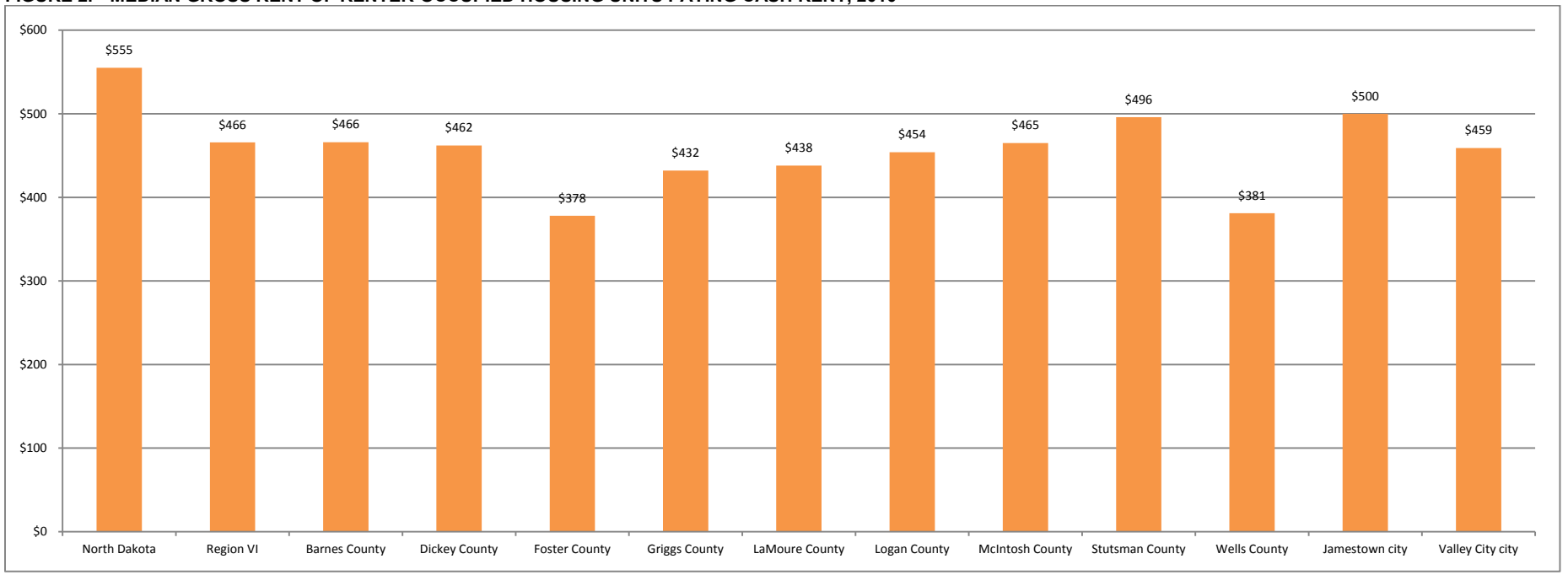


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	5,812	889	15.3%	720	12.4%	1,131	19.5%	1,090	18.8%	1,347	23.2%	635	10.9%
Barnes	1,406	273	19.4%	193	13.7%	195	13.9%	295	21.0%	288	20.5%	162	11.5%
Dickey	511	103	20.2%	31	6.1%	95	18.6%	178	34.8%	75	14.7%	29	5.7%
Foster	304	51	16.8%	69	22.7%	92	30.3%	75	24.7%	14	4.6%	3	1.0%
Griggs	186	24	12.9%	41	22.0%	36	19.4%	22	11.8%	36	19.4%	27	14.5%
LaMoure	270	16	5.9%	67	24.8%	61	22.6%	48	17.8%	42	15.6%	36	13.3%
Logan	92	14	15.2%	8	8.7%	23	25.0%	15	16.3%	25	27.2%	7	7.6%
McIntosh	182	25	13.7%	21	11.5%	38	20.9%	29	15.9%	61	33.5%	8	4.4%
Stutsman	2,522	298	11.8%	250	9.9%	481	19.1%	411	16.3%	764	30.3%	318	12.6%
Wells	339	85	25.1%	40	11.8%	110	32.4%	17	5.0%	42	12.4%	45	13.3%
Jamestown	2,319	278	12.0%	211	9.1%	435	18.8%	391	16.9%	741	32.0%	263	11.3%
Valley City	1,291	266	20.6%	173	13.4%	185	14.3%	257	19.9%	277	21.5%	133	10.3%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region VI	5,548	5,994	8.0%	3,073	3,297	7.3%	5,463	5,693	4.2%	4,955	5,096	2.8%	5,369	5,295	-1.4%	2,930	3,086	5.3%
Barnes	1,034	1,178	13.9%	506	585	15.6%	1,174	1,290	9.9%	1,099	1,183	7.6%	1,017	1,044	2.7%	736	817	11.0%
Dickey	595	677	13.8%	259	273	5.4%	477	490	2.7%	386	382	-1.0%	450	428	-4.9%	290	312	7.6%
Foster	362	337	-6.9%	199	164	-17.6%	339	327	-3.5%	268	242	-9.7%	338	303	-10.4%	166	161	-3.0%
Griggs	235	279	18.7%	141	159	12.8%	310	312	0.6%	245	237	-3.3%	168	154	-8.3%	172	174	1.2%
LaMoure	412	385	-6.6%	251	220	-12.4%	416	339	-18.5%	400	309	-22.8%	483	369	-23.6%	220	176	-20.0%
Logan	194	162	-16.5%	93	87	-6.5%	203	196	-3.4%	157	158	0.6%	168	170	1.2%	101	92	-8.9%
McIntosh	388	370	-4.6%	199	172	-13.6%	270	249	-7.8%	236	220	-6.8%	244	198	-18.9%	142	134	-5.6%
Stutsman	1,729	2,092	21.0%	1,225	1,466	19.7%	1,813	2,087	15.1%	1,747	1,997	14.3%	2,119	2,326	9.8%	878	1,030	17.3%
Wells	599	514	-14.2%	200	171	-14.5%	461	403	-12.6%	417	368	-11.8%	382	303	-20.7%	225	190	-15.6%
Jamestown	1,381	1,660	20.2%	924	1,108	19.9%	1,312	1,498	14.2%	1,245	1,423	14.3%	1,453	1,590	9.4%	632	733	16.0%
Valley City	781	856	9.6%	345	393	13.9%	754	825	9.4%	664	723	8.9%	445	469	5.4%	499	555	11.2%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

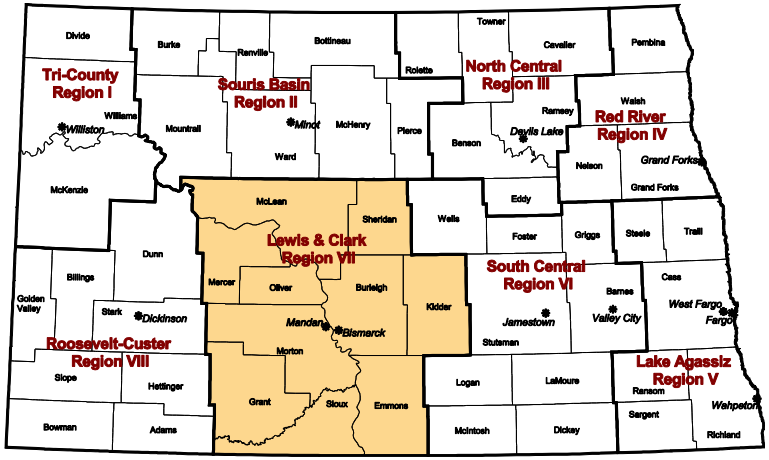
Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region VI	29,346	29,194	-0.5%	30,030	30,705	31,398	7.5%
Barnes	5,599	5,694	1.7%	6,012	6,292	6,565	15.3%
Dickey	2,656	2,650	-0.2%	2,633	2,624	2,623	-1.0%
Foster	1,793	1,837	2.5%	1,814	1,822	1,825	-0.7%
Griggs	1,521	1,463	-3.8%	1,467	1,459	1,446	-1.2%
LaMoure	2,271	2,252	-0.8%	2,276	2,289	2,300	2.1%
Logan	1,193	1,075	-9.9%	1,175	1,185	1,175	9.3%
McIntosh	1,853	1,931	4.2%	1,856	1,855	1,854	-4.0%
Stutsman	9,817	9,827	0.1%	10,252	10,595	11,006	12.0%
Wells	2,643	2,465	-6.7%	2,545	2,584	2,604	5.6%
Jamestown	6,972	7,026	0.8%	7,108	7,218	7,354	4.7%
Valley City	3,245	3,273	0.9%	3,529	3,730	3,951	20.7%

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region VI	6,602	426	6.5%	639	9.7%	907	13.7%
Barnes	1,540	6	0.4%	61	4.0%	122	7.9%
Dickey	588	38	6.5%	50	8.5%	52	8.8%
Foster	364	11	3.0%	6	1.6%	12	3.3%
Griggs	231	37	16.0%	41	17.7%	44	19.0%
LaMoure	322	2	0.6%	1	0.3%	2	0.6%
Logan	140	-9	-6.4%	-11	-7.9%	-5	-3.6%
McIntosh	224	40	17.9%	46	20.5%	55	24.6%
Stutsman	2,700	396	14.7%	536	19.9%	707	26.2%
Wells	493	-95	-19.3%	-91	-18.5%	-82	-16.6%
Jamestown	2,425	370	15.3%	479	19.8%	621	25.6%
Valley City	1,327	-15	-1.1%	22	1.7%	69	5.2%

LEWIS AND CLARK REGION VII AND ITS COMPONENTS

POPULATION CHANGE



- The population for Region VII increased 9 percent from 130,418 in 2000 to 141,864 in 2010. However, this masks an uneven pattern of gains and losses county by county. Seven of the 10 counties in the region decreased in population; Sheridan County decreased by 23 percent. Burleigh, Morton, and Sioux counties increased in population; Burleigh County had the largest growth at 17 percent.
- Projections for Region VII indicate a potential growth of 28,000 people, reaching 169,993 by 2025 (a 20 percent growth). Beginning in 2011, baby boomers (i.e., the large cohort of people born from 1946 to 1964) began turning 65. Thus, over the next 15 years, the number of people ages 65 and older is expected to increase by 52 percent, as the number of 45- to 64-year-olds decreases 9 percent in Region VII. Youth (ages 0 to 24) and the prime workforce (ages 25 to 44) are projected to increase by 21 percent and 33 percent, respectively.

TRENDS IN HOUSING

- Total housing units increased 12 percent in Region VII from 2000 to 2010. If historical building trends continue (i.e., the basis for Model 1 projections), projections indicate an increase of 20 percent by 2025 in the region (approximately 13,000 units). The city of Bismarck is expected to show the largest growth in the region at 34 percent by 2025.
- If housing unit projections are based on shifts in population and housing demand (i.e., the basis for Model 2) rather than historical building trends (i.e., Model 1), housing supply could grow by 24 percent (a growth of more than 15,000 units by 2025). Emmons and Kidder counties could potentially see a decrease in housing supply over the next 15 years.
- The majority of housing in Region VII was owner-occupied in 2010 (74 percent). Rental units, which captured only 26 percent of housing in the region, are projected to increase by approximately 5,600 units by 2025 (a growth of 37 percent).
- With the exception of Sioux County, there was little evidence of owner- or renter-occupied housing that was overcrowded or lacked complete plumbing or kitchen facilities in 2010. Within Sioux County, overcrowding was reported in 10 percent of owner-occupied housing and in 17 percent of renter-occupied housing.
- The majority of owner-occupied housing units in the region were built prior to 1980 (73 percent); one-quarter were built prior to 1940. Similar construction exists for rental units in Region VII; 80 percent were built prior to 1980 and 24 percent were built prior to 1940.
- Increased demand for housing will likely further reduce already low vacancy rates in parts of the region.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties in Region VII ranged from $48,700 in Sheridan County to $152,900 in Burleigh County. Burleigh County's median values were more than $42,000 higher than the second highest median value in the region ($110,800 in Morton County). Median gross rent for counties within the region ranged from $325 per month in Sheridan County to $569 in Burleigh County.
- The majority of owner-occupied housing in Region VII was valued at $90,000 or more (68 percent) in 2010; half of the units were valued at $125,000 or more. Within the city of Bismarck, 63 percent was $125,000 or more.
- Nearly half of rental units in Region VII rented for at least $550 per month; 15 percent were at least $750.
- Projections indicate an increase of households within each income category for Region VII by 2025. The extremely low- and very low-income household categories are projected to see the greatest percentage increases (32 percent and 30 percent, respectively). While several counties are projected to decrease in the number of households in the moderate- and upper-income categories, the regional increases in these income levels are driven by increases in Burleigh, Morton, and Sioux counties. Grant, Kidder, and Sheridan counties are expected to see a loss of households in all income levels.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region VII	130,418	141,864	8.8%	151,192	160,356	169,993	19.8%
Burleigh	69,416	81,308	17.1%	88,543	96,055	104,154	28.1%
Emmons	4,331	3,550	-18.0%	3,606	3,575	3,593	1.2%
Grant	2,841	2,394	-15.7%	2,291	2,192	2,133	-10.9%
Kidder	2,753	2,435	-11.6%	2,389	2,319	2,246	-7.8%
McLean	9,311	8,962	-3.7%	9,158	9,277	9,237	3.1%
Mercer	8,644	8,424	-2.5%	8,684	8,817	8,927	6.0%
Morton	25,303	27,471	8.6%	29,048	30,498	31,976	16.4%
Oliver	2,065	1,846	-10.6%	1,803	1,747	1,699	-8.0%
Sheridan	1,710	1,321	-22.7%	1,255	1,183	1,091	-17.4%
Sioux	4,044	4,153	2.7%	4,415	4,693	4,937	18.9%
Bismarck	55,532	61,272	10.3%	66,849	72,556	78,731	28.5%
Mandan	16,718	18,331	9.6%	19,390	20,348	21,310	16.3%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region VII	57,799	64,960	12.4%	70,348	74,278	78,208	20.4%
Burleigh	29,003	34,557	19.1%	39,077	42,412	45,747	32.4%
Emmons	2,168	2,099	-3.2%	2,020	1,956	1,891	-9.9%
Grant	1,722	1,721	-0.1%	1,650	1,610	1,571	-8.7%
Kidder	1,610	1,678	4.2%	1,689	1,704	1,719	2.4%
McLean	5,264	5,528	5.0%	5,776	5,962	6,148	11.2%
Mercer	4,402	4,435	0.7%	4,540	4,631	4,721	6.4%
Morton	10,587	11,829	11.7%	12,446	12,813	13,180	11.4%
Oliver	903	887	-1.8%	915	925	935	5.4%
Sheridan	924	919	-0.5%	884	874	864	-6.0%
Sioux	1,216	1,307	7.5%	1,351	1,391	1,432	9.6%
Bismarck	24,162	27,945	15.7%	31,605	34,562	37,519	34.3%
Mandan	6,952	7,973	14.7%	8,492	9,034	9,576	20.1%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region VII	44,867	54,047	20.5%	35,015	46,430	32.6%	40,662	37,211	-8.5%	21,320	32,305	51.5%
Burleigh	26,875	33,126	23.3%	21,439	30,212	40.9%	22,081	22,408	1.5%	10,913	18,408	68.7%
Emmons	912	1,055	15.7%	556	774	39.2%	1,111	834	-24.9%	971	930	-4.2%
Grant	551	596	8.2%	397	437	10.1%	801	453	-43.4%	645	647	0.3%
Kidder	679	611	-10.0%	476	568	19.3%	769	479	-37.7%	511	588	15.1%
McLean	2,220	2,380	7.2%	1,737	1,992	14.7%	3,064	2,154	-29.7%	1,941	2,711	39.7%
Mercer	2,282	2,579	13.0%	1,743	2,106	20.8%	3,071	2,223	-27.6%	1,328	2,019	52.0%
Morton	8,569	10,196	19.0%	7,058	8,781	24.4%	7,831	7,120	-9.1%	4,013	5,879	46.5%
Oliver	502	552	10.0%	340	353	3.8%	696	424	-39.1%	308	370	20.1%
Sheridan	276	286	3.6%	210	145	-31.0%	439	295	-32.8%	396	365	-7.8%
Sioux	2,001	2,666	33.2%	1,059	1,062	0.3%	799	821	2.8%	294	388	32.0%
Bismarck	19,477	24,041	23.4%	15,996	22,374	39.9%	16,388	16,632	1.5%	9,411	15,684	66.7%
Mandan	5,884	7,001	19.0%	5,018	6,234	24.2%	5,010	4,547	-9.2%	2,419	3,528	45.8%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region VII	51,476	57,714	12.1%	62,849	67,099	71,362	23.6%
Burleigh	27,670	33,001	19.3%	37,165	40,800	44,439	34.7%
Emmons	1,786	1,608	-10.0%	1,551	1,525	1,529	-4.9%
Grant	1,195	1,152	-3.6%	1,052	993	962	-16.5%
Kidder	1,158	1,188	2.6%	1,029	1,014	990	-16.7%
McLean	3,815	3,937	3.2%	3,931	4,034	4,018	2.1%
Mercer	3,346	3,644	8.9%	3,679	3,748	3,795	4.1%
Morton	9,889	10,724	8.4%	11,849	12,423	13,110	22.2%
Oliver	791	762	-3.7%	728	693	672	-11.8%
Sheridan	731	638	-12.7%	602	564	516	-19.1%
Sioux	1,095	1,060	-3.2%	1,263	1,305	1,331	25.6%
Bismarck	23,143	26,726	15.5%	29,845	32,762	35,720	33.7%
Mandan	6,634	7,310	10.2%	7,950	8,394	8,854	21.1%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VII	57,714	42,551	73.7%	15,163	26.3%
Burleigh	33,001	23,194	70.3%	9,807	29.7%
Emmons	1,608	1,352	84.1%	256	15.9%
Grant	1,152	942	81.8%	210	18.2%
Kidder	1,188	843	71.0%	345	29.0%
McLean	3,937	3,123	79.3%	814	20.7%
Mercer	3,644	2,870	78.8%	774	21.2%
Morton	10,724	8,494	79.2%	2,230	20.8%
Oliver	762	654	85.8%	108	14.2%
Sheridan	638	549	86.1%	89	13.9%
Sioux	1,060	530	50.0%	530	50.0%
Bismarck	26,726	17,325	64.8%	9,401	35.2%
Mandan	7,310	5,455	74.6%	1,855	25.4%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VII	7,246	898	12.4%	510	7.0%	616	8.5%	3,497	48.3%	71	1.0%	1,654	22.8%
Burleigh	1,556	455	29.2%	196	12.6%	261	16.8%	521	33.5%	0	0.0%	123	7.9%
Emmons	491	39	7.9%	38	7.7%	63	12.8%	309	62.9%	0	0.0%	42	8.6%
Grant	569	51	9.0%	3	0.5%	27	4.7%	258	45.3%	0	0.0%	230	40.4%
Kidder	490	29	5.9%	31	6.3%	24	4.9%	364	74.3%	13	2.7%	29	5.9%
McLean	1,591	36	2.3%	81	5.1%	24	1.5%	1,044	65.6%	23	1.4%	383	24.1%
Mercer	791	98	12.4%	16	2.0%	38	4.8%	449	56.8%	35	4.4%	155	19.6%
Morton	1,105	136	12.3%	119	10.8%	158	14.3%	278	25.2%	0	0.0%	414	37.5%
Oliver	125	15	12.0%	0	0.0%	11	8.8%	19	15.2%	0	0.0%	80	64.0%
Sheridan	281	22	7.8%	21	7.5%	0	0.0%	204	72.6%	0	0.0%	34	12.1%
Sioux	247	17	6.9%	5	2.0%	10	4.0%	51	20.6%	0	0.0%	164	66.4%
Bismarck	1,219	391	32.1%	177	14.5%	223	18.3%	328	26.9%	0	0.0%	100	8.2%
Mandan	663	109	16.4%	105	15.8%	100	15.1%	185	27.9%	0	0.0%	164	24.7%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VII	42,551	86	0.2%	38	0.1%	287	0.7%	15,163	34	0.2%	180	1.2%	258	1.7%
Burleigh	23,194	50	0.2%	9	0.0%	86	0.4%	9,807	31	0.3%	164	1.7%	131	1.3%
Emmons	1,352	6	0.4%	4	0.3%	0	0.0%	256	3	1.2%	0	0.0%	6	2.3%
Grant	942	9	1.0%	10	1.1%	0	0.0%	210	0	0.0%	16	7.6%	9	4.3%
Kidder	843	5	0.6%	5	0.6%	4	0.5%	345	0	0.0%	0	0.0%	0	0.0%
McLean	3,123	3	0.1%	0	0.0%	4	0.1%	814	0	0.0%	0	0.0%	15	1.8%
Mercer	2,870	0	0.0%	0	0.0%	24	0.8%	774	0	0.0%	0	0.0%	0	0.0%
Morton	8,494	4	0.0%	10	0.1%	115	1.4%	2,230	0	0.0%	0	0.0%	0	0.0%
Oliver	654	0	0.0%	0	0.0%	0	0.0%	108	0	0.0%	0	0.0%	9	8.3%
Sheridan	549	0	0.0%	0	0.0%	0	0.0%	89	0	0.0%	0	0.0%	0	0.0%
Sioux	530	9	1.7%	0	0.0%	54	10.2%	530	0	0.0%	0	0.0%	88	16.6%
Bismarck	17,325	47	0.3%	9	0.1%	35	0.2%	9,401	31	0.3%	164	1.7%	98	1.0%
Mandan	5,455	0	0.0%	0	0.0%	75	1.4%	1,855	0	0.0%	0	0.0%	0	0.0%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VII	42,551	11,370	26.7%	20,428	48.0%	10,753	25.3%	15,163	2,977	19.6%	8,515	56.2%	3,671	24.2%
Burleigh	23,194	7,851	33.8%	10,886	46.9%	4,457	19.2%	9,807	2,336	23.8%	5,461	55.7%	2,010	20.5%
Emmons	1,352	141	10.4%	542	40.1%	669	49.5%	256	14	5.5%	119	46.5%	123	48.0%
Grant	942	35	3.7%	400	42.5%	507	53.8%	210	6	2.9%	87	41.4%	117	55.7%
Kidder	843	124	14.7%	370	43.9%	349	41.4%	345	37	10.7%	142	41.2%	166	48.1%
McLean	3,123	368	11.8%	1,598	51.2%	1,157	37.0%	814	62	7.6%	496	60.9%	256	31.4%
Mercer	2,870	257	9.0%	2,140	74.6%	473	16.5%	774	10	1.3%	540	69.8%	224	28.9%
Morton	8,494	2,289	26.9%	3,682	43.3%	2,523	29.7%	2,230	376	16.9%	1,237	55.5%	617	27.7%
Oliver	654	116	17.7%	350	53.5%	188	28.7%	108	0	0.0%	39	36.1%	69	63.9%
Sheridan	549	63	11.5%	204	37.2%	282	51.4%	89	3	3.4%	40	44.9%	46	51.7%
Sioux	530	126	23.8%	256	48.3%	148	27.9%	530	133	25.1%	354	66.8%	43	8.1%
Bismarck	17,325	4,803	27.7%	8,726	50.4%	3,796	21.9%	9,401	2,296	24.4%	5,204	55.4%	1,901	20.2%
Mandan	5,455	1,436	26.3%	2,531	46.4%	1,488	27.3%	1,855	336	18.1%	992	53.5%	527	28.4%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

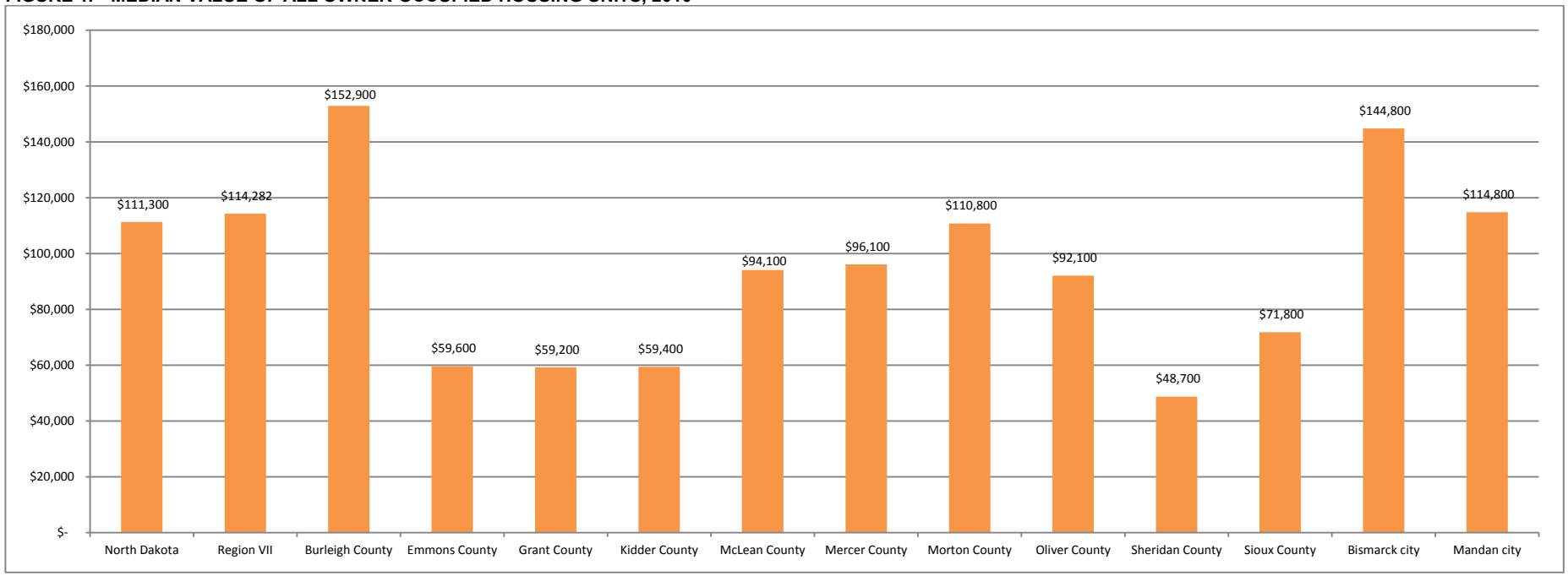


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VII	42,551	6,275	14.7%	4,051	9.5%	3,449	8.1%	6,703	15.8%	13,294	31.2%	8,779	20.6%
Burleigh	23,194	2,378	10.3%	867	3.7%	1,274	5.5%	3,357	14.5%	9,270	40.0%	6,048	26.1%
Emmons	1,352	417	30.8%	394	29.1%	145	10.7%	187	13.8%	84	6.2%	125	9.2%
Grant	942	323	34.3%	225	23.9%	92	9.8%	92	9.8%	79	8.4%	131	13.9%
Kidder	843	273	32.4%	225	26.7%	119	14.1%	74	8.8%	102	12.1%	50	5.9%
McLean	3,123	491	15.7%	568	18.2%	431	13.8%	491	15.7%	683	21.9%	459	14.7%
Mercer	2,870	357	12.4%	614	21.4%	390	13.6%	563	19.6%	612	21.3%	334	11.6%
Morton	8,494	1,500	17.7%	872	10.3%	781	9.2%	1,719	20.2%	2,273	26.8%	1,349	15.9%
Oliver	654	100	15.3%	138	21.1%	80	12.2%	136	20.8%	51	7.8%	149	22.8%
Sheridan	549	258	47.0%	73	13.3%	49	8.9%	35	6.4%	67	12.2%	67	12.2%
Sioux	530	178	33.6%	75	14.2%	88	16.6%	49	9.2%	73	13.8%	67	12.6%
Bismarck	17,325	2,028	11.7%	665	3.8%	1,071	6.2%	2,711	15.6%	7,502	43.3%	3,348	19.3%
Mandan	5,455	1,016	18.6%	370	6.8%	448	8.2%	1,217	22.3%	1,652	30.3%	752	13.8%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

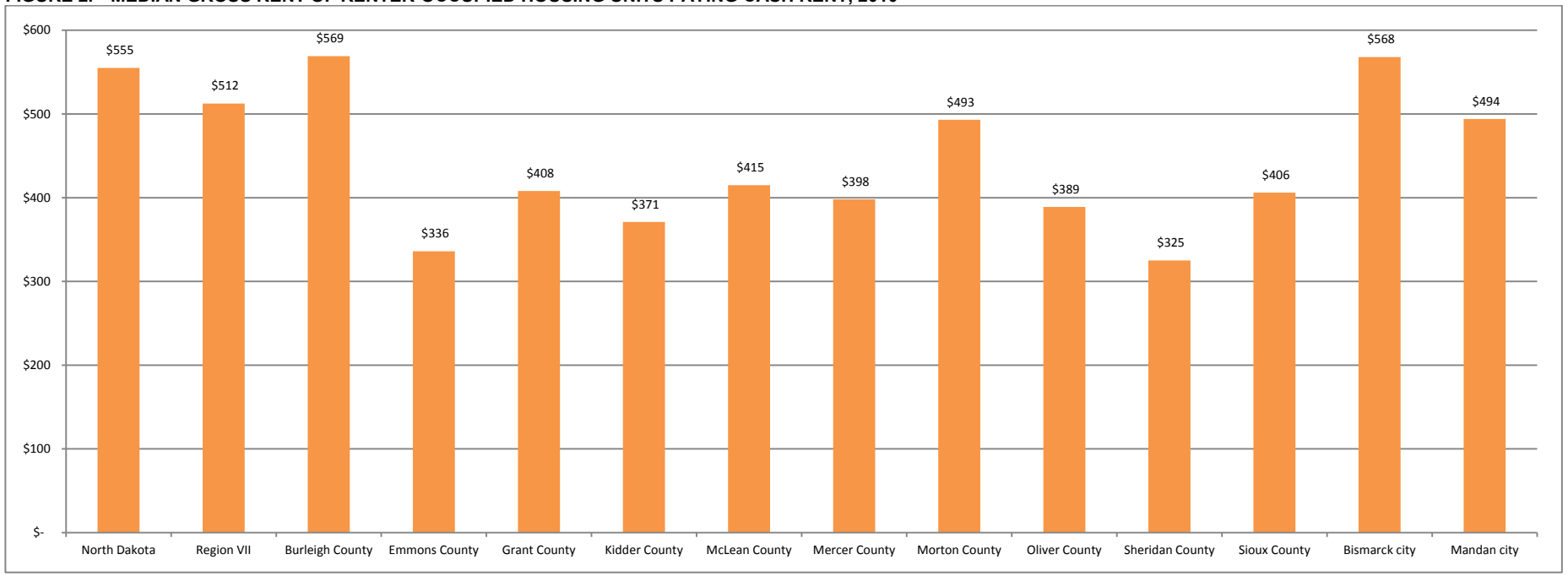


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VII	13,923	835	6.0%	1,372	9.9%	2,203	15.8%	3,209	23.0%	4,197	30.1%	2,107	15.1%
Burleigh	9,351	351	3.8%	723	7.7%	928	9.9%	2,265	24.2%	3,430	36.7%	1,654	17.7%
Emmons	193	50	25.9%	57	29.5%	38	19.7%	30	15.5%	12	6.2%	6	3.1%
Grant	128	24	18.8%	18	14.1%	27	21.1%	22	17.2%	30	23.4%	7	5.5%
Kidder	238	48	20.2%	65	27.3%	29	12.2%	43	18.1%	23	9.7%	30	12.6%
McLean	678	88	13.0%	144	21.2%	199	29.4%	90	13.3%	111	16.4%	46	6.8%
Mercer	684	13	1.9%	135	19.7%	311	45.5%	126	18.4%	80	11.7%	19	2.8%
Morton	2,073	150	7.2%	95	4.6%	555	26.8%	531	25.6%	425	20.5%	317	15.3%
Oliver	45	2	4.4%	8	17.8%	16	35.6%	13	28.9%	4	8.9%	2	4.4%
Sheridan	67	9	13.4%	32	47.8%	14	20.9%	10	14.9%	0	0.0%	2	3.0%
Sioux	466	100	21.5%	95	20.4%	86	18.5%	79	17.0%	82	17.6%	24	5.2%
Bismarck	9,131	343	3.8%	684	7.5%	901	9.9%	2,238	24.5%	3,408	37.3%	1,557	17.1%
Mandan	1,801	111	6.2%	78	4.3%	491	27.3%	481	26.7%	384	21.3%	256	14.2%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region VII	9,981	13,126	31.5%	6,694	8,727	30.4%	11,427	14,178	24.1%	11,453	14,035	22.5%	18,159	21,298	17.3%	6,092	7,583	24.5%
Burleigh	5,145	7,464	45.1%	3,948	5,546	40.5%	6,312	8,507	34.8%	6,530	8,830	35.2%	11,066	14,092	27.3%	3,424	4,605	34.5%
Emmons	442	419	-5.2%	223	207	-7.2%	405	394	-2.7%	259	262	1.2%	279	247	-11.5%	244	230	-5.7%
Grant	299	276	-7.7%	124	113	-8.9%	288	250	-13.2%	192	136	-29.2%	249	188	-24.5%	158	133	-15.8%
Kidder	345	324	-6.1%	169	126	-25.4%	264	199	-24.6%	180	160	-11.1%	230	179	-22.2%	137	105	-23.4%
McLean	729	859	17.8%	445	507	13.9%	680	724	6.5%	909	872	-4.1%	1,174	1,056	-10.1%	359	388	8.1%
Mercer	613	752	22.7%	345	390	13.0%	556	596	7.2%	758	764	0.8%	1,372	1,294	-5.7%	323	368	13.9%
Morton	1,755	2,288	30.4%	1,167	1,540	32.0%	2,396	2,962	23.6%	2,212	2,616	18.3%	3,194	3,706	16.0%	1,170	1,463	25.0%
Oliver	110	114	3.6%	63	65	3.2%	145	132	-9.0%	144	125	-13.2%	300	237	-21.0%	53	49	-7.5%
Sheridan	164	140	-14.6%	78	73	-6.4%	155	133	-14.2%	125	94	-24.8%	116	75	-35.3%	87	77	-11.5%
Sioux	379	490	29.3%	132	160	21.2%	226	281	24.3%	144	176	22.2%	179	224	25.1%	137	165	20.4%
Bismarck	4,813	6,844	42.2%	3,564	4,967	39.4%	5,437	7,245	33.3%	5,121	6,824	33.3%	7,791	9,839	26.3%	2,993	3,966	32.5%
Mandan	1,179	1,525	29.3%	844	1,090	29.1%	1,706	2,076	21.7%	1,494	1,757	17.6%	2,087	2,407	15.3%	882	1,097	24.4%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region VII	57,799	64,960	12.4%	70,777	75,835	80,494	23.9%
Burleigh	29,003	34,557	19.1%	39,182	43,096	47,022	36.1%
Emmons	2,168	2,099	-3.2%	2,065	2,053	2,055	-2.1%
Grant	1,722	1,721	-0.1%	1,728	1,760	1,778	3.3%
Kidder	1,610	1,678	4.2%	1,652	1,641	1,623	-3.3%
McLean	5,264	5,528	5.0%	5,731	6,164	6,094	10.2%
Mercer	4,402	4,435	0.7%	4,459	4,470	4,477	0.9%
Morton	10,587	11,829	11.7%	12,675	13,286	14,017	18.5%
Oliver	903	887	-1.8%	903	901	900	1.5%
Sheridan	924	919	-0.5%	910	926	948	3.2%
Sioux	1,216	1,307	7.5%	1,472	1,538	1,580	20.9%
Bismarck	24,162	27,945	15.7%	31,437	34,595	37,805	35.3%
Mandan	6,952	7,973	14.7%	8,264	8,701	9,153	14.8%

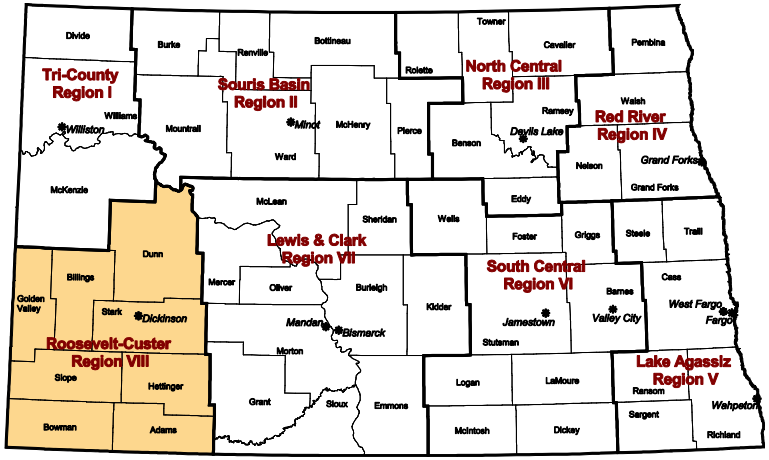
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region VII	15,163	2,605	17.2%	4,090	27.0%	5,664	37.4%
Burleigh	9,807	1,777	18.1%	2,973	30.3%	4,276	43.6%
Emmons	256	30	11.7%	31	12.1%	37	14.5%
Grant	210	33	15.7%	26	12.4%	29	13.8%
Kidder	345	-127	-36.8%	-122	-35.4%	-121	-35.1%
McLean	814	-52	-6.4%	-16	-2.0%	-13	-1.6%
Mercer	774	-31	-4.0%	3	0.4%	25	3.2%
Morton	2,230	745	33.4%	944	42.3%	1,173	52.6%
Oliver	108	6	5.6%	6	5.6%	4	3.7%
Sheridan	89	32	36.0%	26	29.2%	17	19.1%
Sioux	530	192	36.2%	219	41.3%	237	44.7%
Bismarck	9,401	1,750	18.6%	2,860	30.4%	4,077	43.4%
Mandan	1,855	598	32.2%	803	43.3%	991	53.4%

ROOSEVELT-CUSTER REGION VIII AND ITS COMPONENTS

POPULATION CHANGE

- From 2000 to 2010, population in Region VIII decreased in seven of its eight counties. Growth in Stark County, fed largely by an 11 percent growth in the city of Dickinson, resulted in an overall population increase of 1 percent for the region during this decade (from 38,365 in 2000 to 38,896 in 2010). Current population projections indicate a sizeable increase in population throughout Region VIII, reaching 62,058 by 2025 (growing by about 23,000 people). The projections suggest a significant shift in growth patterns in the region. Stark County is expected to show the largest growth at 74 percent by 2025. However, with the exception of Adams County which is expected to show little change, all counties within the region could grow by at least 20 percent by 2025.
- Largely as a result of oil field development, the demand for employment will likely result in a doubling of people ages 25 to 44 in Region VIII by 2025. The number of people ages 45 to 64 is projected to grow 44 percent and youth less than 25 years is expected to increase by 46 percent. Beginning in 2011, baby boomers (i.e., the large cohort of people born from 1946 to 1964) began turning 65. Thus, over the next 15 years, the number of people ages 65 and older is expected to grow by 48 percent in Region VIII.



TRENDS IN HOUSING

- Total housing units grew 5 percent in Region VIII from 2000 to 2010. If historical building trends over the past few years continue (i.e., the basis for Model 1 projections), the housing supply in Region VIII will grow 15 percent by 2025 (approximately 3,000 units). The city of Dickinson is expected to show the largest growth in the region at 28 percent by 2025.
- If housing unit projections are based on shifts in population and housing demand (i.e., the basis for Model 2) rather than historical building trends (i.e., Model 1), the growth in housing supply will be significant across the region (a growth of nearly 11,000 units by 2025). With the exception of Adams County which is expected to show little change, all counties within Region VIII could grow by at least 30 percent. The city of Dickinson is expected to show the largest growth in the region at 77 percent by 2025.
- The majority of housing in Region VIII was owner-occupied in 2010 (76 percent). While rental units captured only 24 percent of housing in the region according to 2010 data, projections suggest that rental units could double by 2025 (a growth of nearly 4,000 units).
- Very few owner or rental units in Region VIII were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2010.
- The vast majority of owner-occupied housing units in the region were built prior to 1980 (89 percent); more than one in three were built prior to 1940 (37 percent). Similar construction exists for rental units in Region VIII; 88 percent were built prior to 1980 and 24 percent were built prior to 1940.
- Increased demand for housing will likely further reduce already low vacancy levels.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for counties within Region VIII ranged from $52,900 in Slope County to $115,300 in Stark County. Stark County's median value was $30,200 higher than the second largest median value in the region ($85,100 in Bowman County). Median gross rents within the region ranged from $377 per month in Hettinger County to $574 in Stark County. While Slope County had the lowest median value for owner-occupied housing, it had one of the highest median values for gross rent. Increased demand for housing will likely result in higher housing values and rents across much of the region.
- The majority of owner-occupied housing in Region VIII was valued at $90,000 or more (54 percent) in 2010; one-third was valued at $125,000 or more. Within the city of Dickinson, nearly half of owner-occupied housing was $125,000 or more.
- Nearly half of all rental units in Region VIII rented for at least $550 per month in 2010; 18 percent were at least $750.
- Housing unit projections suggest that housing demand will increase significantly by 2025 for all income groups in Region VIII. Projections suggest a 60 percent growth in extremely low-income households, 57 percent for very low-income households, 68 percent for low-income households, 72 percent for moderate-income households, and 79 percent for upper-income households.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region VIII	38,365	38,896	1.4%	48,518	58,135	62,058	59.5%
Adams	2,593	2,343	-9.6%	2,356	2,338	2,360	0.7%
Billings	888	783	-11.8%	997	1,183	1,315	67.9%
Bowman	3,242	3,151	-2.8%	3,357	3,563	3,804	20.7%
Dunn	3,600	3,536	-1.8%	4,550	5,254	5,433	53.6%
Golden Valley	1,924	1,680	-12.7%	1,954	2,205	2,354	40.1%
Hettinger	2,715	2,477	-8.8%	2,920	3,341	3,506	41.5%
Slope	767	727	-5.2%	837	1,056	1,095	50.6%
Stark	22,636	24,199	6.9%	31,547	39,195	42,191	74.4%
Dickinson	16,010	17,787	11.1%	23,121	28,628	30,721	72.7%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
Region VIII	18,071	19,008	5.2%	20,078	20,930	21,784	14.6%
Adams	1,416	1,353	-4.4%	1,337	1,297	1,258	-7.0%
Billings	529	488	-7.8%	459	434	410	-16.0%
Bowman	1,596	1,636	2.5%	1,759	1,834	1,910	16.7%
Dunn	1,965	2,117	7.7%	2,243	2,354	2,465	16.4%
Golden Valley	973	956	-1.7%	967	967	967	1.2%
Hettinger	1,419	1,460	2.9%	1,399	1,384	1,369	-6.2%
Slope	451	470	4.2%	421	406	391	-16.8%
Stark	9,722	10,528	8.3%	11,493	12,254	13,014	23.6%
Dickinson	7,021	7,844	11.7%	8,580	9,295	10,011	27.6%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
Region VIII	12,077	17,670	46.3%	8,617	17,869	107.4%	11,169	16,095	44.1%	7,033	10,424	48.2%
Adams	578	588	1.7%	427	550	28.8%	770	549	-28.7%	568	673	18.5%
Billings	193	329	70.5%	143	388	171.3%	296	348	17.6%	151	250	65.6%
Bowman	860	1,121	30.3%	642	955	48.8%	957	760	-20.6%	692	968	39.9%
Dunn	1,024	1,241	21.2%	768	1,459	90.0%	1,128	1,819	61.3%	616	914	48.4%
Golden Valley	488	613	25.6%	327	613	87.5%	507	615	21.3%	358	513	43.3%
Hettinger	606	857	41.4%	475	910	91.6%	758	979	29.2%	638	760	19.1%
Slope	181	310	71.3%	139	267	92.1%	272	277	1.8%	135	241	78.5%
Stark	8,147	12,611	54.8%	5,696	12,727	123.4%	6,481	10,748	65.8%	3,875	6,105	57.5%
Dickinson	6,235	9,594	53.9%	4,360	9,624	120.7%	4,329	7,166	65.5%	2,863	4,337	51.5%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
Region VIII	15,381	15,882	3.3%	20,675	24,981	26,817	68.9%
Adams	1,121	1,015	-9.5%	1,109	1,095	1,101	8.5%
Billings	366	354	-3.3%	444	520	573	61.9%
Bowman	1,358	1,318	-2.9%	1,445	1,538	1,655	25.6%
Dunn	1,378	1,318	-4.4%	1,884	2,241	2,351	78.4%
Golden Valley	761	730	-4.1%	876	1,034	1,114	52.6%
Hettinger	1,152	1,177	2.2%	1,256	1,440	1,511	28.4%
Slope	313	327	4.5%	355	463	478	46.2%
Stark	8,932	9,643	8.0%	13,306	16,650	18,034	87.0%
Dickinson	6,491	7,171	10.5%	9,893	12,336	13,285	85.3%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VIII	15,882	11,983	75.5%	3,899	24.5%
Adams	1,015	688	67.8%	327	32.2%
Billings	354	294	83.1%	60	16.9%
Bowman	1,318	1,057	80.2%	261	19.8%
Dunn	1,318	1,119	84.9%	199	15.1%
Golden Valley	730	582	79.7%	148	20.3%
Hettinger	1,177	969	82.3%	208	17.7%
Slope	327	260	79.5%	67	20.5%
Stark	9,643	7,014	72.7%	2,629	27.3%
Dickinson	7,171	4,805	67.0%	2,366	33.0%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VIII	3,126	228	7.3%	166	5.3%	216	6.9%	1,233	39.4%	94	3.0%	1,189	38.0%
Adams	338	28	8.3%	9	2.7%	53	15.7%	116	34.3%	9	2.7%	123	36.4%
Billings	134	3	2.2%	6	4.5%	0	0.0%	78	58.2%	0	0.0%	47	35.1%
Bowman	318	25	7.9%	15	4.7%	24	7.5%	80	25.2%	0	0.0%	174	54.7%
Dunn	799	21	2.6%	17	2.1%	4	0.5%	468	58.6%	10	1.3%	279	34.9%
Golden Valley	226	4	1.8%	9	4.0%	8	3.5%	74	32.7%	0	0.0%	131	58.0%
Hettinger	283	23	8.1%	0	0.0%	5	1.8%	214	75.6%	0	0.0%	41	14.5%
Slope	143	0	0.0%	6	4.2%	6	4.2%	64	44.8%	0	0.0%	67	46.9%
Stark	885	124	14.0%	104	11.8%	116	13.1%	139	15.7%	75	8.5%	327	36.9%
Dickinson	673	124	18.4%	82	12.2%	105	15.6%	106	15.8%	75	11.1%	181	26.9%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units					
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VIII	11,983	32	0.3%	42	0.4%	52	0.4%	3,899	34	0.9%	88	2.3%	23	0.6%
Adams	688	0	0.0%	11	1.6%	0	0.0%	327	0	0.0%	0	0.0%	0	0.0%
Billings	294	12	4.1%	5	1.7%	2	0.7%	60	0	0.0%	0	0.0%	0	0.0%
Bowman	1,057	0	0.0%	0	0.0%	1	0.1%	261	0	0.0%	0	0.0%	0	0.0%
Dunn	1,119	0	0.0%	3	0.3%	17	1.5%	199	3	1.5%	3	1.5%	5	2.5%
Golden Valley	582	6	1.0%	6	1.0%	0	0.0%	148	11	7.4%	11	7.4%	0	0.0%
Hettinger	969	2	0.2%	0	0.0%	3	0.3%	208	0	0.0%	0	0.0%	11	5.3%
Slope	260	8	3.1%	10	3.8%	0	0.0%	67	0	0.0%	0	0.0%	0	0.0%
Stark	7,014	4	0.1%	7	0.1%	29	0.4%	2,629	20	0.8%	74	2.8%	7	0.3%
Dickinson	4,805	0	0.0%	0	0.0%	17	0.4%	2,366	10	0.4%	64	2.7%	7	0.3%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VIII	11,983	1,360	11.3%	6,143	51.3%	4,480	37.4%	3,899	485	12.4%	2,477	63.5%	937	24.0%
Adams	688	55	8.0%	268	39.0%	365	53.1%	327	62	19.0%	107	32.7%	158	48.3%
Billings	294	42	14.3%	140	47.6%	112	38.1%	60	7	11.7%	35	58.3%	18	30.0%
Bowman	1,057	133	12.6%	493	46.6%	431	40.8%	261	14	5.4%	137	52.5%	110	42.1%
Dunn	1,119	88	7.9%	617	55.1%	414	37.0%	199	26	13.1%	118	59.3%	55	27.6%
Golden Valley	582	42	7.2%	180	30.9%	360	61.9%	148	10	6.8%	90	60.8%	48	32.4%
Hettinger	969	36	3.7%	374	38.6%	559	57.7%	208	22	10.6%	122	58.7%	64	30.8%
Slope	260	17	6.5%	80	30.8%	163	62.7%	67	10	14.9%	32	47.8%	25	37.3%
Stark	7,014	947	13.5%	3,991	56.9%	2,076	29.6%	2,629	334	12.7%	1,836	69.8%	459	17.5%
Dickinson	4,805	533	11.1%	2,975	61.9%	1,297	27.0%	2,366	314	13.3%	1,675	70.8%	377	15.9%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

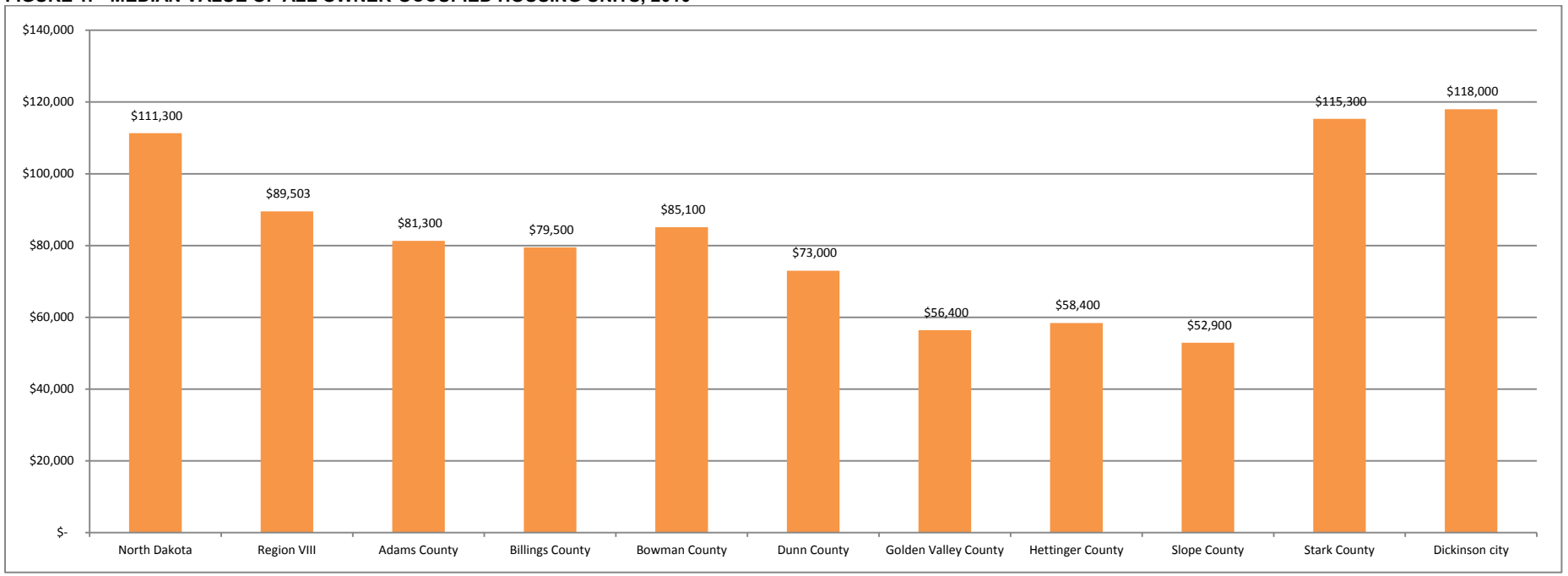


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VIII	11,983	1,882	15.7%	2,000	16.7%	1,607	13.4%	2,225	18.6%	2,648	22.1%	1,621	13.5%
Adams	688	158	23.0%	132	19.2%	126	18.3%	73	10.6%	157	22.8%	42	6.1%
Billings	294	76	25.9%	50	17.0%	33	11.2%	17	5.8%	45	15.3%	73	24.8%
Bowman	1,057	122	11.5%	223	21.1%	245	23.2%	150	14.2%	223	21.1%	94	8.9%
Dunn	1,119	230	20.6%	306	27.3%	162	14.5%	138	12.3%	131	11.7%	152	13.6%
Golden Valley	582	166	28.5%	196	33.7%	80	13.7%	55	9.5%	53	9.1%	32	5.5%
Hettinger	969	358	36.9%	204	21.1%	124	12.8%	125	12.9%	114	11.8%	44	4.5%
Slope	260	108	41.5%	53	20.4%	18	6.9%	43	16.5%	17	6.5%	21	8.1%
Stark	7,014	664	9.5%	836	11.9%	819	11.7%	1,624	23.2%	1,908	27.2%	1,163	16.6%
Dickinson	4,805	302	6.3%	447	9.3%	592	12.3%	1,305	27.2%	1,487	30.9%	672	14.0%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

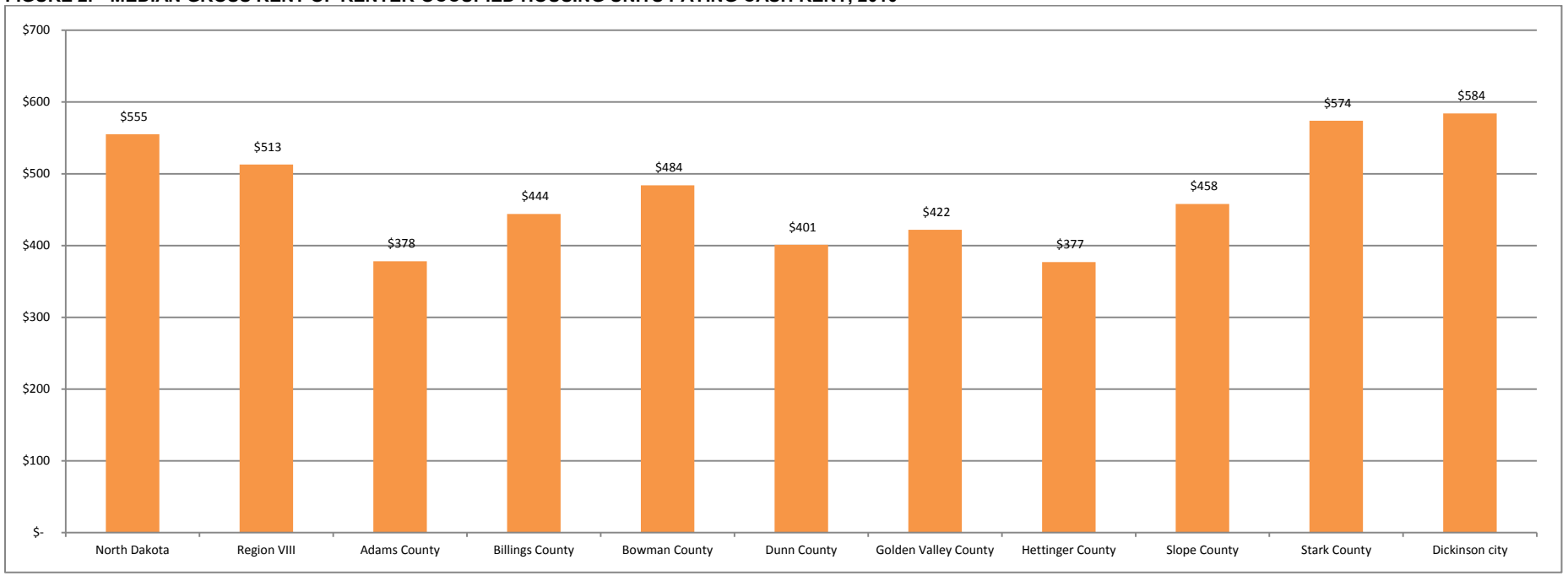


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VIII	3,408	357	10.5%	378	11.1%	523	15.3%	568	16.7%	965	28.3%	617	18.1%
Adams	241	40	16.6%	61	25.3%	39	16.2%	12	5.0%	55	22.8%	34	14.1%
Billings	22	3	13.6%	0	0.0%	9	40.9%	8	36.4%	2	9.1%	0	0.0%
Bowman	226	20	8.8%	21	9.3%	59	26.1%	46	20.4%	48	21.2%	32	14.2%
Dunn	149	30	20.1%	22	14.8%	59	39.6%	15	10.1%	23	15.4%	0	0.0%
Golden Valley	104	19	18.3%	4	3.8%	39	37.5%	24	23.1%	8	7.7%	10	9.6%
Hettinger	125	23	18.4%	14	11.2%	57	45.6%	20	16.0%	3	2.4%	8	6.4%
Slope	30	0	0.0%	14	46.7%	0	0.0%	6	20.0%	0	0.0%	10	33.3%
Stark	2,511	222	8.8%	242	9.6%	261	10.4%	437	17.4%	826	32.9%	523	20.8%
Dickinson	2,311	181	7.8%	198	8.6%	215	9.3%	434	18.8%	766	33.1%	517	22.4%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
Region VIII	3,462	5,525	59.6%	1,752	2,750	57.0%	3,226	5,420	68.0%	3,325	5,717	71.9%	4,117	7,382	79.3%	1,678	2,839	69.2%
Adams	256	290	13.3%	189	206	9.0%	210	219	4.3%	239	255	6.7%	121	132	9.1%	96	92	-4.2%
Billings	46	65	41.3%	33	52	57.6%	88	131	48.9%	80	140	75.0%	107	161	50.5%	47	72	53.2%
Bowman	289	402	39.1%	114	165	44.7%	287	368	28.2%	251	297	18.3%	377	423	12.2%	132	180	36.4%
Dunn	270	454	68.1%	149	256	71.8%	255	470	84.3%	270	486	80.0%	374	684	82.9%	150	279	86.0%
Golden Valley	269	420	56.1%	80	121	51.3%	144	227	57.6%	129	193	49.6%	108	153	41.7%	86	137	59.3%
Hettinger	251	321	27.9%	194	225	16.0%	279	372	33.3%	243	321	32.1%	210	272	29.5%	184	239	29.9%
Slope	68	116	70.6%	47	59	25.5%	68	99	45.6%	52	68	30.8%	92	137	48.9%	32	50	56.3%
Stark	2,013	3,457	71.7%	946	1,666	76.1%	1,895	3,534	86.5%	2,061	3,957	92.0%	2,728	5,420	98.7%	951	1,790	88.2%
Dickinson	1,484	2,531	70.6%	710	1,192	67.9%	1,390	2,632	89.4%	1,619	3,066	89.4%	1,968	3,866	96.4%	714	1,380	93.3%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
Region VIII	18,071	19,008	5.2%	23,469	27,917	29,970	57.7%
Adams	1,416	1,353	-4.4%	1,358	1,381	1,371	1.3%
Billings	529	488	-7.8%	577	656	709	45.3%
Bowman	1,596	1,636	2.5%	1,883	2,215	2,677	63.6%
Dunn	1,965	2,117	7.7%	2,647	2,998	3,101	46.5%
Golden Valley	973	956	-1.7%	1,069	1,223	1,299	35.9%
Hettinger	1,419	1,460	2.9%	1,628	1,819	1,891	29.5%
Slope	451	470	4.2%	486	678	707	50.4%
Stark	9,722	10,528	8.3%	13,821	16,947	18,215	73.0%
Dickinson	7,021	7,844	11.7%	10,345	12,900	13,892	77.1%

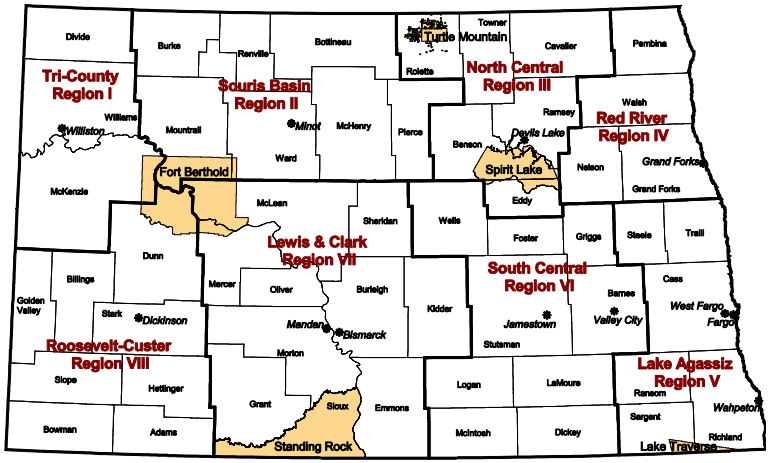
TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
Region VIII	3,899	2,080	53.3%	3,374	86.5%	3,896	99.9%
Adams	327	-17	-5.2%	-13	-4.0%	-7	-2.1%
Billings	60	53	88.3%	83	138.3%	97	161.7%
Bowman	261	112	42.9%	139	53.3%	178	68.2%
Dunn	199	238	119.6%	314	157.8%	321	161.3%
Golden Valley	148	95	64.2%	138	93.2%	162	109.5%
Hettinger	208	-13	-6.3%	23	11.1%	34	16.3%
Slope	67	-12	-17.9%	10	14.9%	8	11.9%
Stark	2,629	1,624	61.8%	2,680	101.9%	3,103	118.0%
Dickinson	2,366	1,427	60.3%	2,344	99.1%	2,698	114.0%

NATIVE AMERICAN INDIAN RESERVATIONS IN NORTH DAKOTA

POPULATION CHANGE

- The population grew in three of the four main Native American Indian reservations in North Dakota from 2000 to 2010. Fort Berthold had the largest increase (7 percent); Spirit Lake saw the only decrease in population in the last decade (4 percent). Population projections indicate that each reservation could increase by at least 4 percent in the next 15 years, with Fort Berthold expecting the most growth at 11 percent.
- Projections for the reservations indicate that the population will grow steadily within all age groups by 2025. Each reservation shows consistent growth, with Fort Berthold expecting the largest growth of 11 percent within each age group.



TRENDS IN HOUSING

- Total housing units within North Dakota reservations grew in three out of the four reservations from 2000 to 2010. Fort Berthold saw an increase of 15 percent; Spirit Lake saw the only decrease at 15 percent. Based on historical building trends (i.e., the basis for Model 1 projections), housing supply for North Dakota reservations is expected to grow by approximately 2,500 units by 2025. Fort Berthold's housing units could increase by half in the next 15 years. In contrast, Spirit Lake could potentially lose 3 percent of its housing supply by 2025.
- Using projections based on shifts in population and housing demand (i.e., the basis for Model 2) rather than on historical building trends, each reservation is expected to grow in the next 15 years; however, Model 2 projects slower growth than Model 1 for Fort Berthold, Standing Rock, and Turtle Mountain.
- In 2010, owner- and renter-occupied housing units were pretty evenly split within the reservations with the exception of Turtle Mountain where nearly three-fourths of housing was owner-occupied. Over the next 15 years, rental units are expected to increase by 169 units in Standing Rock and by 297 in Turtle Mountain; Spirit Lake could see a 13 percent loss of rental units while Fort Berthold may see very little change.
- Very few owner- or rental-units in North Dakota's reservations were considered substandard (i.e., lacking complete plumbing or kitchen facilities) in 2010. Approximately 10 percent of owner-occupied units in Spirit Lake, Standing Rock, and Turtle Mountain were overcrowded (i.e., more than one person per room) in 2010; rates of overcrowding were higher for rental units.
- The majority of owner- and renter-occupied housing units within North Dakota's reservations were built prior to 1980; in Fort Berthold, one-third of owner-occupied units were built prior to 1940 and one-fifth of rental units were built prior to 1940.
- There were 2,031 vacant housing units among the four reservations in 2010, 59 percent of which were in Fort Berthold. Among the four reservations, Turtle Mountain had the largest proportions of vacant units available for sale or rent. The majority of vacant units in Fort Berthold and Spirit Lake were for seasonal, recreational, or occasional use.

ECONOMICS OF HOUSING

- According to 2010 data from the U.S. Census Bureau's American Community Survey, median values of owner-occupied housing units for North Dakota's reservations ranged from $41,500 for Turtle Mountain to $71,800 for Standing Rock. Median gross rents ranged from $292 per month for Turtle Mountain to $509 for Fort Berthold.
- Half of owner-occupied housing units for each reservation were valued at less than $70,000 in 2010; at least one-third were valued at less than $40,000.
- At least 42 percent of renter-occupied housing units in Spirit Lake, Standing Rock, and Turtle Mountain rented for less than $350 per month in 2010. Within Fort Berthold, 42 percent of units rented for at least $550 per month.
- Projections for reservations indicate an increase in the number of households within each income category by 2025. Increases for each reservation are fairly consistent across each income category.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	806,541	841,820	25.2%
Fort Berthold	5,915	6,341	7.2%	6,569	6,798	7,026	10.8%
Spirit Lake	4,435	4,238	-4.4%	4,374	4,510	4,646	9.6%
Standing Rock	4,044	4,153	2.7%	4,209	4,265	4,321	4.0%
Turtle Mountain	8,307	8,656	4.2%	8,838	9,020	9,201	6.3%

TABLE 3. TOTAL HOUSING UNITS, 2000 to 2025 (Building Trends – Model 1)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 1			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	289,677	312,861	8.0%	333,259	348,710	364,153	16.4%
Fort Berthold	2,881	3,322	15.3%	4,074	4,533	4,993	50.3%
Spirit Lake	1,534	1,300	-15.3%	1,364	1,311	1,257	-3.3%
Standing Rock	1,216	1,307	7.5%	1,362	1,413	1,465	12.1%
Turtle Mountain	2,640	2,802	6.1%	3,146	3,328	3,510	25.3%

TABLE 2. POPULATION BY AGE, 2010 and 2030

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	165,747	235,026	41.8%	178,476	186,448	4.5%	97,477	148,060	51.9%
Fort Berthold	2,703	2,995	10.8%	1,464	1,622	10.8%	1,600	1,773	10.8%	574	636	10.8%
Spirit Lake	2,220	2,434	9.6%	979	1,073	9.6%	739	810	9.6%	300	329	9.6%
Standing Rock	2,001	2,082	4.0%	1,059	1,102	4.0%	799	831	4.0%	294	306	4.0%
Turtle Mountain	4,132	4,392	6.3%	2,071	2,202	6.3%	1,885	2,004	6.3%	568	604	6.3%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	276,642	7.6%	315,830	342,933	360,071	30.2%
Fort Berthold	1,894	2,132	12.6%	2,044	2,251	2,326	9.1%
Spirit Lake	1,253	1,082	-13.6%	1,094	1,188	1,224	13.1%
Standing Rock	1,095	1,060	-3.2%	1,090	1,189	1,205	13.7%
Turtle Mountain	2,483	2,426	-2.3%	2,592	2,808	2,866	18.1%

TABLE 5. OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
North Dakota	276,642	184,117	66.6%	92,525	33.4%
Fort Berthold	2,132	1,157	54.3%	975	45.7%
Spirit Lake	1,082	468	43.3%	614	56.7%
Standing Rock	1,060	530	50.0%	530	50.0%
Turtle Mountain	2,426	1,745	71.9%	681	28.1%

TABLE 6. VACANT HOUSING UNITS BY STATUS, 2010

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	36,219	6,499	17.9%	2,623	7.2%	4,660	12.9%	12,327	34.0%	303	0.8%	9,807	27.1%
Fort Berthold	1,190	60	5.0%	20	1.7%	91	7.6%	832	69.9%	0	0.0%	187	15.7%
Spirit Lake	218	22	10.1%	0	0.0%	9	4.1%	149	68.3%	0	0.0%	38	17.4%
Standing Rock	247	17	6.9%	5	2.0%	10	4.0%	51	20.6%	0	0.0%	164	66.4%
Turtle Mountain	376	109	29.0%	52	13.8%	13	3.5%	78	20.7%	0	0.0%	124	33.0%

TABLE 7. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room		Total	Lacking Complete Plumbing Facilities		Lacking Complete Kitchen Facilities		Overcrowded: 1.01 or More Occupants Per Room	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
North Dakota	184,117	440	0.2%	357	0.2%	1,328	0.7%	92,525	280	0.3%	1,391	1.5%	1,631	1.8%
Fort Berthold	1,157	7	0.6%	0	0.0%	28	2.4%	975	0	0.0%	10	1.0%	129	13.2%
Spirit Lake	468	10	2.1%	13	2.8%	36	7.7%	614	11	1.8%	21	3.4%	111	18.1%
Standing Rock	530	9	1.7%	0	0.0%	54	10.2%	530	0	0.0%	0	0.0%	88	16.6%
Turtle Mountain	1,745	18	1.0%	18	1.0%	196	11.2%	681	0	0.0%	0	0.0%	92	13.5%

TABLE 8. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2010

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940		Total	Built 1980 to Present		Built 1940 to 1979		Built Prior to 1940	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
North Dakota	184,117	39,090	21.2%	80,700	43.8%	64,327	34.9%	92,525	22,269	24.1%	47,173	51.0%	23,083	24.9%
Fort Berthold	1,157	214	18.5%	522	45.1%	421	36.4%	975	166	17.0%	624	64.0%	185	19.0%
Spirit Lake	468	114	24.4%	238	50.9%	116	24.8%	614	70	11.4%	445	72.5%	99	16.1%
Standing Rock	530	126	23.8%	256	48.3%	148	27.9%	530	133	25.1%	354	66.8%	43	8.1%
Turtle Mountain	1,745	374	21.4%	1,223	70.1%	148	8.5%	681	60	8.8%	572	84.0%	49	7.2%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

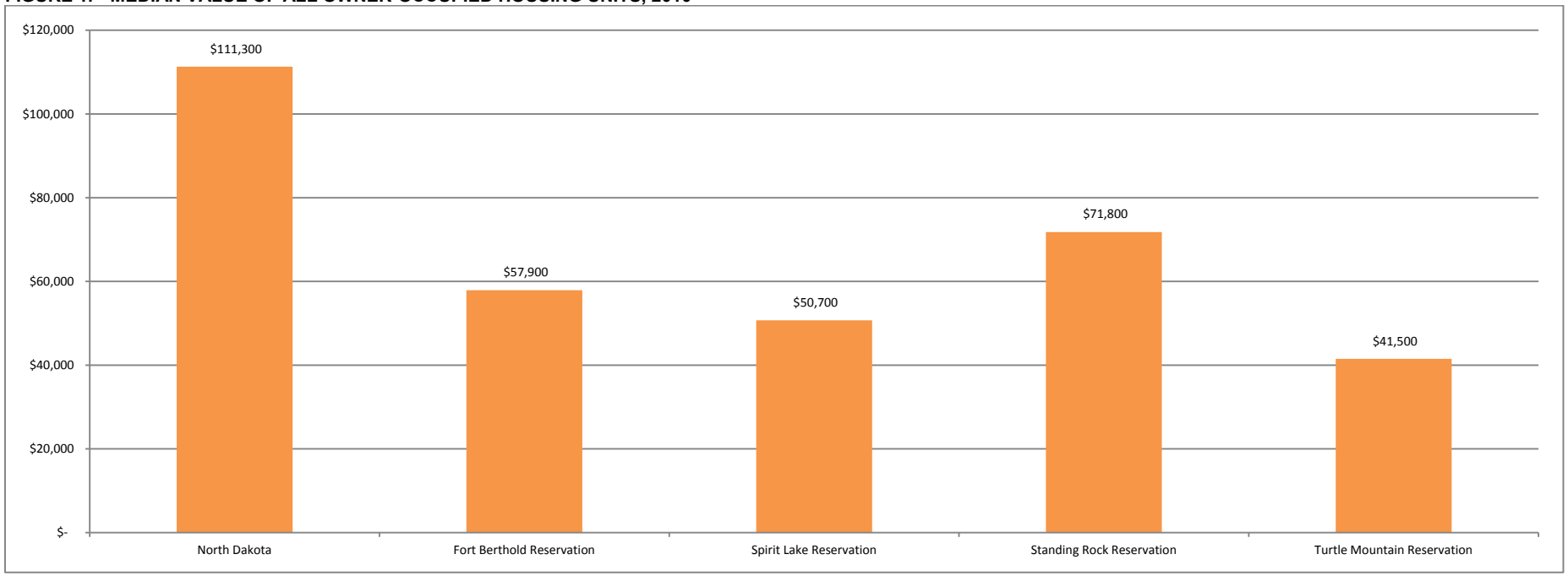


TABLE 9. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2010

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	184,117	29,852	16.2%	23,312	12.7%	19,741	10.7%	31,397	17.1%	48,782	26.5%	31,033	16.9%
Fort Berthold	1,157	381	32.9%	252	21.8%	189	16.3%	126	10.9%	122	10.5%	87	7.5%
Spirit Lake	468	207	44.2%	67	14.3%	57	12.2%	53	11.3%	45	9.6%	39	8.3%
Standing Rock	530	178	33.6%	75	14.2%	88	16.6%	49	9.2%	73	13.8%	67	12.6%
Turtle Mountain	1,745	861	49.3%	297	17.0%	201	11.5%	191	10.9%	80	4.6%	115	6.6%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

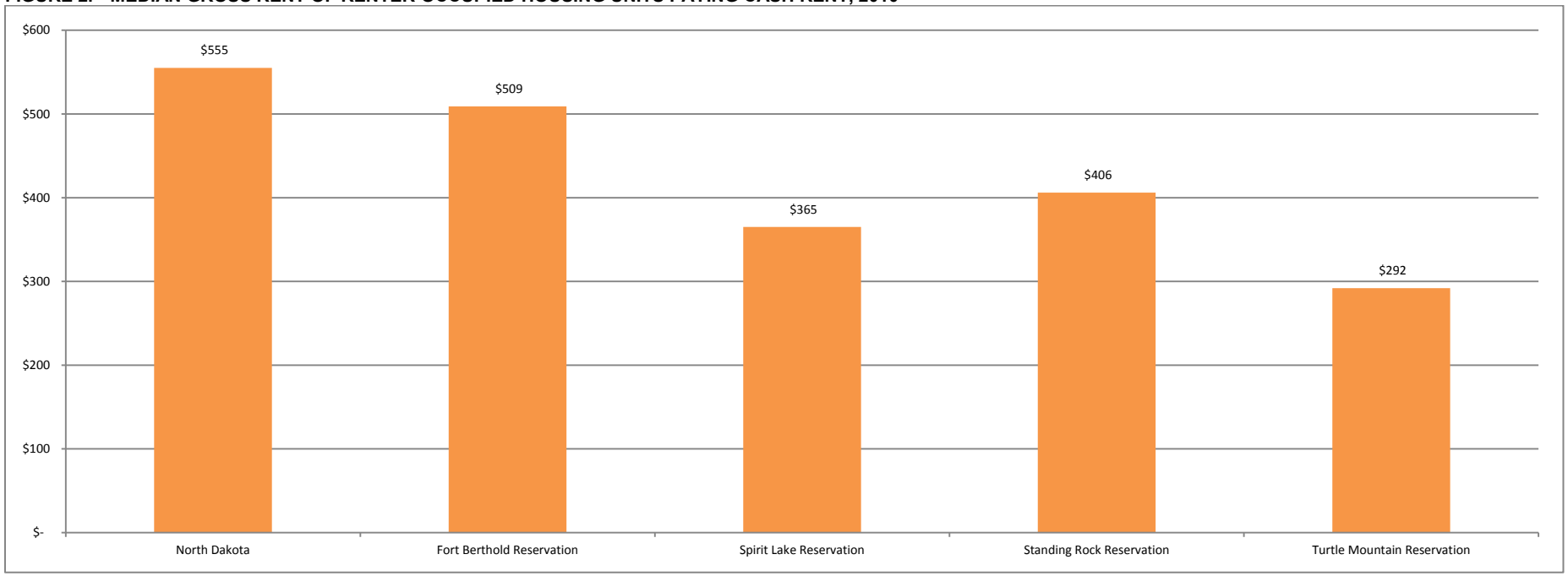


TABLE 10. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2010

Area	Renter-Occupied Housing Units Paying Cash Rent by Monthly Gross Rent												
	Total	Less Than $250		$250 to $349		$350 to $449		$450 to $549		$550 to $749		$750 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	84,113	5,734	6.8%	6,606	7.9%	12,520	14.9%	16,475	19.6%	24,831	29.5%	17,947	21.3%
Fort Berthold	830	143	17.2%	96	11.6%	107	12.9%	139	16.7%	235	28.3%	110	13.3%
Spirit Lake	509	143	28.1%	84	16.5%	141	27.7%	64	12.6%	74	14.5%	3	0.6%
Standing Rock	466	100	21.5%	95	20.4%	86	18.5%	79	17.0%	82	17.6%	24	5.2%
Turtle Mountain	651	234	35.9%	163	25.0%	105	16.1%	29	4.5%	55	8.4%	65	10.0%

TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2010)			Very Low: 31-50% MFI ($20,000 to $29,999 in 2010)			Low Income: 51-80% MFI ($30,000 to $49,999 in 2010)			Moderate: 81-115% MFI ($50,000 to $74,999 in 2010)			Upper: Above 115% MFI ($75,000 or more in 2010)			Tax Credit: 51 to 60% MFI ($30,000 to $39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,699	31.1%	33,078	43,540	31.6%	57,935	75,736	30.7%	55,089	71,784	30.3%	75,104	96,296	28.2%	30,980	40,547	30.9%
Fort Berthold	637	699	9.7%	209	232	11.0%	378	413	9.3%	505	546	8.1%	403	435	7.9%	155	170	9.7%
Spirit Lake	455	532	16.9%	148	158	6.8%	222	249	12.2%	146	162	11.0%	111	122	9.9%	136	146	7.4%
Standing Rock	379	434	14.5%	132	148	12.1%	226	257	13.7%	144	164	13.9%	179	203	13.4%	137	154	12.4%
Turtle Mountain	1,065	1,236	16.1%	427	483	13.1%	440	533	21.1%	273	335	22.7%	221	279	26.2%	260	326	25.4%

TABLE 12. TOTAL HOUSING UNITS, 2000 to 2025 (Projected Demand – Model 2)

Area	2000	2010	Change: 2000 to 2010	Projections – Model 2			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	289,677	312,861	8.0%	355,183	384,481	403,330	28.9%
Fort Berthold	2,881	3,322	15.3%	3,391	4,198	4,527	36.3%
Spirit Lake	1,534	1,300	-15.3%	1,433	1,371	1,350	3.8%
Standing Rock	1,216	1,307	7.5%	1,206	1,355	1,380	5.6%
Turtle Mountain	2,640	2,802	6.1%	2,802	3,139	3,233	15.4%

TABLE 13. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2010 to 2025

Area	Renter-Occupied Housing Units, 2010	Change in Renter-Occupied Housing Units					
		2010 to 2015		2010 to 2020		2010 to 2025	
		Numeric	%	Numeric	%	Numeric	%
North Dakota	92,525	17,296	18.7%	26,929	29.1%	33,412	36.1%
Fort Berthold	975	-35	-3.6%	-35	-3.6%	-4	-0.4%
Spirit Lake	614	-103	-16.8%	-96	-15.6%	-81	-13.2%
Standing Rock	530	165	31.1%	160	30.2%	169	31.9%
Turtle Mountain	681	286	42.0%	275	40.4%	297	43.6%