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2016 North Dakota Statewide Housing Needs Assessment:

COMPONENT 1 - POPULATION & HOUSING FORECAST

Agribusiness & Applied Economics Report No. 755

August 2016

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NDSU NORTH DAKOTA STATE UNIVERSITY

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2016 North Dakota Statewide Housing Needs Assessment: Population & Housing Forecast

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The *Population & Housing Forecast* is one of three components to the 2016 North Dakota Statewide Housing Needs Assessment study.
Component 1. Population & Housing Forecast
Component 2. Special Housing Topics
Component 3. Detailed Tables

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COMPONENTS OF THE 2016 NORTH DAKOTA STATEWIDE HOUSING NEEDS ASSESSMENT

An analysis of North Dakota's current and future housing needs was conducted in 2016 through a collaborative effort by researchers with the Department of Agribusiness and Applied Economics and the Center for Social Research at North Dakota State University. Study authors include Nancy Hodur, Assistant Research Professor and Director of the Center for Social Research; Karen Olson, Research Specialist with the Center for Social Research; and Dean Bangsund, Research Scientist with the Department of Agribusiness and Applied Economics. The results of the needs assessment are summarized in the following three components.

Component 1. 2016 North Dakota Statewide Housing Needs Assessment: Population & Housing Forecast

This report presents an overview of current socio-economic conditions and important trends affecting housing dynamics, and an analysis of population and housing need projections. In addition, the report includes a series of 10 profiles consisting of population and housing information, organized by a) state and eight planning region totals, b) each individual planning region and its associated counties and large cities, and c) four Native American Indian Reservations. This report is available at http://www.ndhfa.org/ and http://ageconsearch.umn.edu/.

Component 2. 2016 North Dakota Statewide Housing Needs Assessment: Special Housing Topics

This report examines special topics with implications for meeting future housing needs, including trends in housing costs, subsidized housing, and special needs populations. This report is available at http://www.ndhfa.org/ and http://ageconsearch.umn.edu/.

Component 3. 2016 North Dakota Statewide Housing Needs Assessment: Detailed Tables

This report presents a series of data tables relating to a) population projections, b) projected housing needs, c) projected housing stock, d) special populations, and e) housing conditions. When applicable, data are presented for North Dakota and the eight planning regions, four Native American Indian Reservation areas, all 53 counties, and 12 cities with 6,500 residents or more. This report is available at http://www.ndhfa.org/ and http://ageconsearch.umn.edu/.

EXECUTIVE SUMMARY

STATEWIDE CONTEXT – KEY FINDINGS

Population Change

- North Dakota's population grew by 13 percent from 672,591 in 2010 to 756,927 in 2015. Annually, North Dakota's population growth rates have outpaced all 50 states in each of the past four years.
- Strong economic growth 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 prior to 2010. From 2010 through 2015, all but one county in these oil-impacted areas had an increase in population.
- Overall, the state is projected to grow by 21 percent by 2029, reaching 891,268 people; however, the growth is projected to be geographically mixed. Western North Dakota is projected to see the fastest growth, with the population in Region I increasing by 67 percent over the next 15 years (30,357 people); Region VIII could see a growth of 28 percent (12,937 people). Regions II, V, and VII are also projected to see strong growth while Region VI is projected to lose population.
- North Dakota's age structure is largely impacted by two moving forces: a significant increase in the prime child bearing age cohort (those ages 25 to 44) and the aging of the baby boom population.
    - From 2014 to 2029, residents 65 and older are projected to grow by 52 percent (54,971 residents) while the cohort they are aging out of, those ages 45 to 64, will decrease by 3 percent statewide (4,540 residents). In 2029, residents ages 65 and older are projected to be 18 percent of the total population (up from 14 percent in 2014), and residents ages 45 to 64 will represent 20 percent of the population (down from 25 percent).
    - The age group under 25 years is projected to grow by 17 percent (45,355 residents) and the prime childbearing age group, those ages 25 to 44, is projected to increase by 30 percent by 2029 (56,000 residents).

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 couples with children. In 2014, that proportion was 19 percent, which is a 34 percent decline (a loss of 30,532 households). In contrast, households characterized by married couples without children increased by 88 percent, although maintaining a similar proportion of total households at 29 percent in 2014 compared to 28 percent in 1960.
- Gradually, non-family households have become more prominent in the state, more than quadrupling since 1960. In 2014, 39 percent of all households were non-family households, of which 80 percent were persons living alone. About one-third of single-person households were elderly.

Racial Diversity

- North Dakota's population is predominately white; however, racial minority populations are growing at a faster pace than the state's white populations. While the state's white population grew by 9 percent from 2010 to 2014, the state's minority populations increased by 20 percent. Native Americans comprise the largest minority group in the state, representing 5 percent of the total population in 2014.

Housing Stock

- Occupied housing units in the state increased by 16 percent (44,008 units) from 2010 to 2014.
- Owner-occupied housing units grew at a slower pace from 2010 to 2014 (13 percent) than renter-occupied units which increased by 21 percent.
- Renter-occupied housing as a percentage of total housing in North Dakota increased slightly in 2014. At the same time, owner-occupied housing as a

percentage of total housing decreased slightly.

- Vacant housing units in North Dakota accounted for 12 percent of total housing units in 2014. However, one-third of those vacant units were recreational units.

Economic Conditions

- North Dakota is experiencing the effects of the low commodity prices in both the oil and gas industry and the agricultural industry. Projections of current state tax revenues from oil and gas production and extraction were based on much higher prices. That, combined with continued low agriculture commodity prices has resulted in state revenue shortfalls.
- While low commodity prices have resulted in a statewide decline in gross state product, the overall economy remains quite strong, especially in the many of the state's urban areas where economies are more diversified.
- The labor market continues to be tight with fewer active resumes than job openings. Statewide, there are 0.6 active resumes for every job opening. North Dakota's unemployment rate also remains below the national average.
- Employment in the state has grown dramatically, increasing by more than 86,000 jobs since 2010. Collectively, the state lost 7,580 jobs in 2015, although losses were concentrated in oil and gas producing counties. Many of the jobs lost in oil and gas producing counties in 2015 were held by non-resident workers that returned to their home state when oil and gas industry development activities declined in response to the drop in prices. In contrast to the decline in employment in western North Dakota, the remainder of the state added 3,474 jobs in 2015.
- The workforce has also increased substantially. In addition to in-migration of new workers, more people are participating in the labor force. North Dakota's labor force participation rate grew from 65 percent in 1980 to 71 percent in 2015.
- Personal income has risen substantially in North Dakota since 2006, largely due to the substantial expansion of the oil and gas industry. North Dakota's per capita income grew approximately 9 percent annually, on average, from $32,826 in 2006 to $55,802 in 2014. In 2009, for the first time since the 1970s, North Dakota's per capita income was larger than the national average. Per capita income remains on an upward trend.

Affordable Housing

- Approximately one-third of all households in North Dakota were extremely or very low-income households in 2014. Sixteen percent of households were extremely low income and 16 percent were very low income. The percentage 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 2014 as a benchmark ($69,600), data for North Dakota indicate that:
    - 15 percent of owner-occupied units and 28 percent of renter-occupied homes are affordable to those with extremely low incomes, i.e., incomes up to 30 percent of MFI.
    - 22 percent of owner-occupied homes are affordable to those with very low incomes of 31 percent to 50 percent of MFI. A much larger proportion (70 percent) of renter-occupied units are affordable to those with incomes of 31 percent to 50 percent of MFI.

Housing Conditions

- The proportion of substandard housing in North Dakota in 2014 was low.
- Only a small fraction of owner-occupied units (0.3 percent) lacked complete plumbing or kitchen facilities.
- Less than 1 percent of owner-occupied units (1,686 units) were overcrowded (i.e., more than one occupant per room).
- Very few renter-occupied units lacked complete plumbing facilities (0.5 percent) or complete kitchen facilities (1.4 percent).
- About 3 percent of renter-occupied housing units in North Dakota (3,198 units) were overcrowded in 2014. In Regions I and III, the percentage of overcrowded rental units was twice the statewide average (6 percent).

HOUSING FORECAST – KEY FINDINGS

Modeling Methodology

- Projected housing needs were forecast for 2019, 2024, and 2029 using established modeling techniques based on the projected increase in the number of households by household characteristics; specifically age, income, and homebuyer type.
- Future housing inventory (number of total housing units) was forecast using two models. The first model (Model 1) projected future housing inventory based on recent trends in housing construction. The second model (Model 2) projected future housing inventory using the historic relationship between occupied units (households) and total housing units applied to the projected growth in households. The dynamic changes in economic and socio-economic conditions that the state has experienced in recent years makes forecasting difficult. To address those challenges, population, housing needs and projected housing inventory were modeled by balancing recent socio-economic conditions with more historic patterns to model future conditions. While efforts were made to balance recent and historic trends to project future conditions, how well these forecasts will reflect future conditions is perhaps of greater uncertainty than in previous housing needs assessments. The housing forecast presented in this study should be combined with other tools and metrics in developing housing policy.

Projected Housing Needs

- Forecasting housing needs for the state was accomplished through a two-staged process. In the first stage, county and age-specific population projections were developed for 2019, 2024, and 2029. Using the age-specific distribution of householders based on data from the 2014 American Community Survey, population projections were converted into projections of total householders.
- Housing needs are described in terms of total households and various household characteristics; specifically age of householders, household income, homebuyer type, and tenure. A householder is described as the person, or one of the people who own a home, are purchasing a home, or have a rental contract.
- Over the projection period, strong population growth is projected to increase the number of households in nearly all regions and across nearly all age groups. From 2014 to 2029, projections suggest an increase of 69,065 households, a 22 percent increase.
- In Region I, where oil and gas development has resulted in exceptional growth in recent years, projections indicate an increase of approximately 15,000 households, a 68 percent increase through 2029. Growth will likely moderate as a result of the recent downturn in oil and gas industry activity. However, considering the downturn has occurred over the course of the past 18 months (starting in early 2015) little data are available to suggest what kind of long-term growth the region may experience in the future. These results should be interpreted with caution as future conditions may not result in similar patterns of growth experienced in recent years. Forecasts should be periodically updated to reflect changes in near-term socio-economic conditions.
- Regions II, V, VII VIII were also projected to experience substantial increases in the number of households by 2029, ranging from 22 percent growth in Region II to 29 percent in Region VIII.
- Growth in Region IV is projected to be more modest with households increasing by 7 percent over the study period. Little change is projected in Region III with only a 1 percent projected increase in households. The number of households in Region VI was projected to decrease by 6 percent over the course of the study period.
- The statewide projected need for housing from 2014 to 2029 is as follows for households characteristics by age, income and homebuyer type:
    - **Age:**
        - The number of young adult households (i.e., under age 25) is projected to increase by 5 percent.
        - Prime working-age households (i.e., ages 25 to 44) are projected to increase by 30 percent (31,441 households).
        - Pre-retiree households (i.e., ages 45 to 64) are projected to decrease by 1 percent as a result of the aging forward of baby boomers.
        - Elderly households (i.e., ages 65 and older) are projected to increase by 54 percent (37,489 households).

- **Income:**
  - Households with extremely low incomes of less than 30 percent of MFI are projected to increase by 24 percent (11,931 households).
  - Households with very low incomes of 31 percent to 50 percent of MFI are projected to increase by 25 percent (12,660 households).
  - Households with low incomes of 51 percent to 80 percent of MFI are projected to increase by 21 percent (14,494 households).
  - Households with lower moderate incomes of 81 percent to 115 percent of MFI are projected to increase by 21 percent (7,421 households).
  - Households with moderate incomes of 116 percent to 140 percent of MFI are projected to increase by 19 percent (8,428 households).
  - Households with incomes above 140 percent of MFI are projected to increase by 20 percent (14,128 households).
- **Homebuyer Type:**
  - First Time homebuyers are projected to increase by 25 percent (17,057 households).
  - Low Income homebuyers are projected to increase by 11 percent (12,686 households).
  - Moderate Income homebuyers are projected to increase by 14 percent (8,969 households).
  - Upscale homebuyers are projected to increase by 15 percent (9,163 households).
  - Elderly homebuyers are projected to increase by 54 percent (37,491 households).

Projected Future Housing Inventory (Total Housing Units)

- Two methods were used to project future housing inventory (total housing units) for this study. The first method (Model 1) relied on recent trends in housing construction and illustrates the potential growth in housing stock (total housing units) if current building trends were to continue throughout the study period.
  - Model 1 suggests the total number of housing units in the state would increase by 206,977 housing units, a 57 percent increase by 2029. The pace of growth experienced in recent years is not sustainable nor likely to continue. If housing was added at a pace similar to recent years, housing stock would greatly exceed housing needs. Extending recent building trends is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- The second method (Model 2) estimates future housing inventory based on the projected growth in population and households and is consistent with the previous housing needs assessment. The ratio of occupied housing units to total housing units was applied to the projected change in households to estimate projections of total housing units. The model assumes that the historic relationship between occupied housing and total housing remains the same and that the baseline inventory of housing is adequate (neither surplus nor shortage). Model 2 projects an additional 76,490 housing units will be added in North Dakota over the course of the study period, a 21 percent increase by 2029.
  - Increases are greatest in the first five years of the study period (2014 to 2019) with projected increases in total housing units of nearly 38,000 units, a 10 percent increase. Growth throughout the remaining portion of the study period is projected to moderate to approximately 5 percent for 2019 to 2024 and 5 percent for 2024 to 2029.
  - Projected change in housing inventory varies by study region.
    - The largest percentage change in total housing units is projected for Region I; however, housing starts have slowed substantially and little data are available to suggest the long-term effects of the current slowdown in oil and gas industry activities.
    - Strong growth in total housing units is projected in regions where four of the five largest urban areas are located (Regions II, V, VII and VIII). Growth is strongest in the first five years of the study period (2014 to 2019) with projected increases in total housing units ranging from 7 to 14 percent regionally. Growth throughout the remaining portion of the study period is projected to moderate, with increases ranging from 5 to 7 percent for 2019 to 2024 and 4 to 8 percent for 2024 to 2029.
    - Future housing stock in Regions III and VI is projected to remain largely unchanged. Some growth is projected for Region IV with an increase in 2,721 housing units or 6 percent by 2029. However, nearly all the projected growth in housing units in Region IV is projected in the 2014 to 2019 time period.

INTRODUCTION

PURPOSE

This study is an update to a previous Statewide Housing Needs Assessment conducted in 2012. There are three components to the study. The first component, *Population & Housing Forecast*, the focus of this report, provides an overview of current conditions and important trends that affect housing dynamics. These trends include historical shifts in population and demographics, and changes in the state's economy. Forecasts of future housing needs were based on forecasts of population and the ratio of the historic distributions of householders and other household characteristics to total population. Forecasts were based on the change in number and characteristics of householders and were reported by age, income, and homebuyer type to provide further context to future housing needs. The second area of analysis was a forecast of potential future housing stock organized by planning region.

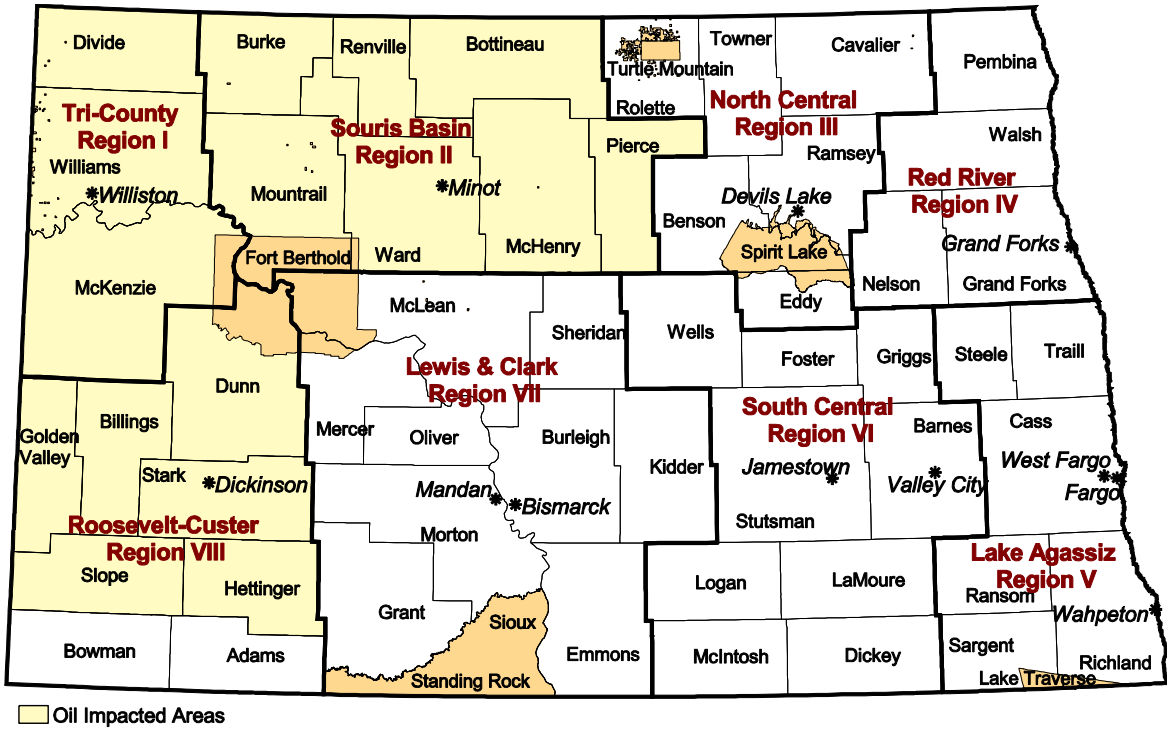
The dynamic changes in economic and socio-economic conditions that the state has experienced in recent years make forecasting difficult. To address those challenges, population, housing needs, and projected housing inventory were modeled by balancing recent socio-economic conditions with more historical patterns of key factors to model future conditions. While efforts were made to balance recent and historical trends to project future conditions, how well these forecasts will reflect future conditions is perhaps of greater uncertainty than in previous housing needs assessments. Regardless of data shortcomings and challenges of an uncertain future during periods of rapid change, the patterns that emerge from this study are useful in understanding the magnitude of potential future change and can guide planning for future housing needs. The housing forecast presented in this study should be combined with other tools and metrics in developing housing policy.

ORGANIZATION OF THIS REPORT

The first section of this report provides an overview of current conditions and trends that affect housing dynamics. Historical shifts in population, changes in the state's economy, and housing trends are some of the issues examined to provide context to statewide housing issues. The next section outlines modeling methodology used to generate projections of future housing needs and projected housing inventory and a summary of those projections. Finally, regional housing profiles are reported for the state and the state's eight planning regions, with county level data within each of the state planning regions, the 12 largest cities, and four of the state's Native American Indian reservations. The regional housing profiles provide substantial detail by geography and are intended to provide a quick comparison of regions.

The location of the state's 53 counties, eight planning regions, 12 most populated cities, the 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 2016 North Dakota Statewide Housing Needs Assessment



STATEWIDE CONTEXT: SETTING THE STAGE

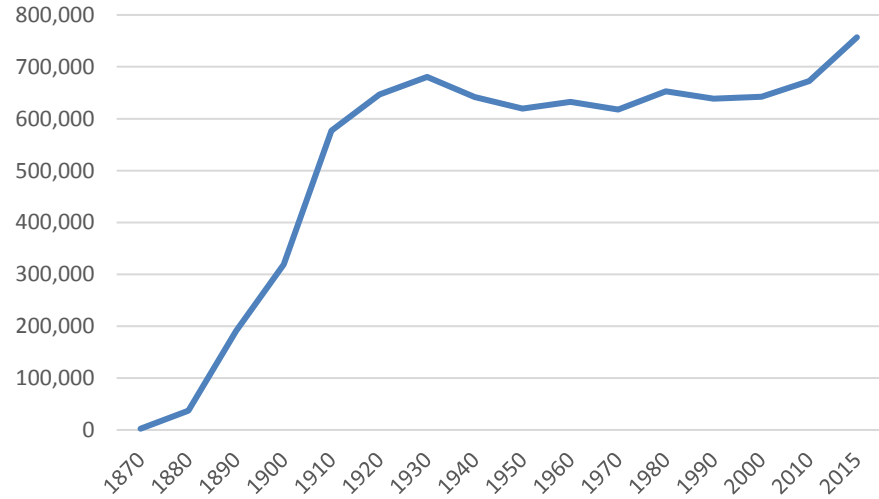
POPULATION CHANGE

North Dakota's population has changed dramatically during the past decade and a half, with growth rates outpacing all 50 states in each of the past four years. Currently at 756,927 people, North Dakota's population grew 13 percent from 2010 to 2015. Historically, North Dakota's population increased markedly from statehood up until World War II. For the next 60 years, the state's total population remained relatively stable with 641,935 residents in 1940 and 642,200 in 2000 (see Figure 2). From 2000 to 2010, population in the state grew at approximately half a percent per year. Beginning in 2010, North Dakota's population grew 2 percent per year on average, resulting in the largest number of people in the state on record.

The recent growth in population reverses a historical downward trend that has affected much of the state since the early 1940s. For more than half of the state's 53 counties, population loss occurred in each of the seven decades beginning in the 1940s through 2010. At a state level, there was little overall population change during this period, which masked a significant consolidation that occurred within the state 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 30,000 currently.

Energy development has significantly changed the population trends within the state. North Dakota's population change in the past five years stands in stark contrast to the previous seven decades. The impact of shale oil development, which started in 2006, significantly altered migration flows. People looking to take advantage of employment opportunities in the oil and gas industry quickly exhausted the available housing supply and strained the ability of communities to provide public and private goods and services. More than half of the western counties in North Dakota began experiencing rapid population growth in 2008 as documented in the U.S. Census Bureau's Population Estimates (see Figure 3). This growth continued through 2015, and expanded to include the entire western half of North Dakota (see Figure 4).

Figure 2. Total Population in North Dakota: 1870 to 2015



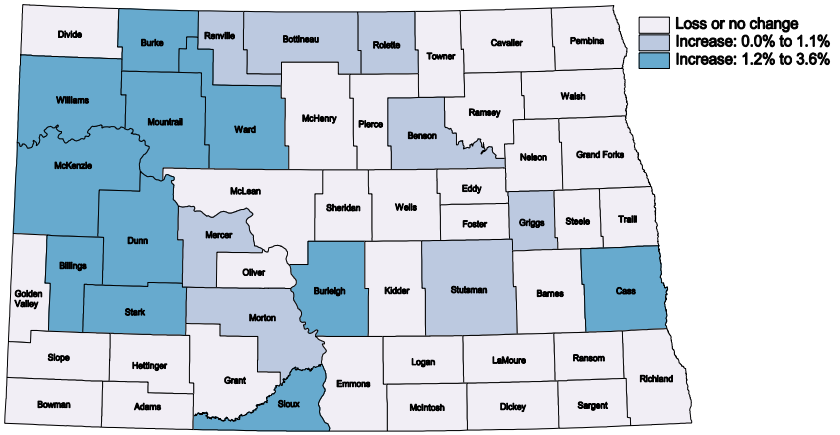
Source: U.S. Census Bureau

Population growth in some western counties has been extraordinary. McKenzie County population has more than doubled in the past five years. Other oil and gas producing counties have experienced 20 to 60 percent population growth. Population growth has also been very strong in the state's urban areas. Of the cities included in this analysis, population in Dickinson, West Fargo, and Minot grew the fastest since 2010. Of particular interest is the city of Minot, which is North Dakota's fourth largest city. Population in Minot increased by an average of 4 percent annually from 2010 through 2015, putting the city's population at 49,450 in 2015. This level is just below the 50,000 mark needed for metropolitan designation.

Since 2010, 33 of North Dakota's 53 counties experienced population growth. While some areas of the state experienced population decline, losses in many cases

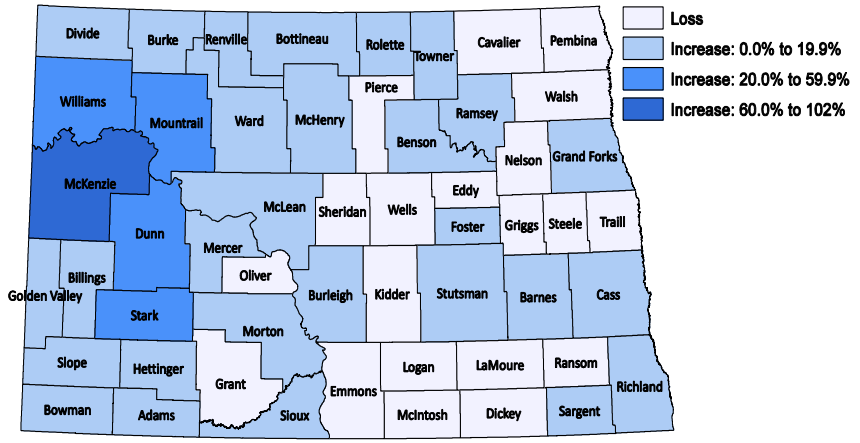
were relatively small. Seven counties experienced losses of less than 2 percent. Three counties experienced losses of 2 percent and 4 counties had losses of 3 to 4 percent. Counties with moderate losses were in regions of the state where agriculture remains the primary economic driver. While the losses represent a continuation of long term population declines, the losses were moderate relative to historical declines (see Figure 4).

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



Source: U.S. Census Bureau

Figure 4. Percentage Change in Population for North Dakota by County, 2010 to 2015



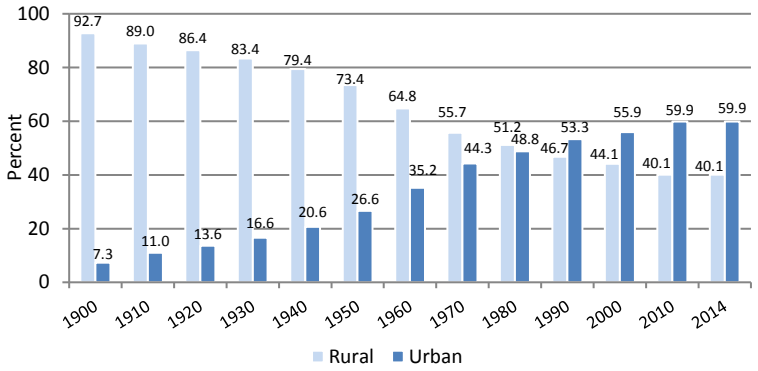
Source: U.S. Census Bureau

POPULATION CONSOLIDATION

As noted earlier, the rural-to-urban migration in North Dakota 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 in the countryside or in a place of fewer than 2,500 residents. The lack of employment opportunities in small towns and rural areas along with an aging population in need of services pushed many residents to move to larger cities in the state. This trend accelerated during the 1950s and 1960s, and slowed somewhat during the 1970s and 1980s. Nonetheless, by 1990, the majority of residents in the state were living in urban areas. Based on 2014 data from the American Community Survey, 60 percent of North Dakota's population is defined as urban.

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 2014. 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 2014, the majority (55 percent) of incorporated places in North Dakota had fewer than 200 people.

Figure 5. Rural-Urban Population Distribution for North Dakota, 1900 to 2014



Source: U.S. Census Bureau

SHIFTING AGE DISTRIBUTION

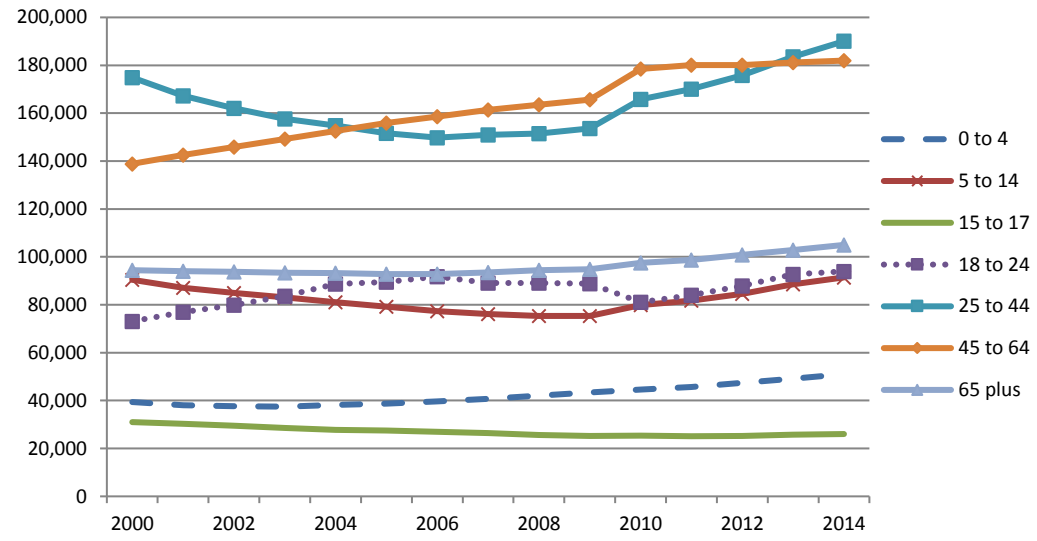
The age structure in the state is being impacted by a strong, diversified economy in the eastern part of the state and the substantial growth experienced by communities in western North Dakota as a result of energy development. Current estimates suggest that North Dakota became the only state to become younger in 2015, with average age declining from 34.9 years in 2014 to 34.6 in 2015. For the first time since the early 1980s, the pre-school age population within the state grew, as did the 5 to 14 age cohort (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 2014 there were 11,352 births. This reversal parallels a significant upturn in the 25 to 44 age cohort which is the prime child bearing age category. The prime working age category, the 45 to 64 age cohort, grew consistently during the 2000s in response to the state's robust economy. However, since 2010, the 45 to 64 age cohort has held steady, largely due to the aging baby boomers.

Table 1. Number of Incorporated Cities in North Dakota by Population Size, 1960 and 2014

City Population Size	1960 Census		2014 Estimate	
	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	7	2.0
2,000 to 2,499 persons	7	2.0	6	1.7
1,500 to 1,999 persons	15	4.3	8	2.2
1,000 to 1,499 persons	26	7.5	20	5.6
500 to 999 persons	45	12.9	41	11.5
200 to 499 persons	114	32.7	68	19.0
Less than 200 persons	127	36.4	195	54.6
Total Number of Cities	349	100.0	357	100.0

Source: U.S. Census Bureau

Figure 6. Age Distribution for North Dakota, 2000 to 2014



Sources: U.S. Census Bureau

Baby boomers represent a large cohort of people born from 1946 through 1964. This was a very prosperous period following World War II when the number of babies born increased rapidly. The oldest of this cohort began turning 65 in 2011. As a result, the elderly population ages 65 and older, which saw little change from 2000 through 2010, began increasing from 2010 through 2015.

The future age structure of North Dakota will change dramatically over the next two decades as the baby boom population continues to move into their retirement years. Even in the face of the recent downturn in the oil and gas industry, the prime workforce cohort is also projected to grow as the state's economic outlook is strong, especially in the state's urban areas. Change in age cohort distributions is detailed in Table 2.

Overall, the state's population is projected to grow by 21 percent by 2029, reaching 891,268 people; however, the growth is projected to be geographically mixed. Western North Dakota is projected to grow the fastest, with population in Region I increasing by 67 percent over the next 15 years (30,357 people); Region VIII is projected to grow by 28 percent (12,937 people). Regions II, V, and VII are also projected to have strong growth while Region VI is projected to lose population (see Table 2).

Table 2. Total Population by Age Cohort for North Dakota, 2014 Estimates and 2029 Projections

Area	Total			Ages 0 to 24			Ages 25 to 44			Ages 45 to 64			Ages 65 and Older		
	2014	2029	Percent Change	2014	2029	Percent Change	2014	2029	Percent Change	2014	2029	Percent Change	2014	2029	Percent Change
North Dakota	**739,482**	**891,268**	**20.5%**	**262,479**	**307,834**	**17.3%**	**190,044**	**246,044**	**29.5%**	**181,961**	**177,421**	**-2.5%**	**104,998**	**159,969**	**52.4%**
Region I	45,558	75,915	66.6%	16,686	26,986	61.7%	13,198	24,086	82.5%	11,175	16,256	45.5%	4,499	8,587	90.9%
Region II	101,040	122,949	21.7%	36,966	42,587	15.2%	27,404	37,893	38.3%	23,213	24,269	4.5%	13,457	18,200	35.2%
Region III	41,555	43,212	4.0%	15,355	17,112	11.4%	8,762	9,271	5.8%	10,848	8,051	-25.8%	6,590	8,778	33.2%
Region IV	91,281	98,821	8.3%	36,296	37,545	3.4%	21,564	28,001	29.9%	20,861	16,102	-22.8%	12,560	17,173	36.7%
Region V	202,851	248,911	22.7%	75,424	85,521	13.4%	56,027	71,662	27.9%	46,848	48,194	2.9%	24,552	43,534	77.3%
Region VI	56,190	53,954	-4.0%	16,665	17,300	3.8%	11,584	11,048	-4.6%	15,851	11,310	-28.6%	12,090	14,296	18.2%
Region VII	154,454	188,016	21.7%	49,553	60,364	21.8%	39,339	48,514	23.3%	41,312	40,047	-3.1%	24,250	39,091	61.2%
Region VIII	46,553	59,490	27.8%	15,534	20,419	31.4%	12,166	15,569	28.0%	11,853	13,192	11.3%	7,000	10,310	47.3%

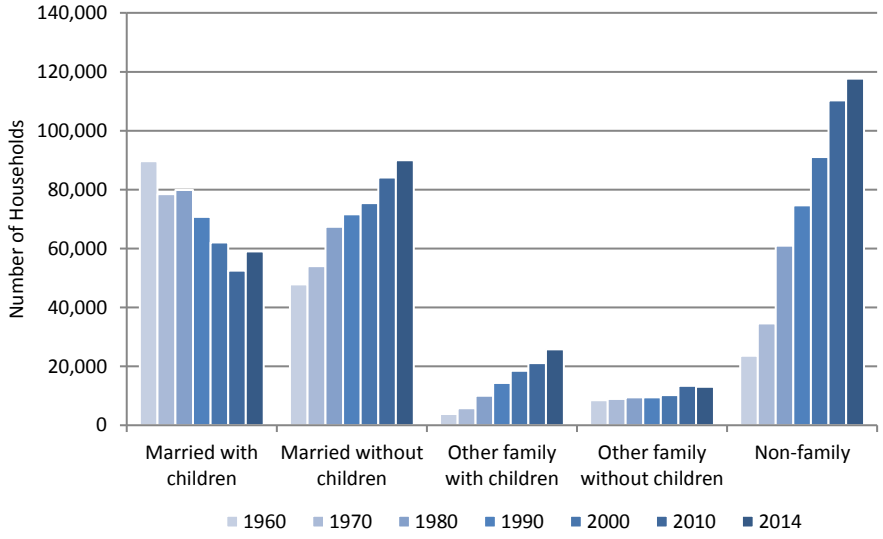
Sources: U.S. Census Bureau and the Center for Social Research at NDSU

CHANGING HOUSEHOLD COMPOSITION

The baby boom generation is also having an impact on household composition in North Dakota. Figure 7 illustrates the significant shift that has occurred in household types from 1960 to 2014. Housing in 1960 was dominated by married couples with children under age 18 and represented 89,590 households or 52 percent of occupied housing units in the state. As children of the baby boom generation left home, married couples with children decreased gradually each decade, and accounted for 52,438 households in 2010, a decline of approximately 37,000 households or 41 percent from 1960. More importantly, these households represented 19 percent of all households in the state in 2010. Reversing the trend slightly, current 2014 data indicate an increase in the number of married couples with children; however, these households continue to represent 19 percent of all households in North Dakota.

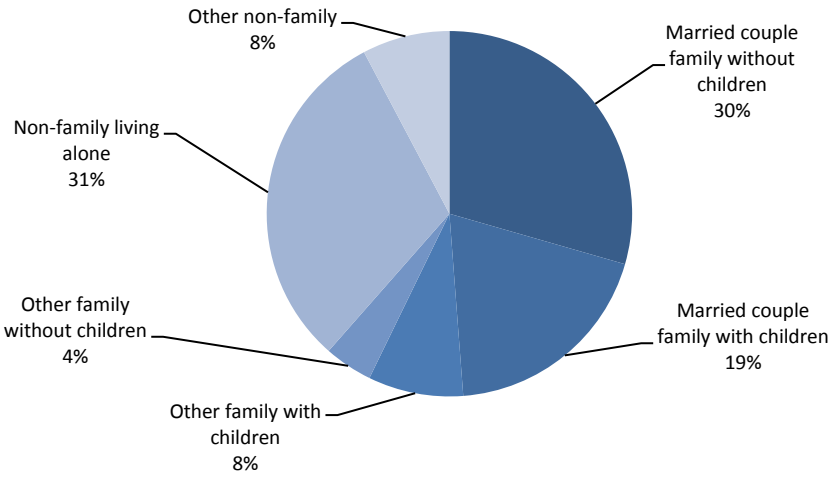
As the number of married-couple households with children decreased each decade from 1960 through 2010, households comprised of married couples without children under age 18 grew steadily from 47,808 households in 1960 (28 percent of occupied housing units) to 89,958 households in 2014 (maintaining a similar proportion at 30 percent of occupied housing units despite the rapid growth in the number of households), an increase of 88 percent.

Figure 7. North Dakota Households by Type and Presence of Children Less Than Age 18, 1960 to 2014



Source: U.S. Census Bureau

Figure 8. North Dakota Households by Type, 2014



Source: U.S. Census Bureau

The shift in household composition having the greatest impact on housing within the state is the steady, continued growth in non-family households. Non-family households represented fewer than 24,000 households in 1960 or 14 percent of occupied housing units. However, by 2014, this household type more than quadrupled to 117,631 households representing nearly 40 percent of the occupied housing units in the state. Approximately 80 percent of these non-family households were persons living alone. While elderly (i.e., ages 65 and older) comprised 14 percent of the population in North Dakota in 2014, they represented 34 percent of all persons living alone.

Housing inventories in the future will need to reflect the continuing trend of shifting household composition. The state will likely see continued strong demand for housing units for persons living alone, both for seniors and younger workers. Currently, 31 percent of occupied housing units in the state are single-person households (see Figure 8). This proportion is projected to increase as the number of elderly in the state increases and as the workforce, especially those without families, continues to expand in western North Dakota as a result of energy development. This suggests future housing needs will be driven by the needs of 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. While the white population continues to represent 90 percent of the state's total population and grew by 9 percent from 2010 to 2014, the state's minority population (e.g., African-American, American Indian, Asian or those reporting two or more races) grew by 20 percent overall. Specifically, the African-American population doubled from 7,960 to 15,550 and the Asian population grew by 38 percent to 9,957 people. In addition, the Hispanic population grew 74 percent since 2010 to 23,439 people in 2014.

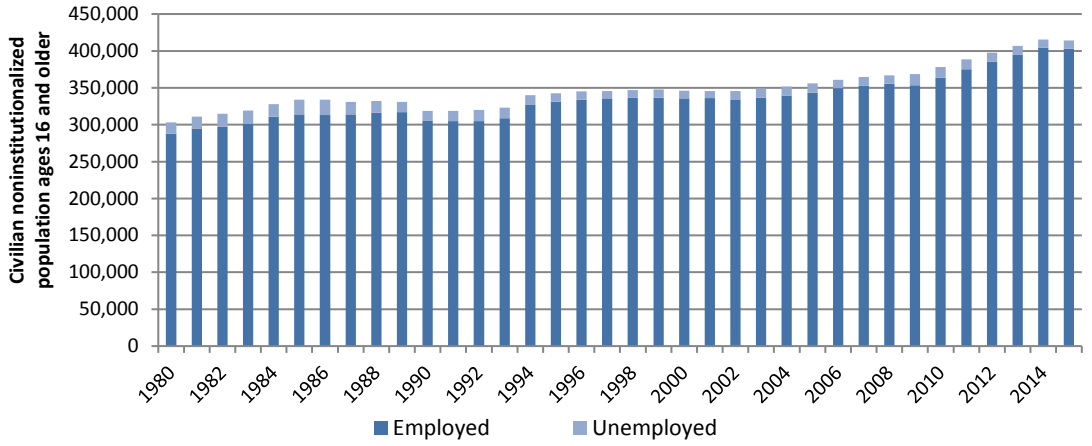
Native Americans comprise the largest minority group in the state, representing 5 percent of the state's population in 2014 at 40,277 persons (an increase of 10 percent from 36,591 people in 2010).

The vast majority of all people living in North Dakota (97 percent) were born in the U.S. Foreign-born residents were from six continents, with the largest proportion coming from countries in Africa (20 percent), followed by south central Asia (15 percent), Latin America (13 percent), and Canada (12 percent). Data from Lutheran Social Services of North Dakota indicate that more than 6,300 refugees have been resettled in North Dakota from 1997 through 2015, a population representing at least 39 countries. Most of the refugees arriving in North Dakota were resettled in four of the state's largest cities (Fargo, West Fargo, Grand Forks, and Bismarck).

CHANGES IN THE STATE'S LABOR FORCE

Overall, North Dakota's labor force remained relatively constant from the early 1980s to the early 2000s. Beginning in 2003, the state's labor force began to grow at a small but steady pace. More recently, the labor force has grown substantially, increasing by 10 percent from 2010 to 2014. The workforce increased by nearly 37,000 workers, from 378,342 in 2010 to 415,286 in 2014. The state had a slight decrease of less than 1 percent from 2014 to 2015 (see Figure 9). In addition to an in-migration of new workers, North Dakota's labor force participation rate grew from 65 percent in 1980 to 71 percent in 2015. North Dakota currently has the highest labor force participation rate among states[1].

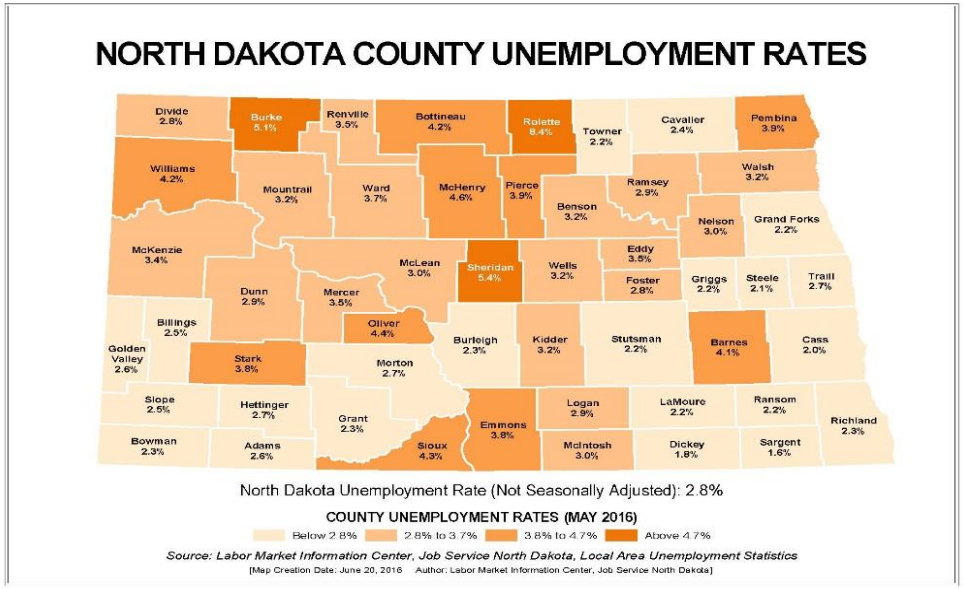
Figure 9. North Dakota Labor Force by Employment Status, 1980 to 2015



Source: Job Service North Dakota

As noted in Figure 10, the unemployment rate for much of the state in May 2016 was less than 3.8 percent. In contrast, the national unemployment rate for May 2016 was 4.7 percent.

Figure 10. Unemployment Rates for North Dakota by County, May 2016



INCOME AND WAGES

Personal income rose substantially in North Dakota beginning in 2006 as a result of unprecedented expansion in the oil and gas industry. Personal income levels however are now slowly leveling off. North Dakota's per capita income grew approximately 9 percent annually, on average, from $32,826 in 2006 to $55,802 in 2014. The national average in 2006 was $38,144 and North Dakota ranked 40th in the nation. By 2014, the national average was $46,049 and North Dakota's per capita income of $55,802 ranked 5th highest among states. Since the early 1970s North Dakota's per capita income was well below the national average. The first time North Dakota's per capita income outpaced the national average was in 2009, and it is still on an upward trend (see Figure 11).

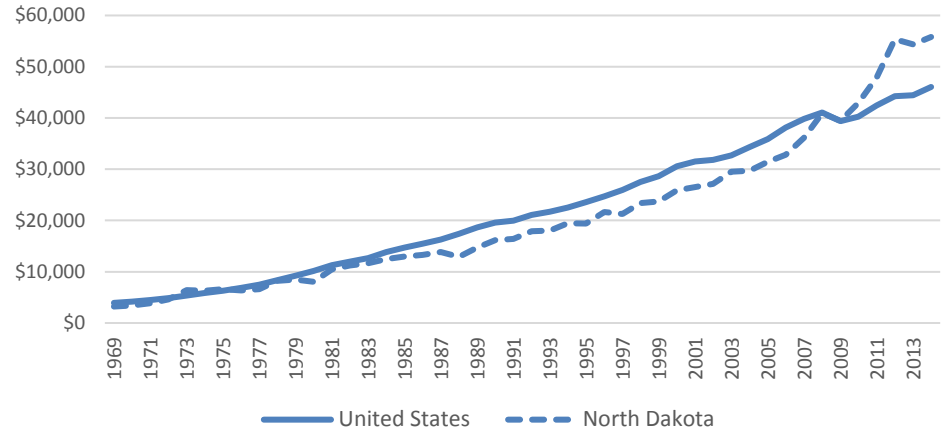
According to the Bureau of Economic Analysis, the average compensation per job in North Dakota has also increased in recent years. Employee compensation includes wage and salary disbursements and supplements to wages and salaries (i.e.,

[1] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics.

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 3 percent from 2013 to 2014. In North Dakota, average annual employee compensation in 2014 was $59,921, a 5.9 percent increase from 2013. Of the 13 westernmost counties (Regions I and VIII, plus Burke and Mountrail counties), nine grew by 5 percent or more from 2013 to 2014. Nationally, the average annual compensation per job for the U.S. was $63,729 in 2014, an increase of 2.5 percent from the previous year.

For nearly 90 percent of the counties in North Dakota, annual employee compensation grew faster than the national average; for half of the state's counties it grew at a rate twice that of the nation. However, the rapid growth that seven of the western counties impacted by energy development (Divide, Dunn, McKenzie, Mountrail, Slope, Stark, and Williams) experienced through 2012 is stabilizing. Combined, average annual employee compensation for this seven-county area grew an average of 3 percent in 2014, compared to an average of 20 percent in 2011.

Figure 11. Per Capita Personal Income in North Dakota and the United States, 1969 to 2014



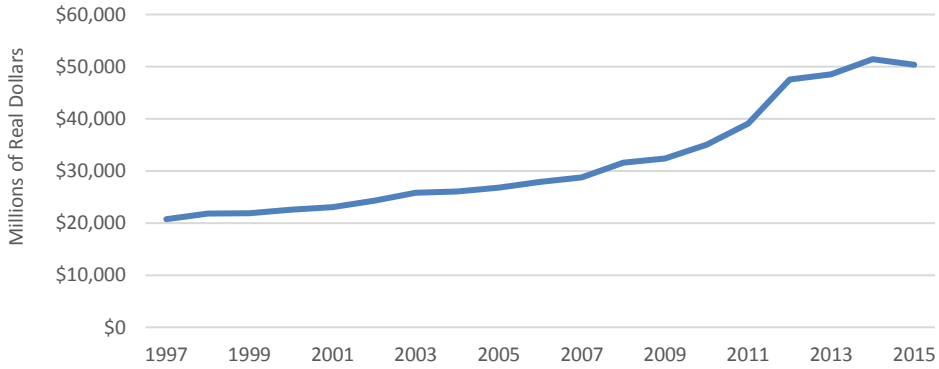
Source: U.S. Bureau of Economic Analysis

The latest data from Job Service North Dakota highlight the impact of the state's robust economy on wages. The 2015 estimate of the average annual wage for North Dakota, excluding benefits, was $50,696. Williams County had the highest average annual wage in 2015 at $77,653, followed by Oliver County at $76,712, McKenzie County at $76,550, Dunn County at $69,993, and Mountrail County at $69,796.

NORTH DAKOTA'S ECONOMY

Gross state product (GSP) is the state's counterpart to the nation's gross domestic product (GDP). Gross state product measures the economic output of a state and represents the sum of all value added goods and services by industry in the state. While the North Dakota economy has experienced very strong growth in recent years, gross state product actually declined in 2015 by 6 percent. However, North Dakota had the fastest growing economy in the country the previous four years. As Figure 12 illustrates, the economy has grown at a rate that has far exceeded historical growth trends. Despite the recent decline in GSP, the state's economy remains considerably larger than previous decades. The states' GSP has increased by 52 percent since 2010.

Figure 12. Gross State Product in North Dakota in Millions of Real Dollars, 1997 to 2015



Source: U.S. Bureau of Economic Analysis

While rapid expansion in the oil and gas industry and a healthy

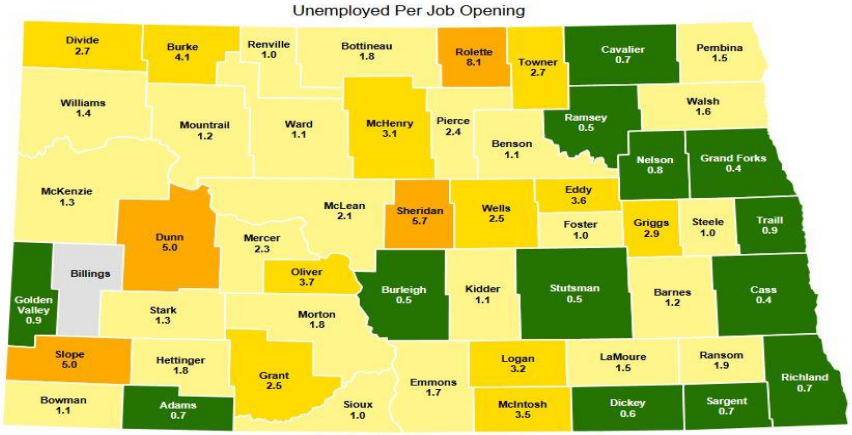
agriculture sector fueled record growth in recent years, low oil and agriculture commodity prices have strained state budgets. Projections of oil and gas revenue were based on much higher price forecasts and the decline in drilling activity has impacted sales tax revenues. Oil and gas production in the state remains at just over a million barrels a day and state revenue associated with oil and gas production is less than projected due to low prices[2]. Continued weak agricultural commodity prices are also contributing to the decline in state budget revenues. Stalled growth in the overall state GSP has resulted in statewide revenue shortfalls prompting across the board budget reductions[3].

While low commodity prices have resulted in an overall decline in GSP and reduced government revenues, the overall economy remains quite strong, especially in many of the state's urban centers where the economies are more diversified[4]. Other sectors, albeit small sectors compared to mining (oil and gas extraction) and agriculture, such as 'nondurable goods manufacturing', 'retail trade', 'finance and insurance' and 'educational services, health care and social assistance' had increases in GSP from 2 to 4 percent in 2015[5].

Other indicators of economic conditions such as unemployment rates, employment, per capita income, and workforce indicators remain positive. As previously discussed, unemployment rates continue to be among the lowest in the nation and per capita income has increased substantially since 2006. Employment in the state has grown dramatically in recent years; nearly 86,000 jobs were added from 2010 to 2014. While total employment in the state decreased by 7,580 jobs in 2015, the most significant losses were observed in oil and gas producing counties[6]. Employment in oil and gas producing counties decreased by 11,366 jobs in 2015. Many of the jobs lost in 2015 in oil and gas producing counties were held by non-resident workers who simply returned to their home state when oil development substantially declined[7]. Steady labor force numbers following the downturn in the oil and gas industry also support the notion that many of the lost jobs were held by non-resident workers. While employment losses were observed in other areas of the state, those declines were modest. Collectively, non-oil and gas producing counties added 3,474 jobs in 2015.

Labor markets in the state continue to be tight. Although labor market conditions have improved slightly as a result of the slowdown in the oil and gas industry, workforce issues remain a key economic consideration. Statewide, there are still more jobs than active resumes, with 0.6 active resumes for every job opening. The ratio is slightly higher in oil and gas producing counties with 1.3 active resumes for every job opening. The tight job market is apparent in non-oil and gas producing counties with 0.4 active resumes for every job opening. Another measure of supply and demand for labor in the state is the ratio of unemployed persons per job opening. Rates

Figure 13. Unemployed Persons per Job Opening in North Dakota by County, May 2016



[2] Sharp, Pam. North Dakota Office of Management and Budget. "Budget Section Presentation", June 27, 2016, http://bit.ly/2b9NA4b
[3] Smith, Nick. The Bismarck Tribune. "North Dakota budgets to be reduced by 10 percent." May 4, 2016, http://bit.ly/1QTj6hW
[4] Coon, Randall C., Dean A. Bangsund and Nancy M. Hodur. "North Dakota's Economic Base in 2013", AAE 15001, Department of Agribusiness and Applied Economics, NDSU.
[5] U.S. Bureau of Economic Analysis, http://www.bea.gov/regional/.
[6] Job Service North Dakota, Labor Market Information Center, "North Dakota Oil and Gas Employment Report", June 2016.
[7] Hodur, Nancy M., and Dean A. Bangsund. "Assessment of the Oil and Gas Industry Workforce", AAER 748, Department of Agribusiness and Applied Economics, NDSU.

in core oil and gas producing counties range from 1.4 to 1.8 unemployed per job opening while rates in counties home to the state's five largest urban centers range from 0.4 in Cass County to 1.5 in Stark County (see Figure 13)[8].

While the state is feeling the effects of low commodity prices in several key industries, the state's economy remains healthy and is substantially larger than in the past. The state's urban areas, which have more diversified economies, have been far less impacted than regions of the state that are primarily reliant on the oil and gas industry and agriculture. Economic diversification will continue to be an important goal for state policy makers as long as the state's economy remains heavily influenced by commodity price volatility. Other factors such as the availability of housing and an adequate workforce will also continue to be key considerations.

HOUSING STOCK

Estimates of total housing units from the U.S. Census Bureau reported 332,010 housing units in North Dakota as of July 1, 2015. Baseline estimates for the total number of housing units in the 12 largest cities and their respective counties were adjusted using actual building permit data collected from the cities' local building departments (see Section on Modeling Methodology for a complete discussion of the housing supply model and adjustments to the 2014 estimates of total housing units). A comparison of Census estimates and estimates made using actual building permit data resulted in an adjustment of 31,539 housing units, bringing the estimate of housing supply in the state to 363,549 total housing units. Estimates of occupancy and tenure were calculated by applying distributions from the 2014 American Community Survey to the revised 2014 estimates of total housing.

Table 3. North Dakota Housing Supply by Occupancy Status and Tenure, 1990, 2000, 2010, and 2014

Occupancy and Tenure	1990	2000	2010	2014	Percent Change: 2010 to 2014
Total housing units	276,340	289,677	312,861	363,549	16.2%
Occupied housing units	240,878	257,152	276,642	320,650	15.9%
Owner-occupied	157,950	171,310	184,117	208,546	13.3%
Percent of all occupied housing	65.6%	66.6%	66.6%	65.0%	-2.4%
Renter-occupied	82,928	85,842	92,525	112,104	21.2%
Percent of all occupied housing	34.4%	33.4%	33.4%	35.0%	4.8%
Vacant housing units	35,462	32,525	36,219	42,898	18.4%
Percent of total housing units	12.8%	11.2%	11.5%	11.8%	2.6%

Source: 1990, 2000, and 2010 - U.S. Census Bureau, Decennial Census. 2014 - U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates and the Center for Social Research at NDSU

Housing supply has increased dramatically in recent years. Occupied housing in the state expanded from 276,642 units in 2010 to 320,650 in 2014, an increase of 15.9 percent (see Table 3). Renter-occupied units grew by 21.2 percent from 2010 to 2014. In contrast, the number of owner-occupied units in the state increased by 13.3 percent. The overall proportion of renter-occupied units relative to all occupied units grew by 4.8 percent from 2010 to 2014 while owner-occupied units as a proportion of all occupied units decreased by 2.4 percent. This would seem to be consistent with the previous discussion on the increase in single, non-family households.

The change in occupied housing units from 2010 to 2014 differed markedly depending on location within the state. The dominant trend throughout the state was one of growth with 72 percent of the counties (38 counties) having an increase in total housing units. Trends were similar in some of the counties with major urban centers (i.e., Burleigh at 18.6 percent and Cass at 18.4 percent), and some of the western energy development counties (i.e., Stark at 40.7 percent, Mountrail at 26.9 percent, Ward at 24.6 percent, and Morton at 19.1 percent). McKenzie and Williams Counties experienced the most remarkable growth at 101.6 percent and 86.7 percent, respectively. Housing vacancy rates in the state increased slightly from 2010 to 2014. In 2014, 42,898 housing units in North Dakota were vacant, 11.8 percent of all housing (see Table 3). This was an increase of 2.6 percent from 2010.

[8] Job Service North Dakota, http://www.jobsnd.com/.

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 is designed to align closely with various federal housing programs. The benchmark of $69,600 in 2014 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 income 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, property insurance at 0.6 percent of the loan, and total debt at no more than 20 percent of income.

Based on these assumptions, the purchase price of a home for a family below 30 percent of the MFI would be $40,351. At present, only 15 percent of the owner-occupied housing units in the state would be affordable for people in this income circumstance. Similarly, only 28 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 inventory of appropriately priced housing; 70 percent of the current owner-occupied housing stock and 91 percent of rental units would be affordable for moderate income households.

Table 4. North Dakota Annual Income Level Category Characteristics, 2014

	Income Categories Based on Income as a Percentage of the Median Family Income (MFI) FY 2014 (FY 2014 MFI=$69,600 in North Dakota)												
	Extremely Low: 0% to 30% MFI		Very Low: 31% to 50% MFI		Low: 51% to 80% MFI		Lower Moderate: 81% to 115% MFI		Moderate: 116% to 140% MFI		Upper:	Tax Credit: 0% to 60% MFI	
Characteristic	From:	To:	From:	From:	From:	To:	From:	To:	From:	To:	Above 140% MFI	From:	To:
Annual Income Ranges ($)	$0	$20,880	$20,881	$34,800	$34,801	$55,680	$55,681	$80,040	$80,041	$97,440	$97,441 and above	$0	$41,760
Monthly Affordable Housing Costs ($)	$0	$522	$523	$870	$871	$1,392	$1,393	$2,001	$2,002	$2,436	$2,437 and above	$0	$1,044
Affordable Purchase Price ($)	$40,351		$67,504		$108,612		$154,474		$189,313		$227,168	$80,734	
Percent of Owner-Occupied Housing Units That Are Affordable	15.4%		22.1%		43.0%		63.3%		70.0%		81.7%	29.9%	
Percent of Renter-Occupied Housing Units That Are Affordable	27.9%		69.8%		87.3%		90.2%		91.1%		91.1%	75.7%	

Sources: Calculations based on data from the U.S. Census Bureau and the U.S. Department of Housing and Urban Development

HOUSING CONDITIONS

In general, overall housing conditions in the state are good. An estimated 559 owner-occupied housing units in the state lacked plumbing (0.3 percent) in 2014, and 719 units lacked a complete kitchen facility (0.3 percent). Less than 1 percent was classified as overcrowded (i.e., more than one occupant per room) (see Table 5). More renter-occupied housing was substandard compared to owner-occupied housing in North Dakota. About 1 percent of rental units lacked complete kitchen facilities and nearly 3 percent were 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 6 percent of all rental units classified as overcrowded.

Table 5. North Dakota Substandard Occupied Housing Units (Lacking Complete Kitchen or Plumbing, or Overcrowded) by Tenure, 2014

	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	208,546	559	0.3%	719	0.3%	1,686	0.8%	112,104	515	0.5%	1,548	1.4%	3,198	2.9%
Region I	15,293	74	0.5%	50	0.3%	155	1.0%	6,940	91	1.3%	80	1.2%	396	5.7%
Region II	27,721	66	0.2%	167	0.6%	294	1.1%	14,405	19	0.1%	143	1.0%	447	3.1%
Region III	11,229	24	0.2%	15	0.1%	305	2.7%	4,880	20	0.4%	70	1.4%	302	6.2%
Region IV	22,976	54	0.2%	61	0.3%	95	0.4%	16,789	49	0.3%	180	1.1%	330	2.0%
Region V	49,656	133	0.3%	208	0.4%	138	0.3%	38,817	159	0.4%	614	1.6%	765	2.0%
Region VI	18,304	41	0.2%	76	0.4%	83	0.5%	7,167	19	0.3%	62	0.9%	25	0.4%
Region VII	48,666	124	0.3%	80	0.2%	409	0.8%	17,705	121	0.7%	316	1.8%	754	4.3%
Region VIII	14,701	43	0.3%	63	0.4%	206	1.4%	5,401	37	0.7%	84	1.6%	179	3.3%

Source: U.S. Census Bureau

HOUSING NEEDS FORECAST

MODELING METHODOLOGY

Established modeling techniques similar to those used in previous statewide housing needs assessments were used to forecast future housing needs with breakdowns by age, income, and homebuyer type. Future growth in housing needs was forecasted to 2029, and was derived from projected changes in population and household characteristics (Housing Need). Potential growth in housing stock was forecasted to 2029 based on recent trends in housing construction (Model 1) and on projected changes in population (Model 2).

Dynamic changes in economic and socio-economic conditions the state has experienced in recent years make forecasting population and housing needs difficult. Nearly all regions of the state have experienced robust growth since 2009 with the most remarkable growth in western North Dakota. While the rapid growth present in western counties from 2009 to 2014 has slowed considerably, economic conditions are still producing areas of robust growth and the Williston Basin could again return to higher rates of population growth if oil prices increase. The state's metro area economies remain strong, and are projected to continue to exhibit growth patterns in the future. Rural population appears more stable than in previous decades; however, the recent downturn in agriculture commodity prices will once again strain rural communities. These factors make predicting future conditions, population and housing needs challenging.

To address those challenges, population, housing needs and projected housing inventory were modeled by balancing recent socio-economic conditions with more historical patterns of key factors to model future conditions. Simply projecting future growth to resemble the unprecedented growth of the past five to eight years would clearly overestimate future conditions, whereas modeling future conditions to resemble conditions prior to the recent socio-economic expansion would underestimate future conditions. While efforts were made to balance recent and historical trends to project future conditions, how well forecasts will reflect future conditions is perhaps of greater uncertainty than in previous housing needs assessments. Short of subjectively projecting future conditions, historical conditions provide the only objective data for modeling future conditions and are consistent with previous studies. Regardless of data shortcomings and challenges of an uncertain future during periods of rapid change, the patterns that emerge from this study are useful in understanding the magnitude of potential future change, and can guide planning for future housing needs. The housing forecast presented in this study should be combined with other tools and metrics in developing housing policy. Forecasts should be periodically updated to reflect changes in near term socio-economic conditions.

PROJECTED HOUSING NEEDS

Modeling of Projected Housing Needs

Potential future housing needs were modeled in a two-step process. County and age-specific population projections for the years 2019, 2024, and 2029 were estimated using a cohort component model. Age-specific distributions of population, householders, and household characteristics were based on adjusted 2014 population estimates. Next, future housing needs were described in terms of householder characteristics, household income, homebuyer type, and tenure.

Projections of Population and Householders

Age-specific future population was projected using a standard cohort component population projection model. This study used county-specific trends in fertility, mortality, and migration to project future population. Actual fertility and mortality rates were obtained from the North Dakota Department of Health, Division of Vital Records. Fertility rates were based on total births, by age of mother, by county from 2010 to 2014. Mortality rates were based on total deaths by age and gender, by

county from 2010 to 2014. County specific migration rates were based on various combinations of recent and historical trends. Migration rates for the near term projection period were generally more reflective of recent (past five years) migration rates, and more reflective of historic migration rates for the 2024 and 2029 projection periods. Relying solely on recent migration trends (previous five to eight years) that occurred during a period of high growth would be inappropriate for long-term projections. Relying only on recent trends would overestimate future population growth driven by in-migration. Balancing recent migration rates with more historical rates in the latter part of the projection period generally retains relatively strong population growth in the near term with a return to more historical population trends later in the study time period. Population in the 2024 and 2029 projection periods will also be influenced by an increase in natural births as a result of in-migration of a younger population of child bearing ages.

The age-specific population projections were allocated by age of householders, household income, and homebuyer type using the distribution of householders from the U.S. Census Bureau's 2014 American Community Survey. This is consistent with the methodology used in previous assessments of statewide housing needs. Population projections do not include non-resident workers. In most areas of the state, this omission will have little effect on total population; however, high growth areas associated with oil and gas development will likely have non-resident workers which should be considered when evaluating policies associated with housing needs. While there are fewer non-resident workers present since oil and gas industry activity slowed in 2015, a substantial portion of the oil and gas industry workforce will continue to work in North Dakota and live elsewhere. For more information on oil and gas industry workforce characteristics see Hodur and Bangsund (2016)[9].

Modeling Household Characteristics

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

Distributions of household income by age were calculated for six income categories and four age categories using data from the 2014 American Community Survey (ACS). The age- and income-specific proportions based on 2014 ACS data were applied to the total projected number of households to estimate households by household income, households by age, and households by type of homebuyer. The income categories used to describe household income align with various housing support programs and are based on percent of median family income (MFI). Categories are described as Extremely Low Income (i.e., 0 to 30 percent MFI or less than $20,880), Very Low Income (i.e., 31 percent to 50 percent MFI or $20,881 to $34,800), Low Income (i.e., 51 percent to 80 percent MFI or $34,801 to $55,680), Lower Moderate Income (i.e., 81 percent to 115 percent MFI or $55,681 to $80,040), Moderate Income (116 percent to 140 percent MFI or $80,041 to $97,440), Upper Income (i.e., above 140 percent MFI or $97,441 or more), and Tax Credit (i.e., up to 60 percent MFI or $41,760 or less). MFI is $69,600 and all values are expressed in 2014 dollars.

The age distribution of householders was placed into the following classes: younger than 25 years, 25 to 44 years, 45 to 64 years, and 65 and older. Homebuyers were classified into five categories based on historical profiles and age classifications of the ACS. The first-time homebuyer was assumed to be ages 15 to 44 with a household income of $35,000 to $99,999. While a first-time homebuyer could be older than 44, this ACS age category was the best fit available to describe first-time homebuyers. Low Income homebuyers were assumed to be younger than 65 and have a household income less than $60,000. Moderate Income homebuyers were assumed to be ages 25 to 64 and have a household income from $60,000 to $99,999. Upscale homebuyers were assumed to be ages 25 to 64 and have a household income of $100,000 or more. Elderly homebuyers were classified as any homebuyer ages 65 and older. MFI was $69,600 and all values were expressed in 2014 dollars.

[9] Hodur, Nancy M. and Dean A. Bangsund. (2016). "Assessment of the Oil and Gas Industry Workforce". Agribusiness and Applied Economic Report 748. Fargo, ND: Department of Agribusiness and Applied Economics, Agriculture Experiment Station, North Dakota State University.

Housing Needs Forecast

Recent economic growth across the state has created substantial increases in the demand for housing. In some areas in western North Dakota, housing demand has exceeded housing supply, resulting in housing shortages and high housing costs. However, beginning in 2015, steep declines in crude oil prices reduced oil and gas development, resulting in a substantial slowdown of new construction, increased vacancy rates and price moderation in the housing market. While future oil and gas price increases will likely result in increased oil and gas development, the pace of oil and gas development is not likely to return to the rapid pace of expansion experienced from 2008 to 2014. In other rural areas of North Dakota, many communities have not experienced strong growth but have experienced stable populations, and in many cases, some modest growth. Strong growth in the state's urban areas continues to pressure demand for new housing.

Because of the rapid and unprecedented growth in jobs and population in recent years, caution must be exercised when interpreting and using forecasts of housing needs. Housing needs are derived from mathematical models that estimate the number and type of housing units that will likely be needed based on population projections using historical age, income, and homeownership patterns. Since the most recent historical data represent a departure from historical trends, how well forecasts will reflect future conditions is perhaps of greater uncertainty than in previous housing needs assessments. Forecasts should be periodically updated as near-term economic and socio-economic factors change in the state, and be combined with other tools and metrics in developing housing policy.

Projections by Householder Age

Over the projection period, strong population growth is projected to increase the number of households in nearly all regions and across nearly all age groups (see Table 7). From 2014 to 2029, projections suggest an increase of 69,000 households, a 22 percent increase. Only in the 45 to 64 age group are numbers of householders projected to decline slightly (1.3 percent) over the study period, essentially remaining unchanged. Householders 65 and older are projected to increase substantially due to a continuation of the aging of baby boomers.

Strong growth is projected to continue in Region I where oil and gas industry activity has resulted in strong in-migration. The number of households is projected to increase by just over 15,000 during the study period, a 68 percent increase. Especially strong growth in householders ages 25 to 44 is projected during the study period, increasing by 82 percent, and even stronger growth is projected in householders age 65 and older (97 percent) (see Table 7). These robust projections in Region I are a function of strong growth in recent years. Growth will likely moderate as a result of the downturn in oil and gas industry activity; however, considering the downturn has occurred over the course of the past 18 months (starting in early 2015) little data are available to suggest what kind of long-term growth the region may experience in the future. These results should be interpreted with caution as future conditions may not result in similar patterns of growth experienced in recent years.

Regions II, V, VII and VIII, home to four of the state's five largest trade centers, are also projected to experience substantial increases in the number of households. Increases range from 22 percent in Region II (Minot) and Region VII (Bismarck), 26 percent in Region V (Fargo) and 29 percent in Region VIII (Dickinson). The largest numeric increases were in Regions V (Fargo) and VII (Bismarck) with increases of nearly 23,000 and 15,000 households, respectively.

While some regions with larger metro areas have experienced substantial population growth, change has been more modest in Regions III and IV and Region VI where population is projected to decrease. Households in Region III in north central North Dakota are projected to remain roughly the same with only a slight increase of 179 households (1.1 percent). Households in Region IV are projected to increase by 6.6 percent over the study period. The only region projected to see a decline in households is Region VI in south central North Dakota. Region VI has not experienced the same robust growth observed in other areas of the state and projections indicate a continuation of the trend of population declines among young adults in the region. All regions, with the exception of Region VI, are projected to experience growth in the 25 to 44 age group which is reflective of the aging forward of many householders that moved to North Dakota during the previous five to eight years.

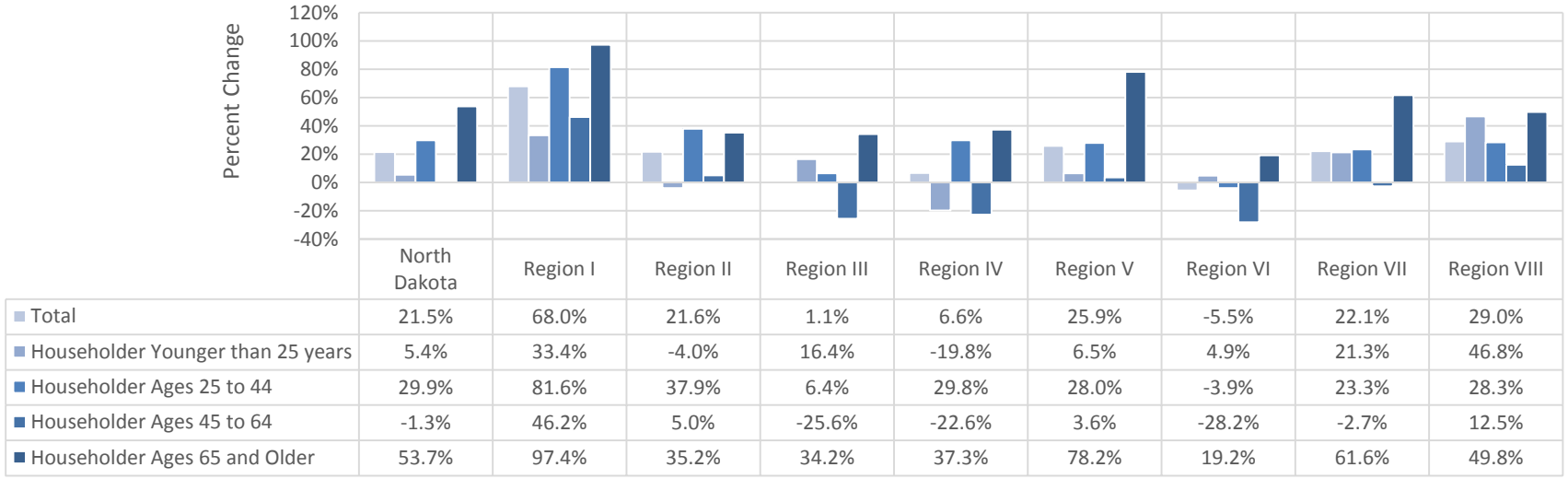
The percentage of the population that will require elderly housing is projected to increase throughout the study period as the middle and tailing end of baby boomers, born from 1946 to 1964, continue to age into retirement. The last of the baby boomers, those born in 1964, begin turning 65 in 2029, the last year of the study period. Projections for future housing needs (demand) by age of householder is detailed in Table 7 and Figure 14.

Table 7. Projected Change in North Dakota Households by Age of Householder, 2014 to 2029

Area	Projected Change in Households by Age of Householder, 2014 to 2029									
	Total		Householder Younger than 25		Householder Ages 25 to 44		Householder Ages 45 to 64		Householder Ages 65 and Older	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	69,065	21.5%	1,633	5.4%	31,441	29.9%	-1,499	-1.3%	37,489	53.7%
Region I	15,124	68.0%	475	33.4%	6,712	81.6%	3,904	46.2%	4,034	97.4%
Region II	9,119	21.6%	-171	-4.0%	5,320	37.9%	727	5.0%	3,244	35.2%
Region III	179	1.1%	102	16.4%	298	6.4%	-1,679	-25.6%	1,457	34.2%
Region IV	2,624	6.6%	-1,131	-19.8%	3,684	29.8%	-3,026	-22.6%	3,097	37.3%
Region V	22,890	25.9%	693	6.5%	9,110	28.0%	1,075	3.6%	12,012	78.2%
Region VI	-1,392	-5.5%	73	4.9%	-248	-3.9%	-2,730	-28.2%	1,514	19.2%
Region VII	14,682	22.1%	924	21.3%	4,796	23.3%	-705	-2.7%	9,667	61.6%
Region VIII	5,838	29.0%	668	46.8%	1,770	28.3%	936	12.5%	2,464	49.8%

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

Figure 14. Projected Change in North Dakota Households by Age of Householder, 2014 to 2029



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

Projections by Household Income

Projected change in the number of households by income is also a useful indicator of potential future housing needs (demand). Double digit growth is projected across all household income levels statewide (see Table 8). Projected change is greater in the lower income brackets than the higher income brackets. Projected change in households is the greatest for extremely low and very low income households with projected increases of 24 and 25 percent, respectively. Percentage change in the number of low and lower moderate income households is 21 percent each, while change in number of moderate and upper income households is projected to be 19 and 20 percent, respectively.

Substantial growth is projected in Region I with increases ranging from 63 to 80 percent across all income groups (see Figure 15). Increases are greatest in the extremely low and very low income categories, 71 and 80 percent, respectively, compared to 63 and 64 percent increases in the moderate and upper income levels. Projected change in households eligible for tax credits is substantial at 75 percent.

Trends in Regions II, V, VII, and VIII are consistent with statewide projected trends in household income. Households in the extremely low and very low income brackets are projected to increase more than the other income brackets, except in Region II where projected change is fairly consistent across all income brackets with change ranging from 20 to 24 percent. The most disparity in growth rates among household income levels is in Region VII where growth in households in the moderate and upper income categories is projected to be about 15 percent, while growth in the extremely low and very low income categories is double that of the higher income brackets at 31 percent. Growth in the extremely low, very low, and low income brackets also outpaced growth in moderate and upper income categories in Regions V and VIII; however, the discrepancy is less than in Region VII. The projected number of households eligible for tax credits increased by 30 percent in both Regions V and VII. The projected change in households eligible for tax credits in Region VIII (35 percent) is slightly higher than Regions V and VII and in Region II the percentage is slightly lower (21 percent) than Regions V and VII. Trends are similar in Regions III, IV, and VI, with greater increases in the number of households in the extremely low and very low income brackets. However, overall projected increases in Regions III, IV, and VI are smaller than increases observed in the other regions, and some income categories have no change or declining percentages.

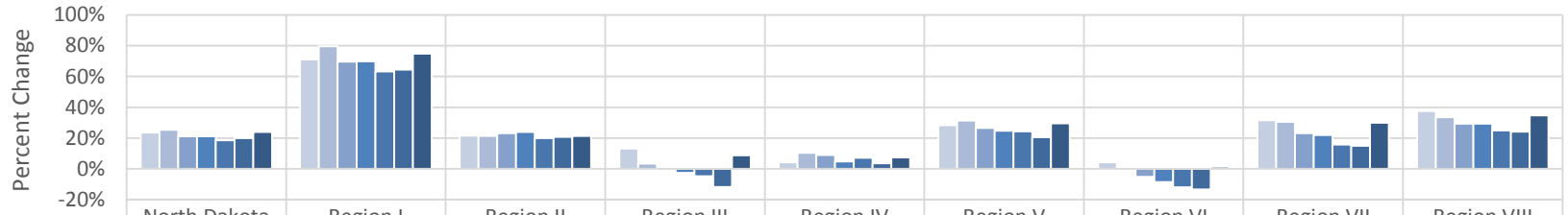
Table 8. Projected Change in North Dakota Households by Household Income, 2014 to 2029

	Projected Change in North Dakota Households by Household Income Levels, 2014 to 2029													
	Extremely Low: 0 to 30% MFI		Very Low: 31% to 50% MFI		Low: 51% to 80% MFI		Lower Moderate: 81% to 115% MFI		Moderate: 116% to 140% MFI		Upper: Above 140% MFI		Tax Credit: 0% to 60% MFI	
Area	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	11,931	23.6%	12,660	25.4%	14,494	21.1%	7,421	21.1%	8,428	18.6%	14,128	19.9%	27,730	24.0%
Region I	1,809	71.0%	1,917	79.7%	2,330	69.7%	1,617	69.8%	1,980	63.3%	5,469	64.4%	4,066	74.8%
Region II	1,270	21.5%	1,468	21.3%	2,026	23.1%	1,103	23.9%	1,418	20.0%	1,832	20.7%	3,168	21.4%
Region III	541	13.1%	89	3.4%	-26	-0.8%	-37	-2.5%	-89	-4.7%	-298	-11.7%	649	8.7%
Region IV	338	4.2%	683	10.3%	809	9.0%	190	4.7%	362	7.2%	243	3.5%	1,245	7.4%
Region V	3,875	28.3%	4,658	31.3%	5,274	26.5%	2,545	24.8%	2,758	24.4%	3,775	20.5%	9,771	29.6%
Region VI	182	4.2%	-11	-0.3%	-319	-5.2%	-250	-8.5%	-398	-12.0%	-596	-13.3%	126	1.3%
Region VII	2,868	31.5%	2,891	30.6%	3,312	23.2%	1,604	21.9%	1,660	15.8%	2,354	15.0%	6,445	29.9%
Region VIII	1,049	37.6%	965	33.6%	1,088	29.3%	650	29.4%	737	24.9%	1,348	24.2%	2,259	34.7%

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

Projections in Region III indicate an increase in extremely low and very low income households of 13 and 3 percent, respectively by 2029. Also in Region III, households in the low income category are projected to remain roughly stable while projections for moderate and upper income categories are projected to decrease. Region VI is projected to have a slight increase in households in the extremely low income category, no change in the very low income category, and declines in the remaining income categories. Projections in Region IV suggest slight increases across all income categories ranging from 4 to 10 percent.

Figure 15. Projected Change in North Dakota Households by Household Income, 2014 to 2029



	North Dakota	Region I	Region II	Region III	Region IV	Region V	Region VI	Region VII	Region VIII
Extremely Low	23.6%	71.0%	21.5%	13.1%	4.2%	28.3%	4.2%	31.5%	37.6%
Very Low	25.4%	79.7%	21.3%	3.4%	10.3%	31.3%	-0.3%	30.6%	33.6%
Low	21.1%	69.7%	23.1%	-0.8%	9.0%	26.5%	-5.2%	23.2%	29.3%
Lower Moderate	21.1%	69.8%	23.9%	-2.5%	4.7%	24.8%	-8.5%	21.9%	29.4%
Moderate	18.6%	63.3%	20.0%	-4.7%	7.2%	24.4%	-12.0%	15.8%	24.9%
Upper	19.9%	64.4%	20.7%	-11.7%	3.5%	20.5%	-13.3%	15.0%	24.2%
Tax Credit	24.0%	74.8%	21.4%	8.7%	7.4%	29.6%	1.3%	29.9%	34.7%

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

Projections by Type of Homebuyer

With projected increases in population and households across all age and income brackets, it is reasonable to expect increases across all types of homebuyers. Homebuyers were categorized as First-Time, Low Income, Moderate Income, Upscale, and Elderly (see Table 9). Double digit increases in the number of householders across all types of homebuyers is projected statewide. The future need for senior housing is evident in the projected increase in elderly homebuyers. Elderly homebuyers are projected to increase by 37,491, which is a nearly 54 percent increase statewide. Again, this is reflective of the continuation of the effects of the aging baby boom generation. The projected number of first-time homebuyers and low income homebuyer households is also projected to increase statewide. First-time homebuyer households are projected to increase by just over 17,000 or 25 percent. Low Income households are projected to increase by nearly 13,000 or 11 percent.

Projected increases in the number of first-time and low income homebuyers is especially great in Region I where first-time homebuyer households are projected to increase by 3,000 or 74 percent. The need for housing suitable for an elderly homebuyer in the same Region, was also evident with a projected increase in the number of elderly homebuyers of 97 percent. Projected increases in low income, moderate income, and upscale households are fairly consistent, ranging from 61 percent to 65 percent over the course of the study period in Region I.

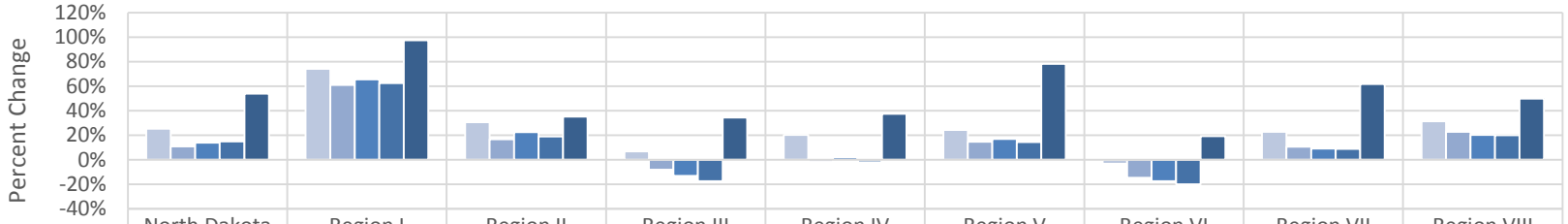
Table 9. Projected Change in North Dakota Households by Type of Homebuyer, 2014 to 2029

Area	Projected Change in Households by Type of Homebuyer, 2014 to 2029									
	First-Time Homebuyer (ages 15-44; $35,000-$99,999)		Low Income Homebuyer (ages <65; <$60,000)		Moderate Income Homebuyer (ages 25-64; $60,000-$99,999)		Upscale Homebuyer (ages 25-64; $100,000+)		Elderly Homebuyer (ages 65 plus; any income)	
	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	17,057	25.3%	12,686	10.7%	8,969	13.9%	9,163	14.9%	37,491	53.7%
Region I	3,008	74.2%	3,396	60.8%	2,883	65.4%	4,533	62.4%	4,034	97.4%
Region II	3,086	30.4%	2,470	16.6%	2,048	22.3%	1,402	18.9%	3,243	35.2%
Region III	160	6.6%	-558	-8.1%	-345	-13.2%	-384	-17.6%	1,458	34.2%
Region IV	1,629	20.1%	-360	-2.0%	141	2.0%	-132	-2.2%	3,096	37.3%
Region V	5,133	24.2%	5,470	14.5%	3,010	16.9%	2,313	14.2%	12,011	78.2%
Region VI	-157	-3.5%	-1,295	-14.8%	-875	-17.7%	-743	-20.1%	1,513	19.2%
Region VII	3,035	22.8%	2,250	10.5%	1,301	9.1%	1,213	8.8%	9,670	61.6%
Region VIII	1,163	31.4%	1,313	22.7%	806	20.2%	961	20.0%	2,466	49.8%

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

Double digit increases in the number of householders across nearly all homebuyer types is also projected for Regions II, V, VII, and VIII. This is consistent with the projected strong growth in many of the state's urban centers. However, increases in first-time homebuyers and elderly buyers are greater than increases in other categories in Regions IV, V, VII, and VIII. Increases in first-time homebuyers range from 23 percent in Region VII to 31 percent in Region VIII. Increases in elderly homebuyers are projected to increase by 35 percent in Region II, 50 percent in Region VIII, 62 percent in Region VII, and 78 percent in Region V.

Figure 16. Projected Change in North Dakota Households by Type of Homebuyer, 2014 to 2029



	North Dakota	Region I	Region II	Region III	Region IV	Region V	Region VI	Region VII	Region VIII
First-Time	25.3%	74.2%	30.4%	6.6%	20.1%	24.2%	-3.5%	22.8%	31.4%
Low Income	10.7%	60.8%	16.6%	-8.1%	-2.0%	14.5%	-14.8%	10.5%	22.7%
Moderate Income	13.9%	65.4%	22.3%	-13.2%	2.0%	16.9%	-17.7%	9.1%	20.2%
Upscale	14.9%	62.4%	18.9%	-17.6%	-2.2%	14.2%	-20.1%	8.8%	20.0%
Elderly	53.7%	97.4%	35.2%	34.2%	37.3%	78.2%	19.2%	61.6%	49.8%

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

Trends are similar to statewide trends in Regions III, IV, and VI with the greatest projected increases in first-time homebuyers and elderly homebuyer categories. While trends are similar to other regions of the state, the projected increases for first-time and elderly homebuyers is much smaller. The number of first-time homebuyer households is projected to grow by 1,629 or 20 percent in Region IV and 7 percent in Region III. Increases in elderly homebuyers range from 19 percent in Region VI to 37 percent in Region IV. Low income, moderate income, and upscale homebuyer categories are projected to remain relatively stable in Region IV, while declining numbers of homebuyers in those categories is projected for Regions III and VI. Projected change in households by type of homebuyer is detailed in Table 9 and Figure 16.

PROJECTED HOUSING STOCK

Modeling of Projected Housing

Two methods were used to project future housing stock. The first method relies on recent trends in housing construction and illustrates the potential growth in housing stock if current building trends were to continue throughout the study period (Model 1). Forecasts of future housing stock using recent trends were based on the average annual change in the number of housing units using annual estimates from the U.S. Census Bureau for 2010 through 2014 for counties and cities. County data were aggregated into the eight planning regions. Trend data for reservation areas were based on information from the 2010 Census and the 2014 American Community Survey. The state added a substantial number of housing units over that period; however, there was considerable regional variability. The average annual change in some counties was small while average annual increases in housing stock in other counties ranged well into the teens and in some cases approached 20 percent. However, relying solely on recent years' building trends as an indicator of future housing stock can result in unrealistic predictions. The pace of growth experienced in recent years, especially in western North Dakota, is not sustainable. While the state has experienced robust growth in recent years, that pace of growth is not likely to continue. If housing units were to continue to be added at a rate similar to recent years, housing stock would exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.

Accordingly, future housing inventory (number of total housing units) was based on the projected growth in population and households and is consistent with previous housing needs assessments (Model 2). The same population projections used to project changes in households and household characteristics were used to estimate potential future housing inventory (total housing units). The historic relationship between the total number of households (also referred to as occupied housing)[10] and the total number of housing units was used to project future housing inventories. The ratio of occupied housing units to total housing units was applied to the projected change in households to estimate projections of total housing units. A key assumption is that as the number of households increase, new housing units will be added to the housing inventory in a manner consistent with past observations. The model also assumes that the historic relationship between households and total housing units is stable and that there is an adequate inventory of housing (neither a surplus nor shortage of housing).

An examination of the historical ratio of households (occupied units) to total housing units reveals the relationship has been constant since 1990, changing by only 1 percent (see Table 3). The model assumes that the past distribution of housing units represents the appropriate mix of housing and that those relationships will hold throughout the projection period. However, that assumption should be monitored as characteristics of households may change over time and affect that distribution. For example, increased housing costs may lead to a greater proportion of younger householders or first-time homebuyers postponing purchasing a home and in turn increase the need for additional rental housing stock. The continuation of the trend of increased single non-family household and housing for seniors may increase demand for multi-family housing. The projection of future housing stock illustrates the likely response to future housing demand if historical relationships between

[10] Household, households and occupied housing are the same measure. When referring to people, the measure is householders and the individual is a householder. When referring to housing the measure is called occupied housing.

total housing units and occupied housing units remain unchanged.

Housing Unit Baseline

To verify the accuracy of Census Bureau estimates, building permit data were collected from the 12 largest cities and several smaller sample cities in western North Dakota. Using actual building permit data and the same computational methods used by the U.S. Census Bureau's Building Permit Survey, the number of housing units added since 2010 was calculated and compared to official Census estimates. For more information on the Census Bureau's Building Permits Survey see https://www.census.gov/construction/bps/.

The rationale for comparing and adjusting estimates of the total number of housing units in the 12 largest cities stemmed from concerns that Census Bureau estimates of the total number of housing units were not accurately reflecting the actual number of housing units added in recent years, especially in counties heavily impacted by oil and gas development.

To ensure that differences between this study's estimates and those produced by the Census Bureau were the result of true differences in housing counts, and not methodological factors, Census Bureau methods were used to estimate actual housing inventories. Census Bureau assumptions were used for all geographies with the exception of Fargo, Minot, and Valley City where actual losses of homes as a result of recent flooding were substituted for the national averages used by the Census Bureau. The Census Bureau also estimates mobile homes based on data from mobile home manufacturers and historic distributions of mobile homes in the state. These numbers were used to estimate the addition of mobile homes for all but a few communities in the sample. Most communities do not permit mobile homes in a manner similar to permanent housing (those on permanent footings or foundations) which makes tracking mobile homes difficult. However, a few of the sample communities did permit mobile homes. Actual data for mobile homes was used where available.

Overall, the comparisons revealed that for most jurisdictions, the Census Bureau estimates of housing stock were within a few percentage points of estimates compiled in this study. This was especially true in communities where growth has been relatively stable. Findings also revealed that for communities experiencing rapid growth, Census Bureau estimates tend to underestimate the actual number of housing units in the early periods of rapid expansion. However, over time, the estimates improve, suggesting a lagging effect. The accuracy of the Census Bureau estimates is contingent on community participation in the Census Bureau's monthly Building Permits Survey. When communities do not return the surveys, methods of imputing for missing observations often result in very inaccurate results. This was apparent for several of the smaller communities in the sample that have experienced recent growth as a result of oil and gas industry development and have not participated in the Census Bureau's Building Permit Survey.

The difference between Census Bureau estimates and the estimates generated for selected cities in this report cannot be reported in this document as annual Census Bureau estimates of total housing units are only published at the county level. However, Census Bureau estimates were adjusted to reflect the findings associated with the examination of actual housing supply for the 12 largest communities and their associated counties and used as the baseline for estimates of future housing stock. For all other counties, 2014 estimates from the Census Bureau were used as the baseline for projecting the change in housing units. Findings are relevant to projections of future housing inventory as an accurate baseline estimate of total housing units is critical when making projections of future housing stock. If the baseline underrepresents actual housing stock, projections will underestimate response to future housing needs. Alternately, if the baseline overestimates current housing inventory then projections of future housing inventory may overestimate future response to housing needs.

Housing Stock Forecast

Relying solely on recent years' trends as an indicator of future housing stock results in unrealistic projections in the change in total housing units over the study

period. Using recent years' building trends (i.e., Model 1) would suggest the states inventory of housing would grow by 57 percent as many housing units by adding nearly 207,000 additional housing units by 2029 (see Table 10).

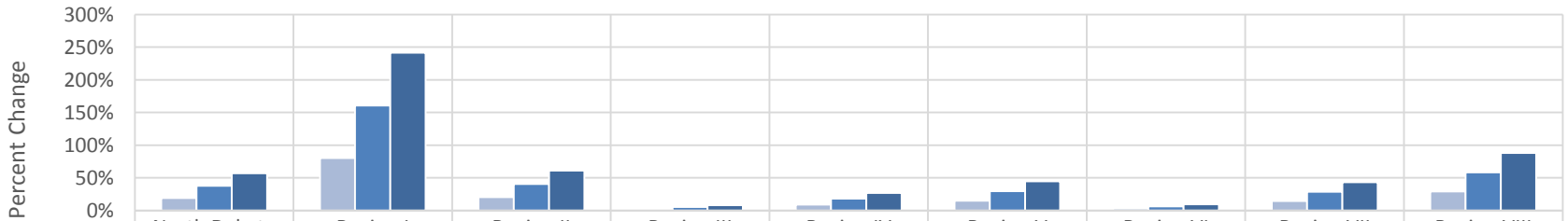
The model suggests that housing stock would increase by 241 percent in Region I and range from 8 to 88 percent growth in the other seven planning regions. It is not realistic to expect that the state would continue to add housing at a rate similar to that experienced in recent years. The pace of growth experienced in recent years, especially in Region I, is not sustainable. If housing was to continue to be added at a rate similar to recent years, housing stock would far exceed housing needs. Simply projecting future growth to resemble the unprecedented growth of the past five to eight years would overestimate the total number of housing units added during the study period. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only. Projected change in total housing units based on recent building trends is detailed in Table 10 and Figure 17.

Table 10. Projected Change in North Dakota Housing Units (Model 1 - Based on Building Trends from 2010 to 2014), 2014 to 2029

Area	Number of Housing Units: 2014	Projected Change in Total Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	363,549	68,985	19.0%	137,981	38.0%	206,977	56.9%
Region I	26,580	21,385	80.5%	42,766	160.9%	64,147	241.3%
Region II	50,337	10,260	20.4%	20,519	40.8%	30,778	61.1%
Region III	19,433	525	2.7%	1,053	5.4%	1,581	8.1%
Region IV	43,609	3,940	9.0%	7,884	18.1%	11,828	27.1%
Region V	95,480	14,195	14.9%	28,391	29.7%	42,587	44.6%
Region VI	29,935	970	3.2%	1,943	6.5%	2,916	9.7%
Region VII	74,329	10,730	14.4%	21,459	28.9%	32,188	43.3%
Region VIII	23,844	6,980	29.3%	13,966	58.6%	20,952	87.9%

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

Figure 17. Projected Change in North Dakota Housing Units (Model 1 – Based on Building Trends from 2010 to 2014), 2014 to 2029



	North Dakota	Region I	Region II	Region III	Region IV	Region V	Region VI	Region VII	Region VIII
2014 to 2019	19.0%	80.5%	20.4%	2.7%	9.0%	14.9%	3.2%	14.4%	29.3%
2014 to 2024	38.0%	160.9%	40.8%	5.4%	18.1%	29.7%	6.5%	28.9%	58.6%
2014 to 2029	56.9%	241.3%	61.1%	8.1%	27.1%	44.6%	9.7%	43.3%	87.9%

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

Accordingly, projected change in total housing units was based on projected change in population (Model 2). Based on estimated change in population and households, the state is projected to add an additional 76,490 housing units over the course of the 2014-2029 study period, a 21 percent increase (see Table 11). The strongest growth is projected in the 2014-2019 period with a 10.3 percent increase in total housing units. Growth in housing units is projected to moderate to approximately 5 percent over the longer term. Projected housing units by tenure are detailed in the Regional Profiles section of the report.

Growth is projected to be strongest in Region I. The model projects the addition of 18,000 housing units, an increase of 68 percent in the 2014-2029 period. Projections for Region I are a function of strong growth in recent years. Housing starts have slowed substantially as a result of the downturn in oil and gas industry activity. However, considering the downturn has occurred over the course of the past 18 months (starting in early 2015) there is little data available to suggest what kind of long-term growth the region may experience in the future under current conditions. These results should be interpreted with caution as future conditions may not result in similar patterns of growth experienced in recent years.

Strong growth in total housing units is projected in regions where four of the five largest cities in North Dakota are located. Total housing units are projected to increase from 7 to 14 percent in Regions II, V, VII, and VIII in the 2014-2019 period. Similar to statewide trends, the largest change in total housing units is projected in the 2014-2019 period with growth moderating over the longer term. Growth is projected to range from 4 to 8 percent in each of the following projection periods (2024 and 2029). Over 11,000 housing units are projected to be added in Region V, nearly 6,000 in Region II, approximately 5,500 in Region VII, and 3,300 in Region VIII in the 2014-2019 period.

Table 11. Projected Change in North Dakota Housing Units (Model 2), 2014 to 2029

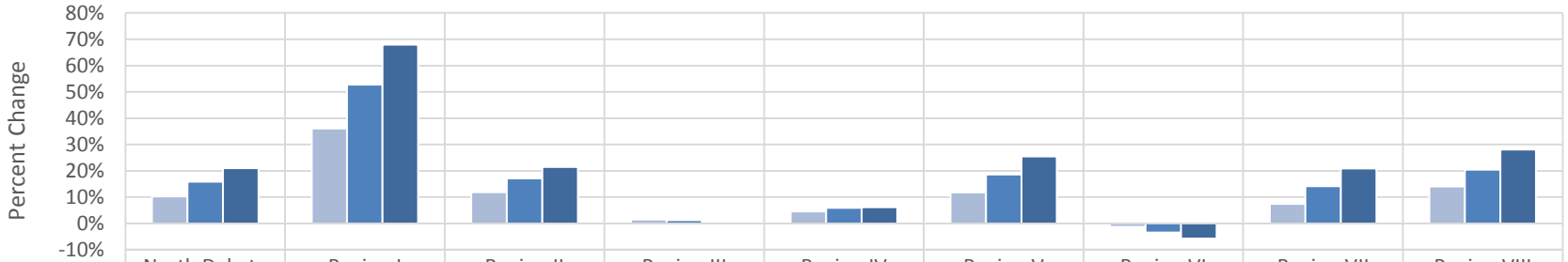
Area	Number of Housing Units: 2014	Projected Change in Total Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
North Dakota	363,549	37,623	10.3%	57,638	15.9%	76,490	21.0%
Region I	26,580	9,600	36.1%	13,997	52.7%	18,054	67.9%
Region II	50,337	5,991	11.9%	8,632	17.1%	10,790	21.4%
Region III	19,433	294	1.5%	240	1.2%	78	0.4%
Region IV	43,609	2,001	4.6%	2,569	5.9%	2,721	6.2%
Region V	95,480	11,282	11.8%	17,807	18.6%	24,335	25.5%
Region VI	29,935	-380	-1.3%	-1,043	-3.5%	-1,706	-5.7%
Region VII	74,329	5,496	7.4%	10,570	14.2%	15,529	20.9%
Region VIII	23,844	3,341	14.0%	4,868	20.4%	6,691	28.1%

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

Future stock of housing units is projected to remain unchanged in Region III. A reduction in housing units is projected in Region VI, which is reflective of projected population losses in the region. It is important to distinguish the difference between a projected reduction in housing need and actual loss of housing units. Small negative projected changes in housing stock are not likely to suggest a physical reduction in housing inventory, but rather an increase in vacancy rates or some losses of older properties. However, if population were to continue to decline over the longer term, housing inventories will eventually decline and result in fewer housing units being available. Total housing units in Region IV are projected to increase by approximately 2,700 units over the course of the study period, a 6.2 percent increase. However, nearly all the change is projected to occur in the 2014-2019 study period. Two thousand of the projected 2,700 housing units, or 74 percent of the total change from 2014 to 2029, is projected to be added during the 2014-2019 time period. Housing inventory is projected to be relatively unchanged in Region IV

over the longer term. Projected change in total housing units based on changes in population and households is detailed in Table 11 and Figure 18.

Figure 18. Projected Change in North Dakota Housing Units (Model 2), 2014 to 2029



	North Dakota	Region I	Region II	Region III	Region IV	Region V	Region VI	Region VII	Region VIII
2014 to 2019	10.3%	36.1%	11.9%	1.5%	4.6%	11.8%	-1.3%	7.4%	14.0%
2014 to 2024	15.9%	52.7%	17.1%	1.2%	5.9%	18.6%	-3.5%	14.2%	20.4%
2014 to 2029	21.0%	67.9%	21.4%	0.4%	6.2%	25.5%	-5.7%	20.9%	28.1%

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

CONCLUSIONS AND IMPLICATIONS

The state has experienced substantial growth over the course of the past five to eight years, largely resulting in a reversal of decades' long trends in population and key socio-economic indicators. Population growth has been driven by strong in-migration as a result of employment opportunities in the state and from a substantial increase in the prime child bearing age cohort. Reversing a decades' long trend of an aging population, the state's population has become younger in recent years. Despite a steep decline in oil and gas development activities, thousands of jobs have been added in the state and the state's economy is considerably larger than it was just a few years ago. Economic growth is especially strong in the state's largest urban areas where the economy is more diversified. However, growth and strong economic conditions vary regionally. Some rural areas continued to experience population declines, although at rates lower than in the past. Other rural counties remained stable or experienced modest growth. Economic growth is likely to continue to increase population statewide, albeit at more temperate rates.

Population forecasts imply the need for additional housing to meet the needs of a growing and changing population. Housing needs are projected to increase across nearly all age and household income categories. Housing needs will be especially acute for lower income households and elderly households. The number of households in the extremely low, very low, and low income categories are projected to increase by 23 percent or approximately 39,000 households through 2029. The need for elderly housing will increase substantially over the course of the study period as the number of elderly householders ages 65 and older are projected to increase by 54 percent or approximately 37,500 households as the last of the baby boom generation begins turning 65 in 2029. Consistent with a younger population, the number of first-time homebuyers is projected to grow by 25 percent.

During the state's recent economic and subsequent demographic expansion, it was often difficult to assess how much housing was added in various locations. Local leaders have expressed concerns that the Census Bureau estimates of the total number of housing units were not accurately reflecting the actual number of housing units added. Ground-truthing of the Census estimates of housing stock revealed that for most jurisdictions, the estimates were accurate to within a few percentage points. There were some lagging effects for communities that experienced rapid growth, but estimates improved over time. Accuracy of Census Bureau estimates of housing stock is strongly correlated to community participation in the Census Bureau's Building Permit Survey.

Study findings suggest the type of housing needed in the future is likely to change. The shift in householder characteristics is likely to continue to alter the mix of housing, acting to decrease the relative percentage of new single family housing and increase the relative percentage of rental housing. The number of non-family households has grown in recent years, as has the number of non-family householders living alone. Renter-occupied units as a percentage of total housing increased while owner-occupied housing as a percentage of total housing decreased. These historical trends will likely continue as a result of population growth in younger age cohorts and strong demand for elderly housing. This trend may also be influenced if first time home buyers delay buying. These trends may suggest a greater future demand for rental or multifamily housing units. The need for elderly housing will likely also impact the future mix of housing.

Housing affordability will be a key challenge for state and local policymakers. The projected increase in the need for low cost affordable housing is a critical consideration. If the state' economy is to continue to expand, given the state's current labor force participation rate and low unemployment, in-migration and retention of young adults will be key components of the future workforce. Affordable housing is a key consideration for attracting new residents and retaining young adults. Housing affordability will be an important component of continuing efforts to grow and diversify the state's economy.

While the state overall has experienced growth, because of regional variability a one-size-fits-all approach is not appropriate. Some communities will continue to be faced with challenges associated with decreasing populations and less robust economic conditions. Other communities have grown substantially in recent years and will likely continue to grow in the future and will be faced with challenges and issues related to managing growth. However, one thing that is consistent across all regions is the need for affordable housing. First-time homebuyers and low income households are projected to increase in nearly every region of the state. The

number of elderly households is projected to increase in every region of the state. Projections of the number of younger households is also projected to increase in the future.

Projections are based on mathematical models and the dynamic changes in economic and socio-economic conditions in recent years makes forecasting difficult. While there is uncertainty and a lack of data to describe what appears to be a new normal for the state, efforts were made to balance historical trends with more recent trends, and the patterns that were revealed in this study are useful in understanding the potential magnitude of future change and help to guide efforts to plan for and manage future housing needs.

PROFILES

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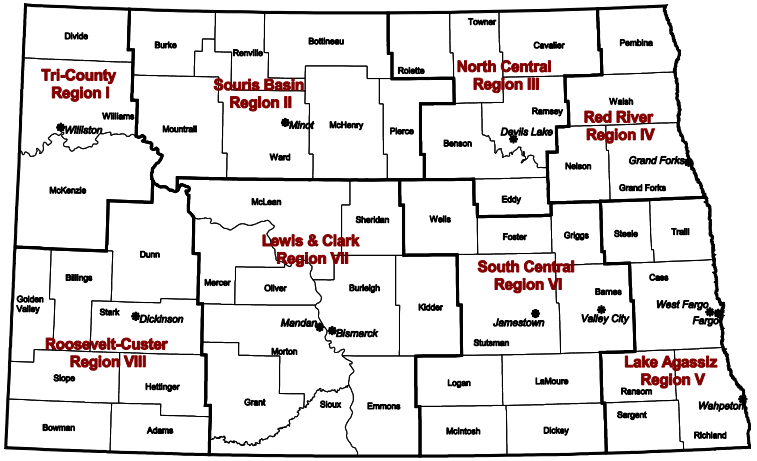
NORTH DAKOTA AND ITS EIGHT PLANNING REGIONS

POPULATION CHANGE



- Total population in North Dakota increased by 10 percent, increasing from 672,591 in 2010 to 739,482 in 2014. However, population growth varied regionally. Population increases in Region I were unprecedented, increasing by 48 percent in just four years. Population growth was also very strong in Regions II, V, VII and VIII, with increases ranging from 9 to 20 percent. Population growth in Regions III and IV were more modest, increasing by 2 and 3 percent, respectively. Region VI remained essentially unchanged with less than a 1 percent decline from 2010 to 2014.
- Population projections for the state suggest moderate change over the next 15 years; North Dakota's population could reach 891,268 by 2029, an increase of 21 percent or an additional 151,786 people. The fastest growth is projected for western North Dakota, with the population in Region I increasing by 67 percent over the next 15 years. Growth will likely moderate in Region I as a result of the downturn in oil and gas industry activity; however, considering the downturn has occurred over the course of the past 18 months (starting in early 2015), little data are available to suggest what kind of long-term growth the region may experience in the future. Strong growth is also projected for Region VIII (an increase of 28 percent) and Regions II, V, and VII (approximately 22 percent each). A slight decrease in population is projected for Region VI (-4 percent) by 2029.
- North Dakota's population is projected to increase across most age groups by 2029. As the baby boom generation (i.e., the large cohort of people born from 1946 to 1964) continues to age, the older adult population group (i.e., ages 65 and older) is projected to increase by 52 percent over the study period. The population of the prime working age group (i.e., ages 25 to 44) is projected to grow by 30 percent overall and the population younger than 25 is projected to increase by 17 percent. Only the pre-retiree age group (i.e., people ages 45 to 64) is projected to decrease (3 percent statewide) by 2029. While there is some variability in growth in the various age categories among regions, growth in the older adult category is projected to increase substantially across all regions, ranging from 18 to 91 percent.

TRENDS IN HOUSING STOCK

- Total housing units in North Dakota increased by 50,688 units or 16 percent from 2010 to 2014. However, relying solely on recent years' building trends as an indicator of future housing stock can result in unrealistic predictions. The pace of growth experienced in recent years, especially in western North Dakota, is not sustainable. While the state has experienced robust growth in recent years, that pace of growth is not likely to continue. If housing units were to continue to be added at a rate similar to recent years, housing stock would exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in North Dakota are projected to increase from 363,549 units in 2014 to 440,039 units in 2029, a 21 percent increase. Projected increases in the number of total housing units vary by region. Like population, projections for the number of housing units added in Region I during the projection period is substantial at 68 percent by 2029. Growth will likely moderate in Region I as a result of the downturn in oil and gas industry activity; however, considering the downturn has occurred over the course of the past 18 months (starting in early 2015), little data are available to suggest what kind of long-term growth the region may experience in the future. The projected increase in total housing units for Regions II, V, VII and VIII are similar, ranging from 21 to 28 percent increases over the study period. Modest growth is projected in Region IV, and very little change is projected for Region III. While the total number of housing units in Region VI are projected to decrease over the study period, it is not likely that the total number of housing units will decline as suggested by the model. Rather, if population declines in the region as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- In 2014, the majority of housing in the state was owner-occupied (65 percent) and 35 percent of housing was renter-occupied. The largest percentages of renter-occupied housing were in Regions IV and V (42 and 44 percent, respectively).
- Very few owner- or renter-occupied housing units in North Dakota were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2014.

- About three-fourths of owner- and renter-occupied housing units in the state were built prior to 1990 (73 percent and 69 percent, respectively). One-third of owner-occupied housing units in the state were built prior to 1960 (32 percent) compared to about one-fifth of rental units (22 percent). Region V had the highest concentration of housing units built after 1989 among all regions; 36 percent of owner-occupied units and 42 percent of rental units were built after 1989.
- Approximately 12 percent of all housing units in North Dakota were vacant in 2014. Of all the vacant units in state, 16 percent were for rent, 7 percent were for sale, and 35 percent were for seasonal, recreational, or occasional use. For some regions of the state, it is likely that 2014 vacancy rates, as provided by the U.S. Census Bureau's American Community Survey (ACS) 5-Year data, overestimate the percentage of vacant housing units in the region. For example, in the past five to eight years, Region I, some counties in Region II, and some counties in Region VIII have experienced severe housing shortages that have subsided only recently (i.e., in the past 18 to 24 months). Five-year ACS pooled data often mask actual conditions during periods of rapid change like that experienced in Region I and Region VIII.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, median value of owner-occupied housing units in North Dakota was $142,000 and values ranged from $64,300 in Region III to $171,877 in Region I. Median values of owner-occupied housing were similar for regions home to some of the state's largest urban centers. Median values of owner-occupied housing in Regions II, V, VII and VIII ranged from $123,064 in Region II to $159,065 in Region VII. Median values of owner-occupied housing was less than $100,000 in Regions III, IV and VI and ranged from $64,300 in Region III to $93,238 in Region IV.
- More than half of owner-occupied housing units in North Dakota were valued at $125,000 or more in 2014 (57 percent) and 30 percent were valued at $200,000 or more. Statewide, 30 percent of owner-occupied housing units were valued at less than $90,000. However, there was considerable variability among the regions. Regions I, V, VII and VIII had less than the statewide average of owner-occupied housing units valued at less than $90,000, with a low of 20 percent in Region V. Alternately, Regions II, III, IV, and VI had a higher proportion than the state average of owner-occupied housing units valued at less than $90,000. More than half of owner-occupied housing in Regions III and VI was valued at less than $90,000 in 2014.
- In 2014, median gross rent in North Dakota was $676 and ranged from $418 per month in Region III to $716 per month in Region II. There was less variability in median rent among regions than in median values of owner-occupied housing. In Region III and Region VI, average median rents were less than $600 per month in 2014. Rents in the other six regions ranged from $601 per month in Region IV to $716 per month in Region II.
- Almost three-fourths of all rental units in North Dakota rented for at least $550 per month in 2014 (70 percent), with 39 percent renting for at least $750 per month. Alternately, 30 percent of renter-occupied housing units in the state rented for less than $550 per month and only 18 percent rented for less than $450 per month. In Regions III and VI, at least half of renter-occupied housing units rented for less than $550 per month in 2014.
- Statewide, the number of households across all income groups is projected to increase by at least 19 percent each by 2029. Increases are slightly higher in the extremely low and very low income categories (24 and 25 percent, respectively) compared to increases ranging from 19 to 21 percent in the other income categories. Only in Regions III and VI are there some moderate decreases in households across moderate and upper income categories. The increase in the number of extremely low and very low income households ranges from 28 to 38 percent for each category in Regions V, VII, and VIII.

KEY FINDINGS

- North Dakota has experienced strong population growth in recent years and projections suggest continued growth, albeit at a rate slower than in the past five to eight years.
- While population growth has been strong statewide in recent years, growth has varied regionally. Unprecedented growth has occurred in Region I. Growth in Regions II, V, VII and VIII, home to some of the state's largest urban centers, has also been very strong. While growth has not been as strong in rural areas, some regions had modest growth, some remained steady, and some experienced modest declines.
- Projections suggest continued population growth throughout the study period and across all age groups; however, regional variability is likely. Projected growth in the older adult age category is strong throughout the state. The aging of the baby boom generation will drive growth in the 65 and older age group throughout the study period. The youngest of the baby boomers born in 1964 will begin turning 65 in 2029. Strong growth is also projected in the prime working age group, ages 25 to 44.
- Growth in the number of households across all income categories is projected statewide. Again there is some variability among the planning regions. However, the greatest percentage growth, generally, across all state planning regions will be in the extremely low, very low, and low income categories.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**672,591**	**739,482**	**9.9%**	**813,282**	**852,615**	**891,268**	**20.5%**
Region I	30,829	45,558	47.8%	62,252	69,714	75,915	66.6%
Region II	89,967	101,040	12.3%	113,296	118,606	122,949	21.7%
Region III	40,672	41,555	2.2%	42,717	43,137	43,212	4.0%
Region IV	88,519	91,281	3.1%	94,802	95,924	98,821	8.3%
Region V	185,481	202,851	9.4%	223,740	235,592	248,911	22.7%
Region VI	56,363	56,190	-0.3%	55,977	54,971	53,954	-4.0%
Region VII	141,864	154,454	8.9%	166,381	177,540	188,016	21.7%
Region VIII	38,896	46,553	19.7%	54,117	57,131	59,490	27.8%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
North Dakota	**262,479**	**307,834**	**17.3%**	**190,044**	**246,044**	**29.5%**	**181,961**	**177,421**	**-2.5%**	**104,998**	**159,969**	**52.4%**
Region I	16,686	26,986	61.7%	13,198	24,086	82.5%	11,175	16,256	45.5%	4,499	8,587	90.9%
Region II	36,966	42,587	15.2%	27,404	37,893	38.3%	23,213	24,269	4.5%	13,457	18,200	35.2%
Region III	15,355	17,112	11.4%	8,762	9,271	5.8%	10,848	8,051	-25.8%	6,590	8,778	33.2%
Region IV	36,296	37,545	3.4%	21,564	28,001	29.9%	20,861	16,102	-22.8%	12,560	17,173	36.7%
Region V	75,424	85,521	13.4%	56,027	71,662	27.9%	46,848	48,194	2.9%	24,552	43,534	77.3%
Region VI	16,665	17,300	3.8%	11,584	11,048	-4.6%	15,851	11,310	-28.6%	12,090	14,296	18.2%
Region VII	49,553	60,364	21.8%	39,339	48,514	23.3%	41,312	40,047	-3.1%	24,250	39,091	61.2%
Region VIII	15,534	20,419	31.4%	12,166	15,569	28.0%	11,853	13,192	11.3%	7,000	10,310	47.3%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**312,861**	**363,549**	**16.2%**	**432,534**	**501,530**	**570,526**	**56.9%**
Region I	14,611	26,580	81.9%	47,965	69,346	90,727	241.3%
Region II	42,435	50,337	18.6%	60,597	70,856	81,115	61.1%
Region III	19,058	19,433	2.0%	19,958	20,486	21,014	8.1%
Region IV	40,436	43,609	7.8%	47,549	51,493	55,437	27.1%
Region V	83,159	95,480	14.8%	109,675	123,871	138,067	44.6%
Region VI	29,194	29,935	2.5%	30,905	31,878	32,851	9.7%
Region VII	64,960	74,329	14.4%	85,059	95,788	106,517	43.3%
Region VIII	19,008	23,844	25.4%	30,824	37,810	44,796	87.9%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**312,861**	**363,549**	**16.2%**	**401,172**	**421,187**	**440,039**	**21.0%**
Region I	14,611	26,580	81.9%	36,180	40,577	44,634	67.9%
Region II	42,435	50,337	18.6%	56,328	58,969	61,127	21.4%
Region III	19,058	19,433	2.0%	19,727	19,673	19,511	0.4%
Region IV	40,436	43,609	7.8%	45,610	46,178	46,330	6.2%
Region V	83,159	95,480	14.8%	106,762	113,287	119,815	25.5%
Region VI	29,194	29,935	2.5%	29,555	28,892	28,229	-5.7%
Region VII	64,960	74,329	14.4%	79,825	84,899	89,858	20.9%
Region VIII	19,008	23,844	25.4%	27,185	28,712	30,535	28.1%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**276,642**	**320,650**	**15.9%**	**354,246**	**372,470**	**389,715**	**21.5%**
Region I	12,672	22,233	75.4%	30,286	33,968	37,357	68.0%
Region II	36,587	42,126	15.1%	47,209	49,437	51,245	21.6%
Region III	15,574	16,109	3.4%	16,382	16,377	16,288	1.1%
Region IV	36,007	39,765	10.4%	41,662	42,219	42,389	6.6%
Region V	77,798	88,473	13.7%	99,064	105,206	111,363	25.9%
Region VI	24,408	25,471	4.4%	25,159	24,621	24,079	-5.5%
Region VII	57,714	66,371	15.0%	71,467	76,297	81,053	22.1%
Region VIII	15,882	20,103	26.6%	23,017	24,345	25,941	29.0%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
North Dakota	**320,650**	**208,546**	**65.0%**	**112,104**	**35.0%**
Region I	22,233	15,293	68.8%	6,940	31.2%
Region II	42,126	27,721	65.8%	14,405	34.2%
Region III	16,109	11,229	69.7%	4,880	30.3%
Region IV	39,765	22,976	57.8%	16,789	42.2%
Region V	88,473	49,656	56.1%	38,817	43.9%
Region VI	25,471	18,304	71.9%	7,167	28.1%
Region VII	66,371	48,666	73.3%	17,705	26.7%
Region VIII	20,103	14,701	73.1%	5,401	26.9%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
North Dakota	**112,104**	**12,723**	**11.3%**	**19,183**	**17.1%**	**25,664**	**22.9%**
Region I	6,940	2,831	40.8%	3,982	57.4%	4,835	69.7%
Region II	14,405	2,011	14.0%	2,598	18.0%	3,151	21.9%
Region III	4,880	160	3.3%	235	4.8%	278	5.7%
Region IV	16,789	864	5.1%	844	5.0%	1,079	6.4%
Region V	38,817	4,453	11.5%	7,146	18.4%	10,040	25.9%
Region VI	7,167	42	0.6%	-26	-0.4%	-78	-1.1%
Region VII	17,705	1,489	8.4%	3,048	17.2%	4,566	25.8%
Region VIII	5,401	873	16.2%	1,356	25.1%	1,793	33.2%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**42,898**	**6,800**	**15.9%**	**2,853**	**6.7%**	**3,093**	**7.2%**	**14,822**	**34.6%**	**1,054**	**2.5%**	**14,277**	**33.3%**
Region I	4,347	386	8.9%	183	4.2%	475	10.9%	1,898	43.7%	251	5.8%	1,155	26.6%
Region II	8,211	1,080	13.1%	600	7.3%	552	6.7%	3,075	37.4%	153	1.9%	2,752	33.5%
Region III	3,324	398	12.0%	118	3.6%	88	2.7%	1,087	32.7%	2	0.1%	1,631	49.1%
Region IV	3,844	1,306	34.0%	349	9.1%	310	8.1%	503	13.1%	39	1.0%	1,337	34.8%
Region V	7,007	2,114	30.2%	603	8.6%	539	7.7%	1,338	19.1%	9	0.1%	2,405	34.3%
Region VI	4,465	486	10.9%	160	3.6%	396	8.9%	1,551	34.7%	63	1.4%	1,809	40.5%
Region VII	7,958	566	7.1%	691	8.7%	503	6.3%	4,131	51.9%	144	1.8%	1,923	24.2%
Region VIII	3,741	465	12.4%	149	4.0%	229	6.1%	1,239	33.1%	393	10.5%	1,267	33.9%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**208,546**	**559**	**0.3%**	**719**	**0.3%**	**1,686**	**0.8%**	**112,104**	**515**	**0.5%**	**1,548**	**1.4%**	**3,198**	**2.9%**
Region I	15,293	74	0.5%	50	0.3%	155	1.0%	6,940	91	1.3%	80	1.2%	396	5.7%
Region II	27,721	66	0.2%	167	0.6%	294	1.1%	14,405	19	0.1%	143	1.0%	447	3.1%
Region III	11,229	24	0.2%	15	0.1%	305	2.7%	4,880	20	0.4%	70	1.4%	302	6.2%
Region IV	22,976	54	0.2%	61	0.3%	95	0.4%	16,789	49	0.3%	180	1.1%	330	2.0%
Region V	49,656	133	0.3%	208	0.4%	138	0.3%	38,817	159	0.4%	614	1.6%	765	2.0%
Region VI	18,304	41	0.2%	76	0.4%	83	0.5%	7,167	19	0.3%	62	0.9%	25	0.4%
Region VII	48,666	124	0.3%	80	0.2%	409	0.8%	17,705	121	0.7%	316	1.8%	754	4.3%
Region VIII	14,701	43	0.3%	63	0.4%	206	1.4%	5,401	37	0.7%	84	1.6%	179	3.3%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
North Dakota	**208,546**	**55,378**	**26.6%**	**85,813**	**41.1%**	**67,355**	**32.3%**	**112,104**	**34,787**	**31.0%**	**52,637**	**47.0%**	**24,681**	**22.0%**
Region I	15,293	3,037	19.9%	6,227	40.7%	6,029	39.4%	6,940	2,278	32.8%	3,258	46.9%	1,404	20.2%
Region II	27,721	6,604	23.8%	11,125	40.1%	9,992	36.0%	14,405	3,998	27.8%	6,186	42.9%	4,220	29.3%
Region III	11,229	1,691	15.1%	5,604	49.9%	3,934	35.0%	4,880	820	16.8%	2,730	55.9%	1,330	27.3%
Region IV	22,976	4,393	19.1%	9,565	41.6%	9,018	39.3%	16,789	4,430	26.4%	8,554	50.9%	3,806	22.7%
Region V	49,656	18,054	36.4%	17,037	34.3%	14,565	29.3%	38,817	16,095	41.5%	16,465	42.4%	6,258	16.1%
Region VI	18,304	2,397	13.1%	7,780	42.5%	8,127	44.4%	7,167	1,186	16.6%	3,470	48.4%	2,510	35.0%
Region VII	48,666	16,416	33.7%	21,128	43.4%	11,122	22.9%	17,705	4,897	27.7%	9,085	51.3%	3,723	21.0%
Region VIII	14,701	2,786	19.0%	7,348	50.0%	4,567	31.1%	5,401	1,084	20.1%	2,888	53.5%	1,429	26.5%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

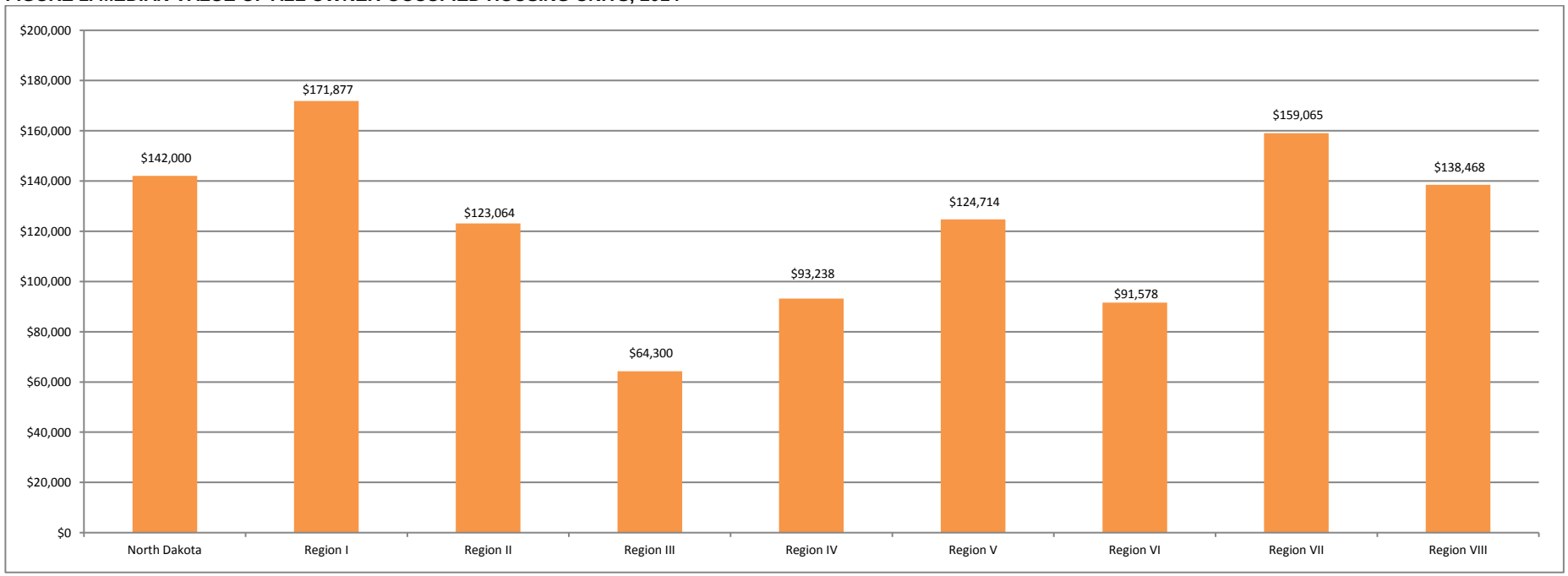


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**208,546**	**25,940**	**12.4%**	**20,071**	**9.6%**	**16,360**	**7.8%**	**27,364**	**13.1%**	**56,304**	**27.0%**	**62,507**	**30.0%**
Region I	15,293	1,283	8.4%	1,371	9.0%	1,264	8.3%	1,773	11.6%	3,251	21.3%	6,350	41.5%
Region II	27,721	3,383	12.2%	3,098	11.2%	2,209	8.0%	3,460	12.5%	6,607	23.8%	8,964	32.3%
Region III	11,229	3,431	30.6%	2,034	18.1%	1,438	12.8%	1,558	13.9%	1,371	12.2%	1,397	12.4%
Region IV	22,976	2,944	12.8%	2,603	11.3%	2,183	9.5%	3,356	14.6%	7,117	31.0%	4,772	20.8%
Region V	49,656	3,801	7.7%	2,940	5.9%	3,088	6.2%	7,193	14.5%	16,922	34.1%	15,712	31.6%
Region VI	18,304	3,685	20.1%	3,384	18.5%	2,511	13.7%	2,772	15.1%	3,284	17.9%	2,668	14.6%
Region VII	48,666	5,875	12.1%	3,452	7.1%	2,622	5.4%	5,243	10.8%	14,235	29.3%	17,239	35.4%
Region VIII	14,701	1,539	10.5%	1,189	8.1%	1,044	7.1%	2,008	13.7%	3,516	23.9%	5,405	36.8%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

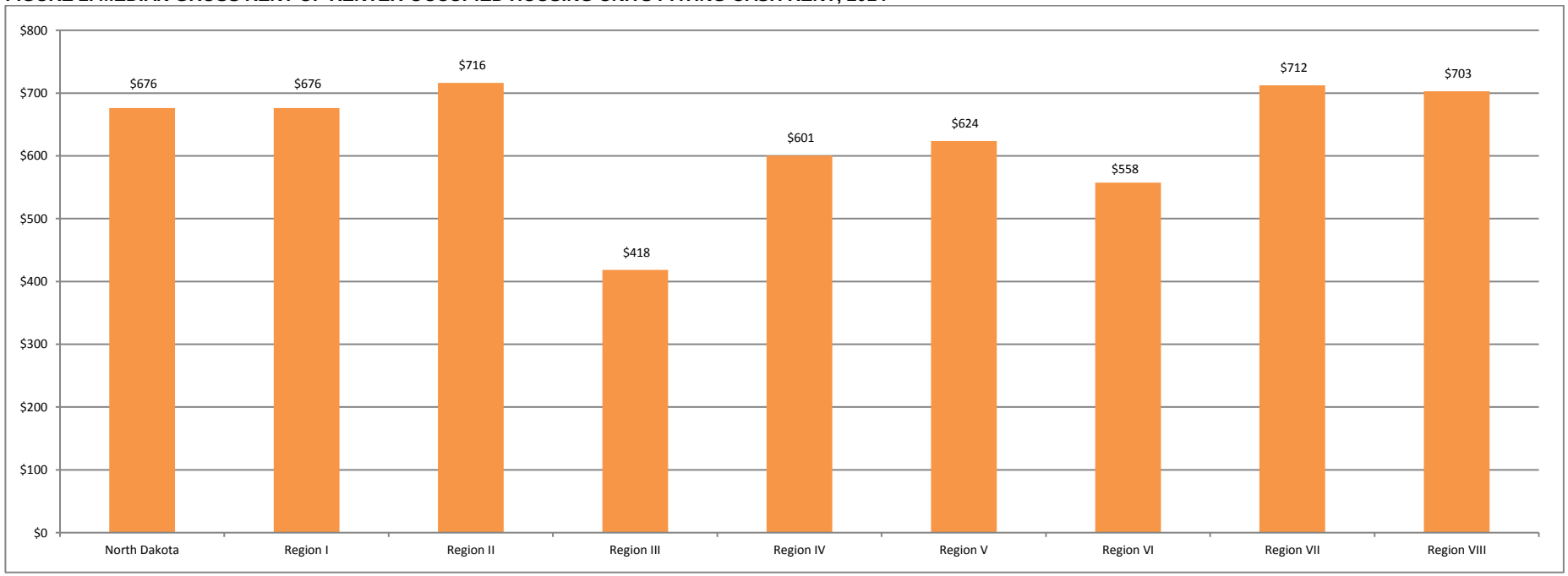


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**103,243**	**5,201**	**5.0%**	**4,750**	**4.6%**	**8,211**	**8.0%**	**13,079**	**12.7%**	**31,314**	**30.3%**	**40,688**	**39.4%**
Region I	6,191	458	7.4%	160	2.6%	530	8.6%	850	13.7%	1,206	19.5%	2,986	48.2%
Region II	12,243	638	5.2%	559	4.6%	688	5.6%	1,124	9.2%	2,882	23.5%	6,352	51.9%
Region III	4,308	834	19.4%	663	15.4%	797	18.5%	625	14.5%	691	16.0%	698	16.2%
Region IV	15,457	600	3.9%	567	3.7%	1,077	7.0%	2,198	14.2%	4,619	29.9%	6,396	41.4%
Region V	37,613	999	2.7%	1,209	3.2%	2,382	6.3%	4,915	13.1%	14,133	37.6%	13,975	37.2%
Region VI	6,162	595	9.7%	481	7.8%	966	15.7%	959	15.6%	1,721	27.9%	1,440	23.4%
Region VII	16,526	826	5.0%	620	3.8%	1,490	9.0%	1,946	11.8%	4,911	29.7%	6,734	40.7%
Region VIII	4,742	252	5.3%	492	10.4%	280	5.9%	461	9.7%	1,151	24.3%	2,107	44.4%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

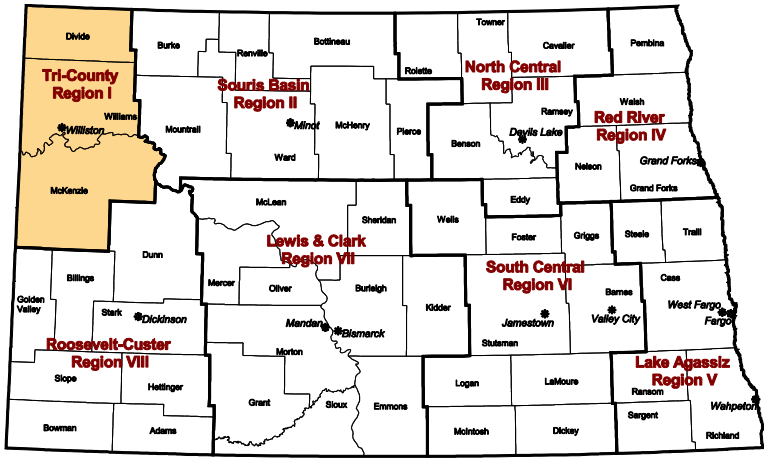
Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
North Dakota	**50,607**	**62,538**	**23.6%**	**49,919**	**62,579**	**25.4%**	**68,690**	**83,184**	**21.1%**	**35,211**	**42,632**	**21.1%**	**45,267**	**53,695**	**18.6%**	**70,956**	**85,084**	**19.9%**
Region I	2,547	4,356	71.0%	2,405	4,322	79.7%	3,343	5,673	69.7%	2,318	3,935	69.8%	3,130	5,110	63.3%	8,491	13,960	64.4%
Region II	5,896	7,166	21.5%	6,900	8,368	21.3%	8,789	10,815	23.1%	4,613	5,716	23.9%	7,089	8,507	20.0%	8,839	10,671	20.7%
Region III	4,112	4,653	13.1%	2,571	2,660	3.4%	3,477	3,451	-0.8%	1,495	1,458	-2.5%	1,912	1,823	-4.7%	2,541	2,243	-11.7%
Region IV	8,090	8,428	4.2%	6,645	7,328	10.3%	9,025	9,834	9.0%	4,079	4,269	4.7%	5,033	5,395	7.2%	6,892	7,135	3.5%
Region V	13,714	17,589	28.3%	14,864	19,522	31.3%	19,922	25,196	26.5%	10,246	12,791	24.8%	11,304	14,062	24.4%	18,424	22,199	20.5%
Region VI	4,356	4,538	4.2%	4,202	4,191	-0.3%	6,173	5,854	-5.2%	2,926	2,676	-8.5%	3,322	2,924	-12.0%	4,492	3,896	-13.3%
Region VII	9,101	11,969	31.5%	9,460	12,351	30.6%	14,254	17,566	23.2%	7,324	8,928	21.9%	10,519	12,179	15.8%	15,713	18,067	15.0%
Region VIII	2,790	3,839	37.6%	2,872	3,837	33.6%	3,707	4,795	29.3%	2,209	2,859	29.4%	2,958	3,695	24.9%	5,565	6,913	24.2%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
North Dakota	**115,438**	**143,168**	**24.0%**
Region I	5,438	9,504	74.8%
Region II	14,809	17,977	21.4%
Region III	7,494	8,143	8.7%
Region IV	16,754	17,999	7.4%
Region V	32,980	42,751	29.6%
Region VI	9,882	10,008	1.3%
Region VII	21,567	28,012	29.9%
Region VIII	6,515	8,774	34.7%

TRI-COUNTY REGION I AND ITS COMPONENTS

POPULATION CHANGE



- Total population in Region I increased by 48 percent from 30,829 in 2010 to 45,558 in 2014. All three counties within the region experienced substantial growth from 2010 to 2014. Divide County increased by 17 percent, McKenzie County by 73 percent, Williams County by 44 percent, and city of Williston by 67 percent.
- While oil and gas industry activity has slowed as a result of a decline in oil prices, modeling suggests continued strong growth in Region I with population increasing by 30,357 people to 75,915 by 2029, a 67 percent increase. In McKenzie County, population is projected to nearly double, reaching nearly 21,000 people by 2029. Population is projected to increase by 25 percent in Divide County, 63 percent in Williams County, and 53 percent in the city of Williston.
- Strong population growth is projected across all age categories in Region I, with especially strong growth among the population ages 65 and older and in the prime working age group, those ages 25 to 44. The youngest baby boomers will begin turning 65 in 2029 and the older adult population (i.e., ages 65 and older) is expected to nearly double in Region I by 2029 (91 percent growth). In McKenzie County, the older adult population is projected to more than double by 2029 (155 percent). The prime working age group (i.e., ages 25 to 44) is also projected to grow substantially in Region I, from 13,198 in 2014 to 24,086 in 2029, an 83 percent increase. The age group younger than 25 years old is projected to increase by 62 percent. The only projected decline in population is for pre-retirees (i.e., ages 45 to 64) in Divide County, at 8 percent by 2029.

TRENDS IN HOUSING STOCK

- Total housing units in Region I increased by 82 percent from 2010 to 2014. However, relying solely on recent years' trends as an indicator of future housing stock results in unrealistic predictions. The pace of growth experienced in recent years, especially in Region I, is not sustainable. If housing units were to continue to be added at a rate similar to recent years, housing stock would exceed total housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in Region I is projected to increase from 26,580 in 2014 to 44,634 units by 2029, a 68 percent increase. Total housing units in Williams County are projected to increase from 19,018 units in 2014 to 30,621 units in 2029 and total housing units in McKenzie County are projected to double, increasing from 6,087 in 2014 to 12,351 in 2029. More moderate growth of 13 percent is projected in Divide County over the study period.
- Two-thirds of housing in Region I was owner-occupied in 2014 (69 percent) and one-third was renter-occupied (31 percent).
- Very few owner- or renter-occupied units in Region I were considered substandard (i.e., lacking complete plumbing or kitchen facilities) in 2014. However, 6 percent of rental units in Region I were overcrowded and 8 percent were overcrowded in McKenzie County. It should be noted this only applies to permanent housing as provided by the U.S. Census Bureau. As a result of housing shortages and costs, a wide variety of various types of temporary housing have been used in place of more traditional housing. There is likely more substandard housing present in the region; however, quantifying the extent of substandard housing associated with temporary lodging is beyond the scope of this study.
- Even with increased new construction as a result of recent population growth in the region, most owner-occupied housing in Region I was built prior to 1990 (80 percent); 39 percent was built prior to 1960. Rental units in Region I are slightly newer than owner-occupied units; nearly half of the rental units were built from 1960 to 1989 (47 percent). One-third of renter-occupied housing units in the region were built after 1989, compared to 20 percent of owner-occupied housing. The age of both owner- and renter-occupied housing is similar in Williams and McKenzie counties. Both owner- and renter-occupied housing is generally older in Divide County than the rest of the region, with 54 percent of owner-occupied housing and 44 percent of renter-occupied housing built prior to 1960.

- In 2014, 16 percent of housing units in Region I were vacant. Of all the vacant units in the region, 9 percent were for rent, 4 percent were for sale, and 44 percent were for seasonal, recreational, or occasional use. It is likely that 2014 vacancy rates, as reported by the U.S. Census Bureau's American Community Survey (ACS) 5-Year data, overestimate the percentage of vacant housing units in the region. In the past five to eight years, Region I has experienced severe housing shortages that have only recently subsided (i.e., in the past 18 to 24 months). Five-year ACS pooled data often mask actual conditions during periods of rapid change like that experienced in Region I.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region I was $171,877 and values ranged from $88,200 in Divide County to $174,200 in Williams County.
- Three-fourths of owner-occupied housing in Region I was valued at $90,000 or more in 2014; 42 percent was valued at $200,000 or more.
- In Region I, 8 percent of owner-occupied housing units were valued at less than $40,000 (1,283 units) in 2014, 9 percent ranged from $40,000 to $69,999 (1,371 housing units), and 8 percent ranged from $70,000 to $89,999 (1,264 units). About half of owner-occupied housing in Divide County (459 units) was valued at less than $90,000.
- Median gross rent in Region I was $676 in 2014 and ranged from $546 in Divide County to $756 in Williams County. Two-thirds of all rental units in Region I rented for at least $550 per month in 2014 (68 percent); 48 percent rented for at least $750. A greater percentage of renter-occupied housing units in Divide County than in the rest of the region rented for less than $550 per month; however, the actual number was small at 72 units.
- The number of households in each income category for Region I are projected to increase substantially over the study period, with some of the largest growth among the extremely low, very low, and low income households. The number of extremely low, very low and low income households in Region I are projected to increase by 6,056 households by 2029 (71, 80, and 70 percent, respectively). In McKenzie County, households at all income levels are projected to double or nearly double in size over the next 15 years.

KEY FINDINGS

- Since 2010, Region I has experienced unprecedented population growth.
- In Region I, strong population growth is projected for all age categories by 2029, with especially strong growth in the prime working age cohort and seniors ages 65 and older.
- The number of extremely low, very low, and low income households in Region I is projected to grow substantially over the study period.
- Little of the current housing inventory in Region I is valued at more affordable levels of less than $90,000 or rents for less than $550 per month.
- Projections suggest future housing needs in Region I will be influenced by substantial growth in the number of extremely low, very low, and low income households as well as by older adults.
- A booming oil and gas industry was the driver behind the rapid population growth and robust projections in Region I. Growth has moderated as a result of the downturn in oil and gas industry activity; however, considering the slowdown has only occurred over the course of the past 18 months (starting in early 2015), little data are available to suggest what kind of long-term growth the region may experience in the future. These results should be interpreted with caution as future conditions may not result in similar patterns of growth experienced in recent years. Forecasts should be periodically updated to reflect changes in near term economic and socio-economic conditions.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region I	**30,829**	**45,558**	**47.8%**	**62,252**	**69,714**	**75,915**	**66.6%**
Divide	2,071	2,432	17.4%	2,739	2,908	3,037	24.9%
McKenzie	6,360	10,996	72.9%	16,310	18,663	20,544	86.8%
Williams	22,398	32,130	43.5%	43,203	48,143	52,334	62.9%
Williston	14,716	24,560	66.9%	31,681	34,798	37,578	53.0%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region I	**16,686**	**26,986**	**61.7%**	**13,198**	**24,086**	**82.5%**	**11,175**	**16,256**	**45.5%**	**4,499**	**8,587**	**90.9%**
Divide	695	975	40.3%	486	860	77.0%	689	633	-8.1%	562	569	1.2%
McKenzie	4,292	7,112	65.7%	3,103	6,190	99.5%	2,686	4,909	82.8%	915	2,333	155.0%
Williams	11,699	18,899	61.5%	9,609	17,036	77.3%	7,800	10,714	37.4%	3,022	5,685	88.1%
Williston	8,395	13,523	61.1%	7,381	12,670	71.7%	6,107	7,561	23.8%	2,677	3,824	42.8%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region I	**14,611**	**26,580**	**81.9%**	**47,965**	**69,346**	**90,727**	**241.3%**
Divide	1,408	1,475	4.8%	1,680	1,883	2,086	41.4%
McKenzie	3,019	6,087	101.6%	11,857	17,625	23,393	284.3%
Williams	10,184	19,018	86.7%	34,428	49,838	65,248	243.1%
Williston	6,426	14,274	122.1%	29,939	45,603	61,267	329.2%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region I	**14,611**	**26,580**	**81.9%**	**36,180**	**40,577**	**44,634**	**67.9%**
Divide	1,408	1,475	4.8%	1,579	1,606	1,662	12.7%
McKenzie	3,019	6,087	101.6%	9,060	10,709	12,351	102.9%
Williams	10,184	19,018	86.7%	25,541	28,262	30,621	61.0%
Williston	6,426	14,274	122.1%	18,145	19,586	20,921	46.6%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region I	**12,672**	**22,233**	**75.4%**	**30,286**	**33,968**	**37,357**	**68.0%**
Divide	1,012	1,082	6.9%	1,158	1,178	1,219	12.7%
McKenzie	2,468	4,972	101.4%	7,400	8,747	10,088	102.9%
Williams	9,192	16,179	76.0%	21,728	24,043	26,050	61.0%
Williston	6,000	12,382	106.4%	15,740	16,990	18,148	46.6%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region I	**22,233**	**15,293**	**68.8%**	**6,940**	**31.2%**
Divide	1,082	892	82.4%	190	17.6%
McKenzie	4,972	3,409	68.6%	1,563	31.4%
Williams	16,179	10,992	67.9%	5,187	32.1%
Williston	12,382	7,987	64.5%	4,396	35.5%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region I	**6,940**	**2,831**	**40.8%**	**3,982**	**57.4%**	**4,835**	**69.7%**
Divide	190	40	21.1%	57	30.0%	59	31.1%
McKenzie	1,563	840	53.8%	1,256	80.4%	1,563	100.0%
Williams	5,187	1,951	37.6%	2,669	51.4%	3,213	61.9%
Williston	4,396	1,374	31.3%	1,795	40.8%	2,151	48.9%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**4,347**	**386**	**8.9%**	**183**	**4.2%**	**475**	**10.9%**	**1,898**	**43.7%**	**251**	**5.8%**	**1,155**	**26.6%**
Divide	393	0	0.0%	12	3.1%	29	7.5%	183	46.5%	31	8.0%	137	34.9%
McKenzie	1,115	74	6.6%	45	4.0%	69	6.1%	455	40.8%	58	5.2%	415	37.2%
Williams	2,839	312	11.0%	125	4.4%	377	13.3%	1,261	44.4%	162	5.7%	603	21.2%
Williston	1,892	281	14.8%	87	4.6%	346	18.3%	751	39.7%	143	7.6%	284	15.0%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**15,293**	**74**	**0.5%**	**50**	**0.3%**	**155**	**1.0%**	**6,940**	**91**	**1.3%**	**80**	**1.2%**	**396**	**5.7%**
Divide	892	0	0.0%	0	0.0%	7	0.8%	190	0	0.0%	5	2.7%	0	0.0%
McKenzie	3,409	16	0.5%	11	0.3%	11	0.3%	1,563	25	1.6%	25	1.6%	128	8.2%
Williams	10,992	58	0.5%	39	0.4%	137	1.2%	5,187	66	1.3%	49	1.0%	268	5.2%
Williston	7,987	15	0.2%	25	0.3%	61	0.8%	4,396	57	1.3%	51	1.2%	236	5.4%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region I	**15,293**	**3,037**	**19.9%**	**6,227**	**40.7%**	**6,029**	**39.4%**	**6,940**	**2,278**	**32.8%**	**3,258**	**46.9%**	**1,404**	**20.2%**
Divide	892	77	8.7%	335	37.6%	479	53.8%	190	20	10.7%	85	44.9%	84	44.4%
McKenzie	3,409	767	22.5%	1,415	41.5%	1,227	36.0%	1,563	485	31.1%	763	48.8%	314	20.1%
Williams	10,992	2,193	19.9%	4,477	40.7%	4,322	39.3%	5,187	1,772	34.2%	2,409	46.4%	1,006	19.4%
Williston	7,987	1,515	19.0%	3,009	37.7%	3,462	43.4%	4,396	1,430	32.5%	2,168	49.3%	797	18.1%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

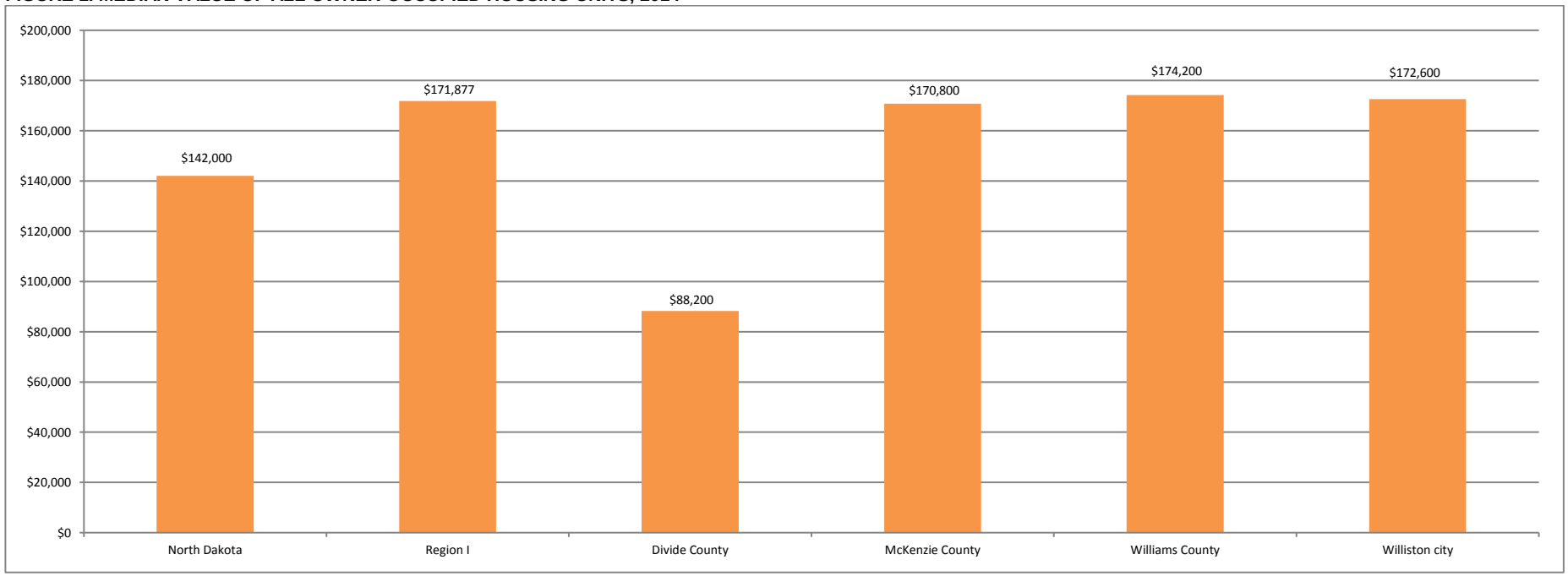


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**15,293**	**1,283**	**8.4%**	**1,371**	**9.0%**	**1,264**	**8.3%**	**1,773**	**11.6%**	**3,251**	**21.3%**	**6,350**	**41.5%**
Divide	892	223	25.1%	100	11.2%	136	15.3%	82	9.2%	181	20.3%	170	19.0%
McKenzie	3,409	359	10.5%	408	12.0%	240	7.0%	411	12.1%	473	13.9%	1,518	44.5%
Williams	10,992	700	6.4%	863	7.9%	888	8.1%	1,280	11.6%	2,597	23.6%	4,663	42.4%
Williston	7,987	426	5.3%	605	7.6%	684	8.6%	917	11.5%	2,134	26.7%	3,222	40.3%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

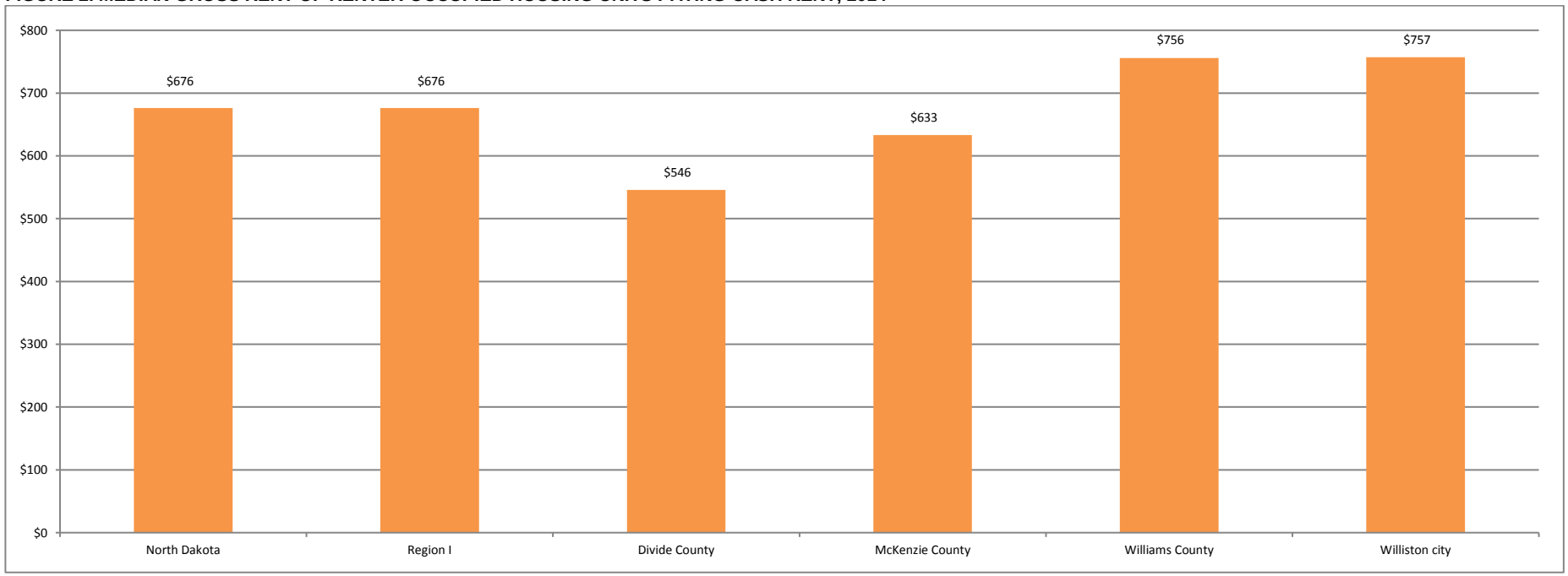


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**6,191**	**458**	**7.4%**	**160**	**2.6%**	**530**	**8.6%**	**850**	**13.7%**	**1,206**	**19.5%**	**2,986**	**48.2%**
Divide	144	4	2.8%	22	15.5%	23	16.2%	23	16.2%	5	3.5%	66	45.8%
McKenzie	1,319	195	14.8%	92	7.0%	152	11.5%	121	9.2%	226	17.1%	534	40.5%
Williams	4,727	259	5.5%	45	1.0%	355	7.5%	706	14.9%	975	20.6%	2,386	50.5%
Williston	4,075	215	5.3%	28	0.7%	300	7.4%	664	16.3%	803	19.7%	2,063	50.6%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENTAGE OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

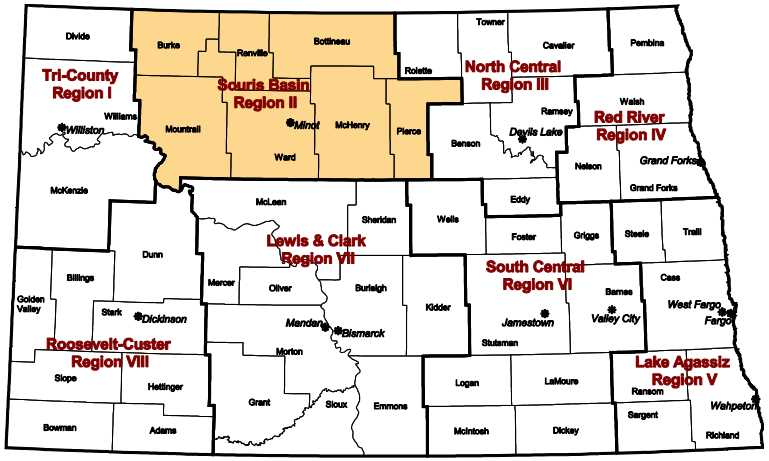
Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region I	**2,547**	**4,356**	**71.0%**	**2,405**	**4,322**	**79.7%**	**3,343**	**5,673**	**69.7%**	**2,318**	**3,935**	**69.8%**	**3,130**	**5,110**	**63.3%**	**8,491**	**13,960**	**64.4%**
Divide	182	187	2.8%	154	158	2.3%	210	243	15.6%	112	145	29.8%	134	135	0.7%	290	352	21.6%
McKenzie	606	1,265	108.6%	668	1,511	126.3%	789	1,616	104.9%	614	1,183	92.8%	644	1,252	94.3%	1,651	3,260	97.4%
Williams	1,759	2,904	65.1%	1,583	2,653	67.6%	2,344	3,814	62.7%	1,593	2,607	63.7%	2,351	3,723	58.3%	6,550	10,348	58.0%
Williston	1,366	1,918	40.4%	1,238	1,881	52.0%	1,666	2,417	45.1%	1,120	1,726	54.1%	2,056	2,987	45.3%	4,936	7,219	46.2%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region I	**5,438**	**9,504**	**74.8%**
Divide	390	398	2.0%
McKenzie	1,382	2,997	116.8%
Williams	3,666	6,109	66.6%
Williston	2,750	4,028	46.5%

SOURIS BASIN REGION II AND ITS COMPONENTS

POPULATION CHANGE



- Total population in Region II increased by 12 percent from 89,967 in 2010 to 101,040 in 2014. While the population increased in all seven counties from 2010 to 2014, Ward, Mountrail, and Burke counties accounted for the region's fastest growth.
- Region II population is projected to reach 122,949 by 2029, a 22 percent increase from 2014. Mountrail County population is projected to grow by 41 percent, Ward County by 25 percent, and Bottineau County by 11 percent. Modest population declines of 2 percent in McHenry County and 6 percent in Renville are projected, with population essentially remaining unchanged in Burke (1.2 percent) and Pierce (-0.4 percent).
- Population growth is projected across all age categories in Region II, with especially strong growth in the 65 and over cohort and the prime working age group (i.e., ages 25 to 44). The youngest baby boomers will begin turning 65 in 2029 and as a result, the older adult population (ages 65 and older) is projected to increase by 35 percent in Region II by 2029. The senior population in Mountrail County is projected to nearly double. The prime working age group ages 25 to 44 in Region II is projected to increase by 38 percent over the next 15 years, with Ward and Mountrail counties accounting for nearly all of the growth. Population is projected to decrease in the pre-retiree cohort (ages 45 to 64) for every county in the region, ranging from 5 to 33 percent, except for Mountrail and Ward counties which are projected to have increases of 20 and 12 percent, respectively. Population for persons younger than age 25 in Region II is projected to increase by 15 percent by 2029, with projected growth in this age group ranging from 2 percent in McHenry County to 47 percent in Bottineau County.

TRENDS IN HOUSING STOCK

- Total housing units in Region II increased by 19 percent from 2010 to 2014. However, relying solely on recent years' trends as an indicator of future housing stock results in unrealistic predictions. The pace of growth experienced in recent years, especially in western North Dakota, is not sustainable. If housing units were to continue to be added at a rate similar to recent years, housing stock would exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in Region II are projected to increase from 50,337 units in 2014 to 61,127 units in 2029, a 21 percent increase. Nearly all the projected increases in housing inventory are in Ward and Mountrail counties. While the total number of housing units in Burke, Pierce, and Renville are projected to decrease over the study period, it is not likely that the number of housing units will actually decline as suggested by the model. Rather, if population decreases as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- In 2014, the majority of housing in Region II was owner-occupied (66 percent).
- Very few owner- or renter-occupied housing units in Region II were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2014. Exceptions were in Pierce County where 10 percent of renter-occupied housing units lacked complete kitchen facilities and in Mountrail County where 8 percent of renter-occupied housing units were overcrowded. It should be noted that estimates of substandard housing apply only to permanent housing as provided by the U.S. Census Bureau. As a result of housing shortages and costs, a wide variety of various types of temporary housing have been used in place of more traditional housing. There is likely more substandard housing present in the region; however, quantifying the extent of substandard housing associated with temporary lodging is beyond the scope of this study. This caveat is most appropriate for Mountrail County which has experienced effects of oil and gas development similar to counties in Region I.
- Three-fourths of owner-occupied housing units in the region were built prior to 1990 (76 percent); 36 percent were built prior to 1960. Ward and Mountrail counties have the newest owner-occupied housing in the region, with about one-fourth of units built since 1990 (28 and 23 percent, respectively). About 29 percent of rental units in Region II were built prior to 1960 and 28 percent were built since 1990. McHenry County has the oldest rentals in the region, with 61 percent of them built before 1960. Ward and Mountrail have the newest rentals, with 33 percent and 22 percent, respectively, built after 1989.

- In 2014, 16 percent or 8,211 housing units in Region II were vacant. Of all the vacant units in the region, 13 percent were for rent, 7 percent were for sale, and 37 percent were for seasonal, recreational, or occasional use. It is likely that 2014 vacancy rates, as reported by the U.S. Census Bureau's American Community Survey (ACS) 5-Year data, overestimate the percentage of vacant housing units in the region. In the past five to eight years, some counties in Region II have experienced housing shortages similar to Region I that have only recently subsided (i.e., in the past 18 to 24 months). Five-year pooled ACS data often mask actual conditions during periods of rapid change like that experienced in some counties in Region II, namely Mountrail and Ward counties.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region II was $123,064 and values ranged from $85,000 in Pierce County to $171,300 in Ward County.
- Sixty-nine percent of owner-occupied housing in Region II was valued at $90,000 or more in 2014; more than half was valued at $125,000 or more (56 percent). Within Ward County, 67 percent of owner-occupied housing was valued $125,000 or more and 39 percent of housing units were valued at $200,000 or more.
- Region-wide, 12 percent of owner-occupied housing units were valued at less than $40,000, 11 percent were valued from $40,000 to $69,999, and 8 percent ranged from $70,000 to $89,999. Ward County had less than 10 percent of occupied housing units in each of those categories. Rural counties in Region II had a slightly higher percentage of owner-occupied housing units with lower values; however, actual numbers of units were low compared to Ward County.
- Median gross rent in Region II was $716 in 2014 and ranged from $506 in McHenry County to $825 in Ward County.
- Fifty-two percent of renter-occupied housing units in Region II rented for $750 or more per month. An examination of rents by county revealed that the higher average rent in Ward County had a substantial impact on the calculation of average regional rents. Only 21 to 35 percent of renter-occupied housing in other counties in Region II rented for $750 per month or more.
- Projections for Region II indicate about a 21 percent increase in households within each income category by 2029; however, there is considerable variability by county. Most of the regional growth will be driven by Ward and Mountrail counties. Ward County is projected to capture 82 percent (i.e., an increase of 3,897 households) of the total growth in extremely low, very low, and low income households for Region II. However, Mountrail County is projected to have the largest percentage growth for all income levels over the next 15 years, with extremely low and very low income households projected to grow by at least 50 percent each.

KEY FINDINGS

- Population growth in Region II has been strong in recent years, especially in Mountrail County.
- Population in the region is projected to increase by 22 percent by 2029; however, growth is variable among counties in the region. Most of the growth is projected to be concentrated in Ward and Mountrail counties. Some counties in the region are projected to experience population decreases.
- With the exception of Burke County, the number of older adults is projected to increase in every county in the region, with increases ranging from 11 to 93 percent over the study period. Strong growth is also projected in the prime working age category for Ward and Mountrail counties.
- Replacement or renovation of aging housing stock, especially renter-occupied housing may be a consideration for some counties in Region II.
- Current housing values vary considerably across the region with the highest values in Ward County. One-fifth of owner-occupied housing in Ward County is valued at less than $90,000 and only 18 percent of renter-occupied housing rents for less than $550. While a higher percentage of housing inventory is found in lower value categories for rural counties in the region, actual numbers are small when compared to Ward County.
- The number of extremely low, very low, and low income households is projected to increase in nearly every county in the region, with substantial growth in Ward and Mountrail counties. This, combined with strong growth projected for older adults, would suggest that future housing needs in Region II for low income households and seniors will be substantial.
- A booming oil and gas industry was the driver behind the rapid population growth and robust projections for some counties in Region II. Growth has moderated as a result of the downturn in oil and gas industry activity; however, considering the slowdown has only occurred over the course of the past 18 months (starting in early 2015), little data are available to suggest what kind of long-term growth the region may experience in the future. These results should be interpreted with caution as future conditions may not result in similar patterns of growth experienced in recent years. Forecasts should be periodically updated to reflect changes in near term economic and socio-economic conditions.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region II	**89,967**	**101,040**	**12.3%**	**113,296**	**118,606**	**122,949**	**21.7%**
Bottineau	6,429	6,650	3.4%	6,945	7,187	7,393	11.2%
Burke	1,968	2,245	14.1%	2,303	2,323	2,273	1.2%
McHenry	5,395	5,988	11.0%	6,043	6,014	5,856	-2.2%
Mountrail	7,673	9,782	27.5%	11,665	12,849	13,805	41.1%
Pierce	4,357	4,404	1.1%	4,502	4,439	4,385	-0.4%
Renville	2,470	2,587	4.7%	2,556	2,511	2,441	-5.6%
Ward	61,675	69,384	12.5%	79,282	83,283	86,796	25.1%
Minot	40,888	47,999	17.4%	53,654	56,306	58,585	22.1%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region II	**36,966**	**42,587**	**15.2%**	**27,404**	**37,893**	**38.3%**	**23,213**	**24,269**	**4.5%**	**13,457**	**18,200**	**35.2%**
Bottineau	2,000	2,932	46.6%	1,328	1,183	-10.9%	1,907	1,504	-21.1%	1,415	1,774	25.4%
Burke	685	886	29.3%	508	466	-8.3%	648	541	-16.5%	404	380	-5.9%
McHenry	1,844	1,878	1.8%	1,359	1,146	-15.7%	1,646	1,565	-4.9%	1,139	1,267	11.2%
Mountrail	3,483	4,971	42.7%	2,711	3,771	39.1%	2,528	3,020	19.5%	1,060	2,043	92.7%
Pierce	1,300	1,360	4.6%	878	993	13.1%	1,224	821	-32.9%	1,002	1,211	20.9%
Renville	779	870	11.7%	565	478	-15.4%	755	551	-27.0%	488	542	11.1%
Ward	26,875	29,690	10.5%	20,055	29,856	48.9%	14,505	16,267	12.1%	7,949	10,983	38.2%
Minot	18,217	19,495	7.0%	13,121	20,427	55.7%	10,237	10,645	4.0%	6,424	8,018	24.8%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region II	**42,435**	**50,337**	**18.6%**	**60,597**	**70,856**	**81,115**	**61.1%**
Bottineau	4,362	4,423	1.4%	4,528	4,632	4,736	7.1%
Burke	1,251	1,416	13.2%	1,516	1,615	1,714	21.0%
McHenry	2,963	3,084	4.1%	3,259	3,434	3,609	17.0%
Mountrail	3,949	5,013	26.9%	6,278	7,543	8,808	75.7%
Pierce	2,177	2,222	2.1%	2,252	2,281	2,310	4.0%
Renville	1,439	1,407	-2.2%	1,432	1,459	1,486	5.6%
Ward	26,294	32,772	24.6%	41,332	49,892	58,452	78.4%
Minot	18,005	24,072	33.7%	31,867	39,662	47,457	97.1%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region II	**42,435**	**50,337**	**18.6%**	**56,328**	**58,969**	**61,127**	**21.4%**
Bottineau	4,362	4,423	1.4%	4,376	4,447	4,531	2.4%
Burke	1,251	1,416	13.2%	1,385	1,358	1,346	-4.9%
McHenry	2,963	3,084	4.1%	3,118	3,095	3,083	0.0%
Mountrail	3,949	5,013	26.9%	6,102	6,587	7,023	40.1%
Pierce	2,177	2,222	2.1%	2,230	2,193	2,187	-1.6%
Renville	1,439	1,407	-2.2%	1,363	1,293	1,234	-12.3%
Ward	26,294	32,772	24.6%	37,754	39,996	41,723	27.3%
Minot	18,005	24,072	33.7%	27,242	28,794	29,883	24.1%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region II	**36,587**	**42,126**	**15.1%**	**47,209**	**49,437**	**51,245**	**21.6%**
Bottineau	3,010	3,039	1.0%	3,007	3,056	3,114	2.5%
Burke	982	1,067	8.7%	1,044	1,024	1,015	-4.9%
McHenry	2,540	2,640	3.9%	2,669	2,649	2,639	0.0%
Mountrail	2,851	3,527	23.7%	4,293	4,634	4,941	40.1%
Pierce	1,847	1,920	3.9%	1,927	1,895	1,890	-1.5%
Renville	1,097	1,168	6.5%	1,131	1,073	1,024	-12.3%
Ward	24,260	28,765	18.6%	33,138	35,106	36,622	27.3%
Minot	17,097	21,096	23.4%	23,874	25,234	26,188	24.1%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region II	**42,126**	**27,721**	**65.8%**	**14,405**	**34.2%**
Bottineau	3,039	2,300	75.7%	740	24.3%
Burke	1,067	707	66.3%	360	33.7%
McHenry	2,640	2,123	80.4%	518	19.6%
Mountrail	3,527	2,410	68.3%	1,117	31.7%
Pierce	1,920	1,408	73.3%	512	26.7%
Renville	1,168	900	77.1%	267	22.9%
Ward	28,765	17,873	62.1%	10,892	37.9%
Minot	21,096	12,801	60.7%	8,294	39.3%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region II	**14,405**	**2,011**	**14.0%**	**2,598**	**18.0%**	**3,151**	**21.9%**
Bottineau	740	8	1.1%	35	4.8%	75	10.2%
Burke	360	-5	-1.3%	8	2.3%	23	6.5%
McHenry	518	9	1.8%	10	2.0%	-2	-0.3%
Mountrail	1,117	258	23.2%	352	31.6%	430	38.6%
Pierce	512	7	1.4%	11	2.2%	26	5.1%
Renville	267	-6	-2.4%	-17	-6.5%	-24	-9.1%
Ward	10,892	1,739	16.0%	2,198	20.2%	2,622	24.1%
Minot	8,294	1,171	14.1%	1,500	18.1%	1,808	21.8%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**8,211**	**1,080**	**13.1%**	**600**	**7.3%**	**552**	**6.7%**	**3,075**	**37.4%**	**153**	**1.9%**	**2,752**	**33.5%**
Bottineau	1,384	51	3.7%	49	3.5%	35	2.6%	1,197	86.5%	0	0.0%	52	3.7%
Burke	349	12	3.4%	9	2.5%	14	4.0%	131	37.5%	0	0.0%	184	52.6%
McHenry	444	55	12.5%	4	0.9%	48	10.9%	270	60.7%	0	0.0%	67	15.0%
Mountrail	1,486	76	5.1%	12	0.8%	41	2.7%	673	45.3%	89	6.0%	596	40.1%
Pierce	302	0	0.0%	0	0.0%	0	0.0%	221	73.2%	0	0.0%	81	26.8%
Renville	239	25	10.4%	15	6.3%	37	15.4%	121	50.7%	0	0.0%	41	17.2%
Ward	4,007	861	21.5%	511	12.8%	377	9.4%	461	11.5%	64	1.6%	1,732	43.2%
Minot	2,976	784	26.3%	468	15.7%	230	7.7%	250	8.4%	0	0.0%	1,244	41.8%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**27,721**	**66**	**0.2%**	**167**	**0.6%**	**294**	**1.1%**	**14,405**	**19**	**0.1%**	**143**	**1.0%**	**447**	**3.1%**
Bottineau	2,300	0	0.0%	7	0.3%	11	0.5%	740	9	1.2%	4	0.5%	19	2.6%
Burke	707	2	0.3%	0	0.0%	8	1.1%	360	0	0.0%	0	0.0%	16	4.5%
McHenry	2,123	8	0.4%	5	0.2%	19	0.9%	518	4	0.8%	0	0.0%	35	6.7%
Mountrail	2,410	0	0.0%	14	0.6%	41	1.7%	1,117	3	0.3%	3	0.3%	94	8.4%
Pierce	1,408	24	1.7%	16	1.1%	3	0.2%	512	0	0.0%	50	9.8%	0	0.0%
Renville	900	0	0.0%	22	2.4%	4	0.5%	267	0	0.0%	17	6.5%	6	2.4%
Ward	17,873	32	0.2%	104	0.6%	208	1.2%	10,892	2	0.0%	68	0.6%	276	2.5%
Minot	12,801	13	0.1%	100	0.8%	142	1.1%	8,294	0	0.0%	67	0.8%	257	3.1%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region II	**27,721**	**6,604**	**23.8%**	**11,125**	**40.1%**	**9,992**	**36.0%**	**14,405**	**3,998**	**27.8%**	**6,186**	**42.9%**	**4,220**	**29.3%**
Bottineau	2,300	316	13.7%	896	38.9%	1,088	47.3%	740	40	5.3%	422	57.1%	278	37.5%
Burke	707	129	18.2%	275	38.9%	304	42.9%	360	55	15.3%	150	41.7%	154	42.9%
McHenry	2,123	348	16.4%	680	32.0%	1,095	51.6%	518	26	5.0%	176	34.1%	316	61.0%
Mountrail	2,410	549	22.8%	929	38.6%	932	38.7%	1,117	245	22.0%	534	47.9%	337	30.2%
Pierce	1,408	179	12.7%	621	44.1%	608	43.2%	512	77	15.1%	293	57.3%	141	27.6%
Renville	900	132	14.7%	411	45.7%	357	39.7%	267	6	2.4%	146	54.7%	115	42.9%
Ward	17,873	4,951	27.7%	7,312	40.9%	5,610	31.4%	10,892	3,550	32.6%	4,463	41.0%	2,879	26.4%
Minot	12,801	3,659	28.6%	4,724	36.9%	4,419	34.5%	8,294	1,993	24.0%	3,864	46.6%	2,438	29.4%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

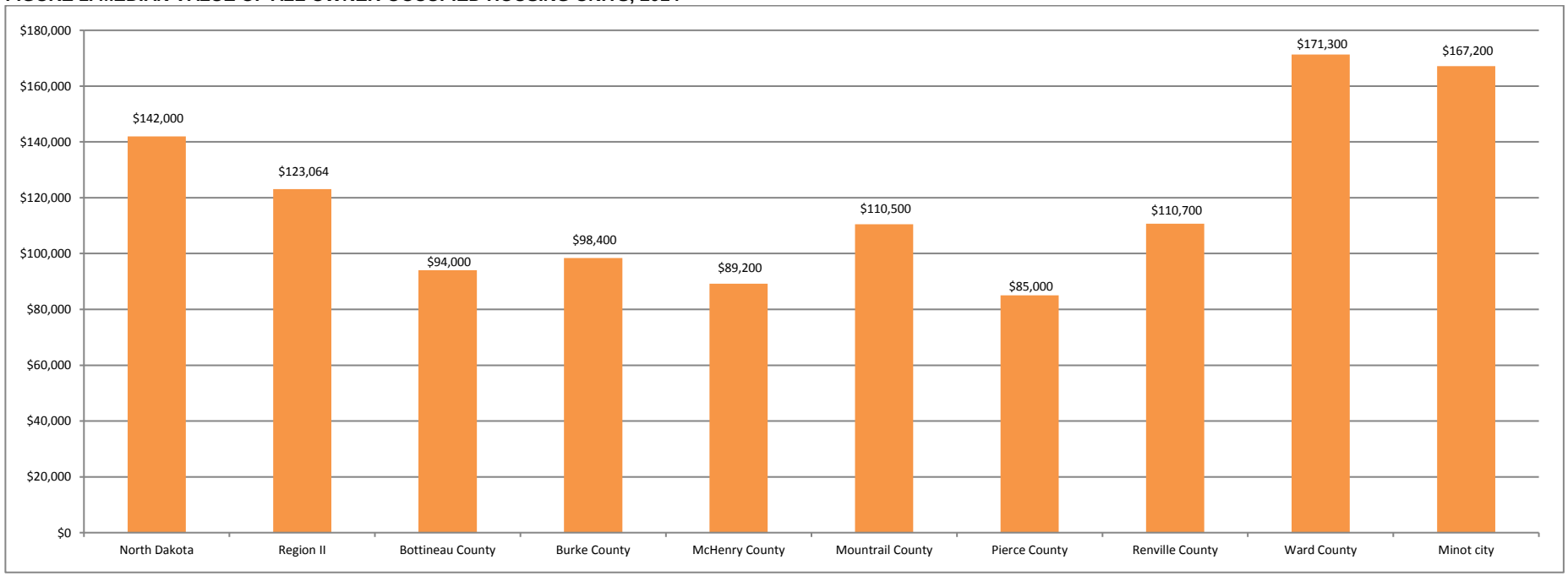


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**27,721**	**3,383**	**12.2%**	**3,098**	**11.2%**	**2,209**	**8.0%**	**3,460**	**12.5%**	**6,607**	**23.8%**	**8,964**	**32.3%**
Bottineau	2,300	415	18.1%	397	17.3%	287	12.5%	310	13.5%	394	17.1%	496	21.6%
Burke	707	139	19.7%	146	20.6%	49	6.9%	147	20.8%	109	15.4%	118	16.6%
McHenry	2,123	448	21.1%	436	20.5%	183	8.6%	273	12.8%	412	19.4%	371	17.5%
Mountrail	2,410	317	13.1%	436	18.1%	294	12.2%	335	13.9%	401	16.6%	629	26.1%
Pierce	1,408	222	15.8%	285	20.2%	251	17.8%	283	20.1%	210	14.9%	157	11.2%
Renville	900	159	17.7%	111	12.4%	97	10.8%	155	17.2%	226	25.1%	152	16.8%
Ward	17,873	1,682	9.4%	1,287	7.2%	1,048	5.9%	1,959	11.0%	4,855	27.2%	7,042	39.4%
Minot	12,801	1,271	9.9%	904	7.1%	781	6.1%	1,426	11.1%	3,815	29.8%	4,604	36.0%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

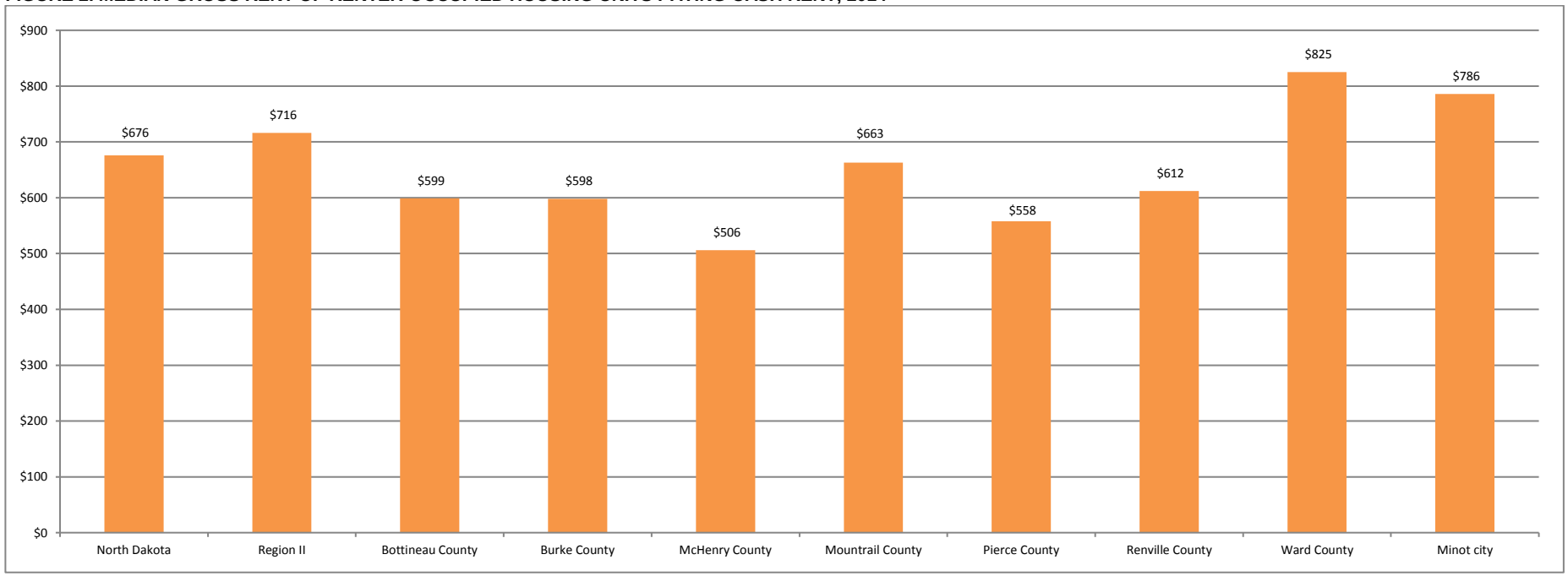


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**12,243**	**638**	**5.2%**	**559**	**4.6%**	**688**	**5.6%**	**1,124**	**9.2%**	**2,882**	**23.5%**	**6,352**	**51.9%**
Bottineau	572	25	4.4%	41	7.1%	72	12.6%	114	20.0%	147	25.7%	173	30.3%
Burke	286	17	6.0%	26	9.1%	39	13.6%	50	17.4%	57	20.0%	97	34.0%
McHenry	373	52	14.0%	35	9.3%	58	15.7%	48	12.9%	79	21.2%	100	26.9%
Mountrail	919	86	9.4%	78	8.5%	73	7.9%	157	17.0%	202	22.0%	323	35.2%
Pierce	475	39	8.1%	94	19.8%	46	9.8%	51	10.8%	144	30.4%	101	21.2%
Renville	208	17	8.3%	21	9.9%	41	19.8%	13	6.3%	43	20.8%	73	34.9%
Ward	9,409	401	4.3%	265	2.8%	359	3.8%	691	7.3%	2,209	23.5%	5,485	58.3%
Minot	7,855	352	4.5%	262	3.3%	277	3.5%	647	8.2%	2,015	25.7%	4,302	54.8%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region II	**5,896**	**7,166**	**21.5%**	**6,900**	**8,368**	**21.3%**	**8,789**	**10,815**	**23.1%**	**4,613**	**5,716**	**23.9%**	**7,089**	**8,507**	**20.0%**	**8,839**	**10,671**	**20.7%**
Bottineau	587	643	9.6%	480	537	11.8%	596	635	6.6%	257	248	-3.6%	522	497	-4.7%	598	552	-7.6%
Burke	217	218	0.4%	141	136	-3.9%	200	186	-6.9%	91	86	-5.2%	164	152	-7.4%	254	238	-6.2%
McHenry	461	487	5.6%	435	448	3.1%	592	582	-1.8%	335	336	0.3%	351	332	-5.3%	466	453	-2.9%
Mountrail	541	813	50.2%	399	609	52.5%	625	845	35.2%	408	554	35.6%	496	656	32.3%	1,056	1,464	38.6%
Pierce	428	473	10.6%	365	387	6.2%	400	370	-7.5%	254	219	-13.8%	268	260	-2.9%	206	181	-11.9%
Renville	167	164	-1.6%	131	125	-4.6%	242	217	-10.5%	132	121	-8.4%	188	159	-15.6%	307	239	-22.2%
Ward	3,495	4,368	25.0%	4,949	6,126	23.8%	6,133	7,980	30.1%	3,135	4,152	32.4%	5,101	6,451	26.5%	5,952	7,544	26.8%
Minot	2,846	3,337	17.2%	3,792	4,533	19.5%	4,445	5,798	30.4%	2,163	2,824	30.5%	3,845	4,749	23.5%	4,005	4,948	23.6%

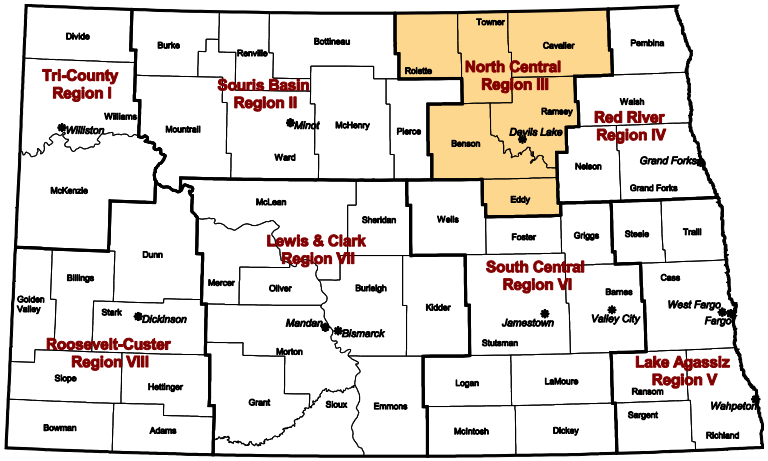
TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region II	**14,809**	**17,977**	**21.4%**
Bottineau	1,174	1,311	11.7%
Burke	415	402	-3.1%
McHenry	1,066	1,103	3.5%
Mountrail	1,034	1,550	49.9%
Pierce	885	946	6.9%
Renville	334	322	-3.7%
Ward	9,901	12,343	24.7%
Minot	7,677	9,170	19.4%

NORTH CENTRAL REGION III AND ITS COMPONENTS

POPULATION CHANGE

- Total population in Region III showed modest growth in recent years, increasing from 40,672 in 2010 to 41,555 in 2014 (a 2 percent growth). Cavalier County was the only county in Region III with a decrease in population since 2010 (-3.5 percent) while Eddy County remained unchanged (-0.3).
- Population is projected to continue to grow modestly, increasing by 1,657 people by 2029, a 4 percent increase from 2014. However, all of the growth is projected to occur in Ramsey and Rolette counties (5 percent and 14 percent, respectively). Benson and Towner counties are projected to experience slight population decreases of 2 and 3 percent, respectively. Cavalier and Eddy counties are each projected to experience a 10 percent population decrease by 2029.
- The largest increase in Region III's population is projected for older adults (i.e., 65 or older), a group which is projected to increase by 33 percent. The older adult population in Rolette County is projected to increase by 60 percent, and in Ramsey County by 42 percent. However, pre-retirees (i.e., ages 45 to 64) are projected to decrease by 26 percent in Region III by 2029, with all six counties seeing fairly large drops. The young population (i.e., ages 0 to 24) is projected to grow by 11 percent during the projected period and the prime working age group (i.e., ages 25 to 44) is projected to grow by 6 percent.



TRENDS IN HOUSING STOCK

- Total housing units in Region III increased by 2 percent from 2010 to 2014. While housing growth in Region III has been far less than in other regions of the state, relying solely on recent years' trends as an indicator of future housing stock is problematic. In recent years, Region III and some counties within the region have experienced modest growth that has reversed long time trends of population decline. Recent building patterns reflect this increase in population. However, growth in the state has moderated and it is not likely that the population growth the region has experienced in recent years will continue. Projections of future housing units based only on recent building patterns that are reflective of recent population growth produce estimates of future housing stock that would likely exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). Projections based on Model 2 suggest very little change in Region III by 2029. However, the overall change for the region masks some substantial variability among counties within the region. Housing inventory in Ramsey County is projected to increase by 301 units or 5 percent, and Rolette County inventories are projected to increase by 785 units or 14 percent by 2029. Inventories in the other counties are projected to decrease. While the total number of housing units in Benson, Cavalier, Eddy, and Towner counties are projected to decrease over the study period, it is not likely that the number of housing units will actually decline as suggested by the model. Rather, if population declines as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- The majority of occupied housing units in Region III were owner-occupied in 2014 (70 percent). The percentage of owner-occupied housing was fairly consistent among the counties in the region ranging from 63 percent in Ramsey County to 87 percent in Cavalier County. Of note, the number of renter-occupied housing units in Devils Lake is nearly equal to the number of owner-occupied units, 52 percent compared to 48 percent.
- Very few owner- or renter-occupied units in Region III were considered substandard (i.e., lacking complete plumbing or kitchen facilities) in 2014. However, 6 percent of rental units were overcrowded in Region III, 7 percent were overcrowded in Rolette County, and 19 percent were overcrowded in Benson County.
- The majority (85 percent) of owner- occupied housing units in Region III were built prior to 1990 and 35 percent were built prior to 1960. The age of renter-occupied housing was similar to owner-occupied units, with 83 percent of renter-occupied housing units built prior to 1990 and 27 percent built prior to 1960. Rolette and Ramsey counties have the highest percentage of owner-occupied housing units built since 1990, (16 and 23 percent, respectively), and Eddy and Ramsey counties have the highest percentage of renter-occupied housing built since 1990 (23 and 20 percent, respectively). The remaining counties had 12 percent or less of owner-occupied housing and 17 percent or less of renter-occupied housing constructed since 1990.
- In 2014, 17 percent of all housing units in Region III were vacant. Of all the vacant units in the region, 12 percent were for rent, 4 percent were for sale, and 33 percent were for seasonal, recreational, or occasional use.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region III was $64,300 and values ranged from $54,500 in Benson County to $93,500 in Ramsey County. The median value of owner-occupied housing in Ramsey County was $25,500 greater than the second largest median value in the region ($68,000 in Cavalier County).
- Nearly half of owner-occupied housing units within Region III were valued at less than $70,000; 31 percent were valued at less than $40,000 in 2014. Benson County had the highest percentage of owner-occupied housing units valued at less than $40,000 (39 percent) and Ramsey had the lowest percentage (22 percent). Sixty-two percent of owner-occupied housing in Region III was valued at less than $90,000.
- In 2014, median gross rent in Region III was $418 and ranged from $369 per month in Rolette County to $512 in Ramsey County.
- Approximately half of renter-occupied housing units in Region III rented for less than $450 per month; 19 percent rented for less than $250 per month in 2014. Rolette County had the lowest rent in the region with 48 percent of rental units renting for less than $350 per month.
- Projections for Region III indicate an increase in extremely low and very low income households by 2029 (13 and 3 percent, respectively). While the number of extremely low, very low and low income households is projected to decrease or remain relatively stable in Benson, Cavalier, Eddy, and Towner counties, Ramsey and Rolette counties are projected to experience a 20 and 22 percent increase, respectively, in the number of extremely low income households, and moderate increases in very low and low income households. Moderate and upper income households in the region are projected to decrease over the next 15 years.

KEY FINDINGS

- Region III has experienced modest population growth in recent years; however, population has remained relatively unchanged in Eddy and Ramsey counties and has decreased in Cavalier County.
- Population in Region III is projected to continue to grow modestly, increasing by 1,657 people by 2029, a 4 percent increase from 2014. However, all of the growth is projected to occur in Ramsey and Rolette counties. Populations are projected to decrease by 2 to 10 percent in other counties in Region III.
- The largest population increase in Region III is projected for older adults; the number of people ages 65 and older is projected to increase by 33 percent by 2029. In Benson, Ramsey and Rolette counties, the older adult population is projected to increase by 33, 42 and 60 percent, respectively.
- The number of households in the extremely low and very low income categories in Region III are projected to increase over the study period (13 and 3 percent, respectively). The largest projected increases in extremely low income households are in Ramsey and Rolette counties (20 and 22 percent, respectively).
- The increase in the older adult population and in low income households suggests that future housing needs in the region will be driven by the need for affordable housing.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region III	**40,672**	**41,555**	**2.2%**	**42,717**	**43,137**	**43,212**	**4.0%**
Benson	6,660	6,833	2.6%	6,820	6,791	6,690	-2.1%
Cavalier	3,993	3,855	-3.5%	3,668	3,565	3,457	-10.3%
Eddy	2,385	2,377	-0.3%	2,357	2,266	2,131	-10.3%
Ramsey	11,451	11,564	1.0%	11,815	11,979	12,093	4.6%
Rolette	13,937	14,616	4.9%	15,610	16,142	16,601	13.6%
Towner	2,246	2,310	2.8%	2,447	2,394	2,240	-3.0%
Devils Lake	7,141	7,289	2.1%	7,424	7,481	7,606	4.3%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region III	**15,355**	**17,112**	**11.4%**	**8,762**	**9,271**	**5.8%**	**10,848**	**8,051**	**-25.8%**	**6,590**	**8,778**	**33.2%**
Benson	2,968	3,166	6.7%	1,410	1,255	-11.0%	1,623	1,165	-28.2%	832	1,104	32.7%
Cavalier	1,029	1,181	14.8%	649	759	16.9%	1,150	555	-51.7%	1,027	962	-6.3%
Eddy	679	684	0.7%	436	392	-10.1%	697	408	-41.5%	565	647	14.5%
Ramsey	3,671	3,778	2.9%	2,558	2,866	12.0%	3,205	2,415	-24.6%	2,130	3,034	42.4%
Rolette	6,364	7,468	17.3%	3,341	3,613	8.1%	3,418	3,137	-8.2%	1,493	2,383	59.6%
Towner	644	835	29.7%	368	386	4.9%	755	371	-50.9%	543	648	19.3%
Devils Lake	2,348	2,431	3.5%	1,648	1,818	10.3%	1,802	1,304	-27.6%	1,491	2,053	37.7%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region III	**19,058**	**19,433**	**2.0%**	**19,958**	**20,486**	**21,014**	**8.1%**
Benson	2,963	2,995	1.1%	3,050	3,107	3,164	5.6%
Cavalier	2,392	2,330	-2.6%	2,355	2,381	2,407	3.3%
Eddy	1,300	1,338	2.9%	1,358	1,377	1,396	4.3%
Ramsey	5,641	5,819	3.2%	6,079	6,340	6,601	13.4%
Rolette	5,301	5,501	3.8%	5,666	5,830	5,994	9.0%
Towner	1,461	1,450	-0.8%	1,450	1,451	1,452	0.1%
Devils Lake	3,549	3,669	3.4%	3,914	4,157	4,400	19.9%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region III	**19,058**	**19,433**	**2.0%**	**19,727**	**19,673**	**19,511**	**0.4%**
Benson	2,963	2,995	1.1%	2,950	2,882	2,806	-6.3%
Cavalier	2,392	2,330	-2.6%	2,186	2,046	1,888	-19.0%
Eddy	1,300	1,338	2.9%	1,302	1,231	1,149	-14.1%
Ramsey	5,641	5,819	3.2%	5,895	6,022	6,120	5.2%
Rolette	5,301	5,501	3.8%	5,908	6,095	6,286	14.3%
Towner	1,461	1,450	-0.8%	1,486	1,397	1,262	-13.0%
Devils Lake	3,549	3,669	3.4%	3,691	3,741	3,826	4.3%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region III	**15,574**	**16,109**	**3.4%**	**16,382**	**16,377**	**16,288**	**1.1%**
Benson	2,307	2,340	1.4%	2,305	2,252	2,193	-6.3%
Cavalier	1,760	1,768	0.5%	1,659	1,553	1,433	-19.0%
Eddy	1,036	1,061	2.4%	1,033	977	912	-14.1%
Ramsey	4,762	5,122	7.6%	5,189	5,301	5,387	5.2%
Rolette	4,653	4,775	2.6%	5,128	5,290	5,456	14.3%
Towner	1,056	1,042	-1.3%	1,068	1,004	907	-13.0%
Devils Lake	3,081	3,442	11.7%	3,462	3,509	3,589	4.3%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region III	**16,109**	**11,229**	**69.7%**	**4,880**	**30.3%**
Benson	2,340	1,520	65.0%	820	35.0%
Cavalier	1,768	1,537	86.9%	231	13.1%
Eddy	1,061	779	73.4%	283	26.6%
Ramsey	5,122	3,257	63.6%	1,865	36.4%
Rolette	4,775	3,327	69.7%	1,448	30.3%
Towner	1,042	810	77.7%	232	22.3%
Devils Lake	3,442	1,796	52.2%	1,645	47.8%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region III	**4,880**	**160**	**3.3%**	**235**	**4.8%**	**278**	**5.7%**
Benson	820	-16	-2.0%	-44	-5.4%	-73	-8.9%
Cavalier	231	-12	-5.3%	-20	-8.7%	-28	-12.2%
Eddy	283	7	2.6%	-6	-2.0%	-30	-10.5%
Ramsey	1,865	64	3.4%	139	7.4%	195	10.4%
Rolette	1,448	104	7.2%	156	10.8%	220	15.2%
Towner	232	14	5.8%	11	4.5%	-5	-2.3%
Devils Lake	1,645	30	1.8%	71	4.3%	125	7.6%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**3,324**	**398**	**12.0%**	**118**	**3.6%**	**88**	**2.7%**	**1,087**	**32.7%**	**2**	**0.1%**	**1,631**	**49.1%**
Benson	655	45	6.9%	10	1.5%	10	1.5%	276	42.2%	0	0.0%	313	47.9%
Cavalier	562	20	3.6%	32	5.7%	34	6.1%	88	15.7%	2	0.4%	385	68.5%
Eddy	277	29	10.4%	11	3.9%	18	6.4%	66	23.9%	0	0.0%	153	55.4%
Ramsey	697	163	23.3%	53	7.6%	14	2.1%	221	31.7%	0	0.0%	246	35.2%
Rolette	726	102	14.0%	12	1.7%	9	1.3%	165	22.7%	0	0.0%	438	60.4%
Towner	408	39	9.5%	0	0.0%	3	0.8%	270	66.3%	0	0.0%	95	23.4%
Devils Lake	227	162	71.1%	9	4.1%	9	4.1%	35	15.6%	0	0.0%	11	5.0%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**11,229**	**24**	**0.2%**	**15**	**0.1%**	**305**	**2.7%**	**4,880**	**20**	**0.4%**	**70**	**1.4%**	**302**	**6.2%**
Benson	1,520	14	0.9%	7	0.5%	55	3.6%	820	8	1.0%	10	1.2%	156	19.0%
Cavalier	1,537	0	0.0%	0	0.0%	0	0.0%	231	0	0.0%	0	0.0%	2	0.9%
Eddy	779	1	0.1%	5	0.6%	0	0.0%	283	0	0.0%	6	2.1%	0	0.0%
Ramsey	3,257	0	0.0%	0	0.0%	66	2.0%	1,865	7	0.4%	19	1.0%	39	2.1%
Rolette	3,327	9	0.3%	3	0.1%	184	5.5%	1,448	5	0.3%	34	2.4%	100	6.9%
Towner	810	0	0.0%	0	0.0%	0	0.0%	232	0	0.0%	0	0.0%	5	2.2%
Devils Lake	1,796	0	0.0%	0	0.0%	55	3.1%	1,645	4	0.3%	17	1.0%	37	2.2%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region III	**11,229**	**1,691**	**15.1%**	**5,604**	**49.9%**	**3,934**	**35.0%**	**4,880**	**820**	**16.8%**	**2,730**	**55.9%**	**1,330**	**27.3%**
Benson	1,520	184	12.1%	724	47.6%	612	40.3%	820	143	17.4%	479	58.4%	199	24.2%
Cavalier	1,537	122	7.9%	754	49.1%	661	43.0%	231	35	15.2%	128	55.2%	68	29.6%
Eddy	779	54	7.0%	262	33.6%	462	59.4%	283	64	22.7%	94	33.2%	125	44.1%
Ramsey	3,257	519	15.9%	1,410	43.3%	1,328	40.8%	1,865	369	19.8%	817	43.8%	680	36.4%
Rolette	3,327	757	22.8%	2,054	61.7%	515	15.5%	1,448	185	12.8%	1,077	74.3%	187	12.9%
Towner	810	55	6.8%	400	49.4%	354	43.7%	232	25	10.6%	136	58.6%	72	30.8%
Devils Lake	1,796	161	8.9%	823	45.8%	813	45.2%	1,645	321	19.5%	746	45.3%	578	35.1%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

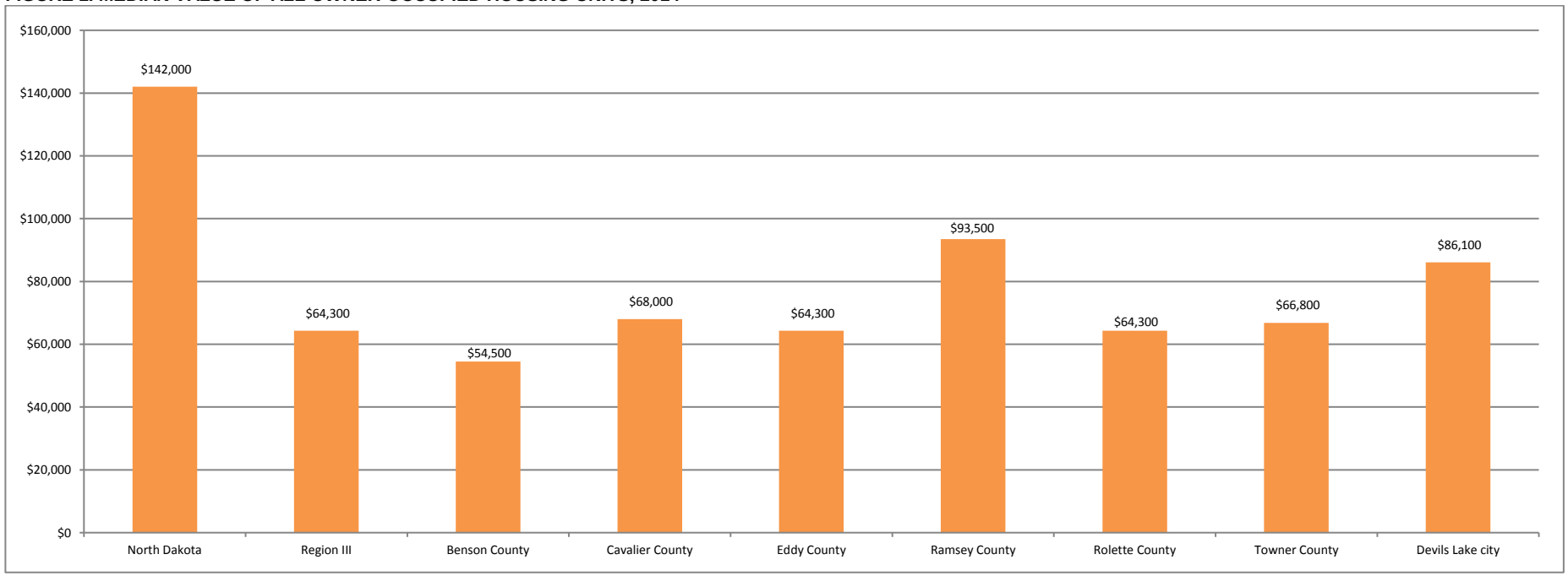


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**11,229**	**3,431**	**30.6%**	**2,034**	**18.1%**	**1,438**	**12.8%**	**1,558**	**13.9%**	**1,371**	**12.2%**	**1,397**	**12.4%**
Benson	1,520	599	39.4%	321	21.1%	182	12.0%	102	6.7%	166	10.9%	150	9.8%
Cavalier	1,537	470	30.6%	309	20.1%	155	10.1%	236	15.4%	213	13.9%	154	10.0%
Eddy	779	232	29.8%	203	26.0%	100	12.8%	91	11.7%	80	10.3%	73	9.4%
Ramsey	3,257	728	22.4%	364	11.2%	467	14.3%	611	18.8%	590	18.1%	497	15.2%
Rolette	3,327	1,144	34.4%	671	20.2%	407	12.2%	388	11.7%	247	7.4%	470	14.1%
Towner	810	257	31.7%	167	20.6%	128	15.8%	129	15.9%	75	9.2%	54	6.7%
Devils Lake	1,796	449	25.0%	196	10.9%	327	18.2%	432	24.0%	261	14.5%	132	7.4%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

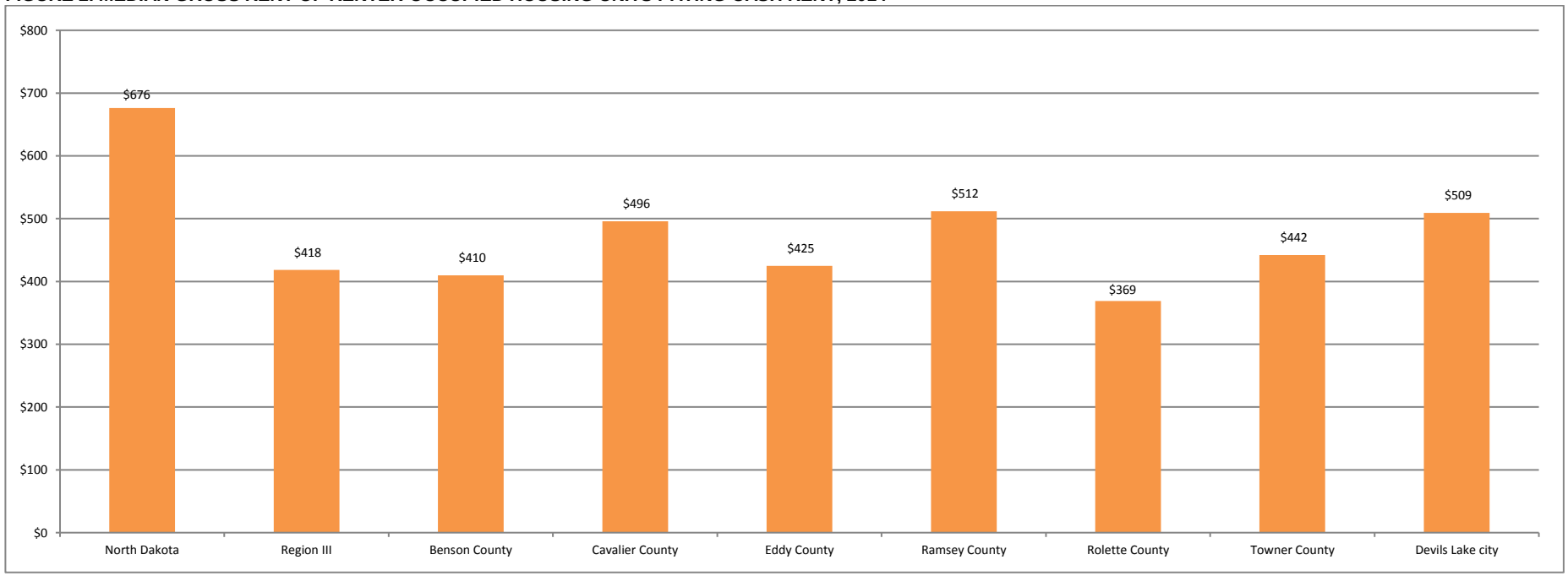


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**4,308**	**834**	**19.4%**	**663**	**15.4%**	**797**	**18.5%**	**625**	**14.5%**	**691**	**16.0%**	**698**	**16.2%**
Benson	603	96	16.0%	135	22.3%	157	26.0%	72	12.0%	92	15.3%	51	8.5%
Cavalier	156	5	3.2%	28	18.1%	29	18.7%	31	20.0%	22	14.2%	40	25.8%
Eddy	239	8	3.3%	28	11.6%	112	46.7%	20	8.3%	45	19.0%	27	11.2%
Ramsey	1,757	235	13.4%	241	13.7%	251	14.3%	341	19.4%	335	19.1%	354	20.2%
Rolette	1,351	448	33.2%	197	14.6%	221	16.4%	107	7.9%	177	13.1%	201	14.9%
Towner	202	41	20.3%	35	17.3%	28	13.7%	54	26.9%	19	9.6%	25	12.2%
Devils Lake	1,620	233	14.4%	230	14.2%	228	14.1%	312	19.3%	331	20.4%	287	17.7%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

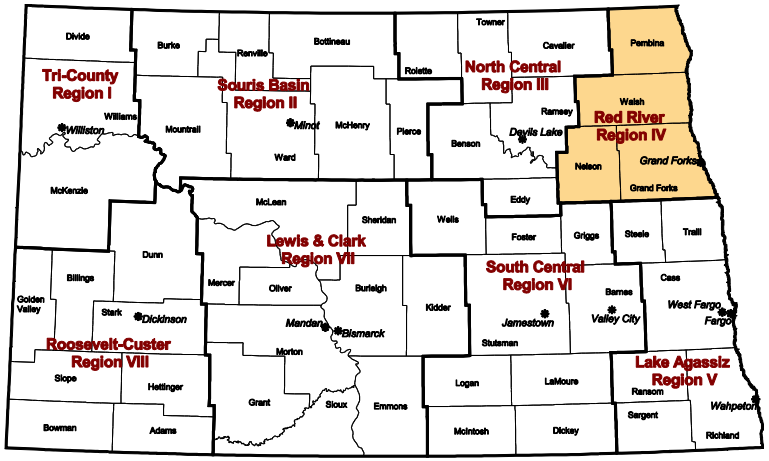
Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region III	**4,112**	**4,653**	**13.1%**	**2,571**	**2,660**	**3.4%**	**3,477**	**3,451**	**-0.8%**	**1,495**	**1,458**	**-2.5%**	**1,912**	**1,823**	**-4.7%**	**2,541**	**2,243**	**-11.7%**
Benson	626	611	-2.3%	445	428	-3.8%	580	544	-6.3%	203	195	-3.9%	212	181	-14.6%	275	234	-14.9%
Cavalier	229	193	-15.8%	260	215	-17.4%	377	326	-13.5%	164	122	-25.5%	277	239	-13.9%	460	336	-27.0%
Eddy	226	217	-4.1%	144	144	0.0%	274	218	-20.4%	143	121	-15.6%	129	107	-17.3%	144	106	-26.5%
Ramsey	1,056	1,264	19.8%	886	929	4.9%	1,085	1,141	5.1%	477	505	5.9%	768	753	-1.9%	851	796	-6.4%
Rolette	1,796	2,186	21.7%	680	793	16.7%	959	1,045	8.9%	373	403	8.1%	401	444	10.7%	567	587	3.6%
Towner	180	182	1.0%	157	151	-3.6%	202	177	-12.3%	135	112	-17.1%	125	99	-20.8%	244	184	-24.5%
Devils Lake	928	1,076	15.9%	621	617	-0.6%	776	803	3.5%	288	318	10.4%	486	469	-3.5%	342	305	-10.9%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region III	**7,494**	**8,143**	**8.7%**
Benson	1,201	1,163	-3.1%
Cavalier	574	484	-15.7%
Eddy	431	410	-4.8%
Ramsey	2,231	2,520	13.0%
Rolette	2,690	3,208	19.2%
Towner	368	358	-2.6%
Devils Lake	1,775	1,945	9.6%

RED RIVER REGION IV AND ITS COMPONENTS

POPULATION CHANGE



- Total population in Region IV increased by 3 percent from 88,519 in 2010 to 91,281 in 2014, largely a result of growth in Grand Forks County. Grand Forks County was the only county in the region to grow (5 percent). Nelson, Pembina, and Walsh counties each lost between 1 and 4 percent of population from 2010 to 2014.
- Population is projected to increase in Region IV by 8 percent by 2029, reaching 98,821; however, growth in the region is a result of projected growth in Grand Forks County. Nelson, Pembina, and Walsh counties are projected to lose population over the next 15 years, ranging from 4 percent in Walsh County to 11 percent in Pembina County.
- As the baby boom generation (i.e., the large cohort of people born from 1946 to 1964) continues to age, the older adult population (ages 65 and older) in Region IV is expected to increase by 37 percent over the next 15 years. This older population is projected to increase by 53 percent in Grand Forks County and 29 percent in Pembina County by 2029. The pre-retirees (i.e., ages 45 to 64) are projected to decrease by 22 percent by 2029, with decreases ranging from 16 percent in Grand Forks County to 47 percent in Nelson County. The prime working age group (i.e., ages 25 to 44) is projected to increase in every county in the region, with the exception of Pembina County. Pembina is projected to lose population in each age category except for persons ages 65 and older.

TRENDS IN HOUSING STOCK

- Total housing units in Region IV increased by 8 percent from 2010 to 2014. However, while housing growth in Region IV has been far less than in other regions of the state, relying solely on recent years' trends as an indicator of future housing stock is problematic. Using recent building trends to predict future housing inventory would suggest an increase in total housing units for Region IV, even though population is projected to moderate or decline. Projections using recent building patterns produce estimates of future housing stock that would likely exceed future housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in Region IV are projected to increase by 6 percent or 2,721 units by 2029. However, the overall change for the region masks substantial variability among counties within the region. Grand Forks County is the only county in the region where the total number of housing units is projected to increase. While the total number of housing units in Nelson, Pembina and Walsh are projected to decrease over the study period, it is not likely that the number of housing units will decline as suggested by the model. Rather, if population declines as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- The majority of occupied housing units in Region IV were owner-occupied in 2014 (58 percent). While 75 to 81 percent of occupied housing in Nelson, Pembina and Walsh counties was owner-occupied, Grand Forks County and the city of Grand Forks were nearly evenly split between owner- and renter-occupied housing in 2014, with a slightly higher percentage of renter-occupied housing units than owner-occupied in the city of Grand Forks.
- Two percent or less of owner- and renter-occupied housing units in Region IV were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2014.
- The vast majority of owner- and renter-occupied housing units in Region IV were built prior to 1990 (81 and 74 percent, respectively). Nearly 40 percent of owner-occupied housing in the region was built before 1960 and more than half of owner-occupied housing units in Nelson County were built before 1960 (56 percent). While 19 percent of owner-occupied housing and 26 percent of renter-occupied housing in Region IV has been built since 1990, most of the new construction is in Grand Forks County. Approximately 9 percent of housing stock in Nelson, Pembina and Walsh counties has been built since 1990.
- About 9 percent of all housing in Region IV was vacant in 2014. Of all the vacant units in the region, 34 percent were for rent, 9 percent were for sale, and 13 percent were for seasonal, recreational, or occasional use.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region IV was $93,238 and values ranged from $65,300 in Nelson County to $154,000 in Grand Forks County. More than half of owner-occupied housing units in Region IV were valued at $125,000 or more in 2014 (52 percent). Grand Forks County had the highest percentage of owner-occupied housing in this category (67 percent) and Nelson County had the smallest percentage (19 percent). In Grand Forks County, only 19 percent of owner occupied housing was valued at less than $90,000 compared to at least 63 percent in Nelson, Pembina, and Walsh counties.
- Median gross rent in Region IV was $601 in 2014 and ranged from $438 per month in Nelson County to $715 in Grand Forks County. About three-fourths of renter-occupied housing units in Region IV rented for $550 or more in 2014 (71 percent); however, the regional average is substantially impacted by rents in Grand Forks County. About 66 percent of renter-occupied housing in the other three counties rented for less than $550 per month in 2014.
- The number of households at all income levels in Region IV are projected to increase by at least 4 percent and by as much as 10 percent by 2029. The regional increase is largely influenced by Grand Forks County as projections for Nelson, Pembina, and Walsh counties show a decrease in households for nearly all income levels by 2029. The largest increases in Region IV are projected for the very low and low income household categories (10 and 9 percent, respectively).

KEY FINDINGS

- There was modest population growth in Region IV from 2010 to 2014; however, the only county in the region with population growth was Grand Forks County. The other three counties in the region had slight population losses ranging from 1 to 4 percent.
- Population in Region IV is projected to increase by 8 percent by 2029. However, like recent trends, Grand Forks County is the only county projected to have an increase in population during the study period. The other three counties are projected to continue to lose population over the study period at a rate slightly higher than in recent years, with decreases ranging from 4 to 11 percent.
- Even though the total population is projected to decline in Pembina County, the number of adults ages 65 and older is projected to increase by 30 percent by 2029. In Grand Forks County, older adults are projected to increase by 53 percent over the study period. The prime working age group is also projected to increase in every county in the region except Pembina.
- Modest growth is projected across all income categories in Region IV by 2029; however, projected change in the region is largely reflective of projected changes in Grand Forks County. Projected growth across income categories in Grand Forks County ranges from a 7 percent increase in extremely low income households to a 16 percent increase in very low income households.
- Housing needs in the future will likely be driven by the need for housing to accommodate seniors and low income households. The replacement or renovation of aging housing stock may be a consideration for some counties in Region IV.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region IV	**88,519**	**91,281**	**3.1%**	**94,802**	**95,924**	**98,821**	**8.3%**
Grand Forks	66,861	70,138	4.9%	74,315	75,810	79,163	12.9%
Nelson	3,126	3,045	-2.6%	2,951	2,900	2,825	-7.2%
Pembina	7,413	7,128	-3.8%	6,818	6,630	6,348	-10.9%
Walsh	11,119	10,970	-1.3%	10,718	10,584	10,485	-4.4%
Grand Forks	52,838	56,057	6.1%	58,745	59,525	62,032	10.7%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region IV	**36,296**	**37,545**	**3.4%**	**21,564**	**28,001**	**29.9%**	**20,861**	**16,102**	**-22.8%**	**12,560**	**17,173**	**36.7%**
Grand Forks	30,263	31,436	3.9%	17,368	23,310	34.2%	14,637	12,369	-15.5%	7,870	12,048	53.1%
Nelson	750	829	10.5%	533	653	22.5%	912	483	-47.0%	850	860	1.2%
Pembina	1,976	1,795	-9.2%	1,434	1,322	-7.8%	2,180	1,239	-43.2%	1,538	1,992	29.5%
Walsh	3,307	3,485	5.4%	2,229	2,716	21.8%	3,132	2,011	-35.8%	2,302	2,273	-1.3%
Grand Forks	24,828	25,036	0.8%	13,544	18,299	35.1%	11,740	9,341	-20.4%	5,945	9,356	57.4%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region IV	**40,436**	**43,609**	**7.8%**	**47,549**	**51,493**	**55,437**	**27.1%**
Grand Forks	29,048	32,207	10.9%	36,002	39,798	43,594	35.4%
Nelson	1,952	1,944	-0.4%	1,964	1,985	2,006	3.2%
Pembina	3,896	3,879	-0.4%	3,904	3,929	3,954	1.9%
Walsh	5,540	5,579	0.7%	5,679	5,781	5,883	5.4%
Grand Forks	23,296	26,230	12.6%	29,960	33,692	37,424	42.7%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region IV	**40,436**	**43,609**	**7.8%**	**45,610**	**46,178**	**46,330**	**6.2%**
Grand Forks	29,048	32,207	10.9%	34,657	35,617	36,124	12.2%
Nelson	1,952	1,944	-0.4%	1,844	1,792	1,716	-11.7%
Pembina	3,896	3,879	-0.4%	3,737	3,589	3,435	-11.4%
Walsh	5,540	5,579	0.7%	5,372	5,180	5,055	-9.4%
Grand Forks	23,296	26,230	12.6%	27,987	28,748	29,088	10.9%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region IV	**36,007**	**39,765**	**10.4%**	**41,662**	**42,219**	**42,389**	**6.6%**
Grand Forks	26,514	29,985	13.1%	32,266	33,160	33,632	12.2%
Nelson	1,448	1,507	4.1%	1,429	1,389	1,330	-11.7%
Pembina	3,289	3,320	1.0%	3,199	3,072	2,940	-11.5%
Walsh	4,756	4,952	4.1%	4,768	4,598	4,487	-9.4%
Grand Forks	21,611	24,819	14.8%	26,481	27,201	27,523	10.9%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region IV	**39,765**	**22,976**	**57.8%**	**16,789**	**42.2%**
Grand Forks	29,985	15,473	51.6%	14,512	48.4%
Nelson	1,507	1,215	80.7%	291	19.3%
Pembina	3,320	2,565	77.2%	756	22.8%
Walsh	4,952	3,723	75.2%	1,229	24.8%
Grand Forks	24,819	11,591	46.7%	13,228	53.3%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region IV	**16,789**	**864**	**5.1%**	**844**	**5.0%**	**1,079**	**6.4%**
Grand Forks	14,512	910	6.3%	913	6.3%	1,191	8.2%
Nelson	291	-3	-1.2%	1	0.2%	-5	-1.9%
Pembina	756	-7	-0.9%	-10	-1.3%	-34	-4.5%
Walsh	1,229	-35	-2.9%	-59	-4.8%	-72	-5.9%
Grand Forks	13,228	724	5.5%	678	5.1%	900	6.8%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

Area	Total Vacant Housing Units	For Rent		For Sale Only		Rented or Sold, Not Occupied		For Seasonal, Recreational, or Occasional Use		For Migrant Workers		Other Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region IV	**3,844**	**1,306**	**34.0%**	**349**	**9.1%**	**310**	**8.1%**	**503**	**13.1%**	**39**	**1.0%**	**1,337**	**34.8%**
Grand Forks	2,222	1,083	48.7%	239	10.8%	236	10.6%	189	8.5%	0	0.0%	474	21.3%
Nelson	437	36	8.3%	22	5.1%	17	3.9%	142	32.4%	0	0.0%	220	50.3%
Pembina	559	92	16.4%	37	6.7%	40	7.2%	53	9.5%	22	4.0%	314	56.2%
Walsh	627	96	15.2%	50	8.0%	16	2.6%	119	18.9%	17	2.7%	329	52.5%
Grand Forks	1,411	809	57.4%	154	10.9%	212	15.0%	83	5.9%	0	0.0%	153	10.9%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**22,976**	**54**	**0.2%**	**61**	**0.3%**	**95**	**0.4%**	**16,789**	**49**	**0.3%**	**180**	**1.1%**	**330**	**2.0%**
Grand Forks	15,473	36	0.2%	49	0.3%	32	0.2%	14,512	41	0.3%	165	1.1%	313	2.2%
Nelson	1,215	0	0.0%	0	0.0%	5	0.4%	291	0	0.0%	2	0.7%	0	0.0%
Pembina	2,565	7	0.3%	6	0.2%	23	0.9%	756	3	0.4%	13	1.7%	10	1.3%
Walsh	3,723	11	0.3%	6	0.2%	35	0.9%	1,229	5	0.4%	0	0.0%	7	0.6%
Grand Forks	11,591	27	0.2%	47	0.4%	13	0.1%	13,228	41	0.3%	167	1.3%	312	2.4%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units						Renter-Occupied Housing Units					
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region IV	**22,976**	**4,393**	**19.1%**	**9,565**	**41.6%**	**9,018**	**39.3%**	**16,789**	**4,430**	**26.4%**	**8,554**	**50.9%**	**3,806**	**22.7%**
Grand Forks	15,473	3,754	24.3%	6,250	40.4%	5,469	35.3%	14,512	4,206	29.0%	7,210	49.7%	3,096	21.3%
Nelson	1,215	116	9.5%	420	34.6%	679	55.9%	291	27	9.3%	172	59.0%	92	31.7%
Pembina	2,565	196	7.7%	1,182	46.1%	1,187	46.3%	756	84	11.1%	432	57.1%	241	31.8%
Walsh	3,723	327	8.8%	1,712	46.0%	1,683	45.2%	1,229	113	9.2%	741	60.2%	376	30.6%
Grand Forks	11,591	2,953	25.5%	4,544	39.2%	4,095	35.3%	13,228	3,636	27.5%	6,821	51.6%	2,770	20.9%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

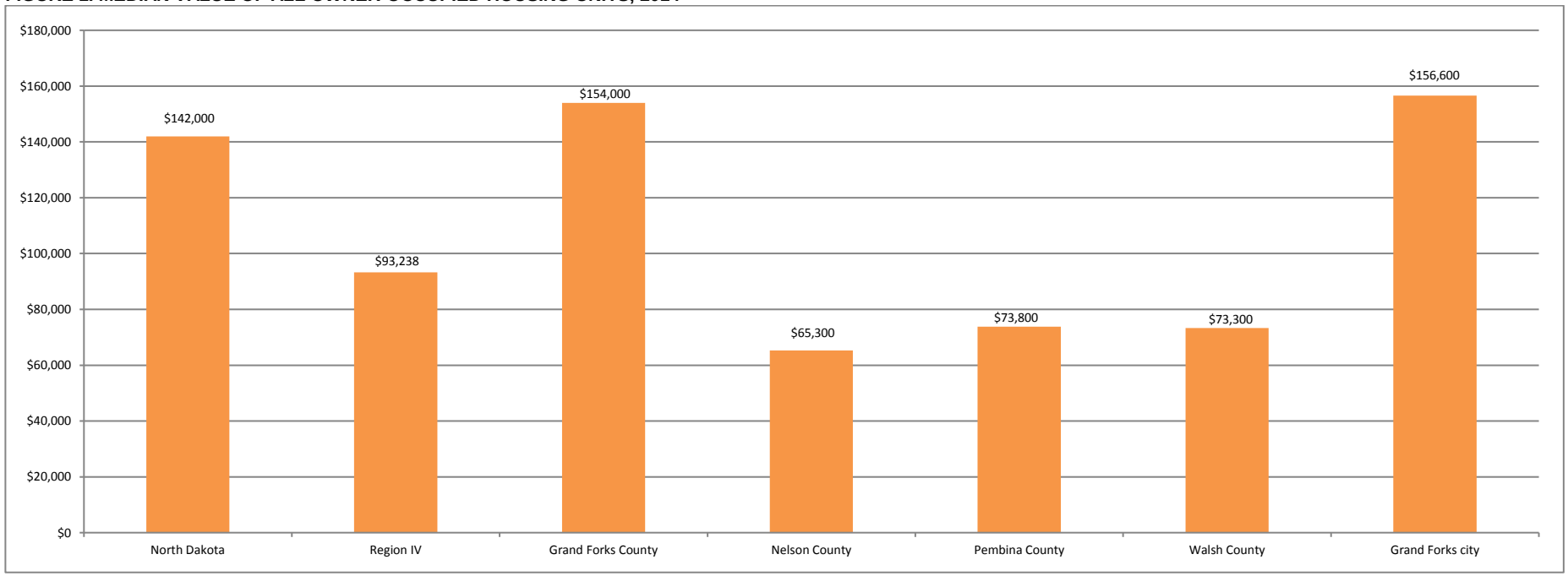


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**22,976**	**2,944**	**12.8%**	**2,603**	**11.3%**	**2,183**	**9.5%**	**3,356**	**14.6%**	**7,117**	**31.0%**	**4,772**	**20.8%**
Grand Forks	15,473	1,211	7.8%	743	4.8%	1,039	6.7%	2,183	14.1%	6,186	40.0%	4,110	26.6%
Nelson	1,215	346	28.5%	297	24.4%	147	12.1%	200	16.5%	147	12.1%	79	6.5%
Pembina	2,565	555	21.6%	633	24.7%	419	16.3%	378	14.8%	318	12.4%	262	10.2%
Walsh	3,723	832	22.4%	931	25.0%	579	15.5%	595	16.0%	466	12.5%	321	8.6%
Grand Forks	11,591	928	8.0%	345	3.0%	648	5.6%	1,559	13.5%	5,091	43.9%	3,020	26.1%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

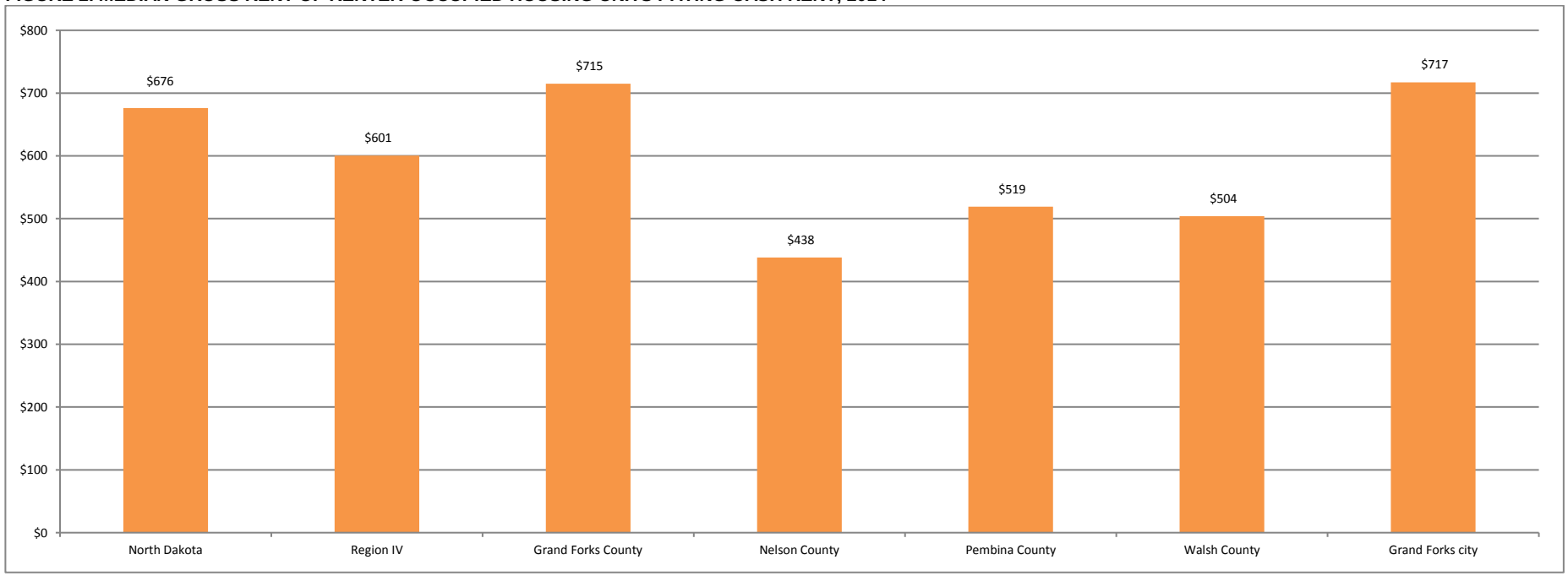


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**15,457**	**600**	**3.9%**	**567**	**3.7%**	**1,077**	**7.0%**	**2,198**	**14.2%**	**4,619**	**29.9%**	**6,396**	**41.4%**
Grand Forks	13,643	375	2.8%	408	3.0%	768	5.6%	1,703	12.5%	4,281	31.4%	6,107	44.8%
Nelson	202	10	5.0%	48	23.9%	48	23.9%	29	14.4%	38	18.9%	28	13.9%
Pembina	599	38	6.4%	63	10.6%	71	11.9%	214	35.8%	91	15.1%	121	20.2%
Walsh	1,013	176	17.4%	47	4.7%	189	18.7%	252	24.8%	209	20.7%	140	13.8%
Grand Forks	12,953	372	2.9%	372	2.9%	689	5.3%	1,600	12.4%	4,108	31.7%	5,813	44.9%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

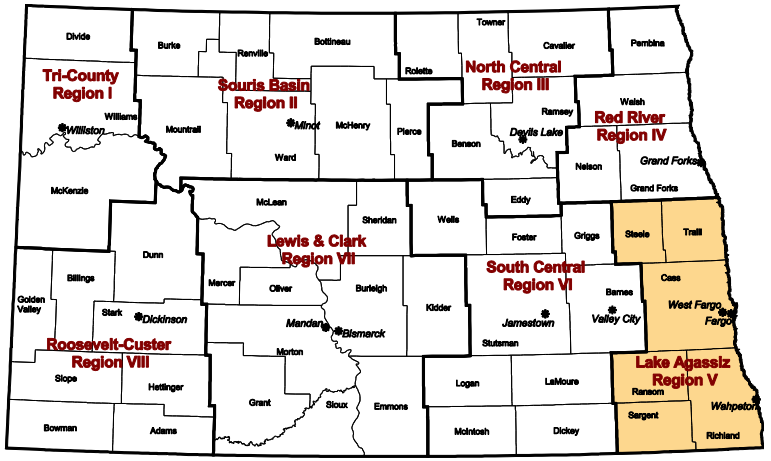
Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region IV	**8,090**	**8,428**	**4.2%**	**6,645**	**7,328**	**10.3%**	**9,025**	**9,834**	**9.0%**	**4,079**	**4,269**	**4.7%**	**5,033**	**5,395**	**7.2%**	**6,892**	**7,135**	**3.5%**
Grand Forks	6,332	6,745	6.5%	5,098	5,898	15.7%	6,611	7,582	14.7%	2,885	3,245	12.5%	3,711	4,265	14.9%	5,349	5,898	10.3%
Nelson	311	279	-10.2%	217	205	-5.6%	361	346	-4.1%	196	165	-15.8%	186	145	-22.0%	236	189	-20.0%
Pembina	498	503	1.0%	570	550	-3.5%	836	756	-9.6%	381	320	-16.1%	480	379	-21.1%	555	432	-22.1%
Walsh	950	901	-5.1%	761	675	-11.3%	1,217	1,150	-5.5%	617	539	-12.6%	656	606	-7.6%	752	616	-18.0%
Grand Forks	5,898	6,191	5.0%	4,318	4,921	14.0%	5,386	6,096	13.2%	2,283	2,587	13.3%	2,890	3,330	15.2%	4,045	4,397	8.7%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region IV	**16,754**	**17,999**	**7.4%**
Grand Forks	12,924	14,394	11.4%
Nelson	632	585	-7.5%
Pembina	1,235	1,206	-2.3%
Walsh	1,962	1,814	-7.5%
Grand Forks	11,421	12,508	9.5%

LAKE AGASSIZ REGION V AND ITS COMPONENTS

POPULATION CHANGE



- From 2010 to 2014, population in Region V increased by 9 percent, from 185,481 to 202,851 residents. This growth was driven by the additional 17,227 people in Cass County. In Cass County, the city of West Fargo saw the largest percentage increase (23 percent), followed by Fargo at 10 percent.
- Population in Region V is projected to increase to 248,911 people by 2029, a 23 percent increase from 2014. Population in Cass County is projected to grow by 28 percent while the other counties in the region are projected to increase only modestly or have population decline. Population in Richland and Sargent counties is projected to increase by 3 and 2 percent, respectively, while population in Ransom, Steele, and Traill counties is projected to decrease from 1 to 6 percent during the study period.
- While population across all age categories is projected to increase in Region V, the largest increases are in the older adult category. As the baby boom generation continues to age, the older adult population (i.e., ages 65 and older) in Region V is projected to increase by 77 percent over the next 15 years. In Cass County, the older adult population is projected to nearly double (92 percent). Even in counties throughout Region V where overall population is projected to decrease, the number of older adults is projected to increase. With the exception of Ransom County, the older adult population is projected to increase by at least 36 percent and as much as 73 percent in other counties in Region V. The number of pre-retirees (i.e., ages 45 to 64) is projected to increase only slightly region-wide (3 percent) with significant decreases in five of the six counties. The prime working age population (i.e., ages 25 to 44) is projected to increase by 28 percent in the region. Population younger than 25 years old in Region V is projected to increase by 13 percent over the study period. Population change across all age categories in Region V is largely driven by projected growth in Cass County.

TRENDS IN HOUSING STOCK

- Total housing units in Region V increased by 15 percent from 2010 to 2014. However, relying solely on recent years' building trends as an indicator of future housing stock can result in unrealistic predictions. The pace of growth experienced in recent years, especially in western North Dakota, is not sustainable. While growth in Region V has not been at a rate comparable to growth experienced in western North Dakota, it is not likely that recent trends will continue indefinitely into the future. If housing units were to continue to be added at a rate similar to recent years, housing stock likely would exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in Region V are projected to increase from 95,480 units in 2014 to 119,815 units in 2029, a 26 percent increase. Nearly all the projected increases in housing inventory for Region V are in Cass County, reflecting the continued growth of Fargo and West Fargo. Projected change in total housing units ranged from modest growth of 3 and 7 percent in Sargent and Richland counties to projected decreases ranging from 2 to 9 percent in Ransom, Steele, and Traill counties. While the total number of housing units in Ransom, Steele, and Traill counties are projected to decrease over the study period, it is not likely that the number of housing units will decline as suggested by the model. Rather, if population declines as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- With the exception of the city of Fargo, the majority of housing units in Region V were owner-occupied in 2014. In rural counties of Region V, 70 to 78 percent of occupied housing was owner-occupied. In contrast, only 44 percent of housing in Fargo was owner-occupied and 56 percent of housing was renter-occupied in 2014.
- Very few housing units in Region V were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2014 (2 percent or less).
- In 2014, rental housing units were somewhat newer than owner-occupied units in Region V overall (i.e., 42 percent of rentals and 36 percent of owner-occupied housing units were built after 1990). A greater percentage of both owner- and renter-occupied housing stock was built after 1990 in Cass County than in the other counties in Region V. This is a reflection of the recent and rapid growth in Fargo and West Fargo.
- In Region V, 7 percent of housing units were vacant in 2014; 66 percent of the vacant units were located in Cass County. Approximately one-third of the vacant units in the region (30 percent) were for rent, 9 percent were for sale, and 19 percent were for seasonal, recreational, or occasional use.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing in Region V was $124,714 and values ranged from $72,100 in Sargent County to $164,600 in Cass County. One third of owner-occupied housing units in Region V (32 percent) were valued at or above $200,000 and two-thirds were valued at $125,000 or more in 2014 (66 percent). Cass County had the highest percentage of owner-occupied housing valued at $125,000 or more (74 percent) and Sargent County had the smallest percentage (23 percent).
- Alternately, 12 percent of owner-occupied housing was valued at less than $90,000 in Cass County. Rural counties in Region V had a greater percentage of owner-occupied housing valued at less than $90,000 than Cass County, ranging from 43 percent in Richland County to 61 percent in Sargent County.
- In 2014, median gross rent in Region V was $624 and ranged from $445 per month in Steele County to $694 in Cass County. Three-fourths of renter-occupied housing units in Region V rented for at least $550 per month in 2014 (75 percent). In Cass County, 78 percent of rentals were at least $550 per month. In Steele and Richland counties, the majority of rentals were less than $550 per month.
- Projections indicate at least a 21 percent increase in households within each income category for Region V by 2029, growth which is largely influenced by Cass County. Projected increases are smaller for other counties in region, across all income categories, with some counties in the region projected to experience decreases in moderate and upper income categories. Extremely low income households are projected to increase by 38 percent in Steele County.

KEY FINDINGS

- Population growth since 2010 in Region V is largely a function of population in Cass County. Population growth is projected to continue through 2029 in Region V; however, consistent with recent population trends, future growth will be heavily influenced by trends in Fargo and West Fargo.
- Less robust population growth is projected in the rural counties in Region V; however, the influence of the increase in the older adult population as a result of the aging baby boom generation will affect every county in the region. Overall, the 65 and older age group in Region V is projected to increase by 77 percent by 2029. The prime working age group is projected to grow in all but two counties in the region, from 13 to 33 percent.
- In Region V, the number of households across all income categories is projected to grow over the study period with the largest projected change occurring in extremely low and very low income households (28 and 31 percent, respectively).
- With only 20 percent of owner-occupied housing valued at less than $90,000 and only 25 percent of renter-occupied housing that rents for less than $550, the need for affordable housing will be substantial in Region V.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region V	**185,481**	**202,851**	**9.4%**	**223,740**	**235,592**	**248,911**	**22.7%**
Cass	149,778	167,005	11.5%	187,206	199,441	213,109	27.6%
Ransom	5,457	5,446	-0.2%	5,370	5,349	5,389	-1.0%
Richland	16,321	16,432	0.7%	17,039	16,907	16,980	3.3%
Sargent	3,829	3,931	2.7%	4,104	4,117	3,995	1.6%
Steele	1,975	1,955	-1.0%	1,946	1,933	1,869	-4.4%
Traill	8,121	8,082	-0.5%	8,075	7,845	7,569	-6.3%
Fargo	105,549	115,864	9.8%	130,761	138,472	148,275	28.0%
Wahpeton	7,766	7,903	1.8%	8,385	8,194	8,169	3.4%
West Fargo	25,830	31,774	23.0%	33,918	36,532	38,672	21.7%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region V	**75,424**	**85,521**	**13.4%**	**56,027**	**71,662**	**27.9%**	**46,848**	**48,194**	**2.9%**	**24,552**	**43,534**	**77.3%**
Cass	63,515	73,943	16.4%	48,674	63,259	30.0%	36,768	41,218	12.1%	18,048	34,689	92.2%
Ransom	1,637	1,604	-2.0%	1,114	1,462	31.2%	1,570	1,149	-26.8%	1,125	1,174	4.4%
Richland	5,995	5,679	-5.3%	3,357	4,471	33.2%	4,478	3,172	-29.2%	2,602	3,658	40.6%
Sargent	1,144	1,194	4.4%	806	914	13.4%	1,204	831	-31.0%	777	1,056	35.9%
Steele	531	543	2.3%	371	226	-39.1%	590	297	-49.7%	463	803	73.4%
Traill	2,602	2,558	-1.7%	1,705	1,330	-22.0%	2,238	1,527	-31.8%	1,537	2,154	40.1%
Fargo	45,587	53,183	16.7%	33,453	43,215	29.2%	24,885	27,395	10.1%	11,939	24,482	105.1%
Wahpeton	3,301	3,266	-1.1%	1,703	2,319	36.2%	1,937	1,273	-34.3%	962	1,311	36.3%
West Fargo	11,164	12,612	13.0%	10,330	12,772	23.6%	7,432	7,752	4.3%	2,848	5,536	94.4%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region V	**83,159**	**95,480**	**14.8%**	**109,675**	**123,871**	**138,067**	**44.6%**
Cass	65,986	78,125	18.4%	92,015	105,906	119,797	53.3%
Ransom	2,676	2,674	-0.1%	2,699	2,722	2,745	2.7%
Richland	7,525	7,623	1.3%	7,773	7,925	8,077	6.0%
Sargent	2,017	2,060	2.1%	2,130	2,201	2,272	10.3%
Steele	1,196	1,189	-0.6%	1,214	1,237	1,260	6.0%
Traill	3,759	3,809	1.3%	3,844	3,880	3,916	2.8%
Fargo	48,924	56,657	15.8%	65,722	74,785	83,848	48.0%
Wahpeton	3,506	3,544	1.1%	3,624	3,702	3,780	6.7%
West Fargo	9,991	13,932	39.5%	18,582	23,234	27,886	100.2%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region V	**83,159**	**95,480**	**14.8%**	**106,762**	**113,287**	**119,815**	**25.5%**
Cass	65,986	78,125	18.4%	89,078	95,584	102,231	30.9%
Ransom	2,676	2,674	-0.1%	2,638	2,618	2,624	-1.9%
Richland	7,525	7,623	1.3%	7,785	8,009	8,147	6.9%
Sargent	2,017	2,060	2.1%	2,242	2,203	2,117	2.8%
Steele	1,196	1,189	-0.6%	1,168	1,138	1,085	-8.7%
Traill	3,759	3,809	1.3%	3,851	3,735	3,611	-5.2%
Fargo	48,924	56,657	15.8%	65,071	69,485	74,509	31.5%
Wahpeton	3,506	3,544	1.1%	3,667	3,755	3,765	6.2%
West Fargo	9,991	13,932	39.5%	15,165	16,508	17,485	25.5%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region V	**77,798**	**88,473**	**13.7%**	**99,064**	**105,206**	**111,363**	**25.9%**
Cass	62,916	73,516	16.8%	83,822	89,944	96,199	30.9%
Ransom	2,345	2,315	-1.3%	2,284	2,267	2,272	-1.8%
Richland	6,517	6,639	1.9%	6,780	6,975	7,095	6.9%
Sargent	1,770	1,745	-1.4%	1,899	1,866	1,793	2.7%
Steele	825	921	11.6%	904	881	840	-8.7%
Traill	3,425	3,338	-2.5%	3,375	3,273	3,164	-5.2%
Fargo	46,681	53,201	14.0%	61,102	65,247	69,965	31.5%
Wahpeton	3,012	3,111	3.3%	3,219	3,296	3,305	6.2%
West Fargo	9,595	13,314	38.8%	14,492	15,775	16,709	25.5%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region V	**88,473**	**49,656**	**56.1%**	**38,817**	**43.9%**
Cass	73,516	38,688	52.6%	34,828	47.4%
Ransom	2,315	1,623	70.1%	691	29.9%
Richland	6,639	4,873	73.4%	1,766	26.6%
Sargent	1,745	1,359	77.9%	386	22.1%
Steele	921	672	73.0%	249	27.0%
Traill	3,338	2,441	73.1%	897	26.9%
Fargo	53,201	23,565	44.3%	29,637	55.7%
Wahpeton	3,111	1,828	58.7%	1,283	41.3%
West Fargo	13,314	9,138	68.6%	4,175	31.4%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region V	**38,817**	**4,453**	**11.5%**	**7,146**	**18.4%**	**10,040**	**25.9%**
Cass	34,828	4,279	12.3%	6,968	20.0%	9,822	28.2%
Ransom	691	-5	-0.8%	-9	-1.3%	-10	-1.5%
Richland	1,766	116	6.6%	151	8.5%	208	11.8%
Sargent	386	33	8.5%	29	7.4%	18	4.6%
Steele	249	3	1.3%	1	0.5%	2	0.9%
Traill	897	27	3.0%	6	0.6%	0	0.0%
Fargo	29,637	3,906	13.2%	5,897	19.9%	8,342	28.1%
Wahpeton	1,283	108	8.4%	107	8.3%	126	9.8%
West Fargo	4,175	385	9.2%	841	20.1%	1,159	27.7%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**7,007**	**2,114**	**30.2%**	**603**	**8.6%**	**539**	**7.7%**	**1,338**	**19.1%**	**9**	**0.1%**	**2,405**	**34.3%**
Cass	4,610	1,674	36.3%	445	9.7%	414	9.0%	706	15.3%	0	0.0%	1,370	29.7%
Ransom	359	23	6.4%	41	11.5%	11	3.1%	77	21.5%	9	2.5%	198	55.0%
Richland	984	223	22.6%	26	2.7%	74	7.5%	206	20.9%	0	0.0%	456	46.3%
Sargent	315	51	16.2%	15	4.9%	28	8.7%	60	19.1%	0	0.0%	161	51.1%
Steele	268	21	7.7%	16	5.9%	4	1.5%	177	65.9%	0	0.0%	51	19.0%
Traill	471	122	26.0%	59	12.6%	9	1.9%	111	23.6%	0	0.0%	169	36.0%
Fargo	3,456	1,308	37.9%	213	6.2%	329	9.5%	494	14.3%	0	0.0%	1,111	32.1%
Wahpeton	433	180	41.5%	0	0.0%	47	10.8%	80	18.6%	0	0.0%	126	29.1%
West Fargo	619	288	46.6%	81	13.2%	61	9.9%	188	30.4%	0	0.0%	0	0.0%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**49,656**	**133**	**0.3%**	**208**	**0.4%**	**138**	**0.3%**	**38,817**	**159**	**0.4%**	**614**	**1.6%**	**765**	**2.0%**
Cass	38,688	89	0.2%	132	0.3%	83	0.2%	34,828	109	0.3%	491	1.4%	733	2.1%
Ransom	1,623	9	0.6%	11	0.7%	2	0.1%	691	0	0.0%	10	1.5%	5	0.7%
Richland	4,873	16	0.3%	29	0.6%	26	0.5%	1,766	39	2.2%	100	5.7%	6	0.3%
Sargent	1,359	2	0.2%	2	0.2%	5	0.4%	386	0	0.0%	0	0.0%	0	0.0%
Steele	672	0	0.0%	7	1.0%	10	1.5%	249	0	0.0%	0	0.0%	5	2.0%
Traill	2,441	17	0.7%	27	1.1%	12	0.5%	897	11	1.2%	12	1.3%	16	1.8%
Fargo	23,565	29	0.1%	70	0.3%	25	0.1%	29,637	105	0.4%	485	1.6%	613	2.1%
Wahpeton	1,828	0	0.0%	12	0.7%	0	0.0%	1,283	0	0.0%	36	2.8%	1	0.1%
West Fargo	9,138	0	0.0%	0	0.0%	0	0.0%	4,175	0	0.0%	0	0.0%	116	2.8%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region V	**49,656**	**18,054**	**36.4%**	**17,037**	**34.3%**	**14,565**	**29.3%**	**38,817**	**16,095**	**41.5%**	**16,465**	**42.4%**	**6,258**	**16.1%**
Cass	38,688	16,230	41.9%	13,265	34.3%	9,193	23.8%	34,828	15,297	43.9%	14,378	41.3%	5,153	14.8%
Ransom	1,623	244	15.0%	577	35.5%	803	49.4%	691	232	33.5%	216	31.2%	244	35.3%
Richland	4,873	902	18.5%	1,711	35.1%	2,260	46.4%	1,766	259	14.7%	1,086	61.5%	421	23.9%
Sargent	1,359	265	19.5%	473	34.8%	621	45.7%	386	129	33.5%	156	40.4%	101	26.1%
Steele	672	68	10.1%	205	30.5%	399	59.4%	249	24	9.5%	128	51.4%	97	39.1%
Traill	2,441	345	14.2%	806	33.0%	1,290	52.8%	897	154	17.2%	502	55.9%	241	26.9%
Fargo	23,565	8,827	37.5%	8,200	34.8%	6,537	27.7%	29,637	12,755	43.0%	12,444	42.0%	4,438	15.0%
Wahpeton	1,828	309	16.9%	815	44.6%	703	38.5%	1,283	170	13.2%	912	71.1%	202	15.7%
West Fargo	9,138	5,663	62.0%	2,773	30.3%	702	7.7%	4,175	2,493	59.7%	1,498	35.9%	184	4.4%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

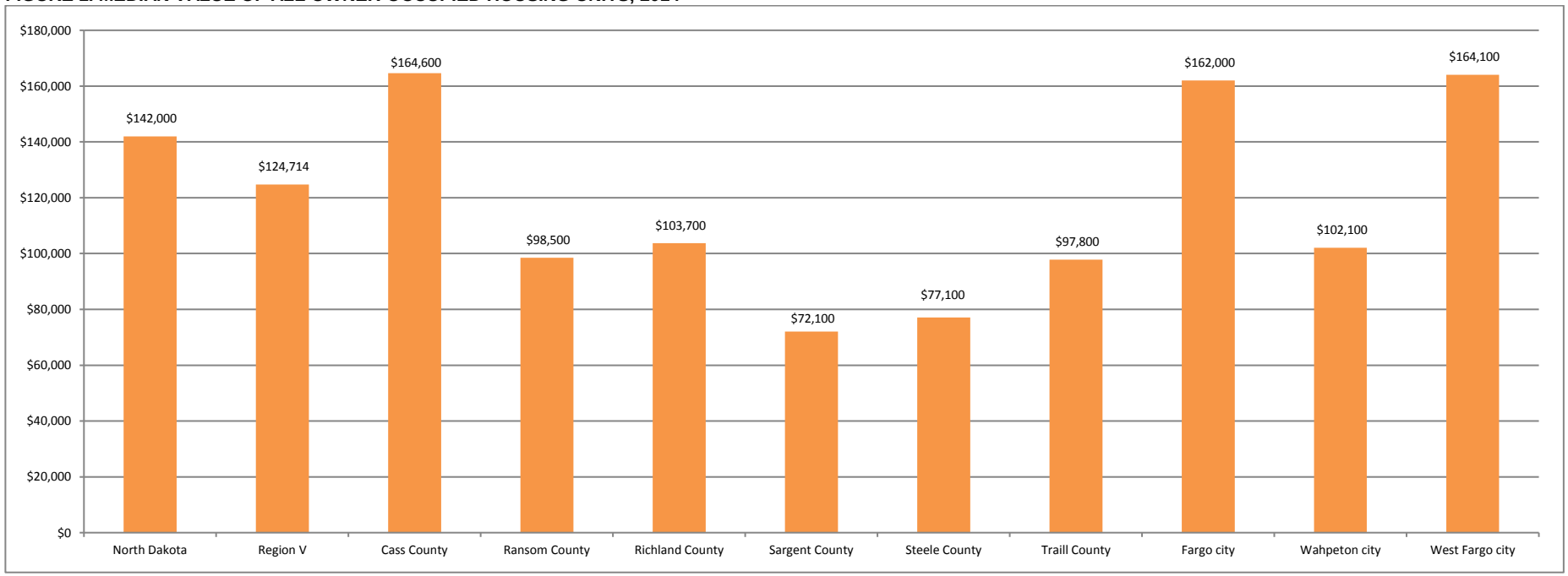


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**49,656**	**3,801**	**7.7%**	**2,940**	**5.9%**	**3,088**	**6.2%**	**7,193**	**14.5%**	**16,922**	**34.1%**	**15,712**	**31.6%**
Cass	38,688	1,960	5.1%	1,133	2.9%	1,669	4.3%	5,211	13.5%	14,755	38.1%	13,960	36.1%
Ransom	1,623	236	14.5%	300	18.5%	198	12.2%	308	19.0%	336	20.7%	246	15.1%
Richland	4,873	701	14.4%	699	14.4%	672	13.8%	846	17.4%	1,096	22.5%	858	17.6%
Sargent	1,359	387	28.5%	269	19.8%	170	12.5%	223	16.4%	159	11.7%	150	11.0%
Steele	672	196	29.1%	101	15.1%	76	11.3%	101	15.1%	96	14.3%	101	15.1%
Traill	2,441	320	13.1%	437	17.9%	303	12.4%	504	20.6%	480	19.6%	398	16.3%
Fargo	23,565	1,026	4.4%	529	2.2%	994	4.2%	3,436	14.6%	9,453	40.1%	8,126	34.5%
Wahpeton	1,828	186	10.2%	216	11.8%	357	19.5%	329	18.0%	523	28.6%	218	11.9%
West Fargo	9,138	521	5.7%	268	2.9%	323	3.5%	1,002	11.0%	3,932	43.0%	3,092	33.8%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

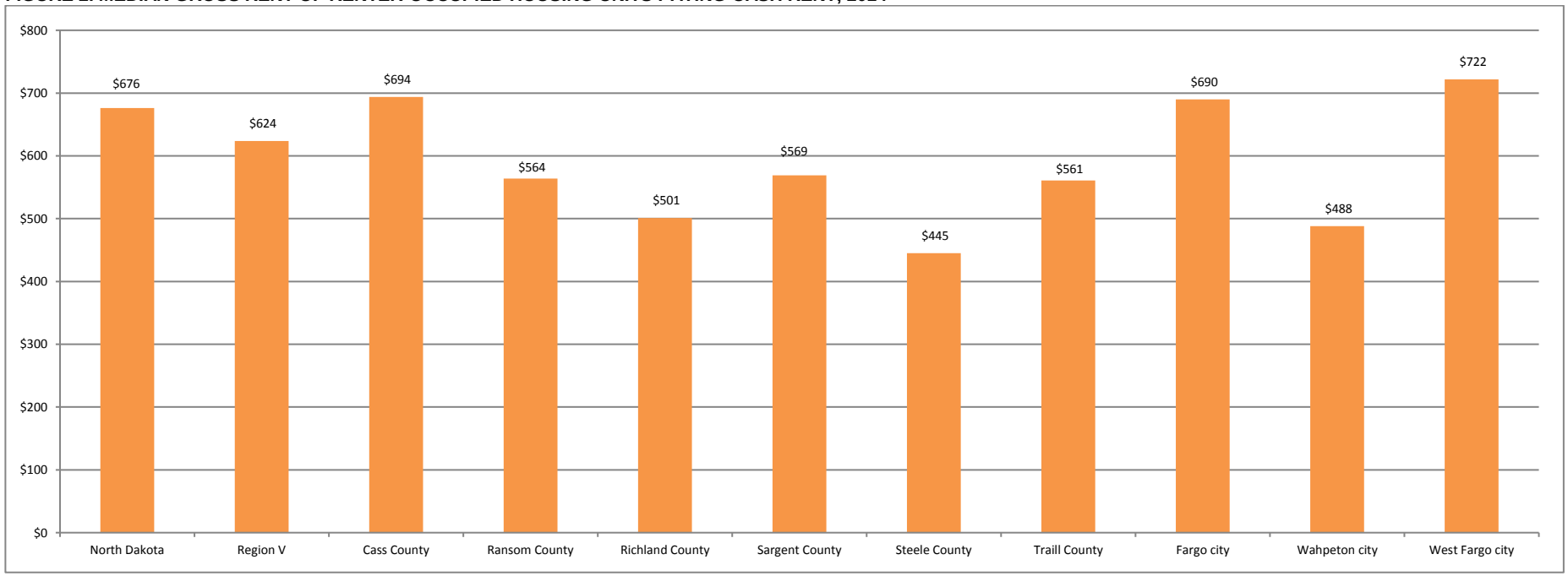


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**37,613**	**999**	**2.7%**	**1,209**	**3.2%**	**2,382**	**6.3%**	**4,915**	**13.1%**	**14,133**	**37.6%**	**13,975**	**37.2%**
Cass	34,096	703	2.1%	898	2.6%	1,655	4.9%	4,272	12.5%	13,353	39.2%	13,214	38.8%
Ransom	547	41	7.5%	61	11.2%	100	18.3%	51	9.4%	169	30.8%	124	22.8%
Richland	1,669	136	8.2%	160	9.6%	390	23.4%	384	23.0%	259	15.5%	339	20.3%
Sargent	313	20	6.5%	16	5.2%	33	10.4%	65	20.8%	97	30.9%	82	26.1%
Steele	175	18	10.1%	33	19.1%	38	21.9%	34	19.7%	26	14.6%	26	14.6%
Traill	814	80	9.8%	40	4.9%	165	20.3%	108	13.3%	230	28.3%	190	23.4%
Fargo	29,270	631	2.2%	819	2.8%	1,363	4.7%	3,690	12.6%	11,715	40.0%	11,050	37.8%
Wahpeton	1,283	117	9.1%	110	8.6%	315	24.5%	344	26.8%	180	14.0%	218	17.0%
West Fargo	4,050	56	1.4%	59	1.4%	174	4.3%	468	11.6%	1,447	35.7%	1,847	45.6%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

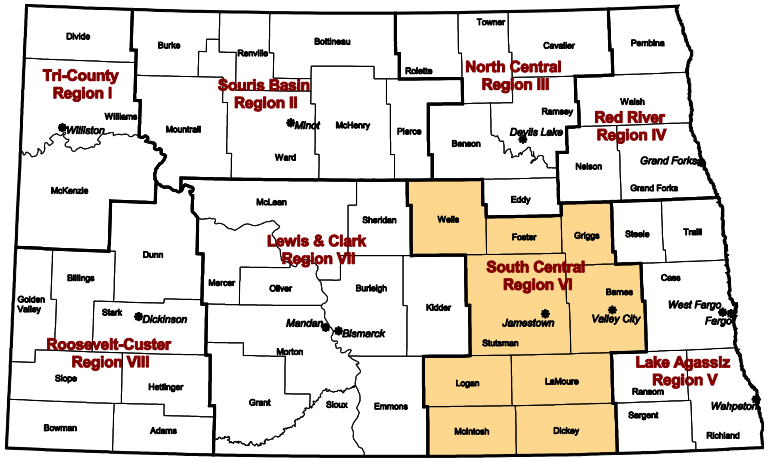
Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region V	**13,714**	**17,589**	**28.3%**	**14,864**	**19,522**	**31.3%**	**19,922**	**25,196**	**26.5%**	**10,246**	**12,791**	**24.8%**	**11,304**	**14,062**	**24.4%**	**18,424**	**22,199**	**20.5%**
Cass	11,307	14,900	31.8%	12,682	17,150	35.2%	16,494	21,712	31.6%	8,427	10,996	30.5%	9,169	12,001	30.9%	15,436	19,440	25.9%
Ransom	363	348	-4.2%	391	403	3.0%	514	494	-3.8%	313	308	-1.6%	320	314	-1.9%	413	401	-3.0%
Richland	1,107	1,251	13.0%	908	1,032	13.6%	1,492	1,606	7.6%	752	793	5.5%	1,002	1,041	3.8%	1,378	1,369	-0.6%
Sargent	252	284	12.8%	227	259	13.9%	430	436	1.4%	239	250	4.8%	234	227	-3.2%	363	339	-6.6%
Steele	120	166	38.4%	147	158	7.8%	258	222	-13.8%	99	80	-19.5%	113	94	-16.9%	184	121	-34.2%
Traill	565	640	13.3%	509	520	2.2%	734	726	-1.1%	417	364	-12.6%	465	385	-17.1%	650	529	-18.6%
Fargo	9,598	12,583	31.1%	10,293	14,076	36.8%	12,699	16,681	31.4%	5,481	7,189	31.2%	5,721	7,517	31.4%	9,410	11,919	26.7%
Wahpeton	657	696	6.0%	467	535	14.6%	693	729	5.2%	338	361	6.9%	520	550	5.7%	436	437	0.2%
West Fargo	1,258	1,799	43.0%	1,806	2,338	29.5%	2,496	3,203	28.3%	1,976	2,422	22.6%	2,277	2,852	25.2%	3,500	4,094	17.0%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region V	**32,980**	**42,751**	**29.6%**
Cass	27,674	36,933	33.5%
Ransom	860	857	-0.3%
Richland	2,300	2,620	13.9%
Sargent	546	607	11.1%
Steele	305	350	14.8%
Traill	1,295	1,384	6.9%
Fargo	22,850	30,563	33.8%
Wahpeton	1,230	1,360	10.6%
West Fargo	3,552	4,816	35.6%

SOUTH CENTRAL DAKOTA REGION VI AND ITS COMPONENTS

POPULATION CHANGE



- Population in Region VI essentially remained unchanged from 2010 to 2014; experiencing a 0.3 percent decrease from 56,363 in 2010 to 56,190 in 2014. Population of individual counties was also relatively stable with very modest growth of less than 1 percent in Barnes, Foster, LaMoure, and Stutsman counties; modest population losses of less than 1 percent in McIntosh and Wells counties; and losses of 2 to 4 percent in Dickey, Griggs and Logan counties.
- Population in Region VI is projected to decrease by 4 percent to 53,954 people by 2029, with all nine counties projecting losses. Projected losses range from less than 2 percent in Wells County to 11 percent in Dickey County.
- The largest increase in Region VI's population is projected for the older adult age group (i.e., 65 years and older), which is projected to increase by 18 percent over the study period. Within the region, the older adult population is projected to increase by 34 percent in Stutsman County. Strong growth in this older adult population is also projected for Barnes, Dickey, Foster, and LaMoure counties with increases from 12 to 30 percent over the study period. A slight increase of 4 percent is projected for older adults in Wells County. The prime working age and pre-retiree age groups in the region are projected to decrease by 5 percent and 29 percent, respectively, over the next 15 years. Losses among the counties in Region VI for the pre-retiree age group are substantial, ranging from 22 to 42 percent by 2029. The younger age category (less than 25 years) is projected to increase in all but three counties in Region VI by 2029, with growth ranging from 3 to 33 percent.

TRENDS IN HOUSING STOCK

- Total housing units in Region VI increased by 3 percent from 2010 to 2014. While housing growth in Region VI has been far less than in other regions of the state, relying solely on recent years' trends as an indicator of future housing stock is problematic. In recent years, Region VI's population has been relatively stable with modest increases in total housing units. Projections suggest a declining population in the region; however, projections of future housing units based only on recent building patterns suggests the number of housing units in the region would continue to increase, thus, exceeding potential housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). Projections of future housing inventory in Region VI suggest a 6 percent decrease in total housing units by 2029. While the total number of housing units in the region are projected to decline, it is not likely that the number of housing units will decrease as suggested by the model. Rather, if population declines as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- The majority of housing in Region VI was owner-occupied in 2014 (72 percent). The percentage of owner-occupied housing was consistent among counties in the region, ranging from 67 to 84 percent of total housing units.
- Very few owner- or renter-occupied units in Region VI were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2014.
- In 2014, a majority of owner-occupied housing units in the region were built prior to 1990 (87 percent); 44 percent were built prior to 1960. Similar construction patterns exist for rental units in Region VI; 83 percent of units were built prior to 1990 and 35 percent were built prior to 1960. Only 13 percent of owner-occupied housing and 17 percent of renter-occupied housing in Region VI was built after 1989. Less than 10 percent of both owner- and renter-occupied housing was built after 1989 in Griggs, McIntosh, and Wells counties.
- Fifteen percent of housing units in Region VI were vacant in 2014. Of all the vacant units in the region, 11 percent were for rent, 4 percent were for sale, and 35 percent were for seasonal, recreational, or occasional use.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region VI was $91,578 and values ranged from $57,200 in McIntosh County to $102,000 in Stutsman County. Stutsman County's median value was $10,000 greater than the second largest median value in the region ($92,000 in Barnes County). The median value of owner-occupied housing in the city of Jamestown exceeded the median in Valley City by $12,100.

- Approximately half of owner-occupied housing in Region VI was valued at less than $90,000 (52 percent) in 2014; one-fifth was less than $40,000. Within the region, McIntosh County had the largest percentage of owner-occupied housing valued at less than $40,000 (36 percent) and Stutsman County had the lowest percentage (15 percent).
- Median gross rent in Region VI was $558 in 2014 and ranged from $443 per month in Griggs County to $627 in Logan County in 2014. Nearly half of rental units in Region VI rented for less than $550 per month in 2014 (49 percent); nearly one-fourth rented for $750 or more (23 percent). Griggs and Wells counties had the lowest rents within the region, with 31 percent and 25 percent, respectively, renting for less than $350 per month.
- The number of households across most income levels is projected to decline across the region. The only exception is in the extremely low income household category. Households within the extremely low income group in Region VI are projected to increase by 4 percent. The increase in extremely low income households ranges from 3 percent in Foster County to 11 percent in Stutsman County.

KEY FINDINGS

- Region VI has not experienced growth similar to other areas of the state in recent years; population has remained relatively unchanged with small population losses in some counties in the region.
- While population has been fairly stable since 2010 in Region VI, projections suggest the region's population will likely return to a historical trend of population loss.
- The age structure in Region VI is projected to change by 2029, with substantial increases across the region in the number of adults ages 65 and older.
- The only household income category in Region VI projected to grow over the study period is the extremely low income household category.
- Future housing need in Region VI will likely be driven by the need for affordable housing for low income households and the need for housing to accommodate a growing older adult population.
- The replacement or renovation of aging housing stock may be a consideration throughout the region as a substantial portion of both owner-occupied and renter-occupied housing was built prior to 1960.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region VI	**56,363**	**56,190**	**-0.3%**	**55,977**	**54,971**	**53,954**	**-4.0%**
Barnes	11,066	11,144	0.7%	11,265	11,094	10,884	-2.3%
Dickey	5,289	5,150	-2.6%	5,024	4,816	4,588	-10.9%
Foster	3,343	3,362	0.6%	3,295	3,237	3,176	-5.5%
Griggs	2,420	2,319	-4.2%	2,215	2,149	2,096	-9.6%
LaMoure	4,139	4,149	0.2%	4,204	4,131	3,968	-4.4%
Logan	1,990	1,944	-2.3%	1,908	1,900	1,886	-3.0%
McIntosh	2,809	2,801	-0.3%	2,798	2,666	2,566	-8.4%
Stutsman	21,100	21,129	0.1%	21,129	20,844	20,679	-2.1%
Wells	4,207	4,192	-0.4%	4,139	4,134	4,111	-1.9%
Jamestown	15,427	15,447	0.1%	15,429	15,168	15,127	-2.1%
Valley City	6,585	6,676	1.4%	6,850	6,611	6,489	-2.8%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region VI	**16,665**	**17,300**	**3.8%**	**11,584**	**11,048**	**-4.6%**	**15,851**	**11,310**	**-28.6%**	**12,090**	**14,296**	**18.2%**
Barnes	3,432	3,400	-0.9%	2,351	2,130	-9.4%	3,115	2,444	-21.5%	2,246	2,910	29.6%
Dickey	1,675	1,610	-3.9%	1,042	710	-31.9%	1,307	1,003	-23.3%	1,126	1,265	12.3%
Foster	962	908	-5.6%	688	691	0.4%	971	713	-26.6%	741	864	16.6%
Griggs	568	675	18.8%	376	330	-12.2%	709	430	-39.4%	666	661	-0.8%
LaMoure	1,137	1,272	11.9%	744	745	0.1%	1,211	701	-42.1%	1,057	1,250	18.3%
Logan	545	725	33.0%	345	471	36.5%	530	363	-31.5%	524	327	-37.6%
McIntosh	704	800	13.6%	456	459	0.7%	765	451	-41.0%	876	856	-2.3%
Stutsman	6,563	6,737	2.7%	4,884	4,564	-6.6%	5,963	4,397	-26.3%	3,719	4,981	33.9%
Wells	1,079	1,173	8.7%	698	948	35.8%	1,280	808	-36.9%	1,135	1,182	4.1%
Jamestown	4,894	5,075	3.7%	3,582	3,350	-6.5%	4,343	3,110	-28.4%	2,628	3,592	36.7%
Valley City	2,053	2,054	0.0%	1,415	1,189	-16.0%	1,684	1,265	-24.9%	1,524	1,981	30.0%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region VI	**29,194**	**29,935**	**2.5%**	**30,905**	**31,878**	**32,851**	**9.7%**
Barnes	5,694	5,769	1.3%	5,849	5,931	6,013	4.2%
Dickey	2,650	2,649	0.0%	2,664	2,680	2,696	1.8%
Foster	1,837	1,814	-1.3%	1,829	1,845	1,861	2.6%
Griggs	1,463	1,463	0.0%	1,468	1,471	1,474	0.8%
LaMoure	2,252	2,257	0.2%	2,282	2,306	2,330	3.2%
Logan	1,075	1,157	7.6%	1,172	1,188	1,204	4.1%
McIntosh	1,931	1,859	-3.7%	1,859	1,860	1,861	0.1%
Stutsman	9,827	10,467	6.5%	11,257	12,048	12,839	22.7%
Wells	2,465	2,500	1.4%	2,525	2,549	2,573	2.9%
Jamestown	7,026	7,538	7.3%	8,273	9,010	9,747	29.3%
Valley City	3,273	3,362	2.7%	3,432	3,502	3,572	6.2%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region VI	**29,194**	**29,935**	**2.5%**	**29,555**	**28,892**	**28,229**	**-5.7%**
Barnes	5,694	5,769	1.3%	5,777	5,740	5,654	-2.0%
Dickey	2,650	2,649	0.0%	2,571	2,472	2,394	-9.6%
Foster	1,837	1,814	-1.3%	1,780	1,749	1,719	-5.2%
Griggs	1,463	1,463	0.0%	1,356	1,277	1,190	-18.7%
LaMoure	2,252	2,257	0.2%	2,330	2,223	2,098	-7.0%
Logan	1,075	1,157	7.6%	1,153	1,095	1,078	-6.8%
McIntosh	1,931	1,859	-3.7%	1,812	1,698	1,588	-14.6%
Stutsman	9,827	10,467	6.5%	10,331	10,239	10,140	-3.1%
Wells	2,465	2,500	1.4%	2,445	2,399	2,368	-5.3%
Jamestown	7,026	7,538	7.3%	7,405	7,354	7,334	-2.7%
Valley City	3,273	3,362	2.7%	3,411	3,331	3,304	-1.7%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region VI	**24,408**	**25,471**	**4.4%**	**25,159**	**24,621**	**24,079**	**-5.5%**
Barnes	4,830	4,975	3.0%	4,982	4,950	4,876	-2.0%
Dickey	2,167	2,214	2.1%	2,148	2,065	2,000	-9.6%
Foster	1,506	1,584	5.2%	1,554	1,527	1,501	-5.2%
Griggs	1,099	1,094	-0.4%	1,014	955	890	-18.7%
LaMoure	1,962	1,900	-3.2%	1,961	1,871	1,766	-7.0%
Logan	815	892	9.5%	889	844	831	-6.9%
McIntosh	1,337	1,341	0.3%	1,307	1,225	1,146	-14.5%
Stutsman	8,633	9,482	9.8%	9,358	9,275	9,185	-3.1%
Wells	2,059	1,990	-3.4%	1,946	1,909	1,884	-5.3%
Jamestown	6,315	7,073	12.0%	6,948	6,900	6,881	-2.7%
Valley City	2,989	3,186	6.6%	3,232	3,156	3,130	-1.8%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VI	**25,471**	**18,304**	**71.9%**	**7,167**	**28.1%**
Barnes	4,975	3,470	69.7%	1,505	30.3%
Dickey	2,214	1,589	71.8%	625	28.2%
Foster	1,584	1,184	74.7%	400	25.3%
Griggs	1,094	825	75.4%	269	24.6%
LaMoure	1,900	1,488	78.3%	411	21.7%
Logan	892	746	83.6%	146	16.4%
McIntosh	1,341	1,107	82.6%	234	17.4%
Stutsman	9,482	6,348	67.0%	3,134	33.0%
Wells	1,990	1,547	77.8%	442	22.2%
Jamestown	7,073	4,270	60.4%	2,803	39.6%
Valley City	3,186	1,874	58.8%	1,313	41.2%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region VI	**7,167**	**42**	**0.6%**	**-26**	**-0.4%**	**-78**	**-1.1%**
Barnes	1,505	69	4.6%	52	3.4%	45	3.0%
Dickey	625	-17	-2.7%	-8	-1.2%	-16	-2.5%
Foster	400	-10	-2.5%	-8	-2.0%	-11	-2.7%
Griggs	269	-15	-5.7%	-25	-9.4%	-40	-15.0%
LaMoure	411	18	4.3%	9	2.1%	-7	-1.8%
Logan	146	4	2.5%	-2	-1.6%	8	5.3%
McIntosh	234	2	0.9%	-7	-2.9%	-21	-8.9%
Stutsman	3,134	2	0.1%	-26	-0.8%	-32	-1.0%
Wells	442	-10	-2.4%	-10	-2.4%	-3	-0.8%
Jamestown	2,803	3	0.1%	-23	-0.8%	-6	-0.2%
Valley City	1,313	90	6.9%	47	3.6%	49	3.8%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**4,465**	**486**	**10.9%**	**160**	**3.6%**	**396**	**8.9%**	**1,551**	**34.7%**	**63**	**1.4%**	**1,809**	**40.5%**
Barnes	794	119	15.0%	4	0.5%	64	8.0%	353	44.5%	0	0.0%	254	32.0%
Dickey	435	25	5.7%	26	6.0%	56	12.9%	128	29.4%	7	1.6%	193	44.4%
Foster	230	20	8.7%	20	8.7%	0	0.0%	77	33.6%	0	0.0%	113	48.9%
Griggs	369	0	0.0%	16	4.4%	0	0.0%	178	48.3%	0	0.0%	174	47.2%
LaMoure	357	15	4.2%	9	2.5%	66	18.5%	101	28.3%	0	0.0%	166	46.5%
Logan	265	11	4.3%	14	5.4%	8	3.1%	152	57.6%	0	0.0%	78	29.6%
McIntosh	518	75	14.5%	32	6.2%	60	11.6%	196	37.8%	0	0.0%	155	29.8%
Stutsman	986	175	17.7%	21	2.1%	116	11.8%	252	25.6%	42	4.3%	379	38.5%
Wells	510	44	8.7%	17	3.4%	25	5.0%	112	22.0%	14	2.8%	297	58.2%
Jamestown	466	144	30.9%	9	2.0%	89	19.0%	22	4.7%	0	0.0%	202	43.4%
Valley City	176	101	57.6%	0	0.0%	30	17.1%	0	0.0%	0	0.0%	45	25.3%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**18,304**	**41**	**0.2%**	**76**	**0.4%**	**83**	**0.5%**	**7,167**	**19**	**0.3%**	**62**	**0.9%**	**25**	**0.4%**
Barnes	3,470	10	0.3%	3	0.1%	8	0.2%	1,505	0	0.0%	42	2.8%	9	0.6%
Dickey	1,589	5	0.3%	12	0.8%	8	0.5%	625	0	0.0%	0	0.0%	4	0.6%
Foster	1,184	0	0.0%	0	0.0%	9	0.8%	400	11	2.8%	11	2.8%	0	0.0%
Griggs	825	0	0.0%	0	0.0%	0	0.0%	269	0	0.0%	0	0.0%	0	0.0%
LaMoure	1,488	4	0.3%	0	0.0%	7	0.5%	411	0	0.0%	5	1.2%	0	0.0%
Logan	746	0	0.0%	0	0.0%	0	0.0%	146	3	2.1%	2	1.4%	10	7.0%
McIntosh	1,107	0	0.0%	5	0.5%	10	0.9%	234	0	0.0%	0	0.0%	0	0.0%
Stutsman	6,348	5	0.1%	37	0.6%	20	0.3%	3,134	0	0.0%	1	0.0%	0	0.0%
Wells	1,547	16	1.0%	19	1.2%	21	1.4%	442	5	1.1%	0	0.0%	2	0.5%
Jamestown	4,270	0	0.0%	32	0.8%	14	0.3%	2,803	0	0.0%	0	0.0%	0	0.0%
Valley City	1,874	0	0.0%	0	0.0%	6	0.3%	1,313	0	0.0%	43	3.3%	9	0.7%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VI	**18,304**	**2,397**	**13.1%**	**7,780**	**42.5%**	**8,127**	**44.4%**	**7,167**	**1,186**	**16.6%**	**3,470**	**48.4%**	**2,510**	**35.0%**
Barnes	3,470	508	14.6%	1,264	36.4%	1,697	48.9%	1,505	296	19.7%	552	36.7%	657	43.6%
Dickey	1,589	163	10.3%	628	39.5%	798	50.2%	625	182	29.2%	282	45.2%	160	25.6%
Foster	1,184	185	15.6%	505	42.6%	494	41.8%	400	31	7.8%	257	64.3%	112	27.9%
Griggs	825	81	9.8%	282	34.2%	462	56.0%	269	13	4.9%	117	43.3%	139	51.7%
LaMoure	1,488	201	13.5%	622	41.8%	666	44.7%	411	65	15.8%	206	50.1%	140	34.1%
Logan	746	80	10.8%	377	50.6%	288	38.7%	146	40	27.5%	70	47.9%	36	24.6%
McIntosh	1,107	77	7.0%	387	35.0%	642	58.0%	234	14	6.0%	127	54.5%	92	39.5%
Stutsman	6,348	995	15.7%	3,132	49.3%	2,221	35.0%	3,134	522	16.6%	1,617	51.6%	995	31.8%
Wells	1,547	106	6.9%	584	37.7%	858	55.4%	442	22	5.0%	241	54.6%	179	40.4%
Jamestown	4,270	608	14.2%	2,159	50.6%	1,503	35.2%	2,803	495	17.7%	1,473	52.5%	835	29.8%
Valley City	1,874	193	10.3%	711	38.0%	970	51.8%	1,313	292	22.2%	503	38.3%	518	39.4%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

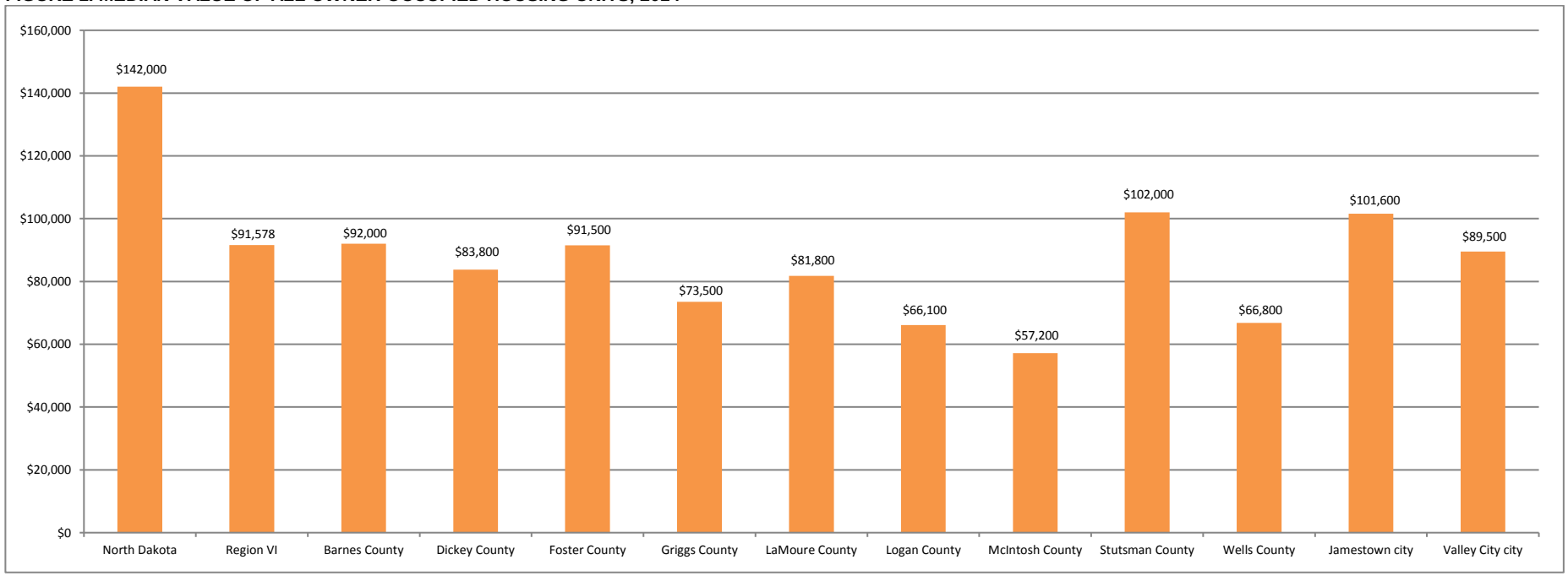


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

Area	Owner-Occupied Housing Units by Value												
	Total	Less Than $40,000		$40,000 to $69,999		$70,000 to $89,999		$90,000 to $124,999		$125,000 to $199,999		$200,000 or More	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Region VI	**18,304**	**3,685**	**20.1%**	**3,384**	**18.5%**	**2,511**	**13.7%**	**2,772**	**15.1%**	**3,284**	**17.9%**	**2,668**	**14.6%**
Barnes	3,470	574	16.5%	636	18.3%	495	14.3%	461	13.3%	626	18.0%	678	19.5%
Dickey	1,589	356	22.4%	300	18.9%	200	12.6%	272	17.1%	291	18.3%	168	10.6%
Foster	1,184	202	17.1%	201	17.0%	171	14.4%	194	16.4%	166	14.0%	250	21.1%
Griggs	825	246	29.8%	152	18.4%	149	18.0%	107	12.9%	90	10.9%	82	9.9%
LaMoure	1,488	339	22.8%	291	19.6%	205	13.8%	192	12.9%	214	14.4%	246	16.5%
Logan	746	228	30.5%	157	21.0%	83	11.2%	93	12.4%	97	13.0%	89	11.9%
McIntosh	1,107	400	36.1%	272	24.6%	120	10.9%	112	10.2%	127	11.5%	75	6.8%
Stutsman	6,348	980	15.4%	910	14.3%	866	13.6%	1,152	18.2%	1,457	23.0%	982	15.5%
Wells	1,547	361	23.3%	465	30.0%	221	14.3%	188	12.1%	215	13.9%	98	6.3%
Jamestown	4,270	585	13.7%	582	13.6%	641	15.0%	817	19.1%	1,156	27.1%	490	11.5%
Valley City	1,874	227	12.1%	399	21.3%	321	17.1%	282	15.0%	428	22.8%	218	11.7%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

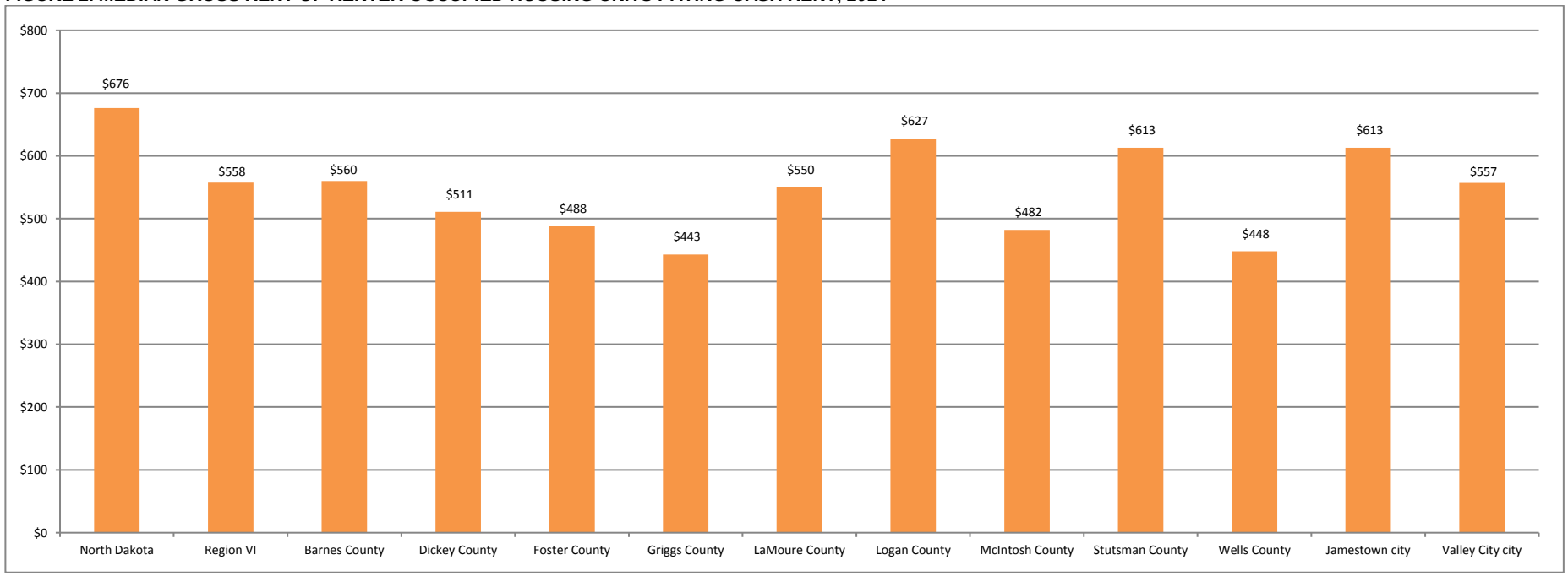


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**6,162**	**595**	**9.7%**	**481**	**7.8%**	**966**	**15.7%**	**959**	**15.6%**	**1,721**	**27.9%**	**1,440**	**23.4%**
Barnes	1,346	189	14.0%	124	9.2%	203	15.1%	141	10.4%	270	20.1%	419	31.1%
Dickey	516	88	17.1%	34	6.6%	51	9.9%	141	27.4%	124	24.1%	77	15.0%
Foster	340	33	9.8%	37	10.9%	65	19.2%	95	28.1%	60	17.8%	48	14.2%
Griggs	216	36	16.6%	32	14.7%	44	20.4%	29	13.3%	33	15.2%	43	19.9%
LaMoure	280	20	7.1%	35	12.5%	25	8.9%	60	21.4%	68	24.3%	72	25.7%
Logan	121	20	16.2%	0	0.0%	19	15.4%	9	7.7%	33	27.4%	40	33.3%
McIntosh	200	22	11.1%	8	4.0%	53	26.6%	31	15.6%	58	29.1%	27	13.6%
Stutsman	2,798	114	4.1%	196	7.0%	418	14.9%	361	12.9%	1,045	37.3%	664	23.7%
Wells	345	73	21.1%	14	4.1%	88	25.4%	91	26.3%	30	8.8%	49	14.3%
Jamestown	2,631	108	4.1%	168	6.4%	388	14.8%	350	13.3%	997	37.9%	620	23.6%
Valley City	1,272	187	14.7%	117	9.2%	193	15.1%	127	10.0%	263	20.7%	385	30.3%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

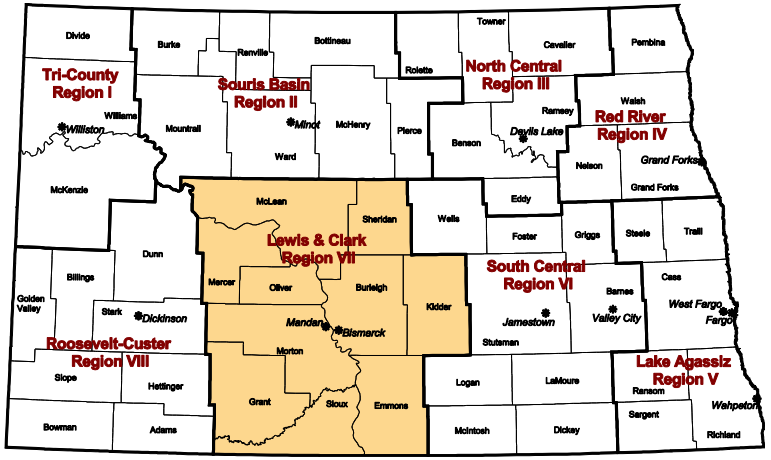
Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region VI	**4,356**	**4,538**	**4.2%**	**4,202**	**4,191**	**-0.3%**	**6,173**	**5,854**	**-5.2%**	**2,926**	**2,676**	**-8.5%**	**3,322**	**2,924**	**-12.0%**	**4,492**	**3,896**	**-13.3%**
Barnes	760	809	6.5%	795	855	7.5%	1,118	1,088	-2.7%	641	616	-4.0%	701	624	-11.0%	960	882	-8.1%
Dickey	374	392	4.7%	414	391	-5.7%	519	481	-7.2%	264	217	-17.9%	269	217	-19.4%	372	304	-18.4%
Foster	288	296	2.6%	182	188	3.4%	369	336	-8.9%	188	176	-6.3%	237	217	-8.5%	320	286	-10.5%
Griggs	149	139	-6.4%	225	198	-12.2%	265	203	-23.5%	113	83	-26.4%	158	126	-20.1%	184	143	-22.5%
LaMoure	354	377	6.4%	254	252	-0.9%	461	424	-8.1%	228	197	-13.7%	218	205	-6.0%	383	311	-18.9%
Logan	159	129	-18.7%	159	136	-14.3%	215	204	-5.3%	91	98	8.1%	92	83	-9.5%	177	181	2.1%
McIntosh	313	276	-11.9%	301	266	-11.7%	295	256	-13.3%	99	76	-23.5%	149	127	-14.5%	184	144	-21.6%
Stutsman	1,561	1,726	10.6%	1,522	1,567	2.9%	2,428	2,394	-1.4%	1,113	1,028	-7.6%	1,236	1,087	-12.1%	1,622	1,384	-14.7%
Wells	398	394	-1.0%	348	338	-3.0%	503	468	-7.0%	189	185	-2.1%	262	238	-9.0%	290	261	-10.0%
Jamestown	1,226	1,363	11.2%	1,306	1,343	2.8%	1,914	1,855	-3.1%	784	724	-7.7%	809	716	-11.5%	1,033	880	-14.8%
Valley City	571	610	6.8%	567	612	7.9%	667	657	-1.4%	425	410	-3.6%	416	350	-15.9%	539	490	-9.1%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region VI	**9,882**	**10,008**	**1.3%**
Barnes	1,738	1,851	6.5%
Dickey	868	856	-1.4%
Foster	559	562	0.6%
Griggs	449	388	-13.5%
LaMoure	695	716	3.1%
Logan	366	311	-15.0%
McIntosh	698	620	-11.1%
Stutsman	3,642	3,864	6.1%
Wells	869	840	-3.3%
Jamestown	2,951	3,120	5.7%
Valley City	1,230	1,322	7.5%

LEWIS AND CLARK REGION VII AND ITS COMPONENTS

POPULATION CHANGE



- Total population for Region VII increased by 9 percent from 141,864 in 2010 to 154,454 in 2014. Seven of the 10 counties in the region increased in population with Burleigh County having the largest increase of 11 percent. Emmons, Grant, and Kidder counties decreased in population during this time period.
- Population in Region VII is projected to increase by 33,562 people, reaching 188,016 by 2029 (a 22 percent growth). Projected population growth is greatest in Burleigh County with an increase from 90,503 in 2014 to 116,488 by 2029. Population increases are also projected for McLean (14 percent), Mercer (12 percent), Morton (15 percent), Oliver (9 percent), and Sioux (22 percent) counties. Populations in Emmons, Grant, Kidder and Sheridan counties are projected to decrease, ranging from 0.3 to 10 percent losses over the projection period.
- As the baby boom generation (i.e., the large cohort of people born from 1946 to 1964) continues to age, the older adult population (i.e., ages 65 and older) in Region VII is projected to increase by 61 percent over the next 15 years. The older adult population in Burleigh County is projected to increase by 81 percent. Pre-retirees (i.e., people ages 45 to 64) region-wide are projected to decrease by 3 percent, with 7 of the 10 counties in the region showing substantial declines ranging from 16 to 53 percent in this age group by 2029. The prime working age group (i.e., ages 25 to 44) and the young population (i.e., less than 25 years) in Region VII are projected to grow by 23 and 22 percent, respectively, by 2029. Increases are projected for nearly every county in the region in the young and prime working age category.

TRENDS IN HOUSING STOCK

- Total housing units in Region VII increased by 14 percent from 2010 to 2014. However, relying solely on recent years' building trends as an indicator of future housing stock can result in unrealistic predictions. The pace of growth in recent years, especially in western North Dakota, is not sustainable. Region VII has also experienced robust growth in recent years and that pace of growth is not likely to continue. If housing units were to continue to be added at a rate similar to recent years, housing stock would likely exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in Region VII are projected to increase from 74,329 units in 2014 to 89,858 units in 2029, a 21 percent increase. The projected increase in total housing units is greatest in Burleigh County with a projected increase of 31 percent. Increases ranging from 5 to 23 percent are also projected for Sioux, Morton, McLean, Mercer, and Oliver counties. Decreases in total housing units ranging from 7 to 15 percent are projected for Emmons, Grant, Kidder and Sheridan counties by 2029. While the total number of housing units in Emmons, Grant, Kidder and Sheridan counties are projected to decrease over the study period, it is not likely that the number of housing units will decline as suggested by the model. Rather, if population declines as projected, the effects on housing units will likely be an increase in the vacancy rate or some losses of older properties.
- The majority of housing in Region VII was owner-occupied in 2014 (73 percent). The exception was in Sioux County where only 43 percent of total housing units were owner-occupied.
- Some counties in the region have both owner- and/or renter-occupied housing that was considered overcrowded or lacked complete plumbing or kitchen facilities in 2014. In Sioux County, 7 percent of owner-occupied housing units and 17 percent of rental units were overcrowded. Lack of complete kitchen facilities was reported in 8 percent of rental units in Sheridan County. Five percent of rental properties in Oliver and Burleigh counties were overcrowded.
- In 2014, the majority of owner-occupied housing units in the region were built prior to 1990 (66 percent) and 23 percent were built prior to 1960. Similarly, 72 percent of renter-occupied housing in Region VII was built prior to 1990 and 21 percent was built prior to 1960. Newer housing stock was more prevalent in Burleigh, Morton, and Sioux counties, where 29 to 40 percent of the owner-occupied housing and 28 to 34 percent of renter-occupied housing was built after 1989. Alternately, for the other counties in the region, owner-occupied housing units built after 1989 ranged from 11 to 20 percent of the inventories and renter-occupied housing ranged from 5 to 24 percent of housing inventories in 2014.
- About one-tenth of all housing units in Region VII were vacant in 2014 (11 percent). Of all the vacant units in the region, 7 percent were for rent, 9 percent were for sale, and 52 percent for seasonal, recreational, or occasional use.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region VII was $159,065 and values ranged from $59,100 in Sheridan County to $182,300 in Burleigh County. The majority of owner-occupied housing in Region VII was valued at $125,000 or more (65 percent) in 2014; more than one-third of the units were valued at $200,000 or more (35 percent). However, the majority of owner-occupied housing units in Sheridan and Sioux counties were valued at less than $70,000 (56 and 53 percent, respectively). Alternately, only 16 percent of housing units in Burleigh County were valued at less than $90,000 and 13 percent were valued at less than $70,000.
- Median gross rent in Region VII was $712 in 2014 and ranged from $397 per month in Sheridan County to $720 in Burleigh County. Seventy percent of rental units in Region VII rented for at least $550 per month in 2014; 41 percent rented for at least $750. Rents were highest in Burleigh and Morton counties with 44 and 48 percent, respectively, of renter-occupied housing renting for more than $750. Only 12 percent of renter-occupied housing units in Burleigh County had rents less than $450.
- Projections indicate an increase in the number of households across all income categories for Region VII by 2029. Exceptions are Grant and Sheridan counties which are projected to have a decreasing number of households across all income levels over the study period. The largest percentage increase in Region VII is projected for the extremely low, very low and low income household categories with increases of 32, 31 and 23 percent, respectively. Substantial increases ranging from 8 to 42 percent are projected in each of these lower income categories in Burleigh, McLean, Mercer, Morton, Oliver, and Sioux counties. The moderate and upper income level households are projected to see the smallest increase for the region overall (16 and 15 percent, respectively).

KEY FINDINGS

- Population growth has been strong in Region VII in recent years, especially in Burleigh and Morton counties. Population growth is projected to continue over the course of the study period in most counties of the region, with a 29 percent increase projected in Burleigh County by 2029. Population losses ranging from 0.3 to 10 percent are projected in Emmons, Grant, Kidder and Sheridan counties.
- While population in Region VII is projected to grow across all age categories by 2029, growth is projected to be the highest in the older adult category. Increases in the younger and prime working age categories are also projected for nearly every county in the region.
- Growth in the number of households is projected across all income categories, with the strongest growth projected in the lower income household categories.
- Little of the current housing inventory in the region's urban centers meets the needs of lower income households. The strong projected growth in both low income and older adult households suggests housing needs for these types of households will be strong.
- Much of the housing inventory in rural counties of Region VII are older properties, built prior to 1960. Replacement or renovation of aging housing stock may be a consideration for some counties in the region.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region VII	**141,864**	**154,454**	**8.9%**	**166,381**	**177,540**	**188,016**	**21.7%**
Burleigh	81,308	90,503	11.3%	98,872	107,457	116,488	28.7%
Emmons	3,550	3,422	-3.6%	3,331	3,366	3,413	-0.3%
Grant	2,394	2,361	-1.4%	2,338	2,251	2,115	-10.4%
Kidder	2,435	2,424	-0.5%	2,402	2,297	2,188	-9.7%
McLean	8,962	9,578	6.9%	10,525	10,845	10,938	14.2%
Mercer	8,424	8,746	3.8%	9,207	9,587	9,796	12.0%
Morton	27,471	29,822	8.6%	31,692	33,318	34,422	15.4%
Oliver	1,846	1,850	0.2%	1,876	1,970	2,023	9.4%
Sheridan	1,321	1,326	0.4%	1,326	1,298	1,255	-5.4%
Sioux	4,153	4,422	6.5%	4,812	5,151	5,378	21.6%
Bismarck	61,272	68,895	12.4%	74,828	81,347	88,453	28.4%
Mandan	18,331	20,822	13.6%	21,762	22,833	23,521	13.0%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region VII	**49,553**	**60,364**	**21.8%**	**39,339**	**48,514**	**23.3%**	**41,312**	**40,047**	**-3.1%**	**24,250**	**39,091**	**61.2%**
Burleigh	29,701	36,965	24.5%	24,417	31,068	27.2%	23,291	24,821	6.6%	13,094	23,634	80.5%
Emmons	937	1,099	17.3%	513	674	31.4%	1,026	578	-43.7%	946	1,062	12.3%
Grant	586	639	9.0%	386	301	-22.0%	735	423	-42.4%	654	752	15.0%
Kidder	679	621	-8.5%	482	464	-3.7%	755	464	-38.5%	508	639	25.8%
McLean	2,694	3,659	35.8%	1,994	2,212	10.9%	2,830	2,370	-16.3%	2,060	2,697	30.9%
Mercer	2,552	3,176	24.5%	1,869	2,477	32.5%	2,835	1,912	-32.6%	1,490	2,231	49.7%
Morton	9,425	10,563	12.1%	8,045	9,119	13.3%	7,905	7,870	-0.4%	4,447	6,870	54.5%
Oliver	550	715	30.0%	339	547	61.4%	615	290	-52.8%	346	471	36.1%
Sheridan	300	315	5.0%	222	308	38.7%	420	283	-32.6%	384	349	-9.1%
Sioux	2,129	2,612	22.7%	1,072	1,344	25.4%	900	1,036	15.1%	321	386	20.2%
Bismarck	22,106	27,313	23.6%	18,401	23,416	27.3%	17,768	18,103	1.9%	10,620	19,621	84.8%
Mandan	6,607	7,336	11.0%	5,908	6,658	12.7%	5,267	4,905	-6.9%	3,040	4,622	52.0%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region VII	**64,960**	**74,329**	**14.4%**	**85,059**	**95,788**	**106,517**	**43.3%**
Burleigh	34,557	40,979	18.6%	48,089	55,197	62,305	52.0%
Emmons	2,099	2,115	0.8%	2,155	2,193	2,231	5.5%
Grant	1,721	1,708	-0.8%	1,733	1,756	1,779	4.2%
Kidder	1,678	1,690	0.7%	1,710	1,730	1,750	3.6%
McLean	5,528	5,927	7.2%	6,362	6,799	7,236	22.1%
Mercer	4,435	4,672	5.3%	4,957	5,243	5,529	18.3%
Morton	11,829	14,088	19.1%	16,853	19,619	22,385	58.9%
Oliver	887	922	3.9%	942	964	986	6.9%
Sheridan	919	898	-2.3%	903	908	913	1.7%
Sioux	1,307	1,330	1.8%	1,355	1,379	1,403	5.5%
Bismarck	27,945	33,288	19.1%	39,653	46,018	52,383	57.4%
Mandan	7,973	9,764	22.5%	12,339	14,916	17,493	79.2%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region VII	**64,960**	**74,329**	**14.4%**	**79,825**	**84,899**	**89,858**	**20.9%**
Burleigh	34,557	40,979	18.6%	44,923	49,263	53,714	31.1%
Emmons	2,099	2,115	0.8%	2,054	2,000	1,943	-8.1%
Grant	1,721	1,708	-0.8%	1,675	1,569	1,458	-14.6%
Kidder	1,678	1,690	0.7%	1,706	1,650	1,576	-6.7%
McLean	5,528	5,927	7.2%	6,281	6,336	6,328	6.8%
Mercer	4,435	4,672	5.3%	4,778	4,897	4,983	6.7%
Morton	11,829	14,088	19.1%	15,071	15,797	16,478	17.0%
Oliver	887	922	3.9%	970	998	966	4.8%
Sheridan	919	898	-2.3%	871	821	782	-12.9%
Sioux	1,307	1,330	1.8%	1,496	1,568	1,630	22.6%
Bismarck	27,945	33,288	19.1%	36,250	39,843	43,647	31.1%
Mandan	7,973	9,764	22.5%	10,222	10,727	11,157	14.3%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region VII	**57,714**	**66,371**	**15.0%**	**71,467**	**76,297**	**81,053**	**22.1%**
Burleigh	33,001	38,983	18.1%	42,735	46,864	51,098	31.1%
Emmons	1,608	1,647	2.4%	1,599	1,557	1,513	-8.1%
Grant	1,152	1,139	-1.1%	1,117	1,046	972	-14.7%
Kidder	1,188	1,113	-6.3%	1,124	1,087	1,038	-6.8%
McLean	3,937	4,225	7.3%	4,477	4,516	4,510	6.7%
Mercer	3,644	3,734	2.5%	3,819	3,914	3,983	6.7%
Morton	10,724	13,010	21.3%	13,917	14,587	15,216	17.0%
Oliver	762	770	1.0%	810	833	806	4.7%
Sheridan	638	641	0.5%	622	586	558	-13.0%
Sioux	1,060	1,109	4.6%	1,247	1,307	1,359	22.6%
Bismarck	26,726	31,622	18.3%	34,436	37,849	41,463	31.1%
Mandan	7,310	9,239	26.4%	9,672	10,150	10,557	14.3%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VII	**66,371**	**48,666**	**73.3%**	**17,705**	**26.7%**
Burleigh	38,983	27,493	70.5%	11,490	29.5%
Emmons	1,647	1,337	81.2%	309	18.8%
Grant	1,139	882	77.4%	257	22.6%
Kidder	1,113	898	80.7%	215	19.3%
McLean	4,225	3,258	77.1%	967	22.9%
Mercer	3,734	3,076	82.4%	658	17.6%
Morton	13,010	10,055	77.3%	2,955	22.7%
Oliver	770	642	83.4%	128	16.6%
Sheridan	641	551	86.0%	90	14.0%
Sioux	1,109	474	42.7%	635	57.3%
Bismarck	31,622	20,496	64.8%	11,126	35.2%
Mandan	9,239	6,730	72.8%	2,509	27.2%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region VII	**17,705**	**1,489**	**8.4%**	**3,048**	**17.2%**	**4,566**	**25.8%**
Burleigh	11,490	1,092	9.5%	2,341	20.4%	3,648	31.7%
Emmons	309	-3	-1.1%	-9	-3.0%	-4	-1.4%
Grant	257	-2	-1.0%	-15	-6.0%	-22	-8.7%
Kidder	215	11	5.0%	14	6.4%	4	1.8%
McLean	967	93	9.7%	125	13.0%	128	13.3%
Mercer	658	44	6.7%	91	13.8%	118	17.9%
Morton	2,955	164	5.5%	371	12.5%	536	18.1%
Oliver	128	10	8.0%	22	17.4%	25	19.7%
Sheridan	90	-3	-3.3%	-9	-10.0%	-13	-14.5%
Sioux	635	84	13.2%	118	18.5%	147	23.1%
Bismarck	11,126	940	8.4%	2,118	19.0%	3,416	30.7%
Mandan	2,509	82	3.3%	263	10.5%	401	16.0%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**7,958**	**566**	**7.1%**	**691**	**8.7%**	**503**	**6.3%**	**4,131**	**51.9%**	**144**	**1.8%**	**1,923**	**24.2%**
Burleigh	1,996	355	17.8%	340	17.0%	238	11.9%	779	39.0%	0	0.0%	283	14.2%
Emmons	468	28	6.1%	9	2.0%	27	5.9%	316	67.4%	0	0.0%	88	18.7%
Grant	569	11	1.9%	23	4.0%	11	1.9%	273	48.1%	0	0.0%	250	44.0%
Kidder	577	28	4.9%	10	1.8%	11	1.9%	487	84.5%	13	2.3%	26	4.6%
McLean	1,702	30	1.8%	47	2.7%	48	2.8%	1,178	69.2%	57	3.3%	343	20.1%
Mercer	938	61	6.5%	15	1.6%	55	5.9%	551	58.7%	62	6.6%	194	20.6%
Morton	1,079	13	1.2%	236	21.8%	85	7.9%	307	28.5%	7	0.6%	431	40.0%
Oliver	152	26	16.8%	0	0.0%	9	5.8%	17	11.0%	5	3.2%	96	63.2%
Sheridan	257	0	0.0%	9	3.6%	14	5.6%	164	64.1%	0	0.0%	68	26.6%
Sioux	221	13	5.9%	2	0.9%	5	2.3%	59	26.5%	0	0.0%	142	64.4%
Bismarck	1,666	329	19.7%	316	18.9%	218	13.1%	588	35.3%	0	0.0%	215	12.9%
Mandan	525	0	0.0%	199	37.9%	52	9.9%	108	20.6%	0	0.0%	166	31.7%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**48,666**	**124**	**0.3%**	**80**	**0.2%**	**409**	**0.8%**	**17,705**	**121**	**0.7%**	**316**	**1.8%**	**754**	**4.3%**
Burleigh	27,493	58	0.2%	49	0.2%	225	0.8%	11,490	109	0.9%	301	2.6%	529	4.6%
Emmons	1,337	4	0.3%	0	0.0%	8	0.6%	309	5	1.6%	0	0.0%	0	0.0%
Grant	882	10	1.1%	3	0.3%	7	0.8%	257	2	0.8%	5	1.9%	1	0.4%
Kidder	898	0	0.0%	0	0.0%	4	0.5%	215	0	0.0%	0	0.0%	0	0.0%
McLean	3,258	2	0.1%	7	0.2%	38	1.2%	967	1	0.1%	1	0.1%	24	2.5%
Mercer	3,076	18	0.6%	0	0.0%	16	0.5%	658	0	0.0%	0	0.0%	0	0.0%
Morton	10,055	18	0.2%	12	0.1%	68	0.7%	2,955	0	0.0%	0	0.0%	84	2.8%
Oliver	642	3	0.5%	0	0.0%	3	0.5%	128	0	0.0%	0	0.0%	7	5.4%
Sheridan	551	1	0.2%	1	0.2%	6	1.1%	90	0	0.0%	7	8.0%	0	0.0%
Sioux	474	10	2.1%	7	1.5%	33	7.0%	635	4	0.6%	2	0.3%	110	17.3%
Bismarck	20,496	42	0.2%	21	0.1%	191	0.9%	11,126	111	1.0%	272	2.4%	500	4.5%
Mandan	6,730	11	0.2%	11	0.2%	34	0.5%	2,509	0	0.0%	0	0.0%	84	3.4%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VII	**48,666**	**16,416**	**33.7%**	**21,128**	**43.4%**	**11,122**	**22.9%**	**17,705**	**4,897**	**27.7%**	**9,085**	**51.3%**	**3,723**	**21.0%**
Burleigh	27,493	10,967	39.9%	12,183	44.3%	4,343	15.8%	11,490	3,474	30.2%	5,890	51.3%	2,126	18.5%
Emmons	1,337	208	15.5%	449	33.6%	681	50.9%	309	30	9.5%	140	45.4%	139	45.1%
Grant	882	94	10.7%	352	39.9%	436	49.4%	257	15	5.8%	140	54.5%	102	39.7%
Kidder	898	176	19.5%	394	43.8%	329	36.6%	215	45	20.8%	98	45.8%	72	33.5%
McLean	3,258	601	18.4%	1,501	46.1%	1,156	35.5%	967	229	23.7%	459	47.5%	279	28.8%
Mercer	3,076	502	16.3%	1,810	58.8%	764	24.8%	658	35	5.3%	489	74.3%	134	20.4%
Morton	10,055	3,535	35.2%	3,698	36.8%	2,821	28.1%	2,955	832	28.2%	1,373	46.4%	751	25.4%
Oliver	642	106	16.5%	322	50.2%	213	33.2%	128	17	13.1%	56	43.8%	55	43.1%
Sheridan	551	88	15.9%	197	35.6%	267	48.4%	90	8	9.2%	55	60.9%	27	29.9%
Sioux	474	139	29.4%	222	46.9%	112	23.7%	635	213	33.5%	385	60.6%	37	5.9%
Bismarck	20,496	6,803	33.2%	9,944	48.5%	3,749	18.3%	11,126	3,400	30.6%	5,740	51.6%	1,986	17.8%
Mandan	6,730	2,391	35.5%	2,577	38.3%	1,763	26.2%	2,509	710	28.3%	1,181	47.1%	617	24.6%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

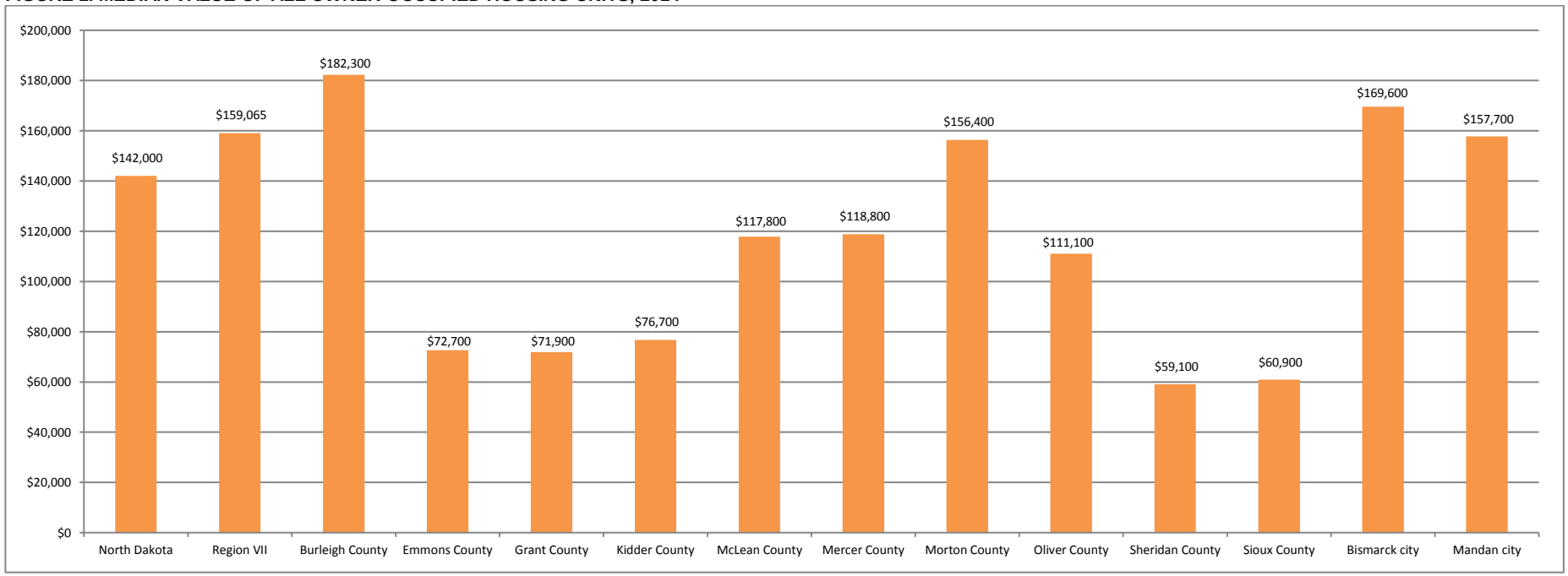


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**48,666**	**5,875**	**12.1%**	**3,452**	**7.1%**	**2,622**	**5.4%**	**5,243**	**10.8%**	**14,235**	**29.3%**	**17,239**	**35.4%**
Burleigh	27,493	2,597	9.4%	995	3.6%	805	2.9%	2,347	8.5%	8,771	31.9%	11,978	43.6%
Emmons	1,337	365	27.3%	281	21.0%	162	12.1%	175	13.1%	134	10.0%	220	16.4%
Grant	882	241	27.4%	188	21.4%	111	12.6%	94	10.7%	116	13.2%	130	14.8%
Kidder	898	228	25.4%	185	20.6%	110	12.2%	96	10.7%	140	15.6%	139	15.5%
McLean	3,258	401	12.3%	498	15.3%	321	9.9%	529	16.2%	677	20.8%	832	25.5%
Mercer	3,076	292	9.5%	507	16.5%	255	8.3%	592	19.2%	813	26.4%	617	20.1%
Morton	10,055	1,250	12.4%	567	5.6%	709	7.0%	1,156	11.5%	3,434	34.2%	2,939	29.2%
Oliver	642	107	16.7%	64	10.0%	74	11.5%	134	20.8%	73	11.3%	191	29.7%
Sheridan	551	219	39.8%	87	15.8%	30	5.4%	55	9.9%	47	8.4%	114	20.6%
Sioux	474	173	36.5%	80	16.8%	45	9.6%	66	13.9%	31	6.6%	79	16.6%
Bismarck	20,496	2,333	11.4%	761	3.7%	665	3.2%	2,026	9.9%	7,203	35.1%	7,510	36.6%
Mandan	6,730	871	12.9%	156	2.3%	424	6.3%	770	11.4%	2,810	41.8%	1,699	25.2%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

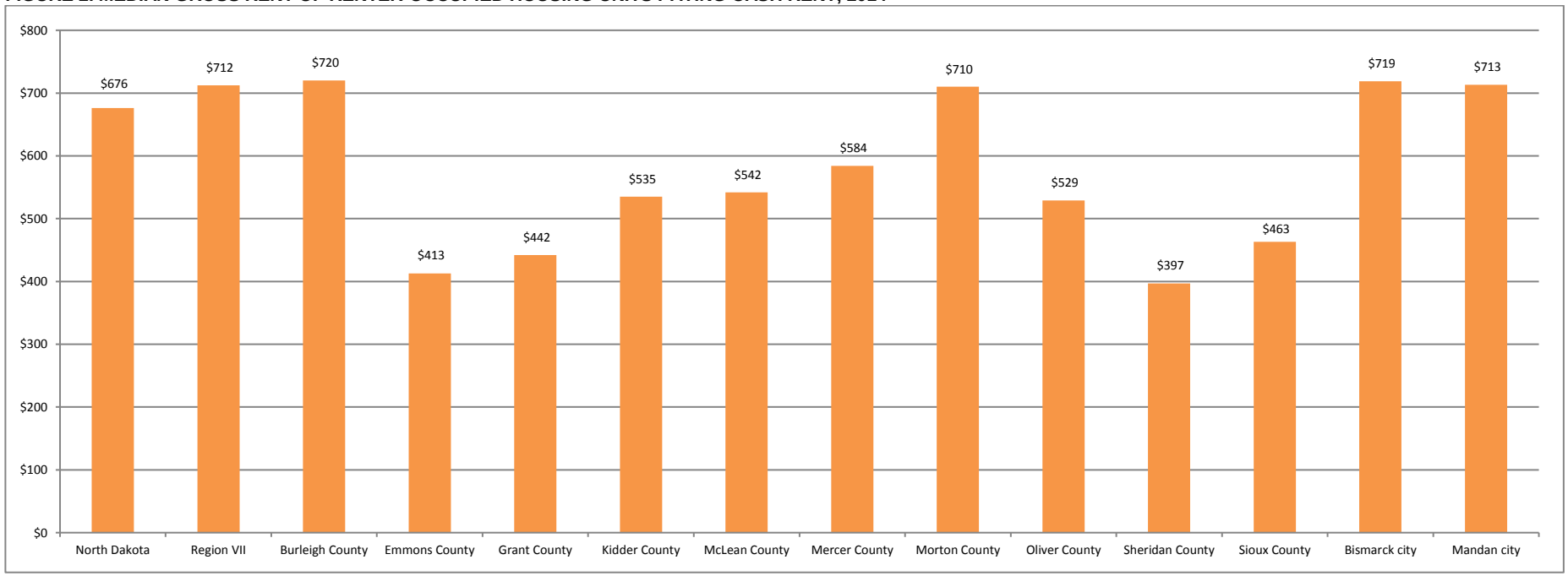


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**16,526**	**826**	**5.0%**	**620**	**3.8%**	**1,490**	**9.0%**	**1,946**	**11.8%**	**4,911**	**29.7%**	**6,734**	**40.7%**
Burleigh	11,055	385	3.5%	266	2.4%	645	5.8%	1,118	10.1%	3,765	34.1%	4,876	44.1%
Emmons	235	31	13.0%	24	10.4%	87	36.8%	49	20.8%	27	11.7%	17	7.4%
Grant	174	22	12.6%	16	9.2%	53	30.5%	14	8.0%	49	28.2%	20	11.5%
Kidder	168	18	10.8%	11	6.6%	24	14.5%	40	23.5%	27	16.3%	48	28.3%
McLean	811	82	10.1%	87	10.7%	151	18.6%	95	11.7%	205	25.3%	191	23.5%
Mercer	635	32	5.0%	16	2.6%	93	14.6%	103	16.2%	256	40.3%	135	21.3%
Morton	2,758	147	5.3%	122	4.4%	300	10.9%	385	14.0%	489	17.7%	1,314	47.6%
Oliver	72	12	16.4%	0	0.0%	11	15.1%	23	31.5%	3	4.1%	24	32.9%
Sheridan	65	16	23.8%	8	12.7%	12	19.0%	4	6.3%	4	6.3%	21	31.7%
Sioux	552	82	14.8%	69	12.4%	113	20.5%	115	20.8%	86	15.5%	88	15.9%
Bismarck	10,842	378	3.5%	263	2.4%	625	5.8%	1,057	9.7%	3,776	34.8%	4,745	43.8%
Mandan	2,419	141	5.8%	106	4.4%	255	10.5%	356	14.7%	406	16.8%	1,156	47.8%

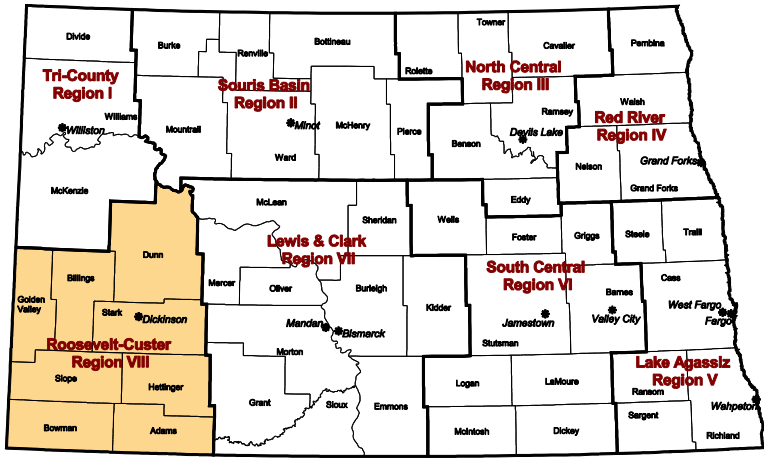
TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region VII	**9,101**	**11,969**	**31.5%**	**9,460**	**12,351**	**30.6%**	**14,254**	**17,566**	**23.2%**	**7,324**	**8,928**	**21.9%**	**10,519**	**12,179**	**15.8%**	**15,713**	**18,067**	**15.0%**
Burleigh	4,710	6,665	41.5%	5,452	7,581	39.1%	8,007	10,760	34.4%	4,530	5,944	31.2%	6,120	7,682	25.5%	10,166	12,467	22.6%
Emmons	380	381	0.4%	361	350	-3.1%	402	345	-14.2%	107	83	-22.3%	174	159	-8.6%	223	194	-13.0%
Grant	270	265	-2.0%	173	160	-7.7%	274	225	-18.0%	78	63	-19.4%	122	94	-23.1%	220	165	-25.1%
Kidder	196	213	8.7%	165	158	-4.5%	236	221	-6.6%	129	115	-10.8%	168	149	-11.6%	218	184	-15.7%
McLean	709	814	14.9%	696	807	15.9%	946	1,019	7.7%	436	464	6.4%	641	628	-2.1%	797	780	-2.1%
Mercer	635	794	25.1%	362	451	24.7%	712	801	12.5%	391	413	5.6%	758	710	-6.3%	877	815	-7.1%
Morton	1,662	2,207	32.8%	1,874	2,407	28.4%	3,087	3,592	16.3%	1,403	1,578	12.4%	2,200	2,400	9.1%	2,782	3,032	9.0%
Oliver	123	153	24.5%	93	114	22.1%	163	150	-8.1%	77	84	9.6%	144	149	3.8%	170	157	-7.7%
Sheridan	111	97	-12.4%	89	86	-3.3%	188	163	-13.4%	69	55	-20.7%	64	54	-15.8%	120	103	-14.2%
Sioux	307	380	23.8%	194	237	22.2%	237	290	22.2%	104	129	24.0%	127	154	21.0%	139	170	22.0%
Bismarck	4,458	6,284	41.0%	4,872	6,764	38.8%	6,917	9,227	33.4%	3,655	4,762	30.3%	4,598	5,711	24.2%	7,122	8,715	22.4%
Mandan	1,246	1,628	30.7%	1,431	1,800	25.8%	2,327	2,600	11.7%	912	1,018	11.7%	1,478	1,549	4.8%	1,846	1,961	6.2%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region VII	**21,567**	**28,012**	**29.9%**
Burleigh	11,752	16,368	39.3%
Emmons	817	799	-2.2%
Grant	502	476	-5.2%
Kidder	416	426	2.4%
McLean	1,618	1,858	14.8%
Mercer	1,260	1,555	23.4%
Morton	4,173	5,348	28.2%
Oliver	246	290	18.0%
Sheridan	231	211	-8.5%
Sioux	552	681	23.3%
Bismarck	10,768	14,940	38.7%
Mandan	3,216	4,023	25.1%

ROOSEVELT-CUSTER REGION VIII AND ITS COMPONENTS



POPULATION CHANGE

- Population in Region VIII increased from 38,896 in 2010 to 46,553 in 2014, a 20 percent increase. Every county in the region, except for Slope and Hettinger counties, had at least modest population growth from 2010 to 2014. The largest increases in population were in Stark and Dunn counties (26 and 24 percent increases, respectively).
- Population in Region VIII is projected to grow by 28 percent reaching 59,490 by 2029. Population growth in the region will likely continue to be driven by Stark and Dunn counties throughout the study period, with projected increases of 34 and 33 percent, respectively. Small population losses are projected for Billings (-0.1 percent) and Slope (-3.9 percent) with the remaining counties projected to grow from 5 to 17 percent.
- Population is projected to increase across all age categories in Region VIII by 2029. The largest percentage change is projected to be in the older adult population. As the baby boom generation (i.e., the large cohort of people born from 1946 to 1964) continues to age, the older adult population (i.e., ages 65 and older) in Region VIII is projected to increase by 47 percent over the next 15 years. Strong growth is also projected for the younger and prime working age groups; however, there is some variability among counties in the region. The prime working age group (i.e., ages 25 to 44) is projected to grow by 28 percent region-wide with growth ranging from 6 percent in Bowman to 46 percent in Adams County. The age group younger than 25 years in Region VIII is projected to see a 31 percent increase by 2029, with growth projected in every county except for Slope. The pre-retirees (i.e., ages 45 to 64) in Region VIII are projected to increase by 11 percent overall; however, this age group is projected to decrease in most counties in the region.

TRENDS IN HOUSING STOCK

- Total housing units in Region VIII increased by 25 percent from 2010 to 2014. However, relying solely on recent years' building trends as an indicator of future housing stock can result in unrealistic predictions. The pace of growth experienced in recent years, especially in western North Dakota, is not sustainable. Region VIII has experienced robust growth in recent years and that pace of growth is not likely to continue. If housing units were to continue to be added at a rate similar to recent years, housing stock would likely exceed housing needs. Extending recent building trends (Model 1) is not an appropriate predictor of potential future housing inventory during periods of rapid change, and for this study are for illustrative purposes only.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units in Region VIII are projected to increase from 23,844 units in 2014 to 30,535 units in 2029, a 28 percent increase. The projected increase in total housing units is greatest in Stark and Dunn counties with a projected increase of 38 and 27 percent, respectively. Projected changes in total housing units for other counties in the region were more modest, ranging from 3 to 11 percent.
- Three-fourths of housing units in Region VIII were owner-occupied in 2014 (73 percent). The percentage of total housing that was owner-occupied was consistent among counties in the region, ranging from 71 to 84 percent.
- Very few owner- or renter-occupied housing units in Region VIII were considered substandard (i.e., lacking complete plumbing or kitchen facilities) or overcrowded in 2014.
- A majority of owner-occupied housing units in Region VIII were built prior to 1990 (81 percent); almost one-third were built prior to 1960 (31 percent). Similarly, 80 percent of rental units in Region VIII were built prior to 1990 and 27 percent were built prior to 1960. The percentage of owner-occupied housing built after 1989 ranged from a low of 9 percent in Adams County to 26 percent in Billings County. The percentage of renter-occupied housing built after 1989 ranged from a low of 4 percent in Slope County to 24 percent in Stark County.
- About 16 percent of all housing units in Region VIII were vacant in 2014. Of all the vacant units in the region, 12 percent were for rent, 4 percent were for sale, and 33 percent were for seasonal, recreational, or occasional use. It is likely that 2014 vacancy rates, as provided by the U.S. Census Bureau's American Community Survey (ACS) 5-Year data, overestimate the percentage of vacant housing units in the region, especially in Stark and Dunn counties. In the past five to eight years, Region VIII has experienced severe housing shortages that have only recently (i.e., in the past 18 to 24 months) subsided. Five-year ACS pooled data often mask actual conditions during periods of rapid change like that experienced in Region VIII.

HOUSING VALUES AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units in Region VIII was $138,468 and values ranged from $60,800 in Slope County to $182,200 in Stark County. Stark County's median value was $53,500 higher than the second largest median value in the region ($128,700 in Bowman County). Almost two-thirds of owner-occupied housing in Region VIII was valued at $125,000 or more (61 percent) in 2014; more than one-third was valued at $200,000 or more (37 percent). Within the city of Dickinson, nearly half of owner-occupied housing was valued at $200,000 or more (46 percent). Only 17 percent of owner-occupied housing in Stark County was valued at less than $90,000. The percentage of owner-occupied housing in other counties in the region valued at less than $90,000 ranged from 36 to 56 percent. However, these percentages can be misleading in some counties as the actual number of housing units is small.
- Median gross rent in Region VIII was $703 in 2014 and ranged from $456 per month in Adams County to $823 in Billings County. More than two-thirds of all rental units in Region VIII rented for at least $550 per month in 2014 (69 percent); almost half rented for at least $750 (44 percent). The percentage of renter-occupied housing with rents of $550 or more per month was quite high in all the counties in the region. Again, percentages can be misleading as the actual number of renter occupied housing units is small. For example, 55 percent of renter-occupied housing units in Billing County rent for at least $750 per month; however, there are only a total of 67 renter-occupied housing units in the county.
- The number of households across all income categories is projected to increase in Region VIII by 2029, with some variability among counties within the region. Projected increases in Region VIII are highest for extremely low, very low, and low income households by 2029; 38, 34 and 29 percent, respectively. The increase in the number of extremely low, very low and low income households was highest in Stark County, with projected increases of 51, 44 and 40 percent, respectively.

KEY FINDINGS

- Region VIII has experienced substantial population growth in recent years, primarily driven by growth in Stark and Dunn counties.
- Population is projected to continue to increase in the region, again with growth concentrated in Stark and Dunn counties. Modest growth is projected in Adams, Bowman, Golden Valley and Hettinger counties. Populations are projected to remain relatively unchanged in Slope and Billings counties.
- Older adult households are projected to have the largest percentage change in Region VIII, especially in Stark County with a projected increase of 72 percent by 2029. Population increases are also projected in the younger and prime working age groups in Region VIII; however, in some counties growth is modest and in some cases population declines slightly over the study period.
- The number of extremely low, very low, and low income households is also projected to increase in Region VIII, with substantial increases in Dunn and Stark counties.
- The percentage of affordable housing stock is low in Dunn and Stark counties where population growth has been strongest in recent years. While a greater percentage of housing in other counties in the region would be affordable, the actual inventory or number of housing units is small.
- Replacement or renovation of aging housing stock may be a consideration in some counties in Region VIII. In some counties a substantial portion of both owner-occupied and renter-occupied housing was built prior to 1960.
- Growth in the number of low income households and older adults in Region VIII suggests strong future needs for affordable housing, especially in Stark County and the city of Dickinson.
- A booming oil and gas industry was the driver behind the rapid population growth and robust projections in Region VIII, especially in Stark and Dunn counties. Growth has moderated as a result of the downturn in oil and gas industry activity; however, considering the slowdown has only occurred over the course of the past 18 months (starting in early 2015), little data are available to suggest what kind of long-term growth the region may experience in the future. These results should be interpreted with caution as future conditions may not result in similar patterns of growth experienced in recent years. Forecasts should be periodically updated to reflect changes in near term economic and socio-economic conditions.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region VIII	**38,896**	**46,553**	**19.7%**	**54,117**	**57,131**	**59,490**	**27.8%**
Adams	2,343	2,384	1.7%	2,453	2,516	2,506	5.1%
Billings	783	901	15.1%	948	943	900	-0.1%
Bowman	3,151	3,247	3.0%	3,468	3,554	3,563	9.7%
Dunn	3,536	4,399	24.4%	5,140	5,576	5,842	32.8%
Golden Valley	1,680	1,825	8.6%	1,905	1,909	2,028	11.1%
Hettinger	2,477	2,660	7.4%	2,959	3,053	3,111	17.0%
Slope	727	765	5.2%	801	778	735	-3.9%
Stark	24,199	30,372	25.5%	36,443	38,802	40,805	34.4%
Dickinson	17,787	22,323	25.5%	26,862	28,461	29,679	33.0%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
Region VIII	**15,534**	**20,419**	**31.4%**	**12,166**	**15,569**	**28.0%**	**11,853**	**13,192**	**11.3%**	**7,000**	**10,310**	**47.3%**
Adams	613	644	5.1%	445	649	45.8%	725	561	-22.6%	601	652	8.5%
Billings	241	249	3.3%	232	184	-20.7%	268	264	-1.5%	160	203	26.9%
Bowman	1,034	1,278	23.6%	698	740	6.0%	882	755	-14.4%	633	790	24.8%
Dunn	1,374	2,062	50.1%	1,121	1,583	41.2%	1,277	1,189	-6.9%	627	1,008	60.8%
Golden Valley	565	591	4.6%	397	495	24.7%	525	638	21.5%	338	304	-10.1%
Hettinger	790	1,141	44.4%	561	811	44.6%	699	631	-9.7%	610	528	-13.4%
Slope	217	211	-2.8%	146	160	9.6%	246	190	-22.8%	156	174	11.5%
Stark	10,700	14,243	33.1%	8,566	10,947	27.8%	7,231	8,964	24.0%	3,875	6,651	71.6%
Dickinson	7,774	10,643	36.9%	6,252	8,666	38.6%	5,268	6,029	14.4%	3,029	4,341	43.3%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
Region VIII	**19,008**	**23,844**	**25.4%**	**30,824**	**37,810**	**44,796**	**87.9%**
Adams	1,353	1,385	2.4%	1,395	1,405	1,415	2.2%
Billings	488	534	9.4%	599	666	733	37.3%
Bowman	1,636	1,739	6.3%	1,809	1,881	1,953	12.3%
Dunn	2,117	2,500	18.1%	3,010	3,522	4,034	61.4%
Golden Valley	956	1,005	5.1%	1,055	1,104	1,153	14.7%
Hettinger	1,460	1,429	-2.1%	1,449	1,468	1,487	4.1%
Slope	470	437	-7.0%	437	438	439	0.5%
Stark	10,528	14,815	40.7%	21,070	27,326	33,582	126.7%
Dickinson	7,844	11,180	42.5%	16,375	21,570	26,765	139.4%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
Region VIII	**19,008**	**23,844**	**25.4%**	**27,185**	**28,712**	**30,535**	**28.1%**
Adams	1,353	1,385	2.4%	1,402	1,432	1,452	4.8%
Billings	488	534	9.4%	538	541	554	3.7%
Bowman	1,636	1,739	6.3%	1,781	1,799	1,817	4.5%
Dunn	2,117	2,500	18.1%	2,807	3,008	3,164	26.6%
Golden Valley	956	1,005	5.1%	1,033	1,036	1,119	11.3%
Hettinger	1,460	1,429	-2.1%	1,557	1,554	1,572	10.0%
Slope	470	437	-7.0%	479	469	451	3.2%
Stark	10,528	14,815	40.7%	17,588	18,873	20,406	37.7%
Dickinson	7,844	11,180	42.5%	13,229	13,999	14,811	32.5%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
Region VIII	**15,882**	**20,103**	**26.6%**	**23,017**	**24,345**	**25,941**	**29.0%**
Adams	1,015	1,103	8.6%	1,116	1,140	1,156	4.8%
Billings	354	377	6.4%	379	381	390	3.6%
Bowman	1,318	1,359	3.1%	1,392	1,406	1,420	4.5%
Dunn	1,318	1,607	21.9%	1,804	1,933	2,033	26.5%
Golden Valley	730	792	8.5%	814	816	881	11.2%
Hettinger	1,177	1,111	-5.6%	1,211	1,209	1,223	10.0%
Slope	327	314	-4.1%	344	337	324	3.3%
Stark	9,643	13,441	39.4%	15,957	17,123	18,514	37.7%
Dickinson	7,171	10,144	41.5%	12,003	12,702	13,439	32.5%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Region VIII	**20,103**	**14,701**	**73.1%**	**5,401**	**26.9%**
Adams	1,103	796	72.2%	306	27.8%
Billings	377	276	73.4%	100	26.6%
Bowman	1,359	1,006	74.1%	353	25.9%
Dunn	1,607	1,295	80.6%	312	19.4%
Golden Valley	792	572	72.2%	220	27.8%
Hettinger	1,111	900	81.0%	211	19.0%
Slope	314	264	84.3%	49	15.7%
Stark	13,441	9,591	71.4%	3,849	28.6%
Dickinson	10,144	6,731	66.4%	3,413	33.6%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
Region VIII	**5,401**	**873**	**16.2%**	**1,356**	**25.1%**	**1,793**	**33.2%**
Adams	306	16	5.1%	46	14.9%	62	20.1%
Billings	100	1	0.9%	-2	-2.1%	-3	-3.1%
Bowman	353	28	7.8%	38	10.6%	35	9.8%
Dunn	312	53	17.0%	82	26.3%	96	30.8%
Golden Valley	220	20	9.0%	15	6.7%	30	13.5%
Hettinger	211	38	17.8%	51	23.9%	59	27.7%
Slope	49	12	23.7%	13	25.7%	6	11.5%
Stark	3,849	707	18.4%	1,115	29.0%	1,510	39.2%
Dickinson	3,413	613	18.0%	930	27.3%	1,215	35.6%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**3,741**	**465**	**12.4%**	**149**	**4.0%**	**229**	**6.1%**	**1,239**	**33.1%**	**393**	**10.5%**	**1,267**	**33.9%**
Adams	282	23	8.2%	27	9.6%	19	6.8%	63	22.4%	0	0.0%	150	53.0%
Billings	157	4	2.6%	7	4.6%	5	3.3%	75	47.7%	0	0.0%	66	41.7%
Bowman	380	24	6.2%	2	0.5%	49	12.9%	136	35.8%	19	5.1%	150	39.5%
Dunn	893	23	2.6%	29	3.3%	32	3.5%	494	55.3%	60	6.7%	255	28.6%
Golden Valley	213	2	1.0%	17	7.8%	16	7.3%	56	26.2%	0	0.0%	123	57.8%
Hettinger	318	51	16.1%	14	4.5%	0	0.0%	159	50.2%	0	0.0%	93	29.3%
Slope	123	0	0.0%	0	0.0%	6	4.8%	64	52.0%	0	0.0%	53	43.2%
Stark	1,374	338	24.6%	52	3.8%	102	7.5%	191	13.9%	314	22.8%	377	27.4%
Dickinson	1,036	307	29.6%	31	3.0%	81	7.8%	113	11.0%	310	30.0%	193	18.7%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**14,701**	**43**	**0.3%**	**63**	**0.4%**	**206**	**1.4%**	**5,401**	**37**	**0.7%**	**84**	**1.6%**	**179**	**3.3%**
Adams	796	7	0.9%	12	1.5%	5	0.6%	306	4	1.3%	0	0.0%	0	0.0%
Billings	276	8	3.0%	8	3.0%	0	0.0%	100	3	3.1%	0	0.0%	0	0.0%
Bowman	1,006	0	0.0%	0	0.0%	3	0.3%	353	0	0.0%	0	0.0%	5	1.4%
Dunn	1,295	0	0.0%	12	0.9%	20	1.5%	312	0	0.0%	0	0.0%	25	8.0%
Golden Valley	572	0	0.0%	0	0.0%	0	0.0%	220	30	13.6%	30	13.6%	9	4.2%
Hettinger	900	0	0.0%	0	0.0%	19	2.2%	211	0	0.0%	0	0.0%	7	3.4%
Slope	264	10	3.7%	12	4.5%	0	0.0%	49	0	0.0%	0	0.0%	0	0.0%
Stark	9,591	17	0.2%	19	0.2%	159	1.7%	3,849	0	0.0%	54	1.4%	132	3.4%
Dickinson	6,731	0	0.0%	0	0.0%	135	2.0%	3,413	0	0.0%	55	1.6%	122	3.6%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
Region VIII	**14,701**	**2,786**	**19.0%**	**7,348**	**50.0%**	**4,567**	**31.1%**	**5,401**	**1,084**	**20.1%**	**2,888**	**53.5%**	**1,429**	**26.5%**
Adams	796	69	8.7%	318	40.0%	409	51.3%	306	51	16.7%	153	49.8%	102	33.4%
Billings	276	71	25.7%	113	40.8%	93	33.6%	100	17	16.7%	48	47.9%	35	35.4%
Bowman	1,006	190	18.9%	490	48.7%	326	32.4%	353	42	11.9%	149	42.3%	161	45.8%
Dunn	1,295	195	15.1%	624	48.2%	476	36.7%	312	24	7.7%	172	55.2%	116	37.1%
Golden Valley	572	84	14.6%	181	31.6%	307	53.7%	220	26	11.7%	152	69.0%	42	19.2%
Hettinger	900	115	12.8%	392	43.6%	392	43.6%	211	12	5.8%	100	47.3%	99	46.9%
Slope	264	50	19.0%	98	36.9%	116	44.0%	49	2	4.0%	19	38.0%	29	58.0%
Stark	9,591	2,011	21.0%	5,132	53.5%	2,448	25.5%	3,849	910	23.6%	2,095	54.4%	844	21.9%
Dickinson	6,731	1,321	19.6%	3,829	56.9%	1,581	23.5%	3,413	869	25.5%	1,919	56.2%	625	18.3%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

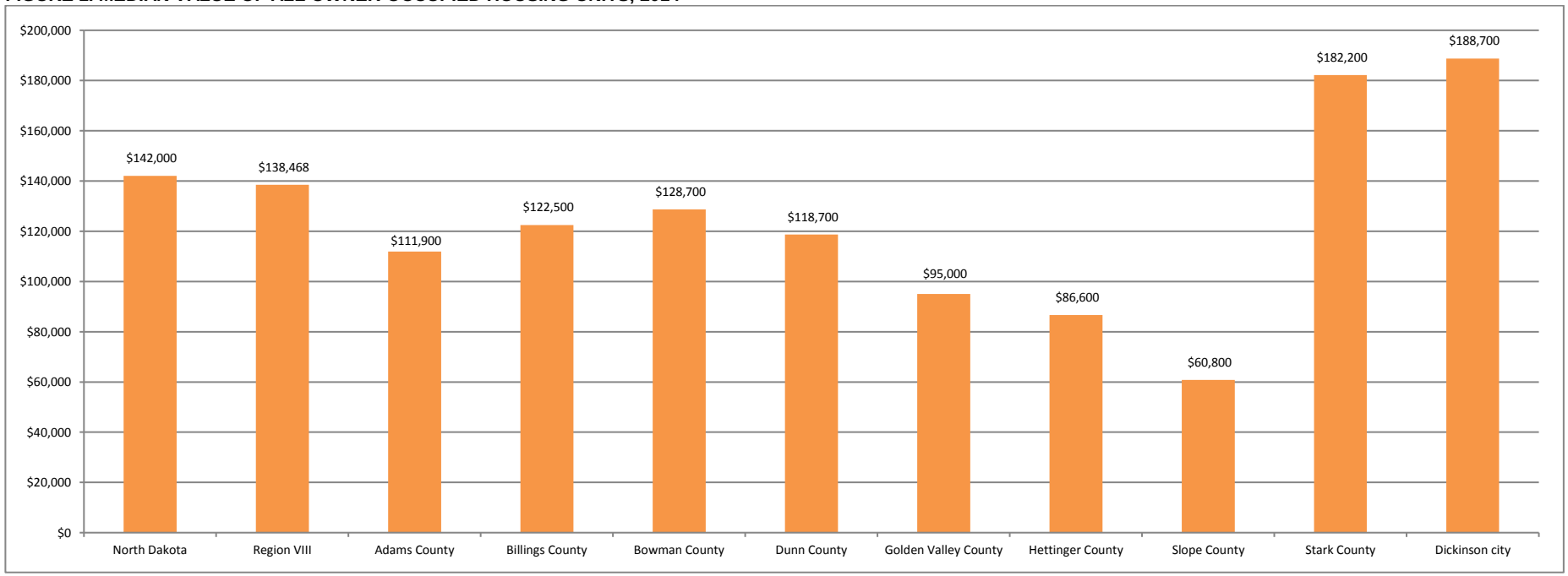


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**14,701**	**1,539**	**10.5%**	**1,189**	**8.1%**	**1,044**	**7.1%**	**2,008**	**13.7%**	**3,516**	**23.9%**	**5,405**	**36.8%**
Adams	796	120	15.0%	83	10.5%	99	12.5%	164	20.6%	175	21.9%	156	19.5%
Billings	276	56	20.4%	22	7.9%	29	10.6%	33	12.1%	54	19.6%	81	29.4%
Bowman	1,006	130	12.9%	125	12.4%	105	10.5%	132	13.1%	253	25.2%	262	26.0%
Dunn	1,295	154	11.9%	199	15.3%	157	12.1%	177	13.6%	241	18.6%	368	28.4%
Golden Valley	572	44	7.8%	111	19.3%	121	21.2%	72	12.7%	128	22.4%	95	16.6%
Hettinger	900	168	18.6%	179	19.9%	125	13.8%	156	17.4%	160	17.8%	112	12.5%
Slope	264	95	35.8%	49	18.7%	4	1.5%	25	9.3%	34	12.7%	58	22.0%
Stark	9,591	773	8.1%	422	4.4%	404	4.2%	1,249	13.0%	2,470	25.8%	4,273	44.5%
Dickinson	6,731	444	6.6%	200	3.0%	155	2.3%	843	12.5%	2,010	29.9%	3,080	45.8%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

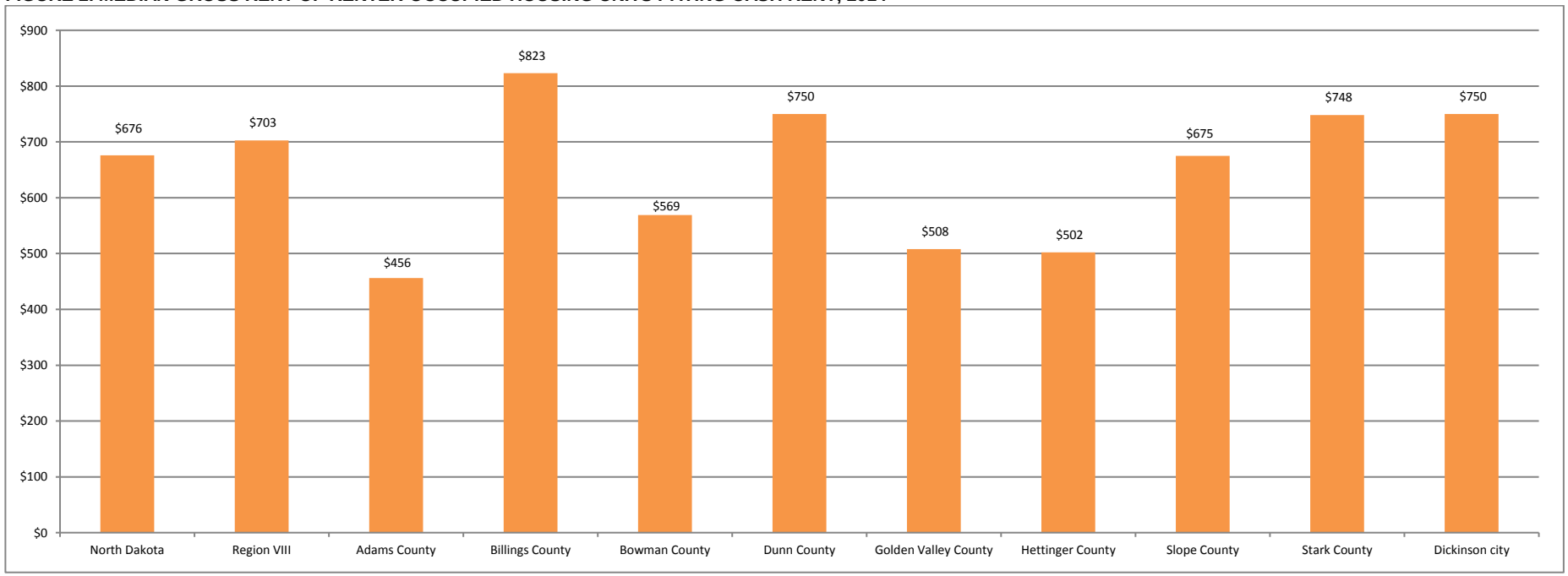


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**4,742**	**252**	**5.3%**	**492**	**10.4%**	**280**	**5.9%**	**461**	**9.7%**	**1,151**	**24.3%**	**2,107**	**44.4%**
Adams	272	16	5.9%	44	16.2%	73	26.9%	25	9.2%	50	18.5%	63	23.2%
Billings	67	9	14.1%	0	0.0%	7	10.9%	4	6.3%	9	14.1%	37	54.7%
Bowman	308	31	10.0%	33	10.6%	33	10.6%	46	15.0%	112	36.5%	53	17.3%
Dunn	209	5	2.6%	8	3.6%	22	10.4%	31	14.6%	39	18.8%	105	50.0%
Golden Valley	164	14	8.8%	23	13.8%	8	5.0%	51	30.8%	37	22.6%	31	18.9%
Hettinger	146	16	11.2%	21	14.7%	18	12.6%	29	19.6%	19	13.3%	42	28.7%
Slope	22	0	0.0%	5	22.7%	1	4.5%	2	9.1%	4	18.2%	10	45.5%
Stark	3,554	159	4.5%	358	10.1%	117	3.3%	274	7.7%	879	24.7%	1,767	49.7%
Dickinson	3,215	136	4.2%	347	10.8%	82	2.6%	274	8.5%	768	23.9%	1,607	50.0%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
Region VIII	**2,790**	**3,839**	**37.6%**	**2,872**	**3,837**	**33.6%**	**3,707**	**4,795**	**29.3%**	**2,209**	**2,859**	**29.4%**	**2,958**	**3,695**	**24.9%**	**5,565**	**6,913**	**24.2%**
Adams	149	162	9.0%	194	205	5.8%	300	315	4.9%	128	140	9.8%	138	136	-1.2%	195	198	1.6%
Billings	64	71	11.6%	26	29	11.2%	89	89	0.0%	26	27	3.6%	47	45	-4.1%	125	127	1.5%
Bowman	203	235	15.6%	161	185	14.6%	264	275	4.3%	148	155	4.6%	281	278	-1.1%	301	294	-2.5%
Dunn	236	319	35.4%	214	283	32.4%	285	374	31.4%	127	158	24.9%	211	268	27.3%	536	630	17.6%
Golden Valley	196	211	7.4%	154	174	12.9%	124	129	4.0%	67	77	14.6%	94	110	16.9%	156	180	15.3%
Hettinger	141	141	0.0%	201	219	8.8%	306	341	11.3%	120	146	22.2%	157	181	15.1%	186	195	4.9%
Slope	57	65	13.6%	55	59	6.8%	34	33	-1.6%	48	49	1.4%	48	52	7.6%	71	65	-8.5%
Stark	1,744	2,635	51.0%	1,867	2,683	43.7%	2,306	3,239	40.4%	1,546	2,107	36.3%	1,983	2,625	32.4%	3,995	5,224	30.8%
Dickinson	1,403	1,903	35.7%	1,450	1,978	36.4%	1,650	2,188	32.6%	1,287	1,717	33.4%	1,592	2,087	31.1%	2,762	3,565	29.1%

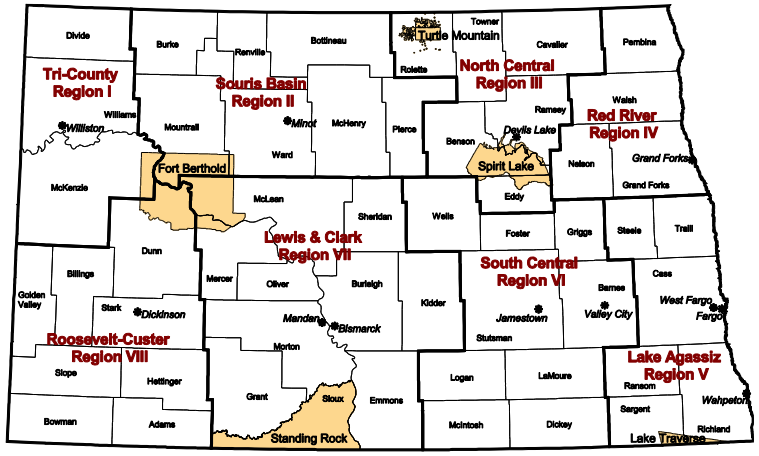
TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
Region VIII	**6,515**	**8,774**	**34.7%**
Adams	407	431	6.0%
Billings	104	117	12.2%
Bowman	430	484	12.5%
Dunn	495	654	32.1%
Golden Valley	410	443	7.9%
Hettinger	396	415	4.7%
Slope	116	129	10.8%
Stark	4,156	6,101	46.8%
Dickinson	3,309	4,510	36.3%

NATIVE AMERICAN INDIAN RESERVATIONS

POPULATION CHANGE

- Three of the four Native American Indian reservations in included in this study experienced population growth from 2010 to 2014. Fort Berthold had the largest increase at 13 percent, growing from 6,341 in 2010 to 7,190 in 2014. Standing Rock grew 7 percent from 4,153 to 4,422 and population in Turtle Mountain increased from 8,656 to 8,994, a 4 percent increase during the same time period. Spirit Lake had relatively no change in population from 2010 to 2014.
- Strong population growth is projected for Fort Berthold and Standing Rock by 2029, with 23 and 22 percent increases, respectively. Modest population growth of 9 percent is projected for Turtle Mountain. Spirit Lake is projected to see very little change (0.2 percent) over the study period.
- Projections for the reservations indicate that population growth will be fairly consistent among age groups by 2029. Fort Berthold and Standing Rock are projected to have the largest population growth, with at least a 15 percent increase for each age group by 2029. Spirit Lake's population is projected to show minimal change across age groups over the study period.



TRENDS IN HOUSING STOCK

- Total housing on Fort Berthold, Spirit Lake, Standing Rock, and Turtle Mountain reservations increased by 905 units or 10 percent from 2010 to 2014. Extending current building trends into the future suggests very minimal growth in the number of total housing units on Fort Berthold and Standing Rock and a substantial increase for Sprit Lake. However, data shortcomings make the use of available building trend data inappropriate for projecting the future number of total housing units on Native American Indian reservations. Annual estimates of the total number of housing units were not available for the reservations. Available data reporting on the number of housing units for reservations are from the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates. The five-year ACS pooled data often mask actual conditions during periods of rapid change. If housing units were added at a rate similar to that suggested by ASC data, the result would suggest less housing stock would be added than what would be needed to meet projected housing needs. For example, population for Standing Rock is projected to increase by 22 percent by 2029. Using housing data from the ACS to estimate the total number of housing units would suggest total housing units would increase by only 6 percent. Extending recent building trends based on ASC data likely underestimates projected change in housing stock and is not an appropriate indicator of potential future housing inventory.
- Change in population was used to project total housing units over the 15-year study period (Model 2). The number of housing units are projected to grow by 23 percent on Fort Berthold and Standing Rock reservations by 2029. More modest growth is projected for Turtle Mountain with a 9 percent increase in housing. Total housing units for Spirit Lake are projected to remain unchanged with less than a one percent increase over the study period.
- In 2014, the number of owner- and renter-occupied housing units were evenly split on Fort Berthold and Spirit Lake reservations. On Standing Rock, the majority of housing was renter-occupied (57 percent). Alternately 69 percent of total housing on Turtle Mountain was owner-occupied.
- While the numbers are relatively small, owner- and renter-occupied housing units on reservations in North Dakota lack complete kitchen and plumbing facilities at rates up to 7 times higher than the state overall. Overcrowding is also more prevalent on reservations where approximately 7 percent of owner-occupied units on Standing Rock, Spirit Lake, and Turtle Mountain have more than one person per room. Three percent of owner-occupied housing units were overcrowded on Fort Berthold. Rates of overcrowding were substantially higher for rental units on all four reservations. On Spirit Lake, 26 percent of renter-occupied units were considered overcrowded; 17 percent on Standing Rock, 13 percent on Fort Berthold, and 9 percent on Turtle Mountain.
- The majority of owner- and renter-occupied housing units on reservations was built prior to 1990 (approximately 70 to 80 percent for Fort Berthold, Spirit Lake, Standing Rock and Turtle Mountain). Approximately 29 percent of owner-occupied housing on Fort Berthold, Standing Rock, and Turtle Mountain was built after 1989. Standing Rock has the newest inventory of renter-occupied units, with 34 percent built after 1989.
- There were 2,394 vacant housing units on reservations in 2014, 63 percent of which were on Fort Berthold. The majority of vacant units on Fort Berthold and Spirit Lake were for seasonal, recreational, or occasional use.

HOUSING COSTS AND PROJECTED HOUSING NEEDS

- In 2014, the median value of owner-occupied housing units ranged from $46,400 for Spirit Lake to $91,700 for Fort Berthold. The median value for Standing Rock and Turtle Mountain was approximately $61,000 each. The median value of owner-occupied housing for reservations was less than the statewide median value of $142,000 in 2014.
- The majority of owner-occupied housing units on Spirit Lake, Standing Rock, and Turtle Mountain were valued at less than $70,000 in 2014 (65, 53, and 59 percent, respectively). On Fort Berthold, 35 percent of owner-occupied housing was valued at less than $70,000.
- Median gross rent ranged from $327 per month for Turtle Mountain to $518 for Fort Berthold in 2014. Median gross rent for Fort Berthold, Spirit Lake, Standing Rock, and Turtle Mountain was less than the statewide median value of $676.
- The majority of renter-occupied housing units on Spirit Lake and Turtle Mountain rented for less than $450 per month in 2014 (64 and 72 percent, respectively). On Fort Berthold and Standing Rock, almost half of the units rented for less than $450 per month (43 and 48 percent, respectively).
- Projections for Fort Berthold, Standing Rock, and Turtle Mountain indicate an increase in the number of households across all income categories by 2029. Projected increases for reservations are fairly consistent across each income category, with growth rates ranging from 22 to 24 percent for each income category on Fort Berthold and Standing Rock, and ranging from 9 to 10 percent on Turtle Mountain. No change is projected for any of the household income groups for Spirit Lake.

KEY FINDINGS

- Three of the four Native American Indian reservations included in this study experienced population growth from 2010 to 2014. Spirit Lake had virtually no change in population.
- Population is projected to increase on Fort Berthold, Standing Rock, and Turtle Mountain reservations by 2029 with no change in population projected for Spirit Lake.
- Most of the housing stock on Fort Berthold, Spirit Lake, Standing Rock, and Turtle Mountain was built prior to 1990.
- Rates of overcrowding in renter-occupied housing on reservations in North Dakota are 3 to 9 times higher than the rate of overcrowding in the state overall; for owner-occupied housing, rates are 3 to 7 times higher.
- The median values for owner-occupied housing on the four reservations included in this study were substantially lower than the statewide median in 2014.
- While housing costs are lower for reservation areas than for North Dakota overall, rates of substandard housing are greater on reservations than elsewhere in the state.
- In addition to housing stock to meet the needs of a growing population, future housing needs may include the replacement or renovation of older and substandard properties on reservation areas.

TABLE 1. TOTAL POPULATION, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**672,591**	**739,482**	**9.9%**	**813,282**	**852,615**	**891,268**	**20.5%**
Fort Berthold	6,341	7,190	13.4%	7,744	8,297	8,851	23.1%
Spirit Lake	4,238	4,240	0.0%	4,243	4,245	4,248	0.2%
Standing Rock	4,153	4,422	6.5%	4,812	5,151	5,378	21.6%
Turtle Mountain	8,656	8,994	3.9%	9,260	9,525	9,791	8.9%

TABLE 2. POPULATION BY AGE, 2014 and 2029

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029	2014	2029	Change: 2014 to 2029
North Dakota	**262,479**	**307,834**	**17.3%**	**190,044**	**246,044**	**29.5%**	**181,961**	**177,421**	**-2.5%**	**104,998**	**159,969**	**52.4%**
Fort Berthold	3,042	3,745	23.1%	1,803	2,219	23.1%	1,805	2,222	23.1%	540	665	23.1%
Spirit Lake	2,203	2,207	0.2%	984	986	0.2%	750	751	0.2%	303	304	0.2%
Standing Rock	2,129	2,612	22.7%	1,072	1,344	25.4%	900	1,036	15.1%	321	386	20.2%
Turtle Mountain	4,326	4,709	8.9%	2,138	2,327	8.9%	2,004	2,182	8.9%	526	573	8.9%

TABLE 3. TOTAL HOUSING UNITS, 2010 to 2029 (Model 1)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 1			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**312,861**	**363,549**	**16.2%**	**432,534**	**501,530**	**570,526**	**56.9%**
Fort Berthold	3,322	3,758	13.1%	3,945	4,132	4,320	14.9%
Spirit Lake	1,300	1,476	13.5%	1,551	1,627	1,702	15.3%
Standing Rock	1,307	1,330	1.8%	1,355	1,379	1,403	5.5%
Turtle Mountain	2,802	3,072	9.6%	3,164	3,255	3,347	8.9%

TABLE 4. TOTAL HOUSING UNITS, 2010 to 2029 (Model 2)

Area	2010	2014	Change: 2010 to 2014	Projections – Model 2			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**312,861**	**363,549**	**16.2%**	**401,172**	**421,187**	**440,039**	**21.0%**
Fort Berthold	3,322	3,758	13.1%	4,047	4,336	4,625	23.1%
Spirit Lake	1,300	1,476	13.5%	1,479	1,479	1,479	0.0%
Standing Rock	1,307	1,330	1.8%	1,496	1,568	1,630	22.6%
Turtle Mountain	2,802	3,072	9.6%	3,163	3,253	3,345	8.9%

TABLE 5. TOTAL OCCUPIED HOUSING UNITS, 2010 to 2029

Area	2010	2014	Change: 2010 to 2014	Projections			Change: 2014 to 2029
				2019	2024	2029	
North Dakota	**276,642**	**320,650**	**15.9%**	**354,246**	**372,470**	**389,715**	**21.5%**
Fort Berthold	2,132	2,259	6.0%	2,433	2,607	2,781	23.1%
Spirit Lake	1,082	1,165	7.7%	1,167	1,167	1,167	0.2%
Standing Rock	1,060	1,109	4.6%	1,247	1,307	1,359	22.6%
Turtle Mountain	2,426	2,709	11.7%	2,789	2,868	2,949	8.9%

TABLE 6. OCCUPIED HOUSING UNITS BY TENURE, 2014

Area	Total Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
North Dakota	**320,650**	**208,546**	**65.0%**	**112,104**	**35.0%**
Fort Berthold	2,259	1,160	51.4%	1,099	48.6%
Spirit Lake	1,165	585	50.2%	580	49.8%
Standing Rock	1,109	474	42.7%	635	57.3%
Turtle Mountain	2,709	1,870	69.0%	839	31.0%

TABLE 7. CHANGE IN RENTER-OCCUPIED HOUSING UNITS, 2014 to 2029

Area	Renter-Occupied Housing Units, 2014	Change in Renter-Occupied Housing Units					
		2014 to 2019		2014 to 2024		2014 to 2029	
		Numeric	%	Numeric	%	Numeric	%
North Dakota	**112,104**	**12,723**	**11.3%**	**19,183**	**17.1%**	**25,664**	**22.9%**
Fort Berthold	1,099	85	7.7%	169	15.4%	254	23.1%
Spirit Lake	580	2	0.3%	2	0.3%	2	0.3%
Standing Rock	635	84	13.2%	118	18.5%	147	23.1%
Turtle Mountain	839	24	2.9%	49	5.8%	75	8.9%

TABLE 8. VACANT HOUSING UNITS BY STATUS, 2014

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	**42,898**	**6,800**	**15.9%**	**2,853**	**6.7%**	**3,093**	**7.2%**	**14,822**	**34.6%**	**1,054**	**2.5%**	**14,277**	**33.3%**
Fort Berthold	1,499	46	3.1%	8	0.5%	42	2.8%	977	65.2%	53	3.5%	373	24.9%
Spirit Lake	311	25	8.0%	0	0.0%	6	1.9%	162	52.1%	0	0.0%	118	37.9%
Standing Rock	221	13	5.9%	2	0.9%	5	2.3%	59	26.5%	0	0.0%	142	64.4%
Turtle Mountain	363	77	21.2%	0	0.0%	0	0.0%	43	11.8%	0	0.0%	243	66.9%

TABLE 9. SUBSTANDARD OCCUPIED HOUSING UNITS BY TENURE, 2014

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	**208,546**	**559**	**0.3%**	**719**	**0.3%**	**1,686**	**0.8%**	**112,104**	**515**	**0.5%**	**1,548**	**1.4%**	**3,198**	**2.9%**
Fort Berthold	1,160	10	0.9%	5	0.4%	39	3.4%	1,099	10	0.9%	10	0.9%	140	12.7%
Spirit Lake	585	4	0.7%	6	1.0%	42	7.2%	580	8	1.4%	16	2.8%	153	26.4%
Standing Rock	474	10	2.1%	7	1.5%	33	7.0%	635	4	0.6%	2	0.3%	110	17.3%
Turtle Mountain	1,870	0	0.0%	0	0.0%	148	7.9%	839	0	0.0%	21	2.5%	78	9.3%

TABLE 10. YEAR OCCUPIED HOUSING UNIT BUILT BY TENURE, 2014

Area	Owner-Occupied Housing Units							Renter-Occupied Housing Units						
	Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960		Total	Built 1990 to Present		Built 1960 to 1989		Built Prior to 1960	
		Number	Percent	Number	Percent	Number	Percent		Number	Percent	Number	Percent	Number	Percent
North Dakota	**208,546**	**55,378**	**26.6%**	**85,813**	**41.1%**	**67,355**	**32.3%**	**112,104**	**34,787**	**31.0%**	**52,637**	**47.0%**	**24,681**	**22.0%**
Fort Berthold	1,160	336	29.0%	523	45.1%	301	25.9%	1,099	251	22.8%	635	57.8%	213	19.4%
Spirit Lake	585	117	20.0%	321	54.9%	147	25.1%	580	120	20.7%	356	61.4%	104	17.9%
Standing Rock	474	139	29.4%	222	46.9%	112	23.7%	635	213	33.5%	385	60.6%	37	5.9%
Turtle Mountain	1,870	546	29.2%	1,205	64.4%	119	6.4%	839	119	14.2%	682	81.3%	38	4.5%

FIGURE 1. MEDIAN VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

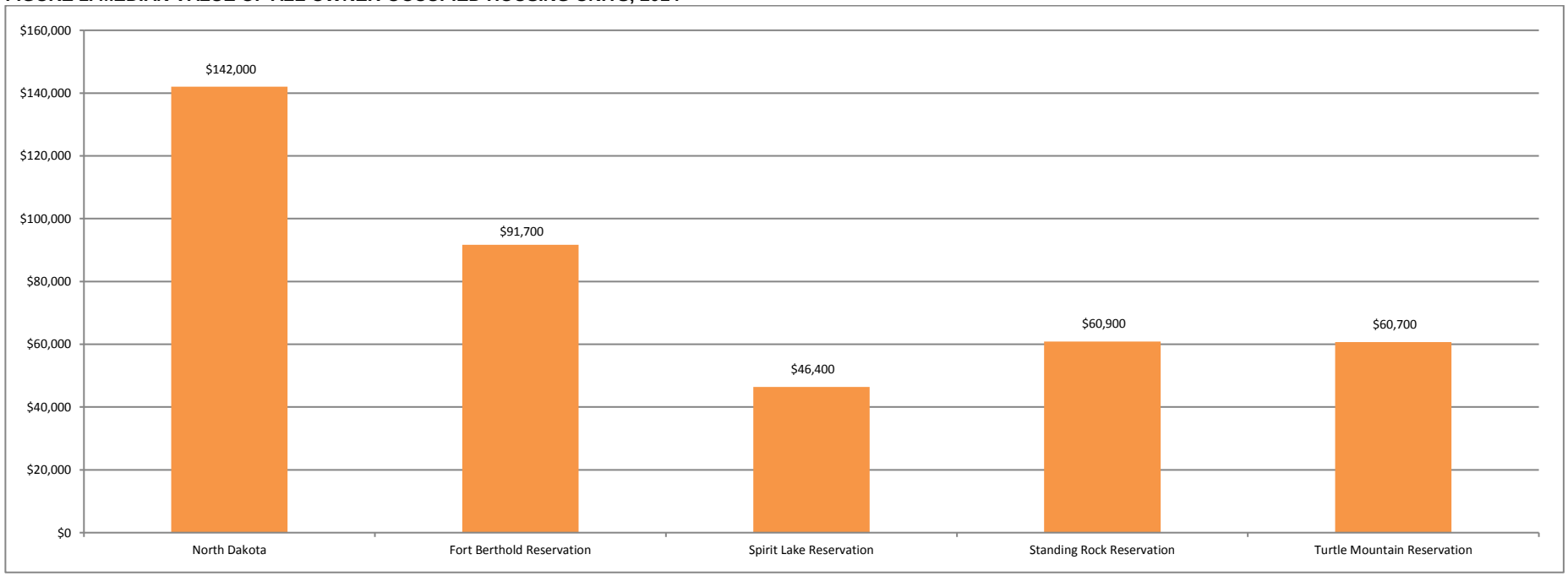


TABLE 11. VALUE OF ALL OWNER-OCCUPIED HOUSING UNITS, 2014

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	**208,546**	**25,940**	**12.4%**	**20,071**	**9.6%**	**16,360**	**7.8%**	**27,364**	**13.1%**	**56,304**	**27.0%**	**62,507**	**30.0%**
Fort Berthold	1,160	221	19.1%	182	15.7%	176	15.2%	125	10.8%	197	17.0%	259	22.3%
Spirit Lake	585	256	43.8%	126	21.5%	71	12.1%	40	6.8%	54	9.2%	38	6.5%
Standing Rock	474	173	36.5%	80	16.8%	45	9.6%	66	13.9%	31	6.6%	79	16.6%
Turtle Mountain	1,870	756	40.4%	341	18.2%	175	9.4%	194	10.4%	83	4.4%	321	17.2%

FIGURE 2. MEDIAN GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

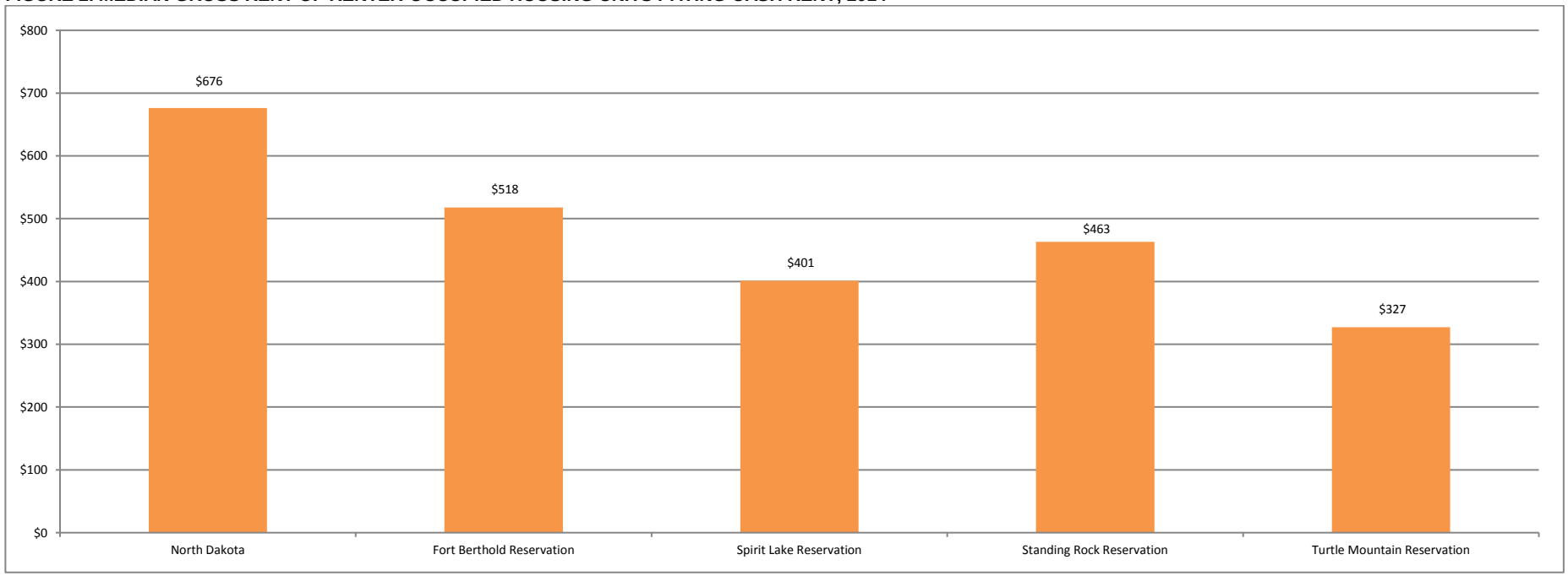


TABLE 12. GROSS RENT OF RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT, 2014

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	**103,243**	**5,201**	**5.0%**	**4,750**	**4.6%**	**8,211**	**8.0%**	**13,079**	**12.7%**	**31,314**	**30.3%**	**40,688**	**39.4%**
Fort Berthold	895	151	16.9%	120	13.4%	113	12.6%	80	8.9%	175	19.6%	256	28.6%
Spirit Lake	426	75	17.6%	106	24.9%	93	21.8%	43	10.1%	74	17.4%	35	8.2%
Standing Rock	552	82	14.8%	69	12.4%	113	20.5%	115	20.8%	86	15.5%	88	15.9%
Turtle Mountain	801	290	36.2%	141	17.6%	148	18.5%	42	5.2%	74	9.2%	106	13.2%

TABLE 13. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2014 and 2029

Area	Extremely Low: 0-30% MFI (Less than $20,000 in 2014)			Very Low: 31-50% MFI ($20,000 to $34,999 in 2014)			Low Income: 51-80% MFI ($35,000 to $59,999 in 2014)			Lower Moderate: 81-115% MFI ($60,000 to $74,999 in 2014)			Moderate: 116-140% MFI ($75,000 to $99,999 in 2014)			Upper Income: Above 140% MFI ($100,000 or more in 2014)		
	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change	2014	2029	% Change
North Dakota	**50,607**	**62,538**	**23.6%**	**49,919**	**62,579**	**25.4%**	**68,690**	**83,184**	**21.1%**	**35,211**	**42,632**	**21.1%**	**45,267**	**53,695**	**18.6%**	**70,956**	**85,084**	**19.9%**
Fort Berthold	513	631	23.0%	238	292	22.7%	499	614	23.0%	207	256	23.7%	348	427	22.7%	454	559	23.1%
Spirit Lake	409	409	0.0%	211	211	0.0%	264	264	0.0%	72	72	0.0%	118	118	0.0%	91	91	0.0%
Standing Rock	307	380	23.8%	194	237	22.2%	237	290	22.2%	104	129	24.0%	127	154	21.0%	139	170	22.0%
Turtle Mountain	1,118	1,217	8.9%	393	428	8.9%	573	623	8.7%	210	230	9.5%	190	207	8.9%	225	246	9.3%

TABLE 13 continued.

Area	Tax Credit Income: 0-60% MFI ($0 to $39,999 in 2014)		
	2014	2029	% Change
North Dakota	**115,438**	**143,168**	**24.0%**
Fort Berthold	849	1,046	23.2%
Spirit Lake	695	697	0.3%
Standing Rock	552	681	23.3%
Turtle Mountain	1,643	1,789	8.9%

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NORTH DAKOTA
STATEWIDE HOUSING
NEEDS ASSESSMENT

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