



The Center for Social Research at North Dakota State University prepared the 2012 Statewide Housing Needs Assessment for North Dakota Housing Finance Agency and its partners:

- North Dakota Department of Commerce
- City of Fargo
- City of Bismarck
- City of Grand Forks
- City of Williston
- CommunityWorks North Dakota
- North Dakota Chapter of the National Association of Housing and Redevelopment Officers
- Grand Forks Housing Authority
- North Dakota Association of Builders



COMPONENTS

The Statewide Housing Needs Assessment consists of four components:

Housing Forecast

Analysis of trends affecting housing supply and demand and projections for growth

Detailed Tables

Data tables for statewide, each planning region, county, the 12 largest cities and four major Native American Indian Reservations

Survey of Stakeholders

Findings of a survey of key leaders and stakeholders

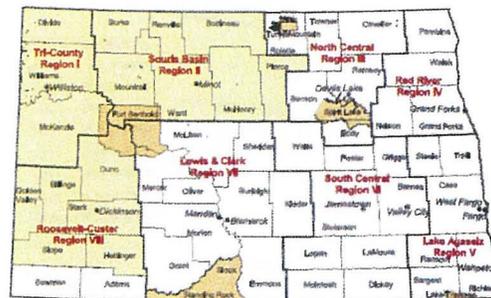
Statewide Housing Assessment Resource Project (SHARP) website

Interactive website organized around the major themes of the Housing Needs Assessment

All four may be found online at www.ndhfa.org



LEVELS OF GEOGRAPHY



- Statewide
- 8 Planning Regions
- 53 Counties
- 12 Largest Communities
- 4 Native American Indian Reservations

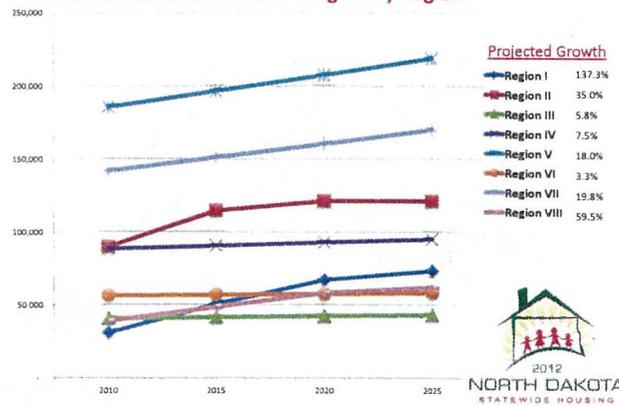


POPULATION PROJECTIONS

North Dakota's population is expected to increase by 25.2% from 2010 to 2025

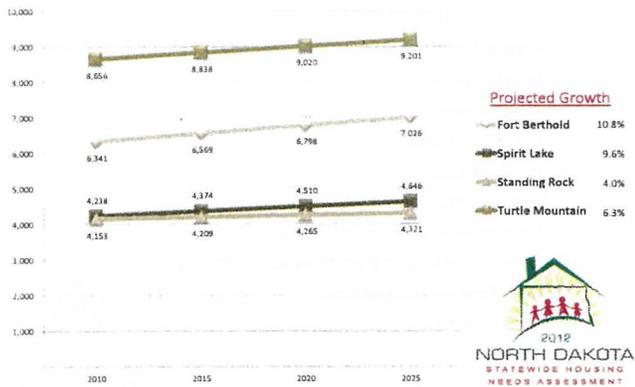


POPULATION PROJECTIONS – Region by Region



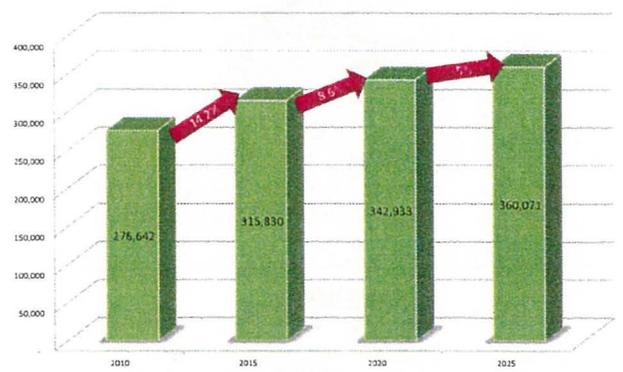
POPULATION PROJECTIONS

The state's Native American Indian Reservations are projected to grow 7.7%

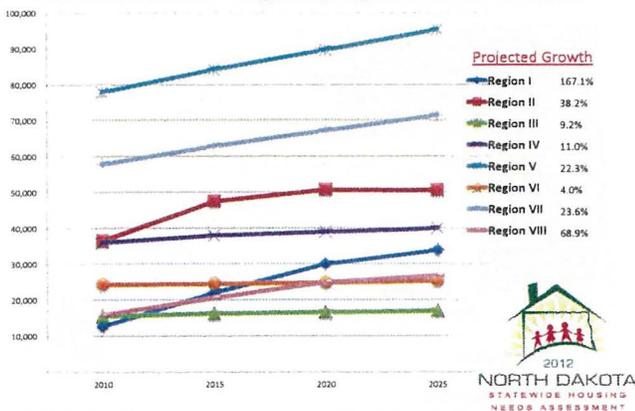


HOUSING DEMAND

The number of households is projected to increase 30.2% from 2010 to 2025

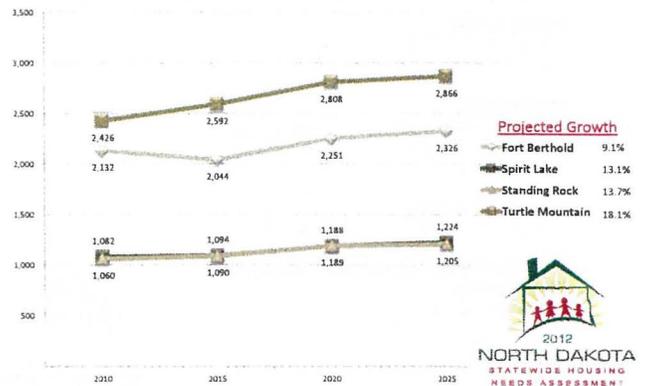


HOUSING DEMAND – Region by Region

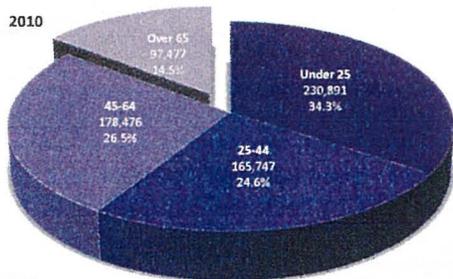


HOUSING DEMAND

Households on the Reservations are projected to increase by 13.7%

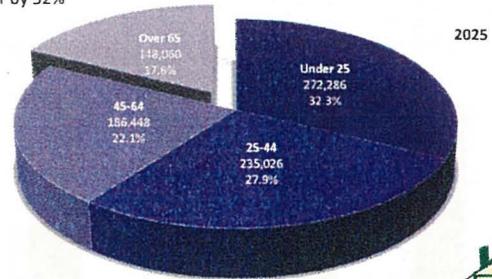


SHIFTING AGE DISTRIBUTION



SHIFTING AGE DISTRIBUTION

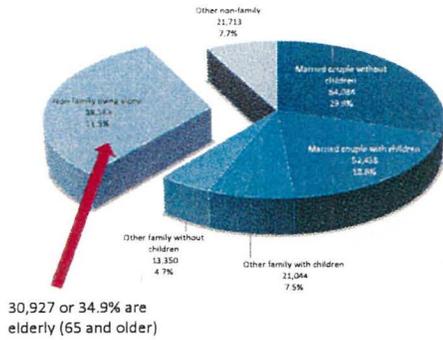
As the Baby Boom generation ages, those over 65 will increase by 50,583 people or by 52%



Working-age adults (25-44), which is also the prime child-bearing age group, is projected to increase by 69,279 people or by 42%

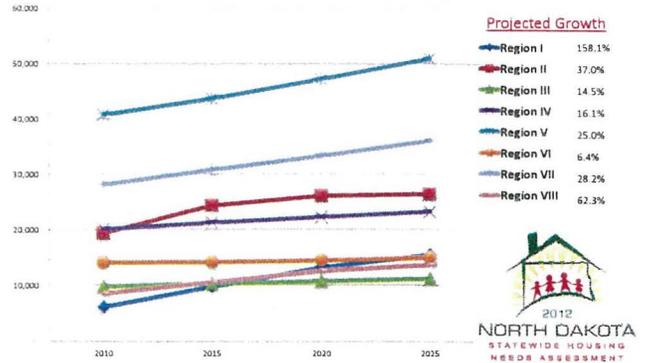
CHANGING HOUSEHOLD COMPOSITION

Household composition will continue to shift away from married couples with children to married couples without children and non-family households.



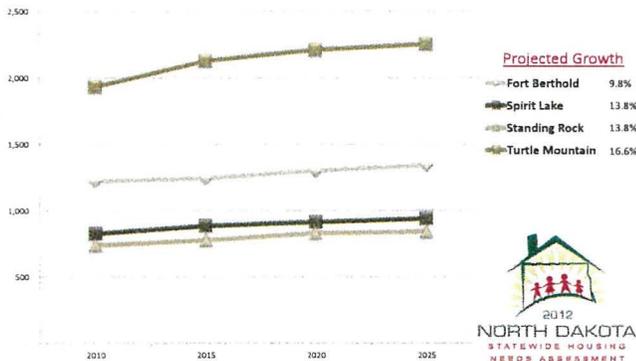
AFFORDABLE HOUSING – Region by Region

Low Income Households are projected to increase by 45,526 or 55% of total household growth in the state from 2010 to 2025



AFFORDABLE HOUSING

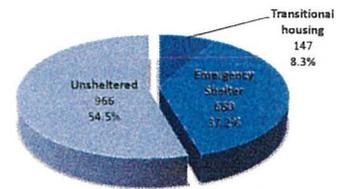
Low Income Households on the Reservations are projected to increase by 656 from 2010 to 2025



SPECIAL POPULATIONS

HOMELESS

A July 2011 survey of homeless individuals found there were 1,773 homeless individuals in North Dakota, 54.5% of who were unsheltered. This is up by 679 from the 1,094 counted during the annual January Point In Time survey.



SENIORS

Currently, 22% of owner-occupied and 49% of renter-occupied senior households are cost-burdened – spending more than 30 percent of their income on housing costs.



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Read the full 2012 North Dakota Statewide Housing Needs Assessment online at

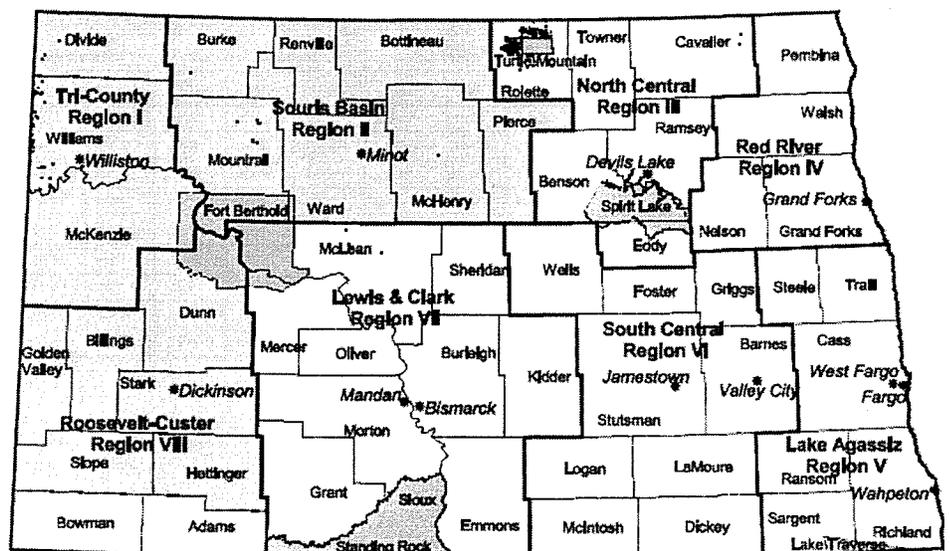
www.ndhfa.org



2012 North Dakota Statewide Housing Needs Assessment Summary

- **Projected Population Change** The state’s population is expected to grow by 25 percent from 2010 to 2025, reaching an estimated 841,820 people. The largest growth will be in the oil-impacted areas where 10 counties are expected to grow by more than 50%. Planning Regions I and VIII will grow by 137% and 59% respectively. Counties with the largest cities are also projected to see robust growth.
- **Projected Housing Demand** Housing demand is projected to increase by 30 percent or by 83,429 households from 2010-2025. Housing demand in Planning Region I and VIII will increase 167% (21,172 units) and 69% (10,935). The rest of the state shows increased demand, but the pace of growth is expected to be much slower.
- **Shifting Age Distribution** Residents ages 65 and older are projected to increase by 52% (50,583) while the cohort they are aging out of (45 to 64) will expand by only 5% statewide (7,972). Residents ages 25 to 44, considered the primary child bearing age, is projected to increase by 42% (69,279).
- **Changing Household Composition** Household composition will continue to shift away from married couples with children to married couples without children and non-family households, the latter becoming the more predominate household form in the state. In 2010, 39% of all households were non-family households, 80% of which were persons living alone. One-third of these were elderly. With this trend continuing, we need to be cognizant of the increased demand for housing that fits their need.
- **Affordable Housing** Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 45,526 or 55% of total household growth. Currently 16 percent of owner-occupied units and 35 percent of renter-occupied units are affordable for extremely low income households (30 percent of MFI or below). Twenty-nine percent of owner-occupied units and 75 percent of renter-occupied units are affordable for very low income households (31-50 percent of MFI)*.
- **Special Populations** A July 2011 survey of homeless individuals found that there were 1,773 homeless people in the state, 54 percent of who were unsheltered. Currently senior households are cost-burdened in 22% of owner-occupied cases and 49% in renter-occupied cases.

Next Steps The Agency will convene key housing stakeholders to review the Assessment findings and develop appropriate recommendations for action to be considered by the Agency’s Advisory Board and Industrial Commission.



*The commonly-accepted standard for housing affordability is housing costs that are no more than 30 percent of a household’s gross income.

The full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	808,541	841,920	25.2%
Region I	27,761	30,629	11.0%	50,529	66,938	73,164	137.3%
Region II	88,089	89,667	2.1%	114,709	121,425	121,443	35.0%
Region III	43,188	40,672	-5.8%	41,434	42,254	43,016	5.8%
Region IV	90,798	86,519	-2.5%	90,506	92,900	95,125	7.5%
Region V	162,127	185,481	14.4%	198,322	207,254	218,799	18.0%
Region VI	61,454	56,363	-8.3%	56,813	57,349	58,222	3.3%
Region VII	130,418	141,894	8.8%	151,182	160,358	169,693	19.8%
Region VIII	38,365	38,696	1.4%	48,518	58,135	62,068	58.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	165,747	235,026	41.8%	178,476	186,448	4.5%	97,477	148,000	51.9%
Region I	9,819	15,511	61.0%	7,357	24,065	227.1%	8,872	22,637	156.2%	4,781	10,651	122.6%
Region II	31,237	30,071	-25.1%	22,378	36,415	62.7%	22,835	27,232	19.3%	13,519	18,725	38.5%
Region III	14,529	15,561	7.1%	8,555	9,860	15.3%	11,105	9,249	-18.7%	6,483	8,346	28.7%
Region IV	33,807	35,541	5.1%	20,998	27,118	29.2%	22,229	15,202	-31.6%	11,487	17,264	50.3%
Region V	58,438	77,839	13.9%	51,328	59,249	15.4%	44,668	45,522	1.2%	20,747	36,089	73.9%
Region VI	16,117	16,848	3.3%	11,503	14,020	21.9%	16,636	13,300	-20.1%	12,107	14,256	17.8%
Region VII	44,697	54,047	20.5%	35,015	46,430	32.6%	40,662	37,211	-8.5%	21,320	32,305	51.5%
Region VIII	12,077	17,870	46.3%	8,617	17,869	107.4%	11,169	16,065	44.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	276,842	7.4%	315,830	342,933	360,071	39.2%
Region I	11,251	12,672	12.6%	21,997	30,003	33,844	167.1%
Region II	35,151	36,587	4.1%	47,473	50,735	50,581	38.2%
Region III	16,240	15,574	-4.1%	16,251	16,686	17,000	9.2%
Region IV	35,627	36,007	1.1%	37,949	38,684	39,979	11.0%
Region V	66,000	77,798	16.8%	84,089	89,531	95,115	22.3%
Region VI	25,426	24,498	-4.0%	24,577	24,914	25,373	4.0%
Region VII	51,476	57,714	12.1%	62,940	67,099	71,362	23.6%
Region VIII	15,381	15,682	3.3%	20,675	24,981	26,817	68.9%

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

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$36,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,599	31.1%	33,078	43,540	31.6%	57,935	75,736	30.7%	55,089	71,784	30.3%	75,104	96,296	28.2%	30,960	40,547	30.9%
Region I	2,082	5,173	148.6%	1,275	3,327	180.6%	2,627	8,042	164.3%	2,838	7,308	177.0%	4,050	11,093	173.9%	1,351	3,581	165.1%
Region II	6,590	9,050	37.3%	4,816	6,548	35.9%	7,955	10,824	37.3%	7,625	11,003	40.6%	9,401	13,058	38.9%	4,253	5,946	37.5%
Region III	4,438	5,326	20.0%	2,090	2,356	13.0%	3,232	3,472	7.4%	2,551	2,932	1.6%	2,954	2,920	-1.2%	1,880	1,998	7.4%
Region IV	7,976	9,236	15.8%	4,445	5,244	18.0%	7,619	8,787	15.3%	6,879	7,379	7.3%	9,088	9,332	2.7%	3,644	4,470	18.3%
Region V	15,359	19,269	25.5%	6,954	11,293	28.1%	16,386	20,320	24.0%	15,133	18,314	21.0%	21,986	25,918	18.0%	8,972	11,144	24.2%
Region VI	5,548	5,994	8.0%	3,073	3,297	7.3%	5,463	5,693	4.2%	4,955	5,096	2.8%	5,369	5,295	-1.4%	2,930	3,086	5.3%
Region VII	9,681	13,126	31.5%	6,694	8,727	30.4%	11,427	14,178	24.1%	11,453	14,035	22.5%	18,159	21,298	17.3%	6,092	7,583	24.5%
Region VIII	3,462	5,825	69.6%	1,752	2,750	57.0%	3,226	5,420	66.0%	3,325	5,717	71.9%	4,117	7,362	78.3%	1,878	2,930	56.2%

Population and Household Changes in Five-Year Increments

Projected Population and Housing Demand Change

Between 2010 and 2015, the state's population is expected to grow by 11.5% or 77,432 people. Housing demand in North Dakota is projected to increase by 14.2% or by 39,188 households from 2010-2015. Following is the regional breakdown showing both the numeric and percentage changes:

	Population		Households	
	Numeric Change	Percent Change	Numeric Change	Percent Change
Region I	19,700	63.9%	9,295	73.4%
Region II	24,742	27.5%	10,886	29.8%
Region III	762	1.9%	677	4.3%
Region IV	1,987	2.2%	1,942	5.4%
Region V	10,841	5.8%	6,291	8.1%
Region VI	450	0.8%	169	0.7%
Region VII	9,328	6.6%	5,135	8.9%
Region VIII	9,622	24.7%	4,793	30.2%

The state's four Native American Indian Reservations will grow 2.6% in population or by 602 people. The number of households will grow 1.8% or by 120 households.

From 2015 to 2020, the state's population growth is projected to be 7.5% or by 56,518 people. The number of households in the state is projected to increase by 8.6% or by 27,103.

	Population		Households	
	Numeric Change	Percent Change	Numeric Change	Percent Change
Region I	16,409	32.5%	8,036	36.6%
Region II	6,716	5.9%	3,262	6.9%
Region III	820	2.0%	435	2.7%
Region IV	2,294	2.5%	1,035	2.7%
Region V	10,962	5.6%	5,442	6.5%
Region VI	536	0.9%	337	1.4%
Region VII	9,164	6.1%	4,250	6.8%
Region VIII	9,617	19.8%	4,306	20.8%

The Reservations will increase in population by 2.5% or 603 people. Reservation households will grow 9% or by 616 households.

From 2020 to 2025, North Dakota's population will grow by 4.4% or by 35,279 people. The number of households in the state is projected to increase by 5% or by 17,138.

	Population		Households	
	Numeric Change	Percent Change	Numeric Change	Percent Change
Region I	6,226	9.3%	3,841	12.8%
Region II	18	0.01%	-154	-0.3%
Region III	762	1.8%	314	1.9%
Region IV	2,325	2.5%	995	2.6%
Region V	11,515	5.6%	5,584	6.2%
Region VI	873	1.5%	459	1.8%
Region VII	9,637	6.0%	4,263	6.4%
Region VIII	3,923	6.7%	1,836	7.3%

The Reservations will increase in population by 2.4% or 601 people. The number of households on the Reservations will grow 2.5% or by 185 households.

Population and Household Change in the 12 Largest Communities

From 2010 to 2015

	Population		Households	
	Numeric Change	Percent Change	Numeric Change	Percent Change
Bismarck	5,577	9.1%	3,119	11.7%
Devils Lake	5	0.1%	147	4.8%
Dickinson	5,334	30.0%	2,722	38.0%
Fargo	7,990	7.6%	4,144	8.9%
Grand Forks	1,962	3.7%	1,735	8.0%
Jamestown	565	3.7%	488	7.7%
Mandan	1,059	5.8%	640	8.8%
Minot	7,744	18.9%	4,276	25.0%
Valley City	187	2.8%	97	3.2%
Wahpeton	1	0.0%	101	3.4%
West Fargo	2,013	7.8%	1,694	17.7%
Williston	8,765	59.6%	4,406	73.4%

From 2015 to 2020

	Population		Households	
	Numeric Change	Percent Change	Numeric Change	Percent Change
Bismarck	5,707	8.5%	2,917	9.8%
Devils Lake	3	0.04%	33	1.0%
Dickinson	5,507	23.8%	2,443	24.7%
Fargo	7,955	7.0%	3,905	7.7%
Grand Forks	2,059	3.8%	918	3.9%
Jamestown	520	3.3%	210	3.1%
Mandan	958	4.9%	444	5.6%
Minot	2,506	5.2%	1,163	5.4%
Valley City	110	1.6%	88	2.9%
Wahpeton	-68	-0.9%	-11	-0.4%
West Fargo	2,063	7.4%	945	8.4%
Williston	7,275	31.0%	3,638	35.0%

From 2020 to 2025

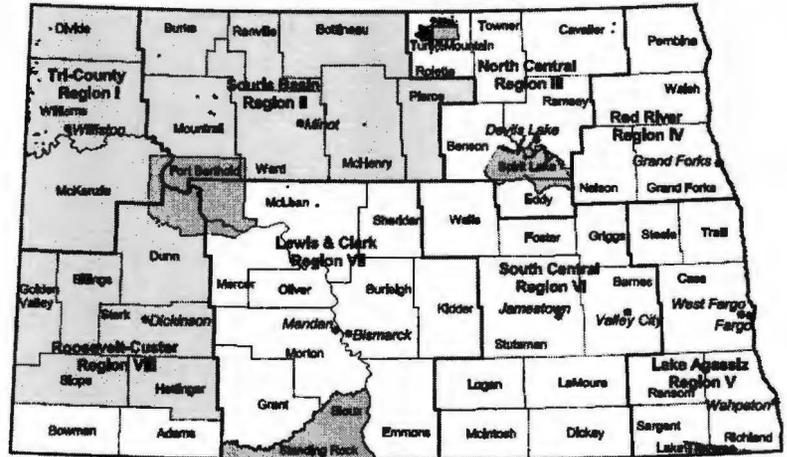
	Population		Households	
	Numeric Change	Percent Change	Numeric Change	Percent Change
Bismarck	6,175	8.5%	2,958	9.0%
Devils Lake	-16	-0.2%	-15	-0.5%
Dickinson	2,093	7.3%	949	7.7%
Fargo	8,571	7.1%	4,165	7.6%
Grand Forks	2,122	3.7%	871	3.6%
Jamestown	712	4.3%	265	3.8%
Mandan	962	4.7%	460	5.5%
Minot	-251	-0.5%	-259	-1.1%
Valley City	112	1.6%	94	3.0%
Wahpeton	-123	-1.6%	-55	-1.8%
West Fargo	2,006	6.7%	900	7.4%
Williston	2,104	6.8%	1,492	10.6%



2012 North Dakota Statewide Housing Needs Assessment *Tri-County Region Summary*

Projected Population Change Region I's population is expected to grow by 137.3 percent from 2010 to 2025, reaching an estimated 73,164 people. McKenzie County will see the largest growth of 169 percent to 17,110. Divide County will grow to 4,948, a 138.9 percent increase, and Williams County is expected to grow by 128.2 percent to 51,106. The City of Williston will grow by 123.3 percent to 32,860.

Age Distribution The prime workforce, residents ages 25 to 44, is projected to triple in Region I to 24,065. Divide County will see the largest increase in working age adults of 354 percent. The pre-retirement age group (45 to 64) will expand by 155.2 percent in Region I, far out-pacing the rest of the state. Residents ages 65 and older are projected to increase by 122.8 percent to 10,651.



Projected Housing Demand Housing demand in Region I is projected to increase by 167.1 percent or by 21,172 households from 2010-2025. McKenzie County will see a 197.6 percent increase followed by Williams County at 162.1 percent and Divide County at 137.8 percent. Williston is projected to see a 158.9 percent increase in households to 15,536.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 9,458 or 44.7 percent of total household growth in Region I. Currently in Region I, 11.3 percent of owner-occupied households and 22.8 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region I in 2010 was owner-occupied (71.4 percent) but the number of renter households is expected to increase by 183 percent or by 6,626 units. McKenzie County renters will increase by 197.8 percent with Divide County increasing 188.5 percent and Williams County renter households growing by 178.2 percent. Williston will see a 160.2 percent increase in renters.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region I is expected to increase by 184.2 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 166.6 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 191.8 percent. Elderly homebuyers (over 65) will increase 142.9 percent.

Region I Profile The Tri-County Region I Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,203	672,591	4.7%	750,035	805,544	841,520	25.2%
Region I	27,781	30,829	11.0%	50,529	60,938	73,104	137.9%
Region II	88,060	89,907	2.1%	114,702	121,425	121,443	35.0%
Region III	43,108	40,672	-5.6%	41,434	42,254	43,010	5.8%
Region IV	90,708	83,519	-7.9%	90,506	82,809	95,125	7.5%
Region V	102,127	155,451	14.4%	198,222	207,254	218,799	18.0%
Region VI	61,454	58,383	-5.0%	56,913	57,240	59,222	3.3%
Region VII	130,418	141,804	8.6%	151,162	160,356	168,993	18.8%
Region VIII	38,385	38,906	1.4%	46,518	59,135	62,059	59.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,285	17.9%	166,747	235,026	41.8%	176,476	186,448	4.5%	67,477	148,060	51.9%
Region I	9,819	16,811	81.0%	7,357	24,065	227.1%	6,872	22,637	155.2%	4,781	10,651	122.8%
Region II	31,237	39,071	25.1%	22,370	36,415	62.7%	22,835	27,222	19.2%	18,519	16,725	-9.7%
Region III	14,529	15,591	7.1%	8,595	9,869	15.3%	11,105	9,249	-16.7%	9,483	8,340	-12.7%
Region IV	33,607	35,541	5.1%	23,966	27,118	29.2%	22,228	15,202	-31.6%	11,487	17,264	50.3%
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,968	45,522	1.2%	20,747	36,089	73.9%
Region VI	16,117	16,646	3.3%	11,503	14,020	21.9%	16,636	13,300	-20.1%	12,107	14,258	17.8%
Region VII	44,887	54,047	20.5%	35,015	46,430	32.6%	40,962	37,211	-9.2%	21,320	32,305	51.5%
Region VIII	12,077	17,670	46.3%	8,617	17,869	107.4%	11,169	10,095	-9.6%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,162	276,642	7.6%	315,830	343,833	369,971	32.2%
Region I	11,251	12,872	12.6%	21,987	30,903	33,344	107.1%
Region II	35,151	36,557	4.1%	47,473	50,735	50,581	39.2%
Region III	16,243	15,574	-4.1%	16,251	18,686	17,000	9.2%
Region IV	35,627	36,097	1.1%	37,649	38,634	39,979	11.0%
Region V	66,600	77,708	16.9%	84,989	89,531	96,115	22.5%
Region VI	25,428	24,406	-4.0%	24,577	24,014	25,373	4.0%
Region VII	51,476	57,714	12.1%	62,949	67,098	71,302	23.6%
Region VIII	18,361	15,882	-13.5%	20,875	24,831	29,817	63.8%

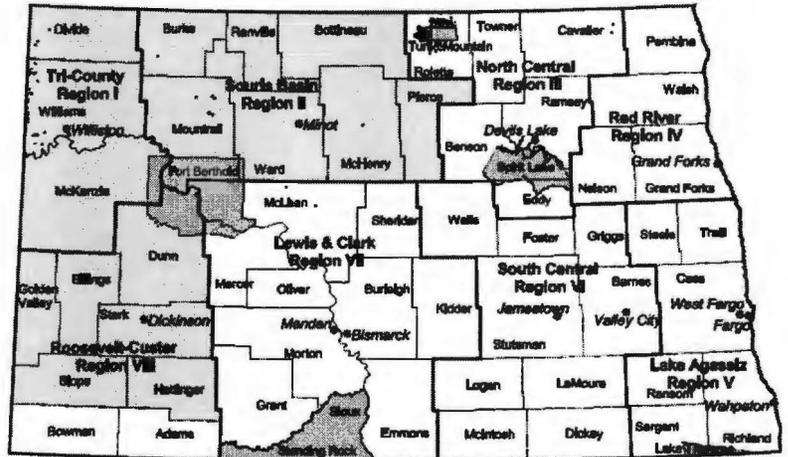
TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,438	72,599	31.1%	33,078	43,548	31.8%	57,935	75,739	30.7%	55,089	71,784	30.3%	75,104	85,298	28.2%	30,980	40,547	30.9%
Region I	2,052	5,173	152.5%	1,275	3,327	160.0%	2,627	6,942	164.3%	2,838	7,308	157.0%	4,050	11,093	173.6%	1,351	3,551	155.1%
Region II	8,590	9,050	37.3%	4,816	8,548	35.8%	7,955	10,224	37.3%	7,325	11,003	40.6%	9,401	13,060	38.6%	4,283	6,540	37.6%
Region III	4,439	5,326	20.0%	2,099	2,358	13.0%	3,232	3,472	7.4%	2,861	2,932	1.8%	2,954	2,920	-1.2%	1,580	1,968	7.4%
Region IV	7,979	9,238	15.5%	4,445	5,244	18.0%	7,819	8,787	15.3%	6,579	7,378	7.3%	6,058	6,342	2.7%	3,844	4,470	16.3%
Region V	18,359	19,289	23.5%	8,954	11,293	25.1%	16,388	20,320	24.0%	15,133	18,114	21.0%	21,988	25,919	18.0%	6,972	11,144	24.2%
Region VI	5,548	5,094	-8.0%	3,073	3,297	7.2%	5,483	5,693	4.2%	4,955	5,090	2.8%	5,309	5,286	-0.4%	2,920	3,086	5.3%
Region VII	9,951	13,126	31.5%	6,624	8,727	30.4%	11,427	14,178	24.1%	11,453	14,036	22.6%	18,159	21,289	17.3%	6,092	7,563	24.5%
Region VIII	3,482	5,525	58.6%	1,752	2,750	57.0%	3,225	5,420	68.0%	3,325	5,717	71.6%	4,117	7,382	78.3%	1,678	2,639	69.2%



2012 North Dakota Statewide Housing Needs Assessment *Souris Basin Region Summary*

Projected Population Change Region II's population is expected to grow by 35 percent from 2010 to 2025, reaching an estimated 121,443 people. Mountrail County will see the largest growth of 76.9 percent to 13,575. Bottineau County will grow to 10,721, a 66.8 percent increase. Burke County will grow by 51.9 percent, Renville by 45.3 percent, McHenry by 44.3 percent, Pierce by 21.5 percent and Ward County by 25.6 percent to 77,490. The City of Minot will grow by 24.5 percent to 50,887.



Age Distribution The prime workforce, residents ages 25 to 44, is projected to increase in Region II by 62.7 percent to 36,415. Bottineau County will see the largest increase in working age adults of 149.8 percent followed by Mountrail County at 120.2 percent. Those under 25 will expand by 25.1 percent in Region II with each county seeing a double digit increase. Residents ages 65 and older are projected to increase by 38.5 percent to 18,725.

Projected Housing Demand Housing demand in Region II is projected to increase by 38.2 percent or by 13,994 households from 2010-2025. Mountrail County will see a 91.8 percent increase followed by Bottineau County at 61.7 percent, Burke County at 37.9 percent, Renville at 36 percent, McHenry at 35.6 percent, Ward at 30.3 percent and Pierce County at 26.6 percent. Minot is projected to see a 30.3 percent increase in households to 22,277.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 7,159 or 51.2 percent of total household growth in Region II. Currently in Region II, 16.7 percent of owner-occupied households and 30.3 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region II in 2010 was owner-occupied (68.1 percent) but the number of renter households is expected to increase by 37.2 percent or by 4,336 units. Mountrail County renters will increase by 107.1 percent with Burke County increasing 70.2 percent, Bottineau by 39.9 percent, Renville 34 percent and Ward County renter households growing by 33.9 percent. McHenry and Pierce Counties will see single digit increases. Minot will see a 35.3 percent increase in renters.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region II is expected to increase by 51.1 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 32.3 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 42.2 percent. Elderly homebuyers (over 65) will increase 47 percent.

Region II Profile The Souris Basin Region II Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	808,541	841,820	25.2%
Region I	27,781	30,829	11.0%	50,529	60,938	73,164	137.3%
Region II	33,089	89,907	2.1%	114,769	121,425	121,443	35.0%
Region III	43,166	40,672	-5.6%	41,434	42,254	43,016	5.8%
Region IV	90,798	85,519	-2.5%	90,938	92,809	95,125	7.5%
Region V	162,127	185,431	14.4%	168,322	207,284	216,799	18.0%
Region VI	81,454	53,303	-8.3%	56,813	57,340	56,222	3.3%
Region VII	130,418	141,604	8.8%	151,162	180,356	189,993	19.3%
Region VIII	33,365	35,896	1.4%	48,516	58,135	62,058	59.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 26 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	239,891	272,285	17.9%	165,747	235,026	41.8%	178,478	186,448	4.0%	67,477	148,060	51.9%
Region I	9,819	15,811	61.0%	7,357	24,065	227.1%	8,872	22,637	155.2%	4,781	10,651	122.8%
Region II	31,237	39,071	25.1%	22,376	36,415	62.7%	22,835	27,232	19.5%	13,919	18,725	38.5%
Region III	14,823	15,531	7.1%	8,655	9,860	15.3%	11,105	9,249	-16.7%	6,483	8,348	28.7%
Region IV	33,807	35,541	5.1%	30,996	27,118	-29.2%	22,220	15,202	-31.8%	11,487	17,284	50.3%
Region V	68,435	77,633	13.2%	51,328	59,249	15.4%	44,958	48,522	1.2%	20,747	36,089	73.9%
Region VI	16,117	16,848	3.3%	11,503	14,020	21.9%	16,886	13,395	-20.1%	12,107	14,258	17.5%
Region VII	44,587	54,947	20.5%	35,015	48,430	32.6%	40,862	37,211	-8.5%	21,320	32,305	51.5%
Region VIII	12,077	17,970	48.2%	8,817	17,880	107.4%	11,160	16,065	44.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,192	270,842	7.0%	315,830	342,933	350,071	30.2%
Region I	11,251	12,872	12.6%	21,967	30,903	33,844	197.1%
Region II	35,181	36,537	4.1%	47,473	50,735	50,891	39.2%
Region III	18,240	16,574	-4.1%	16,251	16,688	17,000	9.2%
Region IV	35,627	36,007	1.1%	37,949	38,884	39,979	11.0%
Region V	60,800	77,768	10.5%	84,099	89,531	95,115	22.3%
Region VI	25,426	24,408	-4.0%	24,577	24,914	25,373	4.0%
Region VII	54,478	57,714	12.1%	62,949	67,090	71,302	23.6%
Region VIII	15,381	15,882	3.3%	20,875	24,981	28,817	65.9%

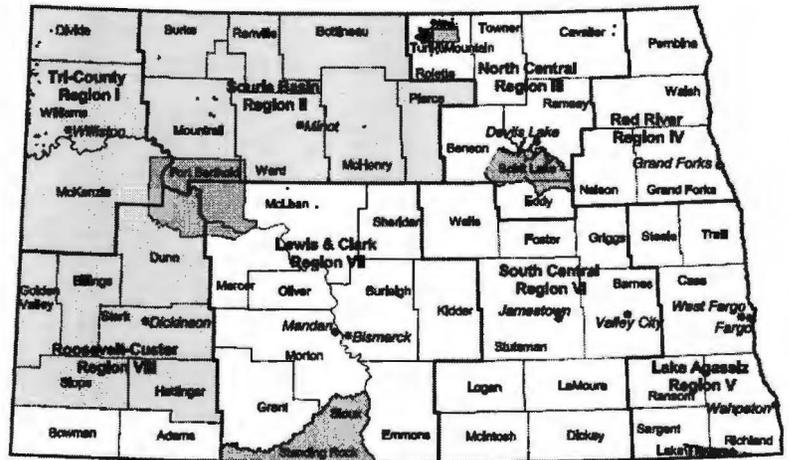
TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$24,999 in 2010)			Low Income: 51-80% MFI (\$25,000 to \$44,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 61 to 60% MFI (\$55,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
	North Dakota	55,436	72,893	31.1%	33,078	43,540	31.0%	57,835	75,736	30.7%	55,089	71,784	30.3%	75,104	88,298	28.2%	30,980	40,547
Region I	2,082	5,173	148.5%	1,275	3,327	160.9%	2,827	6,942	144.3%	2,638	7,309	177.0%	4,050	11,093	173.9%	1,351	3,561	165.1%
Region II	8,600	9,950	37.3%	4,816	6,548	35.8%	7,655	10,924	37.3%	7,825	11,003	40.8%	9,431	13,058	38.9%	4,253	5,946	37.5%
Region III	4,435	5,238	29.0%	2,059	2,356	13.9%	3,232	3,472	7.4%	2,861	2,932	1.8%	2,954	2,930	-1.2%	1,880	1,938	7.4%
Region IV	7,976	9,238	15.6%	4,445	6,244	18.0%	7,818	8,787	15.3%	6,879	7,379	7.3%	8,068	9,332	27.3%	3,944	4,470	16.3%
Region V	15,369	19,260	25.9%	8,964	11,293	26.1%	16,366	20,370	24.0%	15,133	18,314	21.0%	21,908	25,919	18.0%	5,672	11,144	24.2%
Region VI	5,543	5,994	8.0%	3,073	3,207	7.3%	5,463	5,993	4.2%	4,965	5,090	2.8%	5,389	6,296	-1.4%	2,930	3,058	5.3%
Region VII	9,891	13,320	31.5%	6,694	8,727	30.4%	11,427	14,178	24.1%	11,453	14,039	22.8%	18,158	21,298	17.3%	8,082	7,883	-2.4%
Region VIII	3,462	8,825	153.6%	1,782	2,750	57.0%	3,226	5,420	68.0%	3,325	5,717	71.6%	4,117	7,362	79.3%	1,678	2,828	69.2%



2012 North Dakota Statewide Housing Needs Assessment
North Central Region Summary

Projected Population Change Region III's population is expected to grow by 5.8 percent from 2010 to 2025, reaching an estimated 43,016 people. Benson County will see the largest growth of 15.4 percent to 7,686. Rolette County will grow to 15,651, a 12.3 percent increase. Towner County will grow by 3.1 percent, Ramsey County will hold even and Cavalier and Eddy Counties are expected to lose population. The City of Devils Lake will shrink slightly to 7,133 from 7,141 in 2010.



Age Distribution The number of residents age 65 and older will increase by 28.7 percent, while the age group they are aging out of (45-64) will shrink by 16.7 percent. Rolette and Ramsey Counties will see the greatest increase in elderly population at 77.4 percent and 40.3 percent respectively. Working age adults (25-44) in Region III will increase by 15.3 percent.

Projected Housing Demand Housing demand in Region III is projected to increase by 9.2 percent or by 1,426 households from 2010-2025. Rolette County will see a 23.7 percent increase followed by Benson County at 12.3 percent and Ramsey County at 5.3 percent. Eddy, Cavalier and Towner Counties are expected to lose from 4.5 to 6.9 percent of their households. Devils Lake is projected to see a 5.4 percent increase in households to 3,246.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 1,415 or 99.2 percent of total household growth in Region III. Currently in Region III, 14.9 percent of owner-occupied households and 33.3 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region III in 2010 was owner-occupied (71.6 percent) but the number of renter households is expected to increase by 20.8 percent or by 921 units. Rolette County renters will increase by 47.6 percent with Eddy County increasing 26.2 percent, Towner by 19.4 percent, Cavalier by 13 percent, Ramsey by 12.7 percent and Benson County renter households growing by 0.7 percent. Devils Lake will see a 6 percent increase in renters.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region III is expected to increase by 6.9 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 2.4 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will decrease 5.5 percent. Elderly homebuyers (over 65) will decrease 6.4 percent.

Region III Profile The North Central Region III Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,203	672,591	4.7%	750,023	808,541	841,820	25.2%
Region I	27,781	30,820	11.0%	30,520	60,938	73,164	137.3%
Region II	88,080	89,907	2.1%	114,700	121,425	121,443	35.0%
Region III	43,168	40,872	-5.8%	41,434	42,254	43,018	5.8%
Region IV	90,798	88,510	-2.5%	90,938	92,800	95,125	7.5%
Region V	162,127	185,481	14.4%	198,322	207,284	218,799	18.0%
Region VI	61,454	60,203	-3.3%	58,813	57,340	58,222	3.3%
Region VII	130,418	141,804	8.8%	151,182	160,356	169,903	19.8%
Region VIII	38,365	38,890	1.4%	48,518	58,135	62,058	59.9%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.8%	180,747	235,025	41.8%	178,478	188,448	4.8%	97,477	148,000	51.8%
Region I	8,819	15,811	81.0%	7,357	24,065	227.1%	8,872	22,837	155.2%	4,781	10,051	122.6%
Region II	31,237	30,071	-25.1%	22,378	36,415	62.7%	22,835	27,242	19.3%	13,519	16,725	38.5%
Region III	14,529	13,591	-7.1%	8,555	9,860	15.3%	11,105	9,249	-16.7%	4,483	6,348	28.7%
Region IV	33,807	33,541	-5.1%	29,908	27,118	-29.2%	22,229	15,202	-31.8%	11,487	17,284	50.3%
Region V	68,438	77,839	13.9%	51,328	59,248	15.4%	44,988	45,322	1.2%	20,747	36,089	73.6%
Region VI	16,117	16,646	3.3%	11,503	14,020	21.9%	16,536	13,300	-20.1%	12,187	14,256	17.8%
Region VII	44,887	54,047	20.5%	35,815	46,430	32.6%	40,882	37,211	-8.9%	21,320	32,305	51.5%
Region VIII	12,877	17,870	48.3%	8,817	17,868	107.4%	11,188	18,065	44.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,182	278,642	7.8%	318,830	342,833	380,071	30.2%
Region I	11,251	12,672	12.6%	21,887	30,003	33,844	167.1%
Region II	35,151	38,587	4.1%	47,473	50,735	50,581	38.2%
Region III	16,249	16,574	-4.1%	16,251	18,080	17,000	9.2%
Region IV	35,827	38,007	1.1%	37,949	38,984	39,979	11.0%
Region V	66,800	77,708	18.8%	84,089	88,531	95,115	22.3%
Region VI	25,426	24,488	-4.0%	24,577	24,814	25,373	4.0%
Region VII	51,476	57,714	12.1%	62,649	67,089	71,382	23.6%
Region VIII	15,381	15,882	3.3%	20,875	24,881	28,817	88.8%

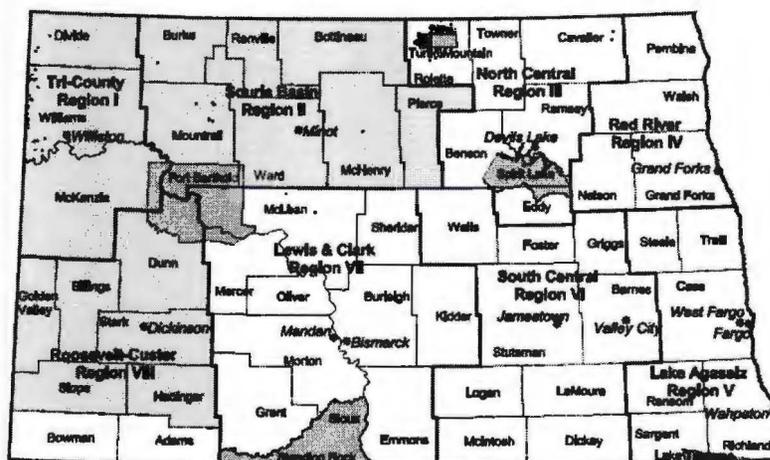
TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,438	72,659	31.1%	33,078	43,540	31.8%	57,935	75,739	30.7%	55,089	71,784	30.3%	75,104	96,298	28.2%	30,980	40,547	30.9%
Region I	2,082	5,173	148.5%	1,275	3,327	160.9%	2,627	6,942	164.3%	2,638	7,308	177.0%	4,880	11,883	173.9%	1,301	3,581	185.1%
Region II	6,500	9,050	37.3%	4,816	8,540	35.9%	7,055	10,924	37.3%	7,825	11,003	40.8%	9,401	13,088	38.9%	4,253	6,940	57.5%
Region III	4,438	5,328	20.0%	2,089	2,359	13.6%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,854	2,920	-1.2%	1,880	1,968	7.4%
Region IV	7,978	9,239	15.8%	4,445	5,244	18.0%	7,819	8,787	15.3%	8,879	7,379	-7.3%	9,088	8,332	-2.7%	3,844	4,470	16.3%
Region V	15,369	19,289	25.5%	8,954	11,283	26.1%	18,388	20,320	24.0%	15,133	18,314	21.0%	21,988	25,918	18.0%	8,972	11,144	24.2%
Region VI	5,848	5,994	8.0%	3,073	3,287	7.3%	5,483	5,803	4.2%	4,955	5,086	2.8%	5,309	5,285	-1.4%	2,030	3,080	51.3%
Region VII	9,961	13,126	31.5%	6,894	8,727	26.4%	11,427	14,178	24.1%	11,453	14,035	22.5%	18,159	21,288	17.3%	6,082	7,983	31.3%
Region VIII	3,482	5,525	58.6%	1,792	2,750	53.0%	3,228	5,420	68.0%	3,325	5,717	71.6%	4,117	7,382	79.3%	1,678	2,838	69.2%



2012 North Dakota Statewide Housing Needs Assessment
Red River Region Summary

Projected Population Change Region IV's population is expected to grow by 7.5 percent from 2010 to 2025, reaching an estimated 95,125 people. Grand Forks County is the only county in the region that will see growth at 12 percent to 74,894. Nelson County will decrease 8.6 percent. Walsh County will shrink by 7.2 percent and Pembina County is expected to lose 4.8 percent of its current population. The City of Grand Forks will grow by 11.5 percent to 58,981.



Age Distribution The number of residents age 65 and older will increase by 50.3 percent, while the age group they are aging out of (45-64) will shrink by 31.6 percent. All counties in Region IV will see double digit increases in elderly populations. Working age adults (25-44) in Region IV will increase by 29.2 percent based heavily on increases in Grand Forks.

Projected Housing Demand Housing demand in Region IV is projected to increase by 11 percent or by 3,972 households from 2010-2025. Grand Forks County will see a 17.1 percent increase. Pembina, Walsh and Nelson Counties are expected to lose from 1.3 to 8.5 percent of their households. Grand Forks is projected to see a 16.3 percent increase in households to 25,135.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 3,227 or 81.2 percent of total household growth in Region IV. Currently in Region IV, 19.8 percent of owner-occupied households and 43.5 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region IV in 2010 was owner-occupied (60.5 percent) but the number of renter households is expected to increase by 20.9 percent or by 2,982 units. Grand Forks County renters will increase by 24.8 percent with Nelson County increasing 20.2 percent, Pembina by 6 percent and Walsh County losing 9.1 percent of its renters. The City of Grand Forks, which is nearly split between owner- and renter-occupied units, will see a 24.1 percent increase in renters.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region IV is expected to increase by 21.6 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 1.6 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will decrease 2.2 percent. Elderly homebuyers (over 65) will increase 57.7 percent.

Region IV Profile The Red River Region IV Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	808,541	841,820	25.2%
Region I	27,781	30,829	11.0%	30,520	38,938	73,104	137.3%
Region II	88,089	89,807	2.1%	114,700	121,425	121,443	35.0%
Region III	43,188	40,872	-5.6%	41,434	42,254	43,018	5.2%
Region IV	90,798	88,510	-2.5%	90,588	92,600	95,125	7.5%
Region V	162,127	185,481	14.4%	198,322	207,284	218,709	18.0%
Region VI	61,454	65,363	8.3%	56,813	57,340	58,222	3.3%
Region VII	130,418	141,804	8.8%	151,182	160,350	169,963	19.8%
Region VIII	38,365	38,898	1.4%	48,518	58,135	62,058	59.9%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	236,891	272,286	17.9%	166,747	235,026	41.8%	178,478	180,448	4.9%	67,477	148,060	51.9%
Region I	9,819	15,811	61.0%	7,357	24,065	227.1%	8,872	22,637	185.2%	4,781	10,851	122.8%
Region II	31,237	38,071	25.1%	22,378	36,415	62.7%	22,838	27,232	19.3%	13,519	18,725	38.5%
Region III	14,529	15,581	7.1%	8,555	9,860	15.3%	11,105	9,249	-16.7%	6,483	8,340	28.7%
Region IV	33,807	35,541	5.1%	20,990	27,118	29.2%	22,226	15,202	-31.8%	11,487	17,281	50.3%
Region V	68,438	77,939	13.9%	51,328	59,240	15.4%	44,988	45,522	1.2%	20,747	36,089	73.9%
Region VI	16,117	16,648	3.3%	11,503	14,020	21.9%	16,636	13,300	-20.1%	12,107	14,256	17.9%
Region VII	44,857	54,047	20.5%	35,015	46,430	32.6%	40,862	37,211	-8.9%	21,220	32,305	51.5%
Region VIII	12,077	17,870	48.3%	8,817	17,860	107.4%	11,180	16,005	44.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

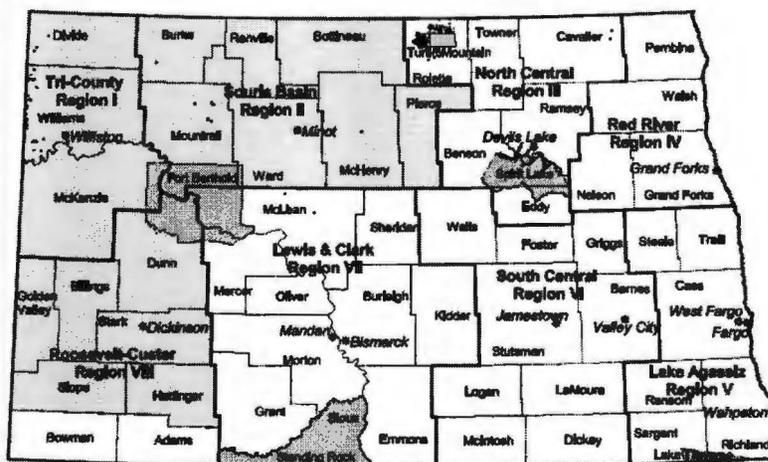
Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	278,642	7.8%	315,830	342,933	368,071	30.2%
Region I	11,251	12,672	12.6%	21,987	30,003	33,844	167.1%
Region II	35,191	36,587	4.1%	47,473	50,735	50,581	38.2%
Region III	16,249	16,574	-4.1%	16,251	16,888	17,300	8.2%
Region IV	35,627	38,007	1.1%	37,940	38,984	39,970	11.8%
Region V	60,000	77,798	16.8%	84,089	88,531	96,115	22.3%
Region VI	25,426	24,408	-4.0%	24,577	24,914	25,373	4.0%
Region VII	51,476	67,714	12.1%	62,849	67,099	71,362	23.6%
Region VIII	15,381	15,882	3.3%	20,675	24,881	28,817	68.8%

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

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 80% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,859	31.1%	33,079	43,540	31.8%	57,935	75,738	30.7%	55,089	71,784	30.3%	75,104	86,298	26.2%	30,980	40,947	30.9%
Region I	2,982	5,173	148.5%	1,275	3,327	160.9%	2,827	5,942	104.3%	2,638	7,308	177.0%	4,050	11,083	173.9%	1,351	3,561	165.1%
Region II	6,590	9,050	37.3%	4,810	6,546	35.9%	7,955	10,924	37.3%	7,825	11,003	40.6%	9,401	13,098	38.9%	4,253	5,848	37.6%
Region III	4,438	5,328	20.0%	2,080	2,356	13.9%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,954	2,920	-1.2%	1,860	1,908	7.4%
Region IV	7,978	9,238	15.8%	4,445	5,244	18.0%	7,619	8,787	15.3%	6,579	7,379	7.3%	9,088	9,332	2.7%	3,844	4,470	16.3%
Region V	15,269	19,260	25.6%	8,954	11,203	28.1%	16,388	20,320	24.0%	15,133	18,314	21.0%	21,908	25,918	18.0%	6,972	11,144	24.2%
Region VI	5,548	5,894	8.0%	3,073	3,287	7.3%	5,483	5,693	4.2%	4,955	5,000	2.8%	5,309	5,295	-1.4%	2,930	3,080	5.3%
Region VII	9,961	13,138	31.9%	6,894	8,727	30.4%	11,427	14,176	24.1%	11,453	14,035	22.6%	18,159	21,286	17.3%	6,062	7,583	24.5%
Region VIII	3,462	5,525	59.6%	1,752	2,750	57.0%	3,226	5,420	68.0%	3,325	5,717	71.9%	4,117	7,362	79.3%	1,678	2,830	69.2%

2012 North Dakota Statewide Housing Needs Assessment
Lake Agassiz Region Summary

Projected Population Change Region V's population is expected to grow by 18 percent from 2010 to 2025, reaching an estimated 218,799 people. Cass County is the only county in the region that will see growth at 23.6 percent to 185,071. Steele County will decrease 19.2 percent, Ransom County will shrink by 13.9 percent, Richland will decrease 3.8 percent, Sargent will decrease 2.5 percent and Traill County is expected to lose 1.5 percent of its current population. The City of Fargo will grow by 23.2 percent to 130,065 and the City of West Fargo will grow 23.5 percent to 31,912. The City of Wahpeton is projected to decrease 2.4 percent.



Age Distribution The number of residents age 65 and older will increase by 73.9 percent, while the age group they are aging out of (45-64) will grow only slightly by 1.2 percent. Except Steele County, which will see a 15.6 percent decrease, all counties in Region V will see double digit increases in elderly populations. Working age adults (25-44) in Region V will increase by 15.4 percent based heavily on increases in Cass County.

Projected Housing Demand Housing demand in Region V is projected to increase by 22.3 percent or by 17,317 households from 2010-2025. Cass County will see a 28.4 percent increase. Steele, Traill, Ransom, Sargent and Richland Counties are expected to lose from 0.2 to 15.3 percent of their households. Fargo is projected to see a 26.2 percent increase in households to 58,895. West Fargo's number of households will increase by 36.9 percent to 13,134. Wahpeton will see a 1.2 percent increase in households to 3,047.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 10,183 or 58.8 percent of total household growth in Region V. Currently in Region V, 19.5 percent of owner-occupied households and 41.5 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households With the exception of the city of Fargo where 55 percent of housing is renter-occupied, the majority of housing in Region V in 2010 was owner-occupied (57.7 percent). The number of renter households is expected to increase by 24.5 percent or by 8,080 units. Cass County renters will increase by 26.8 percent with Traill County increasing 16.6 percent, Richland County increasing 9 percent and Sargent County increasing 0.8 percent. Ransom and Steele County are projected to lose renters. The City of Fargo will see a 22.4 percent increase in renters. West Fargo will increase by 58.6 percent and Wahpeton renters will grow by 12.7 percent.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region V is expected to increase by 12 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 7.5 percent.

Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 11.8 percent. Elderly homebuyers (over 65) will increase 85.8 percent.

Region V Profile The Lake Agassiz Region V Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	806,641	841,820	25.2%
Region I	27,781	30,820	11.0%	50,520	60,938	73,164	137.3%
Region II	88,089	89,807	2.1%	114,700	121,425	121,443	35.0%
Region III	43,188	40,872	-5.8%	41,434	42,254	43,010	5.8%
Region IV	90,798	88,519	-2.5%	90,506	82,600	95,125	7.5%
Region V	162,127	185,481	14.4%	198,322	207,284	218,790	18.0%
Region VI	61,464	66,363	8.3%	66,813	57,340	56,222	3.3%
Region VII	130,418	141,804	8.8%	151,182	160,356	169,993	19.8%
Region VIII	38,385	38,898	1.4%	48,518	58,130	62,056	59.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	165,747	235,020	41.8%	178,478	180,448	4.5%	97,477	148,050	51.9%
Region I	9,819	18,811	81.0%	7,367	24,065	227.1%	8,872	22,637	155.2%	4,781	10,651	122.6%
Region II	31,237	30,071	-3.7%	22,376	36,415	62.7%	22,836	27,232	19.5%	13,510	16,725	23.5%
Region III	14,520	15,561	7.1%	8,555	9,880	15.3%	11,105	9,249	-16.7%	8,483	9,340	10.7%
Region IV	33,807	36,541	8.1%	20,986	27,118	29.2%	22,229	15,202	-31.0%	11,487	17,284	50.3%
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,988	45,522	1.2%	20,747	36,089	73.9%
Region VI	18,117	18,046	-0.4%	11,503	14,020	21.8%	16,836	13,389	-20.1%	12,167	14,256	17.5%
Region VII	44,857	54,047	20.5%	35,915	46,430	29.3%	40,862	37,211	-8.9%	21,320	32,305	51.5%
Region VIII	12,077	17,870	48.3%	8,817	17,800	102.4%	11,160	18,085	64.1%	7,033	19,424	275.8%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

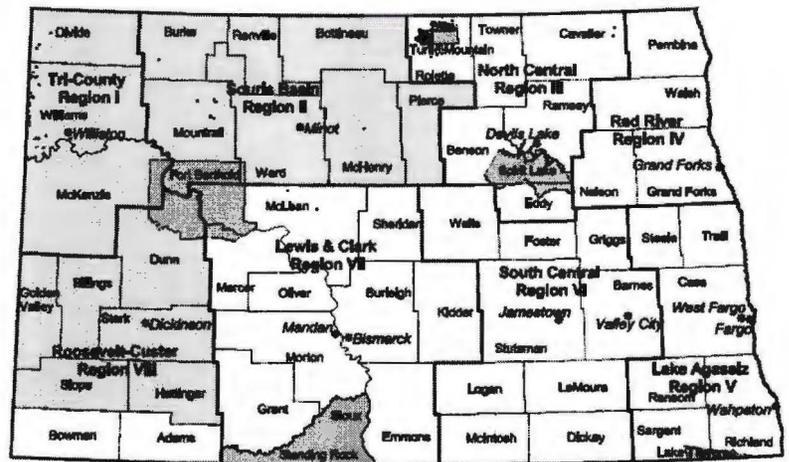
Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,192	270,942	7.8%	315,830	342,833	360,971	30.2%
Region I	11,251	12,572	12.6%	21,867	30,003	33,844	167.1%
Region II	36,151	36,587	1.2%	47,473	50,735	50,581	38.2%
Region III	16,240	16,574	2.1%	16,251	16,680	17,000	8.2%
Region IV	35,627	36,007	1.1%	37,946	38,984	39,870	11.0%
Region V	66,000	77,708	16.5%	84,089	89,531	95,115	22.3%
Region VI	25,426	24,406	-4.0%	24,577	24,914	25,373	4.0%
Region VII	51,478	57,714	12.1%	62,849	67,090	71,362	23.8%
Region VIII	15,381	18,862	23.3%	20,875	24,981	28,817	88.3%

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

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
	North Dakota	55,435	72,899	31.1%	33,078	43,540	31.8%	57,935	75,730	30.7%	55,089	71,784	30.3%	75,104	98,290	30.2%	30,980	40,547
Region I	2,082	5,173	148.5%	1,275	3,327	160.9%	2,627	6,942	164.3%	2,638	7,308	177.0%	4,050	11,083	173.9%	1,351	3,581	165.1%
Region II	6,590	6,950	7.3%	4,818	6,946	44.2%	7,895	10,924	37.3%	7,825	11,003	40.6%	9,401	13,098	39.5%	4,253	5,940	39.7%
Region III	4,438	5,326	19.8%	2,089	2,356	13.3%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,954	2,920	-1.2%	1,800	1,908	6.0%
Region IV	7,978	9,238	15.3%	4,445	5,244	18.0%	7,618	8,787	15.3%	6,679	7,378	10.3%	9,088	9,332	2.7%	3,844	4,470	16.3%
Region V	18,359	19,269	5.0%	8,654	11,393	31.1%	16,386	20,320	24.0%	15,133	18,314	21.0%	21,088	25,918	23.0%	8,972	11,144	24.2%
Region VI	5,548	5,994	8.0%	3,073	3,287	7.3%	5,483	5,893	7.5%	4,955	5,086	2.6%	5,389	5,295	-1.7%	2,930	3,080	5.1%
Region VII	9,981	13,126	31.5%	6,604	8,727	30.6%	11,427	14,178	24.1%	11,453	14,035	22.5%	18,159	21,288	17.3%	6,082	7,583	24.6%
Region VIII	3,452	5,525	58.6%	1,752	2,750	57.0%	3,220	5,420	68.0%	3,325	5,717	71.9%	4,117	7,362	79.3%	1,678	2,690	60.2%

2012 North Dakota Statewide Housing Needs Assessment
South Central Region Summary

Projected Population Change Region VI's population is expected to grow by 3.3 percent from 2010 to 2025, reaching an estimated 58,222 people. Stutsman County will grow 11.8 percent to 23,598. Barnes County will increase 6.1 percent to 11,743. Dickey County will grow 0.1 percent. LaMoure County will shrink by 12.5 percent, Foster will decrease 11 percent, Logan will decrease 5.2 percent, Griggs County will lose 4.4 percent, Wells County will shrink 3.9 percent and McIntosh County is expected to lose 2.2 percent of its current population. The City of Jamestown will grow by 11.6 percent to 17,224 and the City of Valley City will grow 6.2 percent to 6,994.



Age Distribution The number of residents age 65 and older will increase by 17.8 percent, while the age group they are aging out of (45-64) will decrease by 20.1 percent. Except for Logan and McIntosh Counties, all counties in Region VI will see increases in elderly populations. Working age adults (25-44) in Region VI will increase by 21.9 percent.

Projected Housing Demand Housing demand in Region VI is projected to increase by 4 percent or by 965 households from 2010-2025. Stutsman County will see a 15.5 percent increase while Barnes County increases 9.3 percent, Griggs increases 3.9 percent and Dickey County increases 3.8 percent. Foster, LaMoure, Logan, Wells and McIntosh Counties are expected to lose from 4.9 to 17.4 percent of their households. Jamestown is projected to see a 15.2 percent increase in households to 7,278. Valley City's number of households will increase by 9.3 percent to 3,268.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 900 or 93.3 percent of total household growth in Region VI. Currently in Region VI, 16.7 percent of owner-occupied households and 29.8 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region VI in 2010 was owner-occupied (73 percent), but the number of renter households is expected to increase by 13.7 percent or by 907 units. Stutsman County renters will increase by 26.2 percent with McIntosh County increasing 24.6 percent, Griggs County increasing 19 percent, Dickey County increasing 8.8 percent, Barnes County increasing 7.9 percent, Foster County increasing 3.3 percent and LaMoure County increasing 0.6 percent. Logan and Wells Counties are projected to lose renters. The City of Jamestown will see a 25.6 percent increase in renters. Valley City will increase by 5.2 percent.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region VI is expected to increase by 17.7 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to decrease by 2.2 percent.

Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will decrease 1.2 percent. Elderly homebuyers (over 65) will increase 17.7 percent.

Region VI Profile The South Central Region VI Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,823	805,541	841,820	25.2%
Region I	27,781	30,820	11.0%	50,529	60,936	73,184	137.3%
Region II	88,089	89,987	2.1%	114,708	121,425	121,443	35.0%
Region III	43,168	40,672	-5.8%	41,434	42,254	43,010	5.8%
Region IV	90,798	88,519	-2.5%	90,506	82,800	95,125	7.5%
Region V	182,127	185,481	14.4%	188,322	207,284	218,788	18.0%
Region VI	81,454	95,383	18.3%	98,813	107,349	115,222	18.3%
Region VII	130,418	141,894	8.5%	151,182	160,355	168,983	19.8%
Region VIII	38,385	38,898	1.4%	48,518	58,135	62,056	59.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	166,747	235,826	41.8%	178,476	188,448	4.5%	97,477	148,880	51.9%
Region I	8,818	15,811	81.0%	7,387	24,965	227.1%	8,872	22,637	155.2%	4,781	10,651	122.6%
Region II	31,237	30,871	-23.1%	22,376	36,415	62.7%	22,835	27,232	19.3%	13,619	18,725	38.5%
Region III	14,528	15,561	7.1%	8,555	9,880	15.3%	11,105	9,249	-16.7%	8,483	8,346	-28.7%
Region IV	33,807	35,541	5.1%	30,888	27,118	-28.2%	22,229	15,282	-31.8%	11,487	17,284	50.3%
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,888	45,522	1.2%	28,747	35,889	23.9%
Region VI	18,117	18,646	3.3%	11,503	14,820	21.9%	18,836	13,308	-29.1%	12,107	14,256	17.8%
Region VII	44,867	54,047	20.5%	35,015	46,430	32.6%	40,882	37,211	-8.9%	21,320	32,305	51.5%
Region VIII	12,077	17,670	46.3%	8,817	17,889	107.4%	11,188	18,895	68.1%	7,833	10,424	33.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,182	278,642	7.9%	315,830	342,833	388,871	30.2%
Region I	11,251	12,872	12.6%	21,887	30,003	33,844	187.1%
Region II	35,151	36,587	4.1%	47,473	50,735	50,581	38.2%
Region III	18,249	16,574	-9.1%	18,251	18,688	17,000	9.2%
Region IV	35,827	36,007	1.1%	37,949	38,984	38,879	11.0%
Region V	65,600	77,788	18.8%	84,069	88,531	95,115	22.3%
Region VI	25,428	24,488	-4.0%	24,577	24,814	25,373	4.0%
Region VII	51,478	57,714	12.1%	62,849	67,699	71,382	23.6%
Region VIII	15,381	15,882	3.3%	20,875	24,881	28,817	89.9%

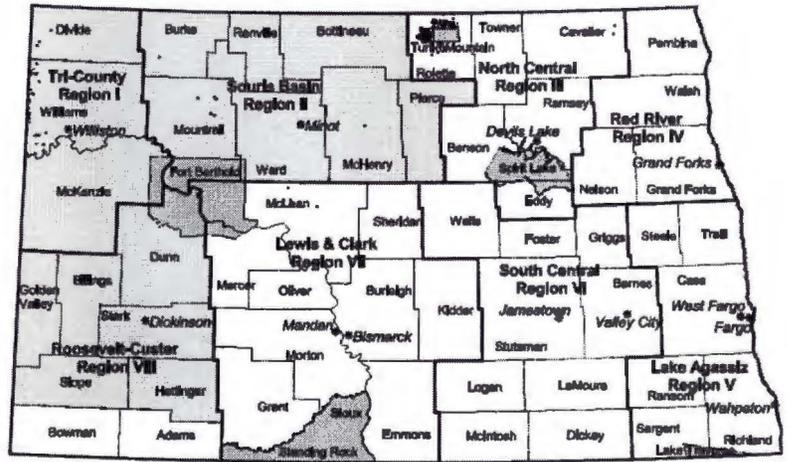
TABLE 11. NUMBER OF HOUSEHOLDS BY INCOME LEVELS AS A PERCENT OF THE MEDIAN FAMILY INCOME (MFI), 2010 and 2025

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-110% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 110% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
	North Dakota	55,438	72,889	31.1%	33,078	43,540	31.8%	57,935	75,738	30.7%	55,088	71,784	30.3%	75,104	98,298	28.2%	30,880	40,547
Region I	2,882	5,173	148.5%	1,275	3,327	180.9%	2,827	6,942	144.3%	2,838	7,388	177.8%	4,050	11,083	173.9%	1,351	3,581	165.1%
Region II	8,580	9,850	37.3%	4,818	6,940	35.9%	7,905	10,824	37.3%	7,825	11,003	40.9%	9,401	13,088	38.9%	4,253	5,848	37.9%
Region III	4,438	5,328	20.0%	2,089	2,358	13.9%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,054	2,020	-1.2%	1,890	1,908	7.4%
Region IV	7,978	9,238	15.8%	4,445	5,244	18.0%	7,818	8,787	15.3%	6,679	7,379	7.3%	9,088	8,332	-2.7%	3,844	4,478	16.3%
Region V	15,369	18,288	25.5%	8,854	11,283	26.1%	16,386	20,320	24.0%	15,133	18,314	21.0%	21,988	25,918	18.0%	8,972	11,144	24.2%
Region VI	5,548	5,884	6.0%	3,073	3,287	7.3%	5,463	5,893	4.2%	4,955	5,088	2.8%	5,389	5,285	-1.4%	2,930	3,080	5.3%
Region VII	9,881	13,128	31.5%	6,094	8,727	43.4%	11,427	14,178	24.1%	11,453	14,036	22.5%	18,158	21,288	17.3%	8,082	7,583	-24.0%
Region VIII	3,482	5,625	59.6%	1,782	2,750	57.0%	3,228	5,420	68.0%	3,325	5,717	71.9%	4,117	7,382	79.3%	1,678	2,830	68.2%



2012 North Dakota Statewide Housing Needs Assessment
Lewis and Clark Region Summary

Projected Population Change Region VII's population is expected to grow by 19.8 percent from 2010 to 2025, reaching an estimated 169,993 people. Burleigh County will grow 28.1 percent to 104,154. Sioux County will increase 18.9 percent. Morton County will grow 16.4 percent. Mercer County will increase by 6 percent, McLean by 3.1 percent and Emmons County by 1.2 percent. Sheridan County will shrink by 17.4 percent, Grant will decrease 10.9 percent, Oliver will decrease 8 percent, and Kidder County will lose 7.8 percent of its current population. The City of Bismarck will grow by 28.5 percent to 78,731 and the City of Mandan will grow 16.3 percent to 21,310.



Age Distribution The number of residents age 65 and older will increase by 51.5 percent, while the age group they are aging out of (45-64) will decrease by 8.5 percent. Except for Sheridan and Emmons Counties, all counties in Region VII will see increases in elderly populations. Working age adults (25-44) in Region VII will increase by 32.6 percent and the number of those under 25 will grow by 20.5 percent.

Projected Housing Demand Housing demand in Region VII is projected to increase by 23.6 percent or by 13,648 households from 2010-2025. Burleigh County will see a 34.7 percent increase while Sioux County increases 2.1 percent, Morton increases 22.2 percent, Mercer increases 4.1 percent and McLean County increases 3.8 percent. Emmons, Grant, Kidder, Oliver and Sheridan Counties are expected to lose from 4.9 to 19.1 percent of their households. Bismarck is projected to see a 33.7 percent increase in households to 35,720. Mandan's number of households will increase by 21.1 percent to 8,854.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 7,929 or 58.1 percent of total household growth in Region VII. Currently in Region VII, 17.7 percent of owner-occupied households and 33.4 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region VII in 2010 was owner-occupied (73.7 percent), but the number of renter households is expected to increase by 37.4 percent or by 5,664 units. Morton County renters will increase by 52.6 percent with Sioux County increasing 44.7 percent, Burleigh County increasing 43.6 percent, Sheridan County increasing 19.1 percent, Emmons County increasing 14.5 percent, Grant County increasing 13.8 percent, Oliver County increasing 3.7 percent and Mercer County increasing 3.2 percent. Kidder and McLean Counties are projected to lose renters. The City of Mandan will see a 53.4 percent increase in renters. Bismarck will increase by 43.4 percent.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region VII is expected to increase by 30.2 percent from 2010 to 2025. Low-income

homebuyers (under 65 with a household income under \$50,000) is expected to increase by 12.1 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 14.1 percent. Elderly homebuyers (over 65) will increase 61.7 percent.

Region VII Profile The Lewis and Clark Region VII Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,230	672,591	4.7%	750,623	806,541	841,820	25.2%
Region I	27,781	30,829	11.0%	50,520	60,936	73,164	137.3%
Region II	88,089	89,907	2.1%	114,708	121,425	121,443	36.0%
Region III	43,168	40,872	-5.8%	41,434	42,254	43,016	5.8%
Region IV	60,798	68,519	-2.5%	60,508	62,800	65,125	7.5%
Region V	162,127	165,481	14.4%	198,322	207,284	218,799	18.0%
Region VI	61,454	56,363	-8.3%	56,813	57,349	58,222	3.2%
Region VII	130,418	141,804	8.8%	151,192	160,356	169,963	19.8%
Region VIII	38,365	38,698	1.4%	48,518	58,135	62,056	59.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	166,747	235,026	41.8%	178,476	186,448	4.9%	97,477	148,000	51.9%
Region I	8,819	15,811	81.0%	7,367	24,055	227.1%	6,872	22,037	195.2%	4,781	10,051	122.6%
Region II	31,237	30,071	-25.1%	22,378	36,415	62.7%	22,835	27,232	19.3%	13,519	18,725	38.5%
Region III	14,529	15,591	7.1%	8,555	9,860	15.3%	11,105	9,249	-16.7%	6,483	6,346	-28.7%
Region IV	33,807	35,541	5.1%	20,868	27,118	28.2%	22,229	15,202	-31.8%	11,487	17,264	50.3%
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,968	45,522	1.2%	20,747	36,080	73.9%
Region VI	16,117	16,646	3.3%	11,503	14,820	21.9%	15,036	13,300	-28.1%	12,107	14,258	17.8%
Region VII	44,867	54,047	20.5%	35,015	46,430	32.6%	40,662	37,211	-8.9%	21,328	32,306	51.5%
Region VIII	12,077	17,670	46.3%	8,817	17,869	107.4%	11,169	18,095	64.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

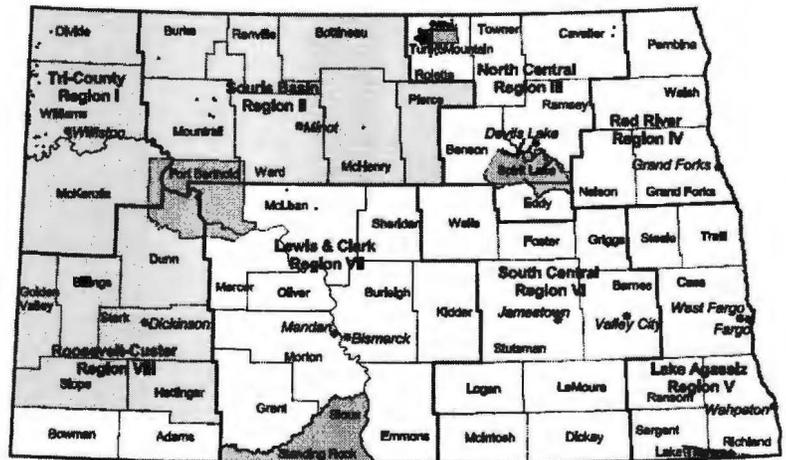
Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,162	278,042	7.9%	315,830	342,933	369,971	30.2%
Region I	11,251	12,672	12.6%	21,907	30,003	33,844	167.1%
Region II	35,151	36,587	4.1%	47,473	50,735	50,581	38.2%
Region III	16,246	15,574	-4.1%	16,251	16,689	17,000	9.2%
Region IV	35,627	36,007	1.1%	37,949	38,984	39,970	11.8%
Region V	66,600	77,708	16.8%	84,069	89,531	95,115	22.3%
Region VI	25,426	24,408	-4.0%	24,577	24,914	25,373	4.0%
Region VII	51,476	57,714	12.1%	62,849	67,099	71,362	23.9%
Region VIII	15,381	15,682	3.3%	20,675	24,981	28,817	68.9%

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

Area	Extremely Low: 0-30% MFI (Less than \$26,000 in 2010)			Very Low: 31-50% MFI (\$26,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-110% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 110% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
	North Dakota	55,436	72,699	31.1%	53,078	43,540	31.6%	57,035	75,736	30.7%	55,089	71,784	30.3%	75,104	96,299	28.2%	38,680	40,547
Region I	2,082	5,173	148.5%	1,275	3,327	160.9%	2,627	6,942	164.3%	2,038	7,308	177.0%	4,050	11,093	173.9%	1,351	3,561	165.1%
Region II	6,590	9,050	37.3%	4,618	6,549	35.9%	7,058	10,824	37.3%	7,825	11,003	40.6%	9,401	13,056	38.9%	4,253	5,848	37.9%
Region III	4,438	5,326	20.0%	2,089	2,358	13.9%	3,232	3,472	7.4%	2,681	2,832	1.8%	2,954	2,920	-1.2%	1,890	1,908	7.4%
Region IV	7,976	9,228	15.8%	4,445	5,244	18.0%	7,619	8,787	15.3%	6,879	7,379	7.3%	9,088	9,332	2.7%	3,844	4,470	16.3%
Region V	15,359	19,269	25.5%	8,854	11,289	26.1%	16,286	20,320	24.9%	15,133	18,314	21.0%	21,908	25,918	18.9%	8,672	11,144	24.2%
Region VI	5,548	5,994	8.0%	3,073	3,287	7.3%	5,463	5,693	4.2%	4,955	5,080	2.6%	5,309	5,285	-1.4%	2,930	3,080	5.3%
Region VII	9,961	13,128	31.5%	6,904	8,727	30.4%	11,427	14,178	24.1%	11,453	14,036	22.5%	16,199	21,289	31.3%	6,082	7,583	24.5%
Region VIII	3,482	5,525	59.6%	1,792	2,750	57.0%	3,226	5,420	68.0%	3,325	5,717	71.6%	4,117	7,382	79.3%	1,678	2,930	68.2%

2012 North Dakota Statewide Housing Needs Assessment
Roosevelt-Custer Region Summary

Projected Population Change Region VIII's population is expected to grow by 59.5 percent from 2010 to 2025, reaching an estimated 62,058 people. Stark County will grow 74.4 percent to 42,191. Billings County will increase 67.9 percent. Dunn County will grow 53.6 percent. Slope County will increase by 50.6 percent, Hettinger County by 41.5 percent, Golden Valley County by 40.1 percent, Bowman County by 20.7 percent and Adams County by 0.7 percent. The City of Dickinson will grow by 72.7 percent to 30,721.



Age Distribution The prime workforce, residents ages 25 to 44, is projected to double in Region VIII to 17,869. Billings County will see the largest increase in working age adults of 171.3 percent. The pre-retirement age group (45 to 64) will expand by 44.1 percent in Region VIII. The number of people under 25 is expected to rise 46.3 percent. Residents ages 65 and older are projected to increase by 48.2 percent.

Projected Housing Demand Housing demand in Region VIII is projected to increase by 68.9 percent or by 10,935 households from 2010-2025. Stark County will see an 87 percent increase while Dunn County increases 78.4 percent, Billings increases 61.9 percent, Golden Valley increases 52.6 percent, Slope rises 46.2 percent, Hettinger County increases 28.4 percent, Bowman County grows by 24.6 percent and Adams County increases 8.5 percent. Dickinson is projected to see an 85.3 percent increase in households to 13,285.

Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 5,255 or 48.1 percent of total household growth in Region VIII. Currently in Region VIII, 14.1 percent of owner-occupied households and 33.5 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing in Region VIII in 2010 was owner-occupied (75.5 percent), but the number of renter households is expected to increase by 99.9 percent or by 3,896 units. Billings County renters will increase by 161.7 percent with Dunn County increasing 161.3 percent, Stark County increasing 118 percent, Golden Valley County increasing 109.5 percent, Bowman County increasing 68.2 percent, Hettinger County increasing 16.3 percent and Slope County increasing 11.9 percent. Adams County is projected to lose renters. The City of Dickinson will see a 114 percent increase in renters.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) in Region VIII is expected to increase by 114.8 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 70.1 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 78.6 percent. Elderly homebuyers (over 65) will increase 51.5 percent.

Region VIII Profile The Roosevelt-Custer Region VIII Profile and full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	790,023	808,541	841,820	25.2%
Region I	27,781	30,829	11.0%	50,520	65,938	73,164	137.3%
Region II	88,089	89,867	2.1%	114,708	121,425	121,443	35.0%
Region III	43,168	40,872	-5.8%	41,434	42,254	43,016	5.8%
Region IV	90,798	88,510	-2.8%	90,908	92,800	95,125	7.5%
Region V	162,127	185,481	14.4%	198,322	207,284	218,709	18.0%
Region VI	61,454	56,303	-8.3%	56,813	57,349	58,222	3.3%
Region VII	130,418	141,864	6.8%	161,182	180,350	189,963	19.8%
Region VIII	36,305	38,890	1.4%	48,518	50,135	62,058	59.5%

TABLE 2. POPULATION BY AGE, 2010 and 2025

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,288	17.9%	165,747	235,026	41.8%	178,476	186,448	4.9%	97,477	148,080	51.9%
Region I	9,819	15,811	61.0%	7,357	24,085	227.1%	8,872	22,637	155.2%	4,781	10,851	122.8%
Region II	31,237	39,071	25.1%	22,376	36,415	62.7%	22,835	27,232	19.3%	13,519	18,725	38.5%
Region III	14,529	15,591	7.1%	8,505	9,890	15.3%	11,105	9,249	-16.7%	8,483	8,346	-28.7%
Region IV	33,807	35,541	5.1%	20,986	27,118	29.2%	22,229	15,202	-31.6%	11,487	17,284	50.5%
Region V	68,438	77,939	13.9%	51,328	59,249	15.4%	44,958	45,622	1.2%	20,747	36,089	73.9%
Region VI	18,117	18,846	3.3%	11,503	14,820	21.8%	16,830	13,300	-20.1%	12,167	14,256	17.6%
Region VII	44,857	54,047	20.5%	35,015	49,430	32.6%	40,862	37,211	-8.9%	21,320	32,305	51.5%
Region VIII	12,977	17,870	48.3%	8,917	17,886	107.4%	11,189	18,085	44.1%	7,033	10,424	48.2%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	278,642	7.6%	315,830	342,933	360,671	38.2%
Region I	11,251	12,672	12.6%	21,987	30,003	33,844	167.1%
Region II	35,151	36,587	4.1%	47,473	50,735	50,581	38.2%
Region III	18,240	15,574	-4.1%	16,251	16,686	17,000	9.2%
Region IV	35,827	36,007	1.1%	37,949	38,984	39,970	11.0%
Region V	68,800	77,798	13.2%	84,089	89,531	95,115	22.3%
Region VI	25,420	24,408	-4.0%	24,577	24,914	25,373	4.9%
Region VII	51,478	57,714	12.1%	62,840	67,890	71,382	23.6%
Region VIII	15,381	16,882	3.3%	20,675	24,981	28,817	68.9%

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

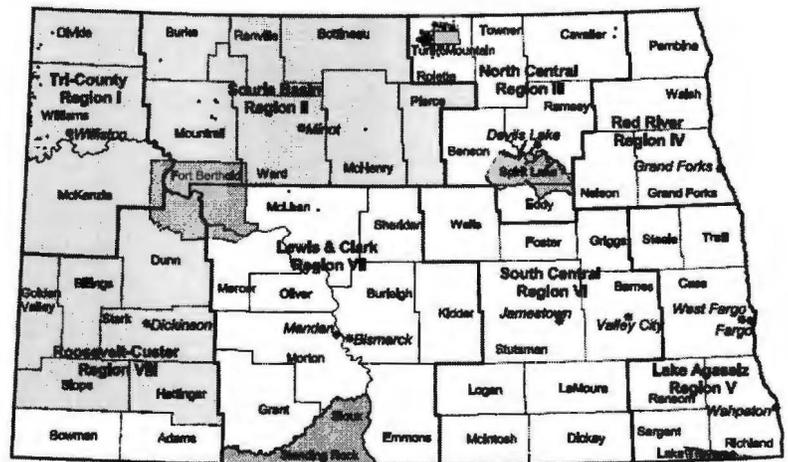
Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-110% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	58,436	72,890	31.1%	33,078	43,540	31.6%	57,935	75,736	30.7%	55,089	71,784	30.3%	75,104	99,296	28.2%	30,980	40,547	30.9%
Region I	2,082	5,173	148.6%	1,275	3,327	160.9%	2,627	6,942	164.3%	2,638	7,308	177.0%	4,050	11,863	173.9%	1,351	3,591	166.1%
Region II	8,590	9,950	37.3%	4,816	6,540	35.9%	7,055	10,824	37.3%	7,825	11,003	40.6%	9,401	13,058	38.9%	4,253	5,940	37.5%
Region III	4,436	5,328	20.0%	2,090	2,366	13.0%	3,232	3,472	7.4%	2,881	2,932	1.8%	2,054	2,820	-1.2%	1,680	1,698	7.4%
Region IV	7,876	8,236	15.6%	4,445	5,244	18.0%	7,819	8,787	15.3%	6,879	7,379	7.3%	8,088	8,332	2.7%	3,944	4,479	16.3%
Region V	15,359	19,260	25.5%	6,954	11,293	28.1%	16,386	20,320	24.0%	15,133	18,314	21.0%	21,986	28,818	18.0%	8,872	11,144	24.2%
Region VI	6,548	5,984	8.0%	3,073	3,297	7.3%	5,463	5,993	4.2%	4,055	5,096	2.6%	5,389	5,295	-1.4%	2,830	3,088	5.3%
Region VII	9,881	13,128	31.5%	6,894	8,727	30.4%	11,427	14,178	24.1%	11,453	14,035	22.5%	18,159	21,298	17.3%	8,092	7,563	-24.5%
Region VIII	3,462	5,525	58.6%	1,752	2,750	57.0%	3,226	5,420	68.0%	3,325	6,717	71.8%	4,117	7,382	79.3%	1,878	2,938	69.2%

2012 North Dakota Statewide Housing Needs Assessment
Fort Berthold Reservation Summary

Projected Population Change Fort Berthold Reservation's population is expected to grow by 10.8 percent from 2010 to 2025, reaching an estimated 7,026 people.

Age Distribution All age ranges on the Fort Berthold Reservation are expected to increase evenly at 10.8 percent.

Projected Housing Demand Housing demand on the Fort Berthold Reservation is projected to increase by 9.1 percent or by 194 households from 2010-2025.



Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 120 or 61.9 percent of total household growth on the Fort Berthold Reservation. Currently, 13.3 percent of owner-occupied households and 30.4 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing on the Fort Berthold Reservation in 2010 was owner-occupied (54.3 percent). The number of renter households is expected to decrease by 0.4 percent or by four units.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) on the Fort Berthold Reservation is expected to increase by 1.5 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 4.4 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 5.2 percent. Elderly homebuyers (over 65) will increase 5.8 percent.

Reservations Profile The Native American Indian Reservations Profile, including information on the Fort Berthold Reservation, and the full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,300	672,591	4.7%	750,023	806,541	841,820	25.2%
Fort Berthold	5,915	6,341	7.2%	6,569	6,798	7,026	10.8%
Spirit Lake	4,435	4,238	-4.4%	4,374	4,510	4,646	5.6%
Standing Rock	4,044	4,153	2.7%	4,209	4,265	4,321	4.0%
Turtle Mountain	8,307	8,655	4.2%	8,838	9,020	9,201	6.3%

TABLE 2. POPULATION BY AGE, 2010 and 2030

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,285	17.9%	165,747	225,025	41.8%	178,475	195,448	4.5%	97,477	148,060	51.9%
Fort Berthold	2,783	2,935	10.8%	1,464	1,622	10.8%	1,600	1,773	10.8%	574	635	10.8%
Spirit Lake	2,228	2,434	9.6%	979	1,073	9.6%	739	810	9.6%	305	329	9.6%
Standing Rock	2,001	2,082	4.0%	1,058	1,182	4.9%	799	831	4.0%	294	306	4.0%
Turtle Mountain	4,132	4,392	6.3%	2,071	2,202	6.3%	1,885	2,004	6.3%	566	604	6.3%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	276,642	7.6%	315,830	342,933	360,071	10.2%
Fort Berthold	1,894	2,132	12.6%	2,044	2,251	2,326	9.1%
Spirit Lake	1,253	1,082	-13.6%	1,094	1,188	1,234	13.1%
Standing Rock	1,095	1,060	-3.2%	1,090	1,169	1,205	13.7%
Turtle Mountain	2,483	2,426	-2.3%	2,592	2,808	2,866	18.1%

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

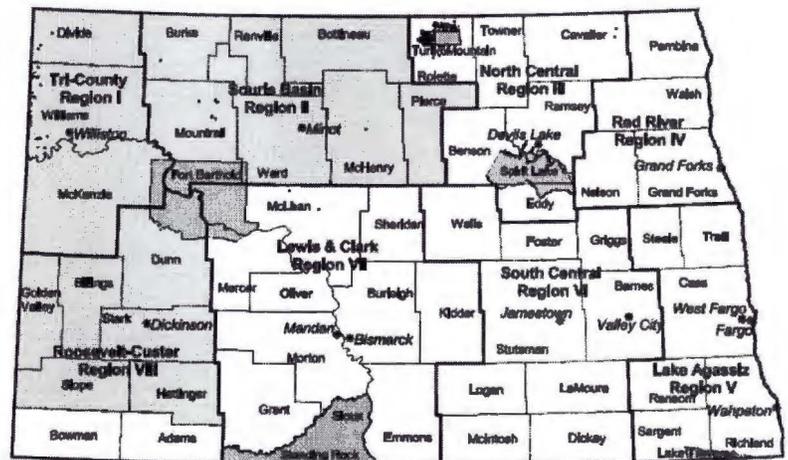
Area	Extremely Low: 0-20% MFI (Less than \$20,000 in 2010)			Very Low: 21-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,699	31.1%	32,078	43,540	31.8%	57,935	75,736	30.7%	55,089	71,784	30.3%	75,104	95,295	28.2%	30,980	40,547	30.9%
Fort Berthold	537	599	9.7%	289	232	11.0%	378	413	9.3%	505	546	8.1%	403	435	7.3%	155	170	9.7%
Spirit Lake	455	532	16.9%	148	158	6.8%	222	249	12.2%	146	162	11.0%	111	122	9.9%	136	146	7.4%
Standing Rock	379	434	14.9%	132	148	12.1%	225	257	13.7%	144	164	13.9%	179	203	13.4%	137	154	12.4%
Turtle Mountain	1,065	1,236	16.4%	427	483	13.1%	440	533	21.1%	273	335	22.7%	221	279	26.2%	260	326	25.4%

2012 North Dakota Statewide Housing Needs Assessment
Spirit Lake Reservation Summary

Projected Population Change Spirit Lake Reservation’s population is expected to grow by 9.6 percent from 2010 to 2025, reaching an estimated 4,646 people.

Age Distribution All age ranges on the Spirit Lake Reservation are expected to increase evenly at 9.6 percent.

Projected Housing Demand Housing demand on the Spirit Lake Reservation is projected to increase by 13.1 percent or by 142 households from 2010-2025.



Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 114 or 80.3 percent of total household growth on the Spirit Lake Reservation. Currently, 18.4 percent of owner-occupied households and 32.6 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing on the Spirit Lake Reservation in 2010 was renter-occupied (56.7 percent). The number of renter households is expected to decrease by 13.2 percent or by 81 units.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) on the Spirit Lake Reservation is expected to increase by 6.8 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 11.9 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 8.9 percent. Elderly homebuyers (over 65) will increase 22.6 percent.

Reservations Profile The Native American Indian Reservations Profile, including information on the Spirit Lake Reservation, and the full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	805,541	841,820	25.2%
Fort Berthold	5,915	6,341	7.2%	6,569	6,798	7,026	10.8%
Spirit Lake	4,435	4,238	-4.4%	4,374	4,580	4,646	9.6%
Standing Rock	4,044	4,153	2.7%	4,209	4,265	4,321	4.0%
Turtle Mountain	8,307	8,856	4.2%	8,898	9,020	9,201	6.3%

TABLE 2. POPULATION BY AGE, 2010 and 2030

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	185,747	235,026	41.8%	178,476	186,448	4.8%	97,477	148,088	51.3%
Fort Berthold	2,703	2,995	10.8%	1,464	1,622	10.9%	1,600	1,773	10.8%	574	636	10.8%
Spirit Lake	2,220	2,434	9.8%	975	1,073	9.8%	735	610	-9.8%	300	329	9.6%
Standing Rock	2,001	2,082	4.0%	1,059	1,102	4.0%	799	831	4.0%	294	306	4.0%
Turtle Mountain	4,132	4,382	6.3%	2,071	2,282	6.3%	1,865	2,004	6.3%	566	604	6.3%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	276,642	7.6%	315,630	342,933	360,071	30.2%
Fort Berthold	1,894	2,132	12.6%	2,044	2,251	2,326	9.1%
Spirit Lake	1,253	1,082	-13.6%	1,094	1,188	1,234	13.1%
Standing Rock	1,095	1,050	-3.2%	1,090	1,189	1,205	13.7%
Turtle Mountain	2,483	2,426	-2.3%	2,592	2,808	2,866	18.1%

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

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,899	31.1%	33,078	43,540	31.6%	57,925	75,736	30.7%	95,089	71,784	-30.3%	75,104	96,296	28.2%	30,980	40,547	30.9%
Fort Berthold	637	699	9.7%	209	232	11.0%	379	413	8.3%	585	548	-6.1%	403	435	7.9%	155	170	9.7%
Spirit Lake	455	532	16.9%	148	159	6.8%	222	249	12.2%	146	162	11.0%	111	122	9.9%	136	146	7.4%
Standing Rock	379	434	14.5%	132	148	12.1%	236	257	9.3%	144	164	13.9%	179	203	13.4%	137	154	12.4%
Turtle Mountain	1,058	1,236	16.1%	427	483	13.1%	440	533	21.1%	273	335	22.7%	221	279	26.2%	260	326	25.4%

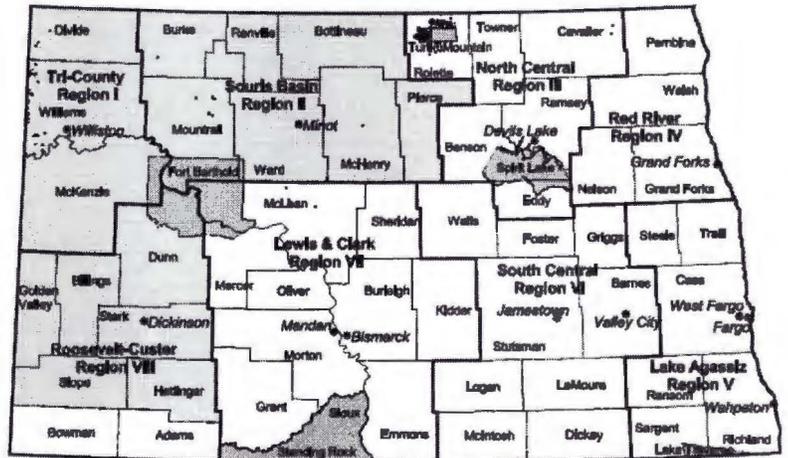


2012 North Dakota Statewide Housing Needs Assessment
Standing Rock Reservation Summary

Projected Population Change Standing Rock Reservation’s population is expected to grow by 4 percent from 2010 to 2025, reaching an estimated 4,321 people.

Age Distribution All age ranges on the Standing Rock Reservation are expected to increase evenly at 4 percent.

Projected Housing Demand Housing demand on the Standing Rock Reservation is projected to increase by 13.7 percent or by 145 households from 2010-2025.



Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 102 or 70.3 percent of total household growth on the Standing Rock Reservation. Currently, 23 percent of owner-occupied households and 14.7 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households Renter and owner households were evenly split at 50 percent each in 2010 on the Standing Rock Reservation. The number of renter households is expected to increase by 31.9 percent or by 169 units.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) on the Standing Rock Reservation is expected to increase by 16.6 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 13.2 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 11.8 percent. Elderly homebuyers (over 65) will increase 17.2 percent.

Reservations Profile The Native American Indian Reservations Profile, including information on the Standing Rock Reservation, and the full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	806,541	841,820	25.2%
Fort Berthold	5,915	6,341	7.2%	6,569	6,798	7,026	10.8%
Spirit Lake	4,435	4,238	-4.4%	4,374	4,580	4,646	9.6%
Standing Rock	4,844	4,153	-2.7%	4,289	4,265	4,321	4.8%
Turtle Mountain	8,307	8,656	4.2%	8,838	9,020	9,201	6.3%

TABLE 2. POPULATION BY AGE, 2010 and 2030

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,891	272,286	17.9%	185,747	236,026	41.8%	178,478	186,448	4.5%	97,477	148,060	51.9%
Fort Berthold	2,703	2,995	10.8%	1,464	1,622	10.8%	1,600	1,773	10.8%	574	636	10.8%
Spirit Lake	2,228	2,434	9.6%	979	1,073	9.6%	739	810	9.6%	300	329	9.6%
Standing Rock	2,801	2,882	4.0%	1,059	1,482	4.0%	799	831	4.0%	294	306	4.0%
Turtle Mountain	4,132	4,392	6.3%	2,871	2,202	6.3%	1,885	2,004	6.3%	568	604	6.3%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

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

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

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	55,436	72,699	31.1%	33,078	43,640	31.6%	57,925	75,736	30.7%	53,089	71,784	38.3%	75,104	96,296	28.2%	30,880	40,547	30.9%
Fort Berthold	637	699	9.7%	289	232	11.0%	378	413	9.3%	585	546	8.1%	403	435	7.9%	156	170	8.7%
Spirit Lake	452	532	16.9%	148	158	6.8%	222	249	12.2%	148	162	11.0%	111	122	9.9%	136	146	7.4%
Standing Rock	379	434	14.5%	132	144	12.1%	226	257	13.7%	144	164	13.9%	178	203	13.4%	137	154	12.4%
Turtle Mountain	1,065	1,236	16.1%	427	483	13.1%	448	533	21.1%	273	235	22.7%	221	279	26.2%	260	326	25.4%

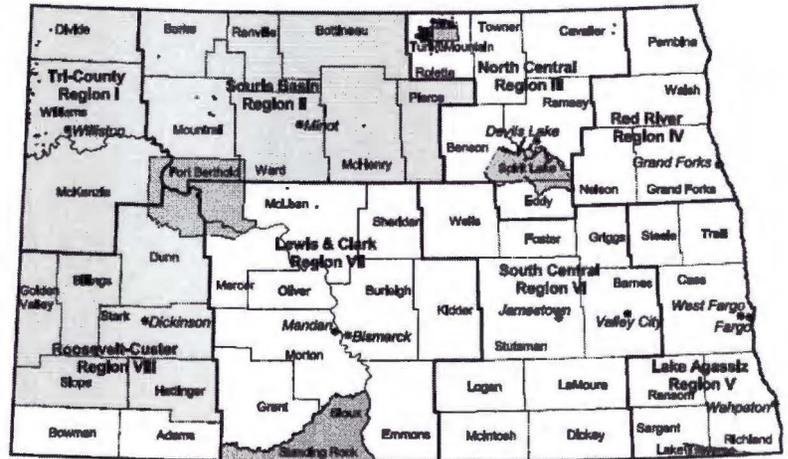


2012 North Dakota Statewide Housing Needs Assessment
Turtle Mountain Reservation Summary

Projected Population Change Turtle Mountain Reservation’s population is expected to grow by 6.3 percent from 2010 to 2025, reaching an estimated 9,201 people.

Age Distribution All age ranges on the Turtle Mountain Reservation are expected to increase evenly at 6.3 percent.

Projected Housing Demand Housing demand on the Turtle Mountain Reservation is projected to increase by 18.1 percent or by 440 households from 2010-2025.



Affordable Housing Households at or below 80 percent of Median Family Income (MFI) are projected to increase by 320 or 72.7 percent of total household growth on the Turtle Mountain Reservation. Currently, 25.6 percent of owner-occupied households and 48.5 percent of renter-occupied households are cost-burdened, paying more than 30 percent of their income for housing.

Renter Households The majority of housing on the Turtle Mountain Reservation in 2010 was owner-occupied (71.9 percent). The number of renter households is expected to increase by 43.6 percent or by 297 units.

Projected Homebuyers The number of first-time homebuyers (householder less than 45 years old with income from \$30,000 to \$74,999) on the Turtle Mountain Reservation is expected to increase by 11.4 percent from 2010 to 2025. Low-income homebuyers (under 65 with a household income under \$50,000) is expected to increase by 13.8 percent. Moderate-income homebuyers (25-64 with an income from \$50,000 to \$74,999) will increase 17.2 percent. Elderly homebuyers (over 65) will increase 29.9 percent.

Reservations Profile The Native American Indian Reservations Profile, including information on the Turtle Mountain Reservation, and the full 2012 North Dakota Statewide Housing Needs Assessment, including Housing Forecast, Detailed Tables, Survey Report and SHARP website link, may be found online at www.ndhfa.org.

TABLE 1. TOTAL POPULATION, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	642,200	672,591	4.7%	750,023	806,541	841,620	25.2%
Fort Berthold	5,915	6,341	7.2%	6,569	6,798	7,026	10.8%
Spirit Lake	4,435	4,238	-4.4%	4,374	4,510	4,646	9.6%
Standing Rock	4,044	4,153	2.7%	4,209	4,265	4,321	4.0%
Turtle Mountain	8,307	8,656	4.2%	8,838	9,020	9,201	6.3%

TABLE 2. POPULATION BY AGE, 2010 and 2030

Area	Less Than 25 Years of Age			Ages 25 to 44			Ages 45 to 64			65 Years and Older		
	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025	2010	2025	Change: 2010 to 2025
North Dakota	230,691	272,286	17.9%	165,747	235,026	41.8%	178,675	186,448	4.5%	97,477	148,060	51.5%
Fort Berthold	2,703	2,395	10.8%	1,464	1,622	10.8%	1,600	1,773	10.8%	574	636	10.8%
Spirit Lake	2,220	2,434	9.6%	973	1,073	9.6%	739	810	9.6%	300	329	9.6%
Standing Rock	2,001	2,082	4.0%	1,059	1,102	4.0%	799	831	4.0%	294	306	4.0%
Turtle Mountain	4,132	4,392	6.3%	2,071	2,202	6.3%	1,885	2,004	6.3%	568	604	6.3%

TABLE 4. TOTAL OCCUPIED HOUSING UNITS, 2000 to 2025

Area	2000	2010	Change: 2000 to 2010	Projections			Change: 2010 to 2025
				2015	2020	2025	
North Dakota	257,152	276,642	7.6%	315,830	342,933	360,071	30.2%
Fort Berthold	1,894	2,132	12.6%	2,044	2,251	2,326	9.1%
Spirit Lake	1,253	1,082	-13.6%	1,094	1,188	1,234	13.1%
Standing Rock	1,055	1,060	-3.2%	1,090	1,189	1,205	13.7%
Turtle Mountain	2,483	2,426	-2.3%	2,552	2,808	2,866	18.1%

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

Area	Extremely Low: 0-30% MFI (Less than \$20,000 in 2010)			Very Low: 31-50% MFI (\$20,000 to \$29,999 in 2010)			Low Income: 51-80% MFI (\$30,000 to \$49,999 in 2010)			Moderate: 81-115% MFI (\$50,000 to \$74,999 in 2010)			Upper: Above 115% MFI (\$75,000 or more in 2010)			Tax Credit: 51 to 60% MFI (\$30,000 to \$39,999 in 2010)		
	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change	2010	2025	% Change
North Dakota	56,426	72,699	31.1%	33,078	43,540	31.6%	57,995	75,796	30.7%	55,089	71,784	30.2%	75,104	96,296	28.2%	30,980	40,647	30.9%
Fort Berthold	637	699	9.7%	209	232	11.0%	378	413	9.3%	505	546	8.1%	403	435	7.9%	155	170	9.7%
Spirit Lake	455	532	16.9%	148	158	6.8%	222	249	12.2%	146	162	11.0%	111	122	9.9%	136	146	7.4%
Standing Rock	379	434	14.0%	132	148	12.1%	225	257	13.7%	144	164	13.9%	179	203	13.4%	127	154	12.6%
Turtle Mountain	1,065	1,236	16.1%	427	483	13.1%	440	533	21.1%	273	335	22.7%	321	279	26.2%	260	326	25.4%