



Welcome to the Affordable Housing Focus Group

Sponsored by the
North Dakota Department of Commerce
In Support of North Dakota's
Five-Year Consolidated Plan



Why Prepare a Consolidated Plan?

- In 1994, HUD combined the planning and application process of four programs: HOME, CDBG, ESG and HOPWA
- In exchange for receiving funds, required to prepare a Five-Year Consolidated Plan, an Annual Action Plan and Analysis of Impediments to Fair Housing Choice



Purpose of the Consolidated Plan



- **Identify housing and community development needs, priorities and strategies**
- **Indicate how state and federal funds will be allocated to address these needs and activities**



Consolidated Plan Objectives



- **Provide decent housing**
- **Provide a suitable living environment**
- **Expand economic opportunities for lower-income citizens of the state**



Consolidated Plan Outcomes



- **Sustainability – enhance communities in the state**
- **Availability/Accessibility – benefit eligible individuals and families**
- **Affordability – create and/or maintain affordable housing**



Consolidated Plan Resources in FY 2014

- **Housing Opportunities for Persons with AIDS (HOPWA): \$0**
- **Emergency Solutions Grant (ESG): \$416,114**
- **HOME Investment Partnership (HOME): \$3,017,887**
- **Community Development Block Grant (CDBG): \$3,658,596**



Consolidated Plan Planning Process

- **Analysis of quantitative and qualitative data regarding need**
- **Public involvement and other agency input about need**
- **Development of strategy in response to identified needs**



Consolidated Plan Components

- **Assessment of Need and a Five Year Strategy to Address the Needs**
- **Annual Action Plans**
- **A Fair Housing Analysis and Plan**
- **Consolidated Annual Performance and Evaluation Report (CAPER)**



Contents of the Consolidated Plan

- **Needs Assessment and Strategic Plan:**
 - ✓ **Housing**
 - ✓ **Homeless**
 - ✓ **Community Development**
 - ✓ **Non-Housing Special Needs**
- **Documentation of Entire Process**



Contents of the Housing Needs Assessment

➤ Housing:

- ✓ Housing Market
- ✓ Housing Needs
- ✓ Housing Priorities
- ✓ Public Housing
- ✓ Barriers to Affordable Housing



Purpose of Today's Meeting is to Support the CP

We hope to answer some of these questions:

- 1. What are our greatest housing needs?**
- 2. What are our market barriers?**
- 3. What policy barriers are there?**
- 4. Are there land use or zoning constraints on affordable housing?**



A Situation Review



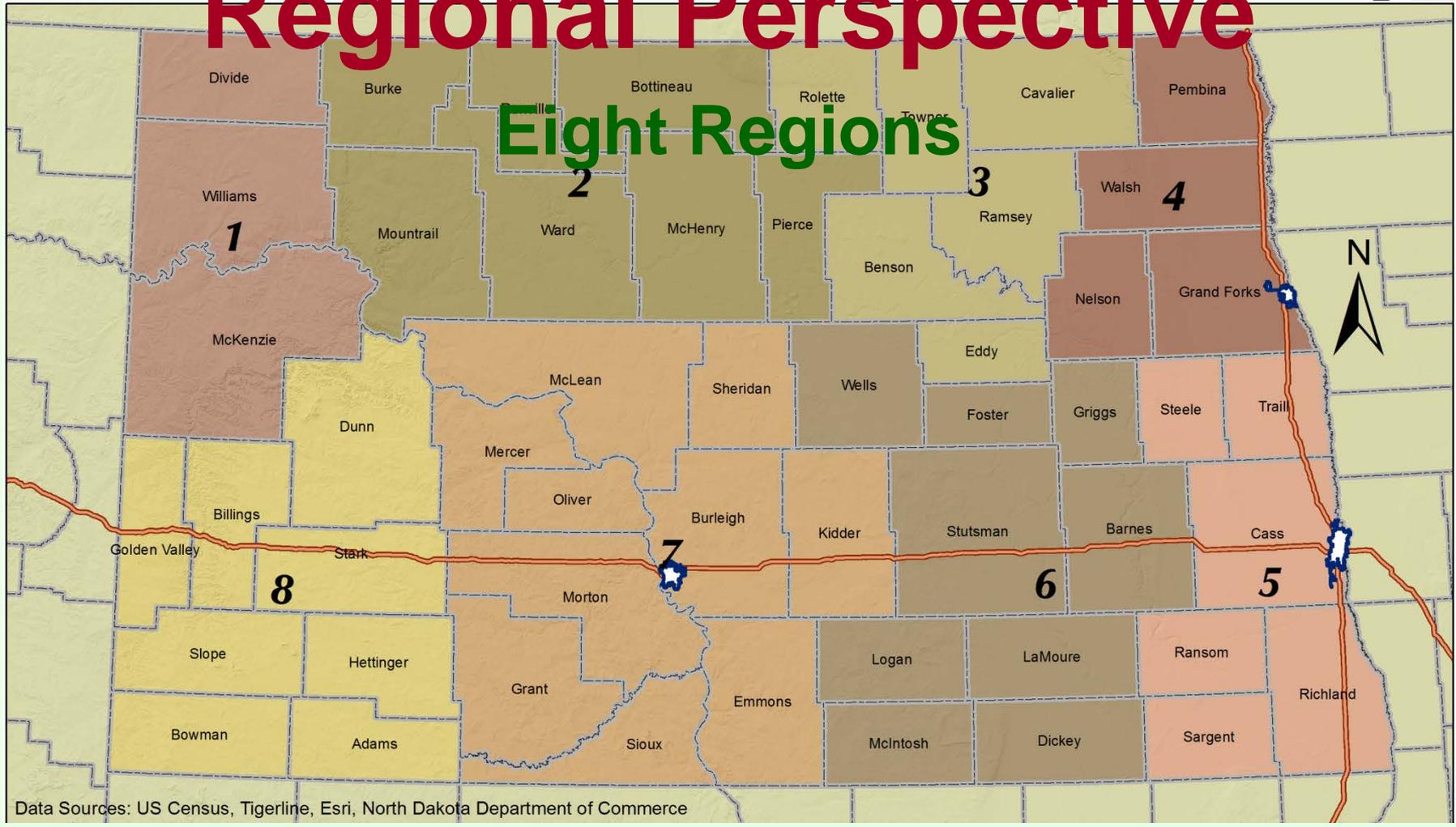
What is the environment like today and what can we expect in the near future?

- 1. Demographic trends**
- 2. Economic influences**
- 3. Housing situation**
- 4. Preliminary findings of surveys**



Regional Perspective

Eight Regions



Data Sources: US Census, Tigerline, Esri, North Dakota Department of Commerce





Demographics:

Total Population by Race/Ethnicity

Population by Race and Ethnicity

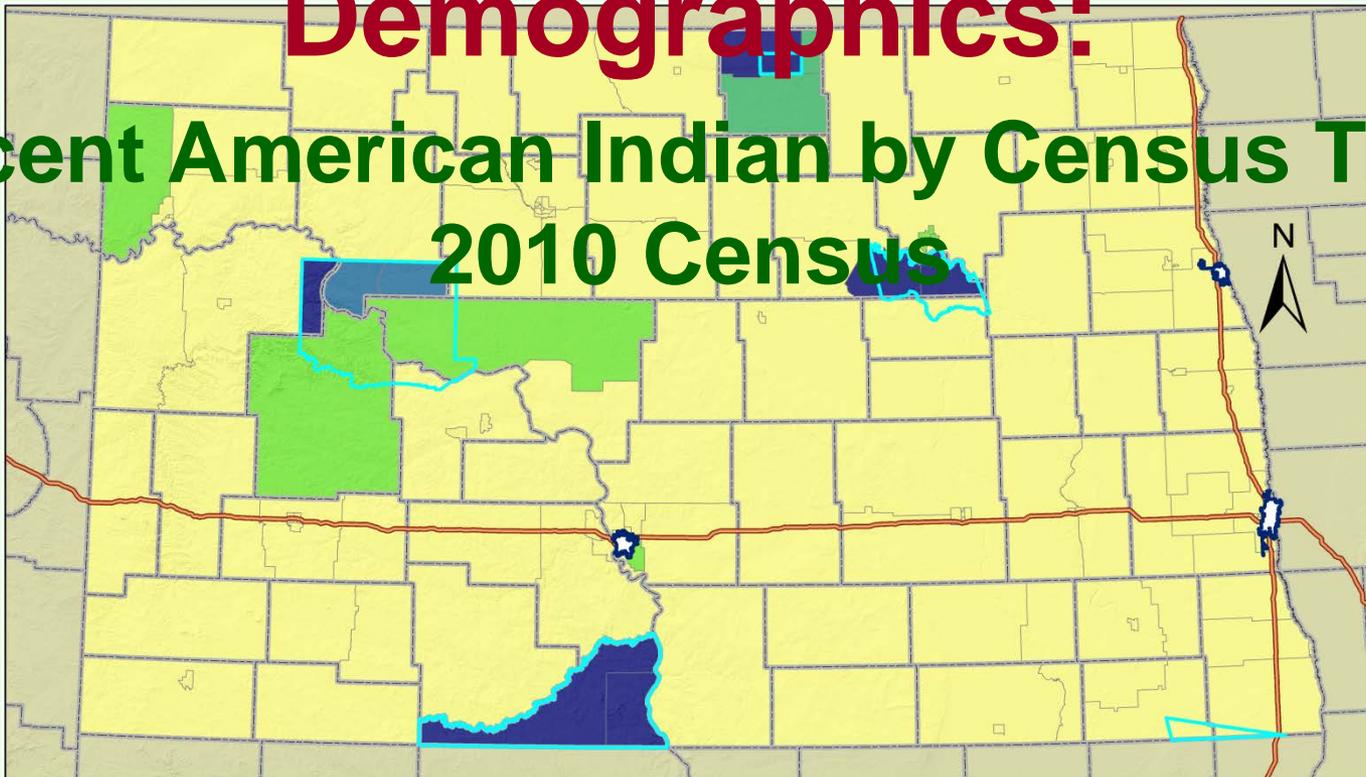
Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	409,186	91.6%	406,246	89.7%	-.7%
Black	2,412	.5%	3,647	.8%	51.2%
American Indian	26,969	6.0%	30,851	6.8%	14.4%
Asian	1,401	.3%	2,251	.5%	60.7%
Native Hawaiian/ Islander Pacific	147	.0%	239	.1%	62.6%
Other	1,757	.4%	2,290	.5%	30.3%
Two or More Races	4,876	1.1%	7,408	1.6%	51.9%
Total	446,748	100.0%	452,932	100.0%	1.4%
Non-Hispanic	441,465	98.8%	444,058	98.0%	.6%
Hispanic	5,283	1.2%	8,874	2.0%	68.0%



Demographics:

Percent American Indian by Census Tract: 2010 Census



Legend

2010 American Indian Population
 2010 Average percent American Indian population in non-entitlement areas of North Dakota = 0.8% Disproportionate share threshold = 10.8% (A disproportionate share exists where the share of a population in a given Census tract exceeds the overall average by ten percentage points.)

- Trivial Reservation Areas
- Entitlement Cities
- Major Highways
- County Boundaries

American Indian Population

- 0.1% - 6.8%
- 6.9% - 16.8%
- 16.9% - 43.2%
- 43.3% - 69.6%
- 69.7% - 96%

Disproportionate Share Threshold

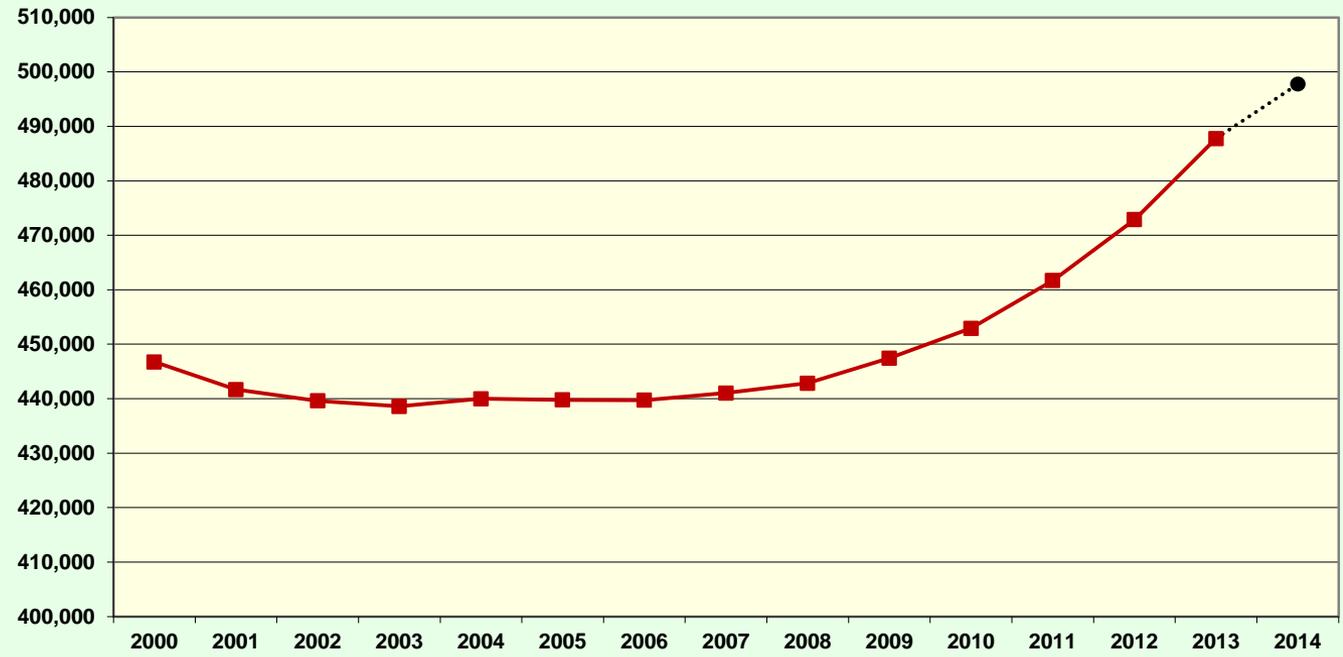
0 20 40 60 Miles

Data Sources: US Census Bureau, Esri, USGS



Demographics: Growth in Population

Population
Non-Entitled Areas of North Dakota
Census and Intercensal Estimates: 2000-2013



2010 North Dakota = 672,591 2014 North Dakota = 739,482 or 9.9% Increase



Demographics: Population by Age

Population by Age
Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	27,371	6.1%	30,677	6.8%	12.1%
5 to 19	104,497	23.4%	88,322	19.5%	-15.5%
20 to 24	24,472	5.5%	28,333	6.3%	15.8%
25 to 34	47,423	10.6%	54,318	12.0%	14.5%
35 to 54	130,149	29.1%	120,588	26.6%	-7.3%
55 to 64	39,956	8.9%	58,657	13.0%	46.8%
65 or Older	72,880	16.3%	72,037	15.9%	-1.2%
Total	446,748	100.0%	452,932	100.0%	1.4%



Demographics:

Elderly Population by Age

Elderly Population by Age
 Non-Entitlement Areas of North Dakota
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	7,147	9.8%	8,315	11.5%	16.3%
67 to 69	10,500	14.4%	10,939	15.2%	4.2%
70 to 74	17,517	24.0%	15,621	21.7%	-10.8%
75 to 79	14,735	20.2%	13,568	18.8%	-7.9%
80 to 84	11,546	15.8%	11,390	15.8%	-1.4%
85 or Older	11,435	15.7%	12,204	16.9%	6.7%
Total	72,880	100.0%	72,037	100.0%	-1.2%



Demographics:

Household Size

Households by Household Size

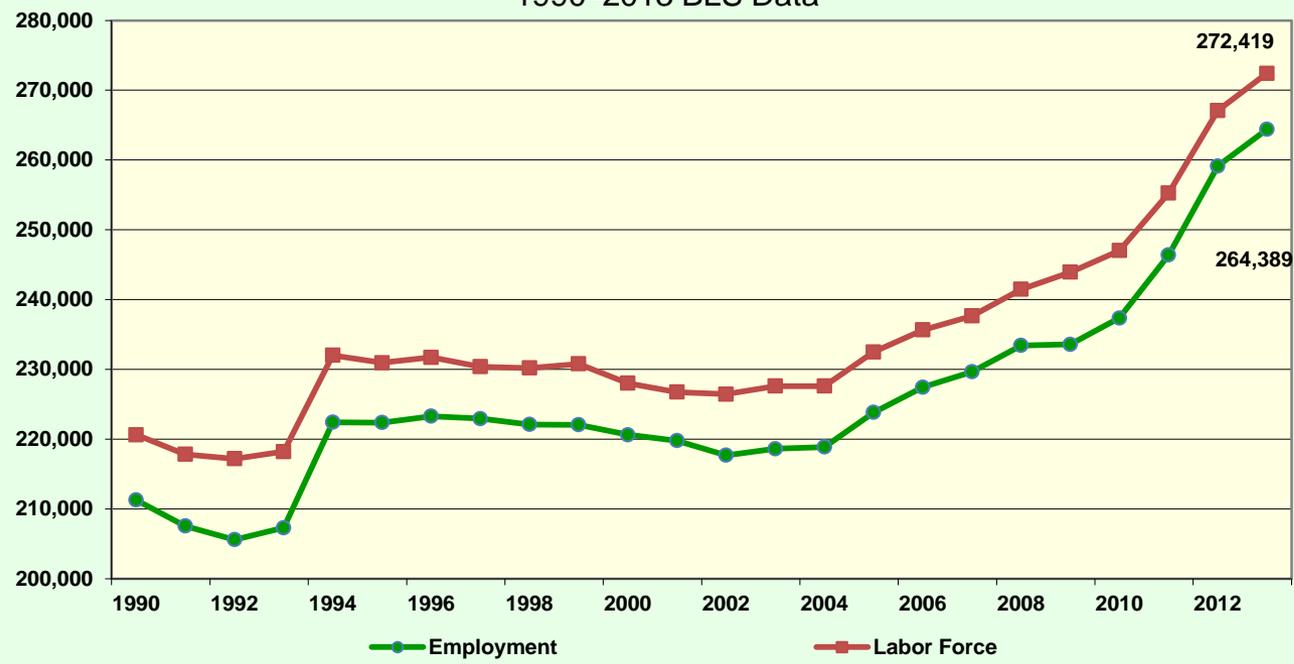
Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	48,458	27.7%	54,196	29.3%	11.8%
Two Persons	61,054	34.9%	68,987	37.3%	13.0%
Three Persons	24,975	14.3%	24,967	13.5%	.0%
Four Persons	23,610	13.5%	20,996	11.4%	-11.1%
Five Persons	11,628	6.6%	10,319	5.6%	-11.3%
Six Persons	3,637	2.1%	3,543	1.9%	-2.6%
Seven Persons or More	1,660	0.9%	1,870	1.0%	12.7%
Total	175,022	100.0%	184,878	100.0%	05.6%



Economics: Labor Force Statistics

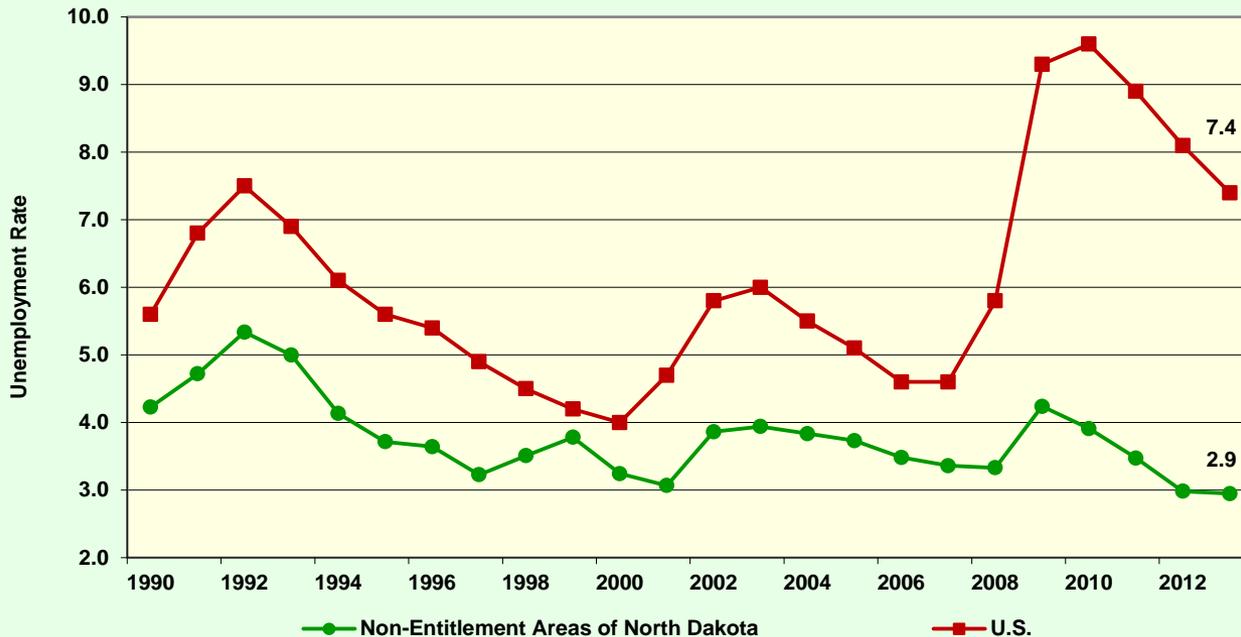
Labor Force and Employment
Non-Entitled Areas of North Dakota
1990–2013 BLS Data





Economics: Unemployment Rates

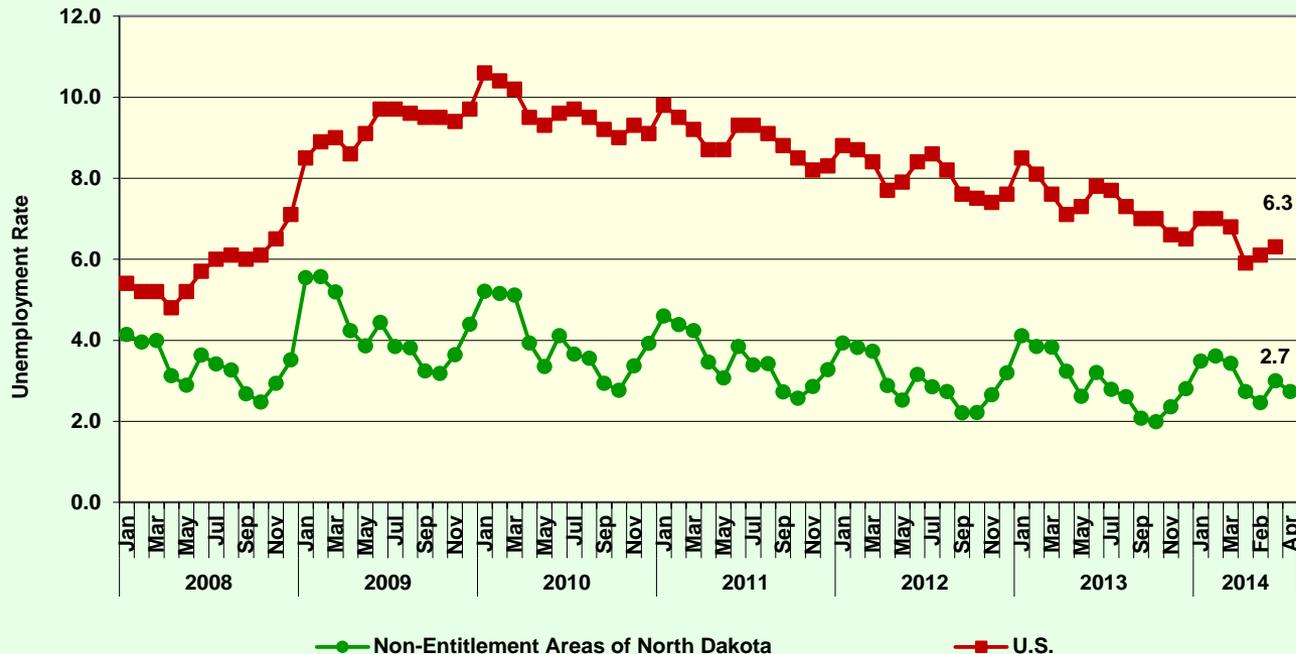
Unemployment Rate
Non-Entitled Areas of North Dakota
1990–2013 BLS Data





Economics: Unemployment Rates

Monthly Unemployment Rate
Non-Entitled Areas of North Dakota
2008–April 2014 BLS Data

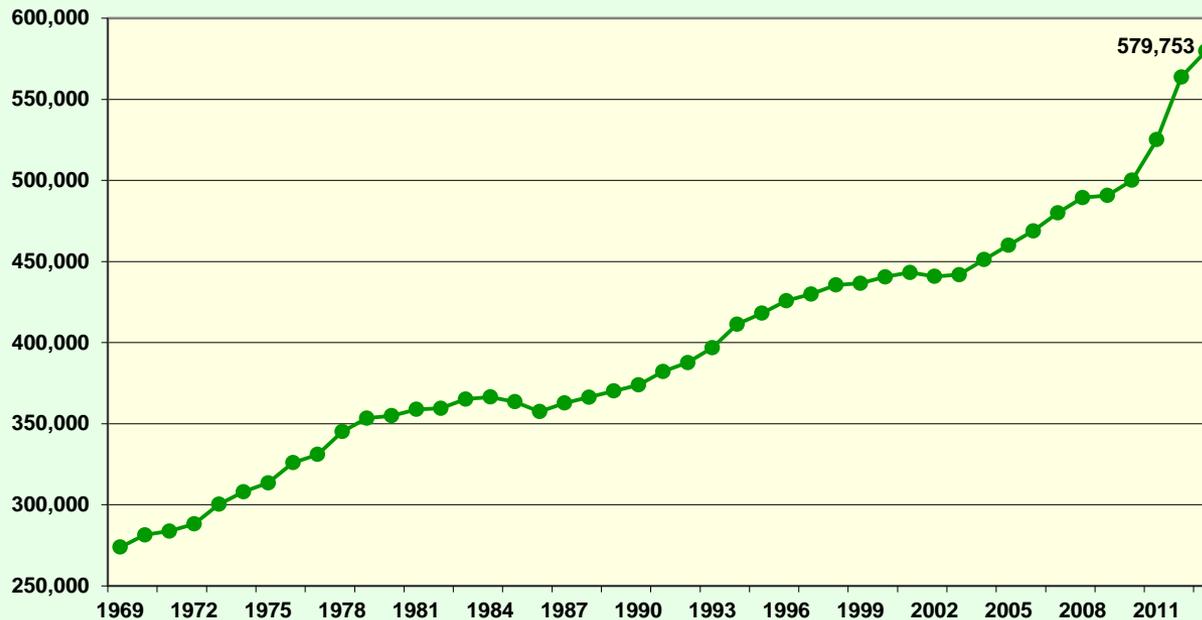




Economics:

Total Full- and Part-Time Employment

Total Employment
State of North Dakota
1990–2013 BEA Data

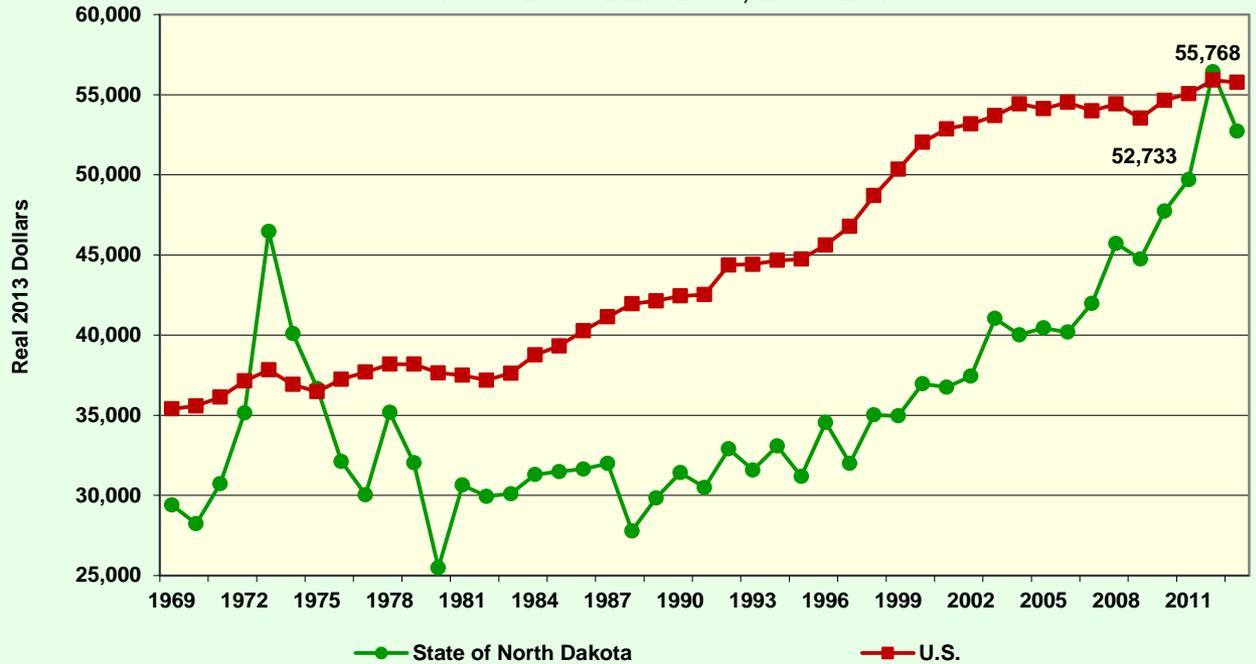




Economics:

Average Earnings Per Job

Average Earnings Per Job
 State of North Dakota
 1990–2013 BEA Data, 2013 Dollars

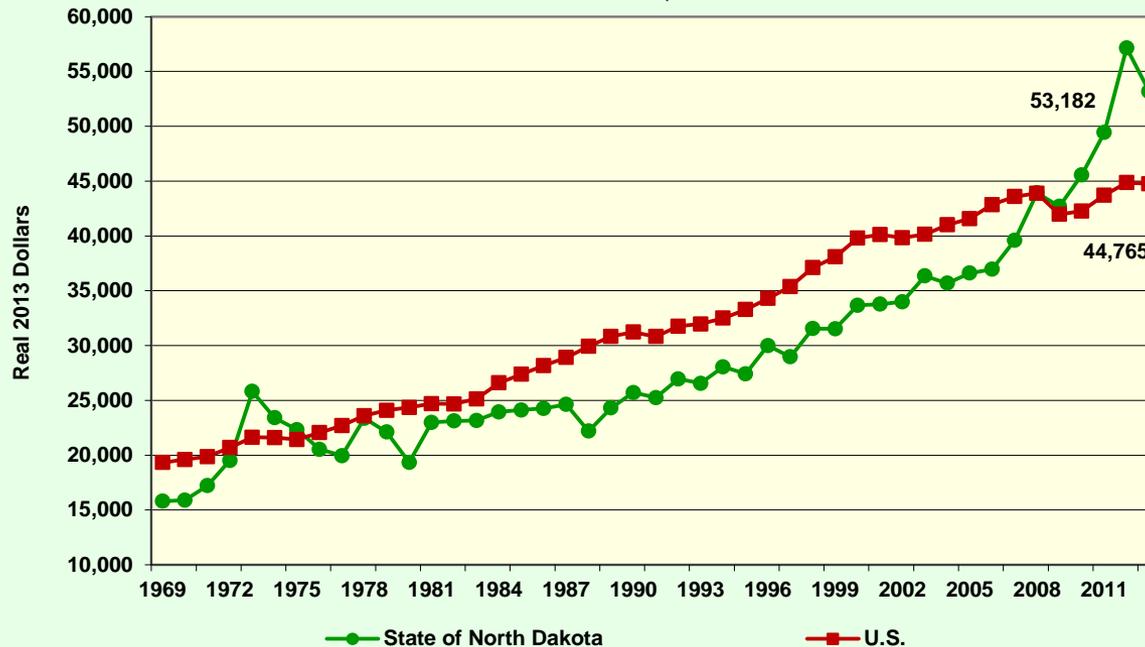




Economics:

Real Per Capita Income

Real Per Capita Income
 State of North Dakota
 1990–2013 BEA Data, 2013 Dollars





Economics:

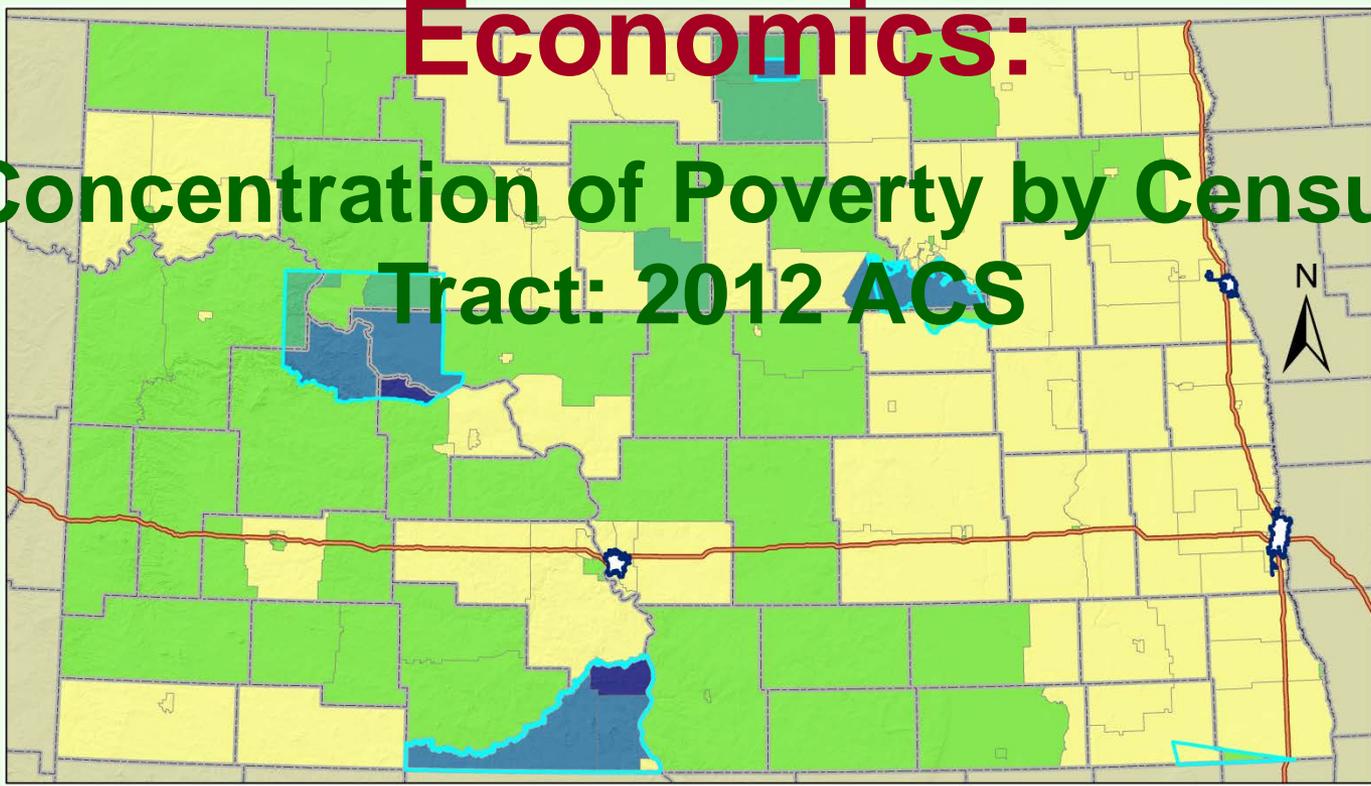
Poverty in North Dakota

Poverty by Age
 Non-Entitlement Areas of North Dakota
 2000 Census SF3 & 2012 Five-Year ACS Data

Age	2000 Census		2012 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	5,772	11.1%	6,290	13.3%
6 to 17	11,462	22.0%	9,052	19.1%
18 to 64	26,567	51.1%	23,479	49.5%
65 or Older	8,227	15.8%	8,588	18.1%
Total	52,028	100.0%	47,409	100.0%
Poverty Rate	12.0%	.	10.7%	.



Economics: Concentration of Poverty by Census Tract: 2012 ACS



Legend

2000 Poverty Rates

2000 Average poverty rate in non-entitlement areas of North Dakota = 12%. Disproportionate share threshold = 22% (A disproportionate share exists where the share of a population in a given Census tract exceeds the overall average by ten percentage points.)

Poverty Rates

0% - 12%
12.1% - 22%
22.1% - 31.3%
31.4% - 40.6%
40.7% - 49.9%

- Tribal Reservation Areas
- Entitlement Cities
- Major Highways
- County Boundaries

Disproportionate Share Threshold

0 10 20 30 Miles



Housing:

Total Housing Units

Housing Units by Tenure
 Non-Entitlement Areas of North Dakota
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	175,022	86.0%	184,878	85.8%	5.6%
Owner-Occupied	128,130	73.2%	134,869	73.0%	5.3%
Renter-Occupied	46,892	26.8%	50,009	27.0%	6.6%
Vacant Housing Units	28,400	14.0%	30,567	14.2%	7.6%
Total Housing Units	203,422	100.0%	215,445	100.0%	5.91%



Housing: Vacant Housing

Disposition of Vacant Housing Units

Non-Entitlement Areas of North Dakota
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	5,334	18.8%	4,419	14.5%	-17.15%
For Sale	3,999	14.1%	1,789	5.9%	-55.26%
Rented or Sold, Not Occupied	1,439	5.1%	1,241	4.1%	-13.76%
For Seasonal, Recreational, Occasional Use	7,964	28.0%	11,027	36.1%	38.46%
For Migrant Workers	263	0.9%	315	01.0%	19.77%
Other Vacant	9,401	33.1%	11,776	38.5%	25.26%
Total	28,400	100.0%	30,567	100.0%	7.6%



Housing: Dwelling Types

Housing Units by Type

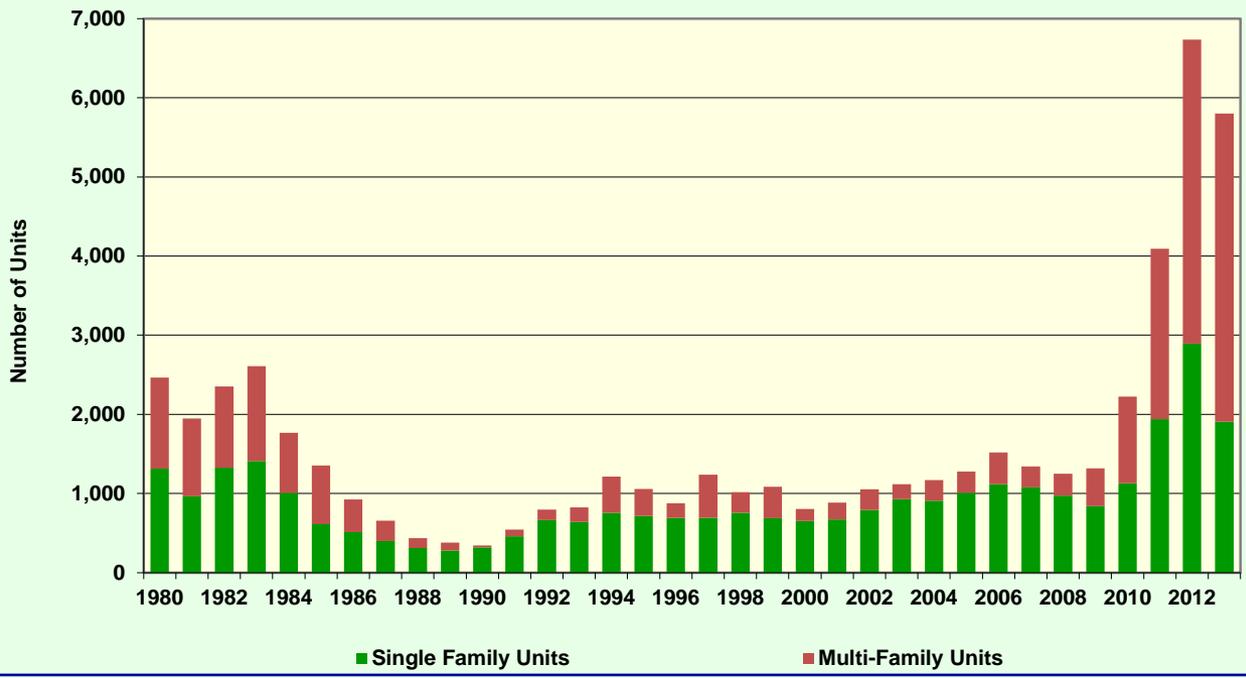
Non-Entitlement Areas of North Dakota
2000 Census SF3 & 2012 Five-Year ACS Data

Unit Type	2000 Census		2012 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	150,480	74.0%	162,804	75.0%
Duplex	3,945	1.9%	3,861	1.8%
Tri- or Four-Plex	8,554	4.2%	7,555	3.5%
Apartment	18,885	9.3%	22,758	10.5%
Mobile Home	21,289	10.5%	20,068	9.2%
Boat, RV, Van, Etc.	255	0.1%	101	0.0%
Total	203,408	100.0%	217,147	100.0%



Housing: Housing Permits

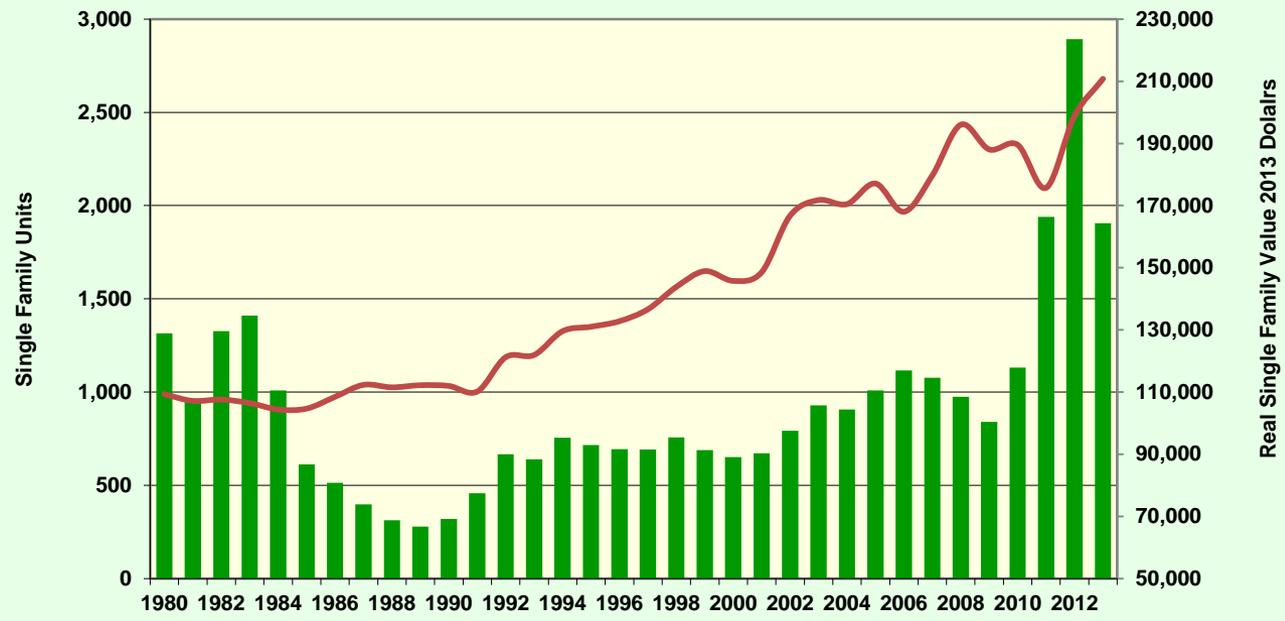
Housing Permits
Non-Entitled Areas of North Dakota
1990–2013 Census Data





Housing: Housing Permits

Single Family Permits and Value of Construction
 Non-Entitled Areas of North Dakota
 1990–2013 Census Data





Housing:

Median Housing Costs

Median Housing Costs
State of North Dakota
2000 Census SF3 & 2012 Five-Year ACS Data

Housing Cost	2000	2012
Median Contract Rent	\$412	\$535
Median Home Value	\$74,400	\$123,900



Housing:

Housing Cost Burdens

Cost Burden and Severe Cost Burden by Tenure
 Non-Entitled Areas of North Dakota
 2000 Census & 2012 Five-Year ACS Data

Data Source	31%-50%		Above 50%	
	Households	% of Total	Households	% of Total
Owner With a Mortgage				
2000 Census	5,493	12.0%	2,332	5.1%
2012 Five-Year ACS	9,054	13.0%	3,760	5.4%
Owner Without a Mortgage				
2000 Census	2,400	5.7%	1,552	3.7%
2012 Five-Year ACS	4,199	6.2%	3,145	4.6%
Renter				
2000 Census	6,035	13.7%	4,567	10.3%
2012 Five-Year ACS	7,340	15.1%	6,829	14.0%
Total				
2000 Census	13,928	10.6%	8,451	6.4%
2012 Five-Year ACS	20,593	11.1%	13,734	7.4%



2015 Survey

Suggested Allocation of Resources

How Would You Allocate Resources

State of North Dakota

2015 Housing and Community Development Survey

Area	Percentage Allocated
Housing	31.44%
Public Facilities	19.67%
Water Systems	12.90%
Human Services	12.63%
Infrastructure	11.34%
Economic Development	10.71%
All Other	1.31%
Total	100.0%

<https://www.research.net/s/2014NorthDakotaHCDSurvey>



2015 Survey

Preliminary Housing Needs

The Need for the Following Housing Activities

State of North Dakota

2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new for-sale housing	1	4	16	65	22	108
Construction of new rental housing	1	4	21	61	21	108
Rental housing for very low-income households	2	10	15	54	27	108
Supportive housing	2	9	21	52	24	108
Rental assistance	2	8	29	46	23	108
Rental housing rehabilitation	1	11	34	37	25	108
Senior-friendly housing	2	8	37	37	24	108
Preservation of federal subsidized housing	3	10	34	37	24	108



2015 Survey

Preliminary Housing Needs

The Need for the Following Housing Activities, Cont.

State of North Dakota

2015 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Homeowner housing rehabilitation	1	13	35	35	24	108
First-time home-buyer assistance	2	5	43	34	24	108
Mixed income housing	2	9	38	32	27	108
Energy efficient retrofits	3	16	34	30	25	108
Retrofitting existing housing to meet seniors' needs	2	12	42	28	24	108
Homeownership in communities of color	10	24	24	21	29	108
Mixed use housing	3	16	41	20	28	108
Downtown housing	5	29	33	17	24	108
Housing demolition	4	50	19	10	25	108
Other Housing activities	5	1		10	92	108



2015 Survey

Preliminary Housing Needs

**Barriers to Affordable Housing
State of North Dakota
2015 Housing and Community
Development Survey**

Barrier	Citations
Cost of land or lot	56
Cost of labor	53
Cost of materials	48
Lack of Affordable housing development policies	47
Not In My Back Yard (NIMBY) mentality	44
Lack of qualified contractors or builders	41
Lack of available land	31
Lack of other infrastructure	21
Construction fees	18
Density or other zoning requirements	16
Lack of sewer system	12
Lack of water system	11
Building codes	11
Lot size	10
Permitting fees	9
Impact fees	7
Permitting process	6
ADA codes	5
Lack of water	2
Other Barriers	13



Summary



- 1. Rapidly rising population**
- 2. Rising elderly households**
- 3. Increasing large households**
- 4. Fewer persons with cost burdens**
- 5. Significant permits, rising prices, but not affordable housing units**
- 6. Questions about 2015 oil fields...**



Discussion

- 1. What are our greatest needs?**
- 2. What are our most difficult barriers and constraints?**
- 3. What can we do about these barriers and constraints?**
- 4. Are there other concerns?**



Discussion

- 1. What activities should we undertake in the next five years?**
- 2. How might we influence local public policy?**
- 3. How might we stimulate affordable housing construction?**
- 4. Other concerns or considerations?**



Conclusion

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