

# 2011 NORTH DAKOTA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

## VOLUME II: TECHNICAL APPENDIX



FINAL REPORT  
MARCH 9, 2012





# 2011 NORTH DAKOTA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE VOLUME II

**Final Report  
March 9, 2012**

Prepared for  
The North Dakota Department of Commerce

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# ***TABLE OF CONTENTS***

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<b>APPENDIX A: ADDITIONAL CENSUS DATA .....</b>	<b>1</b>
<b>APPENDIX B: ADDITIONAL BEA/BLS DATA.....</b>	<b>25</b>
<b>APPENDIX C: ADDITIONAL HMDA DATA .....</b>	<b>37</b>
<b>APPENDIX D: ADDITIONAL CRA DATA .....</b>	<b>91</b>
<b>APPENDIX E: ADDITIONAL COMPLAINT DATA .....</b>	<b>103</b>
<b>APPENDIX F: ADDITIONAL PUBLIC INPUT DATA .....</b>	<b>117</b>



## ***APPENDIX A: ADDITIONAL CENSUS DATA***

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This section contains additional data from the U.S. Census Bureau. Data for the entire state are presented first, followed by data for the entitlement cities and for the non-entitlement areas of the state.

## STATE OF NORTH DAKOTA

## Demographics

<b>Table A.1</b>					
<b>Population by Age</b>					
State of North Dakota Census Bureau Data					
Age	2000 Census		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>City of Bismarck</b>					
Under 5	3,356	6.0%	3,896	6.4%	16.1%
5 to 19	11,529	20.8%	10,546	17.2%	-8.5%
20 to 24	4,380	7.9%	5,035	8.2%	15.0%
25 to 34	7,339	13.2%	9,110	14.9%	24.1%
35 to 54	16,657	30.0%	15,765	25.7%	-5.4%
55 to 64	4,629	8.3%	7,509	12.3%	62.2%
65 and Over	7,642	13.8%	9,411	15.4%	23.1%
<b>Total</b>	<b>55,532</b>	<b>100.0%</b>	<b>61,272</b>	<b>100.0%</b>	<b>10.3%</b>
<b>City of Fargo</b>					
Under 5	5,763	6.4%	6,805	6.4%	18.1%
5 to 19	17,283	19.1%	18,544	17.6%	7.3%
20 to 24	13,477	14.9%	15,972	15.1%	18.5%
25 to 34	15,144	16.7%	18,906	17.9%	24.8%
35 to 54	24,105	26.6%	24,204	22.9%	0.4%
55 to 64	5,707	6.3%	10,425	9.9%	82.7%
65 and Over	9,120	10.1%	10,693	10.1%	17.2%
<b>Total</b>	<b>90,599</b>	<b>100.0%</b>	<b>105,549</b>	<b>100.0%</b>	<b>16.5%</b>
<b>City of Grand Forks</b>					
Under 5	2,910	5.9%	3,217	6.1%	10.5%
5 to 19	10,755	21.8%	9,928	18.8%	-7.7%
20 to 24	8,174	16.6%	9,616	18.2%	17.6%
25 to 34	6,981	14.2%	8,151	15.4%	16.8%
35 to 54	12,524	25.4%	11,362	21.5%	-9.3%
55 to 64	3,141	6.4%	5,228	9.9%	66.4%
65 and Over	4,836	9.8%	5,336	10.1%	10.3%
<b>Total</b>	<b>49,321</b>	<b>100.0%</b>	<b>52,838</b>	<b>100.0%</b>	<b>7.1%</b>
<b>Non-Entitlement Areas</b>					
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 and Over	72,880	16.3%	72,037	15.9%	-1.2%
<b>Total</b>	<b>446,748</b>	<b>100.0%</b>	<b>452,932</b>	<b>100.0%</b>	<b>1.4%</b>
<b>State of North Dakota</b>					
Under 5	39,400	6.1%	44,595	6.6%	13.2%
5 to 19	144,064	22.4%	127,340	18.9%	-11.6%
20 to 24	50,503	7.9%	58,956	8.8%	16.7%
25 to 34	76,887	12.0%	90,485	13.5%	17.7%
35 to 54	183,435	28.6%	171,919	25.6%	-6.3%
55 to 64	53,433	8.3%	81,819	12.2%	53.1%
65 and Over	94,478	14.7%	97,477	14.5%	3.2%
<b>Total</b>	<b>642,200</b>	<b>100.0%</b>	<b>672,591</b>	<b>100.0%</b>	<b>4.7%</b>

<b>Table A.2</b>					
<b>Elderly Population by Age</b>					
State of North Dakota Census Bureau Data					
Persons	2000 Census		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>City of Bismarck</b>					
65 to 66	816	10.7%	1,108	11.8%	35.8%
67 to 69	1,188	15.5%	1,393	14.8%	17.3%
70 to 74	1,884	24.7%	1,934	20.6%	2.7%
75 to 79	1,490	19.5%	1,878	20.0%	26.0%
80 to 84	1,141	14.9%	1,501	15.9%	31.6%
85 and over	1,123	14.7%	1,597	17.0%	42.2%
<b>Total</b>	<b>7,642</b>	<b>100.0%</b>	<b>9,411</b>	<b>100.0%</b>	<b>23.1%</b>
<b>City of Fargo</b>					
65 to 66	942	10.3%	1,210	11.3%	28.5%
67 to 69	1,383	15.2%	1,575	14.7%	13.9%
70 to 74	2,207	24.2%	2,149	20.1%	-2.6%
75 to 79	1,842	20.2%	1,965	18.4%	6.7%
80 to 84	1,329	14.6%	1,816	17.0%	36.6%
85 and over	1,417	15.5%	1,978	18.5%	39.6%
<b>Total</b>	<b>9,120</b>	<b>100.0%</b>	<b>10,693</b>	<b>100.0%</b>	<b>17.2%</b>
<b>City of Grand Forks</b>					
65 to 66	477	9.9%	669	12.5%	40.3%
67 to 69	689	14.2%	819	15.3%	18.9%
70 to 74	1,151	23.8%	1,141	21.4%	-0.9%
75 to 79	1,018	21.1%	957	17.9%	-6.0%
80 to 84	750	15.5%	841	15.8%	12.1%
85 and over	751	15.5%	909	17.0%	21.0%
<b>Total</b>	<b>4,836</b>	<b>100.0%</b>	<b>5,336</b>	<b>100.0%</b>	<b>10.3%</b>
<b>Non-Entitlement Areas</b>					
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 and over	11,435	15.7%	12,204	16.9%	6.7%
<b>Total</b>	<b>72,880</b>	<b>100.0%</b>	<b>72,037</b>	<b>100.0%</b>	<b>-1.2%</b>
<b>State of North Dakota</b>					
65 to 66	9,382	9.9%	11,302	11.6%	20.5%
67 to 69	13,760	14.6%	14,726	15.1%	7.0%
70 to 74	22,759	24.1%	20,845	21.4%	-8.4%
75 to 79	19,085	20.2%	18,368	18.8%	-3.8%
80 to 84	14,766	15.6%	15,548	16.0%	5.3%
85 and over	14,726	15.6%	16,688	17.1%	13.3%
<b>Total</b>	<b>94,478</b>	<b>100.0%</b>	<b>97,477</b>	<b>100.0%</b>	<b>3.2%</b>

**Table A.3**  
**Population by Race and Ethnicity**

State of North Dakota Census Bureau Data					
Race	2000 Census		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>City of Bismarck</b>					
White	52,634	94.8%	56,616	92.4%	7.6%
Black	156	0.3%	400	0.7%	156.4%
American Indian	1,884	3.4%	2,773	4.5%	47.2%
Asian	251	0.5%	343	0.6%	36.7%
Native Hawaiian/Pacific Islander	15	0.0%	17	0.0%	13.3%
Other	95	0.2%	181	0.3%	90.5%
Two or More Races	497	0.9%	942	1.5%	89.5%
<b>Total</b>	<b>55,532</b>	<b>100.0%</b>	<b>61,272</b>	<b>100.0%</b>	<b>10.3%</b>
Hispanic (Ethnicity)	415	0.7%	812	1.3%	95.7%
<b>City of Fargo</b>					
White	85,321	94.2%	95,205	90.2%	11.6%
Black	922	1.0%	2,852	2.7%	209.3%
American Indian	1,119	1.2%	1,452	1.4%	29.8%
Asian	1,482	1.6%	3,137	3.0%	111.7%
Native Hawaiian/Pacific Islander	40	0.0%	44	0.0%	10.0%
Other	400	0.4%	653	0.6%	63.3%
Two or More Races	1,315	1.5%	2,206	2.1%	67.8%
<b>Total</b>	<b>90,599</b>	<b>100.0%</b>	<b>105,549</b>	<b>100.0%</b>	<b>16.5%</b>
Hispanic (Ethnicity)	1,167	1.3%	2,308	2.2%	97.8%
<b>City of Grand Forks</b>					
White	46,040	93.3%	47,382	44.9%	2.9%
Black	426	0.9%	1,061	1.0%	149.1%
American Indian	1,357	2.8%	1,515	1.4%	11.6%
Asian	472	1.0%	1,178	1.1%	149.6%
Native Hawaiian/Pacific Islander	28	0.1%	20	0.0%	-28.6%
Other	288	0.6%	385	0.4%	33.7%
Two or More Races	710	1.4%	1,297	1.2%	82.7%
<b>Total</b>	<b>49,321</b>	<b>100.0%</b>	<b>52,838</b>	<b>50.1%</b>	<b>7.1%</b>
Hispanic (Ethnicity)	921	1.9%	1,473	1.4%	59.9%
<b>Non-Entitlement Areas</b>					
White	409,186	91.6%	406,246	89.7%	-0.7%
Black	2,412	0.5%	3,647	0.8%	51.2%
American Indian	26,969	6.0%	30,851	6.8%	14.4%
Asian	1,401	0.3%	2,251	0.5%	60.7%
Native Hawaiian/Pacific Islander	147	0.0%	239	0.1%	62.6%
Other	1,757	0.4%	2,290	0.5%	30.3%
Two or More Races	4,876	1.1%	7,408	1.6%	51.9%
<b>Total</b>	<b>446,748</b>	<b>100.0%</b>	<b>452,932</b>	<b>100.0%</b>	<b>1.4%</b>
Hispanic (Ethnicity)	5,283	1.2%	8,874	2.0%	68.0%
<b>State of North Dakota</b>					
White	593,181	92.4%	605,449	90.0%	2.1%
Black	3,916	0.6%	7,960	1.2%	103.3%
American Indian	31,329	4.9%	36,591	5.4%	16.8%
Asian	3,606	0.6%	6,909	1.0%	91.6%
Native Hawaiian/Pacific Islander	230	0.0%	320	0.0%	39.1%
Other	2,540	0.4%	3,509	0.5%	38.1%
Two or More Races	7,398	1.2%	11,853	1.8%	60.2%
<b>Total</b>	<b>642,200</b>	<b>100.0%</b>	<b>672,591</b>	<b>100.0%</b>	<b>4.7%</b>
Hispanic (Ethnicity)	7,786	1.2%	13,467	2.0%	73.0%

## ECONOMICS

Table A.4

<b>Households by Income</b>				
State of North Dakota Census Bureau Data				
Income	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>City of Bismarck</b>				
Under 15,000	3,747	16.2%	2,881	11.1%
15,000 - 19,999	1,485	6.4%	1,554	6.0%
20,000 - 24,999	1,770	7.6%	1,978	7.6%
25,000 - 34,999	3,337	14.4%	3,338	12.9%
35,000 - 49,999	4,102	17.7%	3,828	14.8%
50,000 - 74,999	4,910	21.2%	5,127	19.8%
75,000 - 99,999	2,129	9.2%	3,328	12.8%
100,000 and above	1,683	7.3%	3,873	14.9%
<b>Total</b>	<b>23,163</b>	<b>100.0%</b>	<b>25,907</b>	<b>100.0%</b>
<b>City of Fargo</b>				
Under 15,000	6,910	17.6%	8,038	18.6%
15,000 - 19,999	3,247	8.3%	3,060	7.1%
20,000 - 24,999	3,137	8.0%	2,467	5.7%
25,000 - 34,999	6,085	15.5%	6,296	14.5%
35,000 - 49,999	6,861	17.4%	6,633	15.3%
50,000 - 74,999	7,010	17.8%	7,016	16.2%
75,000 - 99,999	2,898	7.4%	4,043	9.3%
100,000 and above	3,206	8.1%	5,768	13.3%
<b>Total</b>	<b>39,354</b>	<b>100.0%</b>	<b>43,321</b>	<b>100.0%</b>
<b>City of Grand Forks</b>				
Under 15,000	3,828	19.5%	4,532	21.0%
15,000 - 19,999	1,374	7.0%	1,568	7.3%
20,000 - 24,999	1,681	8.6%	1,577	7.3%
25,000 - 34,999	3,153	16.0%	2,380	11.0%
35,000 - 49,999	3,436	17.5%	3,129	14.5%
50,000 - 74,999	3,463	17.6%	3,917	18.2%
75,000 - 99,999	1,564	8.0%	1,908	8.9%
100,000 and above	1,159	5.9%	2,543	11.8%
<b>Total</b>	<b>19,658</b>	<b>100.0%</b>	<b>21,554</b>	<b>100.0%</b>
<b>Non-Entitlement Areas</b>				
Under 15,000	34,507	19.7%	24,951	13.7%
15,000 - 19,999	14,047	8.0%	10,203	5.6%
20,000 - 24,999	14,583	8.3%	10,931	6.0%
25,000 - 34,999	27,043	15.4%	21,649	11.9%
35,000 - 49,999	33,411	19.1%	28,451	15.6%
50,000 - 74,999	32,166	18.4%	38,975	21.4%
75,000 - 99,999	10,798	6.2%	22,795	12.5%
100,000 and above	8,504	4.9%	24,298	13.3%
<b>Total</b>	<b>175,059</b>	<b>100.0%</b>	<b>182,253</b>	<b>100.0%</b>
<b>State of North Dakota</b>				
Under 15,000	48,992	19.0%	40,402	14.8%
15,000 - 19,999	20,153	7.8%	16,385	6.0%
20,000 - 24,999	21,171	8.2%	16,953	6.2%
25,000 - 34,999	39,618	15.4%	33,663	12.3%
35,000 - 49,999	47,810	18.6%	42,041	15.4%
50,000 - 74,999	47,549	18.5%	55,035	20.2%
75,000 - 99,999	17,389	6.8%	32,074	11.7%
100,000 and above	14,552	5.7%	36,482	13.4%
<b>Total</b>	<b>257,234</b>	<b>100.0%</b>	<b>273,035</b>	<b>100.0%</b>

<b>Table A.5</b>				
<b>Poverty by Age</b>				
State of North Dakota Census Bureau Data				
Age	2000 Census		2009 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>City of Bismarck</b>				
Under 6	532	11.8%	764	13.7%

6 to 18	716	15.9%	707	12.7%
18 to 64	2,728	60.7%	3,271	58.6%
65 and Older	517	11.5%	839	15.0%
<b>Total</b>	<b>4,493</b>	<b>100.0%</b>	<b>5,581</b>	<b>100.0%</b>
Poverty Rate	8.4%	.	9.6%	.
<b>City of Fargo</b>				
Under 6	1,084	10.5%	1,073	7.5%
6 to 18	1,037	10.1%	1,389	9.7%
18 to 64	7,542	73.2%	11,049	77.1%
65 and Older	642	6.2%	824	5.7%
<b>Total</b>	<b>10,305</b>	<b>100.0%</b>	<b>14,335</b>	<b>100.0%</b>
Poverty Rate	11.8%	.	16.5%	.
<b>City of Grand Forks</b>				
Under 6	785	11.8%	797	8.1%
6 to 18	775	11.7%	895	9.1%
18 to 64	4,731	71.3%	7,641	77.3%
65 and Older	340	5.1%	551	5.6%
<b>Total</b>	<b>6,631</b>	<b>100.0%</b>	<b>9,884</b>	<b>100.0%</b>
Poverty Rate	14.6%	.	20.8%	.
<b>Non-Entitlement Areas</b>				
Under 6	5,772	11.1%	5,627	12.4%
6 to 18	11,462	22.0%	8,681	19.2%
18 to 64	26,567	51.1%	22,647	50.0%
65 and Older	8,227	15.8%	8,359	18.4%
<b>Total</b>	<b>52,028</b>	<b>100.0%</b>	<b>45,314</b>	<b>100.0%</b>
Poverty Rate	12.0%	.	10.8%	.
<b>State of North Dakota</b>				
Under 6	7,388	11.1%	8,261	11.0%
6 to 18	13,215	19.8%	11,672	15.5%
18 to 64	36,837	55.1%	44,608	59.4%
65 and Older	9,386	14.0%	10,573	14.1%
<b>Total</b>	<b>66,826</b>	<b>100.0%</b>	<b>75,114</b>	<b>100.0%</b>
Poverty Rate	10.8%	.	12.3%	.

<b>Table A.6</b>					
<b>Group Quarters Population</b>					
State of North Dakota Census Bureau Data					
<b>Group Quarters</b>	<b>Bismarck</b>	<b>Fargo</b>	<b>Grand Forks</b>	<b>Non-Entitlement Areas</b>	<b>State of North Dakota</b>
<b>2000 Census</b>					
<b>Institutionalized</b>					
Correctional Institutions	734	116	97	571	1,518
Nursing Homes	597	648	461	5,548	7,254
Other Institutions	3	53	8	852	916
<b>Total</b>	<b>1,334</b>	<b>817</b>	<b>566</b>	<b>6,971</b>	<b>9,688</b>
<b>Noninstitutionalized</b>					
College Dormitories	205	2,646	3,102	4,184	10,137
Military Quarters	0	0	0	1,244	1,244
Other Noninstitutional Group Quarters	189	552	149	1,672	2,562
<b>Total</b>	<b>394</b>	<b>3,198</b>	<b>3,251</b>	<b>7,100</b>	<b>13,943</b>
<b>Group Quarters Population</b>	<b>1,728</b>	<b>4,015</b>	<b>3,817</b>	<b>14,071</b>	<b>23,631</b>
<b>2010 Census</b>					
<b>Institutionalized</b>					
Correctional Institutions	762	193	175	1,359	2,489
Juvenile Institutions	75	79	18	211	383
Nursing Homes	534	678	285	4,936	6,433
Other Institutions	0	61	0	309	370
<b>Total</b>	<b>1,371</b>	<b>1,011</b>	<b>478</b>	<b>6,815</b>	<b>9,675</b>
<b>Noninstitutionalized</b>					
College Dormitories	259	3,270	3,074	3,967	10,570
Military Quarters	0	0	0	1,380	1,380
Other Noninstitutional Group Quarters	185	643	202	2,401	3,431
<b>Total</b>	<b>444</b>	<b>3,913</b>	<b>3,276</b>	<b>7,748</b>	<b>15,381</b>
<b>Group Quarters Population</b>	<b>1,815</b>	<b>4,924</b>	<b>3,754</b>	<b>14,563</b>	<b>25,056</b>

## HOUSING

<b>Table A.7</b>				
<b>Households by Vintage of Construction</b>				
State of North Dakota Census Bureau Data				
Disposition	2000 Census		2009 Five-Year ACS	
	Households	% of Total	Households	% of Total
<b>City of Bismarck</b>				
1939 or Earlier	1,665	7.2%	1,875	6.9%
1940 to 1949	910	3.9%	871	3.2%
1950 to 1959	2,942	12.7%	3,339	12.4%
1960 to 1969	3,057	13.2%	2,955	10.9%
1970 to 1979	7,029	30.4%	7,347	27.2%
1980 to 1989	3,535	15.3%	3,840	14.2%
1990 to 1999	4,005	17.3%	3,734	13.8%
2000 to 2004	.	.	2,253	8.3%
Built 2005 or Later	.	.	806	3.0%
<b>Total</b>	<b>23,143</b>	<b>100.0%</b>	<b>27,020</b>	<b>100.0%</b>
<b>City of Fargo</b>				
1939 or Earlier	4,919	12.5%	5,230	11.4%
1940 to 1949	1,831	4.7%	1,514	3.3%
1950 to 1959	4,087	10.4%	3,934	8.6%
1960 to 1969	3,729	9.5%	3,637	8.0%
1970 to 1979	8,363	21.3%	8,392	18.4%
1980 to 1989	6,487	16.5%	7,003	15.3%
1990 to 1999	9,935	25.2%	9,699	21.2%
2000 to 2004	.	.	4,970	10.9%
Built 2005 or Later	.	.	1,330	2.9%
<b>Total</b>	<b>39,351</b>	<b>100.0%</b>	<b>45,709</b>	<b>100.0%</b>
<b>City of Grand Forks</b>				
1939 or Earlier	2,753	7.0%	3,304	14.3%
1940 to 1949	923	2.3%	1,034	4.5%
1950 to 1959	2,462	6.3%	2,483	10.8%
1960 to 1969	2,602	6.6%	2,558	11.1%
1970 to 1979	5,121	13.0%	5,489	23.8%
1980 to 1989	2,839	7.2%	3,523	15.3%
1990 to 1999	2,974	7.6%	2,606	11.3%
2000 to 2004	.	.	1,235	5.4%
Built 2005 or Later	.	.	832	3.6%
<b>Total</b>	<b>19,674</b>	<b>50.0%</b>	<b>23,064</b>	<b>100.0%</b>
<b>Non-Entitlement Areas</b>				
1939 or Earlier	38,440	22.0%	45,907	21.5%
1940 to 1949	12,141	6.9%	12,925	6.1%
1950 to 1959	20,233	11.6%	22,129	10.4%
1960 to 1969	21,719	12.4%	24,721	11.6%
1970 to 1979	41,950	24.0%	47,864	22.4%
1980 to 1989	22,785	13.0%	25,088	11.8%
1990 to 1999	17,716	10.1%	18,374	8.6%
2000 to 2004	.	.	10,767	5.0%
Built 2005 or Later	.	.	5,475	2.6%
<b>Total</b>	<b>174,984</b>	<b>100.0%</b>	<b>213,250</b>	<b>100.0%</b>
<b>State of North Dakota</b>				
1939 or Earlier	47,777	18.6%	56,316	18.2%
1940 to 1949	15,805	6.1%	16,344	5.3%
1950 to 1959	29,724	11.6%	31,885	10.3%
1960 to 1969	31,107	12.1%	33,871	11.0%
1970 to 1979	62,463	24.3%	69,092	22.4%
1980 to 1989	35,646	13.9%	39,454	12.8%
1990 to 1999	34,630	13.5%	34,413	11.1%
2000 to 2004	.	.	19,225	6.2%
Built 2005 or Later	.	.	8,443	2.7%
<b>Total</b>	<b>257,152</b>	<b>100.0%</b>	<b>309,043</b>	<b>100.0%</b>

<b>Table A.8</b>				
<b>Housing Units by Unit Type</b>				
State of North Dakota Census Bureau Data				
<b>Unit Type</b>	<b>2000 Census</b>		<b>2009 Five-Year ACS</b>	
	<b>Housing Units</b>	<b>% of Total</b>	<b>Housing Units</b>	<b>% of Total</b>
<b>City of Bismarck</b>				
Single-Family Unit	12,852	53.2%	14,490	53.6%
Duplex	1,227	5.1%	1,114	4.1%
Tri- or Four-Plex	973	4.0%	1,279	4.7%
Apartment	6,550	27.1%	7,490	27.7%
Mobile Home	2,560	10.6%	2,647	9.8%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
<b>Total</b>	<b>24,162</b>	<b>100.0%</b>	<b>27,020</b>	<b>100.0%</b>
<b>City of Fargo</b>				
Single-Family Unit	18,357	44.5%	19,603	42.9%
Duplex	1,020	2.5%	908	2.0%
Tri- or Four-Plex	1,760	4.3%	1,932	4.2%
Apartment	18,924	45.8%	22,292	48.8%
Mobile Home	1,216	2.9%	974	2.1%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
<b>Total</b>	<b>41,277</b>	<b>100.0%</b>	<b>45,709</b>	<b>100.0%</b>
<b>City of Grand Forks</b>				
Single-Family Unit	9,911	47.6%	10,984	47.6%
Duplex	954	4.6%	767	3.3%
Tri- or Four-Plex	1,128	5.4%	1,094	4.7%
Apartment	7,888	37.9%	9,394	40.7%
Mobile Home	949	4.6%	809	3.5%
Boat, RV, Van, Etc.	0	0.0%	16	0.1%
<b>Total</b>	<b>20,830</b>	<b>100.0%</b>	<b>23,064</b>	<b>100.0%</b>
<b>Non-Entitlement Areas</b>				
Single-Family Unit	150,480	74.0%	159,183	74.6%
Duplex	3,945	1.9%	4,554	2.1%
Tri- or Four-Plex	8,554	4.2%	8,503	4.0%
Apartment	18,885	9.3%	21,928	10.3%
Mobile Home	21,289	10.5%	19,041	8.9%
Boat, RV, Van, Etc.	255	0.1%	41	0.0%
<b>Total</b>	<b>203,408</b>	<b>100.0%</b>	<b>213,250</b>	<b>100.0%</b>
<b>State of North Dakota</b>				
Single-Family Unit	191,600	66.1%	204,260	66.1%
Duplex	7,146	2.5%	7,343	2.4%
Tri- or Four-Plex	12,415	4.3%	12,808	4.1%
Apartment	52,247	18.0%	61,104	19.8%
Mobile Home	26,014	9.0%	23,471	7.6%
Boat, RV, Van, Etc.	255	0.1%	57	0.0%
<b>Total</b>	<b>289,677</b>	<b>100.0%</b>	<b>309,043</b>	<b>100.0%</b>

<b>Table A.9</b>					
<b>Housing Units by Tenure</b>					
State of North Dakota					
Census Bureau Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Housing Units	% of Total	Housing Units	% of Total	
<b>City of Bismarck</b>					
Occupied Housing Units	23,143	95.8%	25,907	95.9%	11.9%
Owner-Occupied	14,656	63.3%	16,862	65.1%	15.1%
Renter-Occupied	8,487	36.7%	9,045	34.9%	6.6%
Vacant Housing Units	1,019	4.2%	1,113	4.1%	9.2%
<b>Total</b>	<b>24,162</b>	<b>100.0%</b>	<b>27,020</b>	<b>100.0%</b>	<b>11.8%</b>
<b>City of Fargo</b>					
Occupied Housing Units	39,351	95.3%	43,321	94.8%	10.1%
Owner-Occupied	18,549	47.1%	18,825	43.5%	1.5%
Renter-Occupied	20,802	52.9%	24,496	56.5%	17.8%
Vacant Housing Units	1,926	4.7%	2,388	5.2%	24.0%
<b>Total</b>	<b>41,277</b>	<b>100.0%</b>	<b>45,709</b>	<b>100.0%</b>	<b>10.7%</b>
<b>City of Grand Forks</b>					
Occupied Housing Units	19,674	94.5%	21,554	93.5%	9.6%
Owner-Occupied	9,940	50.5%	10,389	48.2%	4.5%
Renter-Occupied	9,734	49.5%	11,165	51.8%	14.7%
Vacant Housing Units	1,156	5.5%	1,510	6.5%	30.6%
<b>Total</b>	<b>20,830</b>	<b>100.0%</b>	<b>23,064</b>	<b>100.0%</b>	<b>10.7%</b>
<b>Non-Entitlement Areas</b>					
Occupied Housing Units	174,984	86.0%	182,253	85.5%	4.2%
Owner-Occupied	128,165	73.2%	133,242	73.1%	4.0%
Renter-Occupied	46,819	26.8%	49,011	26.9%	4.7%
Vacant Housing Units	28,424	14.0%	30,997	14.5%	9.1%
<b>Total</b>	<b>203,408</b>	<b>100.0%</b>	<b>213,250</b>	<b>100.0%</b>	<b>4.8%</b>
<b>State of North Dakota</b>					
Occupied Housing Units	257,152	88.8%	273,035	88.3%	6.2%
Owner-Occupied	171,310	66.6%	179,318	65.7%	4.7%
Renter-Occupied	85,842	33.4%	93,717	34.3%	9.2%
Vacant Housing Units	32,525	11.2%	36,008	11.7%	10.7%
<b>Total</b>	<b>289,677</b>	<b>100.0%</b>	<b>309,043</b>	<b>100.0%</b>	<b>6.7%</b>

<b>Table A.10</b>					
<b>Persons Per Household</b>					
State of North Dakota					
Census Bureau Data					
Persons	2000 Census		2010 Census		% Change 00 - 10
	Households	% of Total	Households	% of Total	
<b>City of Bismarck</b>					
One Person	7,161	30.9%	8,348	32.2%	16.6%
Two Person	8,197	35.4%	9,879	38.1%	20.5%
Three Person	3,280	14.2%	3,653	14.1%	11.4%
Four Person	2,943	12.7%	2,803	10.8%	-4.8%
Five Person	1,150	5.0%	990	3.8%	-13.9%
Six Person	317	1.4%	208	0.8%	-34.4%
Seven Person	95	0.4%	26	0.1%	-72.6%
<b>Total</b>	<b>23,143</b>	<b>100.0%</b>	<b>25,907</b>	<b>100.0%</b>	<b>11.9%</b>
<b>City of Fargo</b>					
One Person	13,625	34.6%	16,184	37.4%	18.8%
Two Person	13,557	34.5%	14,897	34.4%	9.9%
Three Person	5,733	14.6%	6,094	14.1%	6.3%
Four Person	4,267	10.8%	3,931	9.1%	-7.9%
Five Person	1,696	4.3%	1,576	3.6%	-7.1%
Six Person	372	0.9%	528	1.2%	41.9%
Seven Person	101	0.3%	111	0.3%	9.9%
<b>Total</b>	<b>39,351</b>	<b>100.0%</b>	<b>43,321</b>	<b>100.0%</b>	<b>10.1%</b>
<b>City of Grand Forks</b>					
One Person	6,143	31.2%	7,499	34.8%	22.1%
Two Person	6,724	34.2%	8,047	37.3%	19.7%
Three Person	3,150	16.0%	2,543	11.8%	-19.3%
Four Person	2,367	12.0%	2,172	10.1%	-8.2%
Five Person	993	5.0%	875	4.1%	-11.9%
Six Person	211	1.1%	332	1.5%	57.3%
Seven Person	86	0.4%	86	0.4%	0.0%
<b>Total</b>	<b>19,674</b>	<b>100.0%</b>	<b>21,554</b>	<b>100.0%</b>	<b>9.6%</b>
<b>Non-Entitlement Areas</b>					
One Person	48,463	27.7%	52,505	28.8%	8.3%
Two Person	60,945	34.8%	67,966	37.3%	11.5%
Three Person	25,057	14.3%	25,241	13.8%	0.7%
Four Person	23,602	13.5%	21,580	11.8%	-8.6%
Five Person	11,820	6.8%	10,326	5.7%	-12.6%
Six Person	3,581	2.0%	3,162	1.7%	-11.7%
Seven Person	1,516	0.9%	1,473	0.8%	-2.8%
<b>Total</b>	<b>174,984</b>	<b>100.0%</b>	<b>182,253</b>	<b>100.0%</b>	<b>4.2%</b>
<b>State of North Dakota</b>					
One Person	75,392	29.3%	84,536	31.0%	12.1%
Two Person	89,423	34.8%	100,789	36.9%	12.7%
Three Person	37,220	14.5%	37,531	13.7%	0.8%
Four Person	33,179	12.9%	30,486	11.2%	-8.1%
Five Person	15,659	6.1%	13,767	5.0%	-12.1%
Six Person	4,481	1.7%	4,230	1.5%	-5.6%
Seven Person	1,798	0.7%	1,696	0.6%	-5.7%
<b>Total</b>	<b>257,152</b>	<b>100.0%</b>	<b>273,035</b>	<b>100.0%</b>	<b>6.2%</b>

<b>Table A.11</b>					
<b>Disposition of Vacant Housing Units</b>					
State of North Dakota Census Bureau Data					
Disposition	2000 Census		2010 Census		% Change 00 - 10
	Housing Units	% of Total	Housing Units	% of Total	
<b>City of Bismarck</b>					
For Rent	520	51.0%	504	45.3%	-3.1%
For Sale	227	22.3%	89	8.0%	-60.8%
Rented or Sold, Not Occupied	69	6.8%	144	12.9%	108.7%
For Seasonal, Recreational, or Occasional Use	143	14.0%	289	26.0%	102.1%
For Migrant Workers	0	0.0%	0	0.0%	.
Other Vacant	60	5.9%	87	7.8%	45.0%
<b>Total</b>	<b>1,019</b>	<b>100.0%</b>	<b>1,113</b>	<b>100.0%</b>	<b>9.2%</b>
<b>City of Fargo</b>					
For Rent	1,123	58.3%	1,327	55.6%	18.2%
For Sale	384	19.9%	383	16.0%	-0.3%
Rented or Sold, Not Occupied	111	5.8%	268	11.2%	141.4%
For Seasonal, Recreational, or Occasional Use	210	10.9%	170	7.1%	-19.0%
For Migrant Workers	0	0.0%	0	0.0%	.
Other Vacant	98	5.1%	240	10.1%	144.9%
<b>Total</b>	<b>1,926</b>	<b>100.0%</b>	<b>2,388</b>	<b>100.0%</b>	<b>24.0%</b>
<b>City of Grand Forks</b>					
For Rent	685	59.3%	853	56.5%	24.5%
For Sale	265	22.9%	137	9.1%	-48.3%
Rented or Sold, Not Occupied	38	3.3%	199	13.2%	423.7%
For Seasonal, Recreational, or Occasional Use	102	8.8%	159	10.5%	55.9%
For Migrant Workers	0	0.0%	0	0.0%	.
Other Vacant	66	5.7%	162	10.7%	145.5%
<b>Total</b>	<b>1,156</b>	<b>100.0%</b>	<b>1,510</b>	<b>100.0%</b>	<b>30.6%</b>
<b>Non-Entitlement Areas</b>					
For Rent	5,288	18.6%	3,970	12.8%	-24.9%
For Sale	4,433	15.6%	4,086	13.2%	-7.8%
Rented or Sold, Not Occupied	1,843	6.5%	1,912	6.2%	3.7%
For Seasonal, Recreational, or Occasional Use	8,981	31.6%	11,548	37.3%	28.6%
For Migrant Workers	362	1.3%	149	0.5%	-58.8%
Other Vacant	7,517	26.4%	9,332	30.1%	24.1%
<b>Total</b>	<b>28,424</b>	<b>100.0%</b>	<b>30,997</b>	<b>100.0%</b>	<b>9.1%</b>
<b>State of North Dakota</b>					
For Rent	7,616	23.4%	6,654	18.5%	-12.6%
For Sale	5,309	16.3%	4,695	13.0%	-11.6%
Rented or Sold, Not Occupied	2,061	6.3%	2,523	7.0%	22.4%
For Seasonal, Recreational, or Occasional Use	9,436	29.0%	12,166	33.8%	28.9%
For Migrant Workers	362	1.1%	149	0.4%	-58.8%
Other Vacant	7,741	23.8%	9,821	27.3%	26.9%
<b>Total</b>	<b>32,525</b>	<b>100.0%</b>	<b>36,008</b>	<b>100.0%</b>	<b>10.7%</b>

<b>Table A.12</b>								
<b>Overcrowding and Severe Overcrowding</b>								
State of North Dakota Census Bureau Data								
Census	No Overcrowding		Overcrowding		Severe Overcrowding		Total	
	Households	%	Households	%	Households	%		
<b>City of Bismarck</b>								
<b>Owner</b>								
2000 Census	14,552	99.3%	82	0.6%	22	0.2%	14,656	
2009 Five-Year ACS	16,784	99.5%	78	0.5%	0	0.0%	16,862	
<b>Renter</b>								
2000 Census	8,178	96.4%	219	2.6%	90	1.1%	8,487	
2009 Five-Year ACS	8,941	98.9%	95	1.1%	9	0.1%	9,045	
<b>Total</b>								
2000 Census	22,730	98.2%	301	1.3%	112	0.5%	23,143	
2009 Five-Year ACS	25,725	99.3%	173	0.7%	9	0.0%	25,907	
<b>City of Fargo</b>								
<b>Owner</b>								
2000 Census	18,466	99.6%	76	0.4%	7	0.0%	18,549	
2009 Five-Year ACS	18,694	99.3%	131	0.7%	0	0.0%	18,825	
<b>Renter</b>								
2000 Census	20,052	96.4%	438	2.1%	312	1.5%	20,802	
2009 Five-Year ACS	24,128	98.5%	239	1.0%	129	0.5%	24,496	
<b>Total</b>								
2000 Census	38,518	97.9%	514	1.3%	319	0.8%	39,351	
2009 Five-Year ACS	42,822	98.8%	370	0.9%	129	0.3%	43,321	
<b>City of Grand Forks</b>								
<b>Owner</b>								
2000 Census	9,858	99.2%	68	0.7%	14	0.1%	9,940	
2009 Five-Year ACS	10,293	99.1%	88	0.8%	8	0.1%	10,389	
<b>Renter</b>								
2000 Census	9,326	95.8%	246	2.5%	162	1.7%	9,734	
2009 Five-Year ACS	11,066	99.1%	99	0.9%	0	0.0%	11,165	
<b>Total</b>								
2000 Census	19,184	97.5%	314	1.6%	176	0.9%	19,674	
2009 Five-Year ACS	21,359	99.1%	187	0.9%	8	0.0%	21,554	
<b>Non-Entitlement Areas</b>								
<b>Owner</b>								
2000 Census	126,445	98.7%	1,318	1.0%	402	0.3%	128,165	
2009 Five-Year ACS	132,110	99.2%	972	0.7%	160	0.1%	133,242	
<b>Renter</b>								
2000 Census	45,059	96.2%	1,232	2.6%	528	1.1%	46,819	
2009 Five-Year ACS	47,977	97.9%	857	1.7%	177	0.4%	49,011	
<b>Total</b>								
2000 Census	171,504	98.0%	2,550	1.5%	930	0.5%	174,984	
2009 Five-Year ACS	180,087	98.8%	1,829	1.0%	337	0.2%	182,253	
<b>State of North Dakota</b>								
<b>Owner</b>								
2000 Census	169,321	98.8%	1,544	0.9%	445	0.3%	171,310	
2009 Five-Year ACS	177,881	99.2%	1,269	0.7%	168	0.1%	179,318	
<b>Renter</b>								
2000 Census	82,615	96.2%	2,135	2.5%	1,092	1.3%	85,842	
2009 Five-Year ACS	92,112	98.3%	1,290	1.4%	315	0.3%	93,717	
<b>Total</b>								
2000 Census	251,936	98.0%	3,679	1.4%	1,361	0.5%	256,976	
2009 Five-Year ACS	269,993	98.9%	2,559	0.9%	483	0.2%	273,035	

<b>Table A.13</b>		
<b>Housing Units with Incomplete Plumbing Facilities</b>		
State of North Dakota Census Bureau Data		
<b>Facilities</b>	<b>2000 Census</b>	<b>2009 Five-Year ACS</b>
	<b>Housing Units</b>	<b>Housing Units</b>
<b>City of Bismarck</b>		
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	24,122	26,946
Lacking Complete Plumbing Facilities	40	74
<b>Total</b>	<b>24,162</b>	<b>27,020</b>
Percent Lacking	0.2%	0.3%
<b>City of Fargo</b>		
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	41,105	45,534
Lacking Complete Plumbing Facilities	172	175
<b>Total</b>	<b>41,277</b>	<b>45,709</b>
Percent Lacking	0.4%	0.4%
<b>City of Grand Forks</b>		
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	20,758	23,023
Lacking Complete Plumbing Facilities	72	41
<b>Total</b>	<b>20,830</b>	<b>23,064</b>
Percent Lacking	0.3%	0.2%
<b>Non-Entitlement Areas</b>		
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	198,945	206,068
Lacking Complete Plumbing Facilities	4,463	7,182
<b>Total</b>	<b>203,408</b>	<b>213,250</b>
Percent Lacking	2.2%	3.4%
<b>State of North Dakota</b>		
<b>Plumbing Facilities</b>		
Complete Plumbing Facilities	284,930	301,571
Lacking Complete Plumbing Facilities	4,747	7,472
<b>Total</b>	<b>289,677</b>	<b>309,043</b>
Percent Lacking	1.6%	2.4%

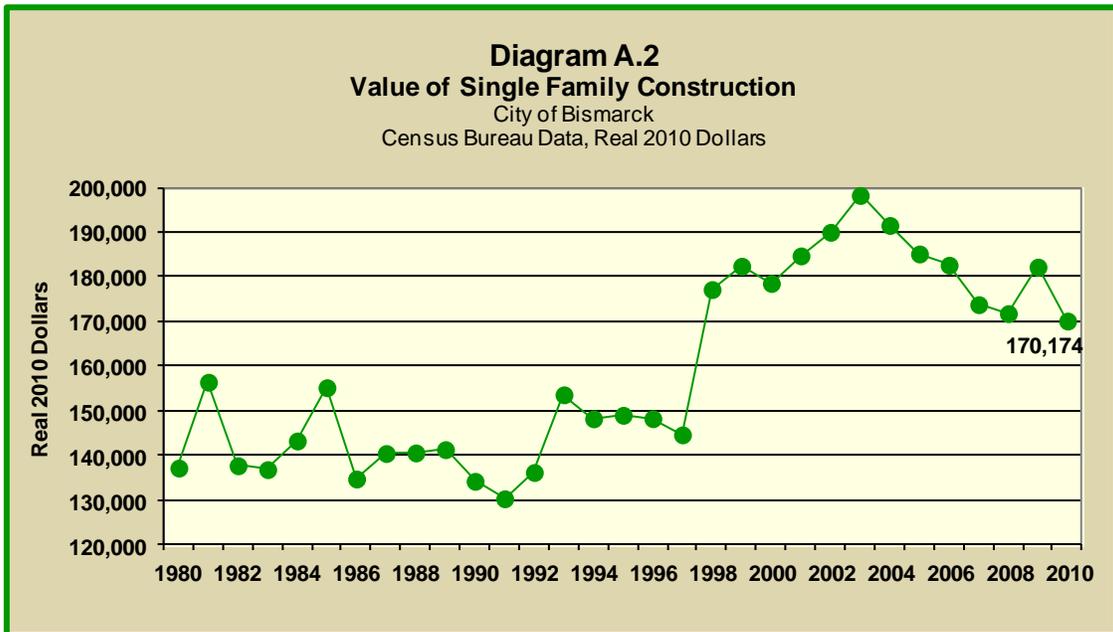
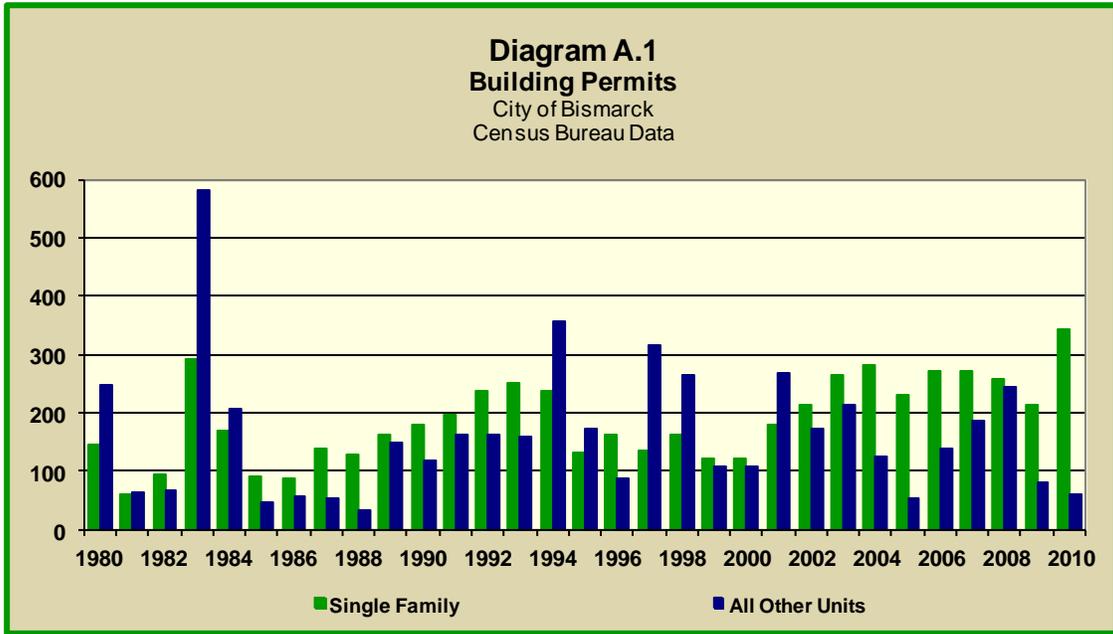
<b>Table A.14</b>		
<b>Housing Units with Incomplete Kitchen Facilities</b>		
State of North Dakota Census Bureau Data		
<b>Facilities</b>	<b>2000 Census Housing Units</b>	<b>2009 Five-Year ACS Housing Units</b>
<b>City of Bismarck</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	24,000	26,844
Lacking Complete Kitchen Facilities	162	176
<b>Total</b>	<b>24,162</b>	<b>27,020</b>
Percent Lacking	0.7%	0.7%
<b>City of Fargo</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	40,780	45,069
Lacking Complete Kitchen Facilities	497	640
<b>Total</b>	<b>41,277</b>	<b>45,709</b>
Percent Lacking	1.2%	1.4%
<b>City of Grand Forks</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	20,710	22,884
Lacking Complete Kitchen Facilities	120	180
<b>Total</b>	<b>20,830</b>	<b>23,064</b>
Percent Lacking	0.6%	0.8%
<b>Non-Entitlement Areas</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	198,465	205,459
Lacking Complete Kitchen Facilities	4,943	7,791
<b>Total</b>	<b>203,408</b>	<b>213,250</b>
Percent Lacking	2.4%	3.7%
<b>State of North Dakota</b>		
<b>Kitchen Facilities</b>		
Complete Kitchen Facilities	283,955	300,256
Lacking Complete Kitchen Facilities	5,722	8,787
<b>Total</b>	<b>289,677</b>	<b>309,043</b>
Percent Lacking	2.0%	2.8%

**Table A.15**  
**Cost Burden and Severe Cost Burden by Tenure**  
 State of North Dakota  
 Census Bureau Data

Census	Less Than 30%		31% - 50%		Above 50%		Not Computed		Total
	Households	%	Households	%	Households	%	Households	%	
<b>Bismarck: Owner With a Mortgage</b>									
2000 Census	6,441	86.0%	723	9.7%	307	4.1%	19	0.3%	7,490
2009 Five-Year ACS	8,147	76.7%	1,805	17.0%	649	6.1%	21	0.2%	10,622
<b>Bismarck: Owner Without a Mortgage</b>									
2000 Census	3,051	91.2%	195	5.8%	90	2.7%	8	0.2%	3,344
2009 Five-Year ACS	5,504	88.2%	469	7.5%	235	3.8%	32	0.5%	6,240
<b>Bismarck: Renter</b>									
2000 Census	5,457	64.5%	1,359	16.1%	1,381	16.3%	260	3.1%	8,457
2009 Five-Year ACS	5,377	59.4%	1,880	20.8%	1,409	15.6%	379	4.2%	9,045
<b>Bismarck: Total</b>									
2000 Census	14,949	77.5%	2,277	11.8%	1,778	9.2%	287	1.5%	19,291
2009 Five-Year ACS	19,028	73.4%	4,154	16.0%	2,293	8.9%	432	1.7%	25,907
<b>Fargo: Owner With a Mortgage</b>									
2000 Census	9,742	82.3%	1,666	14.1%	425	3.6%	8	0.1%	11,841
2009 Five-Year ACS	10,117	73.3%	2,715	19.7%	941	6.8%	20	0.1%	13,793
<b>Fargo: Owner Without a Mortgage</b>									
2000 Census	3,230	91.0%	172	4.8%	123	3.5%	26	0.7%	3,551
2009 Five-Year ACS	4,295	85.4%	435	8.6%	302	6.0%	0	0.0%	5,032
<b>Fargo: Renter</b>									
2000 Census	13,508	65.0%	3,798	18.3%	2,957	14.2%	532	2.6%	20,795
2009 Five-Year ACS	12,539	51.2%	5,207	21.3%	6,126	25.0%	624	2.5%	24,496
<b>Fargo: Total</b>									
2000 Census	26,480	73.2%	5,636	15.6%	3,505	9.7%	566	1.6%	36,187
2009 Five-Year ACS	26,951	62.2%	8,357	19.3%	7,369	17.0%	644	1.5%	43,321
<b>Grand Forks: Owner With a Mortgage</b>									
2000 Census	4,579	79.6%	897	15.6%	270	4.7%	7	0.1%	5,753
2009 Five-Year ACS	4,876	72.1%	1,337	19.8%	507	7.5%	42	0.6%	6,762
<b>Grand Forks: Owner Without a Mortgage</b>									
2000 Census	2,089	91.0%	89	3.9%	98	4.3%	20	0.9%	2,296
2009 Five-Year ACS	2,949	81.3%	383	10.6%	295	8.1%	0	0.0%	3,627
<b>Grand Forks: Renter</b>									
2000 Census	5,752	59.1%	1,771	18.2%	1,851	19.0%	351	3.6%	9,725
2009 Five-Year ACS	5,018	44.9%	2,438	21.8%	3,319	29.7%	390	3.5%	11,165
<b>Grand Forks: Total</b>									
2000 Census	12,420	69.9%	2,757	15.5%	2,219	12.5%	378	2.1%	17,774
2009 Five-Year ACS	12,843	59.6%	4,158	19.3%	4,121	19.1%	432	2.0%	21,554
<b>Non-Entitlement Areas: Owner With a Mortgage</b>									
2000 Census	37,773	82.5%	5,493	12.0%	2,332	5.1%	209	0.5%	45,807
2009 Five-Year ACS	53,168	79.3%	9,813	14.6%	3,723	5.6%	351	0.5%	67,055
<b>Non-Entitlement Areas: Owner Without a Mortgage</b>									
2000 Census	37,355	88.9%	2,400	5.7%	1,552	3.7%	689	1.6%	41,996
2009 Five-Year ACS	57,462	86.8%	4,769	7.2%	3,387	5.1%	569	0.9%	66,187
<b>Non-Entitlement Areas: Renter</b>									
2000 Census	26,070	59.0%	6,035	13.7%	4,567	10.3%	7,505	17.0%	44,177
2009 Five-Year ACS	26,973	55.0%	7,361	15.0%	6,223	12.7%	8,454	17.2%	49,011
<b>Non-Entitlement Areas: Total</b>									
2000 Census	101,198	76.7%	13,928	10.6%	8,451	6.4%	8,403	6.4%	131,980
2009 Five-Year ACS	137,603	75.5%	21,943	12.0%	13,333	7.3%	9,374	5.1%	182,253
<b>State of North Dakota: Owner With a Mortgage</b>									
2000 Census	58,535	82.6%	8,779	12.4%	3,334	4.7%	243	0.3%	70,891
2009 Five-Year ACS	76,308	77.7%	15,670	16.0%	5,820	5.9%	434	0.4%	98,232
<b>State of North Dakota: Owner Without a Mortgage</b>									
2000 Census	45,725	89.3%	2,856	5.6%	1,863	3.6%	743	1.5%	51,187
2009 Five-Year ACS	70,210	86.6%	6,056	7.5%	4,219	5.2%	601	0.7%	81,086
<b>State of North Dakota: Renter</b>									
2000 Census	50,787	61.1%	12,963	15.6%	10,756	12.9%	8,648	10.4%	83,154
2009 Five-Year ACS	49,907	53.3%	16,886	18.0%	17,077	18.2%	9,847	10.5%	93,717
<b>State of North Dakota: Total</b>									
2000 Census	155,047	75.5%	24,598	12.0%	15,953	7.8%	9,634	4.7%	205,232
2009 Five-Year ACS	196,425	71.9%	38,612	14.1%	27,116	9.9%	10,882	4.0%	273,035

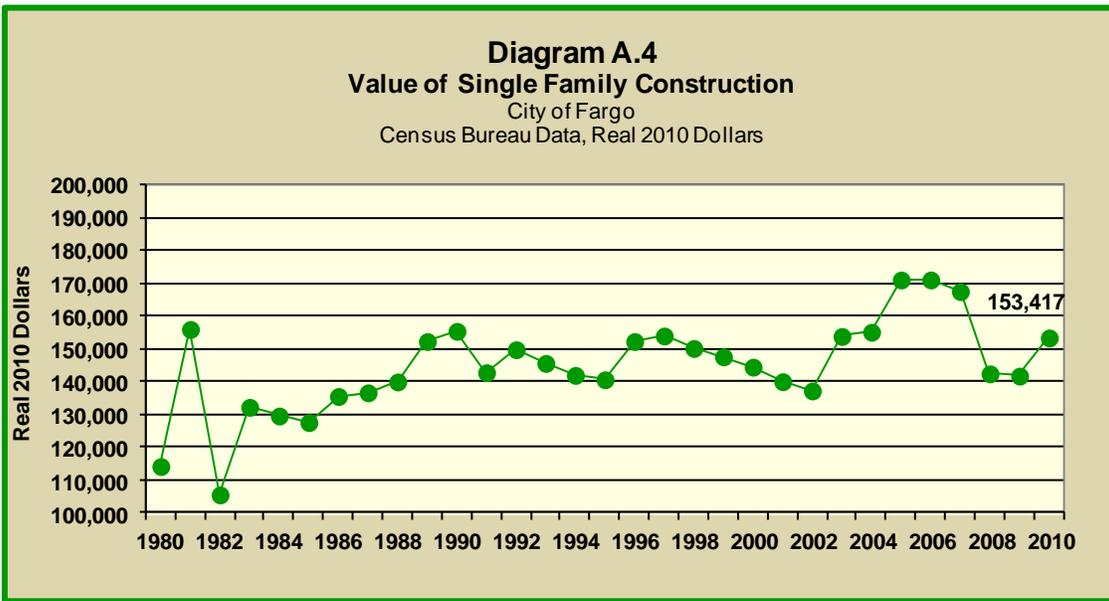
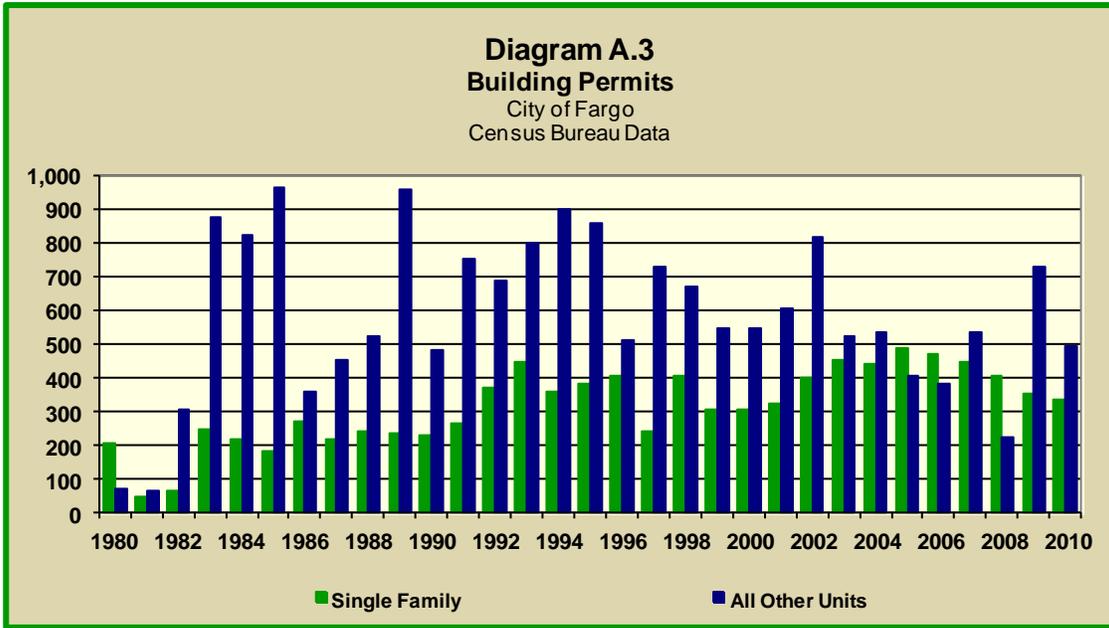
## CITY OF BISMARCK

<b>Table A.16</b>						
<b>Building Permits and Valuation</b>						
City of Bismarck Census Bureau Data						
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	144	34	32	182	392	137,253
1981	60	6	32	27	125	156,473
1982	93	6	40	22	161	137,767
1983	291	54	89	438	872	136,904
1984	169	22	39	146	376	143,318
1985	92	12	8	27	139	155,248
1986	87	10	11	36	144	134,797
1987	138	8	4	42	192	140,511
1988	130	0	12	20	162	140,648
1989	163	0	4	145	312	141,379
1990	180	0	0	119	299	134,284
1991	197	4	0	159	360	130,375
1992	239	0	4	159	402	136,264
1993	252	18	12	129	411	153,658
1994	238	26	28	304	596	148,285
1995	132	8	8	157	305	149,070
1996	164	4	4	78	250	148,310
1997	136	14	16	286	452	144,695
1998	163	10	31	224	428	177,226
1999	123	44	64	0	231	182,463
2000	123	44	64	0	231	178,595
2001	179	14	39	216	448	184,769
2002	212	8	35	130	385	190,048
2003	263	2	52	161	478	198,303
2004	282	4	39	83	408	191,587
2005	230	8	35	12	285	185,199
2006	271	20	43	75	409	182,691
2007	270	6	56	124	456	173,842
2008	259	2	24	217	502	171,845
2009	214	0	11	71	296	182,268
2010	343	2	8	49	402	170,174



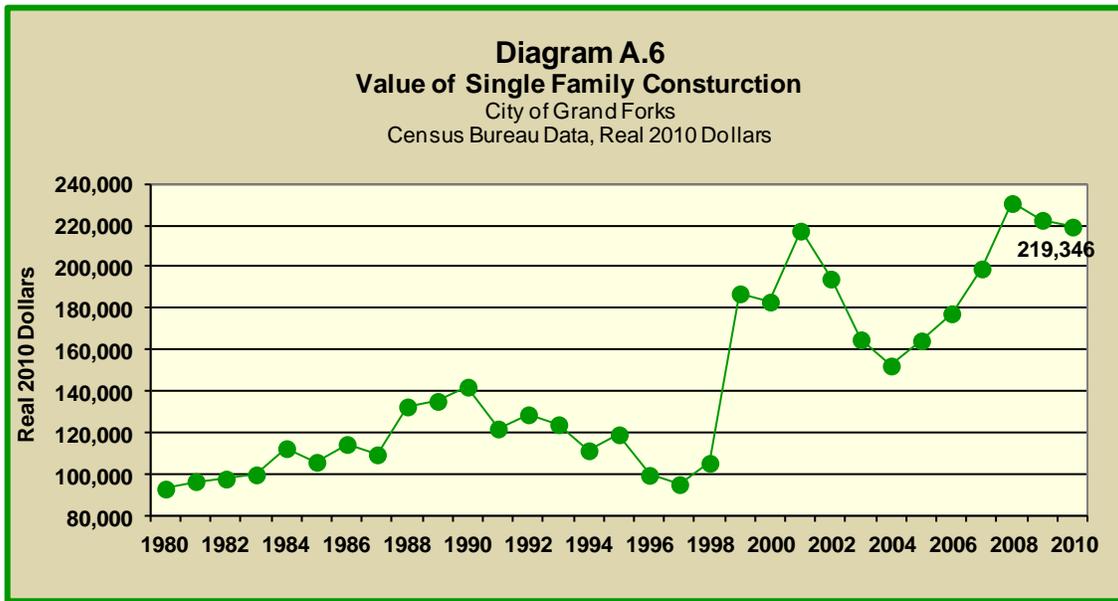
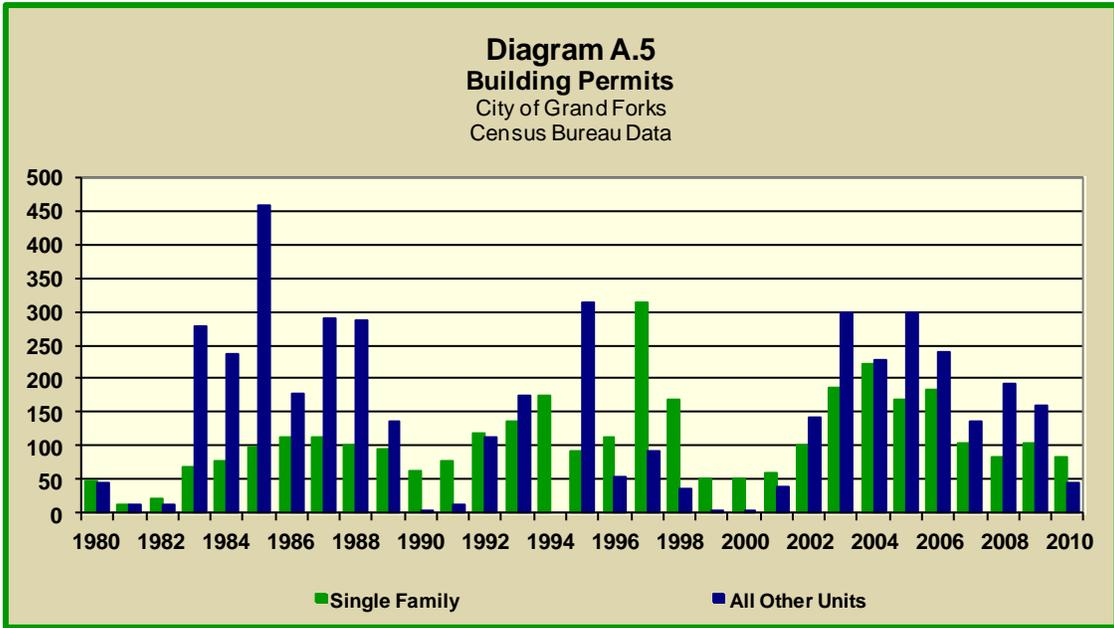
## CITY OF FARGO

<b>Table A.17</b>						
<b>Building Permits and Valuation</b>						
City of Fargo						
Census Bureau Data						
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	207	34	0	36	277	114,165
1981	46	16	0	48	110	156,008
1982	68	10	8	287	373	105,500
1983	247	68	32	775	1,122	132,236
1984	220	64	44	715	1,043	129,589
1985	186	78	24	861	1,149	127,575
1986	273	70	28	262	633	135,550
1987	217	46	12	396	671	136,662
1988	242	32	4	490	768	139,987
1989	238	28	0	929	1,195	152,303
1990	232	0	15	470	717	155,434
1991	267	2	0	752	1,021	142,811
1992	374	0	15	672	1,061	149,821
1993	450	2	19	782	1,253	145,637
1994	357	2	28	868	1,255	141,987
1995	385	0	33	829	1,247	140,649
1996	406	2	26	484	918	152,310
1997	242	46	3	681	972	154,014
1998	407	118	4	552	1,081	150,207
1999	304	4	35	511	854	147,634
2000	304	4	35	511	854	144,504
2001	327	0	24	581	932	140,059
2002	401	18	20	781	1,220	137,237
2003	455	2	80	444	981	153,879
2004	441	2	12	520	975	155,168
2005	491	0	3	406	900	171,110
2006	470	0	4	379	853	171,121
2007	447	0	0	537	984	167,557
2008	404	0	0	225	629	142,445
2009	353	0	0	731	1,084	141,769
2010	334	0	0	497	831	153,417



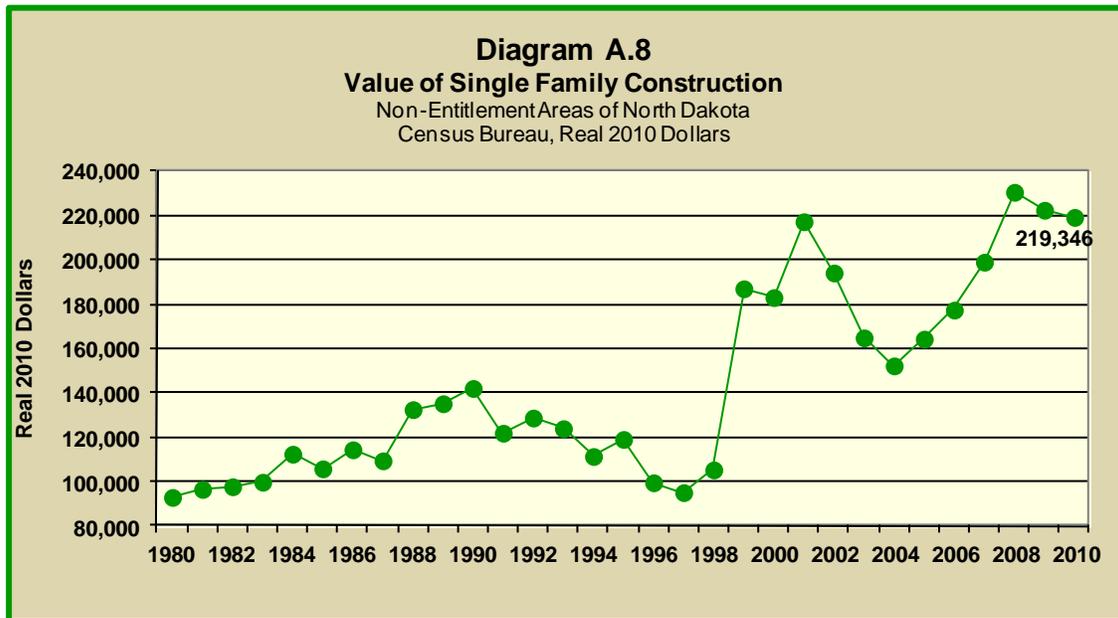
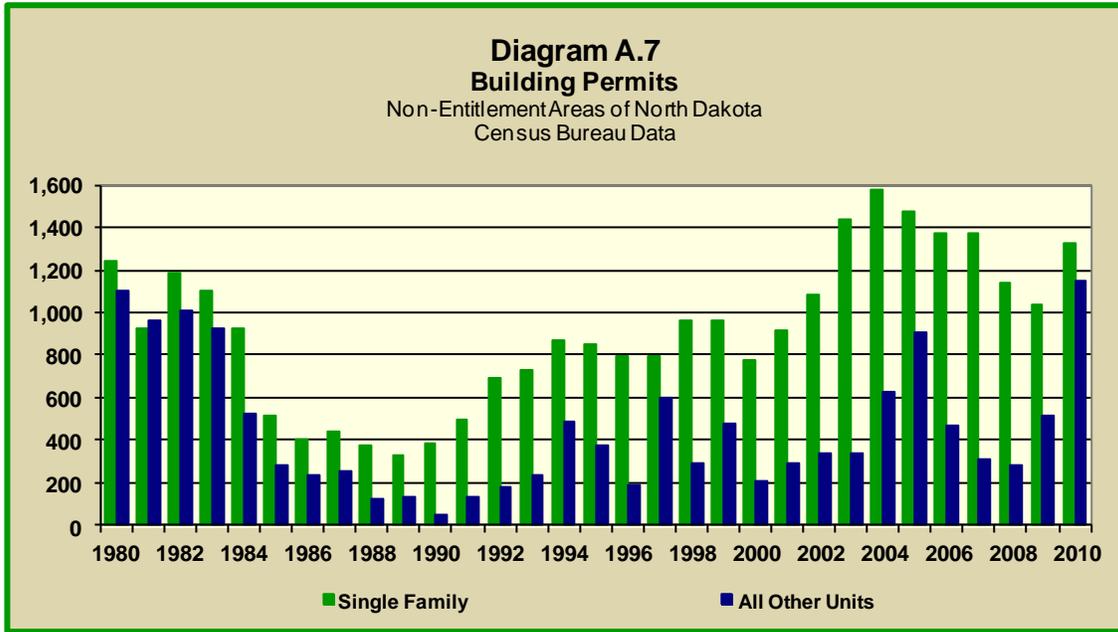
## CITY OF GRAND FORKS

<b>Table A.18</b> <b>Building Permits and Valuation</b> City of Grand Forks Census Bureau Data						
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	47	16	0	30	93	92,936
1981	14	10	4	0	28	96,544
1982	22	6	8	0	36	97,760
1983	70	0	28	249	347	99,799
1984	79	8	4	224	315	112,451
1985	97	0	20	438	555	105,847
1986	112	10	36	133	291	114,452
1987	114	12	8	270	404	109,460
1988	100	4	16	267	387	132,566
1989	94	2	12	124	232	135,230
1990	62	0	4	0	66	142,120
1991	78	0	3	10	91	121,929
1992	118	0	4	108	230	128,776
1993	138	0	16	159	313	123,985
1994	175	0	0	0	175	111,415
1995	91	0	4	310	405	119,112
1996	114	4	0	51	169	99,554
1997	313	10	0	83	406	95,099
1998	169	0	3	32	204	105,359
1999	50	2	0	0	52	187,123
2000	50	2	0	0	52	183,157
2001	61	6	0	32	99	217,384
2002	100	24	0	118	242	194,257
2003	187	0	0	300	487	164,952
2004	223	0	4	223	450	152,313
2005	170	32	0	268	470	164,412
2006	184	2	11	228	425	177,499
2007	105	0	0	136	241	199,134
2008	83	4	0	189	276	230,688
2009	103	6	0	153	262	222,578
2010	84	0	0	46	130	219,346



## NON-ENTITLEMENT AREAS OF NORTH DAKOTA

<b>Table A.19</b>						
<b>Building Permits and Valuation</b>						
Non-Entitlement Areas of North Dakota						
Census Bureau Data						
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Real 2010 Dollars
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	1,244	84	182	839	2,349	105,996
1981	929	78	95	790	1,892	103,271
1982	1,183	44	93	869	2,189	104,694
1983	1,100	78	167	678	2,023	103,239
1984	929	48	117	357	1,451	99,710
1985	515	36	82	165	798	100,264
1986	402	12	37	183	634	101,875
1987	444	4	74	181	703	108,435
1988	376	10	89	23	498	108,219
1989	333	4	20	114	471	108,263
1990	384	10	4	32	430	107,591
1991	499	14	12	109	634	106,593
1992	696	10	28	143	877	116,538
1993	731	22	54	156	963	117,617
1994	868	10	34	441	1,353	123,092
1995	850	20	39	319	1,228	125,328
1996	795	26	20	146	987	124,879
1997	797	48	23	524	1,392	131,668
1998	965	48	44	204	1,261	134,298
1999	966	26	-52	500	1,440	142,363
2000	780	38	20	153	991	138,274
2001	915	14	51	228	1,208	141,504
2002	1,080	54	38	246	1,418	153,952
2003	1,439	26	24	286	1,775	154,365
2004	1,575	54	43	528	2,200	149,385
2005	1,476	30	102	775	2,383	157,621
2006	1,372	38	68	364	1,842	157,357
2007	1,372	18	69	220	1,679	164,223
2008	1,142	38	15	231	1,426	186,617
2009	1,034	38	32	449	1,553	176,285
2010	1,323	46	30	1,071	2,470	176,402

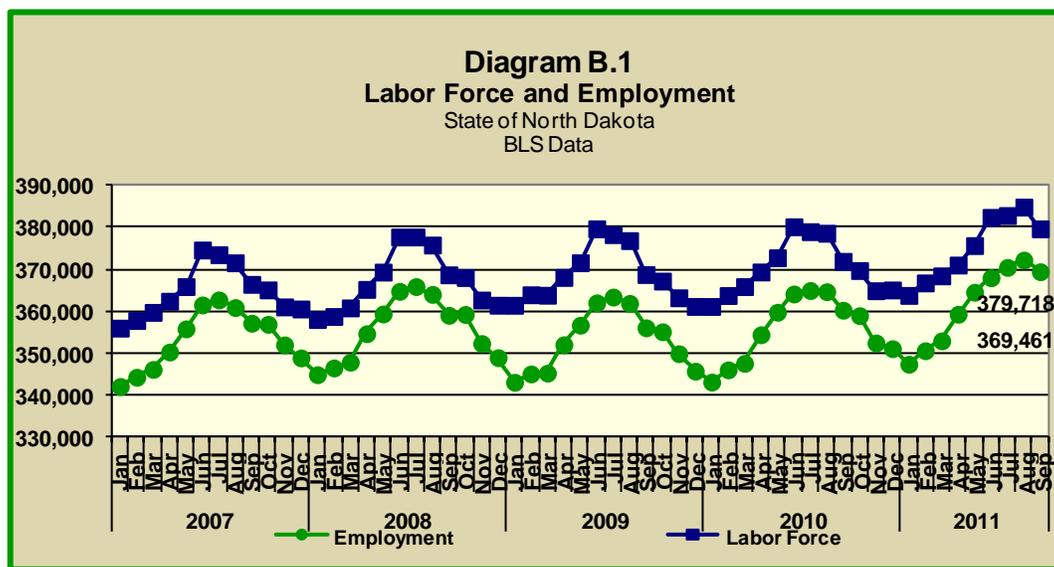


## APPENDIX B: ADDITIONAL BEA/BLS DATA

This section contains additional U.S. Bureau of Labor Statistics (BLS) and U.S. Bureau of Economic Analysis (BEA) data as they pertain to employment and income.

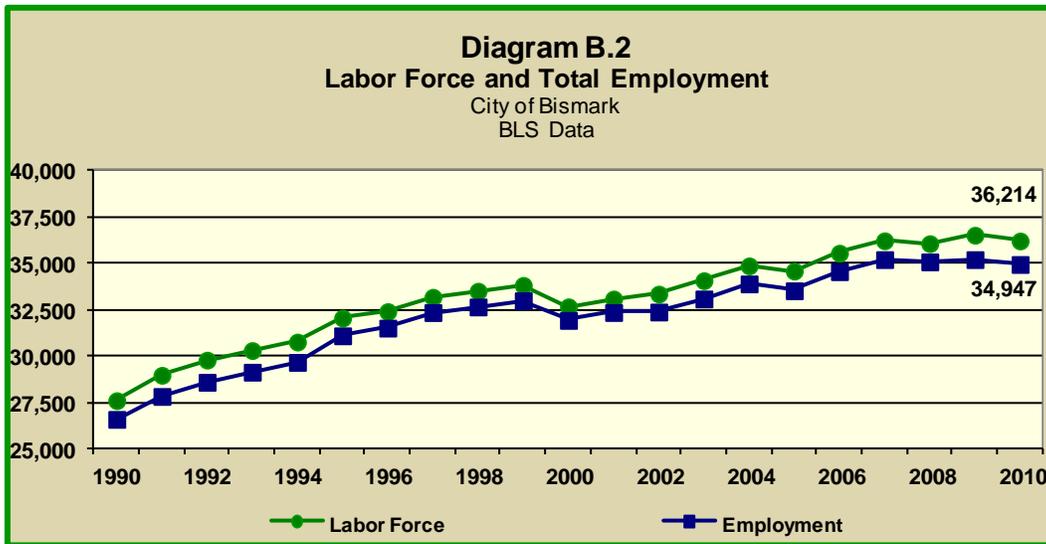
### STATE OF NORTH DAKOTA

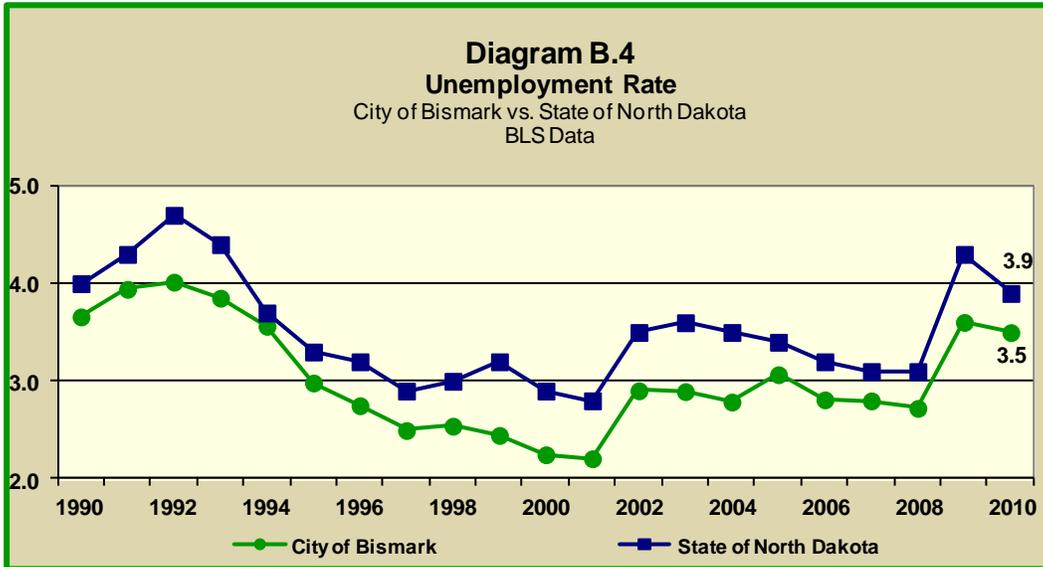
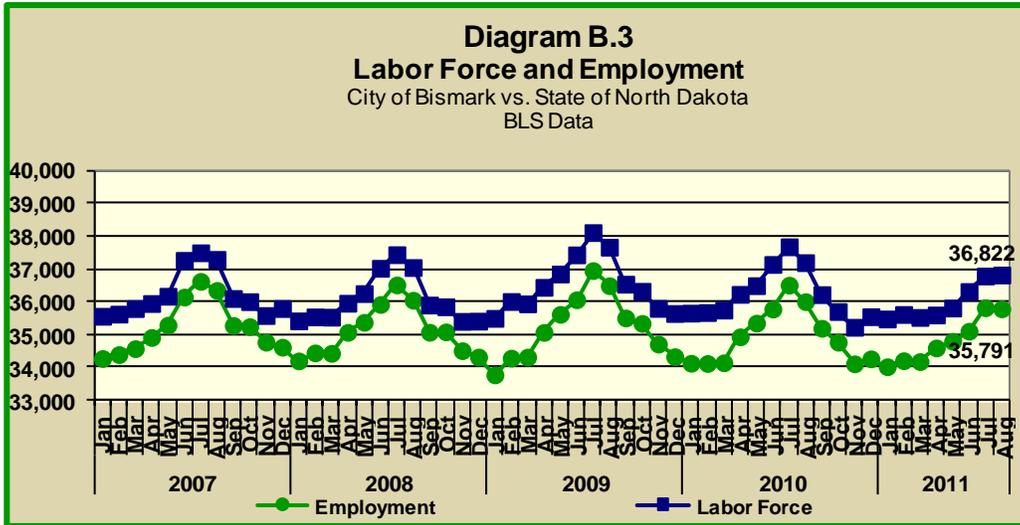
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	318,795	305,935	12,860	4.0
1991	318,866	305,007	13,859	4.3
1992	320,263	305,056	15,207	4.7
1993	323,208	308,915	14,293	4.4
1994	340,030	327,377	12,653	3.7
1995	342,559	331,252	11,307	3.3
1996	345,068	334,086	10,982	3.2
1997	345,855	335,854	10,001	2.9
1998	347,020	336,642	10,378	3.0
1999	347,634	336,481	11,153	3.2
2000	345,881	335,780	10,101	2.9
2001	345,820	336,228	9,592	2.8
2002	345,836	333,605	12,231	3.5
2003	348,929	336,353	12,576	3.6
2004	351,801	339,541	12,260	3.5
2005	355,874	343,625	12,249	3.4
2006	360,913	349,368	11,545	3.2
2007	364,573	353,214	11,359	3.1
2008	367,048	355,622	11,426	3.1
2009	368,696	353,008	15,688	4.3
2010	370,224	355,615	14,609	3.9

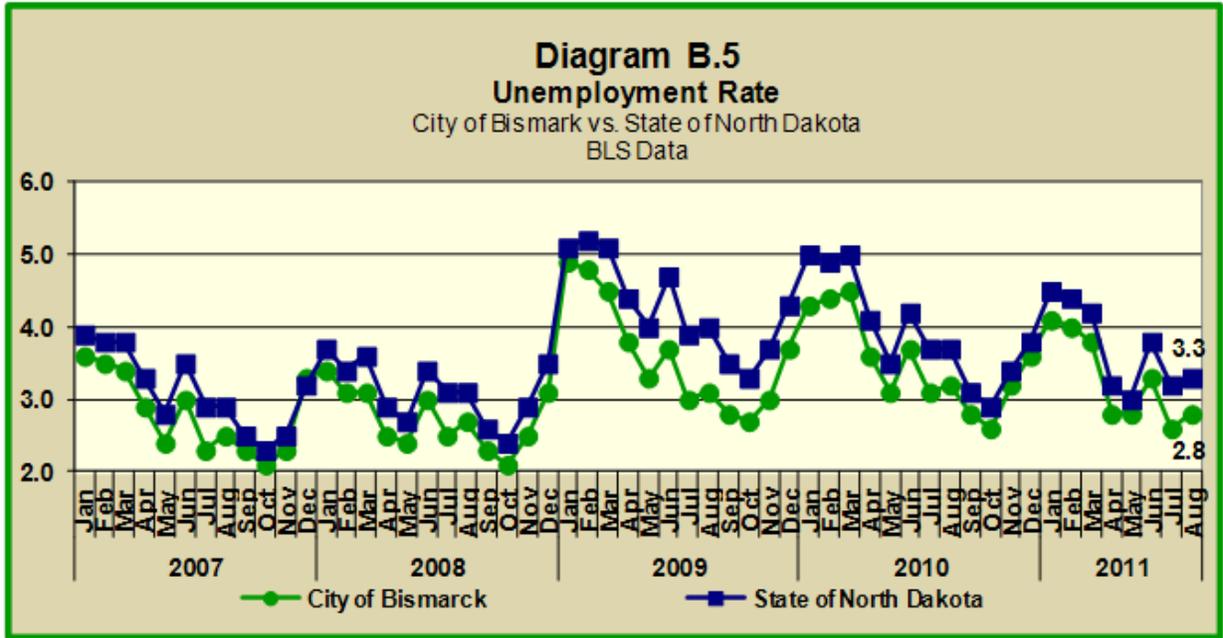


CITY OF BISMARCK

Table B.2 Labor Force Statistics City of Bismarck BLS Data				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	27,599	26,589	1,010	3.7
1991	28,968	27,826	1,142	3.9
1992	29,786	28,590	1,196	4.0
1993	30,302	29,135	1,167	3.9
1994	30,760	29,664	1,096	3.6
1995	32,053	31,097	956	3.0
1996	32,404	31,513	891	2.7
1997	33,178	32,350	828	2.5
1998	33,505	32,654	851	2.5
1999	33,819	32,992	827	2.4
2000	32,662	31,928	734	2.2
2001	33,084	32,354	730	2.2
2002	33,349	32,381	968	2.9
2003	34,072	33,086	986	2.9
2004	34,870	33,898	972	2.8
2005	34,589	33,528	1,061	3.1
2006	35,556	34,557	999	2.8
2007	36,224	35,210	1,014	2.8
2008	36,069	35,087	982	2.7
2009	36,525	35,209	1,316	3.6
2010	36,214	34,947	1,267	3.5



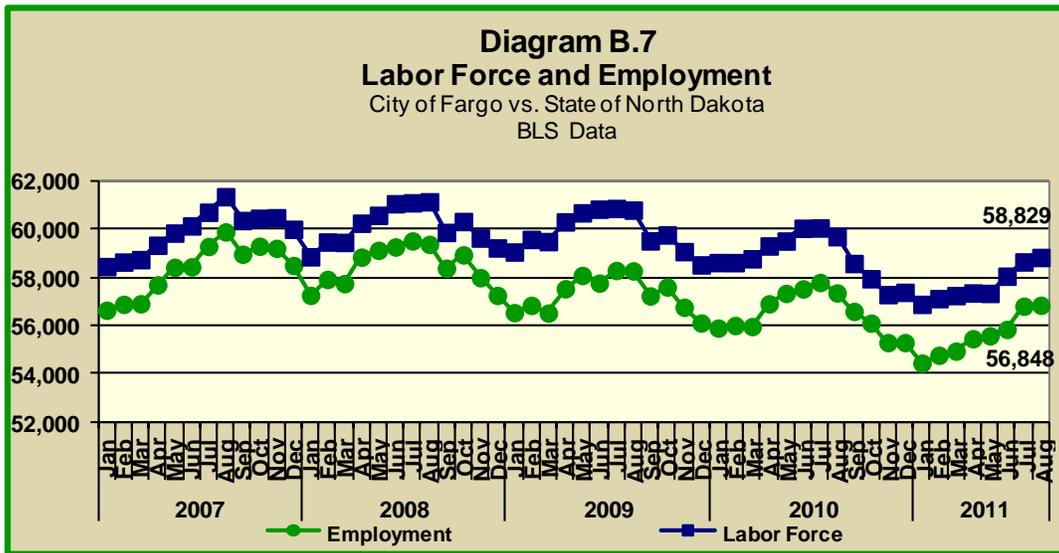
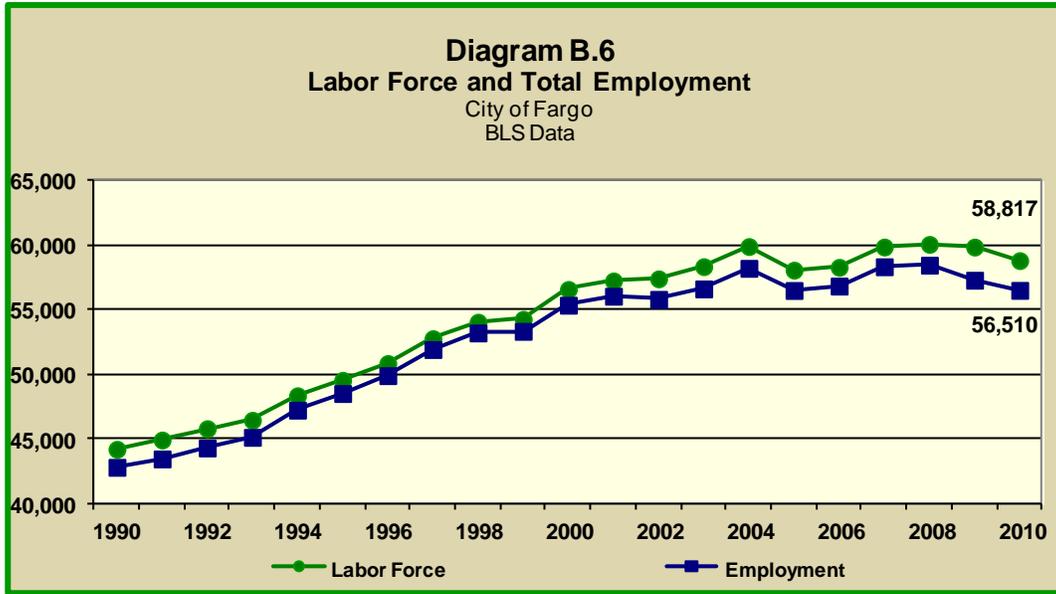


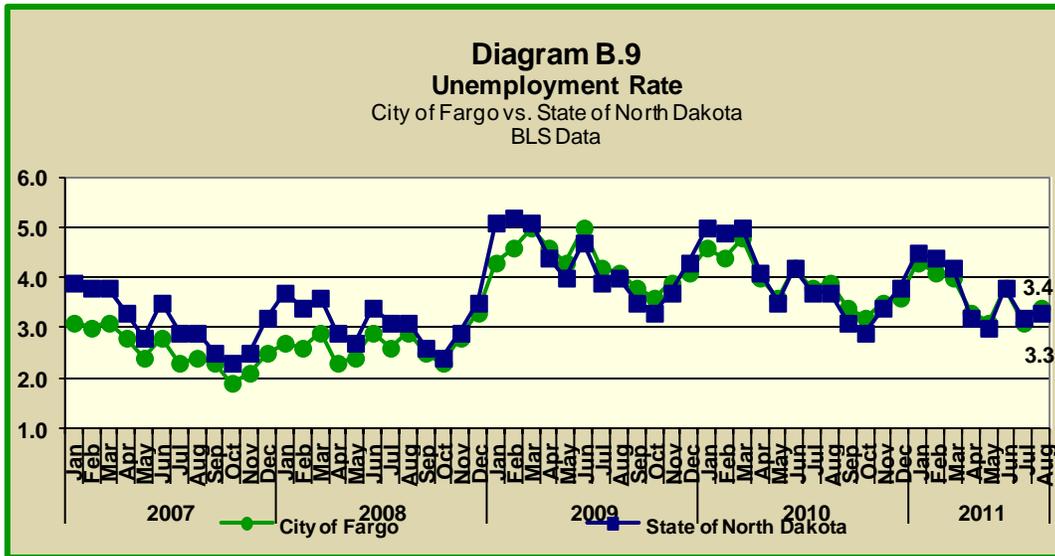
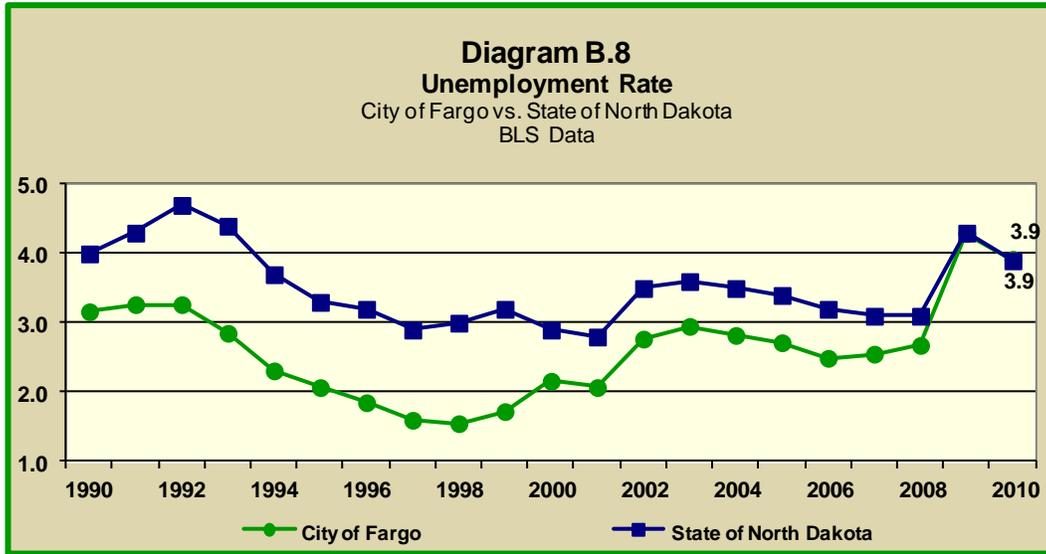


CITY OF FARGO

### Table B.3 Labor Force Statistics City of Fargo BLS Data

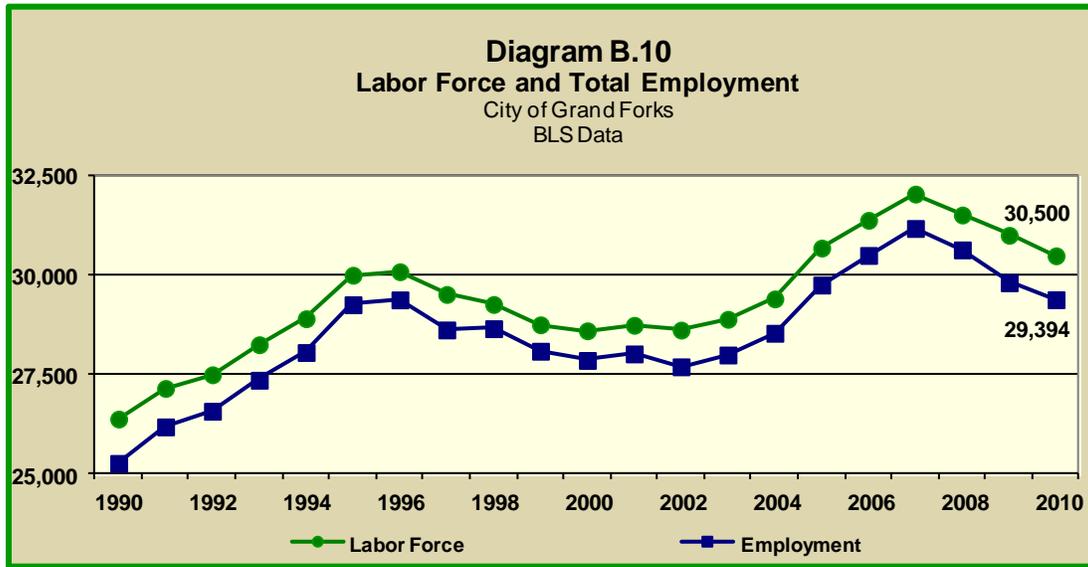
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	44,185	42,787	1,398	3.2
1991	44,905	43,438	1,467	3.3
1992	45,784	44,288	1,496	3.3
1993	46,436	45,111	1,325	2.9
1994	48,337	47,220	1,117	2.3
1995	49,535	48,510	1,025	2.1
1996	50,838	49,897	941	1.9
1997	52,766	51,923	843	1.6
1998	54,045	53,208	837	1.5
1999	54,269	53,334	935	1.7
2000	56,584	55,361	1,223	2.2
2001	57,241	56,056	1,185	2.1
2002	57,405	55,815	1,590	2.8
2003	58,349	56,626	1,723	3.0
2004	59,910	58,219	1,691	2.8
2005	58,081	56,503	1,578	2.7
2006	58,298	56,845	1,453	2.5
2007	59,872	58,344	1,528	2.6
2008	60,076	58,467	1,609	2.7
2009	59,869	57,298	2,571	4.3
2010	58,817	56,510	2,307	3.9

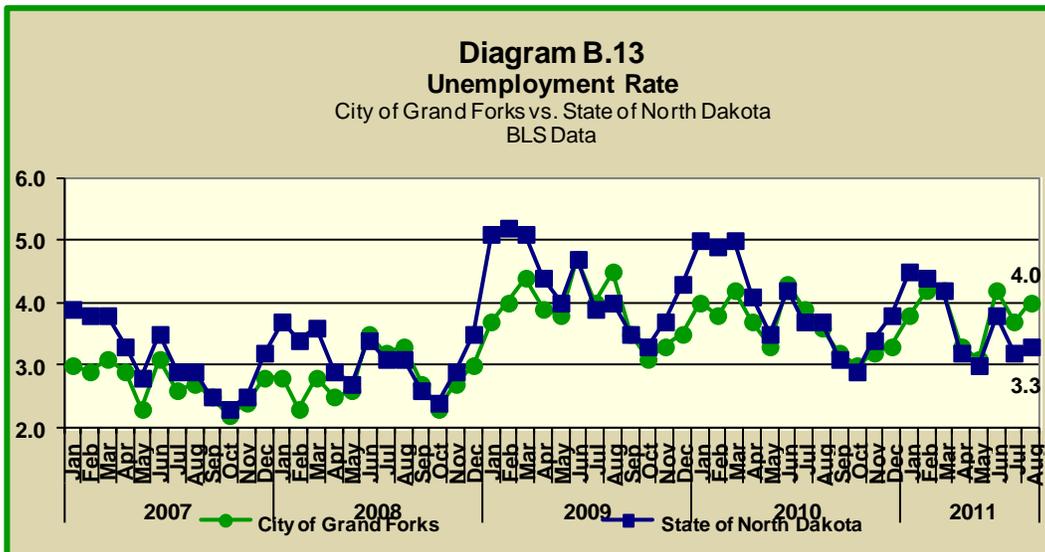
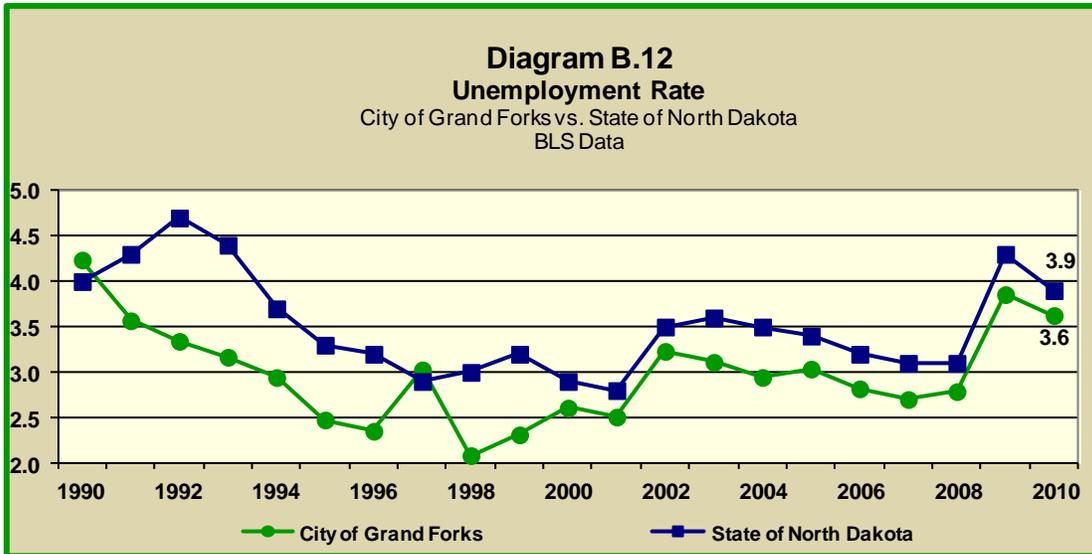
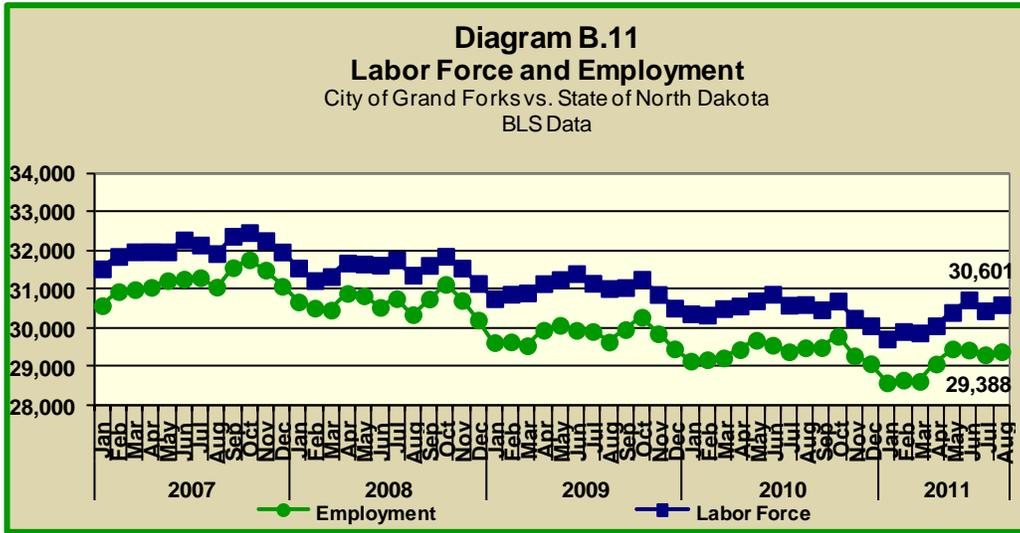




CITY OF GRAND FORKS

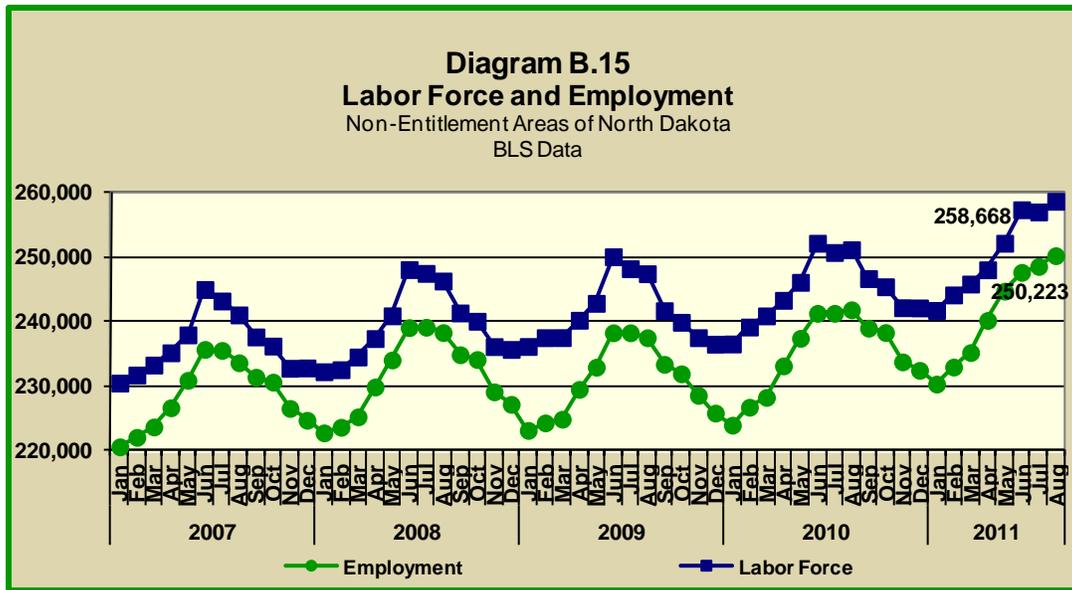
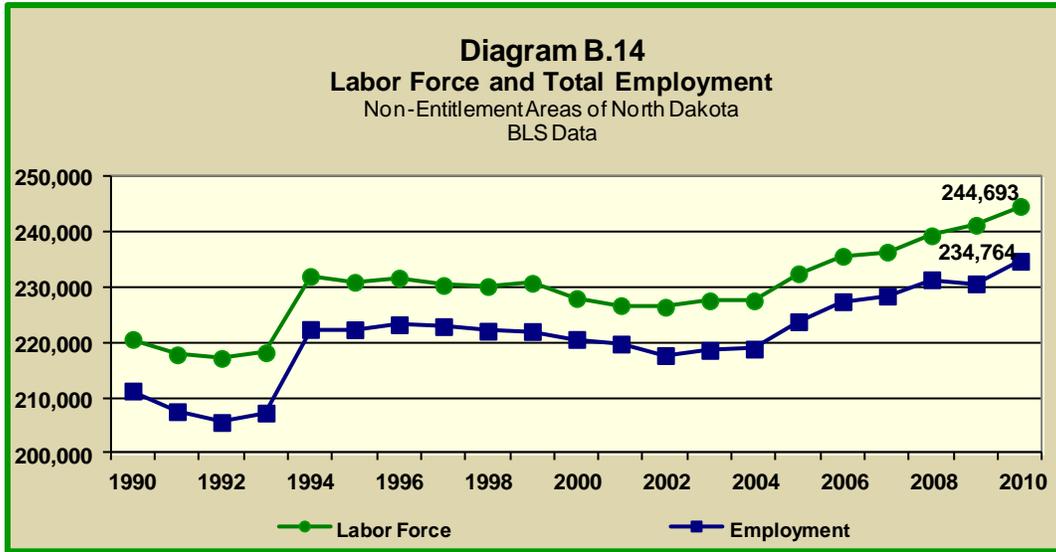
Table B.4 Labor Force Statistics City of Grand Forks BLS Data				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	26,387	25,269	1,118	4.2
1991	27,158	26,189	969	3.6
1992	27,502	26,583	919	3.3
1993	28,260	27,365	895	3.2
1994	28,914	28,063	851	2.9
1995	30,010	29,267	743	2.5
1996	30,098	29,390	708	2.4
1997	29,526	28,632	894	3.0
1998	29,274	28,664	610	2.1
1999	28,761	28,096	665	2.3
2000	28,610	27,864	746	2.6
2001	28,749	28,028	721	2.5
2002	28,628	27,703	925	3.2
2003	28,900	28,001	899	3.1
2004	29,414	28,548	866	2.9
2005	30,695	29,763	932	3.0
2006	31,394	30,509	885	2.8
2007	32,055	31,189	866	2.7
2008	31,528	30,649	879	2.8
2009	31,016	29,820	1,196	3.9
2010	30,500	29,394	1,106	3.6

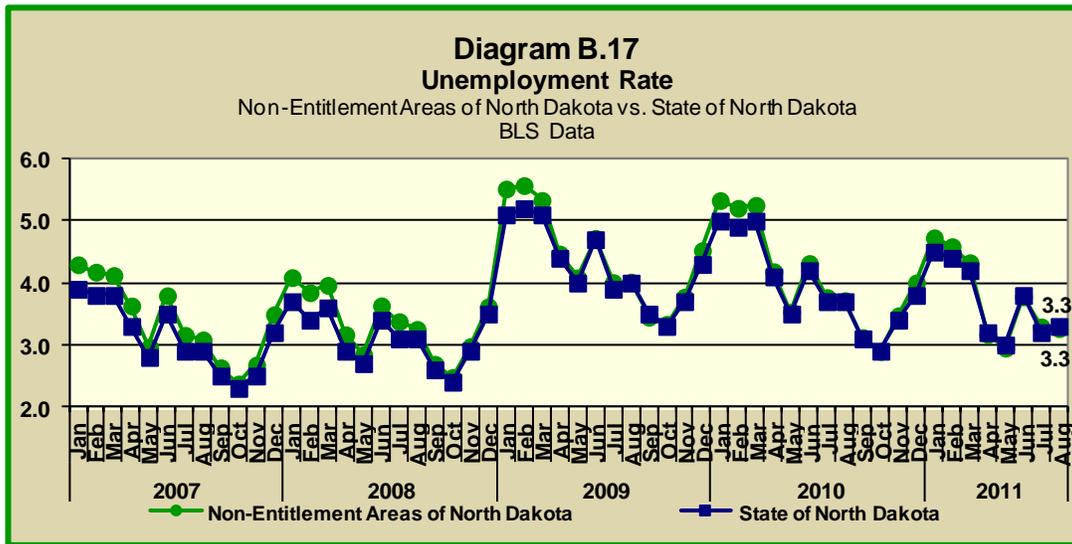
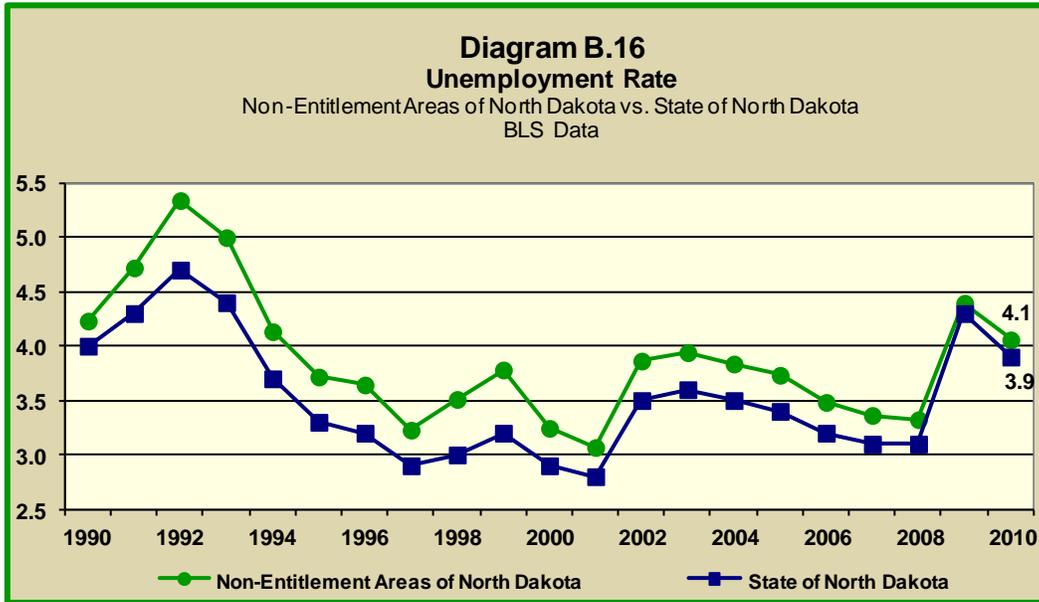




## NON-ENTITLEMENT AREAS OF NORTH DAKOTA

<b>Table B.5</b> <b>Labor Force Statistics</b> Non-Entitlement Areas of North Dakota BLS Data				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	220,624	211,290	9,334	4.2
1991	217,835	207,554	10,281	4.7
1992	217,191	205,595	11,596	5.3
1993	218,210	207,304	10,906	5.0
1994	232,019	222,430	9,589	4.1
1995	230,961	222,378	8,583	3.7
1996	231,728	223,286	8,442	3.6
1997	230,385	222,949	7,436	3.2
1998	230,196	222,116	8,080	3.5
1999	230,785	222,059	8,726	3.8
2000	228,025	220,627	7,398	3.2
2001	226,746	219,790	6,956	3.1
2002	226,454	217,706	8,748	3.9
2003	227,608	218,640	8,968	3.9
2004	227,607	218,876	8,731	3.8
2005	232,509	223,831	8,678	3.7
2006	235,665	227,457	8,208	3.5
2007	236,422	228,471	7,951	3.4
2008	239,375	231,419	7,956	3.3
2009	241,286	230,681	10,605	4.4
2010	244,693	234,764	9,929	4.1







## APPENDIX C: ADDITIONAL HMDA DATA

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The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans.<sup>1</sup> Both types of lending institutions must meet this set of reporting criteria:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;<sup>2</sup>
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For some institutions, including non-depository institutions, this reporting criteria must also be met:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information regarding home purchase originations, home remodel loan originations, and refinancing available.

The information presented in this section of the AI offers details pertaining to HMDA data as related to the State of North Dakota.

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<sup>1</sup> Data are considered "raw" because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates as well as the reporting of multifamily loan applications.

<sup>2</sup> Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

## STATE OF NORTH DAKOTA

<b>Table C.1</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>							
State of North Dakota							
HMDA Data							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Conventional	10,690	12,721	12,339	10,897	7,072	5,352	59,071
FHA - Insured	1,928	2,093	2,096	1,817	3,277	4,010	15,221
VA - Guaranteed	695	762	884	760	903	1,304	5,308
Rural Housing Service or Farm Service Agency	179	226	240	189	301	553	1,688
<b>Total</b>	<b>13,492</b>	<b>15,802</b>	<b>15,559</b>	<b>13,663</b>	<b>11,553</b>	<b>11,219</b>	<b>81,288</b>

<b>Table C.2</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
State of North Dakota								
HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	6,602	6,929	6,586	6,020	5,459	5,238	36,834
	Denied	661	786	782	667	564	559	4,019
	Denial Rate %	9.1%	10.2%	10.6%	10.0%	9.4%	9.6%	9.8%
Female	Originated	1,837	2,189	2,153	1,869	1,589	1,646	11,283
	Denied	267	411	387	288	244	205	1,802
	Denial Rate %	12.7%	15.8%	15.2%	13.4%	13.3%	11.1%	13.8%
Not Available	Originated	209	444	372	412	217	261	1,915
	Denied	59	69	95	63	54	43	383
	Denial Rate %	22.0%	13.5%	20.3%	13.3%	19.9%	14.1%	16.7%
Not Applicable	Originated	37	2	2	3	2	4	50
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	Originated	8,685	9,564	9,113	8,304	7,267	7,149	50,082
	Denied	987	1,266	1,264	1,018	862	807	6,204
	<b>Denial Rate %</b>	<b>10.2%</b>	<b>11.7%</b>	<b>12.2%</b>	<b>10.9%</b>	<b>10.6%</b>	<b>10.1%</b>	<b>11.0%</b>

**Table C.3**  
**Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied**  
 State of North Dakota  
 HMDA Data

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Loan Originated	73	63	45	44	27	15	267
	Application Denied	62	65	49	38	34	28	276
	Denial Rate %	45.9%	50.8%	52.1%	46.3%	55.7%	65.1%	50.8%
\$15,001 to \$30,000	Loan Originated	1,232	1,162	958	833	624	575	5,384
	Application Denied	280	311	261	224	180	183	1,439
	Denial Rate %	18.5%	21.1%	21.4%	21.2%	22.4%	24.1%	21.1%
\$30,001 to \$45,000	Loan Originated	2,177	2,307	1,957	1,787	1,537	1,578	11,343
	Application Denied	259	352	312	255	200	200	1,578
	Denial Rate %	10.6%	13.2%	13.8%	12.5%	11.5%	11.2%	12.2%
\$45,001 to \$60,000	Loan Originated	1,938	2,176	2,067	1,802	1,545	1,490	11,018
	Application Denied	187	249	244	197	170	158	1,205
	Denial Rate %	8.8%	10.3%	10.6%	9.9%	9.9%	9.6%	9.9%
\$60,001 to \$75,000	Loan Originated	1,273	1,406	1,482	1,318	1,178	1,175	7,832
	Application Denied	68	112	152	115	102	82	631
	Denial Rate %	5.1%	7.4%	9.3%	8.0%	8.0%	6.5%	7.5%
More than \$75,000	Loan Originated	1,757	2,177	2,329	2,315	2,206	2,135	12,919
	Application Denied	95	123	194	176	164	139	891
	Denial Rate %	5.1%	5.3%	7.7%	7.1%	6.9%	6.1%	6.5%
Data Missing	Loan Originated	235	273	275	205	150	181	1,319
	Application Denied	36	54	52	13	12	17	184
	Denial Rate %	13.3%	16.5%	15.9%	6.0%	7.4%	8.6%	12.2%
<b>Total</b>	Loan Originated	8,685	9,564	9,113	8,304	7,267	7,149	50,082
	Application Denied	987	1,266	1,264	1,018	862	807	6,204
	<b>Denial Rate %</b>	<b>10.2%</b>	<b>11.7%</b>	<b>12.2%</b>	<b>10.9%</b>	<b>10.6%</b>	<b>10.1%</b>	<b>11.0%</b>

<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian or Alaskan Native	Originated	75	64	83	86	73	73	454
	Denied	27	41	27	25	26	24	170
	Denial Rate %	26.5%	39.0%	24.5%	22.5%	26.3%	24.7%	27.2%
Asian	Originated	75	94	65	87	63	71	455
	Denied	11	9	9	8	6	7	50
	Denial Rate %	12.8%	8.7%	12.2%	8.4%	8.7%	9.0%	9.9%
Black	Originated	37	56	60	51	39	40	283
	Denied	11	13	2	6	8	9	49
	Denial Rate %	22.9%	18.8%	3.2%	10.5%	17.0%	18.4%	14.8%
White	Originated	8,130	8,778	8,373	7,579	6,802	6,614	46,276
	Denied	821	1,046	1,091	887	755	708	5,308
	Denial Rate %	9.2%	10.6%	11.5%	10.5%	10.0%	9.7%	10.3%
Not Available	Originated	325	570	530	498	288	347	2,558
	Denied	117	157	135	92	67	59	627
	Denial Rate %	26.5%	21.6%	20.3%	15.6%	18.9%	14.5%	19.7%
Not Applicable	Originated	43	2	2	3	2	4	56
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	Originated	8,685	9,564	9,113	8,304	7,267	7,149	50,082
	Denied	987	1,266	1,264	1,018	862	807	6,204
	<b>Denial Rate %</b>	<b>10.2%</b>	<b>11.7%</b>	<b>12.2%</b>	<b>10.9%</b>	<b>10.6%</b>	<b>10.1%</b>	<b>11.0%</b>
Hispanic (Ethnicity)	Originated	89	74	81	89	62	72	467
	Denied	17	21	19	17	17	21	112
	Denial Rate %	16.0%	22.1%	19.0%	16.0%	21.5%	22.6%	19.3%

<b>Denial Reason</b>	<b>American Indian or Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit History	50	16	22	1,329	134	1,551	3,102	30
Debt-to-income Ratio	13	8	7	921	82	1,031	2,062	16
Collateral	12	2	1	548	51	614	1,228	13
Credit Application Incomplete	0	1	1	239	45	286	572	3
Employment History	0	2	1	180	17	200	400	3
Insufficient Cash	2	4	1	156	7	170	340	4
Unverifiable Information	1	3	1	142	19	166	332	2
Mortgage Insurance Denied	0	0	0	8	1	9	18	0
Other	18	4	3	594	92	711	1,422	7
Missing	74	10	12	1,191	179	1,466	2,932	34
<b>Total</b>	<b>170</b>	<b>50</b>	<b>49</b>	<b>5,308</b>	<b>627</b>	<b>6,204</b>	<b>12,408</b>	<b>112</b>
% Missing	43.5%	20.0%	24.5%	22.4%	28.5%	23.6%	23.6%	30.4%

Race		<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	11	75	104	104	58	96	6	454
	Application Denied	14	44	40	31	19	20	2	170
	Denial Rate %	56.0%	37.0%	27.8%	23.0%	24.7%	17.2%	25.0%	27.2%
Asian	Loan Originated	4	31	80	101	72	163	4	455
	Application Denied	1	14	9	11	4	9	2	50
	Denial Rate %	20.0%	31.1%	10.1%	9.8%	5.3%	5.2%	33.3%	9.9%
Black	Loan Originated	0	27	82	60	24	87	3	283
	Application Denied	1	15	14	12	2	5	0	49
	Denial Rate %	100.0%	35.7%	14.6%	16.7%	7.7%	5.4%	0.0%	14.8%
White	Loan Originated	238	5,022	10,561	10,149	7,259	11,846	1,201	46,276
	Application Denied	237	1,218	1,371	1,017	557	761	147	5,308
	Denial Rate %	49.9%	19.5%	11.5%	9.1%	7.1%	6.0%	10.9%	10.3%
Not Available	Loan Originated	14	226	515	603	417	727	56	2,558
	Application Denied	23	148	144	134	49	96	33	627
	Denial Rate %	62.2%	39.6%	21.9%	18.2%	10.5%	11.7%	37.1%	19.7%
Not Applicable	Loan Originated	.	3	1	1	2	.	49	56
	Application Denied	.	0	0	0	0	.	0	0
	Denial Rate %	.	0.0%	0.0%	0.0%	0.0%	.	0.0%	0.0%
Total	Loan Originated	267	5,384	11,343	11,018	7,832	12,919	1,319	50,082
	Application Denied	276	1,439	1,578	1,205	631	891	184	6,204
	<b>Denial Rate %</b>	<b>50.8%</b>	<b>21.1%</b>	<b>12.2%</b>	<b>9.9%</b>	<b>7.5%</b>	<b>6.5%</b>	<b>12.2%</b>	<b>11.0%</b>
Hispanic (Ethnicity)	Loan Originated	4	50	139	103	80	86	5	467
	Application Denied	8	34	25	19	10	10	6	112
	Denial Rate %	66.7%	40.5%	15.2%	15.6%	11.1%	10.4%	54.5%	19.3%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	45.9%	50.8%	52.1%	46.3%	55.7%	65.1%	50.8%
\$15,001-\$30K	18.5%	21.1%	21.4%	21.2%	22.4%	24.1%	21.1%
\$30,001-\$45K	10.6%	13.2%	13.8%	12.5%	11.5%	11.2%	12.2%
\$45,001-\$60K	8.8%	10.3%	10.6%	9.9%	9.9%	9.6%	9.9%
\$60,001-\$75K	5.1%	7.4%	9.3%	8.0%	8.0%	6.5%	7.5%
Above \$75K	5.1%	5.3%	7.7%	7.1%	6.9%	6.1%	6.5%
Data Missing	13.3%	16.5%	15.9%	6.0%	7.4%	8.6%	12.2%
<b>Total</b>	<b>10.2%</b>	<b>11.7%</b>	<b>12.2%</b>	<b>10.9%</b>	<b>10.6%</b>	<b>10.1%</b>	<b>11.0%</b>

<b>Table C.8</b>							
<b>Percent Denial Rates by Income by White Applicants</b>							
State of North Dakota HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	45.1%	48.7%	51.8%	50.0%	52.0%	62.9%	49.9%
\$15,001-\$30K	16.7%	19.0%	20.4%	20.0%	21.1%	22.3%	19.5%
\$30,001-\$45K	9.7%	12.2%	13.0%	12.1%	10.9%	10.9%	11.5%
\$45,001-\$60K	7.8%	9.4%	9.9%	8.8%	9.7%	9.1%	9.1%
\$60,001-\$75K	4.8%	6.7%	9.3%	7.9%	7.1%	6.4%	7.1%
Above \$75K	4.4%	4.6%	7.2%	7.1%	6.6%	5.8%	6.0%
Data Missing	10.7%	16.1%	12.8%	6.3%	7.2%	8.4%	10.9%
<b>Total</b>	<b>9.2%</b>	<b>10.6%</b>	<b>11.5%</b>	<b>10.5%</b>	<b>10.0%</b>	<b>9.7%</b>	<b>10.3%</b>

<b>Table C.9</b>							
<b>Percent Denial Rates by Income by American Indian</b>							
State of North Dakota HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	50.0%	75.0%	.	22.2%	100.0%	75.0%	56.0%
\$15,001-\$30K	18.2%	56.0%	21.1%	30.8%	47.1%	60.0%	37.0%
\$30,001-\$45K	37.0%	44.0%	25.0%	21.7%	17.6%	16.7%	27.8%
\$45,001-\$60K	26.1%	33.3%	21.4%	17.4%	15.4%	19.0%	23.0%
\$60,001-\$75K	25.0%	27.3%	23.1%	27.3%	22.7%	25.0%	24.7%
Above \$75K	16.7%	8.3%	25.0%	17.6%	16.7%	16.0%	17.2%
Data Missing	.	0.0%	100.0%	0.0%	0.0%	0.0%	25.0%
<b>Total</b>	<b>26.5%</b>	<b>39.0%</b>	<b>24.5%</b>	<b>22.5%</b>	<b>26.3%</b>	<b>24.7%</b>	<b>27.2%</b>

<b>Table C.10</b>								
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>								
State of North Dakota HMDA Data								
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	Other Originated	8,021	8,224	7,615	7,431	6,461	6,565	44,317
	High APR Loan	664	1,340	1,498	873	806	584	5,765
	Percent High APR	7.6%	14.0%	16.4%	10.5%	11.1%	8.2%	11.5%
Home Improvement	Other Originated	1,666	1,874	1,973	2,094	1,580	1,435	10,622
	High APR Loan	268	308	277	332	339	249	1,773
	Percent High APR	13.9%	14.1%	12.3%	13.7%	17.7%	14.8%	14.3%
Refinancing	Other Originated	6,596	5,109	3,896	4,188	4,940	10,375	35,104
	High APR Loan	1,286	1,586	1,679	1,455	1,365	831	8,202
	Percent High APR	16.3%	23.7%	30.1%	25.8%	21.6%	7.4%	18.9%
<b>Total</b>	Other Originated	16,283	15,207	13,484	13,713	12,981	18,375	90,043
	High APR Loan	2,218	3,234	3,454	2,660	2,510	1,664	15,740
	<b>Percent High APR</b>	<b>12.0%</b>	<b>17.5%</b>	<b>20.4%</b>	<b>16.2%</b>	<b>16.2%</b>	<b>8.3%</b>	<b>14.9%</b>

<b>Table C.11</b>							
<b>Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity</b>							
State of North Dakota							
HMDA Data							
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	22	19	21	10	11	16	99
Asian	3	10	8	4	3	3	31
Black or African American	2	12	12	7	7	1	41
White	602	1,193	1,339	785	752	545	5,216
Not Applicable	35	106	118	67	33	17	376
No Co-Applicant	0	0	0	0	0	2	2
<b>Total</b>	<b>664</b>	<b>1,340</b>	<b>1,498</b>	<b>873</b>	<b>806</b>	<b>584</b>	<b>5,765</b>
Hispanic (Ethnicity)	10	15	25	18	5	7	80

<b>Table C.12</b>							
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income</b>							
State of North Dakota							
HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	21.9%	20.6%	35.6%	15.9%	63.0%	40.0%	28.1%
\$15,001-\$30K	13.2%	21.2%	25.6%	18.5%	19.9%	13.7%	18.8%
\$30,001-\$45K	8.6%	19.0%	20.6%	12.0%	11.7%	7.7%	13.6%
\$45,001-\$60K	7.2%	14.0%	17.9%	10.8%	11.1%	6.3%	11.6%
\$60,001-\$75K	6.3%	9.5%	13.1%	9.4%	8.7%	6.9%	9.1%
> \$75K	3.9%	8.4%	9.0%	6.3%	9.1%	8.5%	7.7%
Data Missing	3.4%	8.4%	21.8%	16.1%	6.7%	11.0%	11.7%
<b>Total</b>	<b>7.6%</b>	<b>14.0%</b>	<b>16.4%</b>	<b>10.5%</b>	<b>11.1%</b>	<b>8.2%</b>	<b>11.5%</b>

<b>Table C.13</b>								
<b>Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity by Predatory Status</b>								
State of North Dakota HMDA Data								
<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	Other Originated	53	45	62	76	62	57	355
	High APR Loan	22	19	21	10	11	16	99
	Percent High APR	29.3%	29.7%	25.3%	11.6%	15.1%	21.9%	21.8%
Asian	Other Originated	72	84	57	83	60	68	424
	High APR Loan	3	10	8	4	3	3	31
	Percent High APR	4.0%	10.6%	12.3%	4.6%	4.8%	4.2%	6.8%
Black or African American	Other Originated	35	44	48	44	32	39	242
	High APR Loan	2	12	12	7	7	1	41
	Percent High APR	5.4%	21.4%	20.0%	13.7%	17.9%	2.5%	14.5%
White	Other Originated	7,528	7,585	7,034	6,794	6,050	6,069	41,060
	High APR Loan	602	1,193	1,339	785	752	545	5,216
	Percent High APR	7.4%	13.6%	16.0%	10.4%	11.1%	8.2%	11.3%
Not Applicable	Other Originated	290	464	412	431	255	330	2,182
	High APR Loan	35	106	118	67	33	17	376
	Percent High APR	10.8%	18.6%	22.3%	13.5%	11.5%	4.9%	14.7%
No Co-Applicant	Other Originated	43	2	2	3	2	2	54
	High APR Loan	0	0	0	0	0	2	2
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	3.6%
<b>Total</b>	Other Originated	8,021	8,224	7,615	7,431	6,461	6,565	44,317
	High APR Loan	664	1,340	1,498	873	806	584	5,765
	<b>Percent High APR</b>	<b>7.6%</b>	<b>14.0%</b>	<b>16.4%</b>	<b>10.5%</b>	<b>11.1%</b>	<b>8.2%</b>	<b>11.5%</b>
Hispanic (Ethnicity)	Other Originated	79	59	56	71	57	65	387
	High APR Loan	10	15	25	18	5	7	80
	Percent High APR	11.2%	20.3%	30.9%	20.2%	8.1%	9.7%	17.1%

**Table C.14**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**  
 State of North Dakota  
 HMDA Data

<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Other Originated	57	50	29	37	10	9	192
	High APR Loan	16	13	16	7	17	6	75
	Percent High APR	21.9%	20.6%	35.6%	15.9%	63.0%	40.0%	28.1%
\$15,001 to \$30,000	Other Originated	1,069	916	713	679	500	496	4,373
	High APR Loan	163	246	245	154	124	79	1,011
	Percent High APR	13.2%	21.2%	25.6%	18.5%	19.9%	13.7%	18.8%
\$30,001 to \$45,000	Other Originated	1,989	1,869	1,553	1,572	1,357	1,456	9,796
	High APR Loan	188	438	404	215	180	122	1,547
	Percent High APR	8.6%	19.0%	20.6%	12.0%	11.7%	7.7%	13.6%
\$45,001 to \$60,000	Other Originated	1,798	1,872	1,697	1,608	1,373	1,396	9,744
	High APR Loan	140	304	370	194	172	94	1,274
	Percent High APR	7.2%	14.0%	17.9%	10.8%	11.1%	6.3%	11.6%
\$60,001 to \$75,000	Other Originated	1,193	1,273	1,288	1,194	1,076	1,094	7,118
	High APR Loan	80	133	194	124	102	81	714
	Percent High APR	6.3%	9.5%	13.1%	9.4%	8.7%	6.9%	9.1%
More than \$75,000	Other Originated	1,688	1,994	2,120	2,169	2,005	1,953	11,929
	High APR Loan	69	183	209	146	201	182	990
	Percent High APR	3.9%	8.4%	9.0%	6.3%	9.1%	8.5%	7.7%
Data Missing	Other Originated	227	250	215	172	140	161	1,165
	High APR Loan	8	23	60	33	10	20	154
	Percent High APR	3.4%	8.4%	21.8%	16.1%	6.7%	11.0%	11.7%
<b>Total</b>	Other Originated	8,021	8,224	7,615	7,431	6,461	6,565	44,317
	High APR Loan	664	1,340	1,498	873	806	584	5,765
	<b>Percent High APR</b>	<b>7.6%</b>	<b>14.0%</b>	<b>16.4%</b>	<b>10.5%</b>	<b>11.1%</b>	<b>8.2%</b>	<b>11.5%</b>

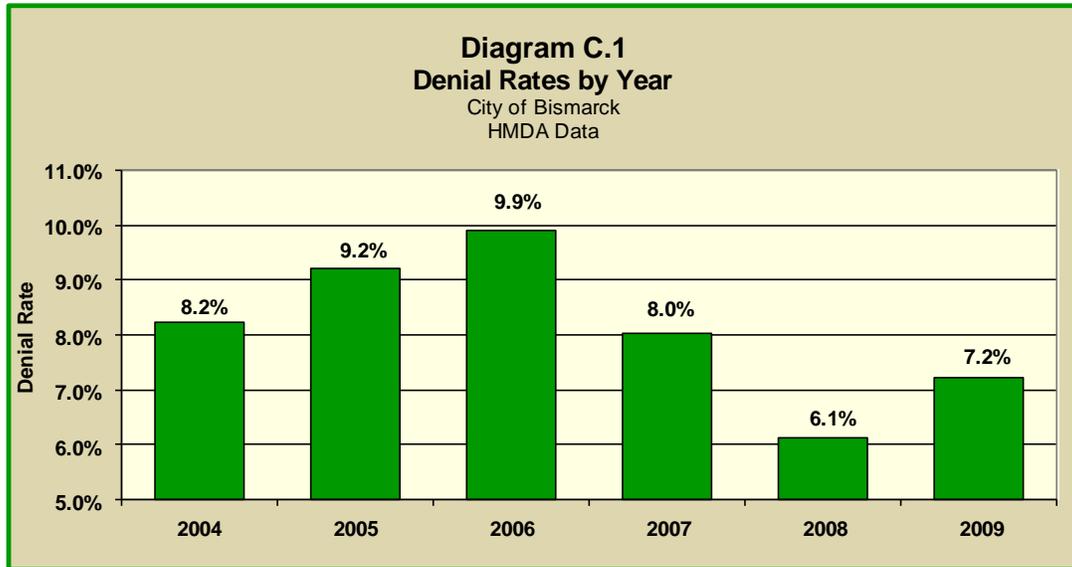
## CITY OF BISMARCK

<b>Table C.15</b>							
<b>Purpose of Loan by Year</b>							
City of Bismarck HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	1,423	1,729	1,786	1,540	1,166	1,258	8,902
Home Improvement	284	326	305	312	222	175	1,624
Refinancing	1,548	1,483	1,340	1,205	1,364	2,196	9,136
<b>Total</b>	<b>3,255</b>	<b>3,538</b>	<b>3,431</b>	<b>3,057</b>	<b>2,752</b>	<b>3,629</b>	<b>19,662</b>

<b>Table C.16</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
City of Bismarck HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner-Occupied	1,291	1,580	1,588	1,381	1,043	1,190	8,073
Not Owner-Occupied	117	143	189	151	118	64	782
Not Applicable	15	6	9	8	5	4	47
<b>Total</b>	<b>1,423</b>	<b>1,729</b>	<b>1,786</b>	<b>1,540</b>	<b>1,166</b>	<b>1,258</b>	<b>8,902</b>

<b>Table C.17</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>								
City of Bismarck HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Conventional		1,050	1,333	1,356	1,225	730	616	6,310
FHA - Insured		171	159	149	103	229	462	1,273
VA - Guaranteed		54	59	61	40	49	75	338
Rural Housing Service or Farm Service Agency		16	29	22	13	35	37	152
<b>Total</b>		<b>1,291</b>	<b>1,580</b>	<b>1,588</b>	<b>1,381</b>	<b>1,043</b>	<b>1,190</b>	<b>8,073</b>

<b>Table C.18</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
City of Bismarck HMDA Data							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Loan Originated	871	1,056	965	881	704	772	5,249
Application Approved But Not Accepted	37	37	80	53	41	32	280
Application Denied	78	107	106	77	46	60	474
Application Withdrawn By Applicant	72	70	89	52	42	66	391
File Closed for Incompleteness	24	57	70	51	21	11	234
Loan Purchased by the Institution	209	253	278	267	189	249	1,445
<b>Total</b>	<b>1,291</b>	<b>1,580</b>	<b>1,588</b>	<b>1,381</b>	<b>1,043</b>	<b>1,190</b>	<b>8,073</b>
Denial Rate	8.2%	9.2%	9.9%	8.0%	6.1%	7.2%	8.3%

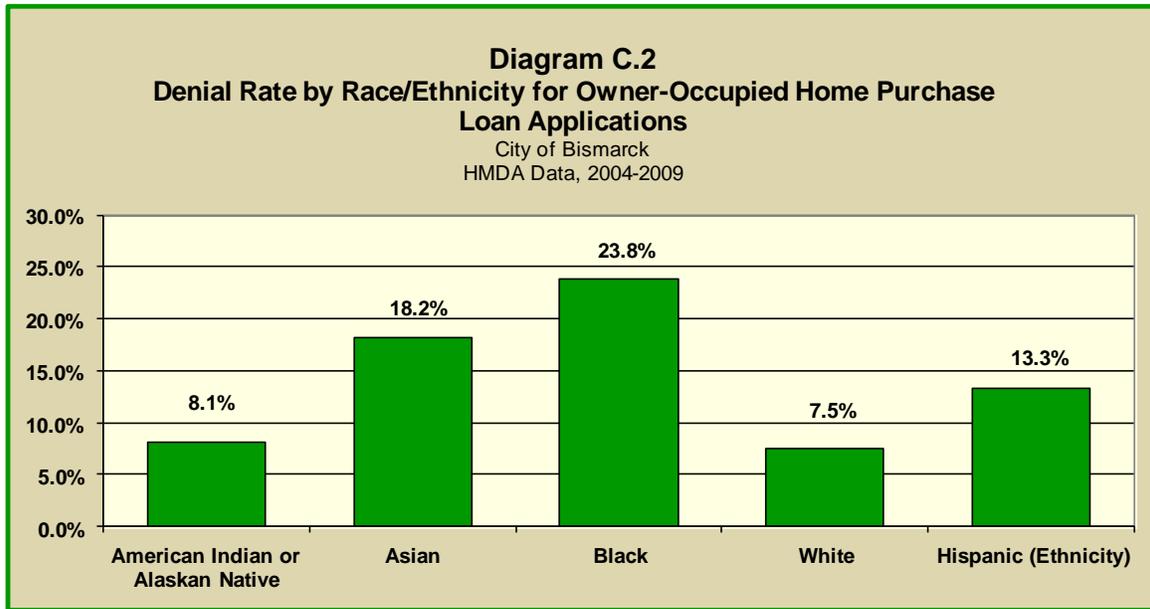


**Table C.19**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
City of Bismarck  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Debt-to-income Ratio	12	13	14	14	13	20	86
Employment History	4	2	3	3	3	6	21
Credit History	19	27	18	20	8	8	100
Collateral	7	6	7	5	3	7	35
Insufficient Cash	4	2	4	1	0	2	13
Unverifiable Information	0	2	5	4	1	0	12
Credit Application Incomplete	6	6	10	6	4	3	35
Mortgage Insurance Denied	0	0	1	0	0	0	1
Other	10	20	20	6	4	2	62
Missing	16	29	24	18	10	12	109
<b>Total</b>	<b>78</b>	<b>107</b>	<b>106</b>	<b>77</b>	<b>46</b>	<b>60</b>	<b>474</b>

**Table C.20**  
**Percent Denial Rates by Race and Ethnicity**  
City of Bismarck  
HMDA Data

Race	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	0.0%	33.3%	0.0%	20.0%	14.3%	0.0%	8.1%
Asian	25.0%	28.6%	0.0%	33.3%	0.0%	0.0%	18.2%
Black	0.0%	66.7%	25.0%	0.0%	0.0%	0.0%	23.8%
White	7.3%	7.7%	8.9%	7.8%	5.1%	7.2%	7.5%
Not Available	26.1%	16.2%	16.1%	8.5%	15.5%	8.6%	14.1%
Not Applicable	.	0.0%	.	.	.	.	0.0%
<b>Total</b>	<b>8.2%</b>	<b>9.2%</b>	<b>9.9%</b>	<b>8.0%</b>	<b>6.1%</b>	<b>7.2%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	0.0%	20.0%	0.0%	21.4%	0.0%	0.0%	13.3%



**Table C.21**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race and Ethnicity**  
 City of Bismarck  
 HMDA Data

Race		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	6	2	3	4	6	13	34
	Denied	0	1	0	1	1	0	3
	Denial Rate %	0.0%	33.3%	0.0%	20.0%	14.3%	0.0%	8.1%
Asian	Originated	3	5	4	2	3	1	18
	Denied	1	2	0	1	0	0	4
	Denial Rate %	25.0%	28.6%	0.0%	33.3%	0.0%	0.0%	18.2%
Black	Originated	1	2	3	4	4	2	16
	Denied	0	4	1	0	0	0	5
	Denial Rate %	0.0%	66.7%	25.0%	0.0%	0.0%	0.0%	23.8%
White	Originated	827	927	835	741	631	682	4,643
	Denied	65	77	82	63	34	53	374
	Denial Rate %	7.3%	7.7%	8.9%	7.8%	5.1%	7.2%	7.5%
Not Available	Originated	34	119	120	130	60	74	537
	Denied	12	23	23	12	11	7	88
	Denial Rate %	26.1%	16.2%	16.1%	8.5%	15.5%	8.6%	14.1%
Not Applicable	Originated	0	1	0	0	0	0	1
	Denied	0	0	0	0	0	0	0
	Denial Rate %	.	0.0%	.	.	.	.	0.0%
<b>Total</b>	Originated	871	1,056	965	881	704	772	5,249
	Denied	78	107	106	77	46	60	474
	<b>Denial Rate %</b>	<b>8.2%</b>	<b>9.2%</b>	<b>9.9%</b>	<b>8.0%</b>	<b>6.1%</b>	<b>7.2%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	Originated	4	4	4	11	1	2	26
	Denied	0	1	0	3	0	0	4
	Denial Rate %	0.0%	20.0%	0.0%	21.4%	0.0%	0.0%	13.3%

<b>Table C.22</b>					
<b>Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender</b>					
City of Bismarck HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	7.2%	8.8%	25.0%	.	8.2%
2005	6.5%	15.2%	8.8%	0.0%	9.2%
2006	6.9%	14.1%	15.8%	.	9.9%
2007	6.6%	11.3%	8.8%	.	8.0%
2008	4.3%	9.0%	13.5%	.	6.1%
2009	5.4%	9.7%	13.1%	.	7.2%
<b>Total</b>	<b>6.2%</b>	<b>11.8%</b>	<b>12.4%</b>	<b>0.0%</b>	<b>8.3%</b>

<b>Table C.23</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
City of Bismarck HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	619	667	608	555	487	505	3,441
	Denied	48	46	45	39	22	29	229
	Denial Rate %	7.2%	6.5%	6.9%	6.6%	4.3%	5.4%	6.2%
Female	Originated	228	284	261	212	172	214	1,371
	Denied	22	51	43	27	17	23	183
	Denial Rate %	8.8%	15.2%	14.1%	11.3%	9.0%	9.7%	11.8%
Not Available	Originated	24	104	96	114	45	53	436
	Denied	8	10	18	11	7	8	62
	Denial Rate %	25.0%	8.8%	15.8%	8.8%	13.5%	13.1%	12.4%
Not Applicable	Originated	0	1	0	0	0	0	1
	Denied	0	0	0	0	0	0	0
	Denial Rate %	.	0.0%	.	.	.	.	0.0%
<b>Total</b>	Originated	871	1,056	965	881	704	772	5,249
	Denied	78	107	106	77	46	60	474
	<b>Denial Rate %</b>	<b>8.2%</b>	<b>9.2%</b>	<b>9.9%</b>	<b>8.0%</b>	<b>6.1%</b>	<b>7.2%</b>	<b>8.3%</b>

**Table C.24**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
**by Race and Ethnicity**

City of Bismarck  
HMDA Data, 2004-2009

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Available	Total	Hispanic (Ethnicity)
Credit History	2	0	2	83	13	100	0
Debt-to-income Ratio	0	0	0	73	13	86	1
Collateral	0	1	0	29	5	35	0
Credit Application Incomplete	0	0	0	25	10	35	1
Employment History	0	0	0	16	5	21	1
Insufficient Cash	0	1	0	9	3	13	0
Unverifiable Information	0	0	0	7	5	12	0
Mortgage Insurance Denied	0	0	0	1	0	1	0
Other	0	0	0	47	15	62	0
Missing	1	2	3	84	19	109	1
<b>Total</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>374</b>	<b>88</b>	<b>474</b>	<b>4</b>
% Missing	33.3%	50.0%	60.0%	22.5%	21.6%	23.0%	25.0%

**Table C.25**  
**Denial Rate by Income**

City of Bismarck  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	20.0%	35.7%	30.0%	63.6%	100.0%	83.3%	45.3%
\$15,001 to \$30,000	12.0%	21.2%	21.3%	15.5%	15.6%	11.6%	16.5%
\$30,001 to \$45,000	7.0%	7.6%	9.9%	7.5%	6.8%	6.0%	7.6%
\$45,001 to \$60,000	8.9%	8.3%	8.7%	5.7%	4.3%	8.8%	7.6%
\$60,001 to \$75,000	4.3%	6.6%	4.9%	6.1%	2.2%	2.2%	4.4%
More than \$75,000	7.7%	3.0%	6.8%	6.3%	5.1%	5.2%	5.7%
Data Missing	7.4%	11.5%	20.0%	0.0%	6.3%	12.5%	9.4%
<b>Total</b>	<b>8.2%</b>	<b>9.2%</b>	<b>9.9%</b>	<b>8.0%</b>	<b>6.1%</b>	<b>7.2%</b>	<b>8.3%</b>

**Table C.26**  
**Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied**  
 City of Bismarck  
 HMDA Data

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Loan Originated	8	9	7	4	0	1	29
	Application Denied	2	5	3	7	2	5	24
	Denial Rate %	20.0%	35.7%	30.0%	63.6%	100.0%	83.3%	45.3%
\$15,001 to \$30,000	Loan Originated	147	130	96	98	65	76	612
	Application Denied	20	35	26	18	12	10	121
	Denial Rate %	12.0%	21.2%	21.3%	15.5%	15.6%	11.6%	16.5%
\$30,001 to \$45,000	Loan Originated	240	305	254	221	150	202	1372
	Application Denied	18	25	28	18	11	13	113
	Denial Rate %	7.0%	7.6%	9.9%	7.5%	6.8%	6.0%	7.6%
\$45,001 to \$60,000	Loan Originated	195	253	232	217	155	176	1228
	Application Denied	19	23	22	13	7	17	101
	Denial Rate %	8.9%	8.3%	8.7%	5.7%	4.3%	8.8%	7.6%
\$60,001 to \$75,000	Loan Originated	112	141	156	124	134	131	798
	Application Denied	5	10	8	8	3	3	37
	Denial Rate %	4.3%	6.6%	4.9%	6.1%	2.2%	2.2%	4.4%
More than \$75,000	Loan Originated	144	195	204	192	185	165	1085
	Application Denied	12	6	15	13	10	9	65
	Denial Rate %	7.7%	3.0%	6.8%	6.3%	5.1%	5.2%	5.7%
Data Missing	Loan Originated	25	23	16	25	15	21	125
	Application Denied	2	3	4	0	1	3	13
	Denial Rate %	7.4%	11.5%	20.0%	0.0%	6.3%	12.5%	9.4%
<b>Total</b>	Loan Originated	871	1,056	965	881	704	772	5,249
	Application Denied	78	107	106	77	46	60	474
	<b>Denial Rate %</b>	<b>8.2%</b>	<b>9.2%</b>	<b>9.9%</b>	<b>8.0%</b>	<b>6.1%</b>	<b>7.2%</b>	<b>8.3%</b>

**Table C.27**  
**Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race and Ethnicity by Income**  
 City of Bismarck  
 HMDA Data, 2004-2009

Race	<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	40.0%	8.3%	0.0%	0.0%	0.0%	0.0%	8.1%
Asian	0.0%	100.0%	0.0%	28.6%	0.0%	20.0%	#DIV/0!	18.2%
Black	.	100.0%	42.9%	0.0%	0.0%	0.0%	0.0%	23.8%
White	45.5%	14.5%	6.7%	6.5%	4.5%	5.4%	7.8%	7.5%
Not Available	57.1%	32.3%	14.8%	14.5%	4.3%	7.7%	42.9%	14.1%
Not Applicable	.	.	.	.	.	.	0.0%	0.0%
<b>Total</b>	<b>45.3%</b>	<b>16.5%</b>	<b>7.6%</b>	<b>7.6%</b>	<b>4.4%</b>	<b>5.7%</b>	<b>9.4%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	100.0%	50.0%	12.5%	0.0%	14.3%	0.0%	.	13.3%

<b>Table C.28</b>									
<b>Owner-Occupied Home Purchase Loan Applications by Income by Race and Ethnicity: Originated and Denied</b>									
City of Bismarck									
HMDA Data, 2004-2009									
<b>Race</b>		<b>&lt;= \$15K</b>	<b>\$15,001-\$30K</b>	<b>\$30,001-\$45K</b>	<b>\$45,001-\$60K</b>	<b>\$60,001-\$75K</b>	<b>&gt; \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian or Alaskan Native	Loan Originated	0	3	11	6	2	11	1	34
	Application Denied	0	2	1	0	0	0	0	3
	Denial Rate %	.	40.0%	8.3%	0.0%	0.0%	0.0%	0.0%	8.1%
Asian	Loan Originated	2	0	4	5	3	4	0	18
	Application Denied	0	1	0	2	0	1	0	4
	Denial Rate %	0.0%	100.0%	0.0%	28.6%	0.0%	20.0%	.	18.2%
Black	Loan Originated	0	0	4	3	3	5	1	16
	Application Denied	0	2	3	0	0	0	0	5
	Denial Rate %	.	100.0%	42.9%	0.0%	0.0%	0.0%	0.0%	23.8%
White	Loan Originated	24	567	1,232	1,066	702	934	118	4,643
	Application Denied	20	96	88	74	33	53	10	374
	Denial Rate %	45.5%	14.5%	6.7%	6.5%	4.5%	5.4%	7.8%	7.5%
Not Available	Loan Originated	3	42	121	148	88	131	4	537
	Application Denied	4	20	21	25	4	11	3	88
	Denial Rate %	57.1%	32.3%	14.8%	14.5%	4.3%	7.7%	42.9%	14.1%
Not Applicable	Loan Originated	0	0	0	0	0	0	1	1
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	.	.	.	.	.	0.0%	0.0%
Total	Loan Originated	29	612	1,372	1,228	798	1,085	125	5,249
	Application Denied	24	121	113	101	37	65	13	474
	Denial Rate %	<b>45.3%</b>	<b>16.5%</b>	<b>7.6%</b>	<b>7.6%</b>	<b>4.4%</b>	<b>5.7%</b>	<b>9.4%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	Loan Originated	0	1	7	5	6	7	0	26
	Application Denied	1	1	1	0	1	0	0	4
	Denial Rate %	100.0%	50.0%	12.5%	0.0%	14.3%	0.0%	.	13.3%

<b>Table C.29</b>							
<b>Percent Denial Rates by Income</b>							
City of Bismarck							
HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	20.0%	35.7%	30.0%	63.6%	100.0%	83.3%	45.3%
\$15,001-\$30K	12.0%	21.2%	21.3%	15.5%	15.6%	11.6%	16.5%
\$30,001-\$45K	7.0%	7.6%	9.9%	7.5%	6.8%	6.0%	7.6%
\$45,001-\$60K	8.9%	8.3%	8.7%	5.7%	4.3%	8.8%	7.6%
\$60,001-\$75K	4.3%	6.6%	4.9%	6.1%	2.2%	2.2%	4.4%
Above \$75K	7.7%	3.0%	6.8%	6.3%	5.1%	5.2%	5.7%
Data Missing	7.4%	11.5%	20.0%	0.0%	6.3%	12.5%	9.4%
<b>Total</b>	<b>8.2%</b>	<b>9.2%</b>	<b>9.9%</b>	<b>8.0%</b>	<b>6.1%</b>	<b>7.2%</b>	<b>8.3%</b>

<b>Table C.30</b>							
<b>Percent Denial Rates by Income by White Applicants</b>							
City of Bismarck HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	12.5%	33.3%	37.5%	70.0%	100.0%	80.0%	45.5%
\$15,001-\$30K	10.1%	16.9%	19.8%	16.3%	11.8%	11.4%	14.5%
\$30,001-\$45K	6.6%	6.3%	8.1%	6.8%	6.1%	5.7%	6.7%
\$45,001-\$60K	8.0%	6.5%	6.4%	4.1%	4.1%	9.5%	6.5%
\$60,001-\$75K	3.5%	7.8%	5.8%	5.6%	1.6%	2.5%	4.5%
Above \$75K	7.1%	2.2%	6.8%	7.1%	4.3%	4.8%	5.4%
Data Missing	7.4%	4.3%	17.6%	0.0%	6.3%	13.0%	7.8%
<b>Total</b>	<b>7.3%</b>	<b>7.7%</b>	<b>8.9%</b>	<b>7.8%</b>	<b>5.1%</b>	<b>7.2%</b>	<b>7.5%</b>

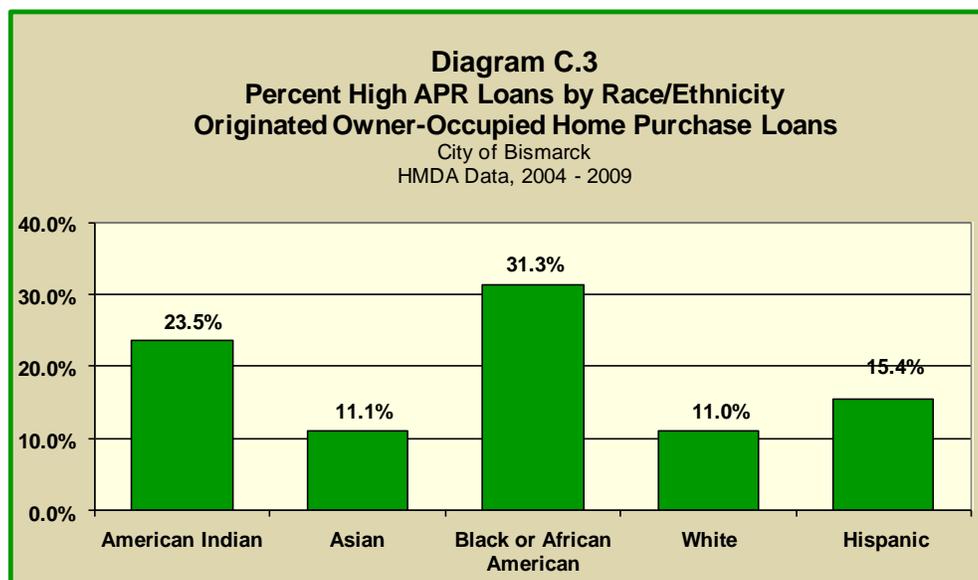
<b>Table C.31</b>							
<b>Percent Denial Rates by Income by American Indian Applicants</b>							
City of Bismarck HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	.	.	.	.	.	.	.
\$15,001-\$30K	0.0%	100.0%	.	.	100.0%	0.0%	40.0%
\$30,001-\$45K	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	8.3%
\$45,001-\$60K	.	.	.	.	.	.	.
\$60,001-\$75K	.	.	.	.	.	.	.
Above \$75K	.	.	.	.	.	.	.
Data Missing	.	.	.	.	.	.	.
<b>Total</b>	<b>0.0%</b>	<b>33.3%</b>	<b>0.0%</b>	<b>20.0%</b>	<b>14.3%</b>	<b>0.0%</b>	<b>8.1%</b>

<b>Table C.32</b>							
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>							
City of Bismarck HMDA Data							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Other Originated	800	911	795	782	633	712	4,633
High APR Loan	71	145	170	99	71	60	616
<b>Total</b>	<b>871</b>	<b>1,056</b>	<b>965</b>	<b>881</b>	<b>704</b>	<b>772</b>	<b>5,249</b>
Percent High APR	8.2%	13.7%	17.6%	11.2%	10.1%	7.8%	11.7%

Loan Purpose		2004	2005	2006	2007	2008	2009	Total
Home Purchase	Other Originated	800	911	795	782	633	712	4,633
	High APR Loan	71	145	170	99	71	60	616
	Percent High APR	8.2%	13.7%	17.6%	11.2%	10.1%	7.8%	11.7%
Home Improvement	Other Originated	151	169	172	180	118	93	883
	High APR Loan	24	29	30	21	28	17	149
	Percent High APR	13.7%	14.6%	14.9%	10.4%	19.2%	15.5%	14.4%
Refinancing	Other Originated	642	544	416	410	543	1,114	3,669
	High APR Loan	101	137	164	149	122	64	737
	Percent High APR	13.6%	20.1%	28.3%	26.7%	18.3%	5.4%	16.7%
<b>Total</b>	Other Originated	1,593	1,624	1,383	1,372	1,294	1,919	9,185
	High APR Loan	196	311	364	269	221	141	1,502
	<b>Percent High APR</b>	<b>11.0%</b>	<b>16.1%</b>	<b>20.8%</b>	<b>16.4%</b>	<b>14.6%</b>	<b>6.8%</b>	<b>14.1%</b>

Race	2004	2005	2006	2007	2008	2009	Total
American Indian	2	0	3	1	2	0	8
Asian	0	0	2	0	0	0	2
Black or African American	0	2	0	2	1	0	5
White	62	120	131	79	61	60	513
Not Applicable	7	23	34	17	7	0	88
No Co-Applicant	0	0	0	0	0	0	0
<b>Total</b>	<b>71</b>	<b>145</b>	<b>170</b>	<b>99</b>	<b>71</b>	<b>60</b>	<b>616</b>
Hispanic (Ethnicity)	1	0	0	2	0	1	4

Race	2004	2005	2006	2007	2008	2009	Total
American Indian	33.3%	0.0%	100.0%	25.0%	33.3%	0.0%	23.5%
Asian	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	11.1%
Black or African American	0.0%	100.0%	0.0%	50.0%	25.0%	0.0%	31.3%
White	7.5%	12.9%	15.7%	10.7%	9.7%	8.8%	11.0%
Not Applicable	20.6%	19.3%	28.3%	13.1%	11.7%	0.0%	16.4%
No Co-Applicant	.	0.0%	.	.	.	.	0.0%
<b>Total</b>	<b>8.2%</b>	<b>13.7%</b>	<b>17.6%</b>	<b>11.2%</b>	<b>10.1%</b>	<b>7.8%</b>	<b>11.7%</b>
Hispanic (Ethnicity)	25.0%	0.0%	0.0%	18.2%	0.0%	50.0%	15.4%



**Table C.36**  
**Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity by Predatory Status**  
 City of Bismarck  
 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	Total
American Indian	Other Originated	4	2	0	3	4	13	26
	High APR Loan	2	0	3	1	2	0	8
	Percent High APR	33.3%	0.0%	100.0%	25.0%	33.3%	0.0%	23.5%
Asian	Other Originated	3	5	2	2	3	1	16
	High APR Loan	0	0	2	0	0	0	2
	Percent High APR	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	11.1%
Black or African American	Other Originated	1	0	3	2	3	2	11
	High APR Loan	0	2	0	2	1	0	5
	Percent High APR	0.0%	100.0%	0.0%	50.0%	25.0%	0.0%	31.3%
White	Other Originated	765	807	704	662	570	622	4,130
	High APR Loan	62	120	131	79	61	60	513
	Percent High APR	7.5%	12.9%	15.7%	10.7%	9.7%	8.8%	11.0%
Not Applicable	Other Originated	27	96	86	113	53	74	449
	High APR Loan	7	23	34	17	7	0	88
	Percent High APR	20.6%	19.3%	28.3%	13.1%	11.7%	0.0%	16.4%
No Co-Applicant	Other Originated	0	1	0	0	0	0	1
	High APR Loan	0	0	0	0	0	0	0
	Percent High APR	.	0.0%	.	.	.	.	0.0%
<b>Total</b>	Other Originated	800	911	795	782	633	712	4,633
	High APR Loan	71	145	170	99	71	60	616
	<b>Percent High APR</b>	<b>8.2%</b>	<b>13.7%</b>	<b>17.6%</b>	<b>11.2%</b>	<b>10.1%</b>	<b>7.8%</b>	<b>11.7%</b>
Hispanic (Ethnicity)	Other Originated	3	4	4	9	1	1	22
	High APR Loan	1	0	0	2	0	1	4
	Percent High APR	25.0%	0.0%	0.0%	18.2%	0.0%	50.0%	15.4%

**Table C.37**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Income**

City of Bismarck  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	37.5%	0.0%	42.9%	50.0%	.	100.0%	31.0%
\$15,001-\$30K	16.3%	18.5%	28.1%	22.4%	21.5%	17.1%	20.3%
\$30,001-\$45K	5.4%	15.4%	17.7%	10.0%	11.3%	5.9%	11.4%
\$45,001-\$60K	10.3%	15.4%	20.3%	8.3%	12.9%	7.4%	12.8%
\$60,001-\$75K	3.6%	9.9%	14.7%	9.7%	6.0%	6.1%	8.6%
> \$75K	2.8%	9.2%	9.8%	8.9%	5.9%	7.9%	7.6%
Data Missing	12.0%	13.0%	31.3%	24.0%	6.7%	0.0%	14.4%
<b>Total</b>	<b>8.2%</b>	<b>13.7%</b>	<b>17.6%</b>	<b>11.2%</b>	<b>10.1%</b>	<b>7.8%</b>	<b>11.7%</b>

**Table C.38**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**

City of Bismarck  
HMDA Data

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Other Originated	5	9	4	2	0	0	20
	High APR Loan	3	0	3	2	0	1	9
	Percent High APR	37.5%	0.0%	42.9%	50.0%	.	100.0%	31.0%
\$15,001 to \$30,000	Other Originated	123	106	69	76	51	63	488
	High APR Loan	24	24	27	22	14	13	124
	Percent High APR	16.3%	18.5%	28.1%	22.4%	21.5%	17.1%	20.3%
\$30,001 to \$45,000	Other Originated	227	258	209	199	133	190	1,216
	High APR Loan	13	47	45	22	17	12	156
	Percent High APR	5.4%	15.4%	17.7%	10.0%	11.3%	5.9%	11.4%
\$45,001 to \$60,000	Other Originated	175	214	185	199	135	163	1,071
	High APR Loan	20	39	47	18	20	13	157
	Percent High APR	10.3%	15.4%	20.3%	8.3%	12.9%	7.4%	12.8%
\$60,001 to \$75,000	Other Originated	108	127	133	112	126	123	729
	High APR Loan	4	14	23	12	8	8	69
	Percent High APR	3.6%	9.9%	14.7%	9.7%	6.0%	6.1%	8.6%
More than \$75,000	Other Originated	140	177	184	175	174	152	1,002
	High APR Loan	4	18	20	17	11	13	83
	Percent High APR	2.8%	9.2%	9.8%	8.9%	5.9%	7.9%	7.6%
Data Missing	Other Originated	22	20	11	19	14	21	107
	High APR Loan	3	3	5	6	1	0	18
	Percent High APR	12.0%	13.0%	31.3%	24.0%	6.7%	0.0%	14.4%
<b>Total</b>	Other Originated	800	911	795	782	633	712	4,633
	High APR Loan	71	145	170	99	71	60	616
	<b>Percent High APR</b>	<b>8.2%</b>	<b>13.7%</b>	<b>17.6%</b>	<b>11.2%</b>	<b>10.1%</b>	<b>7.8%</b>	<b>11.7%</b>

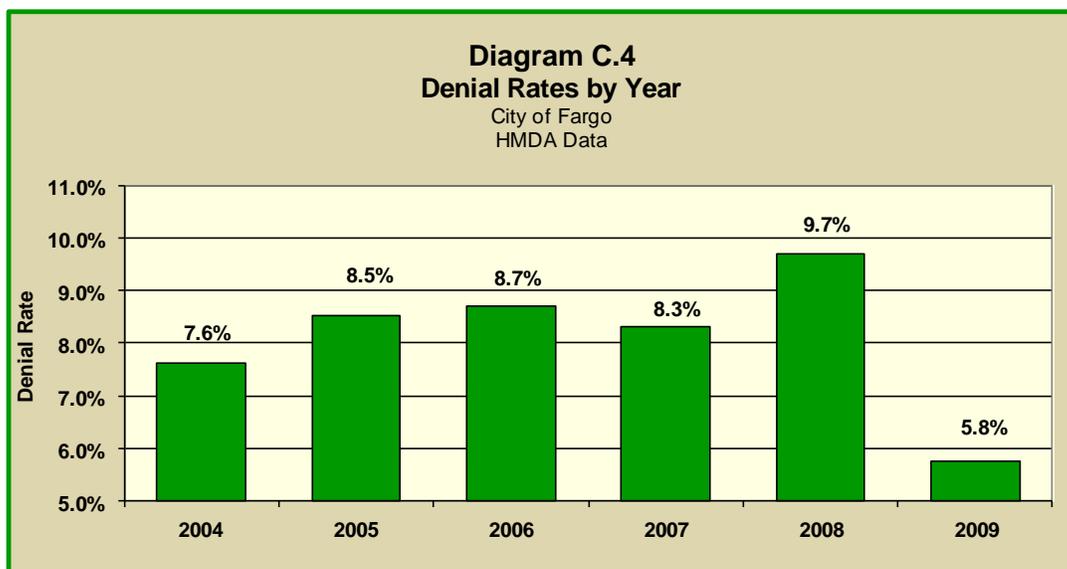
## CITY OF FARGO

<b>Table C.39</b>							
<b>Purpose of Loan by Year</b>							
City of Fargo HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	2,886	3,130	2,723	2,299	1,796	1,640	14,474
Home Improvement	602	680	681	659	515	433	3,570
Refinancing	3,380	3,113	2,405	2,172	1,946	3,312	16,328
<b>Total</b>	<b>6,868</b>	<b>6,923</b>	<b>5,809</b>	<b>5,130</b>	<b>4,257</b>	<b>5,385</b>	<b>34,372</b>

<b>Table C.40</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
City of Fargo HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner-Occupied	2,525	2,757	2,450	2,070	1,615	1,522	12,939
Not Owner-Occupied	340	361	261	215	157	109	1,443
Not Applicable	21	12	12	14	24	9	92
<b>Total</b>	<b>2,886</b>	<b>3,130</b>	<b>2,723</b>	<b>2,299</b>	<b>1,796</b>	<b>1,640</b>	<b>14,474</b>

<b>Table C.41</b>									
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>									
City of Fargo HMDA Data									
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>		
Conventional			1,964	2,259	1,932	1,679	963	715	9,512
FHA - Insured			467	431	430	336	557	721	2,942
VA - Guaranteed			93	67	88	55	95	86	484
Rural Housing Service or Farm Service Agency			1	0	0	0	0	0	1
<b>Total</b>			<b>2,525</b>	<b>2,757</b>	<b>2,450</b>	<b>2,070</b>	<b>1,615</b>	<b>1,522</b>	<b>12,939</b>

<b>Table C.42</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>								
City of Fargo HMDA Data								
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Loan Originated		1,669	1,708	1,540	1,335	1,034	1,097	8,383
Application Approved But Not Accepted		92	126	86	70	71	27	472
Application Denied		138	159	147	121	111	67	743
Application Withdrawn By Applicant		168	208	119	95	72	76	738
File Closed for Incompleteness		38	51	33	21	14	1	158
Loan Purchased by the Institution		420	502	525	428	313	254	2,442
Preapproval Request Denied		0	3	0	0	0	0	3
<b>Total</b>		<b>2,525</b>	<b>2,757</b>	<b>2,450</b>	<b>2,070</b>	<b>1,615</b>	<b>1,522</b>	<b>12,939</b>
Denial Rate		7.6%	8.5%	8.7%	8.3%	9.7%	5.8%	8.1%

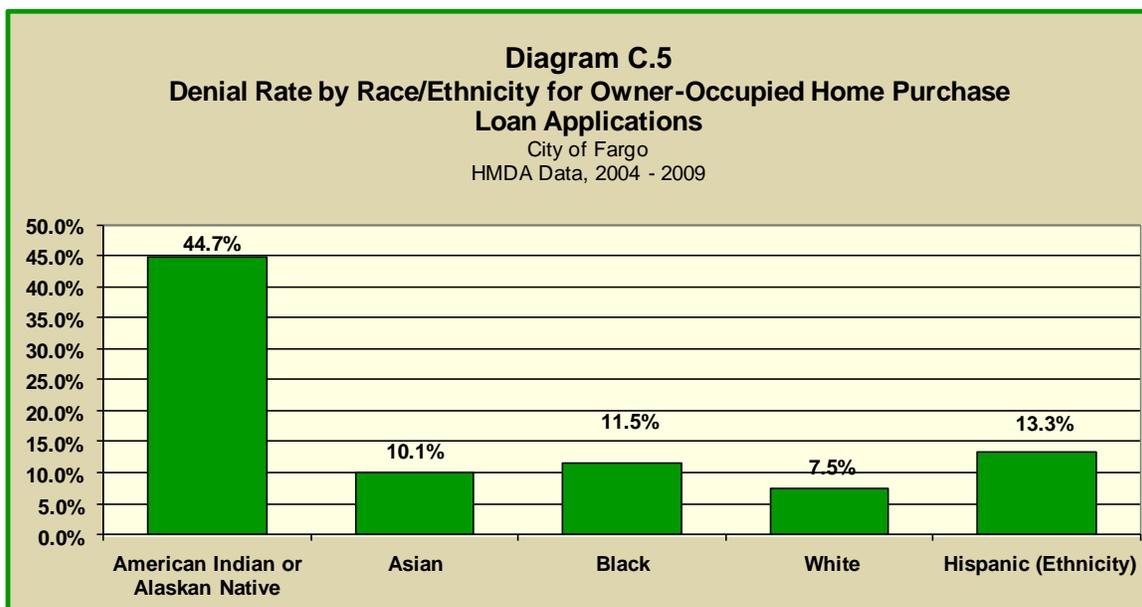


**Table C.43**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
City of Fargo  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Credit History	43	33	48	20	20	11	175
Debt-to-income Ratio	26	24	24	17	21	17	129
Mortgage Insurance Denied	22	53	21	15	6	6	123
Credit Application Incomplete	8	9	12	5	3	3	40
Collateral	6	6	5	6	3	5	31
Employment History	4	4	3	5	5	5	26
Unverifiable Information	5	6	2	7	2	2	24
Insufficient Cash	1	3	5	1	3	2	15
Other	23	21	27	45	48	16	180
Missing	138	159	147	121	111	67	743
<b>Total</b>	<b>276</b>	<b>318</b>	<b>294</b>	<b>242</b>	<b>222</b>	<b>134</b>	<b>1,486</b>

**Table C.44**  
**Percent Denial Rates by Race and Ethnicity**  
City of Fargo  
HMDA Data

Race	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	0.0%	64.3%	25.0%	60.0%	37.5%	33.3%	44.7%
Asian	17.9%	0.0%	20.0%	0.0%	19.0%	8.0%	10.1%
Black	25.0%	7.7%	0.0%	9.1%	0.0%	27.3%	11.5%
White	6.9%	7.4%	8.2%	8.0%	9.5%	4.9%	7.5%
Not Available	24.5%	38.8%	23.1%	10.9%	3.8%	15.6%	20.9%
Not Applicable	0.0%	0.0%	0.0%	.	0.0%	.	0.0%
<b>Total</b>	<b>7.6%</b>	<b>8.5%</b>	<b>8.7%</b>	<b>8.3%</b>	<b>9.7%</b>	<b>5.8%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	14.3%	6.7%	0.0%	11.1%	26.7%	15.4%	13.3%



**Table C.45**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race and Ethnicity**  
City of Fargo  
HMDA Data

Race		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	5	5	3	4	5	4	26
	Denied	0	9	1	6	3	2	21
	Denial Rate %	0.0%	64.3%	25.0%	60.0%	37.5%	33.3%	44.7%
Asian	Originated	23	31	20	29	17	23	143
	Denied	5	0	5	0	4	2	16
	Denial Rate %	17.9%	0.0%	20.0%	0.0%	19.0%	8.0%	10.1%
Black	Originated	6	12	10	10	8	8	54
	Denied	2	1	0	1	0	3	7
	Denial Rate %	25.0%	7.7%	0.0%	9.1%	0.0%	27.3%	11.5%
White	Originated	1,595	1,629	1,476	1,251	978	1,024	7,953
	Denied	119	130	132	109	103	53	646
	Denial Rate %	6.9%	7.4%	8.2%	8.0%	9.5%	4.9%	7.5%
Not Available	Originated	37	30	30	41	25	38	201
	Denied	12	19	9	5	1	7	53
	Denial Rate %	24.5%	38.8%	23.1%	10.9%	3.8%	15.6%	20.9%
Not Applicable	Originated	3	1	1	0	1	0	6
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	.	0.0%	.	0.0%
<b>Total</b>	Originated	1,669	1,708	1,540	1,335	1,034	1,097	8,383
	Denied	138	159	147	121	111	67	743
	<b>Denial Rate %</b>	<b>7.6%</b>	<b>8.5%</b>	<b>8.7%</b>	<b>8.3%</b>	<b>9.7%</b>	<b>5.8%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	Originated	18	14	10	8	11	11	72
	Denied	3	1	0	1	4	2	11
	Denial Rate %	14.3%	6.7%	0.0%	11.1%	26.7%	15.4%	13.3%

<b>Table C.46</b>					
<b>Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender</b>					
City of Fargo HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	6.5%	10.3%	18.8%	0.0%	7.6%
2005	8.3%	8.8%	15.4%	0.0%	8.5%
2006	8.6%	8.2%	25.0%	0.0%	8.7%
2007	7.7%	9.9%	8.3%	.	8.3%
2008	8.5%	13.0%	4.2%	0.0%	9.7%
2009	6.1%	4.6%	11.1%	.	5.8%
<b>Total</b>	<b>7.6%</b>	<b>9.0%</b>	<b>13.5%</b>	<b>0.0%</b>	<b>8.1%</b>

<b>Table C.47</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
City of Fargo HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	1,239	1,211	1,051	948	729	713	5,891
	Denied	86	109	99	79	68	46	487
	Denial Rate %	6.5%	8.3%	8.6%	7.7%	8.5%	6.1%	7.6%
Female	Originated	402	474	470	354	281	352	2,333
	Denied	46	46	42	39	42	17	232
	Denial Rate %	10.3%	8.8%	8.2%	9.9%	13.0%	4.6%	9.0%
Not Available	Originated	26	22	18	33	23	32	154
	Denied	6	4	6	3	1	4	24
	Denial Rate %	18.8%	15.4%	25.0%	8.3%	4.2%	11.1%	13.5%
Not Applicable	Originated	2	1	1	0	1	0	5
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	.	0.0%	.	0.0%
<b>Total</b>	Originated	1,669	1,708	1,540	1,335	1,034	1,097	8,383
	Denied	138	159	147	121	111	67	743
	<b>Denial Rate %</b>	<b>7.6%</b>	<b>8.5%</b>	<b>8.7%</b>	<b>8.3%</b>	<b>9.7%</b>	<b>5.8%</b>	<b>8.1%</b>

**Table C.48**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
**by Race and Ethnicity**

City of Fargo  
HMDA Data, 2004-2009

Denial Reason	American Indian or Alaskan Native	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Credit History	1	10	1	155	8	175	350	1
Debt-to-income Ratio	2	1	2	114	10	129	258	2
Credit Application Incomplete	0	0	1	36	3	40	80	0
Collateral	4	0	0	24	3	31	62	0
Employment History	0	0	0	26	0	26	52	0
Unverifiable Information	0	0	1	22	1	24	48	0
Insufficient Cash	1	0	1	11	2	15	30	1
Other	6	2	0	102	13	123	246	1
Missing	7	3	1	156	13	180	360	6
<b>Total</b>	<b>21</b>	<b>16</b>	<b>7</b>	<b>646</b>	<b>53</b>	<b>743</b>	<b>1,486</b>	<b>11</b>
% Missing	33.3%	18.8%	14.3%	24.1%	24.5%	24.2%	24.2%	54.5%

**Table C.49**  
**Denial Rate by Income**

City of Fargo  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	50.0%	30.0%	60.0%	23.1%	66.7%	66.7%	42.0%
\$15,001 to \$30,000	15.2%	16.5%	13.5%	19.0%	23.1%	10.7%	16.1%
\$30,001 to \$45,000	8.4%	11.8%	9.8%	10.5%	12.0%	6.4%	9.8%
\$45,001 to \$60,000	6.2%	8.0%	7.3%	6.0%	7.5%	4.7%	6.7%
\$60,001 to \$75,000	4.4%	7.0%	6.7%	6.3%	8.2%	4.0%	6.2%
More than \$75,000	2.6%	2.0%	7.7%	5.4%	6.2%	3.9%	4.6%
Data Missing	12.5%	11.1%	9.8%	2.4%	0.0%	9.7%	8.5%
<b>Total</b>	<b>7.6%</b>	<b>8.5%</b>	<b>8.7%</b>	<b>8.3%</b>	<b>9.7%</b>	<b>5.8%</b>	<b>8.1%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Loan Originated	8	7	2	10	1	1	29
	Application Denied	8	3	3	3	2	2	21
	Denial Rate %	50.0%	30.0%	60.0%	23.1%	66.7%	66.7%	42.0%
\$15,001 to \$30,000	Loan Originated	212	167	134	124	83	109	829
	Application Denied	38	33	21	29	25	13	159
	Denial Rate %	15.2%	16.5%	13.5%	19.0%	23.1%	10.7%	16.1%
\$30,001 to \$45,000	Loan Originated	437	405	361	298	235	277	2,013
	Application Denied	40	54	39	35	32	19	219
	Denial Rate %	8.4%	11.8%	9.8%	10.5%	12.0%	6.4%	9.8%
\$45,001 to \$60,000	Loan Originated	379	380	330	282	223	242	1,836
	Application Denied	25	33	26	18	18	12	132
	Denial Rate %	6.2%	8.0%	7.3%	6.0%	7.5%	4.7%	6.7%
\$60,001 to \$75,000	Loan Originated	216	238	264	194	168	168	1,248
	Application Denied	10	18	19	13	15	7	82
	Denial Rate %	4.4%	7.0%	6.7%	6.3%	8.2%	4.0%	6.2%
More than \$75,000	Loan Originated	368	439	394	386	288	272	2,147
	Application Denied	10	9	33	22	19	11	104
	Denial Rate %	2.6%	2.0%	7.7%	5.4%	6.2%	3.9%	4.6%
Data Missing	Loan Originated	49	72	55	41	36	28	281
	Application Denied	7	9	6	1	0	3	26
	Denial Rate %	12.5%	11.1%	9.8%	2.4%	0.0%	9.7%	8.5%
<b>Total</b>	Loan Originated	1,669	1,708	1,540	1,335	1,034	1,097	8,383
	Application Denied	138	159	147	121	111	67	743
	<b>Denial Rate %</b>	<b>7.6%</b>	<b>8.5%</b>	<b>8.7%</b>	<b>8.3%</b>	<b>9.7%</b>	<b>5.8%</b>	<b>8.1%</b>

Race	<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	33.3%	69.2%	41.7%	44.4%	20.0%	0.0%	44.7%
Asian	.	25.0%	20.7%	3.0%	3.8%	3.9%	50.0%	10.1%
Black	.	25.0%	7.7%	9.1%	0.0%	6.3%	.	11.5%
White	42.0%	14.9%	8.9%	6.1%	5.9%	4.3%	6.6%	7.5%
Not Available	.	50.0%	27.7%	22.4%	7.7%	11.6%	45.5%	20.9%
Not Applicable	.	0.0%	.	.	0.0%	.	0.0%	0.0%
<b>Total</b>	<b>42.0%</b>	<b>16.1%</b>	<b>9.8%</b>	<b>6.7%</b>	<b>6.2%</b>	<b>4.6%</b>	<b>8.5%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	50.0%	16.7%	16.1%	7.1%	9.1%	11.8%	0.0%	13.3%

Race		<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	4	4	7	5	4	2	26
	Application Denied	0	2	9	5	4	1	0	21
	Denial Rate %	.	33.3%	69.2%	41.7%	44.4%	20.0%	0.0%	44.7%
Asian	Loan Originated	0	12	23	32	25	49	2	143
	Application Denied	0	4	6	1	1	2	2	16
	Denial Rate %	.	25.0%	20.7%	3.0%	3.8%	3.9%	50.0%	10.1%
Black	Loan Originated	0	12	12	10	5	15	0	54
	Application Denied	0	4	1	1	0	1	0	7
	Denial Rate %	.	25.0%	7.7%	9.1%	0.0%	6.3%	.	11.5%
White	Loan Originated	29	789	1,940	1,749	1,176	2,003	267	7,953
	Application Denied	21	138	190	114	74	90	19	646
	Denial Rate %	42.0%	14.9%	8.9%	6.1%	5.9%	4.3%	6.6%	7.5%
Not Available	Loan Originated	0	11	34	38	36	76	6	201
	Application Denied	0	11	13	11	3	10	5	53
	Denial Rate %	.	50.0%	27.7%	22.4%	7.7%	11.6%	45.5%	20.9%
Not Applicable	Loan Originated	0	1	0	0	1	0	4	6
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	0.0%	.	.	0.0%	.	0.0%	0.0%
Total	Loan Originated	29	829	2,013	1,836	1,248	2,147	281	8,383
	Application Denied	21	159	219	132	82	104	26	743
	<b>Denial Rate %</b>	<b>42.0%</b>	<b>16.1%</b>	<b>9.8%</b>	<b>6.7%</b>	<b>6.2%</b>	<b>4.6%</b>	<b>8.5%</b>	<b>8.1%</b>
Hispanic (Ethnicity)	Loan Originated	1	5	26	13	10	15	2	72
	Application Denied	1	1	5	1	1	2	0	11
	Denial Rate %	50.0%	16.7%	16.1%	7.1%	9.1%	11.8%	0.0%	13.3%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	50.0%	30.0%	60.0%	23.1%	66.7%	66.7%	42.0%
\$15,001-\$30K	15.2%	16.5%	13.5%	19.0%	23.1%	10.7%	16.1%
\$30,001-\$45K	8.4%	11.8%	9.8%	10.5%	12.0%	6.4%	9.8%
\$45,001-\$60K	6.2%	8.0%	7.3%	6.0%	7.5%	4.7%	6.7%
\$60,001-\$75K	4.4%	7.0%	6.7%	6.3%	8.2%	4.0%	6.2%
Above \$75K	2.6%	2.0%	7.7%	5.4%	6.2%	3.9%	4.6%
Data Missing	12.5%	11.1%	9.8%	2.4%	0.0%	9.7%	8.5%
<b>Total</b>	<b>7.6%</b>	<b>8.5%</b>	<b>8.7%</b>	<b>8.3%</b>	<b>9.7%</b>	<b>5.8%</b>	<b>8.1%</b>

<b>Table C.54</b>							
<b>Percent Denial Rates by Income by White Applicants</b>							
City of Fargo HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	50.0%	30.0%	60.0%	23.1%	66.7%	66.7%	42.0%
\$15,001-\$30K	13.7%	15.0%	11.9%	18.5%	22.0%	10.2%	14.9%
\$30,001-\$45K	7.6%	10.1%	9.3%	9.7%	10.6%	6.1%	8.9%
\$45,001-\$60K	6.2%	6.4%	7.0%	5.4%	8.0%	3.4%	6.1%
\$60,001-\$75K	4.6%	5.7%	7.0%	6.2%	8.8%	2.6%	5.9%
Above \$75K	2.0%	1.9%	7.2%	5.4%	6.5%	2.7%	4.3%
Data Missing	6.3%	10.7%	6.9%	2.5%	0.0%	9.7%	6.6%
<b>Total</b>	<b>6.9%</b>	<b>7.4%</b>	<b>8.2%</b>	<b>8.0%</b>	<b>9.5%</b>	<b>4.9%</b>	<b>7.5%</b>

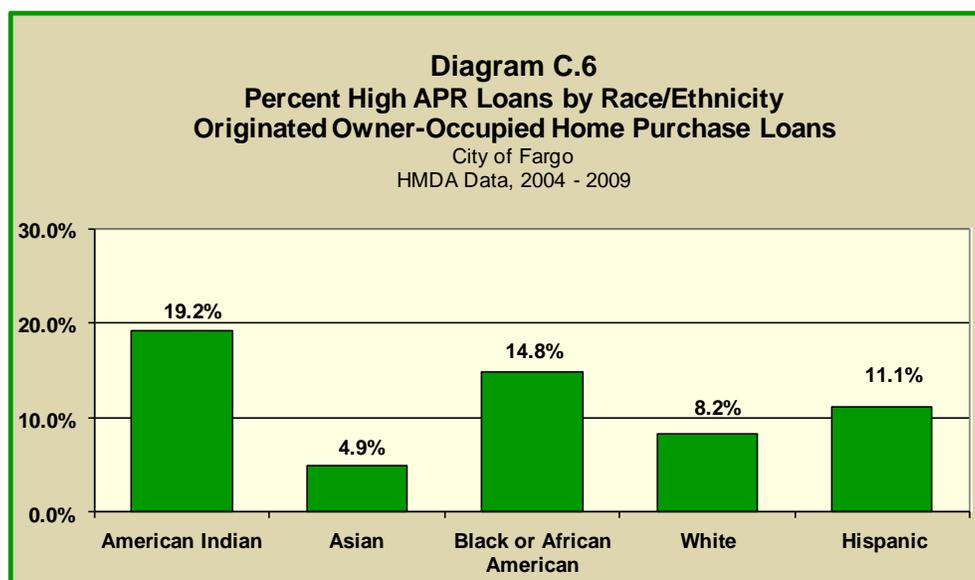
<b>Table C.55</b>							
<b>Percent Denial Rates by Income by American Indian Applicants</b>							
City of Fargo HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	.	.	.	.	.	.	.
\$15,001-\$30K	0.0%	0.0%	0.0%	100.0%	100.0%	0.0%	33.3%
\$30,001-\$45K	.	80.0%	.	100.0%	66.7%	0.0%	69.2%
\$45,001-\$60K	0.0%	100.0%	33.3%	33.3%	0.0%	.	41.7%
\$60,001-\$75K	0.0%	66.7%	.	100.0%	0.0%	50.0%	44.4%
Above \$75K	0.0%	0.0%	.	0.0%	.	100.0%	20.0%
Data Missing	.	.	.	.	.	.	.
<b>Total</b>	<b>0.0%</b>	<b>64.3%</b>	<b>25.0%</b>	<b>60.0%</b>	<b>37.5%</b>	<b>33.3%</b>	<b>44.7%</b>

<b>Table C.56</b>							
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>							
City of Fargo HMDA Data							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Other Originated	1,560	1,513	1,343	1,258	964	1,055	7,693
High APR Loan	109	195	197	77	70	42	690
<b>Total</b>	<b>1,669</b>	<b>1,708</b>	<b>1,540</b>	<b>1,335</b>	<b>1,034</b>	<b>1,097</b>	<b>8,383</b>
Percent High APR	6.5%	11.4%	12.8%	5.8%	6.8%	3.8%	8.2%

<b>Table C.57</b>								
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>								
City of Fargo HMDA Data								
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	Other Originated	1,560	1,513	1,343	1,258	964	1,055	7,693
	High APR Loan	109	195	197	77	70	42	690
	Percent High APR	6.5%	11.4%	12.8%	5.8%	6.8%	3.8%	8.2%
Home Improvement	Other Originated	320	388	404	404	327	260	2,103
	High APR Loan	27	22	15	28	32	35	159
	Percent High APR	7.8%	5.4%	3.6%	6.5%	8.9%	11.9%	7.0%
Refinancing	Other Originated	1,342	1,046	731	726	730	1,721	6,296
	High APR Loan	193	261	248	189	157	91	1,139
	Percent High APR	12.6%	20.0%	25.3%	20.7%	17.7%	5.0%	15.3%
<b>Total</b>	Other Originated	3,222	2,947	2,478	2,388	2,021	3,036	16,092
	High APR Loan	329	478	460	294	259	168	1,988
	<b>Percent High APR</b>	<b>9.3%</b>	<b>14.0%</b>	<b>15.7%</b>	<b>11.0%</b>	<b>11.4%</b>	<b>5.2%</b>	<b>11.0%</b>

<b>Table C.58</b>							
<b>Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity</b>							
City of Fargo HMDA Data							
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	0	2	1	1	1	0	5
Asian	0	4	3	0	0	0	7
Black or African American	0	2	1	2	2	1	8
White	107	181	188	73	66	40	655
Not Applicable	2	6	4	1	1	1	15
No Co-Applicant	0	0	0	0	0	0	0
<b>Total</b>	<b>109</b>	<b>195</b>	<b>197</b>	<b>77</b>	<b>70</b>	<b>42</b>	<b>690</b>
Hispanic (Ethnicity)	2	1	3	1	0	1	8

<b>Table C.59</b>							
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race and Ethnicity</b>							
City of Fargo HMDA Data							
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	0.0%	40.0%	33.3%	25.0%	20.0%	0.0%	19.2%
Asian	0.0%	12.9%	15.0%	0.0%	0.0%	0.0%	4.9%
Black or African American	0.0%	16.7%	10.0%	20.0%	25.0%	12.5%	14.8%
White	6.7%	11.1%	12.7%	5.8%	6.7%	3.9%	8.2%
Not Applicable	5.4%	20.0%	13.3%	2.4%	4.0%	2.6%	7.5%
No Co-Applicant	0.0%	0.0%	0.0%	.	0.0%	.	0.0%
<b>Total</b>	<b>6.5%</b>	<b>11.4%</b>	<b>12.8%</b>	<b>5.8%</b>	<b>6.8%</b>	<b>3.8%</b>	<b>8.2%</b>
Hispanic (Ethnicity)	11.1%	7.1%	30.0%	12.5%	0.0%	9.1%	11.1%



**Table C.60**  
**Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity**  
**by Predatory Status**

City of Fargo  
HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	Total
American Indian	Other Originated	5	3	2	3	4	4	21
	High APR Loan	0	2	1	1	1	0	5
	Percent High APR	0.0%	40.0%	33.3%	25.0%	20.0%	0.0%	19.2%
Asian	Other Originated	23	27	17	29	17	23	136
	High APR Loan	0	4	3	0	0	0	7
	Percent High APR	0.0%	12.9%	15.0%	0.0%	0.0%	0.0%	4.9%
Black or African American	Other Originated	6	10	9	8	6	7	46
	High APR Loan	0	2	1	2	2	1	8
	Percent High APR	0.0%	16.7%	10.0%	20.0%	25.0%	12.5%	14.8%
White	Other Originated	1,488	1,448	1,288	1,178	912	984	7,298
	High APR Loan	107	181	188	73	66	40	655
	Percent High APR	6.7%	11.1%	12.7%	5.8%	6.7%	3.9%	8.2%
Not Applicable	Other Originated	35	24	26	40	24	37	186
	High APR Loan	2	6	4	1	1	1	15
	Percent High APR	5.4%	20.0%	13.3%	2.4%	4.0%	2.6%	7.5%
No Co-Applicant	Other Originated	3	1	1	0	1	0	6
	High APR Loan	0	0	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	.	0.0%	.	0.0%
<b>Total</b>	Other Originated	1,560	1,513	1,343	1,258	964	1,055	7,693
	High APR Loan	109	195	197	77	70	42	690
	<b>Percent High APR</b>	<b>6.5%</b>	<b>11.4%</b>	<b>12.8%</b>	<b>5.8%</b>	<b>6.8%</b>	<b>3.8%</b>	<b>8.2%</b>
Hispanic (Ethnicity)	Other Originated	16	13	7	7	11	10	64
	High APR Loan	2	1	3	1	0	1	8
	Percent High APR	11.1%	7.1%	30.0%	12.5%	0.0%	9.1%	11.1%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	25.0%	14.3%	0.0%	0.0%	0.0%	100.0%	13.8%
\$15,001-\$30K	6.1%	9.6%	9.0%	6.5%	13.3%	3.7%	7.7%
\$30,001-\$45K	8.2%	15.8%	15.0%	8.7%	6.4%	5.8%	10.5%
\$45,001-\$60K	6.6%	15.5%	14.8%	6.7%	6.7%	2.9%	9.5%
\$60,001-\$75K	8.8%	10.5%	14.0%	3.6%	3.0%	1.8%	7.7%
> \$75K	3.3%	5.5%	9.1%	3.4%	8.0%	3.7%	5.5%
Data Missing	4.1%	8.3%	16.4%	9.8%	2.8%	3.6%	8.2%
<b>Total</b>	<b>6.5%</b>	<b>11.4%</b>	<b>12.8%</b>	<b>5.8%</b>	<b>6.8%</b>	<b>3.8%</b>	<b>8.2%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Other Originated	6	6	2	10	1	0	25
	High APR Loan	2	1	0	0	0	1	4
	Percent High APR	25.0%	14.3%	0.0%	0.0%	0.0%	100.0%	13.8%
\$15,001 to \$30,000	Other Originated	199	151	122	116	72	105	765
	High APR Loan	13	16	12	8	11	4	64
	Percent High APR	6.1%	9.6%	9.0%	6.5%	13.3%	3.7%	7.7%
\$30,001 to \$45,000	Other Originated	401	341	307	272	220	261	1,802
	High APR Loan	36	64	54	26	15	16	211
	Percent High APR	8.2%	15.8%	15.0%	8.7%	6.4%	5.8%	10.5%
\$45,001 to \$60,000	Other Originated	354	321	281	263	208	235	1,662
	High APR Loan	25	59	49	19	15	7	174
	Percent High APR	6.6%	15.5%	14.8%	6.7%	6.7%	2.9%	9.5%
\$60,001 to \$75,000	Other Originated	197	213	227	187	163	165	1,152
	High APR Loan	19	25	37	7	5	3	96
	Percent High APR	8.8%	10.5%	14.0%	3.6%	3.0%	1.8%	7.7%
More than \$75,000	Other Originated	356	415	358	373	265	262	2,029
	High APR Loan	12	24	36	13	23	10	118
	Percent High APR	3.3%	5.5%	9.1%	3.4%	8.0%	3.7%	5.5%
Data Missing	Other Originated	47	66	46	37	35	27	258
	High APR Loan	2	6	9	4	1	1	23
	Percent High APR	4.1%	8.3%	16.4%	9.8%	2.8%	3.6%	8.2%
<b>Total</b>	Other Originated	1,560	1,513	1,343	1,258	964	1,055	7,693
	High APR Loan	109	195	197	77	70	42	690
	<b>Percent High APR</b>	<b>6.5%</b>	<b>11.4%</b>	<b>12.8%</b>	<b>5.8%</b>	<b>6.8%</b>	<b>3.8%</b>	<b>8.2%</b>

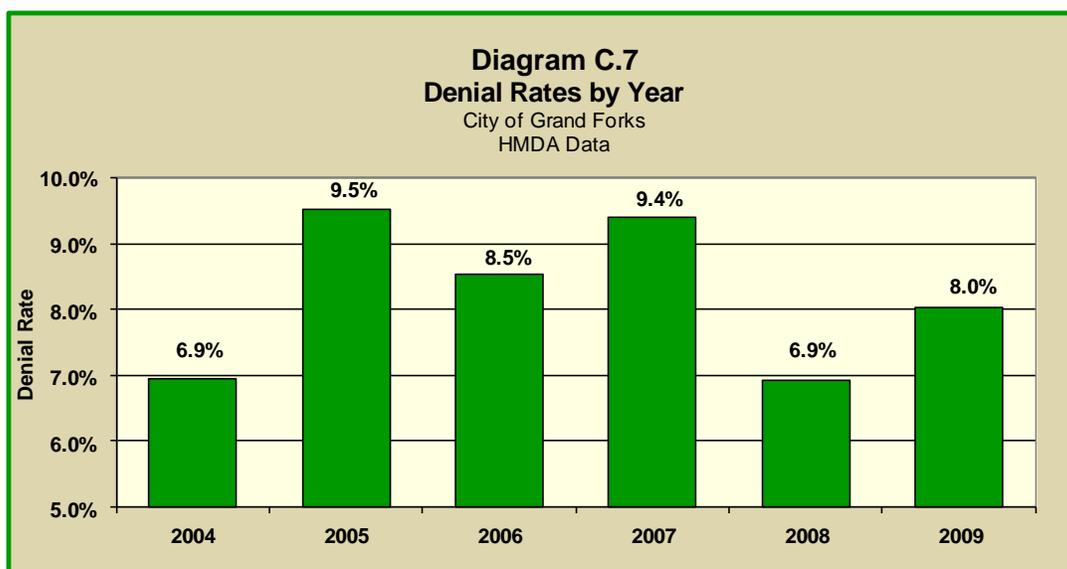
## CITY OF GRAND FORKS

<b>Table C.63</b>							
<b>Purpose of Loan by Year</b>							
City of Grand Forks HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	1,206	1,363	1,401	1,215	899	898	6,982
Home Improvement	253	334	309	317	239	253	1,705
Refinancing	1,380	1,144	988	1,058	999	1,538	7,107
<b>Total</b>	<b>2,839</b>	<b>2,841</b>	<b>2,698</b>	<b>2,590</b>	<b>2,137</b>	<b>2,689</b>	<b>15,794</b>

<b>Table C.64</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
City of Grand Forks HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner-Occupied	1,053	1,199	1,219	1,049	804	817	6,141
Not Owner-Occupied	147	158	176	153	92	77	803
Not Applicable	6	6	6	13	3	4	38
<b>Total</b>	<b>1,206</b>	<b>1,363</b>	<b>1,401</b>	<b>1,215</b>	<b>899</b>	<b>898</b>	<b>6,982</b>

<b>Table C.65</b>									
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>									
City of Grand Forks HMDA Data									
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>		
Conventional			856	986	959	857	496	393	4,547
FHA - Insured			143	162	165	132	221	341	1,164
VA - Guaranteed			54	50	95	60	87	82	428
Rural Housing Service or Farm Service Agency			0	1	0	0	0	1	2
<b>Total</b>			<b>1,053</b>	<b>1,199</b>	<b>1,219</b>	<b>1,049</b>	<b>804</b>	<b>817</b>	<b>6,141</b>

<b>Table C.66</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
City of Grand Forks HMDA Data							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Loan Originated	710	769	751	666	524	562	3,982
Application Approved But Not Accepted	32	40	38	31	17	13	171
Application Denied	53	81	70	69	39	49	361
Application Withdrawn By Applicant	57	72	60	36	41	44	310
File Closed for Incompleteness	10	21	13	6	6	6	62
Loan Purchased by the Institution	191	216	287	241	177	143	1,255
<b>Total</b>	<b>1,053</b>	<b>1,199</b>	<b>1,219</b>	<b>1,049</b>	<b>804</b>	<b>817</b>	<b>6,141</b>
Denial Rate	6.9%	9.5%	8.5%	9.4%	6.9%	8.0%	8.3%

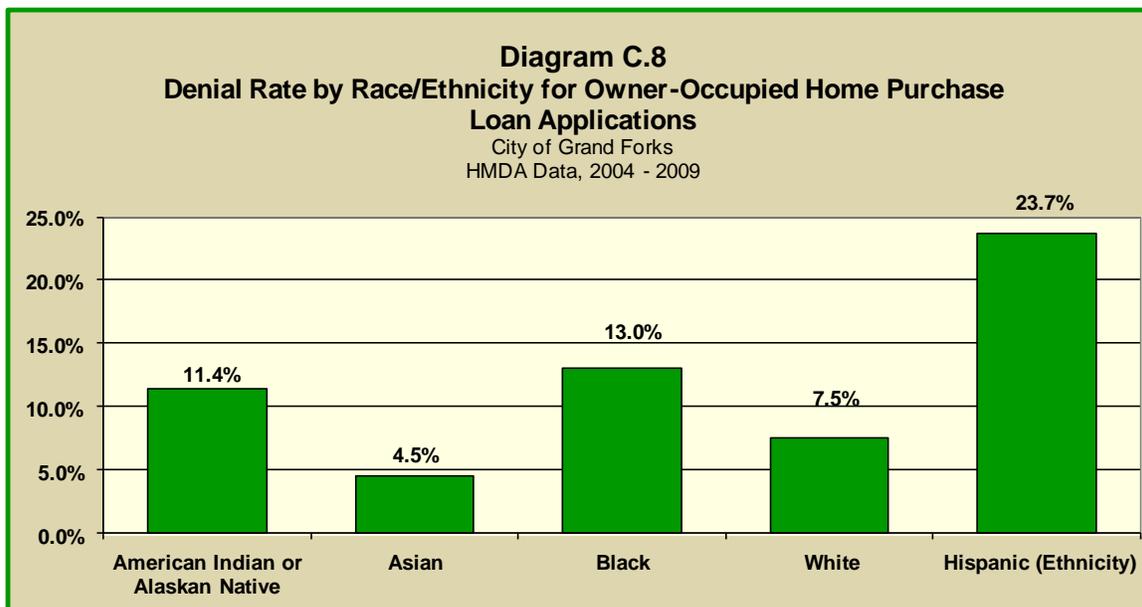


**Table C.67**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
City of Grand Forks  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Debt-to-income Ratio	10	15	12	9	11	16	73
Employment History	2	2	0	2	0	2	8
Credit History	14	19	13	21	9	12	88
Collateral	2	2	7	6	4	10	31
Insufficient Cash	0	0	1	1	1	0	3
Unverifiable Information	0	2	7	6	2	2	19
Credit Application Incomplete	3	4	8	1	1	0	17
Mortgage Insurance Denied	1	0	0	0	0	0	1
Other	3	19	8	6	3	3	42
Missing	18	18	14	17	8	4	79
<b>Total</b>	<b>53</b>	<b>81</b>	<b>70</b>	<b>69</b>	<b>39</b>	<b>49</b>	<b>361</b>

**Table C.68**  
**Percent Denial Rates by Race and Ethnicity**  
City of Grand Forks  
HMDA Data

Race	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	0.0%	33.3%	0.0%	12.5%	0.0%	0.0%	11.4%
Asian	0.0%	4.8%	14.3%	0.0%	0.0%	8.3%	4.5%
Black	0.0%	9.1%	0.0%	20.0%	16.7%	25.0%	13.0%
White	6.3%	8.6%	7.6%	8.1%	6.6%	7.8%	7.5%
Not Available	20.4%	23.8%	31.3%	28.6%	16.7%	8.7%	22.8%
<b>Total</b>	<b>6.9%</b>	<b>9.5%</b>	<b>8.5%</b>	<b>9.4%</b>	<b>6.9%</b>	<b>8.0%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	10.0%	33.3%	33.3%	11.1%	33.3%	14.3%	23.7%



**Table C.69**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken**  
**by Race and Ethnicity**  
 City of Grand Forks  
 HMDA Data

Race		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	7	6	3	7	5	3	31
	Denied	0	3	0	1	0	0	4
	Denial Rate %	0.0%	33.3%	0.0%	12.5%	0.0%	0.0%	11.4%
Asian	Originated	14	20	6	6	6	11	63
	Denied	0	1	1	0	0	1	3
	Denial Rate %	0.0%	4.8%	14.3%	0.0%	0.0%	8.3%	4.5%
Black	Originated	5	10	6	8	5	6	40
	Denied	0	1	0	2	1	2	6
	Denial Rate %	0.0%	9.1%	0.0%	20.0%	16.7%	25.0%	13.0%
White	Originated	645	701	714	615	493	521	3,689
	Denied	43	66	59	54	35	44	301
	Denial Rate %	6.3%	8.6%	7.6%	8.1%	6.6%	7.8%	7.5%
Not Available	Originated	39	32	22	30	15	21	159
	Denied	10	10	10	12	3	2	47
	Denial Rate %	20.4%	23.8%	31.3%	28.6%	16.7%	8.7%	22.8%
<b>Total</b>	Originated	710	769	751	666	524	562	3,982
	Denied	53	81	70	69	39	49	361
	<b>Denial Rate %</b>	<b>6.9%</b>	<b>9.5%</b>	<b>8.5%</b>	<b>9.4%</b>	<b>6.9%</b>	<b>8.0%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	Originated	9	8	10	8	4	6	45
	Denied	1	4	5	1	2	1	14
	Denial Rate %	10.0%	33.3%	33.3%	11.1%	33.3%	14.3%	23.7%

<b>Table C.70</b>				
<b>Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender</b>				
City of Grand Forks HMDA Data				
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Total</b>
2004	5.5%	9.1%	24.0%	6.9%
2005	8.3%	13.1%	10.5%	9.5%
2006	6.5%	11.7%	35.3%	8.5%
2007	7.5%	14.2%	14.8%	9.4%
2008	6.8%	6.3%	18.2%	6.9%
2009	7.9%	9.5%	0.0%	8.0%
<b>Total</b>	<b>7.1%</b>	<b>11.0%</b>	<b>16.8%</b>	<b>8.3%</b>

<b>Table C.71</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
City of Grand Forks HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	531	566	544	492	395	418	2,946
	Denied	31	51	38	40	29	36	225
	Denial Rate %	5.5%	8.3%	6.5%	7.5%	6.8%	7.9%	7.1%
Female	Originated	160	186	196	151	120	124	937
	Denied	16	28	26	25	8	13	116
	Denial Rate %	9.1%	13.1%	11.7%	14.2%	6.3%	9.5%	11.0%
Not Available	Originated	19	17	11	23	9	20	99
	Denied	6	2	6	4	2	0	20
	Denial Rate %	24.0%	10.5%	35.3%	14.8%	18.2%	0.0%	16.8%
<b>Total</b>	Originated	710	769	751	666	524	562	3,982
	Denied	53	81	70	69	39	49	361
	<b>Denial Rate %</b>	<b>6.9%</b>	<b>9.5%</b>	<b>8.5%</b>	<b>9.4%</b>	<b>6.9%</b>	<b>8.0%</b>	<b>8.3%</b>

<b>Table C.72</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Reason for Denial by Race and Ethnicity</b>							
City of Grand Forks HMDA Data, 2004-2009							
<b>Denial Reason</b>	<b>American Indian or Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit History	0	1	3	69	15	88	5
Debt-to-income Ratio	1	0	2	61	9	73	3
Collateral	0	0	0	30	1	31	2
Unverifiable Information	0	2	0	16	1	19	2
Credit Application Incomplete	0	0	0	14	3	17	1
Employment History	0	0	0	7	1	8	0
Insufficient Cash	0	0	0	3	0	3	0
Mortgage Insurance Denied	0	0	0	1	0	1	0
Other	1	0	1	34	6	42	0
Missing	2	0	0	66	11	79	1
<b>Total</b>	<b>4</b>	<b>3</b>	<b>6</b>	<b>301</b>	<b>47</b>	<b>361</b>	<b>14</b>
% Missing	50.0%	0.0%	0.0%	21.9%	23.4%	21.9%	7.1%

<b>Table C.73</b>							
<b>Denial Rate by Income</b>							
City of Grand Forks HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	57.1%	62.5%	40.0%	33.3%	33.3%	0.0%	48.1%
\$15,001 to \$30,000	15.6%	18.3%	17.6%	19.0%	11.9%	22.1%	17.7%
\$30,001 to \$45,000	4.3%	10.1%	10.3%	13.1%	10.9%	9.4%	9.5%
\$45,001 to \$60,000	8.0%	9.4%	7.1%	9.7%	9.2%	6.5%	8.3%
\$60,001 to \$75,000	3.4%	5.6%	7.5%	4.3%	3.4%	2.4%	4.5%
More than \$75,000	2.9%	2.8%	5.3%	6.2%	2.4%	6.0%	4.4%
Data Missing	16.0%	25.9%	10.6%	0.0%	8.3%	6.3%	12.5%
<b>Total</b>	<b>6.9%</b>	<b>9.5%</b>	<b>8.5%</b>	<b>9.4%</b>	<b>6.9%</b>	<b>8.0%</b>	<b>8.3%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Loan Originated	3	3	3	2	2	1	14
	Application Denied	4	5	2	1	1	0	13
	Denial Rate %	57.1%	62.5%	40.0%	33.3%	33.3%	0.0%	48.1%
\$15,001 to \$30,000	Loan Originated	81	85	56	68	37	53	380
	Application Denied	15	19	12	16	5	15	82
	Denial Rate %	15.6%	18.3%	17.6%	19.0%	11.9%	22.1%	17.7%
\$30,001 to \$45,000	Loan Originated	177	196	139	126	115	106	859
	Application Denied	8	22	16	19	14	11	90
	Denial Rate %	4.3%	10.1%	10.3%	13.1%	10.9%	9.4%	9.5%
\$45,001 to \$60,000	Loan Originated	150	154	182	131	108	115	840
	Application Denied	13	16	14	14	11	8	76
	Denial Rate %	8.0%	9.4%	7.1%	9.7%	9.2%	6.5%	8.3%
\$60,001 to \$75,000	Loan Originated	113	102	98	111	86	83	593
	Application Denied	4	6	8	5	3	2	28
	Denial Rate %	3.4%	5.6%	7.5%	4.3%	3.4%	2.4%	4.5%
More than \$75,000	Loan Originated	165	209	231	211	165	189	1170
	Application Denied	5	6	13	14	4	12	54
	Denial Rate %	2.9%	2.8%	5.3%	6.2%	2.4%	6.0%	4.4%
Data Missing	Loan Originated	21	20	42	17	11	15	126
	Application Denied	4	7	5	0	1	1	18
	Denial Rate %	16.0%	25.9%	10.6%	0.0%	8.3%	6.3%	12.5%
<b>Total</b>	Loan Originated	710	769	751	666	524	562	3,982
	Application Denied	53	81	70	69	39	49	361
	<b>Denial Rate %</b>	<b>6.9%</b>	<b>9.5%</b>	<b>8.5%</b>	<b>9.4%</b>	<b>6.9%</b>	<b>8.0%</b>	<b>8.3%</b>

Race	<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.4%
Asian	.	0.0%	10.0%	0.0%	10.0%	3.2%	.	4.5%
Black	.	33.3%	11.1%	20.0%	20.0%	0.0%	.	13.0%
White	48.1%	15.8%	8.0%	8.0%	3.8%	4.1%	11.6%	7.5%
Not Available	.	56.3%	48.6%	15.0%	13.8%	11.1%	21.4%	22.8%
<b>Total</b>	<b>48.1%</b>	<b>17.7%</b>	<b>9.5%</b>	<b>8.3%</b>	<b>4.5%</b>	<b>4.4%</b>	<b>12.5%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	100.0%	50.0%	14.3%	18.2%	11.1%	8.3%	100.0%	23.7%

Race		<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	6	11	5	5	3	1	31
	Application Denied	0	4	0	0	0	0	0	4
	Denial Rate %	.	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.4%
Asian	Loan Originated	0	6	9	9	9	30	0	63
	Application Denied	0	0	1	0	1	1	0	3
	Denial Rate %	.	0.0%	10.0%	0.0%	10.0%	3.2%	#DIV/0!	4.5%
Black	Loan Originated	0	4	8	8	4	16	0	40
	Application Denied	0	2	1	2	1	0	0	6
	Denial Rate %	.	33.3%	11.1%	20.0%	20.0%	0.0%	#DIV/0!	13.0%
White	Loan Originated	14	357	813	784	550	1,057	114	3,689
	Application Denied	13	67	71	68	22	45	15	301
	Denial Rate %	48.1%	15.8%	8.0%	8.0%	3.8%	4.1%	11.6%	7.5%
Not Available	Loan Originated	0	7	18	34	25	64	11	159
	Application Denied	0	9	17	6	4	8	3	47
	Denial Rate %	.	56.3%	48.6%	15.0%	13.8%	11.1%	21.4%	22.8%
Total	Loan Originated	14	380	859	840	593	1,170	126	3,982
	Application Denied	13	82	90	76	28	54	18	361
	<b>Denial Rate %</b>	<b>48.1%</b>	<b>17.7%</b>	<b>9.5%</b>	<b>8.3%</b>	<b>4.5%</b>	<b>4.4%</b>	<b>12.5%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	Loan Originated	0	5	12	9	8	11	0	45
	Application Denied	2	5	2	2	1	1	1	14
	Denial Rate %	100.0%	50.0%	14.3%	18.2%	11.1%	8.3%	100.0%	23.7%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	57.1%	62.5%	40.0%	33.3%	33.3%	0.0%	48.1%
\$15,001-\$30K	15.6%	18.3%	17.6%	19.0%	11.9%	22.1%	17.7%
\$30,001-\$45K	4.3%	10.1%	10.3%	13.1%	10.9%	9.4%	9.5%
\$45,001-\$60K	8.0%	9.4%	7.1%	9.7%	9.2%	6.5%	8.3%
\$60,001-\$75K	3.4%	5.6%	7.5%	4.3%	3.4%	2.4%	4.5%
Above \$75K	2.9%	2.8%	5.3%	6.2%	2.4%	6.0%	4.4%
Data Missing	16.0%	25.9%	10.6%	0.0%	8.3%	6.3%	12.5%
<b>Total</b>	<b>6.9%</b>	<b>9.5%</b>	<b>8.5%</b>	<b>9.4%</b>	<b>6.9%</b>	<b>8.0%</b>	<b>8.3%</b>

<b>Table C.78</b>							
<b>Percent Denial Rates by Income by White Applicants</b>							
City of Grand Forks HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	57.1%	62.5%	40.0%	33.3%	33.3%	0.0%	48.1%
\$15,001-\$30K	14.9%	14.9%	15.6%	16.5%	10.3%	21.3%	15.8%
\$30,001-\$45K	3.0%	8.4%	8.9%	9.9%	10.4%	9.1%	8.0%
\$45,001-\$60K	8.0%	9.3%	7.0%	9.0%	9.3%	5.3%	8.0%
\$60,001-\$75K	3.8%	5.1%	5.9%	2.8%	2.5%	2.5%	3.8%
Above \$75K	2.0%	2.2%	4.4%	6.0%	2.5%	6.6%	4.1%
Data Missing	9.5%	28.6%	11.6%	0.0%	9.1%	6.3%	11.6%
<b>Total</b>	<b>6.3%</b>	<b>8.6%</b>	<b>7.6%</b>	<b>8.1%</b>	<b>6.6%</b>	<b>7.8%</b>	<b>7.5%</b>

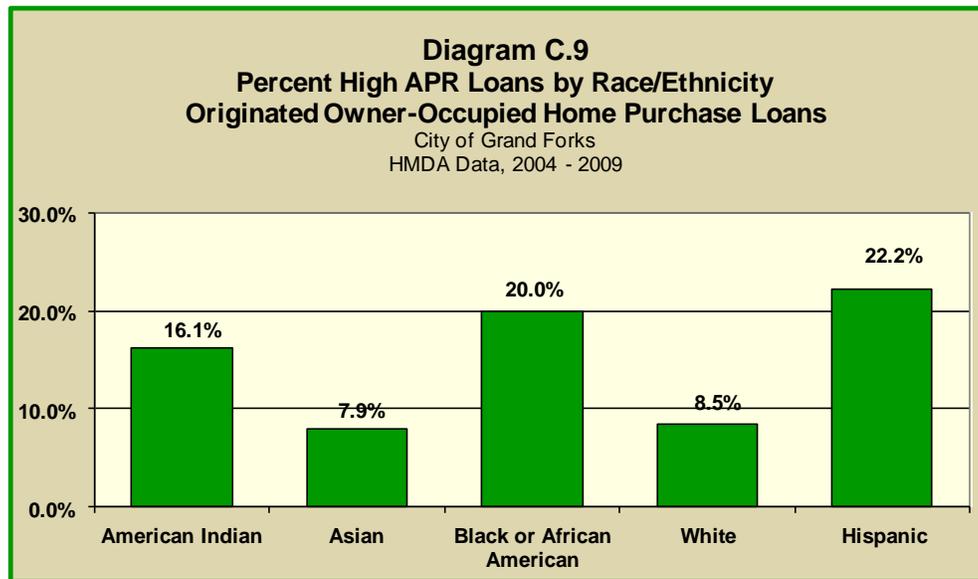
<b>Table C.79</b>							
<b>Percent Denial Rates by Income by American Indian Applicants</b>							
City of Grand Forks HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$15,001-\$30K	0.0%	75.0%	0.0%	50.0%	0.0%	0.0%	40.0%
\$30,001-\$45K	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$45,001-\$60K	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,001-\$75K	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Above \$75K	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Data Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>0.0%</b>	<b>33.3%</b>	<b>0.0%</b>	<b>12.5%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>11.4%</b>

<b>Table C.80</b>							
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>							
City of Grand Forks HMDA Data							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Other Originated	671	661	656	632	487	532	3,639
High APR Loan	39	108	95	34	37	30	343
<b>Total</b>	<b>710</b>	<b>769</b>	<b>751</b>	<b>666</b>	<b>524</b>	<b>562</b>	<b>3,982</b>
Percent High APR	5.5%	14.0%	12.6%	5.1%	7.1%	5.3%	8.6%

<b>Table C.81</b>		<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>						
		City of Grand Forks HMDA Data						
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	Other Originated	671	661	656	632	487	532	3,639
	High APR Loan	39	108	95	34	37	30	343
	Percent High APR	5.5%	14.0%	12.6%	5.1%	7.1%	5.3%	8.6%
Home Improvement	Other Originated	156	194	184	167	152	154	1,007
	High APR Loan	16	25	19	22	19	26	127
	Percent High APR	9.3%	11.4%	9.4%	11.6%	11.1%	14.4%	11.2%
Refinancing	Other Originated	586	398	281	387	415	836	2,903
	High APR Loan	87	110	116	82	114	67	576
	Percent High APR	12.9%	21.7%	29.2%	17.5%	21.6%	7.4%	16.6%
<b>Total</b>	Other Originated	1,413	1,253	1,121	1,186	1,054	1,522	7,549
	High APR Loan	142	243	230	138	170	123	1,046
	<b>Percent High APR</b>	<b>9.1%</b>	<b>16.2%</b>	<b>17.0%</b>	<b>10.4%</b>	<b>13.9%</b>	<b>7.5%</b>	<b>12.2%</b>

<b>Table C.82</b>		<b>Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity</b>						
		City of Grand Forks HMDA Data						
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian		2	2	1	0	0	0	5
Asian		1	1	1	0	0	2	5
Black or African American		0	4	2	0	2	0	8
White		29	97	91	34	35	27	313
Not Applicable		7	4	0	0	0	1	12
<b>Total</b>		<b>39</b>	<b>108</b>	<b>95</b>	<b>34</b>	<b>37</b>	<b>30</b>	<b>343</b>
Hispanic (Ethnicity)		1	4	4	1	0	0	10

<b>Table C.83</b>		<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race and Ethnicity</b>						
		City of Grand Forks HMDA Data						
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian		28.6%	33.3%	33.3%	0.0%	0.0%	0.0%	16.1%
Asian		7.1%	5.0%	16.7%	0.0%	0.0%	18.2%	7.9%
Black or African American		0.0%	40.0%	33.3%	0.0%	40.0%	0.0%	20.0%
White		4.5%	13.8%	12.7%	5.5%	7.1%	5.2%	8.5%
Not Applicable		17.9%	12.5%	0.0%	0.0%	0.0%	4.8%	7.5%
<b>Total</b>		<b>5.5%</b>	<b>14.0%</b>	<b>12.6%</b>	<b>5.1%</b>	<b>7.1%</b>	<b>5.3%</b>	<b>8.6%</b>
Hispanic (Ethnicity)		11.1%	50.0%	40.0%	12.5%	0.0%	0.0%	22.2%



**Table C.84**  
**Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity**  
**by Predatory Status**

City of Grand Forks  
HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	Total
American Indian	Other Originated	5	4	2	7	5	3	26
	High APR Loan	2	2	1	0	0	0	5
	Percent High APR	28.6%	33.3%	33.3%	0.0%	0.0%	0.0%	16.1%
Asian	Other Originated	13	19	5	6	6	9	58
	High APR Loan	1	1	1	0	0	2	5
	Percent High APR	7.1%	5.0%	16.7%	0.0%	0.0%	18.2%	7.9%
Black or African American	Other Originated	5	6	4	8	3	6	32
	High APR Loan	0	4	2	0	2	0	8
	Percent High APR	0.0%	40.0%	33.3%	0.0%	40.0%	0.0%	20.0%
White	Other Originated	616	604	623	581	458	494	3,376
	High APR Loan	29	97	91	34	35	27	313
	Percent High APR	4.5%	13.8%	12.7%	5.5%	7.1%	5.2%	8.5%
Not Available	Other Originated	32	28	22	30	15	20	147
	High APR Loan	7	4	0	0	0	1	12
	Percent High APR	17.9%	12.5%	0.0%	0.0%	0.0%	4.8%	7.5%
<b>Total</b>	Other Originated	671	661	656	632	487	532	3,639
	High APR Loan	39	108	95	34	37	30	343
	<b>Percent High APR</b>	<b>5.5%</b>	<b>14.0%</b>	<b>12.6%</b>	<b>5.1%</b>	<b>7.1%</b>	<b>5.3%</b>	<b>8.6%</b>
Hispanic (Ethnicity)	Other Originated	8	4	6	7	4	6	35
	High APR Loan	1	4	4	1	0	0	10
	Percent High APR	11.1%	50.0%	40.0%	12.5%	0.0%	0.0%	22.2%

**Table C.85**  
**Percent of Predatory Owner-Occupied Home Purchase Loans Originated**  
**by Income**  
City of Grand Forks  
HMDA Data

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$15,001-\$30K	9.9%	18.8%	21.4%	4.4%	10.8%	9.4%	12.6%
\$30,001-\$45K	8.5%	20.9%	20.9%	4.0%	5.2%	3.8%	11.6%
\$45,001-\$60K	2.7%	13.0%	14.8%	9.9%	5.6%	2.6%	8.7%
\$60,001-\$75K	5.3%	15.7%	3.1%	5.4%	8.1%	2.4%	6.7%
> \$75K	3.6%	6.2%	6.9%	1.4%	7.9%	7.4%	5.6%
Data Missing	0.0%	10.0%	19.0%	23.5%	9.1%	13.3%	13.5%
<b>Total</b>	<b>5.5%</b>	<b>14.0%</b>	<b>12.6%</b>	<b>5.1%</b>	<b>7.1%</b>	<b>5.3%</b>	<b>8.6%</b>

**Table C.86**  
**Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status**  
City of Grand Forks  
HMDA Data

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Other Originated	3	3	3	2	2	1	14
	High APR Loan	0	0	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$15,001 to \$30,000	Other Originated	73	69	44	65	33	48	332
	High APR Loan	8	16	12	3	4	5	48
	Percent High APR	9.9%	18.8%	21.4%	4.4%	10.8%	9.4%	12.6%
\$30,001 to \$45,000	Other Originated	162	155	110	121	109	102	759
	High APR Loan	15	41	29	5	6	4	100
	Percent High APR	8.5%	20.9%	20.9%	4.0%	5.2%	3.8%	11.6%
\$45,001 to \$60,000	Other Originated	146	134	155	118	102	112	767
	High APR Loan	4	20	27	13	6	3	73
	Percent High APR	2.7%	13.0%	14.8%	9.9%	5.6%	2.6%	8.7%
\$60,001 to \$75,000	Other Originated	107	86	95	105	79	81	553
	High APR Loan	6	16	3	6	7	2	40
	Percent High APR	5.3%	15.7%	3.1%	5.4%	8.1%	2.4%	6.7%
More than \$75,000	Other Originated	159	196	215	208	152	175	1,105
	High APR Loan	6	13	16	3	13	14	65
	Percent High APR	3.6%	6.2%	6.9%	1.4%	7.9%	7.4%	5.6%
Data Missing	Other Originated	21	18	34	13	10	13	109
	High APR Loan	0	2	8	4	1	2	17
	Percent High APR	0.0%	10.0%	19.0%	23.5%	9.1%	13.3%	13.5%
<b>Total</b>	Other Originated	671	661	656	632	487	532	3,639
	High APR Loan	39	108	95	34	37	30	343
	<b>Percent High APR</b>	<b>5.5%</b>	<b>14.0%</b>	<b>12.6%</b>	<b>5.1%</b>	<b>7.1%</b>	<b>5.3%</b>	<b>8.6%</b>

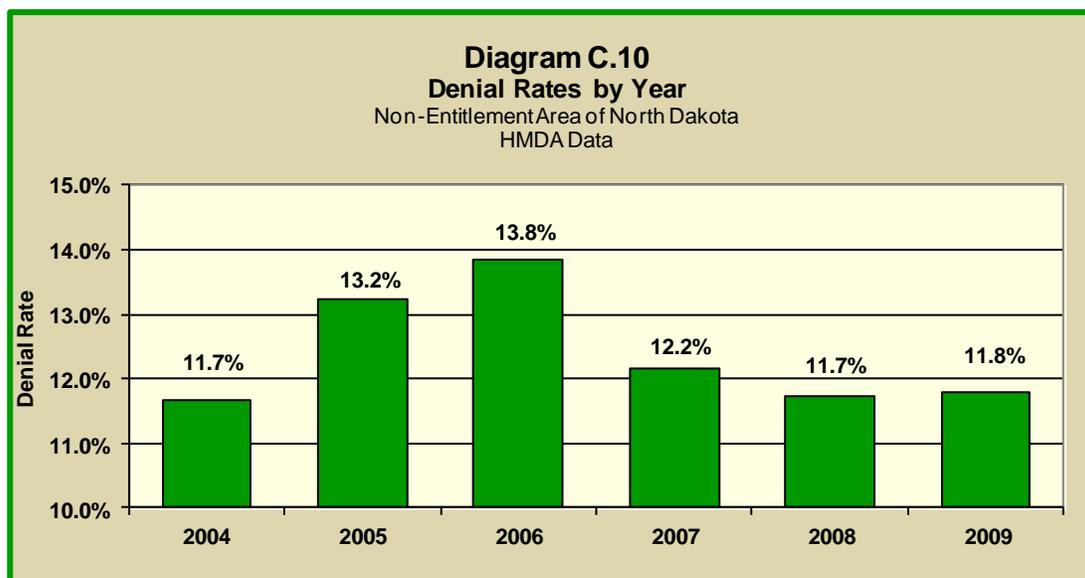
## NON-ENTITLEMENT AREAS OF NORTH DAKOTA

<b>Table C.87</b>							
<b>Purpose of Loan by Year</b>							
Non-Entitlement Area of North Dakota HMDA Data							
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	9,196	11,048	11,045	9,820	8,645	8,085	57,839
Home Improvement	2,181	2,450	2,421	2,643	2,100	1,782	13,577
Refinancing	11,398	10,470	9,150	8,841	9,055	14,219	63,133
<b>Total</b>	<b>22,775</b>	<b>23,968</b>	<b>22,616</b>	<b>21,304</b>	<b>19,800</b>	<b>24,086</b>	<b>134,549</b>

<b>Table C.88</b>							
<b>Owner Occupancy Status for Home Purchase Loan Application</b>							
Non-Entitlement Area of North Dakota HMDA Data							
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Owner-Occupied	8,623	10,266	10,302	9,163	8,091	7,690	54,135
Not Owner-Occupied	510	705	700	625	534	374	3,448
Not Applicable	63	77	43	32	20	21	256
<b>Total</b>	<b>9,196</b>	<b>11,048</b>	<b>11,045</b>	<b>9,820</b>	<b>8,645</b>	<b>8,085</b>	<b>57,839</b>

<b>Table C.89</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Loan Type</b>								
Non-Entitlement Area of North Dakota HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>	
Conventional		6,820	8,143	8,092	7,136	4,883	3,628	38,702
FHA - Insured		1,147	1,341	1,352	1,246	2,270	2,486	9,842
VA - Guaranteed		494	586	640	605	672	1,061	4,058
Rural Housing Service or Farm Service Agency		162	196	218	176	266	515	1,533
<b>Total</b>		<b>8,623</b>	<b>10,266</b>	<b>10,302</b>	<b>9,163</b>	<b>8,091</b>	<b>7,690</b>	<b>54,135</b>

<b>Table C.90</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Action Taken</b>							
Non-Entitlement Area of North Dakota HMDA Data							
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Loan Originated	5,435	6,031	5,857	5,422	5,005	4,718	32,468
Application Approved But Not Accepted	273	359	501	363	335	214	2,045
Application Denied	718	919	941	751	666	631	4,626
Application Withdrawn By Applicant	444	654	573	475	439	498	3,083
File Closed for Incompleteness	193	239	264	241	110	50	1,097
Loan Purchased by the Institution	1,560	2,062	2,161	1,910	1,536	1,576	10,805
Preapproval Request Denied	0	2	4	1	0	3	10
Preapproval approved but not accepted	0	0	1	0	0	0	1
<b>Total</b>	<b>8,623</b>	<b>10,266</b>	<b>10,302</b>	<b>9,163</b>	<b>8,091</b>	<b>7,690</b>	<b>54,135</b>
Denial Rate	11.7%	13.2%	13.8%	12.2%	11.7%	11.8%	12.5%

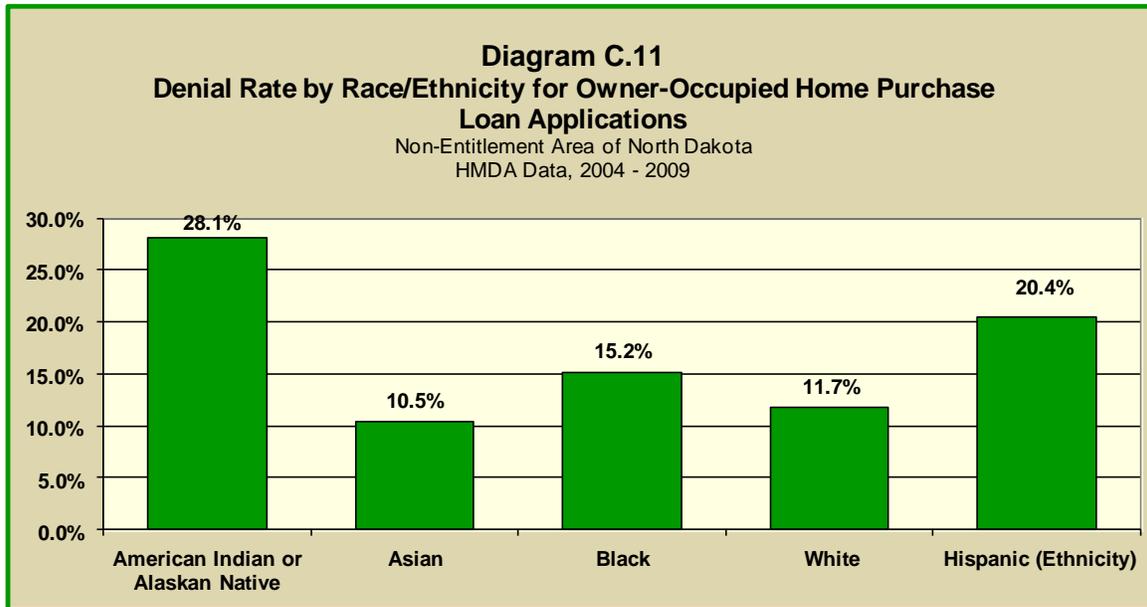


**Table C.91**  
**Owner-Occupied Home Purchase Loan Applications by Reason for Denial**  
Non-Entitlement Area of North Dakota  
HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	Total
Debt-to-income Ratio	109	97	149	120	128	140	743
Employment History	19	20	28	18	24	36	145
Credit History	151	272	266	176	158	165	1,188
Collateral	73	91	95	74	105	79	517
Insufficient Cash	24	33	18	22	22	20	139
Unverifiable Information	14	25	27	16	15	14	111
Credit Application Incomplete	40	38	56	29	17	14	194
Mortgage Insurance Denied	0	0	0	1	1	5	7
Other	86	185	96	50	40	27	484
Missing	202	158	206	245	156	131	1,098
<b>Total</b>	<b>718</b>	<b>919</b>	<b>941</b>	<b>751</b>	<b>666</b>	<b>631</b>	<b>4,626</b>

**Table C.92**  
**Percent Denial Rates by Race and Ethnicity**  
Non-Entitlement Area of North Dakota  
HMDA Data

Race	2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	32.1%	35.4%	26.0%	19.3%	27.8%	29.3%	28.1%
Asian	12.5%	13.6%	7.9%	12.3%	5.1%	10.0%	10.5%
Black	26.5%	17.9%	2.4%	9.4%	24.1%	14.3%	15.2%
White	10.5%	12.3%	13.3%	11.7%	11.0%	11.3%	11.7%
Not Available	27.9%	21.3%	20.6%	17.5%	21.7%	16.7%	20.9%
Not Applicable	0.0%	.	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>11.7%</b>	<b>13.2%</b>	<b>13.8%</b>	<b>12.2%</b>	<b>11.7%</b>	<b>11.8%</b>	<b>12.5%</b>
Hispanic (Ethnicity)	18.3%	23.8%	19.7%	16.2%	19.3%	25.4%	20.4%



**Table C.93**  
**Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race and Ethnicity**  
 Non-Entitlement Area of North Dakota  
 HMDA Data

Race		2004	2005	2006	2007	2008	2009	Total
American Indian or Alaskan Native	Originated	57	51	74	71	57	53	363
	Denied	27	28	26	17	22	22	142
	Denial Rate %	32.1%	35.4%	26.0%	19.3%	27.8%	29.3%	28.1%
Asian	Originated	35	38	35	50	37	36	231
	Denied	5	6	3	7	2	4	27
	Denial Rate %	12.5%	13.6%	7.9%	12.3%	5.1%	10.0%	10.5%
Black	Originated	25	32	41	29	22	24	173
	Denied	9	7	1	3	7	4	31
	Denial Rate %	26.5%	17.9%	2.4%	9.4%	24.1%	14.3%	15.2%
White	Originated	5,063	5,521	5,348	4,972	4,700	4,387	29,991
	Denied	594	773	818	661	583	558	3,987
	Denial Rate %	10.5%	12.3%	13.3%	11.7%	11.0%	11.3%	11.7%
Not Available	Originated	215	389	358	297	188	214	1,661
	Denied	83	105	93	63	52	43	439
	Denial Rate %	27.9%	21.3%	20.6%	17.5%	21.7%	16.7%	20.9%
Not Applicable	Originated	40	0	1	3	1	4	49
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	.	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	Originated	5,435	6,031	5,857	5,422	5,005	4,718	32,468
	Denied	718	919	941	751	666	631	4,626
	<b>Denial Rate %</b>	<b>11.7%</b>	<b>13.2%</b>	<b>13.8%</b>	<b>12.2%</b>	<b>11.7%</b>	<b>11.8%</b>	<b>12.5%</b>
Hispanic (Ethnicity)	Originated	58	48	57	62	46	53	324
	Denied	13	15	14	12	11	18	83
	Denial Rate %	18.3%	23.8%	19.7%	16.2%	19.3%	25.4%	20.4%

<b>Table C.94</b>					
<b>Denial Rate for Owner-Occupied Home Purchase Loan Applications by Gender</b>					
Non-Entitlement Area of North Dakota HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	10.5%	14.9%	21.8%	0.0%	11.7%
2005	11.5%	18.7%	15.0%	.	13.2%
2006	12.0%	18.4%	20.8%	0.0%	13.8%
2007	11.2%	14.6%	15.7%	0.0%	12.2%
2008	10.4%	14.8%	23.9%	0.0%	11.7%
2009	11.1%	13.7%	16.6%	0.0%	11.8%
<b>Total</b>	<b>11.1%</b>	<b>16.1%</b>	<b>18.4%</b>	<b>0.0%</b>	<b>12.5%</b>

<b>Table C.95</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender</b>								
Non-Entitlement Area of North Dakota HMDA Data								
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Male	Originated	4,213	4,485	4,383	4,025	3,848	3,602	24,556
	Denied	496	580	600	509	445	448	3,078
	Denial Rate %	10.5%	11.5%	12.0%	11.2%	10.4%	11.1%	11.1%
Female	Originated	1,047	1,245	1,226	1,152	1,016	956	6,642
	Denied	183	286	276	197	177	152	1,271
	Denial Rate %	14.9%	18.7%	18.4%	14.6%	14.8%	13.7%	16.1%
Not Available	Originated	140	301	247	242	140	156	1,226
	Denied	39	53	65	45	44	31	277
	Denial Rate %	21.8%	15.0%	20.8%	15.7%	23.9%	16.6%	18.4%
Not Applicable	Originated	35	0	1	3	1	4	44
	Denied	0	0	0	0	0	0	0
	Denial Rate %	0.0%	.	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	Originated	5,435	6,031	5,857	5,422	5,005	4,718	32,468
	Denied	718	919	941	751	666	631	4,626
	<b>Denial Rate %</b>	<b>11.7%</b>	<b>13.2%</b>	<b>13.8%</b>	<b>12.2%</b>	<b>11.7%</b>	<b>11.8%</b>	<b>12.5%</b>

<b>Table C.96</b>							
<b>Owner-Occupied Home Purchase Loan Applications by Reason for Denial by Race and Ethnicity</b>							
Non-Entitlement Area of North Dakota HMDA Data, 2004-2009							
<b>Denial Reason</b>	<b>American Indian or Alaskan Native</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit History	47	5	16	1,022	98	1,188	24
Debt-to-income Ratio	10	7	3	673	50	743	10
Collateral	8	1	1	465	42	517	11
Credit Application Incomplete	0	1	0	164	29	194	1
Employment History	0	2	1	131	11	145	2
Insufficient Cash	1	3	0	133	2	139	3
Unverifiable Information	1	1	0	97	12	111	0
Mortgage Insurance Denied	0	0	0	6	1	7	0
Other	11	2	2	411	58	484	6
Missing	64	5	8	885	136	1,098	26
<b>Total</b>	<b>142</b>	<b>27</b>	<b>31</b>	<b>3,987</b>	<b>439</b>	<b>4,626</b>	<b>83</b>
% Missing	45.1%	18.5%	25.8%	22.2%	31.0%	23.7%	31.3%

<b>Table C.97</b>							
<b>Denial Rate by Income</b>							
Non-Entitlement Area of North Dakota HMDA Data							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	47.1%	54.2%	55.4%	49.1%	54.7%	63.6%	52.8%
\$15,001 to \$30,000	20.7%	22.3%	23.1%	22.9%	23.9%	30.1%	23.2%
\$30,001 to \$45,000	12.7%	15.2%	16.0%	13.8%	12.1%	13.7%	14.0%
\$45,001 to \$60,000	9.7%	11.3%	12.1%	11.5%	11.2%	11.2%	11.2%
\$60,001 to \$75,000	5.6%	7.8%	10.8%	9.1%	9.3%	8.1%	8.5%
More than \$75,000	5.9%	7.1%	8.1%	7.7%	7.7%	6.6%	7.3%
Data Missing	14.1%	18.1%	18.6%	9.0%	10.2%	7.9%	13.9%
<b>Total</b>	<b>11.7%</b>	<b>13.2%</b>	<b>13.8%</b>	<b>12.2%</b>	<b>11.7%</b>	<b>11.8%</b>	<b>12.5%</b>

<b>Table C.98</b>								
<b>Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied</b>								
Non-Entitlement Area of North Dakota								
HMDA Data								
<b>Income Group</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
\$15,000 or less	Loan Originated	54	44	33	28	24	12	195
	Application Denied	48	52	41	27	29	21	218
	Denial Rate %	47.1%	54.2%	55.4%	49.1%	54.7%	63.6%	52.8%
\$15,001 to \$30,000	Loan Originated	792	780	672	543	439	337	3,563
	Application Denied	207	224	202	161	138	145	1,077
	Denial Rate %	20.7%	22.3%	23.1%	22.9%	23.9%	30.1%	23.2%
\$30,001 to \$45,000	Loan Originated	1,323	1,401	1,203	1,142	1,037	993	7,099
	Application Denied	193	251	229	183	143	157	1,156
	Denial Rate %	12.7%	15.2%	16.0%	13.8%	12.1%	13.7%	14.0%
\$45,001 to \$60,000	Loan Originated	1,214	1,389	1,323	1,172	1,059	957	7,114
	Application Denied	130	177	182	152	134	121	896
	Denial Rate %	9.7%	11.3%	12.1%	11.5%	11.2%	11.2%	11.2%
\$60,001 to \$75,000	Loan Originated	832	925	964	889	790	793	5,193
	Application Denied	49	78	117	89	81	70	484
	Denial Rate %	5.6%	7.8%	10.8%	9.1%	9.3%	8.1%	8.5%
More than \$75,000	Loan Originated	1,080	1,334	1,500	1,526	1,568	1,509	8,517
	Application Denied	68	102	133	127	131	107	668
	Denial Rate %	5.9%	7.1%	8.1%	7.7%	7.7%	6.6%	7.3%
Data Missing	Loan Originated	140	158	162	122	88	117	787
	Application Denied	23	35	37	12	10	10	127
	Denial Rate %	14.1%	18.1%	18.6%	9.0%	10.2%	7.9%	13.9%
<b>Total</b>	Loan Originated	5,435	6,031	5,857	5,422	5,005	4,718	32,468
	Application Denied	718	919	941	751	666	631	4,626
	Denial Rate %	11.7%	13.2%	13.8%	12.2%	11.7%	11.8%	12.5%

<b>Table C.99</b>								
<b>Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race and Ethnicity by Income</b>								
Non-Entitlement Area of North Dakota								
HMDA Data, 2004 - 2009								
<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15,001-\$30K</b>	<b>\$30,001-\$45K</b>	<b>\$45,001-\$60K</b>	<b>\$60,001-\$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian or Alaskan Native	56.0%	36.7%	27.8%	23.2%	24.6%	19.6%	50.0%	28.1%
Asian	33.3%	40.9%	4.3%	12.7%	5.4%	5.9%	0.0%	10.5%
Black	100.0%	38.9%	13.4%	18.8%	7.7%	7.3%	0.0%	15.2%
White	51.7%	21.7%	13.5%	10.4%	8.1%	6.8%	12.8%	11.7%
Not Available	63.3%	39.4%	21.4%	19.4%	12.4%	12.8%	38.6%	20.9%
Not Applicable	.	0.0%	0.0%	0.0%	0.0%	.	0.0%	0.0%
<b>Total</b>	<b>52.8%</b>	<b>23.2%</b>	<b>14.0%</b>	<b>11.2%</b>	<b>8.5%</b>	<b>7.3%</b>	<b>13.9%</b>	<b>12.5%</b>
Hispanic (Ethnicity)	57.1%	40.9%	15.3%	17.4%	11.1%	11.7%	62.5%	20.4%

Race		<= \$15K	\$15,001-\$30K	\$30,001-\$45K	\$45,001-\$60K	\$60,001-\$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	11	62	78	86	46	78	2	363
	Application Denied	14	36	30	26	15	19	2	142
	Denial Rate %	56.0%	36.7%	27.8%	23.2%	24.6%	19.6%	50.0%	28.1%
Asian	Loan Originated	2	13	44	55	35	80	2	231
	Application Denied	1	9	2	8	2	5	0	27
	Denial Rate %	33.3%	40.9%	4.3%	12.7%	5.4%	5.9%	0.0%	10.5%
Black	Loan Originated	0	11	58	39	12	51	2	173
	Application Denied	1	7	9	9	1	4	0	31
	Denial Rate %	100.0%	38.9%	13.4%	18.8%	7.7%	7.3%	0.0%	15.2%
White	Loan Originated	171	3,309	6,576	6,550	4,831	7,852	702	29,991
	Application Denied	183	917	1,022	761	428	573	103	3,987
	Denial Rate %	51.7%	21.7%	13.5%	10.4%	8.1%	6.8%	12.8%	11.7%
Not Available	Loan Originated	11	166	342	383	268	456	35	1,661
	Application Denied	19	108	93	92	38	67	22	439
	Denial Rate %	63.3%	39.4%	21.4%	19.4%	12.4%	12.8%	38.6%	20.9%
Not Applicable	Loan Originated	0	2	1	1	1	0	44	49
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	0.0%	0.0%	0.0%	0.0%	.	0.0%	0.0%
Total	Loan Originated	195	3,563	7,099	7,114	5,193	8,517	787	32,468
	Application Denied	218	1,077	1,156	896	484	668	127	4,626
	<b>Denial Rate %</b>	<b>52.8%</b>	<b>23.2%</b>	<b>14.0%</b>	<b>11.2%</b>	<b>8.5%</b>	<b>7.3%</b>	<b>13.9%</b>	<b>12.5%</b>
Hispanic (Ethnicity)	Loan Originated	3	39	94	76	56	53	3	324
	Application Denied	4	27	17	16	7	7	5	83
	Denial Rate %	57.1%	40.9%	15.3%	17.4%	11.1%	11.7%	62.5%	20.4%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	47.1%	54.2%	55.4%	49.1%	54.7%	63.6%	52.8%
\$15,001-\$30K	20.7%	22.3%	23.1%	22.9%	23.9%	30.1%	23.2%
\$30,001-\$45K	12.7%	15.2%	16.0%	13.8%	12.1%	13.7%	14.0%
\$45,001-\$60K	9.7%	11.3%	12.1%	11.5%	11.2%	11.2%	11.2%
\$60,001-\$75K	5.6%	7.8%	10.8%	9.1%	9.3%	8.1%	8.5%
Above \$75K	5.9%	7.1%	8.1%	7.7%	7.7%	6.6%	7.3%
Data Missing	14.1%	18.1%	18.6%	9.0%	10.2%	7.9%	13.9%
<b>Total</b>	<b>11.7%</b>	<b>13.2%</b>	<b>13.8%</b>	<b>12.2%</b>	<b>11.7%</b>	<b>11.8%</b>	<b>12.5%</b>

<b>Table C.102</b>							
<b>Percent Denial Rates by Income by White Applicants</b>							
Non-Entitlement Area of North Dakota							
HMDA Data, 2004 - 2009							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	46.2%	51.8%	53.7%	54.8%	51.2%	61.5%	51.7%
\$15,001-\$30K	18.8%	20.6%	22.5%	21.3%	22.9%	27.6%	21.7%
\$30,001-\$45K	11.8%	14.3%	15.5%	13.9%	11.7%	13.2%	13.5%
\$45,001-\$60K	8.2%	10.8%	11.6%	10.4%	10.8%	10.8%	10.4%
\$60,001-\$75K	5.2%	7.0%	10.8%	9.1%	8.0%	8.2%	8.1%
Above \$75K	5.1%	6.1%	7.7%	7.6%	7.3%	6.4%	6.8%
Data Missing	13.6%	18.7%	14.4%	9.4%	9.8%	7.4%	12.8%
<b>Total</b>	<b>10.5%</b>	<b>12.3%</b>	<b>13.3%</b>	<b>11.7%</b>	<b>11.0%</b>	<b>11.3%</b>	<b>11.7%</b>

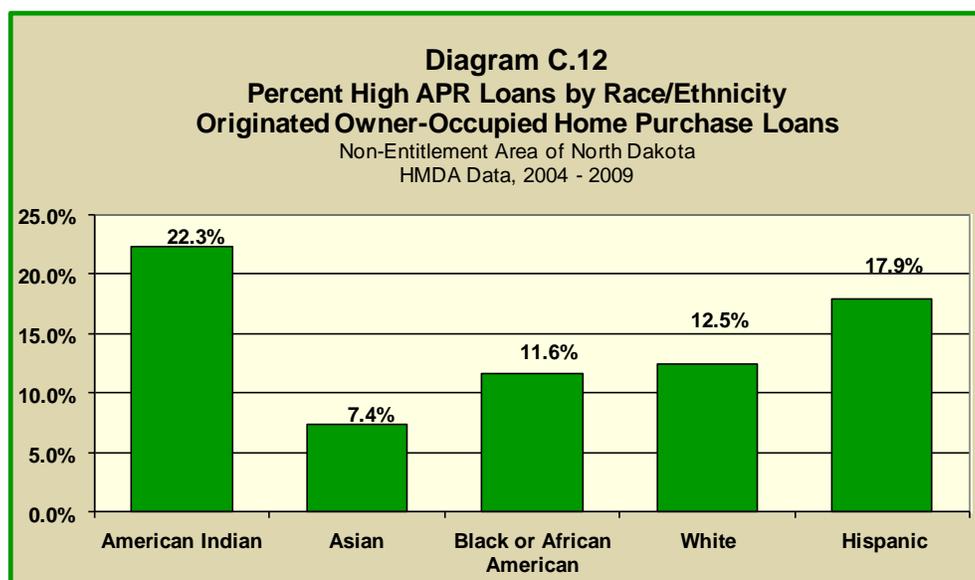
<b>Table C.103</b>							
<b>Percent Denial Rates by Income by American Indian Applicants</b>							
Non-Entitlement Area of North Dakota							
HMDA Data, 2004 - 2009							
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
<= \$15K	50.0%	75.0%	.	22.2%	100.0%	75.0%	56.0%
\$15,001-\$30K	22.2%	52.6%	23.5%	26.1%	42.9%	85.7%	36.7%
\$30,001-\$45K	40.0%	43.8%	28.0%	8.3%	8.3%	22.2%	27.8%
\$45,001-\$60K	35.3%	26.1%	20.8%	15.8%	16.7%	23.5%	23.2%
\$60,001-\$75K	33.3%	14.3%	23.1%	20.0%	33.3%	20.0%	24.6%
Above \$75K	21.4%	10.0%	26.3%	21.4%	19.0%	15.8%	19.6%
Data Missing	.	.	100.0%	0.0%	0.0%	.	50.0%
<b>Total</b>	<b>32.1%</b>	<b>35.4%</b>	<b>26.0%</b>	<b>19.3%</b>	<b>27.8%</b>	<b>29.3%</b>	<b>28.1%</b>

<b>Table C.104</b>							
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>							
Non-Entitlement Area of North Dakota							
HMDA Data							
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Other Originated	4,990	5,139	4,821	4,759	4,377	4,266	28,352
High APR Loan	445	892	1,036	663	628	452	4,116
<b>Total</b>	<b>5,435</b>	<b>6,031</b>	<b>5,857</b>	<b>5,422</b>	<b>5,005</b>	<b>4,718</b>	<b>32,468</b>
Percent High APR	8.2%	14.8%	17.7%	12.2%	12.5%	9.6%	12.7%

<b>Table C.105</b>								
<b>Originated Owner-Occupied Loans by Loan Purpose by Predatory Status</b>								
Non-Entitlement Area of North Dakota								
HMDA Data								
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
Home Purchase	Other Originated	4,990	5,139	4,821	4,759	4,377	4,266	28,352
	High APR Loan	445	892	1,036	663	628	452	4,116
	Percent High APR	8.2%	14.8%	17.7%	12.2%	12.5%	9.6%	12.7%
Home Improvement	Other Originated	1,039	1,123	1,213	1,343	983	928	6,629
	High APR Loan	201	232	213	261	260	171	1,338
	Percent High APR	16.2%	17.1%	14.9%	16.3%	20.9%	15.6%	16.8%
Refinancing	Other Originated	4,026	3,121	2,468	2,665	3,252	6,704	22,236
	High APR Loan	905	1,078	1,151	1,035	972	609	5,750
	Percent High APR	18.4%	25.7%	31.8%	28.0%	23.0%	8.3%	20.5%
<b>Total</b>	Other Originated	10,055	9,383	8,502	8,767	8,612	11,898	57,217
	High APR Loan	1,551	2,202	2,400	1,959	1,860	1,232	11,204
	<b>Percent High APR</b>	<b>13.4%</b>	<b>19.0%</b>	<b>22.0%</b>	<b>18.3%</b>	<b>17.8%</b>	<b>9.4%</b>	<b>16.4%</b>

<b>Table C.106</b>							
<b>Owner-Occupied Home Purchase HALs Originated by Race and Ethnicity</b>							
Non-Entitlement Area of North Dakota							
HMDA Data							
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	18	15	16	8	8	16	81
Asian	2	5	2	4	3	1	17
Black or African American	2	4	9	3	2	0	20
White	404	795	929	599	590	418	3,735
Not Applicable	19	73	80	49	25	15	261
No Co-Applicant	0	0	0	0	0	2	2
<b>Total</b>	<b>445</b>	<b>892</b>	<b>1,036</b>	<b>663</b>	<b>628</b>	<b>452</b>	<b>4,116</b>
Hispanic (Ethnicity)	6	10	18	14	5	5	58

<b>Table C.107</b>							
<b>Percent of Predatory Owner-Occupied Home Purchase Loans Originated by Race and Ethnicity</b>							
Non-Entitlement Area of North Dakota							
HMDA Data							
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Total</b>
American Indian	31.6%	29.4%	21.6%	11.3%	14.0%	30.2%	22.3%
Asian	5.7%	13.2%	5.7%	8.0%	8.1%	2.8%	7.4%
Black or African American	8.0%	12.5%	22.0%	10.3%	9.1%	0.0%	11.6%
White	8.0%	14.4%	17.4%	12.0%	12.6%	9.5%	12.5%
Not Applicable	8.8%	18.8%	22.3%	16.5%	13.3%	7.0%	15.7%
No Co-Applicant	0.0%	.	0.0%	0.0%	0.0%	50.0%	4.1%
<b>Total</b>	<b>8.2%</b>	<b>14.8%</b>	<b>17.7%</b>	<b>12.2%</b>	<b>12.5%</b>	<b>9.6%</b>	<b>12.7%</b>
Hispanic (Ethnicity)	10.3%	20.8%	31.6%	22.6%	10.9%	9.4%	17.9%



**Table C.108**  
**Originated Owner-Occupied Home Purchase Loans by Race and Ethnicity**  
**by Predatory Status**

Non-Entitlement Area of North Dakota  
 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	Total
American Indian	Other Originated	39	36	58	63	49	37	282
	High APR Loan	18	15	16	8	8	16	81
	Percent High APR	31.6%	29.4%	21.6%	11.3%	14.0%	30.2%	22.3%
Asian	Other Originated	33	33	33	46	34	35	214
	High APR Loan	2	5	2	4	3	1	17
	Percent High APR	5.7%	13.2%	5.7%	8.0%	8.1%	2.8%	7.4%
Black or African American	Other Originated	23	28	32	26	20	24	153
	High APR Loan	2	4	9	3	2	0	20
	Percent High APR	8.0%	12.5%	22.0%	10.3%	9.1%	0.0%	11.6%
White	Other Originated	4,659	4,726	4,419	4,373	4,110	3,969	26,256
	High APR Loan	404	795	929	599	590	418	3,735
	Percent High APR	8.0%	14.4%	17.4%	12.0%	12.6%	9.5%	12.5%
Not Applicable	Other Originated	196	316	278	248	163	199	1,400
	High APR Loan	19	73	80	49	25	15	261
	Percent High APR	8.8%	18.8%	22.3%	16.5%	13.3%	7.0%	15.7%
No Co-Applicant	Other Originated	40	0	1	3	1	2	47
	High APR Loan	0	0	0	0	0	2	2
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	4.1%
<b>Total</b>	Other Originated	4,990	5,139	4,821	4,759	4,377	4,266	28,352
	High APR Loan	445	892	1,036	663	628	452	4,116
	<b>Percent High APR</b>	<b>8.2%</b>	<b>14.8%</b>	<b>17.7%</b>	<b>12.2%</b>	<b>12.5%</b>	<b>9.6%</b>	<b>12.7%</b>
Hispanic (Ethnicity)	Other Originated	52	38	39	48	41	48	266
	High APR Loan	6	10	18	14	5	5	58
	Percent High APR	10.3%	20.8%	31.6%	22.6%	10.9%	9.4%	17.9%

Income	2004	2005	2006	2007	2008	2009	Total
<= \$15K	20.4%	27.3%	39.4%	17.9%	70.8%	33.3%	31.8%
\$15,001-\$30K	14.9%	24.4%	28.9%	22.3%	21.6%	16.9%	21.8%
\$30,001-\$45K	9.4%	20.4%	22.9%	14.2%	13.7%	9.1%	15.2%
\$45,001-\$60K	7.5%	13.4%	18.7%	12.3%	12.4%	7.4%	12.2%
\$60,001-\$75K	6.1%	8.4%	13.6%	11.1%	10.4%	8.6%	9.8%
> \$75K	4.4%	9.6%	9.1%	7.4%	9.8%	9.6%	8.5%
Data Missing	2.1%	7.6%	23.5%	15.6%	8.0%	14.5%	12.2%
<b>Total</b>	<b>8.2%</b>	<b>14.8%</b>	<b>17.7%</b>	<b>12.2%</b>	<b>12.5%</b>	<b>9.6%</b>	<b>12.7%</b>

Income Group		2004	2005	2006	2007	2008	2009	Total
\$15,000 or less	Other Originated	43	32	20	23	7	8	133
	High APR Loan	11	12	13	5	17	4	62
	Percent High APR	20.4%	27.3%	39.4%	17.9%	70.8%	33.3%	31.8%
\$15,001 to \$30,000	Other Originated	674	590	478	422	344	280	2,788
	High APR Loan	118	190	194	121	95	57	775
	Percent High APR	14.9%	24.4%	28.9%	22.3%	21.6%	16.9%	21.8%
\$30,001 to \$45,000	Other Originated	1,199	1,115	927	980	895	903	6,019
	High APR Loan	124	286	276	162	142	90	1,080
	Percent High APR	9.4%	20.4%	22.9%	14.2%	13.7%	9.1%	15.2%
\$45,001 to \$60,000	Other Originated	1,123	1,203	1,076	1,028	928	886	6,244
	High APR Loan	91	186	247	144	131	71	870
	Percent High APR	7.5%	13.4%	18.7%	12.3%	12.4%	7.4%	12.2%
\$60,001 to \$75,000	Other Originated	781	847	833	790	708	725	4,684
	High APR Loan	51	78	131	99	82	68	509
	Percent High APR	6.1%	8.4%	13.6%	11.1%	10.4%	8.6%	9.8%
More than \$75,000	Other Originated	1,033	1,206	1,363	1,413	1,414	1,364	7,793
	High APR Loan	47	128	137	113	154	145	724
	Percent High APR	4.4%	9.6%	9.1%	7.4%	9.8%	9.6%	8.5%
Data Missing	Other Originated	137	146	124	103	81	100	691
	High APR Loan	3	12	38	19	7	17	96
	Percent High APR	2.1%	7.6%	23.5%	15.6%	8.0%	14.5%	12.2%
<b>Total</b>	Other Originated	4,990	5,139	4,821	4,759	4,377	4,266	28,352
	High APR Loan	445	892	1,036	663	628	452	4,116
	<b>Percent High APR</b>	<b>8.2%</b>	<b>14.8%</b>	<b>17.7%</b>	<b>12.2%</b>	<b>12.5%</b>	<b>9.6%</b>	<b>12.7%</b>



## ***APPENDIX D: ADDITIONAL CRA DATA***

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Additional data tables related to the Community Reinvestment Act (CRA) data are presented on the following pages.

## STATE OF NORTH DAKOTA

<b>Table D.1</b>										
<b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b>										
State of North Dakota Community Reinvestment Act Data										
Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	23	297	46	454	33	198	19	326	121	1,275
50.1-80% MFI	2,945	47,572	3,251	49,198	2,852	47,272	1,586	35,085	10,634	179,127
80.1-120% MFI	11,995	151,151	14,127	172,103	11,942	150,462	6,023	107,842	44,087	581,558
>120% MFI	2,870	45,594	3,555	51,934	3,050	46,259	1,747	32,847	11,222	176,634
<b>Total</b>	<b>17,833</b>	<b>244,614</b>	<b>20,979</b>	<b>273,689</b>	<b>17,877</b>	<b>244,191</b>	<b>9,375</b>	<b>176,100</b>	<b>66,064</b>	<b>938,594</b>

<b>Table D.2</b>										
<b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b>										
State of North Dakota Community Reinvestment Act Data										
Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	3	495	2	355	0	0	1	150	6	1,000
50.1-80% MFI	170	30,457	198	35,961	199	35,129	191	33,051	758	134,598
80.1-120% MFI	387	66,733	372	64,078	456	77,661	384	65,515	1,599	273,987
>120% MFI	157	28,053	185	32,272	172	32,365	143	26,099	657	118,789
<b>Total</b>	<b>717</b>	<b>125,738</b>	<b>757</b>	<b>132,666</b>	<b>827</b>	<b>145,155</b>	<b>719</b>	<b>124,815</b>	<b>3,020</b>	<b>528,374</b>

<b>Table D.3</b>					
<b>Small Business Loans Originated with Loan Amount Above \$250,000</b>					
State of North Dakota Community Reinvestment Act Data					
Census Tract by	2006	2007	2008	2009	Total

MFI	Number of Loans	Loan Amount (1,000s)								
<50% MFI	1	450	3	1,169	2	822	1	1,000	7	3,441
50.1-80% MFI	194	103,555	233	123,811	250	136,783	200	112,294	877	476,443
80.1-120% MFI	366	196,707	387	205,200	453	244,842	350	187,626	1,556	834,375
>120% MFI	158	86,938	181	98,381	191	107,923	171	101,398	701	394,640
<b>Total</b>	<b>719</b>	<b>387,650</b>	<b>804</b>	<b>428,561</b>	<b>896</b>	<b>490,370</b>	<b>722</b>	<b>402,318</b>	<b>3,141</b>	<b>1,708,899</b>

**Table D.4**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million**  
 State of North Dakota  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	13	907	12	1,129	7	450	14	364	46	2,850
50.1-80% MFI	1,375	57,976	1,606	74,055	1,382	84,975	768	57,862	5,131	274,868
80.1-120% MFI	6,440	187,564	7,217	200,047	5,823	223,404	3,119	148,199	22,599	759,214
>120% MFI	1,640	69,802	1,891	74,064	1,585	85,697	895	62,634	6,011	292,197
<b>Total</b>	<b>9,468</b>	<b>316,249</b>	<b>10,726</b>	<b>349,295</b>	<b>8,797</b>	<b>394,526</b>	<b>4,796</b>	<b>269,059</b>	<b>33,787</b>	<b>1,329,129</b>

## CITY OF BISMARCK

<b>Table D.5</b>										
<b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b>										
City of Bismarck Community Reinvestment Act Data										
Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)						
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	269	2,599	299	2,916	258	2,898	117	1,746	943	10,159
80.1-120% MFI	1,318	13,439	1,441	15,544	1,174	12,975	678	10,153	4,611	52,111
>120% MFI	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>1,587</b>	<b>16,038</b>	<b>1,740</b>	<b>18,460</b>	<b>1,432</b>	<b>15,873</b>	<b>795</b>	<b>11,899</b>	<b>5,554</b>	<b>62,270</b>

<b>Table D.6</b>										
<b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b>										
City of Bismarck Community Reinvestment Act Data										
Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)						
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	4	883	9	1,734	6	1,148	3	444	22	4,209
80.1-120% MFI	32	5,930	22	4,041	27	4,726	34	6,142	115	20,839
>120% MFI	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>36</b>	<b>6,813</b>	<b>31</b>	<b>5,775</b>	<b>33</b>	<b>5,874</b>	<b>37</b>	<b>6,586</b>	<b>137</b>	<b>25,048</b>

**Table D.7**  
**Small Business Loans Originated with Loan Amount Above \$250,000**

City of Bismarck  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	6	3,565	8	4,253	8	4,080	8	4,687	30	16,585
80.1-120% MFI	33	18,238	32	16,311	41	24,144	31	19,609	137	78,302
>120% MFI	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>39</b>	<b>21,803</b>	<b>40</b>	<b>20,564</b>	<b>49</b>	<b>28,224</b>	<b>39</b>	<b>24,296</b>	<b>167</b>	<b>94,887</b>

**Table D.8**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million**

City of Bismarck  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	100	1,922	138	1,927	101	1,670	29	513	368	6,032
80.1-120% MFI	652	19,539	691	15,436	543	15,188	315	9,748	2,201	59,911
>120% MFI	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>752</b>	<b>21,461</b>	<b>829</b>	<b>17,363</b>	<b>644</b>	<b>16,858</b>	<b>344</b>	<b>10,261</b>	<b>2,569</b>	<b>65,943</b>

## CITY OF FARGO

**Table D.9**  
**Small Business Loans Originated with Loan Amount of \$100,000 or Less**

City of Fargo  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	0	0
50.1-80% MFI	1,629	31,959	1,750	32,793	1,519	30,596	996	25,144	5,894	120,492
80.1-120% MFI	1,428	19,966	1,779	26,650	1,509	23,215	797	15,565	5,513	85,396
>120% MFI	519	8,419	599	9,080	465	7,749	300	6,368	1,883	31,616
<b>Total</b>	<b>3,576</b>	<b>60,344</b>	<b>4,128</b>	<b>68,523</b>	<b>3,493</b>	<b>61,560</b>	<b>2,093</b>	<b>47,077</b>	<b>13,290</b>	<b>237,504</b>

**Table D.10**  
**Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000**

City of Fargo  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	0	0
50.1-80% MFI	133	23,524	158	28,650	162	28,731	166	28,979	619	109,884
80.1-120% MFI	69	11,882	88	15,362	104	18,031	93	16,011	354	61,286
>120% MFI	42	7,636	40	6,681	37	7,105	34	6,314	153	27,736
<b>Total</b>	<b>244</b>	<b>43,042</b>	<b>286</b>	<b>50,693</b>	<b>303</b>	<b>53,867</b>	<b>293</b>	<b>51,304</b>	<b>1,126</b>	<b>198,906</b>

**Table D.11**  
**Small Business Loans Originated with Loan Amount Above \$250,000**

City of Fargo  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	0	0
50.1-80% MFI	163	86,770	203	106,974	218	119,961	173	95,931	757	409,636
80.1-120% MFI	67	37,025	98	53,928	98	51,042	74	41,568	337	183,563
>120% MFI	32	17,223	40	22,090	33	16,700	35	19,091	140	75,104
<b>Total</b>	<b>262</b>	<b>141,018</b>	<b>341</b>	<b>182,992</b>	<b>349</b>	<b>187,703</b>	<b>282</b>	<b>156,590</b>	<b>1,234</b>	<b>668,303</b>

**Table D.12**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million**

City of Fargo  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	.	.	.	.	.	.	.	.	.	.
50.1-80% MFI	759	41,626	906	57,011	789	71,958	514	49,256	2,968	219,851
80.1-120% MFI	844	32,640	1,009	44,470	824	46,383	448	34,003	3,125	157,496
>120% MFI	322	14,435	319	13,410	279	19,284	175	13,399	1,095	60,528
<b>Total</b>	<b>1,925</b>	<b>88,701</b>	<b>2,234</b>	<b>114,891</b>	<b>1,892</b>	<b>137,625</b>	<b>1,137</b>	<b>96,658</b>	<b>7,188</b>	<b>437,875</b>

## CITY OF GRAND FORKS

**Table D.13**  
**Small Business Loans Originated with Loan Amount of \$100,000 or Less**

City of Grand Forks  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	18	215	44	419	28	150	18	311	108	1,095
50.1-80% MFI	.	.	.	.	.	.	.	.	0	0
80.1-120% MFI	738	11,885	954	13,333	853	13,086	455	9,020	3,000	47,324
>120% MFI	247	4,686	311	4,468	270	4,342	137	3,212	965	16,708
<b>Total</b>	<b>1,003</b>	<b>16,786</b>	<b>1,309</b>	<b>18,220</b>	<b>1,151</b>	<b>17,578</b>	<b>610</b>	<b>12,543</b>	<b>4,073</b>	<b>65,127</b>

**Table D.14**  
**Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000**

City of Grand Forks  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	3	495	2	355	0	0	1	150	6	1,000
50.1-80% MFI	.	.	.	.	.	.	.	.	0	0
80.1-120% MFI	48	8,515	39	7,110	56	10,046	44	7,881	187	33,552
>120% MFI	22	3,826	24	4,025	20	3,898	14	2,424	80	14,173
<b>Total</b>	<b>73</b>	<b>12,836</b>	<b>65</b>	<b>11,490</b>	<b>76</b>	<b>13,944</b>	<b>59</b>	<b>10,455</b>	<b>273</b>	<b>48,725</b>

**Table D.15**  
**Small Business Loans Originated with Loan Amount Above \$250,000**

City of Grand Forks  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	1	450	3	1,169	2	822	1	1,000	7	3,441
50.1-80% MFI	.	.	.	.	.	.	.	.	0	0
80.1-120% MFI	52	27,269	43	24,166	65	34,585	47	22,533	207	108,553
>120% MFI	24	11,419	27	13,323	22	12,927	15	7,733	88	45,402
<b>Total</b>	<b>77</b>	<b>39,138</b>	<b>73</b>	<b>38,658</b>	<b>89</b>	<b>48,334</b>	<b>63</b>	<b>31,266</b>	<b>302</b>	<b>157,396</b>

**Table D.16**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million**

City of Grand Forks  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	10	865	10	1,094	5	428	13	349	38	2,736
50.1-80% MFI	.	.	.	.	.	.	.	.	0	0
80.1-120% MFI	378	17,759	419	16,269	394	28,752	268	21,895	1,459	84,675
>120% MFI	138	7,620	162	9,381	129	7,663	72	4,945	501	29,609
<b>Total</b>	<b>526</b>	<b>26,244</b>	<b>591</b>	<b>26,744</b>	<b>528</b>	<b>36,843</b>	<b>353</b>	<b>27,189</b>	<b>1,998</b>	<b>117,020</b>

## NON-ENTITLEMENT AREAS OF NORTH DAKOTA

<b>Table D.17</b>										
<b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b>										
Non-Entitlement Areas of North Dakota Community Reinvestment Act Data										
Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)
<50% MFI	5	82	2	35	5	48	1	15	13	180
50.1-80% MFI	1,047	13,014	1,202	13,489	1,075	13,778	473	8,195	3,797	48,476
80.1-120% MFI	8,511	105,861	9,953	116,576	8,406	101,186	4,093	73,104	30,963	396,727
>120% MFI	2,104	32,489	2,645	38,386	2,315	34,168	1,310	23,267	8,374	128,310
<b>Total</b>	<b>11,667</b>	<b>151,446</b>	<b>13,802</b>	<b>168,486</b>	<b>11,801</b>	<b>149,180</b>	<b>5,877</b>	<b>104,581</b>	<b>43,147</b>	<b>573,693</b>

<b>Table D.18</b>										
<b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b>										
Non-Entitlement Areas of North Dakota Community Reinvestment Act Data										
Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)	Number of Loans	Loan Amount (1,000s)
<50% MFI	0	0	0	0	0	0	0	0	0	0
50.1-80% MFI	33	6,050	31	5,577	31	5,250	22	3,628	117	20,505
80.1-120% MFI	238	40,406	223	37,565	269	44,858	213	35,481	943	158,310
>120% MFI	93	16,591	121	21,566	115	21,362	95	17,361	424	76,880
<b>Total</b>	<b>364</b>	<b>63,047</b>	<b>375</b>	<b>64,708</b>	<b>415</b>	<b>71,470</b>	<b>330</b>	<b>56,470</b>	<b>1,484</b>	<b>255,695</b>

**Table D.19**  
**Small Business Loans Originated with Loan Amount Above \$250,000**  
 Non-Entitlement Areas of North Dakota  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	0	0	0	0	0	0	0	0	0	0
50.1-80% MFI	25	13,220	22	12,584	24	12,742	19	11,676	90	50,222
80.1-120% MFI	214	114,175	214	110,795	249	135,071	198	103,916	875	463,957
>120% MFI	102	58,296	114	62,968	136	78,296	121	74,574	473	274,134
<b>Total</b>	<b>341</b>	<b>185,691</b>	<b>350</b>	<b>186,347</b>	<b>409</b>	<b>226,109</b>	<b>338</b>	<b>190,166</b>	<b>1,438</b>	<b>788,313</b>

**Table D.20**  
**Small Business Loans to Businesses with Gross Annual Revenues Less Than \$1 Million**  
 Non-Entitlement Areas of North Dakota  
 Community Reinvestment Act Data

Census Tract by MFI	2006		2007		2008		2009		Total	
	Number of Loans	Loan Amount (1,000s)								
<50% MFI	3	42	2	35	2	22	1	15	8	114
50.1-80% MFI	516	14,428	562	15,117	492	11,347	225	8,093	1,795	48,985
80.1-120% MFI	4,566	117,626	5,098	123,872	4,062	133,081	2,088	82,553	15,814	457,132
>120% MFI	1,180	47,747	1,410	51,273	1,177	58,750	648	44,290	4,415	202,060
<b>Total</b>	<b>6,265</b>	<b>179,843</b>	<b>7,072</b>	<b>190,297</b>	<b>5,733</b>	<b>203,200</b>	<b>2,962</b>	<b>134,951</b>	<b>22,032</b>	<b>708,291</b>



## APPENDIX E: ADDITIONAL COMPLAINT DATA

### HUD DATA

#### CITY OF BISMARCK

<b>Table E.1</b> <b>Fair Housing Complaints by Basis</b> City of Bismarck HUD Data								
Basis	2005	2006	2007	2008	2009	2010	5/2011	Total
Disability	15	5	2	7	10	7	3	49
Familial Status	2	2	4	2	5	0	1	16
National Origin	2	1	0	0	0	1	0	4
Race	3	1	4	3	0	1	1	13
Religion	0	0	0	0	0	0	0	0
Retaliation	1	0	0	0	2	0	0	3
Sex	0	0	1	0	1	0	0	2
<b>Total Bases</b>	<b>23</b>	<b>9</b>	<b>11</b>	<b>12</b>	<b>18</b>	<b>9</b>	<b>5</b>	<b>87</b>
Total Complaints	19	8	10	10	17	8	4	76

<b>Table E.2</b> <b>Fair Housing Complaints by Issue</b> City of Bismarck HUD Data								
Issues	2005	2006	2007	2008	2009	2010	5/2011	Total
Failure to make reasonable accommodation	8	3	1	3	7	4	2	28
Discriminatory terms, conditions, privileges, or services and facilities	6	2	3	3	3	2	2	21
Discriminatory refusal to rent	8	3	1	2	2	1	0	17
Discrimination in terms, conditions or privileges relating to rental	0	1	4	2	4	4	1	16
Discriminatory advertising, statements and notices	3	2	1	2	4	1	1	14
Discriminatory acts under Section 818 (coercion, etD.)	2	1	3	1	2	1	2	12
Discriminatory advertisement - rental	4	0	1	0	2	0	0	7
Discrimination in the terms or conditions for making loans	2	0	0	0	0	0	0	2
Non-compliance with design and construction requirements	1	0	0	0	1	0	0	2
Failure to permit reasonable modification	1	0	0	0	1	0	0	2
Discriminatory refusal to sell and negotiate for sale	0	0	0	0	1	0	0	1
Discriminatory financing (includes real estate transactions)	1	0	0	0	0	0	0	1
Discrimination in terms, conditions, privileges relating to sale	1	0	0	0	0	0	0	1
Steering	1	0	0	0	0	0	0	1
<b>Total Issues</b>	<b>38</b>	<b>12</b>	<b>14</b>	<b>13</b>	<b>27</b>	<b>13</b>	<b>8</b>	<b>125</b>
Total Complaints	19	8	10	10	17	8	4	76

<b>Table E.3</b>								
<b>Fair Housing Complaints by Closure</b>								
City of Bismarck HUD Data								
<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Conciliation/settlement successful	10	4	2	3	12	4	1	36
No cause determination	6	2	7	5	4	0	0	24
Case still open	1	0	0	2	0	3	2	8
Complaint withdrawn by complainant without resolution	1	1	1	0	0	0	0	3
Complaint withdrawn by complainant after resolution	0	1	0	0	1	0	1	3
Dismissed for lack of jurisdiction	1	0	0	0	0	0	0	1
Complainant failed to cooperate	0	0	0	0	0	1	0	1
<b>Total</b>	<b>19</b>	<b>8</b>	<b>10</b>	<b>10</b>	<b>17</b>	<b>8</b>	<b>4</b>	<b>76</b>

<b>Table E.4</b>								
<b>Fair Housing Complaints Found With Cause by Basis</b>								
City of Bismarck HUD Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	8	3	0	1	5	4	1	22
Familial Status	1	1	2	2	5	0	0	11
National Origin	1	0	0	0	0	0	0	1
Race	1	0	0	0	0	0	0	1
Religion	0	0	0	0	0	0	0	0
Retaliation	0	0	0	0	2	0	0	2
Sex	0	0	0	0	0	0	0	0
<b>Total Bases</b>	<b>11</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>12</b>	<b>4</b>	<b>1</b>	<b>37</b>
Total Complaints	10	4	2	3	12	4	1	36

<b>Table E.5</b>									
<b>Fair Housing Complaints Found with Cause by Issue</b>									
City of Bismarck HUD Data									
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>	
Failure to make reasonable accommodation	8	2	0	1	4	1	1	17	
Discriminatory refusal to rent	7	1	1	0	1	1	0	11	
Discriminatory advertising, statements, and notices	1	2	1	1	3	0	0	8	
Discrimination in terms, conditions, or privileges relating to rental	0	1	0	1	4	1	0	7	
Discriminatory advertisement - rental	2	0	1	0	2	0	0	5	
Discriminatory terms, conditions, privileges, or services and facilities	0	1	0	1	1	1	0	4	
Discriminatory acts under Section 818 (coercion, etD.)	0	0	0	0	2	0	0	2	
Discriminatory refusal to sell and negotiate for sale	0	0	0	0	1	0	0	1	
Discrimination in the terms or conditions for making loans	1	0	0	0	0	0	0	1	
<b>Total Issues</b>	<b>19</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>18</b>	<b>4</b>	<b>1</b>	<b>56</b>	
Total Complaints with Cause	10	4	2	3	12	4	1	36	

## CITY OF FARGO

<b>Table E.6</b>								
<b>Fair Housing Complaints by Basis</b>								
City of Fargo HUD Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	6	5	10	3	5	9	5	43
Familial Status	0	0	0	1	2	3	0	6
National Origin	1	0	1	0	1	2	1	6
Race	0	1	1	1	2	3	0	8
Religion	0	0	0	0	1	0	1	2
Retaliation	0	0	0	0	2	1	2	5
Sex	1	3	1	1	0	0	0	6
<b>Total Bases</b>	<b>8</b>	<b>9</b>	<b>13</b>	<b>6</b>	<b>13</b>	<b>18</b>	<b>9</b>	<b>76</b>
Total Complaints	7	9	12	5	12	13	6	64

<b>Table E.7</b>									
<b>Fair Housing Complaints by Issue</b>									
City of Fargo HUD Data									
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>	
Failure to make reasonable accommodation	4	4	10	3	4	9	3	37	
Discriminatory acts under Section 818 (coercion, etD.)	2	6	1	1	3	5	4	22	
Discrimination in terms, conditions, or privileges relating to rental	2	1	1	5	5	3	2	19	
Discriminatory terms, conditions, privileges, or services and facilities	3	2	2	0	3	3	1	14	
Discriminatory refusal to rent	1	0	1	0	2	1	1	6	
Discriminatory advertising, statements and notices	3	0	0	0	0	0	0	3	
Steering	1	0	1	0	1	0	0	3	
Discriminatory advertisement - rental	0	0	0	0	2	0	0	2	
Discriminatory refusal to sell	0	0	1	0	0	0	0	1	
Discrimination in services and facilities relating to rental	0	0	0	0	1	0	0	1	
Otherwise deny or make housing available	0	0	0	0	0	1	0	1	
<b>Total Issues</b>	<b>16</b>	<b>13</b>	<b>17</b>	<b>9</b>	<b>21</b>	<b>22</b>	<b>11</b>	<b>109</b>	
Total Complaints	7	9	12	5	12	13	6	64	

<b>Table E.8</b>								
<b>Fair Housing Complaints by Closure</b>								
City of Fargo HUD Data								
<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Conciliation/settlement successful	1	2	5	1	7	7	0	23
No cause determination	4	4	4	3	3	2	1	21
Case still open	0	2	1	0	0	1	4	8
Complainant failed to cooperate	0	0	0	0	0	3	0	3
Complaint withdrawn by complainant after resolution	0	0	1	1	0	0	1	3
FHAP Judicial consent order	2	0	0	0	0	0	0	2
FHAP judicial dismissal	0	0	0	0	2	0	0	2
Litigation ended - no discrimination found	0	1	1	0	0	0	0	2
<b>Total</b>	<b>7</b>	<b>9</b>	<b>12</b>	<b>5</b>	<b>12</b>	<b>13</b>	<b>6</b>	<b>64</b>

<b>Table E.9</b>								
<b>Fair Housing Complaints Found With Cause by Basis</b>								
City of Fargo HUD Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	1	1	4	1	4	5	.	16
Familial Status	0	0	0	0	2	2	.	4
National Origin	0	0	1	0	1	0	.	2
Race	0	1	1	0	0	2	.	4
Religion	0	0	0	0	0	0	.	0
Retaliation	0	0	0	0	0	0	.	0
Sex	0	0	0	0	0	0	.	0
<b>Total Bases</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>1</b>	<b>7</b>	<b>9</b>	<b>0</b>	<b>26</b>
Total Complaints with Cause	1	2	5	1	7	7	0	23

<b>Table E.10</b>									
<b>Fair Housing Complaints Found With Cause by Issue</b>									
City of Fargo HUD Data									
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>	
Failure to make reasonable accommodation	1	0	4	1	4	5	0	15	
Discriminatory terms, conditions, privileges, or services and facilities	0	1	1	0	2	2	0	6	
Discrimination in terms, conditions, or privileges relating to rental	0	1	0	1	3	0	0	5	
Discriminatory refusal to rent	1	0	0	0	2	1	0	4	
Discriminatory acts under Section 818 (coercion, etD.)	0	1	0	0	0	3	0	4	
Discriminatory advertisement - rental	0	0	0	0	2	0	0	2	
Discriminatory advertising, statements, and notices	1	0	0	0	0	0	0	1	
Discrimination in services and facilities relating to rental	0	0	0	0	1	0	0	1	
Steering	0	0	0	0	1	0	0	1	
<b>Total Issues</b>	<b>3</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>15</b>	<b>11</b>	<b>0</b>	<b>39</b>	
Total Complaints with Cause	1	2	5	1	7	7	0	23	

## CITY OF GRAND FORKS

**Table E.11**  
**Fair Housing Complaints by Basis**  
 City of Grand Forks  
 HUD Data

<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	4	2	3	3	4	1	.	17
Familial Status	1	2	0	3	1	0	.	7
National Origin	0	1	0	0	0	0	.	1
Race	0	1	1	0	0	0	.	2
Religion	0	0	0	0	0	0	.	0
Retaliation	0	0	0	1	1	0	.	2
Sex	0	1	1	0	0	0	.	2
<b>Total Bases</b>	<b>5</b>	<b>7</b>	<b>5</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>31</b>
Total Complaints	4	5	4	6	5	1	0	25

**Table E.12**  
**Fair Housing Complaints by Issue**  
 City of Grand Forks  
 HUD Data

<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Failure to make reasonable accommodation	3	1	3	3	3	0	0	13
Discriminatory refusal to rent	2	2	1	2	2	0	0	9
Discriminatory terms, conditions, privileges, or services and facilities	0	1	2	1	1	0	0	5
Discriminatory acts under Section 818 (coercion, etD.)	1	1	0	2	1	0	0	5
Discriminatory advertising, statements, and notices	0	2	0	1	1	0	0	4
Discrimination in terms, conditions, or privileges relating to rental	1	0	0	2	0	1	0	4
Steering	0	1	0	2	0	0	0	3
Discriminatory advertisement - rental	0	1	0	0	0	0	0	1
Discrimination in terms, conditions, privileges relating to sale	1	0	0	0	0	0	0	1
<b>Total Issues</b>	<b>8</b>	<b>9</b>	<b>6</b>	<b>13</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>45</b>
Total Complaints	4	5	4	6	5	1	0	25

**Table E.13**  
**Fair Housing Complaints by Closure**  
 City of Grand Forks  
 HUD Data

<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Conciliation/settlement successful	2	5	3	3	4	0	0	17
No cause determination	1	0	1	1	1	1	0	5
Complaint withdrawn by complainant after resolution	1	0	0	1	0	0	0	2
Case still open	0	0	0	1	0	0	0	1
<b>Total</b>	<b>4</b>	<b>5</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>25</b>

<b>Table E.14</b>								
<b>Fair Housing Complaints Found With Cause by Basis</b>								
City of Grand Forks HUD Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	2	2	2	0	3	.	.	9
Familial Status	0	2	0	3	1	.	.	6
National Origin	0	1	0	0	0	.	.	1
Race	0	1	1	0	0	.	.	2
Religion	0	0	0	0	0	.	.	0
Retaliation	0	0	0	0	1	.	.	1
Sex	0	1	1	0	0	.	.	2
<b>Total Bases</b>	<b>2</b>	<b>7</b>	<b>4</b>	<b>3</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>21</b>
Total Complaints with Cause	2	5	3	3	4	0	0	17

<b>Table E.15</b>									
<b>Fair Housing Complaints Found With Cause by Issue</b>									
City of Grand Forks HUD Data									
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>	
Discriminatory refusal to rent	1	2	1	2	2	0	0	8	
Failure to make reasonable accommodation	2	1	2	0	2	0	0	7	
Discriminatory terms, conditions, privileges, or services and facilities	0	1	2	1	1	0	0	5	
Discriminatory advertising, statements, and notices	0	2	0	1	1	0	0	4	
Discrimination in terms, conditions, or privileges relating to rental	1	0	0	2	0	0	0	3	
Steering	0	1	0	2	0	0	0	3	
Discriminatory advertisement - rental	0	1	0	0	0	0	0	1	
Discriminatory acts under Section 818 (coercion, etD.)	0	1	0	0	0	0	0	1	
<b>Total Issues</b>	<b>4</b>	<b>9</b>	<b>5</b>	<b>8</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>32</b>	
Total Complaints with Cause	2	5	3	3	4	0	0	17	

## NON-ENTITLEMENT AREAS OF NORTH DAKOTA

<b>Table E.16</b>								
<b>Fair Housing Complaints by Basis</b>								
Non-Entitlement Areas of North Dakota								
HUD Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	1	12	15	6	12	7	1	54
Familial Status	4	2	11	3	6	1	1	28
National Origin	0	2	6	3	0	0	0	11
Race	1	2	12	3	3	2	1	24
Religion	0	3	0	4	0	0	0	7
Retaliation	0	1	0	0	0	1	1	3
Sex	1	0	0	1	0	0	0	2
<b>Total Bases</b>	<b>7</b>	<b>22</b>	<b>44</b>	<b>20</b>	<b>21</b>	<b>11</b>	<b>4</b>	<b>129</b>
Total Complaints	7	15	33	15	17	10	3	100

<b>Table E.17</b>								
<b>Fair Housing Complaints by Issue</b>								
Non-Entitlement Areas of North Dakota								
HUD Data								
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Discrimination in terms, conditions, or privileges relating to rental	3	4	12	4	7	6	1	37
Failure to make reasonable accommodation	0	5	10	4	10	5	1	35
Discriminatory terms, conditions, privileges, or services and facilities	2	5	9	7	4	1	0	28
Discriminatory acts under Section 818 (coercion, etD.)	0	2	4	4	6	4	2	22
Discriminatory advertising, statements, and notices	4	3	3	3	6	2	0	21
Discriminatory refusal to rent	3	1	10	1	2	1	0	18
Discriminatory advertisement - rental	0	0	2	1	3	0	0	6
Failure to permit reasonable modification	0	0	1	0	1	2	0	4
Steering	2	0	0	0	0	0	0	2
False denial or representation of availability	0	0	0	0	1	0	0	1
Discrimination in making of loans	0	0	0	0	1	0	0	1
Discrimination in the terms or conditions for making loans	0	0	0	0	1	0	0	1
Discrimination in terms, conditions, privileges relating to sale	1	0	0	0	0	0	0	1
Otherwise deny or make housing available	0	0	0	0	0	1	0	1
<b>Total Issues</b>	<b>15</b>	<b>20</b>	<b>51</b>	<b>24</b>	<b>42</b>	<b>22</b>	<b>4</b>	<b>178</b>
Total Complaints	7	15	33	15	17	10	3	100

**Table E.18**  
**Fair Housing Complaints by Closure**  
 Non-Entitlement Areas of North Dakota  
 HUD Data

Closure	2005	2006	2007	2008	2009	2010	5/2011	Total
No cause determination	3	6	19	6	6	5	2	47
Conciliation/settlement successful	4	5	9	5	7	4	0	34
Complaint withdrawn by complainant without resolution	0	2	0	2	1	0	0	5
FHAP Judicial consent order	0	2	2	0	1	0	0	5
Case still open	0	0	0	1	2	0	1	4
Complaint withdrawn by complainant after resolution	0	0	2	0	0	0	0	2
Dismissed for lack of jurisdiction	0	0	1	0	0	0	0	1
Complainant failed to cooperate	0	0	0	1	0	0	0	1
Close because Trial has begun	0	0	0	0	0	1	0	1
<b>Total</b>	<b>7</b>	<b>15</b>	<b>33</b>	<b>15</b>	<b>17</b>	<b>10</b>	<b>3</b>	<b>100</b>

**Table E.19**  
**Fair Housing Complaints Found With Cause by Basis**  
 Non-Entitlement Areas of North Dakota  
 HUD Data

Basis	2005	2006	2007	2008	2009	2010	5/2011	Total
Disability	0	4	4	4	2	2	.	16
Familial Status	4	0	5	1	5	1	.	16
National Origin	0	0	1	0	0	0	.	1
Race	0	1	1	0	2	1	.	5
Religion	0	0	0	0	0	0	.	0
Retaliation	0	0	0	0	0	1	.	1
Sex	0	0	0	1	0	0	.	1
<b>Total Bases</b>	<b>4</b>	<b>5</b>	<b>11</b>	<b>6</b>	<b>9</b>	<b>5</b>	<b>0</b>	<b>40</b>
Total Complaints with Cause	4	5	9	5	7	4	0	34

**Table E.20**  
**Fair Housing Complaints Found With Cause by Issue**  
 Non-Entitlement Areas of North Dakota  
 HUD Data

Issues	2005	2006	2007	2008	2009	2010	5/2011	Total
Discrimination in terms, conditions or privileges relating to rental	2	1	3	2	1	2	0	11
Discriminatory advertising, statements and notices	4	1	1	1	2	1	0	10
Failure to make reasonable accommodation	0	3	3	2	1	1	0	10
Discriminatory refusal to rent	3	0	5	0	1	0	0	9
Discriminatory terms, conditions, privileges, or services and facilities	1	0	2	1	2	1	0	7
Discriminatory acts under Section 818 (coercion, etD.)	0	1	0	2	1	2	0	6
Discriminatory advertisement - rental	0	0	1	0	3	0	0	4
Steering	2	0	0	0	0	0	0	2
<b>Total Issues</b>	<b>12</b>	<b>6</b>	<b>15</b>	<b>8</b>	<b>11</b>	<b>7</b>	<b>0</b>	<b>59</b>
Total Complaints with Cause	4	5	9	5	7	4	0	34

## HRD DATA

### CITY OF BISMARCK

<b>Table E.21</b>								
<b>Fair Housing Complaints by Basis</b>								
City of Bismarck								
North Dakota Department of Labor Human Rights Division Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	14	4	3	6	11	6	3	47
Familial Status	2	2	4	2	6	0	1	17
Race	4	1	4	3	1	1	1	15
Color	0	0	3	0	0	0	1	4
National Origin	1	1	0	0	0	1	0	3
Age	0	0	1	0	0	1	0	2
Receipt of Public Assistance	1	0	0	0	0	1	0	2
Gender	0	0	1	0	0	0	0	1
Religion	1	0	0	0	0	0	0	1
<b>Total Bases</b>	<b>23</b>	<b>8</b>	<b>16</b>	<b>11</b>	<b>18</b>	<b>10</b>	<b>6</b>	<b>92</b>
<b>Total Complaints</b>	<b>18</b>	<b>7</b>	<b>11</b>	<b>10</b>	<b>18</b>	<b>7</b>	<b>4</b>	<b>75</b>

<b>Table E.22</b>								
<b>Fair Housing Complaints by Issue</b>								
City of Bismarck								
North Dakota Department of Labor Human Rights Division Data								
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Terms of Rental	7	3	8	5	5	4	3	35
Reasonable Accommodation	9	3	1	4	7	2	2	28
Advertising	6	1	2	2	7	0	1	19
Refusal to Rent	8	2	1	1	2	1	0	15
Retaliation	2	0	1	0	3	0	0	6
Harassment	1	1	1	0	0	1	1	5
Financing	2	0	0	0	0	0	0	2
Reasonable Modification	0	0	0	0	1	0	0	1
Refusal to Sell	0	0	0	0	1	0	0	1
Restrictive Occupancy Code	0	0	1	0	0	0	0	1
Steering	1	0	0	0	0	0	0	1
Terms of Sale	1	0	0	0	0	0	0	1
<b>Total Issues</b>	<b>37</b>	<b>10</b>	<b>15</b>	<b>12</b>	<b>26</b>	<b>8</b>	<b>7</b>	<b>115</b>
<b>Total Complaints</b>	<b>18</b>	<b>7</b>	<b>11</b>	<b>10</b>	<b>18</b>	<b>7</b>	<b>4</b>	<b>75</b>

<b>Table E.23</b>								
<b>Fair Housing Complaints by Closure</b>								
City of Bismarck								
North Dakota Department of Labor Human Rights Division Data								
<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Settled	10	3	3	3	11	3	1	34
No Probable Cause	6	2	7	5	4	0	0	24
Open	0	0	0	0	0	3	2	5
Withdrawn with Resolution	0	1	1	0	1	0	1	4
Dismissed	1	0	0	0	1	1	0	3
Withdrawn without Resolution	1	1	0	0	1	0	0	3
Charge Issued	0	0	0	2	0	0	0	2
<b>Total</b>	<b>18</b>	<b>7</b>	<b>11</b>	<b>10</b>	<b>18</b>	<b>7</b>	<b>4</b>	<b>75</b>

## CITY OF GRAND FORKS

<b>Table E.24</b> <b>Fair Housing Complaints by Basis</b> City of Grand Forks North Dakota Department of Labor Human Rights Division Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	3	2	5	3	3	2	.	18
Familial Status	1	2	0	3	1	0	.	7
Color	0	1	0	0	0	0	.	1
National Origin	0	1	0	0	0	0	.	1
Race	0	1	0	0	0	0	.	1
Receipt of Public Assistance	0	1	0	0	0	0	.	1
<b>Total Bases</b>	<b>4</b>	<b>8</b>	<b>5</b>	<b>6</b>	<b>4</b>	<b>2</b>	.	<b>29</b>
<b>Total Complaints</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>4</b>	<b>2</b>	.	<b>27</b>

<b>Table E.25</b> <b>Fair Housing Complaints by Issue</b> City of Grand Forks North Dakota Department of Labor Human Rights Division Data								
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Reasonable Accommodation	3	2	3	3	3	1	.	15
Refusal to Rent	2	3	1	3	2	0	.	11
Advertising	0	4	0	1	1	0	.	6
Terms of Rental	1	1	1	1	0	1	.	5
Harassment	0	1	2	0	0	0	.	3
Retaliation	1	0	0	1	0	0	.	2
Steering	0	0	0	2	0	0	.	2
<b>Total Issues</b>	<b>7</b>	<b>11</b>	<b>7</b>	<b>11</b>	<b>6</b>	<b>2</b>	.	<b>44</b>
<b>Total Complaints</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>4</b>	<b>2</b>	.	<b>27</b>

<b>Table E.26</b> <b>Fair Housing Complaints by Closure</b> City of Grand Forks North Dakota Department of Labor Human Rights Division Data								
<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Settled	2	5	4	3	3	1	.	18
No Probable Cause	1	0	1	1	1	1	.	5
Charge Issued	0	1	0	1	0	0	.	2
Withdrawn with Resolution	1	0	0	1	0	0	.	2
<b>Total</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>4</b>	<b>2</b>	.	<b>27</b>

## CITY OF FARGO

<b>Table E.27</b>								
<b>Fair Housing Complaints by Basis</b>								
City of Fargo								
North Dakota Department of Labor Human Rights Division Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	7	5	11	4	7	11	5	50
Receipt of Public Assistance	1	1	3	1	1	3	0	10
Gender	1	3	2	1	1	1	0	9
Race	1	1	1	0	2	2	0	7
Familial Status	0	0	0	1	2	3	0	6
National Origin	0	0	0	0	1	1	1	3
Age	0	0	0	0	1	1	0	2
Color	0	0	0	0	0	2	0	2
Religion	0	0	0	0	0	0	1	1
<b>Total Bases</b>	<b>10</b>	<b>10</b>	<b>17</b>	<b>7</b>	<b>15</b>	<b>24</b>	<b>7</b>	<b>90</b>
<b>Total Complaints</b>	<b>8</b>	<b>10</b>	<b>16</b>	<b>7</b>	<b>14</b>	<b>14</b>	<b>6</b>	<b>75</b>

<b>Table E.28</b>								
<b>Fair Housing Complaints by Issue</b>								
City of Fargo								
North Dakota Department of Labor Human Rights Division Data								
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Reasonable Accommodation	6	4	10	4	4	9	3	40
Terms of Rental	4	5	6	4	9	7	2	37
Harassment	1	3	0	1	2	4	1	12
Refusal to Rent	2	1	1	1	4	2	1	12
Advertising	4	0	0	1	2	0	0	7
Retaliation	0	0	1	0	2	0	2	5
Sexual Harassment	0	3	1	0	0	0	0	4
Reasonable Modification	0	0	1	0	0	0	0	1
Refusal to Sell	0	0	1	0	0	0	0	1
Steering	0	0	1	0	0	0	0	1
<b>Total Issues</b>	<b>17</b>	<b>16</b>	<b>22</b>	<b>11</b>	<b>23</b>	<b>22</b>	<b>9</b>	<b>120</b>
<b>Total Complaints</b>	<b>8</b>	<b>10</b>	<b>16</b>	<b>7</b>	<b>14</b>	<b>14</b>	<b>6</b>	<b>75</b>

<b>Table E.29</b>								
<b>Fair Housing Complaints by Closure</b>								
City of Fargo								
North Dakota Department of Labor Human Rights Division Data								
<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
No Probable Cause	4	4	7	4	3	4	1	27
Settled	1	2	6	2	7	7	0	25
Charge Issued	3	3	2	0	2	0	0	10
Open	0	0	0	0	0	1	4	5
Dismissed	0	0	0	0	1	2	0	3
Withdrawn with Resolution	0	0	1	1	0	0	1	3
Withdrawn without Resolution	0	1	0	0	1	0	0	2
<b>Total</b>	<b>8</b>	<b>10</b>	<b>16</b>	<b>7</b>	<b>14</b>	<b>14</b>	<b>6</b>	<b>75</b>

## NON-ENTITLEMENT AREAS OF NORTH DAKOTA

<b>Table E.30</b>								
<b>Fair Housing Complaints by Basis</b>								
Non-Entitlement Areas of North Dakota								
North Dakota Department of Labor Human Rights Division Data								
<b>Basis</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Disability	1	13	15	6	12	7	1	55
Familial Status	5	2	13	2	6	1	1	30
Race	1	2	13	4	3	2	2	27
Receipt of Public Assistance	1	1	3	6	5	1	0	17
National Origin	0	2	7	3	0	0	0	12
Color	0	0	7	1	2	0	0	10
Religion	0	2	0	4	0	0	0	6
Gender	1	0	1	1	0	0	0	3
Age	1	0	0	0	0	1	0	2
Marital Status	0	0	0	1	0	0	0	1
<b>Total Bases</b>	<b>10</b>	<b>22</b>	<b>59</b>	<b>28</b>	<b>28</b>	<b>12</b>	<b>4</b>	<b>163</b>
<b>Total Complaints</b>	<b>7</b>	<b>16</b>	<b>37</b>	<b>18</b>	<b>20</b>	<b>11</b>	<b>3</b>	<b>112</b>

<b>Table E.31</b>								
<b>Fair Housing Complaints by Issue</b>								
Non-Entitlement Areas of North Dakota								
North Dakota Department of Labor Human Rights Division Data								
<b>Issues</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
Terms of Rental	5	10	24	13	6	8	1	67
Reasonable Accommodation	1	5	11	4	8	5	1	35
Refusal to Rent	4	1	13	5	3	3	0	29
Advertising	4	2	5	4	9	1	0	25
Harassment	0	1	3	3	3	2	1	13
Retaliation	0	1	3	0	3	1	1	9
Steering	2	0	0	1	0	0	0	3
Financing	1	0	0	0	1	0	0	2
Reasonable Modification	0	0	0	0	0	2	0	2
Accessibility	0	1	0	0	0	0	0	1
Eviction	1	0	0	0	0	0	0	1
Receipt of Public Assistance	0	0	1	0	0	0	0	1
Refusal to Show	0	0	0	0	1	0	0	1
Statements	0	0	0	0	0	1	0	1
Terms of Sale	1	0	0	0	0	0	0	1
<b>Total Issues</b>	<b>19</b>	<b>21</b>	<b>60</b>	<b>30</b>	<b>34</b>	<b>23</b>	<b>4</b>	<b>191</b>
<b>Total Complaints</b>	<b>7</b>	<b>16</b>	<b>37</b>	<b>18</b>	<b>20</b>	<b>11</b>	<b>3</b>	<b>112</b>

<b>Table E.32</b>								
<b>Fair Housing Complaints by Closure</b>								
Non-Entitlement Areas of North Dakota								
North Dakota Department of Labor Human Rights Division Data								
<b>Closure</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>5/2011</b>	<b>Total</b>
No Probable Cause	3	7	19	7	6	5	2	49
Settled	4	5	11	7	11	4	0	42
Charge Issued	0	2	3	1	2	0	0	8
Withdrawn without Resolution	0	2	0	2	1	0	0	5
Dismissed	0	0	1	1	0	1	0	3
Withdrawn with Resolution	0	0	3	0	0	0	0	3
Open	0	0	0	0	0	0	1	1
Settled After Charge Issued	0	0	0	0	0	1	0	1
<b>Total</b>	<b>7</b>	<b>16</b>	<b>37</b>	<b>18</b>	<b>20</b>	<b>11</b>	<b>3</b>	<b>112</b>



# APPENDIX F: ADDITIONAL PUBLIC INPUT DATA

## FAIR HOUSING SURVEY

This section contains tabulations of the narrative responses provided by participants in the 2011 North Dakota Fair Housing Survey. Each table presents answers to the question stated in the table title. Respondents' answers have not been edited.

### State of North Dakota

<b>Table F.1</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b> State of North Dakota 2011 Fair Housing Survey
Comments
-shortage of affordable rental properties in good condition -long waiting lists at GFHA for housing assistance "Greedy" landlords. ADA availability Affordability Affordability, accessibility and availability Affordable housing is very difficult to find. Many people, even when they are approved for housing, find it hard to have a landlord rent to them. It is very very hard for anyone with a felony, especially a sex offender to find a place to live. Allowing pets for friendship Credit checks make it very difficult to find housing. Credit, background check fees Discrimination based on presence of children, inconsistent background checks (will check background if you're a darker color, for example, or have kids) Due to lack of rental housing, occupants of substandard are hesitant to file a complaint, fearing they will be left with nowhere to live. Economic barrier - rental rates limit choices for locals higher cost I believe there is some attitude issues I hear of people being discriminated against for their race, their status as a homeless person, their mental illness, their children, and their sexual preference. In their cases, it seemed like no one was able to help. Fair housing of the Dakotas was called and a message left (at the Denver office?!?), after a couple of weeks the tenant had not heard back and had already been evicted or mistreated in another way. Imagine there are some at some properties... In Dickinson the landlords/owners are crazy with their rent rates. It is terrible what they are doing to people. In need of accessible apartments Inadequate supply of affordable housing options it is difficult for individuals with mental health issues to live without some services available in apt complexes. Lack of accessible apartments Lack of accessible, affordable housing units--Most rentals are not affordable in this area Lack of adequate places to rent. Lack of affordable rent and illegal evictions Lack of housing vouchers Approved rent amount is not high enough because the housing market is charging more to rent Lack of property available Landlords monthly rental amount is higher than a housing voucher amount, making it difficult for clients on disability to find an apartment in a certain price range. There are not many apartments on the market at this time to choose from. Limited new housing being built because the current landlords are very influential in the community and don't want the competition.

Low and moderate income individuals and families are increasingly being discriminated when seeking housing in the rental market. Landlords openly discriminate on who they will permit to rent housing.

Low income families with section 8 vouchers being forced out of housing because of rent increases

Many rental companies and landlords pull credit checks on prospective clients. This can be a problem for displaced, former homeowners or families that have experienced divorce, separation or perhaps a devastating medical issue within the family. Credit scores are affected in these situations and when a family cannot find adequate/appropriate housing the already bad situations are compounded.

No places to rent.

None available

Not enough affordable housing available

Not enough handicap accessible or units large enough to support large families.

not enough low income housing

Not enough properties to accommodate everyone in our community.

Not many Fully Accessible places to rent. Very few in Rural areas

only that prices have skyrocketed leaving some without options for rentals.

Our community has an extremely tight vacancy rate, which allows landlords to pick and choose who they rent to with higher rents that people with disabilities often cannot afford.

people with disabilities with respect to service animals, false representation of availability of rental

Rental rates are escalating exponentially and forcing may to move away because they can't afford to live in oil country.

Rents have increased dramatically in the last few years. Utility costs have increased 20-30% this year.

Several landlords advertise with discriminatory practices such as "no elderly people" or "no college kids", etc.

Some landlords are very prejudiced against certain races. It is very clear when we ask for a landlord reference.

Some of the requirements to qualification to rent are difficult for families and individuals such as criminal history, financial situation, past rental history.

The landlords are getting a lot of money from oil workers and charge a lot for rent but a average folk can't afford the housing. ex Granville has a regular house and want \$3000 for rent. People don't even make that much money yet alone put that much in rent. Housing that used to cost \$60, 000 are now going to 120000 or so. I think that landlords has taken advantage of people and maybe need to be assessed as to what they can charge as a maximum. since they don't know how to be reasonable on their own.

The market is being manipulated by one majority owner who is pushing price ranges too high, which is leaving sub-par properties for low & moderate income earners.

the rental costs in western ND are extremely inflated. The average wage earner cannot afford many places. Very few available rental units due to influx of oil workers.

The termination of the Fair Housing office in the Dakotas as related to rental properties

The unfair skyrocketing cost of rent. Our low income and fixed income community members are being squeezed out of their homes. Oil companies are even buying up apartment buildings, motels, etc. and our long time community members are suffering. Many are not having any choice but to move.

There is a lack of educated renters.

There is a tremendously inadequate number of affordable rental units in Minot. Rents are way too high. Those that typically work in the lower end wage jobs are being driven out by the high rents.

There is a very tight rental market, so landlords may feel they can be "selective". There are very few options for affordable housing or housing that is accessible for people with disabilities. Native Americans and persons with disabilities may be subject to discrimination.

There is not enough housing in this area to cover the needs of the people; rents are going up and the average person or low income person cannot afford the housing because of the oil industry,

There is not enough rental housing in Minot. The housing that is available is overpriced and aimed at people working in the oil fields. The residents of Minot are being gouged by high rents.

university students pay larger deposits

Very few affordable units are available.

**Table F.2**  
**Please describe how you became aware of fair housing laws.**

State of North Dakota  
 2011 Fair Housing Survey

**Comments**

[No comments received for this question]

**Table F.3**  
**Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?**

State of North Dakota  
2011 Fair Housing Survey

**Comments**

-shortage of affordable housing that is fully accessible

Again, with a historically tight housing market, the mark-up on housing is now eliminating many medium/low income people from ever owning a home or forcing them to move away.

Credit, background check fees

Discrimination based on color and national origin, particularly Native Americans

higher cost

Housing costs have skyrocketed in oil country.

inflated costs of houses

It is a tough market

Low and moderate income individuals and families have far more barriers to purchase real estate.

Many new apartment homes don't appear to have handicapped accessible apartments and/or if they do, they are not conducive by price or size for many disabled persons/families

mentioned above.

Need to educate contractors with Visitability or Universal Design when constructing new homes

None available

Not enough housing for the number of people seeking homes. Some have bad credit and can't get loans.

Not enough properties to accommodate everyone in our community.

prices

Rarely do I see ranch style homes for sale. Most are bi-level and that isn't very handicap accessible.

Realtors cater to people with a lot of money.

same as above

Shortage of available housing that meet affordability levels

The market is being manipulated by one majority owner who is pushing price ranges too high, which is leaving sub-par properties for low & moderate income earners.

The qualified allocation plan targets housing with disabilities, but the points are not structured to benefit communities that specifically target disabled persons.

The real estate that is available is marketed at a high rate because of the oil industry. There is not enough real estate to build adequate rental or houses to accommodate all of the people.

The realtors purchase a lot of the properties

The housing that is available is so overpriced that middle class people can barely afford it.

**Table F.4**  
**Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?**

State of North Dakota  
 2011 Fair Housing Survey

**Comments**

According to GF Analysis of Impediments to Fair Housing, minority homebuyers are more likely to be denied a home mortgage as white households. 50% of these denials cited credit history as reason so budgeting/credit management could help.

Affordability

As far as I know, only 1 bank in town offers loans for trailer homes, the population that we often see will often only be buying trailer homes because they are much less expensive than a "regular" home. It would be helpful for banks to be able to give out loans for trailer homes.

Discrimination based on color and national origin, particularly Native Americans

Discrimination due to color and where you live

Have been known to discriminate against individuals with disabilities

In situations where a lender may need to combine several loan programs (FHA/HUD Repo/City of Fargo Funds/Investor) to obtain the best financing possible for buyers. The "rules" for each contributing party often conflict with one another, creating a "minefield" for the originators and processors to navigate. Trying to explain to the consumer why one rules negate another's benefit. It can be exhausting and does not serve the consumer well. I am not immune to why the rules have to be there. I just want to point out that it is a minefield!

It is a tough market

It is difficult to get lenders to lend on income-qualified rental units because the rent is too low to pay off the mortgages.

It takes 45 days minimum if the person has a descent credit rating to get into a house.

Local banks don't make housing loans

Low and moderate income individuals and families have far more barriers to overcome when seeking a mortgage to purchase a home.

people who need accessible housing are sometimes not "good risks" per financial criteria, so the criteria needs to be modified if these people are to get into safe / accessible / adequate housing

rural community banks are restricted in offering home mortgages to anyone by too many regulations

**Table F.5**  
**Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?**

State of North Dakota  
2011 Fair Housing Survey

**Comments**

Again, contractors costs are elevated in oil country!!! So not only are landlord greedy so are construction companies and real estate companies.

Any new housing being built is being bought up and occupied by oil workers and oil companies. There is a new apartment complex being built and an oil company has bought out the first floor on in all four buildings for a year.

Architects & Contractors appear to have their own discretion when not necessarily following accessible design

Fargo is notorious for building bi level homes. This type of construction is not conducive to persons who have physical limitations.

Lack of accessible housing and accessible design knowledge in the construction field

lack of contractors

Limited by the number of contractors in the area.

Many new apartment homes don't appear to have handicapped accessible apartments and/or if they do, they are not conducive by price or size for many disabled persons/families

More housing is being built.

Not enough accessible homes or apartments

Not enough affordable housing

Not enough contractors for the need

Not enough emphasis on Universal design nor enough education

Not enough properties to accommodate everyone in our community.

not exactly discrimination, but minimal consideration is given to accessibility or visitibility

The affordability factor to build in the city of Minot is becoming non existent. This along with rental costs will eventually drive our young people out of this city. For years this state has been looking for ways to keep our young people but because of what is happening in the city of Minot and the Western part of the state eventually our young people will leave in droves

the city would not consider selling property to us for the development of low income housing

The lack of real estate and construction companies; and funds that would finance a feasibility study for the housing industry and investors to assist in the construction of these buildings.

The market is being manipulated by one majority owner who is pushing price ranges too high, which is leaving sub-par properties for low & moderate income earners.

There are far too few housing options available to persons with disabilities. Construction of all types of housing including rental housing and homes need to be constructed with respect to the fact that everyone will need accessible housing designs in their lifetime.

There are few homes and apartments that are visitable or accessible.

There is more need for accessible housing in this area.

Too few accessible homes/properties, no experts to provide the needed expertise in making a space accessible

**Table F.6**  
**Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?**

State of North Dakota  
2011 Fair Housing Survey

**Comments**

Too expensive for those on limited incomes--policies do not cover all items

<b>Table F.7</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
ND does not have a viable process to allow new appraisers into the field, it is way too restrictive so there are not adequate numbers of appraisers. Need additional individuals trained to appraise housing Not enough appraisers in our community. Not enough appraisers. In order to become an appraiser, you must apprentice with an appraiser for 2000 hours plus complete required courses. The current appraisers in this area are overworked and far behind, however, they will not allow anyone to apprentice! often penalize people for accessible features when in fact they are selling points restricted in attitude to rural living, community too small, not enough sales for solid appraisals Takes a long time to get someone to look at your home. The appraisal as we see it in Western North Dakota is what someone will pay regardless of the house is even worth the amount. They have to come out of Minot 125 miles or Williston 70 miles

<b>Table F.8</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
Apartment rentals, people with disabilities with respect to service animals assistance programs are difficult to access. Federal funding for Section 8 vouchers is limiting assistance Increase the number of trained personal assistants (QSP) People who have bad credit and/or bad rental history should be given a second chance by landlords in our community. It would also be very helpful to have more housing (subsidized) available to the mentally ill, maybe group home type of settings or even an apartment building with staff (like a social worker or case manager) to check in with residents often. Protected classes of people need more support to get help with housing issues. Our homeless population is increasing and the enforcement of housing laws in North Dakota is sadly lacking. Rentals and the ability to purchase are becoming non-existent in the city of Minot. With the flood it has only gotten worse. Some day we will once again wonder why our sons and daughters have left the state. Tenants in Minot face rising rents. They sign a lease for the year and their landlord may raise their rent 3 or more times in a year. The HUD regulations are getting ridiculous. It is very hard to help clients negotiate some of the rules and guidelines. It is also too much work for advocates to negotiate!! The oil industry in this area has made it practically impossible for people to find adequate housing. There are individuals living in campers during the cold winters due to lack of housing. There are families that are relatives living with relatives because there is not enough housing available for everyone. Low income people cannot find adequate housing because of the rents going up because of the oil industry. Transportation to housing service providers for low income households We need a people's advocacy organization to promote the welfare of home owners & apartment dwellers, so that the big business industry (across the board) doesn't get the upper hand and not provide housing that people really need

<b>Table F.9</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
church owned properties have perks other properties do not It doesn't seem like we really use our land. which one has to get permission to build on property that a person is paying for. Gov too involved. just so that can raise a person property taxes.

<b>Table F.10</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
Area Homeless Shelters are zoned as businesses, this makes it difficult for past residents to get mail forwarded to a new address. developers have asked for zoning to be changed in order to supply more multi-family housing units but were denied Re-districting for small group housing There seems to be barriers to areas where affordable housing can be built. Zoning for single family dwellings limits the number of unrelated persons living in such a dwelling. This should be updated to comply with ND Century Code (change from 4 to 6 for persons living in a group home). Also, Bismarck requires that the minimum main floor living space be 900 sf or more for SFD

<b>Table F.11</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
Due to housing shortages there are homes housing over 20 individuals. I have called to the Richland Public Health Department and been forwarded to an agency in Fargo that contracts with them about property owned by Jerry Meade on main street in Wahpeton that continues to leak and has mold growing all over it--they have done nothing. property management companies are allowing people to pack into apartments not designed for that many individuals. Sometimes when a family has no place to go, they can only find a smaller apartment and they are then unable to move in because they have too many people per bedroom. It would be helpful to our population even if the living room could be counted as a sleeping room.

<b>Table F.12</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
Poor tax code often times inhibits the production of affordable/disabled housing. High taxes do not coincide with low rents. Property taxes are ridiculous and getting even moreso. Too high

<b>Table F.13</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
<p>costs and attitudes for making ADA compliant units available in rural communities</p> <p>Covenanants have at time restricted the kind of structure that one might want to build in certain areas.</p> <p>did not know that there are any standards - mostly poor construction</p> <p>I think that the housing construction standards are to low for any housing; especially low income housing; when indoor/outdoor carpet is a approved for government standard, paperthin walls and not enough insulation for winter in North Dakota. I would say we have inadequate housing standards.</p> <p>It's difficult to understand why contractors aren't building accessible housing at a higher rate</p> <p>ND needs regulations for constructing accessible housing, apartment complexes</p> <p>No building inspector</p> <p>should examine accessibility/visibility issues</p> <p>There are far too few accessible and affordable housing options for individuals and families.</p>

<b>Table F.14</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
<p>Affordable housing seems to have to go through too many hoops to be built.</p> <p>Affordable housing should be in all developments</p> <p>Attitudes of community members is very difficult to work around, losing the support of community members when thinking about changing a certain policy or building low-income housing makes things worse for a private, non-profit agency. It would be helpful to educate the public on needs for low-income people, even a cost-analysis.</p> <p>Bismarck tends to have real issues with the age old problem of 'not in my back yard'</p> <p>probably more policies that practical - but are they being followed? Is there sufficient oversight?</p> <p>Public transportation availability is an issue</p> <p>Should be a greater effort to incorporate affordable housing into developments, avoiding seclusion of lower-income families.</p> <p>Some NIMBY issues have arisen</p> <p>The wealthier neighbors do not want people with disabilities residing near their homes</p> <p>What community development policies, most communities are ignorant to its needs.</p>

<b>Table F.15</b> <b>Are you aware of any fair housing compliance issues with any public housing authority?</b> State of North Dakota 2011 Fair Housing Survey
<b>Comments</b>
<p>Far too few fair housing compliance issues are resolved satisfactorily.</p> <p>If you don't make oil money then you can't live here.</p> <p>Not all properties that are newly constructed are truly accessible.</p> <p>number of accessible units, the real accessibility of an advertised accessible unit</p> <p>Sometimes there are problems with people getting evicted and efforts are not taken previous to urgent situation to provide reasonable accommodations which could have prevented evictions.</p> <p>would need to know each PHA's rules to judge, however, it seems that there many times vouchers are given to applicants who are not always honest about their income or status.</p>

**Table F.16**  
**Are you aware of any barriers that limit access to government services, such as public housing, transportation or employment services?**

State of North Dakota  
2011 Fair Housing Survey

**Comments**

As far as public housing, there is not enough housing in Minot for low-income people. A barrier to employment is that Minot is that the employers in Minot do not pay living wages. Low-income people cannot afford the day to day things on their current wages.

Economy in general and available funds from the federal level.

Federal government allocation of Section 8 funding is too low

I wish there was more funding for section 8 or public housing. Clients are having to wait months to get a voucher, staying in the shelter longer. When they do receive a voucher they are unable to find an apartment within the voucher limit. Or find an apartment at all.

Lack of adequate transportation services.

Lack of funding and housing vouchers for low-income individuals in Grand Forks County.

Lack of housing vouchers and long waiting lists for housing assistance.

Lack of information as to how to access these services for low income households

Limited transportation options for new citizens moving into the community, and limited options for rental housing for new people moving into the community that is of good quality housing.

Most clients who are eligible have a very hard time meeting all the guidelines and the voucher system does not reward landlords enough. It is easier to rent to someone else instead of waiting for approval of unit. They will take the money first from whoever can give it to them.

Most of the services offered are located in New Town or Stanley which makes it difficult for individuals who do not drive or have access to vehicles.

Not enough housing vouchers or dollars in programs to help all who need assistance

not enough public housing especially housing with supports

possibly more accessibility improvements are needed for persons with disabilities; education/awareness could be increased

Post office on 31st no handicapp door opener

Public Housing is non existant. Minot is a disaster when it comes to housing

Public transportation availability is limited to some areas of the community and during late-night hours and weekends.

Public Transportation not being available at certain times

sex offender status/felony convictions make it extremely difficult for someone to find affordable housing

The cost of rent is to dang high!

The Flood of 2011.

There is a general lack of respect and efficiency in resolving access to accessible and affordable housing.

too small to receive services

transportation for sure and housing

Transportation has always been an issue in SW ND. At one point I thought there were \$'s available for a pilot project. We don't need another study through SURTC to tell us there is an issue. So much money wasted on this.

Transportation is always an issue in Fargo.

transportation is not availabe as hours. Someone may take the transportation bus to work but the bus doesn't drive after a certain time at night and the person can't get back home.

Transportation is only accessed with personal money there should be more programs to assist with transportation.

Transportation issues

Waiting lists are very long, a homeless person cannot wait 2 years for help with housing.

We do not have a good public transit system in Dickinson.

**Table F.17**  
**Are there any other public administrative actions or regulation that act as barriers to fair housing choice?**

State of North Dakota  
2011 Fair Housing Survey

**Comments**

City and Housing Authority have not developed enough low income housing/rental units and private contractors appear reluctant to invest in rental units

Far too often administrative actions and regulations are not successfully resolved in a timely fashion.

felonies

HUD repossessed homes are often a good buy/great choice for many borrowers who may be shopping for their first home. It is VERY difficult to obtain down payment and closing cost assistance for these homes as the rules conflict and create roadblocks. These roadblocks include conflicting policies on making repairs before a loan closes and standards as to the property itself are quite different between FHA and assistance programs and HUD repo houses, USDA etc...

In Minot, it seems as though oil workers get first priority for housing. After the oil workers get their pick, then it seems like the low-income people get what is left over.

Poor enforcement practices.

Refer to previous complaints of HUD.

Transportation: A lack of transportation options continues to be a problem for many low and moderate income residents who may not live near a bus route. Fargo has expanded at a brisk rate since 2000, and maintaining transit routes that keep pace with this development is a challenge. Locating affordable housing where access to public transportation is limited reduces housing options for people who need access to public transportation. Historic Isolation: The pattern of modern housing developments has effectively segregated people by income in many areas of the community. In some cases, it relates to the location of public housing and in others it is the patterns of private sector housing development that contribute to this isolation. Because of their greater tendency toward lower income, minority groups (including those of minority races, ethnicities and persons with disabilities) are disproportionately affected by historic isolation. NIMBY: As in many areas of the country, community resistance to the integration of diverse types of housing into existing neighborhoods continues to grow in Fargo. The Planning Commission and City Commission deal with ?not-in-my-back-yard? arguments on a routine basis, relating to everything from the location of bike trails to group homes for persons with mental disabilities or the homeless. Housing for the elderly, a rapidly growing population in Fargo, has also seen resistance. The difficulties developers encounter when trying to site special needs housing facilities definitely have an impact on fair housing choice. The siting battle (or even the potential of a long and protracted battle) can influence the selection of a site and can even determine whether or not a housing project ever gets off the ground. The NIMBY phenomenon effectively impedes the development of housing benefiting the elderly, disabled persons, minorities and low income families, and limits fair housing options for all of these groups.

**Table F.18**  
**What are the geographic areas with fair housing problems and what types of issues do these areas have?**

State of North Dakota  
 2011 Fair Housing Survey

**Comments**

a few landlords in the area. One is in North Fargo

Bismarck, Fargo, Williston, Grand Forks

City wide there is a serious shortage of accessible and affordable housing options for individuals and families. Construction and/or rehabilitation of existing housing options must include accessibility and affordability for all citizens.

clients that live on Spirit Lake Reservation often express frustration about available housing being given to relatives/friends of program employees instead of following a waiting list priority.

Excessive rent amounts throughout the entire community as well as extremely high home value prices.

Is the flood zone a geographic areas?

Lack of property

Like I said before, all of western ND is, I believe, a HOT area.

Minot/Dickinson/Williston--any energy impacted areas

Mortgage denial rate higher in near north and near south side neighborhoods (census tracts 101 and 110).

People don't want to sell for development

rent to high slum landlords

Slumlords in the Jungle or trailer courts will treat tenants poorly due to the knowledge that no one else will rent to these tenants.

some communities don't have housing. alot housing is not close to groceries stores, etc.

South Fargo

The entire city of Dickinson is dealing with landlords increasing rents by more than double and illegally evicting tenants.

The oil boom in the north/western part of the state has played a large part with rent increases and lack of affordable housing.

The one barrier I can think of would be that the metro bus system does not run at night so those that work the night shift cannot access public transportation.

The towns surrounding the the reservations. Very difficult to rent properties if you are from the reservation

The whole area has problems.

trailer park near 26th st and broadway, apartments near expressway and washington

UTTC, Washington Courts, Portland Dr. area

**Table F.19**  
**How should fair housing laws be changed?**

State of North Dakota  
 2011 Fair Housing Survey

**Comments**

Accommodations for Companion Animals should not have to be given without a reasonable charge to the Resident. These animals are merely pets with a new classification, and often they do damage to common areas that cannot be, or is difficult to collect for.

Change law so that housing must be accessible regardless of when it was built.

Discrimination against LGBTQ applicants, couples

Domestic violence victims are often discriminated against for past rental histories including bad credit caused by their abuser, damages at past rentals (caused by their abusers), and NO rental history because their abuser always was the one that rented.

Eliminated

Good laws, but need more teeth for enforcement.

I don't know all laws, so that hard to say

I feel there is still loop holes that one may still descriminate!

I think that the fair housing laws should be changed so that the common person can understand the laws. Sometimes it seems as though the wording is not understandable for everyone!

MAYBE SOME OF IT

monitoring of landlords

more explicit definition of person with a disability is needed and in conformity with federal law/defintion

More inclusive

na

ND cohabitation law needs to be eliminated - is in conflict with fair housing laws

no law will ever prevent what is considered discrimination

Only problem I have is in Fair Housing complaint - you are considered guilty until you prove your innocent which can cost \$\$ in defending a claim. I would like to see a division or agency able to assist in defending claim. For our company, we have discrimination insurance, so we are covered, but have heard/read cases where the cost to defend their innocence can reach 100s-1000s..

Sexual orientation should be included as a protected class

Some action is needed to keep rent in western North Dakota from exploding and forcing medium to low income people out of their home/apartment. Oil money breeding greed. Rent control may not be the answer but perhaps tax incentives for landlords.

The questions is very poorly written and presented.

There needs to be increased enforcement of fair housing laws in ND. Too many people are indeed being discriminated upon when seeking housing, especially low to moderate income individuals and families. Successful resolution of fair housing complaints and concerns is rarely accomplished. This is a dis-service to the citizens of the state.

There needs to be something done about the prices landlords can charge tenants. Apartments in Minot have well over doubled in price. Our low income people and those on fixed incomes are suffering because of this.

They should be enforced more firmly especially in Minot.

to include sexual orientation

To protect renters from unreasonably high rents

We need to take a look at "fair housing" issues for everyone. Not everyone works in the oil fields. The issue of "greedy" landlords needs to be addressed.

You should not have to allow pets or children if you don't want to.

**Table F.20**  
**Please share any additional comments regarding fair housing.**

State of North Dakota  
 2011 Fair Housing Survey

**Comments**

During the flood, I called a particular rental agency to inquire about available apts for rent and was told none were available. My friend called shortly after and was told the same thing. Five minutes later, her sister called and was told they have 2 units available for rent. I'm not sure what they were doing, but if there are vacant units, they should have to be honest. I understand that they can choose not to rent to me based on employment and credit history, but they were dishonest about the availability of units for rent in their buildings.

Efforts must continue to again establish a Fair Housing office presence in the Dakotas.

Fargo has it's own AI which can be found at <http://www.cityoffargo.com/Residential/Housing/FairHousing/> Thank you for your efforts to complete a state-wide AI

Grand Forks recently completely an update to it's analysis of impediments to fair housing choice. For more info, go to City website at <http://www.grandforksgov.com/gfgov/home.nsf/Pages/Urban+Development>.

Have done so throughout this survey.

Having a Fair Housing organization, such as was in existence previously, was incredibly useful as a tool for service providers

I firmly believe EVERYONE in the Community should be fully aware of Fair Housing Laws and be in full Compliance. I am not aware of any testers being in our Community, but it would be great if they did that in Wahpeton at ALL rental properties!

I hope that this survey will create more awareness and action regarding fair housing. Living in Minot all my life, I have seen Minot grow and change. I am glad that Minot is growing and prospering but I would like to see stronger enforcement of fairhousing laws. Working at a nonprofit agency, I see the cons of all of the new oil money that is coming in. There is no housing for low- to middle class people here. Everything that gets built gets rented out either to oil workers or someone who can afford the horribly high rents.

I realize that the market in Minot and western North Dakota is what it is because of a flood and oil. Fair Housing may not fit into this equation but something has to be done before many if not all medium to low income people are forced to leave because of escalating costs for rent or homes. There are no laws the prevent a landlord from doubling or tripling rent but we are seeing it nearly everywhere we turn these days. Because of the housing shortage, the price for a new home now is eliminated many from ever possible purchasing one and again forcing them to leave the area. It's happening every day and it will continue until all that are left are those who already own a home or the energy income people completely overtake this part of the state.

Many of the issues identified in this survey can, and do, have an impact on the availability of affordable housing (ex. some bldg code requirements) but, in my opinion, do not affect fair housing choice.

My job in local government is as County Recorder. We have no association with anything related to fair housing.

Our Fair Housing office in North Dakota is no longer available as a resource to refer people to. It is difficult to refer folks to Denver when their issues are in Fargo, ND.

plan needs to be expanded and more comprehensive

Prizes are very high in Dickinson - houses for sale, rent you name it. People can't afford to live here.

Shows how much I know about fair housing. Not much!

The Village Family Service Center offers comprehensive homebuyer education and tenant education that includes training on fair housing. It is too bad that Fair Housing of the Dakotas no longer exists.

This is a really long survey!

When we had Fair Housing in Bismarck, they were very helpful in helping us sort out any issues we came across. I feel that now we do not have any assistance in that area. In the past we had a very good relationship with them and several victims of domestic violence were able to get some validation in the process. The Department of Labor does not assist in most of the cases we have contacted them about. I would really like to see a Fair Housing office locally in Bismarck.

CITY OF BISMARCK

<b>Table F.21</b> <b>How Familiar are you with Fair Housing Laws?</b> City of Bismarck 2011 North Dakota Fair Housing Survey		
Familiarity with Fair Housing Laws	Respondents	% of Total
Not Familiar	1	1.4%
Somewhat Familiar	29	41.4%
Very Familiar	16	22.9%
Missing	24	34.3%
<b>Total</b>	<b>70</b>	<b>100.0%</b>

<b>Table F.22</b> <b>Federal, State and Local Fair Housing Laws</b> City of Bismarck 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	39	2	5	24	70
Are fair housing laws difficult to understand or follow?	13	26	7	24	70
Do you feel that fair housing laws are adequately enforced?	13	13	18	26	70

<b>Table F.23</b> <b>Fair Housing Activities</b> City of Bismarck 2011 North Dakota Fair Housing Survey						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	24	8	13	25	70	
Have you participated in fair housing training?	20	11	1	38	70	
Are you aware of any fair housing testing?	9	23	13	25	70	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity in North Dakota?	21	14	1	9	25	70
Is there sufficient fair housing testing?	3	4	.	6	57	70

<b>Table F.24</b> <b>Barriers to Fair Housing in the Private Sector</b> City of Bismarck 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
The rental housing market?	17	17	9	27	70
The real estate industry?	7	23	12	28	70
The mortgage and home lending industry?	3	26	14	27	70
The housing construction or accessible housing design fields?	7	23	13	27	70
The home insurance industry?	0	25	17	28	70
The home appraisal industry?	3	22	17	28	70
Any other housing services?	4	21	17	28	70

<b>Table F.25</b>					
<b>Barriers to Fair Housing in the Public Sector</b>					
City of Bismarck 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
Land use policies?	1	25	16	28	70
Zoning laws?	2	25	15	28	70
Occupancy standards or health and safety codes?	2	25	14	29	70
Property tax policies?	0	24	17	29	70
Housing construction standards?	3	25	12	30	70
Neighborhood or community development policies?	3	24	13	30	70
Compliance issues with any public housing authority?	3	31	4	32	70
Limited access to government services, such as employment services?	7	26	7	30	70
Public administrative actions or regulations?	3	23	15	29	70

<b>Table F.26</b>					
<b>Fair Housing Activities in North Dakota</b>					
City of Bismarck 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of a fair housing plan in your community?	11	22	6	31	70
Are there geographic areas that have fair housing problems?	6	16	16	32	70
Do you think fair housing laws should be changed?	6	20	19	25	70

**CITY OF FARGO**

<b>Table F.27</b>		
<b>How Familiar are you with Fair Housing Laws?</b>		
City of Fargo 2011 North Dakota Fair Housing Survey		
Familiarity with Fair Housing Laws	Respondents	% of Total
Not Familiar	2	3.2%
Somewhat Familiar	24	38.1%
Very Familiar	23	36.5%
Missing	14	22.2%
<b>Total</b>	<b>63</b>	<b>100.0%</b>

<b>Table F.28</b>					
<b>Federal, State and Local Fair Housing Laws</b>					
City of Fargo 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	43	1	4	15	63
Are fair housing laws difficult to understand or follow?	8	34	5	16	63
Do you feel that fair housing laws are adequately enforced?	21	9	14	19	63

<b>Table F.29 Fair Housing Activities</b> City of Fargo 2011 North Dakota Fair Housing Survey						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	33	6	6	18	63	
Have you participated in fair housing training?	28	6	0	29	63	
Are you aware of any fair housing testing?	15	20	10	18	63	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	12	17	1	15	18	63
Is there sufficient fair housing testing?	3	11	.	8	41	63

<b>Table F.30 Barriers to Fair Housing in the Private Sector</b> City of Fargo 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
The rental housing market?	10	20	14	19	63
The real estate industry?	6	22	16	19	63
The mortgage and home lending industry?	5	23	16	19	63
The housing construction or accessible housing design fields?	4	20	20	19	63
The home insurance industry?	1	19	24	19	63
The home appraisal industry?	1	19	24	19	63
Any other housing services?	3	18	23	19	63

<b>Table F.31 Barriers to Fair Housing in the Public Sector</b> City of Fargo 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
Land use policies?	0	20	19	24	63
Zoning laws?	0	21	19	23	63
Occupancy standards or health and safety codes?	0	25	15	23	63
Property tax policies?	0	21	19	23	63
Housing construction standards?	0	21	18	24	63
Neighborhood or community development policies?	2	18	18	25	63
Compliance issues with any public housing authority?	0	27	13	23	63
Limited access to government services, such as employment services?	6	22	11	24	63
Public administrative actions or regulations?	2	18	20	23	63

<b>Table F.32</b> <b>Fair Housing Activities</b> City of Fargo 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of a fair housing plan in your community?	12	18	9	24	63
Are there geographic areas that have fair housing problems?	2	15	22	24	63
Do you think fair housing laws should be changed?	5	22	19	17	63

<b>Table F.33</b> <b>How Familiar are you with Fair Housing Laws?</b> City of Grand Forks 2011 North Dakota Fair Housing Survey		
Familiarity with Fair Housing Laws	Respondents	% of Total
Not Familiar	2	7.4%
Somewhat Familiar	7	25.9%
Very Familiar	13	48.1%
Missing	5	18.5%
<b>Total</b>	<b>27</b>	<b>100.0%</b>

<b>Table F.34</b> <b>Federal, State and Local Fair Housing Laws</b> City of Grand Forks 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	18	0	4	5	27
Are fair housing laws difficult to understand or follow?	3	11	8	5	27
Do you feel that fair housing laws are adequately enforced?	2	4	15	6	27

**CITY OF GRAND FORKS**

<b>Table F.35</b> <b>Fair Housing Activities</b> City of Grand Forks 2011 North Dakota Fair Housing Survey						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	5	3	13	6	27	
Have you participated in fair housing training?	4	2	2	19	27	
Are you aware of any fair housing testing?	5	12	4	6	27	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	11	3	0	7	6	27
Is there sufficient fair housing testing?	2	2	.	4	19	27

<b>Table F.36</b> <b>Barriers to Fair Housing in the Private Sector</b> City of Grand Forks 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
The rental housing market?	3	10	6	8	27
The real estate industry?	1	12	7	7	27
The mortgage and home lending industry?	2	9	9	7	27
The housing construction or accessible housing design fields?	1	10	9	7	27
The home insurance industry?	0	10	10	7	27
The home appraisal industry?	0	10	10	7	27
Any other housing services?	1	8	11	7	27

<b>Table F.37</b> <b>Barriers to Fair Housing in the Public Sector</b> City of Grand Forks 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
Land use policies?	0	9	9	9	27
Zoning laws?	0	8	9	10	27
Occupancy standards or health and safety codes?	0	9	9	9	27
Property tax policies?	1	9	8	9	27
Housing construction standards?	1	9	8	9	27
Neighborhood or community development policies?	0	9	9	9	27
Compliance issues with any public housing authority?	1	14	3	9	27
Limited access to government services, such as employment services?	3	10	5	9	27
Public administrative actions or regulations?	1	8	9	9	27

<b>Table F.38</b> <b>Fair Housing Activities</b> City of Grand Forks 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Are you aware of a fair housing plan in your community?	5	9	4	9	27
Are there geographic areas that have fair housing problems?	2	4	12	9	27
Do you think fair housing laws should be changed?	2	7	13	5	27

**NON-ENTITLEMENT AREAS OF NORTH DAKOTA**

<b>Table F.39</b> <b>How Familiar are you with Fair Housing Laws?</b> Non-Entitlement Areas of North Dakota 2011 North Dakota Fair Housing Survey		
Familiarity with Fair Housing Laws	Respondents	% of Total
Not Familiar	26	18.6%
Somewhat Familiar	46	32.9%
Very Familiar	25	17.9%
Missing	43	30.7%
<b>Total</b>	<b>140</b>	<b>100.0%</b>

<b>Table F.40</b> <b>Federal, State and Local Fair Housing Laws</b> Non-Entitlement Areas of North Dakota 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	74	2	20	44	140
Are fair housing laws difficult to understand or follow?	15	41	39	45	140
Do you feel that fair housing laws are adequately enforced?	21	26	39	54	140

<b>Table F.41</b> <b>Fair Housing Activities in North Dakota</b> Non-Entitlement Areas of North Dakota 2011 North Dakota Fair Housing Survey						
Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	28	13	45	54	140	
Have you participated in fair housing training?	28	10	3	99	140	
Are you aware of any fair housing testing?	7	57	22	54	140	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	51	11	0	24	54	140
Is there sufficient fair housing testing?	5	3	0	10	122	140

<b>Table F.42</b> <b>Barriers to Fair Housing in the Private Sector</b> Non-Entitlement Areas of North Dakota 2011 North Dakota Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
The rental housing market?	29	31	22	58	140
The real estate industry?	12	26	44	58	140
The mortgage and home lending industry?	7	31	43	59	140
The housing construction or accessible housing design fields?	13	29	39	59	140
The home insurance industry?	0	35	45	60	140
The home appraisal industry?	7	31	44	58	140
Any other housing services?	5	34	41	60	140

<b>Table F.43</b>					
<b>Barriers to Fair Housing in the Public Sector</b>					
Non-Entitlement Areas of North Dakota 2011 North Dakota Fair Housing Survey					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
<b>Are you aware of any questionable practices or barriers to fair housing choice in:</b>					
Land use policies?	1	40	37	62	140
Zoning laws?	3	41	34	62	140
Occupancy standards or health and safety codes?	3	44	31	62	140
Property tax policies?	1	38	37	64	140
Housing construction standards?	5	38	34	63	140
Neighborhood or community development policies?	5	38	33	64	140
Compliance issues with any public housing authority?	1	52	23	64	140
Limited access to government services, such as employment services?	15	38	21	66	140
Public administrative actions or regulations?	2	30	45	63	140

<b>Table F.44</b>					
<b>Fair Housing Activities</b>					
Non-Entitlement Areas of North Dakota 2011 North Dakota Fair Housing Survey					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>	<b>Missing</b>	<b>Total</b>
Are you aware of a fair housing plan in your community?	9	46	20	65	140
Are there geographic areas that have fair housing problems?	9	21	44	66	140
Do you think fair housing laws should be changed?	10	22	60	48	140

## NON-ENTITLEMENT COMMUNITY SURVEY

<b>Table F. 45</b> <b>Does your jurisdiction have in its planning or zoning policies, a definition of "dwelling unit" or "residential unit"?</b> State of North Dakota 2011 North Dakota Non-Entitlement Survey
<b>Comments</b>
<p>"Dwelling unit" is defined in relationship to a place of residency and is used throughout the ordinance as a measure of density in development.</p> <p>A dwelling is a building used exclusively for permanent residential occupancy, or a portion thereof, including one family dwelling, two family dwellings, and multiple family dwellings, but not including a mobile home as defined by these ordinances designed or used primarily for residential occupancy, or hotel, motel, apartments, boarding, lodging or rooming house, tents, cottage camps or other structures designed or used primarily for transient residents.</p> <p>Dwelling Unit: One or more rooms in a dwelling designed for an occupied by only one family.</p> <p>Dwelling, Single-Family: A detached residence designed for or occupied by one family only. Dwelling, Two-Family: A residence designed for ir occupied by two families only, with separate housekeeping and cooking facilities for each. Dwelling Multiple Family: A residence designed for or occupied by three or more families, with separate housekeeping and cooking facilities for each.</p> <p>I WOULD SAY LIKE APARTMENTOR HOUSE YOU LIVE IN</p>

<b>Table F.46</b> <b>Does your jurisdiction have in its planning or zoning policies, guidelines that encourage the development of mixed use housing, defined as buildings serving as a combination of residential, commercial, office, institutional, or other use?</b> State of North Dakota 2011 North Dakota Non-Entitlement Survey
<b>Comments</b>
<p>2009 IBC</p> <p>City Ordinance No. 16-800 Business RB-4 Neighborhood Permitted uses inculde all activities of R-3 provided that such use conforms to the area and use requirements of that distict. Any local retail business or service establishment which supplies commodities or performs the following services primarily for residents of the surrounding neighborhood: grocery store, meat market, delicatessen, drug store, barber and beauty shops, business or professional offices - medical or dental.</p> <p>Planned unit development zoning is often used for these types of projects. It is valuable and encourages the use of shared parking, landscape buffers and other enhancements that allow closer use relationships without negative impacts.</p> <p>Use zoning ordinances</p>

<b>Table F.47</b> <b>Does your jurisdiction have in its planning or zoning policies, guidelines that encourage the development of affordable housing units, such as mixed income housing or inclusionary zoning, defined as a mandatory approach that requires developers to make a portion of the housing units in their project affordable to low- and moderate-income households?</b> State of North Dakota 2011 North Dakota Non-Entitlement Survey
<b>Comments</b>
<p>LIKE APARTMENT THAT THE GOVERNMENT PAY FOR PART OF THE RENT AND THE PERSON WHO RENTING PAY WHAT THERE INCOME CAN HANDLE</p>

<p><b>Table F.48</b>  <b>Does your jurisdiction have in its planning or zoning policies, a definition of "family"?</b>                  State of North Dakota                  2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>Either a group related by blood or relationship or a specified number of individuals living together as a housekeeping unit.</p> <p>Family or Household: One or more persons related by blood, marriage or adoption, or one family plus two unrelated persons or no more than four unrelated persons occupying a dwelling unit as an individual housekeeping entity.</p> <p>FAMILY TO ME IS MOTHER, FATHER, AND CHILDREN</p> <p>Family: A single individual or collective body of persons living within a dwelling unit as a single housekeeping unity in a domestic relationship based upon birth, marriage or other domestic bond as distinguished from a group occupying a boarding house, lodging house, club, fraternity or hotel.</p> <p>Family: One or more persons occupying a single housekeeping unit and using common cooking facilities, provided that unless all members are related by blood or marriage, no such family shall contain over five persons.</p> <p>One or more persons occupying the same premises and living as a single housekeeping unit.</p>

<p><b>Table F.49</b>  <b>Does your jurisdiction have in its planning or zoning policies, residential occupancy standards or limits, such as a standard of no more than two persons per bedroom or a limit of five unrelated persons in a single-family home?</b>                  State of North Dakota                  2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>Family: One or more persons occupying a single housekeeping unit and using common cooking facilities, provided that unless all members are related by blood or marriage, no such family shall contain over five persons.</p> <p>Occupancy based on 2 persons per bedroom</p>

<p><b>Table F.50</b>  <b>Does your jurisdiction have in its planning or zoning policies, a definition of "disability"?</b>                  State of North Dakota                  2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>ADA Compliance</p> <p>Mental, Physical or Mentally Challenged</p> <p>SOMEONE IS BLIND, WHEELCHAIR PERSON, WAKLER, LOST HAND, LEG, OR ARM</p> <p>We do use the 2009 IBC and 2009 IRC and follow the American Disabilities Act.</p>

<p><b>Table F.51</b>  <b>Does your jurisdiction have in its planning or zoning policies, development standards for making housing accessible to persons with disabilities?</b>                  State of North Dakota                  2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>GROUND LEVEL, OR HAVE ELVATOR, CUPBOARDS, DOWN SO WHEEL CHAIR AND GET THINGS OUT. HANDLES ON EVERYTHING SO THEY CAN OPEN THING EASLIER</p> <p>We do use the 2009 IBC and 2009 IRC and follow the American Disabilities Act.</p> <p>Zoning ordinance</p>

<p><b>Table F.52</b></p> <p><b>Does your jurisdiction have in its planning or zoning policies, a process by which persons with disabilities can request reasonable accommodations or modifications to the jurisdiction's policies?</b></p> <p>State of North Dakota 2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>GO THROUGH A DOCTOR, AND THEN REVIEWING BROAD. SOMETIME THEY ARE NOT THAT HANDICAPPED</p> <p>Title VI policies</p> <p>Variance Process</p>

<p><b>Table F.53</b></p> <p><b>Does your jurisdiction have in its planning or zoning policies, standards for the development of senior housing, such as housing that is solely occupied by persons 62 years of age or older, or where 80% of the units are occupied by at least one person who is at least 55 years of age?</b></p> <p>State of North Dakota 2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>Based on how project is financed</p> <p>IF IT IS FOR SENIOR CITIZEN THAT IS WHAT IS FOR</p>

<p><b>Table F.54</b></p> <p><b>Does your jurisdiction have in its planning or zoning policies, guidelines that distinguish senior citizen housing from other residential uses?</b></p> <p>State of North Dakota 2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>THERE WOULD BE A POLICES SAY THIS</p>

<p><b>Table F.55</b></p> <p><b>Does your jurisdiction have in its planning or zoning policies, guidelines for developing housing for any other special needs populations, such as homeless persons, victims of domestic violence, those recovering from substance abuse, youth in crisis, people living with HIV/AIDS, etc.?</b></p> <p>State of North Dakota 2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>[No comments received for this question]</p>

<p><b>Table F.56</b></p> <p><b>Does your jurisdiction have a fair housing ordinance, policy or regulation?</b></p> <p>State of North Dakota 2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>Ordinance 633</p>

<p><b>Table F.57</b></p> <p><b>Does your jurisdiction have a fair housing ordinance, policy or regulation?</b></p> <p>State of North Dakota 2011 North Dakota Non-Entitlement Survey</p>
<p><b>Comments</b></p>
<p>[No comments received for this question]</p>

**Table F.58****Please discuss any additional comments or questions about this survey or about your local planning and zoning policies and practices**

State of North Dakota  
2011 North Dakota Non-Entitlement Survey

**Comments**

I am new to our housing authority and will be taking these questions to the next meeting to discuss.  
 I am not involved in Planning and zoning.  
 My department does not work in planning and zoning.  
 We follow several National Building Codes, the North Dakota Building Codes, the ADA and our city Ordinances.