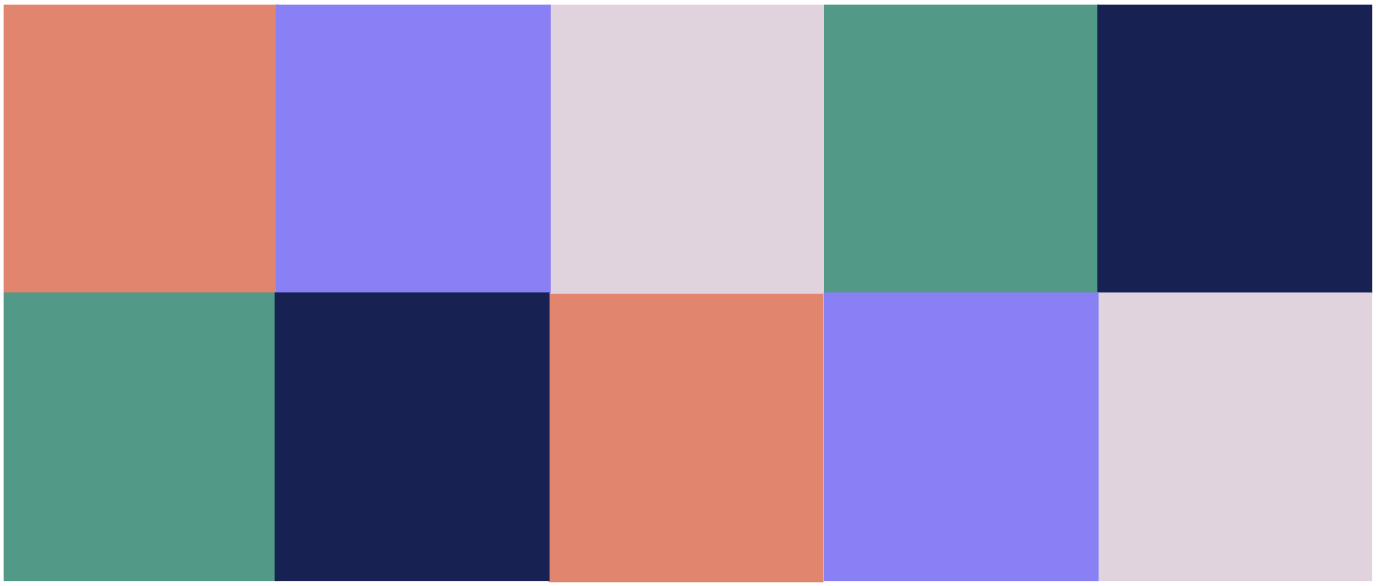

North Central Planning Council

Housing Study

December 2021

Prepared By:

THOMAS P. MILLER & ASSOCIATES

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INTRODUCTION

The North Dakota counties of Benson, Cavalier, Eddy, Ramsey, Rolette, and Towner have experienced significant change over the past decades. While the outdoor assets make these counties attractive locations to travel to for recreation in nature, the area has experienced a decline in population, workforce, and quality and quantity of housing. North Central Planning Council (NCPC) is a nonprofit organization that serves these counties. In 2021, NCPC contracted Thomas P. Miller & Associates (TPMA) to conduct a Regional Housing Study. The goal of this study is to identify opportunities and challenges in the regional housing marketplace that should be leveraged to increase the housing quantity and quality in the communities of the region.

To complete this study, TPMA used the following approach to gather data, identify opportunities and challenges within the region, conduct analysis, and suggest recommendations and implementation strategies:

- Housing Inventory and Trend Analysis: TPMA conducted a review of past regional and county housing plans and studies. Additionally, TPMA reviewed secondary sources, such as national databases from ESRI Business Analyst, Emsi, and Zillow.com to gain a more complete understanding of the housing stock and existing trends. Using this data, TPMA identified key trends related to socioeconomics, housing market research, and housing development issues.
- Stakeholder Engagement: In summer of 2021, TPMA facilitated in-person focus groups with county officials and community leaders from each of the six counties. Additionally, TPMA conducted one-on-one interviews to better understand housing needs, challenges, and opportunities.
- Market Rate and Rental Housing Demand Analysis: Utilizing key data, identified trends, and information from the focus groups and interviews, TPMA completed a demand analysis that outlined the state of market rate housing, current housing stock, population characteristics, and other salient trends related to housing.
- Strategy Development: Using the information gathered from the above three tasks, TPMA facilitated a housing strategy development session with county representatives. During that session, participants discussed current needs and identified housing recommendations that could help to resolve each county's challenges.

Included in this Regional Housing Study are the key findings from the four approaches outlined above. The data and analysis from these findings are structured by county. For each county, TPMA included background information, a housing trends analysis, and a housing demand analysis.

Following the presentation of county-specific data and analysis, the Recommendations and Implementations Strategies section identifies three specific recommendations to benefit

each county. An implementation plan is included that outlines steps, partners, and resources needed. Furthermore, TPMA identified short-, mid-, and long-term goals for each recommendation.

By including key data, analysis, recommendations, and implementation strategies in this Regional Housing Study, TPMA seeks to provide NCPC and the region with relevant, actionable, and effective methods that county leaders can use to significantly improve the quality and quantity of housing. While the counties are currently facing challenges, through intentional planning and thoughtful execution of implementation strategies, they can improve the state of housing for current and future residents.

A Note on Census Data and Estimates

The following report consists of data from the 2020 U.S. Decennial Census, the 2019 American Community Survey, the State of North Dakota's LMI (NDLMI) website and proprietary models from analytics and modelling companies EMSI and ESRI. Where possible, raw data from the 2020 census is presented. However, due to delays in the reporting of this data related, in part, to the COVID-19 pandemic, reporting of census data was significantly delayed and 2020 estimates were not completed[1].

The Bureau of Labor Statistics does conduct annual surveys known at the American Community Survey (ACS) each year, however, this survey does not produce the same level of accuracy as the decennial census. The results of this survey are used to determine national and regional trends and produce estimates based on those trends. The ACS 1- and 5-year estimates are then publicly reported. The information presented in these yearly reports is then taken by private analytics and modelling companies such as EMSI[2] and ESRI[3], whose data teams produce algorithms based on these and other available data to make further estimates and projections.

Estimates and modelized data are not perfect measures. In many cases, these figures are calculated by adapting information about national trends to arrive at regional estimates. This "regionalizing" of national estimates is an imperfect science and will never result in 100% accurate results. However, as the full census is only performed every ten years, these estimates are the only opportunity to attempt to capture information about a region or county in any non-census year.

The likelihood of discrepancy between "real world" information and regionalized estimates increases in more rural parts of the country where small population counts and unique combinations of circumstances can create situations in which national trends data are ill-equipped for creating accurate estimates. As there are many rural communities throughout the country, it becomes impossible for these analytics and modelling companies to validate

[1] https://data.census.gov/cedsci/
[2] https://www.economicmodeling.com/
[3] https://www.esri.com/en-us/home

their estimates in every small community. Due to these potential discrepancies, TPMA staff have used the most up-to-date Bureau of Labor Statistics (BLS) Census and ACS data and data directly from the NDLMI website wherever possible.

In an effort to further eliminate as many discrepancies between these data sources and the "real world" information, TPMA staff have attempted through surveys, focus groups, and one-on-one interviews with local government officials and area stakeholders to validate these data points with members of the communities throughout North Dakota's North Central Region. By collecting information from the BLS, the State of North Dakota LMI website, EMSI, and ESRI, and presenting these data to local community members, TPMA staff have attempted to match "real world" information to the information collected through secondary research. The information presented in this report is the result of these efforts and presents the best, most accurate information available.

BENSON COUNTY

Background

Geographic and Topographic Analysis

Benson County borders west to Devil's Lake and Lake Alice to the East, with smaller bodies of water to the county's western border. Many smaller bodies of water in the central area of the county are dedicated to waterfowl production, including Hofstrand, Comstock, and Repens Waterfowl Production Areas with higher concentration in the surroundings of Fish Lake, southwest of Harlow. Benson is an area with a low number of hills and ridges, leading to successful agrarian practices widespread in the county.

Image 1: Benson County. 48.09N, 99.46W. Google Earth 2021.

Traffic Patterns

Traffic in Benson County has seen growth and an increase in traffic count since 2014, nearly tripling in county by 2019. The busiest roads in the county are Hwy 281 near 46th St. NE, State HWY 19 near 48th St. NE and State HWY 19 near 48th St NE, followed by high traffic pattern on State HWY 19 intersecting with Main St NE in the Minnewaukan ND area.

Socio-Economic Overview

Population Projection

Unlike other areas in the region, Benson has had an increase in population since 2016, gaining 3% or nearly 100 new residents. Population is expected to continue growing at a faster pace through 2026, gaining over 200 residents.

POPULATION			
2016	2021	2026	% Change
6,840	6,936	7,158	3%

Table 1: Benson County Population. EMSI 2021.

Population by Age

A predominant majority in the Benson population is very young, with 37% of the population under 19 years of age, followed by 11% in the 20-30 cohort and in the 31-40 cohort. As the population increases over time, a larger part of the population will be entering the workforce, providing the opportunity to further strengthen the workforce and local economy. The smallest population segments are 41 to 50-year-olds and 70+ year-olds. This means that the smallest age cohort in Benson County are relatively older people who will either be leaving the workforce soon or have already left the workforce.

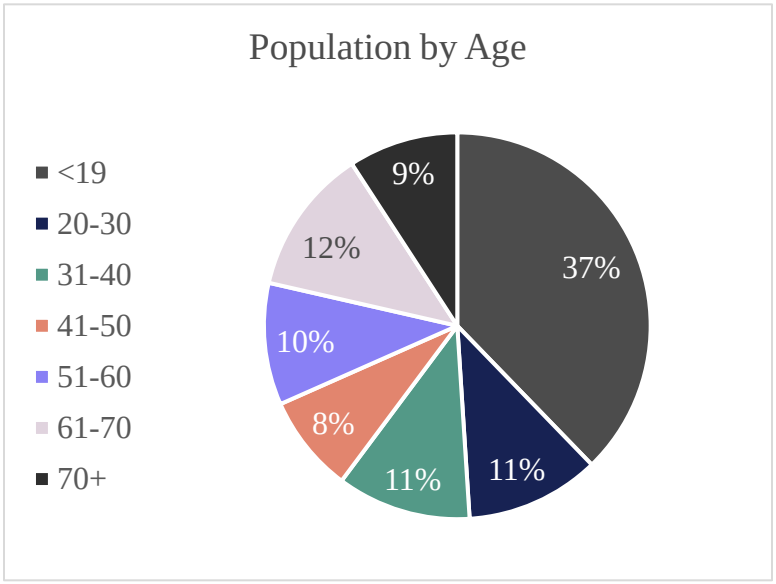

Figure 1: for Benson County Population by Age. EMSI 2021.

Population by Race

The region is characterized by its robust Native American population. The tribes in the area are predominantly Mandan, Hidatsa and Arikara and Sioux tribes.

The next largest population segment is White, reaching 40% of the total population. Other races and ethnicities compose less than 10% of population, comprised of 4% Hispanic residents 1% Black and a minimal presence of Asian residents.

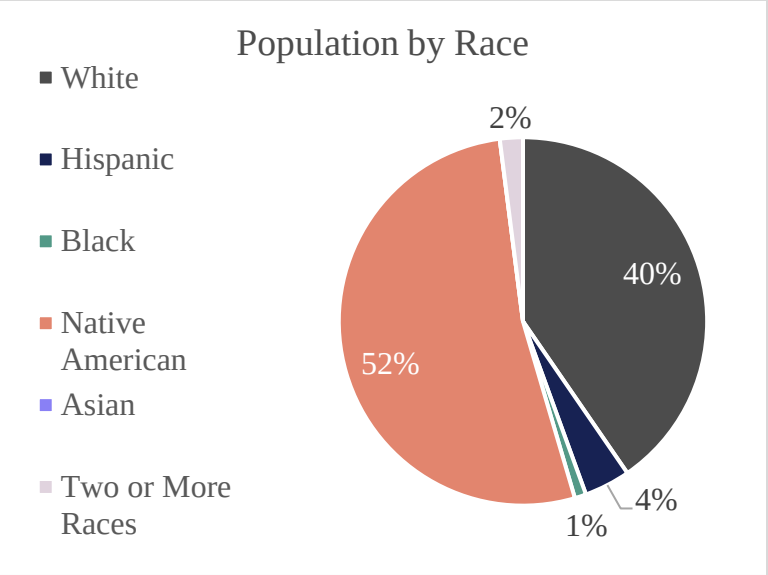

Figure 2: Benson County Population by Race. EMSI 2021.

Educational Attainment

According to 2021 estimates, 13% of the county holds a bachelor's degree, 6.5% below national average, while 17.2% hold an associate's degree, 8.6% above national average.

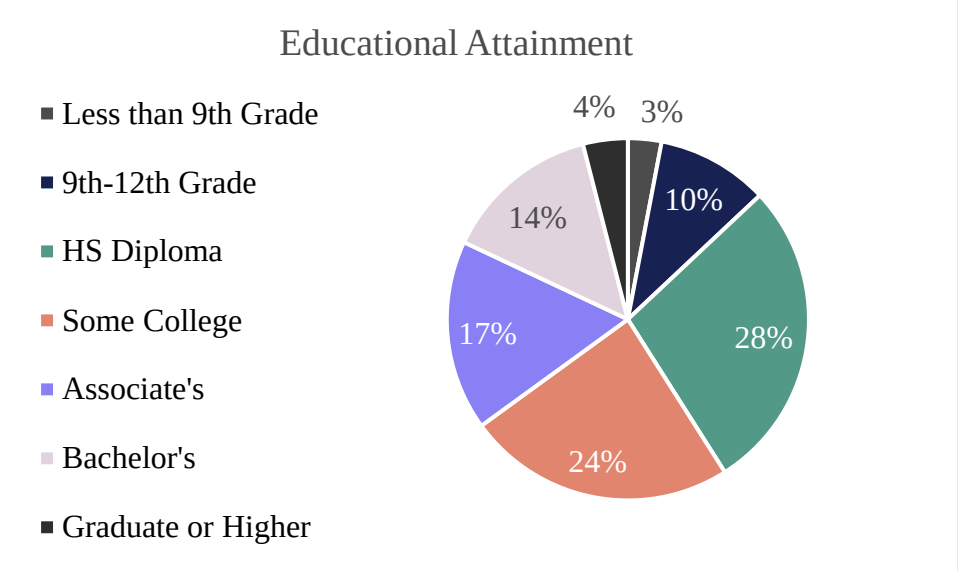

Figure 3: Benson County Educational Attainment. EMSI 2021.

Housing Trends Analysis

Projected Household Income

In the next five years median household income is expected to increase by 4.5%, while average household income is expected to increase by 6%. Per capita income is expected to increase by nearly 7% in the five-year period.

YEAR	MEDIAN HHI	AVERAGE HHI	PER CAPITA INCOME
2021	$48,194	$65,026	$21,921
2026	$50,374	$69,026	$23,421

Table 2: Benson County Projected Incomes, 2021-2026. EMSI 2021.

Household Distribution by Income

In 2021, the dominant household by income bracket earned under $15,000. This is largely due to living and employment conditions on the Spirit Lake Reservation. Projections for the next five years show a decrease in the number of households within every income bracket below $75,000 annually. The largest increase is projected for the number of households between the $100,000 and $149,999 in annual income. This projected increase may present problems for the housing market, where focus groups and interviews with residents report that middle-income, single-family housing is already quite challenging to find.

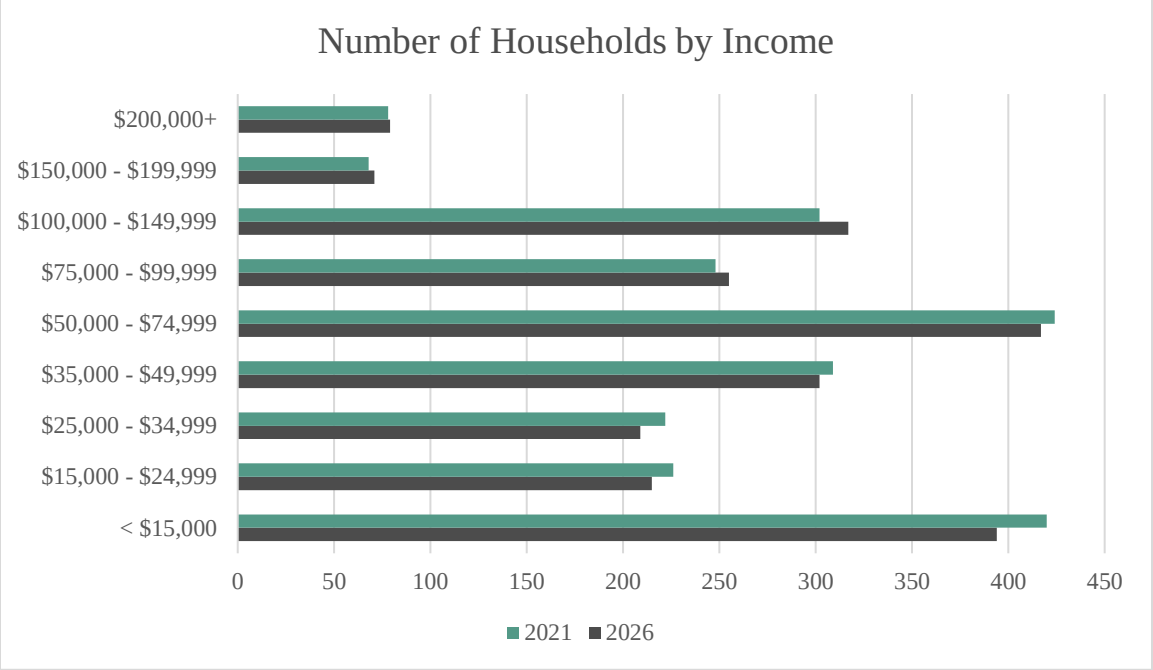

Figure 4: Benson County Households by Income, 2021-2026. ESRI 2021.

Housing Occupancy

Owner occupied housing increased from 2010 to 2020 reaching its highest point of 57.2% and is expected to experience a marginal decrease in the next few years. Vacant units are

projected to increase as renters continue to leave their households. Households in rental units have declined the fastest of the three categories.

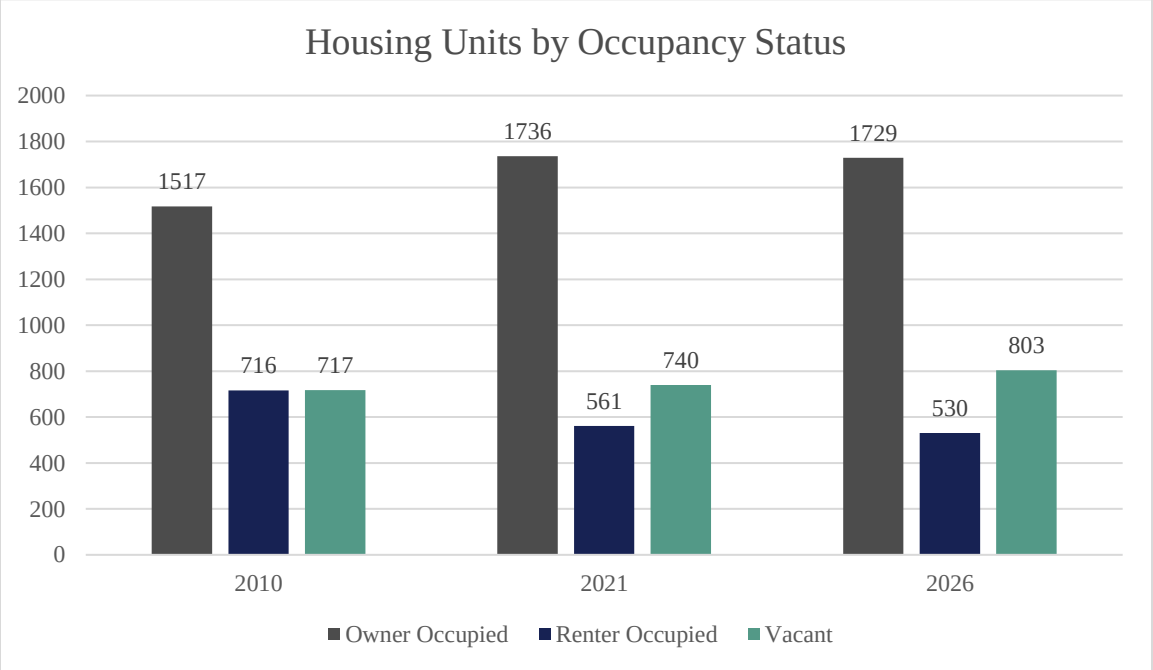

Figure 5: Benson County Housing Units by Occupancy Status, 2010-2026. ESRI 2021.

Housing Demand Model

A housing demand model forecasts and quantifies annual demand over a five-year period. The model below reflects ESRI business analyst data that includes US Census data and forecasts population statistics. Using this data, TPMA created the housing demand model for the region's estimated population through 2026. Once persons living in group quarters are removed from the population projection, then an estimate for the population living in households can be made.

Between 2010 and 2021, housing unit occupancy rates decreased by about 5 percentage points, or from 79.4% to 75.7%. The projected number of vacant homes is expected to decrease by about 120 units in the next 5 years. To calculate housing demand over the next five years, vacancy and demolition rates are factored into the estimate of new housing development. Using population growth statistics, the net increase in housing units can be estimated.

Based on current estimates, Benson County has a current need of about 119 new housing units and will need an additional 18 by 2026 to accommodate population growth. With a current own rate of 52.7%, about 63 of the needed units should be for homeowners and about 56 should be for renters. This may present rapidly rising costs for existing structures as residents report very few options for new development and a difficulty in renovating existing structures due to asbestos and a relative lack of available contractors.

Housing Market Demand Model **Benson County**				
				Projected
	2010	**2016**	**2021**	**2026**
Population	6,660	6,840	6,936	7,158
Group Quarters Population	15	16	16	17
Percentage of Population in Households	99.77%	99.77%	99.77%	99.77%
Household Population	6,645	6,824	6,920	7,141
Average Household Size	2.97	2.98	2.96	2.96
Number of Households	2,328	2,233	2,297	2,259
Housing Unit Occupancy Rate	79.40%	75.70%	75.70%	73.80%
Number of Housing Units	2,932	2,950	3,037	3,062
Estimated Number of Vacant Units	604	717	738	802
Estimated New Units 2010–2021; (proj. 2026)		18	87	25
Demolitions/deconversions 2010-2021; (proj. 2026)		54	56	56
Net Gain in Housing Units		-36	31	-31
Demand for New Units:				
-Based on Household Growth		-95	64	-38
Total new units needed (2021-2026)		-41	**119**	**18**

Table 3: Benson County Housing Demand Model. EMSI, ESRI, and TPMA 2021.

Housing Demand Analysis

Tapestry Segments

The current housing market in Benson County is comprised of six major tapestry segments: Prairie Living (33.4% of households), Rustbelt Traditions (20.2%), Urban Edge Families (12.6%), City Commons (11.8%), Down the Road (11.6%), and Midlife Constants (10.4%). The largest segment, Prairie Living, is the most common segment across the North Central Region counties. The median age for this segment is 44.4 years old with a median household income of $54,300. At this income, a household in this segment would be able to afford a home purchase of up to $162,000 (using triple the annual income as a metric for maximum home value) and can afford rent up to $1,131 per month (using one quarter of the monthly income as a metric).

The second largest segment is Rustbelt Traditions, which has a median age of 39 years. This segment's median household income is $51,800, and members in this segment can afford a house with a maximum value of $122,400. The maximum rental price they could afford is $850 per month. 71.2% of this segment owns property while 28.8% rents.

The youngest market segment in Benson County is the City Commons segment, making up just over 12% of the county's households. With a median age of just 28.5, members of this segment can typically afford smaller houses and rental properties, with a maximum expense of $54,900 purchase price and $381 per month respectively. While 23% of the segment owns property, 77% rents.

Over the next 5 years, projections show a decline in households of all tapestry segments.

Segment	%OWN	%RENT	MedAge	Hhld Size	$MHI	$MaxForSale	$MaxRent/Mo	%Hhlds	2021	Chg 21/26	2026
Prairie Living	79.3%	20.7%	44.4	2.51	$54,300	$162,900	$1,131	33.40%	767	-13	755
Rustbelt Traditions	71.2%	28.8%	39.0	2.47	$51,800	$155,400	$1,079	20.20%	464	-8	456
Urban Edge Families	63.7%	36.3%	32.5	3.19	$50,900	$152,700	$1,060	12.60%	289	-5	285
City Commons	23.0%	77.0%	28.5	2.67	$18,300	$54,900	$381	11.80%	271	-4	267
Down the Road	65.2%	34.8%	35.0	2.76	$38,700	$116,100	$806	11.60%	266	-4	262
Midlife Constants	72.7%	27.3%	47.0	2.31	$53,200	$159,600	$1,108	10.40%	239	-4	235

Table 4: Benson County Tapestry Segments. ESRI 2021.

Housing Stock and Demand

According to findings from focus groups and one-on-one interviews, Benson County has no newly updated single-family housing options. Much of the existing housing consists of older homes built at least 30 years ago. As such, many of these homes are in need of significant updating and repair – in many cases, asbestos removal is needed before any renovation work can occur. Low home appraisals lead to further difficulty in acquiring loans to purchase, demolish, or renovate existing structures as banks are unwilling to provide financing options for homes with low appraised values.

Renaissance Zones have proven successful in this area. These zones provide tax incentives for taxpayers who invest in real estate projects within a designated area of a city. Established in 1999, 1,200 projects have been completed as part of the North Dakota's Renaissance Zone Program, and currently, the program spans across 58 cities within the state.[4]

Rental Stock and Demand

An online search for rental properties reveals no available units. Local officials who attended focus groups or participated in one-on-one interviews reported that rent in the area is too high for many residents to afford. According to ACS estimates, county-wide, the median gross rent is $447 per month. However, this number is likely to include rental properties on the Spirit Lake Reservation, which would significantly influence the data. The 2015-2019 American Community Survey (ACS) estimates that 23.9% of rental housing units have a contract rent amount of less than $200 per month. However, local officials report rent in Benson County is around $700 for newer units.

Geography and Development Opportunities

Benson County is home to many large farms, the Spirit Lake Reservation, and Devils Lake. According to the North Central Planning Council Comprehensive Economic Development Strategy Report[5], both the Spirit Lake Reservation and Devils Lake offer unique tourism and recreational opportunities in the region.

The Spirit Lake Tribe is based on the Spirit Lake Reservation located on the southern edge of Devils Lake. Since the opening of the Spirit Lake Casino, the county has attracted visitors from across the region, including other parts of North Dakota, Minnesota and Canada. These visitors have come to visit the casino, participate in fishing and hunting events, attend meetings and gatherings, visit restaurants and stay in the hotel.

[4] https://www.communityservices.nd.gov/uploads/27/05RenaissanceZoneBrochureWEB.PDF
[5] http://www.northcentralplanningcouncil.com/uploads/7/2/3/4/7234988/ncpc_ceds_2017_2022_pdf.pdf

Since its recorded water elevation in 1993, Devils Lake has had a rising water elevation which peaked in 2011 when it rose over 31 feet. During this same period the Lake's water volume had grown over seven times which has caused the Lake to expand by about 261 square miles[6]. In other words, to prevent additional flooding, significant resources have been invested including the construction of outlets, the implementation of the upper basin water management plan, and strategies to protect infrastructure such as a levy to protect the town of Devils Lake (Ramsey County) which was completed in 2014[7]. While these strategies have mitigated against some damage, homes and farmland continue to see flooding. See Figure 1 for a map of Devils Lake.[8]

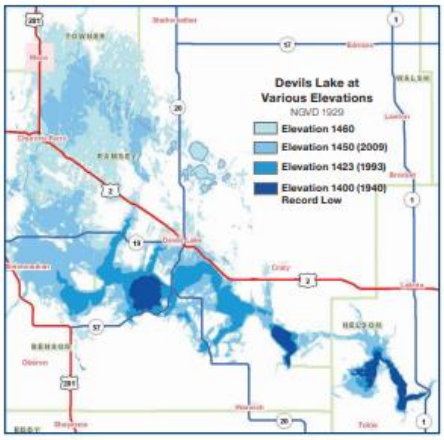

Figure 6: Map of Devils Lake with elevations.

Local officials reported in stakeholder engagement sessions that there are very few opportunities for development in Benson County, citing a lack of available, undeveloped land due in part to Devils Lake flooding. This fact sits in juxtaposition to the fact that Devils Lake has proven to be an economic driver for the region. It's ability to attract hunters, fishers, and other recreational tourists, as well as providing a wetland sanctuary for wildlife must be balanced against the need for housing development.

Benson County is served by a number of economic development entities who assist in the planning and development of the region. This includes the Minnewaukan Community Development Corporation, Leeds Community Development Corporation, and Maddock Community Development Corporation. Additionally, the Spirit Lake Tribe conducts economic development and planning activities as it relates to the Spirit Lake Reservation.

The North Central Planning Commission exists in order to better coordinate and facilitate the provision of economic and social opportunities for residents within Region III. The council works with organized city and county governments and economic development professionals to provide financial and planning resources for economic, infrastructure and housing development. This includes housing projects like rehabilitation of single and multi-family homes, site preparation for new low-income units, site preparation for multi-family units, and activities that support construction of new single-family homes.

[6] https://www.swc.nd.gov/pdfs/dl_fact_sheet.pdf
[7] https://www.swc.nd.gov/project_development/dl_flood_mitigation.html
[8] https://www.swc.nd.gov/pdfs/dl_fact_sheet.pdf

CAVALIER COUNTY

Background

Geographic and Topographic Analysis

Cavalier County borders east to the southern end of the Pembina Valley Provincial Park stretching down to the southernmost end of the county. Like Benson, the area has many small bodies of water and ponds dedicated to Waterfowl production, concentrated in the southwestern region of the county. Low terrain variation lends itself to agrarian activities, a major component of the local economy

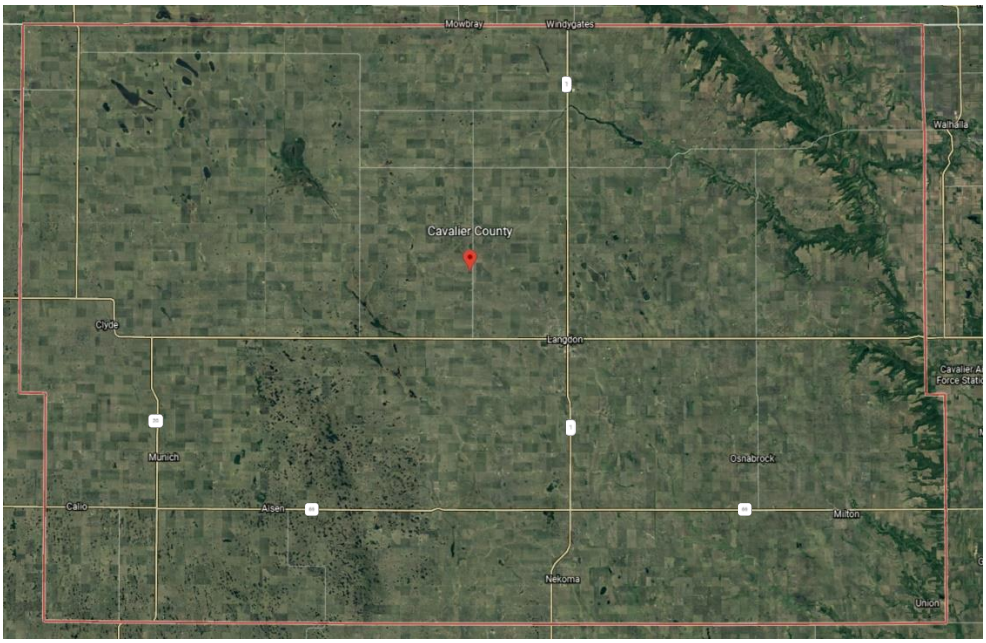

Image 2: Cavalier County. 48.81N, 98.48W. Google Earth 2021.

Traffic Patterns

9th Avenue has traditionally been one of the roads with heaviest use in the county, especially in the intersection with 1st, 3rd and 4th St. closely followed by 106th Avenue NE. 2018 saw some of the largest growths in traffic in recent years, far exceeding the traffic count of previous years.

Socio-Economic Overview

Population Projection

As Table 4 indicates, the population within Cavalier County has remained relatively constant in the last 5 years; as a total, it has decreased by 13 people. Over the next 5 years, the population is projected to increase by about 2%, or 80 people.

POPULATION			
2016	2021	2026	% Change
3,824	3,811	3,881	2%

Table 5: Cavalier County Population. EMSI 2021.

Population by Age

In Cavalier County 20% of the population is under 19, 10% of the population is in the 20 – 30 age cohort, 10% of the population is in the 31 – 40 age cohort, 9% of the population is in the 41- 50 age cohort, 12% of the population is in the 51-60 age cohort, 15% of the population is in the 61 – 70 age cohort, and 20% of the populations is over the age of 70. The age of the population in Cavalier County skews older when compared to the age of the population of the United States overall. Cavalier County has fewer working aged individuals and more individuals over the age of 70 in comparison to national trends. Additionally, the percentage of children under the age of 19 is 20%, whereas nationally that percentage is about 24%.

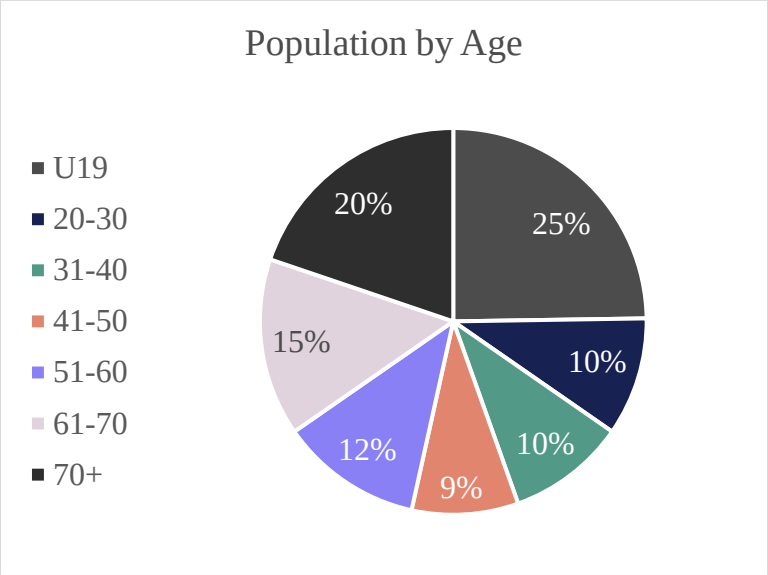

Figure 7: Cavalier County Population by Age. EMSI 2021.

Population by Race

Cavalier County, unlike other more diverse counties in the North Central Planning Council region like Eddy and Benson, has a predominantly white population. The Native American population only constitutes 2% of the total population and is about equal to the Black and "Two or More Races" populations.

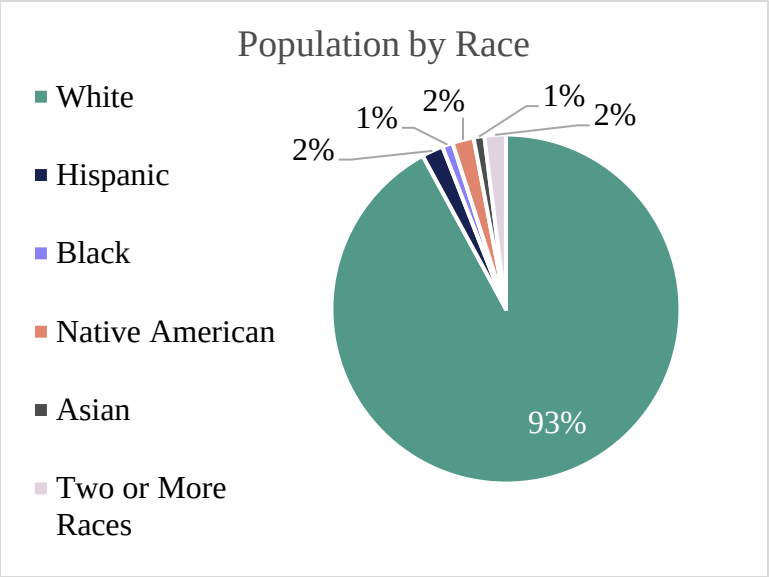

Figure 8: Cavalier County Population by Race. EMSI 2021.

Educational Attainment

Educational attainment within the county is comparable to that of other counties in the region. 32% of the population has graduated high school but completed no further formal education. The percentage of the population which holds a bachelor's degree (and no other higher degree) is 16%, which is about 4 percentage points lower than the national percentage.

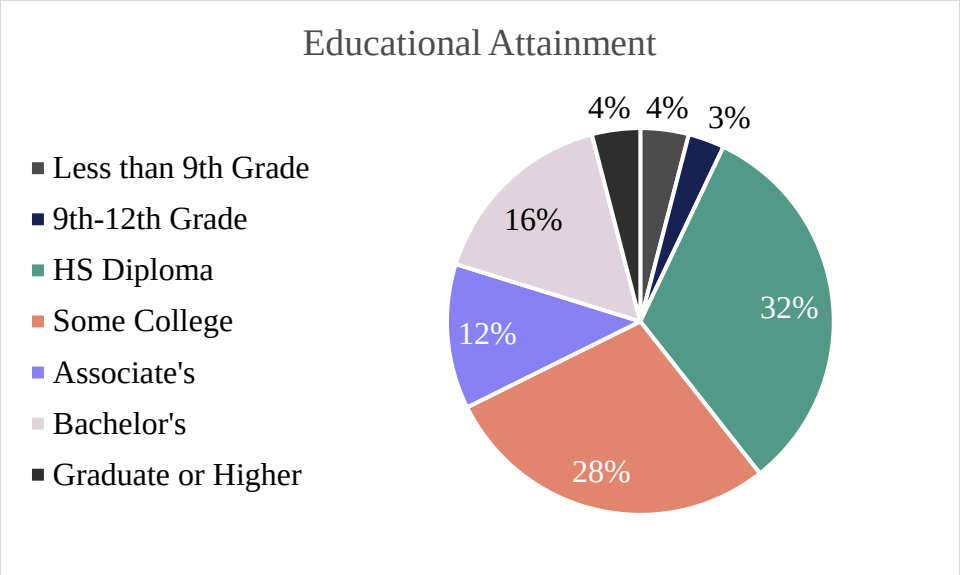

Figure 9: Cavalier County Educational Attainment. EMSI 2021.

Housing Trends Analysis

Projected Household Income

In the next five years median household income is expected to increase by 3.5%, while average household income is expected to increase by 5.7%. Per capita income is expected to increase by nearly 7% in the five-year period.

YEAR	MEDIAN HHI	AVERAGE HHI	PER CAPITA INCOME
2021	$66,656	$93,200	$43,585
2026	$68,989	$98,475	$46,556

Table 6: Cavalier County Projected Incomes, 2021-2026. EMSI 2021.

Household Distribution by Income

The majority of Cavalier County households have an income between $50,000 and approximately $100,000. All household income groups are projected to decrease into 2026 or experience no growth ($75,000 to $99,999) except for the ranges between $100,000

through $149,000 as well as $150,000 to $199,999 that will exhibit marginal growth.

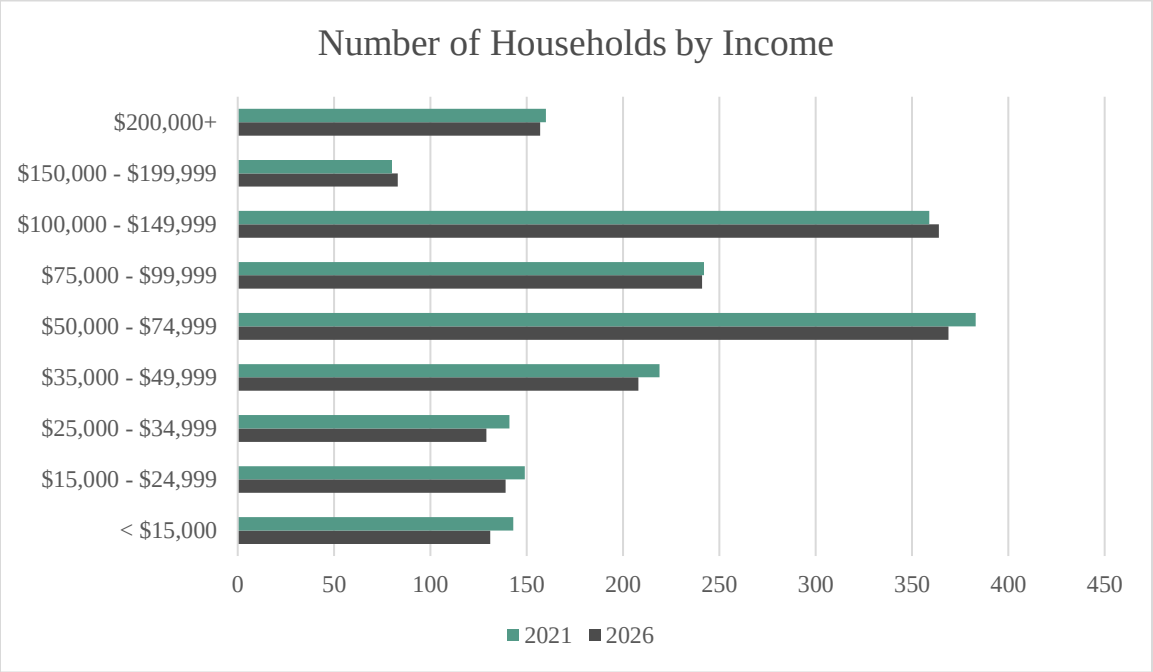

Figure 10: Cavalier County Households by Income, 2021-2026. ESRI 2021.

Housing Occupancy

Cavalier has seen little change in housing units by occupant. A marginal decline is expected by 2026. Across categories, a very strong preference for homeownership and a slight decline in vacancies suggests a need for additional housing units to better retain population in anticipation of a decrease that will lead to a very slim surplus.

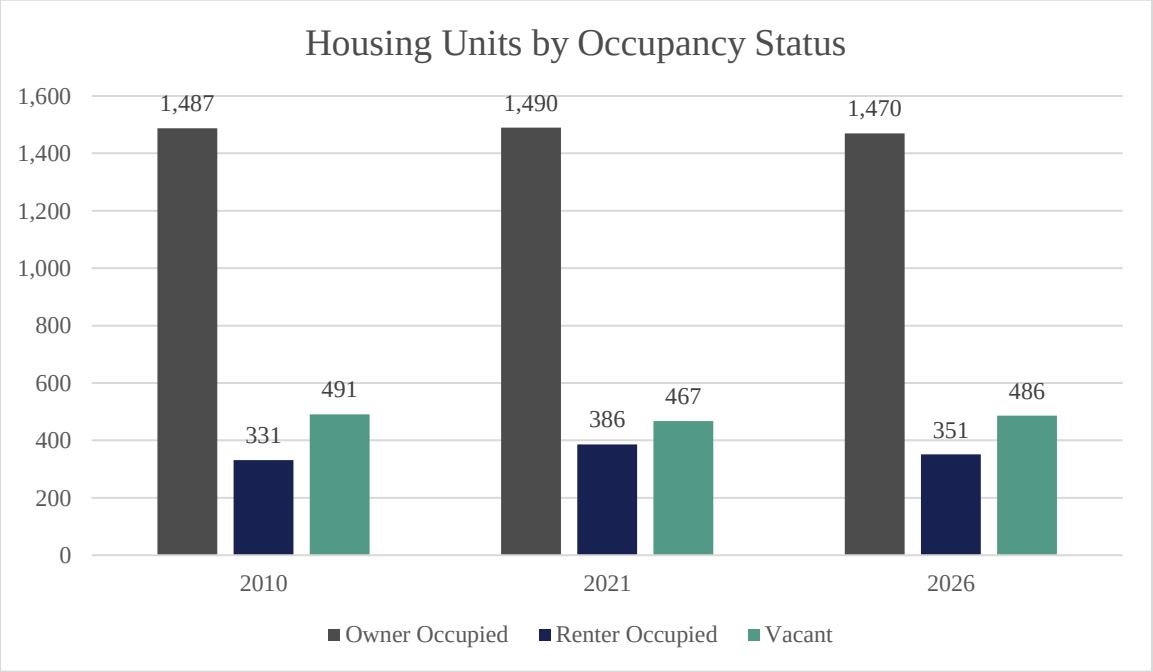

Figure 11: Cavalier County Housing Units by Occupancy Status, 2010-2026. ESRI 2021.

Housing Demand Model

Cavalier County's estimated occupancy rate has significantly decreased since the 2010 census, despite the fact that population has decreased in this period. Largely, this is due to the number of housing units decreasing, likely due to demolitions or deconversions. The model below shows a current need for 100 new units. However, this need is expected to decrease of the next five years. The current own rate in Cavalier County is 63.6% and the rent rate is 16.5%. Vacancies make up the rest of the housing units.

Housing Market Demand Model **Cavalier County**				
				Projected
	2010	**2016**	**2021**	**2026**
Population	3,993	3,824	3,811	3,881
Group Quarters Population	73	70	70	71
Percentage of Population in Households	98.16%	98.16%	98.16%	98.16%
Household Population	3,920	3,754	3,741	3,810
Average Household Size	2.34	2.15	2.1	2.08
Number of Households	2,017	1,818	1,876	1,821
Housing Unit Occupancy Rate	74.00%	78.70%	80.10%	78.90%
Number of Housing Units	2,725	2,309	2,343	2,307
Estimated Number of Vacant Units	709	492	466	487
Estimated New Units 2010–2021; (proj. 2026)		-416	34	-36
Demolitions/deconversions 2010-2021; (proj. 2026)		42	43	42
Net Gain in Housing Units		-458	-9	-78
Demand for New Units:				
-Based on Household Growth		-195	57	-54
Total new units needed (2021-2026)		-153	**100**	**-12**

Table 7: Cavalier County Housing Demand Model. EMSI, ESRI, and TPMA 2021.

Housing Demand Analysis

Tapestry Segments

The housing market in Cavalier County is made up of two major tapestry segments: Prairie Living (74.8% of households) and Retirement Communities (25.2%). Using national figures, the Prairie Living segment has a median household income of $54,300. Based on this income, the maximum purchase price for a home would typically be $162,900 (using triple the annual income as a metric for maximum home value). The maximum monthly rent that a typical member of this segment could afford would be about $1,131 (using one

quarter of the monthly income at a metric). Approximately 20.7% of this segment rents while 79.3% owns their property.

The Retirement Communities segment has a median age of 53.9 and a median household income of $40,800. This segment of the population could afford a home with a maximum purchase price of $122,400 or a rental property at a maximum of $850 per month. 45.1% of the Retirement Communities segment owns their property while 54.9% rents.

Over the next 5 years, projections show a decline in households of both tapestry segments.

Segment	%OWN	%RENT	MedAge	Hhld Size	$MHI	$MaxForSale	$MaxRent/Mo	%Hhlds	2021	Chg 21/26	2026
Prairie Living	79.3%	20.7%	44.4	2.51	$54,300	$162,900	$1,131	74.8%	1403	-41	1362
Retirement Communities	45.1%	54.9%	53.9	1.88	$40,800	$122,400	$850	25.2%	473	-14	459

Table 2: Cavalier County Tapestry Segments. ESRI 2021.

Housing Stock and Demand

Cavalier County is one of the few counties in the North Central Region that is reporting population growth. Much like other counties in the region, the existing housing inventory is largely comprised of older structures that are at least 30 years old and have not been renovated. There are reports of a developer who is using state tax incentives like the Renaissance Zone Program to purchase and renovate existing homes. This program has been used to renovate over 70 homes in the area according to a local official. However, there are reports that developers have reported difficulty with cash flow. There is also a reported shortage of housing in the $100,000 - $200,000 range.

Rental Stock and Demand

An online search for available rental housing options in Cavalier County showed no available units. The median gross rent is estimated by ACS to be $571 per month.

Geography and Development Opportunities

Cavalier County is home to many large farms with an average of 5,000 acres. According to stakeholder focus groups and interviews, the size and prevalence of these farms leaves relatively little available land for development. Additionally, there were reports of land that had been used by former military structures being plotted for development, but that this land had never actually been developed. It is possible that this land has other intended uses moving forward.

A housing incentive program being utilized in the Cavalier County cities of Langdon and Munich is the North Dakota state-sponsored Renaissance Zone Program. The program incentive is effective through 2022 and provides tax incentives for those who invest in real estate projects within a designated area of the city.[9]

Cavalier County is served by several economic development entities who assist in the planning and development of the region. This includes the Cavalier County Jobs Development Authority and Munich Community Development Corporation.

The North Central Planning Commission exists in order to better coordinate and facilitate the provision of economic and social opportunities for residents within Region III. The council works with organized city and county governments and economic development professionals to provide financial and planning resources for economic, infrastructure and housing development. This includes housing projects like rehabilitation of single and multi-family homes, site preparation for new low-income units, site preparation for multi-family units, and activities that support construction of new single-family homes.

EDDY COUNTY

Background

Geographic and Topographic Analysis

Eddy County borders east to Johnson Lake National Wildlife Refuge. Nearby waterfowl production area. East of the refuge, many small bodies of water including North Washington, South Washington, Coe and Bakstad Lake. Like other counties in the region, Eddy has a high number of Waterfowl Production Areas (WPA) like the Langley Waterfowl Production Area with a few more WPA to the west along the northern county border and southeast regions, surrounded by agriculture and ranches.

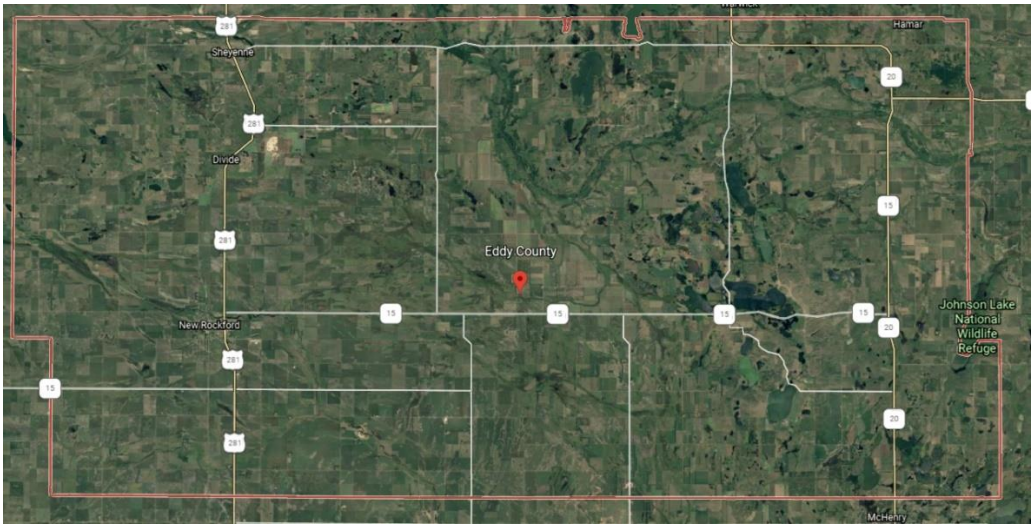

Image 3: Eddy County. 47.70N, 98.89 W. Google Earth 2021.

[9] https://www.communityservices.nd.gov/uploads/27/05RenaissanceZoneBrochureWEB.PDF

Traffic Patterns

2015 through 2019 has shown some of the highest traffic growth in recent times, some of the busiest areas are on 1st St., followed by heavy use of 68th Avenue NE and State HWY 15, and the intersection of 68th Avenue and 20th St. NE

Socio-Economic Overview

Population Projection

The population of Eddy County increased by nearly 100 people in the last five years. The growth is expected to continue in the next five years, and the county is predicted to see an 4% increase in total population, which equates to an additional 222 people.

POPULATION			
2016	2021	2026	% Change
2,288	2,357	2,455	4%

Table 8: Eddy County Population. EMSI 2021.

Population by Age

As Figure 11 indicates, approximately one quarter of Eddy county's population is 19 years old or younger; approximately 45% is younger than 40. About 17% of the population is 70 years old or older.

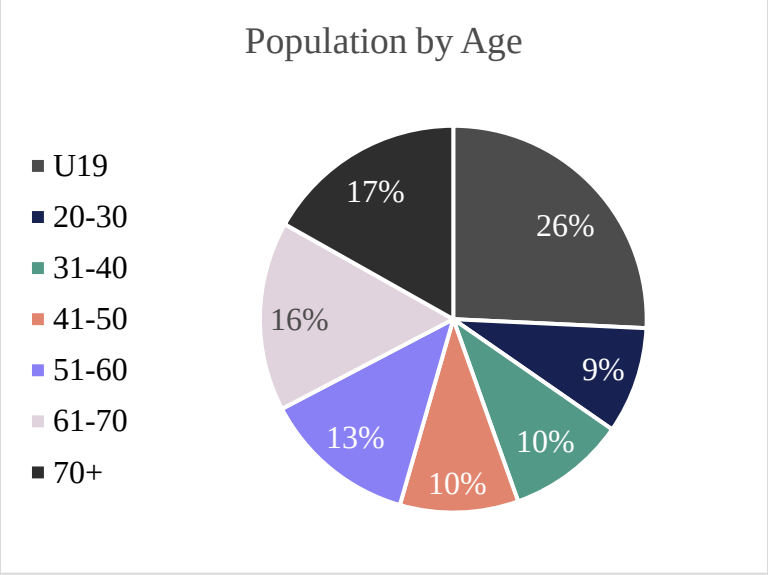

Figure 12: Eddy County Population by Age. EMSI 2021.

Population by Race

Eddy County, much like Benson County, has a very large Native American population. Moreover, the Native American population is the majority of the county. The white population constitutes approximately 40% and the remaining 8% is comprised of a variety of other races. This means that the county is predominantly two races: White and Native American.

Educational Attainment

Educational attainment in Eddy County is relatively low; about 14% of the population has a bachelor's degree (but no further formal education), 6 percentage points lower than the national rate. 28% of the population has a high school degree, 24% has completed some college but not graduated, and 4% hold a graduate degree.

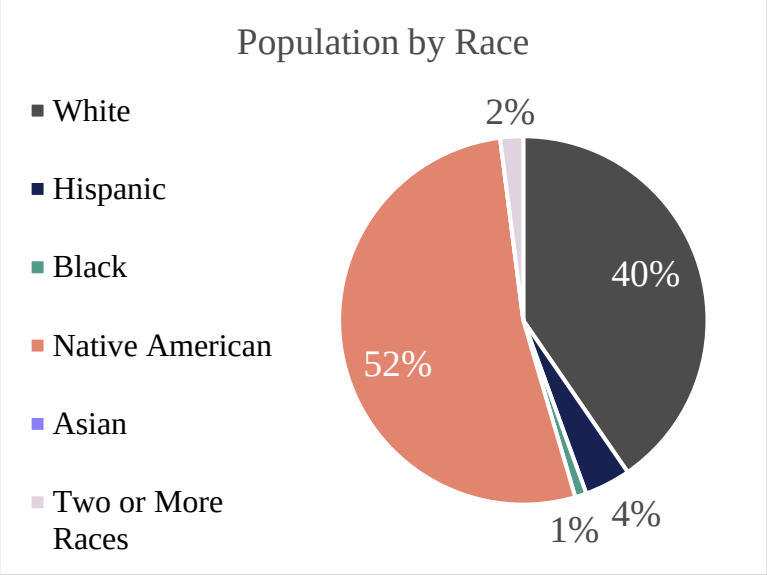

Figure 13: Eddy County Population by Race. EMSI 2021.

Housing Trends Analysis

Projected Household Income

In the next five years median household income is expected to increase by 4.4%, while average household income is expected to increase by 6.6%. Per capita income is expected to increase by 7% in the five-year period.

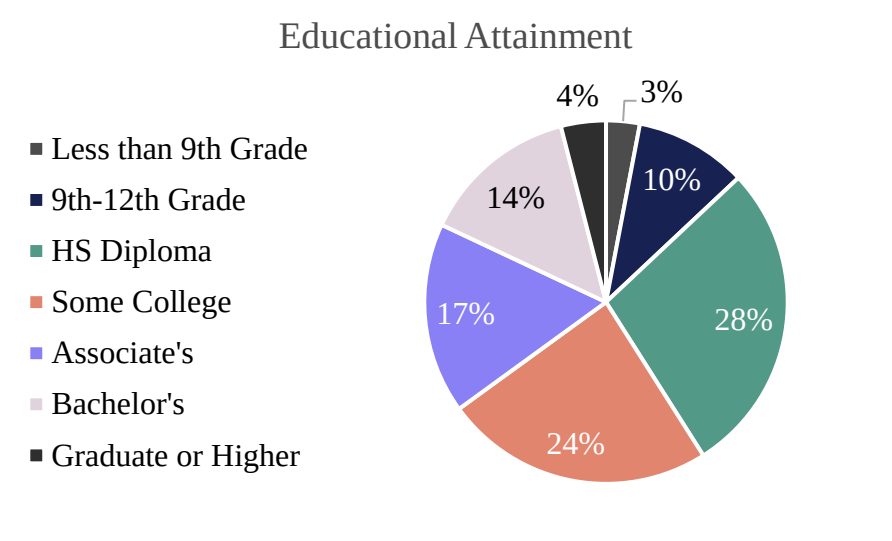

Figure 14: Eddy County Educational Attainment. EMSI 2021.

YEAR	MEDIAN HHI	AVERAGE HHI	PER CAPITA INCOME
2021	$53,716	$75,384	$33,945
2026	$56,097	$80,377	$36,314

Table 9: Eddy County Projected Incomes, 2021-2026. EMSI 2021.

Household Distribution by Income

The number of Eddy County households in the lower- and middle-income brackets is projected to decrease over the next five years. This is largely attributable to the slight rise in population and household income projected in that time. Households are expected in to increase in the higher income brackets, with a slight reduction of one household above $200,000 in yearly household income.

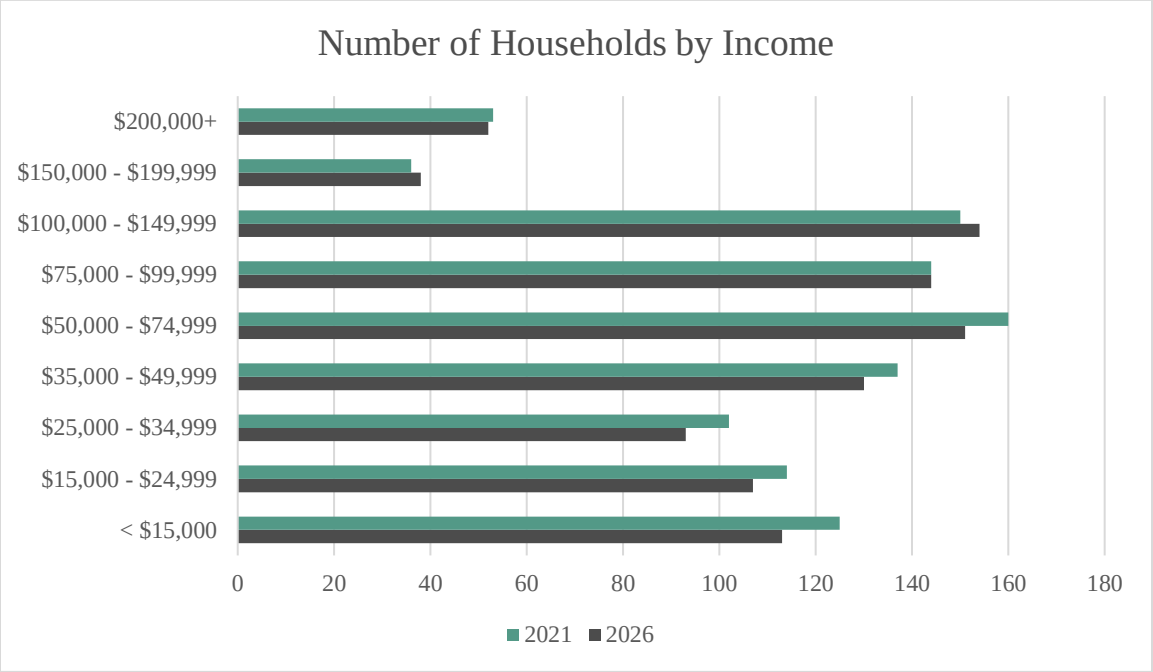

Figure 15: Eddy County Households by Income, 2021-2026. ESRI 2021.

Housing Occupancy

After a sharp decline of owner-occupied households in 2010, 2021 saw an increase in rental units and vacant households. Although 2026 is projected to show an increase in vacancy, changes to homeownership are minimal, as some renters leave the market.

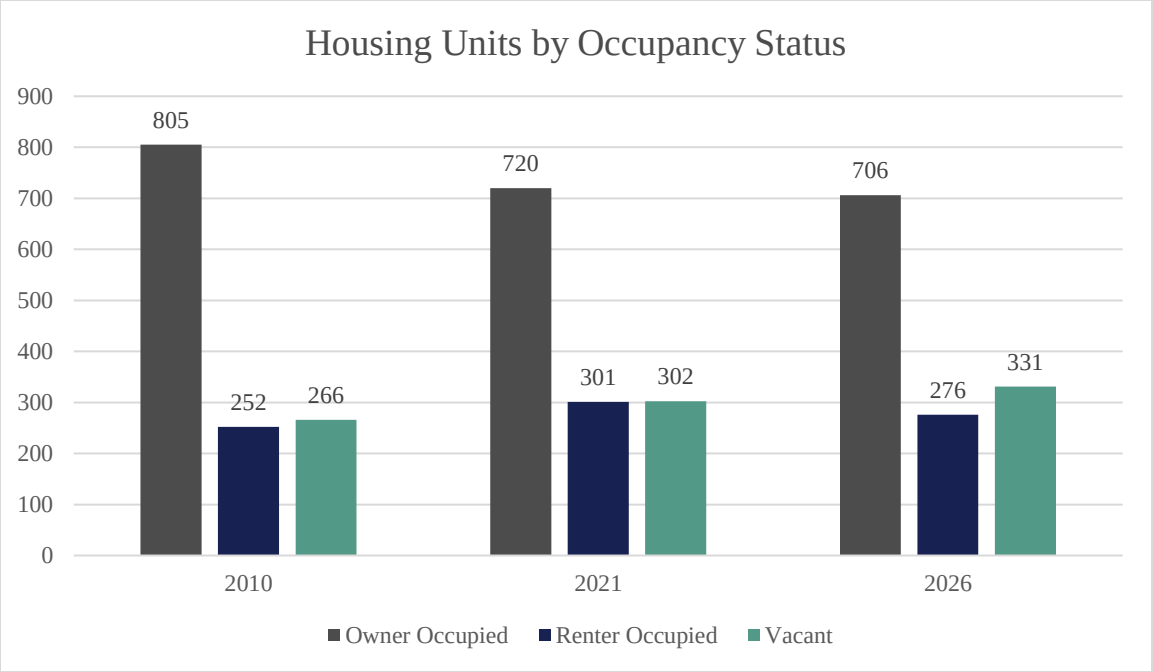

Figure 16: Eddy County Housing Units by Occupancy Status, 2010-2026. ESRI 2021.

Housing Demand Model

The housing model for Eddy County below suggests a housing demand trend similar to that observed in Cavalier County; demand is expected to decrease in the next 5 years, holding all else constant. Between 2010 and 2021, housing unit occupancy rates decreased about 5 percentage points, from 82.1% to 77.2%. Vacancies are expected to increase in the county in the next 5 years by approximately 30 units. After taking into consideration population trends, as well as demolition rates, Eddy County currently shows a negative demand and need for 35 fewer units than currently exist. By 2026, that number is predicted to increase by 14. The current own rate in Eddy County is 54.4%; the current rent rate is 22.8%; there are an estimated 302 vacant units in the county.

The negative demand demonstrated by this model may not match the lived experience in Eddy County. The North Central region, as a whole, has been experiencing a surge in housing demand related to the general lack of new development and lack of undeveloped land. Rates of new unit development and demolitions are based on national trends and may not reflect the reality of what is happening in the county. Interviews and focus group respondents in Eddy County report a high demand for new and/or updated housing options, as demonstrated by houses selling for much higher than appraised values. These factors tend to result in difficulty for low- and middle- income new home buyers being able to purchase a home or secure the necessary financing due to the increased cash requirements for down payment and appraisal gaps. Eddy County is one of the few counties in the region with some recent development in the area where an old hospital was demolished.

Housing Market Demand Model **Eddy County**				
				Projected
	2010	**2016**	**2021**	**2026**
Population	2,385	2,288	2,357	2,455
Group Quarters Population	85	82	84	87
Percentage of Population in Households	96.44%	96.44%	96.44%	96.44%
Household Population	2,300	2,206	2,273	2,368
Average Household Size	2.3	2.18	2.14	2.13
Number of Households	1,164	1,057	1,021	982
Housing Unit Occupancy Rate	82.10%	79.80%	77.20%	74.80%
Number of Housing Units	1,418	1,323	1,323	1,313
Estimated Number of Vacant Units	254	267	302	331
Estimated New Units 2010–2021; (proj. 2026)		-95	0	-10
Demolitions/deconversions 2010-2021; (proj. 2026)		24	24	24
Net Gain in Housing Units		-119	-24	-34
Demand for New Units:				
-Based on Household Growth		-103	-35	-38
Total new units needed (2021-2026)		-79	-10	**-14**

Table 10: Eddy County Housing Demand Model. EMSI, ESRI, and TPMA 2021.

Housing Demand Analysis

Tapestry Segments

The housing market in Eddy County is made up of two major tapestry segments: Prairie Living (64.1% of households) and Midlife Constants (35.9%). The Prairie Living segment has a median age of 44.4. Using national figures, this segment has a median household income of $54,300, which is slightly below the national median. Based on this income, the maximum purchase price for a home is typically $162,900 (using triple the annual income as a metric for maximum home value). The maximum monthly rent that a typical member of this segment could afford would be about $1,131 (using one quarter of the monthly income as a metric).

While the median age of the Prairie Living segment is 44.4, the median age of Midlife Constants is slightly higher at 47. The Midlife Constants segment has a median household income of $53,200. This segment of the population could afford a home with a maximum purchase price of $159,600 or a rental property at a maximum of $1,108 per month.

Over the next 5 years, projections show a decline in households of both tapestry segments.

Segment	%OWN	%RENT	MedAge	Hhld Size	$MHI	$MaxForSale	$MaxRent/Mo	%Hhlds	2021	Chg 21/26	2026

Prairie Living	79.3%	20.7%	44.4	2.51	$54,300	$162,900	$1,131	64.1%	654	-25	629
Midlife Constants	72.7%	27.3%	47.0	2.31	$53,200	$159,600	$1,108	35.9%	367	-14	353

Table 3: Eddy County Tapestry Segments. ESRI 2021.

Housing Stock and Demand

According to findings from focus groups and one-on-one interviews, Eddy County has very few newly updated single-family housing options. This observation is further supported by ACS data which reports a single building permit being requested in 2020. Much of the existing housing consists of older homes built at least 30 years ago. As such, many of these homes are in need of significant repair, or in some cases, the disrepair is so significant that demolition may be required.

Stakeholders in focus groups did offer reasons to be hopeful, however. They reported that young farmers are increasingly boomeranging back to the region to help support the work on their family generational farm. Focus group participants also cited an active economic development department which has utilized incentives, such as Renaissance Zones, to spur activity. Participants noted that there had been a plan in place to remediate a former hospital brownfield for a housing development, but this effort has been stalled for the present time.

Rental Stock and Demand

An online search for available rental housing options in Eddy County showed fewer than 5 available units. The average contract rent is estimated by the 2015-2019 ACS to be $617 per month.

Geography and Development Opportunities

Similar to Cavalier County, Eddy County is a predominantly rural area with large farms throughout the region. The county is home to a number of active economic development organizations with initiatives aimed at enhancing the quality and availability of housing in the region. Many of these efforts are clustered in and around the city of New Rockford.

The New Rockford Area Betterment Corporation and the New Rockford City Commission have created a housing incentive program that aims to improve existing homes, while also encouraging new housing construction. This incentive program is three tiered and includes incentives for new construction projects, buying a home, and remodeling a home. These incentives include discounted water and sewer services, building permit fee waivers, and real estate tax abatements[10].

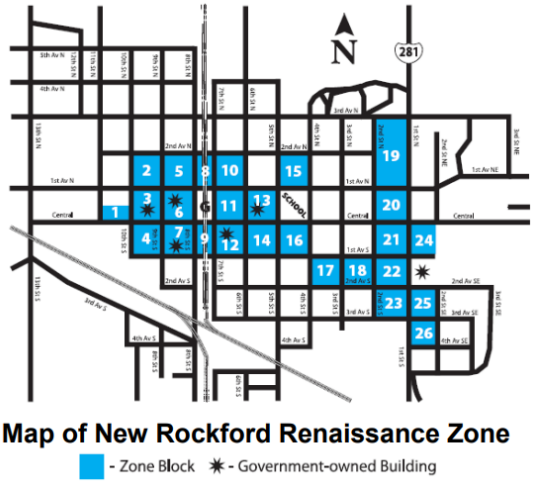

Figure 17: Map of New Rockford Renaissance Zone

Another housing incentive program being utilized in New Rockford is the North Dakota state-sponsored Renaissance Zone Program. The Renaissance Zone incentive is effective through 2022 and provides tax incentives for taxpayers who invest in real estate projects within a designated area of the city.[11] See Figure 2 for a map of the New Rockford Renaissance Zone.[12]

Eddy County is served by a number of economic development entities who assist in the planning and development of the region. This includes the New Rockford Area Community Foundation, New Rockford Area Betterment Corporation and the New Rockford City Commission.

Additionally, the North Central Planning Commission exists in order to better coordinate and facilitate the provision of economic and social opportunities for residents within Region III. The council works with organized city and county governments and economic development professionals to provide financial and planning resources for economic, infrastructure and housing development. This includes housing projects like rehabilitation of single and multi-family homes, site preparation for new low-income units, site preparation for multi-family units, and activities that support construction of new single-family homes.

[10] https://www.cityofnewrockford.com/index.asp?Type=B_BASIC&SEC={84CC9B82-73C0-4D95-90FC-F6460008E382}
[11] https://www.cityofnewrockford.com/index.asp?SEC=DD8A6509-A419-47C5-A79C-31572681934F&Type=B_BASIC
[12] https://www.cityofnewrockford.com/vertical/sites/%7B7CE4B930-E4CA-4809-8BE0-D57A95E050DE%7D/uploads/RenaissanceZoneGuide2017.pdf

RAMSEY COUNTY

Background

Geographic and Topographic Analysis

Ramsey county is geographically distinct, in its border to various lakes and bodies of water throughout the county, many of them concentrated in the south and southeast of the county, mostly dedicated to fowl production. The western region has access to larger lakes like Lake Alice, Sweetwater Lake, dry lake, and Pelican Lake.

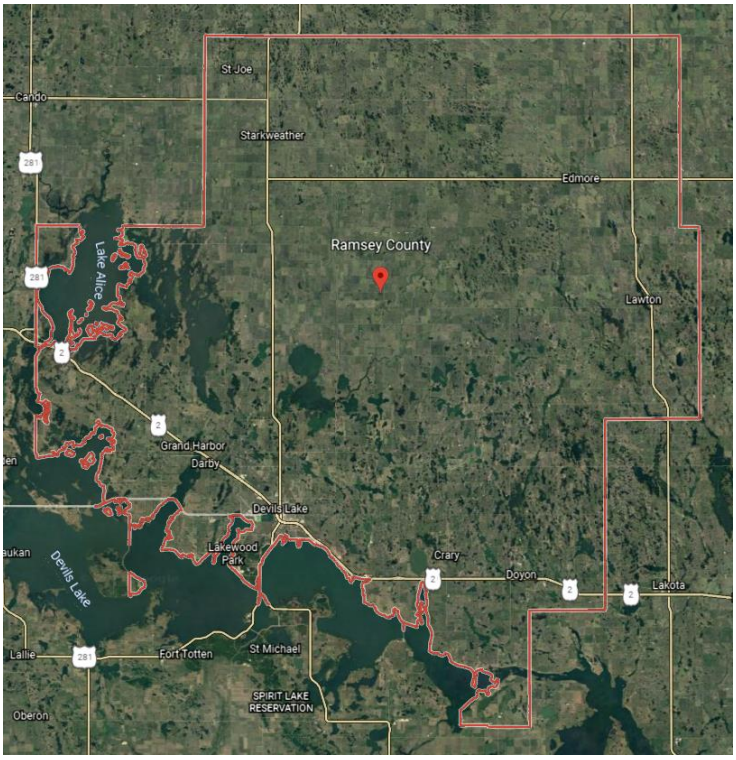

Image 4: Ramsey County. 48.31N, 98.73W. Google Earth 2021.

Traffic Patterns

Traffic in Ramsey has traditionally been at its heaviest around State HWY 20 and 53rd St. NE. like much of the region, traffic has increased in recent years. Other areas of heavy use include 92nd Avenue, and 65th St. NE, Mc Donald Avenue and 51st.

Socio-Economic Overview

Population Projection

Ramsey County's population has remained relatively constant in the last 5 years and is expected to remain stable at slightly above 11,500 residents.

POPULATION			
2016	2021	2026	% Change
11,557	11,565	11,518	-0.4%

Table 11: Ramsey County Population. EMSI 2021.

Population by Age

The population within Ramsey County, like the rest of the region, is young. 26% of the population is 19 years old or younger; 49% is 40 or younger.

Population by Race

The racial demographics of the county are similar to many others in the region; the white racial group comprises the vast majority of the population, with 80% falling into this category. Native Americans are the next most populous group, comprising 10% of the population. All other races make up less than 10% of the population.

Educational Attainment

Ramsey County has higher educational attainment than many other counties in the region. 20% of the population has a bachelor's degree (but no further formal education), which aligns with the national rate. Moreover, approximately 8% of the population holds a graduate degree. 28% has only a high school degree, and 21% has some college experience but didn't graduate.

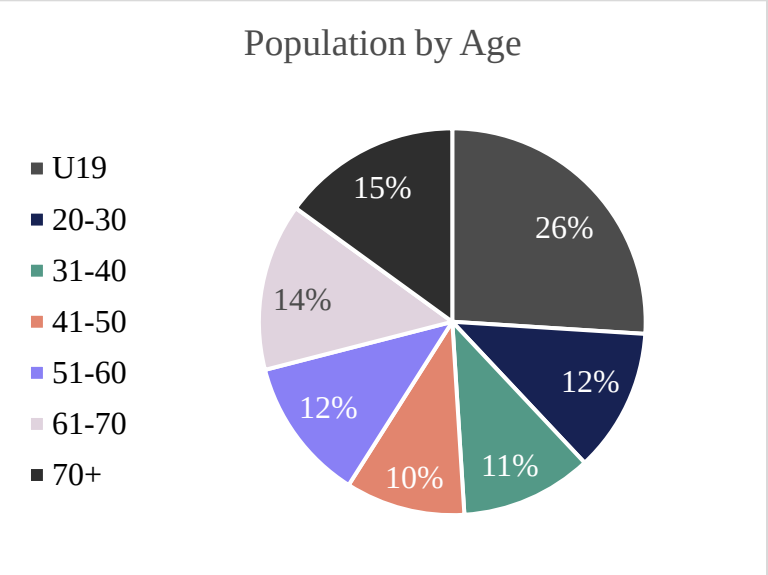

Figure 18: Ramsey County Population by Age. EMSI 2021.

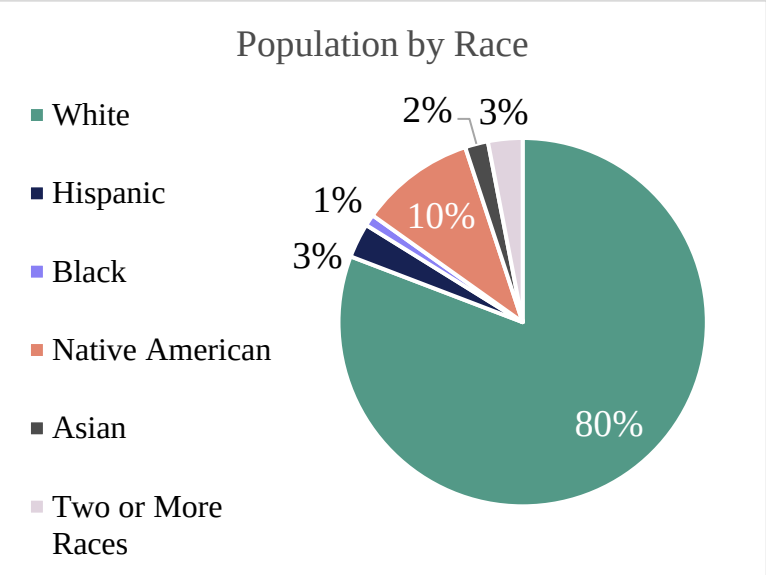

Figure 19: Ramsey Population by Race. EMSI 2021.

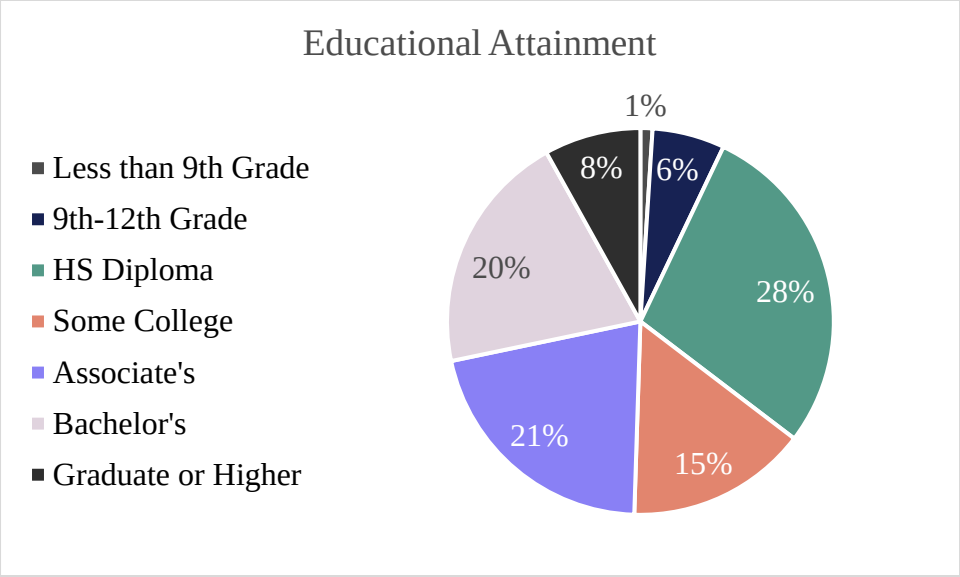

Figure 20: Ramsey County Educational Attainment. EMSI 2021.

Housing Trends Analysis

Projected Household Income

In the next five years median household income is expected to increase by 4%, while average household income is expected to increase by nearly 6%. Per capita income is expected to increase by a little over 6% in the five-year period.

YEAR	MEDIAN HHI	AVERAGE HHI	PER CAPITA INCOME
2021	$59,066	$77,744	$34,463
2026	$61,439	$82,330	$36,642

Table 12: Ramsey County Projected Incomes, 2021-2026. EMSI 2021.

Household Distribution by Income

From 2021, all household income groups have reduced, except for households earning between $75,000 to $99,999, $100,000 and $149,999, and $150,000 to $199,999. Household incomes between $150,000 and $199,999 will remain stagnant into the near future.

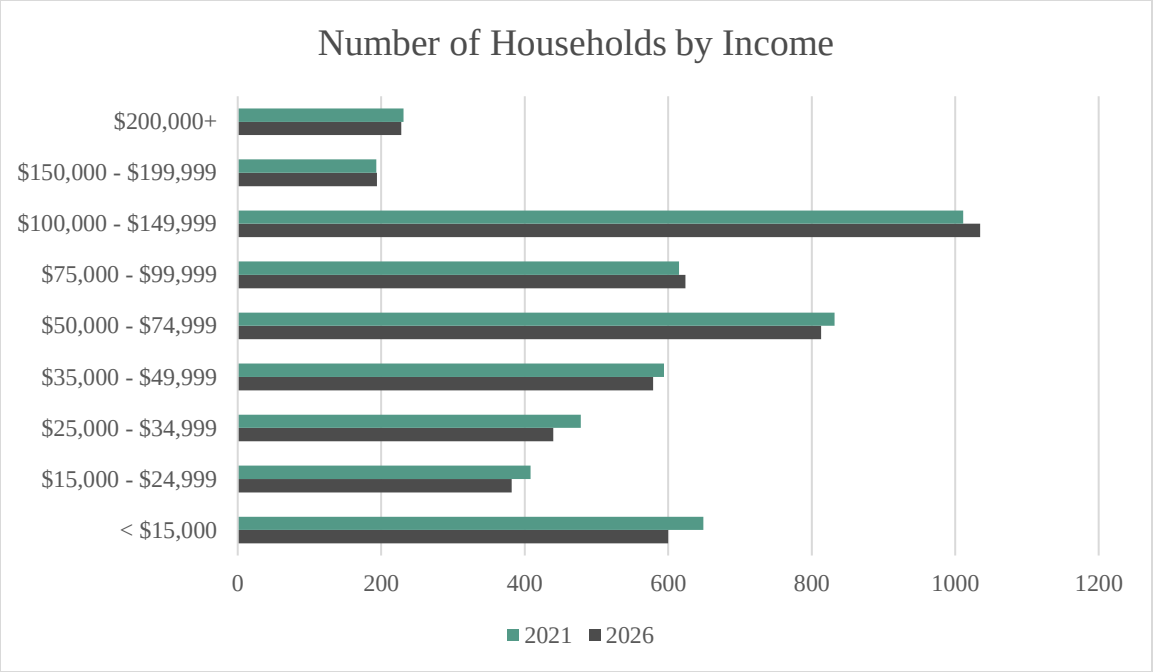

Figure 21: Ramsey County Households by Income, 2021-2026. ESRI 2021.

Housing Occupancy

Housing occupancy has had little variation in Ramsey County as a whole, owner-occupied households have remained mostly stable, although they are expected to slightly decrease into 2026 to reflect the expected change in population as seen in Figure 20. A more dynamic market can be observed in renter markets and estimated vacancies, with the renter market seeing the largest decrease in local participation.

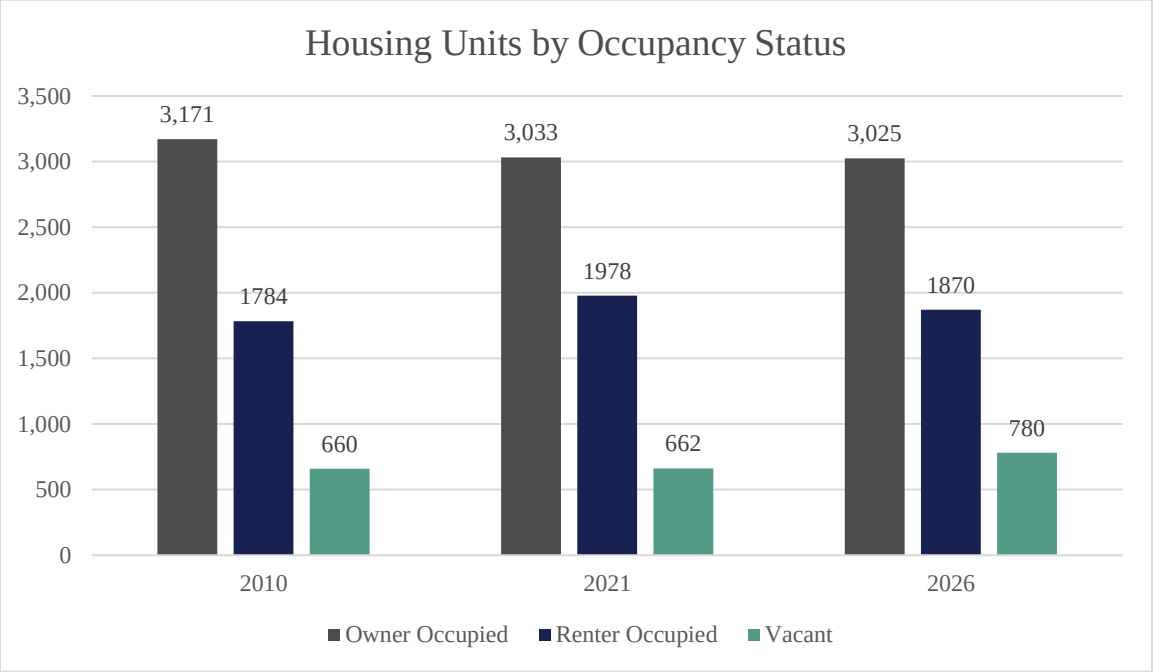

Figure 22: Ramsey County Housing Units by Occupancy Status, 2010-2026. ESRI 2021.

Housing Demand Model

The housing model below presents demand for Ramsey County. From 2010 to 2021, housing unit occupancy rates increased slightly from 86.5% to 88.4%. However, vacancy is expected to increase by slightly more than 100 units over the next 5 years. After taking into consideration population trends, as well as demolition rates, Ramsey County is estimated to have need for 158 new housing units currently, although slight the slight decrease in population projections and an estimated increase of vacant properties projects this demand to decrease by 8 units in the next five years. Ramsey County's current own rate is estimated at 53.5% while the rent rate sits at about 34.9%.

There are reports of areas available for development slightly outside of Devil's Lake, but these lots are said to be very expensive for many local residents. County residents report that any new development is in the middle- to upper-price range. Downtown Devil's Lake housing stock tends to be older and represents lower-income housing options in a relatively high-crime area.

Housing Market Demand Model **Ramsey County**				
				Projected
	2010	**2016**	**2021**	**2026**
Population	11,451	11,557	11,565	11,518
Group Quarters Population	440	444	444	442
Percentage of Population in Households	96.16%	96.16%	96.16%	96.16%
Household Population	11,011	11,113	11,121	11,076
Average Household Size	2.34	2.21	2.17	2.16
Number of Households	4,957	4,955	5,011	4,895
Housing Unit Occupancy Rate	86.50%	88.30%	88.40%	86.30%
Number of Housing Units	5,729	5,615	5,673	5,675
Estimated Number of Vacant Units	773	657	658	777
Estimated New Units 2010–2021; (proj. 2026)		-114	58	2
Demolitions/deconversions 2010-2021; (proj. 2026)		103	104	104
Net Gain in Housing Units		-217	-46	-102
Demand for New Units:				
-Based on Household Growth		-2	54	-112
Total new units needed (2021-2026)		101	158	**-8**

Table 13: Ramsey County Housing Demand Model. EMSI, ESRI, and TPMA 2021.

Housing Demand Analysis

Tapestry Segments

The current housing market in Ramsey County is comprised of six major tapestry segments: Small Town Simplicity (24%), Green Acres (18.5%), Heartland Communities (17.9%), Prairie Living (16.1%), Retirement Communities (14.4%), and Rustbelt Traditions (9.2%). The largest segment, Small Town Simplicity, has a median age of 40.8 years old and a median household income of $31,500. At this income, a household in this segment would be able to afford a home purchase of up to $94,500 (using triple the annual income as a metric for maximum home value) and can afford rent up to $656 per month (using one quarter of the monthly income at a metric).

The next most populous segment is Green Acres, which has a median age of 43.9. The median household income is $76,800, and the maximum purchase price on a home for this segment is $230,400. The maximum expense of renting is $1,600 per month. 86.1% of this segment owns its residential property.

The youngest market segment is the Rustbelt Traditions segment with a median age of 39 years. This segment's median household income is $51,800, and members in this segment can afford a house with a maximum value of $122,400. The maximum rental price they could afford is $850 per month.

Over the next 5 years, projections show a decline in households of all tapestry segments.

Segment	%OWN	%RENT	MedAge	Hhld Size	$MHI	$MaxForSale	$MaxRent/Mo	%Hhlds	2021	Chg 21/26	2026
Small Town Simplicity	49.7%	50.3%	40.8	2.26	$31,500	$94,500	$656	24.00%	1203	-28	1175
Green Acres	86.1%	13.9%	43.9	2.70	$76,800	$230,400	$1,600	18.50%	927	-21	906
Heartland Communities	69.4%	30.6%	42.3	2.39	$42,400	$127,200	$883	17.90%	897	-21	876
Prairie Living	79.3%	20.7%	44.4	2.51	$54,300	$162,900	$1,131	16.10%	807	-19	788
Retirement Communities	45.1%	54.9%	53.9	1.88	$40,800	$122,400	$850	14.40%	722	-17	705
Rustbelt Traditions	71.2%	28.8%	39.0	2.47	$51,800	$155,400	$1,079	9.20%	461	-11	450

Table 4: Ramsey County Tapestry Segments. ESRI 2021.

Housing Stock and Demand

Ramsey County is one of the few counties in the North Central Planning Council Region which is reporting growth. Focus group participants identified several factors that when combined with the growing population have led to increased housing demand in the county. Additional factors contributing to increased housing demand include the rising water levels of Devils Lake which encroach upon developable land and the pervasiveness of rentals to accommodate recreational tourists, hunters, and fishers. Stakeholders were quick to note that while they were pleased with the economic opportunity tourism brings to the region, they found that homes occupied by snowbirds or rented by tourists are frequently left vacant with very little maintenance and upkeep done to ensure that they do not fall into disrepair.

According to ACS data, 28 building permits were requested in 2020. Focus group participants noted that the majority of the new development associated with these permits is happening outside of the Devils Lake city limits. In part, this is due to the availability of land, but there is also a perception that demand for housing within Devils Lake is low. Much of the housing stock in Devils Lake is in need of repair or renovation, and there are often issues with retaining the appropriate skilled tradesmen, contractors, and financing.

Rental Stock and Demand

An online search for available rental housing options in Ramsey County showed fewer than 5 available units. The median gross rent is estimated by the 2015-2019 ACS to be $565 per month, but an online search for available rental housing options found the pricing to range between $900 - $950.

Geography and Development Opportunities

Like other counties in the North Central Planning Council area, Ramsey County borders Devils Lake. Please see the overview above in *Benson County Geography and Development Opportunities* for more detailed information regarding Devils Lake and its impact on the surrounding area.

As a part of the region's Comprehensive Economic Development Strategy, multiple strategies have been identified as possible areas of opportunity for a more accessible and enhanced housing market. There is a perceived need for additional moderate-income housing that is affordable for middle-income individuals and families who may not be eligible for affordable housing programs, but also can't afford the high housing costs of a tight housing market. To achieve this goal, strategies included the renovation of existing homes and the creation of incentives to subsidize the building of moderately priced homes.[13]

A housing incentive program being utilized in the Ramsey County city of Devils Lake is the North Dakota state-sponsored Renaissance Zone Program. The Renaissance Zone incentive

[13] http://www.northcentralplanningcouncil.com/uploads/7/2/3/4/7234988/ncpc_ceds_2017_2022_pdf.pdf

is effective through 2022 and provides tax incentives for taxpayers who invest in real estate projects within a designated area of the city[14].

Ramsey is served by a number of economic development entities who assist in the planning and development of the region. This includes Forward Devils Lake which assists the county specifically and TrainND Lake Region State College and USDA Rural Development which provide broader assistance across the North Central Planning Commission region.

Additionally, the North Central Planning Commission exists in order to better coordinate and facilitate the provision of economic and social opportunities for residents within Region III. The council works with organized city and county governments and economic development professionals to provide financial and planning resources for economic, infrastructure and housing development. This includes housing projects like rehabilitation of single and multi-family homes, site preparation for new low-income units, site preparation for multi-family units, and activities that support construction of new single-family homes.

ROLETTE COUNTY

Background

Geographic and Topographic Analysis

Northwestern area of Rolette County makes up a significant portion of Turtle Mountain Provincial Park. Lakes and ponds to the southern border of the county Island Lake, Elbow Lake and Twin Lakes, smaller presence of WPAs. The western region of the county has more land dedicated to agriculture, benefiting as well from the presence of Wolf Creek near the southwestern corner of the county.

[14] https://www.communityservices.nd.gov/uploads/27/05RenaissanceZoneBrochureWEB.PDF

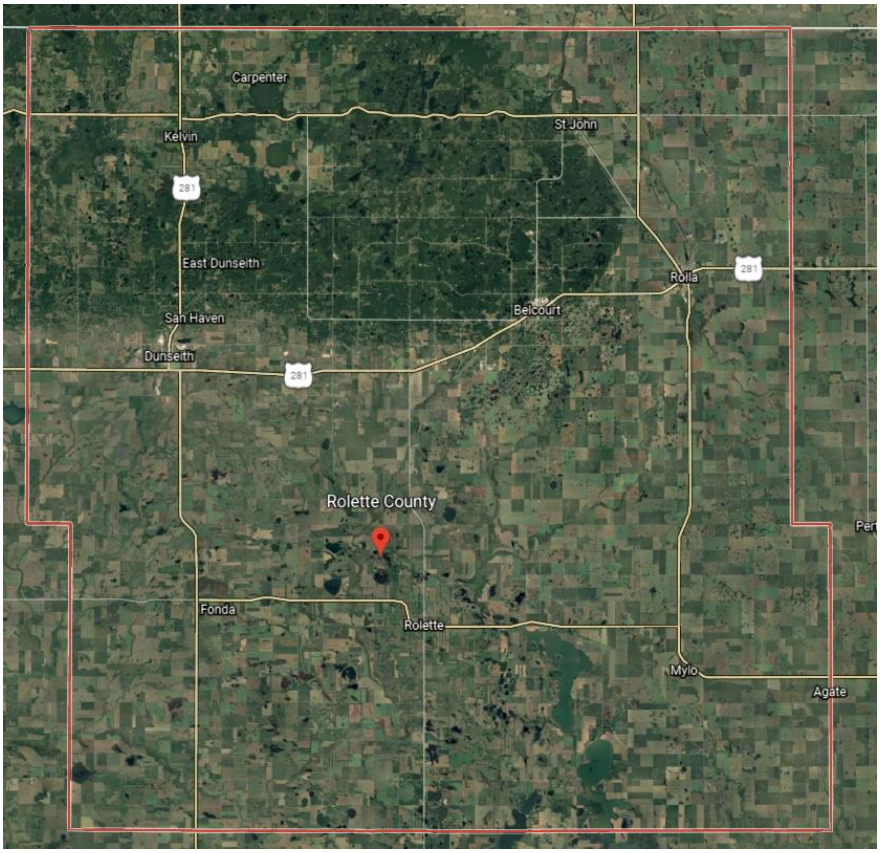

Image 5: Rolette County. 48.81N, 98.48W. Google Earth 2021.

Traffic Patterns

In Rolette, the busiest streets have traditionally been 44th Avenue NE, 96th, American Legion Memorial HWY, BIA Rd 11 and US HWY 281. Most crossings have been counted in 2019, with focus on the Northeast side of the county.

Socio-Economic Overview

Population Projection

The population in Rolette County has been decreasing overtime. Since 2016, Rolette County 870 people or about 5% of its population. This decline is projected to continue through 2026 with the county losing an additional 5% of its population over the next five years.

POPULATION			
2016	2021	2026	% Change
14,716	13,846	13,182	-5%

Table 14: Rolette County Population. EMSI 2021.

Population by Age

Roughly one third of Rolette residents are over the age of 51 and another third of residents are between the ages of 20 and 50. Most uniquely, over one third of individuals living in Rolette County are under the age of 19. When compared to the national average of 24% this is of stark contrast.

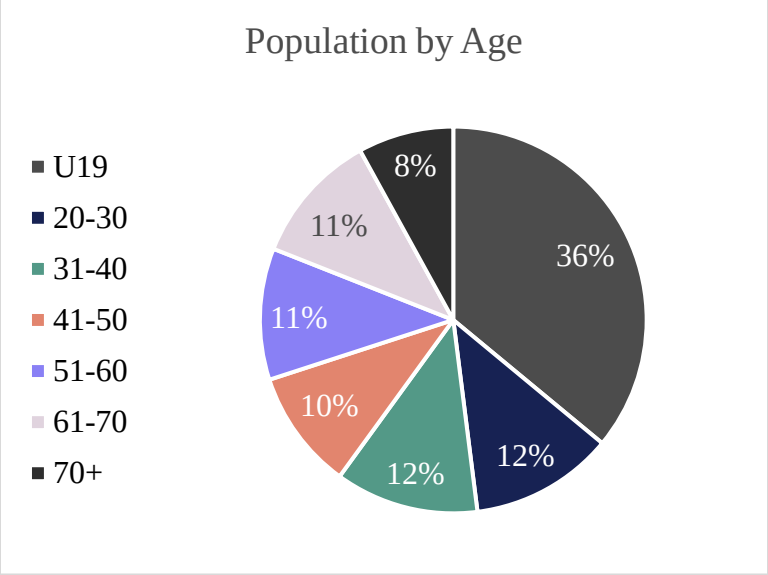

Figure 23: Rolette County Population by Age. EMSI 2021.

Population by Race

Rolette County, unlike other counties in the North Central Planning Council region such as Cavalier County, has a predominantly Native American population. The Native American population constitutes 76% of the total population and the white population constitutes 18% of the population. The remaining 6% of the population is made up of 3% who identify as Two or More Races, 1% Black, and 2% Hispanic.

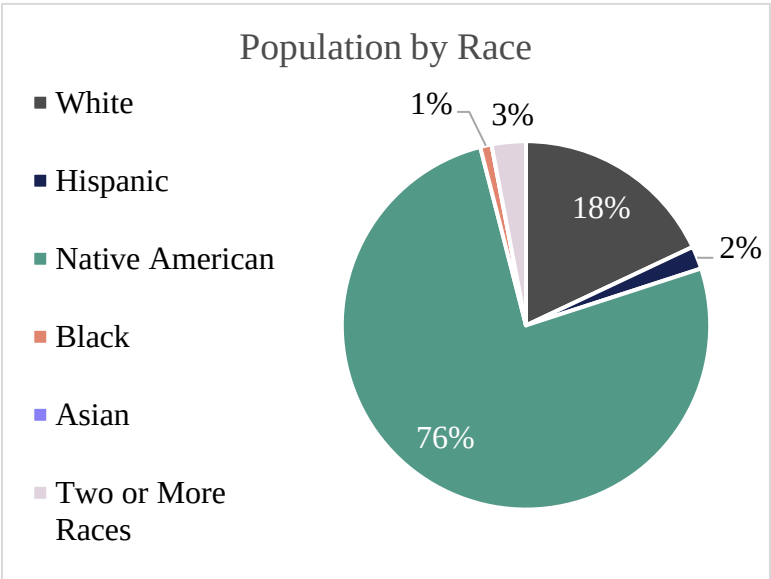

Figure 24: Rolette County Population by Race. EMSI 2021.

Educational Attainment

Rolette County's educational attainment is relatively low compared to other counties within the region. 14% of the population has a bachelor's degree, which is 6 percentage points lower than the national rate. 25% of the population has some college experience, and 26% have a high school diploma. 5% of the population holds a graduate degree.

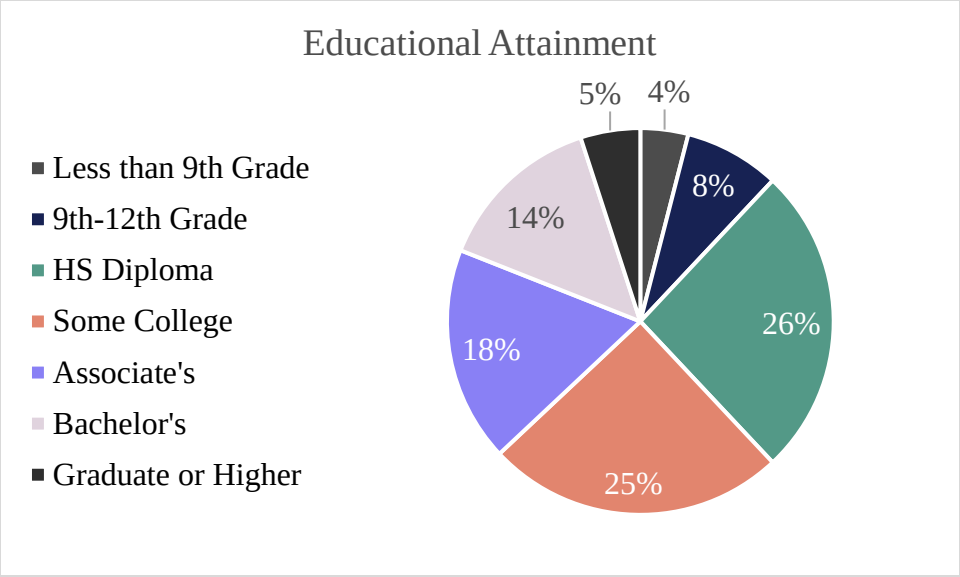

Figure 25: Rolette County Educational Attainment. EMSI 2021.

Housing Trends Analysis

Projected Household Income

In the next five years median household income is expected to increase by 5.5%, while average household income is expected to increase by 6.6%. Per capita income is expected to increase by nearly 7% in the five-year period.

YEAR	MEDIAN HHI	AVERAGE HHI	PER CAPITA INCOME
2021	$44,729	$63,956	$22,204
2026	$47,195	$68,193	$23,744

Table 15: Rolette County Projected Incomes, 2021-2026. EMSI 2021.

Household Distribution by Income

In Rolette County, there are a very large number of households currently earning less than $15,000 annually. Although these numbers are projected to decrease in the next five years, this will likely remain that largest household income bracket in the county. The large number of households in this income bracket is largely tied to the relatively low employment numbers for individuals living on the Turtle Mountain Reservation. The distribution in Figure 24 most closely resembles that of Benson County, where the region's other large Native American Reservation is located, the Spirit Lake Reservation.

Over the next five years, there will be projected growth in the middle- to-upper income brackets in the distribution below, likely leading to greater demand in the housing market in the higher income brackets.

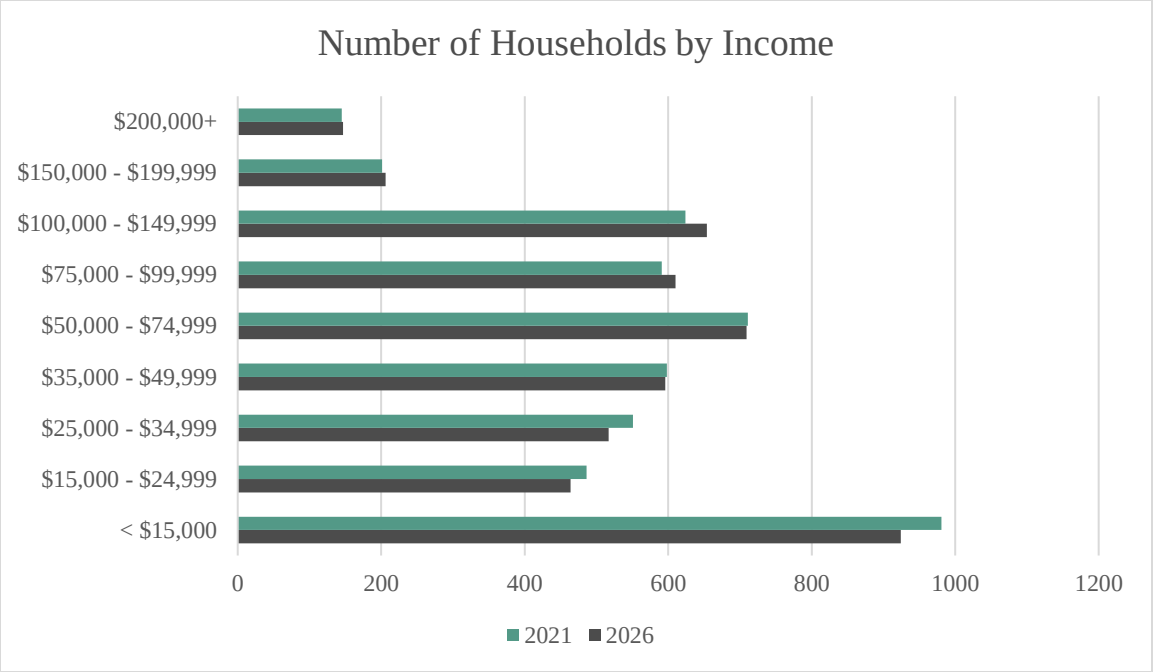

Figure 26: Rolette County Households by Income, 2021-2026. ESRI 2021.

Housing Occupancy

Much like Ramsey, Rolette has seen little change in owner occupied housing, anticipating a marginal growth into 2026. Renters are projected to reduce in number, as vacancies will have the largest growth in the housing units by occupant categories. This creates an opportunity for momentum through site development to attract more people and to develop the economy.

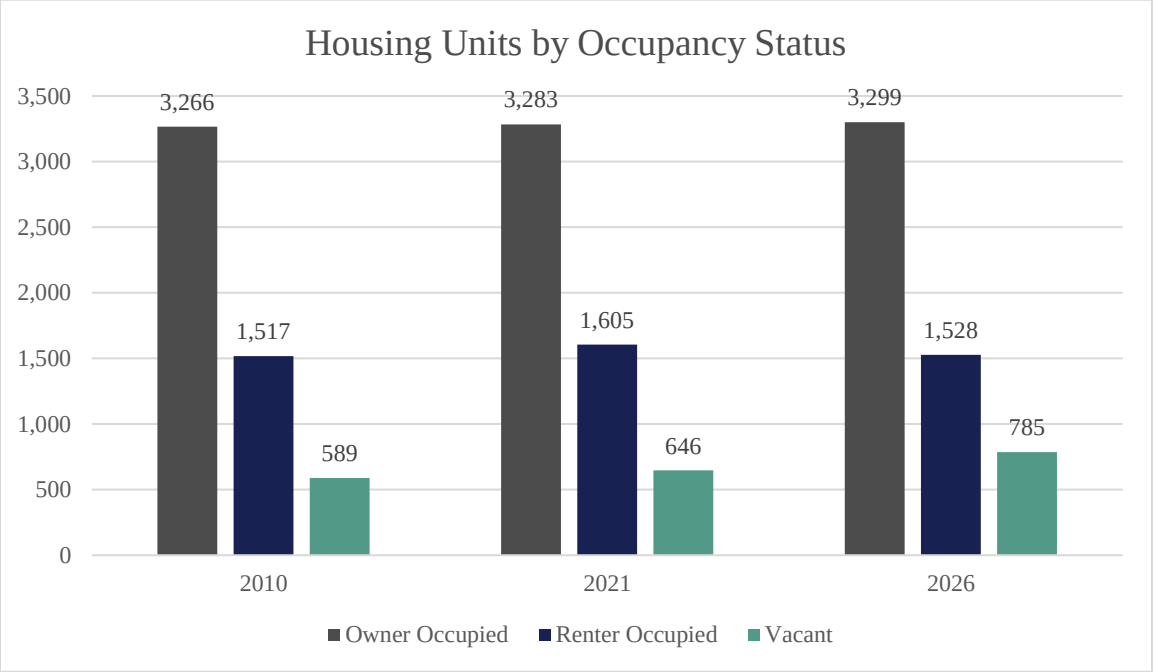

Figure 27: Rolette County Housing Units by Occupancy Status, 2021-2016. ESRI 2021.

Housing Demand Model

The housing model below presents demand for Rolette. From 2010 to 2021, the housing occupancy rate decreased slightly from 90.6% to 88.3%. Furthermore, the number of vacant units is estimated to increase by 139 units over the next 5 years. After taking into consideration population trends, as well as demolition rates, Rolette County is estimated to have the need for 205 new housing units currently, with an additional 42 units needed over the next five years. The current own rate is estimated at 59.3% and the rent rate is 29%.

The need for new housing in Rolette County is the highest in the region, despite estimates for a significant decrease in population. Rolette residents report an aging housing stock that is not appraising at high value and in often failing the inspections that are required by lenders. There are a number of rental units that are government subsidized. There are reportedly no middle-income housing options within the Turtle Mountain Reservation, despite there being many empty lots available. The lack of available contractors makes new construction or renovation of existing homes a lengthy process.

Housing Market Demand Model **Rolette County**				
				Projected
	2010	**2016**	**2021**	**2026**
Population	13,937	14,716	13,846	13,182
Group Quarters Population	123	130	122	116
Percentage of Population in Households	99.12%	99.12%	99.12%	99.12%
Household Population	13,814	14,586	13,724	13,066
Average Household Size	2.97	2.89	2.86	2.85
Number of Households	4,556	4,783	4,888	4,827
Housing Unit Occupancy Rate	90.60%	89.00%	88.30%	86.00%
Number of Housing Units	5,027	5,372	5,534	5,612
Estimated Number of Vacant Units	473	591	647	786
Estimated New Units 2010–2021; (proj. 2026)		345	162	78
Demolitions/deconversions 2010-2021; (proj. 2026)		98	101	103
Net Gain in Housing Units		247	61	-25
Demand for New Units:				
-Based on Household Growth		225	104	-60
Total new units needed (2021-2026)		323	**205**	**42**

Table 16: Rolette County Housing Demand Model. EMSI, ESRI, and TPMA 2021.

Housing Demand Analysis

Tapestry Segments

The current housing market in Rolette County is comprised of nine major tapestry segments: Small Town Simplicity (19.6% of households), City Commons (17.6%),

Traditional Living (12.7%), The Great Outdoors (10.2%), Middleburg (9.4%) Family Foundations (9%), Prairie Living (8.5%), Midlife Constants (6.6%), and Down the Road (6.3%). The largest segment, Small Town Simplicity, has a median age of 40.8 years and a median household income of $31,500. At this income, a household in this segment would be able to afford a home purchase of up to $94,500 (using triple the annual income as a metric for maximum home value) and can afford rent up to $656 per month (using one quarter of the monthly income at a metric).

The next most populous segment is City Commons, which comprises 17.6% of Rolette County and has a median age of 28.5. This segment has a median household income of $18,300 and can afford a house at a maximum value of $54,900. The maximum expense of renting is $381 per month. 77% of this segment rents as opposed to own.

The Middleburg segment, which comprises 9.4% of the county, has a median age of 36.1 and has the highest median household income of $59,800. Individuals in this segment can afford a house at a maximum price of $179,400. The maximum this segment can spend on rent per month is $1,246. 73.4% of this segment owns as opposed to rents.

The segment with the largest average household size (2.76) is Down the Road, which is the least represented segment in the county. This segment has a median age of 35 and median household income of $38,700. This segment can afford a house with a maximum value of $116,100. The maximum rental price they could afford is $806 per month. 65.2% of this segment owns residential property, and 34.8% rents.

Over the next 5 years, projections show a decline in households of all tapestry segments.

Segment	%OWN	%RENT	MedAge	Hhld Size	$MHI	$MaxForSale	$MaxRent/Mo	%Hhlds	2021	Chg 21/26	2026
Small Town Simplicity	49.7%	50.3%	40.8	2.26	$31,500	$94,500	$656	19.6%	958	-12	946
City Commons	23.0%	77.0%	28.5	2.67	$18,300	$54,900	$381	17.6%	860	-11	850
Traditional Living	58.9%	41.1%	35.5	2.51	$39,300	$117,900	$819	12.7%	621	-8	613
The Great Outdoors	77.5%	22.5%	47.4	2.44	$56,400	$169,200	$1,175	10.2%	499	-6	492
Middleburg	73.4%	26.6%	36.1	2.75	$59,800	$179,400	$1,246	9.4%	459	-6	454
Family Foundations	65.7%	34.3%	39.6	2.71	$43,100	$129,300	$898	9.0%	440	-5	434

Prairie Living	79.3%	20.7%	44.4	2.51	$54,300	$162,900	$1,131	8.5%	415	-5	410
Midlife Constants	72.7%	27.3%	47.0	2.31	$53,200	$159,600	$1,108	6.6%	323	-4	319
Down the Road	65.2%	34.8%	35.0	2.76	$38,700	$116,100	$806	6.3%	308	-4	304

Table 5: Rolette County Tapestry Segments. ESRI 2021.

Housing Stock and Demand

Rolette County is another one of the counties in the North Central Planning Council Region which is reporting growth. Despite this population growth, housing development has not followed and there is a scarcity of available housing. Stakeholders described the majority of the current housing stock as having been built prior to the 1980s. Many of these homes have fallen into disrepair and are in need of significant renovation. Rolette County struggles to find skilled tradespeople and contractors to perform repairs, renovations, and demolitions. Stakeholders noted that this shortage causes the lead time on a new housing project to be between 24 – 36 months. ACS data reports that zero building permits were requested in 2020.

Stakeholders from the Turtle Mountain Reservation located within the county echoed sentiments heard from across the county as they struggle to meet the housing demand for the members of their reservation. Due to the severe housing shortage, there are multiple families living in single-family homes and young residents who would like to boomerang back to the region after school are left without an ability to do so based on housing availability. One bright spot highlighted was that there is available land on Turtle Mountain Reservation and with the right investment opportunity, it could be ripe for additional housing development.

Rental Stock and Demand

An online search for available rental housing options in Rolette County showed no available units. The median gross rent is estimated by the 2015-2019 ACS to be $397 per month.

Geography and Development Opportunities

Rolette County is located on the northern border of central North Dakota with Turtle Mountain Indian Reservation located in the northeast section of the county. Of particular note is the Turtle Mountain Plateau located in the northwest of the county. The Turtle Mountain Plateau attracts outdoors enthusiasts, tourists, and residents in search of recreational opportunities.

Like Ramsey County, stakeholders who participated in focus groups and the Comprehensive Economic Development Strategy[15], reported that there is a lack of moderately priced housing for individuals and families in Rolette County. Unlike other counties in the North Central Planning Council region, Rolette stakeholders reported that there is in fact land to be developed for housing and that there are aging and/or unoccupied homes that could be renovated for sale. However, despite this availability of land and homes, issues persist in bringing additional moderately priced housing to the region due to several factors. Some of these factors include the expense of running utilities to undeveloped plots of land and a lack of tradespeople and contractors to do home renovations and remodeling for aging or unoccupied structures.

A housing incentive program being utilized in the Rolette city of Rolla is the North Dakota state-sponsored Renaissance Zone Program. The Renaissance Zone incentive is effective through 2022 and provides tax incentives for taxpayers who invest in real estate projects within a designated area of the city[16].

Rolette is served by a number of economic development entities who assist in the planning and development of the region. This includes the Dunseith Development Corporation, Rolette Jobs Authority, and the Job Development Authority. The Turtle Mountain Band of Chippewa Indians also provides economic development and community planning for the Turtle Mountain Reservation.

Additionally, the North Central Planning Commission exists in order to better coordinate and facilitate the provision of economic and social opportunities for residents within Region III. The council works with organized city and county governments and economic development professionals to provide financial and planning resources for economic, infrastructure and housing development. This includes housing projects like rehabilitation of single and multi-family homes, site preparation for new low-income units, site preparation for multi-family units, and activities that support construction of new single-family homes.

TOWNER COUNTY

Background

Geographic and Topographic Analysis

Lower number of ponds than other nearby counties, although there is still a high presence of WPAs. Towner borders to the southeast against Lake Alice. Mauvais Coulee stretching north. Towner County shares a border with Canada to the north where a cluster of ponds serve as WPA, near Stephens Memorial Waterfowl Production Area.

[15] http://www.northcentralplanningcouncil.com/uploads/7/2/3/4/7234988/ncpc_ceds_2017_2022_pdf.pdf
[16] https://www.communityservices.nd.gov/uploads/27/05RenaissanceZoneBrochureWEB.PDF

Image 6: Towner County. 48.41N, 99.11W. Google Earth 2021.

Traffic Patterns

Towner traffic has become notably busier since 2016 through 2019. 84th St, NE, State HWY 5, and the area between 65th and 57th Avenue NE have been some of the most used roads creating opportunities for site development.

Socio-Economic Overview

Population Projection

Between 2016 and 2021, Towner County's population decreased by 2%, which was a decrease of 70 individuals. This slight decrease in population is expected to continue over the next five years.

POPULATION			
2016	2021	2026	% Change
2,249	2,179	2,129	-2%

Table 17: Towner County Population. EMSI 2021.

Population by Age

Compared to other counties in the region, Towner County has a slightly older population with 19% of its residents above the age of 70 and 18% between the ages of 61 and 70. 41% of the population is age 40 or below with 22% being 19 years of age and under.

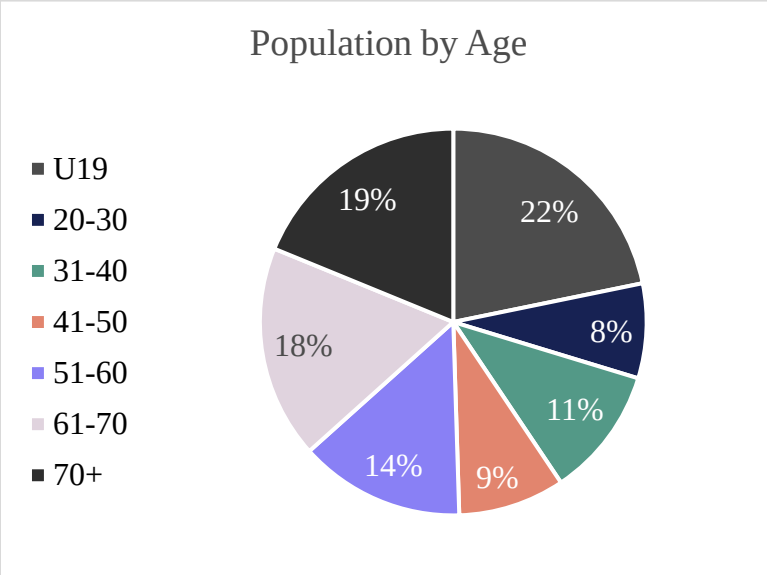

Figure 28: Towner County Population by Age. EMSI 2021.

Population by Race

The white racial group in Towner County is the majority group in the area representing 87% of the population. The Native American population comprises 6% of the population, and the Hispanic population comprises 4%.

Educational Attainment

Towner County generally has lower educational attainment than other counties in the region. Only 3% of the population has a graduate degree, and 14% of the population has a bachelor's degree, which is 6 percent lower than the national rate. Additionally, 15% hold an associate degree, and 25% have some college experience but did not graduate. The largest portion of the population (34%) has earned a high school diploma.

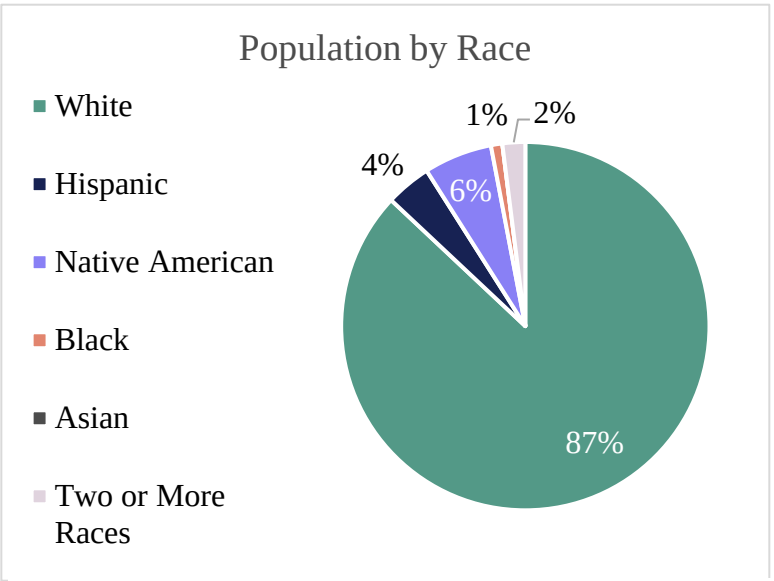

Figure 29: Towner County Population by Race. EMSI 2021.

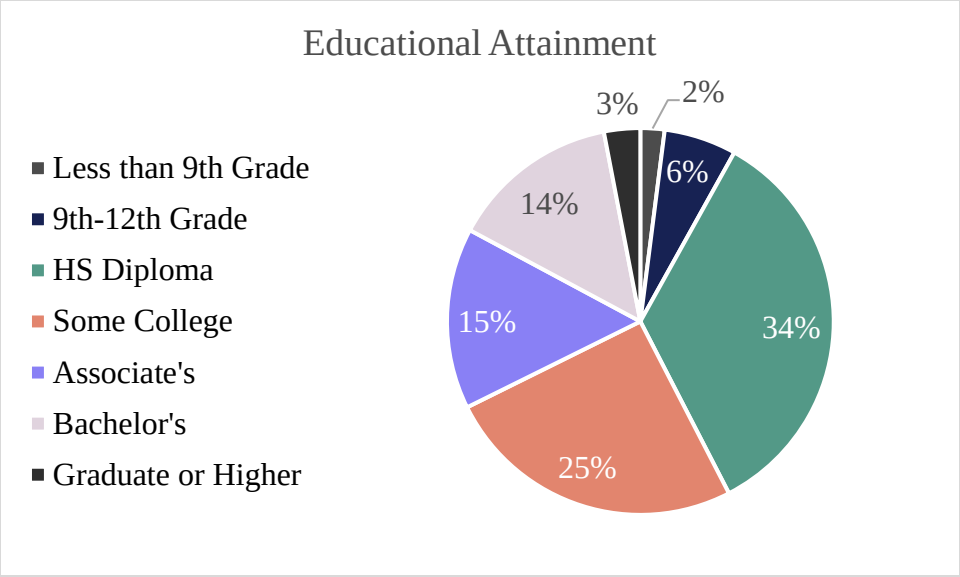

Figure 30: Towner County Educational Attainment. EMSI 2021.

Housing Trends Analysis

Projected Household Income

In the next five years median household income is expected to decrease by .25%, while average household income is expected to increase by 5%. Per capita income is expected to increase by 5.2% in the five-year period.

YEAR	MEDIAN HHI	AVERAGE HHI	PER CAPITA INCOME
2021	$53,813	$80,259	$37,919
2026	$53,678	$84,331	$39,905

Table 18: Towner County Projected Incomes, 2021-2026. EMSI 2021.

Household Distribution by Income

When evaluating Towner's households by income, there has been a significant change projected into 2026, as many household income groups are expected to shrink. These include the income groups $15,000 to $24,999, $50,000 to $74,999, and $75,000 to $79,999. The only groups projected to grow are earning between, $25,000 to $34,999, $35,000 to $49,999, and $100,000 to $149,999.

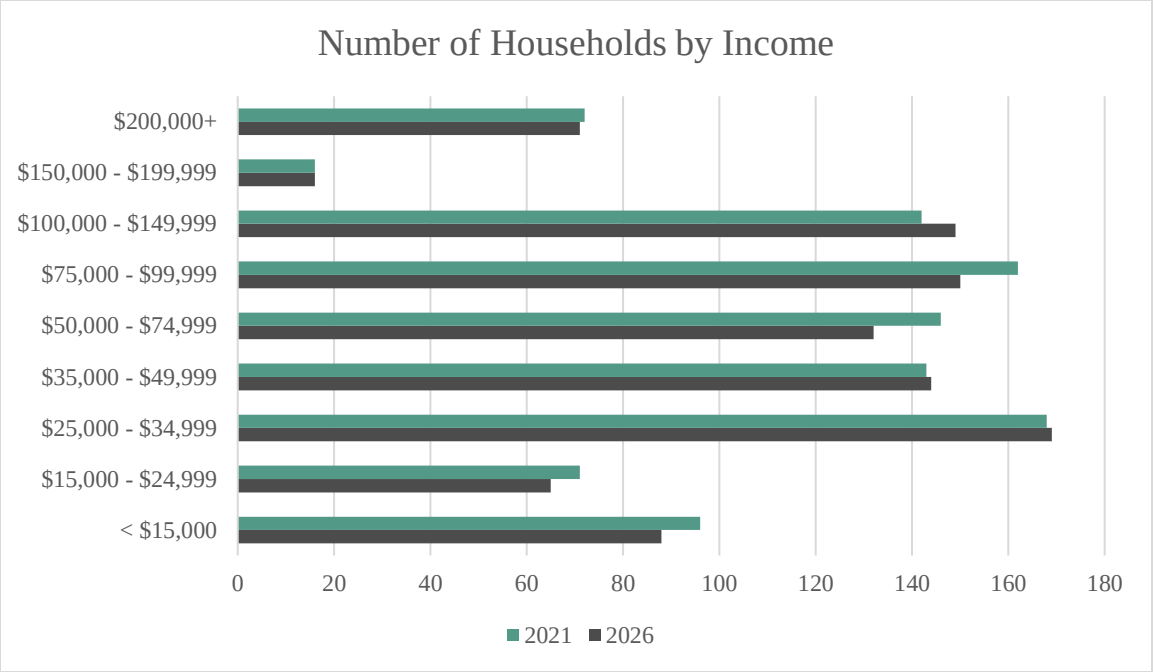

Figure 31: Towner County Households by Income, 2021-2026. ESRI 2021.

Housing Occupancy

Towner has a more dynamic market. Vacant housing units have been increasing over time, reaching a high in 2026, reflecting the anticipated changes in population. Owner occupied housing units have maintained a relatively stable number projected into 2026. Renter occupied units saw growth in 2021 but are expected to see a decline in numbers to 2026. Vacant units have consistently increased across all three time periods. This might be a challenge for Towner, as less home ownership and more vacant homes likely means there are fewer people in the county which may mean weaker economic growth.

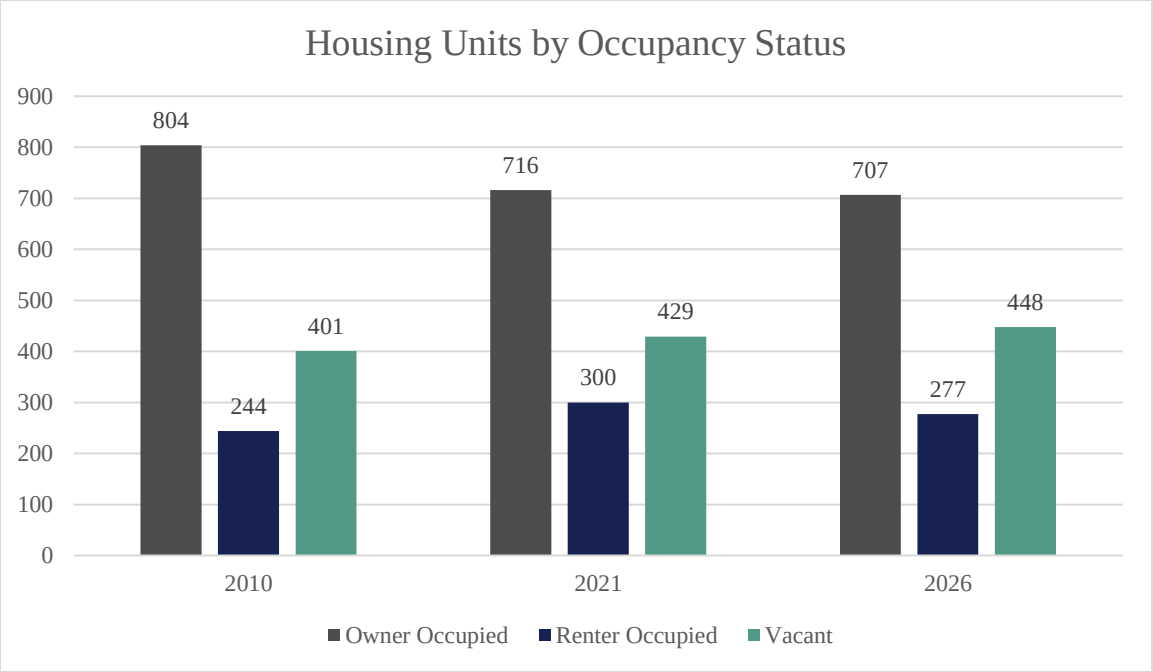

Figure 32: Towner County Housing Units by Occupancy Status, 2010-2026. ESRI 2021.

Housing Demand Model

The Housing Market Demand Model for Towner County shows a decrease in demand for housing units, holding all else constant. From 2010 to 2021, the housing unit occupancy rate decreased from 78.2% to 70.4% and the number of vacant units is estimated to increase by an additional 20 units over the next 5 years. The model below suggest that Towner County has a negative demand for new housing, as estimates show that five fewer units are needed than currently exist, a number which is projected to drop by another five by 2026. Currently, there are no homes listed for sale, and a low number of recent sales is leading to an appraisal issue. Some new houses are being built on farms as young people are returning to their family farms. Rental units for workers are also being constructed on area farmland. The most recent rental units were constructed in the 1980's. Many housing units are owned by out-of-town visitors who do not maintain their properties.

Housing Market Demand Model
Towner County

		1.469%		**Projected**
	2010	**2016**	**2021**	**2026**
Population	2,246	2,249	2,179	2,129
Group Qtrs Population	33	33	32	31
Percentage of Population in Households	98.53%	98.53%	98.53%	98.53%
Household Population	2,213	2,216	2,147	2,098
Average Household Size	2.31	2.1	2.09	2.08
Number of Households	1,218	1,048	1,016	984
Housing Unit Occupancy Rate	78.20%	72.30%	70.40%	68.70%

Number of Housing Units	1,558	1,449	1,445	1,432
Estimated Number of Vacant Units	340	401	428	448
Estimated New Units 2010–2021; (proj. 2026)		-109	-4	-13
Demolitions/deconversions 2010-2021; (proj. 2026)		27	26	26
Net Gain in Housing Units		-136	-30	-39
Demand for New Units:				
-Based on Household Growth		-168	-32	-32
Total new units needed (2021-2026)		-141	-5	**-5**

Table 19: Towner County Housing Demand Model. EMSI, ESRI, and TPMA 2021.

Housing Demand Analysis

Tapestry Segments

Unlike the above counties that have multiple tapestry segments, Towner County has one major tapestry segment: Prairie Living. The median age is 44.4, and the average household size is 2.51. Using national figures, the Prairie Living segment has a median household income of $54,300, which is slightly below the national median. Based on this income, the maximum purchase price for a home is typically $162,900 (using triple the annual income as a metric for maximum home value). The maximum monthly rent that a typical member of this segment could afford would be about $1,131 (using one quarter of the monthly income at a metric). 79.3% of this segment owns household property while 20.7% rent.

The number of households is estimated to decrease by 3% over the next five years.

Segment	%OWN	%RENT	MedAge	Hhld Size	$MHI	$MaxForSale	$MaxRent/Mo	%Hhlds	2021	Chg 21/26	2026
Prairie Living	79.3%	20.7%	44.4	2.51	$54,300	$162,900	$1,131	100%	1016	-32	984

Table 6: Towner County Tapestry Segments. ESRI 2021.

Housing Stock and Demand

According to findings from focus groups and one-on-one interviews, Towner County has no newly updated single-family housing options. Much of the existing housing consists of older homes built at least 30 years ago. As such, many of these homes are in need of significant repair and renovation. In many cases, workers at area farms are actively seeking housing, but low home appraisals lead to further difficulty in acquiring loans to purchase, demolish, or renovate existing structures as banks are unwilling to provide financing options for homes with low appraised values and in need of repair. In some cases, farms have been building their own workforce housing to ensure that their seasonal labor force has access to housing.

Renaissance Zone Program have proven successful in providing tax incentives for improving the condition of existing housing in the county. However, stakeholders report that Towner County is land locked by large swaths of agricultural land which means that there are few parcels available for development.

Rental Stock and Demand

An online search for available rental housing options in Towner County showed no available units. The median gross rent is estimated by the 2015-2019 ACS to be $550 per month.

Geography and Development Opportunities

Towner County borders Devils Lake. Please see the overview above in *Benson County Geography and Development Opportunities* for more detailed information regarding Devils Lake and its impact on the surrounding area.

Like other counties in the North Central Planning Council area, agriculture is a defining aspect of Towner County, which impacts the demand for housing. Stakeholders who participated in focus groups and interviews reported that there are two types of housing developments happening on farms. The first is that young generations of family farmers are moving back to the area to take over their family farms and in doing so, are also building new single-family homes. The second type of development that was identified as a recent housing trend on farms is the construction of on-site housing for the agricultural seasonal workforce. Both of these trends point to the continued need for moderately priced housing for working people and families.

A housing incentive program being utilized in the Towner city of Condo is the North Dakota state-sponsored Renaissance Zone Program. The Renaissance Zone incentive is effective through 2022 and provides tax incentives for taxpayers who invest in real estate projects within a designated area of the city[17].

Towner County is served by a number of economic development entities who assist in the planning and development of the region. These include the Towner County Economic Development Corporation and the Rock Lake Boosters.

The North Central Planning Commission exists in order to better coordinate and facilitate the provision of economic and social opportunities for residents within Region III. The council works with organized city and county governments and economic development professionals to provide financial and planning resources for economic, infrastructure and housing development. This includes housing projects like rehabilitation of single and multi-family homes, site preparation for new low-income units, site preparation for multi-family units, and activities that support construction of new single-family homes.

[17] https://www.communityservices.nd.gov/uploads/27/05RenaissanceZoneBrochureWEB.PDF

RECOMMENDATIONS AND IMPLEMENTATION STRATEGIES

Housing Recommendations County Matrix

The following Housing Recommendations County Matrix lists the specific housing recommendations for each county. County officials may use this information to collaborate with other counties that may take similar approaches to addressing housing needs.

HOUSING RECOMMENDATIONS COUNTY MATRIX

County / *Recommendation*	Benson	Cavalier	Eddy	Ramsey	Rolette	Towner
Create or Expand Renaissance Program			X	X	X	
Housing Nonprofit or Development Group Partnership	X					X
Cost Reduction Program	X					
Tax Credit Program	X	X				
Housing Information Hub		X	X	X	X	X
Land Cost Reduction Program		X		X		
Community Collaboration			X		X	X

Implementation of NCPC Housing Recommendations

The following outlines the seven recommendations identified in the matrix above. For each recommendation, action steps are identified to inform counties how they may begin the implementation process. Key partners needed to implement the recommendation are also listed. Resources, which include financial, staff/employee capacity, or other assets, are listed for each action step. Finally, short-, mid-, and long-term goals are provided to give county officials benchmarks to measure their progress.

Below the Implementation of NCPC Housing Recommendations table is narrative that provides information about each recommendation in greater depth.

IMPLEMENTATION OF NCPC HOUSING RECOMMENDATIONS		
Action	**Partners**	**Resources Needed**
Recommendation 1: Create or Expand Renaissance Zone Program *(Eddy, Ramsey, & Rolette Counties)*		
New RZP: Meet application requirements.	North Dakota Renaissance Zone Program, local and state government officials, and school districts.	Any necessary funding or employee capacity for major components of application: comprehensive/strategic plan, development plan, etc.
New RZP: Submit a formal application to the North Dakota Renaissance Zone Program.	North Dakota Renaissance Zone Program	Staff capacity to complete and submit application.
New or Existing RZP: Work with North Dakota Deptartpment of Commerce to implement program or expansion.	North Dakota Renaissance Zone Program	Staff capacity to execute program.
New or Existing RZP: Work with resident and business owners to execute RZP.	Residents and business owners	Staff capacity to execute program. USDA: Single Family Housing Loans USDA: Single Family Housing Repair Loans and Grants USDA: Multifamily Housing Program
– Short-Term (5-Year) Goal: Receive approval to begin Renaissance Zone Program. Implement RZP. – Mid-Term (10-Year) Goal: Receive approval for renewal and expansion of RZP. Increase the number of renovated properties. – Long-Term (15-Year) Goal: Receive approval for renewal and expansion of RZP. Increase the number of renovated properties.		
Recommendation 2: Housing Nonprofit or Development Group Partnership *(Benson & Towner Counties)*		
Identify housing nonprofit and/or development groups as partners.	Local or state-wide nonprofits or development groups	Staff capacity to identify partners.
Collaborate with nonprofit or development group to create a plan for identifying and securing homes and land and building or renovating homes.	Local or state-wide nonprofits or development groups	Staff capacity to collaborate with partners.
Execute plan to build or renovate homes and offer affordable housing options to residents.	Local or state-wide nonprofits or development groups	Staff capacity to collaborate with partners. Funding may be needed to support partners' work. Foundation support, such as the North Dakota Community Foundation. HUD: Rural Capacity Building Program.
– Short-Term (5-Year) Goal: Identify and develop partnerships and create plan. Begin early plan implementation.		

– Mid-Term (10-Year) Goal: Evaluate plan execution. Identify areas of success and improvement and make necessary adjustments. – Long-Term (15-Year) Goal: Expand partnerships with nonprofits or development groups. Increase number of affordable, available housing options.		
Recommendation 3: Cost Reduction Program *(Benson County)*		
Determine costs and fees included in program, if fees will be waived or deferred, and until when they will be deferred (if applicable).	City or county staff	Identify funding sources to cover the costs of lost fees.
Create guidelines and application process for homeowners to apply. Determine how progress will be monitored.	City or county staff	Staff capacity to create guidelines and application as well as monitor progress.
Resolution adoption by appropriate government officials to create cost reduction program.	City or county staff Local government officials	Staff capacity to work with local officials to adopt resolution.
– Short-Term (5-Year) Goal: Determine program set up and guidelines. Adopt resolution. – Mid-Term (10-Year) Goal: Maintain cost reduction program. Increase cost reduction offerings (if possible). Increase the number of individuals utilizing the program. – Long-Term (15-Year) Goal: Maintain cost reduction program. Increase cost reduction offerings (if possible). Increase the number of individuals utilizing the program.		
Recommendation 4: Tax Credit Program *(Benson & Cavalier Counties)*		
Create guidelines to determine which properties are eligible for tax abatements or exemptions.	County assessor's office	Staff capacity to create guidelines. Identify funding sources to cover the costs of reduced taxes.
Determine how program will be administered, what applicants will need to do to apply, and how progress will be monitored.	County assessor's office	Staff capacity to complete final aspects of the process.
Resolution adoption by appropriate government officials to provide tax abatements and exemptions.	County assessor's office Local government officials	Staff capacity to work with local officials to adopt resolution.
– Short-Term (5-Year) Goal: Create guidelines and program administration. Adopt resolution. – Mid-Term (10-Year) Goal: Maintain tax credit program. Increase tax incentives (if possible). Increase the number of individuals utilizing the programs. – Long-Term (15-Year) Goal: Maintain tax credit program. Increase tax incentives (if possible). Increase the number of individuals utilizing the programs.		
Recommendation 5: Housing Information Hub *(Cavalier, Eddy, Ramsey, Rolette, & Towner Counties)*		
Identify the ideal platform for the hub. Determine which resources should be included.	In-house web designer, contractor, or web design company.	North Dakota Community Foundation and other local foundation funding. Staff capacity of create content for platform.

Design and create housing information hub.	In-house web designer, contractor, or web design company.	North Dakota Community Foundation and other local foundation funding.
Create and execute marketing plan to publicize the hub.	Internal marketing staff or external marketing consultant/company.	North Dakota Community Foundation and other local foundation funding.
– Short-Term (5-Year) Goal: Design and create hub platform. Implement marketing plan. Update hub with most relevant information. – Mid-Term (10-Year) Goal: Update hub with most relevant information. Increase the number of individuals accessing the hub. Consider other hub formats to expand access of information. – Long-Term (15-Year) Goal: Update hub with most relevant information. Increase the number of individuals accessing the hub. Consider other hub formats to expand access of information. Collaborate with other regions and counties to expand access.		
Recommendation 6: Land Cost Reduction Program *(Cavalier & Ramsey Counites)*		
Identify land available for the program.	Local government Active partners that have acquired land	Available and developable land.
Determine eligibility criteria, create application process, and establish construction requirements.	Local government and city or county staff	Staff capacity to complete tasks.
Create a plan for progress monitoring and complete any additional steps to initiate the program.	City or county staff	Staff capacity to complete tasks.
– Short-Term (5-Year) Goal: Create and execute land cost reduction program. Monitor progress of program. – Mid-Term (10-Year) Goal: Monitor progress of program. Increase the number of available lots (if possible). Create marketing plan to attract additional individuals. – Long-Term (15-Year) Goal: Increase the number of available lots (if possible). Attract additional individuals to the area.		
Recommendation 7: Community Collaboration *(Eddy, Rolette, & Towner Counties)*		
Identify a leader to build a community group coalition and foster collaboration.	Community groups, churches, organizations, etc.	Capacity of leader to organize and facilitate meetings.
Meet to discuss housing needs, solutions, and clear plan of action.	Community groups, churches, organizations, etc.	Capacity of leader to organize and facilitate meetings.
Execute plan and meet regularly to monitor progress.	Community groups, churches, organizations, etc.	Resources will vary based on the approach the community group chooses to take. National Rural Housing Coalition Foundation Support, such as the MacArthur Foundation.
– Short-Term (5-Year) Goal: Build community coalition and execute plans to improve housing. – Mid-Term (10-Year) Goal: Expand plans to include additional housing projects that benefit a greater number of individuals. – Long-Term (15-Year) Goal: Collaborate with other counties and across the region to expand impact.		

Recommendation 1: Create or Expand Renaissance Zone Program

Eddy, Ramsey, & Rolette Counties

Renaissance Zone Programs (RZP) have proven successful throughout North Dakota. These zones provide tax incentives for taxpayers who invest in real estate projects within a designated area of a city. Established in 1999, 1,200 projects have been completed as part of the North Dakota's Renaissance Zone Program, and currently, the program spans across 58 cities within the state. Projects may include renovations, rehabilitation, lease hold improvements, purchase, purchase of new construction, lease, and public utility infrastructure.

The following cities have existing Renaissance Zone Programs that have proven successful at renovating and rehabilitating properties.

- New Rockford, Eddy County
- Devils Lake, Ramsey County
- Rolla, Rolette County

Cities may offer state and local tax incentives through a RZP for five years. At that point, cities will need to work with North Dakota's Renaissance Zone Program office to renew the tax incentives so that cities can continue expanding the program and its impact.

For those counties without existing programs, individual cities may apply to North Dakota's Renaissance Zone Program. Before doing so, cities will need to ensure that they meet the eligibility criteria, which can be found here.

To fully adopt a Renaissance Zone Program, cities will need to:

- Have an updated comprehensive or strategic plan
- Create a development plan
- Hold at least one public hearing
- Gather the appropriate letters of support
- Formally adopt a resolution

Interested cities should visit North Dakota's Renaissance Zone Program's webpage and contact the Renaissance Zone Program Administrator to initiate the process.

Recommendation 2: Housing Nonprofit or Development Group Partnership

Benson & Towner Counties

A key challenge for many homeowners and renters is identifying available housing stock that is affordable. Partnering with a housing nonprofit or development corporation can

address this issue. Through a partnership with an organization, that entity can use funds to buy and renovate dilapidated housing. It then can either rent or sell the housing at an affordable price. If the organization rents the housing to tenants, it will essentially assume the duties of a landlord and be responsible for making necessary updates and repairs. Affordable housing options will benefit residents in lower-income brackets and seniors in search of reasonable rents.

An example of a housing nonprofit invested in this work is Affordable Housing Developers located in Dickson, ND. This nonprofit works throughout the state to both build new construction and rehabilitate existing housing in need of repair. They also provide rental housing, some of which is geared toward senior living. Of the focal counties named in this report, Affordable Housing Developers has a presence in Rolla, ND in Rolette County.

Recommendation 3: Cost Reduction Program

Benson County

A cost reduction program is public policy that reduces the overall cost of developing or renovating housing. Costs that could be reduced through this program include permit fees, impact fees, utility improvement and hook-up fees, and other similar costs. Because these fees create additional expense, homeowners benefit from this type of cost reduction program. While homeowners may not need to pay the fees, they will still receive the services necessary to continue with construction.

Cities will need to determine how to structure the cost reduction program. Some cities waive fees all together while others defer the fees. In the case of deferment, homeowners or developers will still need to pay fees but can do so at a later date, often after construction is complete.

To create a cost reduction program, city staff must first identify the fees to be waived and/or deferred and the process for administering and program. Additionally, local officials will need to determine who has the authority to waive fees and how developers or homeowners will apply for a cost reduction. Local government officials will need to approve the cost reduction program.

Recommendation 4: Tax Credit Program

Benson & Cavalier Counties

Tax credits can be used to encourage and incentivize construction and rehabilitation of homes. Tax abatements and tax exemptions are two tools that counties can use to benefit residents and prospective residents.

Tax Abatements: Tax abatements can be used for rehabilitation or new construction, and they incentivize homeowners by reducing the overall property taxes owed. For housing rehabilitation, the taxes a homeowner is responsible for may be reduced by the difference, or at the very least a fraction of the difference, between a homeowner's pre- and post-

renovation tax bills. For any new development in an area offering tax abatements, homeowners may receive a discount on their overall property tax bill.

Tax Exemptions: Tax exemptions reduce the value of a property, which ultimately decreases the amount of tax owed. This approach is valuable in areas with aging housing in need of repair. Cities or counties can exempt homeowners from being taxed on major renovations and improvements they make. Depending on the property, local governments may choose to either implement a partial or full tax exemption.

To create some form of tax credit as outlined above, local officials, most likely the county assessor's office, will need to create guidelines to determine which properties are eligible for tax abatements or exemptions. A resolution will need to be adopted by the appropriate government officials. Finally, specific program details will need to be finalized. These include how tax credits will be administered, what applicants will need to do to apply, and how progress will be monitored.

Recommendation 5: Housing Information Hub

Cavalier, Eddy, Ramsey, Rolette, & Towner Counties

A key barrier for individuals seeking housing is a lack of access to housing information and available resources. For rural areas, there are many opportunities and financial resources that homeowners and renters can take advantage of to improve their housing situation. Creating a housing information hub in a centralized location that individuals can visit is a key step in expanding access to information. To encourage residents to visit the hub, creating and executing a marketing plan may be necessary to publicize the available materials. This housing information hub would likely take the form of a webpage. However, given that not all individuals may have internet capabilities, a hardcopy version would be beneficial as well. This would expand access to seniors not as familiar with online tools and individuals without internet access. Fargo Housing has an online information hub that counties could use as an example when creating their own resource. Additionally, the North Dakota Housing Finance Agency has a Project Financing page that could serve as a model.

Recommended resources to be included in this housing information hub could include:

- Construction Loan Guarantee Program
- Low Income Housing Tax Credits
- Rural Local Initiatives Support Corporation
- Rural Housing Development Loan Program
- HUD: Community Development Block Grant Program for Indian Tribes and Alaska Native Villages
- HUD: Indian Housing Block Grant
- USDA: Single Family Housing Loans
- USDA: Single Family Housing Repair Loans and Grants

- USDA: Rural Development Multifamily Housing Programs

To pursue this recommendation, county or city officials would need to identify and design the ideal platform for the hub and determine which resources should be included. A marketing plan would need to be developed to publicize the hub so that residents know of this resource and take full advantage of its assets.

Recommendation 6: Land Cost Reduction Program

Cavalier & Ramsey Counties

The cost of land is often a significant barrier for those individuals wishing to own property or build a home. To help current and prospective residents overcome this barrier, local governments and/or specific partners that have existing land or that can acquire land can reduce the price for individuals to buy.

Some local governments of rural areas have advanced this concept one step further. To eliminate any financial barrier to buying land, local officials have given away plots of land at no cost to residents. Current programs exist in Newland Richland, MN, Rocks County, KS, Lincoln, KS, and Mankato, KS. Areas such as these outline eligibility and application requirements, and often they require that new construction be built within a certain time frame.

A land cost reduction program is most successful in areas where there is demand for affordable land and individuals are eager to build. Areas without this demand have not had success with this type of program. If a county determines that this type of program would be useful, an initial step is to identify available land for the program and any key partners that have access to or can help acquire additional land (if needed). From there, officials will need to determine eligibility criteria, create an application process, and establish construction requirements. Finally, a plan must be created for progress monitoring before initiating the program.

Recommendation 7: Community Collaboration

Eddy, Rolette, & Towner Counties

For county's that have active community groups, churches, and organizations invested in the quality and future of housing, a community collaboration approach could be an effective method. Given their knowledge of housing needs in their communities and neighborhoods, these community members could meet frequently to identify housing needs, discuss opportunities for collaboration, and work toward housing solutions. Additionally, this group could determine the need for the other recommendations outlined above. If there is a clear need, the community group could be an essential advocate and propel the solution forward. This group would be an asset to the community, as it could

advocate for solutions that serve special populations, such as seniors, and anticipate future needs of the community.

To initiate this approach, a clearly identified leader is essential to foster collaboration, especially if it is among groups that do not have a previously relationship. Next steps include identifying local needs, possible solutions, and executing a plan of action to remedy housing issues.

CONCLUSION

The above data, recommendations, and implementation strategies aim to address the growing housing challenges in the six-county region of North Dakota. While dilapidated housing and a housing shortage currently exist, the recommendations listed above are methods counties can utilize to address their specific housing needs. While the recommendations and strategies will require a significant time, capital, and community investment, implemented carefully and strategically, they are effective tools to alleviate the current challenges. All the strategies outlined above can be implemented within the next five years. From there, it will be a matter of maintain, enhancing, and growing the specific programs and recommendations to reach a greater number of residents in the area.

To execute these recommendations and expand their effectiveness, a regional approach may be necessary for counties to take. While each county has its own assets and needs, given the common challenges that the six-county regions face and that similar solutions could help resolve those challenges, counties may receive greater results if they collaborate. Regional collaboration allows for a pooling of resources, participation of additional partners, and expanded impact on a greater scale. Furthermore, acknowledging that county and city staff capacity is limited, collaboration can help ensure that programs are maintained and sustained once established. While strong leadership will be necessary for a regional approach, the benefits of this type of collaboration could be substantial.

Through this Regional Housing Study, it is the hope that the data provide county leaders with additional insight into their communities' needs; the recommendations foster county and regional collaboration; and the implementation strategies give leaders actionable steps to follow that result in significant progress in the coming years. Implementing effective programs today can lead to lasting impacts for current and future North Dakota residents.