

Bismarck and Mandan, North Dakota Housing Demand Analysis – 2030.



PREPARED FOR:
The Communities of Bismarck &
Mandan, North Dakota.

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BISMARCK AND MANDAN, NORTH DAKOTA HOUSING DEMAND ANALYSIS - 2030.

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SECTION 1

Overview of
Research Activities &
Expected Outcomes.



OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

○ INTRODUCTION. ○

This **Housing Demand Analysis** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **Cities of Bismarck and Mandan, North Dakota**. The **Analysis** describes the past, present and projected demographics, economic and housing conditions in the two Communities, as well as a **“Housing Action Plan,”** identifying recommended future housing projects and activities. This Demand Analysis recognizes housing development in the Community as both a “quality of life” issue and an important “economic development” event.

The **Housing Analysis** was conducted for the **Cities of Bismarck and Mandan**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of City Staff, key housing stakeholders, including developers and contactors, and local residents. The Cities of Bismarck and Mandan have a track record of conducting community planning and housing studies. Recent studies include the **Bismarck Growth Management Plan**, the **City of Bismarck 2015-2019 Consolidated Plan** and recently completed **Mandan Comprehensive Plan**. Hanna:Keelan completed a **County-Wide Comprehensive Housing Study** for Morton County, including the City of Mandan, in 2013.

○ RESEARCH APPROACH. ○

The **Bismarck and Mandan Housing Demand Analysis** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Communities was derived from the U.S. Census and the 2009-2013 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, housing demand projections were developed for a 15-year period, including three, five and 10-year projections. The implementation period for this Housing Demand Analysis will be October, 2015 to October, 2030.

○ PURPOSE OF STUDY. ○

“The purpose of this Housing Demand Analysis is to continue a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Bismarck and Mandan, North Dakota. This will insure that proper guidance is practiced in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of this **Housing Demand Analysis** are **seven-fold**:

- (1) **analyze the recent past and present housing situation** in Bismarck and Mandan, with emphasis on determining the need for rental and owner housing options for workforce families, the elderly and special needs populations;
- (2) **provide a process for educating and energizing the leadership** of Bismarck and Mandan to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the future target housing needs** for Bismarck and Mandan;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) encourage a **Downtown Housing & Redevelopment Initiative** for Bismarck and Mandan, including expanding the use of each Community’s “Renaissance Zone Incentives”;
- (6) **introduce new and innovative housing programs** that are a “**fit**” for Bismarck and Mandan, to address both **immediate and long-term housing needs**.
- (7) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Bismarck and Mandan;

This **Housing Demand Analysis** included both quantitative and qualitative research activities. The **qualitative research activities** included a **comprehensive citizen participation program** consisting of a Citizen Housing Survey, Housing “Listening Sessions” with key Community organizations and general citizenry, and meetings with Community staff/administration and key housing stakeholders. The purpose of these qualitative activities is to maximize opportunities for citizen participation. **Quantitative research activities** included the collection of multiple sets of statistical and field data for Bismarck and Mandan. The collection and analysis of this data allowed for the projection of the Area population and household base, income capacity and housing demand.

o SUMMARY. o

Future population and household growth in both Bismarck and Mandan will be driven by new and expanded housing, economic development and public service activities. The local oil industry has and will be a key to the future economy of the Communities. **The most critical housing issues in the Communities include promoting the development of housing for the local workforce and young professionals and providing housing that is affordable to all salary income levels at a pace that will equal the demand of two rapidly growing Communities.** Other priority housing needs include providing housing opportunities for the elderly, first time homebuyers and persons with special needs.



Projected Growth in Bismarck and Mandan.

The City of Bismarck has a current (2015) estimated population of 69,987. **Bismarck is projected to reach estimated populations of (at least) 72,959 by 2018, 73,487 by 2020, 78,003 by 2025 and 83,001 by 2030.** These population projections represent “Medium” or moderate growth for Bismarck by 2030. Bismarck has the potential to reach an estimated population of 87,780 by 2030, an increase of 17,793, or 25.4 percent from the current (2015) population via increased housing construction and job creation activities.

Mandan has a current estimated population of 21,480. **Mandan is projected to experience moderate population growth, with estimated populations of 24,858 by 2018, 25,860 by 2020, 28,066 by 2025 and 31,882 by 2030.** Mandan has the potential to reach an estimated population of 32,765 by 2030, an increase of 11,285, or 52.5 percent.

To meet the needs of current and future residents of both Cities, an estimated **9,077 new housing units should be developed in Bismarck and 3,930 in Mandan by 2030**. A total of 5,306 owner and 3,771 rental housing units should be targeted for Bismarck and 2,480 owner and 1,450 rental housing units in Mandan to accommodate the housing needs of families of all incomes, including elderly and special population households, with emphasis on meeting the housing needs of the local workforce. The proposed **Target Demand** includes both new construction and purchase/rehab/ resale or re-rent activities.

Housing activities involving **moderate to substantial rehabilitation** and **demolition of dilapidated housing stock** will need to be implemented. By 2030, an estimated 1,633 housing structures in Bismarck and an estimated 558 housing structures in Mandan should be targeted for moderate rehabilitation (new doors, paint, windows, siding, roof, landscaping, etc). An estimated 528 housing structures in Bismarck and 285 housing structures in Mandan should be targeted for substantial rehabilitation (broken foundation, bowing/bearing walls, sagging roof, etc.). Additionally, approximately 401 housing structures in Bismarck and 201 structures in Mandan should be targeted for demolition, due to dilapidated conditions that make the structure not cost effective for rehabilitation.



A **Downtown Housing Initiative** would address the target housing opportunities and the related business expansion needs to compliment a comprehensive Downtown housing development program in Bismarck and Mandan. **An estimated 160 total housing units, consisting of 38 owner and 122 rental housing units, should be developed in Downtown Bismarck by 2030. In Mandan, an estimated 78 units, 22 owner and 56 rental, should be developed in the Downtown during the next 15 years.**

SECTION 2

Comprehensive Citizen Participation Program.



COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

o INTRODUCTION. o

The **Bismarck and Mandan, North Dakota Housing Demand Analysis** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the local citizenry regarding housing issues and needs. ***Planning for the Area's future is most effective when it includes opinions from as many citizens as possible.*** The methods used to gather information from the citizens of both Communities included **local housing “listening sessions”** with City Staff/Administration, local housing developers, contractors and Community organizations, Community Housing “Listening Sessions” and the implementation of a **Citizen Housing Survey**.

o CITIZEN HOUSING SURVEY. o

The **“Citizen Housing Survey”** was made available online to households in the Bismarck and Mandan area. **Survey** participants were asked to give information regarding employment status, desire to move to either Bismarck or Mandan and level of need of various housing types. A total of **451 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- A total of 261 Survey participants resided in Bismarck, 114 resided in Mandan with the remaining participants residing outside the two Communities. There were 168 males and 254 females that participated in the Survey. An estimated 61 percent, or 279 participants were age 41 or older.
- 45.6 percent, or 206 of the 451 total participants have resided in either Bismarck or Mandan for 21+ years. **A total of 41 participants, or 9 percent did not live in either Community, but expressed an interest in moving to either Bismarck or Mandan.**
- A majority of the participants reside in a single family home. A total of 66 participants, or 14.6 percent intend to buy a home in either Bismarck or Mandan in the near future.

- Participants identified the following housing types as “**greatly needed**” in Bismarck and Mandan: housing for low to moderate income families, housing for single parent families, single family housing, housing choices for first-time homebuyers and retirement housing for low- to moderate income elderly persons.
- 46.3 percent of the Survey respondents favored Bismarck and Mandan using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 39.4 percent of the Survey respondents supported Bismarck and Mandan using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **57.6 percent of the Survey respondents favored Bismarck and Mandan establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- 49.8 percent of the Survey respondents supported Bismarck and Mandan using grant funds to purchase, rehab and resell vacant housing in the Community.
- 50.9 percent of the Survey respondents favored Bismarck and Mandan using State or Federal grant funds to provide down payment assistance to first-time homebuyers.



○ COMMUNITY HOUSING “LISTENING SESSIONS” AND KEY INTERVIEWS. ○

The comprehensive citizen participation program included **Housing “Listening Sessions”** and **key interviews** with local organizations, elected leadership and general citizenry. A total of four Listening Sessions and one key interview session were conducted. The following are “key” comments received from the Sessions.

BISMARCK

- Sonnet Heights is a “cottage community” housing development project providing \$140,000 to \$160,000 starter home prices.
- Sanford Health, Bismarck State College, University of Mary and North Dakota State Government are the largest employers in Bismarck. Employees are being priced out of their own homes due to rising housing costs.
- The high prices of owner and rental housing are putting pressure on prospective families to find housing. There are a limited number of starter homes in the Community.
- Lot prices in new residential areas in Bismarck (and Mandan) range from \$60,000 to \$80,000. The most expensive lots are located along the Missouri River, with lot prices as high as \$270,000.
- Bismarck is considering reducing the required lot sizes for residential development from 7,000 square feet to 5,000 square feet.
- Today, an estimated 3,500 hotel rooms exist in the Bismarck-Mandan area, nearly 1,000 more than what existed two years ago.
- Participants expressed a great need for affordable housing in Bismarck. City officials estimated up to 300 homeless children exist in Bismarck, with little to no temporary/transitional housing available.

- Student loans for College students affect mortgage acquisition for first-time homebuyers and young families, as they cannot get financing for housing.
- Patio homes and homes with walk-out basements and zero-grade entry are needed for the City's aging populations.



MANDAN

- Families with children have been on the increase in Mandan. Participants identified a large increase in enrollment in Mandan Public Schools, with grade sizes currently averaging 300+ students.
- Mandan identified a need for entry-level housing, citing government intervention may be necessary. The estimated entry-level housing sale price is \$225,000.
- More apartments are being built in Mandan, due to the quickness in construction as compared to single family homes.
- Meadowlands is a proposed housing development program consisting of manufactured homes for persons/households 55+ years of age, with specialized services provided. Participants favored this housing development program due to the high number of elderly residents currently living in housing too large to maintain.

- Mandan should consider revising and improving local design standards. Currently, Mandan has provisions to allow 100' Rights-of-Way for new subdivisions.
- Participants want to see more dense development in an effort to lower development and infrastructure costs in Mandan. The City has been focused on the redevelopment of vacated lots in the core of the Community.
- New apartment construction in Mandan ranges from approximately \$500 to \$700 per bedroom.
- Approximately 300 homes are on the market for sale in Mandan, with few vacant.
- Mandan is looking at updating zoning code requirements to provide more housing options and reduce the cost of infrastructure.



SECTION 3

Bismarck & Mandan
Community Profiles.



BISMARCK & MANDAN COMMUNITY PROFILES.

○ INTRODUCTION. ○

This **Section** of the **Bismarck and Mandan, North Dakota Housing Demand Analysis** provides a population, income, economic and housing profile of the two Communities. Presented are both trend and projection analysis.

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Bismarck and Mandan. The statistical data, projections and associated assumptions presented in this Profile will serve as the foundation for providing each Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Bismarck and Mandan included a 15-year period, **October, 2015 to October, 2030**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

Population, income, economic and housing trends and projections provided in this Section focus on the comprehensive trends and projections in Bismarck and Mandan, from 2015 to 2030. All statistical tables, including a breakout of projections for 2018, 2020, 2025 and 2030 are available in Appendix II of this Housing Demand Analysis.



○ POPULATION PROFILE. ○

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a 10.3 percent increase in population for Bismarck. The Community's population increased from 55,532, in 2000, to 61,272, in 2010, an increase of 5,740 persons. Mandan recorded a 9.6 percent increase in population, from 16,718, in 2000, to 18,331, in 2010, an increase of 1,613 persons.

Currently (2015), the population for Bismarck is an estimated 69,987 and is expected to increase by an estimated 19.5 percent, or 13,614, from 2015 to 2030, for an estimated "medium" population of 83,601. The Community has the potential to increase by an estimated 25.4 percent, or by 17,793, to reach a "high" population projection of 87,780, via increased housing and economic development efforts and job creation.

The current population for Mandan is an estimated 21,480 and is expected to increase by an estimated 48.4 percent, or 10,402, from 2015 to 2030, for an estimated "medium" population of 31,882. The Community has the potential to increase by an estimated 52.5 percent, or by 11,285, to reach a "high" population projection of 32,765.

City staff identified the increasing population as a result of oil workers and families in western North Dakota moving to the Community. An increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

Age.

The “55-64” age group experienced the largest increase in population from 2000 to 2010, in both Bismarck and Mandan. Bismarck’s “55-64” population increased by 2,880, or from 4,629 to 7,509, while, in Mandan, an increase of 1,307, or from 3,396 to 4,703 was identified.

In Bismarck, the 20-34 age group is projected to experience the largest increase in population by 2030 3,348 persons, or 18.4 percent. In Mandan, the 55-64 age group will continue to be the fastest growing age sector, increasing by an estimated 3,897, or 122 percent by 2030. This concludes that the largest sectors of population in Bismarck and Mandan are young professionals and families looking to obtain employment in the local workforce. Retirees and near-retirement individuals are also choosing to move to Bismarck and Mandan to be closer to available retirement and elderly amenities and services.

All Bismarck and Mandan population groups, including persons 55+ years of age, are projected to increase by 2030. This includes elderly and frail elderly populations. This is due, primarily, to expanding employment opportunities, as well as the development of new elderly-related housing facilities, including assisted living facilities and independent living retirement campuses.

The current median age in Bismarck is an estimated 37.1 years. By 2030, the median age is projected to remain stable, at 37.2 years. In Mandan, the current median age of 38.2 is projected to increase to 38.7 by 2030.

Persons Per Household.

Persons per household has generally declined in Bismarck and Mandan since the 2000 Census. Currently, the number of persons per household is an estimated 2.27 in Bismarck and 2.28 in Mandan. By 2030, persons per household in Bismarck and Mandan are projected at an estimated 2.09 and 2.23, respectively.

○ INCOME PROFILE. ○

Information presented in the **Income Profile** of this **Housing Demand Analysis** assists in determining the number of households within Bismarck and Mandan having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in each Community. While upper income housing has no limitations, low cost and government subsidized housing are subject to federal regulations, such as size and type.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Per capita income is presented for the Bismarck-Mandan Metropolitan Statistical Area (MSA), which includes Burleigh and Morton Counties and is reflective of the per capita income situations in Bismarck and Mandan.

In 2015, per capita income in the Bismarck-Mandan MSA is an estimated \$49,434, an increase of approximately 92 percent from 2000. **By 2030, per capita income in the MSA is projected to increase an estimated 41 percent, to \$69,925.**

Household Income.

The **median income** for all households in Bismarck, in 2015, is estimated to be \$61,642. The Community's household median income is projected to increase to \$85,346, or 30.5 percent by 2030. **For households with persons 65+ years of age, the median income in 2015 is estimated to be \$43,834. By 2030, this median income is expected to increase to \$66,368, or 51.4 percent.** By 2030, an estimated 70 percent of all households will have incomes at or above \$50,000.

In Mandan, the **median income** for all households, in 2015, is an estimated \$64,226. The median household income is projected to increase to \$89,772, or 39.8 percent by 2030. **For households with persons 65+ years of age, the median income in 2015 is an estimated \$35,392. By 2030, this median income is expected to increase to \$57,778, or 63.3 percent.** By 2030, an estimated 74 percent of all households in Mandan will have incomes at or above \$50,000.

Cost Burdened/Housing Problems.

A number of households throughout Bismarck and Mandan are considered to be “**Cost Burdened**” and/or have one or more “**Housing Problems**”. A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

An estimated 3,787 owner households and 4,876 renter households, in Bismarck, are determined to be cost burdened and/or experiencing housing problems. In Mandan, an estimated 932 owner and 592 renter households are considered cost burdened and experiencing housing problems. **The number of owner and renter households cost burdened with housing problems are projected to increase through the next 15 years for both Communities.** This can be attributed to the high cost of housing in both Communities, not only leaving persons and families to purchase a home outside of their price range, but unable to perform general maintenance and upkeep on an existing property.

As per the American Community Survey 2009-2013 estimates, a total of 326, or 1.2 percent of the total 27,748 units in Bismarck have overcrowded conditions, while 95 units, or 0.4 percent of all housing units, lack complete plumbing. In Mandan, of the estimated 7,882 housing units, 83, or 1 percent, are estimated to be experiencing overcrowded conditions, with no units experiencing incomplete plumbing.

○ ECONOMIC PROFILE. ○

The following discussion provides a general **Economic Profile** of Bismarck and Mandan including employment trends and projections for the Bismarck-Mandan MSA. **Bismarck-Mandan MSA** has a unique advantage over other metropolitan areas in the state, as it is the location of the North Dakota state capitol and all state government departments. Several large employers, including but not limited to, State of North Dakota, Sanford Health, St. Alexius Medical Center, Bismarck and Mandan Public Schools, MDU Resources Group and Aetna Health Insurance are located within the Bismarck-Mandan MSA. The **Bismarck-Mandan Development Association (BMDA)** was created to provide economic assistance and job opportunities to residents of the Bismarck-Mandan MSA.

Overall, the economic outlook for the Bismarck-Mandan MSA is “excellent” during the next 15 years. Economic opportunities exist, as the population diversifies and jobs expand in the MSA. Additional commercial and industrial business, including oil production-based industries, as well as the expansion of existing tourism-related businesses in the area, should be pursued if the two Communities desire more commerce. Existing local based business, agricultural-related industries provide the MSA with a stable economic base and a bright future for increased economic standing.

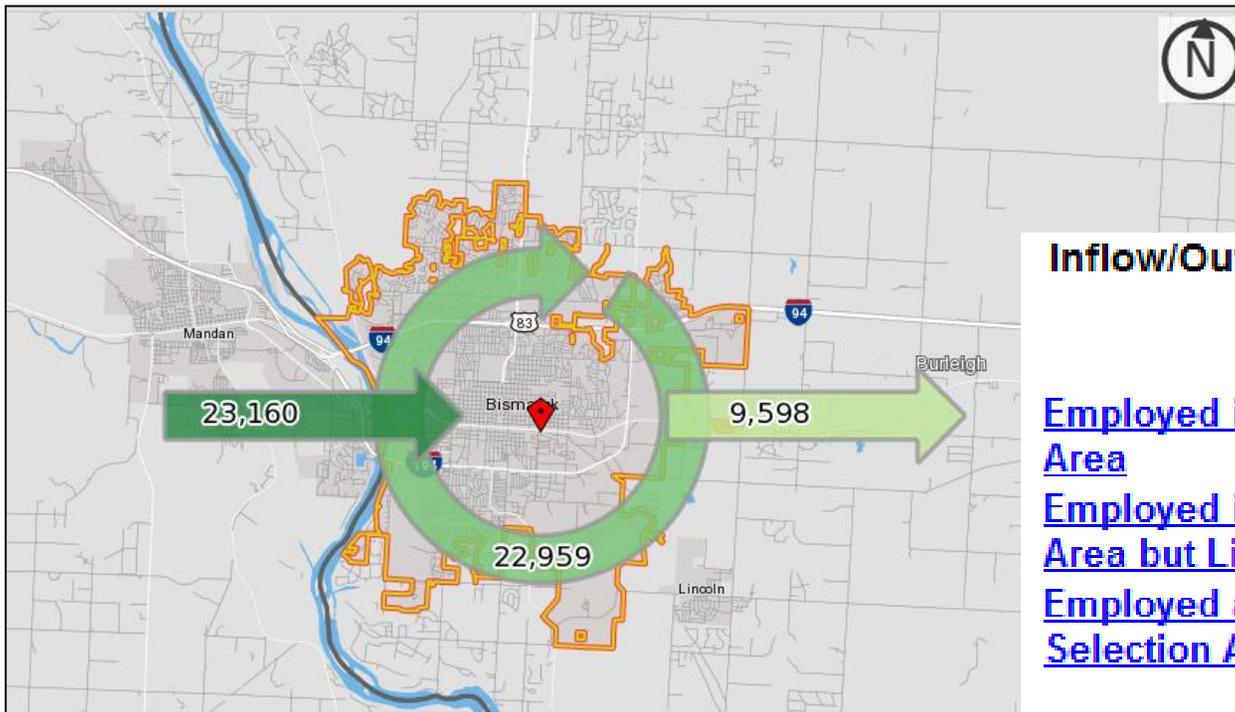
Employment Trends, salaries/hourly wages & business establishments.

Between 2000 and 2014, the unemployment rate in the Bismarck-Mandan MSA ranged from a high of 3.9 percent to a low of 2.6 percent. During this period, the total number of employed persons increased by 9,464, or from 54,981 to 64,355. Currently, an estimated 65,092 persons are employed in the Bismarck-Mandan MSA. The trend of an increase workforce base is projected to continue, with an estimated 77,326 employed persons in the Bismarck-Mandan MSA, by 2030.

The illustrations on Pages 3.7 and 3.8 highlight commuting patterns of employees in Bismarck and Mandan. In Bismarck, a total of 46,199 persons are employed in the City, of which 23,160, or 50.2 percent commute from outside the City. In Mandan, of the existing 6,843 employees, a total of 4,652, or 60.8 percent, commute from outside the Community. According to the BMDA, average annual salaries and hourly wages in the MSA have been steadily increasing. From 2002 to 2013, the average annual salary increased from \$27,993 to \$44,153, while hourly wages increased from \$13.46 to \$21.23. This represents a net gain of \$16,160 for annual salaries and \$7.77 for hourly wages.

The number of business establishments in the Bismarck-Mandan MSA have also increased. In 2002, a total of 3,538 businesses existed in the MSA. As of 2013, a total of 4,707 businesses existed.

INFLOW/OUTFLOW EMPLOYMENT BISMARCK, ND

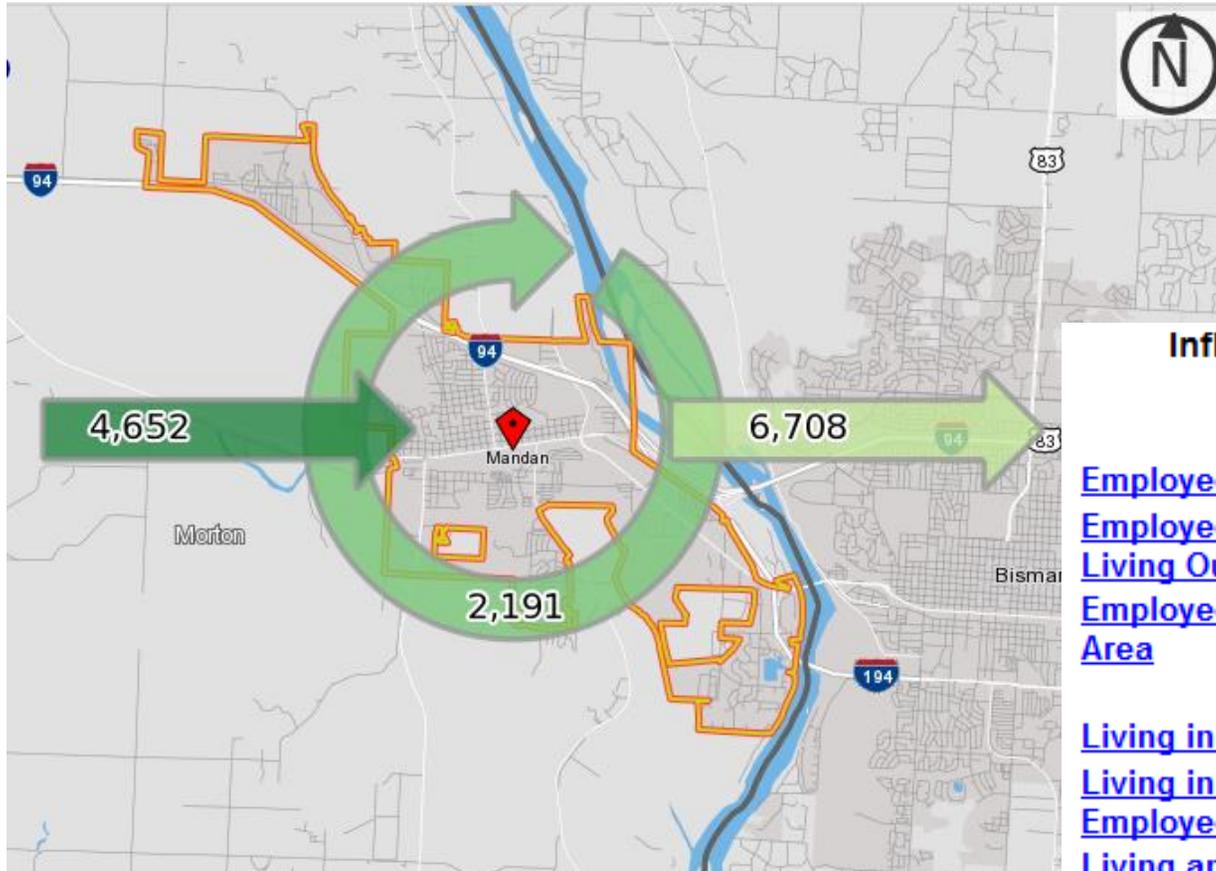


Inflow/Outflow Job Counts (Primary Jobs)

2011

	Count	Share
<u>Employed in the Selection Area</u>	46,119	100.0%
<u>Employed in the Selection Area but Living Outside</u>	23,160	50.2%
<u>Employed and Living in the Selection Area</u>	22,959	49.8%
<u>Living in the Selection Area</u>	32,557	100.0%
<u>Living in the Selection Area but Employed Outside</u>	9,598	29.5%
<u>Living and Employed in the Selection Area</u>	22,959	70.5%

INFLOW/OUTFLOW EMPLOYMENT MANDAN, ND



Inflow/Outflow Job Counts (Primary Jobs)

2011

	Count	Share
<u>Employed in the Selection Area</u>	6,843	100.0%
<u>Employed in the Selection Area but Living Outside</u>	4,652	68.0%
<u>Employed and Living in the Selection Area</u>	2,191	32.0%
<u>Living in the Selection Area</u>	8,899	100.0%
<u>Living in the Selection Area but Employed Outside</u>	6,708	75.4%
<u>Living and Employed in the Selection Area</u>	2,191	24.6%

○ HOUSING PROFILE. ○

Households.

Currently, an estimated 31,289 total households exist in Bismarck, consisting of 19,586 (62.6 percent) owner households and 11,703 (37.4 percent) renter households. By 2030, renter households will account for an estimated 38.7 percent of the households in the Community.

In Mandan, an estimated 9,158 total households exist, consisting of 6,310 (68.9 percent) owner and 2,848 (31.1 percent) renter households. Renter households are projected to account for an estimated 32.9 percent of the households in Mandan, by 2030.

Both Bismarck and Mandan are projected to experience an increase in both owner and renter households, by 2030.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters is currently estimated at 1,969 in Bismarck and 598 in Mandan. Both Communities are projected to experience increases in the number of group quarters by 2030.

Housing Units/Vacancy & Occupancy.

Currently, Bismarck contains an estimated 31,897 housing units, consisting of approximately 20,076 owner and 11,821 rental units. Of these 31,897 units, approximately 608 are vacant, resulting in an overall, housing vacancy rate of 1.9 percent. An estimated 364 owner and 244 rental units are vacant in Bismarck, resulting in an overall owner vacancy rate of 1.8 percent and an overall renter vacancy rate of 2.1 percent.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Bismarck is an estimated 1.4 percent, which includes an adjusted owner housing vacancy rate of 1.2 percent and adjusted rental housing vacancy rate of 1.7 percent. This concludes that the Community has both an owner housing and rental housing vacancy deficiency, concluding to a lack of available, quality housing in the City of Bismarck.**

The City of Mandan contains an estimated 9,831 housing units, consisting of an estimated 6,632 owner and 3,199 rental units. A total of 673 of the 9,831 housing units are vacant, resulting in an overall, housing vacancy rate of 6.8 percent. An estimated 322 owner and 351 rental units are vacant in Mandan, resulting in an overall owner vacancy rate of 4.9 percent and an overall renter vacancy rate of 10.9 percent.

The Adjusted Housing Vacancy Rate for Mandan is an estimated 4.7 percent, which includes an adjusted owner housing vacancy rate of 3.7 percent and adjusted rental housing vacancy rate of 6.8 percent. This concludes that the Community has a lack of available, quality owner housing units.

Housing Values, Gross Rent and Average Sale Price.

The cost of housing in any Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. The Cities of Bismarck and Mandan are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources.

The American Community Survey identified a 2013 median owner housing value, in Bismarck, at an estimated \$163,900 and, in Mandan, \$150,000. Today (2015), median housing value in Bismarck is an estimated \$184,200, while median housing value in Mandan is an estimated \$178,300. By 2030, the estimated median housing value is projected to increase an estimated 46.8 percent to \$270,500 in Bismarck and increase an estimated 40.1 percent to \$249,800 in Mandan.

The current estimated median gross rent is \$733 in Bismarck and \$699 in Mandan. By 2030, the median gross rent is projected to increase an estimated 26.9 percent to \$930 in Bismarck and increase an estimated 31 percent to \$915 in Mandan.

As per the BMDA, a total of 187 residential units have been sold in the Bismarck-Mandan MSA, including 144 single family units. The year-to-date (July, 2015) average sale price of all residential housing units was \$256,060. The year-to-date average sale price of single family units, only, was \$269,668. Average sale prices have increased dramatically in the Bismarck-Mandan MSA. The BMDA identified a 2011 average selling price for all residential units at \$176,050 and an average selling price of single family units, only, at \$209,581.

Foreclosures.

The following foreclosure data is provided on a state basis, only, but closely reflects the trends being experienced in the Communities of Bismarck and Mandan. According to the National Delinquency Survey's 2015 second quarter report, provided by the Mortgage Bankers Association, a total of 57,021 loans have been serviced in the State of North Dakota, with 2.23 percent, or 1,271 being past due and 0.58 percent, or 331, in foreclosure. A total of 1.08 percent of the total number of loans in foreclosure were considered "seriously delinquent". **This report also highlighted the State of North Dakota as having the second lowest percentage of loans in foreclosure in the United States.**

Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2030, it is important that appropriate, affordable housing stock of various types be available in the Community, including housing for new and existing families, retirees, the elderly and persons with a mental and/or physical disability(ies). Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

Interviews with selected local housing developers, property managers and elderly housing providers identified several affordable housing programs experiencing rental housing occupancies at or above 90 percent in both Bismarck and Mandan and maintaining wait lists for prospective tenants.

SECTION 4

Housing Demand/Needs Analysis.



HOUSING DEMAND/NEEDS ANALYSIS.

○ INTRODUCTION ○

This **Section** of the **Bismarck and Mandan, North Dakota Housing Demand Analysis** provides a comprehensive analysis of housing demand and need for the 15-year period. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

Housing demand projections in this Section focus on the total owner and rental housing unit need in Bismarck and Mandan, from 2015 to 2030. A breakout of housing demand projections for 2015-2018, 2019-2020, 2021-2025 and 2026-2030 are available in Appendix II of this Housing Demand Analysis.

○ HOUSING DEMAND POTENTIAL ○

To effectively determine housing demand potential, three separate components were reviewed. These included **(1) housing demand based upon new households, the replacement of substandard housing units and the need for affordable housing units for persons/families cost burdened, (2) vacancy deficiency (demand), and (3) local “pent-up” housing demand.** The following describes each of these components.

(1) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular neighborhood or community.

Future Population & Households.

Both Communities are projected to increase in both population and households through 2030. By 2030, Bismarck is projected to increase in population from the current (2015) population of 69,987, to an estimated population of 83,601, with the potential to reach 87,780 by 2030. Mandan, with a 2015 population of 21,480, is projected to reach an estimated population of 31,882 with the potential to reach an estimated population of 32,765 by 2030.

Households in Bismarck are projected to increase from an estimated 31,289 in 2015, to 39,238 in 2030. Households in Mandan are projected to increase from an estimated 9,158 in 2015, to 13,984 by 2030. **Housing development programs will need to be implemented to ensure safe, decent and affordable housing is provided for both current and new residents.**

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Census and the field work completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- As per the American Community Survey 2009-2013 estimates, a total of 326, or 1.2 percent of the total 27,748 units in Bismarck have overcrowded conditions, while 95 units, or 0.4 percent of all housing units, lack complete plumbing. In Mandan, of the estimated 7,882 housing units, 83, or 1.1 percent are estimated to be experiencing overcrowded conditions, with no units experiencing incomplete plumbing. The number of overcrowded housing units in each Community could increase if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner and renter households that are cost burdened are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 27.6 percent, or 8,663 of the total 31,289 households in Bismarck, are considered cost burden. In Mandan, an estimated 16.6 percent, or 1,524 of the total 9,158 households are considered cost burden.** Through 2030, the number of renter and owner, cost burdened households is projected to increase, due to the sharp influx of population that is outpacing housing development. Action should continue to be taken to create more affordable housing units in each Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Bismarck and Mandan, to have sufficient housing available for both new and existing residents. An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, the City of Bismarck has an overall estimated housing vacancy rate of 1.9 percent. A major vacancy deficiency exists in the Community's housing stock, where an estimated 1.8 percent of the total owner housing stock and 2.1 percent of the total renter housing stock is vacant. The overall adjusted housing vacancy rate, which considers housing units strictly for sale or for rent and meet City code, is an estimated 1.4 percent. This includes a 1.2 percent owner housing vacancy rate and a 1.7 percent renter housing vacancy rate.

The City of Mandan is experiencing an overall estimated housing vacancy rate of 6.8 percent, with an estimated 4.9 percent of the total owner housing stock and 10.9 percent of the total renter housing stock being vacant. The overall adjusted housing vacancy rate is an estimated 4.7 percent. This includes a 3.7 percent owner housing vacancy rate and a 6.8 percent renter housing vacancy rate.

(3) "PENT-UP" HOUSING DEMAND.

The **"Pent-Up" housing demand** is defined as those current residents of Bismarck and Mandan needing and/or wanting to secure a different and/or affordable housing type during the next three, five, 10 and 15 years. This would include persons from all household types and income sectors of the Community, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

○ HOUSING TARGET DEMAND. ○

Table 4.1, Page 4.5, identifies the estimated housing target demand for Bismarck and Mandan through 2030. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

For Bismarck, the total estimated target housing demand is 9,077 units, by 2030, including an estimated 5,306 owner and 3,771 rental units. The total estimated development cost, by 2030, is \$1.87 billion. For Mandan, by 2030, the total estimated target housing demand is 3,930 units, including an estimated 2,480 owner and 1,450 rental units. The total estimated development cost, by 2030, is \$809 million. An estimated 12 to 14 percent of the total target housing demand for both Communities should include both new construction and purchase/rehab/resale or re-rent activities.

A demand for new and/or rehabilitated housing units exists in the Downtowns of both Bismarck and Mandan. A total of 160 units, consisting of 38 owner and 122 rental housing units, should be created in Downtown Bismarck, while a total of 78 units, consisting of 22 owner and 56 rental housing units, should be created in Downtown Mandan, by 2030. Both Communities should consider utilizing any available vacant lots or the acquisition/demolition of dilapidated structures to create new owner and rental housing opportunities.

TABLE 4.1
ESTIMATED 15-YEAR HOUSING TARGET DEMAND/BUDGET
BISMARCK & MANDAN, NORTH DAKOTA
2018-2030

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Bismarck:				
2018:	1,196	810	2,006	\$397.2
2020:	558	440	998	\$202.6
2025:	1,668	1,215	2,883	\$599.7
<u>2030:</u>	<u>1,884</u>	<u>1,306</u>	<u>3,190</u>	<u>\$676.3</u>
Totals:	5,306	3,771	9,077**	\$1.87 Billion
Mandan:				
2018:	765	408	1,173	\$232.2
2020:	254	158	412	\$83.6
2025:	603	382	985	\$204.9
<u>2030:</u>	<u>858</u>	<u>502</u>	<u>1,360</u>	<u>\$288.3</u>
Totals:	2,480	1,450	3,930**	\$809.0

*Based upon new households, providing affordable housing for cost burdened households, with housing problems, replacement of substandard housing stock, absorb housing vacancy deficiency consisting of structurally sound housing units and build for pent-up demand. Includes both new construction and purchase/rehab/resale or re-rent (an estimated 12% to 14% of the total target housing demand).

**Includes Downtown Housing Target Demand

Bismarck: 160 Units - 38 Owner, 122 Rental.

Mandan: 78 Units - 22 Owner, 56 Rental.

Source: Hanna:Keelan Associates, P.C., 2015.

○ HOUSING DEMAND BY INCOME SECTOR. ○

Table 4.2 presents the **estimated household Area Median Income (AMI)**, per household size for the Bismarck Metropolitan Statistical Area (MSA), which includes Burleigh and Morton Counties.

Incomes for one to eight person households at 100 percent AMI range from \$56,300 to \$106,000 for the Bismarck MSA. By comparison of MSAs in North Dakota, incomes for one to eight person households at 100 percent AMI in the Fargo MSA range from \$53,500 to \$100,800 and, in the Grand Forks MSA, range from \$51,800 to \$97,600.

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,890	\$19,290	\$21,690	\$24,090	\$26,040	\$27,960	\$29,880	\$31,800
50% AMI	\$28,150	\$32,150	\$36,150	\$40,150	\$43,400	\$46,600	\$49,800	\$53,000
60% AMI	\$33,780	\$38,580	\$43,380	\$48,180	\$52,080	\$55,920	\$59,760	\$63,600
80% AMI	\$45,000	\$51,400	\$57,850	\$64,250	\$69,400	\$74,550	\$79,650	\$84,800
100%AMI	\$56,300	\$64,300	\$72,300	\$80,300	\$86,800	\$93,200	\$99,600	\$106,000
125%AMI	\$70,375	\$80,375	\$90,375	\$100,375	\$108,500	\$116,500	\$124,500	\$132,500

Source: United States Department of Agriculture-Rural Development,
Guaranteed Housing Program Income Limits.
Hanna:Keelan Associates, P.C., 2015.

Table 4.3, Pages 4.7 and 4.8, identifies the estimated year-round target housing demand, for Bismarck and Mandan, through 2030, by income sector. Identified categories range from 0 to 126 percent+ AMI. The lower the identified percentage, the more likely a subsidy, such as a Section 8 Housing Voucher may be required to obtain housing

Approximately 9,077 new units, consisting of 5,306 owner and 3,771 rental units, should be targeted by 2030 for the City of Bismarck. The City should develop housing for persons and families of all incomes, with a majority of units focusing on families who have a median income of 81 percent or higher.

In Mandan, an estimated 3,930 housing units should be targeted by 2030, including 2,480 owner and 1,450 rental housing units. The greatest demand for owner housing to be constructed is for persons and families at 156 percent AMI or higher. Rental unit development should be geared towards persons and families between 81 and 125 percent AMI.



TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
BISMARCK & MANDAN, NORTH DAKOTA
2015-2030

2015-2018		Income Range					
	0-30%	31-60%	61-80%	81-125%	126%+		
<u>Bismarck:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>	
Owner:	7	15	92	452	630	1,196	
Rental:	25	75	123	233	354	810	
<u>Mandan:</u>							
Owner:	0	6	66	264	429	765	
Rental:	15	68	89	154	82	408	
2019-2020							
<u>Bismarck:</u>							
Owner:	2	6	42	216	292	558	
Rental:	14	40	70	126	190	440	
<u>Mandan:</u>							
Owner:	0	2	22	86	144	254	
Rental:	6	26	34	60	32	158	
2021-2025							
<u>Bismarck:</u>							
Owner:	7	22	129	634	876	1,668	
Rental:	38	114	182	351	530	1,215	
<u>Mandan:</u>							
Owner:	0	5	51	208	339	603	
Rental:	20	62	81	143	76	382	
CONTINUED:							

TABLE 4.3 (CONTINUED)						
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR						
BISMARCK & MANDAN, NORTH DAKOTA						
2015-2030						
2026-2030						
<u>Bismarck:</u>						
Owner:	8	19	147	718	992	1,884
Rental:	41	125	191	383	566	1,306
<u>Mandan:</u>						
Owner:	0	7	71	297	483	858
Rental:	11	84	106	195	106	502
2015-2030						
<u>Bismarck:</u>						
Owner:	24	62	410	2,020	2,790	5,306
Rental:	118	354	566	1,093	1,640	3,771
<u>Mandan:</u>						
Owner:	0	20	210	855	1,395	2,480
Rental:	52	240	310	552	296	1,450
Source: Hanna:Keelan Associates, P.C., 2015.						

○ HOUSING LAND USE PROJECTIONS AND HOUSING DEMAND BY TARGET SECTORS & PRICE PRODUCTS – BISMARCK, NORTH DAKOTA. ○

Table 4.4, Page 4.11, identifies the estimated land use projections and housing types per age sector in the Community of Bismarck, by 2030. An estimated **2,566 acres of land** will be required to complete the needed housing developments throughout the Community.

An estimated 2,792 units should be developed for the 55+ age group, including special populations. This would require an estimated 886 acres. An estimated 6,285 units will need to be developed for non-elderly families (18 to 54 years), requiring an estimated 1,680 acres. New housing types should include single family, duplex/triplex, town home, patio home and apartment units. **Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.**



**TABLE 4.4
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BISMARCK, NORTH DAKOTA
2015-2030**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	3,138 / 26*	1,215
	Patio Home Unit	180 / 36	65
	Town Home Unit	210 / 76	115
	Duplex/Triplex Unit	42 / 109	60
	Apartment - 4+ Units ¹	38 / 2,430	225
Totals		3,608 / 2,677	1,680
55+ Years	Single Family Unit	1,086 / 30	445
	Patio Home Unit	160 / 80	53
	Town Home Unit	340 / 220	222
	Duplex/Triplex Unit	66 / 116	72
	Apartment - 4+ Units ¹	46 / 648**	94
Totals		1,698 / 1,094	886
TOTAL UNITS / ACRES		5,306 / 3,771	2,566
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

Target populations include elderly, family and special needs, per Area Median Income (AMI). The housing types in Bismarck include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of homes in the Area should be geared toward family populations, including those in the local workforce.

Table 4.5, Page 4.13 identifies housing target demand for the City of Bismarck, for specific population groups by 2030. In Bismarck, 9,077 units will be needed by 2030, consisting of 5,306 owner and 3,771 rental units. This includes an estimated 2,792 total units for elderly (55+) populations and 6,059 total units for families, which also includes housing for veterans, college students. An additional 226 total units should be built for special populations, or those with a mental or physical disability(ies). An estimated 5,786 housing units, consisting of 3,448 owner and 2,338 rental units should be built for the workforce population in the Community.

Table 4.6, page 4.14 identifies proposed housing types by price product with the given Area Median Income (AMI) for Bismarck, by 2030. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 81 percent AMI with an average affordable purchase price at or above \$228,000. Two+-bedroom rental units, with an average affordable monthly rent at or above \$930, present the greatest need in the Area. A demand exists for nearly all AMI categories and unit sizes.

Three-bedroom units at an average purchase price of \$156,000 and an estimated average monthly rent cost of \$745 are the most needed housing types for the workforce population in Bismarck.

**TABLE 4.5
HOUSING DEMAND – TARGET SECTORS
BISMARCK, NORTH DAKOTA
2015-2030**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector (45%+)
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	6	18	108	614	952	1,698	340
Family	8	30	278	1,378	1,824	3,518	3,100
Special Populations¹	<u>10</u>	<u>14</u>	<u>24</u>	<u>28</u>	<u>14</u>	<u>90</u>	<u>8</u>
Subtotals	24	62	410	2,020	2,790	5,306	3,448
<u>Rental Units*</u>							
Elderly (55+)	22	82	118	352	520	1,094	164
Family	58	228	418	717	1,120	2,541	2,162
Special Populations¹	<u>38</u>	<u>44</u>	<u>30</u>	<u>24</u>	<u>0</u>	<u>136</u>	<u>12</u>
Subtotals	118	354	566	1,093	1,640	3,771	2,338
Totals	142	416	976	3,113	4,430	9,077	5,786

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 4.6
HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)
BISMARCK, NORTH DAKOTA
2015-2030

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$131,000*	(31%-60%) \$148,000*	(61%-80%) \$168,000*	(81%-125%) \$228,000*	(126%+) \$268,000**+	Totals	Work Force \$156,000*
1 Bedroom ¹	0	0	0	10	16	26	8
2 Bedroom ¹	12	18	150	556	710	1,446	288
<u>3+ Bedroom</u>	<u>12</u>	<u>44</u>	<u>260</u>	<u>1,454</u>	<u>2,064</u>	<u>3,834</u>	<u>3,152</u>
Totals	24	62	410	2,020	2,790	5,306	3,448

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$605**	(31%-60%) \$685**	(61%-80%) \$795**	(81%-125%) \$930**	(126%+) \$1,030**+	Totals	Work Force \$745**
1 Bedroom ¹	36	80	90	152	228	586	68
2 Bedroom ¹	48	148	270	520	732	1,718	1,030
<u>3+ Bedroom</u>	<u>34</u>	<u>126</u>	<u>206</u>	<u>421</u>	<u>680</u>	<u>1,467</u>	<u>1,240</u>
Totals	118	354	566	1,093	1,640	3,771	2,338

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

○ HOUSING LAND USE PROJECTIONS AND HOUSING DEMAND BY TARGET SECTORS & PRICE PRODUCTS – MANDAN, NORTH DAKOTA. ○

Table 4.7, Page 4.16, identifies the estimated **land use projections and housing types per age sector** in Mandan, by 2030. An estimated **1,132 acres of land** will be required to complete the needed housing developments throughout the Community.

An estimated 1,212 units should be developed for the 55+ age group, including special populations, requiring an estimated 362 acres. An estimated 2,718 units will need to be developed for persons and families age 18 to 54 years, requiring an estimated 770 acres. New housing types should include single family, duplex/triplex, town home, patio home and apartment units. **Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.**



TABLE 4.7
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
MANDAN, NORTH DAKOTA
2015-2030

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	1,311 / 14*	525
	Patio Home Unit	124 / 30	46
	Town Home Unit	210 / 60	80
	Duplex/Triplex Unit	21 / 83	41
	Apartment - 4+ Units	22 / 843	78
Totals		1,688 / 1,030	770
55+ Years	Single Family Unit	500 / 12	203
	Patio Home Unit	74 / 30	31
	Town Home Unit	152 / 84	70
	Duplex/Triplex Unit	40 / 44	33
	Apartment - 4+ Units ¹	26 / 250**	25
Totals		792 / 420	362
TOTAL UNITS / ACRES		2,480 / 1,450	1,132
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

Table 4.8, Page 4.18, identifies housing target demand for specific population groups for the City of Mandan by 2030. A total of 3,930 units will be needed by 2030 in Mandan, comprised of 2,480 owner and 1,450 rental units. This includes an estimated 1,212 total units for elderly (55+) populations and 2,602 total units for families, including housing for veterans, college students. An additional 116 total units should be built for special populations, or those with a mental or physical disability(ies). An estimated 2,480 housing units, consisting of 1,584 owner and 896 rental units should be built for the workforce population in the Community.

Table 4.9, Page 4.19, identifies proposed housing types by price product with the given Area Median Income (AMI) for Mandan, by 2030. Three+-bedroom owner housing units at or above 81 percent AMI are the most needed unit type in Mandan. These owner units should have an average affordable purchase price at or above \$228,000. Two+-bedroom rental units, with an average affordable monthly rent at or above \$930, present the greatest need in the Area.

Three-bedroom units at an average purchase price of \$156,000 and an estimated average monthly rent cost of \$745 are the most needed housing types for the workforce population in Mandan.

TABLE 4.8
HOUSING DEMAND – TARGET SECTORS
MANDAN, NORTH DAKOTA
2015-2030

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	52	245	495	792	138
Family	0	10	144	592	890	1,636	1,440
Special							
<u>Populations¹</u>	<u>0</u>	<u>10</u>	<u>14</u>	<u>18</u>	<u>10</u>	<u>52</u>	<u>6</u>
Subtotals	0	20	210	855	1,395	2,480	1,584
<u>Rental Units*</u>							
Elderly (55+)	16	60	96	104	144	420	58
Family	24	164	192	434	152	966	830
Special							
<u>Populations¹</u>	<u>12</u>	<u>16</u>	<u>22</u>	<u>14</u>	<u>0</u>	<u>64</u>	<u>8</u>
Subtotals	52	240	310	552	296	1,450	896
Totals	52	260	520	1,407	1,691	3,930	2,480

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 4.9
HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)
MANDAN, NORTH DAKOTA
2015-2030

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$131,000*	(31%-60%) \$148,000*	(61%-80%) \$168,000*	(81%-125%) \$228,000*	(126%+) \$268,000**+	Totals	Work Force \$156,000*
1 Bedroom ¹	0	0	0	6	8	14	4
2 Bedroom ¹	0	6	62	230	355	653	130
3+ Bedroom	0	14	148	619	1,032	1,813	1,450
Totals	0	20	210	855	1,395	2,480	1,584

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$605**	(31%-60%) \$685**	(61%-80%) \$795**	(81%-125%) \$930**	(126%+) \$1,030**+	Totals	Work Force \$745**
1 Bedroom ¹	16	54	60	76	40	246	30
2 Bedroom ¹	22	102	138	262	136	660	406
3+ Bedroom	14	84	112	214	120	544	460
Totals	52	240	310	552	296	1,450	896

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

○ HOUSING REHABILITATION & DEMOLITION DEMAND. ○

Table 4.10 identifies the **target rehabilitation and demolition demand** for Bismarck and Mandan by 2030. Housing rehabilitation and demolition demand are based off several components, including cost-burdened household analysis and field observations. A total of **1,633 units in Bismarck and 558 units in Mandan should be targeted for moderate rehabilitation, at an estimated cost of \$45.7 Million and \$15.6 Million, respectively. Additionally, an estimated 528 units in Bismarck and 285 units in Mandan, pending appraisal qualification, should be substantially rehabilitated at an estimated cost of \$21.6 Million and \$11.7 Million, respectively.**

Up to 401 housing units in Bismarck and 201 housing units in Mandan should be considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in both Communities should be secured in a “Community Land Trust,” reserved for future housing development. Both Cities will need to take a proactive role in housing development and rehabilitation activities.

**TABLE 4.10
TARGET REHABILITATION &
DEMOLITION DEMAND & BUDGET
BISMARCK & MANDAN, NORTH DAKOTA
2030**

	<u>Bismarck</u>	<u>Mandan</u>
- Moderate Rehabilitation	1,633 / \$45,768,000	558 / \$15,639,000
- Substantial Rehabilitation	528 / \$21,768,000*	285 / \$11,750,000*
- Demolition	401 / \$9,624,000**	201 / \$4,824,000**
	\$31,478,000***	\$15,779,000***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2015.

○ ENERGY SYSTEMS SOLUTIONS FOR HOUSING. ○

Housing developers are taking advantage of several “tools of implementation,” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the homeowner. It is important for the Cities of Bismarck and Mandan to support and promote these tools for use in new housing development programs, both single- and multifamily. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas. The following policies should be considered in the development of energy efficient housing in both Communities:

- Utilize local Zoning Regulations to control the placement and operation of alternative energy systems.
- Require compliance with the “Special Use Permit” process so that established conditions are met by the applicant.
- Promote the development of vocational education opportunities in high schools, trade schools, Community and State colleges and Universities to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Promote the use of conservation methods. Reduce consumption of energy in residential sectors.**
- Promote the expanded use of solar and geothermal exchange energy systems for applications throughout the extra-territorial planning jurisdictions of Bismarck and Mandan.
- Consider developing a residential subdivision as a pilot development project. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials in conformance to the “LEED” Certified Building techniques.
- Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.



SECTION 5

Housing Goals & Action Steps.



HOUSING GOALS & ACTION STEPS.

○ INTRODUCTION. ○

The following “**Housing Goals & Action Steps**” are the combined results of a citizen participation process, consisting of a Citizen Housing Survey, interviews with key Community and housing stakeholders, Housing “Listening Sessions” and meetings with staff from the Cities of Bismarck and Mandan and the statistical results addressing housing demand. Citizen Participation activities provided several opportunities for input from various individuals, organizations and Community leadership, regarding the existing and future housing needs of the two Communities. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in both Communities. **A total of 451 participants completed the Citizen Housing Survey. Additional information regarding housing demand, target populations, price points and housing rehabilitation can be found in Appendices I and II of this Housing Demand Analysis.**

The Goals and Action Steps for the Cities of Bismarck and Mandan should coincide and be used in conjunction with existing community and economic development studies and plans, including the Bismarck Growth Management Plan and the City of Bismarck 2015-2019 Consolidated Plan and recently completed Mandan Comprehensive Plan.

○ GOAL 1: HOUSING DEVELOPMENT INITIATIVE. ○

The City of Bismarck has a 15-year (2030) housing target demand of 9,077 housing units (5,306 owner, 3,771 rental). The City of Mandan has a 15-year housing target demand for 3,930 units (2,480 owner, 1,450 rental). The two Cities should implement a joint **housing development initiative** as a primary housing/economic development activity. **Participants of the Citizen Housing Survey identified housing for the local workforce and elderly populations is of greatest need in the two Communities.**

- **Action Step 1:** The Communities of Bismarck and Mandan should maintain a **Housing Partnership** while expanding the membership of number of private and public sector organizations including, but not limited to, economic and housing development corporations, community development departments, Morton and Burleigh County Housing Authorities and local real estate professionals and contractors. Local human service agencies and agencies on aging, serving the elderly and persons with special needs should also be included in the Housing Partnership.

The **Housing Partnership** serves to, first, encourage housing development in both Communities. The Partnership should monitor vacant land availability for housing, while working directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of each Community's current and future residents. Emphasis should be placed on creating housing for the local workforce, young families, retirees, the elderly, veterans, college students and populations with special needs (see Section 4, Tables 4.5 and 4.8). **Participants of the Citizen Housing Survey identified housing for low- to moderate income persons, families and elderly populations, housing choices for first-time homebuyers and single family housing as greatly needed in the two Communities.**

- **Action Step 2:** Create a formal **Employer's Housing Assistance Program**, encouraging major employers in each Community to become directly involved with assisting their employees in obtaining affordable, suitable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.
- **Action Step 3:** The Bismarck and Mandan Housing Partnership should work with area housing stakeholders to implement a **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age, focusing on independent living, assisted living and long-term care housing facilities. Local Housing Authorities should continue to address elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services. **Housing demand for elderly and special needs populations are addressed in Section 4 of this Housing Demand Analysis.**



- **Action Step 4:** Create a **Downtown Housing Development Initiative** in Bismarck and Mandan directed at increasing the availability of housing opportunities in each Central Business District. Additional Downtown commercial buildings could be adaptively reused for upper level housing to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. Both the rehabilitation of upper-story units in commercial buildings and construction of new multifamily housing projects on under-utilized lots should be planned and implemented.

For the City of Bismarck, an estimated 160 units, including 38 owner and 122 rental, should be developed in the Downtown by 2030. For Downtown Mandan, an estimated 78 units, including 22 owner and 56 rental should be developed during the next 15 years. Projects should range from developing available, large vacant lots for specific housing programs to rehabilitating multi-story buildings for residential/ commercial mixed uses.

○ GOAL 2: NEW HOUSING DEVELOPMENTS. ○

Bismarck and Mandan should address the needs of both owner and renter households of all age and income sectors, with varied price points. This can be accomplished through the platting of new residential subdivisions, utilizing vacant lots for infill development and establishing redevelopment efforts in selected residential neighborhoods.

- **Action Step 1:** Develop unique solutions to create residential developments within and adjacent the Corporate Limits of each Community, in an effort to make vacant land available for expanded residential growth. **This should include the identification of vacant lots and land for planned residential subdivisions. New development should follow the recommendations highlighted in the *Growth Management Plan* developed by the Bismarck-Mandan Metropolitan Planning Organization, as well as each Community’s Comprehensive Plan’s “Future Land Use Plan”.**

The **Housing Partnership**, working with the staff and administration of each City will need to identify up to **2,566 acres of land for new residential development in Bismarck and 1,132 acres of land in Mandan** to meet the estimated need for **each Community’s respective housing target demand by 2030**. Housing should be targeted for development in both new and existing (redeveloped) neighborhoods in each Community.

- **Action Step 2: Target Growth Areas** should be identified in each Community; one to support low to moderate income housing, the other for upper income housing. The Communities should develop affordable housing projects near Downtown areas to support access to various public amenities. Other target areas should include large tracts of vacant land in older neighborhoods and nearby supportive public services such as hospitals and schools, as well as large employment centers.

The northern portions of Bismarck and Mandan, beyond the Interstate 94 Corridor, have been targeted for upper income single family and multifamily housing development. This development trend should continue, but incorporate designated subdivisions featuring housing that is affordable to moderate income families, specifically those in the 80 to 125 percent Area Median Income group.

- **Action Step 3: A total of 147 participants, or 33 percent of the total 449 Survey participants were renters that identified an intent to purchase a home in either Bismarck or Mandan in the near future.** Build new housing that consists of a mix of both owner and rental housing units. Affordable housing for both middle-income workforce families and households that are cost-burdened is needed in the two Communities. Affordable homes, particularly those with three+-bedrooms, are in demand in both Bismarck and Mandan. **Housing for the local workforce should have an average affordable purchase price of \$156,000 in each Community (See Section 4, Tables 4.6 and 4.9).**



Special attention should be given the construction of single family housing units for large families. **A Lease-To-Own Housing Program in each Community should be designed and implemented to support homeownership.** New housing development in each Community should include the construction or rehabilitation of housing that is accessible for use and visit by persons and families with special needs. Bismarck and Mandan should consider “VisitAble Housing” concepts, provided by the Center for Inclusive Design and Environmental Access.



- **Action Step 4:** Employ proper, modern planning practices for the development of housing units in rural subdivisions, as well as new developments for low- to moderate income households, focusing on elderly households, in or around the central business districts of the two Communities to allow for ease of access to various amenities and services. **Additional housing for new and existing workforce families and low- to moderate income elderly households is greatly needed in Bismarck and Mandan.**
- **Action Step 5:** The average affordable monthly rent for workforce housing in Bismarck and Mandan should be approximately \$745, depending on the size, number of bedrooms and the affordability level of the household income sector being served. Affordable monthly rent for low-income rental households, at 0 to 60 percent of Area Median Income, should range between \$605 and \$685. Rental units of all types should be constructed in Bismarck and Mandan. An excellent market exists for the development of new rental housing units for both the elderly and family households, as well as single family units for large families.

Persons and families with Section 8 Vouchers are limited by HUD’s established “Fair Market Rent (FMR)”. The current FMR for the Bismarck Metropolitan Statistical Area, which includes Burleigh and Morton Counties, is highlighted below. Many families with vouchers cannot find available rental housing that meet these funding guidelines.

<u>Unit Type</u>	<u>FMR</u>
Efficiency	\$535
One-Bedroom	\$607
Two-Bedroom	\$759
Three-Bedroom	\$1,076
Four-Bedroom	\$1,269

Source: U.S. Department of Housing & Urban Development, huduser.org.

- **Action Step 6:** Additional **rental housing projects** are recommended for the Cities of Bismarck and Mandan, by 2030, to meet the needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. **The development of SRO (Single Room Occupancy) facilities, of 12 to 16 units each, should be given consideration to house single persons in the local workforce. SROs serve as employer-owned “temporary housing” for full-time employees searching for single family owner or rental housing. This housing type mainly serves persons and families transitioning from a job in another community. Partnerships with major employers are the most successful way to implement this type of housing unit.**

- **Action Step 7: Modern programs of assisted living and long-term care living should always be on the housing agenda of each Community.** Independent living housing types for the 55+ year age group should include smaller, space-efficient detached single family houses, patio homes of 1,800 to 2,200 square feet and attached townhomes, all having zero-grade entry. It is recommended that housing for elderly persons and families be developed near existing health centers, such as hospitals, clinics and existing elderly housing facilities.
- **Action Step 8: New housing activities should incorporate the construction of at least 90 owner and 136 rental housing units in Bismarck and 52 owner and 64 rental housing units in Mandan, by 2030, that addresses the housing needs of persons and families with special needs, including persons with a mental or physical disability(ies).**
- **Action Step 9:** In an effort to meet **immediate housing needs** in Bismarck and Mandan, the City should consider allowing non-traditional housing developments at existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for an accessory apartment and/or the development of “granny flats” and “tiny homes” on lots typically not sized to code. This can be accomplished through “footprint” reduction initiatives on housing in the two Communities.
- **Action Step 10:** Future housing activities in Bismarck and Mandan should focus on the needs of unique population groups, including **Veterans, the homeless/near-homeless** and the local **College populations**. **Participants of the Bismarck-Mandan Housing Listening Sessions also identified up to 300 homeless children exist in Bismarck, with little to no temporary or transitional housing available.** Participants also identified College students, in particular, are affected by student loans, as they cannot obtain financing for housing.
- **Action Step 11:** Public and private sectors should create a “shared cost” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Consider new, modern housing development types, such as new subdivisions utilizing New Urbanism and “Smart Growth” planning concepts by promoting walkable neighborhoods, access to public services and moderate- to high density development concepts of housing, retail and employment centers.
- **Action Step 12:** Combine funding resources to expand residential development in the Downtown. Utilize the recommendations presented in the *Bismarck Downtown Sub-Area Study*.

○ GOAL 3: HOUSING STOCK REHABILITATION/PRESERVATION. ○

Housing rehabilitation programs and activities in Bismarck and Mandan should strive to protect and preserve the existing housing stock, especially housing of historical significance.

- **Action Step 1:** As needed, each Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **This could include housing in designated “Low-Moderate Income” areas, as well as housing along or near railroad corridors and neighborhoods adjacent the Downtowns of Bismarck and Mandan. Vacated land could be placed in a Community Land Trust Program, to be used for future owner and rental housing development needs.**
- **Action Step 2:** Housing rehabilitation programs, for both owner and rental housing units, should be expanded in Bismarck and Mandan, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs. **A Purchase-Rehab/Resale and/or Re-Rent Program is recommended for both Communities.**
- **Action Step 3:** Bismarck and Mandan should recognize and make a concentrated effort to preserve housing of historical significance, as an effort to preserve older neighborhoods in both Communities.
- **Action Step 4:** To ensure a **clean and safe residential environment**, the ongoing maintenance of private residential properties, including mobile home parks, is needed, i.e. trash removal, junk cars, etc. **Continue to Implement residential clean-up activities throughout both Communities.**

○ GOAL 4: FINANCIAL ACTIVITIES FOR HOUSING DEVELOPMENT. ○

Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the each Community. This assistance is available from the North Dakota Housing Finance Agency, North Dakota Department of Economic Development, CommunityWorks North Dakota, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **The Cities of Bismarck and Mandan will need to develop and/or continue partnerships with developers and funders to enhance development activities in both Communities.**
- **Action Step 2:** Two or more major employers should consider forming a limited partnership to develop housing projects, utilizing all available public and private funding sources. Development options could include the creation of single room occupancy, or transitional housing for new employees.

○ GOAL 5: IMPEDIMENTS TO FAIR HOUSING CHOICE. ○

The Communities of Bismarck and Mandan will need to continue to utilize the **Bismarck Analysis of Impediments to Fair Housing** to eliminate all barriers and impediments to fair housing choice. It is recommended that the City of Mandan also establish an Analysis of Impediments process. Both Analysis of Impediments processes should be consistent with the State Analysis of Impediments to Fair housing Choice.

Both, the public and private sectors in each Community should play a role in this process. This would include the involvement of City Government, schools, churches and the local private sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Bismarck and Mandan. According to the City of Bismarck Analysis of Impediments to Fair Housing Choice, impediments include, but are not limited to, **discrimination on the basis of disability and familial status, failure of reasonable accommodation or modification, discriminatory advertising, high denial rates among American Indian and Hispanic populations, discrimination against public assistance recipients, lack of understanding of fair housing laws and policies.**

- **Action Step 2:** The Cities of Bismarck and Mandan should collaborate with the North Dakota Department of Labor and Human Rights to enforce the **Fair Housing Policies** identified in the *Bismarck Analysis of Impediments to Fair Housing*. This will ensure all current and future residents of the Community do not experience any discrimination in housing choice.
- **Action Step 3:** For persons with a disability(ies), supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 4:** Encourage lenders to aggressively market housing for minorities.
- **Action Step 5:** Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met.
- **Action Step 7:** Create and support the efforts of a regional “**Fair Housing Advisory Group**” through the provision of adequate resources for fair housing provisions.

SECTION 6

Housing Site & Land Use Analysis.



HOUSING SITE & LAND USE ANALYSIS.

o INTRODUCTION. o

Section 6 of this **Housing Demand Analysis** provides a **site and land use analysis** for the Bismarck/Mandan Metropolitan Statistical Area. As new housing programs are implemented throughout the Metro Area, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the Community.

o SITE CONSIDERATIONS. o

The careful, planned location of any new housing in Bismarck and Mandan to pertinent facilities and services crucially influences the market success of the housing. These facilities/services are comprised of many things, including schools, shopping, recreation and medical, to name a few. Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and persons with a physical or mental disability(ies) differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services and amenities available in the Community.

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

<u>Primary</u>	<u>Points</u>	<u>Points</u>	<u>Points</u>
	3	2	1
A. Grocery	Wkg.	½ M	1 M
B. Drug	Wkg.	½ M	1 M
C. Medical	Wkg.	½ M	1 M
D. Shopping	½ M	¾ M	1 M
E. Religious	½ M	¾ M	1 M
<u>Secondary</u>			
F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M
<u>Family Housing</u>			
<u>Primary</u>			
A. Educational	Wkg.	½ M	1 M
B. Recreational	Wkg.	½ M	1 M
C. Shopping	½ M	¾ M	1 M
D. Religious	½ M	¾ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
<u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance. M = Miles.

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic arteries which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”

○ HOUSING & THE COMPREHENSIVE PLAN. ○

BISMARCK 2014 GROWTH MANAGEMENT PLAN.

The Bismarck **2014 Growth Management Plan** evaluates population growth forecasts for 2025 and 2040 in terms of “Continued Steady Growth,” “Moderate Boom” and Aggressive Growth (Oil Boom)” Scenarios. Each of these scenarios has a percentage population growth associated with it, 1 to 1.5 percent for Steady Growth, 2.25 percent for Moderate Boom and 3.5 percent for Aggressive Growth through 2025. The Moderate Boom and Aggressive Growth Scenarios return to a 1 to 1.5 percent growth rate after 2025 and continue through 2040 at the lower rate. The Growth Management Plan focused on the Aggressive Growth Scenario to complete the Management Plan and update the Future Land Use Plan for the City and its Extra-Territorial Area that was established on January 1, 2014.

The Growth Management Plan is set up to balance growth beyond the Corporate Limits of Bismarck by setting up a “Phasing Plan” that identified a three phase Urban Service Priority area which correlates growth area expansion with infrastructure cost.

- **Phase 1** established the area where municipal water and sewer mains and trunk lines will be extended when growth occurs concentrically from the Corporate Limits through 2025.
- **Phase 2** established a development area that the City would provide municipal services between 2025 and 2040. If developers chose to establish a subdivision within the Phase 2 area prior to 2025 the developer would pay the cost to extend municipal infrastructure.
- **Phase 3** is identified as an **Urban Fringe** area that has the ability to cost effectively extend municipal services, but is not anticipated as supporting urban development until beyond 2040. Rural residential subdivisions would only be considered throughout the next 25 years.

This Housing Demand Analysis establishes a need for the City of Bismarck of a total of 9,077 housing units, requiring a minimum of 2,566 acres of land through 2030. Three residential growth areas are recommended to sustain this development potential are located to the northwest, northeast and east of the current corporate limits.

Proposed Bismarck Residential Growth Areas:

- The Northwest Residential Growth Area is recommended to be concentrated between River Road and North Washington Road concentrically from the Corporate Limits.
- The Northeast Residential Growth Area is planned to be focused between North 19th Street and approximately North 66th Street.
- The area generally bound between the eastern Corporate Limits at South 52nd Street and the future South 73rd Street, from Apple Creek Road north to Northeast 17th Road is recommended as the Eastern Residential Growth Area.

These three residential growth areas would support the residential development needs identified by the Housing Demand Analysis projections through 2030 in conformance with the Phase I and Phase II areas as established within the Bismarck Growth Management Phasing Plan.

MANDAN LAND USE & TRANSPORTATION PLAN – 2015.

The City of Mandan completed its Land Use and Transportation Plan in early 2015 and established a 2030 Urban Growth Boundary that correlates to the ability of the City to develop infrastructure systems. The Future Land Use Map extends residential, commercial, industrial, public/semi-public, public and parks/greenways and open space growth areas throughout the entire Two-Mile Extra-Territorial Area. Future growth is categorized in four stages that are broken down into five year increments. Generally the City of Mandan only supports subdivisions to be developed beyond an identified “Stage” when the current stage is predominantly completed. The Stages are divided into five-year periods; Stage 1, 2014-2020; Stage 2 2020-2025 and Stage 3 2025-2030. Stage 4 is identified as 2030 and beyond.

This Housing Demand Analysis established a need in the City of Mandan for a total of 3,930 housing units that will require a minimum of 1,132 acres of land through 2030 to sustain this projected growth. Three residential growth areas are proposed to meet the needs of residential development by this Housing Demand Analysis.

Proposed Mandan Residential Growth Areas:

- West of Downtown between 10th Avenue SW and the western Corporate Limits, from Boundary Street south to West Main Street.
- Northwest Mandan, to the north of Interstate 94. The area generally located between Collins Avenue and Old Red Trail, extending to the west around the existing residential neighborhoods and expanding north to the northern boundary of the 2030 Growth Boundary.
- The southern residential growth area, generally located from Highway 6 east to the existing residential neighborhood adjacent the Fort Lincoln Elementary School, between 19th Street and the northern boundary of the Mandan Municipal Airport.

The first three Stages of the Land Use and Transportation Plan are recommended as the primary areas to guide residential development in Mandan through 2030, in conformance with the 2030 Growth Boundary.

HOUSING ACTIVITIES IN DEVELOPED AREAS.

Redevelopment priorities, including housing, center on the cost of maintaining or replacing aging and deteriorating infrastructure and utility systems within established neighborhoods at the core of each of the two Communities. Secondary priorities are centered on promoting infill development of vacant property, or replacing dilapidated structures with new housing.

Rehabilitation and/or Redevelopment Needs.

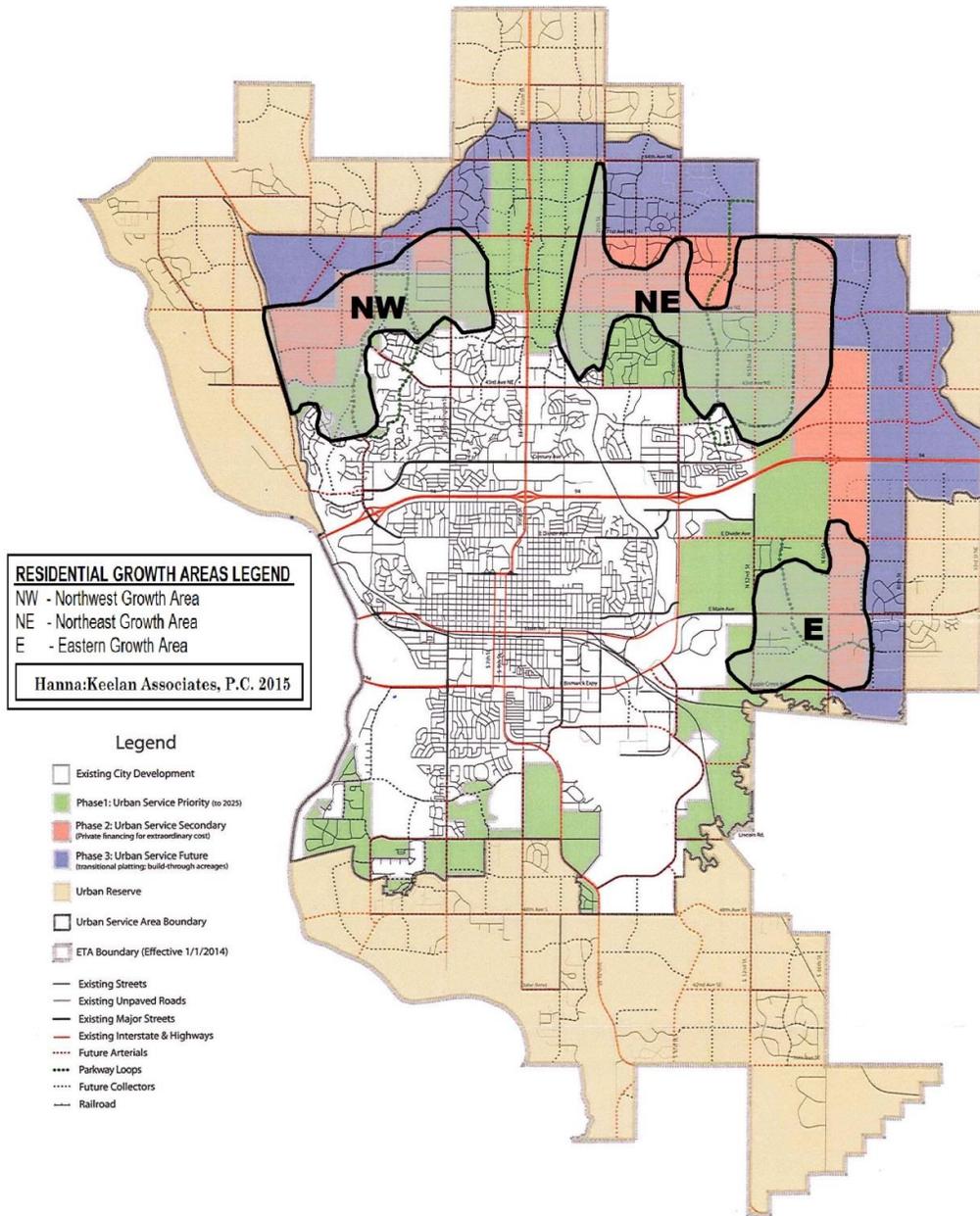
Bismarck housing rehabilitation and housing demolition and replacement is recommended to be focused on areas surrounding Downtown Bismarck. **Growth areas to the east, northeast and northwest of Bismarck are highlighted in the Bismarck Growth Management Plan Illustration on Page 6.8.** This Housing Demand Analysis advocates concentrating rehabilitation and redevelopment efforts in the areas located:

- Northeast of Downtown between 11th and 26th Streets, from Boulevard Avenue south to Broadway Avenue.
- North of Downtown between Washington and 11th Streets, from Boulevard Avenue south to “C” Avenue.
- Northwest of Downtown from Washington Street west to Griffin Street, between Boulevard Avenue and Broadway Avenue.
- South of Downtown throughout the area between Front Avenue and Michigan Avenue, from 7th Street east to 16th Street.
- South and West of Downtown between Lake and Jefferson Avenues, from Bell to West Street.

All of the above referenced areas are located within the central “Low-to- Moderate Income Area” established by the City of Bismarck as a target area for reinvestment of Community Development Block Grant funding.



GROWTH MANAGEMENT PLAN
BISMARCK, NORTH DAKOTA
 2014-2040



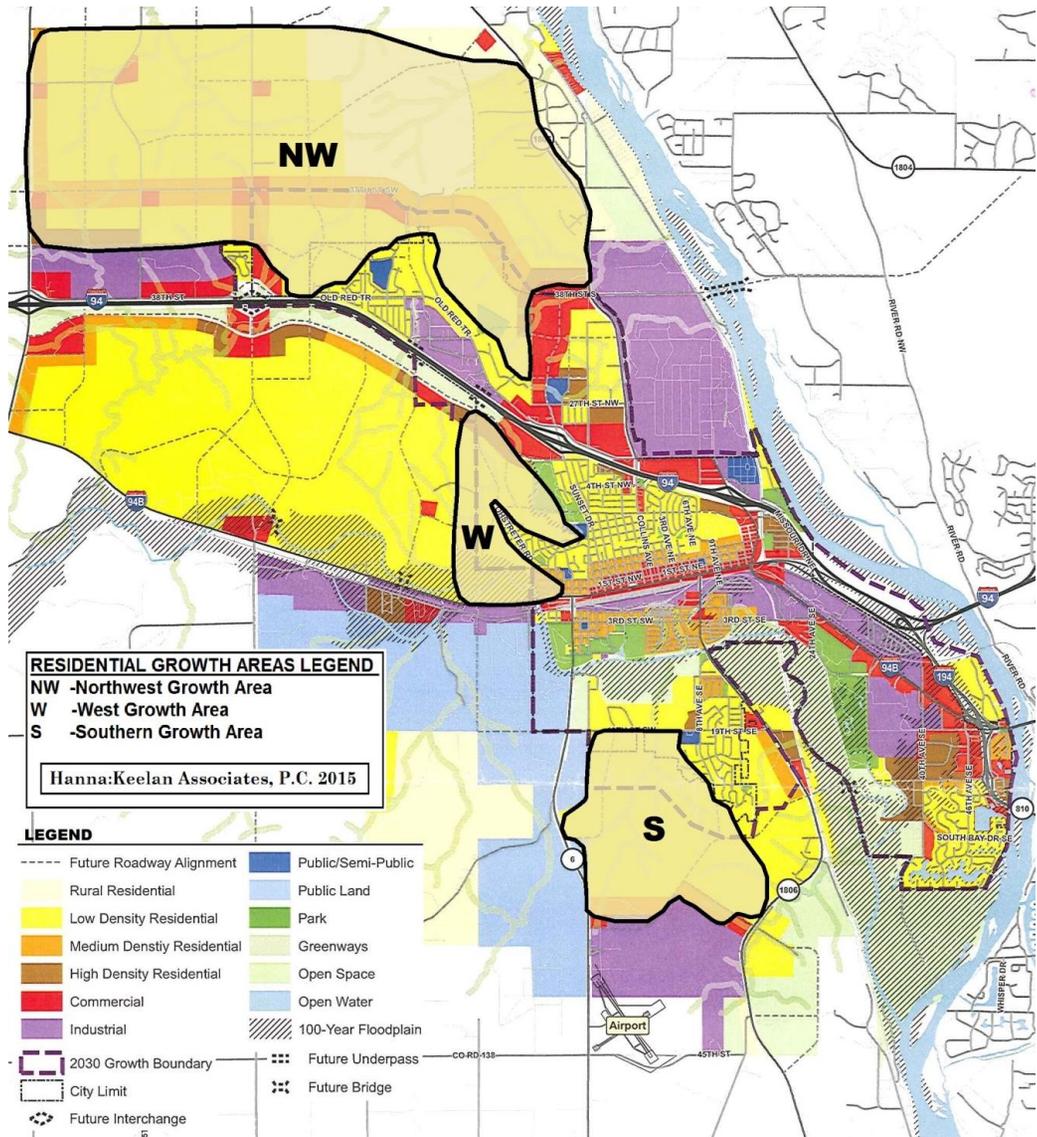
Mandan Rehabilitation/Redevelopment

Mandan housing rehabilitation and housing demolition and replacement is recommended to be focused on areas surrounding Downtown Bismarck and several concentrated areas south of the railroad corridor. **Growth areas to the south, west and northwest of Mandan are highlighted in the Illustration on Page 6.10.** This Housing Demand Analysis advocates concentrating rehabilitation and redevelopment efforts in the areas located:

- Generally between 4th Street NW and West Main Street, from 5th Avenue NE west/southwest to 5th Avenue NW. This area includes Downtown Mandan to encourage the redevelopment of upper levels of multi-story commercial buildings into residential apartments.
- The area bound by 1st Street SW south to 5th Street SW, from 7th to 10th Avenue SW.
- Mobile home parks and residential areas located between 6th Avenue SE and West Meadow Lane.
- Mobile home parks and residential areas located east of 6th Avenue SE, between Woodland Trail and North Frontier Trail.
- The mobile home park along Country Side Lane, to the northwest of 24th Avenue and 3rd Street.
- The Twin City Estates mobile home park near 32nd Avenue SE and Memorial Highway.



GROWTH MANAGEMENT PLAN
MANDAN, NORTH DAKOTA
2014-2030



SECTION 7

Bismarck & Mandan
Housing Action Plans.



BISMARCK & MANDAN HOUSING ACTION PLANS.

○ INTRODUCTION. ○

The greatest challenge for the Communities of Bismarck and Mandan, during the next 15 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. In total, Bismarck should strive to build up to **9,077 new units; 5,306 owner units and 3,771 rental units, while Mandan should develop 3,930 units; 2,480 owner and 1,450 rental units, by 2030.**

The successful implementation of the “**Bismarck & Mandan Housing Action Plans**” will begin with the preparation of reasonable, feasible housing programs. Such programs will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important is the implementation of a ***Housing Partnership***, under the direction of the Cities of Bismarck and Mandan and in cooperation with other local housing and economic development entities, comprised of housing stakeholders throughout the two Communities. ***“The bigger the circle of Partnerships, the better the delivery of housing.”***

The following Partners, identified on Page 6.2, are most commonly used to create new and preserve existing housing in Bismarck and Mandan. The list does not include all possible Housing Partners, such as foundations, private donors and financing available from local municipalities. Similar, successful Housing Partnership Programs are being implemented by economic development corporations around the State of North Dakota, including the Roosevelt-Custer Regional Council for Development, Trenton Indian Housing Authority, Mercer County Economic Development and Traill County Economic Development.



COB = City of Bismarck.

COM = City of Mandan.

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

AHP = Federal Home Loan Bank-Affordable Housing Program.

NDHFA = North Dakota Housing Finance Agency (LIHTC).

HAND = Housing Alliance of North Dakota.

MVCHP = Missouri Valley Coalition for Homeless People, Inc.

NDDAC = North Dakota Disabilities Advocacy Consortium

NDDHS-AAS = North Dakota Department of Human Services-Adults & Aging Services (Division).

NDHIF = North Dakota Housing Incentive Fund.

HTC = Historic Tax Credits.

HOME = HOME Program.

OE = Owner Equity.

ME = Major Employers.

PED = Private Enterprise/Developer.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

MPEG = Mountain Plains Equity Group.

BMDA = Bismarck-Mandan Development Association.

CAP-RVII = Community Action Program, Region VII, Inc.

MCHA = Morton County Housing Authority.

BCHA = Burleigh County Housing Authority.

CWND = CommunityWorks North Dakota.

BCIP = Bismarck CORE Incentive Program (Downtown Housing).

○ HOUSING PROJECTS. ○

The following Community **Housing Action Plans** present “**priority**” housing programs for Bismarck and Mandan, based upon housing target demand. Programs include activities associated with the organizational or operational requirements of the two Communities to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of Bismarck and Mandan’s respective housing stock. The **Plans** define a purpose, estimated housing program costs and, where relevant, estimated cost subsidy.

Numbers 1 through 6 of the **Housing Action Plans** highlight housing programs and potential housing partnerships that would benefit and further enhance both housing development and investment in Bismarck and Mandan. Specific housing development projects are highlighted, for Bismarck, in numbers 7 through 24; for the City of Mandan, numbers 25 through 40.

The identified housing projects for Bismarck and Mandan are rated “**medium**” and “**high,**” in terms of priority. High priority projects are those greatly needed within the duration of the Housing Action Plans. Medium priority projects can be addressed as either a short-term or long-term housing need. These Housing Action Plans for Bismarck and Mandan should be monitored on a continuous basis and reviewed annually for necessary changes and/or modifications.

BISMARCK AND MANDAN ORGANIZATIONAL/OPERATIONAL PROGRAMS.

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
<p>1. Create a Housing Partnership Program (HPP), as the lead local group for Community housing capacity building, educational and promotional activities in Bismarck and Mandan. PRIORITY: HIGH</p>	<p>Selected, pertinent local, both public and private housing stakeholders and providers should establish a program of housing awareness, understanding and promotion, all in an effort to better educate the Communities on the cause for new and improved appropriate housing for the residents of Bismarck and Mandan. This includes a local Homebuyer Education Program. The Partnership might include COB, COM, CWND, BMDA, BCIP, MCHA, BCHA, CAP-RVI, MVCHP, NDDAC and NDDHS-AAS.</p>	<p>Not Applicable.</p>
<p>2. Develop a Workforce Housing Initiative/ Employers Assistance Program. PRIORITY: HIGH</p>	<p>To encourage major employers of Bismarck and Mandan to partner and financially assist the Communities in developing housing programs identified in the Housing Action Plans, including the City's first-time homebuyer, down payment assistance and immediate need housing programs and collaboration of major employers to implement needed workforce housing projects. The (#1) HPP would play a major role in planning and implementing this Program.</p>	<p>A \$655,000 annual contribution from major employers would be requested.</p>
<p>3. Create a local Continuum of (Housing) Residential Care Program. PRIORITY: HIGH</p>	<p>Housing assistance program to address all facets of elderly housing needs and housing for special populations in Bismarck and Mandan, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification. The (#1) HPP would play a major role in planning and implementing this Program. Partners might include CWND, BMDA, MCHA, BCHA, CAP-RVI, NDHFA and NDDHS-AAS, as well as Sanford Health and St. Alexius Health Center.</p>	<p>A \$485,000 annual contribution from local businesses and housing providers/stakeholders would be requested.</p>

BISMARCK AND MANDAN ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
<p>4. Create a local/regional Community Housing Investment Club. PRIORITY: MEDIUM</p>	<p>With the guidance of the Cities of Bismarck and Mandan, as well as the assistance of the HPP, create a bank of funds to invest in needed gap financing for local housing developments, specifically for difficult-to-finance affordable housing projects. Dollars should be secured by contributions from individuals or organizations, including private foundations and businesses.</p>	<p>\$500,000 Annually.</p>
<p>5. Create a Community Land Trust Program for both Bismarck and Mandan. PRIORITY: MEDIUM</p>	<p>The HPP, along with Community Leadership of Bismarck and Mandan, should work to ensure the availability of land for future housing developments.</p> <p>Financing could be secured via local Community contributors, as well as housing funding entities.</p> <p>Needed land areas for residential development could be obtained from the benefits of an accelerated housing demolition program. Program could be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.</p>	<p>\$600,000 Annually.</p>
<p>6. Create a Bismarck-Mandan Historic Preservation Commission. PRIORITY: MEDIUM</p>	<p>The HPP should include the creation of a Historic Preservation Commission to preserve and regulate buildings and sites, including housing, with historic significance, as well as educate the general public on the importance of historic preservation.</p>	<p>\$50,000 Annually.</p>
<p>7. Plan and implement an annual Bismarck-Mandan Housing Summit. PRIORITY: HIGH</p>	<p>The Cities of Bismarck and Mandan, with the assistance of local funding and the HPP, would conduct an annual presentation of housing accomplishments and opportunities in each Community.</p>	<p>Estimated Annual Cost: \$9,000.</p>

HOUSING PRESERVATION - BISMARCK.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
8.	Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a nuisance abatement program or neglected buildings ordinance that targets vacant and dilapidated housing structures. PRIORITY: MEDIUM	\$350,000.	60% or \$210,000.	COB, CWND, BCHA & PED.
9.	Single Family Owner Housing Rehabilitation Program, 190 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit in Bismarck, by 2020, to meet the needs of low- to moderate-income households. PRIORITY: MEDIUM	\$6,650,000.	80% or \$5,320,000.	BMDA, COB, CAP-RVII, CWND, NDHFA, HOME, NDHIF & OE.
10.	Target the purchase and Demolition of 70 substandard, dilapidated housing units in Bismarck, by 2020 and establish a Community Land Trust of property (lots) for redevelopment purposes. Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures. PRIORITY: MEDIUM	\$7,350,000.	100%.	COB, BMDA, CWND, ME, BCHA & PED.
11.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 55 Units , 3+ bedroom houses, standard amenities in Bismarck, by 2020, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI). PRIORITY: MEDIUM	\$9,625,000.	70% or \$6,737,500.	COB, BMDA, CWND, BCHA, CAP-RVII, HOME NDHIF, CPF & OE.

HOUSING FOR ELDERLY & SENIOR POPULATIONS - BISMARCK.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
12.	<p>Elderly Rental Housing Program, 330 Units, scattered site and/or “retirement campus”, mixed income, 2- and 3-bedroom duplex, triplex and town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (30%+ AMI). PRIORITY: HIGH</p>	\$59,750,000.	55% or \$32,862,500.	PED, BMDA, NDDHS-AAS, COB, BCHA, NDHFA, MPEG, HOME, NDHIF, AHP, HTC's, BCIP, HUD & CPF.
13.	<p>Elderly Homeownership Initiative, 470 Units, scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (60%+ AMI). PRIORITY: MEDIUM</p>	\$98,700,000.	35% or \$34,545,000.	PED, BMDA, COB, NDDHS-AAS, HOME, NDHIF, BCIP, HTC's & CPF.
14.	<p>Housing Rehabilitation/ Modification Program, 85 Units, standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including <i>Elderly and Special Population Households, with a Person(s) with a Disability</i>. PRIORITY: MEDIUM</p>	\$4,675,000.	90% or \$4,207,500.	BMDA, COB, NDDHS-AAS, CAP-RVII, CWND, HOME, NDHIF & OE.
15.	<p>Develop 120 additional licensed assisted living units with supportive/specialized services for near-independent and frail-elderly residents of Bismarck. PRIORITY: MEDIUM</p>	\$17,400,000.	40% or \$6,960,000.	PED, BMDA, NDDAC, NDDHS-AAS, BCHA, CPF & TEBF.

HOUSING FOR FAMILIES - BISMARCK.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
16.	<p>Single Family Rental, Lease-To-Own Program, 26 Units, scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI). PRIORITY: HIGH</p>	\$5,330,000.	80% or \$4,264,000.	CWND, COB, BCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME & CPF.
17.	<p>General Rental Housing Program, 575 Units, scattered site, mixed income, consisting of 2- & 3-bedroom duplexes/triplexes and town home units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI). PRIORITY: HIGH</p>	\$85,500,000.	60% or \$53,700,000.	PED, CWND, BMDA, COB, BCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME & CPF.
18.	<p>Family Homeownership Initiative, 885 Units, scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Utilize a Purchase-Rehab-Resale or Re-rent Program. PRIORITY: HIGH</p>	\$173,152,000.	45% or \$54,000,000.	PED, CWND, BMDA, NDHFA, ME, COB, NDHIF, HOME & CPF.
19.	<p>Single Room Occupancy Housing Program, 72 rooms, two buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI). PRIORITY: MEDIUM</p>	\$6,480,000.	60% or \$3,888,000.	PED, ME, CWND, BMDA, COB, NDHFA, MPEG, NDHIF, HOME & CPF.

HOUSING FOR FAMILIES - BISMARCK (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
20.	<p>Owner/Rental Housing Initiative for Special Needs Populations, 68 Units (30 owner, 38 rental), scattered site, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing for persons with special needs (0% to 125% AMI). PRIORITY: MEDIUM</p>	\$13,260,000.	90% or \$11,934,000.	NDDAC, BCHA, CWND, COB, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
21.	<p>Develop 30 units for “special populations,” including persons with a physical and/or chronic mental disability, including temporary shelter housing. PRIORITY: MEDIUM</p>	\$4,950,000.	85% or \$4,207,500.	NDDAC, BCHA, CWND, COB, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
22.	<p>Downtown Owner Units, 38 Units, mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures. PRIORITY: MEDIUM</p>	\$10,400,000.	50% or \$5,200,000.	PED, BCIP, BMDA, CWND, COB, HTC, HOME, NDHFA, AHP & CPF.

HOUSING FOR FAMILIES - BISMARCK (Continued).

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
23. Downtown Rental Units, 122 Units , mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures. PRIORITY: HIGH	\$23,700,000.	65% or \$15,405,000.	PED, BMDA, COB, HTC, ME, HOME, NDHFA, NDHIF, AHP, MPEP, BCIP & CPF.
24. Immediate Housing Initiative – Create up to 90 units of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties. This could include housing developed as part of a “student housing” or “Veteran Housing” Initiative. PRIORITY: HIGH	\$11,250,000.	90% or \$10,125,000.	PED, BCHA, COB, BMDA, ME, HOME, NDHIF, AHP, BCIP, & CPF.
25. Homeless/Near-Homeless Housing Initiative – Create up to 50 units of temporary shelter and/or rental housing for persons experiencing homelessness or near-homelessness. PRIORITY: HIGH	\$7,350,000.	90% or \$6,615,000.	MVCHP, PED, BCHA, COB, BMDA, HOME, NDHIF, AHP, BCIP, & CPF.

HOUSING PRESERVATION - MANDAN.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
26.	<p>Housing Code Inspection and Rental Licensing Program, to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a nuisance abatement program or neglected buildings ordinance that targets vacant and dilapidated housing structures. PRIORITY: MEDIUM</p>	\$210,000.	60% or \$126,000.	COM, CWND, MCHA & PED.
27.	<p>Single Family Owner Housing Rehabilitation Program, 100 Units, moderate rehabilitation at \$32,000 to \$38,000 per unit in Mandan, by 2020, to meet the needs of low- to moderate-income households. PRIORITY: MEDIUM</p>	\$3,500,000.	80% or \$2,800,000.	BMDA, COM, CAP-RVII, CWND, NDHFA, HOME, NDHIF & OE.
28.	<p>Target the purchase and Demolition of 40 substandard, dilapidated housing units in Mandan, by 2020 and establish a Community Land Trust of property (lots) for redevelopment purposes. Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures. PRIORITY: MEDIUM</p>	\$5,800,000.	100%.	COM, BMDA, CWND, ME, MCHA & PED.
29.	<p>Single Family Purchase-Rehab-Resale/Re-Rent Program, 30 Units, 3+ bedroom houses, standard amenities in Mandan, by 2020, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI). PRIORITY: MEDIUM</p>	\$5,250,000.	70% or \$3,675,000.	COM, BMDA, CWND, MCHA, CAP-RVII, HOME NDHIF, CPF & OE.

HOUSING FOR ELDERLY & SENIOR POPULATIONS - MANDAN.

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>30. Elderly Rental Housing Program, 140 Units, scattered site and/or “retirement campus”, mixed income, 2- and 3-bedroom duplex, triplex and town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (30%+ AMI). PRIORITY: MEDIUM</p>	\$25,340,000.	55% or \$13,404,000.	PED, BMDA, NDDHS-AAS, COM, MCHA, NDHFA, MPEG, HOME, NDHIF, AHP, HTC's, HUD & CPF.
<p>31. Elderly Homeownership Initiative, 200 Units, scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (60%+ AMI). PRIORITY: MEDIUM</p>	\$42,000,000.	35% or \$14,700,000.	PED, BMDA, COM, NDDHS-AAS, HOME, NDHIF, HTC's & CPF.
<p>32. Housing Rehabilitation/ Modification Program, 60 Units, standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including <i>Elderly and Special Population Households</i>, with a Person(s) with a Disability. PRIORITY: MEDIUM</p>	\$3,300,000.	90% or \$2,970,000.	BMDA, COM, NDDHS-AAS, CAP-RVIL, CWND, HOME, NDHIF & OE.
<p>33. Develop 70 additional licensed assisted living units with supportive/specialized services for near-independent and frail-elderly residents of Mandan. PRIORITY: MEDIUM</p>	\$10,150,000.	40% or \$4,060,000.	PED, BMDA, NDDAC, NDDHS-AAS, MCHA, CPF & TEBF.

HOUSING FOR FAMILIES - MANDAN.

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
34. Single Family Rental, Lease-To-Own Program, 14 Units, scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI). PRIORITY: HIGH	\$2,870,000.	80% or \$2,296,000.	CWND, COM, MCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME & CPF.
35. General Rental Housing Program, 450 Units, scattered site, mixed income, consisting of 2- & 3-bedroom duplexes/triplexes and town home units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI). PRIORITY: HIGH	\$69,750,000.	60% or \$41,850,000.	PED, CWND, BMDA, COM, MCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME& CPF.
36. Family Homeownership Initiative, 510 Units, scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Utilize a Purchase-Rehab-Resale or Re-rent Program. PRIORITY: HIGH	\$99,450,000.	45% or \$44,752,500.	PED, CWND, BMDA, NDHFA, ME, COM, NDHIF, HOME & CPF.
37. Single Room Occupancy Housing Program, 30 rooms, Three buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI). PRIORITY: MEDIUM	\$2,700,000.	60% or \$1,620,000.	PED, ME, CWND, BMDA, COM, NDHFA, MPEG, NDHIF, HOME & CPF.

HOUSING FOR FAMILIES - MANDAN (Continued).

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
38. Owner/Rental Housing Initiative for Special Needs Populations, 48 Units (24 owner, 30 rental) , scattered site, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI). PRIORITY: MEDIUM	\$9,360,000.	90% or \$8,424,000.	NDDAC, MCHA, CWND, COM, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
39. Develop 20 units for “special populations,” including persons with a physical and/or chronic mental disability , including temporary shelter housing. PRIORITY: MEDIUM	\$3,300,000.	85% or \$2,805,000.	NDDAC, MCHA, CWND, COM, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
40. Downtown Owner Units, 22 Units , mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures. PRIORITY: MEDIUM	\$6,028,000.	50% or \$3,014,000.	PED, BMDA, CWND, COM, HTC, HOME, NDHFA, AHP & CPF.
41. Downtown Rental Units, 56 Units , mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures. PRIORITY: HIGH	\$10,864,000.	65% or \$7,061,600.	PED, BMDA, COM, HTC, ME, HOME, NDHFA, NDHIF, AHP, MPEG & CPF.
42. Immediate Housing Initiative – Create up to 40 units of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties. Could be combined with a “Student Housing” or “Veteran Housing” Initiative. PRIORITY: HIGH	\$5,000,000.	90% or \$4,500,000.	PED, MCHA, COM, BMDA, ME, HOME, NDHIF, AHP, & CPF.

○ AFFORDABLE HOUSING DEVELOPMENT OPTIONS. ○

The Cities of Bismarck and Mandan will need single family homes developed as both **Lease-To-Own**, and **First-Time Homebuyer** options. These housing options are typically funded with Low-Income Housing Tax Credits. Affordable Housing Program funds are also available with the Federal Home Loan Bank, as well as conventional financing.

Although reasonably modest by design, in an effort to maximize the use of tax dollars, these single family home options provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Net monthly rents for Lease-To-Own single family homes would range from \$750 to \$1,050, based on rental comparables and the level of affordability of the target population being served in Bismarck and Mandan. Typically, lease-to-own single family housing programs are affordable to persons/households of 60 to 100 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options for the **First-Time Homebuyer**, typically utilize grant and loan monies available with the North Dakota Housing Finance Agency. The First-Time Homebuyers Program assists qualified buyers with down payment assistance for their first home. Loans range from 15 to 20 percent of the home's purchase price. The typical cost for the single family units ranges between \$160,000 and \$195,000. The lesser price point products are typically existing houses, not new construction.

Duplex/triplex and town home housing are popular affordable housing programs in communities such as Bismarck and Mandan. These housing products service the elderly, singles, and two-, three- and four-person family households. These types of housing provide an excellent low-density housing option for Bismarck and Mandan, while maintaining a cost containment approach to building living space and maximizing the use of development dollars. Duplex/triplex and town home housing units range from 950 to 1,400 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary.

The availability and use of tenant- or project-based “**Section 8 Rental Assistance**” with either single family or duplex/triplex affordable housing options would prove to be an “*economic enhancement*” to any housing program, allowing more households to be income eligible and, thus, allowing more local households access to affordable housing options.

Alternative housing is needed in the Cities of Bismarck and Mandan as a solution to the Community’s growing population of workforce employees. Participants of the Housing Listening Sessions, Housing Stakeholder Interviews and Citizen Housing Survey respondents identified a large number of local employees are seeking affordable housing options in Bismarck and Mandan, but due to a lack of units being provided, are moving into homes and apartments that do not meet their needs, or are priced higher than their desired price.

The following immediate housing alternatives would create additional housing choices in both Bismarck and Mandan for persons and families of all income sectors. **It is recommended that both Cities, along with local Housing Authorities support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Infill Housing.

Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of the Community, that would otherwise be considered too small for today’s development standards. An advantage to this housing type is to make use of existing water, sewer and electrical utilities that are already in place. Infill housing is widely considered to be a “smart growth” technique for Communities, with an average sale price, generally, lower than that of new residential subdivision development.

“Accessory” Housing.

Also known as “In-Law Suites” or “Granny Flats,” accessory housing can create additional housing opportunities in urban and suburban neighborhoods from surplus space, such as a second story of an existing housing unit or a detached structure. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unity type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Example of Infill Housing (left) and Accessory Housing (right).

Conversion Housing.

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “conversion vouchers” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for the Community of Bismarck and Mandan to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

Single Room Occupancy (SRO) Housing.

This housing type is typically developed as expanded dormitory-style housing and consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce and serves as a type of transitional housing for young families. Major employers should see this housing type as an advantage to reduce the commute times of their employees and become active in its production through partnerships with local development corporations and developers.

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed throughout this Housing Study Process. Pictured below is a new 18 unit residential development designated for retirees and the elderly. This development has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. This housing project is an excellent example of independent living elderly housing for low- to moderate-income households. Duplexes and town homes of similar construction are also suitable for families of low- to moderate-income and persons with special needs.



Lease-To-Own Homes.



Town Homes.



○ IMPLEMENTING HOUSING DEVELOPMENTS. ○

The successful implementation of housing developments in Bismarck and Mandan, North Dakota, depend on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the Community can be achieved with a pro-active approach via collective partnerships among housing developers, funders, non-profit organizations, local elected officials and Bismarck and Mandan citizenry.

The development of **Affordable housing throughout Bismarck and Mandan will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, foundations, major employers and individuals with a passion for funding housing and neighborhood sustainability.**

Affordable housing applies to persons and households of all income sectors of the Community. Affordable independent living housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated interest payment, insurance and utilities for housing.

Traditional “low-income housing” is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public program of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable (see above). The use of public programs of financial support will require income and rent or purchase limits.”

“Market-Rate Housing”, as it is typically referred to, is housing, both owner and rental, that typically meets the current “street cost”, utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“Section 8 Rental Housing (Project-Based),” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available, including single-family homes, townhomes, or apartments.

“Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

APPENDIX I

Citizen Housing Survey Results.



Constant Contact Survey Results

Survey Name: Citizen Housing Survey for Bismarck and Mandan North Dakota

Response Status: Partial & Completed

Filter: None

9/14/2015 1:24 PM CDT

TextBlock:

The Cities of Bismarck and Mandan, North Dakota, are currently conducting a Housing Demand Analysis to determine both the present and future housing needs of the two Communities for the next 3, 5, 10 and 15 years. An important activity of this Housing Demand Analysis is to ask you, a local resident, about the housing needs of each Community. Please complete the Survey, by MONDAY, JUNE 8th.

Age

Answer	0%	100%	Number of Response(s)	Response Ratio
Under 21			5	1.1 %
21-30			63	13.9 %
31-40			55	12.1 %
31-40			49	10.8 %
41-50			100	22.1 %
51-60			79	17.5 %
61-70			55	12.1 %
71-80			13	2.8 %
81+			3	<1 %
No Response(s)			29	6.4 %
Totals			451	100%

Gender

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			168	37.2 %
Female			254	56.3 %
No Response(s)			29	6.4 %
Totals			451	100%

Where do you live?

Answer	0%	100%	Number of Response(s)	Response Ratio
Bismarck			261	57.8 %
Mandan			114	25.2 %
Other Community/Rural Burleigh County (Please Identify)			24	5.3 %
Other Community/Rural Morton County (Please Identify)			14	3.1 %
Community outside of Burleigh/Morton Counties (Please Identify)			7	1.5 %
No Response(s)			31	6.8 %
Totals			451	100%

How long have you lived in Bismarck or Mandan?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less Than 1 Year			11	2.4 %
1 to 5 years			64	14.1 %
6 to 10 years			45	9.9 %
11 to 20 years			80	17.7 %
21+ years			206	45.6 %
I do not live in either Community			12	2.6 %
No Response(s)			33	7.3 %
Totals			451	100%

If you do not live in either Bismarck or Mandan, are you interested in moving to either Community?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes - Bismarck			28	6.2 %
Yes - Mandan			13	2.8 %
No			76	16.8 %
No Response(s)			334	74.0 %
Totals			451	100%

In which of the following sectors are you employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Government			62	13.7 %
Non-Profit Organization			80	17.7 %
Retail & Wholesale Trade			22	4.8 %
Real Estate			21	4.6 %
Information			3	<1 %
Education			22	4.8 %
Leisure & Hospitality			6	1.3 %
Transportation			4	<1 %
Accommodation & Food			2	<1 %
Finance			23	5.0 %
Manufacturing			2	<1 %
Agricultural/Forestry Natural Resources			1	<1 %
Administrative			6	1.3 %
Health Care/ Social Work			44	9.7 %
Utilities/ Construction			17	3.7 %
Professional/ Technical			31	6.8 %
Mining			5	1.1 %
Arts/Entertainment			3	<1 %
Retired			36	7.9 %
Other			30	6.6 %
No Response(s)			31	6.8 %
Totals			451	100%

What is your employment status?

Answer	0%	100%	Number of Response(s)	Response Ratio
Full Time			332	73.6 %
Part Time			34	7.5 %
Semi-Retired			20	4.4 %
Unemployed			26	5.7 %
No Response(s)			39	8.6 %
Totals			451	100%

Which type of housing do you currently live in?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family House (own)			281	62.3 %
Single Family House (rent)			23	5.0 %
Duplex/Triplex (own)			8	1.7 %
Duplex/Triplex (rent)			9	1.9 %
Manufactured/Mobile Home (own)			16	3.5 %
Manufactured/Mobile Home (rent)			6	1.3 %
Townhome (own)			9	1.9 %
Townhome (rent)			4	<1 %
Rental Apartment			39	8.6 %
Condominium			8	1.7 %
Other			12	2.6 %
No Response(s)			36	7.9 %
Totals			451	100%

If you are renting, do you intend to buy a home in Bismarck or Mandan?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			66	14.6 %
No			81	17.9 %
No Response(s)			304	67.4 %
Totals			451	100%

If Yes to Question #9, what is your time frame for purchasing a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less Than One Year			21	4.6 %
1-2 Years			26	5.7 %
3-5 Years			13	2.8 %
5+ Years			12	2.6 %
No Response(s)			379	84.0 %
Totals			451	100%

Please rate the level of need for each housing type for Bismarck and Mandan.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed, 4 = Not Sure

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Housing for Lower-Income Families					337	1.6
Housing for Middle-Income Families					335	1.6
Housing for Upper-Income Families					324	2.8
Housing for Single Parent Families					329	1.8
Housing for Existing/New Employees					328	2.1
Student Housing (On Campus)					322	2.7
Student Housing (Off Campus)					318	2.6
Single Family Housing					329	1.8
General Rental Housing					327	2.2
Manufactured Homes					323	2.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Bismarck and Mandan.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed, 4 = Not Sure

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Mobile Homes					324	2.8
Condominiums/ Townhomes					325	2.3
Duplex Housing					316	2.3
Apartment Complexes (4 to 12 Units per Complex)					321	2.4
Rehabilitation of Owner-Occupied Housing					320	2.4
Rehabilitation of Renter-Occupied Housing					322	2.3
Housing choices for first-time homebuyers					326	1.6
Single Family Rent-To-Own: Short Term (3-5 Years)					324	2.2
Single Family Rent-To-Own: Long Term (6-15 Years)					321	2.2

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Bismarck and Mandan.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed, 4 = Not Sure

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)					323	2.5
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)					321	2.5
One-Bedroom Apartment or House					320	2.4
Two-Bedroom Apartment or House					320	2.2
Three+-Bedroom Apartment or House					321	2.1
Independent Living Housing for Persons with a Mental/Physical Disability					321	2.2
Group Home Housing for Persons with a Mental/Physical Disability					320	2.3
Housing in Downtown					322	2.5
Retirement Housing (Rental)					322	2.2
Retirement Housing (Owner/Purchase)					322	2.3

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Bismarck and Mandan.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed, 4 = Not Sure

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Retirement Housing for Lower-Income Elderly Persons					327	1.8
Retirement Housing for Middle-Income Elderly Persons					324	1.9
Retirement Housing for Upper-Income Elderly Persons					313	2.8
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)					318	2.2
Single Room Occupancy Housing (Boarding Homes)					313	2.7
Short-Term Emergency Shelters (30 Days or Less)					316	2.1
Long-Term Shelters					318	2.3
Transitional/ Temporary Housing					317	2.3
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse					318	2.2
Other (Please Comment)					126	3.3

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Do you support using State and/or Federal grant funds to conduct an owner housing rehabilitation program?				
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			209	46.3 %
No			125	27.7 %
No Response(s)			117	25.9 %
Totals			451	100%

Do you support using State and/or Federal grant funds to conduct a renter housing rehabilitation program?				
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			178	39.4 %
No			154	34.1 %
No Response(s)			119	26.3 %
Totals			451	100%

Do you support establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?				
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			260	57.6 %
No			73	16.1 %
No Response(s)			118	26.1 %
Totals			451	100%

Do you support securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?				
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			225	49.8 %
No			107	23.7 %
No Response(s)			119	26.3 %
Totals			451	100%

Do you support securing State and/or Federal grant dollars to provide down payment assistance to first-time home buyers?				
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			230	50.9 %
No			105	23.2 %
No Response(s)			116	25.7 %
Totals			451	100%

Please provide any additional comments regarding the future of housing in the communities of Bismarck and Mandan.

97 Response(s)

APPENDIX II

Bismarck & Mandan Table Profile.



**TABLE 1
POPULATION TRENDS AND PROJECTIONS
BISMARCK/BURLEIGH COUNTY &
MANDAN/MORTON COUNTY, NORTH DAKOTA
2000-2030**

	<u>2000</u>	<u>2010</u>	<u>2015</u>		<u>2018</u>		<u>2020</u>		<u>2025</u>		<u>2030</u>
Burleigh County:	69,416	81,308	92,138	L:	97,038	L:	99,884	L:	103,042	L:	110,959
				M:	98,636	M:	101,232	M:	107,740	M:	116,152
				H:	100,658	H:	102,345	H:	110,976	H:	121,803
Bismarck:	55,532	61,272	69,987	L:	71,342	L:	72,240	L:	76,397	L:	79,993
				M:	72,959	M:	73,487	M:	78,003	M:	83,601
				H:	74,368	H:	75,245	H:	81,707	H:	87,780
Morton County:	25,303	27,471	30,790	L:	32,461	L:	33,249	L:	35,045	L:	37,442
				M:	32,824	M:	33,963	M:	36,804	M:	40,103
				H:	33,381	H:	35,840	H:	38,545	H:	43,279
Mandan:	16,718	18,331	21,480	L:	23,561	L:	24,608	L:	27,047	L:	29,977
				M:	24,858	M:	25,860	M:	28,066	M:	31,882
				H:	25,919	H:	27,332	H:	29,541	H:	32,765

2014 Population Estimates:

Burleigh Co: 2011 – 83,582. 2012 – 86,073. 2013 – 88,709. 2014 – 90,503.

Bismarck: 2011 – 62,997. 2012 – 64,992. 2013 – 67,281. 2014 – 68,896.

Morton Co.: 2011 – 27,720. 2012 – 28,045. 2013 – 28,989. 2014 – 29,822.

Mandan: 2011 – 18,669. 2012 – 19,031. 2013 – 19,895. 2014 – 20,820.

L: – Low population projection.

M: – Medium population projection.

H: – High population projection.

NOTE: Medium projection used throughout Table Profile.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2015.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
BISMARCK/BURLEIGH COUNTY &
MANDAN/MORTON COUNTY, NORTH DAKOTA
2000-2030

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Burleigh County:	2000	69,416	2,526	66,890	27,670	2.42
	2010	81,308	2,763	78,545	33,976	2.31
	2015	92,138	2,898	89,240	39,312	2.27
	2018	98,636	2,919	95,717	42,540	2.25
	2020	101,232	2,948	98,284	44,878	2.19
	2025	107,740	3,042	104,698	48,924	2.14
	2030	116,152	3,117	113,035	54,083	2.09
Bismarck:	2000	55,532	1,728	53,804	23,185	2.32
	2010	61,272	1,815	59,457	27,263	2.18
	2015	69,987	1,969	68,018	31,289	2.17
	2018	72,959	2,003	70,956	33,002	2.15
	2020	73,487	2,038	71,449	33,702	2.12
	2025	78,003	2,127	75,876	36,131	2.10
	2030	83,061	2,230	80,831	39,238	2.06

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
BISMARCK/BURLEIGH COUNTY &
MANDAN/MORTON COUNTY, NORTH DAKOTA
2000-2030

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Morton County:	2000	25,303	480	24,823	9,889	2.51
	2010	27,471	597	26,874	11,289	2.38
	2015	30,790	800	29,990	13,211	2.27
	2018	32,824	924	31,900	14,778	2.16
	2020	33,963	971	32,992	15,484	2.13
	2025	36,804	1,060	35,744	16,916	2.11
	2030	40,103	1,136	38,967	18,752	2.07
Mandan:	2000	16,718	222	16,496	6,647	2.48
	2010	18,331	381	17,950	7,632	2.35
	2015	21,480	598	20,882	9,158	2.28
	2018	24,858	676	24,182	10,653	2.27
	2020	25,860	690	25,170	11,088	2.27
	2025	28,066	738	27,308	12,137	2.25
	2030	31,882	785	31,067	13,894	2.23

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 3
TENURE BY HOUSEHOLD
BISMARCK/BURLEIGH COUNTY &
MANDAN/MORTON COUNTY, NORTH DAKOTA
2000-2030**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Burleigh County:	2000	27,670	18,828	68.0%	8,842	32.0%
	2010	33,976	23,440	69.0%	10,536	31.0%
	2015	39,312	27,243	69.3%	12,069	30.7%
	2018	42,540	29,735	69.9%	12,805	30.1%
	2020	44,878	31,459	70.1%	13,419	29.9%
	2025	48,924	34,540	70.6%	14,384	29.4%
	2030	54,083	38,615	71.4%	15,468	28.6%
Bismarck:	2000	23,185	14,689	63.3%	8,496	36.7%
	2010	27,263	17,122	62.8%	10,141	37.2%
	2015	31,289	19,586	62.6%	11,703	37.4%
	2018	33,002	20,593	62.4%	12,409	37.6%
	2020	33,702	20,963	62.2%	12,739	37.8%
	2025	36,131	22,293	61.7%	13,838	38.3%
	2030	39,238	24,053	61.3%	15,185	38.7%

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
BISMARCK/BURLEIGH COUNTY &
MANDAN/MORTON COUNTY, NORTH DAKOTA
2000-2030

	<u>Year</u>	<u>Households</u>	<u>Owner Number</u>	<u>Renter Percent</u>	<u>Number</u>	<u>Percent</u>
Morton County:	2000	9,889	7,464	75.5%	2,425	24.5%
	2010	11,289	8,490	75.2%	2,799	24.8%
	2015	13,211	9,921	75.1%	3,290	24.9%
	2018	14,778	11,068	74.9%	3,710	25.1%
	2020	15,484	11,582	74.8%	3,902	25.2%
	2025	16,916	12,568	74.3%	4,348	25.7%
	2030	18,752	13,876	74.0%	4,876	26.0%
Mandan:	2000	6,647	4,667	70.2%	1,980	29.8%
	2010	7,632	5,286	69.3%	2,346	30.7%
	2015	9,158	6,310	68.9%	2,848	31.1%
	2018	10,653	7,307	68.6%	3,346	31.4%
	2020	11,088	7,573	68.3%	3,515	31.7%
	2025	12,137	8,205	67.6%	3,932	32.4%
	2030	13,894	9,323	67.1%	4,571	32.9%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
BISMARCK & MANDAN, NORTH DAKOTA
2000-2030**

Bismarck			2000-2010						2015-2030	
age group	2000	2010	Change	2015	2018	2020	2025	2030	Change	
19 and Under	14,885	14,442	-443	15,741	16,397	16,556	17,458	18,227	+2,486	
20-34	11,719	14,145	+2,426	17,457	18,182	18,174	19,567	20,805	+3,348	
35-54	16,657	15,765	-892	16,640	17,383	17,506	18,139	19,328	+2,688	
55-64	4,629	7,509	+2,880	9,447	9,706	9,862	10,729	11,743	+2,296	
65-74	3,888	4,435	+547	4,972	5,168	5,196	5,490	6,032	+1,060	
75-84	2,631	3,379	+748	3,936	4,200	4,248	4,456	4,972	+1,036	
85+	1,123	1,597	+474	1,794	1,923	1,945	2,164	2,494	+700	
TOTALS	55,532	61,272	+5,740	69,987	72,959	73,487	78,003	83,601	+13,614	
Median Age	36.5	38.0	+1.5	37.0	37.1	37.1	37.1	37.2	+0.2	
Mandan			2000-2010						2015-2030	
age group	2000	2010	Change	2015	2018	2020	2025	2030	Change	
19 and Under	5,002	4,790	-212	5,041	5,488	5,777	6,022	6,856	+1,815	
20-34	3,165	3,866	+701	4,866	5,626	5,910	6,125	7,093	+2,227	
35-54	5,155	4,972	-183	5,486	5,908	6,049	6,493	6,998	+1,512	
55-64	1,266	2,284	+1,018	3,190	4,660	4,883	5,889	7,087	+3,897	
65-74	1,108	1,167	+59	1,278	1,399	1,424	1,501	1,664	+386	
75-84	739	868	+129	1,090	1,187	1,204	1,382	1,493	+403	
85+	283	384	+101	529	590	613	654	691	+162	
TOTALS	16,718	18,331	+1,613	21,480	24,858	25,860	28,066	31,882	+10,402	
Median Age	35.8	37.2	+1.4	37.8	38.2	38.3	38.6	38.7	+0.9	

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 5A
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
BISMARCK, NORTH DAKOTA
2000-2030**

Income Group	2000*	2013*	2015	2018	2020	2025	2030	% Change 2015-2030
All Households:								
Less than \$10,000	2,065	1,571	1,348	1,266	1,132	840	664	-50.7%
\$10,000-\$19,999	3,167	2,552	2,262	2,238	2,273	2,323	2,403	+6.2%
\$20,000-\$34,999	5,107	4,431	4,178	4,119	4,155	4,209	4,241	+1.5%
\$35,000-\$49,999	4,102	4,241	4,289	4,330	4,441	4,500	4,547	+6.0%
<u>\$50,000 or More</u>	<u>8,722</u>	<u>14,953</u>	<u>19,212</u>	<u>21,049</u>	<u>21,701</u>	<u>24,259</u>	<u>27,383</u>	<u>+42.5%</u>
TOTALS	23,163	27,748	31,289	33,002	33,702	36,131	39,238	+25.4%
Median Income	\$39,422	\$54,969	\$61,642	\$65,392	\$72,265	\$78,803	\$85,346	+30.5%
Households 65+ Yrs.								
Less than \$10,000	731	409	222	196	181	139	113	-49.1%
\$10,000-\$19,999	1,159	1,204	1,230	1,241	1,252	1,292	1,334	+8.4%
\$20,000-\$34,999	1,350	1,363	1,382	1,400	1,418	1,440	1,479	+7.0%
\$35,000-\$49,999	671	1,042	1,199	1,256	1,309	1,534	1,601	+33.5%
<u>\$50,000 or More</u>	<u>1,052</u>	<u>2,356</u>	<u>2,988</u>	<u>3,179</u>	<u>3,283</u>	<u>3,701</u>	<u>4,270</u>	<u>+42.9%</u>
TOTALS	4,963	6,374	7,021	7,272	7,443	8,106	8,797	+25.3%
Median Income	\$26,571	\$37,749	\$43,834	\$47,922	\$53,886	\$60,014	\$66,368	+51.4%

* Specified 2000 & 2013 Data Used. 2013 Estimate subject to margin of error.

Source: 2000 Census, 2009-2013 American Community Survey.

Hanna:Keelan Associates, P.C., 2015.

TABLE 5B

**HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
MANDAN, NORTH DAKOTA
2000-2030**

Income Group	2000*	2013*	2015	2018	2020	2025	2030	% Change 2015-2030
All Households:								
Less than \$10,000	1,078	408	378	360	322	279	231	-38.9%
\$10,000-\$19,999	1,427	661	632	620	627	638	656	+3.8%
\$20,000-\$34,999	2,112	1,152	1,208	1,232	1,251	1,294	1,358	+12.4%
\$35,000-\$49,999	2,036	1,135	1,190	1,221	1,243	1,295	1,339	+12.5%
<u>\$50,000 or More</u>	<u>3,230</u>	<u>4,526</u>	<u>5,750</u>	<u>7,220</u>	<u>7,645</u>	<u>8,631</u>	<u>10,310</u>	<u>+79.3%</u>
TOTALS	9,883	7,882	9,158	10,653	11,088	12,137	13,894	+51.7%
Median Income	\$37,028	\$57,811	\$64,226	\$68,656	\$75,337	\$82,021	\$89,772	+39.8%
Households 65+ Yrs.								
Less than \$10,000	478	135	107	90	83	62	45	-57.9%
\$10,000-\$19,999	680	385	292	271	259	268	289	-1.0%
\$20,000-\$34,999	572	431	470	498	523	579	636	+35.3%
\$35,000-\$49,999	341	210	238	250	265	288	310	+30.2%
<u>\$50,000 or More</u>	<u>284</u>	<u>525</u>	<u>1,029</u>	<u>1,163</u>	<u>1,196</u>	<u>1,471</u>	<u>1,708</u>	<u>+66.0%</u>
TOTALS	2,355	1,686	2,136	2,272	2,326	2,568	2,988	+39.9%
Median Income	\$20,511	\$31,240	\$35,392	\$38,884	\$45,745	\$51,826	\$57,778	+63.3%

* Specified 2000 & 2013 Data Used. 2013 Estimate subject to margin of error.

Source: 2000 Census, 2009-2013 American Community Survey

Hanna:Keelan Associates, P.C., 2015.

**TABLE 6
PER CAPITA INCOME
TRENDS AND PROJECTIONS
BISMARCK/MANDAN, NORTH DAKOTA
METROPOLITAN STATISTICAL AREA
(BURLEIGH & MORTON COUNTIES)
2000-2030**

<u>Year</u>	<u>Per-Capita Income</u>
2000	\$25,726
2001	\$27,059
2002	\$27,527
2003	\$29,207
2004	\$30,883
2005	\$32,055
2006	\$33,410
2007	\$35,520
2008	\$37,313
2009	\$38,071
2010	\$40,174
2011	\$43,511
2012	\$47,176
2013	\$46,884
2015	\$49,434
2018	\$53,947
2020	\$56,009
2025	\$63,310
2030	\$69,925

Source: Bureau of Economic Analysis, 2015.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
BURLEIGH & MORTON COUNTY, NORTH DAKOTA
2013**

<u>Social Security Income-2013</u>	Number of Beneficiaries	
	<u>Burleigh County</u>	<u>Morton County</u>
<u>Retirement Benefits</u>		
Retired Workers	10,755	3,395
Wives & Husbands	535	290
Children	150	45
<u>Survivor Benefits</u>		
Widows & Widowers	1,290	510
Children	530	175
<u>Disability Benefits</u>		
Disabled Persons	1,680	695
Wives & Husbands	20	15
<u>Children</u>	<u>290</u>	<u>155</u>
TOTAL	15,250	5,280
<u>Aged 65 & Older</u>		
Men	4,950	1,690
<u>Women</u>	<u>6,710</u>	<u>2,140</u>
TOTAL	11,660	3,830
Number of Beneficiaries		
<u>Supplemental Security Income-2013</u>	<u>Burleigh County</u>	<u>Morton County</u>
Aged 65 or Older	60	59
<u>Blind and Disabled</u>	<u>802</u>	<u>307</u>
TOTAL	862	366

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2015.
Hanna:Keelan Associates, P.C., 2015.

TABLE 8A
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BISMARCK, NORTH DAKOTA
2000-2030

	2000*	2011*	2015	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	639 / 529	1,290 / 935	1,431 / 1,051	1,505 / 1,066
31-50% AMI	1,011 / 466	1,805 / 770	2,003 / 865	2,106 / 878
51-80% AMI	2,370 / 675	2,905 / 860	3,224 / 966	3,390 / 980
81%+ AMI	10,630 / 616	11,650 / 805	12,928 / 905	13,592 / 918
TOTALS	14,650 / 2,286	17,650 / 3,370	19,586 / 3,787	20,593 / 3,842
	2020	2025	2030	
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	
0-30% AMI	1,532 / 1,109	1,758 / 1,205	1,897 / 1,362	
31-50% AMI	2,144 / 913	2,460 / 992	2,654 / 1,121	
51-80% AMI	3,451 / 1,019	3,960 / 1,107	4,273 / 1,251	
81%+ AMI	13,836 / 955	15,875 / 1,038	17,129 / 1,174	
TOTALS	20,963 / 3,996	22,293 / 4,342	24,053 / 4,908	

*Specified data

= Total Households # = CB-HP = Households with Cost Burden – Housing Problems

Source: 2000, 2011 CHAS Tables.

Hanna:Keelan Associates, P.C., 2015.

TABLE 8B
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MANDAN, NORTH DAKOTA
2000-2030

	2000*	2011*	2015	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	279 / 229	210 / 115	239 / 125	277 / 135
31-50% AMI	461 / 191	390 / 70	444 / 76	514 / 82
51-80% AMI	827 / 187	1,290 / 440	1,469 / 480	1,701 / 520
81%+ AMI	<u>3,114 / 159</u>	<u>3,650 / 230</u>	<u>4,158 / 251</u>	<u>4,815 / 273</u>
TOTALS	4,681 / 766	5,540 / 855	6,310 / 932	7,307 / 1,010
	2020	2025	2030	
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	
0-30% AMI	287 / 140	311 / 147	353 / 155	
31-50% AMI	533 / 85	577 / 89	656 / 94	
51-80% AMI	1,764 / 540	1,912 / 566	2,172 / 598	
81%+ AMI	<u>4,989 / 283</u>	<u>5,405 / 297</u>	<u>6,142 / 315</u>	
TOTALS	7,573 / 1,048	8,205 / 1,099	9,323 / 1,162	

*Specified data

= Total Households # = CB-HP = *Households with Cost Burden – Housing Problems*

Source: 2000, 2011 CHAS Tables.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 9A
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BISMARCK, NORTH DAKOTA
2000-2030**

	2000*	2011*	2015	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	1,953 / 1,484	2,350 / 1,945	2,951 / 2,584	3,129 / 2,805
31-50% AMI	1,506 / 866	2,285 / 1,295	2,869 / 1,721	3,042 / 1,868
51-80% AMI	2,127 / 391	2,270 / 285	2,850 / 379	3,022 / 411
81%+ AMI	2,869 / 129	2,415 / 145	3,033 / 192	3,215 / 209
TOTALS	8,455 / 2,870	9,320 / 3,670	11,703 / 4,876	12,409 / 5,293
	2020	2025	2030	
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	
0-30% AMI	3,212 / 2,838	3,489 / 3,175	3,829 / 3,651	
31-50% AMI	3,123 / 1,891	3,392 / 2,116	3,722 / 2,433	
51-80% AMI	3,102 / 416	3,370 / 465	3,698 / 535	
81%+ AMI	3,302 / 212	3,587 / 238	3,936 / 274	
TOTALS	12,739 / 5,357	13,838 / 5,994	15,185 / 6,893	

*Specified data

= Total Households # = CB-HP = Households with Cost Burden – Housing Problems

Source: 2000, 2011 CHAS Tables.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 9B
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MANDAN, NORTH DAKOTA
2000-2030**

	2000*	2011*	2015	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	599 / 464	645 / 470	909 / 445	1,068 / 434
31-50% AMI	425 / 186	535 / 155	754 / 147	886 / 144
51-80% AMI	407 / 14	315 / 0	444 / 0	522 / 0
81%+ AMI	533 / 24	525 / 0	741 / 0	870 / 0
TOTALS	1,964 / 688	2,020 / 625	2,848 / 592	3,346 / 578
	2020	2025	2030	
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	
0-30% AMI	1,122 / 421	1,255 / 389	1,459 / 352	
31-50% AMI	931 / 140	1,041 / 130	1,210 / 118	
51-80% AMI	548 / 0	613 / 0	713 / 0	
81%+ AMI	914 / 0	1,023 / 0	1,189 / 0	
TOTALS	3,515 / 561	3,932 / 519	4,571 / 470	

*Specified data

= Total Households # = CB-HP = Households with Cost Burden – Housing Problems

Source: 2000, 2011 CHAS Tables.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 10
EMPLOYMENT TRENDS AND PROJECTIONS
BISMARCK/MANDAN, NORTH DAKOTA METROPOLITAN
STATISTICAL AREA (BURLEIGH & MORTON COUNTIES)
2000-2030**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2000	54,891	--	2.6
2001	55,252	+361	2.7
2002	54,965	-287	3.4
2003	56,247	+1,282	3.3
2004	58,423	+2,176	3.1
2005	59,332	+909	3.1
2006	61,268	+1,936	2.9
2007	62,793	+1,525	2.9
2008	62,911	+118	3.0
2009	62,636	-275	3.8
2010	61,400	-1,236	3.9
2011	62,837	+1,437	3.5
2012	62,596	-241	3.1
2013	63,832	+1,236	2.8
2014	64,355	+523	2.8
2015	65,092	+737	2.6
2018	67,484	+2,392	2.6
2020	70,993	+3,509	2.5
2025	74,408	+3,415	2.3
2030	77,326	+2,918	2.3
2015-2030	65,092-77,326	+12,234	2.6%-2.3%

Source: Bureau of Labor Statistics, 2015
Hanna:Keelan Associates, P.C., 2015.

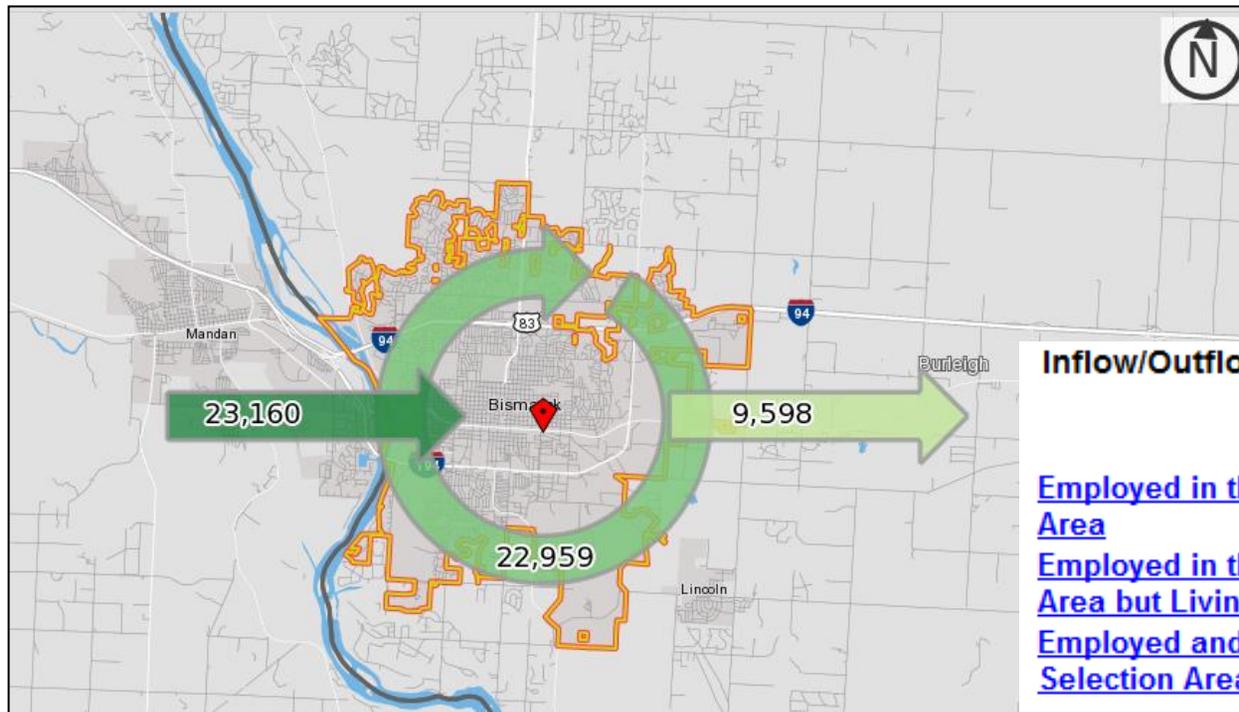
TABLE 11
TRAVEL TIME TO WORK
BISMARCK & MANDAN, NORTH DAKOTA
2013 ESTIMATE*

	9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
Bismarck:	9,073	17,785	3,317	880	2,777
Mandan:	1,993	5,316	1,594	564	724

*Estimate subject to margin of error.

Source: 2009-2013 American Community Survey,
Hanna:Keelan Associates, P.C., 2015.

INFLOW/OUTFLOW EMPLOYMENT BISMARCK, ND

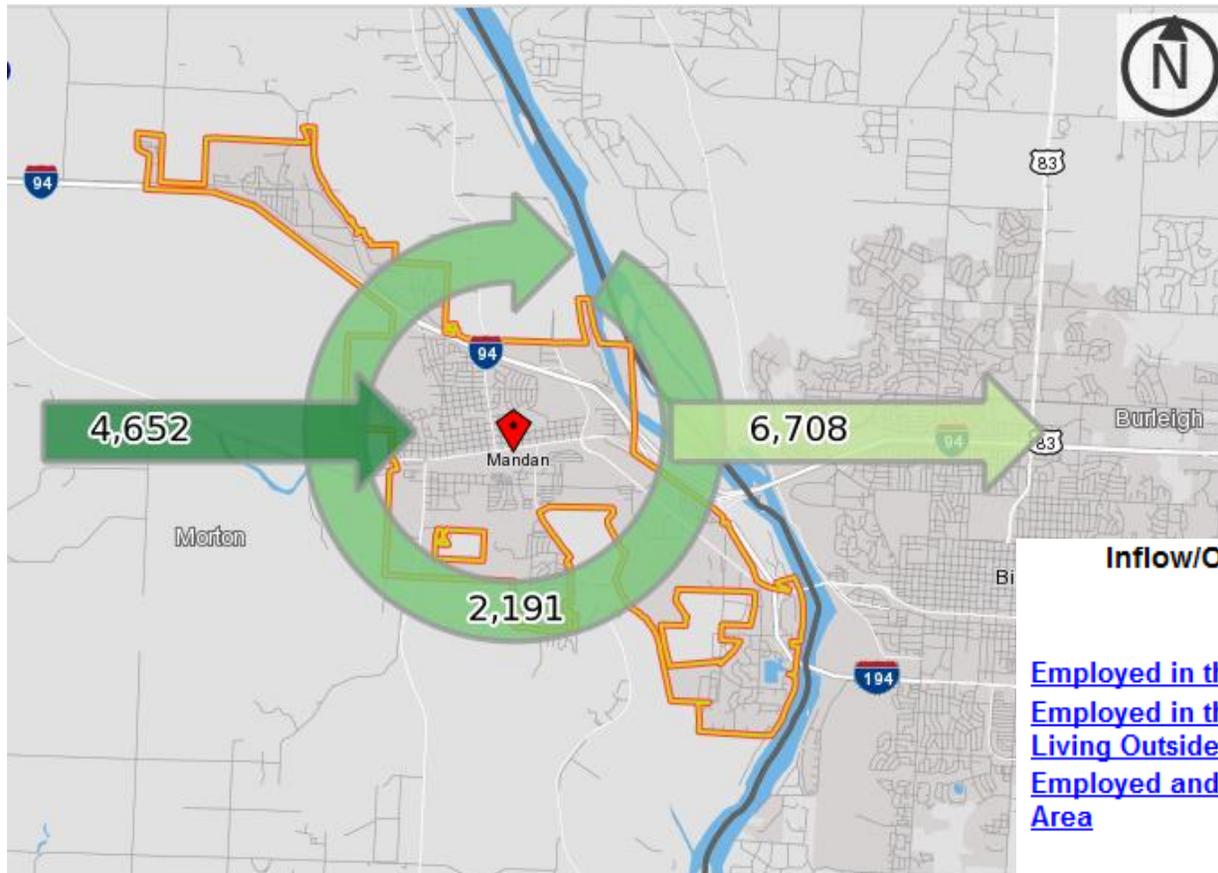


Inflow/Outflow Job Counts (Primary Jobs)

2011

	Count	Share
<u>Employed in the Selection Area</u>	46,119	100.0%
<u>Employed in the Selection Area but Living Outside</u>	23,160	50.2%
<u>Employed and Living in the Selection Area</u>	22,959	49.8%
<u>Living in the Selection Area</u>	32,557	100.0%
<u>Living in the Selection Area but Employed Outside</u>	9,598	29.5%
<u>Living and Employed in the Selection Area</u>	22,959	70.5%

INFLOW/OUTFLOW EMPLOYMENT MANDAN, ND



Inflow/Outflow Job Counts (Primary Jobs)

	2011	
	Count	Share
Employed in the Selection Area	6,843	100.0%
Employed in the Selection Area but Living Outside	4,652	68.0%
Employed and Living in the Selection Area	2,191	32.0%
Living in the Selection Area	8,899	100.0%
Living in the Selection Area but Employed Outside	6,708	75.4%
Living and Employed in the Selection Area	2,191	24.6%

**TABLE 12
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
MORTON COUNTY & COMMUNITIES, NORTH DAKOTA
2013 ESTIMATE***

	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room		
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Bismarck:	27,748	27,653	99.6%	95	0.4%	326	1.2%
Mandan:	7,882	7,882	100.0%	0	0.0%	83	1.0%

*2013 Estimate subject to margin of error.

Source: 2009-2013 American Community Survey

Hanna:Keelan Associates, P.C., 2015.

TABLE 13
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
BISMARCK & MANDAN, NORTH DAKOTA
2015

<u>Year</u>	<u>Bismarck</u>	<u>Mandan</u>
2014 to Present	841**	530**
2010 to 2013	2,139**	1,070**
2000 to 2009	4,718	1,182
1990 to 1999	3,789	1,402
1980 to 1989	3,847	498
1970 to 1979	7,525	2,311
1960 to 1969	3,301	504
1950 to 1959	3,220	1,221
1940 to 1949	678	206
<u>1939 or Before</u>	<u>1,839</u>	<u>908</u>
SUBTOTAL	31,897	9,832
<u>Units Lost (2014 to Present)</u>	<u>(0)</u>	<u>(1)</u>
TOTAL EST. UNITS – 2015	31,897	9,831
% 1939 or Before	5.7%	9.2%
% 1959 or Before	18.0%	23.7%

*Specified Data Used. 2013 Estimate subject to margin of error.

**Information obtained via Bismarck & Mandan Building/Inspection Depts.

Source: 2009-2013 American Community Survey.

Cities of Bismarck & Mandan, North Dakota, 2015.

Hanna:Keelan Associates, P.C., 2015.

TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
BISMARCK & MANDAN, NORTH DAKOTA
2015

	<u>Bismarck</u>	<u>Mandan</u>
a) Housing Stock	31,897	9,831
	(O=20,076; R=11,821)	(O=6,632; R=3,199)
b) Vacant Housing Stock	608	673
c) Occupied Housing Stock	31,289	9,158
*Owner Occupied	19,712	6,310
*Renter Occupied	11,777	2,848
d) Housing Vacancy Rate*	1.9% (608)	6.8% (673)
*Owner Vacancy	1.8% (364)	4.9% (322)
*Renter Vacancy	2.1% (244)	10.9% (351)
e) Adjusted Vacancy Rate**	1.4% (439)	4.7% (465)
**Owner Vacancy	1.2% (241)	3.7% (248)
**Renter Vacancy	1.7% (198)	6.8% (217)

* Includes all housing stock, including seasonal and substandard housing.

** Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities. Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2009-2013 American Community Survey.
 Cities of Bismarck & Mandan, North Dakota, 2015.
 Hanna:Keelan Associates, P.C., 2015.

TABLE 16
OWNER OCCUPIED HOUSING VALUE
BISMARCK & MANDAN, NORTH DAKOTA
2000-2030

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
Bismarck:	2000*	313	5,537	3,643	891	450	10,834
	2000 Med. Val.	\$97,400					
	2013*	2,307	1,542	3,700	4,979	5,724	18,252
	2013 Med. Val.	\$163,900					
	2015	\$184,200					
	2018	\$197,800					
	2020	\$204,900					
	2025	\$236,200					
2030	\$270,500						
Mandan:	2000*	414	2,145	587	120	114	3,380
	2000 Med. Val.	\$82,000					
	2013*	871	832	1,235	1,743	1,195	5,876
	2013 Med. Val.	\$150,000					
	2015	\$178,300					
	2018	\$189,400					
	2020	\$200,300					
	2025	\$223,000					
2030	\$249,800						

*Specified Data Used. 2013 Estimate subject to margin of error.

Source: 2000 Census, 2009-2013 American Community Survey.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 17
GROSS RENT
BISMARCK & MANDAN, NORTH DAKOTA
2000-2030**

		<u>Less than \$400</u>	<u>\$400 to \$599</u>	<u>\$600 to \$799</u>	<u>\$800 or More</u>	<u>Total</u>
Bismarck:	2000*	3,020	3,838	1,095	504	8,457
	2000 Med. Val.	\$447				
	2013*	1,091	2,589	3,044	2,772	9,496
	2013 Med. Val.	\$675				
	2015	\$733				
	2018	\$798				
	2020	\$826				
	2025	\$889				
2030	\$930					
Mandan:	2000*	914	811	218	24	1,967
	2000 Med. Val.	\$416				
	2013*	310	555	467	674	2,006
	2013 Med. Val.	\$676				
	2015	\$699				
	2018	\$757				
	2020	\$801				
	2025	\$869				
2030	\$915					

*Specified Data Used. 2013 Estimate subject to margin of error.
Source: 2000 Census, 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 18
ESTIMATED 15-YEAR HOUSING TARGET DEMAND
BISMARCK & MANDAN, NORTH DAKOTA
2018-2030**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Bismarck:				
2018:	1,196	810	2,006	\$397.2
2020:	558	440	998	\$202.6
2025:	1,668	1,215	2,883	\$599.7
<u>2030:</u>	<u>1,884</u>	<u>1,306</u>	<u>3,190</u>	<u>\$676.3</u>
Totals:	5,306	3,771	9,077**	\$1.87 Billion
Mandan:				
2018:	765	408	1,173	\$232.2
2020:	254	158	412	\$83.6
2025:	603	382	985	\$204.9
<u>2030:</u>	<u>858</u>	<u>502</u>	<u>1,360</u>	<u>\$288.3</u>
Totals:	2,480	1,450	3,930**	\$809.0

*Based upon **new households**, providing affordable housing for **cost burdened households**, with **housing problems**, replacement of **substandard housing stock**, absorb housing vacancy deficiency consisting of structurally sound housing units and build for **pent-up demand**. Includes both **new construction and purchase/rehab/resale or re-rent** (an estimated 12% to 14% of the total target housing demand).

****Includes Downtown Housing Target Demand**
Bismarck: 160 Units - 38 Owner, 122 Rental.
Mandan: 78 Units - 22 Owner, 56 Rental.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 19
AREA HOUSEHOLD INCOME (AMI)
BISMARCK METROPOLITAN STATISTICAL AREA, NORTH DAKOTA*
2015

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,890	\$19,290	\$21,690	\$24,090	\$26,040	\$27,960	\$29,880	\$31,800
50% AMI	\$28,150	\$32,150	\$36,150	\$40,150	\$43,400	\$46,600	\$49,800	\$53,000
60% AMI	\$33,780	\$38,580	\$43,380	\$48,180	\$52,080	\$55,920	\$59,760	\$63,600
80% AMI	\$45,000	\$51,400	\$57,850	\$64,250	\$69,400	\$74,550	\$79,650	\$84,800
100%AMI	\$56,300	\$64,300	\$72,300	\$80,300	\$86,800	\$93,200	\$99,600	\$106,000
125%AMI	\$70,375	\$80,375	\$90,375	\$100,375	\$108,500	\$116,500	\$124,500	\$132,500

Source: United States Department of Agriculture-Rural Development,
 Guaranteed Housing Program Income Limits.
 Hanna:Keelan Associates, P.C., 2015.

TABLE 20						
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR						
BISMARCK & MANDAN, NORTH DAKOTA						
2015-2030						
2015-2018						
	Income Range					
	0-30%	31-60%	61-80%	81-125%	126%+	
<u>Bismarck:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner:	7	15	92	452	630	1,196
Rental:	25	75	123	233	354	810
<u>Mandan:</u>						
Owner:	0	6	66	264	429	765
Rental:	15	68	89	154	82	408
2019-2020						
<u>Bismarck:</u>						
Owner:	2	6	42	216	292	558
Rental:	14	40	70	126	190	440
<u>Mandan:</u>						
Owner:	0	2	22	86	144	254
Rental:	6	26	34	60	32	158
2021-2025						
<u>Bismarck:</u>						
Owner:	7	22	129	634	876	1,668
Rental:	38	114	182	351	530	1,215
<u>Mandan:</u>						
Owner:	0	5	51	208	339	603
Rental:	20	62	81	143	76	382
CONTINUED:						

TABLE 20 (CONTINUED)						
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR						
BISMARCK & MANDAN, NORTH DAKOTA						
2015-2030						
2026-2030						
<u>Bismarck:</u>						
Owner:	8	19	147	718	992	1,884
Rental:	41	125	191	383	566	1,306
<u>Mandan:</u>						
Owner:	0	7	71	297	483	858
Rental:	11	84	106	195	106	502
2015-2030						
<u>Bismarck:</u>						
Owner:	24	62	410	2,020	2,790	5,306
Rental:	118	354	566	1,093	1,640	3,771
<u>Mandan:</u>						
Owner:	0	20	210	855	1,395	2,480
Rental:	52	240	310	552	296	1,450
Source: Hanna:Keelan Associates, P.C., 2015.						

**TABLE 21A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BISMARCK, NORTH DAKOTA
2015-2030**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	3,138 / 26*	1,215
	Patio Home Unit	180 / 36	65
	Town Home Unit	210 / 76	115
	Duplex/Triplex Unit	42 / 109	60
	Apartment - 4+ Units ¹	38 / 2,430	225
Totals		3,608 / 2,677	1,680
55+ Years	Single Family Unit	1,086 / 30	445
	Patio Home Unit	160 / 80	53
	Town Home Unit	340 / 220	222
	Duplex/Triplex Unit	66 / 116	72
	Apartment - 4+ Units ¹	46 / 648**	94
Totals		1,698 / 1,094	886
TOTAL UNITS / ACRES		5,306 / 3,771	2,566
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 21B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BISMARCK, NORTH DAKOTA
2015-2018**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	708 / 6*	274
	Patio Home Unit	40 / 7	14
	Town Home Unit	47 / 16	21.5
	Duplex/Triplex Unit	10 / 23	13
	Apartment - 4+ Units ¹	9 / 523	48.5
Totals		814 / 575	371
55+ Years	Single Family Unit	244 / 6	99.5
	Patio Home Unit	36 / 16	11.5
	Town Home Unit	76 / 47	48.5
	Duplex/Triplex Unit	14 / 25	16.5
	Apartment - 4+ Units ¹	12 / 141**	21
Totals		382 / 235	197
TOTAL UNITS / ACRES		1,196 / 810	568
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 21C
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BISMARCK, NORTH DAKOTA
2019-2020**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	330 / 3*	128
	Patio Home Unit	20 / 4	7
	Town Home Unit	22 / 9	12.5
	Duplex/Triplex Unit	4 / 13	7
	Apartment - 4+ Units ¹	4 / 284	30.5
Totals		380 / 313	185
55+ Years	Single Family Unit	114 / 4	47
	Patio Home Unit	16 / 9	5.5
	Town Home Unit	36 / 25	23.5
	Duplex/Triplex Unit	7 / 14	8
	Apartment - 4+ Units ¹	5 / 75**	13
Totals		178 / 127	97
TOTAL UNITS / ACRES		558 / 440	282
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	986 / 8*	382
	Patio Home Unit	56 / 13	21
	Town Home Unit	67 / 25	41
	Duplex/Triplex Unit	14 / 35	19
	Apartment - 4+ Units ¹	9 / 780	71
Totals		1,132 / 861	534
55+ Years	Single Family Unit	343 / 10	141
	Patio Home Unit	52 / 28	18
	Town Home Unit	108 / 72	72
	Duplex/Triplex Unit	21 / 37	24
	Apartment - 4+ Units ¹	12 / 207**	27
Totals		536 / 354	281
TOTAL UNITS / ACRES		1,668 / 1,215	815
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 21E
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BISMARCK, NORTH DAKOTA
2026-2030**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	1,114 / 9*	431
	Patio Home Unit	64 / 12	23
	Town Home Unit	74 / 26	40
	Duplex/Triplex Unit	14 / 38	21
	Apartment - 4+ Units	16 / 843	75
Totals		1,282 / 928	590
55+ Years	Single Family Unit	385 / 10	158
	Patio Home Unit	56 / 27	18
	Town Home Unit	120 / 76	78
	Duplex/Triplex Unit	24 / 40	24
	Apartment - 4+ Units ¹	17 / 225**	33
Totals		602 / 378	311
TOTAL UNITS / ACRES		1,884 / 1,306	901
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 22A
HOUSING DEMAND – TARGET SECTORS
BISMARCK, NORTH DAKOTA
2015-2030**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	6	18	108	614	952	1,698	340
Family	8	30	278	1,378	1,824	3,518	3,100
Special Populations¹	<u>10</u>	<u>14</u>	<u>24</u>	<u>28</u>	<u>14</u>	<u>90</u>	<u>8</u>
Subtotals	24	62	410	2,020	2,790	5,306	3,448
<u>Rental Units*</u>							
Elderly (55+)	22	82	118	352	520	1,094	164
Family	58	228	418	717	1,120	2,541	2,162
Special Populations¹	<u>38</u>	<u>44</u>	<u>30</u>	<u>24</u>	<u>0</u>	<u>136</u>	<u>12</u>
Subtotals	118	354	566	1,093	1,640	3,771	2,338
Totals	142	416	976	3,113	4,430	9,077	5,786

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 22B
HOUSING DEMAND – TARGET SECTORS
BISMARCK, NORTH DAKOTA
2015-2018**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	1	4	24	138	215	382	76
Family	4	9	64	310	413	800	700
Special Populations¹	<u>2</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>14</u>	<u>1</u>
Subtotals	7	15	92	452	630	1,196	777
<u>Rental Units*</u>							
Elderly (55+)	5	17	26	75	112	235	35
Family	14	51	92	155	242	554	471
Special Populations¹	<u>6</u>	<u>7</u>	<u>5</u>	<u>3</u>	<u>0</u>	<u>21</u>	<u>2</u>
Subtotals	25	75	123	233	354	810	508
Totals	30	86	214	689	987	2,006	1,285

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 22C
HOUSING DEMAND – TARGET SECTORS
BISMARCK, NORTH DAKOTA
2019-2020**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	4	11	64	99	78	35
Family	1	1	28	149	192	371	327
Special							
<u>Populations¹</u>	<u>1</u>	<u>1</u>	<u>3</u>	<u>3</u>	<u>1</u>	<u>9</u>	<u>1</u>
Subtotals	2	6	42	216	292	558	363
<u>Rental Units*</u>							
Elderly (55+)	2	11	14	40	60	127	19
Family	8	23	53	83	130	297	252
Special							
<u>Populations¹</u>	<u>4</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>16</u>	<u>1</u>
Subtotals	14	40	70	126	190	440	272
Totals	16	53	108	339	482	998	635

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 22D
HOUSING DEMAND – TARGET SECTORS
BISMARCK, NORTH DAKOTA
2021-2025**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	2	6	34	194	300	536	106
Family	1	12	87	432	572	1,104	975
Special Populations¹	<u>4</u>	<u>4</u>	<u>8</u>	<u>8</u>	<u>4</u>	<u>28</u>	<u>2</u>
Subtotals	7	22	129	634	876	1,668	1,083
<u>Rental Units*</u>							
Elderly (55+)	8	26	38	114	168	354	53
Family	18	72	135	230	362	817	695
Special Populations¹	<u>12</u>	<u>16</u>	<u>9</u>	<u>7</u>	<u>0</u>	<u>44</u>	<u>4</u>
Subtotals	38	114	182	351	530	1,215	752
Totals	46	136	314	983	1,404	2,883	1,835

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 22E
HOUSING DEMAND – TARGET SECTORS
BISMARCK, NORTH DAKOTA
2026-2030

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector (45%+)
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	3	4	39	218	338	702	123
Family	2	8	99	487	647	1,243	1,098
Special Populations¹	<u>3</u>	<u>7</u>	<u>9</u>	<u>13</u>	<u>7</u>	<u>39</u>	<u>4</u>
Subtotals	8	19	147	718	992	1,884	1,225
Rental Units*							
Elderly (55+)	7	28	40	123	180	378	57
Family	18	82	138	249	386	873	744
Special Populations¹	<u>16</u>	<u>15</u>	<u>13</u>	<u>11</u>	<u>0</u>	<u>55</u>	<u>5</u>
Subtotals	41	125	191	383	566	1,306	806
Totals	50	141	340	1,102	1,557	3,190	2,031

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 23A**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)****BISMARCK, NORTH DAKOTA****2015-2030****PRICE – PURCHASE COST (Area Median Income)**

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	10	16	26	8
2 Bedroom ¹	12	18	150	556	710	1,446	288
3+ Bedroom	<u>12</u>	<u>44</u>	<u>260</u>	<u>1,454</u>	<u>2,064</u>	3,834	3,152
Totals	24	62	410	2,020	2,790	5,306	3,448

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	36	80	90	152	228	586	68
2 Bedroom ¹	48	148	270	520	732	1,718	1,030
3+ Bedroom	<u>34</u>	<u>126</u>	<u>206</u>	<u>421</u>	<u>680</u>	1,467	1,240
Totals	118	354	566	1,093	1,640	3,771	2,338

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 23B**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)****BISMARCK, NORTH DAKOTA****2015-2018****PRICE – PURCHASE COST (Area Median Income)**

Owner Units*	(0%-30%) \$131,000*	(31%-60%) \$148,000*	(61%-80%) \$168,000*	(81%-125%) \$228,000*	(126%+) \$268,000*+	Totals	Work Force \$156,000*
1 Bedroom ¹	0	0	0	2	4	6	2
2 Bedroom ¹	2	4	35	125	160	326	65
3+ Bedroom	<u>5</u>	<u>11</u>	<u>57</u>	<u>325</u>	<u>466</u>	864	710
Totals	7	15	92	452	630	1,196	777

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$605**	(31%-60%) \$685**	(61%-80%) \$795**	(81%-125%) \$930**	(126%+) \$1,030**+	Totals	Work Force \$745**
1 Bedroom ¹	7	16	20	33	50	126	15
2 Bedroom ¹	10	30	58	112	159	369	224
3+ Bedroom	<u>8</u>	<u>29</u>	<u>45</u>	<u>88</u>	<u>145</u>	315	269
Totals	25	75	123	233	354	810	508

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 23C

HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)

BISMARCK, NORTH DAKOTA

2019-2020

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	1	2	3	1
2 Bedroom ¹	1	3	15	59	74	152	30
<u>3+ Bedroom</u>	<u>1</u>	<u>3</u>	<u>27</u>	<u>156</u>	<u>216</u>	403	332
Totals	2	6	42	216	292	558	363

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	4	10	10	17	27	68	8
2 Bedroom ¹	6	18	31	60	85	200	120
<u>3+ Bedroom</u>	<u>4</u>	<u>12</u>	<u>29</u>	<u>49</u>	<u>78</u>	172	144
Totals	14	40	70	126	190	440	272

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 23D

HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)

BISMARCK, NORTH DAKOTA

2021-2025

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	3	5	8	2
2 Bedroom ¹	4	6	48	174	222	454	90
3+ Bedroom	3	16	81	457	649	1,206	991
Totals	7	22	129	634	876	1,668	1,083

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	11	26	29	49	74	189	22
2 Bedroom ¹	17	48	87	167	234	553	331
3+ Bedroom	10	40	66	135	218	473	399
Totals	38	114	182	351	530	1,215	752

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 23E

**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)
BISMARCK, NORTH DAKOTA
2026-2030**

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$131,000*	(31%-60%) \$148,000*	(61%-80%) \$168,000*	(81%-125%) \$228,000*	(126%+) \$268,000*+	Totals	Work Force \$156,000*
1 Bedroom ¹	0	0	0	4	5	9	3
2 Bedroom ¹	5	5	52	198	254	514	103
<u>3+ Bedroom</u>	<u>3</u>	<u>14</u>	<u>95</u>	<u>516</u>	<u>733</u>	<u>1,361</u>	<u>1,119</u>
Totals	8	19	147	718	992	1,884	1,225

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$605**	(31%-60%) \$685**	(61%-80%) \$795**	(81%-125%) \$930**	(126%+) \$1,030**+	Totals	Work Force \$745**
1 Bedroom ¹	14	28	31	53	77	203	23
2 Bedroom ¹	15	52	94	181	254	596	355
<u>3+ Bedroom</u>	<u>12</u>	<u>45</u>	<u>66</u>	<u>149</u>	<u>235</u>	<u>507</u>	<u>428</u>
Totals	41	125	191	383	566	1,306	806

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 24A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
MANDAN, NORTH DAKOTA
2015-2030**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	1,311 / 14*	525
	Patio Home Unit	124 / 30	46
	Town Home Unit	210 / 60	80
	Duplex/Triplex Unit	21 / 83	41
	Apartment - 4+ Units ¹	22 / 843	78
Totals		1,688 / 1,030	770
55+ Years	Single Family Unit	500 / 12	203
	Patio Home Unit	74 / 30	31
	Town Home Unit	152 / 84	70
	Duplex/Triplex Unit	40 / 44	33
	Apartment - 4+ Units ¹	26 / 250**	25
Totals		792 / 420	362
TOTAL UNITS / ACRES		2,480 / 1,450	1,132
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 24B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
MANDAN, NORTH DAKOTA
2015-2018**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	402 / 4*	161
	Patio Home Unit	42 / 8	15
	Town Home Unit	64 / 16	24
	Duplex/Triplex Unit	7 / 26	13
	Apartment - 4+ Units ¹	6 / 236	17
Totals		521 / 290	230
55+ Years	Single Family Unit	152 / 3	61
	Patio Home Unit	24 / 8	9.5
	Town Home Unit	48 / 24	21
	Duplex/Triplex Unit	12 / 12	9.5
	Apartment - 4+ Units ¹	8 / 71**	7
Totals		244 / 118	108
TOTAL UNITS / ACRES		765 / 408	338
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 24C
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
MANDAN, NORTH DAKOTA
2019-2020**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	134 / 1*	54
	Patio Home Unit	13 / 3	5
	Town Home Unit	26 / 6	9.5
	Duplex/Triplex Unit	2 / 9	4
	Apartment - 4+ Units ¹	0 / 93	8.5
Totals		173 / 112	81
55+ Years	Single Family Unit	50 / 1	20
	Patio Home Unit	7 / 3	3
	Town Home Unit	16 / 9	7.5
	Duplex/Triplex Unit	4 / 3	2.5
	Apartment - 4+ Units ¹	0 / 30**	4.5
Totals		81 / 46	37.5
TOTAL UNITS / ACRES		254 / 158	118.5
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

TABLE 24D			
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR			
MANDAN, NORTH DAKOTA			
2021-2025			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	318 / 3*	130
	Patio Home Unit	33 / 8	12
	Town Home Unit	51 / 16	20
	Duplex/Triplex Unit	4 / 23	10.5
	Apartment - 4+ Units ¹	5 / 222	20.5
Totals		411 / 272	193.5
55+ Years	Single Family Unit	120 / 3	48.5
	Patio Home Unit	18 / 8	7.5
	Town Home Unit	38 / 22	17.5
	Duplex/Triplex Unit	9 / 19	10.5
	Apartment - 4+ Units ¹	7 / 58**	6.5
Totals		192 / 110	90.5
TOTAL UNITS / ACRES		603 / 382	284
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 24E
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
MANDAN, NORTH DAKOTA
2026-2030**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	457 / 6*	180
	Patio Home Unit	36 / 11	14
	Town Home Unit	669 / 22	26.5
	Duplex/Triplex Unit	8 / 25	13.5
	Apartment - 4+ Units ¹	11 / 292	32
Totals		1,052 / 356	265.5
55+ Years	Single Family Unit	178 / 5	73.5
	Patio Home Unit	25 / 11	11
	Town Home Unit	50 / 29	24
	Duplex/Triplex Unit	15 / 10	10.5
	Apartment - 4+ Units ¹	11 / 91	7
Totals		275 / 146	126
TOTAL UNITS / ACRES		858 / 502	391.5
*Includes Lease- or Credit-To-Own Units. **Includes both Independent and Assisted Living Units. ¹ Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2015.			

**TABLE 25A
HOUSING DEMAND – TARGET SECTORS
MANDAN, NORTH DAKOTA
2015-2030**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector (45%+)
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	52	245	495	792	138
Family	0	10	144	592	890	1,636	1,440
Special Populations¹	<u>0</u>	<u>10</u>	<u>14</u>	<u>18</u>	<u>10</u>	<u>52</u>	<u>6</u>
Subtotals	0	20	210	855	1,395	2,480	1,584
Rental Units*							
Elderly (55+)	16	60	96	104	144	420	58
Family	24	164	192	434	152	966	830
Special Populations¹	<u>12</u>	<u>16</u>	<u>22</u>	<u>14</u>	<u>0</u>	<u>64</u>	<u>8</u>
Subtotals	52	240	310	552	296	1,450	896
Totals	52	260	520	1,407	1,691	3,930	2,480

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 25B
HOUSING DEMAND – TARGET SECTORS
MANDAN, NORTH DAKOTA
2015-2018**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	17	75	152	244	41
Family	0	3	44	184	274	505	445
Special							
<u>Populations¹</u>	<u>0</u>	<u>3</u>	<u>5</u>	<u>5</u>	<u>3</u>	<u>16</u>	<u>2</u>
Subtotals	0	6	66	264	429	765	488
<u>Rental Units*</u>							
Elderly (55+)	5	17	27	29	40	118	16
Family	7	46	56	121	42	272	234
Special							
<u>Populations¹</u>	<u>3</u>	<u>5</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>18</u>	<u>2</u>
Subtotals	15	68	89	154	82	408	252
Totals	15	74	155	418	511	1,173	740

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 25C
HOUSING DEMAND – TARGET SECTORS
MANDAN, NORTH DAKOTA
2019-2020**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	5	26	50	81	14
Family	0	1	16	58	93	168	148
Special							
<u>Populations¹</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>5</u>	<u>0</u>
Subtotals	0	2	22	86	144	254	162
<u>Rental Units*</u>							
Elderly (55+)	2	6	10	11	17	46	6
Family	3	18	21	48	15	105	90
Special							
<u>Populations¹</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>0</u>	<u>7</u>	<u>1</u>
Subtotals	6	26	34	60	32	158	97
Totals	6	28	56	146	176	412	259

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 25D
HOUSING DEMAND – TARGET SECTORS
MANDAN, NORTH DAKOTA
2021-2025**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	13	59	120	192	33
Family	0	2	35	146	216	399	351
Special							
<u>Populations¹</u>	<u>0</u>	<u>3</u>	<u>3</u>	<u>3</u>	<u>3</u>	<u>12</u>	<u>1</u>
Subtotals	0	5	51	208	339	603	385
<u>Rental Units*</u>							
Elderly (55+)	5	15	25	27	38	110	15
Family	12	42	51	112	38	255	219
Special							
<u>Populations¹</u>	<u>3</u>	<u>5</u>	<u>5</u>	<u>4</u>	<u>0</u>	<u>17</u>	<u>2</u>
Subtotals	20	62	81	143	76	382	236
Totals	20	67	132	351	415	985	621

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 25E
HOUSING DEMAND – TARGET SECTORS
MANDAN, NORTH DAKOTA
2026-2030**

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>Totals</u>	<u>Workforce Sector (45%+)</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	17	85	173	275	50
Family	0	4	49	204	307	564	496
Special							
<u>Populations¹</u>	<u>0</u>	<u>3</u>	<u>5</u>	<u>8</u>	<u>3</u>	<u>19</u>	<u>3</u>
Subtotals	0	7	71	297	483	858	549
<u>Rental Units*</u>							
Elderly (55+)	4	22	34	37	49	146	21
Family	2	58	64	153	57	334	287
Special							
<u>Populations¹</u>	<u>5</u>	<u>4</u>	<u>8</u>	<u>5</u>	<u>0</u>	<u>22</u>	<u>3</u>
Subtotals	11	84	106	195	106	502	311
Totals	11	91	177	492	589	1,360	860

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility and/or other physical disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 26A**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)****MANDAN, NORTH DAKOTA****2015-2030****PRICE – PURCHASE COST (Area Median Income)**

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	6	8	14	4
2 Bedroom ¹	0	6	62	230	355	653	130
3+ Bedroom	0	14	148	619	1,032	1,813	1,450
Totals	0	20	210	855	1,395	2,480	1,584

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	16	54	60	76	40	246	30
2 Bedroom ¹	22	102	138	262	136	660	406
3+ Bedroom	14	84	112	214	120	544	460
Totals	52	240	310	552	296	1,450	896

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 26B**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)****MANDAN, NORTH DAKOTA****2015-2018****PRICE – PURCHASE COST (Area Median Income)**

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	2	2	4	1
2 Bedroom ¹	0	2	19	71	109	201	40
3+ Bedroom	0	4	47	191	318	560	447
Totals	0	6	66	264	429	765	488

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	5	15	17	21	11	69	8
2 Bedroom ¹	6	29	39	74	38	186	114
3+ Bedroom	4	24	33	59	33	153	130
Totals	15	68	89	154	82	408	252

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 26C

HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)

MANDAN, NORTH DAKOTA

2019-2020

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	0	6	25	38	69	13
3+ Bedroom	<u>0</u>	<u>2</u>	<u>16</u>	<u>61</u>	<u>106</u>	185	149
Totals	0	2	22	86	144	254	162

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	2	6	6	8	5	27	3
2 Bedroom ¹	3	11	15	28	15	72	44
3+ Bedroom	<u>1</u>	<u>9</u>	<u>13</u>	<u>24</u>	<u>12</u>	59	50
Totals	6	26	34	60	32	158	97

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 26D**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)****MANDAN, NORTH DAKOTA****2021-2025****PRICE – PURCHASE COST (Area Median Income)**

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	1	2	3	1
2 Bedroom ¹	0	2	15	56	86	159	32
3+ Bedroom	<u>0</u>	<u>3</u>	<u>36</u>	<u>151</u>	<u>251</u>	441	352
Totals	0	5	51	208	339	603	385

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	5	14	16	20	10	65	8
2 Bedroom ¹	12	27	33	69	33	174	107
3+ Bedroom	<u>3</u>	<u>21</u>	<u>32</u>	<u>54</u>	<u>33</u>	143	121
Totals	20	62	81	143	76	382	236

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 26E**HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)****MANDAN, NORTH DAKOTA****2026-2030****PRICE – PURCHASE COST (Area Median Income)**

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$131,000*	\$148,000*	\$168,000*	\$228,000*	\$268,000*+	Totals	\$156,000*
1 Bedroom ¹	0	0	0	3	4	7	2
2 Bedroom ¹	0	2	22	78	122	224	45
<u>3+ Bedroom</u>	<u>0</u>	<u>5</u>	<u>49</u>	<u>216</u>	<u>357</u>	<u>627</u>	<u>502</u>
Totals	0	7	71	297	483	858	549

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$605**	\$685**	\$795**	\$930**	\$1,030**+	Totals	\$745**
1 Bedroom ¹	4	19	21	27	14	85	11
2 Bedroom ¹	1	35	51	91	50	228	141
<u>3+ Bedroom</u>	<u>6</u>	<u>30</u>	<u>34</u>	<u>77</u>	<u>42</u>	<u>189</u>	<u>159</u>
Totals	11	84	106	195	106	502	311

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2015.