

**Communications
Promotional Materials
North Dakota Housing Fact Sheet**

Innovative

The data provided by the U.S. Census Bureau can sometimes be overwhelming and finding what you are looking for online can often be a struggle. Decennial versus American Community Survey data; one-year versus three-year versus five-year stats; American Fact Finder versus American Fact Finder II – it all gets a little confusing. To help decision-makers, housing advocates and the general public better understand the facts involved in the discussion of housing issues, the North Dakota Housing Finance Agency (NDHFA) developed the North Dakota Housing Fact Sheet in 2010.

In 2004, NDHFA published a Statewide Housing Needs Assessment report and launched the corresponding Statewide Housing Assessment Resource Project website. Both identify housing needs at various levels of geography and the website provides updated data as they are available.

While this is all good information and NDHFA urges its use, crystallizing the stats into something that can be handed out during a meeting or provided to lawmakers was needed. Prior to the Housing Fact Sheet, there was no one publication which brought together all the elements of housing and made the most recent facts readily available. The Housing Fact Sheet was born of this need to supplement the discussion with brief yet pertinent facts about housing stock and needs in the state.

Topics covered in the two-page document include:

- Affordability;
- Cost burden;
- Low income households;
- Statewide housing statistics; and,
- Challenges for housing.

The Housing Fact Sheet is a living document that is updated on a regular basis as statistics are updated. Because much of the data comes from the Census Bureau, the Fact Sheet is revisited annually following data releases of the state's statistics.

Replicable

The Housing Fact Sheet is easily replicable by other HFAs and can even be drilled down to smaller levels of geography. Having the numbers readily at hand helps to make housing situations more real which, in turn, helps to make more powerful arguments.

Reaching Targeted Audiences and Achieving Results

The Housing Fact Sheet was designed not as the be-all and end-all publication but instead was meant to highlight specific information which often was cited in housing discussions. It was also meant to introduce those new to the discussion of the basic terms and issues of housing. Local and state decision-makers, housing advocates, strategic partners, NDHFA staff and the general public were the intended audiences of the Housing Fact Sheet.

NDHFA has used the Fact Sheet in numerous ways including:

- Making it part of the orientation materials for the new governor and new NDHFA Advisory Board members;
- Inserting it into a briefing packet for legislators;
- Handing it out during NDHFA's annual statewide housing conference;
- Providing it at meetings and conferences;
- Distributing it to statewide elected officials and staff; and,
- Posting it online and sharing the links with partners as a resource.

All of these efforts have resulted in a heightened understanding and the Fact Sheet has been regularly referenced by NDHFA staff and partners. By getting everyone on the same page, we have succeeded in moving the discussion forward.

In fact, North Dakota Lt. Governor Drew Wrigley was provided a copy prior to his opening remarks at the 2011 statewide housing conference. He voiced appreciation for the information as a powerful tool which helped him better understand the facets of the affordable housing discussion.

Benefits that Outweigh Costs and Effective Use of Resources

The cost of the Housing Fact Sheet was very minimal to the Agency. Research and design was done by the Director of Public Affairs and because there was an understanding of the changing nature of the publication, no big commercial printings were done. Instead it was printed on an as-needed basis in-house. This allowed the Agency to only print what was necessary and avoid overruns and a resulting waste of resources.

The benefits seen by the Agency have been invaluable as another piece to help tell the important and often misunderstood story of affordable housing. The benefits have far exceeded the cost of the publication and these are not just one-time benefits. Because it is a living document, it doesn't get stale – new life is breathed into it every time there are new statistics and that gives users reason to stay plugged into the publication and, more importantly, engaged in the discussion.

Achieving Strategic Objectives

It would seem that housing is a generally easy concept to understand, but in reality, it is complex and diverse. There is much to consider and having solid

statistics is often a necessity. The Housing Fact Sheet was designed to help elevate the discussion of affordable housing in North Dakota and bring relevant data together to foster greater understanding of the “state’s housing stock, the households that make North Dakota home and other issues and challenges for our diverse communities.”

Because we deal in housing every day, it is often assumed that those we are dealing with understand the basis of the discussion. Sometimes that isn’t the case and a little education can go a long way to making better partners, better advocates and better policies. Education is the point of the Housing Fact Sheet.

What is “Affordable”?

The commonly-accepted standard for housing affordability is housing costs that are no more than 30 percent of a household's gross income. Housing costs under this standard generally include utility costs.

In North Dakota, the median household income is \$47,827. At 30 percent of that income, the average North Dakotan can afford to spend \$1,195.68 per month for housing costs.

- A registered nurse making \$42,000 per year can afford to spend \$1,050 on housing per month.
- A cashier making \$16,500 per year can afford to spend \$413 on housing per month.
- A heavy truck driver making \$26,460 per year can afford to spend \$662 per month on housing.

Cost Burden

- 34.9 percent of renters in North Dakota put 31 percent or more of their income toward housing costs.
- 14.8 percent of homeowners with a mortgage in North Dakota put 31 percent or more of their income toward housing costs.

(Source: U.S. Census Bureau, 2009 1-Year ACS PUMS File)

Please see NDHFA's "State of Affordable Housing in North Dakota" report for more on housing affordability. The report is available online at www.ndhfa.org.



North Dakota is a vibrant patchwork from the western oil fields to the eastern sugar beet fields; from urban streets to dusty prairie roads; from a booming economy to rich heritage; and is made up of homes of every shape, size, age, condition, tenure and type.

In this Fact Sheet, you will find the most recent statistics available on the state's housing stock, the households that make North Dakota home and other issues and challenges for our diverse communities.

Low Income Households

Households with incomes 80 percent or less of the local median, adjusted for family size are considered "low income." Households with income 50 percent or less of local median are considered "very low income."

- 35.8 percent of families in North Dakota are low income.
- 18.5 percent of families in North Dakota are very low income.
- Of householders living alone, 38.1 percent are low income and 21.2 percent are very low income.

(Source: U.S. Census Bureau, 2009 1-Year ACS PUMS File)

Quick Fact  Seven out of 10 people in ND live in an owner-occupied home

North Dakota Housing Facts

North Dakota By the Numbers

Population — 672,591

(Source: U.S. Census Bureau, 2010 Redistricting Data)

Number of Housing Units — 317,498

(Source: U.S. Census Bureau, 2010 Redistricting Data)

Occupied Housing Units — 281,192

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Average Household Size — 2.3

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Vacant Housing Rate — 11.4%

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Family Households — 170,916

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Average Family Size — 2.91

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Single Parent Households — 21,044

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Homeownership Rate — 65.4%

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Average Household Size of Owner-Occupied Units — 2.48

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Median Monthly Mortgage Costs — \$1,131

(Source: U.S. Census Bureau, 2009 American Community Survey 1-Year Estimates)

Renter Rate — 34.6%

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Average Household Size of Renter-Occupied Units — 1.96

(Source: U.S. Census Bureau, DP-1 - North Dakota: Profile of General Population and Housing Characteristics: 2010)

Median Monthly Gross Rent — \$564

(Source: U.S. Census Bureau, 2009 American Community Survey 1-Year Estimates)

Overcrowded Housing Units — 3,472

(Source: U.S. Census Bureau, 2009 American Community Survey 1-Year Estimates)
NOTE: Units with more than one occupant per room

Units Lacking Complete Plumbing Facilities — 627

(Source: U.S. Census Bureau, 2009 American Community Survey 1-Year Estimates)

Units Lacking Complete Kitchen Facilities — 2,205

(Source: U.S. Census Bureau, 2009 American Community Survey 1-Year Estimates)

Housing Units Built Prior to 1960 — 32.5%

(Source: U.S. Census Bureau, 2009 American Community Survey 1-Year Estimates)



Challenges for Housing in North Dakota

North Dakota's communities face a myriad of housing challenges which will take forward thinking and a commitment at all levels to solve including:

- Aging housing stock that is at risk of being permanently lost;
- Appraisal gaps in rural communities make financing more complicated;
- Limited resources are available for affordable housing development;
- Little housing development has occurred in many rural communities for years;
- Severe housing shortages are common in energy development areas;
- Housing costs have increased dramatically in oil-impacted communities;
- Affordable housing projects are opting for higher market-rate rents;
- There are growing needs for housing the state's senior population.