

State of North Dakota

**2020 Analysis of
Impediments to
Fair Housing
Choice**

2020 STATE OF NORTH DAKOTA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



Prepared for the:
North Dakota Department of Commerce

Prepared by:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
Phone: (503) 239-9091
Toll Free: (866) 937-9437
Fax: (503) 239-0236

Website: <http://www.westernes.com>

**Draft for Public Review
April 3, 2020**

Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

The United States Department of Housing and Urban Development

Office of Fair Housing and Equal Opportunity

Department of Housing and Urban Development

451 Seventh Street SW, Room 5204

Washington, DC 20410-2000

Telephone: (202) 708-1112

Toll Free: (800) 669-9777

Website: <http://www.HUD.gov/offices/fheo/online-complaint.cfm>

Denver Regional Office of FHEO

Department of Housing and Urban Development

1670 Broadway

Denver, Colorado 80202-4801

Telephone: (303) 672-5437

Toll Free: (800) 877-7353

TTY: (303) 672-5248

Website: <http://www.HUD.gov>

North Dakota Department of Labor and Human Rights

600 East Boulevard Avenue, Department 406

Bismarck, North Dakota 58505-0340

Telephone: (701) 328-2660

Toll Free: 1(800) 582-8032

TTY: 1(800) 366-6888 or 1(800) 366-6889 (Relay ND)

Fax: (701) 328-2031

Website: labor@nd.gov or humanrights@nd.gov

High Plains Fair Housing Center

P.O. Box 5222

Grand Forks, North Dakota 58206

Telephone: (701) 203-1077

Toll Free: 1(866) 380-2738

Website: highplainsfairhousing@gmail.com

Table of Contents

| | |
|---|------------|
| SECTION I. EXECUTIVE SUMMARY | 1 |
| SECTION II. COMMUNITY PARTICIPATION PROCESS | 7 |
| A. Overview | 7 |
| B. The Fair Housing Survey | 7 |
| C. Fair Housing Forum | 7 |
| D. The Final Public Review Process | 7 |
| SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS | 9 |
| A. Past Impediments and Actions | 9 |
| SECTION IV. FAIR HOUSING ANALYSIS | 17 |
| A. Socio-Economic Overview | 17 |
| B. Segregation and Integration | 51 |
| C. Racially or Ethnically Concentrated Areas of Poverty | 52 |
| D. Disparities in Access to Opportunity | 55 |
| E. Disproportionate Housing Needs | 66 |
| F. Publicly Supported Housing Analysis | 86 |
| G. Disability and Access Analysis | 91 |
| H. Fair Housing Enforcement, Outreach Capacity, & Resources | 99 |
| I. Fair Housing Survey Results | 111 |
| SECTION V. FAIR HOUSING GOALS AND PRIORITIES | 115 |
| SECTION VI. APPENDICES | 119 |
| A. Additional Plan Data | 119 |

Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

Affirmatively furthering fair housing is defined in the Fair Housing Act as taking “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development’s (HUD’s) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.⁴

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing”, or AFH.⁵ The assessment

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community's legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the North Dakota Department of Commerce certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Socio-Economic Context

While the population in the State of North Dakota is growing, the racial and ethnic makeup of the area is not changing significantly. There are areas in the State, however, that do see high concentrations of Native American and Hispanic residents. Limited English Proficiency includes an estimated 0.5 percent or 3,286 people of the population speaks Spanish at home, followed by 0.3 percent or 2,220 people speaking Other Indo-European languages. In 2018, some 93.2 percent of households had a high school education or greater, including 26.9 percent with a high school

⁶ 83 FR 683 (January 5, 2018)

diploma or equivalent, 38.6 percent with some college, 20.1 percent with a Bachelor's Degree, and 6.8 percent with a graduate or professional degree.

In 2018, unemployment in the State was at 2.6 percent. This is representative of a labor force of 404,299 people and 393,755 people employed. Real per capita income has stagnated the last few years. However, poverty has declined to 10.9 percent, representing 79,270 persons living in poverty in the State.

The State experienced an increase in housing production beginning in 2012. In 2018, there were 3,211 total units produced in the study area, with 1,241 of these being multi-family units. The value of single-family permits, however, has continued to rise, reaching \$242,696 in 2018. Since 2010, the study area has seen an increase in the proportion of vacant units.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the North Dakota Department of Commerce has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice.
2. Medium: Factors that have a less direct impact on fair housing choice, or that the North Dakota Department of Commerce has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the North Dakota Department of Commerce has limited capacity to address.

| Table I.1 Contributing Factors State of North Dakota | | |
|---|-----------------|---|
| Contributing Factors | Priority | Justification |
| Moderate to high levels of segregation | High | In 2017, black, American Indian, Native Hawaiian, and “other” race, households had a moderate to high level of segregation, according to the Dissimilarity Index. |
| Access to low poverty areas and concentrations of poverty | High | Low poverty index is markedly lower for Native American populations than white school proficiency, indicating inequitable access to low poverty areas. |
| Access to labor market engagement | Med | Native American households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the State has little control over impacting labor market engagement on a large scale. |
| Access to School Proficiency | Med | Native American households have lower levels of access to proficient schools. |
| Insufficient affordable housing in a range of unit sizes | High | Some 19.6 percent of households have cost burdens. This is more significant for renter households, of which 35.7 percent have cost burdens. In addition, 70.9 percent of households below 30 percent HAMFI have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. |
| Black, American Indian, and Hispanic households have disproportionate rates of housing problems | High | Black, American Indian, and Hispanic households face a disproportionate rate of housing problems at rates of 50.7 percent, 35.0 percent, and 40.6 percent, respectively. This is compared to the State average of 22.0 percent. |
| Discriminatory patterns in Lending | Med | The mortgage denial rates for black, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2018 HMDA data. |
| Insufficient accessible affordable housing | High | The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.7 percent of persons aged 75 and older have at least one form of disability. |
| Discrimination on the basis of disability | High | Fair housing complaint data and fair housing testing results found disability to be the number one basis for discrimination in the State. |
| Lack of fair housing infrastructure | High | The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing. |
| Insufficient fair housing education | High | The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education. |
| Insufficient understanding of credit | High | The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages. |

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2 summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table I.2

| Fair Housing Goal | Impediments to Fair Housing Choice/ Contributing Factors | Fair Housing Issue | Recommended Actions |
|---|--|---|--|
| Promote affordable housing development in high opportunity areas | Moderate to high levels of segregation Access to low poverty areas Insufficient affordable housing in a range of unit sizes Black, American Indian, and Hispanic households have disproportionate rates of housing problems Discriminatory patterns in Lending | Segregation R/ECAPs Disproportionate Housing Need | Continue to promote homeownership and affordable rental opportunities in high opportunity areas with the use of CDBG, HOME, and HTF funds. Over the next five (5) years: 150 rental units added 500 rental units rehabilitated 150 homeowner housing units rehabilitated 100 households down payment and closing cost assistance for first-time homebuyers Track activities annually in the State's PER. |
| Promote community and service provider knowledge of ADA laws | Insufficient accessible affordable housing Discrimination on the basis of disability | Disability and Access | Continue to partner with the HPFHC to conduct tests on selected newly constructed housing units and apartment complexes. Record activities annually in the State's PER. Continue to partner with the HPFHC, DOLHR, and other non-profit organizations, and local ADA coordinators to conduct outreach and education to professionals in the housing construction industry on the subject of accessibility and reasonable accommodation. Record activities annually in the State's PER. |
| Enhance community services in R/ECAPs | Access to low poverty areas Access to job proximity Access to school proficiency | Disparities in Access to Opportunity | Encourage increased public services and public investment in high poverty areas in the State. Record activities annually in the State's PER. |
| Increase fair housing outreach and education in the State | Moderate to high levels of segregation Access to low poverty areas and concentrations of poverty Discriminatory patterns in Lending | Fair Housing Enforcement and Outreach | Continue to partner with the High Plains Fair Housing Center (HPFHC), North Dakota Department of Labor and Human Rights (DOLHR), and other non-profit organizations to conduct outreach and education to professionals in the housing industry. Record activities annually in the State's PER. Enhance outreach and education to units of local government, as well as housing consumers, as it relates to affirmatively furthering fair housing and the duty to affirmatively further fair housing. Record activities annually in the State's PER. Conduct outreach and education of prospective housing consumers, enhance credit counseling and education to prospective home buyers, focusing on strategies to build credit for home purchases, in partnership with local lenders and civic institutions. Record activities annually in the State's PER. |

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2020 State of North Dakota Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the Fair Housing Survey, Fair Housing Forums, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of the date of this document, 65 responses have been received.

The Fair Housing Forum was held on February 24, 2020.

The Draft for Public Review AI was made available on April 6, 2020 and a 30-day public input period was initiated.

A public hearing was held during the public review period in order to gather feedback and input on the draft Analysis of Impediments. After the close of the public review period and inspection of comments received, the final draft was made available in May 2020.

B. THE FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the State of North Dakota invited to participate. At the date of this document, some 65 responses were received. A complete set of survey responses can be found in ***Section IV.I Fair Housing Survey Results***.

C. FAIR HOUSING FORUM

The Fair Housing Forum was held on February 24, 2020. The complete transcripts from this meeting is included in the Appendix.

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held from April 6, 2020 through May 6, 2020. It included a public review meeting during this period on April 21, 2020. A summary of the comments received during this meeting will be included below. The complete transcript from this meeting will be included in the Appendix.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice for the State of North Dakota was last completed in 2015. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2015 Analysis of Impediments are included below:

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

Private Sector Impediments, Suggested Actions, and Measurable Objectives

Impediment 1: Discrimination based on disability, familial status, and race. This impediment was identified through review of complaints lodged with HUD and the North Dakota Department of Labor and Human Rights (DOLHR), and in consultation with the High Plains Fair Housing Center. Discrimination based on familial status was second only to discrimination disability-based discrimination as the most common allegation in complaints lodged with HUD, and was the third most common allegation in complaints lodged with the DOLHR. Discrimination based on race was the third most commonly cited motivation for discrimination among complaints lodged with HUD, and was second most common among DOLHR complaints. In addition, a representative of the High Plains Fair Housing Center noted that the complaints that the organizations receives reveal “continuing evidence of discrimination, particularly against persons with disabilities, Native Americans, New Americans, and families with children.”

Action 1.1: Partner with the High Plains Fair Housing Center (HPFHC) and other non-profit organizations to conduct outreach and education to professionals in the housing industry on the subject of disability, familial status, and legal prohibitions on discrimination against families with children.

Measurable Objective 1.1: The number of outreach and education activities conducted by the HPFHC and other organizations.

Action 1.2: Partner with the DOLHR to conduct education activities to professionals in the housing industry on the subject of disability, familial status, and legal prohibitions on discrimination against families with children.

Measurable Objective 1.2: The number of education activities conducted.

Action 1.3: Partner with the HPFHC and other non-profit organizations to conduct outreach and education to professionals in the housing industry on the subject of disability, familial status, and racial forms of discrimination.

Measurable Objective 1.3: The number of outreach and education activities conducted.

Action 1.4: Partner with the DOLHR to conduct education activities to professionals in the housing industry on the subject of disability, familial status, and racial forms of discrimination.

Measurable Objective 1.4: The number of education activities conducted.

Impediment 2: Failure to make reasonable accommodation. This impediment was identified through review of complaints lodged with HUD and the North Dakota Department of Labor and

Human Rights (DOLHR), as well as the results of the 2015 North Dakota Fair Housing Survey, and in consultation with the High Plains Fair Housing Center. Disability-based complaints were the most common complaints that HUD received from residents of the state's non-entitlement areas from 2004 through 2014, and accounted for more than half of all complaints lodged with the Department of Labor and Human Rights. Failure to make reasonable accommodation, a discriminatory issue that uniquely impacts residents with disabilities, was the second most commonly alleged discriminatory action in HUD and DOLHR complaints.

In addition, though respondents to the 2015 Fair Housing Survey were largely unaware of questionable practices or barriers to fair housing choice in the private or public sectors, over one in ten respondents were aware of issues in the housing construction or accessible housing design fields, and those who provided additional commentary on this question maintained that neglect of ADA requirements in new construction was relatively common. Similarly, several of those who provided commentary on challenges in the public sector noted a lack of tax incentives to promote accessible development, as well as a failure on the part of construction companies to incorporate such elements in the design and construction of new units.

Finally, a representative of the High Plains Fair Housing Center noted that legal requirements pertaining to design and construction are not well understood, and that "requests for reasonable accommodation are frequently resisted."⁷

Action 2.1: Partner with the HPFHC to conduct tests on selected newly constructed housing units and apartment complexes.

Measurable Objective 2.1: The number of tests conducted, and the results of those tests conducted.

Action 2.2: Partner with the HPFHC, other non-profit organizations, and local ADA coordinators to conduct outreach and education to professionals in the housing construction industry on the subject of accessibility and reasonable accommodation.

Measurable Objective 2.2: The number of outreach and education activities conducted by these entities.

Action 2.3: Partner with the DOLHR to conduct education activities to professionals in the housing construction industry on the subject of accessibility and reasonable accommodation.

Measurable Objective 2.3: The number of education activities conducted by these entities.

Impediment 3: Discriminatory advertising. This impediment was identified through review of complaint data filed with the North Dakota Department of Labor and Human Rights. According to those data, complaints citing discriminatory advertising were the fourth most common among all complaints and complaints considered to have cause. More than a third of complaints that were settled or resolved, or that ended in a charge of discrimination, cited discriminatory advertising as among the discriminatory actions that housing providers had taken against them.

Action 3.1: Partner with the HPFHC to conduct periodic reviews of rental housing advertisements in a variety of media (i.e., Craigslist, newspapers, etc.). Refer any discriminatory advertisements to the Department of Labor and Human Rights for investigation.

⁷ Margaret Moore Jackson, High Plains Fair Housing Center (personal communication April 24, 2015). See Appendix E.

Measurable Objective 3.1: The number of advertisements reviewed, and discriminatory advertisements identified and referred reported by the HPFHC.

Action 3.2: Initiate or enhance public outreach, through partnership with the High Plains Fair Housing Center and through the state's online/media presence, to identify examples of discriminatory advertising and encourage state residents to report such advertising when they see it.

Measurable Objective 3.2: Number of outreach and education activities taken, the number of reported instances of discriminatory advertising reported by the HPFHC.

Impediment 4: American Indian and Hispanic home loan applicants tend to have higher rates of denials than white and non-Hispanic applicants. This impediment was identified through review of data gathered under the Home Mortgage Disclosure Act (HMDA). According to those data, 31.8 percent of home loan applications submitted by American Indian applicants were denied over the ten-year period between 2004 and 2013, inclusive. By comparison, only 13 percent of applications from white residents were turned down during that same period. Similarly, the denial rate for Hispanic applicants was 22.9 percent, compared to 13 percent for non-Hispanic applicants.

Action 4.1: Convene a committee or panel; in coordination with High Plains Fair Housing and the DOLHR, and seeking participation from professionals in the home lending industry; with the goal of identifying factors that contribute to differential denial rates to American Indian and Hispanic applicants.

Action 4.1.1: Request recommendations on how to mitigate the factors contributing to higher denials rates for American Indian and Hispanic residents.

Measurable Objective 4.1: The establishment of the committee, the list of factors identified, and the recommendations developed.

Action 4.2: Working in coordination with accredited local and statewide for-profit and non-profit organizations and government agencies, enhance credit counseling and education to prospective home buyers, focusing on strategies to build credit for home purchases, in partnership with local lenders and civic institutions.

Measurable Objective 4.2.1: The number of credit counseling and education activities conducted.

Measurable Objective 4.2.2: The number of agencies and organizations contacted.

Impediment 5: Discrimination against public assistance income. In spite of the fact that discrimination based on the receipt of public assistance is illegal under state law, complaint data from the DOLHR indicate that nearly twelve percent of those who filed a complaint with the agency believed that they had suffered discrimination on that basis.

Action 5.1: Contract with the HPFHC to conduct outreach and education to housing providers on the subject of public assistance, noting that discrimination based on use of public assistance is illegal under state law.

Measurable Objective 5.1: Number of outreach and education activities conducted.

Action 5.2: Coordinate with the DOLHR to conduct education activities to housing providers on the subject of public assistance, noting that discrimination based on use of public assistance is illegal under state law.

Measurable Objective 5.2: Number of education activities conducted.

Action 5.3: Contact the state attorney general and request that future materials and publications concerning landlord-tenant rights and responsibilities include an explanation of public assistance discrimination.

Measurable Objective 5.3: Record of contact with the state attorney general, and his office's response.

Impediment 6: Lack of understanding of fair housing law and policy. This impediment was identified through review of responses to the 2015 North Dakota Fair Housing Survey and the discussions with the Public Housing Agency and Non-Entitlement Grantee Outreach Committee. Between a quarter and half of respondents to survey questions concerning impediments to fair housing choice in the private and public sectors responded to each question with "don't know", which may suggest a widespread lack of confidence in their own ability to identify the kinds of policies and practices that count as discriminatory. In addition, a fifth of respondents stated that they were "not familiar" with fair housing laws, and several survey respondents maintained that there was a need for more education on the subject of fair housing. This opinion was shared by participants in the February 20th meeting of the Public Housing Agency and Non-Entitlement Grantee Outreach Committee Meeting, who maintained that enhanced outreach and education should form a major part of the actions and objectives adopted to promote fair housing choice in the state.

Action 6.1: Contract with the HPFHC to conduct outreach and education to housing providers and property managers on the subject of affirmatively furthering fair housing, and what the law requires.

Measurable Objective 6.1: The number of outreach and education sessions offered and the number of attendants and participants.

Action 6.2: Establish yearly advertising and outreach activities, to take place during Fair Housing month (April), in partnership with High Plains Fair Housing Center and other non-profit organizations, the DOLHR, regional councils, homeless providers, and CDBG grantees. Such activities could include panel discussions, fair housing presentations, web-based advertising (i.e., state and local jurisdiction websites, Facebook, etc.).

Measurable Objective 6.2: Number of advertising and outreach activities established, number of interagency and public/private partnerships established, the record of materials prepared for discussions and meetings, and the number of participants in such discussions and meetings.

Public Sector Impediments, Suggested Actions, and Measurable Objectives

Impediment 1: Apparent shortage of accessible and visitable housing in rural North Dakota. This impediment was identified through review of responses to the 2015 Fair Housing Survey.

Action 1.1: Partner with Regional Councils and Community Action Agencies to encourage communities to apply for homeowner and renter rehabilitation funding to modify existing dwellings with the goal of expanding the supply of accessible and visitable housing in rural North Dakota.

Measurable Objective 1.1: The number of communities who are contacted and encouraged to apply for rehabilitation funding and the number of communities who apply for such funding.

Action 1.2: Partner with Regional Councils and Community Action Agencies to encourage communities to apply new construction funding with the goal of expanding the supply of accessible and visitable housing in rural North Dakota.

Measurable Objective 1.2: The number of communities who are contacted and encouraged to apply for new construction funding and the number of communities who apply for such funding.

Impediment 2: Lack of understanding of fair housing law and duty to affirmatively further fair housing. This impediment was identified through review of responses to the 2015 North Dakota Fair Housing Survey and the discussions with the Public Housing Agency and Non-Entitlement Grantee Outreach Committee. As noted in the discussion for Private Sector Impediment 5, a large percentage of respondents answered each question with “don’t know”, and a fifth of respondents stated that they were “not familiar” with fair housing laws. Several survey respondents maintained that there was a need for more education on the subject of fair housing, an assessment that was shared by participants in the February 20th meeting of the Public Housing Agency and Non-Entitlement Grantee Outreach Committee Meeting, who maintained that enhanced outreach and education should form a major part of the actions and objectives adopted to promote fair housing choice in the state.

Action 2.1: Partner with the DOLHR to conduct education activities for local jurisdictions and Regional Councils on behalf of local jurisdictions seeking CDBG grant funding concerning state and federal fair housing law and the certification to affirmatively further fair housing.

Measurable Objective 2.1: The number of education sessions offered by the DOLHR.

Action 2.2: Partner with the HPFHC to conduct outreach and education to local jurisdictions and Regional Councils on behalf of local jurisdictions seeking CDBG grant funding concerning state and federal fair housing law and the certification to affirmatively further fair housing.

Measurable Objective 2.2: The number of outreach and education sessions offered by the HPFHC.

Action 2.3: Establish yearly advertising and outreach activities, to take place during Fair Housing month (April). Such activities could include panel discussions, fair housing presentations, and web-based advertising (i.e., state and local jurisdiction websites, Facebook, etc.)

Measurable Objective 2.3: Number of advertising and outreach activities established, and the record of materials prepared for discussions and meetings.

FAIR HOUSING ACTIVITIES

The State's Activities, as described by their 2018 Performance and Evaluation Report (PER) is described below.

The State of North Dakota, specifically the North Dakota Department of Labor and Human Rights, will continue to insure the enforcement of the fair housing law and provide fair housing education and outreach in cities throughout the state by utilizing promotional items such as fair housing and human rights brochures. The items provide specific information on what fair housing is, the law, and how the Department of Labor and Human Rights handles specific housing complaints. They also provide an overview of the Department of Labor and Human Rights' relationship with HUD and how the state's laws are substantially equivalent to the Federal Fair Housing Law.

In addition, the North Dakota Department of Commerce has partnered with High Plains Fair Housing Center. The Center assists people who believe they have experienced discrimination while attempting to rent or purchase housing, provides community education to promote fair housing, and conducts preliminary investigations of potential housing discrimination. High Plains conducts testing throughout the state to seek out instances of discrimination. High Plains targets training and follow up testing to ensure that there are no further instances of discrimination. Moreover, High Plains reviews policies and practices in the state of North Dakota to identify instances of discrimination particularly in the area of disparate impact-such as translation barriers.

High Plains Fair Housing Center (HPFHC) conducted training events and meetings throughout the state to educate professionals, consumers, general audiences, healthcare providers, lawyers, and local governments on discrimination in the housing industry.

Some of these educational activities included the following topics: housing discrimination based on race, color, religion, national origin, sex, legal prohibitions on discrimination against families with children or persons with disabilities, receipt of public assistance discrimination, fair lending practices, fair housing in real estate, and tester training. Between the dates of July 1, 2018 – June 30, 2019, HPFHC had 99 training events and meetings that were used to educate North Dakotans about fair housing rights and responsibilities to reach a total of 1,775 consumers, housing providers, government officials, lawyers, social workers, and advocates.

HPFHC conducted 53 fair housing training events with 1,347 persons in attendance and conducted 46 meetings to discuss fair housing issues in North Dakota.

High Plains Fair Housing Center (HPFHC) also conducted follow up testing throughout the state to identify housing discrimination. In addition to rental testing and design & construction testing, HPFHC now conducts lending and sales testing. Testing between July 1, 2018 and June 30th, 2019 took place in 12 cities across North Dakota. Classes tested included national origin, familial status, disability, race, and receipt of public assistance for rental testing. Lending testing included race, familial status, and national origin. Sales testing included familial status, national origin, sex, and disability. Testing took place in the following cities: Grand Forks, Fargo, Bismarck, Minot, Cavalier, Jamestown, Watford City, Williston, Rugby, Casselton, Mapleton, and Mandan.

The DCS has also partnered with the Native American Development Corporation (NADC) to help overcome identified financial barriers low to moderate income Native Americans across North Dakota with a primary focus on the Bismarck metropolitan area thus far. These financial services included consumer financial counseling. In FY2018, NADC conducted 35 financial counseling sessions by clients who seek homeless assistance services and whom are referred to us by another

program called, “Free Through Recovery” (FTR), a contracted with North Dakota Human Services Department. FTR provides peer support services to adult inmates awaiting trial or being released from prison and/or jails and the homeless whom are in an economic transition. Furthermore, NADC provided two (2) workshops this past year both face to face and via webinar platform utilizing a “zoom” application. With the new full time hire of a consumer finance counselor in December 2018, NADC had increased its capacity to provide workshops and consumer economic services. Upcoming webinars and workshops scheduled for FY2019 are: (1) homebuyer workshop (2) how to improve credit score workshop (3) how to build your credit workshop (4) how to sustain rental housing. The new additional counseling services begin in September 2019 and are as follows: (1) building financial skills for Native families (2) financial coaching (3) homeownership counseling and (4) HUD Housing Counseling. These trainings have been completed by our consumer finance counselor and paid for by the Northwest Area Foundation and the U.S. Department of Treasury. NADC has a federal grant award from the U.S. Department of Treasury’s Native Community Development Financial Institution (Native CDFI) Fund that allows NADC to hire a full-time Loan Officer. This Loan Officer will begin lending in late September 2019 when the loan capital is anticipated. NADC will launch two loan products: consumer loans and microenterprise loans. Loan capital is anticipated to be received by USDA this winter of 2019. NADC’s servicing capacity has become ready to provide loans and financial counseling.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the State of North Dakota.

Lead Agency and Service Area

The North Dakota Department of Commerce is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

A. SOCIO-ECONOMIC OVERVIEW

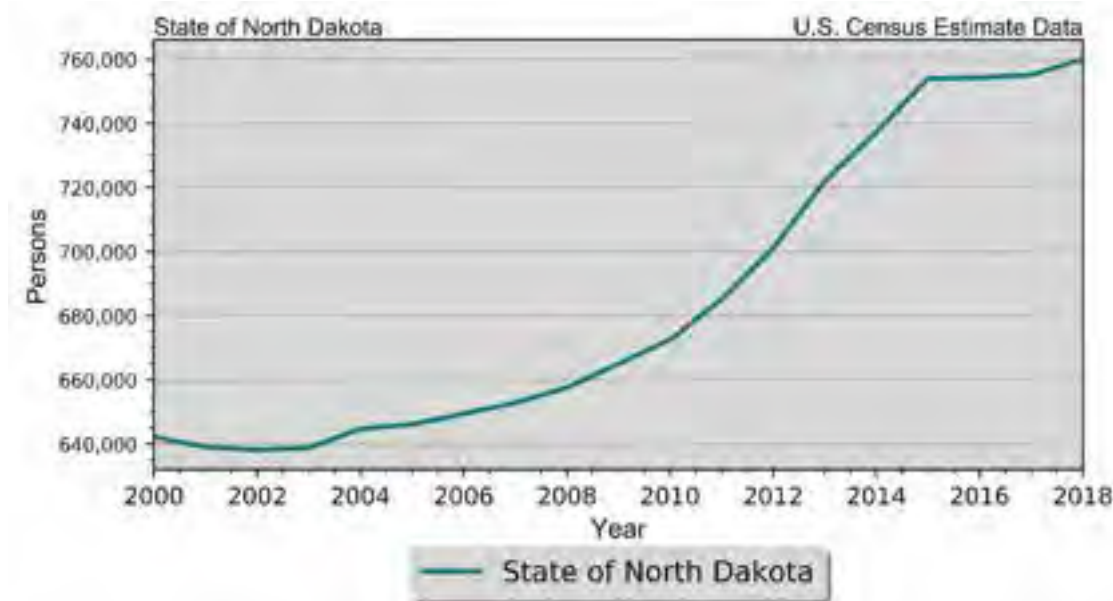
Demographics

The Census Bureau's current census estimates for each year since the 2010 Census are presented in Table IV.1. The 2018 estimates indicate that the State of North Dakota's population increased from 672,591 in 2010 to 760,077 in 2018, or by 13 percent. The 2018 population estimate is not yet available broken down by race, age, or gender. For those purposes, we will use the 2018 Five-year ACS estimates. Population trends for State of North Dakota since 2000 are displayed below in Diagram IV.1.

| Table IV.1 Population Estimates State of North Dakota 2010-2018 Census Data and Intercensal Estimates | |
|--|----------------|
| 2010 Census | 672,591 |
| 2011 Population Estimate | 685,136 |
| 2012 Population Estimate | 701,116 |
| 2013 Population Estimate | 721,999 |
| 2014 Population Estimate | 737,382 |
| 2015 Population Estimate | 754,022 |
| 2016 Population Estimate | 754,353 |
| 2017 Population Estimate | 755,176 |
| 2018 Population Estimate | 760,077 |

Diagram IV.1
Population

State of North Dakota



Population Estimates

The Census Bureau's current estimates indicate that State of North Dakota's population increased from 672,591 in 2010 to 760,077 in 2018, or by 13.0 percent. The number of people from 25 to 34 years of age increased by 26.9 percent, and the number of people from 55 to 64 years of age increased by 15.9 percent.

Between 2010 and 2018, the percent change in the State of North Dakota population by race was white with 8.6 percent, black with 210.6 percent, American Indian and Alaskan Natives with 13.6 percent, Asian with 90.9 percent, Native Hawaiian or Pacific Islanders with 71.6 percent, two or more races with 55.6 percent, and Hispanic or Latino with 119.3 percent. These data are presented in Table IV.2.

| Table IV.2 Profile of Population Characteristics State of North Dakota vs. State of North Dakota 2010 Census and 2018 Current Census Estimates | | | |
|---|-----------------------|----------------|--------------|
| Subject | State of North Dakota | | |
| | 2010 Census | Jul-18 | % Change |
| Population | 672,591 | 760,077 | 13.0% |
| Age | | | |
| Under 14 years | 124,461 | 152,549 | 22.6% |
| 15 to 24 years | 106,430 | 110,861 | 4.2% |
| 25 to 34 years | 90,485 | 114,800 | 26.9% |
| 35 to 44 years | 75,262 | 90,402 | 20.1% |
| 45 to 54 years | 96,657 | 80,005 | -17.2% |
| 55 to 64 years | 81,819 | 94,823 | 15.9% |
| 65 and Over | 97,477 | 116,637 | 19.7% |
| Race | | | |
| White | 609,136 | 661,549 | 8.6% |
| Black | 8,248 | 25,620 | 210.6% |
| American Indian and Alaskan Native | 36,948 | 41,962 | 13.6% |
| Asian | 7,032 | 13,426 | 90.9% |
| Native Hawaiian or Pacific Islander | 334 | 573 | 71.6% |
| Two or more races | 10,893 | 16,947 | 55.6% |
| Ethnicity (of any race) | | | |
| Hispanic or Latino | 13,467 | 29,529 | 119.3% |

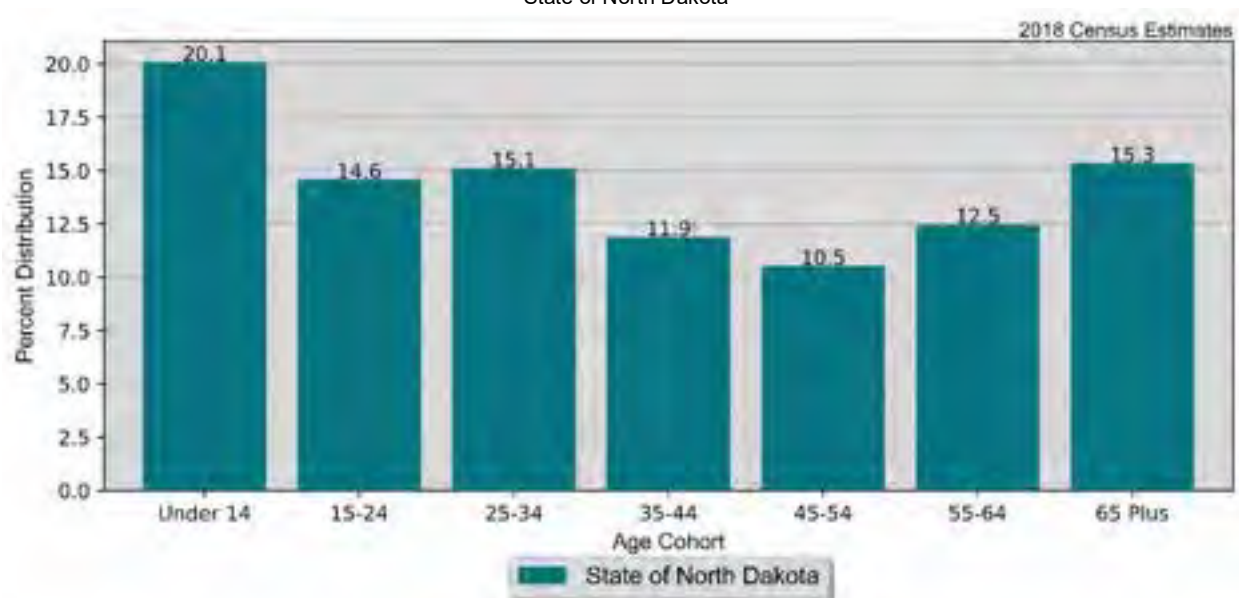
Table IV.3 presents the population of the State of North Dakota by age and gender from the 2010 Census and 2018 current census estimates. The 2010 Census count showed a total of 339,864 males, who accounted for 50.5 percent of the population, and the remaining 49.5 percent, or 332,727 persons, were female. In 2018, the number of males rose to 389,350 persons, and accounted for 51.2 percent of the population, with the remaining 48.8 percent, or 370,727 persons being female.

Table IV.3
Population by Age and Gender
 State of North Dakota
 2010 Census and Current Census Estimates

| Age | 2010 Census | | | 2018 Current Census Estimates | | | % Change 10-18 |
|-------------------|----------------|----------------|----------------|-------------------------------|----------------|----------------|----------------|
| | Male | Female | Total | Male | Female | Total | |
| Under 14 years | 63,702 | 60,759 | 124,461 | 78,012 | 74,537 | 152,549 | 22.6% |
| 15 to 24 years | 56,156 | 50,274 | 106,430 | 58,233 | 52,628 | 110,861 | 4.2% |
| 25 to 44 years | 48,052 | 42,433 | 90,485 | 62,423 | 52,377 | 114,800 | 26.9% |
| 45 to 54 years | 38,826 | 36,436 | 75,262 | 48,016 | 42,386 | 90,402 | 20.1% |
| 55 to 64 years | 48,767 | 47,890 | 96,657 | 41,137 | 38,868 | 80,005 | -17.2% |
| 65 and Over | 41,934 | 39,885 | 81,819 | 47,869 | 46,954 | 94,823 | 15.9% |
| Total | 339,864 | 332,727 | 672,591 | 389,350 | 370,727 | 760,077 | 13.0% |
| % of Total | 50.5% | 49.5% | . | 51.2% | 48.8% | . | |

Diagram IV.2 displays the percentage of the population by age in State of North Dakota.

Diagram IV.2
Age Cohorts
 State of North Dakota



Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data⁸, along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then quantifies the

results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. The five-year estimates are more robust than the one or three year samples because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

The State of North Dakota population by race and ethnicity is shown in Table IV.4. The white population increased by 8.6 percent, representing 87.1 percent of the population in 2018, compared with the black population, which increased by 210.6 percent and accounted for 2.7 percent of the population. The Hispanic population represented 3.5 percent of the population, which increased from 13,467 to 29,529 people between 2010 and 2018, or by 119.3 percent.

| Table IV.4 Population by Race and Ethnicity State of North Dakota 2010 Census & 2018 Five-Year ACS | | | | |
|---|----------------|---------------|--------------------|---------------|
| Race | 2010 Census | | 2018 Five-Year ACS | |
| | Population | % of Total | Population | % of Total |
| White | 605,449 | 90.0% | 655,268 | 87.1% |
| Black | 7,960 | 1.2% | 20,445 | 2.7% |
| American Indian | 36,591 | 5.4% | 39,462 | 5.2% |
| Asian | 6,909 | 1.0% | 10,814 | 1.4% |
| Native Hawaiian/ Pacific Islander | 320 | 0% | 378 | 0.1% |
| Other | 3,509 | 0.5% | 7,528 | 1.0% |
| Two or More Races | 11,853 | 1.8% | 18,306 | 2.4% |
| Total | 672,591 | 100.0% | 752,201 | 100.0% |
| Non-Hispanic | 659,124 | 98.0% | 725,672 | 96.5% |
| Hispanic | 13,467 | 2.0% | 26,529 | 3.5% |

The change in race and ethnicity between 2010 and 2018 is shown in Table IV.5. During this time, the total non-Hispanic population was 725,672 persons in 2018. The Hispanic population was 26,529.

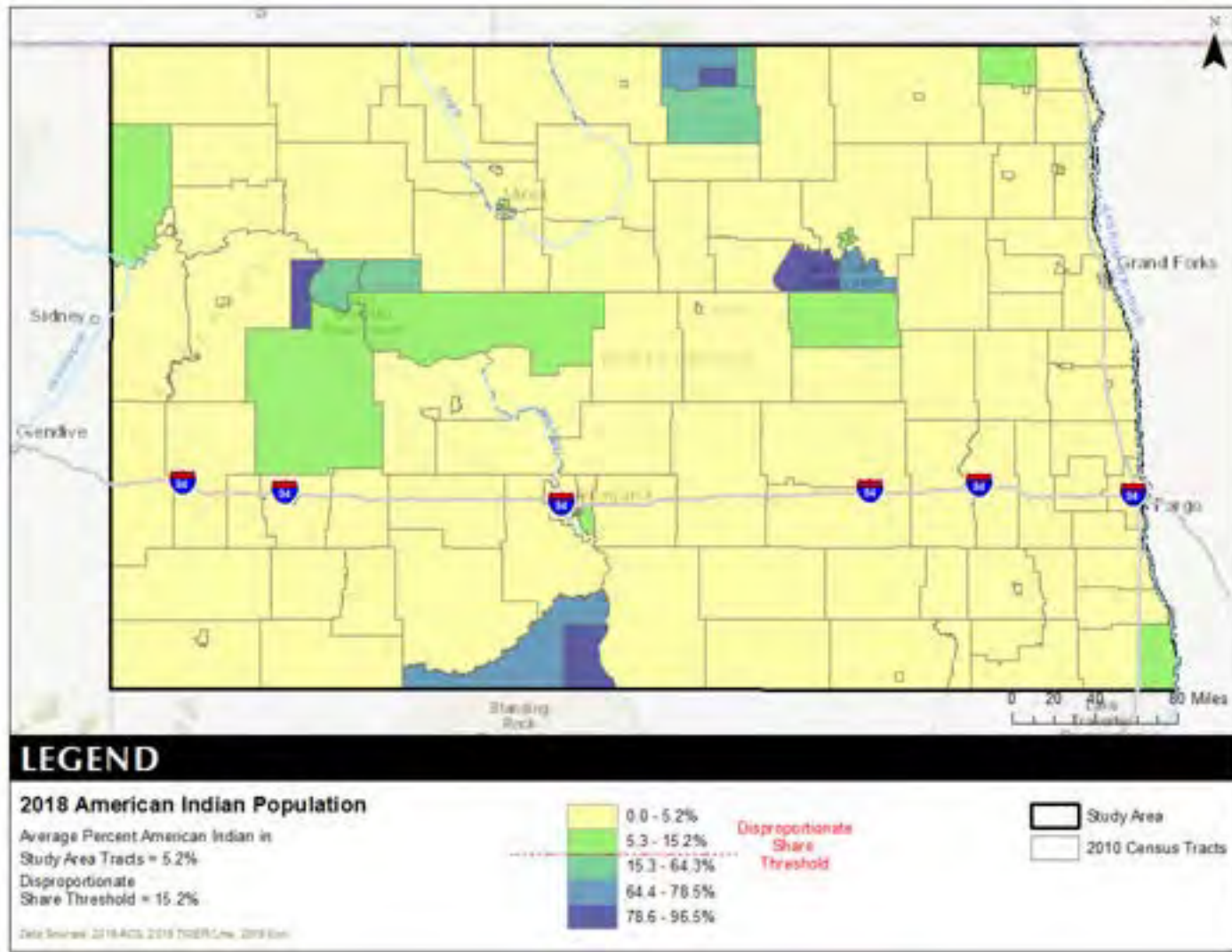
Table IV.5
Population by Race and Ethnicity
 State of North Dakota
 2010 Census & 2018 Five-Year ACS

| Race | 2010 Census | | 2018 Five-Year ACS | |
|-----------------------------------|----------------|---------------|--------------------|---------------|
| | Population | % of Total | Population | % of Total |
| Non-Hispanic | | | | |
| White | 598,007 | 90.7% | 639,477 | 88.1% |
| Black | 7,720 | 1.2% | 20,113 | 2.8% |
| American Indian | 35,562 | 5.4% | 38,308 | 5.3% |
| Asian | 6,839 | 1.0% | 10,664 | 1.5% |
| Native Hawaiian/ Pacific Islander | 290 | 0% | 366 | 0.1% |
| Other | 341 | 0.1% | 972 | 0.1% |
| Two or More Races | 10,365 | 1.6% | 15,772 | 2.2% |
| Total Non-Hispanic | 659,124 | 100.0% | 725,672 | 100.0% |
| Hispanic | | | | |
| White | 7,442 | 55.3% | 15,791 | 59.5% |
| Black | 240 | 1.8% | 332 | 1.3% |
| American Indian | 1,029 | 7.6% | 1,154 | 4.3% |
| Asian | 70 | 0.5% | 150 | 0.6% |
| Native Hawaiian/ Pacific Islander | 30 | 0.2% | 12 | 0% |
| Other | 3,168 | 23.5% | 6,556 | 24.7% |
| Two or More Races | 1,488 | 11.0% | 2,534 | 9.6% |
| Total Hispanic | 13,467 | 100.0 | 26,529 | 100.0% |
| Total Population | 672,591 | 100.0% | 752,201 | 100.0% |

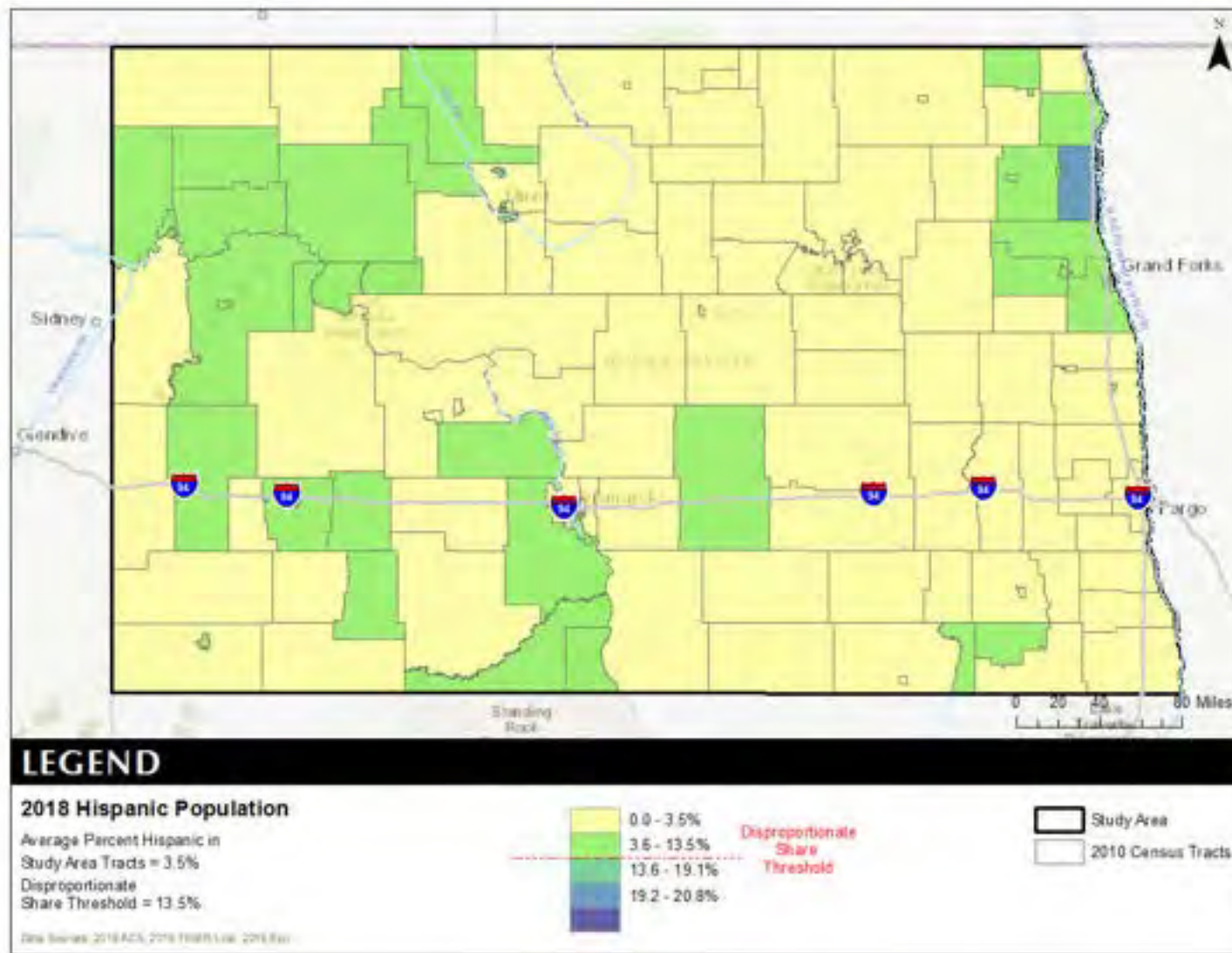
The maps on the following pages show the geographic distribution of racial and ethnic groups in the State of North Dakota. These maps are used to determine if there are any areas in the State that have a disproportionate share of racial or ethnic groups. A disproportionate share exists if any one racial or ethnic group is concentrated in an area at a rate of ten percentage points or more than the average for the State. As seen in Map IV.1, American Indian households are disproportionately concentrated in certain areas in the central parts of the State. These tend to be areas in and adjacent to Native American reservations. Map IV.2 show the distribution of Hispanic households. Hispanic households are seen a disproportionate rate in the western part of the State in 2018.

Map IV.1 American Indian Population

State of North Dakota
2018 ACS, Tigerline



Map IV.2
Hispanic Population
 State of North Dakota
 2018 ACS, Tigerline



Group Quarters Population

The group quarters population includes the institutionalized population, who live in correctional institutions, juvenile facilities, nursing homes, and other institutions, and the non-institutionalized population, who live in college dormitories, military quarters, and other group living situations. As seen in Table IV.6, between 2000 and 2010, the institutionalized population changed -0.1 percent in State of North Dakota, from 9,688 people in 2000 to 9,675 in 2010. The non-institutionalized population changed 10.3%, from 13,943 in 2000 to 15,381 in 2010.

| Table IV.6 Group Quarters Population State of North Dakota 2000 & 2010 Census SF1 Data | | | | | |
|---|-------------|------------|-------------|------------|-------------------|
| Group Quarters Type | 2000 Census | | 2010 Census | | % Change 00–10 |
| | Population | % of Total | Population | % of Total | |
| Institutionalized | | | | | |
| Correctional Institutions | 1,518 | 15.7% | 2,489 | 25.7% | 64.0% |
| Juvenile Facilities | . | . | 383 | 4.0% | . |
| Nursing Homes | 7,254 | 74.9% | 6,433 | 66.5% | -11.3% |
| Other Institutions | 916 | 9.5% | 370 | 3.8% | -59.6% |
| Total | 9,688 | 100.0% | 9,675 | 100.0% | -0.1% |
| Non-institutionalized | | | | | |
| College Dormitories | 10,137 | 72.7% | 10,570 | 68.7% | 4.3% |
| Military Quarters | 1,244 | 8.9% | 1,380 | 9.0% | 10.9% |
| Other Non-institutionalized | 2,562 | 18.4% | 3,431 | 22.3% | 33.9% |
| Total | 13,943 | 100.0% | 15,381 | 100.0% | 10.3% |
| Group Quarters Population | 23,631 | 100.0% | 25,056 | 100.0% | 6.0% |

Foreign Born and Limited English Proficiency Populations

Under Title VI of the Civil Rights Act of 1964 and in accordance with Supreme Court precedent in *Lau v. Nichols*, recipients of federal financial assistance are required to take reasonable steps to ensure meaningful access to their programs and activities by Limited English proficient (LEP) persons.⁹ In the context of HUD's assessment of access to housing, LEP refers to a person's limited ability to read, write, speak, or understand English.¹⁰

The number of foreign-born persons is shown in Table IV.7. An estimated 0.3 percent of the population was born in Canada, some 0.3 percent were born in Mexico, and another 0.3 percent were born in Philippines.

⁹ https://www.hud.gov/program_offices/fair_housing_equal_opp/limited_english_proficiency_0

¹⁰ <https://www.hud.gov/sites/documents/LEPMEMO091516.PDF>

Table IV.7
Place of Birth for the Foreign-Born Population
 State of North Dakota
 2018 Five-Year ACS

| Number | County | Number of Person | Percent of Total Population |
|-----------------------|--------------------------------------|------------------|-----------------------------|
| #1 country of origin | Canada | 2,629 | 0.3% |
| #2 country of origin | Mexico | 2,397 | 0.3% |
| #3 country of origin | Philippines | 2,074 | 0.3% |
| #4 country of origin | Liberia | 1,366 | 0.2% |
| #5 country of origin | India | 1,363 | 0.2% |
| #6 country of origin | China excluding Hong Kong and Taiwan | 1,240 | 0.2% |
| #7 country of origin | Other South Central Asia | 1,089 | 0.1% |
| #8 country of origin | Somalia | 1,035 | 0.1% |
| #9 country of origin | Nepal | 995 | 0.1% |
| #10 country of origin | Other Eastern Africa | 930 | 0.1% |

The language spoken at home for those with Limited English Proficiency are shown in Table IV.8. An estimated 0.5 percent or 3,286 people of the population speaks Spanish at home, followed by 0.3 percent or 2,220 people speaking Other Indo-European languages.

Table IV.8
Limited English Proficiency and Language Spoken at Home
 State of North Dakota
 2018 Five-Year ACS

| Number | County | Number of Person | Percent of Total Population |
|------------------|--|------------------|-----------------------------|
| #1 LEP Language | Spanish | 3,286 | 0.5% |
| #2 LEP Language | Other Indo-European languages | 2,220 | 0.3% |
| #3 LEP Language | Other and unspecified languages | 2,061 | 0.3% |
| #4 LEP Language | German or other West Germanic languages | 1,072 | 0.2% |
| #5 LEP Language | Russian, Polish, or other Slavic languages | 855 | 0.1% |
| #6 LEP Language | French, Haitian, or Cajun | 622 | 0.1% |
| #7 LEP Language | Chinese | 582 | 0.1% |
| #8 LEP Language | Tagalog | 544 | 0.1% |
| #9 LEP Language | Vietnamese | 332 | 0% |
| #10 LEP Language | Other Asian and Pacific Island languages | 278 | 0% |

Education and Employment

Education and employment data from the State of North Dakota 2018 Five-Year ACS is presented in Table IV.9, Table IV.10, and Table IV.11. In 2018, 412,530 people were in the labor force, including 400,841 employed and 11,689 unemployed people. The unemployment rate for the State of North Dakota was estimated at 2.8 percent in 2018.

| Table IV.9 Employment, Labor Force and Unemployment State of North Dakota 2018 Five-Year ACS Data | |
|--|---------------------------|
| Employment Status | 2018 Five-Year ACS |
| Employed | 400,841 |
| Unemployed | 11,689 |
| Labor Force | 412,530 |
| Unemployment Rate | 2.8% |

Table IV.10 and Table IV.11 show educational attainment in the State of North Dakota. In 2018, 93.2 percent of households had a high school education or greater, including 26.9 percent with a high school diploma or equivalent, 38.6 percent with some college, 20.1 percent with a Bachelor's Degree, and 6.8 percent with a graduate or professional degree.

| Table IV.10 High School or Greater Education State of North Dakota 2018 Five-Year ACS Data | |
|---|-------------------|
| Education Level | Households |
| High School or Greater | 293,423 |
| Total Households | 314,903 |
| Percent High School or Above | 93.2% |

| Table IV.11 Educational Attainment State of North Dakota 2018 Five-Year ACS Data | | |
|---|---------------------------|----------------|
| Education Level | 2018 Five-Year ACS | Percent |
| Less Than High School | 43,926 | 7.6% |
| High School or Equivalent | 155,493 | 26.9% |
| Some College or Associates Degree | 223,239 | 38.6% |
| Bachelor's Degree | 116,539 | 20.1% |
| Graduate or Professional Degree | 39,286 | 6.8% |
| Total Population Above 18 years | 578,483 | 100.0% |

Commuting Patterns

Table IV.12 shows the place of work by county of residence. In 2010, 85.5 percent of residents worked within the county they reside with 10.6 percent working outside their home county. This compares to 85.0 percent of residents in 2018 who worked within the county in which they resided, and 11.7 percent of residents worked outside their home county but still within the state.

| Table IV.12 Place of Work State of North Dakota 2010 and 2018 Five-Year ACS Data | | | | |
|---|--------------------|---------------|--------------------|---------------|
| Place of work | 2010 Five-Year ACS | % of Total | 2018 Five-Year ACS | % of Total |
| Worked in county of residence | 299,422 | 85.5% | 338,953 | 85.0% |
| Worked outside county of residence | 37,149 | 10.6% | 46,576 | 11.7% |
| Worked outside state of residence | 13,445 | 3.8% | 13,408 | 3.4% |
| Total | 350,016 | 100.0% | 398,937 | 100.0% |

Table IV.13 shows the aggregate travel time to work based on place of work and residence. In the State of North Dakota the total aggregate travel time was 6,493,690 minutes, with residents working in their home county spending a total of 4,448,925 minutes traveling.

| Table IV.13 Aggregate Travel Time to Work (in Minutes) State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | |
|--|--------------------|---------------|--------------------|---------------|
| Place of Work | 2010 Five-Year ACS | % of Total | 2018 Five-Year ACS | % of Total |
| Worked in county of residence | 3,616,755 | 68.6% | 4,448,925 | 68.5% |
| Worked outside county of residence | 1,302,390 | 24.7% | 1,707,195 | 26.3% |
| Worked outside State of residence | 354,925 | 6.7% | 337,570 | 5.2% |
| Aggregate travel time to work (in minutes): | 5,274,065 | 100.0% | 6,493,690 | 100.0% |

Table IV.14 shows the average travel time to work based on place of work and residence. In 2018 the overall aggregate travel time was 5,274,065 minutes. Residents working within their home county spent an average of 13.1 minutes commuting to work, with those working outside their county of residence spending an average of 36.7 minutes on their commute.

Table IV.14
Average Travel Time to Work (in Minutes)
 State of North Dakota
 2010 & 2018 Five-Year ACS Data

| Place of Work | 2010 Five-Year ACS | 2018 Five-Year ACS |
|--|--------------------|--------------------|
| Worked in county of residence | 12.1 | 13.1 |
| Worked outside county of residence | 35.1 | 36.7 |
| Worked outside State of residence | 26.4 | 25.2 |
| Average travel time to work (in minutes): | 15.1 | 16.3 |

Table IV.15 shows the means of transportation to work. In 2018, 81.5 percent of commuters drove alone in a car, truck, or van. Only 8.6 percent carpooled, with an additional 0.5 percent taking public transportation. Also, there were 18,923 persons or 4.7 percent who worked from home.

Table IV.15
Means of Transportation to Work
 State of North Dakota
 2010 & 2018 Five-Year ACS Data

| Means | 2010 Five-Year ACS | % of Total | 2018 Five-Year ACS | % of Total |
|--|--------------------|---------------|--------------------|---------------|
| Car, truck, or van: Drove alone | 275,630 | 78.7% | 325,252 | 81.5% |
| Car, truck, or van: Carpooled: | 33,604 | 9.6% | 34,507 | 8.6% |
| Public transportation (excluding taxicab): | 2,003 | 0.6% | 2,150 | 0.5% |
| Taxicab | 213 | 0.1% | 302 | 0.1% |
| Motorcycle | 785 | 0.2% | 358 | 0.1% |
| Bicycle | 2,170 | 0.6% | 1,485 | 0.4% |
| Walked | 13,605 | 3.9% | 13,631 | 3.4% |
| Other means | 2,163 | 0.6% | 2,329 | 0.6% |
| Worked at home | 19,843 | 5.7% | 18,923 | 4.7% |
| Total | 350,016 | 100.0% | 398,937 | 100.0% |

Table IV.16 shows the breakdown of the means of transportation by tenure. In 2018, 54.9 percent of commuters owned their home and commuted alone by car, which compares to 57.5 percent in 2010. There were also 106,566 renters who drove alone in 2018 and accounted for 27.1 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0.1 percent of the population, which compares to 1,486 renters, or 0.4 percent taking public transportation.

| Table IV.16 Means Of Transportation To Work By Tenure State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | |
|---|---------------------------|-------------------|---------------------------|-------------------|
| Tenure | 2010 Five-Year ACS | % of Total | 2018 Five-Year ACS | % of Total |
| Car, truck, or van - drove alone: | | | | |
| Owner | 197,536 | 57.5% | 215,435 | 54.9% |
| Renter | 74,934 | 21.8% | 106,566 | 27.1% |
| Car, truck, or van - carpooled: | | | | |
| Owner | 23,626 | 6.9% | 20,920 | 5.3% |
| Renter | 9,115 | 2.7% | 12,747 | 3.2% |
| Public transportation (excluding taxicab): | | | | |
| Owner | 621 | 0.2% | 521 | 0.1% |
| Renter | 1,330 | 0.4% | 1,486 | 0.4% |
| Walked: | | | | |
| Owner | 7,023 | 2.0% | 6,115 | 1.6% |
| Renter | 5,153 | 1.5% | 6,082 | 1.5% |
| Taxicab, motorcycle, bicycle, or other means: | | | | |
| Owner | 3,293 | 1.0% | 2,124 | 0.5% |
| Renter | 1,981 | 0.6% | 2,235 | 0.6% |
| Worked at home: | | | | |
| Owner | 16,310 | 4.7% | 15,579 | 4.0% |
| Renter | 2,728 | 0.8% | 2,872 | 0.7% |
| Total: | 343,650 | 100.0% | 392,682 | 100.0% |

Summary

While the population in the State of North Dakota is growing, the racial and ethnic makeup of the area is not changing significantly. There are areas in the State, however, that do see high concentrations of Native American and Hispanic residents. Limited English Proficiency includes an estimated 0.5 percent or 3,286 people of the population speaks Spanish at home, followed by 0.3 percent or 2,220 people speaking Other Indo-European languages. In 2018, some 93.2 percent of households had a high school education or greater, including 26.9 percent with a high school diploma or equivalent, 38.6 percent with some college, 20.1 percent with a Bachelor's Degree, and 6.8 percent with a graduate or professional degree.

Economics

The following section describes the economic context for the State of North Dakota. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS).

Labor Force

Table IV.17 shows labor force statistics for the State of North Dakota between 1990 and 2018. The unemployment rate in the State of North Dakota was 2.6 percent in 2018, with 10,544 unemployed persons and 404,299 in the labor force. The statewide unemployment rate in 2018 was 2.6 percent. In 2018, 393,755 people were employed, 10,544 were unemployed, and the labor force totaled 404,299 people.

| Table IV.17 Labor Force Statistics State of North Dakota 1990 - 2018 BLS Data | | | | | |
|--|-----------------------|------------|-------------|-------------------|-----------------------------|
| Year | State of North Dakota | | | Unemployment Rate | Statewide Unemployment Rate |
| | Unemployment | Employment | Labor Force | | |
| 1990 | 12,781 | 304,436 | 317,217 | 4.0% | 4.0% |
| 1991 | 13,735 | 301,479 | 315,214 | 4.4% | 4.4% |
| 1992 | 14,985 | 300,939 | 315,924 | 4.7% | 4.7% |
| 1993 | 13,866 | 310,061 | 323,927 | 4.3% | 4.3% |
| 1994 | 12,493 | 324,314 | 336,807 | 3.7% | 3.7% |
| 1995 | 10,951 | 329,348 | 340,299 | 3.2% | 3.2% |
| 1996 | 10,125 | 337,412 | 347,537 | 2.9% | 2.9% |
| 1997 | 9,568 | 341,823 | 351,391 | 2.7% | 2.7% |
| 1998 | 10,091 | 339,414 | 349,505 | 2.9% | 2.9% |
| 1999 | 11,272 | 332,180 | 343,452 | 3.3% | 3.3% |
| 2000 | 10,161 | 332,407 | 342,568 | 3.0% | 3.0% |
| 2001 | 9,996 | 331,820 | 341,816 | 2.9% | 2.9% |
| 2002 | 12,674 | 327,957 | 340,631 | 3.7% | 3.7% |
| 2003 | 12,824 | 331,852 | 344,676 | 3.7% | 3.7% |
| 2004 | 12,063 | 340,403 | 352,466 | 3.4% | 3.4% |
| 2005 | 12,037 | 343,508 | 355,545 | 3.4% | 3.4% |
| 2006 | 11,638 | 349,821 | 361,459 | 3.2% | 3.2% |
| 2007 | 11,468 | 355,766 | 367,234 | 3.1% | 3.1% |
| 2008 | 11,692 | 359,333 | 371,025 | 3.2% | 3.2% |
| 2009 | 15,210 | 353,455 | 368,665 | 4.1% | 4.1% |
| 2010 | 14,289 | 364,053 | 378,342 | 3.8% | 3.8% |
| 2011 | 13,481 | 375,153 | 388,634 | 3.5% | 3.5% |
| 2012 | 12,193 | 385,674 | 397,867 | 3.1% | 3.1% |
| 2013 | 11,801 | 394,392 | 406,193 | 2.9% | 2.9% |
| 2014 | 11,023 | 402,521 | 413,544 | 2.7% | 2.7% |
| 2015 | 11,531 | 401,537 | 413,068 | 2.8% | 2.8% |
| 2016 | 12,769 | 399,996 | 412,765 | 3.1% | 3.1% |
| 2017 | 10,947 | 399,449 | 410,396 | 2.7% | 2.7% |
| 2018 | 10,544 | 393,755 | 404,299 | 2.6% | 2.6% |

Diagram IV.3 shows the employment and labor force for the State of North Dakota. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 393,755 persons, with the labor force reaching 404,299, indicating there were a total of 10,544 unemployed persons

Diagram IV.3
Employment and Labor Force
State of North Dakota

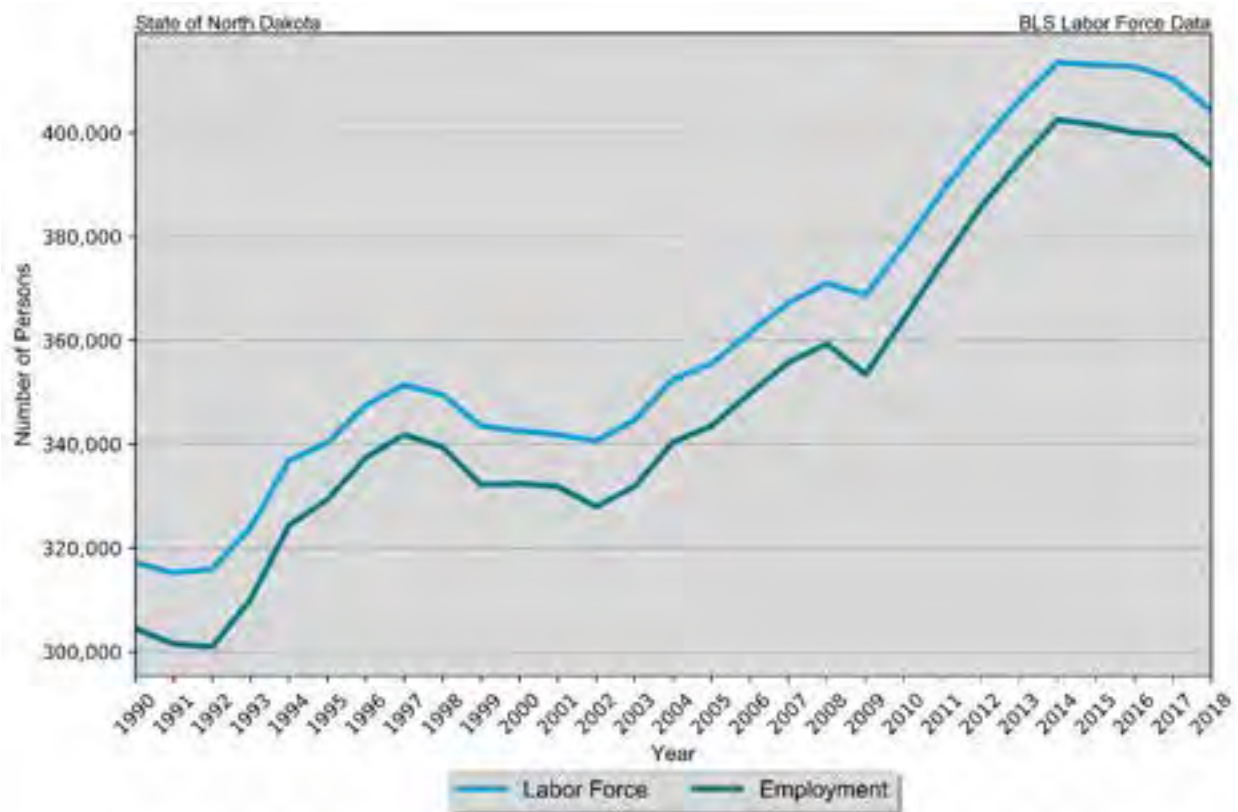


Diagram IV.4 shows the unemployment rate for the State of North Dakota. During the 1990's the average rate for the State of North Dakota was 3.6 percent. Between 2000 and 2010 the unemployment rate had an average of 3.4 percent. Since 2010, the average unemployment rate was 3.0 percent. Over the course of the entire period the State of North Dakota had an average unemployment rate of 3.3 percent.

Diagram IV.4
Annual Unemployment Rate

State of North Dakota
1990 – 2018 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table IV.18 shows total real earnings by industry for State of North Dakota. In 2017, the government and government enterprises industry had the largest total real earnings at \$5,673,323,000. Between 2016 and 2017, the arts, entertainment, and recreation industry saw the largest percentage increase of 22.0 percent, to \$142,668,000.

Table IV.18
Real Earnings by Industry

State of North Dakota
BEA Table CA-5N Data (1,000's of 2018 Dollars)

| NAICS Categories | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | % Change 17-18 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Farm earnings | 2,400,010 | 2,200,305 | 3,905,343 | 2,058,366 | 896,982 | 266,584 | 820,902 | 908,029 | 1,094,929 | 20.6 |
| Forestry, fishing, related activities, and other | 150,156 | 130,692 | 158,535 | 156,292 | 165,829 | 182,918 | 196,350 | 208,452 | 212,172 | 1.8 |
| Mining | 1,231,748 | 2,130,943 | 3,173,873 | 3,506,264 | 4,227,265 | 3,080,630 | 1,948,642 | 2,340,123 | 2,746,761 | 17.4 |
| Utilities | 424,610 | 426,497 | 401,887 | 448,568 | 481,199 | 515,880 | 548,733 | 533,580 | 534,690 | 0.2 |
| Construction | 2,104,589 | 2,527,919 | 3,165,133 | 3,435,297 | 3,812,687 | 3,678,328 | 3,288,709 | 2,733,805 | 2,686,613 | -1.7 |
| Manufacturing | 1,503,955 | 1,525,959 | 1,573,240 | 1,693,261 | 1,853,478 | 1,897,355 | 1,792,887 | 1,744,552 | 1,822,074 | 4.4 |
| Wholesale trade | 1,682,868 | 1,949,285 | 2,291,747 | 2,454,390 | 2,528,173 | 2,450,902 | 2,096,039 | 2,143,443 | 2,120,103 | -1.1 |
| Retail trade | 1,671,578 | 1,844,312 | 2,031,066 | 2,167,786 | 2,272,073 | 2,250,983 | 2,068,600 | 1,976,650 | 1,942,098 | -1.7 |
| Transportation and warehousing | 1,105,754 | 1,572,396 | 2,129,227 | 2,380,010 | 2,755,427 | 2,471,886 | 1,915,849 | 1,881,075 | 1,927,337 | 2.5 |
| Information | 587,014 | 564,751 | 572,235 | 564,730 | 583,800 | 549,245 | 579,412 | 597,548 | 625,963 | 4.8 |
| Finance and insurance | 1,167,370 | 1,214,294 | 1,261,083 | 1,330,076 | 1,392,985 | 1,464,851 | 1,536,253 | 1,565,610 | 1,601,806 | 2.3 |
| Real estate and rental and leasing | 663,378 | 813,917 | 1,068,843 | 887,156 | 1,072,141 | 1,001,077 | 1,098,781 | 942,995 | 954,862 | 1.3 |
| Professional and technical services | 1,034,560 | 1,139,342 | 1,379,232 | 1,538,117 | 1,708,421 | 1,674,387 | 1,549,400 | 1,514,720 | 1,546,497 | 2.1 |
| Management of companies and enterprises | 383,821 | 399,847 | 436,578 | 473,738 | 512,753 | 534,137 | 510,840 | 532,348 | 546,195 | 2.6 |
| Administrative and waste services | 487,581 | 571,023 | 675,717 | 724,408 | 810,123 | 771,928 | 721,087 | 747,480 | 766,811 | 2.6 |
| Educational services | 134,506 | 136,154 | 142,499 | 143,552 | 151,833 | 156,250 | 160,206 | 152,883 | 163,870 | 7.2 |
| Health care and social assistance | 3,024,337 | 3,148,119 | 3,285,801 | 3,400,747 | 3,516,401 | 3,735,973 | 3,883,909 | 3,934,822 | 3,991,018 | 1.4 |
| Arts, entertainment, and recreation | 97,077 | 97,764 | 98,897 | 102,043 | 111,191 | 111,839 | 117,544 | 116,936 | 142,668 | 22.0 |
| Accommodation and food services | 616,518 | 694,021 | 856,611 | 916,465 | 949,416 | 903,633 | 838,707 | 818,265 | 825,682 | 0.9 |
| Other services, except public administration | 868,714 | 897,906 | 981,169 | 1,017,570 | 1,102,683 | 1,110,231 | 1,063,517 | 1,046,315 | 1,054,571 | 0.8 |
| Government and government enterprises | 4,995,450 | 5,023,273 | 5,028,157 | 5,162,212 | 5,327,938 | 5,595,108 | 5,710,056 | 5,693,550 | 5,673,323 | -0.4 |
| Total | 26,335,593 | 29,008,716 | 34,616,874 | 34,561,047 | 36,232,798 | 34,404,123 | 32,446,423 | 32,133,180 | 32,980,043 | 2.6 |

Table IV.19 shows the total employment by industry for the State of North Dakota. The most recent estimates show the government and government enterprises industry was the largest employer in the State of North Dakota, with employment reaching 88,578 jobs in 2017. Between 2016 and 2017 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 15.7 percent to 9,891 jobs.

| Table IV.19 Employment by Industry State of North Dakota BEA Table CA25 Data | | | | | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| NAICS Categories | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | % Change 17-18 |
| Farm earnings | 31,652 | 32,316 | 33,055 | 33,555 | 32,511 | 29,622 | 28,481 | 28,400 | 28,290 | -0.4 |
| Forestry, fishing, related activities, and other | 4,401 | 4,496 | 4,633 | 4,656 | 4,960 | 4,570 | 4,784 | 4,924 | 5,246 | 6.5 |
| Mining | 13,858 | 20,191 | 30,046 | 32,682 | 36,529 | 30,290 | 23,096 | 24,257 | 27,073 | 11.6 |
| Utilities | 3,502 | 3,488 | 3,580 | 3,677 | 3,799 | 3,953 | 4,026 | 3,884 | 3,767 | -3.0 |
| Construction | 29,925 | 33,404 | 39,260 | 42,422 | 45,141 | 43,885 | 41,093 | 36,205 | 35,768 | -1.2 |
| Manufacturing | 23,815 | 25,182 | 26,563 | 26,963 | 27,495 | 27,091 | 26,288 | 26,452 | 27,781 | 5.0 |
| Wholesale trade | 22,116 | 23,870 | 26,302 | 27,669 | 29,168 | 28,678 | 25,683 | 25,193 | 24,887 | -1.2 |
| Retail trade | 53,725 | 55,223 | 57,490 | 59,906 | 61,832 | 62,266 | 60,343 | 59,438 | 58,648 | -1.3 |
| Transportation and warehousing | 16,793 | 20,729 | 25,882 | 27,570 | 29,495 | 27,834 | 22,844 | 25,434 | 27,194 | 6.9 |
| Information | 8,152 | 7,919 | 7,721 | 7,626 | 7,697 | 7,442 | 7,486 | 7,374 | 7,146 | -3.1 |
| Finance and insurance | 24,416 | 26,053 | 25,888 | 26,309 | 26,554 | 27,017 | 27,372 | 27,069 | 27,175 | 0.4 |
| Real estate and rental and leasing | 16,761 | 18,620 | 19,938 | 21,419 | 23,406 | 23,802 | 23,808 | 24,453 | 25,223 | 3.1 |
| Professional and technical services | 18,884 | 19,093 | 20,829 | 22,275 | 23,629 | 24,023 | 23,144 | 22,969 | 23,103 | 0.6 |
| Management of companies and enterprises | 4,517 | 4,690 | 5,004 | 5,424 | 5,653 | 5,693 | 5,824 | 5,735 | 5,750 | 0.3 |
| Administrative and waste services | 16,413 | 17,613 | 18,421 | 18,508 | 19,585 | 18,504 | 17,859 | 18,156 | 18,545 | 2.1 |
| Educational services | 5,786 | 5,676 | 5,754 | 6,148 | 6,180 | 6,376 | 6,497 | 6,667 | 6,836 | 2.5 |
| Health care and social assistance | 59,475 | 60,400 | 61,753 | 62,927 | 63,225 | 64,466 | 66,041 | 66,543 | 66,863 | 0.5 |
| Arts, entertainment, and recreation | 7,080 | 7,048 | 7,346 | 7,570 | 7,892 | 7,760 | 8,168 | 8,549 | 9,891 | 15.7 |
| Accommodation and food services | 32,902 | 34,235 | 36,484 | 37,550 | 38,971 | 38,803 | 37,518 | 37,674 | 37,796 | 0.3 |
| Other services, except public administration | 24,861 | 25,356 | 25,865 | 26,418 | 27,384 | 27,725 | 27,251 | 27,080 | 26,296 | -2.9 |
| Government and government enterprises | 84,779 | 84,177 | 85,574 | 86,124 | 85,883 | 87,675 | 89,009 | 88,564 | 88,578 | 0 |
| Total | 503,813 | 529,779 | 567,388 | 587,398 | 606,989 | 597,475 | 576,615 | 575,020 | 581,856 | 1.2 |

Table IV.20 shows the real average earnings per job by industry for the State of North Dakota. These figures are calculated by dividing the total real earning displayed in Tables IV.18 and Table IV.19, by industry. In 2017, the utilities industry had the highest average earnings reaching 141,941 dollars. Between 2016 and 2017 the farm industry saw the largest percentage increase, rising by 21.1 percent to 38,704 dollars.

Table IV.20
Real Earnings Per Job by Industry
State of North Dakota
BEA Table CA5N and CA25 Data

| NAICS Categories | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | % Change 17-18 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Farm earnings | 75,825 | 68,087 | 118,147 | 61,343 | 27,590 | 9,000 | 28,823 | 31,973 | 38,704 | 21.1 |
| Forestry, fishing, related activities, and other | 34,119 | 29,068 | 34,219 | 33,568 | 33,433 | 40,026 | 41,043 | 42,334 | 40,445 | -4.5 |
| Mining | 88,884 | 105,539 | 105,634 | 107,284 | 115,724 | 101,705 | 84,371 | 96,472 | 101,458 | 5.2 |
| Utilities | 121,248 | 122,275 | 112,259 | 121,993 | 126,665 | 130,503 | 136,297 | 137,379 | 141,941 | 3.3 |
| Construction | 70,329 | 75,677 | 80,620 | 80,979 | 84,462 | 83,817 | 80,031 | 75,509 | 75,112 | -0.5 |
| Manufacturing | 63,152 | 60,597 | 59,227 | 62,799 | 67,411 | 70,036 | 68,202 | 65,952 | 65,587 | -0.6 |
| Wholesale trade | 76,093 | 81,663 | 87,132 | 88,705 | 86,676 | 85,463 | 81,612 | 85,081 | 85,189 | 0.1 |
| Retail trade | 31,114 | 33,398 | 35,329 | 36,186 | 36,746 | 36,151 | 34,281 | 33,256 | 33,114 | -0.4 |
| Transportation and warehousing | 65,846 | 75,855 | 82,267 | 86,326 | 93,420 | 88,808 | 83,867 | 73,959 | 70,874 | -4.2 |
| Information | 72,009 | 71,316 | 74,114 | 74,053 | 75,848 | 73,803 | 77,399 | 81,034 | 87,596 | 8.1 |
| Finance and insurance | 47,812 | 46,609 | 48,713 | 50,556 | 52,459 | 54,220 | 56,125 | 57,838 | 58,944 | 1.9 |
| Real estate and rental and leasing | 39,579 | 43,712 | 53,608 | 41,419 | 45,806 | 42,059 | 46,152 | 38,564 | 37,857 | -1.8 |
| Professional and technical services | 54,785 | 59,673 | 66,217 | 69,051 | 72,302 | 69,699 | 66,946 | 65,946 | 66,939 | 1.5 |
| Management of companies and enterprises | 84,973 | 85,255 | 87,246 | 87,341 | 90,705 | 93,823 | 87,713 | 92,824 | 94,990 | 2.3 |
| Administrative and waste services | 29,707 | 32,421 | 36,682 | 39,140 | 41,364 | 41,717 | 40,377 | 41,170 | 41,349 | 0.4 |
| Educational services | 23,247 | 23,988 | 24,765 | 23,349 | 24,568 | 24,506 | 24,659 | 22,931 | 23,972 | 4.5 |
| Health care and social assistance | 50,851 | 52,121 | 53,209 | 54,043 | 55,617 | 57,953 | 58,811 | 59,132 | 59,689 | 0.9 |
| Arts, entertainment, and recreation | 13,711 | 13,871 | 13,463 | 13,480 | 14,089 | 14,412 | 14,391 | 13,678 | 14,424 | 5.5 |
| Accommodation and food services | 18,738 | 20,272 | 23,479 | 24,407 | 24,362 | 23,288 | 22,355 | 21,720 | 21,846 | 0.6 |
| Other services, except public administration | 34,943 | 35,412 | 37,934 | 38,518 | 40,267 | 40,044 | 39,027 | 38,638 | 40,104 | 3.8 |
| Government and government enterprises | 58,923 | 59,675 | 58,758 | 59,939 | 62,037 | 63,816 | 64,151 | 64,287 | 64,049 | -0.4 |
| Total | 52,273 | 54,756 | 61,011 | 58,838 | 59,693 | 57,583 | 56,271 | 55,882 | 56,681 | 1.4 |

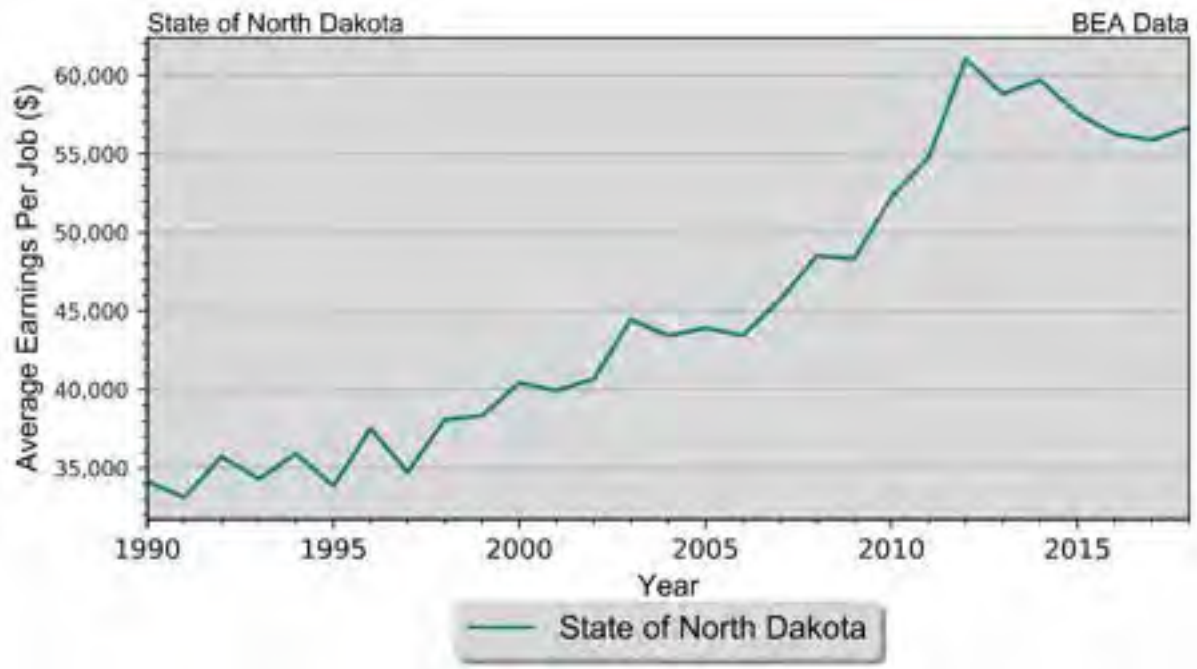
Table IV.21 shows total employment and real personal income for the years of 1969 to 2017. Total real personal income includes all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments. In 2018, total real personal income was \$42,147,741,000, a 3.6 percent change between 2016 and 2017. Total employment was 503,813 in 2010 and 581,856 in 2017, a change of 1.2 percent over the period.

Table IV.21
Total Employment and Real Personal Income
 State of North Dakota
 BEA Data 1969 Through 2018

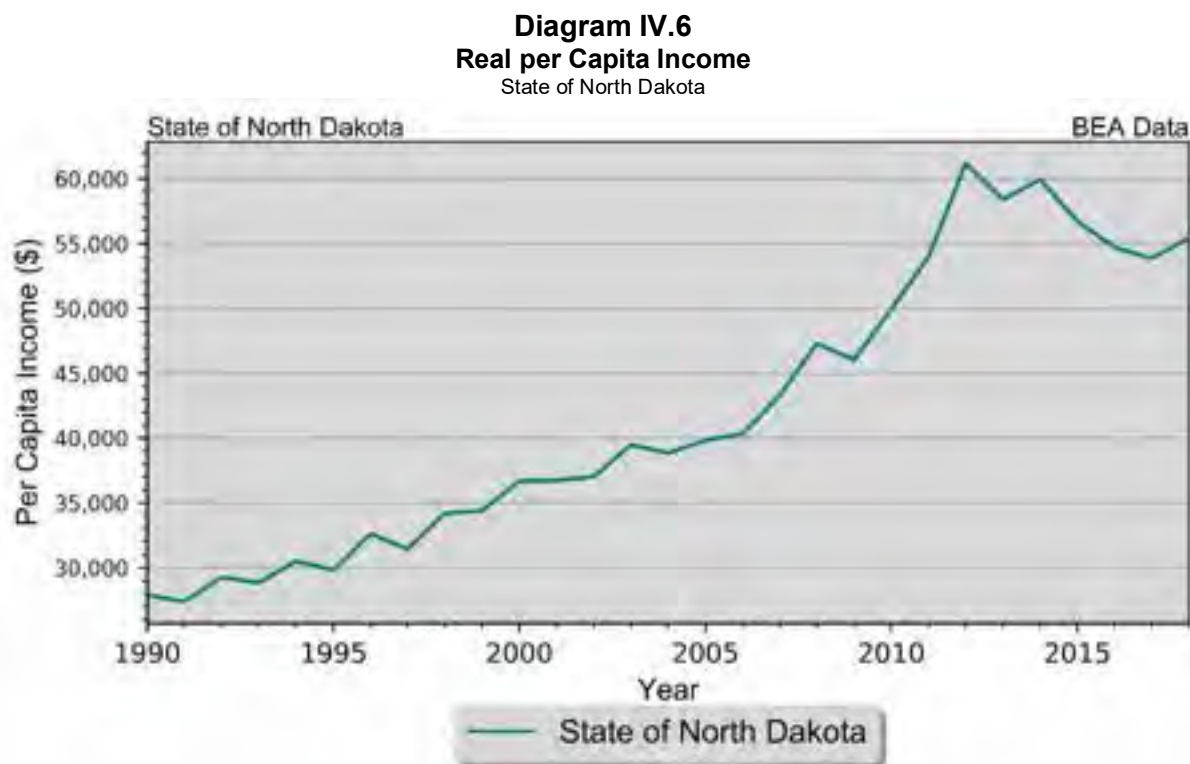
| Year | 1,000s of 2018 Dollars | | | | | | Per Capita Income | Total Employment | Average Real Earnings Per Job |
|------|------------------------|-------------------------------------|--------------------------|----------------------------------|----------------------|--------------------|-------------------------|---------------------|-------------------------------------|
| | Earnings | Social Security Contributions | Residents Adjustments | Dividends, Interest, Rents | Transfer Payments | Personal Income | | | |
| 1969 | 8,769,308 | 547,651 | -295,802 | 1,768,777 | 978,665 | 10,673,298 | 17,185 | 273,930 | 32,011 |
| 1970 | 8,643,467 | 583,992 | -293,294 | 1,860,606 | 1,077,755 | 10,704,542 | 17,296 | 281,458 | 30,708 |
| 1971 | 9,497,232 | 625,041 | -292,971 | 1,969,472 | 1,202,176 | 11,750,868 | 18,749 | 283,811 | 33,461 |
| 1972 | 11,024,083 | 684,436 | -296,846 | 2,087,209 | 1,281,078 | 13,411,087 | 21,254 | 288,138 | 38,258 |
| 1973 | 15,188,446 | 833,738 | -297,015 | 2,351,048 | 1,366,821 | 17,775,561 | 28,107 | 300,252 | 50,586 |
| 1974 | 13,441,556 | 905,806 | -319,329 | 2,501,107 | 1,436,695 | 16,154,222 | 25,471 | 308,009 | 43,640 |
| 1975 | 12,516,598 | 946,864 | -307,415 | 2,647,755 | 1,553,920 | 15,463,994 | 24,220 | 313,546 | 39,919 |
| 1976 | 11,393,183 | 1,028,791 | -338,721 | 2,723,589 | 1,628,177 | 14,377,438 | 22,282 | 325,944 | 34,953 |
| 1977 | 10,817,013 | 998,472 | -338,333 | 2,910,851 | 1,671,997 | 14,063,056 | 21,663 | 330,976 | 32,683 |
| 1978 | 13,210,903 | 1,090,259 | -348,162 | 3,042,347 | 1,706,503 | 16,521,332 | 25,393 | 345,094 | 38,282 |
| 1979 | 12,313,477 | 1,173,067 | -369,949 | 3,164,972 | 1,746,264 | 15,681,697 | 24,046 | 353,425 | 34,841 |
| 1980 | 9,833,076 | 1,175,689 | -379,721 | 3,589,846 | 1,892,016 | 13,759,527 | 21,026 | 354,849 | 27,710 |
| 1981 | 11,948,891 | 1,270,451 | -396,186 | 4,193,743 | 1,982,612 | 16,458,609 | 24,957 | 358,792 | 33,304 |
| 1982 | 11,703,078 | 1,295,062 | -377,601 | 4,621,260 | 2,093,406 | 16,745,082 | 25,030 | 359,535 | 32,550 |
| 1983 | 11,954,203 | 1,325,948 | -369,105 | 4,432,744 | 2,240,275 | 16,932,169 | 25,023 | 365,143 | 32,739 |
| 1984 | 12,464,752 | 1,360,845 | -355,555 | 4,584,530 | 2,317,915 | 17,650,797 | 25,937 | 366,419 | 34,017 |
| 1985 | 12,443,133 | 1,371,125 | -342,965 | 4,563,938 | 2,386,802 | 17,679,784 | 26,117 | 363,513 | 34,229 |
| 1986 | 12,299,427 | 1,383,635 | -333,054 | 4,454,128 | 2,551,711 | 17,588,578 | 26,270 | 357,386 | 34,414 |
| 1987 | 12,624,851 | 1,406,734 | -325,430 | 4,175,499 | 2,604,149 | 17,672,336 | 26,730 | 362,693 | 34,808 |
| 1988 | 11,072,432 | 1,484,454 | -327,456 | 4,035,637 | 2,529,198 | 15,825,357 | 24,150 | 366,328 | 30,226 |
| 1989 | 12,005,723 | 1,510,210 | -324,052 | 4,232,076 | 2,651,640 | 17,055,176 | 26,387 | 370,190 | 32,432 |
| 1990 | 12,765,818 | 1,617,138 | -319,298 | 4,215,967 | 2,736,527 | 17,781,878 | 27,885 | 373,890 | 34,144 |
| 1991 | 12,661,682 | 1,680,704 | -320,198 | 4,067,736 | 2,692,341 | 17,420,857 | 27,402 | 382,218 | 33,128 |
| 1992 | 13,849,134 | 1,745,165 | -337,664 | 4,006,429 | 2,905,243 | 18,677,978 | 29,265 | 387,620 | 35,729 |
| 1993 | 13,612,747 | 1,835,146 | -360,959 | 4,087,447 | 2,989,705 | 18,493,794 | 28,842 | 396,886 | 34,299 |
| 1994 | 14,774,841 | 1,913,983 | -377,155 | 4,211,247 | 2,981,360 | 19,676,309 | 30,516 | 411,338 | 35,920 |
| 1995 | 14,153,571 | 1,950,330 | -402,156 | 4,418,309 | 3,087,371 | 19,306,764 | 29,802 | 418,075 | 33,853 |
| 1996 | 15,970,579 | 2,001,659 | -443,424 | 4,533,744 | 3,156,066 | 21,215,306 | 32,620 | 425,783 | 37,508 |
| 1997 | 14,931,625 | 2,037,718 | -475,934 | 4,766,799 | 3,235,076 | 20,419,847 | 31,429 | 429,892 | 34,733 |
| 1998 | 16,561,651 | 2,109,296 | -504,391 | 4,961,045 | 3,239,430 | 22,148,438 | 34,204 | 434,930 | 38,079 |
| 1999 | 16,699,308 | 2,136,806 | -535,382 | 4,797,211 | 3,330,305 | 22,154,635 | 34,388 | 435,651 | 38,332 |
| 2000 | 17,814,393 | 2,191,222 | -571,031 | 5,012,498 | 3,495,279 | 23,559,918 | 36,696 | 440,643 | 40,428 |
| 2001 | 17,784,750 | 2,201,327 | -597,877 | 4,970,989 | 3,509,357 | 23,465,893 | 36,719 | 445,433 | 39,927 |
| 2002 | 18,000,236 | 2,244,250 | -608,761 | 4,816,491 | 3,661,301 | 23,625,016 | 37,020 | 442,537 | 40,675 |
| 2003 | 19,725,359 | 2,322,952 | -627,597 | 4,720,211 | 3,727,299 | 25,222,320 | 39,483 | 443,699 | 44,456 |
| 2004 | 19,672,954 | 2,394,939 | -679,163 | 4,605,284 | 3,837,373 | 25,041,509 | 38,841 | 453,086 | 43,420 |
| 2005 | 20,269,179 | 2,422,928 | -719,711 | 4,684,955 | 3,922,961 | 25,734,456 | 39,831 | 461,645 | 43,907 |
| 2006 | 20,463,503 | 2,464,286 | -777,817 | 4,898,267 | 4,061,704 | 26,181,370 | 40,315 | 471,138 | 43,434 |
| 2007 | 22,043,265 | 2,522,377 | -839,704 | 5,348,372 | 4,239,388 | 28,268,944 | 43,302 | 482,505 | 45,686 |
| 2008 | 23,867,217 | 2,647,811 | -891,824 | 6,056,754 | 4,703,480 | 31,087,817 | 47,277 | 491,898 | 48,520 |
| 2009 | 23,784,567 | 2,811,565 | -932,886 | 5,708,036 | 4,879,586 | 30,627,739 | 46,059 | 492,417 | 48,301 |
| 2010 | 26,335,593 | 2,875,454 | -1,110,529 | 6,134,765 | 5,217,972 | 33,702,346 | 49,951 | 503,813 | 52,273 |
| 2011 | 29,008,716 | 2,953,107 | -1,486,720 | 7,192,369 | 5,230,717 | 36,991,975 | 53,993 | 529,779 | 54,756 |
| 2012 | 34,616,874 | 3,139,127 | -2,098,827 | 8,338,158 | 5,179,253 | 42,896,331 | 61,183 | 567,388 | 61,011 |
| 2013 | 34,561,047 | 3,771,757 | -2,486,335 | 8,585,879 | 5,268,486 | 42,157,318 | 58,390 | 587,398 | 58,837 |
| 2014 | 36,232,798 | 4,116,331 | -2,805,215 | 9,394,129 | 5,504,340 | 44,209,721 | 59,955 | 606,989 | 59,692 |
| 2015 | 34,404,123 | 4,053,019 | -2,521,279 | 9,217,385 | 5,721,784 | 42,768,995 | 56,721 | 597,475 | 57,582 |
| 2016 | 32,446,423 | 3,855,509 | -2,061,516 | 8,904,370 | 5,852,259 | 41,286,027 | 54,731 | 576,615 | 56,271 |
| 2017 | 32,133,180 | 3,926,069 | -2,137,405 | 8,782,619 | 5,821,172 | 40,673,497 | 53,859 | 575,020 | 55,882 |
| 2018 | 32,980,043 | 3,900,954 | -2,276,200 | 9,268,711 | 6,076,141 | 42,147,741 | 55,452 | 581,856 | 56,681 |

Diagram IV.5 shows real average earnings per job for the State of North Dakota from 1990 to 2017. Over this period the average earning per job for the State of North Dakota was 45,085 dollars, which was lower than the statewide average of 45,085 dollars over the same period.

Diagram IV.5
Real Average Earnings per Job
State of North Dakota



Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Diagram IV.6 shows real per capita income for the State of North Dakota from 1990 to 2017 of \$41,936.



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through June 2019 and are presented in Table IV.24, with 2019 data being considered preliminary. Between 2017 and 2018, total annual employment increased from 414,038 persons in 2017 to 417,578 in 2018, a change of 0.9 percent.

Table IV.22
Total Monthly Employment
 State of North Dakota
 BLS QCEW Data, 2001–2018(p)

| Period | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019(p) |
|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------|
| Jan | 342,072 | 359,360 | 389,863 | 409,788 | 423,483 | 439,854 | 411,019 | 403,208 | 405,444 | 412,540 |
| Feb | 343,683 | 360,753 | 392,370 | 412,653 | 426,526 | 437,989 | 410,239 | 404,269 | 406,539 | 413,164 |
| Mar | 347,245 | 364,438 | 397,568 | 415,263 | 428,990 | 436,470 | 409,611 | 405,765 | 408,303 | 414,429 |
| Apr | 355,753 | 370,674 | 406,372 | 417,943 | 436,820 | 438,633 | 415,787 | 413,040 | 411,434 | 419,658 |
| May | 361,785 | 378,698 | 415,118 | 429,230 | 447,424 | 443,944 | 421,417 | 419,618 | 422,251 | 428,727 |
| Jun | 363,960 | 382,591 | 420,059 | 433,822 | 452,946 | 445,064 | 423,515 | 422,821 | 426,171 | 431,800 |
| Jul | 355,733 | 376,293 | 412,854 | 425,135 | 444,583 | 432,845 | 415,066 | 411,531 | 415,907 | |
| Aug | 357,406 | 379,913 | 415,372 | 428,610 | 446,781 | 432,407 | 416,066 | 412,203 | 416,810 | |
| Sep | 366,334 | 391,476 | 422,468 | 437,155 | 455,516 | 438,010 | 423,315 | 419,611 | 424,339 | |
| Oct | 371,739 | 396,087 | 425,800 | 440,717 | 460,323 | 438,521 | 424,584 | 421,896 | 426,926 | |
| Nov | 369,082 | 395,921 | 421,628 | 439,954 | 457,644 | 433,031 | 420,429 | 418,386 | 424,483 | |
| Dec | 368,830 | 396,977 | 421,030 | 435,025 | 454,792 | 428,099 | 414,376 | 416,106 | 422,324 | |
| Annual | 358,635 | 379,432 | 411,709 | 427,108 | 444,652 | 437,072 | 417,119 | 414,038 | 417,578 | |
| % Change | 2.6% | 5.8% | 8.5% | 3.7% | 4.1% | -1.7% | -4.6% | -0.7% | 0.9% | |

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were 968 dollars in 2017. In 2018, average weekly wages saw an increase of 4.0 percent over the prior year, rising to 1,007 dollars, or by 39 dollars. These data are shown in Table IV.23.

Table IV.23
Average Weekly Wages
 State of North Dakota
 BLS QCEW Data, 2001–2018

| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
|---------|---------------|----------------|---------------|----------------|--------|----------|
| 2002 | 500 | 499 | 503 | 540 | 511 | 3.4% |
| 2003 | 519 | 516 | 527 | 563 | 531 | 3.9% |
| 2004 | 542 | 539 | 548 | 600 | 557 | 4.9% |
| 2005 | 548 | 561 | 581 | 614 | 576 | 3.4% |
| 2006 | 587 | 591 | 587 | 643 | 602 | 4.5% |
| 2007 | 614 | 618 | 622 | 690 | 636 | 5.6% |
| 2008 | 653 | 655 | 665 | 725 | 675 | 6.1% |
| 2009 | 667 | 667 | 680 | 752 | 692 | 2.5% |
| 2010 | 683 | 711 | 726 | 809 | 733 | 5.9% |
| 2011 | 748 | 769 | 820 | 871 | 803 | 9.5% |
| 2012 | 858 | 855 | 873 | 944 | 883 | 10.0% |
| 2013 | 885 | 887 | 921 | 980 | 919 | 4.1% |
| 2014 | 944 | 936 | 979 | 1,050 | 978 | 6.4% |
| 2015 | 983 | 939 | 957 | 1,021 | 975 | -0.3% |
| 2016 | 908 | 908 | 965 | 978 | 940 | -3.6% |
| 2017 | 953 | 954 | 953 | 1,010 | 968 | 3.0% |
| 2018 | 988 | 986 | 995 | 1,057 | 1,007 | 4.0% |
| 2019(p) | 1,021 | 1,026 | | | | |

Total business establishments reported by the QCEW are displayed in Table IV.24. Between 2017 and 2018, the total number of business establishments in North Dakota decreased by 4.0 percent, from 31,917 to 31,881 establishments. The most recent preliminary 2018 estimates show there were 31,851 business establishments in the second quarter of 2018.

| Table IV.24 Number of Business Establishments State of North Dakota BLS QCEW Data, 2001–2018(p) | | | | | | |
|--|---------------|----------------|---------------|----------------|--------|----------|
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 23,280 | 23,334 | 23,371 | 23,319 | 23,326 | |
| 2002 | 23,325 | 23,548 | 23,581 | 23,631 | 23,521 | 0.8% |
| 2003 | 23,718 | 23,803 | 23,878 | 23,997 | 23,849 | 1.4% |
| 2004 | 24,065 | 24,251 | 24,375 | 24,481 | 24,293 | 1.9% |
| 2005 | 24,637 | 24,777 | 24,880 | 25,071 | 24,841 | 2.3% |
| 2006 | 25,204 | 25,289 | 24,693 | 24,612 | 24,950 | 0.4% |
| 2007 | 24,845 | 25,130 | 25,231 | 25,353 | 25,140 | 0.8% |
| 2008 | 25,364 | 25,638 | 25,785 | 25,819 | 25,652 | 2.0% |
| 2009 | 25,615 | 25,792 | 25,890 | 25,951 | 25,812 | 0.6% |
| 2010 | 25,751 | 26,016 | 26,356 | 26,526 | 26,162 | 1.4% |
| 2011 | 26,588 | 27,106 | 27,636 | 28,067 | 27,349 | 4.5% |
| 2012 | 28,488 | 29,186 | 29,771 | 30,134 | 29,395 | 7.5% |
| 2013 | 30,251 | 30,612 | 30,896 | 31,224 | 30,746 | 4.6% |
| 2014 | 31,058 | 31,469 | 31,756 | 32,066 | 31,587 | 2.7% |
| 2015 | 31,915 | 32,132 | 32,297 | 32,217 | 32,140 | 1.8% |
| 2016 | 31,967 | 32,071 | 32,137 | 32,168 | 32,086 | -0.2% |
| 2017 | 31,796 | 31,903 | 31,963 | 32,006 | 31,917 | -0.5% |
| 2018 | 31,593 | 31,851 | 32,072 | 32,009 | 31,881 | -0.1% |
| 2019(p) | 31,668 | 31,934 | | | | |

Poverty

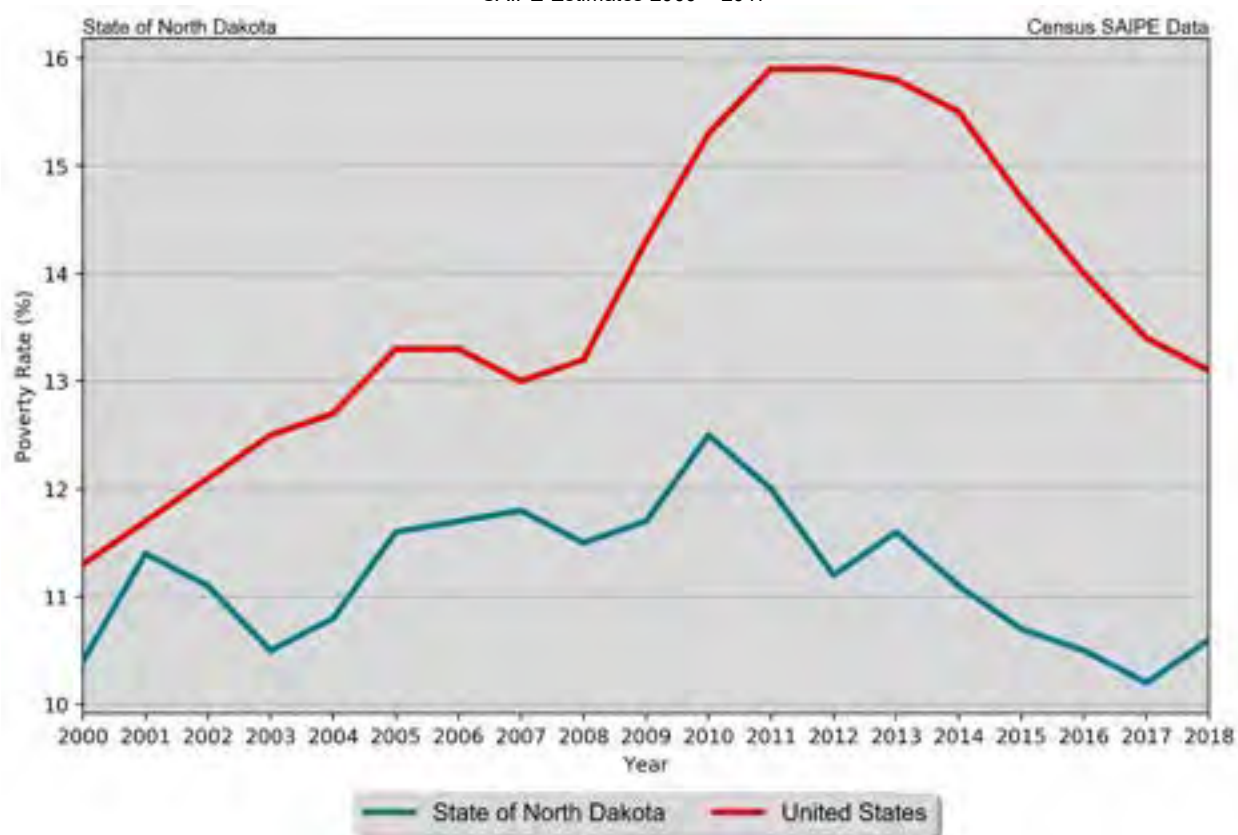
Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 81,176 in 2010 to 77,959 in 2017, with the poverty rate reaching 10.6 percent in 2017. This compared to a national rate of 13.1 percent in 2017. Table IV.25, at right, presents poverty data for the State.

The rate of poverty for the State of North Dakota is shown in Table IV.26. In 2017, there were an estimated 79,270 people or 10.9 percent living in poverty, compared to 11.9 percent living in poverty in 2000. In 2017, some 10.9 percent of those in poverty were under age 6 and 12.0 percent were 65 or older. This data is also displayed in Diagram IV.7 on the following page.

| Table IV.25 Persons in Poverty State of North Dakota 2000–2017 SAIPE Estimates | | |
|---|--------------------|--------------|
| Year | Persons in Poverty | Poverty Rate |
| 2000 | 64,809 | 10.4% |
| 2001 | 70,488 | 11.4% |
| 2002 | 68,625 | 11.1% |
| 2003 | 65,063 | 10.5% |
| 2004 | 67,625 | 10.8% |
| 2005 | 70,588 | 11.6% |
| 2006 | 71,059 | 11.7% |
| 2007 | 72,242 | 11.8% |
| 2008 | 70,654 | 11.5% |
| 2009 | 72,911 | 11.7% |
| 2010 | 81,176 | 12.5% |
| 2011 | 79,124 | 12.0% |
| 2012 | 75,251 | 11.2% |
| 2013 | 81,055 | 11.6% |
| 2014 | 79,203 | 11.1% |
| 2015 | 78,613 | 10.7% |
| 2016 | 76,951 | 10.5% |
| 2017 | 74,057 | 10.2% |

| Table IV.26 Poverty by Age State of North Dakota 2000 Census SF3 & 2018 Five-Year ACS Data | | | | |
|---|--------------------|---------------|--------------------|---------------|
| Age | 2000 Census | | 2018 Five-Year ACS | |
| | Persons in Poverty | % of Total | Persons in Poverty | % of Total |
| Under 6 | 8,173 | 11.1% | 8,604 | 10.9% |
| 6 to 17 | 13,990 | 19.0% | 12,258 | 15.5% |
| 18 to 64 | 41,568 | 56.6% | 48,920 | 61.7% |
| 65 or Older | 9,726 | 13.2% | 9,488 | 12.0% |
| Total | 73,457 | 100.0% | 79,270 | 100.0% |
| Poverty Rate | 11.9% | . | 10.9% | . |

Diagram IV.7
Poverty Rates
 State of North Dakota
 SAIPE Estimates 2000 – 2017



Summary

In 2018, unemployment in the State was at 2.6 percent. This is representative of a labor force of 404,299 people and 393,755 people employed. Real per capita income has stagnated the last few years. However, poverty has declined to 10.9 percent, representing 79,270 persons living in poverty in the State.

Housing

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in State of North Dakota decreased from 2,111 authorizations in 2017 to 1,905 authorizations in 2018.

The real value of single-family building permits increased from 236,464 dollars in 2017 to 243,696 dollars in 2018. This compares to an increase in permit value statewide, with values rising from 236,464 dollars in 2017 to 243,696 dollars in 2018. Additional details are given in Table IV.27 as well as in Diagram IV.8 and Diagram IV.9.

| Table IV.27 Building Permits and Valuation State of North Dakota Census Bureau Data, 1980–2018 | | | | | | | |
|---|---|--------------|--------------------|--------------------|-------------|--------------------------------------|--------------------|
| Year | Authorized Construction in Permit Issuing Areas | | | | | Per Unit Valuation, (Real 2017\$) | |
| | Single-Family | Duplex Units | Tri- and Four-Plex | Multi-Family Units | Total Units | Single-Family Units | Multi-Family Units |
| 1980 | 1,666 | 168 | 214 | 1,087 | 3,135 | 123,259 | 59,959 |
| 1981 | 1,071 | 110 | 135 | 865 | 2,181 | 122,390 | 57,138 |
| 1982 | 1,488 | 66 | 153 | 1,178 | 2,885 | 119,469 | 45,664 |
| 1983 | 1,948 | 200 | 316 | 2,140 | 4,604 | 125,731 | 47,598 |
| 1984 | 1,397 | 142 | 204 | 1,442 | 3,185 | 124,447 | 50,852 |
| 1985 | 890 | 126 | 134 | 1,491 | 2,641 | 126,359 | 50,308 |
| 1986 | 874 | 102 | 112 | 614 | 1,702 | 132,277 | 50,684 |
| 1987 | 913 | 70 | 98 | 889 | 1,970 | 136,039 | 47,962 |
| 1988 | 848 | 46 | 121 | 800 | 1,815 | 141,590 | 45,844 |
| 1989 | 828 | 34 | 36 | 1,312 | 2,210 | 147,460 | 42,668 |
| 1990 | 858 | 10 | 23 | 621 | 1,512 | 145,502 | 42,413 |
| 1991 | 1,060 | 20 | 15 | 1,030 | 2,125 | 137,284 | 40,331 |
| 1992 | 1,475 | 10 | 51 | 1,082 | 2,618 | 145,866 | 43,440 |
| 1993 | 1,614 | 42 | 101 | 1,226 | 2,983 | 148,270 | 46,076 |
| 1994 | 1,639 | 38 | 90 | 1,613 | 3,380 | 146,645 | 48,190 |
| 1995 | 1,460 | 28 | 84 | 1,615 | 3,187 | 148,282 | 50,577 |
| 1996 | 1,480 | 36 | 50 | 759 | 2,325 | 150,677 | 54,010 |
| 1997 | 1,489 | 118 | 42 | 1,574 | 3,223 | 145,991 | 62,051 |
| 1998 | 1,707 | 176 | 82 | 1,012 | 2,977 | 158,118 | 63,036 |
| 1999 | 1,445 | 76 | 47 | 1,011 | 2,579 | 168,514 | 60,387 |
| 2000 | 1,259 | 88 | 119 | 664 | 2,130 | 164,759 | 54,241 |
| 2001 | 1,486 | 34 | 114 | 1,057 | 2,691 | 169,545 | 60,444 |
| 2002 | 1,800 | 104 | 93 | 1,275 | 3,272 | 177,623 | 62,893 |
| 2003 | 2,355 | 30 | 156 | 1,191 | 3,732 | 182,065 | 69,271 |
| 2004 | 2,521 | 60 | 98 | 1,354 | 4,033 | 176,905 | 71,305 |
| 2005 | 2,367 | 70 | 140 | 1,461 | 4,038 | 186,662 | 73,438 |
| 2006 | 2,297 | 60 | 126 | 1,046 | 3,529 | 188,455 | 103,170 |
| 2007 | 2,194 | 24 | 125 | 1,017 | 3,360 | 192,326 | 89,199 |
| 2008 | 1,888 | 44 | 39 | 862 | 2,833 | 203,488 | 84,955 |
| 2009 | 1,704 | 44 | 43 | 1,404 | 3,195 | 198,749 | 45,118 |
| 2010 | 2,084 | 48 | 38 | 1,663 | 3,833 | 199,177 | 77,107 |
| 2011 | 2,913 | 50 | 123 | 3,115 | 6,201 | 196,768 | 92,878 |
| 2012 | 4,540 | 310 | 233 | 5,257 | 10,340 | 215,518 | 93,294 |
| 2013 | 3,931 | 170 | 158 | 6,305 | 10,564 | 214,319 | 95,373 |
| 2014 | 4,995 | 84 | 22 | 7,541 | 12,642 | 197,649 | 103,469 |
| 2015 | 3,440 | 66 | 19 | 2,731 | 6,256 | 207,791 | 101,209 |
| 2016 | 2,359 | 56 | 51 | 1,515 | 3,981 | 242,953 | 102,732 |
| 2017 | 2,111 | 42 | 10 | 1,248 | 3,411 | 236,464 | 90,103 |
| 2018 | 1,905 | 50 | 15 | 1,241 | 3,211 | 243,696 | 106,118 |

Diagram IV.8
Single-Family Permits

State of North Dakota
 Census Bureau Data, 1980–2018



Diagram IV.9
Total Permits by Unit Type

State of North Dakota
 Census Bureau Data, 1980–2018



Housing Characteristics

Households by type and tenure are shown in Table IV.28. Family households represented 59.8 percent of households, while non-family households accounted for 40.2 percent. These changed from 60.8 and 39.2 percent, respectively.

| Table IV.28 Household Type by Tenure State of North Dakota 2010 Census SF1 & 2018 Five-Year ACS Data | | | | |
|---|----------------|---------------|--------------------|---------------|
| Household Type | 2010 Census | | 2018 Five-Year ACS | |
| | Households | Households | Households | % of Total |
| Family Households | 170,916 | 60.8% | 188,288 | 59.8% |
| Married-Couple Family | 136,522 | 79.9% | 151,214 | 80.3% |
| Owner-Occupied | 117,507 | 86.1% | 125,695 | 83.1% |
| Renter-Occupied | 19,015 | 13.9% | 25,519 | 16.9% |
| Other Family | 34,394 | 20.1% | 37,074 | 18.3% |
| Male Householder, No Spouse Present | 11,406 | 33.2% | 13,122 | 30.8% |
| Owner-Occupied | 6,856 | 60.1% | 7,023 | 53.5% |
| Renter-Occupied | 4,550 | 39.9% | 6,099 | 46.5% |
| Female Householder, No Spouse Present | 22,988 | 66.8% | 23,952 | 62.0% |
| Owner-Occupied | 10,856 | 47.2% | 10,773 | 45.0% |
| Renter-Occupied | 12,132 | 52.8% | 13,179 | 55.0% |
| Non-Family Households | 110,276 | 39.2% | 126,615 | 40.2% |
| Owner-Occupied | 48,724 | 44.2% | 53,856 | 42.5% |
| Renter-Occupied | 61,552 | 55.8% | 72,759 | 57.5% |
| Total | 281,192 | 100.0% | 314,903 | 100.0% |

Table IV.29, below, shows housing units by type in 2010 and 2018. In 2010, there were 312,861 housing units, compared with 367,684 in 2018. Single-family units accounted for 63.0 percent of units in 2018, compared to 66.5 in 2010. Apartment units accounted for 23.8 percent in 2018, compared to 19.6 percent in 2010.

| Table IV.29 Housing Units by Type State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | |
|---|--------------------|---------------|--------------------|---------------|
| Unit Type | 2010 Five-Year ACS | | 2018 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| Single-Family | 208,028 | 66.5% | 231,666 | 63.0% |
| Duplex | 7,192 | 2.3% | 7,608 | 2.1% |
| Tri- or Four-Plex | 12,538 | 4.0% | 14,120 | 3.8% |
| Apartment | 61,360 | 19.6% | 87,402 | 23.8% |
| Mobile Home | 23,719 | 7.6% | 26,767 | 7.3% |
| Boat, RV, Van, Etc. | 24 | 0% | 121 | 0% |
| Total | 312,861 | 100.0% | 367,684 | 100.0% |

Table IV.30 shows housing units by tenure from 2010 to 2018. By 2018, there were 367,684 housing units. An estimated 62.7 percent were owner-occupied, and 14.4 percent were vacant.

| Table IV.30 Housing Units by Tenure State of North Dakota 2010 Census & 2018 Five-Year ACS Data | | | | |
|--|----------------|---------------|--------------------|---------------|
| Tenure | 2010 Census | | 2018 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| Occupied Housing Units | 281,192 | 88.6% | 314,903 | 85.6% |
| Owner-Occupied | 183,943 | 65.4% | 197,347 | 62.7% |
| Renter-Occupied | 97,249 | 34.6% | 117,556 | 37.3% |
| Vacant Housing Units | 36,306 | 11.4% | 52,781 | 14.4% |
| Total Housing Units | 317,498 | 100.0% | 367,684 | 100.0% |

Households by income for the 2010 and 2018 Five-Year ACS are shown in Table IV.31. Households earning more than 100,000 dollars per year represented 27.9 percent of households in 2018, compared to 14.6 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 9.9 percent of households in 2018, compared to 14.3 percent in 2010.

| Table IV.31 Households by Income State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | |
|--|--------------------|---------------|--------------------|---------------|
| Income | 2010 Five-Year ACS | | 2018 Five-Year ACS | |
| | Households | % of Total | Households | % of Total |
| Less than \$15,000 | 39,425 | 14.3% | 31,291 | 9.9% |
| \$15,000 to \$19,999 | 16,011 | 5.8% | 13,158 | 4.2% |
| \$20,000 to \$24,999 | 16,678 | 6.0% | 12,633 | 4.0% |
| \$25,000 to \$34,999 | 32,772 | 11.8% | 27,910 | 8.9% |
| \$35,000 to \$49,999 | 41,563 | 15.0% | 39,929 | 12.7% |
| \$50,000 to \$74,999 | 55,089 | 19.9% | 57,047 | 18.1% |
| \$75,000 to \$99,999 | 34,795 | 12.6% | 45,061 | 14.3% |
| \$100,000 or More | 40,309 | 14.6% | 87,874 | 27.9% |
| Total | 276,642 | 100.0% | 314,903 | 100.0% |

Table IV.32 shows households by year home built for the 2010 and 2018 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 10.4 percent of households in 2010 and 12.2 percent of households in 2018. Housing units built in 1939 or earlier represented 12.2 percent of households in 2018 and 16.1 percent of households in 2010.

| Table IV.32 Households by Year Home Built State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | |
|---|--------------------|---------------|--------------------|---------------|
| Year Built | 2010 Five-Year ACS | | 2018 Five-Year ACS | |
| | Households | % of Total | Households | % of Total |
| 1939 or Earlier | 44,468 | 16.1% | 38,564 | 12.2% |
| 1940 to 1949 | 13,577 | 4.9% | 13,239 | 4.2% |
| 1950 to 1959 | 29,365 | 10.6% | 28,124 | 8.9% |
| 1960 to 1969 | 30,162 | 10.9% | 28,934 | 9.2% |
| 1970 to 1979 | 61,690 | 22.3% | 57,926 | 18.4% |
| 1980 to 1989 | 36,021 | 13.0% | 36,404 | 11.6% |
| 1990 to 1999 | 32,465 | 11.7% | 35,167 | 11.2% |
| 2000 to 2009 | 28,894 | 10.4% | 38,431 | 12.2% |
| 2010 or Later | . | . | 38,114 | 12.1% |
| Total | 276,642 | 100.0% | 314,903 | 100.0% |

The distribution of unit types by race are shown in Table IV.33. An estimated 67.9 percent of white households occupy single-family homes, while 15.6 percent of black households do. Some 21.1 percent of white households occupied apartments, while 68.6 percent of black households do. An estimated 32.1 percent of Asian, and 60.2 percent of American Indian households occupy single-family homes.

| Table IV.33 Distribution of Units in Structure by Race State of North Dakota 2018 Five-Year ACS Data | | | | | | | |
|---|---------------|---------------|-----------------|---------------|-----------------------------------|---------------|-------------------|
| Unit Type | White | Black | American Indian | Asian | Native Hawaiian/Pacific Islanders | Other | Two or More Races |
| Single-Family | 67.9% | 15.6% | 60.2% | 32.1% | 44.3% | 39.0% | 45.7% |
| Duplex | 1.7% | 4.6% | 2.5% | 2.8% | 0% | 4.6% | 5.1% |
| Tri- or Four-Plex | 3.3% | 7.3% | 5.7% | 7.2% | 0% | 5.0% | 5.8% |
| Apartment | 21.1% | 68.6% | 17.2% | 56.2% | 55.7% | 41.2% | 34.6% |
| Mobile Home | 5.9% | 3.8% | 14.4% | 1.8% | 0% | 10.1% | 8.6% |
| Boat, RV, Van, Etc. | 0% | 0% | 0.1% | 0% | 0% | 0% | 0.1% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

The disposition of vacant units between 2010 and 2018 are shown in Table IV.34. An estimated 20.4 percent of vacant units were for rent in 2010. In addition, some 7.5 percent of vacant units were for sale. “Other” vacant units represented 35.1 percent of vacant units in 2010. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas and may create a “blighting” effect.

By 2018, for rent units accounted for 23.7 percent of vacant units, while for sale units accounted for 5.8 percent. “Other” vacant units accounted for 31.2 percent of vacant units, representing a total of 16,478 “other” vacant units.

| Table IV.34 Disposition of Vacant Housing Units State of North Dakota 2010 Census & 2018 Five-Year ACS Data | | | | |
|--|---------------|---------------|--------------------|---------------|
| Disposition | 2010 Census | | 2018 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| For Rent | 7,422 | 20.4% | 12,502 | 23.7% |
| For Sale | 2,734 | 7.5% | 3,054 | 5.8% |
| Rented Not Occupied | 554 | 1.5% | 2,694 | 5.1% |
| Sold Not Occupied | 1,043 | 2.9% | 1,297 | 2.5% |
| For Seasonal, Recreational, or Occasional Use | 11,483 | 31.6% | 15,898 | 30.1% |
| For Migrant Workers | 319 | 0.9% | 858 | 1.6% |
| Other Vacant | 12,751 | 35.1% | 16,478 | 31.2% |
| Total | 36,306 | 100.0% | 52,781 | 100.0% |

Table IV.35, shows the number of households in the state by number of bedrooms and tenure. There were 5,912 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 10.4 percent of total households in the State of North Dakota. In the State of North Dakota the 117,824 households with three bedrooms accounted for

29.2 percent of all households and there were only 27,633 five-bedroom or more households, which accounted for 18.3 percent of all households.

| Table IV.35 Households by Number of Bedrooms State of North Dakota 2018 Five-Year ACS Data | | | | |
|---|----------------|----------------|----------------|--------------|
| Number of Bedrooms | Tenure | | Total | % of Total |
| | Own | Rent | | |
| None | 370 | 5,912 | 9,158 | 100.0 |
| One | 3,843 | 27,884 | 38,356 | 2.5 |
| Two | 35,582 | 52,951 | 107,255 | 10.4 |
| Three | 78,845 | 22,320 | 117,824 | 29.2 |
| Four | 55,317 | 6,228 | 67,458 | 32.0 |
| Five or more | 23,390 | 2,261 | 27,633 | 18.3 |
| Total | 314,903 | 117,556 | 367,684 | 100.0 |

The age of a structure influences its value. As shown in Table IV.36, structures built in 1939 or earlier had a median value of 116,400 dollars while structures built between 1950 and 1959 had a median value of 158,800 dollars and those built between 1990 and 1999 had a median value of 231,600 dollars. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 301,100 dollars and 340,000 dollars, respectively. The total median value in the State of North Dakota was 185,000 dollars.

| Table IV.36 Owner Occupied Median Value by Year Structure Built State of North Dakota 2018 Five-Year ACS Data | |
|--|----------------|
| Year Structure Built | Median Value |
| 1939 or earlier | 116,400 |
| 1940 to 1949 | 117,900 |
| 1950 to 1959 | 158,800 |
| 1960 to 1969 | 171,000 |
| 1970 to 1979 | 173,600 |
| 1980 to 1989 | 186,700 |
| 1990 to 1999 | 231,600 |
| 2000 to 2009 | 279,000 |
| 2010 to 2013 | 301,100 |
| 2014 or later | 340,000 |
| Median Value | 185,000 |

Household mortgage status is reported in Table IV.37. In the State of North Dakota households with a mortgage accounted for 53.2 percent of all households or 104,979 housing units, and the remaining 47.1 percent or 92,992 units had no mortgage. Of those units with a mortgage, 11,263

had either a second mortgage or home equity loan, 724 had both a second mortgage and home equity loan, and 92,992 or 47.1 percent had no second mortgage or no home equity loan.

| Table IV.37 Mortgage Status State of North Dakota 2018 Five-Year ACS Data | | |
|---|-----------------------|-----------------|
| Mortgage Status | State of North Dakota | |
| | Households | % of Households |
| Housing units with a mortgage, contract to purchase, or similar debt | 104,979 | 53.2 |
| With either a second mortgage or home equity loan, but not both | 11,263 | 5.7 |
| Second mortgage only | 2,562 | 1.3 |
| Home equity loan only | 8,701 | 4.4 |
| Both second mortgage and home equity loan | 724 | 0.4 |
| No second mortgage and no home equity loan | 92,992 | 47.1 |
| Housing units without a mortgage | 92,368 | 46.8 |
| Total | 197,347 | 100.0% |

Table IV.38 lists the State of North Dakota median rent as \$722 and the median home value as \$185,000.

| Table IV.38 Median Rent State of North Dakota 2018 Five-Year ACS Data | |
|---|-----------|
| Place | Rent |
| Median Rent | \$722 |
| Median Home Value | \$185,000 |

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table IV.39, of the 14,288 loans in 2018, 8,502 loans were for Home Purchases, 972 were for Home Improvement and 3,830 were for refinancing.

| Table IV.39 Owner-Occupied Single-Family Home Loans by Loan Type State of North Dakota 2008 – 2018 HMDA Data | | | | |
|---|---------------|------------------|-------------|--------|
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | 6,865 | 1,872 | 6,165 | 14,902 |
| 2009 | 6,851 | 1,652 | 11,085 | 19,588 |
| 2010 | 6,753 | 1,488 | 10,289 | 18,530 |
| 2011 | 6,659 | 1,534 | 8,325 | 16,518 |
| 2012 | 8,230 | 1,645 | 11,692 | 21,567 |
| 2013 | 8,784 | 1,893 | 8,562 | 19,239 |
| 2014 | 8,925 | 1,605 | 4,081 | 14,611 |
| 2015 | 8,937 | 1,544 | 6,113 | 16,594 |
| 2016 | 8,548 | 1,783 | 6,873 | 17,204 |
| 2017 | 8,270 | 1,578 | 4,167 | 14,015 |
| 2018 | 8,502 | 972 | 3,830 | 14,288 |

Table IV.40 shows the average loan value by loan type. In 2008, average home purchase loans were 174,826 dollars in 2012 and 214,535 dollars in 2018. Overall, average loans were 112,084 dollars in 2008 and 181,225 dollars in 2018.

| Table IV.40 Owner-Occupied Single-Family Home Loans by Average Loan Amount State of North Dakota 2008 – 2018 HMDA Data | | | | |
|---|---------------|------------------|-------------|-----------|
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | \$130,518 | \$37,867 | \$114,094 | \$112,084 |
| 2009 | \$136,993 | \$47,472 | \$136,431 | \$129,125 |
| 2010 | \$144,221 | \$47,253 | \$133,951 | \$130,732 |
| 2011 | \$154,840 | \$46,298 | \$134,945 | \$134,733 |
| 2012 | \$174,826 | \$63,840 | \$145,397 | \$150,406 |
| 2013 | \$188,984 | \$64,563 | \$148,699 | \$158,813 |
| 2014 | \$198,683 | \$52,882 | \$163,113 | \$172,732 |
| 2015 | \$207,278 | \$82,844 | \$181,814 | \$186,319 |
| 2016 | \$211,575 | \$87,211 | \$189,376 | \$189,817 |
| 2017 | \$213,922 | \$78,670 | \$188,274 | \$191,068 |
| 2018 | \$214,535 | \$55,689 | \$166,285 | \$181,225 |

Table IV.41 shows the total volume of owner-occupied single-family loans. In 2008, the total home purchase loans were 1,438,817,000 dollars in 2012 and 1,823,980,000 dollars in 2018. Overall, total loans were 1,670,281,000 dollars in 2008 and 2,589,340,000 dollars in 2018.

Table IV.41
Total Volume of Owner-Occupied Single-Family Loans
 State of North Dakota
 2008 – 2018 HMDA Data

| Year | Home Purchase | Home Improvement | Refinancing | Total |
|------|-----------------|------------------|-----------------|-----------------|
| 2008 | \$896,006,000 | \$70,887,000 | \$703,388,000 | \$1,670,281,000 |
| 2009 | \$938,536,000 | \$78,423,000 | \$1,512,333,000 | \$2,529,292,000 |
| 2010 | \$973,922,000 | \$70,313,000 | \$1,378,220,000 | \$2,422,455,000 |
| 2011 | \$1,031,080,000 | \$71,021,000 | \$1,123,417,000 | \$2,225,518,000 |
| 2012 | \$1,438,817,000 | \$105,017,000 | \$1,699,982,000 | \$3,243,816,000 |
| 2013 | \$1,660,033,000 | \$122,217,000 | \$1,273,161,000 | \$3,055,411,000 |
| 2014 | \$1,773,245,000 | \$84,876,000 | \$665,663,000 | \$2,523,784,000 |
| 2015 | \$1,852,442,000 | \$127,911,000 | \$1,111,426,000 | \$3,091,779,000 |
| 2016 | \$1,808,541,000 | \$155,498,000 | \$1,301,580,000 | \$3,265,619,000 |
| 2017 | \$1,769,138,000 | \$124,141,000 | \$784,536,000 | \$2,677,815,000 |
| 2018 | \$1,823,980,000 | \$54,130,000 | \$636,870,000 | \$2,589,340,000 |

Summary

The State experienced an increase in housing production beginning in 2012. In 2018, there were 3,211 total units produced in the study area, with 1,241 of these being multi-family units. The value of single-family permits, however, has continued to rise, reaching \$242,696 in 2018. Since 2010, the study area has seen an increase in the proportion of vacant units.

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .¹¹

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.¹²

As a general rule, HUD considers the thresholds appearing in the table below to indicate low, moderate, and high levels of segregation:

| Interpreting the dissimilarity index | | |
|--------------------------------------|--------|----------------------|
| Measure | Values | Description |
| Dissimilarity Index [range 0-100] | <40 | Low Segregation |
| | 40-54 | Moderate Segregation |
| | >55 | High Segregation |

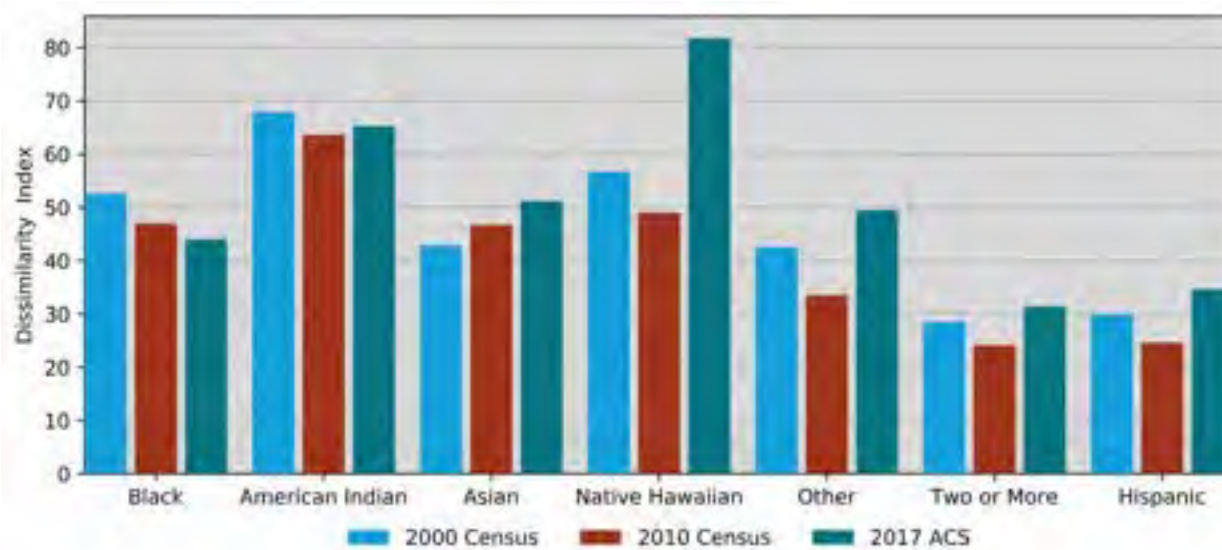
¹¹ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹² Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Segregation Levels

Diagram IV.10 shows the rate of segregation by race and ethnicity for 2010, and 2017. During this time period, black households have had a decreasing level of segregation, ending at a moderate level of segregation. American Indian households had a high level of segregation in 2017. The level of segregation for Asian households has also increased from 2010 to 2017, resulting in a moderate level of segregation. Native Hawaiian households increased significantly in terms of segregation, according to the dissimilarity index, resulting in a high level of segregation in 2017. “Other” race households had a moderate level of segregation in 2017. Two or more race households are also seeing a rate of increase in the dissimilarity index but remain at a low level of segregation. Hispanic households had at a low level of segregation in 2017.

Diagram IV.10
Dissimilarity Index
State of North Dakota



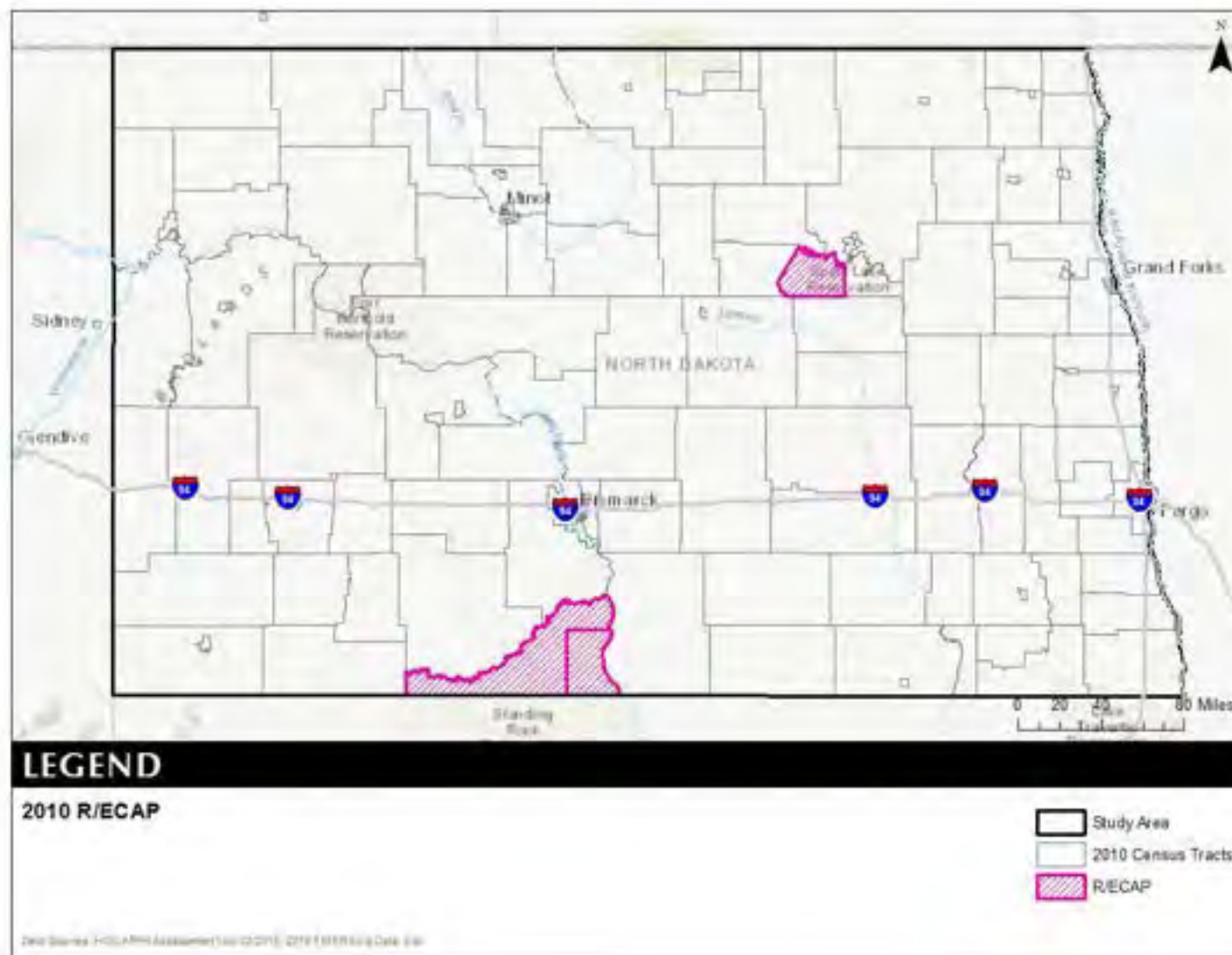
C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

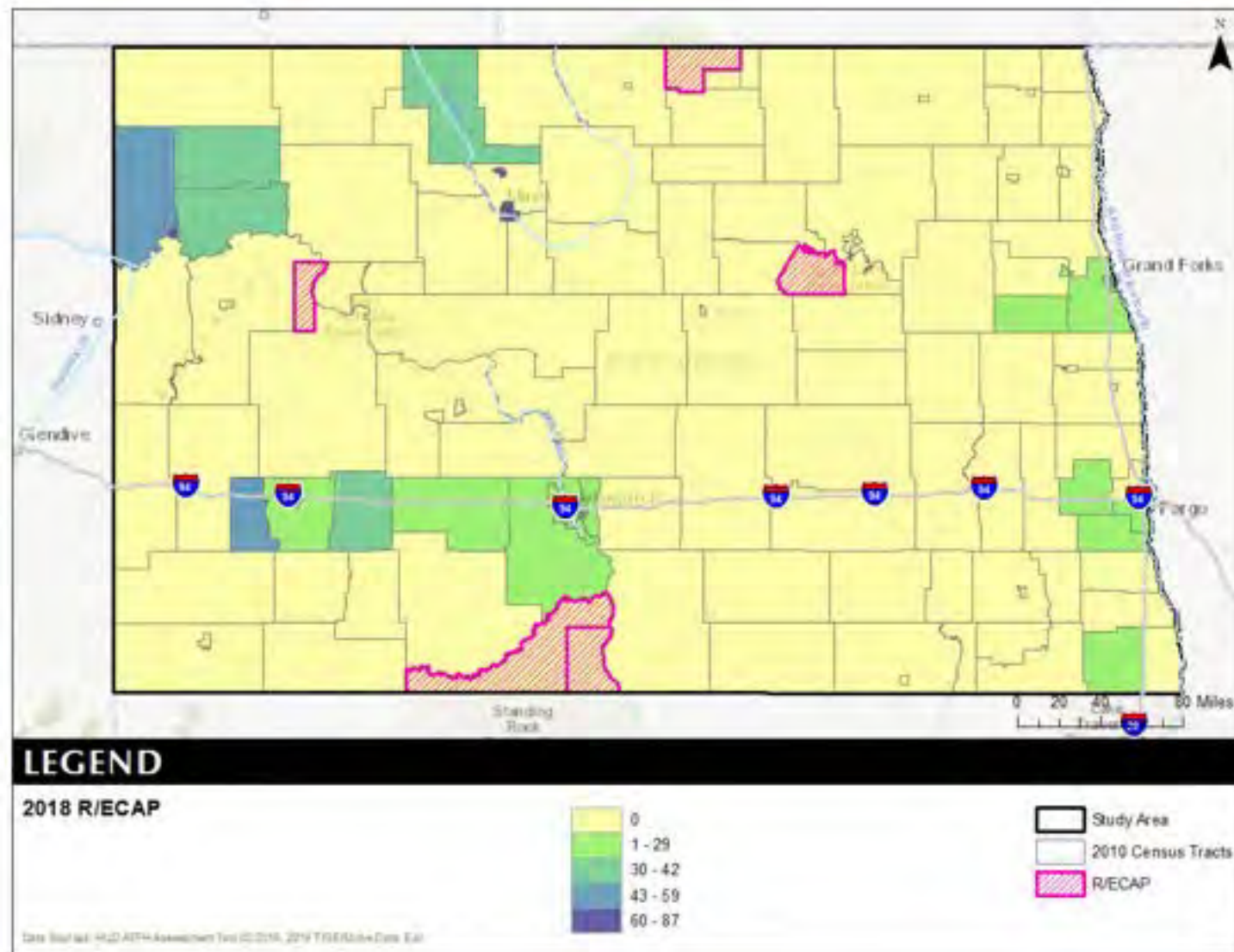
R/ECAPs over Time

There were three R/ECAPs in the State in 2010, as seen in Map IV.3. By 2018, there were five R/ECAPs in North Dakota. These R/ECAPs are primarily found in areas with higher concentrations of Native American households and in areas in and adjacent to Native American reservations.

Map IV.3
2010 R/ECAPs
State of North Dakota
2018 ACS, Tigerline



State of North Dakota
2018 ACS, Tigerline



D. DISPARITIES IN ACCESS TO OPPORTUNITY

The following section describes the HUD defined terms of Access to Opportunity. These measures, as outlined below, describe a set of conditions that may or may not accurately reflect the actual conditions in the study area. These data are supplemented by local data when available and ultimately provide only a piece of the total understanding of access to the various opportunities in the community. They are used as measured to compare geographic trends and levels of access within the community.

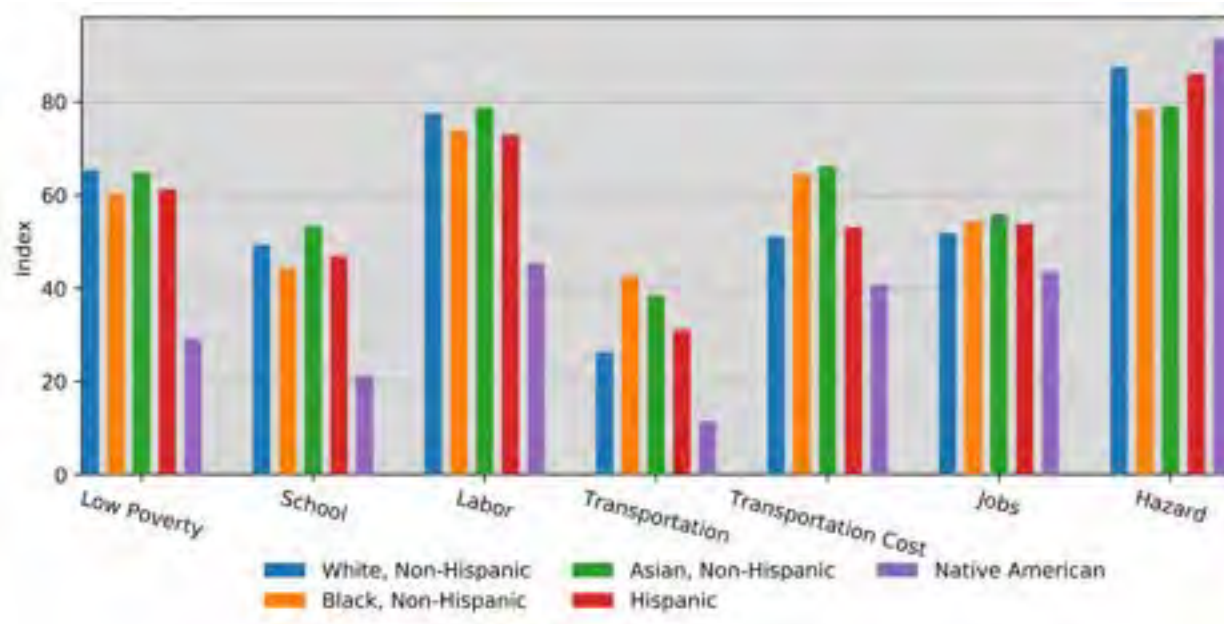
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

Diagram IV.11 shows the level of access to opportunities by race and ethnicity. Native American households have lower access to Low Poverty areas, compared to other races and ethnicities in the State. Native American households also have markedly lower access to school proficiency. Native American households have lower access to labor market engagement and transit trips. There is little variance by race for access to transportation cost. There is little variance by race or ethnicity to job proximity and environmental health.

Diagram IV.11
Access to Opportunity
 State of North Dakota

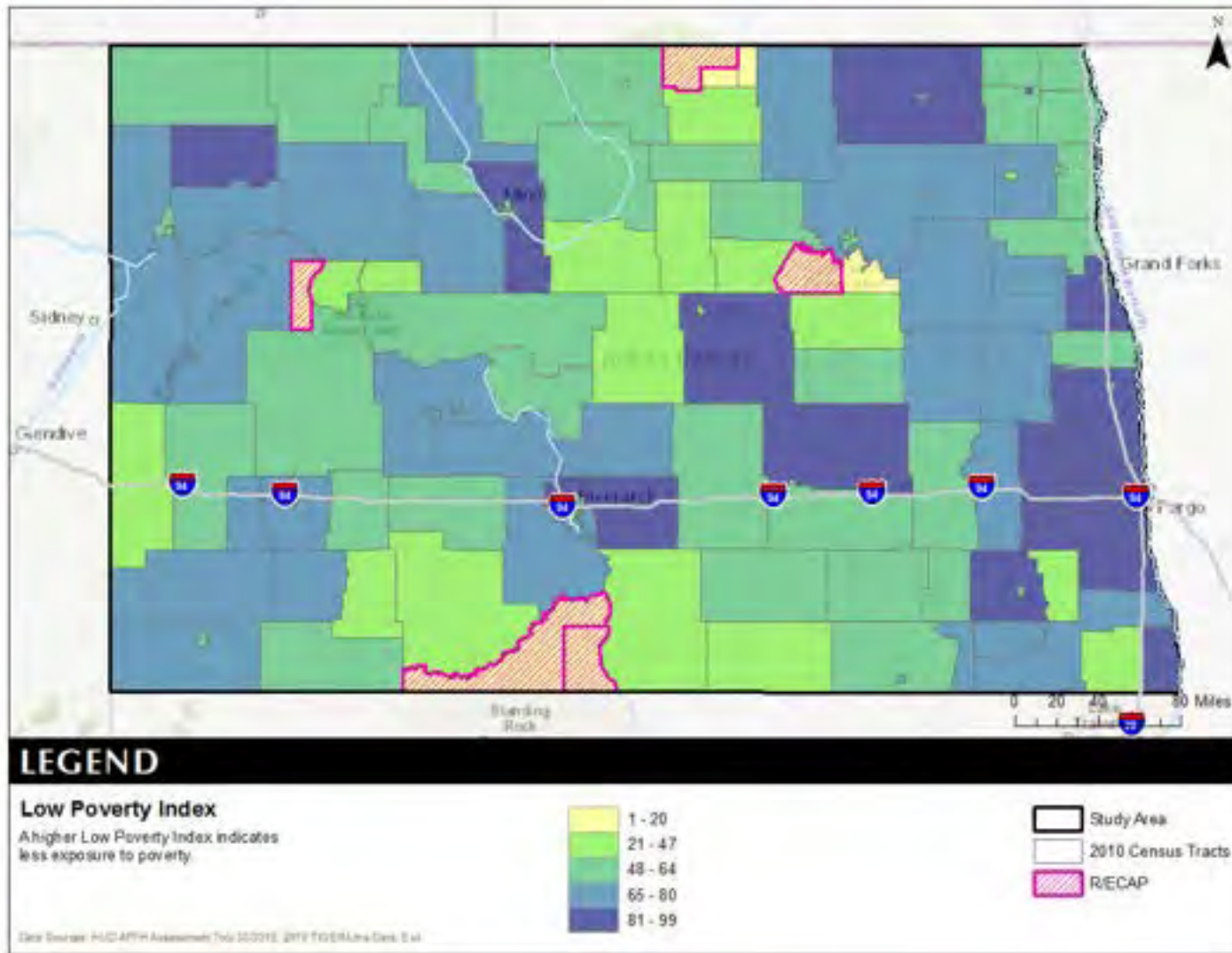


LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The highest scores were found in the more urban areas of the State. Conversely, the lowest scores were scattered in the more rural parts of the State.

State of North Dakota
HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

The highest School Proficiency indices were scattered throughout the State, as well as areas of the larger cities in North Dakota. Areas scattered throughout the more rural areas of the State had the lowest school proficiencies, according to the School Proficiency Index.

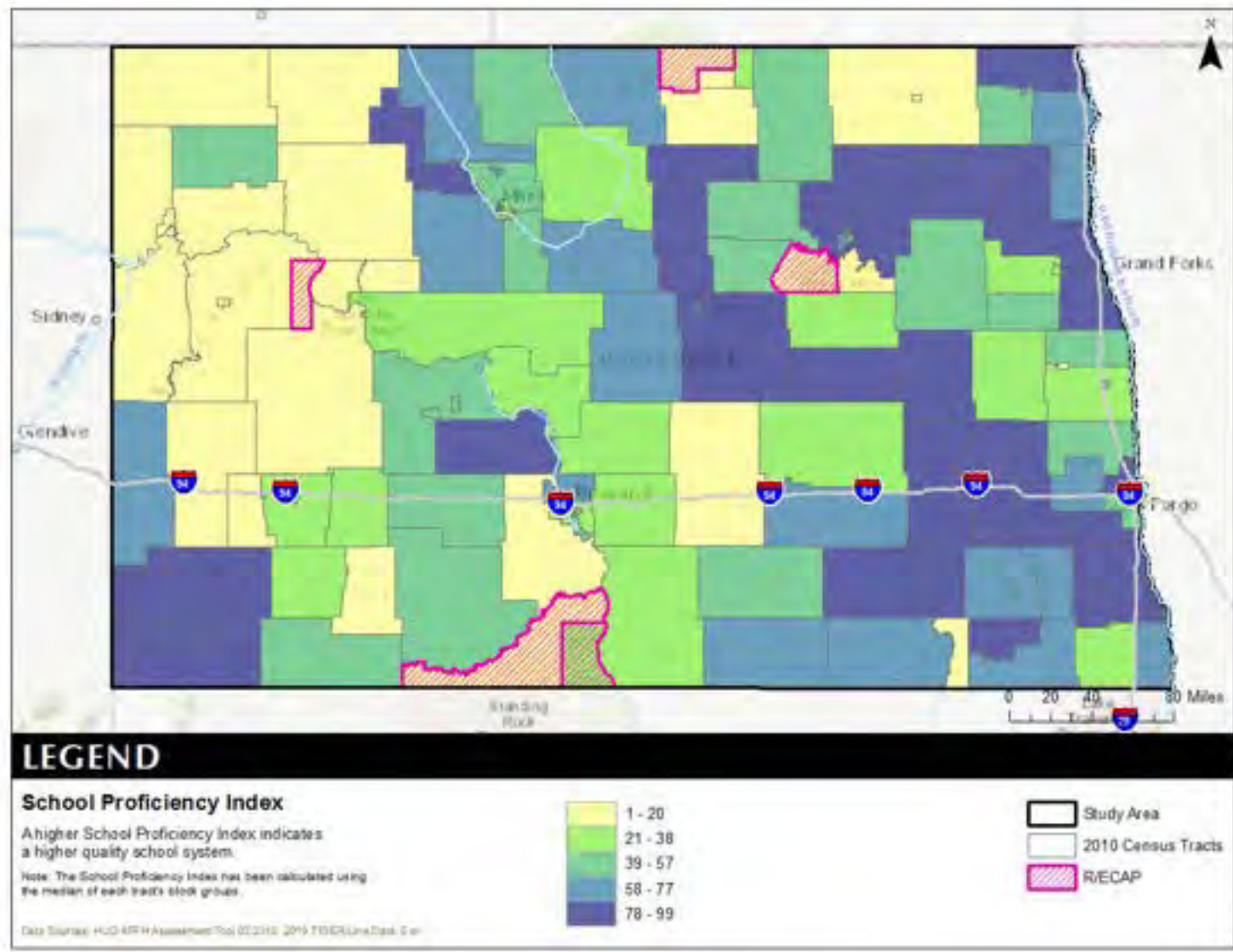
JOBS PROXIMITY INDEX

The Jobs Proximity Index measures the physical distances between place of residence and jobs and is shown in Map IV.7. Job proximity varied widely across the State. As one would expect, the areas closest to the city centers of Bismarck, Grand Forks, and Fargo, had the highest job proximity index ratings.

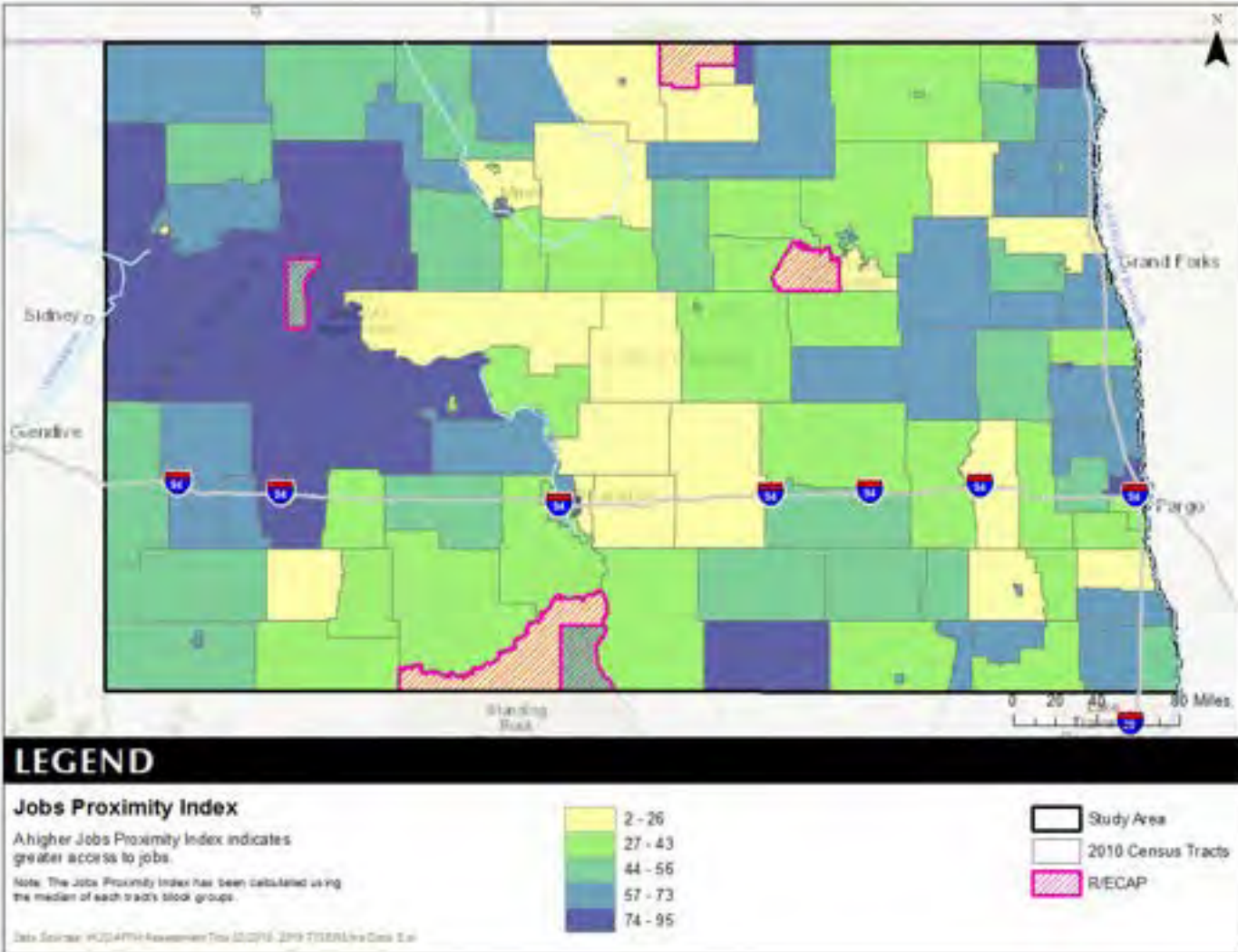
LABOR MARKET ENGAGEMENT INDEX

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map IV.8 shows the labor market engagement for the study area. Areas around Bismarck, Grand Forks, and Fargo had the highest rates of labor market engagement.

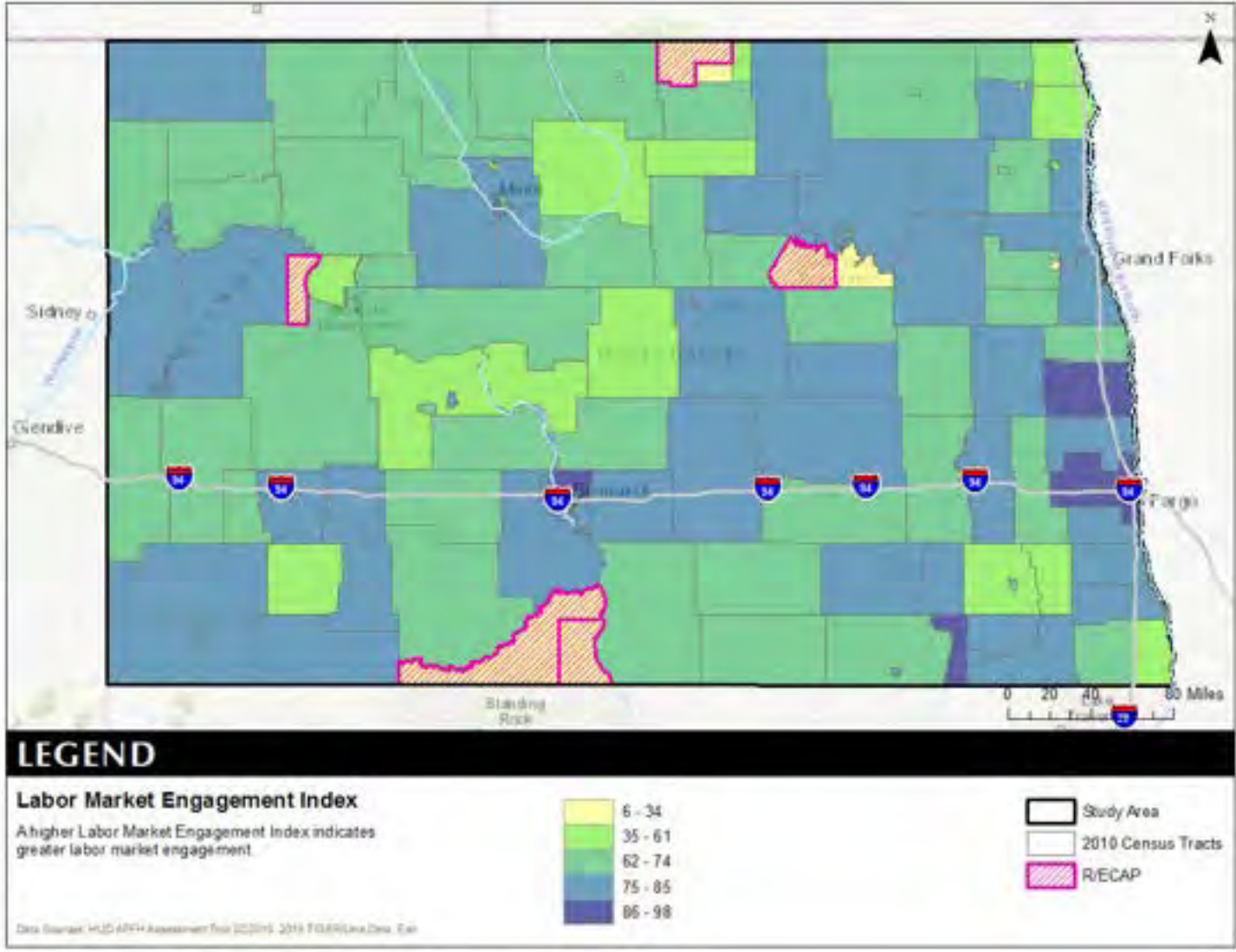
Map IV.6
School Proficiency
 State of North Dakota
 HUD AFFH Database



State of North Dakota
HUD AFFH Database



Map IV.8
Labor Market Engagement
State of North Dakota
HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Trip Index measures proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips were in pockets in the western parts of the State, while the lowest ratings were in the more rural parts of the State.

LOW TRANSPORTATION COST INDEX

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs saw a similar pattern as with Transit Trips; the highest transportation cost index ratings were in the more urban parts of the State, while lower index ratings were in the rural parts of the study area.

ENVIRONMENTAL HEALTH INDEX

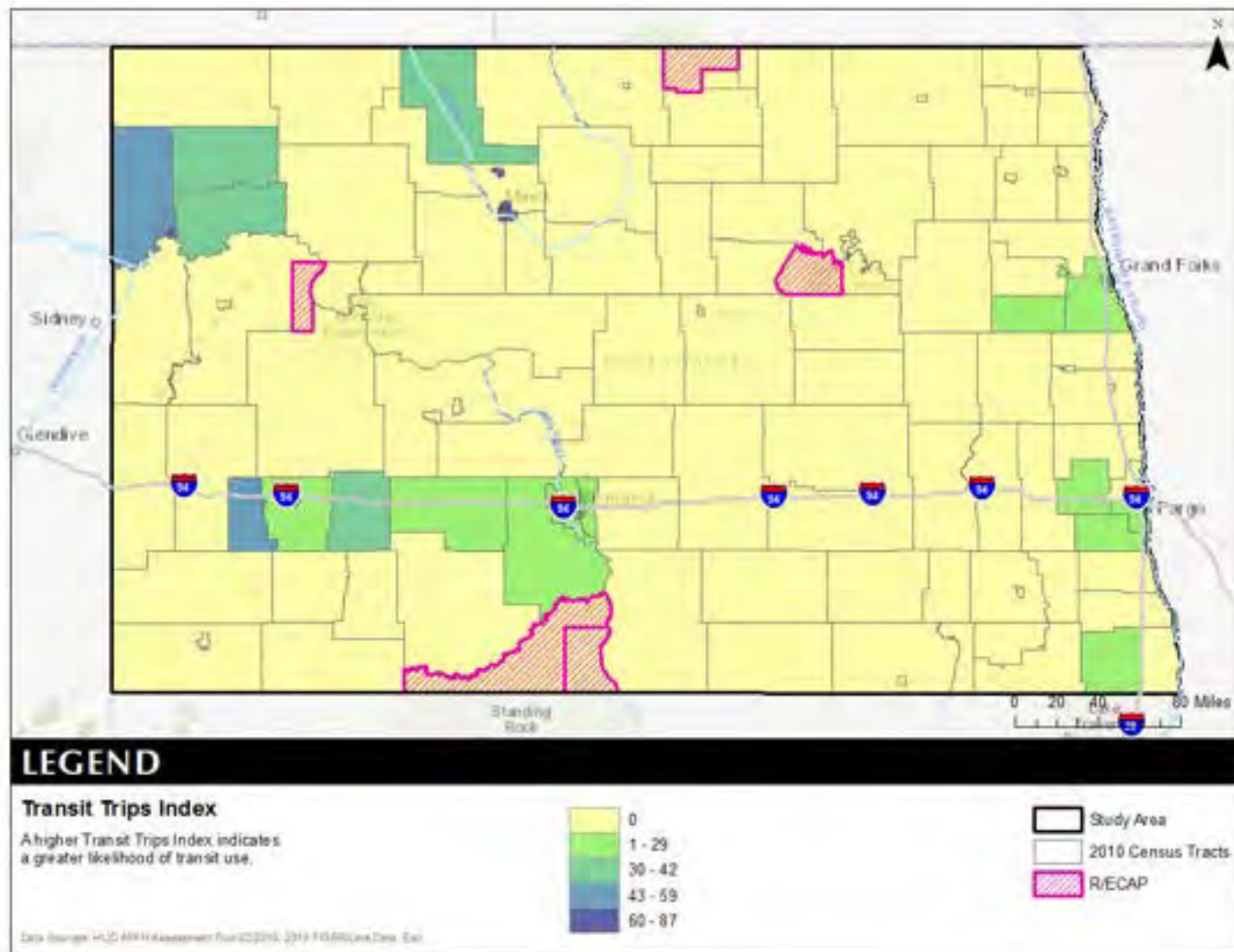
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The majority of the State had the highest environmental health index ratings.

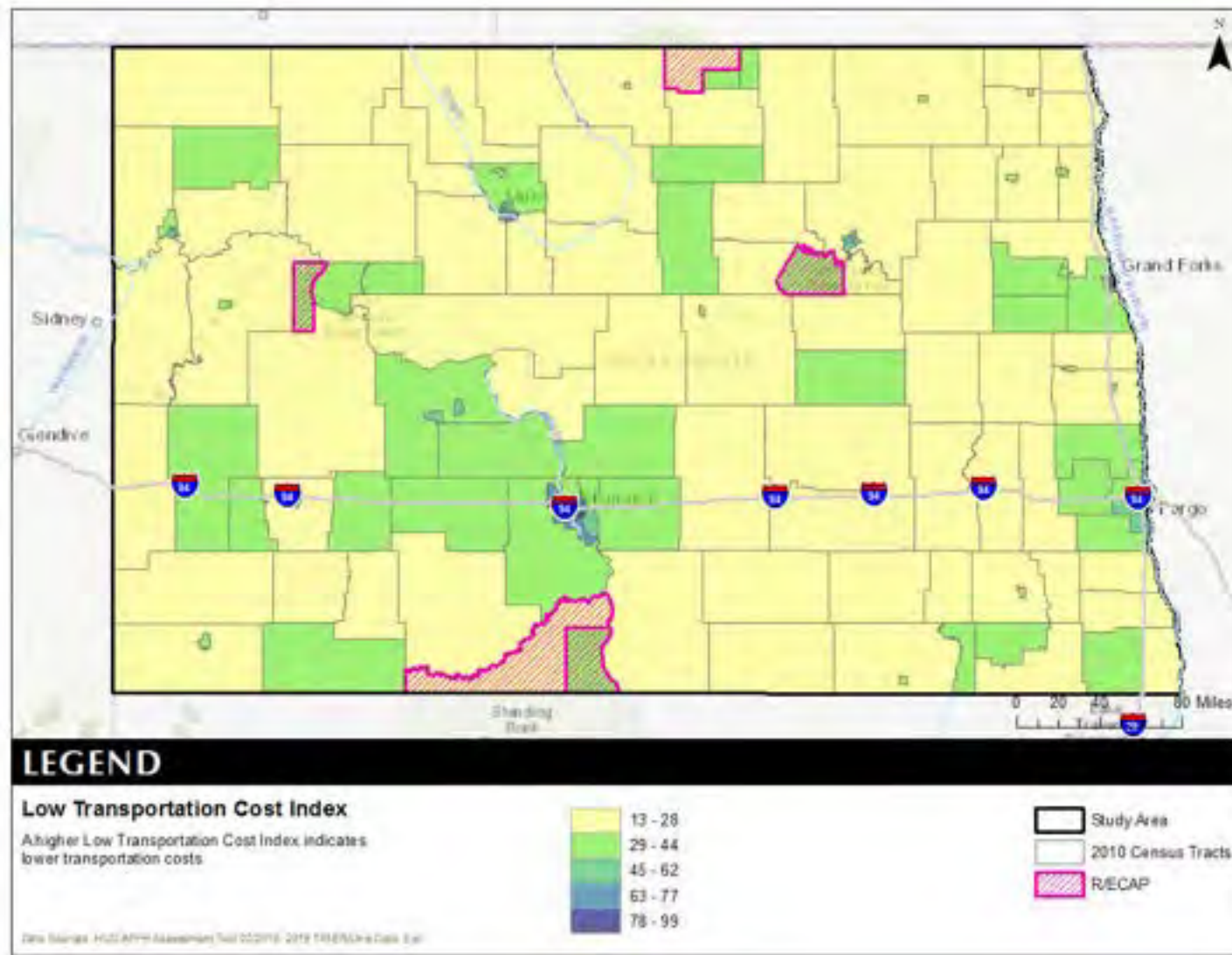
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas, school proficiency, and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for Native American households in the State of North Dakota. Other measures of opportunity (transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

Map IV.9
Transit Trips
 State of North Dakota
 HUD AFFH Database



Map IV.10
Transportation Cost
 State of North Dakota
 HUD AFFH Database



State of North Dakota
HUD AFFH Database

E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems”. For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.50. In 2017, an estimated 1.3 percent of households were overcrowded, and an additional 0.7 percent were severely overcrowded.

| Table IV.50 Overcrowding and Severe Overcrowding State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | | | | |
|--|-----------------|------------|--------------|------------|---------------------|------------|---------|
| Data Source | No Overcrowding | | Overcrowding | | Severe Overcrowding | | Total |
| | Households | % of Total | Households | % of Total | Households | % of Total | |
| Owner | | | | | | | |
| 2010 Five-Year ACS | 182,789 | 99.3% | 1,159 | 0.6% | 169 | 0.1% | 184,117 |
| 2018 Five-Year ACS | 195,551 | 99.1% | 1,535 | 0.8% | 261 | 0.1% | 197,347 |
| Renter | | | | | | | |
| 2010 Five-Year ACS | 90,894 | 98.2% | 1,258 | 1.4% | 373 | 0.4% | 92,525 |
| 2018 Five-Year ACS | 112,995 | 96.1% | 2,576 | 2.2% | 1,985 | 1.7% | 117,556 |
| Total | | | | | | | |
| 2010 Five-Year ACS | 273,683 | 98.9% | 2,417 | 0.9% | 542 | 0.2% | 276,642 |
| 2018 Five-Year ACS | 308,546 | 98.0% | 4,111 | 1.3% | 2,246 | 0.7% | 314,903 |

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. This data is displayed in Table IV.51 and Table IV.52.

There were a total of 1,152 households with incomplete plumbing facilities in 2018, representing 0.4 percent of households in the State of North Dakota. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2010.

| Table IV.51 Households with Incomplete Plumbing Facilities 2010 and 2018 Five-Year ACS Data | | |
|---|--------------------|--------------------|
| Households | 2010 Five-Year ACS | 2018 Five-Year ACS |
| With Complete Plumbing Facilities | 275,922 | 313,751 |
| Lacking Complete Plumbing Facilities | 720 | 1,152 |
| Total Households | 276,642 | 314,903 |
| Percent Lacking | 0.3% | 0.4% |

There were 2,173 households lacking complete kitchen facilities in 2018, compared to 1,748 households in 2010. This was a change from 0.6 percent of households in 2010 to 0.7 percent in 2018.

| Table IV.52 Households with Incomplete Kitchen Facilities State of North Dakota 2010 and 2018 Five-Year ACS Data | | |
|---|--------------------|--------------------|
| Households | 2010 Five-Year ACS | 2018 Five-Year ACS |
| With Complete Kitchen Facilities | 274,894 | 312,730 |
| Lacking Complete Kitchen Facilities | 1,748 | 2,173 |
| Total Households | 276,642 | 314,903 |
| Percent Lacking | 0.6% | 0.7% |

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table IV.53, in the State of North Dakota, 12.1 percent of households had a cost burden and 9.5 percent had a severe cost burden. Some 18.4 percent of renters were cost burdened, and 17.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.8 percent and a severe cost burden rate of 4.3 percent. Owner occupied households with a mortgage had a cost burden rate of 11.5 percent, and severe cost burden at 5.3 percent.

| Table IV.53 Cost Burden and Severe Cost Burden by Tenure State of North Dakota 2010 & 2018 Five-Year ACS Data | | | | | | | | | |
|--|---------------|------------|------------|------------|------------|------------|--------------|------------|---------|
| Data Source | Less Than 30% | | 31%-50% | | Above 50% | | Not Computed | | Total |
| | Households | % of Total | Households | % of Total | Households | % of Total | Households | % of Total | |
| Owner With a Mortgage | | | | | | | | | |
| 2010 Five-Year ACS | 78,485 | 78.0% | 15,888 | 15.8% | 5,981 | 5.9% | 266 | 0.3% | 100,620 |
| 2018 Five-Year ACS | 87,060 | 82.9% | 12,073 | 11.5% | 5,573 | 5.3% | 273 | 0.3% | 104,979 |
| Owner Without a Mortgage | | | | | | | | | |
| 2010 Five-Year ACS | 72,750 | 87.1% | 5,927 | 7.1% | 4,307 | 5.2% | 513 | 0.6% | 83,497 |
| 2018 Five-Year ACS | 83,032 | 89.9% | 4,466 | 4.8% | 3,968 | 4.3% | 902 | 1.0% | 92,368 |
| Renter | | | | | | | | | |
| 2010 Five-Year ACS | 49,269 | 53.2% | 16,711 | 18.1% | 17,299 | 18.7% | 9,246 | 10.0% | 92,525 |
| 2018 Five-Year ACS | 66,261 | 56.4% | 21,605 | 18.4% | 20,358 | 17.3% | 9,332 | 7.9% | 117,556 |
| Total | | | | | | | | | |
| 2010 Five-Year ACS | 200,504 | 72.5% | 38,526 | 13.9% | 27,587 | 10.0% | 10,025 | 3.6% | 276,642 |
| 2018 Five-Year ACS | 236,353 | 75.1% | 38,144 | 12.1% | 29,899 | 9.5% | 10,507 | 3.3% | 314,903 |

Housing Problems by Income

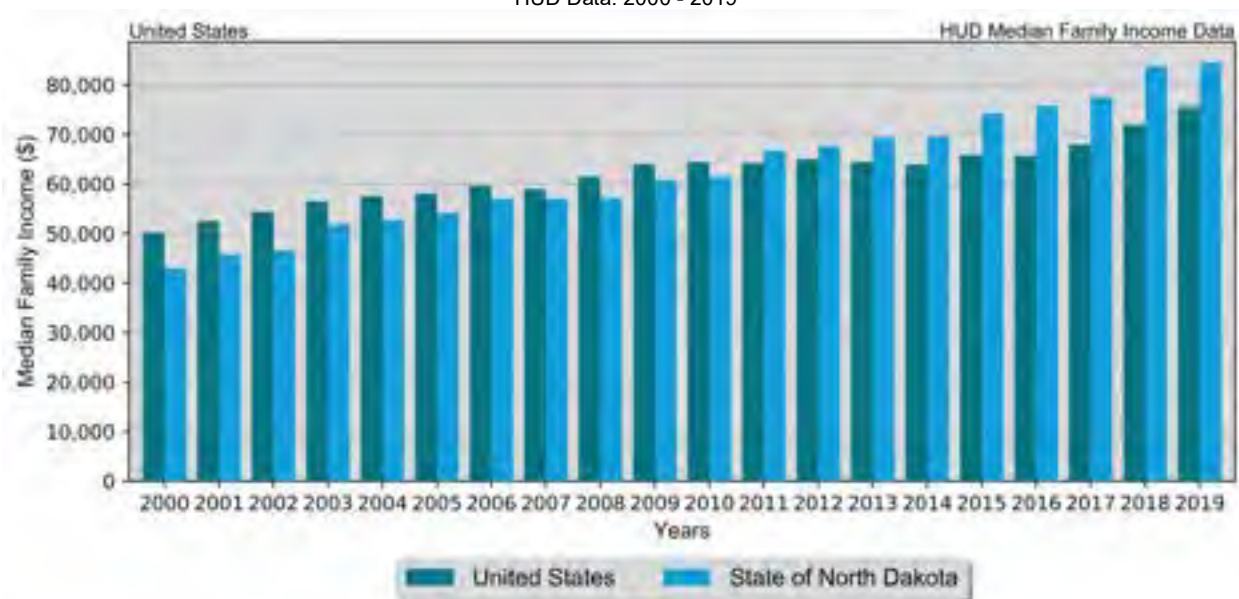
Very low-income renters are those who earn less than 50 percent of the area median income (AMI), and include a significant proportion of extremely low-income renters (who earn less than 30 percent of AMI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Table IV.54 shows that the HUD estimated MFI for the State of North Dakota was \$83,900 in 2018. Diagram IV.13, illustrates the estimated MFI for 2000 through 2018.

Table IV.54
Median Family Income
State of North Dakota
2000–2018 HUD MFI

| Year | State of North Dakota MFI |
|------|------------------------------|
| 2000 | 43,000 |
| 2001 | 45,700 |
| 2002 | 46,600 |
| 2003 | 51,800 |
| 2004 | 52,700 |
| 2005 | 54,100 |
| 2006 | 57,000 |
| 2007 | 57,000 |
| 2008 | 57,150 |
| 2009 | 60,700 |
| 2010 | 61,500 |
| 2011 | 66,700 |
| 2012 | 67,600 |
| 2013 | 69,300 |
| 2014 | 69,600 |
| 2015 | 74,300 |
| 2016 | 75,800 |
| 2017 | 77,600 |
| 2018 | 83,900 |

Diagram IV.13
Estimated Median Family Income

State of North Dakota vs. United States
HUD Data: 2000 - 2019



Housing Problems by Income, Race, and Tenure

The following tables show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing).

Overall, there are 67,072 households with housing problems in the State of North Dakota. This includes 2,645 black households, 957 Asian households, 3,895 American Indian, 15 Pacific Islander, and 1,330 “other” race households with housing problems. As for ethnicity, there are 2,660 Hispanic households with housing problems. This is shown in Table IV.56. Black, American Indian, and Hispanic households face a disproportionate rate of housing problems at rates of 50.7 percent, 35.0 percent, and 40.6 percent, respectively. This is compared to the State average of 22.0 percent.

Table IV.55
Percent of Total Households with Housing Problems by Income and Race

State of North Dakota
2012–2016 HUD CHAS Data

| 2012-2016 ACS Census Data | | | | | | | | |
|---------------------------|----------------------|-------|-------|--------------------|---------------------|------------|------------------------|-------|
| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 70.7% | 80.6% | 65.1% | 65.8% | 100.0% | 66.2% | 82.4% | 70.9% |
| \$25,351 to \$42,250 | 47.2% | 62.6% | 66.7% | 45.3% | 0% | 63.6% | 64.2% | 48.7% |
| \$42,251 to \$67,600 | 20.6% | 23.1% | 23.9% | 16.3% | 0% | 25.4% | 32.4% | 21.0% |
| \$67,601 to \$84,500 | 9.9% | 38.2% | 4.6% | 6.1% | 0% | 15.7% | 10.8% | 10.0% |
| Above \$84,500 | 3.1% | 15.6% | 8.1% | 7.0% | 0% | 6.3% | 11.6% | 3.4% |
| Total | 20.2% | 50.7% | 30.8% | 35.0% | 37.5% | 30.7% | 40.6% | 22.0% |
| Without Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 22.6% | 10.2% | 10.9% | 24.7% | 0% | 32.7% | 11.7% | 22.0% |
| \$25,351 to \$42,250 | 52.8% | 37.4% | 33.3% | 54.7% | 0% | 36.4% | 35.8% | 51.3% |
| \$42,251 to \$67,600 | 79.4% | 76.9% | 76.1% | 83.7% | 0% | 74.6% | 67.6% | 79.0% |
| \$67,601 to \$84,500 | 90.1% | 61.8% | 95.4% | 93.9% | 100.0% | 84.3% | 89.2% | 90.0% |
| Above \$84,500 | 96.9% | 84.4% | 91.9% | 93.0% | 100.0% | 93.7% | 88.4% | 96.6% |
| Total | 79.0% | 46.5% | 64.2% | 61.8% | 62.5% | 69.2% | 58.2% | 77.1% |

Diagram IV.14
Total Housing Problems by Race

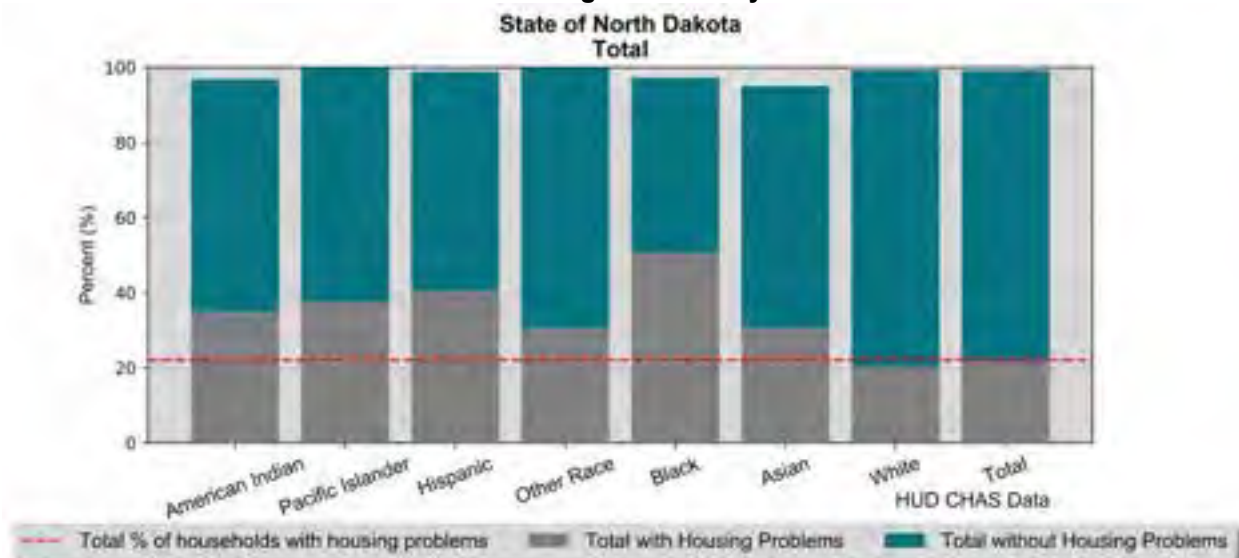


Table IV.56
Total Households with Housing Problems by Income and Race

State of North Dakota
2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|-----------------------|----------------------|-------|-------|--------------------|---------------------|---------------|------------------------|---------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 23,005 | 1,310 | 420 | 2,465 | 15 | 485 | 1,095 | 28,795 |
| \$25,351 to \$42,250 | 14,900 | 820 | 320 | 865 | 0 | 420 | 735 | 18,060 |
| \$42,251 to \$67,600 | 10,630 | 295 | 94 | 335 | 0 | 255 | 565 | 12,174 |
| \$67,601 to \$84,500 | 3,120 | 105 | 8 | 60 | 0 | 80 | 70 | 3,443 |
| Above \$84,500 | 3,915 | 115 | 115 | 170 | 0 | 90 | 195 | 4,600 |
| Total | 55,570 | 2,645 | 957 | 3,895 | 15 | 1,330 | 2,660 | 67,072 |
| Total | | | | | | | | |
| \$0 to \$25,350 | 32,535 | 1,625 | 645 | 3,745 | 15 | 733 | 1,329 | 40,627 |
| \$25,351 to \$42,250 | 31,595 | 1,310 | 480 | 1,910 | 0 | 660 | 1,145 | 37,100 |
| \$42,251 to \$67,600 | 51,545 | 1,275 | 394 | 2,050 | 0 | 1,005 | 1,745 | 58,014 |
| \$67,601 to \$84,500 | 31,665 | 275 | 173 | 990 | 10 | 510 | 650 | 34,273 |
| Above \$84,500 | 127,480 | 735 | 1,415 | 2,420 | 15 | 1,430 | 1,680 | 135,175 |
| Total | 274,820 | 5,220 | 3,107 | 11,115 | 40 | 4,338 | 6,549 | 305,189 |

In the State of North Dakota, 235 black homeowner households face housing problems, 108 Asian households, and 640 Hispanic homeowner households face housing problems.

Table IV.57
Percent of Homeowner Households with Housing Problems by Income and Race

State of North Dakota
2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|--------------------------|----------------------|--------|-------|-----------------|------------------|------------|---------------------|-------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 64.1% | 100.0% | 62.5% | 55.7% | 0% | 31.4% | 77.9% | 63.3% |
| \$25,351 to \$42,250 | 35.0% | 93.1% | 77.8% | 21.0% | 0% | 78.8% | 46.3% | 35.7% |
| \$42,251 to \$67,600 | 20.5% | 55.6% | 5.1% | 13.3% | 0% | 18.6% | 26.8% | 20.5% |
| \$67,601 to \$84,500 | 10.7% | 0% | 9.1% | 3.4% | 0% | 6.9% | 6.8% | 10.5% |
| Above \$84,500 | 2.5% | 12.0% | 2.1% | 5.1% | 0% | 3.9% | 12.5% | 2.7% |
| Total | 13.1% | 46.5% | 11.2% | 18.5% | 0% | 16.0% | 24.0% | 13.5% |
| Without Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 28.8% | 0% | 37.5% | 34.4% | 0% | 66.0% | 20.1% | 29.5% |
| \$25,351 to \$42,250 | 65.0% | 6.9% | 22.2% | 79.0% | 0% | 21.2% | 53.7% | 64.3% |
| \$42,251 to \$67,600 | 79.5% | 44.4% | 94.9% | 86.7% | 0% | 81.4% | 73.2% | 79.5% |
| \$67,601 to \$84,500 | 89.3% | 0% | 90.9% | 96.6% | 0% | 93.1% | 93.2% | 89.5% |
| Above \$84,500 | 97.5% | 88.0% | 97.9% | 94.9% | 100.0% | 96.1% | 87.5% | 97.3% |
| Total | 86.4% | 53.5% | 88.8% | 79.6% | 100.0% | 83.8% | 75.8% | 86.0% |

Diagram IV.15
Owner Housing Problems by Race

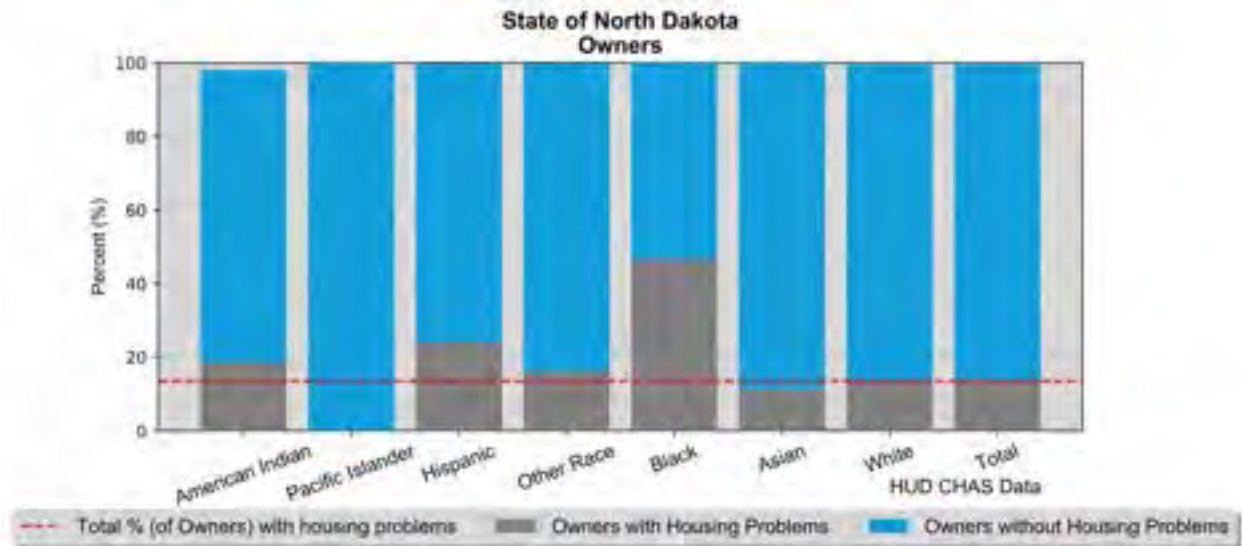


Table IV.58
Homeowner Households with Housing Problems by Income and Race

State of North Dakota
2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|-----------------------|----------------------|-------|-------|--------------------|---------------------|---------------|---------------------------|---------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 7,590 | 20 | 50 | 535 | 0 | 50 | 155 | 8,400 |
| \$25,351 to \$42,250 | 5,425 | 135 | 35 | 145 | 0 | 130 | 125 | 5,995 |
| \$42,251 to \$67,600 | 5,990 | 50 | 4 | 120 | 0 | 55 | 200 | 6,419 |
| \$67,601 to \$84,500 | 2,275 | 0 | 4 | 20 | 0 | 10 | 25 | 2,334 |
| Above \$84,500 | 2,680 | 30 | 15 | 90 | 0 | 40 | 135 | 2,990 |
| Total | 23,960 | 235 | 108 | 910 | 0 | 285 | 640 | 26,138 |
| Total | | | | | | | | |
| \$0 to \$25,350 | 11,850 | 20 | 80 | 960 | 0 | 159 | 199 | 13,268 |
| \$25,351 to \$42,250 | 15,480 | 145 | 45 | 690 | 0 | 165 | 270 | 16,795 |
| \$42,251 to \$67,600 | 29,240 | 90 | 79 | 905 | 0 | 295 | 745 | 31,354 |
| \$67,601 to \$84,500 | 21,170 | 0 | 44 | 595 | 0 | 145 | 370 | 22,324 |
| Above \$84,500 | 105,320 | 250 | 715 | 1,780 | 15 | 1,015 | 1,080 | 110,175 |
| Total | 183,060 | 505 | 963 | 4,930 | 15 | 1,779 | 2,664 | 193,916 |

In total, some 40,934 renter households face housing problems in the State of North Dakota. Of these, some 2,410 black households, 849 Asian households, and 2,020 Hispanic renter households face housing problems.

Table IV.59
Renter Households with Housing Problems by Income and Race

State of North Dakota
2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|-----------------------|----------------------|-------|-------|--------------------|---------------------|---------------|------------------------|---------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 15,415 | 1,290 | 370 | 1,930 | 15 | 435 | 940 | 20,395 |
| \$25,351 to \$42,250 | 9,475 | 685 | 285 | 720 | 0 | 290 | 610 | 12,065 |
| \$42,251 to \$67,600 | 4,640 | 245 | 90 | 215 | 0 | 200 | 365 | 5,755 |
| \$67,601 to \$84,500 | 845 | 105 | 4 | 40 | 0 | 70 | 45 | 1,109 |
| Above \$84,500 | 1,235 | 85 | 100 | 80 | 0 | 50 | 60 | 1,610 |
| Total | 31,610 | 2,410 | 849 | 2,985 | 15 | 1,045 | 2,020 | 40,934 |
| Total | | | | | | | | |
| \$0 to \$25,350 | 20,685 | 1,605 | 565 | 2,785 | 15 | 574 | 1,130 | 27,359 |
| \$25,351 to \$42,250 | 16,115 | 1,165 | 435 | 1,220 | 0 | 495 | 875 | 20,305 |
| \$42,251 to \$67,600 | 22,305 | 1,185 | 315 | 1,145 | 0 | 710 | 1,000 | 26,660 |
| \$67,601 to \$84,500 | 10,495 | 275 | 129 | 395 | 10 | 365 | 280 | 11,949 |
| Above \$84,500 | 22,160 | 485 | 700 | 640 | 0 | 415 | 600 | 25,000 |
| Total | 91,760 | 4,715 | 2,144 | 6,185 | 25 | 2,559 | 3,885 | 111,273 |

Diagram IV.16
Renter Housing Problems by Race

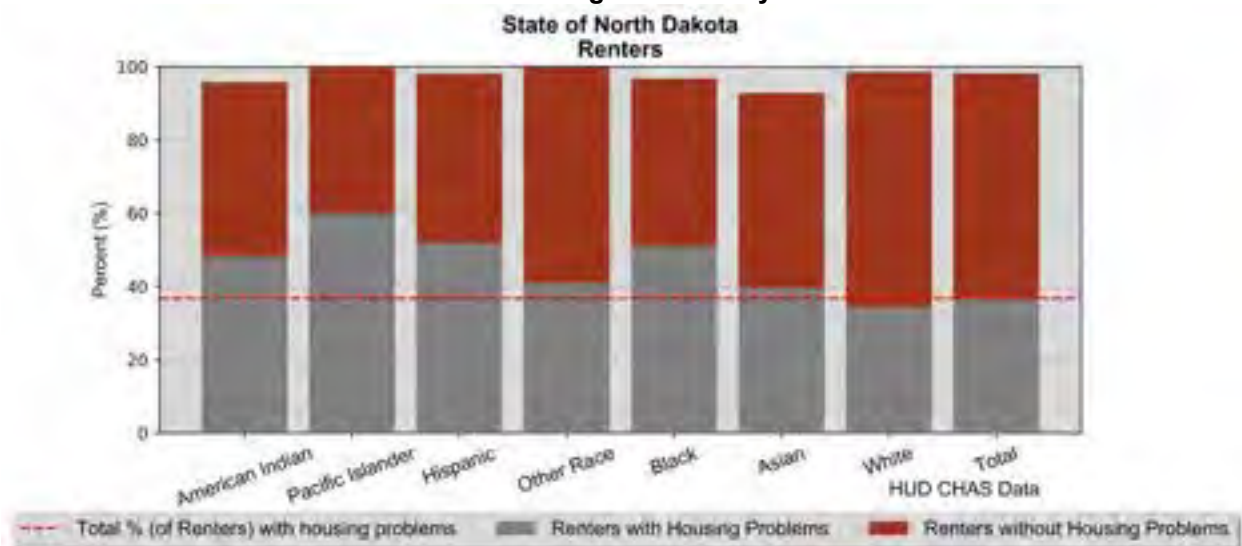


Table IV.60
Percent of Renter Households with Housing Problems by Income and Race
 State of North Dakota
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|--------------------------|----------------------|-------|-------|-----------------|------------------|------------|---------------------|-------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 74.5% | 80.4% | 65.5% | 69.3% | 100.0% | 75.8% | 83.2% | 74.5% |
| \$25,351 to \$42,250 | 58.8% | 58.8% | 65.5% | 59.0% | 0% | 58.6% | 69.7% | 59.4% |
| \$42,251 to \$67,600 | 20.8% | 20.7% | 28.6% | 18.8% | 0% | 28.2% | 36.5% | 21.6% |
| \$67,601 to \$84,500 | 8.1% | 38.2% | 3.1% | 10.1% | 0% | 19.2% | 16.1% | 9.3% |
| Above \$84,500 | 5.6% | 17.5% | 14.3% | 12.5% | 0% | 12.0% | 10.0% | 6.4% |
| Total | 34.4% | 51.1% | 39.6% | 48.3% | 60.0% | 40.8% | 52.0% | 36.8% |
| Without Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 19.1% | 10.3% | 7.1% | 21.4% | 0% | 23.5% | 10.2% | 18.3% |
| \$25,351 to \$42,250 | 41.2% | 41.2% | 34.5% | 41.0% | 0% | 41.4% | 30.3% | 40.6% |
| \$42,251 to \$67,600 | 79.2% | 79.3% | 71.4% | 81.2% | 0% | 71.8% | 63.5% | 78.4% |
| \$67,601 to \$84,500 | 91.9% | 61.8% | 96.9% | 89.9% | 100.0% | 80.8% | 83.9% | 90.7% |
| Above \$84,500 | 94.4% | 82.5% | 85.7% | 87.5% | 0% | 88.0% | 90.0% | 93.6% |
| Total | 64.1% | 45.7% | 53.2% | 47.5% | 40.0% | 59.0% | 46.1% | 61.4% |

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table IV.61. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 1,810 black homeowner households face severe housing problems, as well as 609 Asian homeowner households, and 380 Hispanic homeowner households.

Table IV.61
Percent of Homeowner Households with Severe Housing Problems by Income and Race
 State of North Dakota
 2012–2016 HUD CHAS Data

| 2012 - 2016 HUD CHAS Data | | | | | | | | |
|-----------------------------------|----------------------|--------|--------|-----------------|------------------|------------|---------------------|-------|
| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$25,350 | 41.3% | 100.0% | 53.3% | 40.8% | 0% | 29.2% | 60.3% | 41.6% |
| \$25,351 to \$42,250 | 13.8% | 86.2% | 77.8% | 10.1% | 0% | 21.2% | 22.2% | 14.6% |
| \$42,251 to \$67,600 | 4.4% | 55.6% | 0% | 7.2% | 0% | 0% | 8.8% | 4.7% |
| \$67,601 to \$84,500 | 2.9% | 0% | 0% | 1.7% | 0% | 2.6% | 2.7% | 2.8% |
| Above \$84,500 | 1.0% | 0% | 0% | 5.1% | 0% | 2.5% | 11.6% | 1.1% |
| Total | 5.4% | 38.6 | 7.8% | 12.7% | 0% | 6.1% | 14.3% | 5.8% |
| Without A Severe Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 51.6% | 0% | 46.7% | 49.2% | 0% | 68.2% | 37.7% | 51.3% |
| \$25,351 to \$42,250 | 86.2% | 13.8% | 22.2% | 89.9% | 0% | 78.8% | 77.8% | 85.4% |
| \$42,251 to \$67,600 | 95.6% | 44.4% | 100.0% | 92.8% | 0% | 100.0% | 91.2% | 95.3% |
| \$67,601 to \$84,500 | 97.1% | 0% | 100.0% | 98.3% | 0% | 97.4% | 97.3% | 97.2% |
| Above \$84,500 | 99.0% | 100.0% | 100.0% | 94.9% | 100.0% | 97.5% | 88.4% | 98.9% |
| Total | 94.1% | 61.4% | 92.2% | 85.4% | 100.0% | 93.7% | 85.5% | 93.7% |

Table IV.62
Percent of Renter Households with Severe Housing Problems by Income and Race
 State of North Dakota
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|-----------------------------------|----------------------|-------|-------|--------------------|---------------------|---------------|------------------------|-------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$25,350 | 55.3% | 62.5% | 44.6% | 54.0% | 100.0% | 69.7% | 64.6% | 56.1% |
| \$25,351 to \$42,250 | 17.7% | 24.9% | 21.8% | 21.3% | 0% | 6.1% | 34.3% | 18.9% |
| \$42,251 to \$67,600 | 5.7% | 11.4% | 27.0% | 13.5% | 0% | 4.9% | 18.1% | 7.0% |
| \$67,601 to \$84,500 | 3.3% | 38.2% | 3.1% | 7.6% | 0% | 0% | 5.4% | 4.2% |
| Above \$84,500 | 4.3% | 17.5% | 14.3% | 12.5% | 0% | 12.0% | 10.0% | 5.3% |
| Total | 18.4% | 34.3% | 25.0% | 32.8% | 60.0% | 20.1% | 33.1% | 20.5% |
| Without A Severe Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 38.4% | 28.1% | 27.7% | 36.6% | 0% | 29.6% | 28.8% | 36.8% |
| \$25,351 to \$42,250 | 82.3% | 75.1% | 78.2% | 78.7% | 0% | 93.9% | 65.7% | 81.1% |
| \$42,251 to \$67,600 | 94.3% | 88.6% | 73.0% | 86.5% | 0% | 95.1% | 81.9% | 93.0% |
| \$67,601 to \$84,500 | 96.7% | 61.8% | 96.9% | 92.4% | 100.0% | 100.0% | 94.6% | 95.8% |
| Above \$84,500 | 95.7% | 82.5% | 85.7% | 87.5% | 0% | 88.0% | 90.0% | 94.7% |
| Total | 80.2% | 62.5% | 67.8% | 63.0% | 60.0% | 79.7% | 64.9% | 77.7% |

Table IV.63
Percent of Total Households with Severe Housing Problems by Income and Race
 State of North Dakota
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|-----------------------------------|----------------------|-------|-------|--------------------|---------------------|------------|------------------------|-------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$25,350 | 50.2% | 63.0% | 45.7% | 50.7% | 100.0% | 61.1% | 64.0% | 51.3% |
| \$25,351 to \$42,250 | 15.8% | 31.7% | 27.1% | 17.3% | 0% | 9.8% | 31.4% | 17.0% |
| \$42,251 to \$67,600 | 5.0% | 14.5% | 21.5% | 10.8% | 0% | 3.5% | 14.1% | 5.7% |
| \$67,601 to \$84,500 | 3.0% | 38.2% | 2.4% | 4.0% | 0% | 0.8% | 3.8% | 3.3% |
| Above \$84,500 | 1.6% | 11.6% | 7.0% | 7.0% | 0% | 5.3% | 11.0% | 1.9% |
| Total | 9.8% | 34.7% | 19.7% | 23.9% | 37.5% | 14.4% | 25.5% | 11.2% |
| Without A Severe Housing Problems | | | | | | | | |
| \$0 to \$25,350 | 43.2% | 27.8% | 29.9% | 39.8% | 0% | 37.8% | 30.1% | 41.5% |
| \$25,351 to \$42,250 | 84.2% | 68.3% | 72.9% | 82.7% | 0% | 90.2% | 68.6% | 83.0% |
| \$42,251 to \$67,600 | 95.0% | 85.5% | 78.5% | 89.2% | 0% | 96.5% | 85.9% | 94.3% |
| \$67,601 to \$84,500 | 97.0% | 61.8% | 97.6% | 96.0% | 100.0% | 99.2% | 96.2% | 96.7% |
| Above \$84,500 | 98.4% | 88.4% | 93.0% | 93.0% | 100.0% | 94.7% | 89.0% | 98.1% |
| Total | 89.5% | 62.4% | 75.3% | 72.9% | 62.5% | 85.4% | 73.3% | 87.8% |

Table IV.64
Total Households with Severe Housing Problems by Income and Race
 State of North Dakota
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|-------------------------------|----------------------|-------|-------|--------------------|---------------------|------------|------------------------|---------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$25,350 | 16,330 | 1,020 | 290 | 1,895 | 15 | 445 | 850 | 20,845 |
| \$25,351 to \$42,250 | 4,990 | 415 | 130 | 330 | 0 | 65 | 360 | 6,290 |
| \$42,251 to \$67,600 | 2,560 | 185 | 85 | 220 | 0 | 35 | 245 | 3,330 |
| \$67,601 to \$84,500 | 955 | 105 | 4 | 40 | 0 | 4 | 25 | 1,133 |
| Above \$84,500 | 1,980 | 85 | 100 | 170 | 0 | 75 | 185 | 2,595 |
| Total | 26,815 | 1,810 | 609 | 2,655 | 15 | 624 | 1,665 | 34,193 |
| Total | | | | | | | | |
| \$0 to \$25,350 | 32,540 | 1,620 | 635 | 3,740 | 15 | 728 | 1,329 | 40,607 |
| \$25,351 to \$42,250 | 31,590 | 1,310 | 480 | 1,910 | 0 | 660 | 1,145 | 37,095 |
| \$42,251 to \$67,600 | 51,540 | 1,275 | 395 | 2,045 | 0 | 1,010 | 1,735 | 58,000 |
| \$67,601 to \$84,500 | 31,660 | 275 | 169 | 990 | 10 | 519 | 650 | 34,273 |
| Above \$84,500 | 127,480 | 735 | 1,420 | 2,420 | 15 | 1,425 | 1,675 | 135,170 |
| Total | 274,810 | 5,215 | 3,099 | 11,105 | 40 | 4,342 | 6,534 | 305,145 |

As seen in Table IV.65, the most common housing problem tends to be housing cost burdens. More than 32,855 households have a cost burden and 25,950 have a severe cost burden. Some 18,065 renter households are impacted by cost burdens, and 17,365 are impacted by severe cost burdens. On the other hand, some 14,790 owner-occupied households have cost burdens, and 8,585 have severe cost burdens.

There are a total of 14,790 owner-occupied and 18,065 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 8,585 owner-occupied 17,365 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 235,190 households without a housing problem.

| Table IV.65 Percent of Housing Problems by Income and Tenure State of North Dakota 2012–2016 HUD CHAS Data | | | | | | |
|---|--------------------|-------------------------|-------------------------|-------------------------|-------------------|--------------|
| Housing Problem | \$0 to \$25,350 | \$25,351 to \$42,250 | \$42,251 to \$67,600 | \$67,601 to \$84,500 | Above \$84,500 | Total |
| Owner-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 20.8% | 43.8% | 38.6% | 55.0% | 50.4% | 37.1% |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 9.3% | 8.9% | 11.6% | 43.4% | 18.9% | 17.6% |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 17.1% | 38.3% | 28.8% | 45.3% | 59.1% | 38.6% |
| Housing cost burden greater than 50% of income (and none of the above problems) | 27.4% | 40.5% | 58.0% | 77.9% | 72.9% | 33.1% |
| Housing cost burden greater than 30% of income (and none of the above problems) | 36.3% | 30.0% | 55.9% | 73.8% | 86.3% | 45.0% |
| Zero/negative income (and none of the above problems) | 32.7% | 0% | 0% | 0% | 0% | 32.7% |
| Has none of the 4 housing problems | 43.9% | 56.7% | 54.4% | 64.8% | 82.1% | 70.9% |
| Total | 32.7% | 45.3% | 54.1% | 65.1% | 81.5% | 63.5% |
| Renter-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 79.2% | 56.2% | 61.4% | 45.0% | 49.6% | 62.9% |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 90.7% | 91.1% | 88.4% | 56.6% | 81.1% | 82.4% |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 82.9% | 61.7% | 71.2% | 54.7% | 40.9% | 61.4% |
| Housing cost burden greater than 50% of income (and none of the above problems) | 72.6% | 59.5% | 42.0% | 22.1% | 27.1% | 66.9% |
| Housing cost burden greater than 30% of income (and none of the above problems) | 63.7% | 70.0% | 44.1% | 26.2% | 13.7% | 55.0% |
| Zero/negative income (and none of the above problems) | 67.3% | 0% | 0% | 0% | 0% | 67.3% |
| Has none of the 4 housing problems | 56.1% | 43.3% | 45.6% | 35.2% | 17.9% | 29.1% |
| Total | 67.3% | 54.7% | 45.9% | 34.9% | 18.5% | 36.5% |

Table IV.66
Housing Problems by Income and Tenure
 State of North Dakota
 2012–2016 HUD CHAS Data

| Housing Problem | \$0 to \$25,350 | \$25,351 to \$42,250 | \$42,251 to \$67,600 | \$67,601 to \$84,500 | Above \$84,500 | Total |
|--|--------------------|-------------------------|-------------------------|-------------------------|-------------------|----------------|
| Owner-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 185 | 210 | 135 | 55 | 340 | 925 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 35 | 25 | 40 | 115 | 115 | 330 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 135 | 310 | 225 | 195 | 635 | 1,500 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 5,155 | 1,915 | 1,075 | 265 | 175 | 8,585 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 2,885 | 3,535 | 4,935 | 1,705 | 1,730 | 14,790 |
| Zero/negative income (and none of the above problems) | 955 | 0 | 0 | 0 | 0 | 955 |
| Has none of the 4 housing problems | 3,915 | 10,800 | 24,940 | 19,990 | 107,185 | 166,830 |
| Total | 13,265 | 16,795 | 31,350 | 22,325 | 110,180 | 193,915 |
| Renter-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 705 | 270 | 215 | 45 | 335 | 1,570 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 340 | 255 | 305 | 150 | 495 | 1,545 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 655 | 500 | 555 | 235 | 440 | 2,385 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 13,630 | 2,815 | 780 | 75 | 65 | 17,365 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 5,055 | 8,230 | 3,900 | 605 | 275 | 18,065 |
| Zero/negative income (and none of the above problems) | 1,965 | 0 | 0 | 0 | 0 | 1,965 |
| Has none of the 4 housing problems | 4,995 | 8,240 | 20,895 | 10,835 | 23,395 | 68,360 |
| Total | 27,345 | 20,310 | 26,650 | 11,945 | 25,005 | 111,255 |
| Total | | | | | | |
| Lacking complete plumbing or kitchen facilities | 890 | 480 | 350 | 100 | 675 | 2,495 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 375 | 280 | 345 | 265 | 610 | 1,875 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 790 | 810 | 780 | 430 | 1,075 | 3,885 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 18,785 | 4,730 | 1,855 | 340 | 240 | 25,950 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 7,940 | 11,765 | 8,835 | 2,310 | 2,005 | 32,855 |
| Zero/negative income (and none of the above problems) | 2,920 | 0 | 0 | 0 | 0 | 2,920 |
| Has none of the 4 housing problems | 8,910 | 19,040 | 45,835 | 30,825 | 130,580 | 235,190 |
| Total | 40,610 | 37,105 | 58,000 | 34,270 | 135,185 | 305,170 |

Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 24.6 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 61.4 percent of elderly non-family and 60.0 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table IV.67.

| Table IV.67 Owner-Occupied Households by Income and Family Status and Cost Burden State of North Dakota 2012–2016 HUD CHAS Data | | | | | | |
|--|----------------|---------------|---------------|--------------------|-----------------|----------------|
| Income | Elderly Family | Small Family | Large Family | Elderly Non-Family | Other Household | Total |
| No Cost Burden | | | | | | |
| \$0 to \$25,350 | 625 | 590 | 160 | 2,085 | 615 | 4,075 |
| \$25,351 to \$42,250 | 3,370 | 1,930 | 560 | 3,765 | 1,585 | 11,210 |
| \$42,251 to \$67,600 | 6,235 | 7,735 | 1,850 | 4,865 | 4,610 | 25,295 |
| \$67,601 to \$84,500 | 4,675 | 8,645 | 1,910 | 1,825 | 3,295 | 20,350 |
| Above \$84,500 | 19,825 | 60,375 | 9,950 | 4,750 | 13,355 | 108,255 |
| Total | 34,730 | 79,275 | 14,430 | 17,290 | 23,460 | 169,185 |
| Cost Burden | | | | | | |
| \$0 to \$25,350 | 475 | 425 | 105 | 1,550 | 415 | 2,970 |
| \$25,351 to \$42,250 | 630 | 1,010 | 355 | 870 | 770 | 3,635 |
| \$42,251 to \$67,600 | 640 | 2,110 | 355 | 475 | 1,400 | 4,980 |
| \$67,601 to \$84,500 | 260 | 820 | 155 | 75 | 400 | 1,710 |
| Above \$84,500 | 260 | 950 | 110 | 55 | 365 | 1,740 |
| Total | 2,265 | 5,315 | 1,080 | 3,025 | 3,350 | 15,035 |
| Severe Cost Burden | | | | | | |
| \$0 to \$25,350 | 515 | 885 | 195 | 2,185 | 1,440 | 5,220 |
| \$25,351 to \$42,250 | 300 | 640 | 175 | 385 | 450 | 1,950 |
| \$42,251 to \$67,600 | 120 | 470 | 25 | 115 | 340 | 1,070 |
| \$67,601 to \$84,500 | 30 | 70 | 4 | 10 | 145 | 259 |
| Above \$84,500 | 15 | 90 | 4 | 0 | 65 | 174 |
| Total | 980 | 2,155 | 403 | 2,695 | 2,440 | 8,673 |
| Total | | | | | | |
| \$0 to \$25,350 | 1,735 | 2,140 | 500 | 6,080 | 2,815 | 13,270 |
| \$25,351 to \$42,250 | 4,300 | 3,580 | 1,090 | 5,020 | 2,805 | 16,795 |
| \$42,251 to \$67,600 | 6,995 | 10,315 | 2,230 | 5,455 | 6,350 | 31,345 |
| \$67,601 to \$84,500 | 4,965 | 9,535 | 2,069 | 1,910 | 3,840 | 22,319 |
| Above \$84,500 | 20,100 | 61,415 | 10,064 | 4,805 | 13,785 | 110,169 |
| Total | 38,095 | 86,985 | 15,953 | 23,270 | 29,595 | 193,898 |

Renter households are impacted at a higher rate by cost burdens than owner households. Some 18,879 renter occupied households faced cost burdens, compared to 15,035 owner occupied households. Of these, there are 5,235 renter households with incomes less than 30 percent HAMFI facing a cost burden, and an additional 14,555 renters with incomes below 30 percent HAMFI facing a severe cost burden.

| Table IV.68 Renter-Occupied Households by Income and Family Status and Cost Burden State of North Dakota 2012–2016 HUD CHAS Data | | | | | | |
|---|----------------|---------------|--------------|--------------------|-----------------|----------------|
| Income | Elderly Family | Small Family | Large Family | Elderly Non-Family | Other Household | Total |
| No Cost Burden | | | | | | |
| \$0 to \$25,350 | 205 | 965 | 340 | 2,310 | 1,655 | 5,475 |
| \$25,351 to \$42,250 | 445 | 2,240 | 635 | 1,595 | 3,805 | 8,720 |
| \$42,251 to \$67,600 | 735 | 6,875 | 920 | 1,970 | 11,300 | 21,800 |
| \$67,601 to \$84,500 | 350 | 3,475 | 560 | 905 | 5,915 | 11,205 |
| Above \$84,500 | 1,190 | 9,640 | 1,155 | 1,410 | 11,260 | 24,655 |
| Total | 2,925 | 23,195 | 3,610 | 8,190 | 33,935 | 71,855 |
| Cost Burden | | | | | | |
| \$0 to \$25,350 | 145 | 1,070 | 135 | 1,215 | 2,670 | 5,235 |
| \$25,351 to \$42,250 | 230 | 2,520 | 325 | 1,500 | 4,105 | 8,680 |
| \$42,251 to \$67,600 | 305 | 1,325 | 265 | 615 | 1,530 | 4,040 |
| \$67,601 to \$84,500 | 0 | 230 | 60 | 130 | 235 | 655 |
| Above \$84,500 | 15 | 110 | 4 | 60 | 80 | 269 |
| Total | 695 | 5,255 | 789 | 3,520 | 8,620 | 18,879 |
| Severe Cost Burden | | | | | | |
| \$0 to \$25,350 | 250 | 3,510 | 360 | 2,670 | 7,765 | 14,555 |
| \$25,351 to \$42,250 | 35 | 865 | 110 | 945 | 950 | 2,905 |
| \$42,251 to \$67,600 | 50 | 80 | 4 | 410 | 260 | 804 |
| \$67,601 to \$84,500 | 35 | 15 | 0 | 35 | 0 | 85 |
| Above \$84,500 | 20 | 0 | 0 | 55 | 0 | 75 |
| Total | 390 | 4,470 | 474 | 4,115 | 8,975 | 18,424 |
| Total | | | | | | |
| \$0 to \$25,350 | 635 | 6,060 | 910 | 6,525 | 13,230 | 27,360 |
| \$25,351 to \$42,250 | 710 | 5,625 | 1,070 | 4,040 | 8,860 | 20,305 |
| \$42,251 to \$67,600 | 1,090 | 8,280 | 1,189 | 2,995 | 13,090 | 26,644 |
| \$67,601 to \$84,500 | 385 | 3,720 | 620 | 1,070 | 6,150 | 11,945 |
| Above \$84,500 | 1,225 | 9,750 | 1,159 | 1,525 | 11,340 | 24,999 |
| Total | 4,045 | 33,435 | 4,948 | 16,155 | 52,670 | 111,253 |

In total, some 33,915 households face cost burdens, and 27,115 face severe cost burdens, as seen in Table IV.69.

| Table IV.69 Households with Cost Burden by Tenure and Race State of North Dakota 2012–2016 HUD CHAS Data | | | | | |
|---|-----------------------|--------------------|---------------------------|---------------------|----------------|
| Race | No Cost Burden | Cost Burden | Severe Cost Burden | Not Computed | Total |
| Owner-Occupied | | | | | |
| White | 159,935 | 14,205 | 8,040 | 880 | 183,060 |
| Black | 430 | 40 | 30 | 0 | 500 |
| Asian | 875 | 25 | 55 | 0 | 955 |
| American Indian | 4,230 | 305 | 285 | 110 | 4,930 |
| Pacific Islander | 15 | 0 | 0 | 0 | 15 |
| Other Race | 1,525 | 185 | 70 | 4 | 1,784 |
| Hispanic | 2,185 | 265 | 205 | 4 | 2,659 |
| Total | 169,195 | 15,025 | 8,685 | 998 | 193,903 |
| Renter-Occupied | | | | | |
| White | 60,815 | 15,150 | 14,445 | 1,345 | 91,755 |
| Black | 2,560 | 880 | 1,115 | 150 | 4,705 |
| Asian | 1,340 | 355 | 280 | 165 | 2,140 |
| American Indian | 3,480 | 1,075 | 1,315 | 320 | 6,190 |
| Pacific Islander | 10 | 0 | 15 | 0 | 25 |
| Other Race | 1,615 | 535 | 415 | 4 | 2,569 |
| Hispanic | 2,035 | 895 | 845 | 100 | 3,875 |
| Total | 71,855 | 18,890 | 18,430 | 2,084 | 111,259 |
| Total | | | | | |
| White | 220,750 | 29,355 | 22,485 | 2,225 | 274,815 |
| Black | 2,990 | 920 | 1,145 | 150 | 5,205 |
| Asian | 2,215 | 380 | 335 | 165 | 3,095 |
| American Indian | 7,710 | 1,380 | 1,600 | 430 | 11,120 |
| Pacific Islander | 25 | 0 | 15 | 0 | 40 |
| Other Race | 3,140 | 720 | 485 | 8 | 4,353 |
| Hispanic | 4,220 | 1,160 | 1,050 | 104 | 6,534 |
| Total | 241,050 | 33,915 | 27,115 | 3,082 | 305,162 |

ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹³. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹⁴
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

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

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent

¹³ Prior to that year, Congress had to periodically reauthorize the law.

¹⁴ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2018, the most recent year for which these data are available.

Table IV.70 shows the purpose of loan by year for the State of North Dakota from 2008 to 2018. As seen therein, there were over 327,007 loans during this time period, of these some 148,104 were for home purchases. In 2018, there were 23,505 loans, of which 13,094 were for home purchases.

| Table IV.70 Purpose of Loan by Year State of North Dakota 2008–2018 HMDA Data | | | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Purpose | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
| Home Purchase | 11,573 | 11,252 | 11,066 | 11,779 | 14,243 | 15,581 | 15,653 | 15,571 | 14,616 | 13,676 | 13,094 | 148,104 |
| Home Improvement | 2,953 | 2,514 | 2,218 | 2,269 | 2,424 | 2,775 | 2,388 | 2,416 | 2,630 | 2,427 | 1,454 | 26,468 |
| Refinancing | 12,964 | 20,913 | 18,119 | 14,752 | 19,207 | 15,482 | 7,917 | 11,835 | 14,045 | 8,244 | 7,208 | 150,686 |
| Total | 27,490 | 34,679 | 31,403 | 28,800 | 35,874 | 33,838 | 25,958 | 29,822 | 31,291 | 24,347 | 23,505 | 327,007 |

Table IV.71 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 93.9 percent between 2008 and 2018, and for 94.0 percent in 2018 alone.

| Table IV.71 Occupancy Status for Applications State of North Dakota 2008–2018 HMDA Data | | | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Status | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
| Owner-Occupied | 26,008 | 33,515 | 30,021 | 27,027 | 33,677 | 31,303 | 23,820 | 27,681 | 29,232 | 22,664 | 22,091 | 307,039 |
| Not Owner-Occupied | 1,469 | 1,145 | 1,364 | 1,734 | 2,140 | 2,521 | 2,111 | 2,122 | 2,034 | 1,672 | 303 | 18,615 |
| Not Applicable | 13 | 19 | 18 | 39 | 57 | 14 | 27 | 19 | 25 | 11 | 1,111 | 1,353 |
| Total | 27,490 | 34,679 | 31,403 | 28,800 | 35,874 | 33,838 | 25,958 | 29,822 | 31,291 | 24,347 | 23,505 | 327,007 |

Owner-occupied home purchase loan applications by loan types are shown in Table IV.72. Between 2008 and 2018, some 57.1 percent of home loan purchases were conventional loans, 25.9 percent were FHA insured, and 11.8 percent were VA Guaranteed, and 5.2 percent were Rural Housing Service or Farm Service Agency.

| Table IV.72 Owner-Occupied Home Purchase Loan Applications by Loan Type State of North Dakota 2008–2018 HMDA Data | | | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
| Conventional | 6,339 | 4,883 | 4,720 | 5,142 | 6,997 | 8,574 | 8,966 | 8,448 | 8,337 | 7,885 | 7,946 | 78,237 |
| FHA - Insured | 3,213 | 3,965 | 4,010 | 3,696 | 3,850 | 3,199 | 2,720 | 3,216 | 2,819 | 2,461 | 2,295 | 35,444 |
| VA - Guaranteed | 889 | 1,286 | 1,206 | 1,298 | 1,447 | 1,714 | 1,827 | 1,812 | 1,700 | 1,602 | 1,413 | 16,194 |
| Rural Housing Service or Farm Service Agency | 300 | 549 | 465 | 708 | 731 | 706 | 781 | 829 | 699 | 723 | 654 | 7,145 |
| Total | 10,741 | 10,683 | 10,401 | 10,844 | 13,025 | 14,193 | 14,294 | 14,305 | 13,555 | 12,671 | 12,308 | 137,020 |

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.73, just over 87,324 home purchase loan applications were originated over the 2008–2018 period, and 8,290 were denied.

Table IV.73
Loan Applications by Action Taken

State of North Dakota
2008–2018 HMDA Data

| Action | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Loan Originated | 6,865 | 6,851 | 6,753 | 6,659 | 8,230 | 8,784 | 8,925 | 8,937 | 8,548 | 8,270 | 8,502 | 87,324 |
| Application Approved but not Accepted | 351 | 231 | 240 | 300 | 345 | 345 | 285 | 245 | 234 | 259 | 94 | 2,929 |
| Application Denied | 641 | 663 | 647 | 728 | 955 | 934 | 782 | 888 | 804 | 707 | 541 | 8,290 |
| Application Withdrawn by Applicant | 544 | 665 | 575 | 680 | 709 | 849 | 867 | 836 | 872 | 958 | 1,133 | 8,688 |
| File Closed for Incompleteness | 144 | 62 | 43 | 95 | 187 | 89 | 174 | 327 | 265 | 97 | 56 | 1,539 |
| Loan Purchased by the Institution | 2,196 | 2,208 | 2,143 | 2,382 | 2,599 | 3,190 | 3,261 | 3,065 | 2,832 | 2,380 | 1,974 | 28,230 |
| Preapproval Request Denied | 0 | 3 | 0 | 0 | 0 | 2 | 0 | 6 | 0 | 0 | 4 | 15 |
| Preapproval Approved but not Accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 4 | 5 |
| Total | 10,741 | 10,683 | 10,401 | 10,844 | 13,025 | 14,193 | 14,294 | 14,305 | 13,555 | 12,671 | 12,308 | 137,020 |

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.74. Credit history and collateral were also commonly given as reasons to deny home purchase loans.

Table IV.74
Loan Applications by Reason for Denial

State of North Dakota
2008–2018 HMDA Data

| Denial Reason | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|-------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
| Debt-to-Income Ratio | 156 | 173 | 151 | 170 | 192 | 205 | 145 | 182 | 139 | 162 | 141 | 1,816 |
| Employment History | 26 | 44 | 31 | 46 | 47 | 45 | 19 | 27 | 28 | 22 | 23 | 358 |
| Credit History | 131 | 151 | 145 | 215 | 269 | 194 | 162 | 159 | 128 | 128 | 108 | 1,790 |
| Collateral | 94 | 88 | 99 | 95 | 146 | 159 | 104 | 128 | 109 | 87 | 90 | 1,199 |
| Insufficient Cash | 24 | 25 | 24 | 23 | 31 | 26 | 24 | 19 | 33 | 23 | 28 | 280 |
| Unverifiable Information | 17 | 16 | 18 | 17 | 33 | 23 | 24 | 25 | 27 | 18 | 24 | 242 |
| Credit Application Incomplete | 25 | 19 | 24 | 28 | 57 | 38 | 52 | 77 | 71 | 58 | 64 | 513 |
| Mortgage Insurance Denied | 1 | 4 | 1 | 3 | 1 | 0 | 0 | 3 | 1 | 1 | 1 | 16 |
| Other | 41 | 36 | 50 | 37 | 69 | 49 | 33 | 27 | 36 | 28 | 46 | 452 |
| Missing | 126 | 107 | 104 | 94 | 110 | 195 | 219 | 241 | 232 | 180 | 16 | 1,624 |
| Total | 641 | 663 | 647 | 728 | 955 | 934 | 782 | 888 | 804 | 707 | 541 | 8,290 |

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.75. While white applicants had a denial rate of 8.2 over the period from 2008 through 2018, black applicants had a denial rate of 14.8 percent. American Indian applicants also had a denial rate higher than the

average, at 19.4 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 12.6 percent versus 8.3 percent.

Table IV.75
Denial Rates by Race/Ethnicity of Applicant
State of North Dakota
2004–2017 HMDA Data

| Race/Ethnicity | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Average |
|------------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| American Indian | 19.5% | 16.7% | 25.5% | 20.8% | 25.0% | 28.6% | 18.6% | 23.1% | 14.0% | 10.0% | 16.1% | 19.4% |
| Asian | 3.6% | 8.8% | 8.0% | 7.9% | 18.4% | 9.0% | 4.8% | 7.5% | 8.5% | 10.8% | 10.7% | 9.0% |
| Black | 15.9% | 17.0% | 3.1% | 11.8% | 17.5% | 7.5% | 11.6% | 21.7% | 20.0% | 21.6% | 7.5% | 14.8% |
| Pacific Islander | 10.0% | 11.1% | 18.2% | 0.0% | 6.2% | 13.3% | 21.7% | 4.8% | 16.7% | 0.0% | 0.0% | 10.2% |
| White | 8.1% | 8.5% | 8.5% | 9.4% | 9.9% | 9.1% | 7.4% | 8.4% | 7.9% | 7.1% | 5.4% | 8.2% |
| Not Available | 14.4% | 11.7% | 13.1% | 20.4% | 18.0% | 17.8% | 21.2% | 16.6% | 19.0% | 18.8% | 10.9% | 16.2% |
| Not Applicable | 0.0% | 0.0% | % | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Average | 8.5% | 8.8% | 8.7% | 9.9% | 10.4% | 9.6% | 8.1% | 9.0% | 8.6% | 7.9% | 6.0% | 8.7% |
| Hispanic | 15.5% | 20.5% | 6.3% | 15.1% | 21.1% | 16.7% | 7.1% | 13.8% | 7.1% | 10.7% | 10.1% | 12.6% |
| Non-Hispanic | 8.2% | 8.5% | 8.6% | 9.3% | 10.1% | 9.1% | 7.6% | 8.6% | 8.1% | 7.3% | 5.4% | 8.3% |

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as "high-annual percentage rate" loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table I.V.76, some 1,298 loans between 2008 and 2018 were HALs, accounting for 1.5 percent. The highest rate of HAL loans was seen in 2008, at 7.5 percent, which fell to 0.2 percent in 2017.

Table IV.76
Originated Owner-Occupied Loans by HAL Status
State of North Dakota
2008–2018 HMDA Data

| Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| HAL | 513 | 345 | 60 | 83 | 109 | 69 | 39 | 29 | 20 | 17 | 14 | 1298 |
| Other | 6,352 | 6,506 | 6,693 | 6,576 | 8,121 | 8,715 | 8,886 | 8,908 | 8,528 | 8,253 | 8,488 | 86026 |
| Total | 6,865 | 6,851 | 6,753 | 6,659 | 8,230 | 8,784 | 8,925 | 8,937 | 8,548 | 8,270 | 8,502 | 87,324 |
| Percent HAL | 7.5% | 5.0% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of public housing units within the State of North Dakota. According to HUD's AFFH data, there are 12,811 total publicly supported units in the State of North Dakota. Of these, some 1,807 are public housing units, 2,917 are Project Based Section 8, and 117 are other HUD Multifamily. There are 7,879 Housing Choice Vouchers.

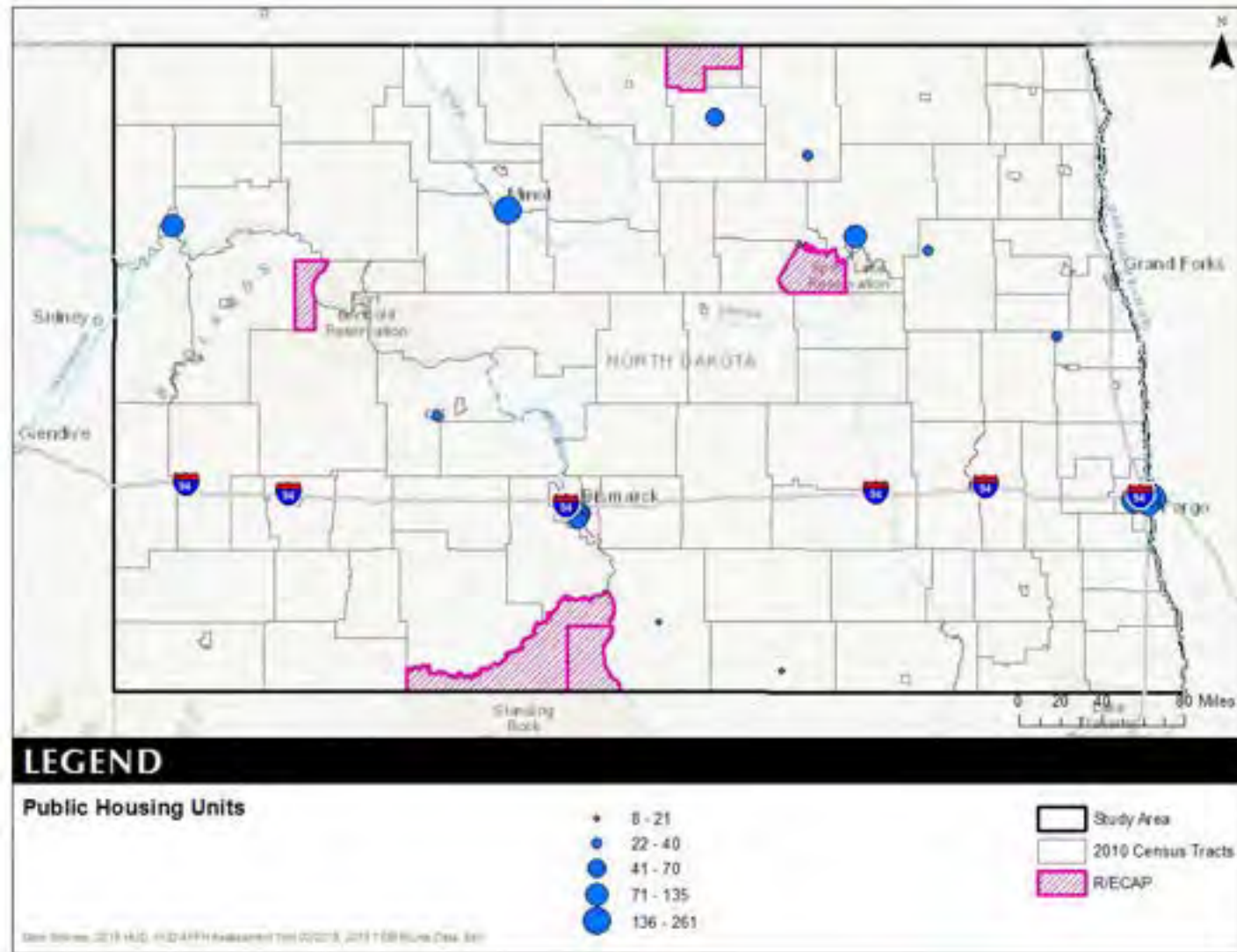
| Table IV.77 Residents with Disabilities by Subsidized Housing Type State of North Dakota HUD AFFH Raw Database | | |
|---|--------------------|-----------------------------|
| Program | Total Units | Total Disabled Units |
| Public Housing | 1,807 | 567 |
| Project Based Section 8 | 2,917 | 811 |
| Other HUD Multifamily | 208 | 117 |
| Housing Choice Vouchers | 7,879 | 2,267 |
| Total | 12,811 | 3,762 |

Map IV.12 shows public housing units and Map IV.13 shows housing choice vouchers in the State of North Dakota. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.14 and Map IV.15 shows other assisted multi-family housing units in the State.

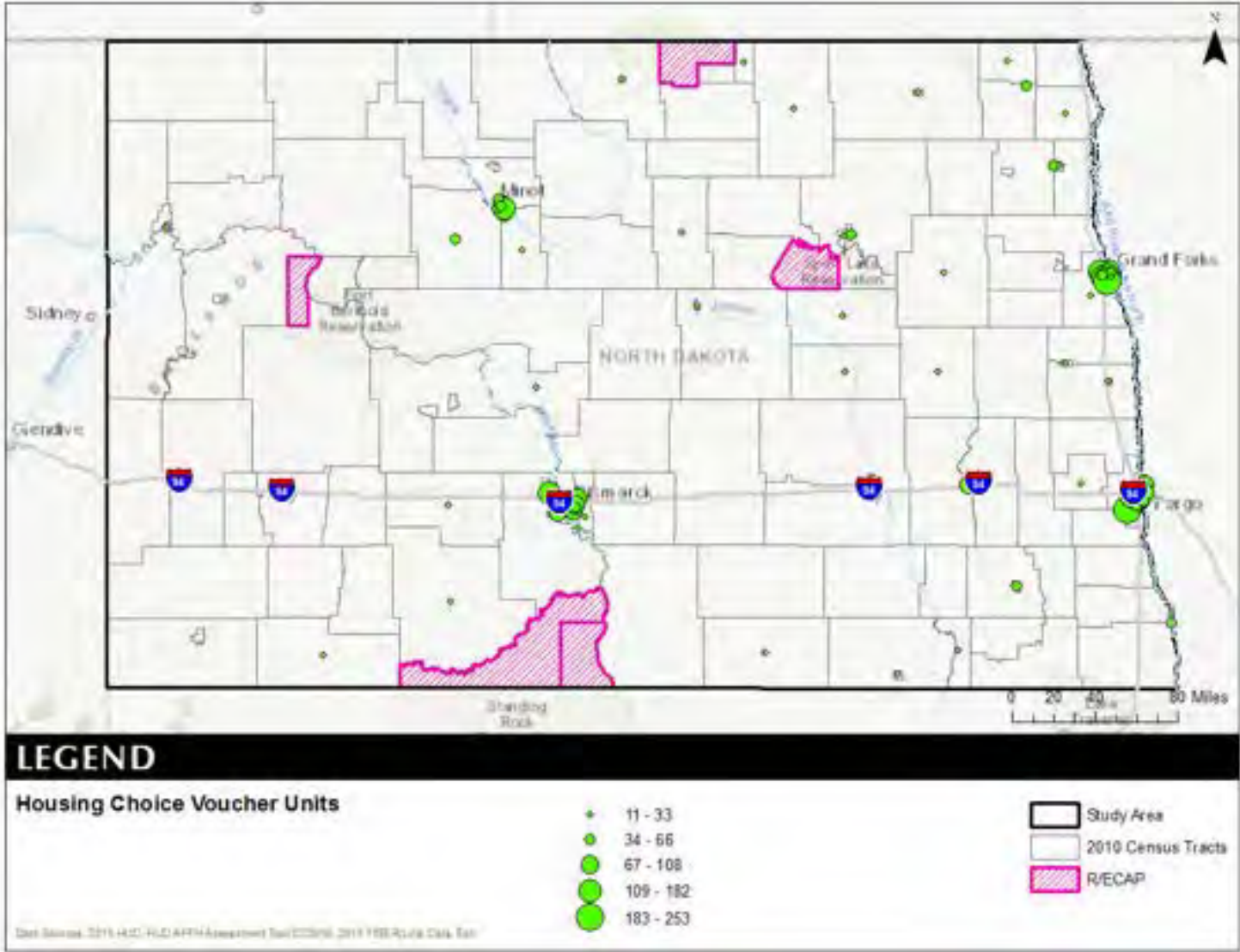
Disparities in Access to Opportunity

The locations of publicly supported housing units are in areas with both high and low access to opportunity. There does not appear to be a concentration of publicly supported housing units in the State.

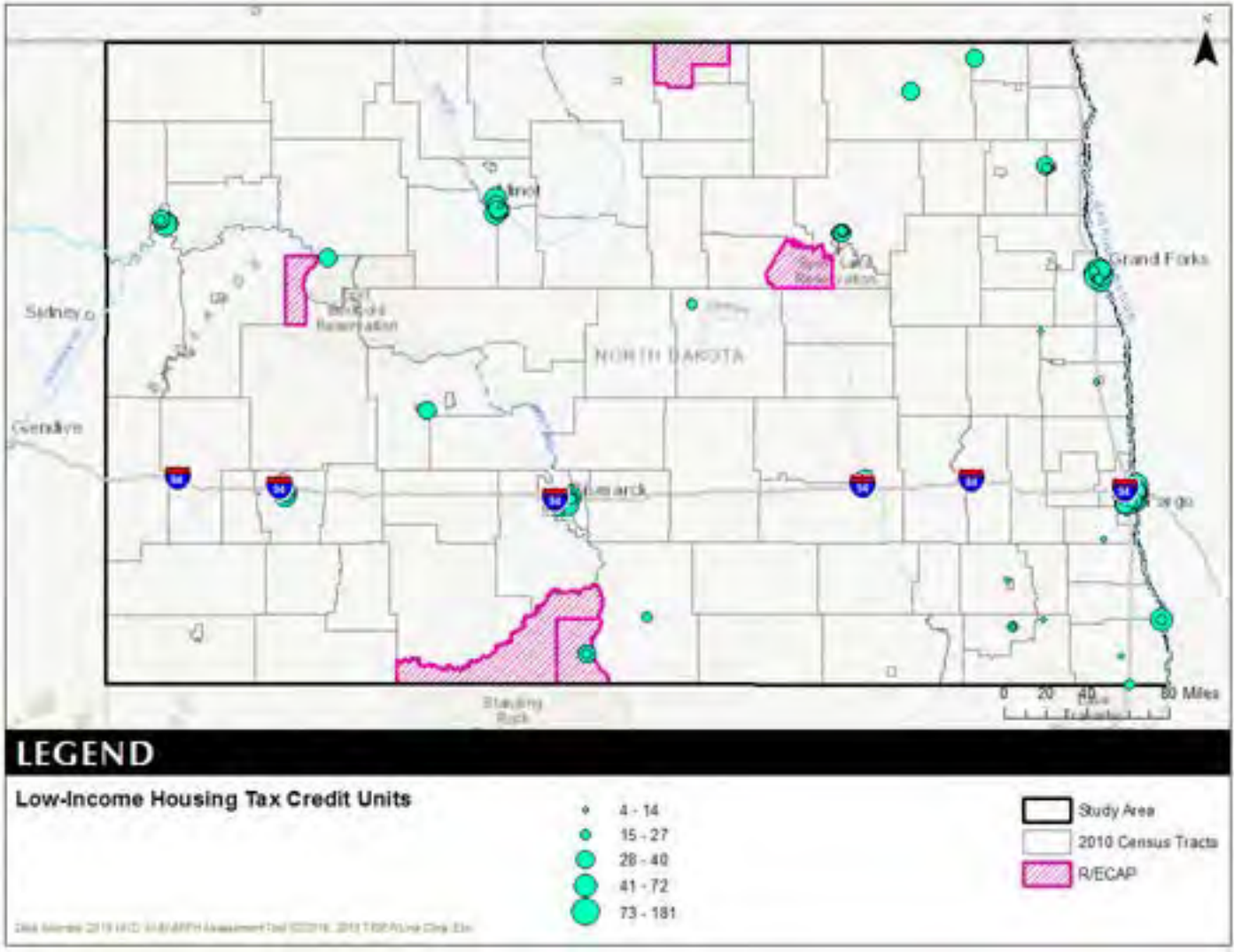
Map IV.12
Public Housing Units
 State of North Dakota
 2018 ACS, 2017 Tigerline, HUD AFFH Tool



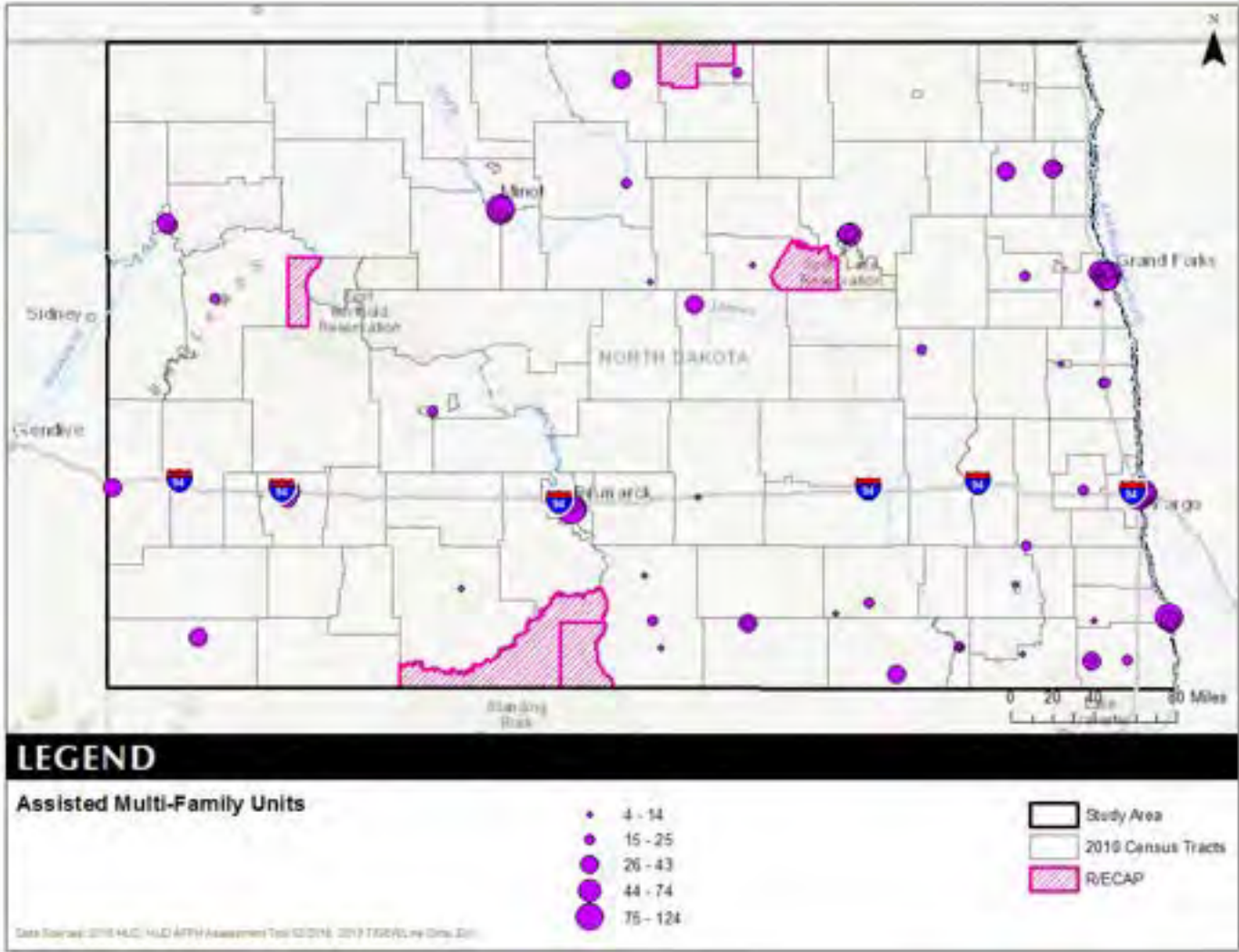
Map IV.13
Housing Choice Voucher Units
State of North Dakota
2018 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.14
Low Income Housing Tax Credit (LIHTC) Units
State of North Dakota
2018 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.15
Other HUD Multi-Family Units
State of North Dakota
2018 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

Section 503 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹⁵ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing-related activities of public entities, including public housing, housing assistance, and housing referrals.¹⁶

Persons with Disabilities

Disability by age, as estimated by the 2018 ACS, is shown in Table IV.78, below. The disability rate for females was 10.5 percent, compared to 11.0 percent for males. The disability rate grew precipitously higher with age, with 46.7 percent of those over 75 experiencing a disability.

| Table IV.78 Disability by Age State of North Dakota 2018 Five-Year ACS Data | | | | | | |
|--|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| Age | Male | | Female | | Total | |
| | Disabled Population | Disability Rate | Disabled Population | Disability Rate | Disabled Population | Disability Rate |
| Under 5 | 187 | 0.7% | 127 | 0.5% | 314 | 0.6% |
| 5 to 17 | 3,847 | 6.2% | 1,689 | 2.9% | 5,536 | 4.6% |
| 18 to 34 | 4,989 | 4.8% | 5,376 | 5.9% | 10,365 | 5.3% |
| 35 to 64 | 15,931 | 11.8% | 12,484 | 9.7% | 28,415 | 10.8% |
| 65 to 74 | 7,279 | 25.3% | 6,059 | 20.7% | 13,338 | 23.0% |
| 75 or Older | 9,142 | 47.7% | 12,234 | 45.9% | 21,376 | 46.7% |
| Total | 41,375 | 11.0% | 37,969 | 10.5% | 79,344 | 10.8% |

The number of disabilities by type, as estimated by the 2018 ACS, is shown in Table IV.79. Some 5.3 percent have an ambulatory disability, 3.9 have an independent living disability, and 1.7 percent have a self-care disability.

| Table IV.79 Total Disabilities Tallied: Aged 5 and Older State of North Dakota 2018 Five-Year ACS | | |
|--|----------------------------|-------------------------|
| Disability Type | Population with Disability | Percent with Disability |
| Hearing disability | 27,895 | 3.8% |
| Vision disability | 14,195 | 1.9% |
| Cognitive disability | 26,893 | 3.9% |
| Ambulatory disability | 36,281 | 5.3% |
| Self-Care disability | 11,426 | 1.7% |
| Independent living disability | 22,017 | 3.9% |

¹⁵ 29 U.S.C. §§794

¹⁶ 42 U.S.C. §§ 12131 – 12165

Housing Accessibility

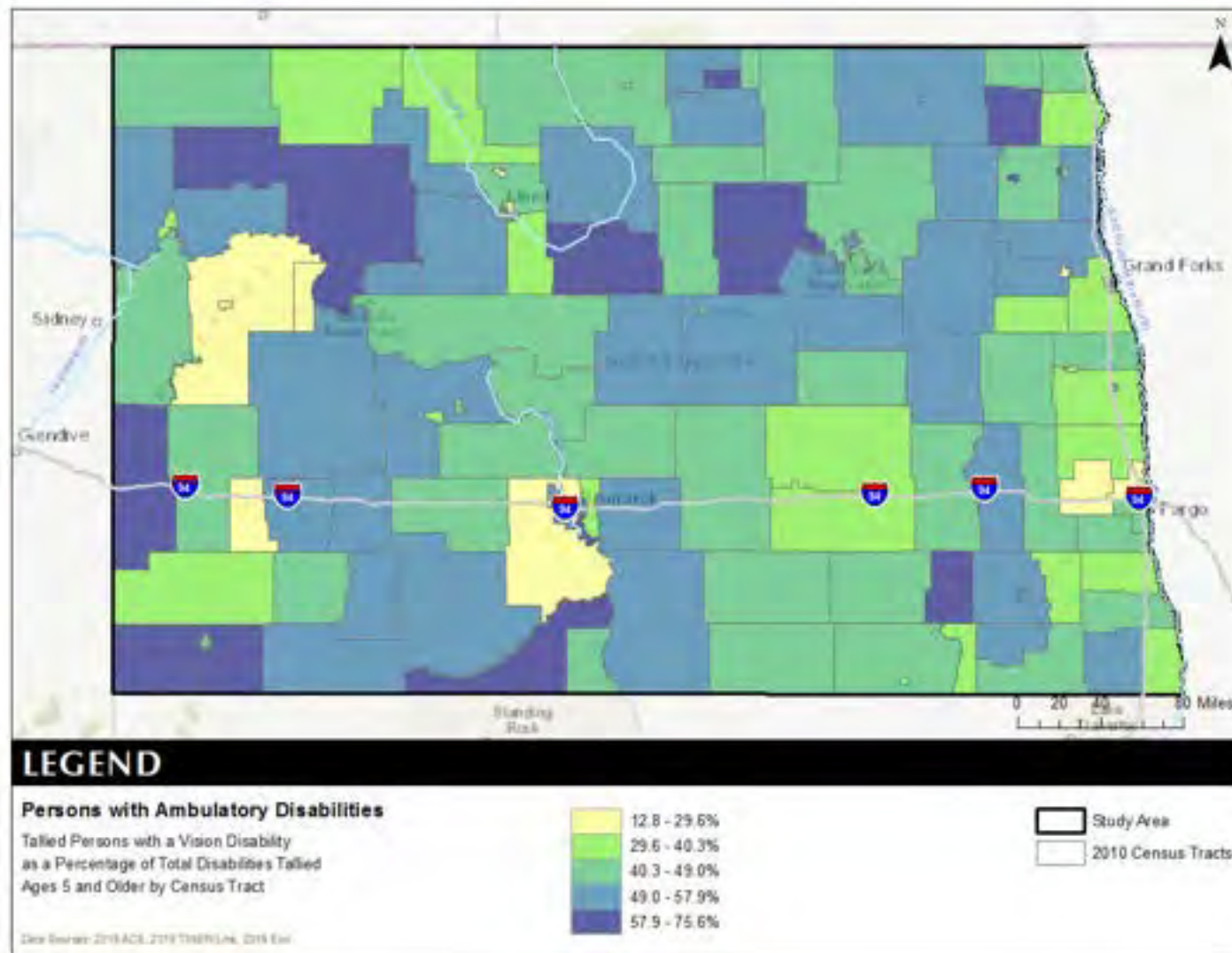
Accessible housing units are located throughout the State. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

Some 29.4 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the State. However, with the aging population, and the rate of disabilities for persons utilizing publicly supported housing, this may not meet the needs of current and future residents with disabilities.

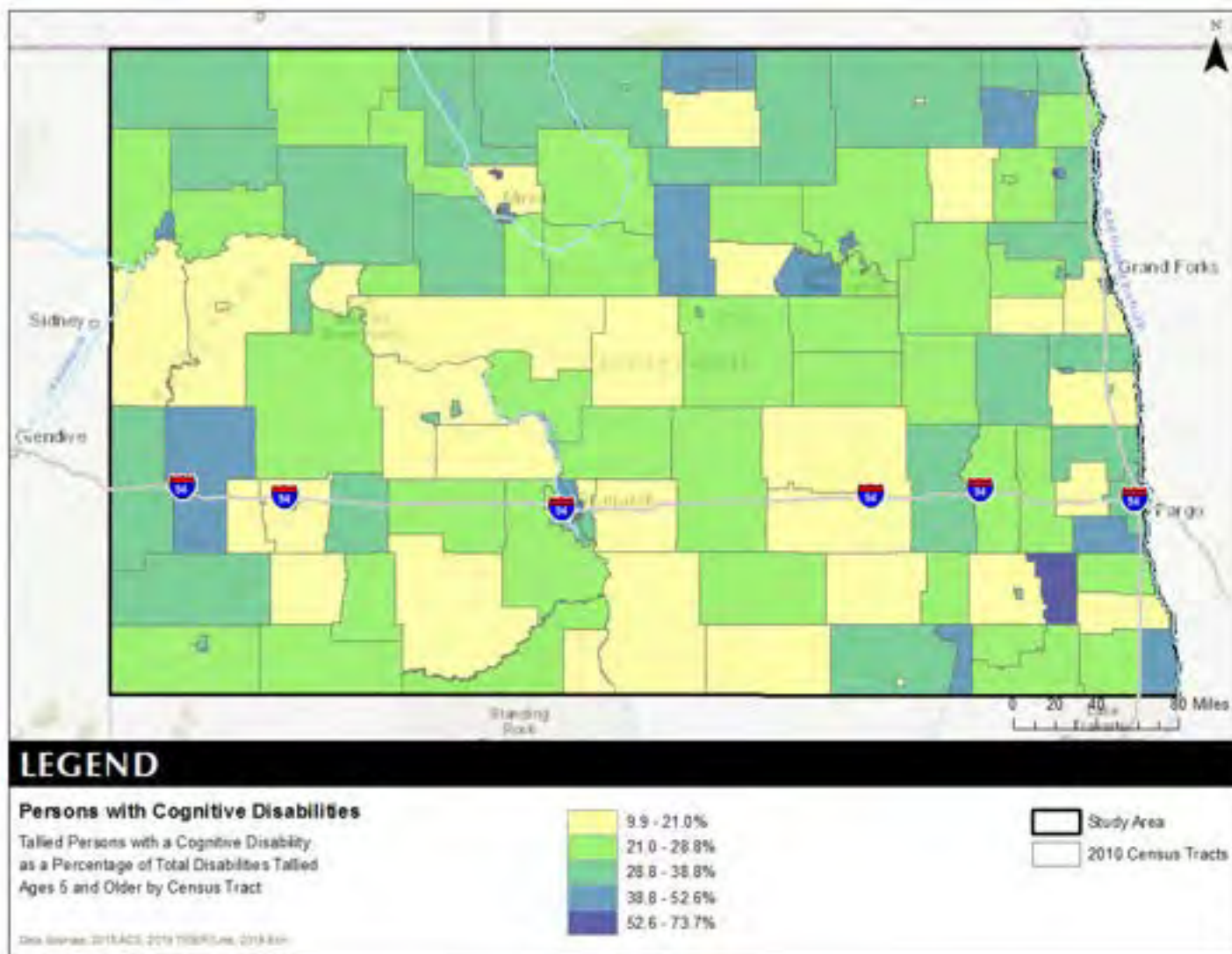
| Table IV.80 Residents with Disabilities by Subsidized Housing Type State of North Dakota HUD AFFH Raw Database | | |
|---|--------------------|-----------------------------|
| Program | Total Units | Total Disabled Units |
| Public Housing | 1,807 | 567 |
| Project Based Section 8 | 2,917 | 811 |
| Other HUD Multifamily | 208 | 117 |
| Housing Choice Vouchers | 7,879 | 2,267 |
| Total | 12,811 | 3,762 |

The Maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the State.

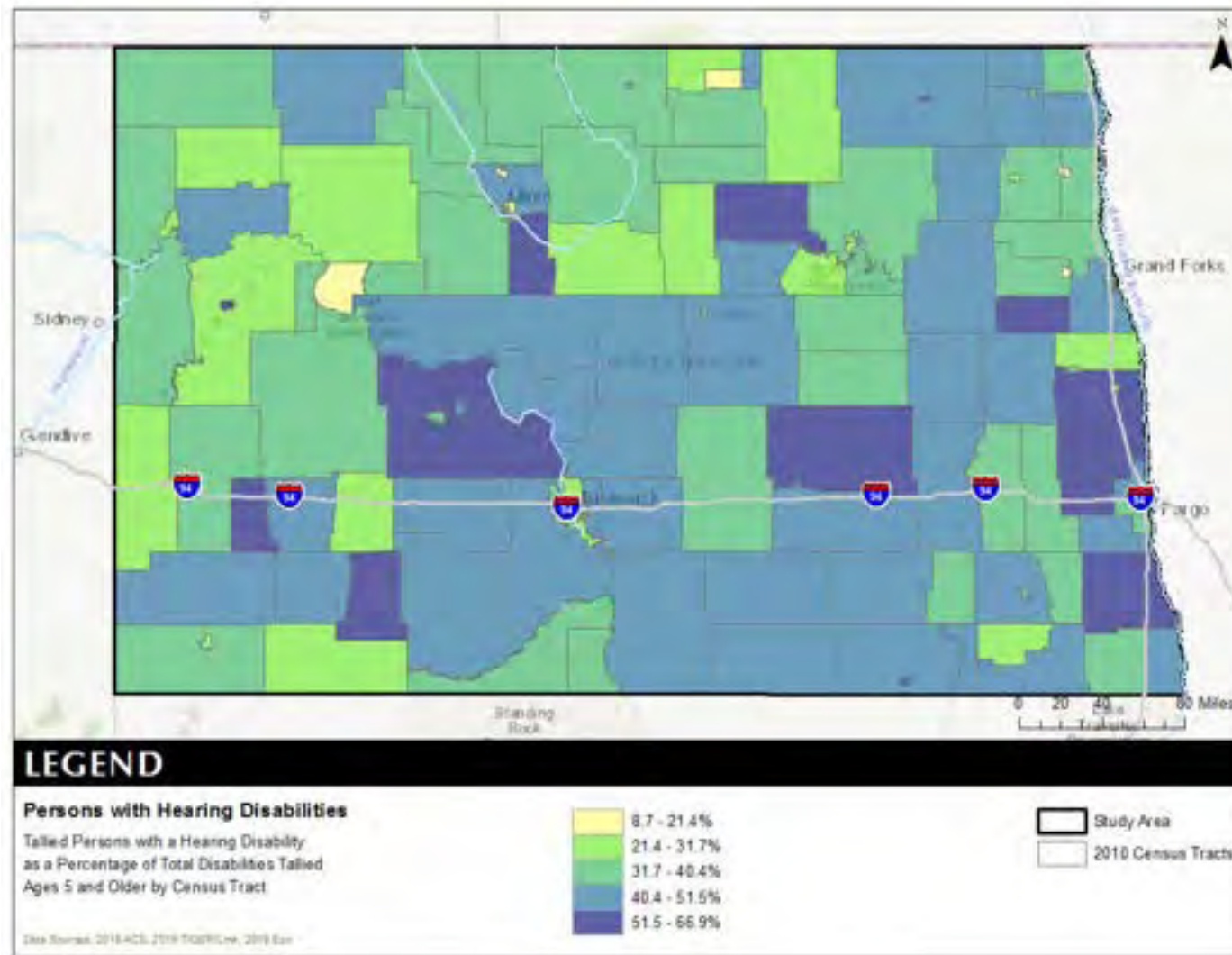
Map IV.16
Persons with Ambulatory Disabilities
 State of North Dakota
 2018 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.17
Persons with Cognitive Disabilities
 State of North Dakota
 2018 ACS, 2017 Tigerline, HUD AFFH Tool

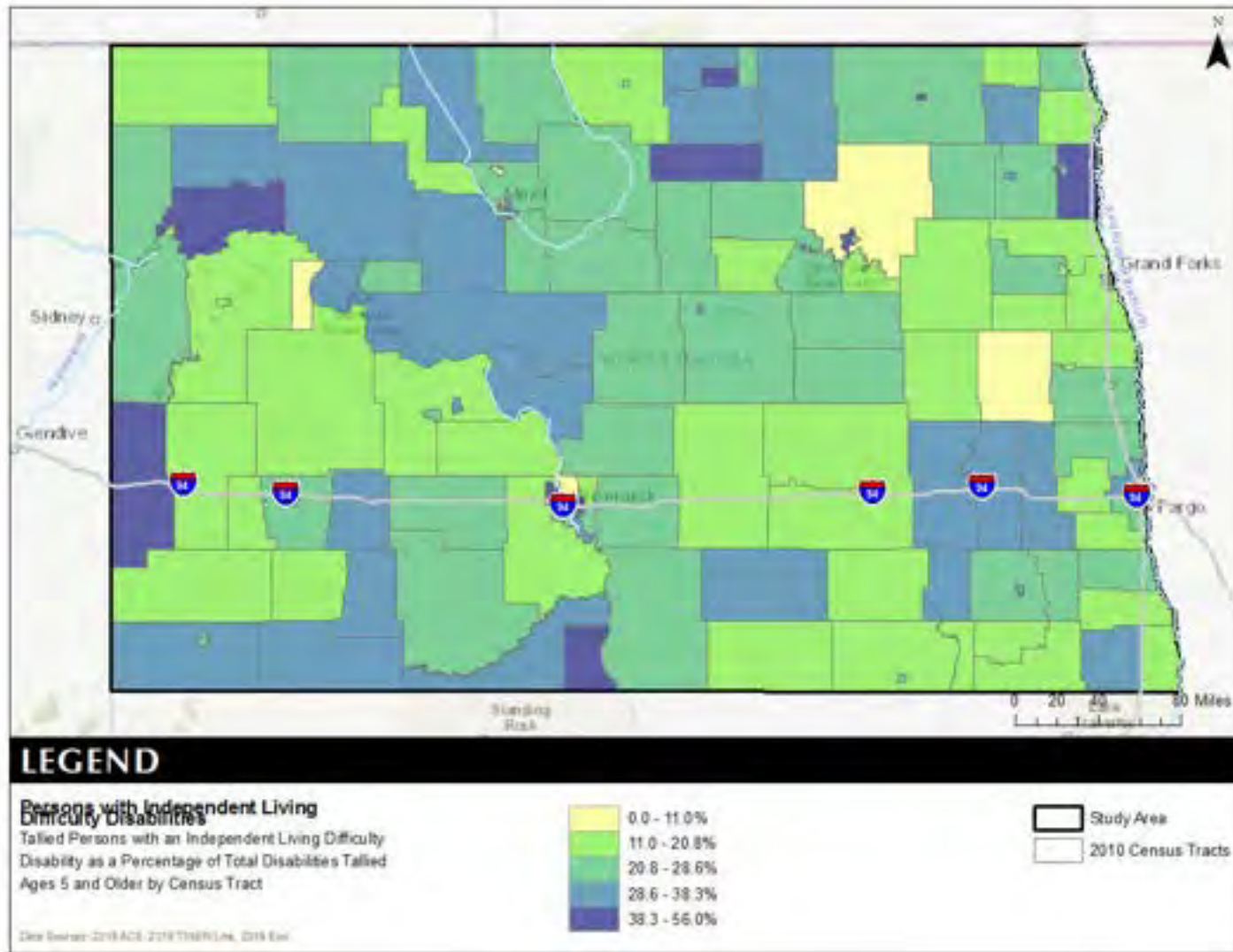


Map IV.18
Persons with Hearing Disabilities
State of North Dakota
2018 ACS, 2017 Tigerline, HUD AFFH Tool

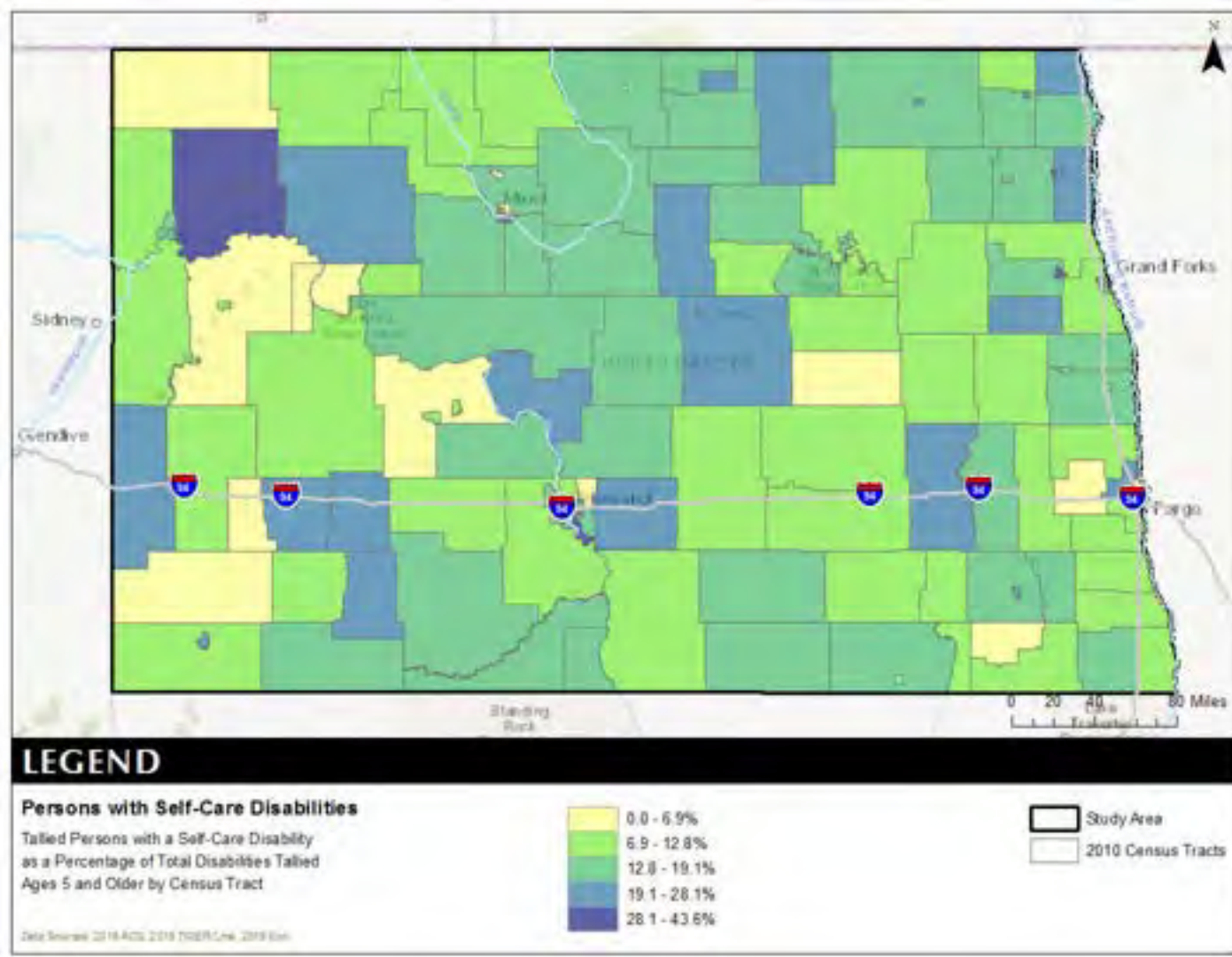


Map IV.19 Persons with Independent Living Disabilities

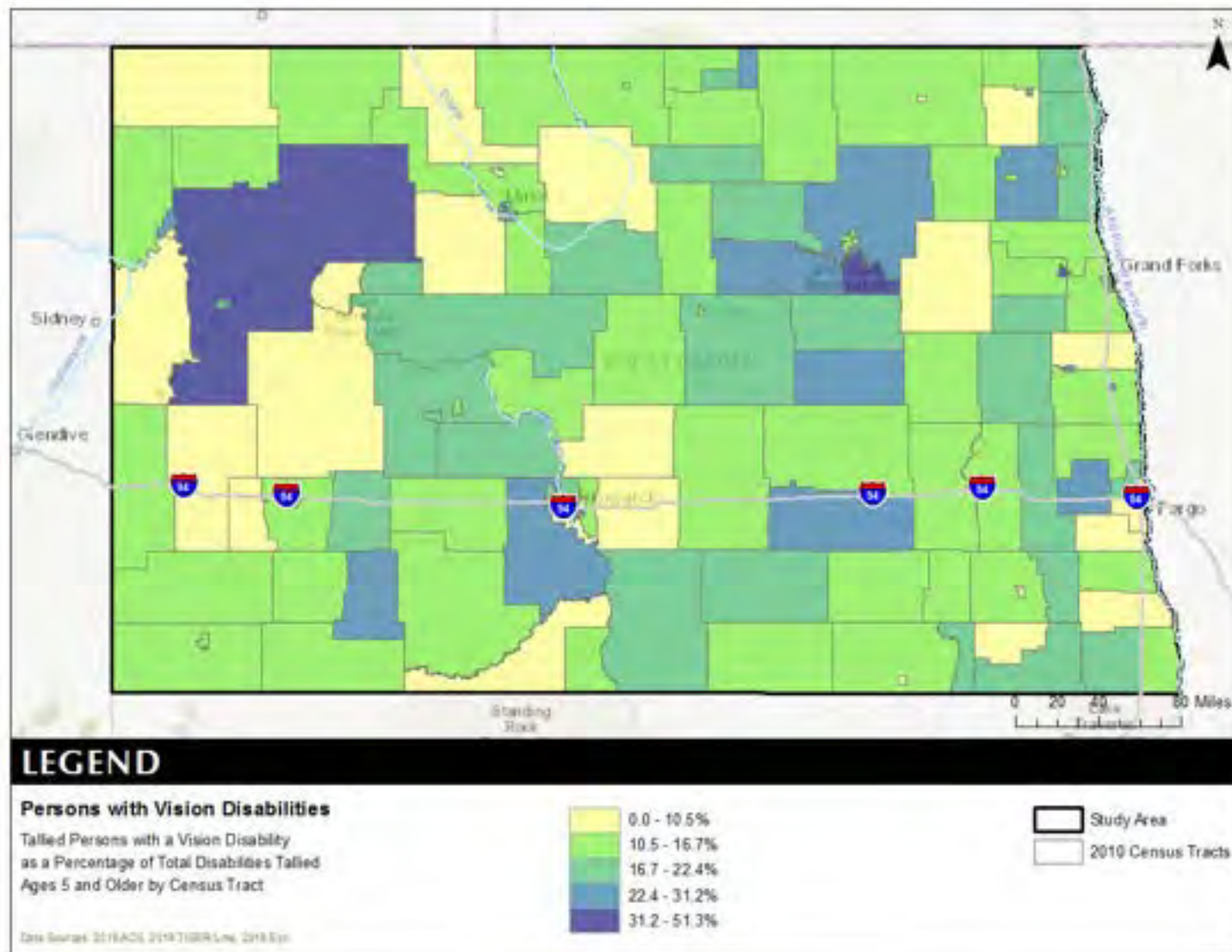
State of North Dakota
2018 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.20
Persons with Self Care Disabilities
 State of North Dakota
 2018 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.21
Persons with Vision Disabilities
 State of North Dakota
 2018 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)¹⁷

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.¹⁸ The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹⁹ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied 2 family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering

¹⁷ 42 U.S.C. 3601, et. Seq., as amended in 1988

¹⁸ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁹ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of “reasonable accommodations” and “reasonable modifications” was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded from HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons. The ABA

specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and are enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, applies to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.²⁰

The Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold²¹
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

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

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002

²⁰ "HUD Fair Housing Laws and Presidential Executive Orders."

²¹ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disability, noting that isolating or

segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

STATE FAIR HOUSING LAWS AND RESOURCES

In addition to the federal Fair Housing Act, residents of North Dakota are protected from discrimination in the housing market by Chapter 14-02.5 of North Dakota Century Code. This law provides for state level enforcement of fair housing policy, and expands upon the federal Act by including protections based on age, marital status, and use of public assistance. The state's Department of Labor and Human Rights (DOLHR) is identified in N.D.C.C. 14-02.5-13 as the agency responsible for enforcing the provisions of the state fair housing law. HUD has judged this law to offer fair housing protections that are substantially equivalent to those offered under the Fair Housing Act, which enables the DOLHR partner with HUD in the investigation and resolution of fair housing complaints under the Fair Housing Assistance Partnership.

STATE AGENCIES

The North Dakota Department of Labor and Human Rights (DOLHR) serves North Dakota residents who believe that they have been subjected to illegal discrimination in the housing market. Considered by HUD to be a substantially equivalent agency, the DOLHR is a participant in the Fair Housing Assistance Program (FHAP) and is charged with the enforcement of the federal Fair Housing Act as well as the state fair housing law. Accordingly, those who believe that they have been subjected to unlawful discrimination on the basis of race, sex, color, national origin, religion, familial status, disability, age, marital status, or use of public assistance may lodge a complaint with the DOLHR through the following information:

Address:

North Dakota Department of Labor and Human Rights
600 East Boulevard Avenue, Department 406
Bismarck, North Dakota 58505-0340

Telephone: (701) 328-2660

Toll Free: 1(800) 582-8032

TTY: 1(800) 366-6888 or 1(800) 366-6889 (Relay ND)

Fax: (701) 328-2031

Web Site: labor@nd.gov or humanrights@nd.gov

PRIVATE ORGANIZATION

The High Plains Fair Housing Center

The High Plains Fair Housing Center, a Grand Forks-based non-profit organization, was founded in 2012. In service of its mission to “strengthen communities and to ensure equal access to fair housing in the region²²”, the fair housing center accepts fair housing complaints from state residents who believe that they have been the victims of illegal discrimination in the housing market, and serves as an advocate for those residents during the complaint process. In addition, the organization provides a range of outreach, education, and training activities for renters, landlords, and property

²² “Fair Housing Center Opened.” [North Dakota Housing Finance Agency News](http://ndhousing.areavoices.com/2013/03/11/fair-housing-center-opened/). Posted March 11, 2013. Available at <http://ndhousing.areavoices.com/2013/03/11/fair-housing-center-opened/>. Accessed February 23, 2015.

managers. The High Plains Fair Housing Center may be contacted through the following information:

Address:

High Plains Fair Housing Center
P.O. Box 5222
Grand Forks, North Dakota 58206

Telephone: (701) 203-1077

Toll Free: 1(866) 380-2738

Web Site: highplainsfairhousing@gmail.com

University of North Dakota Housing and Employment Law Clinic

The School of Law at the University of North Dakota provides a range of services to residents who are unable to obtain legal representation through the Housing and Employment Law Clinic. Under the supervision of faculty, students at the school serve as legal advocates for clients who believe that they have been subjected to illegal discrimination in the housing market or at their place of work, as well as those who believe that they have not received fair wages for their work. In fair housing cases, such advocacy may span the entire complaint process, from client interviews and the drafting of correspondence to the negotiation of settlements and the conduct of trials before state, federal, and administrative tribunals. The Clinic also supports the High Plains Fair Housing Center in its mission by accepting cases referred to it by the Center. However, it should be noted that the School of Law, which is primarily an educational institution, is only able to accept a small number of fair housing complaints for representation.

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

As shown in Table IV.81, disability was the perceived basis for discrimination in 249 complaints lodged with HUD from 2008 through 2019. The next most common was race and familial status, which was cited in 37 complaints each. Note that complainants may cite more than one basis in complaints filed with HUD; indeed, 431 bases were cited in the 410 complaints HUD received.

Table IV.81
Fair Housing Complaints by Basis
 State of North Dakota
 HUD Fair Housing Complaints

| Basis | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Disability | 12 | 32 | 21 | 20 | 19 | 30 | 20 | 14 | 17 | 36 | 11 | 17 | 249 |
| Race | 3 | 4 | 2 | 1 | 4 | 4 | 3 | 7 | 2 | 5 | 0 | 2 | 37 |
| Familial Status | 7 | 14 | 1 | 2 | 4 | 3 | 1 | 1 | 1 | 2 | 1 | 0 | 37 |
| Public Assistance | 2 | 6 | 1 | 0 | 2 | 4 | 3 | 1 | 5 | 2 | 3 | 3 | 32 |
| National Origin | 1 | 2 | 1 | 1 | 2 | 1 | 4 | 2 | 1 | 1 | 2 | 1 | 19 |
| Color | 0 | 0 | 2 | 3 | 0 | 2 | 3 | 1 | 1 | 1 | 1 | 2 | 16 |
| Retaliation | 0 | 0 | 0 | 0 | 1 | 3 | 1 | 1 | 4 | 2 | 2 | 1 | 15 |
| Sex | 1 | 0 | 0 | 0 | 0 | 1 | 2 | 3 | 2 | 0 | 1 | 1 | 11 |
| Age | 0 | 1 | 3 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 9 |
| Marital Status | 0 | 0 | 0 | 0 | 1 | 0 | 3 | 1 | 0 | 1 | 0 | 0 | 6 |
| Total Basis | 26 | 59 | 31 | 27 | 34 | 49 | 41 | 32 | 34 | 50 | 21 | 27 | 431 |
| Total Complaints | 29 | 62 | 31 | 27 | 34 | 49 | 41 | 32 | 34 | 50 | 21 | 27 | 410 |

In addition to the basis for discrimination, HUD records the issue, or alleged discriminatory action related to each complaint. These are presented in Table IV.82. In the same way that bases are reported, more than one issue may be associated with each complaint. Terms and conditions was the most common type of discriminatory behavior alleged, cited in 205 complaints. The next most common complaint related to accommodation, accounting for 189 complaints.

Table IV.82
Fair Housing Complaints by Issue
 State of North Dakota
 HUD Fair Housing Complaints

| Issue | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Terms & Conditions | 15 | 21 | 20 | 11 | 16 | 22 | 20 | 16 | 10 | 16 | 17 | 21 | 205 |
| Accommodation | 9 | 20 | 16 | 11 | 16 | 24 | 13 | 12 | 14 | 32 | 9 | 13 | 189 |
| Harassment | 0 | 0 | 0 | 1 | 4 | 12 | 11 | 16 | 7 | 12 | 8 | 6 | 77 |
| Refusal to Rent | 8 | 11 | 5 | 5 | 6 | 5 | 6 | 0 | 7 | 9 | 4 | 3 | 69 |
| Other | 4 | 17 | 6 | 9 | 4 | 4 | 1 | 1 | 1 | 2 | 0 | 4 | 53 |
| Advertising | 6 | 16 | 2 | 1 | 4 | 3 | 0 | 1 | 3 | 6 | 3 | 2 | 47 |
| Eviction | 0 | 0 | 0 | 1 | 4 | 7 | 10 | 14 | 4 | 1 | 1 | 0 | 42 |
| Modification | 0 | 1 | 2 | 1 | 1 | 1 | 0 | 0 | 0 | 2 | 1 | 1 | 10 |
| Nonrenewal | 0 | 0 | 0 | 0 | 2 | 3 | 1 | 0 | 1 | 0 | 1 | 2 | 10 |
| Steering | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 1 | 1 | 0 | 5 |
| Refusal to Sell | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 4 |
| Constructive Eviction | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 3 |
| Accessibility | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| Financing | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 2 |
| Refusal to Show | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Sexual Harassment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Total Issues | 45 | 91 | 51 | 40 | 58 | 83 | 63 | 62 | 52 | 83 | 45 | 53 | 726 |
| Total Complaints | 29 | 62 | 31 | 27 | 34 | 49 | 41 | 32 | 34 | 50 | 21 | 27 | 410 |

Some 163 complaints lodged with the HUD were determined to have no cause, meaning that the HUD investigation did not produce sufficient evidence that discrimination had occurred or was about to occur to file a lawsuit against the accused party. Some 200 complaints were conciliated or settled, as shown in Table IV.83.

Table IV.83
Fair Housing Complaints by Closure
 State of North Dakota
 HUD Fair Housing Complaints

| Closure | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Conciliated Settlement | 13 | 30 | 17 | 9 | 17 | 14 | 22 | 7 | 13 | 34 | 9 | 15 | 200 |
| No Reasonable Cause | 11 | 18 | 11 | 10 | 13 | 26 | 12 | 18 | 18 | 12 | 9 | 5 | 163 |
| Withdrawn With Resolution | 2 | 1 | 0 | 5 | 2 | 7 | 3 | 4 | 0 | 1 | 1 | 1 | 27 |
| Charge Issued | 2 | 6 | 0 | 1 | 1 | 0 | 1 | 2 | 0 | 0 | 0 | 1 | 14 |
| Failure to Cooperate | 0 | 3 | 2 | 1 | 0 | 2 | 2 | 0 | 0 | 0 | 1 | 0 | 11 |
| Withdrawn Without Resolution | 1 | 4 | 0 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 10 |
| Reactivated | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 1 | 5 | 9 |
| Lack of Jurisdiction | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 |
| Settled after Charge Issued | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total Closures | 29 | 62 | 31 | 27 | 34 | 49 | 41 | 32 | 34 | 50 | 21 | 27 | 437 |
| Total Complaints | 29 | 62 | 31 | 27 | 34 | 49 | 41 | 32 | 34 | 50 | 21 | 27 | 410 |

Complaints with Cause

Table IV.84, below, presents the bases cited for the complaints considered to have cause: for the purposes of this study, such complaint includes those that were withdrawn after resolution, conciliated, or settled. Disability was the most common basis in those considered to have cause, cited in 147 complaints, followed by familial status, cited in 21 complaints.

Table IV.84
Fair Housing Complaints with Cause by Basis
 State of North Dakota
 HUD Fair Housing Complaints

| Basis | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----------|-----------|----------|-----------|------------|
| Disability | 9 | 18 | 12 | 10 | 13 | 13 | 15 | 5 | 9 | 27 | 5 | 11 | 147 |
| Familial Status | 5 | 12 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 21 |
| Public Assistance | 1 | 3 | 1 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 3 | 2 | 16 |
| Race | 0 | 1 | 1 | 0 | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 1 | 10 |
| National Origin | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 1 | 1 | 1 | 7 |
| Color | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 4 |
| Sex | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 3 |
| Age | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 3 |
| Marital Status | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 2 |
| Retaliation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total Basis | 15 | 35 | 17 | 11 | 18 | 14 | 23 | 9 | 13 | 34 | 9 | 16 | 214 |
| Total Complaints | 15 | 36 | 17 | 11 | 18 | 14 | 23 | 9 | 13 | 34 | 9 | 16 | 199 |

Accommodation was the most common discriminatory action cited in complaints that were considered to have cause, as shown in Table IV.85. This issue was cited in 109 of the 199 complaints considered to have cause. Terms and conditions was the second most frequent, alleged in 85 complaints.

Table IV.85
Fair Housing Complaints with Cause by Issue
 State of North Dakota
 HUD Fair Housing Complaints

| Issue | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Accommodation | 7 | 9 | 8 | 6 | 11 | 8 | 9 | 5 | 6 | 25 | 6 | 9 | 109 |
| Terms & Conditions | 7 | 14 | 10 | 0 | 6 | 5 | 9 | 4 | 3 | 8 | 7 | 12 | 85 |
| Refusal to Rent | 6 | 8 | 2 | 4 | 4 | 1 | 4 | 0 | 3 | 6 | 3 | 3 | 44 |
| Advertising | 5 | 15 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 3 | 3 | 0 | 29 |
| Harassment | 0 | 0 | 0 | 0 | 2 | 3 | 6 | 4 | 1 | 6 | 0 | 3 | 25 |
| Other | 3 | 9 | 3 | 3 | 1 | 0 | 1 | 0 | 1 | 2 | 0 | 2 | 25 |
| Eviction | 0 | 0 | 0 | 1 | 0 | 1 | 6 | 2 | 0 | 0 | 0 | 0 | 10 |
| Nonrenewal | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 3 |
| Modification | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 |
| Accessibility | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| Refusal to Sell | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 2 |
| Steering | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 2 |
| Constructive Eviction | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Refusal to Show | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total Issues | 28 | 56 | 23 | 15 | 26 | 21 | 36 | 15 | 18 | 51 | 21 | 31 | 341 |
| Total Complaints | 15 | 36 | 17 | 11 | 18 | 14 | 23 | 9 | 13 | 34 | 9 | 16 | 199 |

FAIR HOUSING TESTING

The High Plains Fair Housing Center of North Dakota (HPFHC) conducts fair housing testing on an annual basis in conjunction with the State's fair housing efforts. The following tables summarize the outcome of these intake and testing results from 2015 through 2019. As seen in Table IV.86, there were a total of 1,307 intakes between 2015 and 2019. The majority of these were for landlord or tenants.

| Table IV.86 Intake by Type State of North Dakota | | | | | | |
|--|-----------|------------|------------|------------|------------|--------------|
| Type | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
| Landlord/Tenant | 12 | 88 | 119 | 131 | 155 | 505 |
| FH-Rental | 18 | 66 | 100 | 135 | 167 | 486 |
| General Inquiry | 10 | 90 | 85 | 62 | 21 | 268 |
| Tester Inquiry | | 1 | 12 | 5 | | 18 |
| FH-Mortgage | | | | | 8 | 8 |
| Other | | 4 | | 3 | 1 | 8 |
| FH-Condo | | | 3 | | 3 | 6 |
| FH-Education | | | | | 5 | 5 |
| FH-Sale | | 2 | | | | 2 |
| Home Modification Inquiry | | 1 | | | | 1 |
| Total | 40 | 252 | 319 | 336 | 360 | 1,307 |

The most common basis for fair housing testing in 2018 and 2019 were for disability status, accounting for 222. This was followed by race/color, accounting for 47.

| Table IV.87 Intake by Basis State of North Dakota | | | |
|---|------------|------------|------------|
| Intake by Basis | 2018 | 2019 | Total |
| None | 180 | 180 | 360 |
| Disability status | 99 | 123 | 222 |
| Race/color | 28 | 19 | 47 |
| Public Assistance | 8 | 17 | 25 |
| Gender | 7 | 16 | 23 |
| National origin/ethnicity | 10 | 12 | 22 |
| Familial status | 14 | 6 | 20 |
| Other | 11 | 3 | 14 |
| Religion/creed | 3 | 2 | 5 |
| Age | 2 | 1 | 3 |
| Marital status | | 1 | 1 |
| Sexual orientation | | 1 | 1 |
| Total | 336 | 360 | 696 |

There were 123 fair housing tests on the basis of disability between 2016 and 2019. This was followed by 67 on the basis of race.

| Table IV.88 Tests by Protected Class State of North Dakota | | | | | |
|--|-----------|-----------|------------|------------|------------|
| Type | 2016 | 2017 | 2018 | 2019 | Total |
| Disability | 24 | 34 | 36 | 29 | 123 |
| Race | | 9 | 27 | 31 | 67 |
| National Origin | 1 | 1 | 24 | 39 | 65 |
| Race/National Origin | 9 | 37 | | | 46 |
| Familial Status | | 3 | 12 | 18 | 33 |
| Sex | | | 6 | | 6 |
| None (Control) | 3 | | | | 3 |
| None (RA Pair) | 1 | | | | 1 |
| Total | 38 | 84 | 105 | 117 | 344 |

Table IV.89 shows tests by protected class when test results supported the allegations. There were 34 tests on the basis of disability between 2016 and 2019 that supported discrimination on the basis of disability, and 12 on the basis of national origin.

| Table IV.89 Tests by Protected Class (Test Results Support Allegation) State of North Dakota | | | | | |
|--|----------|-----------|-----------|-----------|-----------|
| Type | 2016 | 2017 | 2018 | 2019 | Total |
| Disability | 3 | 8 | 13 | 10 | 34 |
| National Origin | | 1 | 9 | 2 | 12 |
| Race/National Origin | 5 | 6 | | | 11 |
| Familial Status | | | 2 | 4 | 6 |
| Race | | | | 6 | 6 |
| Sex | | | 2 | | 2 |
| None (Control) | 1 | | | | 1 |
| Total | 9 | 15 | 26 | 22 | 72 |

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 65 responses. Respondents were most likely to be advocates followed by local governments and homeowners.

| Table IV.90 What are your primary roles in the housing industry? State of North Dakota Fair Housing Survey | |
|---|--------------|
| Role | Total |
| Advocate | 15 |
| Appraisal | 0 |
| Banking/Finance | 2 |
| Construction/Development | 2 |
| Insurance | 0 |
| Law/Legal services | 1 |
| Local government | 13 |
| Property management | 1 |
| Real estate | 1 |
| Service Provider | 10 |
| Homeowner | 12 |
| Renter/Tenant | 11 |

When asked how familiar they are with fair housing laws, most respondents indicated they were at least somewhat familiar, accounting to 34 respondents in the survey.

| Table IV.91 How familiar are you with fair housing laws? State of North Dakota Fair Housing Survey | |
|---|--------------|
| Response | Total |
| Not Familiar | 16 |
| Somewhat Familiar | 21 |
| Very Familiar | 12 |
| Missing | 16 |
| Total | 65 |

Most respondents also believed that fair housing laws are useful, accounting for 44 total responses. Some 11 respondents, or 16.9 percent, felt that fair housing laws are difficult to understand, while 26 respondents did not. Results were mixed when asked if fair housing laws are adequately enforced in the State of North Dakota. Less than half of respondents were aware of any educational activities or training opportunities, and 19 were aware of fair housing testing in their community. Some 17 respondents have participated in fair housing training.

Table IV.92
Federal and State Fair Housing Laws
 State of North Dakota
 Fair Housing Survey

| Question | Yes | No | Don't Know | Missing | Total |
|--|-----|----|------------|---------|-------|
| Do you think fair housing laws serve a useful purpose? | 44 | 1 | 4 | 16 | 65 |
| Do you think fair housing laws are difficult to understand or follow? | 11 | 26 | 11 | 17 | 65 |
| Do you feel that fair housing laws are adequately enforced in the State of North Dakota? | 14 | 18 | 16 | 17 | 65 |
| Based on your knowledge of fair housing law, do you think that additional groups should be protected under the State fair housing law? | 19 | 12 | 17 | 17 | 65 |
| Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws? | 20 | 20 | 8 | 17 | 65 |
| If you answered "yes" to the previous question, have you participated in fair housing activities or training? | 17 | 13 | 1 | 34 | 65 |
| Fair housing testing is often used to assess potential violations of fair housing law. Testing can include activities such as evaluating building practices to determine compliance with accessibility laws or testing if some people are treated differently when inquiring about available rental units. Are you aware of any fair housing testing of any sort in the State? | 19 | 19 | 10 | 17 | 65 |

When asked to assess the level of fair housing outreach and education activities in the State, most respondents that answered the question said there was too little. A similar response was seen for the current level of fair housing testing in the State.

Table IV.93
Fair Housing Barriers
 State of North Dakota
 Fair Housing Survey

| Question | Too Much | The Right Amount | Too Little | Don't Know | Missing | Total |
|---|----------|------------------|------------|------------|---------|-------|
| Please assess the level of fair housing outreach and education activity in the State. | 0 | 10 | 21 | 17 | 17 | 65 |
| Please assess the current level of fair housing testing in the State. | 1 | 6 | 16 | . | 17 | 65 |

One respondent was aware of impediments to fair housing choice in the private sector in the rental housing market, followed by the mortgage industry and housing construction or housing design fields. However, the majority of respondents were not aware of impediments in any of these areas.

| Table IV.94 Fair Housing Testing and Activities State of North Dakota Fair Housing Survey | | | | | |
|---|-----|----|------------|---------|-------|
| Question | Yes | No | Don't Know | Missing | Total |
| Are you aware of any impediments to fair housing choice in these areas in the State? | | | | | |
| The rental housing market? Example: Refusing to rent based on religion or color. | 12 | 20 | 12 | 21 | 65 |
| The real estate industry? Example: Only showing properties to families with children in certain areas. | 6 | 17 | 20 | 22 | 65 |
| The mortgage and home lending industry? Example: Offering higher interest rates to women or racial minorities. | 9 | 15 | 20 | 21 | 65 |
| The housing construction or housing design fields? Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility. | 8 | 23 | 13 | 21 | 65 |
| The home insurance industry? Example: Limiting policies and coverages for racial minorities. | 7 | 19 | 18 | 21 | 65 |
| The home appraisal industry? Example: Basing home values on the ethnic composition of neighborhoods. | 5 | 20 | 18 | 22 | 65 |
| Any other housing services? | 2 | 14 | 19 | 30 | 65 |

When asked about barriers in the public sector, respondents were most likely to be aware of barriers that limit access to government services. This was followed by zoning laws and property assessment and tax policies.

| Table IV.95 Fair Housing Barriers State of North Dakota Fair Housing Survey | | | | | |
|---|-----|----|------------|---------|-------|
| Question | Yes | No | Don't Know | Missing | Total |
| Are you aware of any impediments or barriers to fair housing choice in the State regarding: | | | | | |
| Land use policies? Example: Policies that concentrate multi-family housing in limited areas. | 8 | 15 | 19 | 23 | 65 |
| Zoning laws? Example: Laws that restrict placement of group homes. | 12 | 13 | 16 | 24 | 65 |
| Occupancy standards or health and safety codes? Example: Codes being inadequately enforced in immigrant communities. | 10 | 16 | 17 | 22 | 65 |
| Property assessment and tax policies? Example: Lack of tax incentives for making reasonable accommodations or modifications for the disabled. | 11 | 13 | 18 | 23 | 65 |
| The permitting process? Example: Not offering written documents on procedures in alternate languages. | 9 | 13 | 20 | 23 | 65 |
| Housing construction standards? Example: Lack of or confusing guidelines for construction of accessible housing. | 7 | 11 | 24 | 23 | 65 |
| Neighborhood or community development policies? Example: Policies that encourage development in narrowly defined areas of the community. | 8 | 14 | 21 | 22 | 65 |
| Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services? | 16 | 15 | 12 | 22 | 65 |
| Are there any other public administrative actions or regulations that act as barriers to fair housing choice? | 7 | 15 | 18 | 25 | 65 |

Some nine respondents were aware of State fair housing regulations or plans in North Dakota, and six were aware of policies that affirmatively further fair housing in the State. Nine respondents felt there were specific geographic areas in the State that have fair housing problems.

| Table IV.96 Federal and State Fair Housing Laws State of North Dakota Fair Housing Survey | | | | | |
|--|------------|-----------|-------------------|----------------|--------------|
| Question | Yes | No | Don't Know | Missing | Total |
| Are you aware of any State fair housing ordinance, regulation, or plan in North Dakota? | 9 | 19 | 14 | 23 | 65 |
| Are you aware of any State policies or practices for "affirmatively furthering fair housing" in North Dakota? | 6 | 16 | 20 | 23 | 65 |
| Are there specific geographic areas in the State that have fair housing problems? | 9 | 4 | 28 | 24 | 65 |

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)²³, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

²³ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the North Dakota Department of Commerce certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the North Dakota Department of Commerce has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice.
2. Medium: Factors that have a less direct impact on fair housing choice, or that the North Dakota Department of Commerce has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the North Dakota Department of Commerce has limited capacity to address.

| Table V.1 Contributing Factors State of North Dakota | | |
|---|-----------------|---|
| Contributing Factors | Priority | Justification |
| Moderate to high levels of segregation | High | In 2017, black, American Indian, Native Hawaiian, and “other” race, households had a moderate to high level of segregation, according to the Dissimilarity Index. |
| Access to low poverty areas and concentrations of poverty | High | Low poverty index is markedly lower for Native American populations than white school proficiency, indicating inequitable access to low poverty areas. |
| Access to labor market engagement | Med | Native American households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the State has little control over impacting labor market engagement on a large scale. |
| Access to School Proficiency | Med | Native American households have lower levels of access to proficient schools. |
| Insufficient affordable housing in a range of unit sizes | High | Some 19.6 percent of households have cost burdens. This is more significant for renter households, of which 35.7 percent have cost burdens. In addition, 70.9 percent of households below 30 percent HAMFI have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. |
| Black, American Indian, and Hispanic households have disproportionate rates of housing problems | High | Black, American Indian, and Hispanic households face a disproportionate rate of housing problems at rates of 50.7 percent, 35.0 percent, and 40.6 percent, respectively. This is compared to the State average of 22.0 percent. |
| Discriminatory patterns in Lending | Med | The mortgage denial rates for black, Native American, and Hispanic households are higher than the jurisdiction average according to 2008-2018 HMDA data. |
| Insufficient accessible affordable housing | High | The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 46.7 percent of persons aged 75 and older have at least one form of disability. |
| Discrimination on the basis of disability | High | Fair housing complaint data and fair housing testing results found disability to be the number one basis for discrimination in the State. |
| Lack of fair housing infrastructure | High | The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing. |
| Insufficient fair housing education | High | The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education. |
| Insufficient understanding of credit | High | The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages. |

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table V.2 summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table V.2

| Fair Housing Goal | Impediments to Fair Housing Choice/ Contributing Factors | Fair Housing Issue | Recommended Actions |
|---|--|---|--|
| Promote affordable housing development in high opportunity areas | Moderate to high levels of segregation Access to low poverty areas Insufficient affordable housing in a range of unit sizes Black, American Indian, and Hispanic households have disproportionate rates of housing problems Discriminatory patterns in Lending | Segregation R/ECAPs Disproportionate Housing Need | Continue to promote homeownership and affordable rental opportunities in high opportunity areas with the use of CDBG, HOME, and HTF funds. Over the next five (5) years: 150 rental units added 500 rental units rehabilitated 150 homeowner housing units rehabilitated 100 households down payment and closing cost assistance for first-time homebuyers Track activities annually in the State's PER. |
| Promote community and service provider knowledge of ADA laws | Insufficient accessible affordable housing Discrimination on the basis of disability | Disability and Access | Continue to partner with the HPFHC to conduct tests on selected newly constructed housing units and apartment complexes. Record activities annually in the State's PER. Continue to partner with the HPFHC, DOLHR, and other non-profit organizations, and local ADA coordinators to conduct outreach and education to professionals in the housing construction industry on the subject of accessibility and reasonable accommodation. Record activities annually in the State's PER. |
| Enhance community services in R/ECAPs | Access to low poverty areas Access to job proximity Access to school proficiency | Disparities in Access to Opportunity | Encourage increased public services and public investment in high poverty areas in the State. Record activities annually in the State's PER. |
| Increase fair housing outreach and education in the State | Moderate to high levels of segregation Access to low poverty areas and concentrations of poverty Discriminatory patterns in Lending | Fair Housing Enforcement and Outreach | Continue to partner with the High Plains Fair Housing Center (HPFHC), North Dakota Department of Labor and Human Rights (DOLHR), and other non-profit organizations to conduct outreach and education to professionals in the housing industry. Record activities annually in the State's PER. Enhance outreach and education to units of local government, as well as housing consumers, as it relates to affirmatively furthering fair housing and the duty to affirmatively further fair housing. Record activities annually in the State's PER. Conduct outreach and education of prospective housing consumers, enhance credit counseling and education to prospective home buyers, focusing on strategies to build credit for home purchases, in partnership with local lenders and civic institutions. Record activities annually in the State's PER. |

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
State of North Dakota
2008–2018 HMDA Data

| Race | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| American Indian | Originated | 62 | 60 | 38 | 42 | 63 | 70 | 79 | 83 | 86 | 90 | 99 | 772 |
| | Denied | 15 | 12 | 13 | 11 | 21 | 28 | 18 | 25 | 14 | 10 | 19 | 186 |
| | Denial Rate | 19.5% | 16.7% | 25.5% | 20.8% | 25.0% | 28.6% | 18.6% | 23.1% | 14.0% | 10.0% | 16.1% | 19.4% |
| Asian | Originated | 54 | 62 | 46 | 35 | 62 | 91 | 99 | 124 | 129 | 99 | 100 | 901 |
| | Denied | 2 | 6 | 4 | 3 | 14 | 9 | 5 | 10 | 12 | 12 | 12 | 89 |
| | Denial Rate | 3.6% | 8.8% | 8.0% | 7.9% | 18.4% | 9.0% | 4.8% | 7.5% | 8.5% | 10.8% | 10.7% | 9.0% |
| Black | Originated | 37 | 39 | 31 | 30 | 52 | 74 | 76 | 65 | 76 | 91 | 111 | 682 |
| | Denied | 7 | 8 | 1 | 4 | 11 | 6 | 10 | 18 | 19 | 25 | 9 | 118 |
| | Denial Rate | 15.9% | 17.0% | 3.1% | 11.8% | 17.5% | 7.5% | 11.6% | 21.7% | 20.0% | 21.6% | 7.5% | 14.8% |
| Pacific Islander | Originated | 9 | 8 | 9 | 7 | 15 | 13 | 18 | 20 | 20 | 19 | 11 | 149 |
| | Denied | 1 | 1 | 2 | 0 | 1 | 2 | 5 | 1 | 4 | 0 | 0 | 17 |
| | Denial Rate | 10.0% | 11.1% | 18.2% | 0.0% | 6.2% | 13.3% | 21.7% | 4.8% | 16.7% | 0.0% | 0.0% | 10.2% |
| White | Originated | 6,428 | 6,337 | 6,410 | 6,346 | 7,834 | 8,253 | 8,356 | 8,262 | 7,875 | 7,658 | 7,624 | 81,383 |
| | Denied | 570 | 591 | 594 | 659 | 864 | 829 | 665 | 758 | 671 | 588 | 434 | 7,223 |
| | Denial Rate | 8.1% | 8.5% | 8.5% | 9.4% | 9.9% | 9.1% | 21.2% | 8.4% | 7.9% | 7.1% | 5.4% | 8.2% |
| Not Available | Originated | 273 | 341 | 219 | 199 | 201 | 278 | 293 | 381 | 359 | 312 | 537 | 3,393 |
| | Denied | 46 | 45 | 33 | 51 | 44 | 60 | 79 | 76 | 84 | 72 | 66 | 656 |
| | Denial Rate | 14.4% | 11.7% | 13.1% | 20.4% | 18.0% | 17.8% | 21.2% | 16.6% | 19.0% | 18.8% | 10.9% | 16.2% |
| Not Applicable | Originated | 2 | 4 | 0 | 0 | 3 | 5 | 4 | 2 | 3 | 1 | 7 | 31 |
| | Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | 0.0% | 0.0% | % | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | Originated | 6,865 | 6,851 | 6,753 | 6,659 | 8,230 | 8,784 | 8,925 | 8,937 | 8,548 | 8,270 | 8,502 | 87,324 |
| | Denied | 641 | 663 | 647 | 728 | 955 | 934 | 782 | 888 | 804 | 707 | 541 | 8,290 |
| | Denial Rate | 8.5% | 8.8% | 8.7% | 9.9% | 10.4% | 9.6% | 8.1% | 9.0% | 8.6% | 7.9% | 6.0% | 8.7% |
| Hispanic | Originated | 60 | 70 | 59 | 73 | 75 | 100 | 104 | 119 | 130 | 142 | 161 | 1,093 |
| | Denied | 11 | 18 | 4 | 13 | 20 | 20 | 8 | 19 | 10 | 17 | 18 | 158 |
| | Denial Rate | 15.5% | 20.5% | 6.3% | 15.1% | 21.1% | 16.7% | 7.1% | 13.8% | 7.1% | 10.7% | 10.1% | 12.6% |
| Non-Hispanic | Originated | 6,522 | 6,433 | 6,468 | 6,386 | 7,936 | 8,412 | 8,531 | 8,450 | 8,070 | 7,813 | 7,763 | 82,784 |
| | Denied | 581 | 599 | 605 | 654 | 891 | 847 | 701 | 799 | 712 | 615 | 441 | 7,445 |
| | Denial Rate | 8.2% | 8.5% | 8.6% | 9.3% | 10.1% | 9.1% | 7.6% | 8.6% | 8.1% | 7.3% | 5.4% | 8.3% |

Table VI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant

State of North Dakota
 2008–2018 HMDA Data

| Denial Reason | American Indian | Asian | Black | Pacific Islander | White | Not Available | Not Applicable | Total | Hispanic (Ethnicity) |
|-------------------------------|-----------------|-----------|------------|------------------|--------------|---------------|----------------|--------------|----------------------|
| Debt-to-Income Ratio | 22 | 26 | 31 | 3 | 1,608 | 125 | 0 | 1,816 | 22 |
| Employment History | 6 | 5 | 6 | 0 | 325 | 16 | 0 | 358 | 6 |
| Credit History | 49 | 12 | 32 | 1 | 1,570 | 126 | 0 | 1,790 | 49 |
| Collateral | 13 | 10 | 9 | 2 | 1,046 | 119 | 0 | 1,199 | 13 |
| Insufficient Cash | 7 | 3 | 3 | 1 | 244 | 22 | 0 | 280 | 7 |
| Unverifiable Information | 0 | 1 | 4 | 3 | 207 | 27 | 0 | 242 | 0 |
| Credit Application Incomplete | 8 | 8 | 4 | 1 | 403 | 89 | 0 | 513 | 8 |
| Mortgage Insurance Denied | 0 | 0 | 0 | 0 | 15 | 1 | 0 | 16 | 0 |
| Other | 8 | 6 | 7 | 3 | 391 | 37 | 0 | 452 | 8 |
| Missing | 73 | 18 | 22 | 3 | 1,414 | 94 | 0 | 1,624 | 45 |
| Total | 186 | 89 | 118 | 17 | 7,223 | 656 | 0 | 8,290 | 158 |
| % Missing | 39.2% | 20.2% | 18.6% | 17.6% | 19.6% | 14.3% | % | 19.6% | 28.5% |

Table VI.3
Denial Rates by Gender of Applicant

State of North Dakota
 2008–2018 HMDA Data

| Year | Male | Female | Not Available | Not Applicable | Average |
|----------------|-------------|-------------|---------------|----------------|-------------|
| 2008 | 7.8% | 10.1% | 14.5% | 0.0% | 8.5% |
| 2009 | 8.7% | 8.8% | 11.5% | 0.0% | 8.8% |
| 2010 | 8.4% | 9.4% | 14.6% | % | 8.7% |
| 2011 | 9.5% | 9.5% | 23.7% | % | 9.9% |
| 2012 | 9.8% | 11.8% | 17.5% | 0.0% | 10.4% |
| 2013 | 9.2% | 9.7% | 20.9% | 0.0% | 9.6% |
| 2014 | 7.5% | 8.5% | 19.1% | 0.0% | 8.1% |
| 2015 | 8.6% | 9.6% | 15.6% | 0.0% | 9.0% |
| 2016 | 7.7% | 10.3% | 17.8% | 0.0% | 8.6% |
| 2017 | 7.0% | 9.0% | 18.5% | 0.0% | 7.9% |
| 2018 | 5.7% | 5.9% | 12.1% | 0.0% | 6.0% |
| Average | 8.2% | 9.3% | 16.5% | 0.0% | 8.7% |

Table VI.4
Loan Applications by Selected Action Taken by Gender of Applicant

State of North Dakota
2008–2018 HMDA Data

| Gender | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|----------------|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Male | Originated | 5,175 | 5,035 | 4,994 | 5,021 | 6,318 | 6,661 | 6,816 | 6,654 | 6,285 | 6,018 | 5,901 | 64,878 |
| | Denied | 439 | 479 | 455 | 528 | 689 | 677 | 555 | 626 | 522 | 453 | 356 | 5,779 |
| | Denial Rate | 7.8% | 8.7% | 8.4% | 9.5% | 9.8% | 9.2% | 7.5% | 8.6% | 7.7% | 7.0% | 5.7% | 8.2% |
| Female | Originated | 1,475 | 1,557 | 1,607 | 1,506 | 1,763 | 1,933 | 1,889 | 2,033 | 2,039 | 2,004 | 2,277 | 20,083 |
| | Denied | 166 | 151 | 166 | 159 | 235 | 208 | 176 | 216 | 234 | 198 | 142 | 2,051 |
| | Denial Rate | 10.1% | 8.8% | 9.4% | 9.5% | 11.8% | 9.7% | 8.5% | 9.6% | 10.3% | 9.0% | 5.9% | 9.3% |
| Not Available | Originated | 213 | 255 | 152 | 132 | 146 | 185 | 216 | 248 | 221 | 247 | 311 | 2,326 |
| | Denied | 36 | 33 | 26 | 41 | 31 | 49 | 51 | 46 | 48 | 56 | 43 | 460 |
| | Denial Rate | 14.5% | 11.5% | 14.6% | 23.7% | 17.5% | 20.9% | 19.1% | 15.6% | 17.8% | 18.5% | 12.1% | 16.5% |
| Not Applicable | Originated | 2 | 4 | 0 | 0 | 3 | 5 | 4 | 2 | 3 | 1 | 6 | 30 |
| | Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | 0.0% | 0.0% | % | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | Originated | 6,865 | 6,851 | 6,753 | 6,659 | 8,230 | 8,784 | 8,925 | 8,937 | 8,548 | 8,270 | 8,502 | 87,324 |
| | Denied | 641 | 663 | 647 | 728 | 955 | 934 | 782 | 888 | 804 | 707 | 541 | 8,290 |
| | Denial Rate | 8.5% | 8.8% | 8.7% | 9.9% | 10.4% | 9.6% | 8.1% | 9.0% | 8.6% | 7.9% | 6.0% | 8.7% |

Table VI.5
Denial Rates by Income of Applicant

State of North Dakota
2008–2018 HMDA Data

| Income | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| \$30,000 or Below | 16.9% | 19.3% | 17.3% | 23.6% | 21.3% | 19.0% | 18.5% | 21.7% | 22.0% | 20.9% | 12.7% | 19.4% |
| \$30,001–\$50,000 | 9.0% | 9.9% | 9.9% | 11.4% | 13.2% | 12.2% | 11.2% | 12.3% | 12.8% | 12.1% | 8.2% | 11.1% |
| \$50,001–\$75,000 | 7.2% | 6.7% | 7.7% | 9.0% | 9.6% | 9.4% | 8.0% | 8.8% | 9.0% | 7.2% | 6.3% | 8.1% |
| \$75,001–\$100,000 | 6.5% | 5.5% | 7.0% | 6.3% | 7.9% | 7.9% | 6.5% | 7.3% | 6.2% | 5.0% | 4.6% | 6.4% |
| \$100,001–\$150,000 | 6.0% | 5.6% | 4.4% | 6.6% | 7.0% | 7.6% | 5.5% | 6.0% | 5.0% | 5.9% | 4.3% | 5.8% |
| Above \$150,000 | 5.6% | 5.8% | 5.9% | 3.9% | 7.0% | 5.2% | 4.5% | 5.5% | 4.6% | 3.8% | 3.9% | 4.9% |
| Data Missing | 20.0% | 0.0% | 0.0% | 33.3% | 0.0% | 15.4% | 8.3% | 7.1% | 0.0% | 5.9% | 12.5% | 8.5% |
| Total | 8.5% | 8.8% | 8.7% | 9.9% | 10.4% | 9.6% | 8.1% | 9.0% | 8.6% | 7.9% | 6.0% | 8.7% |

Table VI.6
Loan Applications by Income of Applicant: Originated and Denied

State of North Dakota
 2008–2018 HMDA Data

| Income | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|----------------------|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| \$30,000 or Below | Loan Originated | 707 | 707 | 660 | 524 | 538 | 464 | 428 | 404 | 355 | 382 | 379 | 5,548 |
| | Application Denied | 144 | 169 | 138 | 162 | 146 | 109 | 97 | 112 | 100 | 101 | 55 | 1,333 |
| | Denial Rate | 16.9% | 19.3% | 17.3% | 23.6% | 21.3% | 19.0% | 18.5% | 21.7% | 22.0% | 20.9% | 12.7% | 19.4% |
| \$30,001 –\$50,000 | Loan Originated | 1,913 | 2,061 | 1,848 | 1,663 | 1,886 | 1,793 | 1,598 | 1,706 | 1,548 | 1,515 | 1,549 | 19,080 |
| | Application Denied | 190 | 227 | 204 | 214 | 286 | 250 | 202 | 240 | 227 | 209 | 139 | 2,388 |
| | Denial Rate | 9.0% | 9.9% | 9.9% | 11.4% | 13.2% | 12.2% | 11.2% | 12.3% | 12.8% | 12.1% | 8.2% | 11.1% |
| \$50,001 –\$75,000 | Loan Originated | 2,101 | 2,003 | 1,948 | 1,881 | 2,296 | 2,466 | 2,467 | 2,419 | 2,328 | 2,217 | 2,259 | 24,385 |
| | Application Denied | 164 | 144 | 162 | 186 | 243 | 257 | 214 | 232 | 229 | 173 | 151 | 2,155 |
| | Denial Rate | 7.2% | 6.7% | 7.7% | 9.0% | 9.6% | 9.4% | 8.0% | 8.8% | 9.0% | 7.2% | 6.3% | 8.1% |
| \$75,001 –\$100,000 | Loan Originated | 1,118 | 1,081 | 1,084 | 1,234 | 1,605 | 1,807 | 1,834 | 1,914 | 1,871 | 1,794 | 1,786 | 17,128 |
| | Application Denied | 78 | 63 | 81 | 83 | 137 | 155 | 127 | 150 | 124 | 95 | 86 | 1,179 |
| | Denial Rate | 6.5% | 5.5% | 7.0% | 6.3% | 7.9% | 7.9% | 6.5% | 7.3% | 6.2% | 5.0% | 4.6% | 6.4% |
| \$100,001 –\$150,000 | Loan Originated | 686 | 635 | 813 | 886 | 1,239 | 1,400 | 1,674 | 1,659 | 1,591 | 1,533 | 1,606 | 13,722 |
| | Application Denied | 44 | 38 | 37 | 63 | 93 | 115 | 98 | 105 | 83 | 96 | 72 | 844 |
| | Denial Rate | 6.0% | 5.6% | 4.4% | 6.6% | 7.0% | 7.6% | 5.5% | 6.0% | 5.0% | 5.9% | 4.3% | 5.8% |
| Above \$150,000 | Loan Originated | 336 | 358 | 398 | 469 | 661 | 843 | 913 | 822 | 846 | 813 | 916 | 7,375 |
| | Application Denied | 20 | 22 | 25 | 19 | 50 | 46 | 43 | 48 | 41 | 32 | 37 | 383 |
| | Denial Rate | 5.6% | 5.8% | 5.9% | 3.9% | 7.0% | 5.2% | 4.5% | 5.5% | 4.6% | 3.8% | 3.9% | 4.9% |
| Data Missing | Loan Originated | 4 | 6 | 2 | 2 | 5 | 11 | 11 | 13 | 9 | 16 | 7 | 86 |
| | Application Denied | 1 | 0 | 0 | 1 | 0 | 2 | 1 | 1 | 0 | 1 | 1 | 8 |
| | Denial Rate | 20.0% | 0.0% | 0.0% | 33.3% | 0.0% | 15.4% | 8.3% | 7.1% | 0.0% | 5.9% | 12.5% | 8.5% |
| Total | Loan Originated | 6,865 | 6,851 | 6,753 | 6,659 | 8,230 | 8,784 | 8,925 | 8,937 | 8,548 | 8,270 | 8,502 | 87,324 |
| | Application Denied | 641 | 663 | 647 | 728 | 955 | 934 | 782 | 888 | 804 | 707 | 541 | 8,290 |
| | Denial Rate | 8.5% | 8.8% | 8.7% | 9.9% | 10.4% | 9.6% | 8.1% | 9.0% | 8.6% | 7.9% | 6.0% | 8.7% |

Table VI.7
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

State of North Dakota
 2008–2018 HMDA Data

| Race | \$30,000 or Below | \$30,001 – \$50,000 | \$50,001 – \$75,000 | \$75,001 – \$100,000 | \$100,001 – \$150,000 | > \$150,000 | Data Missing | Average |
|------------------|----------------------|------------------------|------------------------|-------------------------|--------------------------|-------------|-----------------|-------------|
| American Indian | 41.9% | 21.7% | 18.5% | 14.0% | 15.3% | 14.5% | 0.0% | 19.4% |
| Asian | 25.4% | 13.2% | 7.5% | 5.7% | 7.8% | 4.2% | % | 9.0% |
| Black | 31.2% | 19.3% | 15.9% | 6.5% | 10.3% | 9.2% | % | 14.8% |
| Pacific Islander | 20.0% | 10.3% | 10.6% | 5.3% | 11.1% | 14.3% | % | 10.2% |
| White | 18.0% | 10.5% | 7.7% | 6.1% | 5.4% | 4.5% | 8.9% | 8.2% |
| Not Available | 46.2% | 20.7% | 14.5% | 11.8% | 11.5% | 10.5% | 0.0% | 16.2% |
| Not Applicable | 0.0% | 0.0% | 0.0% | 0.0% | % | % | % | 0.0% |
| Average | 19.4% | 11.1 | 8.1% | 6.4% | 5.8% | 4.9% | 8.5% | 8.7% |
| Non-Hispanic | 33.0% | 15.8 | 12.5% | 5.4% | 8.0% | 7.4% | 0.0% | 12.6% |
| Hispanic | 18.1% | 10.6 | 7.8% | 6.2% | 5.5% | 4.6% | 7.9% | 8.3% |

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied

State of North Dakota
 2008–2018 HMDA Data

| Race | | \$30,000 or Below | \$30,001 – \$50,000 | \$50,001 – \$75,000 | \$75,001 – \$100,000 | \$100,001 – \$150,000 | > \$150,000 | Data Missing | Total |
|------------------|---------------------------|----------------------|------------------------|------------------------|-------------------------|--------------------------|--------------|-----------------|---------------|
| American Indian | Loan Originated | 43 | 184 | 207 | 166 | 105 | 65 | 2 | 772 |
| | Application Denied | 31 | 51 | 47 | 27 | 19 | 11 | 0 | 186 |
| | Denial Rate | 41.9% | 21.7% | 18.5% | 14.0% | 15.3% | 14.5% | 0.0% | 19.4% |
| Asian | Loan Originated | 44 | 191 | 260 | 150 | 95 | 161 | 0 | 901 |
| | Application Denied | 15 | 29 | 21 | 9 | 8 | 7 | 0 | 89 |
| | Denial Rate | 25.4% | 13.2% | 7.5% | 5.7% | 7.8% | 4.25 | % | 9.0% |
| Black | Loan Originated | 33 | 146 | 228 | 129 | 87 | 59 | 0 | 682 |
| | Application Denied | 15 | 35 | 43 | 9 | 10 | 6 | 0 | 118 |
| | Denial Rate | 31.2% | 19.3% | 15.9% | 6.5% | 10.3% | 9.2% | % | 10.2% |
| Pacific Islander | Loan Originated | 8 | 35 | 42 | 36 | 16 | 12 | 0 | 149 |
| | Application Denied | 2 | 4 | 5 | 2 | 2 | 2 | 0 | 17 |
| | Denial Rate | 20.0% | 10.3% | 10.6% | 5.3% | 11.1% | 14.3% | % | 10.2% |
| White | Loan Originated | 5,256 | 17,899 | 22,731 | 15,888 | 12,802 | 6,725 | 82 | 81,383 |
| | Application Denied | 1,153 | 2,107 | 1,883 | 1,031 | 725 | 316 | 8 | 7,223 |
| | Denial Rate | 18.0% | 10.5% | 7.7% | 6.1% | 5.4% | 4.5% | 8.9% | 8.2% |
| Not Available | Loan Originated | 136 | 621 | 915 | 755 | 614 | 350 | 2 | 3,393 |
| | Application Denied | 117 | 162 | 155 | 101 | 80 | 41 | 0 | 656 |
| | Denial Rate | 46.2% | 20.7% | 14.5% | 11.8% | 11.5% | 10.5% | 0.0% | 16.2% |
| Not Applicable | Loan Originated | 28 | 1 | 1 | 1 | 0 | 0 | 0 | 31 |
| | Application Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | 0.0% | 0.0% | 0.0% | 0.0% | % | % | % | 0.0% |
| Total | Loan Originated | 5,548 | 19,080 | 24,385 | 17,128 | 13,722 | 7,375 | 86 | 87,324 |
| | Application Denied | 1,333 | 2,388 | 2,155 | 1,179 | 844 | 383 | 8 | 8,290 |
| | Denial Rate | 19.4% | 11.1% | 8.1% | 6.4% | 5.8% | 4.9% | 8.5% | 8.7% |
| Hispanic | Loan Originated | 61 | 277 | 314 | 228 | 149 | 63 | 1 | 1,093 |
| | Application Denied | 30 | 52 | 45 | 13 | 13 | 5 | 0 | 158 |
| | Denial Rate | 33.0% | 15.8% | 12.5% | 5.4% | 8.0% | 7.4% | 0.0% | 12.6% |
| Non-Hispanic | Loan Originated | 5,320 | 18,174 | 23,166 | 16,122 | 12,965 | 6,955 | 82 | 82,784 |
| | Application Denied | 1,177 | 2,166 | 1,948 | 1,063 | 749 | 335 | 7 | 7,445 |
| | Denial Rate | 18.1% | 10.6% | 7.8% | 6.2% | 5.5% | 4.6% | 7.9% | 8.3% |

Table VI.9
Loans by Loan Purpose by HAL Status
 State of North Dakota
 2008–2018 HMDA Data

| Loan Purpose | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Home Purchase | HAL | 513 | 345 | 60 | 83 | 109 | 69 | 39 | 29 | 20 | 17 | 14 | 1298 |
| | Other | 6,352 | 6,506 | 6,693 | 6,576 | 8,121 | 8,715 | 8,886 | 8,908 | 8,528 | 8,253 | 8,488 | 86026 |
| | Percent HAL | 7.5% | 5.0% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |
| Home Improvement | HAL | 310 | 231 | 54 | 43 | 60 | 71 | 40 | 29 | 32 | 25 | 18 | 913 |
| | Other | 1,562 | 1,421 | 1,434 | 1,491 | 1,585 | 1,822 | 1,565 | 1,515 | 1,751 | 1,553 | 954 | 16653 |
| | Percent HAL | 16.6% | 14.0% | 3.6% | 2.8% | 3.6% | 3.8% | 2.5% | 1.9% | 1.8% | 1.6% | 1.9% | 1.5% |
| Refinancing | HAL | 1,265 | 763 | 87 | 100 | 87 | 64 | 41 | 28 | 28 | 21 | 20 | 2504 |
| | Other | 4,900 | 10,322 | 10,202 | 8,225 | 11,605 | 8,498 | 4,040 | 6,085 | 6,845 | 4,146 | 3,810 | 78678 |
| | Percent HAL | 20.5% | 6.9% | 0.8% | 1.2% | 0.7% | 0.7% | 1.0% | 0.5% | 0.4% | 0.5% | 0.5% | 1.5% |
| Total | HAL | 2,088 | 1,339 | 201 | 226 | 256 | 204 | 120 | 86 | 80 | 63 | 67 | 4730 |
| | Other | 12,814 | 18,249 | 18,329 | 16,292 | 21,311 | 19,035 | 14,491 | 16,508 | 17,124 | 13,952 | 14,222 | 182327 |
| | Percent HAL | 14.0% | 6.8% | 1.1% | 1.4% | 1.2% | 1.1% | 0.8% | 0.5% | 0.5% | 0.4% | 0.5% | 2.5% |

Table VI.10
HALs Originated by Race of Borrower
 State of North Dakota
 2008–2018 HMDA Data

| Race | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| American Indian | 2 | 4 | 1 | 1 | 6 | 2 | 2 | 0 | 0 | 1 | 0 | 19 |
| Asian | 2 | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 7 |
| Black | 5 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| Pacific Islander | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 3 |
| White | 483 | 326 | 58 | 79 | 101 | 66 | 37 | 27 | 18 | 16 | 11 | 1,219 |
| Not Available | 20 | 11 | 0 | 2 | 1 | 1 | 0 | 2 | 0 | 0 | 2 | 39 |
| Not Applicable | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Total | 513 | 345 | 60 | 83 | 109 | 69 | 39 | 29 | 20 | 17 | 14 | 1298 |
| Hispanic | 4 | 5 | 1 | 0 | 0 | 3 | 0 | 0 | 2 | 0 | 1 | 1,076 |
| Non-Hispanic | 492 | 329 | 58 | 82 | 106 | 65 | 39 | 28 | 18 | 17 | 12 | 81,459 |

Table VI.11
Rate of HALs Originated by Race/Ethnicity of Borrower
 State of North Dakota
 2008–2018 HMDA Data

| Race | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Average |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------|
| American Indian | 3.2% | 6.7% | 2.6% | 2.4% | 9.5% | 2.9% | 2.5% | 0.0% | 0.0% | 1.1% | 0.0% | 2.5% |
| Asian | 3.7% | 3.2% | 0.0% | 0.0% | 1.6% | 0.0% | 0.0% | 0.0% | 0.8% | 0.0% | 1.0% | 0.8% |
| Black | 13.5% | 0.0% | 0.0% | 3.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% |
| Pacific Islander | 11.1% | 0.0% | 11.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.0% | 0.0% | 0.0% | 2.0% |
| White | 7.5% | 5.1% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.1% | 1.5% |
| Not Available | 7.3% | 3.2% | 0.0% | 1.0% | 0.5% | 0.4% | 0.0% | 0.5% | 0.0% | 0.0% | 0.4% | 1.2% |
| Not Applicable | 0.0% | 50.0% | % | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 6.5% |
| Average | 7.5% | 5.0% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |
| Hispanic | 6.7% | 7.1% | 1.7% | 0.0% | 0.0% | 3.0% | 0.0% | 0.0% | 1.5% | 0.0% | 0.6% | 1.5% |
| Non-Hispanic | 7.5% | 5.1% | 0.9% | 1.3% | 1.3% | 0.8% | 0.5% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |

Table VI.12
Loans by HAL Status by Race/Ethnicity of Borrower
 State of North Dakota
 2008–2018 HMDA Data

| Race | Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| American Indian | HAL | 2 | 4 | 1 | 1 | 6 | 2 | 2 | 0 | 0 | 1 | 0 | 19 |
| | Other | 60 | 56 | 37 | 41 | 57 | 68 | 77 | 83 | 86 | 89 | 99 | 751 |
| | Percent HAL | 3.2% | 6.7% | 2.6% | 2.4% | 9.5% | 2.9% | 2.5% | 0.0% | 0.0% | 1.1% | 0.0% | 2.5% |
| Asian | HAL | 2 | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 7 |
| | Other | 52 | 60 | 46 | 35 | 61 | 91 | 99 | 124 | 128 | 99 | 99 | 894 |
| | Percent HAL | 3.7% | 3.2% | 0.0% | 0.0% | 1.6% | 0.0% | 0.0% | 0.0% | 0.8% | 0.0% | 1.0% | 0.8% |
| Black | HAL | 5 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | Other | 32 | 39 | 31 | 29 | 52 | 74 | 76 | 65 | 76 | 91 | 111 | 676 |
| | Percent HAL | 13.5% | 0.0% | 0.0% | 3.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% |
| Pacific Islander | HAL | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 3 |
| | Other | 8 | 8 | 8 | 7 | 15 | 13 | 18 | 20 | 19 | 19 | 11 | 146 |
| | Percent HAL | 11.1% | 0.0% | 11.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.0% | 0.0% | 0.0% | 2.0% |
| White | HAL | 483 | 326 | 58 | 79 | 101 | 66 | 37 | 27 | 18 | 16 | 11 | 1,219 |
| | Other | 5,945 | 6,011 | 6,352 | 6,267 | 7,733 | 8,187 | 8,319 | 8,235 | 7,857 | 7,642 | 7,613 | 80,082 |
| | Percent HAL | 7.5% | 5.1% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.1% | 1.5% |
| Not Available | HAL | 20 | 11 | 0 | 2 | 1 | 1 | 0 | 2 | 0 | 0 | 2 | 39 |
| | Other | 253 | 330 | 219 | 197 | 200 | 277 | 293 | 379 | 359 | 312 | 535 | 676 |
| | Percent HAL | 7.3% | 3.2% | 0.0% | 1.0% | 0.5% | 0.4% | 0.0% | 0.5% | 0.0% | 0.0% | 0.4% | 1.2% |
| Not Applicable | HAL | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | Other | 2 | 2 | 0 | 0 | 3 | 5 | 4 | 2 | 3 | 1 | 7 | 29 |
| | Percent HAL | 0.0% | 50.0% | % | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 6.5% |
| Total | HAL | 513 | 345 | 60 | 83 | 109 | 69 | 39 | 29 | 20 | 17 | 14 | 1298 |
| | Other | 6,352 | 6,506 | 6,693 | 6,576 | 8,121 | 8,715 | 8,886 | 8,908 | 8,528 | 8,253 | 8,488 | 86026 |
| | Percent HAL | 7.5% | 5.0% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |
| Hispanic | HAL | 4 | 5 | 1 | 0 | 0 | 3 | 0 | 0 | 2 | 0 | 1 | 1,076 |
| | Other | 56 | 65 | 58 | 73 | 75 | 97 | 104 | 119 | 128 | 142 | 160 | 16 |
| | Percent HAL | 6.7% | 7.1% | 1.7% | 0.0% | 0.0% | 3.0% | 0.0% | 0.0% | 1.5% | 0.0% | 0.6% | 1.5% |
| Non-Hispanic | HAL | 492 | 329 | 58 | 82 | 106 | 65 | 39 | 28 | 18 | 17 | 12 | 81,459 |
| | Other | 6,030 | 6,104 | 6,410 | 6,304 | 7,830 | 8,347 | 8,492 | 8,422 | 8,052 | 7,796 | 7,751 | 1,243 |
| | Percent HAL | 7.5% | 5.1% | 0.9% | 1.3% | 1.3% | 0.8% | 0.5% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |

Table VI.13
Rates of HALs by Income of Borrower

State of North Dakota
2008–2018 HMDA Data

| Income | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Average |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| \$30,000 or Below | 10.9% | 6.9% | 2.1% | 2.9% | 2.4% | 1.1% | 1.4% | 0.7% | 0.6% | 0.8% | 0.0% | 3.4% |
| \$30,001–\$50,000 | 7.3% | 4.5% | 0.6% | 1.0% | 1.4% | 0.7% | 0.5% | 0.4% | 0.5% | 0.4% | 0.3% | 1.7% |
| \$50,001–\$75,000 | 6.7% | 3.5% | 0.6% | 0.9% | 0.9% | 0.5% | 0.4% | 0.2% | 0.2% | 0.1% | 0.1% | 1.2% |
| \$75,001–\$100,000 | 7.0% | 4.6% | 0.8% | 1.1% | 1.2% | 0.9% | 0.3% | 0.2% | 0.1% | 0.2% | 0.2% | 1.2% |
| \$100,00–\$150,000 | 6.7% | 7.1% | 1.0% | 1.7% | 1.5% | 1.0% | 0.4% | 0.4% | 0.1% | 0.1% | 0.1% | 1.2% |
| Above \$150,000 | 9.5% | 9.8% | 1.3% | 1.5% | 1.7% | 1.1% | 0.5% | 0.6% | 0.5% | 0.0% | 0.2% | 1.6% |
| Data Missing | 0.0% | 50.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 3.5% |
| Average | 7.5% | 5.0% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |

Table VI.14
Loans by HAL Status by Income of Borrower

State of North Dakota
2008–2018 HMDA Data

| Income | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| \$30,000 or Below | HAL | 77 | 49 | 14 | 15 | 13 | 5 | 6 | 3 | 2 | 3 | 0 | 187 |
| | Other | 630 | 658 | 646 | 509 | 525 | 459 | 422 | 401 | 353 | 379 | 379 | 5,361 |
| | Percent HAL | 10.9% | 6.9% | 2.1% | 2.9% | 2.4% | 1.1% | 1.4% | 0.7% | 0.6% | 0.8% | 0.0% | 3.4% |
| \$30,001–\$50,000 | HAL | 139 | 93 | 12 | 16 | 26 | 12 | 8 | 6 | 7 | 6 | 4 | 329 |
| | Other | 1,774 | 1,968 | 1,836 | 1,647 | 1,860 | 1,781 | 1,590 | 1,700 | 1,541 | 1,509 | 1,545 | 18,751 |
| | Percent HAL | 7.3% | 4.5% | 0.6% | 1.0% | 1.4% | 0.7% | 0.5% | 0.4% | 0.5% | 0.4% | 0.3% | 1.7% |
| \$50,001–\$75,000 | HAL | 141 | 70 | 12 | 16 | 20 | 12 | 9 | 6 | 5 | 3 | 3 | 297 |
| | Other | 1,960 | 1,933 | 1,936 | 1,865 | 2,276 | 2,454 | 2,458 | 2,413 | 2,323 | 2,214 | 2,256 | 24,088 |
| | Percent HAL | 6.7% | 3.5% | 0.6% | 0.9% | 0.9% | 0.5% | 0.4% | 0.2% | 0.2% | 0.1% | 0.1% | 1.2% |
| \$75,001–\$100,000 | HAL | 78 | 50 | 9 | 14 | 20 | 17 | 5 | 3 | 1 | 4 | 4 | 205 |
| | Other | 1,040 | 1,031 | 1,075 | 1,220 | 1,585 | 1,790 | 1,829 | 1,911 | 1,870 | 1,790 | 1,782 | 16,923 |
| | Percent HAL | 7.0% | 4.6% | 0.8% | 1.1% | 1.2% | 0.9% | 0.3% | 0.2% | 0.1% | 0.2% | 0.2% | 1.2% |
| \$100,001–\$150,000 | HAL | 46 | 45 | 8 | 15 | 19 | 14 | 6 | 6 | 1 | 1 | 1 | 162 |
| | Other | 640 | 590 | 805 | 871 | 1,220 | 1,386 | 1,668 | 1,653 | 1,590 | 1,532 | 1,605 | 13,560 |
| | Percent HAL | 6.7% | 7.1% | 1.0% | 1.7% | 1.5% | 1.0% | 0.4% | 0.4% | 0.1% | 0.1% | 0.1% | 1.2% |
| Above \$150,000 | HAL | 32 | 35 | 5 | 7 | 11 | 9 | 5 | 5 | 4 | 0 | 2 | 115 |
| | Other | 304 | 323 | 393 | 462 | 650 | 834 | 908 | 817 | 842 | 813 | 914 | 7,260 |
| | Percent HAL | 9.5% | 9.8% | 1.3% | 1.5% | 1.7% | 1.1% | 0.5% | 0.6% | 0.5% | 0.0% | 0.2% | 1.6% |
| Data Missing | HAL | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| | Other | 4 | 3 | 2 | 2 | 5 | 11 | 11 | 13 | 9 | 16 | 7 | 83 |
| | Percent HAL | 0.0% | 50.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 3.5% |
| Total | Other | 513 | 345 | 60 | 83 | 109 | 69 | 39 | 29 | 20 | 17 | 14 | 1298 |
| | HAL | 6,352 | 6,506 | 6,693 | 6,576 | 8,121 | 8,715 | 8,886 | 8,908 | 8,528 | 8,253 | 8,488 | 86,026 |
| | Percent HAL | 7.5% | 5.0% | 0.9% | 1.2% | 1.3% | 0.8% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 1.5% |