Affordable Housing Needs Analysis for Downtown Fargo, North Dakota

Prepared for:

City of Fargo
Beyond Shelter, Inc.
Fargo, ND

October 2021

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October 20, 2021

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Ms. Rotvold:

Attached is the *Affordable Housing Needs Analysis for Downtown Fargo, North Dakota* completed by Maxfield Research and Consulting, LLC. The study analyzed growth trends and demographic characteristics of the population and household base in Downtown Fargo and its Core Neighborhoods, current market conditions for rental housing in the area, completed an affordability assessment of existing rental housing, and conducted interviews with housing and support service providers regarding housing needs for those that are likely to require supportive services. Demand calculations were developed by income category and recommendations focus on housing products most in demand for the Downtown and immediate surrounding area.

The COVID-19 pandemic and its impacts increased the demand for housing across the board and in many cases, significantly increased demand for affordable housing for the lowest income households. Although new market rate supply has been recently delivered, there is substantial pressure on the existing affordable housing stock to accommodate demand from low- and moderate-income households. Vacancies among existing affordable properties with maximum income restrictions have resulted primarily from backlogs to complete paperwork to move residents into units. The demand for supportive living facilities to accommodate households with substantial barriers to finding housing in the traditional market has risen sharply and is at a critical level.

Information on recommended housing concepts is found in the *Recommendations and Conclusions* section at the end of the report.

We have enjoyed performing this study for you and are available should you have any questions or need additional information.

Sincerely,

MAXFIELD RESEARCH AND CONSULTING, LLC

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Attachment

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Summary of Demand

The table below shows a summary of demand for affordable rental housing in Downtown Fargo and the Core Neighborhoods between 2021 and 2030 by the targeted AMI group.

Demand was derived from household growth and renter household turnover for the period. Details of the demand methodology are presented in a later section of the report.

SUMMARY OF AFFORDABLE RENTAL DEMAND
FARGO STUDY AREA - CORE NEIGHBORHOODS
2021 to 2030

	New Households	Renter Turnover	Total Demand New/Existing HH	Excess Demand
Deep-Subsidy (30% AMI)	**494**	**381 - 572**	**875 - 1,066**	**1,099 - 1,371**
Shallow-Subsidy (30% to 60% AMI)	**525**	**405 - 608**	**930 - 1,132**	**732 - 1,022**
Moderate-Income (60% to 80% AMI)	**417**	**322 - 483**	**738 - 899**	**923 - 1,124**

Source: Maxfield Research & Consulting LLC

Recommendations

Based on current market conditions, the demand analysis and interviews with property managers, housing authorities and support service providers in the F-M Metro Area, Maxfield Research recommends the City give priority in the short-term to the development of permanent supportive housing for singles and families, targeting households that have been homeless or are at high risk for homelessness. Most of these households will have incomes at or less than 30% AMI, although the qualifications to reside at the facility should primarily focus on resident needs. Additionally, we recommend the development of deep/shallow subsidy housing, targeting low income workers with incomes between 31% and 50% of AMI. Consideration may be given at a later date to the development of a moderate-income rental that would target middle-income workers with jobs at Downtown employers.

Details are found in Table CR-1 on page 116 recommending the development of:

<u>Downtown Fargo (in order of priority)</u>

Permanent Supportive Housing (50% or less AMI) (Single Adults)	150 to 180 units (multiple facilities)
Shallow-Subsidy (31% to 50% AMI)	150 to 200 units
Moderate-Income Rental (60% to 80% AMI)	250 to 300 units

Core Neighborhoods (in order of priority)

Permanent Supportive Housing (50% or less AMI) (Families)	90 to 120 units

Demographic Review

- As of 2010, the City of Fargo had 105,549 people. Between 2000 and 2010, the City's population increased substantially, by 16.5% (14,950 people). Strong growth in Fargo is estimated to have continued through 2021 with a substantial increase of 23,462 people (22%). Projected to 2030, the City of Fargo is expected to gain nearly another 25,000 people (23.5%).

- By comparison, the Downtown Area lost 140 people (-1%) during the 2000s and the Core Neighborhoods had declined by 1,151 people (-2%). Due to renewed interest in housing development in the Downtown Area over the last decade, the population increased by an estimated 2,186 people (13%) while the Core Neighborhoods gained 3,980 people (7%) to 2021. By 2030, the Downtown Area and the Core Neighborhoods are projected to grow by 14% and 10%, respectively.

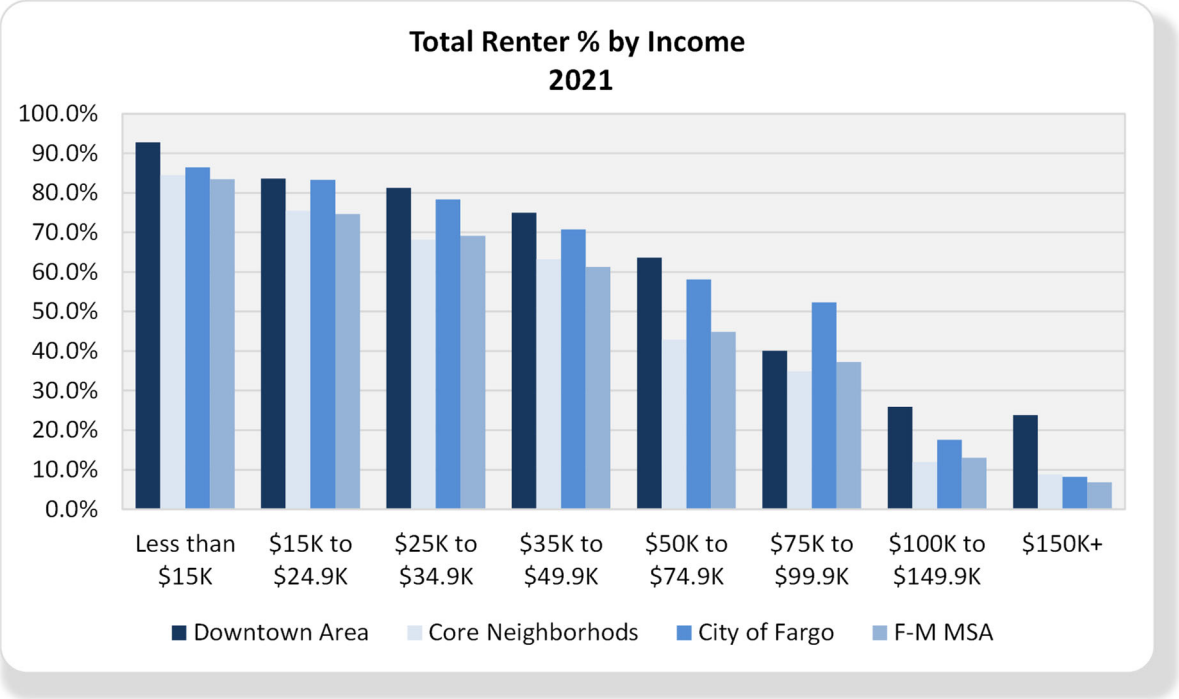
- The largest adult cohort in the Downtown Area was ages 18 to 24 in 2010, totaling 4,376 people (26.5% of the total Downtown population) followed by the 25 to 34 age group with 3,072 people (19% of the total Downtown population). In the Core Neighborhoods of Fargo, the 18 to 24 age cohort accounts for 23% of the total Core Neighborhood population (12,610 people) with the 25 to 34 age group accounting for 16% of the core Neighborhood population (8,556 people). The significant number of young people in the Downtown Area reflects a concentration of students attending NDSU, which is an urban campus.

- The Downtown Area experienced solid growth in the age 35 to 44 cohort, adding 317 people (15% growth) between 2010 and 2021 and is projected to gain another 326 people (15%) as the peak of the "echo boom" moves into this age group. Due to lifestyle and economic factors, a higher proportion of this age group is now likely to rent their housing longer than in the past versus shifting over into the for-sale market. The 35 to 44 age group in the Core Neighborhoods was estimated to have grown 703 people (11%) by 2021 with projected population gains of 1,051 people (16%) over the next five years.

- In 2021, the median household income is estimated to be $33,532 in the Downtown Area, 86% lower than $62,414 in the Fargo-Moorhead Metro Area and 64% lower than the $54,990 in the City of Fargo. The Core Neighborhoods had a median household income estimated at $45,110 in 2021 which is 34.5% higher than the Downtown Area but 22% and 38% lower, respectively than the City of Fargo and the Fargo-Moorhead Metro Area.

- "White Alone" and "Black or African American" had higher incomes in the Core Neighborhoods than compared to the Downtown Area but were still the lowest among the races at an estimated $53,720 and $23,668, respectively. "American Indian/Alaska Native" had the highest in the Core Neighborhoods with incomes of $81,204 but consisting of only 1% of the total households.

- Typically, the youngest and oldest households rent their housing in greater proportions than middle-age households. The table on the following page shows achievable affordable rents based on the 2021 median household income by age in the Downtown Area and Core Neighborhoods.



- Based on an average rent of $621 for one-bedroom units and $764 for two-bedroom units in the competitive set of affordable (LIHTC) rental properties in and near the Downtown Area, a household will need to have an annual income of $24,840 or greater for a one-bedroom and $30,560 for a two-bedroom to not exceed 30% of its monthly income on housing costs.

RENTS AFFORDABLE BY INCOME
DOWNTOWN AREA AND CORE NEIGHBORHOODS
2021 INCOMES BY AGE

	Age of Housholder						
	Under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
DOWNTOWN AREA							
Median Income	$20,033	$40,457	$51,339	$51,288	$39,143	$33,051	$21,317
Monthly Rent	**$501**	**$1,011**	**$1,283**	**$1,282**	**$979**	**$826**	**$533**
CORE NEIGHBORHOODS							
Median Income	$23,391	$43,980	$58,171	$61,592	$55,348	$48,836	$30,787
Monthly Rent	**$585**	**$1,100**	**$1,454**	**$1,540**	**$1,384**	**$1,221**	**$770**

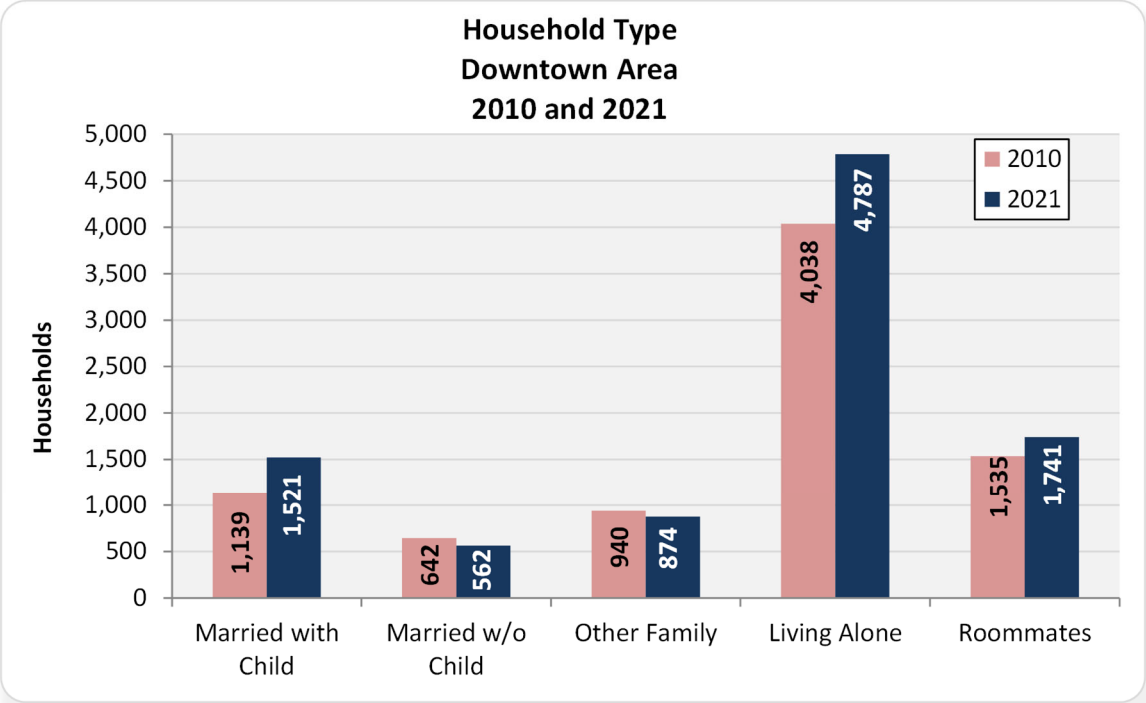
Sources: ESRI; Maxfield Research and Consulting LLC

- Overall, the City of Fargo has a higher proportion of renter households (56%) than owner households (44%), most likely due to the number of colleges and universities in the area. By comparison, the Fargo-Moorhead Metro Area flip flops with a higher percentage of owner households (56%) than renter (44%) as more households own as you expand further away from the core cities where most rental developments are located.

- In 2021, it is estimated that 70% of all households in the Downtown Area rented their housing which is an increase of 2.5% from the Census figure in 2010 (67.5%). The renter households are much higher than the Core Neighborhoods (52%), the City of Fargo (56%), and the Fargo-Moorhead MSA (44%).

- "Non-Family" households made up an estimated 69% of all households in the Downtown Area in 2021, increasing 2% from 2010. In the Core Neighborhoods, non-family households accounted for an estimated 55% of the total while in the City of Fargo and the Fargo-Moorhead Metro Area, they accounted for 50%. The local colleges and universities are a strong contributor to these high proportions.

- In the Downtown Area, "Non-Family" households grew by an estimated 32% compared to 25% in the Core Neighborhoods, 42% in the City of Fargo, and 41% in the Fargo-Moorhead Metro Area.



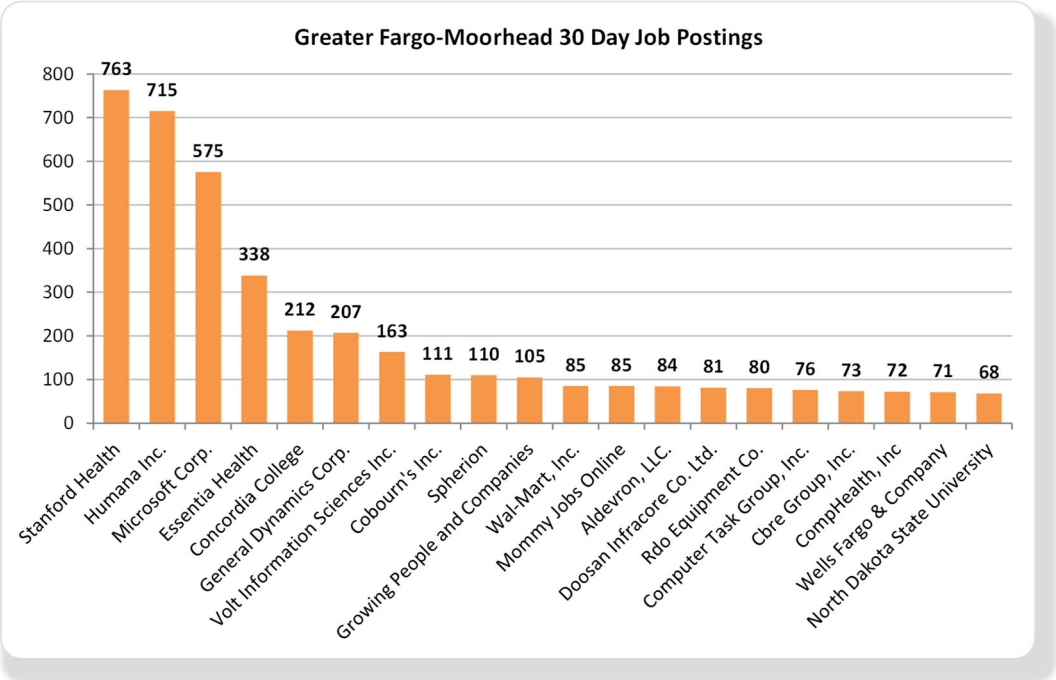
Employment Trends

- Although employment experienced a decline from 2019 to 2020 after consistent growth over the previous 5 years, the average weekly wage in the MSA has increased steadily even through the pandemic as growth of 18.5% occurred from 2015 to 2020. All employment sectors experienced growth from 13% to 34% in the average weekly wage except for the Natural Resource & Mining which declined $68 (-6%).

- A household earning the average weekly wage in the MSA ($1,056 would be able to afford an apartment unit renting for an estimated $1,373 per month to not exceed 30% of its monthly income on housing costs.

- Higher earnings also correlated to higher educational attainment. An estimated 21% of all employed Downtown Area workers had a bachelor's degree or advanced degree in comparison to 23% in the Core Neighborhoods, 20% in the City of Fargo, and 19% in the Fargo-Moorhead MSA.

- The highest proportion of Downtown Area workers have jobs in the Health Care and Social Assistance industry (11%). Followed by the Retail Trade industry (9%), Educational Services (8%) and Accommodations and Food Services industry (8%). Many occupations in these industry sectors have lower paying wages and would be strong candidates for affordable housing options.

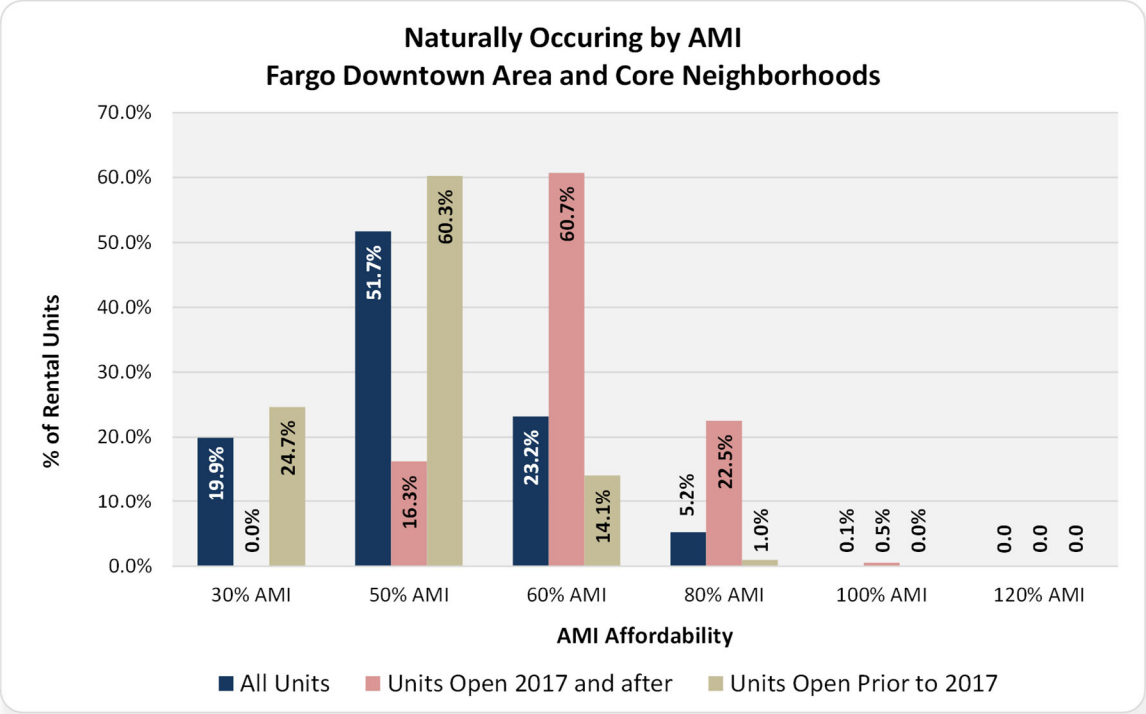


- The Downtown Area and Core Neighborhoods have a higher ratio of older workers 55 and older accounting for 22%, 2%-3% higher in comparison to the City of Fargo and the MSA. A lesser percentage of workers under age 29 are employed in the Downtown Area and Core Neighborhoods (25%) than compared to the City (29%) and the MSA (28.5%).

Rental Housing Market Analysis

Market Rate (NOAH Analysis)

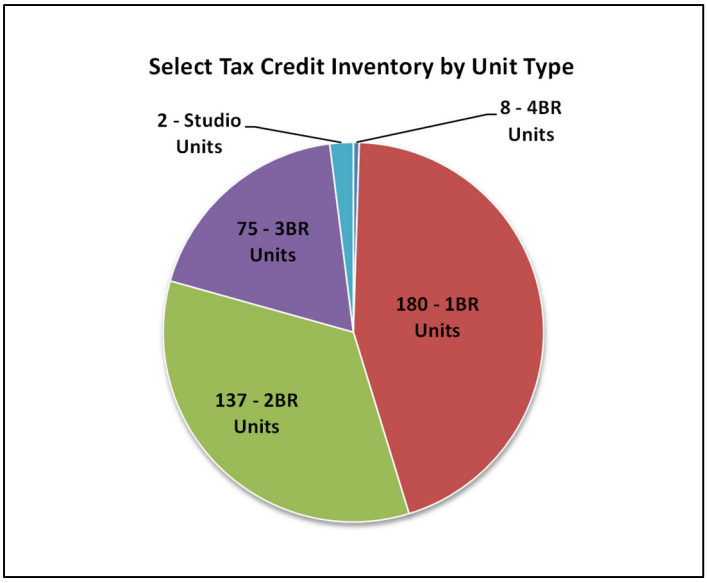
The chart below shows the proportion of NOAH (Naturally Occurring Affordable Units by Area Median Income in the Fargo Downtown and the Core Neighborhoods.



As shown, the highest proportion of rental units is affordable to households earning 50% of AMI. Most of these units were built prior to 2017. For units open, after 2017, most are affordable to households with incomes between 60% and 80% AMI.

Shallow-Subsidy

- As illustrated in the chart, 45% of shallow-subsidy units have one bedroom, while 34% have two bedrooms, 19% have three bedrooms and 1% have four bedrooms. Studio units account for less than 1% of the supply.



Deep-Subsidy

- Thirteen income-restricted, deep-subsidy properties in and/or near the Downtown Area and Core Neighborhoods with 866 total units. At the time of the survey, 25 units were vacant for a vacancy rate of 3.2%. If we exclude the 17 vacant units at The Arbors at McCormick Park, which has undergone a management change and are working though submitted applications, the overall vacancy rate falls to less than 1%. Typically, affordable and subsidized rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. A rate of 0.9% falls below market equilibrium and indicates pent-up demand for deep-subsidy housing.

- As illustrated below, 69% of the deep-subsidy units have one bedroom, while 22% have two bedrooms, 5% are studio units and 4% have three-bedroom units.

- Only one property (Northland Apartments – 2004) with deep-subsidy has been built since the early 1980s is in or near the Downtown Area or Core Neighborhoods that does not provide supportive housing services. There have been numerous deep-subsidy housing developments developed over the past 15 years that offer supportive housing services targeted to those with homelessness, substance abuse and single mothers furthering their education. All other deep-subsidy properties are 30 years and older.

Interviews with Housing Providers (Permanent Supportive Needs)

- All administrators state there is a strong need for additional supportive housing for homeless singles, youth, families, men and women. The Fargo Housing Authority stated that they could develop and fill three more Cooper House-style facilities.

- There are a portion of clients that getting increasingly harder to house. Factors include substance abuse, child abuse, sexual abuse, mental illness, disabilities, and poor backgrounds. The COVID-19 pandemic has increased the need for additional supportive housing.

- The overwhelming majority of single homeless adults suffer from a mental disorder and or substance abuse disorder. Single males are homeless at a higher rate than women. Although still a lower percentage overall, there is a strong increase in transgender/gender non-conforming homeless youth that are homeless or at risk of becoming homeless.

Planned & Pending Housing Developments

- We identified nine developments under construction with a total of 761 units of which 182 are designated as affordable and 579 are designated as market rate. Of these, 557 units are in Fargo and the other 204 units are in Moorhead. Another four projects are planned with 211 affordable units, of which 59 units will be permanent supportive housing for the homeless.

- There are three projects under construction that will offer affordable housing options. *North Moorhead Village* is an LIHTC development that will contain 46 total units with four units designated for high priority homeless individuals and located in Moorhead. The project is being developed by Commonwealth Development Corporation of America and is currently under construction with a summer or fall 2022 opening.

- Over the next few years, the Fargo Housing Authority stated will be adding 222 units in four planned developments which include senior housing, supportive housing and disabled housing.

Purpose and Scope

Maxfield Research and Consulting, LLC. was engaged by the City of Fargo with oversight by Beyond Shelter, Inc to conduct an *Affordable Housing Needs Analysis* for Downtown Fargo, North Dakota. The Affordable Housing Needs Analysis provides recommendations on the amount and types of housing that could be developed to meet the needs of low- and moderate-income workforce households and households that can substantially benefit from a supportive living environment.

The scope of the study includes:

- an analysis of the demographic growth trends and characteristics of the Fargo Market Area to 2030;
- an assessment of current housing characteristics in the Fargo Market Area;
- an analysis of the affordable rental housing market in the Fargo Market Area;
- an analysis of the supportive needs housing market in the Fargo Market Area;
- an estimate of the demand for affordable housing and housing with support services in Downtown Fargo from 2020 to 2030; and
- recommendations for appropriate housing concepts to meet current and future needs of households in Downtown Fargo and in the Core Neighborhoods.

Methodology

Many resources were utilized to obtain information for this analysis. Primary data and information sources include the following:

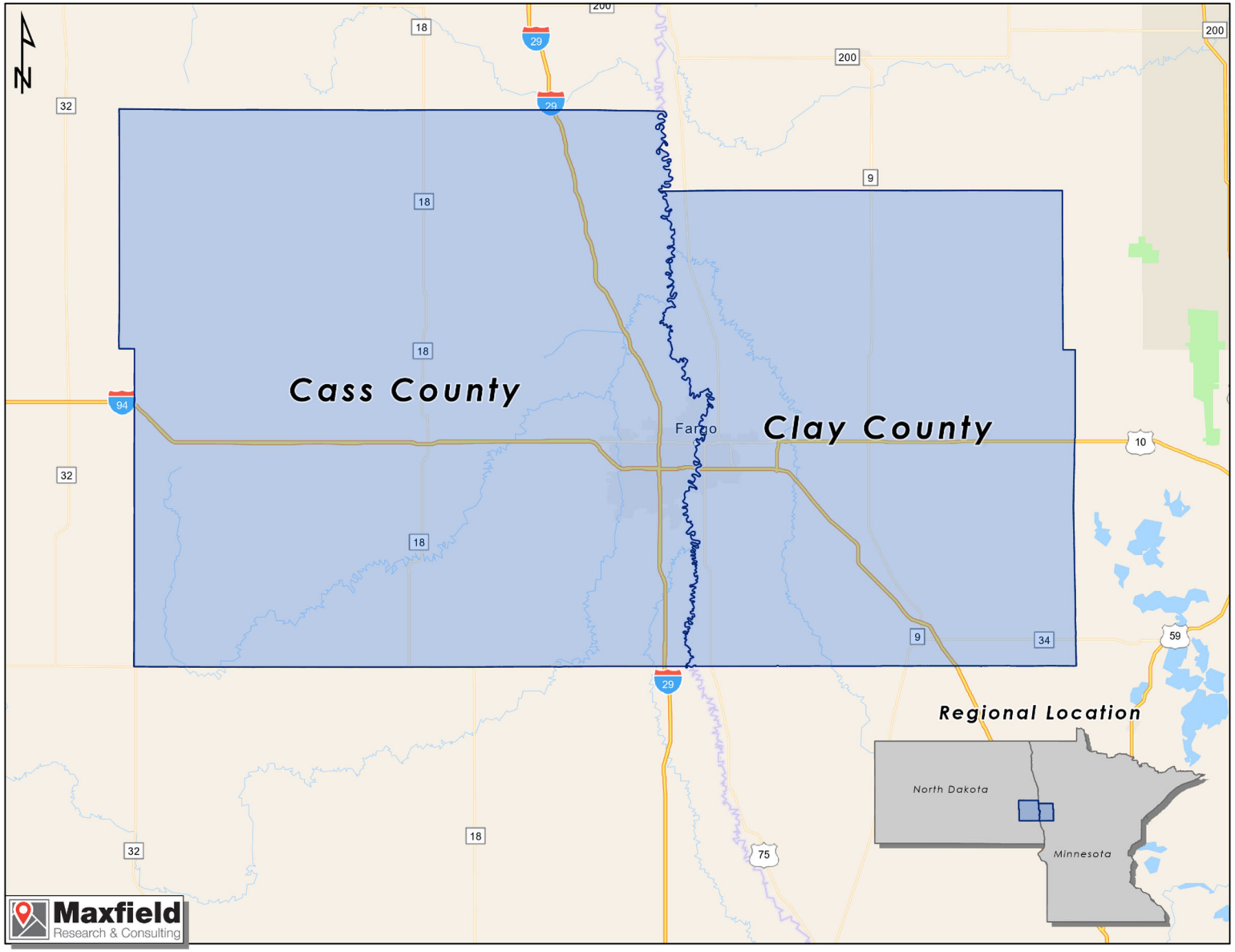
- U.S. Census Bureau; American Community Survey
- Minnesota Department of Employment and Economic Development (DEED)
- United States Department of Housing and Urban Development (HUD)
- ESRI, Inc.
- CoStar (real estate database)
- Local area housing authorities
- City of Fargo and Moorhead staff
- Fargo-Moorhead Metropolitan Council of Governments (MetroCOG)
- FM Coalition to End Homelessness
- Longitudinal Employer-Household Dynamics (LEHD)
- North Dakota Housing Finance Agency (NDHFA)
- Novogradac (national tax credit consulting and SPA firm)
- Phone calls/emails from property owners/managers, employers, homeless shelter, supportive service providers, among others, etc.

Overview of Market Area

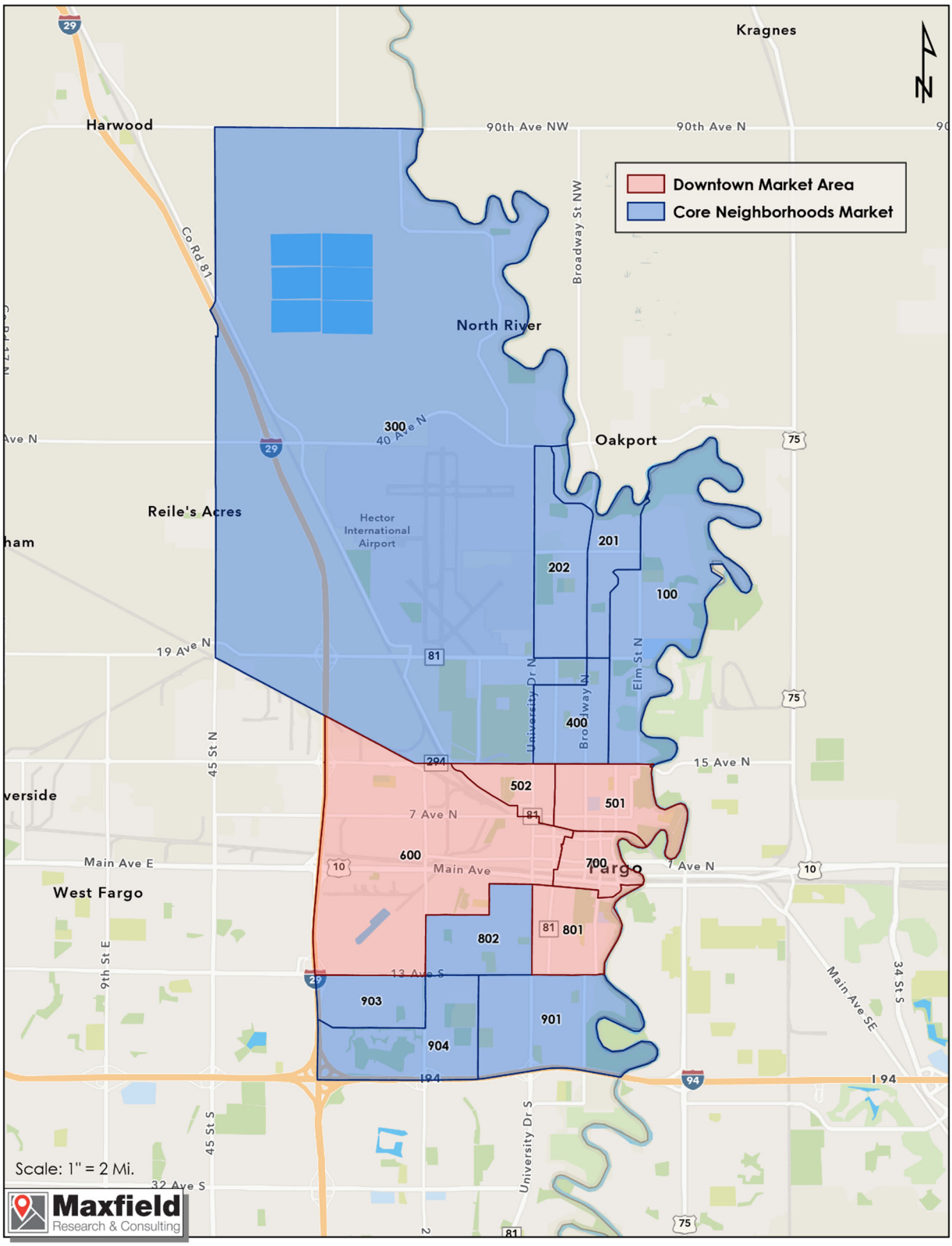
Downtown Fargo is the focus of the housing analysis. The geographic boundaries of the analysis area include an aggregation of Census Tracts shown in the chart below and labeled "Downtown Area." In addition to the Downtown Area, data is included for the "Core Neighborhoods," which encompass Downtown Fargo and the areas immediately surrounding the Downtown. The chart below identifies the Census Tracts included in each market area. Maps on Pages 11 and 12 visually illustrate the regional location of Fargo-Moorhead Metropolitan Statistical Area and the Downtown Area and Core Neighborhoods in relation to the City of Fargo and the MSA.

Primary Market Area Definition			
2010 Census Tracts			
Downtown Area			
Census Tract 5.01	Census Tract 5.02	Census Tract 6	Census Tract 7
Census Tract 8.01			
Core Neighborhoods			
Census Tract 1	Census Tract 2.01	Census Tract 2.02	Census Tract 3
Census Tract 4	Census Tract 5.01	Census Tract 5.02	Census Tract 6
Census Tract 7	Census Tract 8.01	Census Tract 8.02	Census Tract 9.01
Census Tract 9.03	Census Tract 9.04		
Source: Maxfield Research & Consulting, LLC			

Regional Location Map



Fargo Study Areas



Introduction

This section of the report examines factors related to the current and future demand for affordable rental housing in the Downtown Area of Fargo, North Dakota. It includes analysis and assessment of population and household growth trends and projections, projected age distribution, household income, household types and tenure in Downtown Fargo, The Core Neighborhoods of Fargo, the City of Fargo and the Fargo-Moorhead Metro Area. A review of these characteristics provides insight into the demand for affordable housing and housing with services for Downtown Fargo.

American Community Survey

The American Community Survey ("ACS") is an ongoing statistical survey administered by the U.S. Census Bureau that is sent to an estimated three million addresses annually. The survey gathers data previously contained only in the long form of the Decennial Census. As a result, the survey is ongoing and provides a more "up-to-date" portrait of demographic, economic, social, and household characteristics every year, not just every ten years. Whenever possible, Maxfield Research used the five-year average estimates as it provides the largest sample size and has a longer period of data collection. It should be noted that all ACS surveys are subject to sampling error and uncertainty. The ACS reports margins of errors (MOEs) with estimates for most standard census geographies. The MOE is shown by reliability from low, medium to high. Due to the MOE, 2019 ACS data may have inconsistencies with previous 2010 Census data.

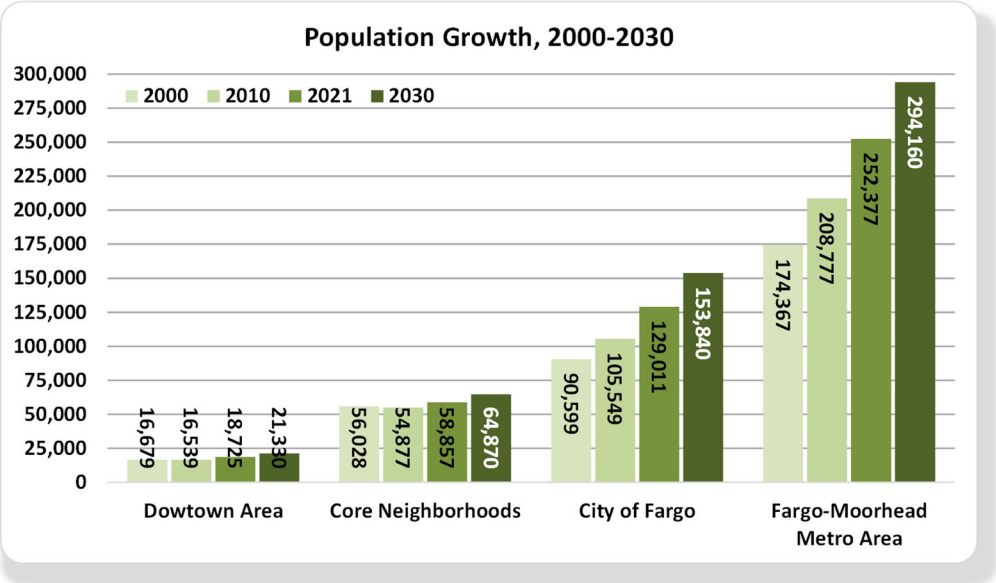
Population and Household Growth from 2000 to 2030

Tables D-1 presents the population and household growth of each submarket in the Fargo Study Area from 2000 to 2030. Data from 2000 to 2010 is based on the U.S. Census. Estimates for 2021 and projections to 2030 are based on information from the Fargo-Moorhead Metropolitan Council of Governments (MetroCOG) and ESRI, Inc. (a national demographics service provider) and adjusted by Maxfield Research based on local trends.

Population

- As of 2010, the City of Fargo had 105,549 people. Between 2000 and 2010, the City's population increased substantially, by 16.5% (14,950 people). Strong growth in Fargo is estimated to have continued through 2021 with a substantial increase of 23,462 people (22%). Projected to 2030, the City of Fargo is expected to gain nearly another 25,000 people (23.5%).

- By comparison, the Downtown Area lost 140 people (-1%) during the 2000s and the Core Neighborhoods had declined by 1,151 people (-2%). Due to renewed interest in housing development in the Downtown Area over the last decade, the population increased by an estimated 2,186 people (13%) while the Core Neighborhoods gained 3,980 people (7%) to 2021. By 2030, the Downtown Area and the Core Neighborhoods are projected to grow by 14% and 10%, respectively.



- The Downtown Area and the Core Neighborhoods accounted for an estimated 9% and 17%, respectively of the overall population growth in the City of Fargo from 2010 to 2021. Projected to 2030, these areas are expected to account for 10.5% (Downtown Area) and 24% (Core Neighborhoods) of the population growth in the City.

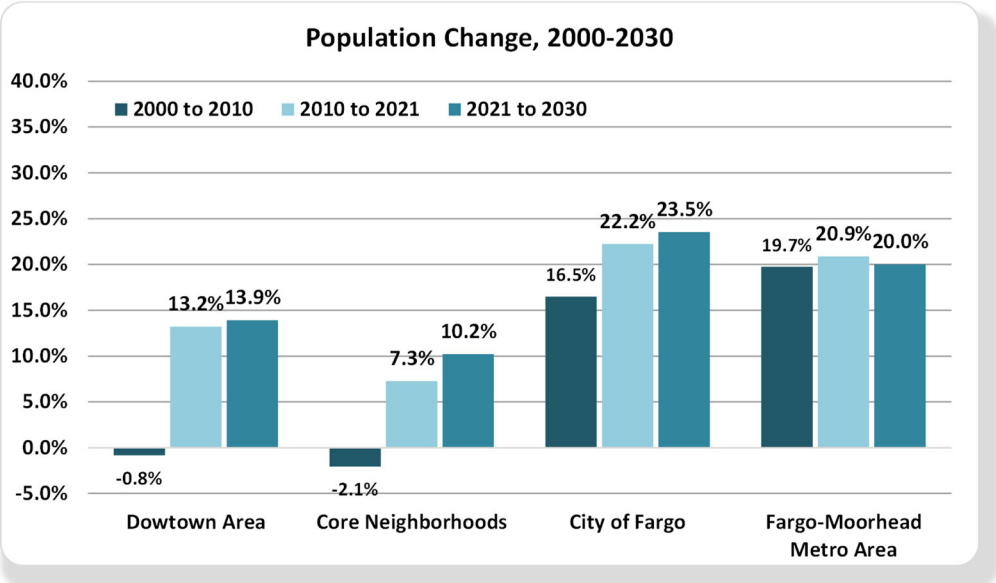


TABLE D-1
POPULATION AND HOUSEHOLD GROWTH TRENDS AND PROJECTIONS
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2000 to 2030

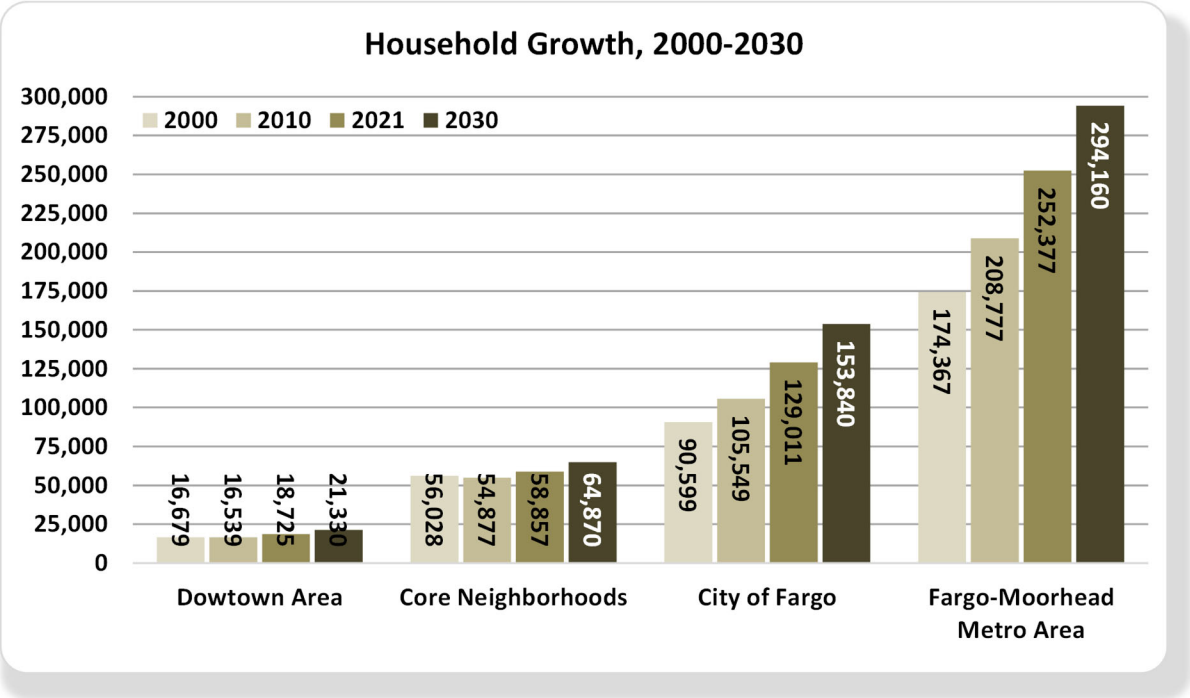
	U.S. Census		Estimate	Forecast	Change					
					2000 to 2010		2010 to 2021		2021 to 2030	
	2000	2010	2021	2030	No.	Pct.	No.	Pct.	No.	Pct.
POPULATION										
Downtown Area	**16,679**	**16,539**	**18,725**	**21,330**	**-140**	**-0.8%**	**2,186**	**13.2%**	**2,605**	**13.9%**
Core Neighborhoods	**56,028**	**54,877**	**58,857**	**64,870**	**-1,151**	**-2.1%**	**3,980**	**7.3%**	**6,013**	**10.2%**
City of Fargo	90,599	105,549	129,011	153,840	14,950	16.5%	23,462	22.2%	24,829	23.5%
Fargo-Moorhead Metro Area	*174,367*	*208,777*	*252,377*	*294,160*	34,410	19.7%	43,600	20.9%	41,783	20.0%
HOUSEHOLDS										
Downtown Area	**8,412**	**8,294**	**9,485**	**10,900**	**-118**	**-1.4%**	**1,191**	**14.4%**	**1,415**	**14.9%**
Core Neighborhoods	**24,234**	**24,167**	**26,239**	**29,200**	**-67**	**-0.3%**	**2,072**	**8.6%**	**2,961**	**11.3%**
City of Fargo	39,268	46,791	57,083	63,810	7,523	19.2%	10,292	22.0%	6,727	14.4%
Fargo-Moorhead Metro Area	*69,985*	*86,178*	*105,009*	*115,750*	16,193	23.1%	18,831	21.9%	10,741	12.5%

Sources: U.S. Census Bureau; ESRI; Fargo-Moorhead Metropolitan Council of Governments (MetroCOG); Maxfield Research and Consulting, LLC

Households

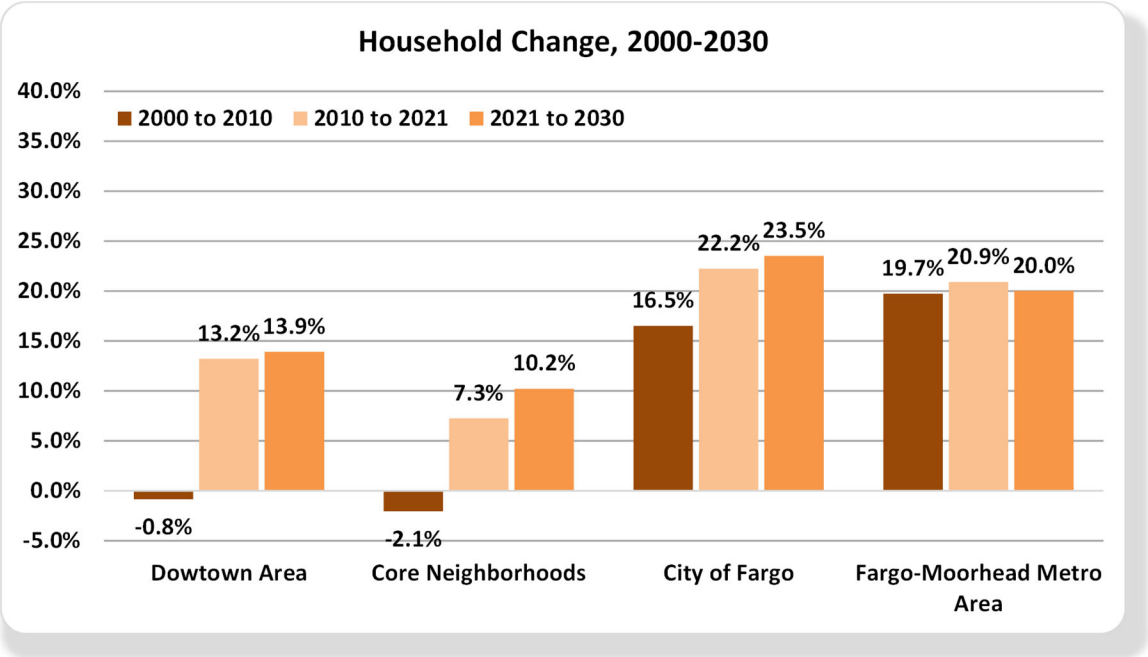
- Household growth trends are typically a more accurate indicator of housing needs than population growth since a household is, by definition, an occupied housing unit. However, additional demand can result from changing demographics of the population base, which results in demand for different housing products.

- The City of Fargo added 7,523 households during the 2000s (19%), increasing its household base to 46,791 households as of 2010. Fargo is estimated to have experienced considerable growth by 2021, with an increase of 10,292 people (22%). Household growth is projected to be lower than the previous decade as the City of Fargo is expected to expand by 6,727 households (14%) by 2030, due to an overall aging of the population.



- Households in the Downtown Area and Core Neighborhoods declined by 118 (-1%) and 67 (-0.3%) respectively from 2000 to 2010. The large number of developments over the decade lead to significant growth in households with an estimated increase of 1,191 new households (14%) in the Downtown Area and the Core Neighborhoods expanded 2,072 households (9%) through 2021. By 2030, the Downtown Area and the Core Neighborhoods are projected to continue to grow by 15% and 11%, respectively.

- Achieving the projected household growth in Downtown Area and the Core Neighborhoods depends on the availability of suitable housing options. Population and household growth will be difficult to achieve without adding new housing units in the Market Area catering to a variety of household types.



Age Distribution Trends

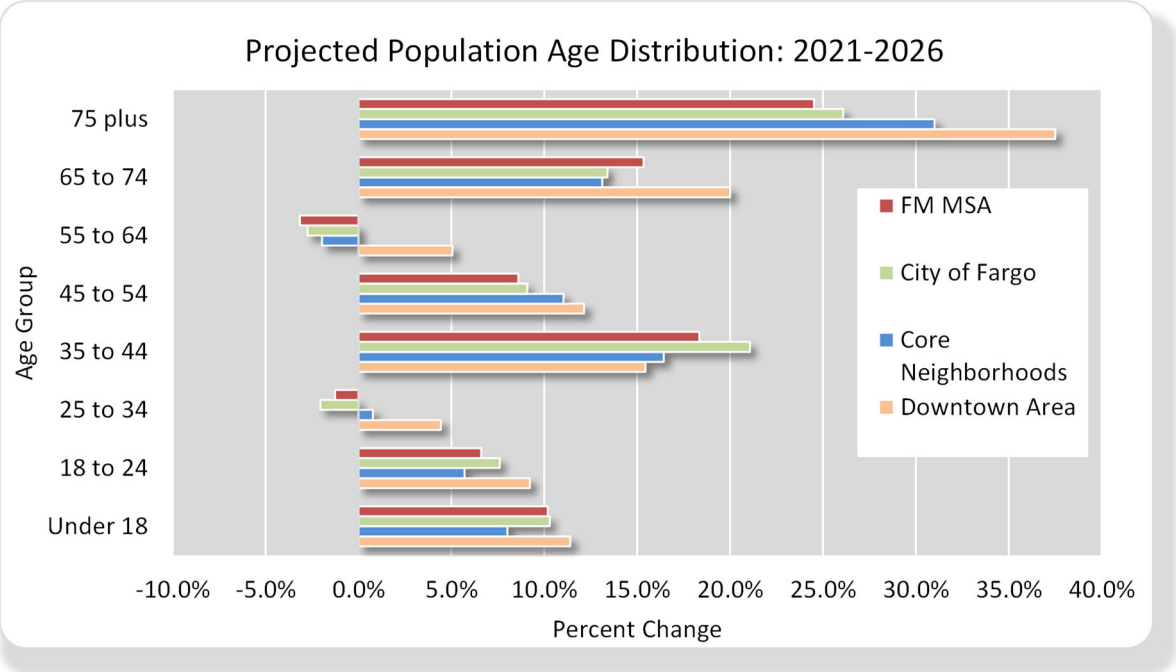
The age distribution of a community's population helps in assessing the type of housing needed. For example, younger and older people are more attracted to higher density housing located near urban services and entertainment while middle-aged people (particularly those with children) traditionally prefer lower-density single-family homes.

Table D-2 shows the distribution of persons in nine age groups for the Downtown Area, the Core Neighborhoods, City of Fargo and the Fargo-Moorhead Metro Area in 2000 and 2010 with estimates for 2021 and projections for 2026. The 2000 and 2010 age distributions are from the U.S. Census Bureau. The 2021 estimates and 2026 projections are data obtained from ESRI Inc., a nationally recognized demographics firm. The following are key points from the table.

- The largest adult cohort in the Downtown Area was ages 18 to 24 in 2010, totaling 4,376 people (26.5% of the total Downtown population) followed by the 25 to 34 age group with 3,072 people (19% of the total Downtown population). In the Core Neighborhoods of Fargo, the 18 to 24 age cohort accounts for 23% of the total Core Neighborhood population (12,610 people) with the 25 to 34 age group accounting for 16% of the core Neighborhood population (8,556 people). The significant number of young people in the Downtown Area reflects a concentration of students attending NDSU, which is an urban campus.

- The most rapid growth is expected to occur among older adults in the Market Area. Aging of baby boomers led to an increase of 399 people (19% growth) in the 55 to 64 population and an increase of 704 people (51%) in the Downtown Area between 2010 and 2021. As these age groups age, the 65 to 74 age group is projected to grow 20% in the Downtown

Area by 2026, adding 274 people and those ages 75 and older are projected to increase by 330 people (37.5%).



- In the Core Neighborhoods, growth in the baby boom population ages 55 to 64 is estimated to have increased by 564 people (8%) and by 2,471 people for the 65 to 74 age cohort (46%). Projected to 2026, aging baby boomers are anticipated to grow by 704 people (13%) and by 1,211 people (31%) for the 75 and older age group.

- Adults ages 18 to 34 comprise the primary target markets for income-restricted rental housing. Between 2010 and 2021, in the Downtown Area, the 18 to 24 age cohort is estimated to have increased by 102 people and the 25 to 34 age group is expected to increase by 359 people, 2% and 10.5% increases, respectively. By 2026, these age groups are projected to experience growth of 9% (413 people) and 4% (152 people), respectively.

- The 18 to 24 age group in the Core Neighborhoods is estimated to have lost 450 people (-4%) from 2010 to 2021, while the 25 to 34 age cohort is estimated to have increased by over 1,000 (11%).

- Although younger age groups have traditionally been drawn to rental housing, a portion of older adults between the ages of 35 and 54 are exhibiting an increased preference for rental housing due to shifting lifestyles.

- The Downtown Area experienced solid growth in the age 35 to 44 cohort, adding 317 people (15% growth) between 2010 and 2021 and is projected to gain another 326 people

(15%) as the peak of the "echo boom" moves into this age group. Due to lifestyle and economic factors, a higher proportion of this age group is now likely to rent their housing longer than in the past versus shifting over into the for-sale market. The 35 to 44 age group in the Core Neighborhoods was estimated to have grown 703 people (11%) by 2021 with projected population gains of 1,051 people (16%) over the next five years.

TABLE D-2
POPULATION AGE DISTRIBUTION
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2000-2026

	U.S. Census		Estimate	Projection	Change 2000-2010		Change 2010-2021		Change 2021-2026	
	2000	2010	2021	2026	No.	Pct.	No.	Pct.	No.	Pct.
Downtown Area										
Under 18	2,817	2,350	2,509	2,795	-467	-16.6%	159	6.3%	286	11.4%
18 to 24	3,866	4,376	4,478	4,891	510	13.2%	102	2.3%	413	9.2%
25 to 34	3,076	3,072	3,431	3,583	-4	-0.1%	359	10.5%	152	4.4%
35 to 44	2,433	1,794	2,111	2,437	-639	-26.3%	317	15.0%	326	15.4%
45 to 54	1,951	1,942	1,888	2,117	-9	-0.5%	-54	-2.9%	229	12.1%
55 to 64	899	1,659	2,058	2,162	760	84.5%	399	19.4%	104	5.1%
65 to 74	773	666	1,370	1,644	-107	-13.8%	704	51.4%	274	20.0%
75 plus	864	680	880	1,210	-184	-21.3%	200	22.7%	330	37.5%
Total	**16,679**	**16,539**	**18,725**	**20,839**	**-140**	**-0.8%**	**2,186**	**11.7%**	**2,114**	**11.3%**
Core Neighborhoods										
Under 18	11,112	9,169	9,080	9,807	-1,943	-17.5%	-89	-1.0%	727	8.0%
18 to 24	11,037	12,610	12,160	12,854	1,573	14.3%	-450	-3.7%	694	5.7%
25 to 34	8,417	8,556	9,570	9,643	139	1.7%	1,014	10.6%	73	0.8%
35 to 44	7,915	5,695	6,398	7,449	-2,220	-28.0%	703	11.0%	1,051	16.4%
45 to 54	7,292	6,685	5,696	6,324	-607	-8.3%	-989	-17.4%	628	11.0%
55 to 64	3,838	6,115	6,679	6,547	2,277	59.3%	564	8.4%	-132	-2.0%
65 to 74	3,190	2,897	5,368	6,072	-293	-9.2%	2,471	46.0%	704	13.1%
75 plus	3,227	3,150	3,906	5,117	-77	-2.4%	756	19.4%	1,211	31.0%
Total	**56,028**	**54,877**	**58,857**	**63,813**	**-1,151**	**-2.1%**	**3,980**	**6.8%**	**4,956**	**8.4%**
City of Fargo										
Under 18	19,136	20,463	25,516	28,139	1,327	6.9%	5,053	19.8%	2,623	10.3%
18 to 24	17,387	20,858	19,955	21,472	3,471	20.0%	-903	-4.5%	1,517	7.6%
25 to 34	15,144	18,906	23,633	23,145	3,762	24.8%	4,727	20.0%	-488	-2.1%
35 to 44	13,051	11,702	16,657	20,165	-1,349	-10.3%	4,955	29.7%	3,508	21.1%
45 to 54	11,054	12,502	12,859	14,026	1,448	13.1%	357	2.8%	1,167	9.1%
55 to 64	5,707	10,425	13,308	12,943	4,718	82.7%	2,883	21.7%	-365	-2.7%
65 to 74	4,532	4,934	10,028	11,371	402	8.9%	5,094	50.8%	1,343	13.4%
75 plus	4,588	5,759	7,054	8,894	1,171	25.5%	1,295	18.4%	1,840	26.1%
Total	**90,599**	**105,549**	**129,010**	**140,155**	**14,950**	**16.5%**	**23,461**	**18.2%**	**11,145**	**8.6%**
Fargo-Moorhead Metro Area										
Under 18	41,670	46,404	55,093	60,702	4,734	11.4%	8,689	15.8%	5,609	10.2%
18 to 24	28,406	34,584	33,021	35,198	6,178	21.7%	-1,563	-4.7%	2,177	6.6%
25 to 34	25,212	33,344	42,234	41,698	8,132	32.3%	8,890	21.0%	-536	-1.3%
35 to 44	26,521	24,884	33,281	39,386	-1,637	-6.2%	8,397	25.2%	6,105	18.3%
45 to 54	22,100	26,584	26,713	29,009	4,484	20.3%	129	0.5%	2,296	8.6%
55 to 64	11,960	21,349	27,511	26,642	9,389	78.5%	6,162	22.4%	-869	-3.2%
65 to 74	9,241	10,593	20,467	23,605	1,352	14.6%	9,874	48.2%	3,138	15.3%
75 plus	9,257	11,035	14,057	17,502	1,778	19.2%	3,022	21.5%	3,445	24.5%
Total	**174,367**	**208,777**	**252,377**	**273,742**	**34,410**	**19.7%**	**43,600**	**17.3%**	**21,365**	**8.5%**

Sources: U.S. Census; ESRI; Maxfield Research & Consulting, LLC.

- In the Downtown Area, there was an estimated loss in the middle age population (54 people ages 45 to 54 or 3%), resulting from the comparatively small number of people who moved into this age group between 2020 and 2021, a phenomenon known as the "baby bust." The "baby bust" is often referred to the generation of children born between 1965 and 1980, an era when the United States birthrate dropped sharply. The Downtown Area however is expected to see small increase in the middle-age cohorts, 229 people or 12%, between 2021 and 2026 as Millennials expand across these age groups.

- The middle-age cohorts in the Core Neighborhoods by comparison are estimated to have decreased by a larger number, with a decline of nearly 1,000 people (17%) from 2010 to 2021 but are projected to rebound to 2026, with a gain of 628 people (11%).

Race and Ethnicity

The race of the population shows the diversity for each the Downtown Area, Core Neighborhoods, City of Fargo, and the Fargo-Moorhead Metro Area. Table 3 presents race and ethnicity data in 2010 and 2021 (2019 American Community Survey adjusted).

- "White Alone" comprised the largest proportion of the population in the Downtown Area, Core Neighborhoods, the City of Fargo and the Fargo-Moorhead Metro Area. In 2010, "White Alone" accounted for 88% of the population in the Downtown Area, 86% in the Core Neighborhoods, 85% in the City of Fargo and 88% in the Fargo-Moorhead Metro Area.

- While "White Alone" is estimated to have remained the largest race category in 2021, it is estimated to represent a smaller proportion of total population decreasing by 5% in the Downtown Area, 4% in the Core Neighborhoods and 6% in the City of Fargo. The Fargo-Moorhead Metro Area experience a proportional decline of 0.5%.

- "Black or African American Alone" experienced a large, estimated percentage growth between 2010 and 2021, increasing 5% in the Downtown Area, 2.5% in the Core Neighborhoods, and 4% in the City of Fargo. "Two or More Races Alone" also is estimated to have experienced strong growth increasing 2.5% in the Downtown Area and 1% in the Core Neighborhoods, the City of Fargo, and the Fargo-Moorhead Metro Area.

TABLE D-3
POPULATION BY RACE AND ETHNICITY
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2010 & 2021

	White Alone		Black or African American Alone		American Indian or Alaska Native Alone		Native Hawaiian or Other Pacific Islander Alone		Asian Alone		Some Other Race		Two or More Races Alone		Hispanic or Latino		Not Hispanic or Latio	
	2010	**2021**	**2010**	**2021**	**2010**	**2021**	**2010**	**2021**	**2010**	**2021**	**2010**	**2021**	**2010**	**2021**	**2010**	**2021**	**2010**	**2021**
Number																		
Downtown Area	14,535	15,563	463	1,529	524	276	9	0	445	355	143	64	420	938	536	665	16,003	18,060
Core Neighborhoods	49,422	50,779	1,236	2,818	982	948	22	29	1,750	1,987	324	351	1,141	1,945	1,268	1,874	53,609	56,983
City of Fargo	**95,205**	**109,179**	**2,852**	**9,089**	**1,452**	**1,595**	**26**	**28**	**3,137**	**4,466**	**653**	**605**	**2,206**	**4,050**	**2,308**	3,823	**103,241**	125,188
F-M Metro Area	**191,992**	**221,989**	**12,273**	**12,883**	**2,630**	**2,954**	**121**	**127**	**4,378**	**6,218**	**1,326**	**1,463**	**4,108**	**6,742**	**5,071**	8,021	**203,706**	244,356
Percent of Total																		
Downtown Area	87.9%	83.1%	2.8%	8.2%	3.2%	1.5%	0.1%	0.0%	2.7%	1.9%	0.9%	0.3%	2.5%	5.0%	3.2%	3.6%	96.8%	96.4%
Core Neighborhoods	90.1%	86.3%	2.3%	4.8%	1.8%	1.6%	0.0%	0.0%	3.2%	3.4%	0.6%	0.6%	2.1%	3.3%	2.3%	3.2%	97.7%	96.8%
City of Fargo	90.2%	84.6%	2.7%	7.0%	1.4%	1.2%	0.0%	0.0%	3.0%	3.5%	0.6%	0.5%	2.1%	3.1%	2.2%	3.0%	97.8%	97.0%
F-M Metro Area	**88.5%**	88.0%	**5.7%**	5.1%	**1.2%**	1.2%	**0.1%**	0.1%	**2.0%**	2.5%	**0.6%**	0.6%	**1.9%**	2.7%	2.4%	3.2%	97.6%	96.8%

Sources: U.S. Census Bureau; Maxfield Research & Consulting, LLC

- Although "Hispanics or Latinos" comprised only 3% of the estimated population in 2021, there was a 1% increase between 2010 and 2021.

- In responding to questions about race and ethnicity on the Census or in the American Community Survey, one must select their race as well as whether one is of Hispanic/Latino origin. Since people self-identify their racial classification, there may be confusion on the part of some people about what category most accurately describes their race. Some people may choose to self-identify using their ethnicity as their race. The increasing diversity of the nation will likely result in some confusion over these figures for some time.

- Recently, US sociologists have noted that over the past two Decennial Censuses and within the annual American Community Survey Estimates, Latinos may be undercounted due to a tendency by a proportion of this population to self-identify as "Two or More Races" or combinations of Native American and Latino who self-identify as Two or More Races. This may create difficulties in successfully identifying the total number of people who are considering themselves as "indigenous" to the US.

Household Income by Age of Householder

The estimated distribution of household incomes for the Downtown Area, Core Neighborhoods, the City of Fargo, and the Fargo-Moorhead MSA for 2021 and 2026 are shown in Tables D-4 through D-7. The data was based on income trends provided by ESRI, a nationally recognized demographics firm. The data helps ascertain the demand for different housing products based on the size of the market at specific cost levels.

The Department of Housing and Urban Development defines affordable housing costs as 30% of a household's adjusted gross income. For example, a household with an income of $50,000 per year would be able to afford a monthly housing cost estimated at $1,250. Maxfield Research utilizes a figure of 25% to 30% for younger households and 40% or more for seniors, since seniors generally have lower living expenses and can often sell their homes and use the proceeds toward rent payments. These definitions are typically designated for market rate rental properties. Households at deep-subsidy properties usually pay only up to 30% of their income while households at income-restricted affordable rental properties also typically pay 30%, but some newer developments are pushing the figure to 40%.

- In 2021, the median household income is estimated to be $33,532 in the Downtown Area, 86% lower than $62,414 in the Fargo-Moorhead Metro Area and 64% lower than the $54,990 in the City of Fargo. The Core Neighborhoods had a median household income estimated at $45,110 in 2021 which is 34.5% higher than the Downtown Area but 22% and 38% lower, respectively than the City of Fargo and the Fargo-Moorhead Metro Area.

- As households age through the lifecycle, their household incomes tend to peak in their late 40s and early 50s which explains why most upscale housing is targeted to persons in this age group. This trend is evident in the Downtown Area as the age 45 to 54 cohort has the highest estimated income at $51,288 compared to $61,592 in the Core Neighborhoods, $83,220 in the Fargo-Moorhead Metro Area and $75,402 in the City of Fargo.

- By 2026, the median household income is expected to increase 8% to $36,265 in the Downtown Area. The average annual increase (1.6%) will fall slightly below the historical annual inflation rate of 1.8% over the past ten years. By comparison, median household incomes are projected to experience 2.3%, 1.7%, and 2.1% increases annually between 2021 and 2026 in the Core Neighborhoods, City of Fargo, and Fargo-Moorhead Metro Area, respectively.

- This study addresses housing affordable with unit rents targeting households between 30% to 80% of Area Median Income. The figure on the following page shows the maximum allowable incomes by household size to qualify for affordable housing in the Fargo, ND-MN MSA. These incomes are published and revised annually by the Department of Housing and Urban Development (HUD).

MHFA/HUD INCOME AND RENT LIMITS
FARGO, ND-MN MSA - 2021

	Income Limits by Household Size							
	1 pph	2 pph	3 pph	4 pph	5 pph	6 pph	7 pph	8 pph
30% of median	$19,200	$21,930	$24,660	$27,390	$29,610	$31,800	$33,990	$36,180
40% of median	$25,600	$29,240	$32,880	$36,520	$39,480	$42,400	$45,320	$48,240
50% of median	$32,000	$36,550	$41,100	$45,650	$59,350	$53,000	$56,650	$60,300
60% of median	$38,400	$43,860	$49,320	$54,780	$59,220	$63,600	$67,980	$72,360
70% of Median	$44,800	$51,170	$57,540	$63,910	$69,090	$74,200	$79,310	$84,420
80% of median	$51,200	$58,480	$65,760	$73,040	$78,960	$84,800	$90,640	$96,480
100% of median	$64,000	$73,100	$82,200	$91,300	$98,700	$106,000	$113,300	$120,600

Sources: NDHFA, HUD, Novogradac, Maxfield Research and Consulting LLC

- Typically, the youngest and oldest households rent their housing in greater proportions than middle-age households. The table on the following page shows achievable affordable rents based on the 2021 median household income by age in the Downtown Area and Core Neighborhoods.

- Based on an average rent of $621 for one-bedroom units and $764 for two-bedroom units in the competitive set of affordable (LIHTC) rental properties in and near the Downtown Area, a household will need to have an annual income of $24,840 or greater for a one-bedroom and $30,560 for a two-bedroom to not exceed 30% of its monthly income on housing costs.

RENTS AFFORDABLE BY INCOME
DOWNTOWN AREA AND CORE NEIGHBORHOODS
2021 INCOMES BY AGE

	Age of Housholder						
	Under 25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
DOWNTOWN AREA							
Median Income	$20,033	$40,457	$51,339	$51,288	$39,143	$33,051	$21,317
Monthly Rent	**$501**	**$1,011**	**$1,283**	**$1,282**	**$979**	**$826**	**$533**
CORE NEIGHBORHOODS							
Median Income	$23,391	$43,980	$58,171	$61,592	$55,348	$48,836	$30,787
Monthly Rent	**$585**	**$1,100**	**$1,454**	**$1,540**	**$1,384**	**$1,221**	**$770**

Sources: ESRI; Maxfield Research and Consulting LLC

- Shallow subsidy, LIHTC housing is typically affordable to incomes at or below 50% to 60% of AMI. In 2021, an estimated 3,167 Downtown Area households (33% of the total) are estimated to have incomes between 30% and 60% of AMI ($54,780 for a 4-person household). By 2026, total income-qualified households are projected to increase to 3,424 households (8% growth). The number of income-qualified households in the Core Neighborhoods is estimated to be 8,821 households (34% of the total) and is projected to increase by 191 households (2% growth) to 9,012 households.

- According to HUD guidelines, income restrictions for deep subsidy, project-based, Section 8 rental units are set at 50% AMI. Units are typically restricted to households whose adjusted gross income does not exceed the 50% level based on household size and the tenant then pays 30% of their income toward the rent. The remaining amount is paid by HUD through rental assistance. Based on the Fargo-Moorhead income limits on the previous page, a single person's adjusted gross income must not exceed $32,000 to qualify for a one-bedroom unit and a four-person household's income must not exceed $45,650. Although the maximum income limits are set at 50%, most residents residing in deep-subsidy housing have incomes that fall well below the levels identified here.

- In 2021, an estimated 5,645 Downtown Area households (59.5% of the total) are estimated to have incomes below 50% of AMI ($45,650 for a 4-person household). By 2026, total income-qualified households are projected to increase to 5,989 households (6% increase and 56.5% of the total).

- The total Income qualified below 50% for a 4-person household in the Core Neighborhoods is estimated to be 13,025 households (50% of the total) in 2021 and projected to increase by 242 households (2% growth) to 13,267 households (46% of the total).

TABLE D-4
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
DOWNTOWN AREA
2021 and 2026

		Age of Householder						
	Total	**<25**	**25-34**	**35-44**	**45-54**	**55-64**	**65 -74**	**75+**
2021								
Less than $15,000	2,554	760	428	238	254	373	285	216
$15,000 to $24,999	1,274	342	280	122	96	141	121	172
$25,000 to $34,999	1,035	283	221	118	101	113	102	97
$35,000 to $49,999	1,102	232	225	139	115	175	149	67
$50,000 to $74,999	1,525	153	358	258	275	254	164	63
$75,000 to $99,999	904	104	223	166	153	141	84	33
$100,000-$149,999	558	42	155	140	94	78	36	13
$150,000-$199,999	346	17	105	56	67	63	23	15
$200,000+	187	3	58	39	22	36	20	9
Total	**9,485**	**1,936**	**2,053**	**1,276**	**1,177**	**1,374**	**984**	**685**
Median Income	**$33,532**	**$20,033**	**$40,457**	**$51,339**	**$51,288**	**$39,143**	**$33,051**	**$21,317**
2026								
Less than $15,000	2,696	786	412	258	252	370	327	291
$15,000 to $24,999	1,312	351	260	129	93	131	133	215
$25,000 to $34,999	1,165	321	229	133	106	118	118	140
$35,000 to $49,999	1,149	238	220	147	116	170	167	91
$50,000 to $74,999	1,827	191	403	308	318	288	225	94
$75,000 to $99,999	1,059	127	240	199	182	155	104	52
$100,000-$149,999	742	60	189	187	131	96	56	23
$150,000-$199,999	450	22	134	73	87	79	31	24
$200,000+	200	4	55	42	29	36	23	11
Total	**10,600**	**2,100**	**2,142**	**1,476**	**1,314**	**1,443**	**1,184**	**941**
Median Income	**$36,265**	**$21,687**	**$45,816**	**$54,041**	**$54,920**	**$42,966**	**$35,917**	**$22,626**
Change 2020- 2026								
Less than $15,000	142	26	-16	20	-2	-3	42	75
$15,000 to $24,999	38	9	-20	7	-3	-10	12	43
$25,000 to $34,999	130	38	8	15	5	5	16	43
$35,000 to $49,999	47	6	-5	8	1	-5	18	24
$50,000 to $74,999	302	38	45	50	43	34	61	31
$75,000 to $99,999	155	23	17	33	29	14	20	19
$100,000-$149,999	184	18	34	47	37	18	20	10
$150,000-$199,999	104	5	29	17	20	16	8	9
$200,000+	13	1	-3	3	7	0	3	2
Total	**1,115**	**164**	**89**	**200**	**137**	**69**	**200**	**256**
Median Income	**$2,733**	**$1,654**	**$5,359**	**$2,702**	**$3,632**	**$3,823**	**$2,866**	**$1,309**

Sources: ESRI; US Census Bureau; Maxfield Research and Consulting LLC

TABLE D-5
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
CORE NEIGHBORHOODS
2021 and 2026

		Age of Householder						
	Total	**<25**	**25-34**	**35-44**	**45-54**	**55-64**	**65 -74**	**75+**
2021								
Less than $15,000	5,027	1,283	961	522	458	651	570	582
$15,000 to $24,999	2,647	529	577	234	189	315	315	488
$25,000 to $34,999	2,852	497	639	364	281	333	338	400
$35,000 to $49,999	3,519	491	721	441	365	500	535	466
$50,000 to $74,999	4,786	400	919	741	757	860	716	393
$75,000 to $99,999	2,823	174	588	513	499	524	403	122
$100,000-$149,999	2,654	98	537	581	467	514	345	112
$150,000-$199,999	1,122	24	223	209	275	218	118	55
$200,000+	809	6	155	143	155	192	114	44
Total	**26,239**	**3,502**	**5,320**	**3,748**	**3,446**	**4,107**	**3,454**	**2,662**
Median Income	**$45,110**	**$23,391**	**$43,980**	**$58,171**	**$61,592**	**$55,348**	**$48,836**	**$30,787**
2026								
Less than $15,000	5,130	1,318	872	574	447	597	594	728
$15,000 to $24,999	2,699	547	531	243	187	275	323	593
$25,000 to $34,999	3,038	538	616	406	286	316	357	519
$35,000 to $49,999	3,380	483	644	436	338	428	510	541
$50,000 to $74,999	5,379	482	969	861	831	854	826	556
$75,000 to $99,999	3,219	210	629	597	589	517	490	187
$100,000-$149,999	3,478	139	663	797	609	584	481	205
$150,000-$199,999	1,445	32	279	286	342	252	163	91
$200,000+	894	8	142	170	177	186	140	71
Total	**28,662**	**3,757**	**5,345**	**4,370**	**3,806**	**4,009**	**3,884**	**3,491**
Median Income	**$50,254**	**$25,181**	**$50,161**	**$62,859**	**$67,480**	**$58,836**	**$53,276**	**$32,682**
Change 2021- 2026								
Less than $15,000	103	35	-89	52	-11	-54	24	146
$15,000 to $24,999	52	18	-46	9	-2	-40	8	105
$25,000 to $34,999	186	41	-23	42	5	-17	19	119
$35,000 to $49,999	-139	-8	-77	-5	-27	-72	-25	75
$50,000 to $74,999	593	82	50	120	74	-6	110	163
$75,000 to $99,999	396	36	41	84	90	-7	87	65
$100,000-$149,999	824	41	126	216	142	70	136	93
$150,000-$199,999	323	8	56	77	67	34	45	36
$200,000+	85	2	-13	27	22	-6	26	27
Total	**2,423**	**255**	**25**	**622**	**360**	**-98**	**430**	**829**
Median Income	**$5,144**	**$1,790**	**$6,181**	**$4,688**	**$5,888**	**$3,488**	**$4,440**	**$1,895**

Sources: ESRI; US Census Bureau; Maxfield Research and Consulting LLC

TABLE D-6
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
CITY OF FARGO
2021 and 2026

		Age of Householder						
	Total	**<25**	**25-34**	**35-44**	**45-54**	**55-64**	**65 -74**	**75+**
2021								
Less than $15,000	7,785	1,950	1,670	825	666	913	842	919
$15,000 to $24,999	4,875	876	1,139	419	349	538	655	899
$25,000 to $34,999	6,071	1,059	1,559	815	606	640	663	729
$35,000 to $49,999	7,417	1,249	2,016	945	763	875	816	753
$50,000 to $74,999	10,319	954	2,442	1,875	1,463	1,533	1,343	709
$75,000 to $99,999	6,778	437	1,593	1,561	1,064	1,117	734	272
$100,000-$149,999	7,434	290	1,519	1,938	1,417	1,264	759	247
$150,000-$199,999	2,898	61	655	592	651	514	302	123
$200,000+	3,507	42	674	879	761	701	326	124
Total	**57,084**	**6,918**	**13,267**	**9,849**	**7,740**	**8,095**	**6,440**	**4,775**
Median Income	**$54,190**	**$30,195**	**$51,738**	**$75,528**	**$75,402**	**$65,525**	**$53,112**	**$32,239**
2026								
Less than $15,000	7,851	2,030	1,481	912	654	835	851	1,088
$15,000 to $24,999	4,884	925	1,010	443	344	470	658	1,034
$25,000 to $34,999	6,277	1,170	1,416	909	604	589	686	903
$35,000 to $49,999	7,014	1,260	1,737	959	699	731	781	847
$50,000 to $74,999	11,370	1,174	2,441	2,226	1,577	1,483	1,507	962
$75,000 to $99,999	7,398	534	1,569	1,813	1,179	1,054	859	390
$100,000-$149,999	9,432	421	1,798	2,654	1,734	1,385	1,041	399
$150,000-$199,999	3,884	92	846	893	835	595	426	197
$200,000+	4,096	57	702	1,177	849	715	418	178
Total	**62,206**	**7,663**	**13,000**	**11,986**	**8,475**	**7,857**	**7,227**	**5,998**
Median Income	**$58,822**	**$31,864**	**$56,624**	**$80,999**	**$81,169**	**$70,852**	**$58,121**	**$34,616**
Change 2020- 2026								
Less than $15,000	66	80	-189	87	-12	-78	9	169
$15,000 to $24,999	9	49	-129	24	-5	-68	3	135
$25,000 to $34,999	206	111	-143	94	-2	-51	23	174
$35,000 to $49,999	-403	11	-279	14	-64	-144	-35	94
$50,000 to $74,999	1,051	220	-1	351	114	-50	164	253
$75,000 to $99,999	620	97	-24	252	115	-63	125	118
$100,000-$149,999	1,998	131	279	716	317	121	282	152
$150,000-$199,999	986	31	191	301	184	81	124	74
$200,000+	589	15	28	298	88	14	92	54
Total	**5,122**	**745**	**-267**	**2,137**	**735**	**-238**	**787**	**1,223**
Median Income	**$4,632**	**$1,669**	**$4,886**	**$5,471**	**$5,767**	**$5,327**	**$5,009**	**$2,377**

Sources: ESRI; US Census Bureau; Maxfield Research and Consulting LLC

TABLE D-7
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
FARGO-MOORHEAD METRO AREA
2021 and 2026

		Age of Householder						
	Total	**<25**	**25-34**	**35-44**	**45-54**	**55-64**	**65 -74**	**75+**
2021								
Less than $15,000	11,402	2,456	2,307	1,196	1,013	1,506	1,366	1,558
$15,000 to $24,999	8,056	1,226	1,625	693	635	990	1,118	1,769
$25,000 to $34,999	9,149	1,357	2,160	1,155	881	1,042	1,111	1,443
$35,000 to $49,999	12,151	1,870	3,005	1,527	1,261	1,497	1,522	1,469
$50,000 to $74,999	19,833	1,488	4,293	3,494	2,903	3,193	2,861	1,601
$75,000 to $99,999	14,512	760	3,209	3,212	2,506	2,619	1,610	596
$100,000-$149,999	16,345	499	3,235	4,537	3,139	2,765	1,593	577
$150,000-$199,999	6,572	107	1,337	1,336	1,577	1,208	729	278
$200,000+	6,989	68	1,231	1,683	1,482	1,431	802	292
Total	**105,009**	**9,831**	**22,402**	**18,833**	**15,397**	**16,251**	**12,712**	**9,583**
Median Income	**$62,414**	**$33,819**	**$59,810**	**$83,630**	**$83,220**	**$73,857**	**$58,252**	**$35,154**
2026								
Less than $15,000	11,210	2,559	1,990	1,291	973	1,298	1,343	1,756
$15,000 to $24,999	7,768	1,263	1,409	710	595	814	1,086	1,891
$25,000 to $34,999	9,127	1,464	1,922	1,247	834	890	1,103	1,667
$35,000 to $49,999	11,508	1,914	2,576	1,532	1,132	1,218	1,478	1,658
$50,000 to $74,999	21,217	1,802	4,192	3,979	2,969	2,958	3,188	2,129
$75,000 to $99,999	15,793	927	3,177	3,644	2,728	2,506	1,942	869
$100,000-$149,999	20,393	700	3,758	5,936	3,797	3,046	2,207	949
$150,000-$199,999	8,850	163	1,740	1,932	2,035	1,451	1,059	470
$200,000+	8,275	93	1,321	2,164	1,666	1,490	1,084	457
Total	**114,141**	**10,885**	**22,085**	**22,435**	**16,729**	**15,671**	**14,490**	**11,846**
Median Income	**$69,063**	**$35,856**	**$66,834**	**$90,150**	**$90,358**	**$80,141**	**$65,234**	**$39,432**
Change 2020- 2026								
Less than $15,000	-192	103	-317	95	-40	-208	-23	198
$15,000 to $24,999	-288	37	-216	17	-40	-176	-32	122
$25,000 to $34,999	-22	107	-238	92	-47	-152	-8	224
$35,000 to $49,999	-643	44	-429	5	-129	-279	-44	189
$50,000 to $74,999	1,384	314	-101	485	66	-235	327	528
$75,000 to $99,999	1,281	167	-32	432	222	-113	332	273
$100,000-$149,999	4,048	201	523	1,399	658	281	614	372
$150,000-$199,999	2,278	56	403	596	458	243	330	192
$200,000+	1,286	25	90	481	184	59	282	165
Total	**9,132**	**1,054**	**-317**	**3,602**	**1,332**	**-580**	**1,778**	**2,263**
Median Income	**$6,649**	**$2,037**	**$7,024**	**$6,520**	**$7,138**	**$6,284**	**$6,982**	**$4,278**

Sources: ESRI; US Census Bureau; Maxfield Research and Consulting LLC

Median Income by Race

Table D-8 on the following page shows 2021 income by race data for the Downtown Area, Core Neighborhoods, the City of Fargo and the Fargo-Moorhead Metro Area from the U.S. Census Bureau American Community Survey and adjusted to current estimates by Maxfield Research. This data indicates the groups that may be benefitted the most by affordable housing options. The following are key findings from the Table.

- In 2021, "White Alone" has the highest median income in the Fargo-Moorhead Metro Area at $68,111 followed by "Asian" at $65,163. Except for "Native Hawaiian/Other Pacific Islander" that had significantly low median incomes at $8,385, the "American Indian/Alaska Native" and "Black or African American" have by comparison, the lowest median incomes in the Metro Area at $34,636 and $35,012, respectively.

- In the Downtown Area, "Asian" and "Two or More Races" are estimated to have the highest median household incomes with $74,678 and $72,303, respectively. These races account for an estimated 5% of the total households in the Downtown Area. "Black or African American" has a considerably lower median income at an estimated $12,240 while "White Alone" was the next lowest at $41,047.

- "White Alone" and "Black or African American" had higher incomes in the Core Neighborhoods than compared to the Downtown Area but were still the lowest among the races at an estimated $53,720 and $23,668, respectively. "American Indian/Alaska Native" had the highest in the Core Neighborhoods with incomes of $81,204 but consisting of only 1% of the total households.

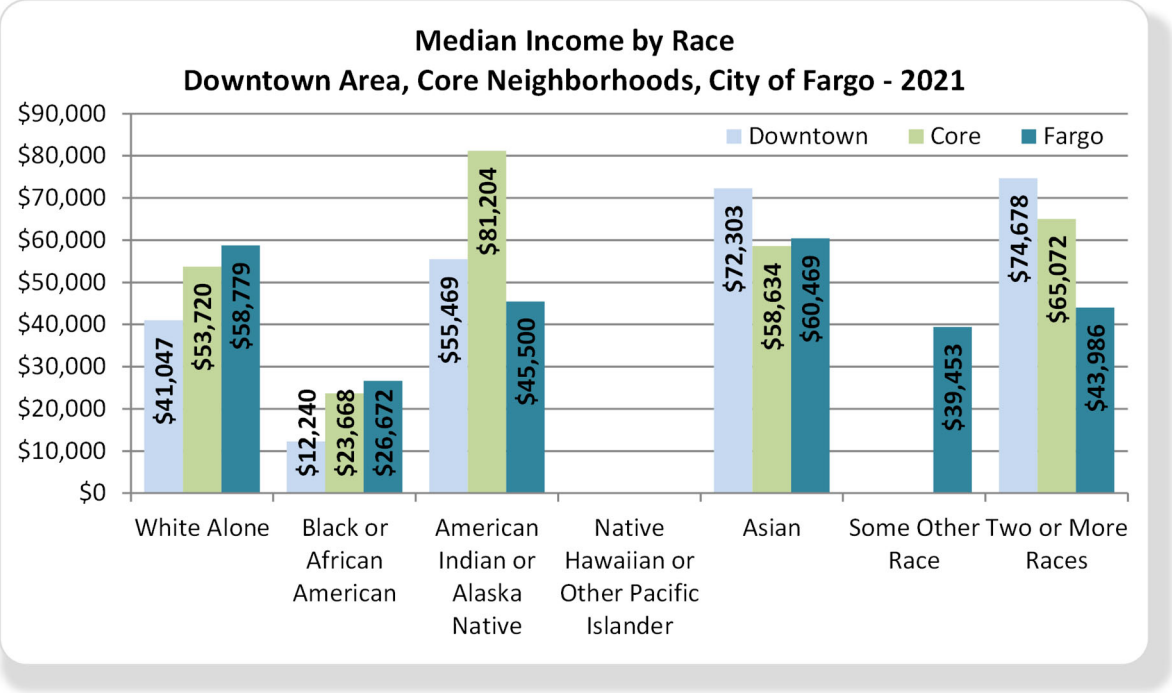


TABLE D-8
MEDIAN INCOME BY RACE
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2021 ACS

	Downtwon Area		Core Neighborhoods		City of Fargo		F-M Metro Area	
Race	Income	% of HH	Income	% of HH	Income	% of HH	Income	% of HH
White Alone	$41,047	88.2%	$53,720	84.8%	$58,779	87.4%	$68,111	90.4%
Black or African American	$12,240	5.2%	$23,668	9.2%	$26,672	6.2%	$35,012	4.5%
American Indian/ Alaska Native	$55,469	1.4%	$81,204	1.1%	$45,500	1.1%	$34,636	1.0%
Asian	$72,303	2.7%	$58,634	1.2%	$60,469	2.7%	$65,163	2.0%
Native Hawaiian/Other Pacific Islander	n/a	0.0%	n/a	0.0%	n/a	0.0%	$8,385	0.1%
Some Other Race	n/a	0.0%	n/a	0.0%	$39,453	0.3%	$49,958	0.4%
Two or More Races	$74,678	2.5%	$65,072	3.8%	$43,986	2.3%	$46,783	1.7%

Source: U.S. Census American Community Survey (5-year estimate 2015-2019); Maxfield Research & Consulting, LLC

Tenure by Age of Householder

Table D-9 shows 2021 tenure data for each of the submarkets in the Fargo Study Area from the U.S. Census Bureau. This data is useful in determining demand for certain types of housing since housing preferences change throughout an individual's life cycle. The following are key findings from Table D-9.

- Overall, the City of Fargo has a higher proportion of renter households (56%) than owner households (44%), most likely due to the number of colleges and universities in the area. By comparison, the Fargo-Moorhead Metro Area flip flops with a higher percentage of owner households (56%) than renter (44%) as more households own as you expand further away from the core cities where most rental developments are located.

- In 2021, it is estimated that 70% of all households in the Downtown Area rented their housing which is an increase of 2.5% from the Census figure in 2010 (67.5%). The renter households are much higher than the Core Neighborhoods (52%), the City of Fargo (56%), and the Fargo-Moorhead MSA (44%).

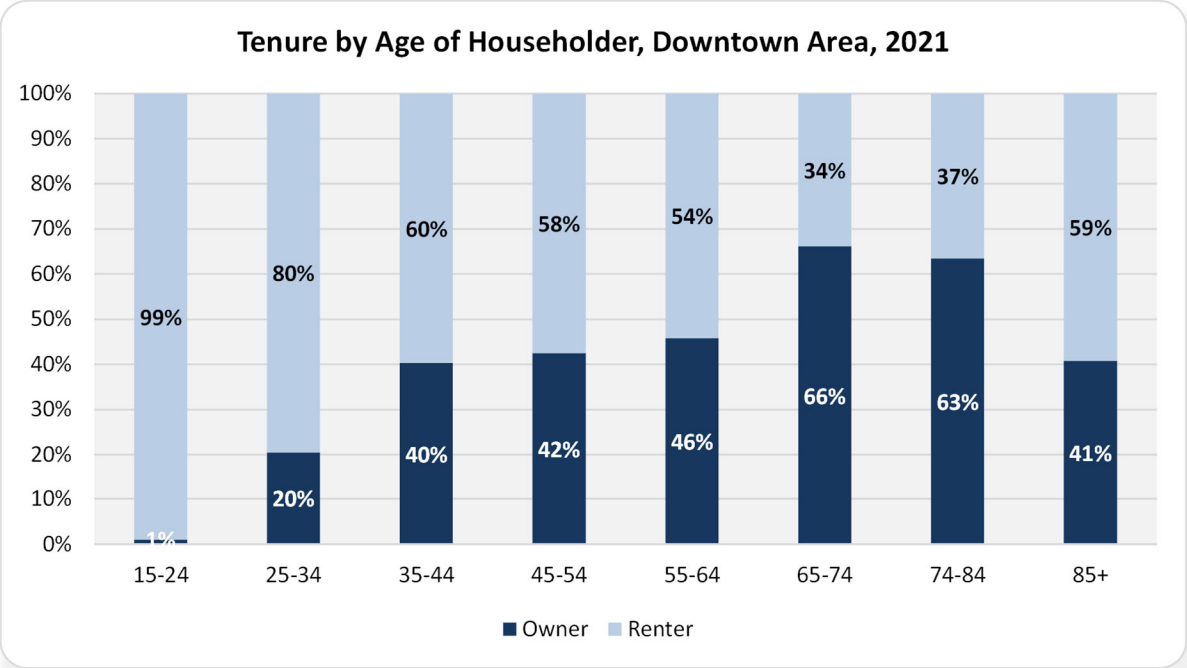
- As households progress through their life cycle, housing needs change. Typically, the proportion of renter households decreases as households age out of their young-adult years. This pattern is apparent in the City of Fargo along with the Core Neighborhoods and Downtown Area. As shown in the City of Fargo, an estimated 95.8% of households under age 25, 70% of age 25 to 34 households and 60% of 85 and older households rent in 2021.

- The Downtown Area, by comparison, has a significantly greater proportion of renters compared to the Core Neighborhoods, the City of Fargo and the Metro Area. In all age groups under age 65, more than 50% of households are renters in 2021. Overall, 75% of those age 65 and under are renters in the Downtown Area.

TABLE D-9
TENURE BY AGE OF HOUSEHOLDER
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2010 and 2021

		DOWNTOWN AREA				CORE NEIGHBORHOODS				CITY OF FARGO				FARGO-MOORHEAD METRO AREA			
		2010		2021		2010		2021		2010		2021		2010		2021	
Age		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
15-24	Own	87	4.6	24	1.0	245	6.4	108	2.8	409	5.5	345	4.2	914	8.7	941	8.1
	Rent	1,806	95.4	2,312	99.0	3,612	93.6	3,771	97.2	7,007	94.5	7,906	95.8	9,550	91.3	10,744	91.9
	Total	**1,893**	**100.0**	**2,336**	**100.0**	**3,857**	**100.0**	**3,879**	**100.0**	**7,416**	**100.0**	**8,251**	**100.0**	**10,464**	**100.0**	**11,685**	**100.0**
25-34	Own	480	25.6	461	20.5	1,682	34.7	1,895	31.4	3,655	33.6	4,128	29.6	8,348	46.1	9,718	41.7
	Rent	1,396	74.4	1,792	79.5	3,160	65.3	4,135	68.6	7,208	66.4	9,826	70.4	9,776	53.9	13,592	58.3
	Total	**1,876**	**100.0**	**2,253**	**100.0**	**4,842**	**100.0**	**6,030**	**100.0**	**10,863**	**100.0**	**13,954**	**100.0**	**18,124**	**100.0**	**23,310**	**100.0**
35-44	Own	447	39.8	439	40.3	1,899	55.8	2,024	53.4	3,956	56.3	4,951	53.3	9,681	67.8	12,353	66.6
	Rent	675	60.2	650	59.7	1,503	44.2	1,768	46.6	3,070	43.7	4,339	46.7	4,604	32.2	6,187	33.4
	Total	**1,122**	**100.0**	**1,089**	**100.0**	**3,402**	**100.0**	**3,791**	**100.0**	**7,026**	**100.0**	**9,290**	**100.0**	**14,285**	**100.0**	**18,540**	**100.0**
45-54	Own	577	46.4	491	42.5	2,637	63.7	2,237	64.0	4,834	62.6	4,488	58.4	11,381	72.3	10,851	68.9
	Rent	666	53.6	665	57.5	1,502	36.3	1,257	36.0	2,889	37.4	3,197	41.6	4,352	27.7	4,900	31.1
	Total	**1,243**	**100.0**	**1,156**	**100.0**	**4,139**	**100.0**	**3,494**	**100.0**	**7,723**	**100.0**	**7,685**	**100.0**	**15,733**	**100.0**	**15,751**	**100.0**
55-64	Own	599	52.9	564	45.8	2,719	70.8	2,609	66.3	4,457	68.2	4,977	60.6	9,931	76.0	11,584	71.1
	Rent	534	47.1	668	54.2	1,119	29.2	1,325	33.7	2,082	31.8	3,240	39.4	3,135	24.0	4,718	28.9
	Total	**1,133**	**100.0**	**1,232**	**100.0**	**3,838**	**100.0**	**3,934**	**100.0**	**6,539**	**100.0**	**8,216**	**100.0**	**13,066**	**100.0**	**16,301**	**100.0**
65-74	Own	251	51.3	588	66.1	1,363	71.6	2,249	77.7	2,157	66.6	3,731	69.4	5,112	75.5	8,022	76.0
	Rent	238	48.7	301	33.9	540	28.4	646	22.3	1,083	33.4	1,643	30.6	1,661	24.5	2,539	24.0
	Total	**489**	**100.0**	**889**	**100.0**	**1,903**	**100.0**	**2,896**	**100.0**	**3,240**	**100.0**	**5,374**	**100.0**	**6,773**	**100.0**	**10,561**	**100.0**
75-84	Own	187	51.7	225	63.4	1,013	67.8	971	69.5	1,519	57.7	1,671	61.5	3,399	65.3	3,618	65.2
	Rent	175	48.3	130	36.6	482	32.2	425	30.5	1,112	42.3	1,047	38.5	1,809	34.7	1,929	34.8
	Total	**362**	**100.0**	**355**	**100.0**	**1,495**	**100.0**	**1,396**	**100.0**	**2,631**	**100.0**	**2,717**	**100.0**	**5,208**	**100.0**	**5,548**	**100.0**
85+	Own	64	36.4	72	40.8	320	46.3	488	59.6	446	33.0	692	39.6	1,033	40.9	1,575	47.5
	Rent	112	63.6	104	59.2	371	53.7	331	40.4	907	67.0	1,054	60.4	1,492	59.1	1,737	52.5
	Total	**176**	**100.0**	**176**	**100.0**	**691**	**100.0**	**819**	**100.0**	**1,353**	**100.0**	**1,746**	**100.0**	**2,525**	**100.0**	**3,312**	**100.0**
TOTAL	Own	2,692	32.5	2,863	30.2	11,878	49.1	12,581	47.9	21,433	45.8	24,982	43.6	49,799	57.8	58,663	55.9
	Rent	5,602	67.5	6,622	69.8	12,289	50.9	13,658	52.1	25,358	54.2	32,252	56.4	36,379	42.2	46,346	44.1
	Total	**8,294**	**100.0**	**9,485**	**100.0**	**24,167**	**100.0**	**26,239**	**100.0**	**46,791**	**100.0**	**57,234**	**100.0**	**86,178**	**100.0**	**105,009**	**100.0**

Sources: U.S. Census Bureau; US Census (American Community Survey; 5-Year Estimate); Maxfield Research and Consulting LLC



- As mentioned previously, local universities and colleges contribute to the high number of renters in the area and specifically in the under 25 and 25 to 34 age groups as 99% and 79.5% of households rent, respectively in the Downtown Core. Renters remain high as people age but decline somewhat with each successive age group including the 35 to 44 age group (60%), 45 to 54 (57.5%) and 55 to 64 (54%).

- The greatest number of renters in the Downtown Area in 2021 is the Under 25 age group with an estimated 2,312 renter households (24% of all renter households) and is followed by the 24 to 34 age group with 1,792 renter households (19%). The lowest number of renter households occurs in the over 85 age group with only 104 renter households (1% of total renters) in the Downtown Area. The 65 and older age cohort accounts for 6% of the total renter households (535 households) in the Downtown Area.

Tenure by Race

Table D-10 shows 2021 tenure by race data for the Downtown Area, Core Neighborhoods, the City of Fargo and the Fargo-Moorhead Metro Area from the American Community Survey and adjusted to current estimates. The following are key findings from the Table.

- It is estimated that “White Alone” households account for 83% of total households and 78% of renter households in the Downtown Area in 2021. In the “White Alone” households, 65% are estimated to be renters.

- Renters consist of an estimated 99% for households that are "Black or African American Alone" which accounts for an estimated 9% of the total households and 13% of the renter households in the Downtown Area.

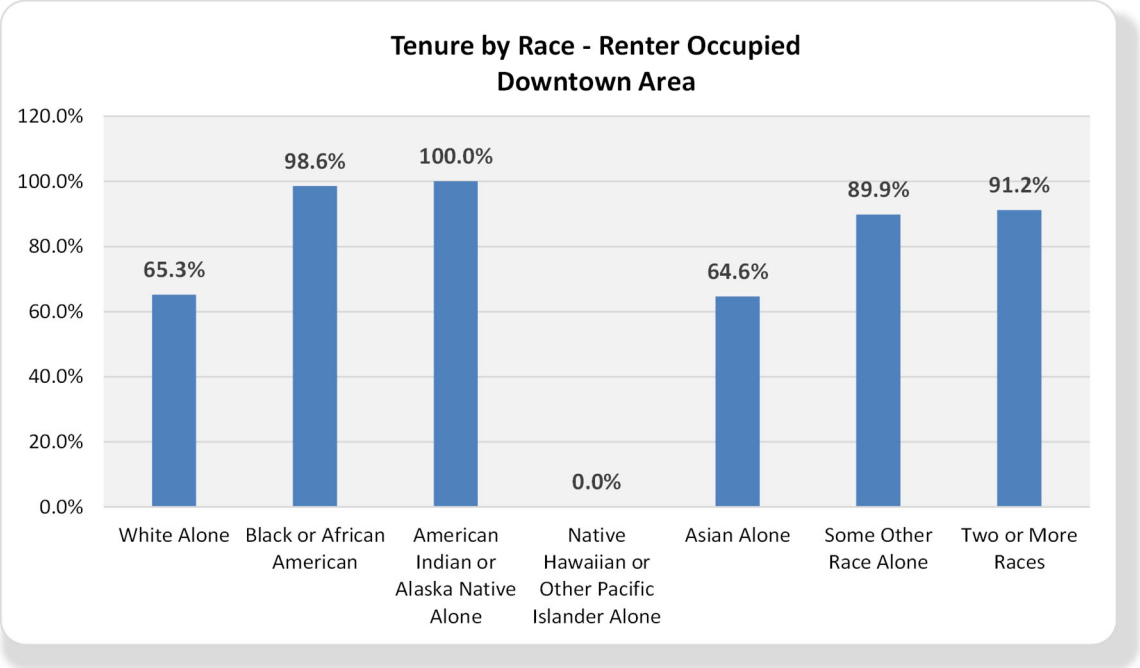


TABLE D-10
TENURE BY RACE
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2021

	White Alone	Black or African American Alone	American Indian or Alaska Native Alone	Native Hawaiian or Other Pacific Isander Alone	Asian Alone	Some Other Race Alone	Two or More Races
Downtown Area							
Total	7,903	853	105	0	109	164	350
Owned Occupied	2,745	12	0	0	39	17	31
Renter Occupied	5,158	841	105	0	71	147	319
% Renter	65.3%	98.6%	100.0%	0.0%	64.6%	89.9%	91.2%
Core Neighborhoods							
Total	22,933	1,359	371	0	694	232	650
Owned Occupied	12,134	49	37	0	190	32	66
Renter Occupied	10,799	1,311	334	0	505	199	584
% Renter	47.1%	96.4%	90.1%	0.0%	72.7%	86.0%	89.9%
City of Fargo							
Total	49,882	3,537	619	0	1,564	319	1,312
Owned Occupied	23,903	146	88	0	379	87	319
Renter Occupied	25,979	3,390	531	0	1,186	232	993
% Renter	52.1%	95.9%	85.8%	0.0%	75.8%	72.8%	75.7%
Fargo-Moorhead MSA							
Total	94,733	4,727	1,001	71	2,072	636	1,768
Owned Occupied	56,721	396	135	3	617	292	538
Renter Occupied	38,012	4,331	866	68	1,455	344	1,230
% Renter	40.1%	91.6%	86.5%	95.6%	70.2%	54.1%	69.6%

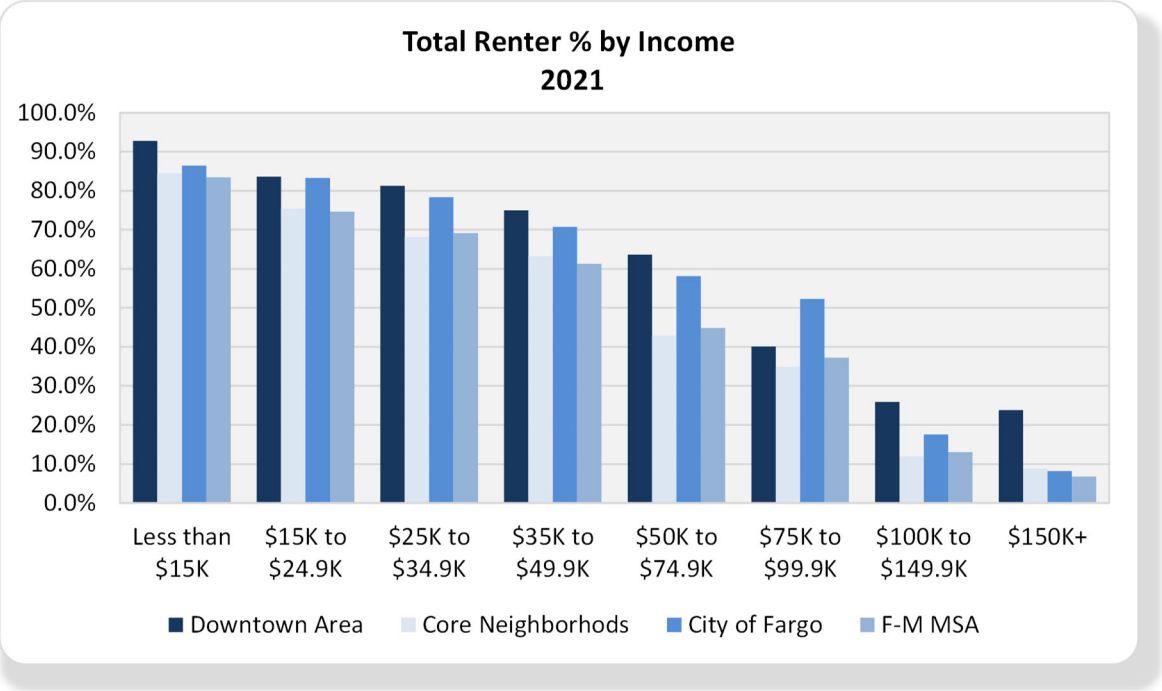
Source: U.S. Census (Amercian Community Survey; 5-Year Estimate), Maxfield Research & Research, LLC

- Among all other races, which accounts for 8% of the total population in the Downtown Area, 100% of "American Indian or Alaska Native Alone" households rent, 65% of "Asian Alone" households, 90% of "Some Other Race Alone," and 91% of "Two or More Races" households rent in 2021.

Tenure by Household Income

Table D-11 shows household tenure by income for the Downtown Area, Core Neighborhoods, the City of Fargo, and the Fargo-Moorhead Metro Area in 2021. Data is from the American Community Survey and adjusted to current year estimates. Household tenure information is important to assess the propensity for owned and/or rented housing options based on household affordability. As stated earlier, the Department of Housing and Urban Development determines affordable housing as not exceeding 30% of the household's income. The higher the income, the lower percentage a household typically allocates to housing. Many lower income households, as well as many young and senior households, spend more than 30% of their income on housing, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income.

- Typically, lower income households rent their housing in higher proportions and as income increases, so does the rate of homeownership. This can be seen in the Downtown Area in 2021, where the rental rate steadily declines from 93% of households with incomes below $15,000 to 24% of households with incomes above $150,000. In the Core Neighborhoods, the proportion of households renting follows a similar pattern as 84.5% rent with an income less than $15,000 to 9% for households with an income over $150,000.



- Households with incomes below $15,000 are typically a market for deep subsidy rental housing while shallow subsidy rental housing tends to attract households with incomes of $15,000 to $40,000 due to the income and rent requirements.

	<$15,000	$15,000-$40,000
Downtown Area	28%	39%
Core Neighborhoods	24%	38%
City of Fargo	17%	34%
Fargo-Moorhead MSA	18%	33%

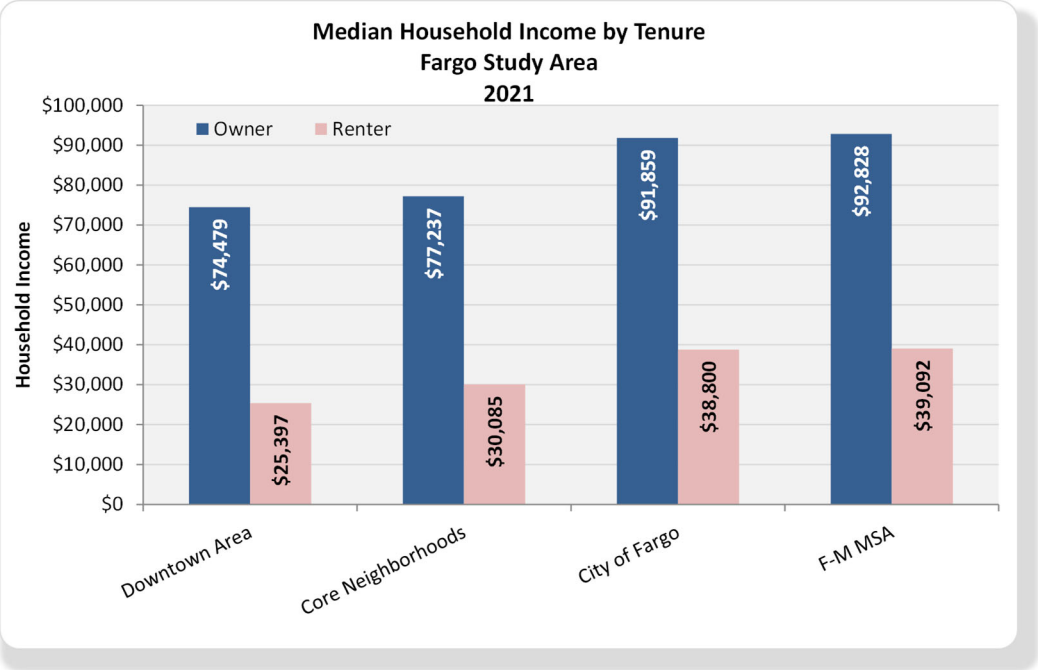
- A portion of renter households, often referred to as "lifestyle renters," are financially able to own a home but choose to rent. Lifestyle renters typically have household incomes above $50,000. In the PMA, an estimated 40.2% of renters have incomes of $50,000 or greater.

TABLE D-11
TENURE BY HOUSEHOLD INCOME
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2021

	Downtown Area				Core Neighborhoods			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	143	7.2%	1,844	92.8%	606	15.5%	3,302	84.5%
$15,000 to $24,999	282	16.4%	1,438	83.6%	812	24.5%	2,500	75.5%
$25,000 to $34,999	189	18.7%	823	81.3%	870	31.8%	1,864	68.2%
$35,000 to $49,999	313	25.0%	938	75.0%	1,392	36.8%	2,391	63.2%
$50,000 to $74,999	519	36.4%	908	63.6%	2,620	57.1%	1,969	42.9%
$75,000 to $99,999	598	59.9%	400	40.1%	2,110	65.1%	1,132	34.9%
$100,000 to $149,999	439	74.1%	153	25.9%	2,422	88.0%	330	12.0%
$150,000+	379	76.2%	119	23.8%	1,748	91.2%	169	8.8%
Total	**2,863**		**6,622**		**12,581**		**13,658**	
Median Household Income	**$74,479**		**$25,397**		**$77,237**		**$30,085**	

	City of Fargo				F-M Metro Area			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	857	13.5%	5,475	86.5%	1,620	16.5%	8,176	83.5%
$15,000 to $24,999	959	16.7%	4,796	83.3%	2,305	25.4%	6,774	74.6%
$25,000 to $34,999	1,196	21.7%	4,326	78.3%	2,662	30.9%	5,963	69.1%
$35,000 to $49,999	2,312	29.3%	5,589	70.7%	4,926	38.8%	7,783	61.2%
$50,000 to $74,999	4,357	41.9%	6,039	58.1%	10,603	55.1%	8,631	44.9%
$75,000 to $99,999	3,822	47.7%	4,188	52.3%	10,068	62.7%	5,979	37.3%
$100,000 to $149,999	5,944	82.4%	1,268	17.6%	14,340	86.9%	2,155	13.1%
$150,000+	5,471	91.9%	485	8.1%	12,138	93.2%	887	6.8%
Total	**24,916**		**32,167**		**58,663**		**46,346**	
Median Household Income	**$91,859**		**$38,800**		**$92,828**		**$39,092**	

Sources: U.S. Census Bureau (American Community Survey; 5-Year Estiamte); Maxfield Research and Consulting LLC



- Median incomes for renter households were less than half of the median incomes of owner households in the Fargo Study Area. The median income for owner households in the Downtown Area was $74,479 compared to a renter median income of $25,397.

- Renter households with incomes between $34,900 (the maximum income limit for a one-person household at 50% AMI) and $59,820 (the maximum income limit for a four-person household at 60% AMI) comprise an estimated 23% of renter households in the PMA. Renter households with incomes below $50,000 comprise 60% of PMA renter households. An estimated 18% of renter households in the PMA have incomes below $15,000.

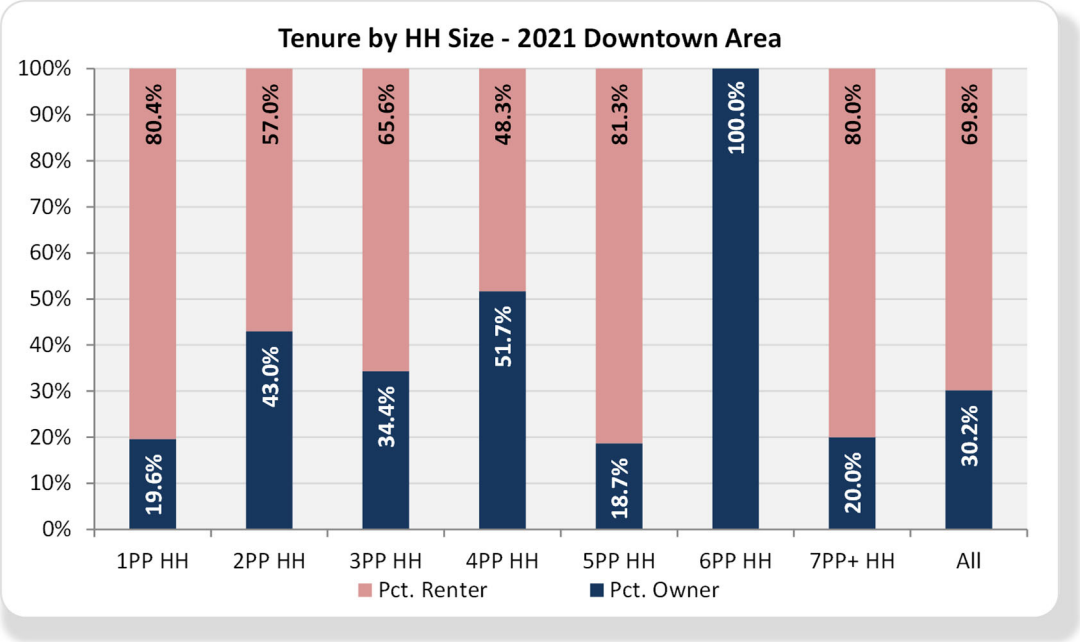
- Based on a median household income of $25,397, a Downtown Area renter household could afford a maximum monthly rent of $634 before being cost-burdened. An average renter household in Core Neighborhoods and the City of Fargo could afford a monthly rent of $752 and $970 respectively, before being cost-burdened.

Tenure by Household Size

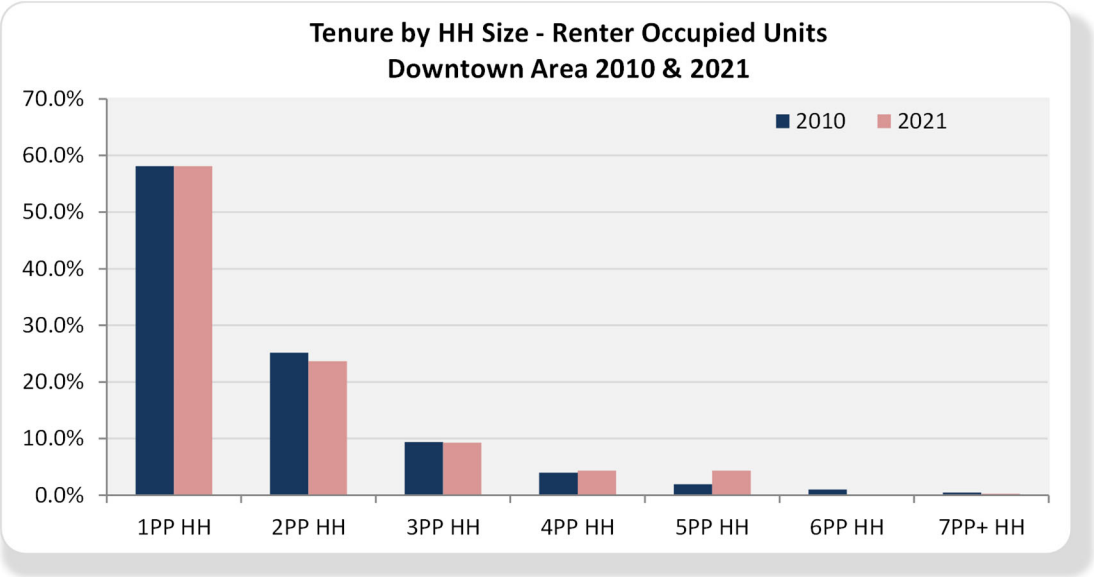
Table D-12 shows the distribution of households by size and tenure in the Downtown Area, Core Neighborhoods, City of Fargo, and the Fargo-Moorhead Metro Area in 2010 and 2021. This data is useful in that it sheds insight into the number of units by unit type that may be most needed in Study Area.

- Household size for renters tends to be smaller than for owners. This trend is a result of the typical market segments for rental housing, including households that are younger and are less likely to be married with children as well as older adults and seniors who choose to

downsize from their single-family homes. In 2021, 58% of all renter households in the Downtown Area were estimated to be living alone.



- An estimated 82% of renter households in the Downtown Area in 2021 have either one or two people. One -person households and two-person households that are a couple would primarily seek one-bedroom units. Two-person households that consist of a parent and child or roommate would primarily seek two-bedroom units.



- By comparison, one-person and two-person renter households in 2021 in the Core Neighborhoods account for 78% of the total renters, 77% in the City of Fargo, and 76% in the Fargo -Moorhead Metro Area.

TABLE D-12
TENURE BY HOUSEHOLD SIZE
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2010 & 2021

	Downtown Area								Core Neighborhoods							
	2010				2021				2010				2021			
	Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied	
Size	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
1PP Household	781	29.0%	3,257	58.1%	938	32.8%	3,849	58.1%	2,968	25.0%	6,471	52.7%	3430	27.3%	7,305	53.5%
2PP Household	1,017	37.8%	1,410	25.2%	1184	41.4%	1,568	23.7%	4,682	39.4%	3,483	28.3%	5062	40.2%	3,369	24.7%
3PP Household	392	14.6%	526	9.4%	321	11.2%	613	9.3%	1,855	15.6%	1,345	10.9%	1740	13.8%	1,713	12.5%
4PP Household	324	12.0%	223	4.0%	307	10.7%	287	4.3%	1,547	13.0%	596	4.8%	1683	13.4%	689	5.0%
5PP Household	108	4.0%	107	1.9%	66	2.3%	288	4.3%	589	5.0%	253	2.1%	531	4.2%	457	3.3%
6PP Household	41	1.5%	54	1.0%	43	1.5%	0	0.0%	167	1.4%	91	0.7%	94	0.7%	47	0.3%
7PP+ Household	29	1.1%	25	0.4%	4	0.2%	18	0.3%	70	0.6%	50	0.4%	40	0.3%	78	0.6%
Total	**2,692**	100.0%	**5,602**	100.0%	**2,863**	100.0%	**6,622**	100.0%	**11,878**	100.0%	**12,289**	100.0%	**12,581**	100.0%	**13,658**	100.0%

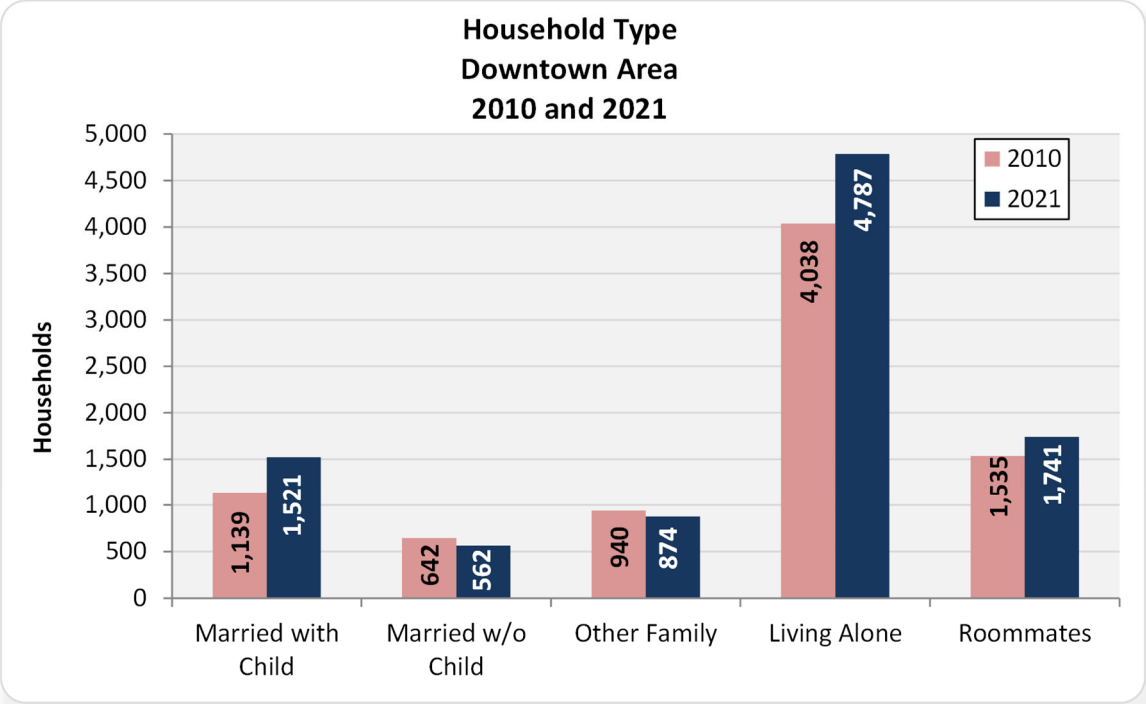
	City of Fargo								Fargo-Moorhead MSA							
	2010				2021				2010				2021			
	Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied	
Size	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.
1PP Household	4,749	22.2%	12,390	48.9%	5,898	23.7%	14,914	46.4%	9,700	19.5%	17,384	47.8%	11,809	20.1%	20,947	45.2%
2PP Household	8,257	38.5%	7,857	31.0%	9,621	38.6%	9,799	30.5%	18,950	38.1%	10,815	29.7%	22,415	38.2%	14,377	31.0%
3PP Household	3,540	16.5%	2,947	11.6%	3,933	15.8%	4,287	13.3%	8,402	16.9%	4,385	12.1%	9,213	15.7%	6,078	13.1%
4PP Household	3,226	15.1%	1,349	5.3%	3,477	14.0%	1,651	5.1%	8,125	16.3%	2,300	6.3%	9,590	16.3%	2,629	5.7%
5PP Household	1,207	5.6%	512	2.0%	1,428	5.7%	979	3.0%	3,350	6.7%	930	2.6%	3,981	6.8%	1,365	2.9%
6PP Household	318	1.5%	209	0.8%	360	1.4%	423	1.3%	873	1.8%	376	1.0%	1,111	1.9%	567	1.2%
7PP+ Household	136	0.6%	94	0.4%	200	0.8%	114	0.4%	399	0.8%	189	0.5%	544	0.9%	382	0.8%
Total	**21,433**	100.0%	**25,358**	100.0%	**24,916**	100.0%	**32,167**	100.0%	**49,799**	100.0%	**36,379**	100.0%	**58,663**	100.0%	**46,346**	100.0%

Sources: U.S. Census Bureau; US Census (American Community Survey; 5-Year Estimate)Maxfield Research & Consulting, LLC

Household Type

Table D-13 shows a breakdown of the type of households present in the Downtown Area, Core Neighborhoods, City of Fargo, and the Fargo-Moorhead Metro Area in 2010 and 2021. Data for 2010 is obtained from the Decennial Census, while the 2021 data is based on the 2015-2019 American Community Survey and adjusted by Maxfield Research to reflect current year household estimates. Shifting household types can have an impact on the demand for various housing products.

- Changes in non-family households (households living alone and households composed of unrelated roommates) usually drive demand for rental housing.
- Other family households, defined as a male or female householder with no spouse present (typically single-parent households), often require affordable housing.

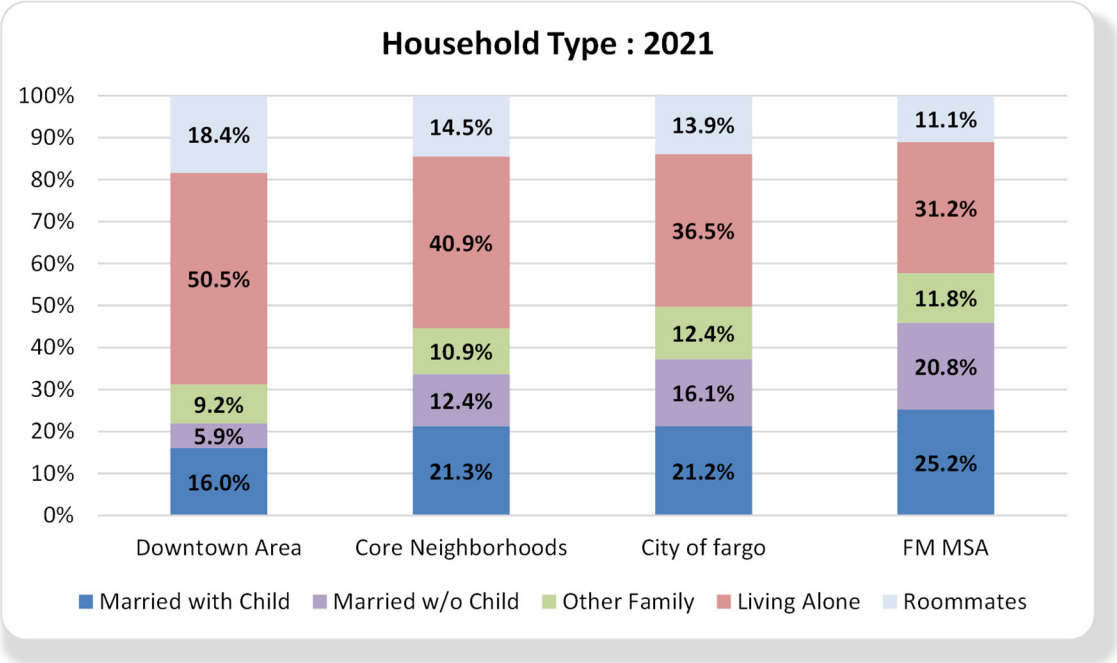


- "Non-Family" households made up an estimated 69% of all households in the Downtown Area in 2021, increasing 2% from 2010. In the Core Neighborhoods, non-family households accounted for an estimated 55% of the total while in the City of Fargo and the Fargo-Moorhead Metro Area, they accounted for 50%. The local colleges and universities are a strong contributor to these high proportions.

- In the Downtown Area, "Non-Family" households grew by an estimated 32% compared to 25% in the Core Neighborhoods, 42% in the City of Fargo, and 41% in the Fargo-Moorhead Metro Area.

- Households "Living Alone" is the most common type in the Downtown Area, representing an estimated 50.5% of all households in 2021. By comparison, households living alone is also the highest percentage group in the Core Neighborhoods (41%), the City of Fargo (36.5%) the Fargo-Moorhead Metro Area (36.5%).

- The second largest household group in the Downtown Area are "Roommate" households which comprise of an estimated 18% of all households in 2021. "Married Couple Families without Children" comprise the highest group estimated at 21% in the Core Neighborhoods, City of Fargo and the Fargo-Moorhead Metro Area.



- Married couple families without children are generally made up of younger couples that have not had children and older couples with adult children that have moved out of the home. Between 2010 and 2021, "Married without Children" households experienced the largest percentage growth (33.5%) in the Downtown Area.

- Other families include single-parents and unmarried couples with children. With only one income, single-parent families are most likely to need affordable or modest price housing, both rental and for-sale. "Other Family" households are estimated to have experienced a decline of 7% in the Downtown Area from 2010 to 2021. This is likely due to a recent increase in the development of apartments that target singles, couples and roommates rather than households with children.

- While "Other Family" households is estimated to have decreased in the Downtown Area and the Core Neighborhoods, this type grew by 21% in the City of Fargo and 14% in the Metro Area from 2010 to 2021.

TABLE D-13
HOUSEHOLD TYPE
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, F-M METRO AREA
2010 & 2021

			Family Households						Non-Family Households			
	Total HH's		Married w/o Child		Married w/ Child		Other *		Living Alone		Roommates	
	2010	2021	2010	2021	2010	2021	2010	2021	2010	2021	2010	2021
Number of Households												
Downtown Area	8,294	9,485	1,139	1,521	642	562	940	874	4,038	4,787	1,535	1,741
Core Neighborhoods	24,167	26,239	5,274	5,577	3,156	3,251	2,884	2,870	9,439	10,735	3,414	3,805
City of Fargo	**46,791**	**57,083**	**9,996**	**12,086**	**7,223**	**9,171**	**5,856**	**7,103**	**17,139**	**20,812**	**6,577**	**7,912**
Fargo-Moorhead Metro	**86,178**	**105,009**	**21,608**	**26,418**	**16,973**	**21,804**	**10,820**	**12,381**	**27,084**	**32,756**	**9,693**	**11,650**
Percent of Total												
Downtown Area	100%	100%	13.7%	16.0%	7.7%	5.9%	11.3%	9.2%	48.7%	50.5%	18.5%	18.4%
Core Neighborhoods	100%	100%	21.8%	21.3%	13.1%	12.4%	11.9%	10.9%	39.1%	40.9%	14.1%	14.5%
City of Fargo	**100.0%**	**100.0%**	**21.4%**	**21.2%**	**15.4%**	**16.1%**	**12.5%**	**12.4%**	**36.6%**	**36.5%**	**14.1%**	**13.9%**
Fargo-Moorhead Metro	**100.0%**	**100.0%**	**25.1%**	**25.2%**	**19.7%**	**20.8%**	**12.6%**	**11.8%**	**31.4%**	**31.2%**	**11.2%**	**11.1%**

* Single-parent families, unmarried couples with children.

Sources: U.S. Census Bureau; US Census (American Community Survey; 5-Year Estimates); Maxfield Research & Consulting, LLC

Employment Trends

Employment characteristics are significant components in assessing housing needs in any given market area. These trends are important to consider since employment growth often fuels household growth.

Typically, households prefer to live near work for convenience, which is a primary factor in choosing a housing location. This preference is particularly true among renters. Young adults entering the workforce, a primary target market for rental housing, often place great value on living near employment, education, shopping, and entertainment.

Although employment growth often parallels population growth, it is tied more strongly to transportation access. Cities with interstate access and intra- and inter-metro transportation connections attract more businesses and post higher employment gains.

Covered Employment by Industry

The following table E-1 displays information on the employment and wage situation in Cass County and the Fargo-Moorhead Metro Area. Covered employment data is calculated as an annual average and *reveals the number of jobs in the submarket,* which are covered by unemployment insurance. Most farm jobs, self-employed persons and some other types of jobs are not covered by unemployment insurance and excluded from the data. The data is from the U.S. Bureau of Labor Statistics.

Fargo-Moorhead MSA

- As illustrated in the chart on the following page, the MSA's employment concentrations were highest in the Trade, Transportation, and Utilities and Education and Health Services industries.

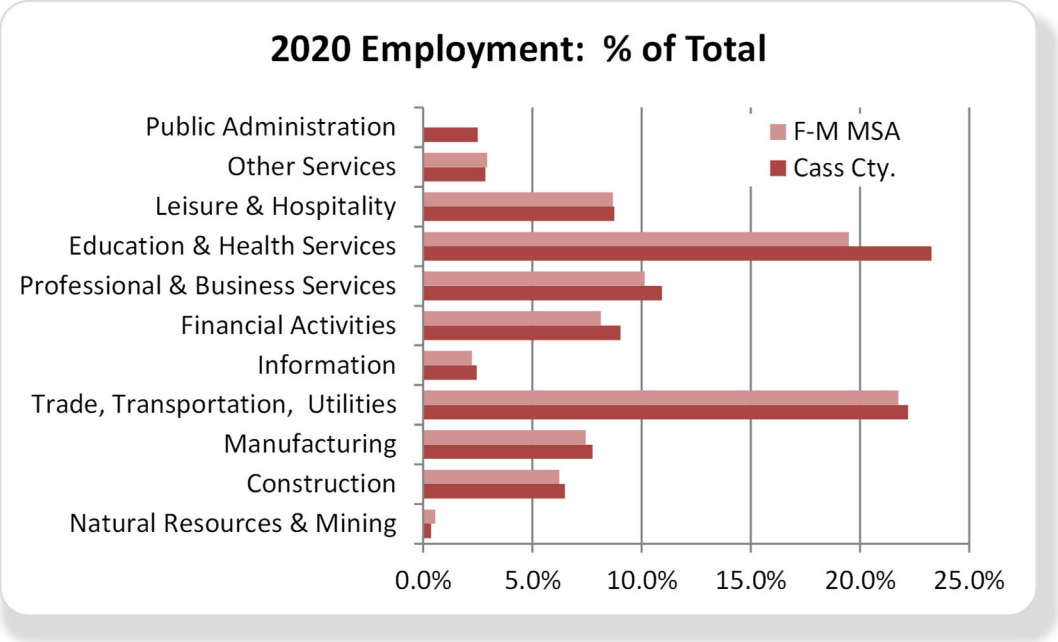
- The Trade, Transportation, and Utilities industry was the largest employment sector in the MSA, providing 29,115 jobs in 2020 (22% of the total). The Education and Health Services sector was the second largest sector with 26,074 workers (19.5% of the total jobs).

- Overall, the Fargo-Moorhead MSA increased in employment by 65% from 2015 to 2019 with over half of the industries growing over the last five years. Between 2015 and 2019 the largest growth and catalyst for growth in the MSA occurred within the Education & Health Services industry (5,794 jobs for a growth of 832%). Leisure & Hospitality also experienced significant gains increasing by 539 jobs (86%).

TABLE E-1
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
CASS COUNTY AND THE FARGO-MOORHEAD MSA

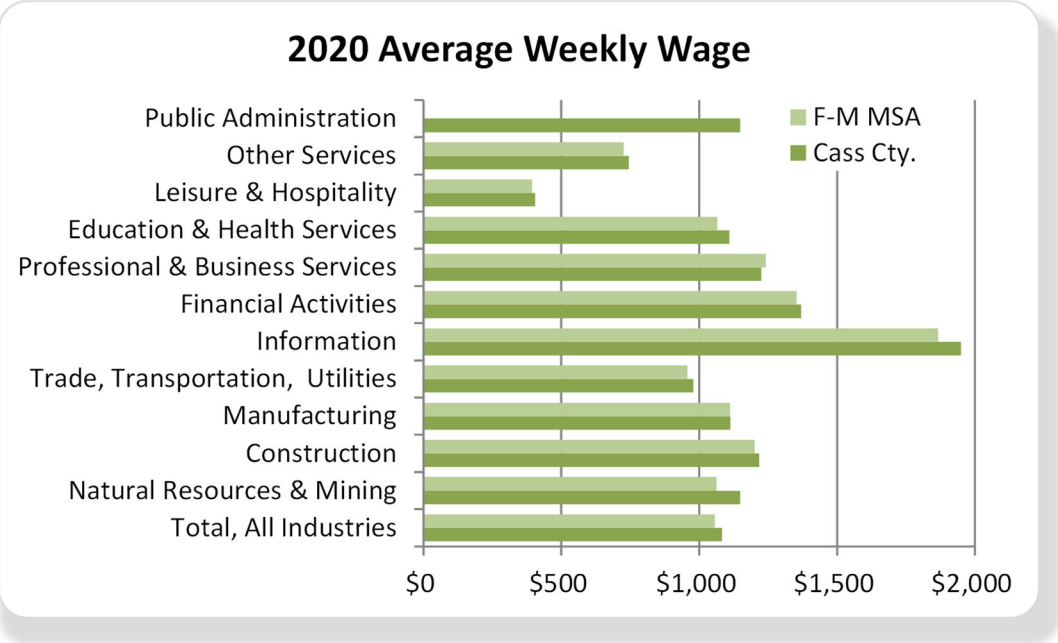
Industry	2015			2019			2020			Change 2015 - 2019				Change 2019 - 2020			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %	Employment #	Employment %	Wage #	Wage %
Cass County																	
Total, All Industries	**6,857**	**115,726**	**$917**	**7,387**	**120,149**	**$1,008**	**7,601**	**115,408**	**$1,083**	**4,423**	**64.5%**	**$91**	**9.9%**	**-4,741**	**-3.9%**	**$75**	**0.1%**
Natural Resources & Mining	78	356	$1,177	93	396	$1,049	94	421	$1,148	40	51.3%	($128)	-10.9%	25	6.3%	$99	25.0%
Construction	855	8,436	$1,073	850	7,783	$1,201	848	7,487	$1,217	-653	-76.4%	$128	11.9%	-296	-3.8%	$16	0.2%
Manufacturing	226	8,891	$981	232	9,176	$1,050	232	8,935	$1,113	285	126.1%	$69	7.0%	-241	-2.6%	$63	0.7%
Trade, Transportation, Utilities	1,799	26,247	$843	1,851	26,106	$960	1,811	25,608	$979	-141	-7.8%	$117	13.9%	-498	-1.9%	$19	0.1%
Information	105	3,006	$1,410	107	2,904	$1,743	116	2,827	$1,949	-102	-97.1%	$333	23.6%	-77	-2.7%	$206	7.1%
Financial Activities	783	9,927	$1,097	830	10,355	$1,379	812	10,421	$1,370	428	54.7%	$282	25.7%	66	0.6%	($9)	-0.1%
Professional & Business Services	1,318	14,822	$1,057	1,668	12,850	$1,201	1,622	12,612	$1,225	-1,972	-149.6%	$144	13.6%	-238	-1.9%	$23	0.2%
Education & Health Services	554	21,357	$1,024	734	27,346	$1,083	669	26,856	$1,110	5,989	1081.0%	$59	5.8%	-490	-1.8%	$27	0.1%
Leisure & Hospitality	522	12,059	$327	589	12,585	$376	592	10,090	$405	526	100.8%	$49	15.0%	-2,495	-19.8%	$29	0.2%
Other Services	520	3,754	$574	506	3,416	$698	541	3,273	$745	-338	-65.0%	$124	21.6%	-143	-4.2%	$47	1.4%
Public Administration	77	2,697	$1,110	78	2,829	$1,246	77	2,876	$1,301	132	28.5%	$136	41.6%	47	1.7%	$55	4.9%
Fargo-Moorhead MSA																	
Total, All Industries	**8,169**	**134,241**	**$891**	**8,773**	**139,531**	**$980**	**9,004**	**133,822**	**$1,056**	**5,290**	**64.8%**	**$89**	**10.0%**	**-5,709**	**-4.1%**	**$76**	**0.1%**
Natural Resources & Mining	144	653	$1,131	179	697	$992	179	726	$1,063	44	30.6%	($139)	-12.3%	29	4.2%	$71	10.2%
Construction	1,018	9,203	$1,057	1,027	8,582	$1,181	1,029	8,331	$1,201	-621	-61.0%	$124	11.7%	-251	-2.9%	$20	0.2%
Manufacturing	271	9,932	$984	278	10,217	$1,053	281	9,941	$1,112	285	105.2%	$69	7.0%	-276	-2.7%	$59	0.6%
Trade, Transportation, Utilities	2,070	29,853	$814	2,078	29,721	$895	2,117	29,115	$957	-132	-6.4%	$81	10.0%	-606	-2.0%	$62	0.2%
Information	122	3,118	$1,388	125	3,050	$1,686	135	2,977	$1,866	-68	-55.7%	$298	21.5%	-73	-2.4%	$180	5.9%
Financial Activities	887	10,406	$1,082	927	10,815	$1,268	948	10,887	$1,354	409	46.1%	$186	17.2%	72	0.7%	$86	0.8%
Professional & Business Services	1,443	15,786	$1,063	1,752	13,866	$1,183	1,789	13,564	$1,241	-1,920	-133.1%	$120	11.3%	-302	-2.2%	$58	0.4%
Education & Health Services	697	20,905	$934	793	26,699	$1,010	885	26,074	$1,066	5,794	831.3%	$76	8.1%	-625	-2.3%	$56	0.2%
Leisure & Hospitality	629	13,946	$323	711	14,485	$367	715	11,610	$394	539	85.7%	$44	13.6%	-2,875	-19.8%	$27	0.2%
Other Services	661	4,324	$567	676	4,067	$676	700	3,900	$726	-257	-38.9%	$109	19.2%	-167	-4.1%	$50	1.2%
Public Administration	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Sources: U.S. Bureau of Labor and Statistics; Maxfield Research & Consulting, LLC



- The pandemic has had a strong effect on employment in 2020, erasing all the gains from 2015 to 2019. Nearly all the industries declined in employment over the year with the most notable job loss occurring in the Leisure & Hospitality industry (-2,875 jobs for a 20% decline) from 2019 to 2020. Trade, Transportation, Utilities also experienced a decrease, losing 606 jobs (-2%). Education and Health Services only lost 2% of employees over the year.

- Hiring occurred only in the Financial Activities sector (72 jobs for a less than 1% increase) and the Natural Resources & Mining also which grew by 4% (29 jobs).



- Although employment experienced a decline from 2019 to 2020 after consistent growth over the previous 5 years, the average weekly wage in the MSA has increased steadily even through the pandemic as growth of 18.5% occurred from 2015 to 2020. All employment sectors experienced growth from 13% to 34% in the average weekly wage except for the Natural Resource & Mining which declined $68 (-6%).

- A household earning the average weekly wage ($1,056) in the MSA would be able to afford an apartment unit renting for an estimated $1,373 per month to not exceed 30% of its monthly income on housing costs.

- The Leisure & Hospitality industry has the lowest wages in the MSA with an average weekly wage of $394 in 2020, followed by the Other Services sector at $726 per week.

- Based on an average weekly wage of $394, a household in the Leisure & Hospitality industry would only be able to afford an apartment renting for $512 per month to not exceed 30% of its monthly income on housing costs. A household earning $726 (Other Services) could afford rent of $944 per month utilizing 30% of their income which is the benchmark for affordability. Households in these industries would be candidates for affordable housing.

Commuting Patterns

Proximity to employment is often a primary consideration when choosing where to live, since transportation costs often account for a large proportion of households' budgets. Tables E-2 and E-3 highlight the commuting patterns of workers in each submarket located in the Downtown Area and the Core Neighborhoods in 2018 (the most recent data available), based on Employer-Household Dynamics data from the U.S. Census Bureau. Home Destination is defined as where workers live who work in the submarket, whereas Work destination is where workers are employed that live in the submarket. The data shows the top 10 locations and some Census Tracts located in the Downtown Area and Core Neighborhoods are likely represented in All Other Locations.

<u>Downtown Area</u>

- As Table E-2 illustrates, the top ten Census Tracts represent 61% of the Downtown Area employed residents work location. Of those, an estimated 14% of the residents in the Downtown Area work in the Downtown Area with 12% working in Census Tract 7 that accounts for the central area of Fargo's Downtown.

- Including the Core Neighborhoods, an estimated 33% of the Downtown Area residents work in the Census tracts that encompass the Core Neighborhoods.

- The top ten Census Tracts account for 37% of the home destination for those employed in the Downtown Area. The top home location for those employed in the Downtown Area was overwhelmingly Census Tract 405 with 16%. Census Tract 6 in the Downtown Area is where about 3% of the employed in the area live.

- An estimated 86% of workers in the Downtown Area live in ten miles of their place of employment which accounts for all of Fargo, West Fargo, and Moorhead.

TABLE E-2
COMMUTING PATTERNS
DOWNTOWN AREA
2018

Home Destination		
Place of Residence	**Count**	**Share**
Census Tract 405	4,418	15.8%
Census Tract 301.04 (Clay, MN)	736	2.6%
Census Tract 6	724	2.6%
Census Tract 9.01	684	2.4%
Census Tract 103.5	683	2.4%
Census Tract 1	670	2.4%
Census Tract 8.02	666	2.4%
Census Tract 103.03	641	2.3%
Census Tract 301.03 (Clay, MN)	635	2.3%
Census Tract 10.01	629	2.2%
All Other Locations	17,525	62.6%
Distance Traveled		
Total All Jobs	28,011	100.0%
Less than 10 miles	20,906	74.6%
10 to 24 miles	1,386	4.9%
25 to 50 miles	1,156	4.1%
Greater than 50 miles	4,563	16.3%

Work Destination		
Place of Employment	**Count**	**Share**
Census Tract 7	1,053	12.1%
Census Tract 6	979	11.2%
Census Tract 3	709	8.1%
Census Tract 405	689	7.9%
Census Tract 101.07	673	7.7%
Census Tract 101.6	533	6.1%
Census Tract 101.08	199	2.3%
Census Tract 203 (Clay, MN)	177	2.0%
Census Tract 5.01	172	2.0%
Census Tract 101.09	168	1.9%
All Other Locations	3,364	38.6%
Distance Traveled		
Total All Jobs	8,716	100.0%
Less than 10 miles	7,469	85.7%
10 to 24 miles	115	1.3%
25 to 50 miles	140	1.6%
Greater than 50 miles	992	11.4%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Downtown Area Census Tracts
Core Neighborhoods Census Tracts (Downtown Area Tracts are also located witin the Core)

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research & Consulting, LLC

Core Neighborhoods

- The top ten Census Tracts represent 59% of the Core Neighborhoods employed residents work locations. Of which, an estimated 31% of the residents in the Core Neighborhoods work in the Core Neighborhoods with 10% working in Census Tract 7 that accounts for the central area of Fargo's Downtown.

- An estimated 12% of the Core Neighborhood residents work in the Census tracts that encompass the Downtown Area.

- The top ten Census Tracts account for 37% of the home destination for employees in the Core Neighborhoods. Similar to the Downtown Area, the top home location for those employed in the Core Neighborhoods was highest for Census Tract 405 at 16%. Tract 6 in the Downtown Area is the home location for 2.5% of those employed in the Core Neighborhoods.

- An estimated 85% of workers in the Core Neighborhoods live within ten miles of their place of employment.

TABLE E-3
COMMUTING PATTERNS
CORE NEIGHBORHOODS
2018

Home Destination		
Place of Residence	**Count**	**Share**
Census Tract 405	7,587	15.8%
Census Tract 1	1,328	2.8%
Census Tract 301.04 (Clay, MN)	1,230	2.6%
Census Tract 6	1,184	2.5%
Census Tract 103.03	1,139	2.4%
Census Tract 101.05	1,120	2.3%
Census Tract 9.01	1,109	2.3%
Census Tract 8.02	1,040	2.2%
Census Tract 10.01	1,028	2.1%
Census Tract 301.03 (Clay, MN)	1,011	2.1%
All Other Locations	30,274	63.0%
Distance Traveled		
Total All Jobs	48,050	100.0%
Less than 10 miles	35,226	73.3%
10 to 24 miles	2,647	5.5%
25 to 50 miles	2,081	4.3%
Greater than 50 miles	8,096	16.8%

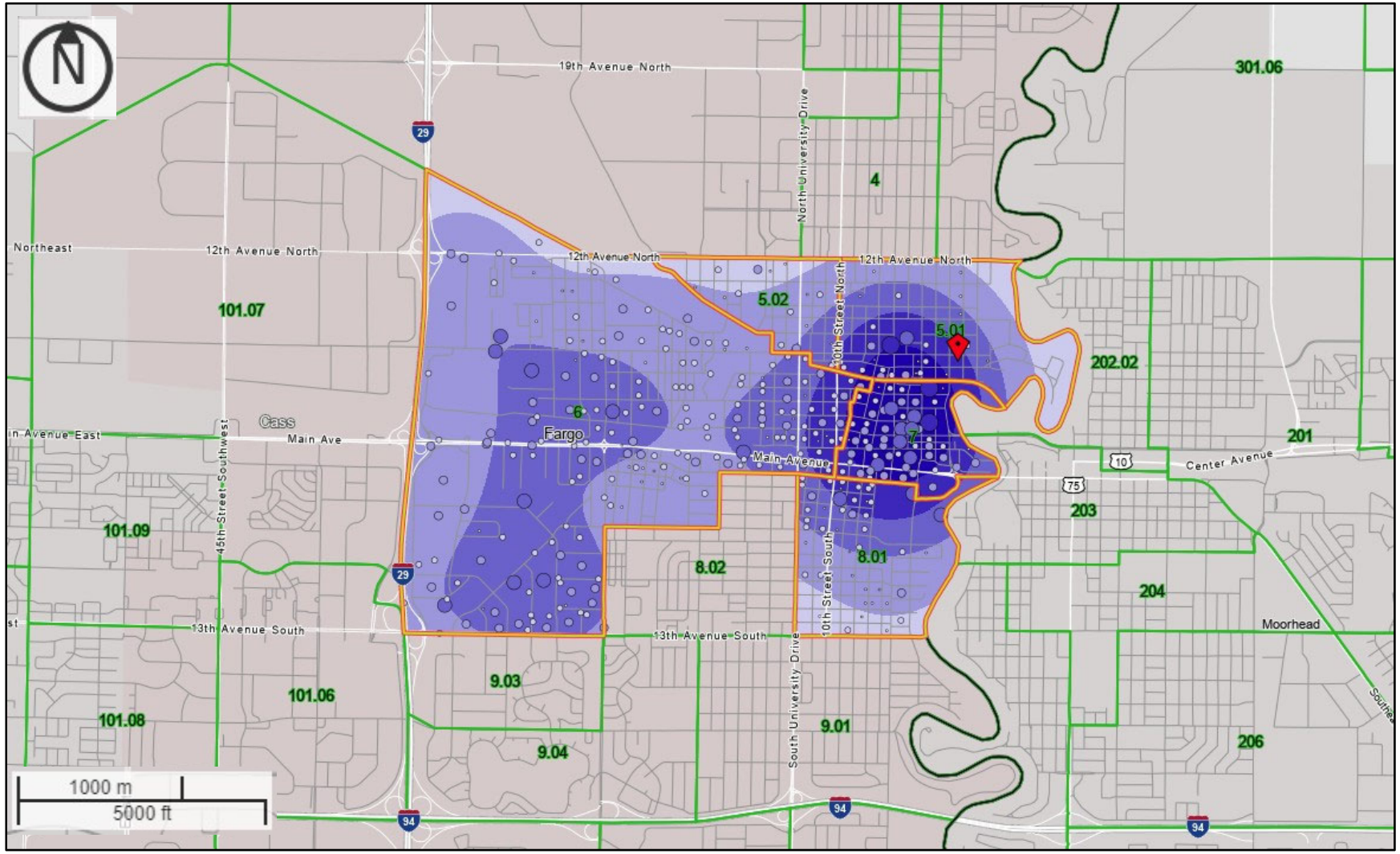
Work Destination		
Place of Employment	**Count**	**Share**
Census Tract 6	2,791	10.0%
Census Tract 7	2,755	9.9%
Census Tract 3	2,556	9.2%
Census Tract 405	2,153	7.7%
Census Tract 101.07	2,147	7.7%
Census Tract 101.6	1,804	6.5%
Census Tract 101.08	671	2.4%
Census Tract 5.01	554	2.0%
Census Tract 203 (Clay, MN)	542	1.9%
Census Tract 404	464	1.7%
All Other Locations	11,438	41.0%
Distance Traveled		
Total All Jobs	27,875	100.1%
Less than 10 miles	23,733	85.1%
10 to 24 miles	366	1.3%
25 to 50 miles	550	2.0%
Greater than 50 miles	3,246	11.6%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

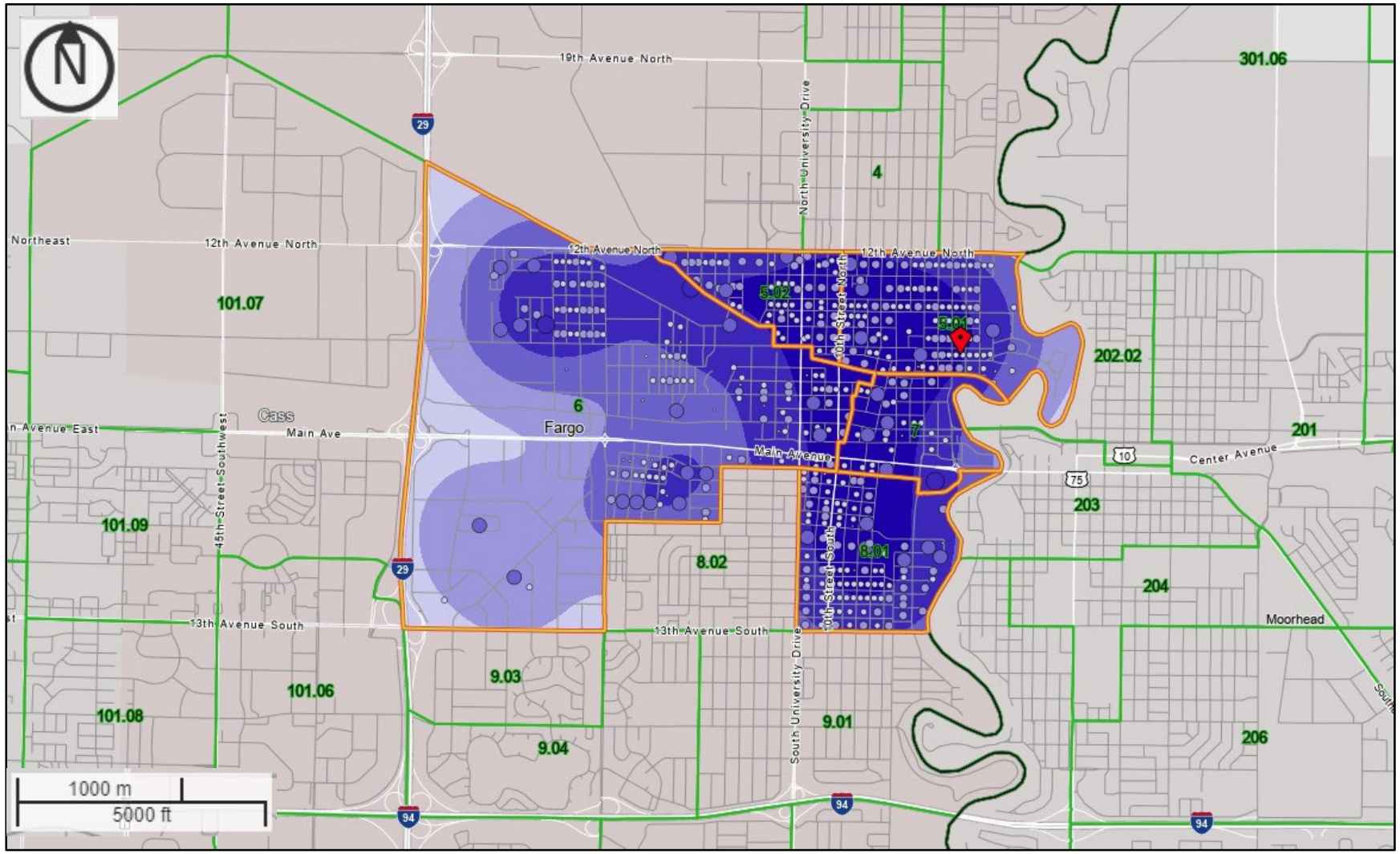
Downtown Area Census Tracts
Core Neighborhoods Census Tracts (Downtown Area Tracts are also located witin the Core)

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research & Consulting, LLC

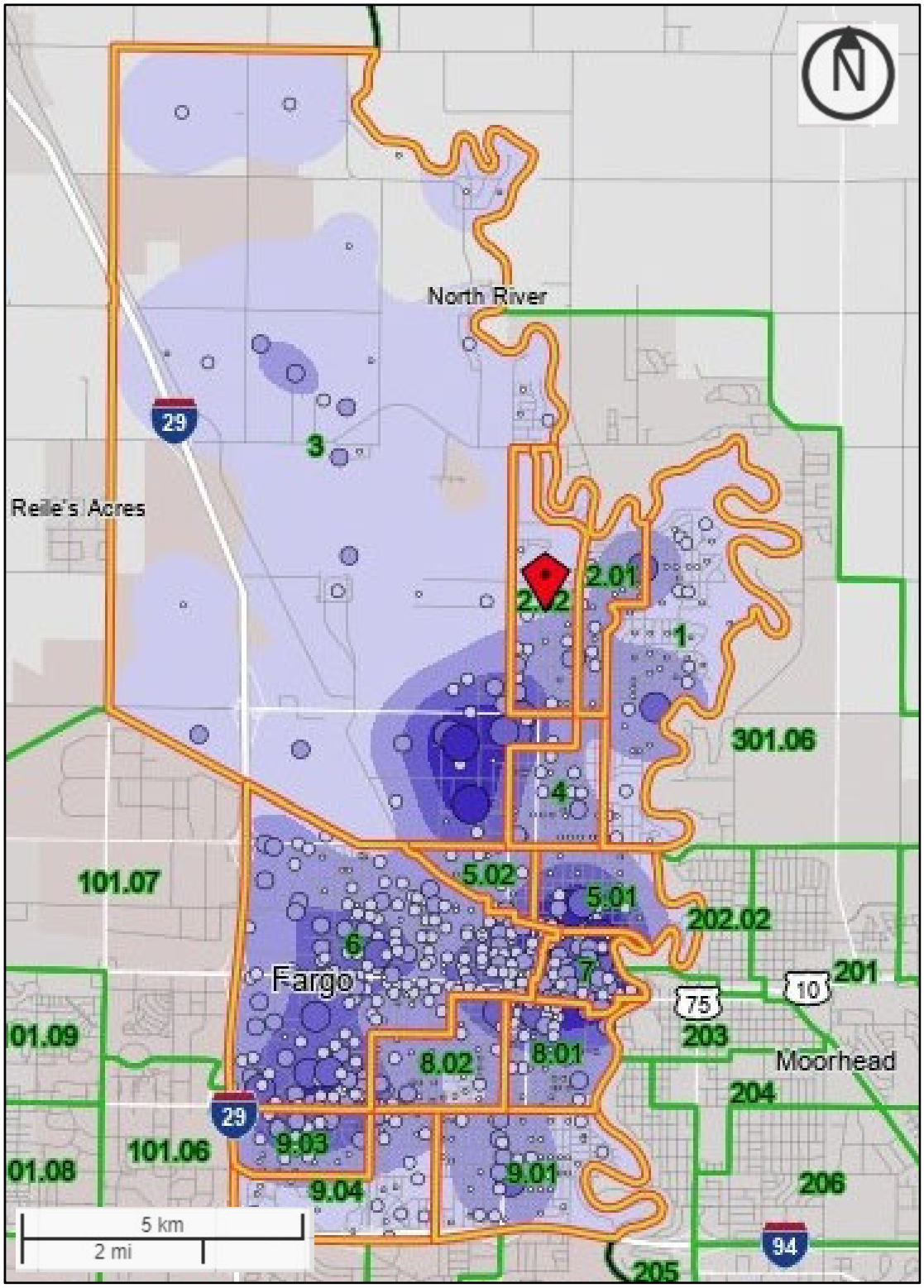
Employment Concentrations of Workers in the Downtown Area



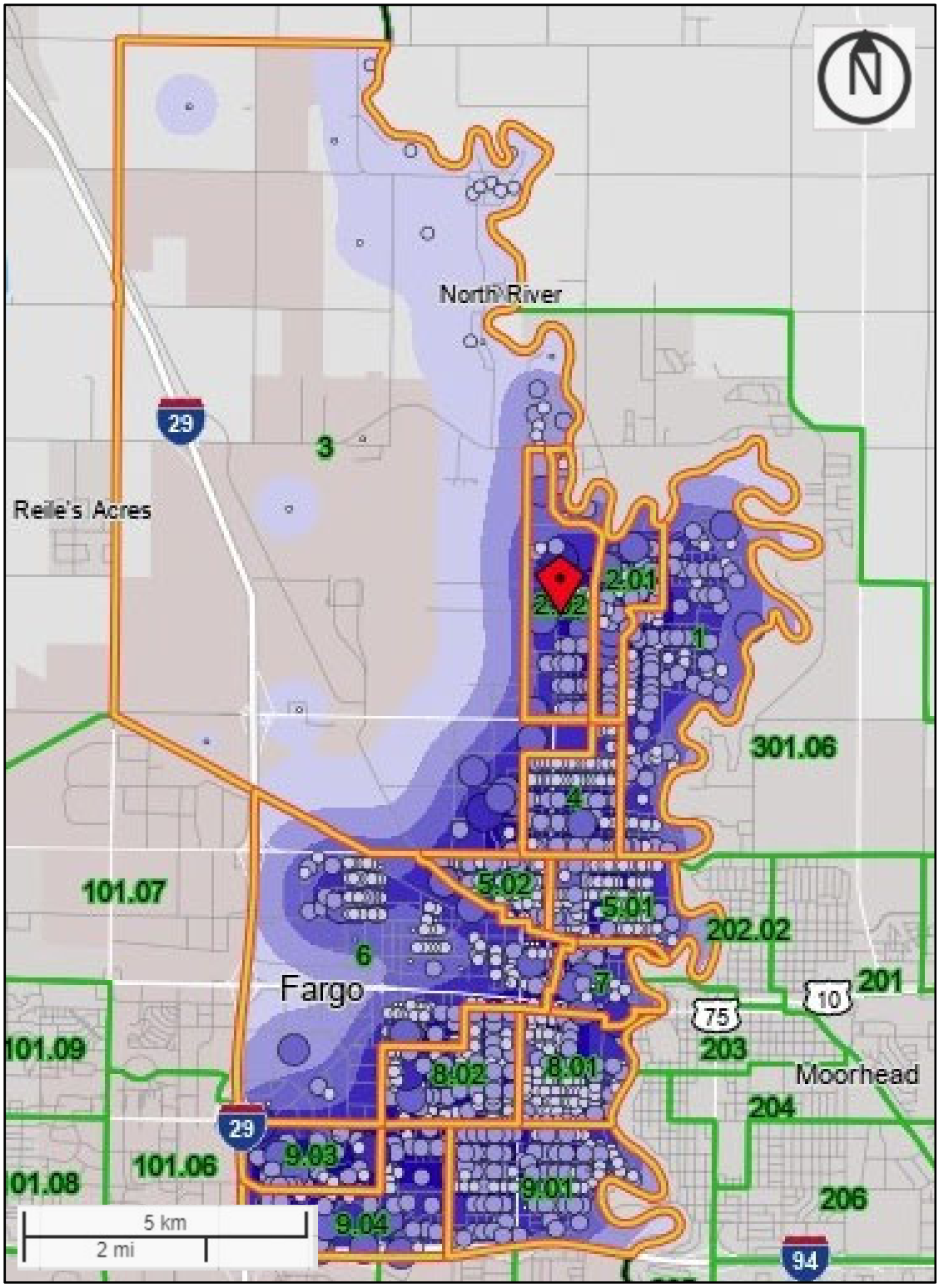
Place of Residence Concentrations of those Employed in the Downtown Area



Employment Concentrations of Workers in the Core Neighborhoods



Residence Concentrations of those Employed in the Core Neighborhoods



Inflow/Outflow

Table E-4 provides a summary of the inflow and outflow of workers in the Downtown Area, Core Neighborhoods, the City of Fargo, and the Fargo-Moorhead MSA. Outflow reflects the number of workers living in the area but employed outside of the area while inflow measures the number of workers that are employed in the area but live outside the area. Interior flow reflects the number of workers that both live and work in the area.

- As the table shows, the entire selection area is considered as net importer of workers as a significantly higher number of non-residents commutes into the PMA for employment than residents leave. The Downtown Area had the highest ratio of workers commuting into the area versus leaving in comparison to the other areas.

- The Downtown Area is a strong importer of workers, as the number of residents coming into Downtown Area (inflow) for employment far exceeds the number of residents leaving the Downtown Area for work (outflow). An estimated 25,630 workers came into the Downtown Area for work while only 6,335 workers left. Of the 28,011 employed in the Downtown Area, only 8.5% (2,391 residents) live and work in the area.

- The Core Neighborhoods also imports more workers than residents leave the area. Nearly 36,680 workers come into the Core Neighborhoods for employment (inflow) while over 16,520 residents leave the area (outflow). There are 11,373 residents (24%) that live and work in the area (interior flow).

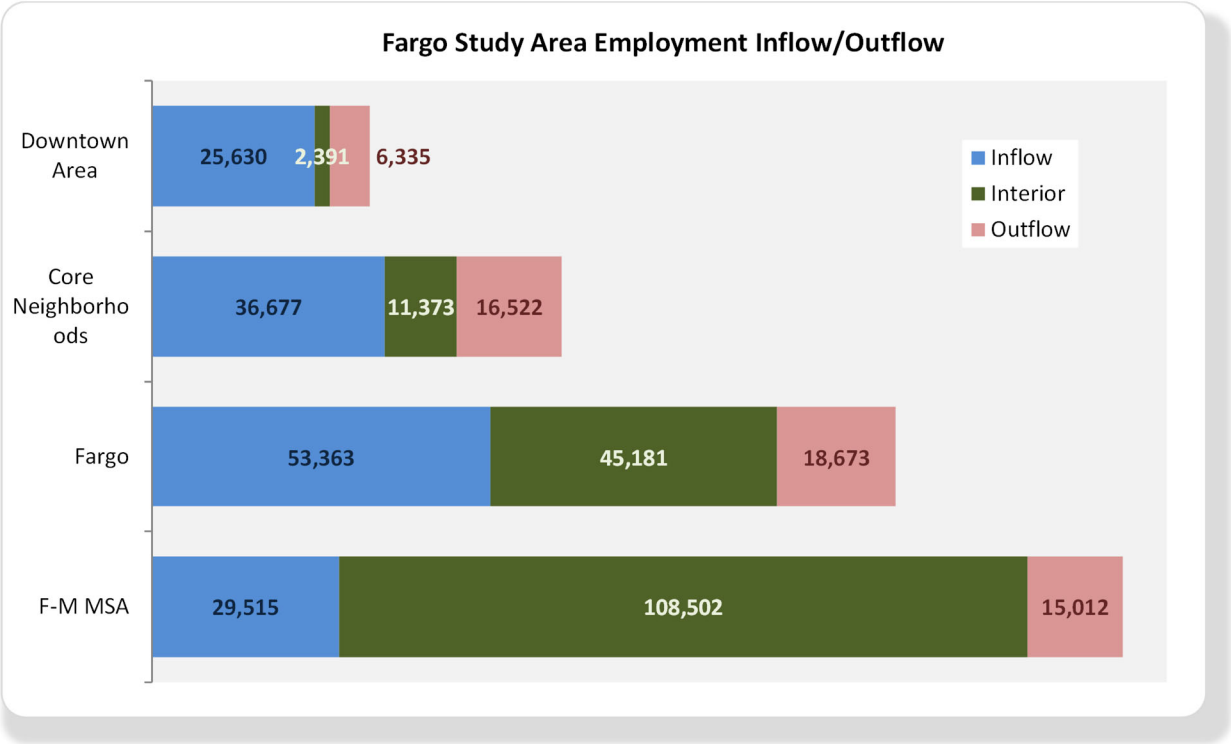
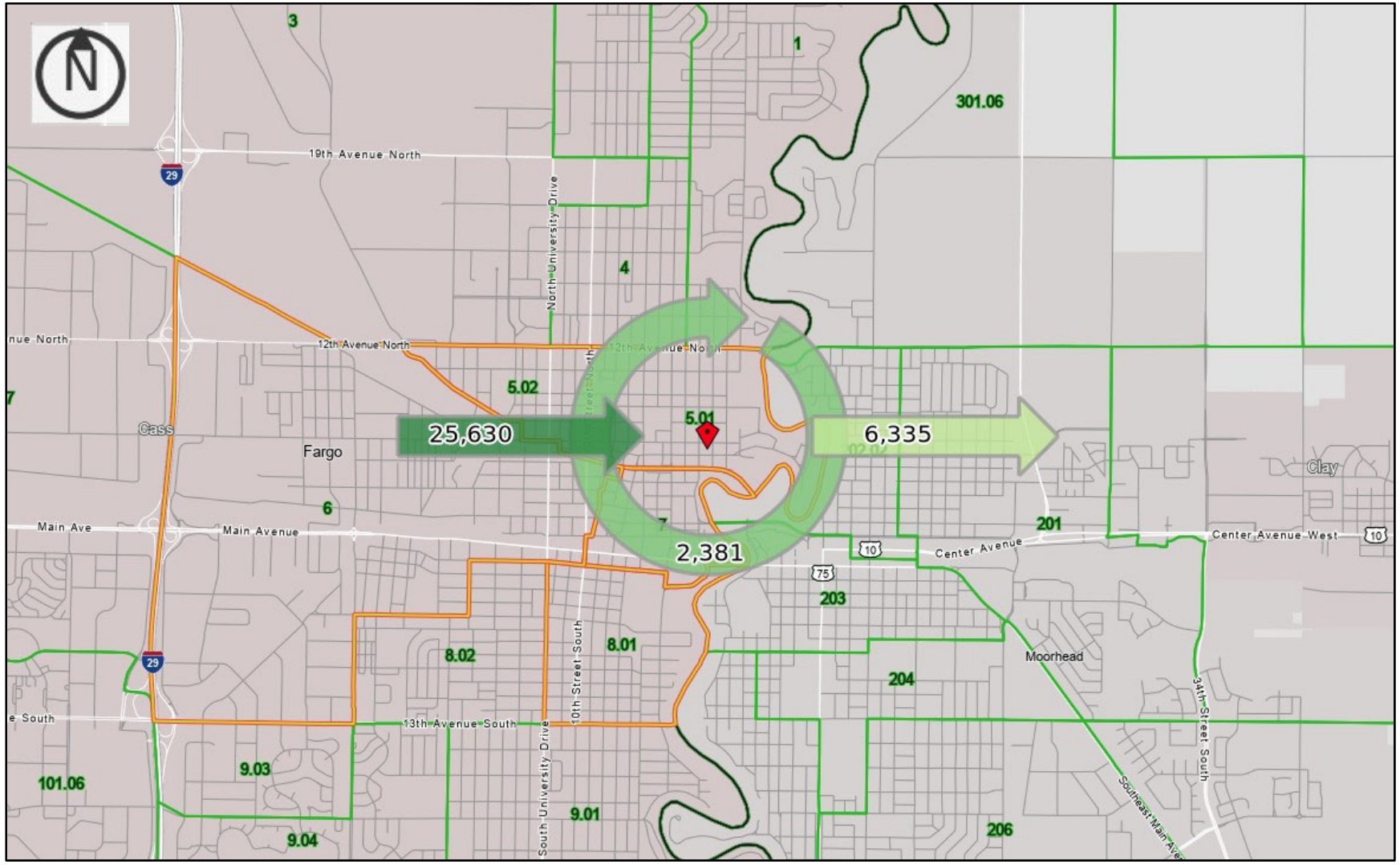


TABLE E-4
COMMUTING INFLOW/OUTFLOW
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2018

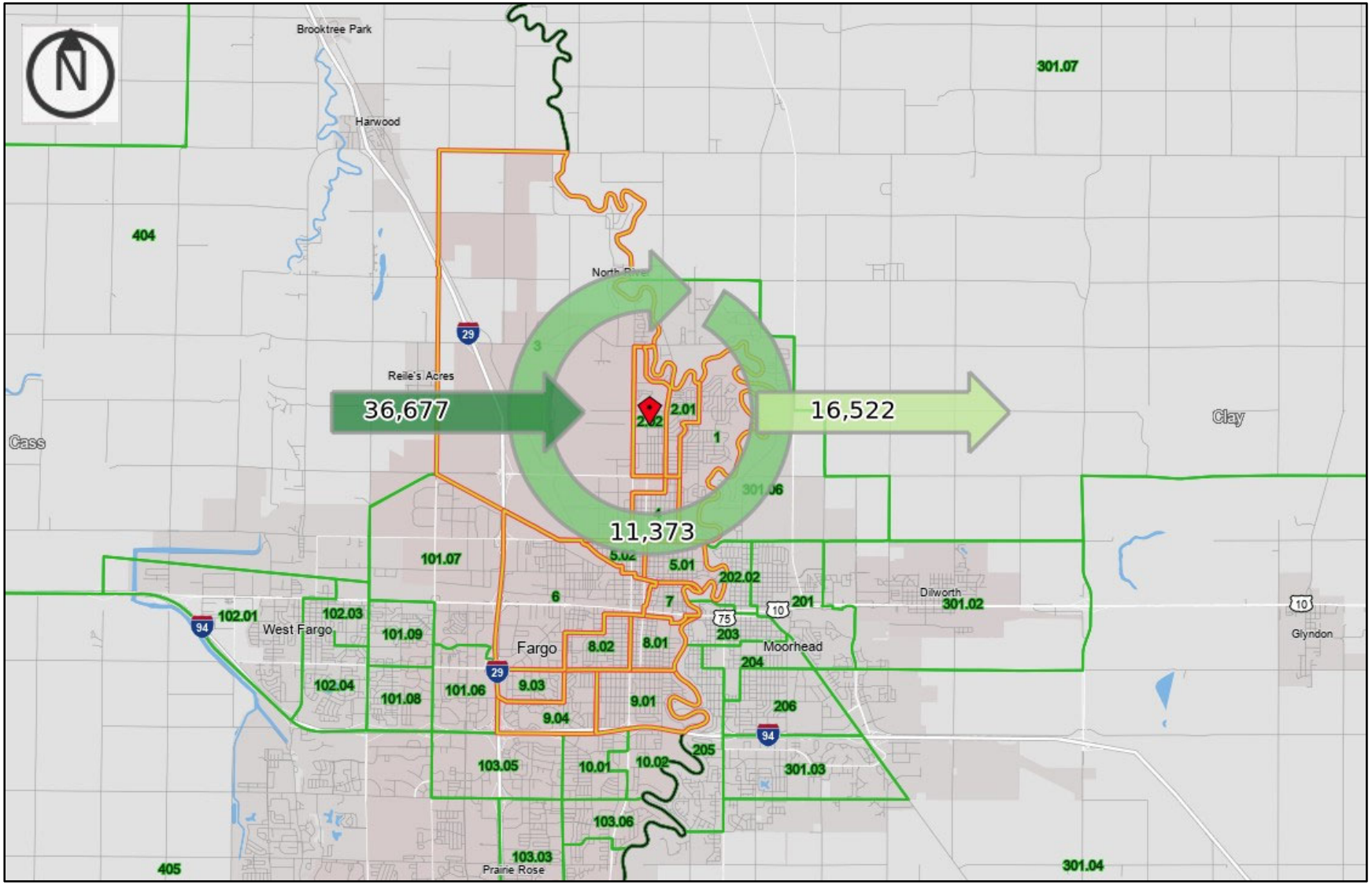
	DOWNTOWN AREA		CORE NEIGHBORHOOD		CITY OF FARGO		F-M MSA	
	Num.	Pct.	Num.	Pct.	Num.	Pct.	Num.	Pct.
Employed in the Selection Area	28,011	100.0%	48,050	100.0%	98,544	100.0%	138,017	100.0%
Employed in the Selection Area but Living Outside	25,630	91.5%	36,677	76.3%	53,363	54.2%	29,515	21.4%
Employed and Living in the Selection Area	2,391	8.5%	11,373	23.7%	45,181	45.8%	108,502	78.6%
Living in the Selection Area	8,716	100.1%	27,895	100.0%	63,854	100.0%	123,514	100.0%
Living in the Selection Area but Employed Outside	6,335	72.7%	16,522	59.2%	18,673	29.2%	15,012	12.2%
Living and Employed in the Selection Area	2,391	27.4%	11,373	40.8%	45,181	70.8%	108,502	87.8%

Sources: Longitudinal Employer-Household Dynamics; Maxfield Research & Consulting, LLC

Worker Inflow/Outflow Map – Downtown Area



Worker Inflow/Outflow Map – Core Neighborhoods



Resident/Worker Profile Comparison

Tables E-5 on the following page compares characteristics of employed residents living in the Downtown Area, Core Neighborhoods, City of Fargo, and the Fargo-Moorhead MSA in 2018. Information on monthly earnings, age, race and ethnicity, educational attainment and job classification is provided. Conversely, Table Ee-6 on page -- compares characteristics of employees working in the areas.

Resident Profile

- Downtown Area residents have a much larger proportion of lower-income earners. As of 2018, an estimated 30% of all employed residents earned $1,250 or less per month. The Core Neighborhoods have roughly 26% of employed residents that earn $1,250 or less per month. Households earning $1,250 or less per month are candidates for deep subsidy rental housing.

- Income earners with wages of $1,251 to $3,333 per month will be candidates for shallow subsidy affordable housing. The Downtown Area again has a higher proportion compared to the Core Neighborhoods, City of Fargo, and the Fargo-Moorhead MSA at 34%. The Core Neighborhoods have 32% of residents earning $1,251 to $3,333 per month.

- Higher earnings also correlated to higher educational attainment. An estimated 17% of all employed Downtown Area residents had a bachelor's degree or advanced degree in comparison to 20% in the Core Neighborhoods, City of Fargo, and Fargo-Moorhead MSA.

- The highest proportion of Downtown Area residents work in the Health Care and Social Assistance industry (15%). Followed by the Accommodation and Food Services industry (12%), and the Retail Trade industry (11%). Occupations in these industry sectors (specifically Retail trade and accommodations and Food Services) typically have lower paying wages and would be strong candidates for affordable housing options.

- The Downtown Area has a higher ratio of younger residents as those ages 29 and younger account for 33% and only 18.5% ages 55 and older which is nearly 5% higher in comparison. The Core Neighborhoods have the highest percentage of older adults with 22.5% over the age of 55 (3% higher) compared to the other areas. Younger and older households often have more of a need for access to affordable housing options.

- The race and ethnicity of residents in all areas was similar as 88% of Downtown Area residents were "White Alone" followed by "Black or African American Alone" at 6%.

TABLE E-5
RESIDENT PROFILE
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2018

	Downtown Area		Core Neighborhoods		City of Fargo		F-M MSA	
	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.
Total Living in Selection Area								
Total Living in Selection Area	8,716	100%	27,895	100%	63,854	100%	123,514	100%
Monthly Earnings								
$1,250 or Less	2,651	30.4%	7,284	26.1%	15,143	23.7%	28,596	23.2%
$1,251 to $3,333	2,954	33.9%	8,907	31.9%	19,841	31.1%	36,784	29.8%
More Than $3,333	3,111	35.7%	11,704	42.0%	28,870	45.2%	58,134	47.1%
Resident Ages								
Age 29 or Younger	2,905	33.3%	7,756	27.8%	18,198	28.5%	33,402	27.0%
Age 30 to 54	4,196	48.1%	13,861	49.7%	33,267	52.1%	65,696	53.2%
Age 55 or Older	1,615	18.5%	6,278	22.5%	12,389	19.4%	24,416	19.8%
Resident Race and Ethnicity								
Race								
White Alone	7,639	87.6%	24,882	89.2%	55,375	86.7%	110,562	89.5%
Black or African American Alone	501	5.7%	1,355	4.9%	4,441	7.0%	6,516	5.3%
American Indian or Alaska Native Alone	218	2.5%	474	1.7%	841	1.3%	1,547	1.3%
Asian Alone	175	2.0%	726	2.6%	2,162	3.4%	3,044	2.5%
Native Hawaiian or Other Pacific Islander Alone	6	0.1%	20	0.1%	47	0.1%	74	0.1%
Two or More Race Groups	177	2.0%	438	1.6%	988	1.5%	1,771	1.4%
Ethnicity								
Not Hispanic or Latino	8,385	96.2%	27,070	97.0%	61,995	97.1%	119,972	97.1%
Hispanic or Latino	331	3.8%	825	3.0%	1,859	2.9%	3,542	2.9%
Resident Educational Attainment								
Less Than High School	645	7.4%	1,958	7.0%	4,408	6.9%	8,184	6.6%
High School or Equivalent, No College	1,708	19.6%	5,782	20.7%	12,762	20.0%	25,636	20.8%
Some College or Associate Degree	1,954	22.4%	6,941	24.9%	15,915	24.9%	31,790	25.7%
Bachelor's Degree or Advanced Degree	1,504	17.3%	5,458	19.6%	12,571	19.7%	24,502	19.8%
Educational Attainment Not Available	2,905	33.3%	7,756	27.8%	18,198	28.5%	33,402	27.0%
Jobs by NAICS Industry Sector								
Agriculture, Forestry, Fishing and Hunting	29	0.3%	99	0.4%	218	0.3%	681	0.6%
Mining, Quarrying, and Oil and Gas Extraction	23	0.3%	64	0.2%	144	0.2%	261	0.2%
Utilities	17	0.2%	63	0.2%	151	0.2%	332	0.3%
Construction	476	5.5%	1,529	5.5%	3,313	5.2%	6,897	5.6%
Manufacturing	713	8.2%	2,215	7.9%	5,099	8.0%	9,979	8.1%
Wholesale Trade	445	5.1%	1,584	5.7%	3,746	5.9%	7,679	6.2%
Retail Trade	944	10.8%	3,026	10.8%	6,966	10.9%	13,165	10.7%
Transportation and Warehousing	333	3.8%	1,087	3.9%	2,231	3.5%	4,437	3.6%
Information	238	2.7%	646	2.3%	1,617	2.5%	2,986	2.4%
Finance and Insurance	453	5.2%	1,581	5.7%	4,073	6.4%	7,669	6.2%
Real Estate and Rental and Leasing	157	1.8%	469	1.7%	1,037	1.6%	1,844	1.5%
Professional, Scientific, and Technical Services	428	4.9%	1,394	5.0%	3,319	5.2%	6,214	5.0%
Management of Companies and Enterprises	183	2.1%	644	2.3%	1,618	2.5%	2,934	2.4%
Admin & Support, Waste Mgmt and Remediation	543	6.2%	1,477	5.3%	3,067	4.8%	5,331	4.3%
Educational Services	682	7.8%	2,547	9.1%	5,149	8.1%	11,179	9.1%
Health Care and Social Assistance	1,314	15.1%	4,548	16.3%	11,213	17.6%	21,242	17.2%
Arts, Entertainment, and Recreation	204	2.3%	581	2.1%	1,279	2.0%	2,295	1.9%
Accommodation and Food Services	1,050	12.0%	2,710	9.7%	6,038	9.5%	10,874	8.8%
Other Services (excluding Public Administration)	304	3.5%	877	3.1%	1,922	3.0%	3,785	3.1%
Public Administration	180	2.1%	754	2.7%	1,654	2.6%	3,730	3.0%

Source: U.S. Census Bureau; Maxfield Research & Consulting, LLC

Worker Profile

- Downtown Area workers have a larger proportion of high-income earners. As of 2018, 48.5% of all employed residents earn more than $3,333 per month. The Core Neighborhoods has nearly 50% of their employed residents earning more than $3,333 per month.

TABLE E-6
WORKER PROFILE
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2018

	Downtown Area		Core Neighborhoods		City of Fargo		F-M MSA	
	Num	Pct.	Num	Pct.	Num	Pct.	Num	Pct.
Total Working in Selection Area								
Total Working in Selection Area	28,011	100%	48,050	100%	98,544	100%	138,017	100%
Monthly Earnings								
$1,250 or Less	6,478	23.1%	10,760	22.4%	22,497	22.8%	33,051	23.9%
$1,251 to $3,333	7,939	28.3%	13,424	27.9%	29,757	30.2%	41,028	29.7%
More Than $3,333	13,594	48.5%	23,866	49.7%	46,290	47.0%	63,938	46.3%
Worker Ages								
Age 29 or Younger	7,034	25.1%	12,050	25.1%	28,352	28.8%	39,357	28.5%
Age 30 to 54	14,839	53.0%	25,441	52.9%	51,155	51.9%	71,181	51.6%
Age 55 or Older	6,138	21.9%	10,559	22.0%	19,037	19.3%	27,479	19.9%
Worker Race and Ethnicity								
Race								
White Alone	25,547	91.2%	43,302	90.1%	88,090	89.4%	124,352	90.1%
Black or African American Alone	1,123	4.0%	2,122	4.4%	5,078	5.2%	6,700	4.9%
American Indian or Alaska Native Alone	363	1.3%	637	1.3%	1,246	1.3%	1,686	1.2%
Asian Alone	580	2.1%	1,314	2.7%	2,617	2.7%	3,147	2.3%
Native Hawaiian or Other Pacific Islander Alone	10	0.0%	28	0.1%	52	0.1%	78	0.1%
Two or More Race Groups	388	1.4%	647	1.3%	1,461	1.5%	2,054	1.5%
Ethnicity								
Not Hispanic or Latino	27,265	97.3%	46,730	97.3%	95,689	97.1%	134,035	97.1%
Hispanic or Latino	746	2.7%	1,320	2.7%	2,855	2.9%	3,982	2.9%
Worker Educational Attainment								
Less Than High School	1,835	6.6%	3,031	6.3%	6,291	6.4%	8,803	6.4%
High School or Equivalent, No College	6,008	21.4%	9,636	20.1%	19,549	19.8%	28,149	20.4%
Some College or Associate Degree	7,324	26.1%	12,497	26.0%	24,814	25.2%	34,874	25.3%
Bachelor's Degree or Advanced Degree	5,810	20.7%	10,836	22.6%	19,538	19.8%	26,834	19.4%
Educational Attainment Not Available	7,034	25.1%	12,050	25.1%	28,352	28.8%	39,357	28.5%
Jobs by NAICS Industry Sector								
Agriculture, Forestry, Fishing and Hunting	71	0.3%	71	0.1%	88	0.1%	547	0.4%
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%	2	0.0%	3	0.0%	39	0.0%
Utilities	84	0.3%	86	0.2%	146	0.1%	245	0.2%
Construction	1,449	5.2%	2,531	5.3%	4,836	4.9%	7,915	5.7%
Manufacturing	1,659	5.9%	3,281	6.8%	7,143	7.2%	10,485	7.6%
Wholesale Trade	2,546	9.1%	3,002	6.2%	6,381	6.5%	9,484	6.9%
Retail Trade	1,587	5.7%	2,886	6.0%	11,408	11.6%	15,257	11.1%
Transportation and Warehousing	1,041	3.7%	1,763	3.7%	2,927	3.0%	5,296	3.8%
Information	997	3.6%	1,079	2.2%	2,958	3.0%	3,370	2.4%
Finance and Insurance	1,397	5.0%	2,161	4.5%	7,890	8.0%	8,775	6.4%
Real Estate and Rental and Leasing	536	1.9%	765	1.6%	1,795	1.8%	2,107	1.5%
Professional, Scientific, and Technical Services	1,944	6.9%	2,846	5.9%	5,379	5.5%	6,975	5.1%
Management of Companies and Enterprises	1,950	7.0%	1,970	4.1%	2,709	2.7%	3,506	2.5%
Admin & Support, Waste Mgmt and Remediation	1,460	5.2%	2,865	6.0%	4,888	5.0%	6,003	4.3%
Educational Services	2,333	8.3%	5,547	11.5%	5,721	5.8%	11,920	8.6%
Health Care and Social Assistance	2,961	10.6%	9,361	19.5%	18,299	18.6%	23,307	16.9%
Arts, Entertainment, and Recreation	1,111	4.0%	1,379	2.9%	2,104	2.1%	2,701	2.0%
Accommodation and Food Services	2,124	7.6%	3,084	6.4%	8,912	9.0%	12,162	8.8%
Other Services (excluding Public Administration)	1,051	3.8%	1,437	3.0%	2,836	2.9%	4,214	3.1%
Public Administration	1,710	6.1%	1,934	4.0%	2,121	2.2%	3,709	2.7%

Source: U.S. Census Bureau; Maxfield Research & Consulting, LLC

- Higher earnings also correlated to higher educational attainment. An estimated 21% of all employed Downtown Area workers had a bachelor's degree or advanced degree in comparison to 23% in the Core Neighborhoods, 20% in the City of Fargo, and 19% in the Fargo-Moorhead MSA.

- The highest proportion of Downtown Area workers have jobs in the Health Care and Social Assistance industry (11%). Followed by the Retail Trade industry (9%), Educational Services (8%) and Accommodations and Food Services industry (8%). Many occupations in these industry sectors have lower paying wages and would be strong candidates for affordable housing options.

- The Downtown Area and Core Neighborhoods have a higher ratio of older workers 55 and older accounting for 22%, 2%-3% higher in comparison to the City of Fargo and the MSA. A lesser percentage of workers under age 29 are employed in the Downtown Area and Core Neighborhoods (25%) than compared to the City (29%) and the MSA (28.5%).

- The race and ethnicity of residents within all areas was similar as 91% of Downtown Area workers were "White Alone" followed by "Black or African American Alone" at 4%. These figures are disproportionate when compared to the overall population numbers as "white Alone" accounts for 83% of the population in the Downtown Area while "Black or African American Alone" consists of 8% of the population. Overall, persons of color are underrepresented in the workforce in the Downtown Area and the City of Fargo in relation to the population in these areas.

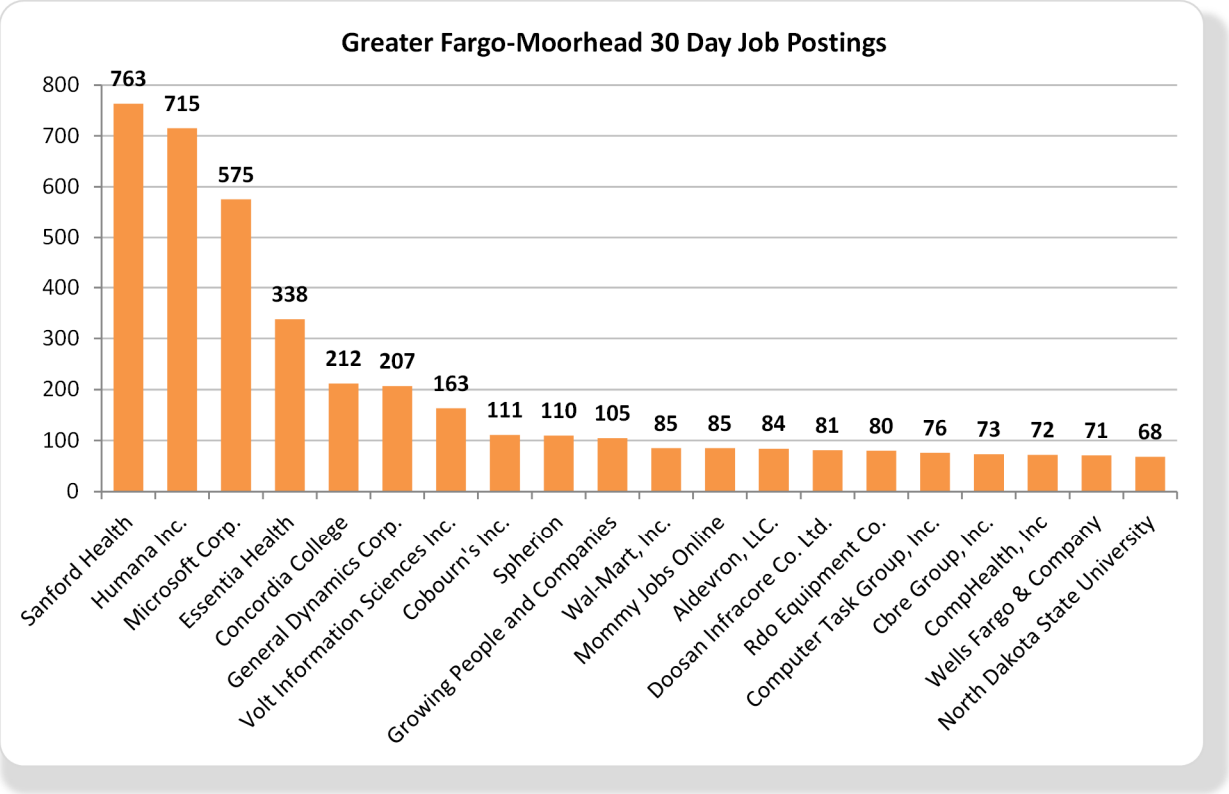
Job Openings

Table E-7 shows the latest job postings from the top 20 companies in the Greater-Fargo Moorhead Area over the past 30 days as obtained from the Greater Fargo Moorhead Economic Development Corporation at the October 1st, 2021, point in time. The Table lists the total number of jobs posted and the percent change in job posting over the last 30 days

- Sanford Health had the highest number of job postings with 763 jobs followed by Humana (715 jobs) and Microsoft Corp. (575 jobs). Overall, there are over 4,000 jobs listed as available in the Greater Fargo-Moorhead Area. Ten of the 20 largest employers have more than 100 jobs posted.

- More than half of the major employers have a positive change in job posting over the past 30 days. Excluding the CBRE Group, General Dynamics listed 30 more jobs, followed by Humana with 23% more job postings.

- Well Fargo & Company had the largest decline in job postings at 12% while most companies experienced declines of 3% to 5% in job postings.


Greater Fargo-Moorhead 30 Day Job Postings
800
700
600
500
400
300
200
100
0
763
715
575
338
212
207
163
111
110
105
85
85
84
81
80
76
73
72
71
68
Sanford Health
Humana Inc.
Microsoft Corp.
Essentia Health
Concordia College
General Dynamics Corp.
Volt Information Sciences Inc.
Cobourn's Inc.
Spherion
Growing People and Companies
Wal-Mart, Inc.
Mommy Jobs Online
Aldevron, LLC.
Doosan Infracore Co. Ltd.
Rdo Equipment Co.
Computer Task Group, Inc.
Cbre Group, Inc.
CompHealth, Inc
Wells Fargo & Company
North Dakota State University

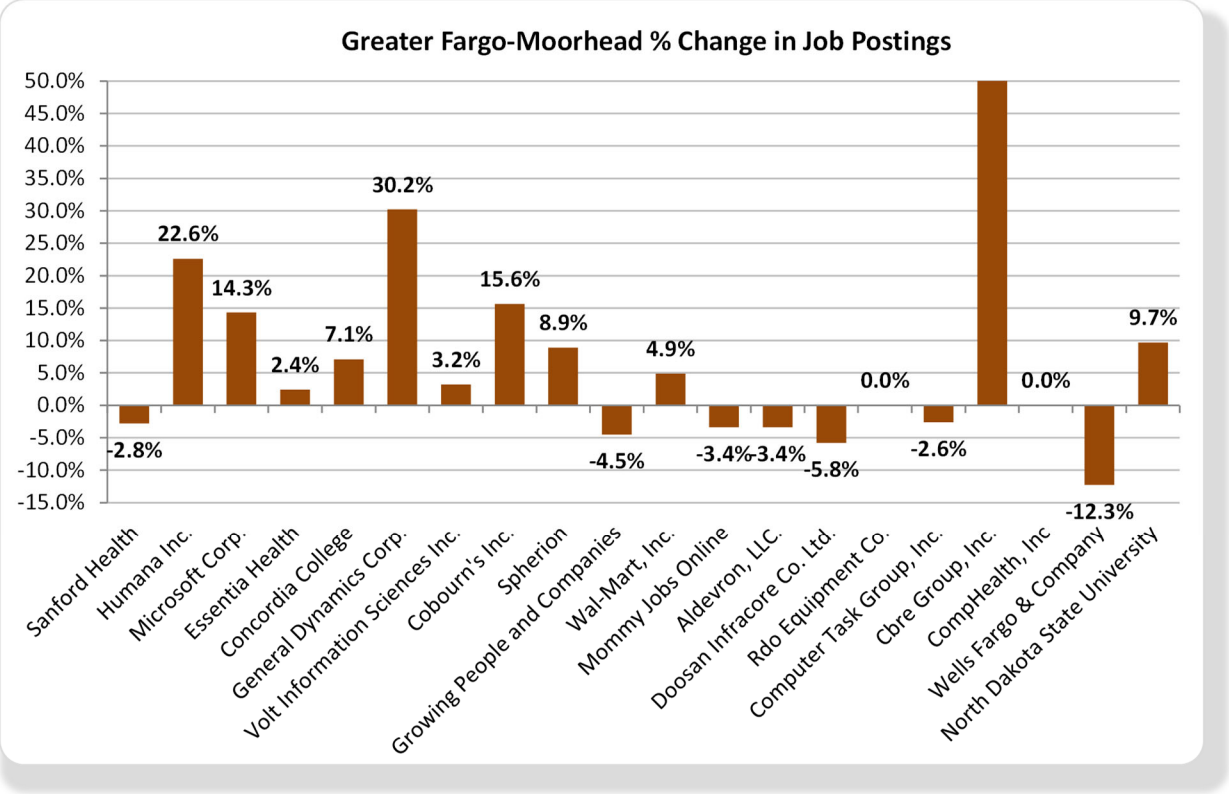

Greater Fargo-Moorhead % Change in Job Postings
50.0%
45.0%
40.0%
35.0%
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
-5.0%
-10.0%
-15.0%
-2.8%
22.6%
14.3%
2.4%
7.1%
30.2%
3.2%
15.6%
8.9%
-4.5%
4.9%
-3.4%
-3.4%
-5.8%
0.0%
-2.6%
0.0%
-12.3%
9.7%
Sanford Health
Humana Inc.
Microsoft Corp.
Essentia Health
Concordia College
General Dynamics Corp.
Volt Information Sciences Inc.
Cobourn's Inc.
Spherion
Growing People and Companies
Wal-Mart, Inc.
Mommy Jobs Online
Aldevron, LLC.
Doosan Infracore Co. Ltd.
Rdo Equipment Co.
Computer Task Group, Inc.
Cbre Group, Inc.
CompHealth, Inc
Wells Fargo & Company
North Dakota State University

TABLE E-7
LATEST 30 DAYS UNIQUE JOB POSTINGS
TOP 20 COMPANIES
GREATER FARGO-MOORHEAD AREA
October 1st, 2021

Company	# of Postings	% Change
Stanford Health	763	-2.8%
Humana Inc.	715	22.6%
Microsoft Corp.	575	14.3%
Essentia Health	338	2.4%
Concordia College	212	7.1%
General Dynamics Corp.	207	30.2%
Volt Information Sciences Inc.	163	3.2%
Cobourn's Inc.	111	15.6%
Spherion	110	8.9%
Growing People and Companies	105	-4.5%
Wal-Mart, Inc.	85	4.9%
Mommy Jobs Online	85	-3.4%
Aldevron, LLC.	84	-3.4%
Doosan Infracore Co. Ltd.	81	-5.8%
Rdo Equipment Co.	80	0.0%
Computer Task Group, Inc.	76	-2.6%
Cbre Group, Inc.	73	3550.0%
CompHealth, Inc	72	0.0%
Wells Fargo & Company	71	-12.3%
North Dakota State University	68	9.7%

Source: Greater Fargo Moorhead Economic Development; EMSI; Maxfield Research & Consulting, LLC

Introduction

This section of the report analyzes current market conditions for rental housing including affordable, subsidized and supportive housing in the Cities of Fargo and Moorhead with a focus in and near Downtown Fargo. Topics covered include an overview of rental housing market conditions in the Market Area, detailed information on individual rental developments and information on new rental housing developments planned or under construction in the Fargo Study Area.

For this analysis, rental properties were classified as 1) deep-subsidy (those with income restrictions based on 30% allocation of income to housing), 2) shallow-subsidy (those receiving tax credits or other public assistance to keep rents affordable) and supportive housing (those that provide additional service assistance to resident along with their housing).

Rental Market Conditions

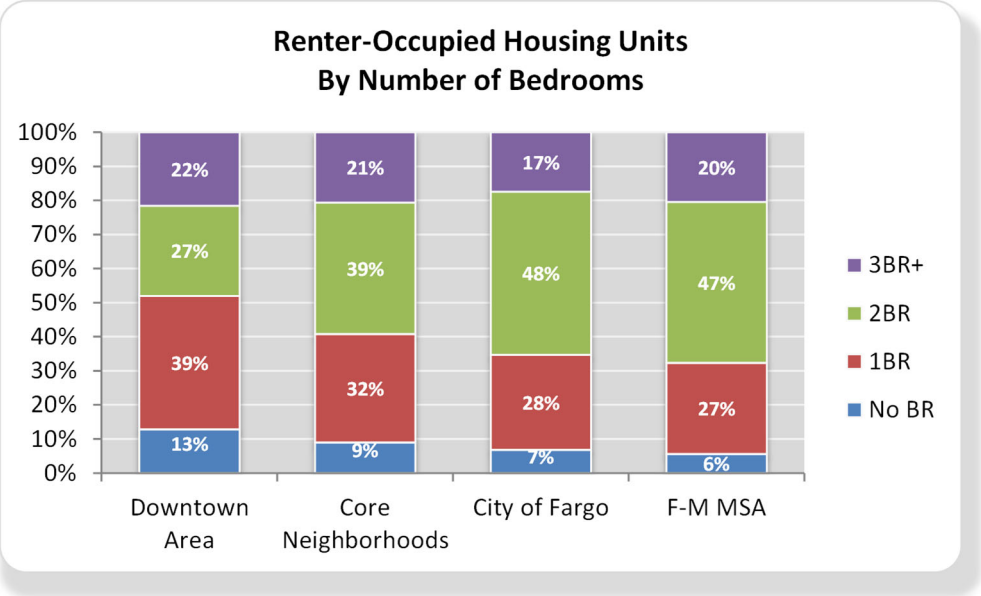
Maxfield Research utilized data from the American Community Survey (ACS) to summarize rental market conditions in Downtown Fargo, the Core Neighborhoods, the City of Fargo and the Fargo-Moorhead Metro Area. The ACS is an ongoing survey conducted by the United States Census Bureau that provides data every year rather than every ten years as presented by the Decennial Census. For some data segments, data is now only available through the American Community Survey and is no longer tabulated for the Decennial Census.

Table RM-1 on the following page presents a breakdown of median gross rent and monthly gross rent ranges by number of bedrooms in renter-occupied housing units from the 2019 ACS and adjusted to current year estimates in the Downtown Area in comparison to the Core Neighborhoods, City of Fargo, and the Fargo-Moorhead Metro Area. Gross rent is defined as the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, wood, etc.) if these are paid by the renter.

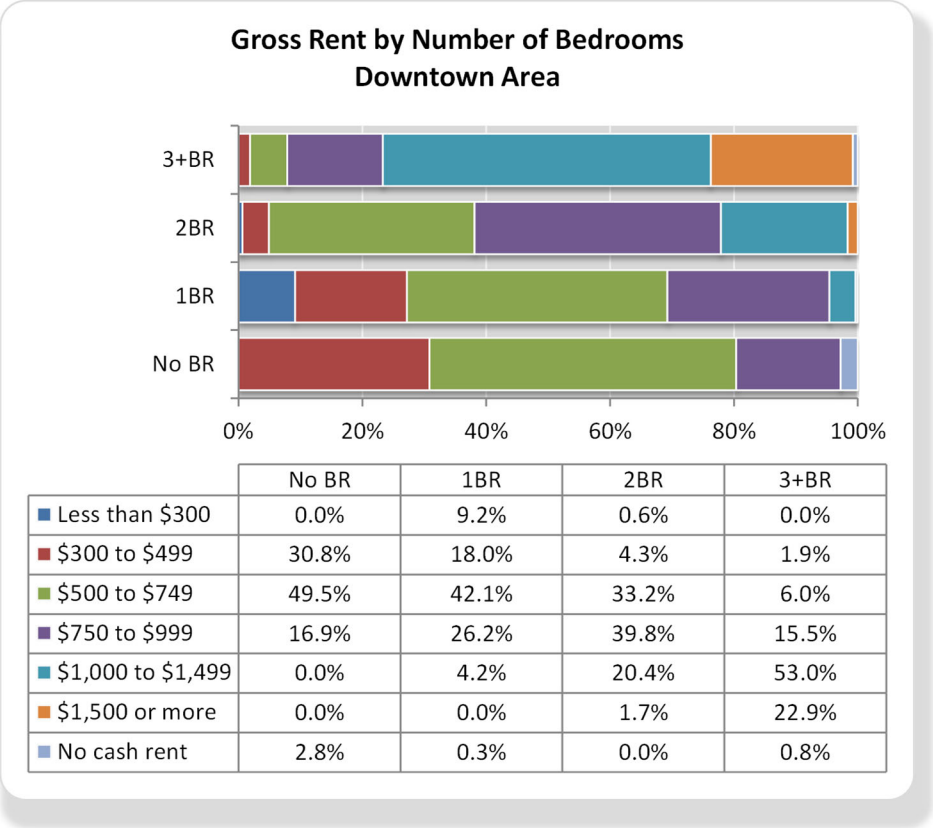
- An estimated 39% of renter-occupied housing units in the Downtown Area have one bedroom compared to 32% in the Core Neighborhoods and 27% in the Metro Area. Two-bedroom units comprise 27% of Downtown Area's rental housing supply, while 13% of the rental units have no bedroom. By comparison, an estimated 47% of the Metro Area's rental units have two bedrooms and 6% have no bedroom.

- An estimated 22% of the renter housing units in the Downtown Area are three or more bedrooms compared to 20% in the Metro Area and 17% in the City of Fargo.

- The Downtown Area has rent levels nearly identical to the Core Neighborhoods. The median gross rent in the Downtown Area is $739 which is 12% lower than the median rent of $839 in the Metro Area and 10% lower than the City of Fargo ($823).



- An estimated 33% of renters pay gross monthly rents of $500 to $749 and 26% pay gross monthly rents from $750 to $999. An estimated 12% pay between $300 and $499 and only 4% pay less than $300. By comparison, an estimated 20% of units in the City of Fargo and the Metro Area have gross monthly rents of $1,000 or more and 35% have gross monthly rents that between $750 and $999.



	No BR	1BR	2BR	3+BR
Less than $300	0.0%	9.2%	0.6%	0.0%
$300 to $499	30.8%	18.0%	4.3%	1.9%
$500 to $749	49.5%	42.1%	33.2%	6.0%
$750 to $999	16.9%	26.2%	39.8%	15.5%
$1,000 to $1,499	0.0%	4.2%	20.4%	53.0%
$1,500 or more	0.0%	0.0%	1.7%	22.9%
No cash rent	2.8%	0.3%	0.0%	0.8%

TABLE RM-1
BEDROOMS BY GROSS RENT, RENTER-OCCUPIED HOUSING UNITS
DOWNTOWN AREA, CORE NEIGHBORHOODS, CITY OF FARGO, AND F-M METRO AREA
2021

	Downtown Area		Core Neighborhoods		City of Fargo		F-M MSA	
	No.	% of Total	No.	% of Total	No.	% of Total	No.	% of Total
Total:	**6,622**	**100%**	**13,658**	**100%**	**32,252**	**100%**	**46,346**	**100%**
Median Gross Rent	**$739**		**$743**		**$823**		**$839**	
No Bedroom	**849**	**13%**	**1,224**	**9%**	**2,200**	**7%**	**2,582**	**6%**
Less than $300	0	0%	78	6%	96	4%	97	4%
$300 to $499	262	31%	301	25%	497	23%	631	24%
$500 to $749	421	50%	549	45%	960	44%	1,099	43%
$750 to $999	143	17%	209	17%	418	19%	503	19%
$1,000 to $1,499	0	0%	0	0%	107	5%	107	4%
$1,500 or more	0	0%	56	5%	92	4%	110	4%
No cash rent	24	3%	30	2%	29	1%	35	1%
1 Bedroom	**2,589**	**39%**	**4,350**	**32%**	**8,974**	**28%**	**12,395**	**27%**
Less than $300	237	9%	282	6%	294	3%	658	5%
$300 to $499	467	18%	671	15%	789	9%	1,210	10%
$500 to $749	1,089	42%	2,283	52%	4,207	47%	5,342	43%
$750 to $999	677	26%	876	20%	2,999	33%	4,113	33%
$1,000 to $1,499	110	4%	162	4%	466	5%	659	5%
$1,500 or more	0	0%	50	1%	195	2%	327	3%
No cash rent	9	0%	26	1%	25	0%	85	1%
2 Bedrooms	**1,758**	**27%**	**5,265**	**39%**	**15,452**	**48%**	**21,887**	**47%**
Less than $300	11	1%	34	1%	138	1%	256	1%
$300 to $499	75	4%	231	4%	311	2%	524	2%
$500 to $749	584	33%	2,269	43%	4,073	26%	5,854	27%
$750 to $999	699	40%	1,813	34%	6,787	44%	9,055	41%
$1,000 to $1,499	359	20%	852	16%	3,653	24%	5,336	24%
$1,500 or more	29	2%	46	1%	402	3%	659	3%
No cash rent	0	0%	21	0%	88	1%	203	1%
3 or More Bedrooms	**1,426**	**22%**	**2,819**	**21%**	**5,626**	**17%**	**9,483**	**20%**
Less than $300	0	0%	48	2%	46	1%	75	1%
$300 to $499	27	2%	36	1%	55	1%	149	2%
$500 to $749	85	6%	201	7%	279	5%	431	5%
$750 to $999	220	15%	666	24%	1,118	20%	1,662	18%
$1,000 to $1,499	755	53%	1,118	40%	2,338	42%	3,541	37%
$1,500 or more	327	23%	577	20%	1,459	26%	2,844	30%
No cash rent	11	1%	174	6%	331	6%	781	8%

Sources: 2015-2019 American Community Survey; Maxfield Research & Consulting, LLC

Affordable Apartment and Housing with Services Supply

Maxfield Research compiled detailed information for a select number of affordable apartment (shallow- and deep-subsidy) developments in and near the Downtown Area and Core Neighborhoods. We also identified housing that offers support services in the Fargo-Moorhead MSA. Information on these competitive properties is presented in Tables RM-2 and RM-4. Data for the affordable apartment and supportive service properties was collected by contacting managers and/or owners for each property. The rents shown represent quoted rents and were not adjusted to reflect the inclusion or exclusion of utilities. Average rent and square footage have been calculated on a weighted basis. The following points summarize key observations for the inventory of affordable apartment units.

Shallow-Subsidy

Shallow-subsidy rental properties are typically funded through the State's housing finance agency which awards tax credits to specific developments. The Low-Income-Housing-Tax-Credit (LIHTC) program subsidizes rental housing for low- to moderate-income households through construction, rehabilitation and acquisition. Tax credit affordable units are capped at 60% of area median income (AMI). Most shallow-subsidy units are developed through LIHTC but other assistance programs (i.e. HOME, TIF, Opportunities Zones, HIF, CDBG, etc.) are sometimes utilized and may allow different income levels but still target low- and moderate-income households.

- We obtained information for a total of 12 general occupancy and age-restricted affordable apartment properties (LIHTC) with 402 units in Fargo and Moorhead. At the time of the survey, 33 units were vacant, representing an 8.2% vacancy rate. Most of the vacant units were at four properties which include Eastwood Manor (12 units) Prairie View Apartments (6 units), The Edge Apartments (5 units), and the Graver Inn (5 units).

- At 92.8% occupancy as of September 2021, based on a stabilized equilibrium occupancy rate of 95.0%, it appears that the affordable rental supply (capped at 60% AMI) is slightly oversupplied. Multiple factors may contribute to the higher vacancy rate including older units in poor condition, units in undesirable areas, applications in progress, some properties accepting housing choice vouchers which extends time filling units due to the application process, finding qualified households and the COVID-19 pandemic.

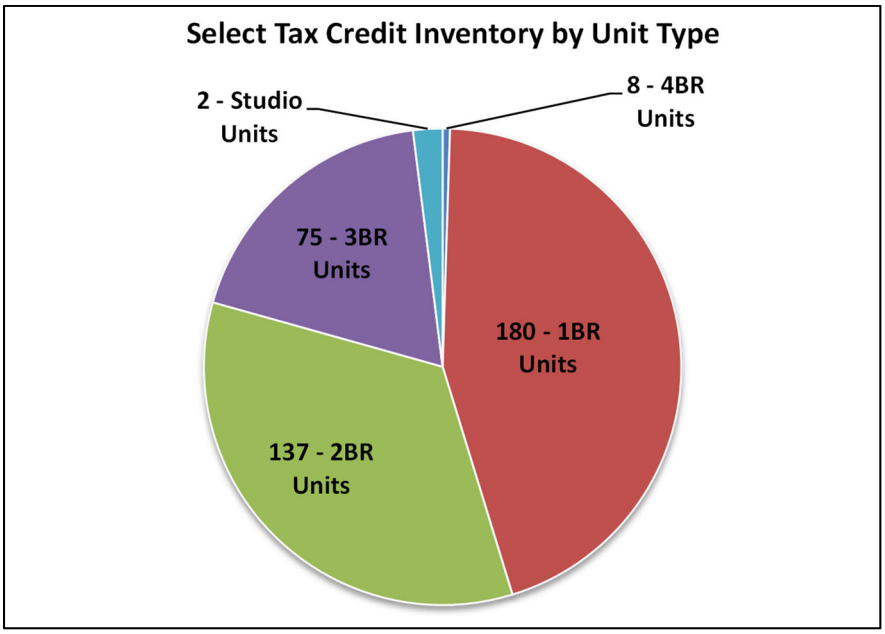
- Four of the affordable properties are in the Downtown with a total of 116 units. These properties combine with three other developments in the Core Neighborhoods for a total of 248 units. Age-restricted units account for 124 units in two properties.

- The Edge Apartments is the newest (2018) affordable development surveyed and is affordable to households with incomes from 30% to 60% AMI. At the time of the survey, five units were vacant. The property has seven units designated for long-term homeless.

- The Graver Inn is a HUD Mod rehab along with HOME and LIHTC project. Units are affordable at 40%/60%/80% AMI with most residents utilizing Housing Choice Vouchers and pay 30% of AGI and had five vacancies. Graver Inn has limited parking due to its Downtown location but management states few residents have personal transportation.

- Harold Square and 220 Broadway are rehabilitation properties funded through the LIHTC program with only 14 units combined, all of which were occupied.

- As illustrated in the chart, 45% of shallow-subsidy units have one bedroom, while 34% have two bedrooms, 19% have three bedrooms and 1% have four bedrooms. Studio units account for less than 1% of the supply.



- As depicted in Table RM-2, the average rental rate across the surveyed tax credit properties is $751 per month. Monthly rents range from $565 for a one-bedroom unit at the Crossroads (age-restricted) to as high as $1,418 for a four-bedroom unit at Easten Townhomes in Moorhead.

- The average unit size at the tax credit properties is 917 square feet. Sizes range from an average of 442 square feet for one-bedroom units to 1,947 square feet in four-bedroom units. The average one-bedroom unit size is 627 square feet and average two-bedroom unit size is 1,041 square feet.

- The newer tax credit properties offer more amenities than the older affordable and subsidized properties. In general, property amenities include laundry, dishwashers, air-conditioning, attached/underground garage parking, community room, fitness center and extra storage space.

TABLE RM-2
AFFORDABLE RENTAL MARKET SUMMARY
SELECT SHALLOW-SUBSIDY RENTAL HOUSING DEVELOPMENTS
DOWNTOWN AREA, CORE NEIGHBORHOODS, AND SURROUNDING AREA
September 2021

Unit Type	No. of Units	Unit Mix	Average Sq. Ft.*	Size Range Low - High	Average Rent*	Rent Range Low - High	Average Rent/Sq. Ft.*
Studio	2	0.5%	n.a.	n.a. - n.a.	n.a.	n.a. - n.a.	n.a.
1BR	180	44.8%	627	423 - 1,153	$621	$565 - $800	$0.99
2BR	137	34.1%	1,041	440 - 1,248	$764	$620 - $900	$0.73
3BR	75	18.7%	1,288	1,066 - 1,530	$990	$760 - $1,169	$0.77
4BR	8	2.0%	1,684	1,584 - 1,947	$1,202	$985 - $1,418	$0.71
Total	**402**	**100.0%**	**917**	**423 - 1,947**	**$751**	**$565 - $1,418**	**$0.82**
	Vacancy Rate:	**3.2%**					

* Calculated on a weighted average
* No adjustments have been made for utilities.

Source: Maxfield Research and Consulting, LLC

Compliance Status for LIHTC Developments

LIHTC developments are required to preserve affordability for 30 years. There is an initial compliance period of first 15 years where owners must maintain affordability. The second 15 years is considered the extended use period in which property owners can seek relief from the program and convert to market rate units. Surveys have shown that most properties maintain affordability through the full 30-year period. Table RM-3 on the following page lists developments awarded tax credits in the Cities of Fargo and Moorhead, separated by properties surveyed for this study and the remaining properties in each city. The Table includes the property name, address, city, year placed in service, allocation year, construction type, market type, total units and low-income units.

- There are 17 shallow-subsidy properties selected for the survey that were awarded LIHTC with a total of 698 low-income housing units. The initial compliance period (15 years) has been completed for 10 of the 17 properties. These units account for 271 units (39%) of the total among the selected properties. Owners can apply for relief from the program at any time. Over the next decade, three more properties (125 units) will completed their initial compliance periods.

- Overall, there are 49 properties that have been awarded LIHTC in the Cities of Fargo and Moorhead with a total of 2,044 low-income housing units. There are 36 developments in Fargo and Moorhead that have completed the initial compliance period which accounts for 61% of the LIHTC units (1,245 units). An additional 233 units in six properties will complete initial compliance during this decade. Only four developments (78 units) have reached the

full 30-year affordability period. Another 14 properties (740 units) will complete the full 30-year compliance period over the decade by 2030.

TABLE RM-3
LIHTC AWARDED PROPERITES
FARGO-MOORHEAD AREA
September 2021

Property	Address	City	Placed in Service	Allocation Year	Construction Type	Market Type	Total Units	Low-Income Units
Selected Properties								
The Edge Apartments	1321 15th Avenue N	Fargo	2019	2018	New Construction	G.O./Disabled/Homeless	42	42
New Horizons	2525 N Broadway	Fargo	2019	2017	Acquisition and Rehab	General Occupancy	98	97
Bright Sky Apartments	3305 3rd Avenue N.	Moorhead	2018	2016	New Construction	General Occupancy	42	43
Park View Terace	100 3rd St. N.	Moorhead	2017	2016	Acquisition and Rehab	Eldery	120	120
Crossroads	1670 E Gateway Cir. S	Fargo	2012	2009	New Construction	Elderly/Disabled	42	40
Cooper House	414 11th St. N.	Fargo	2010	2008	New Construction	Homeless	43	42
Sunrise North	350 26th Avenue N	Fargo	2008	2007	New Construction	Elderly/Disabled	43	43
Easten Townhomes	2920 4th Avenue North	Moorhead	2006	2005	New Construction	G.O./Homeless	38	37
Graver Inn	123 Roberts St. N.	Fargo	2004	2004	Acquisition and Rehab	General Occupancy	60	60
Maple Court Townhomes	1080 17th Avenue N	Moorhead	2002	2002	New Construction	Family	34	33
220 Broadway	22 Broadway	Fargo	2002	2001	Acquisition and Rehab	General Occupancy	5	5
Herald Square	305 Roberts St. N.	Fargo	2002	2001	Acquisition and Rehab	General Occupancy	9	9
Church Townhomes	1538 16 1/2 St. S	Fargo	2001	2001	New Construction	General Occupancy	8	8
Moorhead Townhomes	3202 17th Street S	Moorhead	2001	2000	New Construction	General Occupancy	30	30
Prairie View Apartments	1111 20th St.	Moorhead	2003	1999	Acquisition and Rehab	Family	24	23
Dakotah Pioneer Center	633 First Avenue N	Fargo	2000	1999	Acquisition and Rehab	Disabled/Homeless	31	30
Eastwood Apatments	1204 34th Street Cir. S	Moorhead	1992	1991	New Construction	General Occupancy	36	36
Subtotal							**705**	**698**
Remaining Properties in Fargo and Moorhead								
Arbors at McCormick Park	702 23rd Street S	Fargo	2019	2018	Acquisition and Rehab	Families	186	186
Homefield 2	4245 28th Avenue S	Fargo	2019	2018	New Construction	Elderly/Disabled	39	39
Homefield I Senior	4225 28th Avenue S	Fargo	2017	2016	New Construction	Senior	39	39
North Sky II	4825 28th Avenue S	Fargo	2015	2014	New Construction	Elderly/Disabled	30	30
Bluestem Homes	4406 Blue Stem Court S	Fargo	2007	2007	New Construction	Family/Disabled	30	30
Fieldstone Village Senior	4574 44th Avenue S	Fargo	2007	2006	New Construction	Senior	49	48
Bluestem Townhomes	4522 Blue Stem Court S	Fargo	2006	2005	New Construction	General Occupancy	30	30
River Square II	5200 S Univeristy Dr	Fargo	2004	2003	New Construction	General Occupancy	30	30
Sisters Path	4229 Ninth Avenue Circle SW	Fargo	2004	2003	New Construction	General Occupancy	12	12
Winwood Tonwhomes	4441 Woodhaven Dr S	Fargo	2004	2003	New Construction	General Occupancy	46	46
Foxtail Creek Townhomes	3720 42nd St S	Fargo	2003	2001	New Construction	General Occupancy	30	30
River Square	5302 S University Dr	Fargo	2002	2000	New Construction	General Occupancy	29	29
West Winds North	3420 42nd Street S	Fargo	2002	2000	New Construction	General Occupancy	52	52
West Winds South	34th Avenue SW & 42nd St SW	Fargo	2002	2001	New Construction	General Occupancy	52	52
Century Square Townhomes	3820 25th Street S	Fargo	2001	1999	New Construction	General Occupancy	19	19
Filedcrest Townhomes	1838 34th Avenue S	Moorhead	2000	2000	Acquisition and Rehab	Elderly	40	40
Birchwood Apartments	2101 27th Avenue S	Fargo	1999	1998	Acquisition and Rehab	Family/Elderly	181	181
Country Edge Apartments	3363 31st Avenue SW	Fargo	1997	1995	New Construction	Families	48	47
Grandview Apartments I	3037 33rd Street SW	Fargo	1996	1994	New Construction	G.O./Disabled	36	35
Lake Apartments I	3161 32nd Street SW	Fargo	1995	1993	New Construction	General Occupancy	24	24
Lake Apartments II	3141 32nd Street SW	Fargo	1995	1993	New Construction	General Occupancy	24	23
Lake Apartments III	3121 32nd Street SW	Fargo	1995	1993	New Construction	General Occupancy	24	24
Lake Apartments IV	3101 32nd Street SW	Fargo	1995	1993	New Construction	General Occupancy	24	24
Lake Apartments V	3161 32nd Street SW	Fargo	1995	1995	New Construction	General Occupancy	24	24
Park Place Apartments	2701 32nd Avenue SW	Fargo	1995	1995	New Construction	General Occupancy	72	72
West View Apartments	3140 33rd Street SW	Fargo	1994	1994	New Construction	General Occupancy	48	48
Westview Apartments	1802 40th Street SW	Fargo	1994	1994	New Construction	General Occupancy	24	24
Maybrook Apartments	3219 18th Street S	Fargo	1993	1993	New Construction	General Occupancy	30	30
Park Apartments	4235 Ninth Avenue Cirlce SW	Fargo	1991	1990	New Construction	General Occupancy	18	17
Park West I	4303 Ninth Avenue Circle SW	Fargo	1991	1991	New Construction	Family/Disabled	18	18
Park West II	4311 Ninth Avenue Circle SW	Fargo	1991	1991	New Construction	Family/Disabled	18	18
Carlson Place	1519 48th Street SW	Fargo	1990	1990	New Construction	General Occupancy	54	25
Subtotal							**1,380**	**1,346**
Combined Total							**2,085**	**2,044**

Located in the designated Downtown Area
Located in the designated Core Neighborhoods

Source: HUD; Maxfield Research and Consulting LLC

TABLE RM-4
SELECT AFFORDABLE AND SUPPORTIVE SERVICE RENTAL HOUSING PROJECTS
CORE NEIGHBORHOODS, DOWNTOWN AREA, AND SURROUNDING AREA
September 2021

Project Name	Year Occ.	No. of Units	No. Vac.	Unit Mix	Unit Sizes (Sq. Ft.)	Monthly Rents	Cost per S.F	Comments
SHALLOW-SUBSIDY								
The Edge Apartments 1321 5th Avenue N *Fargo, ND*	2018	42	5 11.9%	9 - 1BR 24 - 2BR 9 - 3BR	690 900 1,165	$456 - $800 $490 - $855 $550 - $980	$0.66 - $1.16 $0.54 - $0.95 $0.47 - $0.84	LIHTC. Affordable at 30% to 60%. Includes 7 units for long-term homeless w/services provided by SENDCAA. Amenities inlcude dishwasher, in-unit washer/dryer, community room, exercise room, meeting room, playground, and first level garage (included).
Crossroads 1670 East Gateway Cir. S. *Fargo, ND* Age-restricted	2011/ 2012	81	1 1.2%	63 - 1BR 18 - 2BR	702 864	$565 - $585 $715	$0.80 - $0.83 $0.83	55+. LIHTC. Affordable at 30% to 80%. Waiting list of about 2 years. Amenities inlcude community room, fitness center, and library, in-unit laundry, dishwasher, disposal, wall A/C, and garage parking ($30/mo.). Utilities included. Average age = 71.
Moorhead Townhomes 3202 17th Street S *Moorhead, MN*	2006	30	2 6.7%	30 - 3BR	1,347	$1,090	$0.81	LIHTC. Affordable at 60% of AMI. Amenities include dishwasher, garbage disposal, in-unit washer/dryer, and attached garage (Included).
Easten Townhomes 2920 4th Avenue North *Moorhead, MN*	2006	30	1 3.3%	4 - 1BR 16 - 2BR 6 - 3BR 4 - 4BR	1,153 1,429 1,429 1,619 - 1,947	$783 $900 $1,169 $1,418 Project Based	$0.68 $0.63 $0.82 $0.73 - $0.88	LIHTC. Affordable at 60% of AMI. Includes 8 units for support homeless housing through Clay County Homeless to Housed Program. The, 4BR units are project based Section 8 Clay County. Amenities include dishwasher, garbage disposal, in-unit washer/dryer, and attached garage (Included). Tenants pay all utilities.
Sunrise North 350 26th Avenue N *Fargo, ND* *Age-restricted*	2007	43	1 2.3%	32 - 1BR 11 - 2BR	753 - 778 871	$632 - $650 $700 - $775	$0.84 - $0.84 $0.80 - $0.89	55+. LIHTC. Affordable at 30% to 60% of AMI. Amenities include community room, exercise room, lounge, in-unit washer/dryer, dishwaser, and gazebo. Two parking garages included. Utilities included. Average age = 69
Graver Inn 123 Roberts Street N *Fargo, ND*	1988/ 2004	60	5 8.3%	58 - 1BR 2 - 2BR	423 440	$620 $620	$1.47 $1.41	HUD Mod Rehab. HOME and LIHTC. Fargo HRA Loan. Affordable at 40%/60%/80% of AMI. Many resident utilize vouchers and pay 30% of AGI. On-site laundry, full kitchen, and elevator. Downtown location with limited parking. Few residents have transportation. Can lease garage stall across street if available.
Maple Court Townhomes 1080 17th Avenue N *Moorhead, MN*	2003	34	0 0.0%	20 - 2BR 10 - 3BR 4 - 4BR	1,200 1,334 1,584	$805 $895 $985	$0.67 $0.67 $0.62	LIHTC. Affordable at 60%. Amenities inlcude dishwasher, walk-in closet, basketball court, playground, grill, laundry hook-ups, laundry faciliites, and attached garages. Heat, sewer, and water included.
Harold Square 303 Roberts Street *Fargo, ND*	1910/ 2002	9	0 0.0%	9 - 1BR	n.a.	n.a.	n.a.	LIHTC rehabilitaion. Affordable at 40% (1), 50% (4), and 60% (4) AMI. Amenities inlcude dishwasher, microwave, garbage disposals, in-wall A/C, laundry hook-ups, courtyard, playground, and single-stall attached garages. Tenant pays electric.
220 Broadway 220 Broadway N *Fargo, ND*	1903/ 2001	5	0 0.0%	2 - Studio 3 - 1BR	n.a. n.a.	n.a. n.a.	n.a. n.a.	LIHTC rehabilition. Affordable at 40% (1), 50% (2), and 60% (2) of AMI. Amenities include laundry. No parking, must use streeet Downtown which can be difficult. Tenants pay heat and electric.
Church Townhomes 1538 16 1/2 St./1617 16th Ave S. *Fargo, ND*	2001	8	0 0.0%	3 - 2BR 5 - 3BR	1,248 1,392	n.a. n.a.	n.a. n.a.	LIHTC redevelopment. Affordable at 40% (1), 50% (4), and 60% (3) AMI. Amenities include Patios/balconies, dishwasher, microwave, grabage disposals, in-wall A/C, laundry hook-up, playground, courtyard, and attached garages. Tenants pay electric.

CONTINUED

TABLE RM-4
SELECT AFFORDABLE AND SUPPORTIVE SERVICE RENTAL HOUSING PROJECTS
CORE NEIGHBORHOODS, DOWNTOWN AREA, AND SURROUNDING AREA
September 2021
(Continued)

Project Name	Year Occ.	No. of Units	No. Vac.	Unit Mix	Unit Sizes (Sq. Ft.)	Monthly Rents	Cost per S.F	Comments
SHALLOW-SUBSIDY (Cont.)								
Eastwood Manor 1204 34th Street Circle S *Moorhead, MN*	1992	36	12 33.3%	2 - 1BR 22 - 2BR 12 - 3BR	670 913 1,066	$610 $700 $760	$0.91 $0.77 $0.71	LIHTC. Affordable at 60%. Amenities inlcude dishwasher, laundry faciliites, and detached garages ($50/mo.). Heat, sewer, and water included. Vacancies are due to outdated units in need of repair and has been a an issue for some time.
Prairie View Apartments 1111 20th Street *Moorhead, MN*	1970s	24	6 25.0%	21 - 2BR 3 - 3BR	1,190 1,530	$655 $900	$0.55 $0.59	LIHTC. Affordable at 60% of AMI. Amenities include dishwasher, garbage disposal, coin-op in-unit washer/dryer, and detached garage (Included). Tenant pay utilities. Vacancies due to stigma of neighborhood.
Total Shallow-Subsidy		**402**	**33**	**8.2% Vacancy Rate**				
DEEP-SUBSIDY								
Northland Apartments 1115 23rd Street S *Fargo, ND* Disabled **Contract Expires Nov. 2022**	2004	17	0 *0.0%*	14 - 1BR 3 - 2BR	500 650	$758 $758 30% of AGI	$1.52 $1.17	Section 811, Rent based on income. Housing for Persons with Disabilites thourgh Accessible Space. All units wheelchair accessible. Amenities include community room and library, on-site laudry facility, and lever door handles. Utilities included except electricity.
Pioneer Manor 201 11th Street N *Fargo, ND* Age-restricted/disabled	1981	45	0 *0.0%*	45 - 1BR	n.a.	n.a. 30% of AGI	n.a.	62+. Public Housing. Fargo Housing Authority. Ammenities include community room, on-site laundry, BBQ picnic area, courtyard, bike rack, roll-in showers, assigned off-street parking.
The Arbors at McCormick Park 618 23rd Street S. *Fargo, ND* **Contract Expires Oct. 2039**	1979	186	17 *9.1%*	8 - 0BR 143 - 2BR 35 - 3BR	n.a. n.a. n.a.	$608 $826 $973 30% of AGI	n.a. n.a. n.a.	NDHFA Section 8 and LIHTC. Affordable at 60%. 95% of resident pay 30% of Income. Remaining 5% do not qualify for HUD and pay market rates shown. Amenities include community room, exercise room, picnic area, four large off street covered parking lots (car port style). Vacancies due to new management and are working thorugh applications.
Park View Terrace 100 3rd Street *Moorhead, MN* Age-restricted/Disabled **Contract Expires Nov. 2036**	1978	120	0 *0.0%*	112 - 1BR 8 - 2BR	500 750	$740 $906 30% of AGI	$1.48 $1.21	62+. HUD Project Based Section 8/LIHTC for Rehab. Amenities include community room w/kitchen, fitness room, on-site laundry, off-street parking. One year wait list. 65% senior. LTH program for up to 8 units (7 unit currently occupied) through Lakes and Prairies.
University Drive Manor 1201 2nd Avenue N *Fargo, ND* **Contract Expires March 2025**	1976	86	n.a.	86 - 1BR	n.a.	n.a. 30% of AGI	n.a.	Project Based Section 8 units. 62+. Unable to find contact information.
New Horizons Manor 2525 Broadway Avenue N *Fargo, ND* Age-restricted/disabled	1971	97	0 0.0%	73 - 1BR 24 2BR	567 - 643 800 - 904	n.a. n.a. 30% of AGI	n.a. n.a.	Public Housing. LIHTC. Fargo Housing Authority. Affordable at 30% to 60% AMI. Amenities inlcude community room, media room, on-site laundry, salon/spa, fitness room, BBQ picnic area, courtyard, and indoor parking garage ($).
Riveview Heights 800 Second Avenue N *Moorhead, MN* Disabled	1969	104	0 *0.0%*	103 1BR 1 2BR	410 - 500 n.a.	$705 $859 30% of AGI	$1.41 - $1.72 n.a.	Public Housing. Moorhead PHA with preference to homeless and disabled individuals. Current wait list of 1 to 4 years. Lesser wait for those that are homeless (6 mo.) or have a disability (1 year). Average age of 50. Nearly all residents have a disability.

CONTINUED

TABLE RM-4
SELECT AFFORDABLE AND SUPPORTIVE SERVICE RENTAL HOUSING PROJECTS
CORE NEIGHBORHOODS, DOWNTOWN AREA, AND SURROUNDING AREA
September 2021
(Continued)

Project Name	Year Occ.	No. of Units	No. Vac.	Unit Mix	Unit Sizes (Sq. Ft.)	Monthly Rents	Cost per S.F	Comments
DEEP-SUBSIDY (Cont.)								
Bethany Towers II 201 University Drive S *Fargo, ND* Age-resricted assisted living **Contract Expires Aug. 2022**	1968	35	2 *5.7%*	35 - Studio	300	$1,944 30% of AGI	$6.48	Part of Bethany Retirement living. 88 total units. 35 units are available for Section 202/Section 8, Rent based on income. Personal care is private pay. Utilities included.
Sharp View 920 5th Avenue S *Moorhead, MN* Age-restriced	1950	47	0 *0.0%*	45 - 1BR 2 - 2BR	608 n.a.	$705 $859 30% of AGI	$1.16 n.a.	Public Housing. Moorhead PHA. 62+ age-restricted housing. Redevlopment of a former elementary school in the 80s. 1 year wait list with priority to homeless and disabled seniors. Average age of 70.
Colonial Apartments 355 4th Avenue N *Fargo, ND* **Revolving 1-Year Contract**	1916	12	0 *0.0%*	10 - 1BR 2 - 2BR	n.a. n.a.	n.a. n.a. 30% of AGI	n.a. n.a.	Section 8. Fargo Housing Authority. Rent is subsidized by the North Dakota Finance Agency (NDHFA). Amenities include microwave, laundry hook-up, and off-street parking.
Burrel Apartments 409 4th Street N *Fargo, ND* **Revolving 1-Year Contract**	1916	30	0 *0.0%*	24 - 1BR 6 - 2BR	600 720	n.a. n.a. 30% of AGI	n.a. n.a.	Section 8. Fargo Housing Authority. Rent is subsidized by the North Dakota Finance Agency (NDHFA). Amenities include microwave, laundry hook-up, and off-street parking. Tenants pay heat and electricity.
The 400 400 Broadway N *Fargo, ND* Age-restriced/Disabled **Contract Expires May 2024**	1914	41	5 *12.2%*	39 - 1BR 2 - 2BR	n.a. n.a.	$823 $1,089 30% of AGI	n.a.	Section 221/Section 8. 62+ or handicapped and disabled. Rents are based on income. Amenities include community room with kitchen and laundry facility. Four or five under age 62. Significant waiting list. Small offstreet parking lot with 19 stalls. Limited parking Downtown.
Evantide Living Center 1333 7th Street S *Moorhead, MN* Age-restriced/Disabled **Contract Expires June 2026**	n.a.	46	1 *2.2%*	46 - 1BR	600	$615 30% of AGI	$1.03	62+. HUD Section 202, Rent based on income. Utilities included. Amenities includ community room, wellnesss center, outdoor patio, chapel, emergency call system, daily wellness checks, and off-street parking.
Total Deep-Subsidy		**866**	**25**	**3.2% Vacancy Rate**				
SPECIAL NEEDS (SUPPORTIVE HOUSING)								
On-Site Services								
Grace Garden 1480 16th Street E West Fargo, ND Supportive Housing	2019	30	2 *6.7%*	8 - 1BR 14 - 2BR 6 - 3BR 2 - 4BR	712 - 790 886 - 900 965 1,205	$675 $830 $1,200 $1,450 30% of AGI	$0.85 - $0.95 $0.92 - $0.94 $1.24 $1.20	Permanant supportive housing for homeless families. YWCA. Fully furnished units. In-unit laundry in 3BR & 4BR. Community room w/kitchen, fitness room, community space, on-site laundry, playground, and WiFi. On-site services include domestic violence case management and education and employment coordinator.
Jermiah Program 3104 Fiechtner Drive S *Fargo, ND* Supportive Housing	2018	20	0 *0.0%*	18 - 2BR 2 - 3BR	838 1,000	$843 $1,200 30% of AGI	$1.01 $1.20	Supportive housing for single mothers. Rent based on income. Includes an on-site child development center. Must be a single mother over age 18 with 50%/or more custody of 1-4 children under the age of 5 and have highschool diploma or GED and with a commitment to school. Utilities included.

CONTINUED

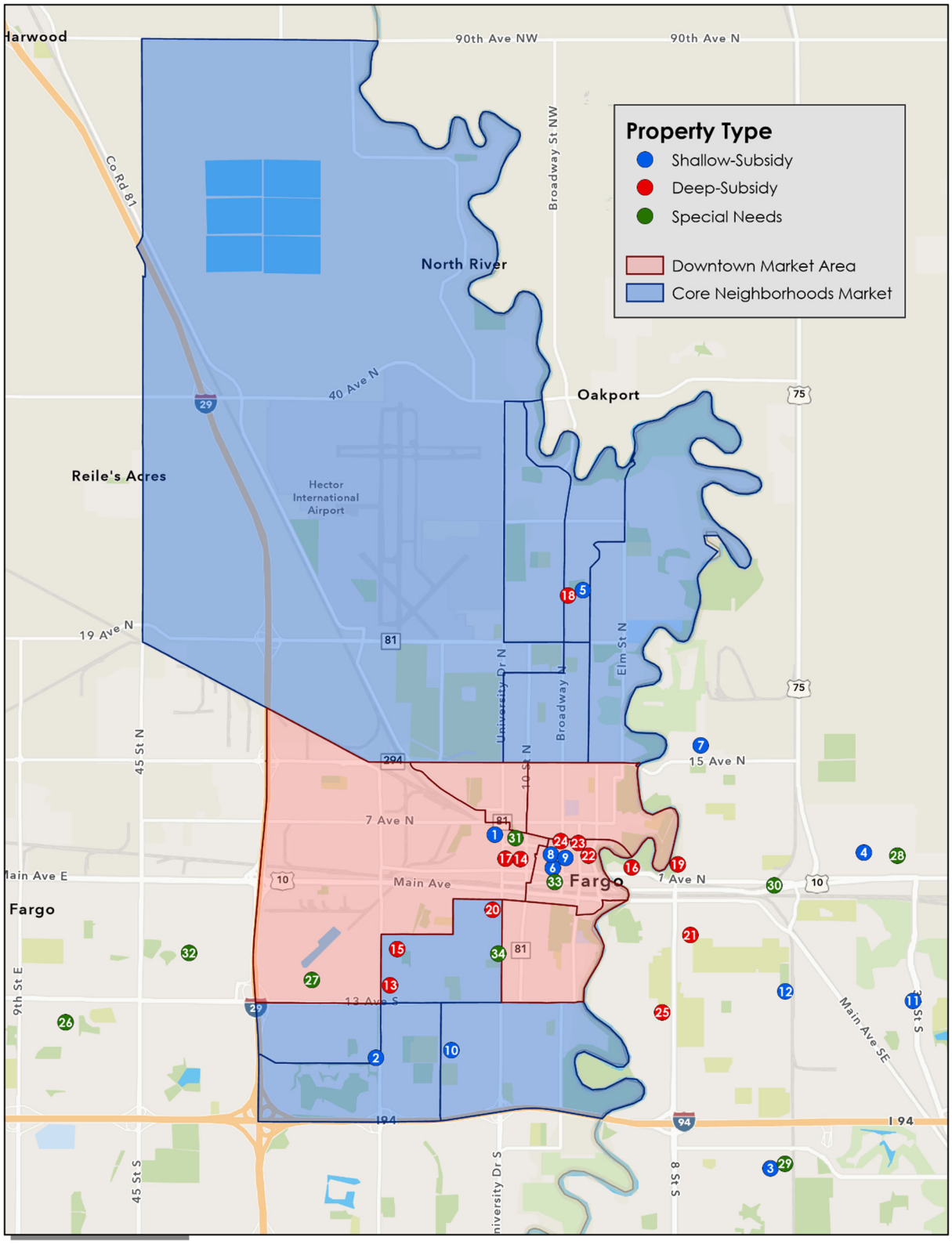
TABLE RM-4
SELECT AFFORDABLE AND SUPPORTIVE SERVICE RENTAL HOUSING PROJECTS
CORE NEIGHBORHOODS, DOWNTOWN AREA, AND SURROUNDING AREA
September 2021
(Continued)

Project Name	Year Occ.	No. of Units	No. Vac.	Unit Mix	Unit Sizes (Sq. Ft.)	Monthly Rents	Cost per S.F	Comments
SPECIAL NEEDS (SUPPORTIVE HOUSING) (Cont.)								
On-Site Services (Cont.)								
Prairie Horizons Townhomes	2016	16	0	4 - 1BR	1,000	$783	$0.78	HUD Section 8. Supportive housing for experiencing long-term homelessness and have
1109 119th Street S			*0.0%*	5 - 2BR	850	$910	$1.07	varifiable disablility. Must meet HUD definition of Long-Term Homeless. Funded
Moorhead, MN				5 - 3BR	1,200	$1,323	$1.10	through COC grant. Support services desk and case manager on-site. Residents
Supportive Housing				1 - 4BR	1,350	$1,610	$1.19	referred through CARES. Utilities included.
						30% of AGI		
Gateway Gardens	2010	24	2	24 - 1BR	550	$745	$1.35	Permanent supportive housing for those experiencing long-term homelessness. MN
1817 1st Avenue			*8.3%*			30% of AGI		Housing Support pays for 19 units and the remaining five are HUD Section 8. Utilities
Moorhead, MN								included. 24 hour staffing and case managemant provided. Residents referred
Supportive Housing								through CARES. Utilities included.
Cooper House	2009	43	0	32 - Studio	n.a.	n.a.	n.a.	LIHTC, HOME, HUD-SHP, FHRA, and AHP. Permanant supportive housing for single
414 11th Street N			*0.0%*	11 - 1BR	n.a.	n.a.	n.a.	homeless or at risk. Ammenities include community room w/kitchen, computer
Fargo, ND						30% of AGI		stations, on-site laundry, fully furnished units, full kitchen, and adaptable bathrooms.
Supportive Housing								
Butler House	1984	25	3	21 - Dorm Style	120 - 150	$587	$4.89	HUD Section 8 permanent supportive housing for homeless youth ages 18 to 26.
711 University Drive S			*12.0%*	4 - 2BR	700 - 800	n.a.	n.a.	Services provided by Fraser, Ltd. Formerly Fraser Hall. Dorm style units do not have
Fargo, ND						30% of AGI		kitchen or bathroom. There are 7 shared bathrooms per 3 units. Typically runs at
Supportive Housing								capicty. Provides one hot meal/day.
No Services								
Bright Sky Apartments	2018	43	1	18 - Eff.	433	$643	$1.48	Permanant Supportive Services for homeless families. Churches United. include rental
3305 3rd Avenue NW			*2.3%*	4 - 1BR	659	$689	$1.05	assistance, case management, health services, small food pantry, and referral.
Moorhead, MN				9 - 2BR	856	$840	$0.98	Amenities include fully furnished units, in-unit washer, dishwasher, community room,
Supportive Housing				9 - 3BR	1,090	$1,200	$1.10	exercise room, computer room, play room, activity room, nurses office, patio,
				3 - 4BR	1,375	$1,450	$1.05	basketball court, playground.
						30% of AGI		
Sister's Path	2004	12	2	9 - 2BR	860	$873	$1.02	LIHTC, HOME, HUD-SHP, and AHP. Provide supportive/permanent housing for
4219 9th Avenue SW			*16.7%*	3 - 3BR	1,000 - 1,300	$1,249	$0.96 - $1.25	homeless families. Fully furnished w/full kitchen, playground, and laundry.
Fargo, ND						30% of AGI		
Supportive Housing								
Dakotah Pioneer Center	1915/	31	1	10 - Studio	n.a.	n.a.	n.a.	LIHTC Rehabilition. All residents must have a Tenant Protection Voucher (TPV).
633 First Avenue N	2000		*3.2%*	19 - 1BR	n.a.	n.a.	n.a.	Provides transitional housing for people with mental illness, addiction or other
Fargo, ND				2 - 2BR	n.a.	n.a.	n.a.	disabilities, and homeless individuals. All residents recieve some financial assistance
Transitional Housing						30% of AGI		w/rent. All residents have case worker.
Total Special Needs		**244**	**11**	**4.5%**	**Vacancy Rate**			

Located in the designated Downtown Area
Located in the designated Core Neighborhoods

Source: Maxfield Research & Consulting, LLC

Affordable Housing Inventory



Map Key		
Property Type		
Shallow-Subsidy	Deep-Subsidy	Special Needs
1. The Edge Apts.	13. Northland Apts.	26. Grace Garden
2. Crossroads	14. Pioneer Manor	27. Jermiah Program
3. Moorhead TH	15. The Arbors at McCormick Park	28. Bright Sky Apts.
4. Easten TH	16. Park View Terrace	29. Prairie Horizons TH
5. Sunrise North	17. Univeristy Drive Manor	30. Gateway Gardens
6. Graver Inn	18. New Horizons Manor	31. Cooper House
7. Maple Court TH	19. Riveview Heights	32. Sister's Path
8. Harold Square	20. Bethany Towers II	33. Dakotah Pioneer Center
9. 220 Broadway	21. Sharp View	34. Butler House
10. Church TH	22. Colonial Apts.	
11. Eastwood Manor	23. Burrel Apts.	
12. Prairie View Apts.	24. The 400	
	25. Evantide Living Center	

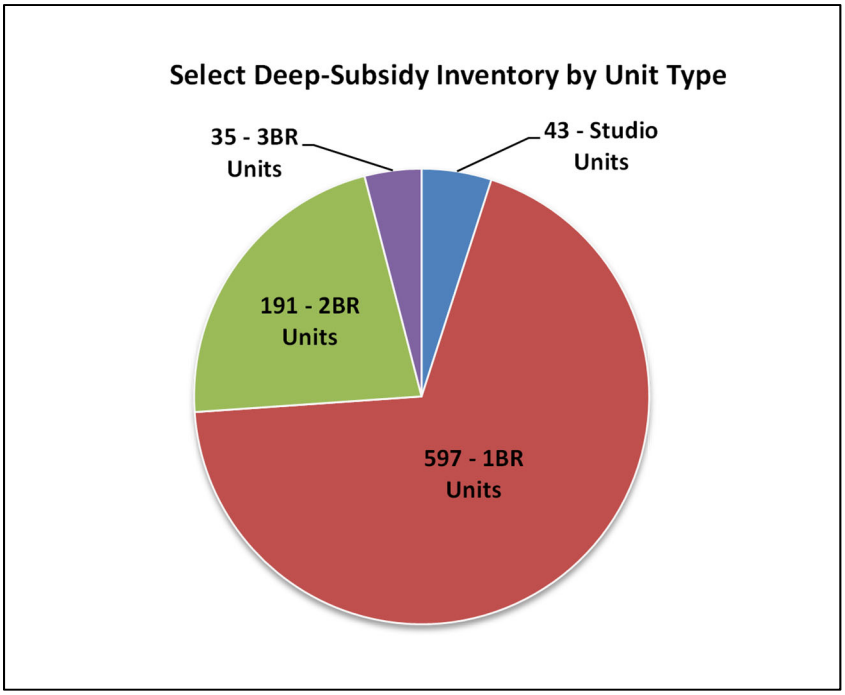
Deep-Subsidy (Non-Supportive Housing)

The analysis of deep-subsidy rental properties those utilize public funding either through State and/or Federal programs, providing housing to low- and extremely low-income households. Most, if not all, of the selected deep-subsidy properties are funded by programs through the HUD (U.S. Department of Housing and Urban Development). The deep-subsidy units charge rent based on 30% of the household income and are income-restricted to households at or below 50% area median income (AMI).

- Thirteen income-restricted, deep-subsidy properties in and/or near the Downtown Area and Core Neighborhoods with 866 total units. At the time of the survey, 25 units were vacant for a vacancy rate of 3.2%. If we exclude the 17 vacant units at The Arbors at McCormick Park, which has undergone a management change and are working though submitted applications, the overall vacancy rate falls to less than 1%. Typically, affordable and subsidized rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. A rate of 0.9% falls below market equilibrium and indicates pent-up demand for deep-subsidy housing.

- As illustrated below, 69% of the deep-subsidy units have one bedroom, while 22% have two bedrooms, 5% are studio units and 4% have three-bedroom units.

- Only one property (Northland Apartments – 2004) with deep-subsidy has been built since the early 1980s is in or near the Downtown Area or Core Neighborhoods that does not provide supportive housing services. There have been numerous deep-subsidy housing developments developed over the past 15 years that offer supportive housing services targeted to those with homelessness, substance abuse and single mothers furthering their education. All the other deep-subsidy properties are 30 years and older.



- There are seven deep-subsidy properties restricted to those over age 62 and/or disabled and over age 18 that contain 431 units (50% of the surveyed units).

- A total of 249 deep-subsidy units is in the Downtown Area and a total of 549 is in the Core Neighborhoods.

- Three properties in Moorhead prioritize homeless or disabled individuals. Parkview Terrace in Moorhead is an age-restricted/disabled property of which 65% of the units are occupied by seniors with a one-year wait list. The property also has eight units designated for long term homeless through Lakes and Prairies Community Action Partnership.

- Sharp View in Moorhead is managed by the Moorhead PHA and restricts residents to those age 62 and older. There is a one-year wait list with a priority to seniors that are at risk of homelessness or disabled. The average age is 70.

- Riverview Heights in Moorhead is also managed by the Moorhead PHA with preference for homeless and disabled individuals. There is a one- to four-year wait list with priority to homeless (6 months) and disabled (one year) people. Average age is 50 years of age and nearly all the residents have some form of disability.

- The Fargo Housing Authority owns and manages four of the deep-subsidy properties surveyed with a total of 225 units. The properties are in the Downtown Area and/or the Core Neighborhoods. All properties have a waiting list.

Deep-subsidy property manager Interviews

- While properties have vacant units during the point in time survey, the application process can take months to complete.

- Many current and future residents in traditional deep-subsidy housing need supportive housing arrangements. Because many properties prioritize homeless and disabled, other households are being underserved.

- The portfolio for one-bedroom units and larger studio units is taxed as individuals are competing for these units in supportive service and traditional deep-subsidy properties.

- Most residents in deep-subsidy properties do not own cars so the accessibility to public transportation or location near available services is important.

Deep-Subsidy (Supportive Housing)

In addition to traditional deep-subsidy rental projects, we identified and surveyed deep-subsidy housing that include supportive services. These supportive services include housing for those experiencing homelessness, transitional housing for people with mental illness, substance abuse and addiction, and single mothers seeking secondary education. Due to construction costs and lack of funding available for deep-subsidy housing, the development of these properties typically utilizes multiple funding sources and programs. Similar to other deep-subsidy properties, supportive housing units charge rent based on 30% of the household's adjusted gross income and are income-restricted to households with incomes at or below 50% area median income (AMI).

- Nine supportive housing developments were identified in Fargo and Moorhead in or near the Downtown Area and Core Neighborhoods with 244 total units. There were 11 units vacant, a vacancy rate of 4.5%. These properties typically operate at full occupancy. Current vacancies are likely to be filled as applications are being processed which can take sometimes up to two months.

- Most of the facilities have been developed since 2000 with four built in the last five years.

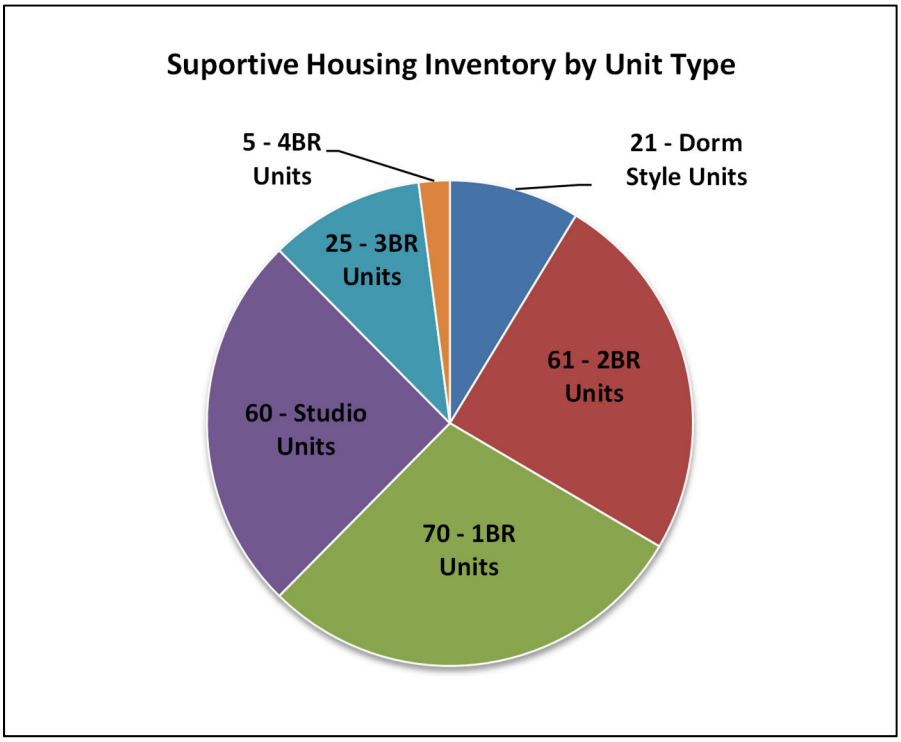
- There are four properties in the Downtown Area that offer supportive services with 119 units. Three of the properties support homeless adults and one supports single mothers seeking to further their education (Jeremiah Program).

- *Jeremiah Program* is the only development not specifically for those that are at risk of homelessness. The Jeremiah Program is supportive housing for single mothers 18 and older with 50% or more custody of one to four children and have a GED or high school diploma. The mother is required to commit to furthering their education and education support is

provided. Rent is based on income and utilities are included. Services provided include family coaches, help w/financial aid, 12-week empowerment/leadership course, life skills, and an on-site childcare and development center.

- *Butler House* is a supportive housing facility for homeless youth ages 18 to 26. This is the only property that focusses specifically on this segment of the population. The facility has small dorm-style units and four, two-bedroom units serving family households. Most homeless youth served are between 18 to 22 years old. Services provided include case management, job training, education, 24/hour staffing, hot meals, food pantry. Typical length of stay is one-year for singles and two-years for families.

- The following chart illustrates that supportive housing has a more diverse unit mix than shallow-subsidy and traditional deep-subsidy rental housing as 29% of the units are one-bedroom, while studio and two-bedroom units account for 25% each, 10% are three-bedroom units, 9% are dorm style units and 2% are four-bedroom units. This is due to more family households being served in supportive housing facilities.



- The remaining properties provide permanent supportive housing for homeless individuals or families or those that are at risk of becoming homeless.

<u>Supportive Housing for Youth (ages 18-26)</u>

- **Butler House**

<u>Supportive Housing for Families</u>

- **Grace Garden**
- **Bright Sky Apartments**
- **Sister's Path**
- **Prairie Horizons Townhomes**

Supportive Housing for Adults

- **Gateway Gardens**
- **Cooper House**
- **Dakotah Pioneer Center**
- **Prairie Horizons Townhomes Bright Sky Apartments**

Supportive Housing Administrator Interviews

- All administrators state there is a strong need for additional supportive housing for homeless singles, youth, families, men and women. The Fargo Housing Authority stated that they could develop and fill three more Cooper House-style facilities.

- There are a portion of clients that are getting increasingly harder to house. Factors include substance abuse, child abuse, sexual abuse, mental illness, disabilities, and poor backgrounds. The COVID-19 pandemic has increased the need for additional supportive housing.

- The overwhelming majority of single homeless adults suffer from a mental disorder and or substance abuse disorder. Single males are homeless at a higher rate than women. Although still a lower percentage overall, there is a strong increase in transgender/gender nonconforming homeless youth that are homeless or at risk of becoming homeless.

- The majority of supportive housing facilities that serve families do not allow single men in the development due to most women having experienced domestic abuse. Bright Sky Apartments does however, serve single men.

- There is no time limit for a resident to stay in permanent supportive housing. The typical average stay is about one to two years.

- Funding is a significant barrier to development. The development of supportive housing facilities typically takes multiple sources through partnerships. Funding also affects the ability to provide services as the supply of staff and qualified case workers is inadequate.

Housing Choice Voucher Program and Local Housing Authorities

In addition to subsidized apartments, "tenant-based" subsidies like *Housing Choice Vouchers,* can help lower income households afford market-rate rental housing. The tenant-based subsidy is funded by the Department of Housing and Urban Development (HUD). Under the Housing Choice Voucher program (also referred to as Section 8) qualified households are issued a voucher that the household can take to an apartment that has rent levels with Payment Standards. The household then pays approximately 30% of their adjusted gross income for rent and utilities, and the Federal government pays the remainder of the rent to the landlord.

Housing choice vouchers are administered locally by public housing agencies. A housing subsidy is paid to the landlord directly by the housing authority on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Typically, a household pays 30% of their adjusted gross income and musts qualify by not exceeding 50% of the area median income (AMI).

There are four housing authorities in the Fargo-Moorhead MSA that administer Housing Choice Vouchers for use in Cass County, ND or Clay County, MN. Housing Choice vouchers are portable and can be ported anywhere in the country. The following are described in detail.

Fargo Housing Authority

Fargo Housing Authority administers the Housing Choice Voucher program for City of Fargo. Housing Choice Vouchers may be used in Clay or Cass County properties due to a joint agreement between counties allowing residents to use the vouchers in either county regardless of if the household receiving the voucher may have originally lived in Clay or Cass.

Preference for the housing choice voucher program is as follows.

- Local victims of domestic violence, referred by Rape and Abuse Crisis Center;
- Those residing in Cass or Clay County at the time of application;
- Head of Household has custody of minor children (under 18 years old) that reside in the household;
- Head of Household is disabled (physically, mentally or emotionally);
- Head of Household is near elderly, 62 years of age or older;
- Household member is eligible for U.S. Veteran status.

The Fargo Housing Authority currently funds for a total of 1,194 Section 8 Housing Choice Vouchers. Most residents, 80% to 85%, live in Fargo.

The Fargo Housing Authority currently administers the following vouchers through the HRA:

- Traditional Housing Choice Vouchers
- Mainstream Vouchers

- Tenant Protection Vouchers
- VASH (Veterans Affairs Supportive Housing) Vouchers
- Family Unification Program
- EHV (Emergency Housing Vouchers)
- RAD (Rental Assistance Demonstration)
- PBV (Project Based Vouchers)

In addition to vouchers, the FHA owns and manages a total of 182 units of public housing in scattered sites. They also manage 280 units of affordable, senior, accessible and supportive housing in 10 properties. Most of these properties are included in the analysis in Table RM-3 on pages 68 through 71. Over the next few years, they will be adding 222 units in four planned developments which include senior housing, supportive housing and disabled housing.

Housing Authority of Cass County

The Housing Authority of Cass County administers the Housing Choice Voucher program for the counties in the region that include Cass, LaMoure, McIntosh, Pembina, Ransom, Richland, and Traill Counties. Housing Choice Vouchers may be used in any of these counties or Clay County, MN. An estimated 50% of the vouchers issued are being utilized in Fargo.

Cass County currently has funding for a total of 470 Section 8 Housing Choice Vouchers of which 463 are currently housed. The waiting list is closed except for families with non-elderly persons with a disability (ages 18-61) who are transitioning out of an institutional or other segregated setting, at risk of institutionalization, homeless or at risk of becoming homeless.

Most vouchers are issued to families. The wait for a family voucher is five years or less while elderly wait is 7 to 10 years. This is due to a lack of studio and one-bedroom units available. Two-bedroom units are in highest demand for family households.

Clay County MN HRA

Clay County HRA administers the Housing Choice Voucher program for the remainder of Clay County outside Moorhead. Housing Choice Vouchers may be used in Clay or Cass County properties due to a joint agreement between counties allowing residents to use the vouchers in either county regardless of if the household receiving the voucher may have originally lived in Clay or Cass.

Clay County currently has funding for a total of 743 Section 8 Housing Choice Vouchers of which 660 are currently issued. Most Housing Choice Voucher recipients live in the Cities of Fargo and Moorhead.
Clay County currently administers the following vouchers through the HRA:

- Traditional Housing Choice Vouchers
- Mainstream Vouchers

- Tenant Protection Vouchers
- VASH (Veterans Affairs Supportive Housing) Vouchers
- Fostering for Youth Vouchers
- EHV (Emergency Housing Vouchers)
- Project Based Vouchers

Clay County also administer housing assistance through additional funding sources which includes the following:

- Housing Vouchers under the Homeless to Housed program (MHFA)
- Housing Vouchers under the HUD Continuum of Care program (HUD)
- Housing Vouchers under Homework Starts with Home (MHFA)

The Clay County HRA has been consistently receiving additional vouchers every year and has doubled the number of vouchers available over the past three years. They have also gradually been able to increase the number of vouchers targeted to the Homeless to Housing and Continuum of Care programs to their current levels.

The wait list is currently closed for the traditional Housing Choice Vouchers and has been closed since March 2014. It remains open for households ages 75 and older that live in Clay County. There are currently 80 households on the wait list as the HRA continues to work through and allocate available vouchers. All households on the list have at least one member with a disability. The wait list for traditional low-income households has opened for small periods over the past seven years receiving hundreds of applications after which the wait list was again closed. Applications were capped at the 500 level to be able to more rapidly serve those on the wait list based on average turnover.

Since 2014, Clay County HRA and the Fargo Housing Authority have had a coordinated entry system for households that are the most vulnerable. There is no waiting and resources are targeted to the most vulnerable households.

There is a constant demand for affordable housing in Moorhead and most households that are served by the Clay County HRA express a preference for living in Moorhead or Fargo because of its proximity to shopping, transportation and other amenities. In addition to vouchers, Clay County HRA owns and manages a total of 144 units of Section 8 housing including special needs and scattered site.

Agassiz Apartments – Ulen, MN – 12 units for those 62 and older or disabled.

Houge Estates – Dilworth, MN – 60 units for those 62 and older or disabled.

Gateway Gardens – Moorhead, MN – 24 units focused on households that are qualified under the Minnesota definition of long-term homeless; preference is given to households that are qualified and referred through Churches United homeless shelter.

Prairie Horizons Townhomes – Moorhead, MN – 16 townhomes targeted to households that have been continuously homeless for one year or more at least four times in the past three years. Households must be very low income, living in a shelter or place not fit for human habitation and have a household member that is disabled. On-site case management is provided. Units feature attached garages.

Boyer apartments – Moorhead, MN – eight units targeted to households that have a severe mental illness; preference is given to households that are currently in compliance with a recommended treatment program.

Fieldcrest Townhomes – Moorhead, MN – 40 Subsidized family Townhomes

Scattered Sites – Dilworth, Hawley, and Ulen – 24 duplex units

Moorhead Public Housing Agency

The Moorhead Public Housing Agency manages housing program in the City of Moorhead and in addition, owns and operates the City's public housing program.

Moorhead Public Housing administers about 60 to 70 housing vouchers for two programs that are funded by the Minnesota Housing Finance Agency (MHFA) and Otter Tail County Department of Human Services. This is a joint venture with Moorhead Public Housing Authority, Otter Tail, Becker, Clay, and Wilkens counties.

The Bridge's Rental Assistance program funded by MHFA is for people with mental illness with priority to those who are residing in an institution, segregated setting, or under correctional supervision that will be homeless upon exit. This program is funded by the Minnesota Housing Finance Agency (MHFA).

The wait list is closed unless an individual is homeless, at risk of becoming homeless, and/or has a disability. Of the vouchers administered, 95% reside in the City of Moorhead.

In addition to vouchers, the Moorhead Public Housing Authority owns and manages a total of 181 units of Section 8 housing including special needs and scattered site.

Riverview Heights – Moorhead, MN – 104 units with preference to homeless and disabled individuals.

Sharp View – Moorhead, MN – 60 units for those 62 and older or disabled.

Scattered Sites – Moorhead, MN – 12 three-bedroom duplexes, 15 three- and four-bedrooms homes, and three, two-bedroom townhomes.

Natural Occurring Affordable Housing (i.e. Unsubsidized Affordable)

Although affordable housing is typically associated with an income-restricted property, there are other types of housing in communities that provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are affordable to low- and moderate-income households are considered "naturally-occurring" or "unsubsidized affordable" units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc.

According to the *Joint Center for Housing Studies of Harvard University,* the privately unsubsidized housing stock supplies three times as many low-cost affordable units than assisted projects nationwide. Unlike assisted rental developments, most unsubsidized affordable units are scattered across small properties (one- to four-unit structures) or in older multifamily structures. Many of these older developments are vulnerable to redevelopment due to their age, modest rents, and deferred maintenance. Rehabilitation of properties can often increase the property value. Properties that are being rehabilitated can potentially displace occupants while the construction is occurring. Properties that have been recently rehabilitated and are also used as rental properties could have the potential of increased rents that match newer rental product rent rates, removing their unsubsidized affordable property status.

Because many of these projects have affordable rents, project-based and private housing markets cannot be easily separated. Some households income-qualify for market rate and project-based affordable housing. Therefore, it is important to recognize the naturally occurring affordable housing stock to quantify the proportion of renters that might be eligible for housing assistance based on income. Table RM-5 illustrates monthly rents by unit type and household size as they relate to affordability. Table RM-6 summarizes project data from Table RM-7 based on unit type and affordability from select market rate developments within the Downtown and Core Neighborhoods.

Rent and Income Limits

Table RM-6 on the following page shows the maximum allowable incomes by household size to qualify for affordable housing and maximum gross rents that can be charged by bedroom size in the Fargo, ND-MN MSA. These incomes are published and revised annually by the Department of Housing and Urban Development (HUD) based on the date the project was placed into service. Fair market rent is the amount needed to pay gross monthly rent at modest rental housing in a given area. This table is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families at financially assisted housing.

Table RM-5 on page – calculates the monthly rent by bedroom type and household size based on the metro area income limits.

- Due to the higher incomes in Cass County ($91,300 for a 4-person household), the majority (95%) of rental units in the Downtown Area and Core Neighborhoods are considered affordable at 60% AMI or less according to the maximum rent based on income (HUD guideline of spending 30% of income on housing).

- Among the market rate units that were inventoried by unit mix and monthly rents, 53% of the units are affordable to householders at 50% AMI. Together with 23% of the units affordable at 60% AMI, 76% of the market rate rental housing inventory is affordable at/below 50% to 60% AMI.

- About 65% of market rate studio units are affordable at 50% AMI. Comparatively, one-bedroom units were 51% affordable while two- and three-bedroom units were 48% and 68%, respectively. At 60% of AMI, 35% of one-bedroom units were affordable, 20% of studio units, 15% of two-bedroom units, and 19% of three-bedroom units.

TABLE RM-5
NDHFA/HUD INCOME AND RENT LIMITS
FARGO, ND-MN MSA - 2021

	Income Limits by Household Size							
	1 pph	2 pph	3 pph	4 pph	5 pph	6 pph	7 pph	8 pph
30% of median	$19,200	$21,930	$24,660	$27,390	$29,610	$31,800	$33,990	$36,180
40% of median	$25,600	$29,240	$32,880	$36,520	$39,480	$42,400	$45,320	$48,240
50% of median	$32,000	$36,550	$41,100	$45,650	$59,350	$53,000	$56,650	$60,300
60% of median	$38,400	$43,860	$49,320	$54,780	$59,220	$63,600	$67,980	$72,360
70% of Median	$44,800	$51,170	$57,540	$63,910	$69,090	$74,200	$79,310	$84,420
80% of median	$51,200	$58,480	$65,760	$73,040	$78,960	$84,800	$90,640	$96,480
100% of median	$64,000	$73,100	$82,200	$91,300	$98,700	$106,000	$113,300	$120,600

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$480	$548	$616	$684	$740
40% of median	$640	$731	$822	$913	$987
50% of median	$800	$913	$1,027	$1,141	$1,233
60% of median	$960	$1,096	$1,233	$1,369	$1,480
70% of Median	$1,120	$1,279	$1,438	$1,597	$1,855
80% of median	$1,280	$1,462	$1,644	$1,826	$1,974
100% of median	$1,600	$1,827	$2,055	$2,282	$2,467

	Fair Market Rent - 2022				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$597	$705	$859	$1,220	$1,470

Sources: NDHFA, HUD, Novogradac, Maxfield Research and Consulting LLC

TABLE RM-6
MONTHLY RENTS BASED ON INCOME LIMITS, HOUSEHOLD SIZE, & AMI
CASS COUNTY - 2021

	HHD Size		Max. Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$480	$480	$800	$800	$960	$960	$1,280	$1,280	$1,600	$1,600	$1,920	$1,920
1BR	1	2	$480	$548	$800	$914	$960	$1,097	$1,280	$1,462	$1,600	$1,828	$1,920	$2,193
2BR	2	4	$548	$685	$914	$1,141	$1,097	$1,370	$1,462	$1,826	$1,828	$2,283	$2,193	$2,739
3BR	3	6	$617	$795	$1,028	$1,325	$1,233	$1,590	$1,644	$2,120	$2,055	$2,650	$2,466	$3,180
4BR	4	8	$685	$905	$1,141	$1,508	$1,370	$1,809	$1,826	$2,412	$2,283	$3,015	$2,739	$3,618

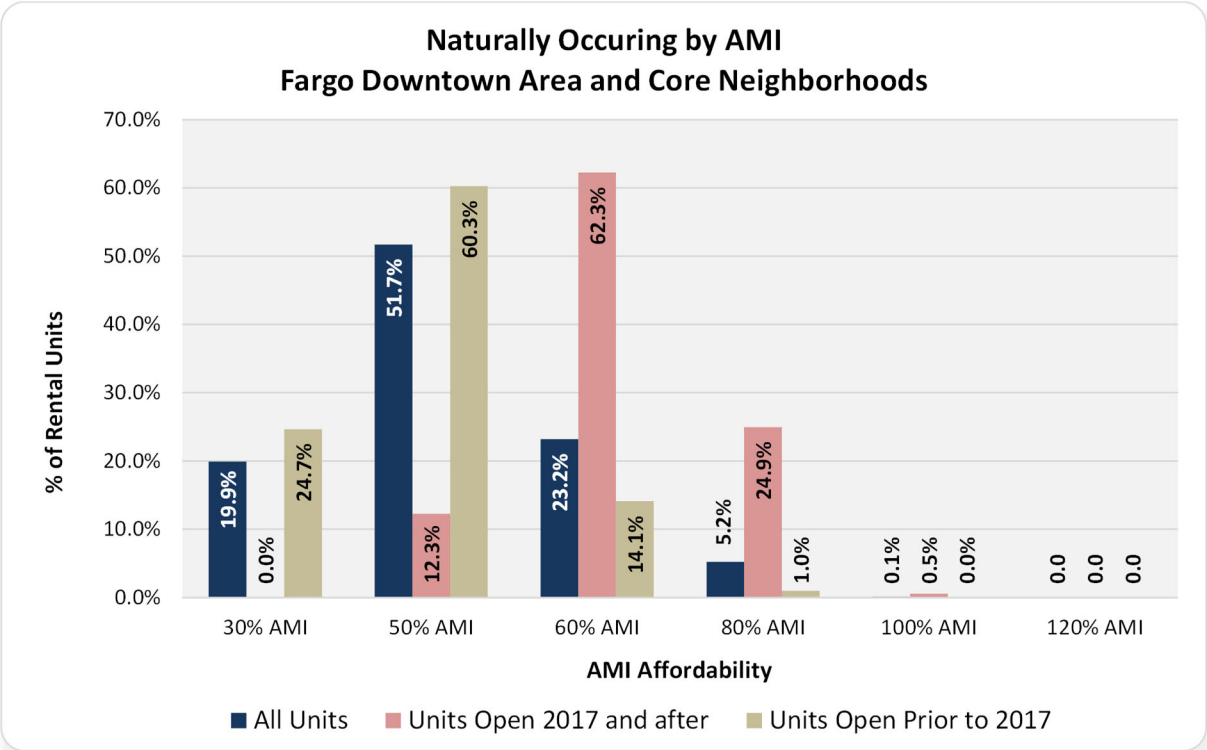
[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Cass County AMI is $91,300 (2021)

Sources: HUD, NDHFA, Maxfield Research & Consulting, LLC

- Some older market rate properties have rents so low that they fall below 30% of AMI in the affordability analysis. An estimated 19% of units surveyed had rents at 30% of AMI or less. Most of these were two-bedroom units (72%).

- Comparing properties opened in 2017 or later with older rentals, affordability shifts. In the Downtown Area and Core Neighborhoods, nearly 61% of units that opened in 2017 or later are affordable at 60% compared to 16% among properties opened prior to 2017. Units affordable at 80% jump to 22.5% compared to only 1% of those that opened prior to 2017. This demonstrates that there has been an effort to create increased supply of affordable rentals in the Downtown and Core Neighborhoods over the past several years.



- While 60% of units opened prior to 2017 are affordable at 50% of AMI, only about 16% of the newer units had rents at 50% of AMI. None of the new units opened 2017 or later were affordable at 30% of AMI

TABLE RM-7
MULTIFAMILY MARKET RATE RENTAL DEVELOPMENTS
NATURALLY OCCURRING SUMMARY
FARGO DOWNTOWN AREA & CORE NEIGHBORHOODS
September 2021

	Market Rate Affordability by AMI						Total	Total	Pct.
Unit Type	30%	50%	60%	80%	100%	120%	Units	<60%	<60%
STUDIO/EFF.	68	299	92	1	--	--	460	459	99.8%
Downtown	*44*	*206*	*92*	*1*	*--*	*--*	*343*	*342*	*99.7%*
1 BR	131	700	480	54	--	--	1,365	1,311	96.0%
Downtown	*25*	*310*	*379*	*54*	*--*	*--*	*768*	*714*	*93.0%*
2 BR	541	787	243	75	3	--	1,649	1,571	95.3%
Downtown	*54*	*436*	*165*	*75*	*3*	*--*	*733*	*655*	*89.4%*
3 BR	10	333	92	53	1	--	489	435	89.0%
Downtown	*10*	*245*	*83*	*10*	*1*	*--*	*349*	*338*	*96.8%*
4BR	--	--	33	33	--	--	66	33	50.0%
Downtown	*0*	*0*	*33*	*17*	*--*	*--*	*50*	*33*	*66.0%*
Subtotal	750	2,119	940	216	4	--	4,029	3,809	94.5%
Downtown	*133*	*1,197*	*752*	*157*	*4*	*--*	*2,243*	*2,082*	*92.8%*
Pct. Of Total	18.6%	52.6%	23.3%	5.4%	0.1%	--			
Downtown	5.9%	53.4%	33.5%	7.0%	0.2%	--			
Pct. Of Affordability Category									
STUDIO/EFF.	9.1%	14.1%	9.8%	0.5%	--	--		12.1%	
Downtown	33.1%	17.2%	12.2%	0.6%	--	--			
1 BR	17.5%	33.0%	51.1%	25.0%	--	--		34.4%	
Downtown	18.8%	25.9%	50.4%	34.4%	--	--			
2 BR	72.1%	37.1%	25.9%	34.7%	75.0%	--		41.2%	
Downtown	40.6%	36.4%	21.9%	47.8%	75.0%	--			
3 BR	1.3%	15.7%	9.8%	24.5%	25.0%	--		11.4%	
Downtown	7.5%	20.5%	11.0%	6.4%	25.0%	--			
4BR	--	--	3.5%	15.3%	--	--		0.9%	
Downtown	--	--	4.4%	10.8%	--	--			

Source: Maxfield Research & Consulting, LLC

TABLE RM-8
SELECT MULTIFAMILY MARKET RATE RENTAL DEVELOPMENTS
NATURALLY OCCURRING AFFORDABLE RENTAL HOUSING
FARGO DOWNTOWN AREA & CORE NEIGHBORHOODS*
September 2021

Unit Type/Project Name	City	Year Built	Total Units	Average Rent Range*	Min. Income Needed to Afford[1]	Units that are Market Rate Affordability by AMI[2] 30%	50%	60%	80%	100%	120%
Studio/Efficiency						**30%**	**50%**	**60%**	**80%**	**100%**	**120%**
Bostad	Fargo	2019	1	$1,000	$40,000	--	--	--	1	--	--
Dillard	Fargo	2019	24	$897	$35,880	--	--	24	--	--	--
Cathedral Lofts	Fargo	2019	3	$825	$33,000	--	--	3	--	--	--
RoCo	Fargo	2018	24	$873	$34,920	--	--	24	--	--	--
Junction 9	Fargo	2017	2	$552	$22,080	--	2	--	--	--	--
U32	Fargo	2017	44	$761	$30,440	--	44	--	--	--	--
The Woodrow Apartments	Fargo	2017	28	$903	$36,120	--	--	28	--	--	--
300 Lime	Fargo	2017	13	$898	$35,920	--	--	13	--	--	--
Alexandra Marie	Fargo	2014	6	$782	$31,280	--	6	--	--	--	--
Northtown Crossing	Fargo	2014	2	$757	$30,280	--	2	--	--	--	--
The Mark	Fargo	2012	62	$955	$38,200	--	62	--	--	--	--
T Loft Apartments	Fargo	2011	32	$751	$30,040	--	32	--	--	--	--
Cityscapes Plaza	Fargo	2009	18	$585	$23,400	--	18	--	--	--	--
Dakota Creek Lofts	Fargo	2009	18	$634	$25,360	--	18	--	--	--	--
Eastbridge Apartments	Fargo	2009	5	$674	$26,960	--	5	--	--	--	--
Highpointe	Fargo	2007	9	$575	$23,000	--	9	--	--	--	--
Park Ridge	Fargo	1993	18	$594	$23,760	--	18	--	--	--	--
Maplewood Bend Royale	Fargo	1982	24	$461	$18,440	24	--	--	--	--	--
Trollwood Village	Fargo	1988	31	$538	$21,520	--	31	--	--	--	--
Frederick Apartments	Fargo	1974	10	$386	$15,440	10	--	--	--	--	--
Park Place West	Fargo	1974	10	$460	$18,400	10	--	--	--	--	--
Kingswood Apartments	Fargo	1972	5	$350	$14,000	5	--	--	--	--	--
Tealeaf	Fargo	1976	5	$650	$26,000	--	5	--	--	--	--
University Park	Fargo	1973	10	$376	$15,040	10	--	--	--	--	--
Warehouse Apartments	Fargo	1977	8	$755	$30,200	--	8	--	--	--	--
Prairie One	Fargo	1976	9	$472	$18,880	9	--	--	--	--	--
North Manor	Fargo	1962	4	$513	$20,520	--	4	--	--	--	--
Cityside Apartments	Fargo	1968	28	$513	$20,520	--	28	--	--	--	--
Block Six Apartments	Fargo	1897	7	$510	$20,400	--	7	--	--	--	--
Studio/Efficiency Total			**460**			**68**	**299**	**92**	**1**	**0**	**0**
One-Bedroom						**30%**	**50%**	**60%**	**80%**	**100%**	**120%**
Bostad	Fargo	2019	17	$1,329	$53,160	--	--	--	17	--	--
Dillard	Fargo	2019	36	$1,074	$42,960	--	--	36	--	--	--
Cathedral Lofts	Fargo	2019	29	$1,045	$41,800	--	--	29	--	--	--
RoCo	Fargo	2018	36	$1,084	$43,360	--	--	36	--	--	--
The Nest	Fargo	2017	27	$870	$34,800	--	--	27	--	--	--
U32	Fargo	2017	62	$939	$37,560	--	--	62	--	--	--
The Woodrow Apartments	Fargo	2017	37	$1,133	$45,320	--	--	--	37	--	--
300 Lime	Fargo	2017	57	$1,083	$43,320	--	--	57	--	--	--
Junction 9	Fargo	2017	2	$857	$34,280	--	2	--	--	--	--
220 West	Fargo	2016	64	$900	$36,000	--	--	64	--	--	--
The Historic Union	Fargo	2015	17	$880	$35,200	--	--	17	--	--	--
Alexandra Marie	Fargo	2014	18	$918	$36,720	--	--	18	--	--	--
Northown Crossing	Fargo	2014	52	$844	$33,760	--	52	--	--	--	--
Dakota Crossing	Fargo	2013	15	$687	$27,480	--	15	--	--	--	--
The Mark	Fargo	2012	25	$955	$38,200	--	--	25	--	--	--
Westport Apartments	Fargo	2012	8	$750	$30,000	--	8	--	--	--	--
T Loft Apartments	Fargo	2011	43	$934	$37,360	--	--	43	--	--	--
Eastbridge Apartments	Fargo	2009	11	$748	$29,920	--	11	--	--	--	--
Cityscapes Plaza	Fargo	2009	18	$850	$34,000	--	18	--	--	--	--
Dakota Creek Lofts	Fargo	2009	18	$724	$28,960	--	18	--	--	--	--
SGC Apartments	Fargo	2008	12	$901	$36,040	--	--	12	--	--	--
Highpointe	Fargo	2007	36	$911	$36,440	--	36	--	--	--	--
Campus Edge Apartments	Fargo	2002	13	$522	$20,880	--	13	--	--	--	--
Thunder Creek Apartments	Fargo	2001	6	$703	$28,120	--	6	--	--	--	--
Dakota East and West	Fargo	1998	10	$614	$24,560	--	10	--	--	--	--

Continued

TABLE RM-8
SELECT MULTIFAMILY MARKET RATE RENTAL DEVELOPMENTS
NATURALLY OCCURRING AFFORDABLE RENTAL HOUSING
FARGO DOWNTOWN AREA & CORE NEIGHBORHOODS
September 2021
(Continued)

Unit Type/Project Name	City	Year Built	Total Units	Average Rent Range*	Min. Income Needed to Afford[1]	Units that are Market Rate Affordability by AMI[2] 30%	50%	60%	80%	100%	120%
One-Bedroom						**30%**	**50%**	**60%**	**80%**	**100%**	**120%**
Rose Terrace	Fargo	1994	10	$609	$24,360	--	10	--	--	--	--
Park Ridge	Fargo	1993	12	$1,045	$41,800	--	--	12	--	--	--
Camarae Arms	Fargo	1989	30	$557	$22,280	--	30	--	--	--	--
Trollwood Village	Fargo	1988	93	$803	$32,120	--	93	--	--	--	--
Heritage House	Fargo	1988	31	$792	$31,680	--	31	--	--	--	--
Edgewood Court	Fargo	1985	44	$410	$16,400	44	--	--	--	--	--
Britannia Village	Fargo	1984	48	$403	$16,120	48	--	--	--	--	--
Maplewood Bend Royale	Fargo	1982	108	$583	$23,320	--	108	--	--	--	--
Golden Acres	Fargo	1977	4	$540	$21,600	4	--	--	--	--	--
Warehouse Apartments	Fargo	1977	4	$655	$26,200	--	4	--	--	--	--
Tealeaf	Fargo	1976	5	$800	$32,000	--	5	--	--	--	--
Copper Point	Fargo	1976	24	$576	$23,040	--	24	--	--	--	--
Prairie One	Fargo	1976	15	$590	$23,600	--	15	--	--	--	--
Cedar Square East & West	Fargo	1975	2	$525	$21,000	2	--	--	--	--	--
Frederick Apartments	Fargo	1974	5	$588	$23,520	--	5	--	--	--	--
Park Place West	Fargo	1974	9	$595	$23,800	--	9	--	--	--	--
University Park	Fargo	1973	10	$551	$22,040	--	10	--	--	--	--
Greving Apartments	Fargo	1972	18	$582	$23,280	--	18	--	--	--	--
Kingswood Apartments	Fargo	1972	11	$515	$20,600	11	--	--	--	--	--
Windsor	Fargo	1970	12	$573	$22,920	--	12	--	--	--	--
Cityside Apartments	Fargo	1968	10	$538	$21,520	10	--	--	--	--	--
Van's Court	Fargo	1968	12	$345	$13,800	12	--	--	--	--	--
Martha Alice	Fargo	1967	2	$620	$24,800	--	2	--	--	--	--
Betty Ann	Fargo	1967	12	$640	$25,600	--	12	--	--	--	--
Edgewood Arms	Fargo	1967	12	$550	$22,000	--	12	--	--	--	--
Woodland	Fargo	1965	12	$562	$22,480	--	12	--	--	--	--
North Manor	Fargo	1962	19	$555	$22,200	--	19	--	--	--	--
Block Six Apartments	Fargo	1897	80	$645	$25,800	--	80	--	--	--	--
Lofts 23	Fargo	1893	42	$825	$33,000	--	--	42	--	--	--
1BR Total			**1,365**			**131**	**700**	**480**	**54**	**0**	**0**
Two-Bedroom						**30%**	**50%**	**60%**	**80%**	**100%**	**120%**
Bostad	Fargo	2019	3	$2,030	$81,200	--	--	--	--	3	--
Dillard	Fargo	2019	20	$1,610	$64,400	--	--	--	20	--	--
Cathedral Lofts	Fargo	2019	3	$1,400	$56,000	--	--	--	3	--	--
RoCo	Fargo	2018	12	$1,720	$68,800	--	--	--	12	--	--
The Nest	Fargo	2017	30	$1,113	$44,520	--	30	--	--	--	--
U32	Fargo	2017	78	$1,288	$51,520	--	--	78	--	--	--
300 Lime	Fargo	2017	22	$1,637	$65,480	--	--	--	22	--	--
The Woodrow Apartments	Fargo	2017	31	$1,538	$61,520	--	--	31	--	--	--
Junction 9	Fargo	2017	12	$1,093	$43,720	--	12	--	--	--	--
220 West	Fargo	2016	12	$1,500	$60,000	--	--	12	--	--	--
The Historic Union	Fargo	2015	18	$1,182	$47,280	--	--	--	18	--	--
Alexandra Marie	Fargo	2014	12	$1,266	$50,640	--	--	12	--	--	--
Northtown Crossing	Fargo	2014	105	$1,021	$40,840	--	105	--	--	--	--
Dakota Crossing Apartments	Fargo	2013	15	$871	$34,840	--	15	--	--	--	--
The Mark	Fargo	2012	24	$1,250	$50,000	--	--	24	--	--	--
Westport Apartments	Fargo	2012	8	$1,050	$42,000	--	8	--	--	--	--
T Loft Apartments	Fargo	2011	44	$1,208	$48,320	--	--	44	--	--	--
Eastbridge Apartments	Fargo	2009	37	$968	$38,720	--	37	--	--	--	--
Cityscapes	Fargo	2009	42	$1,176	$47,040	--	--	42	--	--	--
Dakota Creek Lofts	Fargo	2009	18	$927	$37,080	--	18	--	--	--	--
SGC Apartments	Fargo	2008	51	$1,073	$42,920	--	51	--	--	--	--
Campus Edge Apartments	Fargo	2002	13	$665	$26,600	--	13	--	--	--	--
Thunder Creek Apartments	Fargo	2001	17	$801	$32,040	--	17	--	--	--	--
Dakota East and West	Fargo	1998	40	$807	$32,280	--	40	--	--	--	--
Rose Terrace	Fargo	1994	10	$761	$30,440	--	10	--	--	--	--

Continued

TABLE RM-8
SELECT MULTIFAMILY MARKET RATE RENTAL DEVELOPMENTS
NATURALLY OCCURRING AFFORDABLE RENTAL HOUSING
FARGO DOWNTOWN AREA & CORE NEIGHBORHOODS
September 2021
(Continued)

Unit Type/Project Name	City	Year Built	Total Units	Average Rent Range*	Min. Income Needed to Afford[1]	Units that are Market Rate Affordability by AMI[2] 30%	50%	60%	80%	100%	120%
Two-Bedroom						**30%**	**50%**	**60%**	**80%**	**100%**	**120%**
Park Ridge	Fargo	1993	6	$1,045	$41,800	--	6	--	--	--	--
Camarae Arms	Fargo	1989	30	$709	$28,360	--	30	--	--	--	--
Trollwood Village	Fargo	1988	61	$1,041	$41,640	--	61	--	--	--	--
Heritage House	Fargo	1988	31	$1,040	$41,600	--	31	--	--	--	--
Edgewood Court	Fargo	1985	28	$450	$18,000	28	--	--	--	--	--
Britannia Village	Fargo	1984	48	$529	$21,160	48	--	--	--	--	--
Maplewood Bend Royale	Fargo	1982	210	$648	$25,920	210	--	--	--	--	--
Golden Acres	Fargo	1977	20	$580	$23,200	20	--	--	--	--	--
Copper Point	Fargo	1976	24	$687	$27,480	--	24	--	--	--	--
Tealeaf	Fargo	1976	25	$875	$35,000	--	25	--	--	--	--
Prairie One	Fargo	1976	18	$625	$25,000	18	--	--	--	--	--
Cedar Square East & West	Fargo	1975	22	$640	$25,600	22	--	--	--	--	--
Frederick Apartments	Fargo	1974	15	$769	$30,760	--	15	--	--	--	--
Park Place West	Fargo	1974	9	$825	$33,000	--	9	--	--	--	--
University Park	Fargo	1973	10	$551	$22,040	--	10	--	--	--	--
Northwood Commons	Fargo	1972	66	$750	$30,000	--	66	--	--	--	--
Dakota Arms & Gardens	Fargo	1972	42	$600	$24,000	--	42	--	--	--	--
Greving Apartments	Fargo	1972	18	$633	$25,320	18	--	--	--	--	--
Kingswood Apartments	Fargo	1972	16	$675	$27,000	16	--	--	--	--	--
Windsor	Fargo	1970	12	$658	$26,320	12	--	--	--	--	--
Hawn	Fargo	1969	48	$700	$28,000	--	48	--	--	--	--
Van's Court	Fargo	1968	18	$375	$15,000	18	--	--	--	--	--
Martha Alice	Fargo	1967	22	$700	$28,000	22	--	--	--	--	--
Betty Ann	Fargo	1967	12	$700	$28,000	12	--	--	--	--	--
Emerald	Fargo	1967	24	$700	$28,000	24	--	--	--	--	--
Edgewood Arms	Fargo	1967	12	$630	$25,200	12	--	--	--	--	--
Islander	Fargo	1965	24	$740	$29,600	--	24	--	--	--	--
Woodland	Fargo	1965	12	$668	$26,720	12	--	--	--	--	--
North Manor	Fargo	1962	49	$610	$24,400	49	--	--	--	--	--
Block Six Apartments	Fargo	1897	40	$800	$32,000	--	40	--	--	--	--
Market Area 2BR Total			**1,649**			**541**	**787**	**243**	**75**	**3**	**0**
Three-Bedroom											
Bostad	Fargo	2019	1	$2,486	$99,440	--	--	--	--	1	--
Dillard	Fargo	2019	4	$2,113	$84,520	--	--	--	4	--	--
The Nest	Fargo	2017	9	$1,390	$55,600	--	--	9	--	--	--
U32	Fargo	2017	30	$1,769	$70,760	--	--	--	30	--	--
The Woodrow Apartments	Fargo	2017	1	$2,005	$80,200	--	--	--	1	--	--
300 Lime	Fargo	2017	2	$1,844	$73,760	--	--	--	2	--	--
Junction 9	Fargo	2017	9	$1,446	$57,840	--	--	9	--	--	--
The Histroric Union	Fargo	2015	3	$1,790	$71,600	--	--	--	3	--	--
Northown Crossing	Fargo	2014	53	$1,365	$54,600	--	53	--	--	--	--
Dakota Crossing	Fargo	2013	59	$1,230	$49,200	--	59	--	--	--	--
Westport Apartments	Fargo	2012	21	$1,233	$49,320	--	21	--	--	--	--
T Loft Apartments	Fargo	2011	45	$1,566	$62,640	--	--	45	--	--	--
Cityscapes Plaza	Fargo	2009	20	$1,338	$53,520	--	--	20	--	--	--
Dakota Creek Lofts	Fargo	2009	27	$1,312	$52,480	--	27	--	--	--	--
Eastbridge Apartments	Fargo	2009	9	$1,189	$47,560	--	9	--	--	--	--
SGC Apartments	Fargo	2008	13	$1,701	$68,040	--	--	--	13	--	--
Campus Edge Apartments	Fargo	2002	4	$918	$36,720	--	4	--	--	--	--
Thunder Creek Apartments	Fargo	2001	32	$1,254	$50,160	--	32	--	--	--	--
Dakota East and West	Fargo	1998	13	$1,171	$46,840	--	13	--	--	--	--
Rose Terrace	Fargo	1994	9	$964	$38,560	--	9	--	--	--	--
Camarae Arms	Fargo	1989	20	$912	$36,480	--	20	--	--	--	--
Maplewood Bend Royale	Fargo	1982	42	$865	$34,600	--	42	--	--	--	--
Northwood Commons	Fargo	1972	17	$945	$37,800	--	17	--	--	--	--

Continued

TABLE RM-8
SELECT MULTIFAMILY MARKET RATE RENTAL DEVELOPMENTS
NATURALLY OCCURRING AFFORDABLE RENTAL HOUSING
FARGO DOWNTOWN AREA & CORE NEIGHBORHOODS
September 2021
(Continued)

Unit Type/Project Name	City	Year Built	Total Units	Average Rent Range*	Min. Income Needed to Afford[1]	Units that are Market Rate Affordability by AMI[2] 30%	50%	60%	80%	100%	120%
Three-Bedroom											
Frederick Apartments	Fargo	1974	10	$999	$39,960	--	10	--	--	--	--
Park Place West	Fargo	1974	10	$1,014	$40,560	--	10	--	--	--	--
University Park	Fargo	1973	10	$602	$24,080	10	--	--	--	--	--
Dakota Arms & Gardens	Fargo	1972	3	$944	$37,760	--	3	--	--	--	--
Kingswood Apartments	Fargo	1972	4	$850	$34,000	--	4	--	--	--	--
Lofts 23	Fargo	1893	9	$1,550	$62,000	--	--	9	--	--	--
Market Area 3BR Total			**489**			**10**	**333**	**92**	**53**	**1**	**0**
Four-Bedroom Units											
U32	Fargo	2017	16	$2,229	$89,160	--	--	--	16	--	--
Dakota Crossing	Fargo	2013	14	$1,721	$68,840	--	--	14	--	--	--
T Loft Apartments	Fargo	2011	17	$2,063	$82,520	--	--	--	17	--	--
Cityscapes Plaza	Fargo	2009	6	$1,600	$64,000	--	--	6	--	--	--
Dakota Creek Lofts	Fargo	2009	7	$1,770	$70,800	--	--	7	--	--	--
Eastbridge Apartments	Fargo	2009	2	$1,563	$62,520	--	--	2	--	--	--
Thunder Creek Apartments	Fargo	2001	4	$1,667	$66,680	--	--	4	--	--	--
Market Area 4BR Total			**66**			**0**	**0**	**33**	**33**	**0**	**0**

[1] Based on a 30% allocation of income to housing for general-occupancy. Senior housing properties are excluded.
[2] Market rate housing with rents classified as "unsubsidized affordable" based on monthly rents and adjusted for household size.
* Average rents are calcuated by CoStar

Located in the designated Downtown Area
***All properties are located within the designated Core Neighborhoods and Downtown**

Sources: CoStar; Maxfield Research & Consulting, LLC

Pending Developments

Maxfield Research contacted city officials to identify multifamily projects under construction or approved in the Fargo Study Area. Table RM-9 includes information on projects that include affordable and market rate developments and includes development name, address, city, developer/applicant, units by affordability, type of development, and status.

- We identified nine developments under construction with a total of 761 units of which, 182 units, are designated affordable and 579 market rate. A total of 557 units are being built in Fargo and the other 204 units in Moorhead. Another four projects have been planned with 211 affordable units of which 59 are aimed at permanent supportive housing for those experiencing homelessness.

- There are three projects under construction that will offer affordable housing options. *North Moorhead Village* is an LIHTC development that will contain 46 total units with four units designated for high priority homeless individuals and located in Moorhead. The project is being developed by Commonwealth Development Corporation of America and is currently under construction with a summer or fall 2022 opening.

- *Emery Apartments* by Enclave Development is being built in Moorhead is a mixed income development that is required to have 40% of the 130 total units affordable at 60% of AMI. At the time of the analysis, the property had just received the foundation building permit. It is estimated to be completed Fall 2022 or Winter 2023.

TABLE RM-9
RENTAL DEVELOPMENT PIPELINE
CITIES OF FARGO AND MOORHEAD
September 2021

Project Name/Location	City	Developer/Applicant	Units Aff	Units MR	Units Total	Type	Status/Notes
Under Construction							
North Moorhead Village 2604 8th Avenue North	Moorhead	Commonwealth Dev. Corp, of America	46	--	46	LIHTC w/4 HPH	Under Construction Summer/Fall 2022
Block 37 Flats 113 10th Street S	Moorhead	MBA Development	--	28	28	Market Rate	Under Construction Winter 2021/2022
Emery Apartments 900 30th Avenue South	Moorhead	Enclave Development	52	78	130	Mixed income (TIF) 40% at 60% AMI	Foundation Permit Fall 2022/Winter 2023
Mercantile Apartments 405 Boadway	Fargo	Kilbourne Group	--	100	100	Market Rate	Under Construction January 2022
Gateway North 310 Main Avenue	Fargo	Epic Companies	--	53	53	Market Rate	Under Construction October 2022
The Landing at 1001 NP 1001 Northern Pacific Avenue N	Fargo	Kilbourne Group	--	154	154	Market Rate	Under Construction Summer 2022
Kesler 624 2nd Avenue North	Fargo	Kilbourne Group	--	109	109	Market Rate	Under Construction Summer 2022
Skaff Apartments 4711 45th Street South	Fargo	Skaff Development	--	57	57	Market Rate	Under Construction Summer 2022
Elliot Place 4462 30th Avenue South	Fargo	Fargo Housing and Redevelopment Blue Line Development	84	--	84	55+ Affordable Optional Assisted Living	Under Construction August 2022
Under Construction Subtotal			**182**	**579**	**761**		
Approved/Planned							
Silver Linings Apartments 3550 3rd Avenue North	Moorhead	Churches United/ Beyond Shelter, Inc	36	--	36	55+ Permanent Supportive Housing for Homeless	Pre-Devlpmnt Mtg w/City Estimated 2023
Lantern Light 1101 32nd Avenue S	Fargo	YWCA/Beyond Shelter, Inc	23	--	23	Supportive Housing for Homeless Families	Planned Early 2023
Milton Earl Apartments 7th Street N & 4th Avenue N	Fargo	Beyond Shelter, Inc	42	--	42	55 or 62+ affordable	Design Phase Estimated 2023
Lashkowitz Redevelopment 101 2nd Street South	Fargo	Fargo Housing and Redevelopment Blue Line Development	110	--	110	Affordable 30% to 50% AMI	Pre-development phase September 2024
Approved Subtotal			**211**	**--**	**211**		
Located in the designated Downtown Area							

Sources: Cities of Fargo and Moorhead; Maxfield Research & Conulsulting, LLC

- The Fargo Housing and Redevelopment Authority and Blue Line Development are building *Elliot Place. Elliot Place* is an affordable age-restricted development for those ages 55 and older with a total of 84 units. The project will offer optional assisted living services and on-site meals. The project is currently under construction and set to open in August of 2022.

- There are four buildings under construction in the Downtown Area of Fargo. All the developments are general occupancy market rate apartments with a total of 416 units (55% of the total) and scheduled to open in 2022.

- We identified four projects that are planned and/or approved with 211 units. All four of the projects are affordable and two (59 units) are aimed at supportive housing for those experiencing homelessness. These projects are planned for completion in 2023 and 2024.

- Beyond Shelter, Inc is involved in three of the four planned developments. *Silver Linings Apartments* in Moorhead (3550 3rd Avenue North) is a 36-unit permanent supportive housing project for those 55 and older coming out of homelessness. The project is being developed jointly with Churches United and is estimated to be completed in 2023.

- The next project is a joint venture between the YWCA and Beyond Shelter, Inc. *Lantern Light* is the redevelopment of The Presentation Center into supportive housing for families experiencing homelessness with a focus on women who are survivors of domestic violence. The Presentation Center is located at 1101 32nd Avenue South and was home to the Sisters of the Presentation which was opened in 1984. The redevelopment will consist of providing 23 units ranging from one-bedroom to four-bedroom units and housing an estimated 60 individuals. The project is estimated to open in early 2023.

- The City of Fargo is providing land to Beyond Shelter, Inc to develop the *Milton Earl Apartments* at 7th Street N and 4th Avenue N in Downtown Fargo. *Milton Earl* is in the design phase but is planned to consist of 42 units for those ages 55 or 62+ and estimated to be completed in 2023.

- The final project planned is the demolition of the existing Lashkowitz High Rise (247 units) and the development of 110 affordable units, tentatively called *Lashkowitz Riverfront*. The development will be in the same area as the former building but not necessarily in the same location as the existing building. Lashkowitz Riverfront will be targeted to seniors and those with a disability, affordable to households with incomes at or below 50% of AMI. The development is scheduled to come on-line by September 2024.

Introduction

This section presents findings from The 2021 State of the Homeless Report for the Fargo-Moorhead Metro Area population conducted by the FM Coalition to End Homelessness in collaboration with the United Way of Cass-Clay Counties. Data from geographies smaller than the county level is not available. The FM Coalition collects data from multiple sources to compile the report including:

- Homeless Management Information System (HMIS)
  - database that state and federal funders require to be utilized by all homeless service providing agencies.
- Fargo-Moorhead Homeless Everyone County Survey (Everyone Counts Survey)
  - Data collected through face-to-face interviews.
- Community Action Needs Assessments
  - Surveys, focus groups and interviews completed by CAPLP (Lakes & Prairies Community Action Partnership) and SENDCAA (Southeastern North Dakota Community Action Agency) in 2020. The Survey in Clay County, MN between November 9th and November 20th, 2020.
- Shelter Entry List
  - A list shared by all the FM Metro Area shelter.
- Coordinated Entry Priority List
  - Active list of households who present as homeless who have been assessed for appropriate homeless interventions.
- Everyone Counts Survey (most recent conducted in October 2018.

Homeless Populations Data

Tables H-1 through H-6 on the following pages provide data on the inventory by facility type and estimates on the number of individuals experiencing homelessness on any given night by housing inventory as of 2021 State of Homelessness Report.

- As shown in table H-1 on the following page, the Fargo-Moorhead Metro Area has 1,244 beds of housing inventory in homeless service programs (either emergency shelter or a transitional housing program) on any given night. Nearly half the inventory is permanent supportive housing (49.5%, 616 beds), followed by emergency shelters (25%, 307 beds).

- There are an estimated 27% more beds in Clay County (695 beds) compared to Cass County (549 beds). Clay County accounted for 56% of the inventory targeted to the homeless and other special needs populations in the FM Metro.

- Clay County accounts for 75% of the inventory of permanent supportive housing while Cass County accounts for 69% of the inventory of emergency shelter beds in the Metro Area.

TABLE H-1
HOUSING INVENTORY COUNT
FARGO-MOORHEAD METRO AREA
2021 Report

Project Type	CASS COUNTY	CLAY COUNTY	F-M AREA
Emergency shelters	213	94	307
Transitional housing	75	68	143
Rapid Re-Housing	91	71	162
Permanent Supportive Housing	154	462	616
Other Permanent Housing	16	0	16
Total	*549*	*695*	*1,244*

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

- There are an estimated 989 individuals experiencing homelessness in the FM Metro on any given night. Over the last three reports, the estimated homeless population has declined slightly (8%) from 1,075 in 2018.

- Over half (51%) the individuals experiencing homelessness in the Metro Area are estimated to be doubled up, with 40% in shelter. Only 10% are estimated to be unsheltered. The number of the estimated unsheltered individuals has doubled since 2018.

TABLE H-2
ESTIMATED INDIVIDUALS EXPERIENCING HOMELESSNESS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

Project Type	2019	2020	2021
Sheltered	468	393	393
Unsheltered	52	113	95
Doubled Up	555	516	501
Total	*1,075*	*1,022*	*989*

Sources: FM Coalition to End Homelessness (The 2021 State of Homelessness);
Maxfield Research & Consulting, LLC

Table H-3 provides data from the 2020 HMIS of the age distribution of individuals that received homeless services in the FM Metro while Table 4 provides a history over the past three reports.

- In the Fargo-Moorhead Metro, the largest number of homeless was those ages 25 to 44 at 39%, followed by those ages 45 to 61 (26%). An estimated 19% of the individuals experiencing homelessness are under 18 while only 5% are over age 62.

- This table shows that, in general, the largest group of homeless in the FM Metro is young to middle-age, between the ages of 25 and 54 years old (55%).

- By comparison, Clay County has significantly more children under 18 that were homeless at 30% than does Cass County at 10%. Cass County trends older as 30% are ages 45 to 54 with another 7% age 62 and older compared to Clay County at 21% (45 to 54) and 3% (62+).

- Homeless young adults ages 18 to 24 represent a higher proportion (14%) in Cass County compared to Clay County at only 8%.

TABLE H-3
AGE DISTRIBUTION HOMELESS*
FARGO-MOORHEAD METRO AREA
2021 Report

	CLAY COUNTY		CASS COUNTY		F-M TOTAL	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Under 5	144	10.7%	52	2.9%	196	6.3%
5 to 12	186	13.8%	72	4.0%	258	8.2%
13 to 17	75	5.6%	58	3.3%	133	4.2%
18 to 24	105	7.8%	246	13.8%	351	11.2%
25 to 34	228	16.9%	374	21.0%	602	19.2%
35 to 44	280	20.8%	330	18.5%	610	19.5%
45 to 54	188	14.0%	317	17.8%	505	16.1%
55 to 61	100	7.4%	211	11.8%	311	9.9%
62+	41	3.0%	120	6.7%	161	5.1%
Don't know or refused	0	0.0%	1	0.1%	1	0.0%
Data not collected	0	0.0%	2	0.1%	2	0.1%
Total	**1,347**	**100.0%**	**1,783**	**100.0%**	**3,130**	**100.0%**

* MN and ND operate in separate information systems so there is a level of duplications in the data.

Sources: FM Coalition to End Homelessness (The 2021 State of Homelessness);
2020 Homeless Management Information System (HMIS); Maxfield Research & Consulting, LLC

- The number of individuals has fluctuated over the past three years from 3,283 people in 2019 increasing to 3,322 people in 2020. The figure then decreased to 3,130 people in 2021.

- The percentage of children experiencing homelessness has declined over the past three years from 24% in 2019 to 19% in 2021. The older homeless population, by comparison, has remained relative stable over the period at 5% each year.

- The homeless young adult population (ages 18 to 24) has accounted for 9% to 11% of homeless individuals in the FM Metro over the period.

- The 25 to 44 age group is steadily increasing as the largest proportion of individuals experiencing homelessness accounting for 35% in 2019 and then 39% in 2021. Homeless individuals ages 25 to 54 represented 51% in 2019 and increased to 55% in 2021.

TABLE H-4
AGE DISTRIBUTION HOMELESS*
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Survey Comparison

	2019		2020		2021	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Under 5	297	9.0%	275	8.3%	196	6.3%
5 to 12	335	10.2%	332	10.0%	258	8.2%
13 to 17	168	5.1%	161	4.8%	133	4.2%
18 to 24	348	10.6%	304	9.2%	351	11.2%
25 to 34	629	19.2%	676	20.3%	602	19.2%
35 to 44	521	15.9%	556	16.7%	610	19.5%
45 to 54	515	15.7%	486	14.6%	505	16.1%
55 to 61	311	9.5%	333	10.0%	311	9.9%
62+	156	4.8%	164	4.9%	161	5.1%
Don't know or refused	0	0.0%	4	0.1%	1	0.0%
Data not collected	3	0.1%	31	0.9%	2	0.1%
Total	**3,283**	**100.0%**	**3,322**	**100.0%**	**3,130**	**100.0%**

* MN and ND operate in separate information systems so there is a level of duplications in the data.

Sources: FM Coalition to End Homelessness (The 2021 State of Homelessness);
2020 Homeless Management Information System (HMIS); Maxfield Research & Consulting, LLC

Table H-5 provides age data for chronically homeless individuals in the Fargo-Moorhead MSA. Chronically homeless are more vulnerable with higher barriers and require more supportive services along with needing longer-term support for stabilization.

TABLE H-5
AGE DISTRIBUTION CHRONICALLY HOMELESS*
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Under 18	73	11.1%	102	14.2%	89	10.6%
18 to 24	42	6.4%	42	5.8%	69	8.2%
25 to 34	123	18.7%	146	20.3%	160	19.1%
35 to 44	129	19.6%	141	19.6%	187	22.3%
45 to 54	154	23.4%	161	22.4%	186	22.2%
55 to 61	90	13.7%	91	12.6%	101	12.0%
62+	47	7.1%	37	5.1%	47	5.6%
Don't know or refused	0	0.0%	0	0.0%	0	0.0%
Data not collected	0	0.0%	0	0.0%	0	0.0%
Total	**658**	**100.0%**	**720**	**100.0%**	**839**	**100.0%**

* MN and ND operate in separate information systems so there is a level of duplications in the data.

Sources: FM Coalition to End Homelessness (The 2021 State of Homelessness);
2020 Homeless Management Information System (HMIS); Maxfield Research & Consulting, LLC

- As with the overall homeless individuals, the chronically homeless are working age adults between the age of 18 to 54 consisting of 72% in 2020. Within this category, individuals ages 35 to 54 account for 44.5% of the chronically homeless population.

- The chronically homeless under age 18 accounts for 11% of the chronically homeless population while young adults (ages 18 to 24) account for 8% of the chronically homeless population in the 2021 report.

Table H-6 presents information on the racial and ethnic background of the surveyed homeless population in the Fargo-Moorhead Metro Area.

- White or Caucasian individuals accounted for most of the homeless population in the FM Metro Area at 51%. Based on the American Community Survey, 88% of the population are white.

- There is a disproportion of the minority population that are homeless. Black or African American people account for 5% of the population in the Metro Area but consist of 19% of the homeless population. Individuals that are two or more races represent 8% of the homeless population but are 3% of the overall population.

TABLE H-6
RACIAL/ETHNIC BACKGROUND OF HOMELESS PEOPLE SURVEYED
FARGO-MOORHEAD METRO AREA
2021 Report

Racial background	Number	Pct.
White or Caucasian	1,611	51.4%
Black or African American	595	19.0%
American Indian or Alaska Native	600	19.2%
Asian	17	0.5%
Native Hawaiian ot Other Pacific Islander	17	0.5%
Multiple Races	249	7.9%
Client Doesn't Know/Client Refused	16	0.5%
Data Not Collected	28	0.9%
TOTAL	**3,133**	**100.0%**

Ethinic background	Number	Pct.
Non-Hispanic/Non-Latino	2,793	89.1%
Hispanic/Latino	295	9.4%
Client Doesn't Know/Refused	12	0.4%
Data Not Collected	33	1.1%
TOTAL	**3,133**	100.0%

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Conulting, LLC

- The American Indian or Alaska Native population has the highest disparity among races as they represent just over 19% of the homeless people surveyed but only 1% of the overall population in the FM Metro.

The following points summarize additional data from The 2021 State of Homelessness report. Additional tables (H-7 through H-are provided in the Appendix to this report.

Gender

- Most homeless adults are male (67.5% of the homeless population surveyed in 2020). An estimated 1% of adult homeless are transgender or gender non-conforming. Homeless children are split at about 50%, with male children represented slightly higher at 51%.

- The proportion of males represented in the homeless population has increased over the past few years, from 62% to 64.5% in the current study. Transgender and gender non-conforming have also increased but not significantly in terms of the overall population.

- Males are strongly more susceptible to be chronically homeless as the proportion increases 5% over the overall homeless population as 70% of males in 2020 were considered chronically homeless. This figure has increased steadily over the past three years.

- Surveyed homeless youth (24 years and younger) have a closer proportion as 49% are males compared to 46% female in 2020. This was flipped from the 2019 report where females represented 48.5% compared to 46% males. Homeless youth are more likely to be transgender or gender non-conforming as they account for 5% of the youth homeless surveyed.

Household Type

- Single individuals make up most of the surveyed homeless in 2020. Families with children account for 13.5% of the homeless population the FM Metro. Homeless Youth accounted for 2%.

- Among the chronically homeless, single adults accounted for 94%, with only 5.5% families. Less than 1% of youth were chronically homeless.

Health Conditions

- Data shows that of the individuals served, 36% have been diagnosed with a long-term disability. These disabilities include substance abuse disorder (SUD), Mental Health Problem (MHP), and Chronic Health Condition (CHC). There were 42% who have been diagnosed with more than one condition and 9% with all three conditions. The data has remained relatively stable over the period of reports.

Prior Living Conditions

- Of individuals who entered a shelter or supportive housing program, nearly half (47%) indicated they were homeless before while 21% were doubled up (staying w/friends or family) and 14% were in permanent housing. Individuals who were in an institutional setting accounted for 10% and 4% were in a motel or hotel (without a voucher).

- Homeless families represented 42% of those in a shelter or supportive housing program compared to families that were previously in permanent housing or 22 that were doubled up in the 2021 Report (2020 data).

- Doubling up with friends or family is the highest percentage for youth entering homeless at 42.5% while 33% reported being homeless prior in 2020. Only 10% percent were in permanent housing, 6% in institutional setting, and 2% in a motel/hotel.

Prior Experiences

- Nearly 25% of homeless individuals surveyed had a history of domestic violence and 27% of these individuals stated that they were currently fleeing specifically due to domestic violence.

Monthly Income

- In 2020, 45% of homeless individuals who started services had a known source of income compared to 46% of those who left.

- There are 26% of individuals that are experiencing homelessness starting services that make less than $1,000 per month in 2020. This is compared to 22% of individuals leaving supportive services making less than $1,000.

Education

- Based on the Everyone Counts Survey in 2018, an estimated 28% of homeless individuals were high school graduates and 36% did not complete high school. An estimated 15% of individuals reported completing a college degree (2-year associate degree or higher).

General Needs Data

Firstlink is a confidential service that provides listening and support, resource referral and help, and crisis intervention 7 days per week and 24 hours per day, 365 days of the year for all of North Dakota and part of Minnesota. Data in Table H-7on the following page is from the 211 Helpline and provides an overview of the nearly 25,000 needs shared with Firstlink staff from January 1st, 2021 through September 30th, 2021. Individuals that called the service may have expressed more than one need during a contact. The data is provided for the City of Fargo, Clay and Cass Counties.

- Data was collected for the City of Fargo, Cass County (ND) and Clay County (MN). There were over 23,500 contacts from January 1st through September 30th, 2021, of which 82% were in the City of Fargo. Fargo contacts account for 94.5% of the over 20,300 contacts that were made from Cass County.

- More than 3,200 contacts were made from Clay County which accounts for only 14% of all contacts. Based on the data for Cass County and Fargo, we assume that nearly all these contacts were made from the City of Moorhead (data not available).

- Housing is the need most expressed in Fargo accounting for 38%, significantly higher than all other needs. Utility assistance is next at 12%, followed by mental health/addictions at 11%. Food/meals and Clothing/personal/household needs round out the top five at 9% and 6.5%, respectively.

- In Clay County, the top five were the same as Cass County and Fargo with contacts expressing that housing is an overwhelming need at 44%. Utility assistance was second at 16%, followed by mental health/addictions at 7%, with food/meals and clothing/personal/households needs at 6% each.

The following points summarize select needs from Table H-7 on the following page. Data is provided in Tables H-9 through H-23 in the Appendix.

Housing

- Rent payment assistance is the most identified housing need in Fargo at 61.5% followed by rental deposit assistance (12%) and homeless shelter (11%). Low income/subsidized rental housing was identified by 4% of the contacts in Fargo.

- In Clay County, rent payment assistance was identified by 77% of contacts along with homeless shelter (8%) and rental deposit assistance (5%).

TABLE H-7
FIRSTLINK GENERAL NEEDS CONTACTS
FARGO-MOORHEAD METRO AREA
January 2021 through September 2021

	Fargo		Cass County		Clay County	
Need*	No. of Mentions	% of Needs	No. of Mentions	% of Needs	No. of Mentions	% of Needs
Housing	4,831	37.9%	5,204	37.5%	1,654	44.0%
Utility Assistance	1,513	11.9%	1,707	12.3%	599	16.0%
Mental Health/Addicitions	1,374	10.8%	1,502	10.8%	254	6.8%
Food/Meals	1,121	8.8%	1,216	8.8%	224	6.0%
Clothing/Personal/Household Needs	831	6.5%	890	6.4%	224	6.0%
Transportation	574	4.5%	609	4.4%	126	3.4%
Individual, Family & Community Support	535	4.2%	592	4.3%	157	4.2%
Income Support/Assistance	469	3.7%	510	3.7%	117	3.1%
Health Care	435	3.4%	475	3.4%	97	2.6%
Information Services	393	3.1%	425	3.1%	98	2.6%
Legal, Consumer and Public Saftey	382	3.0%	413	3.0%	100	2.7%
Volunteers/Donations	81	0.6%	86	0.6%	12	0.3%
Employment	77	0.6%	77	0.6%	19	0.5%
Education	60	0.5%	64	0.5%	25	0.7%
Other Government/Economic Services	56	0.4%	63	0.5%	16	0.4%
Arts, Culture and Recreation	12	0.1%	42	0.3%	28	0.7%
Disaster Services	6	0.0%	8	0.1%	5	0.1%
Total	12,750	100.0%	13,883	100.0%	3,755	100.0%
Number of Contacts over period	**19,219**		**20,326**		**3,237**	

* Individuals may have expressed more than one need during a contact.

Sources: Firstlink.org; Maxfield Research & Consulting, LLC

Food/Meals

- Food pantries was identified in 83% of the contacts along with food stamps/SNAP (8%) and soup kitchens (4%) in Fargo. In Clay County, food pantries were identified 78% during contacts and food stamps at 28%.

Mental Health/Addictions

- Needs identified under mental health/addictions are more varied with no single majority compared to other need categories. This demonstrates the complexity and diversity of needs regarding mental health and addiction services.

- General counseling services was the most identified mental health/addiction need in Fargo at 12% while crisis intervention hotlines/helplines were at 16% in Clay County.

- The top five identified needs in Cass and Clay Counties in no particular order are: Crisis intervention hotlines/helplines, general counseling services, individual counseling, addictions/substance use disorder support and mental health evaluation.

Clothing/Personal/Household

- Clothing was the most identified need in Fargo and Clay County at 38%. Clothing was followed by automotive repair and maintenance (12%) and personal/grooming (11%) in Fargo. Personal and grooming was identified at 20% in Clay County followed by automotive repair and maintenance in 12% of contacts.

Homeless Shelter Review

There are seven emergency shelter facilities in the F-M Metro Area that provide emergency shelter to the homeless. Together, these seven facilities have 348 beds. The shelter programs are shown in Table H-8 and described below.

TABLE H-8
EMERGENCY SHELTERS
FARGO-MOORHEAD AREA
September 2021

Facility	Address	City	Organization	Homeless Population Served	# of Beds	Average Length of Stay
Micah's Mission	1901 1st Avenue North	Moorhead	Churches United	Men, Women, Families	112	45 days
Dorothy Day House	714 8th Street South	Moorhead	Churches United	Single Men	16	65-70 days
Safe Haven	1015 30th Avenue South	Moorhead	Churches United	Single Women	27	27
YWCA	3000 South University Drive	Fargo	YWCA	Women and Families	80	36 days
Stepping Stones	711 South Univeristy	Fargo	Fraser, Ltd.	Youth (ages 18-26)	15	6 days
Glady's Ray	1519 1st Avenue South	Fargo	Fargo Cass Public Health	Single Men & Women	35	n.a.
New Life Center	1902 3rd Avenue North	Fargo	New Life Center	Single Men	63	n.a.
Subtotal					**348**	

Located in the designated Downtown Area
Located in the designated Core Neighborhoods

Source: Maxfield Research and Consulting LLC

The seven emergency shelter programs serve different populations. Three of the facilities (Dorothy Day House, Glady's Ray and New Life Center) provides shelter only to single male adults. Micah's Mission serves the widest variety of the homeless population providing shelter to men, women and families. The YWCA provides shelter only to women and families. Safe Haven is a shelter for single women only while Stepping Stones is a shelter designated for youth (ages 18 to 26).

Churches United Shelters

Micah's Mission

Micah's Mission is one of three shelters operated by Churches United in Moorhead. Micah's Mission is the largest shelter in the Fargo-Moorhead Metro with capacity for 112 beds serving men, women and families. The 112 beds accounts for overflow as typically the shelter utilizes

85 beds and averages 75 to 90 individuals nightly. Overflow beds has usually been a seasonal need but recently over the past few years has become an all-year utilization due to increasing homelessness. There is no maximum length of stay but on average, the typical stay lasts 45 days with homeless families staying longer.

Dorothy Day House

Churches United also operates the Dorothy Day House in Moorhead which is a 16-bed homeless shelter for single men and is the only facility that accepts sex offenders. The facility offers case management, showers, laundry services, 24-hour staffing and meals (boxed during COVID). The facility is fully-occupied daily with an average typical stay of 65 to 70 days.

Safe Haven

Safe Haven was opened recently in July 2021 by Churches United to serve homeless single women with a max occupancy of 27 beds. The facility was initially opened for emergency use, but a conditional use permit was approved for use as a full-time shelter. Churches United currently has a three-year lease on the building. Due to funding, there is staffing only for a maximum of 18 homeless women without children, but the shelter anticipates they soon will be able to staff for the full 27-bed capacity.

The following table shows the total number of homeless people served by Churches United shelters from 2018 through August 2021. The Table shows an increasing number of homeless served by the three Moorhead shelters with 508 total people served in 2018, increasing to 769 people as of August 2021. There was a dip in the number of homeless served due to the pandemic as fear of virus transmission caused many to not utilize shelter services along with temporary closures of facilities and services. The need has grown exponentially in 2021 as the total served has surpassed the previous years as of August. The growth in adults served by the shelters has increased by 60% from 2018 through August 2021.

HOMELESS SERVED
CHURCHES UNITED EMERGENCY SHELTERS
2018 though August 2021

Year	Total Served	Adults	Children	Families
2018	**508**	409	99	41
2019	**751**	405	173	43
2020	**647**	525	122	67
2021*	**769**	652	117	56

Average length of stay = 54 Days

* Data through August 2021.

Source: Churches United; Maxfield Research and Consulting LLC

Daytime drop in services were available at the shelters, however, these services were suspended due to the COVID-19 pandemic. Services included meals, laundry, shower and phone.

Churches United provides meals for those currently staying in the shelters and provides meals for those in the community not staying at the shelters. Due to the pandemic, hot meals are no longer served and have been replaced by boxed lunches. An estimated 110,000 meals were served in 2019 and at Micah's Mission, an average of 100 meals are served daily.

In addition to the boxed meals, Churches United operates two food pantries, one in Fargo and the other in Moorhead. The food pantries distributed nearly 1,254,000 pounds of food to 17,430 households in 2019 which increased to over 1,610,100 pounds and 18,555 households in 2020.

YWCA Cass/Clay

The YWCA operates the largest shelter in North Dakota and northwestern Minnesota designated for women and children who are homeless, escaping domestic violence and crisis situations. In 2020, the shelter served 1,283 women and children in their 80 beds facility. Due to COVID, the average length of stay in 2021 is 32 days which is down slightly from 36 days in 2020. Services at the shelter include education, case management, on-site childcare, clothing/school supplies, counseling referrals, Sanford RN and meals/food pantry.

2020 YWCA Shelter Data
- 22,459 nights
- 36 average stay
- 1,283 women and children sheltered
- 86% were fleeing abuse
- 76% are from Cass/Clay Counties
- 68% were women and children of color

The YWCA has a food pantry supplying food boxes to the community.

YWCA Food Pantry Data
- 12,415 individuals received food boxes
- 145,130 pounds of food were distributed
- 41% of pantry visitors were new to the YWCA

Stepping Stones Resource Center

Fraser, Ltd operates the Stepping Stones Resource Center youth shelter that has a 15-bed capacity for adults ages 18 to 26. Homeless youth are typically single adults but there is the occasional mother with child/children. Services provided include case management, laundry, shower, meals and transportation. There were 110 individuals served in 2020 at the shelter with an average stay of six days. The number of people served in 2020 was 60% higher than in

2019. A drop-in center is also at the shelter and was the only drop-in center to remain open through the pandemic. The drop-in center served 265 individuals in 2020 over a total of 5,600 visits. Over half (55%) of the youth served were Native American. Half the homeless youth served come from the F-M Metro Area. This is due to the large Native American population at the shelter which accounts for 55% of the young adult census. The administrator states the high Native American youth population is due to the strong referrals within the families and tribes. A Native American homeless youth that fins their way to the shelter then relays to other youth in the family or tribe the availability of services available and thus an influx of Native American youth from all over the region and reservations in North Dakota and northern Minnesota.

New Life Center

The New Life Center operates a 63-bed shelter for adult males only. Services include case management, meals, health assessment, education opportunities, assistance w/employment, housing applications and identity documents, Christian exploration/mentoring opportunities, and substance abuse prevention. We were unable to connect with the New Life Center at the time of this study.

Gladys Ray Shelter

Fargo Cass Public Health operates the Gladys Ray Shelter which can serve up to 25 adult males and 10 adult females. We were unable to connect with the Gladys Ray Shelter at the time of this study.

Homeless Shelter Survey Summary

- Administrators state that the overall number of homeless individuals and families has been increasing they are not seeing any decrease in numbers.

- An estimated 75% to 80% of the homeless served come from the F-M Metro Area and the southeast North Dakota region (Region 5). The geographical area has been growing however, as more and more homeless individuals are seeking services in Fargo and Moorhead due to lack of services in northwest Minnesota and North Dakota.

  Most homeless individuals utilizing shelters are repeat clients as three-quarters are considered chronically homeless compared to 25% using the shelter a single time

- **To reduce "bounce backs," there is a strong need for deeply affordable transitional and supportive housing developments with the appropriate support services and more robust mental health care. The current healthcare and supportive housing system are grossly inadequate for those suffering from mental health crises and on-going mental health challenges.**

- While the majority of the homeless are served year-round and are single individuals, there is a seasonal fluctuation for families experiencing homelessness. There is greater pressure at the beginning and end of the school year. COVID-19 has impact women and families as shelters are seeing growth in those experiencing domestic violence. The top reason women and women with children experience homelessness is domestic violence.

- Minorities are overrepresented in the homeless population. The group/s with the greatest need for homeless intervention are people of color and more specifically women of color. Within the minority population, indigenous people are found to more frequently utilize shelters in the area.

- Other groups underserved are those that are in and out of the criminal justice system along with transgender and non-gender conforming adults.

- Most of those in need of homeless support services have been diagnosed or are self-identified with mental health or substance abuse issues. The rate of homeless individuals with mental health or substance abuse has increased exponentially over the past few years with COVID significantly exacerbating these situations.

- Those with severe mental illness and substance abuse are the hardest to reach and house. This population needs high level support from well-trained and educated staff. There is a lack of qualified people in the industry, along with a lack of funding, hiring and retaining skilled and qualified workers.

- Funding continues to be a significant barrier to supporting the homeless population. Facilities typically are operating down to the bone. The COVID-19 pandemic has opened up additional funding sources allowing for additional staff and/or beds.

- Funding for homeless services and shelters is typically received in thirds via 1) government sources, 2) foundation/grants and 3) private (individuals congregational and businesses).

Introduction

Previous sections of this study analyzed the existing housing supply and the growth and demographic characteristics of the population and household base in the Downtown Area and Core Neighborhoods of Fargo. This section of the report presents our estimates of housing demand in the Core Neighborhoods from 2021 to 2030.

Affordable Rental Demand Calculations

Table AD-1 presents our calculation of affordable general-occupancy rental housing demand for the Core Neighborhoods area of Fargo. The analysis identifies potential demand for affordable rental housing that is generated from new households and turnover households.

The demand calculations are separated into three income groups: 1) deep-subsidy housing for extremely low-income renters earning at or less than 30% of the AMI; 2) shallow-subsidy housing for very low/low-income renters earning between 30% and 60% of AMI and 3) workforce housing for moderate income renters earning between 60% and 80% of AMI.

The Table below shows maximum income limits and the income ranges by definition used in the demand analysis.

HUD INCOME LIMITS AND AREA MEDIAN INCOME (AMI) DEFINITIONS
FARGO, ND-MN MSA - 2021

	Income Limits by Household Size			
	1 pph	2 pph	3 pph	4 pph
30% of median	$19,200	$21,930	$24,660	$27,390
60% of median	$38,400	$43,860	$49,320	$54,780
80% of median	$51,200	$58,480	$65,760	$73,040
100% of median	$64,000	$73,100	$82,200	$91,300

AREA MEDIAN INCOME (AMI) DEFINITIONS

Definition	AMI Range
Deep-Subsidy | Extremely Low Income	0% - 30%
Shallow-Subsidy | Very Low/Low Income	30% - 60%
Workforce Housing | Moderate Income	60% - 80%

Note: Cass County 4-person AMI = $91,300

Sources: NDHFA, HUD, Novogradac, Maxfield Research and Consulting LL

TABLE AD-1
ESTIMATED DEMAND FOR GENERAL OCCUPANCY AFFORDABLE RENTAL HOUSING
CORE NEIGHBORHOODS
2021 to 2030

		<30% AMI[1]	30% - 60% AMI[2]	60% - 80% AMI[3]
Demand from Projected Household Growth				
Projected new housing unit demand from household growth in the Core Neighborhoods, 2021 to 2030	=	2,961	2,961	2,961
(times) Estimated rental demand	x	52%	52%	52%
(equals) Projected demand for rental housing units in the Core Neighborhoods	=	1,543	1,543	1,543
(times) % of Households Size & Income Qualified[1]	x	32%	34%	27%
(equals) Projected demand from new households for affordable rental housing units in the Study Area	**=**	**494**	**525**	**417**
Demand from Existing Renter Households				
Number of renter households in the Core Neighborhoods in 2021	=	13,658	13,658	13,658
(times) Estimated % Renter Turnover between 2021 and 2030[4]	x	87%	87%	87%
(equals) Total existing households projected to turnover	=	11,914	11,914	11,914
(times) Estimated % desiring new rental housing	x	10% - 15%	10% - 15%	10% - 15%
(equals) Demand from existing households	=	**1,191 - 1,787**	**1,191 - 1,787**	**1,191 - 1,787**
(times) % of Renter Households Size and Income Qualified	x	32%	34%	27%
(equals) Demand for Affordable Rental Housing from existing households, 2021 - 2030	=	**381 - 572**	**405 - 608**	**322 - 483**
Total Demand From Household Growth and Existing Households 2021 to 2030		**875 - 1,066**	**930 - 1,132**	**738 - 899**
(plus) Additional demand from outside PMA[5]	+	375 - 457	398 - 485	185 - 225
(equals) Projected demand for new rental housing units	**=**	**1,250 - 1,522**	**1,328 - 1,617**	**923 - 1,124**
(minus) Exisitng affordable and pending units for development[6]	-	521	400	0
(equals) Excess demand for affordable rental housing units in Core Neighborhoods	**=**	**755 - 1,027**	**948 - 1,237**	**923 - 1,124**
(minus) Naturally Occuring Affordable Housing[6]	-	799	2,841	205
(equals) Adjusted demand for affordable rental housing units in the Core Neighborhoods	**=**	**-4 - 268**	**-1,751 - -1,462**	**728 - 929**

[1] Affordable to renter households with incomes at or below $27,390, at 30% AMI for a four-person household
[2] Affordable to renter households with incomes between $19,200 (30% of AMI for a one-person household) and $54,780 (60% AMI for a four-person household)
[3] Affordable to renter households with incomes between $38,400 (30% of AMI for a one-person household) and $73,040 (60% AMI for a four-person household)
[4] This figure is based on data from the American Community Survey
[5] Total units to be captured from outside the market area (20% for 60% to 80% of AMI and 30% for 30% or less and 30% to 60% of AMI).
[6] At stabilized occupancy (95%).

Source: Maxfield Research & Consulting, LLC

- According to our projections, the Core Neighborhoods Market Area is expected to add 2,961 households between 2021 and 2030. Of this growth, we estimate 52% of households have a propensity to rent their housing in the Core Neighborhoods based on 2019 (ACS) census tenure data. After adjusting household growth by the proportion of renters, there is an estimated 1,543 projected renter households that would be added in the Core Neighborhoods.

- Maxfield Research reviewed data on household income, size, and tenure (owner/renter) to estimate the proportion of renter households in the Core Neighborhoods that would be qualified (based on income with adjustments for household size) for deep-subsidy, shallow-subsidy, and workforce housing. Based on our analysis, we estimate that between 27% and 34% of the growth in rental demand would be size- and income-qualified for affordable units in the Market Area.

- Second, we calculate demand from existing households in the Core Neighborhoods that could be expected to relocate between 2021 and 2030. As of 2021, there are an estimated 13,658 renter households in the Core Neighborhoods. Based on household relocation and mobility data from the 2019 American Community Survey, we estimate that 87% of households will relocate at least once between 2021 and 2030.

- Since new housing is typically more desirable than older housing, a portion of the existing renter households relocating will seek new units. Considering the age of the Core Neighborhoods housing stock, we conservatively estimate that 10% to 15% of the households relocating in the Core Neighborhoods will desire new rental housing. This estimate results in demand for new construction rental units of 1,191 to 1,787 renter households between 2021 and 2030.

- Of the 11,914 renters that are expected to move, we estimate that between 27% and 34% will be size- and income-qualified for affordable rental housing based on the estimated proportion described in the previous paragraph.

- Combining demand from household growth plus relocations results in the following demand by income segment for the Core Neighborhoods.

Total Demand from New and Existing Renter Households-2021 and 2030

Deep-Subsidy (<30% AMI)	-	875 - 1,066 units
Shallow-Subsidy (30%-60% AMI)	-	930 - 1,132 units
Moderate-Income (60%-80% AMI)	-	738 – 899 units

- Because affordable housing usually has an extended draw geographically, additional demand will be generated from households outside of the Core Neighborhoods. We project that another 20% of the demand for workforce housing and 30% for deep-subsidy and shallow-subsidy will come from outside the Core Neighborhoods due to the high demand for housing with low and moderate rents.

- From this total, we subtract existing affordable rental units and units that are planned, approved or under construction in the Core Neighborhoods based on affordability. We identified nine existing deep-subsidy properties (<30%) in the Core Neighborhoods with a total of 549 units (of which we calculate 521 competitive units at 95% occupancy rate). There are no planned deep-subsidy developments and two planned shallow-subsidy (30% to 60%) developments in the Core Neighborhoods (152 units). There are seven existing shallow-subsidy (30% to 60%) properties with 248 units of which we calculate 400 units as competitive at a 95% occupancy rate. There are no income-restricted units at 60% to 80% of AMI either existing or pending in the Core Neighborhoods.

- We deduct the competitive inventory from the projected demand for new rental housing; therefore, excess demand is found for affordable rental units in the Core Neighborhoods as follows.

Excess Demand for Affordable Housing – 2021 to 2030

Deep-Subsidy (<30% AMI)	-	755 - 1,027	units
Shallow-Subsidy (30%-60% AMI)	-	1,104 - 1,393	units
Moderate-Income (60%-80% AMI)	-	923 - 1,124	units

- There is a substantial number of market rate properties that have affordable rents and are classified as Naturally Occurring Affordable Housing (NOAH). These units are likely to absorb much of the relocation demand from existing renters. If we account for NOAH units in the demand, the overall adjusted demand declines significantly due to the large number of NOAH units in each qualified income range. Based on the earlier NOAH analysis in this report, there are 799 deep-subsidy, 2,841 shallow-subsidy, and 205 moderate-income NOAH units in the Core Neighborhoods. The actual number of people that would income-qualify at the affordable income ranges and currently reside in NOAH units cannot be determined through existing available data. Similarly, there may be a number of households living in NOAH units who could afford market rate rents above 80%

Affordable Housing Demand Adjusted for NOAH

Deep-Subsidy equivalent (<30% AMI)	-	-4 – 268 units
Shallow-Subsidy equivalent (30%-60% AMI)	-	-1,751 - -1,462 units
Moderate-Income equivalent (60%-80% AMI)	-	728 – 929 units

Introduction

This section presents recommendations for the development of specific rental housing products in Downtown Fargo and the Core Neighborhoods to address the demand for rental housing at various income levels based on the findings of the analysis.

Affordable Rental Housing Recommendations

The analysis and review of current rental market conditions in Downtown Fargo and the Core Neighborhoods indicates that demand is greatest for households with the lowest incomes (30% or less of AMI) and households that have significant challenges with securing housing in the traditional market.

Now, more than ever before, households that have the most significant housing needs are those with the highest barriers to securing housing in the private market. Households with multiple health challenges and very low incomes may also find it very difficult to secure and maintain housing even in traditional deep-subsidy properties as they need greater assistance day to day to stabilize their living situations. The development of permanent supportive housing whereby households are provided with ongoing services in addition to housing can assist these households in an effective and usually lower cost manner than if they were in the traditional housing market or perhaps homeless. Findings from the study identified that there is a definite need for housing that would offer specialized services (i.e. permanent supportive housing).

The equilibrium vacancy rate for rental housing is considered 5.0% for market rate, workforce 60% to 80% AMI) and shallow-subsidy (50% to 60% AMI). For deep-subsidy housing at or less than 50% AMI, the equilibrium vacancy rate is considered 2% to 3% due to high demand. The equilibrium vacancy rates allow for normal turnover and an adequate supply of alternatives for prospective renters. Vacancy rates well below these levels suggest pent-up demand and the need for additional units to satisfy demand.

The survey of rental properties in Downtown and the Core Neighborhoods revealed the following inventory and vacancy rates:

Market Rate	8.5%
Shallow-Subsidy	8.2%
Deep-Subsidy	3.2%
Supportive Housing	4.5%

The higher vacancy rate for market rate rental units reflects ongoing construction, with adequate time needed to absorb new units into the market. The higher vacancy rate for shallow-subsidy reflects additional time needed to complete paperwork for residents. Similar situations exist for deep-subsidy and supportive housing, although the lower the income level of the household, the greater the demand for housing.

The inventory of market rate rental housing in Downtown Fargo and the Core Neighborhoods (see Table RM-8, pages 87-90) identified the following affordability proportions (see Table RM-6, page 85).

30% or less AMI – 19%
31% to 50% AMI – 53%
51% to 60% AMI – 23%
61% to 80% AMI – 5%

There is a minimal supply of market rate rental housing affordable to households with incomes between 60% and 80% of AMI in the Downtown Area and Core Neighborhoods. Rent levels affordable to households with incomes at 80% of AMI are considered market rate. Among the rental properties surveyed however, nearly all existing market rate units are affordable to households with incomes less than 80% AMI. Existing market rate units with rent levels set between 60% and 80% of AMI would compete directly with new construction affordable units that may have income restrictions and some households may elect to forego the additional paperwork required to qualify for a property that has stated maximum income limits.

In addition, we are unable to determine the number of existing units affordable between 60% and 80% of AMI that may be occupied by households that could afford to pay more in rent based on their household income and are instead, choosing to pay less.

A strong economy and job growth in Fargo and the F-M Metro Area has generated significant demand for rental housing and this is likely to continue through at least the end of the decade. Despite the pandemic, the unemployment rate in Fargo over the past several months has been well below 5%, indicating a strong employment market. The labor force dipped recently in August 2021 and employment also dropped, suggesting a seasonal shift. This caused the unemployment rate to drop from 2.7% in July 2021 to 2.5% in August 2021.

The strongest sources of demand for new affordable rental housing (excluding special needs) are anticipated to be young to mid-age singles and couples, although interviewees reported a need for family units targeted to low- and moderate-income households.

Traditional elevator-style buildings are likely to attract a diverse group of households, but typically attract higher proportions of smaller size households depending on the affordability level. Rental townhomes are likely to attract family households and households that need larger size units.

Demand for housing in Downtown Fargo is driven by several factors including:

- Proximity to employment concentrations
- Proximity to services
- Proximity to transit options and public transportation
- Proximity to social service agencies that offer housing assistance and other services

The development of new affordable rental housing in Downtown Fargo should be targeted primarily to households that have extremely low-incomes (less than 30% of AMI) and households that have incomes between 31% and 60% of AMI with a focus on incomes between 31% and 50% of AMI.

Workforce rental housing is needed also, but there is already a supply of housing in the Downtown and Core Neighborhoods at rent levels that can satisfy households with higher incomes. A proportion of available units is new construction.

Development of additional rental housing would support the economy by producing additional tax dollars and support to local businesses searching for workers. Workers could access affordable rental housing in a pedestrian-oriented environment and walk to work or access public transit options small businesses in the Downtown in addition to larger businesses where employees may live away from the Core, in more suburban locations. A strong housing market in the Downtown can attract businesses that need to find workers residing in proximity to their place of employment.

Recent market rate multifamily development, primarily in the Downtown, has resulted in an increase in the affordable rental stock because many of the market rate units (i.e. studio and one-bedroom units) have been developed with rents at between 50% to 60% of AMI. These new units are satisfying a portion of the demand for affordable housing. What cannot be easily determined is the proportion of these affordable units that are being leased by households that may be able to afford a higher rent given their income but are able to rent a lower priced unit that has no income restrictions. As such, some of these newer properties with affordable rents may not be satisfying demand from households that that need these units if households with lower incomes are renting elsewhere and may be cost-burdened.

Interviews revealed there is a significant demand for deep-subsidy rental units, those serving households with incomes much lower than 50% of Area Median Income.

Supportive Housing

Data compiled for this report and interviews with service providers identified significant need for additional supportive housing in Fargo. Emergency shelter providers also identified a need for additional shelter beds, primarily for singles, although youth and families were also noted. Those interviewed often mentioned the existing Cooper House and stated that they could likely fill three such facilities that target similar segments of the homeless population.

Those with significant barriers to securing stable housing are increasing in number. This population is increasing in number overall, but the diversity of the barriers within this population makes it very difficult to be able to house larger numbers as many of these populations cannot be housed together and require separate facilities to address their special needs.

Providers also identified a higher need for homeless intervention for women of color and specifically, indigenous women.

One consideration may be to develop a scattered site program for supportive housing where funding would be combined for all the various populations, but smaller facilities would be developed that target the needs of specific groups.

Table CR-1 on the following page provides a summary of the recommended mix of affordable rental units for the Downtown and Core Neighborhoods including unit types, monthly rents and development timing.

There is an immediate need for new housing primarily targeted to extremely low and very low-income households, although units targeted at 60% to 80% of AMI are also needed. Demand overlaps

The recommendations in Table CR-1 are intended to reflect a potential development concept for individual developments. Total general occupancy rental demand between 2021 and 2030 exceeds the number of units recommended for development.

Based on the analysis, affordable rental demand in Downtown Fargo and the Core Neighborhoods is identified below.

SUMMARY OF AFFORDABLE RENTAL DEMAND
FARGO STUDY AREA - CORE NEIGHBORHOODS
2021 to 2030

	New Households	Renter Turnover	Total Demand New/Existing HH	Excess Demand
Deep-Subsidy (30% AMI)	**494**	**381 - 572**	**875 - 1,066**	**1,099 - 1,371**
Shallow-Subsidy (30% to 60% AMI)	**525**	**405 - 608**	**930 - 1,132**	**732 - 1,022**
Moderate-Income (60% to 80% AMI)	**417**	**322 - 483**	**738 - 899**	**923 - 1,124**

Source: Maxfield Research & Consulting LLC

- Shallow-Subsidy General Occupancy Multifamily Housing– This income segment shows the least demand current vacancies are at 8.2%. Although there have been developments recently constructed that accommodate a broad income range (30%, 40%, 60% of AMI), a higher level of demand exists for units with rent levels less than 50% (i.e. between 31% and 50% of AMI, than at the upper end of the range. Households in some areas where shallow-

subsidy units have been developed through LIHTC are paying up to 45% of their income toward housing costs to afford residing in these properties.

There is an older supply of market rate rental units in Downtown Fargo and the Core Neighborhoods that indirectly serves as affordable housing. If additional shallow-subsidy housing is developed, we recommend that the housing target households with incomes between 40% and 50% of AMI.

TABLE CR-1
RECOMMENDED AFFORDABLE RENTAL HOUSING DEVELOPMENT
FARGO DOWNTOWN AREA AND CORE NEIGHBORHOODS
2021 to 2030

		Monthly Rent Range[1]	No. of Units	Development Timing*** Short-Term	Long-Term
Downtown Area					
Affordable Rental Housing (60% to 80% AMI)					
	Apartment-style	Moderate Income[1] Studio/1BR/2BR	250 - 300	---	2026-2031
Affordable Rental Housing (31% to 50% AMI)*					
	Apartment-style	Deep-Subsidy Studio/1BR	150 - 250	----	2026-2031
Permanent Supportive Housing**					
	Apartment-style Homeless Support for Single Adults	Deep-Subsidy[2] Studio/1BR	150 - 180	2022-2026	2026-2031
Core Neighborhoods					
Permanent Supportive Housing					
	Apartment-style Homeless Support for Families	Deep-Subsidy[2] 2BR/3BR	90 - 120	2022-2026	2026-2031

[1] Income Affordability at 60% to 80% of AMI, Non-LIHTC
[2] Affordability subject to income guidelines per US Department of Housing and Urban Development (HUD)

* Units targeted to low income Downtown service workers.
** Units to be incorporated in more than one building (i.e. recommend three to four separate facilities).
***Total Units to be developed over the period; in addition to developments pending and in progress.
Note - Recommended development concepts represent potential projects and total is less than the calculated demand

Source: Maxfield Research & Consulting, LLC

Affordable Rental Housing (Moderate Income)

We recommend the development of 80 to 100 units of apartment-style rental housing targeted to meet the needs of workforce households in the Downtown. Rent levels should not exceed 80% of AMI. There is a substantial amount of rental housing in and near the Downtown with rents at 50% and 60% of AMI, but most of this housing was built pre-2000.

The analysis identified demand for additional workforce rental units that would target households with incomes between 60% and 80% of AMI but would offer contemporary features and amenities and situated in the Downtown, near to jobs and services. These units would primarily attract younger households in smaller household sizes who desire a pedestrian-oriented development and less dependence on private transportation.

Deep-Subsidy Rental Housing

Subsidized housing receives financial assistance (i.e. operating subsidies, rent payments, etc.) from governmental agencies to make the rent affordable to low-to-moderate income households.

Deep-subsidy housing is identified for low-income workers, primarily in the service industries that need low cost housing because their incomes are low and are working at minimum wage jobs. This housing can support households that would prefer to live close to their place of employment and may reduce dependence on transit.

Deep-subsidy housing is identified for supportive housing for singles and families with singles housing targeted in the Downtown and family housing targeted for the Core Neighborhoods. There is substantial pent-up demand for new rental housing that will provide supportive services to households that have significant barriers to securing and maintaining housing in the private market.

Summary

Rental housing is generally plentiful in Fargo. Rent levels outside of the Downtown are lower than those at properties in the Downtown. Current market conditions show an overall vacancy rate above market equilibrium for market rate developments and there are 579 units under construction in Fargo with 416 units under construction in the Downtown. A portion of these units will be affordable to households with incomes between 60% and 80% of AMI. We recommend the development of additional rental housing with rent levels between 60% and 80% of AMI but suggest that the development of additional units should be delayed at least three years pending the absorption of the current construction. Most new units are likely to have rent levels targeted toward 70% of AMI or higher with fewer units at rents between 60% and 70%.

Development totals reflect recommended development over the period in addition to what has already been identified as under construction, approved or planned. If additional developments come on-line then the recommended development totals should be considered in the context of additional new units that may come on-line that have not been identified.

With several new properties planned and underway in Fargo at all income levels, we recommend that development of additional facilities be considered once these properties are open and occupied. Demand calculations support the demand for projects that are currently approved and/or under construction in Fargo.

Appendix

TABLE H-9
AGE DISTRIBUTION OF YOUTH HOMELESS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
12-17	73	63.5%	60	18.5%	40	11.0%
18-24	42	36.5%	264	81.5%	325	89.0%
Client Doesn't Know/Client Refused	0	0.0%	0	0.0%	0	0.0%
Data not collected	0	0.0%	0	0.0%	0	0.0%
Total	**115**	**100.0%**	**324**	**100.0%**	**365**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-10
GENDER OF HOMELESS INDIVIDUALS
FARGO-MOORHEAD METRO AREA
2021 Report

	ADULTS		CHILDREN		TOTAL	
Gender by Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Male	1,714	67.5%	301	51.3%	2,015	64.5%
Female	800	31.5%	284	48.4%	1,084	34.7%
Trans Female	11	0.4%	0	0.0%	11	0.4%
Trans Male	4	0.2%	1	0.2%	5	0.2%
Gender Non-Conforming	5	0.2%	1	0.2%	6	0.2%
Client Doesn’t' Know/Refused	1	0.0%	0	0.0%	1	0.0%
Data Not Collected	3	0.1%	0	0.0%	3	0.1%
Total	**2,538**	**100.0%**	**587**	**100.0%**	**3,125**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-11
GENDER OF HOMELESS INDIVIDUALS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Gender by Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Male	2,028	61.8%	2,042	61.5%	2,015	64.5%
Female	1,234	37.6%	1,247	37.5%	1,084	34.7%
Trans Female	8	0.2%	13	0.4%	11	0.4%
Trans Male	2	0.1%	5	0.2%	5	0.2%
Gender Non-Conforming	5	0.2%	6	0.2%	6	0.2%
Client Doesn't' Know/Refused	3	0.1%	0	0.0%	1	0.0%
Client Doesn't' Know/Refused	3	0.1%	9	0.3%	3	0.1%
Total	**3,283**	**100.0%**	**3,322**	**100.0%**	**3,125**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-12
GENDER OF CHRONICALLY HOMELESS INDIVIDUALS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Gender by Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Male	434	66.0%	474	65.8%	586	69.8%
Female	223	33.9%	241	33.5%	243	29.0%
Trans Female	1	0.2%	3	0.4%	7	0.8%
Trans Male	0	0.0%	0	0.0%	0	0.0%
Gender Non-Conforming	0	0.0%	1	0.1%	3	0.4%
Client Doesn't' Know/Refused	0	0.0%	0	0.0%	0	0.0%
Client Doesn't' Know/Refused	0	0.0%	1	0.1%	0	0.0%
Total	**658**	**100.0%**	**720**	**100.0%**	**839**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-13
GENDER - YOUTH HOMELESS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Gender by Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Male	n.a.	n.a.	150	46.3%	179	49.0%
Female	n.a.	n.a.	157	48.5%	169	46.3%
Trans Female	n.a.	n.a.	6	1.9%	7	1.9%
Trans Male	n.a.	n.a.	5	1.5%	5	1.4%
Gender Non-Conforming	n.a.	n.a.	6	1.9%	5	1.4%
Client Doesn't' Know/Refused	n.a.	n.a.	0	0.0%	0	0.0%
Client Doesn't' Know/Refused	n.a.	n.a.	0	0.0%	0	0.0%
Total	**n.a.**	**n.a.**	**324**	**100.0%**	**365**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-14
HOUSEHOLD TYPE
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021*	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Singles: Adults without children	1,925	84.4%	1,943	83.6%	1,943	83.6%
Families: Adults with children	322	14.1%	313	13.5%	313	13.5%
Youth: Youth only, no adults, with or without their own children	33	1.4%	43	1.8%	43	1.8%
Unknown Household Type	1	0.0%	26	1.1%	26	1.1%
Total Households	**2,281**	**100.0%**	**2,325**	**100.0%**	**2,325**	**100.0%**

* Data for the 2021 Report appears to be accidentally re-entered 2020 report data.

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-15
HOUSEHOLD TYPE - CHRONICALLY HOMELESS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Singles: Adults without children	n.a	n.a.	547	92.6%	695	94.0%
Families: Adults with children	n.a	n.a.	44	7.4%	41	5.5%
Youth: Youth only, no adults, with or without their own children	n.a	n.a.	0	0.0%	3	0.4%
Unknown Household Type	n.a	n.a.	0	0.0%	0	0.0%
Total Households	**n.a.**	**n.a.**	**591**	**100.0%**	**739**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-16
HEALTH CONDITIONS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Substance Abuse Disorder (SUD)		26.0%		42.0%		40.0%
Mental Health Problem (MHP)		57.0%		66.0%		47.0%
Chronic Health Condition (CHC)		49.0%		42.0%		44.0%
SUD + MHP		21.0%		27.0%		16.0%
CHC + SUD		19.0%		13.0%		8.0%
CHC + MHP		35.0%		19.0%		9.0%
All Three Disorders		16.0%		10.0%		9.0%

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-17
PRIOR LIVING CONDITIONS
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
All Clients						
Homeless	n.a.	n.a.	1,196	46.2%	1,219	47.3%
Institutional Settings	n.a.	n.a.	288	11.1%	254	9.8%
Permanent Housing/Own/Rental	n.a.	n.a.	365	14.1%	359	13.9%
Doubled Up (Staying with Friends or Family)	n.a.	n.a.	532	20.5%	551	21.4%
Hotel or Motel without Voucher	n.a.	n.a.	77	3.0%	95	3.7%
Client Don't know/Refused	n.a.	n.a.	19	0.7%	10	0.4%
Data not collected	n.a.	n.a.	114	4.4%	91	3.5%
Total	n.a.	n.a.	**2,591**	**100.0%**	**2,579**	**100.0%**
Families						
Homeless	n.a.	n.a.	162	39.1%	138	41.8%
Institutional Settings	n.a.	n.a.	7	1.7%	2	0.6%
Permanent Housing/Own/Rental	n.a.	n.a.	130	31.4%	100	30.3%
Doubled Up (Staying with Friends or Family)	n.a.	n.a.	93	22.5%	74	22.4%
Hotel or Motel without Voucher	n.a.	n.a.	18	4.3%	15	4.5%
Client Don't know/Refused	n.a.	n.a.	1	0.2%	0	0.0%
Data not collected	n.a.	n.a.	3	0.7%	1	0.3%
Total	n.a.	n.a.	**414**	**100.0%**	**330**	**100.0%**
Youth						
Homeless	n.a.	n.a.	96	29.6%	120	32.9%
Institutional Settings	n.a.	n.a.	22	6.8%	23	6.3%
Permanent Housing/Own/Rental	n.a.	n.a.	37	11.4%	35	9.6%
Doubled Up (Staying with Friends or Family)	n.a.	n.a.	121	37.3%	155	42.5%
Hotel or Motel without Voucher	n.a.	n.a.	9	2.8%	7	1.9%
Client Don't know/Refused	n.a.	n.a.	8	2.5%	1	0.3%
Data not collected	n.a.	n.a.	31	9.6%	24	6.6%
Total	n.a.	n.a.	**324**	**100.0%**	**365**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-18
PRIOR EXPERIENCES
FARGO-MOORHEAD METRO AREA
2019, 2020, and 2021 Report Comparison

	2019		2020		2021	
Gender by Age	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
Fleeing Domestic Violence	220	37.8%	207	34.0%	160	26.8%
Not Fleeing Domestic Violence	311	53.4%	361	59.3%	368	61.6%
Client Doesn’t' Know/Refused	4	0.7%	3	0.5%	3	0.5%
Client Doesn’t' Know/Refused	47	8.1%	38	6.2%	66	11.1%
Total	**582**	**100.0%**	**609**	**100.0%**	**597**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-19
MONTHLY INCOME OF THE HOMELESS PEOPLE SURVEYED
FARGO-MOORHEAD METRO AREA
2021 Report

	START		STAYERS		LEAVERS	
Monthly Income	**Number**	**Pct.**	**Number**	**Pct.**	**Number**	**Pct.**
No Income	1,167	45.9%	41	5.3%	752	42.6%
$1 - $150	157	6.2%	2	0.3%	62	3.5%
$151 to $250	60	2.4%	7	0.9%	29	1.6%
$251 to $500	86	3.4%	7	0.9%	56	3.2%
$501 to $1,000	354	13.9%	34	4.4%	244	13.8%
$1,001 to $1,500	152	6.0%	14	1.8%	112	6.3%
$1,501 to $2,000	95	3.7%	4	0.5%	73	4.1%
$2,001+	142	5.6%	12	1.5%	150	8.5%
Client Doesn't Know/Refused	6	0.2%	0	0.0%	7	0.4%
Data Not Collected	321	12.6%	3	0.4%	279	15.8%
Adult Stayers not yet required to have an annual assessment	-	-	450	58.0%	-	-
Adult stayers without required annual assessment	-	-	202	26.0%	-	-
TOTAL	**2,540**	**100.0%**	**776**	**100.0%**	**1,764**	**100.0%**
1 or More Source of Income	**1,162**	**45.7%**	**81**	**10.4%**	**809**	**45.9%**
Cash Income Sources						
Earned Income	356	44.2%	16	18.6%	290	46.3%
Unemployment Insurance	17	2.1%	1	1.2%	15	2.4%
Supplemental Security Income (SSI)	250	31.1%	42	48.8%	182	29.1%
Social Security Disability Insurance (SSDI)	182	22.6%	27	31.4%	139	22.2%

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-20
EDUCATIONAL ATTAINMENT
FARGO-MOORHEAD METRO AREA
2021 Report

Education	**Number**	**Pct.**
8th grade or less	10	4.1%
Some high school but did not finish 12th grade	78	32.1%
12th grade (high school graduate)	69	28.4%
Some college but no degree	49	20.2%
Completed any college degree (2-year Associate of higher)	36	14.8%
Refused	1	0.4%
Don't know	0	0.0%
Total	**243**	**100.0%**

Sources: FM Coalition to End Homelessness; The 2021 State of Homelessness.
Maxfield Research & Consulting, LLC

TABLE H-21
FIRSTLINK SPECIFIC NEEDS - HOUSING
FARGO-MOORHEAD METRO AREA
January 2021 through September 2021

	Fargo		Cass County		Clay County	
Need*	No. of Mentions	% of Needs	No. of Mentions	% of Needs	No. of Mentions	% of Needs
Rent Payment Assistance	2,969	61.5%	3,260	62.6%	1,271	76.8%
Rental Deposit Assistance	579	12.0%	607	11.7%	87	5.3%
Homeless Shelter	533	11.0%	550	10.6%	137	8.3%
Low Income/Subsidized Rental Housing	209	4.3%	216	4.2%	31	1.9%
Emergency Related Eviction/Foreclosure Moratoriums	82	1.7%	85	1.6%	9	0.5%
Housing Authorities	71	1.5%	79	1.5%	-	-
Housing Search and Information	52	1.1%	55	1.1%	16	1.0%
Eviction Prevention Legal Assistance	45	0.9%	50	1.0%	-	-
Homeless Drop In Centers	44	0.9%	44	0.8%	-	-
Lanlord/Tenant Dispute Resolution	28	0.6%	-	-	15	0.9%
Homeless Permanent Supportive Housing	-	-	-	-	10	0.6%
Mortgage Payment Assistance	-	-	-	-	11	0.7%
Various Other	219	4.5%	258	5.0%	67	4.1%
Total	4,831	100.0%	5,204	100.0%	1,654	100.0%

* Individuals may have expressed more than one need during a contact.

Sources: Firstlink.org; Maxfield Research & Consulting, LLC

TABLE H-22
FIRSTLINK SPECIFIC NEEDS - FOOD/MEALS
FARGO-MOORHEAD METRO AREA
January 2021 through September 2021

	Fargo		Cass County		Clay County	
Need*	No. of Mentions	% of Needs	No. of Mentions	% of Needs	No. of Mentions	% of Needs
Food Pantries	929	83.1%	1,013	83.4%	174	78.0%
Food Stamps/SNAP	90	8.1%	94	7.7%	28	12.6%
Soup Kitchens	46	4.1%	46	3.8%	10	4.5%
WIC	13	1.2%	15	1.2%	3	1.3%
Congregate Meals/Nutrition Sites	7	0.6%	9	0.7%	-	-
Home Delivered Meals	11	1.0%	11	0.9%	1	0.4%
Specialty Food Providers	13	1.2%	16	1.3%	7	3.1%
Food Vouchers	3	0.3%	3	0.2%	-	-
Grocery Ordering/Delivery	4	0.4%	5	0.4%	-	-
Farmers Markets	2	0.2%	2	0.2%	-	-
Total	1,118	100.0%	1,214	100.0%	223	100.0%

* Individuals may have expressed more than one need during a contact.

Sources: Firstlink.org; Maxfield Research & Consulting, LLC

TABLE H-23
FIRSTLINK SPECIFIC NEEDS - MENTAL HEALTH/ADDICITIONS
FARGO-MOORHEAD METRO AREA
January 2021 through September 2021

	Fargo		Cass County		Clay County	
Need*	No. of Mentions	% of Needs	No. of Mentions	% of Needs	No. of Mentions	% of Needs
Crisis Intervention Hotlines/Helplines	163	11.9%	197	13.1%	41	16.1%
Genral Counseling Services	187	13.6%	186	12.4%	35	13.8%
Individuals Counseling	106	7.7%	120	8.0%	30	11.8%
Addictions/Substance Use Disorder Support	111	8.1%	118	7.9%	22	8.7%
General Assessment for Substance Use Disorder	52	3.8%	59	3.9%	9	3.5%
In Person Crisis Intervention	-	-	39	2.6%	8	3.1%
Mental Health Evaluation	109	7.9%	116	7.7%	17	6.7%
Specialized Counseling Serives	86	6.3%	96	6.4%	12	4.7%
Inpatient Substance Use Disorder Treatment	-	-	-	-	8	3.1%
Substance Abuse Disorder Referrals	-	-	-	-	7	2.8%
Detoxification	63	4.6%	66	4.4%	-	-
Crisis Residential Treatment	35	2.5%	-	-	-	-
Comprehensive Outpatient Substance Use Disorder Treatment	33	2.4%	37	2.5%	-	-
Other	429	31.2%	468	31.2%	65	25.6%
Total	1,374	100.0%	1,502	100.0%	254	100.0%

* Individuals may have expressed more than one need during a contact.

Sources: Firstlink.org; Maxfield Research & Consulting, LLC

TABLE H-24
FIRSTLINK SPECIFIC NEEDS - CLOTHING/PERSONAL/HOUSEHOLD NEEDS
FARGO-MOORHEAD METRO AREA
January 2021 through September 2021

	Fargo		Cass County		Clay County	
Need*	No. of Mentions	% of Needs	No. of Mentions	% of Needs	No. of Mentions	% of Needs
Clothing	315	37.9%	341	38.3%	85	37.9%
Automotive Repair and Maintenance	99	11.9%	106	11.9%	27	12.1%
Personal/Grooming Needs	94	11.3%	101	11.3%	44	19.6%
Furniture	77	9.3%	81	9.1%	21	9.4%
Household Goods	57	6.9%	61	6.9%	6	2.7%
Cell Phones	59	7.1%	61	6.9%	12	5.4%
Household Goods Vouchers	42	5.1%	44	4.9%	11	4.9%
Appliances	18	2.2%	25	2.8%	7	3.1%
Thrift Shops	22	2.6%	23	2.6%	-	-
Mattresses	-	-	-	-	4	1.8%
Computer Distribution Programs	-	-	-	-	-	-
Bedding/Linen	21	2.5%	21	2.4%	4	1.8%
Other	27	3.2%	26	2.9%	3	1.3%
Total	831	100.0%	890	100.0%	224	100.0%

* Individuals may have expressed more than one need during a contact.

Sources: Firstlink.org; Maxfield Research & Consulting, LLC