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Bismarck-
Mandan,
N.D.
1970

Analysis of the
**BISMARCK-MANDAN,
NORTH DAKOTA
HOUSING MARKET**

as of December 1, 1970

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
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FHA Housing Market Analysis

Bismarck-Mandan, North Dakota, as of December 1, 1970

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development
Federal Housing Administration
Economic and Market Analysis Division
Washington, D. C.

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FHA HOUSING MARKET ANALYSIS -
BISMARCK-MANDAN, NORTH DAKOTA
AS OF DECEMBER 1, 1970

The Bismarck-Mandan, North Dakota, Housing Market Area (HMA) is defined as Burleigh and Morton Counties. Bismarck, in Burleigh County and Mandan, in Morton County, are located on the east and west banks of the Missouri River, respectively, approximately six miles apart, and are situated in the south central portion of the state. The nonfarm population of the HMA was an estimated 54,800 on December 1, 1970, an increase of about 9,075 since the April 1960 Census.

Bismarck is the state capital and is a major trade center for central North Dakota. The major sources of nonagricultural employment are in government, trade, and services.

In the next two years, the economy of the HMA will expand at a slightly slower rate than in the recent past and there will continue to be a moderate demand for nonsubsidized single-family and multifamily housing. In addition, the ease with which the relatively small number of subsidized housing units built in the HMA have been absorbed indicates a continuing demand for such units.

Anticipated Housing Demand

There will be an estimated annual demand for approximately 230 new nonsubsidized housing units in the Bismarck-Mandan HMA during the two-year forecast period (December 1, 1970 to December 1, 1972). The demand estimate is based on projected nonfarm household growth and expected losses to the inventory through demolition and other causes. After consideration of housing market factors such as acceptable levels of vacancy and construction volume, it is estimated that the best demand-supply relationship would be

achieved if annual construction included 160 single-family houses and 70 multifamily units. Demand for an additional 90 units is expected to be satisfied by mobile homes. The qualitative distribution of the projected demand for single-family houses by sales price is presented in table I.

Multifamily units would be absorbed best if distributed by the following sizes and gross monthly rents: 25 one-bedroom units renting from \$150 to \$190 a month, 35 two-bedroom units renting from \$170 to \$230 a month, and 10 three-bedroom units renting at a minimum of \$210 a month.

The ability to market 160 units of single-family housing in the next two years will depend, in large part, on the availability and price of mortgage money. Multifamily units have become popular in the HMA only recently. Therefore, changes in mortgage interest rates or in the rate of increase in construction costs could influence multifamily demand, and absorption rates in new projects should be carefully observed.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Bismarck-Mandan HMA, the total occupancy potential is estimated to be 285 units annually.

The annual occupancy potentials^{1/} for subsidized housing discussed below are based upon 1970 incomes, the occupancy of substandard housing, estimates of the elderly, income limits in effect on December 1, 1970, and on available market experience.^{2/}

Sales Housing under Section 235. Sales housing can be provided for low-to moderate-income families under the provisions of Section 235. Based on exception income limits, approximately 115 houses a year could be absorbed in the HMA during the two-year forecast period; using regular income limits, the potential would be reduced by an estimated 18 percent. Forty-four percent of the families eligible under this program are five- or more-person households. All families eligible for Section 235 housing also are eligible under Section 236. In 1970, approximately 95 mortgages were insured under Section 235, mostly for new single-family houses. Local builders have demonstrated both the desire and the ability to continue their participation in the program.

Rental Units under the Public Housing and Rent-Supplement Programs. These two programs serve essentially the same low-income households. The principal differences arise from the manner in which net income is computed for each program and other eligibility requirements. The annual occupancy potential for public housing in the HMA is an estimated 85 units for families and 70 units for the elderly. Five percent of the families and fifteen percent of the elderly also are eligible for housing under Section 236 (see table II). In the case of the more restrictive rent supplement program, the potential for families would be somewhat less than under public housing, but the market for elderly accommodations would remain comparatively unchanged.

As of December 1, 1970, there were 152 units of low-rent public housing in the HMA, of which 146 were for elderly occupancy. All of these units were located in Morton County and were under the control of the Morton County Housing Authority. The family units and most of the units for the elderly were located in Mandan, but 34 units were spread out in three small towns. The units were 100 percent occupied and there was a waiting list for elderly units of approximately 150 households, about two-thirds of which consisted of residents of Morton County. All of the people on the list, however, were not necessarily qualified applicants.

^{1/} The occupancy potentials referred to in this analysis have been calculated to reflect the capacity of the market in view of existing vacancies. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations as well as a distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

^{2/} Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing.

In December 1970, both the Morton County Housing Authority and the newly formed Burleigh County Housing Authority had applications in process for low-rent public housing. The Morton County Housing Authority had requested 94 additional units, 54 for the elderly and 40 for families. Eighty of these units were to be located in Mandan. The Burleigh County Housing Authority has applied for 130 family units and 120 units for the elderly, all to be constructed in Bismarck. In addition, there was one application in Bismarck for 50 units of rent supplement housing for the elderly.

The Bismarck-Mandan HMA is the major medical and recreational center for the south central part of North Dakota. There are three hospitals, two in Bismarck and one in Mandan, and several doctors, which provide medical services not found in surrounding rural areas outside the HMA. As a result, the construction of low-rent public housing for the elderly in the HMA will cause some migration of elderly persons from other counties. Therefore, it is possible that more elderly units could be absorbed than are indicated by the occupancy potential.

Rental Units under Section 236.^{1/} Moderately-priced rental units can be provided under Section 236. Using exception income limits, there is an annual occupancy potential for 115 units of Section 236 housing for families, and 30 units for elderly households and individuals. Based on regular income limits, the potential for families would be reduced by approximately 18 percent with no reduction in the potential for elderly families and individuals. About five percent of the families and about 35 percent of the elderly are alternatively eligible for public housing. It should be noted also that in terms of eligibility the Section 236 potential for families and the Section 235 potential draw from essentially the same group of families and are not, therefore, additive. As of December 1970, there were no Section 236 projects completed or under construction in the HMA, although applications had been received for 208 family units. Caution should be taken in the consideration of Section 236 applications if construction of new homes under Section 235 continues at the recent level. Since this would result in the reduction of the number of families eligible for Section 236.

Sales Market

The sales market in the Bismarck-Mandan HMA, generally, has remained balanced over the past decade because of the large proportion of homes built on contract, and because the market is relatively small and information is easily conveyed. A limited local supply of building materials, certain construction requirements needed because of severe winters, and the small size of the local building companies serve to keep costs high in the area. Single-family construction was at peak levels during the early sixties, but declined modestly over the decade. In 1966, a shortage of mortgage funds caused volume to fall off and in 1969 and 1970 high mortgage rates and increased construction costs dampened the demand for new houses.

^{1/} Interest reduction payments may be made also with respect to cooperative housing projects. Occupancy requirements under Section 236, however, are identical for both tenants and cooperative owner-occupants.

In December 1970, although the sales volume was below the previous year's level, the market was generally in balance with a sales vacancy rate of 1.6 percent. However vacancies were not evenly distributed and the market for homes priced above \$25,000 showed some slack. A few builders who had been speculating in the \$25,000 to \$30,000 price range were carrying unsold inventory into the winter, an uncommon occurrence for the area. At the same time good existing three-bedroom homes were difficult to find. People holding six percent mortgages on existing houses in this range were reluctant to move out, while many elderly couples and individuals were holding on to their houses for lack of alternative low-rent housing. Potential buyers were discouraged by burdensome downpayments and high monthly payments, resulting in many houses being used as rental units. Few houses can be built in the area conventionally for under \$22,500. In the city of Bismarck, for example, one builder reported that he could construct a three-bedroom, 1,000 square foot house without a garage for a minimum of \$23,000. The large majority of homes built for less than \$22,500 are sold under Section 235 and the typical price under this program is \$21,200 for a three-bedroom house.

In recent years, most new construction in the HMA has been in subdivisions. Builders state that residents have shown a strong preference for higher priced homes, \$25,000 and greater. The strongest demand for nonsubsidized single-family houses has been in the \$25,000 to \$35,000 range with the typical price being between \$25,000 and \$28,000. Most of the development has been in Bismarck although there are a few active subdivisions in Mandan. Both cities have available land for new construction, but Bismarck almost definitely will be the site for most new expansion. Although land prices are higher in Bismarck than in Mandan and the remainder of the HMA, the city offers more job opportunities and a wider variety of recreational and other services and thus attracts the majority of new households. In addition, a large amount of land in the southern part of the city which was formerly in a flood plain recently has been made suitable for development. Mandan, however, will continue to provide new housing for the increasing number of people who choose to live there and commute to work in Bismarck.

The high mortgage rates and increasing building costs which have slowed new private construction have produced a large increase in the number of mobile homes in the HMA. In the last four or five years, mobile home courts have greatly expanded the number of available spaces. Most of the mobile homes are located in approved parks which rent spaces for \$40 to \$50 a month, not including utilities.

Rental Market

Rental units in the Bismarck-Mandan HMA have, until recently, consisted mainly of two-, four-, and six-unit structures and units in older houses. Most of the multifamily units built from 1960 to 1968 were duplexes and they constituted the minor part of total residential construction. However,

since 1968 multifamily construction has increased significantly and larger structures have become more popular. Most of the newer rental units have been in 12-unit structures, although a few larger buildings have been constructed.

The rental market in the HMA has been strong during the 1960's. New units were absorbed rapidly during the decade, but in 1970 certain segments of the rental market were experiencing difficulty. This is reflected in the increase in the rental vacancy rate from 5.7 percent in April 1960 to 7.7 percent in December 1970. The first problem is that at current rents, there appears to be some excess of new efficiency and one-bedroom apartments. A new 72-unit apartment complex in Bismarck began occupancy in the summer of 1970 and in December was still having trouble filling the efficiency and one-bedroom units. These units, renting respectively for \$125 and \$155 (excluding utilities), could not compete effectively with units in older structures. The other reason for the high vacancy rate is the large number of vacancies in older basement apartments. These units were constructed after World War II to meet a housing shortage and many of them no longer provide adequate housing.

In two-, three-, and four-bedroom rental units the market is balanced. Typical rent ranges for new units are \$150 to \$190 for two-bedroom units and \$180 to \$225 for three-bedroom units (excluding utilities). An important aspect of the rental market is that, because of differences in the tax base and in land prices, the rents in Bismarck are typically \$15 to \$25 dollars more than the rents for comparable units in Mandan.

Economic, Demographic, and Housing Factors

The anticipated annual demand for nonsubsidized housing during the December 1970-December 1972 forecast period is based on the trends in employment, income, population, and housing factors summarized below.

Employment. The best employment data available for the HMA cover only nonagricultural wage and salary employment in the cities of Bismarck and Mandan. Since nonagricultural employment in the HMA is located primarily in these cities and because most of the nonagricultural jobs in the rural areas are supportive of the rural agricultural base, it is believed that these data adequately portray economic conditions in the HMA.

During 1970, nonagricultural wage and salary employment in Bismarck and Mandan averaged 17,330 jobs, an increase of 680 jobs over the average for 1969. Wage and salary employment has increased each year since 1960, except for the period between 1960 and 1961, at an annual average of about 500 jobs. Yearly increases were smaller in the first part of the decade, but since 1964 nonagricultural wage and salary employment has increased by 31 percent, an average of about 690 jobs per year. From 1964 to 1967,

employment increased at the rate of about 800 jobs per year. Since 1967, employment has grown by an average of about 575 jobs per year. Table III presents a detailed distribution of employment trends by industries since 1960.

Employment in the HMA is determined largely by conditions in the city of Bismarck. Bismarck has been able to achieve steady growth over the past decade largely because of strong nonmanufacturing industries--government, trade, and services. Government employment has been and will continue to be strong because of the location of the state capital in Bismarck. Government employment in the two cities increased by 53 percent since 1960, to a 1970 average of 4,430 jobs, of which approximately one-half are state government jobs. Retail and wholesale trade have been strong sources of employment in Bismarck, as the city has developed into a major trade center for an area at least 75 miles in radius. Trade employment in Bismarck and Mandan actually fell in the early sixties, but began to increase significantly around 1964 reaching an average of 4,260 in 1970, 28 percent higher than the 1964 level. An important development in trade has been the construction of North Dakota's only major interstate highway, which passes through Bismarck. In addition, large department stores and shopping centers have been opening to meet new demand and to replace the small trade establishments of the surrounding communities. In trade and other industries, much of Bismarck's growth is resulting from the decline of small rural communities. Services is another industry which has grown steadily in recent years, both in Bismarck and in Mandan. Medical and health services is the largest category in this industry, and has undergone sizeable increases in the past decade. Employment in services in the two cities has increased since 1960 by 81 percent to a current total of 4,060 jobs. Together, government, trade, and services currently account for 74 percent of all wage and salary employment in Bismarck and Mandan.

Manufacturing constitutes a small percentage of employment in the two cities (eight percent), although it has been a more important source of jobs in Mandan (18 percent). The largest manufacturing employer is the American Oil Company, which operates a refinery in Mandan. Most of the manufacturing enterprises are small concerns not influenced by the national economy, such as food processing, printing, and farm machinery. Growth in manufacturing has been slight, an increase of about 19 percent over the decade to a current average of 1,380 jobs.

Other industries have had a minor impact on employment growth in the sixties. Employment in mining decreased from its 1960 level and remained insignificant, while construction increased modestly to its current level of 910 jobs. Transportation, communications, and utilities made gains in the latter half of the decade, in large part due to Montana-Dakota Utilities Company, which came to Bismarck in 1968. Employment in this category increased from the 1960 level of 1,210 jobs to a current average of 1,530 jobs, a 27 percent increase.

Nonagricultural wage and salary employment in Bismarck and Mandan is expected to increase by 475 workers annually over the December 1970-December 1972 forecast period. This is below the average annual increases of 575 jobs since 1967 because of anticipated slower rates of growth in government, services, and possibly trade. Two significant increases will occur in retail trade with the completion of Kirkwood Shopping Center, and with the construction of a large K-Mart store, both in Bismarck. This may be offset somewhat by a decrease in the number of small retail establishments. Employment in Mandan is not expected to increase at all, largely because growth in Bismarck has hurt the Mandan business district. Manufacturing employment also will not expand, and employment in construction and transportation, communications and utilities will experience moderate growth.

Income. The median annual income, after deduction of federal income tax, of all nonfarm families in the Bismarck-Mandan HMA was \$8,350 as of December 1, 1970; the median after-tax income of nonfarm renter households of two or more persons was \$7,100. These estimates contrast with median after-tax incomes of \$5,225 for all nonfarm families and \$4,450 for nonfarm renter households in 1959. Detailed distributions of nonfarm families and renter households by income class are presented in table IV.

Nonfarm Population and Households. The nonfarm population of the HMA was estimated at 54,800 persons in December 1970,^{1/} an increase of approximately 850 annually since 1960. According to the advance report of the 1970 Census of Population, total population (including rural) grew much slower, increasing by a yearly average of 600, to a total of 61,024 in April 1970. The economic decline of the agricultural base and of the small towns in the HMA resulted in net out-migration from the area during the decade. However, Bismarck, with its substantial growth, actually attracted a slight in-migration into the city. In the next two years, a lower birth rate and a lower rate of increase in the number of new jobs in the HMA will cause the nonfarm population to grow by about 725 a year.

There were approximately 16,450 nonfarm households in the Bismarck-Mandan HMA as of December 1, 1970, indicating an average annual gain of 320 since April 1, 1960. During the next two years, it is estimated that the number of nonfarm households will grow by an average of about 275 a year.

Residential Construction Trends and Housing Inventory. Private residential construction^{2/} was steady in the early part of the decade, but has fluctuated considerably since 1966 (see table VI). Between 1960 and 1965,

^{1/} The current estimates of population, households, and housing stock have been made with the aid of advanced reports of final population and housing data from the 1970 Census.

^{2/} Private residential construction consists of units authorized by building permits and estimates by the Housing Market Analyst of nonfarm housing starts outside permit-issuing places. Approximately 94 percent of privately financed residential construction activity was covered by building permits.

yearly construction activity ranged between a low of 336 units in 1962 and a high of 423 units in 1964. However in 1966, construction dropped to a total of 208 and increased only slightly in the following year. In 1968, the highest total of the decade was achieved, with 533 units, but this was followed by consecutive decreases in 1969 and 1970.

During the past decade, new housing production in the HMA consisted primarily of one- and two-family structures. Single-family construction, which constituted over 75 percent of all residential building activity in the first eight years, reached peak levels in 1960 and 1961, then declined gradually over the decade. Corresponding to this decline, units in multi-family structures assumed a greater proportion of new private construction, especially after 1967 when structures with twelve or more units became prevalent. In the last three years, there were actually more private multi-family units constructed than single-family houses.

As of December 1, 1970, there were 17,700 housing units in the Bismarck-Mandan HMA, reflecting a net increase of about 3,500 over the April 1, 1960 inventory of 14,200. This increase in the housing inventory resulted from the completion of approximately 3,960 new housing units, the loss of 1,350 units through demolition and other causes, and the addition of 890 mobile homes.

There were approximately 155 units under construction as of December 1, 1970, including about 130 single-family houses and 25 units in multifamily structures. The 130 single-family houses included homes being built under Section 235.

Vacancy. Vacancies have increased in the Bismarck-Mandan HMA during the last ten years. There were 640 available vacant housing units in the HMA as of December 1, 1970; 170 were available for sale and 470 were available for rent. In addition, 610 vacant units were either unsuitable or unavailable. The current available vacant sales and rental units represent rates of 1.6 percent and 7.7 percent, respectively, compared with corresponding rates of 1.7 percent and 5.7 percent in April 1960 (see table VII).

Table I

Estimated Annual Demand for New, Nongubsidized Single-Family Houses
Bismarck-Mandan, North Dakota, Housing Market Area
December 1, 1970-December 1, 1972

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$22,499	15	9
\$22,500 - 24,999	30	19
25,000 - 29,999	50	31
30,000 - 34,999	30	19
35,000 and over	<u>35</u>	<u>22</u>
Total	160	100

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Bismarck-Mandan, North Dakota, Housing Market Area
December 1, 1970 to December 1, 1972

	<u>Section 236a/ exclusively</u>	<u>Eligible for both programs</u>	<u>Public housing exclusively</u>	<u>Total for both programs</u>
A. <u>Families</u>				
1 bedroom	10	0	5	15
2 bedrooms	40	5	25	70
3 bedrooms	35	0	30	65
4+ bedrooms	<u>25</u>	<u>0</u>	<u>20</u>	<u>45</u>
Total	110	<u>5</u> ^{b/}	<u>80</u> ^{b/}	195
B. <u>Elderly</u>				
Efficiency	10	10	40	60
1 bedroom	<u>10</u>	<u>0</u>	<u>20</u>	<u>30</u>
Total	20	<u>10</u> ^{c/}	<u>60</u> ^{c/}	90

a/ Estimates are based upon exception income limits.

b/ Thirty-six percent of these families are also eligible under the rent supplement program.

c/ All of the elderly couples and individuals are also eligible for rent supplement payments.

Source: Estimated by Housing Market Analyst.

Table III

Employment Trends^{a/}
Bismarck-Mandan, North Dakota, Housing Market Area
1960-1970

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970</u>
Total nonag. wage & salary empl.	<u>12,300</u>	<u>12,250</u>	<u>12,470</u>	<u>12,860</u>	<u>13,220</u>	<u>13,970</u>	<u>14,750</u>	<u>15,610</u>	<u>16,150</u>	<u>16,650</u>	<u>17,330</u>
Mining	120	100	80	60	50	40	50	70	50	50	50
Construction	810	780	790	780	760	720	800	930	970	860	910
Manufacturing	1,160	1,120	1,070	1,130	1,180	1,210	1,270	1,320	1,420	1,370	1,380
Trans., comm., util.	1,210	1,200	1,200	1,220	1,270	1,300	1,350	1,360	1,420	1,510	1,530
Wholesale and retail trade	3,260	3,140	3,180	3,320	3,320	3,510	3,660	3,770	3,800	4,025	4,260
Fin., ins., real estate	610	640	650	640	620	640	680	690	700	700	710
Services	2,240	2,310	2,430	2,560	2,720	3,000	3,080	3,440	3,690	3,900	4,060
Government	2,890	2,960	3,070	3,150	3,300	3,550	3,860	4,030	4,100	4,240	4,430

^{a/} Coverage includes only the cities of Bismarck and Mandan.

Source: North Dakota Employment Security Bureau.

Table IV

Estimated Percentage Distribution of All Families and Renter Households^{a/}
By Annual Income, After Deduction of Federal Income Tax
Bismarck-Mandan, North Dakota, Housing Market Area
1959 and 1970

<u>Annual income</u>	<u>1959</u>		<u>1970</u>	
	<u>All families</u>	<u>Renter households</u>	<u>All families</u>	<u>Renter households</u>
Under \$2,000	9	12	3	5
\$2,000 - 2,999	8	12	4	5
3,000 - 3,999	14	18	5	7
4,000 - 4,999	15	18	7	10
5,000 - 5,999	15	16	8	11
6,000 - 6,999	13	8	10	11
7,000 - 7,999	9	5	9	10
8,000 - 8,999	4	3	9	10
9,000 - 9,999	3	3	9	8
10,000 - 12,499	6	5	16	11
12,500 - 14,999	3	-	7	4
15,000 and over	<u>1</u>	<u>-</u>	<u>13</u>	<u>8</u>
Total	100	100	100	100
Median	\$5,225	\$4,450	\$8,350	\$7,100

^{a/} Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Trend of Nonfarm Population and Household Growth
Bismarck-Mandan, North Dakota, Housing Market Area
1960-1972

	<u>April 1960</u>	<u>December 1970</u>	<u>December 1972</u>	<u>Average annual changes</u>			
				<u>1960-1970</u>		<u>1970-1972</u>	
				<u>Number^{a/}</u>	<u>Percent^{b/}</u>	<u>Number^{a/}</u>	<u>Percent^{b/}</u>
<u>Population</u>							
HMA total	<u>45,714</u>	<u>54,800</u>	<u>56,250</u>	<u>850</u>	1.7	<u>725</u>	1.4
Burleigh County	30,217	<u>38,400</u>	<u>39,700</u>	765	2.2	650	1.7
Morton County	15,497	16,400	16,550	85	0.5	75	0.5
<u>Households</u>							
HMA total	<u>13,056</u>	<u>16,450</u>	<u>17,000</u>	<u>320</u>	2.1	<u>275</u>	1.6
Burleigh County	8,700	<u>11,600</u>	<u>12,075</u>	<u>270</u>	2.6	240	2.0
Morton County	4,356	4,850	4,925	50	1.0	35	0.8

a/ Rounded.

b/ Calculated by a formula designed to show the percentage increase on a compound basis.

Sources: 1960 Censuses of Population and Housing; 1970 estimated by Housing Market Analyst.

Table VI

Privately Financed Residential Construction Activity
Bismarck-Mandan, North Dakota, Housing Market Area
1960-1970

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>Jan. - Nov.</u> <u>1970</u>
HMA total	363	410	336	379	423	413	208	261	533	331	218
Single-family	331	315	275	281	272	263	172	201	250	165	99
Multifamily	32	95	61	98	151	150	36	60	283	166	119
 Burleigh County	285	342	286	317	350	337	166	226	494	288	<u>164^{c/}</u>
Single-family	257	255	228	223	203	211	138	168	224	150	<u>88^{c/}</u>
Multifamily	28	87	58	94	147	126	28	58	270	138	76
 Morton County	78	68	50	62	73	76	42	35	39 ^{a/}	43 ^{b/}	<u>54</u>
Single-family	74	60	47	58	69	52	34	33	26	15	<u>11^{d/}</u>
Multifamily	4	8	3	4	4	24	8	2	13 ^{a/}	28 ^{b/}	<u>43^{e/}</u>

a/ Excludes 38 units of public housing.

b/ Excludes 100 units of public housing.

c/ Excludes 85 units of Section 235 single-family housing.

d/ Excludes 10 units of Section 235 single-family housing.

e/ Excludes 14 units of public housing.

Source: Bureau of the Census, C-40 Construction Reports; Local Building Inspectors; construction outside permit-issuing places estimated by Housing Market Analyst. Approximately 94 percent of privately financed residential construction activity was covered by building permits.

Table VII

Tenure and Occupancy of the Nonfarm Housing Supply
Bismarck-Mandan, North Dakota, Housing Market Area
April 1960 and December 1970

<u>Tenure and occupancy</u>	<u>April 1960</u>	<u>December 1970</u>
Total housing supply	<u>14,209</u>	<u>17,700</u>
Occupied housing units	<u>13,056</u>	<u>16,450</u>
Owner-occupied	7,985	10,790
Percent of all occupied	61.2%	65.6%
Renter-occupied	5,071	5,660
Percent of all occupied	38.8%	34.4%
Vacant housing units	<u>1,153</u>	<u>1,250</u>
Available vacant	<u>442</u>	<u>640</u>
For sale	138	170
Homeowner vacancy rate	1.7%	1.6%
For rent	304	470
Rental vacancy rate	5.7%	7.7%
Other vacant ^{a/}	711	610

^{a/} Includes seasonal units, vacant dilapidated units, units sold or rented awaiting occupancy, and units held off the market.

Sources: 1960 Census of Housing; 1970 estimated by Housing Market Analyst.