Housing Needs and Opportunities in North Dakota

November 6, 2025
Bismarck, North Dakota

FEDERAL RESERVE BANK OF MINNEAPOLIS

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Local Land Use Restrictions and Statewide Solutions

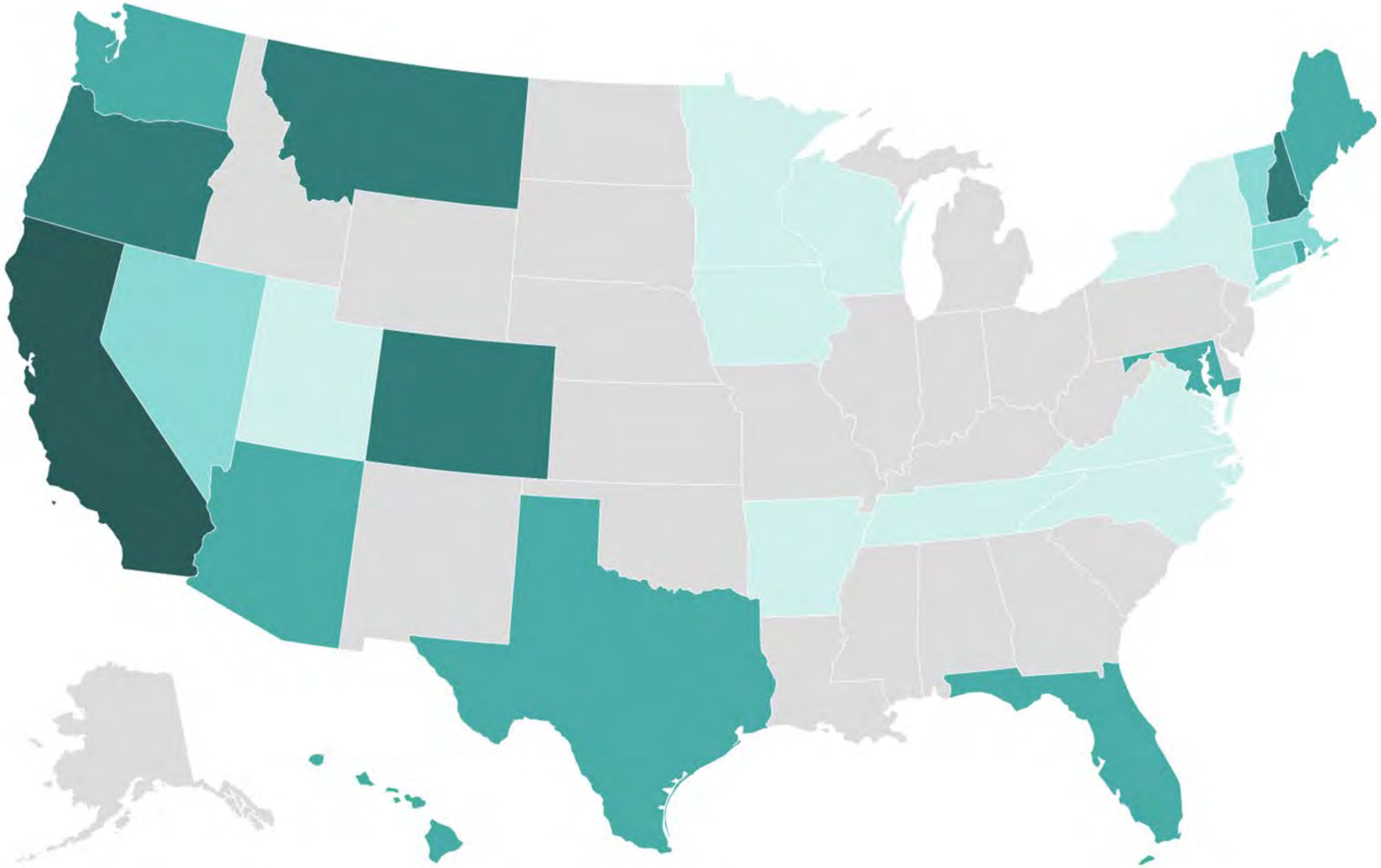
Emily Hamilton

MERCATUS CENTER
George Mason University

FIGURE 1. Summary: Highlight policies across the states

Number of highlighted policies adopted

0 — 5



ADU: 18 states
RICZ: 13 states
Single Stair: 14 states
Parking: 10 states
Downzoning: 7 states

Legalize Accessory Dwelling Units

FIGURE 1. States by strong and weak ADU policy

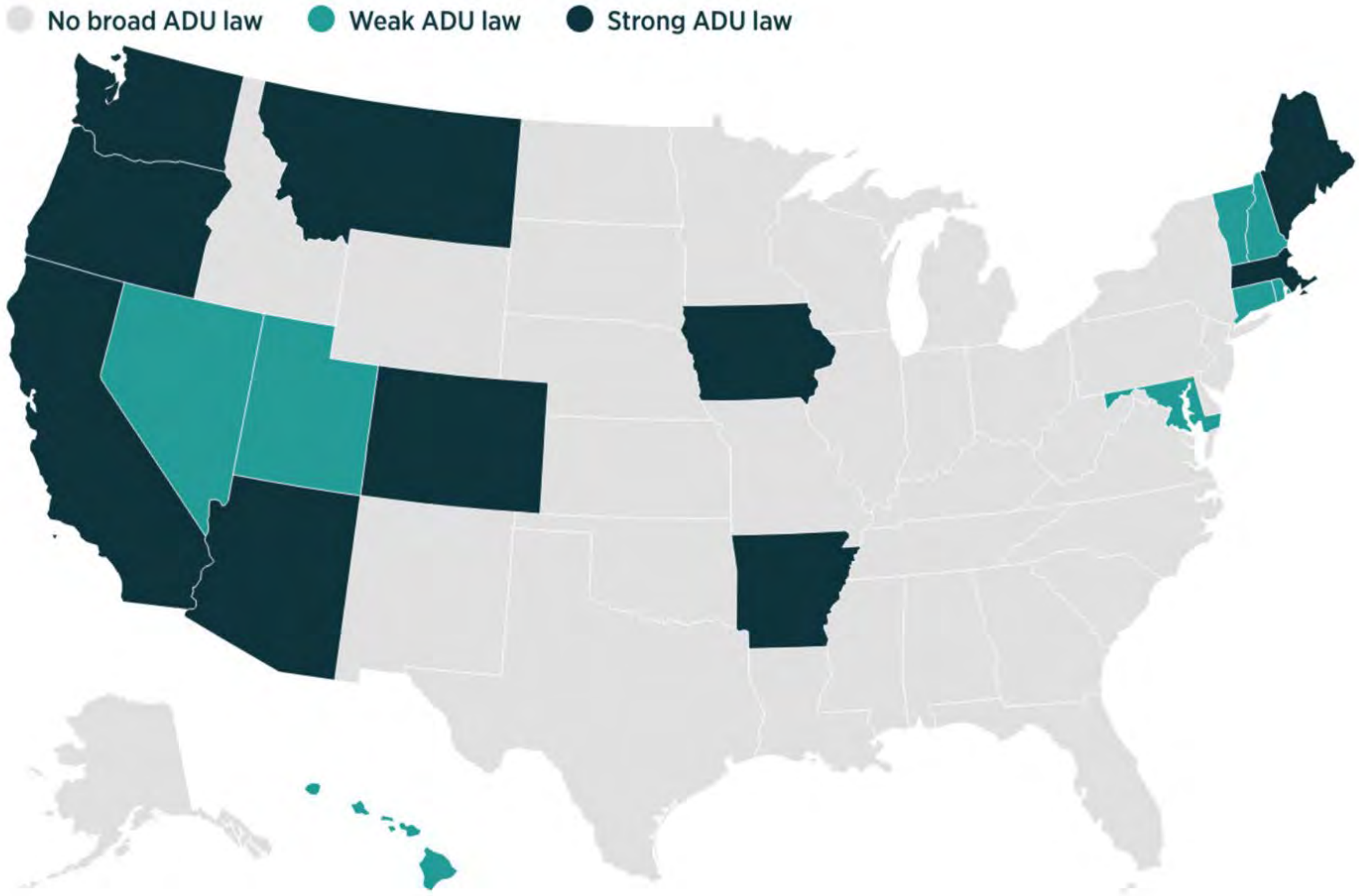
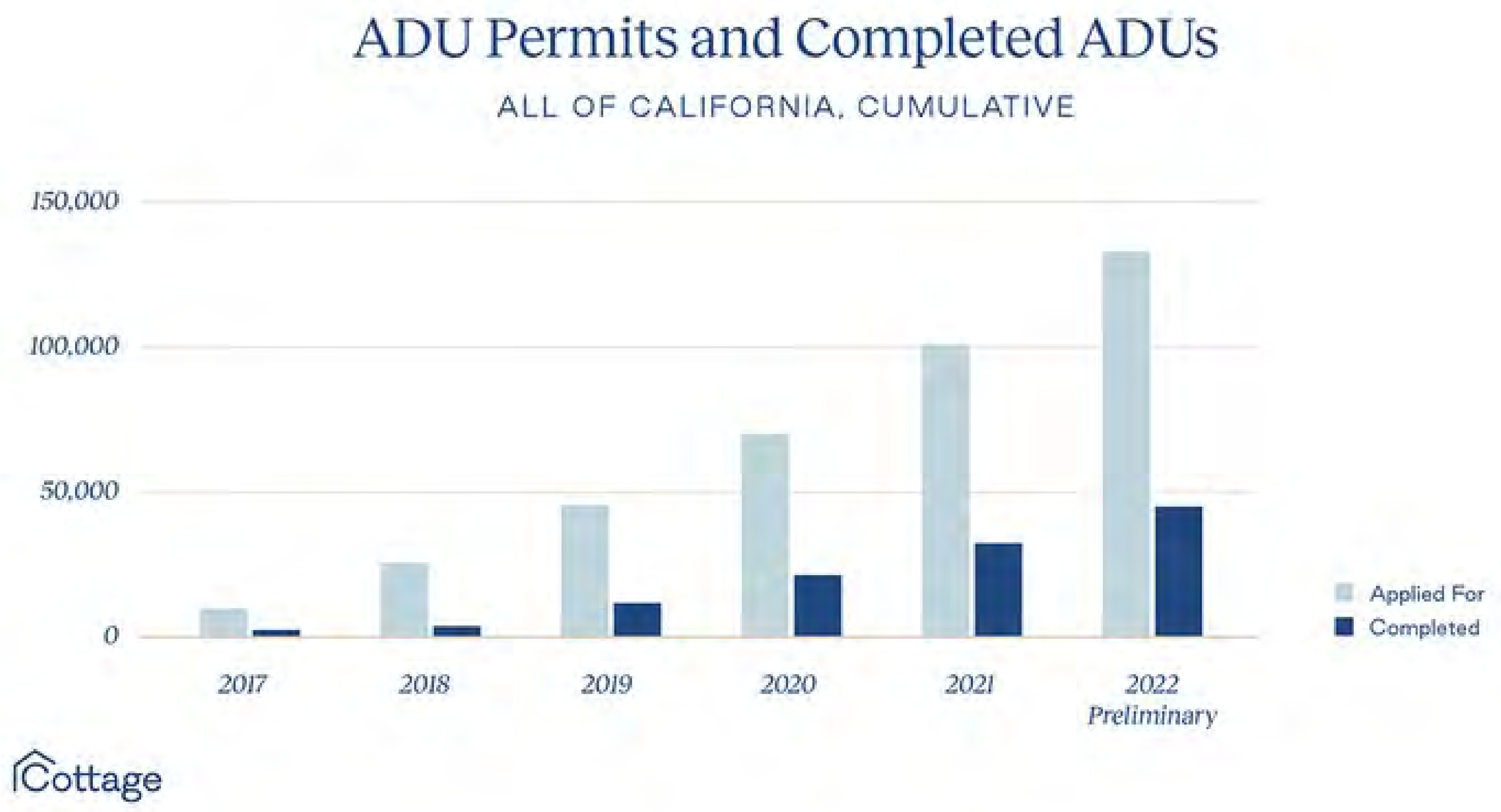


TABLE 1. Key ADU policies among states that broadly preempt local ADU bans, 2025

State	First statewide ADU law	Owner-occupancy requirements banned?	Strict limits on parking requirements?	By-right permit required?	Attached and detached ADUs required to be allowed?
California	**1982**	**Yes**	**Yes**	**Yes**	**Yes**
Washington	**1993**	**Yes**	**Yes**	**Yes**	**Yes**
New Hampshire	2017	No	No	Yes	Yes
Oregon	**2017**	**Yes**	**Yes**	**Yes**	**Yes**
Vermont	2005	No	No	Yes	Yes
Utah	2021	No	No	No	No
Connecticut	2021	No	No	Yes	Yes
Maine	**2022**	**Yes**	**Yes**	**Yes**	**Yes**
Rhode Island	2022	No	No	Yes	No
Montana	**2023**	**Yes**	**Yes**	**Yes**	**Yes**
Arizona	**2024**	**Yes**	**Yes**	**Yes**	**Yes**
Colorado	**2024**	**Yes**	**Yes**	**Yes**	**Yes**
Hawaii	2024	Yes	No	No	No
Massachusetts	**2024**	**Yes**	**Yes**	**Yes**	**Yes**
Arkansas	**2025**	**Yes**	**Yes**	**Yes**	**Yes**
Iowa	**2025**	**Yes**	**Yes**	**Yes**	**Yes**
Maryland	2025	No	No	No	Yes
Nevada	2025	No	No	No	Yes


ADU Permits and Completed ADUs
ALL OF CALIFORNIA, CUMULATIVE
150,000
100,000
50,000
0
2017
2018
2019
2020
2021
2022
Preliminary
Applied For
Completed
Cottage

Manufactured Housing


VALERIE STACEY
Lewis and Clark County
MAYOR BOB KELLY
Great Falls
JACOB KUNTZ
Helena Area Habitat for Humanity

- Allow manufactured housing where site-built housing is allowed
- Eliminate aesthetic requirements that are not related to health and safety
- Reduce land costs to make start homes feasible
- Create opportunities for new manufactured housing parks


KESLER

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Affordable Homes. Stable Communities.

2550 University Avenue W, Suite 201-S, Saint Paul, Minnesota 55114
Main 651-221-1997 | Fax 651-221-1904 | info@gmhf.com

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Our Priorities for Housing Access

GMHF invests in innovative and emerging strategies by developing new models, conducting demonstration projects, and launching new programs and financing tools at scale to address key housing priorities:

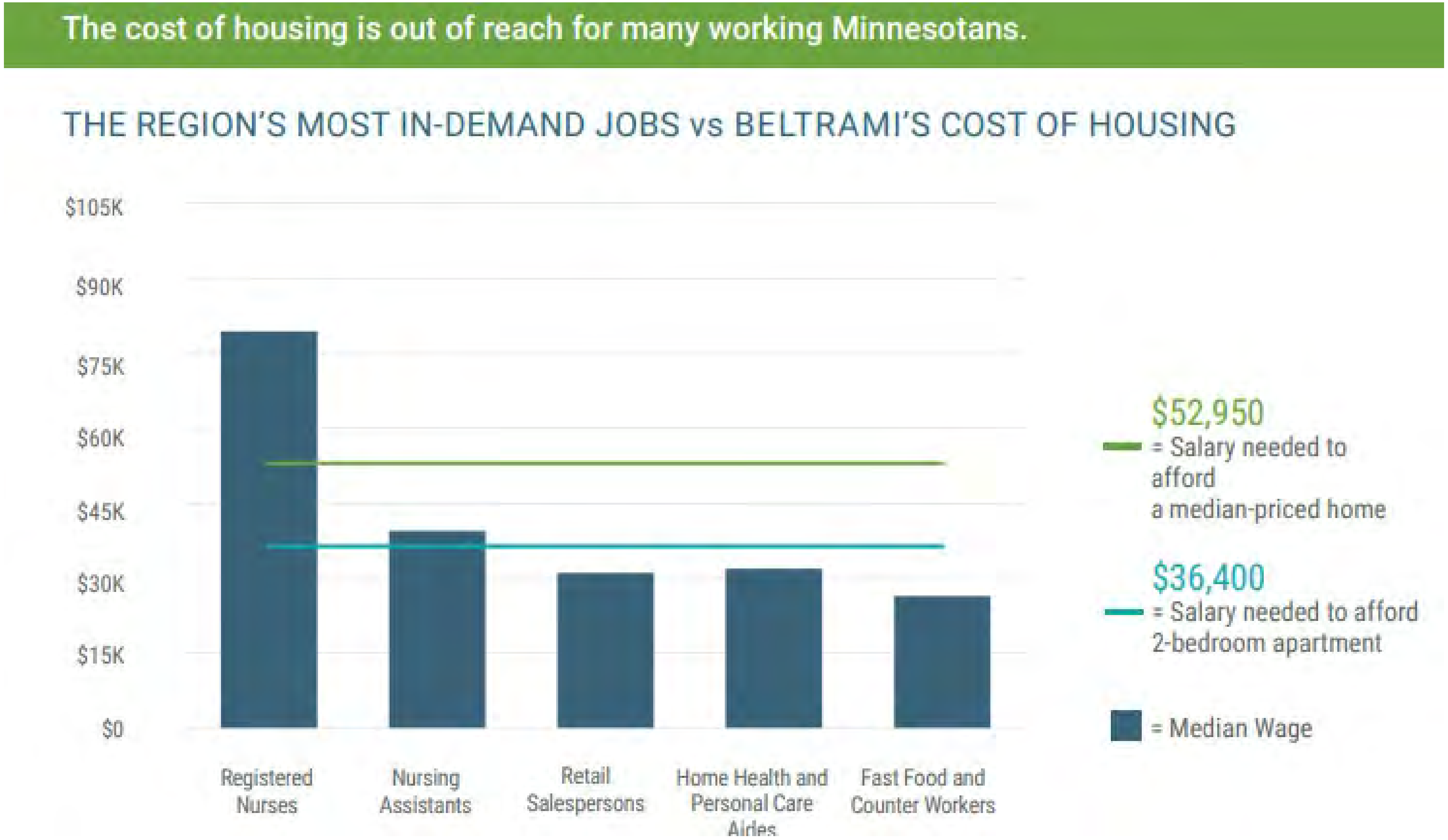
- Support the **preservation of existing affordable housing**
- Support **successful homeownership**
- Support developers and communities to create **new affordable housing**
- Support unhoused Minnesotans **and work to end homelessness**

GMHF's innovations in successful regional approaches have become national models.

Rural Housing Development Challenges

- Small city staff often do not have expertise in housing development
- Infrastructure is expensive, infill lots are easier
- Shortage of developers and construction firms
- Desire for homeownership
- Affordability, who can afford market rate

Housing Affordability



MHP County Profiles , 2023, Beltrami County, MN

Rural Housing Development Opportunities

- Unit types based on demographic trends
- Rural municipalities prefer to increase tax base rather than the tax rate
- Land use and zoning updates can open options, give developers assurances early
- Increase density to increase tax base and reduce development costs

What is “Capacity Building”?

GMHF Emerging Developers & Rural Tribal Capacity Building Programs

Time to do the work

Talent to know how to get it done, extra help

Tools unique to the situation

Treasure to accomplish the goal

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Capacity Building like a Trail Guide

TRAIL GUIDE	On Trail	On Housing
TIME	Planning, guidance, referrals, connector	Consultant, project guide, reduced staff prep time, partnerships, Connector
TALENT	Experience route guide, prep plan, on trail advice, Right fit, vision and goals	Guide land use, financing packaging, SHTC, trust funds, referrals, connections
TOOLS	Gear, equipment, bug spray, net, fire starter, compass, maps	Land use, OnX, studies, proforma, fit plan tools, TIF, abatement, LIHTC, trust fund, letter of interest, maps, narrative and advocacy tools
TREASURE 21	Food, supplies, cooler with beverages, etc.	Land donations, grants, loans, PRI, trust fund, developer equity, USDA, SHTC, public, private, philanthropy

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Rural & Tribal Capacity Building Program

Laying the Groundwork for Housing

- ✓ Technical assistance
- ✓ Grant and loan
- ✓ Strengthen local collaborations
- ✓ Advocacy for rural communities
- ✓ Predevelopment resource identification

What type of lending does GMHF do?

- **We are a CDFI (Community Development Financial Institution). We offer short-term, mezzanine, and long-term lending** for the creation of new housing and preservation of existing housing

- **Loans are offered at a lower interest rate,** lowering costs for the life of the loan

- Loan products for **multifamily** development projects (more than 4 units) and **single-family** (1-4 units)

- Loan products typically **combined with other funding** sources to help get projects fully funded

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Types of GMHF Lending

Predevelopment Loans

Covers cost of a project at the beginning stages (before construction costs or mortgage costs)

Term: up to 36 months

Acquisition Loans

For purchase of land or buildings before construction/rehab or mortgage costs

Term: up to 36 months

Construction & Bridge/Gap Loans

For construction of new housing units or rehab of existing housing

Term: up to 36 months

Permanent Financing (1st Mortgage)

Long-term financing for multi-family properties

Term: up to 25 years

Construction-to-Perm 1st Mortgage

Converts a construction loan for building a project into long-term mortgage

Term: up to 25 years

Mezzanine Loans (2nd Mortgage)

Low-cost financing that supports development of projects by replacing owner equity

Term: up to 15 years

Other Types of Lending (and Equity)

GMHF offers these additional types of loan products:

Tax Increment Financing Loan

Additional financing that can be included with a 1st mortgage to support housing, redevelopment, and infrastructure

Term: up to 26 years

Single-Family Construction Line of Credit

Financing for construction or rehab of single-family homes

Term: up to 36 months

NMTC Source Loan

Financing for construction of new single-family homes using New Market Tax Credits (NMTC)

Term: up to 24 months

In addition to lending, GMHF offers equity investment and tax-credit syndication through Minnesota Equity Fund. All these tools, whether used separately or combined, support housing development in Minnesota.

GMHF's Take Aways

- From concept to completion, GMHF offers technical assistance for affordable housing development

- Favorable lending terms through our CDFI status

- Strong network of partners

Thank you.

Nate Dorr

Program Manager, Rural and Tribal Capacity Building Program

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MINNESOTA EQUITY FUND

NOAH IMPACT FUND

NIFA
Nebraska Investment
Finance Authority

Increasing Workforce and Modular to Address Housing

November 6, 2025

MISSION

Growing Nebraska communities through affordable housing and agribusiness.

VISION

NIFA leverages its resources, data, knowledge and technology, with effective statewide partnerships and collaboration, to promote vibrant Nebraska communities through affordable housing solutions and agribusiness.

VALUES

Commitment • Integrity • Collaboration • Innovation • Stewardship

Reframing Housing as Economic Development

Beds are where our jobs sleep at night

Reframing Housing as Economic Development

- Businesses cannot expand, sustain or relocate when housing is unavailable.

- If we don’t ensure enough affordable and attainable housing rural places will not only lose billions of dollars; they will lose the people that call it home.

Quick Facts

- Nebraska Population: 1,965,926
- Number of Households: 786,885
- Median Household Size: 2.4 People
- 51.14% of Nebraska's population live in Lincoln and Omaha Metro Areas.
- Geographics:
    - The Only Triple-Landlocked State in the U.S.
    - 430 Miles East to West
    - 210 Miles North to South
    - 93 Counties
    - Most populated county: Douglas (248,692)
    - Least populated county: Arthur (230)

Why RUCC?

"RUCC Codes allow researchers to break county data into finer residential groups, beyond metro and nonmetro, particularly for the analysis of trends in non metro areas that are related to population density and metro influence."

-USDA

Legend

RUCC 2	Metro - Counties in metro areas of 250,000 - 1,000,000 population
RUCC 3	Metro - Counties in metro areas of fewer than 250,000 population
RUCC 4	Nonmetro - 20,000 or more population, adjacent to a metro area
RUCC 5	Nonmetro - 20,000 or more population, nonadjacent to a metro area
RUCC 6	Nonmetro - 2,500 - 19,999 population, adjacent to a metro area
RUCC 7	Nonmetro - 2,500 - 19,999 population, nonadjacent to a metro area
RUCC 8	Nonmetro - Completely rural or less than 2,500 urban population, adjacent to a metro area
RUCC 9	Nonmetro - Completely rural or less than 2,500 urban population, nonadjacent to a metro area

Source: US Department of Agriculture (USDA), Economic Research Service

RUCC 2
Cass
Douglas
Lancaster
Sarpy
Saunders
Seward
Washington

RUCC 3
Dakota
Dixon
Hall
Hamilton
Howard
Merrick

RUCC 4
Adams
Buffalo
Dodge

RUCC 5
Lincoln
Madison
Platte
Scotts Bluff

RUCC 6
Butler
Gage
Otoe
Saline
Wayne
York

RUCC 7
Box Butte
Cherry
Cheyenne
Colfax
Cuming
Custer
Dawes
Dawson
Holt
Jefferson
Kearney
Keith
Nemaha
Phelps
Red Willow
Richardson

RUCC 8
Burt
Clay
Fillmore
Greeley
Johnson
Kimball
Nance
Sherman
Thurston

RUCC 9
Antelope
Arthur
Banner
Blaine
Boone
Boyd
Brown
Cedar
Chase
Deuel
Dundy
Franklin
Frontier
Furnas
Garden
Garfield
Gosper
Grant
Harlan
Hayes
Hitchcock
Hooker
Keya Paha
Knox
Logan
Loup
McPherson

RUCC 9 cont'd
Morrill
Nuckolls
Pawnee
Perkins
Pierce
Polk
Rock
Sheridan
Sioux
Stanton
Thayer
Thomas
Valley
Webster
Wheeler

Analysis and Solution Sets

NIFA

Housing Availability

- Since 2000, the total number of housing units has increased by 132,963 across the state, largely supported by RUCCs 2, 3, 4, 5, and 6.
- While all RUCCs saw an increase in the number of housing units since 2020, the number of total units for RUCCs 7, 8, and 9 have decreased by about 8.6k total units.
- Estimates gauge Nebraska's housing shortage between 100,000 and 120,000 units across the owner-occupied and renter-occupied markets.

	2000	2010	2020	2019-2023 ACS	Change 2000-2023
RUCC 2	374,132	437,906	490,863	499,954	125,822
RUCC 3	42,055	44,485	45,945	46,299	4,244
RUCC 4	45,312	48,998	50,944	51,590	6,278
RUCC 5	58,792	61,384	62,208	62,636	3,844
RUCC 6	36,058	37,293	37,280	37,501	1,443
RUCC 7	75,756	76,554	73,874	74,175	(1,581)
RUCC 8	21,159	20,985	19,628	19,700	(1,459)
RUCC 9	69,384	69,186	63,536	63,776	(5,608)
Nebraska	722,668	796,793	844,278	855,631	132,963

Source: U.S. Census Bureau, American Community Survey 2019-2023

Strategic Pillars How will the work be organized?	**Pillar 1. Financial Support & Incentives**	**Pillar 2. Education & Policy**	**Pillar 3. Special Populations & Safety Net**	**Pillar 4. Workforce & Community Capacity**
Goals The intended impact of the framework over the next five years.	Goal 1. Flexible State Funding	Goal 1. Create a Housing Toolbox	Goal 1. Develop Low-Income Housing	Goal 1. Engage Stakeholders to Build Capacity
	Goal 2. Strengthen Collaborative Funding	Goal 2. Engage Leaders	Goal 2. Expand Support Services	Goal 2. Increase Housing Workforce
	Goal 3. Policies to Mitigate Risk		Goal 3. End Chronic Homelessness	

Pillar 4

Workforce Pipeline

- Develop homebuilding academy
- Redevelop and fund education and training pathways

Incentivize Manufactured Housing

- Support affordable and attainable housing in rural Nebraska
- Ensure more manufactured housing from Nebraska stays within the state

Teaching Nebraska Trades (TNT) Pilot Program – Requires 1-to-1 match

Supply Side

- Partner with community colleges to create and recruit for instructor positions
- Partner with Builders Foundation to train Industrial Tech teachers

Demand Side

- Support The Builder Foundation's efforts
- Include more high schools in the program

Success Stories

- **100%** placement rate in construction trades from program graduates
- **94%** of students remain in the community (Central Community College)
- Programming consistently has a waitlist of applicants
- Builders Foundation awarded grant through the Department of Labor to expand their reach across the state

Create Sustainable TNT Funding

- Loan a school or nonprofit entity up to $250K to build a home
- Proceeds revolve into next project
- NE Dep. of Labor and Builders of the Future
  - Discussing statewide collaboration
  - Train high school Industrial Tech Teachers
- Workforce Pipeline (Pillar 4)

Coming Soon:
Modular Ordering and Delivery Program

- NIFA facilitates bulk orders of modular homes
- Design standards and approved plans
- Templated Planned Unit Developments
- Best practice and example plats
- Leverage community colleges

Current Status

- Alley Poyner Macchietto Architecture
- Awarded AARP Community Challenge
- RFI period for manufacturers ended September 16, 2025
- RFP released September 30, 2025
- Program consideration/approval by NIFA board in early 2026
- Release application, as approved by NIFA Board, in Q2 of 2026

NIFA

Nebraska Investment Finance Authority

Thank you

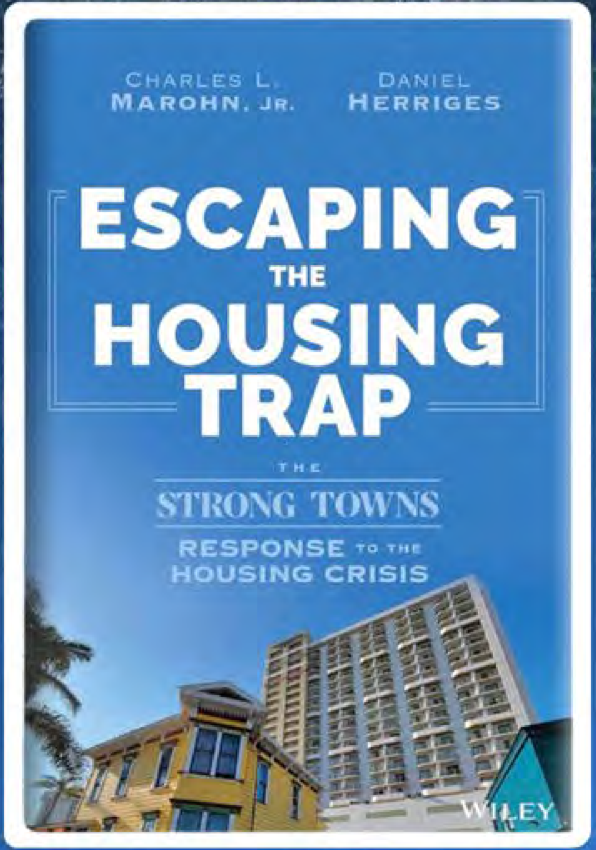
John Turner, Community Collaboration Manager

STRONG TOWNS

Normalizing
Incremental Development

Norm Van Eeden Petersman
Director of Membership

strongtowns.org
@strongtowns
linkedin.com/in/normvep/



"The prevailing pattern of development is making North American cities and towns weak and fragile.

We seek to change that."

STRONG TOWNS

To solve the housing crisis, what direction do housing prices need to go?

UP!

43%

DOWN!

41%

Housing Market Crash Fear Rises Among Americans

Newsweek, May 2023

Incremental Housing

In a strong town, housing emerges rapidly in response to local needs.

But across the continent, our neighbors can't find homes they can afford to live in, and local builders can't help.

Stay Updated on Incremental Housing

The next increment of development should be allowed, by right, in every neighborhood in America.

CHANGING DEMOGRAPHICS: HOUSEHOLD SIZE

KRONBERG URBANISTS ARCHITECTS

	1950	2017	
NUMBER OF PEOPLE PER HOUSEHOLD	3.8	2.5	
AVERAGE SF OF NEW SINGLE-FAMILY HOME	983	2,571	
SF OF LIVING SPACE PER PERSON	292	1,012	x3.5

Increased Shelter Need?

OR

Increased Investment Status?

DATA SOURCE: AARP Publication: The ABCs of ADUs

SUPPLY: SMALL HOME CONSTRUCTION

KRONBERG URBANISTS ARCHITECTS

DECLINE OF SMALLER/ STARTER HOME CONSTRUCTION, 1973-2021

OUR FOCUS

Housing as Shelter…

… that is "Trap-proof"

NOTE: SMALLER HOMES REFERS TO HOMES LESS THAN 1,400 SF

DATA SOURCE: Characteristics of New Housing - U.S. Census

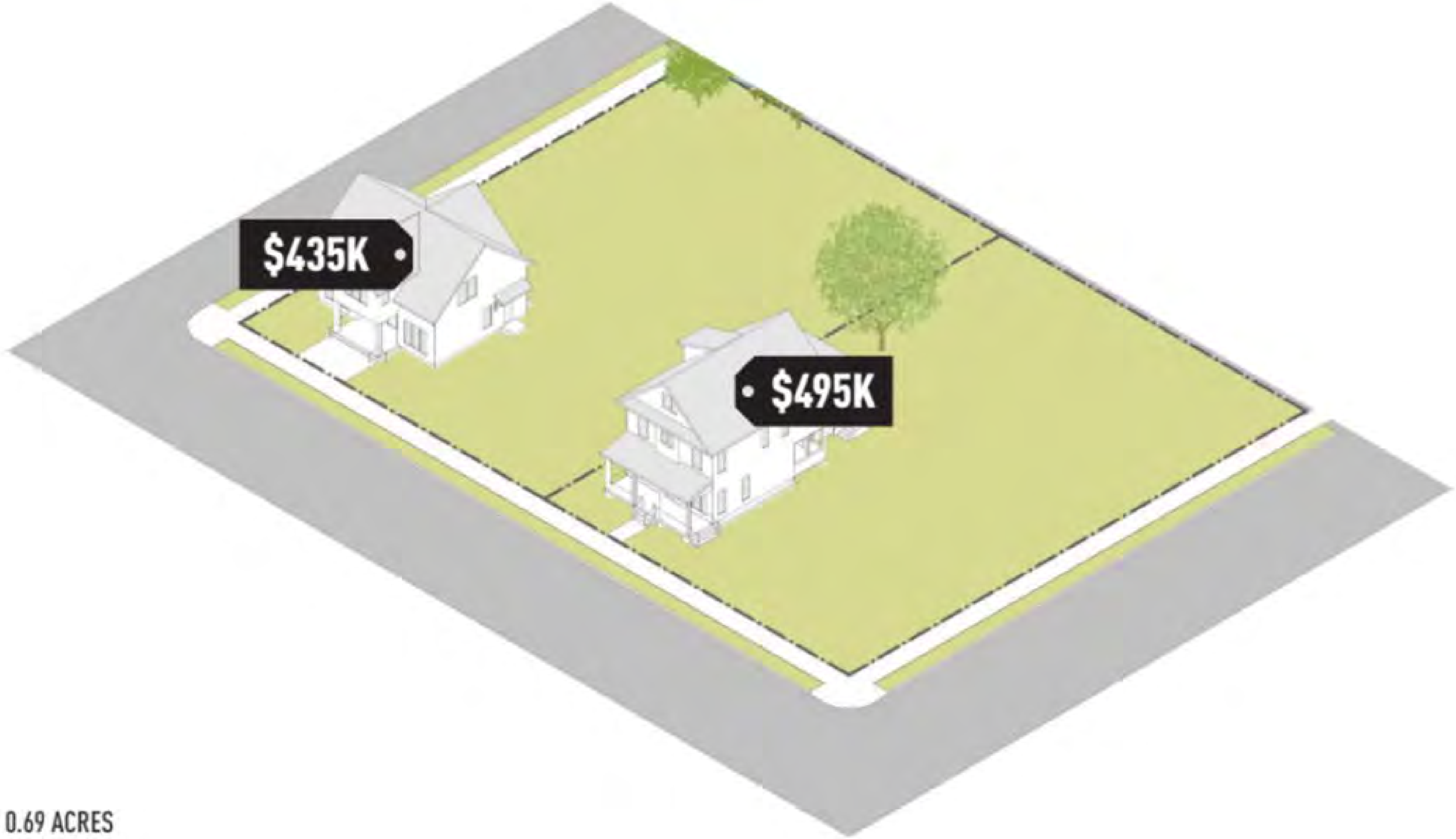
What is the product?

Who is the product?

Making it easier for more people to borrow more money to pay more for housing is not the answer.

HOUSING & INFRASTRUCTURE NEEDS

KRONBERG URBANISTS ARCHITECTS



0.69 ACRES
2 UNITS

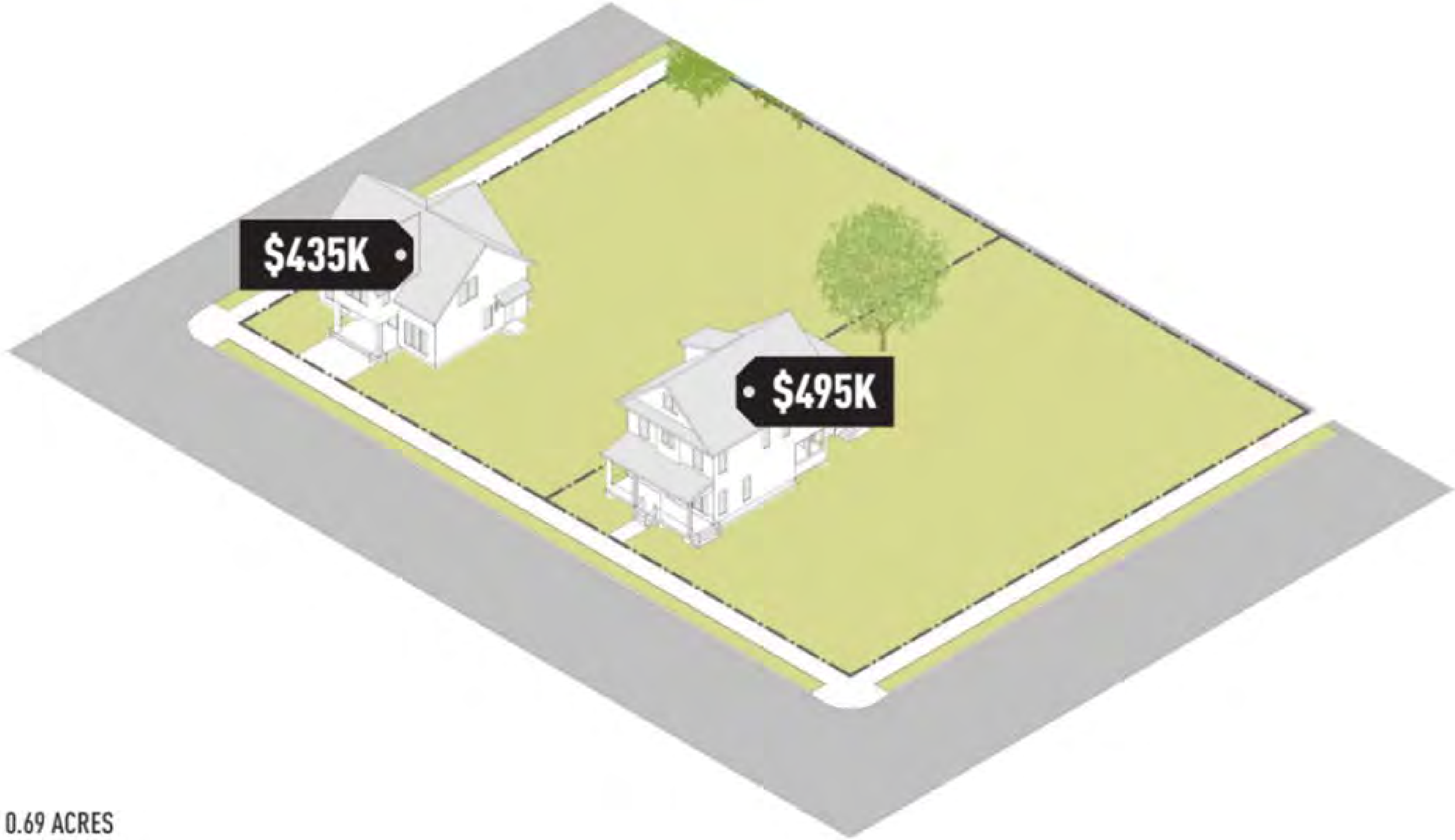
2.9 UNITS/ACRE

$930K TOTAL VALUE

$1.35M/ACRE

HOUSING & INFRASTRUCTURE NEEDS

KRONBERG URBANISTS ARCHITECTS



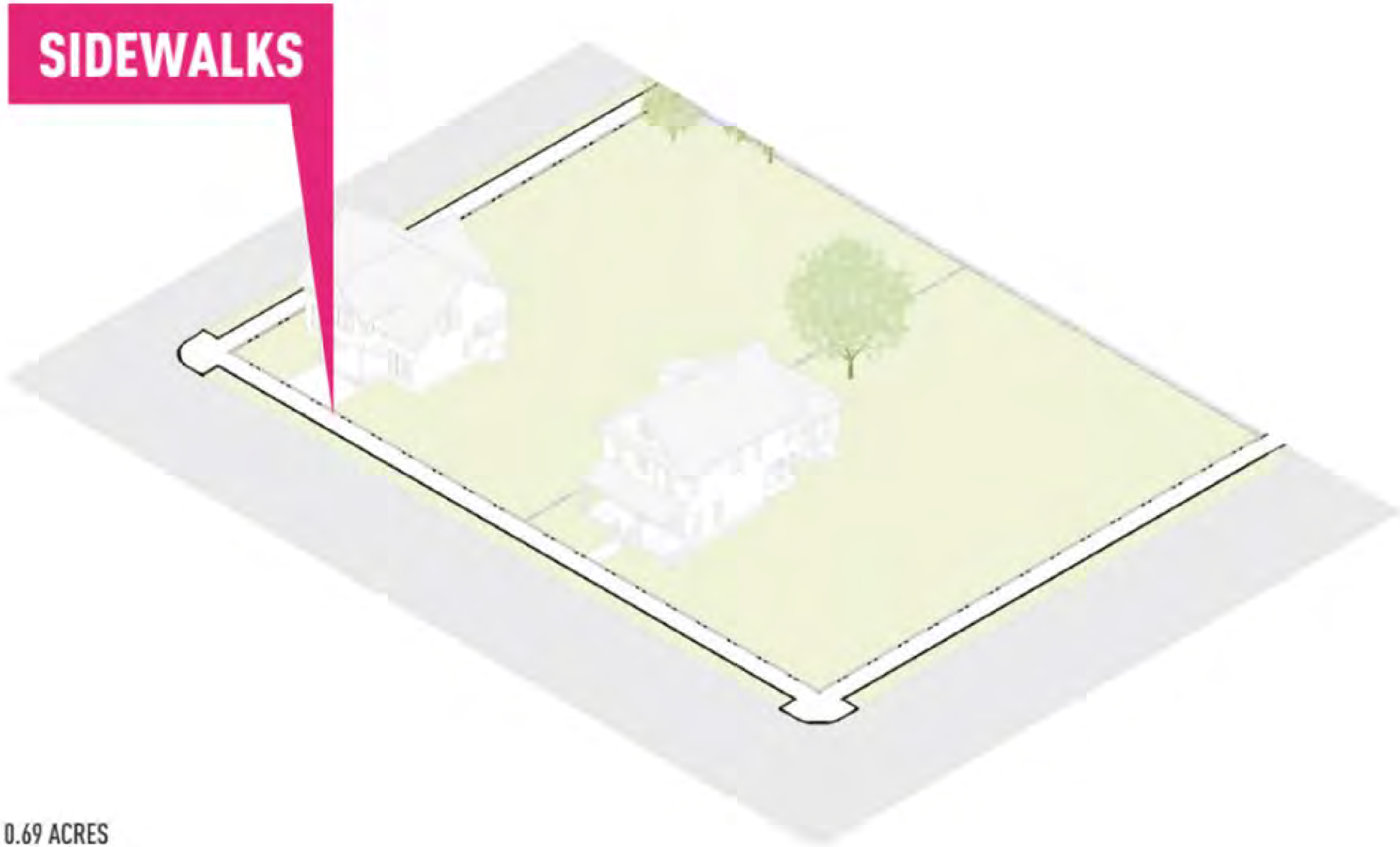
0.69 ACRES
2 UNITS
2.9 UNITS/ACRE
$930K TOTAL VALUE
$1.35M/ACRE

WHAT'S ENABLED

More of the Same

HOUSING & INFRASTRUCTURE NEEDS

KRONBERG URBANISTS ARCHITECTS



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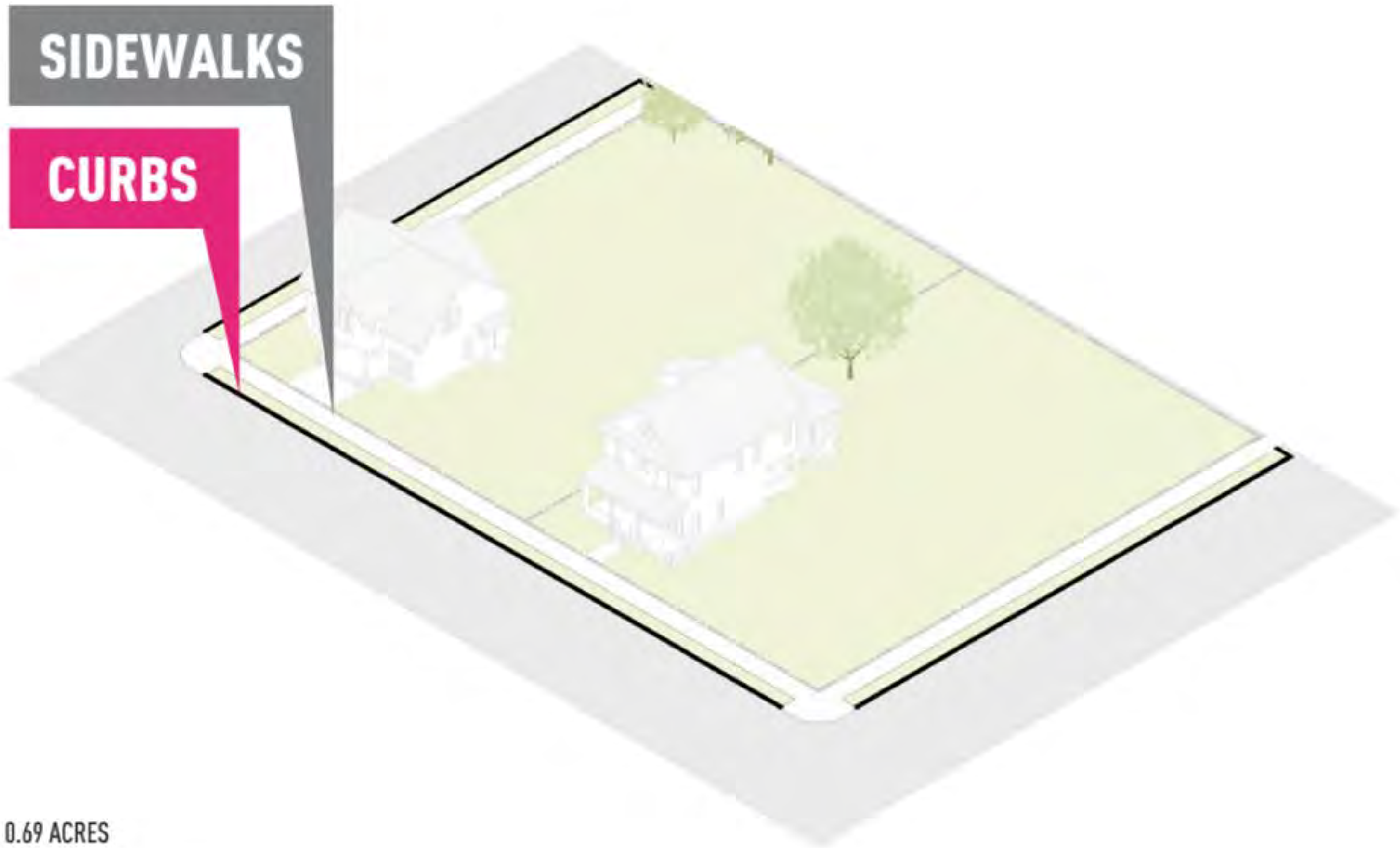
2.9 UNITS/ACRE

HOUSING & INFRASTRUCTURE NEEDS

KRONBERG URBANISTS ARCHITECTS



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2.9 UNITS/ACRE

HOUSING & INFRASTRUCTURE NEEDS

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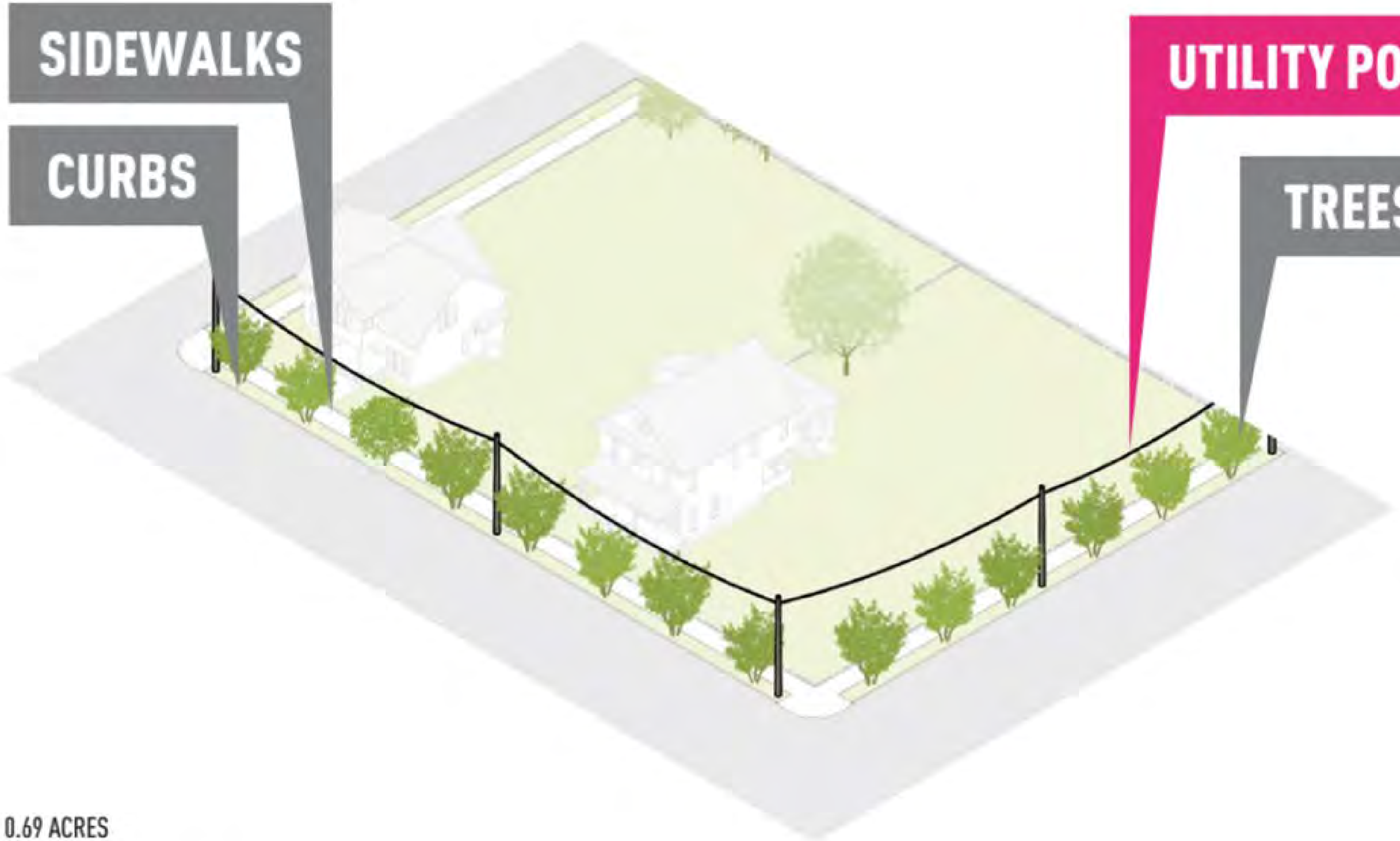

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HOUSING & INFRASTRUCTURE NEEDS

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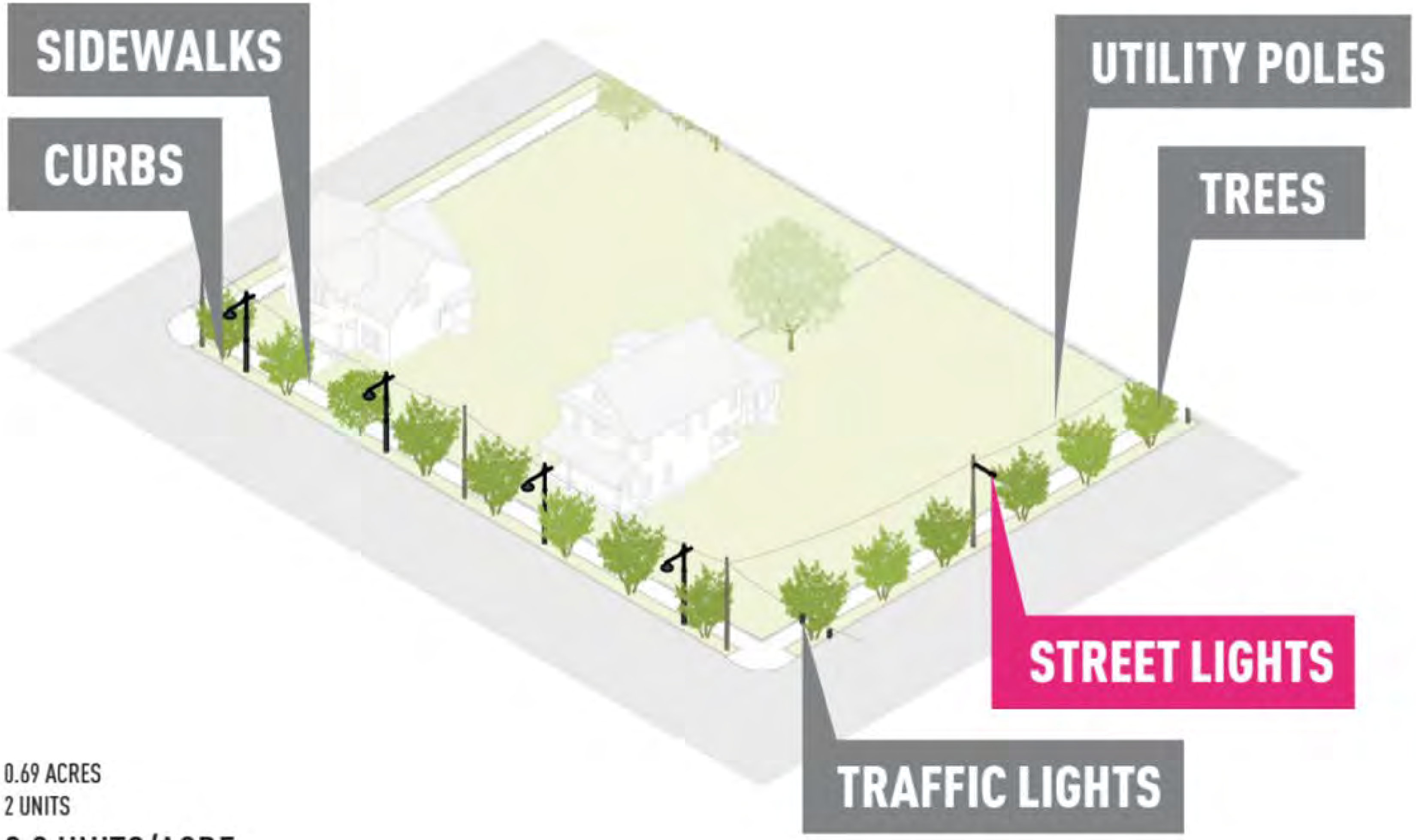

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HOUSING & INFRASTRUCTURE NEEDS

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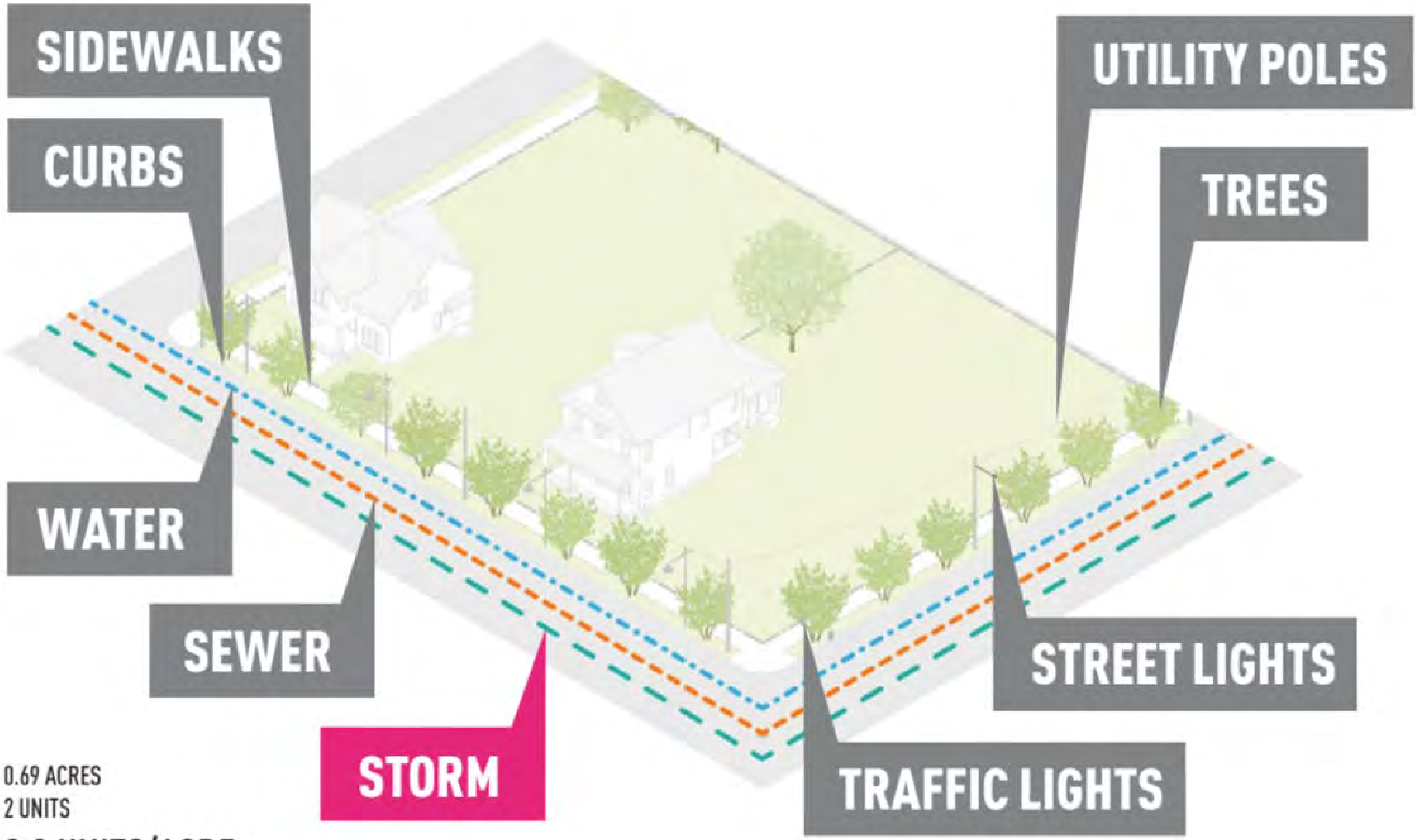
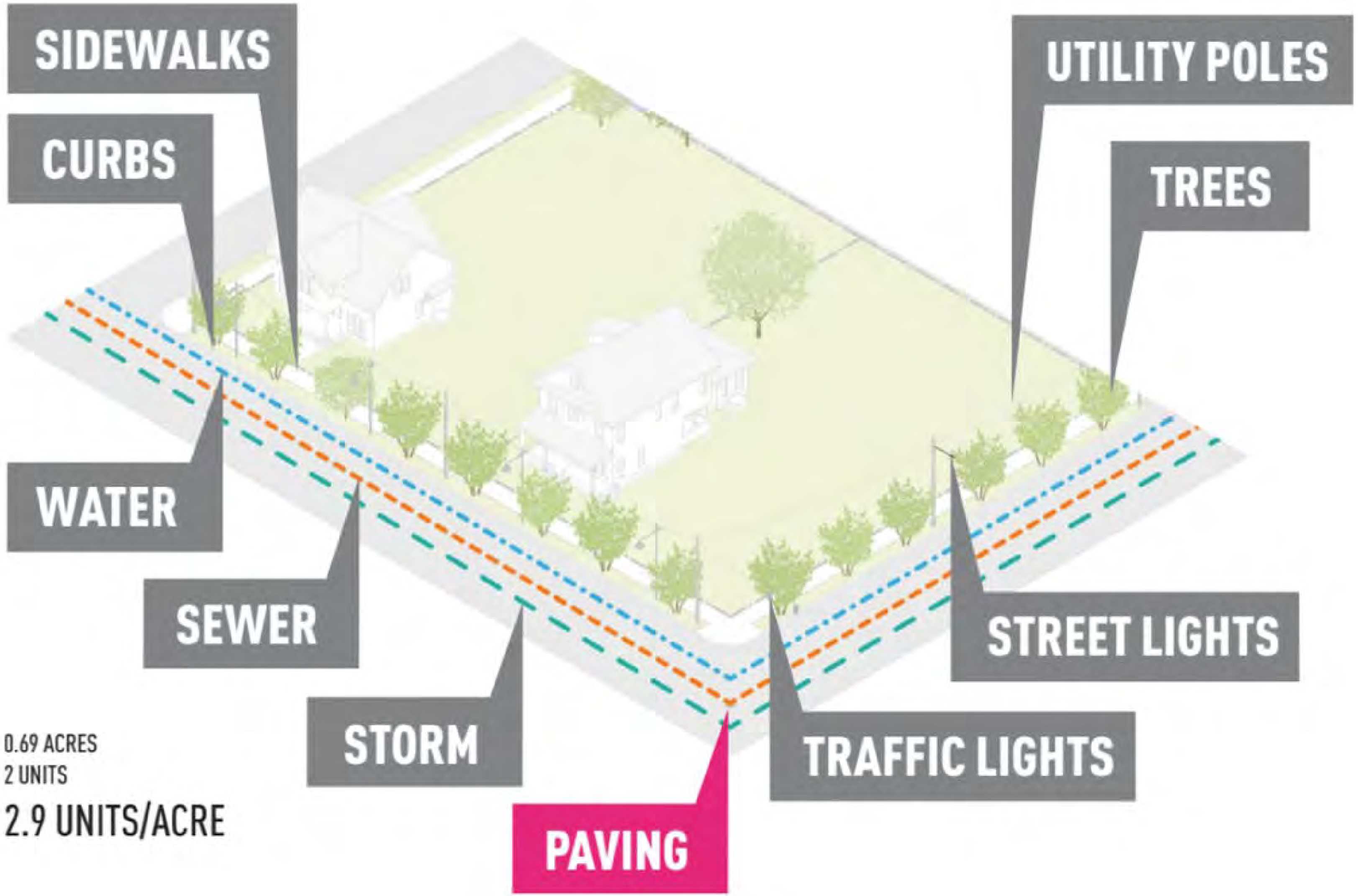


0.69 ACRES
2 UNITS
2.9 UNITS/ACRE

HOUSING & INFRASTRUCTURE NEEDS

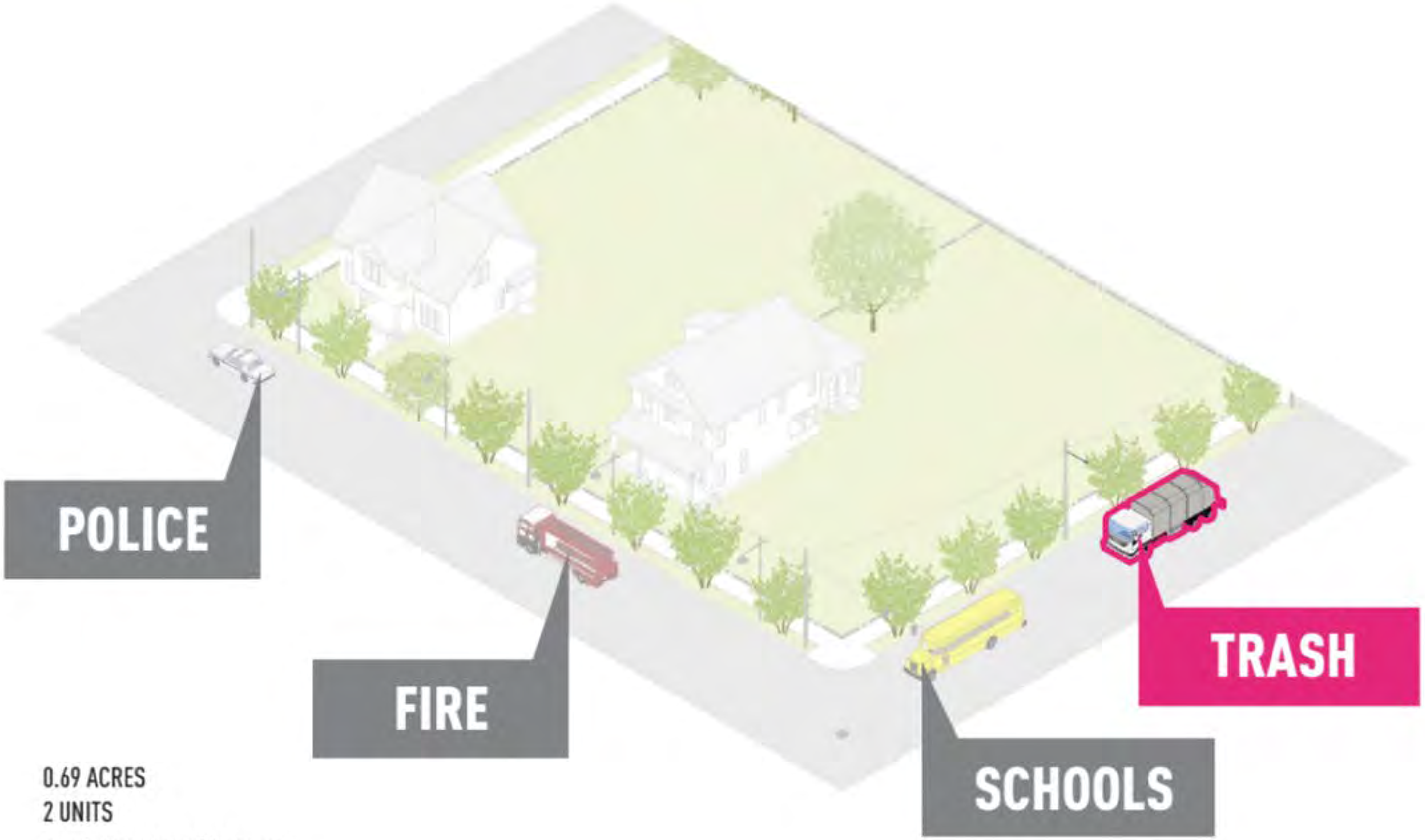
KRONBERG URBANISTS ARCHITECTS



0.69 ACRES
2 UNITS
2.9 UNITS/ACRE

HOUSING & SERVICE NEEDS

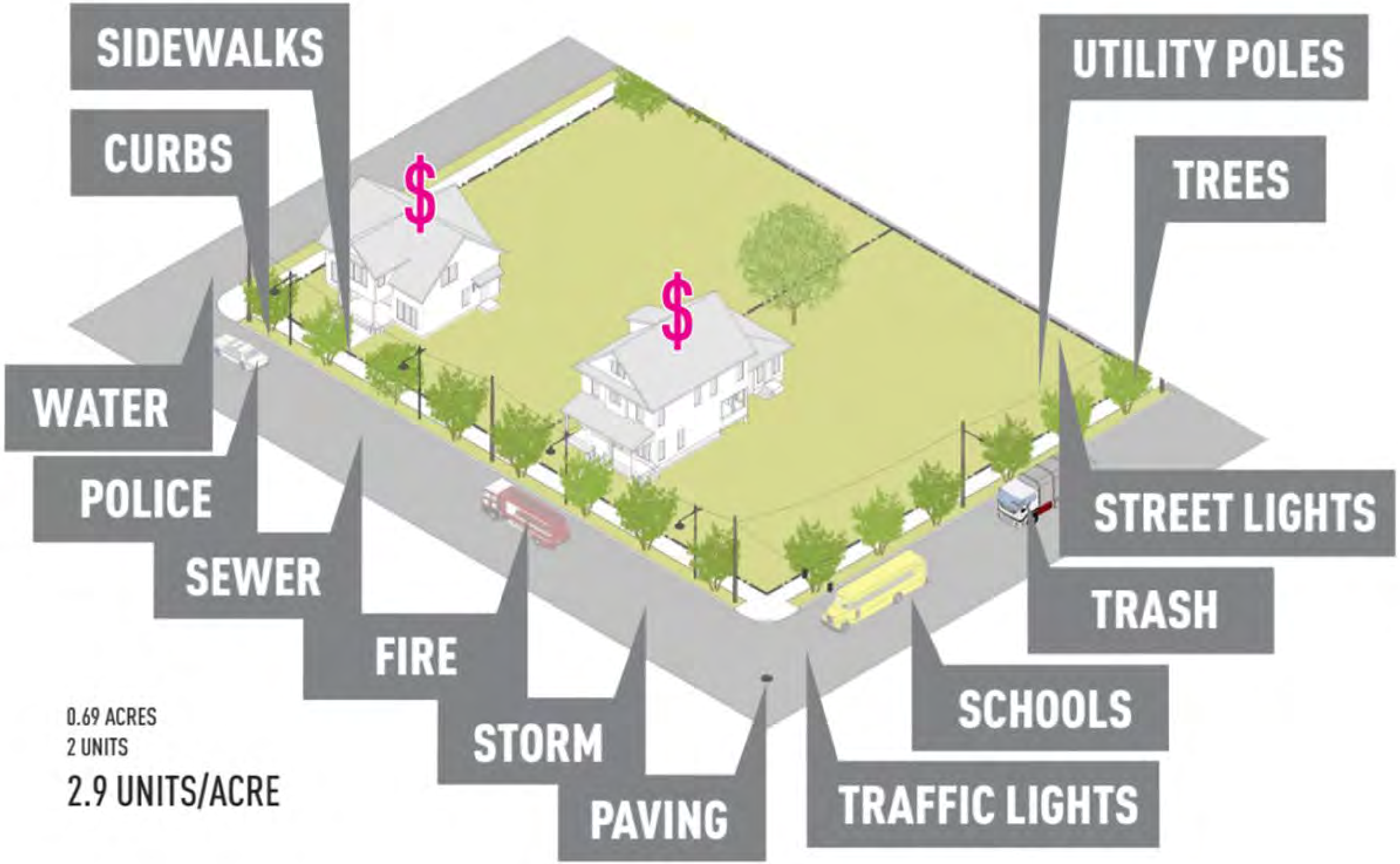
KRONBERG URBANISTS ARCHITECTS



0.69 ACRES
2 UNITS
2.9 UNITS/ACRE

HOUSING & INFRASTRUCTURE + SERVICE NEEDS

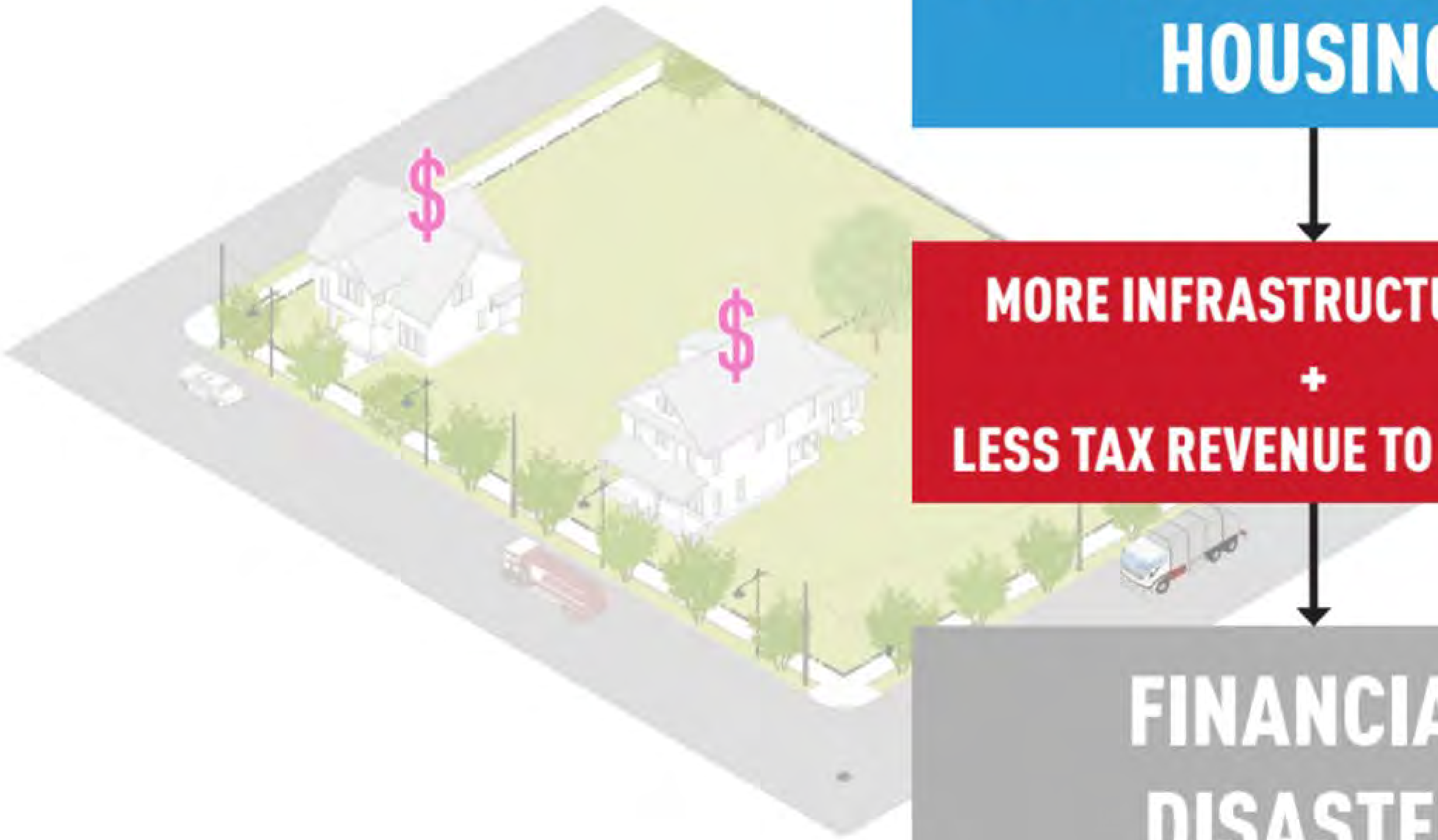
KRONBERG URBANISTS ARCHITECTS



0.69 ACRES
2 UNITS
2.9 UNITS/ACRE

HOUSING & INFRASTRUCTURE + SERVICE NEEDS

KRONBERG URBANISTS ARCHITECTS



SINGLE FAMILY ONLY HOUSING

↓

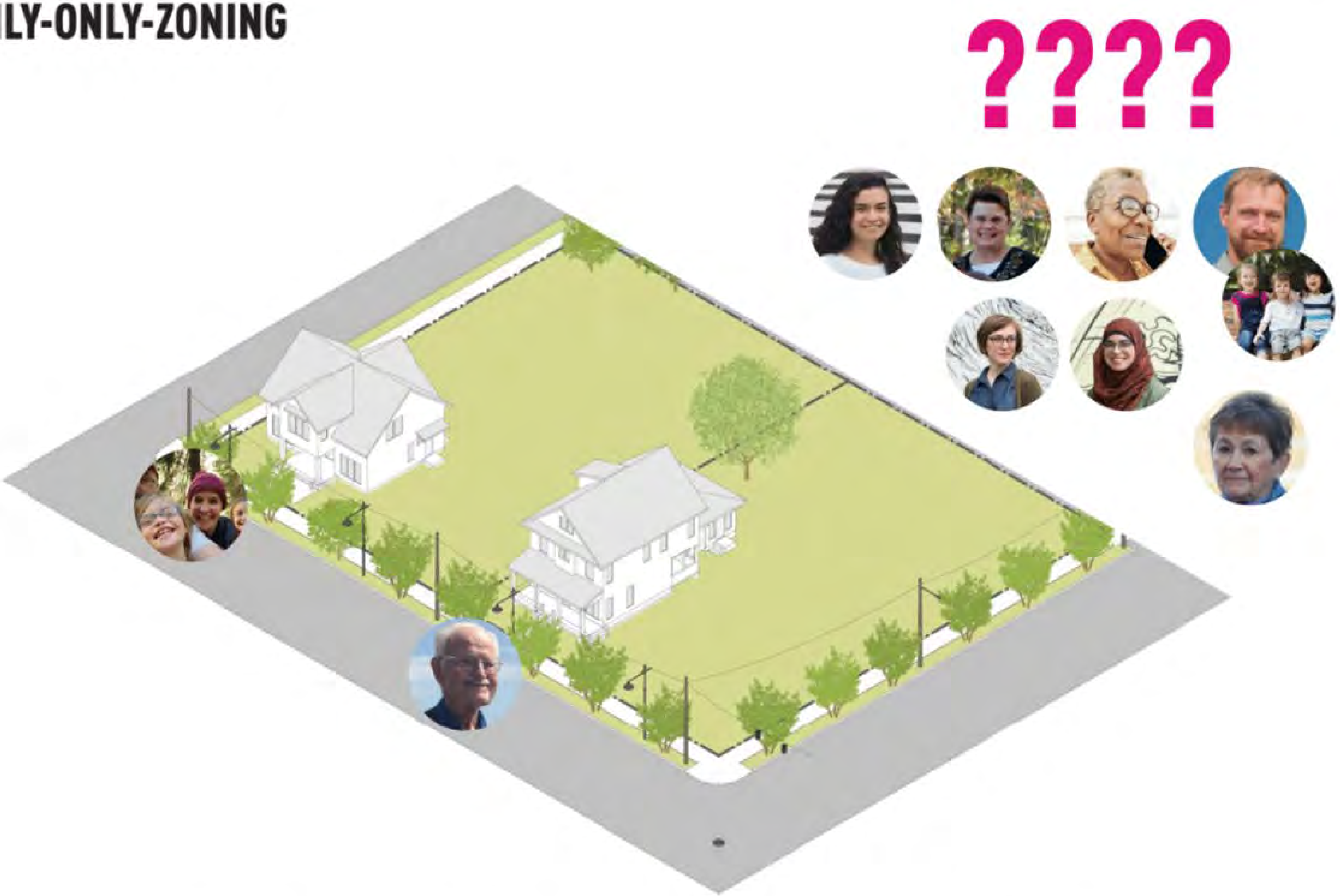
MORE INFRASTRUCTURE/UNIT
+
LESS TAX REVENUE TO PAY FOR IT

↓

FINANCIAL DISASTER & SCARCITY

SINGLE-FAMILY-ONLY-ZONING

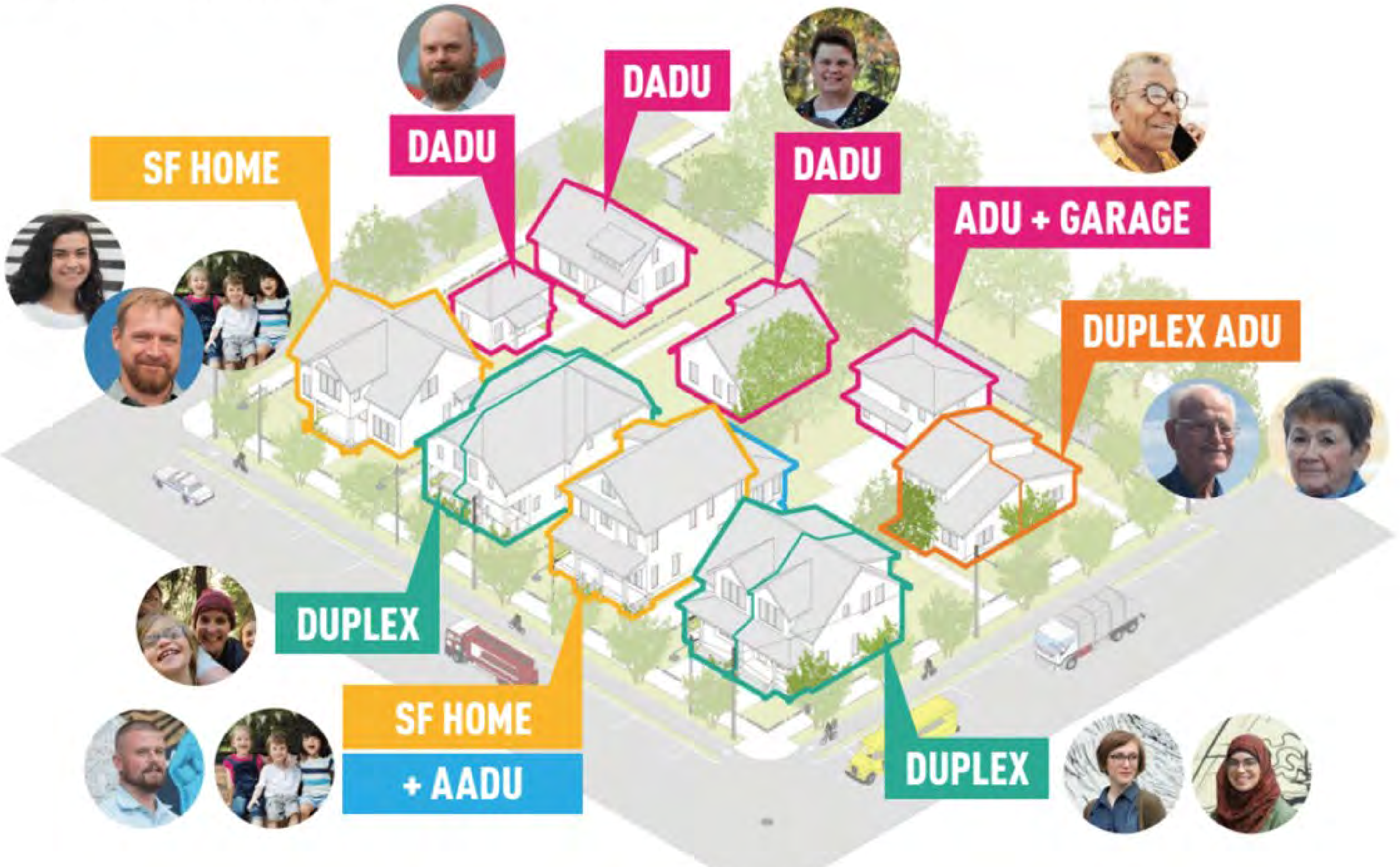
KRONBERG URBANISTS ARCHITECTS



0.69 ACRES
2 UNITS
2.9 UNITS/ACRE

SCARCE HOUSING

SINGLE-FAMILY-PLUS ZONING

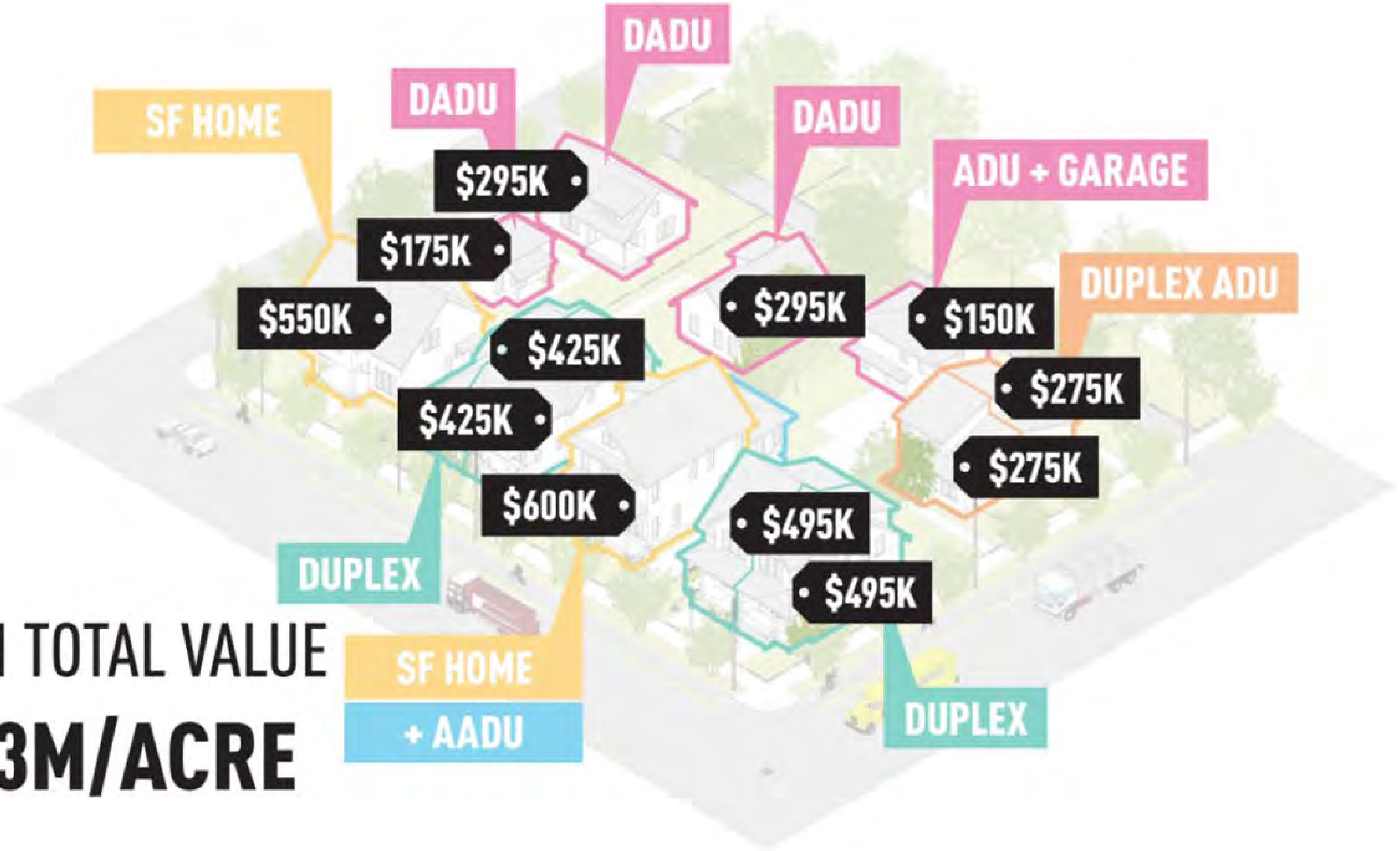


KRONBERG URBANISTS ARCHITECTS

0.69 ACRES
13 UNITS
18.8 UNITS/ACRE

HOUSING CHOICE & INFRASTRUCTURE + SERVICE NEEDS

URBAN3 KRONBERG URBANISTS ARCHITECTS



$4.265M TOTAL VALUE

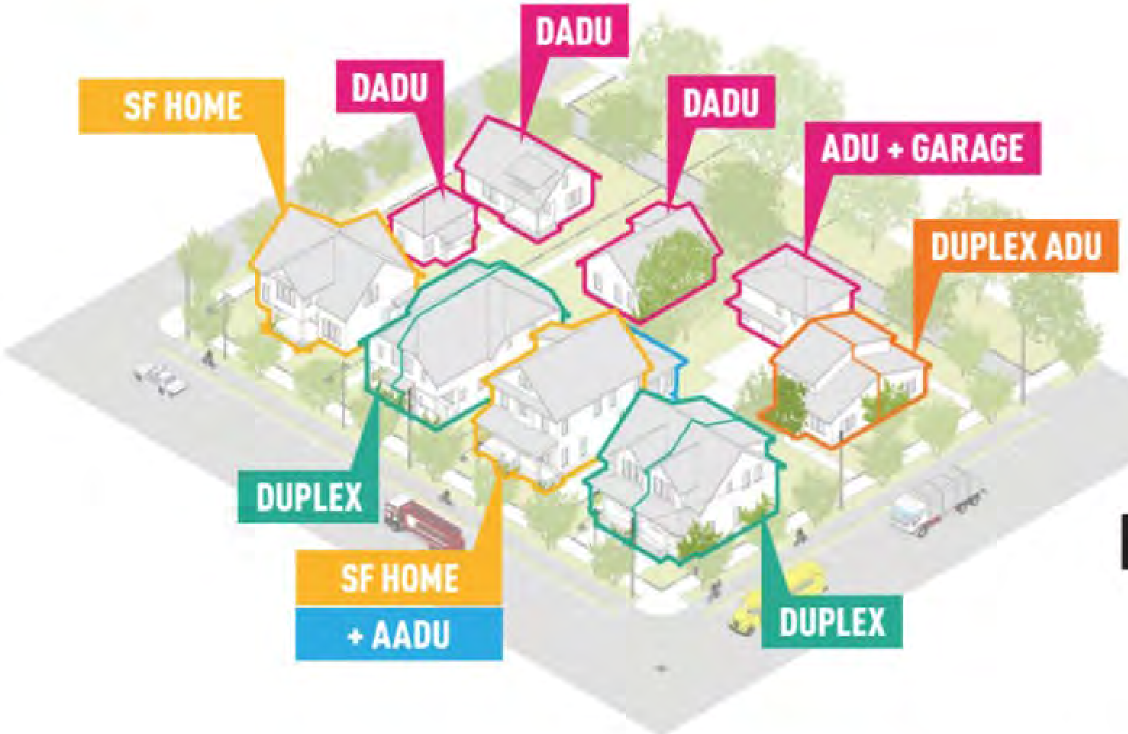
$6.193M/ACRE

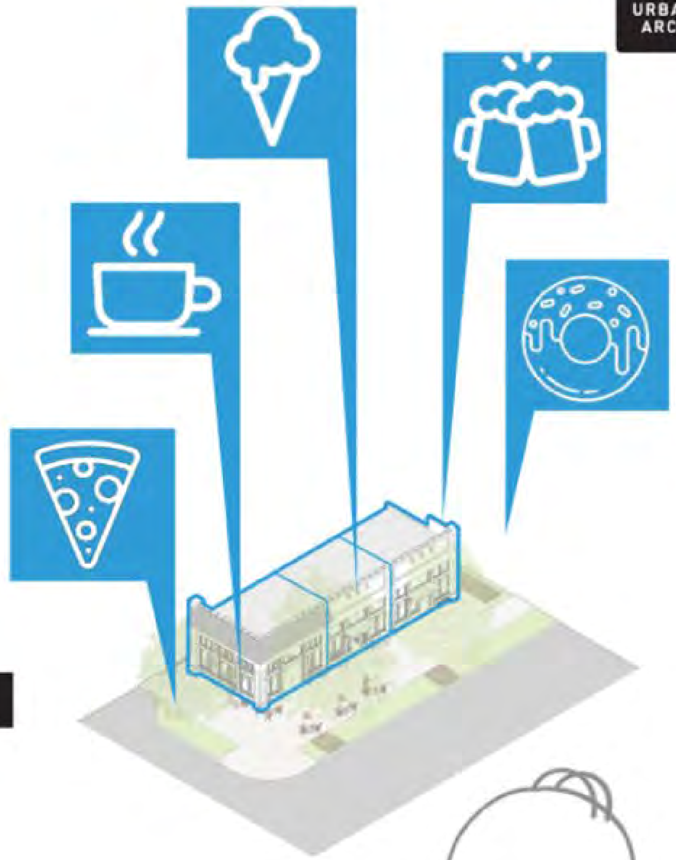
0.69 ACRES
13 UNITS

18.8 UNITS/ACRE

4.6X MORE VALUABLE THAT SUBURBAN SINGLE FAMILY

SINGLE-FAMILY-PLUS WALKABLE AMENITY

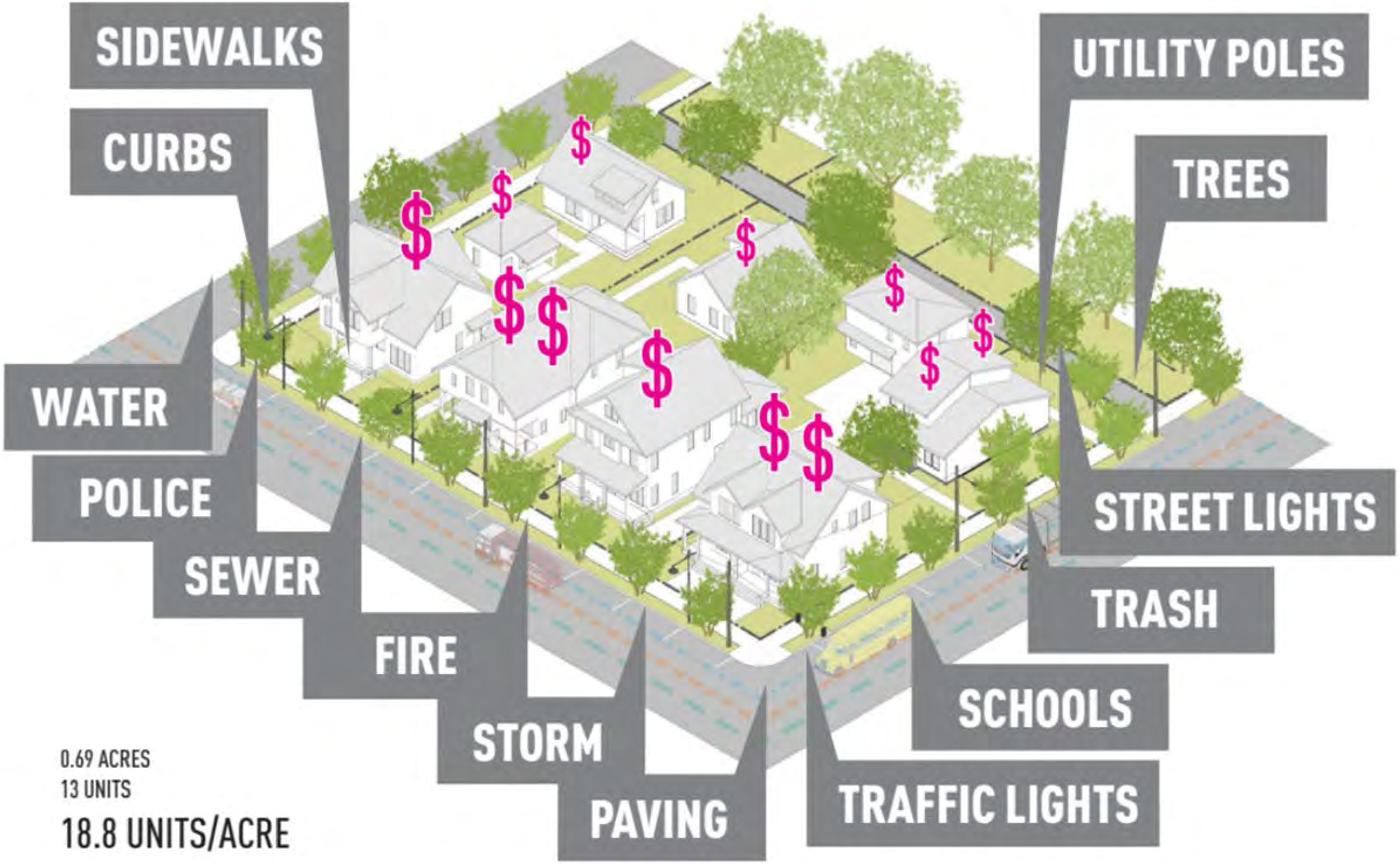




THE HOMER SIMPSON PLAZA

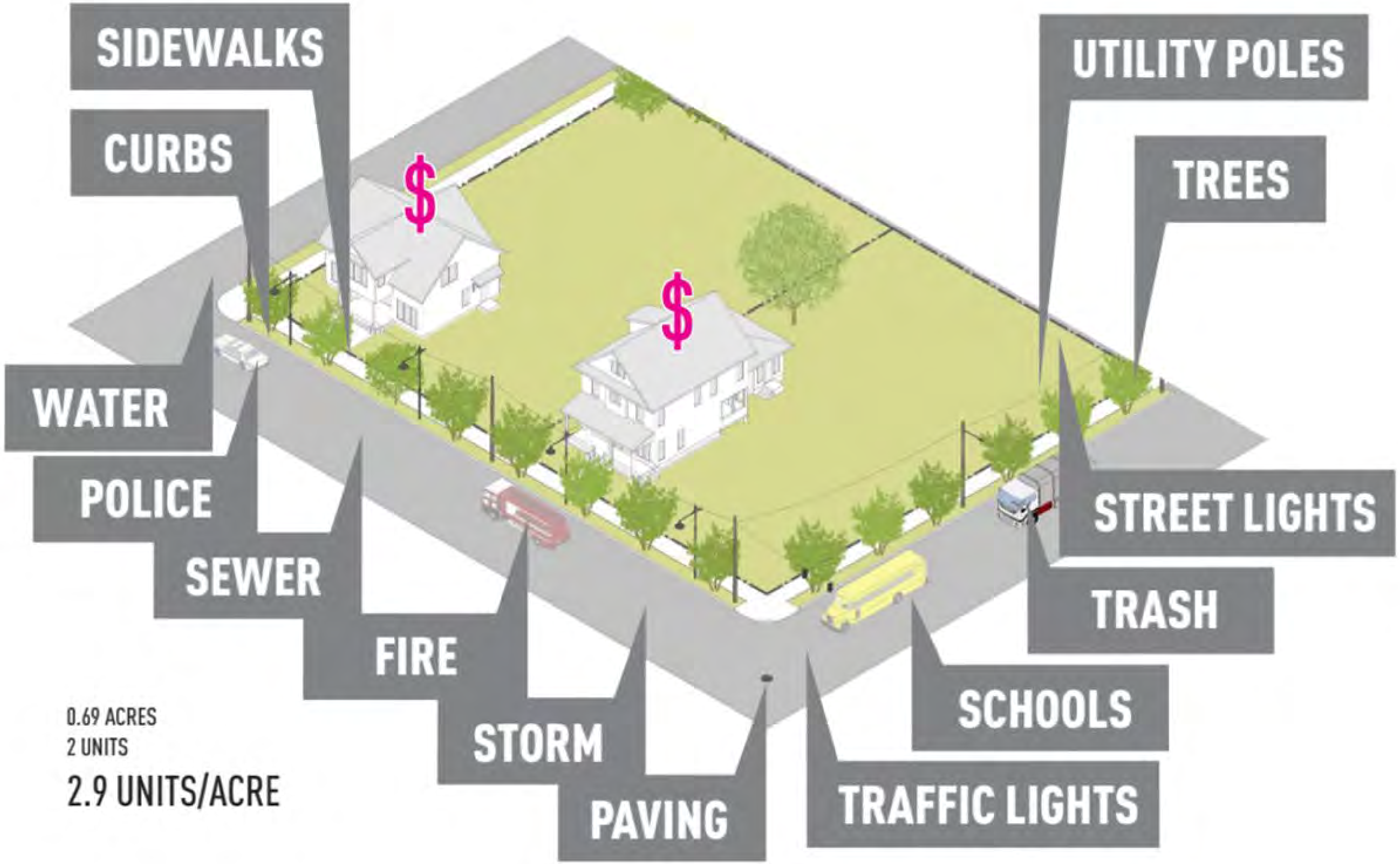
HOUSING CHOICE & INFRASTRUCTURE + SERVICE NEEDS

KRONBERG URBANISTS ARCHITECTS



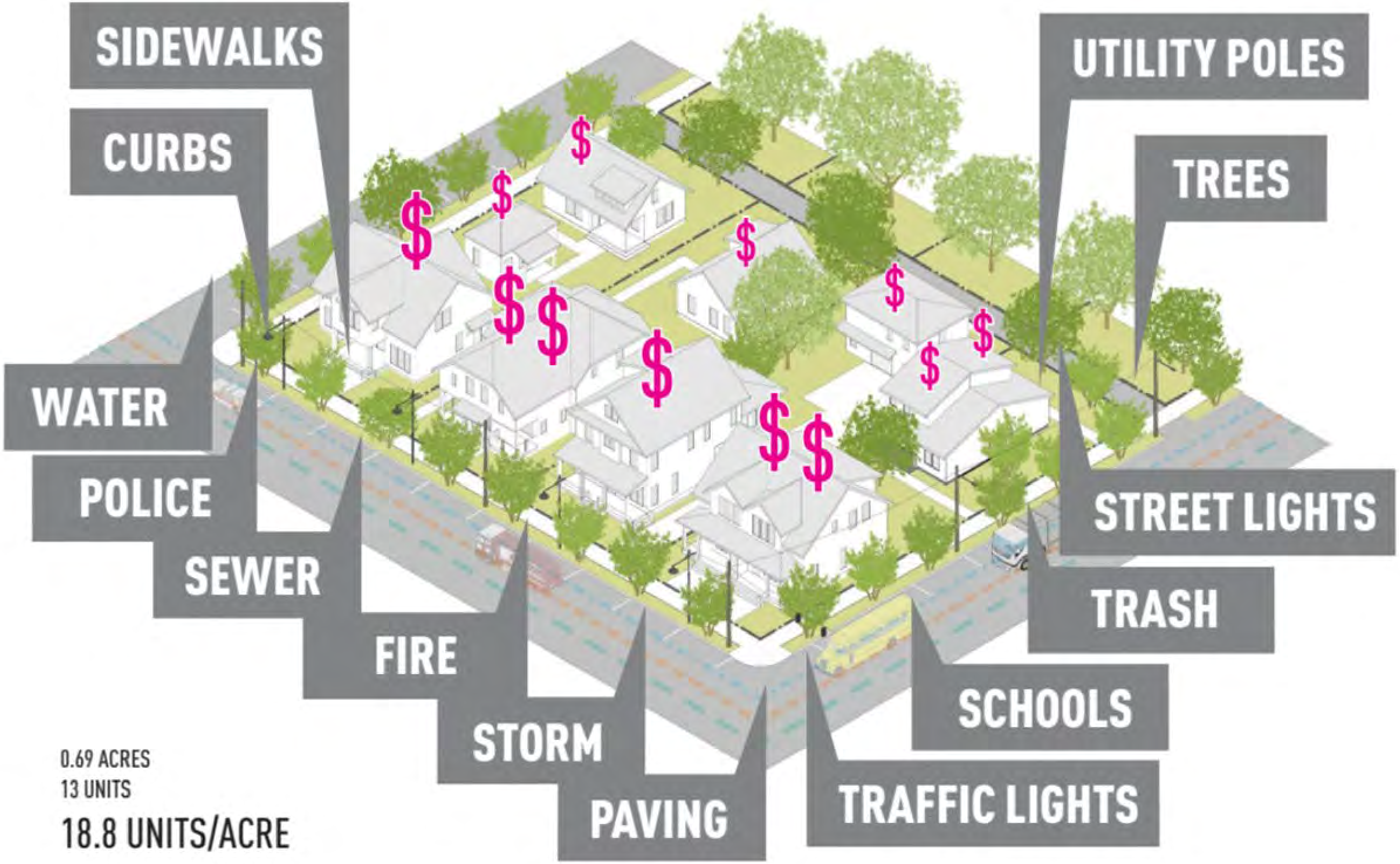
HOUSING & INFRASTRUCTURE + SERVICE NEEDS

KRONBERG URBANISTS ARCHITECTS



HOUSING CHOICE & INFRASTRUCTURE + SERVICE NEEDS

KRONBERG URBANISTS ARCHITECTS



0.69 ACRES
13 UNITS
18.8 UNITS/ACRE

URBAN3

Sewer System Change Over Time

Kansas City, KS

	1910	2010	Change
Population	82,331	145,786	1.8x
Feet of Sewer Per Person	1.1	30.1	27x

Source: Wyandotte Unified Government, Jud Knapp

URBAN3

Sewer System Change Over Time

South Bend, IN

	1960	2020	% Change
Population	132,445	103,453	-22%
Lift Stations	3	43	1,333%
Miles of Force Main	0.3	19	6,452%

Source: Sanborn Maps, South Bend Records

THE COMPLEXITY CONUNDRUM

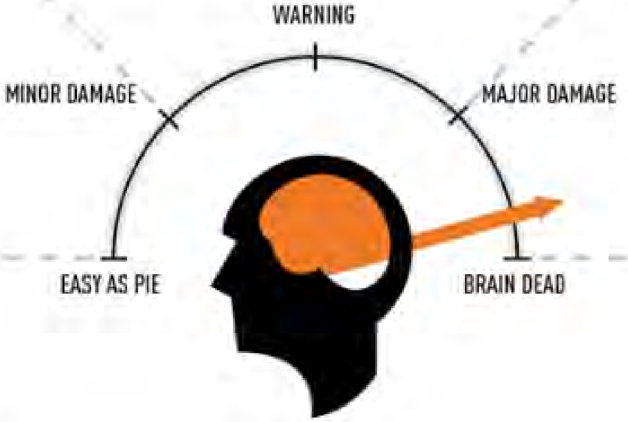
KRONBERG URBANISTS ARCHITECTS

ANYTHING ELSE

- High brain damage
- Low returns
- Higher expenses

SINGLE FAMILY

- Low brain damage
- Low returns



LARGE MULTIFAMILY

- High brain damage
- High returns

Too much brain damage,
not enough money

THE COMPLEXITY CONUNDRUM

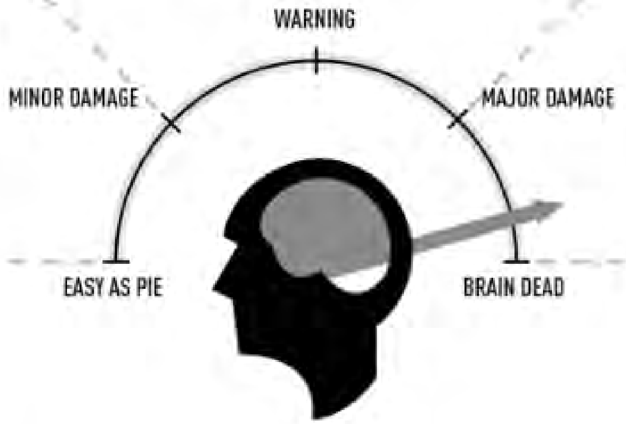
KRONBERG URBANISTS ARCHITECTS

INCREMENTAL INFILL

- High brain damage
- Low returns
- Higher expenses

SINGLE FAMILY

- Low brain damage
- Low returns



LARGE MULTIFAMILY

- High brain damage
- High returns

We have to reduce brain cells
for this stuff

Incremental Housing

In a strong town, housing emerges rapidly in response to local needs.

But across the continent, our neighbors can't find homes they can afford to live in, and local builders can't help.

Stay Updated on Incremental Housing

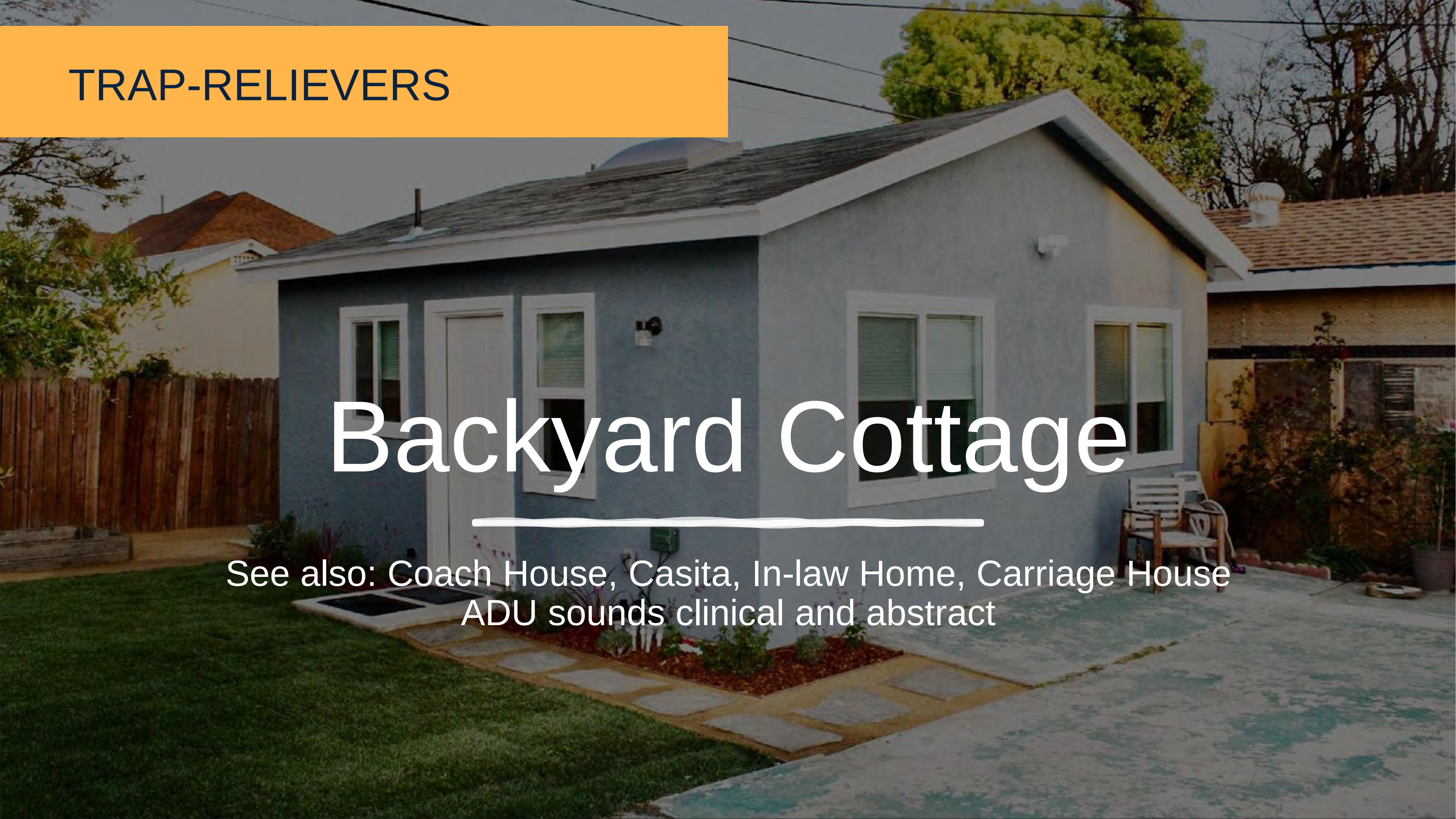
The next increment of development should be allowed, by right, in every neighborhood in America.

These are Financial Products

(secondarily, they serve as shelter)

Distribution of Investment Capital for Housing


TRAP-RELIEVERS
Accessory Apartment



TRAP-RELIEVERS

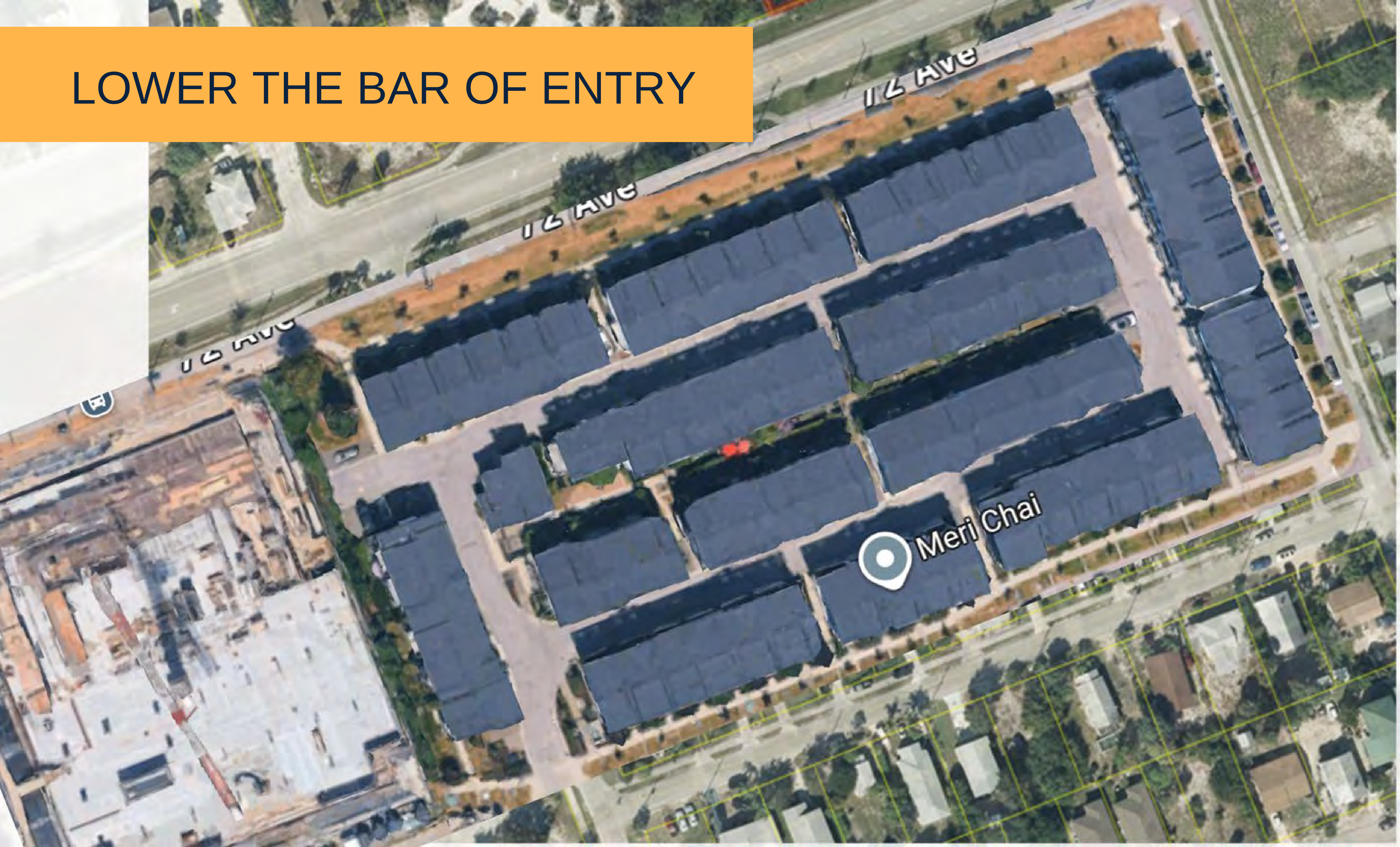
Backyard Cottage

See also: Coach House, Casita, In-law Home, Carriage House
ADU sounds clinical and abstract

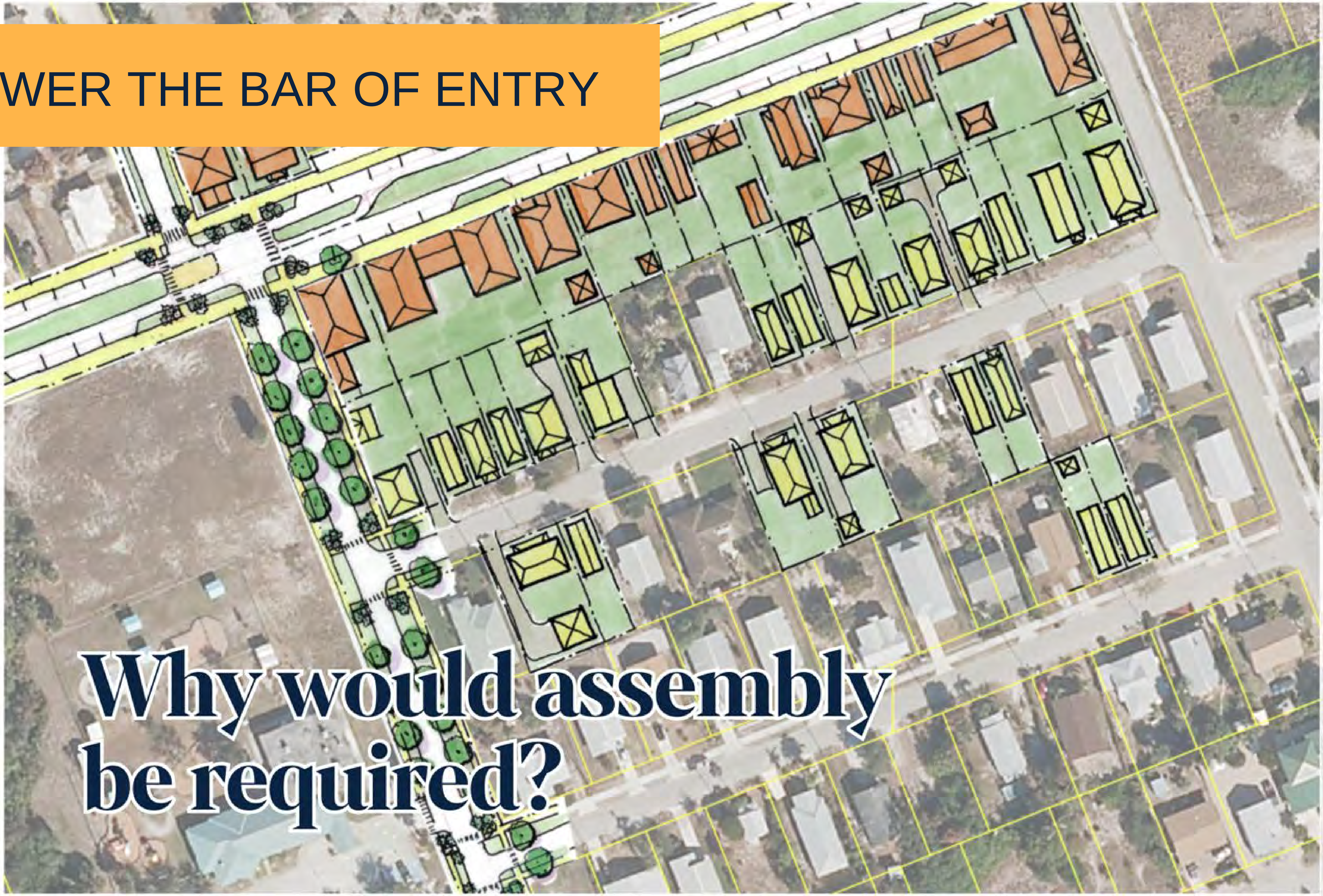

TRAP-RELIEVERS
Starter House

LOWER THE BAR OF ENTRY

LOWER THE BAR OF ENTRY



LOWER THE BAR OF ENTRY



Why would assembly be required?

In many cities and towns, most development activity is located in concentrated pockets with other areas overlooked

NEIL HELLER, BRIAN REILLY

Counting the impact of incremental development

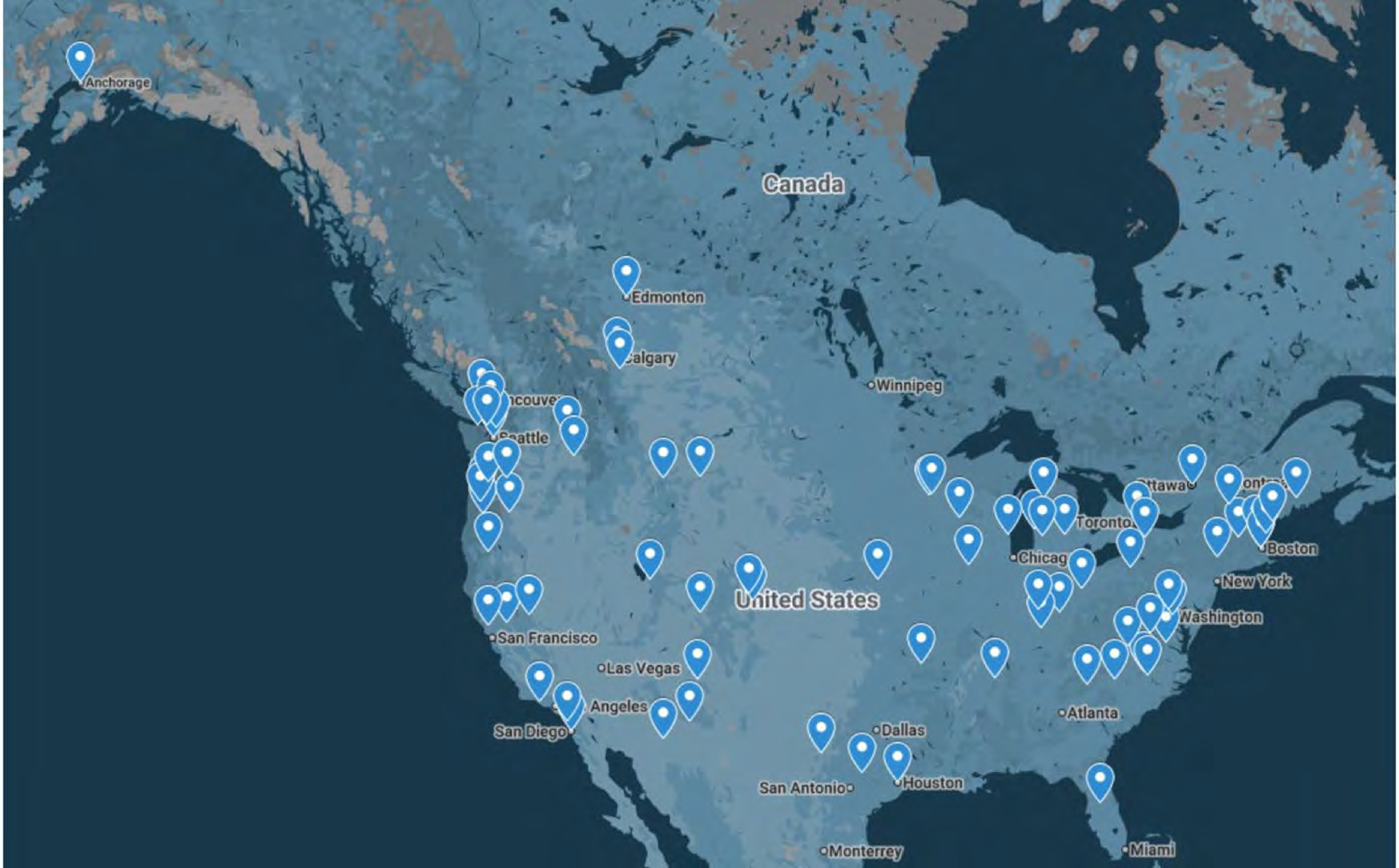
If we want more entry-level housing, we need more incremental developers.

And if we want more incremental developers, we need to make it easier for them to say yes.

That's the role of the city.

The Role of the City

Build the Support Structure.


Anchorage
Canada
Edmonton
Calgary
Winnipeg
Seattle
Ottawa
Toronto
Boston
Chicag
New York
United States
Washington
San Francisco
Las Vegas
Angeles
Atlanta
San Diego
Dallas
San Antonio
Houston
Monterrey
Miami

POLICY RECOMMENDATIONS

Is Your City Housing Ready?

Strong Towns recommends these six strategies for fighting back against the housing crisis at the local level. These policies can all be implemented on a local scale, so there's no need to wait to get started.

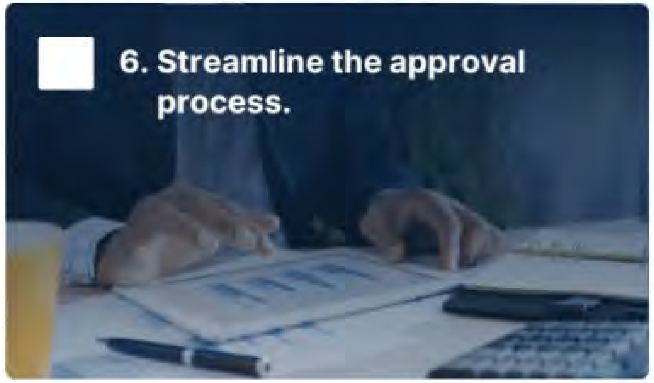
1. Allow single-family home conversion to duplex or triplex, by right.

2. Permit backyard cottages in all residential zones.

3. Legalize starter homes in all residential zones.

4. Eliminate minimum lot size requirements in existing neighborhoods.

5. Repeal parking mandates for housing.



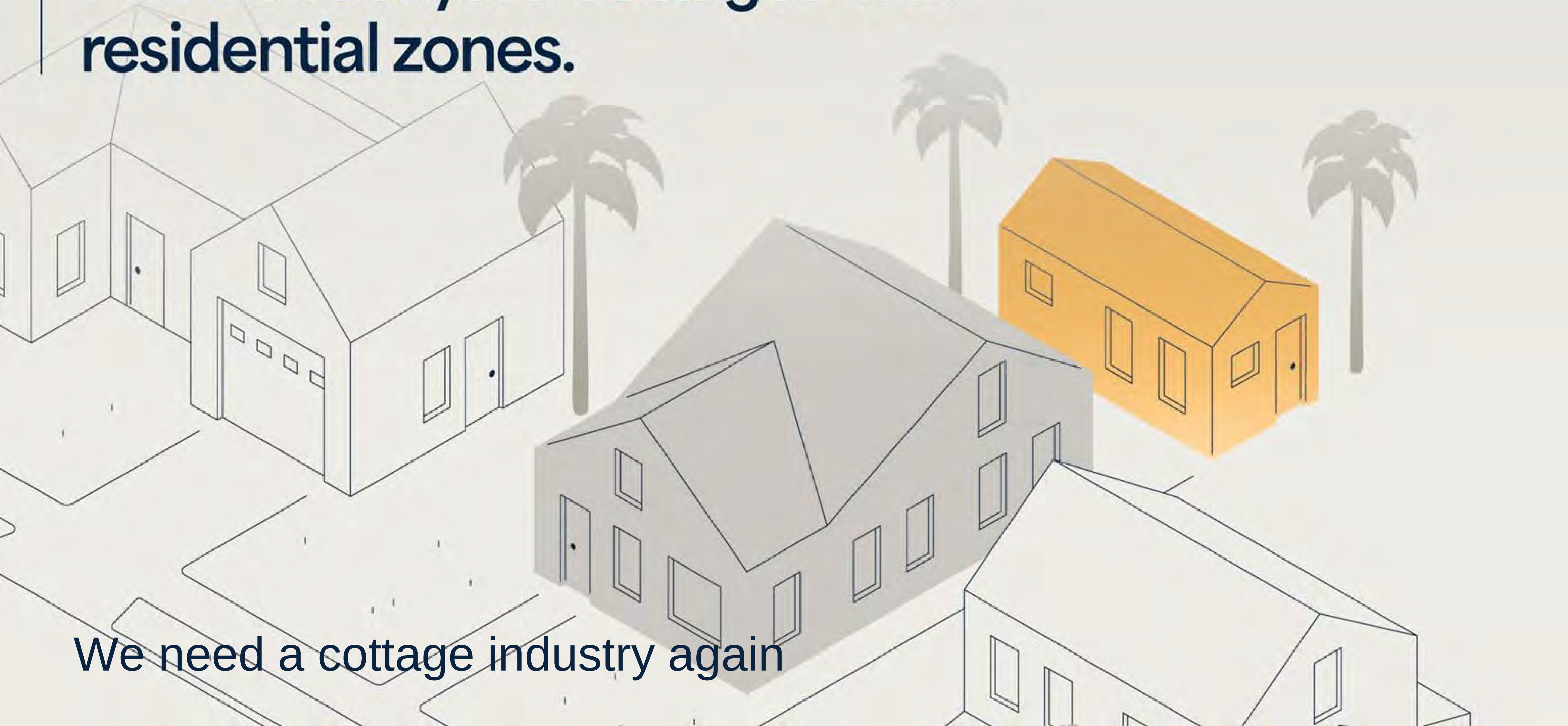
6. Streamline the approval process.

Policy #1

Allow single-family home conversion to duplex or triplex, by right.

Policy #2

Permit backyard cottages in all residential zones.



We need a cottage industry again

Policy #3

Legalize starter homes in all residential zones.

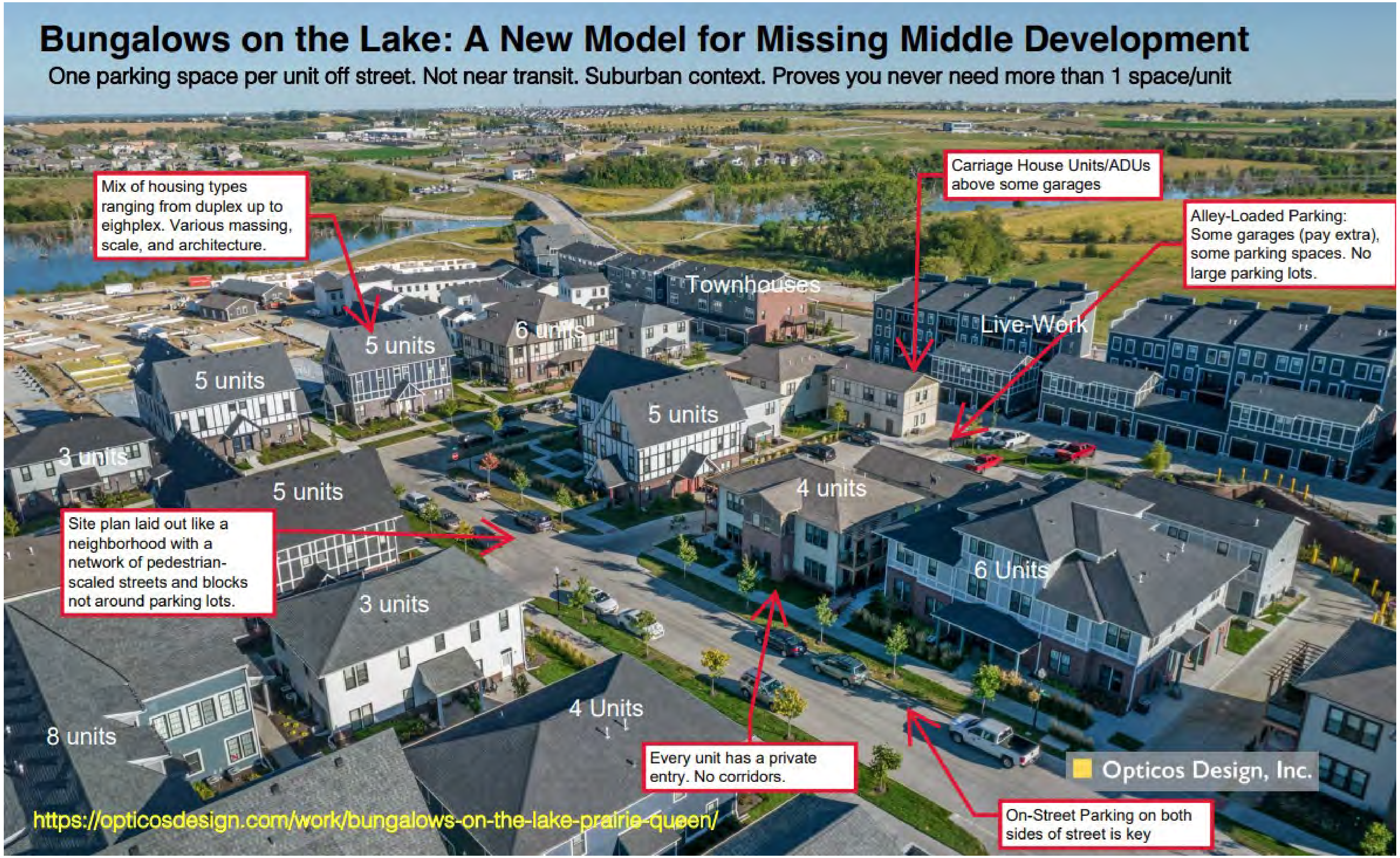
Policy #4

Eliminate minimum lot size requirements in existing neighborhoods.

Policy #5

Repeal parking mandates for housing.

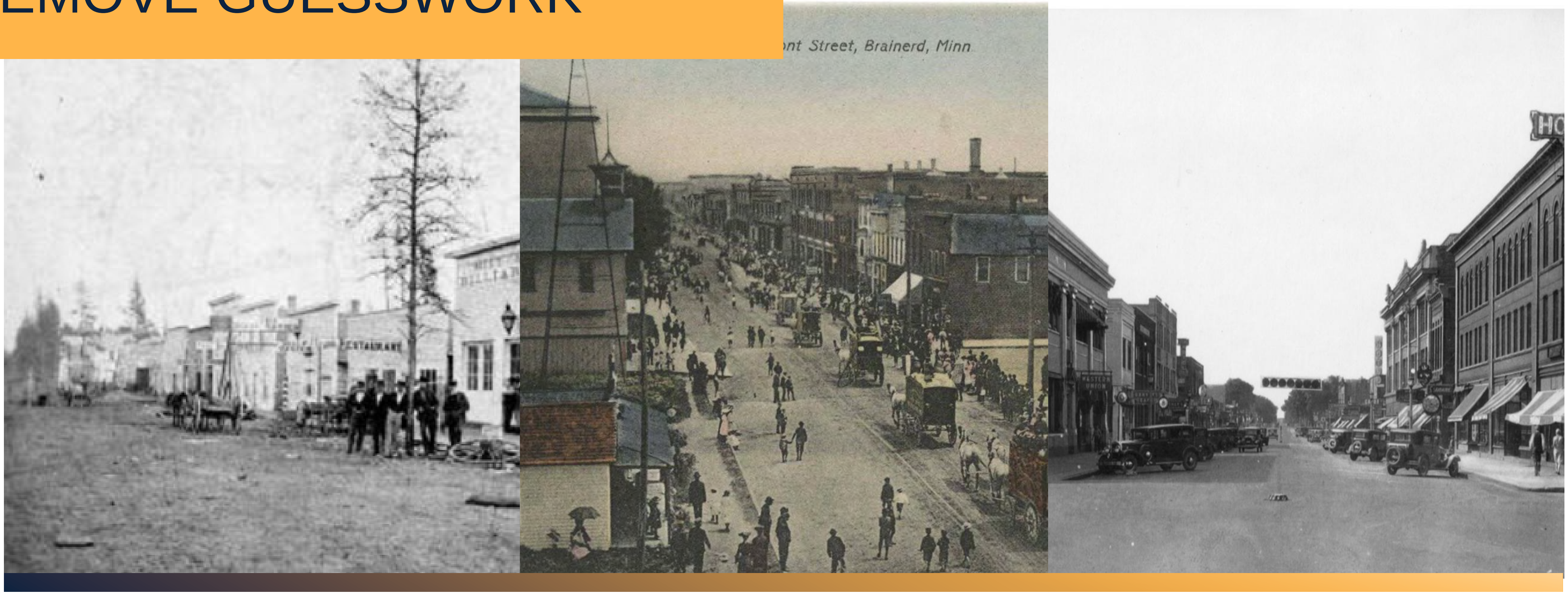
ELIMINATE PARKING MINIMUMS



Policy #6

Streamline the approval process.

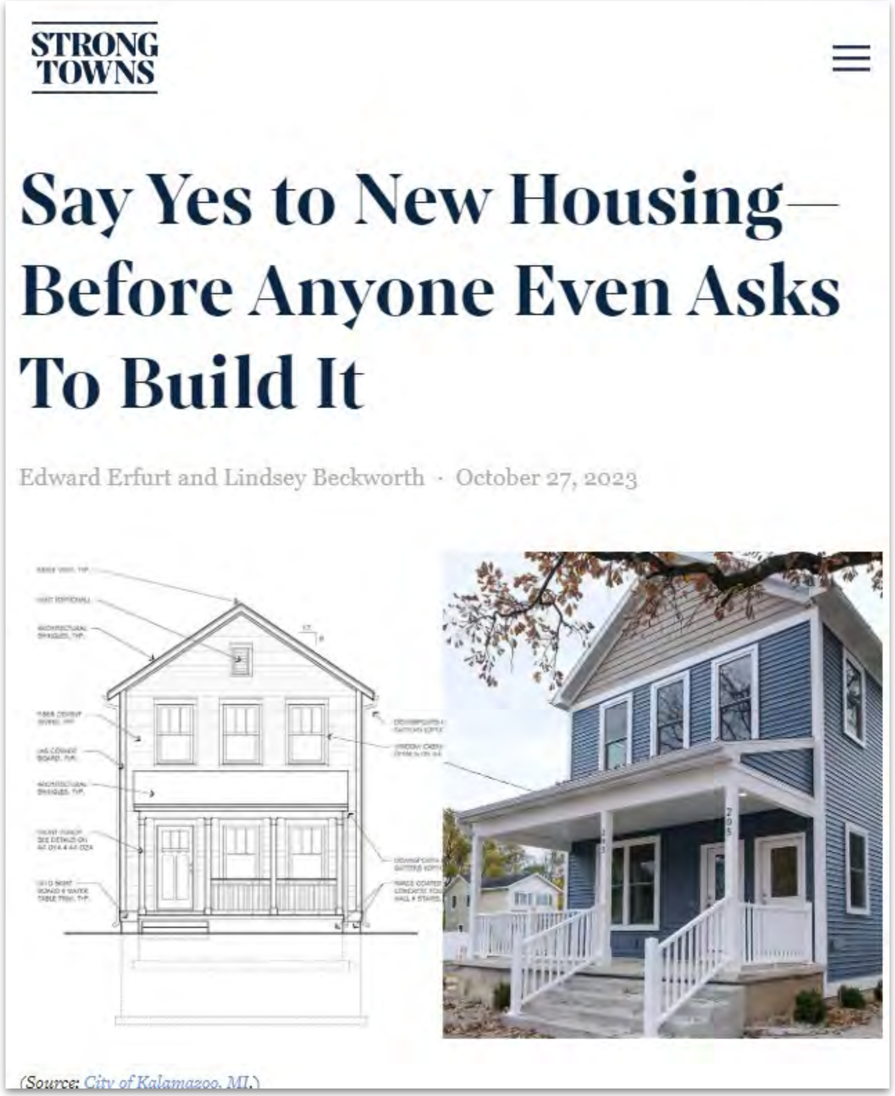
REMOVE GUESSWORK



Make it simple to build the next increment.

In by 9AM, out by noon.

REMOVE GUESSWORK



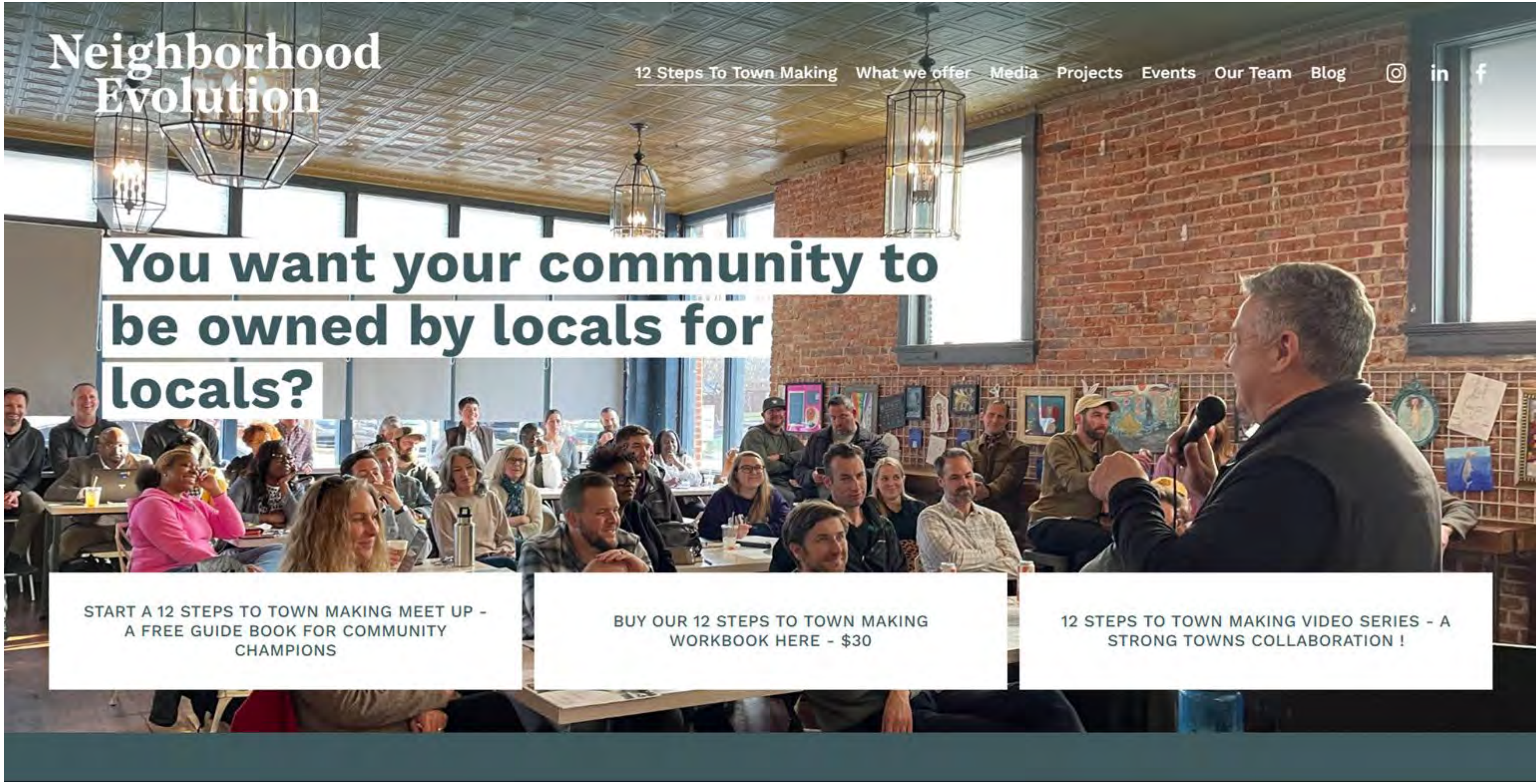
Toolkit

Who Will Build the Housing-Ready City?

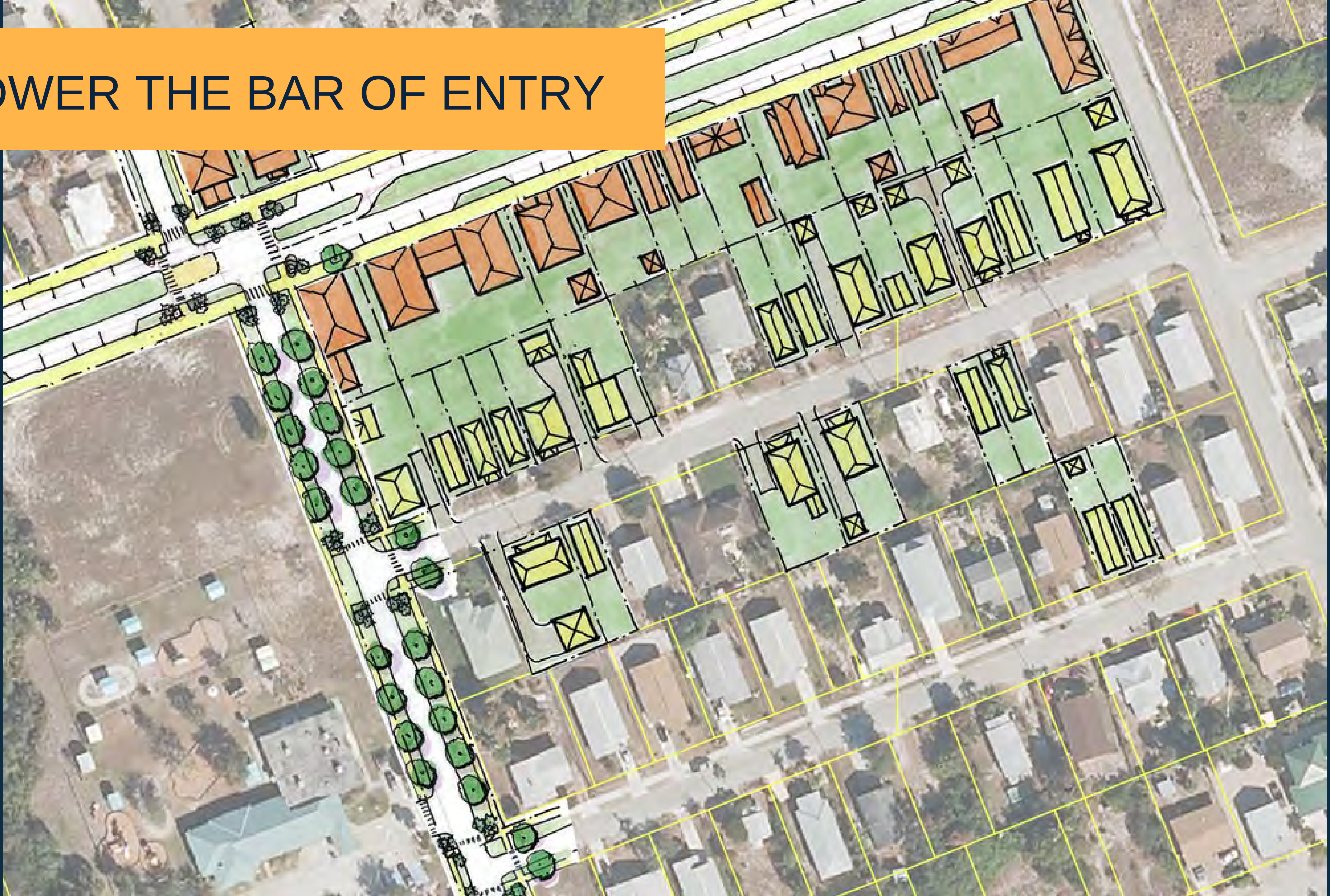
How Cities Can Grow an Ecosystem of Incremental Developers

Grow an Ecosystem of Local Developers

Grow an Ecosystem of Local Developers



LOWER THE BAR OF ENTRY



1. **Funding and support for contractor training**
2. **Predevelopment and technical assistance.**
3. **Reduced land price based on affordability.** *(up to a 75 percent discount in exchange for affordable housing units provided.)*

FUND MANY SMALL BETS

STRONG TOWNS

How Muskegon, MI, Is Building Hundreds of Homes on Vacant Lots

Asia Mieleszko · April 4, 2024

An empty lot in Muskegon, MI, in 2019 (left) has now been converted to infill housing (right).

SPECIAL ASSESSMENTS (MN)

Cities can help finance these entry-level units, providing local competition to the federally subsidized, Wall Street-based housing market.

CO-SIGN LOANS (FL)

Local governments using their credit capacity are able to guarantee loans to make housing small scale investments viable

STRONG TOWNS

The Housing-Ready City: A Toolkit for Local Code Reform

STRONG TOWNS

Who Will Build the Housing-Ready City?

How Cities Can Grow an Ecosystem of Incremental Developers

NORTH DAKOTA: HOUSING AFFORDABILITY TRENDS

November 6, 2025

Ben Horowitz, Senior Policy Analyst

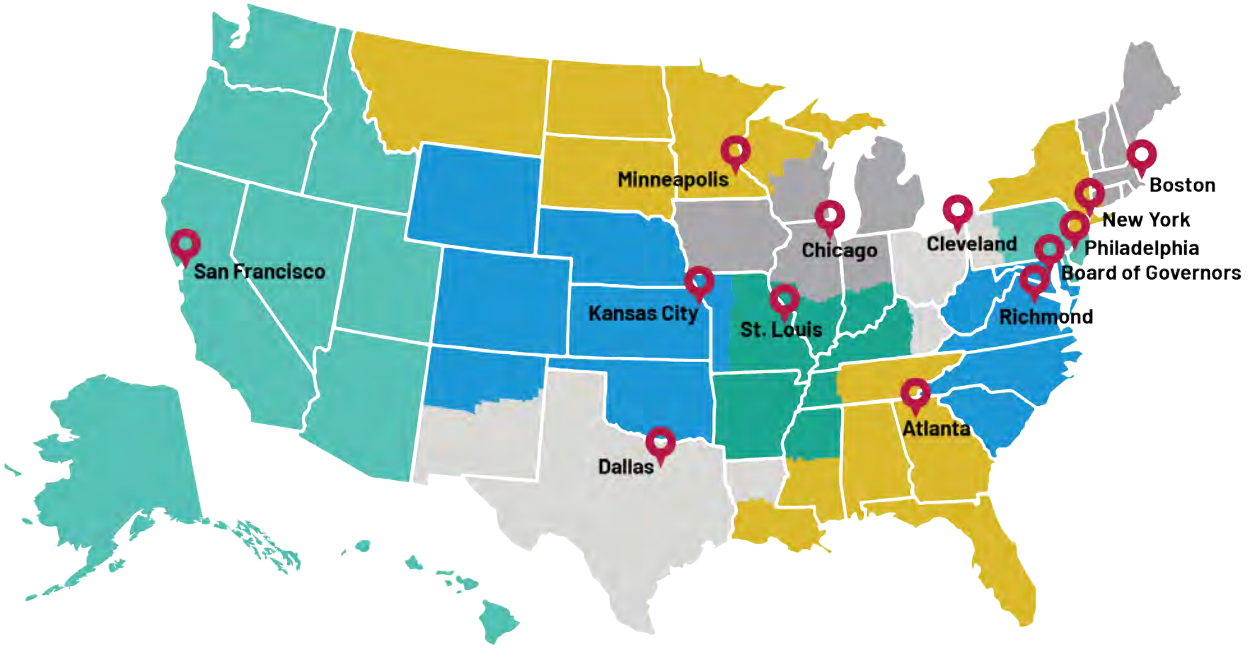
Libby Starling, Senior Community Development Advisor

FEDERAL RESERVE BANK OF MINNEAPOLIS

OVERVIEW OF TODAY'S REMARKS

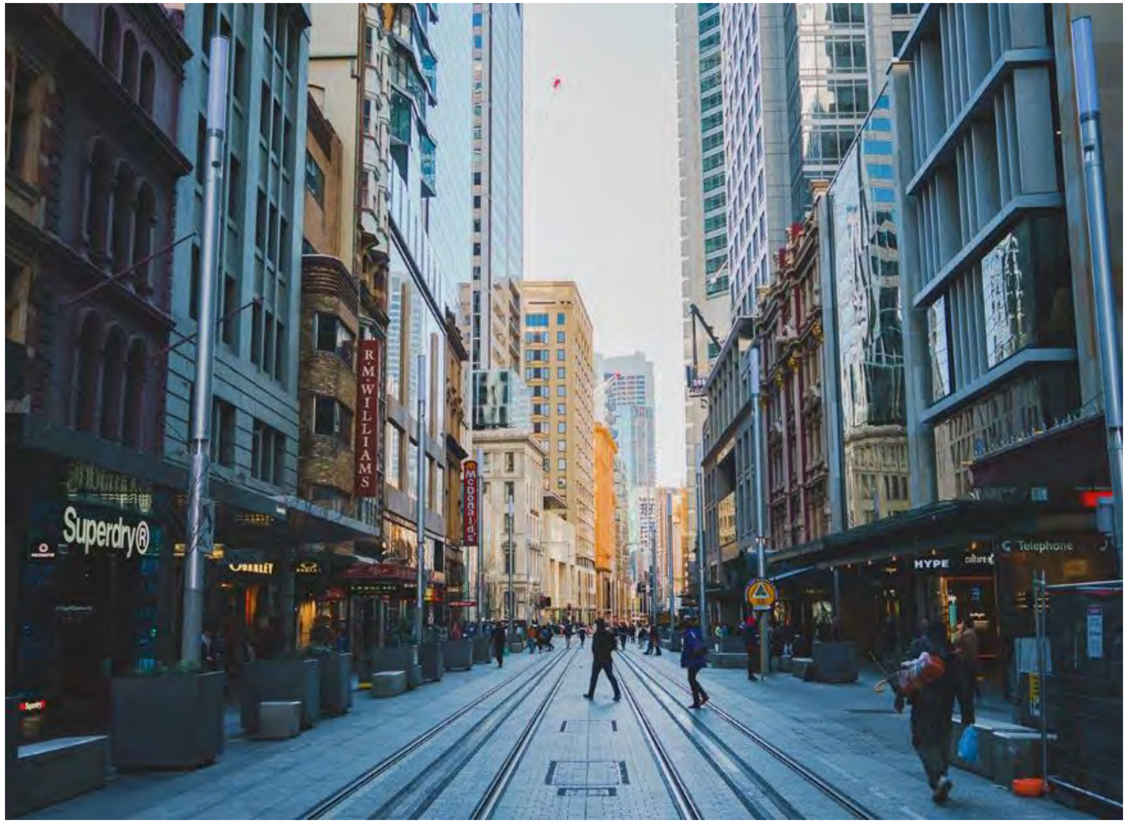
- **About the Minneapolis Fed**
- Homeownership Trends in ND
- Rental Trends in ND
- What's Next?

COMMUNITY DEVELOPMENT



- Community development is **one of the Federal Reserve's core functions** as the central bank of the United States.
- It's an important responsibility of the Federal Reserve that is **rooted in its mandates from Congress**.
- It supports the Minneapolis Fed's mission to **pursue a growing economy** in which people in every community have opportunities to participate and prosper.

HOUSING AFFORDABILITY



HOUSING AFFORDABILITY

WHAT DO WE HEAR IN NORTH DAKOTA?

- Hard times for homebuyers
- Lower-income renters struggle to find units
- Employers concerned about ability to expand
- Increasingly visible homelessness
- Lack of investment from national players
- Barriers to production
- Debates over best ways to measure need

WHAT DO WE HEAR IN NORTH DAKOTA?

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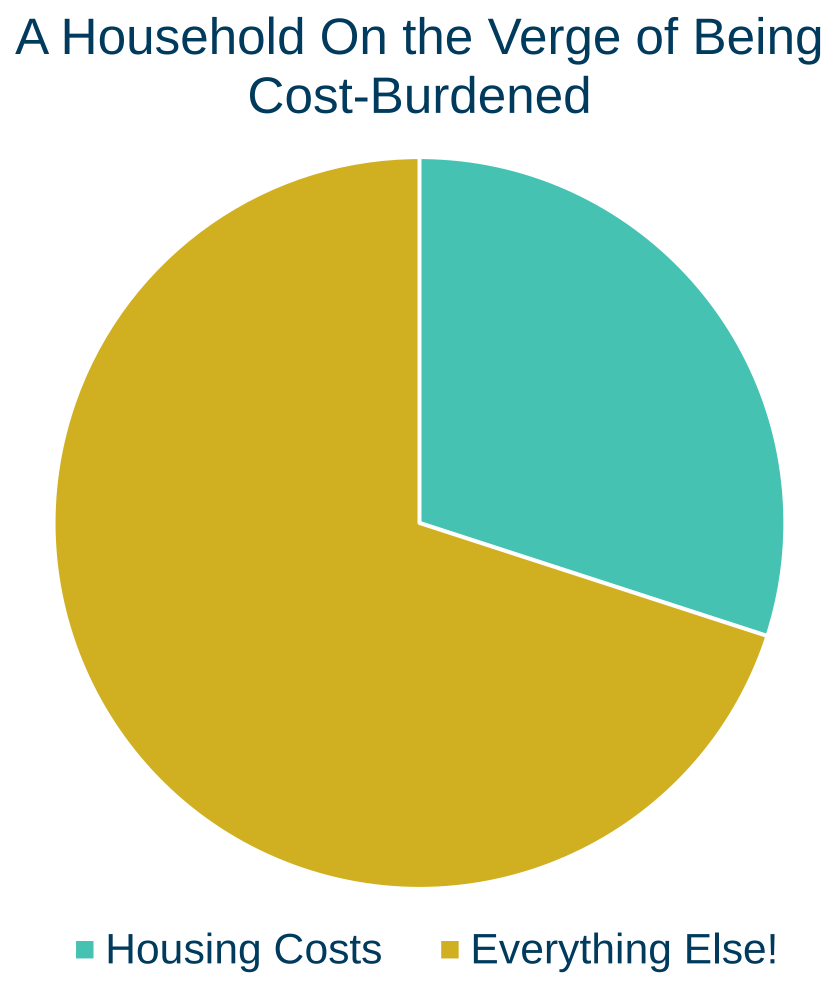
- **Barriers to production**
- **Debates over best ways to measure need**

HOUSING ECONOMICS: AN “AFFORDABILITY” LEXICON



When we refer to “housing affordability” during this presentation, we are considering **the cost of housing** and **household incomes**.

Data tell us that housing is the largest expense for most households. Renters or homeowners are considered “cost-burdened” when this part of their budget exceeds 30% of their overall income. Economists and other housing-watchers frequently use this metric to gauge whether a home is affordable to a particular households.

HOUSING ECONOMICS: AN “AFFORDABILITY” LEXICON

It’s important to note that this definition includes both the **price** and **costs of housing** and the **income of households**. When discussing affordability, it’s important to remember both.

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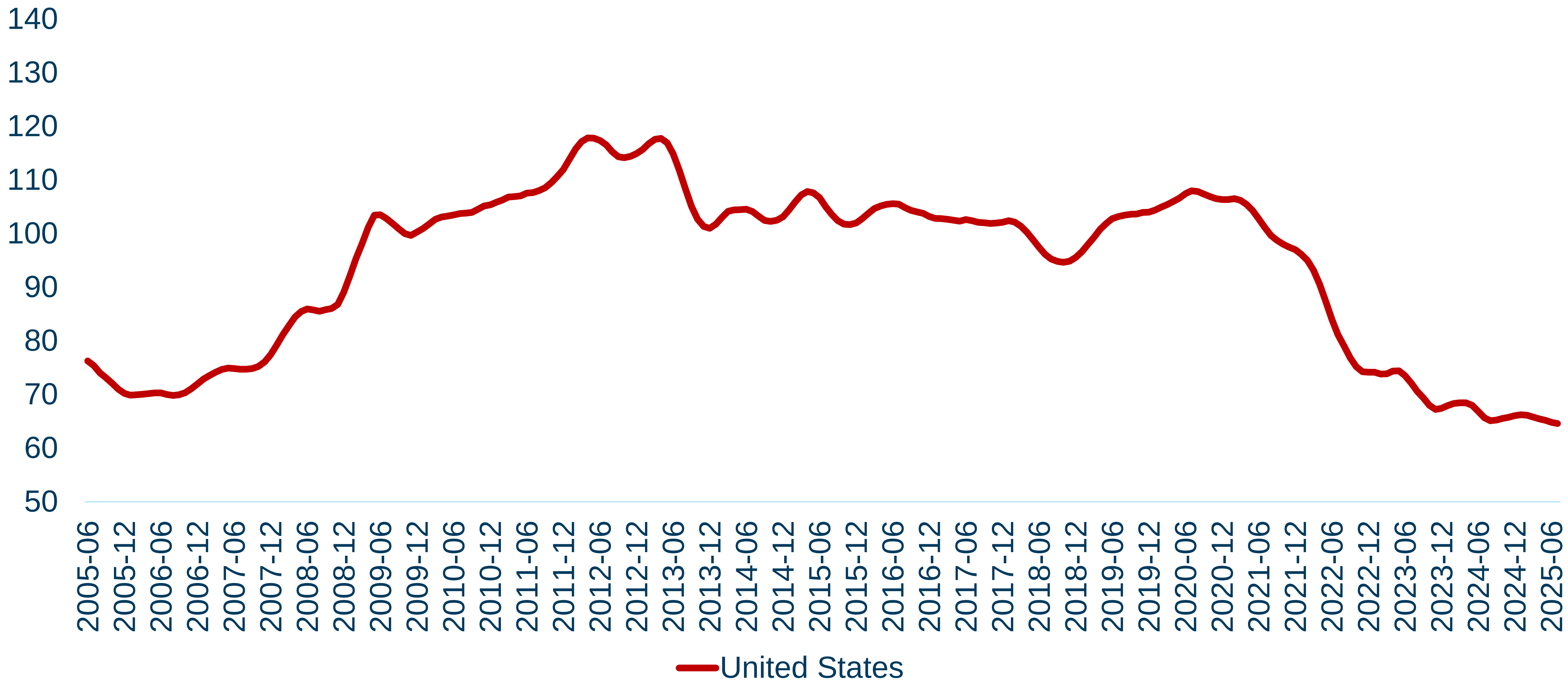
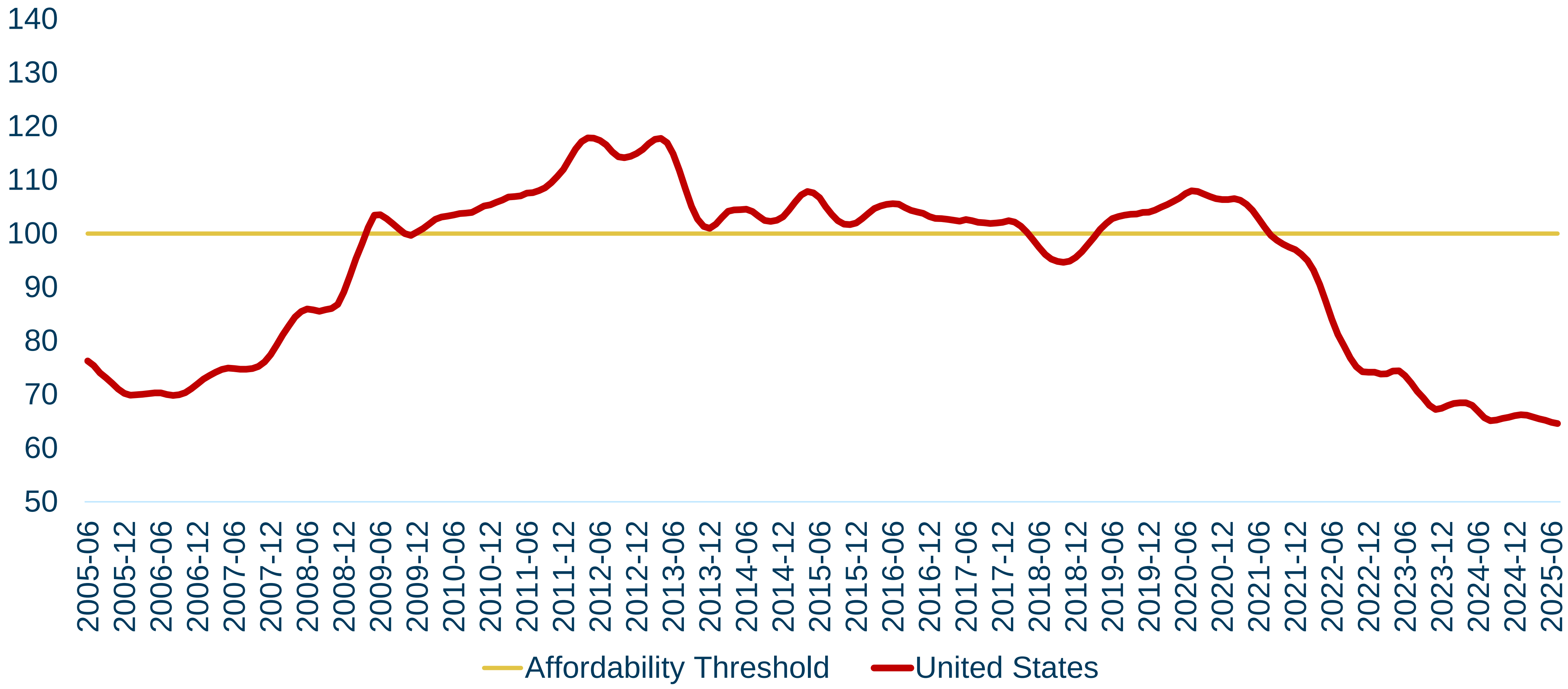
COMPARING HOME VALUES AND HOUSEHOLD BUDGETS



Source: Federal Reserve Bank of Atlanta, Home Ownership Affordability Monitor

COMPARING HOME VALUES AND HOUSEHOLD BUDGETS



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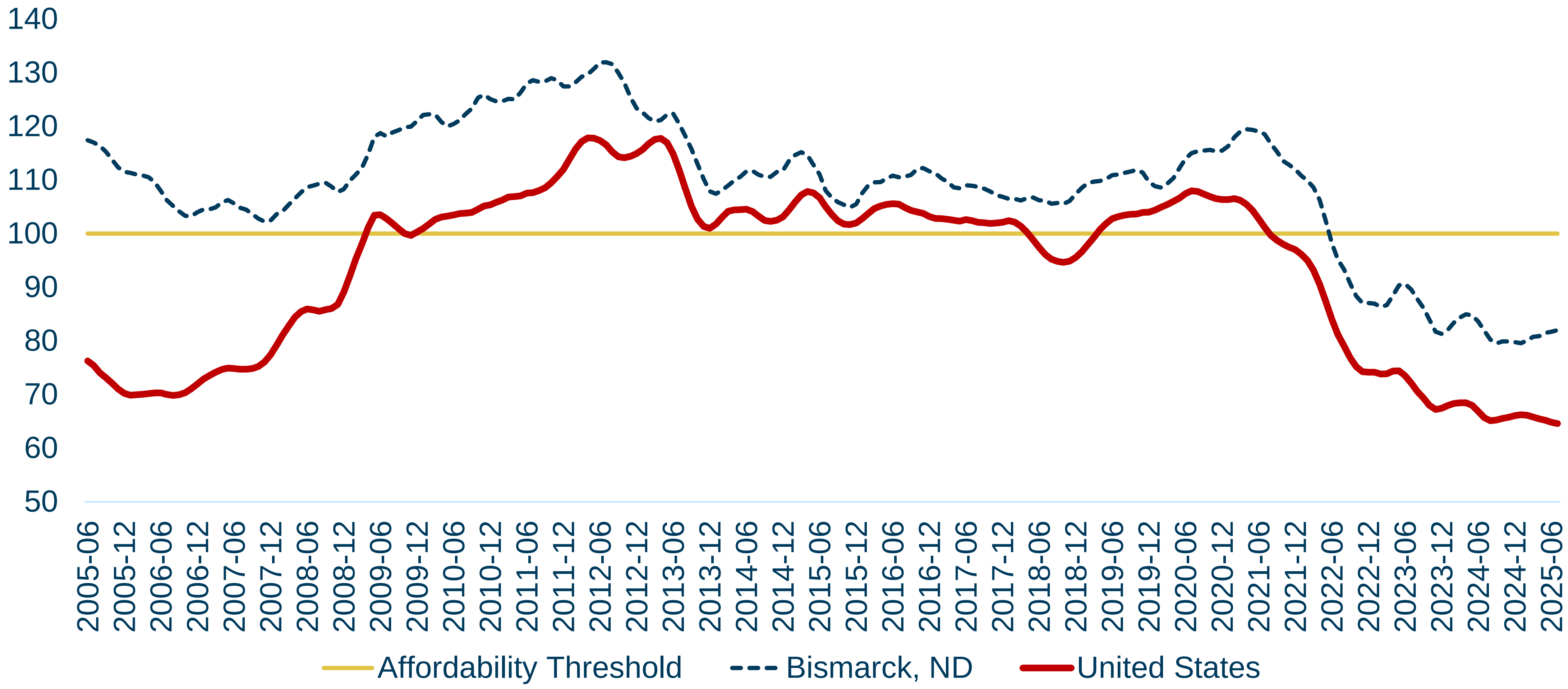
COMPARING HOME VALUES AND HOUSEHOLD BUDGETS



Source: Federal Reserve Bank of Atlanta, Home Ownership Affordability Monitor

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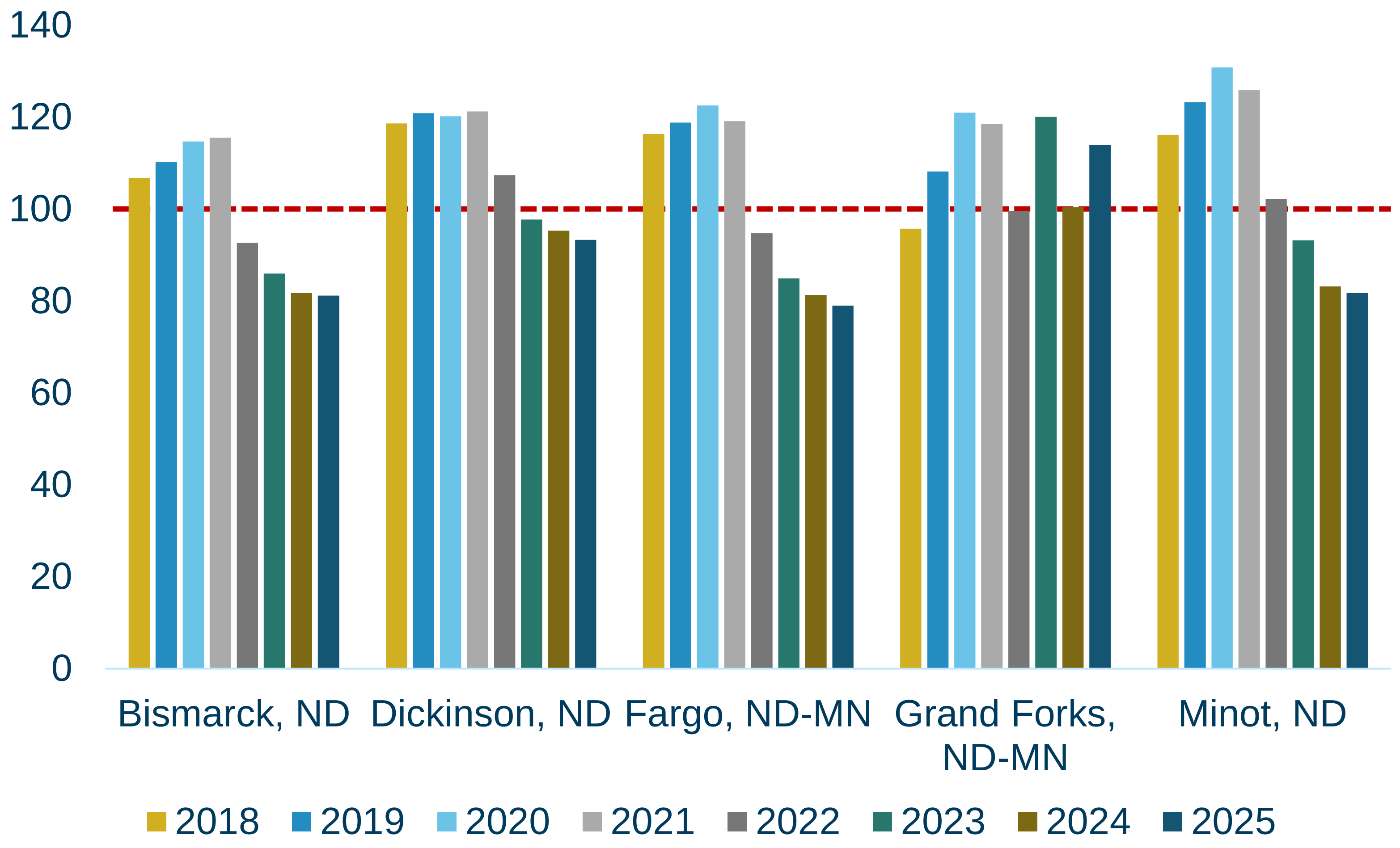
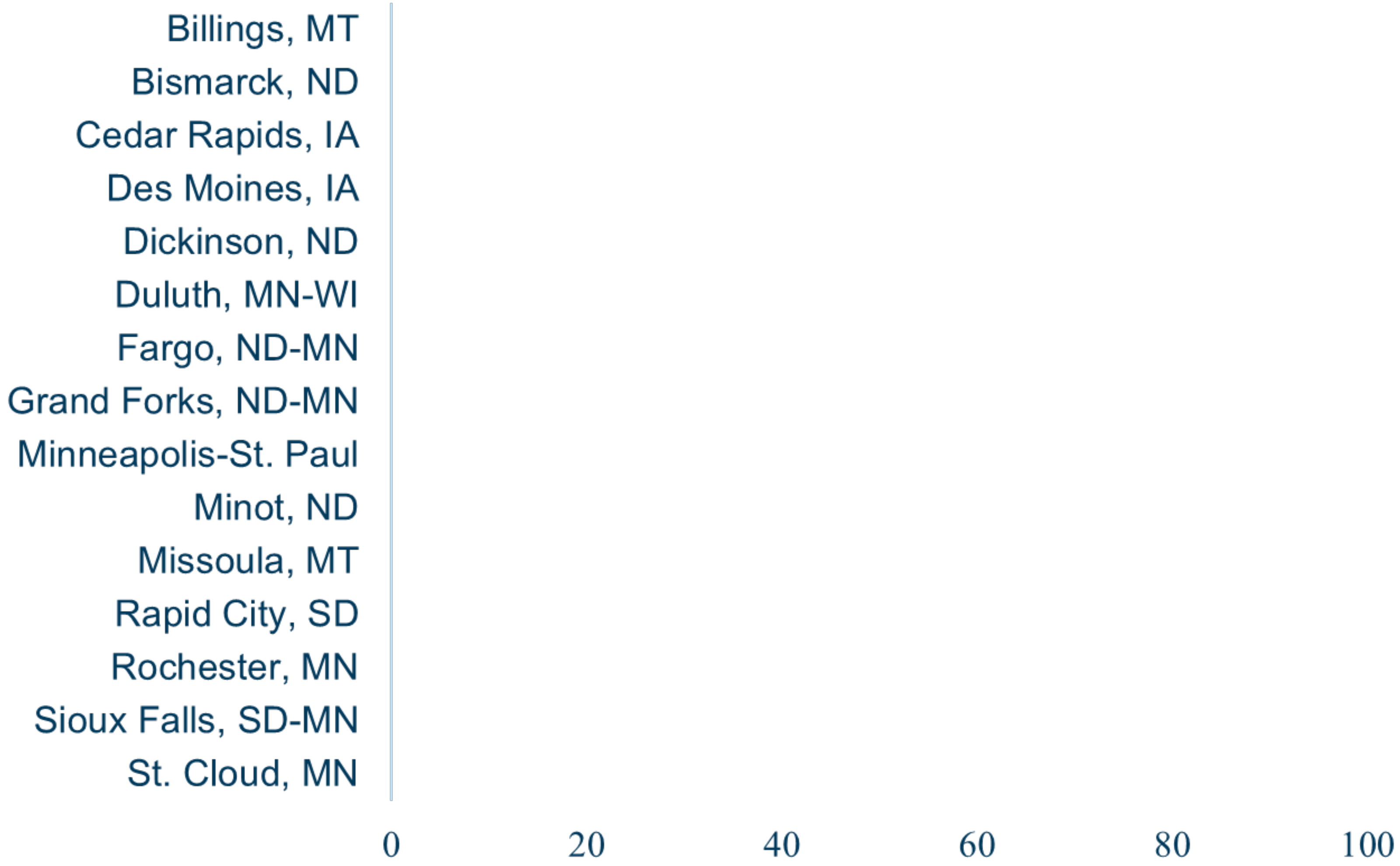
STATEWIDE STORY REFLECTED IN BIGGER CITIES



Higher numbers indicate **more affordability**. A score of 100 or more means that a household can afford the median home for sale in a CBSA if they earn that CBSA's median income.

Source: These are yearly averages of the CBSA's scores in the Atlanta Fed's Home Ownership Affordability Monitor.

COMPARING ND POPULATION CENTERS (2025)



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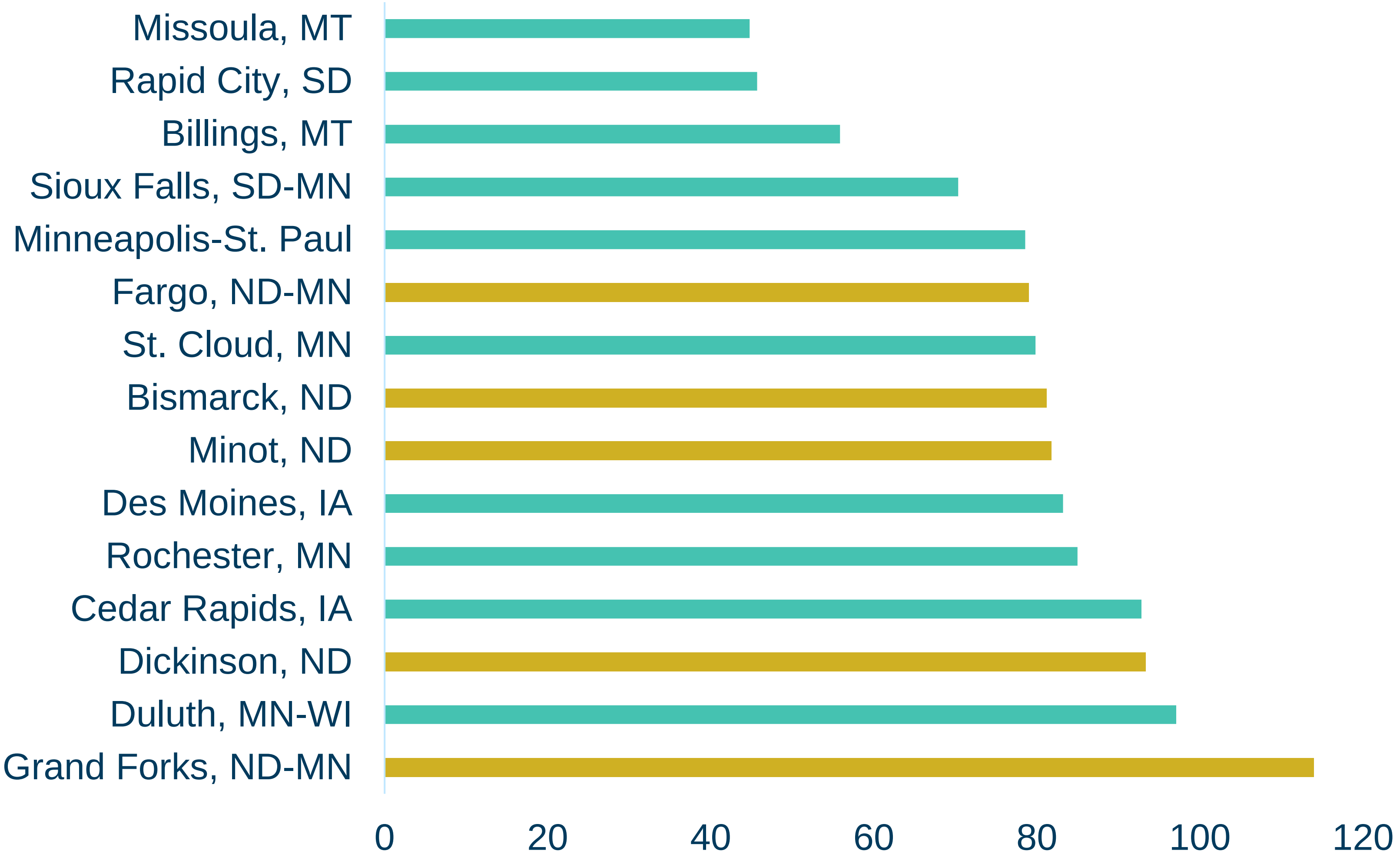

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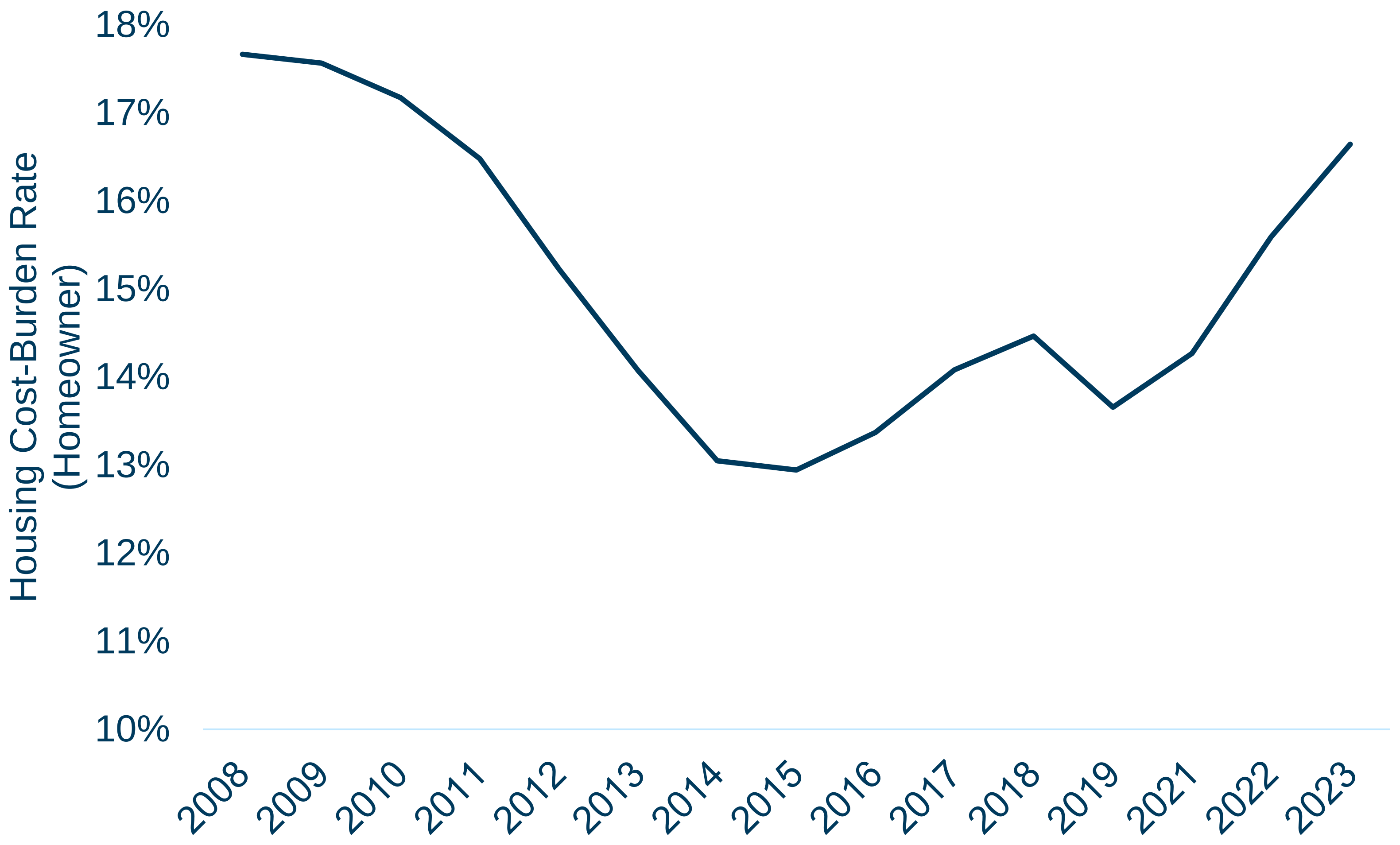
COST-BURDEN FOR HOMEOWNERS INCREASED OVER TIME



After declining during the Great Recession period, the cost-burdened rate for homeowners began to climb in 2018.

Source: These are three-year rolling averages from the Census's American Community Survey.

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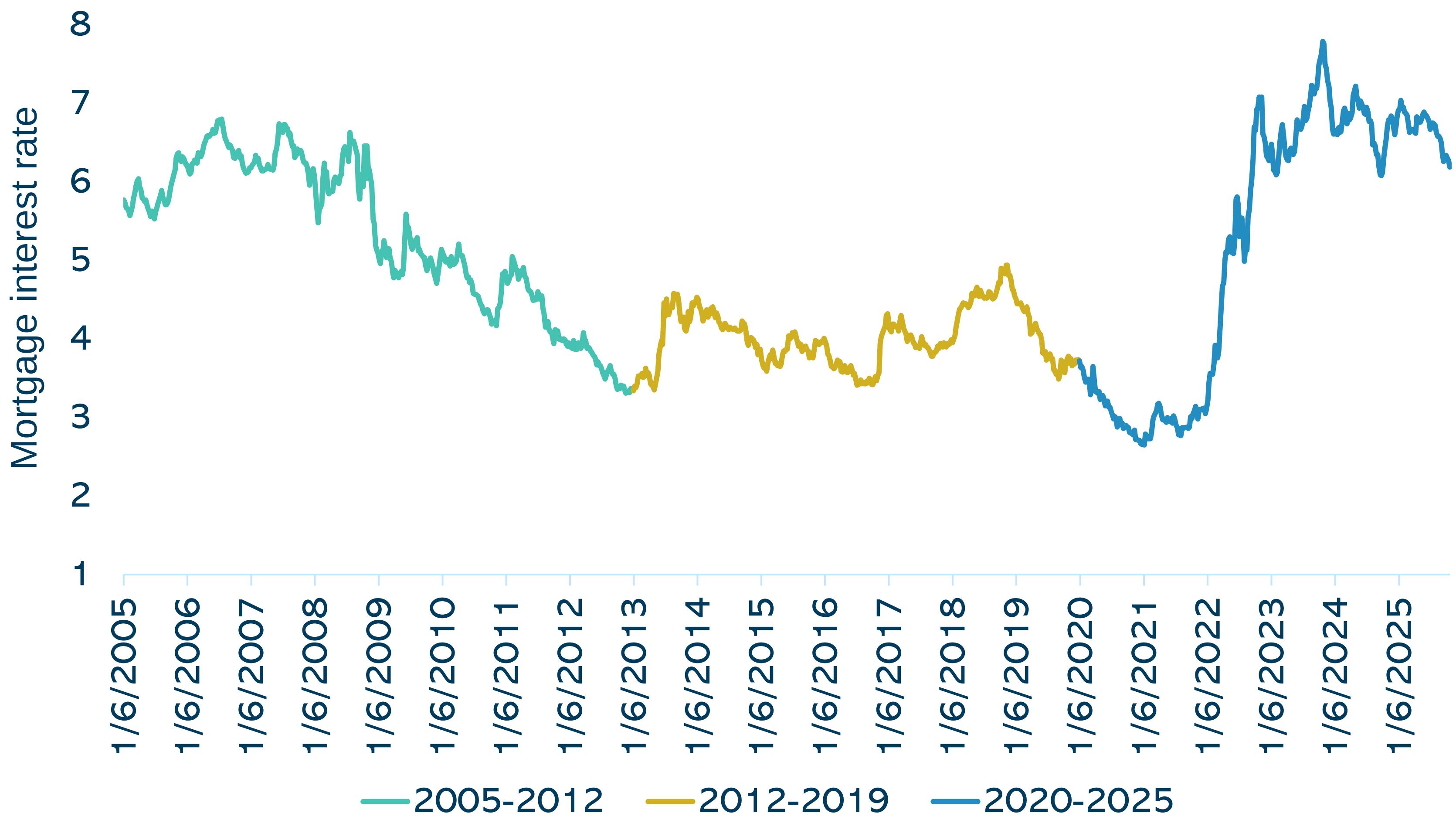
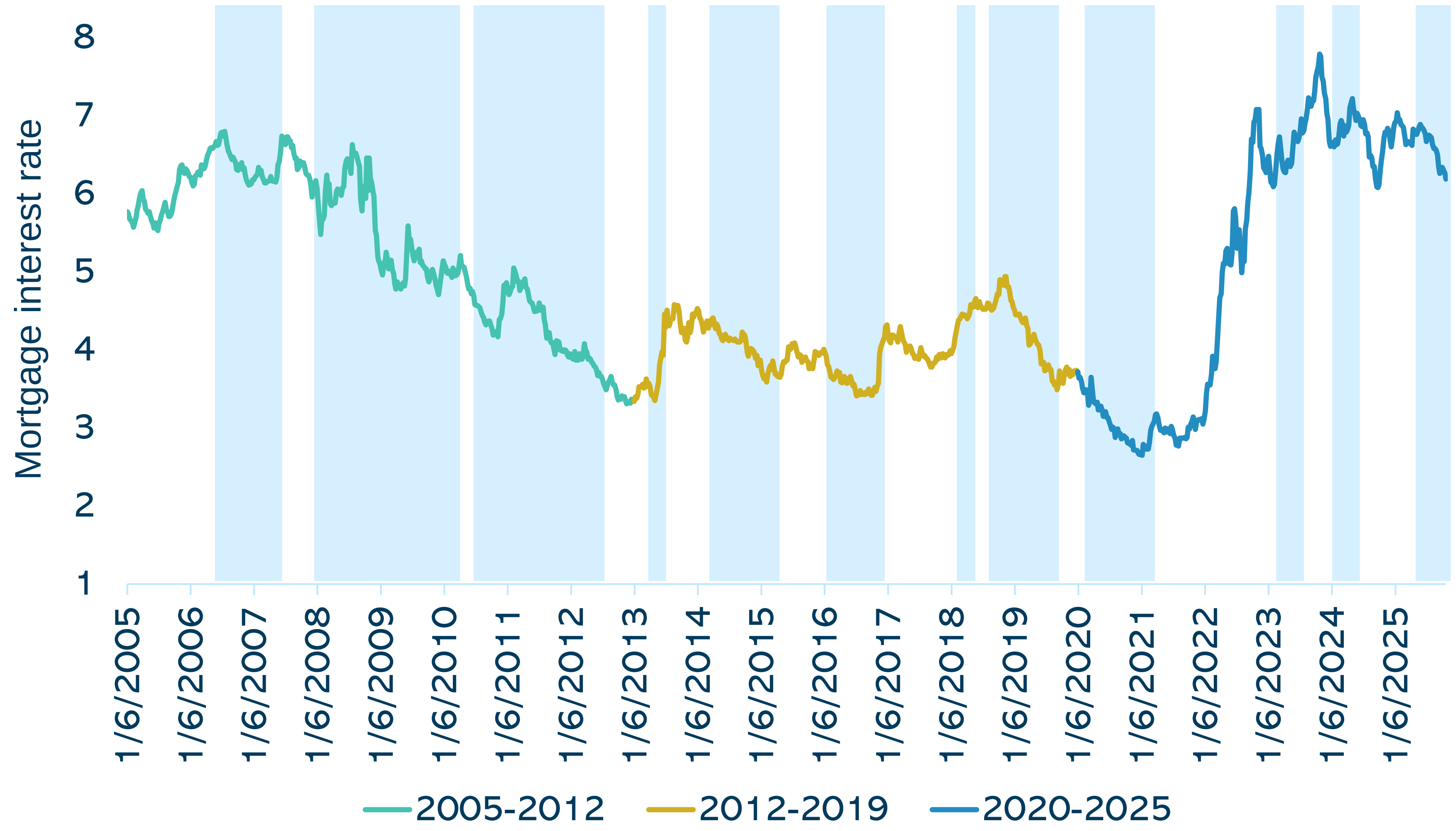
MORTGAGE RATES & AFFORDABILITY



When mortgage rates decline, affordability generally increases.

Source: The affordability measures come from three-month averages of Bismarck's scores in the Atlanta Fed's HOAM tool. Mortgage rate data comes from the St. Louis Fed's FRED portal.

MORTGAGE RATES & AFFORDABILITY



During shaded periods of time, affordability was increasing for at least 3 months in a row.

When mortgage rates decline, affordability generally increases.

Source: The affordability measures come from three-month averages of Bismarck's scores in the Atlanta Fed's HOAM tool. Mortgage rate data comes from the St. Louis Fed's FRED portal.

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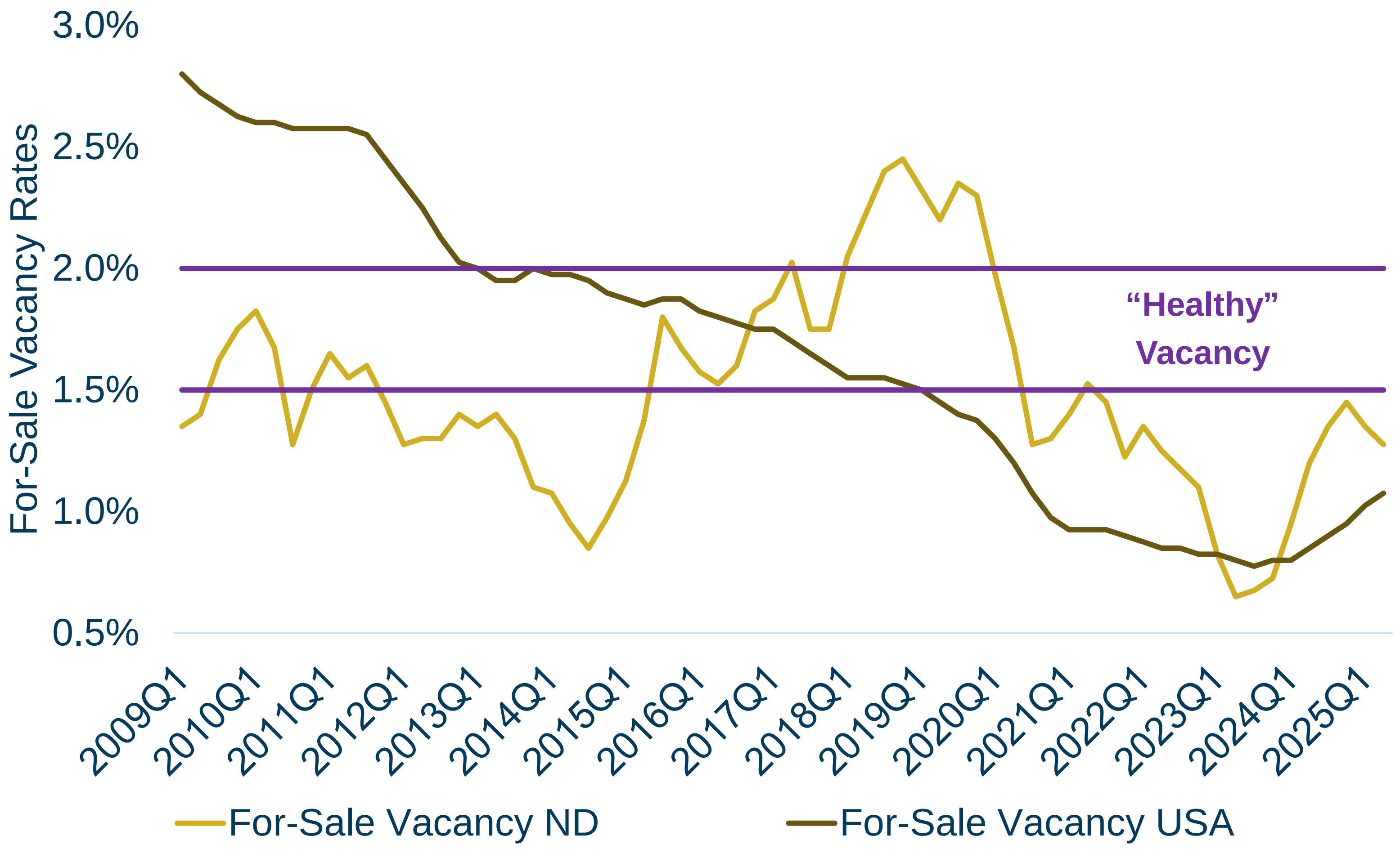
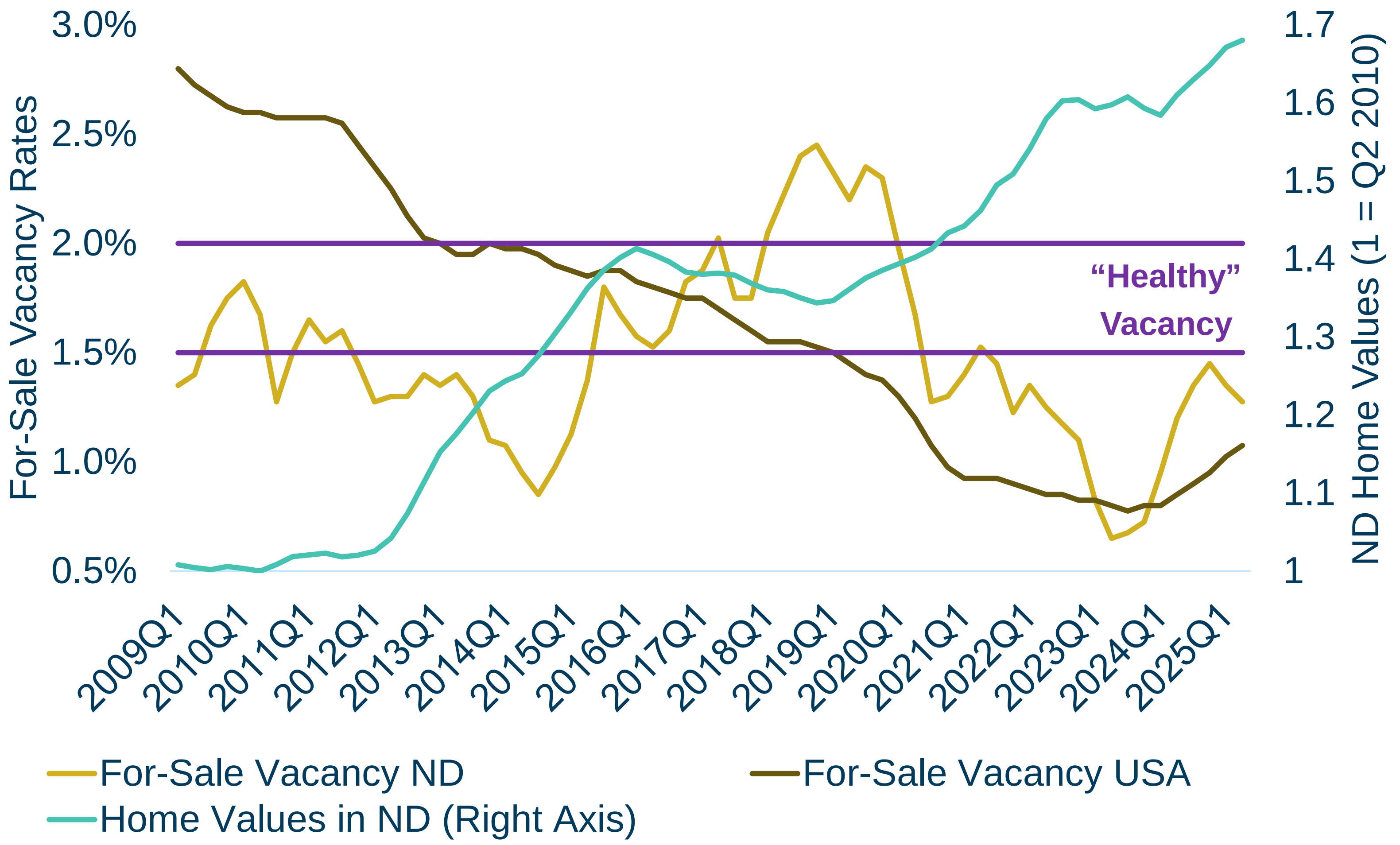
HOMEOWNER VACANCY RATES & AFFORDABILITY



When the housing supply is healthy, the balance between supply and demand moderates price growth without placing too much stress on buyers or sellers. Housing stakeholders typically tell us that a vacancy rate between 1.5 and 2.0 percent indicates a "healthy" housing supply.

Source: Vacancies are four-quarter rolling averages from the Census's Housing Vacancies product. Home values are quarterly averages from Zillow's Home Value Index.

HOMEOWNER VACANCY RATES & AFFORDABILITY



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OTHER COSTS & AFFORDABILITY

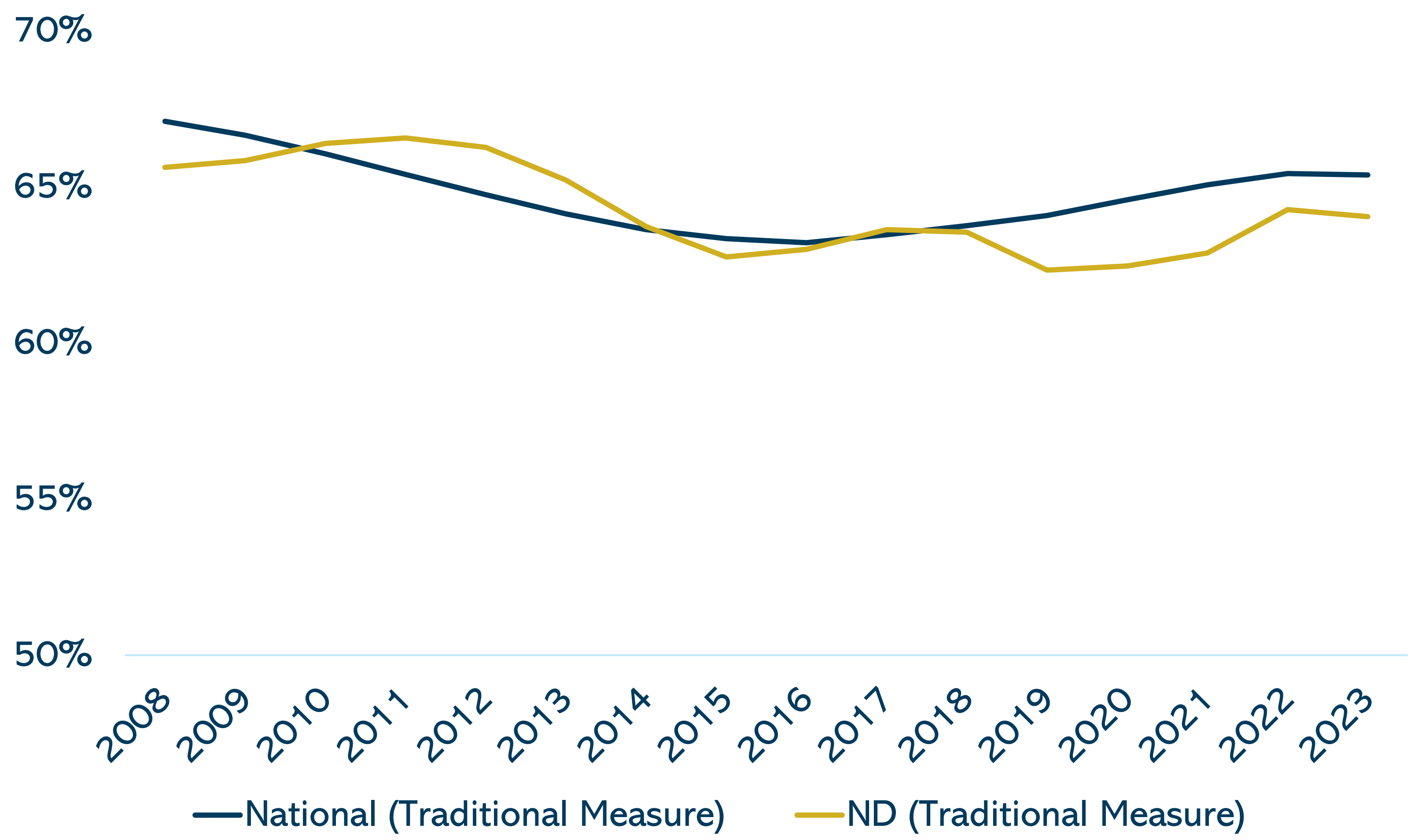
TL;DR:

58 percent of homeowners have a mortgage. After adjusting for inflation, these mortgagors overall spent $14 less every month on mortgages in 2023 than in 2021.

Homeowners overall spent $56 per month more on non-mortgage costs.

Source: Minneapolis Fed staff analysis of American Housing Survey data (national).

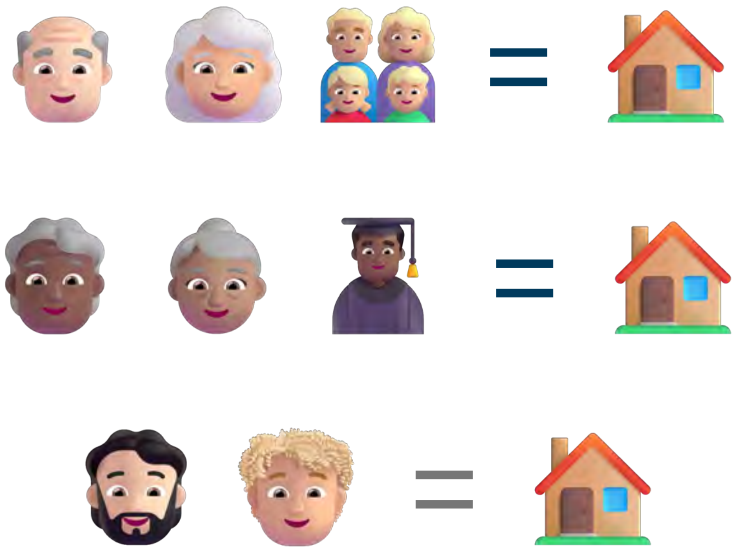
HOMEOWNERSHIP TRENDS



The household homeownership rate, the most-cited statistic measuring homeownership, actually measures **owner-occupancy rates.** In other words, it measures the share of occupied homes that are occupied by one of the home's owners.

Source: Minneapolis Fed staff analysis of American Community Survey data. Rates are presented as three-year rolling averages.

HOMEOWNERSHIP TRENDS

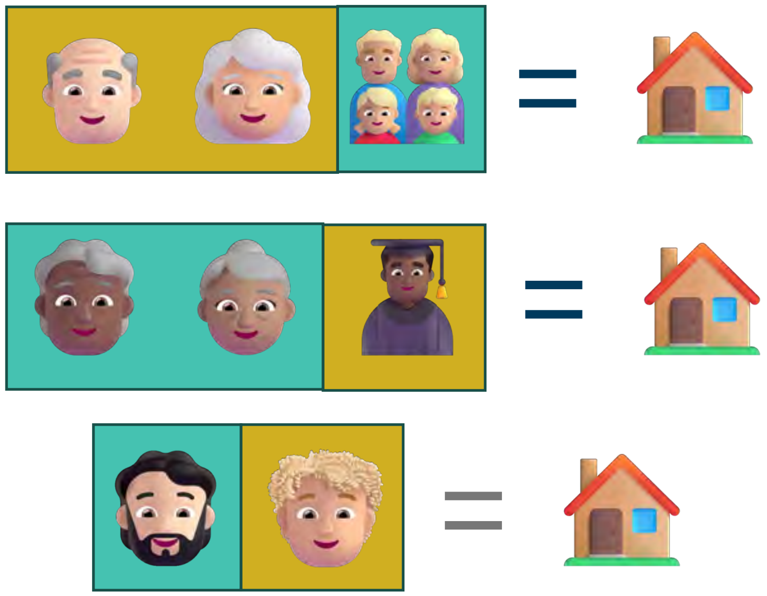


Traditional Measure: 100% homeownership rate!

This traditional measure can miss important changes in how households are structured. For example, the measure would not necessarily capture changes in **the share of adults that own a home** when:

- Multi-generational households become more (or less) common
- More (or fewer) adult children move in with their parents
- More (or fewer) adults live with a roommate that owns the home

HOMEOWNERSHIP TRENDS



Traditional Measure: 100% homeownership rate!

Alternative: 5 homeowners out of 9 adults. (56% homeownership rate)

This traditional measure can miss important changes in how households are structured. For example, the measure would not necessarily capture changes in **the share of adults that own a home** when:

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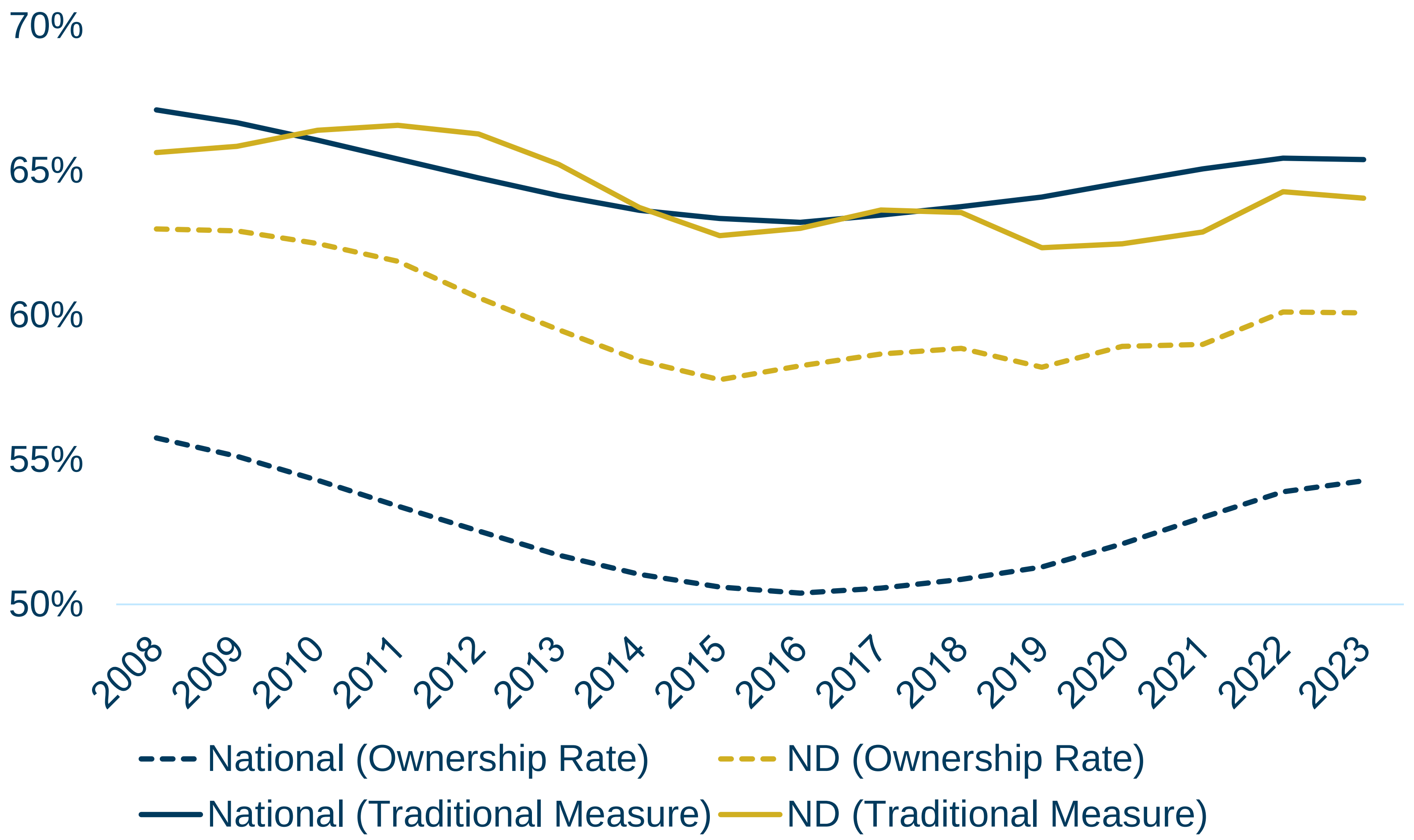
HOMEOWNERSHIP TRENDS

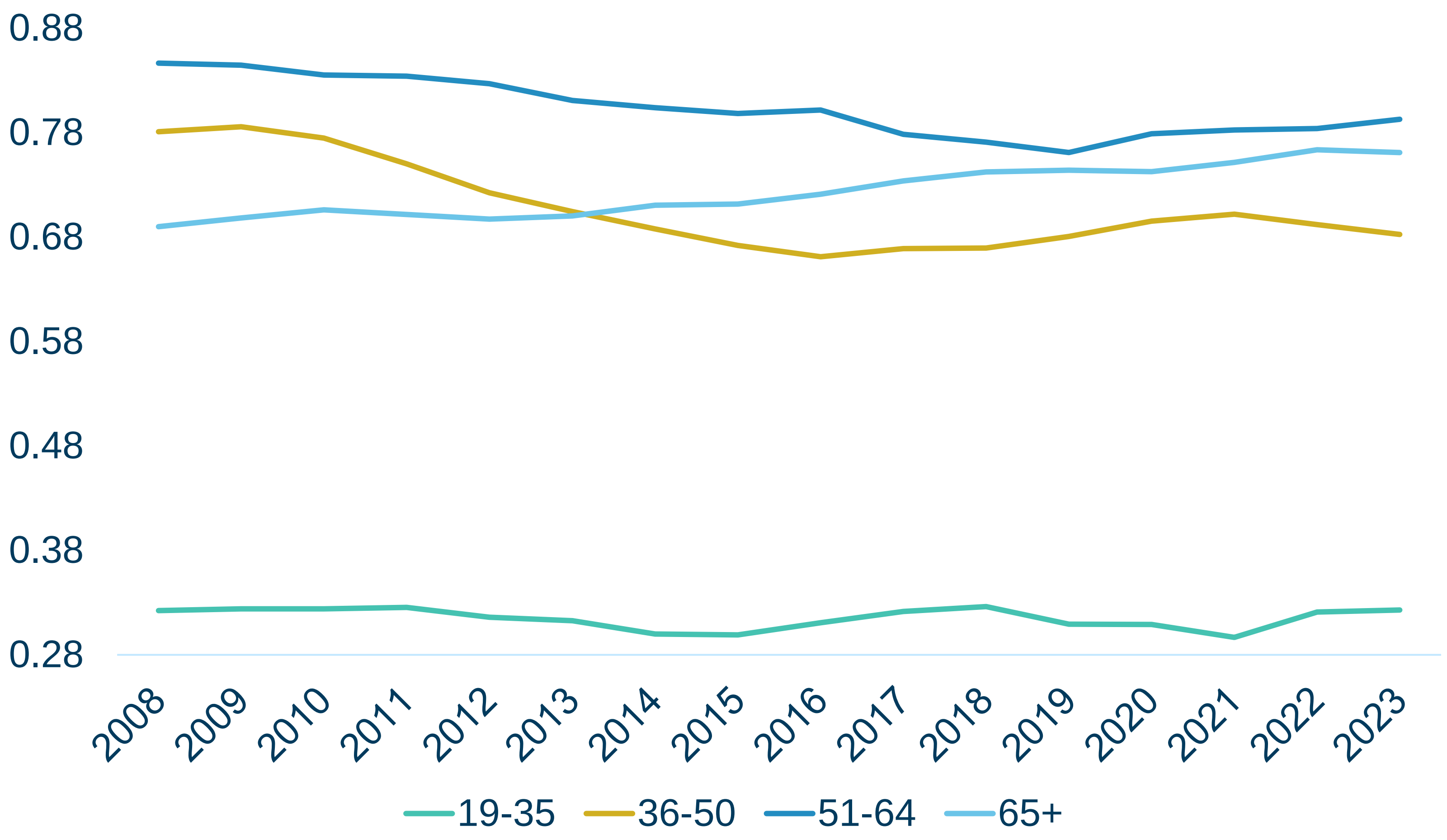


Using the ownership rate among adults, the shape of homeownership trends look slightly different. Nationally and in ND, about **2% fewer adults** own their home today compared to 2006.

In this alternative approach, North Dakota ranks 13th in homeownership among states (as opposed to 41st using the traditional measure).

Source: Minneapolis Fed staff analysis of American Community Survey data. Rates are presented as three-year rolling averages.

HOMEOWNERSHIP BY AGE: NORTH DAKOTA



The share of adults who own their homes has changed differently across age groups in North Dakota. Compared to 2008…

About 7% more of the oldest North Dakotans own their homes.

The rate of ownership for the youngest adults **dipped** to around 29% but **has returned** to about 32%**.**

About **10% fewer** 36-50-year-olds and **6% fewer** 51-64-year-olds who own their homes.

Source: Minneapolis Fed staff analysis of American Community Survey data, presented here as 3-year rolling averages.

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SOME HOMEOWNERSHIP TAKEAWAYS

Homeownership affordability is down…

…and mortgage rates play the biggest part.

Other costs have increased, too, with a smaller impact.

Homeownership has been approaching its long-term peak…

…but growth may be slowing.

Homeownership trends vary by age group.

OVERVIEW OF TODAY'S REMARKS

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- **Rental Trends in ND**
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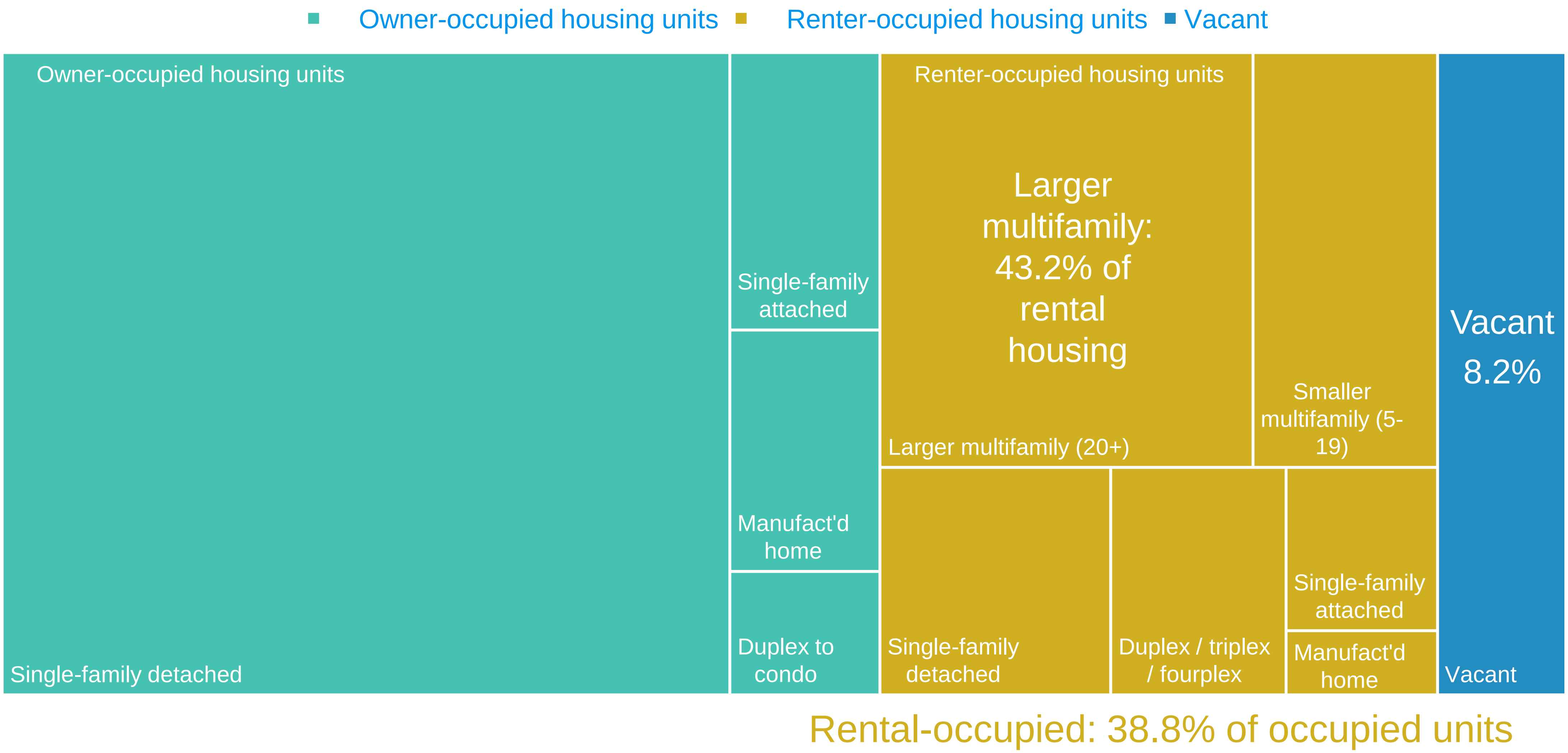
WHAT'S THE MIX OF HOUSING IN NORTH DAKOTA?

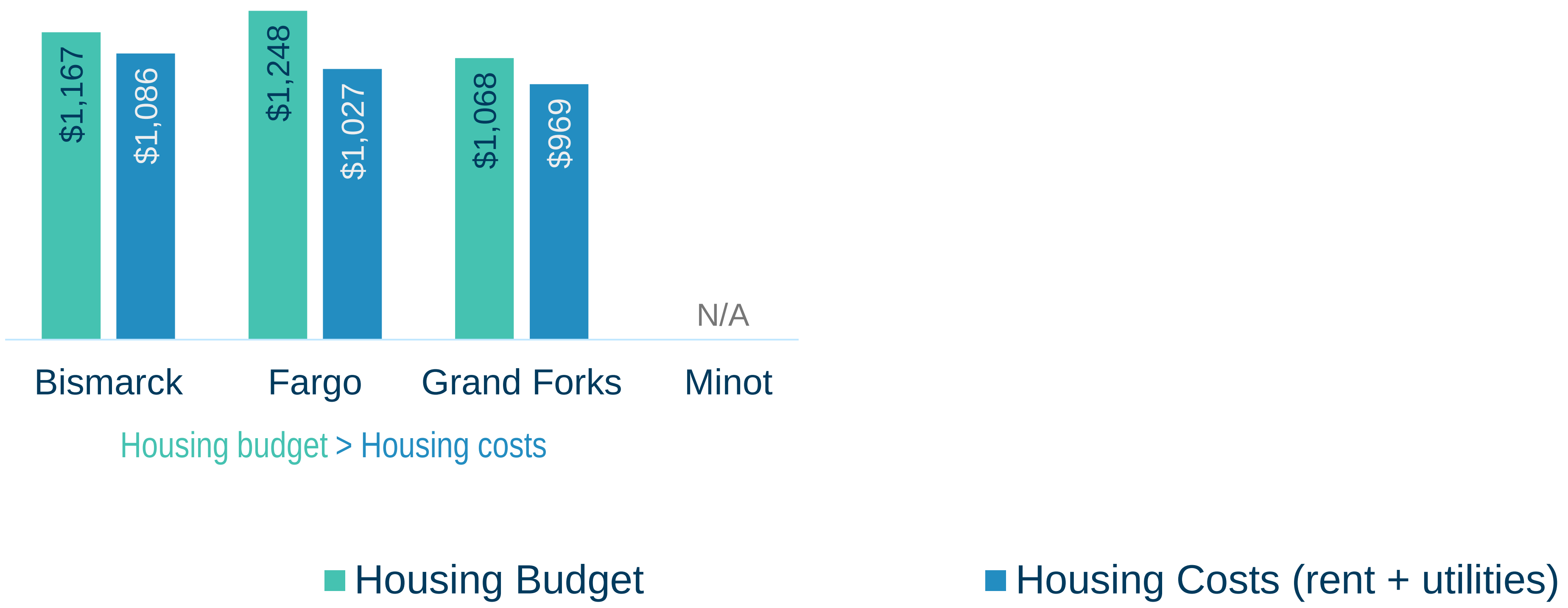


Source: U.S. Census Bureau, American Community Survey, 2024.

FEDERAL RESERVE BANK OF MINNEAPOLIS

CAN NEW ELEMENTARY TEACHERS AFFORD TYPICAL RENTS?

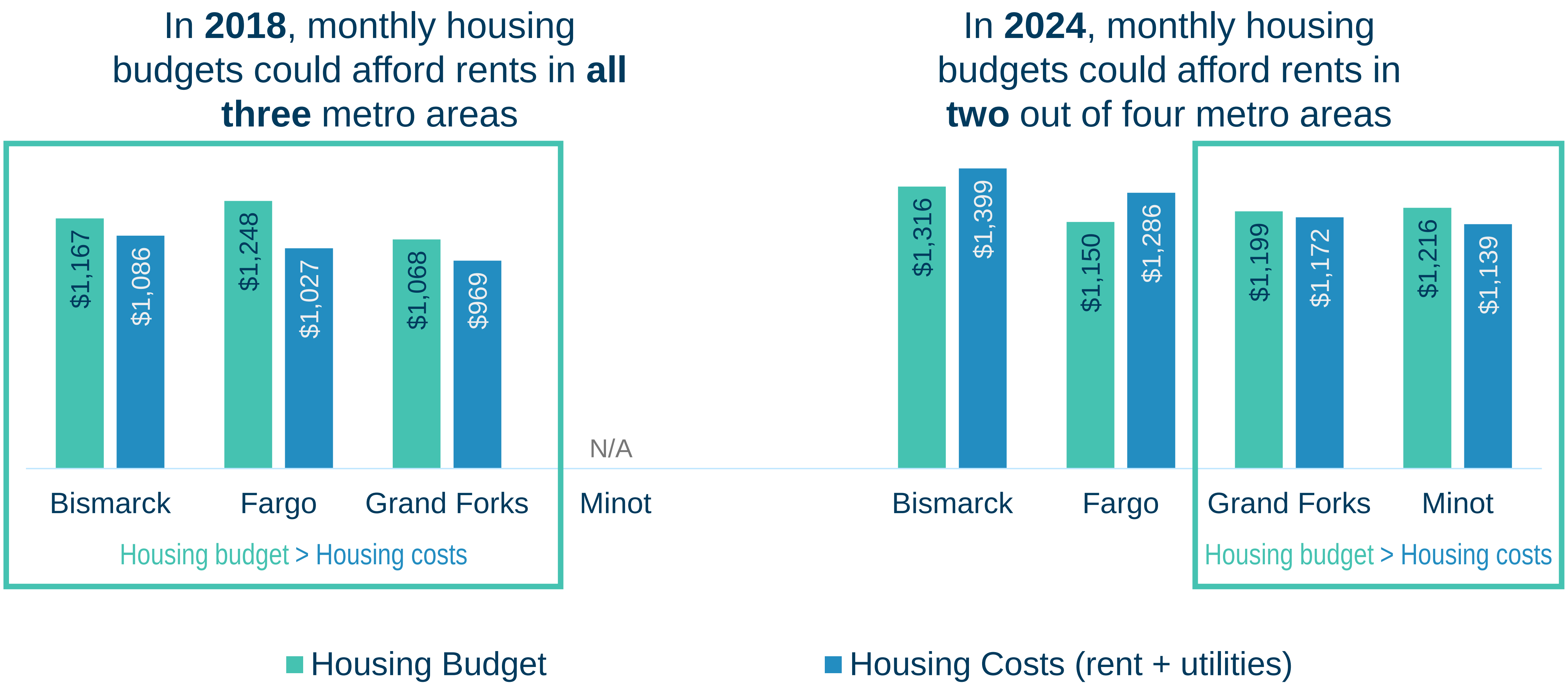
In **2018**, monthly housing budgets could afford rents in **all three** metro areas



Source: Zillow Observed Rent Index + $120 for monthly utility costs; housing budget set at 30 percent of 1/12th 25th percentile annual wages from Bureau of Labor Statistics, Occupational Employment and Wage Statistics. All data for May (2018 and 2024).

FEDERAL RESERVE BANK of MINNEAPOLIS

CAN NEW ELEMENTARY TEACHERS AFFORD TYPICAL RENTS?



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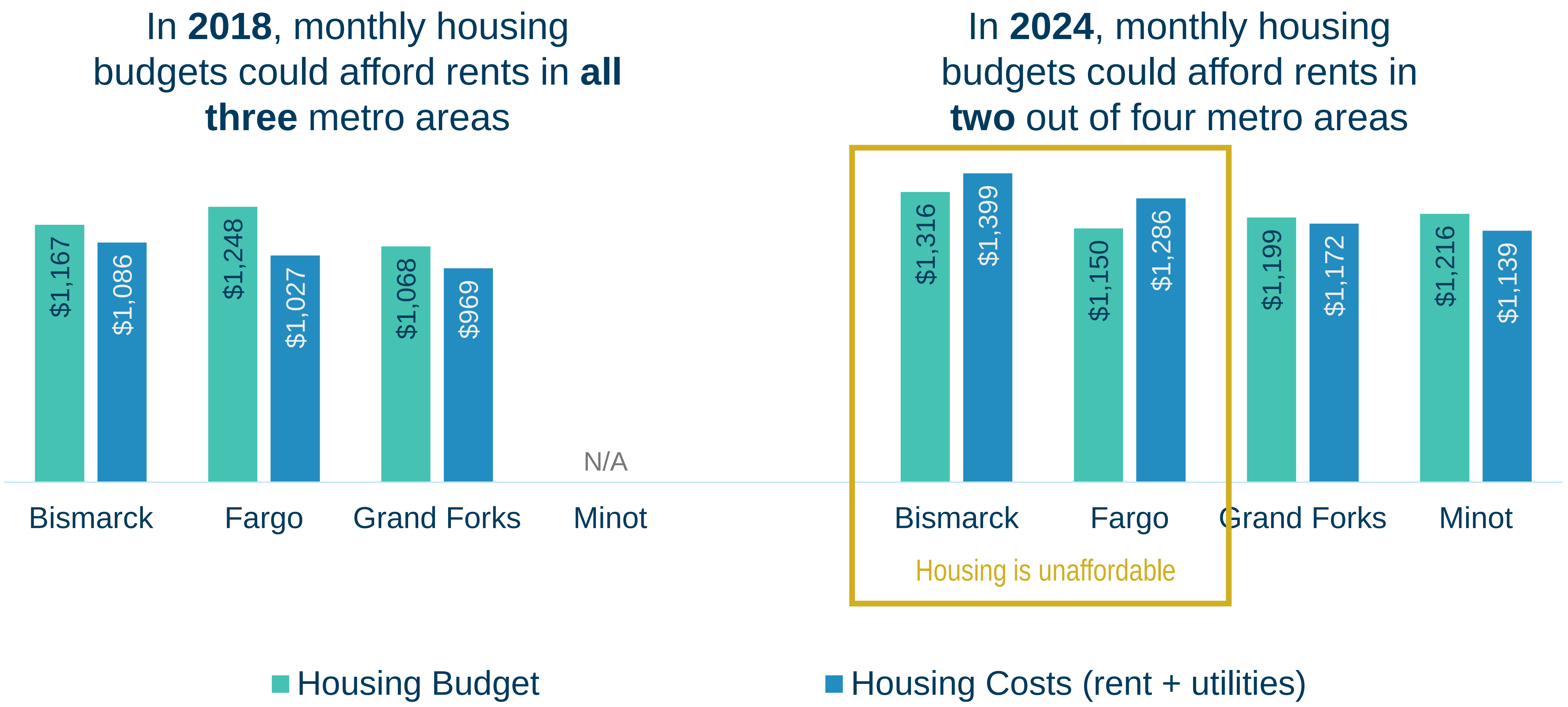

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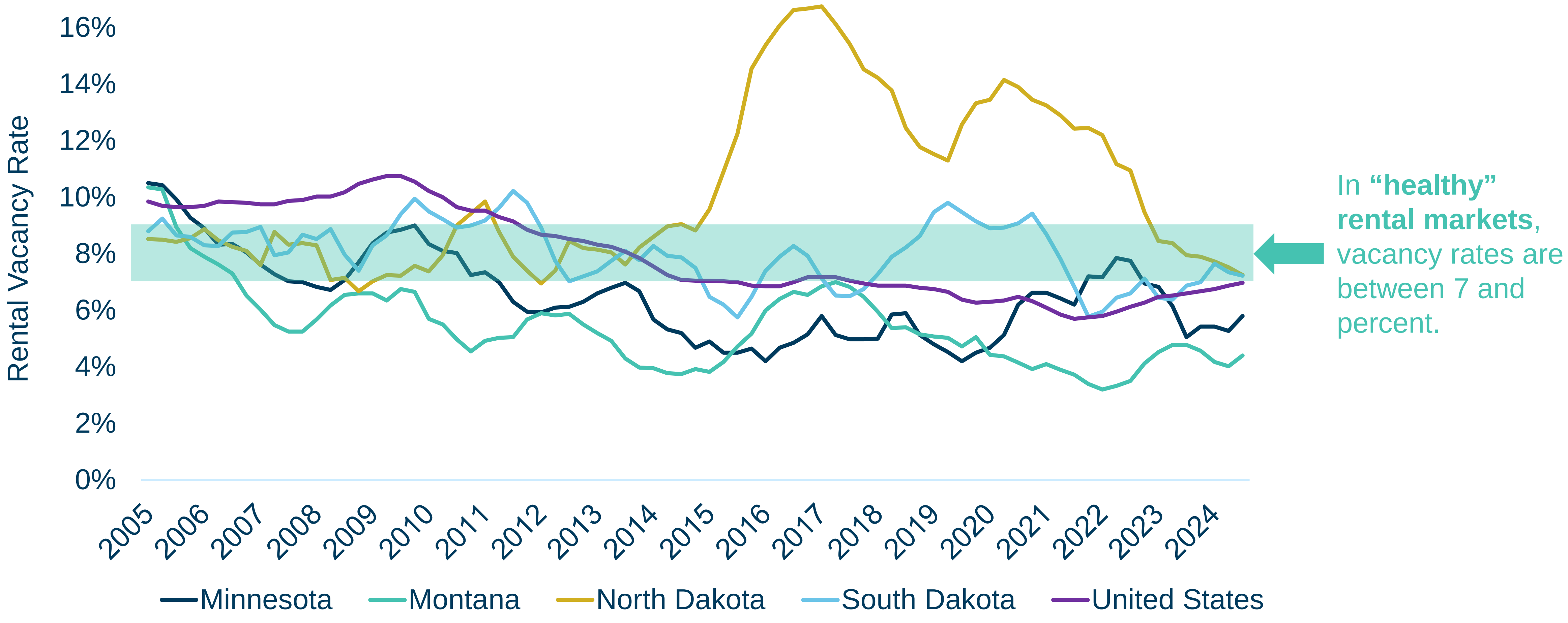
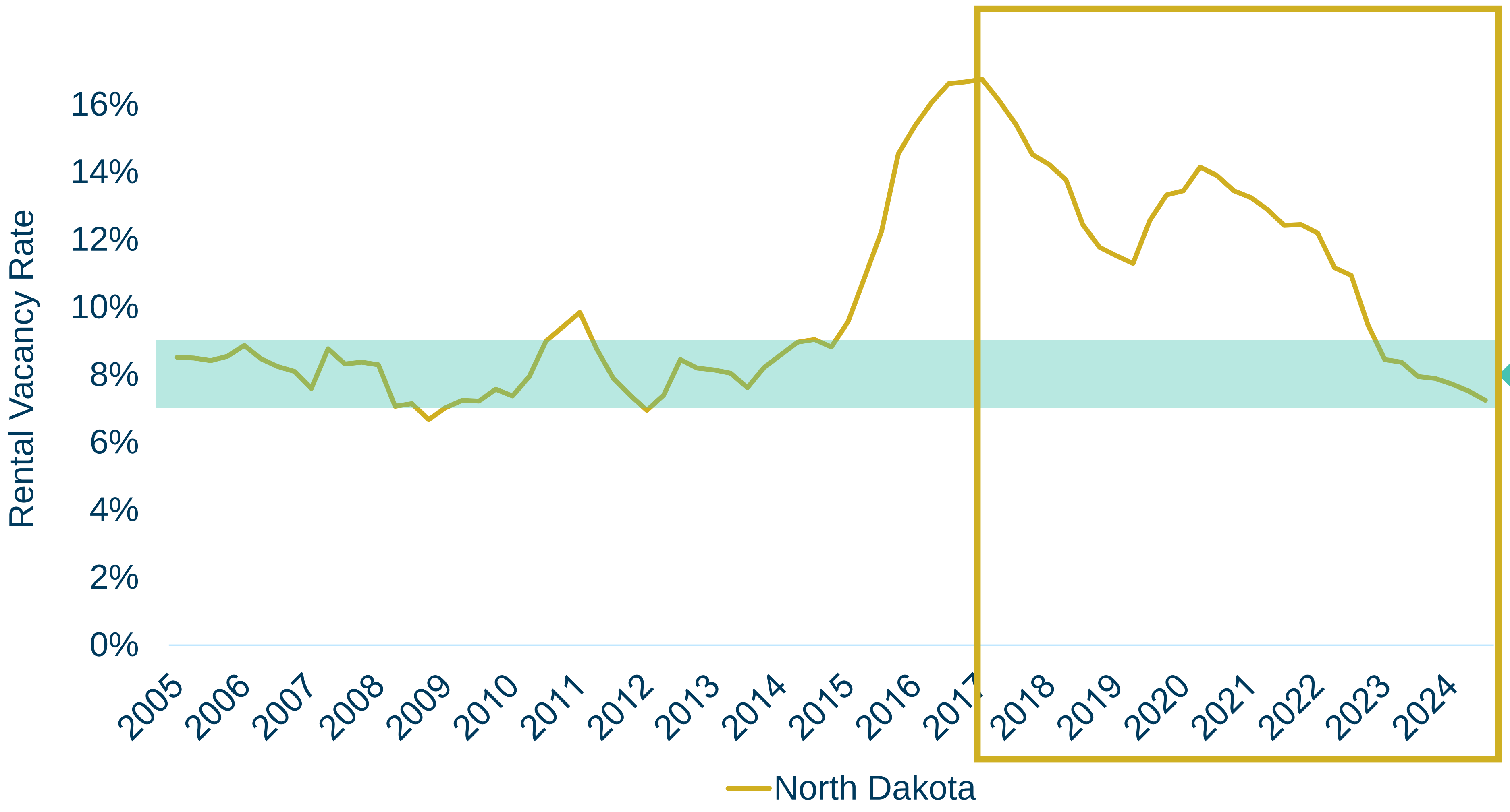
FEDERAL RESERVE BANK OF MINNEAPOLIS

OVERALL RENTAL VACANCY RATES DECLINING



Source: These are four-quarter rolling averages from the Census’s Housing Vacancies product.

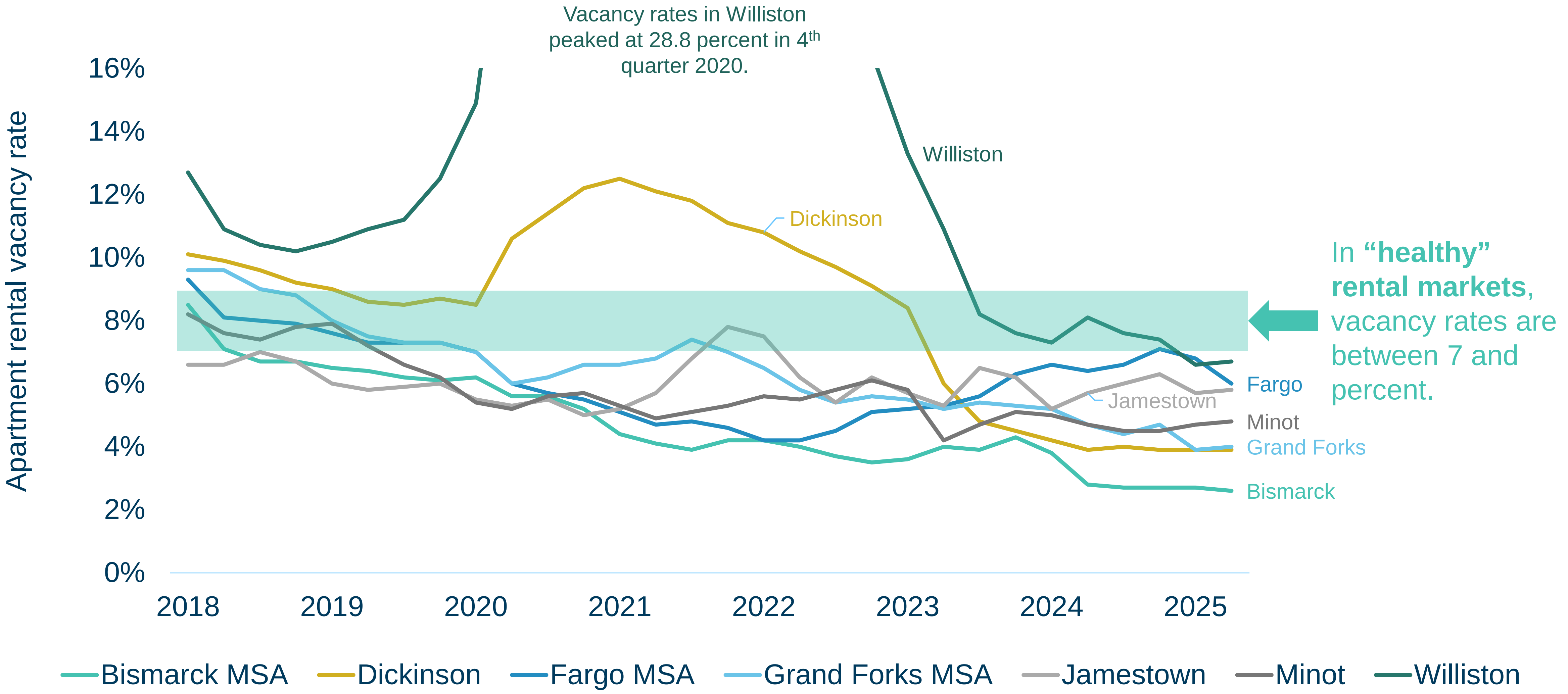
OVERALL RENTAL VACANCY RATES DECLINING



In **"healthy" rental markets**, vacancy rates are between 7 and percent.

Source: These are four-quarter rolling averages from the Census's Housing Vacancies product.

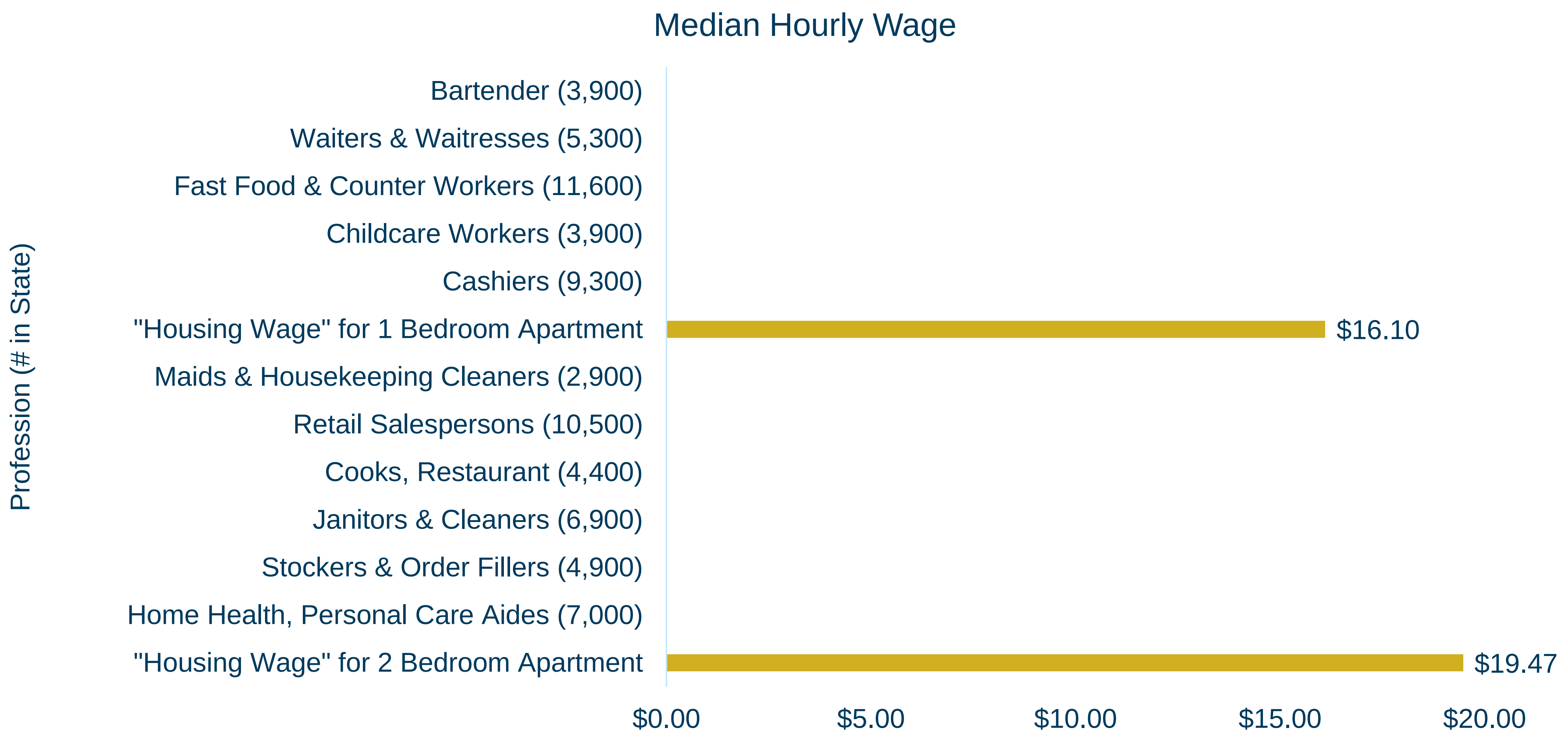
METRO APARTMENT RENTAL MARKETS TIGHTER



Source: These quarterly data are gathered and reported by CoStar.

FEDERAL RESERVE BANK of MINNEAPOLIS

AFFORDABILITY: HOW DO WAGES COMPARE TO RENTS?



Source: National Low Income Housing Coalition analysis of HUD and BLS data.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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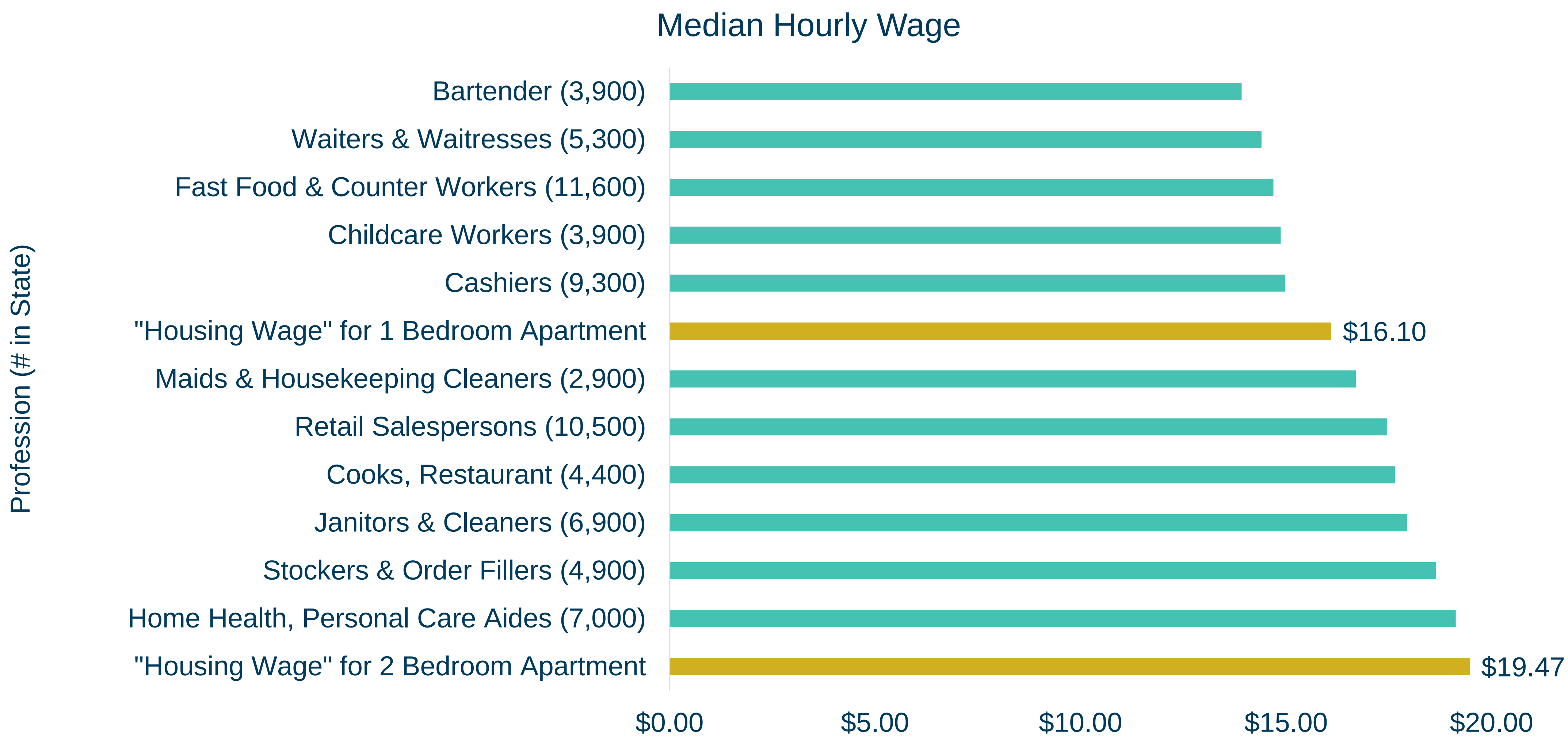
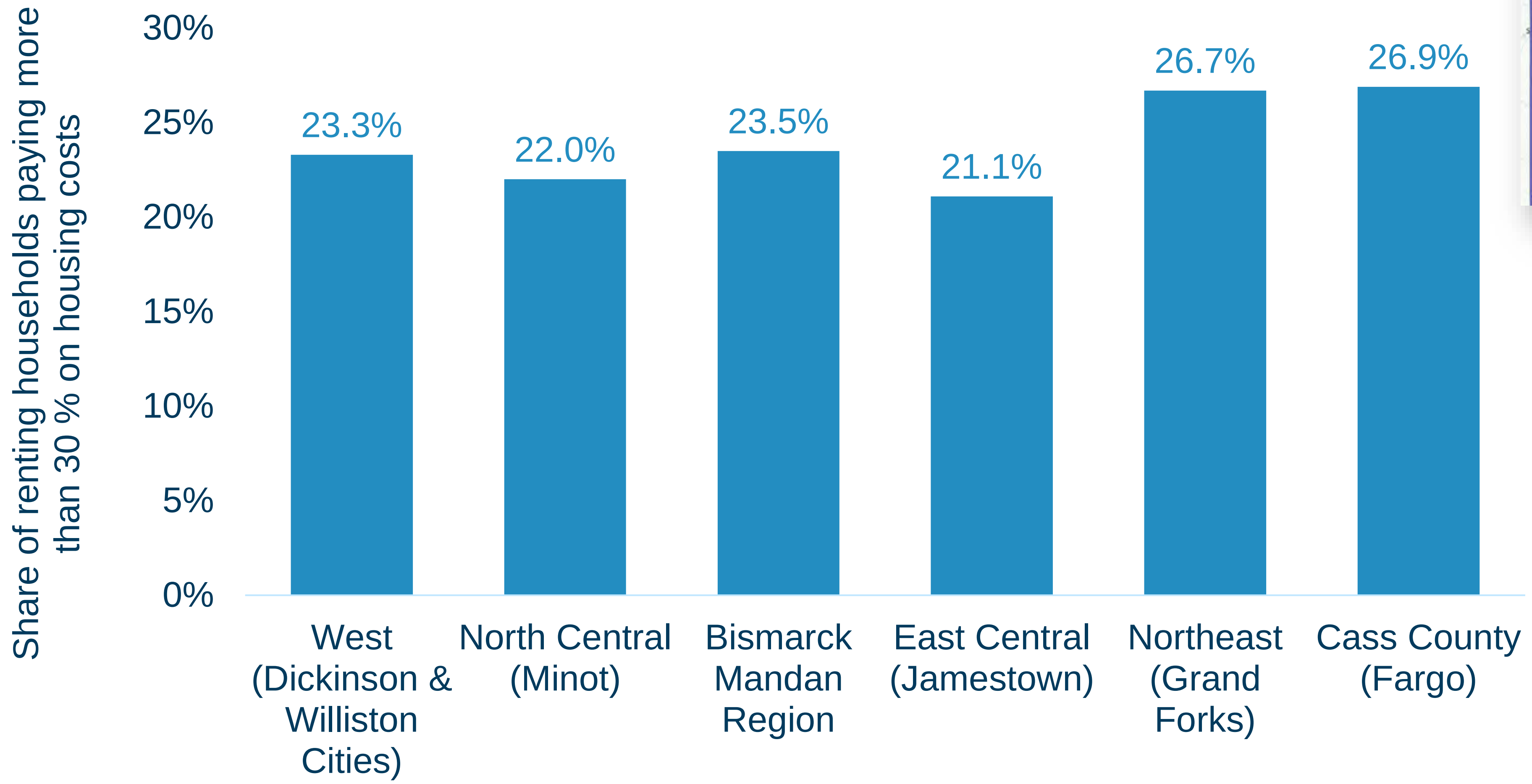


Source: National Low Income Housing Coalition analysis of HUD and BLS data.

FEDERAL RESERVE BANK OF MINNEAPOLIS

RENTERS PAYING MORE THAN 30% OF INCOME ON HOUSING



Source: Minneapolis Fed staff analysis of 2019-2023 American Community Survey microdata from IPUMS USA, University of Minnesota. Geographies are based on North Dakota's six Public Use Microdata Areas (PUMAs).

FEDERAL RESERVE BANK OF MINNEAPOLIS

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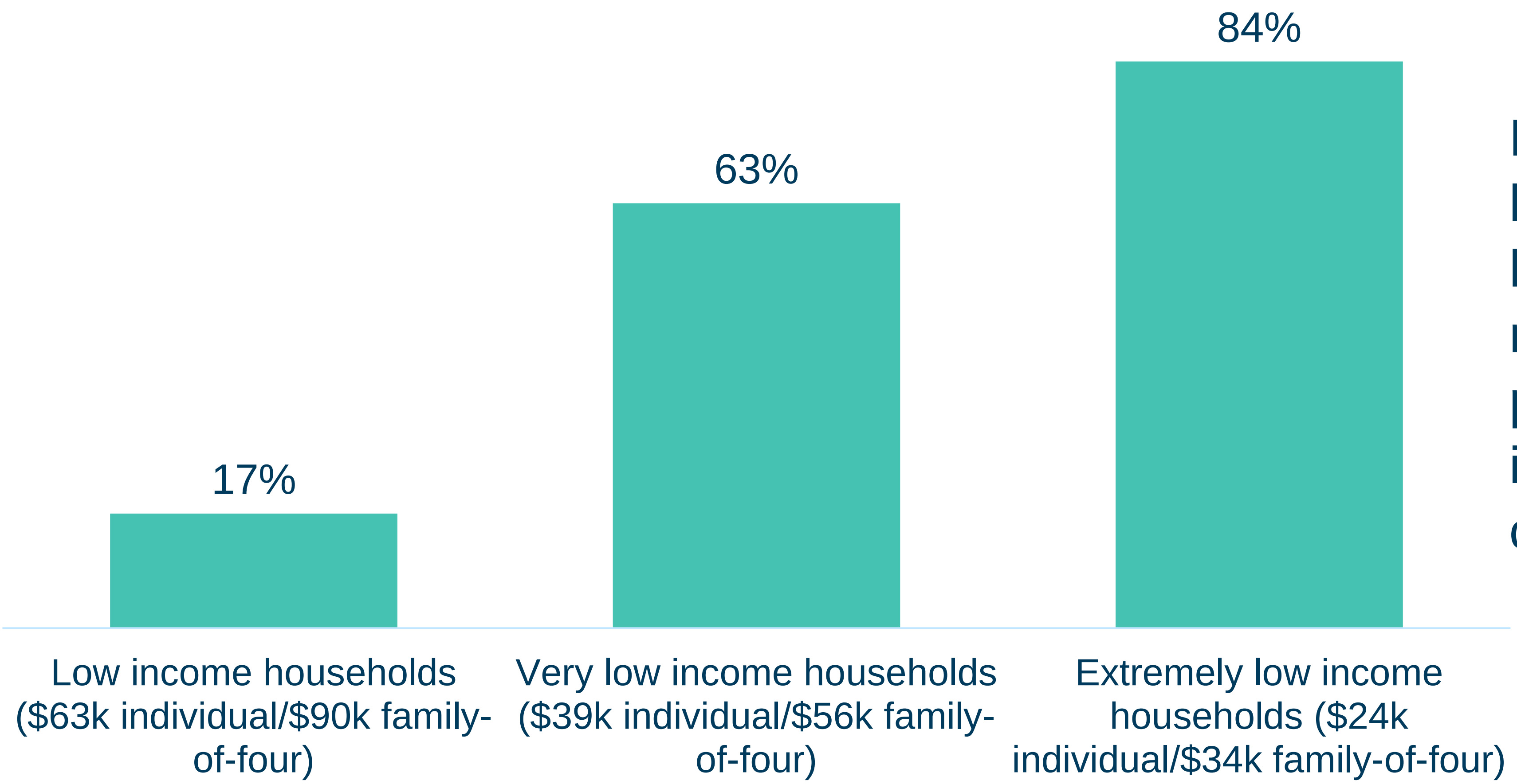
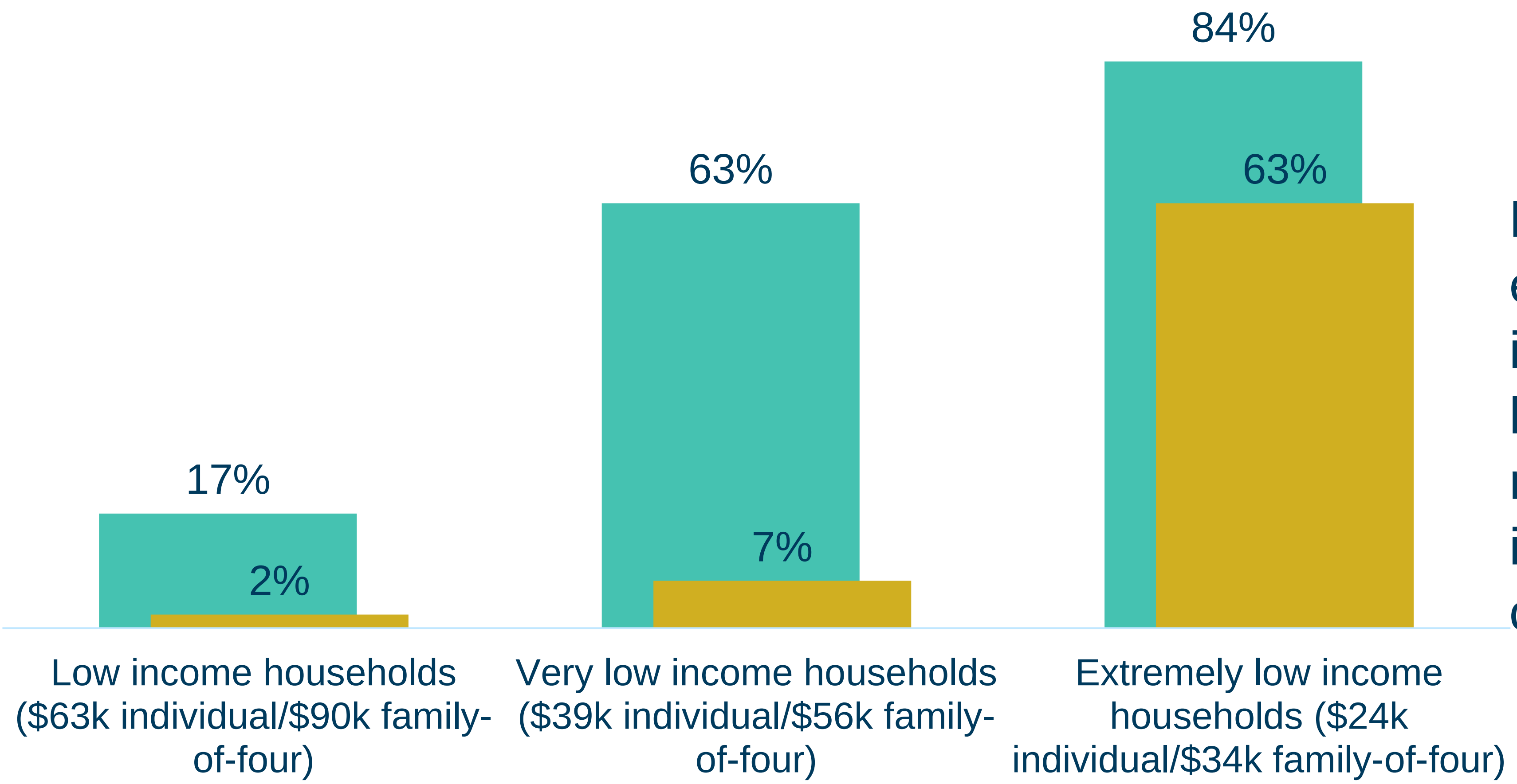


Nearly all extremely low income renter households pay more than 30 percent of their income on housing costs

Source: National Low Income Housing Coalition (NLIHC) calculations based on 2023 American Community Survey PUMS microdata. Income thresholds reflect FY2025 HUD guidelines.

FEDERAL RESERVE BANK OF MINNEAPOLIS

RENTERS PAYING MORE THAN 30% OF INCOME ON HOUSING
PAYING MORE THAN 50% OF INCOME ON HOUSING



Nearly two in three extremely low income renter households pay more than half their income on housing costs

Source: National Low Income Housing Coalition (NLIHC) calculations based on 2023 American Community Survey PUMS microdata. Income thresholds reflect FY2025 HUD guidelines.

FEDERAL RESERVE BANK OF MINNEAPOLIS

WHO ARE EXTREMELY LOW INCOME RENTERS?

Categories are not mutually exclusive, but renters are only counted once. For example, 13 percent of extremely low-income households include a single adult caregiver who is also in the labor force. See NLIHC's brief for their methodology.

Source: National Low Income Housing Coalition (NLIHC) calculations based on 2023 American Community Survey PUMS microdata. Income thresholds reflect FY2025 HUD guidelines.

SOME RENTAL MARKET TAKEAWAYS

After years of elevation, the supply of vacant rental opportunities has returned to healthy levels.

Rental affordability is falling – households are paying more of their income on rent.

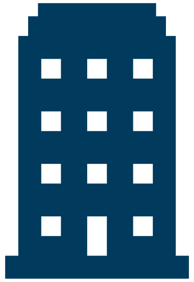
Affordability challenges are the most pronounced for the lowest income households.

OVERVIEW OF TODAY'S REMARKS

- About the Minneapolis Fed
- Homeownership Trends in ND
- Rental Trends in ND
- **What's Next?**

HOUSING ECONOMICS: IMPORTANCE OF SUPPLY

New housing, even luxury and market-rate units, frees up existing units for lower-income households to move into, thus expanding housing choices.



New market-rate construction

Learn more: https://www.minneapolisfed.org/article/2024/how-new-apartments-create-opportunities-for-all

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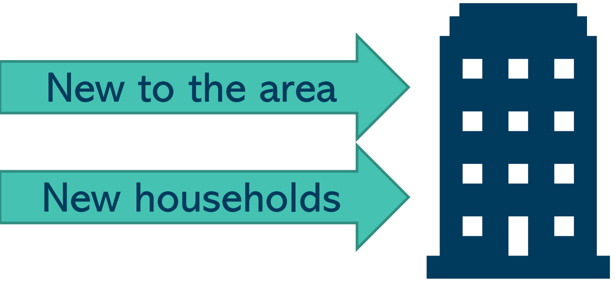

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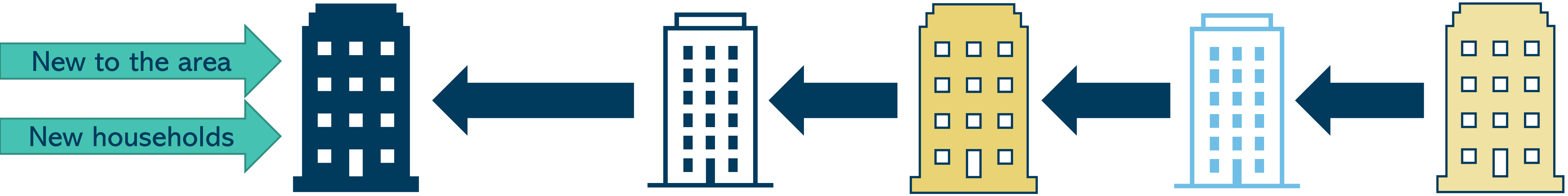

New market-rate construction

Slightly older market-rate housing

Older housing

100 new units

Within five years: 70 new vacancies in neighborhoods with household incomes below the metro median, including 39 new vacancies from neighborhoods with household incomes from the bottom fifth

Learn more: https://www.minneapolisfed.org/article/2024/how-new-apartments-create-opportunities-for-all

HOUSING ECONOMICS: IMPORTANCE OF SUPPLY

In the single-family market, data on repeat buyers show that future buyers of the same home will have lower incomes over time. In other words, the first person to buy a home is often the highest-income person who will ever live in that house. The process is more pronounced in areas where it is easier to build.

Source: Geographic and temporal variation in housing filtering rates (Liu, et al, 2022)

HOUSING ECONOMICS: THE 5 “L’S”

Land

Lumber

Labor

Laws

Lending

HOUSING ECONOMICS: THE 5 "L'S"

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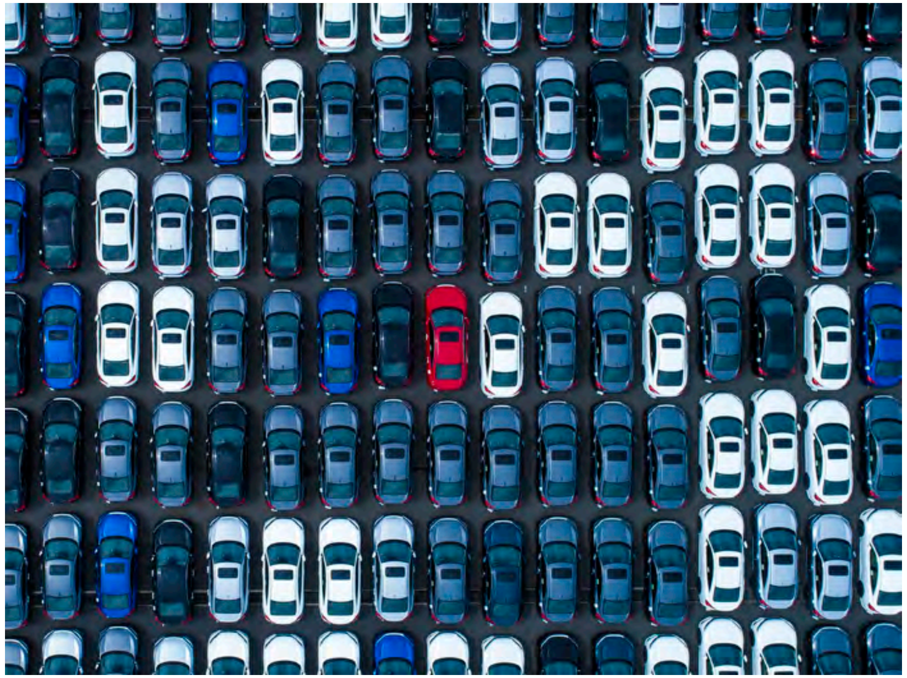
Laws



Laws regulating housing production vary across cities.

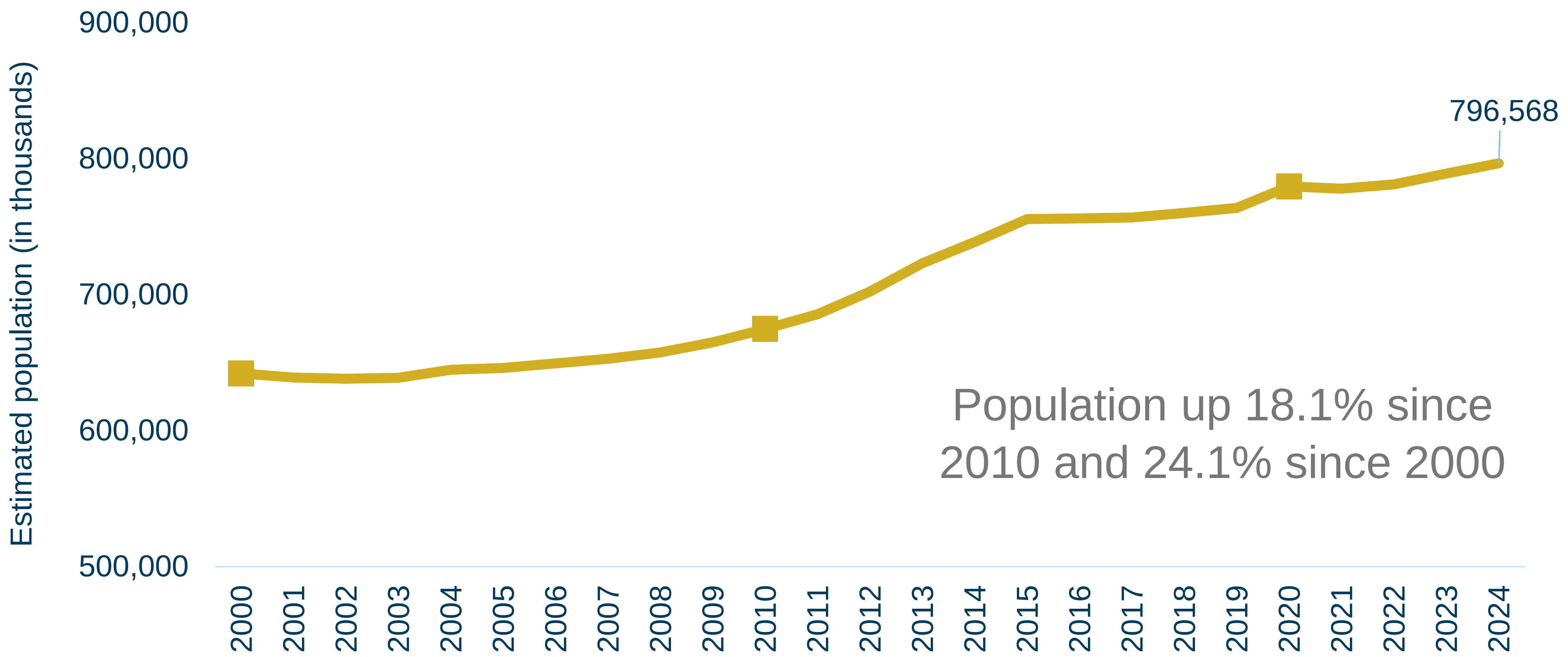
For example, consider a hypothetical 35-unit apartment building with a mix of 1, 2, and 3 BR units in North Dakota. Local zoning ordinance would require:

- 48 parking spaces (1 city)
- 50 parking spaces (1 city)
- 60 parking spaces (1 city)
- 63 parking spaces (1 city)
- 70 parking spaces (4 cities)
- 78 parking spaces (1 city)
- 79 parking spaces (1 city)

Source: Minneapolis Fed staff review of local ordinances.

WHAT LIES AHEAD?

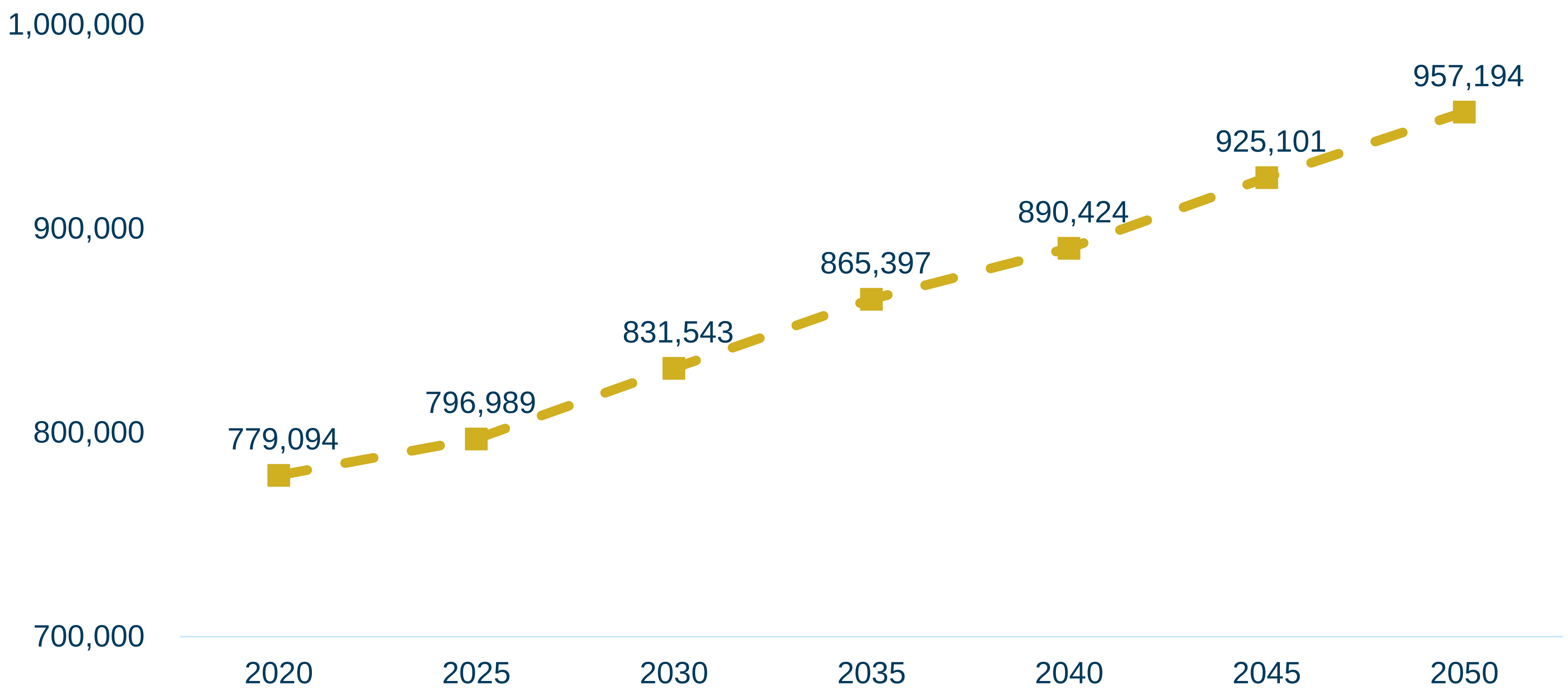
NORTH DAKOTA’S POPULATION CONTINUES TO GROW



Source: U.S. Census Bureau, Resident Population in North Dakota, retrieved from FRED, Federal Reserve Bank of St. Louis

FEDERAL RESERVE BANK OF MINNEAPOLIS

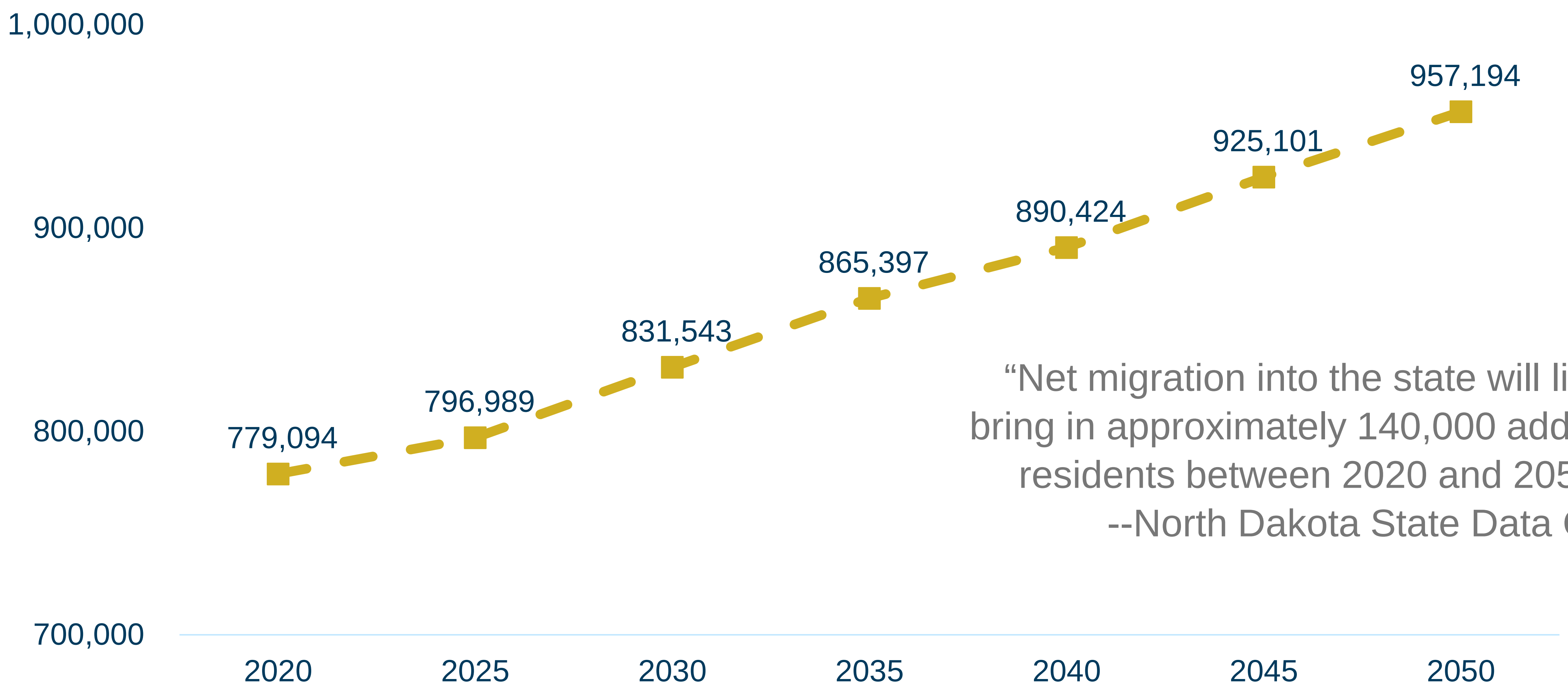
NORTH DAKOTA PROJECTED TO CONTINUE TO GROW



Source: 2024 North Dakota State Data Center Population Projections, North Dakota Department of Commerce

FEDERAL RESERVE BANK OF MINNEAPOLIS

NORTH DAKOTA PROJECTED TO CONTINUE TO GROW



"Net migration into the state will likely bring in approximately 140,000 additional residents between 2020 and 2050."
--North Dakota State Data Center

Source: 2024 North Dakota State Data Center Population Projections, North Dakota Department of Commerce

FEDERAL RESERVE BANK OF MINNEAPOLIS

WHAT ARE SYMPTOMS OF HOUSING SHORTAGE?

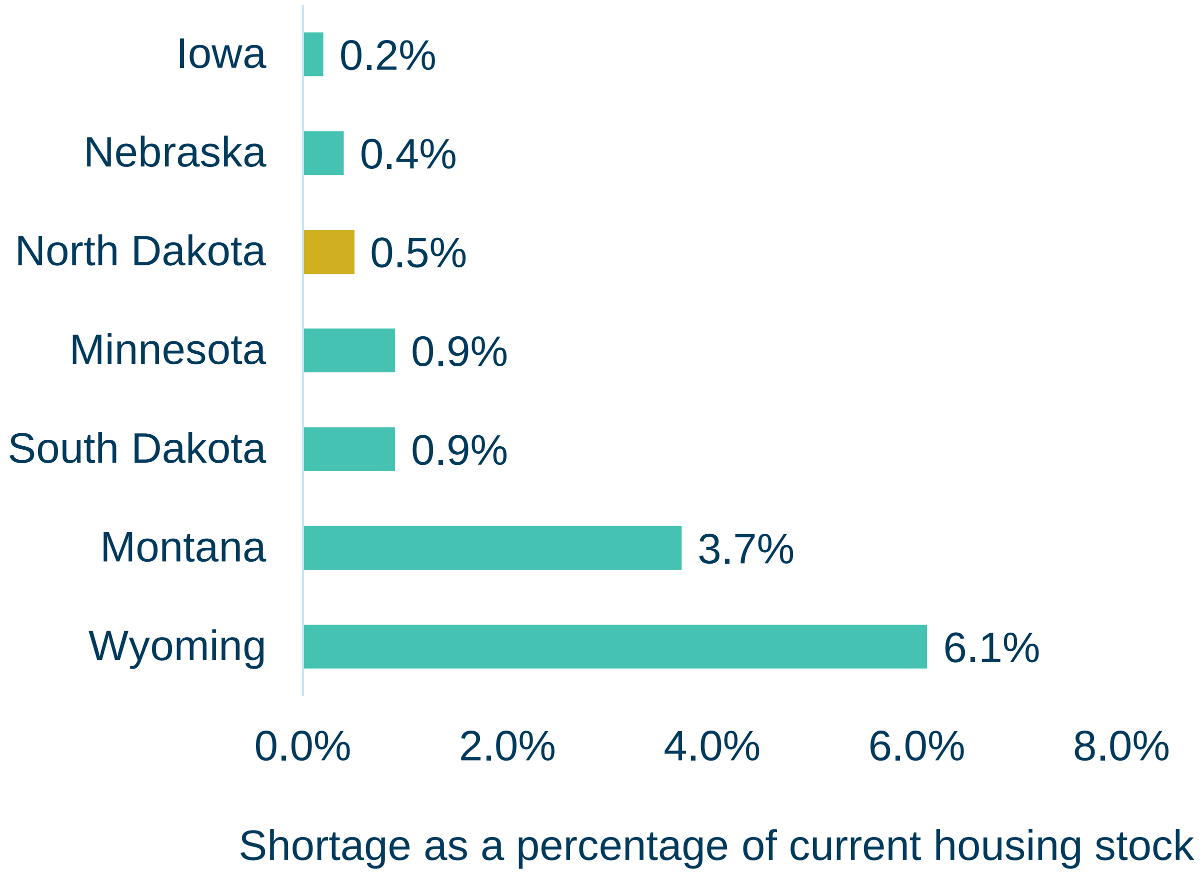
When a region is experiencing **a housing shortage**, economists might argue that:

- **housing affordability would decrease** as a limited supply would cause housing costs to increase relative to households' incomes
- **household composition could change** as fewer individuals are able to live where, and how, they desire
- **household mobility would decline** as households face greater moving costs

ESTIMATES OF HOUSING SHORTAGE OR UNDERSUPPLY

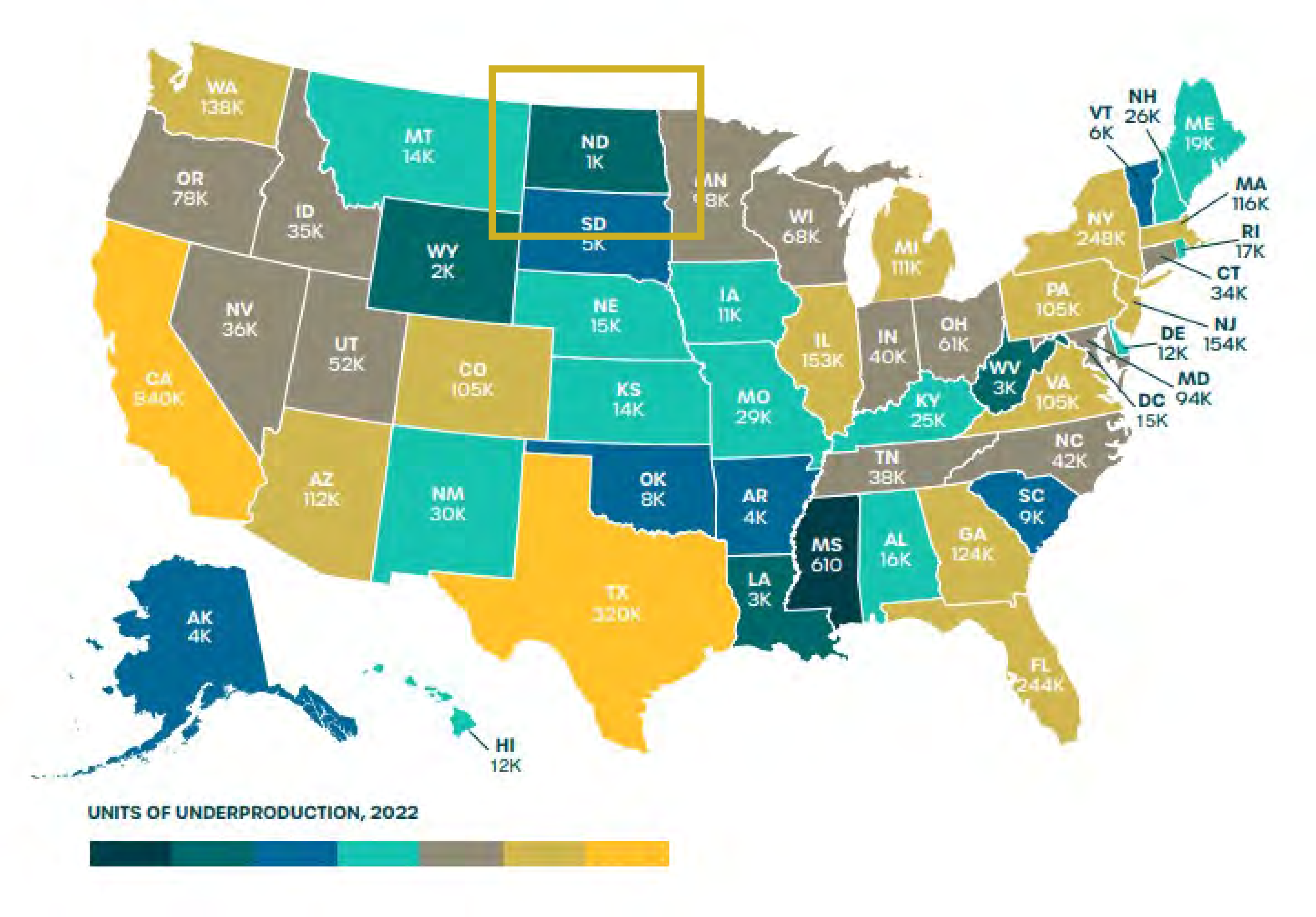
The **American Enterprise Institute** (AEI) took the midpoint of several national estimates of the housing undersupply and distributed that shortage between states based on housing prices and household incomes.

North Dakota's shortage remains well below regional levels.



Source: American Enterprise Institute. Their estimates use 2023 data.

ESTIMATES OF HOUSING SHORTAGE OR UNDERSUPPLY

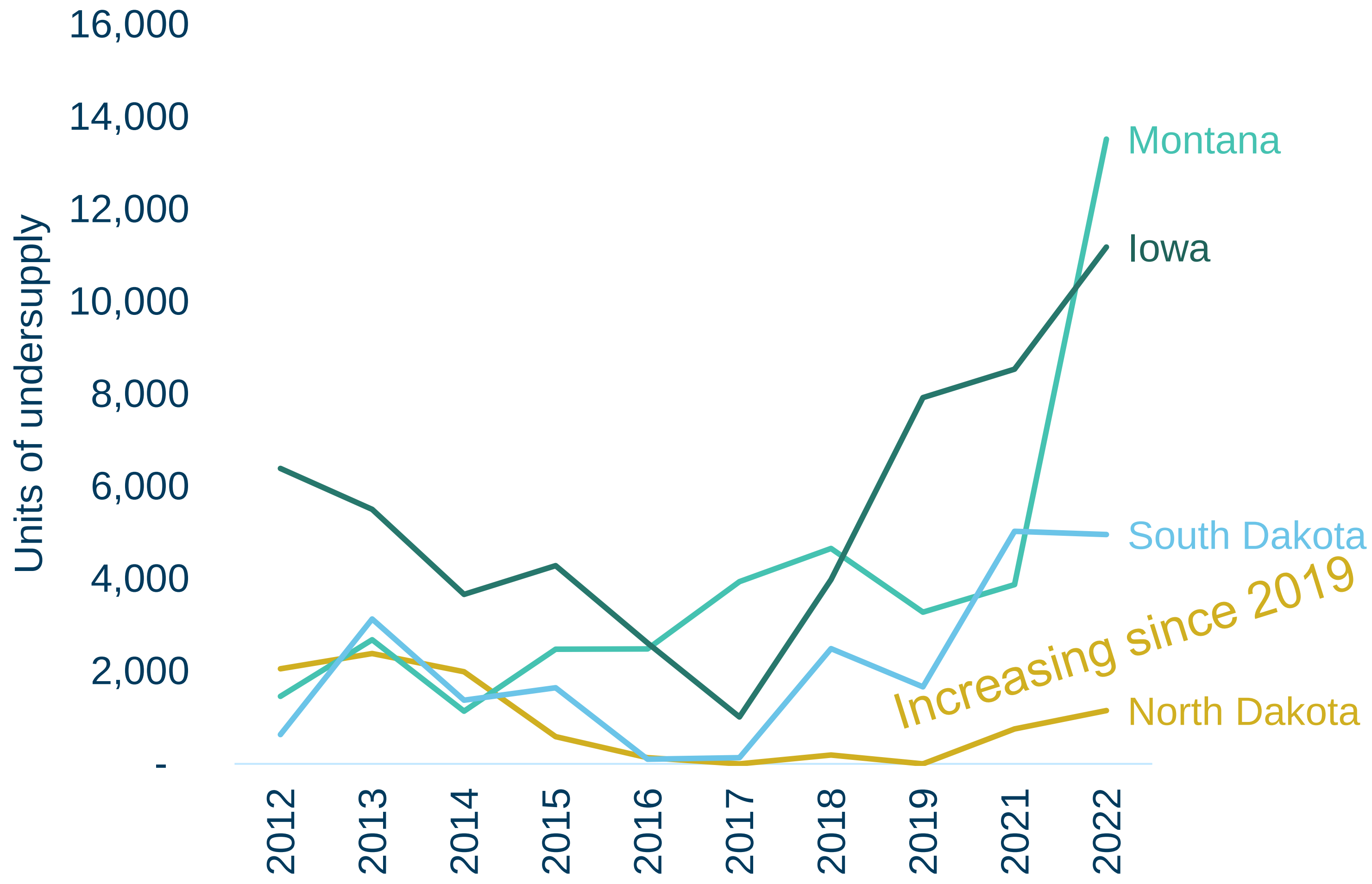


Up for Growth, a national advocacy organization focused on increasing the nation's housing supply, estimates that North Dakota has **a housing undersupply of 1,000 units** in their most recent estimates.

Learn more: https://upforgrowth.org/apply-the-vision/housing-underproduction-reports/

FEDERAL RESERVE BANK of MINNEAPOLIS

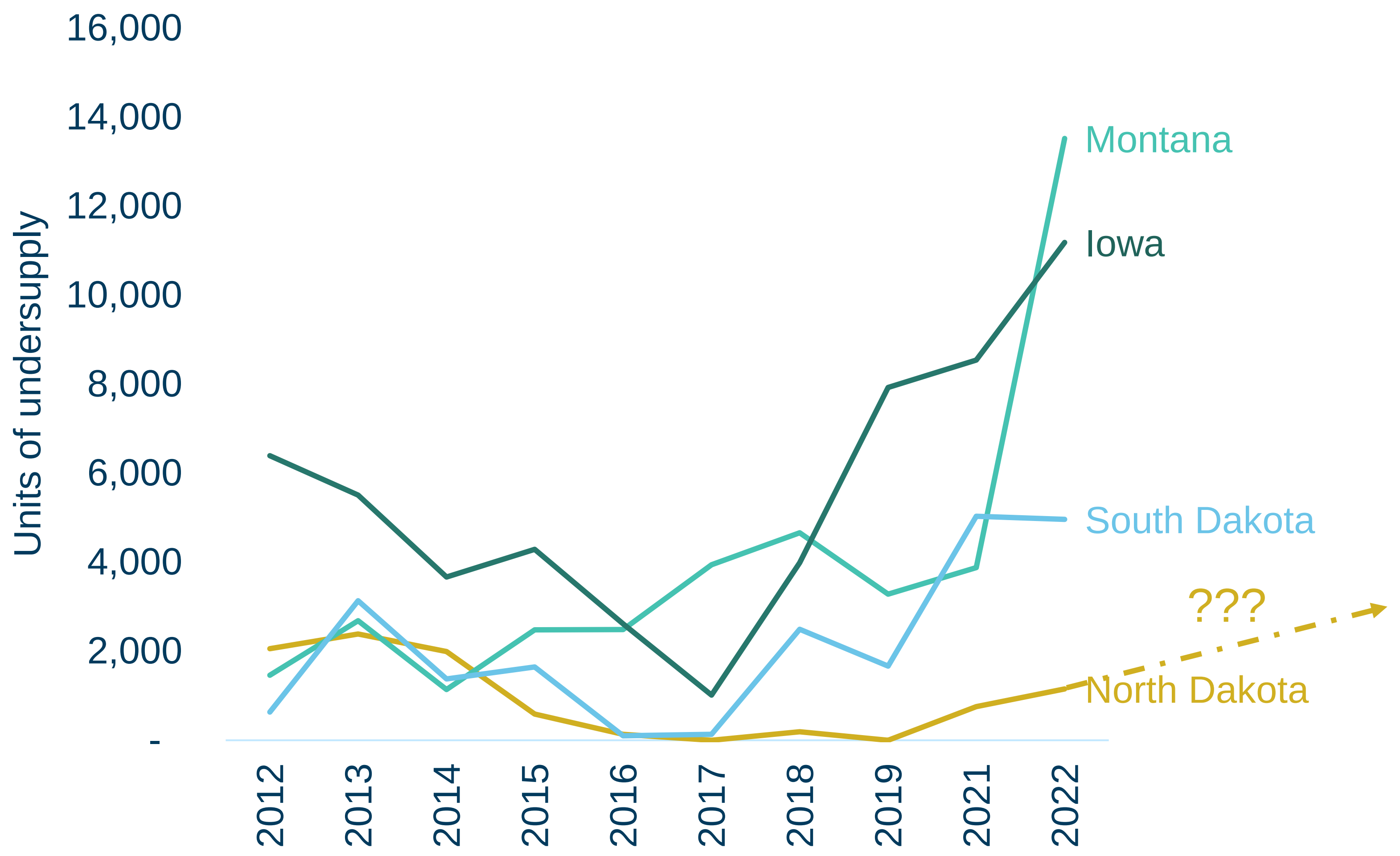
ESTIMATES OF HOUSING SHORTAGE OR UNDERSUPPLY



Up for Growth's model suggests that North Dakota's housing shortage has been **increasing since 2019**, but has not reached the same intensity as the 2012-2014 period.

Learn more: https://upforgrowth.org/apply-the-vision/housing-underproduction-reports/

ESTIMATES OF HOUSING SHORTAGE OR UNDERSUPPLY

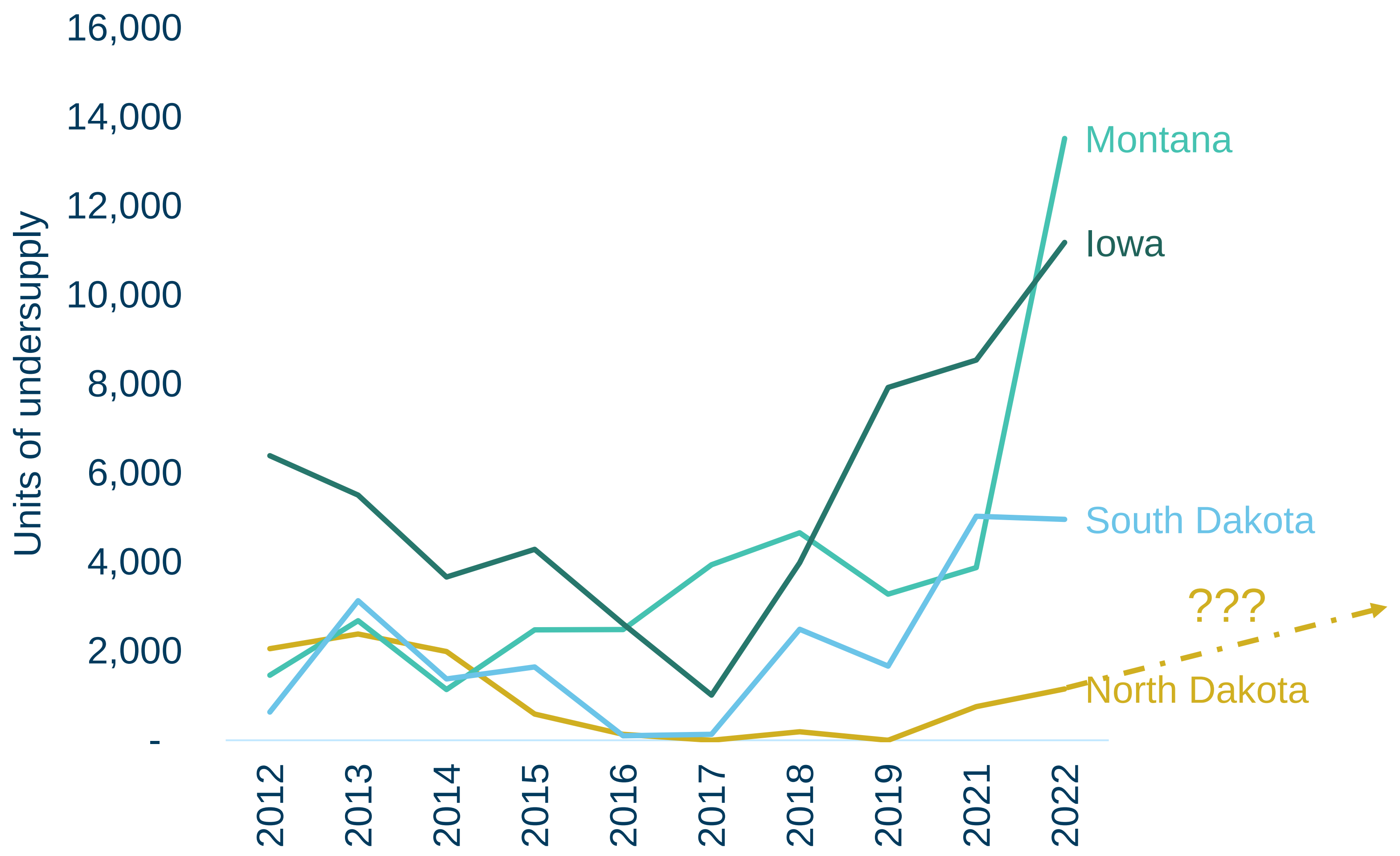


From 2022's housing undersupply of 1,000 units, **what lies ahead?**

Learn more: https://upforgrowth.org/apply-the-vision/housing-underproduction-reports/

FEDERAL RESERVE BANK of MINNEAPOLIS

ESTIMATES OF HOUSING SHORTAGE OR UNDERSUPPLY

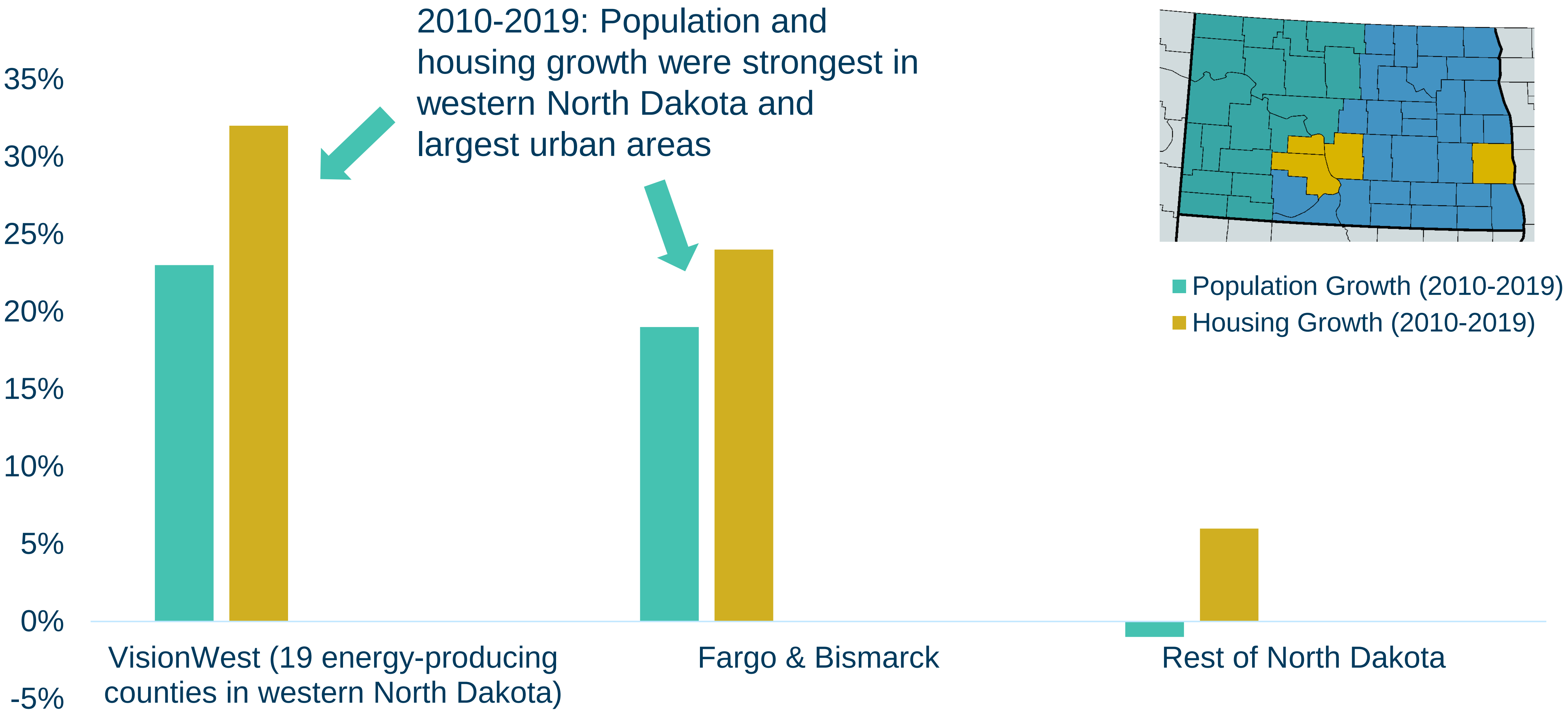


In Up for Growth's model, neighboring states have experienced **rapid increases in their housing undersupply**.

Will this be North Dakota's experience?

Learn more: https://upforgrowth.org/apply-the-vision/housing-underproduction-reports/

STATEWIDE NUMBERS MASK UNIQUE REGIONAL TRENDS



Source: Data for this graph was calculated using the U.S. Census Bureau's Housing and Population Estimate Tables.

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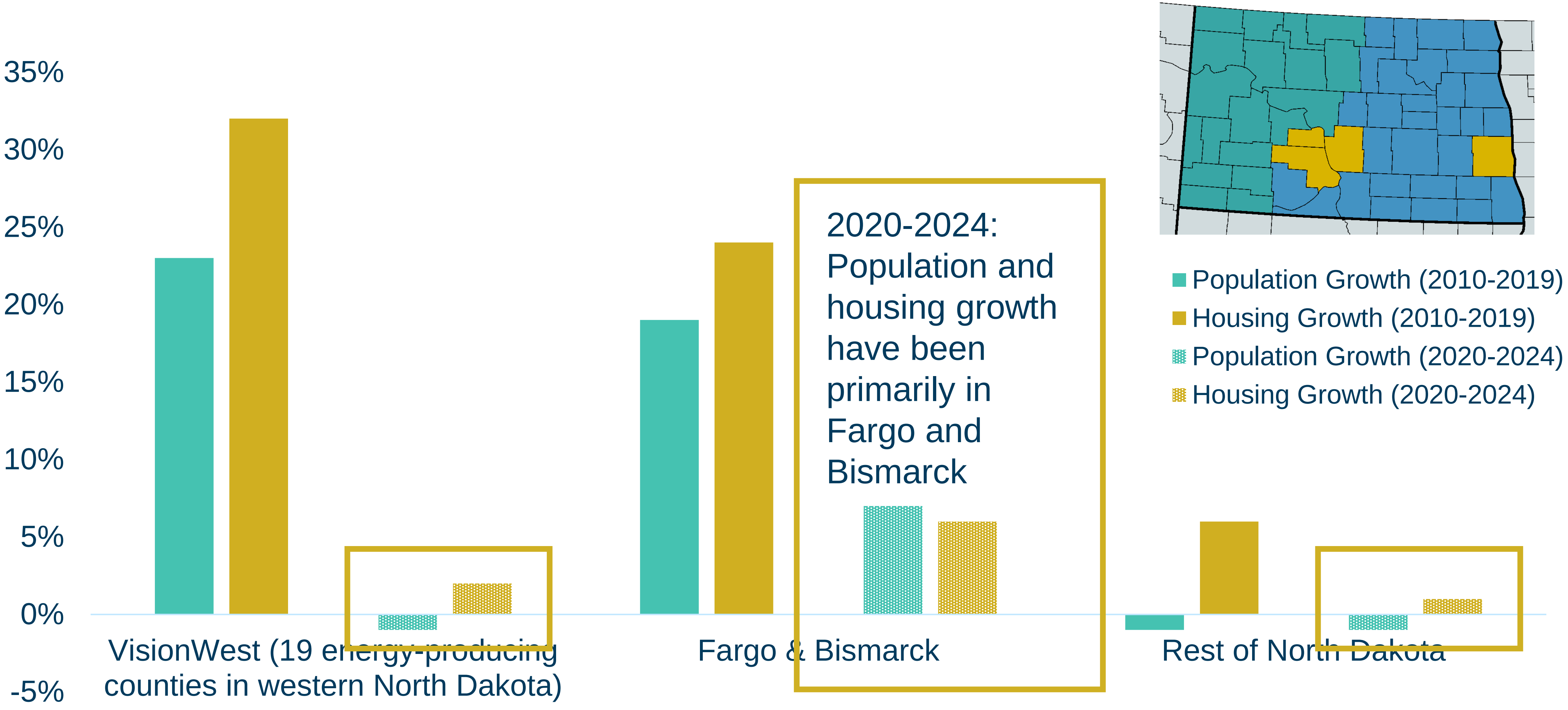


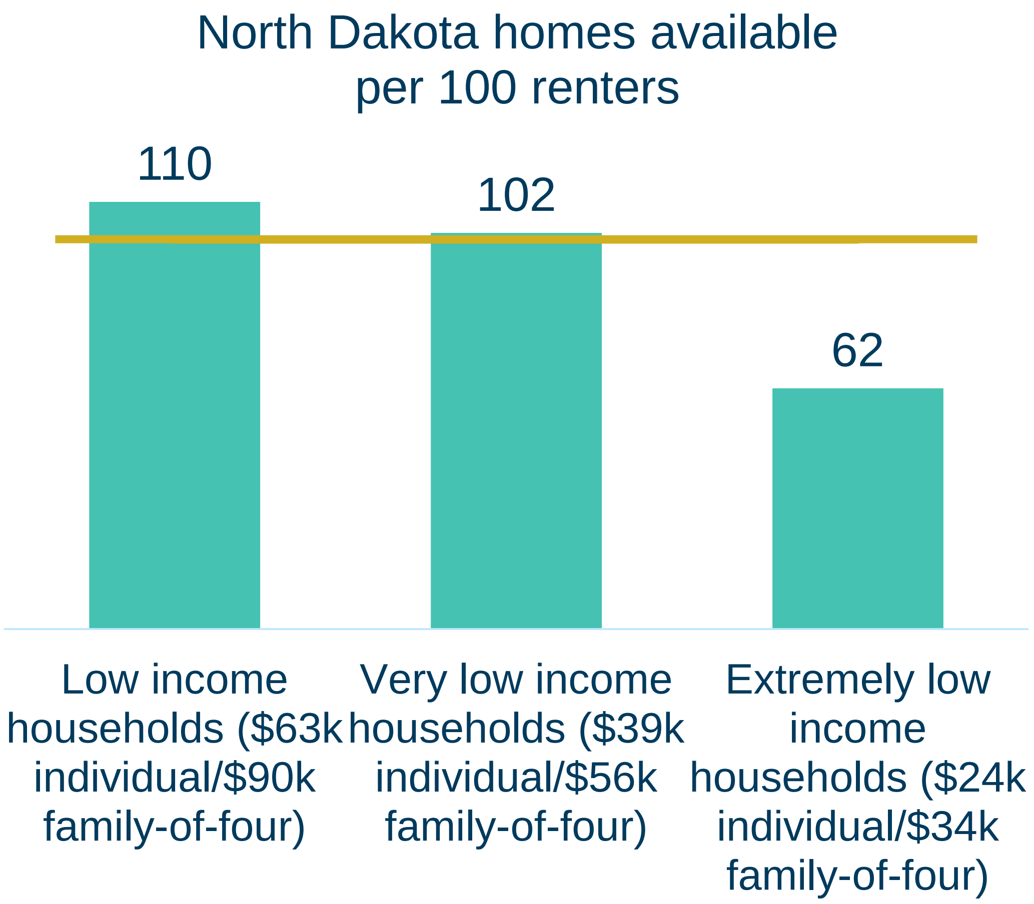
Source: Data for this graph was calculated using the U.S. Census Bureau's Housing and Population Estimate Tables.

FEDERAL RESERVE BANK OF MINNEAPOLIS

LOWEST INCOME HOUSEHOLDS FACE MOST SHORTAGES

The **National Low Income Housing Coalition** measures housing shortages by comparing the number of homes available at certain price points to the number of families that can afford a home at those price points.

Using this approach, they estimate that about 11,000 more homes are necessary to meet the needs of families with extremely low incomes.



Source: National Low Income Housing Coalition (NLIHC) calculations based on 2023 American Community Survey PUMS microdata. Income thresholds reflect FY2025 HUD guidelines.

FEDERAL RESERVE BANK OF MINNEAPOLIS

NORTH DAKOTA HOUSING MARKET IN SUMMARY

- Housing affordability is falling in North Dakota and homes are becoming unaffordable in many parts of the state
- Housing growth has caught up to population growth in North Dakota, but may be falling behind
- The scale of the housing challenges in North Dakota is still manageable

THANK YOU!

For more information:

benjamin.horowitz@mpls.frb.org

libby.starling@mpls.frb.org

Visit our website: minneapolisfed.org

Follow the Minneapolis Fed on social:

Housing Advocacy Trends

Chicken Coop Story

AARP FOUNDER:

Dr. Ethel Percy Andrus

Andrus founded a separate organization, the National Retired Teachers Association (NRTA) in 1947.

Subsequently, AARP was founded in 1958.

“

Chicken Coop Story:

“I knocked on the sagging door of the windowless shed and assured the answering voice that I had come to say ‘Howdy’ — one teacher to another — and I asked if I might not come in.”

AARP®

Factors Impacting Affordable Housing

There are several contributing factors impacting the lack of affordable housing, including:

1. Land use regulations (zoning) that limit the types of housing that can be built.
2. The amount of land zoned to allow rental housing, and housing at higher densities
3. Increases in construction and development costs
4. Lack of financing and capital available for homeowners and builders looking to invest in workforce, affordable, and low-income housing
5. Lack of government funds earmarked for housing
6. The growth of institutional investment in housing (following recent foreclosures)
7. Allowing institutional investors to take over foreclosed property, (only to sell it for a higher price)
8. Transfer taxes, development impact fees, and other soft costs
9. Increasing property taxes

AARP®

What People 50+ Think About Where They Will Live

51%

Believe they will **move** to allow them to **age independently**

75%

Want to stay in their **homes**

73%

Stay in their **communities**

44%

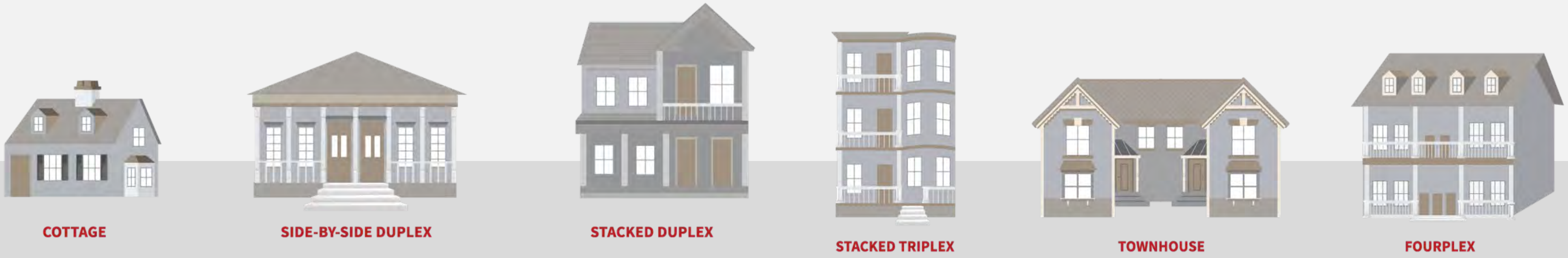
Expected to **relocate**, **with housing costs** being a primary motivator

Source: 2024 AARP Home and Community Preferences Survey: A National Survey of Adults Age 18+

Middle Housing?

A group of different housing types that:

- Have multiple housing units
- Are more similar in scale to single-detached homes than to apartment buildings



AARP®

Characteristics of a Middle Housing Development

Neighborhood Scale:
Between single-family homes and mid-rise multifamily housing.

Sense of Community:
Fosters tight-knit communities by promoting socio-economic inclusion, allowing people to live closer to neighborhood amenities.

Market Driven:
Less-costly alternative to the large single-detached homes.

Low perceived density:
Missing Middle Housing types can successfully increase the number of households living in an area without creating a sense of crowding.

Efficient size and design:
Intentionally smaller per unit with wider appeal to buyers and renters, including downsizing seniors, single-individual households, and people seeking a greener lifestyle.

Walkability:
Missing Middle Housing types are frequently located in walkable areas where residents are frequently willing to trade space for proximity to shops, jobs, and public transportation.

Missing Middle Arlington, https://www.missingmiddlearlington.net/characteristics

Why Does AARP Support Middle Housing?

Helps **meet housing needs** of growing communities and provides **diverse** housing options such as smaller homes, multigenerational homes

Allows for **lower-cost housing** options, **expands homeownership** opportunities in **high-opportunity neighborhoods** (schools, parks, jobs)

Promotes **smart land use and sustainability** by supporting infill and compact development, often in walkable neighborhoods, closer to public transit

Preserves neighborhoods and blends well in neighborhoods with single-detached homes

AARP®

Benefits of a Middle Housing Development

Affordability by Design:

The home type increases supply and meets the demand for neighborhood living by using land more efficiently.

Reduced Transportation Costs:

Missing Middle Housing types are frequently located in walkable areas where residents are frequently willing to trade space for proximity to shops, jobs, and public transportation.

Shared Land Costs:

Since Missing Middle Housing provides multiple residences on the same size lot as a single-family home, land costs can be divided among multiple households instead of just one.

Smart Land Use:

The addition of such housing can lead to the incremental creation of more Missing Middle Housing properties, thereby adding significant numbers of affordable, locally owned housing units.

Income, Equity and Empowerment:

Missing Middle Housing types provide residents with an opportunity to live in quality housing while saving money and working to move up the economic ladder.

AARP ND Work on Missing Middle Housing

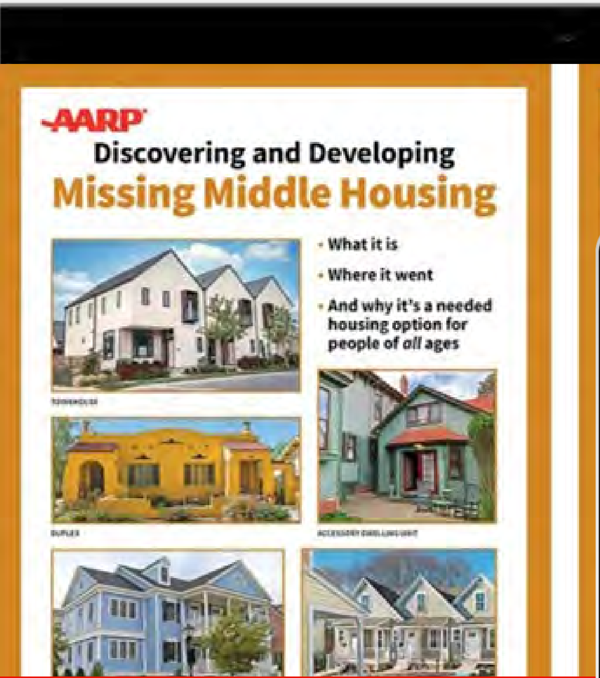
Funding Affordable Housing

Big push for funding affordable housing by states

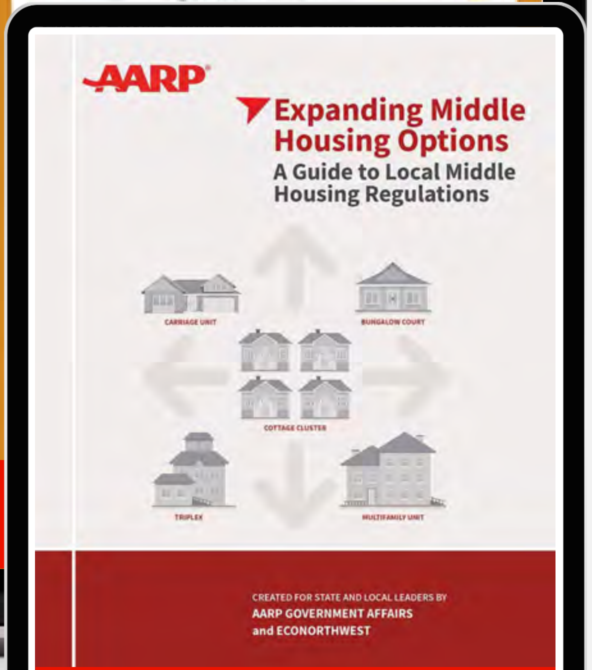
Picture Source: https://www.shutterstock.com/image-photo/saving-money-home-loan-mortgage-property-1318396043

- **Arizona -** Funding for new affordable housing and homeless Response, more funding for Housing Trust Fund
- **Delaware –** Provided funding for workforce housing program and home modification
- **Iowa -** Creating Workforce Housing Tax Credit programs
- **Maryland -** Providing incentives to multi-family housing projects
- **New York -** Tax incentive for affordable housing developments
- **Pennsylvania –** Funding for home repairs
- **Hawaii -** Issuing bonds to raise money for housing, allocating money for strategic housing initiative, amending state LIHTC priority program.
- **Massachusetts -** $5 billion housing bond bill supporting various housing programs, including providing funding for ADUs, supportive housing, inclusionary zoning programs, an first time home buyers program
- **New Jersey -** A4 Bill providing incentives to housing programs, including, ADUs, TODs, and mixed-income housing
- **Alabama -** Created a workforce housing tax credit program

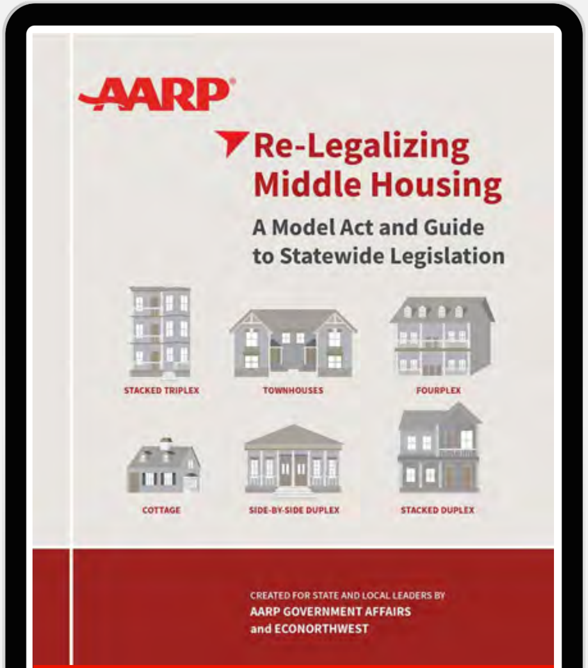
AARP's Middle Housing Publications



Source: AARP's Middle Housing Publication, AARP Livable Communities



Source: AARP's Local Middle Housing Guide, Cover Art by Jennifer Goodman



Source: AARP's State Middle Housing Model Act and Guide, Cover Art by Jennifer Goodman

Visit:

https://www.aarp.org/livable-communities/

to learn more.

Thank you!

AARP Livable Communities | *AARP.org/Livable*

Beyond Shelter, Inc. and Dan Madler, CEO

Housing Needs & Opportunities In North Dakota

EXPLORING STRATEGIES FOR SUPPORTING HOUSING PRODUCTION STATEWIDE

Beyond Shelter inc.

ABOUT BEYOND SHELTER, INC.

Organizational Overview

- Mission-driven North Dakota nonprofit developer of affordable housing
- Certified Community Housing Development Organization (CHDO)
- Over 26 years helping communities meet affordable housing needs
- Expertise in:
  - Senior housing
  - Permanent supportive housing
  - Family housing
  - New construction
  - Rehabilitation & preservation
  - Downtown revitalization

Beyond Shelter's Why

- Everyone deserves a quality, affordable place to call home
- Housing matters – it's foundational for all positive life outcomes
- Connected to:
  - Health, Education, Employment, Childcare, Transportation, Wealth creation, Public safety
- Without housing, nothing else works – everything is interrelated
- **Think about it:**
  - Where would you be without a home?
  - How would life be different for your family?
- **Housing truly matters!**

WHAT DOES BEYOND SHELTER, INC. BRING TO THE TABLE

Experience and Impact

Proven Success

- Over 26 years of experience delivering affordable housing.

Financing Achievements

- Secured over $250 million to fund 54 housing developments producing over 1,680 affordable homes.

Comprehensive Expertise

- Expertise includes project structuring, oversight, financing, leasing, and compliance.

Development footprint

- **ND**: Bismarck, Burlington, Dickinson, Fargo, Grand Forks, Jamestown, Minot, West Fargo
- **SD**: Aberdeen
- **MN**: Fergus Falls, Moorhead

Funding Sources

Utilization of Diverse Funding Sources

Beyond Shelter uses multiple funding sources to support affordable housing developments including but not limited to:

- Low Income Housing Tax Credits (LIHTC) – 9% & 4%
- HOME Funds
- Community Development Block Grants (CDBG)
- Affordable Housing Program Funds (AHP)
- ND Housing Incentive Funds (HIF)
- Neighborhood Stabilization Program Funds (NSP)
- ND Law Enforcement Housing Pilot Program Funds (LEPP)
- Foundation Grants

ABOUT DAN MADLER

Professional Background

- Chief Executive Officer of **Beyond Shelter, Inc.** (BSI), located in Fargo, ND
- Joined BSI in March 2003
- 32+ years of experience in the affordable housing industry
- Participated in development of over 1,650 affordable homes

Personal Statement and Motivation

- I am by nature, a problem-solver.
- I am driven by the challenges that come with developing affordable housing.
- I am passionate about working for a mission-driven organization that makes life better for others, by giving them a place to call home.

CONCLUSION

Looking Ahead: Housing Needs & Opportunities in North Dakota

- Affordable housing is foundational to thriving communities.
- **Beyond Shelter** is committed to partnering with others to meet these needs.
- Together, we can create solutions that make a lasting impact.

THANK YOU!

DAN MADLER, CEO
BEYOND SHELTER, INC.

Beyond Shelter inc.