



Testimony of Lisa Rotvold

IN SUPPORT of SB 2225

A BILL for an Act to provide an appropriation to the department of commerce for a housing opportunity, mobility, and empowerment program;

House – Political Subdivisions Committee

March 13, 2025 – 10:00 AM

My name is Lisa Rotvold. I live in Hillsboro and serve on the advisory board for the North Dakota Housing Finance Agency. I am also the Executive Director of the non-profit Red River Community Housing Development Organization (CHDO), based in Grafton. We are a partner organization to the Red River Regional Council.

In my 30 years of experience in the affordable housing and community development sector I have had the great pleasure of assisting in the development of over 1,200 homes in ND, SD, and MN, in communities large and small. In my current role I am deeply focused on helping rural communities meet their diverse housing needs to support economic growth and rural prosperity.

This testimony is to highlight the need for infrastructure investments in rural communities as documented in our regional housing study entitled, ***Building Rural Prosperity; A look at current and future housing needs in North Dakota's Region 4***, published in August 2024.

The study identified a need for **approximately 4,800 additional housing units in the rural parts of Region 4 by the year 2030**. These numbers are based on current unique job postings and projected job growth in the region.

Of course, **there are nowhere near 4,800 buildable lots in the rural communities of Region 4**. The shortage of build ready residential lots was highlighted in many of the seventeen different community and topic based focus group discussions hosted by Fourth Economy as part of the study.



The **top two barriers** to creating new residential lots were identified as:

1. The **cost of new infrastructure**; and
2. Availability of land outside the **flood plain** (a common issue in Region 4)

This study was done cooperatively with Red River CHDO, Red River Regional Council, the Job Development Authorities in Nelson, Pembina, and Walsh Counties, Grand Forks Region Economic Development Corporation, Grand Forks Growth Fund, Grand Forks Housing Authority, and the North Dakota Housing Finance Agency. Pittsburgh, PA based Fourth Economy, was hired to measure and document housing needs, evaluate barriers, and develop strategies to increase housing availability and affordability in the rural communities of Grand Forks, Nelson, Pembina, and Walsh Counties.

Small towns in Region 4, are eager to welcome the newcomers needed to fill jobs and fuel the economy. SB 2225 would greatly improve the ability of these rural communities to develop the infrastructure needed to support this growth.

I see this housing infrastructure funding helping rural communities in multiple ways,

- (1) **Sharing the cost of new water, sewer, and streets**, in places that do not benefit from economies of scale (example: Grafton, Hoople)
- (2) **Sharing in the cost of land acquisition for land-locked communities** that need to acquire high value farmland in order to grow (example: Minto and Cavalier)
- (3) Sharing the cost of bringing in engineered fill to **raise existing lots that are in the flood plain** so they can be used for housing development and eliminate the need for costly flood insurance. This is a real barrier for communities in the Red River Valley. (example: Pembina and Drayton),
- (4) **Buying down special assessments** for communities that have made significant infrastructure improvements in the past 5 years to increase the buying power of homebuyers (example: Larimore).

With investment from the State, a City's cost will be reduced, green lighting growth while reducing lot costs and special assessments. This in turn will increase the mortgage capacity of new homebuyers.

- For example, an annual specials payment of \$2,000 (Larimore example) **reduces the mortgage capacity of a buyer by approximately \$25,000** (dependent on interest rate and loan term).
- For lots in the flood plain, a buyer will need flood insurance, which **reduces mortgage capacity by approximately \$10,000** (dependent on interest rate and loan term).

So, if a buyer can afford \$2,000 per month for a housing payment, and they pay \$200 per month for special assessments, and flood insurance costs them \$100 per month, all of a sudden, the amount

going to cover principle and interest on a home mortgage is only \$1,700. Then there is homeowners' insurance and private mortgage insurance also cutting into the principle and interest payment. Current high interest rates also reduce a buyer's mortgage capacity. There are just so many things chipping away at people's ability to purchase a home.

Reduced mortgage capacity may also contribute to appraisal gaps – an issue in small rural markets. A house is only worth what someone is willing to pay for it. If the buyer's borrowing capacity can be increased (by reducing specials and flood insurance), without increasing their monthly payment, the price on the house can be higher, and we start getting home values closer to the cost to build. Which is exactly what rural communities need in order to grow. **The state's investment in infrastructure is a permanent investment in the future of a community.**

The region wide housing study identified five core themes/actions to improve the availability of housing in the region, with recommendations and strategies for achieving them. A copy of the strategy matrix is attached to this testimony. The full study can be downloaded at <https://redriverrc.com/housing-chdo/>. Each strategy identified key players needed to accomplish them - local municipalities, regional organizations, the state, and even local employers.

The first theme identified is Enabling New Construction. One of four strategies recommended is to extend municipal infrastructure. The state is identified as the key partner needed to make this happen. **SB 2225 will do just that, making the state a partner with rural communities to make space for new construction to meet the widespread housing need.**

Lastly, I request consideration for modifying the funding set asides outlined for communities of various populations, shown in Section 1(3) on page 2 of the engrossed bill (first engrossment).

- A funding level of \$10 million is proposed for communities with population under 5,000. There are 84 communities with population between 500 and 5000. **So, \$10 million would be \$93 per capita or an average of \$119,000 per community.**
- Funding of \$20 million is proposed for communities with a population between 5,001 and 20,000, of which there are 6. **This amounts to \$408 per capita or an average of \$3.33 million per community.**

If the set asides were adjusted as follows, it would make for a more equitable distribution of resources and give more North Dakota communities the opportunity to grow.

- **Decrease funding for communities with population between 5,001 and 20,000** from \$20 million to \$10 million. This would put the funding level at approximately **\$204 per capita and an average of \$1,666,667 per city.**
- **Increase funding for communities with population under 5,000** from \$10 million to \$20 million. This change would provide funding of approximately **\$187 per capita and an average of \$238,095 per city.**

I would like to express my sincere thanks for allowing me to share my experience working with rural communities in Region 4 to address their housing shortages. We are all grateful to the governor and

the legislature for recognizing the need for this funding. There are many who are eager to put it to work.

My board of directors and I strongly support SB 2225.

Contact Information:

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Dawn Mandt, Ex-officio

Red River Regional Council, Grafton

Attachments:

1. Red River Community Housing Development Organization (CHDO) - **About Us** flyer
2. Overview of **Building Rural Prosperity; A look at current and future housing needs in North Dakota's Region 4**
3. Strategy Matrix - **Building Rural Prosperity; A look at current and future housing needs in North Dakota's Region 4**





Mission

Red River CHDO's mission is to grow opportunities for low income people and the communities they call home by developing quality affordable housing and supporting community development.

Who we are

- Red River Community Housing Development Organization (CHDO)
- 501(c)3 non-profit organization
- Service Area (Region 4): Grand Forks, Nelson, Pembina, and Walsh counties
- Organized in 1996 by Red River Regional Council
- Volunteer board of directors representing low income, public, and private sector
- Primarily self funded operations

What we do

- Develop single family and multi-family housing
- Partner with communities, service providers, and other developers and builders
- Package multiple financing sources
- Access gap funding
- Study housing needs in the region
- Participate in project that address unique community needs, including childcare and entrepreneurship
- Share the stories of rural communities with policy makers

Experience

- Staff with 30 years of housing development experience
- 1,200+ homes in ND, SD, and MN
- Initiated Spark Build 2024 program to increase new home construction in rural communities
- Regional Housing Study and Action Plan - published in August 2024

Operations

- Located in Grafton, serving Grand Forks, Nelson, Pembina, and Walsh counties
- Sister organization to Red River Regional Council
- Seeks ways to aggregate needs and solutions to bring more funding and development to the region
- Developer fees are the primary source of operational funding



Red River CHDO 2024 Activity

Regional Housing Study and Action Plan

A four county regional housing study and action plan coordinated by Red River CHDO and Red River Regional Council was completed in August of 2024. The plan identified a need for 4,800 additional housing units in the region (outside of the city of Grand Forks) by 2030. It also outlines five strategies that communities can use to support an increase in production of new housing. The study was funded by Nelson, Pembina, and Walsh County JDAs, Grand Forks Housing Authority, Regional Development Corp. and Growth Fund, North Dakota Housing Finance Agency and Minnesota Housing Partnership. The study can be found on the Regional Council's website. <https://redriverrc.com/housing-chdo/>

Spark Building Initiative

In 2024 Red River CHDO implemented its Spark Building Initiative pilot. The initiative sought to reduce barriers to new construction in rural communities. Serving as the developer, Red River CHDO broke ground and sold two homes in Lakota, and broke ground on two more in Larimore. Those homes will be complete in May 2025. Additional Spark Build homes are being planned for the 2025 construction season.

Walsh County Childcare Center

In early 2024 Red River CHDO partnered with the Walsh County JDA to raise funds for the new childcare center on Hill Avenue in Grafton. Three local banks donated a total of \$92,000 with participation of the Member Impact Fund through the Federal Home Loan Bank of Des Moines. We continue to facilitate additional fund raising efforts to complete the project. The project opened its doors in February 2025. Later in 2025 Red River CHDO will take ownership of the building and assume the lease to the childcare provider.

532 Hill Business Incubator

Red River CHDO also partnered with Red River Regional Council to finance and develop the 532 Hill small business incubator project in Grafton. The project includes a full commercial kitchen where start-up and emerging food entrepreneurs can produce product. Additionally these and other small business start-ups will be able to tap into the Red River Regional Council's experienced staff and resources to build their businesses. In 2024 Red River CHDO received a grant of \$250,000 from the US Bank Foundation to support program development for the incubator. These funds have made it possible to hire a project coordinator to move this complex project forward.

Board of Directors

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Building Rural Prosperity:

A look at current and future housing needs
in North Dakota's Region 4

August 2024

A SNAPSHOT OF OPPORTUNITY

Methodology

The focus of the study is the on housing needs in rural communities in Region 4. This includes all areas outside of the City of Grand Forks. The methodology was designed to build on previous studies by gathering and analyzing current data, and do extensive community engagement to hear from the grass roots of the region. Nearly 700 regional residents participated in some part of the study including a steering committee of 12, one on one interviews with 10 key stakeholders, 14 focus groups involving 114 participants, 504 survey respondents, and four build sessions gathering 49 local leaders and interested citizens from around the region. In the final phase, Fourth Economy identified strategies to help the region increase the affordability, quality and quantity of housing.

Building Rural Prosperity: A look at current and future housing needs in North Dakota's Region 4 is the result. The full study can be found at www.redriverrc.com

Interconnected

The economies of the city of Grand Forks and the many smaller communities throughout Region 4 are undeniably interconnected. From workforce, commerce, healthcare, and education, to recreation and entertainment spending, the people and the dollars in the region are constantly mixing.

Regional Strength

This study identified aggregation of resources and opportunities as a strategy to manage risk and break down barriers that have hindered development of much needed housing in under resourced small towns of Region 4. This can include aggregating financial resources, as well as aggregating opportunities to create the scale appealing to many builders and developers.

Together we can do more.

This study was done by Fourth Economy with extensive engagement with citizens and leaders in Grand Forks, Nelson, Pembina, and Walsh Counties. Funding for the study was provided by:

- North Dakota Housing Finance Agency
- Minnesota Housing Partnership
- Grand Forks Region Economic Development
- City of Grand Forks
- Grand Forks Housing Authority
- Nelson County JDA
- Pembina County JDA
- Walsh County JDA



TAKE AWAYS

Economy

- **77% of business owners responding to our survey say that the lack of available housing in their community affects their business.**
- Given the layers of interdependency between rural communities and the city of Grand Forks, it is critical that housing be seen as a region wide issue.
- **Foreign born visa workers are an important and growing component of the region's labor market, nearly 1,000 in 2024. They are putting pressure on the housing market, yet their numbers are not accounted for in census data.**

52%

of business owners plan to hire additional staff in the next 12 months

70%

business owners believe their success depends on the development of additional suitable housing in the community

Rental Housing

- **Since 2021, vacancy rates in Region 4 have remained consistently below 3%.** In Walsh County rental vacancy is consistently below 2%. A healthy rental vacancy rate is around 5%.
- **Across all four counties, 43% of renters are cost burdened, meaning they** pay more than 30% of monthly income for housing expenses.
- **This includes nearly 1,300 seniors** who pay more than 30% of their monthly income for rent.
- The **absence of new rental construction** has held rents artificially low over the past 20 years and now makes financing new construction challenging.

Owner Housing

- **The Region's housing stock is aging, with 70% of homes in Region 4 more than 54 years old, built prior to 1970.**
- **The median list price for single family homes has spiked since 2018,** up 52.6% in Grand Forks County, 224.2% in Nelson County, 58.4% in Pembina County, and 73.7% in Walsh County.
- **Closed housing markets,** lack of property listings, and lack of sale price disclosure on deeds hinders the availability of good market data that could support growth through new construction - 27% of survey respondents selected "word of mouth" as their primary strategy for selling a home.
- **A need for newly constructed entry level homes** in the region was identified as the highest need by 53% of survey respondents, and 48% identified a **need for low interest loans for rehabilitation** of existing homes.
- The National Association of Home Builders found that **half of Americans can not afford a \$250,000 home.**
- **The median annual income in Region 4 is approximately \$65,000. A buyer at this income level is likely to be able to afford a mortgage of about \$200,000.**

Need

- Employers cited **new entry level homes and lease purchase homeownership opportunities** as the top strategies to help attract and keep the employees they need.
- Projected housing needs by 2030 call for an additional 1,810 homes: **65% owner, 35% renter.**
- The projected need for **senior housing units** by 2030 is 382 units.
- The region exhibits a **strong market for market rate rental and owner housing.**

- There is also a significant need for **subsidized rental housing for very low income households.**

382

Senior Units

43%

of survey respondents would sell their home if suitable housing was available in their community.

Opportunity

- **Owner mismatch** - 3,950 homeowners in the study area spend less than 30% of their monthly income on housing, meaning they are potential market rate customers for new move-up and move-over homes.
- **Renter Mismatch** - 1,295 renters spend less than 30% of their monthly income on housing, meaning they are potential market rate renters for modern new rental housing.
- **Nearly 50% of survey respondents know people who would like to move to the region** but are unable to due to a lack of suitable housing.
- Because rural housing markets have been stagnant for so long, there is **room for “move up” and “move over” housing** if we can attract builders.

NEARLY 4,800 HOMES ARE NEEDED TO FILL CURRENT WORKFORCE DEMAND

CURRENT HOUSING SHORTAGE BY COUNTY

2,414
Grand Forks County

1,170
Walsh County

627
Pembina County

553
Nelson County

ANNUALY until 2030

483 HOMES

234 HOMES

125 HOMES

110 HOMES

RESOURCES

- **FEDERAL.** Programs like HOME, Low Income Housing Tax Credits, and Housing Trust Fund are harder to use and less effective in small towns due to cumbersome regulations. USDA Rural Development has limited funding but may have underutilized programs that can be useful.
- **STATE.** North Dakota’s Housing Incentive Fund, Flex PACE for housing, Slum and Blight elimination grants, and Prairie Dog Fund have been effective in small towns and should be expanded.
- **REGIONAL.** A new regional fund focused on housing and community development could be capitalized by, employers, banks, municipalities, and regional philanthropy, and support place-based solutions.
- **NON-PROFIT.** A regional non-profit housing development organization like Red River Community Housing Development Organization (CHDO) can step in when the private market can’t make money on a housing development. Red River CHDO’s work is intended to fill development gaps and spark the private market when it isn’t working.

Strategies

1

ENABLE

NEW CONSTRUCTION

LOCAL. REGIONAL. Catalyze new housing development with zoning changes, incentives, and partnerships with builders & employers.

LOCAL. REGIONAL. Inventory and aggregate region-wide needs and assets to create scale to attract builders and developers

LOCAL. REGIONAL. Explore nontraditional ownership models such as coops and land trusts.

LOCAL. REGIONAL. Reach out to owners of underutilized property to encourage them to sell

LOCAL. STATE. Expand infrastructure to create additional buildable lots.

2

ENCOURAGE

HOUSING INNOVATION

LOCAL. Enable innovative housing types in individual communities through pilot programs, zoning updates, and districting efforts.

LOCAL. REGIONAL. Incentivize transfer of ownership of larger existing homes occupied by singles, to ownership by families.

REGIONAL. Educate regional leaders and residents on alternative housing types such as accessory dwelling units (ADU's) cooperative housing, and modular construction.

REGIONAL. STATE. Support homebuyer education and financial fitness classes.
EMPLOYERS. Invest in solutions that increase availability of employee housing.

3

DEVELOP

WORKFORCE & HUMAN CAPITAL

LOCAL. Advance age appropriate educational opportunities to increase exposure and understanding of building trades and apprentice programs.

REGIONAL. Develop a stronger understanding of the region's workforce needs as they relate to housing development.

REGIONAL. Highlight housing development, construction, and back office opportunities for regional entrepreneurs.

REGIONAL. STATE. Support operations and growth of regional organizations to maintain professional capacity in housing & community development in the region.

4

FACILITATE

REDEVELOPMENT, REUSE & REPAIR

LOCAL. Target individual homes for demolition and/or redevelopment, effecting incremental progress in creating new housing at a regional level.

LOCAL. Incentivize upkeep and productive use of property; disincentivize blight, vacancy, and under investment

LOCAL. REGIONAL. Inventory vacant and underutilized properties in the community/ region to facilitate redevelopment

REGIONAL. Explore and develop funding tools, policies, and marketing strategies that increase the volume of housing redevelopment, reuse, and repair in the region.

5

INVEST

FUNDING

LOCAL. EMPLOYERS. REGIONAL. STATE. Explore creation of new regional housing development funding programs such as CDFI, Housing Trust Fund, or Investment Co-ops. Local money = local place based solutions.

REGIONAL. STATE. Invest in regional housing development capacity by supporting operations and growth of the non-profit Red River Community Housing Development Organization (CHDO).

STATE. Leverage and expand existing statewide finance programs such as the Housing Incentive Fund (HIF), Flex PACE for housing, R-WISH, and Slum & Blight Elimination Grants.

STATE. Raise the \$150,000 maximum on the two year tax abatement cities can offer for new home construction.

Appendix B - Strategy Matrix

Theme → Recommendation → Strategy		Local	Regional	State	Employer
1. New Construction					
1.1: Work with municipal leaders to help towns, cities, and counties take local actions that catalyze new housing development					
	1.1.1: Advance local rezoning to make more areas available for new housing development.	x	x		
	1.1.2: Educate municipal leadership about best practices for zoning, incentives, and other tools that can facilitate housing development.	x	x		
	1.1.3: Inventory available land, property values, municipal land use, and infrastructure capacity throughout the region in a publicly searchable database and better data collection.	x	x		
	1.1.4: Extend municipal infrastructure to accommodate new housing development.	x		x	
1.2: Empower region-wide actions that catalyze housing construction in areas that are viable for new development					
	1.2.1: Work with regional property owners to put vacant properties on the market.	x	x		
	1.2.2: Bundle lots across municipalities to attract a builder, working with real estate agents to showcase available, shovel-ready lots to private developers.	x	x		
	1.2.3: Form a regional building co-operative (co-op) to encourage development of spec homes, and housing co-ops to lower costs of home ownership.	x			
	1.2.4: Create local or regional land trusts to acquire land for housing development.		x		
2. Housing Innovation					
2.1: Educate regional leaders and residents on alternative housing types					
	2.1.1: Develop an educational campaign around the development of multifamily homes, modular and manufactured homes, and accessory dwelling units (ADUs).		x		
	2.1.2: Host homebuyer education in small towns across Region 4 and incentivize home transfer.	x	x	x	
2.2: Enable innovative housing types in individual communities through pilot programs, zoning, and districting efforts					
	2.2.1: Shift local zoning codes to encourage accessory dwelling units (ADUs).	x			

Theme → Recommendation → Strategy		Local	Regional	State	Employer
	2.2.2: Create affordable housing districts in municipalities throughout the region, where appropriate.	x			
	2.2.3: Target denser microhome communities for senior citizens and H-2A seasonal agricultural workers.	x			
3. Workforce and Human Capital					
3.1: Advance educational opportunities to create regional housing developers and homebuilders					
	3.1.1: Incorporate age-appropriate career exploration and entrepreneurship into the K–16 curriculum.		x	x	
	3.1.2: Build more apprenticeship programs for high school students and adults in the building trades and associated industries, such as business banking and real estate.		x	x	x
	3.1.3: Create regional scholarships for students to pursue trades education.		x		x
3.2: Develop a stronger understanding of the region’s workforce needs as they relate to housing development					
	3.2.1: Conduct a workforce study to understand regional gaps and discover residents who may be underemployed.		x		
	3.2.2: Partner with workforce development entities to better market and advertise opportunities in the trades.		x		
	3.2.3: Launch a centralized job board that local employers can use to post job openings.		x		
	3.2.4: Increase staffing for regional housing organizations to adequate levels for required impact.		x		
3.3: Highlight housing development as a priority for the region’s entrepreneurial ecosystem					
	3.3.1: Provide business support services and incentives to enterprising local residents to develop startups and encourage entrepreneurship related to housing.		x		
	3.3.2: Amplify existing “builders exchange” directories and encourage more participation by local Region 4 construction companies, builders, and tradespeople.		x		
4. Redevelopment, Reuse, and Repair					
4.1: Explore funding tools, policies, and marketing strategies that increase the volume of housing redevelopment, reuse, and repair in the region					
	4.1.1: Create a redevelopment fund that provides low-interest loans for repair and renovation.		x	x	
	4.1.2: Expand the use of tax increment financing (TIF) for redevelopment throughout the region.		x	x	

Theme → Recommendation → Strategy		Local	Regional	State	Employer
	4.1.3: Develop ordinances that incentivize upkeep of vacant properties. Tax unoccupied properties at a higher rate to disincentivize blight, vacancy, and underinvestment.	x	x		
	4.1.4: Raise awareness of the redevelopment, reuse, and repair projects that are possible in the region.	x	x		
4.2: Target individual homes for demolition and/or redevelopment, effecting incremental progress in creating new housing at a regional level					
	4.2.1: Empower local municipalities to condemn and demolish blighted buildings through funding and ordinance.	x	x	x	
	4.2.2: Sponsor engineering surveys of available lots, properties, and parcels to facilitate redevelopment.	x	x		
5. Funding					
5.1: Explore the creation of new regional housing development funding programs					
	5.1.1: Provide loan guarantees to housing lenders.		x	x	
	5.1.2: Create a revolving loan fund (RLF) to finance the appraisal gap seen in many Study Area communities.		x	x	
	5.1.3: Create a regional community development financial institution (CDFI).		x	x	x
	5.1.4: Issue regional bonds to create a higher volume of development-ready capital.		x		
5.2: Leverage and expand existing statewide housing finance programs					
	5.2.1 Propose changes to the Bank of North Dakota's Flex PACE for Affordable Housing program to include not only housing development but repair and rehabilitation.			x	
	5.2.2: Advocate for an expansion of the North Dakota Housing Incentive Fund (HIF) program.			x	
	5.2.3 Work with state leaders to expand the two-year tax exemption limit.			x	

Endnotes

1. Fourth Economy Analysis of American Community Survey 5-Year Estimates, 2008–2012 and 2018-2022
2. Chase Bank: “Vacancy rate in real estate: What is it and how does it work?”
3. North Dakota Labor Market Information; <https://www.nd.gov/>
4. Lightcast™ Unique Job Postings. May 2024.
5. U.S. Department of Justice, Justice Department Reaches Major Olmstead Settlement Agreement with North Dakota, 2020
6. US Census Bureau – [Walsh County, North Dakota QuickFacts \(Housing\)](#)
7. Fourth Economy Analysis of American Community Survey 5-Year Estimates, 2008-2012 and 2018-2022
8. Fourth Economy Analysis of US Census ACS data, 2012-2022
9. US Census Annual Estimates of the Resident Population: April 1, 2010, to July 1, 2019, and US Census ACS 2022 1-Year Estimates
10. Note: This is based on ACS 2022 5-year data, and contains a +/- 10 percent margin of error. Due to small population numbers, margin of error in rural data tends to be large.
- 11-11. Fourth Economy Analysis of Census OnTheMap data, 2021
12. Chase Bank: “Vacancy rate in real estate: What is it and how does it work?”
13. Site Selection Group, 2024
14. Note: Value is measured by the Census Building Permits Survey, which provides national, state, and local statistics on new privately owned residential construction. The United States Code, Title 13, authorizes this survey, provides for voluntary responses, and provides an exception to confidentiality for public records.
15. North Dakota Labor Market Information, Long-Term Employment Projections, 2020–2030
16. Lightcast™ Unique Job Postings. May 2024
17. Fourth Economy Analysis of Census Business Builder data
- 18-19. North Dakota Labor Market Information, Long-Term Employment Projections, 2020–2030
- 20, 22-23. Fourth Economy Analysis of Lightcast™ Data
21. Supercommuters are a category of commuters who undertake a significantly longer than average commute each day in terms of time and/or distance—in this case, more than fifty miles.
24. [Value Capture - Tax Increment Financing](#)
25. [FHWA - Center for Innovative Finance Support - Value Capture - Land Value Tax](#)