

65+ Homeowners - Statewide Housing Needs Assessment

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To: Kreun, Curt E. <ckreun@ndlegis.gov>

Senator Kreun,

At the NDHFA Statewide Housing Forum, you requested information about homeowners over 65. Here is a link to the [2020-2025 Statewide Housing Needs Assessment](#). Additional information can be found on [North Dakota Compass](#).

- Statewide, the population in the 65 and older category is projected to increase from 118,853 in 2020 to 147,528 in 2025, a 24% increase.
- Statewide, one in four North Dakota householders ages 65 and older were burdened by housing costs in 2020; in 19 counties, this percentage exceeded 25%.
 - 17% of owner-occupied householder ages 65 and older were housing cost burden (housing costs exceed 30% of their income)
- 2021 Homeownership rate for ages 65+
 - Ages 67-74 is 80.1% (36,267)
 - Ages 75-84 is 77% (17,081)
 - Ages 85 and older is 54.3% (5,764)
- Median household income, 65+ head of household
 - Statewide: \$45,005
 - Living alone: \$25,672
 - Married: \$70,874
 - Other households: \$55,966

Attached are the following detailed tables (Statewide, 12 largest cities, county, Native American Reservations, and Planning Regions):

1. North Dakota Household Projections for Owner-Occupied Housing Units with Householder Ages 65 and Older 2019-2029
2. North Dakota Population Projections for Persons Ages 65 and Older, 2019-2029
3. North Dakota Household Projections of Elderly Homebuyer Households, 2019-, 2029

Let me know if you need any additional information.

Kayla

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Table 2.38 North Dakota Household Projections for Owner-Occupied Housing Units with Householder Ages 65 and Older, 2019 to 2029

Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Area	Owner-Occupied Housing Units with Householder Ages 65 and Older						
	Estimates		% change: 2010 to 2014	Projections			% change: 2014 to 2029
	2010	2014		2019	2024	2029	
North Dakota	44,819	51,315	14.5%	58,788	69,299	78,134	52.3%
Adams County	230	255	10.9%	268	280	277	8.6%
Barnes County	958	953	-0.5%	1,058	1,164	1,234	29.5%
Benson County	456	464	1.7%	502	579	616	32.8%
Billings County	93	98	5.4%	105	121	124	26.5%
Bottineau County	680	722	6.2%	786	857	905	25.3%
Bowman County	340	309	-9.2%	311	371	385	24.8%
Burke County	307	243	-20.8%	229	225	229	-5.8%
Burleigh County	4,698	6,359	35.3%	7,974	9,841	11,480	80.5%
Cass County	5,598	7,166	28.0%	9,562	11,877	13,766	92.1%
Cavalier County	451	518	14.8%	505	510	485	-6.3%
Dickey County	522	555	6.3%	552	603	624	12.5%
Divide County	283	337	19.2%	302	331	341	1.1%
Dunn County	311	393	26.3%	445	554	631	60.7%
Eddy County	273	265	-3.0%	274	296	304	14.8%
Emmons County	536	467	-12.8%	474	497	524	12.2%
Foster County	378	364	-3.8%	361	396	425	16.8%
Golden Valley County	207	202	-2.6%	189	179	181	-10.2%
Grand Forks County	3,277	3,836	17.1%	4,598	5,333	5,874	53.1%
Grant County	350	337	-3.8%	357	378	387	15.0%
Griggs County	319	311	-2.4%	316	318	309	-0.8%
Hettinger County	322	345	7.2%	335	321	314	-9.1%
Kidder County	274	273	-0.4%	311	344	350	28.2%
LaMoure County	590	547	-7.2%	613	668	661	20.7%
Logan County	250	273	9.2%	248	215	194	-28.9%
McHenry County	602	615	2.2%	643	676	695	13.0%
McIntosh County	479	474	-1.1%	430	444	463	-2.3%
McKenzie County	486	845	73.8%	1,182	1,582	2,152	154.8%
McLean County	887	989	11.5%	1,083	1,232	1,296	31.0%
Mercer County	688	765	11.2%	883	1,059	1,146	49.8%
Morton County	1,901	2,261	18.9%	2,621	3,106	3,491	54.4%
Mountrail County	447	504	12.7%	614	793	972	92.9%
Nelson County	473	480	1.6%	464	489	486	1.2%
Oliver County	182	196	7.5%	228	255	266	36.0%
Pembina County	680	739	8.6%	827	925	956	29.4%
Pierce County	497	466	-6.2%	472	511	563	20.7%
Ramsey County	844	832	-1.4%	905	1,032	1,186	42.5%
Ransom County	408	447	9.4%	448	464	466	4.4%
Renville County	232	223	-3.9%	228	238	248	11.2%
Richland County	1,190	1,199	0.8%	1,369	1,577	1,685	40.5%
Rolette County	744	763	2.6%	921	1,081	1,232	61.4%
Sargent County	359	386	7.6%	454	508	540	39.8%
Sheridan County	182	196	7.4%	189	190	177	-9.5%
Sioux County	115	118	2.7%	124	131	145	22.7%
Slope County	69	87	25.8%	95	106	103	18.7%
Stark County	1,834	2,235	21.8%	2,452	3,127	3,833	71.5%
Steele County	235	188	-20.1%	219	269	326	73.6%
Stutsman County	1,645	1,727	5.0%	1,904	2,112	2,312	33.9%
Towner County	315	255	-19.1%	282	313	304	19.2%
Traill County	629	673	7.0%	744	860	961	42.8%
Walsh County	1,090	1,102	1.1%	1,093	1,101	1,088	-1.2%
Ward County	3,745	4,334	15.7%	4,529	5,292	5,989	38.2%
Wells County	663	606	-8.6%	586	604	631	4.1%
Williams County	1,495	2,021	35.2%	2,124	2,964	3,802	88.1%
Bismarck city	4,000	5,211	30.3%	6,658	8,206	9,621	84.6%
Devils Lake city	392	476	21.4%	500	567	655	37.7%
Dickinson city	1,210	1,443	19.2%	1,382	1,708	2,067	43.3%
Fargo city	3,663	4,809	31.3%	6,736	8,394	9,858	105.0%
Grand Forks city	2,458	2,888	17.5%	3,536	4,108	4,542	57.3%
Jamestown city	1,043	1,125	7.8%	1,263	1,405	1,539	36.8%
Mandan city	1,143	1,499	31.1%	1,718	2,033	2,280	52.2%
Minot city	2,614	3,273	25.2%	3,106	3,600	4,084	24.8%
Valley City city	541	567	4.9%	634	692	738	30.1%
Wahpeton city	395	393	-0.4%	451	503	536	36.3%
West Fargo city	833	1,160	39.2%	1,626	2,020	2,254	94.4%
Williston city	804	1,429	77.7%	1,165	1,618	2,043	43.0%
Fort Berthold Reservation	263	243	-7.6%	262	281	299	23.0%
Spirit Lake Reservation	112	170	51.8%	170	170	170	0.0%
Standing Rock Reservation	115	118	2.7%	124	131	145	22.7%
Turtle Mountain Reservation	273	330	20.9%	340	349	359	8.8%
Region 1	2,264	3,203	41.5%	3,608	4,877	6,295	96.6%
Region 2	6,510	7,107	9.2%	7,501	8,592	9,601	35.1%
Region 3	3,083	3,097	0.5%	3,389	3,811	4,127	33.3%
Region 4	5,520	6,157	11.5%	6,982	7,848	8,404	36.5%
Region 5	8,419	10,058	19.5%	12,796	15,555	17,744	76.4%
Region 6	5,804	5,810	0.1%	6,068	6,524	6,853	18.0%
Region 7	9,813	11,960	21.9%	14,244	17,033	19,262	61.1%
Region 8	3,406	3,923	15.2%	4,200	5,059	5,848	49.1%

Table 1.5 North Dakota Population Projections for Persons Ages 65 and Older, 2019 to 2029

Sources: U.S. Census Bureau and the Center for Social Research at NDSU

Area	Ages 65 and older						
	Estimates		% change: 2010 to 2014	Projections			% change: 2014 to 2029
	2010	2014		2019	2024	2029	
North Dakota	97,477	104,998	7.7%	120,848	142,279	159,969	52.4%
Adams County	568	601	5.8%	631	658	652	8.5%
Barnes County	2,170	2,246	3.5%	2,496	2,744	2,910	29.6%
Benson County	853	832	-2.5%	901	1,038	1,104	32.7%
Billings County	151	160	6.0%	171	197	203	26.9%
Bottineau County	1,382	1,415	2.4%	1,541	1,678	1,774	25.4%
Bowman County	692	633	-8.5%	639	761	790	24.8%
Burke County	412	404	-1.9%	379	373	380	-5.9%
Burleigh County	10,913	13,094	20.0%	16,417	20,259	23,634	80.5%
Cass County	14,550	18,048	24.0%	24,094	29,929	34,689	92.2%
Cavalier County	1,022	1,027	0.5%	1,001	1,012	962	-6.3%
Dickey County	1,170	1,126	-3.8%	1,119	1,222	1,265	12.3%
Divide County	551	562	2.0%	503	552	569	1.2%
Dunn County	616	627	1.8%	711	884	1,008	60.8%
Eddy County	586	565	-3.6%	585	632	647	14.5%
Emmons County	971	946	-2.6%	961	1,007	1,062	12.3%
Foster County	758	741	-2.2%	735	807	864	16.6%
Golden Valley County	358	338	-5.6%	318	301	304	-10.1%
Grand Forks County	6,903	7,870	14.0%	9,430	10,936	12,048	53.1%
Grant County	645	654	1.4%	694	733	752	15.0%
Griggs County	637	666	4.6%	676	681	661	-0.8%
Hettinger County	638	610	-4.4%	564	539	528	-13.4%
Kidder County	511	508	-0.6%	569	628	639	25.8%
LaMoure County	1,022	1,057	3.4%	1,161	1,265	1,250	18.3%
Logan County	557	524	-5.9%	454	388	327	-37.6%
McHenry County	1,118	1,139	1.9%	1,172	1,234	1,267	11.2%
McIntosh County	954	876	-8.2%	794	821	856	-2.3%
McKenzie County	902	915	1.4%	1,281	1,715	2,333	155.0%
McLean County	1,941	2,060	6.1%	2,253	2,563	2,697	30.9%
Mercer County	1,328	1,490	12.2%	1,718	2,061	2,231	49.7%
Morton County	4,013	4,447	10.8%	5,158	6,112	6,870	54.5%
Mountrail County	1,050	1,060	1.0%	1,291	1,669	2,043	92.7%
Nelson County	858	850	-0.9%	821	865	860	1.2%
Oliver County	308	346	12.3%	403	452	471	36.1%
Pembina County	1,489	1,538	3.3%	1,723	1,926	1,992	29.5%
Pierce County	1,029	1,002	-2.6%	1,014	1,099	1,211	20.9%
Ramsey County	2,072	2,130	2.8%	2,313	2,640	3,034	42.4%
Ransom County	1,084	1,125	3.8%	1,130	1,169	1,174	4.4%
Renville County	502	488	-2.8%	498	520	542	11.1%
Richland County	2,424	2,602	7.3%	2,972	3,423	3,658	40.6%
Rolette County	1,398	1,493	6.8%	1,781	2,090	2,383	59.6%
Sargent County	727	777	6.9%	888	993	1,056	35.9%
Sheridan County	396	384	-3.0%	371	372	349	-9.1%
Sioux County	294	321	9.2%	330	348	386	20.2%
Slope County	135	156	15.6%	161	179	174	11.5%
Stark County	3,875	3,875	0.0%	4,254	5,426	6,651	71.6%
Steele County	441	463	5.0%	540	662	803	73.4%
Stutsman County	3,618	3,719	2.8%	4,102	4,551	4,981	33.9%
Towner County	552	543	-1.6%	600	667	648	19.3%
Trail County	1,521	1,537	1.1%	1,667	1,928	2,154	40.1%
Walsh County	2,237	2,302	2.9%	2,284	2,301	2,273	-1.3%
Ward County	8,026	7,949	-1.0%	8,306	9,705	10,983	38.2%
Wells County	1,221	1,135	-7.0%	1,097	1,132	1,182	4.1%
Williams County	3,328	3,022	-9.2%	3,176	4,432	5,685	88.1%
Bismarck city	9,411	10,620	12.8%	13,577	16,734	19,621	84.8%
Devils Lake city	1,373	1,491	8.6%	1,565	1,778	2,053	37.7%
Dickinson city	2,863	3,029	5.8%	2,902	3,586	4,341	43.3%
Fargo city	10,693	11,939	11.7%	16,729	20,847	24,482	105.1%
Grand Forks city	5,336	5,945	11.4%	7,285	8,462	9,356	57.4%
Jamestown city	2,670	2,628	-1.6%	2,948	3,279	3,592	36.7%
Mandan city	2,419	3,040	25.7%	3,482	4,121	4,622	52.0%
Minot city	6,113	6,424	5.1%	6,096	7,066	8,018	24.8%
Valley City city	1,447	1,524	5.3%	1,701	1,858	1,981	30.0%
Wahpeton city	980	962	-1.8%	1,102	1,229	1,311	36.3%
West Fargo city	2,016	2,848	41.3%	3,992	4,959	5,536	94.4%
Williston city	2,115	2,677	26.6%	2,181	3,028	3,824	42.8%
Fort Berthold Reservation	574	540	-5.9%	582	623	665	23.1%
Spirit Lake Reservation	300	303	1.0%	303	303	304	0.2%
Standing Rock Reservation	294	321	9.2%	330	348	386	20.2%
Turtle Mountain Reservation	568	526	-7.4%	542	557	573	8.9%
Region 1	4,781	4,499	-5.9%	4,960	6,699	8,587	90.9%
Region 2	13,519	13,457	-0.5%	14,201	16,278	18,200	35.2%
Region 3	6,483	6,590	1.7%	7,181	8,079	8,778	33.2%
Region 4	11,487	12,560	9.3%	14,258	16,028	17,173	36.7%
Region 5	20,747	24,552	18.3%	31,291	38,104	43,534	77.3%
Region 6	12,107	12,090	-0.1%	12,634	13,611	14,296	18.2%
Region 7	21,320	24,250	13.7%	28,874	34,535	39,091	61.2%
Region 8	7,033	7,000	-0.5%	7,449	8,945	10,310	47.3%

ND Owner Occupied Housing Units, Ages 65+						
With a Median Home Value Freeze						
Based on Average Mill Rate						
Survey Year	2020	2021	2022	2023	2024	2025
Tax Year	2021	2022	2023	2024	2025	2026
Number of Units	56,441	58,913	61,493	64,186	66,997	69,953
Median Home Value	\$217,275	\$228,138	\$239,545	\$239,545	\$239,545	\$239,545
Assessed Value	\$9,777	\$10,266	\$10,780	\$10,780	\$10,780	\$10,780
Average Mill Rate	210.45	213.14	215.14	217.14	219.14	221.14
Total Tax	\$116,135,558	\$128,910,111	\$142,609,030	\$150,238,184	\$158,262,199	\$166,753,067
Number of Units - NDHFA provided the 2020 estimated and 2025 projected values. Median Home Value - NDHFA provided the 2020 estimate and 2025 projected values. The Average Mill Rate increase by 2 Mills from 2022-2025						

ND Owner Occupied Housing Units, Ages 65+						
Without a Median Home Value Freeze						
Based on Average Mill Rate						
Survey Year	2020	2021	2022	2023	2024	2025
Tax Year	2021	2022	2023	2024	2025	2026
Number of Units	56,441	58,913	61,493	64,186	66,997	69,953
Median Home Value	\$217,275	\$228,138	\$239,545	\$251,523	\$264,099	\$277,304
Assessed Value	\$9,777	\$10,266	\$10,780	\$11,319	\$11,884	\$12,479
Average Mill Rate	210.45	213.14	215.14	217.14	219.14	221.14
Total Tax	\$116,135,558	\$128,910,111	\$142,609,030	\$157,750,093	\$174,484,074	\$193,037,519
Number of Units - NDHFA provided the 2020 estimated and 2025 projected values. Median Home Value - NDHFA provided the 2020 estimate and 2025 projected values. The Average Mill Rate increase by 2 Mills from 2022-2025						

	2024	2025	2026
Estimated Cost Per Year:	\$7,511,909	\$16,221,875	\$26,284,452