"SUMMARY" Bismarck and Mandan, North Dakota Housing Demand Analysis – 2030.

PREPARED FOR:
The Communities of Bismarck & Mandan, North Dakota.

PREPARED BY

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"SUMMARY"
BISMARCK AND MANDAN, NORTH DAKOTA
HOUSING DEMAND ANALYSIS - 2030.

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ESTIMATED 15-YEAR HOUSING TARGET DEMAND/BUDGET
BISMARCK & MANDAN, NORTH DAKOTA
2018-2030

	Owner	Rental	Total Target Demand	Est. Required Target Budget (Millions)
Bismarck:				
2018:	1,196	810	**2,006**	**$397.2**
2020:	558	440	**998**	**$202.6**
2025:	1,668	1,215	**2,883**	**$599.7**
2030:	1,884	1,306	**3,190**	**$676.3**
Totals:	**5,306**	**3,771**	**9,077****	**$1.87 Billion**
Mandan:				
2018:	765	408	**1,173**	**$232.2**
2020:	254	158	**412**	**$83.6**
2025:	603	382	**985**	**$204.9**
2030:	858	502	**1,360**	**$288.3**
Totals:	**2,480**	**1,450**	**3,930****	**$809.0**

*Based upon **new households,** providing affordable housing for **cost burdened households, with housing problems, replacement of substandard housing stock, absorb housing vacancy deficiency** consisting of structurally sound housing units and build for **pent-up demand. Includes both new construction and purchase/rehab/resale or re-rent (an estimated 12% to 14% of the total target housing demand).**

****Includes Downtown Housing Target Demand**
Bismarck: 160 Units - 38 Owner, 122 Rental.
Mandan: 78 Units - 22 Owner, 56 Rental.

Source: Hanna:Keelan Associates, P.C., 2015.

HOUSING GOALS & ACTION STEPS.

○ INTRODUCTION. ○

The following **"Housing Goals & Action Steps"** are the combined results of a citizen participation process, consisting of a Citizen Housing Survey, interviews with key Community and housing stakeholders, Housing "Listening Sessions" and meetings with staff from the Cities of Bismarck and Mandan and the statistical results addressing housing demand. Citizen Participation activities provided several opportunities for input from various individuals, organizations and Community leadership, regarding the existing and future housing needs of the two Communities. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in both Communities. **A total of 451 participants completed the Citizen Housing Survey. Additional information regarding housing demand, target populations, price points and housing rehabilitation can be found in Appendices I and II of the Housing Demand Analysis.**

The Goals and Action Steps for the Cities of Bismarck and Mandan should coincide and be used in conjunction with existing community and economic development studies and plans, including the Bismarck Growth Management Plan and the City of Bismarck 2015-2019 Consolidated Plan and recently completed Mandan Comprehensive Plan.

○ GOAL 1: HOUSING DEVELOPMENT INITIATIVE. ○

The City of Bismarck has a 15-year (2030) housing target demand of 9,077 housing units (5,306 owner, 3,771 rental). The City of Mandan has a 15-year housing target demand for 3,930 units (2,480 owner, 1,450 rental). The two Cities should implement a joint **housing development initiative** as a primary housing/economic development activity. **Participants of the Citizen Housing Survey identified housing for the local workforce and elderly populations is of greatest need in the two Communities.**

- **Action Step 1:** The Communities of Bismarck and Mandan should maintain a **Housing Partnership** while expanding the membership of number of private and public sector organizations including, but not limited to, economic and housing development corporations, community development departments, Morton and Burleigh County Housing Authorities and local real estate professionals and contractors. Local human service agencies and agencies on aging, serving the elderly and persons with special needs should also be included in the Housing Partnership.

The **Housing Partnership** serves to, first, encourage housing development in both Communities. The Partnership should monitor vacant land availability for housing, while working directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of each Community's current and future residents. Emphasis should be placed on creating housing for the local workforce, young families, retirees, the elderly, veterans, college students and populations with special needs (see Section 4, Tables 4.5 and 4.8 of the Housing Demand Analysis). **Participants of the Citizen Housing Survey identified housing for low- to moderate income persons, families and elderly populations, housing choices for first-time homebuyers and single family housing as greatly needed in the two Communities.**

- **Action Step 2:** Create a formal **Employer's Housing Assistance Program,** encouraging major employers in each Community to become directly involved with assisting their employees in obtaining affordable, suitable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a $5,000 to $10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.

- **Action Step 3:** The Bismarck and Mandan Housing Partnership should work with area housing stakeholders to implement a **Continuum of (Housing) Residential Care Program,** directed at persons and families 55+ years of age, focusing on independent living, assisted living and long-term care housing facilities. Local Housing Authorities should continue to address elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services. **Housing demand for elderly and special needs populations are addressed in Section 4 of the Housing Demand Analysis.**

- **Action Step 4:** Create a **Downtown Housing Development Initiative** in Bismarck and Mandan directed at increasing the availability of housing opportunities in each Central Business District. Additional Downtown commercial buildings could be adaptively reused for upper level housing to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. Both the rehabilitation of upper-story units in commercial buildings and construction of new multifamily housing projects on under-utilized lots should be planned and implemented.

  For the City of Bismarck, an estimated 160 units, including 38 owner and 122 rental, should be developed in the Downtown by 2030. For Downtown Mandan, an estimated 78 units, including 22 owner and 56 rental should be developed during the next 15 years. Projects should range from developing available, large vacant lots for specific housing programs to rehabilitating multi-story buildings for residential/ commercial mixed uses.

○ GOAL 2: NEW HOUSING DEVELOPMENTS. ○

Bismarck and Mandan should address the needs of both owner and renter households of all age and income sectors, with varied price points. This can be accomplished through the platting of new residential subdivisions, utilizing vacant lots for infill development and establishing redevelopment efforts in selected residential neighborhoods.

- **Action Step 1:** Develop unique solutions to create residential developments within and adjacent the Corporate Limits of each Community, in an effort to make vacant land available for expanded residential growth. **This should include the identification of vacant lots and land for planned residential subdivisions. New development should follow the recommendations highlighted in the *Growth Management Plan* developed by the Bismarck-Mandan Metropolitan Planning Organization, as well as each Community's Comprehensive Plan's "Future Land Use Plan".**

  The **Housing Partnership,** working with the staff and administration of each City will need to identify up to **2,566 acres of land** for **new residential development in Bismarck and 1,132 acres of land in Mandan** to meet the estimated need for **each Community's respective housing target demand by 2030.** Housing should be targeted for development in both new and existing (redeveloped) neighborhoods in each Community.

- **Action Step 2: Target Growth Areas** should be identified in each Community; one to support low to moderate income housing, the other for upper income housing. The Communities should develop affordable housing projects near Downtown areas to support access to various public amenities. Other target areas should include large tracts of vacant land in older neighborhoods and nearby supportive public services such as hospitals and schools, as well as large employment centers.

The northern portions of Bismarck and Mandan, beyond the Interstate 94 Corridor, have been targeted for upper income single family and multifamily housing development. This development trend should continue, but incorporate designated subdivisions featuring housing that is affordable to moderate income families, specifically those in the 80 to 125 percent Area Median Income group.

- **Action Step 3: A total of 147 participants, or 33 percent of the total 449 Survey participants were renters that identified an intent to purchase a home in either Bismarck or Mandan in the near future.** Build new housing that consists of a mix of both owner and rental housing units. Affordable housing for both middle-income workforce families and households that are cost-burdened is needed in the two Communities. Affordable homes, particularly those with three+-bedrooms, are in demand in both Bismarck and Mandan. **Housing for the local workforce should have an average affordable purchase price of $156,000 in each Community (See Section 4, Tables 4.6 and 4.9 of the Housing Demand Analysis).**

Special attention should be given the construction of single family housing units for large families. **A Lease-To-Own Housing Program in each Community should be designed and implemented to support homeownership. New housing development in each Community should include the construction or rehabilitation of housing that is accessible for use and visit by persons and families with special needs. Bismarck and Mandan should consider "VisitAble Housing" concepts, provided by the Center for Inclusive Design and Environmental Access.**

- **Action Step 4:** Employ proper, modern planning practices for the development of housing units in rural subdivisions, as well as new developments for low- to moderate income households, focusing on elderly households, in or around the central business districts of the two Communities to allow for ease of access to various amenities and services. **Additional housing for new and existing workforce families and low- to moderate income elderly households is greatly needed in Bismarck and Mandan.**

- **Action Step 5: The average affordable monthly rent for workforce housing in Bismarck and Mandan should be approximately $745, depending on the size, number of bedrooms and the affordability level of the household income sector being served. Affordable monthly rent for low-income rental households, at 0 to 60 percent of Area Median Income, should range between $605 and $685.** Rental units of all types should be constructed in Bismarck and Mandan. An excellent market exists for the development of new rental housing units for both the elderly and family households, as well as single family units for large families.

  Persons and families with Section 8 Vouchers are limited by HUD's established "Fair Market Rent (FMR)". The current FMR for the Bismarck Metropolitan Statistical Area, which includes Burleigh and Morton Counties, is highlighted below. Many families with vouchers cannot find available rental housing that meet these funding guidelines.

Unit Type	FMR
Efficiency	**$535**
One-Bedroom	**$607**
Two-Bedroom	**$759**
Three-Bedroom	**$1,076**
Four-Bedroom	**$1,269**

Source: U.S. Department of Housing & Urban Development, huduser.org.

- **Action Step 6:** Additional **rental housing projects** are recommended for the Cities of Bismarck and Mandan, by 2030, to meet the needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. **The development of SRO (Single Room Occupancy) facilities, of 12 to 16 units each, should be given consideration to house single persons in the local workforce. SROs serve as employer-owned "temporary housing" for full-time employees searching for single family owner or rental housing. This housing type mainly serves persons and families transitioning from a job in another community. Partnerships with major employers are the most successful way to implement this type of housing unit.**

- **Action Step 7: Modern programs of assisted living and long-term care living should always be on the housing agenda of each Community.** Independent living housing types for the 55+ year age group should include smaller, space-efficient detached single family houses, patio homes of 1,800 to 2,200 square feet and attached townhomes, all having zero-grade entry. It is recommended that housing for elderly persons and families be developed near existing health centers, such as hospitals, clinics and existing elderly housing facilities.

- **Action Step 8**: New housing activities should incorporate the construction of at least **90 owner and 136 rental housing units in Bismarck and 52 owner and 64 rental housing units in Mandan, by 2030, that addresses the housing needs of persons and families with special needs, including persons with a mental or physical disability(ies).**

- **Action Step 9:** In an effort to meet **immediate housing needs** in Bismarck and Mandan, the City should consider allowing non-traditional housing developments at existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for an accessory apartment and/or the development of "granny flats" and "tiny homes" on lots typically not sized to code. This can be accomplished through "footprint" reduction initiatives on housing in the two Communities.

- **Action Step 10:** Future housing activities in Bismarck and Mandan should focus on the needs of unique population groups, including **Veterans, the homeless/near-homeless** and the local **College populations. Participants of the Bismarck-Mandan Housing Listening Sessions also identified up to 300 homeless children exist in Bismarck, with little to no temporary or transitional housing available.** Participants also identified College students, in particular, are affected by student loans, as they cannot obtain financing for housing.

- **Action Step 11:** Public and private sectors should create a "shared cost" program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Consider new, modern housing development types, such as new subdivisions utilizing New Urbanism and "Smart Growth" planning concepts by promoting walkable neighborhoods, access to public services and moderate- to high density development concepts of housing, retail and employment centers.

- **Action Step 12:** Combine funding resources to expand residential development in the Downtown. Utilize the recommendations presented in the ***Bismarck Downtown Sub-Area Study.***

○ GOAL 3: HOUSING STOCK REHABILITATION/PRESERVATION. ○

Housing rehabilitation programs and activities in Bismarck and Mandan should strive to protect and preserve the existing housing stock, especially housing of historical significance.

- **Action Step 1:** As needed, each Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **This could include housing in designated "Low-Moderate Income" areas, as well as housing along or near railroad corridors and neighborhoods adjacent the Downtowns of Bismarck and Mandan. Vacated land could be placed in a Community Land Trust Program, to be used for future owner and rental housing development needs.**

- **Action Step 2:** Housing rehabilitation programs, for both owner and rental housing units, should be expanded in Bismarck and Mandan, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs. **A Purchase-Rehab/Resale and/or Re-Rent Program is recommended for both Communities.**

- **Action Step 3:** Bismarck and Mandan should recognize and make a concentrated effort to preserve housing of historical significance, as an effort to preserve older neighborhoods in both Communities.

- **Action Step 4:** To ensure **a clean and safe residential environment,** the ongoing maintenance of private residential properties, including mobile home parks, is needed, i.e. trash removal, junk cars, etc. **Continue to Implement residential clean-up activities throughout both Communities.**

○ GOAL 4: FINANCIAL ACTIVITIES FOR HOUSING DEVELOPMENT. ○

Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the each Community. This assistance is available from the North Dakota Housing Finance Agency, North Dakota Department of Economic Development, CommunityWorks North Dakota, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **The Cities of Bismarck and Mandan will need to develop and/or continue partnerships with developers and funders to enhance development activities in both Communities.**

- **Action Step 2: Two or more major employers should consider forming a limited partnership to develop housing projects, utilizing all available public and private funding sources. Development options could include the creation of single room occupancy, or transitional housing for new employees.**

○ GOAL 5: IMPEDIMENTS TO FAIR HOUSING CHOICE. ○

The Communities of Bismarck and Mandan will need to continue to utilize the **Bismarck Analysis of Impediments to Fair Housing** to eliminate all barriers and impediments to fair housing choice. It is recommended that the City of Mandan also establish an Analysis of Impediments process. Both Analysis of Impediments processes should be consistent with the State Analysis of Impediments to Fair housing Choice.

Both, the public and private sectors in each Community should play a role in this process. This would include the involvement of City Government, schools, churches and the local private sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Bismarck and Mandan. According to the City of Bismarck Analysis of Impediments to Fair Housing Choice, impediments include, but are not limited to, **discrimination on the basis of disability and familial status, failure of reasonable accommodation or modification, discriminatory advertising, high denial rates among American Indian and Hispanic populations, discrimination against public assistance recipients, lack of understanding of fair housing laws and policies.**

- **Action Step 2:** The Cities of Bismarck and Mandan should collaborate with the North Dakota Department of Labor and Human Rights to enforce the **Fair Housing Policies** identified in the ***Bismarck Analysis of Impediments to Fair Housing.*** This will ensure all current and future residents of the Community do not experience any discrimination in housing choice.

- **Action Step 3:** For persons with a disability(ies), supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.

- **Action Step 4:** Encourage lenders to aggressively market housing for minorities.

- **Action Step 5:** Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.

- **Action Step 6:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met.

- **Action Step 7:** Create and support the efforts of a regional **"Fair Housing Advisory Group"** through the provision of adequate resources for fair housing provisions.

BISMARCK & MANDAN HOUSING ACTION PLANS.

○ INTRODUCTION. ○

The greatest challenge for the Communities of Bismarck and Mandan, during the next 15 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. In total, Bismarck should strive to build up to **9,077 new units; 5,306 owner units and 3,771 rental units, while Mandan should develop 3,930 units; 2,480 owner and 1,450 rental units, by 2030.**

The successful implementation of the **"Bismarck & Mandan Housing Action Plans"** will begin with the preparation of reasonable, feasible housing programs**.** Such programs will address all aspects of housing, including new construction, housing rehabilitation, the removal of "bad" housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important is the implementation of a ***Housing Partnership,*** under the direction of the Cities of Bismarck and Mandan and in cooperation with other local housing and economic development entities, comprised of housing stakeholders throughout the two Communities. ***"The bigger the circle of Partnerships, the better the delivery of housing."***

The following Partners, identified on Page 12, are most commonly used to create new and preserve existing housing in Bismarck and Mandan. The list does not include all possible Housing Partners, such as foundations, private donors and financing available from local municipalities. Similar, successful Housing Partnership Programs are being implemented by economic development corporations around the State of North Dakota, including the Roosevelt-Custer Regional Council for Development, Trenton Indian Housing Authority, Mercer County Economic Development and Traill County Economic Development.

COB = City of Bismarck.
COM = City of Mandan.
HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.
RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.
AHP = Federal Home Loan Bank-Affordable Housing Program.
NDHFA = North Dakota Housing Finance Agency (LIHTC).
HAND = Housing Alliance of North Dakota.
MVCHP = Missouri Valley Coalition for Homeless People, Inc.
NDDAC = North Dakota Disabilities Advocacy Consortium
NDDHS-AAS = North Dakota Department of Human Services-Adults & Aging Services (Division).
NDHIF = North Dakota Housing Incentive Fund.
HTC = Historic Tax Credits.
HOME = HOME Program.
OE = Owner Equity.
ME = Major Employers.
PED = Private Enterprise/Developer.
CPF = Conventional Private Financing.
TEBF = Tax Exempt Bond Financing.
MPEG = Mountain Plains Equity Group.
BMDA = Bismarck-Mandan Development Association.
CAP-RVII = Community Action Program, Region VII, Inc.
MCHA = Morton County Housing Authority.
BCHA = Burleigh County Housing Authority.
CWND = CommunityWorks North Dakota.
BCIP = Bismarck CORE Incentive Program (Downtown Housing).

○ HOUSING PROJECTS. ○

The following Community **Housing Action Plans** present **"priority"** housing programs for Bismarck and Mandan, based upon housing target demand. Programs include activities associated with the organizational or operational requirements of the two Communities to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of Bismarck and Mandan's respective housing stock. The **Plans** define a purpose, estimated housing program costs and, where relevant, estimated cost subsidy.

Numbers 1 through 6 of the **Housing Action Plans** highlight housing programs and potential housing partnerships that would benefit and further enhance both housing development and investment in Bismarck and Mandan. Specific housing development projects are highlighted, for Bismarck, in numbers 7 through 24; for the City of Mandan, numbers 25 through 40.

The identified housing projects for Bismarck and Mandan are rated "medium" and "high," in terms of priority. High priority projects are those greatly needed within the duration of the Housing Action Plans. Medium priority projects can be addressed as either a short-term or long-term housing need. These Housing Action Plans for Bismarck and Mandan should be monitored on a continuous basis and reviewed annually for necessary changes and/or modifications.

BISMARCK AND MANDAN ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	Activities.	Purpose of Activity.	Est. Total Cost.
1.	Create a **Housing Partnership Program (HPP),** as the lead local group for Community housing capacity building, educational and promotional activities in Bismarck and Mandan. **PRIORITY: HIGH**	Selected, pertinent local, both public and private housing stakeholders and providers should establish a program of housing awareness, understanding and promotion, all in an effort to better educate the Communities on the cause for new and improved appropriate housing for the residents of Bismarck and Mandan. This includes a local Homebuyer Education Program. The **Partnership** might include COB, COM, CWND, BMDA, BCIP, MCHA, BCHA, CAP-RVI, MVCHP, NDDAC and NDDHS-AAS.	Not Applicable.
2.	Develop a **Workforce Housing Initiative/ Employers Assistance Program.** **PRIORITY: HIGH**	To encourage major employers of Bismarck and Mandan to partner and financially assist the Communities in developing housing programs identified in the Housing Action Plans, including the City's first-time homebuyer, down payment assistance and immediate need housing programs and **collaboration of major employers to implement needed workforce housing projects. The (#1) HPP would play a major role in planning and implementing this Program.**	A $655,000 annual contribution from major employers would be requested.
3.	Create a local **Continuum of (Housing) Residential Care Program.** **PRIORITY: HIGH**	Housing assistance program to address all facets of **elderly housing needs and housing for special populations** in Bismarck and Mandan, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification. **The (#1) HPP would play a major role in planning and implementing this Program.** Partners might include CWND, BMDA, MCHA, BCHA, CAP-RVI, NDHFA and NDDHS-AAS, as well as Sanford Health and St. Alexius Health Center.	A $485,000 annual contribution from local businesses and housing providers/stakeholders would be requested.

BISMARCK AND MANDAN ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	Activities.	Purpose of Activity.	Est. Total Cost.
4.	**Create a local/regional Community Housing Investment Club. PRIORITY: MEDIUM**	With the guidance of the **Cities of Bismarck and Mandan, as well as the assistance of the HPP,** create a bank of funds to invest in needed gap financing for local housing developments, specifically for difficult-to-finance affordable housing projects. Dollars should be secured by contributions from individuals or organizations, including private foundations and businesses.	$500,000 Annually.
5.	**Create a Community Land Trust Program for both Bismarck and Mandan. PRIORITY: MEDIUM**	The **HPP,** along with Community Leadership of Bismarck and Mandan, should work to ensure the availability of land for future housing developments. **Financing could be secured via local Community contributors, as well as housing funding entities.** Needed land areas for residential development could be obtained from the benefits of an accelerated housing demolition program. **Program could be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.**	$600,000 Annually.
6.	**Create a Bismarck-Mandan Historic Preservation Commission. PRIORITY: MEDIUM**	The **HPP** should include the creation of a Historic Preservation Commission to preserve and regulate buildings and sites, including housing, with historic significance, as well as educate the general public on the importance of historic preservation.	$50,000 Annually.
7.	**Plan and implement an annual Bismarck-Mandan Housing Summit. PRIORITY: HIGH**	The Cities of Bismarck and Mandan**,** with the assistance of local funding and the **HPP,** would conduct an annual presentation of housing accomplishments and opportunities in each Community.	Estimated Annual Cost: $9,000.

HOUSING PRESERVATION - BISMARCK.

	Activity/Purpose.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
8.	**Housing Code Inspection and Rental Licensing Program,** to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a **nuisance abatement program or neglected buildings ordinance that targets vacant and dilapidated housing structures.** **PRIORITY: MEDIUM**	$350,000.	60% or $210,000.	COB, CWND, BCHA & PED.
9.	**Single Family Owner Housing Rehabilitation Program, 190 Units,** moderate rehabilitation at $32,000 to $38,000 per unit in Bismarck, by 2020, to meet the needs of low- to moderate-income households. **PRIORITY: MEDIUM**	$6,650,000.	80% or $5,320,000.	BMDA, COB, CAP-RVII, CWND, NDHFA, HOME, NDHIF & OE.
10.	Target the **purchase and Demolition** of **70 substandard, dilapidated housing units** in Bismarck, by 2020 and establish a Community Land Trust of property (lots) for redevelopment purposes. **Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.** **PRIORITY: MEDIUM**	$7,350,000.	100%.	COB, BMDA, CWND, ME, BCHA & PED.
11.	**Single Family Purchase-Rehab-Resale/Re-Rent Program, 55 Units,** 3+ bedroom houses, standard amenities in Bismarck, by 2020, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI). **PRIORITY: MEDIUM**	$9,625,000.	70% or $6,737,500.	COB, BMDA, CWND, BCHA, CAP-RVII, HOME NDHIF, CPF & OE.

HOUSING FOR ELDERLY & SENIOR POPULATIONS - BISMARCK.

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
12.	**Elderly Rental Housing Program, 330 Units,** scattered site and/or "retirement campus", mixed income, 2- and 3-bedroom duplex, triplex and town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (30%+ AMI). **PRIORITY: HIGH**	$59,750,000.	55% or $32,862,500.	PED, BMDA, NDDHS-AAS, COB, BCHA, NDHFA, MPEG, HOME, NDHIF, AHP, HTCs, BCIP, HUD & CPF.
13.	**Elderly Homeownership Initiative, 470 Units,** scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (60%+ AMI). **PRIORITY: MEDIUM**	$98,700,000.	35% or $34,545,000.	PED, BMDA, COB, NDDHS-AAS, HOME, NDHIF, BCIP, HTCs & CPF.
14.	**Housing Rehabilitation/ Modification Program, 85 Units,** standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including ***Elderly and Special Population Households,*** **with a Person(s) with a Disability.** **PRIORITY: MEDIUM**	$4,675,000.	90% or $4,207,500.	BMDA, COB, NDDHS-AAS, CAP-RVII, CWND, HOME, NDHIF & OE.
15.	Develop **120 additional licensed assisted living units** with supportive/specialized services for near-independent and frail-elderly residents of Bismarck. **PRIORITY: MEDIUM**	$17,400,000.	40% or $6,960,000.	PED, BMDA, NDDAC, NDDHS-AAS, BCHA, CPF & TEBF.

HOUSING FOR FAMILIES - BISMARCK.

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
16.	**Single Family Rental, Lease-To-Own Program, 26 Units,** scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI). **PRIORITY: HIGH**	$5,330,000.	80% or $4,264,000.	CWND, COB, BCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME & CPF.
17.	**General Rental Housing Program, 575 Units,** scattered site, mixed income, consisting of 2- & 3-bedroom duplexes/triplexes and town home units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI). **PRIORITY: HIGH**	$85,500,000.	60% or $53,700,000.	PED, CWND, BMDA, COB, BCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME& CPF.
18.	**Family Homeownership Initiative, 885 Units,** scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). **Utilize a Purchase-Rehab-Resale or Re-rent Program.** **PRIORITY: HIGH**	$173,152,000.	45% or $54,000,000.	PED, CWND, BMDA, NDHFA, ME, COB, NDHIF, HOME & CPF.
19.	**Single Room Occupancy Housing Program, 72 rooms,** two buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI). **PRIORITY: MEDIUM**	$6,480,000.	60% or $3,888,000.	PED, ME, CWND, BMDA, COB, NDHFA, MPEG, NDHIF, HOME & CPF.

HOUSING FOR FAMILIES - BISMARCK (Continued).

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
20.	**Owner/Rental Housing Initiative for Special Needs Populations, 68 Units (30 owner, 38 rental),** scattered site, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing for persons with special needs (0% to 125% AMI). **PRIORITY: MEDIUM**	$13,260,000.	90% or $11,934,000.	NDDAC, BCHA, CWND, COB, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
21.	Develop **30 units** for "special populations," including persons with a **physical and/or chronic mental disability,** including temporary shelter housing. **PRIORITY: MEDIUM**	$4,950,000.	85% or $4,207,500.	NDDAC, BCHA, CWND, COB, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
22.	**Downtown Owner Units, 38 Units,** mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures. **PRIORITY: MEDIUM**	$10,400,000.	50% or $5,200,000.	PED, BCIP, BMDA, CWND, COB, HTC, HOME, NDHFA, AHP & CPF.

HOUSING FOR FAMILIES - BISMARCK (Continued).

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
23.	**Downtown Rental Units, 122 Units,** mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures. **PRIORITY: HIGH**	$23,700,000.	65% or $15,405,000.	PED, BMDA, COB, HTC, ME, HOME, NDHFA, NDHIF, AHP, MPEG, BCIP & CPF.
24.	**Immediate Housing Initiative** – Create up to **90 units** of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties. This could include housing developed as part of a "student housing" or "Veteran Housing" Initiative. **PRIORITY: HIGH**	$11,250,000.	90% or $10,125,000.	PED, BCHA, COB, BMDA, ME, HOME, NDHIF, AHP, BCIP, & CPF.
25.	**Homeless/Near-Homeless Housing Initiative** – Create up to **50 units** of temporary shelter and/or rental housing for persons experiencing homelessness or near-homelessness. **PRIORITY: HIGH**	$7,350,000.	90% or $6,615,000.	MVCHP, PED, BCHA, COB, BMDA, HOME, NDHIF, AHP, BCIP, & CPF.

HOUSING PRESERVATION - MANDAN.

	Activity/Purpose.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
26.	**Housing Code Inspection and Rental Licensing Program,** to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a **nuisance abatement program or neglected buildings ordinance that targets vacant and dilapidated housing structures.** **PRIORITY: MEDIUM**	$210,000.	60% or $126,000.	COM, CWND, MCHA & PED.
27.	**Single Family Owner Housing Rehabilitation Program, 100 Units,** moderate rehabilitation at $32,000 to $38,000 per unit in Mandan, by 2020, to meet the needs of low- to moderate-income households. **PRIORITY: MEDIUM**	$3,500,000.	80% or $2,800,000.	BMDA, COM, CAP-RVII, CWND, NDHFA, HOME, NDHIF & OE.
28.	Target the **purchase and Demolition** of **40 substandard, dilapidated housing units** in Mandan, by 2020 and establish a Community Land Trust of property (lots) for redevelopment purposes. **Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.** **PRIORITY: MEDIUM**	$5,800,000.	100%.	COM, BMDA, CWND, ME, MCHA & PED.
29.	**Single Family Purchase-Rehab-Resale/Re-Rent Program, 30 Units,** 3+ bedroom houses, standard amenities in Mandan, by 2020, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI). **PRIORITY: MEDIUM**	$5,250,000.	70% or $3,675,000.	COM, BMDA, CWND, MCHA, CAP-RVII, HOME NDHIF, CPF & OE.

HOUSING FOR ELDERLY & SENIOR POPULATIONS - MANDAN.

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
30.	**Elderly Rental Housing Program, 140 Units,** scattered site and/or "retirement campus", mixed income, 2- and 3-bedroom duplex, triplex and town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (30%+ AMI). **PRIORITY: MEDIUM**	$25,340,000.	55% or $13,404,000.	PED, BMDA, NDDHS-AAS, COM, MCHA, NDHFA, MPEG, HOME, NDHIF, AHP, HTCs, HUD & CPF.
31.	**Elderly Homeownership Initiative, 200 Units,** scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (60%+ AMI). **PRIORITY: MEDIUM**	$42,000,000.	35% or $14,700,000.	PED, BMDA, COM, NDDHS-AAS, HOME, NDHIF, HTCs & CPF.
32.	**Housing Rehabilitation/ Modification Program, 60 Units,** standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including ***Elderly and Special Population Households,*** with a Person(s) with a Disability. **PRIORITY: MEDIUM**	$3,300,000.	90% or $2,970,000.	BMDA, COM, NDDHS-AAS, CAP-RVII, CWND, HOME, NDHIF & OE.
33.	Develop **70 additional licensed assisted living units** with supportive/specialized services for near-independent and frail-elderly residents of Mandan. **PRIORITY: MEDIUM**	$10,150,000.	40% or $4,060,000.	PED, BMDA, NDDAC, NDDHS-AAS, MCHA, CPF & TEBF.

HOUSING FOR FAMILIES - MANDAN.

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
34.	**Single Family Rental, Lease-To-Own Program, 14 Units,** scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI). **PRIORITY: HIGH**	$2,870,000.	80% or $2,296,000.	CWND, COM, MCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME & CPF.
35.	**General Rental Housing Program, 450 Units,** scattered site, mixed income, consisting of 2- & 3-bedroom duplexes/triplexes and town home units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI). **PRIORITY: HIGH**	$69,750,000.	60% or $41,850,000.	PED, CWND, BMDA, COM, MCHA, ME, NDHFA, MPEG, AHP, NDHIF, HOME& CPF.
36.	**Family Homeownership Initiative, 510 Units,** scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). **Utilize a Purchase-Rehab-Resale or Re-rent Program. PRIORITY: HIGH**	$99,450,000.	45% or $44,752,500.	PED, CWND, BMDA, NDHFA, ME, COM, NDHIF, HOME & CPF.
37.	**Single Room Occupancy Housing Program, 30 rooms,** Three buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI). **PRIORITY: MEDIUM**	$2,700,000.	60% or $1,620,000.	PED, ME, CWND, BMDA, COM, NDHFA, MPEG, NDHIF, HOME & CPF.

HOUSING FOR FAMILIES - MANDAN (Continued).

	Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
38.	**Owner/Rental Housing Initiative for Special Needs Populations, 48 Units (24 owner, 30 rental),** scattered site, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI). **PRIORITY: MEDIUM**	$9,360,000.	90% or $8,424,000.	NDDAC, MCHA, CWND, COM, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
39.	Develop **20 units** for "special populations," including persons with a **physical and/or chronic mental disability,** including temporary shelter housing. **PRIORITY: MEDIUM**	$3,300,000.	85% or $2,805,000.	NDDAC, MCHA, CWND, COM, HUD, NDHIF, HOME, NDHFA, MPEG, AHP & CPF.
40.	**Downtown Owner Units, 22 Units,** mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures. **PRIORITY: MEDIUM**	$6,028,000.	50% or $3,014,000.	PED, BMDA, CWND, COM, HTC, HOME, NDHFA, AHP & CPF.
41.	**Downtown Rental Units, 56 Units,** mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures. **PRIORITY: HIGH**	$10,864,000.	65% or $7,061,600.	PED, BMDA, COM, HTC, ME, HOME, NDHFA, NDHIF, AHP, MPEG & CPF.
42.	**Immediate Housing Initiative** – Create up to **40 units** of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties. Could be combined with a "Student Housing" or "Veteran Housing" Initiative. **PRIORITY: HIGH**	$5,000,000.	90% or $4,500,000.	PED, MCHA, COM, BMDA, ME, HOME, NDHIF, AHP, & CPF.