

HOUSING OPPORTUNITY

IN GRAND FORKS COUNTY



JULY 10, 2017

STUDY PROVIDED BY



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ABOUT THE STUDY

Demographers project steady growth for Grand Forks County into the next decade. Leaders of the Grand Forks County Housing Authority along with the Grand Forks Region Economic Development Corporation have funded this study to analyze housing opportunities in the smaller communities around the City of Grand Forks.

Nine communities located in close proximity to Grand Forks were selected (Emerado, Gilby, Inkster, Larimore, Manvel, Niagara, Northwood, Reynolds, and Thompson) to be studied. The study analyzed demographic information for the County provided by the U.S. Census American Community Survey. Public utility infrastructure data was collected from the communities along with public safety and educational information.

The goal of this study is to provide base line data for each community, which then can be used as a growth tool for community leaders, Grand Forks County Housing Authority and Economic Development staff. The study gives a snapshot of information for each community (see the Community Profiles section of study) and some general guidelines as to what housing elements should be considered in undertaking residential development.



INTRODUCTION & SUMMARY

Located among several high-performing small cities in the Great Plains, the Grand Forks region has faced significant economic hurdles in recent years with a major flood disaster and the loss of 1,500 military jobs in the 2000s. Yet the region has weathered the storm successfully, seeing job growth faster than the average of the surrounding ten states. The region has strong fundamental qualities: home to a university, quality schools and local government, significant recreation programming, and good air service for a small metropolitan area.

This recent growth has helped fuel an increase in housing prices. As of the first quarter of 2017, home prices in the metropolitan area are up nearly 38% since 2012. Construction of single-family homes has remained fairly stagnant in recent years while multi-family housing boomed. Single-family units grew by 3% in the metropolitan area since 2010, compared to 2.6% nationally. During the same time, multi-family units grew by 23%, compared to the national average of 9%. Twice as many multi-family units were constructed as single-family units from 2010-2016.

The smaller communities within Grand Forks County have seen little recent construction of housing units. The share

of county residents residing inside the City of Grand Forks has risen from 76% in 2000 to 81% in 2016. The smaller communities in the region have not shared in the growth trend demonstrated by other small towns on the Great Plains situated near growing larger cities.

An opportunity remains for the smaller communities within Grand Forks County to attract willing homeowners. County residents have shown a willingness to commute for work in order to live in a small town. Infrastructure capacity is not a constraint to growth in the county's small towns. The schools across the region have capacity to add more students. State and local tax burdens are low compared to national averages.

Fundamental factors point to a solid economic future for the region. The emerging demographics of the region show increasing concentrations of young people age 25-34 and children under age five. Contrary to the "brain drain" fallacy, young residents of the region are much more educated than the national average.

Job growth in the Grand Forks region has remained steady for 15 years, even facing significant economic headwinds. In the past

five years, the region is adding more good jobs. Since 2011, the Grand Forks region added jobs in high-paying industry sectors at a rate nearly three times higher than jobs in lower paying sectors. That's 1,800 jobs in industries averaging at least \$50,000 in earnings per worker. Over the same period, manufacturing grew by 19%.

On top of the steady employment growth already occurring, the Grand Forks region could be on the precipice of several growth opportunities. Potential growth at the Grand Forks Air Force Base, the proposed nitrogenous fertilizer plant, or any of the several opportunities in the unmanned aircraft systems industry could generate more housing demand for area communities.

The housing demand generated by the economy is regional, but each housing market is local. Ultimately, this growth will not be evenly distributed across the county. Growth will occur where it is wanted, in the areas of least resistance. The smaller communities and neighborhoods in the county with the right combination of available land, infrastructure, policies, willing developers, and amenities will be the ones to see their communities sustained with new residents.



THE STATE OF HOUSING OPPORTUNITY IN THE GRAND FORKS REGION

The state of housing in the Grand Forks region has been the source of significant policy debate for the last 20 years following the 1997 market shock caused by the flood and fire disasters. Since that time the region has largely recovered, adding jobs and population faster than national and regional benchmarks in recent years. However housing supply, particularly single-family detached units, has not kept pace with this demand.

This strong demand has helped fuel significant housing price increases in the two-county metropolitan area. As of the first quarter of 2017, home prices in the metropolitan area are up nearly 38% since 2012 after a period of slower price growth. Home prices in the region have more than doubled since 2001.

Within the city of Grand Forks, the median sale price for a home for the 12 months ending in March 2017 was \$226,000. Over that time period, 699 sales transactions occurred ranging from a sale price of \$27,500 to \$893,000¹. This is up about \$50,000 from a median of about \$175,000 in 2012.

RIISING PRICES

As of the first quarter of 2017, home prices in the metropolitan area are up nearly

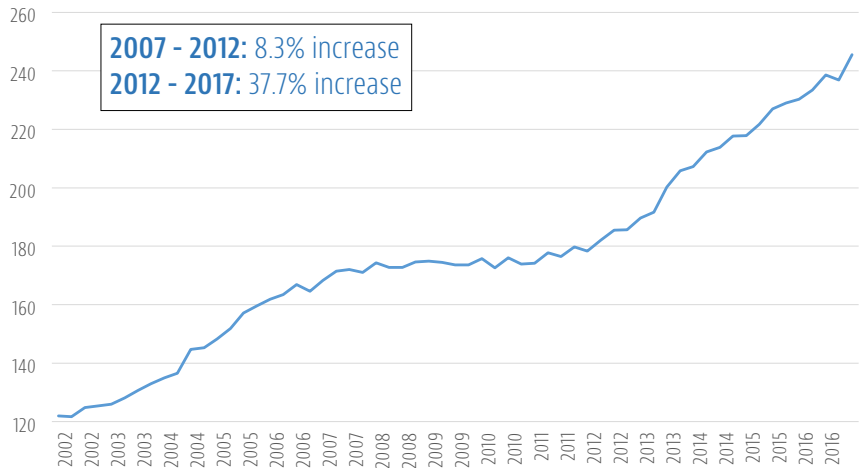
38%

since 2012.



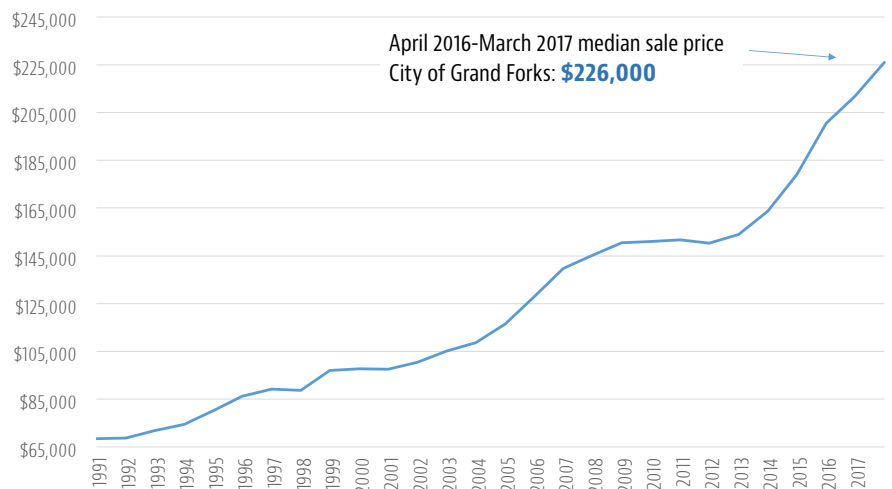
GRAND FORKS MSA HOUSING PRICE INDEX

Grand Forks and Polk Counties, 1995 = 100



Source: FHFA Housing Price Index, Analysis by Mark Schill, mark@praxisg.com. 2007-2012 and 2012-2017 growth figures use first quarter data for each year.

GRAND FORKS HISTORIC MEDIAN HOME PRICE



Sources: April 2016-March 2017 city median home price from MLS via GF Realtors Assoc. Historic prices estimated using FHFA price index.

¹ According to Grand Forks Area Association of Realtors data

Between 2010 and 2015, the Grand Forks Metropolitan Area saw its total housing units grow about 4% to 45,371 total units in the two-county region. This growth is faster than the national average of 2.6%, but growth in the Grand Forks region was dominated by multi-family housing units. The region added about 700 single-family units since 2010 for about 3% growth, slightly higher than the national average of 2.6%. Over the same period, the metro area grew its units in structures of five-or-more units by 1,400 housing units. That's 23% growth in multifamily housing, much higher than the national average of 9% since 2010. Influenced by its college town demographic profile, just 55% of the Grand Forks Region's housing is single-family detached units, lower than the national average of 62%².

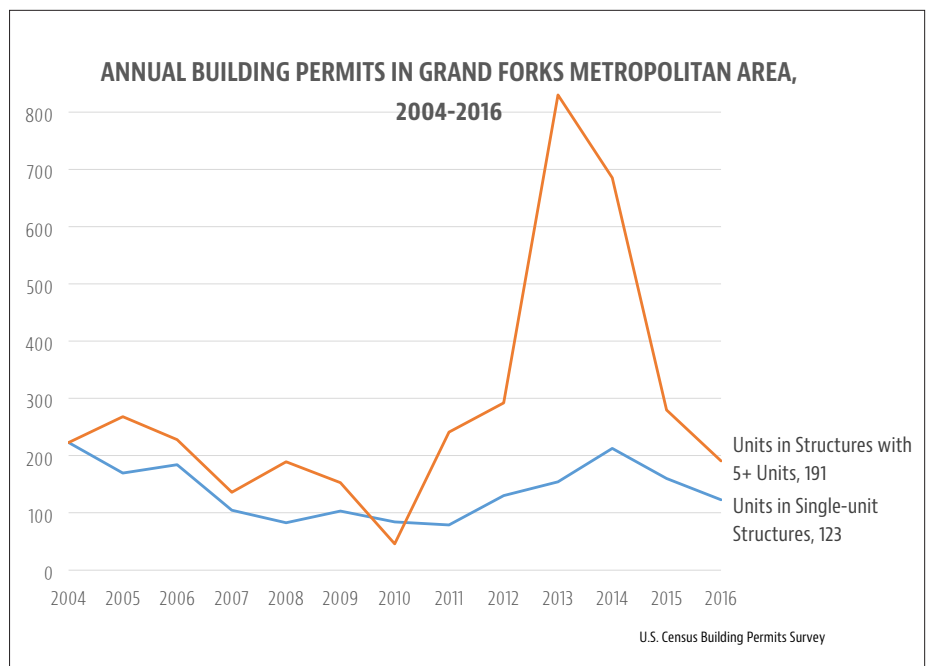
The region saw a huge boom in multi-family unit construction from 2012-2015 with major peaks in 2013 and 2014. Single-family construction has hovered between 100 and 200 units per year in the two-county region. Construction of single-family units broke 200 in 2014 for the first time since 2004, but fell to 123 units in calendar year 2016.

DRIVERS OF GROWTH

Population in the Grand Forks Metropolitan Area is up 4.6% since 2011. This growth may trail the state's other fast-growing communities, but Grand Forks is growing faster than two-thirds of the nation's 382 metropolitan areas.

Housing growth in the Grand Forks County is propelled by growth in its regional economy, most importantly growth in jobs drives demand for housing. The region has seen significant employment growth since 2003, beating the job growth average in the ten surrounding states by 5.7 percentage points. Grand Forks job growth may have trailed other areas in North Dakota during the energy boom years, but its growth has remained significant and has persisted through the end of the state's boom time.

More importantly, the region appears to be creating a significant number of good jobs. Several higher-paying industry sectors have added significant jobs in the past five years, including construction, architectural



STAGNANT HOME BUILDING

Since 2010, the metropolitan area has had:

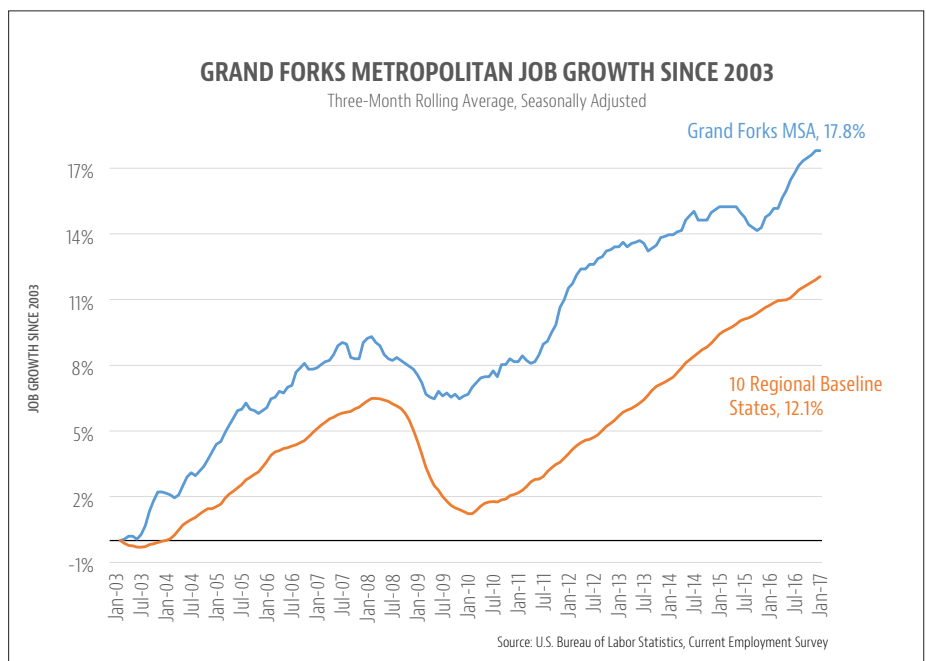


Single-family units grew by **3%** compared to **2.6%** nationally



Multi-family units grew by **23%** compared to **9%** nationally

Twice as many multi-family units were constructed as single-family units from 2010-2016



² U.S. Census American Community Survey, 2006-2010 and 2011-2015

and engineering services, and various manufacturing sectors. Overall the region's manufacturing sector has added 628 jobs

since 2011 for 19% growth. Conversely, several lower-paying sectors in the region have not kept up with national growth

trends; such as private sector social services, restaurants, general merchandise stores, and civic organizations.

FASTEST-GROWING HIGH-VALUE SECTORS IN THE GRAND FORKS METROPOLITAN AREA, 2011-2016

INDUSTRY	2016 JOBS	2011-2016 JOB CHANGE	2011-2016 % JOB CHANGE	CURRENT WAGES, SALARIES, & PROPRIETOR EARNINGS
Utility System Construction	615	527	599%	\$100,565
Building Equipment Contractors	1,075	326	44%	\$60,596
Non-Residential Building Construction	593	171	41%	\$66,072
Federal Government, Military	2,046	141	7%	\$50,909
Offices of Physicians	1,147	135	13%	\$112,528
Architectural, Engineering, & Related Services	543	133	32%	\$67,801
Aerospace Product & Parts Manufacturing	208	126	154%	\$42,292
Foundries	170	117	221%	\$53,688
Cement & Concrete Product Manufacturing	243	112	85%	\$53,447
Agencies, Brokerages, & Other Insurance Related Activities	354	105	42%	\$53,795
Rail Transportation	279	64	30%	\$92,197
Office Administrative Services	151	60	66%	\$65,847
Non-Metallic Mineral Mining & Quarrying	191	58	44%	\$51,735
Footwear Manufacturing	70	58	483%	\$46,661
Engine, Turbine, & Power Transmission Equipment Manufacturing	570	46	9%	\$52,225
Architectural & Structural Metals Manufacturing	132	43	48%	\$54,020
Metalworking Machinery Manufacturing	52	39	300%	\$54,572
ALL SECTORS	63,748	3,291	4%	\$41,187

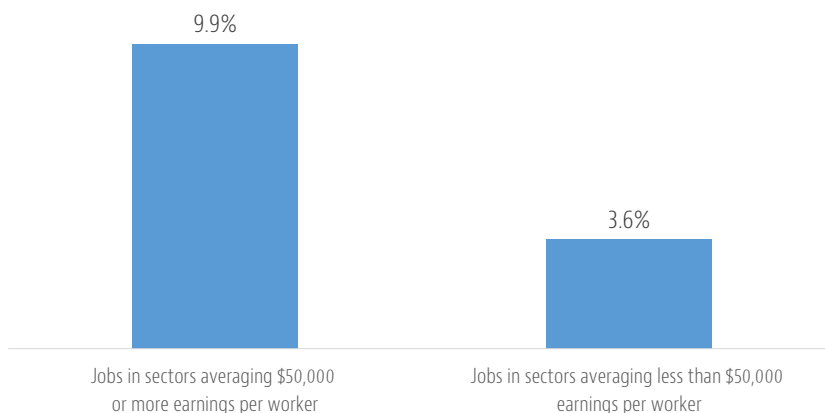
Since 2011, the Grand Forks Metropolitan Area has added nearly 1,800 jobs in industries averaging \$50,000 in annual earnings per worker compared to about 1,500 jobs in industries paying less than \$50,000. That's a growth rate of higher-paying jobs nearly three times as high as growth of lower-paying jobs.

GOOD JOBS SUPPORT HIGHER INCOMES

Since 2011, the Grand Forks region added jobs in high-paying industry sectors at a rate nearly three times higher than jobs in lower paying sectors. That's **1,800** jobs in industries averaging at least **\$50,000** in earnings per worker. Over the same period, manufacturing grew by **19%**.



GRAND FORKS REGION JOB GROWTH BY PAY LEVEL, 2011-2016



EMSI Complete Employment, 2017.2

LOOKING TO THE FUTURE OF HOUSING DEMAND IN THE COUNTY

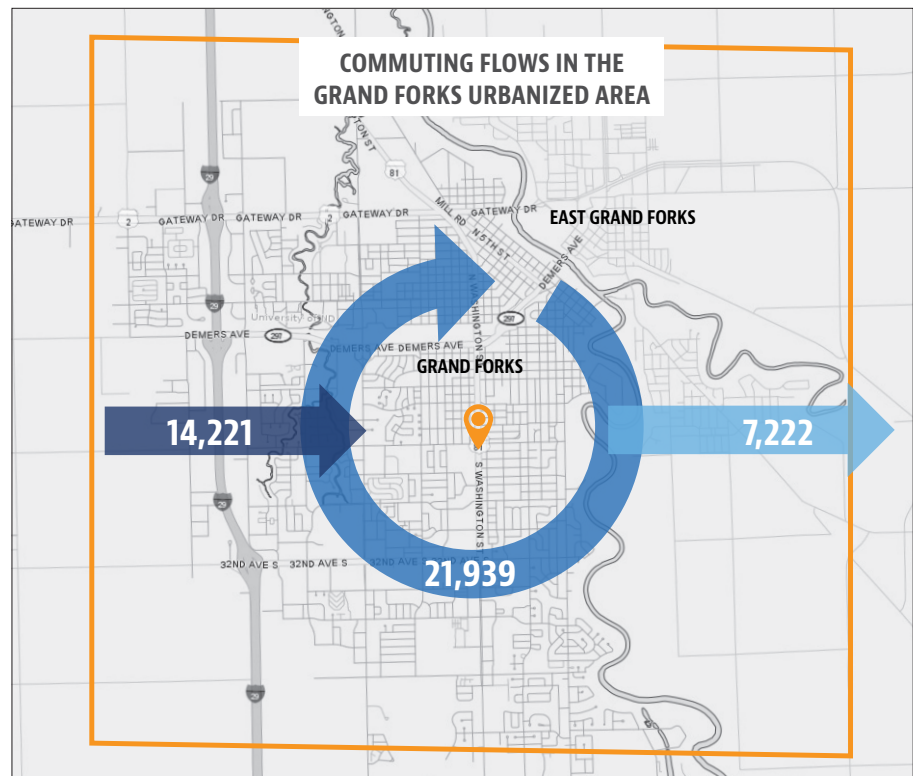
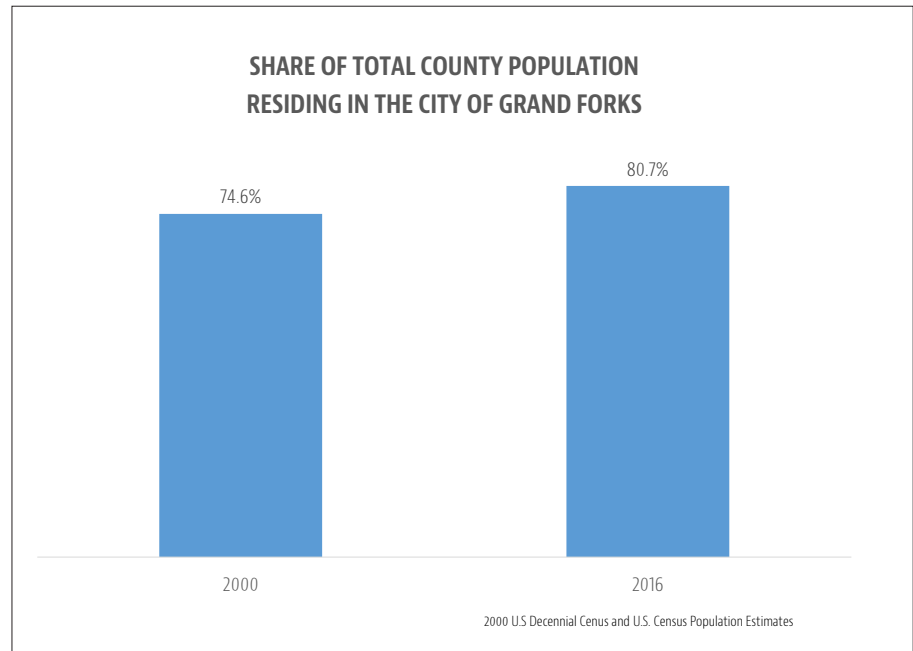
After a decade of stagnation, population in Grand Forks County has risen 6% since 2010. However, much of this growth has occurred within Grand Forks city limits and towns in closest proximity to Grand Forks. Grand Forks population is up 8.1% since 2010, with Manvel up 4.2%, Emerado 2.9%, and Thompson 2.7%. All other incorporated cities in the county lost population over that time. Eighty-one percent of county residents live inside the city of Grand Forks, up from 75% in 2000. Even with its rising housing prices, Grand Forks is capturing more of the county's total population in recent years.

CITY-TO-CITY COMMUTING IN GRAND FORKS COUNTY

There is significant city-to-city commuting within Grand Forks County. Each city within the county functions as a node for residents to live and work. In the Grand Forks/East Grand Forks urbanized area, 14,221 workers enter the city to work every day and 7,222 Grand Forks residents leave the area for jobs in other parts of the region. Just 47% of the jobs within Grand Forks city limits are filled by residents of the city. Including East Grand Forks, that figure rises to 60%.

Most residents of the county's smaller towns work outside the city where they live. Northwood retains 26% of its residents in jobs within the city and Larimore retains 11%. No other city in the county retains more than 2.5% of its residents for jobs within the city where they live.

This suggests that Grand Forks County and the greater region are one regional economy and each city within the county is a node in that region. The city of Grand Forks imports a majority of its workers already and few residents of smaller towns work in the city where they reside. More jobs in the smaller towns should drive demand for housing in those communities, but county residents are willing to commute. Regional economic growth will also drive housing demand in the smaller towns outside of the Grand Forks city limits.



WORKFORCE COMMUTING PATTERNS - 2014

	SHARE OF CITY RESIDENTS:		SHARE OF WORKERS IN THE CITY:	
	WORKING OUTSIDE CITY	WORKING INSIDE CITY	LIVING OUTSIDE CITY	LIVING INSIDE CITY
Grand Forks	27.9%	72.1%	46.6%	53.4%
Larimore	89.4%	10.6%	81.1%	18.9%
Thompson	97.8%	2.2%	92.9%	7.1%
Northwood	74.2%	25.8%	72.5%	27.5%
Emerado	99.5%	0.5%	99.3%	0.7%
Manvel	97.6%	2.4%	94.4%	5.6%
Reynolds	99.1%	0.9%	98.2%	1.8%
Gilby	99.1%	0.9%	98.2%	1.8%
Niagara	100.0%	0.0%	100.0%	0.0%
Inkster	100.0%	0.0%	100.0%	0.0%

Source: U.S. Census Local Employment Housing Dynamics

COUNTY RESIDENTS ARE WILLING TO COMMUTE & LIVE IN SMALL TOWNS

Northwood retains **26%** of its residents in jobs within the city and Larimore retains **11%**. No other town outside of Grand Forks retains more than 2.5% of its residents for jobs inside the city.



EMERGING DEMOGRAPHICS

The age structure of the Grand Forks Metropolitan area has changed in recent years. Two major trends have emerged:

- An increase in young children
- Higher concentrations of age 25-34 residents

The region remains dominated by college-aged residents and holds a larger than average concentration of residents over age 80, but both of those two cohorts have declined in relative dominance in the past decade. The chart below depicts

the distribution of ages in the two-county region. Each bar shows the ratio of residents in that age group compared to the national average. For instance, the Grand Forks Region has a nearly twice as many residents age 20-24 (193%) compared to the national average. That figure dropped from 226% in 2009.

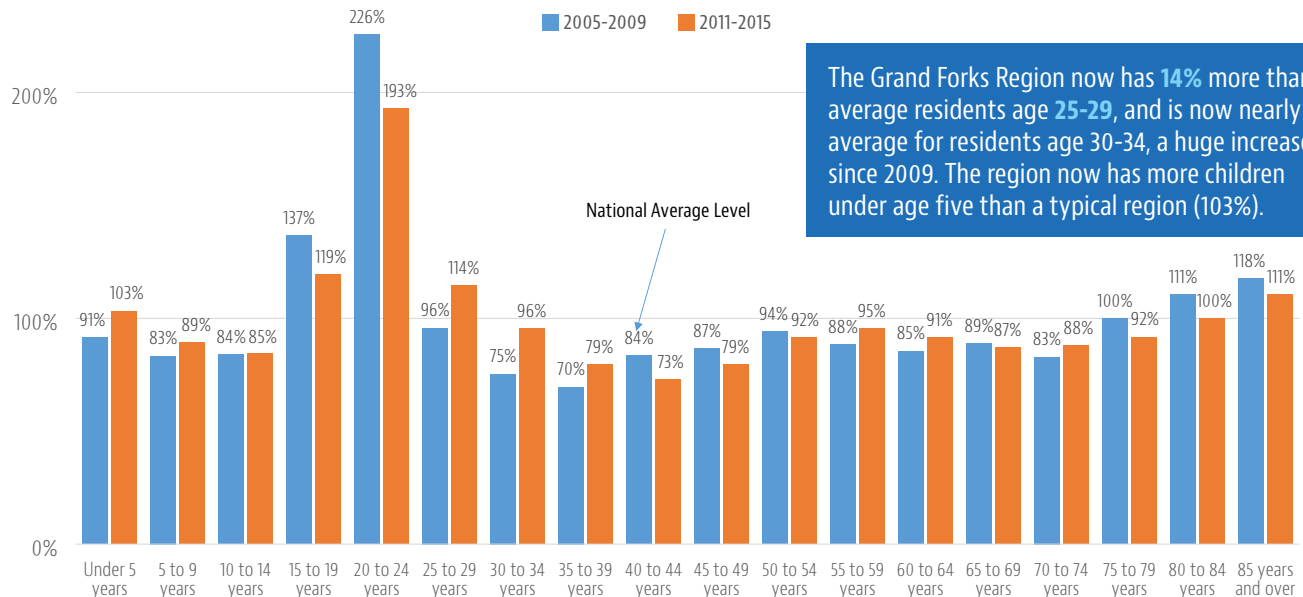
The region now has more children under age five than a typical region (103%). This trend is confirmed by high birth rates in Census figures and birth data at Altru Health System. The region now has 14% more

than average residents age 25-29, and is now nearly average for residents age 30-34, a huge increase since 2009. The gaps in the 30s age group prominent in the past decade have transferred forward to residents in their 40s, making that group the largest age deficiency for the Grand Forks Metropolitan Area.

These demographics shifts may be creating demand for housing units appealing to young families, particularly if the higher concentrations of 25-to-24 year old residents hold steady in the future.

GRAND FORKS METROPOLITAN AREA AGE DISTRIBUTION

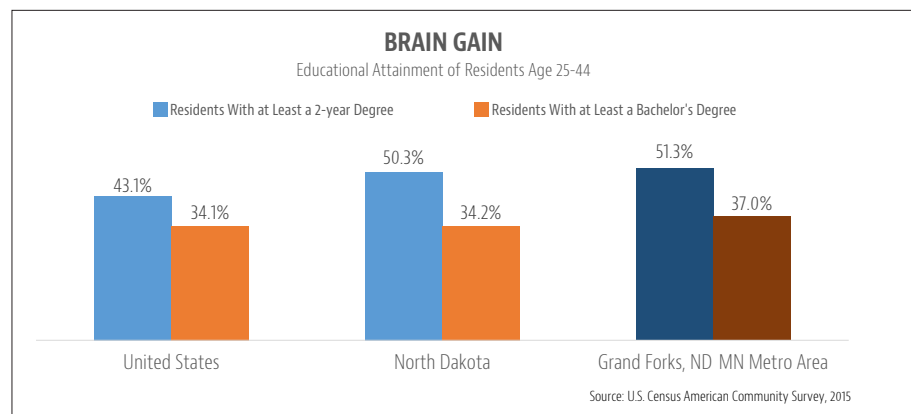
2005-2009 and 2011-2015, ratio of local to national share of population in each age group



The Grand Forks Region now has **14%** more than average residents age **25-29**, and is now nearly average for residents age **30-34**, a huge increase since 2009. The region now has more children under age five than a typical region (103%).

Source: U.S. Census American Community Survey

Most importantly, residents of the region are more educated than the national average. More than half of the region's residents age 25-44 hold at least a two-year degree. The entire state of North Dakota is a top five state nationally on this metric. Additionally, 37% of Grand Forks area residents in this 25-44 age group hold at least a bachelor's degree, a rate well ahead of national average. A well-educated workforce is likely to be a strong competitive advantage for the region's economy in coming years.



THE IMPACT OF TAXES ON RESIDENTS

Compared to other states across the nation, North Dakota is a low tax state for residents. The state ranks in the bottom half of all states for the key state and local tax programs. As of fiscal year 2012, the overall statewide and local tax burden ranked 33rd highest. This was before recently enacted income tax cuts, which dropped North Dakota to the lowest top marginal income tax rate among all states collecting income tax. The average sales tax in the state is 6.78%, including the 5% state sales tax rate and the average local sales tax rate adjusted for population. The highest local sales tax rate in North Dakota is 3.5%.

The average effective property tax rate in North Dakota is .88% according to the Tax Foundation. This means that the average homeowner pays \$880 in property tax for every \$100,000 of home value. North Dakota ranks 27th in effective property tax rate and 30th in property taxes collected per capita among all 50 states. In comparison, Minnesota's effective property tax rate of 1.08% ranks it 19th highest and South Dakota's rate of 1.19% is 17th highest.

Property taxes in Grand Forks County are higher than state average, ranging from a low of .94% in Gilby to 1.61% in Northwood. Higher property taxes in Grand Forks, Northwood, and Larimore are partly due to levies by parks entities in those communities and generally higher city levies than the smaller Grand Forks County towns. These larger communities appear to be offering a higher level of local government services (including parks systems) for the higher tax levies. Grand Forks has a somewhat higher effective property tax rate than other larger

TAX	TIME PERIOD	RATE	STATE RANKING
Overall State and Local Tax Burden	Fiscal year 2012	9.00%	33
Effective Property Tax Rate	Calendar year 2015	0.88%	27
Property Tax Collections per Capita	Fiscal year 2014	\$1,121	30
Average Sales Tax	January 1, 2017	6.78%	29
Top Marginal Income Tax Rate	January 1, 2017	2.90%	41

Source: Tax Foundation Analysis

PROPERTY TAXES IN GRAND FORKS COUNTY - 2016

CITY	MILL RATE	EFFECTIVE TAX RATE
Grand Forks	340.42	1.53%
Larimore	372.92	1.68%
Thompson	272.89	1.23%
Northwood	357.54	1.61%
Emerado	303.21	1.36%
Manvel	276.31	1.24%
Reynolds	233.98	1.05%
Gilby	209.71	0.94%
Niagara	237.61	1.07%
Inkster	311.00	1.40%

Source: ND League of Cities, January 2017

cities in the state such as Fargo (1.34%), West Fargo (1.32%), Minot (1.42%), and Bismarck (1.08%). This is largely due to a county mill rate roughly twice as high as other urban counties in the state and partly due to a somewhat higher city mill rate than other North Dakota larger cities. However, the mill rate assessed by the school district in Grand Forks is much lower than peer cities. Of the 98.8 mills levied by the City of Grand Forks, 18.55 mills are used to fund the public library, airport, and flood protection system.

Each city in the county offers a different mix of property tax rates and services, some higher tax with higher service and others with lower tax and lower service. While property taxes are somewhat higher in Grand Forks County than other areas of the state, the overall state and local tax burden in the region is lower than other areas of the nation. State and local tax burdens are unlikely to be a major constraint on housing development in the county and from a national perspective, low state and local taxes are a competitive advantage for the Grand Forks County region.

GROWTH SCENARIOS FOR THE FUTURE

The Grand Forks metropolitan area has seen steady employment growth over the past 15 years. Several high-value industry sectors have added jobs in the region in the past five years, led by 19% growth in manufacturing. The Grand Forks region has a strong footing, with two four-year universities and a two-year school in the

region, a highly educated young workforce, and demographics showing an emergence of young families.

Where could future growth come from? The following analysis highlights three scenarios, showing the types of jobs and overall growth created by each one: the

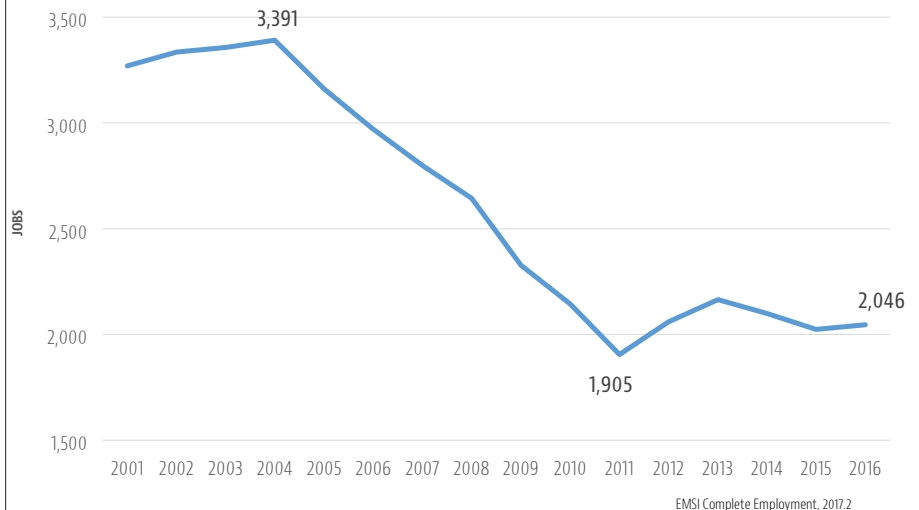
military, a new fertilizer manufacturing plant, and growth in the region's emerging unmanned aircraft systems (UAS) sector. These scenarios employ input-output (I-O) modeling to show economic ripple effects using a model provided by EMSI, Inc.

MILITARY MULTIPLICATION

The Grand Forks Air Force Base has been a pillar of the region's economy for decades. The base employs many military personnel and civilians and generates contracting opportunities for local businesses. Local advocacy efforts to preserve the military's presence in Grand Forks County have been successful and the new UAS mission is creating new economic opportunities. However, the facility's major downsizing after the relocation of the tanker mission caused a significant economic shock to the Grand Forks area economy.

Between 2004 and 2011, the region lost 1,486 military jobs. According to the EMSI I-O model, the military sector in the Grand Forks metropolitan economy delivers a 2.07 jobs multiplier. This means that each job in the military supports another 1.07 jobs in all other sectors of the economy. Using this jobs multiplier, the military downsizing in the 2000s cause a loss of nearly 3,100 jobs in the region. These losses occurred simultaneously with the national Great Recession. Yet Grand Forks weathered this major economic shock well and has continued to grow since 2011, even adding 141 military jobs since hitting bottom in 2011.

MILITARY EMPLOYMENT IN THE GRAND FORKS METROPOLITAN AREA, 2001-2016



Luring a major new mission to the base, such as the new KC-46 Pegasus tankers, has been a major topic of local conversation. However, the current mission at the base may still offer opportunities to add military personnel and impact the housing market. This analysis shows the impact of 10% growth in the military: 205 new jobs.

Currently the 2,246 military jobs in the region average \$50,909 in earnings per worker for a total of \$104 million in earnings paid to workers in the local economy per year. Adding 205 new military jobs to the region would result in the creation of an additional 219 jobs in other industries for a total of 424 new jobs averaging nearly

\$48,000 in earnings per worker per year. This 10% military growth scenario would create many higher-paying jobs, including 32 in construction occupations, 15 in management, 10 business and finance workers, 9 architects and engineers, and six health care practitioners.

IMPACT OF 205 NEW MILITARY JOBS IN GRAND FORKS REGION

\$20,238,299

CHANGE IN EARNINGS

1.94 Multiplier

424

CHANGE IN JOBS

2.07 Multiplier

\$47,732

EARNINGS PER WORKER FOR
NEW JOBS IN ALL SECTORS

\$1,040,788

CHANGE IN TAXES ON
PRODUCTION AND IMPORTS (TPI)

10% MILITARY GROWTH, IMPACT BY OCCUPATION

INDUSTRY TYPE	NEW JOBS CREATED	MEDIAN HOURLY WAGE
Construction & Extraction	32	\$21.38
Sales & Related	31	\$13.66
Office & Administrative Support	28	\$15.92
Food Preparation & Serving Related	17	\$10.37
Management	15	\$26.99
Transportation & Material Moving	14	\$17.51
Business & Financial Operations	10	\$26.34
Personal Care & Service	9	\$11.57
Installation, Maintenance, & Repair	9	\$20.83
Architecture & Engineering	9	\$29.12
Arts, Design, Entertainment, Sports, & Media	9	\$16.42
Building & Grounds Cleaning & Maintenance	7	\$12.18
Production	6	\$18.41
Healthcare Practitioners & Technical	6	\$32.72
Computer & Mathematical	4	\$28.09
Education, Training, & Library	4	\$23.57
Healthcare Support	3	\$14.29
Life, Physical, & Social Science	2	\$25.96
Community & Social Service	2	\$20.54
Legal	1	\$28.89
Protective Service	1	\$20.07
Military Occupations	205	\$16.67
	424	



FERTILIZING GROWTH: NORTHERN PLAINS NITROGEN PLANT

Plans are underway to build a \$2 billion, 320-acre nitrogenous fertilizer plant in Grand Forks County. Permits for Northern Plains Nitrogen (NPN) have been obtained and agreements are in place for new infrastructure needed. If organizers are successful in raising the capital needed to

construct the facility, it could create 150 new jobs once operational. This scenario depicts the ongoing impact of those new jobs once the plant is operational, but not the impact from construction.

The jobs multiplier for the potential NPN project is very high at 2.81. More importantly, the project would create 421

jobs averaging \$70,048 in earnings per worker, much higher than the current overall average of about \$50,000 in all sectors in the Grand Forks area. These 421 new jobs would support employment in several locally-oriented industries, including 32 new jobs in retail, 29 in health care, 28 in construction, and 25 in accommodation and food services.

IMPACT OF 105 NEW JOBS IN NITROGENOUS FERTILIZER MANUFACTURING

\$29,560,287

CHANGE IN EARNINGS

1.68 Multiplier

422

CHANGE IN JOBS

2.81 Multiplier

\$70,048

**EARNINGS PER WORKER FOR
NEW JOBS IN ALL SECTORS**

\$4,200,231

**CHANGE IN TAXES ON
PRODUCTION AND IMPORTS (TPI)**

150 JOBS AT NPN, IMPACT BY INDUSTRY

INDUSTRY TYPE	NEW JOBS CREATED	AVG EARNINGS PER JOB
Manufacturing	155	\$60,467
Retail Trade	32	\$33,297
Health Care & Social Assistance	29	\$56,251
Construction	28	\$71,606
Accommodation & Food Services	25	\$17,527
Government	21	\$58,690
Wholesale Trade	18	\$64,811
Administrative & Support & Waste Management & Remediation Services	18	\$39,142
Other Services (except Public Administration)	17	\$23,930
Professional, Scientific, & Technical Services	16	\$74,672
Transportation & Warehousing	13	\$54,951
Real Estate & Rental & Leasing	13	\$33,315
Finance & Insurance	9	\$73,184
Mining, Quarrying, & Oil & Gas Extraction	8	\$68,096
Arts, Entertainment, & Recreation	6	\$15,681
Management of Companies & Enterprises	5	\$95,303
Educational Services	3	\$27,010
Information	2	\$57,913
Utilities	2	\$130,305
Crop & Animal Production	1	\$35,118
All Sectors	421	\$49,658



GRAND SKY GROWTH

Perhaps the region’s most critical opportunity for growth is in the group of emerging unmanned aircraft systems (UAS) industries. After a decade of concerted effort, the region has assembled a set of assets supporting the UAS industry, including legal access to airspace for flight, the Grand Sky business park tailored to UAS firms, several training programs at area higher education institutions, and support for UAS startups.

There is no single definition of the UAS sector. This impact scenario models the impact in the Grand Forks economy of 300 jobs across several key aerospace, data collection and processing, manufacturing, flight support, and support industries.

Earnings per worker and jobs multipliers in these nine UAS-related industries vary, but collectively this 300-new-job scenario results in a total of 449 new jobs in the region averaging \$51,080 in earnings per worker.

UAS GROWTH SCENARIO

CONSTRUCTION TYPE	NEW JOBS CREATED
Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System and Instrument Manufacturing	50
Other Aircraft Parts and Auxiliary Equipment Manufacturing	50
Flight Training	50
Other Support Activities for Air Transportation	50
Engineering Services	30
Computer Systems Design Services	25
Custom Computer Programming Services	25
Data Processing, Hosting, and Related Services	10
Geophysical Surveying and Mapping Services	10
	300

IMPACT OF 300 JOBS IN UAS

\$22,935,214

CHANGE IN EARNINGS
1.33 Multiplier

449

CHANGE IN JOBS
1.50 Multiplier

\$51,080

EARNINGS PER WORKER FOR
NEW JOBS IN ALL SECTORS

\$1,550,483

CHANGE IN TAXES ON
PRODUCTION AND IMPORTS (TPI)



PUBLIC INFRASTRUCTURE OVERVIEW



WATER SERVICES

Water and wastewater distribution and collection are key elements to providing a healthy, livable environment in any community. Combining with storm water (rain and snow melt) run off protection and good streets (optional amenities) results in a community attractive to prospective home buyers. A review of the public infrastructure in the nine communities revealed adequate water and wastewater services. Street and roadway construction in these communities ranged from very adequate to good. Stormwater system was limited to drainage ditches alongside road edge in a majority of towns.

WATER SERVICES

A majority of the communities receive their potable water supply from the rural water district in which they are located. Some cities own the water storage and distribution systems within the city limits, while others simply pay a monthly fee to the rural water district. Those communities that have water towers—there are three of them—provide additional fire flows that offer assistance during firefighting efforts. The other communities have to rely on their rural water system's flow capacity to fill fire water pumper trucks during a response. These communities will need to upsize their water lines and capacities to accommodate growth and lower insurance rates.

WASTEWATER SERVICES

The sanitary sewer networks in many of the communities have been updated and the majority consist of PVC piping. Where pumping is necessary, lift stations have been constructed. The number of lift stations in the communities range from 1 in the



WASTEWATER SERVICES

smaller communities to 6 in Northwood. Maintenance of the lift stations is an on-going cost to the communities but a necessary element for providing adequate wastewater collection and treatment. They ultimately convey the wastewater into nearby lagoons, which all of the cities studied have, and are certified by the ND Health Department.

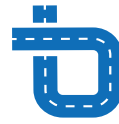
ROADWAY SYSTEM

The road network in all of the communities consists of either gravel or bituminous pavement sections. The majority of the sections are classified as rural sections – streets with no curb and gutter or underground storm sewer conveyance system. Some of the larger communities consist of urban sections – streets with curb and gutter and underground storm sewer conveyance. These streets are paved with asphalt and are generally the more utilized roads in the community. Grand Forks County has designated roadways through all of these communities and based on traffic counts construct asphalt streets where justified. In some of the communities these roadways are designed to urban standards.

PUBLIC INFRASTRUCTURE EVALUATION

For the most part, the public infrastructure services in the nine communities is adequate to very good for the existing residents.

As stated earlier, water capacity in some of the communities could be increased to provide improved fire protection—water towers would be the main improvement suggested. However, the current system



ROADWAY SYSTEM

of fighting fires does work based on the cooperative spirit of the fire district systems set up in the county.

The wastewater treatment systems are very adequate and have room for growth. The roadway systems are adequate to good based on the level of acceptance by the community. With every street improvement such as underground stormwater collection system, curb and gutter construction and roadway repairs, a cost is incurred. As a community grows the cost of roadway improvements needs to be evaluated and publicly discussed as to the benefit to the community.

A final observation is flood protection. Based on the FEMA mapping done in the county, only Emerado has floodplain issues. It is unclear based on the limited mapping for this community if the floodplain extends beyond the city limits or is just within the boundaries. There appears to be adequate land out of the floodplain, if the mapping is comprehensive, to allow for some growth. Relief from this floodplain issue could be addressed with levee construction, after which a remap of the city could be requested, or increased fill on lots to be developed to take land out of the floodplain.

Overall the nine communities are all capable of accommodating growth. Some more modest than others. Given the future growth potential in the county it appears public infrastructure will not be an insurmountable hurdle to attract developers.



PUBLIC INFRASTRUCTURE EVALUATION

PUBLIC SAFETY & EDUCATION OVERVIEW

Affordability aspect aside, families also look at quality of life and personal safety when selecting a community to call home. Public safety concerns are a top priority. Police and Fire protection are key elements in not only deciding where to live, but also at what cost. More protection means peace of mind and lower insurance rates.

POLICE PROTECTION

What was found in the nine communities in Grand Forks County was a variety of levels of protection and response to emergency situations. Policing of smaller communities generally is the responsibility of the Grand Forks County Sheriff’s department. This department’s level of protection in the communities ranges from dedicated officers required to live in the community (Larimore), to supporting a community’s Police Department during certain times in the 24-hour, 7 days a week schedule (Northwood and Emerado), to simply patrolling the smaller communities as a regular part of an officer’s beat.



POLICE PROTECTION STATISTICS

CITY	LOCAL POLICE	COUNTY	JOINT LOCAL AND COUNTY
Emerado	X		X
Gilby		X	
Inkster		X	
Larimore		X	
Manvel		X	
Niagara		X	
Northwood	X		X
Reynolds		X	
Thompson		X	

FIRE PROTECTION

Fire protection in the nine communities is more straight forward than police involvement. All communities have, or participate with, a volunteer fire department; all except Inkster have fire stations and equipment to respond to fire emergencies. All rural fire departments in these communities have a “Mutual Aid Agreement” with other departments to assist in major catastrophes in rural areas and the communities in which they live.

It was also learned the Grand Forks Air Base Fire personnel will also respond to major events in those communities situated near the base.

A limiting factor in fighting fires in rural areas is the availability of water. A few of the cities surveyed indicated that they have water capacity through the construction of water towers and placement of hydrants within the community. One community indicated they have a limited number of hydrants and need to resort to fire tanker trucks to deliver water to a fire event. Insurance companies take into account the level of fire protection in setting rates for home insurance.



FIRE PROTECTION STATISTICS

CITY	VOLUNTEER	FIRE STATIONS	MUTUAL AID	HYDRANTS	TOWERS
Emerado	x	1	x	x	x
Gilby	x	1	x	x	
Inkster	x	0	x		
Larimore	x	1	x	x	x
Manvel	x	1	x	x	
Niagara	x	1	x	x	
Northwood	x	1	x	x	x
Reynolds	x	1	x	x	
Thompson	x	1	x	x	

EDUCATION

As critical as public safety in choosing where to live outside of large cities is the educational opportunities and quality of the schools in a community. Results of this study show that the schools available to the nine communities are up to standard and have room to accept more students.

Some of the communities have only elementary schools available in the community (Emerado, and Manvel) with arrangements with neighboring high schools to educate their children. Others have pre-kindergarten through high school available (Thompson and Larimore). Other communities have co-opted with neighboring communities to form school districts encompassing larger areas from which to draw students: Midway (Gilby, Inkster), Central Valley (Reynolds) and Dakota Prairie (Niagara).

Open enrollment policies also play into student enrollment at these schools. Thompson school officials indicate they have students enrolled from Grand Forks and Reynolds. Larimore have students enrolled from Niagara as well.

If these communities should develop a strategy to promote and implement new housing developments, availability and willingness of the schools to absorb more students will not be a deterrent to growth.



EDUCATION STATISTICS

CITY	SCHOOL	CO-OP	GRADES	ENROLLMENT
Emerado	Emerado Elementary School		Pre-K through 8	109
Gilby	Midway Public School	x	Pre-K through 12	182
Inkster	Midway Public School	x	Pre-K through 12	182
Larimore	Larimore Elementary & High Schools		Pre-K through 12	382
Manvel	Manvel Elementary School		Pre-K through 8	177
Niagara	Dakota Prairie Elementary & High Schools	x	Pre-K through 12	283
Northwood	Northwood Public School		Pre-K through 12	275
Reynolds	Central Valley Public School	x	Pre-K through 12	214
Thompson	Thompson Public School		K through 12	486

HOUSING DEVELOPMENT TOOLS

What is Affordable Housing in 2017? Why is it called Affordable Housing? What has changed in the past 20 years that has made housing ownership out of reach for a segment of society? Who is to blame?

All questions asked by people across the country and very few have any answers to these housing questions today in America. Builders are still building single family homes and the costs of the homes continue to rise. But, home ownership for middle to lower income segments of the population appears to be shrinking.

“Workforce housing” is another catch phrase for the economic development professionals trying to lure new businesses to their county or cities. The midwest section of the United States often promotes the low costs of living in comparison to the coastal sections of the country. The lower cost of housing is often suggested as one of the incentives to bring business to a new location. However, the business groups are finding that a lower paid employee, even if the spouse also has a job, is hard pressed to find home ownership in a price range which can be acceptable to a young family just starting out. A married couple each earning \$12 to \$15 per hour are at the bottom end of the income spectrum when it comes to being able to support the purchase of a home. Combining the cost of raising a child with escalating housing costs is forcing residents to make a critical quality of life choice: home ownership or renting.



FINANCING OF INFRASTRUCTURE

Paid by developer or bonded through city



SPECIAL ASSESSMENT DISTRICTS

Lower interest on infrastructure costs via tax-free revenue bonds



TAX INCREMENT FINANCING

Financing of redevelopment and underdeveloped property through new development property tax increments



SALES TAX

Specifically voted on by the public to fund infrastructure projects



RENAISSANCE ZONE

Designated areas of city redeveloped with property tax and income tax exemptions



PAYMENT IN LIEU OF TAXES

TIF-like exemptions for redevelopment

ELEMENTS OF HOUSING COSTS

LAND

- Availability
- Ownership
- Accessibility
- Infill opportunities: vacant lots, blighted properties
- Natural impediments: flood plain, terrain/lakes, soil conditions

INFRASTRUCTURE COSTS

- Water/sewer/stormwater/streets/curb and gutters/amenities
- Design/engineering/admin
- Who takes the risk (developer or public entity)

CONSTRUCTION COSTS

- Materials
- Labor (skilled)

FINANCING COSTS

- Rate of return for investors/developers/builders
- Interest rates from financial lenders

HOUSING TYPES

- Single family
- Twin-homes (duplex)
- Condominiums
- Multi-family
- Manufactured homes (modular or mobile)
- Mixed use (commercial/office/residential)

EXPECTATIONS

- Home buyers—younger buyers want what their parents had in a home and sometimes they want more.
 - Developers/builders study the housing markets and need a profit.
 - Financial Institutions/investment community want a rate of return. Low interest rates drive housing growth.
 - Public Entities (Counties/Cities) want/need available housing for new residents and tax base.

FINANCING OF INFRASTRUCTURE

Traditionally financing of infrastructure to accommodate all growth in a community or county has been paid by the developer/builder and passed on to the home purchaser as part of the lot sale. Water distribution lines to a housing subdivision are generally the responsibility of the supplier (city water utility, water districts or rural water systems). Sometimes individual wells or subdivision wells are placed strategically to accommodate water service to the homes.

Wastewater systems follow a similar pattern. Individual septic systems in more rural or wide open areas is common, smaller lagoon systems accommodating a smaller subdivision are acceptable and then the subdivisions are connected to a collector line of a sewer district or community wide system and sent to a treatment center or large lagoon.

Again the developer/builder will pay for the cost of a water/wastewater system within the subdivision and add these costs to the lot sale with the cost of the collector system charged out on a monthly basis.

If land is developed in areas susceptible to flooding, stormwater systems are developed to carry away the runoff. Financing of these systems can be more complicated since flooding isn't confined to only developed

subdivisions, forcing a wider range of property owners to be involved in paying for the stormwater protection.

Financing of the larger systems may require more sophisticated methods of collecting revenue. Sales taxes for infrastructure are becoming more common in larger cities. Revenue bonds sold to pay for infrastructure are also common—payback is from general fund revenues or special assessment districts or tax increment financing; state or federal grants on rare occasions are available. A combination of the payment methods is sometimes used to reduce the burden on the property owner.

SPECIAL ASSESSMENT DISTRICTS

Special assessment districts are becoming more common in the Midwest to pay for a larger share of the development costs. For example in Fargo, ND all of the costs—local subdivision/collector/distribution, streets, sidewalks, lighting and even parks — become part of a special assessment district. Lower interest tax free revenue bonds is the reason for this approach. Bond redemption periods up to 30 years are used to ease the burden for the monthly mortgage payments of the new home owner.

In Bismarck, ND special assessment districts are used to pay the costs of the regional distribution/collection systems and major arterial streets. The local costs

of the underground utilities within a subdivision remain with the developer/builder, while the street/curb/gutter paving is a city responsibility and is assessed to the homeowner.

TAX INCREMENT FINANCING

Tax increment financing is also used in mixed use areas of Fargo and Rapid City, SD. Commercial/industrial property in areas that may have been undeveloped or underdeveloped are placed in a special TIF zone that is within a special assessment district. The TIF property taxes are captured once the property is developed and is directed at repaying the revenue bonds sold and assessed against the property. In effect, property taxes are paying the cost of the special assessments.

SALES TAX

Sales taxes specifically voted on by the public for infrastructure are also becoming more common in the Midwest. Twenty- to thirty-year sales tax votes are approved and pledged to major infrastructure activities—construction of water and wastewater facilities, distribution and collection lines, major arterial and collector streets or special cases like relocation of power or pipe lines. Fargo uses sales tax to redeem portions or all of the special assessments levied on properties.



RENAISSANCE ZONE

North Dakota adopted legislation called Renaissance Zone redevelopment. Copied after Pennsylvania and Michigan, this legislation identifies pockets of blighted or underutilized property in a community and allows for an exemption of property taxes (up to five years) and state income tax (up to five years, capped at \$50k). The purpose is to incent developers and property owners to build new or rehabilitate properties in the community. Amendments to the legislation also allowed for the inclusion of outlying properties in a community to benefit from the law.

PAYMENT IN LIEU OF TAXES—PILOT

Another tool for assisting developers is the PILOT program. In this financing model, a developer is granted a property tax exemption up to 20 years to undertake development activities similar to TIF activities. That is, financing of infrastructure and demolition of abandoned or blighted properties if it is an infill project. The developer is given a graduated exemption schedule of 100% for the first three to five years, 75% for the next three to five years, 50% for the next three to five years, and 25% for the balance. After the PILOT incentive expires, the development is paying full property taxation.

Compared to a TIF, a PILOT project offers the benefit of a streamlined approval process. The PILOT hearing process can be done in 30 days while a TIF hearing process can take new fewer than 90 days.

EXTRATERRITORIAL ZONING

Cities of any size are allowed to adopt extraterritorial zoning (ET) outside of their community for the purposes of controlling land use through zoning and subdivision regulations. Any town under 5,000 people has a 1-mile limit to this authority, under 25,000 people a 2-mile limit and over 25,000 a 4-mile limit. There is legislation being considered to reduce all limits, but were not finalized as of the drafting of this report.

A good tool to ensure proper land uses are proposed and implemented near a community, ET zoning can be used to discourage non-conforming uses such as an industry that might create odors, dust, or other offensive conditions that might lower the standard of living in a community.



It also can be used to encourage orderly residential growth so that larger multi-family developments are not adjacent to single-family homes.

Not all the communities in this study have

adopted ET zoning, some have adequate land within the city to allow for growth, those that have adopted the ET zoning are positioned to consider future growth in their communities.

CITY OF EMERADO

COMMUNITY PROFILE



Emerado's population of 228 residents in 2016 is up 2.9% since 2010, making it one of the faster-growing communities in the county. Emerado's population is young at a median age of 33.7, but it trails the county average in population age 17 and younger.

Emerado's household and family incomes are lower than the countywide baseline. These lower incomes are perhaps reflected in its housing stock: half of the housing units in the community are mobile homes and 30% are single-family homes.

Fifty-eight percent of the city's 161 housing units are occupied by renters. Housing in Emerado boomed after the completion of Grand Forks Air Force Base. Forty percent of the city's housing units were constructed in the 1970s. The average home value in Emerado according to Census figures is just \$86,000, but the median sale price in the past year was much higher at \$177,000.

Emerado functions as an employment node in the county, nearly 100% of its residents work in jobs outside the city, and nearly 100% of the jobs within city limits are filled by commuters arriving from outside Emerado.

PUBLIC UTILITIES

Water System

- GF Traill Rural Water System provides water for the Community
- City owns and operates their own 50,000 gallon water tower

Wastewater System

- Majority of the sanitary sewer pipe has now been updated to PVC
- City is served by 2 lift stations that pump sewage to the city lagoons for treatment with adequate storage capacity for growth

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- No underground piping in town
- Storm sewer drains to ditches along the roads

Additional Infrastructure

- Majority of the city streets are paved
- Streets consist of rural section with some swales and culverts
- Sidewalks are mostly located in the vicinity of the school

DEMOGRAPHIC SUMMARY

	EMERADO	GRAND FORKS COUNTY
Total Population (2016)	428	71,083
Population Growth (2010-2016)	2.9%	6.1%
Median Resident Age (Years)	33.7	29.4
Share of Population 17 and Under	16.4%	20.2%
Median Household Income	\$38,250	\$48,676
Median Family Income	\$46,250	\$70,132

HOUSING UNIT INVENTORY

	EMERADO	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	161	
Owner-Occupied	68 (42.2%)	49.9%
Housing Units With Mortgage	29 (42.6%)	62.2%
Housing Units Without Mortgage	39 (57.4%)	37.8%
Renter-Occupied	93 (57.8%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	217	
1-Unit, Detached	65 (30.0%)	46.0%
1-Unit, Attached	14 (6.5%)	8.9%
2 Units	12 (5.5%)	2.8%
3 to 4 Units	3 (1.4%)	4.4%
5 to 9 Units	8 (3.7%)	3.4%
10 to 19 Units	0 (0.0%)	9.5%
20+ Units	6 (2.8%)	21.1%
Mobile Home	109 (50.2%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	12 (5.5%)	17.7%
Built 1920 to 1999	61 (28.2%)	25.1%
Built 1960 to 1979	106 (48.9%)	29.6%
Built 1940 to 1959	22 (10.1%)	14.7%
Built 1939 or Earlier	16 (7.4%)	12.9%
Median Year Structure Built	1976	1976
HEATING FUELS		
Utility Gas	104	42.6%
Bottled, Tank ,or LP Gas	1	6.3%
Electricity	49	45.0%
Fuel Oil, Kerosene, Etc.	2	1.8%
Other	0	3.2%

PUBLIC SAFETY

- Police: Joint Local Police and County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants and Tower

EDUCATION

- Emerado Elementary School: Pre-K through 8th Grade, 109 Students

MONTHLY UTILITY RATES



WATER

\$14.83 flat fee and \$14.56/1k gallons



SEWER

\$19.00

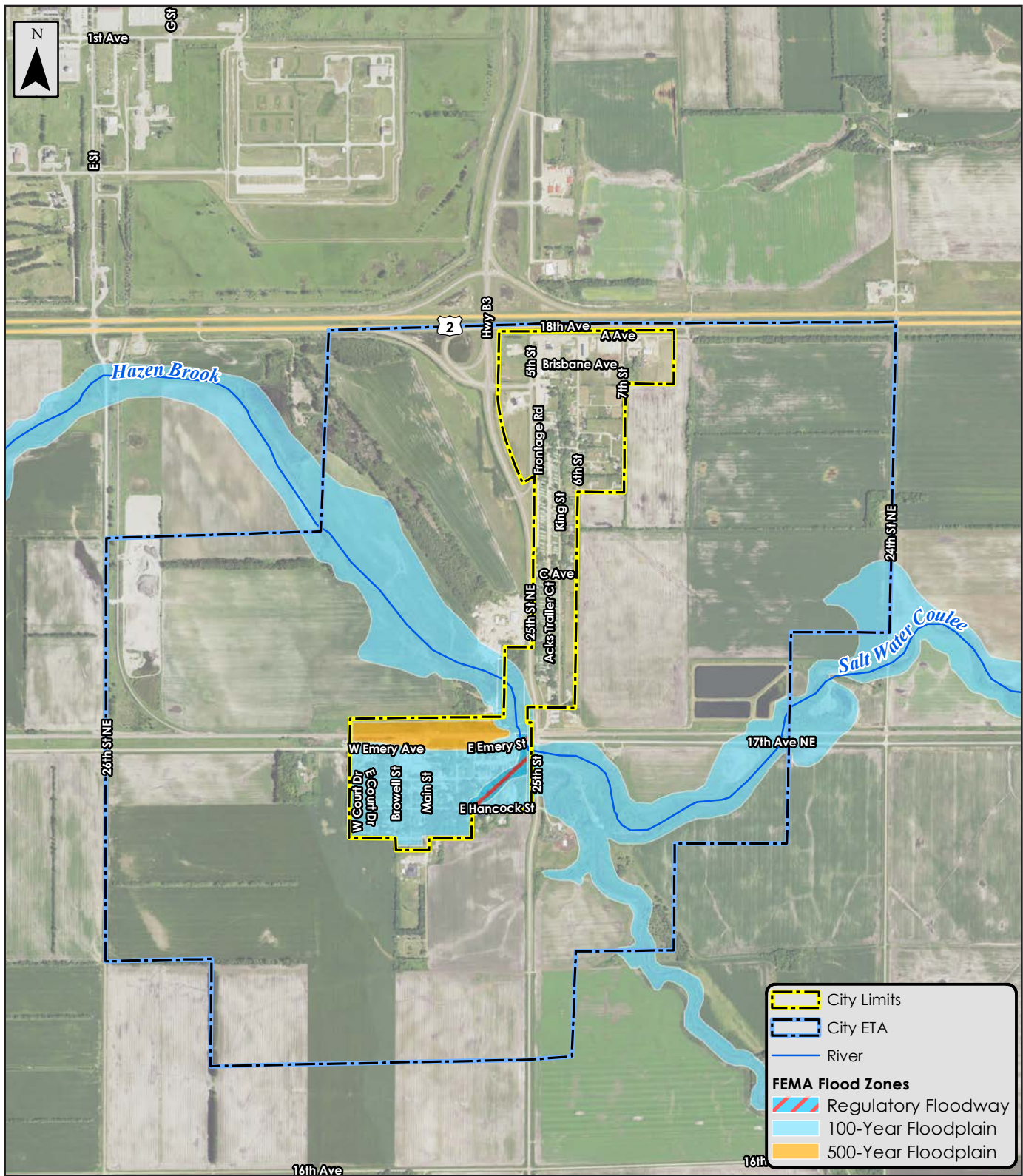


GARBAGE

\$14.90

HOUSING VALUES AND COSTS

	EMERADO	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	18 (26.5%)	8.2%
\$50,000 to \$99,999	25 (36.8%)	13.3%
\$100,000 to \$149,999	10 (14.7%)	21.9%
\$150,000 to \$199,999	13 (19.1%)	25.7%
\$200,000 to \$299,999	0 (0.0%)	19.6%
\$300,000 to \$499,999	0 (0.0%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	2 (2.9%)	0.2%
Median Home Value (dollars)	\$86,000	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$642	\$822
Owner-Occupied Units, Median Cost	\$533	\$951
Renter-Occupied Units, Median Cost	\$664	\$763
Housing Units With a Mortgage	\$1,070	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	27.6%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	10.3%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	35.2%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	9	699
Low Sale Price	\$76,000	\$27,500
Median Sale Price	\$177,000	\$226,000
High Sale Price	\$287,000	\$872,874
Average Square Feet per Sale	2,433	2,284
Average Price per Square Foot	\$82	\$108
Average Days on Market	93	118
Current Number of Listings (4/6/2017)	2	226
CITY OF EMERADO COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Emerado	150	100.0%
Employed in Emerado but Living Outside	149	81.1%
Employed and Living in Emerado	1	18.9%
Living in Emerado	193	100.0%
Living in Emerado but Employed Outside	192	89.4%
Living and Employed in Emerado	1	10.6%



Locator Map Not to Scale

Emerado

City Limit Acres 191.99



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Environmental Services, Inc.

CITY OF GILBY

COMMUNITY PROFILE



At 231 residents, Gilby is the third of the county's second tier of towns. Gilby is an "average" community in the county, with a median age of 42.1 and household and family incomes very similar to the countywide baseline.

One-of-four residents are renters. About 10% of Gilby's housing is mobile homes, and another 17% are multi-family units in structures of 3-19 units. More than 70% of homes in Gilby are single-family detached. Housing units in the community are older than typical for the county, with about 44% constructed before 1940 and a median build date of 1951. This is perhaps reflected in the community's lower housing values and costs.

The median home value in Gilby according to Census data is just \$62,700 and the median monthly housing cost for all residents is \$531, making Gilby one of the most affordable places to live in Grand Forks County. Five homes were sold in the community in the past year at a median sale price of \$78,000.

PUBLIC UTILITIES

Water System

- Agassiz Rural Water System provides water for the Community
- Reservoir 2 approximately nine miles away
- All watermain piping is PVC

Wastewater System

- Majority of the sanitary sewer was installed in the 1960s and early 1970s and is most likely vitrified clay pipe or cast iron
- City is served by one lift station that pumps sewage to the city lagoons for treatment with adequate storage capacity for growth
- Lagoons were upgraded to a two cell system approximately 10 years ago

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- No underground storm sewer piping
- Swales and culverts convey stormwater out of town

Additional Infrastructure

- Main street is paved and the rest of the roads are gravel
- Most streets consist of rural section with some swales and culverts

DEMOGRAPHIC SUMMARY

	GILBY	GRAND FORKS COUNTY
Total Population (2016)	231	71,083
Population Growth (2010-2016)	-2.5%	6.1%
Median Resident Age (Years)	42.1	29.4
Share of Population 17 and Under	24.7%	20.2%
Median Household Income	\$48,500	\$48,676
Median Family Income	\$61,250	\$70,132

HOUSING UNIT INVENTORY

	GILBY	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	108	
Owner-Occupied	83 (76.9%)	49.9%
Housing Units With Mortgage	38 (45.8%)	62.2%
Housing Units Without Mortgage	45 (54.2%)	37.8%
Renter-Occupied	25 (23.1%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	110	
1-Unit, Detached	80 (72.7%)	46.0%
1-Unit, Attached	0 (0.0%)	8.9%
2 Units	0 (0.0%)	2.8%
3 to 4 Units	7 (6.4%)	4.4%
5 to 9 Units	2 (1.8%)	3.4%
10 to 19 Units	10 (9.1%)	9.5%
20+ Units	0 (0.0%)	21.1%
Mobile Home	11 (10.0%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	1 (0.9%)	17.7%
Built 1920 to 1999	21 (19.1%)	25.1%
Built 1960 to 1979	16 (14.6%)	29.6%
Built 1940 to 1959	24 (21.9%)	14.7%
Built 1939 or Earlier	48 (43.6%)	12.9%
Median Year Structure Built	1951	1976
HEATING FUELS		
Utility Gas	1 (0.9%)	42.6%
Bottled, Tank, or LP Gas	45 (41.7%)	6.3%
Electricity	45 (41.7%)	45.0%
Fuel Oil, Kerosene, Etc.	17 (15.7%)	1.8%
Other	0 (0.0%)	3.2%

PUBLIC SAFETY

- Police: County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants

EDUCATION

- Midway Public School: Pre-K through 12th Grade, 182 Students

MONTHLY UTILITY RATES



WATER

\$20.00 flat fee and \$5.50/1k gallons



SEWER

\$16.66

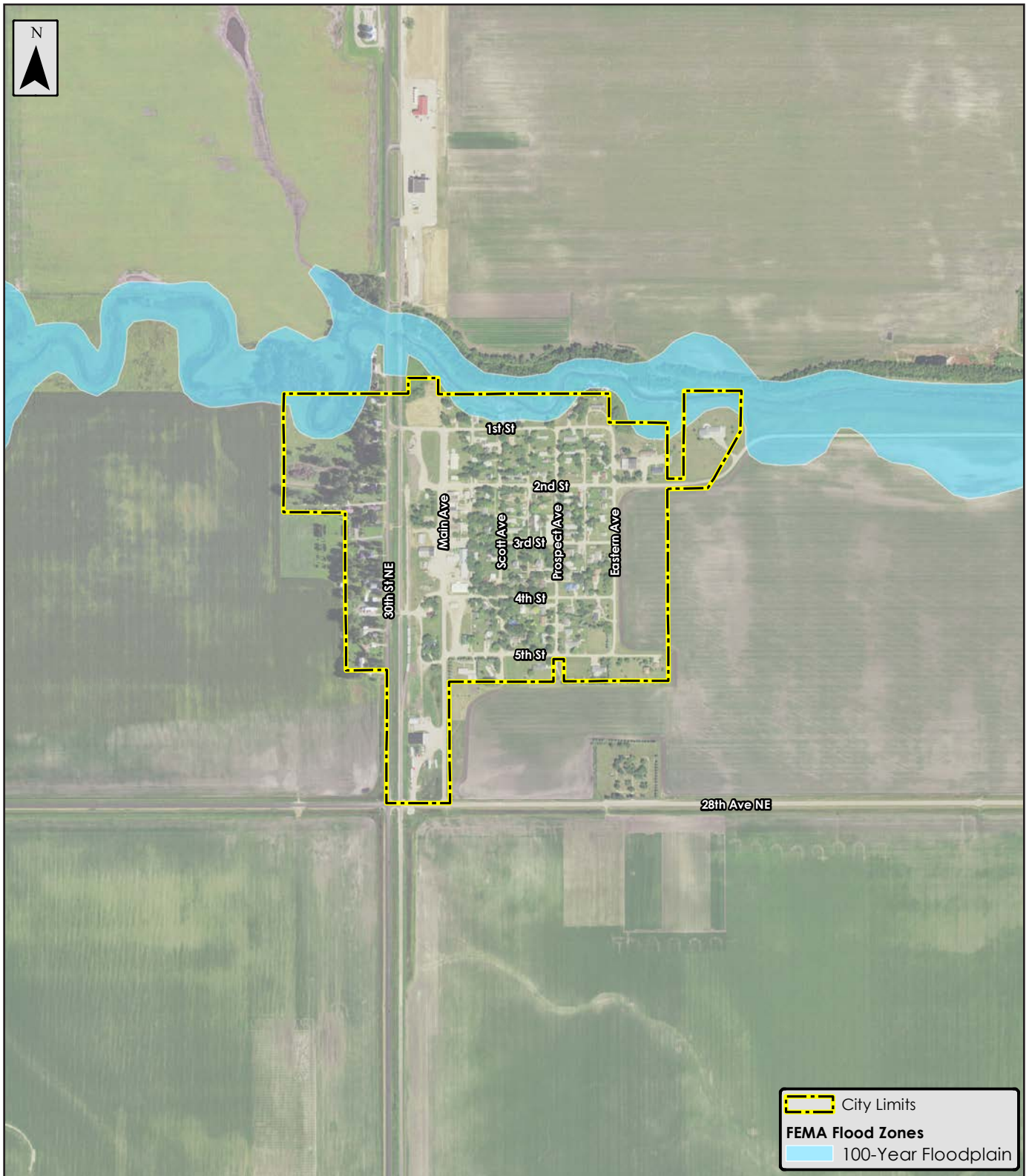


GARBAGE

\$20.00

HOUSING VALUES AND COSTS

	GILBY	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	26 (31.3%)	8.2%
\$50,000 to \$99,999	39 (47.0%)	13.3%
\$100,000 to \$149,999	12 (14.5%)	21.9%
\$150,000 to \$199,999	4 (4.8%)	25.7%
\$200,000 to \$299,999	2 (2.4%)	19.6%
\$300,000 to \$499,999	0 (0.0%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$62,700	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$531	\$822
Owner-Occupied Units, Median Cost	\$561	\$951
Renter-Occupied Units, Median Cost	\$471	\$763
Housing Units With a Mortgage	\$950	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	15.8%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	17.8%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	36.0%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	5	699
Low Sale Price	\$28,000	\$27,500
Median Sale Price	\$78,000	\$226,000
High Sale Price	\$298,000	\$872, 874
Average Square Feet per Sale	2,470	2,284
Average Price per Square Foot	52	\$108
Average Days on Market	75	118
Current Number of Listings (4/6/2017)	2	226
CITY OF GILBY COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Gilby	28	100.0%
Employed in Gilby but Living Outside	27	81.1%
Employed and Living in Gilby	1	18.9%
Living in Gilby	110	100.0%
Living in Gilby but Employed Outside	109	89.4%
Living and Employed in Gilby	1	10.6%



Locator Map Not to Scale

Gilby

City Limit Acres 105.38



Advanced Engineering and
Environmental Services, Inc.

CITY OF INKSTER

COMMUNITY PROFILE



Inkster is the smallest community in the county by population with only 48 residents. Inkster's population is older than most in the county as noted by residents' median age of 56.5.

Inkster is a community of predominantly owner-occupied, single-family detached housing units. There are a few mobile homes in Inkster. There are too few housing units in the city of Inkster for U.S. Census to publish specific data, but the 2015 American Community Survey shows that as a group housing units are some of the oldest and of the lowest value in the county.

These lower values make for affordable housing in the city. The median monthly housing cost is \$450, just 55% of the countywide median housing cost. There was only one home sale transaction in Inkster in the past year, selling for a price of \$180,000.

Since we were unable to get in touch with an Inkster community contact, the information provided in this section is based on general information retrieved from county documents.

DEMOGRAPHIC SUMMARY

	INKSTER	GRAND FORKS COUNTY
Total Population (2016)	48	71,083
Population Growth (2010-2016)	-4.0%	6.1%
Median Resident Age (Years)	56.5	29.4
Share of Population 17 and Under	16.7%	20.2%
Median Household Income	\$35,000	\$48,676
Median Family Income	\$58,750	\$70,132

HOUSING UNIT INVENTORY

	INKSTER	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	16	
Owner-Occupied	15 (93.8%)	49.9%
Housing Units With Mortgage	7 (46.7%)	62.2%
Housing Units Without Mortgage	8 (53.3%)	37.8%
Renter-Occupied	1 (6.3%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	40	
1-Unit, Detached	37 (92.5%)	46.0%
1-Unit, Attached	0 (0.0%)	8.9%
2 Units	0 (0.0%)	2.8%
3 to 4 Units	0 (0.0%)	4.4%
5 to 9 Units	0 (0.0%)	3.4%
10 to 19 Units	0 (0.0%)	9.5%
20+ Units	0 (0.0%)	21.1%
Mobile Home	3 (7.5%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	1 (2.5%)	17.7%
Built 1920 to 1999	0 (0.0%)	25.1%
Built 1960 to 1979	10 (25.0%)	29.6%
Built 1940 to 1959	6	14.7%
Built 1939 or Earlier	23	12.9%
Median Year Structure Built	Before 1939	1976
HEATING FUELS		
Utility Gas	0 (0.0%)	42.6%
Bottled, Tank ,or LP Gas	8 (50.0%)	6.3%
Electricity	6 (37.5%)	45.0%
Fuel Oil, Kerosene, Etc.	0 (0.0%)	1.8%
Other	0 (0.0%)	3.2%

PUBLIC SAFETY

- Police: County Sheriff
- Fire: Volunteer Force

EDUCATION

- Midway Public School: Pre-K through 12th Grade, 182 Students

HOUSING VALUES AND COSTS

	INKSTER	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	10 (66.7%)	8.2%
\$50,000 to \$99,999	2 (13.3%)	13.3%
\$100,000 to \$149,999	3 (20.0%)	21.9%
\$150,000 to \$199,999	0 (0.0%)	25.7%
\$200,000 to \$299,999	0 (0.0%)	19.6%
\$300,000 to \$499,999	0 (0.0%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	-	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$450	\$822
Owner-Occupied Units, Median Cost	\$513	\$951
Renter-Occupied Units, Median Cost	-	\$763
Housing Units With a Mortgage	\$750	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	14.3%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	0.0%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	0.0%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	1	699
Low Sale Price	-	\$27,500
Median Sale Price	\$180,000	\$226,000
High Sale Price	-	\$872, 874
Average Square Feet per Sale	4,062	2,284
Average Price per Square Foot	\$62	\$108
Average Days on Market	243	118
Current Number of Listings (4/6/2017)	0	226
CITY OF INKSTER COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Inkster	2	100.0%
Employed in Inkster but Living Outside	2	81.1%
Employed and Living in Inkster	0	18.9%
Living in Inkster	19	100.0%
Living in Inkster but Employed Outside	19	89.4%
Living and Employed in Inkster	0	10.6%

CITY OF LARIMORE

COMMUNITY PROFILE



With 1,304 residents, Larimore is the largest community in Grand Forks County outside of the City of Grand Forks. The population of Larimore is generally younger in age, with a median age of 35 and nearly one-third of the population under age 18.

About one-third of Larimore's housing stock is occupied by renters. Rental units are dominated by smaller structures of ten units or fewer. The remaining two-thirds of housing is single-family detached and mostly owner-occupied. Roughly 85% of the community's housing was constructed prior to 1980. The median home value according to Census data is \$89,600 and the median sale price in the most recent year was \$138,000.

Roughly 11% of Larimore residents also work inside city limits, making Larimore the third-largest job center in the county behind Grand Forks and Northwood.

PUBLIC UTILITIES

Water System

- Larimore draws its water from Elk Valley Aquifer through three wells installed in 1958, 1964, and 1977. An additional well was installed in 2003 as part of the water treatment plant project
- Water treatment plant was upgraded in 2003 and provides the community with 400 gpm firm capacity
- Storage includes 200,000-gallon clearwell and one 200,000-gallon water tower
- Distribution system includes over 40,000 LF of cast iron and PVC pipe of various sizes

Wastewater System

- Original collection system was installed in 1938 using vitrified clay pipe ranging in size from 8 to 15 inches
- Newer additions and repaired areas have PVC pipe
- City is served by two lift stations which ultimately pump sewage to a 14.6-acre two-cell wastewater stabilization pond treatment system

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- Limited underground storm sewer piping mostly along DOT roads
- Storm sewer drains to ditches along the roads and ultimately into the Turtle River

Street/Sidewalk Analysis

- Large portion of the city streets are paved with asphalt
- Most of the streets are wider than necessary but are used by pedestrians and students because not all properties have sidewalk installed along the property frontage
- Due to the lack of adequate storm sewer catchment areas, pavement tends to deteriorate faster than its intended design life

DEMOGRAPHIC SUMMARY

	LARIMORE	GRAND FORKS COUNTY
Total Population (2016)	1,304	71,083
Population Growth (2010-2016)	-3.1%	6.1%
Median Resident Age (Years)	34.7	29.4
Share of Population 17 and Under	31.9%	20.2%
Median Household Income	\$47,829	\$48,676
Median Family Income	\$55,573	\$70,132

HOUSING UNIT INVENTORY

	LARIMORE	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	561	
Owner-Occupied	361 (64.3%)	49.9%
Housing Units With Mortgage	215 (59.6%)	62.2%
Housing Units Without Mortgage	146 (40.4%)	37.8%
Renter-Occupied	200 (35.7%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	638	
1-Unit, Detached	403 (63.2%)	46.0%
1-Unit, Attached	0 (0.0%)	8.9%
2 Units	22 (3.4%)	2.8%
3 to 4 Units	59 (9.2%)	4.4%
5 to 9 Units	34 (5.3%)	3.4%
10 to 19 Units	23 (3.6%)	9.5%
20+ Units	14 (2.2%)	21.1%
Mobile Home	83 (13.0%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	29 (4.5%)	17.7%
Built 1920 to 1999	63 (9.8%)	25.1%
Built 1960 to 1979	259 (40.6%)	29.6%
Built 1940 to 1959	155 (24.3%)	14.7%
Built 1939 or Earlier	132 (20.7%)	12.9%
Median Year Structure Built	1964	1976
HEATING FUELS		
Utility Gas	15 (2.7%)	42.6%
Bottled, Tank ,or LP Gas	191 (34.0%)	6.3%
Electricity	261 (46.5%)	45.0%
Fuel Oil, Kerosene, Etc.	45 (8.0%)	1.8%
Other	37 (6.6%)	3.2%

PUBLIC SAFETY

- Police: 2 County Sheriff
Deputies Assigned and Living in Larimore
- Fire: Volunteer Force, Fire Station/Equipment, Tower/Hydrants

EDUCATION

- Larimore Public Schools:
Pre-K through 12th Grade, 382 Students

MONTHLY UTILITY RATES



WATER

\$27 flat fee
and \$6.75/1k gallons



SEWER

\$12.50

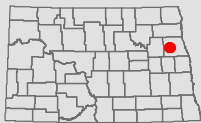
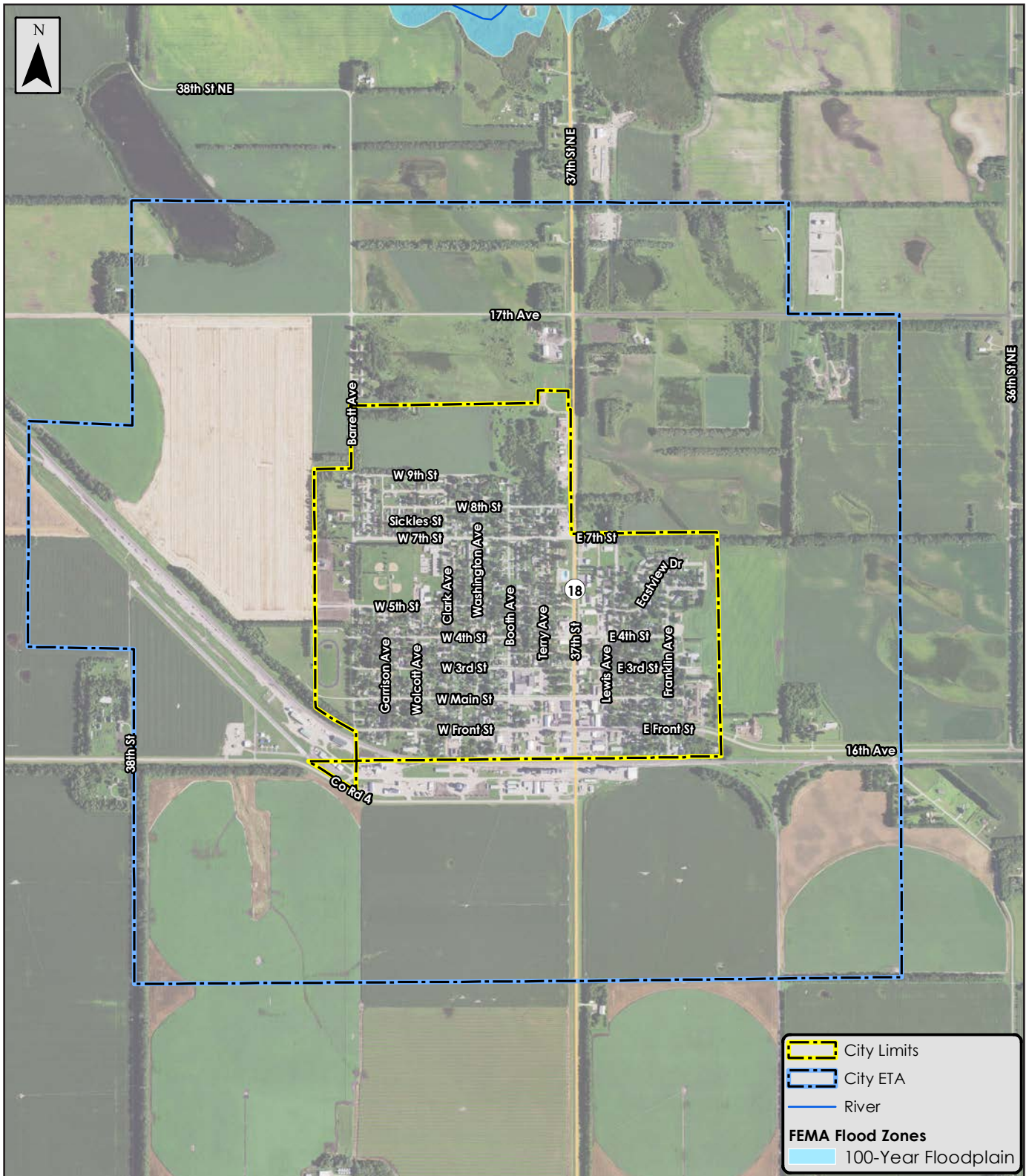


GARBAGE

\$23.50

HOUSING VALUES AND COSTS

	LARIMORE	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	71 (19.7%)	8.2%
\$50,000 to \$99,999	140 (19.8%)	13.3%
\$100,000 to \$149,999	87 (24.1%)	21.9%
\$150,000 to \$199,999	43 (11.9%)	25.7%
\$200,000 to \$299,999	16 (4.4%)	19.6%
\$300,000 to \$499,999	0 (0.0%)	9.1%
\$500,000 to \$999,999	4 (1.1%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$89,600	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$655	\$822
Owner-Occupied Units, Median Cost	\$702	\$951
Renter-Occupied Units, Median Cost	\$530	\$763
Housing Units With a Mortgage	\$1,028	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	12.1%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	20.5%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	24.7%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	27	699
Low Sale Price	\$15,000	\$27,500
Median Sale Price	\$138,000	\$226,000
High Sale Price	\$294,000	\$872, 874
Average Square Feet per Sale	2,136	2,284
Average Price per Square Foot	\$61	\$108
Average Days on Market	129	118
Current Number of Listings (4/6/2017)	2	226
CITY OF LARIMORE COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Larimore	318	100.0%
Employed in Larimore but Living Outside	258	81.1%
Employed and Living in Larimore	60	18.9%
Living in Larimore	567	100.0%
Living in Larimore but Employed Outside	507	89.4%
Living and Employed in Larimore	60	10.6%



Locator Map Not to Scale

Larimore

City Limit Acres 394.05



Advanced Engineering and
Environmental Services, Inc.

CITY OF MANVEL

COMMUNITY PROFILE



Manvel is the fastest-growing community in the county outside of Grand Forks since 2010. The city's population is up 4.2% over that time period, totaling 375 residents since in 2016.

A large majority of Manvel residents (83%) are homeowners. More than 90% of the community's housing stock is single-family detached units. Manvel's housing, with a median build date of 1973, is newer than many of the small communities in the county. With more than twice as many residents as jobs, Manvel functions as a bedroom community. Manvel's median family income of \$69,583 is right at the countywide baseline.

Similar to Thompson, the other small community nearest to Grand Forks, Manvel has one of the highest Census median home values in the county at \$136,000. With 14 transactions in the past year, Manvel has a relatively active housing market compared to other towns in the county. The median sale price for the past year in Manvel was \$144,900.

PUBLIC UTILITIES

Water System

- Agassiz Rural Water System provides water for the Community
- Reservoir 7 is located approximately three miles west of town
- Watermain piping was replaced in the early 1990's

Wastewater System

- Majority of the sanitary sewer was installed in 1973
- City is served by one lift station that pumps sewage to the city lagoons for treatment with adequate storage capacity for growth
- Depending on future growth areas, an additional lift station may need to be completed

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- There is some underground storm sewer in the older parts of town
- Storm sewer drains to ditches along the roads

Additional Infrastructure

- The main streets that see the majority of traffic are paved, rest of streets consist of gravel section
- Most streets consist of rural section with some swales and culverts

DEMOGRAPHIC SUMMARY

	MANVEL	GRAND FORKS COUNTY
Total Population (2016)	375	71,083
Population Growth (2010-2016)	4.2%	6.1%
Median Resident Age (Years)	34.0	29.4
Share of Population 17 and Under	29.9%	20.2%
Median Household Income	\$61,375	\$48,676
Median Family Income	\$69,583	\$70,132

HOUSING UNIT INVENTORY

	MANVEL	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	149	
Owner-Occupied	124 (83.2%)	49.9%
Housing Units With Mortgage	92 (74.2%)	62.2%
Housing Units Without Mortgage	32 (25.8%)	37.8%
Renter-Occupied	25 (16.8%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	157	
1-Unit, Detached	143 (91.1%)	46.0%
1-Unit, Attached	4 (2.5%)	8.9%
2 Units	0 (0.0%)	2.8%
3 to 4 Units	0 (0.0%)	4.4%
5 to 9 Units	0 (0.0%)	3.4%
10 to 19 Units	0 (0.0%)	9.5%
20+ Units	0 (0.0%)	21.1%
Mobile Home	10 (6.4%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	6 (3.8%)	17.7%
Built 1920 to 1999	38 (24.2%)	25.1%
Built 1960 to 1979	62 (39.4%)	29.6%
Built 1940 to 1959	36 (23.0%)	14.7%
Built 1939 or Earlier	15 (9.6%)	12.9%
Median Year Structure Built	1973	1976
HEATING FUELS		
Utility Gas	6 (4.0%)	42.6%
Bottled, Tank ,or LP Gas	64 (43.0%)	6.3%
Electricity	59 (39.6%)	45.0%
Fuel Oil, Kerosene, Etc.	11 (7.4%)	1.8%
Other	0 (0.0%)	3.2%

PUBLIC SAFETY

- Police: County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants

EDUCATION

- Manvel Elementary School: Pre-K through 8th Grade, 177 Students

MONTHLY UTILITY RATES



WATER

\$20.00 flat fee and \$5.50/1k gallons



SEWER

\$20.00

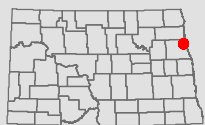
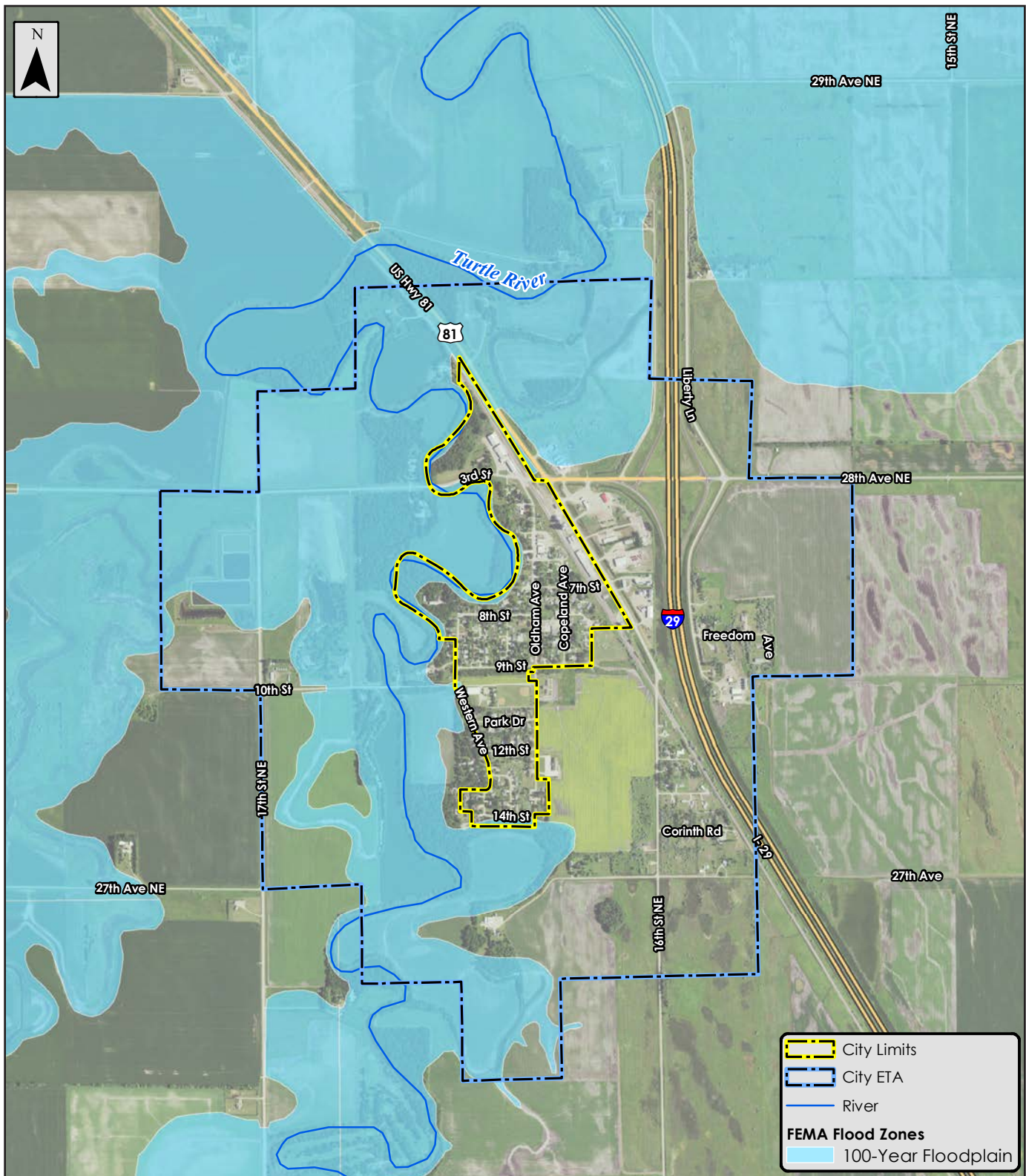


GARBAGE

\$20.00

HOUSING VALUES AND COSTS

	MANVEL	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	10 (8.1%)	8.2%
\$50,000 to \$99,999	28 (22.6%)	13.3%
\$100,000 to \$149,999	34 (27.4%)	21.9%
\$150,000 to \$199,999	35 (28.2%)	25.7%
\$200,000 to \$299,999	15 (12.1%)	19.6%
\$300,000 to \$499,999	2 (1.6%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$136,800	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$936	\$822
Owner-Occupied Units, Median Cost	\$1,054	\$951
Renter-Occupied Units, Median Cost	\$807	\$763
Housing Units With a Mortgage	\$1,226	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	25.0%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	0.0%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	30.4%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	14	699
Low Sale Price	\$20,000	\$27,500
Median Sale Price	\$144,900	\$226,000
High Sale Price	\$290,000	\$872, 874
Average Square Feet per Sale	2,001	2,284
Average Price per Square Foot	\$78	\$108
Average Days on Market	93	118
Current Number of Listings (4/6/2017)	1	226
CITY OF MANVEL COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Manvel	89	100.0%
Employed in Manvel but Living Outside	84	81.1%
Employed and Living in Manvel	5	18.9%
Living in Manvel	210	100.0%
Living in Manvel but Employed Outside	205	89.4%
Living and Employed in Manvel	5	10.6%



Locator Map Not to Scale

Manvel

City Limit Acres 160.45



Advanced Engineering and Environmental Services, Inc.

CITY OF NIAGARA

COMMUNITY PROFILE



At the county's western edge, Niagara is the farthest community within Grand Forks County from the City of Grand Forks. A small community of 51 residents, its median age (42.1) and household and family income levels (\$48,500 and \$61,250) are typical for the county's smaller communities.

Niagara's housing is single-family detached units with a smattering of mobile homes. Three quarters of the housing units are owner-occupied and the remaining 25% are occupied by renters. About two-thirds of homes in the community were constructed between the years of 1940 and 1969. According to U.S. Census, the median home value in Niagara is just \$63,300. The Grand Forks Board of Realtors recorded no home sale transactions in Niagara in the past year.

PUBLIC UTILITIES

Water System

- Tri Valley Rural Water System provides water for some residents, others have their own wells
- All watermain piping is PVC

Wastewater System

- Residents own their own tanks and recycle gray water and only black water goes to the lagoons
- City is served by one lift station that pumps sewage to the city lagoons for treatment with adequate storage capacity for growth. Due to the gray water system, the lagoon has not discharged in 10 years

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- No underground storm sewer piping
- Swales and culverts convey stormwater out of town

Additional Infrastructure

- Asphalt Paved road leading into town, the rest of town is gravel road surface
- Most streets consist of rural section with some swales and culverts

DEMOGRAPHIC SUMMARY

	NIAGARA	GRAND FORKS COUNTY
Total Population (2016)	51	71,083
Population Growth (2010-2016)	-3.8%	6.1%
Median Resident Age (Years)	42.1	29.4
Share of Population 17 and Under	24.7%	20.2%
Median Household Income	\$48,500	\$48,676
Median Family Income	\$61,250	\$70,132

HOUSING UNIT INVENTORY

	NIAGARA	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	32	
Owner-Occupied	24 (75.0%)	49.9%
Housing Units With Mortgage	2 (8.3%)	62.2%
Housing Units Without Mortgage	22 (91.7%)	37.8%
Renter-Occupied	8 (25.0%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	41	
1-Unit, Detached	36 (87.8%)	46.0%
1-Unit, Attached	0 (0.0%)	8.9%
2 Units	0 (0.0%)	2.8%
3 to 4 Units	0 (0.0%)	4.4%
5 to 9 Units	0 (0.0%)	3.4%
10 to 19 Units	0 (0.0%)	9.5%
20+ Units	0 (0.0%)	21.1%
Mobile Home	5 (12.2%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	0 (0.0%)	17.7%
Built 1920 to 1999	5 (12.2%)	25.1%
Built 1960 to 1979	7 (17.1%)	29.6%
Built 1940 to 1959	20 (48.8%)	14.7%
Built 1939 or Earlier	9 (22.0%)	12.9%
Median Year Structure Built	1947	1976
HEATING FUELS		
Utility Gas	0 (0.0%)	42.6%
Bottled, Tank, or LP Gas	14 (43.8%)	6.3%
Electricity	11 (34.4%)	45.0%
Fuel Oil, Kerosene, Etc.	5 (15.6%)	1.8%
Other	0 (0.0%)	3.2%

PUBLIC SAFETY

- Police: County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants

EDUCATION

- Dakota Prairie Elementary & High School: Pre-K through 12th Grade, 283 Students

MONTHLY UTILITY RATES



WATER

\$43.00 flat fee and \$6.00/1k gallons



SEWER

\$25.00

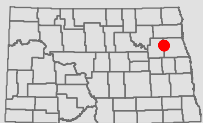
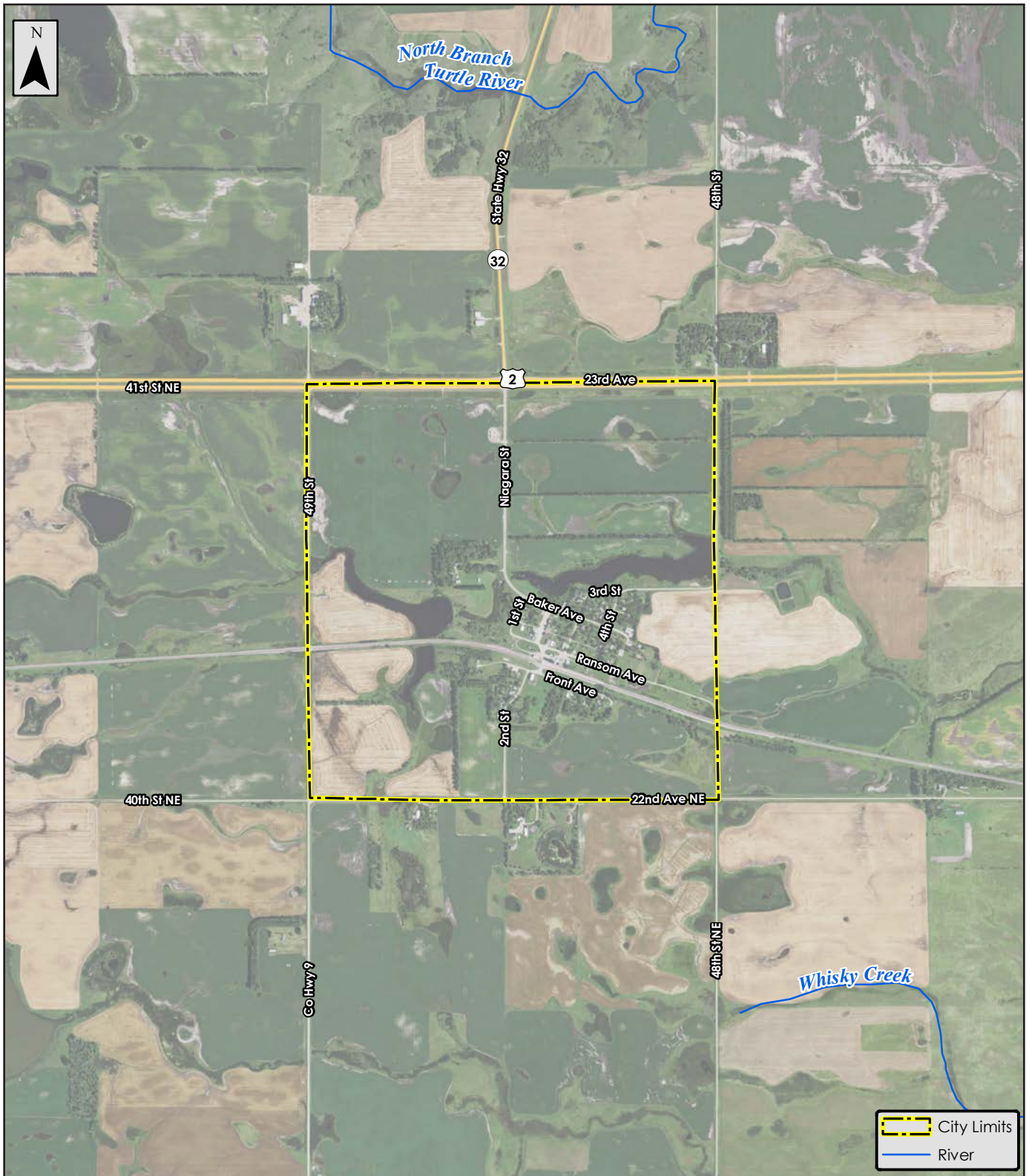


GARBAGE

\$25.00

HOUSING VALUES AND COSTS

	NIAGARA	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	7 (29.2%)	8.2%
\$50,000 to \$99,999	12 (50.0%)	13.3%
\$100,000 to \$149,999	5 (20.8%)	21.9%
\$150,000 to \$199,999	0 (0.0%)	25.7%
\$200,000 to \$299,999	0 (0.0%)	19.6%
\$300,000 to \$499,999	0 (0.0%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$63,300	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$494	\$822
Owner-Occupied Units, Median Cost	\$438	\$951
Renter-Occupied Units, Median Cost	\$540	\$763
Housing Units With a Mortgage	(X)	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	0.0%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	13.6%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	62.5%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	-	699
Low Sale Price	-	\$27,500
Median Sale Price	-	\$226,000
High Sale Price	-	\$872, 874
Average Square Feet per Sale	-	2,284
Average Price per Square Foot	-	\$108
Average Days on Market	-	118
Current Number of Listings (4/6/2017)	-	226
CITY OF NIAGARA COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Niagara	5	100.0%
Employed in Niagara but Living Outside	5	81.1%
Employed and Living in Niagara	0	18.9%
Living in Niagara	15	100.0%
Living in Niagara but Employed Outside	15	89.4%
Living and Employed in Niagara	0	10.6%



Locator Map Not to Scale

Niagara

City Limit Acres 615.75



Advanced Engineering and
Environmental Services, Inc.

CITY OF NORTHWOOD

COMMUNITY PROFILE



At 917 residents, Northwood is the third of the three largest smaller towns in Grand Forks County. Northwood's population is down 3% since 2010. Unlike Larimore and Thompson, Northwood's population is older and incomes trail other cities in the county. The median age in Northwood is 52.9 years, much higher than the county median of 29.4.

Median household income is roughly \$36,000 and median family income is about \$56,000 per year, significantly lower than the baseline county-wide income levels. Housing units in Northwood are about two-thirds owner-occupied and one-third renter-occupied. About 69% of the community's housing units are single-family and another 21% of units are in structures of 10-19 units. About 15% of the city's housing units were constructed since 2000, the highest share of any community in the county outside of Grand Forks. The median home value according to Census is \$109,600 and the median sale price in the past year was \$120,000, both figures significantly lower than the City of Grand Forks.

Northwood is the most significant employment hub among the county's smaller towns, retaining 26% of its residents for work each day. That's a share more than twice as high as Larimore, the next highest community.

PUBLIC UTILITIES

Water System

- GF Traill Rural Water System provides water for the Community
- 300,000-gallon reservoir with 70,000-gallon water tower
- Watermain piping was replaced in the early 1990's

Wastewater System

- Majority of the sanitary sewer pipe has now been updated to PVC
- City is served by six lift stations that pump sewage to the city lagoons for treatment with adequate storage capacity for growth

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- No underground piping in town
- Storm sewer drains to ditches along the roads

Additional Infrastructure

- Majority of the city streets are paved
- Streets consist of urban section with curb and gutter with valley gutters at street intersections
- Large portion of the town has sidewalks
- Pavement is in need of repairs due to the high groundwater table and age

DEMOGRAPHIC SUMMARY

	NORTHWOOD	GRAND FORKS COUNTY
Total Population (2016)	917	71,083
Population Growth (2010-2016)	-3.0%	6.1%
Median Resident Age (Years)	52.9	29.4
Share of Population 17 and Under	18.5%	20.2%
Median Household Income	\$36,354	\$48,676
Median Family Income	\$56,071	\$70,132

HOUSING UNIT INVENTORY

	NORTHWOOD	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	345	
Owner-Occupied	219 (36.5%)	49.9%
Housing Units With Mortgage	117 (53.4%)	62.2%
Housing Units Without Mortgage	102 (46.6%)	37.8%
Renter-Occupied	126 (36.5%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	409	
1-Unit, Detached	281 (68.7%)	46.0%
1-Unit, Attached	15 (3.7%)	8.9%
2 Units	7 (1.7%)	2.8%
3 to 4 Units	10 (2.4%)	4.4%
5 to 9 Units	2 (0.5%)	3.4%
10 to 19 Units	86 (21.0%)	9.5%
20+ Units	8 (2.0%)	21.1%
Mobile Home	0 (0.0%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	63 (15.4%)	17.7%
Built 1920 to 1999	40 (9.8%)	25.1%
Built 1960 to 1979	123 (30.0%)	29.6%
Built 1940 to 1959	84 (20.5%)	14.7%
Built 1939 or Earlier	99 (24.2%)	12.9%
Median Year Structure Built	1963	1976
HEATING FUELS		
Utility Gas	8 (2.3%)	42.6%
Bottled, Tank ,or LP Gas	82 (23.8%)	6.3%
Electricity	186 (53.9%)	45.0%
Fuel Oil, Kerosene, Etc.	63 (18.3%)	1.8%
Other	0 (0.0%)	3.2%

PUBLIC SAFETY

- Police: Joint Local Police and County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants and Towers

EDUCATION

- Northwood Public School: Pre-K through 12th Grade, 275 Students

MONTHLY UTILITY RATES



WATER

\$24.00 flat fee and \$10.85/1k gallons



SEWER

\$26.50



GARBAGE

\$16.50

HOUSING VALUES AND COSTS

	NORTHWOOD	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	17 (7.8%)	8.2%
\$50,000 to \$99,999	69 (31.5%)	13.3%
\$100,000 to \$149,999	83 (37.9%)	21.9%
\$150,000 to \$199,999	28 (12.8%)	25.7%
\$200,000 to \$299,999	20 (9.1%)	19.6%
\$300,000 to \$499,999	2 (0.9%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$109,600	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$577	\$822
Owner-Occupied Units, Median Cost	\$670	\$951
Renter-Occupied Units, Median Cost	\$529	\$763
Housing Units With a Mortgage	\$1,035	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	23.9%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	19.6%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	32.7%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	9	699
Low Sale Price	\$79,900	\$27,500
Median Sale Price	\$120,000	\$226,000
High Sale Price	\$295,900	\$872, 874
Average Square Feet per Sale	2,568	2,284
Average Price per Square Foot	\$61	\$108
Average Days on Market	91	118
Current Number of Listings (4/6/2017)	9	226
CITY OF NORTHWOOD COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Northwood	382	100.0%
Employed in Northwood but Living Outside	277	81.1%
Employed and Living in Northwood	105	18.9%
Living in Northwood	407	100.0%
Living in Northwood but Employed Outside	302	89.4%
Living and Employed in Northwood	105	10.6%

CITY OF REYNOLDS

COMMUNITY PROFILE



Reynolds is unique because its borders span two counties: Grand Forks and Trail. The community's population of 300 has remained stable since 2010. The community's median age is 43 years and it has a significant population of children at 23%.

Its median household income of \$52,000 and family income of \$69,000 track closely to the county-wide figures. Four-of-five housing units in Reynolds are single-family detached homes and 85% of residents are homeowners. No homeowners in the city reported using utility gas as a primary heating source, with the majority turning to propane or electricity as a heating fuel. Forty percent of homes in Reynolds were built before 1940, one of the highest shares in the county. The community has continued to add units in recent years and its median home construction date is 1958. The Census-estimated median home value is \$93,000, and the Grand Forks Board of Realtors tracked just two sales transactions in Reynolds in the past year.

PUBLIC UTILITIES

Water System

- GF Traill Rural Water System provides water for the Community
- Two reservoirs within three miles of town, each with a capacity of 40,000 gallons
- Watermain piping installed in the 1970s

Wastewater System

- Majority of the sanitary sewer was installed in the 1970's and consists of PVC Pipe
- City is served by one lift station that pumps sewage to the city lagoons for treatment with adequate storage capacity for growth
- Depending on future growth areas, an additional lift station may need to be completed

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- No underground storm sewer piping
- Swales and culverts convey stormwater out of town

Additional Infrastructure

- Main street is paved and the rest of the roads are gravel
- Most streets consist of rural section with some swales and culverts

DEMOGRAPHIC SUMMARY

	REYNOLDS	GRAND FORKS COUNTY
Total Population (2016)	300	71,083
Population Growth (2010-2016)	0.0%	6.1%
Median Resident Age (Years)	43.0	29.4
Share of Population 17 and Under	23.5%	20.2%
Median Household Income	\$52,188	\$48,676
Median Family Income	\$68,750	\$70,132

HOUSING UNIT INVENTORY

	REYNOLDS	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	137	
Owner-Occupied	110 (80.3%)	49.9%
Housing Units With Mortgage	65 (74.2%)	62.2%
Housing Units Without Mortgage	45 (25.8%)	37.8%
Renter-Occupied	27 (19.7%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	141	
1-Unit, Detached	120 (85.1%)	46.0%
1-Unit, Attached	2 (1.4%)	8.9%
2 Units	2 (1.4%)	2.8%
3 to 4 Units	0 (0.0%)	4.4%
5 to 9 Units	8 (5.7%)	3.4%
10 to 19 Units	0 (0.0%)	9.5%
20+ Units	0 (0.0%)	21.1%
Mobile Home	9 (6.4%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	11 (7.8%)	17.7%
Built 1920 to 1999	9 (6.4%)	25.1%
Built 1960 to 1979	9 (6.4%)	29.6%
Built 1940 to 1959	17 (34.8%)	14.7%
Built 1939 or Earlier	55 (39.0%)	12.9%
Median Year Structure Built	1958	1976
HEATING FUELS		
Utility Gas	0 (0.0%)	42.6%
Bottled, Tank, or LP Gas	59 (43.1%)	6.3%
Electricity	65 (47.4%)	45.0%
Fuel Oil, Kerosene, Etc.	4 (2.9%)	1.8%
Other	0 (0.0%)	3.2%

PUBLIC SAFETY

- Police: County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants

EDUCATION

- Central Valley Public School: Pre-K through 12th Grade, 486 Students

MONTHLY UTILITY RATES



WATER

\$29.40 flat fee and \$5.78/1k gallons



SEWER

\$13.00

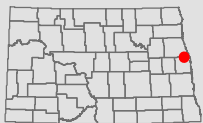
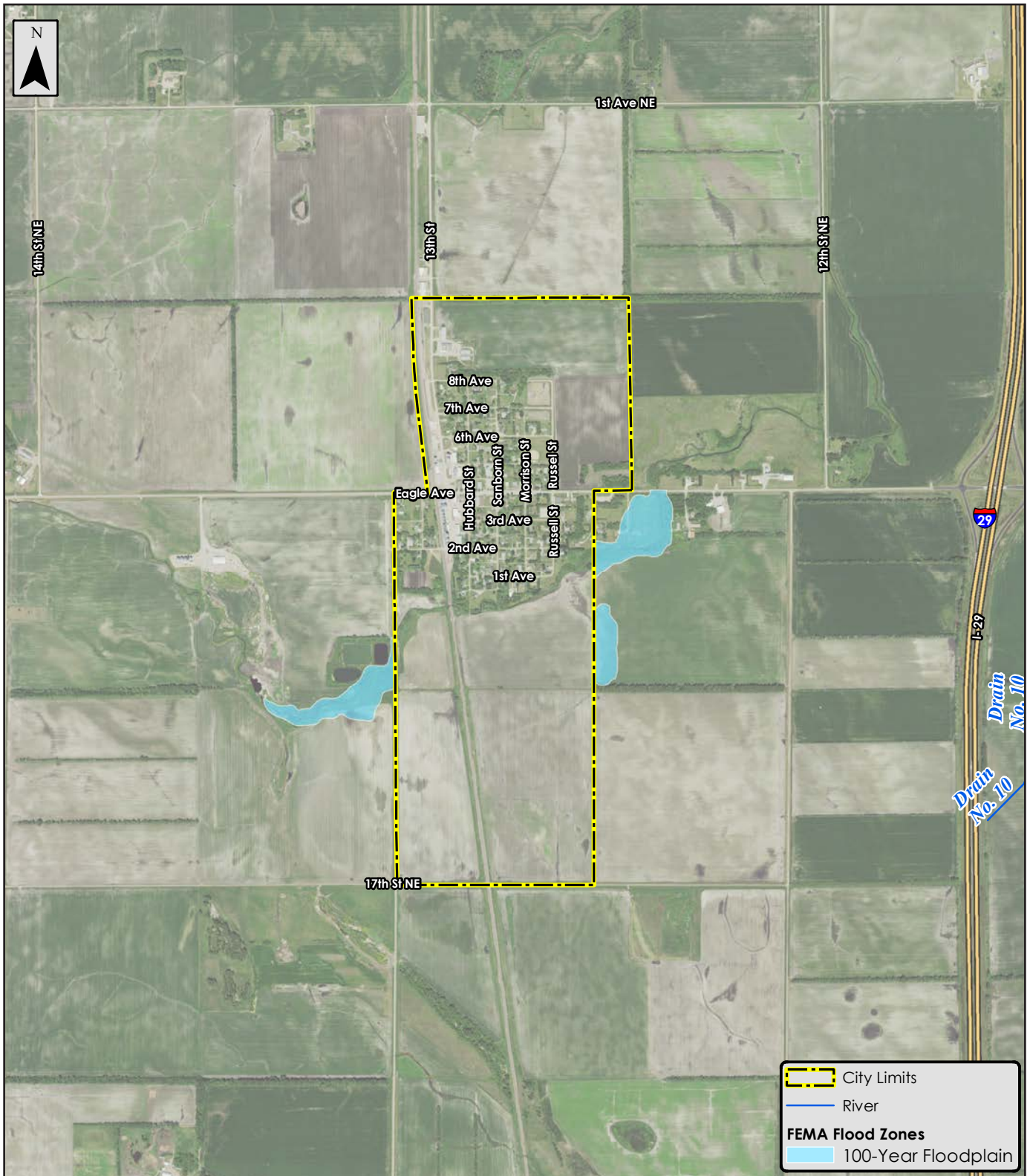


GARBAGE

\$18.00

HOUSING VALUES AND COSTS

	REYNOLDS	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	20 (18.2%)	8.2%
\$50,000 to \$99,999	37 (33.6%)	13.3%
\$100,000 to \$149,999	24 (21.8%)	21.9%
\$150,000 to \$199,999	24 (21.8%)	25.7%
\$200,000 to \$299,999	5 (4.5%)	19.6%
\$300,000 to \$499,999	0 (0.0%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$93,300	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$775	\$822
Owner-Occupied Units, Median Cost	\$800	\$951
Renter-Occupied Units, Median Cost	\$708	\$763
Housing Units With a Mortgage	\$1,013	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	10.8%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	4.7%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	32.0%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	2	699
Low Sale Price	\$187,000	\$27,500
Median Sale Price	-	\$226,000
High Sale Price	\$239,900	\$872, 874
Average Square Feet per Sale	3,251	2,284
Average Price per Square Foot	\$85	\$108
Average Days on Market	113	118
Current Number of Listings (4/6/2017)	2	226
CITY OF REYNOLDS COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Reynolds	56	100.0%
Employed in Reynolds but Living Outside	55	81.1%
Employed and Living in Reynolds	1	18.9%
Living in Reynolds	107	100.0%
Living in Reynolds but Employed Outside	106	89.4%
Living and Employed in Reynolds	1	10.6%



Locator Map Not to Scale

Reynolds

City Limit Acres 504.24



Advanced Engineering and
Environmental Services, Inc.

CITY OF THOMPSON

COMMUNITY PROFILE



Thompson, the second-largest community in the county outside of Grand Forks, is up 3% to 1,011 residents in 2016. Thompson is a family-oriented bedroom community of professionals. Just 2% of residents also work in the community and the median household income is above \$90,000 per year.

The median age in Thompson is 40 and 30% of the population is under 18. Just 2% of households in Thompson are renters and 90% of housing in the community is single-family detached units.

The community of Thompson has emerged as a satellite of Grand Forks in the past 50 years, with 81% of housing in the community constructed since 1970 and a median construction date of 1977. This comparatively newer housing stock is reflected in the Census median home value of \$163,100 and the median sale price of \$175,000 on 15 transactions in the past year.

PUBLIC UTILITIES

Water System

- GF Traill Rural Water System provides water for the Community
- There is a 300,000-gallon ground storage reservoir just outside of City limits to assist with fire fighting

Wastewater System

- Sanitary sewer piping consists of PVC piping in the majority of town
- There are three lift stations that ultimately pump the sewage to the lagoons south of town

Stormwater System

- Consists of street and overland flow, collection, transmission, and discharge components
- No underground piping in town
- Stormwater drains to ditches along streets and is drained out of town

Additional Infrastructure

- Approximately 95% of the streets are paved with asphalt
- Remaining streets are rural gravel sections
- Street width is adequate considering traffic patterns in the community

DEMOGRAPHIC SUMMARY

	THOMPSON	GRAND FORKS COUNTY
Total Population (2016)	1,011	71,083
Population Growth (2010-2016)	2.7%	6.1%
Median Resident Age	40.0 (Years)	29.4
Share of Population 17 and Under	29.8%	20.2%
Median Household Income	\$91,136	\$48,676
Median Family Income	\$92,734	\$70,132

HOUSING UNIT INVENTORY

	THOMPSON	GRAND FORKS COUNTY
HOUSING UNIT SUMMARY		
Total Occupied Housing Units	370	
Owner-Occupied	345 (94.3%)	49.9%
Housing Units With Mortgage	249 (72.2%)	62.2%
Housing Units Without Mortgage	96 (27.8%)	37.8%
Renter-Occupied	21 (5.7%)	50.1%
TYPE OF HOUSING UNIT		
Total Housing Units	370	
1-Unit, Detached	334 (90.3%)	46.0%
1-Unit, Attached	2 (0.5%)	8.9%
2 Units	0 (0.0%)	2.8%
3 to 4 Units	0 (0.0%)	4.4%
5 to 9 Units	6 (1.6%)	3.4%
10 to 19 Units	13 (3.5%)	9.5%
20+ Units	0 (0.0%)	21.1%
Mobile Home	15 (4.1%)	3.8%
AGE OF HOUSING STOCK		
Built 2000 or Later	41 (11.1%)	17.7%
Built 1920 to 1999	102 (27.6%)	25.1%
Built 1960 to 1979	169 (45.7%)	29.6%
Built 1940 to 1959	11 (2.9%)	14.7%
Built 1939 or Earlier	47 (12.7%)	12.9%
Median Year Structure Built	1977	1976
HEATING FUELS		
Utility Gas	202 (55.2%)	42.6%
Bottled, Tank ,or LP Gas	10 (2.7%)	6.3%
Electricity	140 (38.3%)	45.0%
Fuel Oil, Kerosene, Etc.	5 (1.4%)	1.8%
Other	9 (2.5%)	3.2%

PUBLIC SAFETY

- Police: County Sheriff
- Fire: Volunteer Force, Fire Station/Equipment, Hydrants

EDUCATION

- Thompson Public Schools: K through 12th Grade, 486 Students

MONTHLY UTILITY RATES



WATER

\$29.40 flat fee and \$5.78/1k gallons
(This rate is for existing residents. Connections after 2012 pay a flat fee of \$55)



SEWER

\$15.00

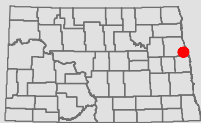
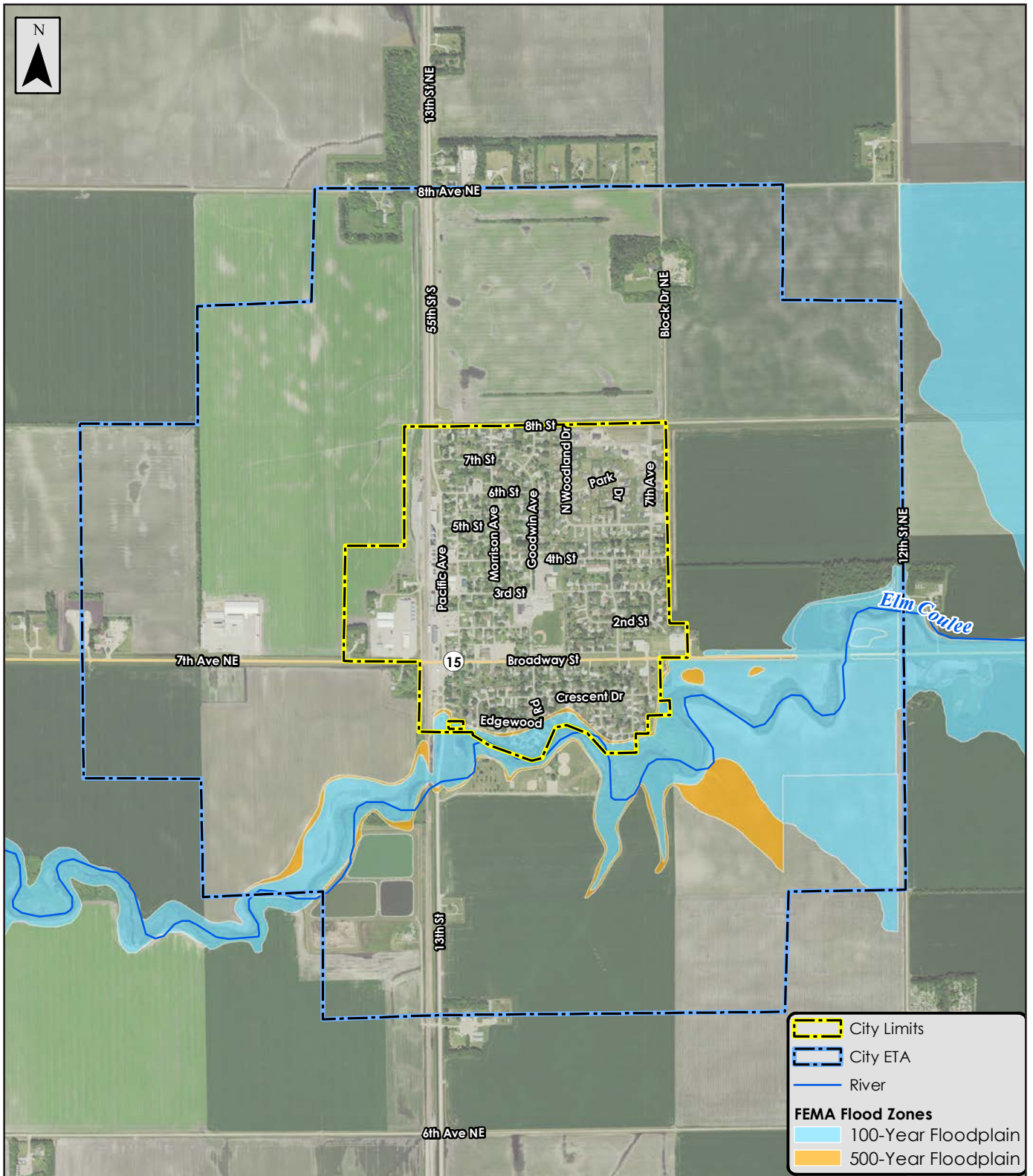


GARBAGE

\$34.75

HOUSING VALUES AND COSTS

	THOMPSON	GRAND FORKS COUNTY
HOME VALUE DISTRIBUTION		
Less than \$50,000	18 (5.2%)	8.2%
\$50,000 to \$99,999	56 (16.2%)	13.3%
\$100,000 to \$149,999	64 (18.6%)	21.9%
\$150,000 to \$199,999	111 (32.2%)	25.7%
\$200,000 to \$299,999	77 (22.3%)	19.6%
\$300,000 to \$499,999	19 (5.5%)	9.1%
\$500,000 to \$999,999	0 (0.0%)	2.0%
\$1,000,000 or More	0 (0.0%)	0.2%
Median Home Value (dollars)	\$163,100	\$160,600
MONTHLY HOUSING COSTS		
All Occupied Units, Median Cost	\$900	\$822
Owner-Occupied Units, Median Cost	\$966	\$951
Renter-Occupied Units, Median Cost	\$631	\$763
Housing Units With a Mortgage	\$1,193	\$1,326
Owners with Mortgage Paying More Than 35% Income Towards Housing Costs	5.7%	10.5%
Owners Without Mortgage Paying More Than 35% Income Towards Housing Costs	6.3%	7.0%
Renters Paying More Than 35% of Income Towards Housing Costs	52.4%	42.3%
HOUSING MARKET SNAPSHOT		
Units Sold	15	699
Low Sale Price	\$79,000	\$27,500
Median Sale Price	\$175,000	\$226,000
High Sale Price	\$439,900	\$872, 874
Average Square Feet per Sale	2,291	2,284
Average Price per Square Foot	\$85	\$108
Average Days on Market	124	118
Current Number of Listings (4/6/2017)	1	226
CITY OF THOMPSON COMMUTING PATTERNS (2014, PRIMARY JOB)		
Employed in Thompson	141	100.0%
Employed in Thompson but Living Outside	131	81.1%
Employed and Living in Thompson	10	18.9%
Living in Thompson		100.0%
Living in Thompson but Employed Outside	452	89.4%
Living and Employed in Thompson	442	10.6%
	10	



Locator Map Not to Scale

Thompson

City Limit Acres 258.25



Advanced Engineering and Environmental Services, Inc.

WHAT'S NEXT

As the Grand Forks communities view the opportunities provided by the economic development efforts of the county leaders, questions posed are, “What’s Next” for our community? Shall we wait for people to come and see what our community offers for housing? Shall we become more aggressive and promote our community as a place to raise a family? Do we need to plan for growth?

Those community leaders that plan and promote their communities appear to

have more success in attracting new home owners. Lincoln, North Dakota near Bismarck is an example of this approach as well as Harwood, Horace, Kindred, Mapleton, and Casselton in Cass County.

A first step is always to have local leaders – elected, school, civic and business—gather and focus on the future for their community. All the school administrators interviewed for this study were positive that their schools could accommodate more students. Most cities’ public infrastructure can handle more

growth. Public safety concerns are being met with the arrangements with district fire response teams, and local or County Sheriff support.

There are many programs and agencies ready to assist in the development of a growth plan and marketing of a community. Listed below are some of the organizations committed to assisting communities plan for the future.

ORGANIZATION	DESCRIPTION	KEY PROGRAMS	CONTACT
Grand Forks Region Economic Development Corporation	Regional economic development entity	General economic development assistance and coordination	701-746-2720 www.grandforks.org
Grand Forks County Housing Authority	Dedicated to providing safe, affordable housing for all residents of Grand Forks County	Apartment complexes, housing voucher administration, permanent supportive housing	701-746-2545 www.thegfha.org/
USDA Rural Development	Funding and technical assistance for rural communities	Single family housing, multi-family housing, community facilities, water and environmental programs	www.rurdev.usda.gov/nd
Red River Regional Council	Regional economic development entity focusing on rural communities	Infrastructure, housing, emergency services and health care, parks and recreation, disaster mitigation and recovery	701-352-3550 www.redriverrc.com
North Dakota Housing Finance Agency (NDHFA)	Technical assistance, grants, and low-cost financing for single- and multi-family housing	Housing market survey grants, technical assistance team, construction loan guarantees, housing incentive fund, housing trust fund, low income housing tax credit, rural housing development loan, Helping HAND rehabilitation program, Rural housing rehab loan	800-292-8621 www.ndhfa.org
ND Department of Commerce – Division of Community Services	Technical assistance to local governments and state agencies in the areas of community and rural planning and development, policy research and development, and grant program implementation	HOME Program for affordable housing, Renaissance Zone Program state incentives for development	701-328-5300 www.communityservices.nd.gov/ communitydevelopment/pro-grams
Bank of North Dakota	Creates financial solutions for current and emerging economic needs	Flex PACE program for affordable housing and child care	Bob Humann bhumann@nd.gov 701-328-5703
CommunityWorks North Dakota	A non-profit organization providing affordable housing and development opportunities	Dream II Housing Development Financing loan fund	Paul Rechlin 701-667-7605 www.communityworksnd.org
Department of Housing & Urban Development (HUD)	Federal housing assistance organization	Assisted living conversion program, manufactured home parks mortgage insurance, rental housing for elderly mortgage insurance, multi-family rental housing for moderate-income families, Choice Neighborhoods grant program, affordable housing on main street, rural housing stability assistance, rural innovation grant fund	Fargo Field Office 701-239-5136
North Dakota Public Finance Authority	Loans to political subdivisions by purchasing municipal securities	School financing, clean water and drinking water, capital financing for community projects, disaster financing, industrial development bond program	701-328-7100 www.nd.gov/pfa

APPENDIX

Petersburg					Admin:	Jay Slade	701-345-8233			
Dakota Prairie 1							jay.slade@k12.nd.us			
M: PO Box 37 Petersburg ND 58272-0037										
S: 518 4th Ave Petersburg ND 58272					Bus Mgr:	Lori M Dahl	701-345-8233			
LEA Phone: 701-345-8233							lori.dahl@k12.nd.us			
LEA Fax: 701-345-8251					President:	Rod Gilderhus				
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>				<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>
Dakota Prairie Elem School	M: PO Box 337 McVillie ND 58254-0337									
32-001-5641	S: 101 Nyhus Ave McVillie ND 58254									
Grade Level Org: PK-6	P: 701-322-4771				PK	26	0.00	0.00		
	F: 701-322-5128				K	23	1.00	0.00	1.85	7.00
Elem Prin: Jackie Bye	701-322-4771				1-6	118	9.50	4.05		
	jackie.bye@k12.nd.us									
Dakota Prairie High School	M: PO Box 37 Petersburg ND 58272-0037									
32-001-8826	S: 518 4th St Petersburg ND 58272									
Grade Level Org: 7-12	P: 701-345-8233				7-8	37	3.15	0.81		
	F: 701-345-8251				9-12	79	7.35	1.89	2.30	4.38
Sec Prin: Andrew Mondry	701-345-8233									
	andrew.mondry@k12.nd.us									
PK: 26	K: 23	+ 1-6: 118	+ 7-8: 37	+ 9-12: 79	= Total:	283	21.00	6.75	5.15	23.07
Manvel					Admin:	Mark L Mindt	701-696-2212 Ext: 203			
Manvel 125							mark.mindt@manvelk8.com			
M: 801 Oldham Ave Manvel ND 58256-4019										
S: 801 Oldham Ave Manvel ND 58256					Bus Mgr:	Karla R Braaten	701-696-2212 Ext: 202			
LEA Phone: 701-696-2212 Ext: 203							karla.braaten@manvelk8.com			
LEA Fax: 701-696-8217					President:	Kathy Langowski				
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>				<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>
Manvel Elem School	M: 801 Oldham Ave Manvel ND 58256-4019									
18-125-5473	S: 801 Oldham Ave Manvel ND 58256									
Grade Level Org: PK-8	P: 701-696-2212 Ext: 203				PK	19	1.00	0.14		
	F: 701-696-8217				K	18	1.20	0.30	0.00	3.78
Elem Prin: Mark L Mindt	701-696-2212 Ext: 203				1-6	105	7.39	1.80		
	mark.mindt@manvelk8.com				7-8	35	2.98	0.62		
Elem Prin: Mary Sorvig	701-696-2212 Ext: 210									
	mary.sorvig@manvelk8.com									
PK: 19	K: 18	+ 1-6: 105	+ 7-8: 35	+ 9-12: 0	= Total:	177	12.57	2.86	0.60	9.09
Inkster					Admin:	Roger A Abbe	701-869-2432			
Midway 128							roger.abbe@midwayschools.com			
M: 3202 33rd Ave NE Inkster ND 58233-9318										
S: 3202 33rd Ave NE Inkster ND 58233					Bus Mgr:	Wanita M Cost	701-869-2432			
LEA Phone: 701-869-2432							wanita.cost@midwayschools.com			
LEA Fax: 701-869-2688					President:	Brian Schanilec				
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>				<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>
Midway Public School	M: 3202 33rd Ave NE Inkster ND 58233-9318									
18-128-5707	S: 3202 33rd Ave NE Inkster ND 58233									
Grade Level Org: PK-8, 9-12	P: 701-869-2432				PK	12	0.00	0.00		
	F: 701-869-2688				K	11	1.00	0.40	4.16	7.00
Elem Prin: Kristine Dale	701-869-2432 Ext: 106				1-6	74	6.34	2.92		
	kristine.dale@midwayschools.com				7-8	29	2.40	2.27		
Sec Prin: Ryan Baron	701-869-2432 Ext: 104				9-12	56	4.80	2.86		
	ryan.baron@k12.nd.us									
PK: 12	K: 11	+ 1-6: 74	+ 7-8: 29	+ 9-12: 56	= Total:	182	14.54	8.45	6.16	22.00
Thompson					Admin:	John D Maus	701-599-2765 Ext: 202			
Thompson 61							john.maus@tps-k12.org			
M: 424 3rd St Thompson ND 58278-4213										
S: 424 3rd St Thompson ND 58278					Bus Mgr:	Luann M Kysilka	701-599-2765			
LEA Phone: 701-599-2765							luann.kysilka@tps-k12.org			
LEA Fax: 701-599-2819					President:	Shannon Webber				
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>				<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>
Thompson Public School	M: 424 3rd St Thompson ND 58278-4213									
18-061-8416	S: 424 3rd St Thompson ND 58278									
Grade Level Org: K-6, 7-12	P: 701-599-2765 Ext: 202				K	42	3.00	0.00		
	F: 701-599-2819				1-6	249	13.00	5.00	4.00	6.00
Elem Prin: Dave Wheeler	701-599-2765 Ext: 205				7-8	66	5.00	1.00		
	dave.wheeler@tps-k12.org				9-12	129	10.00	1.75		
Sec Prin: Jason A Schwabe	701-599-2765 Ext: 203									
	jason.schwabe@tps-k12.org									
PK: 0	K: 42	+ 1-6: 249	+ 7-8: 66	+ 9-12: 129	= Total:	486	31.09	7.75	7.00	17.00

Petersburg				Admin:	Jay Slade	701-345-8233				
Dakota Prairie 1						jay.slade@k12.nd.us				
M: PO Box 37 Petersburg ND 58272-0037										
S: 518 4th Ave Petersburg ND 58272				Bus Mgr:	Lori M Dahl	701-345-8233				
LEA Phone: 701-345-8233						lori.dahl@k12.nd.us				
LEA Fax: 701-345-8251				President:	Rod Gilderhus					
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>			<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>	
Dakota Prairie Elem School	M: PO Box 337 McVillie ND 58254-0337									
32-001-5641	S: 101 Nyhus Ave McVillie ND 58254									
Grade Level Org: PK-6	P: 701-322-4771			PK	26	0.00	0.00			
	F: 701-322-5128			K	23	1.00	0.00	1.85	7.00	
Elem Prin: Jackie Bye	701-322-4771 jackie.bye@k12.nd.us			1-6	118	9.50	4.05			
Dakota Prairie High School	M: PO Box 37 Petersburg ND 58272-0037									
32-001-8826	S: 518 4th St Petersburg ND 58272									
Grade Level Org: 7-12	P: 701-345-8233			7-8	37	3.15	0.81			
	F: 701-345-8251			9-12	79	7.35	1.89	2.30	4.38	
Sec Prin: Andrew Mondry	701-345-8233 andrew.mondry@k12.nd.us									
PK: 26	K: 23	+ 1-6: 118	+ 7-8: 37	+ 9-12: 79	= Total:	283	21.00	6.75	5.15	23.07
Manvel				Admin:	Mark L Mindt	701-696-2212 Ext: 203				
Manvel 125						mark.mindt@manvelk8.com				
M: 801 Oldham Ave Manvel ND 58256-4019										
S: 801 Oldham Ave Manvel ND 58256				Bus Mgr:	Karla R Braaten	701-696-2212 Ext: 202				
LEA Phone: 701-696-2212 Ext: 203						karla.braaten@manvelk8.com				
LEA Fax: 701-696-8217				President:	Kathy Langowski					
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>			<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>	
Manvel Elem School	M: 801 Oldham Ave Manvel ND 58256-4019									
18-125-5473	S: 801 Oldham Ave Manvel ND 58256									
Grade Level Org: PK-8	P: 701-696-2212 Ext: 203			PK	19	1.00	0.14			
	F: 701-696-8217			K	18	1.20	0.30	0.00	3.78	
Elem Prin: Mark L Mindt	701-696-2212 Ext: 203 mark.mindt@manvelk8.com			1-6	105	7.39	1.80			
Elem Prin: Mary Sorvig	701-696-2212 Ext: 210 mary.sorvig@manvelk8.com			7-8	35	2.98	0.62			
PK: 19	K: 18	+ 1-6: 105	+ 7-8: 35	+ 9-12: 0	= Total:	177	12.57	2.86	0.50	9.09
Inkster				Admin:	Roger A Abbe	701-869-2432				
Midway 128						roger.abbe@midwayschools.com				
M: 3202 33rd Ave NE Inkster ND 58233-9318										
S: 3202 33rd Ave NE Inkster ND 58233				Bus Mgr:	Wanita M Cost	701-869-2432				
LEA Phone: 701-869-2432						wanita.cost@midwayschools.com				
LEA Fax: 701-869-2688				President:	Brian Schanilec					
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>			<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>	
Midway Public School	M: 3202 33rd Ave NE Inkster ND 58233-9318									
18-128-5707	S: 3202 33rd Ave NE Inkster ND 58233									
Grade Level Org: PK-8, 9-12	P: 701-869-2432			PK	12	0.00	0.00			
	F: 701-869-2688			K	11	1.00	0.40	4.16	7.00	
Elem Prin: Kristine Dale	701-869-2432 Ext: 106 kristine.dale@midwayschools.com			1-6	74	6.34	2.92			
Sec Prin: Ryan Baron	701-869-2432 Ext: 104 ryan.baron@k12.nd.us			7-8	29	2.40	2.27			
				9-12	56	4.80	2.86			
PK: 12	K: 11	+ 1-6: 74	+ 7-8: 29	+ 9-12: 56	= Total:	182	14.54	8.45	6.16	22.00
Thompson				Admin:	John D Maus	701-599-2765 Ext: 202				
Thompson 61						john.maus@tps-k12.org				
M: 424 3rd St Thompson ND 58278-4213										
S: 424 3rd St Thompson ND 58278				Bus Mgr:	Luann M Kysilka	701-599-2765				
LEA Phone: 701-599-2765						luann.kysilka@tps-k12.org				
LEA Fax: 701-599-2819				President:	Shannon Webber					
<u>School Name/Number</u>	<u>Address/Phone/Fax</u>			<u>Grades</u>	<u>Enrl</u>	<u>Class Teach</u>	<u>Other Teach</u>	<u>Licn Staff</u>	<u>Nonlicn Staff</u>	
Thompson Public School	M: 424 3rd St Thompson ND 58278-4213									
18-061-8416	S: 424 3rd St Thompson ND 58278									
Grade Level Org: K-6, 7-12	P: 701-599-2765 Ext: 202			K	42	3.00	0.00			
	F: 701-599-2819			1-6	249	13.00	5.00	4.00	6.00	
Elem Prin: Dave Wheeler	701-599-2765 Ext: 205 dave.wheeler@tps-k12.org			7-8	66	5.00	1.00			
Sec Prin: Jason A Schwabe	701-599-2765 Ext: 203 jason.schwabe@tps-k12.org			9-12	129	10.00	1.75			
PK: 0	K: 42	+ 1-6: 249	+ 7-8: 66	+ 9-12: 129	= Total:	486	31.00	7.75	7.00	17.00

TAX INCREMENT FINANCING NORTH DAKOTA STYLE

Tax Increment Financing (TIF) was part of the Urban Renewal laws adopted by the North Dakota legislature in the mid-1960s. These laws were tied to the federal Urban Renewal laws that brought federal money to the states to address slum and blighting conditions in a community.

Not wanting to be painted with the same brush as some of the Eastern urban centers like Detroit, Chicago or New York where living conditions in slums were well chronicled, the smaller urban areas of the Midwest and North Dakota used the TIF law on a much smaller scale. Half blocks or a couple of lots within a block were the primary focus of this urban renewal tool in downtown areas.

TAX INCREMENT FINANCING

Local governmental body identifies an area that has some blighting conditions, creates a plan to replace or rehabilitate the structures on the lot(s).

STEP 1

Existing property taxes (or assessed values) are frozen at current values.

STEP 2

Property is renewed and a new value is established.

STEP 3

Difference between these two is the **tax increment**, which is used to amortize the public (tax exempt) bonds used to assist in the development of the project.

Public bond resources are generally confined to land acquisition, relocation of existing businesses or residents, demolition of structures, and public utility (water, sewer, sidewalks, curb/gutter and lighting) improvements. The theory is for a TIF funded project to replace a piece of deteriorated property with a clean piece of land (green-field) at a comparable value as that of an undeveloped piece of property in newly developing areas of the community. The developer of a TIF parcel should then be able to compete in developing this property.

Since the original adoption of the Urban Renewal law, the TIF section of the ND Century Code (40-58) has been modified. The amendments have expanded the use of the TIF method of financing—granting exemptions to developers is now allowed; expanded how TIF financing can be used—for underdeveloped property not in the urban core (downtown); and, the length of the use of TIF financing (15 years for exemptions).

**FOR MORE INFO
PLEASE CONTACT:**

PAT ZAVORAL
701-364-9111
Pat.Zavoral@ae2s.com



www.ae2sNexus.com

3 BASIC MODELS

1. TRADITIONAL TIF RENEWAL

- City identifies the areas of renewal
- City prepares a renewal plan
- City seeks proposals from Developers
- City selects Developer/Project
- City freezes taxes on TIF district
- City sells tax exempt bonds (Revenue/General Obligation)
- Project is built using TIF bond revenues on eligible activities
- Tax increment is collected
- Bonds are amortized with TIF taxes
- Developer guarantees City bonds via Letter of Credit
- Most Risk is with City

2. DEVELOPER UNDERTAKES RENEWAL PROJECT

- Developer identifies potential renewal properties
- Developer seeks TIF subsidy for project
- City grants TIF District/Plan approval
- Developers agreement is signed by City/Developer
- Tax increment exemption is granted to Developer
- All financing of project is private, TIF exemptions is used to support project improvements
- Developer has most of the risk

3. DEVELOPER/CITY PARTNERSHIP

- Combination of Traditional/Developer model
- City takes all steps to identify TIF district
- City sells tax exempt bonds for project
- City collects tax increments
- City directs increments to developer until property is sold to third party
- Once property is sold, City receives balance of bonds from developer for parcel sold. New owner is granted tax exemption until bond is amortized.
- Shared risk



“BUT FOR” ANALYSIS

A “But For” analysis is done on every project for a city by an independent third party. This analysis uses information provided by the developer on the cost of the project, the expected rate of return on this investment and other cost associated with the project (TIF eligible actions) and provides the City with a “But For” statement. This statement compares the project with public support and without public support.

Cities in North Dakota use this analysis to determine the viability of using Tax Increment financing for a project. Cities have also established policies guiding the use of TIFs based on the “But For” analysis. For example, if the analysis shows a rate of return exceeding 12 to 15 percent, a TIF may not be granted. Anything lower than this ROR a TIF will be considered.

