

Comprehensive Plan Update Housing Discussion

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Demographic Information

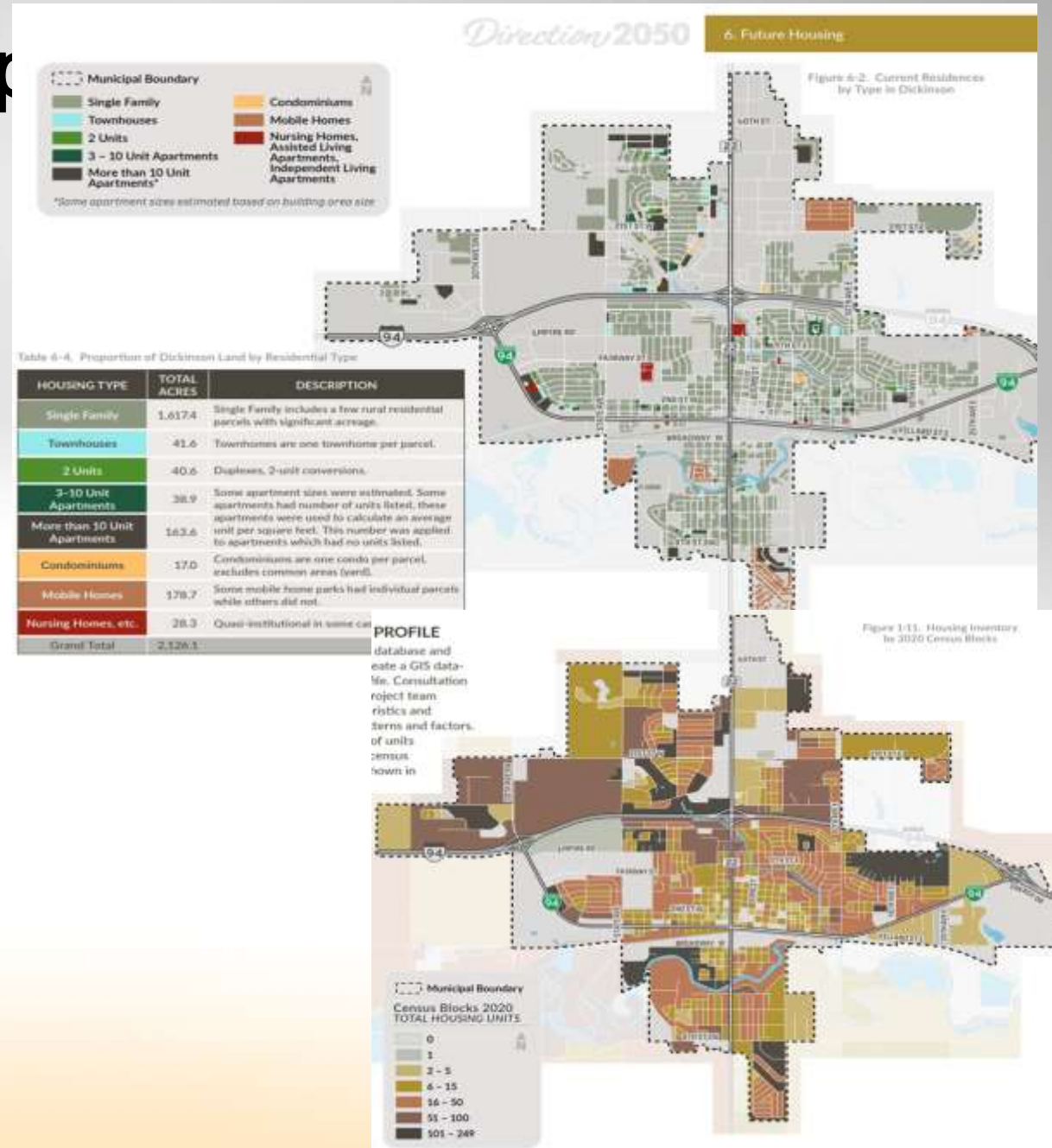
- US Census 2020 Population - 25,679
- Assumed an annual population growth of 1.4%
- Projected 2030 population - 29,2698
- Projected 2050 population - 36,449
- Number of Households in 2020 - 10,789
- Projected 2030 number of households - 12,298
- Projected 2050 number of households - 16,200
- Average household size in 2020 - 2.38
- Projected average household size in 2050 - 2.25

Future Housing Statistics

- Average density of 3.16 households per acre
- Householder living alone - 34.5%
- Average home value - \$252,400 (2023)
- Average monthly rent - \$963 a month (2023)
- Number of housing units as of 2022-11,725
 - Number of occupied units - 10,247 (87.4%)
 - Number of vacant units - 1,478 (12.6%)
 - Owner occupied - 58%
 - Renter occupied - 42%
 - Number of one-unit structures - 7,293 (62.2%)
 - Number of two or more-unit structures - 4080 (34.8%)
 - Number of mobile homes and all other types of units - 352 (3.0%)

Acreage by Housing Type

- Single-Family - 1,617.4
- Townhouses - 41.6
- Two Units - 40.6
- Three to Ten Unit Apartments - 38.9
- More than 10 Unit Apartments - 163.6
- Condominiums - 17.0
- Mobile Homes - 178.7
- Nursing Homes, etc. – 28.3



Changes in Residential Units

- Between 2017 and 2022 the number of single-family units grew from 7,059 to 7,293- an increase of 3.3%
- Between 2017 and 2022 the number of multi-family units grew from 2,962 to 4,080-an increase of 37.7%
- Between 2017 and 2022 the number of mobile homes and other types of units went down from 483 to 352-a decrease of -27.2%

Projected Housing Demand

- Future projections of housing demand are based upon the population growth trends in the Direction 2050 Comprehensive Plan and Transportation Master Plan document dated September 2025.
- Future projections of housing supply are based upon housing starts continuing at its present rate.
- Homeowner rate is predicted to increase to 59% in 2030 and 61% in 2050
- By 2030 it is anticipated that homeowner demand will exceed homeowner supply by 547 units.
- By 2050 it is anticipated that homeowner demand will exceed homeowner supply by 1,421 units.

Projected Homeowner Demand 2030

2030:

Table 6-5. Dickinson's Projected Homeowner Demand by Income, 2030

MARKET SEGMENT BY INCOME	<60%	61-80%	81-100%	101-120%	121-150%	151%+	TOTAL
Estimated Total City Households							12,298
Future Owner Households	739	1,463	863	768	1,288	2,195	7,316
Projected Market-Provided Units							7,194
Total For-Sale Supply	524	643	575	812	1,475	2,740	6,769
Maximum Affordable Sale Price	\$186,507	\$248,607	\$310,811	\$373,014	\$466,268	\$579,600	
TOTAL GAP							
Estimated Gap or Surplus	-215	-820	-288	44	187	545	-547

2050:

Table 6-6. Dickinson's Projected Homeowner Demand by Income, 2050

MARKET SEGMENT BY INCOME	<60%	61-80%	81-100%	101-120%	121-150%	151%+	TOTAL
Estimated Total City Households							16,200
Future Owner Households	998	1,976	1,166	1,038	1,739	2,965	9,882
Existing Deed-Restricted Units	0	0	0	0	0	0	0
Projected Market-Provided Units							8,813
Total For-Sale Supply	656	804	719	1,015	1,841	3,427	8,461
Maximum Affordable Sale Price	\$218,258	\$290,930	\$363,723	\$436,516	\$545,646	\$678,272	
TOTAL GAP							
Estimated Gap or Surplus	-342	-1,172	-447	-23	102	462	-1,421



Projected Rental Units Demand

- By 2030 it is anticipated rental demand will exceed rental supply by 439 units.
- By 2050 it is anticipated rental demand will exceed rental supply by 635 units.

Projected Homeowner Demand 2030

2030:

Table 6-7. Dickinson's Projected Rental Demand by Income, 2030

MARKET SEGMENT BY AREA MEDIAN INCOME	<60%	61-80%	81-100%	101-120%	121-150%	151%+	TOTAL
Estimated Total City Households							12,298
Future Rental Households	989	1,195	965	747	617	467	4,981
Existing Deed-Restricted Units	215	0	0	0	0	0	215
HUD Section 8 Vouchers	254	0	0	0	0	0	254
Projected Market-Provided Units	207	553	742	817	1,018	736	4,073
Total Rental Supply	676	553	742	817	1,018	736	4,542
MIDDLE-INCOME DIP							TOTAL GAP
Estimated Gap or Surplus	-313	-642	-223	70	401	269	-439

2050:

Table 6-8. Dickinson's Projected Rental Demand by Income, 2050

MARKET SEGMENT BY AREA MEDIAN INCOME	<60%	61-80%	81-100%	101-120%	121-150%	151%+	TOTAL
Estimated Total City Households							16,200
Future Rental Households	1,255	1,516	1,225	948	782	593	6,318
Existing Deed-Restricted Units	272	0	0	0	0	0	272
HUD Section 8 Vouchers	362	0	0	0	0	0	362
Projected Market-Provided Units	239	715	832	1,030	1,315	918	5,049
Total Rental Supply	873	715	832	1,030	1,315	918	5,683
MIDDLE-INCOME DIP							TOTAL GAP
Estimated Gap or Surplus	-382	-801	-393	82	533	325	-635



Recommendations for Promoting New Housing & Development Types

- **Support the rehabilitation of existing vacant or abandoned homes by the development community in two steps: first, identification and acquisition of properties suitable for redevelopment that can be conveyed later to another private owner at a low cost; second, securing partnerships with private or non-profit developers to rehabilitate vacant and abandoned housing at scale**
- **Identify specific vacant parcels to promote infill housing development through a publicly available list or map, especially on visible corner lots and parcels near downtown.** Currently, vacant lots can be identified using the Dickinson Land Information Application on the City of Dickinson home pages as well as in the Direction 2050 Comprehensive Plan and Transportation Master Plan.
- **Identify specific vacant parcels as pilot sites for new multifamily housing opportunities, especially those that are already owned by the City**
- **Evaluate potential barriers in details of the Development Code to building modular or industrialized homes, ADUs, and “tiny homes”.** The City should ensure that proposed modular homes fit with the existing character of Dickinson. Currently, modular and manufactured homes are permitted in all residential zoning districts. Accessory dwelling units are permitted in all residential zoning districts except the R1 district.

Recommendations for Financing and Affordability

- **Promote the use of resilient building materials for new homes to cut down on long-term maintenance and replacement costs to homeowners over the long term. Resilient building materials refer to, but are not necessarily limited to, reinforced concrete, preservation-treated wood, exterior finishes design to withstand extreme weather and windborne debris)**
- **Continue to support the Dickinson Revitalization Program in partnership with Gate City Bank.** Gate City Bank offers low-interest loans to assist homeowners with repairs and renovations.
- **Explore a partnership with interested developers and owners of vacant property on workforce housing-specific lending products designed solely to support new multifamily developments.**
- **Identify potential housing development(s) for target Area Median Income (AMI) groups that will require significant gap financing, and encourage would-be developers to apply to utilize a portion of the State of North Dakota's Section 108 loan authority from HUD or another subsidized line of credit or subsidy source to fill the gap.**



How Minimum Lot Sizes and Lot Widths Can Impact Single-Family Housing Costs

- Larger Minimum lot areas and lot widths can discourage the construction of smaller less expensive detached single-family housing
- A common rule of thumb is that a home's value will be approximately three times the value of the land it is on. The larger the lot, the more expensive the land. The more expensive the land, the more expensive the house is.
- R2 zoning- 7,000 square foot lots with a minimum 50-foot lot width
- R3 zoning- 7,000 square foot lots with a minimum 50-foot lot width

Builder's Single-family Structure Potential Construction Savings from Reduced Lot Minumums

- For an entry level floor plan with a 41 foot wide four bedroom, two bathroom house with an attached double garage on a 5,300 square foot lot.
- Lot cost - $\$3/\text{SF} \times 1,700 \text{ SF} = \$5,100$ savings
- 64' (32' less lot depth on each side of yard) of white vinyl fence x $\$62/\text{ft} = \$3,968$ savings
- One less zone of underground sprinklers - \$850
- 2,000 SF less hydroseed - \$450

What Do Other Communities Do?

- Fargo
 - SR-3 zoning district-5,000 square foot lots. 20 foot front yard setback. Four foot interior side yard setbacks
 - SR-4 zoning district-3,600 square foot lots. 34 foot lot widths. 15 foot front yard setbacks. Four foot interior side yard setbacks
 - SR-5 zoning district-3,000 square foot lots. 25 foot lot widths. 15 foot front yard setbacks. Four foot interior side yard setbacks
- Grand Forks - R-2 zoning district-6,000 square foot lots, 45 foot lot width
- Jamestown - R1, R1A, R2 & R2A zoning districts - 6,000 square foot lots, 40 foot lot widths
- Mandan - R4 zoning district allows 4,000 square foot lots, 40 foot lot width, 20 foot front yard setbacks
- Watford City-R-2 zoning district allows 5,000 square foot lots, 35 foot lot widths, five foot side yard setbacks
- Williston-R-2 & R-3 zoning districts allows 6,000 square foot lots and 20 foot front yard setbacks

Comments? Questions?

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