

HOUSING

CLAY COUNTY COMMUNITY-BASED COMPREHENSIVE PLAN

HOUSING CHARACTERISTICS

The majority of housing units in Clay County are single-family units (63%) with 68 % of these being owner-occupied. Although the majority of homes are owner-occupied, the percentage is not as high as many other communities, due in large part to the effect of the colleges and the demand for rental housing. A younger median age often means a more transient population, which translates into a higher percentage of rental housing.

Of those owner-occupied housing units, more people (34%) paid \$500 to \$699 in monthly owner costs than any other amount. Approximately 25% spent \$700 to \$999 per month. About 63% of owners spent less than 20% of their household income on housing costs. The median value of housing units in 1989 was \$58,600.

For renters, 50% spent \$300 to \$499 per month for gross rent. Over 43% spent more than 35% of their household income on rental housing gross rents.

The average value of owner-occupied (non-condominium) housing in Clay County is \$61,323 and \$65,917 for Moorhead, according to the 1990 U.S. Census.

In Clay County, the largest percentage of housing was built in the 1970's, with 62% of the housing built in urban areas. New housing starts decreased sharply during the 1980's and can be seen in Figure 2-3 below. Approximately 75% of all new housing in the 1980's was built in urban areas.

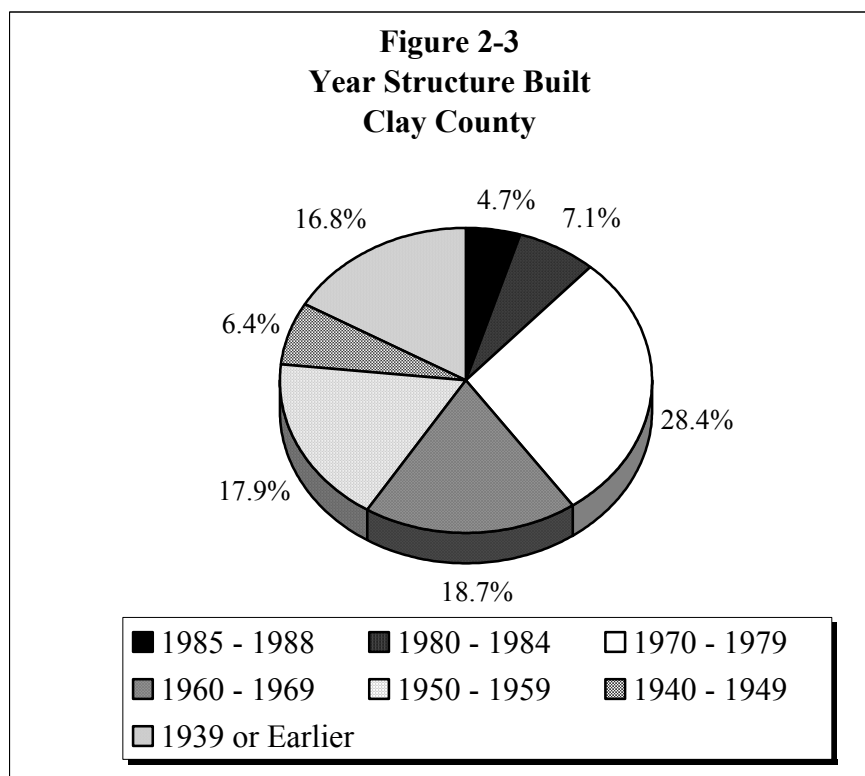


Table 2-16 below illustrates the type of housing by number of bedrooms in Clay County. Of 18,546 total units, 3 bedroom units occupy the largest percentage of all types of housing with 37%.

**Table 2-16
Housing by Number of Bedrooms
Clay County
1990**

No Bedroom	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5+ Bedrooms
298	2,326	5,263	6,914	3,097	648

Source: 1990 U.S. Census

Figure 2-4 illustrates the number of single and multi-family housing starts in Clay County from 1990 to 2000.

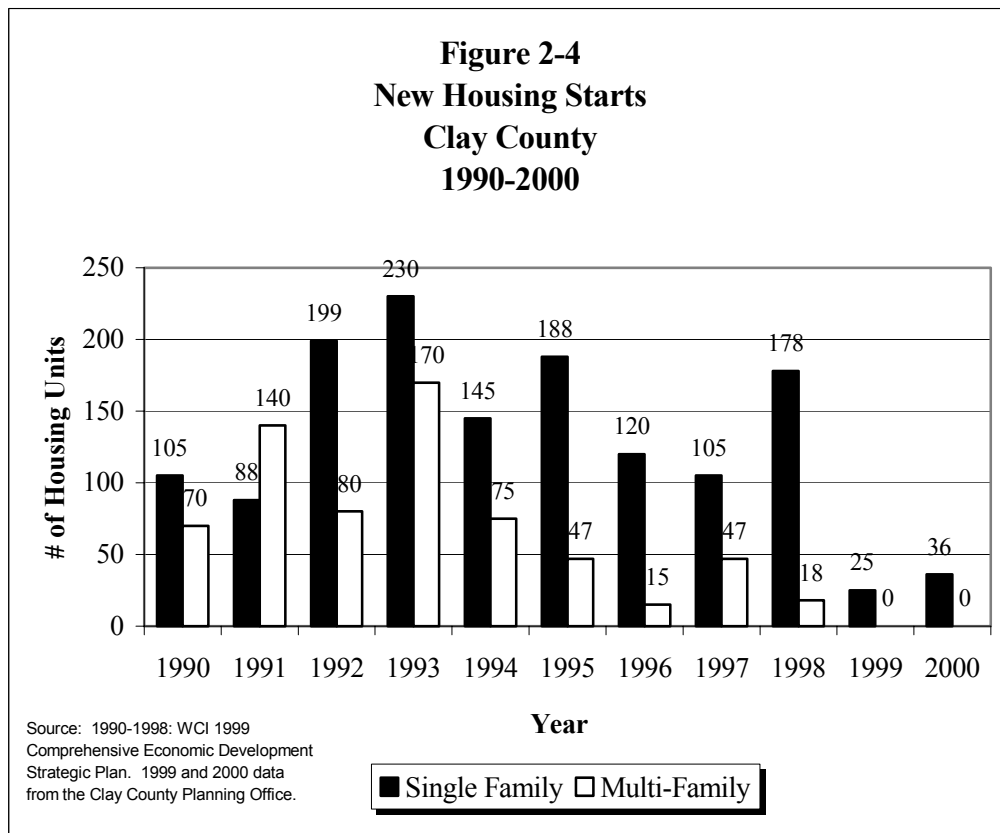
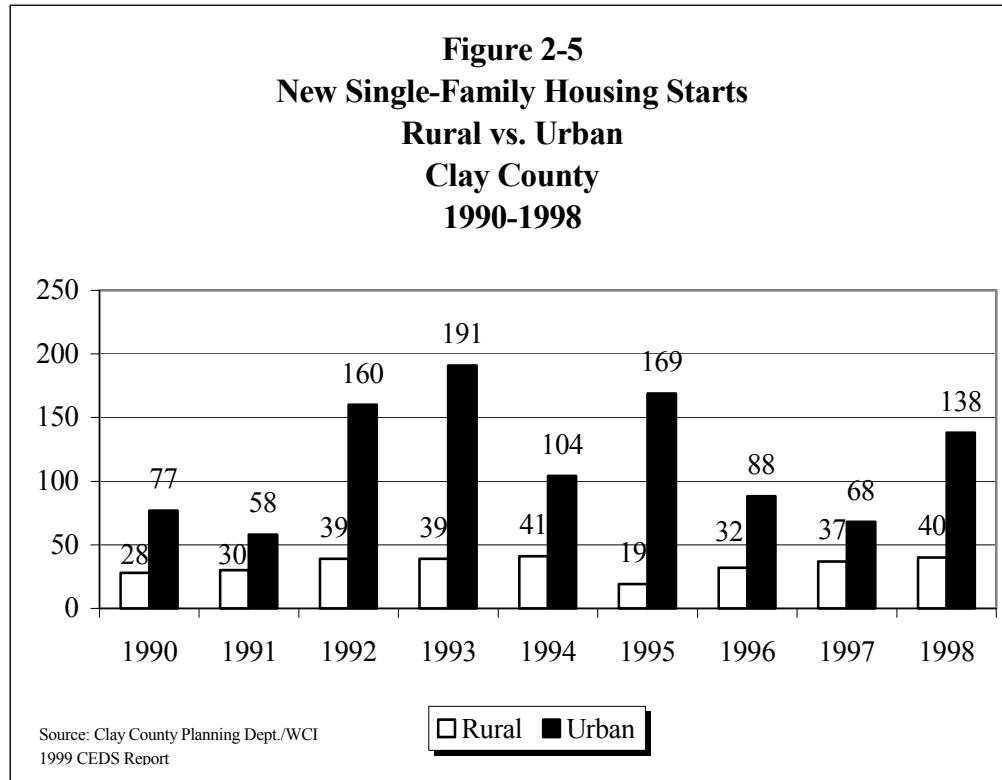


Figure 2-5 illustrates rural and urban new, single-family housing starts from 1990 to 1998 in Clay County. From 1990 to 1998, urban, new housing starts accounted for 78% of all new housing in the County. In each of the past nine years, new, urban single-family housing has far surpassed that of the rural areas. Over this time period, urban housing starts have fluctuated from a high in 1993 of 191 new single-family homes, to a low of 58 new homes in 1991, with no apparent or consistent pattern. In the rural area, new single-family home construction has remained somewhat constant, averaging about 34 new homes each year from 1990 to 1998.



HOUSING NEEDS

According to the West Central Initiative (WCI) located in Fergus Falls, Minnesota, their projections indicate that Clay County needs to create 500 housing units per year to meet its demand for new housing. This figure includes the annual housing needs for all of Clay County, both urban and rural, including within the city of Moorhead. In the first nine years of the 1990's, the County averaged 221 housing starts annually. In the nine-county WCI region, Clay County has the highest housing deficit, with an annual shortage of 279 housing units per year.

HOUSING: CLAY COUNTY COMMUNITY-BASED COMPREHENSIVE PLAN

Table 2-17 is from the WCI's 1998 housing needs assessment of their region, which includes Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, and Wilkin counties. Only the counties of Becker, Clay, Otter Tail and Wilkin were included in this table for the purposes of this report, as these counties directly surround Clay County. All nine counties are included in the figures for the column labeled, "Region".

Table 2-17
WCI Housing Needs Assessment
Based on 1998 Population and Household Estimates

	Becker	Clay	Otter Tail	Wilkin	Region
Persons Per Household 1990	2.66	2.88	2.6	2.68	2.69
Persons Per Household 1998 est.	2.56	2.58	2.48	2.55	2.51
Population 1990	27,881	50,422	50,714	7,516	197,295
Population 1998 estimate	29,582	53,183	54,404	7,316	208,005
1998 Persons Per Household est.	2.56	2.58	2.48	2.55	2.51
Units Needed	11,555	20,614	21,937	2,869	82,871
1990 Units	10,477	17,490	19,510	2,805	73,460
Additional Units Needed	1,078	3,124	2,427	64	9,411
Needed for Attrition (Repl.) -'90 units	524	875	976	140	3,673
Total New Units Needed	1,602	3,998	3,403	204	13,084
Annualized Need	200	500	425	26	1,635
Annualized Actual 1990-98	124	221	329	24	1,023
Surplus/Deficit	-77	-279	-96	-2	-612
% of Total Need Met	61.75%	44.18%	77.33%	92.70%	62.56%
Annualized Single-family Need	100	250	213	13	818
Annualized Single-family starts 90-98	115	151	299	19	867
% of Single-family Need Met	115.27%	60.43%	140.75%	152.27%	106.03%
Annualized Multi-family Need	100	250	213	13	818
Annualized Multi-family starts 90-98	8	70	30	4	156
% of Multi-family Need Met	8.21%	27.93%	13.90%	33.05%	19.09%
Median sale price of existing					
Homes 1995-96 (\$)	56,000	67,900	52,500	35,000	58,000

Source: WCI 1999 Comprehensive Economic Development Strategic report
 (# Units was changed and rounded to the next highest number if over .50)

Table 2-17 shows that Clay County has met only 60% of its single-family needs and 28% of its multi-family needs. Taking into account the proximity of Fargo, some of the region's housing need may likely be filled on the North Dakota side of the region if not provided within Clay County. This has significant impacts for Clay County. A community that does not provide enough housing to meet demand will lose population which in turn leads to lower school enrollments, possibly fewer employment opportunities, and loss of tax base.