

North Dakota Affordable Housing Facts

What is “Affordable”?

The commonly-accepted standard for housing affordability is housing costs that are no more than 30 percent of a household's gross income. Housing costs under this standard generally include the cost of utilities.

In North Dakota, the median household income is \$64,577¹. At 30 percent of that income, the average North Dakotan can afford to spend \$1,614 per month for housing costs. According to the US Department of Housing and Urban Development, the median rent in North Dakota for a two-bedroom apartment is \$864 per month,² requiring a hourly wage of \$16.61. Even with all of the prosperity across the state, more than 69,000 households pay more than 30 percent of their income for housing.

Who are the Cost Burdened North Dakotans?³

Office Support
\$42,000*

Food Prep/Server
\$27,800*

Childcare Worker
\$25,510*

Automotive Tech
\$48,530*

*Average Income



17.5% of homeowners with a mortgage⁴



38.5% of renters



Seniors living solely off of social security averaging \$17,592 annually

Households Below the Poverty Level by Type⁵

Poverty refers to the lack of monetary resources to afford basic human needs such as shelter, nutrition, health care, and education.



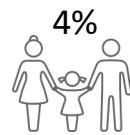
single females with children



single males with children



married couples without children



married couples with children

Housing Challenges

North Dakota’s communities face a myriad of housing challenges which will take forward thinking and a commitment at all levels to solve including:

- Aging housing stock will require extensive rehabilitation.
- Housing costs including land and construction costs have increased dramatically.
- Workforce shortages to build housing especially in rural communities.
- Homebuyers face competition for affordable homes.
- Limited affordable housing options make workforce recruitment and retention difficult.
- Resources for affordable housing development are limited.
- Housing needs for the state’s senior population continue to grow.
- Special populations including people with disabilities, the homeless and those at risk of homelessness have unmet needs for housing with supportive services.

¹ U.S. Census Bureau, 2019 American Community Survey 1-Year Estimates

^{2,4} National Low Income Housing Coalition-The Gap: A Shortage of Affordable Homes 2019

³ Job Service North Dakota 2020 Labor Market Information

⁵ U.S. Census Bureau, 2019 American Community Survey 1-Year Estimates S0901, S1702