

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 \$65,315.¹ At 30 percent of that income, the average North Dakotan can afford to spend \$1,633 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 an hourly wage of \$16.61. Currently, 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
\$37,190*

Food Prep/Server
\$28,970*

Childcare Worker
\$28,800*

Automotive Tech
\$47,580*

*Average Income



17.6% of homeowners with a mortgage⁴



38.6% of renters



Seniors and individuals with disabilities
living solely off of social security averaging
\$16,685 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.



35%

single females
with children



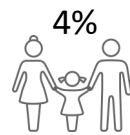
16%

single males
with children



3%

married couples
without children



4%

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, individuals who are homeless and those at risk of homelessness have unmet needs for housing with supportive services.

¹ U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates

² National Low Income Housing Coalition-The Gap: A Shortage of Affordable Homes 2022

³ Job Service North Dakota 2022 Labor Market Information

⁴ U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates DP04

⁵ U.S. Census Bureau, 2020 American Community Survey 5-Year Estimates S0901, S1702