

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 \$68,131¹ At 30 percent of that income, the average North Dakotan can afford to spend \$1,703 per month for housing costs. According to the US Department of Housing and Urban Development, the fair market rent in North Dakota for a two-bedroom apartment is \$925 per month,² requiring an hourly wage of \$17.79. Currently, more than 62,000 households pay more than 30 percent of their income for housing.

Who are the Cost Burdened North Dakotans?³

Nursing Assistants
\$38,200*

Food Server
\$31,460*

Childcare Worker
\$28,590*

Cashiers
\$30,280*

*Average Income



18.5% of homeowners with a mortgage⁴



39.3% of renters



Seniors and individuals with disabilities living solely off of social security are severely cost burdened.

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



8%

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, 2021 American Community Survey 5-Year Estimates, B19013

² National Low Income Housing Coalition

³ Job Service North Dakota 2022 Labor Market Information

⁴ U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates, DP04

⁵ U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates S0901, S1702