



The Current State of Housing in North Dakota

A study of the affordability of single and multifamily housing,
and housing challenges faced by vulnerable populations in 2024

executive summary

The “Current State of Housing in North Dakota” is a study of the affordability of the state’s single and multifamily housing and housing challenges faced by vulnerable populations in 2024.

A home is considered to be affordable when 30% or less of earned income is spent on housing expenses. Households paying more than 30% are considered housing cost burdened. For some North Dakotans, a strong work ethic is not enough to be able to secure safe and affordable housing.

Access to Homeownership

- More than 64% of North Dakotans live in owner-occupied housing and, in recent years, have benefited from an above average increase in their median home value.
- Unfortunately, a tight purchase market coupled with only employees of the state’s top three industries being able to afford the most readily available homes and the cost of construction restricting the ability to list a home at an affordable price, makes it challenging for first-time buyers and households new to the market to buy a home in North Dakota.

Access to Multifamily Housing

- North Dakota’s renters are substantially more cost burdened than homeowners with 37% spending more than 30% of their income on housing expenses.
- The largest segment of the population works in the state’s fourth largest industry, Accommodations and Food services, earning minimum wage.
- Failure to pay rent is the number one reason for eviction in North Dakota and such judgments are increasing.

Vulnerable Populations

- 11.5% of North Dakotans were living below the poverty level.
- The state’s aging population and individuals with disabilities need accessible and affordable housing to maintain their independence.
- Depending on the crime(s) committed, justice-involved individuals face state and federal regulations further limiting their housing options.
- Youth living in poverty and in foster care have elevated risk of experiencing behavioral, social and emotional health challenges.
- American Indians, the state’s largest minority population, face complex housing barriers.

The "Current State of Housing in North Dakota" is a snapshot of the housing availability and affordability across the state. Data was gathered from 2019 to 2024 and used state, federal, academic and association sources to provide an unbiased study.

The study is segmented into the following categories:

- Homeownership Overview
- Rental Housing Overview
- Housing Vulnerable Populations

Thank you to all of the state agencies and associations that contributed to the study.

TERMINOLOGY GUIDE

AMI

Area Median Income is the midpoint of a region's income distribution – half of the households in a region earn more than the median and half earn less. These local limits help identify eligibility and affordability based on specific locations.

ELI

Extremely Low Income, earning at or below 30% of area median income (AMI).

Housing Cost Burden

Spending 30% or more of household income on housing and utilities.

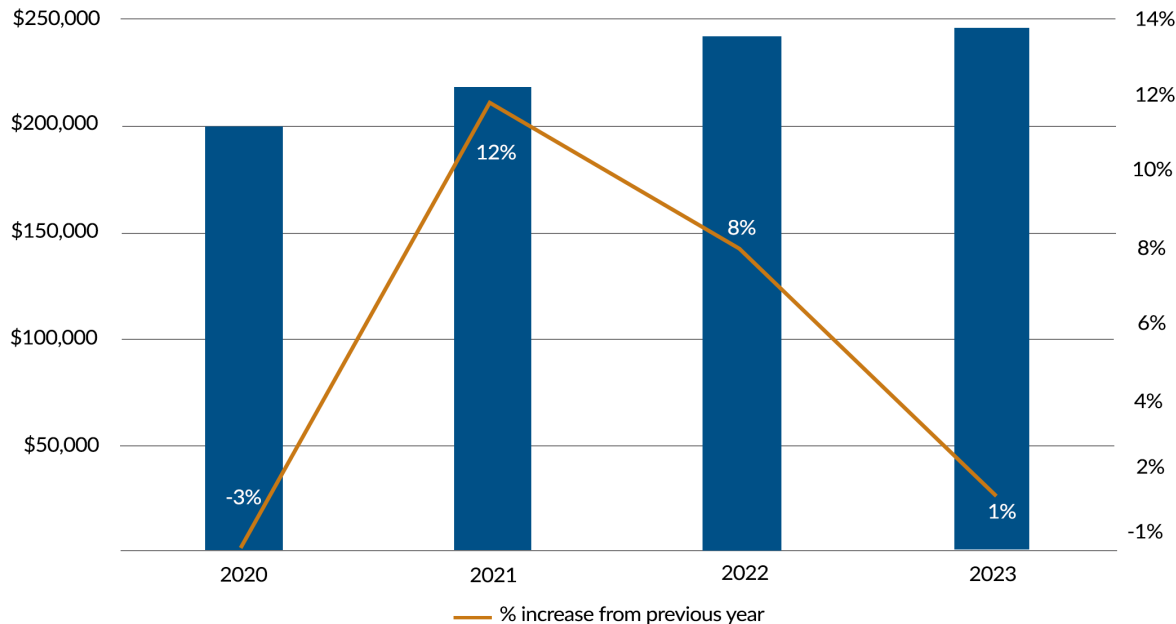
Severe Housing Cost Burden

Spending 50% or more of household income on housing and utilities.

homeownership overview

Approximately 64% of North Dakotans live in owner-occupied housing, totaling 215,363 housing units across the state. The ability to own a home is an indicator of a strong financial future for the homeowner and the community. Home values generally increase 3 to 4 percent every year due to inflation and natural population growth. From 2020-2023, homeowners averaged a 23% increase in their median home value.¹

Median Home Value Increase from Previous Year¹



A tight housing market and steadily increasing home values are preventing many of the state's current and future residents from being able to afford a home. According to the Census, North Dakota's homeowner vacancy rate was 1%.¹ To help understand how many houses are on the market, Zillow.com listed slightly more than 2,293 homes for sale in the state as of Nov. 15, 2024.*

¹American Community Survey 2023 One Year Estimates, Table DP04

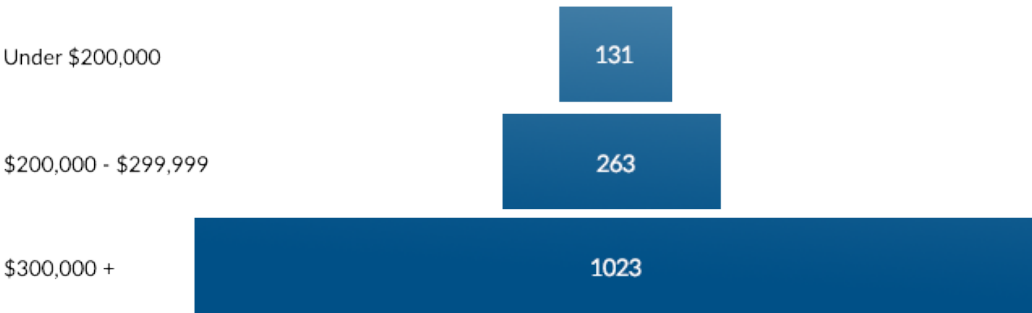
*When evaluating single family homes on the market, research focused on single-family housing, townhomes and condominiums. Across the state, there are less than 100 mobile homes listed on Zillow.com for sale. According to the Federal Housing Administration, a mobile home must have a permanent foundation to be considered a permanent dwelling. Because it could not be determined which mobile homes listed had foundations, mobile homes were not included in the analysis.

The seven largest housing markets had a total of 1,417 detached single-family homes, townhomes and condominiums listed for sale on Realtor.com on Nov. 15, 2024. Of the listed homes, 9% were under \$199,999; 18% were \$200,000 to \$299,999; and 72% were listed for more than \$300,000.²

Housing options are limited for individuals and families wanting to purchase a home under \$200,000, especially if they desire a traditional single-family home and are not interested in a townhome or condominium. Within the seven largest markets, there were 263 options within the \$200,000 to \$299,999 range. If a household can afford a mortgage over \$300,000, almost triple the options were available.



Breakdown of Housing on the Market by Sale Price²
(11/15/2024)



²Realtor.com, Nov. 15, 2024
The Current State of Housing in North Dakota

Number of Homes for Sale by Largest Housing Markets²

			\$100,000 - \$149,999		\$150,000 - \$199,999		\$200,000 - \$ 249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +	
Location	Single Family	Townhome/Condominium	SF	Other	SF	Other	SF	Other	SF	Other	SF	Other	SF	Other
Bismarck/Mandan	263	90	1	8	7	2	9	6	31	14	16	9	199	51
Dickinson	33	37	8	0	4	2	4	1	8	1	8	1	1	32
Fargo/West Fargo	447	179	7	5	11	16	23	11	49	6	83	24	274	117
Grand Forks	92	20	3	6	7	1	7	4	14	2	3	2	58	5
Jamestown	24	2	6	1	4	1	5	0	3	0	0	0	6	0
Minot	93	43	3	7	14	3	14	6	21	5	9	15	35	7
Williston	80	14	1	0	0	3	2	4	11	5	8	1	58	1

*Note SF is detached single-family homes and Other is townhomes and condominiums. Pending sales were not counted.

²Realtor.com, Nov. 15, 2024

While more than 66% of the state's population is employed, it is still challenging for many North Dakotans to be able to find an affordable house within their means. The following information is from Job Service of North Dakota's Labor Market Information Center, the top 10 industries in the state by total employment with a breakdown of average wages, affordable monthly housing costs and an affordable mortgage assumption.

Primary Industries by Number of Employees, Wages Earned and Affordable Housing Assumptions³

Rank by Employment Numbers	Industry Sector	Average Hourly Wage	Average Weekly Wage	Average Annual Wage	30% of Their Income	Affordable Monthly Housing Costs	Affordable Mortgage Assumption
1	Healthcare and Social Assistance	\$30.28	\$1,211	\$62,972	\$18,892	\$1,574	\$220,000
2	Retail Trade	\$18.05	\$722	\$37,544	\$11,263	\$939	\$120,000
3	Educational Services	\$28.60	\$1,144	\$59,488	\$17,846	\$1,487	\$210,000
4	Accommodation and Food Services	\$11.38	\$455	\$23,660	\$7,098	\$592	\$75,000
5	Construction	\$36.15	\$1,446	\$75,192	\$22,558	\$1,880	\$260,000
6	Manufacturing	\$33.35	\$1,334	\$69,368	\$20,810	\$1,734	\$240,000
7	Wholesale Trade	\$40.73	\$1,629	\$84,708	\$25,412	\$2,118	\$300,000
8	Public Administration	\$31.83	\$1,273	\$66,196	\$19,859	\$1,655	\$230,000
9	Transportation and Warehousing	\$33.88	\$1,355	\$70,460	\$21,138	\$1,762	\$250,000
10	Mining, Quarrying, and Oil and Gas Extraction	\$60.08	\$2,403	\$124,956	\$37,487	\$3,124	\$450,000

³Labor Market Information Center, Job Service North Dakota, QCEW Unit, October 2024

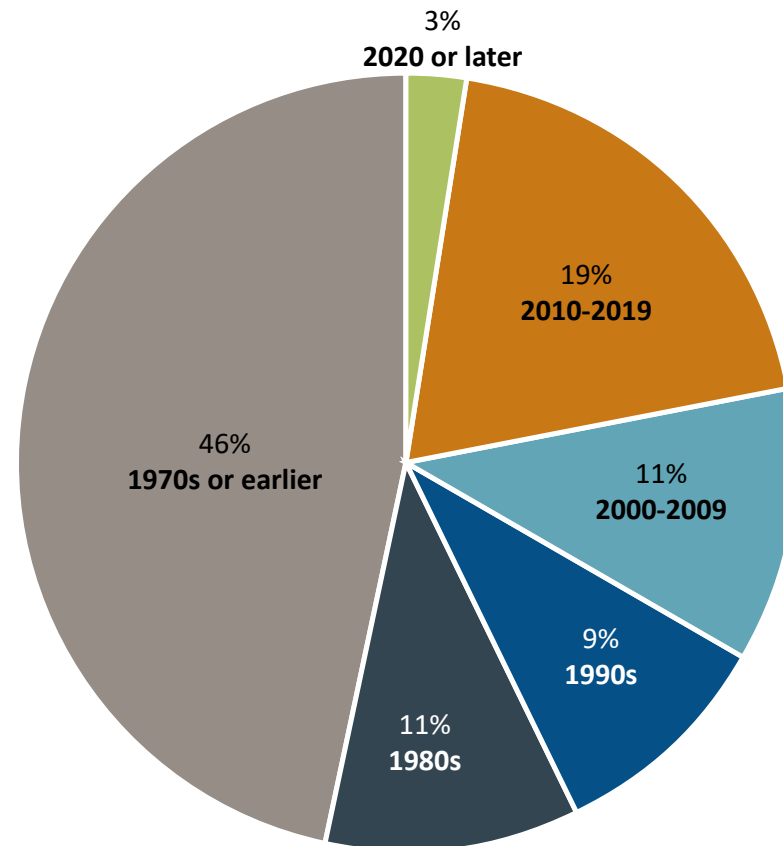
*Note: Assumptions for mortgage affordability were based on the following criteria: 1) Bankrate.com mortgage calculator, 2) Monthly mortgage payments includes principal, interest, taxes and insurance, 3) 6.5% interest rate, 4) 3.5% down payment as recommended by the Federal Housing Administration, 5) Zero debt ratio, i.e. no vehicle, student loan or credit card debt.

The age of North Dakota's housing stock impacts accessibility and desirability. 46% of the houses in the state were built before the 1970s. While the number of housing units lacking basic amenities is low, there are still 1,160 without adequate plumbing and 2,254 do not have a complete kitchen.¹ Households must have the following functioning components to have a completed kitchen sink; burners, cook stove or microwave oven; and a refrigerator. Adequate plumbing includes hot and cold running water, a tub or shower and a flushing toilet.

New construction is not alleviating North Dakota's tight housing market. The number of single-family housing building permits issued in 2024 was 1,337, 7% more than in 2023. As of June 2024, building permits issued were up 21% from the same time in 2023. Once all the necessary permits are secured, it takes approximately 8.2 months to construct a new house.⁴ Material, labor, land and utility costs for a new build restrict the ability to list a home for under \$250,000.

A rise in construction costs has also contributed to the rising costs for renters and homeowners. The average value for single-family homes authorized for construction in 2023 was \$334,469, a 25% increase from \$268,678 in 2020.⁵

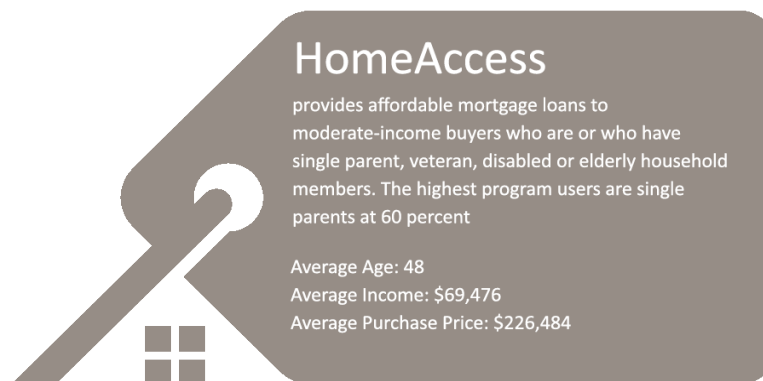
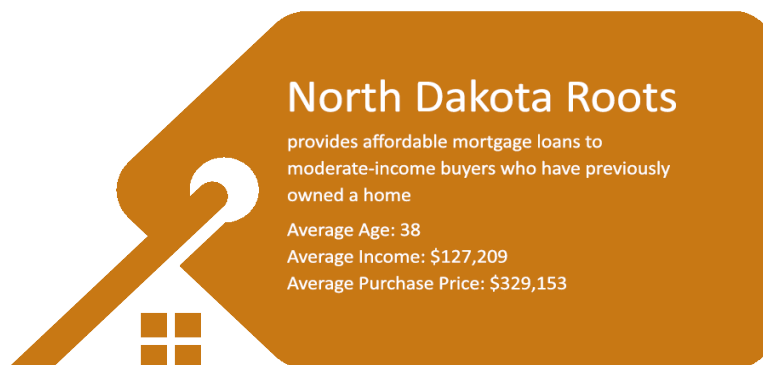
Year Housing Structures Built¹



¹American Community Survey 2023 One Year Estimates, Table DP04

⁴National Association of Home Builders, 2024

⁵Statewide Housing Needs Assessment, 2024



The North Dakota Housing Finance Agency (NDHFA) offers three affordable housing mortgage programs that include down payment and closing cost assistance. Borrowers are qualified based on income, loan amount, family size, previous ownership status and personal identifiers such as veteran status, single parent, age and disability.

The following provides an overview of the typical NDHFA customer. Data for the private market will vary as those mortgage holders did not need to or did not qualify for the affordable housing parameters required for NDHFA's programs.

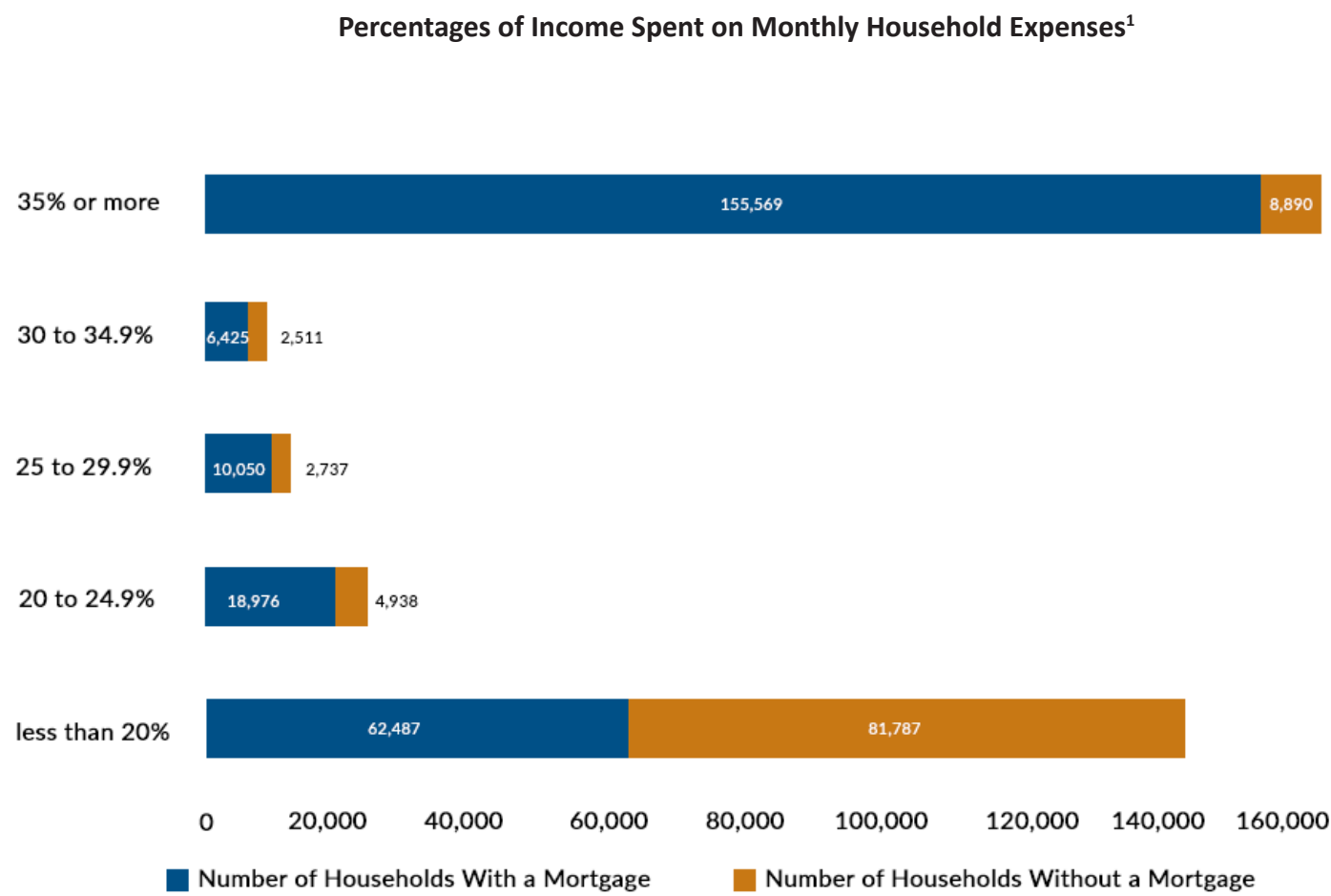
North Dakota is currently ranked first in the nation for homeowners that are housing stable. However, almost a third of this population faces economic hardships every month. Of the state's homeowners who have an active home mortgage, 19% are considered "housing cost burdened." Additionally, 11% of North Dakotans who own their home outright (i.e., no mortgage) are housing cost burdened, which means they pay more than 30% of their income for housing expenses like utilities, insurance and property taxes.¹ While the delinquency rate on NDHFA's mortgages is currently 4.7% compared to 4.29% in 2023, foreclosures have decreased slightly from 0.53% in 2023 to 0.37% in 2024.⁶



¹American Community Survey 2023 One Year Estimates, Table DP04

⁶North Dakota Housing Finance Agency, November 2024

34% of North Dakota homeowners (equaling 33,395 households with and without a mortgage), paid more than 30% of their gross household income for housing expenses.



¹American Community Survey 2023 One Year Estimates, Table DP04

rental housing overview

Even though North Dakota is ranked first in the country for having the lowest percentage of homeowners who are cost burdened, the rate of cost burden is much higher for North Dakota renters. In 2023, 37% of North Dakota's renters were spending more than 30% of their income on housing expenses.

In 2023, 36% of all North Dakota housing units were renter-occupied. Multifamily housing vacancy rates averaged 9% over the past five years. When the rental market is below 5%, monthly rental costs increase due to high demand. Once a market reaches 8% vacancy rate, rental costs are more stable and property owners are more willing to work with households.⁷

In North Dakota, the Fair Market Rent (FMR) as published by the U.S. Department of Housing and Urban Development (HUD), for a two-bedroom apartment is \$956. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,804 a month or \$33,647 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates to an hourly wage of \$18.38 per hour.⁸

FMR rates vary by county. The following page shows the 2024 breakdown by county and metro area for the state detailing the rate based on the number of bedrooms in the housing unit.



⁷American Community Survey One Year Estimates, 2023, Table CP04

⁸https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2024_code/select_Geography.odn

FY2024 North Dakota Fair Market Rates Local Area Summary⁸

Area	Efficiency	Number of Bedrooms			
		1	2	3	4
Adams	\$688	\$692	\$859	\$1,211	\$1,458
Barnes	\$684	\$689	\$905	\$1,094	\$1,359
Benson	\$745	\$765	\$859	\$1,172	\$1,458
Billings	\$720	\$725	\$899	\$1,267	\$1,526
Bottineau	\$650	\$654	\$859	\$1,119	\$1,458
Bowman	\$745	\$765	\$859	\$1,211	\$1,261
Burke	\$649	\$654	\$859	\$1,039	\$1,458
Bismarck Metro	\$764	\$848	\$955	\$1,346	\$1,621
Fargo Metro	\$656	\$781	\$944	\$1,330	\$1,602
Cavalier	\$688	\$692	\$859	\$1,211	\$1,458
Dickey	\$649	\$654	\$859	\$1,039	\$1,458
Divide	\$1,119	\$1,126	\$1,397	\$1,689	\$2,371
Dunn	\$836	\$841	\$1,057	\$1,287	\$1,770
Eddy	\$649	\$654	\$859	\$1,159	\$1,458
Emmons	\$649	\$654	\$859	\$1,065	\$1,458
Foster	\$745	\$765	\$859	\$1,202	\$1,306
Golden Valley	\$699	\$703	\$872	\$1,054	\$1,480
Grand Forks Metro	\$731	\$736	\$929	\$1,039	\$1,577
Grant	\$688	\$692	\$859	\$1,211	\$1,458
Griggs	\$678	\$682	\$859	\$1,211	\$1,458
Hettinger	\$719	\$723	\$897	\$1,101	\$1,522
Kidder	\$745	\$760	\$859	\$1,211	\$1,458
LaMoure	\$664	\$668	\$859	\$1,211	\$1,458
Logan	\$720	\$725	\$899	\$1,267	\$1,526
McHenry	\$692	\$696	\$859	\$1,039	\$1,458
McIntosh	\$745	\$765	\$859	\$1,211	\$1,338

Area	Efficiency	Number of Bedrooms			
		1	2	3	4
McKenzie	\$1,090	\$1,097	1,352	\$1,635	\$2,232
McLean	\$665	\$670	\$859	\$1,211	\$1,458
Mercer	\$737	\$852	\$1,087	\$1,314	\$1,501
Morton	\$764	\$848	\$955	\$1,346	\$1,621
Mountrail	\$734	\$765	\$859	\$1,211	\$1,458
Nelson	\$745	\$765	\$859	\$1,211	\$1,458
Oliver Metro	\$764	\$848	\$955	\$1,346	\$1,621
Pembina	\$745	\$765	\$859	\$1,211	\$1,458
Pierce	\$745	\$765	\$859	\$1,039	\$1,196
Ramsey	\$609	\$685	\$859	\$1,211	\$1,338
Ransom	\$582	\$686	\$859	\$1,180	\$1,458
Renville	\$688	\$693	\$910	\$1,100	\$1,274
Richland	\$649	\$654	\$859	\$1,211	\$1,382
Rolette	\$649	\$654	\$859	\$1,211	\$1,382
Sargent	\$653	\$657	\$859	\$1,140	\$1,144
Sheridan	\$720	\$725	\$899	\$1,267	\$1,526
Sioux	\$649	\$654	\$859	\$1,039	\$1,169
Slope	\$720	\$725	\$899	\$1,267	\$1,526
Stark	\$868	\$873	\$1,025	\$1,444	\$1,739
Steele	\$688	\$692	\$859	\$1,211	\$1,458
Stutsman	\$649	\$654	\$859	\$1,211	\$1,458
Towner	\$688	\$692	\$859	\$1,211	\$1,458
Traill	\$691	\$695	\$859	\$1,172	\$1,177
Walsh	\$702	\$707	\$859	\$1,147	\$1,458
Ward	\$681	\$744	\$978	\$1,378	\$1,660
Wells	\$689	\$694	\$859	\$1,211	\$1,458
Williams	\$985	\$1,003	\$1,136	\$1,601	\$1,928

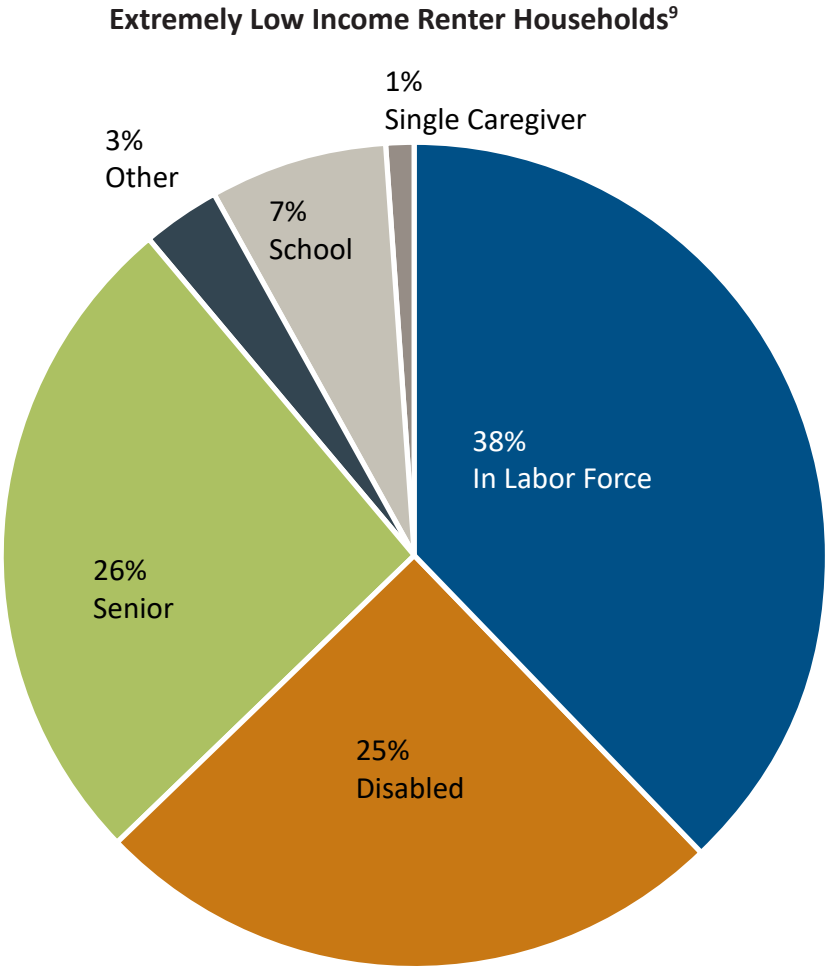
⁸https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2024_code/select_Geography.odn

For 3% of the renters across the state, FMR rents will never be affordable. Currently, there are 30,401 renter households that are considered extremely low income (ELI), and 38% are in the labor force. Physical abilities and age are factors impacting an ELI renter’s ability to earn a higher income or work full-time.⁹

The average renter’s wage is \$20.14 per hour and is not considered housing cost burdened if they can find the average FMR two-bedroom apartment for \$956 per month. However, for renters earning minimum wage, or \$7.25 per hour, they would have to work 101 hours per week to afford that same apartment. The majority of residents earning minimum wage are employed in North Dakota’s fourth largest industry, Accommodations and Food Services.

Statewide, it is estimated that there is a shortage of 15,962 affordable rental units for ELI households, especially for households with larger families.¹⁰

- 101**
Work Hours Per Week at
Minimum Wage to Afford a
2-Bedroom Rental Home (at FMR)
- 84**
Work Hours Per Week at
Minimum Wage to Afford a
1-Bedroom Rental Home (at FMR)
- 2.5**
Number of Full-Time Jobs at
Minimum Wage to Afford a
2-Bedroom Rental Home (at FMR)
- 2.1**
Number of Full-Time Jobs at
Minimum Wage to Afford a
1-Bedroom Rental Home (at FMR)

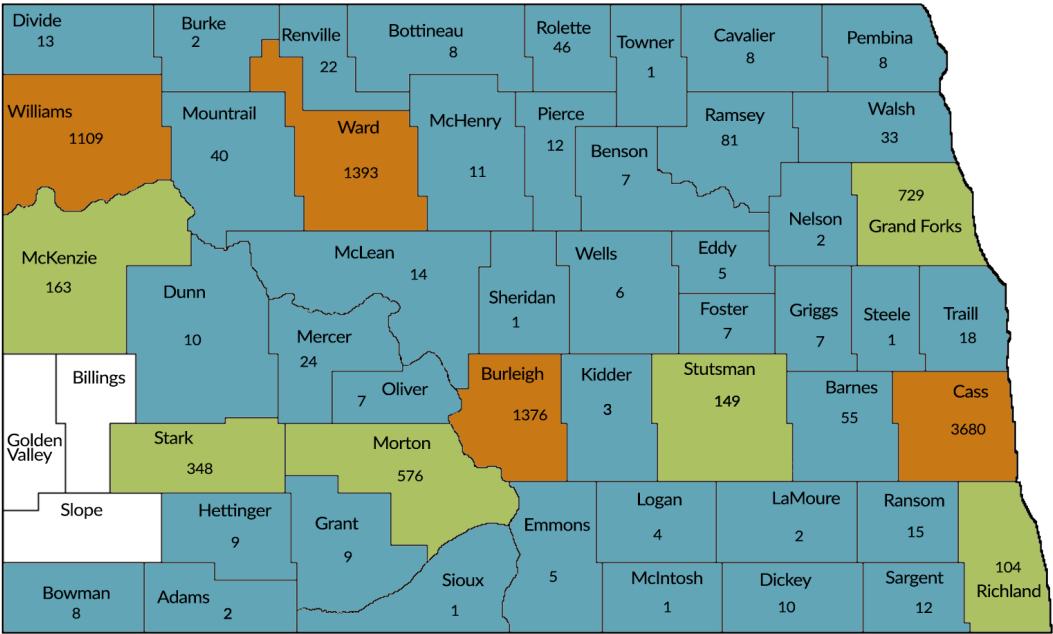


⁹National Low Income Housing Coalition

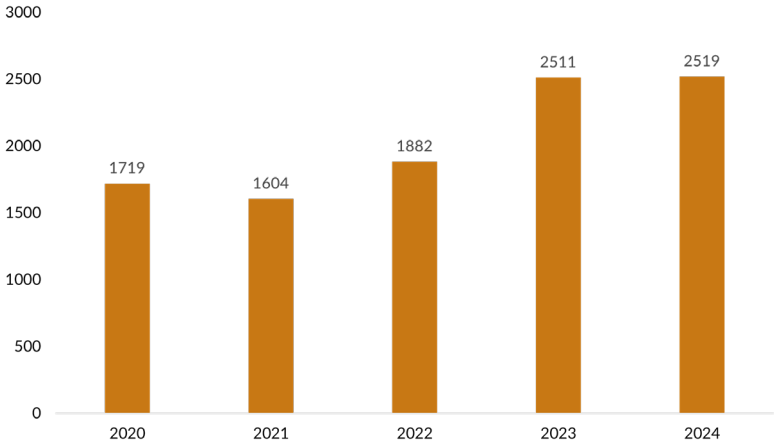
¹⁰Out of Reach 2024: North Dakota

Over the past five years, monetary judgments consisted of 92% of all eviction judgments. Four counties accounted for 71% of all evictions in 2024. The number of eviction judgments in North Dakota have increased since 2021. If a property manager uses the court to evict a tenant and obtains a judgment, the resulting judgment is placed on the individual’s credit report. The judgment and credit report can negatively impact housing stability for up to seven years and hinder their ability to be approved for a credit card or loan.

Evictions by County, 2020-2024¹¹

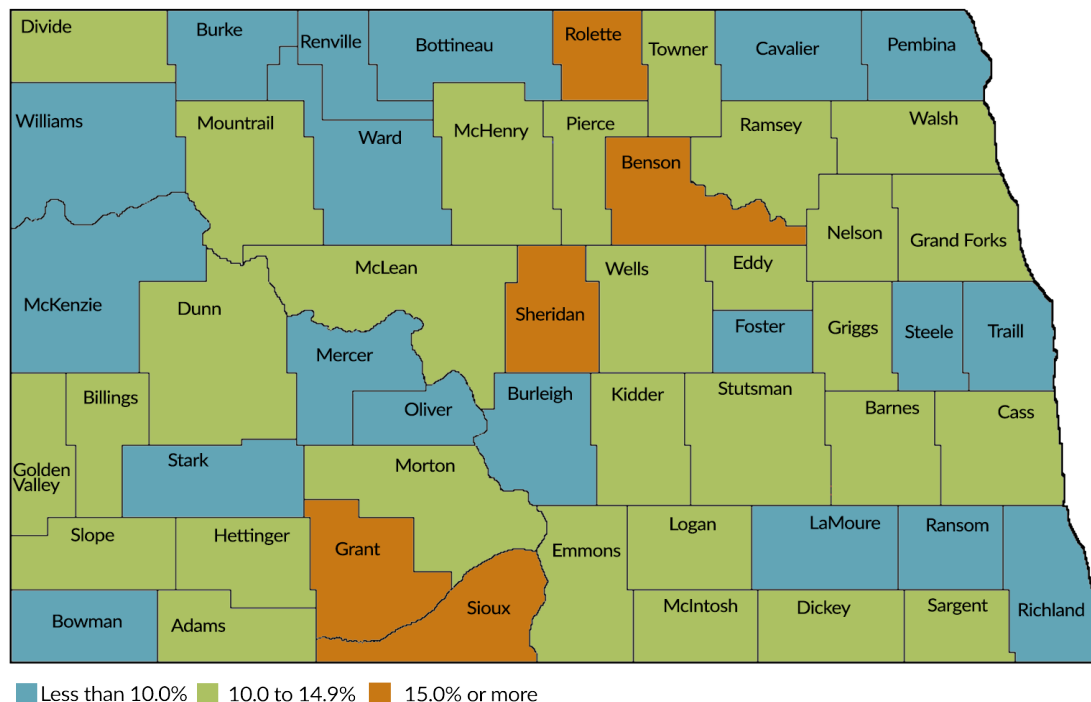


Evictions by Calendar Year¹¹



¹¹Received from North Dakota Health and Human Services, January 2025

Individuals Below the Poverty Level ¹²



Poverty is defined as a condition where individuals lack the financial resources to meet essential needs such as clean water, food, healthcare, education, clothing, and shelter.

In 2022, over 80,000 North Dakotans were living in poverty, with incomes insufficient to cover basic living expenses. Poverty disproportionately affects non-white populations. For example, American Indians are nearly four times more likely to experience poverty than white individuals, while African American and Asian populations are three times more likely, and Hispanic populations are twice as likely.

The effects of poverty extend beyond individuals and families facing financial hardship. Studies indicate that communities with poverty rates exceeding 20% tend to face more severe systemic challenges than those with lower poverty rates. In North Dakota, Benson, Rolette and Sioux counties have maintained poverty rates of at least 20% for several decades. While there has been progress in reducing poverty from 2012 to 2022, residents of these high-poverty areas continue to struggle with significant barriers to financial stability.⁵

⁵Statewide Housing Needs Assessment, 2024

¹²Individuals below the poverty level, Rank by Counties, North Dakota, 2022

housing vulnerable populations

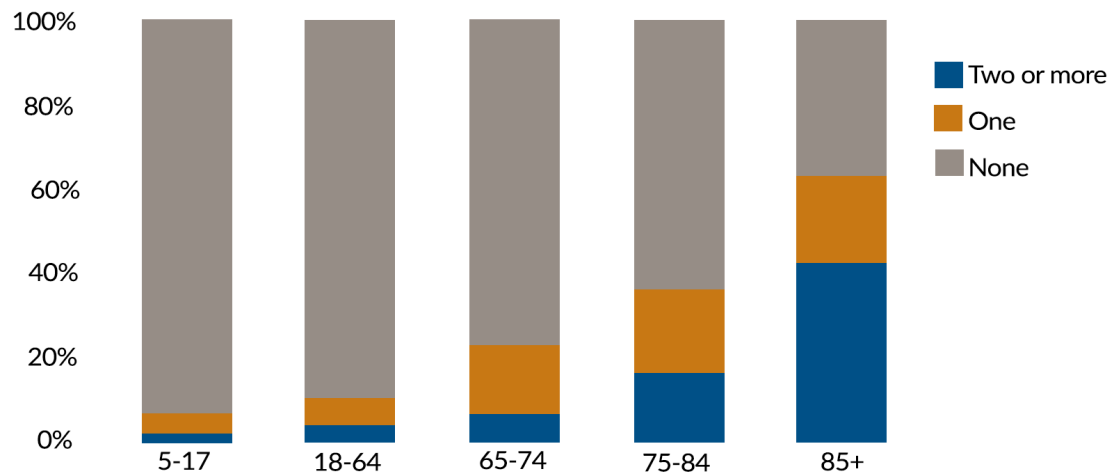
Housing status is foundational to a person's ability to build a life for themselves and their family. Having safe and well-maintained affordable housing can be transformative for low- to moderate-income households. Yet income isn't the only factor to consider. Some harder-to-house individuals need customized approaches to ensure everyone can have access to a home.

Older Adults and People with Physical Disabilities

More than three-fourths of North Dakotans age 65 or older live in a single-family home. Between age 65 and 85, the likelihood of developing at least one health-related disabling condition increases significantly; more than 63% of individuals age 85 or older have a disabling condition.

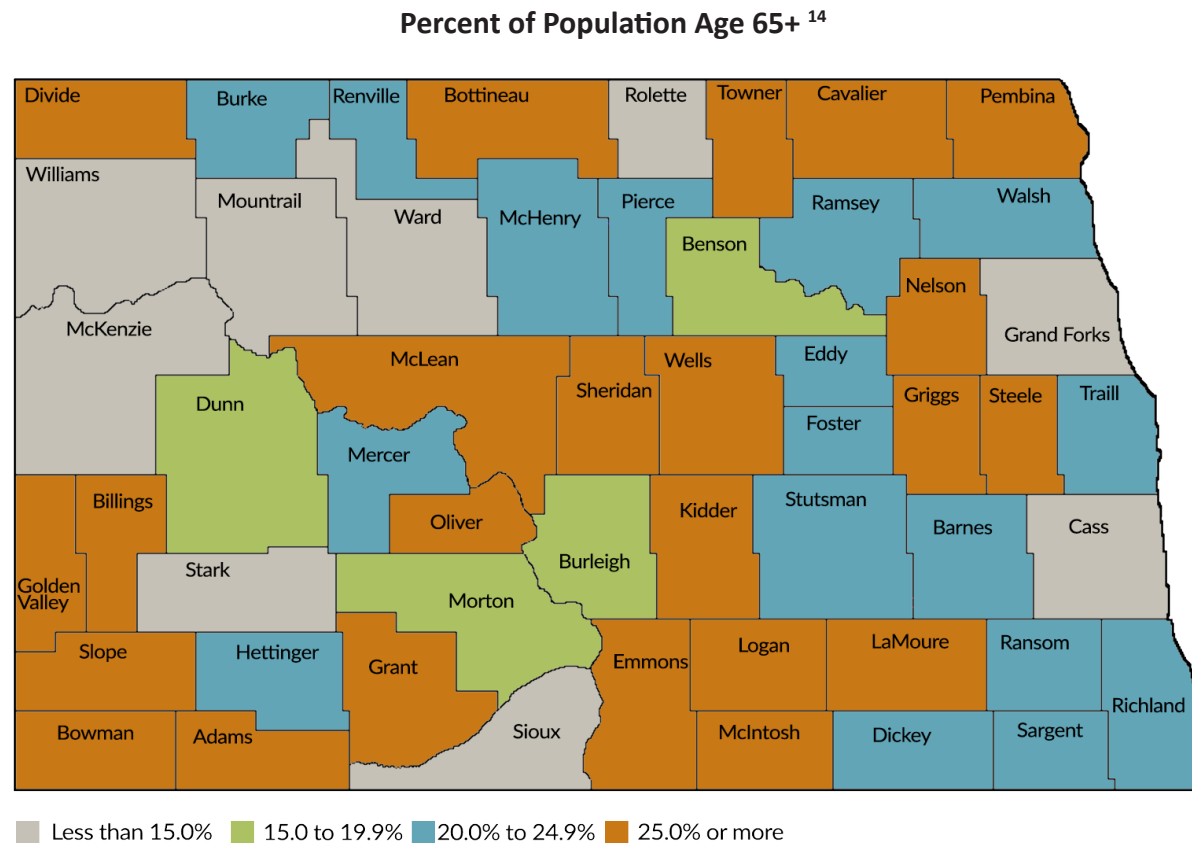
This change in personal health often necessitates a change in thinking about housing needs, causing the person to ask questions about accessibility of their current home, as well as how they might be able to access the supportive services they need to appropriately accommodate their health status.

Individuals by Detailed Age and Number of Disabilities ¹³



¹³Individuals by Detailed Age and Number of Disabilities, downloaded from ndcompass.org on 11/27/2024

North Dakota ranks seventh in the nation for the highest proportion of individuals age 85 years and older. Across the state 23 counties have 25% of their population as 65 years and older. The four counties with the oldest populations are Sheridan, Slope, Griggs and Grant.¹⁴



Based on the size of the state’s aging population, it is anticipated that 50% of North Dakotans will need to seek some type of service-enhanced living arrangement in their lifetime. This may include facility-based care, like a skilled nursing facility or basic care; an age-segregated living community, like assisted living or housing designated for older adults; or some type of supportive service delivered in a person’s home, whether they live in a rental housing unit or a single-family home.

¹⁴Percent of Population Age 65+ 2023, downloaded from ndcompass.org on 11/15/2024

How people access and pay for the services they need to continue living independently will vary based on their household income and the type of care needed. For lower-income North Dakotans who have limited assets, Medicaid may help pay for all or a portion of either the cost of home- and community-based services or facility-based care. Understanding how services are delivered and paid for is an important part of understanding the housing needs and options provided for older adults and people with disabilities.

Annually, more than 16,000 North Dakotans are estimated to receive care in a basic care, assisted living or a skilled nursing facility. Approximately 54% of licensed nursing facility beds are funded through the Medicaid program.¹⁵ As of January 2024, the average nursing facility rate is \$403 per day.¹⁶

While the general housing market has a healthy vacancy rate, rental housing specifically set aside for older adults tends to have a much lower vacancy rate between 0 and 2 percent. Potential reasons for this include community building codes require new construction projects to comply with Americans with Disabilities Act (ADA) requirements, however, older housing which tends to be more affordable, may not be ADA compliant and therefore not accessible to many individuals.

For people to be able to choose where and how they live, it is also important to understand North Dakota's housing inventory in terms of accessibility features. Having access to housing that is designed to meet people's changing physical needs allows greater personal choice in how support services are received (i.e., in a person's own home or in a facility).



¹⁵North Dakota Long Term Care Facts and Figures

¹⁶North Dakota Health and Human Services, Long Term Care Services

Justice-Involved Adults and Youth

The Department of Corrections and Rehabilitation (DOCR) works with justice-involved residents who have an active case. While no inmate is released into homelessness, there are situational circumstances, such as overcrowded housing, employment insecurity and treatment needs that make it difficult for many individuals to remain steadily housed.

During the biennium, the number of people that are homeless averages about 350 per month. Felony sex offenders make up a significant portion of this number as they have the most difficulty securing housing.¹⁷ Due to their criminal history and needing to register as a person who has committed a sex offense, federal regulations ban these individuals from public housing or vouchers for subsidized housing. Additionally, homeless shelters in North Dakota do not accept people who have committed a sex offense and hotels, which are often used as transitional living facilities, do not allow people on the high-risk sex offense registry.

People designated as high-risk on the registry and people who have committed violent offenses are excluded from major rental companies and must therefore find options from private individuals with rental housing; however, most will only rent to low- or moderate-risk offenders. State and federal regulations restrict proximity to schools and victims, and other community residents may also hinder where such individuals can reside. Local nonprofits provide short-term solutions; however, limited resources typically prohibit the establishment of a more stable housing placement.

Without housing for people who have committed a sex offense, specifically those who are considered high-risk and violent increases the likelihood of them becoming homeless.

¹⁷North Dakota Department of Corrections and Rehabilitation, 2021-2023 Biennial Report

¹⁸North Dakota Department of Public Instruction, North Dakota Students Homelessness Attendance and Demographics, 2023-2024

¹⁹The Annie E. Casey Foundation, Kids Count Data Center, North Dakota Indicators

At-Risk Youth

School-Aged: Poverty elevates a child's risk of experiencing behavioral, social and emotional health challenges. Family income is only one factor of financial security; the cost of basic expenses also matters. Housing is typically one the largest expenses for families. The risk of losing housing or becoming homeless can impact a child's education, health, sense of safety and overall development.

- More than 22,000 children ages 0-17 years old lived in poverty in 2022.
- 34,000 children are living in households with a high housing cost burden.¹⁸
- 2,340 (or 2%) of school-aged children were homeless in 2022.
- 2,719 students were identified as homeless during the 2023-2024 academic year.¹⁸

Young Adult: 18-24-year-old young adults are among the highest for poverty in any age group. Reasons for increased poverty is likely due to the fact that many young adults move out of their childhood home, are less eligible for public benefits and work in the lowest wage job sector.

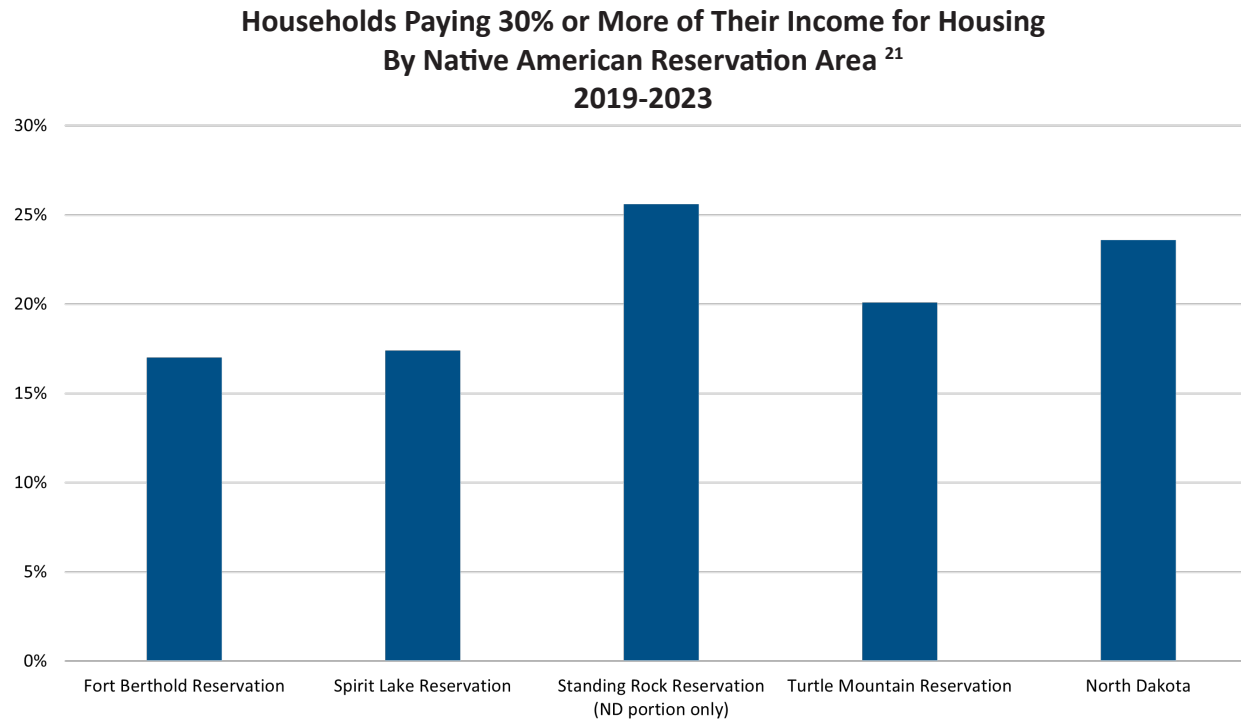
- Data from 2018 to 2022 documented 84% of individuals ages 16 to 24 as employed, totaling more than 89,000.
- 24% of the state's young adults, or 17,000 young adults, were living in poverty in 2023.
- The share of young adults in full-time university and college programs and poverty has increased but have always been considered more of a poverty-prone group.¹⁹

Foster Youth: North Dakota youth in the foster care system face additional challenges including higher rates of incarceration, early parenting, homelessness, unemployment and lack of access to mental and physical health care.

- 2,205 youth were in the state foster care system in 2022.
- Every year, approximately 1,000 youth leave through reunification with family, adoption or aging out of the system.
- 39% of 19-year-olds who have transitioned out of foster care stated they had experienced homelessness in the past two years, despite over 57% stating that they were employed.¹⁹

American Indians

The largest minority group in North Dakota is American Indians at 5.4% of the total population. In 2023, 28% of the state's homeless population was American Indian. The number of American Indians experiencing homelessness is probably greater than the numbers reported during the HUD Point-In-Time Count due to the constraints of HUD's definition of homelessness and migration both on and off tribal land. American Indians are also more likely to live in overcrowded and/or experience poor housing conditions than their non-American Indian peers.²⁰



Both on and off of tribal land, only 46% of American Indians in North Dakota are homeowners. Mortgage lending on tribal land is an underserved market with unique challenges such as trust land regulations, fractioned land ownership and limited access to financial institutions. While tribal trust land status is no longer considered a major barrier because of the implementation of Section 184 of the Indian Home Loan Guarantee Program, the lending volume on such land is still quite low.

American Indians transitioning into urban communities face challenges securing affordable housing with enough space to accommodate large families when navigating unfamiliar urban and non-tribal housing markets. The primary barriers to achieving housing stability including race-based discrimination, limited housing stock due to lack of rental or credit history, and variable employment prospects.²²

²⁰North Dakota HMIS

²¹Cost-burdened households: Native American Reservation Area, downloaded from ndcompass.org on 11/15/2024

²² Housing Needs of American Indians and Alaska Natives in Urban Areas: A Report from the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs, U.S. Dept. of Housing and Urban Development, 2017

Homeless

Persons experiencing homelessness and who are at risk of homelessness require different approaches to help them achieve housing stability. Some individuals and families may only need short-term economic assistance to weather unforeseen bills or disruption in employment. Chronically homeless individuals require intensive case management as soon as they enter a homeless shelter or multifamily complex utilizing a rapid rehousing model.

CoC members worked with 6,208 individuals experiencing homelessness in 2023. The majority of these people had no income, but their ages were across the spectrum from under 5 years old to older than 62 years. Forty-one percent of these individuals requested assistance for less than 30 days. However, 1.7% have been seeking help for more than 3 years.²³

Affordable housing looks different for those experiencing short-term homelessness compared with those who are considered chronically homeless. Housing chronically homeless individuals is extremely challenging, and there is no one size fits all solution. Across the state, numerous partnerships have formed between federal and state agencies and local service providers to develop housing models that best serve each community. Housing First is a rapid housing approach; homeless shelters are a temporary solution; and “harm reduction” shelters where some substances can be used on site have been discussed in numerous circumstances as an alternative to dry shelters that are more prevalent and accepted by the general public. That said, these housing models benefit urban areas and not rural communities. Individuals and families experiencing homelessness in rural communities are more “hidden” as they occupy tents, campers, abandoned houses, barns and ice fishing houses, and they have a more difficult time accessing services provided in urban communities.



²³North Dakota Continuum of Care, received December 2024



A North Dakota Industrial Commission Agency

2624 Vermont Ave

PO Box 1535

Bismarck, ND 58502-1535

800/292-8621 • hfainfo@nd.gov • www.ndhfa.org