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 $76,525[1]. At 30% of that income, the average North Dakotan can afford to spend $1,913 per month on 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 $1,013 per month,[2] requiring an hourly wage of $19.47. Currently, more than 42,000 households pay more than 30% of their income for housing.

Who are the Cost Burdened North Dakotans?[3]

Nursing Assistants
$42,530*

Food Servers
$34,850*

Childcare Workers
$31,210*

Cashiers
$31,570*

*Average Income

9.4% of homeowners with a mortgage[4]

37% of renters

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

Households Below the Poverty Level by Type[5]

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

31%
Single females with children

14%
Single males with children

3%
Married couples without children

3%
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, 2023 American Community Survey 1-Year Estimates
[2] National Low Income Housing Coalition
[3] Job Service North Dakota 2024 Labor Market Information
[4] U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates, DP04
[5] U.S. Census Bureau, 2023 American Community Survey 1-Year Estimates, S0901, S1702

NORTH DAKOTA housing
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