North Dakota
Affordable Housing Facts

What is "Affordable"?

The commonly accepted standard for housing affordability is housing costs that are no more than 30% 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 $76,657[1]. At 30% of that income, the average North Dakotan can afford to spend $1,916 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 $1,088 per month,[2] requiring an hourly wage of $20.92. Currently, more than 77,000 households pay more than 30% of their income for housing.

Who are the Cost Burdened North Dakotans?[3]

Home Health Aides $39,100*	Food Servers $21,300*
Childcare Workers $30,390*	Cashiers $30,610*

*Median Wage



16% of homeowners with a mortgage[4]



38.9% 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.



39%	20%	4%	6%
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, individuals who are homeless and those at risk of homelessness have unmet needs for housing with supportive services.

[1] U.S. Census Bureau, 2024 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, 2024 American Community Survey 1-Year Estimates, DP04
[5] U.S. Census Bureau, 2024 American Community Survey 1-Year Estimates, S0901, S1702

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