

NORTH DAKOTA

#51*

In **North Dakota**, the Fair Market Rent (FMR) 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 **\$3,186** monthly or **\$38,229** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.38
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NORTH DAKOTA:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$7.25 |
| Average Renter Wage | \$20.14 |
| 2-Bedroom Housing Wage | \$18.38 |
| Number of Renter Households | 117,825 |
| Percent Renters | 37% |

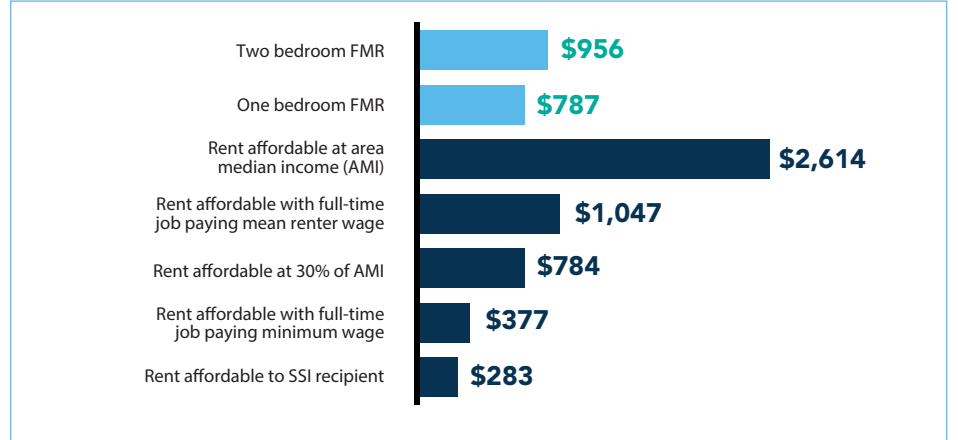
101
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)

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)

| MOST EXPENSIVE AREAS | HOUSING WAGE |
|----------------------|----------------|
| Divide County | \$26.87 |
| Mckenzie County | \$26.00 |
| Williams County | \$21.85 |
| Mercer County | \$20.90 |
| Dunn County | \$20.33 |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH DAKOTA

| | FY24 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|---------------------------|--|---------------|---|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| North Dakota | \$18.38 | \$956 | \$38,229 | 2.5 | \$104,572 | \$2,614 | \$31,372 | \$784 | 117,825 | 37% | \$20.14 | \$1,047 | 0.9 |
| Combined Nonmetro Areas | \$18.71 | \$973 | \$38,916 | 2.6 | \$102,597 | \$2,565 | \$30,779 | \$769 | 49,922 | 32% | \$22.29 | \$1,159 | 0.8 |
| Metropolitan Areas | | | | | | | | | | | | | |
| Bismarck MSA | \$18.37 | \$955 | \$38,200 | 2.5 | \$108,500 | \$2,713 | \$32,550 | \$814 | 14,993 | 28% | \$17.11 | \$890 | 1.1 |
| Fargo MSA | \$18.15 | \$944 | \$37,760 | 2.5 | \$105,900 | \$2,648 | \$31,770 | \$794 | 37,895 | 48% | \$19.67 | \$1,023 | 0.9 |
| Grand Forks MSA | \$17.87 | \$929 | \$37,160 | 2.5 | \$104,300 | \$2,608 | \$31,290 | \$782 | 15,015 | 49% | \$17.59 | \$914 | 1.0 |
| Counties | | | | | | | | | | | | | |
| Adams County | \$16.52 | \$859 | \$34,360 | 2.3 | \$105,200 | \$2,630 | \$31,560 | \$789 | 263 | 26% | \$12.99 | \$676 | 1.3 |
| Barnes County | \$17.40 | \$905 | \$36,200 | 2.4 | \$96,400 | \$2,410 | \$28,920 | \$723 | 1,249 | 26% | \$14.44 | \$751 | 1.2 |
| Benson County | \$16.52 | \$859 | \$34,360 | 2.3 | \$72,800 | \$1,820 | \$21,840 | \$546 | 528 | 28% | \$12.19 | \$634 | 1.4 |
| Billings County | \$17.29 | \$899 | \$35,960 | 2.4 | \$113,700 | \$2,843 | \$34,110 | \$853 | 83 | 26% | \$22.43 | \$1,166 | 0.8 |
| Bottineau County | \$16.52 | \$859 | \$34,360 | 2.3 | \$107,700 | \$2,693 | \$32,310 | \$808 | 501 | 19% | \$12.96 | \$674 | 1.3 |
| Bowman County | \$16.52 | \$859 | \$34,360 | 2.3 | \$101,200 | \$2,530 | \$30,360 | \$759 | 249 | 21% | \$17.94 | \$933 | 0.9 |
| Burke County | \$16.52 | \$859 | \$34,360 | 2.3 | \$118,400 | \$2,960 | \$35,520 | \$888 | 168 | 18% | \$19.36 | \$1,007 | 0.9 |
| Burleigh County | \$18.37 | \$955 | \$38,200 | 2.5 | \$108,500 | \$2,713 | \$32,550 | \$814 | 11,399 | 29% | \$16.90 | \$879 | 1.1 |
| Cass County | \$18.15 | \$944 | \$37,760 | 2.5 | \$105,900 | \$2,648 | \$31,770 | \$794 | 37,895 | 48% | \$19.67 | \$1,023 | 0.9 |
| Cavalier County | \$16.52 | \$859 | \$34,360 | 2.3 | \$100,400 | \$2,510 | \$30,120 | \$753 | 262 | 17% | \$15.37 | \$799 | 1.1 |
| Dickey County | \$16.52 | \$859 | \$34,360 | 2.3 | \$94,400 | \$2,360 | \$28,320 | \$708 | 426 | 22% | \$14.70 | \$765 | 1.1 |
| Divide County | \$26.87 | \$1,397 | \$55,880 | 3.7 | \$109,800 | \$2,745 | \$32,940 | \$824 | 259 | 29% | \$19.78 | \$1,028 | 1.4 |
| Dunn County | \$20.33 | \$1,057 | \$42,280 | 2.8 | \$132,400 | \$3,310 | \$39,720 | \$993 | 430 | 29% | \$36.02 | \$1,873 | 0.6 |
| Eddy County | \$16.52 | \$859 | \$34,360 | 2.3 | \$81,700 | \$2,043 | \$24,510 | \$613 | 329 | 31% | \$13.88 | \$722 | 1.2 |
| Emmons County | \$16.52 | \$859 | \$34,360 | 2.3 | \$99,000 | \$2,475 | \$29,700 | \$743 | 289 | 19% | \$9.60 | \$499 | 1.7 |
| Foster County † | \$16.52 | \$859 | \$34,360 | 2.3 | \$111,500 | \$2,788 | \$33,450 | \$836 | 324 | 22% | | | |

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2024 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH DAKOTA

| | FY24 HOUSING WAGE | HOUSING COSTS | | | AREA MEDIAN INCOME (AMI) | | | | RENTERS | | | | |
|----------------------|--|---------------|---|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| | Hourly wage necessary to afford 2 BR ¹ FMR ² | 2 BR FMR | Annual income needed to afford 2 BR FMR | Full-time jobs at minimum wage to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Golden Valley County | \$16.77 | \$872 | \$34,880 | 2.3 | \$104,900 | \$2,623 | \$31,470 | \$787 | 170 | 25% | \$9.97 | \$518 | 1.7 |
| Grand Forks County | \$17.87 | \$929 | \$37,160 | 2.5 | \$104,300 | \$2,608 | \$31,290 | \$782 | 15,015 | 49% | \$17.59 | \$914 | 1.0 |
| Grant County | \$16.52 | \$859 | \$34,360 | 2.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 146 | 14% | \$8.76 | \$455 | 1.9 |
| Griggs County | \$16.52 | \$859 | \$34,360 | 2.3 | \$93,100 | \$2,328 | \$27,930 | \$698 | 168 | 18% | \$14.51 | \$754 | 1.1 |
| Hettinger County | \$17.25 | \$897 | \$35,880 | 2.4 | \$90,200 | \$2,255 | \$27,060 | \$677 | 236 | 22% | \$17.12 | \$890 | 1.0 |
| Kidder County | \$16.52 | \$859 | \$34,360 | 2.3 | \$81,500 | \$2,038 | \$24,450 | \$611 | 285 | 26% | \$17.15 | \$892 | 1.0 |
| LaMoure County | \$16.52 | \$859 | \$34,360 | 2.3 | \$100,100 | \$2,503 | \$30,030 | \$751 | 265 | 16% | \$13.35 | \$694 | 1.2 |
| Logan County | \$17.29 | \$899 | \$35,960 | 2.4 | \$78,200 | \$1,955 | \$23,460 | \$587 | 130 | 17% | \$16.69 | \$868 | 1.0 |
| McHenry County | \$16.52 | \$859 | \$34,360 | 2.3 | \$101,200 | \$2,530 | \$30,360 | \$759 | 419 | 18% | \$24.46 | \$1,272 | 0.7 |
| McIntosh County | \$16.52 | \$859 | \$34,360 | 2.3 | \$91,100 | \$2,278 | \$27,330 | \$683 | 263 | 22% | \$14.85 | \$772 | 1.1 |
| McKenzie County | \$26.00 | \$1,352 | \$54,080 | 3.6 | \$108,300 | \$2,708 | \$32,490 | \$812 | 2,329 | 44% | \$39.20 | \$2,038 | 0.7 |
| McLean County | \$16.52 | \$859 | \$34,360 | 2.3 | \$100,300 | \$2,508 | \$30,090 | \$752 | 713 | 17% | \$19.47 | \$1,012 | 0.8 |
| Mercer County | \$20.90 | \$1,087 | \$43,480 | 2.9 | \$112,500 | \$2,813 | \$33,750 | \$844 | 573 | 16% | \$22.85 | \$1,188 | 0.9 |
| Morton County | \$18.37 | \$955 | \$38,200 | 2.5 | \$108,500 | \$2,713 | \$32,550 | \$814 | 3,506 | 27% | \$16.86 | \$876 | 1.1 |
| Mountrail County | \$16.52 | \$859 | \$34,360 | 2.3 | \$102,800 | \$2,570 | \$30,840 | \$771 | 1,394 | 39% | \$30.63 | \$1,593 | 0.5 |
| Nelson County | \$16.52 | \$859 | \$34,360 | 2.3 | \$99,900 | \$2,498 | \$29,970 | \$749 | 323 | 25% | \$13.54 | \$704 | 1.2 |
| Oliver County | \$18.37 | \$955 | \$38,200 | 2.5 | \$108,500 | \$2,713 | \$32,550 | \$814 | 88 | 13% | \$38.37 | \$1,995 | 0.5 |
| Pembina County | \$16.52 | \$859 | \$34,360 | 2.3 | \$94,600 | \$2,365 | \$28,380 | \$710 | 759 | 26% | \$15.94 | \$829 | 1.0 |
| Pierce County | \$16.52 | \$859 | \$34,360 | 2.3 | \$103,700 | \$2,593 | \$31,110 | \$778 | 335 | 20% | \$10.36 | \$538 | 1.6 |
| Ramsey County | \$16.52 | \$859 | \$34,360 | 2.3 | \$95,300 | \$2,383 | \$28,590 | \$715 | 1,912 | 38% | \$10.57 | \$550 | 1.6 |
| Ransom County | \$16.52 | \$859 | \$34,360 | 2.3 | \$95,200 | \$2,380 | \$28,560 | \$714 | 601 | 26% | \$12.43 | \$646 | 1.3 |
| Renville County | \$17.50 | \$910 | \$36,400 | 2.4 | \$100,000 | \$2,500 | \$30,000 | \$750 | 141 | 16% | \$13.94 | \$725 | 1.3 |
| Richland County | \$16.52 | \$859 | \$34,360 | 2.3 | \$104,400 | \$2,610 | \$31,320 | \$783 | 2,086 | 31% | \$12.29 | \$639 | 1.3 |
| Rolette County | \$16.52 | \$859 | \$34,360 | 2.3 | \$63,500 | \$1,588 | \$19,050 | \$476 | 1,244 | 34% | \$15.22 | \$791 | 1.1 |
| Sargent County | \$16.52 | \$859 | \$34,360 | 2.3 | \$99,100 | \$2,478 | \$29,730 | \$743 | 459 | 27% | \$24.58 | \$1,278 | 0.7 |
| Sheridan County | \$17.29 | \$899 | \$35,960 | 2.4 | \$95,700 | \$2,393 | \$28,710 | \$718 | 110 | 17% | \$8.79 | \$457 | 2.0 |

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|-----------------|--|----------|---|---|--------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
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| Sioux County | \$16.52 | \$859 | \$34,360 | 2.3 | \$49,600 | \$1,240 | \$14,880 | \$372 | 592 | 57% | \$16.91 | \$879 | 1.0 |
| Slope County † | \$17.29 | \$899 | \$35,960 | 2.4 | \$93,000 | \$2,325 | \$27,900 | \$698 | 34 | 10% | | | |
| Stark County | \$19.71 | \$1,025 | \$41,000 | 2.7 | \$108,300 | \$2,708 | \$32,490 | \$812 | 4,717 | 36% | \$25.35 | \$1,318 | 0.8 |
| Steele County | \$16.52 | \$859 | \$34,360 | 2.3 | \$111,900 | \$2,798 | \$33,570 | \$839 | 162 | 23% | \$9.63 | \$501 | 1.7 |
| Stutsman County | \$16.52 | \$859 | \$34,360 | 2.3 | \$100,800 | \$2,520 | \$30,240 | \$756 | 3,213 | 35% | \$16.37 | \$851 | 1.0 |
| Towner County | \$16.52 | \$859 | \$34,360 | 2.3 | \$89,300 | \$2,233 | \$26,790 | \$670 | 234 | 24% | \$15.84 | \$823 | 1.0 |
| Traill County | \$16.52 | \$859 | \$34,360 | 2.3 | \$115,700 | \$2,893 | \$34,710 | \$868 | 886 | 27% | \$15.47 | \$804 | 1.1 |
| Walsh County | \$16.52 | \$859 | \$34,360 | 2.3 | \$86,600 | \$2,165 | \$25,980 | \$650 | 976 | 22% | \$17.89 | \$930 | 0.9 |
| Ward County | \$18.81 | \$978 | \$39,120 | 2.6 | \$110,300 | \$2,758 | \$33,090 | \$827 | 11,001 | 39% | \$19.36 | \$1,007 | 1.0 |
| Wells County | \$16.52 | \$859 | \$34,360 | 2.3 | \$94,300 | \$2,358 | \$28,290 | \$707 | 462 | 26% | \$13.16 | \$684 | 1.3 |
| Williams County | \$21.85 | \$1,136 | \$45,440 | 3.0 | \$111,400 | \$2,785 | \$33,420 | \$836 | 7,224 | 46% | \$34.05 | \$1,771 | 0.6 |

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