NORTH DAKOTA

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$925. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$3,084 monthly or \$37,010 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.79 PER HOUR STATE HOUSING WAGE

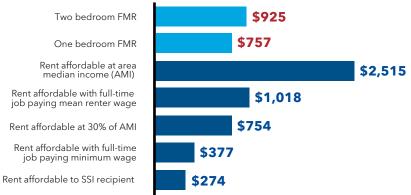
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FACTS ABOUT NORTH DAKOTA:

STATE FACTS										
Minimum Wage	\$7.25									
Average Renter Wage	\$19.58									
2-Bedroom Housing Wage	\$17.79									
Number of Renter Households	117,217									
Percent Renters	37%									

MOST EXPENSIVE AREAS	HOUSING WAGE
McKenzie County	\$25.02
Divide County	\$24.37
Dunn County	\$22.58
Williams County	\$20.65
Mercer County & Ward County	\$19.33

98
Work Hours Per Week At
Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)80
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)2.0
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



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.

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OUT OF REACH 2023

NORTH DAKOTA	FY23 HOUSING WAGE	Н	HOUSING COSTS AREA MEDIAN INCOME (AMI)						RENTERS					
	Hourly wage necessary to afford 2 BR1 FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
North Dakota	\$17.79	\$925	\$37,010	2.5	\$100,587	\$2,515	\$30,176	\$754	117,217	37%	\$19.58	\$1,018	0.9	
Combined Nonmetro Areas	\$18.19	\$946	\$37,845	2.5	\$97,190	\$2,430	\$29,157	\$729	49,543	32%	\$21.34	\$1,109	0.9	
Metropolitan Areas														
Bismarck MSA	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	15,268	29%	\$16.47	\$857	1.1	
Fargo MSA	\$17.52	\$911	\$36,440	2.4	\$104,100	\$2,603	\$31,230	\$781	36,665	47%	\$19.48	\$1,013	0.9	
Grand Forks MSA	\$17.12	\$890	\$35,600	2.4	\$94,200	\$2,355	\$28,260	\$707	15,741	51%	\$17.69	\$920	1.0	
<u>Counties</u>														
Adams County	\$15.88	\$826	\$33,040	2.2	\$90,300	\$2,258	\$27,090	\$677	267	27%	\$12.88	\$670	1.2	
Barnes County	\$16.48	\$857	\$34,280	2.3	\$99,500	\$2,488	\$29,850	\$746	1,188	25%	\$13.98	\$727	1.2	
Benson County	\$15.88	\$826	\$33,040	2.2	\$69,000	\$1,725	\$20,700	\$518	563	30%	\$12.03	\$625	1.3	
Billings County	\$16.48	\$857	\$34,280	2.3	\$111,500	\$2,788	\$33,450	\$836	64	21%	\$12.39	\$644	1.3	
Bottineau County	\$15.88	\$826	\$33,040	2.2	\$101,800	\$2,545	\$30,540	\$764	478	18%	\$13.75	\$715	1.2	
Bowman County	\$15.88	\$826	\$33,040	2.2	\$104,100	\$2,603	\$31,230	\$781	234	20%	\$16.52	\$859	1.0	
Burke County	\$15.88	\$826	\$33,040	2.2	\$124,000	\$3,100	\$37,200	\$930	170	19%	\$22.82	\$1,187	0.7	
Burleigh County	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	11,596	29%	\$16.64	\$865	1.1	
Cass County	\$17.52	\$911	\$36,440	2.4	\$104,100	\$2,603	\$31,230	\$781	36,665	47%	\$19.48	\$1,013	0.9	
Cavalier County	\$15.88	\$826	\$33,040	2.2	\$98,800	\$2,470	\$29,640	\$741	261	17%	\$14.41	\$749	1.1	
Dickey County	\$15.88	\$826	\$33,040	2.2	\$95,400	\$2,385	\$28,620	\$716	393	20%	\$14.97	\$778	1.1	
Divide County	\$24.37	\$1,267	\$50,680	3.4	\$105,900	\$2,648	\$31,770	\$794	261	29%	\$19.02	\$989	1.3	
Dunn County	\$22.58	\$1,174	\$46,960	3.1	\$128,200	\$3,205	\$38,460	\$962	386	26%	\$34.18	\$1,777	0.7	
Eddy County	\$15.88	\$826	\$33,040	2.2	\$76,700	\$1,918	\$23,010	\$575	352	33%	\$13.40	\$697	1.2	
Emmons County	\$15.88	\$826	\$33,040	2.2	\$94,400	\$2,360	\$28,320	\$708	301	20%	\$11.17	\$581	1.4	
Foster County	\$15.88	\$826	\$33,040	2.2	\$113,400	\$2,835	\$34,020	\$851	340	23%	\$11.20	\$583	1.4	

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2023 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable. 4: AMI = Fiscal Year 2023 Area Median Income

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

OUT OF REACH 2023

NORTH DAKOTA	FY23 HOUSING WAGE	НС	HOUSING COSTS AREA MEDIAN INCOME (AMI										
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI		% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Golden Valley County	\$15.88	\$826	\$33,040	2.2	\$98,600	\$2,465	\$29,580	\$740	140	19%	\$10.94	\$569	1.5
Grand Forks County	\$17.12	\$890	\$35,600	2.4	\$94,200	\$2,355	\$28,260	\$707	15,741	51%	\$17.69	\$920	1.0
Grant County	\$15.88	\$826	\$33,040	2.2	\$79,900	\$1,998	\$23,970	\$599	112	11%	\$13.20	\$686	1.2
Griggs County	\$15.88	\$826	\$33,040	2.2	\$94,300	\$2,358	\$28,290	\$707	155	17%	\$13.95	\$725	1.1
Hettinger County	\$17.69	\$920	\$36,800	2.4	\$82,700	\$2,068	\$24,810	\$620	218	21%	\$16.28	\$847	1.1
Kidder County	\$15.88	\$826	\$33,040	2.2	\$74,900	\$1,873	\$22,470	\$562	266	26%	\$20.98	\$1,091	0.8
LaMoure County	\$15.88	\$826	\$33,040	2.2	\$95,600	\$2,390	\$28,680	\$717	292	17%	\$11.59	\$602	1.4
Logan County	\$16.48	\$857	\$34,280	2.3	\$76,400	\$1,910	\$22,920	\$573	125	16%	\$13.45	\$700	1.2
McHenry County	\$15.88	\$826	\$33,040	2.2	\$99,600	\$2,490	\$29,880	\$747	408	18%	\$20.03	\$1,042	0.8
McIntosh County	\$15.88	\$826	\$33,040	2.2	\$84,100	\$2,103	\$25,230	\$631	319	26%	\$16.15	\$840	1.0
McKenzie County	\$25.02	\$1,301	\$52,040	3.5	\$106,300	\$2,658	\$31,890	\$797	1,965	40%	\$36.45	\$1,895	0.7
McLean County	\$15.88	\$826	\$33,040	2.2	\$96,700	\$2,418	\$29,010	\$725	745	18%	\$21.16	\$1,100	0.8
Mercer County	\$19.33	\$1,005	\$40,200	2.7	\$110,900	\$2,773	\$33,270	\$832	576	16%	\$20.76	\$1,080	0.9
Morton County	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	3,585	27%	\$14.38	\$748	1.2
Mountrail County	\$15.98	\$831	\$33,240	2.2	\$100,700	\$2,518	\$30,210	\$755	1,341	39%	\$32.54	\$1,692	0.5
Nelson County	\$15.88	\$826	\$33,040	2.2	\$95,800	\$2,395	\$28,740	\$719	322	24%	\$14.21	\$739	1.1
Oliver County	\$17.85	\$928	\$37,120	2.5	\$109,000	\$2,725	\$32,700	\$818	87	13%	\$38.64	\$2,009	0.5
Pembina County	\$15.88	\$826	\$33,040	2.2	\$91,100	\$2,278	\$27,330	\$683	779	26%	\$17.84	\$927	0.9
Pierce County	\$15.88	\$826	\$33,040	2.2	\$98,100	\$2,453	\$29,430	\$736	367	22%	\$10.57	\$550	1.5
Ramsey County	\$15.88	\$826	\$33,040	2.2	\$89,300	\$2,233	\$26,790	\$670	2,036	41%	\$12.35	\$642	1.3
Ransom County	\$15.88	\$826	\$33,040	2.2	\$97,300	\$2,433	\$29,190	\$730	575	25%	\$11.86	\$617	1.3
Renville County	\$16.46	\$856	\$34,240	2.3	\$99,200	\$2,480	\$29,760	\$744	146	17%	\$13.74	\$714	1.2
Richland County	\$15.88	\$826	\$33,040	2.2	\$96,500	\$2,413	\$28,950	\$724	1,967	29%	\$11.59	\$603	1.4
Rolette County	\$15.88	\$826	\$33,040	2.2	\$60,900	\$1,523	\$18,270	\$457	1,149	31%	\$13.01	\$677	1.2
Sargent County	\$15.88	\$826	\$33,040	2.2	\$97,900	\$2,448	\$29,370	\$734	481	27%	\$25.83	\$1,343	0.6
Sheridan County	\$16.48	\$857	\$34,280	2.3	\$93,300	\$2,333	\$27,990	\$700	97	16%	\$8.39	\$436	2.0

† Wage data not available (See Appendix B).

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OUT OF REACH 2023

NORTH DAKOTA	FY23 HOUSING WAGE	H	DUSING CO	DSTS		AREA MI INCOME		RENTERS					
	Hourly wage necessary to afford 2 BR1 FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sioux County	\$15.88	\$826	\$33,040	2.2	\$48,300	\$1,208	\$14,490	\$362	584	55%	\$16.54	\$860	1.0
Slope County †	\$16.48	\$857	\$34,280	2.3	\$91,100	\$2,278	\$27,330	\$683	35	11%			
Stark County	\$19.25	\$1,001	\$40,040	2.7	\$109,600	\$2,740	\$32,880	\$822	4,846	37%	\$23.52	\$1,223	0.8
Steele County	\$15.88	\$826	\$33,040	2.2	\$117,300	\$2,933	\$35,190	\$880	170	22%	\$9.97	\$519	1.6
Stutsman County	\$15.88	\$826	\$33,040	2.2	\$92,300	\$2,308	\$27,690	\$692	3,324	37%	\$16.66	\$866	1.0
Towner County	\$15.88	\$826	\$33,040	2.2	\$81,300	\$2,033	\$24,390	\$610	237	24%	\$17.96	\$934	0.9
Traill County	\$15.88	\$826	\$33,040	2.2	\$106,500	\$2,663	\$31,950	\$799	829	25%	\$13.13	\$683	1.2
Walsh County	\$15.88	\$826	\$33,040	2.2	\$81,800	\$2,045	\$24,540	\$614	1,001	22%	\$17.07	\$888	0.9
Ward County	\$19.33	\$1,005	\$40,200	2.7	\$93,500	\$2,338	\$28,050	\$701	11,267	40%	\$18.84	\$980	1.0
Wells County	\$15.88	\$826	\$33,040	2.2	\$96,400	\$2,410	\$28,920	\$723	464	26%	\$12.13	\$631	1.3
Williams County	\$20.65	\$1,074	\$42,960	2.8	\$110,800	\$2,770	\$33,240	\$831	6,947	45%	\$33.22	\$1,728	0.6

† Wage data not available (See Appendix B).

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