In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$855. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$2,849 monthly or \$34,190 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

### FACTS ABOUT NORTH DAKOTA:

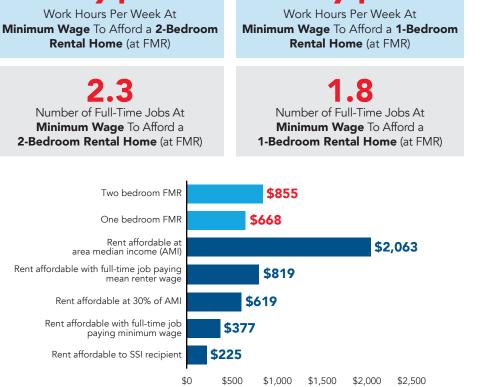
STATE FACTS										
Minimum Wage	\$7.25									
Average Renter Wage	\$15.75									
2-Bedroom Housing Wage	\$16.44									
Number of Renter Households	111,254									
Percent Renters	36%									

MOST EXPENSIVE AREAS	HOUSING WAGE
Dunn County	\$24.40
Ward County	\$20.54
Mountrail County	\$19.67
Williams County	\$19.40
Grand Forks MSA	\$18.58

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.

OUT OF REACH 2018 | NATIONAL LOW INCOME HOUSING COALITION



9'

\$16.44 PER HOUR STATE HOUSING WAGE

## STATE #32\*

FY	18 HOUSING WAGE	AREA	MEDIAN I	NCOME	(AMI)	RENTERS							
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI⁴	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota		I .			I								
	\$16.44	\$855	\$34,190	2.3	\$82,523	\$2,063	\$24,757	\$619 ¢504	111,254	36%	\$15.75	\$819 \$017	1.0
Combined Nonmetro Areas	\$16.36	\$851	\$34,025	2.3	\$79,261	\$1,982	\$23,778	\$594	46,747	31%	\$17.63	\$917	0.9
Metropolitan Areas													
Bismarck HMFA	\$16.71	\$869	\$34,760	2.3	\$96,600	\$2,415	\$28,980	\$725	15,145	30%	\$14.24	\$740	1.2
Fargo MSA	\$15.58	\$810	\$32,400	2.1	\$82,000	\$2,050	\$24,600	\$615	34,162	48%	\$14.89	\$774	1.0
Grand Forks MSA	\$18.58	\$966	\$38,640	2.6	\$78,100	\$1,953	\$23,430	\$586	14,444	50%	\$12.13	\$631	1.5
Oliver County HMFA	\$16.67	\$867	\$34,680	2.3	\$79,700	\$1,993	\$23,910	\$598	113	15%	\$30.31	\$1,576	0.6
Sioux County HMFA	\$13.40	\$697	\$27,880	1.8	\$39,200	\$980	\$11,760	\$294	643	58%	\$10.37	\$539	1.3
Counties													
Adams County	\$13.40	\$697	\$27,880	1.8	\$71,400	\$1,785	\$21,420	\$536	254	25%	\$16.81	\$874	0.8
Barnes County	\$13.48	\$701	\$28,040	1.9	\$75,700	\$1,893	\$22,710	\$568	1,637	32%	\$12.47	\$648	1.1
Benson County	\$13.40	\$697	\$27,880	1.8	\$48,300	\$1,208	\$14,490	\$362	838	37%	\$11.71	\$609	1.1
Billings County	\$14.62	\$760	\$30,400	2.0	\$93,200	\$2,330	\$27,960	\$699	125	31%	\$14.09	\$733	1.0
Bottineau County	\$13.40	\$697	\$27,880	1.8	\$76,300	\$1,908	\$22,890	\$572	750	25%	\$11.37	\$591	1.2
Bowman County	\$14.29	\$743	\$29,720	2.0	\$89,100	\$2,228	\$26,730	\$668	340	24%	\$18.07	\$940	0.8
Burke County	\$14.62	\$760	\$30,400	2.0	\$88,100	\$2,203	\$26,430	\$661	285	28%	\$14.68	\$763	1.0
Burleigh County	\$16.71	\$869	\$34,760	2.3	\$96,600	\$2,415	\$28,980	\$725	11,778	31%	\$14.37	\$747	1.2
Cass County	\$15.58	\$810	\$32,400	2.1	\$82,000	\$2,050	\$24,600	\$615	34,162	48%	\$14.89	\$774	1.0
Cavalier County	\$13.40	\$697	\$27,880	1.8	\$86,200	\$2,155	\$25,860	\$647	307	17%	\$13.82	\$719	1.0
Dickey County	\$13.40	\$697	\$27,880	1.8	\$70,200	\$1,755	\$21,060	\$527	610	28%	\$10.73	\$558	1.2
Divide County	\$13.40	\$697	\$27,880	1.8	\$80,400	\$2,010	\$24,120	\$603	199	19%	\$18.73	\$974	0.7
Dunn County	\$24.40	\$1,269	\$50,760	3.4	\$88,400	\$2,210	\$26,520	\$663	342	22%	\$29.44	\$1,531	0.8
Eddy County	\$13.40	\$697	\$27,880	1.8	\$68,300	\$1,708	\$20,490	\$512	287	28%	\$10.03	\$522	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 HOUSING WAGE HOUSING COSTS					MEDIAN	INCOME	(AMI)	RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmons County	\$13.40	\$697	\$27,880	1.8	\$59,800	\$1,495	\$17,940	\$449	244	16%	\$8.40	\$437	1.6
Foster County	\$13.40	\$697	\$27,880	1.8	\$74,400	\$1,860	\$22,320	\$558	436	29%	\$10.92	\$568	1.2
Golden Valley County	\$18.52	\$963	\$38,520	2.6	\$73,400	\$1,835	\$22,020	\$551	280	33%	\$16.30	\$847	1.1
Grand Forks County	\$18.58	\$966	\$38,640	2.6	\$78,100	\$1,953	\$23,430	\$586	14,444	50%	\$12.13	\$631	1.5
Grant County	\$13.40	\$697	\$27,880	1.8	\$65,200	\$1,630	\$19,560	\$489	179	16%	\$10.46	\$544	1.3
Griggs County	\$13.40	\$697	\$27,880	1.8	\$74,100	\$1,853	\$22,230	\$556	303	29%	\$10.30	\$536	1.3
Hettinger County	\$13.40	\$697	\$27,880	1.8	\$66,800	\$1,670	\$20,040	\$501	182	16%	\$12.97	\$674	1.0
Kidder County	\$13.40	\$697	\$27,880	1.8	\$66,800	\$1,670	\$20,040	\$501	248	23%	\$12.70	\$660	1.1
LaMoure County	\$13.75	\$715	\$28,600	1.9	\$69,700	\$1,743	\$20,910	\$523	376	21%	\$9.94	\$517	1.4
Logan County	\$13.40	\$697	\$27,880	1.8	\$71,100	\$1,778	\$21,330	\$533	144	16%	\$10.12	\$526	1.3
McHenry County	\$13.40	\$697	\$27,880	1.8	\$71,200	\$1,780	\$21,360	\$534	471	18%	\$12.04	\$626	1.1
McIntosh County	\$13.40	\$697	\$27,880	1.8	\$62,700	\$1,568	\$18,810	\$470	272	21%	\$11.13	\$579	1.2
McKenzie County	\$16.37	\$851	\$34,040	2.3	\$96,200	\$2,405	\$28,860	\$722	1,479	41%	\$34.07	\$1,771	0.5
McLean County	\$13.40	\$697	\$27,880	1.8	\$74,400	\$1,860	\$22,320	\$558	880	21%	\$16.85	\$876	0.8
Mercer County	\$13.94	\$725	\$29,000	1.9	\$89,500	\$2,238	\$26,850	\$671	633	17%	\$22.65	\$1,178	0.6
Morton County	\$16.71	\$869	\$34,760	2.3	\$96,600	\$2,415	\$28,980	\$725	3,367	27%	\$13.58	\$706	1.2
Mountrail County	\$19.67	\$1,023	\$40,920	2.7	\$82,000	\$2,050	\$24,600	\$615	973	31%	\$23.00	\$1,196	0.9
Nelson County	\$13.40	\$697	\$27,880	1.8	\$68,100	\$1,703	\$20,430	\$511	367	24%	\$10.25	\$533	1.3
Oliver County	\$16.67	\$867	\$34,680	2.3	\$79,700	\$1,993	\$23,910	\$598	113	15%	\$30.31	\$1,576	0.6
Pembina County	\$13.40	\$697	\$27,880	1.8	\$71,600	\$1,790	\$21,480	\$537	770	24%	\$13.46	\$700	1.0
Pierce County	\$14.50	\$754	\$30,160	2.0	\$67,400	\$1,685	\$20,220	\$506	552	27%	\$10.66	\$554	1.4
Ramsey County	\$13.40	\$697	\$27,880	1.8	\$70,700	\$1,768	\$21,210	\$530	1,862	37%	\$13.72	\$714	1.0
Ransom County	\$13.98	\$727	\$29,080	1.9	\$72,100	\$1,803	\$21,630	\$541	764	33%	\$13.47	\$700	1.0
Renville County	\$13.40	\$697	\$27,880	1.8	\$86,600	\$2,165	\$25,980	\$650	240	24%	\$13.38	\$696	1.0
Richland County	\$13.40	\$697	\$27,880	1.8	\$77,500	\$1,938	\$23,250	\$581	1,920	29%	\$10.54	\$548	1.3
Rolette County	\$13.40	\$697	\$27,880	1.8	\$43,600	\$1,090	\$13,080	\$327	1,537	32%	\$5.56	\$289	2.4

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 HOUSING WAGEHOUSING COSTS					MEDIAN I	NCOME	(AMI)	RENTERS				
	Hourly wage necessary to afford 2 BR' FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI⁴	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sargent County	\$13.40	\$697	\$27,880	1.8	\$76,900	\$1,923	\$23,070	\$577	464	26%	\$16.91	\$880	0.8
Sheridan County	\$14.62	\$760	\$30,400	2.0	\$57,700	\$1,443	\$17,310	\$433	145	21%	\$7.37	\$383	2.0
Sioux County	\$13.40	\$697	\$27,880	1.8	\$39,200	\$980	\$11,760	\$294	643	58%	\$10.37	\$539	1.3
Slope County †	\$14.62	\$760	\$30,400	2.0	\$78,300	\$1,958	\$23,490	\$587	49	16%			
Stark County	\$17.35	\$902	\$36,080	2.4	\$91,500	\$2,288	\$27,450	\$686	3,926	34%	\$16.87	\$877	1.0
Steele County	\$13.40	\$697	\$27,880	1.8	\$72,600	\$1,815	\$21,780	\$545	206	22%	\$17.47	\$908	0.8
Stutsman County	\$14.17	\$737	\$29,480	2.0	\$76,500	\$1,913	\$22,950	\$574	3,161	35%	\$11.59	\$603	1.2
Towner County	\$13.40	\$697	\$27,880	1.8	\$75,900	\$1,898	\$22,770	\$569	227	23%	\$7.81	\$406	1.7
Traill County	\$13.40	\$697	\$27,880	1.8	\$80,600	\$2,015	\$24,180	\$605	862	26%	\$11.50	\$598	1.2
Walsh County	\$13.40	\$697	\$27,880	1.8	\$65,200	\$1,630	\$19,560	\$489	1,247	26%	\$9.58	\$498	1.4
Ward County	\$20.54	\$1,068	\$42,720	2.8	\$87,100	\$2,178	\$26,130	\$653	10,567	39%	\$16.85	\$876	1.2
Wells County	\$13.40	\$697	\$27,880	1.8	\$66,700	\$1,668	\$20,010	\$500	397	20%	\$8.46	\$440	1.6
Williams County	\$19.40	\$1,009	\$40,360	2.7	\$98,900	\$2,473	\$29,670	\$742	4,410	36%	\$26.19	\$1,362	0.7

† Wage data not available (See Appendix B).

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- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.