

MOUNTAIN PLAINS NAHRO
National Association of Housing & Redevelopment Officials



North Dakota is facing an affordable housing crisis. The chart below is intended to provide data to support this statement as well as highlight key indicators about the impact of an affordable housing crisis in North Dakota. North Dakota continues to see increases in the number of homeless, greater unemployment figures, foreclosures and escalating utility bills. Housing wages throughout the state, or the hourly amount needed to afford a two bedroom apartment at the Fair Market Rent (FMR), are well beyond the attainable workforce wage in every community in North Dakota.

Budget cuts on the federal level combined with a growing percentage of households earning 50% or less than the Area Median Income have put housing

Please see table and notes on reverse.

providers in a position where the demand for affordable housing far exceeds their ability to provide it.

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$566. In order to afford this level of rent and utilities- without paying more than 30% of income on housing- a household must earn \$1,886 monthly or \$22,631 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates in a Housing Wage of \$10.88. Unfortunately, many North Dakota workers are earning a wage that is closer to the minimum wage than the housing wage. Another problem is that many North Dakota workers are working several jobs due to the fact it is difficult to find a job that can provide 40 hours per week.

Falling Short of Affordable Housing in Our Communities											
North Dakota City or County	Two Bedroom FMR (1)	Utility Costs (2)	Shelter Cost (3)	Max. Mthly Afford Hsg Cost at 30% AMI	Area Median Income	Housing Wage Hourly (4)	Housing Wage Annual	30% AMI Hourly (5)	30% AMI Annual (5)	Waiting List (6)	Homeless
Bismarck	\$565	\$139	\$704	\$501	\$66,800	\$13.54	\$28,163	\$9.64	\$20,040	996	276
Cass County	\$628	\$80	\$708	\$512	\$68,200	\$13.62	\$28,330	\$9.84	\$20,460	494	N/A
Eddy County	\$518	\$154	\$672	\$413	\$55,100	\$12.93	\$26,894	\$7.95	\$16,530	0	N/A
Emmons County	\$539	\$106	\$645	\$413	\$55,100	\$12.41	\$25,813	\$7.95	\$16,530	0	N/A
Fargo	\$628	\$118	\$746	\$512	\$68,200	\$14.35	\$29,848	\$9.84	\$20,460	1581	352
Grand Forks	\$621	\$209	\$830	\$464	\$61,800	\$15.97	\$33,218	\$8.92	\$18,540	975	189
Griggs County	\$518	\$231	\$749	\$413	\$55,100	\$14.41	\$29,973	\$7.95	\$16,530	4	N/A
Mercer County	\$518	\$106	\$624	\$542	\$72,300	\$12.00	\$24,960	\$10.43	\$21,690	0	N/A
Minot	\$518	\$134	\$652	\$437	\$58,300	\$12.54	\$26,083	\$8.41	\$17,490	557	52
Morton County	\$565	\$139	\$704	\$501	\$66,800	\$13.54	\$28,163	\$9.64	\$20,040	41	N/A
Nelson County	\$594	\$242	\$836	\$413	\$55,100	\$16.08	\$33,446	\$7.95	\$16,530	6	N/A
Ramsey County	\$519	\$134	\$653	\$443	\$59,000	\$12.56	\$26,125	\$8.51	\$17,700	41	37
Richland County	\$533	\$54	\$587	\$474	\$63,200	\$11.29	\$23,483	\$9.12	\$18,960	11	N/A
Stark County	\$518	\$64	\$582	\$437	\$58,200	\$11.20	\$23,296	\$8.40	\$17,460	67	20
Steele County	\$594	\$222	\$816	\$496	\$66,100	\$15.70	\$32,656	\$9.54	\$19,830	0	N/A
Stutsman County	\$518	\$183	\$701	\$447	\$59,600	\$13.48	\$28,038	\$8.60	\$17,880	69	46
Towner County	\$518	N/A	\$518	\$413	\$55,100	\$9.97	\$20,738	\$7.95	\$16,530	0	N/A
Walsh County	\$594	\$45	\$639	\$434	\$57,900	\$12.29	\$25,563	\$8.35	\$17,370	15	N/A
Wells County	\$518	\$261	\$779	\$413	\$55,100	\$14.98	\$31,158	\$7.95	\$16,530	10	N/A
Williams County	\$518	\$0	\$518	\$413	\$55,100	\$9.97	\$20,738	\$7.95	\$16,530	71	N/A
AVERAGE/TOTAL	\$552	\$138	\$683	\$455	\$60,605	\$13.14	\$27,334	\$8.74	\$18,182	4938	972

Notes

Unless otherwise footnoted, all information is provided by housing agencies in North Dakota and the National Low Income Housing Coalition 2009 Out of Reach Report.

- (1) Fair Market Rent(FMR) as established by HUD at the 40% percentile - FY2009 (HUD: Final as of Oct 1, 2009)
- (2) Monthly cost of a 2 bedroom multi-family unit using natural gas or electric.
- (3) Fair Market Rent (FMR) plus utilities
- (4) Hourly wage necessary to afford the 2 bedroom Fair Market Rent (FMR)
- (5) Housing is considered affordable if a family spends no more than 30% of their income on rent and utilities. The Area Median Income (AMI) in North

- Dakota is \$60,605/year or \$5050/month. An affordable rent or mortgage payment for a family earning the AMI is \$1,515. Our programs are targeted, generally, at families who earn between 30% and 50% of the area median.
- (6) Wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list

