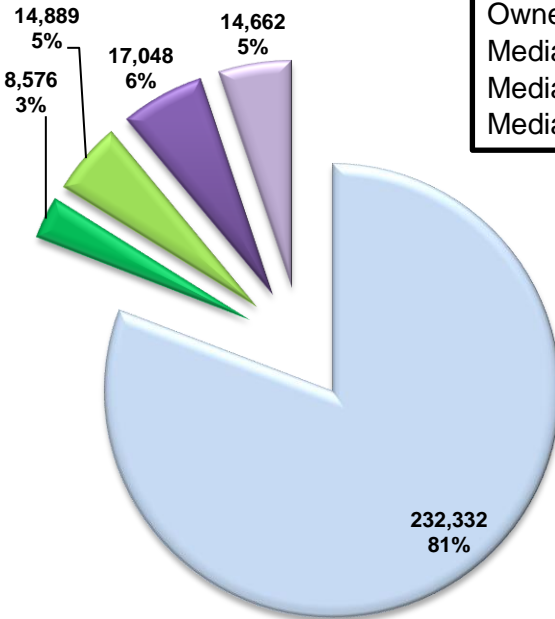


## Housing Affordability Challenges in North Dakota

- In North Dakota, 25,624 households, or 9% of households, spend at least half of their income on housing costs. Nationwide, 16% of all households are severely cost burdened.
- Renters are more likely to be severely housing cost burdened than owners, with 17% of renters spending at least half their income on housing.
- Median household income in North Dakota is \$54,551, compared to the median U.S. household income of \$51,015.
- Among low- and moderate-income working households, 11% of households spend at least half of their income on housing costs.

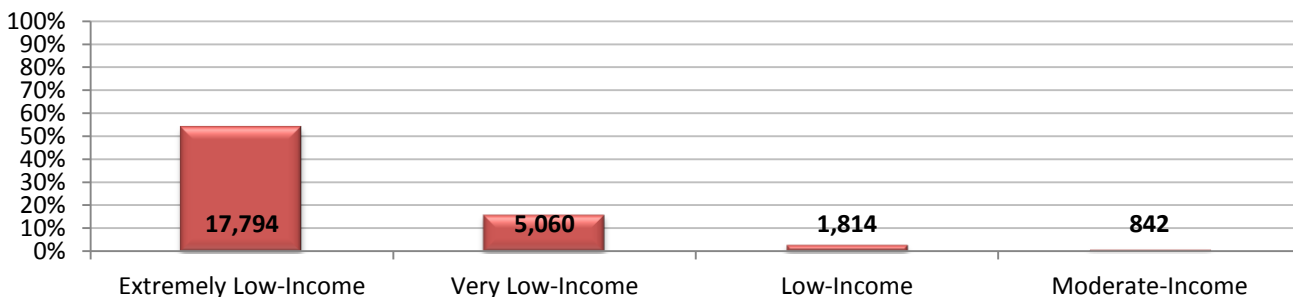
### Households with a Severe Housing Cost Burden

- Households spending less than half their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing



**North Dakota Households: 2012**  
 Total households 290,947  
 Renters make up 35% of households  
 Owners make up 65% of households  
 Median household income is \$54,551  
 Median monthly owner housing cost is \$630  
 Median monthly renter housing cost is \$726

### Percentage of Households with a Severe Housing Cost Burden by Income

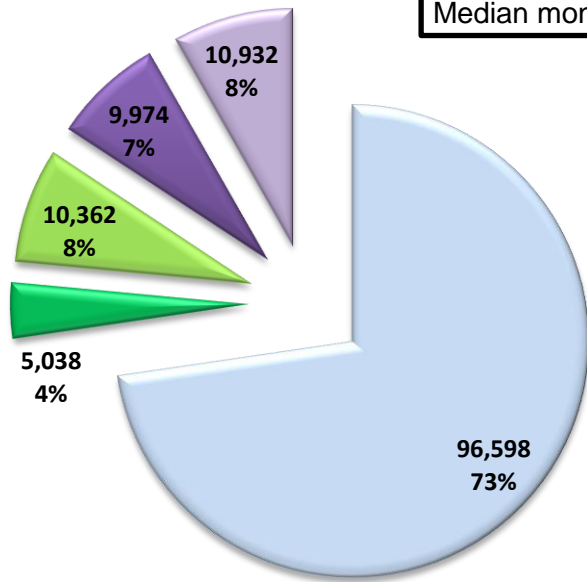


# Low- and Moderate-Income Working Households in North Dakota Face Affordability Challenges

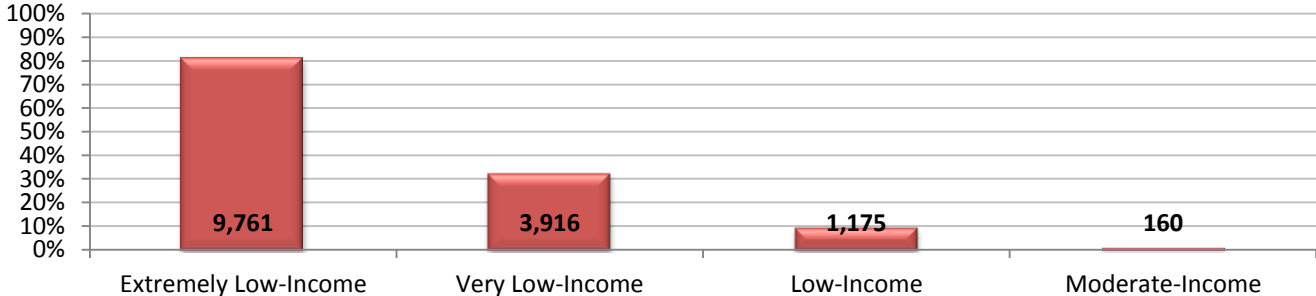
## Working Households with a Severe Housing Cost Burden

- Households spending less than half their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing

**North Dakota Working Households: 2012**  
 Total households 132,904  
 Renters make up 47% of households  
 Owners make up 53% of households  
 Median household income is \$40,408  
 Median monthly owner housing cost is \$646  
 Median monthly renter housing cost is \$650



## Percentage of Working Households with a Severe Housing Cost Burden



### Definitions

- Severely Housing Cost Burdened:** Households who spend at least half of their income on housing costs.
- Extremely Low-Income:** Households who earn 30 percent or less than the median income for households in their area (AMI).
- Very Low-Income:** Households who earn between 31 and 50 percent of AMI.
- Low-Income:** Households who earn between 51 and 80 percent of AMI.
- Moderate-Income:** Households who earn between 81 and 120 percent of AMI.
- Working:** Households whose members work a total of at least 20 hours a week on average.

### Data Notes

Data are from Center for Housing Policy tabulations of the U.S. Census Bureau's American Community Survey 2012 Public-Use Microdata Sample (PUMS) files. More detailed information is available in *Housing Landscape 2014* at [www.nhc.org](http://www.nhc.org).

For questions or comments, please contact the National Housing Conference at [chp-feedback@nhc.org](mailto:chp-feedback@nhc.org) or (202) 466-2121.