

# Homelessness in North Dakota

HHS services and housing crisis risk factors

September 4, 2025

Interim Human Services Committee  
Senator Kyle Davison, Chairman

*Presentation by:  
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# Housing crisis is a de-stabilizing force

## **Housing Crisis** =

Instability, Eviction, or Homelessness

## **Homelessness**

An individual or family who lacks a fixed, regular, adequate nighttime residence. This includes a living situation where you are temporarily doubled up with another household.

## **Episodic | Long Term | Chronic**

Episodic = repeated, short episodes of homelessness, not continuous

Long-term = extended time homeless, duration-focused (not always tied to a disability or necessarily meeting HUD's criteria)

Chronic = long-term and disabling condition (meeting HUD standard)

## **Housing crisis is real. It affects people all over the state.**

Over the last 3 years, people in 100% of ND counties have reached out to HHS for assistance because they were in housing crisis (experiencing homelessness or at imminent risk).



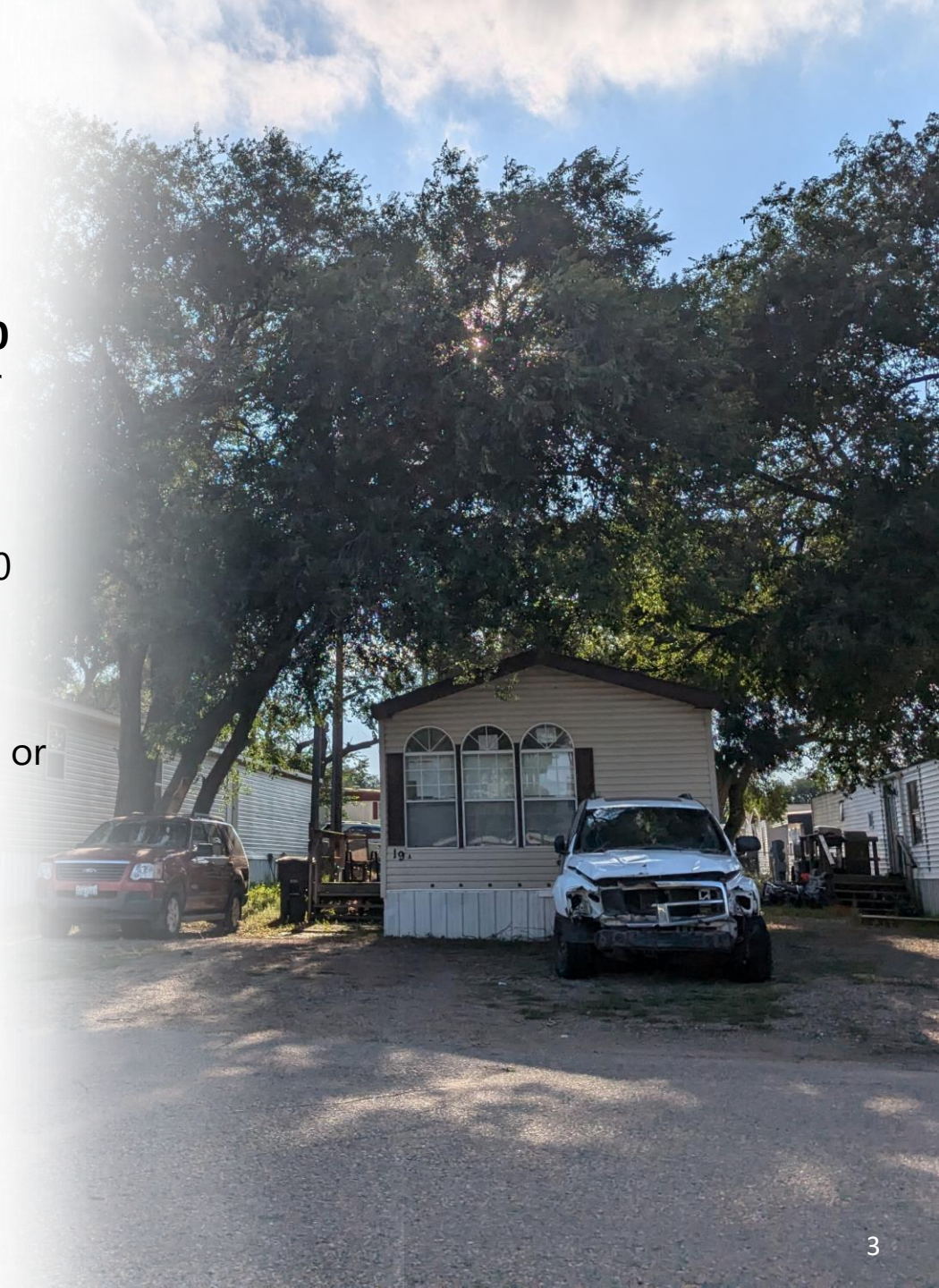
# Homelessness in ND: A snapshot of what we know

Over a 3-year period, HHS documented homelessness for almost **21,000 people** who applied to ND Rent Help for emergency rental assistance or eviction prevention.

- 13,000+ households
- 31% of homeless households had children younger than age 18 (6,900 children)

**Living situations** at time of application varied.

- 19% (≈2,500 households) unsheltered (living in vehicle or other public or private place)
- 48% (≈ 6,500) doubled up (temporarily staying with friend or family)
- 10% (≈1,300) living in emergency shelter
- 15% (≈ 2,000) living in transitional housing
- 8% (≈ 1,000) exiting an institution





# Why are people in ND experiencing housing crisis?

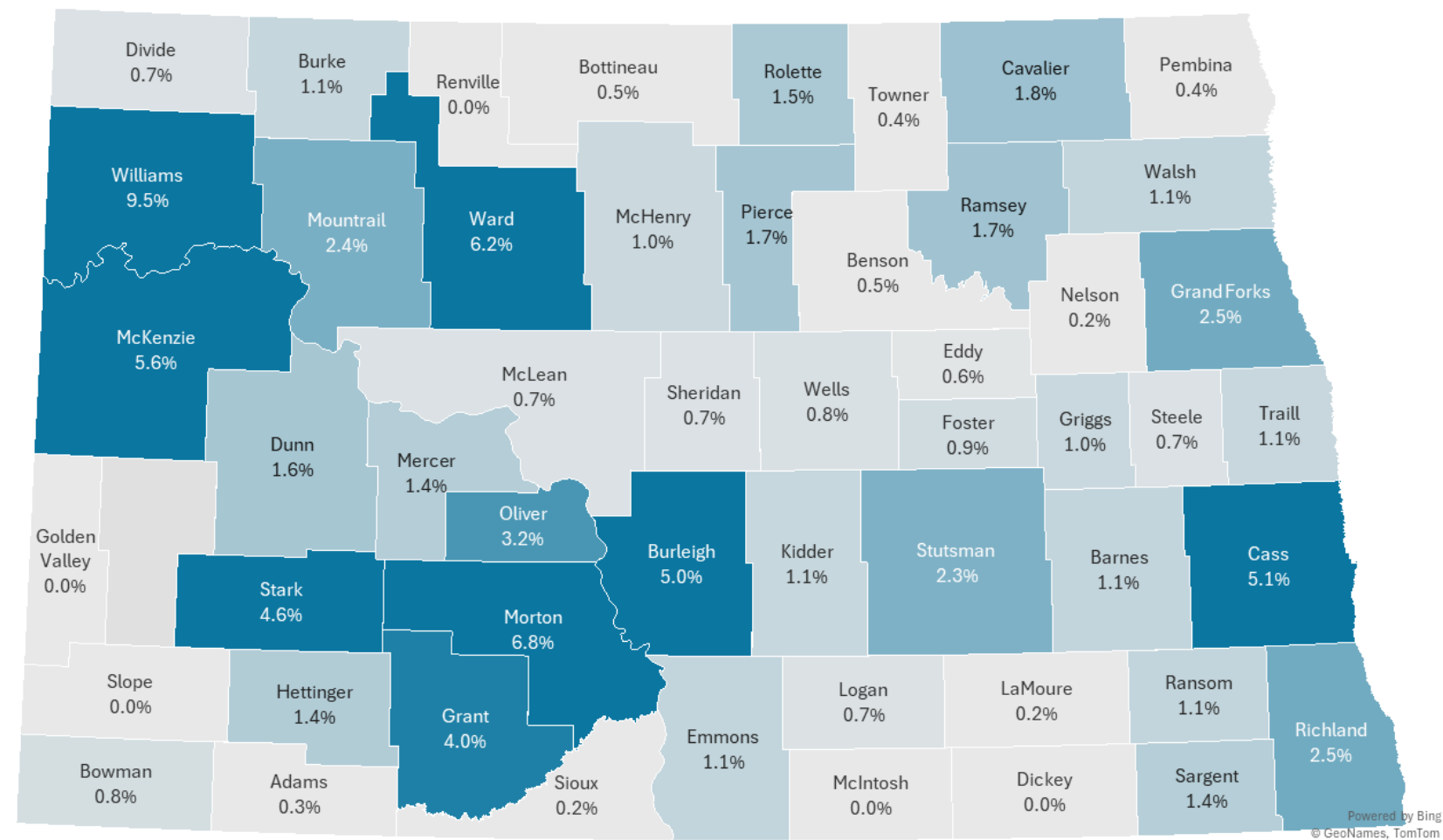
- ✓ **Job loss & unemployment** – losing jobs, layoffs, and struggles finding work
- ✓ **Childcare & family care** – challenges with children, schools, and caring for family members
- ✓ **Reduced income & hours** – reduced working hours, pay cuts, and loss of wages
- ✓ **Housing & rent struggles** – difficulties paying rent, risk of eviction, or mortgage stress
- ✓ **Transportation & travel issues** – inability to travel, commuting struggles, and related costs
- ✓ **Home stress** – overcrowded households, family distress/discord
- ✓ **Health issues (physical & mental)** – illness, chronic health concerns, life stressors, mental health, and healthcare access problems
- ✓ **Transitioning back to community** – leaving incarceration, treatment, hospitalization, background issues, moving costs
- ✓ **Debt & financial strain** – rising bills, debt accumulation, utilities, and loans
- ✓ **Food insecurity** – trouble affording or accessing food and groceries

*Source: Aggregate of self reported data; HHS emergency housing assistance program data*



# Between Jan 2023 and Dec 2024, 4.3% of all occupied rental units in North Dakota were affected by an eviction judgment

Total eviction judgments Jan 2023-Dec 2024 (ND Supreme Court) as a % of total occupied rental units (2022 American Community Survey)



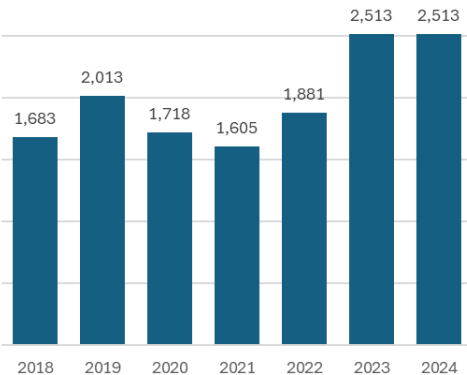
117,453

Occupied rental housing units 2022

5,026

Eviction judgments Jan 2023 – Dec 2024

# judgments not dismissed by year



# Who is most at risk of homelessness?

- Extremely low-income renters
  - Often one missed paycheck or expected expense away from crisis
- Lower income families with young children
  - Often paying 50-70% of income on rent
  - On average, households with children experience poverty at higher rates than households without children.
- People with disabilities or chronic health issues
  - Individuals with serious mental illness, chronic health conditions or disabilities are over-represented among those who lose housing
  - Disability-related fixed incomes rarely cover market rents
- Older adults on fixed incomes
  - Senior homelessness is rising faster than for other age groups
  - Increasing housing costs are straining household budgets, especially fixed incomes
- People facing domestic violence
  - A leading cause of family homelessness

Across all groups, certain conditions heighten risk:

- ✓ **Severe rent burden** (spending 50%+ of income on housing)
- ✓ **Lack of affordable housing supply** in the local market
- ✓ **Job loss or unstable employment**
- ✓ **Criminal justice involvement** (eviction histories, incarceration records limit rental options)
- ✓ **Limited social supports** (family/friend networks)

## Who does HHS serve?

# Helping people realize their potential

## Who We Serve

### **At risk of disruption/ instability**

*Individuals who have not previously engaged with a human service provider or who may be experiencing an instability-triggering event*

### **Need help restoring stability**

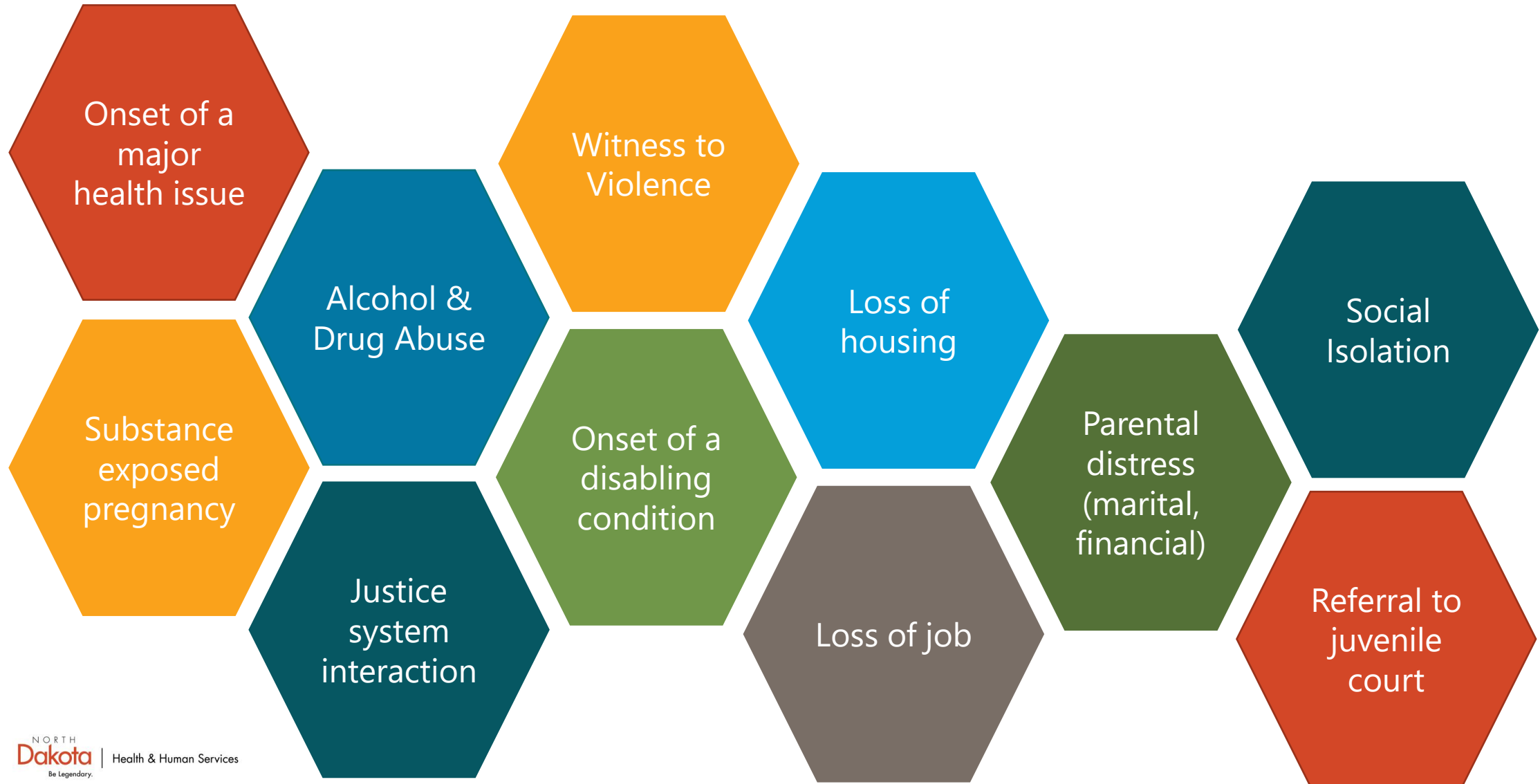
*Individuals who have engaged with services provided by the Zones, HHS and/or private providers or contracted partners, but who may not have a long-term need*

### **Need supportive svc to live as independently as possible**

*Individuals who have a chronic health and/or disabling condition that will indicate long-term service needs*

# Who we serve: Who's **at risk** of disruption/instability?

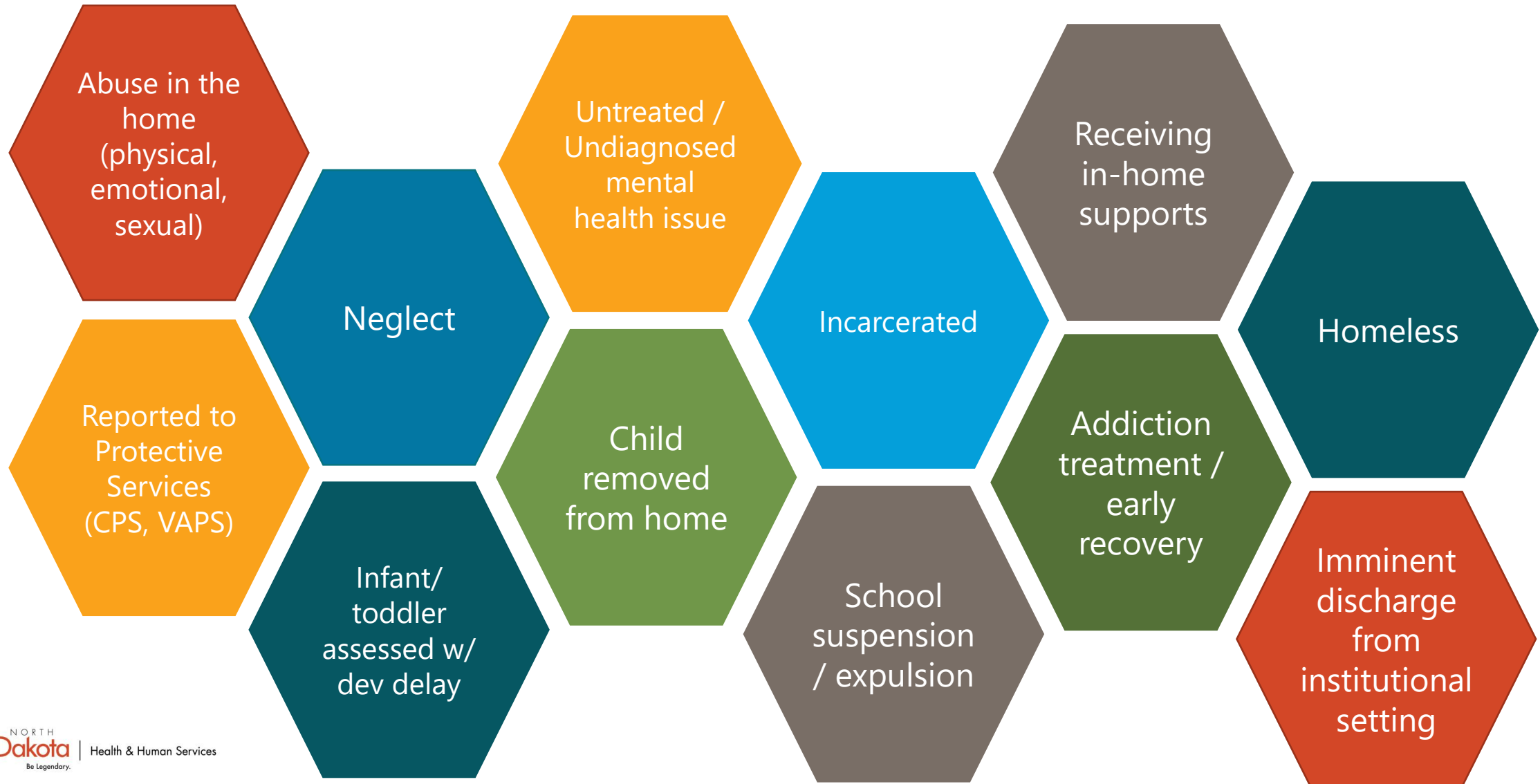
*Individuals who have not previously engaged with a human service provider or who may be experiencing an instability-triggering event*





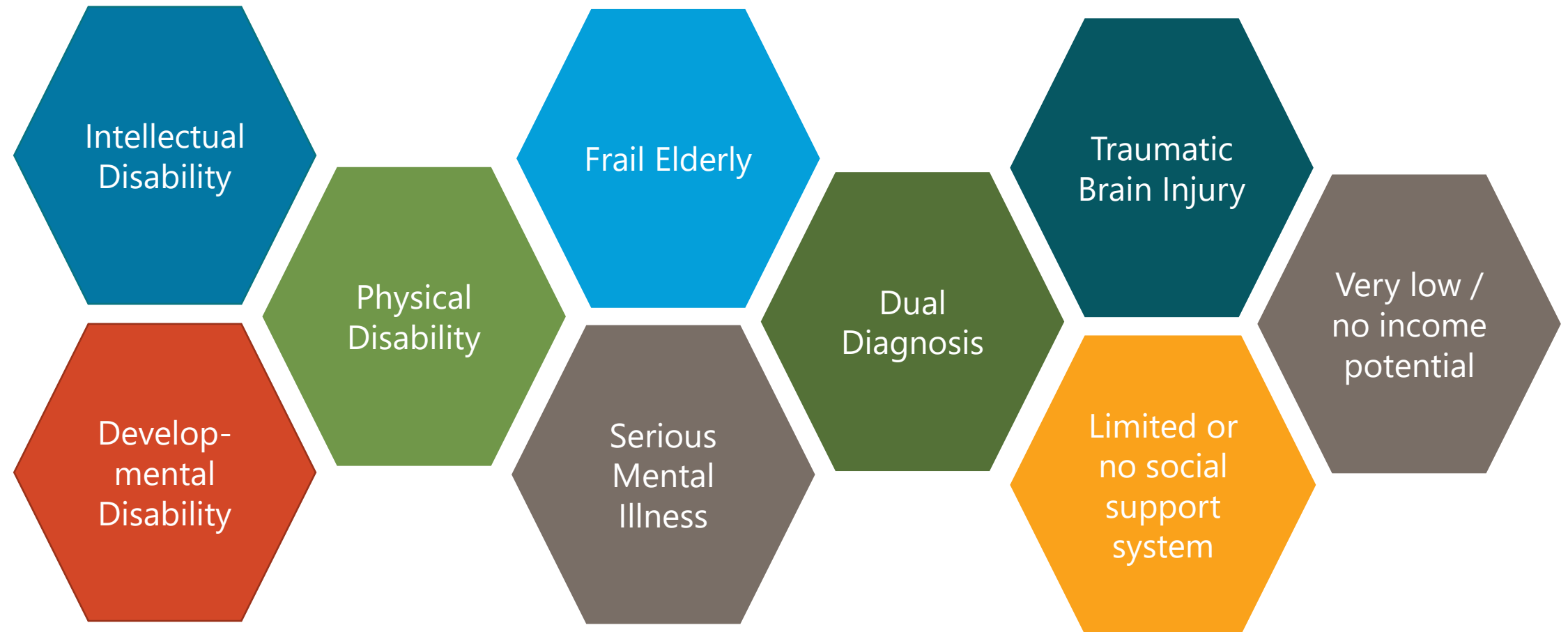
# Who we serve: Who needs help **restoring** stability?

*Individuals who have engaged with services provided by the Zones, HHS and/or private providers or contracted partners, but who may not have a long-term need*



# Who we serve: Who needs **long-term supportive services** to live as independently as possible?

*Individuals who have a chronic health and/or disabling condition that will indicate long-term service needs*



# Targeted services delivered with intention can be a frontline resource for stability and wellbeing

Prevention | Early Intervention | Crisis Intervention | Long term supports



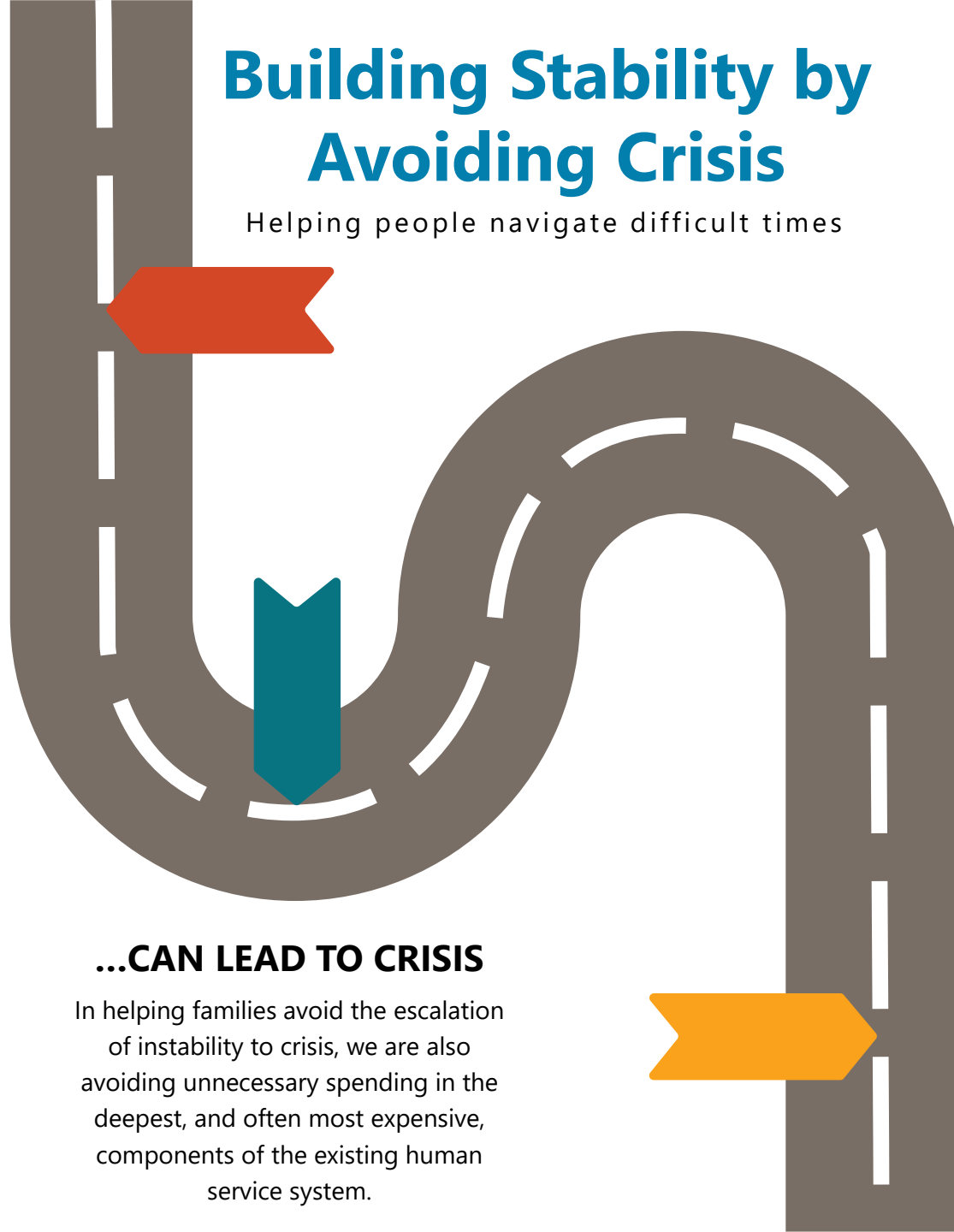


# Building Stability by Avoiding Crisis

Helping people navigate difficult times

## DISRUPTION

When families experience disruption, their ability to be a fully engaged, productive member of the community and the workforce is compromised.



## ...CAN LEAD TO CRISIS

In helping families avoid the escalation of instability to crisis, we are also avoiding unnecessary spending in the deepest, and often most expensive, components of the existing human service system.

## SERVICES SUPPORT STABILITY

Intervening early will both save money and strengthen families. It will allow us to reserve deep end services for the times when they are truly needed, and help people avoid deepening their journey into crisis by diverting from institutions, keeping families together, and helping and sure that people have a place to call home.

The threads that run through every person's life

# Foundations of Wellbeing are Interconnected



## Economic Health

Having the resources you need to meet basic needs contributes to stability and is a foundation you can build on



## Behavioral Health

Having good mental health and a healthy relationship with substances boosts your ability to weather life's storms



## Physical Health

When you are in good physical health you can better navigate the activities of daily and community life

Human Connection • Human Connection • Human Connection • Human Connection • Human Connection • Human Connection

The stability that comes from good **economic** health can **improve behavioral** health.  
The stability that comes from good **physical** and **behavioral** health **enables economic** health.  
Relationships and **human connection** provide the support and belonging people need to grow, recover, and thrive.

# Most households earning <40-50% of state median income (SMI) will struggle with costs of housing

TANF – 50% FPL  
SNAP – 200% FPL  
LIHEAP – 60% SMI  
CCAP – 75% SMI

## NOTE:

30% State Median Income (SMI) is roughly equivalent to 110% of the Federal Poverty Level (FPL)

60% State Median Income (SMI) is roughly equivalent to 250% of the Federal Poverty Level (FPL)

	Federal Poverty Level		30% SMI		60% SMI		85% SMI		100% SMI		150% SMI	
Household Size	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage
2	\$ 19,720	\$9.48	\$ 23,359	\$ 11.23	\$ 46,717	\$ 22.46	\$ 66,183	\$ 31.82	\$ 77,862	\$ 37.43	\$ 116,793	\$ 56.15
3	\$ 24,860	\$11.95	\$ 28,855	\$ 13.87	\$ 57,710	\$ 27.74	\$ 81,755	\$ 39.31	\$ 96,183	\$ 46.24	\$ 144,274	\$ 69.36
4	\$ 30,000	\$14.42	\$ 34,351	\$ 16.51	\$ 68,702	\$ 33.03	\$ 97,328	\$ 46.79	\$ 114,503	\$ 55.05	\$ 171,755	\$ 82.57
5	\$ 35,140	\$16.89	\$ 39,847	\$ 19.16	\$ 79,694	\$ 38.31	\$ 112,900	\$ 54.28	\$ 132,823	\$ 63.86	\$ 199,235	\$ 95.79
6	\$ 40,280	\$19.37	\$ 45,343	\$ 21.80	\$ 90,686	\$ 43.60	\$ 128,472	\$ 61.77	\$ 151,144	\$ 72.67	\$ 226,716	\$ 109.00
7	\$ 45,420	\$21.84	\$ 46,374	\$ 22.30	\$ 92,747	\$ 44.59	\$ 131,392	\$ 63.17	\$ 154,579	\$ 74.32	\$ 231,869	\$ 111.48
8	\$ 50,560	\$24.31	\$ 47,404	\$ 22.79	\$ 94,808	\$ 45.58	\$ 134,312	\$ 64.57	\$ 158,014	\$ 75.97	\$ 237,021	\$ 113.95
9	\$ 55,700	\$26.78	\$ 48,435	\$ 23.29	\$ 96,870	\$ 46.57	\$ 137,232	\$ 65.98	\$ 161,449	\$ 77.62	\$ 242,174	\$ 116.43
10	\$ 60,840	\$29.25	\$ 49,465	\$ 23.78	\$ 98,931	\$ 47.56	\$ 140,152	\$ 67.38	\$ 164,884	\$ 79.27	\$ 247,326	\$ 118.91

2023-24 State Median Income (SMI); Hourly wage is calculated assuming 2,080 hours worked per year per annual income range noted

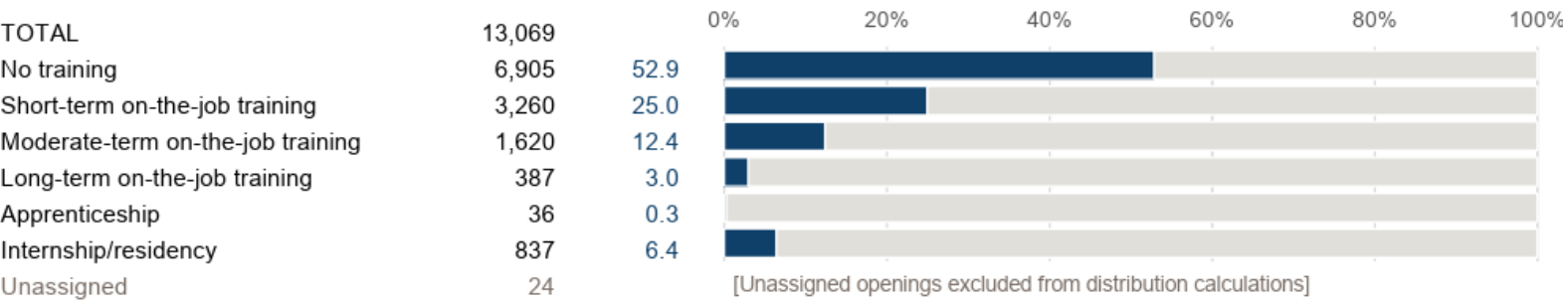
Multiple wage earners could combine earnings to attain the noted household (HH) income / hourly wage.



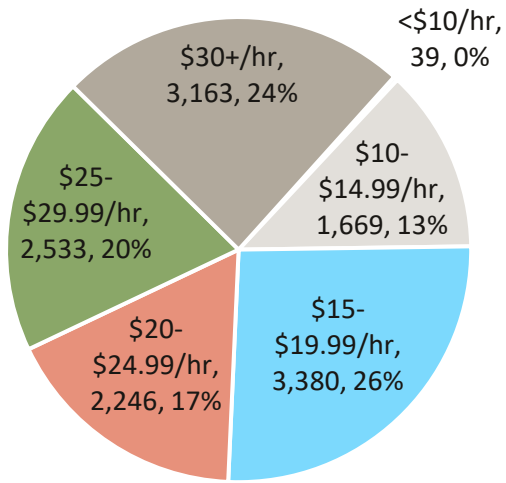
# 39% of ND job openings pay an average hiring wage of <\$20/hr and require minimal training/education to start

August 2025 Job Openings Report

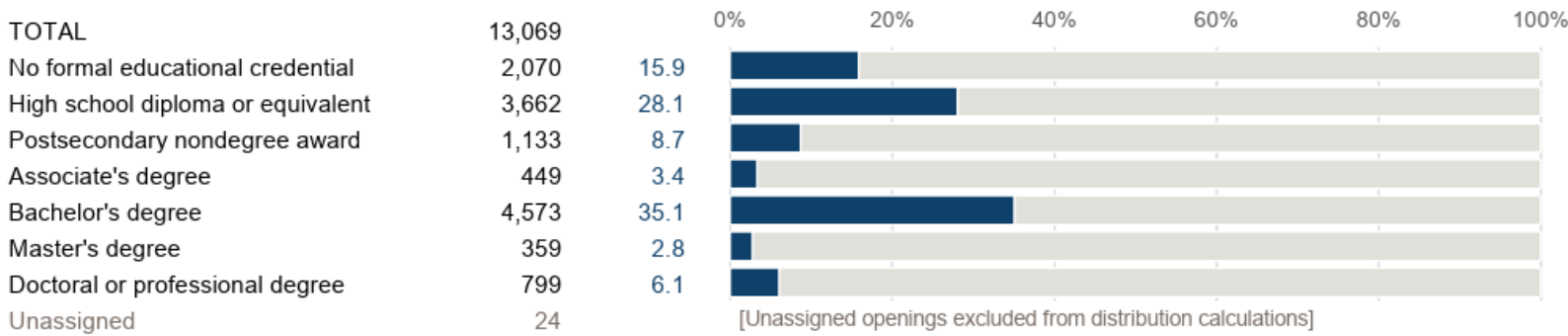
Distribution of Job openings by typical training required



Distribution of Job openings by typical average wage



Distribution of Job openings by typical entry level education



# 70% of jobs in the ND labor market pay an average wage of \$30/hour or less



Less than \$16 / hour	\$16 - \$22 / hour	\$22 - \$30 / hour	\$30 - \$38 / hour	>\$38 / hour
Childcare worker Waiter/Waitress Dishwasher Bartender Fast food cooks Cashiers Hotel clerk Maid/Housecleaner Farm Worker/Laborers	Home health/PT aide Personal care aide Receptionist/secretary Restaurant cook Preschool teacher Assemblers Maintenance workers Nursing assistant Substitute teacher Stocker/order filler Landscaping/grounds Janitor Laundry/Dry cleaning Legal secretary	Carpenter Loan processor Correctional officers Auto service tech Surgical tech EMTs & paramedics Roofer Real Estate Sales Lic Practical Nurse Dental assistant Firefighter Clergy Architectural drafter Social worker Hotel manager Light Truck driver	Rotary drill operator HR specialist Accountant Electrician PR specialist Counselor Police Registered Nurse Comp network specialist Speech pathologist Production supervisor Occupational therapist	Industrial Engineer Constr mgr Gen/Op mgr Dental hygienist Loan officer Lawyer Sales mgr Software dev Veterinarian Pharmacist Physician Dentist Psychologist
<b>47,960</b> # of people employed in a job with average wage of <\$16/hour represents 12% of total jobs	<b>112,430</b> 28%	<b>121,150</b> 30%	<b>64,390</b> 16%	<b>52,920</b> 13%

# Housing represents the largest element of most household budgets

## Can I find a place that meets my needs?

In the community where I want to live  
Right size for my household  
Accessible

## Can I afford to pay the cost of my housing?

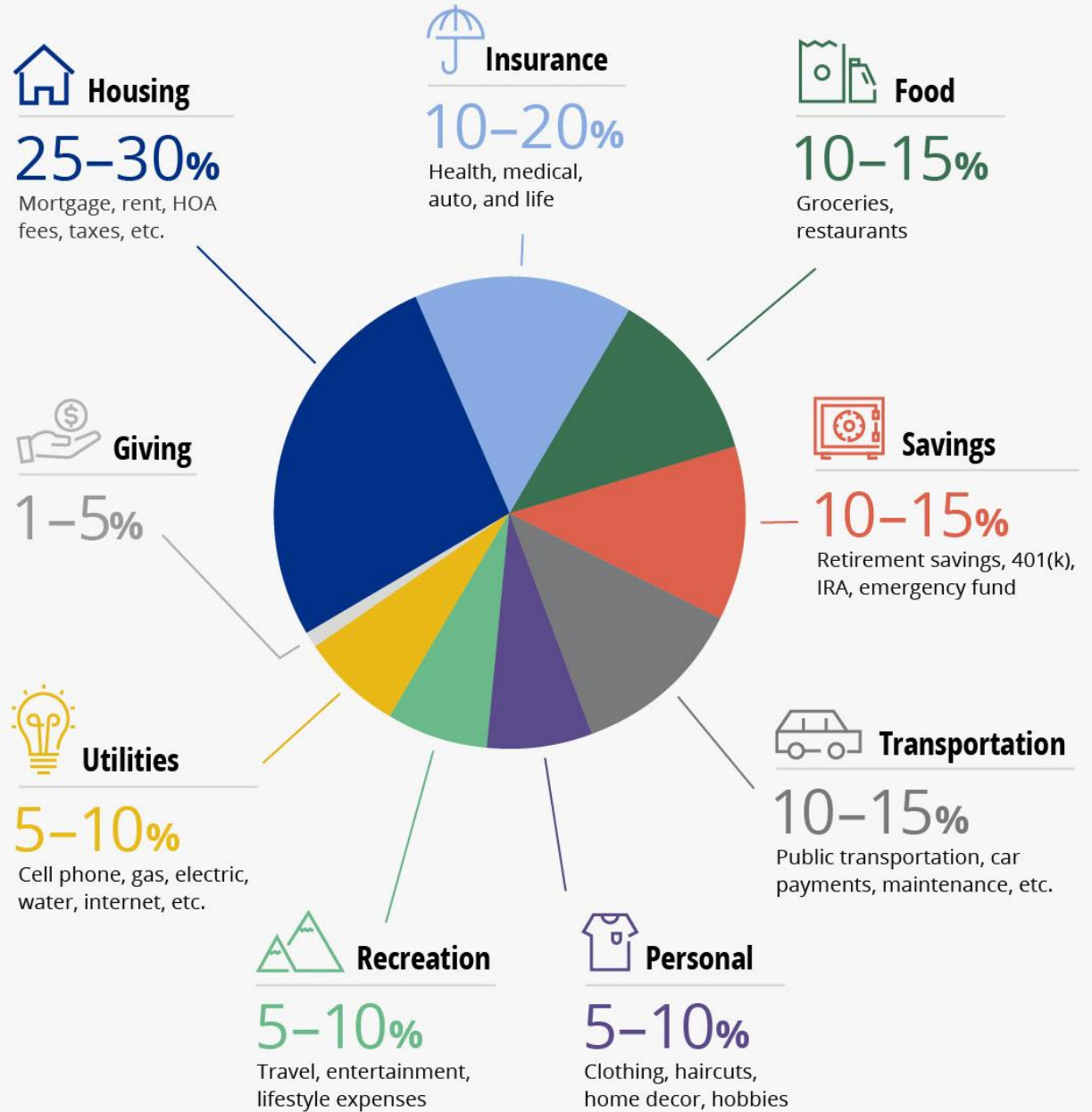
Rent or Mortgage  
Utilities  
Taxes  
Repairs

## If things aren't going well, can I get help if I need it?

Help with activities of daily living or health issues  
Help with my substance use issue  
Help managing my budget / decisions  
Help for my child who is struggling



*Fewer resources = Fewer options to solve the equation*





# What is an “Affordable” housing payment

Based on median household incomes in  
the Bismarck Metropolitan Statistical  
Area, 2023-24

## HOURLY WAGE ESTIMATE (total for household)

Assume full time employment of 2,080 hours

	30%	40%	50%	60%	70%	80%	100%	110%	120%
1	\$10.96	\$14.62	\$18.27	\$21.92	\$25.58	\$29.23	\$36.54	\$40.19	\$43.85
2	\$12.52	\$16.68	\$20.87	\$25.05	\$29.23	\$33.39	\$41.73	\$45.90	\$50.08
3	\$14.09	\$18.80	\$23.49	\$28.17	\$32.88	\$37.57	\$46.97	\$51.67	\$56.37
4	\$15.65	\$20.87	\$26.08	\$31.30	\$36.54	\$41.73	\$52.16	\$57.38	\$62.60
5	\$17.59	\$22.55	\$28.17	\$35.17	\$39.42	\$45.07	\$56.35	\$61.98	\$67.62
6	\$20.17	\$24.23	\$30.26	\$40.35	\$42.36	\$48.41	\$60.53	\$66.58	\$72.63
7	\$22.76	\$25.87	\$32.36	\$45.52	\$45.29	\$51.75	\$64.71	\$71.18	\$77.65
8	\$25.35	\$27.55	\$34.45	\$50.69	\$48.22	\$55.10	\$68.89	\$75.78	\$82.67

## MONTHLY PAYMENT - Affordable Housing cost <= 30% of gross income

Assume: Housing payment must include cost of all utilities

	30%	40%	50%	60%	70%	80%	100%	110%	120%
1	\$570	\$760	\$950	\$1,140	\$1,330	\$1,520	\$1,900	\$2,090	\$2,280
2	\$651	\$868	\$1,085	\$1,303	\$1,520	\$1,736	\$2,170	\$2,387	\$2,604
3	\$733	\$978	\$1,221	\$1,465	\$1,710	\$1,954	\$2,443	\$2,687	\$2,931
4	\$814	\$1,085	\$1,356	\$1,628	\$1,900	\$2,170	\$2,713	\$2,984	\$3,255
5	\$915	\$1,173	\$1,465	\$1,829	\$2,050	\$2,344	\$2,930	\$3,223	\$3,516
6	\$1,049	\$1,260	\$1,574	\$2,098	\$2,203	\$2,518	\$3,148	\$3,462	\$3,777
7	\$1,184	\$1,345	\$1,683	\$2,367	\$2,355	\$2,691	\$3,365	\$3,702	\$4,038
8	\$1,318	\$1,433	\$1,791	\$2,636	\$2,508	\$2,865	\$3,583	\$3,941	\$4,299

# Lowest income renters need help to compete in the marketplace.

- Someone's "willingness to pay" and "ability to pay" are not always the same thing.
- Competition for the lowest cost (market worthy) housing is always greatest.
- Lower income households can only shop in segments of the market where competition is greatest and vacancy rates are lowest.



# Working families with jobs that don't pay high wages often fall into the "hardship gap", which is a risk factor for crisis

**"Hardship Gap"**

Earned Income is greater than poverty level but less than cost of living

Working but falling short of self-sufficiency even after supplementing wages with public benefits

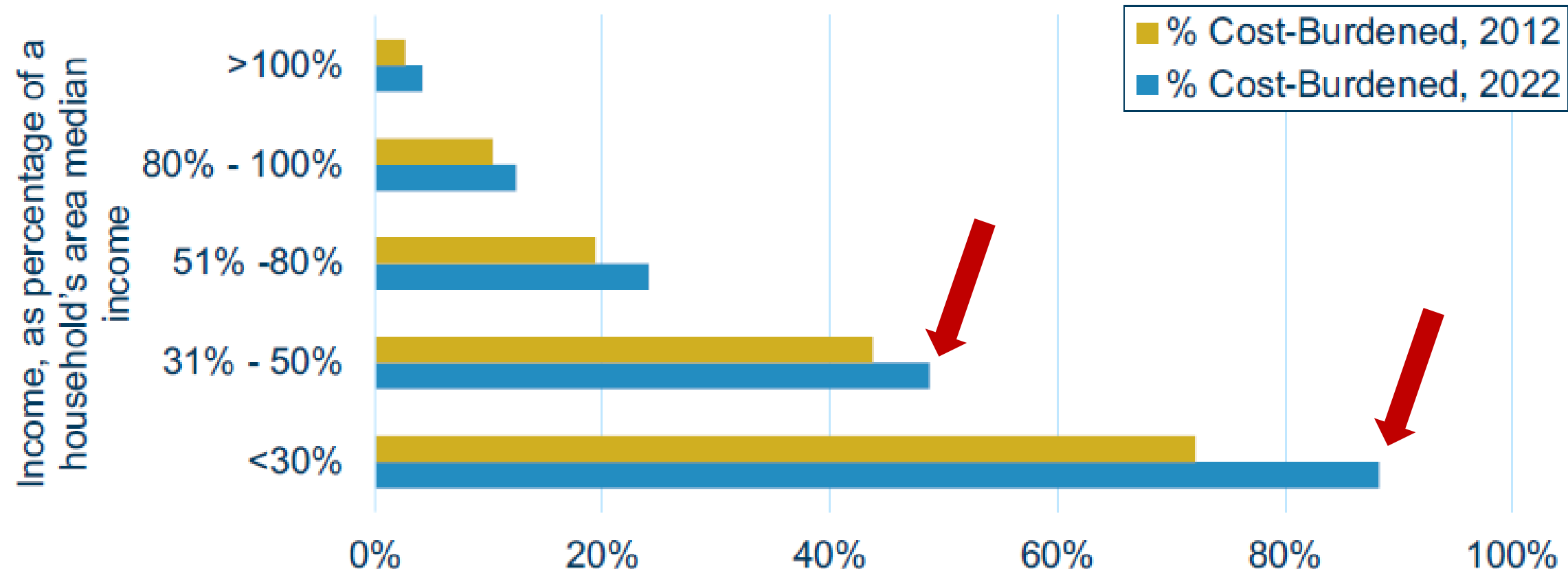
Household Income*		...where programmatic Eligibility Ends	% of state population	Typically able to meet basic needs without assistance
20-50% of federal poverty level	12% of state median income	Temp Assistance for Needy Families (TANF) Medicaid (full coverage for the entire family)	10-12% of state population	No (0%)
100-140% of federal poverty level	25-35% of state median income	Head Start Medicaid (medically needy (aged/blind/disabled)) Medicaid (children ages 6-19) Medicaid (Expansion)		No (0%)
200-250% of federal poverty level	50-60% of state median income	Supplemental Nutrition Assistance (SNAP) Children's Health Insurance (CHIP) Low Income Home Energy Assistance (LIHEAP) Women Infants and Children (WIC) Earned Income Tax Credit (EITC) Free-Reduced Lunch (FRL) Housing Choice Voucher (Sec 8)	28-30% of state population	Maybe (20%)
350% of federal poverty level	85% of state median income	Child Care Assistance (CCAP)		Likely (50%)

\*Income levels described in this table are intended to communicate estimated ranges of eligibility; they are not a precise accounting of each program's unique eligibility rules



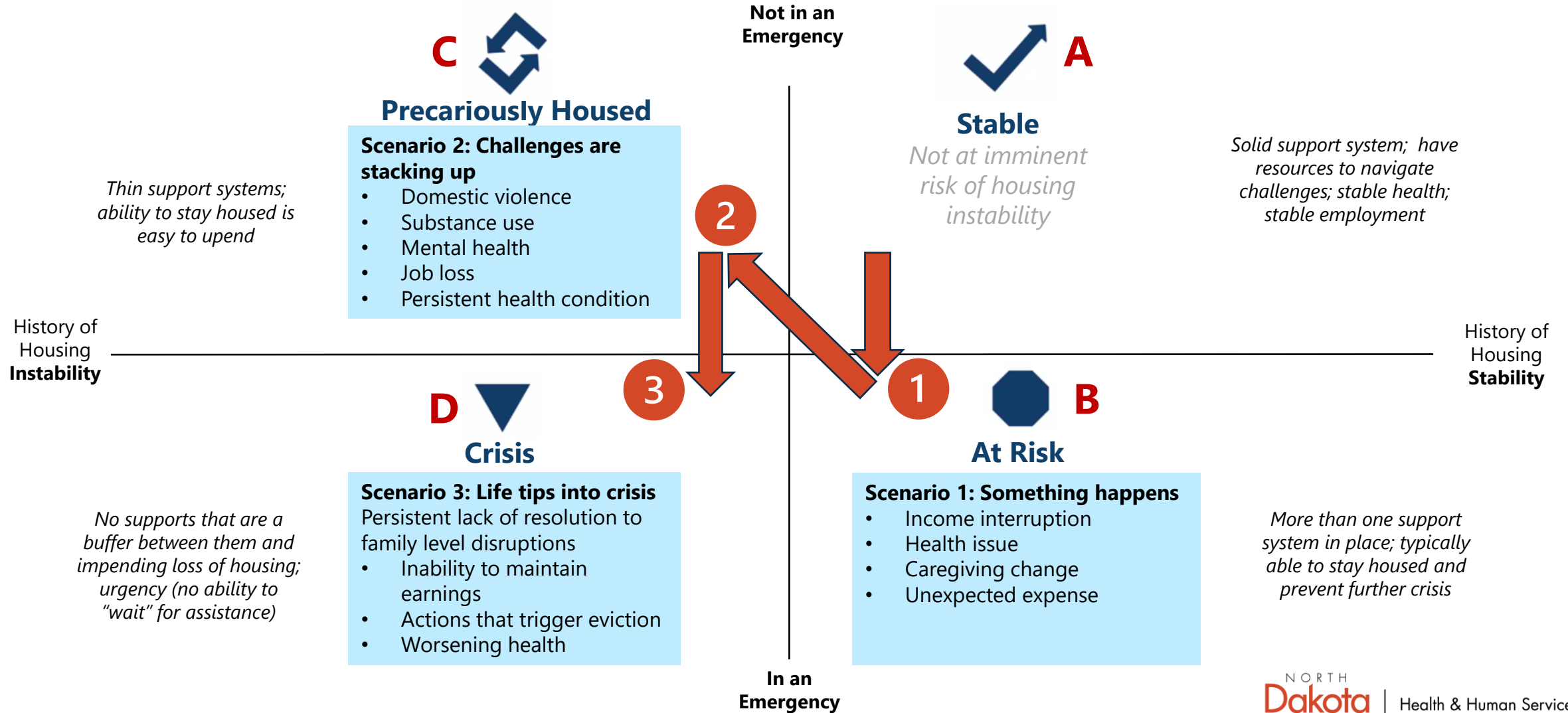
# Housing Cost Burden in North Dakota: 2012 v 2022

*Housing cost burden occurs when a person pays more than 30% of their gross income for housing*



Source: Minneapolis Fed and HUD analysis of American Community Survey data

# Housing Crisis is a confluence of events as much as it is a characteristic of a single point in time



# Intentional interventions can stop de-stabilizing events from taking hold

## Scenario 1: Keep disruption short

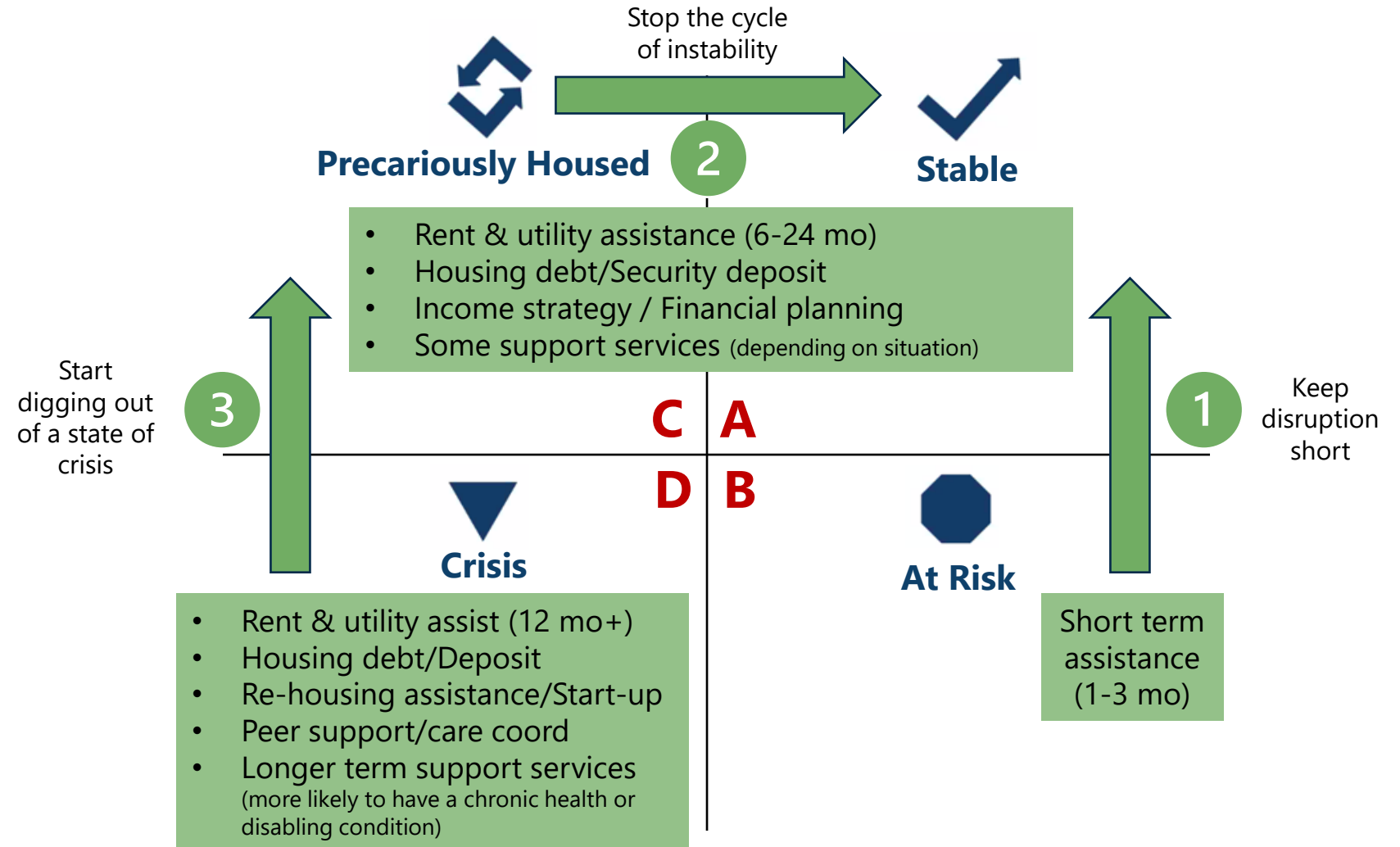
- Short-term rent &/or utility assistance

## Scenario 2: Stop the cycle of instability

- Rent & utility assistance
- Housing debt/security deposit
- Income strategy/financial planning
- Some support services

## Scenario 3: Start digging out of a state of crisis

- Rent & utility assistance
- Housing debt/Deposit
- Re-housing assistance/Start-up
- Peer support/care coord
- Support services (more likely to have a chronic health or disabling condition)



# Services without housing are rarely effective.

- A person can't focus on their physical health or their mental health if their most basic needs aren't met.
- Having a place to live is a first order need.
- Housing status is foundational to a person's ability to build a life for themselves and their family.







# Housing is...

- The largest item in most household budgets (unless you have small children – then it's likely child care)
- A top barrier when trying to move from an institution back to community
- A risk factor for child neglect and a barrier to successful family reunification
- A challenge for successful transition from prison to community and a risk factor for criminal recidivism
- A likely trigger for family level crisis if unstable
  - If someone can't find it, afford it, keep it – their likelihood of falling into a crisis situation goes up quickly

A close-up photograph of a woman with dark hair holding a baby. The baby is crying and has its face buried in the woman's chest. The woman's eyes are closed, and she appears to be comforting the child. The background is softly blurred, showing what might be a window with light coming through.

## Many HHS-administered programs are designed to address de-stabilizing situations that can trigger housing crisis

- Free Through Recovery
- Community Connect
- Recovery Housing Assistance
- SUD Voucher
- On-site and community-based behavioral health services
- Health care coverage (Medicaid)
- Food and home energy assistance (SNAP, WIC and LIHEAP)
- Child care assistance (CCAP)
- Temporary Assistance for Needy Families (TANF)
- Child support
- Family First Services
- Transition supports
- Home and Community Based care services
- Employment supports and vocational rehabilitation
- Kinship care supports
- Crisis Stabilization services
- MFP Transition/Diversion assistance





## Some HHS-administered programs are specifically designed to serve people already experiencing homelessness

- Permanent Supportive Housing service grants in buildings serving people exiting chronic homelessness
- Projects for Assistance in Transition from Homelessness(PATH) Grant
- Recovery Housing assistance program
- Grants to Domestic Violence agencies
- Grants to local public health units



## Some HHS-administered programs help address housing costs directly or indirectly

- Facility-based housing assistance (i.e., “bundled rate”)
  - Intermediate Care Facilities (ICF), Skilled Nursing, Basic Care, All acute and emergency (incl Qualified Residential Treatment (QRTP), Psychiatric Residential Treatment (PRTF), Hospitals, Detention)
  - The bundled rate pays for your room and board. Person served maintain responsibility for paying for room and board outside of the facility, simultaneously.
- Community based housing assistance
  - Money Follows the Person, Recovery Housing assistance, LIHEAP
- Environmental modifications and repairs
  - LIHEAP, Medicaid State Plan, Medicaid waivers and state-funded environmental modifications and assistive devices



# Preventing homelessness is about stabilizing a family's financial ecosystem and the things that can disrupt it

HOMELESSNESS RISK FACTORS	Care Coordination	Financial Assistance	Behavioral Health	Housing Costs	Employment Assistance	In home Services
Extremely low income renters (severe rent burden)	X	X	X		X	
Families with children in poverty	X	X	X		X	X
People with disabilities or chronic health issues	X	X	X	X	X	X
Older adults on fixed incomes	X	X	X		X	X
People facing domestic violence	X	X	X		X	
Criminal justice involvement	X	X	X		X	

## HHS Services

- Community Connect, Free Through Recovery
- PATH
- Domestic Violence grants

- Food assistance (SNAP & WIC)
- Health care coverage (Medicaid, CHIP)
- Home energy assistance (LIHEAP)
- Child care assistance (CCAP)
- Child support

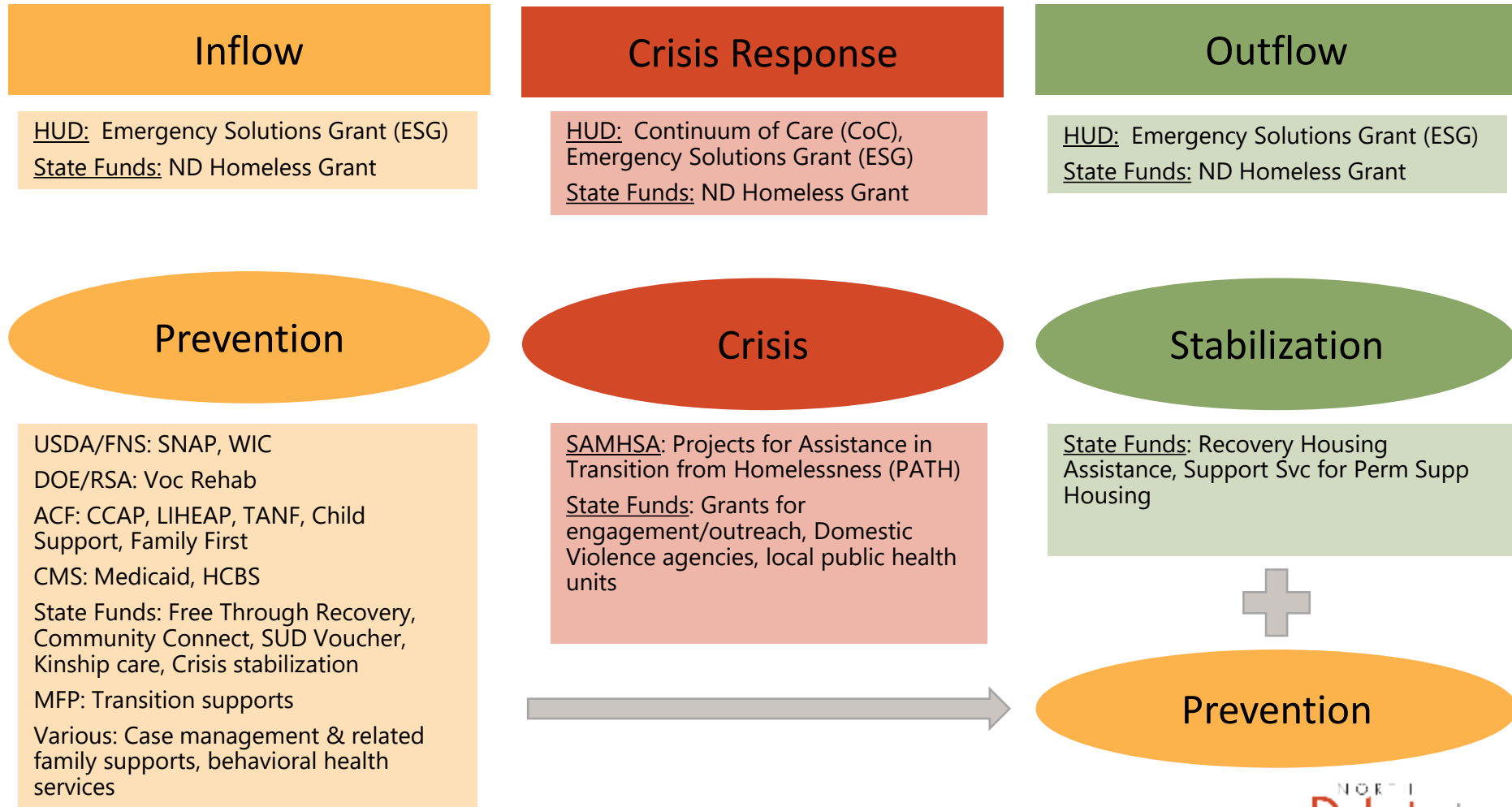
- SUD Voucher
- HSC therapy services
- Svc in Perm Supp Hous projects

- Recovery Housing
- Facility based housing (ICF, SNF)
- Transition/diversion from institution

- Vocational Rehab
- DD empl svc
- Employment and Training support (TANF, SNAP E&T)

- SPED / ExSPED
- Medicaid HCBS waiver services
- Family First services

# There are multiple entry points where targeted interventions can help prevent, respond to and recover from housing crisis



# HHS is invested in housing conversations

- We've made investments in a wide range of services that help people find care, get treatment, pay for child care, get a better job.
- We've invested in care coordinators, peer supports, case managers, and navigators to help people find what they need.
- We've made a commitment to transition/diversion to assure that facility-based living is not someone's only viable option.
- Delivering on these commitments depends on housing.
- To be effective in helping people navigate life disruptions, find a stable path forward, and truly realize their potential, we need to keep basic needs in mind.



# Contact Info

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