



A place to call home in Clearwater County

2015

Access to safe, affordable homes builds a strong foundation for families and communities. Yet even hard working Minnesotans often lack good housing options.

In Clearwater County, 9% of owner and 22% of renter households pay half or more of their income for housing, which places them at-risk for being unable to afford some of their basic needs.¹

RENTAL KEY TO VITALITY, BUT IN SHORT SUPPLY

For many, rental is the most sensible or preferred housing option. Seniors may not be able to manage owning a home. Many do not have the savings or credit to qualify for mortgages or are working to pay off debt. Workers relocating for jobs are also likely to need places to rent. **About 21% of households in Clearwater County are renters.²**

A safe, modest 2-bedroom apartment costs \$662 per month in Clearwater County.³ A family could affordably spend \$500 per month on rent at the median renter household income of \$20,000.⁴ By definition, half of the county's renters earn less than this median and need less expensive housing.

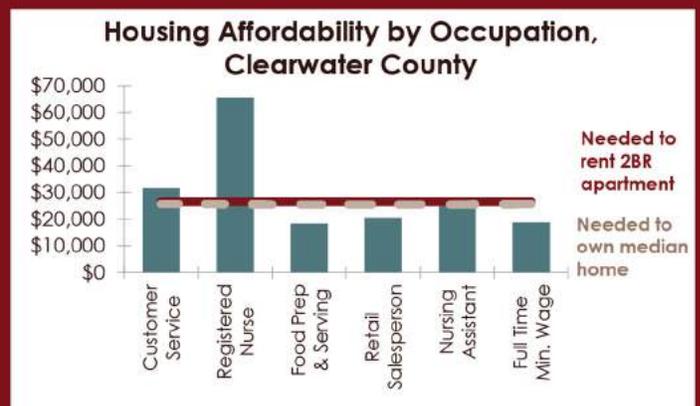
There are now **only 61 units affordable and available for every 100 extremely low-income renters in Clearwater County.⁵** The county ranks 23 out of the state's 87 counties for the most units affordable/available.

In Clearwater County, 36% of rental homes were built before 1960.⁶ Aging rental housing stock often needs repair and can pose safety concerns.

RENTER INCOMES SLOW TO RECOVER

Despite recent improvements in the economy, renter incomes are still below 2000 levels in most Minnesota counties. According to the most recent data available for Clearwater County, renter incomes have fallen by 13% since 2000 while rents have risen by 15%, after adjusting for inflation.⁷

Wages for jobs in demand are often insufficient to cover the cost of housing.



The median earnings for the **TOP FIVE JOBS IN DEMAND** in Minnesota do not all cover actual housing costs, the chart above shows.⁸ Minimum wage workers also fall short.

For vacant positions in Clearwater County and counties nearby, the median hourly wage is \$12.66 for full time jobs, which corresponds to \$26,333 annually at 40 hours/week. Vacant part time jobs pay only \$10.34 per hour.⁹

At the new state minimum wage of \$9 per hour, an earner would have to work 57 hours per week to afford the \$662 fair market rent for a 2-bedroom apartment in Clearwater County, without paying more than 30% of income for housing.¹⁰

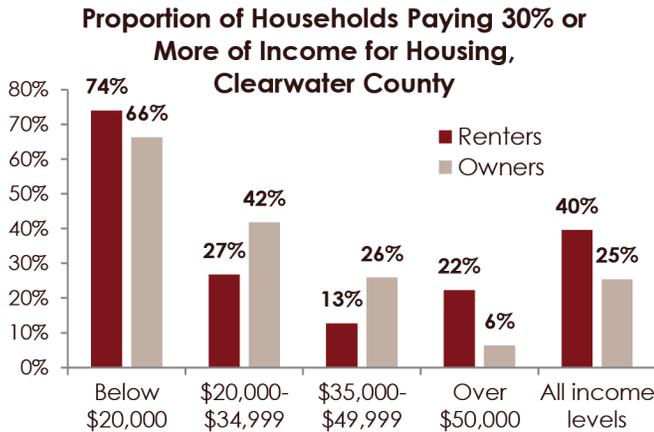
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For some households in Clearwater County, housing consumes 30% or more of their income. **This can force lower-income people, especially, to forego other basic needs, such as food.**



Number of Households Cost Burdened¹¹

Household Income	Renters	Owners
Below \$20,000	224	320
\$20,00—\$34,999	38	192
\$35,000—\$49,999	7	118
Over \$50,000	22	92

New Construction

Building permits for 19 new housing units were issued in Clearwater County in 2009-14. Of these, 0 units were in multifamily buildings, which are likely to be for rental housing.¹² Rental construction has been limited across much of Greater Minnesota. In larger metropolitan areas, new rental construction has tilted towards more profitable higher-end units.

Owning a Home

79% of households in Clearwater County own a home.¹³

- In 2010, for white, non-Hispanic households, the county's ownership rate was 82%, compared to 61% for households of color. **As a state, Minnesota has one of the largest racial homeownership gaps in the nation.**¹⁴
- 32% of owned homes in the county were built before 1960.¹⁵ Older homes often have a substantial need for repair.
- The median sales price for non-foreclosed homes in Clearwater County is about \$93,000, a real decrease of about 11% since 2006.¹⁶

Minnesotans of all ages are affected by homelessness and unaffordable housing.

An estimated 14,000 Minnesotans were homeless on a given night in 2012. Homelessness increased by 32% statewide from 2006 to 2012.¹⁷

On that given night, 666 people were known to be homeless in the Northwest Region including:

- 195 children with their parents
- 125 youth 21 or younger living on their own
- 68 seniors aged 55+.¹⁸

Unstable housing can hinder children's development and education.

About half of those experiencing homelessness in Minnesota are age 21 or younger.¹⁹ Homelessness can cause delays in growth and development, as well as problems in school. Housing subsidies have been linked with better nutrition and school success for poor children.

In 2013, 25% of children in Clearwater County were living in poverty, up from 19% in 2003.²⁰

More seniors face housing needs.

The number of seniors living in Minnesota is expected to grow as the Baby Boomer generation ages. In Clearwater County, between 2014 and 2030, the number of residents aged 65+ is expected to increase by about 40%; seniors will then make up 29% of the population.²¹

Unfortunately, housing cost burden, or paying 30% or more of income for housing, is a serious problem among seniors. Of the 1,041 senior-headed households in Clearwater County, about 58% of renters and 24% of owners are currently cost-burdened.²²

Seniors were also among the fastest growing segments of the state's homeless population between 2009 and 2012.²³

SOURCES: 1 American Community Survey (ACS) 2009-13. 2 Ibid. 3 HUD Fair Market Rent, 2015. 4 ACS 2009-13. 5 Analysis of CHAS 2008-12 data using NLIHC method. 6 ACS 2009-13. 7 US Census 2000 & ACS 2009-13. 8 MN Occupations in Demand (OID) & OES Wage Data by EDR (NW planning area for RN), (Q1 2015), MN DEED; HUD FMR, 2015; MN DOR Sales Ratio Study, Jan-Sept 2014. 9 MN DEED Job Vac. Surv., Q4 2014. 10 HUD FMR 2015 & MN Dept of Labor. 11 ACS 2009-13. 12 US Census Bureau, 2009-14. 13 ACS 2009-13. 14 USCensus 2010. 15 ACS 2009-13. 16 MN DOR Sales Ratio Study, 2006 & Jan-Sept 2014. 17 Wilder Research Center, 2006 & 2012. 18 Ibid. 19 Ibid. 20 SAIPE 2003 & 2013. 21 MN State Demographic Ctr 2014. 22 ACS 2009-13. 23 Wilder Rsch Ctr, 2012.