A place to call home in
Kittson 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 Kittson County, 6% of owner and 16% 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 17% of households in Kittson County are renters.[2]**

A safe, modest 2-bedroom apartment costs $643 per month in Kittson County.[3] A family could affordably spend $591 per month on rent at the median renter household income of $23,646.[4] By definition, half of the county's renters earn less than this median and need less expensive housing.

There are now **only 81 units affordable and available for every 100 extremely low-income renters in Kittson County**.[5] The county ranks 5 out of the state's 87 counties for the most units affordable/available.
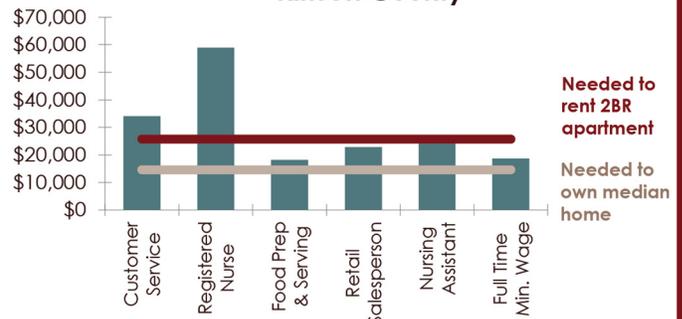
In Kittson County, 37% of rental homes were built before 1960.[6] Aging rental housing stock often needs repair and can pose safety concerns.

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 Kittson County, renter incomes have fallen by 9% since 2000 while rents have fallen by 1%, after adjusting for inflation.[7]

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

Housing Affordability by Occupation, Kittson County

- Needed to rent 2BR apartment
- Needed to own median home

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 Kittson County and counties nearby, the median hourly wage is $14.35 for full time jobs, which corresponds to $29,848 annually at 40 hours/week. Vacant part time jobs pay only $11.14 per hour.[9]

At the new state minimum wage of $9 per hour, an earner would have to work 55 hours per week to afford the $643 fair market rent for a 2-bedroom apartment in Kittson County, without paying more than 30% of income for housing.[10]
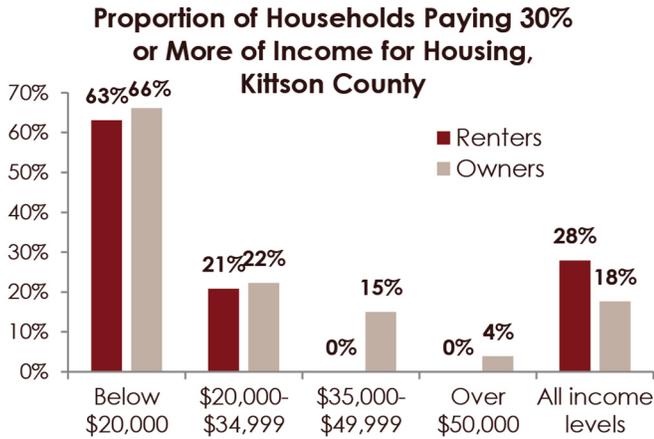
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For some households in Kittson County, housing consumes 30% or more of their income. **This can force lower-income people, especially, to forego other basic needs, such as food.**

Proportion of Households Paying 30% or More of Income for Housing, Kittson County

Number of Households Cost Burdened[11]

Household Income	Renters	Owners
Below $20,000	77	156
$20,00—$34,999	16	51
$35,000—$49,999	0	38
Over $50,000	0	33

New Construction

Building permits for 32 new housing units were issued in Kittson 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

83% of households in Kittson County own a home.[13]

- In 2010, for white, non-Hispanic households, the county's ownership rate was 82%, compared to 81% for households of color. **As a state, Minnesota has one of the largest racial homeownership gaps in the nation.**[14]
- 51% 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 Kittson County is about $53,000, a real increase of about 24% 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, 13% of children in Kittson County were living in poverty, up from 10% 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 Kittson County, between 2014 and 2030, the number of residents aged 65+ is expected to increase by about 37%; seniors will then make up 35% 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 644 senior-headed households in Kittson County, about 45% of renters and 23% 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 Occuptions in Demand (OID) & OES Wage Data by EDR (Q1 2015), MN DEED; HUD FMRs, 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 US Census 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.