

2021 County Profile

Clearwater

3,405 Households

NORTHWEST REGION



Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

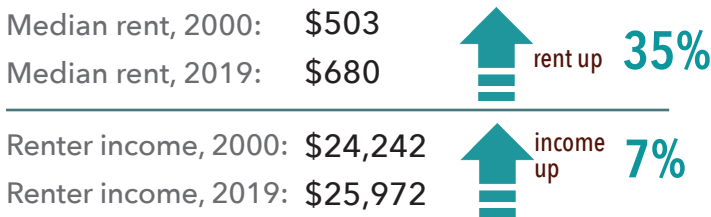
Mirroring the state trend, the price of rent continues to rise and incomes are not keeping up, making it increasingly challenging for renters to make ends meet.

The income for families is not rising at the same pace as home values, making it more difficult for families to purchase and own a home.



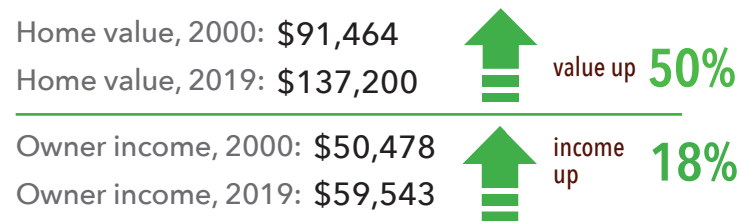
RENTER HOUSEHOLDS

636 | 19% of all households



OWNER HOUSEHOLDS

2,769 | 81% of all households



HOUSING STOCK: While a significant portion of the rental and owner-occupied housing is aging (built before 1970), new construction is not keeping up with demand. Of particular concern is the gap between the number of available units for extremely low income households – and the number of people who need them.

Disparities: Disparities are stark for BIPOC residents of all 87 counties. Homeownership disparities are above 65% in every county in Minnesota with most over 90%. Cost-burden is higher for BIPOC renters (52%) than white renters (44%) in Greater MN.



% of homes built before 1970 **32%**

Single-family units permitted in 2019 **4**



% of rental units built before 1970 **46%**

Multi-family units permitted in 2019 **0**

Number of extremely low income households **250**

Units affordable to extremely low income households **154**

Gap between ELI households and units in Clearwater county **96**

Greater MN	Renter Cost Burden	Severe Renter Cost Burden
White	44%	22%
Black	59%	36%
Indigenous	48%	24%
Hispanic	51%	29%

Homeownership in Clearwater County

BIPOC Homeowners **262**

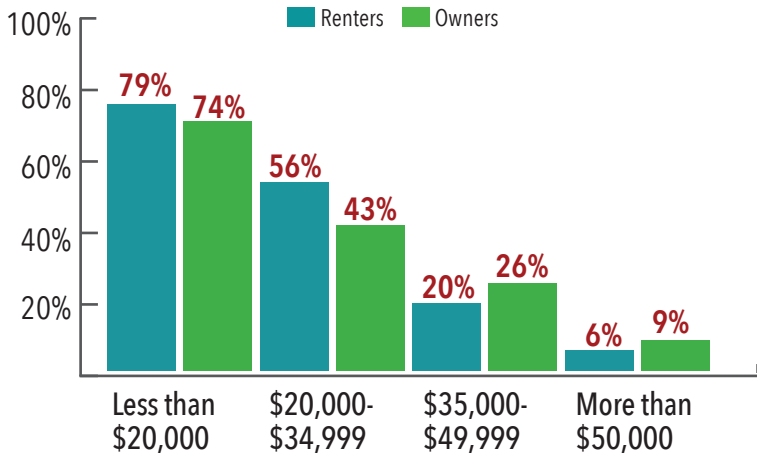


91%

White Homeowners **2,507**

954 households in Clearwater County pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like food and medicine. 389 are severely cost-burdened and pay more than 50 percent of their income on housing.

COST BURDEN Percentage of households paying more than 30% of their income toward housing.



Number of households paying more than 30% of their income toward housing

	RENTERS	OWNERS
Under \$20,000	170	282
\$20,000-34,999	74	168
\$35,000-49,999	18	98
Over \$50,000	6	138
Seniors	94	248
All cost-burdened households	268	686

SEVERE COST BURDEN Number and percent of households paying more than 50% of their income toward housing.

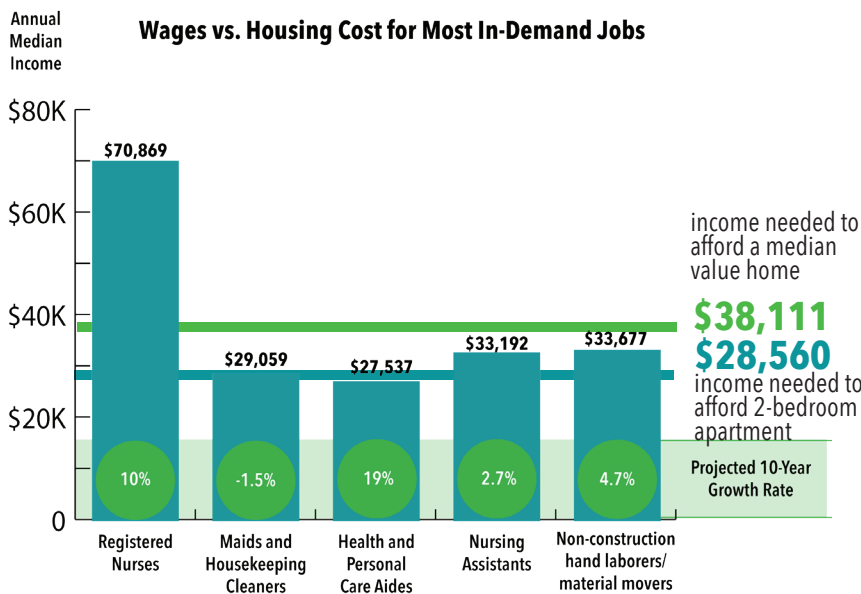
Severe Renter Cost Burden **121** households or **23%** of all renter households

Severe Owner Cost Burden **268** households or **10%** of all owner households

WAGES: Housing remains a challenge even for Minnesotans who are fully employed. The median earnings for most of the top in-demand and high-growth jobs in the Northwest region do not cover housing costs at an affordable level. Those working at the median wage – and especially those earning the minimum wage – cannot afford a two-bedroom apartment or the mortgage for a median price home.

HOMELESSNESS: In the Northwest region, too many families, seniors and children are still suffering the devastating consequences of having no place to call home.

Northwest Region Data



of homeless on a given night in 2018 **368**

Change in homeless since 2000 **-12%**

Number of homeless children **129**

Number of homeless seniors **17**



SOURCES – Renter households: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey

2019, 5 year estimates | Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Cost burden: U.S. Census Bureau, American Community Survey 2019, 5 year estimates | ELI Units and Renters: MHP Analysis of HUD's CHAS Portal Data using the NLIHC methodology | Wages: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, November 2020; Employment Outlook, MN DEED | Housing Stock: U.S. Census Bureau, American Community Survey 2019, 5 year estimates, U.S. Census Bureau, Building Permits Survey, 2019 | Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study

Median household income for county **\$50,386** Hours / week minimum wage employee must work to afford 1- bd apartment **42**