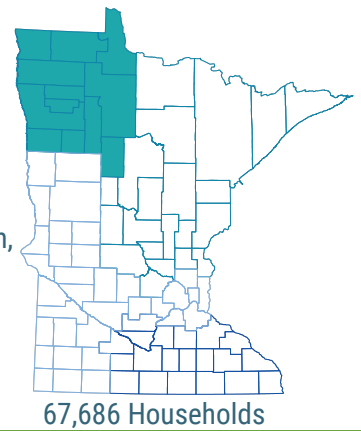


2021 REGIONAL PROFILE

NORTHWEST MN

Counties: Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Red Lake, Roseau. **Tribal Reservations:** Leech Lake, Red Lake, White Earth.



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
1,6856 | 25% of all households



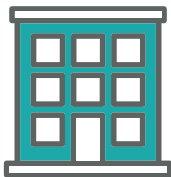
OWNER HOUSEHOLDS
50,830 | 75% of all households

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 38%
SINGLE-FAMILY UNITS PERMITTED IN 2019 204



% OF RENTAL UNITS BUILT BEFORE 1970 35%
MULTI-FAMILY UNITS PERMITTED IN 2019 116

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

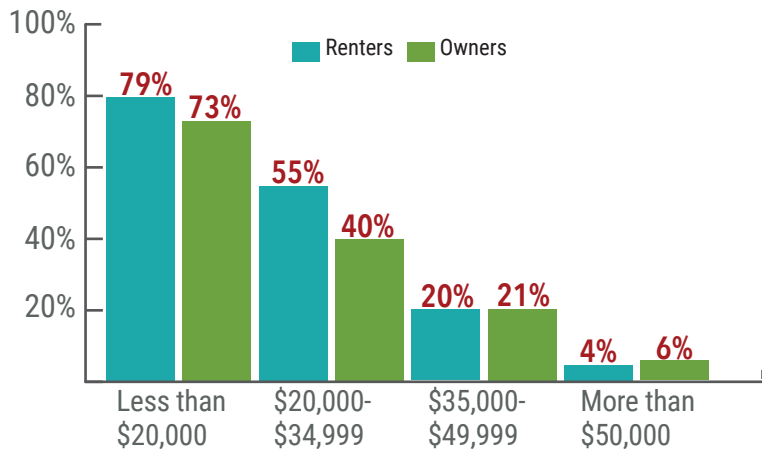
Number of extremely low income households	5,100
Units affordable to extremely low income households	2,569
Gap between ELI households and units in NW MN	2,531

Homeownership rate in Northwest MN

49% BIPOC Homeowners	3,729
78% White Homeowners	47,101

16,168 households in Northwest Minnesota (41% of renters, 18% of owners), pay more than 30% of their income toward housing costs, putting them at risk of being unable to afford basic needs like food and medicine. **7,156** (21% of renters, 7% of owners) are severely cost-burdened and pay more than 50% 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	4,480	3,400
\$20,000-34,999	1,880	2,399
\$35,000-49,999	465	1,522
Over \$50,000	146	1,876
Seniors	2,003	3,377
All cost-burdened households	6,971	9,197

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

Severe Cost Burden: **3612** households or **21%** of all renter households

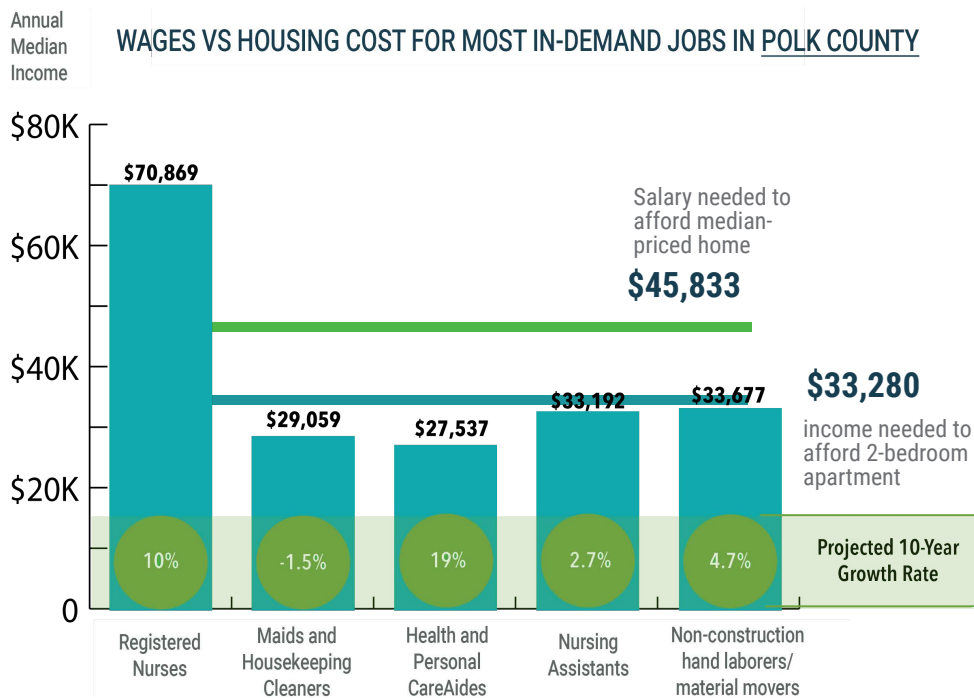
3,544 households or **7%** owner households

WAGES: Housing remains a challenge even for the fully employed. As illustrated by Polk County, the median earnings for most of the top in-demand and high-growth jobs in the region do not cover housing costs affordably. Those at median wage — especially those at minimum wage — can't afford a two-bedroom apartment or a median priced-home mortgage.

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

WAGES VS HOUSING COST FOR MOST IN-DEMAND JOBS IN POLK COUNTY



hours per week a minimum wage employee must work to afford a 1 bedroom apartment: **46**

# 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 | 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

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