RENTS HIGH, EARNINGS LIMITED

In order to afford rent and utilities for a safe, modest two-bedroom apartment at the fair market monthly rent of $598, Beltrami County workers would need to earn $11.50 per hour, 40 hours per week, all year long. The typical renter in the county, however, earns the equivalent of $6.95. At the minimum wage of $7.25 per hour, a worker must work 1.6 full time jobs to afford this rent.1

In Beltrami County, about 1,122 owner and 1,122 renter households pay at least half of their income for housing—a level considered severely unaffordable.1

When housing is unaffordable, families are forced to choose between paying for housing and other needs, such as food or medicine.

CONSTRAINED RENTAL OPTIONS

Growing demand plus a limited supply of rental housing is leading to higher rents and limited choice in many areas. The foreclosure crisis has turned scores of former homeowners into renters, and much of the rental stock is aging and not matched well to the needs of renters. Meanwhile, construction of multi-family properties statewide reached a 50-year low in 2006-2010.5

Where a shortage of rental homes exists, the burden is heaviest for the lowest-income renters. In Beltrami County, for every 100 extremely low-income renters there are 55 units that are affordable and available.6

Number of Households Impacted3

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $20,000</td>
<td>1,726</td>
<td>1,323</td>
</tr>
<tr>
<td>$20,000 - $34,999</td>
<td>465</td>
<td>958</td>
</tr>
<tr>
<td>$35,000 - $49,999</td>
<td>29</td>
<td>565</td>
</tr>
<tr>
<td>Over $50,000</td>
<td>0</td>
<td>621</td>
</tr>
</tbody>
</table>

When housing is unaffordable, families are forced to choose between paying for housing and other needs, such as food or medicine.
Children are especially vulnerable to the impacts of unstable, unaffordable housing, inadequate home heating and cooling, and a family budget squeezed between housing and food. In the worst cases, normal growth and development are stunted, and school performance suffers.

Homelessness in Minnesota

- On a single day in 2009, 393 people were known to be homeless in the Northwest Region, including 235 children and youth through age 21.13
- About half of the people experiencing homelessness in Minnesota are 21 or under.14
- An estimated 13,100 Minnesotans were homeless on a given night in 2009, the most recent year for which there is statewide data.15
- The number of homeless Minnesotans increased by 25% from 2006 to 2009, and rose further in recent years.16

Unemployment, Children, and Poverty

- In 2010, 20.8% of people in Beltrami County were living in poverty. Children face a poverty rate of 29.6%.18
- The average unemployment rate in Beltrami County was 7.6% in June, 2012, not including those who have quit actively looking for work.19
- Of the available jobs in Beltrami County and counties nearby, 46% pay less than the wage required to afford basic needs.20
- In Beltrami County and counties nearby, there are about 7.5 job seekers for each vacant job.21