Home is the foundation in Becker County

As Minnesota’s economy grows stronger, access to safe and affordable homes builds the foundation for living, working, and learning in all communities. Yet even working Minnesotans often lack good housing options, and aging homes create health and energy concerns.

In Becker County, there are about 10,361 owner and 2,863 renter households.1 More than 28% of homes are at least 50 years old.2

For 26% of owners and 49% of renters in Becker County, housing consumes 30% or more of their household income.3 This can mean inadequate spending on other basic needs like food and medicine. Saving for education or emergencies often becomes impossible, especially for lowest-income households.

RENTER INCOMES LAG BEHIND RENTS

In Becker County, 22% of households are renters.4 In most Minnesota counties, renter incomes have fallen as rents have risen. According to recent data for Becker County, real renter incomes have fallen by 1%, while rents have risen by 25% since 2000.5

There are now 46 units affordable and available for every 100 extremely low-income renters in Becker County.6 The county ranks 52 out of the state’s 87 counties for the most units affordable and available to this income group.

RENTAL CHOICE KEY, BUT OPTIONS LIMITED

For many, renting makes sense. Young people starting out are often saddled with student debt. Seniors may not be able to afford or manage owning a home. Many do not have the savings or credit to qualify for mortgages. Workers relocating for jobs also need rental housing.

A safe, modest two-bedroom apartment costs $637 per month in Becker County.7 At the median renter household income of $25,480, a family could affordably spend $597 per month on rent.8 By definition, half of the county’s renters earn less than this median, and would need less expensive housing.

At $8.00 per hour, the state minimum wage for 2014, an earner must work 61 hours per week9 to afford the $637 rent for a modest two-bedroom apartment in this county.
Workers fill essential roles, but a job does not guarantee an affordable place to live.

The median earnings for many jobs do not cover actual housing costs, the chart below shows.11

Unaffordable housing and homelessness affect people of all ages in Minnesota.

An estimated 14,000 Minnesotans were homeless on a given night in 2012. Homelessness increased 32% statewide from 2006 to 2012.18

On that 2012 night, 311 people were known to be homeless in the West Central Region including:
• 80 children with their parents.
• 29 youth through age 21 living on their own.
• 35 seniors aged 55+.19

Without stable housing, children face higher barriers to success in schools.

About half of the people experiencing homelessness in Minnesota are 21 or under.20 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 2012, 21% of children in Becker County were living in poverty, up from 15% in 2002.21

Housing needs among seniors are growing.

The number of households headed by seniors aged 65+ in Becker County grew from 2,054 in 2000 to 3,421 in 2008-12.22 Currently, 647 are renter households. Statewide, 3 in 5 senior renters pay more than 30% of their income for housing.23 Seniors were also one of the fastest growing segments of the state’s homeless population between 2009 and 2012.24

Targeted investment can end homelessness.

Ending homelessness is possible with strategic public investment. For example, targeting housing and services to homeless veterans led to a 13% decline in homelessness for this group from 2009 to 2012 even as homelessness rose overall.25