2017 County Housing Profile

Roseau County

6,351 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 cost of rent continues to rise, while, on average, income is declining, making it increasingly challenging for renters to make ends meet.

Income for families who own their homes is not rising as quickly as home values, and ownership for young households has declined dramatically since 2000.

RENTER HOUSEHOLDS
1,406  |  22% of all households

Median rent, 2000:  $608
Median rent, 2015:  $646

Median renter income, 2000:  $31,844
Median renter income, 2015:  $26,763

Fair market rent for 2-bedroom apartment  $658
Median-income renter can afford  $669

OWNER HOUSEHOLDS
4,945  |  78% of all households

Median home value, 2000:  $95,660
Median home value, 2015:  $113,200

Median owner income, 2000:  $59,030
Median owner income, 2015:  $61,705

Change in homeownership rate for households younger than 35 years old, 2000-2015  -43%

Countywide, 1,142 households pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like groceries, clothes, prescriptions and transportation. This includes 47% of seniors who rent and more than 71% of owners and 74% of renters who earn less than $20,000 per year.

COST BURDEN

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>49%</td>
<td></td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>9%</td>
<td>19%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>Seniors</td>
<td>47%</td>
<td>24%</td>
</tr>
</tbody>
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TOTAL NUMBER of cost burdened households  1,142

Total # cost burdened RENTER households  518
Total # cost burdened OWNER households  624
Total # cost burdened SENIOR households  414
WAGES: Housing remains a challenge even for workers who are fully employed. The median earnings for most of the top in-demand and high-growth jobs 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-value home.

HOMELESSNESS: Across the state, homelessness has declined since 2012, but too many families, seniors and children in the Northwest region are still suffering the devastating consequences of having no place to call home.

HOUSING STOCK: While a significant portion of the rental and owner-occupied housing is aging (built before 1960), 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.