

West Central Region



The West Central region borders both North and South Dakota. It is comprised of nine counties including the Fargo-Moorhead Metropolitan Statistical Area (MSA) and the White Earth reservation. The region includes 97,143 total households, 75% of which are homeowners and 25% of which are renters.

COUNTIES: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

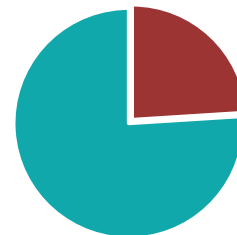
NATIVE NATIONS: White Earth Nation

Key Findings

The West Central region had the largest increase in single family permits issued from 2022 to 2023: an increase of 11%.



However, in multifamily housing, the region has the second highest percentage of severely cost-burdened renter households, or households paying over half of their income towards rent.



Additionally, Clay County has the second highest percentage of cost burdened renters in the state: 55% are cost burdened and 29% are severely cost burdened.





West Central Region | 97,143 Households

Counties: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin | Native Nations: White Earth Nation

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
24,386 | 25% of households



OWNER HOUSEHOLDS
72,757 | 75% of households

% of rental units built before 1970: **35%**

2023 multi-family units permitted: **251**

Change in # of units permitted since 2022: **↑ 37**

% of houses built before 1970: **38%**

2023 single-family units permitted: **628**

Change in # of units permitted since 2022: **↑ 60**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN WEST CENTRAL MINNESOTA: 24,221



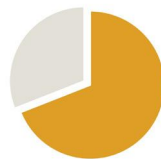
46%

Renters
10,243



19%

Owners
13,978



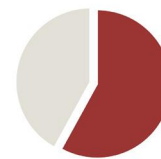
69%

Low-Income
Minnesotans
14,999



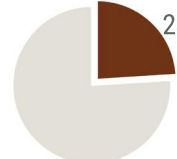
75%

Low-Income
Renters
8,229



58%

Senior Renters
3,119



24%

Renters with Severe
Cost Burden: 5,315

Cost burden: spending 30% or more of household income on housing costs. Severe cost burden: more than 50%. Low-income: households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **7,465**

Shortage of affordable & available homes for ELI: **4,090**



In other words, **55%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICCTIONS IN WEST CENTRAL MN

456 evictions were filed on average per year pre-pandemic.

773 evictions were filed in 2023. **↑**



HOMELESSNESS IN THE REGION

217 experienced homelessness on a single night in 2023.

112 were Black, Indigenous, or people of color (BIPOC).

66 children were experiencing homelessness.



Does not include counts from participating Native American reservations. Children are defined as under 18 years old.

Pre-pandemic is defined as the historical average from 2012-2019.

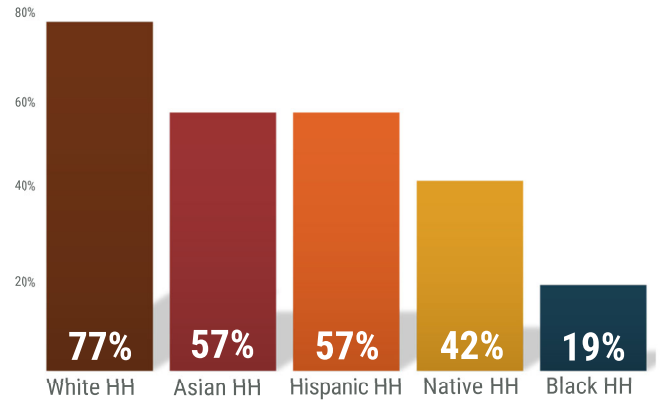
There are significant racial disparities in who owns a home in West Central Minnesota.

RACIAL DISPARITIES IN HOMEOWNERSHIP



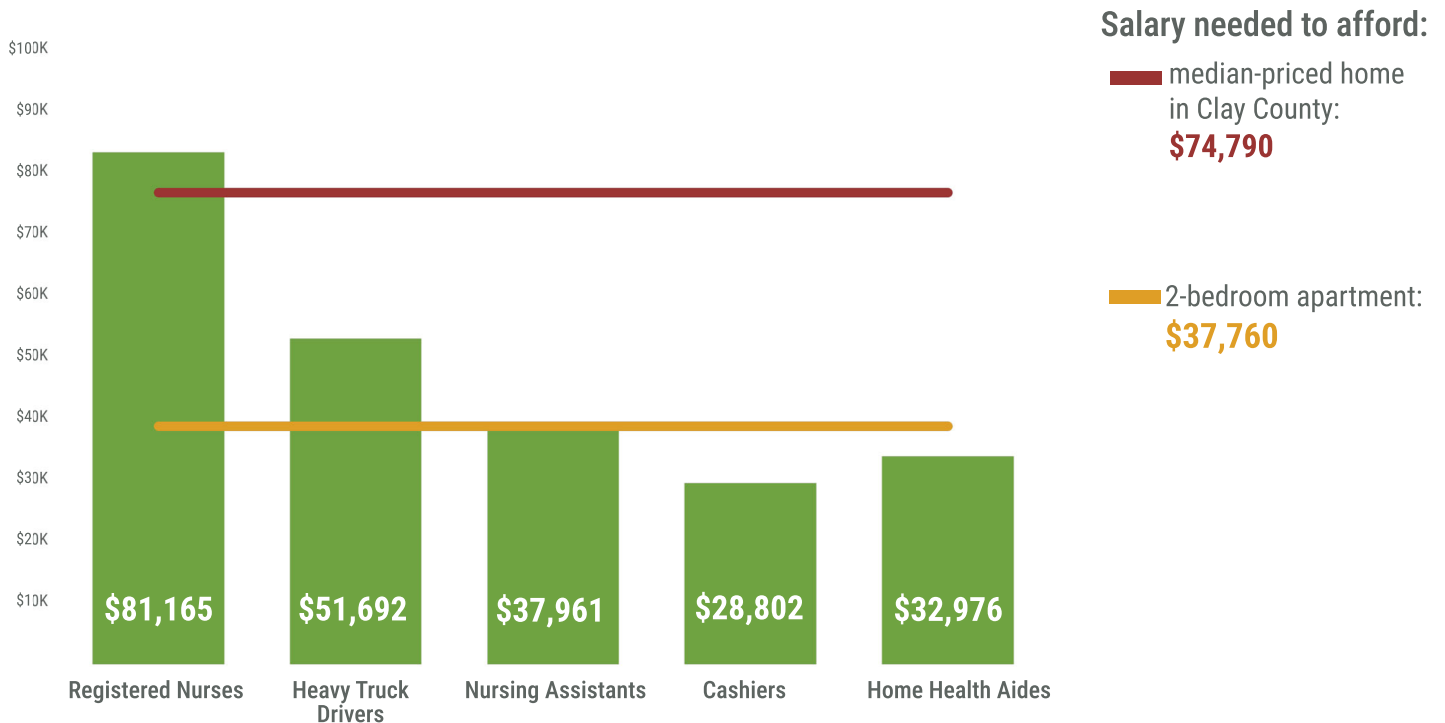
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



Sources

Affordable housing is defined as housing that costs an owner or renter no more than 30% of their household income. A unit is **affordable and available** if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2022, 5-year estimates | **Evictions:** Eviction Lab, Eviction Tracking System 2023 | **Homelessness:** Wilder Research Center, *2023 Minnesota Homeless Study* | **ELI Units and Renters:** National Low Income Housing Coalition (NLIHC), *The Gap 2024* | **Homeownership:** U.S. Census Bureau, American Community Survey 2022, 5-year estimates | **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), *Occupations in Demand, 2023*.