



HOUSING

Housing quantity, quality, and affordability are critical components of a resilient housing sector. In the Bemidji Area, there is a growing lack of access to safe, quality housing as population increases at a faster rate than housing stock.

An interesting circumstance of a lake community featuring non-homestead vacation homes is the high percentage of recorded vacancies. The prevalence of summer homes remaining vacant during a portion of the year, despite the presence of an unhoused population, means there is a group of homes sitting vacant in the winter while unhoused populations in the community struggle to find shelter.

When thinking about how housing relates to energy consumption, there is a disconnect between utility consumption paid by tenants of rental properties and impetus for landlords to pay for efficiency improvements. This disconnect becomes a double standard when landlords neglect opportunities to invest in greater efficiency for their properties. If they outsource payment of utility fees to their tenants, they may feel less motivated to invest in the property's efficiency, quality, and comfort. Understanding the interplay between tenant-paid utilities and landlord-determined energy efficiency improvements is critical to identifying how to incentive energy efficiency yet maintain affordability. Not all too long ago in the grand scheme of things, housing in this region was temporary. Indigenous people moved with the seasons. Berry camp, wild rice camp, and the sugar bush were the places to settle for a month or two. These temporary settlements had little environmental impact, and the health of the people was directly connected to the well-being of the surrounding community. All were cared for and part of the community. Other than snowbirds, most people are now permanent residents of a place. The homes we create and the ways we live contribute significantly to environmental harm. It does not have to be this way. We can build homes with minimal impact on the land and live in ways that care for all our relatives.

“Housing is [the] biggest issue facing community. Between Park Place and The Wolf, [these new projects have] made a huge dent in preventable deaths. The community used to have several a year from cold and alcohol, now I think there’s been one total.”

“Need housing across all the board (low-income, subsidized, high-end). 250-300 students across Bemidji don’t have stable housing.”

AFFORDABLE HOUSING LOCATIONS



- KEY**
- Affordable Housing
 - Subsidized Housing
 - Subsidized Elderly Supportive Housing

Source: Affordable Housing Online

AFFORDABLE HOUSING IN BEMIDJI

Recent development has greatly increased the availability and quality of affordable housing in Bemidji, particularly supportive housing featuring coordinated services to help people maintain stable housing. Many of the local supportive housing units focus on specific demographics of the unhoused community – families, people with disabilities, people struggling with substance use, and survivors of trauma, to name a few.

Housing Matters assists long-term homeless individuals with diagnosed disabilities to find housing and support their basic needs. The organization works with landlords to identify and secure housing options, helps individuals develop relationships with landlords, and can prepare rent and utility payments on behalf of program participants.

Park Place of Bemidji and the Wolfe Center are both part of the Center City Housing Corporation, an affordable housing development group based in Duluth. Through Center City Housing Corp., Park Place and the Wolfe Center can provide access to affordable and quality housing, stability for those suffering chronic alcoholism, case manager support, and community resources (such as finding and keeping jobs, applying for social security, tax assistance, insurance assistance, etc.). Park Place features 60 safe, stable housing units that serve individuals who have been long-term homeless. Forty of these units are dedicated for individuals with a substance abuse disorder. The Wolfe Center offers crisis housing services, especially for those who struggle with chemical dependency. Open overnight, the Wolfe Center can house up to 16 adults.

In addition to the Wolfe Center, Bemidji has several other emergency or crisis housing centers. The Village of Hope acts as a resource for families hoping to break the cycle of homelessness. They provide temporary housing and support services as families begin their transition process. Village of Hope also connects families with the RentWise program coordinated by the University of Minnesota. Individuals who have low income, need to build credit, are new to the country, or are new to rental or independent living are all welcome to participate in this curriculum. Through RentWise, individuals can learn about various rental property procedures and regulations, such as financial tasks related to housing, how to assess a lease agreement, and how to end tenancy and avoid eviction.

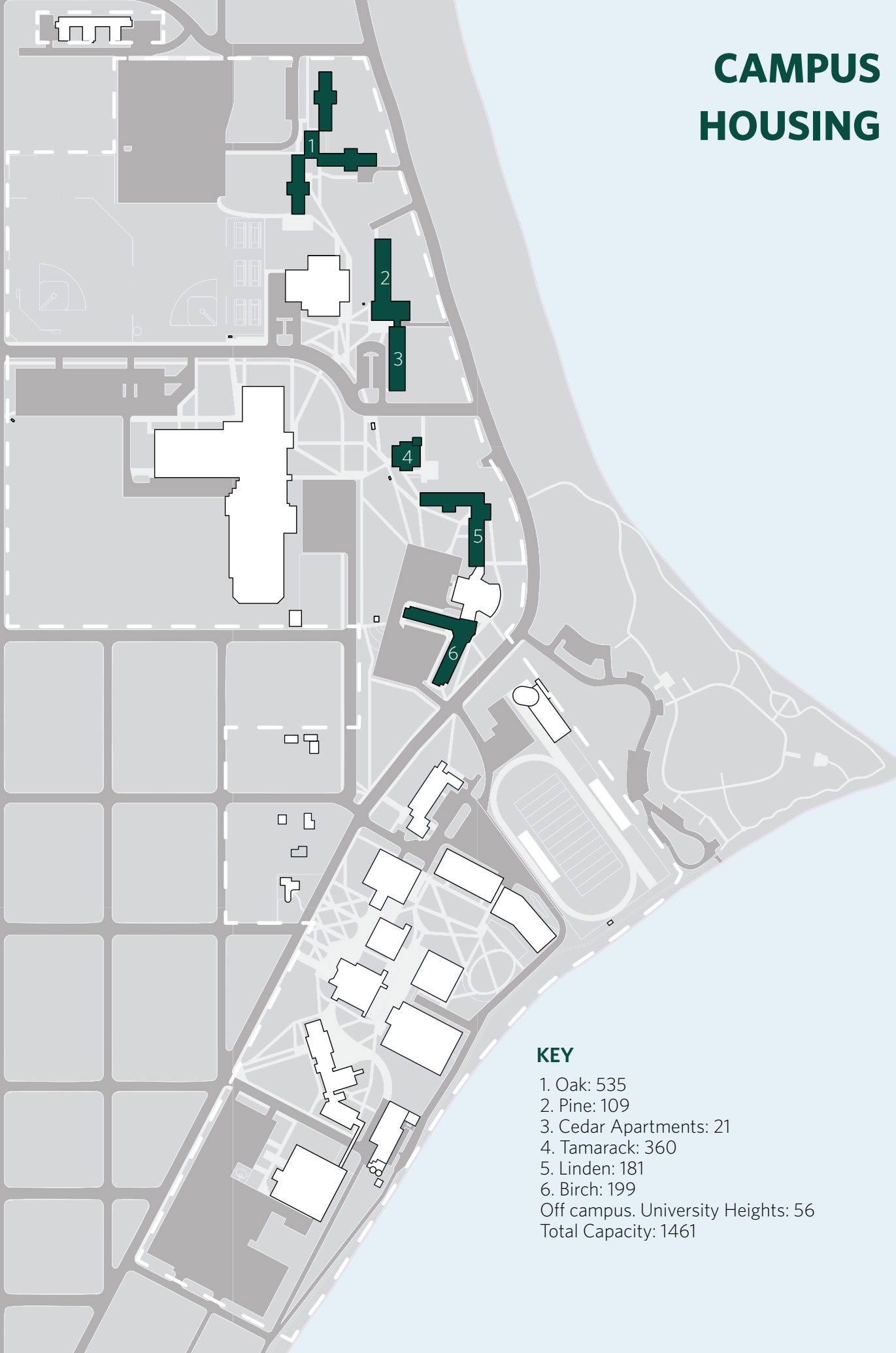
Evergreen Youth and Family Services is a local organization with a variety of programs aimed at bettering the lives of local youth. Programs include transitional living, emergency assistance, and permanent supportive housing. They also support individuals with non-housing-based needs like mental health and counseling, crime victim services, and Rock Sober, a safe space with weekly activities where youth can experience and explore being substance-free.

The Northwoods Battered Women's shelter focuses on assisting individuals who have experienced intimate partner or family trauma. They provide temporary crisis shelter for victims/survivors of partner violence. They also assist community members with 24-hour advocacy services and individual safety planning.

People's Church, a Lutheran Church with a special emphasis on outreach to people living in poverty, is located just outside of downtown Bemidji. Although they do not offer long term housing, they do provide shelter to the homeless during inclement weather, especially in winter.

According to the National Alliance to End Homelessness, Northwest Minnesota's unhoused population increased by 20% from 2007 to 2020, resulting in about 320 people without shelter on a given night in 2020. There are many reasons why an individual may become homeless, but the National Alliance found the most common cause to be a lack of housing that individual can afford. Increasing the availability and accessibility of affordable housing units will be key to ending homelessness throughout the United States and our local area. Moving forward, local governments and landlords should work together to create a system to eliminate homelessness.

CAMPUS HOUSING



KEY

- 1. Oak: 535
- 2. Pine: 109
- 3. Cedar Apartments: 21
- 4. Tamarack: 360
- 5. Linden: 181
- 6. Birch: 199
- Off campus. University Heights: 56
- Total Capacity: 1461

BSU ON-CAMPUS HOUSING

Housing at BSU is concentrated at the north side of campus, near student dining and recreation. The majority of housing is 1960s era double loaded corridors, from the sprawling Oak which houses the first year experience, the towering Tamarack (the tallest building in northern Minnesota with an amazing view of the lake and campus), to the Cedar Apartments which provide supportive housing for families on campus. University Heights provides 56 beds near campus, operated by BSU staff but developed and owned by a third party. A recent renovation of Linden and Birch Halls with conversion of Decker Hall into student support services has improved the availability of high quality accessible housing as well as support services on the north side of campus, although there is a concern that that renovation did not address energy conservation as deeply as it could have due to budget issues.

While total on-campus housing capacity is 1461, historically only about 1100 - 1200 students live on campus, and the plan for the 2021-2022 academic year is 750 students. While there are many reasons contributing to this underfill of available housing, a growing concern is that cheaper rentals are available in Bemidji near campus. Although they are often poorly maintained and take a lot of energy to heat, they are less expensive than on campus options and allow drinking. This utilization of lower cost housing in town by students, however, reduces the housing stock for community members particularly in the more affordable price range, and this trend has only been increasing.

There are many advantages to students living on campus for both the students and the campus community. Namely, living on campus with dedicated residential life staff supports student health and wellness with support services available nearby and an opportunity to build community. Living on campus reduces need for transportation to and from campus and encourages walking.

While there have been successful recent renovations of some housing buildings, it is generally a difficult project to finance as GO bonds are not available for renovations, and while housing is eligible for revenue bonds, those are more difficult to receive and to make the numbers pencil with revenue from student fees.

Future desired developments in campus housing could include more sustainability and resilience programming, including growing composting and recycling programs and other types of education and community building. Staff would like to see funds available for renovations to improve both energy efficiency and comfort for students. Students would also like to see more affordability of on-campus housing and an increase and diversity of on-campus format (i.e. apartment, townhouse, standalone house).





OWNING VS. RENTING

Owning one's own home represents a key building block of financial stability for individuals and families. Ensuring an equitable path from renting to home ownership can bolster individual and community resilience. Regression toward this outcome was realized over the decade ended in 2020, at both the city and county level. According to US Census data, Beltrami County observed an increase in percentage of renter occupied housing units, from 27.4% in 2010 to 32.2% in 2020. Renter occupation within the City of Bemidji rose from 44.8% in 2010 to 59% in 2020. The increase in renter occupation signified Bemidji's transition to being a majority renter community. Though this balance at the county level has not yet tipped toward majority renter status, the uptick should be similarly acknowledged.

The increase in renters is concerning when considering the rise in rental prices observed in recent years. Often this rise in rent is in response to market signals, so does not necessarily include additional features or services. Landlord support of RentWise, Section 8 housing, and similar programs can help alleviate some of the tension between landlords and tenants. Housing in the area should be diverse because the needs of residents are diverse.

MOVING FORWARD

We recommend tracking the availability of affordable housing throughout the community, the balance between ownership and rentership, and on-campus residency statistics. These key metrics can support a holistic understanding of community housing conditions and needs. Engaging in regional dialogue around strategies for increasing pathways to safe and affordable housing for all members of the region will support community resilience.

“More unaccompanied homeless youth (16-23) in NW Minnesota than in Twin Cities (not proportionately, in raw numbers).”

“We have a lot of unhoused people, especially for this rural small area of MN. This should be a top priority. We need to give them full care, including mental, physical, and dental health.”