Housing is considered affordable if it consumes less than 30% of a household’s gross income. At higher levels, families must choose between housing and other basic needs and will struggle to weather financial setbacks. In Minnesota, housing costs continue to consume a large portion of families’ income. For many, extended economic hardship is taking a toll.

The table above shows the number and percent of households at different income levels that pay 30% or more of household income for rental or ownership costs. It illustrates that the burden of housing costs weighs more heavily on lower-income families.¹

Even before the current economic downturn, housing needs were severe. In 2008, 1 in 8 Minnesota households spent at least half of their income on housing, up from 1 in 15 in 2000. Minnesota experienced the fastest increase of extremely cost burdened households of any state in the nation during this time period.²

In 2006-2008, about 71% of Winona County residents owned their home and 29% were renters. Of these, approximately 25.0% of homeowners and 45.9% of renters in Winona County spent 30% or more of their household income on housing.³
Lower-income households face extreme affordability challenges.

The chart below compares median earnings across different occupations to the income required to afford housing.

### Foreclosures in Minnesota
- From 2005-2009 in Winona County, there were 268 foreclosures. Of these, 81 occurred in 2009. 
- Almost 8% of primary mortgages in Minnesota were delinquent by 60 days or more by early 2010.
- The most common reason people sought foreclosure counseling in 2009 was loss or reduction of income.

### Homelessness in Minnesota
- On a single day in 2009, 483 people were known to be homeless in the Southeast Region, including 278 children and youth through age 21.
- An estimated 13,100 Minnesotans are homeless on any given night. The number of homeless people identified increased by 25% from 2006 to 2009.
- The largest increase in homelessness from 2006 to 2009 was among young adults (18-21). Youth aged 12-21 saw the largest increase in likelihood of being turned away from a shelter.

### Extreme Cost Burden
- Approximately 22% of renter households pay at least half of their income on housing in Winona County.
- For homeowner households in Winona County, 8% pay at least half of their income on housing.

### SOURCES: