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 much faster than renter income, making it increasingly challenging for renters to make ends meet.

Income for families who own their homes is not rising nearly as quickly as home values – and homeownership among young families has decreased.

Countywide, 2,977 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 53% of seniors who rent and more than 66% of owners and 77% of renters who earn less than $20,000 per year.

<table>
<thead>
<tr>
<th>Total # cost burdened households</th>
<th>2,977</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total # cost burdened RENTER households</td>
<td>1,141</td>
</tr>
<tr>
<td>Total # cost burdened OWNER households</td>
<td>1,836</td>
</tr>
<tr>
<td>Total # cost burdened SENIOR households</td>
<td>1,269</td>
</tr>
</tbody>
</table>
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.

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.

Wages & housing affordability for top in-demand jobs in Becker County

- **Salary needed to afford median-value home:** $52,500
- **Salary needed to afford two-bedroom apartment:** $23,688
- **Annual median income:**
  - Food prep & serving: $18,795
  - Cashier: $19,175
  - Personal care aide: $22,845
  - Nursing assistant: $24,629
  - Truck driver: $36,479

**New job openings in Northwest Planning Area by 2024:** 74,670

**County median household income:** $52,038

**Hours / week minimum wage employee must work to afford a two-bedroom apartment:** 48

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

- **# of homeless on given night in 2015:** 269
- **% change in homelessness 2012-2015:** -14%

<table>
<thead>
<tr>
<th>Number of homeless</th>
<th>CHILDREN</th>
<th>99</th>
<th>SENIORS</th>
<th>20</th>
</tr>
</thead>
</table>

Homelessness:
- **Total senior households by 2035:** 10,778
- **Growth in number of individual seniors by 2035:** 46%
- **Seniors % of overall population by 2035:** 27%

Sources:
- Renter households: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Cost burden: U.S. Census Bureau, American Community Survey 2015, 5 year estimates