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 renter income is declining, making it increasingly challenging for renters to make ends meet.

Contrary to the state trend, owner income and home values are increasing at a modest pace – as is homeownership among young families.

Countywide, 1,920 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 49% of seniors who rent and more than 72% of owners and 75% of renters who earn less than $20,000 per year.

<table>
<thead>
<tr>
<th>COST BURDEN</th>
<th>Percentage of households paying more than 30% of their income toward housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>75% Renters, 72% Owners</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>35% Renters, 32% Owners</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>11% Renters, 23% Owners</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>4% Renters, 23% Owners</td>
</tr>
</tbody>
</table>

| TOTAL NUMBER of cost burdened households | 1,920 |
| Total # cost burdened RENTER households | 906 |
| Total # cost burdened OWNER households | 1,014 |
| Total # cost burdened SENIOR households | 898 |
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 Brown County

- Salary needed to afford median-valued home: $37,650
- Salary needed to afford two-bedroom apartment: $23,688
- Annual median income:
  - Food prep & serving: $18,978
  - Personal care aide: $23,984
  - Nursing assistant: $25,435
  - Truck driver: $40,365
  - Registered nurse: $58,354

New job openings in Southwest Planning Area by 2024: 55,090

County median household income: $52,598

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 Southern region are still suffering the devastating consequences of having no place to call home.

- # of homeless on given night in 2015: 571
- % change in homelessness 2012-2015: -8%

Number of homeless CHILDREN: 272
Number of homeless SENIORS: 26