Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

Renting is increasingly challenging for renters to make ends meet. Income for families who own their homes is also on the decline while home values are rising — and ownership among young households has declined, as well.

**RENTER HOUSEHOLDS**
- 3,742 | 20% of all households
- Median rent, 2000: $559
- Median rent, 2015: $642
- Median renter income, 2000: $27,776
- Median renter income, 2015: $24,634
- Fair market rent for 2-bedroom apartment: $728
- Median-income renter can afford: $616

**OWNER HOUSEHOLDS**
- 15,079 | 80% of all households
- Median home value, 2000: $108,873
- Median home value, 2015: $155,500
- Median owner income, 2000: $55,763
- Median owner income, 2015: $55,048

Countywide, 4,373 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 40% of seniors who rent and more than 70% of owners and 77% of renters who earn less than $20,000 per year.

**COST BURDEN**
- Percentage of households paying more than 30% of their income toward housing
- TOTAL NUMBER of cost burdened households: 4,373
  - Total # cost burdened RENTER households: 1,560
  - Total # cost burdened OWNER households: 2,813
  - Total # cost burdened SENIOR households: 1,517
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.

HOMES: 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.

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

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

<table>
<thead>
<tr>
<th>Annual median income</th>
<th>Food prep &amp; serving</th>
<th>Retail sales</th>
<th>Personal care aide</th>
<th>Nursing assistant</th>
<th>Registered nurse</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2K</td>
<td>$18,796</td>
<td>$20,996</td>
<td>$22,213</td>
<td>$27,209</td>
<td>$59,219</td>
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<tr>
<td>$6K</td>
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<tr>
<td>$8K</td>
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</tbody>
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Salary needed to afford median-value home: $46,650
Salary needed to afford two-bedroom apartment: $26,208

New job openings in Northeast Planning Area by 2024: 44,660
County median household income: $47,761
Hours / week minimum wage employee must work to afford a two-bedroom apartment: 53

SENIORS: The number of seniors will rise dramatically over the next two decades, growing by more than 90% across the state – and making senior housing a critical need.

<table>
<thead>
<tr>
<th># of homeless on given night in 2015</th>
<th>% change in homelessness 2012-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>811</td>
<td>-24%</td>
</tr>
</tbody>
</table>

Number of homeless CHILDREN: 293
homeless SENIORS: 64