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, on average, income is declining, making it 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.

Countywide, 1,328 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 58% of owners and 86% of renters who earn less than $20,000 per year.
### 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.

### 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.

### 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
- Wages: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, June 2016; Employment Outlook, MN DEED [Regions: Top In-Demand Jobs based on Economic Development Regions; Job Openings based on Planning Areas]
- Housing Stock: U.S. Census Bureau, American Community Survey 2015, 5 year estimates; U.S. Census Bureau, Building Permits Survey, 2015
- Seniors: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2014
- Homelessness: Wilder Research Center, 2016 [Region based on Wilder regions]