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 not rising nearly as quickly as home values, with home values increasing 31% and income only 19%.

Countywide, 444 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 60% of owners and 74% of renters who earn less than $20,000 per year.

**RENTER HOUSEHOLDS**
- Total: 470 (19% of all households)
- Median rent, 2000: $449
- Median rent, 2015: $528 (18% increase)
- Median renter income, 2000: $29,111
- Median renter income, 2015: $26,917 (8% decrease)
- Fair market rent for 2-bedroom apartment: $658
- Median-income renter can afford: $673

**OWNER HOUSEHOLDS**
- Total: 1,999 (81% of all households)
- Median home value, 2000: $70,609
- Median home value, 2015: $92,500 (31% increase)
- Median owner income, 2000: $46,912
- Median owner income, 2015: $55,968 (19% increase)
- Change in homeownership rate for households younger than 35 years old, 2000-2015: 1%

**COST BURDEN**
- Percentage of households paying more than 30% of their income toward housing:
  - Renters: 74%
  - Owners: 60%
  - 35% for $20,000-$34,999
  - 35% for $35,000-$49,999
  - 26% for More than $50,000
  - 6% for Seniors

**TOTAL NUMBER of cost burdened households**
- Renters: 163
- Owners: 281
- Seniors: 239
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 & housing affordability for top in-demand jobs in Lincoln County

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Annual Income</th>
<th>Salary Needed to Afford Median-Value Home</th>
<th>Salary Needed to Afford Two-Bedroom Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier</td>
<td>$18,813</td>
<td>$27,750</td>
<td></td>
</tr>
<tr>
<td>Food prep &amp; serving</td>
<td>$18,994</td>
<td>$23,688</td>
<td></td>
</tr>
<tr>
<td>Personal care aide</td>
<td>$23,202</td>
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<tr>
<td>Nursing assistant</td>
<td>$25,426</td>
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</tr>
<tr>
<td>Truck driver</td>
<td>$36,656</td>
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<td></td>
</tr>
</tbody>
</table>

New job openings in Southwest Planning Area by 2024: 55,090
County median household income: $49,575
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 Southwest region are still suffering the devastating consequences of having no place to call home.

- # of homeless on given night in 2015: 179
- % change in homelessness 2012-2015: -10%

Number of homeless CHILDREN: 88
Number of homeless SENIORS: 5