Marshall County

4,072 households  |  Northwest region

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

Contrary to the state trend, rent and income are rising at the same rate – and even the median-income renter still can afford the rent on a fair market two-bedroom apartment.

Income for families who own their homes is not rising nearly as quickly as home values, making it more difficult for families to purchase and own a home.

RENTER HOUSEHOLDS

783  |  19% of all households

Median rent, 2000: $436
Median rent, 2015: $542
Median renter income, 2000: $25,034
Median renter income, 2015: $30,765

Fair market rent for 2-bedroom apartment $658
Median-income renter can afford $769

OWNER HOUSEHOLDS

3,289  |  81% of all households

Median home value, 2000: $72,399
Median home value, 2015: $93,500
Median owner income, 2000: $52,397
Median owner income, 2015: $61,103

Change in homeownership rate for households younger than 35 years old, 2000-2015 8%

Countywide, 519 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 36% of seniors who rent and more than 68% of owners and 83% of renters who earn less than $20,000 per year.

COST BURDEN

Percentage of households paying more than 30% of their income toward housing

- Renters
- Owners

TOTAL NUMBER of cost burdened households 519

Total # cost burdened RENTER households 224
Total # cost burdened OWNER households 295
Total # cost burdened SENIOR households 291
**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.

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