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 declining, while home values rise – and homeownership among young families has decreased markedly since 2000.

Countywide, 2,192 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 52% of seniors who rent and more than 78% 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**
  - Less than $20,000: 83%
  - $20,000-$34,999: 78%
  - $35,000-$49,999: 62%
  - More than $50,000: 48%
  - Seniors: 32%

- **Owners**
  - Less than $20,000: 7%
  - $20,000-$34,999: 2%
  - $35,000-$49,999: 10%
  - More than $50,000: 52%
  - Seniors: 28%

**TOTAL NUMBER of cost burdened households**

- Renters: **827**
- Owners: **1,365**
- Seniors: **843**
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 Southwest region are still suffering the devastating consequences of having no place to call home.

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

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

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  % change in homelessness 2012-2015
179  -10%

Number of homeless CHILDREN 88  homeless SENIORS 5

Total senior households by 2035: 7,646
Growth in number of individual seniors by 2035: 68%
Seniors % of overall population by 2035: 27%

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.

County POPULATION growth by 2035: 3,450

% single family homes built before 1960 38%
Single-family units permitted in 2015 51

% rental units built before 1960 38%
Multi-family units permitted in 2015 0

Number of extremely low income (ELI)* households 440
Available units affordable to ELI households 189

* earning less than 30% of area median income

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.