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 renter income is declining, making it increasingly challenging for renters to make ends meet.

Income for families who own their homes is not rising as quickly as home values – and homeownership among young families is declining.

Countywide, 3,673 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 60% of seniors who rent and more than 62% of owners and 81% of renters who earn less than $20,000 per year.

**COST BURDEN**

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

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>62%</td>
<td>38%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>57%</td>
<td>38%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>Seniors</td>
<td>60%</td>
<td>22%</td>
</tr>
</tbody>
</table>

**TOTAL NUMBER of cost burdened households**

- RENTER households: 2,174
- OWNER households: 1,499
- SENIOR households: 1,310
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.

HOMESTOCK: 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 Southern region are still suffering the devastating consequences of having no place to call home.

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

- $33,510 Salary needed to afford median-valued home
- $26,496 Salary needed to afford two-bedroom apartment
- $18,978 Food prep & serving
- $23,984 Personal care aide
- $25,435 Nursing assistant
- $40,365 Truck driver
- $58,354 Registered nurse

New job openings in Southeast Planning Area by 2024 | 77,700
County median household income | $49,427
Hours / week minimum wage employee must work to afford a two-bedroom apartment | 54

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.

Number of homeless CHILDREN | 272
homeless SENIORS | 26

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]