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, renter income is rising faster than the cost of rent – and the median income renter can afford rent for a fair market two-bedroom apartment.

Income for families who own their homes is not rising nearly as quickly as home values, with home values increasing 23% and income increase 13% since 2000.

Countywide, 542 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 66% of owners and 79% 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.

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

- **Salary needed to afford median-value home**: $29,580
- **Salary needed to afford two-bedroom apartment**: $23,688
- **Annual median income**:
  - Cashier: $18,813
  - Food prep & serving: $18,994
  - Personal care aide: $23,202
  - Nursing assistant: $25,426
  - Truck driver: $36,656

New job openings in Southwest Planning Area by 2024: 55,090

County median household income: $51,983

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.

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

Number of homeless CHILDREN 88 homelessness SENIORS 5