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, making it more difficult for families to purchase and own a home.

Countywide, 2,655 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 59% of seniors who rent and more than 70% of owners and 82% 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.

HOMES: 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:

- % single family homes built before 1960: 44%
- % rental units built before 1960: 29%
- % multi-family units permitted in 2015: 0
- # of homes on given night in 2015: 420
- % change in homelessness 2012-2015: -37%
- Number of homeless children: 155
- Number of homeless seniors: 30
- County population growth by 2035: 1,772
- New job openings in Northwest Planning Area by 2024: 74,670
- County median household income: $53,326
- Available units affordable to ELI households: 410
- % of rental units built before 1960: 29%
- % single-family units permitted in 2015: 65
- Total senior households by 2035: 9,941
- Growth in number of individual seniors by 2035: 60%
- Seniors % of overall population by 2035: 29%

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]