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 far more quickly than renter income, 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.

**RENTER HOUSEHOLDS**
1,465 | 26% of all households

- Median rent, 2000: $464
- Median rent, 2015: $569
- Median renter income, 2000: $19,817
- Median renter income, 2015: $20,807

Fair market rent for 2-bedroom apartment: $658
Median-income renter can afford: $520

**OWNER HOUSEHOLDS**
4,272 | 74% of all households

- Median home value, 2000: $88,915
- Median home value, 2015: $114,300
- Median owner income, 2000: $48,462
- Median owner income, 2015: $50,229

Change in homeownership rate for households younger than 35 years old, 2000-2015: 9%

Countywide, 1,475 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 of seniors who rent and 68% more than of owners and 77% 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>77%</td>
<td>68%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>41%</td>
<td>49%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>17%</td>
<td>18%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Seniors</td>
<td>47%</td>
<td>26%</td>
</tr>
</tbody>
</table>

**TOTAL NUMBER of cost burdened households**

- **RENTER** households: 666
- **OWNER** households: 809
- **SENIOR** households: 560

**Fair market rent for 2-bedroom apartment**

- Median-income renter can afford: $520

**Median rent change**

- Median rent, 2015: $69
- Median income, 2015: $5%

**Median home value change**

- Median home value, 2015: $12,385
- Median owner income, 2015: $4%

**Median renter income change**

- Median renter income, 2015: $918
- Median owner income, 2015: $5%

**Median homeowner income change**

- Median homeowner income, 2015: $1,548
- Median owner income, 2015: 4%

**Fair market rent for 2-bedroom apartment**

- Median-income renter can afford: $520

**Median renter income change**

- Median renter income, 2015: $918
- Median owner income, 2015: $5%

**Median home value change**

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**Median renter income change**

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**Median home value change**

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- Median owner income, 2015: $4%
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.

**Wages & housing affordability for top in-demand jobs in Wadena County**

<table>
<thead>
<tr>
<th>Annual median income</th>
<th>Food prep &amp; serving</th>
<th>$18,688</th>
<th>Cashier</th>
<th>$19,135</th>
<th>Retail sales</th>
<th>$21,549</th>
<th>Personal care aide</th>
<th>$23,662</th>
<th>Nursing assistant</th>
<th>$27,601</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary needed to afford median-value home</td>
<td>$34,920</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary needed to afford two-bedroom apartment</td>
<td>$23,688</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

| New job openings in Northwest Planning Area by 2024 | 74,670 |
| County median household income | $41,906 |
| 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 Central region are still suffering the devastating consequences of having no place to call home.

| # of homeless on given night in 2015 | 787 |
| % change in homelessness 2012-2015 | 30% |

**Number of homeless CHILDREN** 272  
**homeless SENIORS** 61