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.

While home values are up, income for families who own their homes is down – and homeownership among young families is declining.

Countywide, 4,728 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 44% of seniors who rent and more than 70% of owners and 79% of renters who earn less than $20,000 per year.

COST BURDEN

<table>
<thead>
<tr>
<th>Income Bracket</th>
<th>TOTAL NUMBER of costburdened households</th>
<th>RENTER households</th>
<th>OWNER households</th>
<th>SENIOR households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>79%</td>
<td>2,593</td>
<td>2,135</td>
<td>1229</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>50%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>18%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More than $50,000</td>
<td>44%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seniors</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

79% of all households rent, 30% of all households own.
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.

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

- Food prep & serving: $18,978
- Personal care aide: $23,984
- Nursing assistant: $25,435
- Truck driver: $40,365
- Registered nurse: $58,354

New job openings in Southeast Planning Area by 2024: 77,700

County median household income: $50,547

Hours / week minimum wage employee must work to afford a two-bedroom apartment: 52

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.

# of homeless on given night in 2015: 571

% change in homelessness 2012-2015: -8%

Number of homeless CHILDREN: 272
Number of homeless SENIORS: 26