Many Minnesotans cannot afford a home.
Rent and home values continue to rise while incomes decline or remain stagnant, putting a modest apartment or homeownership out of reach.

- **Median rent**: $567 in 2017, $429 in 2000
- **Median renter income**: $26,093 in 2000, $24,886 in 2017
- **Median owner income**: $87,898 in 2000, $97,300 in 2017
- **Median home value**: $46,150 in 2000, $53,750 in 2017
- **Evictions in 2017**: 18
- **Foreclosures in 2017**: 1

Many Minnesotans are experiencing cost burden.
When housing costs require more than 30 percent of a household’s income each month, families are more likely to have insufficient resources to pay for basic needs, like food and medicine. Yet more than 572,000 Minnesota households are cost burdened.

- **Cost-burdened renters**: 144
- **Severely cost-burdened renters**: 34
- **Cost-burdened senior renters**: 34
- **Severely cost-burdened senior renters**: 10
- **Cost-burdened owners**: 109
- **Severely cost-burdened owners**: 107

Interested in learning more? Visit the Minnesota Housing Partnership website at [mhp.org](http://mhp.org).
In-demand jobs don’t cover housing costs.
The median earnings for most of the top in-demand and high-growth jobs throughout Minnesota do not cover housing costs for a two-bedroom apartment or the mortgage for a median-value home.

**WAGES & HOUSING AFFORDABILITY IN MAHNOMEN COUNTY**

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Earnings</th>
<th>Percentage Change</th>
<th>Salary Needed to Afford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$25,484</td>
<td>+13%</td>
<td>$29,190</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$29,202</td>
<td>+11%</td>
<td>$30,690</td>
</tr>
<tr>
<td>Teacher Assistant</td>
<td>$29,202</td>
<td>0%</td>
<td>$27,880</td>
</tr>
<tr>
<td>Truck Driver</td>
<td>$39,588</td>
<td>+3%</td>
<td></td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$21,433</td>
<td>+5%</td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$30,690</td>
<td>+25%</td>
<td></td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$23,224</td>
<td>+24%</td>
<td></td>
</tr>
<tr>
<td>Retail Sales</td>
<td>$25,484</td>
<td>+13%</td>
<td></td>
</tr>
</tbody>
</table>

**TOP IN-DEMAND JOBS, 2017**

- Hours per week minimum wage employee must work to afford 1-bedroom apartment: 46
- % of employees who live in county of workplace: 69%

**FAST GROWING JOBS BY 2026**

- New job growth in the Northwest Planning Area by 2026: 10,961

Our housing stock won’t meet the needs of a growing Minnesota.
Housing production is not keeping up with demand, undermining the economic development and prosperity of many communities, and worsening housing disparities for seniors and households of color.

- Total population growth by 2035: 190
- Growth in # of people of color (POCI): 29%
- POCI % of overall population in 2035: 17%
- Total senior population by 2035: 1,232
- Growth in # of seniors by 2035: 29%
- Senior % of overall population in 2035: 21%

- % rental units built before 1960: 23%
- Multi-family units permitted in 2017: 0
- Multi-family units permitted in 2015: 0

**SOURCES**
- **Renter households**: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- **Owner households**: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- **Evictions**: Minnesota State Court Administrator, Monthly Unlawful Detainers by County
- **Foreclosures**: Minnesota Homeownership Center, County Sheriff's Data 2017
- **ELI Units and Renters**: MHP Analysis of HUD's CHAS Portal Data using the NLIHC methodology
- **Wages**: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, July 2017; Employment Outlook, MN DEED
- **Housing Stock**: U.S. Census Bureau, American Community Survey 2017, 5 year estimates, U.S. Census Bureau, Building Permits Survey, 2018
- **Seniors / Population growth**: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2017

*Homeownership rates and growth estimates for POCI are regional*