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 2017: $677
- Median rent 2000: $557
- Median renter income 2000: $30,872
- Median renter income 2017: $29,636
- Median rent 2017: $25%
- Median rent 2000: $164,200
- Median home value 2017: $25%
- Median home value 2000: $164,200

- 385 Extremely low-income (ELI) households
- 225 Available units affordable to ELI

- 11 EVICTIONS IN 2017
- 12 Evictions in 2015

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.

- RENTER households: 631
  - Cost burdened SENIOR renter households: 117
  - SEVERELY cost burdened renter households: 295

- OWNER households: 1,281
  - Cost burdened SENIOR owner households: 433
  - SEVERELY cost burdened owner households: 521
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 HOUSTON COUNTY**

<table>
<thead>
<tr>
<th>Job Description</th>
<th>2017 Median Earnings</th>
<th>2026 Projected Median Earnings</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$23,250</td>
<td>$26,093</td>
<td>+9%</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$24,029</td>
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<td>+9%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$21,796</td>
<td>$26,720</td>
<td>+25%</td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$22,516</td>
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<td>+2%</td>
</tr>
<tr>
<td>Cashier</td>
<td>$65,800</td>
<td>$65,800</td>
<td>-3%</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$49,260</td>
<td>$49,260</td>
<td>-3%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$31,720</td>
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**TOP IN-DEMAND JOBS, 2017**

- Retail Sales: $23,250 (+9%)
- Registered Nurse: $24,029 (+9%)
- Personal Care Aide: $21,796 (+25%)
- Food Prep & Serving: $22,516 (+2%)
- Cashier: $65,800 (-3%)
- Home Health Aide: $49,260 (-3%)
- Personal Care Aide: $31,720 (+25%)
- Registered Nurse: $22,516 (+9%)

**FAST GROWING JOBS BY 2026**

- New job growth in the Southeast Planning Area by 2026: 12,498
- Hours per week minimum wage employee must work to afford 1-bedroom apartment: 48
- % of employees who live in county of workplace: 46%

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: -1237 (65% growth in # of people of color (POCI) and 19% POCI % of overall population)
- Total senior population by 2035: 5,498 (46% growth in # of seniors and 31% senior % of overall population)

- % rental units built before 1960: 38%
- Multi-family units permitted in 2017: 0
- Multi-family units permitted in 2015: 14
- % single family homes built before 1960: 40%
- Single-family units permitted in 2017: 43
- Single-family units permitted in 2015: 29

**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.