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**: $615
- **Median rent 2000**: $514
- **Median renter income 2000**: $30,936
- **Median renter income 2017**: $29,231
- **Median home value 2000**: $58,057
- **Median home value 2017**: $61,076

- **Extremely low-income (ELI) households**: 295
- **Available units affordable to ELI**: 170
- **% white households that are homeowners**: 78%
- **% people of color households that are homeowners**: 46%
- **EVictions in 2017**: 10
- **Evictions in 2015**: 14
- **FORECLOSURES in 2017**: 6
- **Foreclosures in 2015**: 5

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**: 411
  - **Cost burdened SENIOR renter households**: 133
  - **SEVERELY cost burdened renter households**: 209

- **OWNER households**: 431
  - **Cost burdened SENIOR owner households**: 171
  - **SEVERELY cost burdened owner households**: 126
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 SWIFT COUNTY

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Median Salary</th>
<th>Growth</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$24,846</td>
<td>+7%</td>
<td></td>
</tr>
<tr>
<td>Nursing Assistant</td>
<td>$32,248</td>
<td>+8%</td>
<td></td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$25,508</td>
<td>+37%</td>
<td></td>
</tr>
<tr>
<td>Teacher Assistant</td>
<td>$30,016</td>
<td>+5%</td>
<td></td>
</tr>
<tr>
<td>Truck Driver</td>
<td>$40,888</td>
<td>+9%</td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$25,055</td>
<td>+37%</td>
<td></td>
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</table>

**TOP IN-DEMAND JOBS, 2017**

- **Retail Sales**: $24,846, +7%
- **Nursing Assistant**: $32,248, +8%
- **Personal Care Aide**: $25,508, +37%
- **Teacher Assistant**: $30,016, +5%
- **Truck Driver**: $40,888, +9%

**FAST GROWING JOBS BY 2026**

- **Truck Driver**: $40,888, +9%
- **Retail Sales**: $32,248, +8%
- **Personal Care Aide**: $25,508, +37%
- **Teacher Assistant**: $30,016, +5%
- **Truck Driver**: $40,888, +9%

- **Total population growth by 2035**: -1318
- **Growth in # of people of color (POCI)**: +57%
- **POCI % of overall population in 2035**: +20%

- **Total senior population by 2035**: 2,409
- **Growth in # of seniors by 2035**: +18%
- **Senior % of overall population in 2035**: +30%

- **% rental units built before 1960**: 37%
- **Multi-family units permitted in 2017**: 0
- **Multi-family units permitted in 2015**: 0
- **% single family homes built before 1960**: 57%
- **Single-family units permitted in 2017**: 10
- **Single-family units permitted in 2015**: 6

**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
- **Cost burden**: U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- **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
- **Housing Stock**: U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- **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*