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 in 2017: $771
- Median rent in 2000: $598
- Median renter income in 2000: $23,535
- Median renter income in 2017: $26,714
- Median home value in 2017: $173,100
- Median home value in 2000: $119,706

- 2,590 Extremely low-income (ELI) households
- 875 Available units affordable to ELI
- 225 EVICTIONS IN 2017
- 175 Evictions in 2015
- FORECLOSURES IN 2017
- Foreclosures 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: 3,712
- TOTAL cost-burdened households: 6,454
- OWNER households: 2,742
- Cost burdened SENIOR renter households: 850
- SEVERELY cost burdened renter households: 2,064
- Cost burdened SENIOR owner households: 779
- SEVERELY cost burdened owner households: 861
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 CLAY COUNTY**

<table>
<thead>
<tr>
<th>Top In-Demand Jobs, 2017</th>
<th>Fast Growing Jobs by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$51,930 Salary needed to afford median-value home</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$32,400 Salary needed to afford two-bedroom apartment</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>Median annual income</td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>Projected job growth by 2026</td>
</tr>
<tr>
<td>Truck Driver</td>
<td>$43,715</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$27,834</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$25,466</td>
</tr>
<tr>
<td>Retail Sales</td>
<td>$25,015</td>
</tr>
</tbody>
</table>

**TOP IN-DEMAND JOBS, 2017**

- Retail Sales: $25,015 (+13%)
- Home Health Aide: $27,834 (+25%)
- Personal Care Aide: $25,466 (+24%)
- Food Prep & Serving: $22,190 (+5%)
- Truck Driver: $43,715 (+3%)

**FAST GROWING JOBS BY 2026**

- Home Health Aide: $27,834 (+25%)
- Personal Care Aide: $25,466 (+24%)
- Retail Sales: $25,015 (+13%)

Hours per week minimum wage employee must work to afford 1-bedroom apartment: 51

% of employees who live in county of workplace: 43%

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

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**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.

<table>
<thead>
<tr>
<th>Total population growth by 2035: 6891</th>
<th>Total senior population by 2035: 14,435</th>
</tr>
</thead>
<tbody>
<tr>
<td>42% Growth in # of people of color (POCI)*</td>
<td>79% Growth in # of seniors by 2035</td>
</tr>
<tr>
<td>10% POCI % of overall population in 2035</td>
<td>21% Senior % of overall population in 2035</td>
</tr>
</tbody>
</table>

| % rental units built before 1960: 23% | % single family homes built before 1960: 31% |
| Multi-family units permitted in 2017: 45 | Single-family units permitted in 2017: 164 |
| Multi-family units permitted in 2015: 293 | Single-family units permitted in 2015: 269 |

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**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; 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.