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.

<table>
<thead>
<tr>
<th>Median rent 2017</th>
<th>Median rent 2000</th>
<th>RENT</th>
<th>Median home value 2017</th>
<th>Median home value 2000</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$656</td>
<td>$555</td>
<td>18%</td>
<td>$170,900</td>
<td>$119,848</td>
<td>$656</td>
</tr>
<tr>
<td>$25,695</td>
<td>$29,162</td>
<td>13%</td>
<td>$57,401</td>
<td>$64,115</td>
<td>$25,695</td>
</tr>
</tbody>
</table>

1,780 Extremely low-income (ELI) households
880 Available units affordable to ELI

120 EVICTIONS IN 2017
99 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.

<table>
<thead>
<tr>
<th>Renters</th>
<th>Seniors</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,051</td>
<td>1,511</td>
<td>3,807</td>
</tr>
<tr>
<td>1,019</td>
<td>1,453</td>
<td>1,043</td>
</tr>
</tbody>
</table>

Less than $20,000: 34% 40%
$20,000-$34,999: 73% 72%
$35,000-$49,999: 44% 42%
More than $50,000: 1% 8%
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 OTTER TAIL COUNTY

<table>
<thead>
<tr>
<th>Job</th>
<th>Salary needed to afford</th>
<th>Projected job growth by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$25,015</td>
<td>$51,270</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$27,834</td>
<td>$29,200</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$25,466</td>
<td>Median annual income</td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$22,190</td>
<td></td>
</tr>
<tr>
<td>Truck Driver</td>
<td>$43,715</td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
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<td></td>
</tr>
<tr>
<td>Retail Sales</td>
<td>$25,015</td>
<td></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%)

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.

### Demographics
- Total population growth by 2035: 269 (42%)
- Growth in # of people of color (POCI): 42%
- POCI % of overall population in 2035: 10%
- Total senior population by 2035: 18,246 (37%)
- Growth in # of seniors by 2035: 37%
- Senior % of overall population in 2035: 31%

### Housing Statistics
- % rental units built before 1960: 28%
- Multi-family units permitted in 2017: 53
- Multi-family units permitted in 2015: 43
- % single family homes built before 1960: 32%
- Single-family units permitted in 2017: 91
- Single-family units permitted in 2015: 62

**Sources**

- **Renters 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.