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: $638
- Median rent 2000: $581
- Median renter income 2000: $26,496
- Median renter income 2017: $25,290
- Median rent: $122,404
- Median owner income: $169,300
- Median home value: $47,354

Extremely low-income (ELI) households: 435
Available units affordable to ELI: 255
% white households that are homeowners: 76%
% people of color households that are homeowners: 45%

Evictions in 2017: 31
Evictions in 2015: 32
Foreclosures in 2017: 32
Foreclosures in 2015: 34

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 SENIOR renter households: 146
- SEVERELY cost burdened renter households: 253
- Cost burdened SENIOR owner households: 765
- SEVERELY cost burdened owner households: 689
**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 AITKIN COUNTY**

- **Salary needed to afford median-value home**: $50,790
- **Salary needed to afford two-bedroom apartment**: $29,800
- **Projected median income growth by 2026**: $30,953

**TOP IN-DEMAND JOBS, 2017**

- Retail Sales: $23,459, 0%
- Registered Nurse: $61,126, +6%
- Personal Care Aide: $23,584, +23%
- Construction Laborer: $43,451, +4%
- Truck Driver: $45,558, -2%

**FAST GROWING JOBS BY 2026**

- Home Health Aide: $27,431, +29%
- Personal Care Aide: $23,224, +23%
- Service Assistant: $30,953, +11%

**Hours per week minimum wage employee must work to afford 1-bedroom apartment**: 45

**% of employees who live in county of workplace**: 66%

**New job growth in the Northeast Planning Area by 2026**: 1,725

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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.

**Total population growth by 2035**: -1743 (25% growth in # of people of color (POCI)*)

**Total senior population by 2035**: 5,433 (11% growth in # of seniors by 2035, 39% senior % of overall population in 2035)

**% rental units built before 1960**: 31%

**% single family homes built before 1960**: 26%

**Multi-family units permitted in 2017**: 0

**Single-family units permitted in 2017**: 168

**Multi-family units permitted in 2015**: 0

**Single-family units permitted in 2015**: 122

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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
- **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
- **Population growth**: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2017
- **Cost burden**: 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
- **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.*