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**: $594
- **Median rent 2000**: $569
- **Median renter income 2000**: $29,110
- **Median renter income 2017**: $33,918
- **Median home value 2000**: $59,481
- **Median home value 2017**: $95,850
- **Median owner income 2000**: $66,744
- **Median owner income 2017**: $104,500

- **Rent**: 4% increase from 2000 to 2017
- **Income**: 17% increase from 2000 to 2017

- **Extremely low-income (ELI) households**: 380
- **Available units affordable to ELI**: 190
- **% white households that are homeowners**: 78%
- **% people of color households that are homeowners**: 46%

- **Evictions in 2017**: 33
- **Evictions in 2015**: 35
- **Foreclosures in 2017**: 17
- **Foreclosures in 2015**: 25

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**: 438
  - Cost burdened SENIOR renter households: 100
  - SEVERELY cost burdened renter households: 207

- **OWNER households**: 564
  - Cost burdened SENIOR owner households: 205
  - SEVERELY cost burdened owner households: 185

<table>
<thead>
<tr>
<th>Year</th>
<th>Less than $20,000</th>
<th>$20,000-$34,999</th>
<th>$35,000-$49,999</th>
<th>More than $50,000</th>
<th>Seniors</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>12%</td>
<td>29%</td>
<td>16%</td>
<td></td>
<td>24%</td>
</tr>
<tr>
<td>2017</td>
<td>25%</td>
<td>37%</td>
<td>10%</td>
<td></td>
<td>18%</td>
</tr>
</tbody>
</table>

- **72% of renters** and **76% of seniors** are cost burdened.
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 CHIPPEWA COUNTY

Top In-Demand Jobs, 2017

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Hours per week minimum wage employee must work to afford 1-bedroom apartment</th>
<th>% of employees who live in county of workplace</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$24,846</td>
<td>72%</td>
</tr>
<tr>
<td>Nursing Assistant</td>
<td>$32,248</td>
<td></td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$25,508</td>
<td></td>
</tr>
<tr>
<td>Teacher Assistant</td>
<td>$30,016</td>
<td></td>
</tr>
<tr>
<td>Truck Driver</td>
<td>$40,888</td>
<td></td>
</tr>
</tbody>
</table>

Fast Growing Jobs by 2026

- New job growth in the Southwest Planning Area by 2026: 1,885
- Growth in # of people of color (POCI): +9%
- Growth in # of seniors by 2035: 25%
- % single family homes built before 1960:
  - 58% for POCI
  - 9% for overall population

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: -656
- Growth in # of people of color (POCI): 57%
- POCI % of overall population in 2035: 20%
- Total senior population by 2035: 3,120
- Senior % of overall population in 2035: 27%
- % rental units built before 1960:
  - 42% for POCI
  - 0% for overall population
- Multi-family units permitted in 2015:
  - 0

Sources:
- Rent and income adjusted for inflation: U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- Home value and income adjusted for inflation: U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- Rent and income adjusted for inflation: U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- Monthly Unlawful Detainers by County: Minnesota State Court Administrator
- Building Permits Survey, 2018: U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- Occupations in Demand, MN DEED: Minnesota Department of Employment and Economic Development
- Senior % of overall population in 2035: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2017
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