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 and Home Values

- **Median Rent**
  - 2017: $844
  - 2000: $719
- **Median Renter Income**
  - 2000: $36,545
  - 2017: $32,845
- **Median Owner Income**
  - 2000: $79,514
  - 2017: $81,929
- **Median Home Value**
  - 2000: $189,144
  - 2017: $206,400

### Cost Burden

- **Total Cost-Burdened Households**: 4,880
- **Cost-Burdened Renter Households**: 1,226
- **Cost-Burdened Owner Households**: 3,654

### Foreclosures and Evictions

- **Evictions in 2017**: 102
- **Foreclosures in 2017**: 49
- **Evictions in 2015**: 145
- **Foreclosures in 2015**: 49

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.
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 CHISAGO COUNTY**

<table>
<thead>
<tr>
<th>Job Title</th>
<th>2017 Salary</th>
<th>Growth %</th>
<th>2026 Salary</th>
<th>Growth %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$25,701</td>
<td>+13%</td>
<td>$27,459</td>
<td>+37%</td>
</tr>
<tr>
<td>Retail Supervisor</td>
<td>$31,760</td>
<td>+9%</td>
<td>$26,395</td>
<td>+37%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$24,623</td>
<td>+24%</td>
<td>$21,449</td>
<td>+5%</td>
</tr>
<tr>
<td>Cashier</td>
<td>$21,811</td>
<td>+5%</td>
<td>$21,449</td>
<td>+5%</td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$21,449</td>
<td>+5%</td>
<td>$21,449</td>
<td>+5%</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$27,459</td>
<td>+37%</td>
<td>$27,459</td>
<td>+37%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$26,395</td>
<td>+37%</td>
<td>$26,395</td>
<td>+37%</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$35,172</td>
<td>+14%</td>
<td>$35,172</td>
<td>+14%</td>
</tr>
</tbody>
</table>

Hours per week minimum wage employee must work to afford 1-bedroom apartment: 69
% of employees who live in county of workplace: 36%

**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**: 4239
  - Growth in # of people of color (POCI): 85%
  - POCI % of overall population in 2035: 11%
- **Total senior population by 2035**: 17,013
  - Growth in # of seniors by 2035: 113%
  - Senior % of overall population in 2035: 29%

- % rental units built before 1960: 17%
- Multi-family units permitted in 2017: 0
- Multi-family units permitted in 2015: 0
- % single family homes built before 1960: 15%
- Single-family units permitted in 2017: 235
- Single-family units permitted in 2015: 160

**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.*