## Hubbard County
### NORTHWEST REGION | 8,758 HOUSEHOLDS

### RENTER HOUSEHOLDS
1,546 | 18% of households

### OWNER HOUSEHOLDS
7,212 | 82% of households

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### 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**: $648
- **Median rent 2000**: $542
- **Median renter income 2000**: $26,584
- **Median renter income 2017**: $25,758
- **Median rent 2017**: $41% INCOME
- **Median rent 2000**: -3% INCOME
- **2017 median home value**: $182,700
- **2000 median home value**: $129,788
- **2017 median owner income**: $64,059
- **2000 median owner income**: $59,310
- **% white households that are homeowners**: 78%
- **% people of color households that are homeowners**: 50%
- **465** Extremely low-income (ELI) households
- **255** Available units affordable to ELI
- **31** EVICTIONS IN 2017
- **32** Evictions in 2015

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### 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.

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**RENTER households**
- **541**
  - **175** Cost burdened SENIOR renter households
  - **232** SEVERELY cost burdened renter households

**TOTAL cost-burdened households**
- **2,215**
  - **41%** Less than $20,000
  - **42%** $20,000-$34,999
  - **10%** $35,000-$49,999
  - **13%** More than $50,000

**OWNER households**
- **1,674**
  - **641** Cost burdened SENIOR owner households
  - **659** SEVERELY cost burdened owner households

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**Seniors**
- **24%**

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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 HUBBARD COUNTY

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Hours per week</th>
<th>Minimum Wage</th>
<th>% of Employees</th>
<th>Projected Job Growth by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>42</td>
<td>$21,433</td>
<td>58%</td>
<td>10,961</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td></td>
<td>$29,202</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teacher Assistant</td>
<td></td>
<td>$39,588</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Truck Driver</td>
<td></td>
<td>$30,690</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td></td>
<td>$21,433</td>
<td>+25%</td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
<td></td>
<td>$32,224</td>
<td>+24%</td>
<td></td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td></td>
<td>$25,484</td>
<td>+13%</td>
<td></td>
</tr>
<tr>
<td>Retail Sales</td>
<td></td>
<td>$29,202</td>
<td>58%</td>
<td></td>
</tr>
</tbody>
</table>

Salary needed to afford:
- Median-value home: $54,810
- Two-bedroom apartment: $27,880

Total senior population by 2035: 7,010
- Growth in # of seniors by 2035: 38%
- Senior % of overall population in 2035: 33%

Total population growth by 2035: 640
- Growth in # of people of color (POCI)*: 29%
- POCI % of overall population in 2035: 17%

19% % rental units built before 1960
88 Multi-family units permitted in 2017
0 Multi-family units permitted in 2015

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.


*Homeownership rates and growth estimates for POCI are regional