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>
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</tr>
</thead>
<tbody>
<tr>
<td>$560</td>
<td>$494</td>
<td>$28,862</td>
<td>$28,641</td>
<td>$28,641</td>
<td>13% RENT</td>
<td>$81,100</td>
<td>$75,402</td>
</tr>
<tr>
<td></td>
<td>$28,641</td>
<td></td>
<td></td>
<td></td>
<td>6% INCOME</td>
<td>$51,948</td>
<td>$55,263</td>
</tr>
<tr>
<td>$28,641</td>
<td></td>
<td>$1,500</td>
<td></td>
<td></td>
<td>-1% INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>155 Extremely low-income (ELI) households</td>
<td>80 Available units affordable to ELI</td>
<td>11 EVICTIONS IN 2017</td>
<td>5 Evictions in 2015</td>
<td>11 FORECLOSURES IN 2017</td>
<td>2 Foreclosures in 2015</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% white households that are homeowners</td>
<td>78%</td>
<td>% people of color households that are homeowners</td>
<td>46%</td>
<td></td>
<td></td>
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</tbody>
</table>

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>RENTER households</th>
<th>TOTAL cost-burdened households</th>
<th>OWNER households</th>
</tr>
</thead>
<tbody>
<tr>
<td>183</td>
<td>531</td>
<td>348</td>
</tr>
<tr>
<td>69 Cost burdened SENIOR renter households</td>
<td>113 SEVERELY cost burdened renter households</td>
<td></td>
</tr>
</tbody>
</table>

![Graph showing cost burdened households by income and age group]
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 LAC QUI PARLE COUNTY

TOP IN-DEMAND JOBS, 2017

- Retail Sales: $24,846, +7%
- Nursing Assistant: $32,248, +8%
- Personal Care Aide: $25,508, +37%
- Teacher Assistant: $30,016, +5%
- Truck Driver: $40,888, +9%

FAST GROWING JOBS BY 2026

- Truck Driver: $40,888, +9%
- Home Health Aide: $25,055, +37%
- Personal Care Aide: $25,508, +37%

$27,880
Salary needed to afford two-bedroom apartment

$24,330
Salary needed to afford median-value home

Annual median income

Projected job growth by 2026

11% single family homes built before 1960

61% single family homes built before 1960

45% % rental units built before 1960

11 Multi-family units permitted in 2017

8 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.

-1548
Total population growth by 2035

57%
Growth in # of people of color (POCI)*

20%
POCI % of overall population in 2035

1,757
Total senior population by 2035

2%
Growth in # of seniors by 2035

34%
Senior % of overall population in 2035

43 Hours per week minimum wage employee must work to afford 1-bedroom apartment

72% % of employees who live in county of workplace

1,885 New job growth in the Southwest Planning Area by 2026