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: $689
  - 2000: $574

- **Median renter income**:
  - 2000: $27,084
  - 2017: $24,841

- **Renter housesnapshot**: 2,756 (21% of households)

- **Owner housesnapshot**: 10,571 (79% of households)

- **Median income**:
  - 2017: $574
  - 2000: $689

- **Median home value**:
  - 2017: $159,100
  - 2000: $129,972

- **Evictions in 2017**: 64

- **Foreclosures in 2017**: 28

- **ELI households**: 905

- **Available units affordable to ELI**: 480

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 renter households**: 1,141
  - Cost burdened SENIOR renter households: 372
  - Severely cost burdened renter households: 566

- **Cost burdened owner households**: 745
  - Severely cost burdened owner households: 831
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 MORRISON COUNTY

- **$47,730** Salary needed to afford median-value home
- **$27,880** Salary needed to afford two-bedroom apartment
- Annual median income
- Projected job growth by 2026

Top In-Demand Jobs, 2017

- Retail Sales: $25,701 (+13%)
- Retail Supervisor: $31,760 (+9%)
- Personal Care Aide: $24,623 (+24%)
- Cashier: $21,811 (+5%)
- Food Prep & Serving: $21,449 (+5%)
- Home Health Aide: $27,459 (+37%)
- Personal Care Aide: $26,395 (+37%)
- Customer Service: $35,172 (+14%)

Hours per week minimum wage employee must work to afford 1-bedroom apartment: **42**

% of employees who live in county of workplace: **59%**

Fast Growing Jobs by 2026

- **26,629** New job growth in the Central Planning Area by 2026

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.

- **-383** Total population growth by 2035
- **85%** Growth in # of people of color (POCI)*
- **11%** POCI % of overall population in 2035

- **9,493** Total senior population by 2035
- **58%** Growth in # of seniors by 2035
- **29%** Senior % of overall population in 2035

- **31%** % rental units built before 1960
- **4** Multi-family units permitted in 2017
- **0** Multi-family units permitted in 2015

- **32%** % single family homes built before 1960
- **94** Single-family units permitted in 2017
- **80** Single-family units permitted in 2015

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
- 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