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: $659
- Median rent 2000: $515
- Median renter income 2000: $28,194
- Median renter income 2017: $30,274
- Median rent 2017: $113,458
- Median rent 2000: $56,097

- 275 Extremely low-income (ELI) households
- 164 Available units affordable to ELI
- 9 Evictions in 2017
- 7 Evictions in 2015

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 SENIOR renter households: 124
- SEVERELY cost burdened renter households: 181
- Cost burdened SENIOR owner households: 287
- SEVERELY cost burdened owner households: 250

Graphs show:
- 31% of households in 2000 had income less than $20,000, compared to 16% in 2017.
- 48% of households in 2000 had incomes between $20,000 and $34,999, compared to 43% in 2017.
- 14% of households in 2000 had incomes between $35,000 and $49,999, compared to 23% in 2017.
- 41% of households in 2000 had incomes more than $50,000, compared to 23% in 2017.
**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 POPE COUNTY

<table>
<thead>
<tr>
<th>Job Description</th>
<th>2017 Median Salary</th>
<th>Projected Annual Income by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$25,015 (+13%)</td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$27,834 (+25%)</td>
<td></td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$25,466 (+24%)</td>
<td></td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$22,190 (+5%)</td>
<td></td>
</tr>
<tr>
<td>Truck Driver</td>
<td>$43,715 (+3%)</td>
<td></td>
</tr>
<tr>
<td>Home Health Aide</td>
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</tbody>
</table>

**Salary needed to afford median-value home:** $49,080

**Salary needed to afford two-bedroom apartment:** $30,000

**Median annual income projected by 2026:** $43,715

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### 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:** -227
- **Growth in # of people of color (POCI):** 42%
- **POCI % of overall population in 2035:** 10%

- **Total senior population by 2035:** 3,262
- **Growth in # of seniors by 2035:** 28%
- **Senior % of overall population in 2035:** 30%

- **% rental units built before 1960:** 36%
- **Multi-family units permitted in 2017:** 32
- **Multi-family units permitted in 2015:** 0

- **% single family homes built before 1960:** 41%
- **Single-family units permitted in 2017:** 29
- **Single-family units permitted in 2015:** 34

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**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 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*