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.

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 ROCK 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**

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

Projected median income:
- $40,080: Salary needed to afford median-value home
- $27,880: Salary needed to afford two-bedroom apartment

Annual cost burden:
- Homeowners: Home value and income adjusted for inflation.
- Renters: Rent and income adjusted for inflation.

Foreclosures: County Sheriff’s Data 2017

ELI Units and Renters: MHP Analysis of HUD’s CHAS Portal Data using the NLIHC methodology

Wages:
- MN DEED, Occupations in Demand, July 2017
- MN DEED, Employment Outlook

Housing Stock:
- U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- U.S. Census Bureau, Building Permits Survey, 2018

Seniors:
- Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2017

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:** -419

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

**POCI % of overall population in 2035:** 20%

**Total senior population by 2035:** 2,370

**Growth in # of seniors by 2035:** 19%

**Senior % of overall population in 2035:** 26%

**% rental units built before 1960:** 50%

**Multi-family units permitted in 2017:** 3

**Multi-family units permitted in 2015:** 0

**% single family homes built before 1960:** 45%

**Single-family units permitted in 2017:** 25

**Single-family units permitted in 2015:** 12