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: $679
- Median rent 2000: $605
- Median renter income 2000: $35,315
- Median renter income 2017: $35,603
- Median home value 2000: $124,960
- Median home value 2017: $142,800

- % white households that are homeowners: 77%
- % people of color households that are homeowners: 45%

- Extremely low-income (ELI) households: 265
- Available units affordable to ELI: 160

- Foreclosures in 2017: 19
- Evictions in 2017: 22
- Foreclosures in 2015: 18
- Evictions in 2015: 19

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: 138
- SEVERELY cost burdened renter households: 170

- Cost burdened SENIOR owner households: 332
- SEVERELY cost burdened owner households: 353

- 26% of households are cost burdened in 2000
- 31% of households are cost burdened in 2017
- 20% of households earn less than $20,000 in 2017
- 31% of households earn $20,000-$34,999 in 2017
- 26% of households earn $35,000-$49,999 in 2017
- 2% of households earn more than $50,000 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 SIBLEY COUNTY

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Earnings</th>
<th>Growth 2017</th>
<th>New Job Growth by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$23,250</td>
<td>-3%</td>
<td>42</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$65,800</td>
<td>+9%</td>
<td>46%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$24,029</td>
<td>+25%</td>
<td>1,885</td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$21,796</td>
<td>+2%</td>
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</tr>
<tr>
<td>Cashier</td>
<td>$22,516</td>
<td>-2%</td>
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<tr>
<td>Home Health Aide</td>
<td>$26,093</td>
<td>+28%</td>
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<tr>
<td>Personal Care Aide</td>
<td>$24,029</td>
<td>+25%</td>
<td></td>
</tr>
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<td></td>
</tr>
</tbody>
</table>

-883 Total population growth by 2035
65% Growth in # of people of color (POCI)*
19% POCI % of overall population in 2035
3,893 Total senior population by 2035
45% Growth in # of seniors by 2035
28% Senior % of overall population in 2035

% Single family homes built before 1960
9%
21 Single-family units permitted in 2017
18 Single-family units permitted in 2015


*Homeownership rates and growth estimates for POCI are regional