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: $647
- Median rent 2000: $604
- Median renter income 2000: $30,313
- Median renter income 2017: $26,872
- Median rent 2017: $604
- Median rent 2000: $647
- Median renter income 2017: $26,872
- Median rent 2000: $30,313

- 2,015 Extremely low-income (ELI) households
- 925 Available units affordable to ELI
- % white households that are homeowners: 77%
- % people of color households that are homeowners: 45%
- 2017 median home value: $158,400
- 2000 median home value: $136,888
- 2017 median owner income: $67,515
- 2000 median owner income: $69,086

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.

- RENTER households: 2,637
  - Cost burdened SENIOR renter households: 387
  - SEVERELY cost burdened renter households: 1,483
- OWNER households: 2,438
  - Cost burdened SENIOR owner households: 729
  - SEVERELY cost burdened owner households: 850

- 2000 to 2017:
  - Less than $20,000: 34% to 14%
  - $20,000-$34,999: 46% to 18%
  - $35,000-$49,999: 53% to 40%
  - More than $50,000: 43% to 18%

- Seniors:
  - Less than $20,000: 14% to 18%
  - $20,000-$34,999: 27% to 7%
  - $35,000-$49,999: 7% to 7%
  - More than $50,000: 18%
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 WINONA COUNTY

<table>
<thead>
<tr>
<th>Job</th>
<th>Hours per week minimum wage employee must work to afford 1-bedroom apartment</th>
<th>% of employees who live in county of workplace</th>
<th>New job growth in the Southeast Planning Area by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$23,250</td>
<td>78%</td>
<td>12,498</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$65,800</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$24,029</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$21,796</td>
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<td></td>
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<tr>
<td>Cashier</td>
<td>$22,516</td>
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<tr>
<td>Home Health Aide</td>
<td>$26,093</td>
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<tr>
<td>Personal Care Aide</td>
<td>$24,029</td>
<td></td>
<td></td>
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<td>$65,800</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TOP IN-DEMAND JOBS, 2017

-3537 Total population growth by 2035
65% Growth in # of people of color (POCI)*
19% POCI % of overall population in 2035

Total senior population by 2035: 11,888
Growth in # of seniors by 2035: 48%
Senior % of overall population in 2035: 25%

38% % rental units built before 1960
0 Multi-family units permitted in 2017
40 Multi-family units permitted in 2015

% single family homes built before 1960: 44%
Single-family units permitted in 2017: 70
Single-family units permitted in 2015: 45

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.

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 NLHHC 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.