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: $735
- Median rent 2000: $581
- Median renter income 2000: $27,366
- Median renter income 2017: $31,461
- Median home value 2017: $151,400
- Median home value 2000: $133,480

- Extensibly low-income (ELI) households: 695
- Available units affordable to ELI: 415
- White households that are homeowners: 79%
- People of color households that are homeowners: 46%

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: 1,026
  - Cost burdened SENIOR renter households: 338
  - SEVERELY cost burdened renter households: 496
- TOTAL cost-burdened households: 2,914
- OWNER households: 1,888
  - Cost burdened SENIOR owner households: 611
  - SEVERELY cost burdened owner households: 696

- Seniors: 49%
- Renters: 75%
- Less than $20,000: 81%
- $20,000-$34,999: 60%
- $35,000-$49,999: 29%
- More than $50,000: 6%
- More than $20,000: 48%
- 49%
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 MILLE LACS COUNTY

<table>
<thead>
<tr>
<th>Top In-Demand Jobs, 2017</th>
<th>Fast Growing Jobs by 2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,701 (+13%) Retail Sales</td>
<td>$45,420 Salary needed to afford median-value home</td>
</tr>
<tr>
<td>$31,760 (+9%) Retail Supervisor</td>
<td>$34,400 Salary needed to afford two-bedroom apartment</td>
</tr>
<tr>
<td>$24,623 (+24%) Personal Care Aide</td>
<td>Annual median income</td>
</tr>
<tr>
<td>$21,811 (+5%) Cashier</td>
<td>Projected job growth by 2026</td>
</tr>
<tr>
<td>$21,449 (+5%) Food Prep &amp; Serving</td>
<td></td>
</tr>
<tr>
<td>$27,459 (+37%) Home Health Aide</td>
<td></td>
</tr>
<tr>
<td>$26,395 (+37%) Personal Care Aide</td>
<td></td>
</tr>
<tr>
<td>$35,172 (+14%) Customer Service</td>
<td></td>
</tr>
</tbody>
</table>

Happy hours per week minimum wage employee must work to afford 1-bedroom apartment | 54%

% of employees who live in county of workplace | 52%

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

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.

-722 Total population growth by 2035
85% Growth in # of people of color (POCI)*
11% POCI % of overall population in 2035

6,795 Total senior population by 2035
42% Growth in # of seniors by 2035
27% Senior % of overall population in 2035

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

28% % single family homes built before 1960
56 Single-family units permitted in 2017
38 Single-family units permitted in 2015