

State of the State's Housing

a biennial report of the Minnesota Housing Partnership



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This report is produced by Minnesota Housing Partnership, a nonprofit established in 1988 to strengthen development capacity and promotes systems change to expand opportunity, especially for those with the greatest need. We support, lead, and collaborate with a diversity of partners to stimulate innovation and drive positive impact in affordable housing and community development in Minnesota and beyond.

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Introduction

In its third edition, MHP’s State of the State’s Housing shows that more than a quarter of Minnesota families pay more than they can afford for housing — and that number is growing. In addition to spotlighting key trends, like the gap between the costs of housing and the salaries of in-demand jobs, the report also ranks counties on benchmarks like renter cost burden and showcases issues like aging housing stock with dynamic maps. The report also shares stories from communities collaborating to tackle local needs.

First released in 2017, the State of the State’s Housing has been used by members of the media to tell a more complete story of Minnesota’s housing challenges. The report has been cited in legislative hearings as an authoritative source of solid housing information. For communities around the state, the State of the State’s Housing has been key to advancing new housing projects and programs.

The underlying housing data contained in this report provides an important baseline of what housing looked like in 2019. In 2021, new and sometimes unquantifiable challenges have made analyzing housing trends more difficult, and we’ve done our best with this edition to put those challenges — like COVID-19 and widescale loss of incomes — into context.

We know that housing challenges are ahead of us, and our hope is that when advocates and decision-makers are armed with information, we can attack those challenges head on.

Author

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Contributor

Andy Birkey, Director of Communications and Research for MHP, designed this report including graphics and layout, and crafted the community narratives. Anne Mavity, Executive Director of MHP, provided the COVID-19 and Housing narrative.

Data

Data for the State of the State’s Housing is gathered from a variety of sources including the American Community Survey (ACS) from the U.S. Census, the U.S. Department of Housing and Urban Development, the Bureau of Labor Statistics, Minnesota Department of Employment and Economic Development, and the Minnesota Department of Revenue.



Photo credits: Above, [Michael Hicks](#). Used under Creative Commons License Attribution 2.0 Generic.

Why does housing matter?

Minnesota is stronger when everyone has a path to prosperity — regardless of income, race, or age. When all Minnesotans have access to a safe, affordable home that is near their work, that allows them to spend time with their family and friends, that helps them stay healthy, and helps them build wealth, our communities and businesses will grow and thrive.

That vision is within our reach. But only if we address our state's growing lack of affordable housing.

State of the State's Housing 2021 shows that we have failed to address significant and increasing gaps between housing costs and incomes. Our lack of affordable homes impacts everyone, everywhere across our state. However, for Black, Indigenous, and People of Color (BIPOC), Minnesotans at the lowest incomes, and seniors, the impacts are particularly severe.

With a growing population and expanding economy, it's time to take action to ensure all Minnesotans can prosper.

HOUSING DEFINITIONS

Cost Burden occurs when a household spends more than 30 percent of income on housing. Severe cost burden occurs when a household spends more than 50 percent of income on housing. Cost-burdened households often have to sacrifice food, health care, education, transportation, or other necessities in order to afford a home.

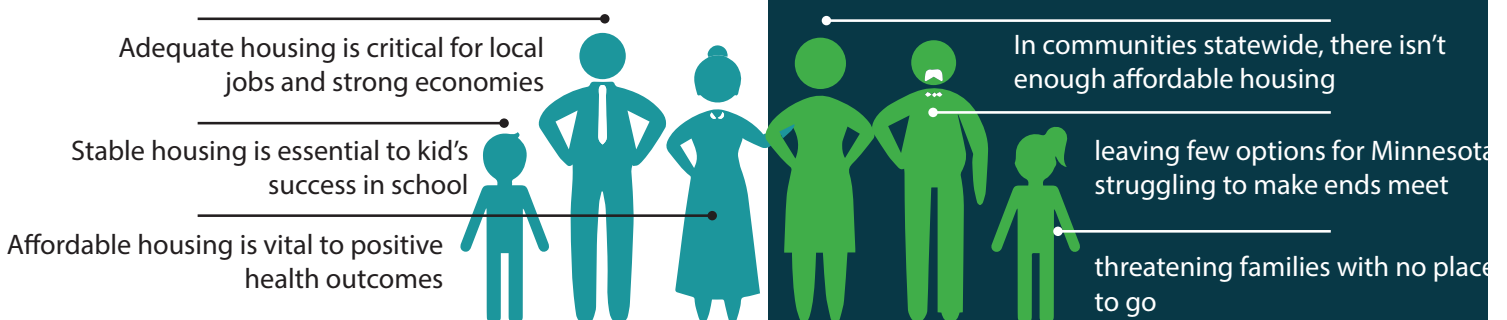
Extremely Low-income Households have incomes at less than 30 percent of the Area Median Income.

Area Median Income/Renter Median Income/Owner Median Income is the midpoint of an area's income distribution — half of families in an area earn more than the median and half earn less than the median.

Gross Rents are the monthly rent contracted for plus the estimated monthly cost of utilities.

Affordable and Available refers to homes that are affordable to an income level and also not occupied by households at higher income levels. For example, there may be 100 homes that are affordable to households at 30 percent of area median income, but 40 of those homes might be occupied by people with 50 percent of area median income or higher. That only leaves 60 homes that are available and affordable.

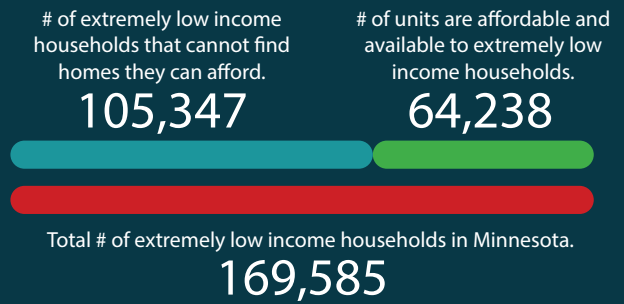
BIPOC refers to Black, Indigenous, and People of Color.



Key Findings

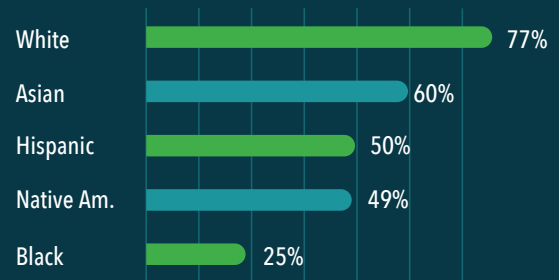
More affordable housing needed

In Minnesota, there is critical need for housing particularly for extremely low-income renters, or renter households that earn at or under 30% of area median income (AMI). There are approximately 169,585 renter households in the state fall into this category; yet, there are only 64,238 affordable and available units at this income level across the state.



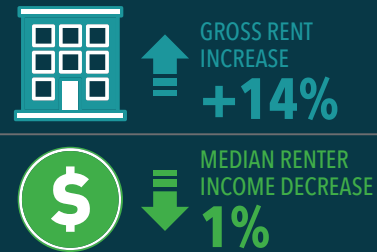
Homeownership disparities persist

Racial disparities in Minnesota are among the worst in the nation. While 77 percent of all white households own their home, 60 percent of Asian, 50 percent of Hispanic, 49 percent of Native American, and just 25 percent of Black households own their homes.



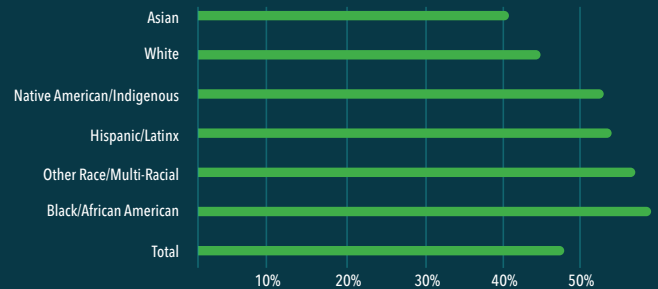
Housing costs are increasing

Housing costs continue to increase disproportionately to income. Between 2000 and 2019, the median renter income in Minnesota decreased by 1 percent, yet the median gross rent for the state increased by 14 percent.



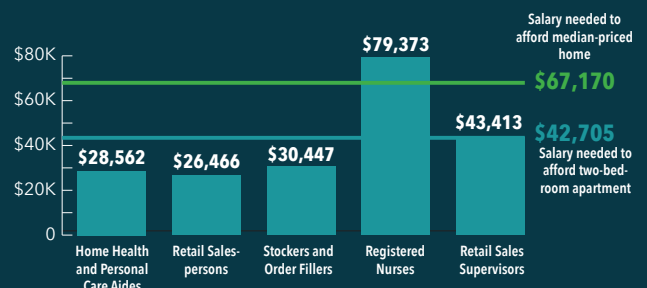
Cost-burden disparities magnified

The cost-burden disparity for renters and homeowners of color is stark. In Minnesota, 44 percent of white renters are cost burdened; in contrast, 58 percent of Black renters — 82,364 renter households — pay more than they can afford on housing.



Wages are not keeping up with housing costs

Of the top five in-demand jobs in the state, three do not earn enough for quality housing to be affordable. Relatively low-earning positions central to the healthcare industry, particularly home health and personal care aides and nursing assistants, are expected to see some of the largest increases in demand over the next ten years.



2021 State Housing Profile

Minnesota

2,185,603 Households

Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.


Statewide, the price of rent continues to rise and incomes are not keeping up, making it increasingly challenging for renters to make ends meet.


The income for families is not rising at the same pace as home values, making it more difficult for families to purchase and own a home.



RENTER HOUSEHOLDS

620,733 | 28% of all households


Median rent, 2000: \$838
 Median rent, 2019: \$977  rent up **14%**


Renter income, 2000: \$39,295
 Renter income, 2019: \$39,637  income up **1%**



OWNER HOUSEHOLDS

1,564,870 | 72% of all households

Home value, 2000: \$181,152
 Home value, 2019: \$223,900  value up **24%**

Owner income, 2000: \$81,900
 Owner income, 2019: \$86,805  income up **6%**

HOUSING STOCK: While a significant portion of the rental and owner-occupied housing is aging (built before 1970), new construction is not keeping up with demand. Of particular concern is the gap between the number of available units for extremely low-income households – and the number of people who need them.

Disparities: Disparities are stark for BIPOC residents of all 87 counties. Homeownership disparities are above 65% in every county in Minnesota with most over 90%. Cost-burden is higher for BIPOC renters (47%) than white renters (44%) in Minnesota.



% of homes built before 1970 **40%**

Single-family units permitted in 2019 **13,709**



% of rental units built before 1970 **39%**

Multi-family units permitted in 2019 **14,877**

Number of extremely low income households **169,585**

Units affordable to extremely low income households **64,238**

Gap between ELI households and units **105,347**

	Renter Cost Burden	Severe Renter Cost Burden
White	44%	22%
Black	58%	30%
Indigenous	52%	33%
Hispanic	53%	26%

Homeownership Rate in Minnesota

BIPOC Homeowners: **128,995**

41%

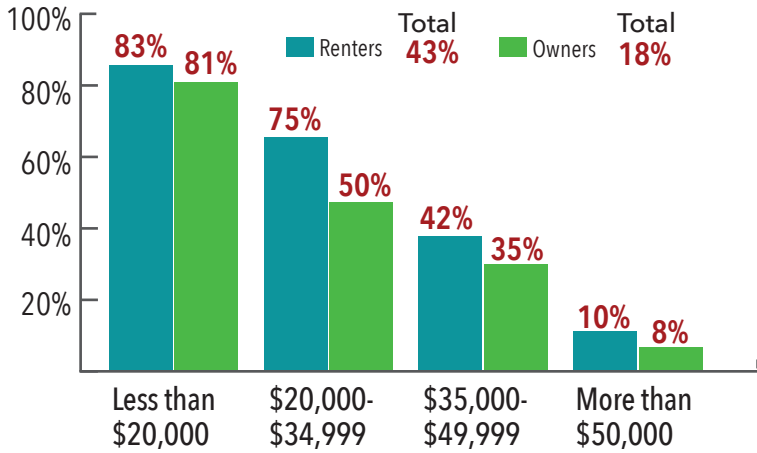
77%

White Homeowners: **1,435,875**

554,272 Minnesota Households pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like food and medicine. 232,840 are severely cost burdened and pay more than 50 percent of their income on housing.

COST BURDEN

Percentage of households paying more than 30% of their income toward housing



Number of households paying more than 30% of their income toward housing

	RENTERS	OWNERS
Under \$20,000	116,412	70,892
\$20,000-34,999	87,568	65,291
\$35,000-49,999	41,119	54,524
Over \$50,000	23,665	94,801
Seniors	66,034	99,108
All cost-burdened households	268,764	285,508

SEVERE COST BURDEN

Number and percent of households paying more than 50% of their income toward housing

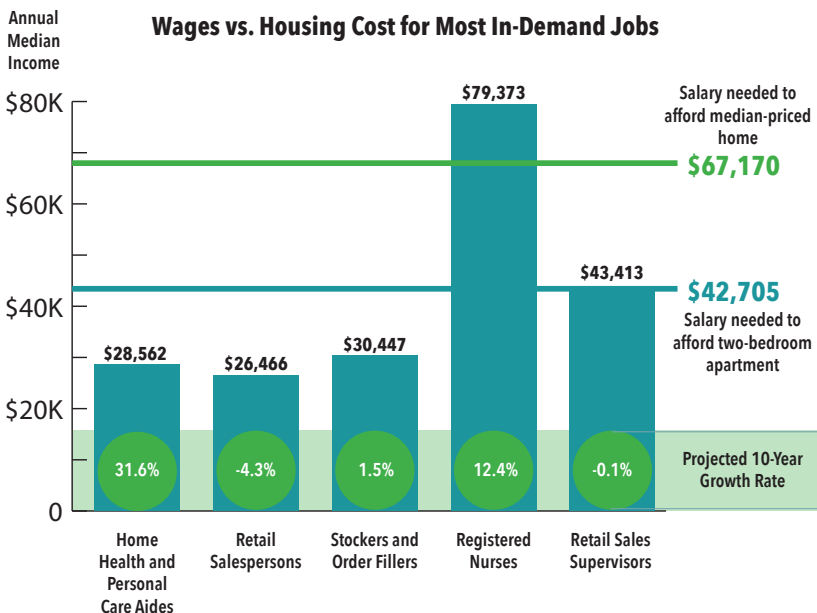
Severe Renter Cost Burden **130,332** households or **22%** of all renter households

Severe Owner Cost Burden **102,508** households or **7%** of all owner households

WAGES: Housing remains a challenge even for Minnesotans who are fully employed. The median earnings for most of the top in-demand and high-growth jobs do not cover housing costs at an affordable level. Those working at the median wage – and especially those earning the minimum wage – cannot afford a two-bedroom apartment or the mortgage for a median price home.

HOMELESSNESS: Too many families, seniors and children are still suffering the devastating consequences of having no place to call home.

Statewide Data



of homeless on a given night in 2018 **10,233**

Change in homeless since 2015 **10%**

Number of homeless children **3,584**

Number of homeless seniors **1,053**



SOURCES – Renter households: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Cost burden: U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Evictions: Minnesota State Court Administrator, Monthly Unlawful Detainers by County | Foreclosures: Minnesota Homeownership Center, County Sheriff's Data 2019 | 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, November 2020; Employment Outlook, MN DEED | Housing Stock: U.S. Census Bureau, American Community Survey 2019, 5 year estimates, U.S. Census Bureau, Building Permits Survey, 2019 | Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study

2019, 5 year estimates | Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Cost burden: U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Evictions: Minnesota State Court Administrator, Monthly Unlawful Detainers by County | Foreclosures: Minnesota Homeownership Center, County Sheriff's Data 2019 | 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, November 2020; Employment Outlook, MN DEED | Housing Stock: U.S. Census Bureau, American Community Survey 2019, 5 year estimates, U.S. Census Bureau, Building Permits Survey, 2019 | Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study

Median household income for the state **\$71,306** Hours / week minimum wage employee must work to afford 1- bd apartment **65**

COVID-19 and Housing

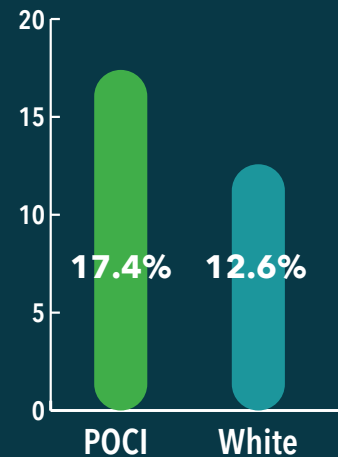
This report makes clear that Minnesota already had an affordable housing crisis before the pandemic arrived with all its' disruption and pain. The impacts of COVID-19 will continue to emerge over the coming weeks, months, and years. But one thing is clear: this pandemic has demonstrated how essential stable, affordable housing is to maintaining health and weathering one of the worst health and economic challenges experienced in generations.

Two separate national research publications conducted during COVID-19 have provided evidence that housing literally saves lives. The first examines the relationship among “Eviction, Housing Instability, Health Inequity, and COVID-19 Transmission”.¹ It describes how housing instability can be a driver of COVID-19 transmission, a challenge that disproportionately affects those with pre-existing health conditions and households of color. A second publication² points to the extraordinary benefit that eviction moratoriums nationally and in Minnesota have had on reducing COVID-19 transmissions and mortality. It finds that states that lifted their eviction moratoriums during 2020 led to a collective estimate of 433,700 excess COVID-19 cases and 10,700 excess deaths.

Other research is pointing to the economic challenges that COVID-19 has created, particularly on households of color. As many as 1,060,000 – or 26% - of Minnesota's adults reported difficulty in covering usual household expenses. These include food, rent or mortgage, car payments, medical expenses, or student loans in the last seven days. And at least 17% of renters (167,000 adults) are not caught up on their rent.³ These trends point to ongoing cost burdens and pressures for low income renters, many still without stable or predictable income.

Emergency housing assistance from Federal, State and local governments to pay housing costs has helped mitigate the looming lifting of the eviction moratorium, by covering the growing unpaid rents, and helping to

A higher proportion of BIPOC are working in food service, and personal care and services jobs



FOOTNOTES

Footnote 1: Benfer, Emily and Vlahov, David and Long, Marissa and Walker-Wells, Evan and Pottenger, J.L. and Gonsalves, Gregg and Keene, Danya, *Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy* (November 1, 2020). *Journal of Urban Health* (2020), Available at [SSRN](#).

Footnote 2: Leifheit, Kathryn M. and Linton, Sabriya L. and Raifman, Julia and Schwartz, Gabriel and Benfer, Emily and Zimmerman, Frederick J and Pollack, Craig, *Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality* (November 30, 2020). Available at [SSRN](#).

Footnote 3: Center for Budget and Policy Priorities, CBPP.org March 15, 2021 “Tracking the COVID-1 Recession’s Effects on Food, Housing and Employment Hardships”).

COVID-19 and Housing

ensure renters stay current. More help is needed, as the pandemic and its economic ramifications continue.

Black, Indigenous, and People of Color (BIPOC) have been hit the hardest by income losses during COVID-19 lockdowns. In addition, BIPOC are more likely to work in jobs that involve potential exposures to COVID-19.

One area where we have seen an impact from COVID-19 is in the data on wages and housing. The State of the State's Housing tracks housing affordability and how it compares to wages in the top in-demand occupations. During COVID-19, those in-demand occupations have shifted. Food service industry occupations have vanished from those lists and been replaced by health care occupations and stock and order fillers (like those at Amazon). It remains unclear how the economy will rebalance post-pandemic, and how those in-demand jobs will be impacted.

Please note, that while much of the data analyzed in this report is from 2019, before COVID-19 was known and before impacts were felt in Minnesota, the trends toward increasing unaffordability continue.

JOB	MEDIAN INCOME	UNEMPLOYMENT PAYMENT (MONTHLY)	% INCOME SPENT ON RENT	% INCOME LEFT OVER	# AFFECTED
RETAIL SALESPERSONS	\$31,146	\$1,073	90%	10%	87,430
CASHIERS	\$25,746	\$1,016	95%	5%	65,840
FAST FOOD COOKS	\$23,892	\$996	97%	3%	2,620
SHORT ORDER COOKS	\$28,684	\$1,195	81%	19%	720
FOOD PREP WORKERS	\$27,013	\$1,126	86%	14%	8,670
BARTENDERS	\$22,517	\$938	103%	-3%	16,790
FOOD COUNTER ATTENDANTS	\$23,058	\$961	101%	-1%	14,340
FOOD PREP AND SERVING- FAST FOOD	\$24,064	\$1,003	97%	3%	66,060
WAITSTAFF	\$23,072	\$961	101%	-1%	50,490
BARBACKS AND DINING ROOM ATTENDANTS	\$23,781	991	98%	2%	5,140
DISHWASHERS	\$25,129	\$1,047	93%	7%	7,390
HOSTS	\$24,141	\$1,006	96%	4%	6,890

BIPOC workers are overrepresented in jobs that are at the most risk during COVID-19. These jobs are also some of the lowest paying in Minnesota.

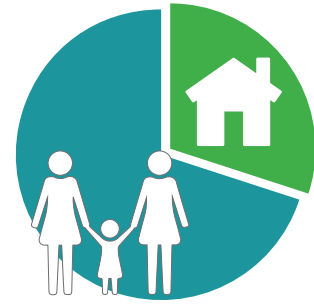
For some of these jobs, a worker's entire unemployment insurance income would be too little to cover the rent.

This table does not include CARES Act payments or other federal and state supports other than unemployment insurance. These figures paint a realistic portrait of those not eligible for CARES Act, and reflects circumstances as federal supports end this summer.

Minnesota: Overview

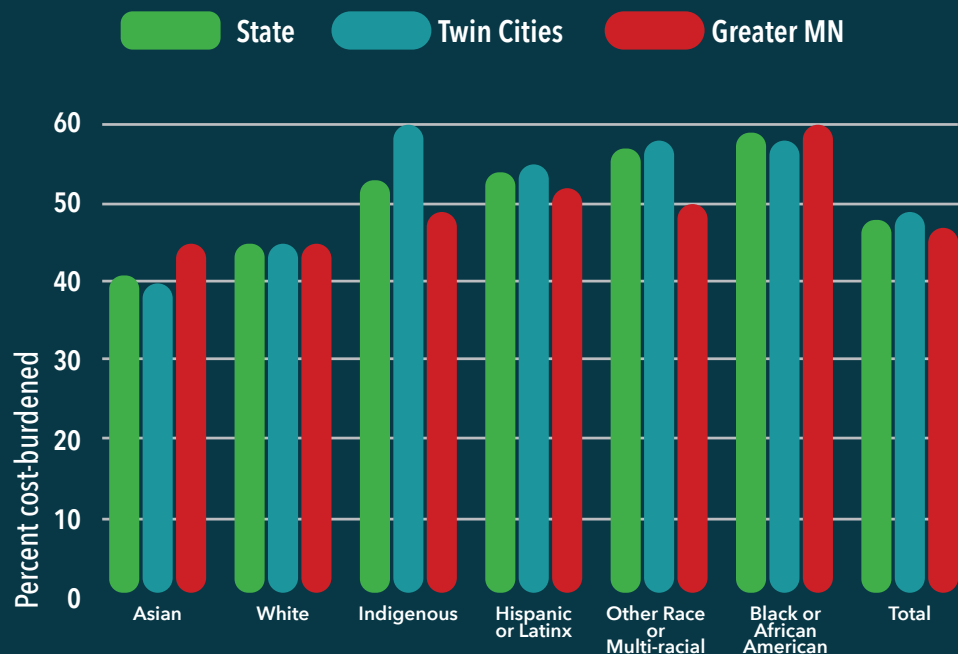
Minnesota is home to a growing number of renter and owner households yet the state faces many challenges in providing quality homes for all residents. In Greater Minnesota, major housing issues include wage stagnation, renter cost burden, and aging housing in need of rehabilitation. In the Twin Cities, large percentages of renters pay more than they can afford for housing — and there is a significant deficit of affordable and available rental units. Racial disparities in homeownership around the state are among the highest in the nation, and cost burden disproportionately impacts households of color.

With rising housing costs, a growing number of families are paying more, sacrificing other necessities like food and health care to make ends meet. Because of the lack of affordable housing options across Minnesota, families are forced to make impossible decisions on a daily basis. Cost burden, a key metric in assessing housing affordability, occurs when a household spends more than 30 percent of its annual income on housing. Twenty-five percent of all households in Minnesota are cost burdened. That means an estimated 554,272 households are struggling to make ends meet. And cost burden disparately impacts households of color: 36 percent experience cost burden compared to 22 percent of white households.



COST BURDEN is when a household spends more than 30% of its income on housing. Research shows that families spending more than 30% on housing often have inadequate resources to pay for other necessities like food and medicine.

BIPOC communities are more likely to experience cost-burden due to historical injustices such as redlining, racial covenants and disinvestment.



Minnesota: Renters

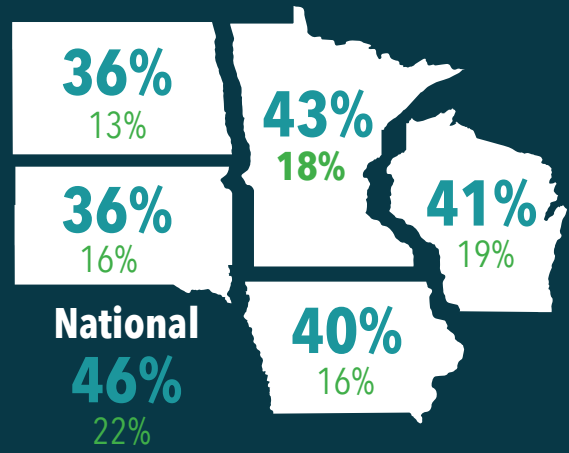
Minnesota has one of the largest renter populations in the Upper Midwest with 620,733 renter households, gaining an additional 138,471 renter households since 2000. In Minnesota, 43 percent of renter households experience housing cost burden and 22 percent experience severe housing cost burden — meaning they pay more than 50 percent of their income on rent. Renter cost burden has increased significantly since 2000 when 35 percent of renters experienced cost burden in the state. Of the Upper Midwest states, Minnesota contains the highest percentage of cost-burdened renters, outpacing Wisconsin, Iowa and the Dakotas. While many housing trends vary by region, renter cost burden is an issue in every Minnesota county.

In Minnesota, there is critical need for housing particularly for extremely low-income renters, or renter households that earn at or under 30 percent of area median income (AMI). There are approximately 169,585 renter households in the state fall into this category; yet, there are only 64,238 affordable and available units at this income level across the state. With projected population increase and an already tight housing market, affordable units — especially for those at the lowest incomes — will be critical to develop and preserve.

In part, many renters experience housing cost burden because their wages have decreased relative to housing costs. Between 2000 and 2019, the median renter income in Minnesota decreased by 1 percent, yet the median gross rent for the state increased by 14 percent. Minnesota's median gross rent is the highest in the Upper Midwest area, at \$977 per month, greatly surpassing neighboring Midwestern states by as much as \$250 per month.

Housing cost burden disproportionately affects households of color. In Minnesota, 44 percent of white renters are cost burdened. In contrast, 58 percent of Black renters — 82,364 renter households — pay more than they can afford on housing. Cost burden rates are significantly higher as well for Hispanic, Indigenous, and multiracial renters. Additionally, while 22 percent of white renter households are severely cost burdened around the state, 30 percent of Black renters and 33 percent of Indigenous renters pay over half of their income on housing.

Percentage of **renter households** and **owner households** that are cost burdened



There are not enough homes for people with the lowest incomes.

of extremely low income households that cannot find homes they can afford.

105,347

of units are affordable and available to extremely low income households.

64,238

Total # of extremely low income households in Minnesota.

169,585



GROSS RENT INCREASE

+14%



MEDIAN RENTER INCOME DECREASE

1%

Minnesota: Owners

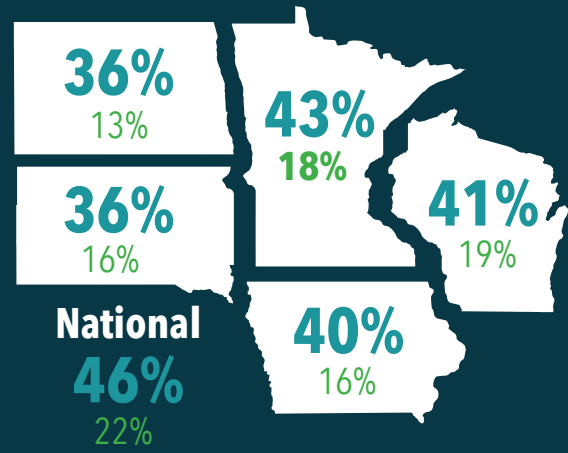
In 2019, there were 1.56 million owner-occupied households in Minnesota, and 285,508 — or 18 percent — of owner households experienced housing cost burden. Owner cost burden has increased since 2000, when just 13 percent of homeowners paid more than they could afford for housing. Minnesota sees higher rates of owner cost burden than surrounding Midwestern states such as Iowa, North Dakota and South Dakota. Additionally, Minnesota has the second highest rate of severe owner cost burden in the Upper Midwest with 7 percent of owner households paying more than 50 percent of their income on housing.

Owner income has increased by 6 percent in Minnesota since 2000 (adjusted for inflation). Meanwhile, the median value of homes has increased by 24 percent over the same time period.

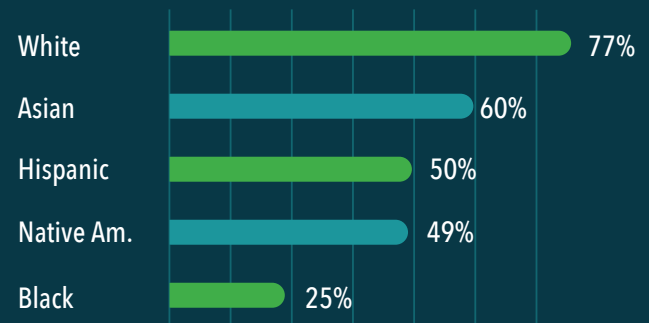
Racial disparities in homeownership rates — widely referred to as the homeownership gap — continue to be a major issue in Minnesota. While 77 percent of all white households own their home, 60 percent of Asian, 50 percent of Hispanic, 49 percent of Native American, and just 25 percent of Black households own their homes. Nationally, the homeownership gap is 25 percent; in Minnesota it is far wider at 35 percent. The Upper Midwest states see the worst racial disparities in homeownership in the country, with Wisconsin, Minnesota, North Dakota and South Dakota ranking with the most severe gaps in the nation.

Cost burden disparately impacts owners of color in Minnesota. In total, 19 percent of white homeowners are cost burdened, compared to 38 percent of Black homeowners and 27 percent of Hispanic homeowners.

Percentage of **renter households** and **owner households** that are cost burdened



HOMEOWNERSHIP BY RACE



Minnesota: Housing Stock

Across the state, 39 percent of renter occupied and 40 percent of owner occupied units were built prior to 1970; and regionally, housing stock varies in age and quality. In 2019, 14,877 new multifamily units were permitted for construction, along with 13,709 single family homes. This marks a significant increase in multifamily permits from just two years prior, when 8,303 new units were issued in 2017.

In 2019, there were 88,996 subsidized units across the state, providing housing to 165,016 total people. Across HUD's subsidized programs, 52 percent of occupants are white non-Hispanic, 71 percent of heads of households are women, and 42 percent of heads of households are over the age of 62 years. The majority of subsidized housing consists of smaller units, with 57 percent of housing in the form of a studio or a one bedroom. The average waitlist time for subsidized housing in Minnesota is approximately 22 months.

MULTI-FAMILY PERMITS BY YEAR

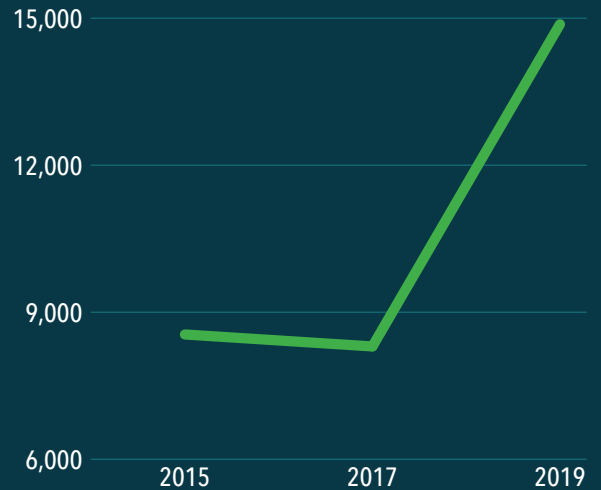


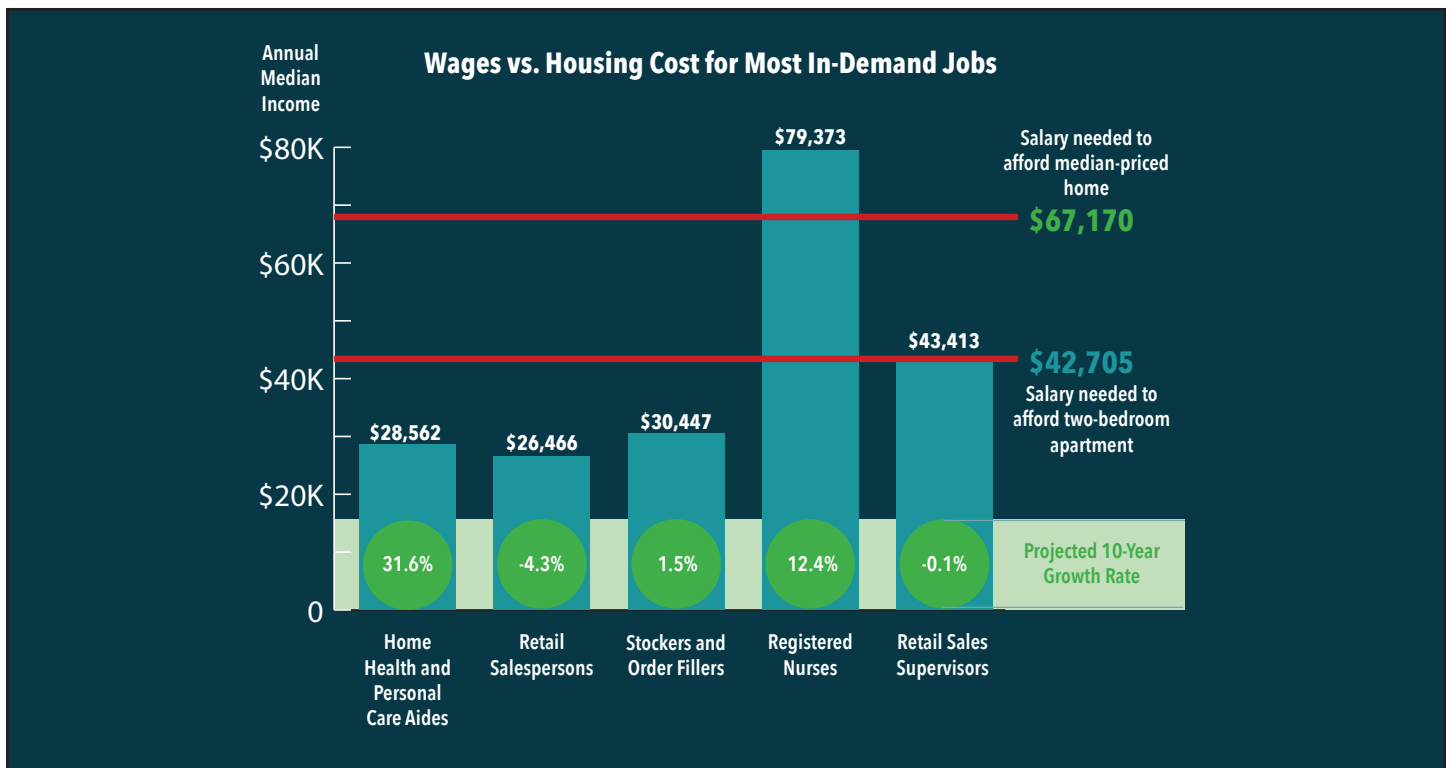
Photo: Minnesota Farm House. [Larry Jacobsen](#). Used under Creative Commons License Attribution 2.0 Generic.

Minnesota: Housing Affordability

The current top five in-demand occupations in Minnesota are home health and personal care aides, retail salespersons, stockers and order fillers, registered nurses, and first-line supervisors of retail sales workers. Over the next ten years, demand for these occupations is expected to grow by an average rate of 8 percent, with home health and personal care aides alone seeing an expected demand growth rate of 32 percent. Many of these positions only pay a fraction of what is needed to afford prevailing rents and the cost of a median-value home.

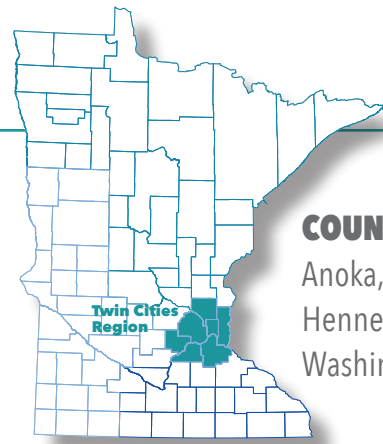
Of the current top occupations, median annual income ranges from \$26,466 (retail salespersons) to \$79,373 (registered nurses). At these income levels, workers can afford to spend \$662 to \$1984 on housing per month. Of these occupations, only registered nurses, and first-line supervisors of retail sales workers are able to afford the median gross rent for the state at \$977 per month. Home health and personal care aides, retail salespersons and stockers, and order fillers would require an increase of \$216 to \$315 monthly to be able to afford median gross rent. In other words, these top occupations would need to earn \$2,592 to \$3,780 more annually to afford a median rent. Furthermore, an annual income of \$67,170 is needed to afford a median-value home in the state, meaning that of the top occupations, only registered nurses are able to afford homeownership.

In both Greater Minnesota and the Twin Cities region, many of the occupations that are projected to see the most openings over the next ten years are relatively low-wage. A significant amount of occupations in growing demand are in the healthcare sector, including personal care aides, home health aides, and nursing assistants, which do not earn enough for quality housing to be affordable.



Twin Cities Region

The Twin Cities region comprises the majority of the state's total household population with nearly 1.8 million households. In the Twin Cities, significant percentages of renters pay more than they can afford for housing — and racial disparities in homeownership are among the highest in the nation.



COUNTIES:

Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington

Key Findings



From 2000 to 2019, the percent of cost-burdened renters in the region increased from 36 percent to 45 percent, and the overall number of cost-burdened renters increased by 61,871 renters.



The Twin Cities region contains 61 percent of the state's population of extremely low-income renters (ELI), or renter households that earn less than 30 percent of area median income (AMI). While there are 103,140 ELI renter households in the region, there are only 35,105 units that are affordable and available to ELI renter households.



While the region accounts for 76 percent of POBI households in the state, only 40 percent of BIPOC households are homeowners, compared to 75 percent of white households — a 35 percent gap.



Twin Cities Region: Rental Housing

With nearly one-third of all households living in rental units, the Twin Cities region has the highest percentage of renter households of any region in the state, increasing from 29 percent of all households in 2000 to 32 percent in 2019. Sixty-one percent of the state's rental households reside in the Twin Cities, with Hennepin County containing the highest number of renters in the state with 191,183 households. Hennepin and Ramsey Counties contain the largest percentage of renter households, at 38 percent and 41 percent, respectively. Outside of Hennepin and Ramsey, the proportion of renter households declines, ranging from 17 percent in Scott County to 26 percent in Dakota County.

The Twin Cities region has the highest overall gross rent in the state, with all seven counties ranking top 10 for highest rent in the state. Washington County leads with the highest rent in the state at \$1,307 in 2019. Renter income has fallen in three of the seven counties in the region since 2000. Scott County saw a 1 percent decline in renter income, Ramsey County saw a 4 percent decline, and Dakota County saw a 10 percent decline — making it one of the bottom ten counties in the state for growth in renter income. Meanwhile, rent has increased in every county in the region, ranging from 10 percent in Dakota County to 26 percent in Washington County.

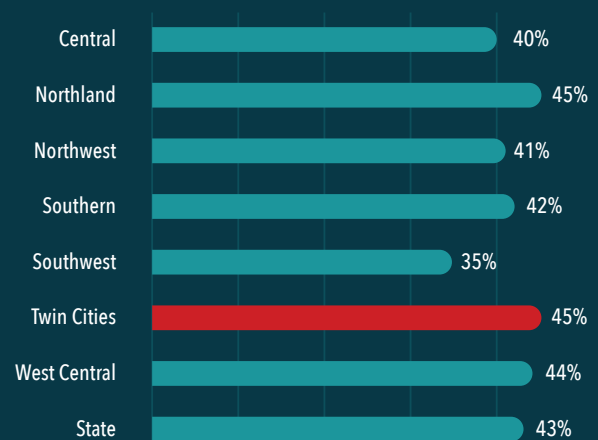
A significant amount of renters are cost burdened in the metro area; in total 45 percent or 168,108 renter households pay more than they can afford on housing. Washington County contains the highest percentage of cost-burdened renters in the region, with 49 percent of renters spending more than 30 percent of their income on housing; Ramsey and Scott Counties follow closely behind with 48 percent of renters experiencing cost burden. By sheer number, Hennepin and Ramsey contain the largest amount of cost-burdened renters at 84,402 and 39,521 households; Ramsey County contains the highest percent of severely cost-burdened renters, with nearly a quarter of renters (19,705) spending more than half of their income on housing. Overall, from 2000 to 2019, the percent of cost burdened renters in the region increased from 36 percent to 45 percent, and the overall number of cost-burdened renters increased by 61,871 renters.

TEN COUNTIES WITH HIGHEST GROSS RENT

Washington*	\$1,307
Dakota*	\$1,174
Scott*	\$1,170
Carver*	\$1,146
Hennepin*	\$1,135
Anoka*	\$1,118
Isanti	\$1,019
Ramsey*	\$1,007
Sherburne	\$995
Wright	\$969

*Twin Cities Region

PERCENT OF COST-BURDENED RENTERS BY REGION

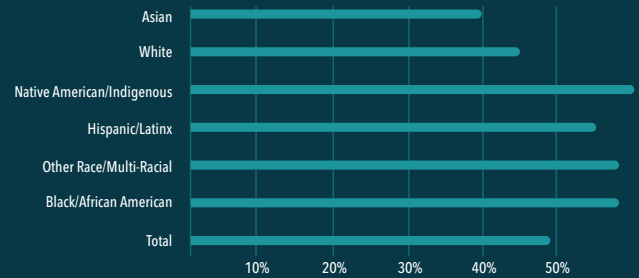


Twin Cities Region: Rental Housing

Additionally, cost burden disproportionately affects low income renters and renters of color. In the Twin Cities region, 44 percent of white renters are cost burdened. Renters of color see much higher rates of cost burden. Well over half of Black renters experience cost burden in the region, at 57 percent; 54 percent of Hispanic renters are cost burdened; and nearly 60 percent of Indigenous renters are cost burdened. In total, there are 197,765 renter households that earn under \$50,000 annually in the Twin Cities region; 75 percent of these households pay more than they can afford on housing.

The Twin Cities region contains 61 percent of the state's population of extremely low-income renters (ELI), or renter households that earn less than 30 percent of area median income (AMI). While there are 103,140 ELI renter households in the region, there are only 35,105 units that are affordable and available to ELI renter households. Hennepin and Ramsey Counties have the highest deficit of 30 percent affordable units, with 26,570 and 14,180 affordable units needed, respectively. Meanwhile, Anoka and Ramsey have the lowest ratios of affordable units per 100 renter households at 30 percent AMI, at 44 percent and 49 percent, respectively.

TWIN CITIES COST-BURDEN BY RACE



There are not enough homes for people with the lowest incomes.

of extremely low income households that cannot find homes they can afford.

68,035

of units are affordable and available to extremely low income households.

35,105

Total # of extremely low income households in Minnesota.

103,140



Photo: St. Paul. [Bruce Schwierske](#) Used under Creative Commons License Attribution 2.0 Generic.

Twin Cities Region: Homeownership

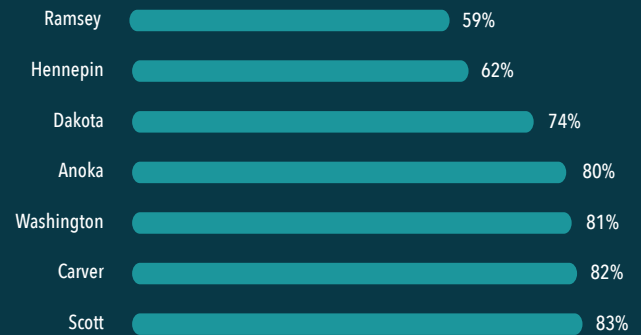
The Twin Cities region is home to approximately 811,023 homeowner households, accounting for just over half of the state's owner household population. In the 7 County metro, 68 percent of all households are owners, with Scott and Carver containing the highest rates of homeownership at 83 percent and 82 percent respectively. While Hennepin and Ramsey counties have the lowest rates of homeownership in the state, with 62 percent and 59 percent, they account for 35 percent of the region's total owner household population. Currently, 18 percent of owner households pay more than 30 percent of their income on housing in the region.

While owner income in the metro area is highest in the state, two counties in the region rank in the bottom five for owner income growth; Anoka and Dakota counties each saw a 1 percent decline in owner income since 2000. Outside of these two counties, owner income grew minimally from 2 percent in Ramsey County to 9 percent in Scott County.

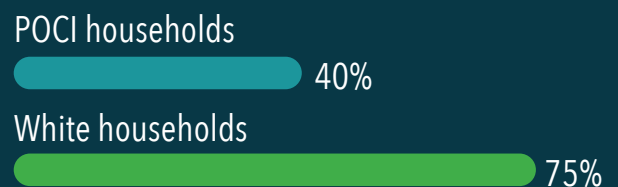
The Twin Cities region has the largest homeownership gap in the state and the largest population of Black, Indigenous, People of Color (BIPOC) households in the region. While the region accounts for 76 percent of POCI households in the state, only 40 percent of BIPOC households are homeowners, compared to 75 percent of white households — a 35 percent gap. These disparities are partly due to historical policies of racism, including redlining and racial covenants that have historically blocked BIPOC families from purchasing homes.

Of the counties in the Twin Cities region, the discrepancy between BIPOC and white homeownership is highest in Hennepin. While 71 percent of white households own their home in Hennepin, only 34 percent of BIPOC households own their home. The homeownership rate for Black households is even lower in the county, with a homeownership rate of just 22 percent.

HOMEOWNERSHIP IN THE TWIN CITIES REGION



HOMEOWNERSHIP DISPARITIES IN THE TWIN CITIES



Twin Cities Region Spotlight: Hope Community

In Minneapolis' Phillips neighborhood, Hope Community is working to help communities gain access to wealth through homeownership.

“Hope’s focus since the early 1990s has really been to take a comprehensive approach to community development, an approach we often refer to as ‘placekeeping,’” says Will Delaney, Associate Director at Hope Community. “That means prioritizing meaningful community listening and engagement; building a strong base of affordable housing, commercial and community spaces; organizing and building power; and in general recognizing that the people

exchange for the significant upfront subsidy to make their home more affordable, the buyer promises that when they sell the land, they will take a portion of the equity from the home’s increased value and the land trust will use the other portion to keep it affordable for the next buyer.

“We have recognized for a long time the creeping displacement of residents for neighborhoods like Phillips as properties in Minneapolis get more and more unaffordable, and while we know that the housing we own as Hope is an important piece of the puzzle, we also believe that helping community members become owners

“All of our work relates to building an alternative to gentrification.”

in our community are the experts and authors of their own lives and in how to build a better, more just community and society.”

Hope Community is based in the Phillips neighborhood which is situated just south of downtown Minneapolis. It’s one of the most diverse in the state and Hope Community is intentional in its work with a primarily BIPOC population.

Delaney says, “All of our work relates to building an alternative to gentrification.”

One of Hope Community’s newest efforts is a Community Ownership program that trains and supports aspiring homeowners to become owner-occupants of small multi-family buildings using a community land trust model (in partnership with the City of Lakes Community Land Trust). Land trusts are a form of permanently affordable ownership housing in which the Trust owns the land and sells the housing on that land at affordable prices. In

themselves is another crucial strategy.”

Solutions to the inequities present in the city and neighborhood need to center those experiencing the inequities.

“We think that the model we’re piloting here -- being borne out of listening and engagement from our community -- makes sense because it is aimed at helping people move from rental to ownership but also to think about future generations being able to do that as well,” said Delaney.

In 2021, the cohort of trainees has grown from four to twelve. The training involves helping participants understand the land trust model, what it means to own a duplex, and how to work toward their goals.

“Long-term, we hope to be able to support folks even after purchase so that there is a network of community-minded owners who have come through the program and can

Twin Cities Region Spotlight: Hope Community



Photo: A Hope Community property. Courtesy of Hope Community.

support each other.”

Being a small landlord with one or two units, Delaney adds, provides an additional source of income in addition to the wealth-building opportunities.

For some folks this new model creates some skepticism that it doesn’t build the same level of wealth as traditional homeownership.

Delaney says, the program “is serving folks who otherwise pretty clearly are not typically able to get into traditional homeownership.”

“And further, if you actually analyze the finances of it, for many buyers, depending on how long you stay in the home, the land trust may actually provide more

wealth-building opportunities because the depth of affordability investment means you pay much less in mortgage costs every month and thus have more money left over for other things.”

As for the future, Hope Community is connecting with more collaborating organizations and developers to expand the pilot project. “There is a lot of interest right now in the potential of this model.”

Learn more about Hope community at www.hope-community.org

Twin Cities Region: Housing Stock

In the Twin Cities region, 39 percent of renter-occupied and 39 percent of owner-occupied units were built prior to 1970.

In 2019, 12,342 multifamily units (including 84 units for two unit buildings) were permitted in the metro area, marking a significant increase since just two years prior in 2017, when 6,170 multifamily units were permitted.

In 2019, 6,966 single-family homes were permitted for construction, accounting for 51 percent of single-family new construction in the state. The majority of existing subsidized units in the state are located in the Twin Cities region, with 50,374 subsidized units or 57 percent of the state total. From 2010 to 2018, 8,529 units were produced in the region that were affordable to 60 percent of AMI; 631 of those units were affordable to 30 percent of AMI.

Only 7% of new units from 2010-2018 were affordable to households at 30 percent of AMI

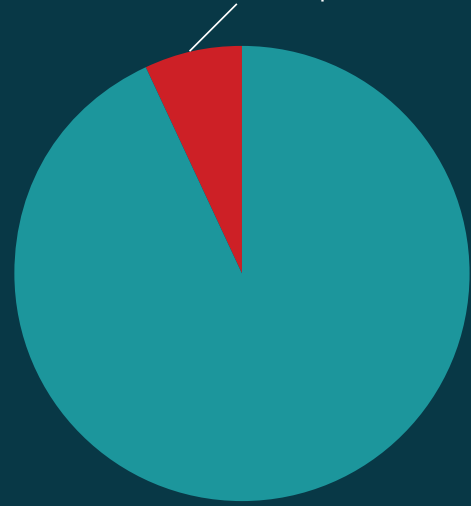


Photo: New apartments in Minneapolis. [Payton Chung](#) Used under Creative Commons License Attribution 2.0 Generic.

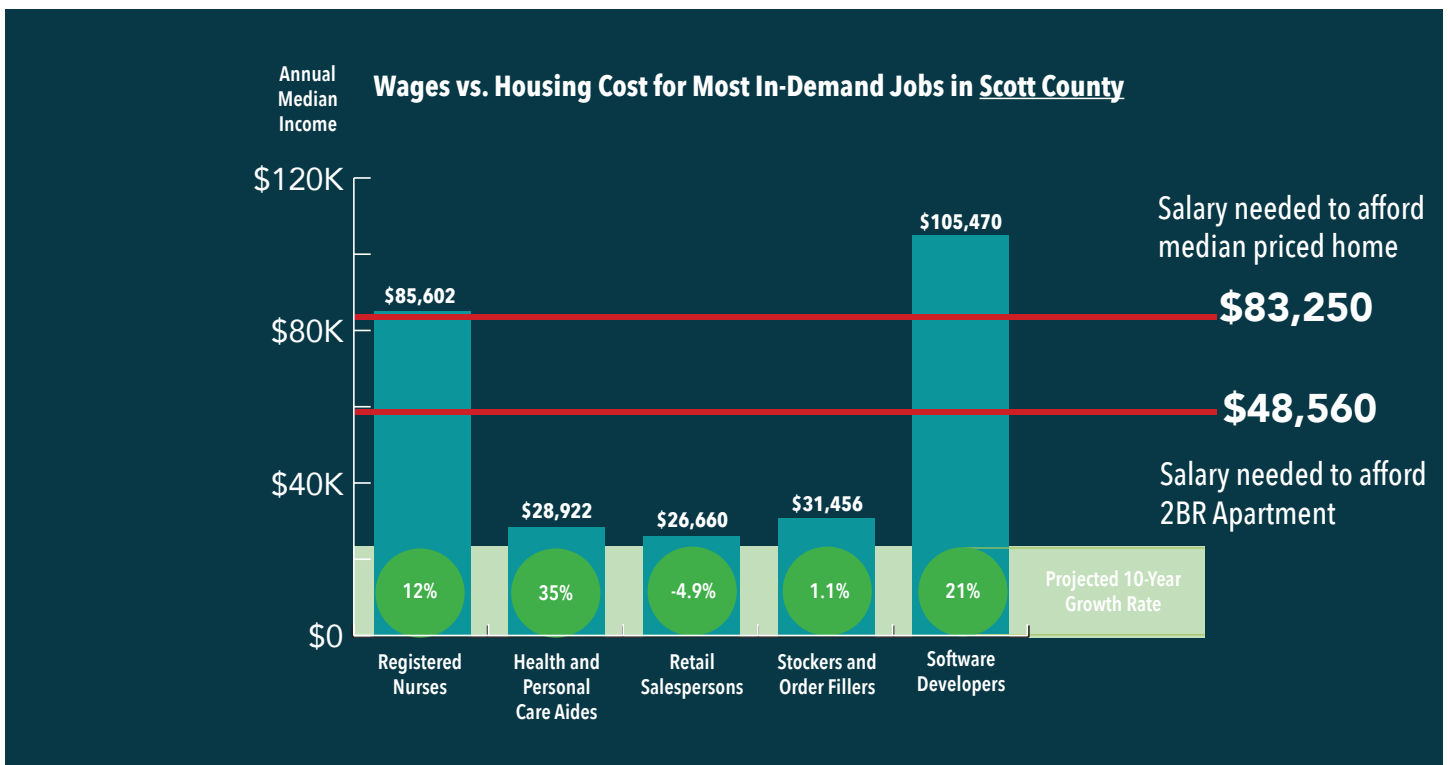
Twin Cities Region: Housing Affordability

In the Twin Cities region, median rent is out of reach for the majority of median-income renter households. While median gross rent ranges from \$1,007 in Ramsey County to \$1,307 in Washington County, the median income-earning renter can only afford a range of \$972 in Ramsey County to \$1,263 in Washington County. Ramsey, Scott and Washington counties, the median earning renter would need to earn an additional \$1,389 to \$3,941 annually to afford median rent.

In the 7-county region, the top five in-demand occupations as of November 2020 include registered nurses, home health and personal care aides, retail salespersons, stockers and order fillers, and software developers.

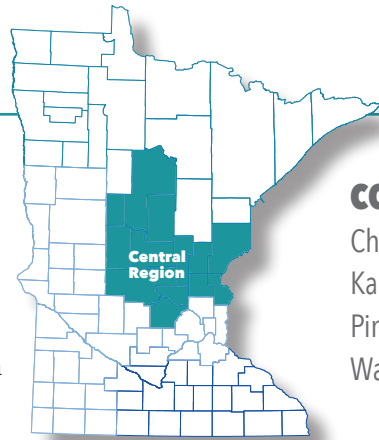
The median annual incomes for three of the five top occupations in the region earn under \$32,000. Annually, the income for these top occupations ranges from \$26,660 (retail salespersons) to \$105,470 (software developers), leaving employees between \$667 and \$2,637 to put toward housing without spending more than 30 percent of their income. Yet, an annual salary of \$40,280 (Ramsey) to \$52,280 (Washington) is needed to afford median rent in these counties. Effectively, three of the top five in-demand jobs do not earn a salary that can afford median rent in any county in the Twin Cities region; employees in these in-demand jobs would need to earn an additional \$341 to \$1,630 more per month to afford median rent in the region. In all counties in the region, a minimum wage worker would need to work 75 hours per week to afford a one bedroom apartment at fair market rent.

In the region, an annual salary of \$63,778 to \$87,000 is needed to own a median value home. Of the top in-demand jobs, only software developers and registered nurses can afford homeownership — and even registered nurses are priced out of a median-value home in Carver County.



Central Region

The Central region is located just north of the Twin Cities metropolitan area and includes 14 counties and the St. Cloud Metropolitan Statistical Area. The region is home to 287,812 households, 78 percent of which are homeowners and 22 percent are renters. The region has seen significant population growth and housing development. As the Central region grows, it will be critical to expand affordable housing opportunities for renters and homeowners.



COUNTIES: Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena, Wright

Key Findings



Chisago and Kanabec counties have the first and second highest rate of homeownership in the state at 86 and 85 percent, respectively.



The Central region has the highest rate of owner cost burden with 20 percent of all owner households paying more than 30 percent of their income on housing. In total, 43,542 owners in the Central region pay more than 30 percent on housing, and 15,582 pay over half of their income on housing.



The region has the youngest housing stock for both rental and owner housing in the state. In the Central region, just 27 percent of renter-occupied and 26 percent of owner-occupied units were built prior to 1970.



Central Region: Rental Housing

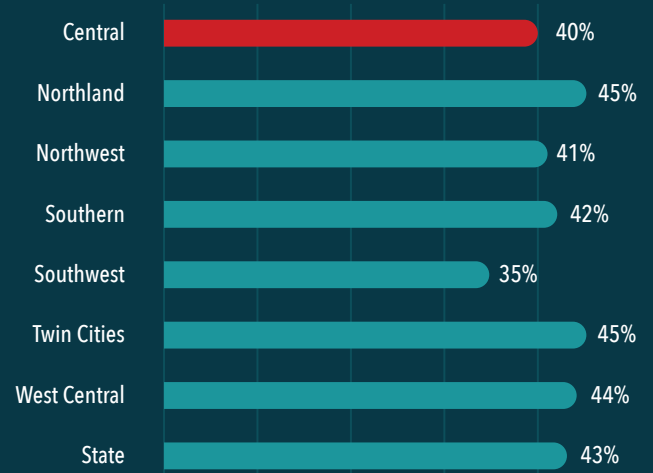
There are approximately 64,278 renter households in the Central region, accounting for 22 percent of total households; this is the lowest percentage of renters in the state. Thirty percent of renter households in the region reside in Stearns County, where the city of Saint Cloud is located.

In total, 25,921 renter households (40 percent) in the Central region pay more than 30 percent of their income on housing, with cost burden affecting from 35 percent of renter households in Todd County to 49 percent in Crow Wing and Wadena Counties. In 2000, 32% of renter households were cost burdened; the region has seen a total increase of 12,575 cost burdened renter households since 2000. Additionally, 11,594 renter households in the region experience severe cost burden, or pay over half of their income on housing.

The Central region contains approximately 16,145 renter households that earn less than 30 percent of area median income. Yet, the region contains just 13,909 units that are affordable to households at that income and only 6,574 of those units are affordable and not occupied by renters with higher incomes.

From 2000 to 2019, four Central counties (Benton, Kanabec, Mille Lacs and Pine) saw declines from 10 to 6 percent in renter median income. Other counties saw modest increases — with the exceptions of Todd and Wadena counties, which ranked in the top ten percent of renter income increases in the state at 24 percent and 43 percent, respectively. Meanwhile, median gross rent rose in every county in the region, from 7 percent in Benton County to 35 percent in Cass County.

PERCENT OF COST-BURDENED RENTERS BY REGION



There are not enough homes for people with the lowest incomes.

of extremely low income households that cannot find homes they can afford.

9,571

of units are affordable and available to extremely low income households

6,574

Total # of extremely low income households in Central Region.

16,145

Central Region: Homeownership

The Central region is home to more than 223,530 owner households, accounting for 78 percent of the region's household distribution. Chisago and Kanabec counties have the first and second highest rate of homeownership in the state at 86 and 85 percent respectively. The Central region contains the second highest sheer number of owners after the Twin Cities metro area. However, compared to all other regions in the state, the Central region has the highest rate of owner cost burden with 20 percent of all owner households paying more than 30 percent of their income on housing.

In total, 43,542 owners in the Central region pay more than 30 percent on housing, and 15,582 pay over half of their income on housing. The region contains four of the 10 counties with the highest percentages of owner cost burden and severe owner cost burden: Pine, Cass, Mille Lacs, and Kanabec Counties.

Compared to the percent of homeowners who were cost burdened in 2000 in these same counties, there has been an additional increase in cost burden, with these four counties seeing increases ranging from 36 percent in Kanabec to 55 percent in Pine County.

In part, owner housing cost burden may be due to little growth or declining growth in owner income. Since 2000, median owner income fell by 2 percent in Pine County, and only rose as much as 12 percent in Todd County. In contrast, median home values have seen increases from 12 percent in Sherburne County to 47 percent in Todd County.

TEN COUNTIES WITH HIGHEST SEVERE COST BURDEN AMONG HOMEOWNERS

Cook	13%
Lake of the Woods	12%
Aitkin	11%
Cass*	10%
Clearwater	10%
Pine*	10%
Hubbard	9%
Nobles	9%
Kanabec*	8%
Mille Lacs*	8%

*Central Region

Central Region Spotlight: Central Minnesota Housing Partnership

Minnesota's Central Region faces unique housing challenges. It's a region that has some of the largest cost-burden rates among homeowners in the state, and slow growth in incomes coupled with rising home values is making the situation more complicated. Renting a home, particularly if you have income below 30 percent of the area median income, is incredibly difficult as the supply for that level of affordable housing is dwindling.

Central Minnesota Housing Partnership exists to preserve, improve, and increase affordable housing in the region. Its homeowner rehabilitation program coupled with the affordable multi-family properties CMHP manages, aims to reverse these trends.

People who want to downgrade to a smaller home find themselves unable to build; instead they stay in their larger homes creating a lack of supply.

"This has tightened the existing housing stock, thus increasing prices, and squeezing low- and moderate-income households out of affordable homeownership opportunities," Deanna says.

CMHP manages subsidized housing to help those with lower incomes. But, even then, income barriers present issues for housing stability. Some folks make just above the income limit, while others make too little.

"The single-family housing market has become increasingly more expensive in our region."

CMHP was incorporated in 1993 as a developer of affordable housing but has since expanded into a range of programs. In addition to multifamily affordable housing development, CMHP currently administers programs such as Continuum of Care, Coordinated Entry and the Small Cities Development Program. CMHP also maintains the Central Minnesota Community Land Trust (CMCLT).

"The single-family housing market has become increasingly more expensive in our region," says Deanna Hemmesch. "New construction costs have skyrocketed due to large increases in material costs, and access to materials."

"Households just over income limits are forced to find a naturally occurring affordable property, or a market rate property that will stretch their housing budget," says Deanna. "As the demand for housing continues to grow, finding an affordable, "quality" rental unit without restrictions is harder to come by."

She adds, "With the market being so tight, landlords can charge more rent for their units. Many of the local housing studies I have seen have vacancy rates below 5%. As we know, a 5% vacancy rate is considered healthy, but dipping below that indicates a tight rental market."

CMHP recently expanded into a new type of

Central Region Spotlight: Central Minnesota Housing Partnership

housing for the organization: senior housing. “We have preserved senior housing properties but have not developed a new construction property utilizing Minnesota Housing funding,” says Deanna. “As the senior population continues to grow, especially in rural areas of our region, we would like to take the model used in North Branch and develop affordable senior housing throughout our region.”

Another of CMHP’s projects, called Willow Grove, is located in North Branch. It’s permanent supportive housing with a range of on-site services for people with severe and persistent mental illness.

We have seen residents at the property coming from homelessness to housing,” says Deanna.

“Their first few months were a struggle and many of the residents were having a hard time living independently.”

The on-site services help the residents make Willow Grove their home.

“One gentleman stated he wanted to leave a few months after signing his one-year lease,” CMHP’s team talked it through with him and worked to connect him with the things he needed.

“When we worked through those issues, this gentleman began to like living at Willow Grove. So much so, that he signed another one-year lease at the time of his recertification.”



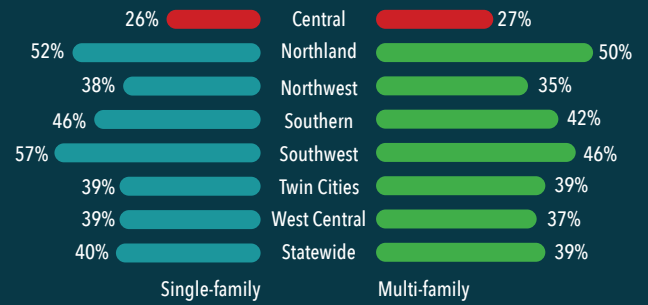
Photo: Willow Grove Apartments. Via www.cmhp.net

Central Region: Housing Stock

High housing costs in the Central region may be due to the region seeing relatively more development of both rental and single family homes in the past few decades; the region has the youngest housing stock for both rental and owner housing in the state. In the Central region, just 27 percent of renter-occupied and 26 percent of owner-occupied units were built prior to 1970.

In 2019, the region added an additional 614 multifamily units — including 40 units in two-unit buildings — and 3,345 single-family units, constituting the second highest amount of single family units permitted in the state, after the Twin Cities region. In 2017, there were approximately 7,177 subsidized units in the region.

PERCENT OF PROPERTIES BUILT BEFORE 1970

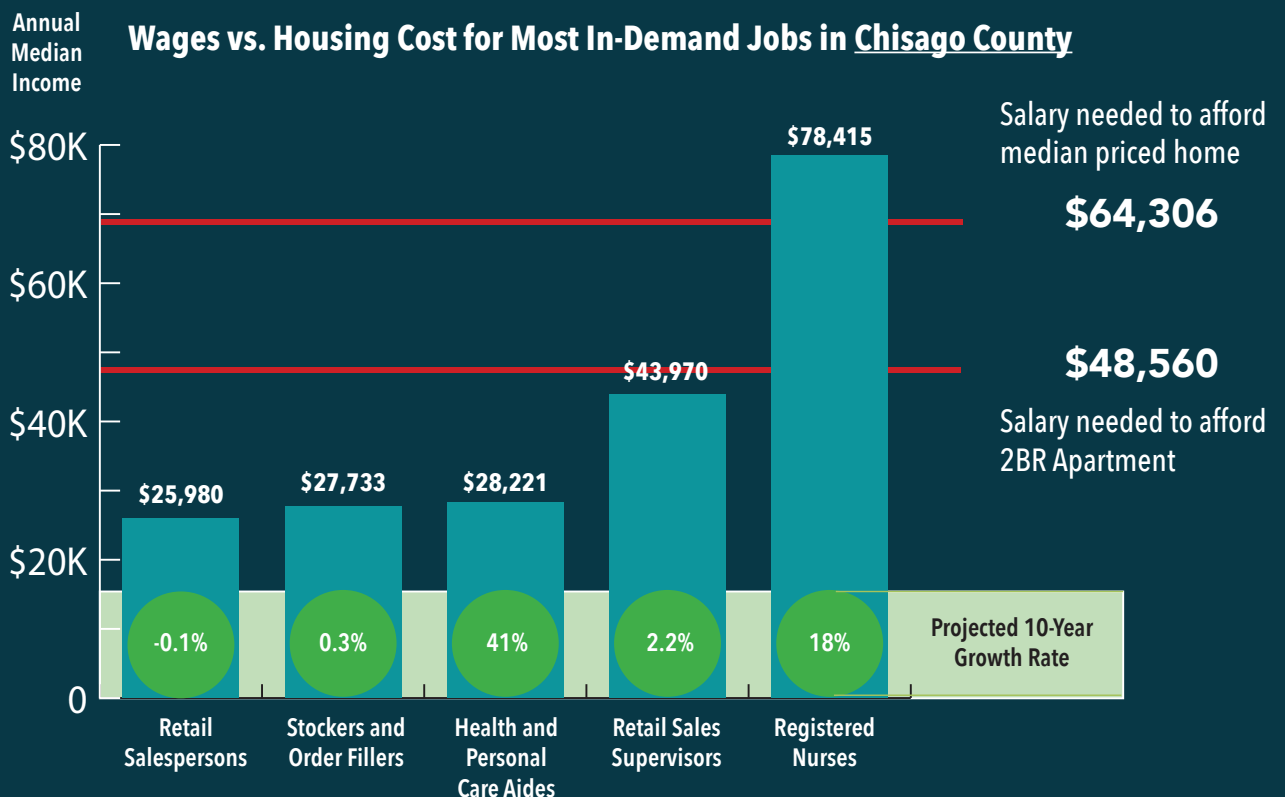


Central Region: Housing Affordability

Only one of the most in-demand jobs on the Central Region earns a salary that can afford a median value home or a median apartment: registered nurses. On average, retail salespersons, stockers and order fillers, home health and personal care aids, and first-line supervisors of retail workers don't earn enough to afford housing without becoming cost burdened.

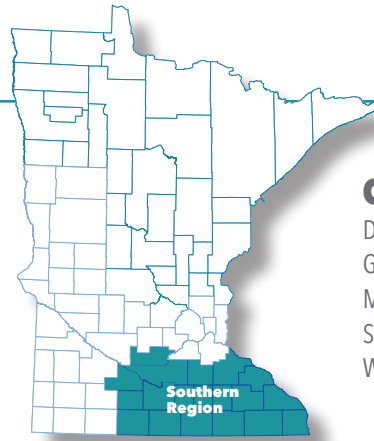
Median gross rent ranges from \$649 in Todd County to \$1,019 in Isanti County, with median renter income ranging from \$26,865 in Mille Lacs County to \$45,099 in Wright County. At these income levels, renter households can afford to spend between \$672 and \$1,127 per month on housing.

In the Central region, the top five in-demand occupations in 2020 included retail salespersons, stockers and order fillers, home health and personal care aids, first line supervisors of retail workers, and registered nurses. These occupations have median salaries that range from \$25,980 (retail salespersons) to \$78,415 (registered nurses), meaning that these occupations can afford to spend from \$650 to \$1960 monthly on rent.



Southern Region

The Southern region is the second most populous region in the state with 294,259 households spanning 20 counties. The region includes three major metropolitan areas: Rochester, Mankato, and Lacrosse-Onalaska. From 2000 to 2019, four counties in the region saw some of the sharpest declines in median renter income in the state, yet housing costs continued to rise. In total, nearly a quarter of all households in the Southern region pay more than they can afford on housing.



COUNTIES: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona

Key Findings



The Southern region accounts for half of the 10 Minnesota counties with the greatest declines in renter incomes from 2000 to 2017. All but one are outside of the Rochester metro area.



The Southern region contains the second highest amount of extremely low-income renters (ELI) in the state. While there are 19,855 ELI renter households in the region, there are only 8,008 units that are affordable and available to ELI renter households.



Many counties in the region saw some of the lowest increases in the value of homes in the state, indicating that rehabilitation may be needed in the region to maintain housing quality. In total, the region contains six of the top 10 counties that saw the lowest increases in value from 2000 to 2019.



Southern Region: Rental Housing

With 75,964 renter households, the Southern region has the second largest population of renter households in the state. Rental households account for 26 percent of all households in the region. Blue Earth County, which contains the city of Mankato, has the highest percentage of renter households at 38 percent, which is on par with the percentage of renters in Hennepin County. Additionally, Olmsted County contains the highest sheer number of renter households at 16,930.

Many counties in the Southern region have seen significant declines in renter income since 2000. From 2000 to 2019, median renter income decreased in 60 percent of the counties in the Southern region, with income depreciation in these counties ranging from 1 to 33 percent. Waseca County has seen the steepest decline in median renter income of all counties in the state, dropping 33 percent. Rice County saw the second steepest decline in renter income in the state with a 24 percent decline, and Goodhue and Faribault counties also saw declines in renter income that ranked among the top 10 in the state. In total, the Southern region accounts for four of the ten Minnesota counties with the greatest declines in renter incomes.

While there were significant renter income declines across the region, rent increased from 7 percent in Brown and Wabasha counties to 34 percent in Watonwan County, with median gross rents ranging from \$590 (Faribault County) to \$964 (Olmsted County). The growing gap between renter incomes and housing costs has resulted in more than 1 in 4 renter households experiencing cost burden. The Southern region also includes three of the 10 counties with the highest rates of severe cost burden — renter households paying more than half of their income on housing. In Rice, Waseca and Winona counties, 46 to 56 percent of all renter households are cost burdened and more than a quarter are severely cost burdened.

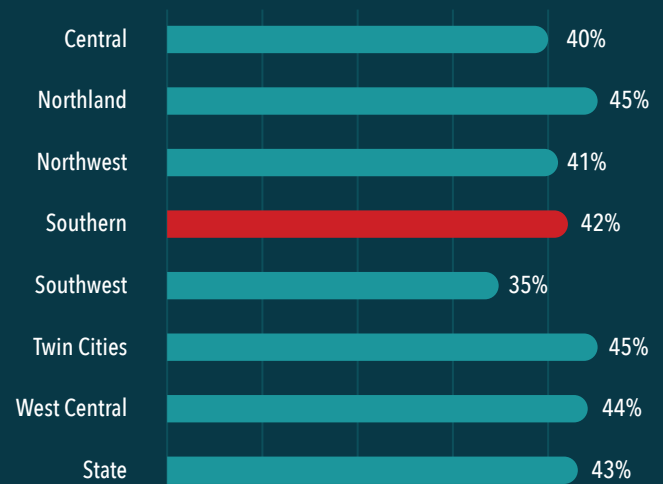
The Southern region contains the second highest amount of extremely low-income renters (ELI) in the state, or renter households that earn less than 30 percent of area median income (AMI). While there are 19,855 ELI renter households in the region, there are only 8,008 units that are affordable and available to ELI renter households. Olmsted and Steele have the lowest ratios of affordable units per 100 renter households at 30 percent AMI, at 59 percent and 64 percent respectively.

TEN COUNTIES WITH LARGEST DECLINES IN RENTER INCOMES

Waseca*	-33%
Rice*	-24%
Renville	-23%
Itasca	-22%
Swift	-16%
Goodhue*	-14%
Faribault*	-13%
Norman	-12%
Roseau	-11%
Dakota	-10%

*Southern Region

PERCENT OF COST-BURDENED RENTERS BY REGION



Southern Region: Homeownership

In the Southern region, there are 218,295 owner households, accounting for 74 percent of total households in the region. Three of the four counties within the Rochester MSA have homeownership rates of 79 percent or more – significantly above the state ownership rate of 72 percent. Dodge County of the Rochester MSA contains the third highest rate of homeownership in the state.

In the region, median value homes currently range from \$89,500 in Faribault County to \$214,600 in Olmsted County. Many counties in the region saw some of the lowest increases in the value of homes in the state, indicating that rehabilitation may be needed in the region to maintain housing quality. In total, the region contains six of the top 10 counties that saw the lowest increases in value from 2000 to 2019; Freeborn and Watonwan counties occupy the bottom two value increases in the state, with value of home increasing by only 1 and 5 percent, respectively.

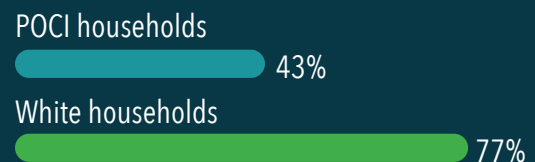
At 25,735 BIPOC households, the Southern region has the second largest population of households of color. Yet, only 43 percent of households of color own their homes in the region compared to a homeownership rate of 77 percent for white households. In 2019, the homeownership gap, or gap in ownership rates of white households and households of color in the region equated to 35 percent, a significantly higher gap than the national average of 24 percent.

TEN COUNTIES WHERE HOME VALUE INCREASES ARE LAGGING THE MOST

Freeborn*	-33%
Watonwan*	-24%
McLeod	-23%
Steele	-22%
Faribault*	-16%
Swift*	-14%
Sherburne	-13%
Mower*	-12%
Brown*	-11%
Dakota	-10%

*Southern Region

HOMEOWNERSHIP GAP IN THE SOUTHERN REGION



A Voice at the Table for Housing Justice: Rice County Neighbors United

Rice County Neighbors United began with four immigrant women who organized against poor housing conditions in their community -- Northfield, Minnesota. Mar Valdecantos was one of those women.

The group saw the need for an advocacy group for the immigrant and refugee communities after getting complaints of a very bad situation at a four-building apartment complex.

"Large immigrant and low-income communities in Northfield have been largely invisible for many years and suffer issues that are specific to them," says Mar. "Neighbors United and other groups in town work to bring visibility while empowering these communities."

After alerting the City of Northfield, the City

apartment building] continue and we are still working as a city to find long term solutions."

In addition to Neighbors United, Mar has been part of the Northfield Affordable Housing Task Force and Governor Dayton's Housing Task Force.

"I joined the Northfield Affordable Housing Task Force to have a voice at the table to represent the interests of a community that is usually voiceless: that of immigrants and especially undocumented immigrants," says Mar. "As part of the conversations we started an awareness campaign to show everybody how the community is different from what people think it is."

She adds, "Many people have no idea of the struggles of many community members nor the existence of really bad apartments or the two

"Being present in conversations and creating groups to work on this, has been very important."

Council and the Human Rights Commission, Northfield issued mandatory inspections and fumigation commenced. "Northfield issued the first temporary rental license in its history following the inspections," Mar says. "The issues [with that specific

trailer parks, all located on the north side of town and tucked away from view."

The Task Force is working in partnership with Carleton College to create maps of inequality in Northfield.

A Voice at the Table for Housing Justice: Rice County Neighbors United

“We live in segregated cities and Northfield is just one more example of that sad and avoidable reality,” Mar said. “When George Floyd was murdered it was refreshing to hear Governor Walz acknowledge the homeowner gap and how Minnesota is a wonderful state if you are white. But it is failing many other communities in big ways which explains the gap in homeownership and the education gap as well.”

The Task Force is also working on ownership for residents in manufactured home parks through Opportunity to Purchase. It is also working to hold negligent landlords accountable for the health and safety of their properties.

“The housing stock we have for a lot of people is aging and needs repairs,” says Mar.

“For some people that don’t feel they can voice their discontent for fear of retaliation or worse. The rundown apartments are the only choice.”

Community organizing is helping improve life and housing in Northfield, however slowly. Folks from immigrant communities were recently elected into office. George Zuccolotto became a City Council Member, and Claudia Gonzalez-George became a school board member.

“Being present in conversations and creating groups to work on this, has been very important,” Mar says.

Mar says that Neighbors United will continue to advocate for safe, healthy, affordable housing in Northfield.



Southern Region: Housing Stock

In the Southern region, both rental and owner housing is aging; the region ranks third out of the seven regions in the state for the highest percentage of housing built prior to 1970. In 2019, 46 percent of owners lived in a home built prior to 1970. That same year, there were 1,369 new permits issued for single family homes for construction, the third highest regional number in the state.

Rental housing in the Southern region is also aging. Forty-two percent of the rental housing stock was built prior to 1970. In Faribault, Freeborn, Martin and Mower Counties more than 58 percent of the rental housing stock was built prior to 1970, marking four of the seven counties with the highest percentage built before 1970.

In 2019, there were 954 new multifamily units permitted for construction in the region, the second highest amount after the Twin Cities region. Of the new multifamily permits issued in 2019 in the Southern region, 52 percent were located in Olmsted County.

In 2019, there were approximately 10,718 subsidized units in the Southern region, the second highest amount after the Twin Cities region.

COUNTIES WITH THE MOST RENTAL HOUSING BUILT BEFORE 1970

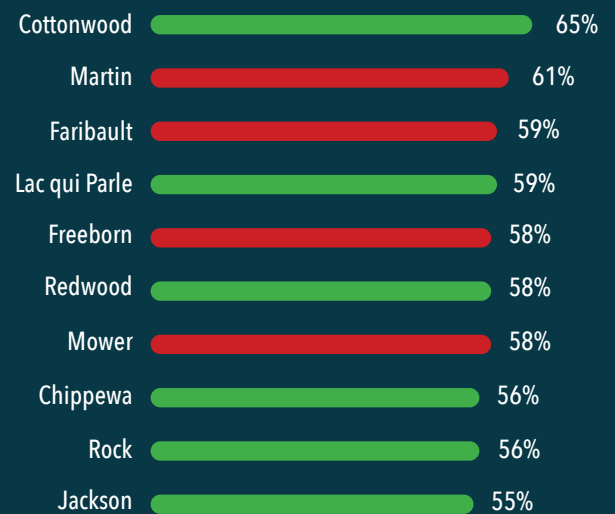


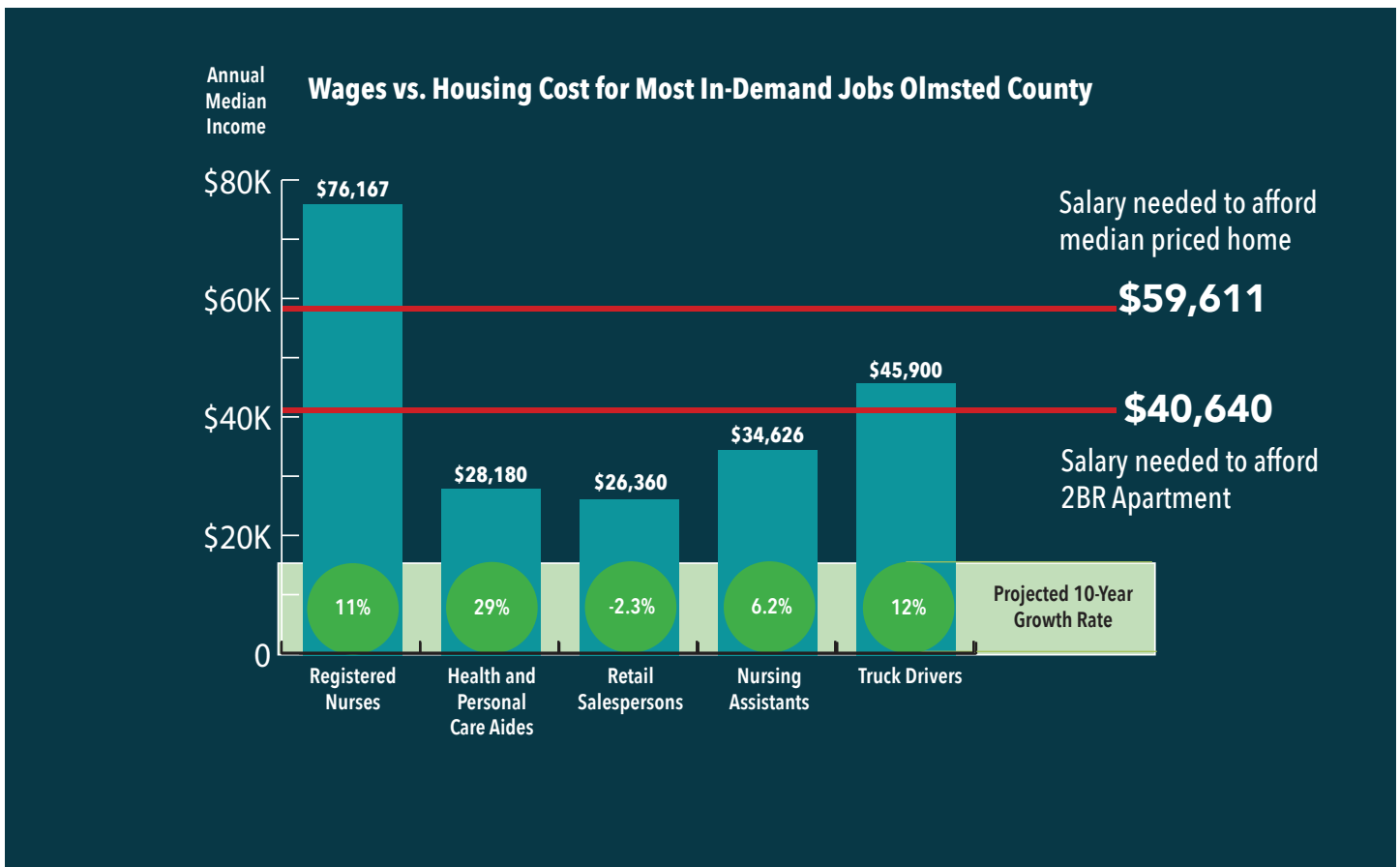
Photo: Subsidized apartments in Faribault by [Andy Birkey](#)

Southern Region: Housing Affordability

In the Southern region, median-income renter households can afford monthly rent ranging from \$625 in Waseca County to \$990 in Olmsted County.

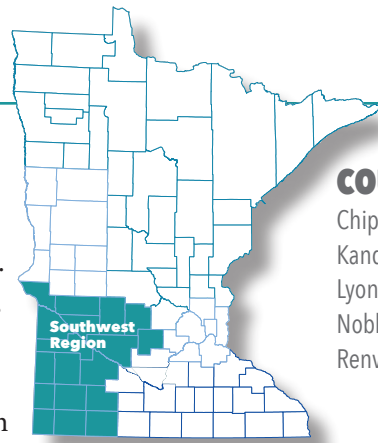
In 2020, the top five in-demand jobs in the region included registered nurses, home health and personal care aides, retail salespersons, nursing assistants and heavy and tractor-trailer truck drivers. Only registered nurses and truck drivers can afford 2-bedroom apartment, and only registered nurses can afford both a 2-bedroom apartment or a median value home. All other in-demand occupations — home health and personal care aides, retail salespersons, and nursing assistants cannot afford a home in the Southern Region without the risk of being cost burdened.

The median annual incomes for these top occupations range from \$26,360 (retail salespersons) to \$76,167 (registered nurses), meaning workers in these occupations can afford to spend a range of \$659 to \$1,904 on housing.



Southwest Region

The Southwest region includes 18 counties and approximately 113,421 total households, with 75 percent homeowners and 25 percent renter households. The largest regional centers are Worthington, Marshall, and Redwood Falls. Compared to other regions, the Southwest region has the lowest rates of both renter and owner cost burden in the state. However, the region has the oldest housing stock in the state for both owner and rental occupied units — which indicates the need for additional costs to upkeep the quality of housing for residents in the region.



COUNTIES: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine

Key Findings



The Southwest region has the lowest rate of renter cost burden in the state, with 35 percent of renters spending more than 30 percent of their income on housing – significantly below the state rate of 43 percent.



Overall, homes have a relatively low median value in the region, with five counties (Big Stone, Cottonwood, Lac qui Parle, Lincoln, and Pipestone) accounting for the lowest ranking values in the state.



The Southwest region has the highest percentage of aging owner-occupied homes in the state, with over half – 57 percent – in the region built prior to 1970. Aging owner-occupied housing is particularly severe in Big Stone, Chippewa, Cottonwood, Jackson, Lac qui Parle, Pipestone and Renville counties.



Photo: Redwood Falls licensed by MHP

Southwest Region: Rental Housing

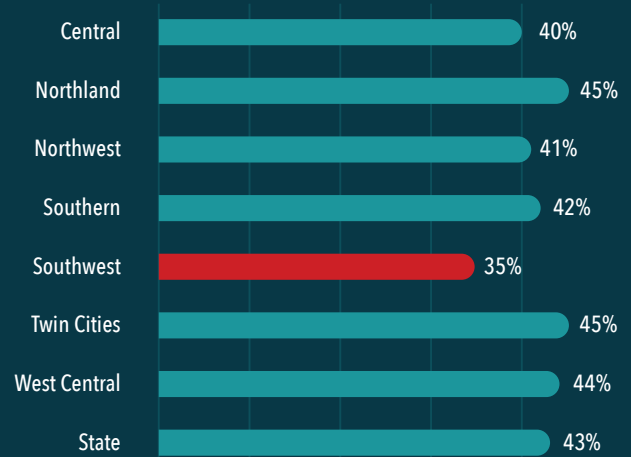
The Southwest region is home to 27,814 renter households, which account for 25 percent of households in the region. Chippewa County, Lyon County and Swift County have the highest percentage of renter households in the region at 33 and 30 percent respectively.

The Southwest region has the lowest rate of renter cost burden in the state, with 35 percent of renters spending more than 30 percent of their income on housing — significantly below the state rate of 43 percent. The region contains five of the top ten counties in Minnesota with the lowest renter cost burden: Cottonwood, Lac qui Parle, Murray, Nobles and Pipestone counties. In these counties, between 27 and 34 percent of renter households experience housing cost burden.

Rent trends vary significantly across the region. Big Stone, Cottonwood and Jackson saw some of the largest rent increases in the state since 2000, with Big Stone leading the state with a rent increase of 77 percent. Conversely, four counties in the region saw the lowest changes in rent; Chippewa, Lac qui Parle, Lyon and Murray saw minimal rent increases between 1 and 5 percent. Despite many counties seeing high increases in rent over the past twenty years, the region contains some of the most affordable gross rents in the state. Compared to all other regions in the state, the Southwest Region has the lowest rate of cost burden and severe cost burden at 35 and 16 percent, respectively.

In the Southwest region, there are approximately 7,550 renter households that are extremely low income, or earning less than 30 percent of area median income.

PERCENT OF COST-BURDENED RENTERS BY REGION



TEN COUNTIES WITH HIGHEST RENT INCREASE

Big Stone*	77%
Clay	39%
Cottonwood*	38%
Becker	36%
Marshall	36%
Lake of the Woods	36%
Clearwater	35%
Cass	35%
Jackson*	34%
Pennington	34%

*Southwest Region

Southwest Region: Homeownership

In the Southwest Region there are approximately 85,607 owner households which account for 75 percent of the region's total households. Big Stone, Lincoln, and Pipestone Counties have seen significant increases in owner income since 2000, increasing from 29 percent to 19 percent. These three counties mark three of the top 10 largest increases in the state. However, these three counties remain in the bottom quartile for current owner income, and median owner income in the Southwest region remains relatively low compared to other regions.

Overall, homes have a relatively low median value in the region, with five counties (Big Stone, Cottonwood, Lac qui Parle, Lincoln, and Pipestone) accounting for the lowest ranking values in the state. Additionally, Swift, Lac qui Parle, and Chippewa Counties have been in the bottom ten percent median home value increases since 2000, which may be indicative of needed rehabilitation in aging owner occupied homes.

In 2019, 16 percent — or 14,072 owner households — in the Southwest region pay more than 30 percent on housing, and 5,133 pay over half of their income on housing. In 2000, 10 percent of owners were cost burdened, indicating a six percent increase.

In the Southwest region, 78 percent of white households are homeowners while only 48 percent of households of color own their homes.

TEN COUNTIES WITH LOWEST HOME VALUES

Traverse	\$81,400
Kittson	\$84,200
Lac qui Parle*	\$88,600
Faribault	\$89,500
Cottonwood*	\$94,200
Watonwan	\$96,900
Pipestone*	\$97,500
Big Stone*	\$97,900
Norman	\$100,700
Lincoln*	\$103,100

*Southwest Region

HOMEOWNERSHIP GAP IN THE SOUTHWEST REGION

POCI households



White households



Southwest Region: Housing Stock

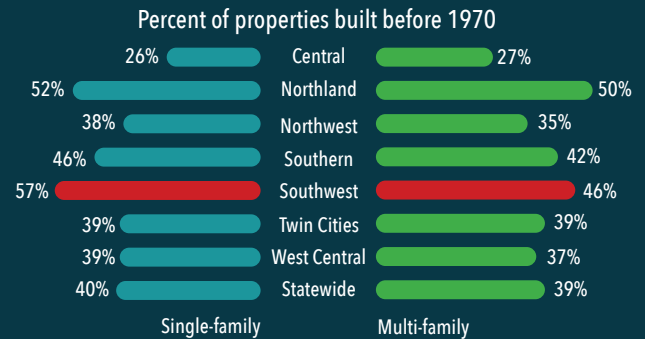
The Southwest region has the highest percentage of aging owner-occupied homes in the state, with over half — 57 percent — in the region built prior to 1970. Aging owner-occupied housing is particularly severe in Big Stone, Chippewa, Cottonwood, Jackson, Lac qui Parle, Pipestone and Renville counties, which rank in the top ten for the largest share of owner-occupied housing built before 1970 in the state. In these counties, over 66 percent of all owner homes were built prior to 1970.

In 2019, 350 new single family homes were permitted for construction in the Southwest Region, accounting for just 3 percent of single family home permits issued statewide that year.

In the region, 46 percent of rental units were built before 1970, meaning that the Southwest region has the second-highest proportion of rental housing built before 1970, after the Northland Region. Despite this, only 197 multi-family units were permitted for development in 2019, accounting for just 1 percent of all new multi-family permits issued in the state.

The Southwest region contained 4,682 subsidized units in 2019, the third lowest amount regionally in the state.

PERCENT OF PROPERTIES BUILT BEFORE 1970



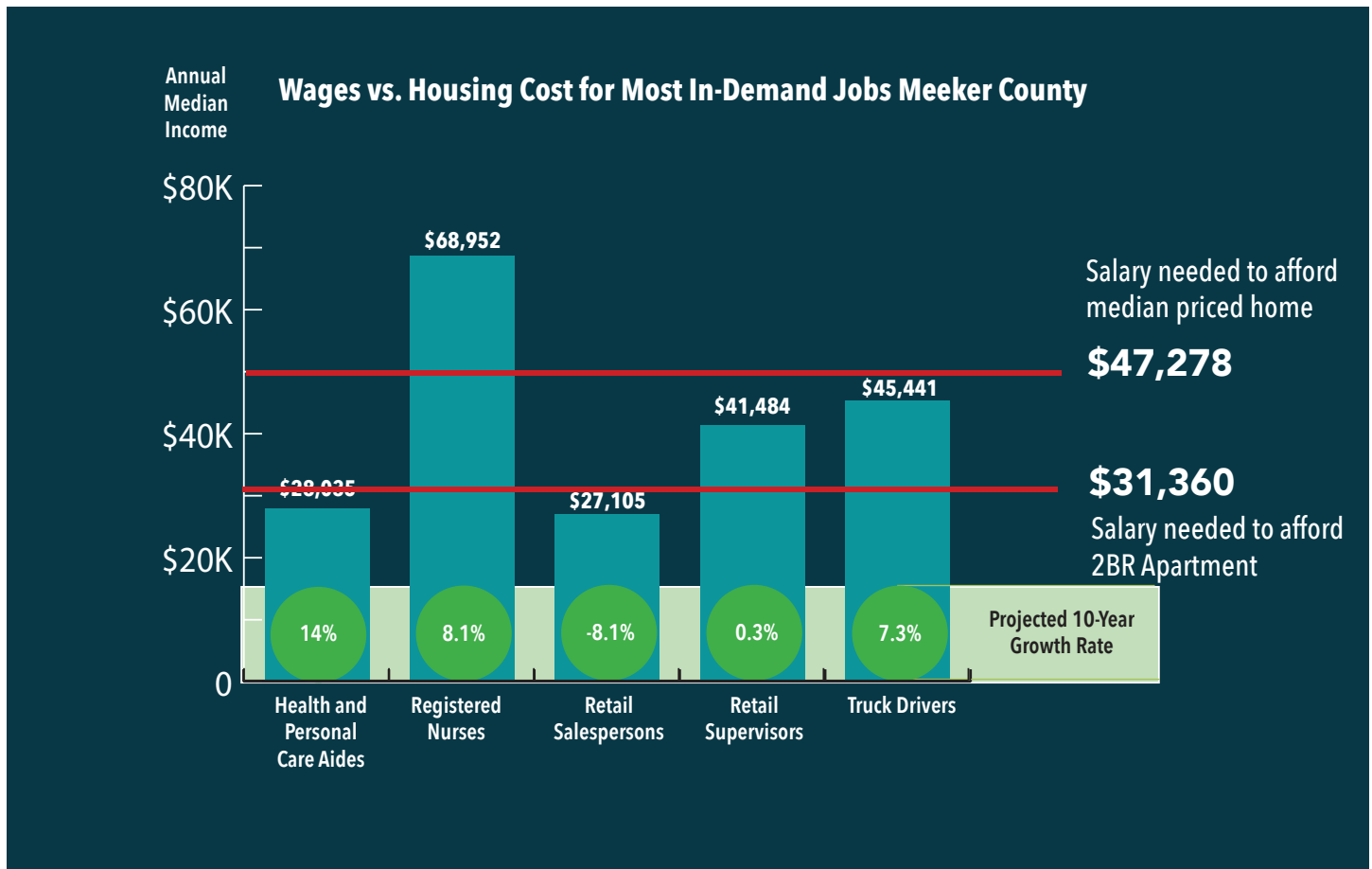
MULTI-FAMILY PERMITS BY REGION

Central	614
Northland	479
Northwest	116
Southern	954
Southwest	197
Twin Cities	12,342
West Central	175
State	14,877

Southwest Region: Housing Affordability

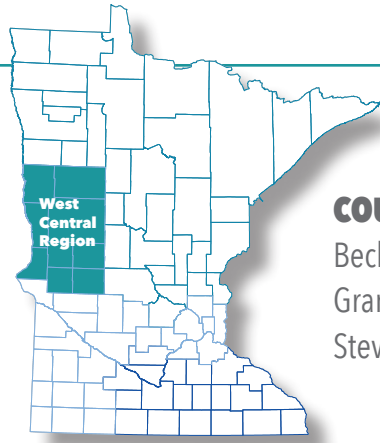
In the Southwest Region, the top five in-demand jobs are home health and personal care aides, registered nurses, retail salespersons, first-line supervisors of retail salespersons, and heavy and tractor-trailer truck drivers. The annual median income of these occupations ranges from \$27,105 (retail salespersons) to \$68,952 (registered nurses), leaving a range of \$678 to \$1724 for these positions to spend on housing each month without exceeding 30 percent of their income.

The income needed for homeownership exceeds the annual earning income for two (home health and personal care aides and retail salespersons) of the five top in-demand occupations in the majority of counties in the region. Of the five top in-demand occupations, only registered nurses are able to afford homeownership in all counties in the region.



West Central Region

The West Central region borders both North and South Dakota. It is comprised of nine counties including the Fargo-Moorhead Metropolitan Statistical Area (MSA) and the White Earth reservation. The region includes more than 94,970 total households, 74 percent of which are homeowners and 26 percent of which are renters. One of the most pressing housing issues in the West Central region is severe renter cost burden, which impacts the highest proportion of renters of any region in the state, at 23 percent.



COUNTIES:

Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

Key Findings



Renter cost burden has increased the fastest in the West Central region compared to all others in the state, increasing by 37 percent since 2000.



The region has seen steady growth in owner income throughout almost all counties, with eight out of nine counties seeing a 15 to 20 percent increase. However, owner incomes remain moderate in comparison to other regions in the state.



Renter income has increased in the majority of counties in the region, growing as much as 28 percent in Clay and Traverse County and 30 percent in Douglas County since 2000. However, median renter income in the region, which ranges from \$25,179 (Stevens County) to \$36,319 (Douglas County) remains well below the state average of \$39,637.



Photo: Lakehomes in Detroit Lakes licensed to MHP

West Central Region: Rental Housing

The West Central region is home to 24,289 renter households. Of these households, more than half (55 percent) live in either Clay County or Otter Tail County, which are a part of and adjacent to the Fargo-Moorhead MSA.

Forty-four percent, or 10,630 renter households, pay more than they can afford on housing. Clay County sees some of the most pervasive cost burden in the state with 55 percent of renters paying more than they can afford on rent, the second highest rate in the state. Stevens County and Wilkin County also rank in the top ten percent for cost burden, at 52 and 50 percent, respectively.

Additionally, the region has the highest percentage of severe renter cost burden in the state, or renters who are paying more than half of their income on housing. Stevens and Clay counties — which have the highest percentage of renters in the region — rank first and second in the state for the highest rates of severe renter cost burden. In Stevens and Clay counties, 33 percent and 28 percent of renter households pay over half of their income on housing.

Renter cost burden has increased the fastest in the West Central region compared to all others in the state, increasing by 37 percent since 2000.

Renter income has increased in the majority of counties in the region, growing as much as 28 percent in Clay and Traverse County and 30 percent in Douglas County since 2000. However, median renter income in the region, which ranges from \$25,179 (Stevens County) to \$36,319 (Douglas County), remains well below the state average of \$39,637. Stevens County has the third lowest current median renter income in the state.

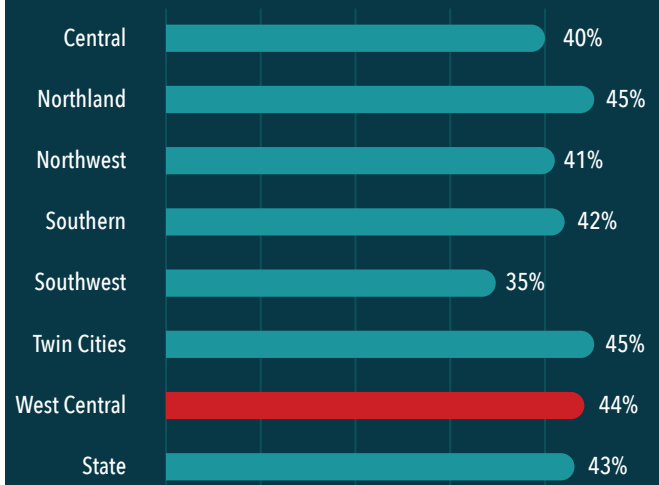
The West Central region contains 7,185 extremely low-income renter households that earn 30 percent of area median income or less, yet there are only 2,904 units that are affordable and available to renters of that income bracket.

TEN COUNTIES WITH THE HIGHEST RENTER COST BURDEN

Waseca	56%
Clay*	55%
Koochiching	55%
Itasca	52%
Beltrami	52%
Stevens*	52%
Blue Earth	52%
St. Louis	50%
Wilkin*	50%
Clearwater	50%

*West Central Region

PERCENT OF COST-BURDENED RENTERS BY REGION

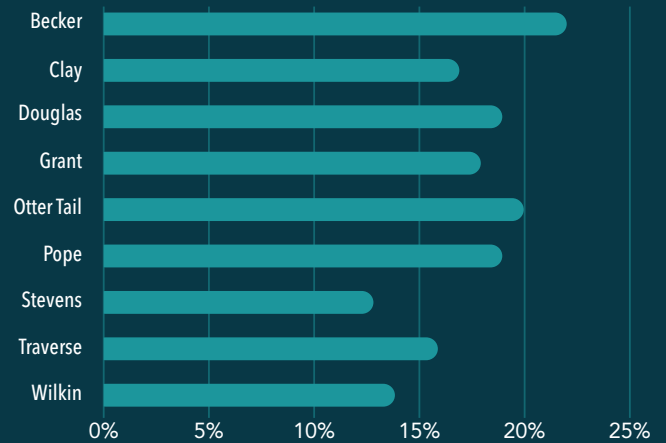


West Central Region: Homeownership

There are 70,685 owner households in the West Central Region, accounting for 74 percent of all households. The region has seen steady growth in owner income throughout almost all counties, with eight out of nine counties seeing a 15 to 20 percent increase. However, owner incomes remain moderate in comparison to other regions in the state.

Owner cost burden varies across the region, with Stevens and Wilkin counties ranking among counties with the lowest owner cost burden in the state (13 and 14 percent, respectively). In contrast, Becker County has the eighth highest owner cost burden in the state at 22 percent.

PERCENT OF COST-BURDENED HOMEOWNERS



Reducing Homelessness in Families with Children in West Central Minnesota

“How can we work together to try and identify an end to child and family homelessness in the region and put a strategy in place?” recalls Dara A. Lee, executive director of Clay County Housing and Redevelopment Authority.

In the West Central Region, that question helped spur the creation of a 45-member collaborative that is working to bring housing stability to children and families through a program called Homework Starts with Home. The collaboration spans churches, schools, and service organizations throughout West Central Minnesota.

“There’s never enough funding to do what you

already had some success ending veterans homelessness).

The region has cut the number of homeless families with children in half. The area had about 200 homeless families with children. By January 2021, that number was down to 62 in Clay County with another 28 in the surrounding 9-county region.

“Housing is the foundation for everything we do. Without it, our kids and families don’t have a strong foundation. It’s traumatic when students see that their friend and their friend’s family don’t have a safe place to sleep. Housing benefits the entire community.”

“Housing is the foundation for everything we do. Without it, our kids and families don’t have a strong foundation.”

need to do,” Lee says.

Fortunately, a successful pilot project got much needed funding and the collaboration was able to take off. The original partners were the Clay County HRA, Moorhead Public Schools, Lakes & Prairies Community Action Partnership, and Churches United for the Homeless. From those 4 it grew to 40 in 2018. In 2021, the collaborative has 45 entities.

The collaboration hopes to end child and family homelessness in the region by 2023 (The region has

According to the Minnesota Department of Education, homelessness disproportionately impacts certain populations, such as African American students, American Indian students, students with disabilities, and lesbian, gay, bisexual, transgender, or questioning/queer (LGBTQ) young people.

There’s a system of support set up through Homework Starts with Home. It is administered by Minnesota Housing and uses funding from two sources: the Family Homelessness Prevention and Assistance Program (FHPAP) and the Housing

Reducing Homelessness in Families with Children in West Central Minnesota

Trust Fund (HTF) rental assistance program.

Schools in the collaboration have liaisons that identify families that are homeless and they work with providers, mainly at Community Action Partnerships to get those families set up in the Coordinated Entry system.

The families get support for rent payments, usually they pay 30 percent of their income and the collaboration pays the rest. Health care, nutrition and other mainstream needs are assessed and met. Churches and other faith-based organizations address unique needs not covered by other support.

“People need help getting their kids enrolled in school. They need rent assistance, and help with employment and job search, but after that they like

us to back off and get out of their lives,” says Lee.

If the families need more support down the road, the collaborative is there to help.



West Central Region: Housing Stock

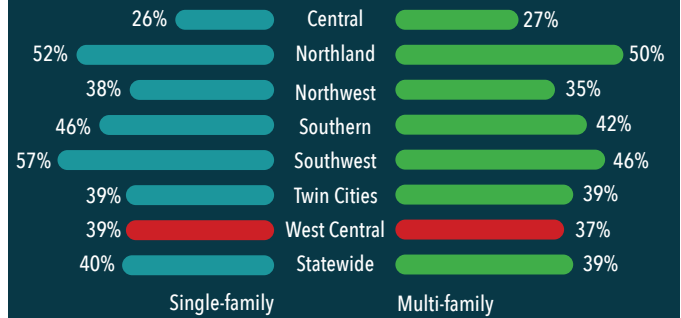
In the West Central Region, 37 percent of rental housing was built prior to 1970, slightly below the statewide average of 39 percent.

In 2019, just 175 permits were issued for multi-family housing development in the West Central Region, marking the lowest amount of multi-family issues permitted after the Northwest Region. In total, new multi-family permits in West Central accounted for 1 percent of the total multi-family permits issued in the state that year.

Meanwhile, 693 single-family permits were issued in 2019 — up slightly from 637 in 2017. The majority of these permits were issued for development in Becker (30 percent), Clay (27 percent), and Douglas (26 percent) counties. In the West Central Region, 39 percent of owner occupied housing was built prior to 1970.

In 2019, there were approximately 4,024 subsidized units in the region.

PERCENT OF PROPERTIES BUILT BEFORE 1970

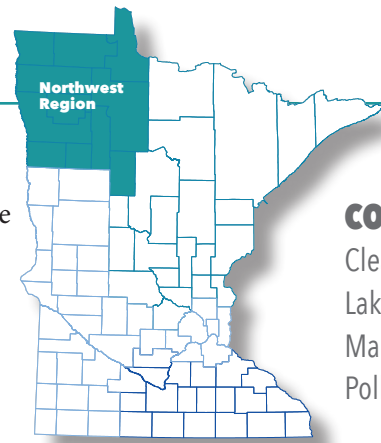


MULTI-FAMILY PERMITS BY REGION

Central	614
Northland	479
Northwest	116
Southern	954
Southwest	197
Twin Cities	12,342
West Central	175
State	14,877

Northwest Region

The Northwest region includes 12 counties, and contains the metropolitan area of Grand Forks and the Red Lake, White Earth and Leech Lake reservations. The region includes roughly 67,680 households, making it the least populated region of the state by more than 27,280 households.



COUNTIES: Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Pennington, Polk, Red Lake, Roseau

Key Findings



The percentage of cost-burdened renters, or renters spending more than 30 percent of their income on housing, grew from 33 percent of households in 2000 to 41 percent in 2019.



Lake of the Woods and Pennington counties have seen the highest increases in home value in the state since 2000, at 74 and 73 percent respectively.



Just 204 new single family homes were permitted for construction in 2019 – the lowest amount of any region in the state.



Northwest Region Spotlight: Red River Valley Habitat for Humanity

Since 1987, the Red River Valley Habitat for Humanity has built dozens of homes in the Grand Forks and East Grand Forks regional area.

“We recently refurbished and sold a 5-bedroom home to a single mother with 4 kids who moved in on February 1st of this year,” says Marisa Saucedo, Executive Director of the Red River Valley Habitat for Humanity. “No longer having to worry about unsafe or unaffordable housing, her confidence has noticeably improved from the time she applied for our program to one month after purchasing and moving into her new Habitat house.”

The Red River Valley is home to some affordable homes, but those homes are too often dilapidated or unsafe. For example, in Norman County, 61 percent of single-family homes were built before 1970.

“Building or purchasing newly updated homes can be unaffordable for low-income households and present a challenge to those families looking to take the next step from renting to homeownership,” Marisa notes.

The Northwest Minnesota affiliate of the international non-governmental organization is already getting a start on it's next project. It's for a single mother with two children and the project has already acquired full funding thanks to the Engelstad Foundation. While funding is secured, the chapter is always looking for

volunteers to help build these homes.

“We build houses using donated materials and volunteer labor to keep construction costs low and are then able to sell the homes to selected partner families at an affordable price below market value,” Marisa says. “We emphasize long-term homeownership as a way to build wealth and provide better economic opportunities for the family's children.”

The organization has also refreshed its programming and have developed a new 5-year strategic plan (available at www.rrvhhabitat.org).

The COVID-19 pandemic and economic fallout have made even assessing the short and long-term impacts on housing in the area difficult, Marisa says. But the area is in need of affordable housing options, and the will to create them.

“Community support for housing includes voting for policies that support access to affordable housing and voting against policies that may reduce the accessibility to housing for some groups,” says Marisa. “And volunteering with non-profits and organizations that run housing programs, making monetary contributions to the same organizations, and advocating for affordable housing to other community members.”



Northwest Region: Rental Housing

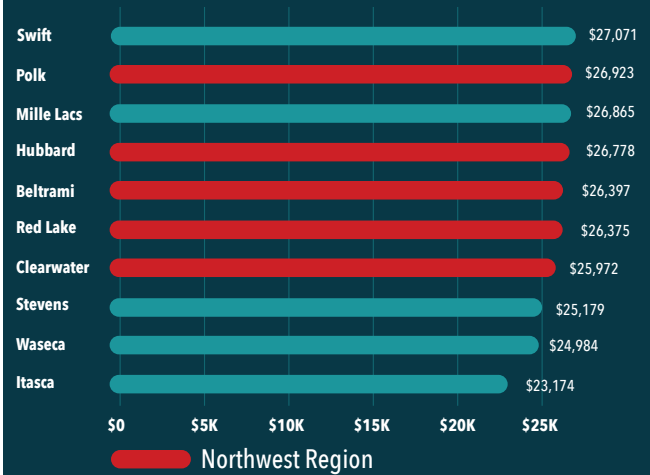
The Northwest region contains 16,856 renter households, constituting the smallest renter population of any region in the state. Renters make up a quarter of the total households, the majority of which reside in Beltrami County, where the city of Bemidji is located, or Polk County, which is included in the Grand Forks metro area. Beltrami and Mahnomen counties contain the highest percentage of renter households, at 33 and 32 percent respectively.

Trends in renter income have differed across the region. Five counties have among the lowest current renter incomes in the state; Clearwater, Red Lake, Beltrami, Hubbard and Polk counties have median renter incomes that range from \$25,972 to \$26,923. Renter income has fallen in six counties since 2000, with Norman and Roseau seeing some of the steepest declines in the state. Renter income fell by 12 and 11 percent in those counties. Conversely, Lake of the Woods and Marshall counties saw the second and fourth largest gains in renter income in the state, growing by 46 percent and 31 percent respectively. The majority of counties saw a decline in income.

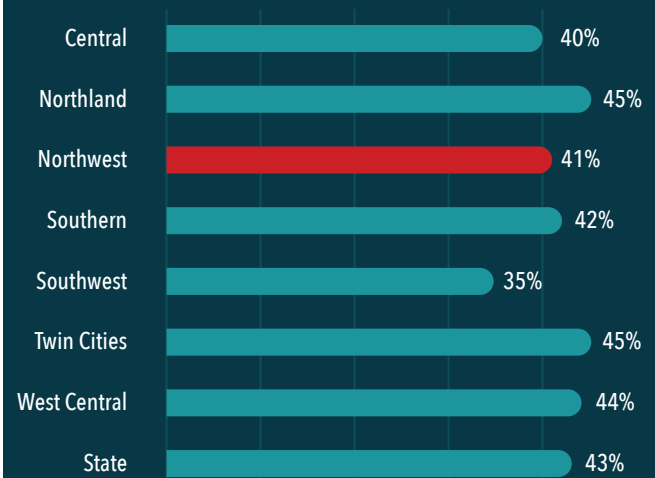
Median rent remains modest in most counties in the region; three counties in the region (Mahnomen, Norman and Red Lake) are among the 10 counties with the lowest rent in the state. However, four counties have seen some of the highest increases in rent since 2000; Clearwater, Lake of the Woods, Marshall and Pennington have seen rent increases from 34 to 36 percent since 2000.

The percentage of cost-burdened renters, or renters spending more than 30 percent of their income on housing, grew from 33 percent of households in 2000 to 41 percent in 2019. In the region there are approximately 5,100 extremely low-income renter households that earn less than 30 percent of area median income, yet there are only 2,569 units that are affordable and available to renters in that income bracket.

COUNTIES WITH THE LOWEST MEDIAN RENTER INCOME



PERCENT OF COST-BURDENED RENTERS BY REGION



Northwest Region: Homeownership

In the Northwest region, there are approximately 50,830 owner households in the region, accounting for 75 percent of all households.

While some counties in the region — Red Lake, Kittson, Marshall and Polk — have seen some of the highest increases in median owner income, overall owner income remains relatively low. These counties saw owner income increase from 19 to 28 percent. Meanwhile, five counties — Beltrami, Clearwater, Hubbard, Polk and Red Lake — rank in the lowest ten of counties for current median owner income in the state.

In the region, median value homes currently range from \$84,200 in Kittson County to \$193,600 in Hubbard County. Since 2000, the median home value has increased from 14 percent in Mahnomen County to 74 percent in Lake of the Woods County. Lake of the Woods and Pennington counties have seen the highest increases in home value in the state since 2000, at 74 and 73 percent respectively. Red Lake and Polk counties also saw increases of 61 and 53 percent, respectively, placing them in the top ten counties with the highest growth in home value.

COUNTIES WITH THE HIGHEST INCREASE IN HOME VALUES

Lake of the Woods*	74%
Pennington*	73%
Red Lake*	61%
Becker	59%
Clay	58%
Lake	56%
Polk*	53%
Stevens	52%
Cook	51%
Otter Tail	51%

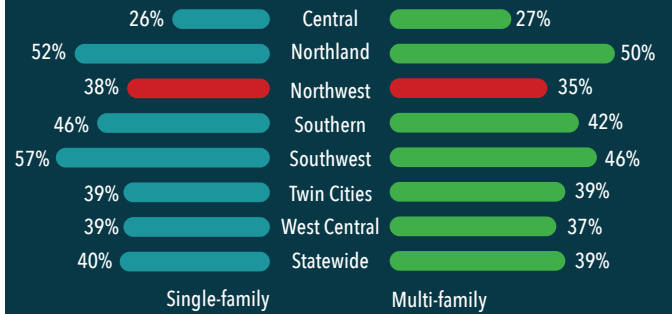
*Northwest Region

Northwest Region: Housing Stock

In the Northwest region, 38 percent of owner occupied housing was built prior to 1970, with the highest percentage of owner housing built before 1970 in Norman (61 percent) and Kittson (56 percent) counties. Just 204 new single-family homes were permitted for construction in 2019 — the lowest amount of any region in the state.

Thirty-five percent of rental units in the region were built prior to 1970. In 2019, only 116 new multi-family units were permitted for construction — the lowest amount of new multifamily permits issued in the state. Of these units, over half (53 percent) were in Beltrami County. Nine of the 12 counties in the Northwest Region saw no new permits issued for development of multi-family units. The region also contains the fewest units of subsidized housing of any region, with just 3,275 units in 2019.

PERCENT OF PROPERTIES BUILT BEFORE 1970



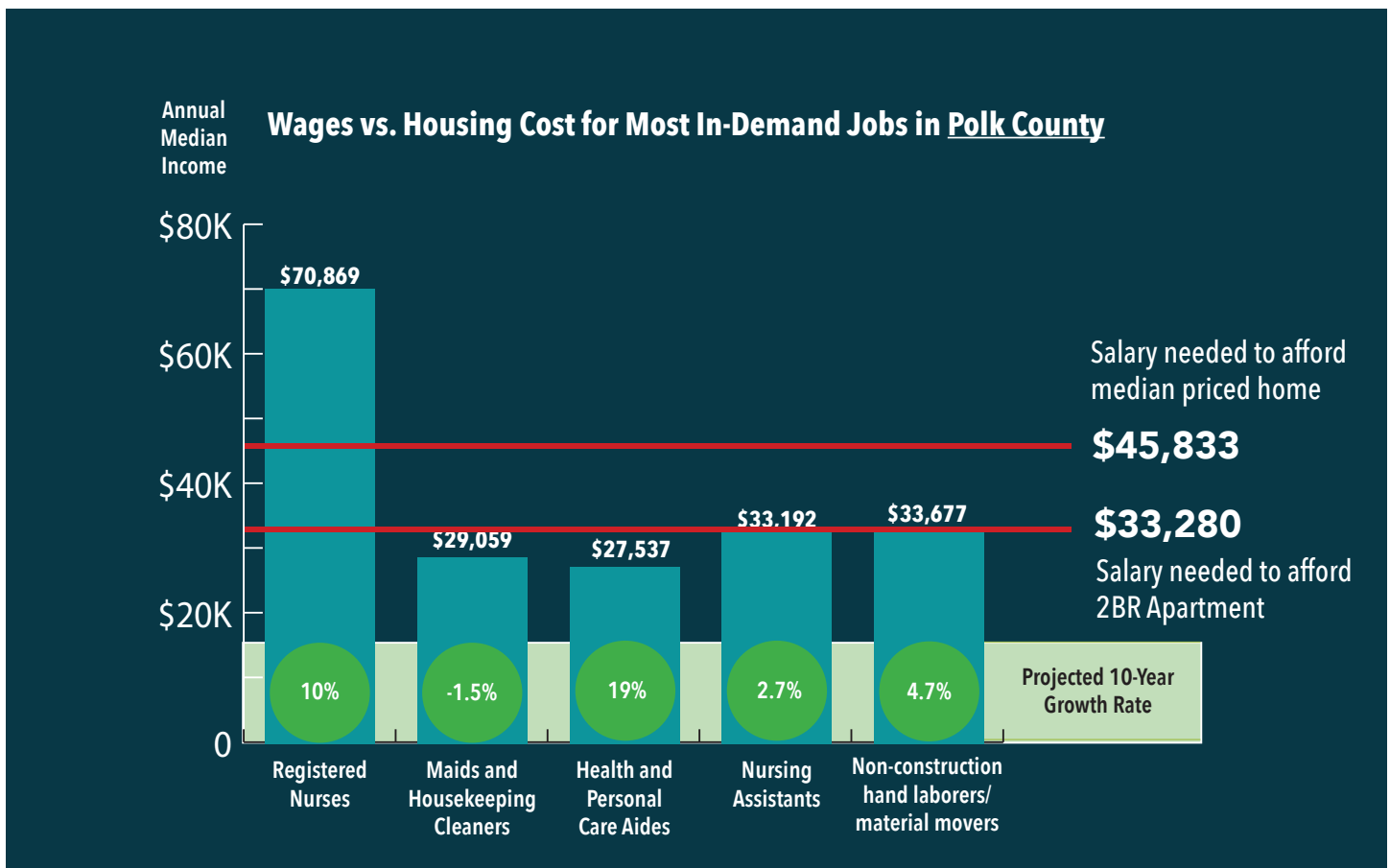
MULTI-FAMILY PERMITS BY REGION

Central	614
Northland	479
Northwest	116
Southern	954
Southwest	197
Twin Cities	12,342
West Central	175
State	14,877

Northwest Region: Housing Affordability

In the Northwest region, the median renter household earned a total monthly income of \$2,164 in Clearwater County to \$2,982 in Marshall County. With that income, households can spend just \$649 to \$895 per month on housing without exceeding 30 percent of their income.

In the Northwest region, the top five in-demand jobs in 2020 were registered nurses, maids and housekeeping cleaners, home health and personal care aides, nursing assistants and laborers, freight, stock and material movers. For four of the top in demand jobs — maids and housekeeping cleaners, home health and personal care aides, nursing assistants and laborers, freight, stock and material movers — median annual income ranges from \$27,537 to \$33,677, leaving these workers just \$688 to \$842 per month to spend on housing.



Northland Region

The Northland region is located in the northeast area of the state. It is comprised of seven counties, and includes the Duluth Metropolitan Statistical Area (MSA) and three Native American reservations (Bois Forte, Fond du Lac, and Grand Portage).



COUNTIES:

Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis

Key Findings



The Northland region contains the highest percentage of cost-burdened renters in the state, with 45 percent or 15,802 renter households spending more than 30 percent of their income on housing.



The region has one of the highest rates of renter households paying over half of their income on rent; an estimated 23 percent, 8,014 renter households, are severely cost burdened.



The Northland Region has some of the oldest housing stock in the state. By 2019, 52 percent of all owner occupied homes were built before 1970.



Photo: Hillside of Duluth licensed to MHP

Northland Region: Rental Housing

The Northland region contains 35,132 renter households, accounting for a quarter of total households in the region. Seventy percent of the region’s renters reside in Saint Louis County where the city of Duluth is located.

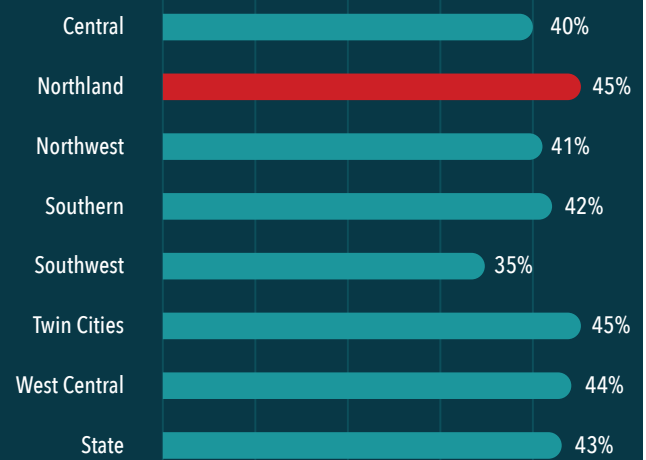
The Northland region contains the highest percentage of cost-burdened renters in the state, with 45 percent or 15,802 renter households spending more than 30 percent of their income on housing. The region has one of the highest rates of renter households paying over half of their income on rent; an estimated 23 percent, or 8,014 renter households, are severely cost burdened.

Three counties in the region see some of the highest rates of renter cost burden in the state: Itasca, Koochiching and St. Louis Counties rank 84, 85 and 80, respectively, for the highest rates of renter cost burden (52 percent, 55 percent and 50 percent of renters spend more than 30 percent of their income on housing, respectively). Additionally, four counties rank worst for severe renter cost burden (Aitkin, Itasca, Koochiching and St Louis) where at least a quarter of renters are paying over half of their income on housing. In Itasca County, 30 percent of renters are severely cost burdened.

Renter income has fallen in two counties — Cook and Itasca — since 2000, with Itasca County ranking lowest in the state for current renter median income. Conversely, Lake County has seen the most significant increase in renter income in the state, jumping by 51 percent, to rank in the top ten for median renter income. In the region, 32 percent of renter households earn less than \$20,000 annually, meaning these families have no more than \$500 per month to spend on housing without exceeding 30 percent of their annual income. There isn’t a single county in the Northland region where \$500 is enough to afford a modest one-bedroom apartment. Additionally, over half of all renters (54 percent) earn under \$35,000 annually, and 72 percent of these renters are cost burdened.

The Northland Region is home to 10,610 renter households that are extremely low income or earn less than 30 percent of area median income, yet contains just 4,869 that were affordable and available to renters in this income bracket.

PERCENT OF COST-BURDENED RENTERS BY REGION



TEN COUNTIES WITH HIGHEST SEVERE COST BURDEN AMONG RENTERS

Stevens	13%
Clay	12%
Itasca*	11%
Waseca	10%
Beltrami	10%
Rice	10%
Koochiching*	9%
Roseau	9%
Winona	8%
Aitkin*	8%

*Northland Region

Northland Region: Homeownership

Owner income has increased minimally since 2000 in the region, even declining in Koochiching County by 1 percent. Aitkin and Carlton saw the highest increases with 9 percent increases in owner income. However, Aitkin ranks at the very lowest in the state for owner income, which is presently at \$53,789. In total, 19,492 households — or 19 percent of owners — in the Northland region pay more than 30 percent of their income on housing, and 6,939 pay over half of their income on housing. Cook and Aitkin counties rank in the top five percent for counties with the most owner cost burden; in these counties over a quarter of owners are cost burdened; in these counties over a quarter of owners are cost burdened. In 2000, 10 percent of owners were cost burdened in the region, indicating a nine percent increase in cost burden overall.

The Northland region has seen significant increases in median home value since 2000, with 71 percent of counties seeing increases of more than 40 percent in home value. Cook and Lake counties rank in the top 10 for increase in median home value, seeing a 51 and 56 percent increase, respectively. These two counties saw median value homes increase, after adjusting for inflation, by \$81,444 and \$62,812 on average.

CHANGE IN OWNER INCOME IN THE NORTHLAND

Cook	4%
Lake	1%
Carlton	9%
Saint Louis	8%
Koochiching	-1%
Aitkin	9%
Itasca	6%
State	6%



Northland Region: Housing Stock

The Northland Region has some of the oldest housing stock in the state. By 2019, 52 percent of all owner occupied homes were built before 1970. Saint Louis County has the highest proportion of aging owner housing in the region, with 36,961, or 60 percent, of owner homes built prior to 1970. In 2019, 782 new permits were issued for single family homes in the region — down from 832 single family units permitted two years prior.

In the Northland region, half -- 50 percent-- of rental units were built before 1970, making the Northland the highest in the state with a proportion of rental housing built before 1970. In Saint Louis County, 13,411 or 54 percent of rental units were built prior to 1970. Despite this, only 479 multi-family units were permitted in the region for development in 2019, accounting for just 3 percent of all new multi-family permits issued in the state.

In the Northland, there are approximately 8,259 subsidized units, accounting for approximately 9 percent of subsidized units in the state.

PERCENT OF PROPERTIES BUILT BEFORE 1970

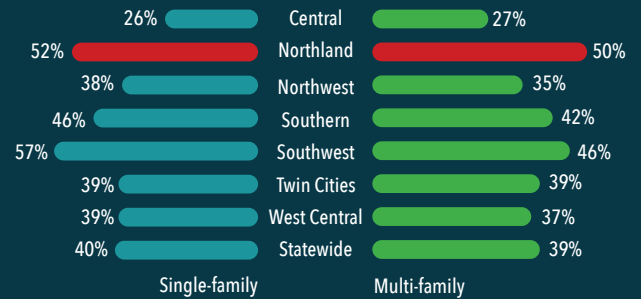


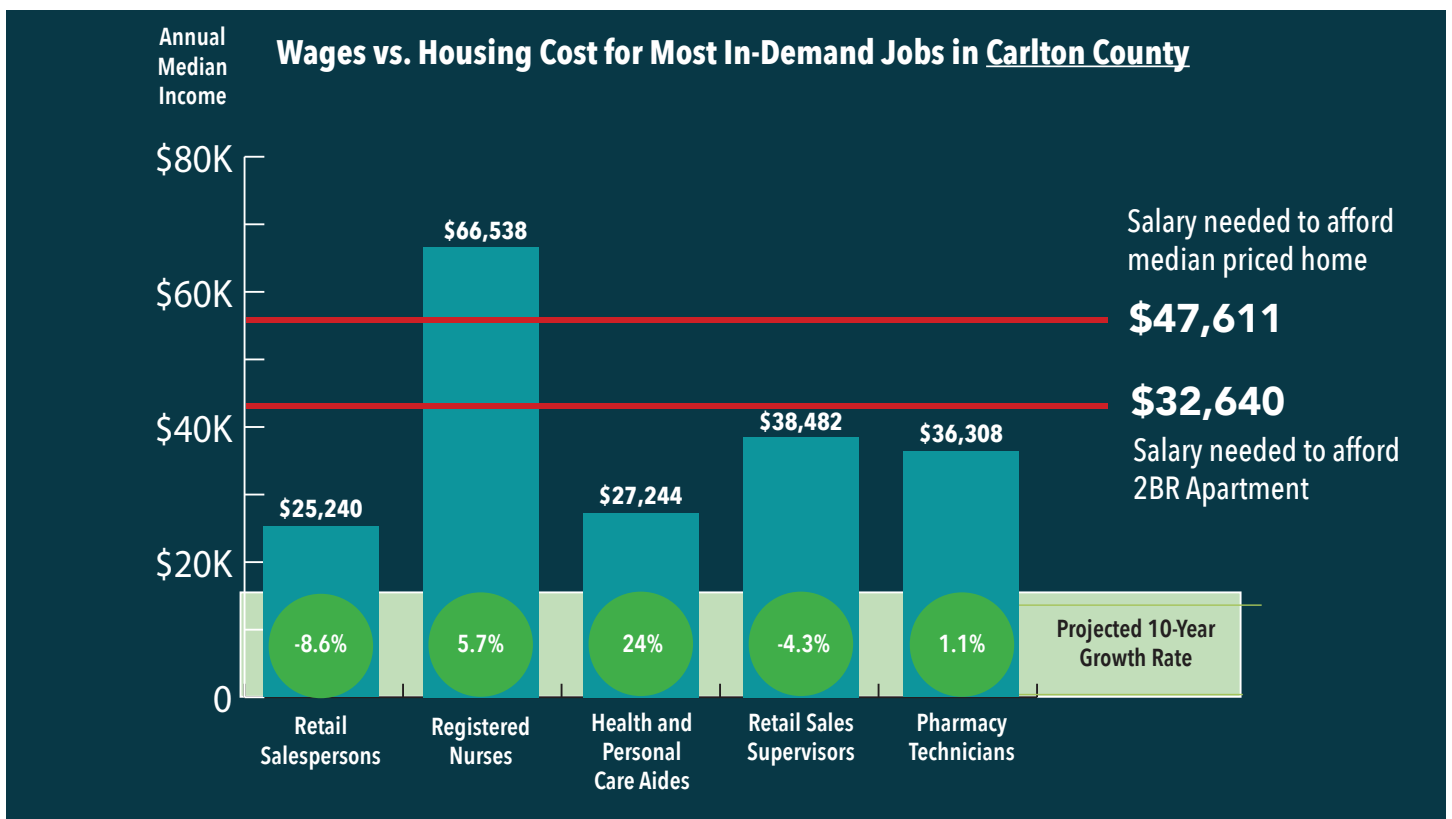
Photo: The heart of Iron Range city of Bovey. Licensed to MHP

Northland Region: Housing Affordability

In the Northland region, median gross rent ranges from \$651 in Cook County to \$776 in Carlton County. Yet, renters earning median income in the region are only able to afford from \$579 in Itasca County to \$1,059 in Cook County. In Aitkin, Itasca and St. Louis counties, the median income renter would need to earn \$67 to \$117 more per month to afford median rent.

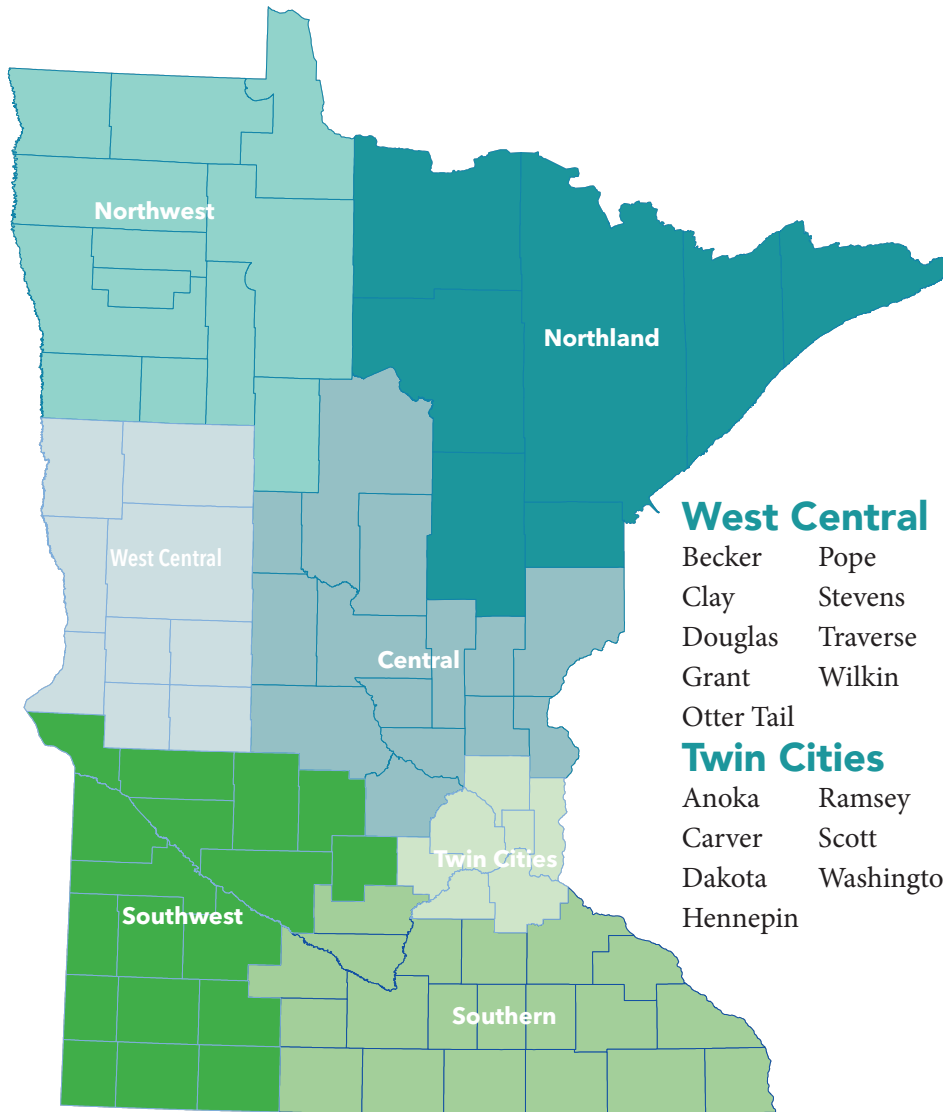
In 2020, the top five in-demand occupations in the Northland region included retail salespersons, registered nurses, home health and personal care aides, first-line supervisors of retail salespersons and pharmacy technicians. These in-demand occupations earn median annual salaries from \$25,240 to \$66,583 leaving these positions a range of \$631 to \$1,665 to spend on rent without exceeding 30% of their income. Of these top five jobs, significant growth is anticipated in the next ten years among home health and personal care aides (24 percent), and registered nurses (6 percent).

The salary needed for homeownership consistently exceeds the incomes of four of the five top in-demand occupations. To own a median-value home in the region, an income range from \$30,111 (Koochiching County) to \$66,694 (Cook County) is needed. Of the top occupations, only registered nurses are able to afford homeownership in all but one county in the region (Cook County).



Maps and Rankings

Regions based on the delineations used by the Minnesota Housing Finance Authority



Northland

- Aitkin
- Carlton
- Cook
- Itasca
- Koochiching
- Lake
- St. Louis

Northwest

- Beltrami
- Clearwater
- Hubbard
- Kittson
- Lake of the Woods
- Mahnomen
- Marshall
- Norman
- Pennington
- Polk
- Red Lake
- Roseau

Central

- Benton
- Cass
- Chisago
- Crow Wing
- Isanti
- Kanabec
- Mille Lacs
- Morrison
- Pine
- Sherburne
- Stearns
- Todd
- Wadena
- Wright

West Central

- Becker
- Clay
- Douglas
- Grant
- Otter Tail
- Pope
- Stevens
- Traverse
- Wilkin

Twin Cities

- Anoka
- Carver
- Dakota
- Hennepin
- Ramsey
- Scott
- Washington

Southwest

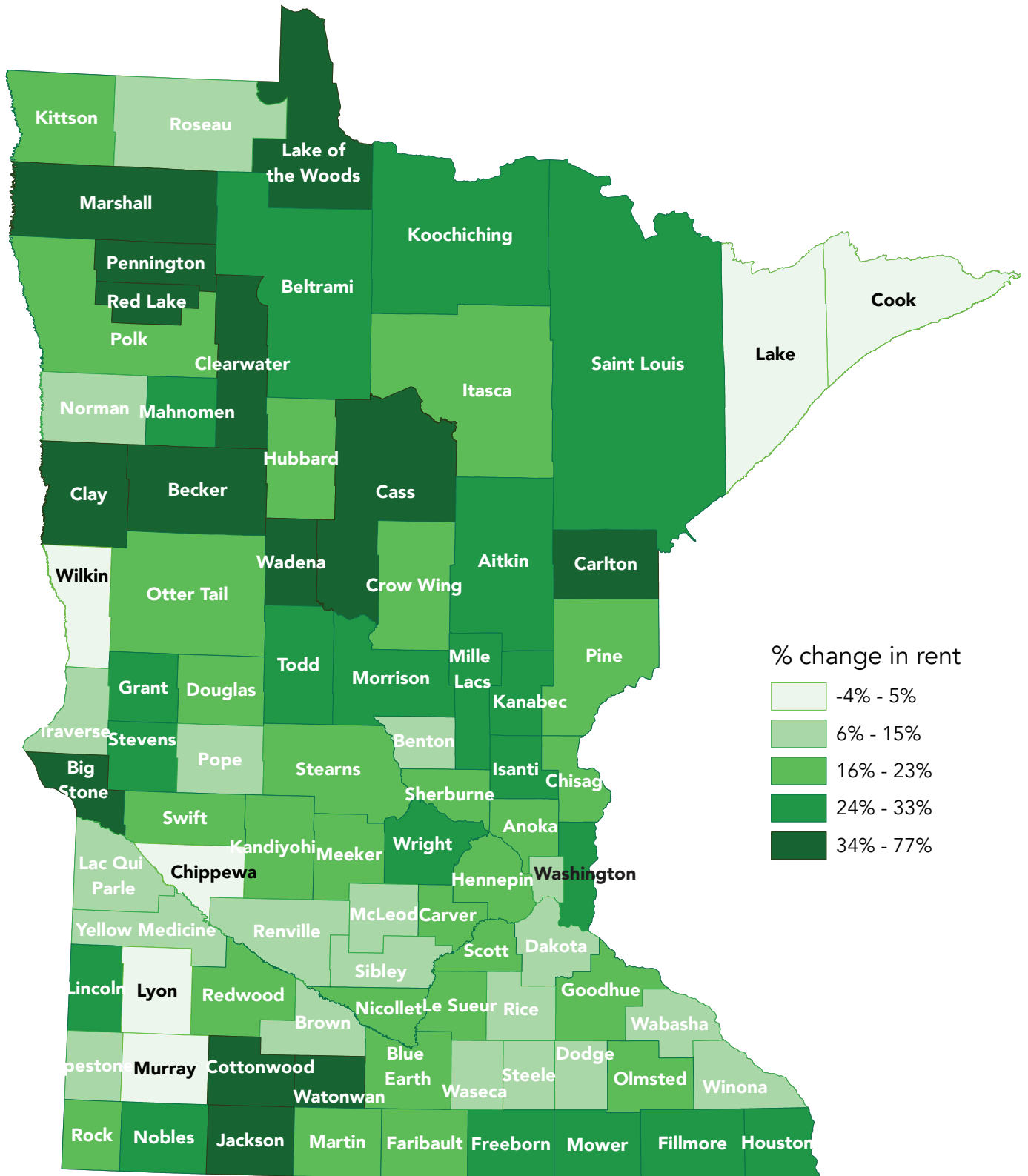
- Big Stone
- Chippewa
- Cottonwood
- Jackson
- Kandiyohi
- Lac qui Parle
- Lincoln
- Lyon
- McLeod
- Meeker
- Murray
- Nobles
- Pipestone
- Redwood
- Renville
- Rock
- Swift
- Yellow Medicine

Southern

- Blue Earth
- Brown
- Dodge
- Faribault
- Fillmore
- Freeborn
- Goodhue
- Houston
- Le Sueur
- Martin
- Mower
- Nicollet
- Olmsted
- Rice
- Sibley
- Steele
- Wabasha
- Waseca
- Watonwan
- Winona

Increase in Median Gross Rent* by County, 2000-2019

(*adjusted for inflation to 2019 dollars)



Increase in Median Gross Rent* by County, 2000-2019

(*adjusted for inflation to 2019 dollars)

Rank	County	Region	Change in rent	Median Gross Rent
1	Big Stone	Southwest	77%	\$341.88
2	Clay	West Central	39%	\$623.08
3	Cottonwood	Southwest	38%	\$455.84
4	Becker	West Central	36%	\$538.72
5	Marshall	Northwest	36%	\$469.16
6	Lake of the Woods	Northwest	36%	\$500.24
7	Clearwater	Northwest	35%	\$503.20
8	Cass	Central	35%	\$549.08
9	Jackson	Southwest	34%	\$528.36
10	Pennington	Northwest	34%	\$516.52
11	Wadena	Central	34%	\$498.76
12	Watonwan	Southern	34%	\$500.24
13	Carlton	Northland	33%	\$584.60
14	Red Lake	Northwest	33%	\$417.36
15	Stevens	West Central	32%	\$569.80
16	Mahnomen	Northwest	31%	\$446.96
17	Isanti	Central	31%	\$779.96
18	Koochiching	Northland	30%	\$515.04
19	Lincoln	Southwest	28%	\$482.48
20	Mower	Southern	27%	\$562.40
21	Fillmore	Southern	27%	\$518.00
22	Aitkin	Northland	27%	\$605.32
23	Todd	Central	27%	\$512.08
24	Nobles	Southwest	26%	\$574.24
25	Washington	Twin Cities	26%	\$1,034.52
26	St. Louis	Northland	25%	\$614.20
27	Freeborn	Southern	25%	\$544.64
28	Mille Lacs	Central	25%	\$605.32
29	Beltrami	Northwest	25%	\$612.72
30	Wright	Central	24%	\$778.48
31	Houston	Southern	24%	\$580.16

Increase in Median Gross Rent* by County, 2000-2019

(*adjusted for inflation to 2019 dollars)

Rank	County	Region	Change in rent	Median Gross Rent
32	Morrison	Central	24%	\$597.92
33	Grant	West Central	24%	\$531.32
34	Kanabec	Central	24%	\$660.08
35	Hubbard	Northwest	23%	\$565.36
36	Blue Earth	Southern	23%	\$720.76
37	Martin	Southern	22%	\$506.16
38	Swift	Southwest	22%	\$535.76
39	Pine	Central	22%	\$637.88
40	Polk	Northwest	22%	\$586.08
41	Goodhue	Southern	22%	\$705.96
42	Carver	Twin Cities	22%	\$942.76
43	Scott	Twin Cities	21%	\$969.40
44	Le Sueur	Southern	21%	\$640.84
45	Kandiyohi	Southwest	21%	\$643.80
46	Douglas	West Central	21%	\$608.28
47	Kittson	Northwest	20%	\$513.56
48	Stearns	Central	19%	\$700.04
49	Crow Wing	Central	19%	\$677.84
50	Chisago	Central	18%	\$748.88
51	Sherburne	Central	18%	\$843.60
52	Olmsted	Southern	18%	\$822.88
53	Hennepin	Twin Cities	17%	\$967.92
54	Otter Tail	West Central	17%	\$578.68
55	Redwood	Southwest	17%	\$549.08
56	Anoka	Twin Cities	16%	\$960.52
57	Rock	Southwest	16%	\$583.12
58	Nicollet	Southern	16%	\$722.24
59	Itasca	Northland	16%	\$600.88
60	Meeker	Southwest	16%	\$652.68
61	Faribault	Southern	15%	\$513.56
62	Dodge	Southern	14%	\$571.28

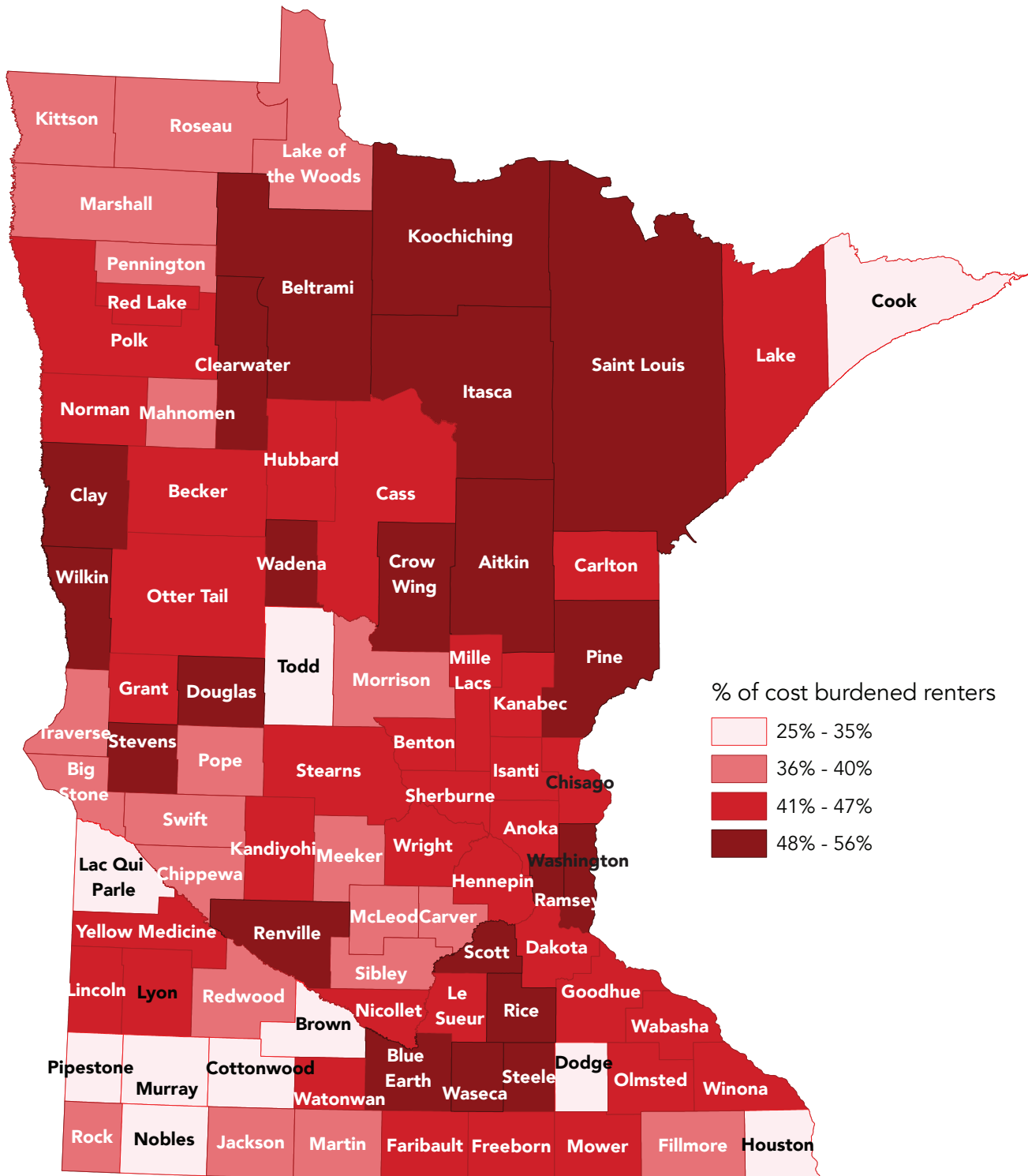
Increase in Median Gross Rent* by County, 2000-2019

(*adjusted for inflation to 2019 dollars)

Rank	County	Region	Change in rent	Median Gross Rent
63	Sibley	Southern	14%	\$630.48
64	McLeod	Southwest	13%	\$688.20
65	Pope	West Central	13%	\$537.24
66	Waseca	Southern	12%	\$594.96
67	Renville	Southwest	12%	\$565.36
68	Ramsey	Twin Cities	12%	\$896.88
69	Traverse	West Central	12%	\$553.52
70	Winona	Southern	11%	\$629.00
71	Yellow Medicine	Southwest	11%	\$528.36
72	Roseau	Northwest	11%	\$654.16
73	Steele	Southern	10%	\$697.08
74	Dakota	Twin Cities	10%	\$1,068.56
75	Rice	Southern	10%	\$768.12
76	Pipestone	Southwest	9%	\$540.20
77	Norman	Northwest	8%	\$553.52
78	Wabasha	Southern	7%	\$642.32
79	Benton	Central	7%	\$710.40
80	Brown	Southern	7%	\$590.52
81	Lac qui Parle	Southwest	5%	\$515.04
82	Wilkin	West Central	4%	\$501.72
83	Murray	Southwest	4%	\$552.04
84	Chippewa	Southwest	3%	\$593.48
85	Lake	Northland	3%	\$643.80
86	Lyon	Southwest	1%	\$658.60
87	Cook	Northland	-4%	\$674.88

Renter Cost Burden

Percent of renter households paying more than 30% of income on rent



Renter Cost Burden

Percent of renter households paying more than 30% of income on rent

Rank	County	Region	Cost Burden	Severe Cost Burden
11	Aitkin	Northland	49%	26%
29	Anoka	Twin Cities	45%	21%
45	Becker	West Central	42%	22%
4	Beltrami	Northwest	52%	29%
23	Benton	Central	46%	19%
73	Big Stone	Southwest	37%	18%
5	Blue Earth	Southern	52%	25%
82	Brown	Southern	33%	12%
51	Carlton	Northland	41%	21%
60	Carver	Twin Cities	39%	19%
35	Cass	Central	44%	18%
76	Chippewa	Southwest	35%	16%
30	Chisago	Central	45%	19%
2	Clay	West Central	55%	31%
8	Clearwater	Northwest	50%	23%
87	Cook	Northland	25%	11%
84	Cottonwood	Southwest	31%	14%
12	Crow Wing	Central	49%	19%
31	Dakota	Twin Cities	45%	20%
79	Dodge	Southern	34%	15%
16	Douglas	West Central	48%	23%
40	Faribault	Southern	43%	17%
69	Fillmore	Southern	38%	17%
41	Freeborn	Southern	43%	17%
24	Goodhue	Southern	46%	24%
42	Grant	West Central	43%	25%
25	Hennepin	Twin Cities	46%	22%
83	Houston	Southern	33%	13%
46	Hubbard	Northwest	42%	16%
26	Isanti	Central	46%	19%
6	Itasca	Northland	52%	30%

Renter Cost Burden

Percent of renter households paying more than 30% of income on rent

Rank	County	Region	Cost Burden	Severe Cost Burden
74	Jackson	Southwest	37%	25%
22	Kanabec	Central	47%	12%
47	Kandiyohi	Southwest	42%	22%
70	Kittson	Northwest	38%	17%
3	Koochiching	Northland	55%	26%
86	Lac qui Parle	Southwest	27%	15%
43	Lake	Northland	43%	19%
61	Lake of the Woods	Northwest	39%	10%
32	Le Sueur	Southern	45%	15%
52	Lincoln	Southwest	41%	24%
33	Lyon	Southwest	45%	20%
62	Mahnomen	Northwest	39%	20%
57	Marshall	Northwest	40%	18%
63	Martin	Southern	39%	20%
64	McLeod	Southwest	39%	19%
65	Meeker	Southwest	39%	22%
36	Mille Lacs	Central	44%	20%
71	Morrison	Central	38%	17%
53	Mower	Southern	41%	15%
80	Murray	Southwest	34%	19%
54	Nicollet	Southern	41%	22%
81	Nobles	Southwest	34%	16%
27	Norman	Northwest	46%	22%
34	Olmsted	Southern	45%	24%
44	Otter Tail	West Central	43%	22%
66	Pennington	Northwest	39%	16%
17	Pine	Central	48%	19%
85	Pipestone	Southwest	31%	14%
37	Polk	Northwest	44%	25%
75	Pope	West Central	36%	20%
18	Ramsey	Twin Cities	48%	24%

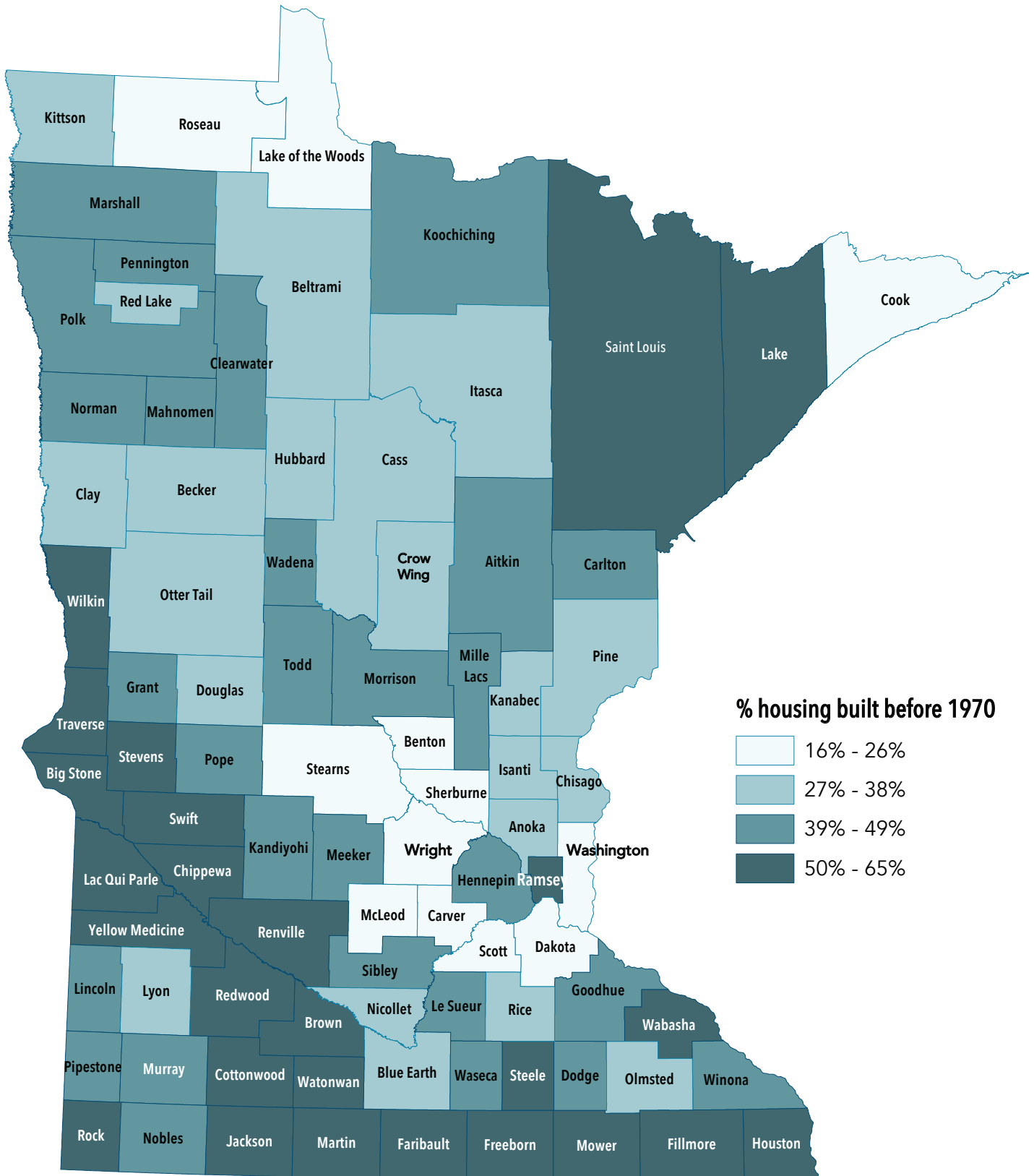
Renter Cost Burden

Percent of renter households paying more than 30% of income on rent

Rank	County	Region	Cost Burden	Severe Cost Burden
38	Red Lake	Northwest	44%	24%
58	Redwood	Southwest	40%	22%
19	Renville	Southwest	48%	24%
13	Rice	Southern	49%	27%
67	Rock	Southwest	39%	14%
59	Roseau	Northwest	40%	26%
20	Scott	Twin Cities	48%	20%
39	Sherburne	Central	44%	21%
77	Sibley	Southern	35%	19%
9	St. Louis	Northland	50%	25%
48	Stearns	Central	42%	20%
21	Steele	Southern	48%	23%
7	Stevens	West Central	52%	33%
68	Swift	Southwest	39%	19%
78	Todd	Central	35%	20%
72	Traverse	West Central	38%	16%
55	Wabasha	Southern	41%	19%
14	Wadena	Central	49%	18%
1	Waseca	Southern	56%	30%
15	Washington	Twin Cities	49%	23%
49	Watonwan	Southern	42%	23%
10	Wilkin	West Central	50%	9%
28	Winona	Southern	46%	26%
56	Wright	Central	41%	19%
50	Yellow Medicine	Southwest	42%	19%

Aging Housing Stock

Percentage of multi-family housing built before 1970



Aging Housing Stock

Percentage of multi-family and single family housing built before 1970

County	Region	Rank	Multi-family	Rank	Single Family
Aitkin	Northland	3	59%	1	74%
Anoka	Twin Cities	58	35%	57	39%
Becker	West Central	69	30%	76	27%
Beltrami	Northwest	70	30%	78	23%
Benton	Central	16	53%	53	41%
Big Stone	Southwest	49	42%	69	31%
Blue Earth	Southern	32	46%	37	50%
Brown	Southern	28	47%	50	43%
Carlton	Northland	75	27%	83	19%
Carver	Twin Cities	66	33%	31	55%
Cass	Central	26	49%	24	60%
Chippewa	Southwest	17	53%	26	58%
Chisago	Central	5	58%	3	70%
Clay	West Central	68	31%	77	25%
Clearwater	Northwest	55	37%	47	45%
Cook	Northland	20	52%	16	65%
Cottonwood	Southwest	56	37%	64	34%
Crow Wing	Central	53	39%	60	37%
Dakota	Twin Cities	10	55%	48	44%
Dodge	Southern	22	50%	21	62%
Douglas	West Central	76	26%	43	46%
Faribault	Southern	29	47%	38	49%
Fillmore	Southern	60	34%	70	31%
Freeborn	Southern	45	43%	34	51%
Goodhue	Southern	46	43%	17	64%
Grant	West Central	61	34%	65	34%
Hennepin	Twin Cities	33	46%	19	63%
Houston	Southern	62	34%	55	40%
Hubbard	Northwest	59	35%	29	56%
Isanti	Central	1	65%	7	67%
Itasca	Northland	27	48%	5	69%

Aging Housing Stock

Percentage of multi-family and single family housing built before 1970

County	Region	Rank	Multi-family	Rank	Single Family
Jackson	Southwest	51	41%	46	45%
Kanabec	Central	39	45%	49	44%
Kandiyohi	Southwest	2	61%	10	66%
Kittson	Northwest	34	46%	44	45%
Koochiching	Northland	67	32%	74	29%
Lac qui Parle	Southwest	41	44%	32	51%
Lake	Northland	30	47%	36	50%
Lake of the Woods	Northwest	23	50%	2	72%
Le Sueur	Southern	52	40%	39	49%
Lincoln	Southwest	84	19%	82	21%
Lyon	Southwest	81	20%	84	17%
Mahnomen	Northwest	82	20%	75	28%
Marshall	Northwest	86	17%	73	30%
Martin	Southern	4	59%	4	69%
McLeod	Southwest	6	58%	14	65%
Meeker	Southwest	42	44%	33	51%
Mille Lacs	Central	21	52%	40	48%
Morrison	Central	11	55%	8	67%
Mower	Southern	47	43%	59	37%
Murray	Southwest	12	54%	6	68%
Nicollet	Southern	63	34%	71	31%
Nobles	Southwest	7	58%	11	66%
Norman	Northwest	35	46%	51	43%
Olmsted	Southern	71	30%	56	40%
Otter Tail	West Central	43	44%	22	61%
Pennington	Northwest	79	21%	85	16%
Pine	Central	78	25%	58	38%
Pipestone	Southwest	13	54%	13	66%
Polk	Northwest	48	43%	54	41%
Pope	West Central	24	50%	9	67%
Ramsey	Twin Cities	87	16%	67	33%
Red Lake	Northwest	64	34%	62	37%

Aging Housing Stock

Percentage of multi-family and single family housing built before 1970

County	Region	Rank	Multi-family	Rank	Single Family
Redwood	Southwest	72	30%	72	30%
Renville	Southwest	8	56%	20	62%
Rice	Southern	25	50%	27	58%
Rock	Southwest	50	42%	41	48%
Roseau	Northwest	14	54%	23	60%
Scott	Twin Cities	54	39%	52	43%
Sherburne	Central	31	47%	18	63%
Sibley	Southern	65	34%	42	46%
St. Louis	Northland	36	46%	28	57%
Stearns	Central	44	44%	63	36%
Steele	Southern	77	26%	66	33%
Stevens	West Central	37	46%	68	32%
Swift	Southwest	18	53%	35	50%
Todd	Central	19	53%	30	55%
Traverse	West Central	80	21%	87	13%
Wabasha	Southern	15	54%	15	65%
Wadena	Central	74	28%	80	23%
Waseca	Southern	57	36%	61	37%
Washington	Twin Cities	38	46%	45	45%
Watsonwan	Southern	9	56%	12	66%
Wilkin	West Central	83	20%	81	21%
Winona	Southern	85	18%	86	14%
Wright	Central	73	30%	79	23%
Yellow Medicine	Southwest	40	45%	25	60%

Growing Gap Between Rent and Income

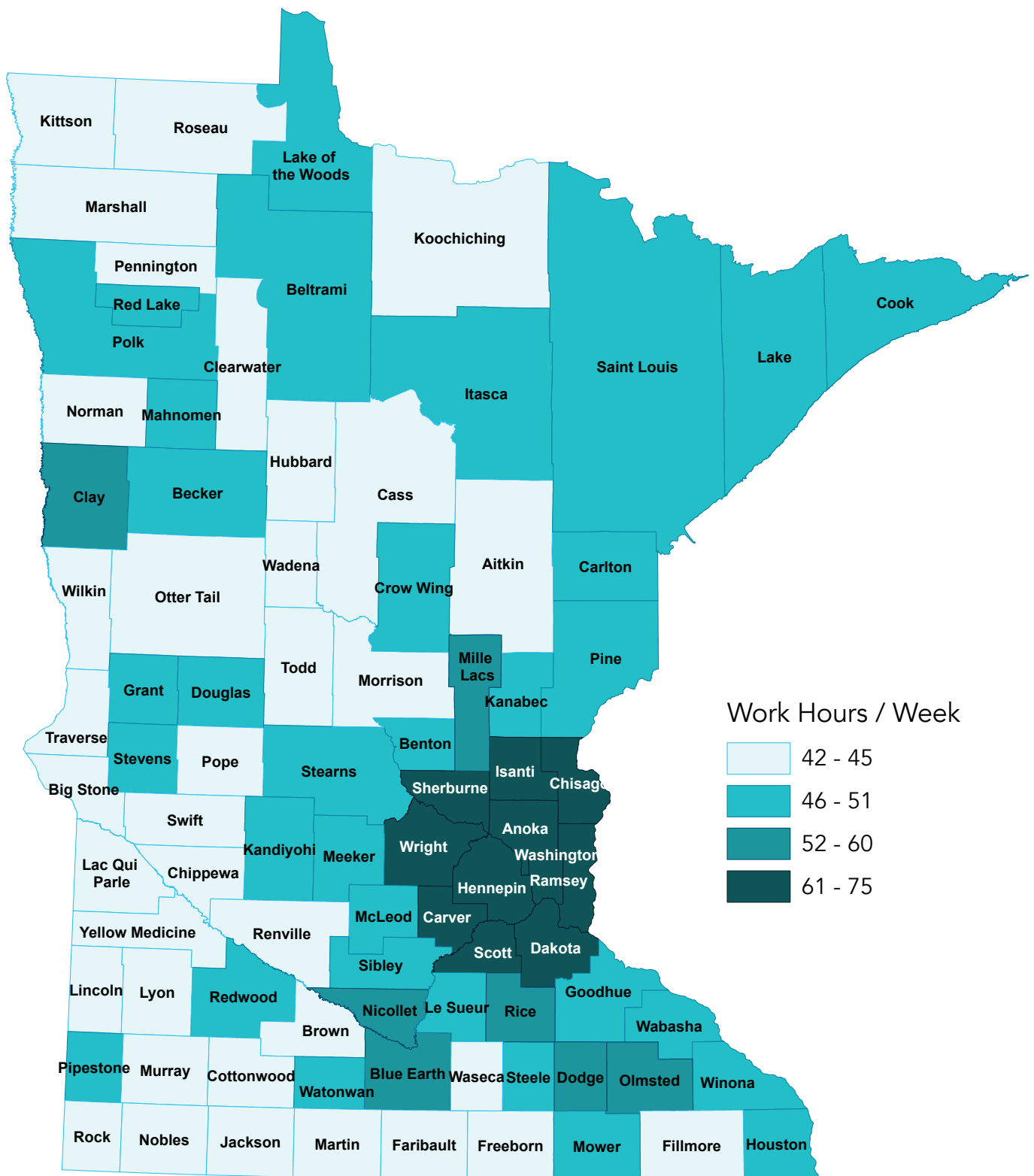
Percentage gap between change in rent and income, 2000-2019

Rank	County	Region	Rent Change	Income Change	Gap
1	Big Stone	Southwest	77%	20%	57%
2	Jackson	Southwest	34%	-2%	32%
3	Watonwan	Southern	34%	-4%	30%
4	Mahnomen	Northwest	31%	2%	29%
5	Red Lake	Northwest	33%	-4%	29%
6	Clearwater	Northwest	35%	7%	28%
7	Mower	Southern	27%	0%	27%
8	Aitkin	Northland	27%	1%	26%
9	Cass	Central	35%	9%	26%
10	Stevens	West Central	32%	6%	26%
11	Lincoln	Southwest	28%	-4%	24%
12	Carlton	Northland	33%	10%	23%
13	Fillmore	Southern	27%	-5%	22%
14	Nobles	Southwest	26%	4%	22%
15	Polk	Northwest	22%	-1%	21%
16	Washington	Twin Cities	26%	5%	21%
17	Beltrami	Northwest	25%	-5%	20%
18	Hubbard	Northwest	23%	-3%	20%
19	Scott	Twin Cities	21%	-1%	20%
20	Mille Lacs	Central	25%	-6%	19%
21	Becker	West Central	36%	19%	17%
22	Blue Earth	Southern	23%	6%	17%
23	Pennington	Northwest	34%	17%	17%
24	St. Louis	Northland	25%	8%	17%
25	Stearns	Central	19%	2%	17%
26	Carver	Twin Cities	22%	6%	16%
27	Cottonwood	Southwest	38%	22%	16%
28	Grant	West Central	24%	-9%	15%
29	Isanti	Central	31%	16%	15%
30	Nicollet	Southern	16%	-1%	15%

Rank	County	Region	Rent Change	Income Change	Gap
31	Olmsted	Southern	18%	-3%	15%
32	Redwood	Southwest	17%	-2%	15%
33	Sherburne	Central	18%	3%	15%
34	Dodge	Southern	14%	0%	14%
35	Hennepin	Twin Cities	17%	3%	14%
36	Kanabec	Central	24%	-10%	14%
37	Kandiyohi	Southwest	21%	7%	14%
38	Pine	Central	22%	-8%	14%
39	Anoka	Twin Cities	16%	3%	13%
40	Crow Wing	Central	19%	6%	13%
41	Freeborn	Southern	25%	12%	13%
42	Meeker	Southwest	16%	3%	13%
43	Sibley	Southern	14%	1%	13%
44	Chisago	Central	18%	6%	12%
45	Morrison	Central	24%	12%	12%
46	Koochiching	Northland	30%	19%	11%
47	Le Sueur	Southern	21%	-10%	11%
48	Wright	Central	24%	13%	11%
49	Clay	West Central	39%	28%	11%
50	Houston	Southern	24%	15%	9%
51	McLeod	Southwest	13%	-4%	9%
52	Rock	Southwest	16%	7%	9%
53	Ramsey	Twin Cities	12%	-4%	8%
54	Goodhue	Southern	22%	-14%	8%
55	Martin	Southern	22%	14%	8%
56	Brown	Southern	7%	1%	6%
57	Swift	Southwest	22%	-16%	6%
58	Yellow Medicine	Southwest	11%	-5%	6%
59	Winona	Southern	11%	-7%	4%
60	Chippewa	Southwest	3%	0%	3%

Rank	County	Region	Rent Change	Income Change	Gap
61	Kittson	Northwest	20%	17%	3%
62	Marshall	Northwest	36%	33%	3%
63	Todd	Central	27%	24%	3%
64	Faribault	Southern	15%	-13%	2%
65	Steele	Southern	10%	-8%	2%
66	Benton	Central	7%	-6%	1%
67	Wabasha	Southern	7%	-6%	1%
68	Cook	Northland	-4%	-3%	1%
69	Pipestone	Southwest	9%	8%	1%
70	Dakota	Twin Cities	10%	-10%	0%
71	Otter Tail	West Central	17%	17%	0%
72	Pope	West Central	13%	13%	0%
73	Roseau	Northwest	11%	-11%	0%
74	Lac qui Parle	Southwest	5%	8%	-3%
75	Norman	Northwest	8%	-12%	-4%
76	Itasca	Northland	16%	-22%	-6%
77	Lyon	Southwest	1%	-9%	-8%
78	Douglas	West Central	21%	30%	-9%
79	Wadena	Central	34%	43%	-9%
80	Lake of the Woods	Northwest	36%	46%	-10%
81	Murray	Southwest	4%	15%	-11%
82	Renville	Southwest	12%	-23%	-11%
83	Wilkin	West Central	4%	17%	-13%
84	Rice	Southern	10%	-24%	-14%
85	Traverse	West Central	12%	28%	-16%
86	Waseca	Southern	12%	-33%	-21%
87	Lake	Northland	3%	51%	-48%

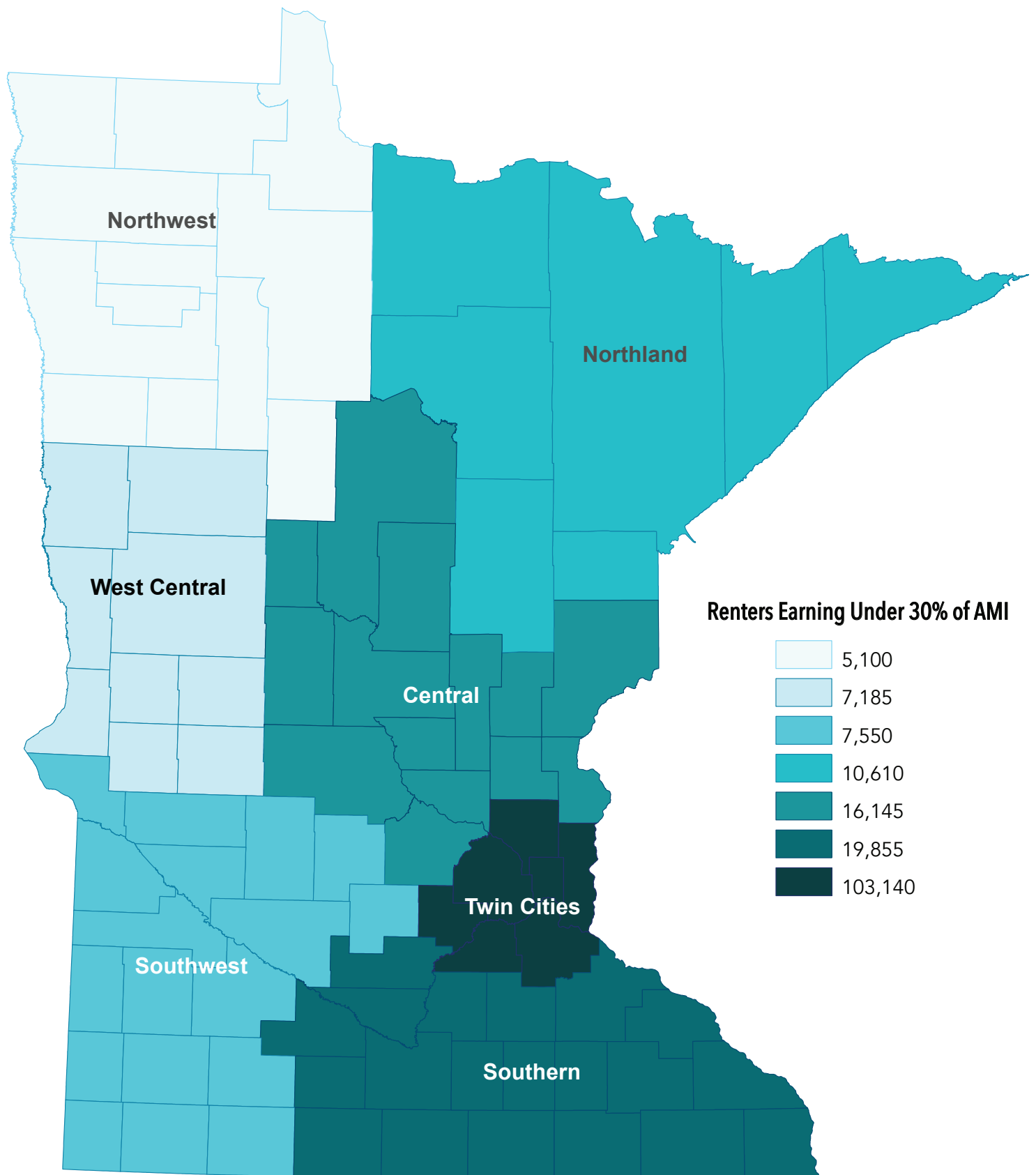
Hours at Minimum Wage to Afford 1 Bedroom Apartment at fair market rent*



*Fair Market Rents are established at the 40th percentile rent by HUD, the top of the range that renters pay for 40% of the apartments being surveyed with the exception of some high-cost jurisdictions where it is set in the 50th percentile.

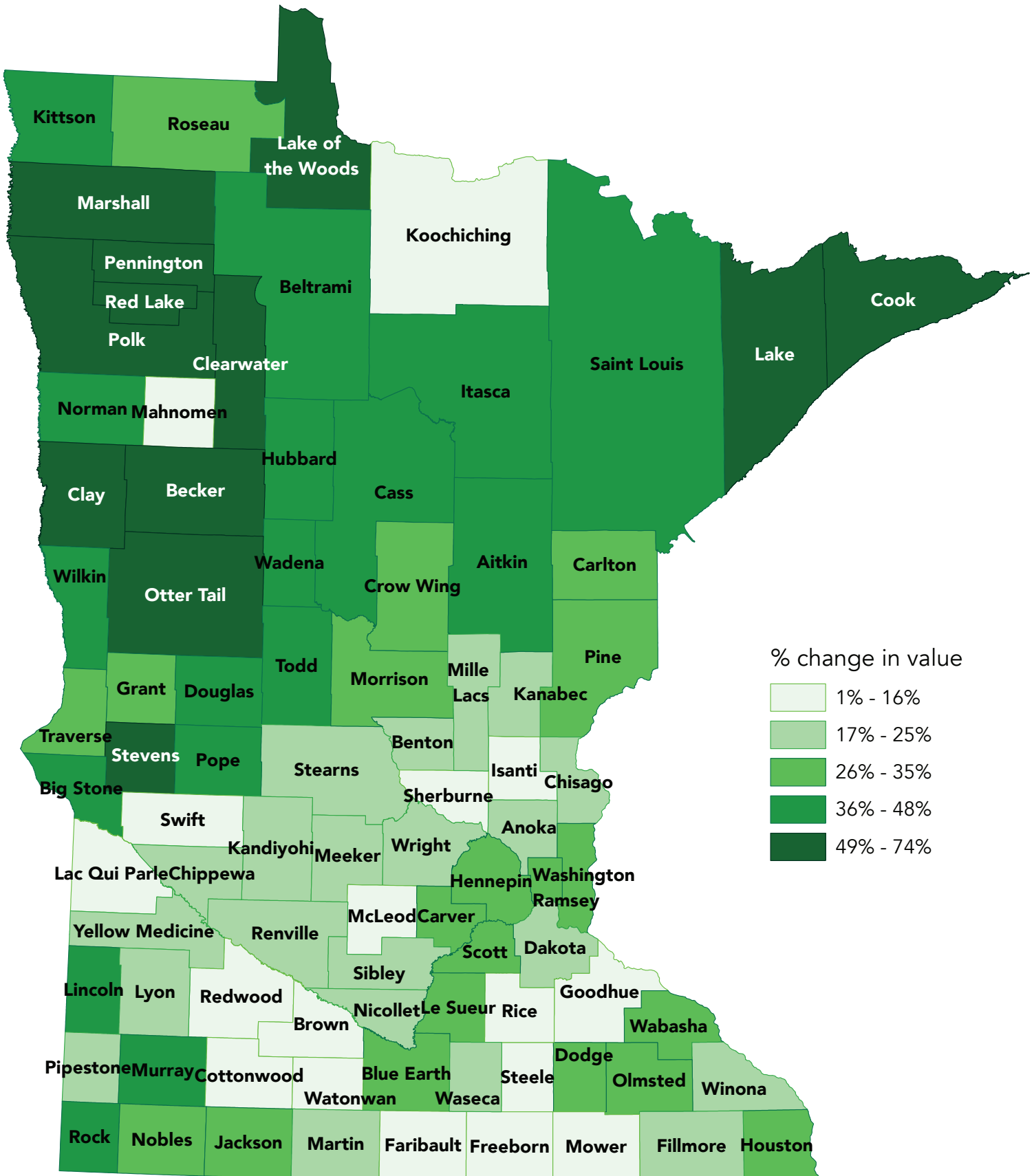
Extremely Low-Income Renters

Number of renters earning under 30 percent of AMI by region



Increase in Median Home Value, 2000-2019

Adjusted for inflation to 2019 dollars



Increase in Median Home Value, 2000-2019

Adjusted for inflation to 2019 dollars

Rank	County	Region	2019 Home Value	2000 Home Value	% Change
1	Lake of the Woods	Northwest	\$161,900	\$92,796	74%
2	Pennington	Northwest	\$155,100	\$89,836	73%
3	Red Lake	Northwest	\$116,000	\$72,076	61%
4	Becker	West Central	\$198,400	\$124,468	59%
5	Clay	West Central	\$197,100	\$124,764	58%
6	Lake	Northland	\$174,700	\$111,888	56%
7	Polk	Northwest	\$165,000	\$107,596	53%
8	Stevens	West Central	\$160,100	\$105,672	52%
9	Cook	Northland	\$240,100	\$158,656	51%
10	Otter Tail	West Central	\$189,100	\$124,912	51%
11	Clearwater	Northwest	\$137,200	\$91,464	50%
12	Marshall	Northwest	\$117,000	\$77,848	50%
13	Beltrami	Northwest	\$162,600	\$109,964	48%
14	Pope	West Central	\$174,300	\$118,252	47%
15	Todd	Central	\$153,400	\$104,192	47%
16	Wilkin	West Central	\$140,000	\$95,756	46%
17	Aitkin	Northland	\$183,200	\$127,576	44%
18	Douglas	West Central	\$214,800	\$150,220	43%
19	Hubbard	Northwest	\$193,600	\$135,272	43%
20	St. Louis	Northland	\$157,900	\$110,408	43%
21	Big Stone	Southwest	\$97,900	\$69,116	42%
22	Rock	Southwest	\$153,000	\$108,780	41%
23	Itasca	Northland	\$164,100	\$117,068	40%
24	Murray	Southwest	\$120,100	\$85,988	40%
25	Norman	Northwest	\$100,700	\$72,668	39%
26	Wadena	Central	\$132,000	\$95,608	38%
27	Kittson	Northwest	\$84,200	\$61,568	37%
28	Cass	Central	\$194,200	\$142,376	36%
29	Lincoln	Southwest	\$103,100	\$75,924	36%
30	Grant	West Central	\$118,700	\$87,912	35%

Increase in Median Home Value, 2000-2019

Adjusted for inflation to 2019 dollars

Rank	County	Region	2019 Home Value	2000 Home Value	% Change
31	Carlton	Northland	\$171,400	\$127,576	34%
32	Traverse	West Central	\$81,400	\$60,828	34%
33	Hennepin	Twin Cities	\$276,900	\$208,828	33%
34	Jackson	Southwest	\$124,900	\$93,832	33%
35	Morrison	Central	\$170,100	\$128,168	33%
36	Nobles	Southwest	\$127,100	\$95,460	33%
37	Blue Earth	Southern	\$184,800	\$141,192	31%
38	Roseau	Northwest	\$132,800	\$102,860	29%
39	Crow Wing	Central	\$198,300	\$155,104	28%
40	Le Sueur	Southern	\$207,400	\$162,208	28%
41	Wabasha	Southern	\$183,900	\$143,412	28%
42	Houston	Southern	\$173,700	\$137,048	27%
43	Pine	Central	\$164,500	\$129,352	27%
44	Olmsted	Southern	\$214,600	\$169,756	26%
45	Ramsey	Twin Cities	\$229,600	\$181,744	26%
46	Scott	Twin Cities	\$299,700	\$238,132	26%
47	Carver	Twin Cities	\$313,200	\$249,676	25%
48	Dodge	Southern	\$183,900	\$146,816	25%
49	Martin	Southern	\$118,300	\$95,016	25%
50	Washington	Twin Cities	\$289,400	\$231,176	25%
51	Kandiyohi	Southwest	\$168,900	\$135,716	24%
52	Fillmore	Southern	\$153,800	\$125,208	23%
53	Kanabec	Central	\$163,900	\$132,904	23%
54	Meeker	Southwest	\$170,200	\$138,676	23%
55	Pipestone	Southwest	\$97,500	\$79,328	23%
56	Anoka	Twin Cities	\$232,400	\$190,920	22%
57	Lyon	Southwest	\$148,900	\$121,952	22%
58	Sibley	Southern	\$159,200	\$130,240	22%
59	Stearns	Central	\$184,900	\$151,108	22%
60	Yellow Medicine	Southwest	\$110,000	\$90,132	22%

Rank	County	Region	2019 Home Value	2000 Home Value	% Change
61	Dakota	Twin Cities	\$266,000	\$219,780	21%
62	Chippewa	Southwest	\$119,700	\$99,900	20%
63	Waseca	Southern	\$158,900	\$132,608	20%
64	Wright	Central	\$238,500	\$199,060	20%
65	Benton	Central	\$174,900	\$146,964	19%
66	Chisago	Central	\$231,500	\$197,136	17%
67	Mille Lacs	Central	\$163,300	\$139,120	17%
68	Nicollet	Southern	\$191,900	\$163,836	17%
69	Winona	Southern	\$167,300	\$142,672	17%
70	Goodhue	Southern	\$204,100	\$176,564	16%
71	Renville	Southwest	\$106,300	\$91,464	16%
72	Cottonwood	Southwest	\$94,200	\$82,140	15%
73	Koochiching	Northland	\$108,400	\$94,276	15%
74	Redwood	Southwest	\$106,300	\$92,796	15%
75	Isanti	Central	\$196,800	\$172,864	14%
76	Mahnomen	Northwest	\$104,800	\$91,612	14%
77	Brown	Southern	\$141,900	\$126,096	13%
78	Lac qui Parle	Southwest	\$88,600	\$78,588	13%
79	Mower	Southern	\$123,900	\$110,112	13%
80	Rice	Southern	\$208,600	\$183,816	13%
81	Faribault	Southern	\$89,500	\$80,216	12%
82	Sherburne	Central	\$230,500	\$206,312	12%
83	Swift	Southwest	\$104,100	\$93,240	12%
84	Steele	Southern	\$169,300	\$153,032	11%
85	McLeod	Southwest	\$164,700	\$156,436	5%
86	Watonwan	Southern	\$96,900	\$92,056	5%
87	Freeborn	Southern	\$113,800	\$112,480	1%

Sources

Rental Housing: Rent and income adjusted for inflation to 2019 dollars. U.S. Census Bureau, American Community Survey 2019, 5 year estimates, Building Permits Survey, 2019; MHP staff analysis of CHAS data, 2013-2017, using National Low Income Housing Coalition methodology; Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey

Owner-occupied Housing: Home value and income adjusted for inflation to 2019 dollars. U.S. Census Bureau, American Community Survey 2019, 5 year estimates; Building Permits Survey, 2019; Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey and U.S. Census Bureau, Decennial Census

Cost burden: U.S. Census Bureau, American Community Survey 2019, 5 year estimates; Metropolitan Council; Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey and U.S. Census Bureau, Decennial Census

Housing Affordability by Occupation: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, November 2020; Employment Outlook, MN DEED

Subsidized Housing Production: HUD Picture of Subsidized Housing 2019; Metropolitan Council Affordable Housing Production 2010-2018

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