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94% of Minnesota Counties Lack Sufficient Affordable Rental --Unaffordable Housing Places Children at Risk--

St. Paul, MN (September 4, 2012) – Families in every Minnesota county face difficult challenges when it comes to meeting their most basic needs, especially housing, finds a new set of county-by-county reports released by the Minnesota Housing Partnership.

Times are particularly difficult for families who rent. According to data in the [2012 County Profiles](#), 94% of the state's counties have a deficit in the supply of rental housing that is affordable and available to its lowest-income residents. Overall in Minnesota, there are only 40 units of rental housing available for every 100 extremely low-income renters. [See Table 1.]

In every county in Minnesota, some families face paying more than half of their income for their housing, the profiles find. Those impacted most severely are also the lowest-income families. When housing eats up so much income, families cannot afford proper medical care, healthy food, and quality education.

Children are especially vulnerable to the impact of unstable, unaffordable housing. In the worst cases, normal growth and development are stunted, and school performance suffers. Poverty rates for Minnesota children exceed 10% in all but 8 counties, and half of all homeless Minnesotans are under the age of 21.

Long-term unemployment is at the highest level in decades, yet even employed renters face severe challenges. Over the course of a year, the average food preparation or retail sales worker in Minnesota will fall more than \$10,000 short of being able to afford decent, safe housing along with other basic needs.

Home ownership is now far more affordable than in many years, but fallen home prices have left about 18% of Minnesota mortgage-holders owing more on their home than it is worth. Seventy-one counties have median home sales prices beneath 2006 levels, after adjusting for inflation [see Table 2]. Over 146,000 owner households statewide pay more than half of their income in housing costs.

"Economic improvements and a stabilizing market for home owners is good news. However, counties across the state lack housing options for lower income workers, seniors, and young adults starting out," says Chip Halbach, Executive Director of the Minnesota Housing Partnership. "We can do better."

Visit MHP's County Profiles for housing information and other data for each of Minnesota's 87 counties—for owners and renters, changes in home prices, foreclosures, homelessness, and unemployment.* The Profiles, additional analysis, maps, and data sources are available at: <http://mhponline.org/publications/reports-and-research/county-profiles>.

*Note: Use caution in comparing some data across counties. See <http://mhponline.org/publications/reports-and-research/county-profiles> for more information about county comparisons for 2012.



The [Minnesota Housing Partnership](#) (MHP - 2446 University Ave W. - Suite 140 | St. Paul, MN 55114), a statewide nonprofit, advances the preservation and creation of housing affordable to low- and moderate-income people to help strengthen communities and families. MHP is an equal opportunity provider and employer.



Table 1: Minnesota Counties with Least Available and Affordable Rental Housing

| Rank | County | Units available and affordable per 100 extremely low-income seekers of rental housing | Region |
|------|---------------------------|---|-----------|
| 1 | Kanabec | 27 | E Central |
| 2 | Benton | 30 | Central |
| 3 | Stearns | 31 | Central |
| 4 | Anoka | 32 | Metro |
| 4 | Dakota | 32 | Metro |
| 6 | Ramsey | 33 | Metro |
| 7 | Hennepin | 35 | Metro |
| 7 | Washington | 35 | Metro |
| 9 | Clay | 36 | W Central |
| 9 | Sherburne | 36 | Central |
| 9 | Winona | 36 | SE |
| 12 | Blue Earth | 37 | S Central |
| 13 | St. Louis | 38 | NE |
| 13 | Yellow Medicine | 38 | SW |
| 15 | Olmsted | 39 | SE |
| | State of Minnesota | 40 | |

Source: National Low Income Housing Coalition analysis of CHAS data, 2005-9.

Table 2: Minnesota Counties with Steepest Drop in Median Home Sale Prices, 2006-2011 (inflation adjusted)

| Rank | County | 2006 | 2011 | % Change | Region |
|------|---------------------------|------------------|------------------|-------------|-----------|
| 1 | Mille Lacs County | \$182,529 | \$116,950 | -36% | E Central |
| 2 | Watonwan County | \$94,840 | \$60,813 | -36% | S Central |
| 3 | Sibley County | \$141,703 | \$91,000 | -36% | S Central |
| 4 | Rice County | \$223,154 | \$143,500 | -36% | SE |
| 5 | Norman County | \$64,715 | \$42,000 | -35% | NW |
| 6 | Isanti County | \$206,417 | \$140,000 | -32% | E Central |
| 7 | Kanabec County | \$167,365 | \$114,000 | -32% | E Central |
| 8 | Wright County | \$240,895 | \$165,000 | -32% | Central |
| 9 | Anoka County | \$248,077 | \$175,000 | -29% | Metro |
| 10 | Sherburne County | \$238,217 | \$170,000 | -29% | Central |
| | State of Minnesota | \$223,042 | \$166,418 | -25% | |

Source: MN Department of Revenue Sales Ratio Study. Excludes foreclosures and short sales.