2010 County Profiles:
**HOUSING COSTS, EXTENDED HARDSHIP, CONTINUE THEIR TOLL IN MN**

— Even many employed cannot afford to rent or own —

**St. Paul, MN (July 20, 2010)** — Many, even many employed, for years continue in housing situations that are not affordable. That’s one portrait from the Minnesota Housing Partnership’s (MHP) newest housing profiles of each Minnesota county, just released. These County Profiles paint a picture of chronic housing need, especially for lower-paid occupations. In a great many areas, certain occupations typically cannot afford the costs of either renting or owning a home.

MHP’s County Profiles pull together housing data specific to each of Minnesota’s 87 counties— including changes in home prices, rental costs, foreclosures, homelessness, and unemployment.* For instance, from 2001–2009, 4 in 5 Minnesota counties experienced increases in home sale prices for non-foreclosures, after adjusting for inflation. This period includes much of the housing bubble and its rupture. From 2001–2010, 5 in 6 Minnesota counties saw increases in rental costs, after adjusting for inflation.

The housing profiles also examine five occupations: an elementary school teacher, a registered nurse, a police officer, a food preparation worker, and a retail salesperson. For full-time workers, owning a median-priced home is affordable to all of these occupations in only nine counties—each a county in western Minnesota with homes among the least expensive in the state. In not one county is renting a typical 2-bedroom apartment affordable to all five occupations.

Extended economic hardship has been taking a toll for many. Other major findings include:

- **Home sale prices rose by 40% or more in Becker, Beltrami, Clearwater, Lake of the Woods and Swift Counties from 2001–2009.** Hennepin and Ramsey County prices increased by about 9%, while home sale prices in other metro area counties changed little during this period. Prices fell most dramatically in Red Lake, Yellow Medicine, and Isanti counties.
- About 10% of owner households—and 22% of Minnesota renter households—paid at least half of their income on housing in 2008.
- Since 2001, the fair market rent in Minnesota has increased by 2%, after adjusting for inflation. Rents have risen much faster in Greater Minnesota than in the Twin Cities.
- From 2005–2009, there were 87,364 foreclosures in Minnesota. Of these, 26% occurred in 2009.
- An estimated 13,100 Minnesotans are homeless on any given night. From 2006–2009, the number of people identified as homeless increased by 25%.

See MHP’s County Profiles—including each county and data sources—at: www.MHPOnline.org/research/county-profiles.

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*Note: Use caution in comparing data across counties. MHP County Profiles attempt to utilize the highest quality and most recent data available at the county or regional level. For much of the data, sources are consistent across all counties and may be compared. But different Census Bureau data sources are used for some demographic and cost burden data, depending on county population size: counties under 20,000 utilize the 2000 Decennial Census; counties of 20,000 to 59,999 utilize 2006-2008 American Community Survey 3-year estimates; counties of 65,000 or over utilize the 2008 American Community Survey. Consult “Sources” on individual profiles. (Leigh Rosenberg, Research & Outreach Manager LRosenberg@mhpnow.org 651-925-5543.)

The Minnesota Housing Partnership (MHP - 2446 University Ave W. - Ste 140 | St. Paul, MN 55114), a statewide nonprofit, advances the preservation and creation of housing affordable to low- and moderate-income people as a means of strengthening communities and families. MHP provides local governments and nonprofit housing organizations access to resources and technical expertise to plan and construct housing; it also advocates for and educates people on sound housing policies. MHP’s work in Greater Minnesota is primarily supported by The McKnight Foundation. MHP is an equal opportunity provider and employer.