

HOUSING & MAKING ENDS MEET in CHISAGO COUNTY, MN



Our homes impact every aspect of our lives – from the jobs we can access to the groceries we buy. Affordable homes are important because we all value stable, thriving communities in which no working household or senior must choose between paying rent and filling prescriptions or putting food on the table.

What makes a home affordable?

Simply put, your home is affordable to you if you pay less than 30% of your income for housing. If you have an affordable place to live, you have more left over for childcare, healthcare, education and saving for your future. Like roads and bridges, stable, affordable homes are the building blocks of our communities, giving students stability for learning and businesses the workers they need to grow.

Chisago County is growing.

From 1990 to 2010, the population of Chisago County grew by roughly 76%.¹ Between 2017 and 2030, the North Branch submarket² (Chisago County's largest) is projected to grow by more than 3,200 people. The Wyoming submarket³ is projected to grow by more than a quarter.

But the demand for an affordable place to live exceeds supply.

Chisago County residents – new and existing – need an affordable place to live. But the market isn't keeping up with demand – especially for affordable rental housing. In Chisago County, nearly half (47.8%) of all renters are paying more than they can afford for housing, meaning many families must face tough sacrifices – on healthcare, food, education and more – to make ends meet.

The market isn't meeting our needs.

Chisago County has not seen the construction of new affordable multifamily rental housing since 2003. With a

2.9% vacancy rate for affordable units and a 1.1% vacancy rate for subsidized units (5% is considered healthy), families searching for an affordable rental are left with few options. Single family rentals, which comprise 43% (1,054) of available rentals, are out of reach for many residents, charging monthly rents of \$1,040 for a 2-bedroom, \$1,375 for a 3-bedroom and \$1,450 for a 4-bedroom.

Chisago County is missing out on families who would make our communities stronger.

Families unable to live near their work are seeking housing elsewhere. Of the 13,092 people employed in Chisago County, 6,775 people live elsewhere. Approximately 42% of Chisago County workers travel between 25 and 50 miles to get to work. Nearly 10% travel more than 50 miles. When families live outside of the communities where they work, these communities lose out on tax revenue, support for local businesses, and more.

We need more rental units – market rate and affordable.

By 2030, Chisago County must build a recommended 687 total rental units to meet demand – 353 market rate units, 175 affordable units and 159 subsidized units. A growing senior population means new senior units are crucial. By 2030, Chisago County will need 229 market rate senior units, 280 subsidized and affordable units and 399 other types of senior units, including memory care units,⁴ to meet demand.

Cost of living in Chisago County⁵

For a family of three, including two adults working full time and one child, the cost of living is \$71,367 in Chisago County. In that cost breakdown, \$1,113 would need to be spent on housing per month, followed by \$1,076 spent on transportation, \$1,007 spent on taxes and \$978 spent on child care. Other costs include food and health care. When a family is forced to pay more than they can afford on housing, other necessities, such as child care and health care, are negatively impacted.

Family size	Number of adults	Number of workers	Number of children	Yearly cost (\$)	Child care (\$)	Food (\$)	Health care (\$)	Housing (\$)	Transport (\$)	Other/Taxes (\$)
1	1	1	0	35,981	-	326	137	862	847	826
2	2	2	0	43,960	-	598	290	884	906	985
2	2	1	0	42,850	-	598	290	884	906	893
2	1	1	1	59,998	978	481	284	1,113	906	1,238
3	2	2	1	71,367	978	744	486	1,113	1,076	1,550
3	1	1	2	87,786	1,475	734	479	1,576	1,076	1,975
3	2	1	1	54,106	-	744	486	1,113	1,076	1,090
4	2	1	2	67,603	-	971	494	1,576	1,153	1,440
4	2	2	2	93,428	1,475	971	494	1,576	1,153	2,117
4	1	1	3	92,257	1,475	965	488	1,576	1,153	2,031

Nearly 30% of employees in top jobs cannot afford an existing two-bedroom apartment.⁶

In Chisago County, the median rent for an existing two-bedroom is \$805 per month, meaning an annual income of \$32,200 would be needed to afford housing, without spending over 30% of a household's income. Of the top jobs in the county, 3 out of 11 (or an affected 29% of employees) cannot afford an existing two-bedroom apartment – and a new two-bedroom rental unit is even further out of reach, requiring an annual income of at least \$40,000 for affordability.

Top jobs in Chisago County include Leisure & Hospitality; Trade, Transportation and Utilities; Information; Financial Services; Education & Health Services; Manufacturing; Natural Resources & Mining; Construction; Professional and Business Services; Public Administration; and other services.

1-Information on page 1 comes from a "Comprehensive Housing Needs Analysis for Chisago County, Minnesota" conducted by Maxfield Research & Consulting (June 2018). | 2-North Branch submarket includes North Branch, Sunrise Twp., Lent Lent Twp, Amador Twp., and Fish Lake Twp. | 3-Includes Wyoming and Stacy | 4-"Other types" of senior units includes congregate, assisted living, and memory care. | 5-Cost of living data from MN DEED for households with adults aged 19-50. | 6-Data from Housing Needs Analysis by Maxfield Research | MN graphic by Edward Boatman from the Noun Project.