How Well are Minnesotans Housed?
Housing Trends and Policy in Minnesota

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Agenda

• About MHP
• Housing data trends
• Where to find the data
• Policy updates:
  • Minnesota legislative session
  • Federal and regional policy issues
• Communicating about housing data
MHP’s mission

Minnesota Housing Partnership (MHP) convenes, guides, and supports a diversity of partners working to improve conditions of home and community. Building on decades of experience, we strengthen development capacity and promote policies that expand opportunity, especially for people at the lowest income levels.
Our history

• MHP is 25+ years old

• Providing technical assistance for HUD federal programs since 1995 in Minnesota, plus USDA Rural Development technical assistance.

• Since 2009 MHP has been providing technical assistance across the country in several different HUD programs including NSP, HOME, CDBG, ICDBG, CDBG-DR, Rural Capacity Building, and HUD Sustainable Planning Grants.
Our Work
Capacity Building

Strengthen the ability of organizations to build and preserve housing and community assets. From innovative community planning practices to knowledge of complex federal housing programs, our financial and technical expertise benefits state and local organizations.

Research

Provide original research and education resources to generate public support of vital communities and affordable housing.

Policy Work

Drive efforts to secure the policies and funding needed at the regional, state, and federal levels to advance local housing and community development.
Overview of Housing Trends

- Cost Burden
- Rental Need
- Homeownership
- Homelessness
- Workforce & Senior Needs
- Disparities
Increasing Housing Cost Burden

- Cost Burden = 30% or more of your annual income going towards housing

Percent Change in Proportion of Minnesota Residents Experiencing Housing Cost Burden (2000-2014)

- 25% Renters
- 33% Owners
- 42% All Residents
Cost Burden by Occupation

Income Needed to Own Median Priced Home in 2014

- Elementary School Teacher: $50,562
- Liscensed Practical Nurse: $33,400
- Police Officer: $10,000
- Food Preparation: $20,000
- Retail Sales Person: $30,000
- Other: $40,000
- Food Preparation: $50,000
- Retail Sales Person: $60,000
- Elementary School Teacher: $50,000
Rental Need Across Minnesota

Percent of Owner Households Paying 50% or More of Income for Housing

Number of Units of Rental Housing Affordable and Available to Every 100 Extremely Low Income Renters

Data: American Community Survey 5-year estimates, 2009-13, U.S. Census Bureau.
Minnesota Housing Partnership, August 2015.

Data: MHP analysis of 2006-13 CHAS data using National Low Income Housing Coalition methodology. Extremely low income is 30% or below 30% of area median income.
Minnesota Housing Partnership, August 2015.
Renter Cost Burden by Income

Percent of Earnings Towards Housing by Income Group in 2014

- Less than 20%
- 20% - 29%
- 30% or More

- Under $20,000:
  - Less than 20%: 4%
  - 20% - 29%: 12%
  - 30% or More: 10%

- $20,000 - $34,999:
  - Less than 20%: 24%
  - 20% - 29%: 20%
  - 30% or More: 7%

- $35,000 - $49,999:
  - Less than 20%: 68%
  - 20% - 29%: 47%
  - 30% or More: 20%

- $50,000 - $74,999:
  - Less than 20%: 84%
  - 20% - 29%: 49%
  - 30% or More: 33%

- $75,000 or More:
  - Less than 20%: 80%
  - 20% - 29%: 39%
  - 30% or More: 18%
Units Issued New Building Permits

New Building Permits Issued in the Twin Cities
American Community Survey, 2010-2015

- 1 Unit Buildings
- Units in 2+ Unit Buildings

<table>
<thead>
<tr>
<th>Year</th>
<th>1 Unit Buildings</th>
<th>Units in 2+ Unit Buildings</th>
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</thead>
<tbody>
<tr>
<td>2010</td>
<td>28.3%</td>
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<tr>
<td>2011</td>
<td>24.3%</td>
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<tr>
<td>2012</td>
<td>42.9%</td>
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<td>2014</td>
<td>37.1%</td>
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<tr>
<td>2015</td>
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<td>42.3%</td>
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Minnesotans Experiencing Homelessness on a Single Night

Wilder Statewide Homelessness Study Data

Between 2012 & 2015, the number of people experiencing homelessness decreased by 9 percent. However the number of homeless individuals living in Minnesota is still higher than it was prior to the recession.
Homelessness in Minnesota, Wilder

Unaccompanied Youth & Children Experiencing Homelessness

- Children – any person under 18 experiencing homelessness with a parent or guardian
- Unaccompanied Youth – any person under the age of 18 identified as homeless without a parent or guardian

Hennepin County Homelessness, 2015

- Total Number of Homeless Families: 1,360 - 211 (change from 2014)
- Total Nights Spent per Year in Shelter: 62,415 - 13,570 (change from 2014)
- Average Length of Stay per Year: 45.9 - 2.5 days (change from 2014)
Owner Cost Burden by Income

Percent of Earnings Towards Housing by Income Group

Less than 20% | 20% - 29% | 30% or More
--- | --- | ---
Under $20,000 | 9% | 14% | 77%
$20,000 - $34,999 | 28% | 22% | 49%
$35,000 - $49,999 | 40% | 22% | 31%
$50,000 - $74,999 | 45% | 25% | 31%
$75,000 or More | 69% | 24% | 7%

Less than $20,000: 109,339
$20,000 to $34,999: 160,817
$35,000 to $49,999: 182,816
$50,000 to $74,999: 306,269
$75,000 or More: 759,127

109,339
160,817
182,816
306,269
759,127
Since 2008, the total number of foreclosures in Greater Minnesota dropped by 54.2% and the number of foreclosures in the Twin-Cities dropped by 76.6%.
Rents Minnesota Households Can Afford, Compared to Fair Market Rents

- Two-bedroom Fair Market Rent: $894
- One-bedroom Fair Market Rent: $707
- Affordable to SSI recipient: $244
- Affordable to full-time minimum wage earner: $416
- Affordable to extremely low income household: $589
- Affordable to median income renter household: $818
- Affordable to median income family: $1,964

Number of Hours Per Week Minimum Wage Earners must work to Afford Median Priced 1 BR apartment

- 60 hours per week or less
- Between 61-79 hours per week

Out of Reach 2015. Minnesota Housing Partnership and National Low Income Housing Coalition.
Workforce Housing & Transportation
Aging Workforce Housing, Greater MN

Owner Occupied - 2015

Renter Occupied - 2015
Senior Housing Needs in MN

Population Age 65 Years and Older
Minnesota, 1950-2045

Seniors Experiencing Poverty
Minnesota, 2006-2014
Senior Housing Needs in MN

Changes in Senior Housing Need by County, Projected 2015-2030
Data Source: National Association of Housing and Redevelopment Officials

Percent Change from 2015-2020

Percent Change from 2015-2030

County
Percent Change, 2015-2020

- 3 - 7 %
- 7.01 - 11 %
- 11.01 - 15 %
- 15.01 - 20 %
- 20.01 - 34 %
- No Data

County
Percent Change, 2015 to 2030

- 6 - 8 %
- 8.01 - 19 %
- 19.01 - 32 %
- 32.01 - 50 %
- 50.01 - 94 %
- No Data
Racial/Ethnic Disparities In Housing

Homeownership Rate by Race/Ethnicity
Minnesota, 2014

There is only a 1 in 18 chance people who identify as White are extremely low-income (ELI), but there is a 1 in 5 chance that people who identify non-white or Hispanic/Latino are ELI.
Racial/Ethnic Disparities in Homelessness


Note: Individuals in any racial or ethnic category may also be Hispanic or Latino.
Racial & Ethnic Disparities in Housing

Communities of color will continue to drive Minnesota's population growth.

Projected Population for People of Color
Minnesota State Demographic Center, 2014
Where to find research and policy tools

http://mhponline.org/policy/tools

http://homesforallmn.org/
Tools you can use

http://mhponline.org/policy/tools/communications/letters-to-the-editor

Letters to the Editor

Writing a commentary or letter to the editor is an effective way to raise awareness among the general public, as well as legislators and public officials. Your letter can be a response to something in the news, make a point that was omitted in an article, or disagree with or correct misinformation from a news story, editorial, or another letter. Sending a letter to the editor raises the issue’s profile in the news outlet and increases the chances that a letter on the topic will be published. If you are responding to a recent article or commentary published, aim to respond within two days for a daily paper if possible.

Step 1: Choose a media outlet

Step 2: Consider format and outline

Step 3: Write, with these tips in mind

Step 4: Submit to an outlet

Download a printable PDF of these guidelines for easy circulation.
Tools you can use

http://mhponline.org/publications/legislative-district-profiles

Communicating about affordable housing

Level 1- Values
• Opportunity
• Safety
• Stewardship for future generations

Level 2- Issue Areas
• Housing
• Environment
• Economic stabilization
• Etc.

Level 3- Policies
• Inclusionary Zoning
• Tax Abatements
• Housing Trust Funds
Communicating about affordable housing

Instead of:
• Affordable housing
• Housing projects
• Low-income housing

Try:
• Affordable homes
• Homes affordable to all
• Affordable places to live
• Developments

Because:
We’re talking about real people who live in homes. The word “home” is associated with a set of values. It connotes safety and stability. It’s where you raise your family.
Develop messages around aspirations & solutions
Solutions exercise

1 - 2 sentences on the problem

1 sentence on why it matters (value statement)

4 sentences on the solution
Thank you!

Share your business card for occasional email updates from the MHP Connect list.

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