Affordable Housing Continuum
Twin Cities

Housing Type

- Unsheltered | Shelters | Supportive Housing
- Public Housing | Section 8 Vouchers
- Low Market Rental | Naturally Occurring Affordable Housing | Workforce housing
- Homeownership Assistance
- High Market Rental and Homeownership
- Community Land Trusts, Resident Ownership, Cooperative Ownership

Income

Less than 30% AMI	31% to 50% AMI	51%-60% AMI	60-80% AMI
$31,450 and below	$31,451 - $52,450	$52,451 - $62,950	$62,951 - $79,900

Population

Less than 30% AMI	31% to 50% AMI	51%-60% AMI	60-80% AMI
143,084 total households	**134,288** total households	**70,598** total households	**113,188** total households
24% of all BIPOC households are in this income level.	**18%** of all BIPOC households are in this income level.	**7%** of all BIPOC households are in this income level.	**11%** of all BIPOC households are in this income level.
9% of white households are in this income level.	**10%** of white households are in this income level.	**6%** of white households are in this income level.	**9%** of white households are in this income level.
People Experiencing Homelessness | People with Disabilities | People with Service Needs | People Exiting Incarceration	Working Poor | People with Episodic Housing Crises and Service Needs	Working Poor | People with Episodic Housing Crises and Service Needs	People Who Are Accessing Market Housing but Are Limited by Locational Choice

Housing Cost Burden

Cost burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of income on housing.

- 66% (86,812) severe cost burdened.
- 85% (112,312) cost burdened.

- 26% (34,192) severe cost burdened.
- 70% (92,935) cost burdened.

- 9% (6,142) severe cost burdened.
- 45% (31,399) cost burdened.

- 4% (4,878) severe cost burdened.
- 32% (35,793) cost burdened.

Strategies

- Harm Reduction / Housing First
- Permanent Supportive Housing
- Transitional Housing / Rapid Rehousing
- Rental Subsidies Needed
- Reduce Cost Burdens
- Production, e.g. Low-income Housing Tax Credit
- Inclusionary Housing
- Tenant Protections
- Preservation
- Tax-increment financing (TIF) and Zoning
- Local Housing Trust Funds
- NOAH Equity Fund
- Community Land Trusts, Resident Ownership, Cooperative Ownership

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Partners

- Service Providers
- Nonprofit Developers and Community Land Trusts
- Landlords / Owners
- For-Profit Affordable Housing Developers
- For-Profit Developers

Funders

Capital Funders: Cities, counties, MN Housing Finance Agency (MN Housing), U.S. Dept of Housing & Urban Development (HUD), Metropolitan Council, low-income housing tax credits, equity investors, Federal Home Loan Bank | SERVICE Funders: Counties, Dept of Human Services (DHS), foundations | Rental Assistance and Operating Funders: Public Housing Authorities, DHS, counties, MN Housing

Capital Funders: Private banking systems, equity investors, MN Housing (homeownership)

Population and cost burden data for renter & owner households in the Twin Cities Region, 2019 American Community Survey 5-Year Estimates, Census Bureau.