### Affordable Housing Continuum

**Minnesota**

#### Income

<table>
<thead>
<tr>
<th>Income</th>
<th>$20,000 and below</th>
<th>$20,000 to $34,999</th>
<th>$35,000 to $49,999</th>
<th>$50,000 to $74,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td>Low market rental</td>
<td>Naturally Occurring Affordable Housing</td>
<td>Workforce Housing</td>
<td>Low market rental</td>
</tr>
<tr>
<td>Section 8 Vouchers</td>
<td>Homeownership Assistance</td>
<td></td>
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</tr>
<tr>
<td>Unsheltered</td>
<td>Community Land Trusts</td>
<td>Resident Ownership</td>
<td>Cooperative Ownership</td>
<td></td>
</tr>
<tr>
<td>Shelters</td>
<td>High Market Rental</td>
<td>Homeownership</td>
<td></td>
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<tr>
<td>Supportive Housing</td>
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</tr>
</tbody>
</table>

#### Housing Continuum

- **249,437 total households**
  - People Experiencing Homelessness
  - People with Disabilities
  - People with Service Needs
  - People Exiting Incarceration

- **253,352 total households**
  - Working Poor
  - People with Episodic Housing Crises
  - and Service Needs

- **258,205 total households**
  - Working Poor
  - People with Episodic Housing Crises
  - and Service Needs

- **383,640 total households**
  - Working Poor
  - People with Episodic Housing Crises
  - and Service Needs

#### Population

- **82% of households (187,304)** are cost burdened, with 61% (139,877) paying more than half of their income on housing
- **62% of households (152,859)** are cost burdened, with 25% (61,043) paying more than half of their income on housing
- **38% of households (95,643)** are cost burdened, with 14% (35,430) paying more than half of their income on housing
- **20% of households (75,595)** are cost burdened, with 2% (8,716) paying more than half of their income on housing

#### Strategies

- Harm Reduction / Housing First
- Permanent Supportive Housing
- Transitional Housing / Rapid Rehousing
- Harm Reduction / Housing First
- Reduce Cost Burdens
- Production, eg. 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

#### Partners

- Service Providers
- Landlords
- Nonprofit Developers and Community Land
- For-Profit 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)