RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,740  |  34% of all households
Median Renter Income: $40,733 annually
Median Rent: $929 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
11,035  |  66% of all households
Median Owner Income: $79,361 annually
Median Home Value: $199,100

Too many Minnesotans are cost burdened—paying more than they can afford for housing.

The cost of housing is out of reach for many hard-working renters and homeowners.

There are significant racial disparities in who owns a home in Minnesota.

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
$59,730   $37,160

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,184
69%

BIPOC* Homeowners: 1,894
51%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color. Due to the small size of some districts, we have aggregated counts for BIPOC homeownership.

CONTACT US

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**Cost burden** means facing the tough choice between paying for housing or other basic needs. Cost burden = when a household spends more than 30% of income on housing costs.

**Severe CB** = more than 50%.

**Low-income households** = households earning under $35,000/yr.

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**281,000**

22% - or more than 1 out of every 5 children

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**HOMES FOR PEOPLE WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE**

Total ELI renter households in Minnesota: 173,025

Those with **no** home options they can afford: 114,131 (67%)

**ELI** stands for "Extremely Low-Income," or households earning under $30,190 annually.

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**EVictions are increasing**

Filing rose 44% relative to the pre-COVID average, jumping 8% in one year alone to 24,211 evictions filed.

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**2,962**

children with families struggled with homelessness.


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**MINNESOTA STATE-LEVEL HOUSING DATA**

Throughout the state, there are Minnesotans without a roof over their heads.

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**Racial disparities in renter cost burden**

White Households = 46%

Black Households = 57%

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**Racial disparities in cost-burdened households with children**

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>16%</td>
</tr>
<tr>
<td>Asian</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>34%</td>
</tr>
<tr>
<td>Black</td>
<td>48%</td>
</tr>
</tbody>
</table>

Native HH counts were too small with too high a margin of error to include.

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**Affordable housing definition and sources**

*Affordable housing* is defined as housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

**Cost burden:** U.S. Census Bureau, American Community Survey 2022, 5-year estimates | **Evictions:** Eviction Lab, Eviction Tracking System 2023 | **Homelessness:** Wilder Research Center, 2023 Minnesota Homeless Study | **ELI Units and Renters:** National Low Income Housing Coalition (NLIHC), The Gap 2024 | **Homeownership:** U.S. Census Bureau, American Community Survey 2022, 1-year estimates | **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023.