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.

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White** Homeowners: 11,536
  - **85%**
- **BIPOC** Homeowners: 2,112
  - **76%**

*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**

For research inquiries:

Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
©2024 Minnesota Housing Partnership
**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.