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## Minnesota Housing survey: Many cannot afford rent in St. Cloud area

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New statistics from a statewide nonprofit organization show that a growing number of St. Cloud-area residents are spending an unaffordable portion of their income on housing.

The Minnesota Housing Partnership on Friday released profiles of all 87 Minnesota counties showing that in many areas, working families cannot afford to rent or own a home.

Most policymakers consider housing affordable if it consumes less than 30 percent of a household's gross income. If housing costs are higher than that, families must choose between shelter and other basic needs and will struggle to weather financial setbacks.

In the past, the biggest problem was housing prices rising more quickly than incomes, said Chip Halbach, executive director of the Minnesota Housing Partnership.

But the economic downturn has changed that, he said. Even though rents and home prices haven't increased much, families who in the past had no problem paying rent or a mortgage may be struggling due to job losses, Halbach said.

"Household incomes are declining, and that's what's causing the cost burden now," he said.

In Stearns County, 55 percent of renters are paying 30 percent or more of their income in rent. A typical two-bedroom apartment in Stearns County costs \$653 a month.

Among low-income households, the percentage is even higher.

As many as 96 percent of Stearns County families earning less than \$20,000 a year are paying above the 30-percent threshold, as are 66 percent of households earning between \$20,000 and \$35,000 a year.

In neighboring counties, the situation is similar, the profiles show. Rent is costing 42 percent of renters in Benton County and 43 percent in Sherburne County 30 percent or more of their income.

Many homeowners aren't faring much better. Twenty-eight percent of Stearns County homeowners are paying 30 percent of their income or more in ownership costs.

The same is true for 29 percent of Benton County homeowners who are paying an unaffordable amount. In Sherburne County, the number is considerably higher at 37 percent.

The partnership uses data from the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, the Minnesota Department of Revenue and other sources to compile the profiles.