

# State of the State's Housing 2019

*a biennial report of the Minnesota Housing Partnership*

When everyone has a path to prosperity – regardless of income, race, or age – Minnesota will be stronger. But more and more families are struggling due to our growing lack of affordable homes. *State of the State's Housing* shows that from cost burden to racial disparities, many trends are going in the wrong direction.

## TOP 5 TAKEAWAYS



**More than 1 in 4 – or 572,133 – households in Minnesota pay more than they can afford for housing**, making it likely that they cut back on necessities like food, education and medicine simply to pay their rent or mortgage. That number grew by nearly 26,000 households from 2015 to 2017.



**The gap between housing costs and incomes is growing.** From 2000 to 2017, median rent has risen 13 percent, while median renter income has fallen 5 percent. There are more than 179,400 extremely low-income renter households in Minnesota; yet, there are only 68,104 affordable and available units at this income level across the state.



**Racial disparities persist.** Cost burden disparately impacts households of color in Minnesota: 40 percent experience cost burden compared to 23 percent of white households. Minnesota continues to be ranked among the states with the worst racial disparities in homeownership in the country. Nationally, the homeownership gap is 25 percent. In Minnesota, it is far wider at 36 percent.



**Minnesota's top in-demand jobs don't pay enough to afford housing.** Only one of the seven top in-demand jobs in Minnesota pays enough to afford a median-value home. Only two of these jobs pay enough to afford a two-bedroom apartment.



**High housing costs continue to put Minnesota seniors at risk.** Fifty-seven percent of all senior renters and more than a quarter of all senior homeowners pay more than 30 percent of their income for housing. By 2035, more than 1 in 5 Minnesotans will be 65 or older, a 64 percent increase from 2017.

Download the full report at [mhponline.org](http://mhponline.org).

# TOGETHER, WE CAN MAKE CHANGE.

Minnesotans are already stepping up to address housing needs in their communities. But more resources are needed, and we need your voice.

## Minnesota Affordable #HousingTaxCredit

HF 1156 | SF 404

Leverages private donations by providing a tax credit to community members and businesses who contribute to affordable housing development. A similar program in North Dakota helped create more than 2,500 homes.

## Local Housing Trust Fund State Match

HF 1402 | SF 1961

Helps cities, counties, or regions attract investments and community support as they set aside a fund to address local housing needs.

## Homes for All MN 2019/20 Legislative Agenda

Bold investments and policy changes to prevent homelessness, create and preserve affordable rental homes, and support homeownership. Learn more at [homesforallmn.org](http://homesforallmn.org).



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## With three steps, you can make a difference.

1. Find your state legislators at [bit.ly/MyRepsMN19](http://bit.ly/MyRepsMN19)
2. Call or email them using the script below
3. Stay in-the-loop at [mhponline.org/mhp-sign-up](http://mhponline.org/mhp-sign-up)

### Legislator contact script:

*Hello <Representative/Senator NAME>, my name is <NAME>, and I live at <ADDRESS>.*

*More than a quarter of all Minnesotans pay more than they can afford for a home; yet, only 2 percent of our state budget supports housing needs for Minnesotans. I'm asking you to make affordable homes a priority this legislative session. Please support the #HousingTaxCredit, Local Housing Trust Funds, and the Homes for All agenda. We need the state to be a reliable partner for affordable homes in Minnesota! Thank you!*

Minnesotans are already stepping up. From top: PRG, Inc. is tackling the homeownership gap in the Twin Cities. The Koochiching County Housing Collaborative is developing affordable homes in the Northland. Leaders in the Northwest and Southwest are building housing with services such as Conifer Estates (Bemidji) and Solace Apartments (St. Peter) (bottom) to prevent homelessness.

**Questions?** Contact Andy Birkey, Director of Communications & Research at [andy.birkey@mhponline.org](mailto:andy.birkey@mhponline.org) or 651.925.5544.

