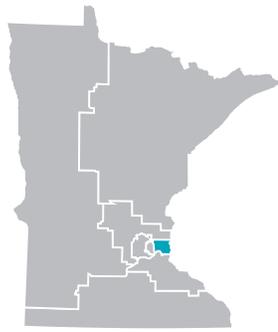


2021 Congressional District Profile

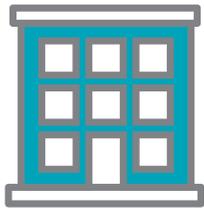
District Four

271,063 households



Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

CD4 RENTER HOUSEHOLDS



96,382 total households
36% of all households

MEDIAN RENT 2019: \$1,041 per month
RENTER INCOME 2019: \$39,975

CD4 OWNER HOUSEHOLDS

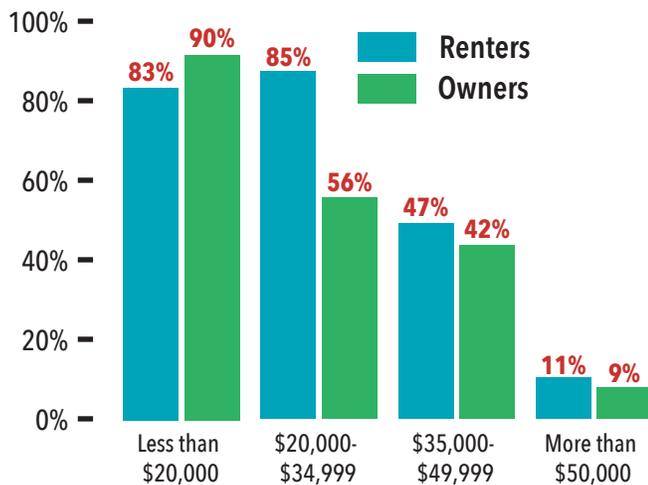


174,681 total households
64% of all households

MEDIAN HOME VALUE 2019: \$246,800
OWNER INCOME 2019: \$95,863

CD4 COST BURDEN: 77,133 households in CD4 pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like food and medicine. 33,957 are severely cost-burdened and pay more than 50 percent of their income on housing.

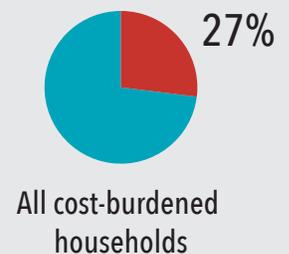
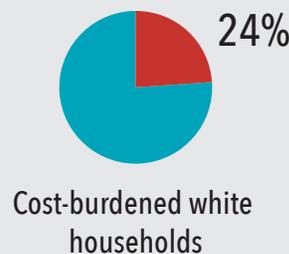
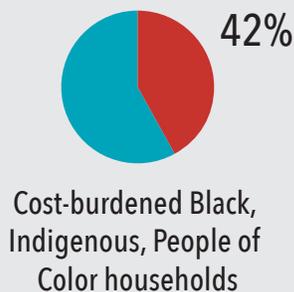
Percentage of CD4 households paying more than 30% of their income toward housing



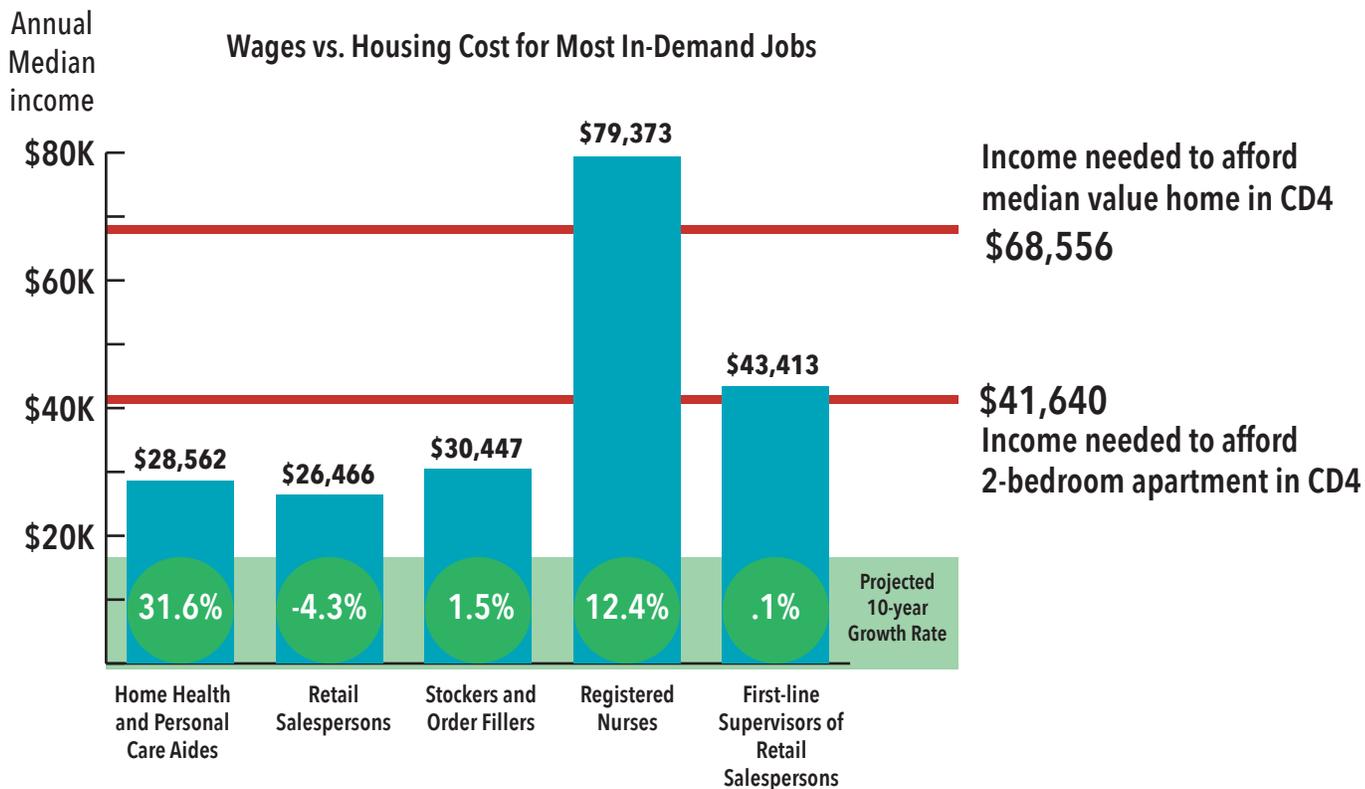
Number of CD4 households experiencing cost burden by income level

| | RENTERS | HOMEOWNERS |
|---------------------------|---------------|---------------|
| Less than \$20,000 | 17,757 | 6,938 |
| \$20,000-\$34,000 | 16,092 | 6,789 |
| \$35,000-\$49,999 | 7,188 | 6,317 |
| More than \$50,000 | 4,146 | 11,906 |
| Total Cost Burden | 45,183 | 31,950 |
| Severe Cost Burden | 22,490 | 11,467 |

Disparities in cost-burden persist throughout Minnesota



CD4 WAGES: Housing remains a challenge even for Minnesotans who are fully employed. The median earnings for most of the top in-demand and high-growth jobs in CD4 do not cover housing costs at an affordable level. Those working at the median wage – and especially those earning the minimum wage – cannot afford a two-bedroom apartment or the mortgage for a median price home.



In Minnesota, there is critical need for housing particularly for extremely low-income renters, or renter households that earn at or under 30% of area median income (AMI).

Racial disparities in Minnesota are among the worst in the nation. While 77 percent of all white households own their home, only 44 percent of BIPOC households do.

of extremely low-income households that cannot find homes they can afford

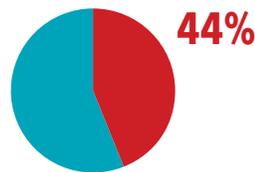
105,347

of units that are affordable and available to extremely low-income households

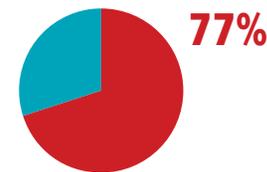
64,238

169,585

of extremely low-income households in Minnesota



BIPOC households that own their home



White households that own their home

SOURCES – Renter households: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2019, 5 year estimates | Cost burden: U.S. Census Bureau, American Community Survey 2019, 5 year estimates | ELI Units and Renters: MHP Analysis of HUD’s CHAS Portal Data using the NLIHC methodology | Wages: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, November 2020; Employment Outlook, MN DEED

