2017 County Housing Profile

Chisago County

19,757 households | Central region

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

While home values are up, income for families who own their homes is down – and homeownership among young families is declining.

Mirroring the state trend, the cost of rent continues to rise while renter income is declining, making it increasingly challenging for renters to make ends meet.

Countywide, 5,460 households pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like groceries, clothes, prescriptions and transportation. This includes 59% of seniors who rent and more than 91% of owners and 79% of renters who earn less than $20,000 per year.

### RENTER HOUSEHOLDS

- **3,046 | 15% of all households**
- Median rent, 2000: $696
- Median rent, 2015: $785
- Median renter income, 2000: $35,229
- Median renter income, 2015: $29,836
- Fair market rent for 2-bedroom apartment: $1,027
- Median-income renter can afford: $746

### OWNER HOUSEHOLDS

- **16,711 | 85% of all households**
- Median home value, 2000: $183,336
- Median home value, 2015: $192,300
- Median owner income, 2000: $77,073
- Median owner income, 2015: $76,217

### COST BURDEN

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

- Total number of cost burdened households: 5,460
  - Total # cost burdened RENTER households: 1,429
  - Total # cost burdened OWNER households: 4,031
  - Total # cost burdened SENIOR households: 1,730
WAGES: Housing remains a challenge even for workers who are fully employed. The median earnings for most of the top in-demand and high-growth jobs 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-value home.

HOMELESSNESS: Across the state, homelessness has declined since 2012, but too many families, seniors and children in the Central region are still suffering the devastating consequences of having no place to call home.

Housing Stock: While a significant portion of the rental and owner-occupied housing is aging (built before 1960), new construction is not keeping up with demand. Of particular concern is the gap between the number of available units for extremely low income households – and the number of people who need them.

Seniors: The number of seniors will rise dramatically over the next two decades, growing by more than 90% across the state – and making senior housing a critical need.