
State of the State's Housing 2024



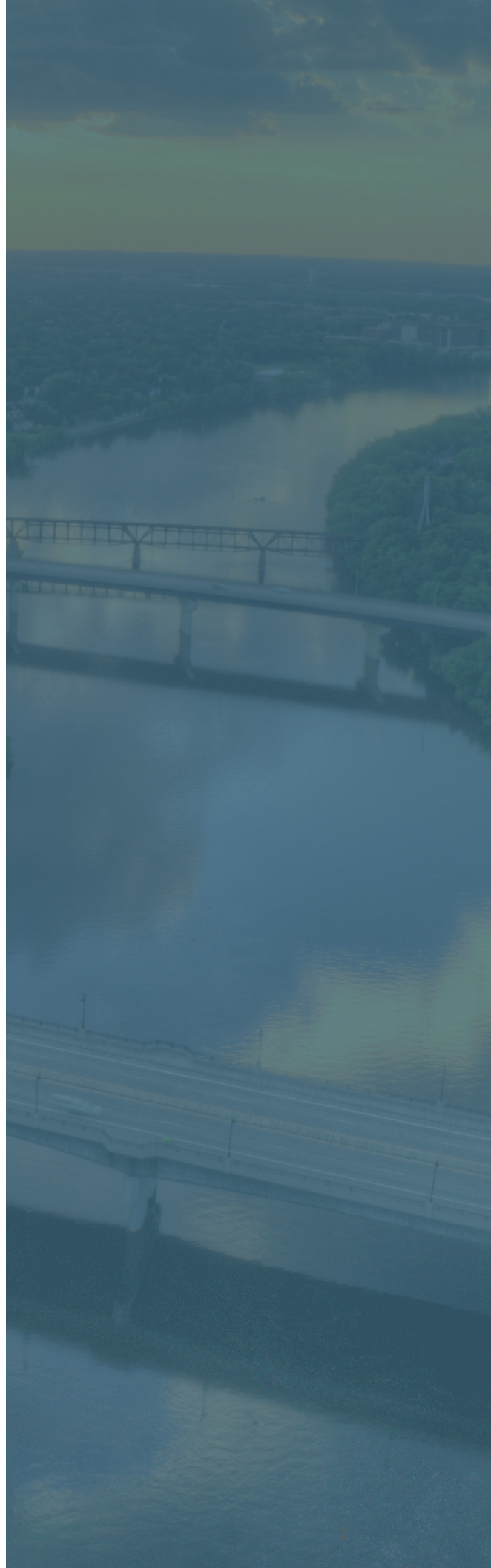
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This report is produced by Minnesota Housing Partnership (MHP), a nonprofit established in 1988 to expand housing and community development opportunity for those most impacted by economic and racial disparities by leading collaborative work to promote systems change and grow equitable development capacity.

MHP advocates for equitable housing policy, conducts research to inform solutions, and provides community development services across the U.S.



Introduction

Whether we're digging each other out of the snow or sharing a meal, **in Minnesota, we look out for each other.** Today we face many challenges: creating good jobs, revitalizing our schools, and ensuring everyone has a safe, secure place to live.

Stable housing should not be something you have to think about—it should be something that families can count on every day. Yet, many Minnesotans know all too well the struggle to find a place to live, make rent, or cover our mortgage. MHP's statewide research shows over **a quarter of Minnesota families, including half of all renting families, pay more than they can afford for housing**—and that number, along with the problem, is growing.

MHP's 2024 State of the State's Housing report combines the State Housing Profile with Key Findings and Trends (released in March 2024) with a detailed analysis of housing trends across all seven Minnesota regions (Central, Northland, Northwest, Southern, Southwest, Twin Cities, and West Central). Each regional profile includes localized data on factors such as cost burden, the salaries needed to afford housing, eviction rates, and homelessness—revealing the unique challenges each region faces. Featured alongside the profiles are stories of organizations and individuals working tirelessly to bring about positive change in their area.

Since 2017, MHP's State of the State's Housing report has provided critical statewide housing data, serving as an important baseline for understanding the housing climate and its impact on Minnesotans. These reports are widely used by media and housing advocates to paint a comprehensive picture of Minnesota's housing challenges. By equipping advocates and lawmakers with data-driven insights, we can collectively address solutions so all Minnesotans have stable housing they can afford.

Ensuring everyone has a safe place to lay their heads at night—whether our loved ones or strangers—will make our neighborhoods more vibrant, our communities safer, and our state stronger.

Photo (cover, left): St. Cloud, MN. Credit: Jacob/stock.adobe.com

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Data

Data for the State of the State's Housing is gathered from a variety of sources including the American Community Survey (ACS) from the U.S. Census, the U.S. Department of Housing and Urban Development (HUD), the Bureau of Labor Statistics (BLS), Minnesota Department of Employment and Economic Development (DEED), the Eviction Lab, and Wilder Research.



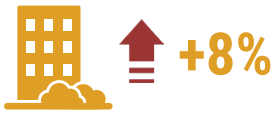
2024 STATE OF THE STATE'S HOUSING KEY STATEWIDE FINDINGS AND TRENDS

Housing is unaffordable to *half* of all renters.



More Minnesota renter households are cost burdened than at any other point in the last decade.

And, rents are climbing.



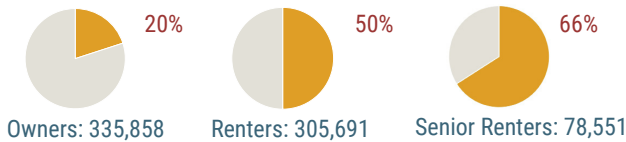
Median rent increased by 8% in just one year—the largest year-to-year increase in the past decade.

Housing instability continues to rise.



Evictions increased 44% relative to the pre-COVID filing rate in Minnesota. From just 2022 to 2023, eviction filings jumped 8% to 24,211.

An increasing number of households pay more than they can afford for housing.



The number of cost-burdened households rose from 590,538 to 641,549, an increase of 9% in just one year.

More children live in households that can't afford their rent or mortgage.



In a year's time, 2,000 additional households with children became cost burdened.

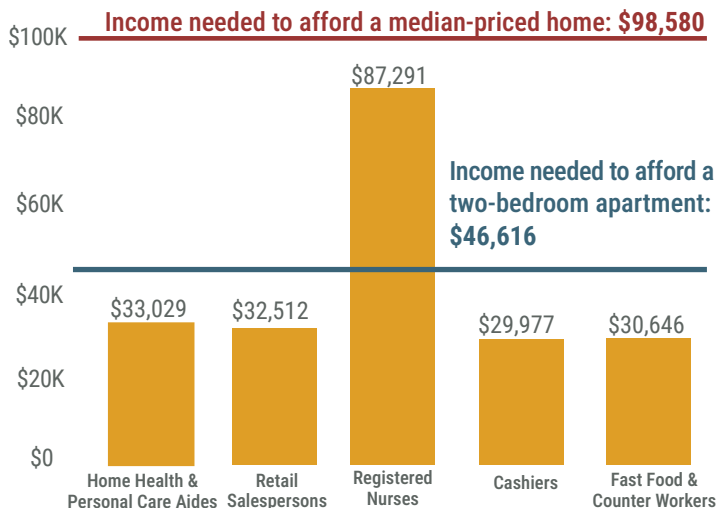
The racial homeownership gap continues to be significant.



The disparity between Black and white Minnesotans who own a home is substantial.

*white non-Hispanic

More than ever, Minnesota workers can't afford a roof over their heads.



None of the top five in-demand jobs pay enough for workers to own a home, and four of the five jobs' wages aren't enough for quality rental housing. This trend will be compounded, as the relatively low-earning positions central to the healthcare industry are expected to see some of the largest increases in demand for workers over the next decade.

Unless otherwise indicated, data reflects the years 2021-2022 and is the most recent ACS data available. See the 2024 State Profile for data sources.



2024 STATE HOUSING PROFILE

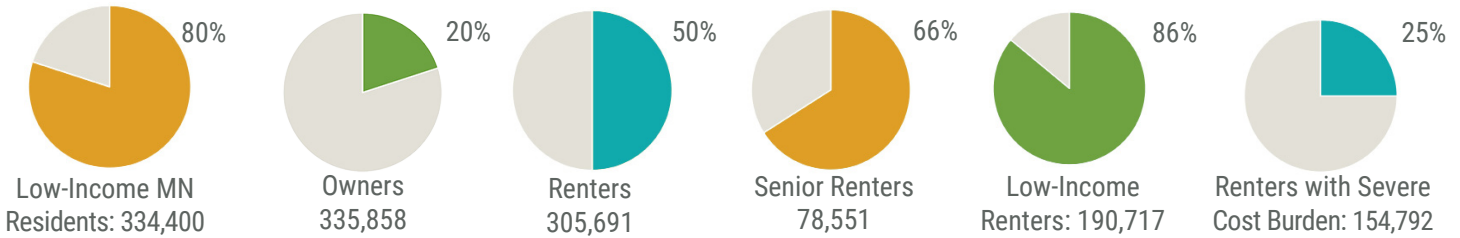
Minnesota

2,322,190 Households

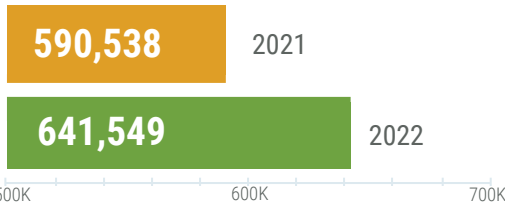
Housing is a basic need that everyone should have access to. We must invest in stable housing Minnesotans can afford—so our families and future generations can live and thrive here.

Too many Minnesotans pay more than they can afford for their housing.

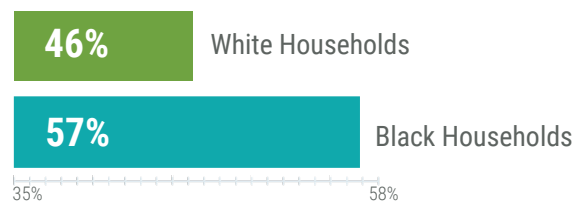
COST-BURDENED FAMILIES FACE THE TOUGH CHOICE OF PAYING FOR HOUSING OR OTHER BASIC NEEDS.



RISE IN COST-BURDENED HOUSEHOLDS: 9%



RACIAL DISPARITIES IN RENTER COST BURDEN



Cost burden=when a household spends more than 30% of income on housing costs. | Severe CB=spending more than 50%. | Low-income=households earning under \$35,000/yr.

More Minnesota children are experiencing housing instability.

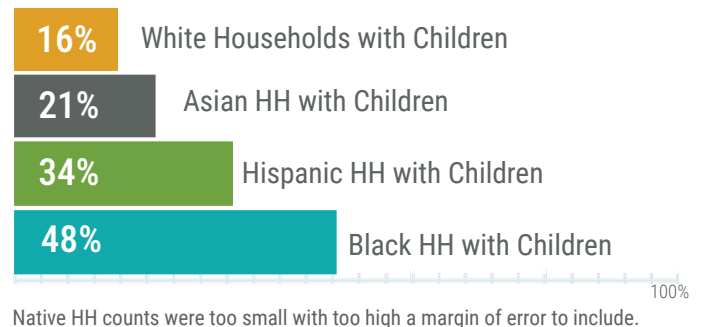
CHILDREN LIVING IN COST-BURDENED HOMES



ON A GIVEN NIGHT IN MINNESOTA, THERE ARE:
7,232 children and their families struggling with homelessness,
1,659 children experiencing homelessness on their own.

2022 estimation. Children = under 18.

RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN



Cost burden increases a family's likelihood of eviction and homelessness.

EVICTIONS CONTINUE TO INCREASE



Filings rose **44%** relative to the pre-COVID average, jumping **8%** in one year alone to **24,211** evictions file .

Data for 2022 - 2023
Pre-COVID defined as the his orical average from 2012-2019.

MANY EXPERIENCE HOMELESSNESS



On any given night, **19,600** Minnesotans struggled with homelessness. An estimated **66%** of those experiencing homelessness are Black, Indigenous, or people of color.

2022 estimation.

For Minnesota households with extremely low incomes, there are few homes to rent.

LACK OF ELI RENTAL HOUSING

Minnesota ELI renter households: **173,025**

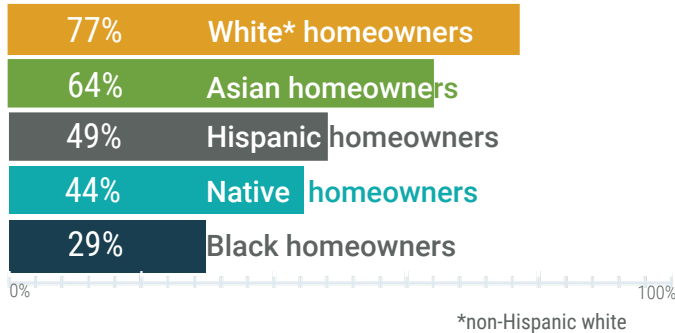
Households without affordable/available homes **114,131**



ELI stands for "Extremely Low-Income," or households earning under \$30,190 annually.

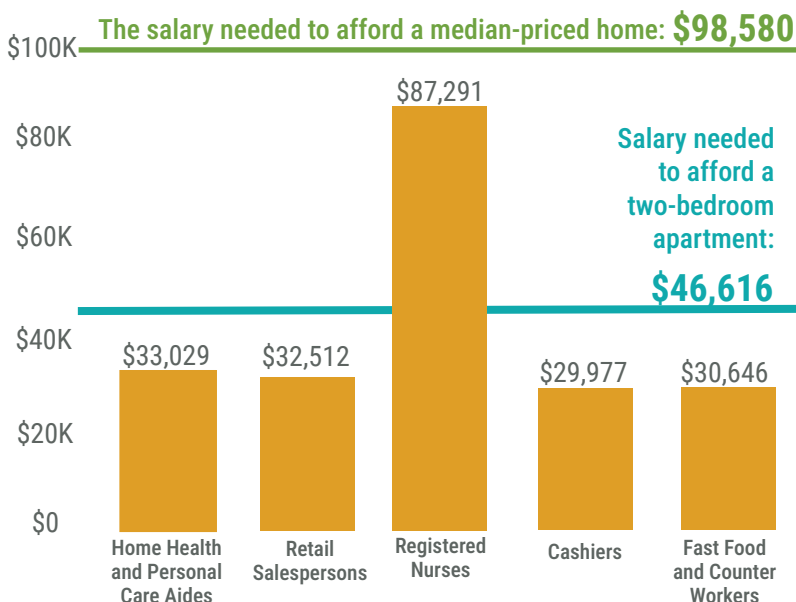
There are significant racial disparities in who owns a home in our state.

INEQUITABLE HOMEOWNERSHIP RATE



Across the state, the cost of housing is out of reach for many hard-working Minnesotans.

HIGH-DEMAND JOBS' WAGES FALLING SHORT



From left: Minnesota's ranked 1-5 most in-demand jobs.

RISING HOUSING COSTS OUTPACING WAGES



OWNER HOUSEHOLDS
1,674,434 | 72% of all households

Owner incomes rose **2%** to \$100,366 over five years.
Home values rose **19%** to \$328,600 over the same time.



RENTER HOUSEHOLDS
647,756 | 28% of all households

Renter incomes rose **3%** to \$47,318 over five years.
Rent rose **7%** to \$1,200 per month over the same time.

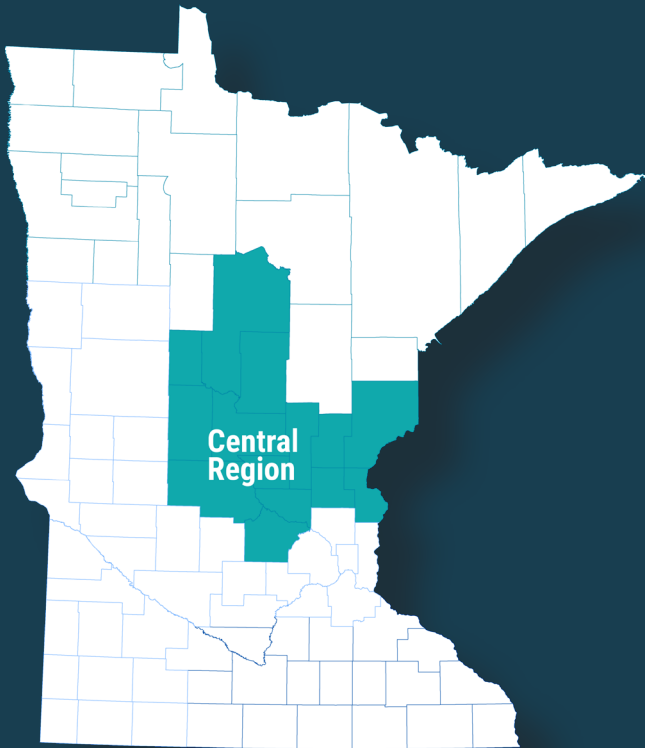
Figures denote the median. Rent/home value increases are adjusted for inflation

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, 1-year estimates | **Evictions:** Eviction Lab, Eviction Tracking System 2023 | **Homelessness:** Wilder Research Center, 2018 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 (DEED), Occupations in Demand, 2023

Central Region



The Central region is located just north of the Twin Cities metropolitan area and includes 14 counties and the St. Cloud Metropolitan Statistical Area (MSA). The region is home to **297,492** households, 78% of which are homeowners and 22% are renters. The region has seen significant population growth and housing development. As the Central region grows, it will be critical to expand affordable housing opportunities for renters and homeowners.

COUNTIES: Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena, Wright

NATIVE NATIONS: Mille Lacs Band of Objibwe

Key Findings

The Central region has the **highest rate of owner cost burden** in the state, with **one in five** of all owner households paying more than 30% of their income on housing. In total, **45,710** owners in the region are cost burdened. The region has led the state in having the highest owner cost burden since 2019.



Seven of the top ten counties with the highest percentage of owner cost burden in the state are located in this region.



Despite the need for more homes, permits for single family housing have decreased in the region, falling 3% (-108) from 2022.





Central Region | 297,492 Households

Counties: Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena, Wright | **Native Nations:** Mille Lacs Band of Ojibwe

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
64,557 | 22% of households

% of rental units built before 1970: **26%**

2023 multi-family units permitted: **1,222**

Change in # of units permitted since 2022: **↑ 321**



OWNER HOUSEHOLDS
232,935 | 78% of households

% of houses built before 1970: **25%**

2023 single-family units permitted: **3,368**

Change in # of units permitted since 2022: **↓ -108**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN CENTRAL MINNESOTA: 71,611



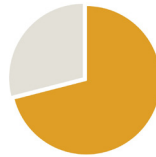
43%

Renters
25,901



20%

Owners
45,710



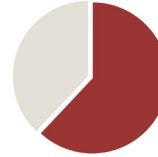
71%

Low-Income
Minnesotans
39,516



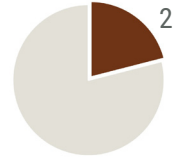
79%

Low-Income
Renters
19,909



62%

Senior Renters
8,426



21%

Renters with Severe
Cost Burden: 12,728

Cost burden: spending 30% or more of household income on housing costs. **Severe cost burden:** more than 50%. **Low-income:** households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **16,635**

Shortage of affordable & available homes for ELI: **9,127**



In other words, **55%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICTIONS IN CENTRAL MN

1,766 evictions were filed on average per year pre-pandemic.

2,148 evictions were filed in 2023. **↑**



Pre-pandemic is defined as the historical average from 2012-2019.

HOMELESSNESS IN THE REGION

656 experienced homelessness on a single night in 2023.

247 were Black, Indigenous, or people of color (BIPOC).

179 children were experiencing homelessness.



Does not include counts from participating Native American reservations. **Children** are defined as under 18 years old.

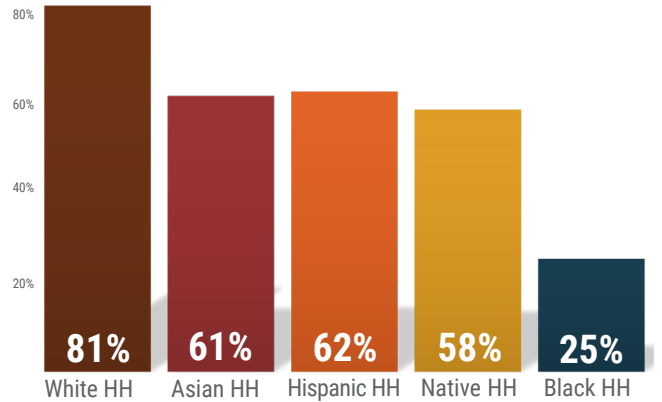
There are significant racial disparities in who owns a home in Central Minnesota.

RACIAL DISPARITIES IN HOMEOWNERSHIP



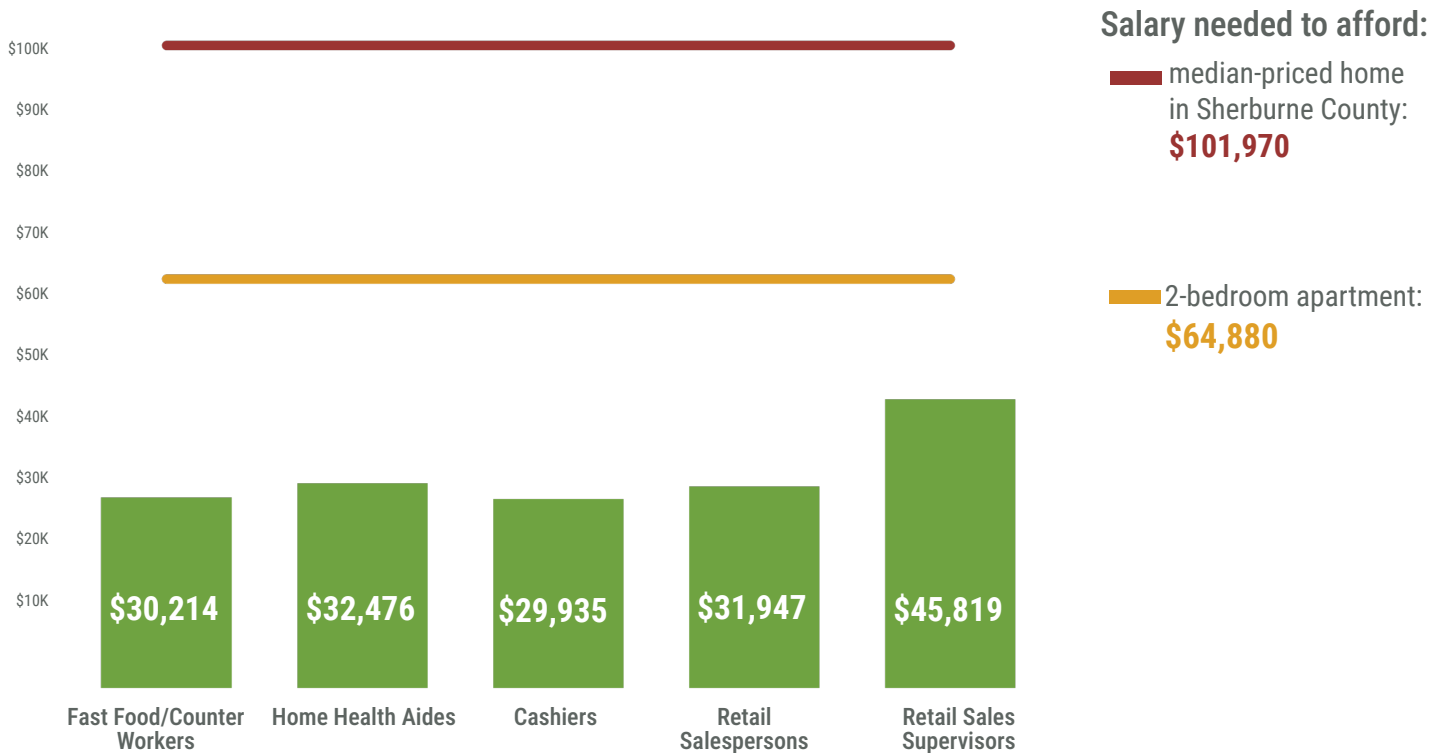
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



Sources

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Mille Lacs Corporate Ventures (MLCV)

In East Central Minnesota, tribal-owned businesses, including affordable workforce housing projects, are a key driver of the economy. Mille Lacs Corporate Ventures (MLCV, an organization owned by the Mille Lacs Band of Ojibwe to manage the business enterprises of the band) plays a key role. “We think of ourselves as a force that transforms communities,” says Dustin Goslin, Vice President of Business and Economic Development. MLCV operates both as a corporation and political subdivision of the Mille Lacs Band of Ojibwe. Mille Lacs Corporate Ventures’ mission is to improve the quality of life of Mille Lacs Band members and the communities in which they do business. Their focus lies in advancing the Mille Lacs Tribal Economy through the creation of shared value between the Tribe and community, rather than business-centered models of shareholder supremacy or corporate social responsibility.

Mille Lacs Corporate Ventures expanded its economic development efforts into affordable workforce housing starting in 2018. The move was driven in part by examining the disparity in labor force participation between residents in the Mille Lacs Tribal Economy (53.4%) and Greater Minnesota residents (69.7%). The labor force participation rate is the percentage of the population that is either working or actively looking for work. “Our solution to this challenge was to invest in Housing Tax Credit (HTC) projects. Our first was the Lady Luck Estates, a 28-unit townhome community located near I-35 in Hinckley.

The demand was quite large; Lady Luck Estates had 136 interested families as of August 2018.”



MLCV’s latest development, Red Willow Estates in Onamia features 15 duplex buildings housing 22 two-bedroom homes and 8 three-bedroom homes. Red Willow Estates is unique in that it received enthusiastic support from the Onamia City Council, which provided the project tax abatement—approved by the City Council in a special session in the middle of a pandemic. “Red Willow Estates is the only tribal project known to have achieved incentives from local government,” shared Goslin, “I think that’s a pretty big win not just for us but for all tribal developers.”

Although Red Willow Estates is a policy success story, it saw its share of challenges. MLCV submitted Red Willow Estates twice to Minnesota Housing Finance Agency for funding, before receiving an award of housing tax credits through an appeal. “The hurdles are really vast for tribal developers trying to build multi-family projects within rural tribal communities,” says Goslin. “Rural areas are at a disadvantage in competitive programs due to the lack of resources.” Tribal areas face these same rural disadvantages but carry additional intercultural complexity and racial disparities. “Often times tribes or tribal entities are the only groups investing in tribal areas,” said Goslin.

Goslin believes the need for affordable housing is still exponential, and the development of larger multi-family properties remains challenging due to construction costs and barriers to tenant qualification. “From the policy perspective, things are moving in a good direction,” says Goslin. “Tribes are having a voice in state resources, and nonprofits are listening more than ever. I’m pretty optimistic about the future being that tribes, tribal groups, and tribal entities are now having a voice in resource allocation.”

Northland Region



The Northland region is located in the northeast area of the state. It is comprised of seven counties and includes the Duluth Metropolitan Statistical Area (MSA) and three Native Nations. The Northland region contains the highest percentage of both cost-burdened renters and severely cost-burdened renters in the state.

COUNTIES: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis

NATIVE NATIONS: Bois Forte Band of Chippewa, Fond du Lac Band of Lake Superior Chippewa, Grand Portage Band of Lake Superior Chippewa

Key Findings

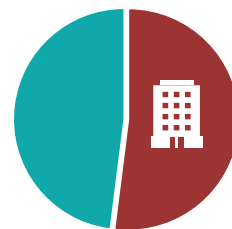
Northland contains the highest percentage of cost-burdened renters in the state, with 52% or **15,736** renter households spending more than 30% of their income on housing.

Two counties in the region are in the top five for highest renter cost burden in the state: Itasca (60%) and Saint Louis (53%).

Northland also has the highest percentage of severely cost-burdened renters; 27% of renter households pay over 1/2 their income on housing.

Itasca County has the highest percentage of severe renter cost burden in the state at 35%.

A quarter of homeowners in Aitkin and Cook Counties are cost burdened, making them the counties with the largest share of owner cost burden.





Northland Region

| 137,850 Households

Counties: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis | **Native Nations:** Bois Forte Band of Chippewa, Fond du Lac Band of Lake Superior Chippewa, Grand Portage Band of Lake Superior Chippewa

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS

33,680 | 24% of households

% of rental units built before 1970: **50%**

2023 multi-family units permitted: **302**

Change in # of units permitted since 2022: **↑ 103**



OWNER HOUSEHOLDS

104,170 | 76% of households

% of houses built before 1970: **51%**

2023 single-family units permitted: **776**

Change in # of units permitted since 2022: **↑ 24**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN THE NORTHLAND: 34,950



52%

Renters
15,736



19%

Owners
19,214



64%

Low-Income
Minnesotans
14,088



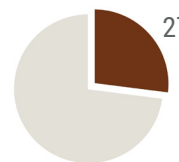
74%

Low-Income
Renters
3,444



60%

Senior Renters
4,119



27%

Renters with Severe
Cost Burden: 8,164

Cost burden: spending 30% or more of household income on housing costs. **Severe cost burden:** more than 50%. **Low-income:** households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **11,445**

Shortage of affordable & available homes for ELI: **5,610**



In other words, **49%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICSIONS IN THE NORTHLAND

793 evictions were filed on average per year pre-pandemic.

888 evictions were filed in 2023. **↑**



HOMELESSNESS IN THE REGION

721 experienced homelessness on a single night in 2023.

322 were Black, Indigenous, or people of color (BIPOC).

147 children were experiencing homelessness.



Does not include counts from participating Native American reservations. **Children** are defined as under 18 years old.

Pre-pandemic is defined as the historical average from 2012-2019.

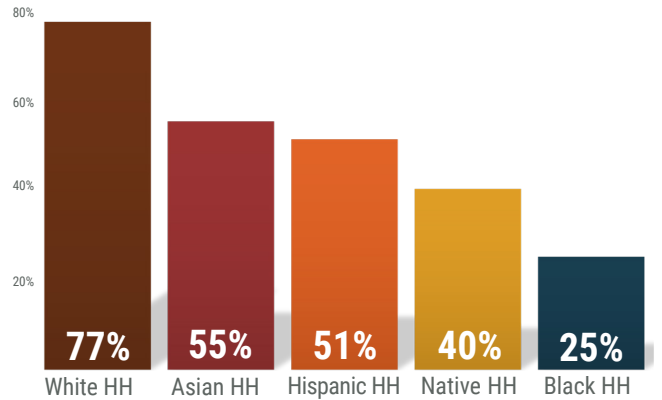
There are significant racial disparities in who owns a home in the Northland.

RACIAL DISPARITIES IN HOMEOWNERSHIP



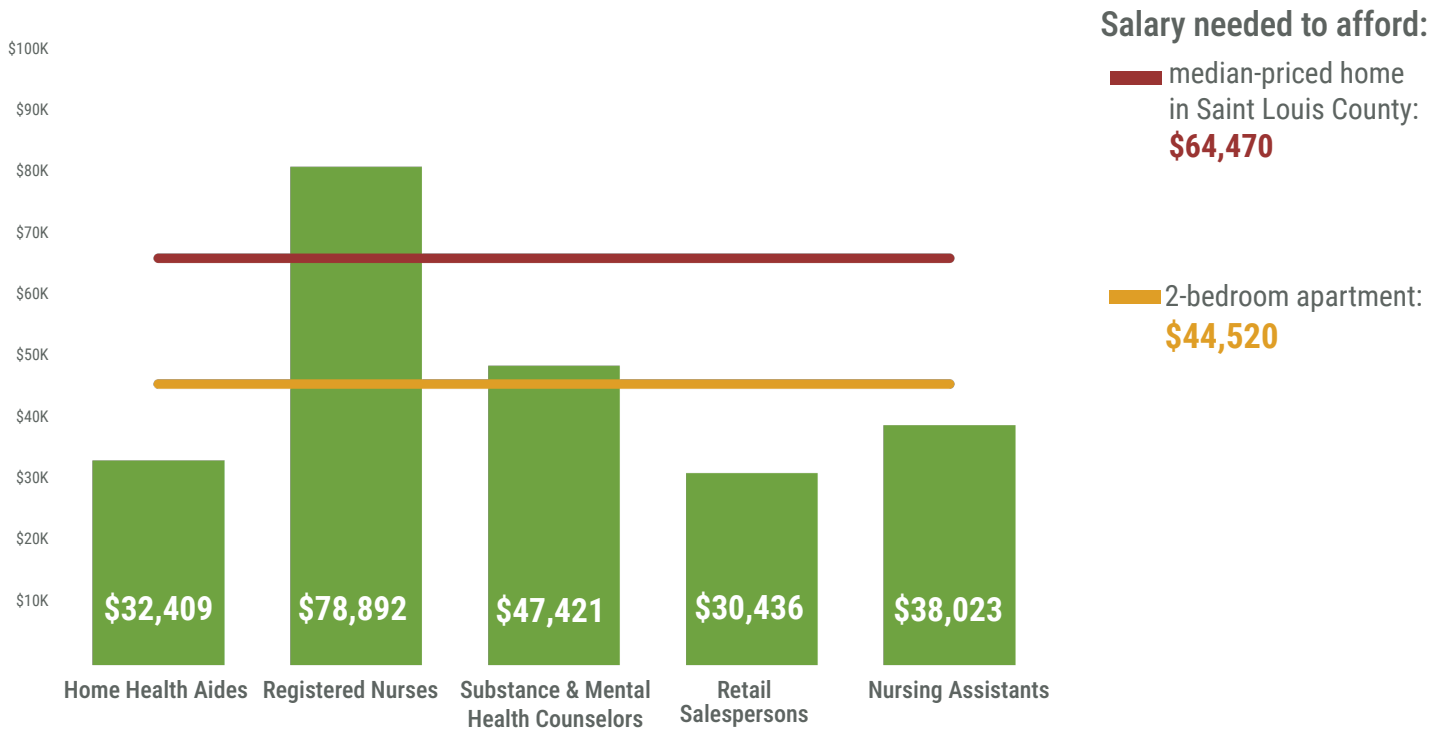
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



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Iron Range Resources & Rehabilitation (IRRR)

Located on Minnesota's Iron Range, the Department of Iron Range Resources & Rehabilitation (IRRR) is a state of Minnesota economic development agency that reinvests local taconite production taxes back into the region's businesses and communities to strengthen and diversify the economy. Part of the agency's recent work includes expanding housing opportunities.

IRRR services 13,000 square miles (about twice the area of Connecticut), nearly 200 cities and townships, and four Tribal nations in Northeastern Minnesota. Whitney Ridlon, Community Development Director at the IRRR, explains that the agency's newest program—their housing grant—was created in response to business partners across the region identifying housing as a crucial component in their ability to attract and retain workers.

The region is facing numerous housing challenges across the board. On Lake Superior's North Shore there is a need for more housing that is accessible to people working in tourism and hospitality, which are among the area's most vibrant industries. In the city of Virginia and many similarly positioned cities, greenfield development is limited. As its name suggests, "these communities were built along the iron formation, they were originally mining communities,"

Ridlon says. "We have communities that are right next to the taconite mines, and that often limits their opportunity for growth and creates constraints." This culminates in some of the most challenging land use questions in the state, and means redevelopment has to be a major strategy to address housing needs. With some of the oldest housing stock in the state, the region faces a need for both new development and the ability to rehabilitate already existing homes.



demolish residential structures to promote health and safety while preparing sites for redevelopment. The agency also offers Site Readiness grants which help municipalities with the cost of preparing shovel-ready sites for new housing developments.

One such recipient is the city of Chisholm, where a section of land will be developed as an owner-occupied residential neighborhood. This will help to support the city's business attraction, retention, and expansion efforts by providing attractive housing for the city's current and future labor force. The project is estimated to result in the construction of up to 45 new for-sale, owner-occupied, one and two-unit homes.

In addition, through a Development Partnership grant, the agency recently supported the establishment of the Itasca County Community Land Trust. The project helped finance eight new single-family homes on the site of the former Forest Lake School in Grand Rapids. The for-sale homes, which have just been unveiled, are targeted to those families earning 80% or less of the statewide area median income and affordable to those in the community's workforce. Using the land trust model, the homes are permanently affordable, and these are the first community land trust homes in the county. The effort was made possible through the collaboration of multiple local organizations including KOOTASCA Community Action and One Roof Community Housing.

Northwest Region



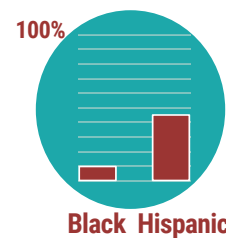
The Northwest region includes 12 counties and contains the metropolitan area of Grand Forks. The region has roughly **67,576** households, making it the least populated region of the state by nearly 30,000 households.

COUNTIES: Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Red Lake, Roseau

NATIVE NATIONS: Leech Lake Band of Ojibwe, Red Lake Nation, White Earth Nation

Key Findings

Disparities abound in the Northwest region, which has the lowest homeownership rate for Black and Hispanic households in the state, at just 10% and 45%, respectively.



Kittson County has the lowest renter cost burden in the state (23%), which may indicate it has the most affordable units for their renter population.



The county with the second highest severe renter cost burden is Clay, at 32%. This data underscores that Clay County evictions filings increased 174% compared to pre-pandemic levels.



Red Lake and Norman counties have the largest increase in median home value.



The Northwest had the lowest number of single-family permits issued in 2023, and Marshall and Red Lake issued no new multifamily permits in 2023.





Northwest Region | 67,576 Households

Counties: Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake, Roseau | **Native Nations:** Leech Lake Band of Ojibwe, Red Lake Nation, White Earth Nation

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
16,809 | 25% of households

% of rental units built before 1970: **35%**

2023 multi-family units permitted: **240**

Change in # of units permitted since 2022: **↑ 135**



OWNER HOUSEHOLDS
50,767 | 75% of households

% of houses built before 1970: **37%**

2023 single-family units permitted: **221**

Change in # of units permitted since 2022: **↓ -14**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN NORTHWEST MINNESOTA: 15,720



44%

Renters
6,555



18%

Owners
9,165



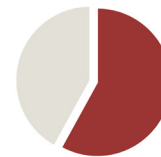
68%

Low-Income
Minnesotans
11,541



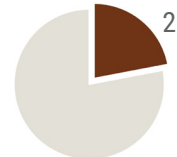
77%

Low-Income
Renters
6,340



58%

Senior Renters
2,007



22%

Renters with Severe
Cost Burden: 3,257

Cost burden: spending 30% or more of household income on housing costs. **Severe cost burden:** more than 50%. **Low-income:** households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **5,660**

Shortage of affordable & available homes for ELI: **2,682**



In other words, **47%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICTIONS IN NORTHWEST MN

244 evictions were filed on average per year pre-pandemic.

322 evictions were filed in 2023. **↑**



Pre-pandemic is defined as the historical average from 2012-2019.

HOMELESSNESS IN THE REGION

256 experienced homelessness on a single night in 2023.

153 were Black, Indigenous, or people of color (BIPOC).

87 children were experiencing homelessness.



Does not include counts from participating Native American reservations. **Children** are defined as under 18 years old.

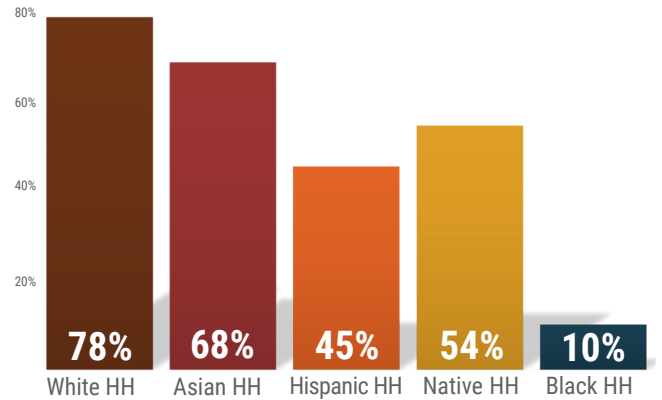
There are significant racial disparities in who owns a home in Northwest Minnesota.

RACIAL DISPARITIES IN HOMEOWNERSHIP



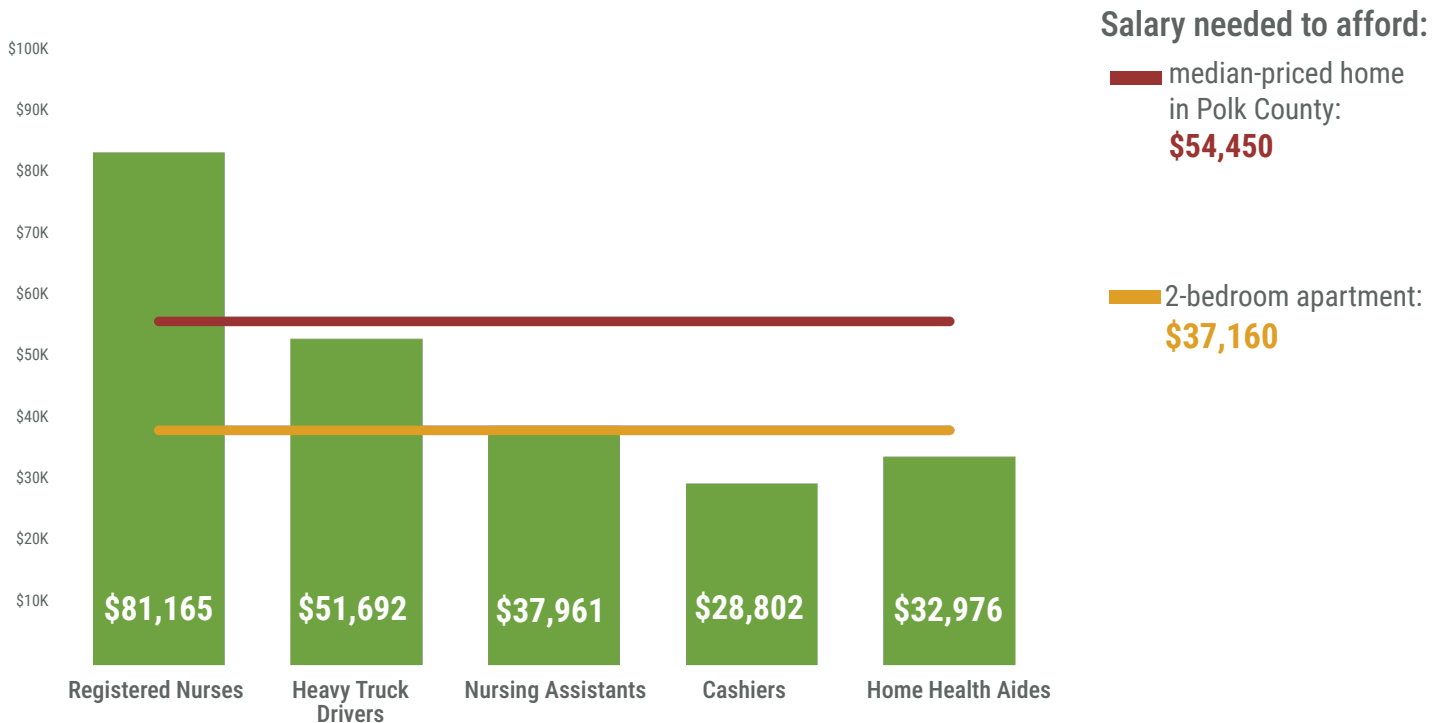
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



Sources

Affordable housing is defined as housing that costs an owner or renter no more than 30% of their 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, 5-year estimates | **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023.

Brandt Johnson, Emerging Developer

Brandt Johnson lives in the Northwest region. He has 15 years of experience in the construction industry and owns the Stonemith Masonry business. He's also worked in property management for both multi-family units and housing for people with disabilities. In addition, since moving back to Bemidji three years ago, he has managed tax credit properties. Johnson's extensive knowledge of the housing industry helped him recognize the need for innovation to address the Northwest's housing needs, and he joined MHP's Emerging Developer Initiative to help bring his vision of 3D-printed concrete homes to reality.

Bemidji faces several barriers to meeting its need for affordable housing units. As a college town, Johnson notes, the student market drives up rental prices. "Landlords are willing to let a property sit empty as they will make up that money with the higher rents charged to students." Additionally, although wages have increased in Bemidji, they've not kept pace with the cost of housing. According to Johnson, housing has increased about 200-300% over the last decade, but wages have only increased 10%. One of biggest barriers to meeting Bemidji's housing needs, and one that Johnson aims to address directly, is the increased cost of construction.



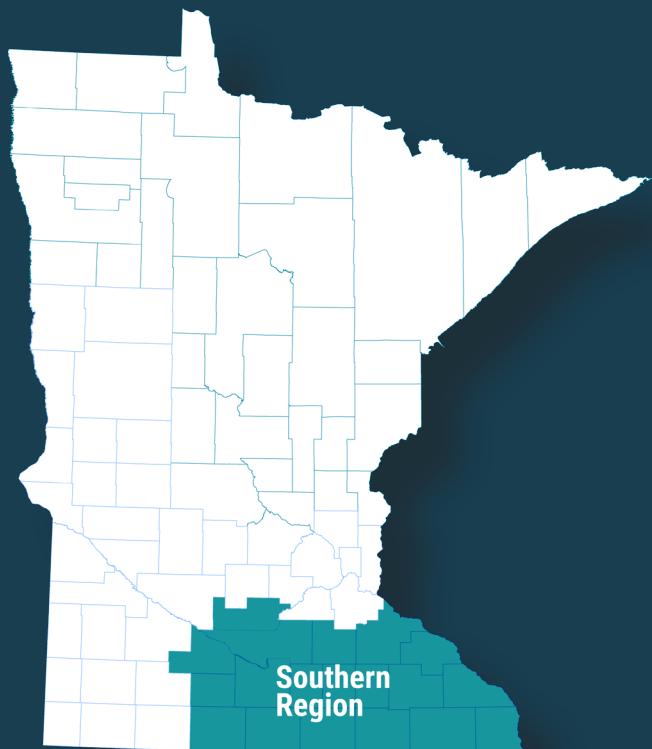
3D printed houses are made with concrete, which according to Johnson, cuts the cost of construction 10-15%.

Johnson developed his business plan with the assistance of MHP's Emerging Developer Initiative (EDI), which was created to support the emergence and professional development of new housing developers from rural communities and Native Nations in Minnesota. The 2023 cohort was comprised of emerging developers in the Northwest region of the state. Johnson cites the EDI as critical to his success, saying "I would not have made it this far without the networking opportunities provided." The technical knowledge offered by the EDI, such as how to develop a business plan and identifying the industry standards for securing funding partners, complemented Johnson's already extensive experience.

Looking forward, Johnson hopes to build five to ten units. He's partnered with Headwaters Regional Development Commission (HRDC), a regional planning and development organization that serves local governments, development organizations, community leaders, and others in the five counties of Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahanomen, for approving buyers and is looking for further investors. One promising avenue is developing employee housing with the technology and reduced costs of 3D printed homes.

From left: Members of MHP's EDI cohort Brandt Johnson, Saul Saucedo, Luella Fraser, Michael Gordon, Rochelle "Rocky" Carpenter, Adam Fairbanks, and Annie Humphrey.

Southern Region



The Southern region is the second most populous region in the state with **301,022** households spanning **20** counties. The region includes three major metropolitan areas: Rochester, Mankato, and Lacrosse-Onalaska.

COUNTIES: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona

NATIVE NATIONS: Prairie Island Indian Community

Key Findings

The Southern region has seen the largest percentage decrease (18%) in single-family permits issued from 2022 to 2023.



The South saw the second-largest drop in multifamily housing permits, down 34% or 660 fewer permits in 2023. This region, which includes the Rochester and Mankato metro areas, where a growing demand for healthcare professionals may create a tight squeeze for workers seeking housing they can afford.



The Southern region has the second largest shortage of affordable units that are available to extremely low income (ELI) renters, after the Twin Cities.





Southern Region

| 301,022 Households

Counties: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona | **Native Nations:** Prairie Island Indian Community

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
76,604 | 25% of households

% of rental units built before 1970: **41%**

2023 multi-family units permitted: **1,256**

Change in # of units permitted since 2022: **↓ -660**



OWNER HOUSEHOLDS
224,418 | 75% of households

% of houses built before 1970: **45%**

2023 single-family units permitted: **1,163**

Change in # of units permitted since 2022: **↓ -257**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN SOUTHERN MINNESOTA: 70,661



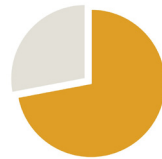
46%

Renters
32,617



17%

Owners
38,044



72%

Low-Income
Minnesotans
42,981



79%

Low-Income
Renters
24,704



61%

Senior Renters
8,796



21%

Renters with Severe
Cost Burden: 15,208

Cost burden: spending 30% or more of household income on housing costs. **Severe cost burden:** more than 50%. **Low-income:** households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **20,560**

Shortage of affordable & available homes for ELI: **12,248**



In other words, **60%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICIONS IN SOUTHERN MN

1,487 evictions were filed on average per year pre-pandemic.

2,103 evictions were filed in 2023.



HOMELESSNESS IN THE REGION

606 experienced homelessness on a single night in 2023.

263 were Black, Indigenous, or people of color (BIPOC).

178 children were experiencing homelessness.



Does not include counts from participating Native American reservations. **Children** are defined as under 18 years old.

Pre-pandemic is defined as the historical average from 2012-2019.

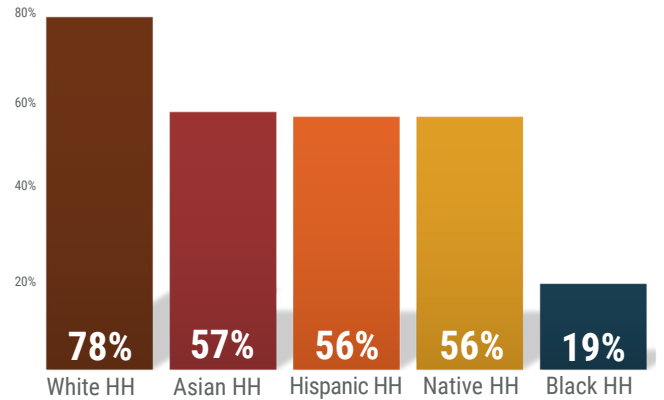
There are significant racial disparities in who owns a home in Southern Minnesota.

RACIAL DISPARITIES IN HOMEOWNERSHIP



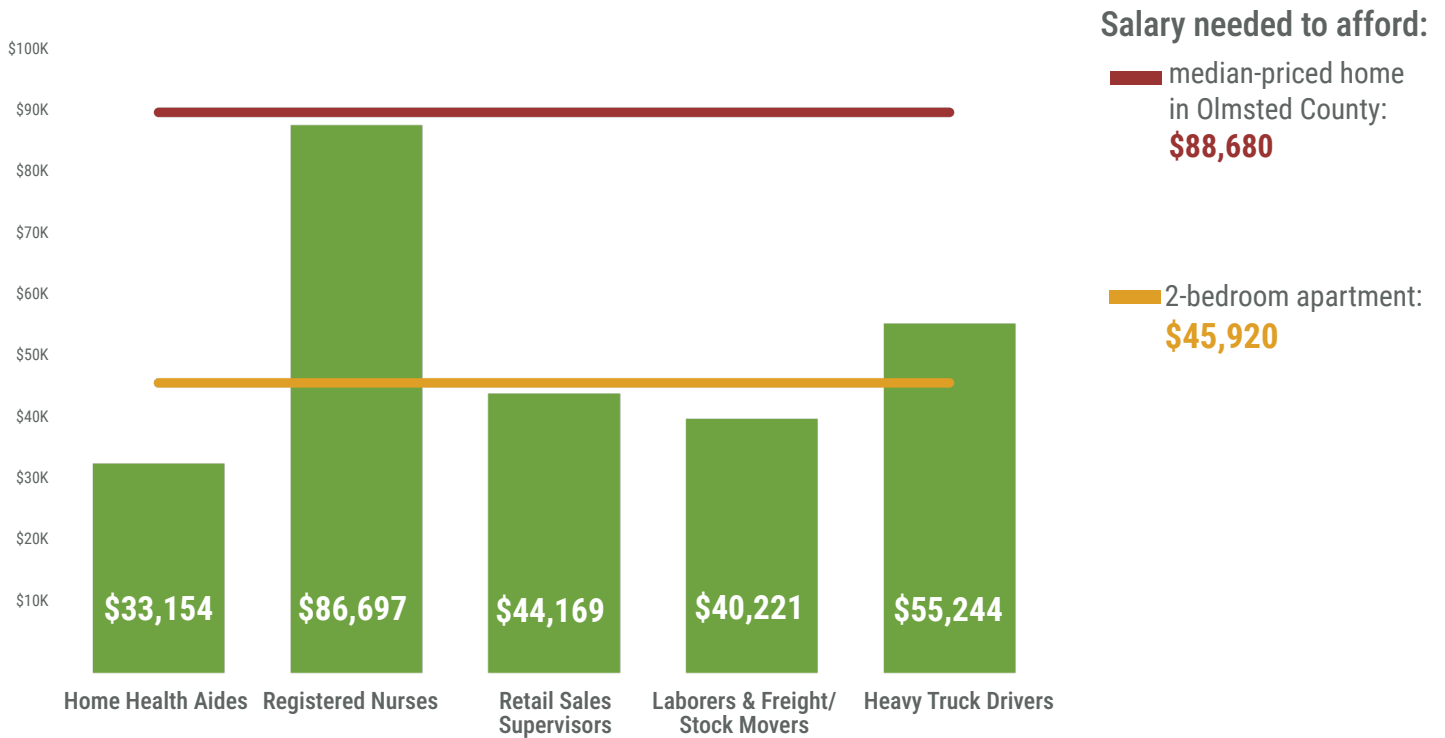
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



Sources

Affordable housing is defined as housing that costs an owner or renter no more than 30% of their 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, 5-year estimates | **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023.

The Somali American Social Services Association (SASSA)

The Somali American Social Services Association (SASSA) was founded in 2012 to promote the livelihood of immigrants in Olmsted County by focusing on education, public health, and economic success. Executive Director Omar Nur describes the organization’s primary goal as “addressing the problems that immigrants face in their struggle to obtain the American dream.”

Though SASSA is involved in many facets of community well-being, housing is of crucial importance. “The Somali community in Rochester faces several housing barriers,” says Nur, “including affordability, language and cultural differences, discrimination, and limited access to resources.” One unique barrier is the need to house large multigenerational families. “We have a lot of larger families in the community, and they cannot fit into one apartment together, so one family may end up divided across three apartments,” says Nur. The inability to house families within a single unit multiplies the cost of rent and utilities, and damages communal bonds by limiting face-to-face communication.



Public and private investment in Rochester as a Destination Medical Center (DMC) provides economic development benefits, but has also resulted in rising home values which are pushing some Somali residents outside of the city limits in order to find affordable homes. “They lose their relationship to their place of worship and their grocery stores. They feel lonely and like they’ve lost their friends,” says Nur.

SASSA recognizes that housing is foundational to the success of its initiatives and educates its constituents on tenant rights, fair housing practices, and community resources. Nur believes it is important for community members to buy a house if they can and is proud of the organization’s efforts to help Somali immigrants achieve this goal. Nur highlighted SASSA’s work in support of a program offered by Three Rivers Community Action supporting home ownership for Somali community members. “If someone in our community needs a house, they need at least four or five bedrooms, and the homes in Rochester are very expensive, so it wasn’t fair,” said Nur.

From left: Omar Nur speaking at an Isaiah Rochester housing forum at Christ United Methodist Church; Isaiah moderator Shelley Mahannah.

Southwest Region



The Southwest region includes 18 counties and approximately 111,767 total households, with 77% homeowners and 23% renter households. The largest regional centers are Worthington, Marshall, and Redwood Falls.

COUNTIES: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine

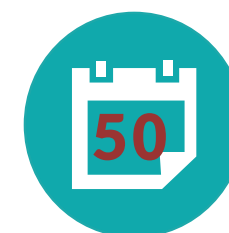
NATIVE NATIONS: Lower Sioux Indian Community, Upper Sioux Community

Key Findings

In the Southwest region, two counties experienced the largest increases in rent in the state: Lac qui Parle (first), and Rock County (third).

Also, four of the top ten counties with the largest increases in median home value are in the Southwest region: Cottonwood, Renville, Lincoln, and Lac qui Parle.

A sizeable portion of the housing stock is aging in the Southwest; over half (56%) of owner-occupied housing and 40% of multifamily housing was built more than fifty years ago.





Southwest Region

| 111,767 Households

Counties: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine | **Native Nations:** Lower Sioux Indian Community, Upper Sioux Community

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
25,903 | 23% of households

% of rental units built before 1970: **40%**

2023 multi-family units permitted: **295**

Change in # of units permitted since 2022: **↓ -7**



OWNER HOUSEHOLDS
85,864 | 77% of households

% of houses built before 1970: **56%**

2023 single-family units permitted: **355**

Change in # of units permitted since 2022: **↓ -91**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN SOUTHWEST MINNESOTA: 23,606



41%

Renters
9,416



17%

Owners
14,190



64%

Low-Income
Minnesotans
15,666



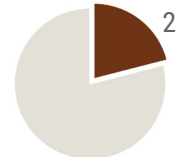
75%

Low-Income
Renters
7,669



58%

Senior Renters
3,323



21%

Renters with Severe
Cost Burden: 4,828

Cost burden: spending 30% or more of household income on housing costs. **Severe cost burden:** more than 50%. **Low-income:** households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **7,445**

Shortage of affordable & available homes for ELI: **3,205**



In other words, **43%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICCTIONS IN SOUTHWEST MN

412 evictions were filed on average per year pre-pandemic.

583 evictions were filed in 2023. **↑**



HOMELESSNESS IN THE REGION

191 experienced homelessness on a single night in 2023.

76 were Black, Indigenous, or people of color (BIPOC).

79 children were experiencing homelessness.



Does not include counts from participating Native American reservations. **Children** are defined as under 18 years old.

Pre-pandemic is defined as the historical average from 2012-2019.

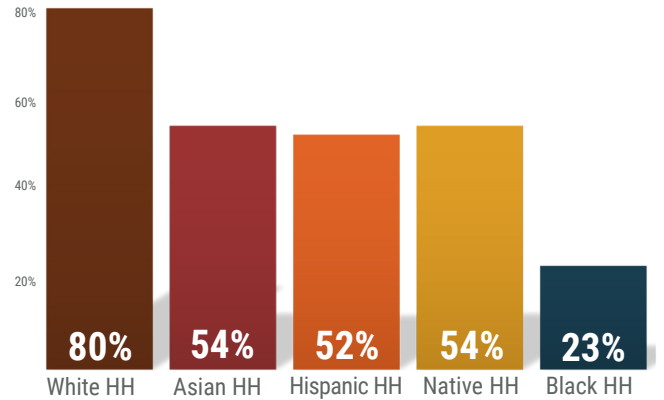
There are significant racial disparities in who owns a home in Southwest Minnesota.

RACIAL DISPARITIES IN HOMEOWNERSHIP



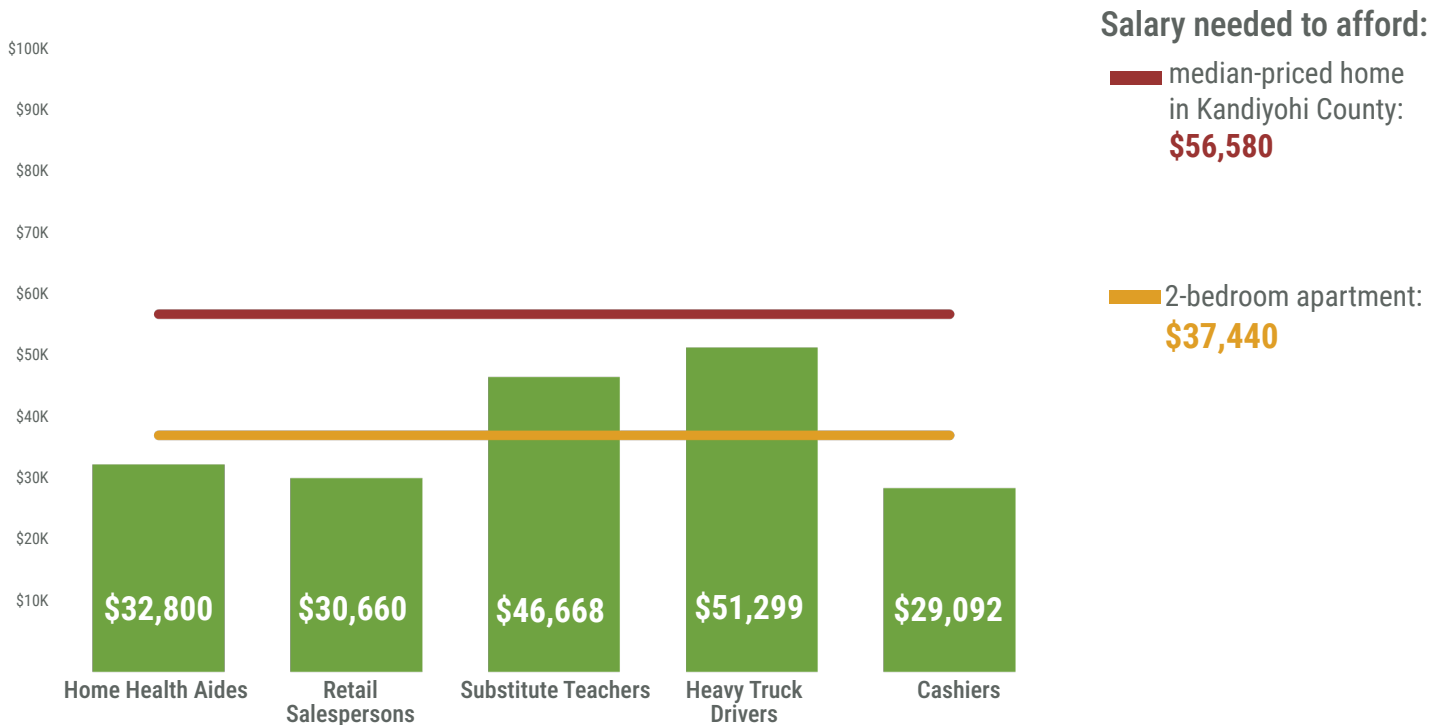
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



Sources

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Southwest Minnesota Housing Partnership (SWMHP)

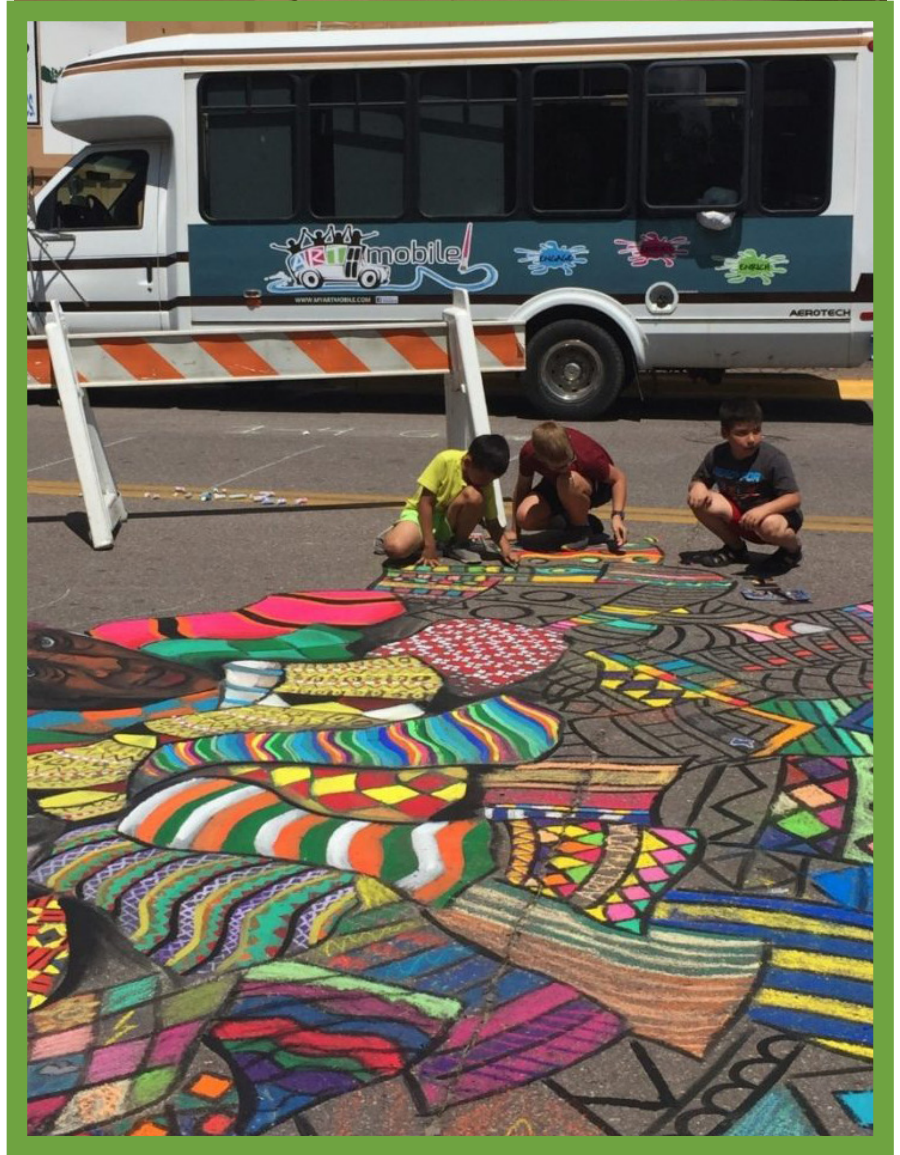
Serving a 30-county area in Southwest and South-Central Minnesota, Southwest Minnesota Housing Partnership has been a voice for affordable housing for more than 30 years. “We have been primarily known for affordable housing development in the multifamily sector” says Chad Adams, the organization’s Chief Executive Officer. To date, they operate 65 properties, representing over 2,000 units across the region.

However, multifamily development is just a small part of SWMHP’s scope of work. They have a homeownership department, where they package loans and provide services. They also do single family development. They have an architect and construction management team that does certified needs assessments, building inspections and design, and an increasing grant writing and technical assistance division providing services to multiple communities and entities across the region.

Adams sees material and labor costs as one of the biggest barriers to housing. “There is a decreasing amount of labor working in the trade industry at the moment. It’s not just electricians, plumbers, or carpenters, but across the board.” In practical terms, this means SWMHP often has to work with builders located over an hour away from the project’s community. This not only raises project costs but also prevents the money from staying local building the community’s economy. “It’s really been challenging for folks both renting and trying to buy a home. It’s simply hard for many of them to afford the prices the market is demanding,” Adams states.

Additionally, the Southwest region’s housing stock is growing older. Adams explains, “We are seeing a lot of aging housing stock and it’s much more economical to improve and rehabilitate those homes than develop completely new homes.”

Photo: The Worthington Artmobile, one of the many initiatives of SWMHP. Transportation can be a challenge for residents of SWMHP properties in Worthington, which contributes to economic and racial disparities. A team of local artists purchased a decommissioned bus to create opportunities for engagement to some of the most underrepresented community members, like residents of Grand Terrace Apartments, a SWMHP property.



The Twin Cities Region



The Twin Cities comprise the majority of the state’s total household population with nearly **1.25 million** households. In the Twin Cities, significant percentages of renters pay more than they can afford for housing — and racial disparities in homeownership continue to be among the highest in the nation.

COUNTIES: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington

NATIVE NATIONS: Shakopee Mdewakanton Sioux Community

Key Findings

The Twin Cities Metro region has the highest share of low-income cost-burdened renters in the state, at 86%. The region also has the highest share of senior renters who are cost burdened at 65%.

Despite demand for housing, the metro region saw the largest decrease in single family and multifamily permits issued from 2022 to 2023; 862 fewer single-family permits and 5,896 fewer multifamily permits were issued—in other words, a decrease of 40%.

The region’s racial disparities are stark; it has the lowest rate of Black, Indigenous, and people of color (BIPOC) homeownership (47%), and the largest homeownership gap between BIPOC and white households.

Finally, the region has the largest shortage of affordable and available rental units for extremely low-income households; low-income renter households in the region need an additional 64,890 units.





2024 REGIONAL PROFILES

Twin Cities Region

| 1,243,276 Households

Counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington
Native Nations: Shakopee Mdewakanton Sioux Community

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
382,486 | 31% of households



OWNER HOUSEHOLDS
860,790 | 69% of households

% of rental units built before 1970: **36%**

% of houses built before 1970: **39%**

2023 multi-family units permitted: **8,969**

2023 single-family units permitted: **5,781**

Change in # of units permitted since 2022: **↓ -5,896**

Change in # of units permitted since 2022: **↓ -862**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN THE TWIN CITIES: 332,554



47%

Renters
175,109



18%

Owners
157,445



83%

Low-Income
Minnesotans
161,260



86%

Low-Income
Renters
105,848



65%

Senior Renters
42,817



23%

Renters with Severe
Cost Burden: 84,216

Cost burden: spending 30% or more of household income on housing costs. **Severe cost burden:** more than 50%. **Low-income:** households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **100,930**

Shortage of affordable & available homes for ELI: **64,890**



In other words, **64%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICIONS IN THE TWIN CITIES

11,692 evictions were filed on average per year pre-pandemic.

15,636 evictions were filed in 2023. **↑**



HOMELESSNESS IN THE REGION

6,254 experienced homelessness on a single night in 2023.

4,180 were Black, Indigenous, or people of color (BIPOC).

1,856 children were experiencing homelessness.



Does not include counts from participating Native American reservations.
Children are defined as under 18 years old.

Pre-pandemic is defined as the historical average from 2012-2019.

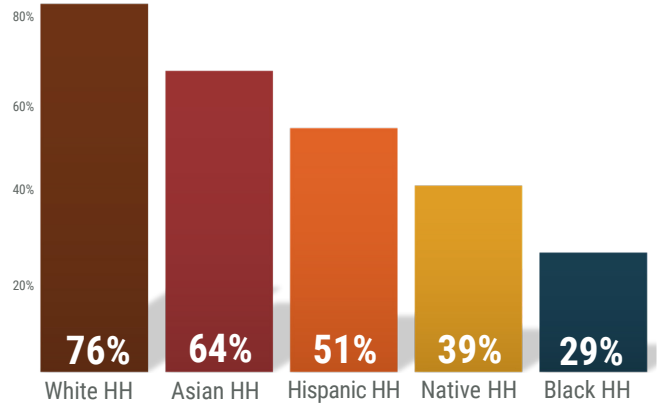
There are significant racial disparities in who owns a home in the Twin Cities.

RACIAL DISPARITIES IN HOMEOWNERSHIP



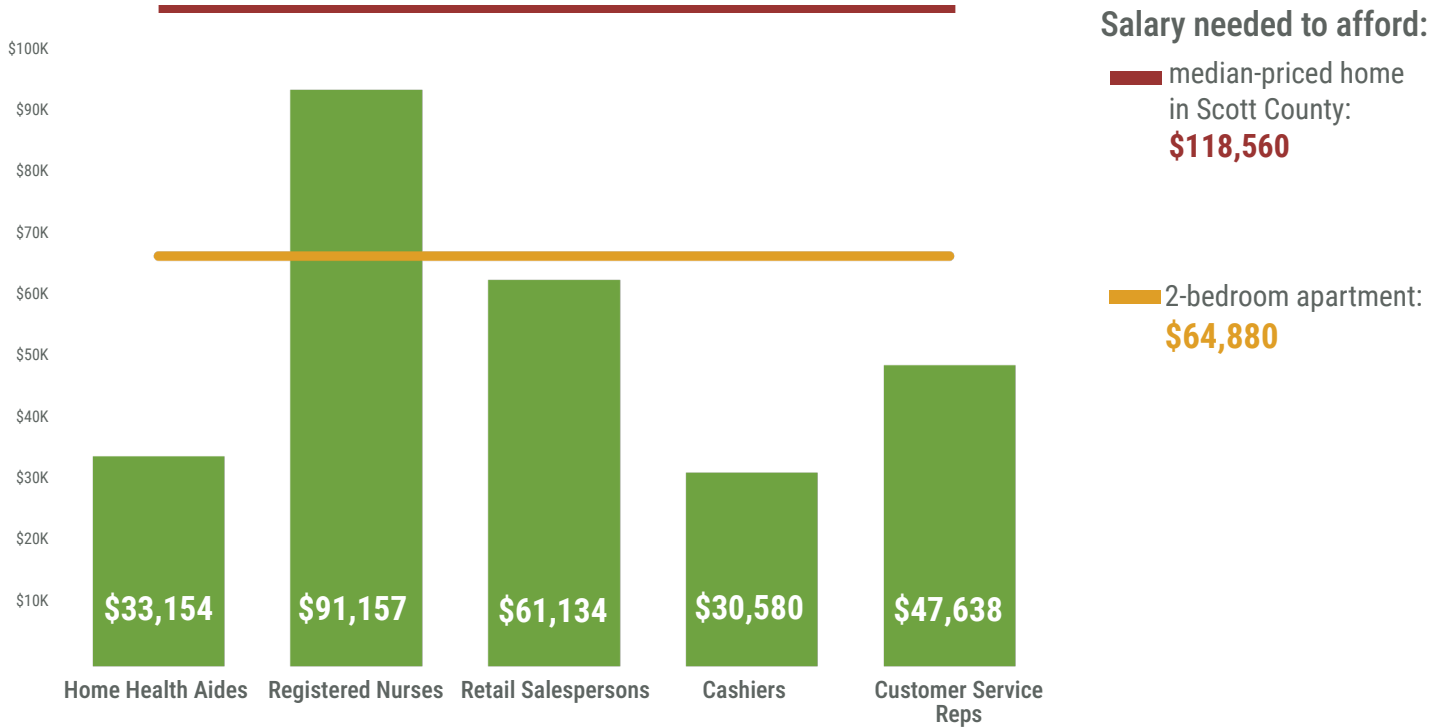
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



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United Renters for Justice/Inquilinxs Unidxs por Justicia (IX)

MHP sat down with Sam Pree-Stinson, director of HR and Organizational Effectiveness at United Renters for Justice/Inquilinxs Unidxs por Justicia (IX), a base-building nonprofit working to transform the Minneapolis housing system, to talk about their work organizing for renter's rights and what it means to build community leaders.



At the time, IX was finishing several initiatives, including a major Northside Minneapolis campaign on housing owned by the largest private equity landlord in the US, Pretium/Progress Residential (formerly HavenBrook). Through organizing efforts with IX, the tenants won rent freezes, refunds, rent-to-own options, moving costs paid during renovation, utilities billed in renter's name to enable energy assistance, and more.

“For the first time the city imposed a set of conditions on a landlord,” said Sam, “such as they couldn't purchase more properties for two years and had to make their maintenance and

service plans public.” Furthermore, the campaign sparked a lawsuit by the Attorney General alleging the companies under-maintained and falsely promised maintenance services, resolved in March 2024. According to Sam, “tenants are going to receive reparations in the form of refunds, credit building and financial planning resources, and the opportunity to buy their home. This is the first time any tenant-led organization has reclaimed their community from the hands of a private equity firm.”

Another IX success story is that the Sky Without Limits (SWL) Cooperative stands on its own, and by the end of the year, will be independent. Sam credits Director of Territory Roberto de la Riva for having the vision to see it happen. “It's a beautiful story of activism, shifting to organizing, shifting then to mobilizing. We made it so that the landlord got their license taken because they were not meeting standards. When you take their license, tenants need not pay rent anymore. We gained bargaining power because the city does not want people on the streets, and showed we could take over these buildings. It was a huge four-to-five-year undertaking and goes to show the dedication and commitment of our members.”

IX is a member-led organization. As Sam describes, “We co-create strategies with the members on what they want, make a plan for how we're going to get there, and provide leadership development so that they can lead from the front. Our board is members, almost half of our staff are members who started by getting door-knocked. They move from being contractors to part-time and then full-time staff. This community leadership development is also jobs creation. We build leaders so that they can advocate for themselves. This is a community asset.”

IX believes there should be community engagement around the impacts of every ordinance, to use as the foundation to revamp our housing code. Like Governor Walz's law change so that 75% of state jobs no longer require degrees, IX thinks something similar could be done at the city level, so that the people being hired are those who understand housing insecurity firsthand. “It's very different from someone with a degree who drives an hour to work every day, who never had to experience living under conditions not fit for a human being. They have a deeper investment to see the change, see things through, and raise the alarms when things aren't right.”

Sam posits: “How do we build community leaders, regardless of industry, (e.g., housing safety) who can end up in the seats of power to make change? We see younger folks who came out of the strong Minneapolis movement from many sectors: public housing, policy work, housing. We need community leaders will also support community building autonomous systems.”

Photo: IX members leading a campaign against corporate landlord Progress Residential (2022)

West Central Region



The West Central region borders both North and South Dakota. It is comprised of nine counties including the Fargo-Moorhead Metropolitan Statistical Area (MSA) and the White Earth reservation. The region includes 97,143 total households, 75% of which are homeowners and 25% of which are renters.

COUNTIES: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

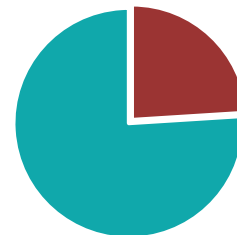
NATIVE NATIONS: White Earth Nation

Key Findings

The West Central region had the largest increase in single family permits issued from 2022 to 2023: an increase of 11%.



However, in multifamily housing, the region has the second highest percentage of severely cost-burdened renter households, or households paying over half of their income towards rent.



Additionally, Clay County has the second highest percentage of cost burdened renters in the state: 55% are cost burdened and 29% are severely cost burdened.





West Central Region | 97,143 Households

Counties: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin | Native Nations: White Earth Nation

Minnesota's homes are aging, and in some areas of the state there are fewer new ones being built.



RENTER HOUSEHOLDS
24,386 | 25% of households

% of rental units built before 1970: **35%**

2023 multi-family units permitted: **251**

Change in # of units permitted since 2022: **↑ 37**



OWNER HOUSEHOLDS
72,757 | 75% of households

% of houses built before 1970: **38%**

2023 single-family units permitted: **628**

Change in # of units permitted since 2022: **↑ 60**

Too many Minnesotans experience cost burden—paying more than they can afford for housing.

COST-BURDENED HOUSEHOLDS IN WEST CENTRAL MINNESOTA: 24,221



46%

Renters
10,243



19%

Owners
13,978



69%

Low-Income
Minnesotans
14,999



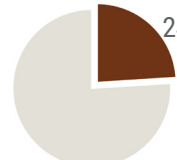
75%

Low-Income
Renters
8,229



58%

Senior Renters
3,119



24%

Renters with Severe
Cost Burden: 5,315

Cost burden: spending 30% or more of household income on housing costs. Severe cost burden: more than 50%. Low-income: households earning under \$35K.

Renters who have extremely low incomes have few housing options available to them.

HOMES FOR RENTERS WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE

Total ELI renter households in the region: **7,465**

Shortage of affordable & available homes for ELI: **4,090**



In other words, **55%** of all Minnesotans in the region with extremely low incomes have **no** housing options they can afford.

Cost burden can lead to people being evicted or losing their home.

EVICSIONS IN WEST CENTRAL MN

456 evictions were filed on average per year pre-pandemic.

773 evictions were filed in 2023. **↑**



Pre-pandemic is defined as the historical average from 2012-2019.

HOMELESSNESS IN THE REGION

217 experienced homelessness on a single night in 2023.

112 were Black, Indigenous, or people of color (BIPOC).

66 children were experiencing homelessness.



Does not include counts from participating Native American reservations. Children are defined as under 18 years old.

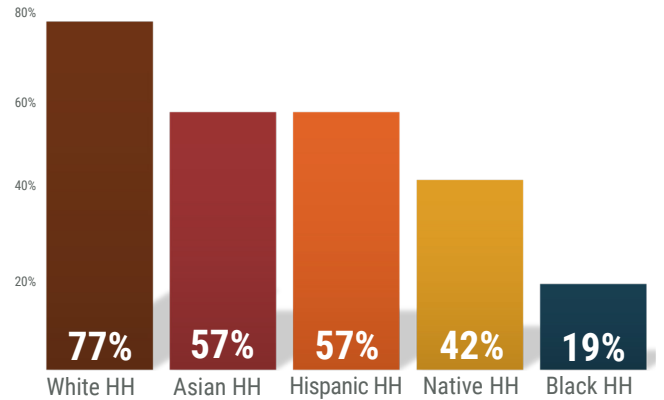
There are significant racial disparities in who owns a home in West Central Minnesota.

RACIAL DISPARITIES IN HOMEOWNERSHIP



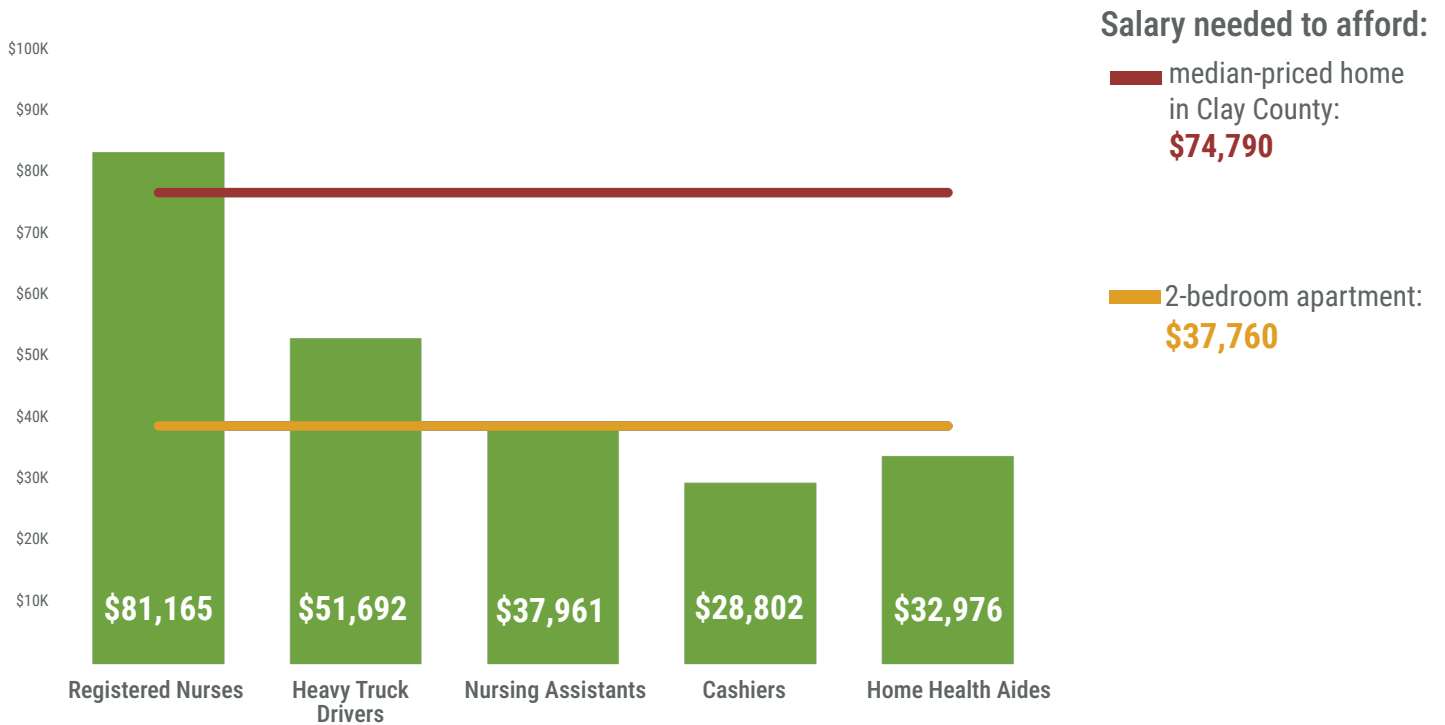
White = non-Hispanic white

BREAKING DOWN HOMEOWNERSHIP BY RACE



The cost of housing is out of reach for many hard-working renters and homeowners.

THE WAGES FOR THE REGION'S MOST IN-DEMAND JOBS OFTEN FALL SHORT



Sources

Affordable housing is defined as housing that costs an owner or renter no more than 30% of their 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, 5-year estimates | **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023.

Midwest Minnesota Community Development Corporation (MMCDC)

The Midwest Minnesota Community Development Corporation (MMCDC) is a leading private nonprofit company providing commercial and home mortgage lending, as well as housing, business, and community development services. One of the biggest housing challenges facing our state is cost, notes Julia Nelmark, President of MMCDC. “For example, in Red Lake Falls prior to the COVID-19 pandemic a modest-sized home cost under \$200,000, and just a year and a half later we bid out the exact same project to builders and it came back with a cost of \$300,000. A 50% increase is simply unsustainable.” Nelmark attributes most of this growth to a rapid increase in material costs and already-high labor costs, all of which widens the gap for people trying to make the jump from rental to homeownership. According to Nelmark. “That’s why MMCDC is exploring steppingstones to help bridge this gap, such as manufactured and tiny homes.”

For nearly 20 years, MMCDC has partnered with an affiliate to provide homebuyer education, financial coaching, and housing counseling as tools to address Minnesota’s pervasive racial homeownership gap. Now, as the fund administrator for the new Forgivable First-Generation Homebuyers Community Down Payment Assistance Fund, they are effectively adding to their toolbox. Launching in 2024, this new statewide fund is helping to put the wealth-building power of homeownership within reach for more Minnesotans by providing eligible homebuyers with up to 10% of the home’s purchase price (capped at \$32,000) in downpayment assistance. The funds are a zero-interest loan forgiven over five years if the buyer lives in the home as their primary residence.

MMCDC has also done significant work with Native Nations, namely through the White Earth Investment Initiative, a subsidiary of the agency. The program promotes community development for Native communities, particularly on the White Earth Reservation in Minnesota. The specific nature of the program means it can tailor development solutions to each community’s specific needs. The program continues to grow in exciting ways. In October of 2023, the United States Department of Agriculture (USDA) announced that as part of an expansion of local partnerships, the White Earth Investment Initiative would receive a \$800,000 loan to help finance eight homes.



Photo: Interior of one of two MMCDC single-family homes built in the city of Mahnomen, located on the White Earth Reservation. They are the first newly constructed homes in Mahnomen in 10-plus years.

Sources

Rental Housing: U.S. Census Bureau, American Community Survey 2022, 5-year estimates, Building Permits Survey, 2023; MHP staff analysis of CHAS data, 2016-2020, using National Low Income Housing Coalition methodology; Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey.

Owner-occupied Housing: U.S. Census Bureau, American Community Survey 2022, 5-year estimates; Building Permits Survey, 2023; Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey and U.S. Census Bureau.

Cost burden: U.S. Census Bureau, American Community Survey 2022, 5-year estimates; Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey and U.S. Census Bureau.

Housing Affordability by Occupation: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023; Employment Outlook, MN DEED.

Evictions: Eviction Lab, Eviction Tracking System 2023.

Homelessness: Wilder Research 2023 Homelessness Study, Detailed Data Tables.

Download individual County Profiles and Legislative District Profiles
on MHP's website at <https://www.mhponline.org>