2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 1

286,875 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

72,372 | 25% of all households

Median Renter Income: $40,575 annually

Median Rent: $992 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

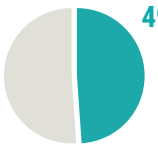
214,503 | 75% of all households

Median Owner Income: $89,447 annually

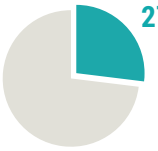
Median Home Value: $261,200

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

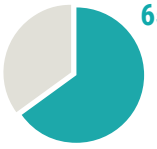
TOTAL COST BURDENED HOUSEHOLDS IN DISTRICT: 75,259



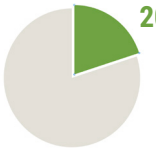
Renters
31,722



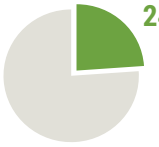
Renters with Severe Cost Burden: 17,132



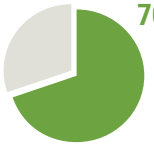
Senior Renters
8,882



Owners
43,537



Senior Owners
16,995



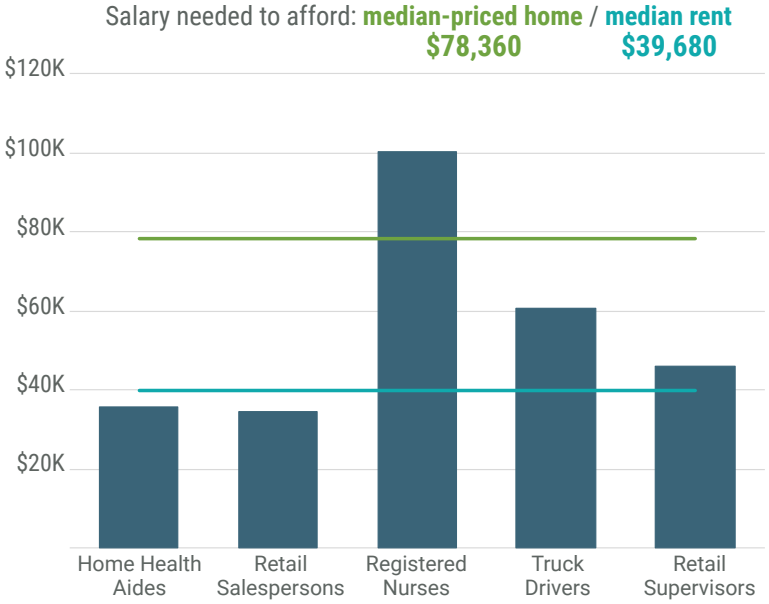
Low-Income Owners
18,725

Cost burden = when households spend more than 30% of income on housing costs.

Severe CB=more than 50%. | Low-income=households earning under $35,000/yr.

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

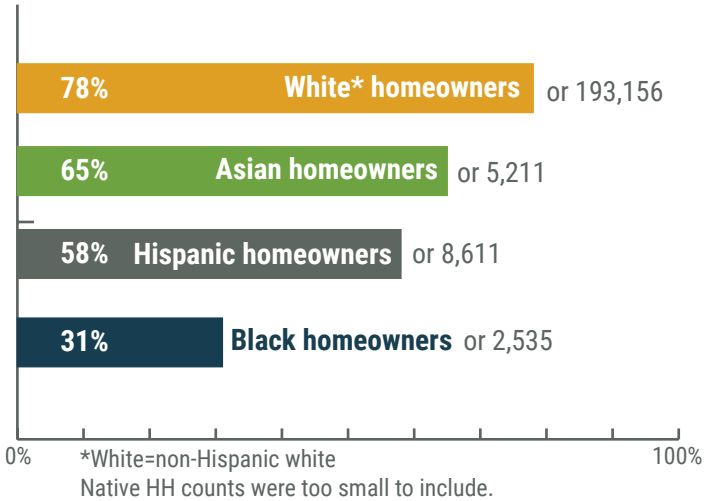
HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS



=Median wage. From left: the region's ranked 1-5 most in-demand jobs.

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

HOMEOWNERSHIP RATE



*White=non-Hispanic white
Native HH counts were too small to include.

Data Sources

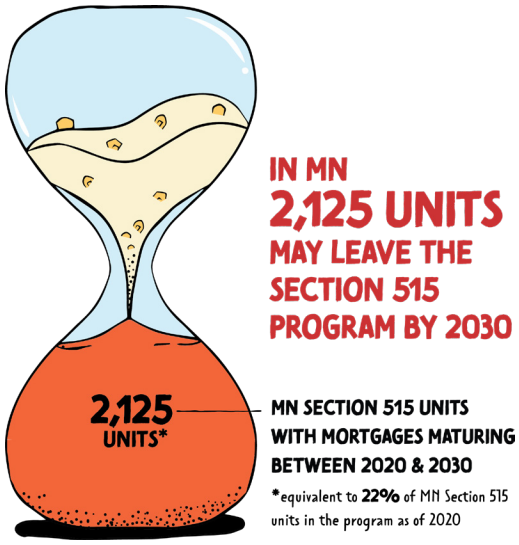
U.S. Census Bureau, American Community Survey 2023, 1-year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2024

STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

Affordable Rural Homes are at Risk

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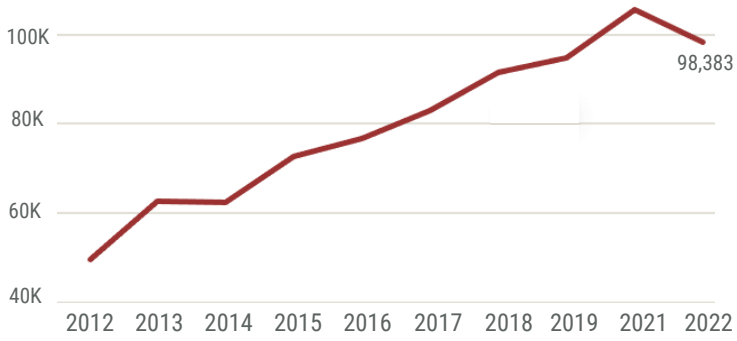


Minnesota Lacks Enough Homes

Minnesota's housing shortage has grown over the past decade, with a shortfall of 98,383 homes despite slight gains in 2022.

Underproduction is calculated as the difference between total housing need and total housing availability. **Source:** Up For Growth, "2024 Housing Underproduction™ in the U.S."

Minnesota's Undersupply of Homes (10-yr Trend)



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Rising costs—driven by increased weather risks and rebuilding expenses—have pushed insurance premiums in Minnesota to the 12th highest in the nation, with sharp increases in recent years.

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Minnesota Homeowners Insurance Costs, 2017–2023

+39%
Increase since 2017

+15%
Rise in 2023 alone

12th
in the U.S. in premium cost

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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 2

279,973 Households

RENTERS in the DISTRICT

OWNERS in the DISTRICT

RENTER HOUSEHOLDS

66,267 | 24% of all households

Median Renter Income: $58,538 annually

Median Rent: $1,527 per month

OWNER HOUSEHOLDS

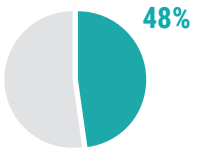
213,706 | 76% of all households

Median Owner Income: $118,617 annually

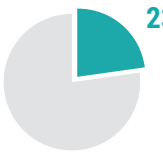
Median Home Value: $384,200

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

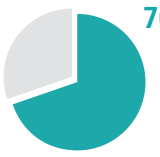
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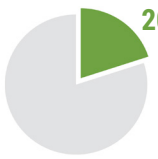
Renters
30,748



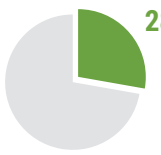
Renters with Severe Cost Burden: 14,603



Senior Renters
8,611



Owners
42,282



Senior Owners
15,713



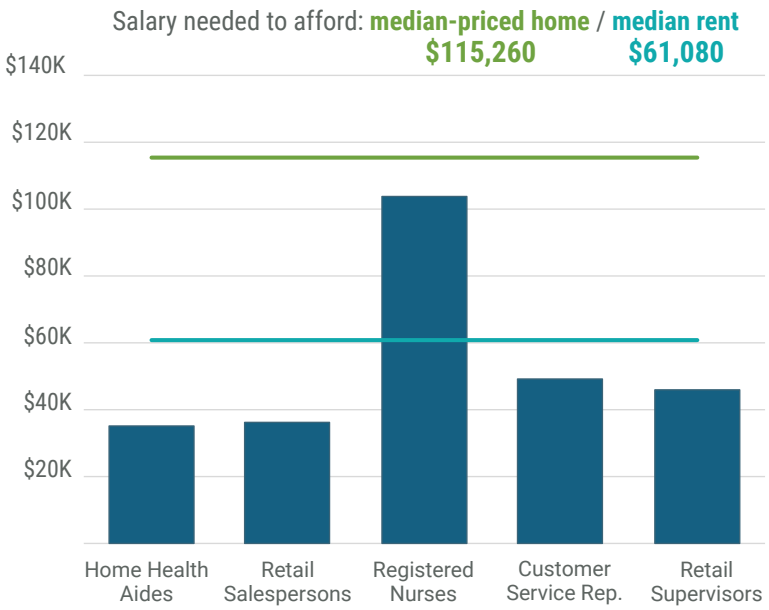
Low-Income Owners
13,710

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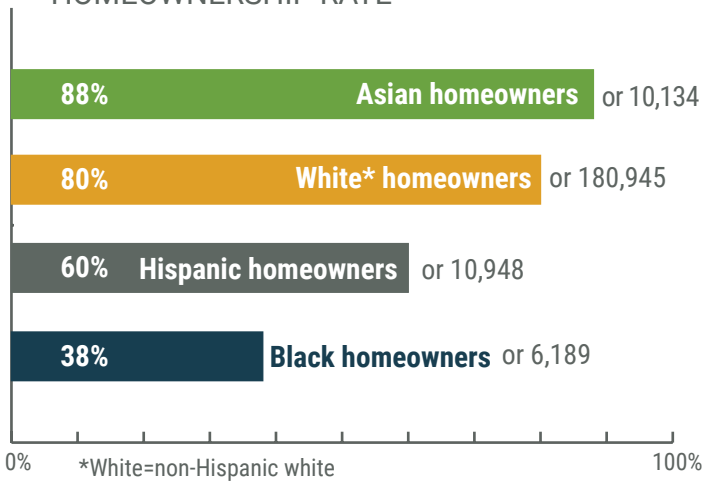
HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS



=Median wage. From left: the region's ranked 1-5 most in-demand jobs.

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

HOMEOWNERSHIP RATE



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Data Sources

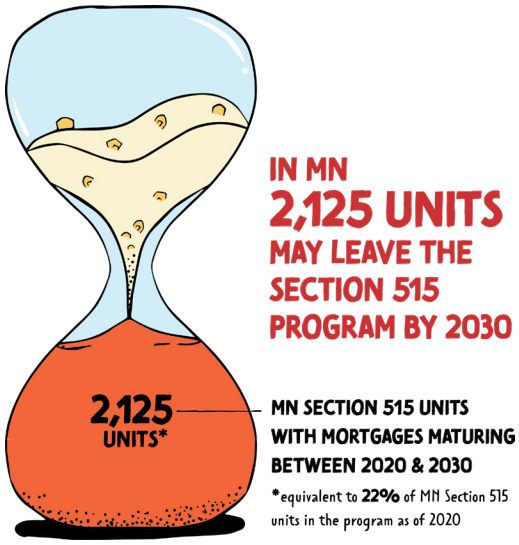
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STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

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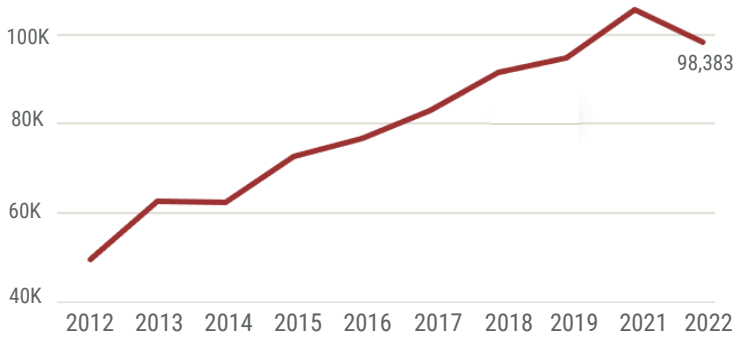


Minnesota Lacks Enough Homes

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Minnesota's Undersupply of Homes (10-yr Trend)



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+39%
Increase since 2017

+15%
Rise in 2023 alone

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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 3

286,983 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

76,771 | 27% of all households

Median Renter Income: $62,130 annually

Median Rent: $1,577 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

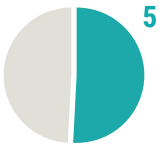
210,212 | 73% of all households

Median Owner Income: $125,339 annually

Median Home Value: $410,700

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

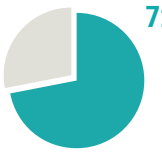
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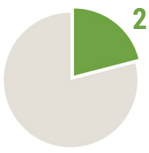
Renters
37,357



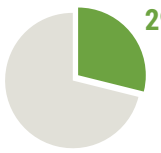
Renters with Severe Cost Burden: 18,414



Senior Renters
12,086



Owners
44,415



Senior Owners
18,874



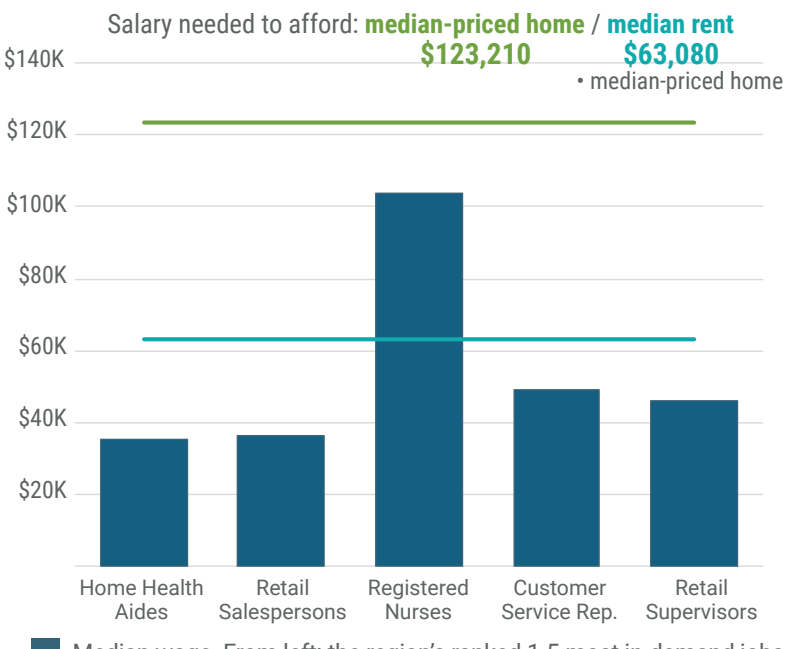
Low-Income Owners
14,480

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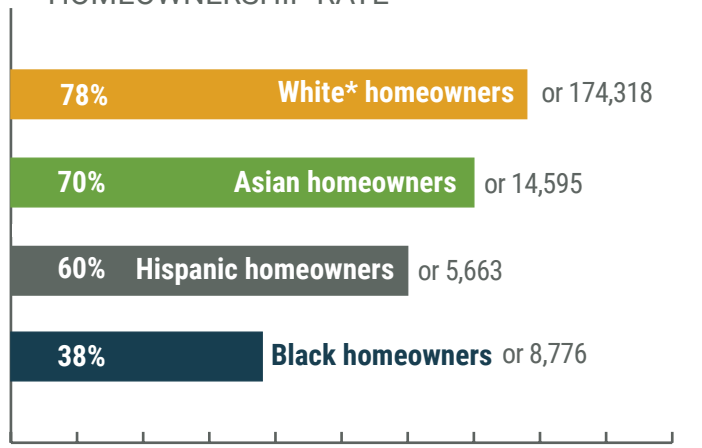
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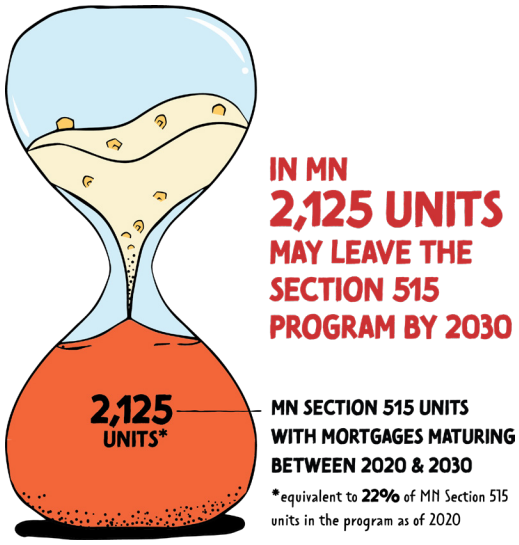
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STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

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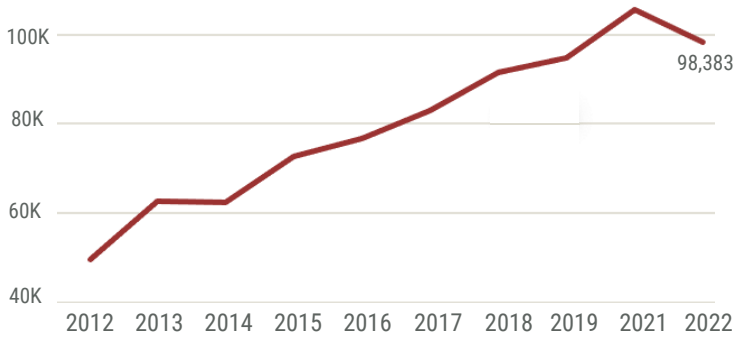


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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 4

290,555 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

103,301 | 36% of all households

Median Renter Income: $55,283 annually

Median Rent: $1,400 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

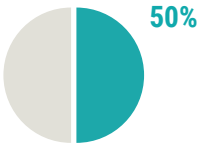
187,254 | 64% of all households

Median Owner Income: $109,559 annually

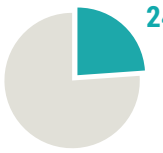
Median Home Value: $343,600

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

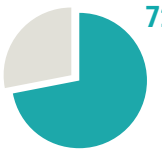
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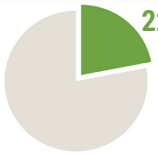
Renters
49,269



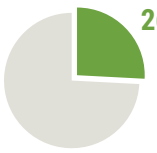
Renters with Severe Cost Burden: 23,396



Senior Renters
14,861



Owners
40,964



Senior Owners
14,002



Low-Income Owners
15,736

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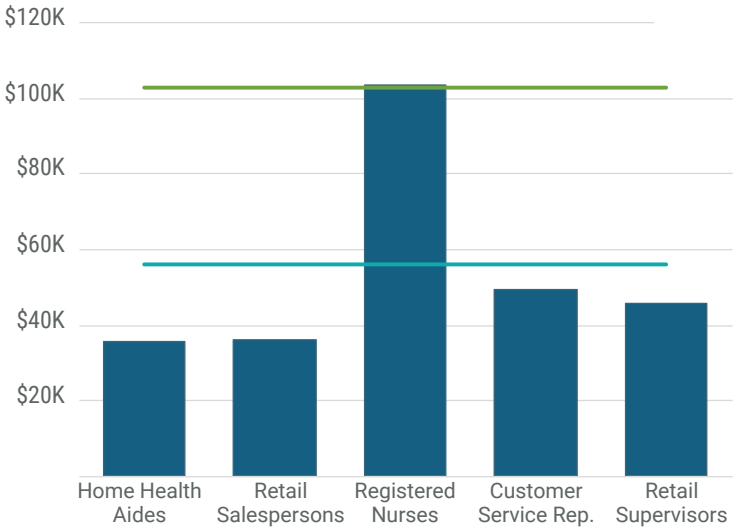
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HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS

Salary needed to afford: **median-priced home** / **median rent**

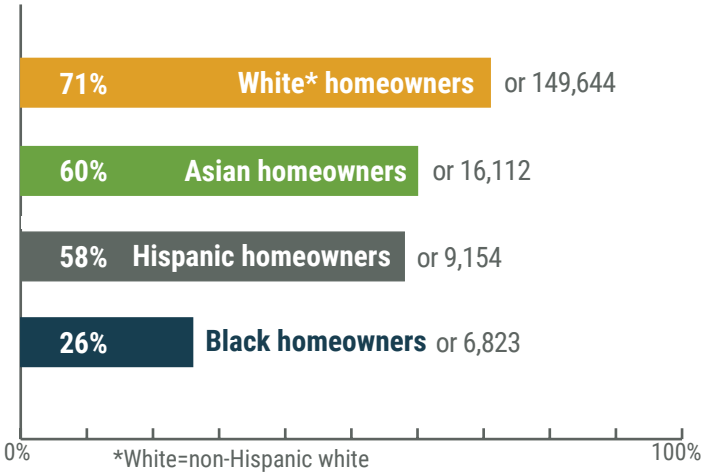
$103,080 **$56,000**



=Median wage. From left: the region's ranked 1-5 most in-demand jobs.

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HOMEOWNERSHIP RATE



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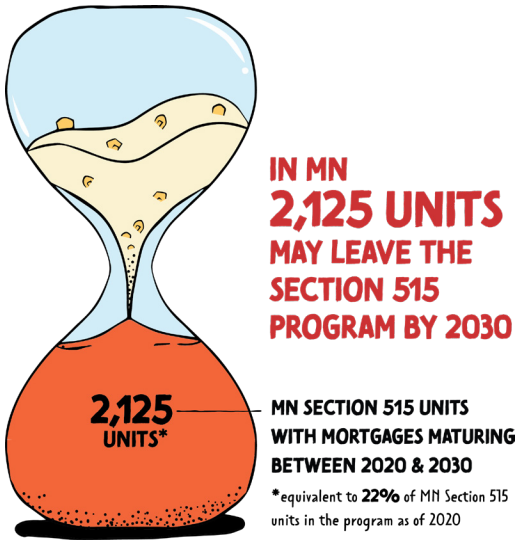
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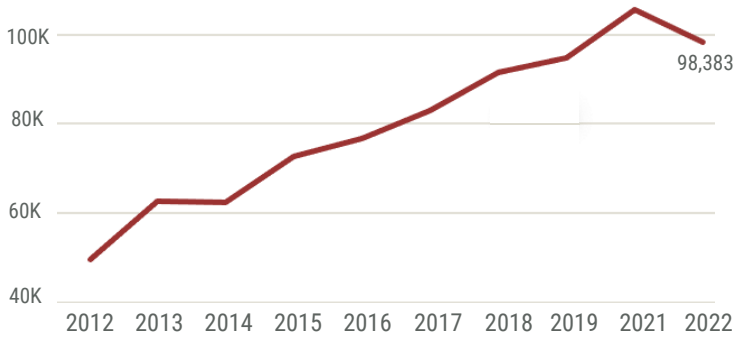


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Minnesota Homeowners Insurance Costs, 2017–2023

+39%
Increase since 2017

+15%
Rise in 2023 alone

12th
in the U.S. in premium cost

CONTACT US

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gabriela.norton@mhponline.org : : 651-925-5557
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improving home & community

2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 5

317,534 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

150,574 | 47% of all households

Median Renter Income: $52,173 annually

Median Rent: $1,351 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

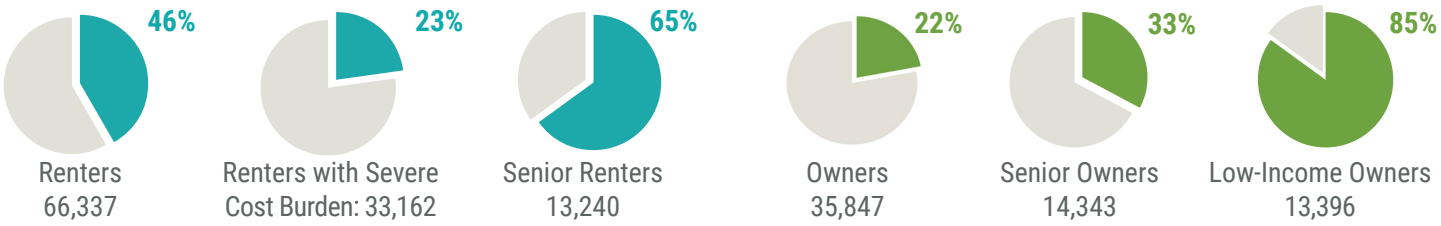
116,960 | 53% of all households

Median Owner Income: $117,537 annually

Median Home Value: $343,600

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

TOTAL COST BURDENED HOUSEHOLDS IN DISTRICT: 75,259



Cost burden = when households spend more than 30% of income on housing costs.

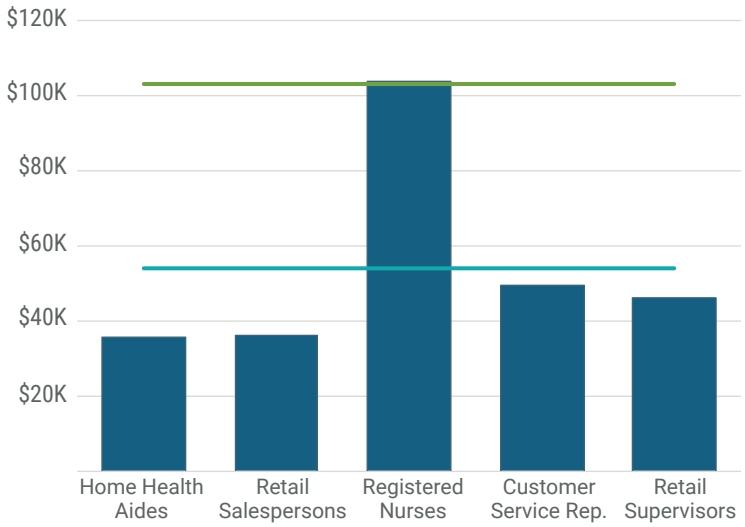
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The cost of housing is out of reach for many hard-working renters and homeowners.

HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS

Salary needed to afford: **median-priced home** / **median rent**

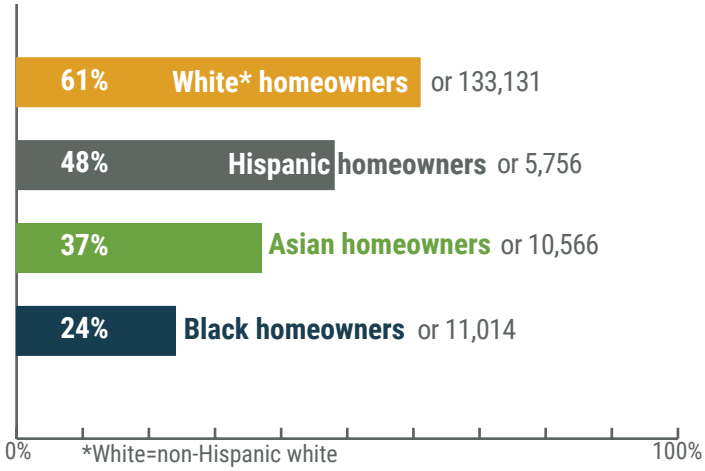
$103,080 **$54,040**



=Median wage. From left: the region's ranked 1-5 most in-demand jobs.

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HOMEOWNERSHIP RATE



*White=non-Hispanic white

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Data Sources

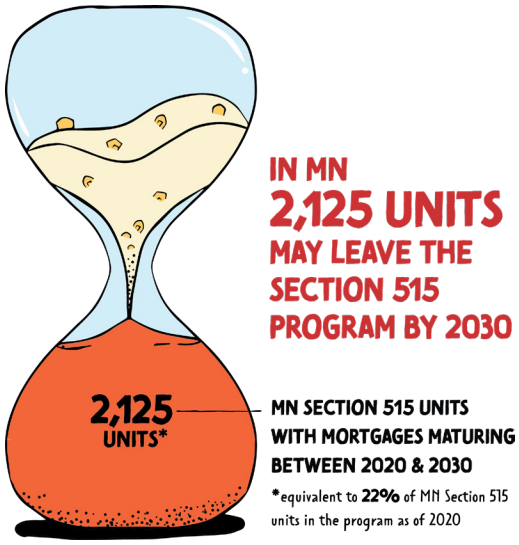
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STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

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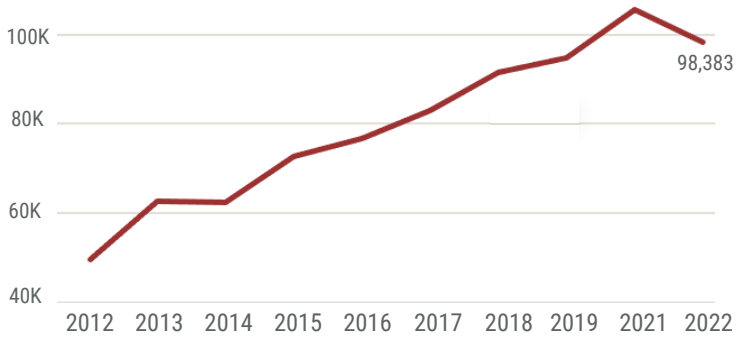


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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 6

272,069 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

52,614 | 19% of all households

Median Renter Income: $52,515 annually

Median Rent: $1,229 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

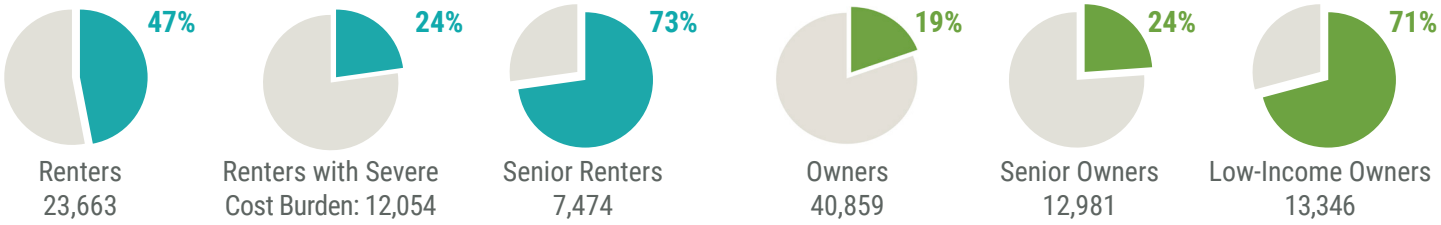
219,455 | 81% of all households

Median Owner Income: $116,473 annually

Median Home Value: $365,500

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

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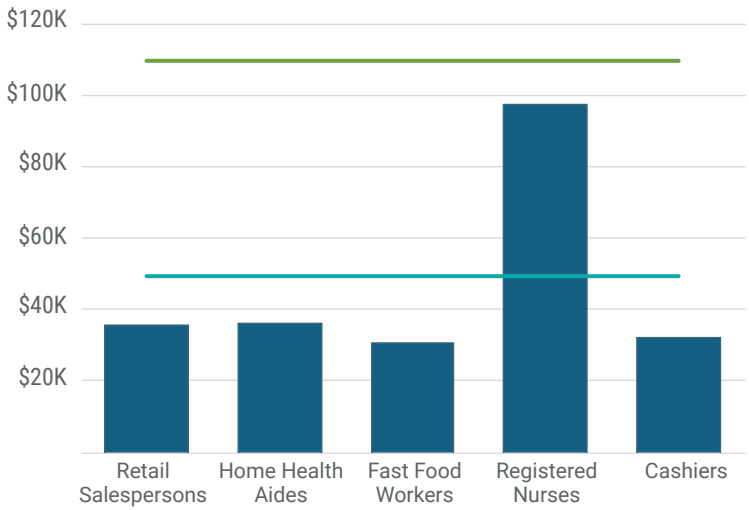
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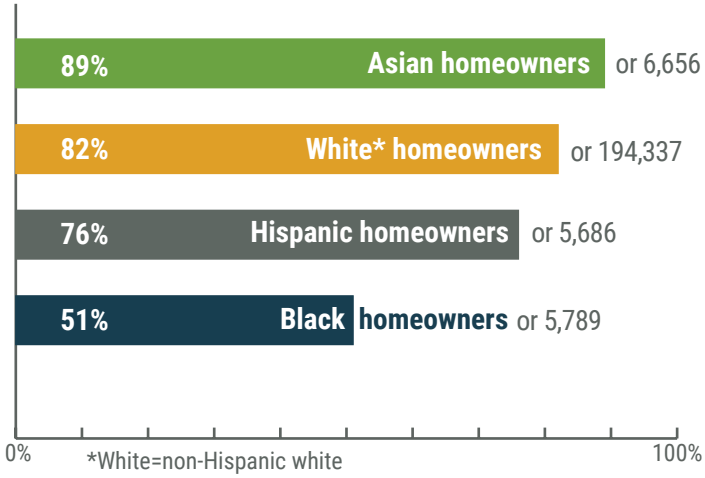
$109,650 **$49,160**



=Median wage. From left: the region's ranked 1-5 most in-demand jobs.

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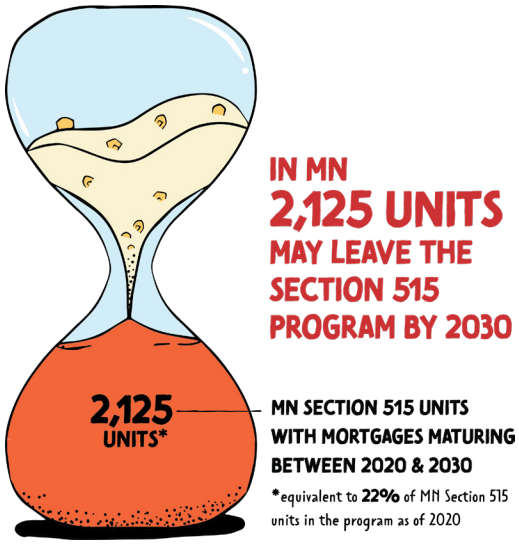
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STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

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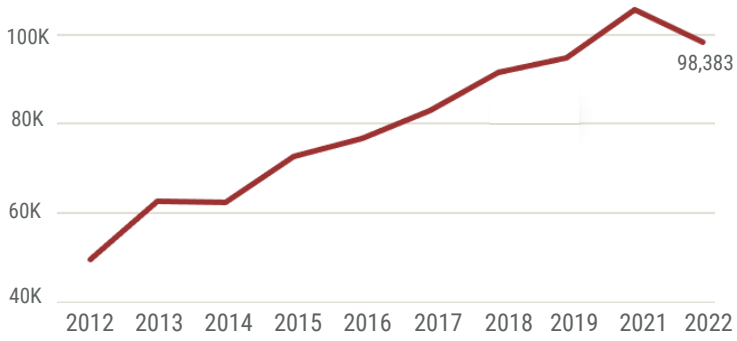


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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 7

302,017 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

68,915 | 23% of all households

Median Renter Income: $38,212 annually

Median Rent: $883 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

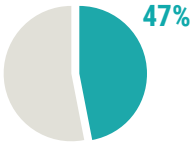
233,102 | 77% of all households

Median Owner Income: $82,844 annually

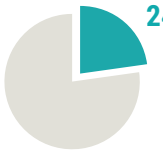
Median Home Value: $235,600

Housing costs take the greatest toll on Minnesota families with the lowest incomes.

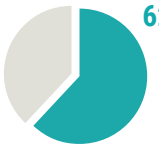
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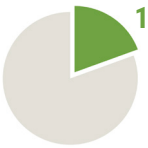
Renters
28,768



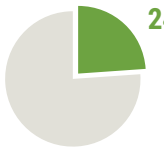
Renters with Severe Cost Burden: 14,638



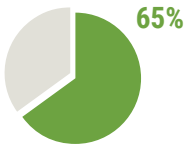
Senior Renters
9,939



Owners
44,648



Senior Owners
18,210



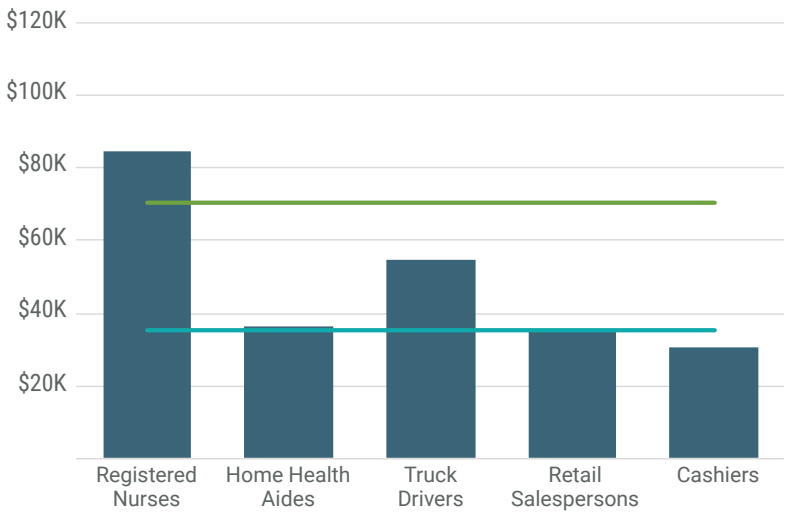
Low-Income Owners
22,732

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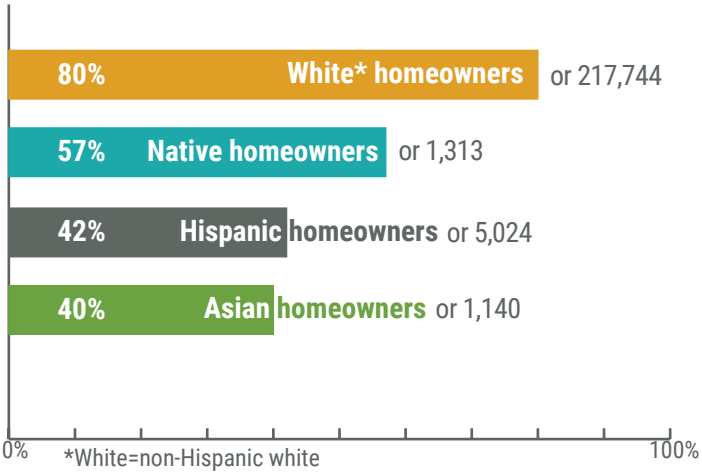
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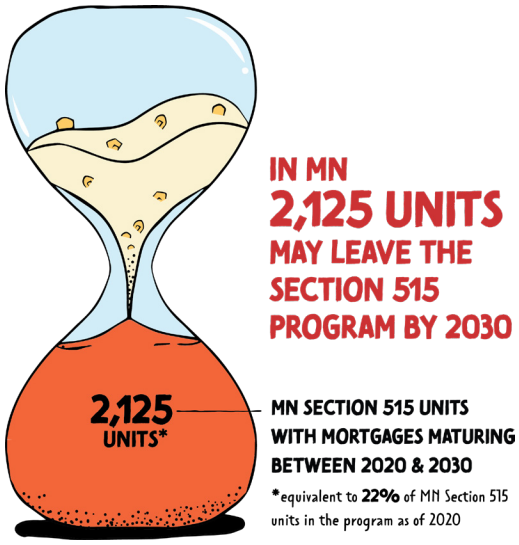
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STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

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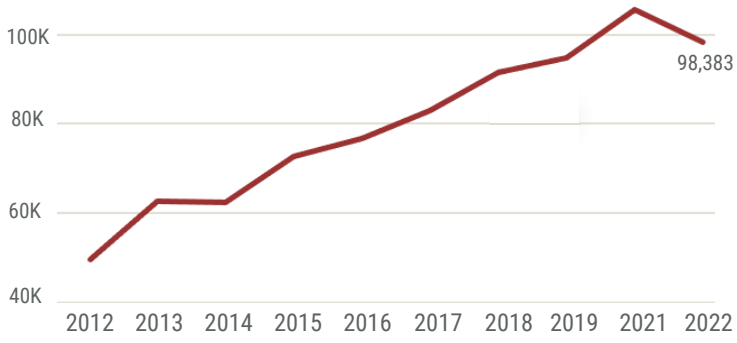


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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 8

308,426 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

65,923 | 21% of all households

Median Renter Income: $39,298 annually

Median Rent: $999 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

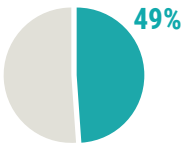
242,503 | 79% of all households

Median Owner Income: $84,651 annually

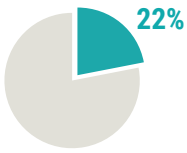
Median Home Value: $275,300

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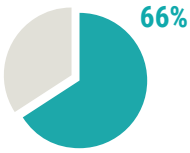
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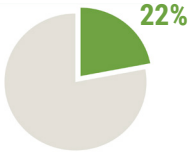
Renters
29,166



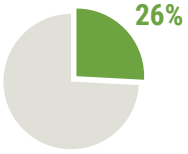
Renters with Severe Cost Burden: 13,404



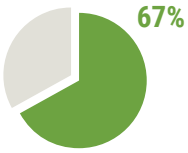
Senior Renters
8,805



Owners
52,873



Senior Owners
21,445



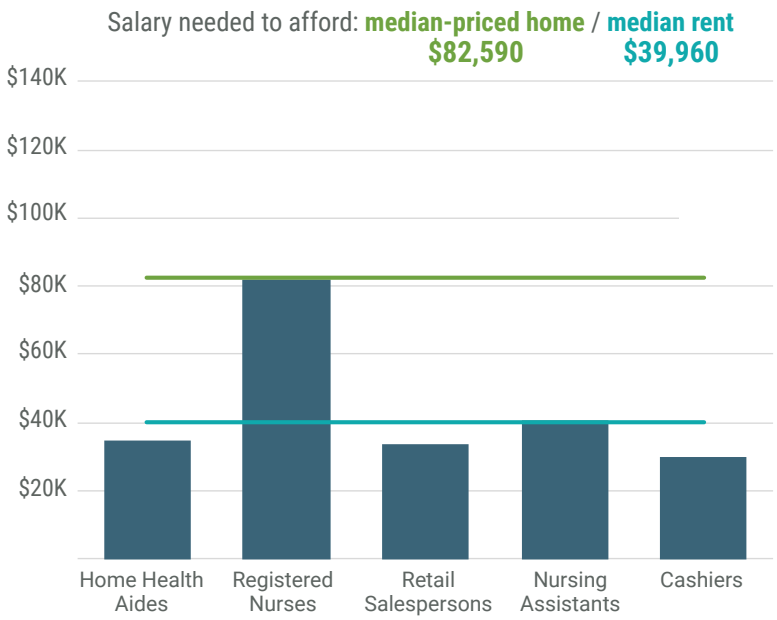
Low-Income Owners
24,416

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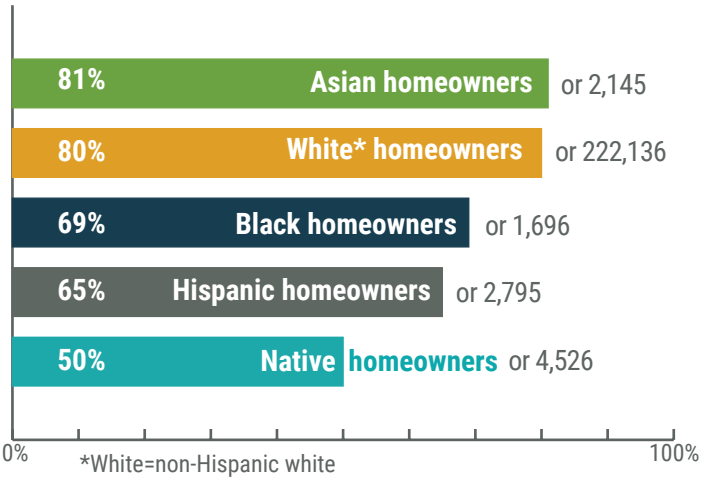
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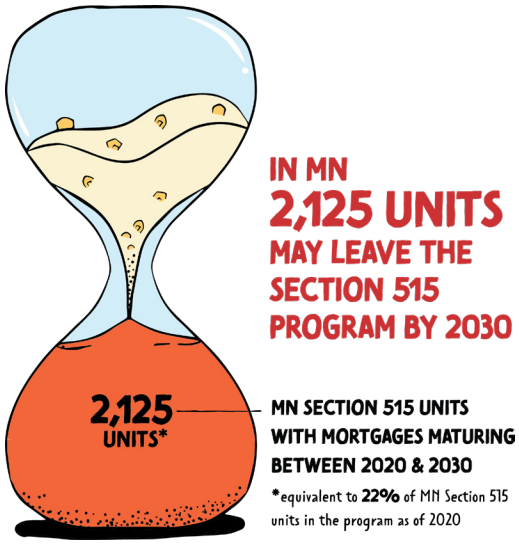
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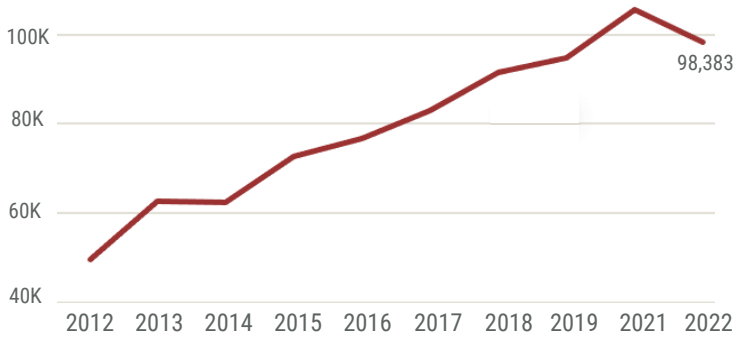


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