

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

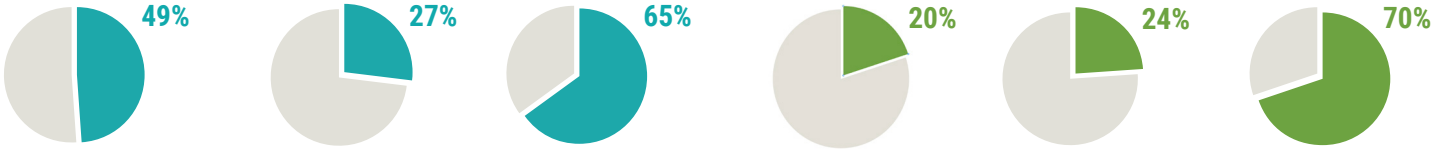
214,503 | 75% of all households

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

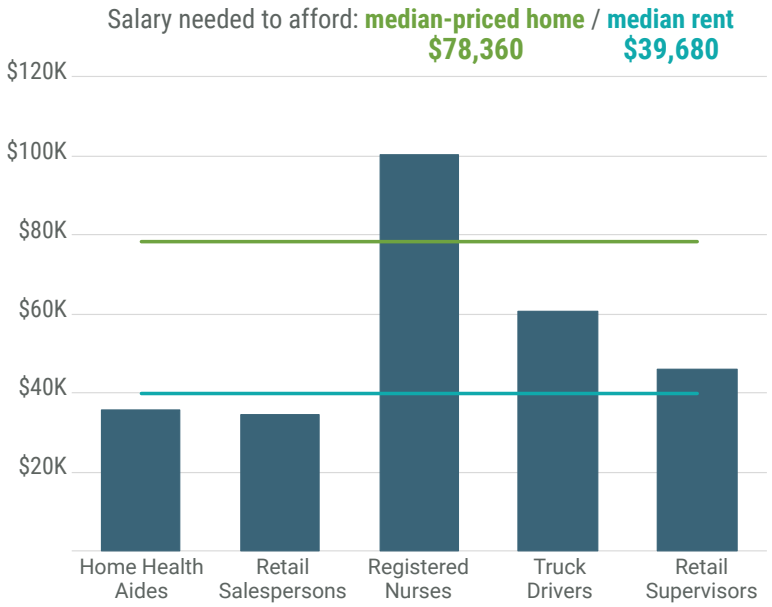


Cost burden = when households spend more than 30% of income on housing costs.

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.

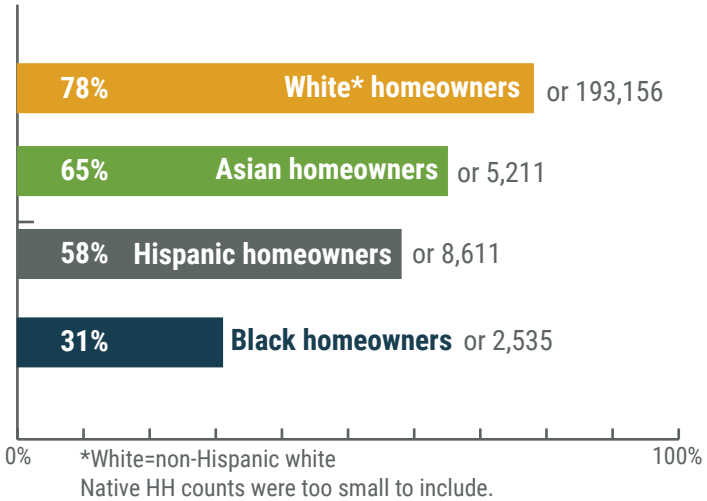
HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS



=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

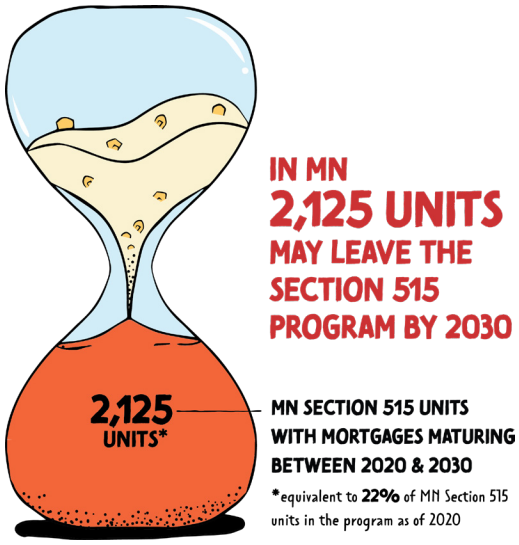
U.S. Census Bureau, American Community Survey 2023, 1-year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2024

STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

Affordable Rural Homes are at Risk

As USDA Section 515 government-backed mortgages expire and buildings age, rural rental homes face demolition, sale, or rent hikes. Since 2020, 497 units across 35 rural Minnesota properties have exited the Section 515 program, thus losing affordability protections. By 2027, another 26 properties with 433 units will exit as well, unless transferred to owners committed to preserving them.

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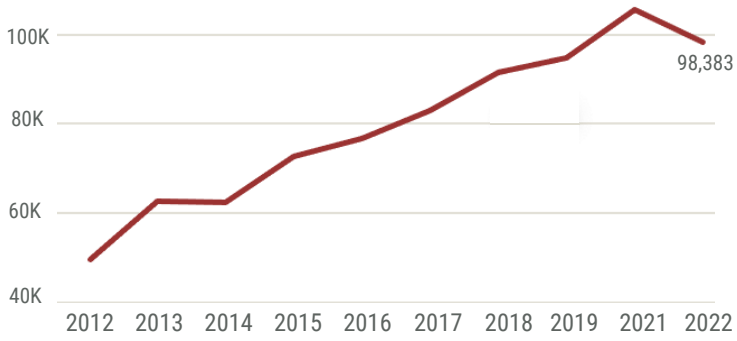


Minnesota Lacks Enough Homes

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

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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

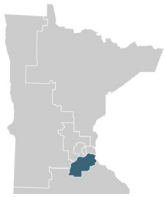
+15%
Rise in 2023 alone

12th
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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 2

279,973 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS

66,267 | 24% of all households

Median Renter Income: $58,538 annually

Median Rent: $1,527 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS

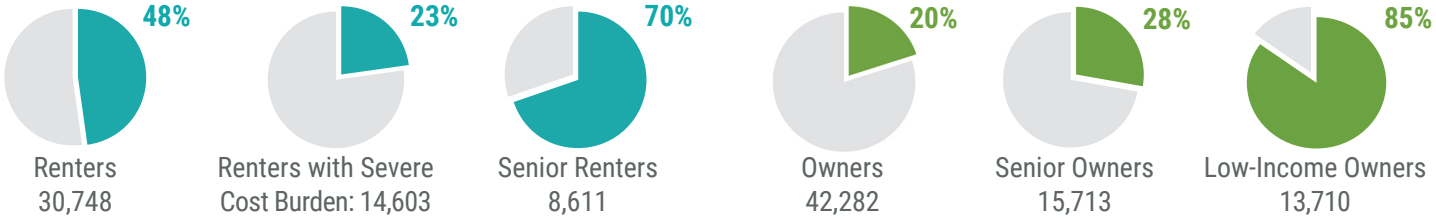
213,706 | 76% of all households

Median Owner Income: $118,617 annually

Median Home Value: $384,200

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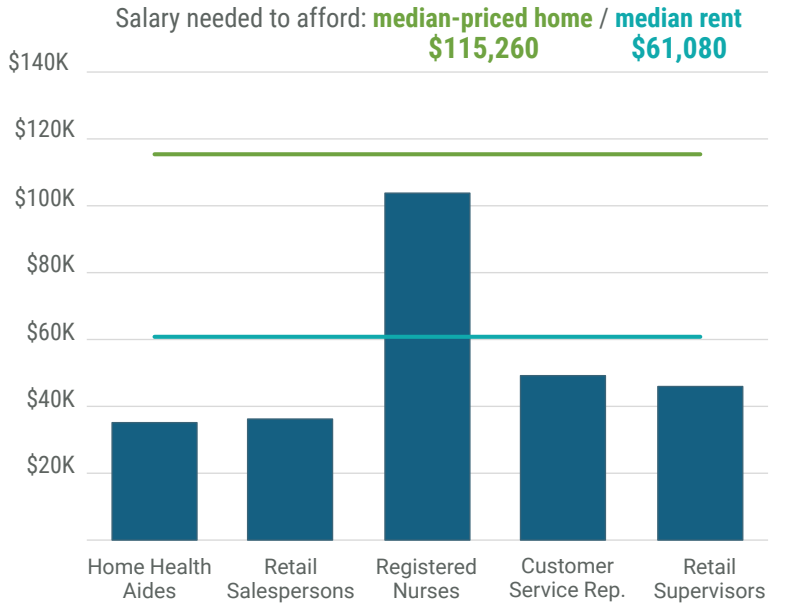


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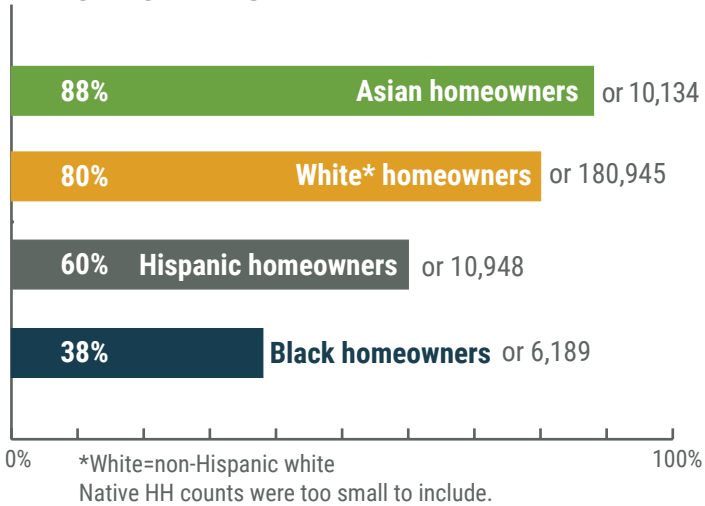
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=Median wage. From left: the region's ranked 1-5 most in-demand jobs.

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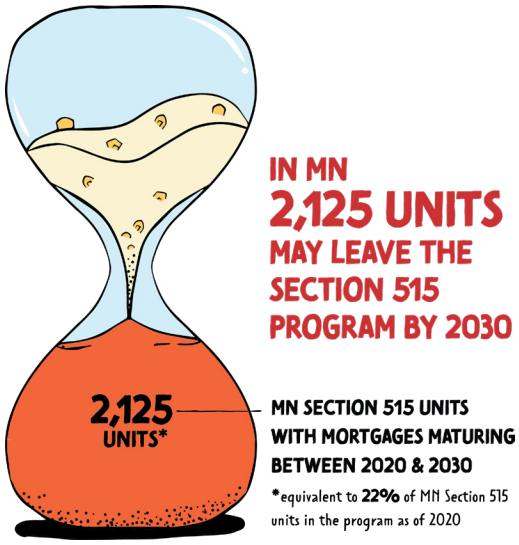
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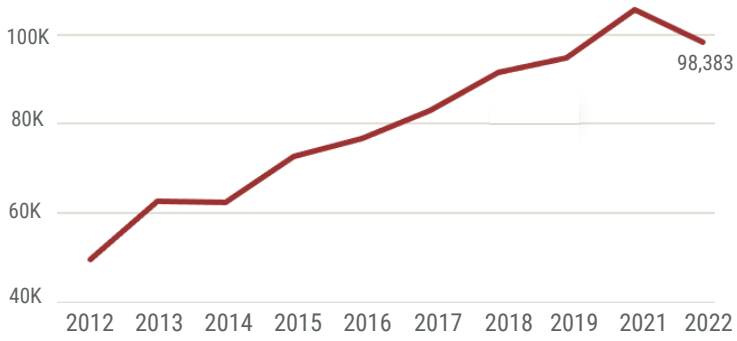


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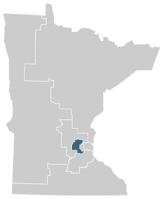
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2025 CONGRESSIONAL DISTRICT PROFILES

Congressional District 3

286,983 Households

RENTERS in the DISTRICT

OWNERS in the DISTRICT

RENTER HOUSEHOLDS

76,771 | 27% of all households

Median Renter Income: $62,130 annually

Median Rent: $1,577 per month

OWNER HOUSEHOLDS

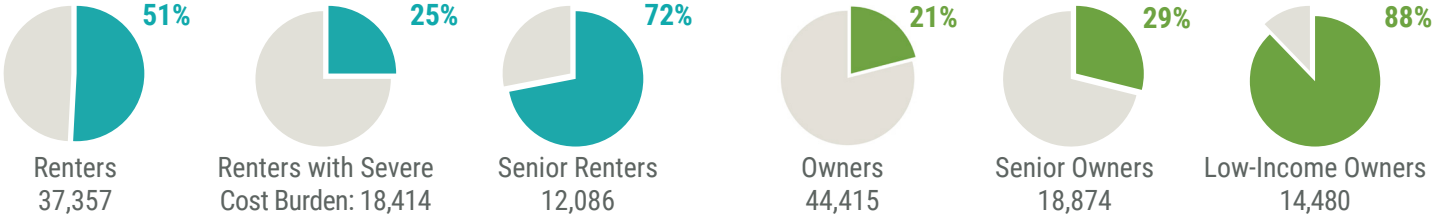
210,212 | 73% of all households

Median Owner Income: $125,339 annually

Median Home Value: $410,700

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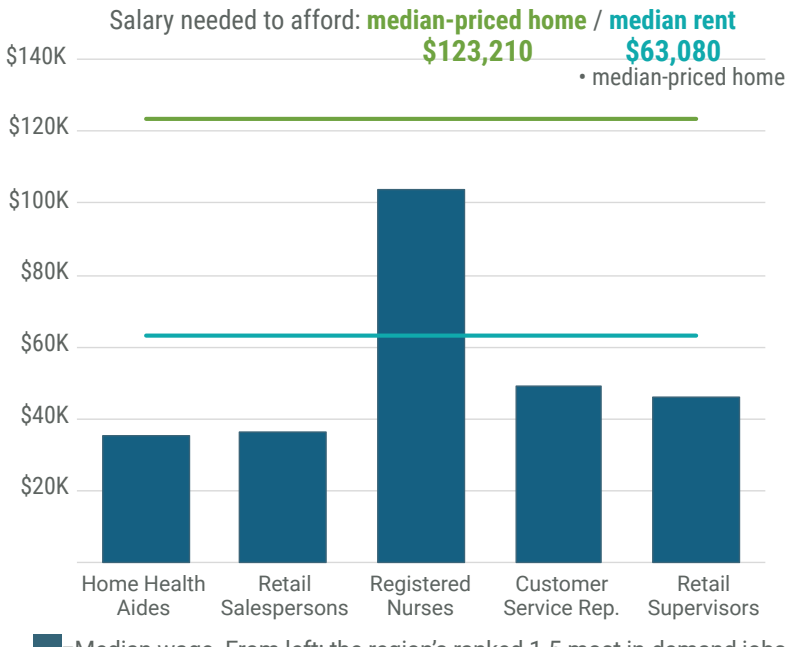


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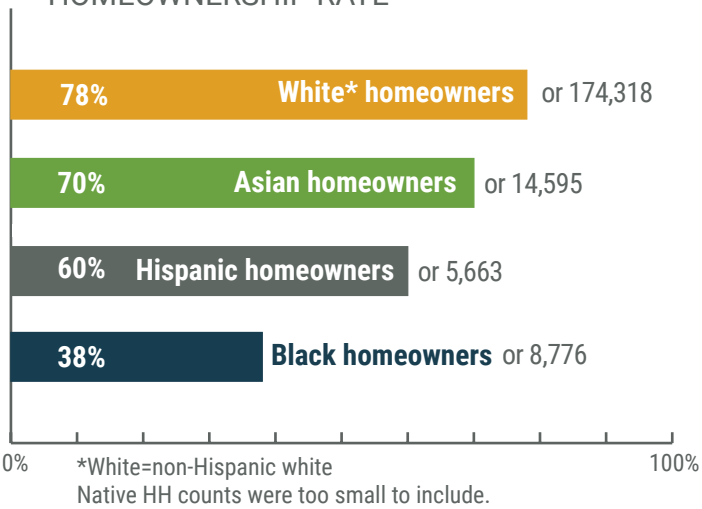
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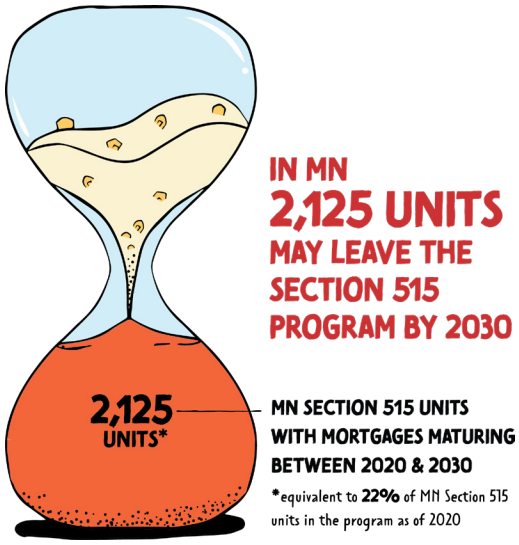
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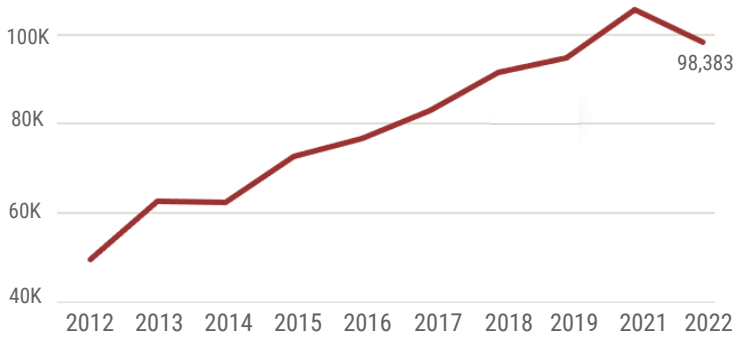


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2025 CONGRESSIONAL DISTRICT PROFILES

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

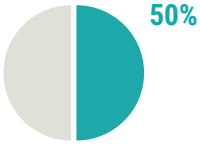
187,254 | 64% of all households

Median Owner Income: $109,559 annually

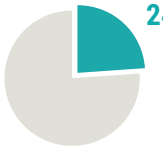
Median Home Value: $343,600

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

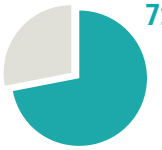
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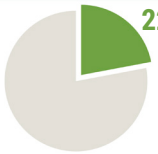
Renters
49,269



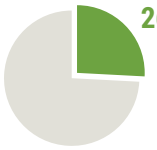
Renters with Severe Cost Burden: 23,396



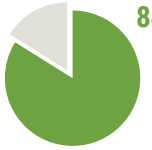
Senior Renters
14,861



Owners
40,964



Senior Owners
14,002



Low-Income Owners
15,736

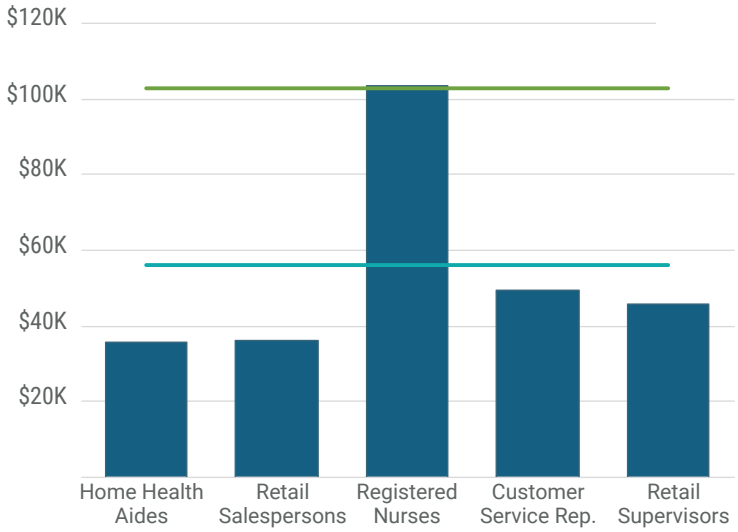
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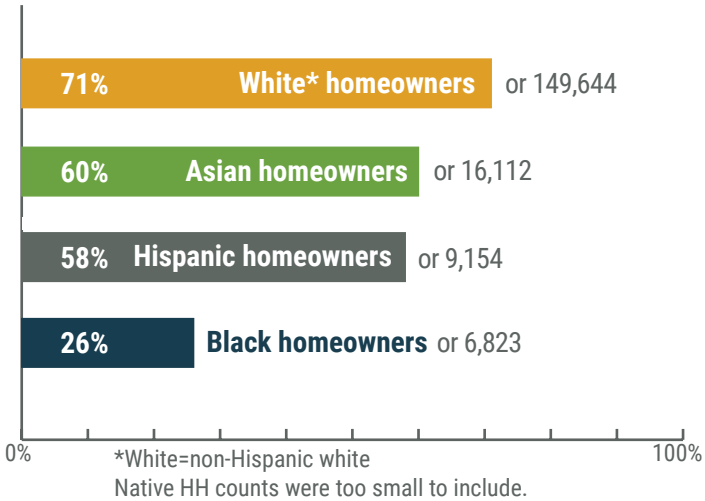
Salary needed to afford: **median-priced home** / **median rent**
$103,080 **$56,000**



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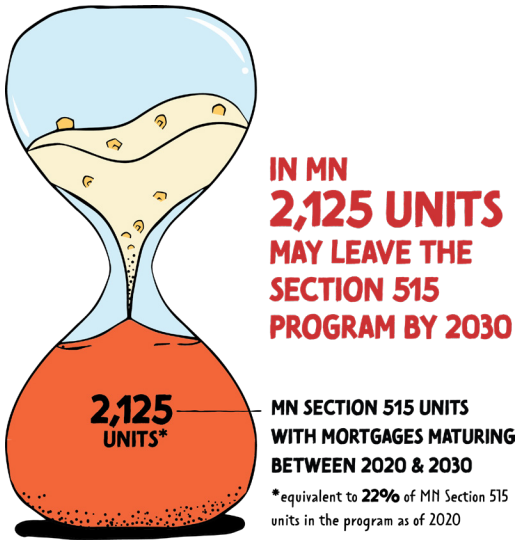
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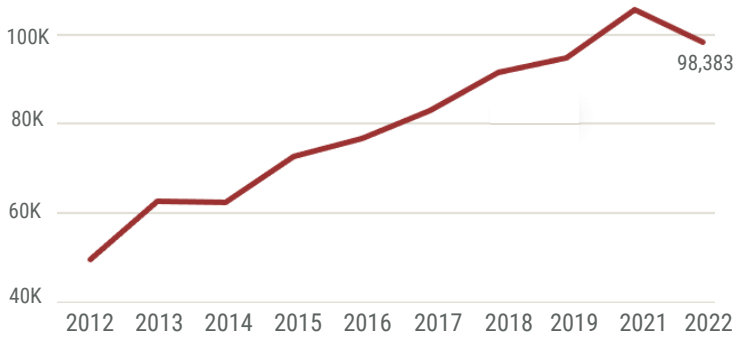


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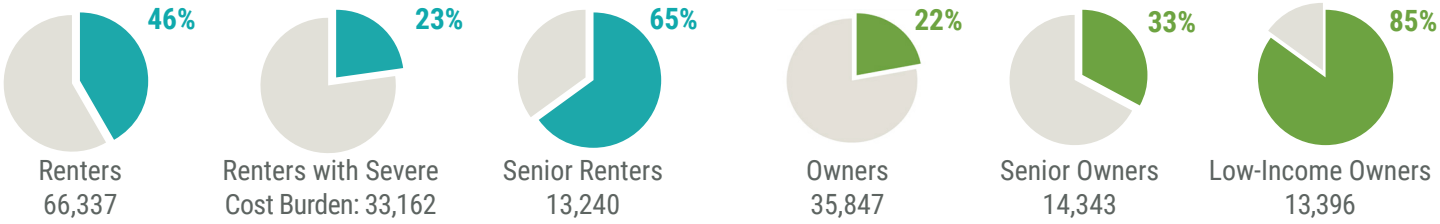
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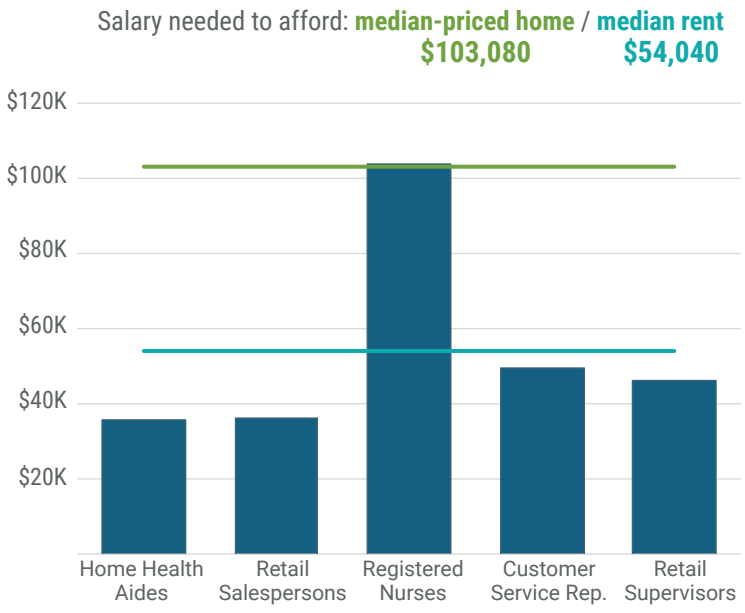


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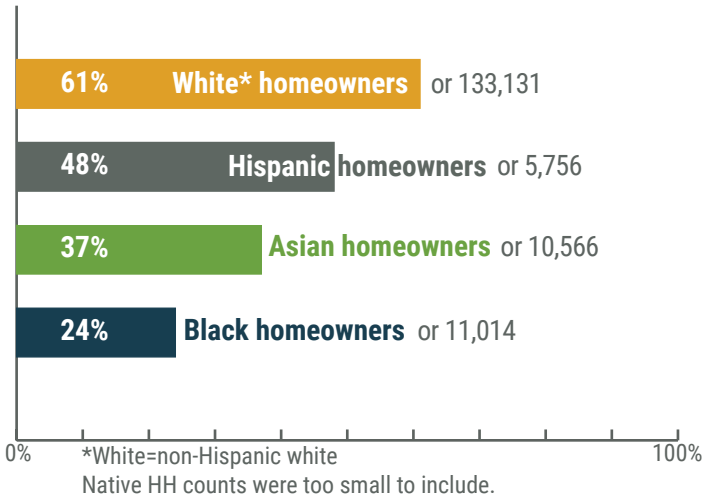
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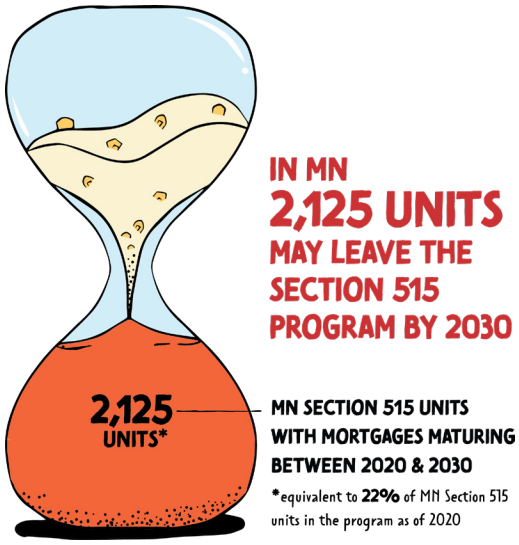
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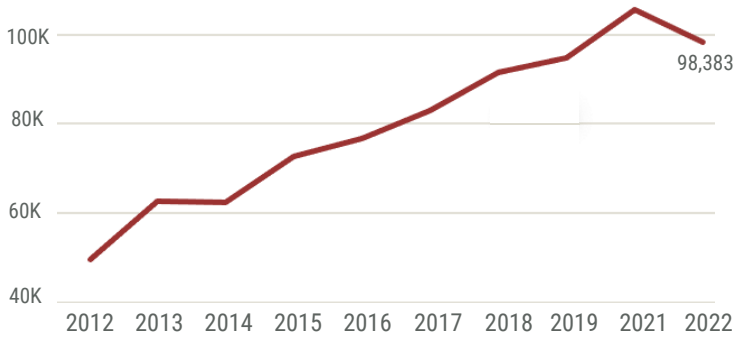


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Minnesota Homeowners Insurance Costs, 2017–2023

+39%
Increase since 2017

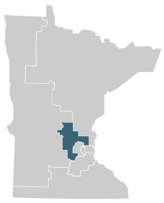
+15%
Rise in 2023 alone

12th
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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

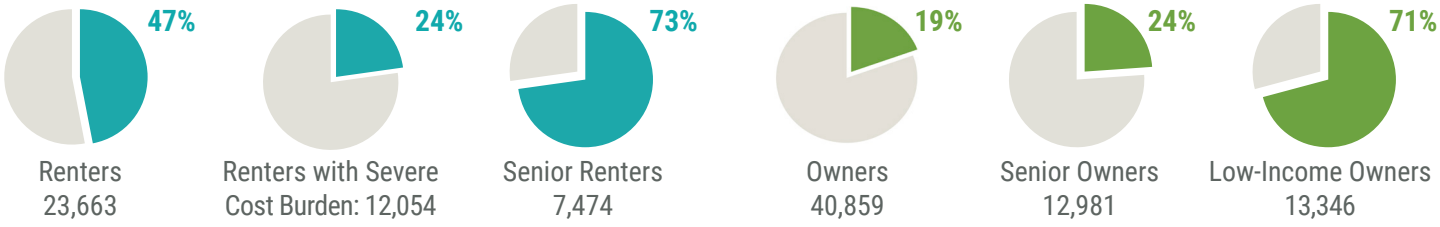
219,455 | 81% of all households

Median Owner Income: $116,473 annually

Median Home Value: $365,500

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

TOTAL COST BURDENED HOUSEHOLDS IN DISTRICT: 75,259



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

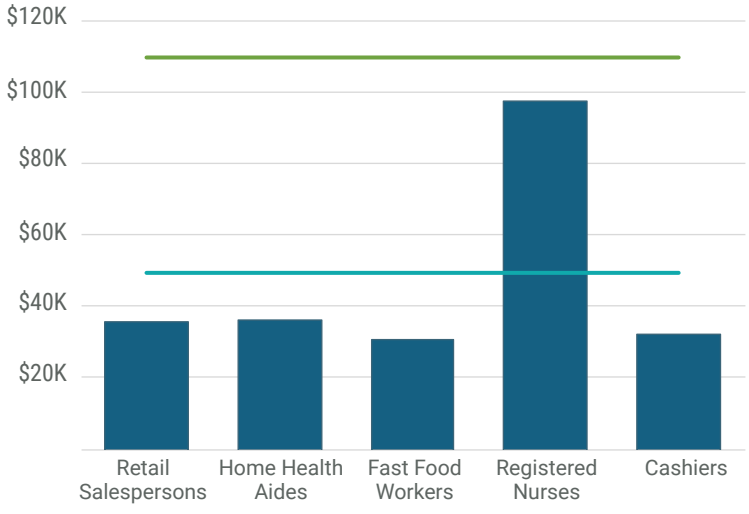
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HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS

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

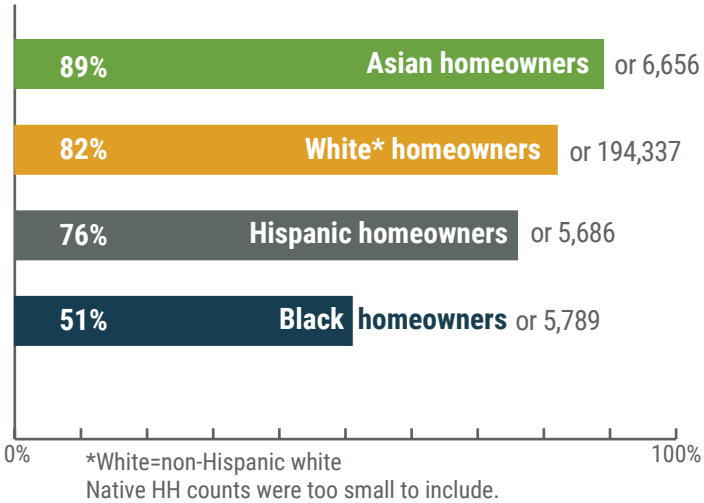
$109,650 **$49,160**



=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

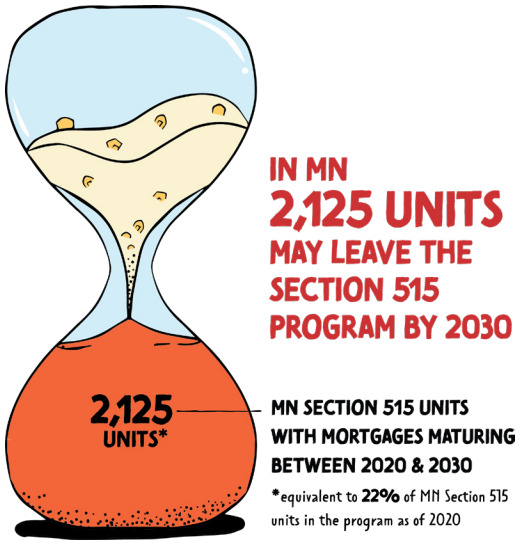
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STATE OF MINNESOTA HOUSING TRENDS & TAKEAWAYS

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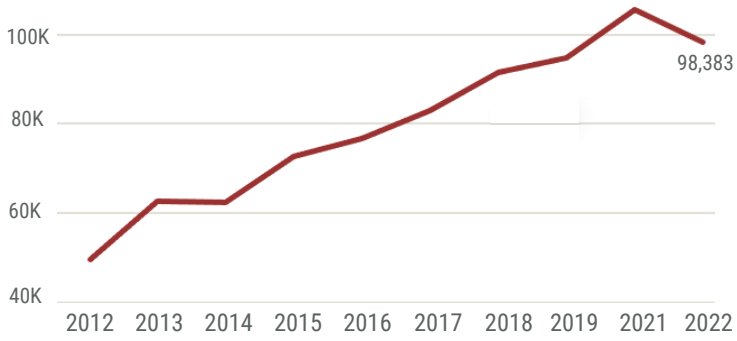


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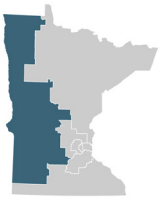
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2025 CONGRESSIONAL DISTRICT PROFILES

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

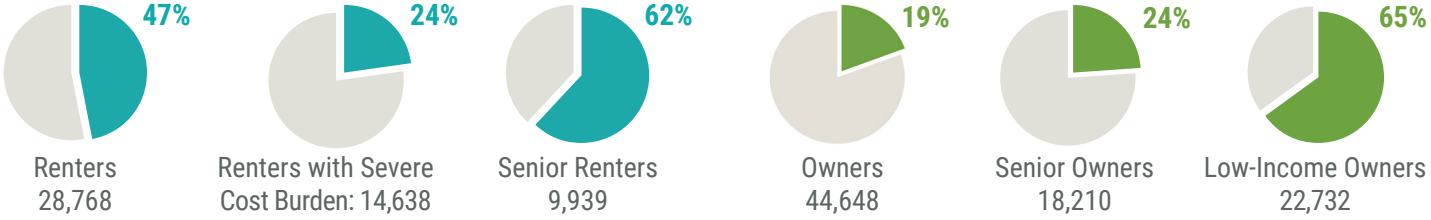
233,102 | 77% of all households

Median Owner Income: $82,844 annually

Median Home Value: $235,600

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TOTAL COST BURDENED HOUSEHOLDS IN DISTRICT: 75,259



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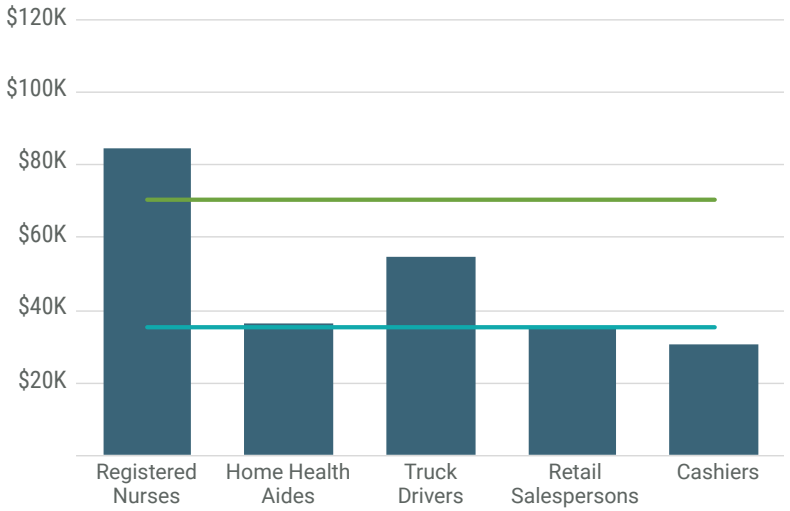
The cost of housing is out of reach for many hard-working renters and homeowners.

HIGH-DEMAND JOBS DON'T COVER HOUSING COSTS

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

$70,680 **$35,320**

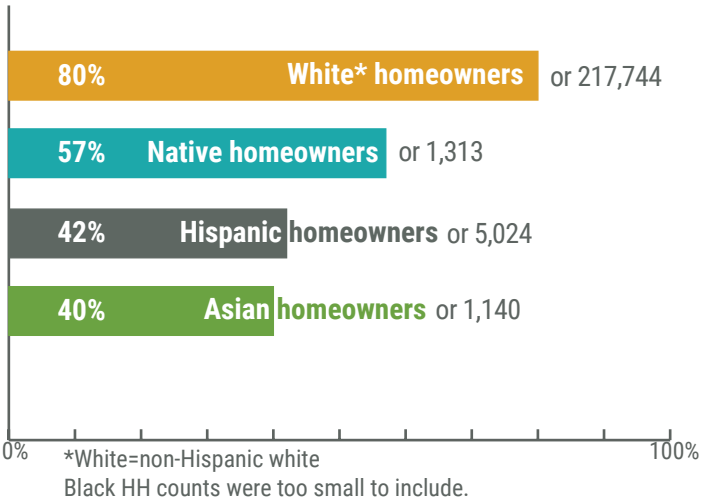
• median-priced home



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

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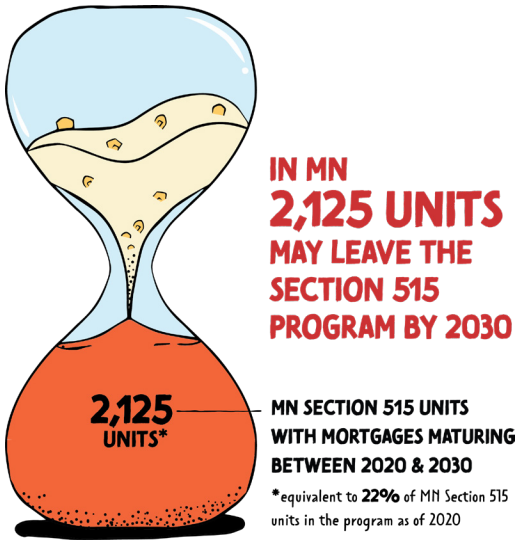
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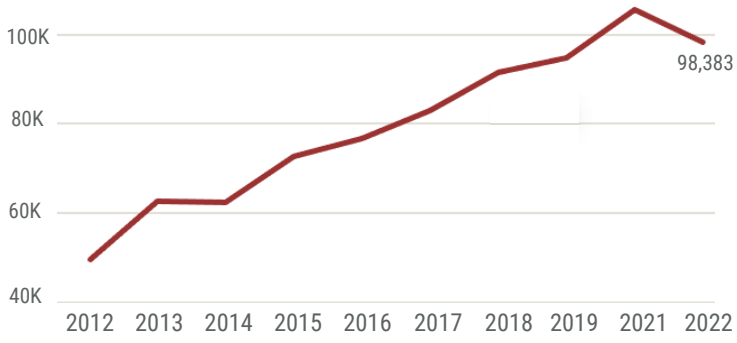


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2025 CONGRESSIONAL DISTRICT PROFILES

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

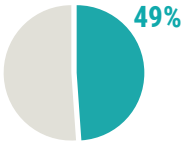
242,503 | 79% of all households

Median Owner Income: $84,651 annually

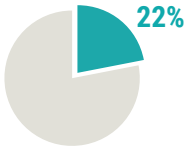
Median Home Value: $275,300

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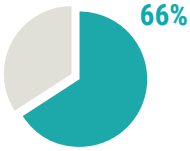
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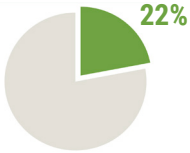
Renters
29,166



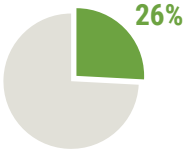
Renters with Severe Cost Burden: 13,404



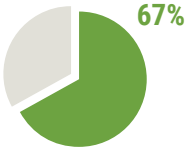
Senior Renters
8,805



Owners
52,873



Senior Owners
21,445



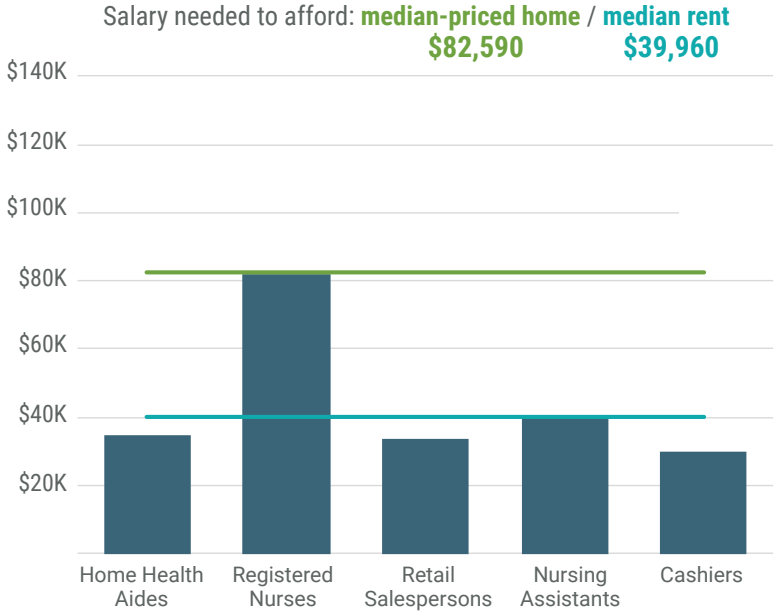
Low-Income Owners
24,416

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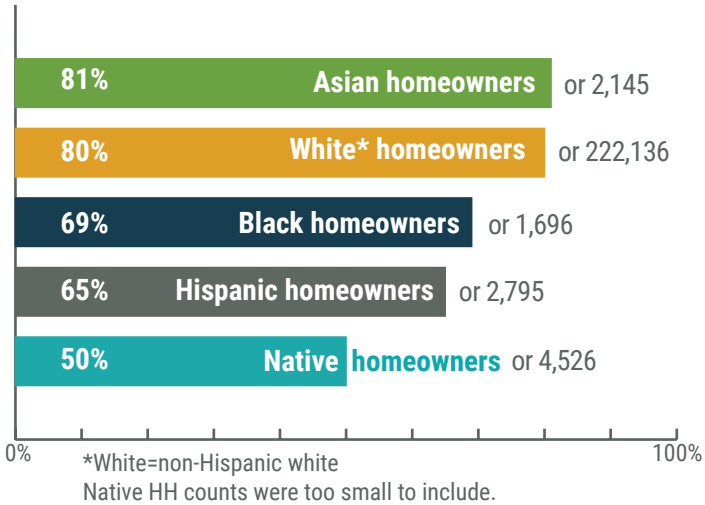
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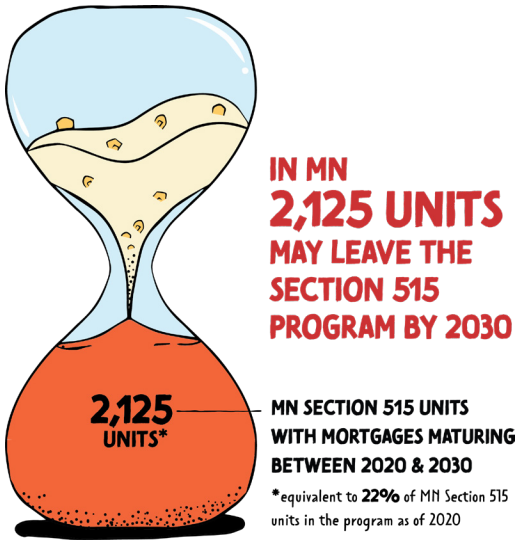
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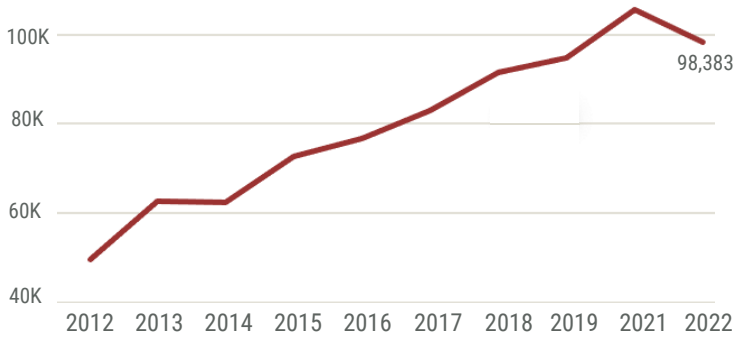


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