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

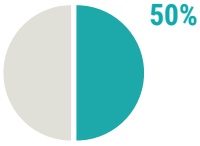
187,254 | 64% of all households

Median Owner Income: $109,559 annually

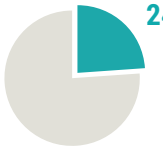
Median Home Value: $343,600

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

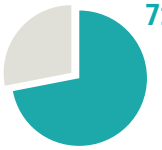
TOTAL COST BURDENED HOUSEHOLDS IN DISTRICT: 75,259



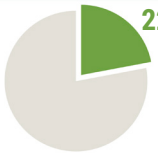
Renters
49,269



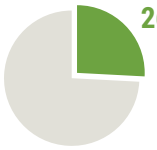
Renters with Severe Cost Burden: 23,396



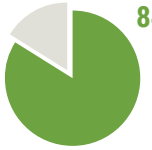
Senior Renters
14,861



Owners
40,964



Senior Owners
14,002



Low-Income Owners
15,736

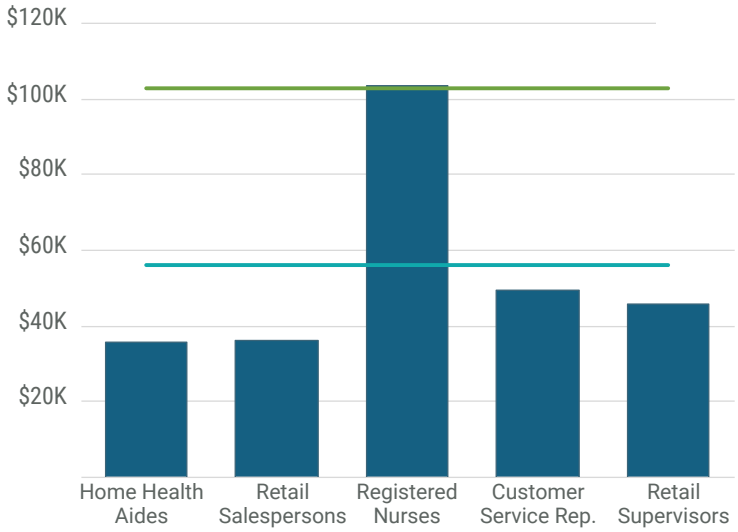
Cost burden = when households spend more than 30% of income on housing costs.

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

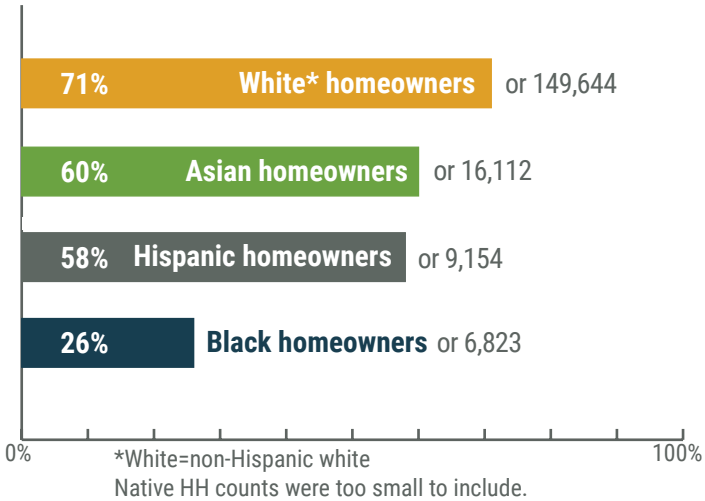
Salary needed to afford: **median-priced home** / **median rent**
$103,080 **$56,000**



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

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

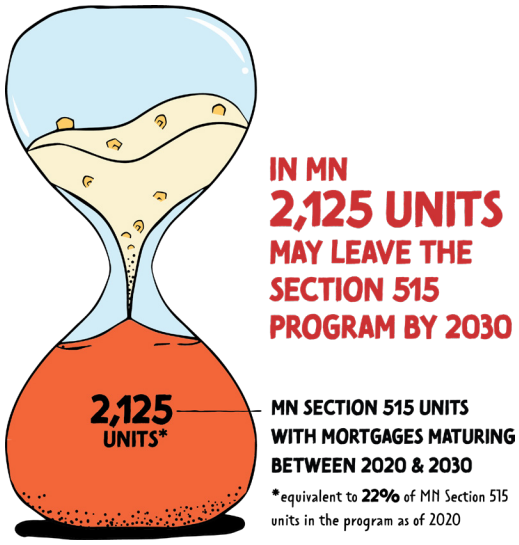
U.S. Census Bureau, American Community Survey 2023, 1-year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2024

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.

Source: USDA Rural Development Multifamily Section 515 Comprehensive Active Projects (2-17-2025) dataset. Center for Urban and Regional Affairs | The USDA Section 515 Program and the Challenge of Preserving Affordable Housing in Greater Minnesota. **Illustration:** Kia Lee, Graphic Designer

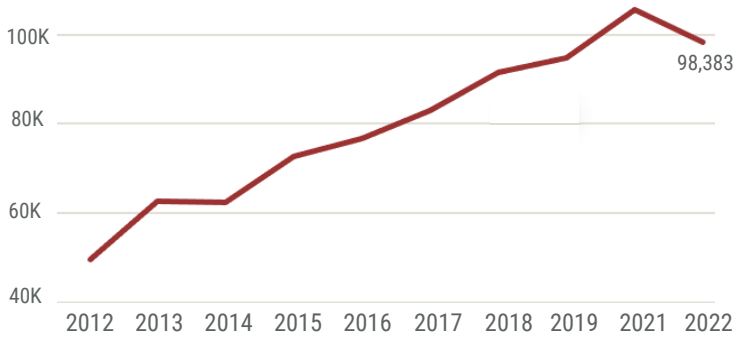


Minnesota Lacks Enough Homes

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)



Homeowners Insurance Costs are Climbing

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.

Source: Federal Reserve Bank of Minneapolis, minneapolisfed.org/article/2024/homeowners-insurance-costs-are-growing-fast-but-coverage-is-shrinking. https://www.startribune.com/minnesota-disaster-natural-la-wildfire-cost-insurance/601213718.

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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