Aitkin County

2026 COUNTY PROFILES

7,222 Households

HOMEOWNER HOUSEHOLDS
6,160 | 85% of households

RENTER HOUSEHOLDS
1,062 | 15% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **3%** change to **$67,961**
Home values: **14%** change to **$255,800**

31% of homes were built before 1970.

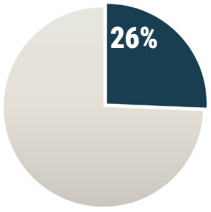
From 2019 to 2024
Renter income: **-12%** change to **$30,000**
Rent: **-8%** change to **$869**

33% of rental homes were built before 1970.

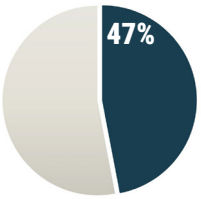
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

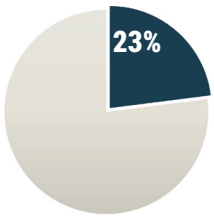
There are **1,970** cost-burdened Aitkin County households, or **28%** of all households.



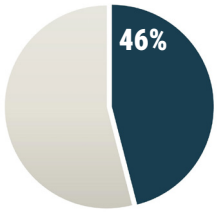
1,573 **owners** are cost burdened (**26%** of all owners)



397 **renters** are cost burdened (**47%** of all renters)



190 **renters** are severely cost burdened (**23%** of all renters)



131 **senior renters** are cost burdened (**46%** of all senior renters)

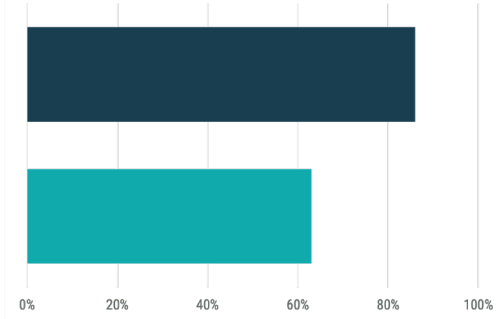
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Aitkin County.

White Homeowners: **5,943**

BIPOC Homeowners: **224**



All homeownership rates are rounded to the nearest whole number.

86% of white households own a home.

63% of BIPOC households own a home.

That means white homeownership is **23%** points higher than BIPOC homeownership in the county.

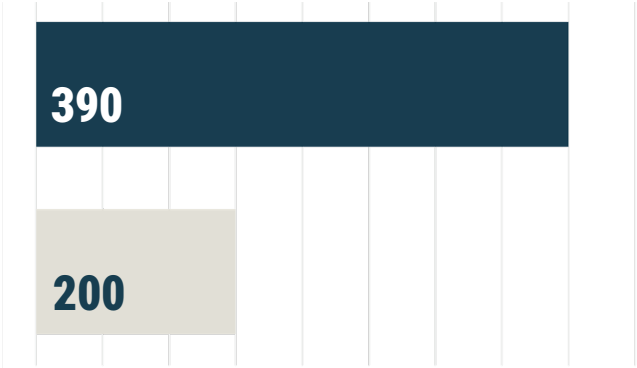
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Affordable Homes Available to Extremely Low-Income Renters in Aitkin

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

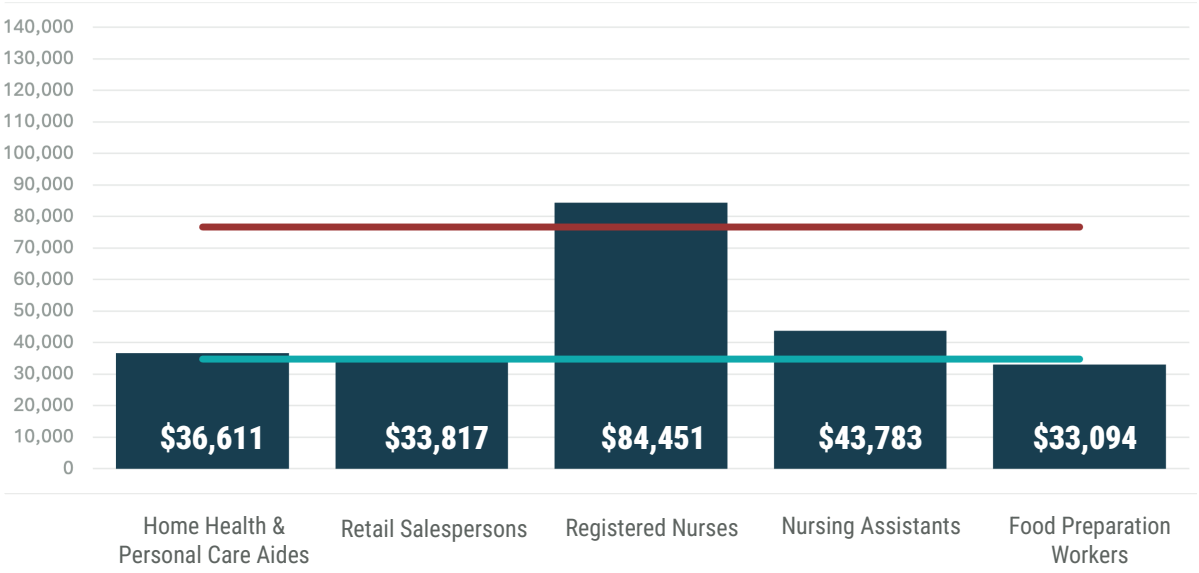
Homes available and affordable to renters with extremely low incomes.



190 (or **49%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$76,740**

median apartment: **$34,760**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Anoka County

2026 COUNTY PROFILES

137,432 Households

HOMEOWNER HOUSEHOLDS
110,229 | 80% of households

RENTER HOUSEHOLDS
27,203 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 1% change to $114,083
Home values: 21% change to $346,500

25% of homes were built before 1970.

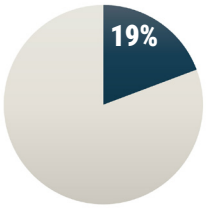
From 2019 to 2024
Renter income: -2% change to $55,974
Rent: 6% change to $1,464

28% of rental homes were built before 1970.

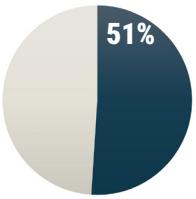
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

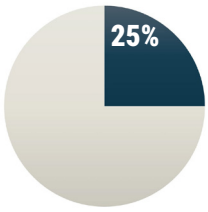
There are **34,421** cost-burdened Anoka County households, or 25% of all households.



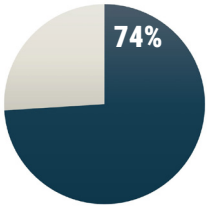
21,190
owners
are cost burdened
(19% of all owners)



13,231
renters
are cost burdened
(51% of all renters)



6,495
renters
are severely cost burdened
(25% of all renters)



4,141
senior renters
are cost burdened
(74% of all senior renters)

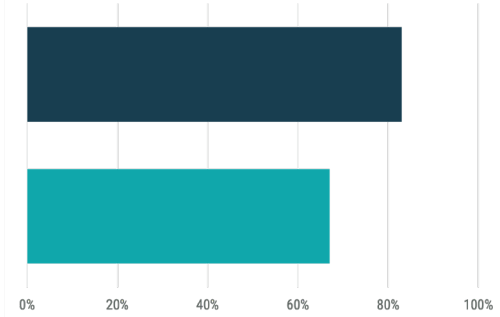
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Anoka County.

White Homeowners: 94,114

BIPOC Homeowners: 19,106



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

67% of BIPOC households own a home.

That means white homeownership is 17% points higher than BIPOC homeownership in the county.

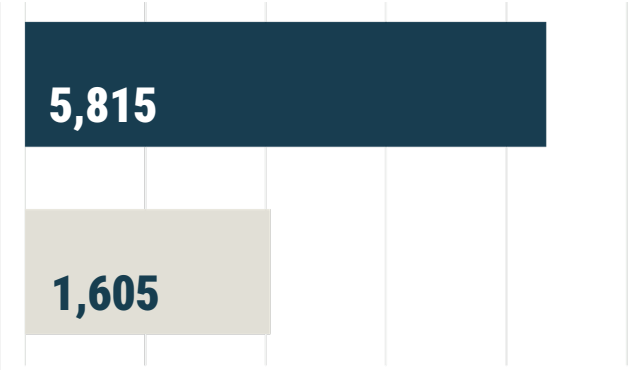
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Affordable Homes Available to Extremely Low-Income Renters in Anoka

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

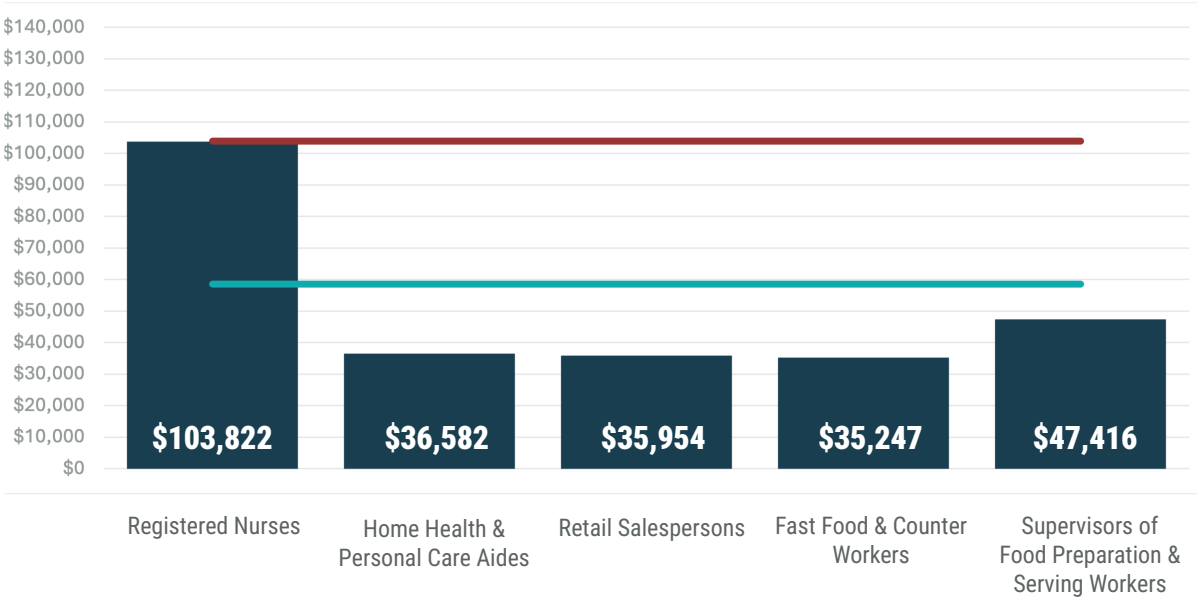
Homes available and affordable to renters with extremely low incomes.



4,210 (or 72%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$103,950**

median apartment: **$58,560**

DATA & SOURCES

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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Becker County

2026 COUNTY PROFILES

14,410 Households

HOMEOWNER HOUSEHOLDS
11,123 | 77% of households

RENTER HOUSEHOLDS
3,287 | 23% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$86,097**
Home values: **19%** change to **$291,000**

33% of homes were built before 1970.

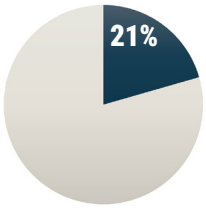
From 2019 to 2024
Renter income: **-4%** change to **$36,775**
Rent: **2%** change to **$920**

30% of rental homes were built before 1970.

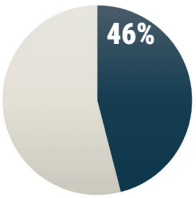
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

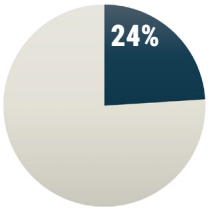
There are **3,603** cost-burdened Becker County households, or **26%** of all households.



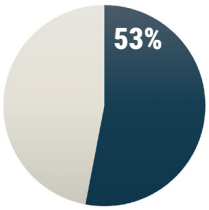
2,272
owners
are cost burdened
(**21%** of all owners)



1,331
renters
are cost burdened
(**46%** of all renters)



681
renters
are severely cost burdened
(**24%** of all renters)



443
senior renters
are cost burdened
(**53%** of all senior renters)

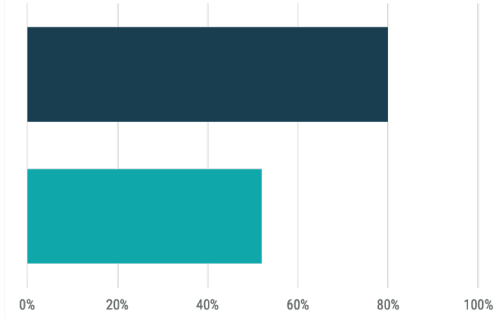
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Becker County.

White Homeowners: **10,251**

BIPOC Homeowners: **909**



All homeownership rates are rounded to the nearest whole number.

80% of white households own a home.

52% of BIPOC households own a home.

That means white homeownership is **29%** points higher than BIPOC homeownership in the county.

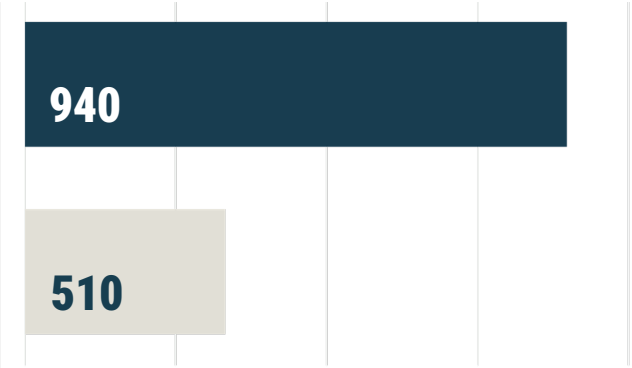
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Affordable Homes Available to Extremely Low-Income Renters in Becker

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

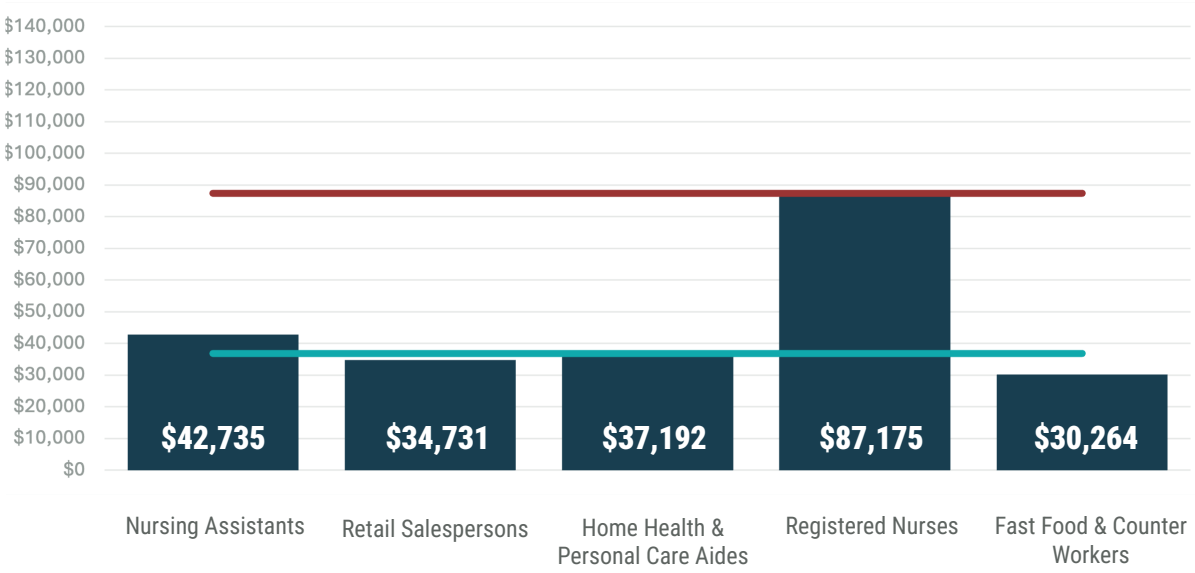
Homes available and affordable to renters with extremely low incomes.



430 (or **46%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$87,300**

median apartment: **$36,800**

DATA & SOURCES

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Beltrami County

2026 COUNTY PROFILES

18,172 Households

HOMEOWNER HOUSEHOLDS
12,742 | 70% of households

RENTER HOUSEHOLDS
5,430 | 30% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 6% change to $84,952
Home values: 19% change to $237,500

24% of homes were built before 1970.

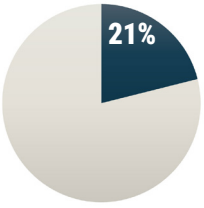
From 2019 to 2024
Renter income: 44% change to $46,639
Rent: 12% change to $1,053

28% of rental homes were built before 1970.

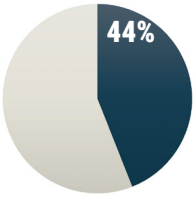
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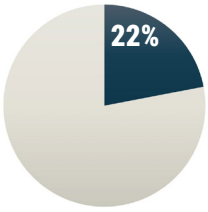
There are **4,858** cost-burdened Beltrami County households, or 28% of all households.



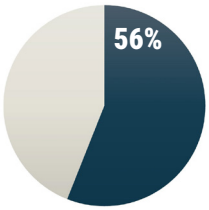
2,662
owners
are cost burdened
(21% of all owners)



2,196
renters
are cost burdened
(44% of all renters)



1,080
renters
are severely cost burdened
(22% of all renters)



571
senior renters
are cost burdened
(56% of all senior renters)

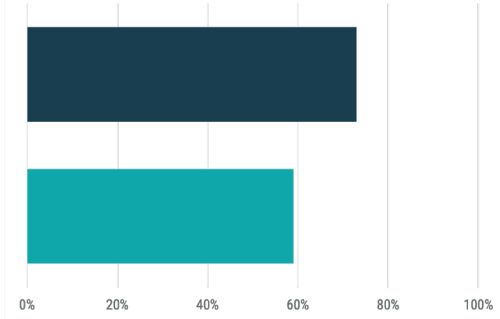
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Beltrami County.

White Homeowners: 10,182

BIPOC Homeowners: 2,722



All homeownership rates are rounded to the nearest whole number.

73% of white households own a home.

59% of BIPOC households own a home.

That means white homeownership is **14%** points higher than BIPOC homeownership in the county.

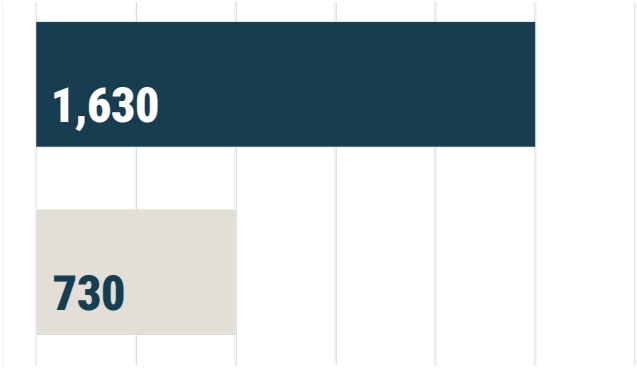
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Affordable Homes Available to Extremely Low-Income Renters in Beltrami

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

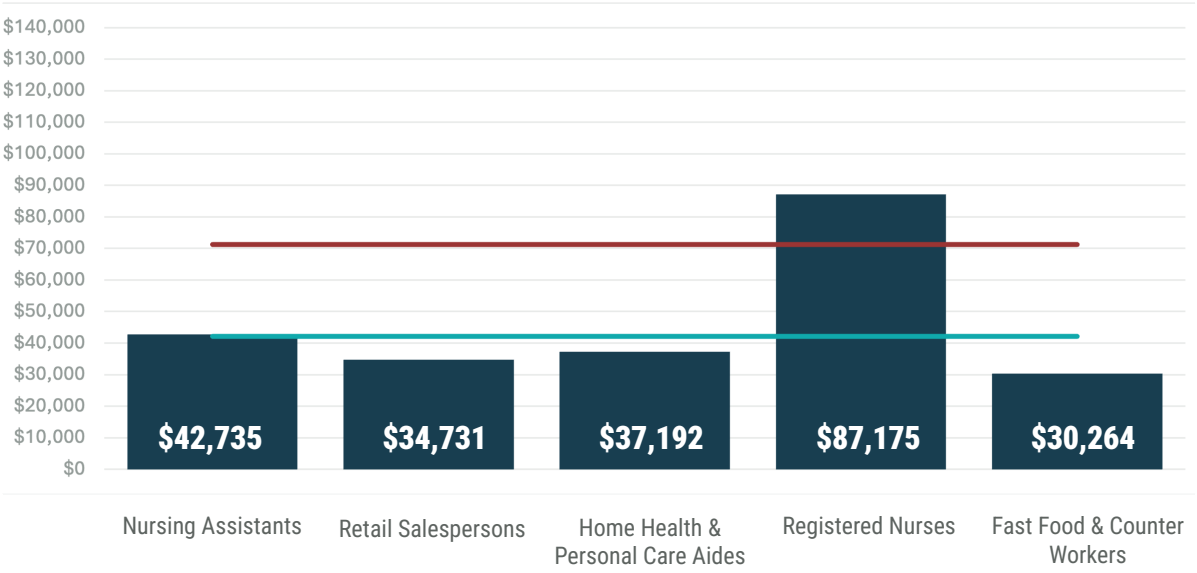
Homes available and affordable to renters with extremely low incomes.



900 (or 55%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$71,250**

median apartment: **$42,120**

DATA & SOURCES

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Benton County

2026 COUNTY PROFILES

16,719 Households

HOMEOWNER HOUSEHOLDS
11,157 | 67% of households

RENTER HOUSEHOLDS
5,562 | 33% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **10%** change to **$101,627**
Home values: **26%** change to **$271,000**

26% of homes were built before 1970.

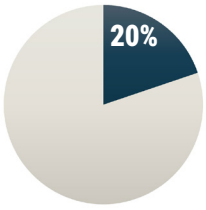
From 2019 to 2024
Renter income: **7%** change to **$47,698**
Rent: **5%** change to **$982**

25% of rental homes were built before 1970.

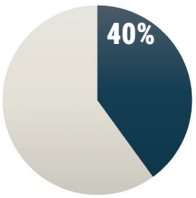
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

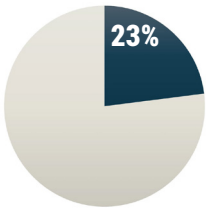
There are **4,307** cost-burdened Benton County households, or **26%** of all households.



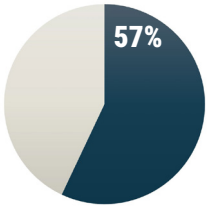
2,203
owners
are cost burdened
(**20%** of all owners)



2,104
renters
are cost burdened
(**40%** of all renters)



1,199
renters
are severely cost burdened
(**23%** of all renters)



506
senior renters
are cost burdened
(**57%** of all senior renters)

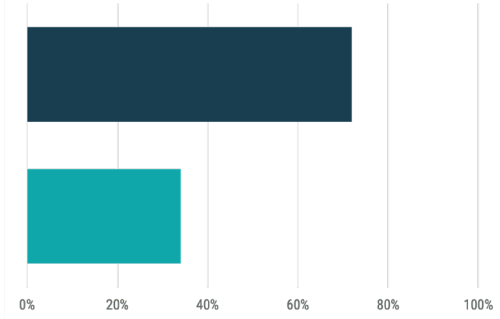
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Benton County.

White Homeowners: **10,583**

BIPOC Homeowners: **746**



All homeownership rates are rounded to the nearest whole number.

72% of white households own a home.

34% of BIPOC households own a home.

That means white homeownership is **38%** points higher than BIPOC homeownership in the county.

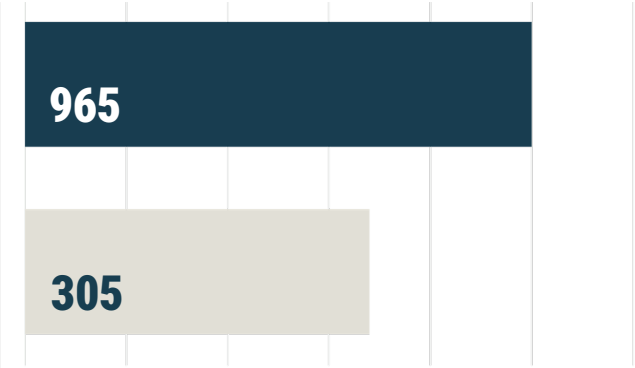
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Affordable Homes Available to Extremely Low-Income Renters in Benton

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

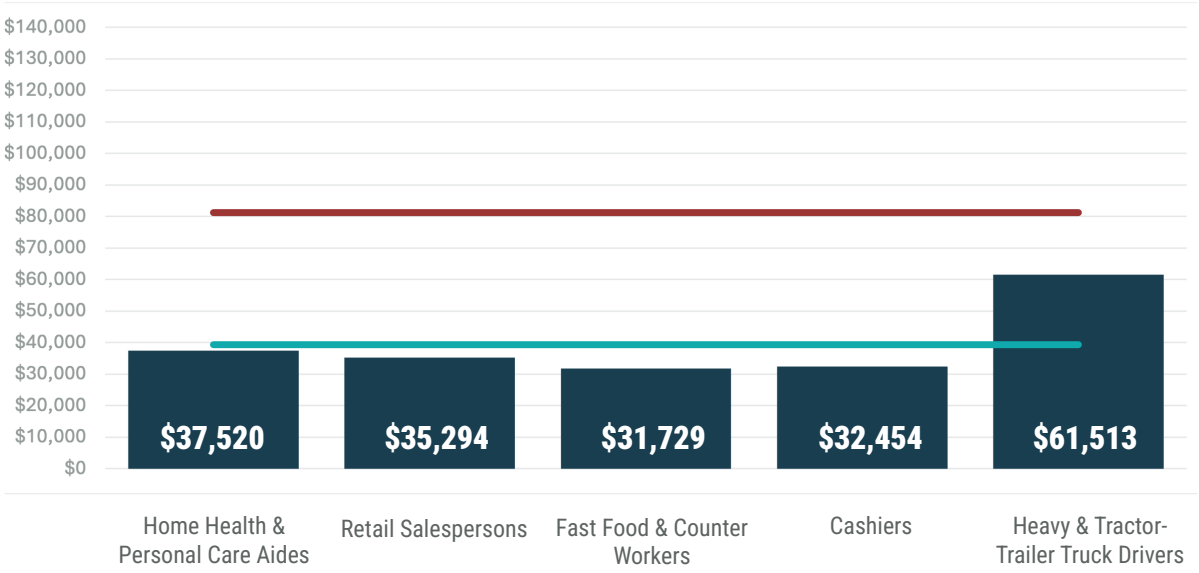
Homes available and affordable to renters with extremely low incomes.



660 (or 68%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$81,300

median apartment:
$39,280

DATA & SOURCES

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- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Big Stone County

2026 COUNTY PROFILES

2,136 Households

HOMEOWNER HOUSEHOLDS
1,703 | 80% of households

RENTER HOUSEHOLDS
433 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **5%** change to **$81,847**
Home values: **40%** change to **$169,100**

64% of homes were built before 1970.

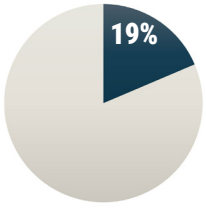
From 2019 to 2024
Renter income: **-4%** change to **$32,824**
Rent: **0%** change to **$745**

49% of rental homes were built before 1970.

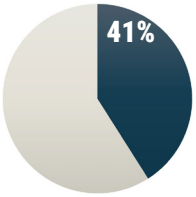
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

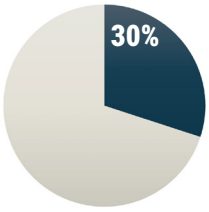
There are **462** cost-burdened Big Stone County households, or **23%** of all households.



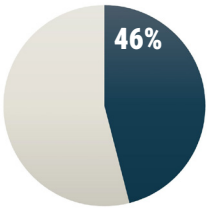
315
owners
are cost burdened
(**19%** of all owners)



147
renters
are cost burdened
(**41%** of all renters)



106
renters
are severely cost burdened
(**30%** of all renters)



62
senior renters
are cost burdened
(**46%** of all senior renters)

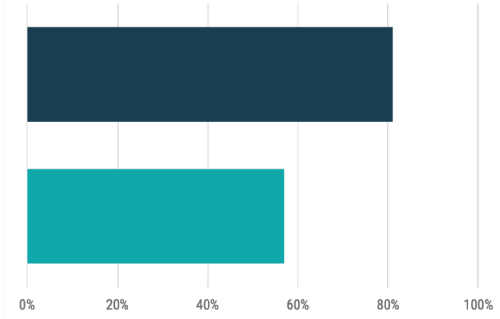
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Big Stone County.

White Homeowners: **1,628**

BIPOC Homeowners: **90**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

57% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

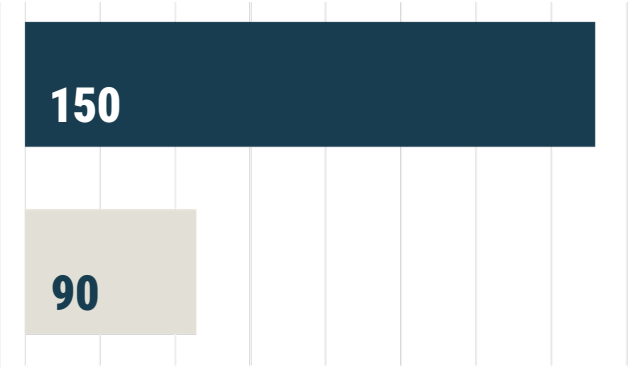
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Affordable Homes Available to Extremely Low-Income Renters in Big Stone

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

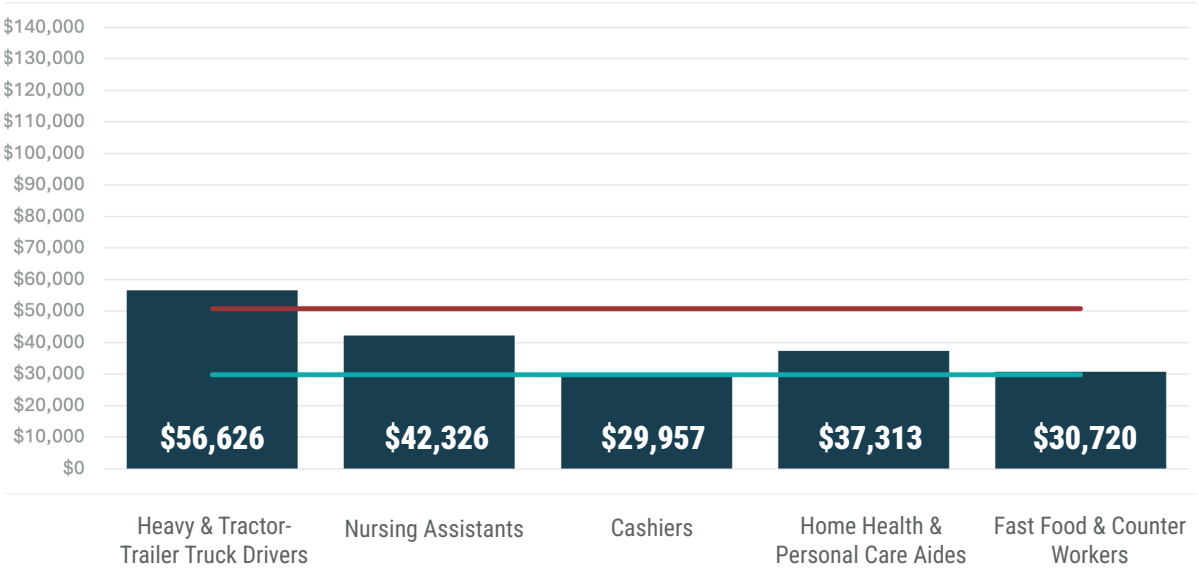
Homes available and affordable to renters with extremely low incomes.



60 (or **40%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$50,730

median apartment:
$29,800

DATA & SOURCES

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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Blue Earth County

2026 COUNTY PROFILES

27,606 Households

HOMEOWNER HOUSEHOLDS
16,939 | 61% of households

RENTER HOUSEHOLDS
10,667 | 39% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$96,836**
Home values: **17%** change to **$266,700**

46% of homes were built before 1970.

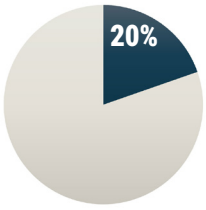
From 2019 to 2024
Renter income: **8%** change to **$47,614**
Rent: **3%** change to **$1,123**

31% of rental homes were built before 1970.

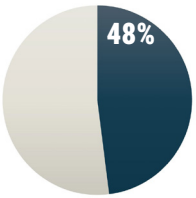
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

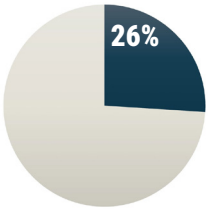
There are **8,139** cost-burdened Blue Earth County households, or **30%** of all households.



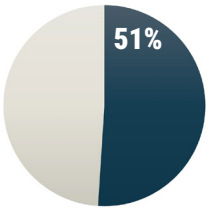
3,314
owners
are cost burdened
(**20%** of all owners)



4,825
renters
are cost burdened
(**48%** of all renters)



2,620
renters
are severely cost burdened
(**26%** of all renters)



619
senior renters
are cost burdened
(**51%** of all senior renters)

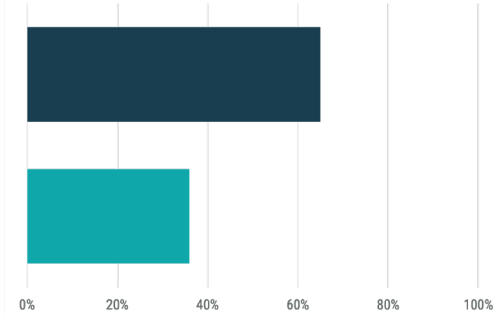
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Blue Earth County.

White Homeowners: **15,828**

BIPOC Homeowners: **1,486**



All homeownership rates are rounded to the nearest whole number.

65% of white households own a home.

36% of BIPOC households own a home.

That means white homeownership is **30%** points higher than BIPOC homeownership in the county.

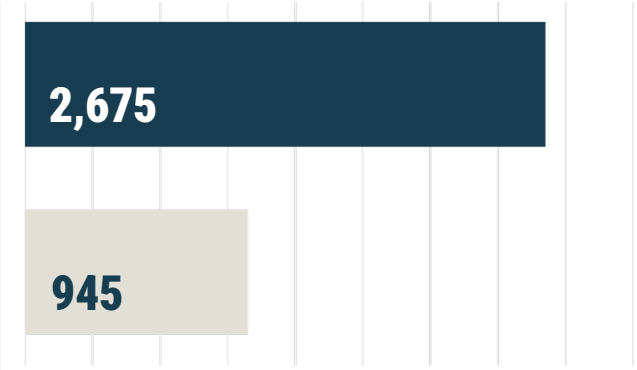
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Affordable Homes Available to Extremely Low-Income Renters in Blue Earth

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

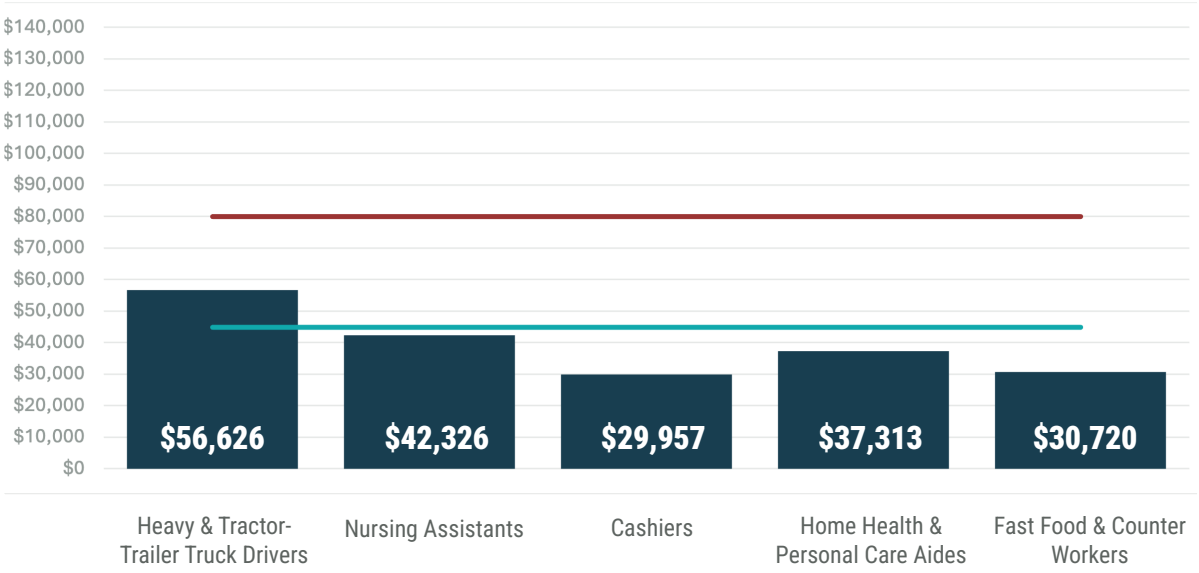
Homes available and affordable to renters with extremely low incomes.



1,730 (or 65%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$80,010

median apartment:
$44,920

DATA & SOURCES

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DEFINITIONS

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Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Brown County

2026 COUNTY PROFILES

11,027 Households

HOMEOWNER HOUSEHOLDS
8,700 | 79% of households

RENTER HOUSEHOLDS
2,327 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -10% change to $80,483
Home values: 10% change to $191,200

59% of homes were built before 1970.

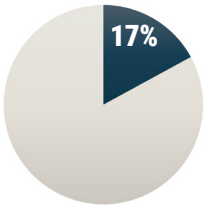
From 2019 to 2024
Renter income: 4% change to $42,802
Rent: 15% change to $890

45% of rental homes were built before 1970.

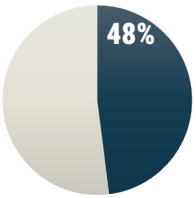
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Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

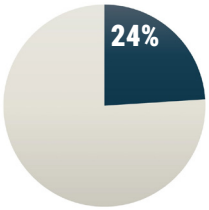
There are **2,483** cost-burdened Brown County households, or 23% of all households.



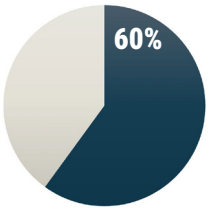
1,472
owners
are cost burdened
(17% of all owners)



1,011
renters
are cost burdened
(48% of all renters)



496
renters
are severely cost burdened
(24% of all renters)



331
senior renters
are cost burdened
(60% of all senior renters)

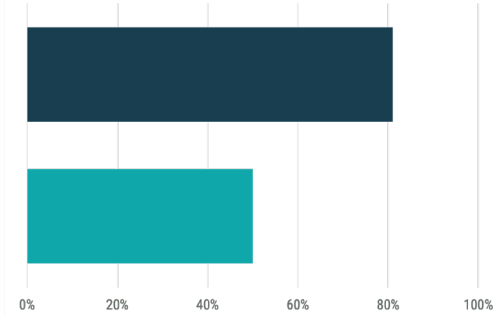
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Brown County.

White Homeowners: 8,355

BIPOC Homeowners: 492



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

50% of BIPOC households own a home.

That means white homeownership is **30%** points higher than BIPOC homeownership in the county.

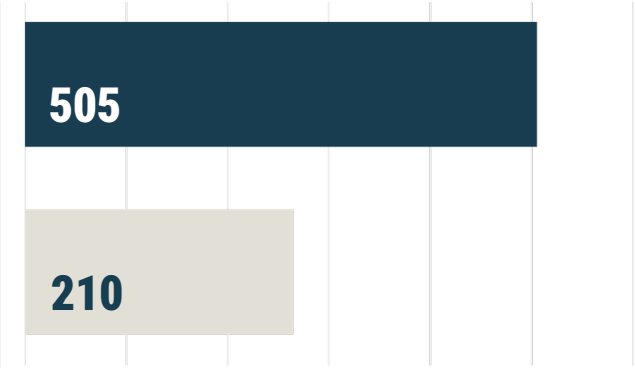
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Affordable Homes Available to Extremely Low-Income Renters in Brown

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

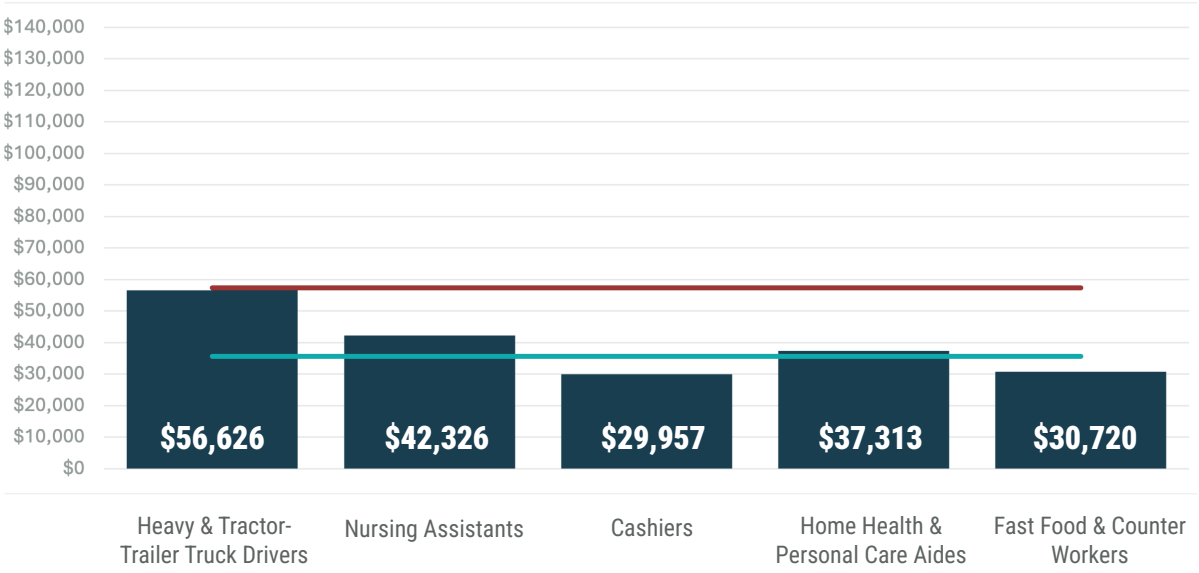
Homes available and affordable to renters with extremely low incomes.



295 (or 58%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$57,360

median apartment:
$35,600

DATA & SOURCES

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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Carlton County

2026 COUNTY PROFILES

14,090 Households

HOMEOWNER HOUSEHOLDS
11,273 | 80% of households

RENTER HOUSEHOLDS
2,817 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$92,728**
Home values: **16%** change to **$245,100**

43% of homes were built before 1970.

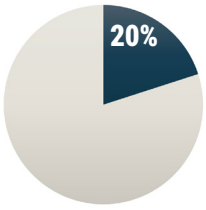
From 2019 to 2024
Renter income: **5%** change to **$41,519**
Rent: **6%** change to **$1,009**

40% of rental homes were built before 1970.

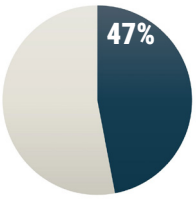
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

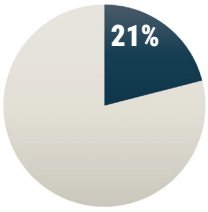
There are **3,390** cost-burdened Carlton County households, or **25%** of all households.



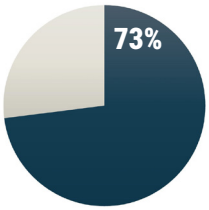
2,246
owners
are cost burdened
(**20%** of all owners)



1,144
renters
are cost burdened
(**47%** of all renters)



504
renters
are severely cost burdened
(**21%** of all renters)



485
senior renters
are cost burdened
(**73%** of all senior renters)

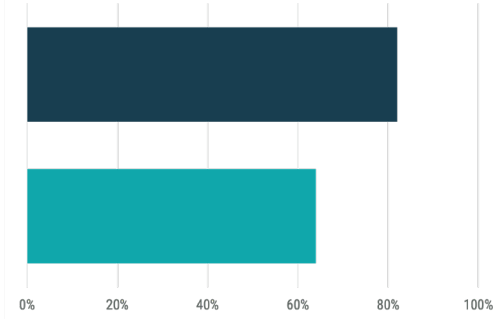
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Carlton County.

White Homeowners: **10,512**

BIPOC Homeowners: **837**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

64% of BIPOC households own a home.

That means white homeownership is **18%** points higher than BIPOC homeownership in the county.

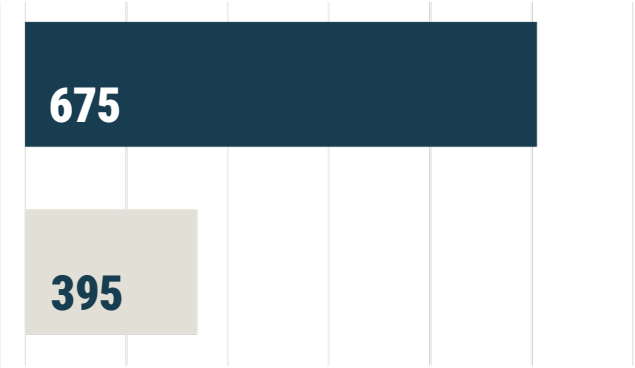
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Affordable Homes Available to Extremely Low-Income Renters in Carlton

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

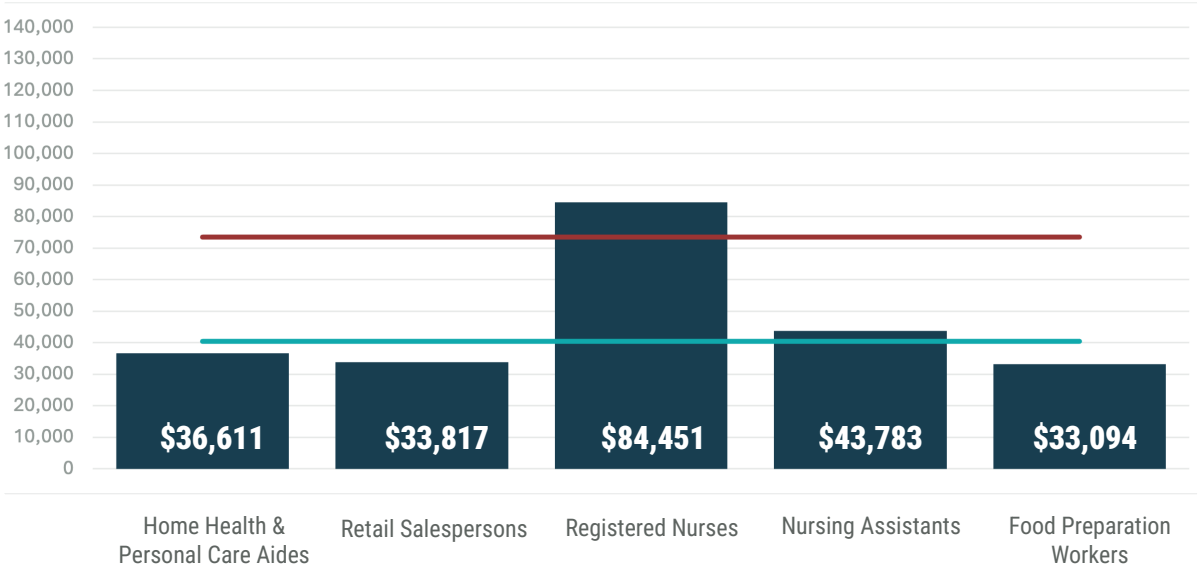
Homes available and affordable to renters with extremely low incomes.



280 (or **41%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$73,530

median apartment:
$40,360

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Carver County

2026 COUNTY PROFILES

41,175 Households

HOMEOWNER HOUSEHOLDS
33,548 | 81% of households

RENTER HOUSEHOLDS
7,627 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 3% change to $146,916
Home values: 18% change to $453,600

15% of homes were built before 1970.

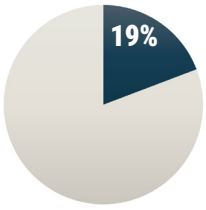
From 2019 to 2024
Renter income: 14% change to $68,811
Rent: 7% change to $1,514

14% of rental homes were built before 1970.

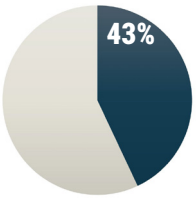
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

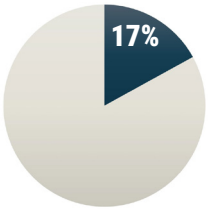
There are **9,561** cost-burdened Carver County households, or 24% of all households.



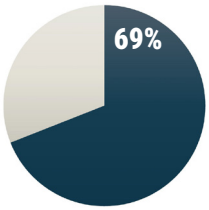
6,405
owners
are cost burdened
(19% of all owners)



3,156
renters
are cost burdened
(43% of all renters)



1,250
renters
are severely cost burdened
(17% of all renters)



1,260
senior renters
are cost burdened
(69% of all senior renters)

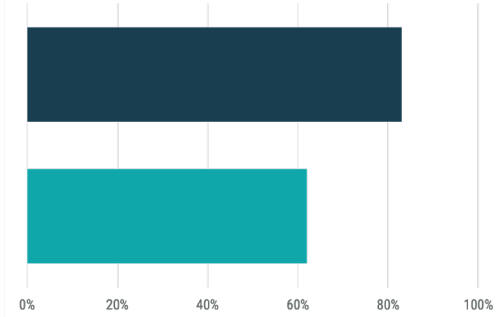
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Carver County.

White Homeowners: 30,504

BIPOC Homeowners: 3,507



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

62% of BIPOC households own a home.

That means white homeownership is 21% points higher than BIPOC homeownership in the county.

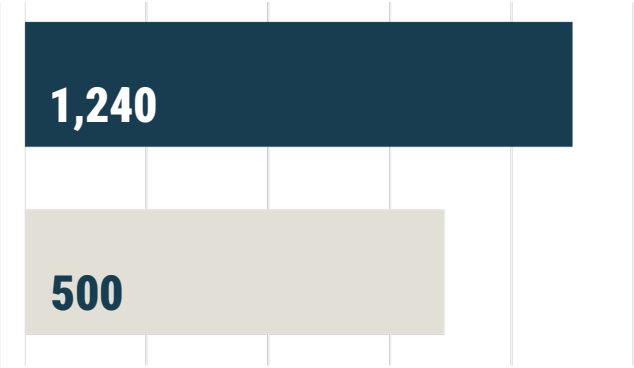
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Affordable Homes Available to Extremely Low-Income Renters in Carver

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

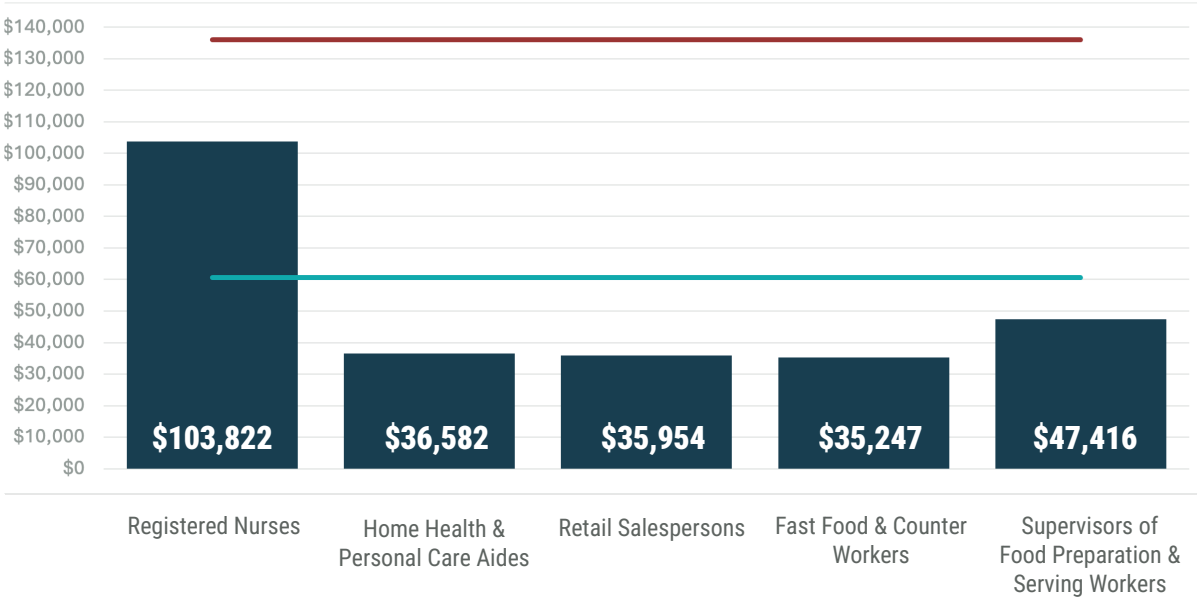
Homes available and affordable to renters with extremely low incomes.



740 (or **60%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$136,080

median apartment:
$60,560

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Cass County

2026 COUNTY PROFILES

12,874 Households

HOMEOWNER HOUSEHOLDS
11,096 | 86% of households

RENTER HOUSEHOLDS
1,778 | 14% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 3% change to $74,365
Home values: 21% change to $288,300

19% of homes were built before 1970.

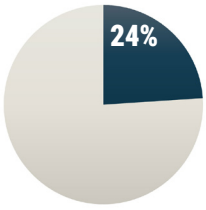
From 2019 to 2024
Renter income: 9% change to $40,815
Rent: -5% change to $863

30% of rental homes were built before 1970.

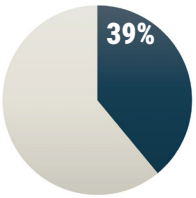
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

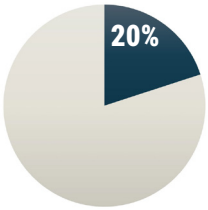
There are **3,212** cost-burdened Cass County households, or 26% of all households.



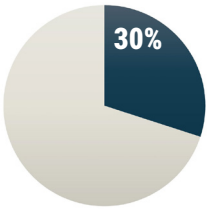
2,631
owners
are cost burdened
(24% of all owners)



581
renters
are cost burdened
(39% of all renters)



298
renters
are severely cost burdened
(20% of all renters)



122
senior renters
are cost burdened
(30% of all senior renters)

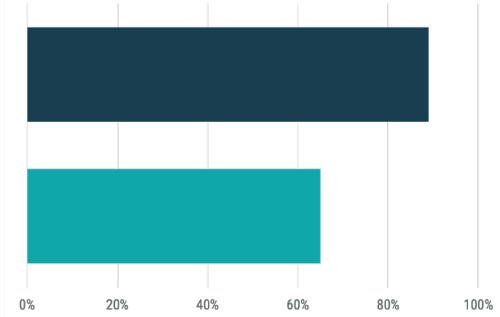
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Cass County.

White Homeowners: 9,959

BIPOC Homeowners: 1,198



All homeownership rates are rounded to the nearest whole number.

89% of white households own a home.

65% of BIPOC households own a home.

That means white homeownership is **25%** points higher than BIPOC homeownership in the county.

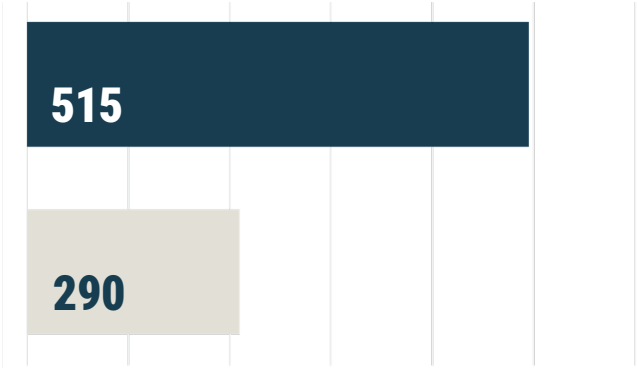
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Affordable Homes Available to Extremely Low-Income Renters in Cass

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

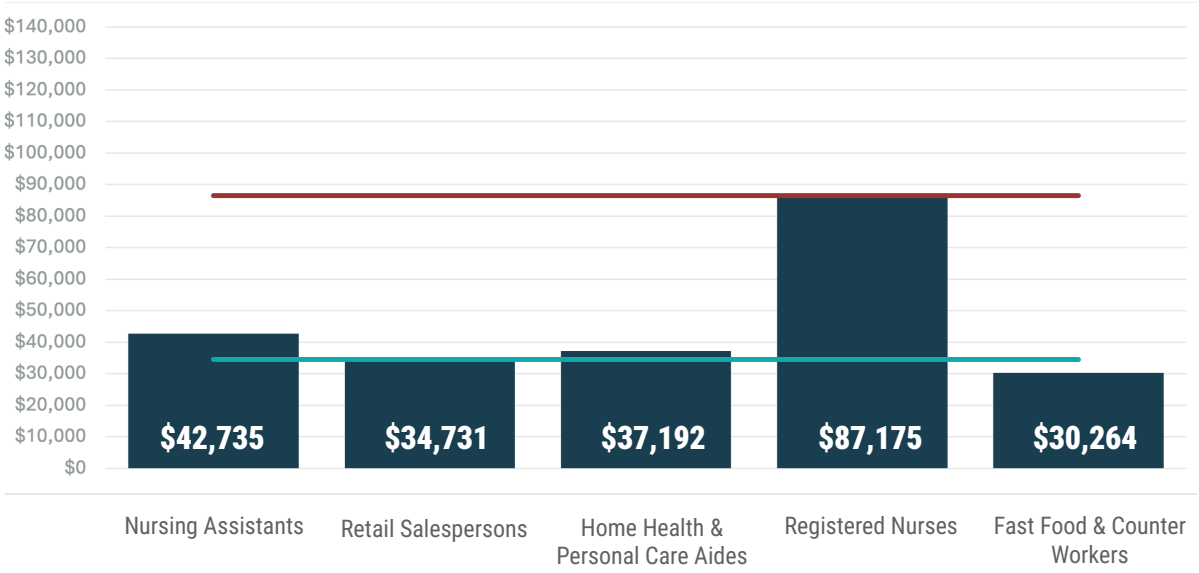
Homes available and affordable to renters with extremely low incomes.



225 (or **44%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$86,490**

median apartment: **$34,520**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Chippewa County

2026 COUNTY PROFILES

5,126 Households

HOMEOWNER HOUSEHOLDS
3,706 | 72% of households

RENTER HOUSEHOLDS
1,420 | 28% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-5%** change to **$82,560**
Home values: **6%** change to **$156,100**

70% of homes were built before 1970.

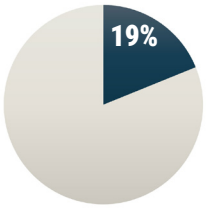
From 2019 to 2024
Renter income: **-9%** change to **$33,813**
Rent: **15%** change to **$869**

41% of rental homes were built before 1970.

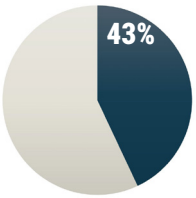
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Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

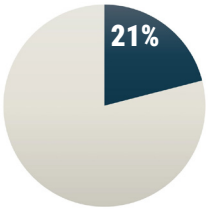
There are **1,227** cost-burdened Chippewa County households, or **25%** of all households.



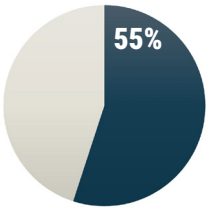
695
owners
are cost burdened
(**19%** of all owners)



532
renters
are cost burdened
(**43%** of all renters)



261
renters
are severely cost burdened
(**21%** of all renters)



208
senior renters
are cost burdened
(**55%** of all senior renters)

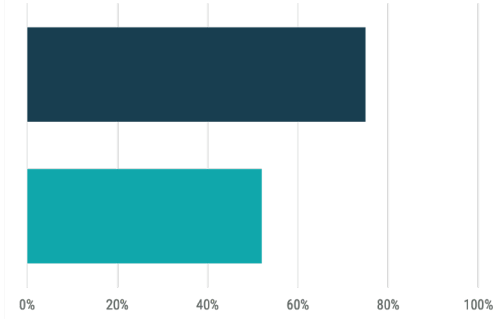
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Chippewa County.

White Homeowners: **3,420**

BIPOC Homeowners: **437**



All homeownership rates are rounded to the nearest whole number.

75% of white households own a home.

52% of BIPOC households own a home.

That means white homeownership is **23%** points higher than BIPOC homeownership in the county.

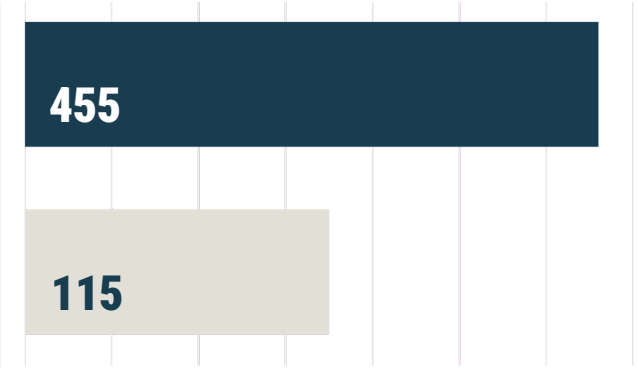
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Affordable Homes Available to Extremely Low-Income Renters in Chippewa

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

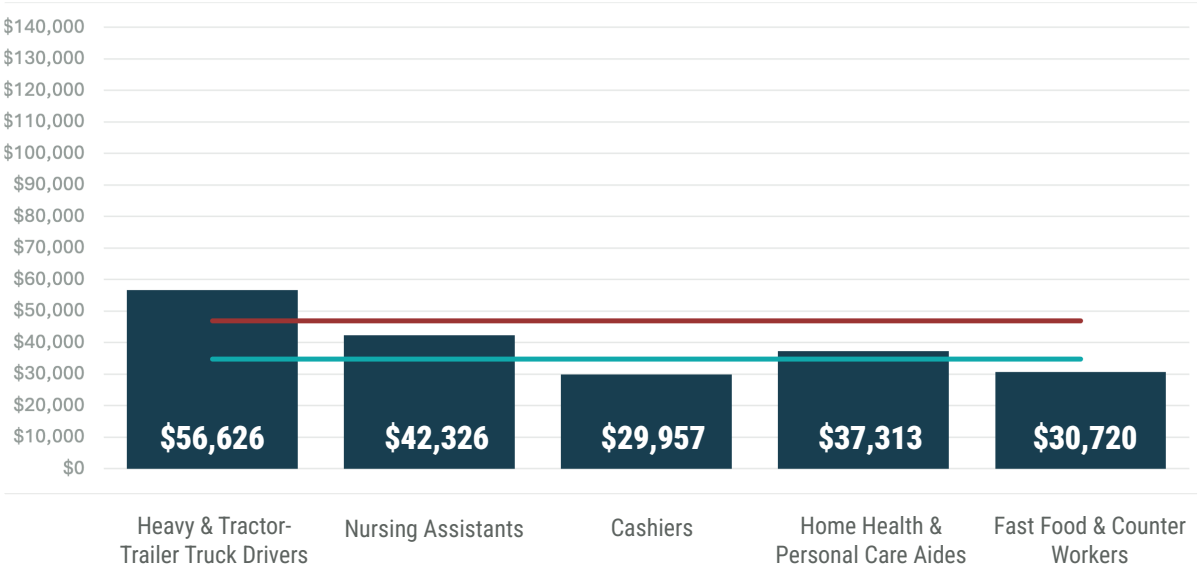
Homes available and affordable to renters with extremely low incomes.



340 (or 75%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$46,830

median apartment:
$34,760

DATA & SOURCES

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- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Chisago County

2026 COUNTY PROFILES

21,364 Households

HOMEOWNER HOUSEHOLDS
18,356 | 86% of households

RENTER HOUSEHOLDS
3,008 | 14% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **0%** change to **$110,640**
Home values: **24%** change to **$351,900**

18% of homes were built before 1970.

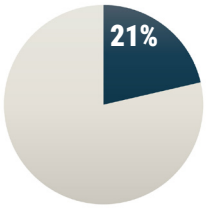
From 2019 to 2024
Renter income: **-9%** change to **$44,746**
Rent: **9%** change to **$1,186**

25% of rental homes were built before 1970.

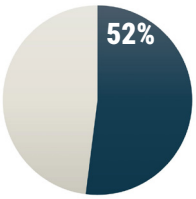
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

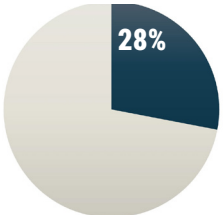
There are **5,367** cost-burdened Chisago County households, or **25%** of all households.



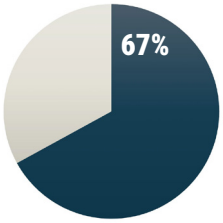
3,915
owners
are cost burdened
(**21%** of all owners)



1,452
renters
are cost burdened
(**52%** of all renters)



782
renters
are severely cost burdened
(**28%** of all renters)



679
senior renters
are cost burdened
(**67%** of all senior renters)

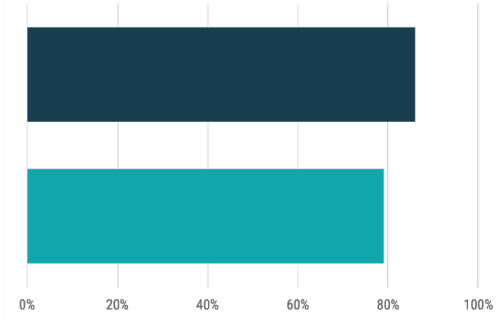
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Chisago County.

White Homeowners: **17,247**

BIPOC Homeowners: **1,384**



All homeownership rates are rounded to the nearest whole number.

86% of white households own a home.

79% of BIPOC households own a home.

That means white homeownership is **7%** points higher than BIPOC homeownership in the county.

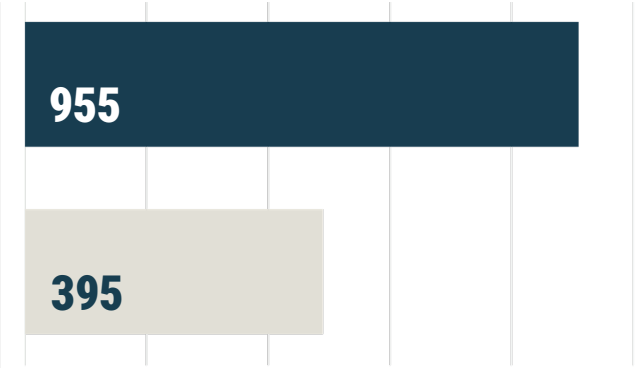
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Affordable Homes Available to Extremely Low-Income Renters in Chisago

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

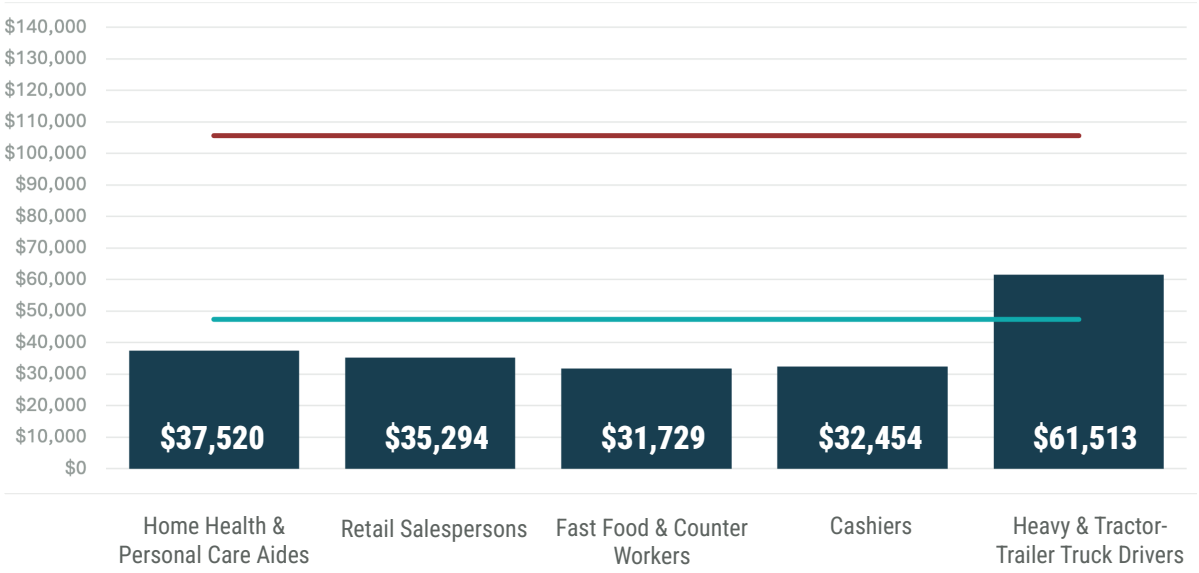
Homes available and affordable to renters with extremely low incomes.



560 (or 59%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$105,570**

median apartment: **$47,440**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Clay County

2026 COUNTY PROFILES

26,442 Households

HOMEOWNER HOUSEHOLDS
17,424 | 66% of households

RENTER HOUSEHOLDS
9,018 | 34% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **3%** change to **$106,287**
Home values: **10%** change to **$265,500**

37% of homes were built before 1970.

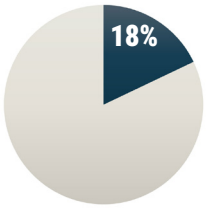
From 2019 to 2024
Renter income: **-1%** change to **$38,244**
Rent: **-4%** change to **$1,019**

28% of rental homes were built before 1970.

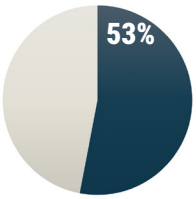
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

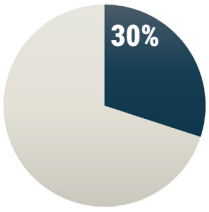
There are **7,530** cost-burdened Clay County households, or **29%** of all households.



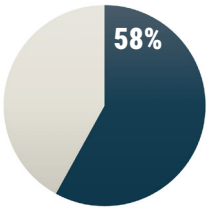
3,112
owners
are cost burdened
(**18%** of all owners)



4,418
renters
are cost burdened
(**53%** of all renters)



2,559
renters
are severely cost burdened
(**30%** of all renters)



782
senior renters
are cost burdened
(**58%** of all senior renters)

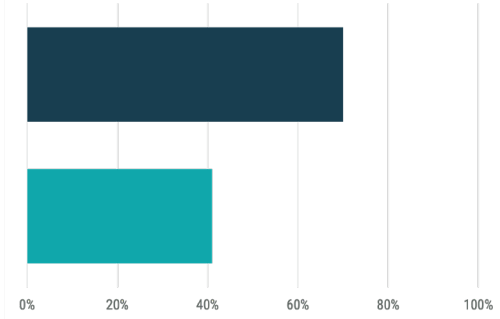
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Clay County.

White Homeowners: **16,159**

BIPOC Homeowners: **1,522**



All homeownership rates are rounded to the nearest whole number.

70% of white households own a home.

41% of BIPOC households own a home.

That means white homeownership is **29%** points higher than BIPOC homeownership in the county.

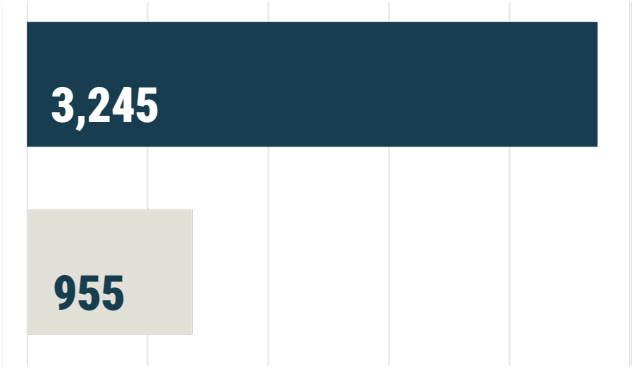
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Affordable Homes Available to Extremely Low-Income Renters in Clay

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

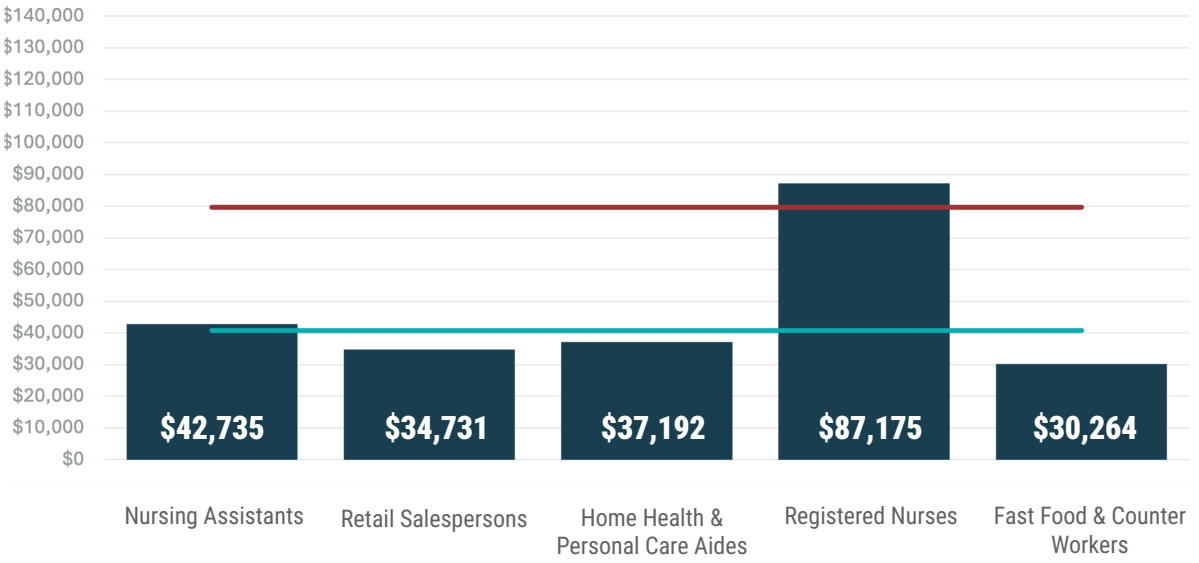
Homes available and affordable to renters with extremely low incomes.



2,290 (or 71%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$79,650**

median apartment: **$40,760**

DATA & SOURCES

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
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Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Clearwater County

2026 COUNTY PROFILES

3,339 Households

HOMEOWNER HOUSEHOLDS
2,676 | 80% of households

RENTER HOUSEHOLDS
663 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$76,292**
Home values: **14%** change to **$192,100**

31% of homes were built before 1970.

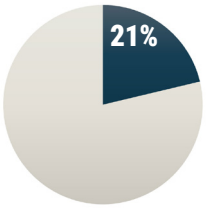
From 2019 to 2024
Renter income: **-2%** change to **$31,458**
Rent: **-11%** change to **$742**

36% of rental homes were built before 1970.

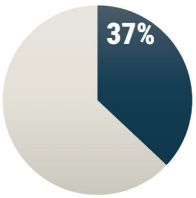
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

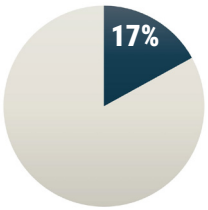
There are **769** cost-burdened Clearwater County households, or **24%** of all households.



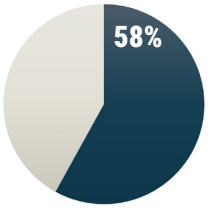
562
owners
are cost burdened
(21% of all owners)



207
renters
are cost burdened
(37% of all renters)



92
renters
are severely cost burdened
(17% of all renters)



129
senior renters
are cost burdened
(58% of all senior renters)

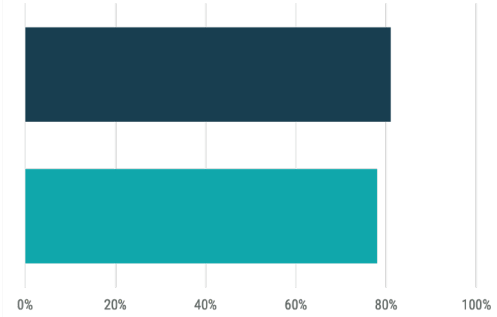
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Clearwater County.

White Homeowners: **2,315**

BIPOC Homeowners: **371**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

78% of BIPOC households own a home.

That means white homeownership is **3%** points higher than BIPOC homeownership in the county.

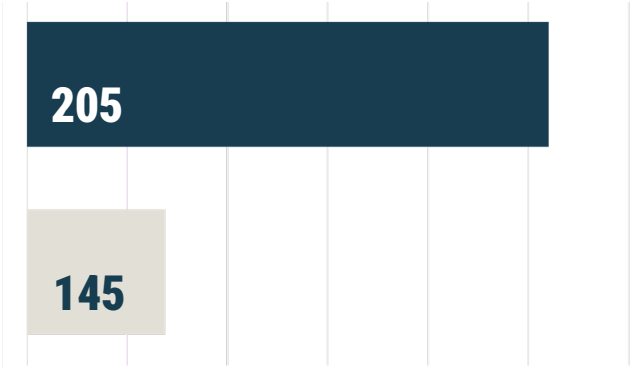
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Affordable Homes Available to Extremely Low-Income Renters in Clearwater

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

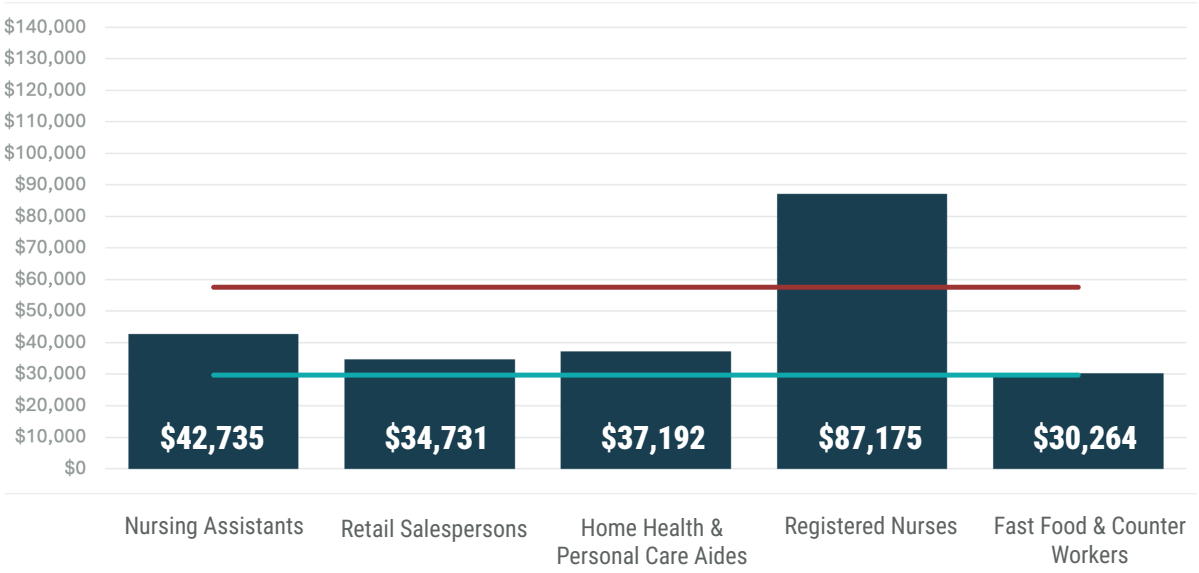
Homes available and affordable to renters with extremely low incomes.



60 (or **29%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$57,630**

median apartment: **$29,680**

DATA & SOURCES

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Cook County

2026 COUNTY PROFILES

2,710 Households

HOMEOWNER HOUSEHOLDS
2,105 | 78% of households

RENTER HOUSEHOLDS
605 | 22% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 3% change to $81,895
Home values: 14% change to $336,200

25% of homes were built before 1970.

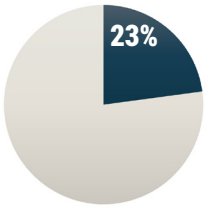
From 2019 to 2024
Renter income: 43% change to $56,940
Rent: 11% change to $886

26% of rental homes were built before 1970.

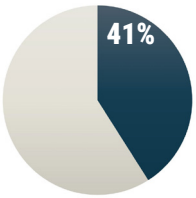
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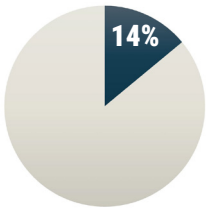
There are **691** cost-burdened Cook County households, or 27% of all households.



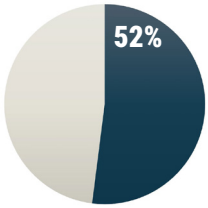
476
owners
are cost burdened
(23% of all owners)



215
renters
are cost burdened
(41% of all renters)



72
renters
are severely cost burdened
(14% of all renters)



58
senior renters
are cost burdened
(52% of all senior renters)

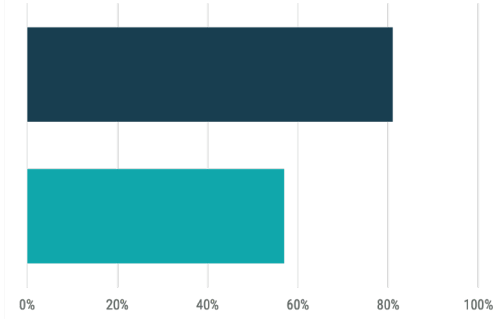
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Cook County.

White Homeowners: 1,893

BIPOC Homeowners: 231



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

57% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

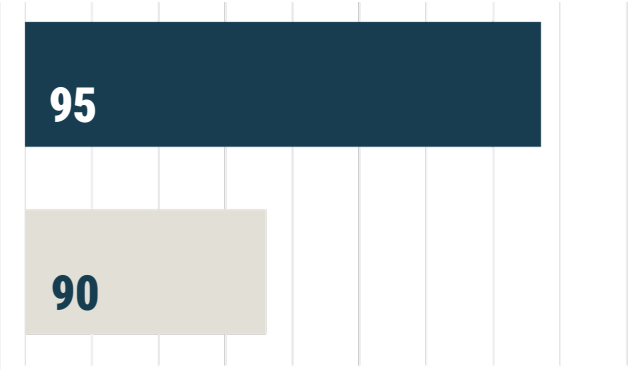
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Affordable Homes Available to Extremely Low-Income Renters in Cook

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

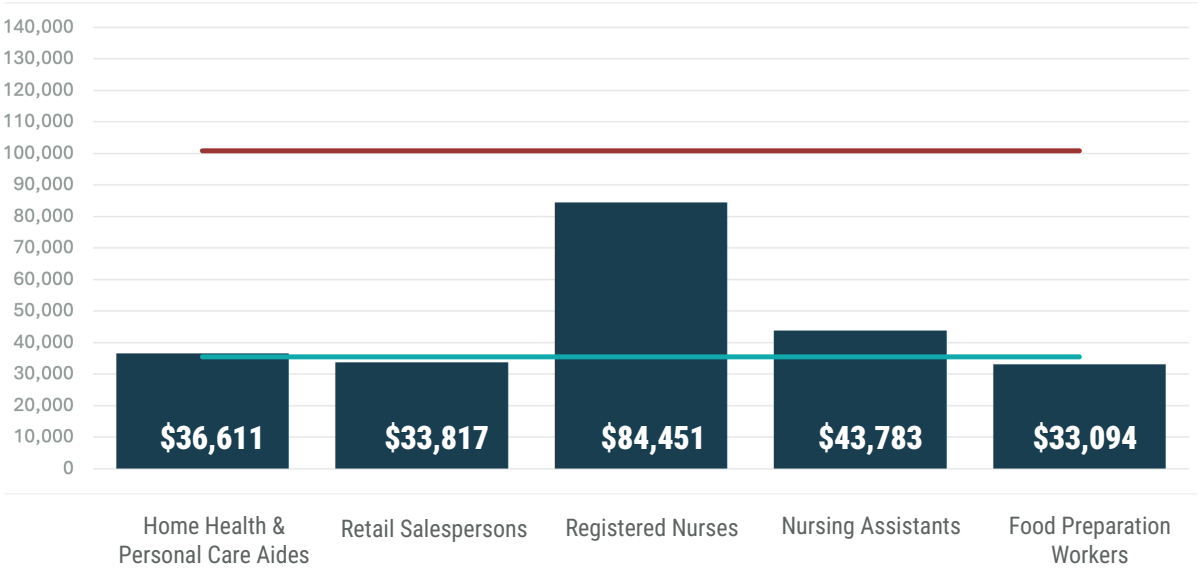
Homes available and affordable to renters with extremely low incomes.



5 (or 5%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$100,860

median apartment:
$35,440

DATA & SOURCES

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Cottonwood County

2026 COUNTY PROFILES

4,630 Households

HOMEOWNER HOUSEHOLDS
3,446 | 74% of households

RENTER HOUSEHOLDS
1,184 | 26% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **10%** change to **$83,777**
Home values: **46%** change to **$169,300**

65% of homes were built before 1970.

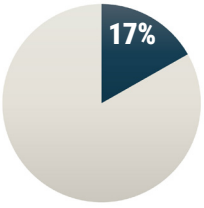
From 2019 to 2024
Renter income: **3%** change to **$40,750**
Rent: **6%** change to **$817**

46% of rental homes were built before 1970.

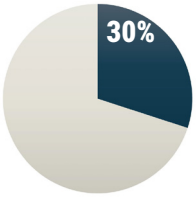
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

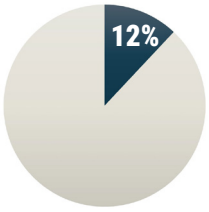
There are **881** cost-burdened Cottonwood County households, or **20%** of all households.



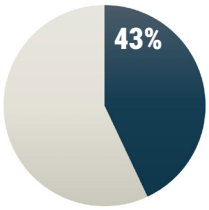
576
owners
are cost burdened
(**17%** of all owners)



305
renters
are cost burdened
(**30%** of all renters)



125
renters
are severely cost burdened
(**12%** of all renters)



75
senior renters
are cost burdened
(**43%** of all senior renters)

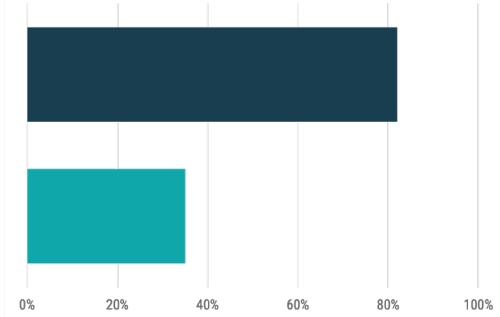
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Cottonwood County.

White Homeowners: **3,175**

BIPOC Homeowners: **401**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

35% of BIPOC households own a home.

That means white homeownership is **46%** points higher than BIPOC homeownership in the county.

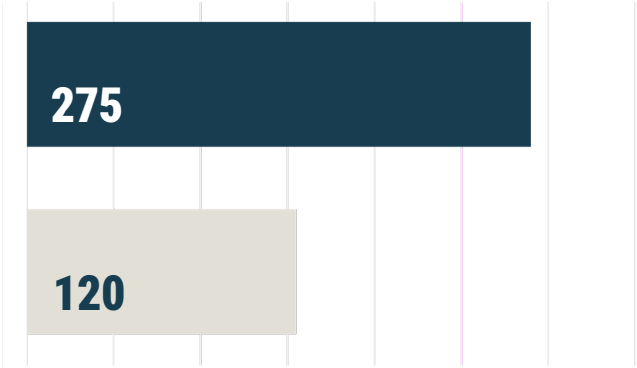
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Affordable Homes Available to Extremely Low-Income Renters in Cottonwood

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

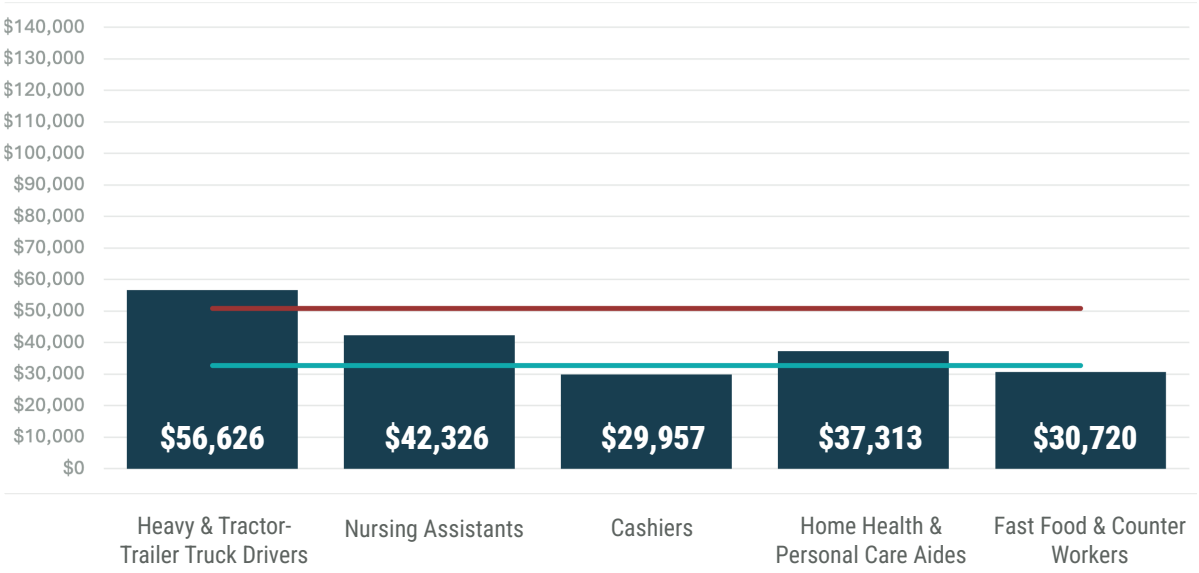
Homes available and affordable to renters with extremely low incomes.



155 (or 56%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$50,790**

median apartment: **$32,680**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Crow Wing County

2026 COUNTY PROFILES

29,402 Households

HOMEOWNER HOUSEHOLDS
22,647 | 77% of households

RENTER HOUSEHOLDS
6,755 | 23% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **8%** change to **$88,809**
Home values: **26%** change to **$306,800**

25% of homes were built before 1970.

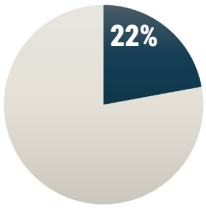
From 2019 to 2024
Renter income: **13%** change to **$42,827**
Rent: **-2%** change to **$971**

28% of rental homes were built before 1970.

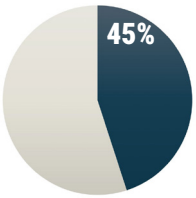
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

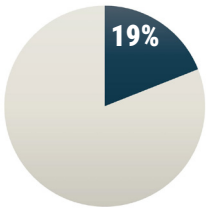
There are **7,709** cost-burdened Crow Wing County households, or **27%** of all households.



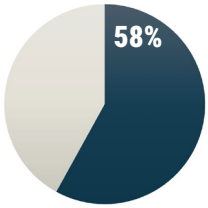
4,976
owners
are cost burdened
(**22%** of all owners)



2,733
renters
are cost burdened
(**45%** of all renters)



1,154
renters
are severely cost burdened
(**19%** of all renters)



988
senior renters
are cost burdened
(**58%** of all senior renters)

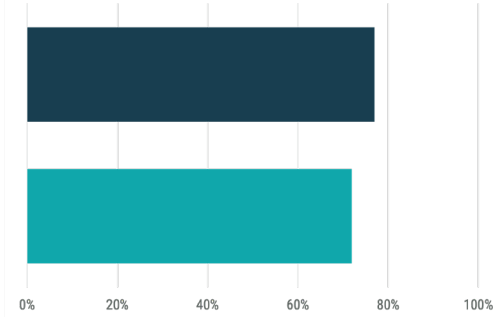
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Crow Wing County.

White Homeowners: **21,749**

BIPOC Homeowners: **1,062**



All homeownership rates are rounded to the nearest whole number.

77% of white households own a home.

72% of BIPOC households own a home.

That means white homeownership is **5%** points higher than BIPOC homeownership in the county.

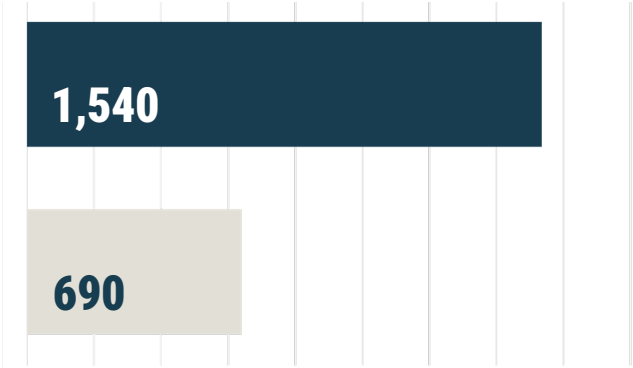
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Affordable Homes Available to Extremely Low-Income Renters in Crow Wing

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

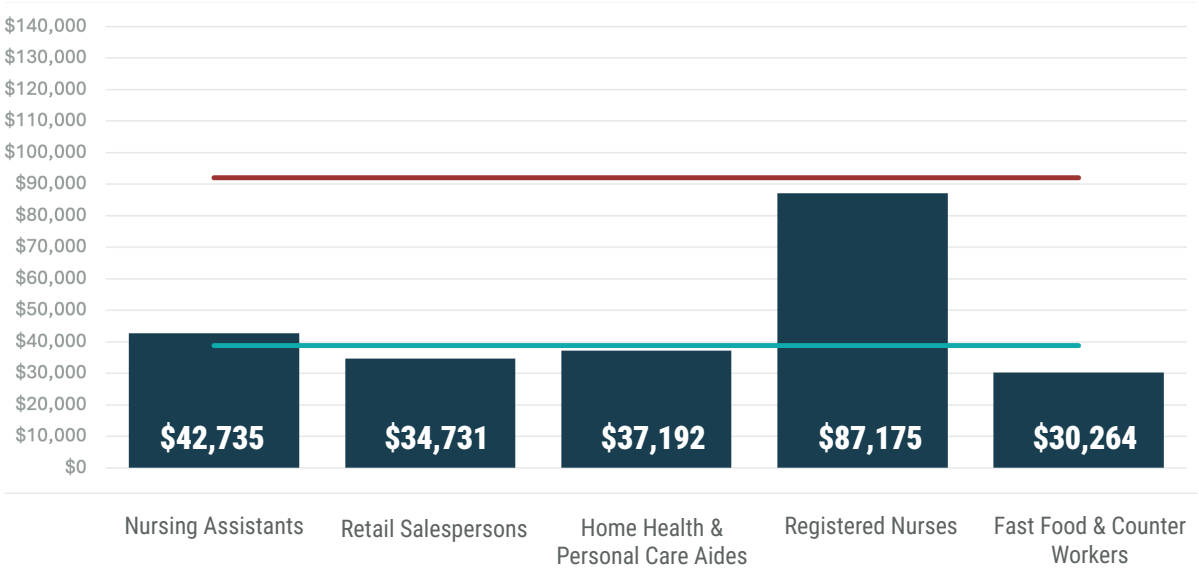
Homes available and affordable to renters with extremely low incomes.



850 (or 55%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$92,040**

median apartment: **$38,840**

DATA & SOURCES

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DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Dakota County

2026 COUNTY PROFILES

174,362 Households

HOMEOWNER HOUSEHOLDS
130,675 | 75% of households

RENTER HOUSEHOLDS
43,687 | 25% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$125,301**
Home values: **16%** change to **$381,000**

20% of homes were built before 1970.

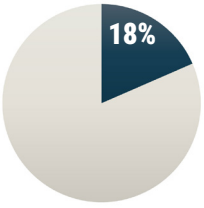
From 2019 to 2024
Renter income: **4%** change to **$60,763**
Rent: **7%** change to **$1,548**

15% of rental homes were built before 1970.

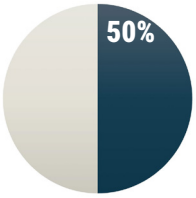
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

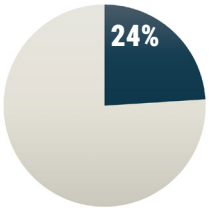
There are **45,016** cost-burdened Dakota County households, or **26%** of all households.



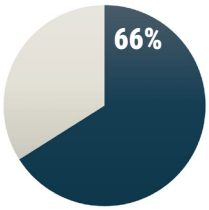
24,034
owners
are cost burdened
(**18%** of all owners)



20,982
renters
are cost burdened
(**50%** of all renters)



10,154
renters
are severely cost burdened
(**24%** of all renters)



6,215
senior renters
are cost burdened
(**66%** of all senior renters)

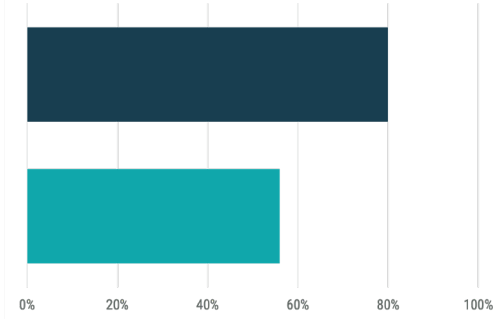
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Dakota County.

White Homeowners: **111,085**

BIPOC Homeowners: **24,015**



All homeownership rates are rounded to the nearest whole number.

80% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

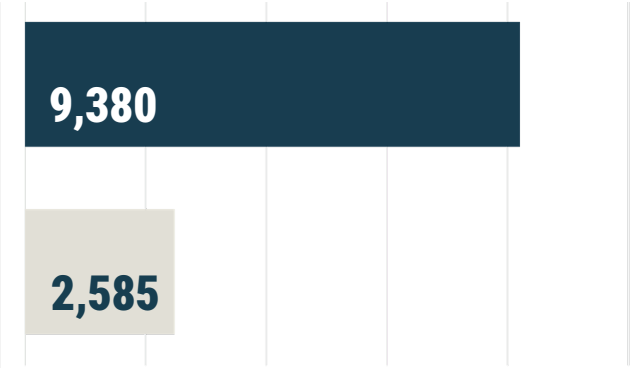
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Affordable Homes Available to Extremely Low-Income Renters in Dakota

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

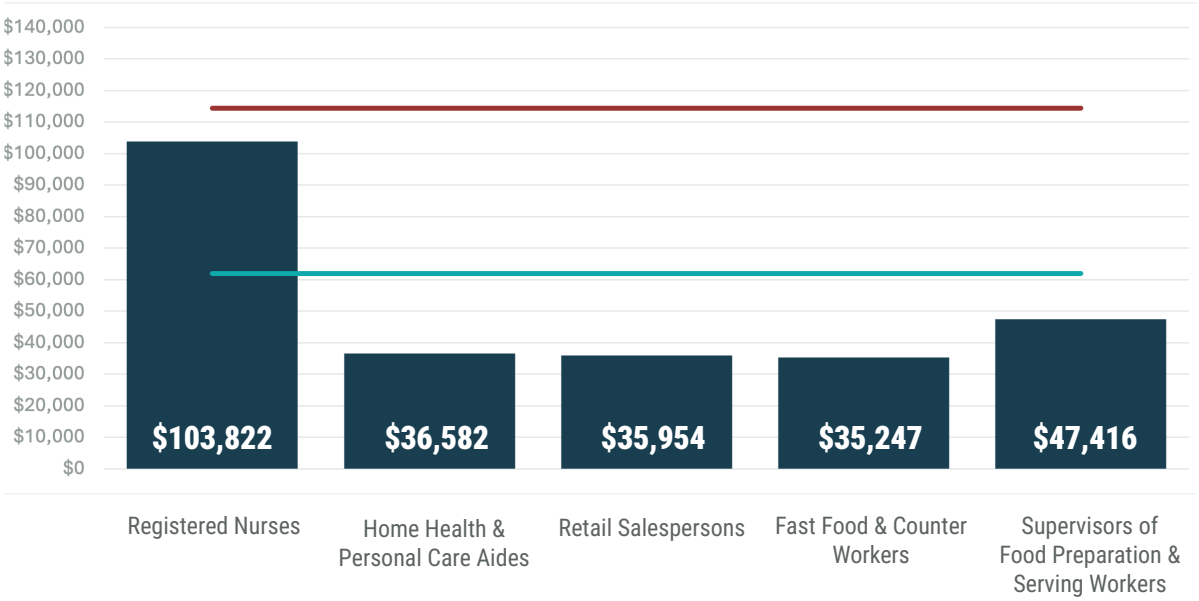
Homes available and affordable to renters with extremely low incomes.



6,795 (or 72%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$114,300**

median apartment: **$61,920**

DATA & SOURCES

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Dodge County

2026 COUNTY PROFILES

8,083 Households

HOMEOWNER HOUSEHOLDS
6,997 | 87% of households

RENTER HOUSEHOLDS
1,086 | 13% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$104,789**
Home values: **27%** change to **$287,700**

34% of homes were built before 1970.

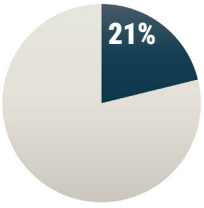
From 2019 to 2024
Renter income: **-6%** change to **$45,421**
Rent: **27%** change to **$1,020**

41% of rental homes were built before 1970.

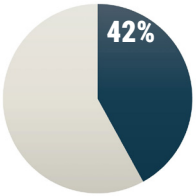
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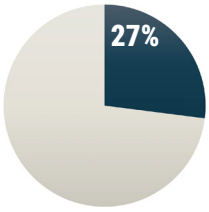
There are **1,887** cost-burdened Dodge County households, or **24%** of all households.



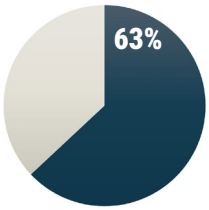
1,478
owners
are cost burdened
(**21%** of all owners)



409
renters
are cost burdened
(**42%** of all renters)



264
renters
are severely cost burdened
(**27%** of all renters)



106
senior renters
are cost burdened
(**63%** of all senior renters)

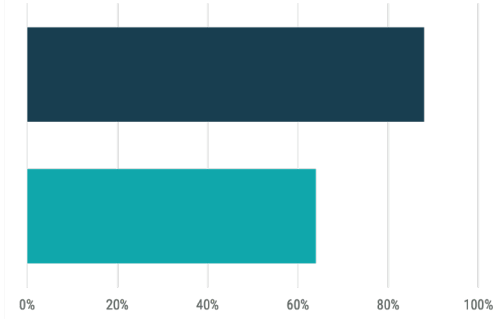
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Dodge County.

White Homeowners: **6,602**

BIPOC Homeowners: **523**



All homeownership rates are rounded to the nearest whole number.

88% of white households own a home.

64% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

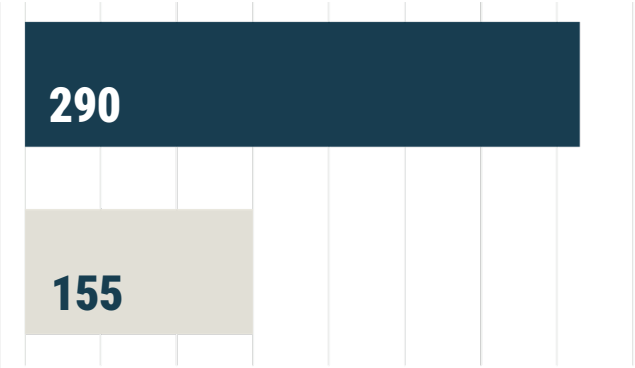
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Affordable Homes Available to Extremely Low-Income Renters in Dodge

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

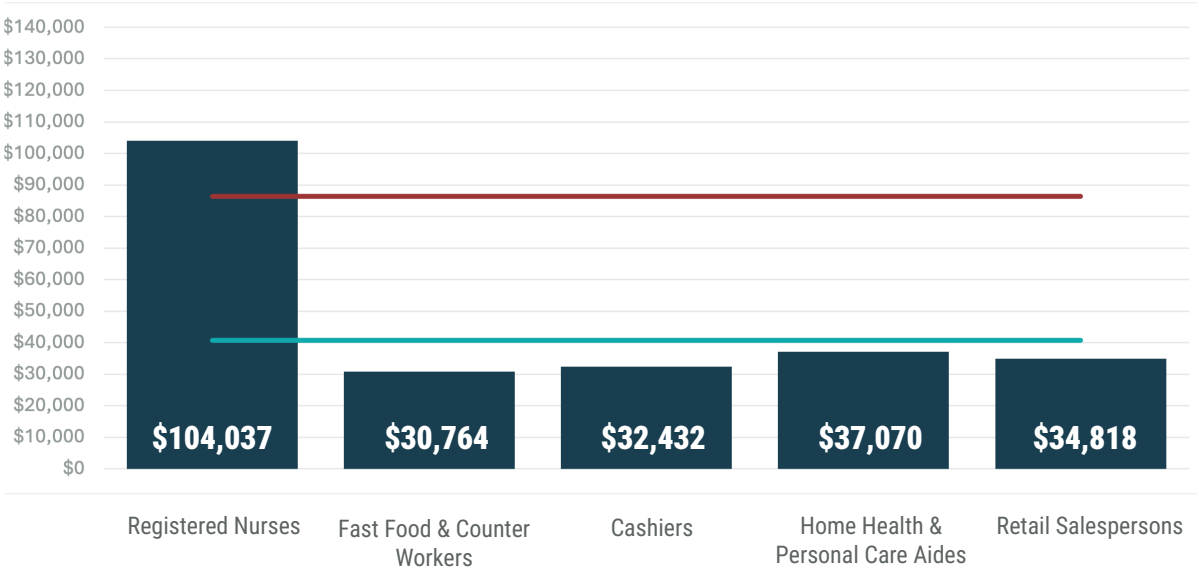
Homes available and affordable to renters with extremely low incomes.



135 (or **47%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$86,310**

median apartment: **$40,800**

DATA & SOURCES

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Douglas County

2026 COUNTY PROFILES

17,519 Households

HOMEOWNER HOUSEHOLDS
13,394 | 76% of households

RENTER HOUSEHOLDS
4,125 | 24% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 1% change to $93,442
Home values: 22% change to $321,400

27% of homes were built before 1970.

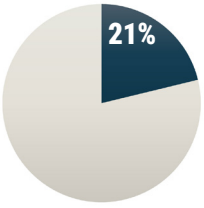
From 2019 to 2024
Renter income: -14% change to $38,375
Rent: 3% change to $927

32% of rental homes were built before 1970.

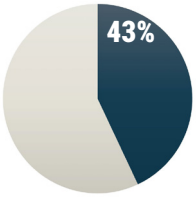
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

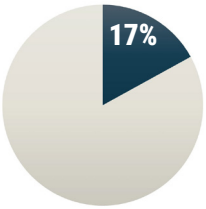
There are **4,484** cost-burdened Douglas County households, or 26% of all households.



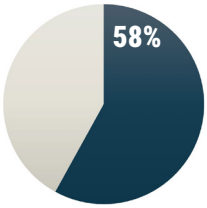
2,826
owners
are cost burdened
(21% of all owners)



1,658
renters
are cost burdened
(43% of all renters)



666
renters
are severely cost burdened
(17% of all renters)



666
senior renters
are cost burdened
(58% of all senior renters)

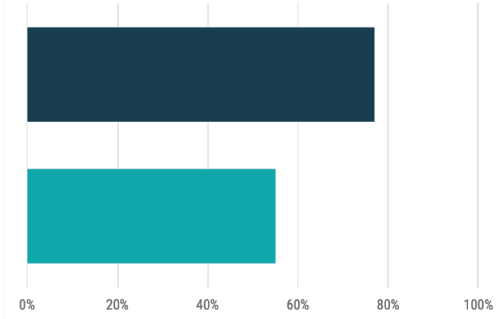
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Douglas County.

White Homeowners: 12,956

BIPOC Homeowners: 506



All homeownership rates are rounded to the nearest whole number.

77% of white households own a home.

55% of BIPOC households own a home.

That means white homeownership is 22% points higher than BIPOC homeownership in the county.

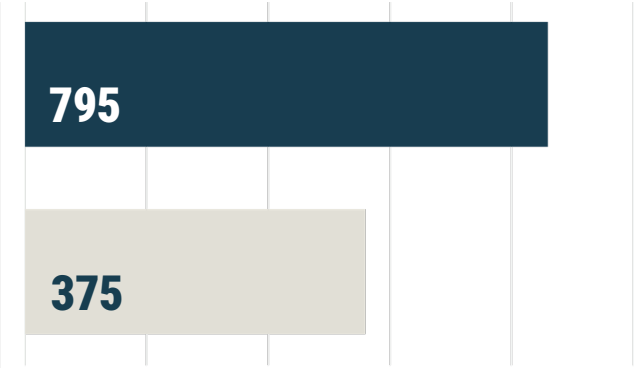
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Affordable Homes Available to Extremely Low-Income Renters in Douglas

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

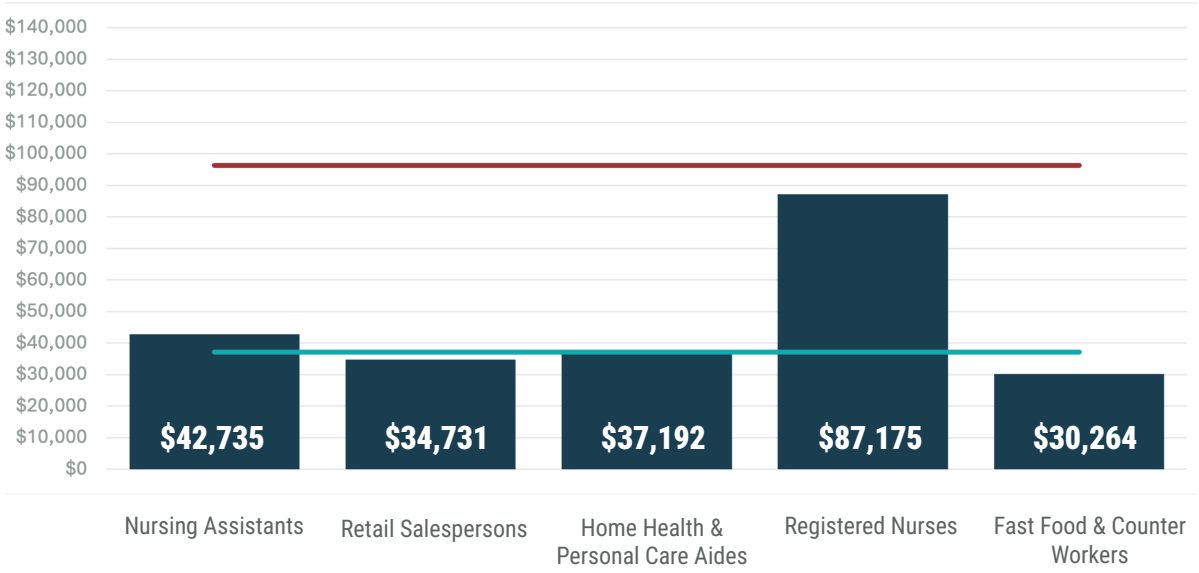
Homes available and affordable to renters with extremely low incomes.



420 (or 53%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$96,420

median apartment:
$37,080

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Faribault County

2026 COUNTY PROFILES

6,079 Households

HOMEOWNER HOUSEHOLDS
4,814 | 79% of households

RENTER HOUSEHOLDS
1,265 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-2%** change to **$75,494**
Home values: **23%** change to **$135,300**

73% of homes were built before 1970.

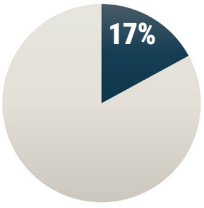
From 2019 to 2024
Renter income: **19%** change to **$41,795**
Rent: **10%** change to **$799**

63% of rental homes were built before 1970.

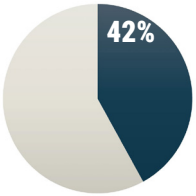
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

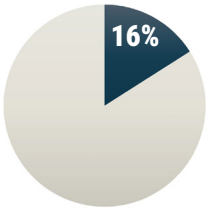
There are **1,268** cost-burdened Faribault County households, or **22%** of all households.



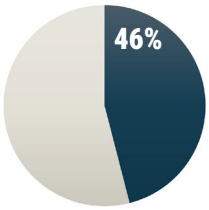
818
owners
are cost burdened
(**17%** of all owners)



450
renters
are cost burdened
(**42%** of all renters)



170
renters
are severely cost burdened
(**16%** of all renters)



97
senior renters
are cost burdened
(**46%** of all senior renters)

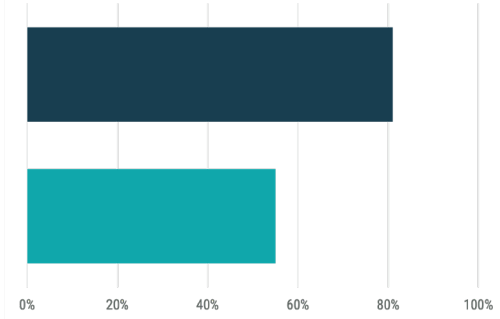
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Faribault County.

White Homeowners: **4,535**

BIPOC Homeowners: **440**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

55% of BIPOC households own a home.

That means white homeownership is **27%** points higher than BIPOC homeownership in the county.

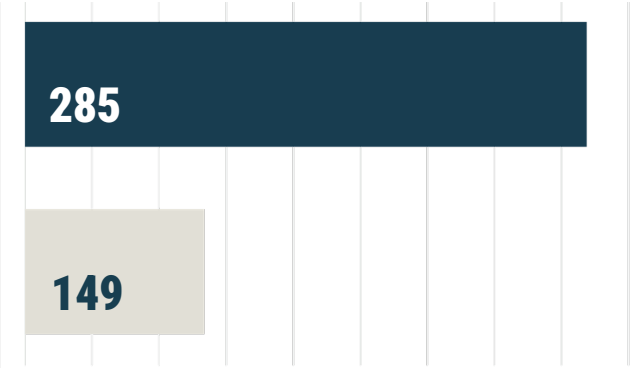
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Affordable Homes Available to Extremely Low-Income Renters in Faribault

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

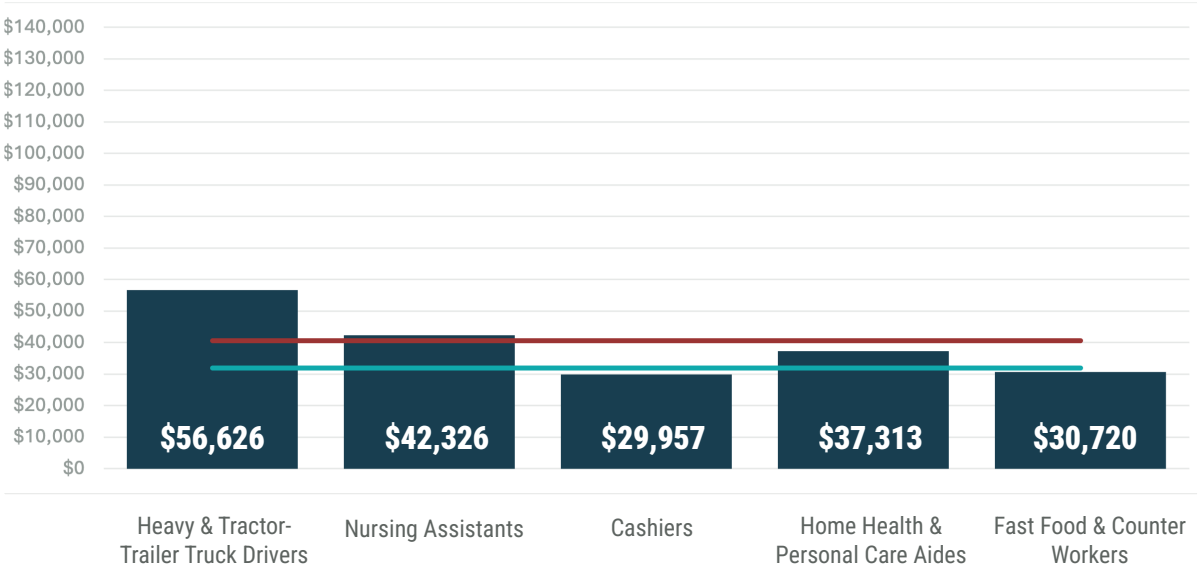
Homes available and affordable to renters with extremely low incomes.



136 (or **48%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$40,590

median apartment:
$31,960

DATA & SOURCES

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Fillmore County

2026 COUNTY PROFILES

8,723 Households

HOMEOWNER HOUSEHOLDS
7,202 | 83% of households

RENTER HOUSEHOLDS
1,521 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **3%** change to **$87,980**
Home values: **17%** change to **$221,100**

52% of homes were built before 1970.

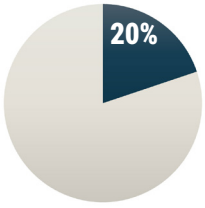
From 2019 to 2024
Renter income: **4%** change to **$39,925**
Rent: **-2%** change to **$797**

49% of rental homes were built before 1970.

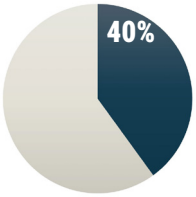
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

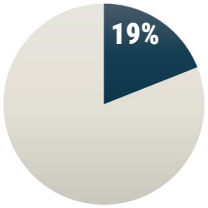
There are **1,945** cost-burdened Fillmore County households, or **23%** of all households.



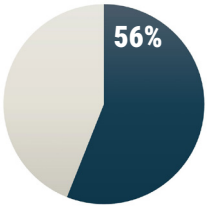
1,421
owners
are cost burdened
(**20%** of all owners)



524
renters
are cost burdened
(**40%** of all renters)



251
renters
are severely cost burdened
(**19%** of all renters)



210
senior renters
are cost burdened
(**56%** of all senior renters)

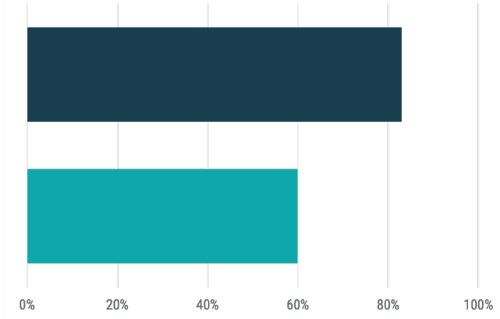
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Fillmore County.

White Homeowners: **6,986**

BIPOC Homeowners: **260**



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

60% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

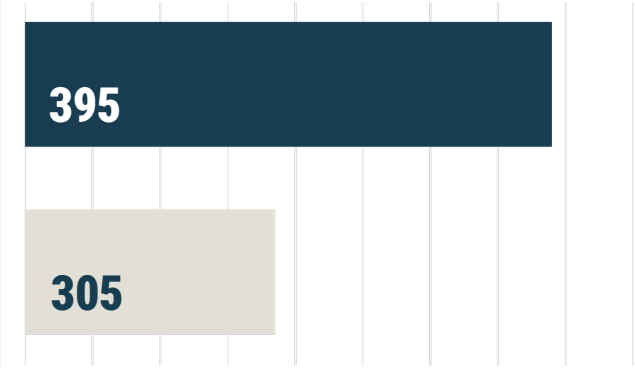
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Affordable Homes Available to Extremely Low-Income Renters in Fillmore

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

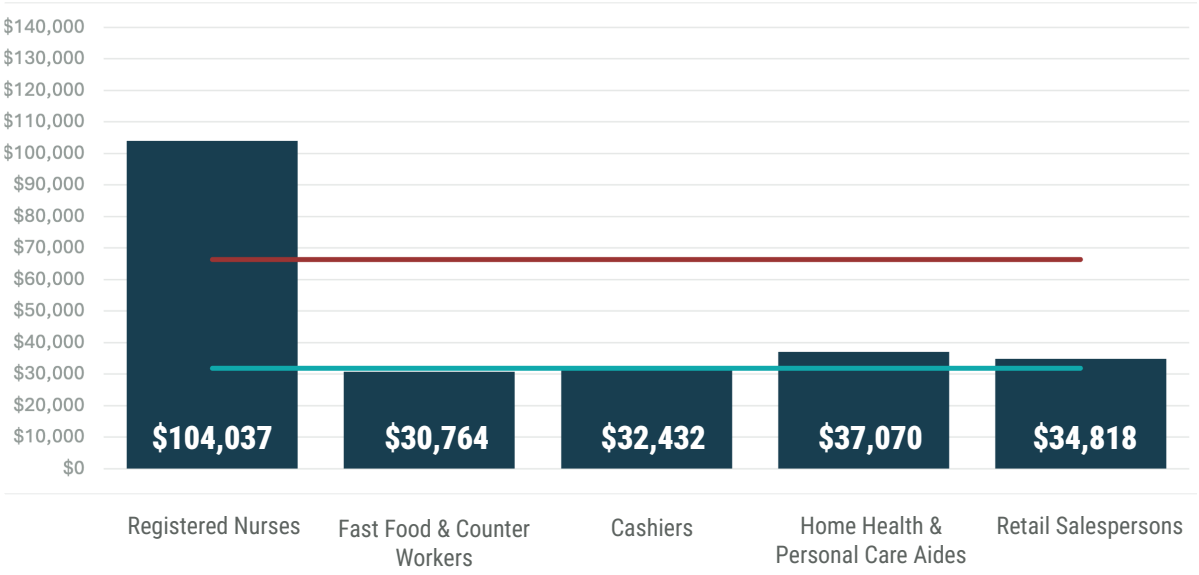
Homes available and affordable to renters with extremely low incomes.



90 (or **23%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$66,330

median apartment:
$31,880

DATA & SOURCES

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DEFINITIONS

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Freeborn County

2026 COUNTY PROFILES

12,846 Households

HOMEOWNER HOUSEHOLDS
10,213 | 80% of households

RENTER HOUSEHOLDS
2,633 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **5%** change to **$79,415**
Home values: **22%** change to **$171,100**

64% of homes were built before 1970.

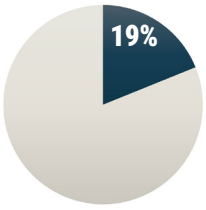
From 2019 to 2024
Renter income: **-19%** change to **$34,531**
Rent: **1%** change to **$849**

57% of rental homes were built before 1970.

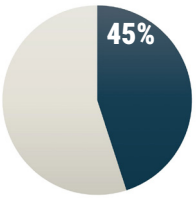
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

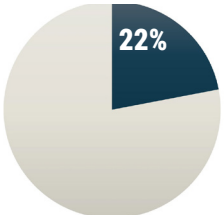
There are **2,959** cost-burdened Freeborn County households, or **24%** of all households.



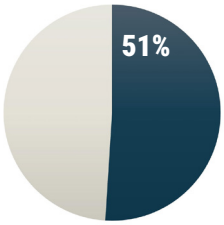
1,902
owners
are cost burdened
(**19%** of all owners)



1,057
renters
are cost burdened
(**45%** of all renters)



519
renters
are severely cost burdened
(**22%** of all renters)



338
senior renters
are cost burdened
(**51%** of all senior renters)

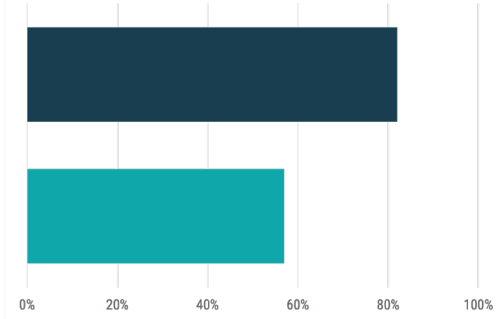
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Freeborn County.

White Homeowners: **9,350**

BIPOC Homeowners: **1,216**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

57% of BIPOC households own a home.

That means white homeownership is **25%** points higher than BIPOC homeownership in the county.

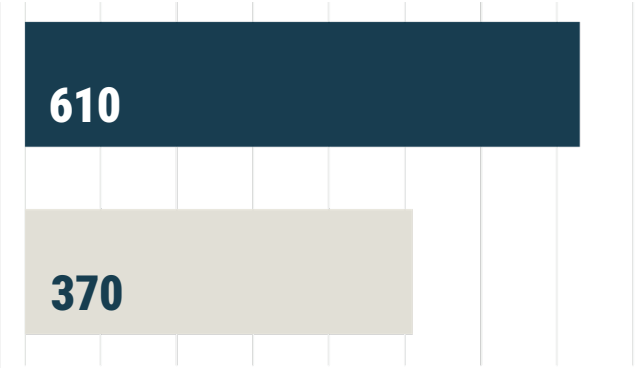
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Affordable Homes Available to Extremely Low-Income Renters in Freeborn

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

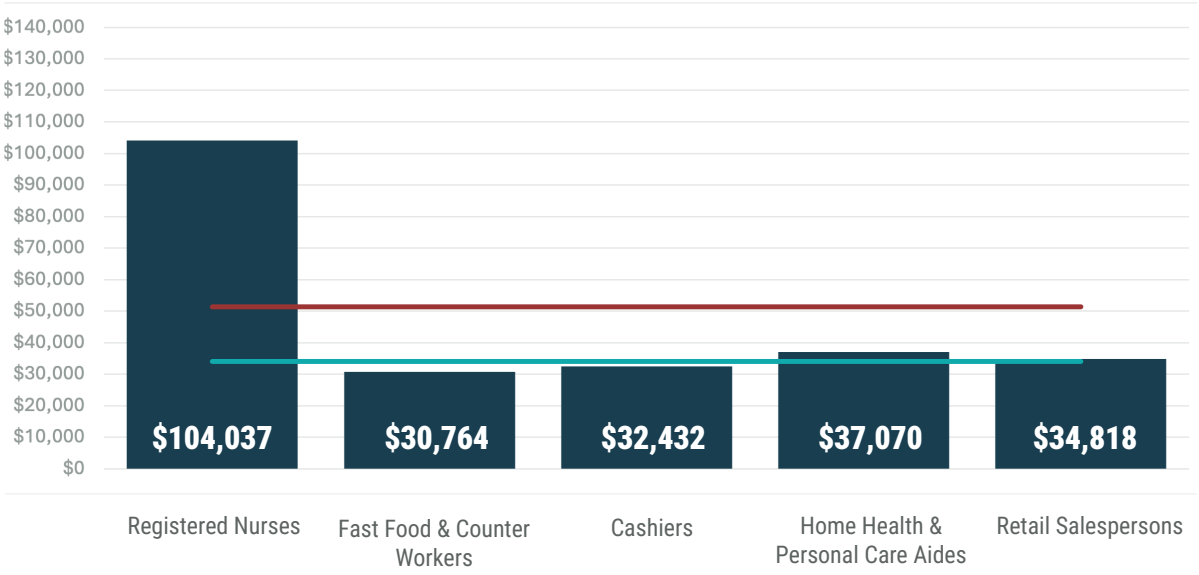
Homes available and affordable to renters with extremely low incomes.



240 (or 39%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$51,330

median apartment:
$33,960

DATA & SOURCES

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
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Goodhue County

2026 COUNTY PROFILES

19,727 Households

HOMEOWNER HOUSEHOLDS
15,548 | 79% of households

RENTER HOUSEHOLDS
4,179 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -5% change to $97,047
Home values: 14% change to $285,100

43% of homes were built before 1970.

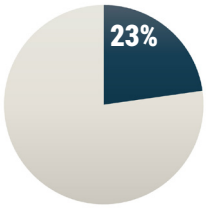
From 2019 to 2024
Renter income: -13% change to $34,881
Rent: -9% change to $966

50% of rental homes were built before 1970.

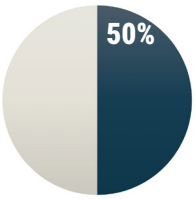
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

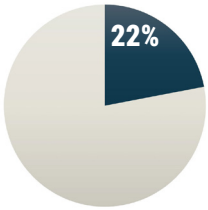
There are **5,383** cost-burdened Goodhue County households, or 28% of all households.



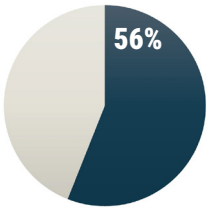
3,499 **owners** are cost burdened (23% of all owners)



1,884 **renters** are cost burdened (50% of all renters)



842 **renters** are severely cost burdened (22% of all renters)



645 **senior renters** are cost burdened (56% of all senior renters)

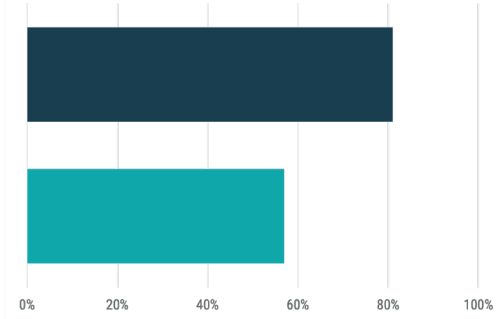
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Goodhue County.

White Homeowners: 14,684

BIPOC Homeowners: 1,094



81% of white households own a home.

57% of BIPOC households own a home.

That means white homeownership is 24% points higher than BIPOC homeownership in the county.

All homeownership rates are rounded to the nearest whole number.

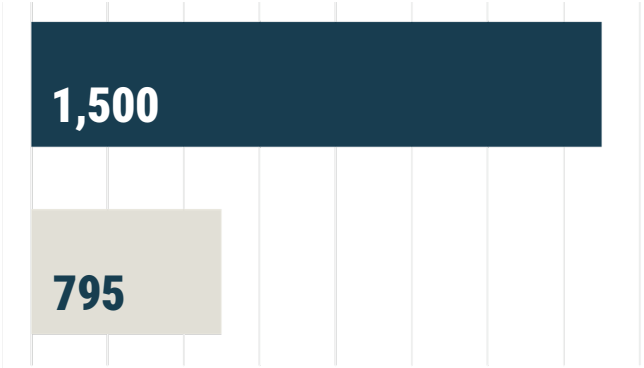
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Affordable Homes Available to Extremely Low-Income Renters in Goodhue

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

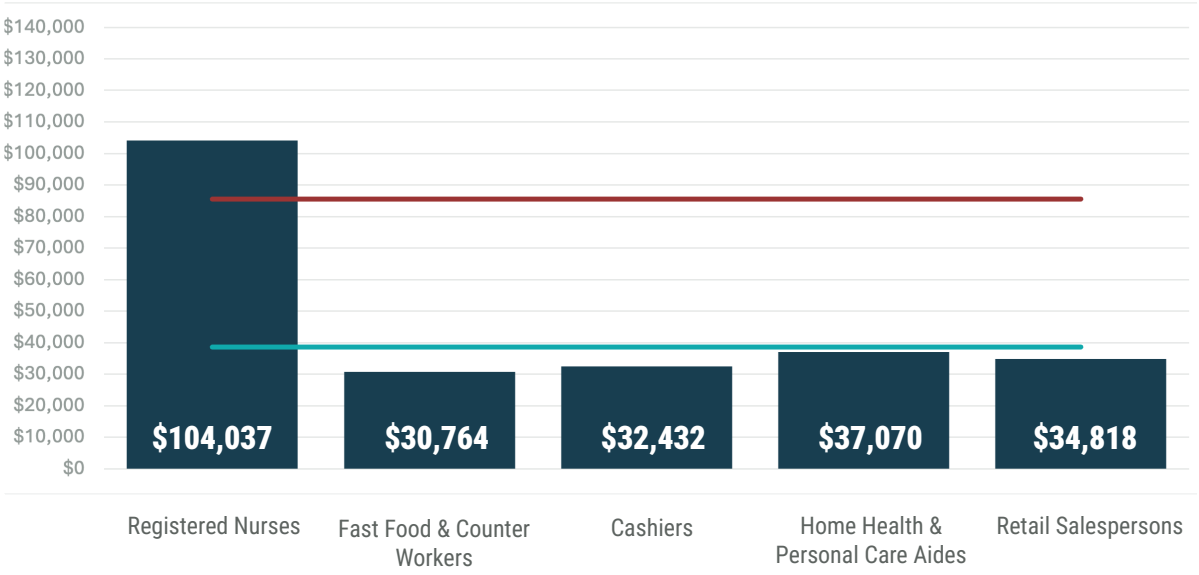
Homes available and affordable to renters with extremely low incomes.



705 (or 47%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$85,530**

median apartment: **$38,640**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Grant County

2026 COUNTY PROFILES

2,490 Households

HOMEOWNER HOUSEHOLDS
1,971 | 79% of households

RENTER HOUSEHOLDS
519 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **8%** change to **$85,531**
Home values: **31%** change to **$191,000**

55% of homes were built before 1970.

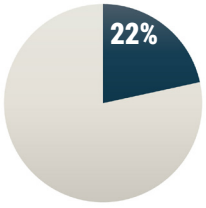
From 2019 to 2024
Renter income: **1%** change to **$33,750**
Rent: **-1%** change to **$797**

43% of rental homes were built before 1970.

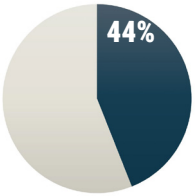
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

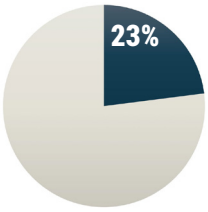
There are **619** cost-burdened Grant County households, or **26%** of all households.



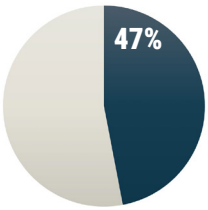
424
owners
are cost burdened
(**22%** of all owners)



195
renters
are cost burdened
(**44%** of all renters)



102
renters
are severely cost burdened
(**23%** of all renters)



68
senior renters
are cost burdened
(**47%** of all senior renters)

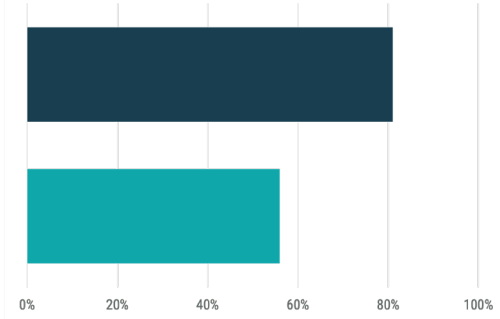
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Grant County.

White Homeowners: **1,894**

BIPOC Homeowners: **83**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

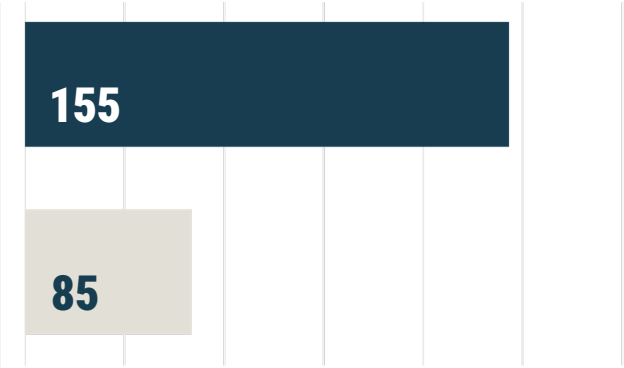
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Affordable Homes Available to Extremely Low-Income Renters in Grant

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

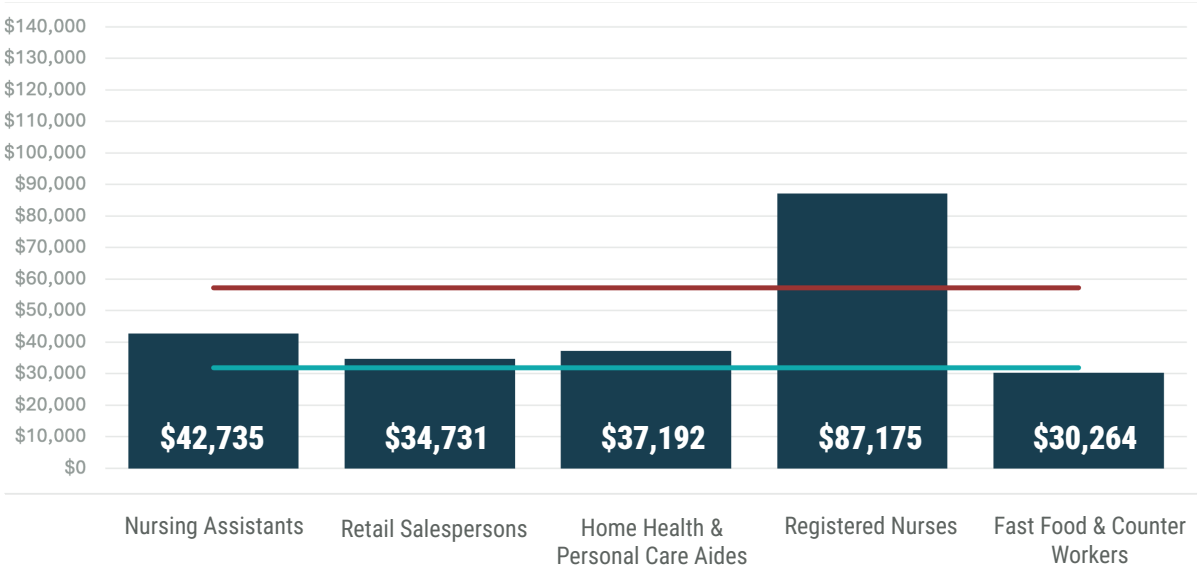
Homes available and affordable to renters with extremely low incomes.



70 (or **45%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$57,300**

median apartment: **$31,880**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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Hennepin County

2026 COUNTY PROFILES

539,493 Households

HOMEOWNER HOUSEHOLDS
338,263 | 63% of households

RENTER HOUSEHOLDS
201,230 | 37% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$130,886**
Home values: **15%** change to **$392,900**

51% of homes were built before 1970.

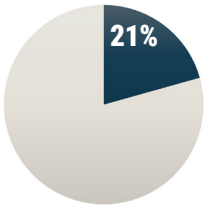
From 2019 to 2024
Renter income: **5%** change to **$59,890**
Rent: **7%** change to **$1,487**

38% of rental homes were built before 1970.

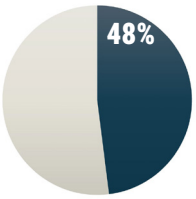
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

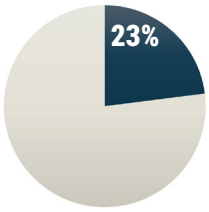
There are **161,530** cost-burdened Hennepin County households, or **30%** of all households.



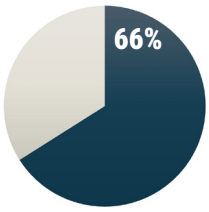
69,351
owners
are cost burdened
(**21%** of all owners)



92,179
renters
are cost burdened
(**48%** of all renters)



45,082
renters
are severely cost burdened
(**23%** of all renters)



20,730
senior renters
are cost burdened
(**66%** of all senior renters)

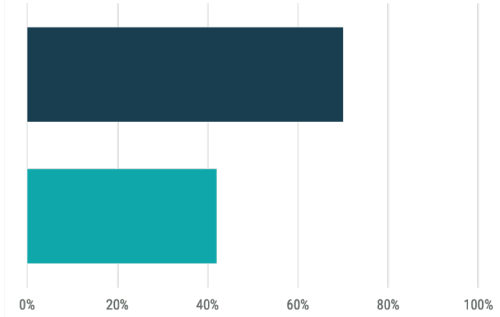
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Hennepin County.

White Homeowners: **277,591**

BIPOC Homeowners: **71,348**



All homeownership rates are rounded to the nearest whole number.

70% of white households own a home.

42% of BIPOC households own a home.

That means white homeownership is **28%** points higher than BIPOC homeownership in the county.

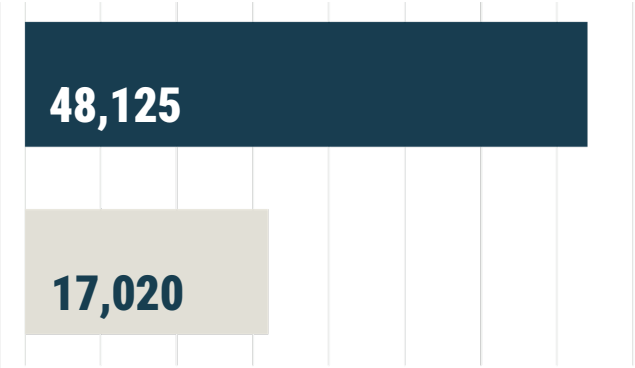
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Affordable Homes Available to Extremely Low-Income Renters in Hennepin

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

Homes available and affordable to renters with extremely low incomes.



31,105 (or **65%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$117,870**

median apartment: **$59,480**

DATA & SOURCES

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Houston County

2026 COUNTY PROFILES

8,134 Households

HOMEOWNER HOUSEHOLDS
6,782 | 83% of households

RENTER HOUSEHOLDS
1,352 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **8%** change to **$90,797**
Home values: **12%** change to **$239,000**

47% of homes were built before 1970.

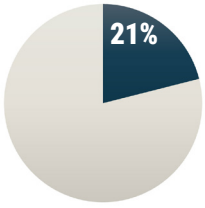
From 2019 to 2024
Renter income: **-16%** change to **$38,261**
Rent: **-1%** change to **$879**

42% of rental homes were built before 1970.

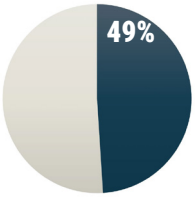
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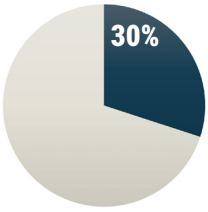
There are **2,013** cost-burdened Houston County households, or **25%** of all households.



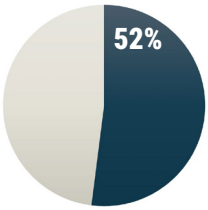
1,412
owners
are cost burdened
(**21%** of all owners)



601
renters
are cost burdened
(**49%** of all renters)



365
renters
are severely cost burdened
(**30%** of all renters)



203
senior renters
are cost burdened
(**52%** of all senior renters)

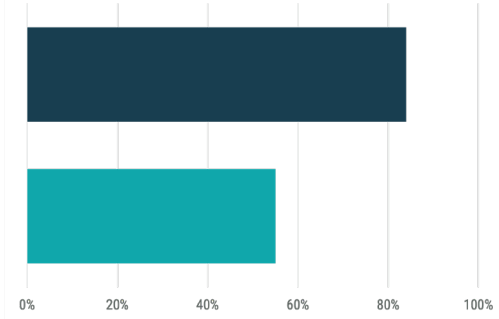
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Houston County.

White Homeowners: **6,579**

BIPOC Homeowners: **231**



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

55% of BIPOC households own a home.

That means white homeownership is **29%** points higher than BIPOC homeownership in the county.

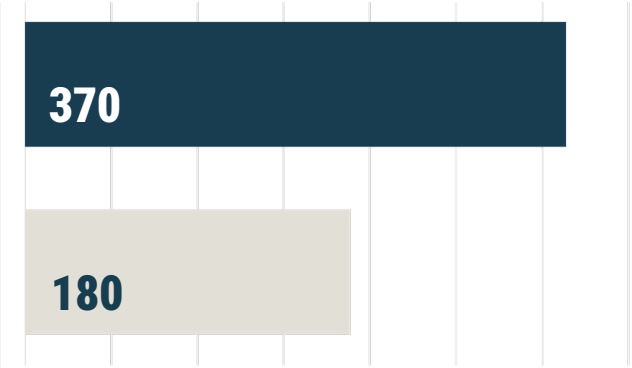
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Affordable Homes Available to Extremely Low-Income Renters in Houston

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

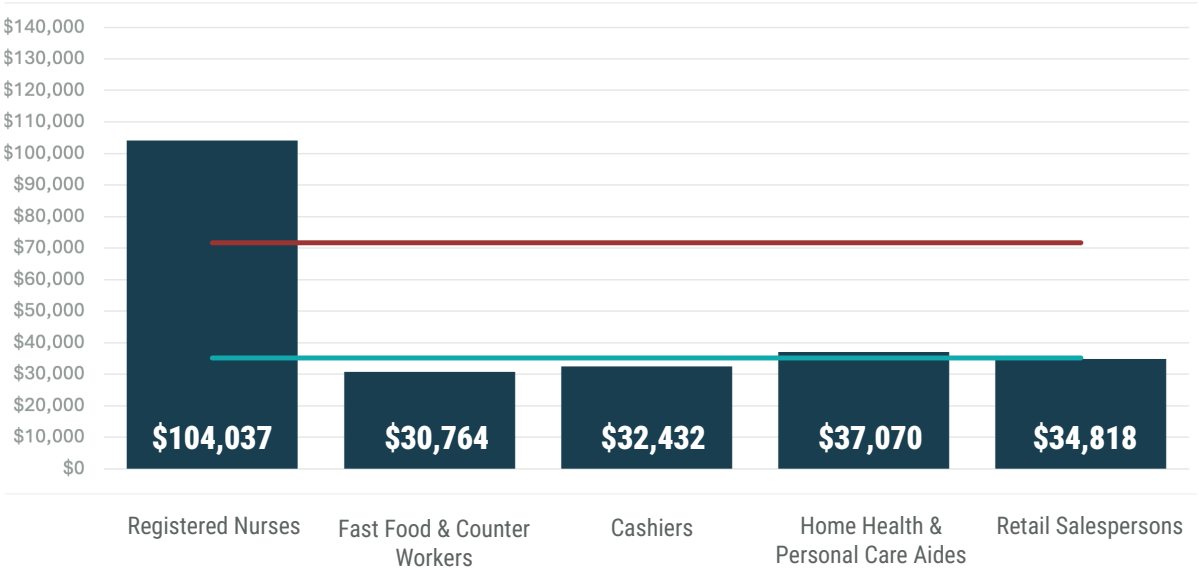
Homes available and affordable to renters with extremely low incomes.



190 (or 51%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$71,700**

median apartment: **$35,160**

DATA & SOURCES

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Hubbard County

2026 COUNTY PROFILES

8,964 Households

HOMEOWNER HOUSEHOLDS
7,445 | 83% of households

RENTER HOUSEHOLDS
1,519 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$80,345**
Home values: **19%** change to **$282,600**

22% of homes were built before 1970.

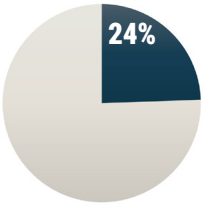
From 2019 to 2024
Renter income: **15%** change to **$37,873**
Rent: **6%** change to **$905**

25% of rental homes were built before 1970.

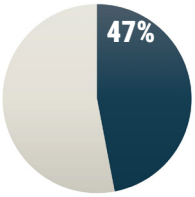
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

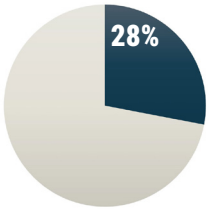
There are **2,415** cost-burdened Hubbard County households, or **28%** of all households.



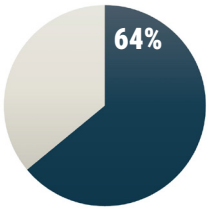
1,801
owners
are cost burdened
(**24%** of all owners)



614
renters
are cost burdened
(**47%** of all renters)



368
renters
are severely cost burdened
(**28%** of all renters)



312
senior renters
are cost burdened
(**64%** of all senior renters)

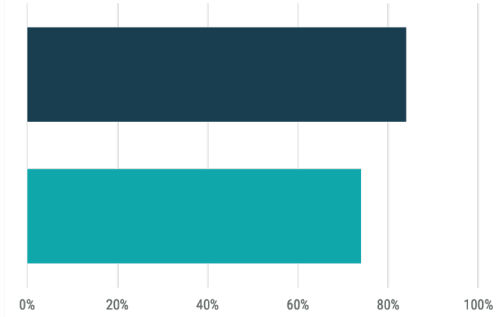
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Hubbard County.

White Homeowners: **7,003**

BIPOC Homeowners: **487**



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

74% of BIPOC households own a home.

That means white homeownership is **10%** points higher than BIPOC homeownership in the county.

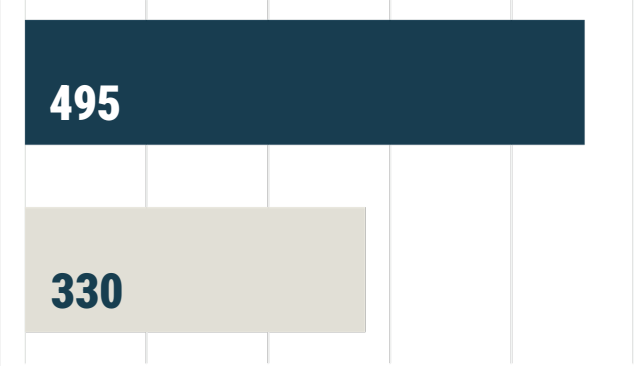
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Affordable Homes Available to Extremely Low-Income Renters in Hubbard

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

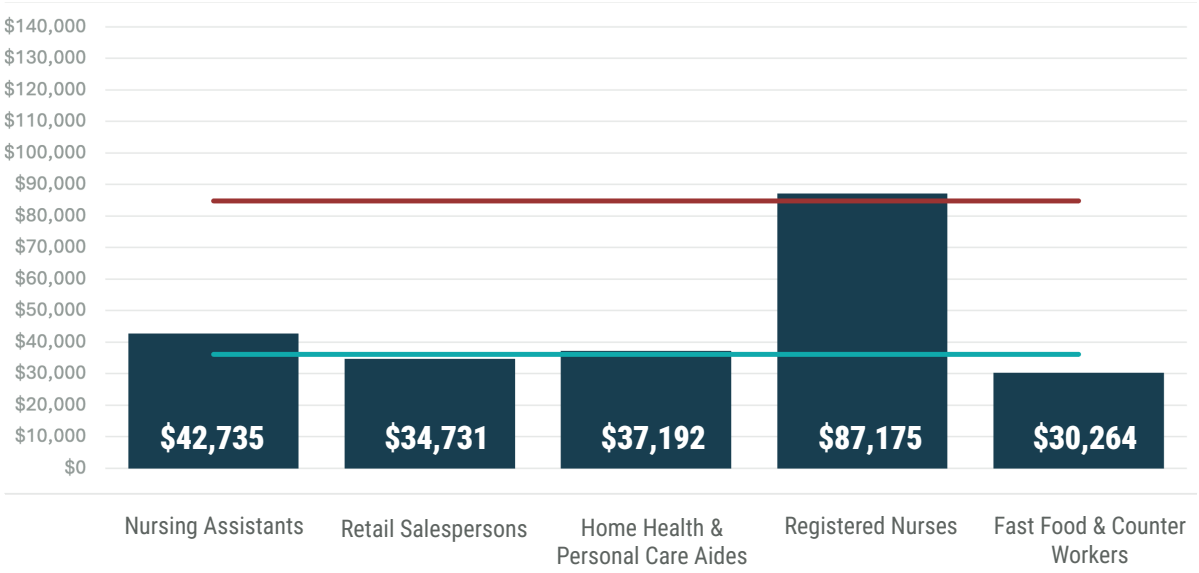
Homes available and affordable to renters with extremely low incomes.



165 (or 33%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$84,780**

median apartment: **$36,200**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Isanti County

2026 COUNTY PROFILES

16,293 Households

HOMEOWNER HOUSEHOLDS
13,638 | 84% of households

RENTER HOUSEHOLDS
2,655 | 16% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-2%** change to **$98,688**
Home values: **26%** change to **$306,200**

22% of homes were built before 1970.

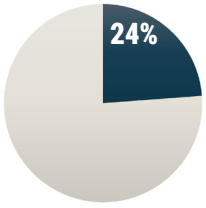
From 2019 to 2024
Renter income: **-17%** change to **$39,970**
Rent: **2%** change to **$1,273**

23% of rental homes were built before 1970.

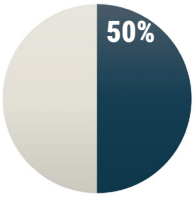
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

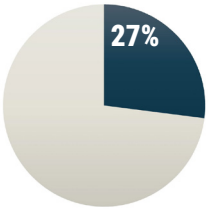
There are **4,449** cost-burdened Isanti County households, or **28%** of all households.



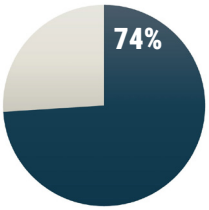
3,237
owners
are cost burdened
(**24%** of all owners)



1,212
renters
are cost burdened
(**50%** of all renters)



659
renters
are severely cost burdened
(**27%** of all renters)



545
senior renters
are cost burdened
(**74%** of all senior renters)

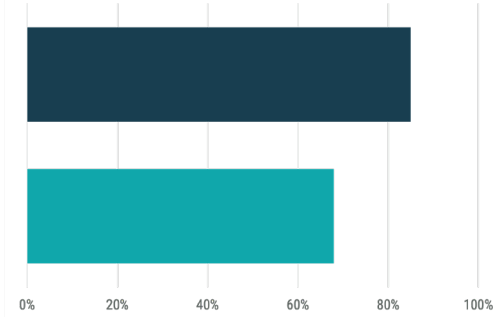
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Isanti County.

White Homeowners: **12,867**

BIPOC Homeowners: **968**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

68% of BIPOC households own a home.

That means white homeownership is **17%** points higher than BIPOC homeownership in the county.

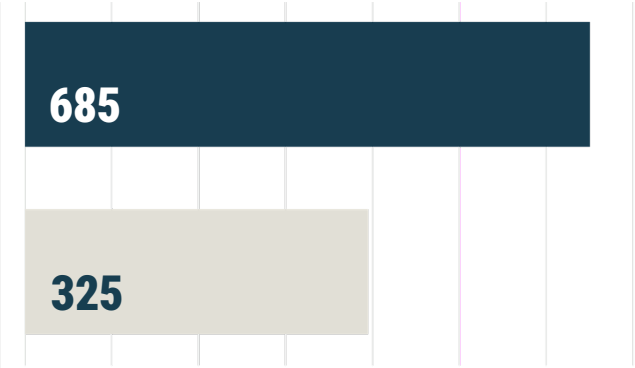
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Affordable Homes Available to Extremely Low-Income Renters in Isanti

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

Homes available and affordable to renters with extremely low incomes.



360 (or 53%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$91,860**

median apartment: **$50,920**

DATA & SOURCES

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DEFINITIONS

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Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Itasca County

2026 COUNTY PROFILES

18,541 Households

HOMEOWNER HOUSEHOLDS
15,396 | 83% of households

RENTER HOUSEHOLDS
3,145 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-3%** change to **$76,116**
Home values: **12%** change to **$225,200**

36% of homes were built before 1970.

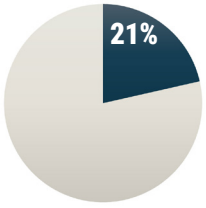
From 2019 to 2024
Renter income: **26%** change to **$35,853**
Rent: **15%** change to **$988**

24% of rental homes were built before 1970.

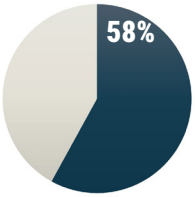
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

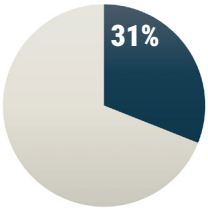
There are **4,933** cost-burdened Itasca County households, or **27%** of all households.



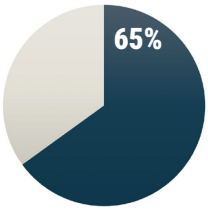
3,280
owners
are cost burdened
(**21%** of all owners)



1,653
renters
are cost burdened
(**58%** of all renters)



889
renters
are severely cost burdened
(**31%** of all renters)



468
senior renters
are cost burdened
(**65%** of all senior renters)

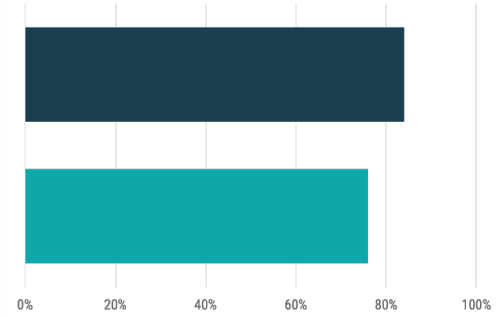
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Itasca County.

White Homeowners: **14,171**

BIPOC Homeowners: **1,297**



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

76% of BIPOC households own a home.

That means white homeownership is **7%** points higher than BIPOC homeownership in the county.

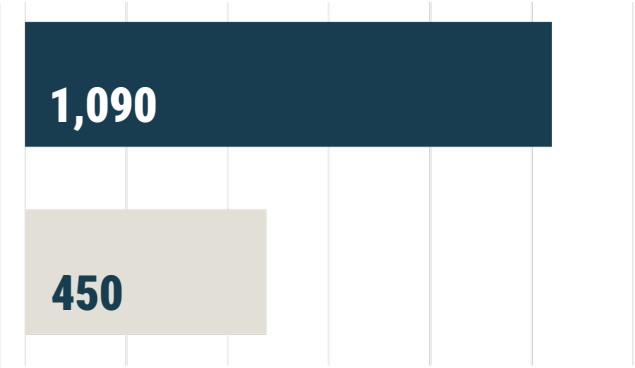
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Affordable Homes Available to Extremely Low-Income Renters in Itasca

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

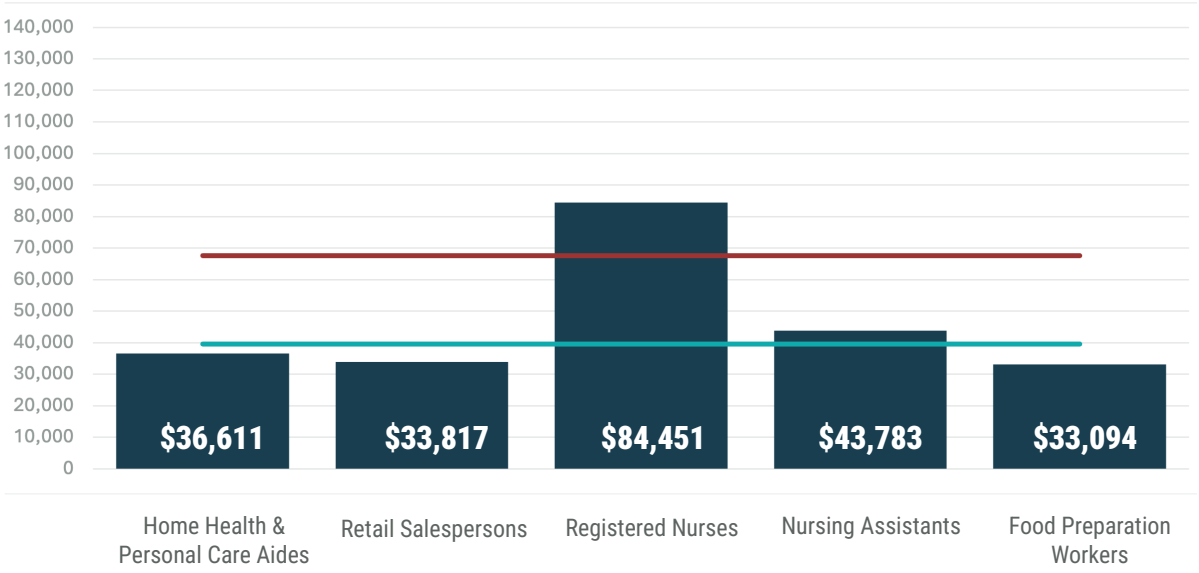
Homes available and affordable to renters with extremely low incomes.



640 (or 59%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$67,560**

median apartment: **$39,520**

DATA & SOURCES

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DEFINITIONS

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Jackson County

2026 COUNTY PROFILES

4,387 Households

HOMEOWNER HOUSEHOLDS
3,516 | 80% of households

RENTER HOUSEHOLDS
871 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **5%** change to **$81,200**
Home values: **2%** change to **$157,100**

68% of homes were built before 1970.

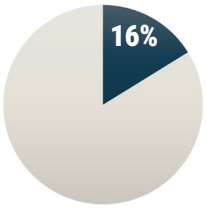
From 2019 to 2024
Renter income: **14%** change to **$50,256**
Rent: **-10%** change to **$787**

45% of rental homes were built before 1970.

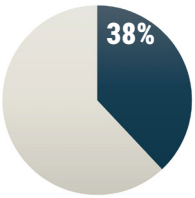
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

There are **858** cost-burdened Jackson County households, or **20%** of all households.



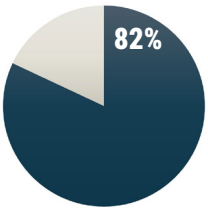
564
owners
are cost burdened
(**16%** of all owners)



294
renters
are cost burdened
(**38%** of all renters)



103
renters
are severely cost burdened
(**13%** of all renters)



159
senior renters
are cost burdened
(**82%** of all senior renters)

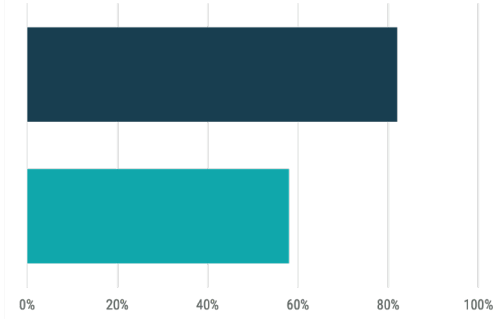
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Jackson County.

White Homeowners: **3,332**

BIPOC Homeowners: **250**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

58% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

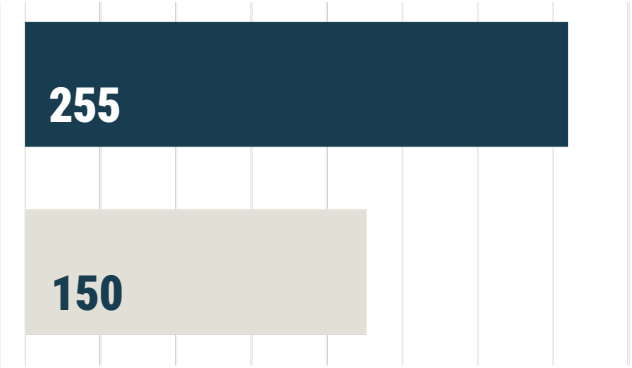
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Affordable Homes Available to Extremely Low-Income Renters in Jackson

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

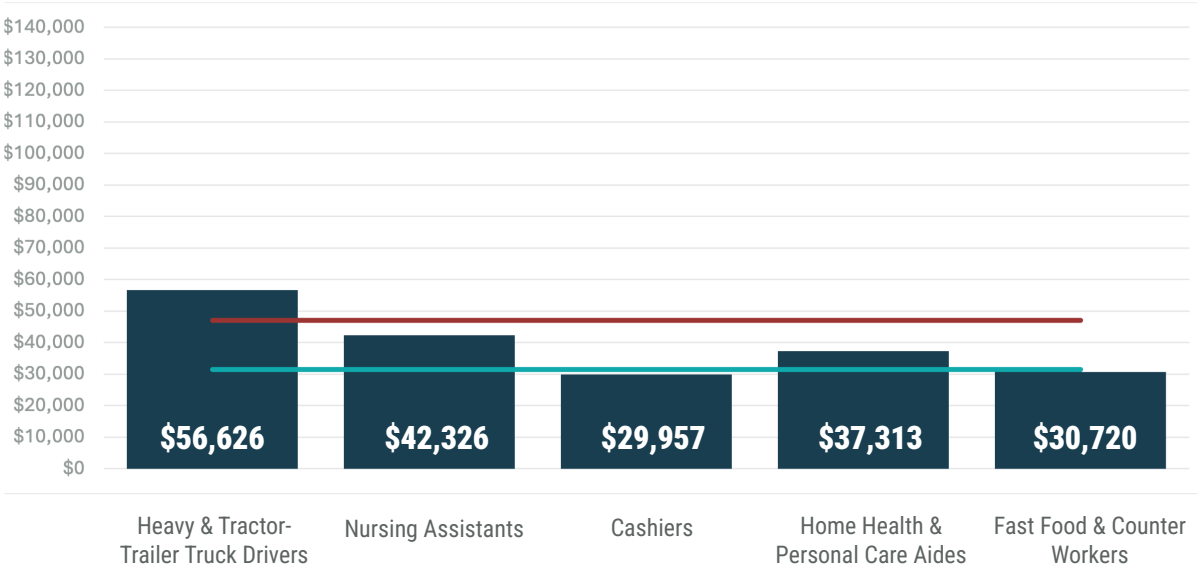
Homes available and affordable to renters with extremely low incomes.



105 (or **41%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$47,130

median apartment:
$31,480

DATA & SOURCES

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Kanabec County

2026 COUNTY PROFILES

6,564 Households

HOMEOWNER HOUSEHOLDS
5,549 | 85% of households

RENTER HOUSEHOLDS
1,015 | 15% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$79,291**
Home values: **13%** change to **$228,100**

32% of homes were built before 1970.

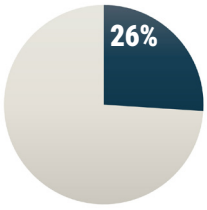
From 2019 to 2024
Renter income: **0%** change to **$39,107**
Rent: **-4%** change to **$962**

24% of rental homes were built before 1970.

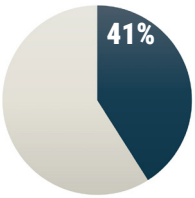
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

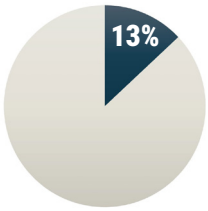
There are **1,789** cost-burdened Kanabec County households, or **28%** of all households.



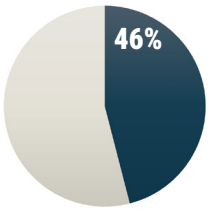
1,435
owners
are cost burdened
(**26%** of all owners)



354
renters
are cost burdened
(**41%** of all renters)



107
renters
are severely cost burdened
(**13%** of all renters)



180
senior renters
are cost burdened
(**46%** of all senior renters)

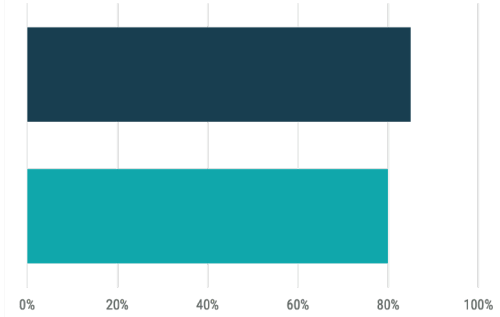
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Kanabec County.

White Homeowners: **5,293**

BIPOC Homeowners: **270**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

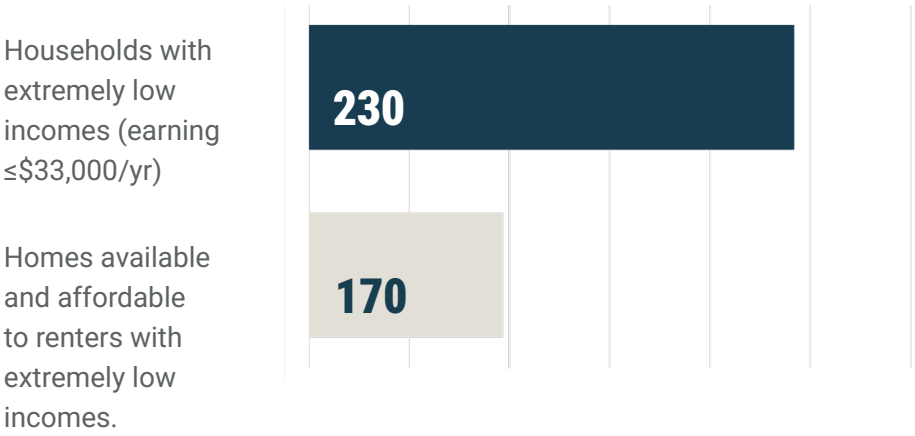
80% of BIPOC households own a home.

That means white homeownership is **5%** points higher than BIPOC homeownership in the county.

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Affordable Homes Available to Extremely Low-Income Renters in Kanabec

The supply of available and affordable homes falls far short for renters with extremely low incomes.



60 (or 26%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$68,430

median apartment:
$38,480

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Kandiyohi County

2026 COUNTY PROFILES

17,603 Households

HOMEOWNER HOUSEHOLDS
12,764 | 73% of households

RENTER HOUSEHOLDS
4,839 | 27% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **9%** change to **$95,600**
Home values: **17%** change to **$243,200**

40% of homes were built before 1970.

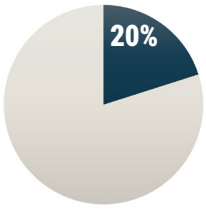
From 2019 to 2024
Renter income: **7%** change to **$43,577**
Rent: **-5%** change to **$909**

32% of rental homes were built before 1970.

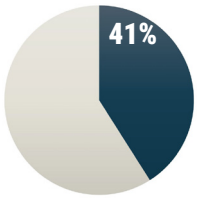
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

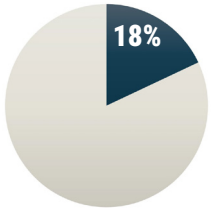
There are **4,416** cost-burdened Kandiyohi County households, or **26%** of all households.



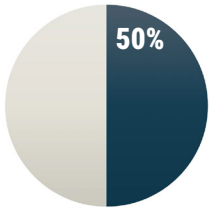
2,554
owners
are cost burdened
(**20%** of all owners)



1,862
renters
are cost burdened
(**41%** of all renters)



796
renters
are severely cost burdened
(**18%** of all renters)



426
senior renters
are cost burdened
(**50%** of all senior renters)

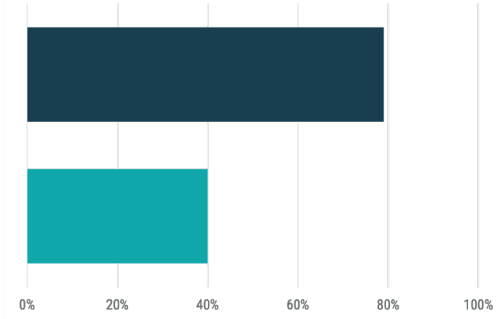
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Kandiyohi County.

White Homeowners: **11,504**

BIPOC Homeowners: **1,886**



All homeownership rates are rounded to the nearest whole number.

79% of white households own a home.

40% of BIPOC households own a home.

That means white homeownership is **40%** points higher than BIPOC homeownership in the county.

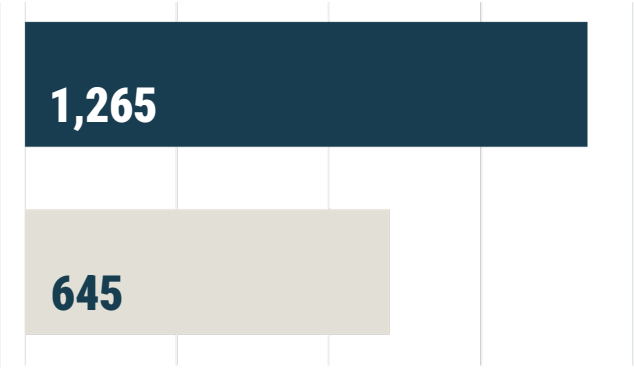
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Affordable Homes Available to Extremely Low-Income Renters in Kandiyohi

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

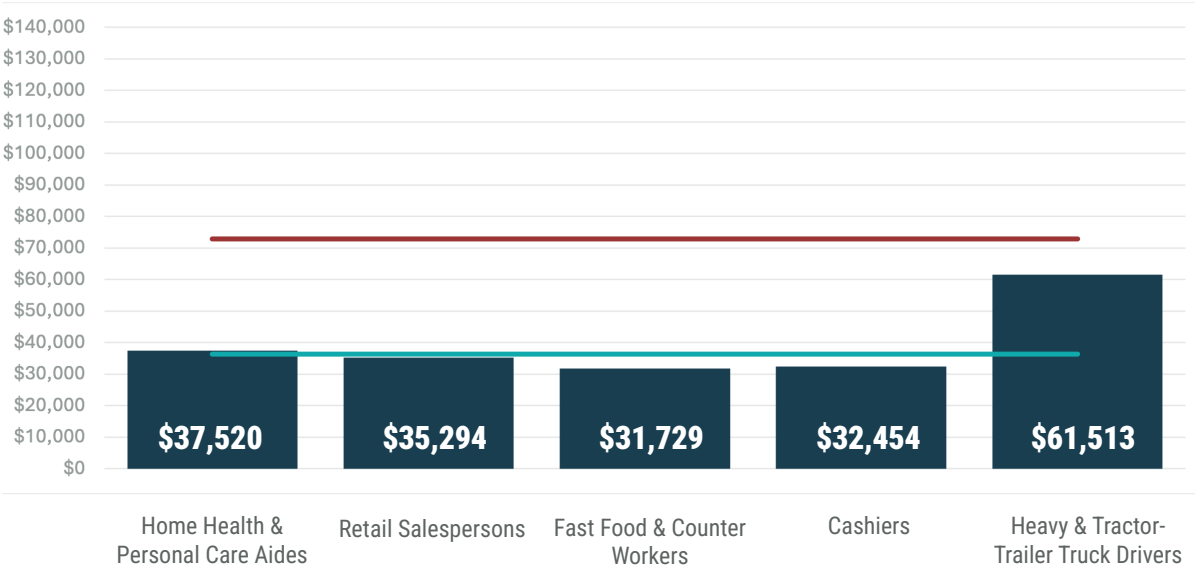
Homes available and affordable to renters with extremely low incomes.



620 (or **49%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$72,960

median apartment:
$36,360

DATA & SOURCES

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DEFINITIONS

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Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Kittson County

2026 COUNTY PROFILES

1,774 Households

HOMEOWNER HOUSEHOLDS
1,470 | 83% of households

RENTER HOUSEHOLDS
304 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 12% change to $88,000
Home values: 30% change to $134,800

56% of homes were built before 1970.

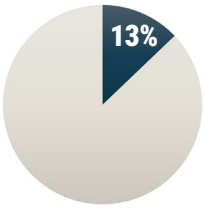
From 2019 to 2024
Renter income: 18% change to $46,625
Rent: 0% change to $757

25% of rental homes were built before 1970.

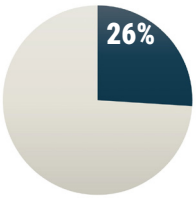
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

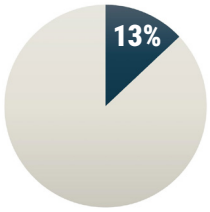
There are **251** cost-burdened Kittson County households, or 15% of all households.



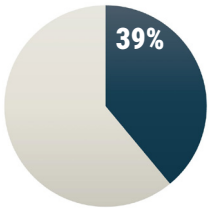
189
owners
are cost burdened
(13% of all owners)



62
renters
are cost burdened
(26% of all renters)



30
renters
are severely cost burdened
(13% of all renters)



23
senior renters
are cost burdened
(39% of all senior renters)

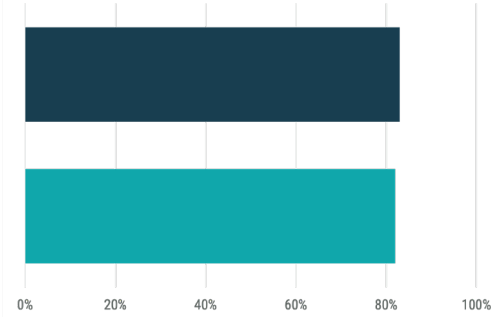
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Kittson County.

White Homeowners: 1,374

BIPOC Homeowners: 145



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

82% of BIPOC households own a home.

That means white homeownership is 2% points higher than BIPOC homeownership in the county.

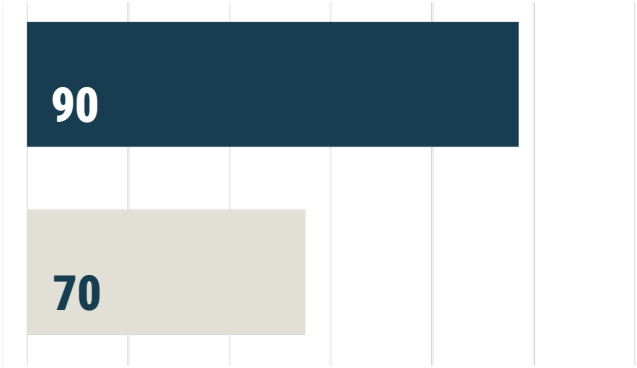
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Affordable Homes Available to Extremely Low-Income Renters in Kittson

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

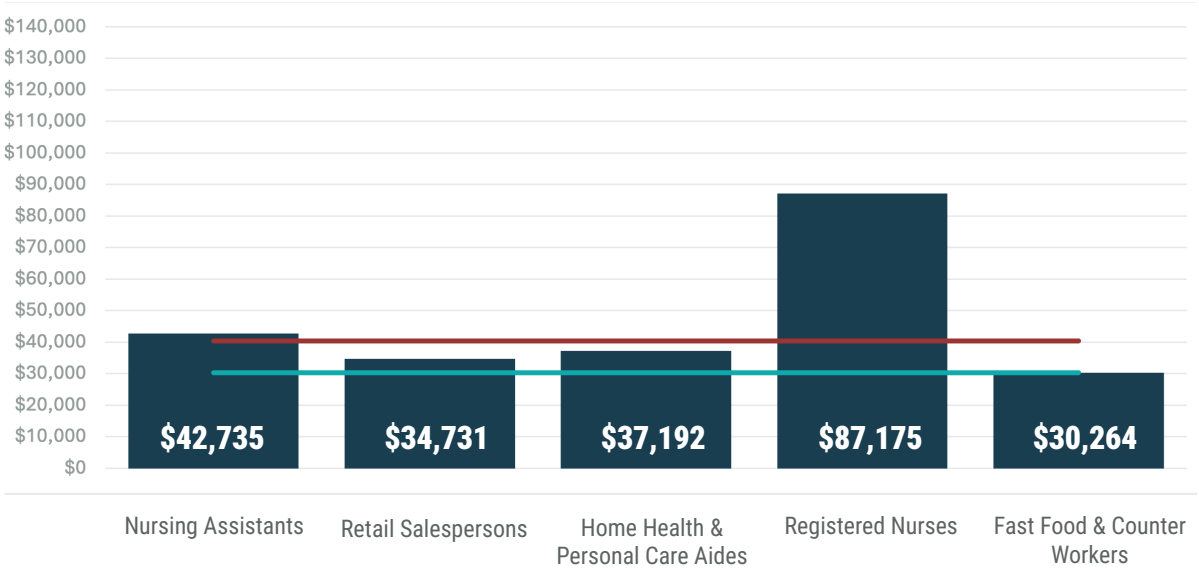
Homes available and affordable to renters with extremely low incomes.



20 (or 22%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$40,440**

median apartment: **$30,280**

DATA & SOURCES

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Koochiching County

2026 COUNTY PROFILES

5,872 Households

HOMEOWNER HOUSEHOLDS
4,723 | 80% of households

RENTER HOUSEHOLDS
1,149 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 2% change to $74,277
Home values: 17% change to $156,600

47% of homes were built before 1970.

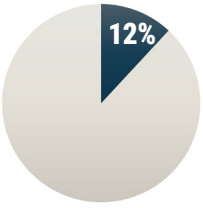
From 2019 to 2024
Renter income: -4% change to $33,174
Rent: -18% change to $671

45% of rental homes were built before 1970.

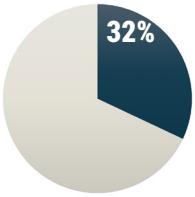
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

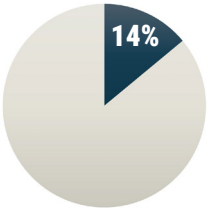
There are **885** cost-burdened Koochiching County households, or 15% of all households.



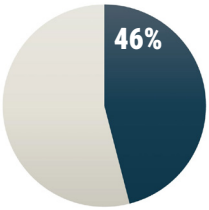
559 **owners** are cost burdened (12% of all owners)



326 **renters** are cost burdened (32% of all renters)



142 **renters** are severely cost burdened (14% of all renters)



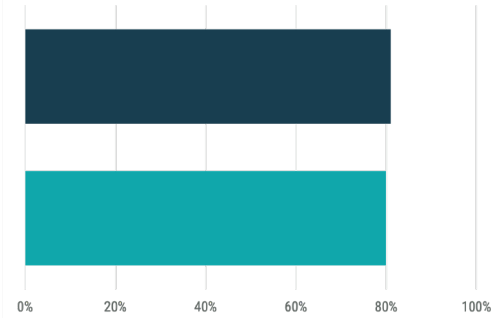
145 **senior renters** are cost burdened (46% of all senior renters)

Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

White Homeowners: 4,312

BIPOC Homeowners: 478



81% of white households own a home.

80% of BIPOC households own a home.

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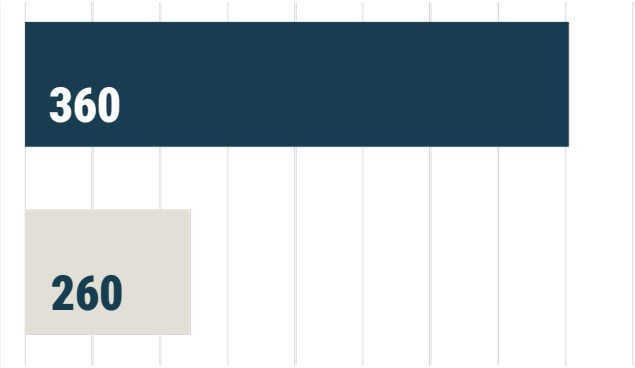
All homeownership rates are rounded to the nearest whole number.

Affordable Homes Available to Extremely Low-Income Renters in Koochiching

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

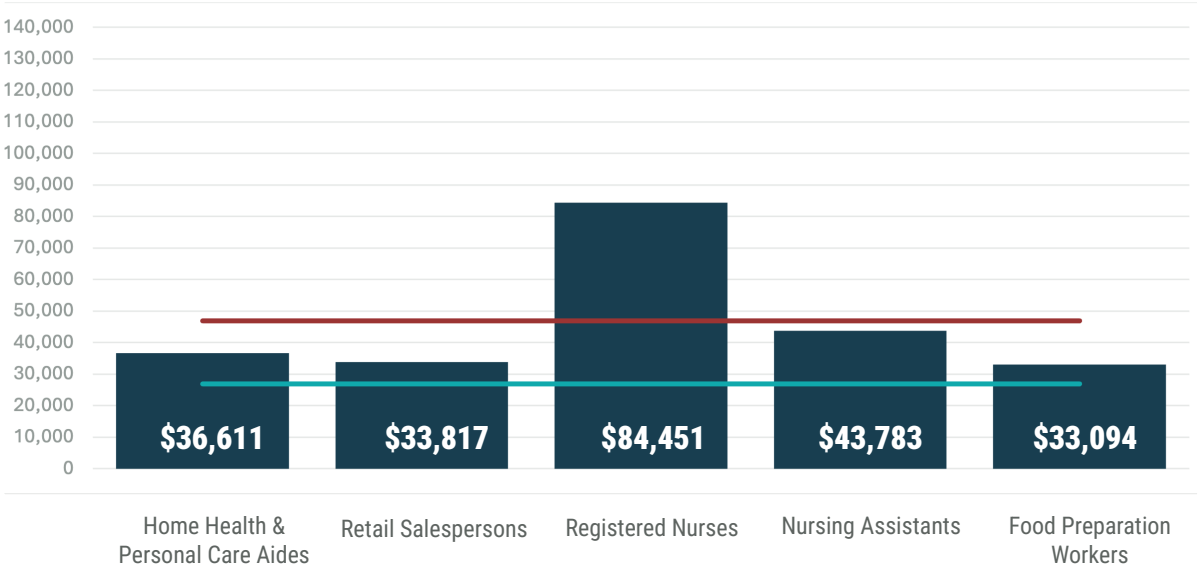
Homes available and affordable to renters with extremely low incomes.



100 (or 28%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$46,980**

median apartment: **$26,840**

DATA & SOURCES

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Lac qui Parle County

2026 COUNTY PROFILES

2,924 Households

HOMEOWNER HOUSEHOLDS
2,413 | 83% of households

RENTER HOUSEHOLDS
511 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 12% change to $82,526
Home values: 45% change to $157,600

68% of homes were built before 1970.

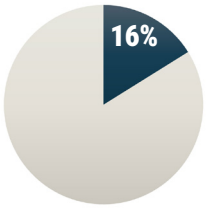
From 2019 to 2024
Renter income: -12% change to $35,089
Rent: 9% change to $728

55% of rental homes were built before 1970.

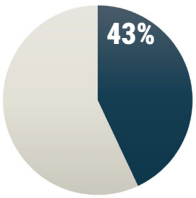
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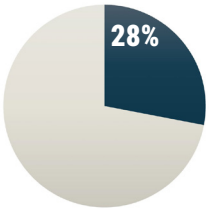
There are **558** cost-burdened Lac qui Parle County households, or 20% of all households.



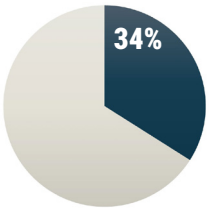
384
owners
are cost burdened
(16% of all owners)



174
renters
are cost burdened
(43% of all renters)



113
renters
are severely cost burdened
(28% of all renters)



61
senior renters
are cost burdened
(34% of all senior renters)

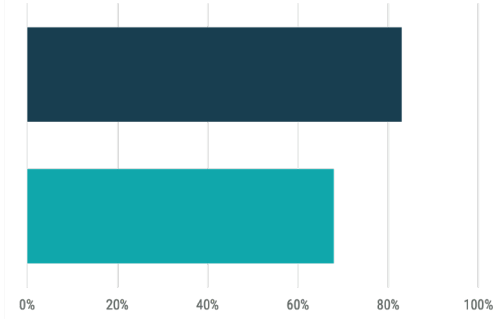
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Lac qui Parle County.

White Homeowners: 2,320

BIPOC Homeowners: 128



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

68% of BIPOC households own a home.

That means white homeownership is **15%** points higher than BIPOC homeownership in the county.

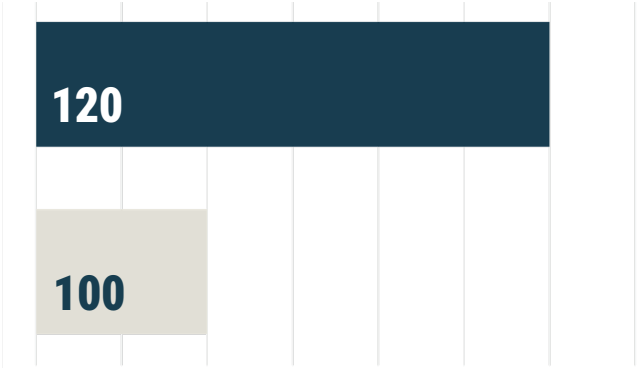
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Affordable Homes Available to Extremely Low-Income Renters in Lac qui Parle

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

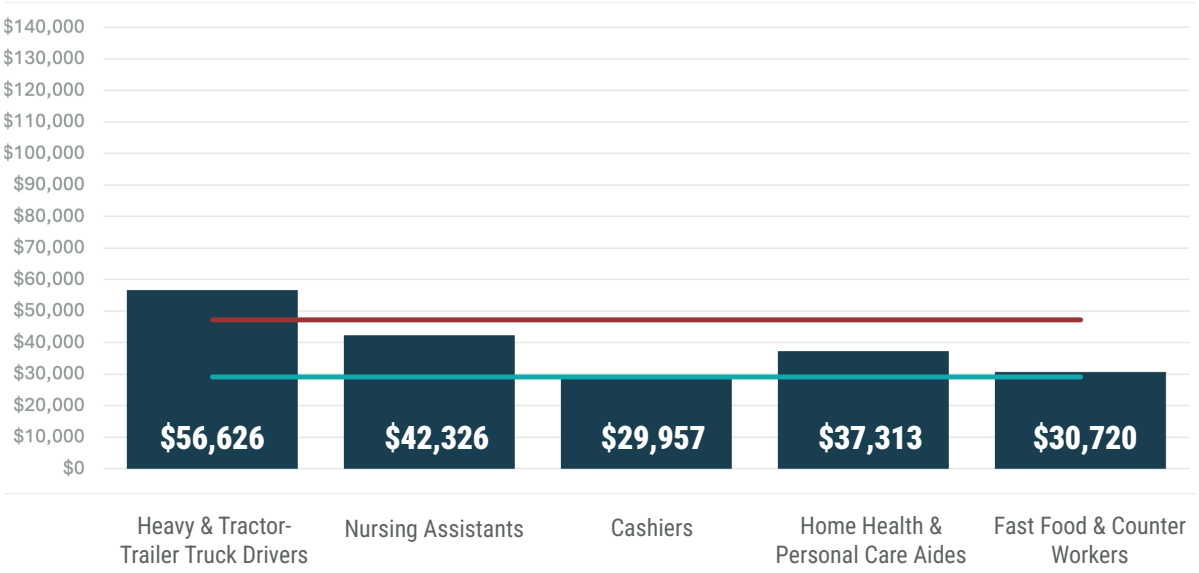
Homes available and affordable to renters with extremely low incomes.



20 (or 17%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$47,280

median apartment:
$29,120

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Lake County

2026 COUNTY PROFILES

4,942 Households

HOMEOWNER HOUSEHOLDS
4,125 | 83% of households

RENTER HOUSEHOLDS
817 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$79,988**
Home values: **12%** change to **$241,300**

55% of homes were built before 1970.

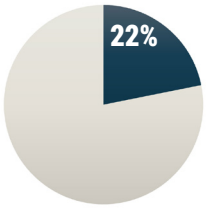
From 2019 to 2024
Renter income: **-3%** change to **$50,750**
Rent: **34%** change to **$1,093**

66% of rental homes were built before 1970.

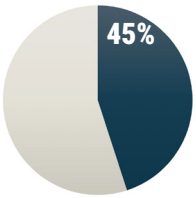
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

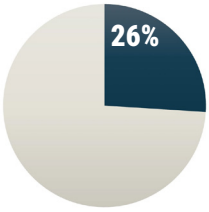
There are **1,240** cost-burdened Lake County households, or **26%** of all households.



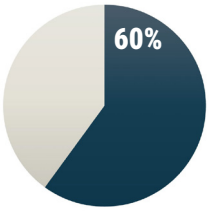
892
owners
are cost burdened
(**22%** of all owners)



348
renters
are cost burdened
(**45%** of all renters)



202
renters
are severely cost burdened
(**26%** of all renters)



143
senior renters
are cost burdened
(**60%** of all senior renters)

Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

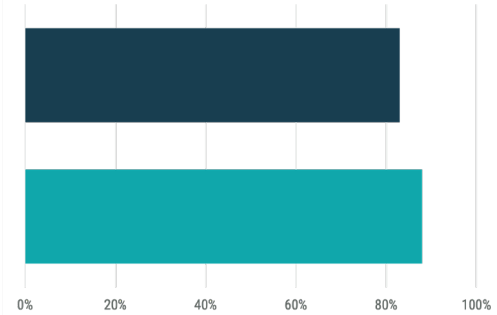
White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

White Homeowners: **3,969**

83% of white households own a home.

BIPOC Homeowners: **195**

88% of BIPOC households own a home.



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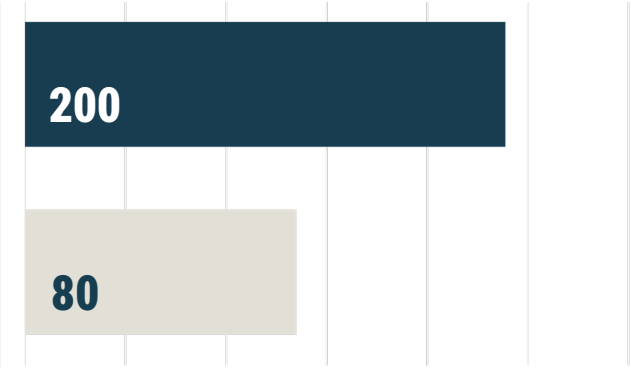
All homeownership rates are rounded to the nearest whole number.

Affordable Homes Available to Extremely Low-Income Renters in Lake

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

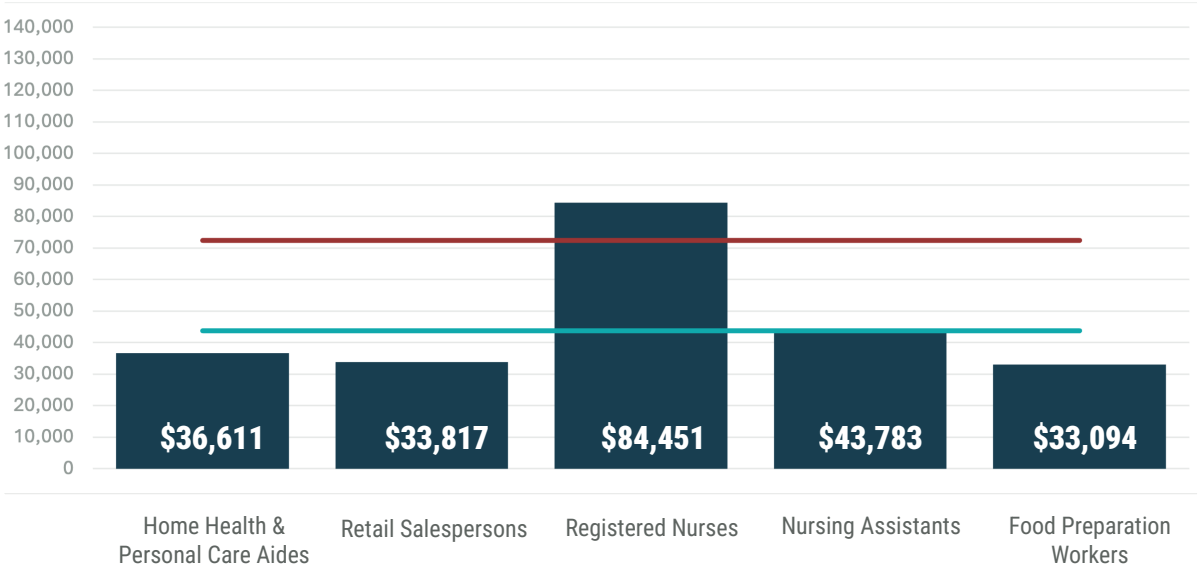
Homes available and affordable to renters with extremely low incomes.



120 (or **60%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$72,390**

median apartment: **$43,720**

DATA & SOURCES

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Lake of the Woods County

2026 COUNTY PROFILES

1,817 Households

HOMEOWNER HOUSEHOLDS
1,486 | 82% of households

RENTER HOUSEHOLDS
331 | 18% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 28% change to $91,926
Home values: 9% change to $216,100

30% of homes were built before 1970.

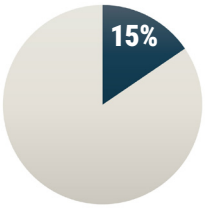
From 2019 to 2024
Renter income: -17% change to $35,809
Rent: 15% change to $955

9% of rental homes were built before 1970.

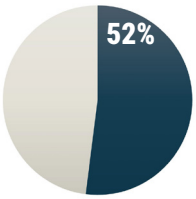
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

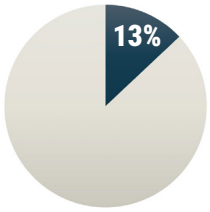
There are **384** cost-burdened Lake of the Woods County households, or 22% of all households.



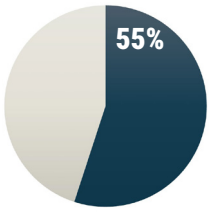
229
owners
are cost burdened
(15% of all owners)



155
renters
are cost burdened
(52% of all renters)



39
renters
are severely cost burdened
(13% of all renters)



35
senior renters
are cost burdened
(55% of all senior renters)

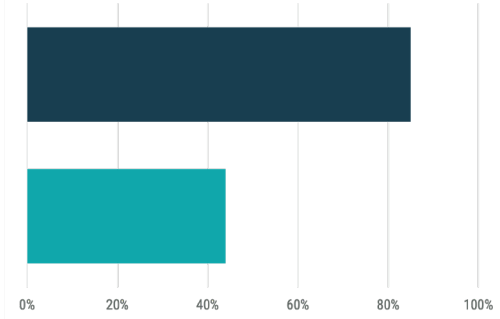
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Lake of the Woods County.

White Homeowners: 1,416

BIPOC Homeowners: 70



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

44% of BIPOC households own a home.

That means white homeownership is **41%** points higher than BIPOC homeownership in the county.

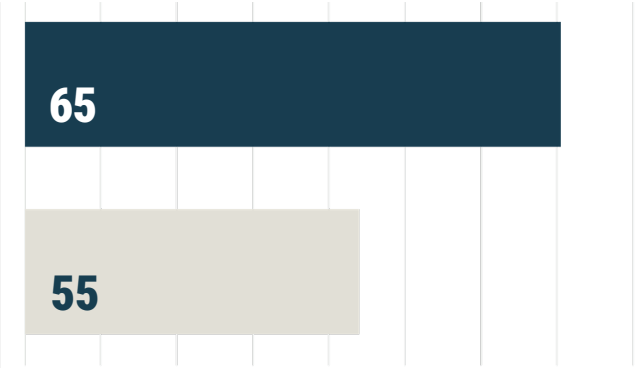
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Affordable Homes Available to Extremely Low-Income Renters in Lake of the Woods

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

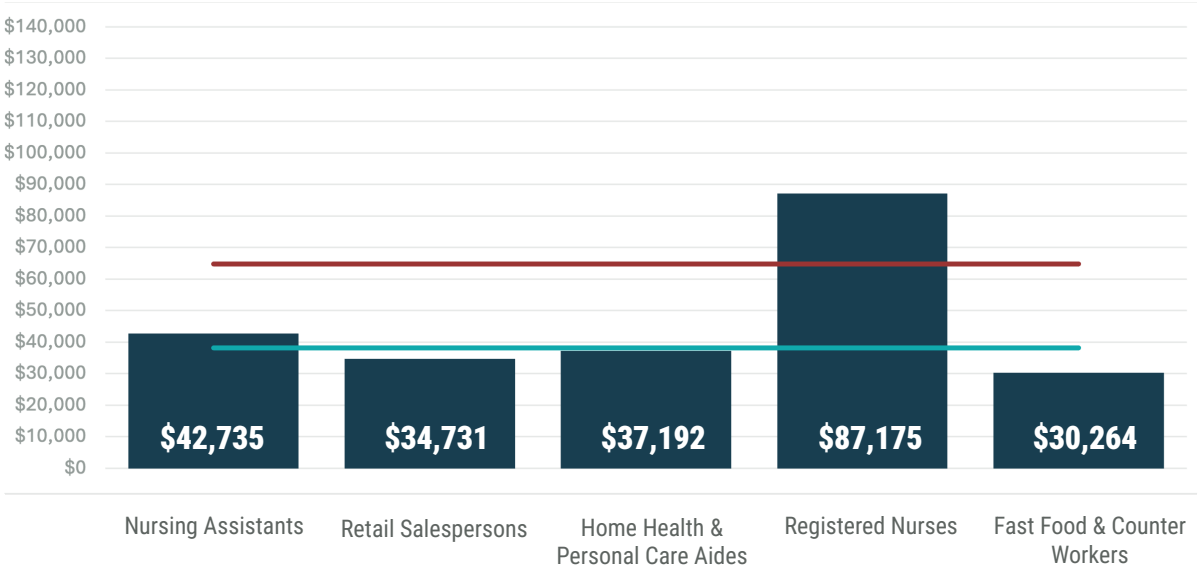
Homes available and affordable to renters with extremely low incomes.



10 (or 15%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$64,830

median apartment:
$38,200

DATA & SOURCES

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DEFINITIONS

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Le Sueur County

2026 COUNTY PROFILES

11,650 Households

HOMEOWNER HOUSEHOLDS
9,438 | 81% of households

RENTER HOUSEHOLDS
2,212 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$104,951**
Home values: **24%** change to **$316,500**

41% of homes were built before 1970.

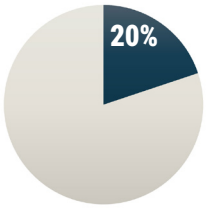
From 2019 to 2024
Renter income: **1%** change to **$44,225**
Rent: **-1%** change to **$942**

49% of rental homes were built before 1970.

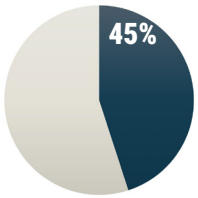
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

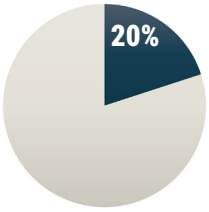
There are **2,779** cost-burdened Le Sueur County households, or **25%** of all households.



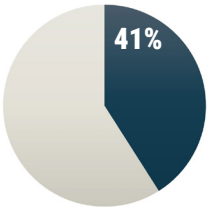
1,867
owners
are cost burdened
(**20%** of all owners)



912
renters
are cost burdened
(**45%** of all renters)



414
renters
are severely cost burdened
(**20%** of all renters)



187
senior renters
are cost burdened
(**41%** of all senior renters)

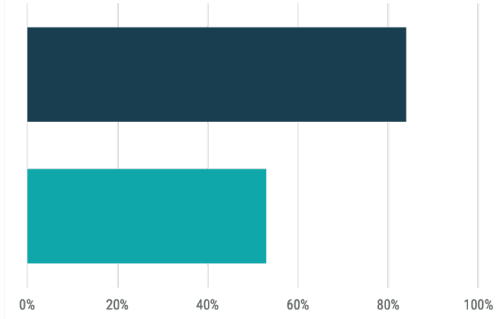
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Le Sueur County.

White Homeowners: **8,901**

BIPOC Homeowners: **756**



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

53% of BIPOC households own a home.

That means white homeownership is **31%** points higher than BIPOC homeownership in the county.

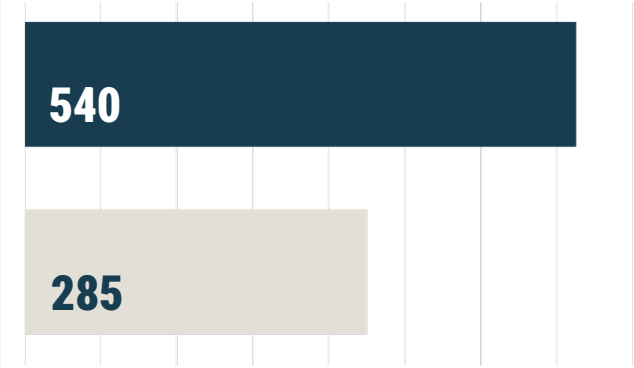
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Affordable Homes Available to Extremely Low-Income Renters in Le Sueur

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

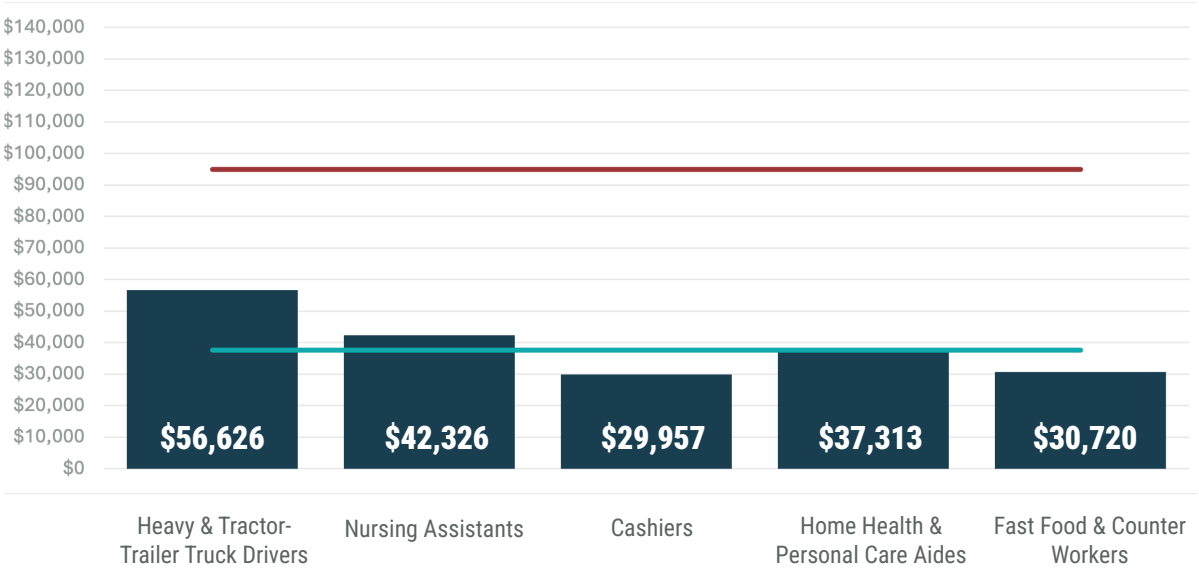
Homes available and affordable to renters with extremely low incomes.



255 (or 47%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$94,950

median apartment:
$37,680

DATA & SOURCES

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
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Lincoln County

2026 COUNTY PROFILES

2,445 Households

HOMEOWNER HOUSEHOLDS
1,991 | 81% of households

RENTER HOUSEHOLDS
454 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$76,473**
Home values: **30%** change to **$164,400**

64% of homes were built before 1970.

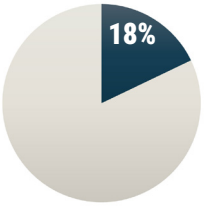
From 2019 to 2024
Renter income: **-1%** change to **$36,750**
Rent: **-11%** change to **$674**

41% of rental homes were built before 1970.

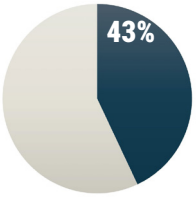
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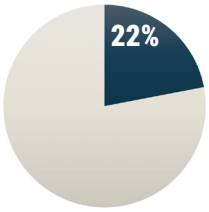
There are **508** cost-burdened Lincoln County households, or **22%** of all households.



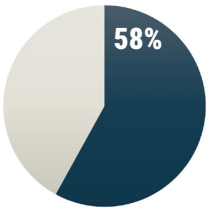
352
owners
are cost burdened
(**18%** of all owners)



156
renters
are cost burdened
(**43%** of all renters)



78
renters
are severely cost burdened
(**22%** of all renters)



49
senior renters
are cost burdened
(**58%** of all senior renters)

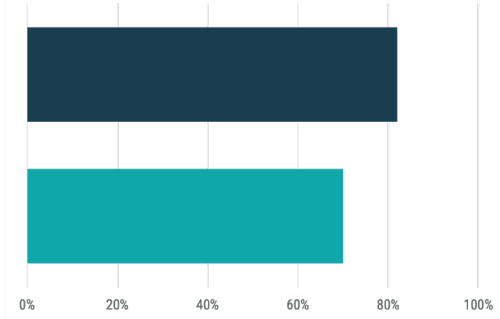
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Lincoln County.

White Homeowners: **1,889**

BIPOC Homeowners: **148**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

70% of BIPOC households own a home.

That means white homeownership is **12%** points higher than BIPOC homeownership in the county.

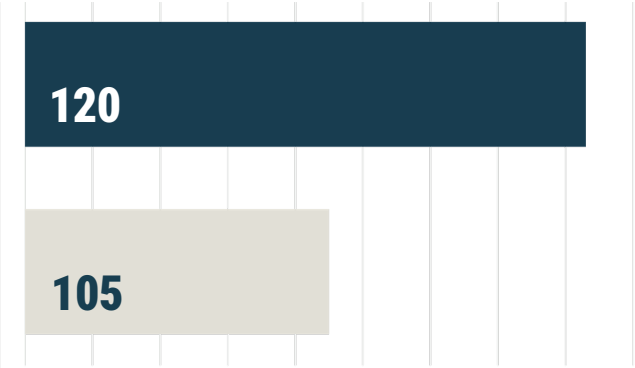
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Affordable Homes Available to Extremely Low-Income Renters in Lincoln

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

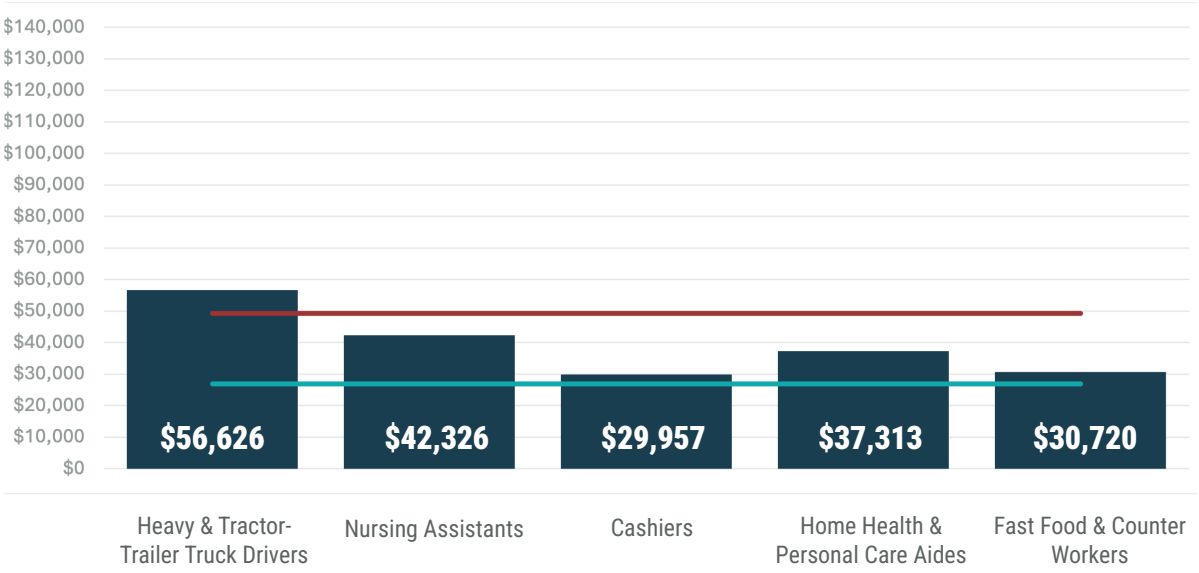
Homes available and affordable to renters with extremely low incomes.



15 (or 13%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$49,320**

median apartment: **$26,960**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Lyon County

2026 COUNTY PROFILES

10,108 Households

HOMEOWNER HOUSEHOLDS
7,328 | 72% of households

RENTER HOUSEHOLDS
2,780 | 28% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$92,292**
Home values: **10%** change to **$200,700**

53% of homes were built before 1970.

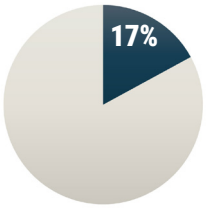
From 2019 to 2024
Renter income: **5%** change to **$38,438**
Rent: **-5%** change to **$781**

30% of rental homes were built before 1970.

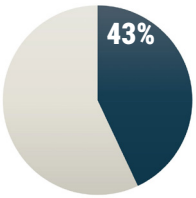
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

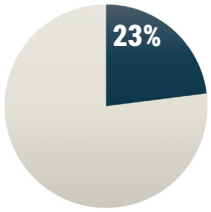
There are **2,312** cost-burdened Lyon County households, or **24%** of all households.



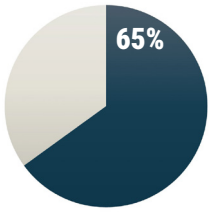
1,245
owners
are cost burdened
(**17%** of all owners)



1,067
renters
are cost burdened
(**43%** of all renters)



582
renters
are severely cost burdened
(**23%** of all renters)



405
senior renters
are cost burdened
(**65%** of all senior renters)

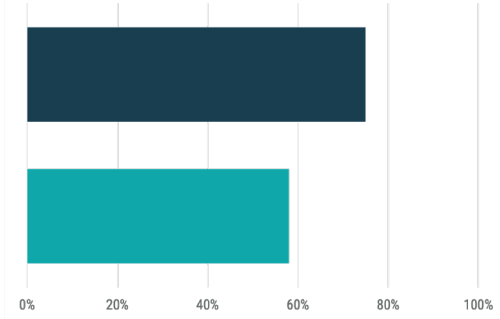
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Lyon County.

White Homeowners: **6,617**

BIPOC Homeowners: **986**



All homeownership rates are rounded to the nearest whole number.

75% of white households own a home.

58% of BIPOC households own a home.

That means white homeownership is **17%** points higher than BIPOC homeownership in the county.

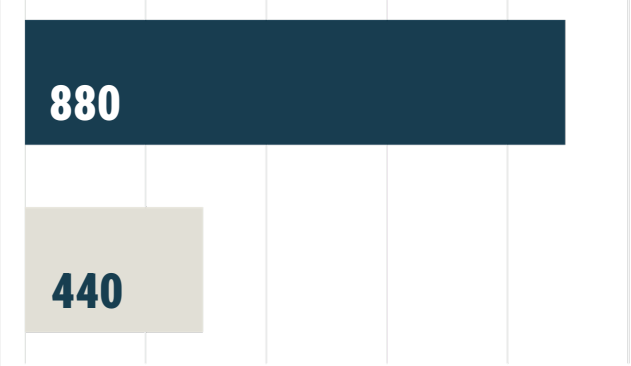
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Affordable Homes Available to Extremely Low-Income Renters in Lyon

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

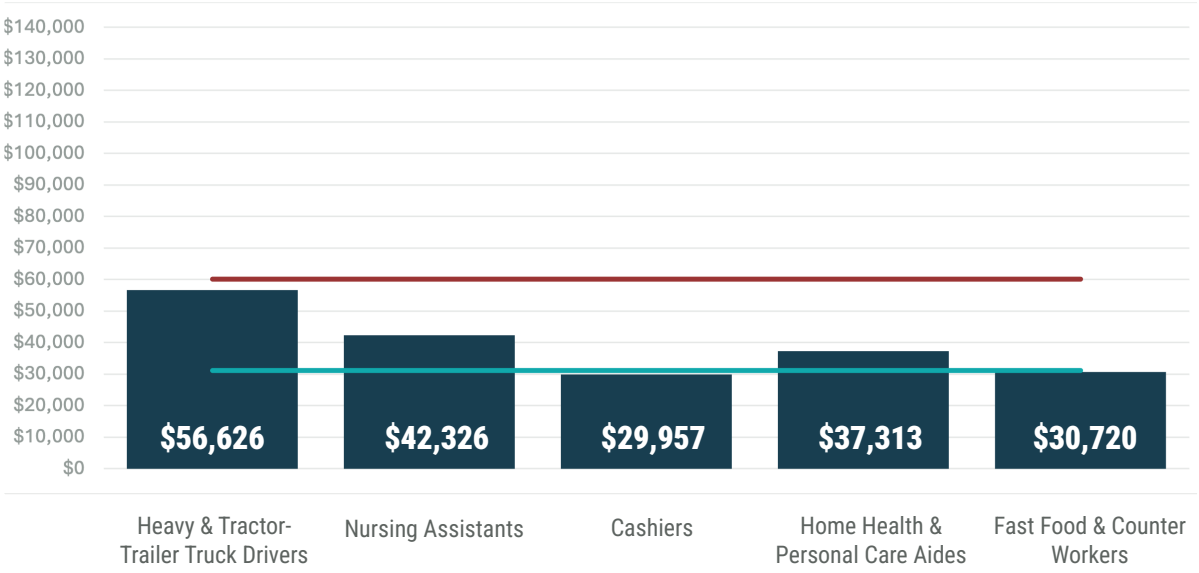
Homes available and affordable to renters with extremely low incomes.



440 (or 50%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$60,210

median apartment:
$31,240

DATA & SOURCES

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Mahnomen County

2026 COUNTY PROFILES

1,885 Households

HOMEOWNER HOUSEHOLDS
1,381 | 73% of households

RENTER HOUSEHOLDS
504 | 27% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$69,223**
Home values: **26%** change to **$161,900**

40% of homes were built before 1970.

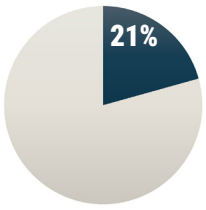
From 2019 to 2024
Renter income: **2%** change to **$35,000**
Rent: **-3%** change to **$696**

38% of rental homes were built before 1970.

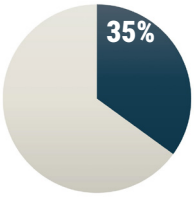
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

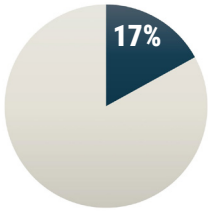
There are **441** cost-burdened Mahnomen County households, or **25%** of all households.



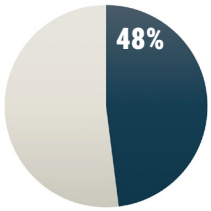
284
owners
are cost burdened
(**21%** of all owners)



157
renters
are cost burdened
(**35%** of all renters)



78
renters
are severely cost burdened
(**17%** of all renters)



47
senior renters
are cost burdened
(**48%** of all senior renters)

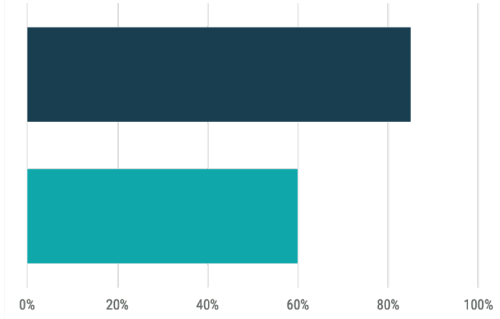
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Mahnomen County.

White Homeowners: **854**

BIPOC Homeowners: **550**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

60% of BIPOC households own a home.

That means white homeownership is **25%** points higher than BIPOC homeownership in the county.

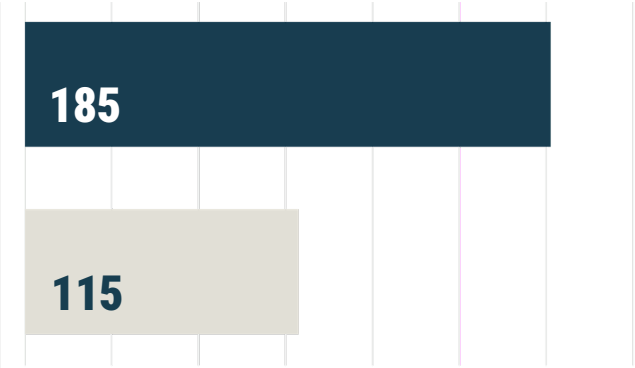
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Affordable Homes Available to Extremely Low-Income Renters in Mahnomen

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

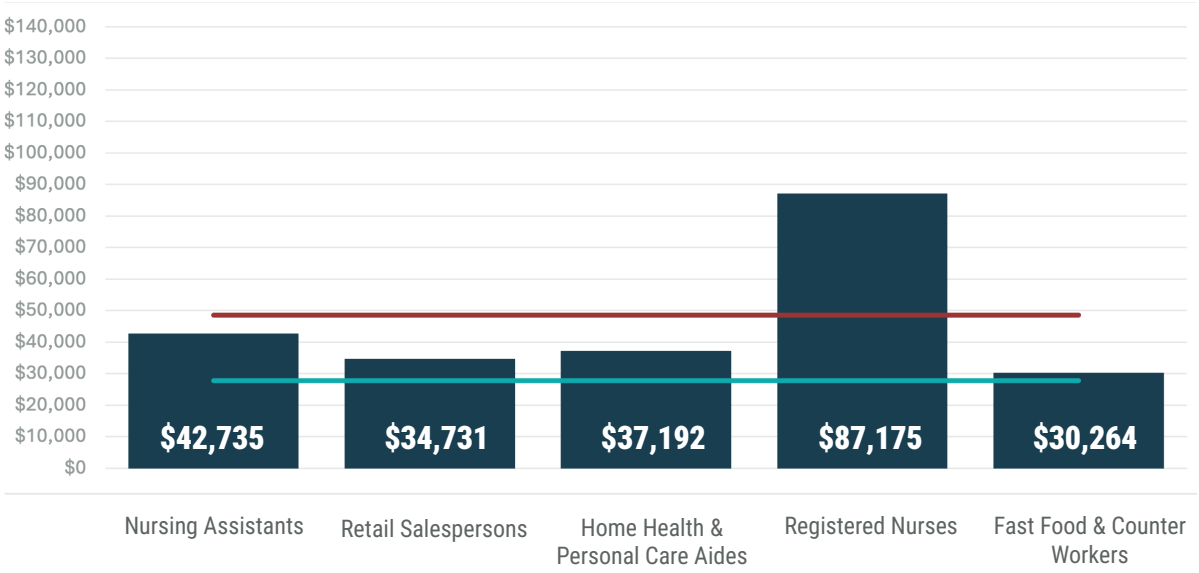
Homes available and affordable to renters with extremely low incomes.



70 (or **38%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$48,570

median apartment:
$27,840

DATA & SOURCES

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Marshall County

2026 COUNTY PROFILES

3,781 Households

HOMEOWNER HOUSEHOLDS
3,139 | 83% of households

RENTER HOUSEHOLDS
642 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -1% change to $82,048
Home values: 14% change to $164,500

49% of homes were built before 1970.

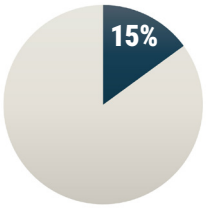
From 2019 to 2024
Renter income: -18% change to $36,111
Rent: -12% change to $690

44% of rental homes were built before 1970.

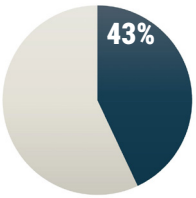
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

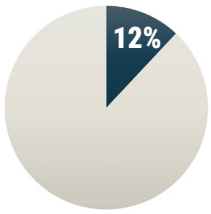
There are **676** cost-burdened Marshall County households, or -171% of all households.



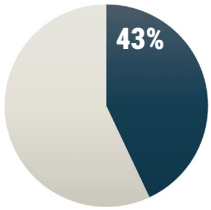
468
owners
are cost burdened
(15% of all owners)



208
renters
are cost burdened
(43% of all renters)



60
renters
are severely cost burdened
(12% of all renters)



56
senior renters
are cost burdened
(43% of all senior renters)

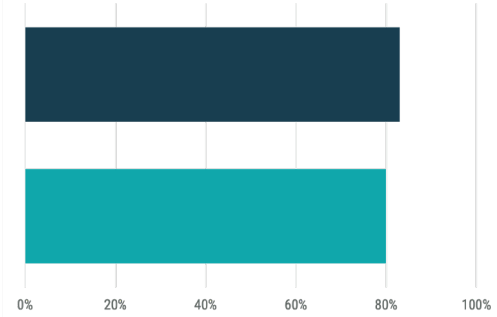
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White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Marshall County.

White Homeowners: 2,938

BIPOC Homeowners: 290



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

80% of BIPOC households own a home.

That means white homeownership is 3% points higher than BIPOC homeownership in the county.

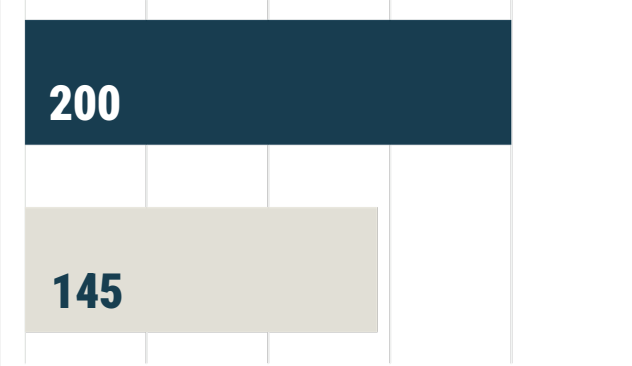
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Affordable Homes Available to Extremely Low-Income Renters in Marshall

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

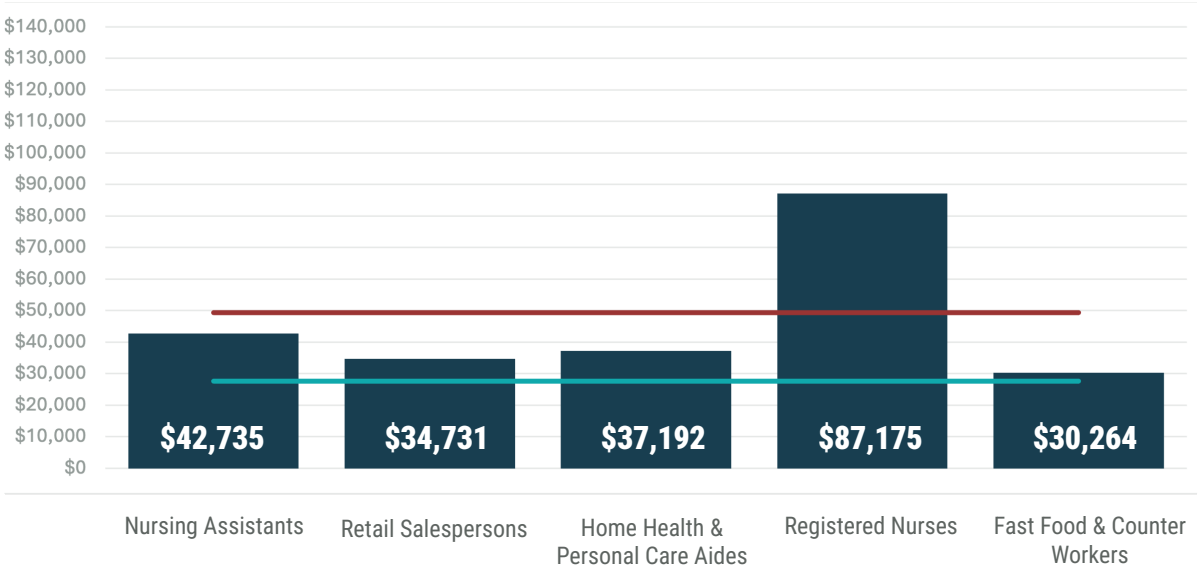
Homes available and affordable to renters with extremely low incomes.



55 (or **28%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$49,350**

median apartment: **$27,600**

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Martin County

2026 COUNTY PROFILES

8,839 Households

HOMEOWNER HOUSEHOLDS
6,090 | **69%** of households

RENTER HOUSEHOLDS
2,749 | **31%** of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-2%** change to **$76,591**
Home values: **12%** change to **$163,500**

61% of homes were built before 1970.

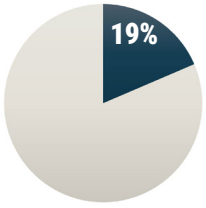
From 2019 to 2024
Renter income: **-11%** change to **$36,938**
Rent: **0%** change to **$761**

57% of rental homes were built before 1970.

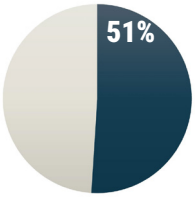
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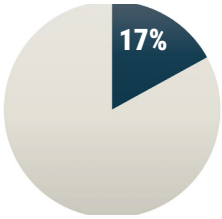
There are **2,343** cost-burdened Martin County households, or **18%** of all households.



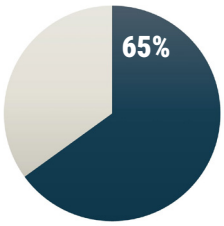
1,117
owners
are cost burdened
(**19%** of all owners)



1,226
renters
are cost burdened
(**51%** of all renters)



412
renters
are severely cost burdened
(**17%** of all renters)



554
senior renters
are cost burdened
(**65%** of all senior renters)

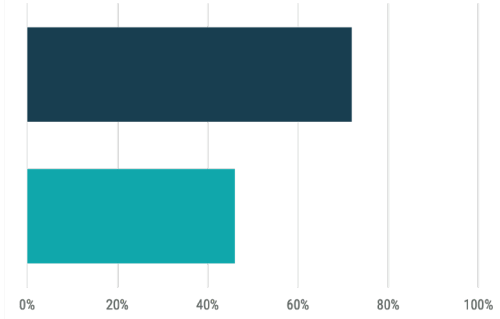
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Martin County.

White Homeowners: **5,786**

BIPOC Homeowners: **454**



All homeownership rates are rounded to the nearest whole number.

72% of white households own a home.

46% of BIPOC households own a home.

That means white homeownership is **26%** points higher than BIPOC homeownership in the county.

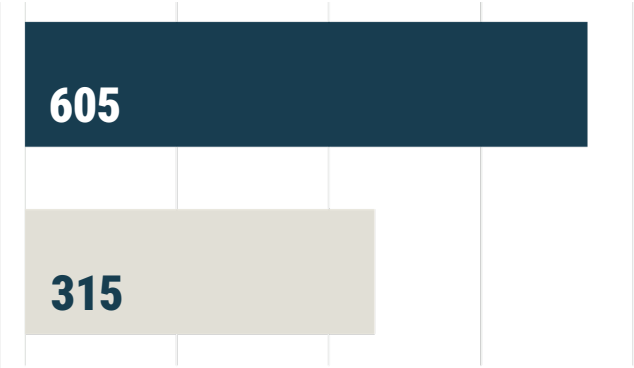
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Affordable Homes Available to Extremely Low-Income Renters in Martin

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

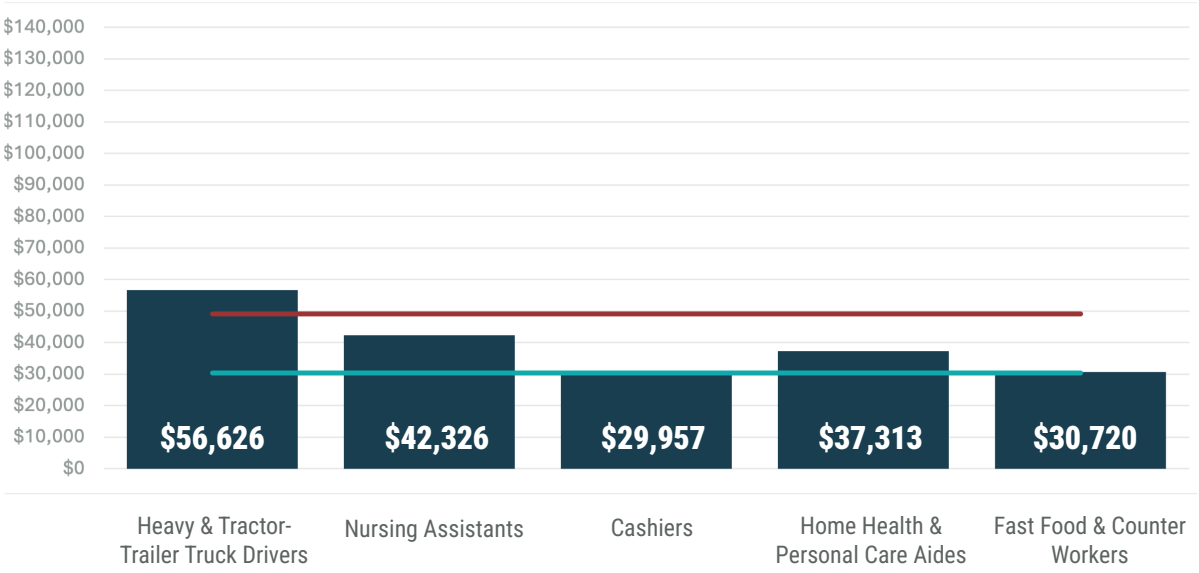
Homes available and affordable to renters with extremely low incomes.



290 (or **48%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$49,050

median apartment:
$30,440

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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McLeod County

2026 COUNTY PROFILES

15,215 Households

HOMEOWNER HOUSEHOLDS
11,781 | 77% of households

RENTER HOUSEHOLDS
3,434 | 23% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 6% change to $92,381
Home values: 21% change to $246,100

39% of homes were built before 1970.

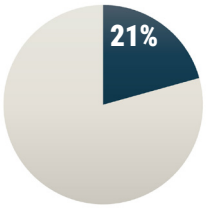
From 2019 to 2024
Renter income: 9% change to $47,459
Rent: -2% change to $941

28% of rental homes were built before 1970.

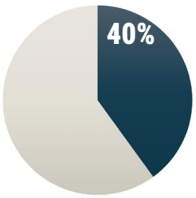
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

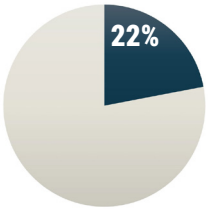
There are **3,695** cost-burdened McLeod County households, or 27% of all households.



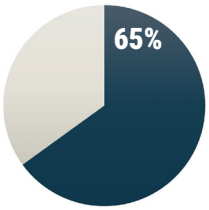
2,420
owners
are cost burdened
(21% of all owners)



1,275
renters
are cost burdened
(40% of all renters)



707
renters
are severely cost burdened
(22% of all renters)



491
senior renters
are cost burdened
(65% of all senior renters)

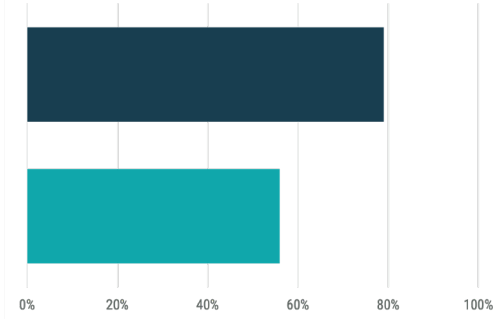
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in McLeod County.

White Homeowners: 11,092

BIPOC Homeowners: 976



All homeownership rates are rounded to the nearest whole number.

79% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is **23%** points higher than BIPOC homeownership in the county.

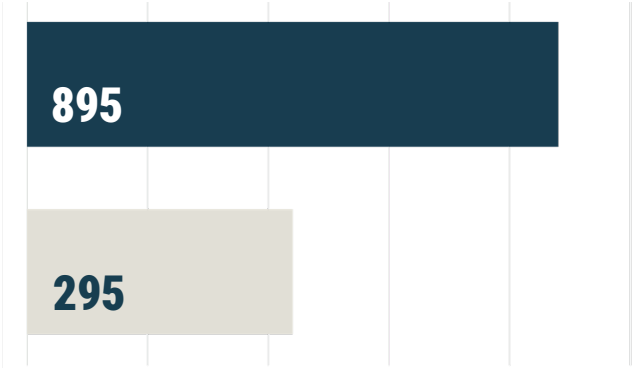
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Affordable Homes Available to Extremely Low-Income Renters in McLeod

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

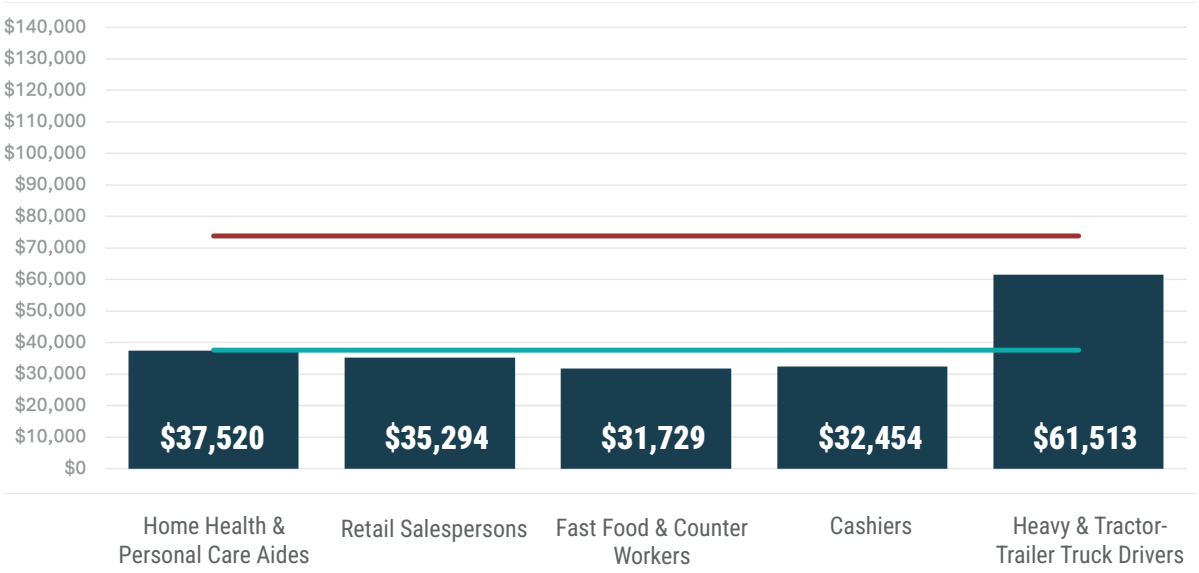
Homes available and affordable to renters with extremely low incomes.



600 (or 67%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$73,830

median apartment:
$37,640

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Meeker County

2026 COUNTY PROFILES

9,347 Households

HOMEOWNER HOUSEHOLDS
7,408 | 79% of households

RENTER HOUSEHOLDS
1,939 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$89,401**
Home values: **19%** change to **$249,000**

43% of homes were built before 1970.

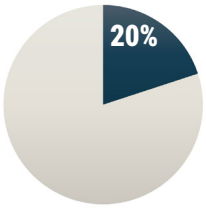
From 2019 to 2024
Renter income: **-3%** change to **$40,354**
Rent: **-3%** change to **$904**

33% of rental homes were built before 1970.

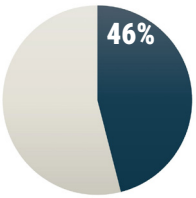
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

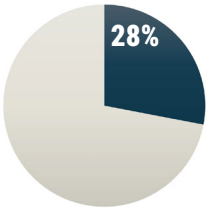
There are **2,289** cost-burdened Meeker County households, or **25%** of all households.



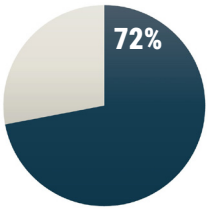
1,473
owners
are cost burdened
(**20%** of all owners)



816
renters
are cost burdened
(**46%** of all renters)



491
renters
are severely cost burdened
(**28%** of all renters)



373
senior renters
are cost burdened
(**72%** of all senior renters)

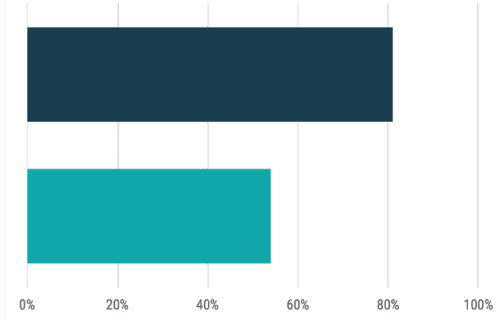
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Meeker County.

White Homeowners: **7,104**

BIPOC Homeowners: **397**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

54% of BIPOC households own a home.

That means white homeownership is **27%** points higher than BIPOC homeownership in the county.

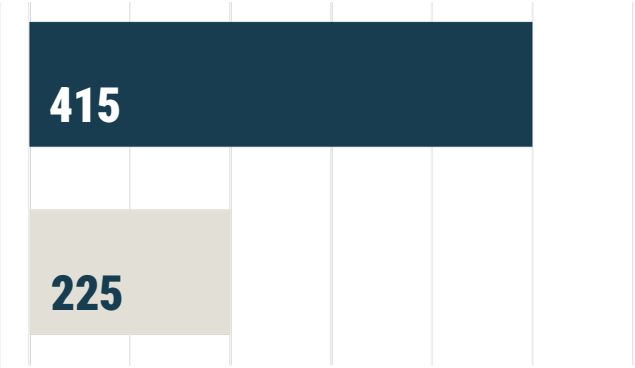
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Affordable Homes Available to Extremely Low-Income Renters in Meeker

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

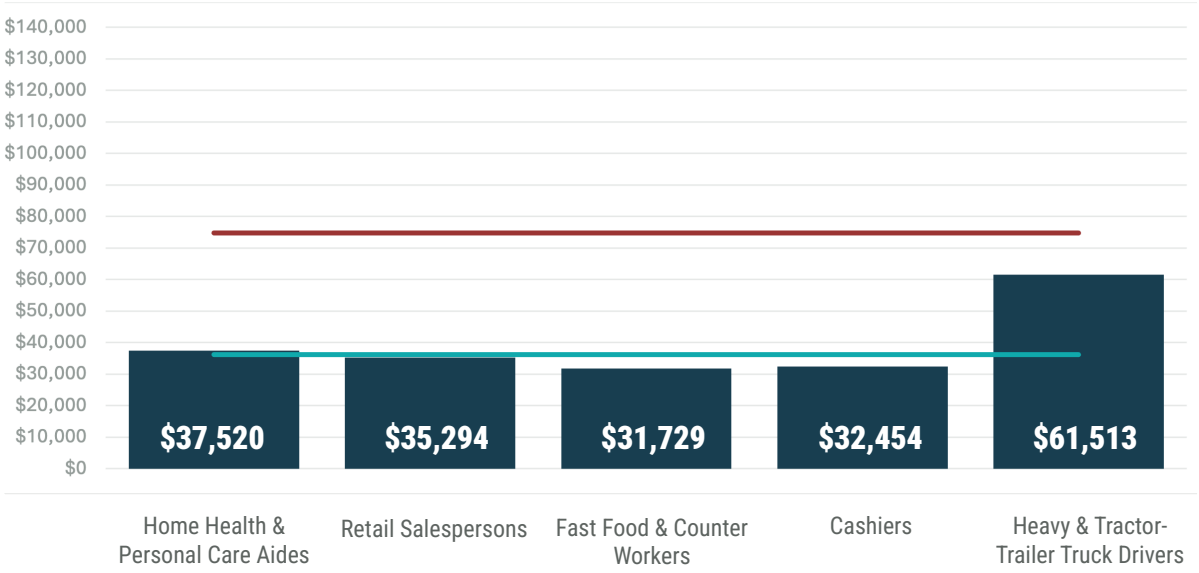
Homes available and affordable to renters with extremely low incomes.



190 (or **46%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$74,700**

median apartment: **$36,160**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Mille Lacs County

2026 COUNTY PROFILES

10,672 Households

HOMEOWNER HOUSEHOLDS
8,309 | 78% of households

RENTER HOUSEHOLDS
2,363 | 22% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **10%** change to **$86,212**
Home values: **29%** change to **$258,300**

31% of homes were built before 1970.

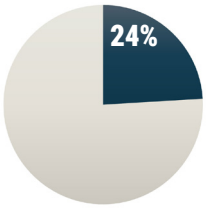
From 2019 to 2024
Renter income: **10%** change to **$36,202**
Rent: **-3%** change to **$903**

33% of rental homes were built before 1970.

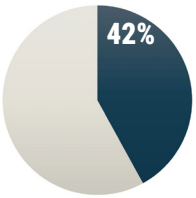
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

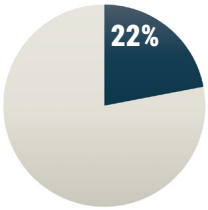
There are **2,872** cost-burdened Mille Lacs County households, or **28%** of all households.



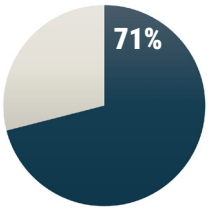
1,989
owners
are cost burdened
(**24%** of all owners)



883
renters
are cost burdened
(**42%** of all renters)



470
renters
are severely cost burdened
(**22%** of all renters)



334
senior renters
are cost burdened
(**71%** of all senior renters)

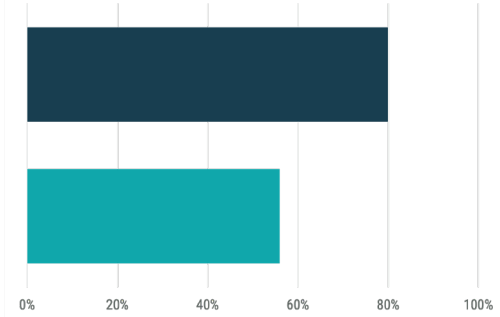
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Mille Lacs County.

White Homeowners: **7,731**

BIPOC Homeowners: **639**



All homeownership rates are rounded to the nearest whole number.

80% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

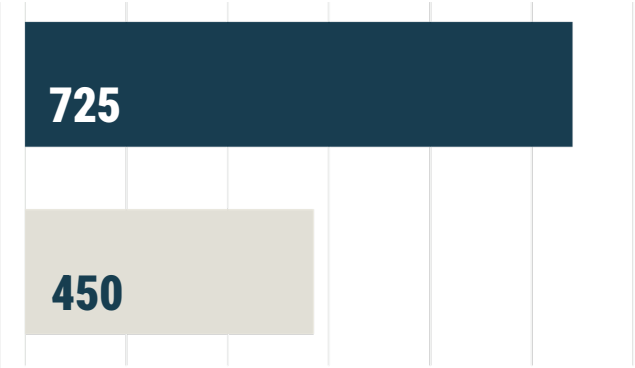
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Affordable Homes Available to Extremely Low-Income Renters in Mille Lacs

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

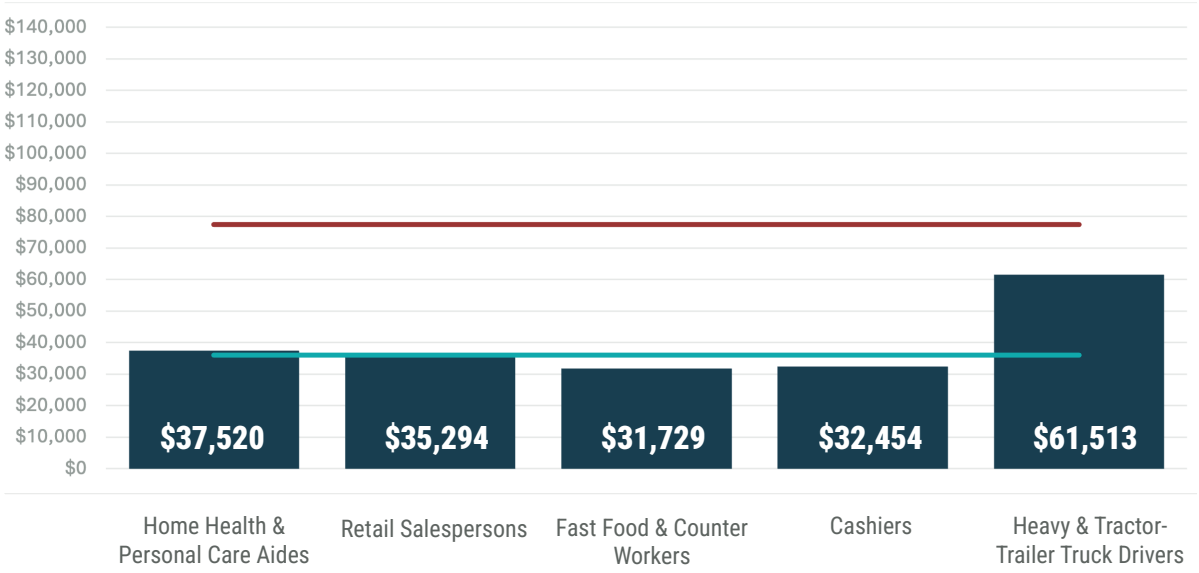
Homes available and affordable to renters with extremely low incomes.



275 (or **38%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$77,490

median apartment:
$36,120

DATA & SOURCES

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Morrison County

2026 COUNTY PROFILES

14,084 Households

HOMEOWNER HOUSEHOLDS
11,352 | 81% of households

RENTER HOUSEHOLDS
2,732 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-4%** change to **$77,604**
Home values: **19%** change to **$248,500**

38% of homes were built before 1970.

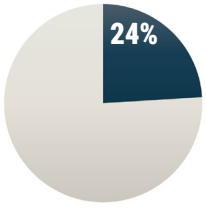
From 2019 to 2024
Renter income: **-3%** change to **$37,700**
Rent: **-14%** change to **$788**

41% of rental homes were built before 1970.

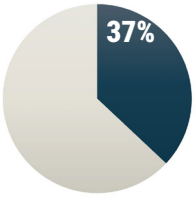
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

There are **3,571** cost-burdened Morrison County households, or **26%** of all households.



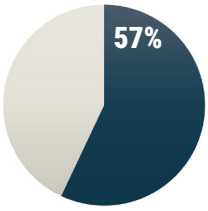
2,712
owners
are cost burdened
(**24%** of all owners)



859
renters
are cost burdened
(**37%** of all renters)



382
renters
are severely cost burdened
(**16%** of all renters)



423
senior renters
are cost burdened
(**57%** of all senior renters)

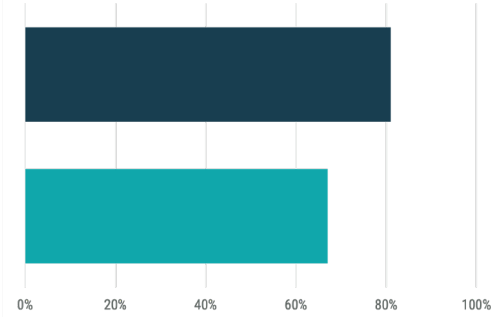
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Morrison County.

White Homeowners: **10,930**

BIPOC Homeowners: **519**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

67% of BIPOC households own a home.

That means white homeownership is **14%** points higher than BIPOC homeownership in the county.

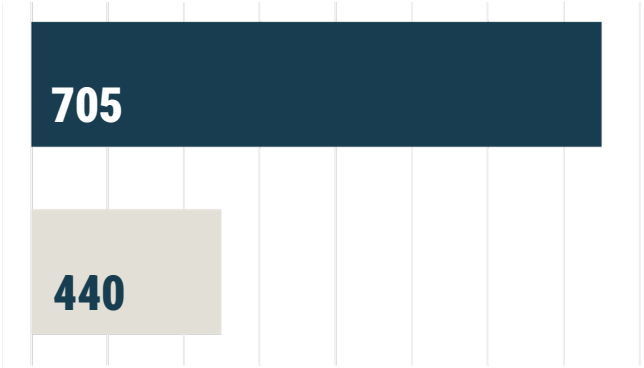
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Affordable Homes Available to Extremely Low-Income Renters in Morrison

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

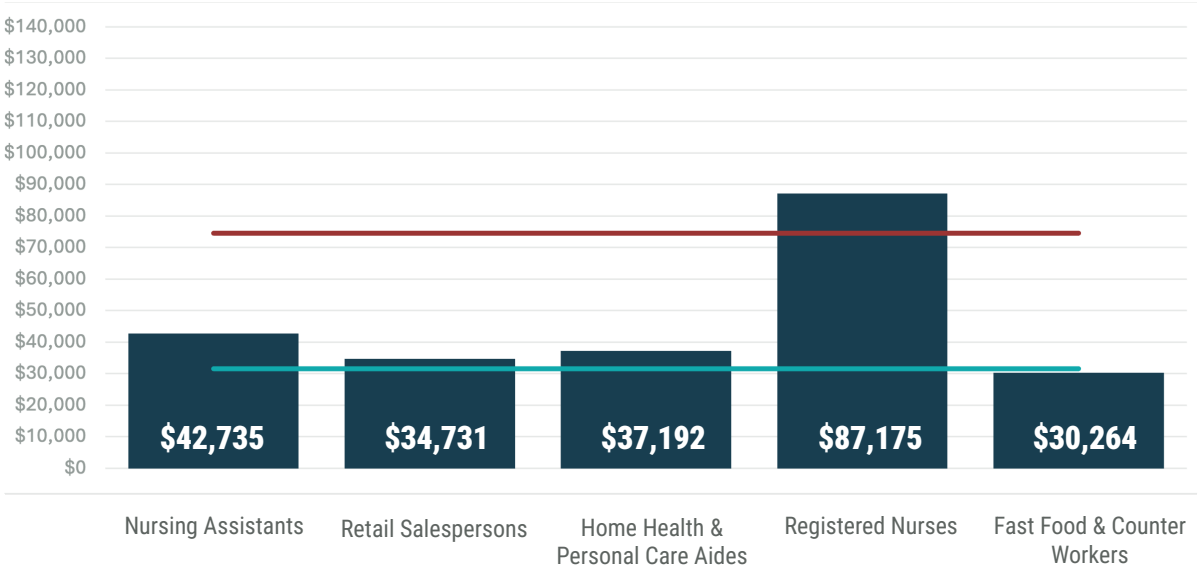
Homes available and affordable to renters with extremely low incomes.



265 (or 38%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$74,550**

median apartment: **$31,520**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Mower County

2026 COUNTY PROFILES

15,719 Households

HOMEOWNER HOUSEHOLDS
12,195 | 78% of households

RENTER HOUSEHOLDS
3,524 | 22% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 5% change to $87,731
Home values: 22% change to $185,200

66% of homes were built before 1970.

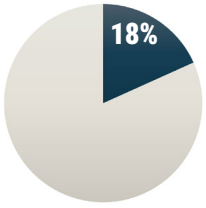
From 2019 to 2024
Renter income: 19% change to $42,962
Rent: 5% change to $927

57% of rental homes were built before 1970.

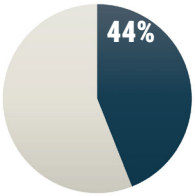
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

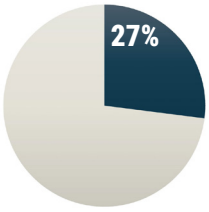
There are **3,667** cost-burdened Mower County households, or 24% of all households.



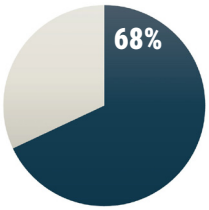
2,212
owners
are cost burdened
(18% of all owners)



1,455
renters
are cost burdened
(44% of all renters)



886
renters
are severely cost burdened
(27% of all renters)



539
senior renters
are cost burdened
(68% of all senior renters)

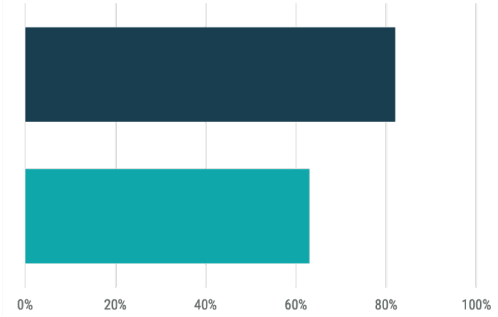
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Mower County.

White Homeowners: 10,331

BIPOC Homeowners: 2,814



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

63% of BIPOC households own a home.

That means white homeownership is **19%** points higher than BIPOC homeownership in the county.

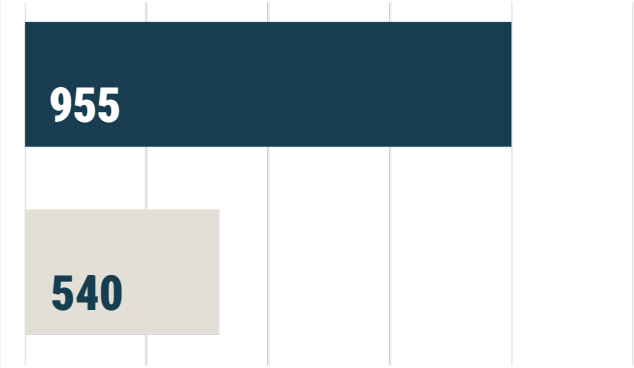
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Affordable Homes Available to Extremely Low-Income Renters in Mower

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

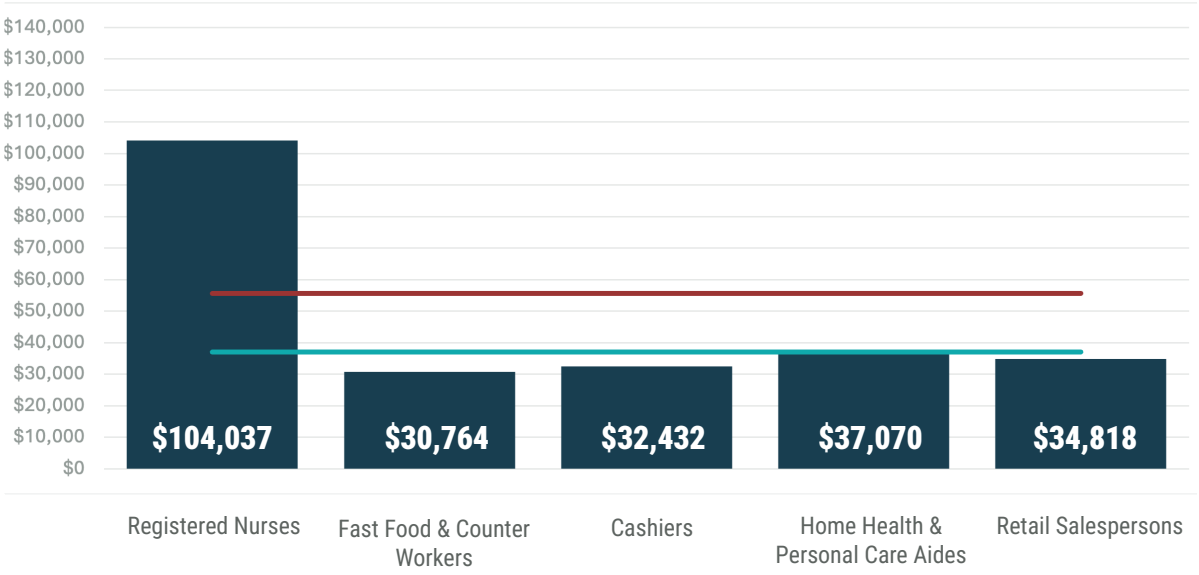
Homes available and affordable to renters with extremely low incomes.



415 (or **43%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$55,560**

median apartment: **$37,080**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Murray County

2026 COUNTY PROFILES

3,609 Households

HOMEOWNER HOUSEHOLDS
2,968 | 82% of households

RENTER HOUSEHOLDS
641 | 18% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$82,833**
Home values: **26%** change to **$185,400**

60% of homes were built before 1970.

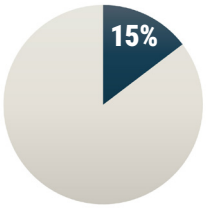
From 2019 to 2024
Renter income: **-22%** change to **$38,257**
Rent: **15%** change to **$810**

56% of rental homes were built before 1970.

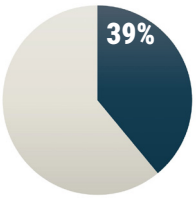
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

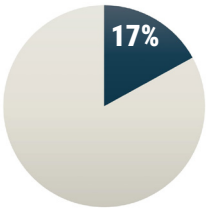
There are **617** cost-burdened Murray County households, or **31%** of all households.



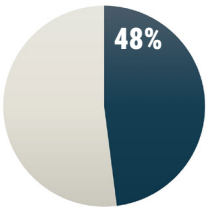
434
owners
are cost burdened
(**15%** of all owners)



183
renters
are cost burdened
(**39%** of all renters)



80
renters
are severely cost burdened
(**17%** of all renters)



59
senior renters
are cost burdened
(**48%** of all senior renters)

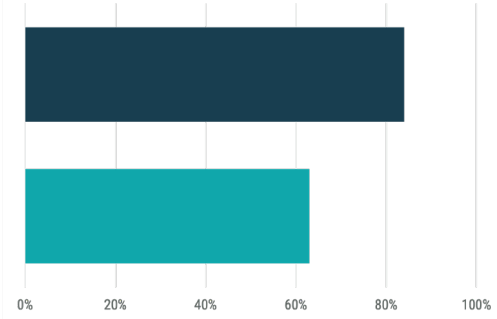
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Murray County.

White Homeowners: **2,809**

BIPOC Homeowners: **212**



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

63% of BIPOC households own a home.

That means white homeownership is **21%** points higher than BIPOC homeownership in the county.

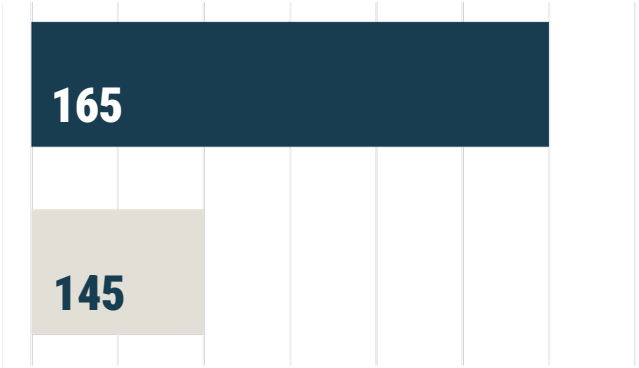
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Affordable Homes Available to Extremely Low-Income Renters in Murray

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

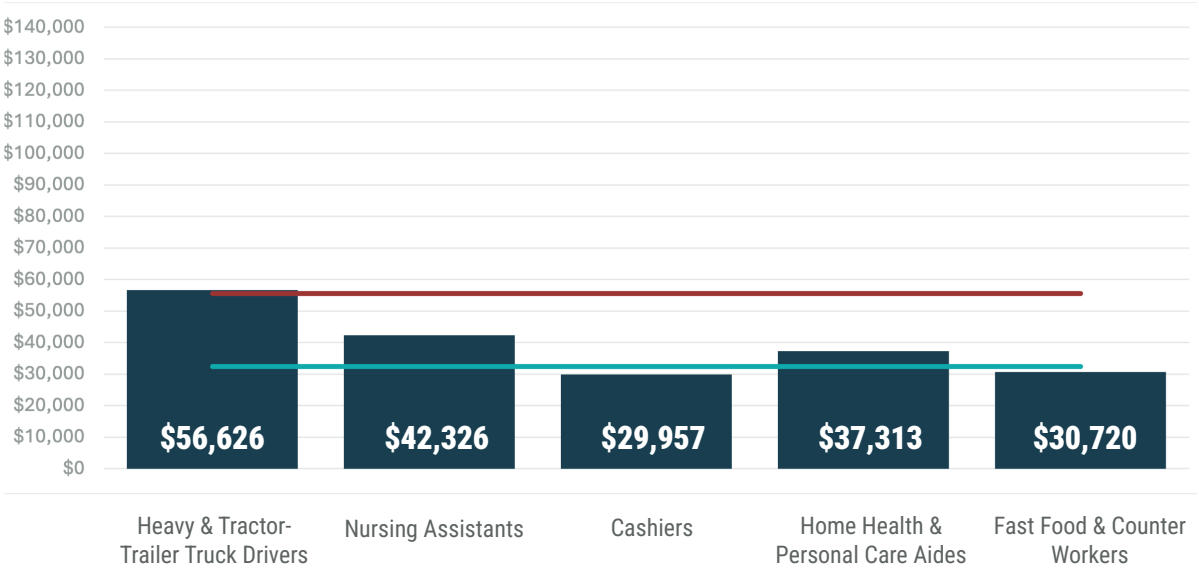
Homes available and affordable to renters with extremely low incomes.



20 (or 12%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$55,620

median apartment:
$32,400

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
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Nicollet County

2026 COUNTY PROFILES

13,002 Households

HOMEOWNER HOUSEHOLDS
9,389 | 72% of households

RENTER HOUSEHOLDS
3,613 | 28% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$102,658**
Home values: **15%** change to **$270,300**

37% of homes were built before 1970.

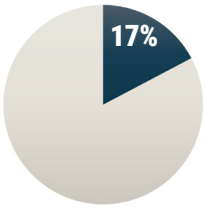
From 2019 to 2024
Renter income: **-1%** change to **$45,901**
Rent: **-6%** change to **$970**

35% of rental homes were built before 1970.

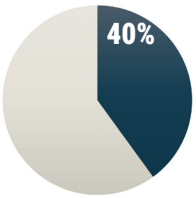
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

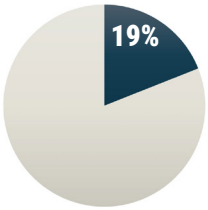
There are **2,981** cost-burdened Nicollet County households, or **24%** of all households.



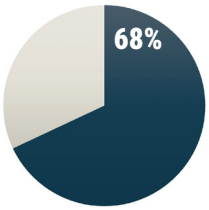
1,609
owners
are cost burdened
(**17%** of all owners)



1,372
renters
are cost burdened
(**40%** of all renters)



636
renters
are severely cost burdened
(**19%** of all renters)



575
senior renters
are cost burdened
(**68%** of all senior renters)

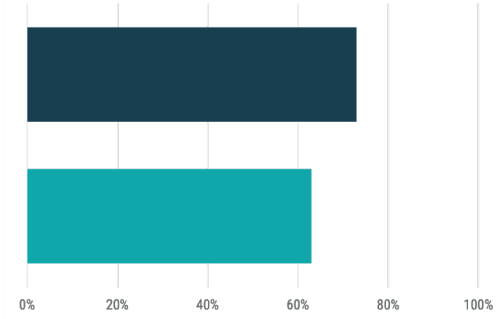
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Nicollet County.

White Homeowners: **8,764**

BIPOC Homeowners: **848**



All homeownership rates are rounded to the nearest whole number.

73% of white households own a home.

63% of BIPOC households own a home.

That means white homeownership is **11%** points higher than BIPOC homeownership in the county.

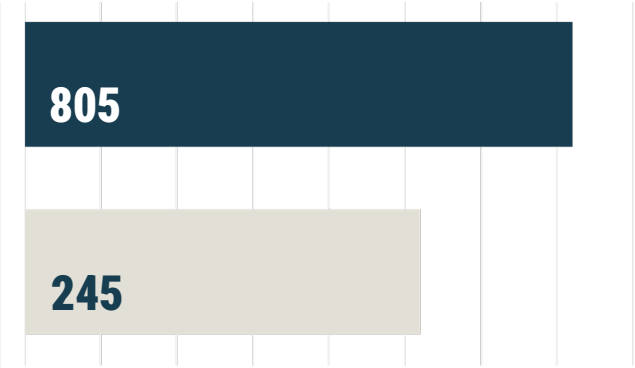
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Affordable Homes Available to Extremely Low-Income Renters in Nicollet

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

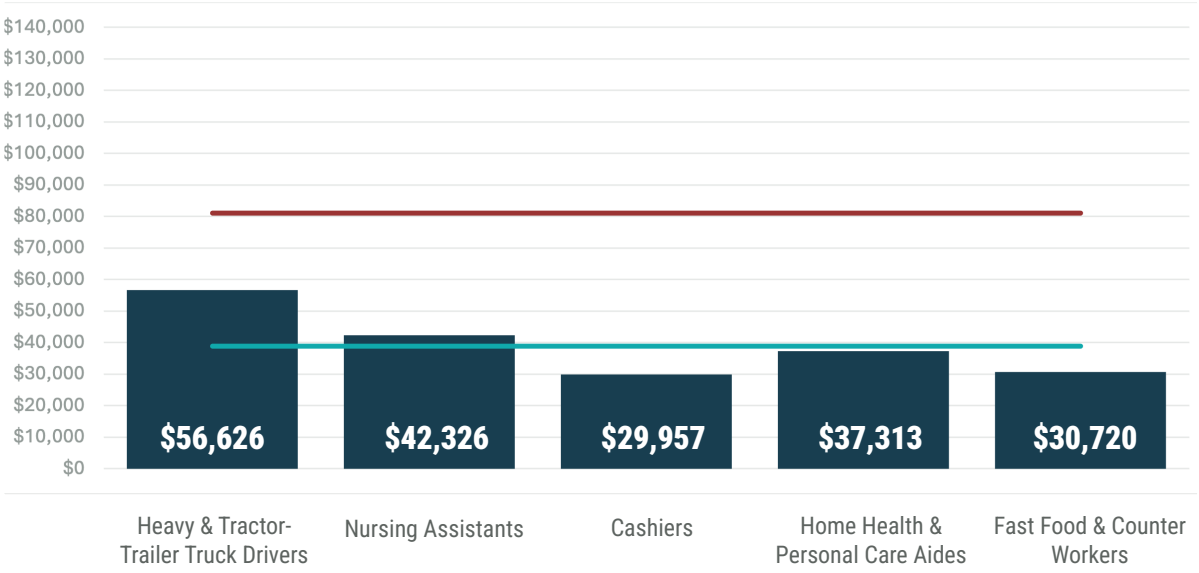
Homes available and affordable to renters with extremely low incomes.



560 (or 70%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$81,090

median apartment:
$38,800

DATA & SOURCES

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Nobles County

2026 COUNTY PROFILES

7,674 Households

HOMEOWNER HOUSEHOLDS
5,692 | 74% of households

RENTER HOUSEHOLDS
1,982 | 26% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -8% change to $75,889
Home values: 26% change to $197,200

58% of homes were built before 1970.

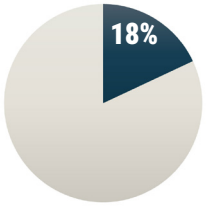
From 2019 to 2024
Renter income: -1% change to $43,542
Rent: 0% change to $896

36% of rental homes were built before 1970.

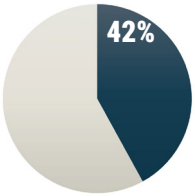
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Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

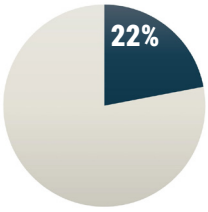
There are **1,725** cost-burdened Nobles County households, or 23% of all households.



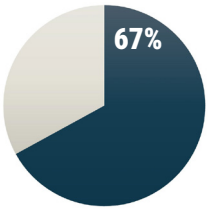
1,021
owners
are cost burdened
(18% of all owners)



704
renters
are cost burdened
(42% of all renters)



364
renters
are severely cost burdened
(22% of all renters)



158
senior renters
are cost burdened
(67% of all senior renters)

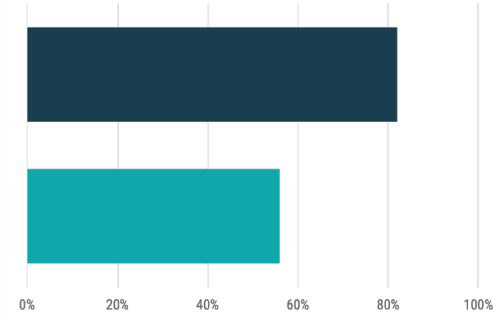
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Nobles County.

White Homeowners: 4,134

BIPOC Homeowners: 2,424



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is 27% points higher than BIPOC homeownership in the county.

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Affordable Homes Available to Extremely Low-Income Renters in Nobles

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

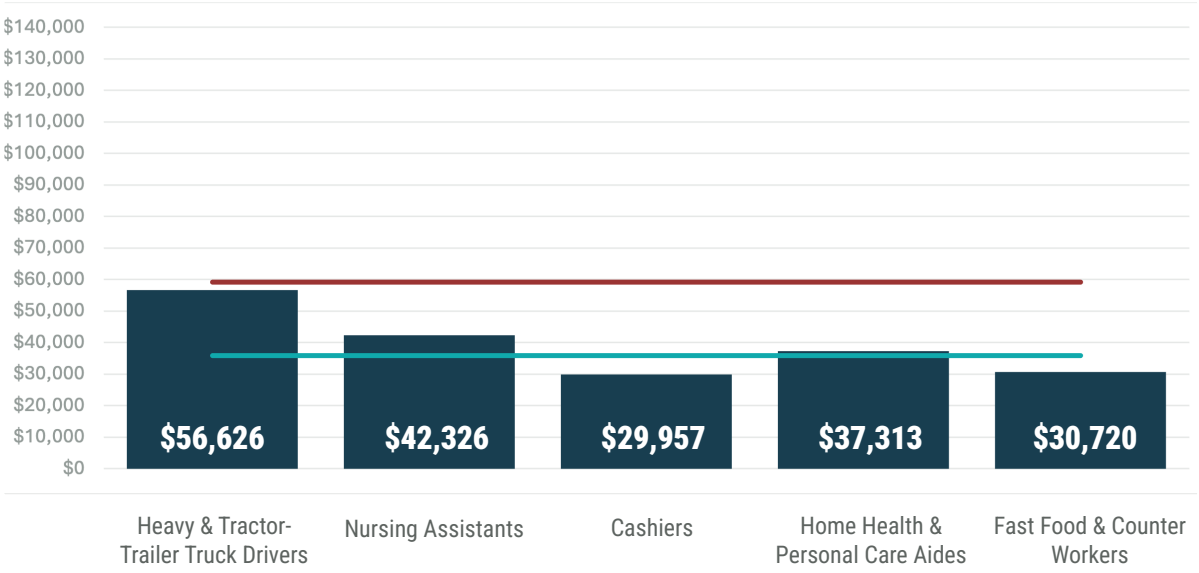
Homes available and affordable to renters with extremely low incomes.



210 (or **43%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$59,160

median apartment:
$35,840

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Norman County

2026 COUNTY PROFILES

2,700 Households

HOMEOWNER HOUSEHOLDS
2,145 | 79% of households

RENTER HOUSEHOLDS
555 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **4%** change to **$79,757**
Home values: **19%** change to **$147,100**

61% of homes were built before 1970.

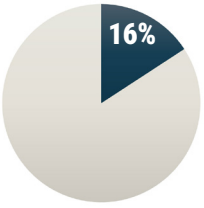
From 2019 to 2024
Renter income: **39%** change to **$46,607**
Rent: **5%** change to **$774**

53% of rental homes were built before 1970.

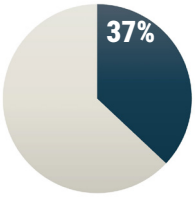
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

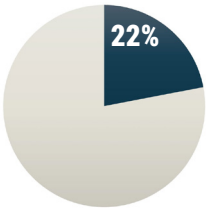
There are **496** cost-burdened Norman County households, or **20%** of all households.



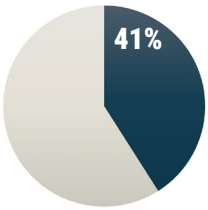
337
owners
are cost burdened
(**16%** of all owners)



159
renters
are cost burdened
(**37%** of all renters)



96
renters
are severely cost burdened
(**22%** of all renters)



52
senior renters
are cost burdened
(**41%** of all senior renters)

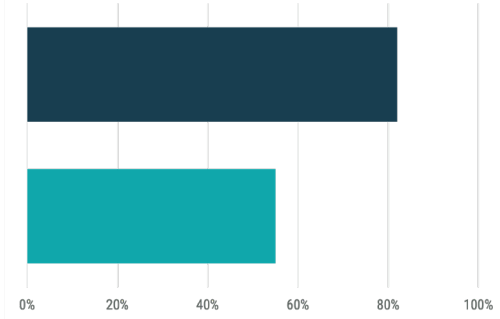
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Norman County.

White Homeowners: **2,001**

BIPOC Homeowners: **174**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

55% of BIPOC households own a home.

That means white homeownership is **27%** points higher than BIPOC homeownership in the county.

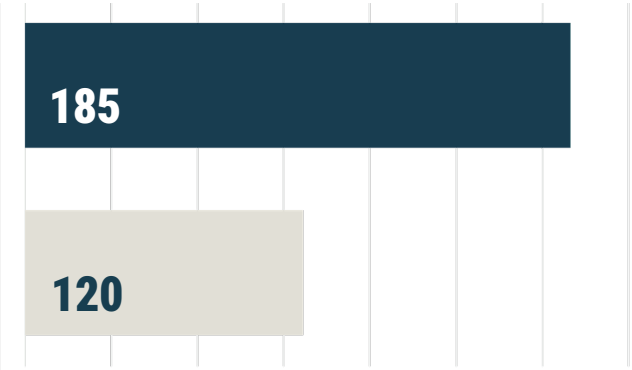
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Affordable Homes Available to Extremely Low-Income Renters in Norman

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

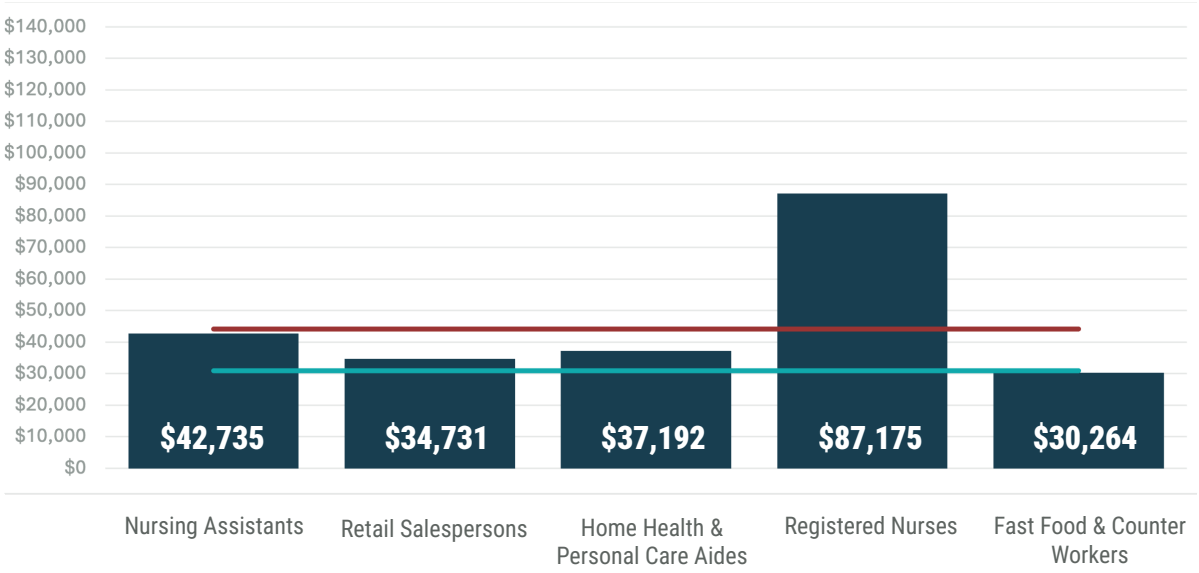
Homes available and affordable to renters with extremely low incomes.



65 (or 35%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$44,130

median apartment:
$30,960

DATA & SOURCES

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DEFINITIONS

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Olmsted County

2026 COUNTY PROFILES

66,918 Households

HOMEOWNER HOUSEHOLDS
47,223 | 71% of households

RENTER HOUSEHOLDS
19,695 | 29% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **3%** change to **$118,027**
Home values: **26%** change to **$331,700**

29% of homes were built before 1970.

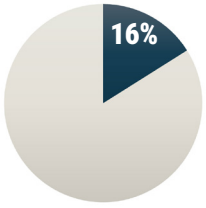
From 2019 to 2024
Renter income: **17%** change to **$57,054**
Rent: **15%** change to **$1,370**

25% of rental homes were built before 1970.

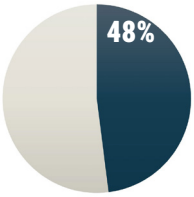
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

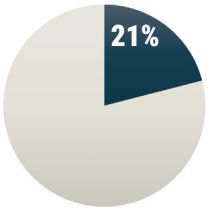
There are **16,483** cost-burdened Olmsted County households, or **25%** of all households.



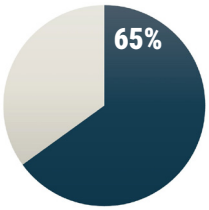
7,563
owners
are cost burdened
(**16%** of all owners)



8,920
renters
are cost burdened
(**48%** of all renters)



3,980
renters
are severely cost burdened
(**21%** of all renters)



2,080
senior renters
are cost burdened
(**65%** of all senior renters)

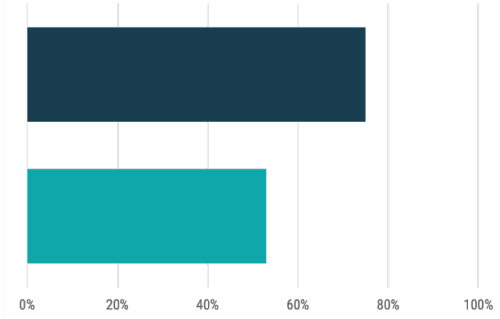
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Olmsted County.

White Homeowners: **40,724**

BIPOC Homeowners: **7,912**



All homeownership rates are rounded to the nearest whole number.

75% of white households own a home.

53% of BIPOC households own a home.

That means white homeownership is **22%** points higher than BIPOC homeownership in the county.

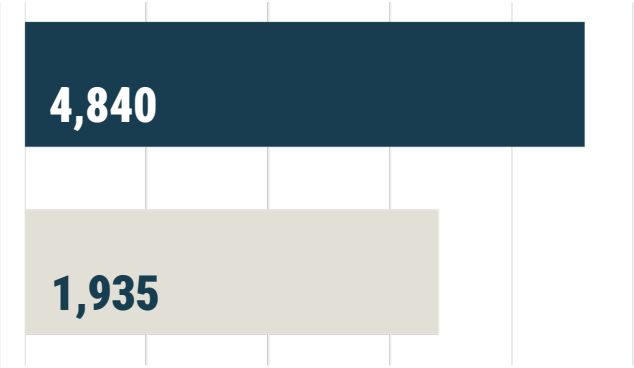
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Affordable Homes Available to Extremely Low-Income Renters in Olmsted

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

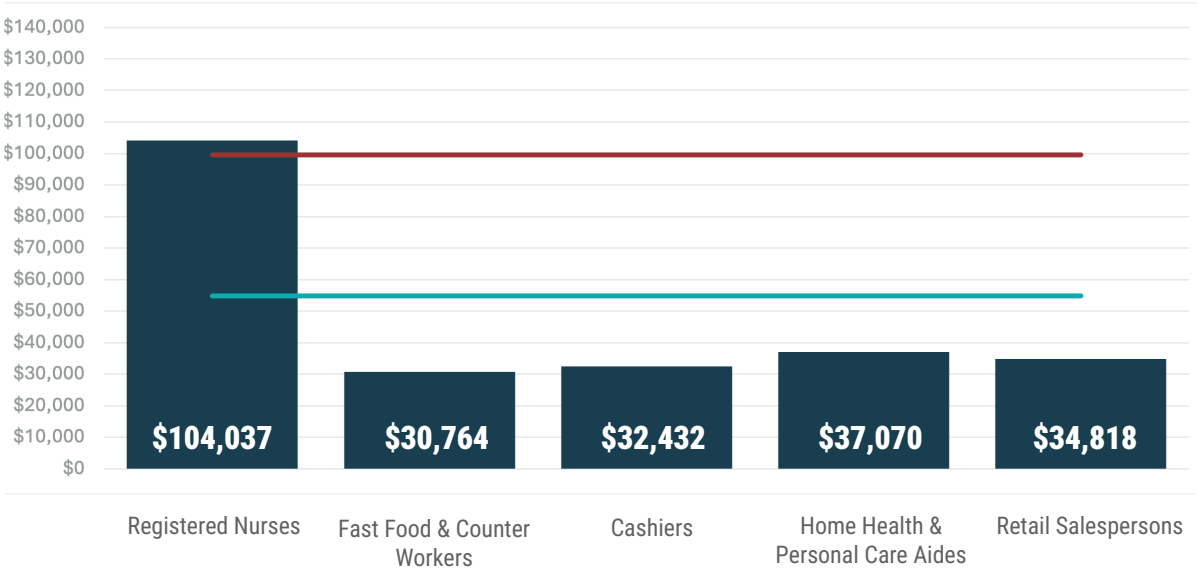
Homes available and affordable to renters with extremely low incomes.



2,905 (or 60%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$99,510**

median apartment: **$54,800**

DATA & SOURCES

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DEFINITIONS

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Otter Tail County

2026 COUNTY PROFILES

25,157 Households

HOMEOWNER HOUSEHOLDS
19,996 | 79% of households

RENTER HOUSEHOLDS
5,161 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$85,697**
Home values: **17%** change to **$273,000**

38% of homes were built before 1970.

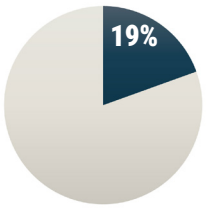
From 2019 to 2024
Renter income: **-4%** change to **$36,830**
Rent: **4%** change to **$868**

29% of rental homes were built before 1970.

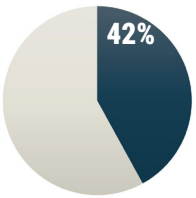
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

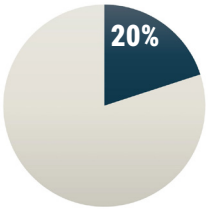
There are **5,759** cost-burdened Otter Tail County households, or **23%** of all households.



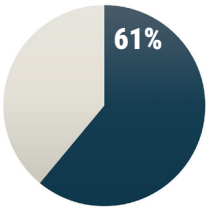
3,876
owners
are cost burdened
(**19%** of all owners)



1,883
renters
are cost burdened
(**42%** of all renters)



902
renters
are severely cost burdened
(**20%** of all renters)



765
senior renters
are cost burdened
(**61%** of all senior renters)

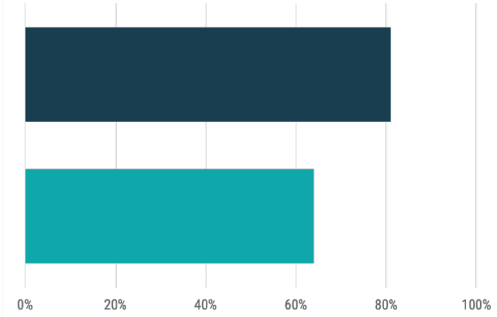
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Otter Tail County.

White Homeowners: **19,091**

BIPOC Homeowners: **1,231**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

64% of BIPOC households own a home.

That means white homeownership is **17%** points higher than BIPOC homeownership in the county.

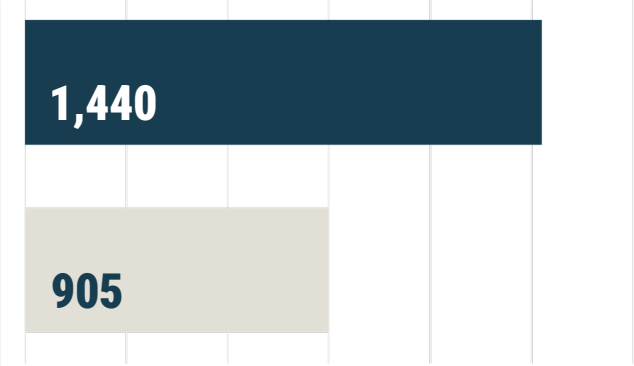
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Affordable Homes Available to Extremely Low-Income Renters in Otter Tail

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

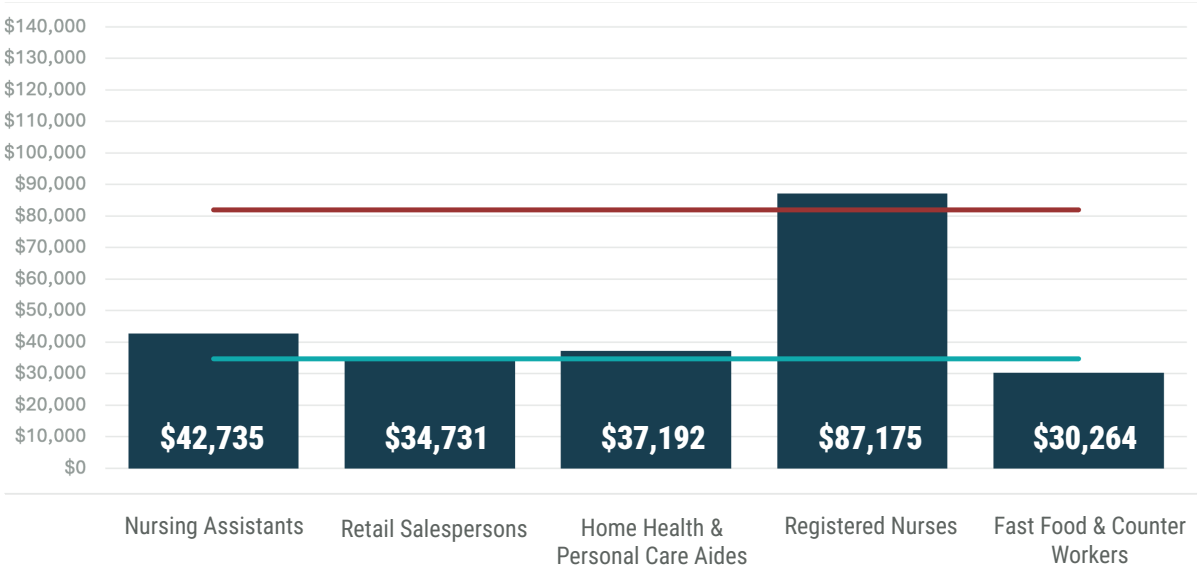
Homes available and affordable to renters with extremely low incomes.



535 (or 37%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$81,900**

median apartment: **$34,720**

DATA & SOURCES

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Pennington County

2026 COUNTY PROFILES

6,207 Households

HOMEOWNER HOUSEHOLDS
4,479 | 72% of households

RENTER HOUSEHOLDS
1,728 | 28% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 12% change to $97,523
Home values: 2% change to $195,500

45% of homes were built before 1970.

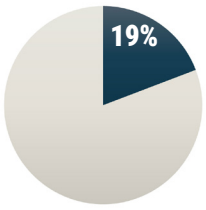
From 2019 to 2024
Renter income: -3% change to $39,792
Rent: 1% change to $862

29% of rental homes were built before 1970.

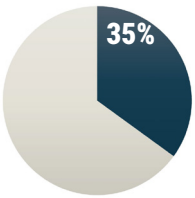
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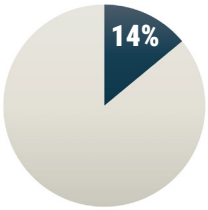
There are **1,445** cost-burdened Pennington County households, or 24% of all households.



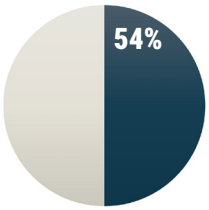
855
owners
are cost burdened
(19% of all owners)



590
renters
are cost burdened
(35% of all renters)



234
renters
are severely cost burdened
(14% of all renters)



247
senior renters
are cost burdened
(54% of all senior renters)

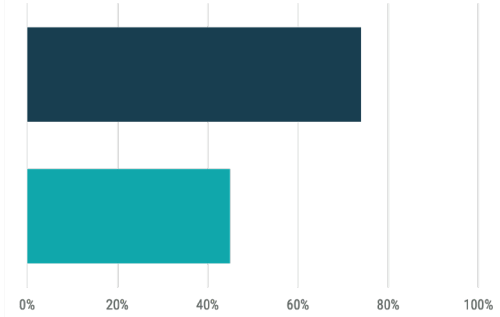
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Pennington County.

White Homeowners: 4,193

BIPOC Homeowners: 335



All homeownership rates are rounded to the nearest whole number.

74% of white households own a home.

45% of BIPOC households own a home.

That means white homeownership is **30%** points higher than BIPOC homeownership in the county.

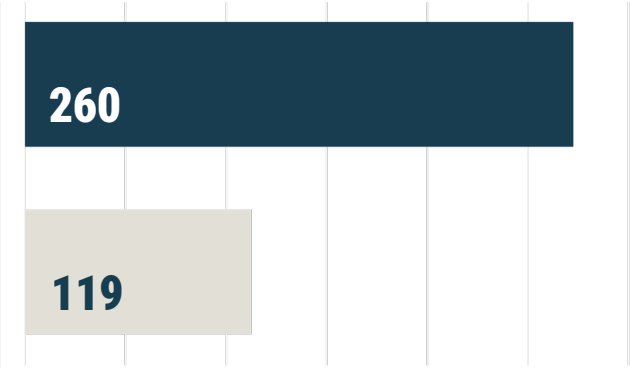
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Affordable Homes Available to Extremely Low-Income Renters in Pennington

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

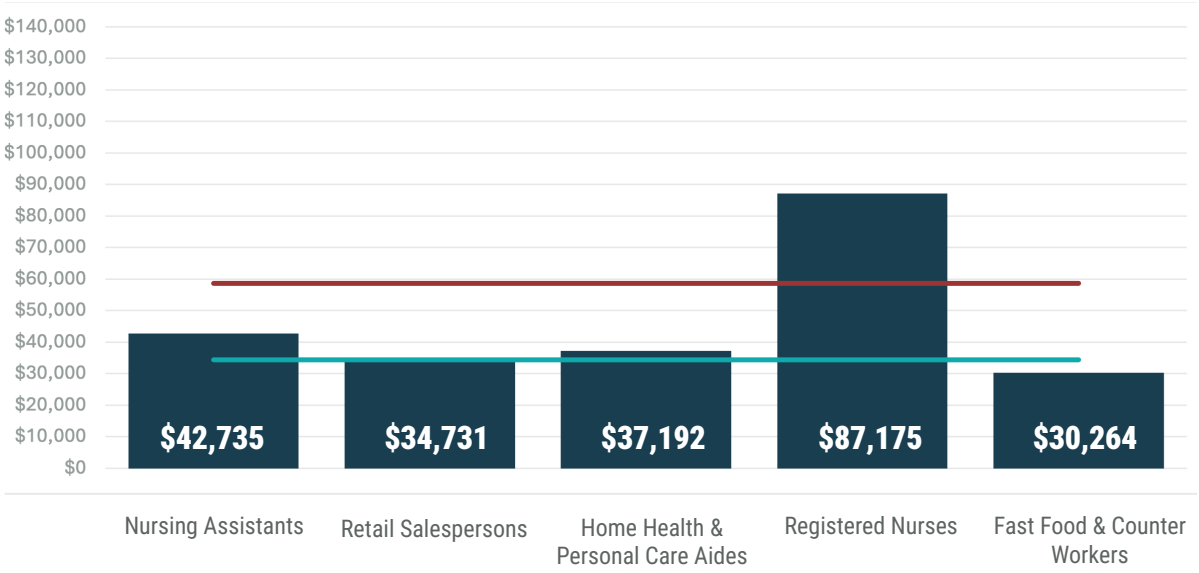
Homes available and affordable to renters with extremely low incomes.



141 (or **54%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$58,650**

median apartment: **$34,480**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Pine County

2026 COUNTY PROFILES

12,323 Households

HOMEOWNER HOUSEHOLDS
10,057 | 82% of households

RENTER HOUSEHOLDS
2,266 | 18% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **7%** change to **$79,054**
Home values: **18%** change to **$239,300**

31% of homes were built before 1970.

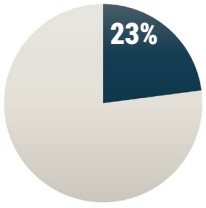
From 2019 to 2024
Renter income: **-4%** change to **$32,042**
Rent: **-9%** change to **$877**

32% of rental homes were built before 1970.

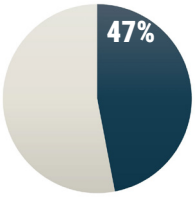
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

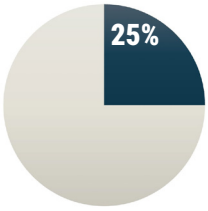
There are **3,182** cost-burdened Pine County households, or **27%** of all households.



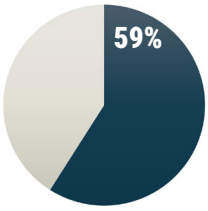
2,282
owners
are cost burdened
(**23%** of all owners)



900
renters
are cost burdened
(**47%** of all renters)



483
renters
are severely cost burdened
(**25%** of all renters)



371
senior renters
are cost burdened
(**59%** of all senior renters)

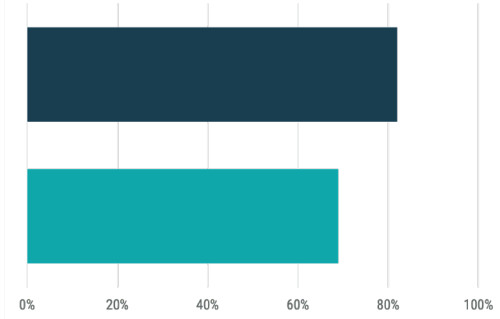
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Pine County.

White Homeowners: **9,496**

BIPOC Homeowners: **611**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

69% of BIPOC households own a home.

That means white homeownership is **14%** points higher than BIPOC homeownership in the county.

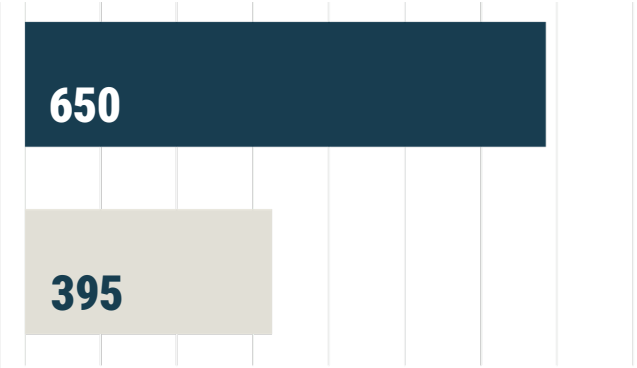
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Affordable Homes Available to Extremely Low-Income Renters in Pine

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

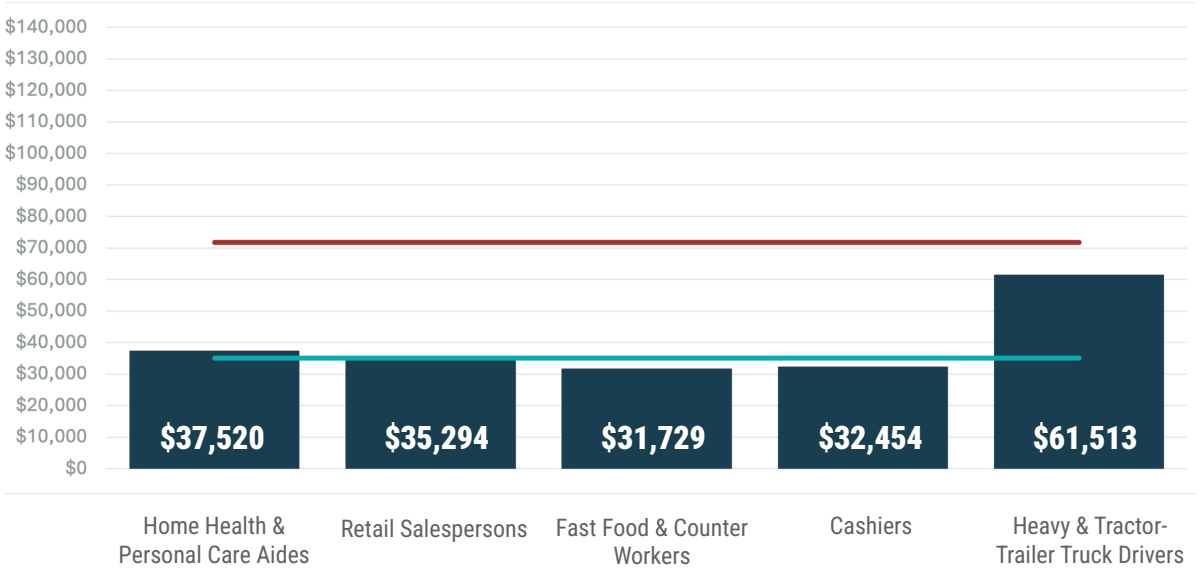
Homes available and affordable to renters with extremely low incomes.



255 (or 39%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$71,790**

median apartment: **$35,080**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Pipestone County

2026 COUNTY PROFILES

3,971 Households

HOMEOWNER HOUSEHOLDS
3,209 | 81% of households

RENTER HOUSEHOLDS
762 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 2% change to $79,594
Home values: 17% change to $140,200

72% of homes were built before 1970.

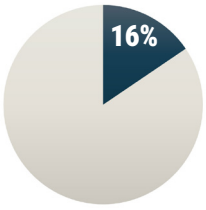
From 2019 to 2024
Renter income: -9% change to $38,542
Rent: 4% change to $754

52% of rental homes were built before 1970.

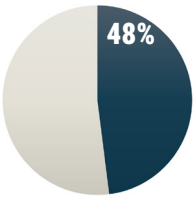
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

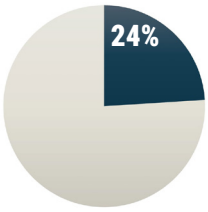
There are **825** cost-burdened Pipestone County households, or 22% of all households.



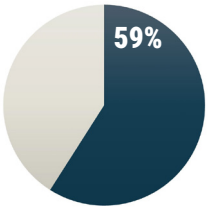
494
owners
are cost burdened
(16% of all owners)



331
renters
are cost burdened
(48% of all renters)



165
renters
are severely cost burdened
(24% of all renters)



105
senior renters
are cost burdened
(59% of all senior renters)

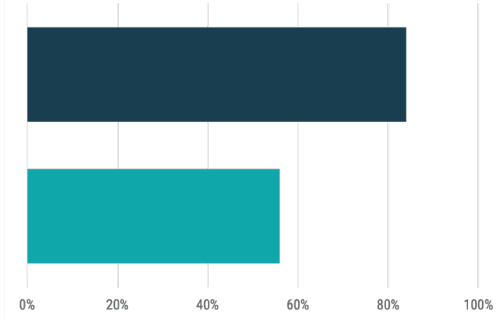
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Pipestone County.

White Homeowners: 2,944

BIPOC Homeowners: 335



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is **28%** points higher than BIPOC homeownership in the county.

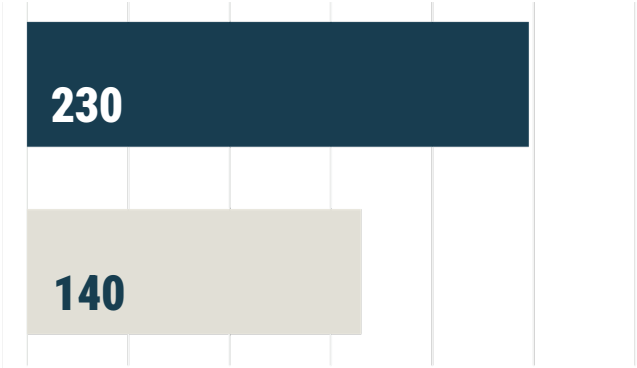
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Affordable Homes Available to Extremely Low-Income Renters in Pipestone

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

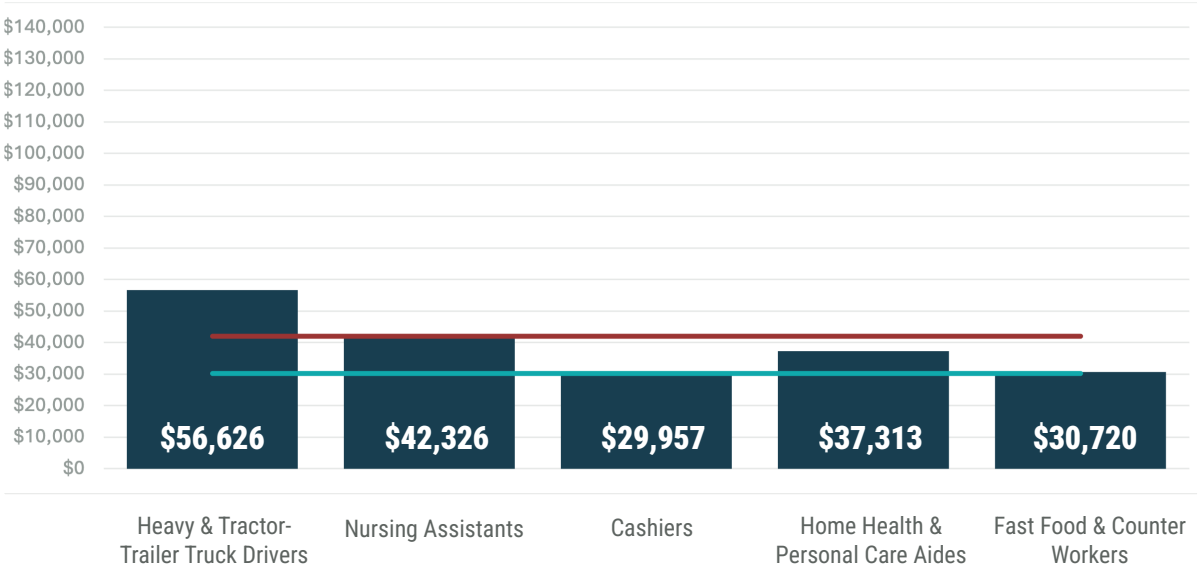
Homes available and affordable to renters with extremely low incomes.



90 (or **39%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$42,060

median apartment:
$30,160

DATA & SOURCES

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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Polk County

2026 COUNTY PROFILES

12,360 Households

HOMEOWNER HOUSEHOLDS
8,809 | 71% of households

RENTER HOUSEHOLDS
3,551 | 29% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **7%** change to **$97,320**
Home values: **10%** change to **$222,800**

51% of homes were built before 1970.

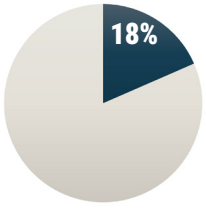
From 2019 to 2024
Renter income: **-4%** change to **$31,949**
Rent: **-3%** change to **$855**

41% of rental homes were built before 1970.

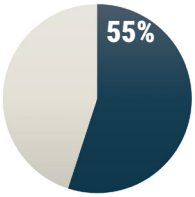
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

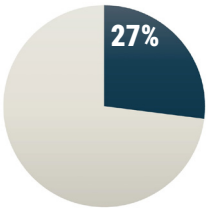
There are **3,372** cost-burdened Polk County households, or **28%** of all households.



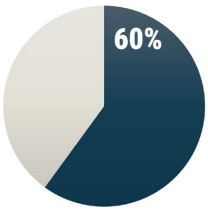
1,621
owners
are cost burdened
(**18%** of all owners)



1,751
renters
are cost burdened
(**55%** of all renters)



854
renters
are severely cost burdened
(**27%** of all renters)



417
senior renters
are cost burdened
(**60%** of all senior renters)

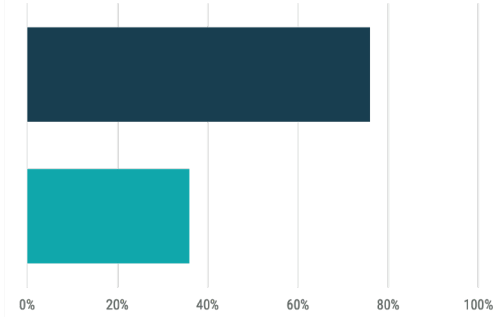
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Polk County.

White Homeowners: **8,251**

BIPOC Homeowners: **705**



All homeownership rates are rounded to the nearest whole number.

76% of white households own a home.

36% of BIPOC households own a home.

That means white homeownership is **39%** points higher than BIPOC homeownership in the county.

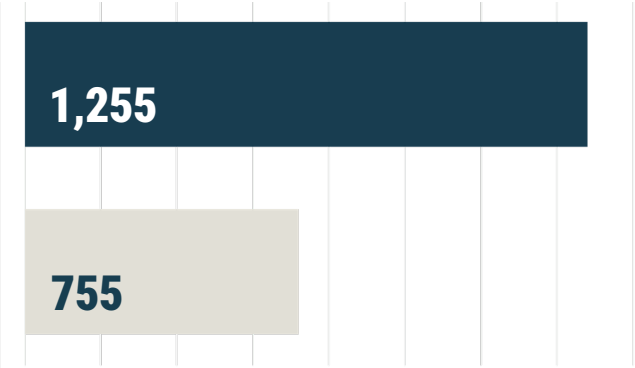
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Affordable Homes Available to Extremely Low-Income Renters in Polk

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

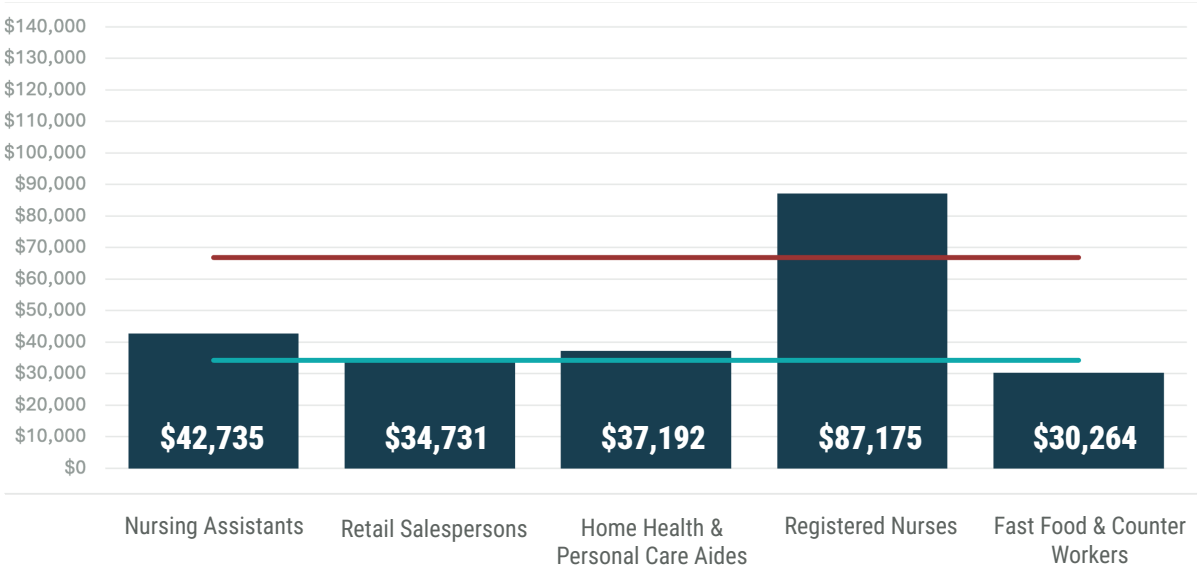
Homes available and affordable to renters with extremely low incomes.



500 (or **40%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$66,840**

median apartment: **$34,200**

DATA & SOURCES

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Pope County

2026 COUNTY PROFILES

4,958 Households

HOMEOWNER HOUSEHOLDS
4,142 | 84% of households

RENTER HOUSEHOLDS
816 | 16% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$85,738**
Home values: **19%** change to **$255,100**

51% of homes were built before 1970.

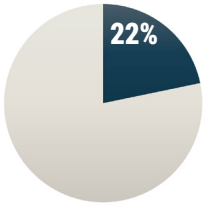
From 2019 to 2024
Renter income: **-26%** change to **$30,273**
Rent: **20%** change to **$902**

33% of rental homes were built before 1970.

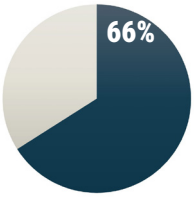
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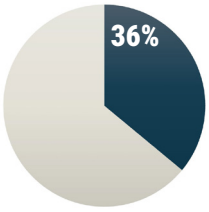
There are **1,362** cost-burdened Pope County households, or **29%** of all households.



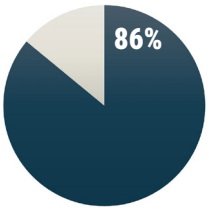
898
owners
are cost burdened
(**22%** of all owners)



464
renters
are cost burdened
(**66%** of all renters)



248
renters
are severely cost burdened
(**36%** of all renters)



300
senior renters
are cost burdened
(**86%** of all senior renters)

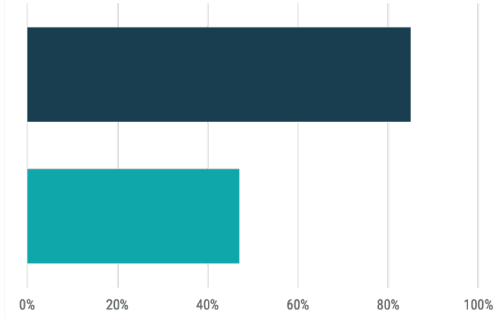
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Pope County.

White Homeowners: **4,029**

BIPOC Homeowners: **117**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

47% of BIPOC households own a home.

That means white homeownership is **38%** points higher than BIPOC homeownership in the county.

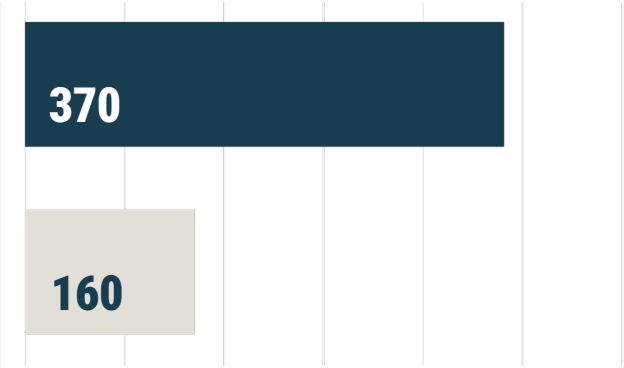
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Affordable Homes Available to Extremely Low-Income Renters in Pope

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

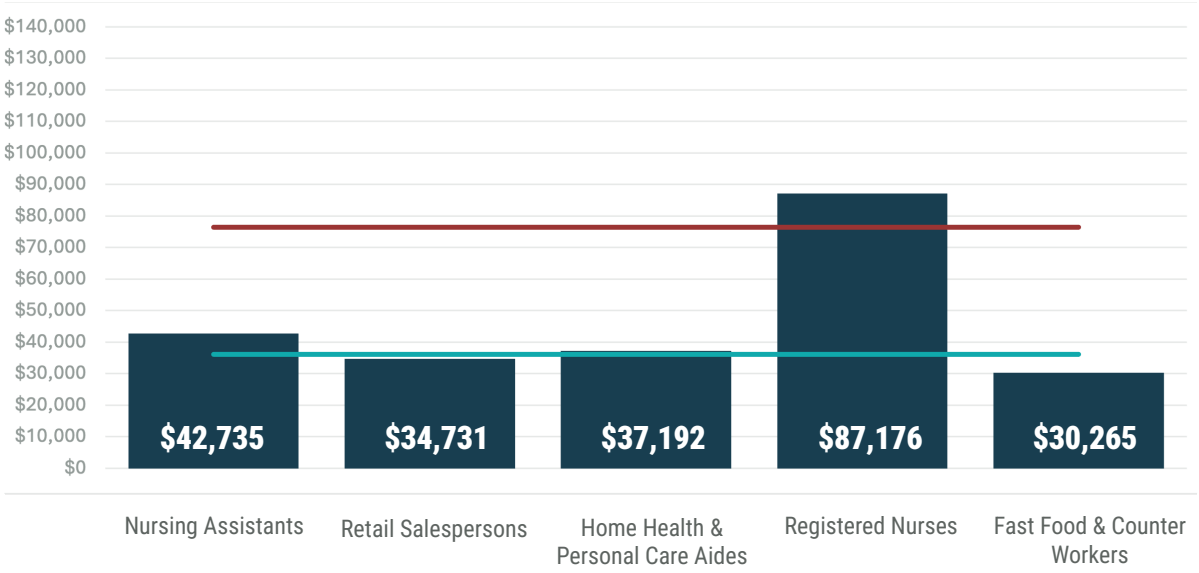
Homes available and affordable to renters with extremely low incomes.



210 (or 57%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$76,530**

median apartment: **$36,080**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Ramsey County

2026 COUNTY PROFILES

221,327 Households

HOMEOWNER HOUSEHOLDS
134,142 | 61% of households

RENTER HOUSEHOLDS
87,185 | 39% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 0% change to $110,523
Home values: 16% change to $326,600

62% of homes were built before 1970.

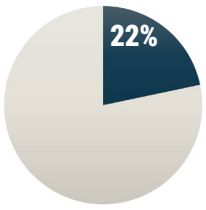
From 2019 to 2024
Renter income: 7% change to $51,096
Rent: 7% change to $1,329

44% of rental homes were built before 1970.

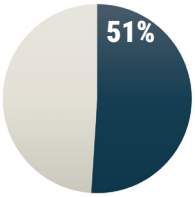
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

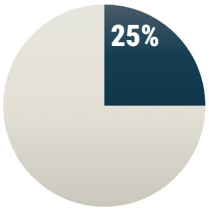
There are **71,598** cost-burdened Ramsey County households, or 33% of all households.



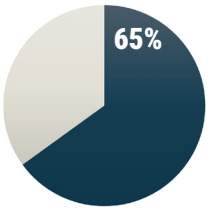
28,986 **owners** are cost burdened (22% of all owners)



42,612 **renters** are cost burdened (51% of all renters)



20,746 **renters** are severely cost burdened (25% of all renters)



9,756 **senior renters** are cost burdened (65% of all senior renters)

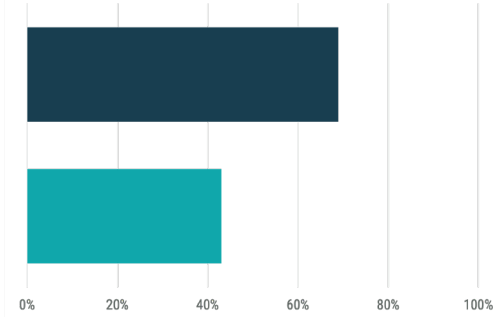
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Ramsey County.

White Homeowners: 104,731

BIPOC Homeowners: 34,801



All homeownership rates are rounded to the nearest whole number.

69% of white households own a home.

43% of BIPOC households own a home.

That means white homeownership is 26% points higher than BIPOC homeownership in the county.

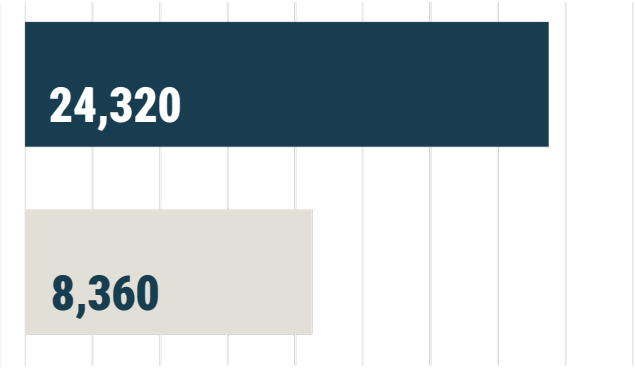
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Affordable Homes Available to Extremely Low-Income Renters in Ramsey

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

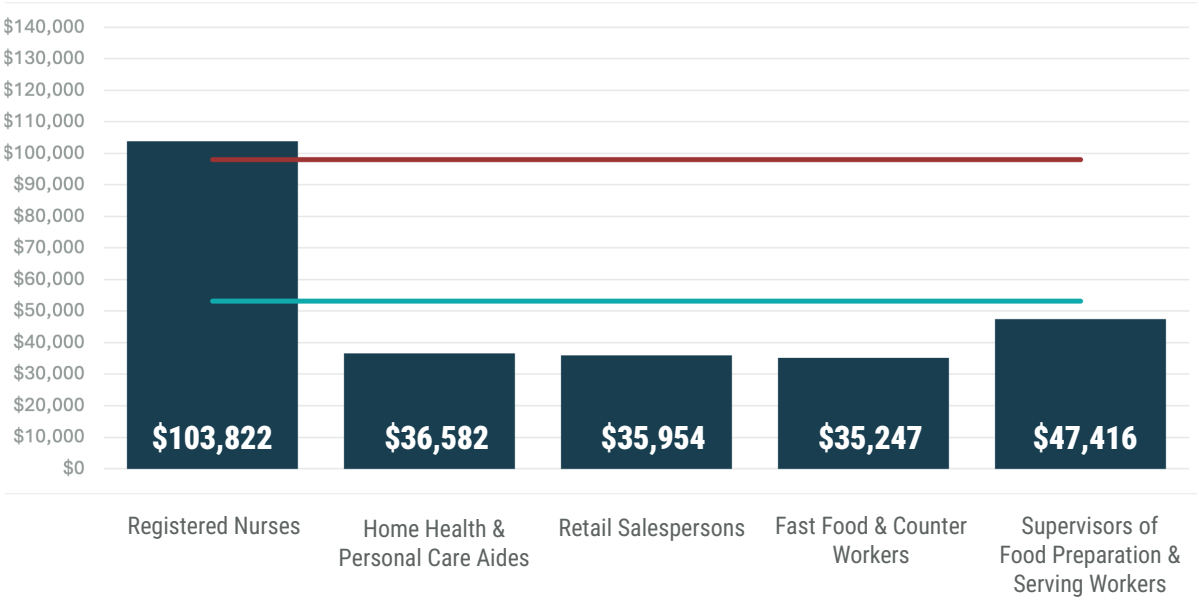
Homes available and affordable to renters with extremely low incomes.



15,960 (or **66%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$97,980**

median apartment: **$53,160**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Red Lake County

2026 COUNTY PROFILES

1,671 Households

HOMEOWNER HOUSEHOLDS
1,394 | 83% of households

RENTER HOUSEHOLDS
277 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 4% change to $87,500
Home values: 14% change to $162,000

49% of homes were built before 1970.

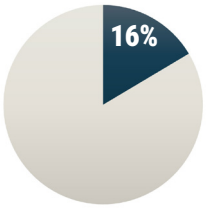
From 2019 to 2024
Renter income: 21% change to $39,306
Rent: -14% change to $583

57% of rental homes were built before 1970.

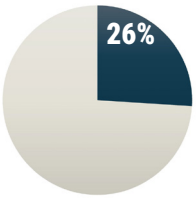
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

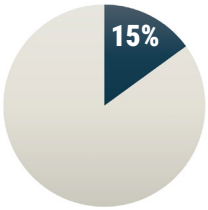
There are **284** cost-burdened Red Lake County households, or 18% of all households.



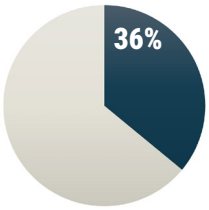
228
owners
are cost burdened
(16% of all owners)



56
renters
are cost burdened
(26% of all renters)



31
renters
are severely cost burdened
(15% of all renters)



28
senior renters
are cost burdened
(36% of all senior renters)

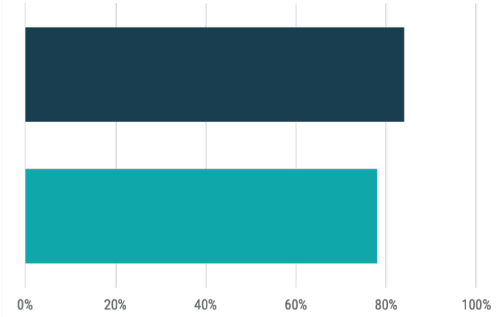
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Red Lake County.

White Homeowners: 1,333

BIPOC Homeowners: 69



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

78% of BIPOC households own a home.

That means white homeownership is 6% points higher than BIPOC homeownership in the county.

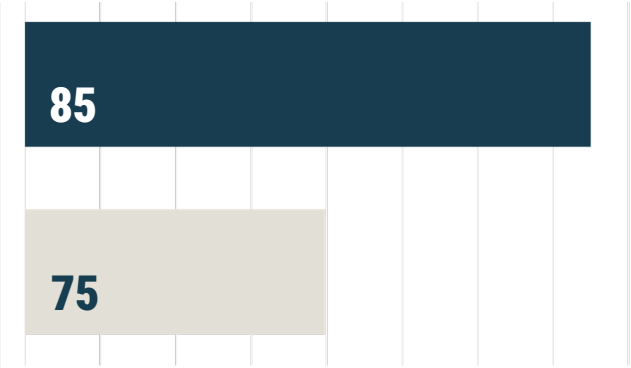
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Affordable Homes Available to Extremely Low-Income Renters in Red Lake

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

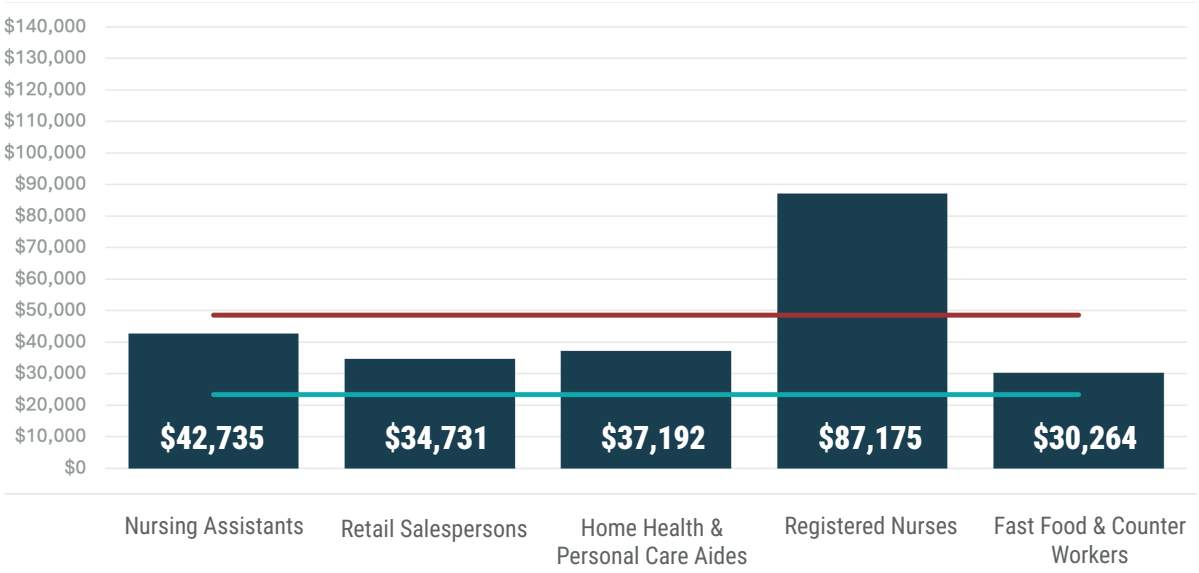
Homes available and affordable to renters with extremely low incomes.



10 (or 12%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$48,600

median apartment:
$23,320

DATA & SOURCES

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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Redwood County

2026 COUNTY PROFILES

6,293 Households

HOMEOWNER HOUSEHOLDS
4,933 | 78% of households

RENTER HOUSEHOLDS
1,360 | 22% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$75,539**
Home values: **21%** change to **$158,200**

57% of homes were built before 1970.

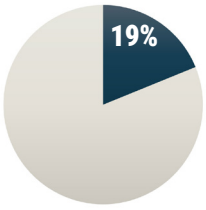
From 2019 to 2024
Renter income: **-22%** change to **$31,129**
Rent: **-4%** change to **$757**

40% of rental homes were built before 1970.

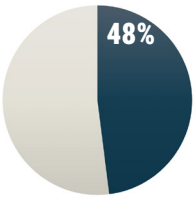
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

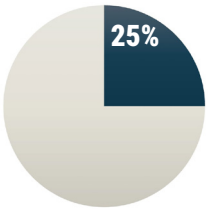
There are **1,478** cost-burdened Redwood County households, or **28%** of all households.



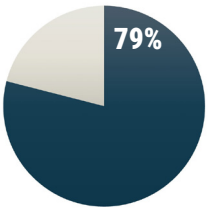
923
owners
are cost burdened
(**19%** of all owners)



555
renters
are cost burdened
(**48%** of all renters)



297
renters
are severely cost burdened
(**25%** of all renters)



209
senior renters
are cost burdened
(**79%** of all senior renters)

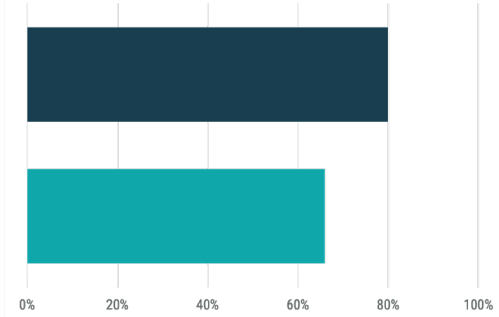
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Redwood County.

White Homeowners: **4,467**

BIPOC Homeowners: **535**



All homeownership rates are rounded to the nearest whole number.

80% of white households own a home.

66% of BIPOC households own a home.

That means white homeownership is **15%** points higher than BIPOC homeownership in the county.

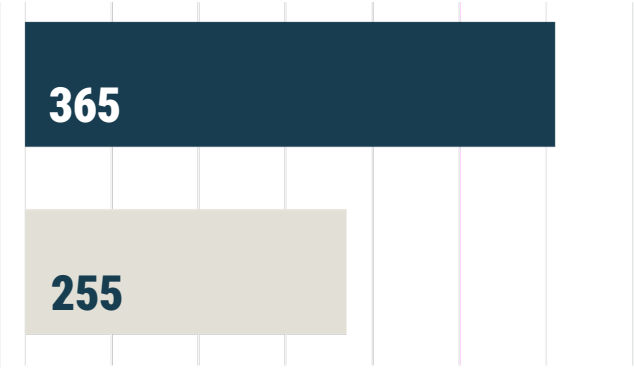
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Affordable Homes Available to Extremely Low-Income Renters in Redwood

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

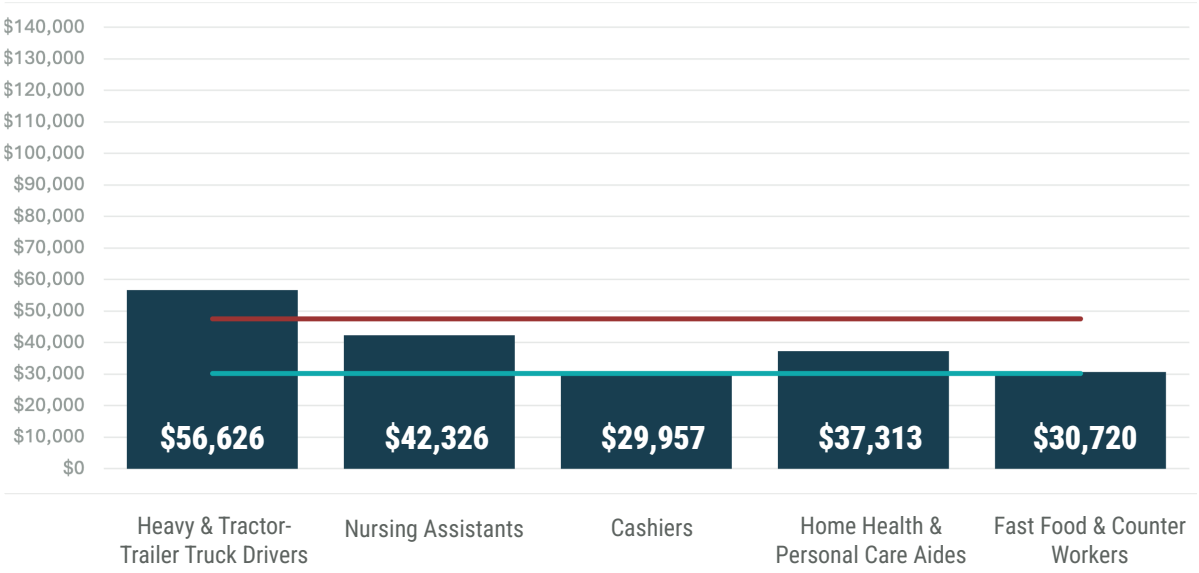
Homes available and affordable to renters with extremely low incomes.



110 (or **30%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$47,460

median apartment:
$30,280

DATA & SOURCES

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Renville County

2026 COUNTY PROFILES

6,056 Households

HOMEOWNER HOUSEHOLDS
4,855 | 80% of households

RENTER HOUSEHOLDS
1,201 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-3%** change to **$80,096**
Home values: **25%** change to **$163,200**

65% of homes were built before 1970.

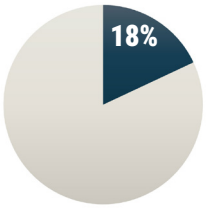
From 2019 to 2024
Renter income: **-8%** change to **$33,413**
Rent: **1%** change to **$790**

47% of rental homes were built before 1970.

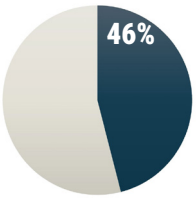
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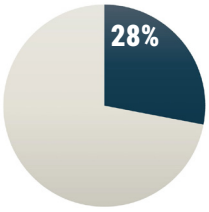
There are **1,346** cost-burdened Renville County households, or **23%** of all households.



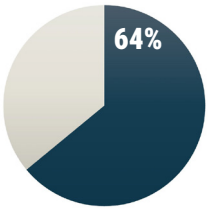
870
owners
are cost burdened
(**18%** of all owners)



476
renters
are cost burdened
(**46%** of all renters)



287
renters
are severely cost burdened
(**28%** of all renters)



197
senior renters
are cost burdened
(**64%** of all senior renters)

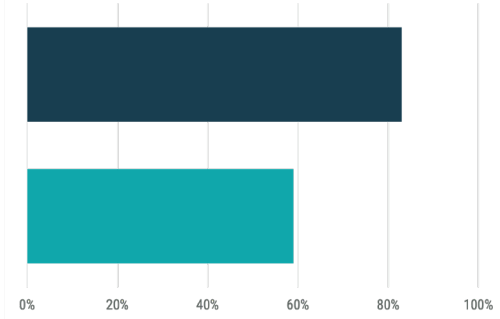
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Renville County.

White Homeowners: **4,515**

BIPOC Homeowners: **518**



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

59% of BIPOC households own a home.

That means white homeownership is **24%** points higher than BIPOC homeownership in the county.

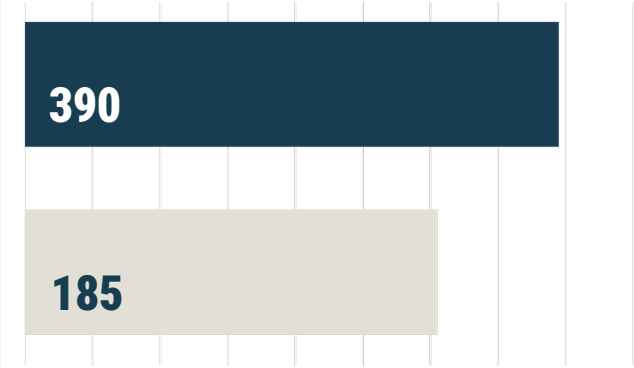
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Affordable Homes Available to Extremely Low-Income Renters in Renville

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

Homes available and affordable to renters with extremely low incomes.



205 (or 53%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$48,960**

median apartment: **$31,600**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Rice County

2026 COUNTY PROFILES

23,493 Households

HOMEOWNER HOUSEHOLDS
17,918 | 76% of households

RENTER HOUSEHOLDS
5,575 | 24% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-6%** change to **$97,004**
Home values: **25%** change to **$320,200**

37% of homes were built before 1970.

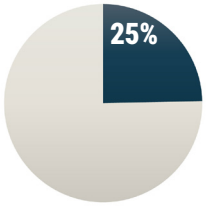
From 2019 to 2024
Renter income: **7%** change to **$42,068**
Rent: **4%** change to **$1,083**

36% of rental homes were built before 1970.

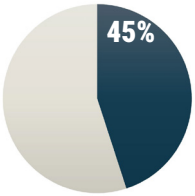
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

There are **6,679** cost-burdened Rice County households, or **29%** of all households.



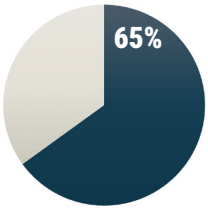
4,369
owners
are cost burdened
(**25%** of all owners)



2,310
renters
are cost burdened
(**45%** of all renters)



1,059
renters
are severely cost burdened
(**20%** of all renters)



755
senior renters
are cost burdened
(**65%** of all senior renters)

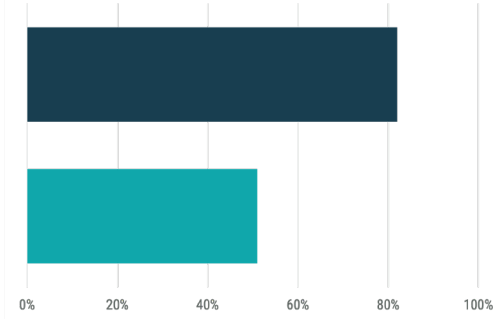
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Rice County.

White Homeowners: **16,030**

BIPOC Homeowners: **2,938**



All homeownership rates are rounded to the nearest whole number.

82% of white households own a home.

51% of BIPOC households own a home.

That means white homeownership is **31%** points higher than BIPOC homeownership in the county.

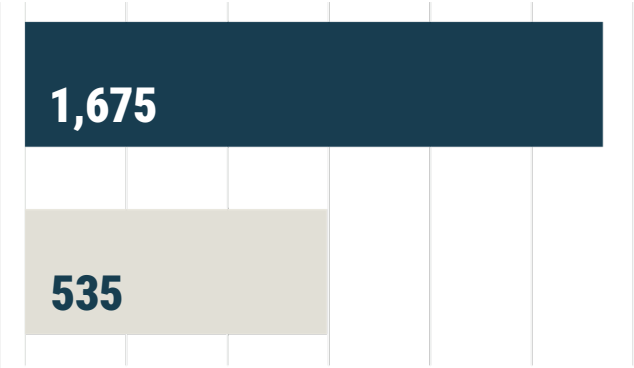
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Affordable Homes Available to Extremely Low-Income Renters in Rice

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

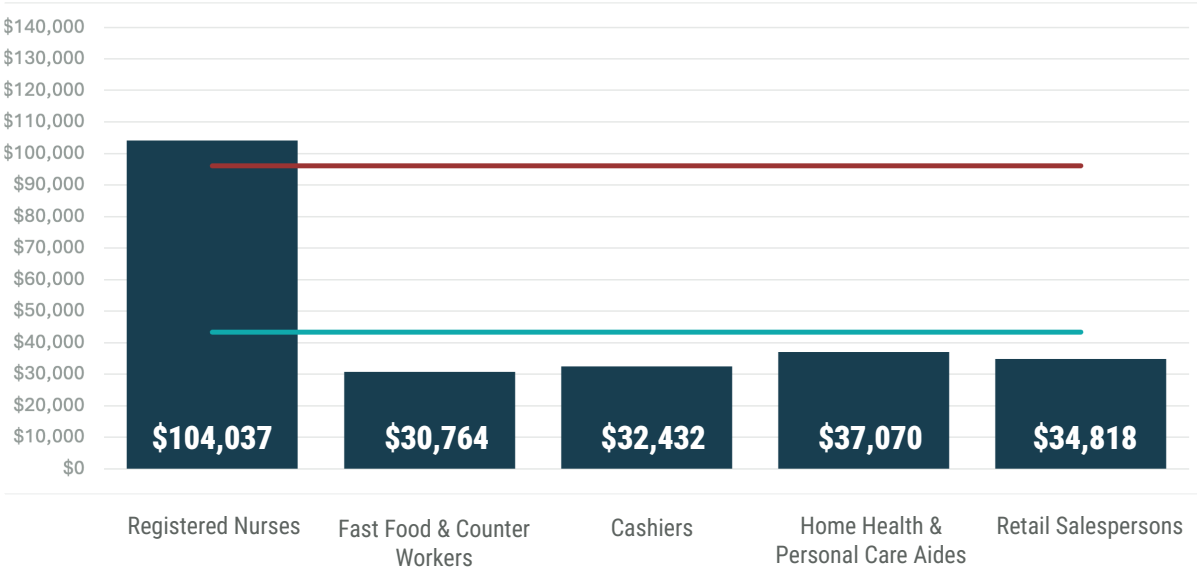
Homes available and affordable to renters with extremely low incomes.



1,140 (or 68%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$96,060**

median apartment: **$43,320**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Rock County

2026 COUNTY PROFILES

4,035 Households

HOMEOWNER HOUSEHOLDS
3,089 | 77% of households

RENTER HOUSEHOLDS
946 | 23% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **13%** change to **$94,031**
Home values: **19%** change to **$224,300**

62% of homes were built before 1970.

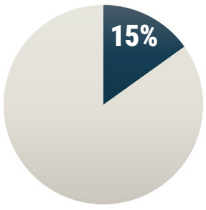
From 2019 to 2024
Renter income: **-24%** change to **$31,250**
Rent: **-16%** change to **$698**

59% of rental homes were built before 1970.

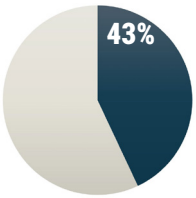
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

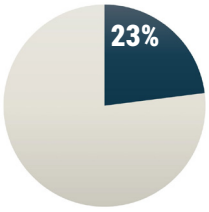
There are **803** cost-burdened Rock County households, or **22%** of all households.



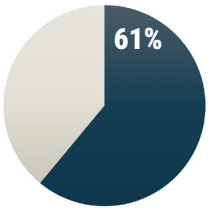
464
owners
are cost burdened
(**15%** of all owners)



339
renters
are cost burdened
(**43%** of all renters)



183
renters
are severely cost burdened
(**23%** of all renters)



86
senior renters
are cost burdened
(**61%** of all senior renters)

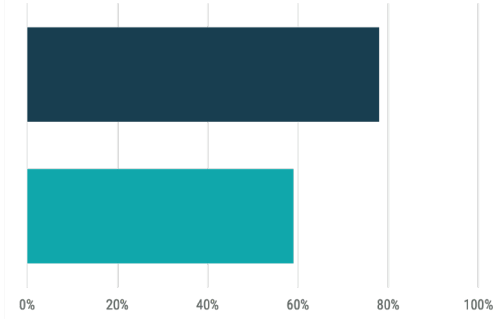
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Rock County.

White Homeowners: **2,997**

BIPOC Homeowners: **115**



All homeownership rates are rounded to the nearest whole number.

78% of white households own a home.

59% of BIPOC households own a home.

That means white homeownership is **19%** points higher than BIPOC homeownership in the county.

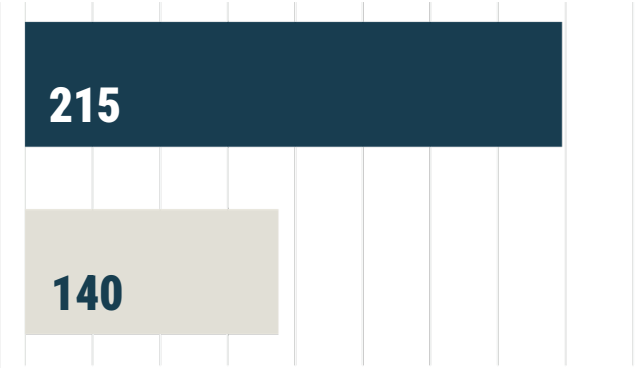
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Affordable Homes Available to Extremely Low-Income Renters in Rock

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

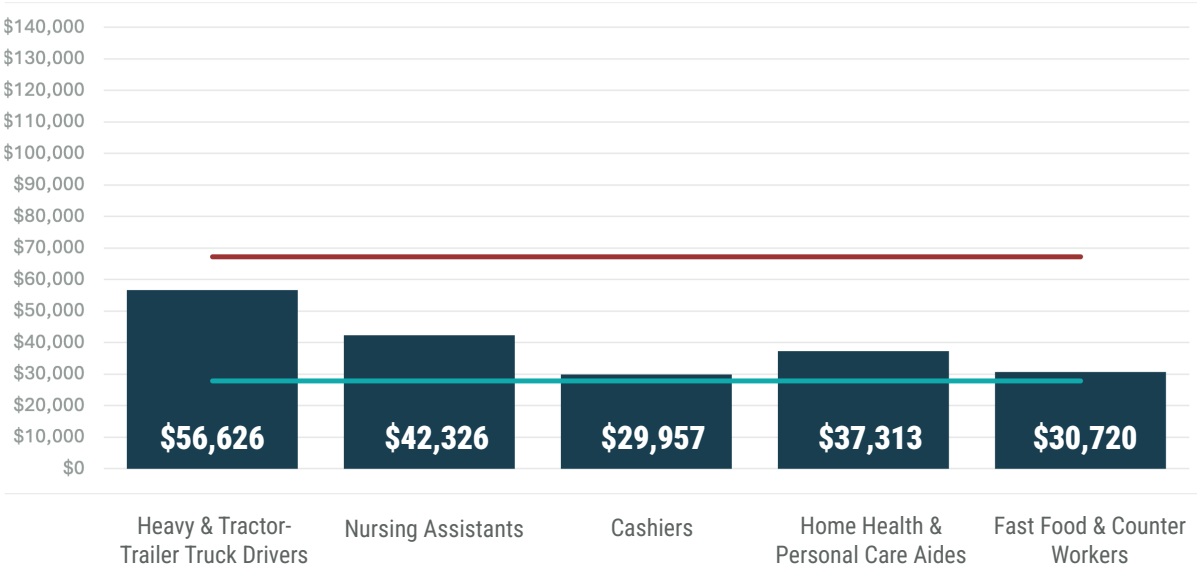
Homes available and affordable to renters with extremely low incomes.



75 (or **35%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$67,290

median apartment:
$27,920

DATA & SOURCES

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DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
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Roseau County

2026 COUNTY PROFILES

6,296 Households

HOMEOWNER HOUSEHOLDS
4,987 | 79% of households

RENTER HOUSEHOLDS
1,309 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-2%** change to **$84,179**
Home values: **12%** change to **$183,700**

30% of homes were built before 1970.

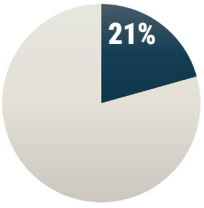
From 2019 to 2024
Renter income: **13%** change to **$42,482**
Rent: **-1%** change to **$880**

24% of rental homes were built before 1970.

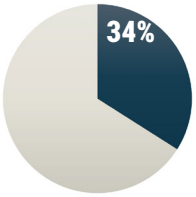
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

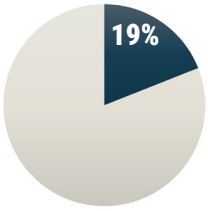
There are **1,401** cost-burdened Roseau County households, or **24%** of all households.



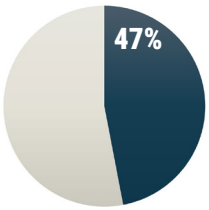
1,005
owners
are cost burdened
(**21%** of all owners)



396
renters
are cost burdened
(**34%** of all renters)



222
renters
are severely cost burdened
(**19%** of all renters)



174
senior renters
are cost burdened
(**47%** of all senior renters)

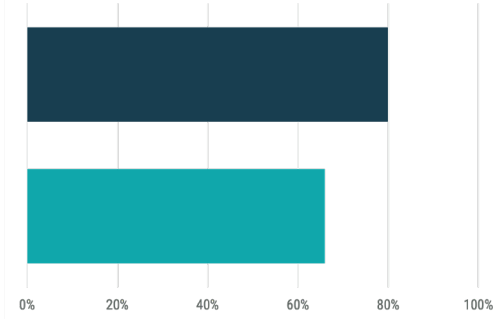
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Roseau County.

White Homeowners: **4,594**

BIPOC Homeowners: **414**



All homeownership rates are rounded to the nearest whole number.

80% of white households own a home.

66% of BIPOC households own a home.

That means white homeownership is **14%** points higher than BIPOC homeownership in the county.

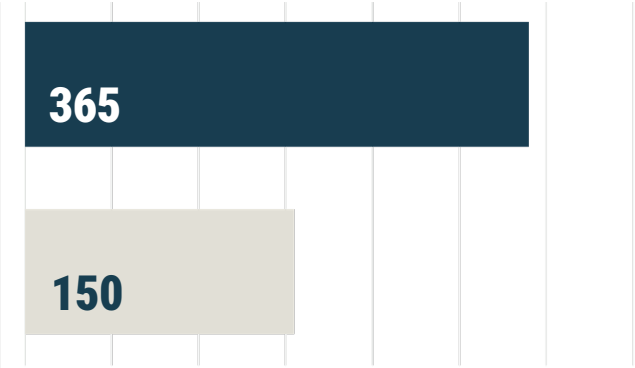
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Affordable Homes Available to Extremely Low-Income Renters in Roseau

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

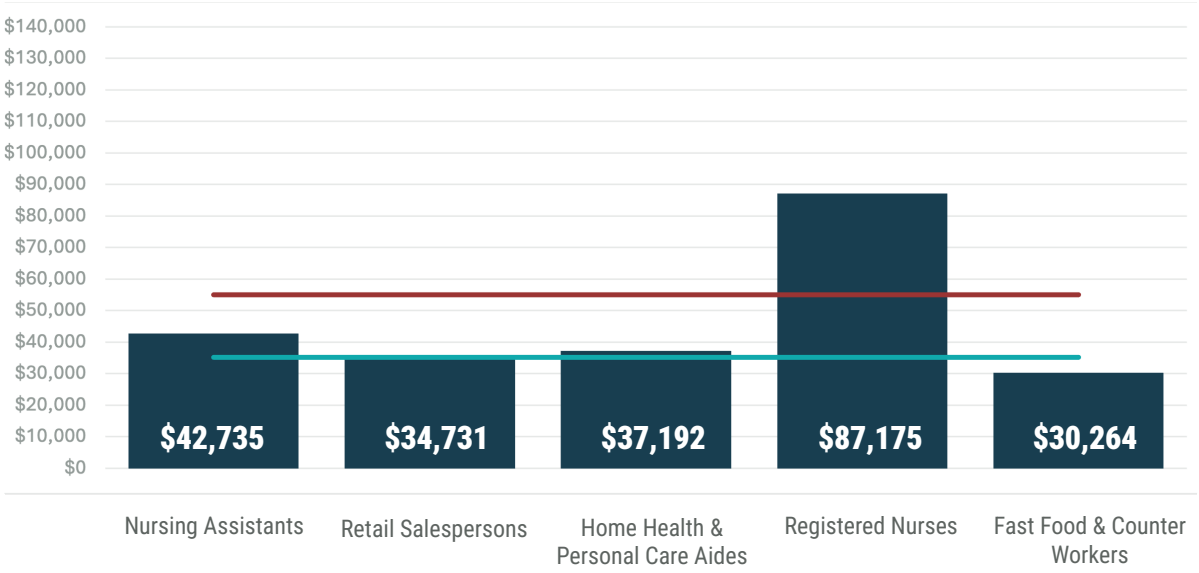
Homes available and affordable to renters with extremely low incomes.



215 (or **59%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$55,110**

median apartment: **$35,200**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
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Scott County

2026 COUNTY PROFILES

54,971 Households

HOMEOWNER HOUSEHOLDS
46,071 | 84% of households

RENTER HOUSEHOLDS
8,900 | 16% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-6%** change to **$133,154**
Home values: **14%** change to **$419,400**

13% of homes were built before 1970.

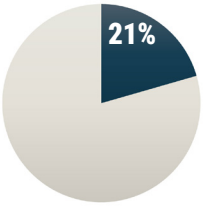
From 2019 to 2024
Renter income: **9%** change to **$57,685**
Rent: **9%** change to **$1,568**

13% of rental homes were built before 1970.

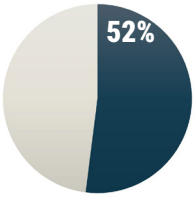
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

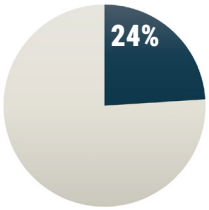
There are **13,831** cost-burdened Scott County households, or **28%** of all households.



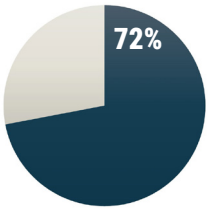
9,421
owners
are cost burdened
(**21%** of all owners)



4,410
renters
are cost burdened
(**52%** of all renters)



2,043
renters
are severely cost burdened
(**24%** of all renters)



1,371
senior renters
are cost burdened
(**72%** of all senior renters)

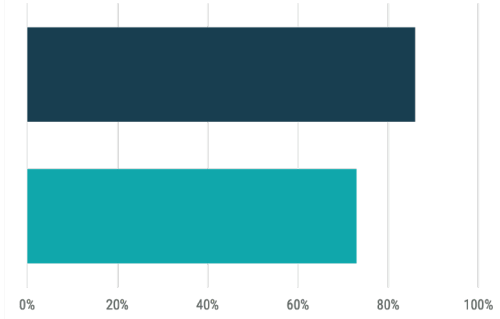
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Scott County.

White Homeowners: **38,957**

BIPOC Homeowners: **8,531**



All homeownership rates are rounded to the nearest whole number.

86% of white households own a home.

73% of BIPOC households own a home.

That means white homeownership is **14%** points higher than BIPOC homeownership in the county.

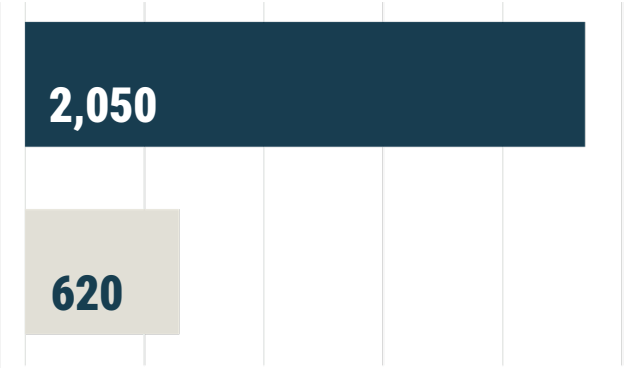
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Affordable Homes Available to Extremely Low-Income Renters in Scott

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

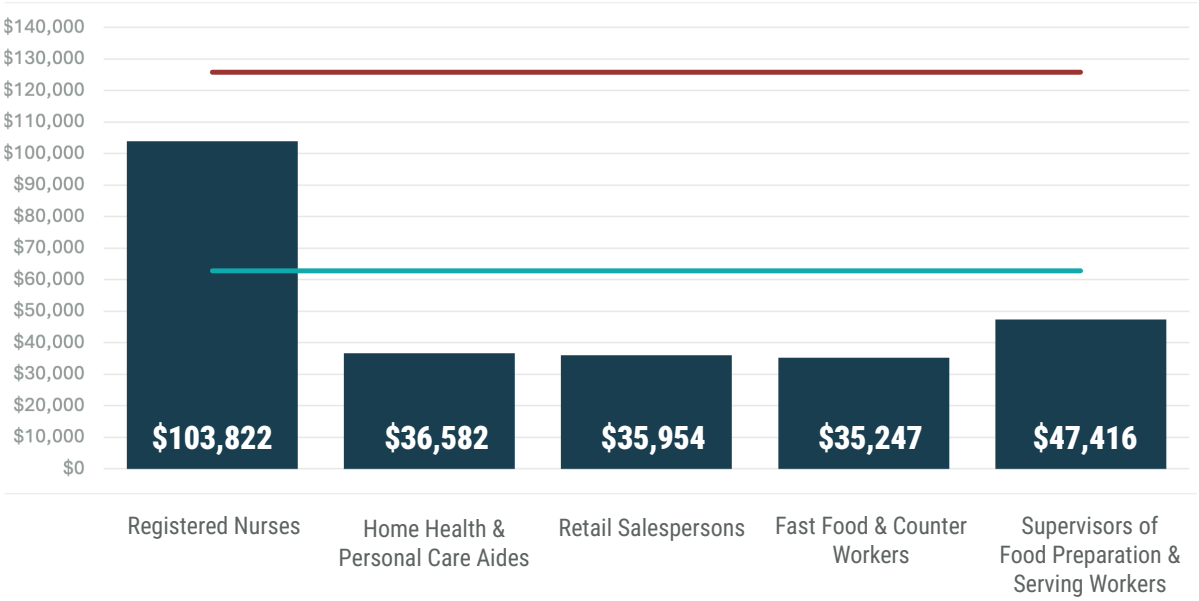
Homes available and affordable to renters with extremely low incomes.



1,430 (or 70%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$125,820**

median apartment: **$62,720**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Sherburne County

2026 COUNTY PROFILES

35,555 Households

HOMEOWNER HOUSEHOLDS
29,598 | 83% of households

RENTER HOUSEHOLDS
5,957 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **0%** change to **$120,053**
Home values: **27%** change to **$361,400**

12% of homes were built before 1970.

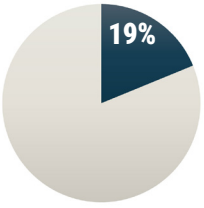
From 2019 to 2024
Renter income: **-3%** change to **$50,816**
Rent: **-8%** change to **$1,127**

19% of rental homes were built before 1970.

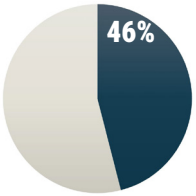
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

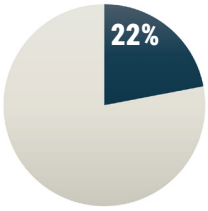
There are **8,190** cost-burdened Sherburne County households, or **25%** of all households.



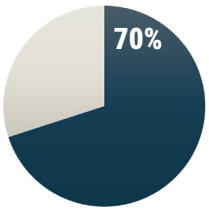
5,548
owners
are cost burdened
(**19%** of all owners)



2,642
renters
are cost burdened
(**46%** of all renters)



1,272
renters
are severely cost burdened
(**22%** of all renters)



1,085
senior renters
are cost burdened
(**70%** of all senior renters)

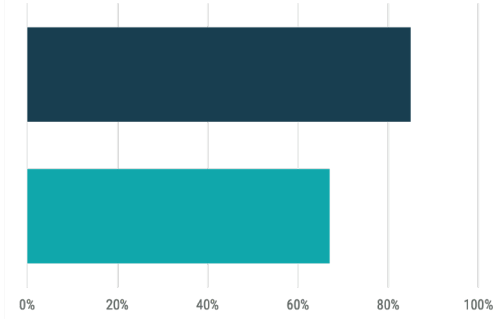
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Sherburne County.

White Homeowners: **27,376**

BIPOC Homeowners: **2,670**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

67% of BIPOC households own a home.

That means white homeownership is **18%** points higher than BIPOC homeownership in the county.

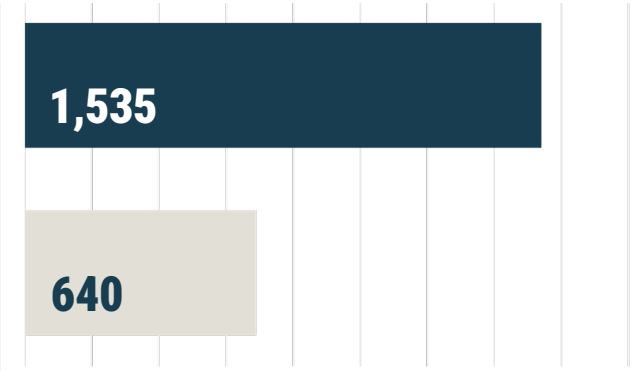
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Affordable Homes Available to Extremely Low-Income Renters in Sherburne

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

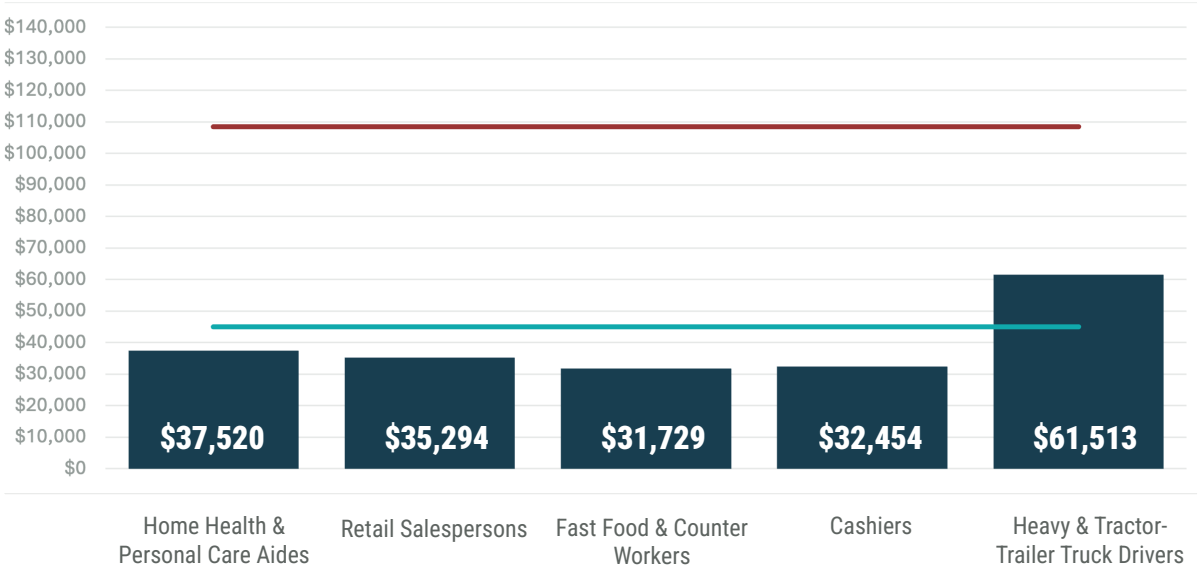
Homes available and affordable to renters with extremely low incomes.



895 (or 58%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$108,420**

median apartment: **$45,080**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Sibley County

2026 COUNTY PROFILES

5,929 Households

HOMEOWNER HOUSEHOLDS
4,789 | 81% of households

RENTER HOUSEHOLDS
1,140 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-2%** change to **$86,867**
Home values: **18%** change to **$231,900**

58% of homes were built before 1970.

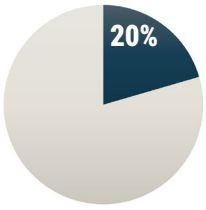
From 2019 to 2024
Renter income: **8%** change to **$49,167**
Rent: **-3%** change to **$855**

42% of rental homes were built before 1970.

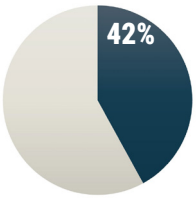
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

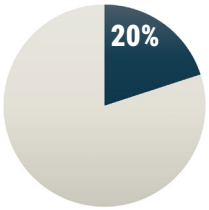
There are **1,372** cost-burdened Sibley County households, or **23%** of all households.



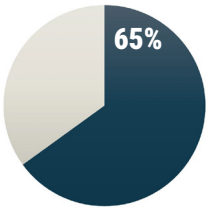
976
owners
are cost burdened
(**20%** of all owners)



396
renters
are cost burdened
(**42%** of all renters)



190
renters
are severely cost burdened
(**20%** of all renters)



127
senior renters
are cost burdened
(**65%** of all senior renters)

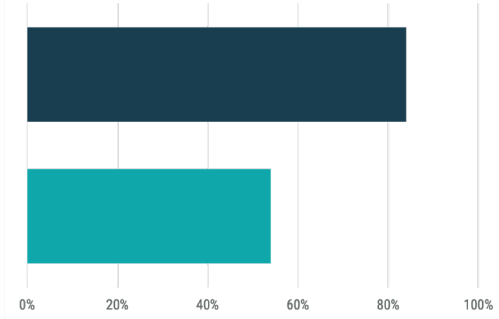
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Sibley County.

White Homeowners: **4,479**

BIPOC Homeowners: **482**



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

54% of BIPOC households own a home.

That means white homeownership is **30%** points higher than BIPOC homeownership in the county.

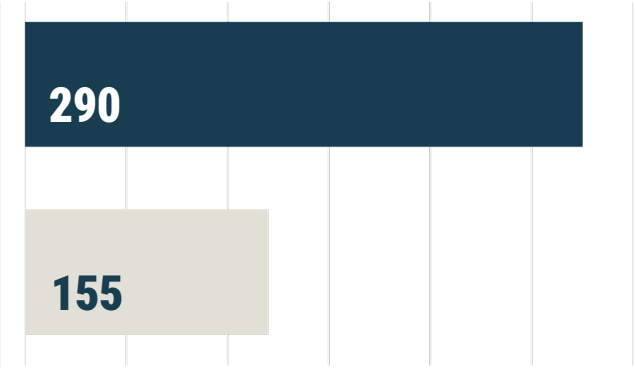
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Affordable Homes Available to Extremely Low-Income Renters in Sibley

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

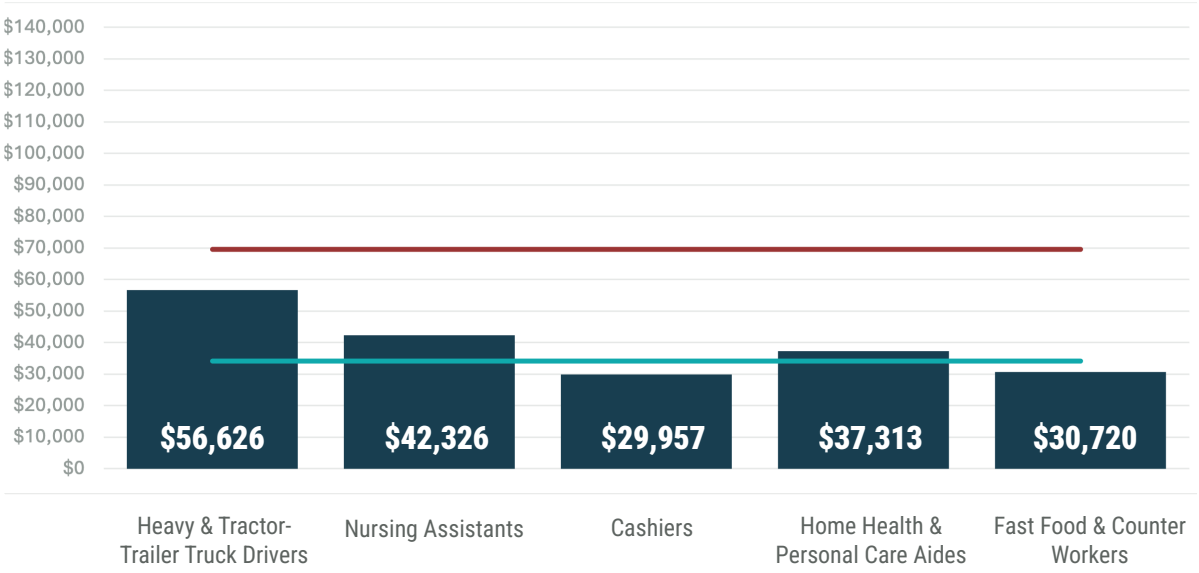
Homes available and affordable to renters with extremely low incomes.



135 (or **47%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$69,570

median apartment:
$34,200

DATA & SOURCES

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DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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St. Louis County

2026 COUNTY PROFILES

87,115 Households

HOMEOWNER HOUSEHOLDS
62,020 | 71% of households

RENTER HOUSEHOLDS
25,095 | 29% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$86,242**
Home values: **14%** change to **$221,400**

59% of homes were built before 1970.

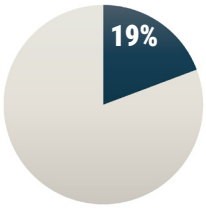
From 2019 to 2024
Renter income: **7%** change to **$37,114**
Rent: **7%** change to **$1,013**

53% of rental homes were built before 1970.

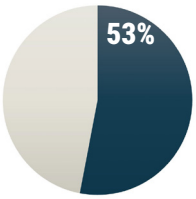
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

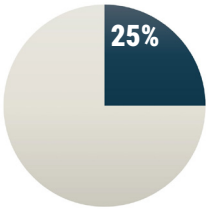
There are **23,985** cost-burdened St. Louis County households, or **23%** of all households.



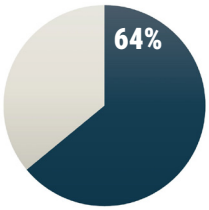
11,864
owners
are cost burdened
(**19%** of all owners)



12,121
renters
are cost burdened
(**53%** of all renters)



5,852
renters
are severely cost burdened
(**25%** of all renters)



2,746
senior renters
are cost burdened
(**64%** of all senior renters)

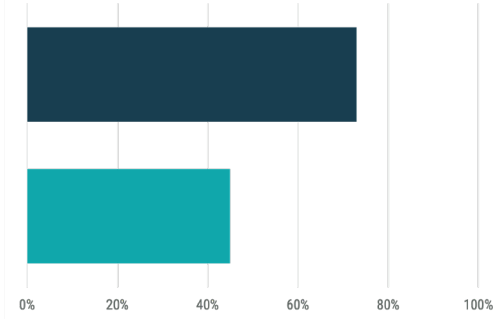
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in St. Louis County.

White Homeowners: **58,967**

BIPOC Homeowners: **3,421**



All homeownership rates are rounded to the nearest whole number.

73% of white households own a home.

45% of BIPOC households own a home.

That means white homeownership is **28%** points higher than BIPOC homeownership in the county.

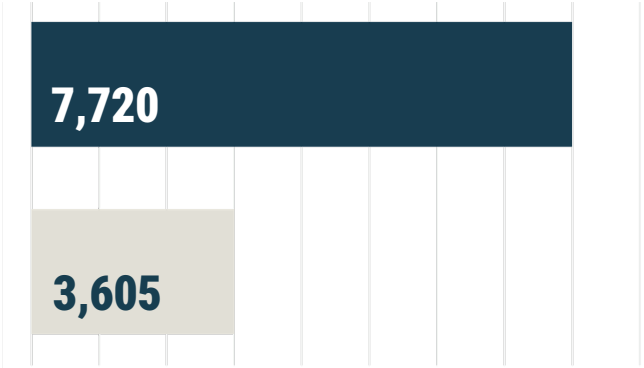
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Affordable Homes Available to Extremely Low-Income Renters in St. Louis

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

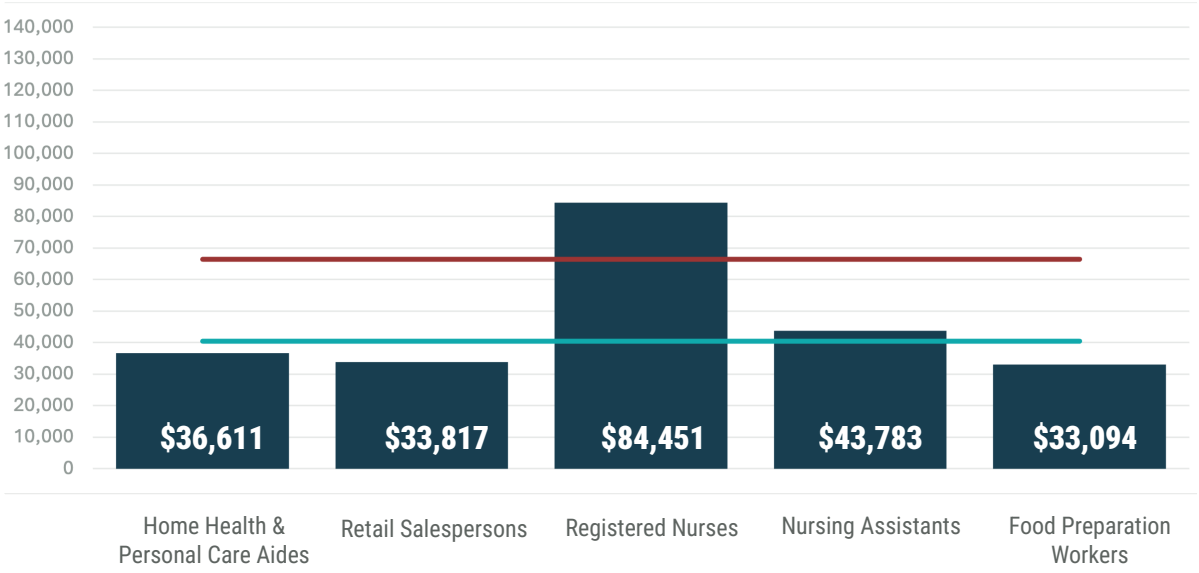
Homes available and affordable to renters with extremely low incomes.



4,115 (or 53%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$66,420

median apartment:
$40,520

DATA & SOURCES

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Stearns County

2026 COUNTY PROFILES

61,403 Households

HOMEOWNER HOUSEHOLDS
41,663 | 68% of households

RENTER HOUSEHOLDS
19,740 | 32% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-1%** change to **$96,893**
Home values: **20%** change to **$273,400**

31% of homes were built before 1970.

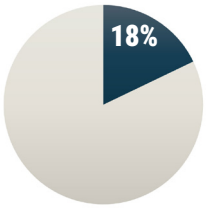
From 2019 to 2024
Renter income: **-5%** change to **$42,826**
Rent: **4%** change to **$1,068**

23% of rental homes were built before 1970.

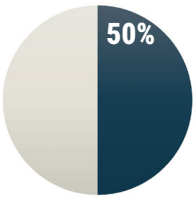
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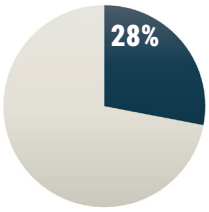
There are **16,779** cost-burdened Stearns County households, or **27%** of all households.



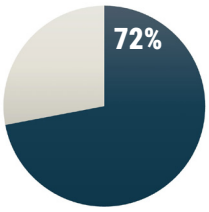
7,410
owners
are cost burdened
(**18%** of all owners)



9,369
renters
are cost burdened
(**50%** of all renters)



5,216
renters
are severely cost burdened
(**28%** of all renters)



2,608
senior renters
are cost burdened
(**72%** of all senior renters)

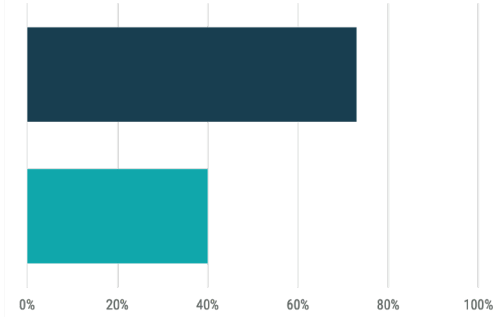
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Stearns County.

White Homeowners: **38,509**

BIPOC Homeowners: **4,045**



All homeownership rates are rounded to the nearest whole number.

73% of white households own a home.

40% of BIPOC households own a home.

That means white homeownership is **33%** points higher than BIPOC homeownership in the county.

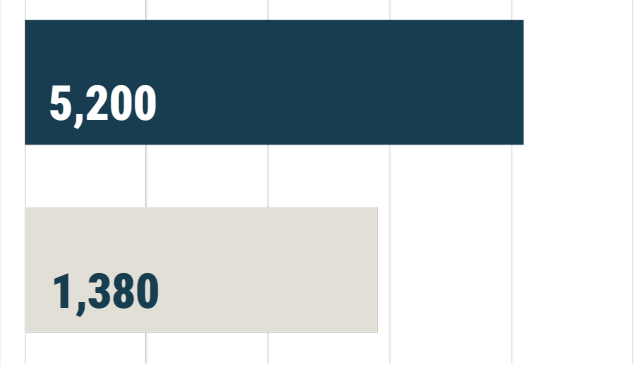
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Affordable Homes Available to Extremely Low-Income Renters in Stearns

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

Homes available and affordable to renters with extremely low incomes.



3,820 (or 73%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$82,020**

median apartment: **$42,720**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Steele County

2026 COUNTY PROFILES

15,138 Households

HOMEOWNER HOUSEHOLDS
12,020 | 79% of households

RENTER HOUSEHOLDS
3,118 | 21% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$98,825**
Home values: **18%** change to **$245,400**

43% of homes were built before 1970.

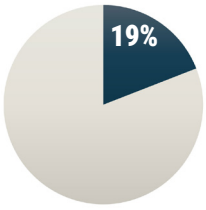
From 2019 to 2024
Renter income: **-14%** change to **$37,588**
Rent: **12%** change to **$1,061**

32% of rental homes were built before 1970.

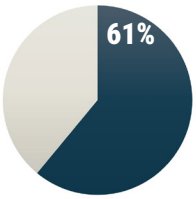
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

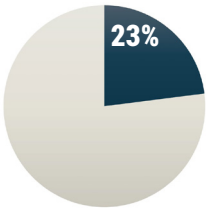
There are **4,015** cost-burdened Steele County households, or **27%** of all households.



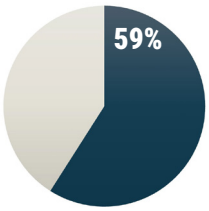
2,276
owners
are cost burdened
(**19%** of all owners)



1,739
renters
are cost burdened
(**61%** of all renters)



670
renters
are severely cost burdened
(**23%** of all renters)



379
senior renters
are cost burdened
(**59%** of all senior renters)

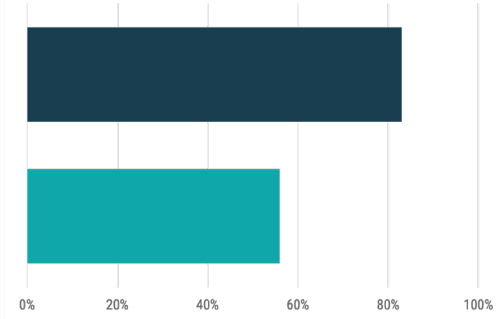
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Steele County.

White Homeowners: **11,050**

BIPOC Homeowners: **1,410**



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

56% of BIPOC households own a home.

That means white homeownership is **27%** points higher than BIPOC homeownership in the county.

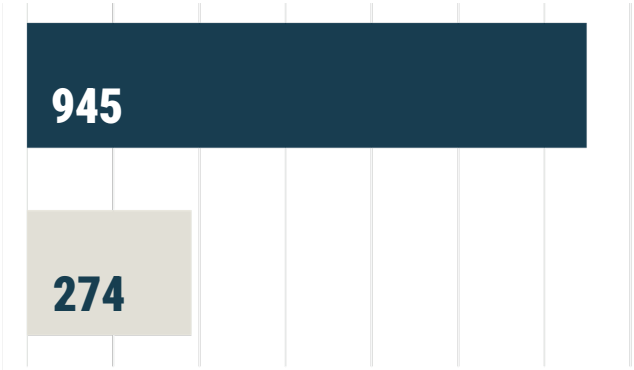
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Affordable Homes Available to Extremely Low-Income Renters in Steele

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

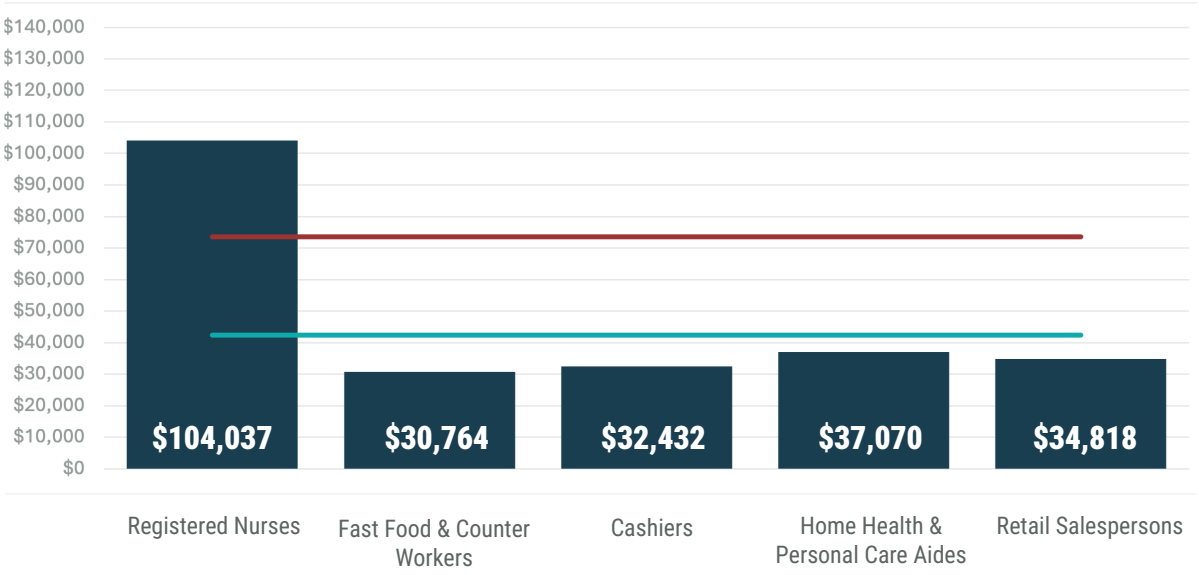
Homes available and affordable to renters with extremely low incomes.



671 (or 71%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$73,620**

median apartment: **$42,440**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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Stevens County

2026 COUNTY PROFILES

3,889 Households

HOMEOWNER HOUSEHOLDS
2,465 | 63% of households

RENTER HOUSEHOLDS
1,424 | 37% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **-2%** change to **$95,428**
Home values: **3%** change to **$202,800**

51% of homes were built before 1970.

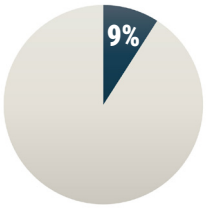
From 2019 to 2024
Renter income: **18%** change to **$36,571**
Rent: **3%** change to **$951**

42% of rental homes were built before 1970.

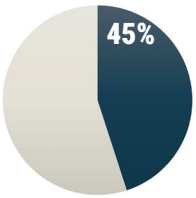
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

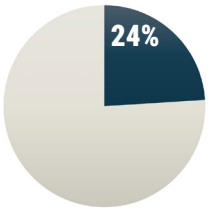
There are **812** cost-burdened Stevens County households, or **21%** of all households.



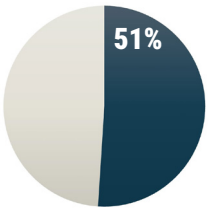
223
owners
are cost burdened
(**9%** of all owners)



589
renters
are cost burdened
(**45%** of all renters)



314
renters
are severely cost burdened
(**24%** of all renters)



105
senior renters
are cost burdened
(**51%** of all senior renters)

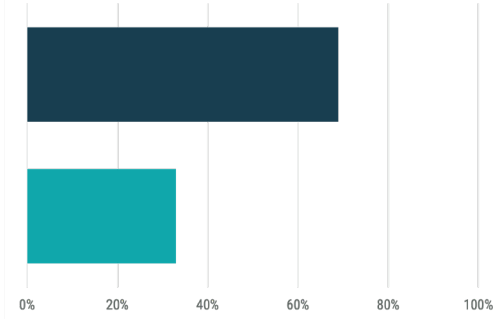
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Stevens County.

White Homeowners: **2,300**

BIPOC Homeowners: **293**



All homeownership rates are rounded to the nearest whole number.

69% of white households own a home.

33% of BIPOC households own a home.

That means white homeownership is **36%** points higher than BIPOC homeownership in the county.

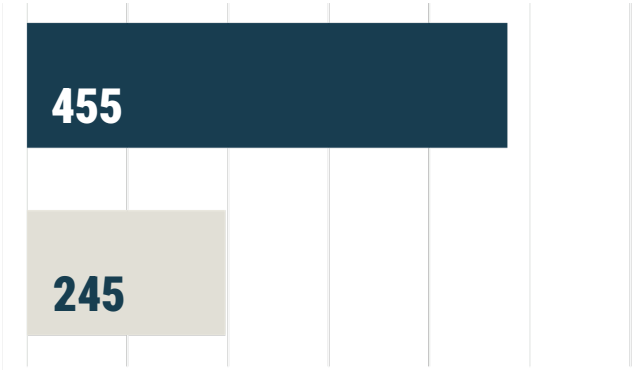
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Affordable Homes Available to Extremely Low-Income Renters in Stevens

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

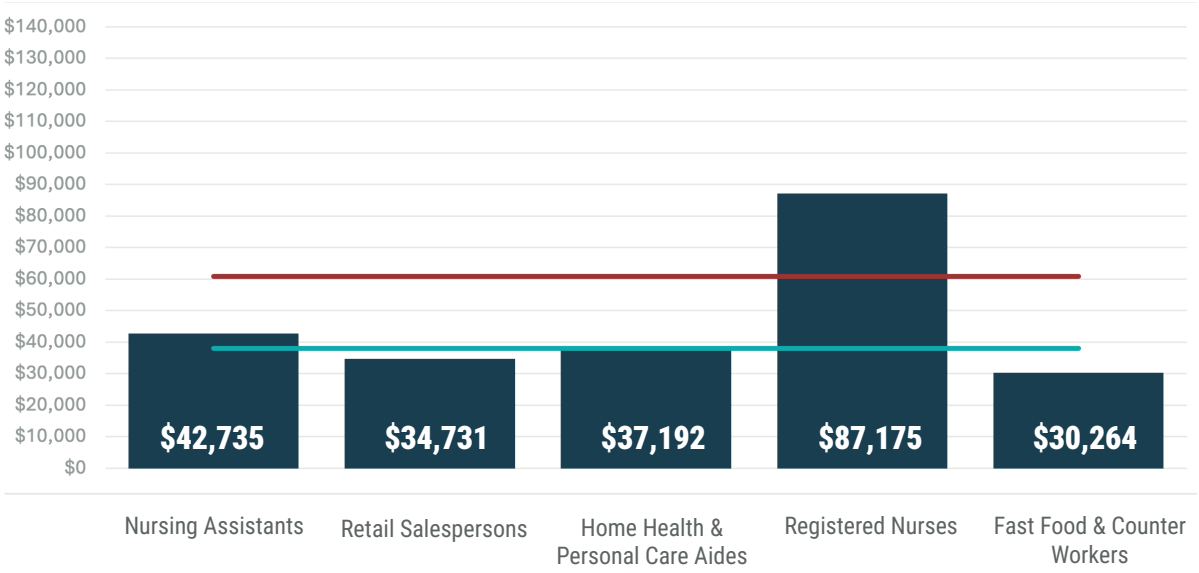
Homes available and affordable to renters with extremely low incomes.



210 (or **46%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$60,840**

median apartment: **$38,040**

DATA & SOURCES

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Swift County

2026 COUNTY PROFILES

4,121 Households

HOMEOWNER HOUSEHOLDS
2,983 | 72% of households

RENTER HOUSEHOLDS
1,138 | 28% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -3% change to $75,580
Home values: 26% change to $161,400

61% of homes were built before 1970.

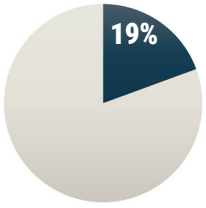
From 2019 to 2024
Renter income: 8% change to $36,102
Rent: 14% change to $920

44% of rental homes were built before 1970.

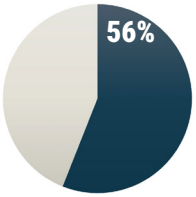
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

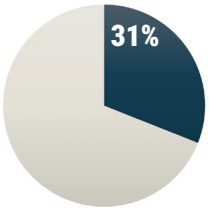
There are **1,107** cost-burdened Swift County households, or 27% of all households.



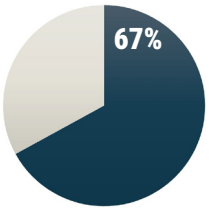
575
owners
are cost burdened
(19% of all owners)



532
renters
are cost burdened
(56% of all renters)



293
renters
are severely cost burdened
(31% of all renters)



246
senior renters
are cost burdened
(67% of all senior renters)

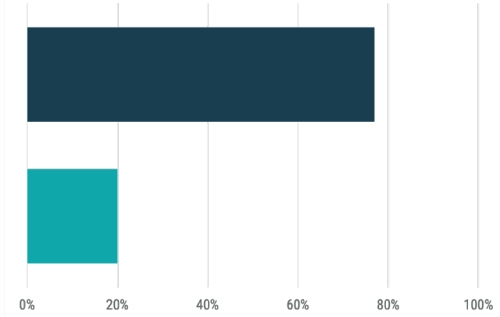
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Swift County.

White Homeowners: 2,902

BIPOC Homeowners: 105



All homeownership rates are rounded to the nearest whole number.

77% of white households own a home.

20% of BIPOC households own a home.

That means white homeownership is **57%** points higher than BIPOC homeownership in the county.

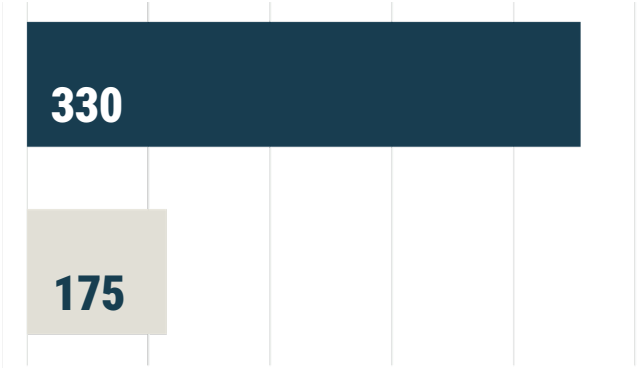
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Affordable Homes Available to Extremely Low-Income Renters in Swift

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

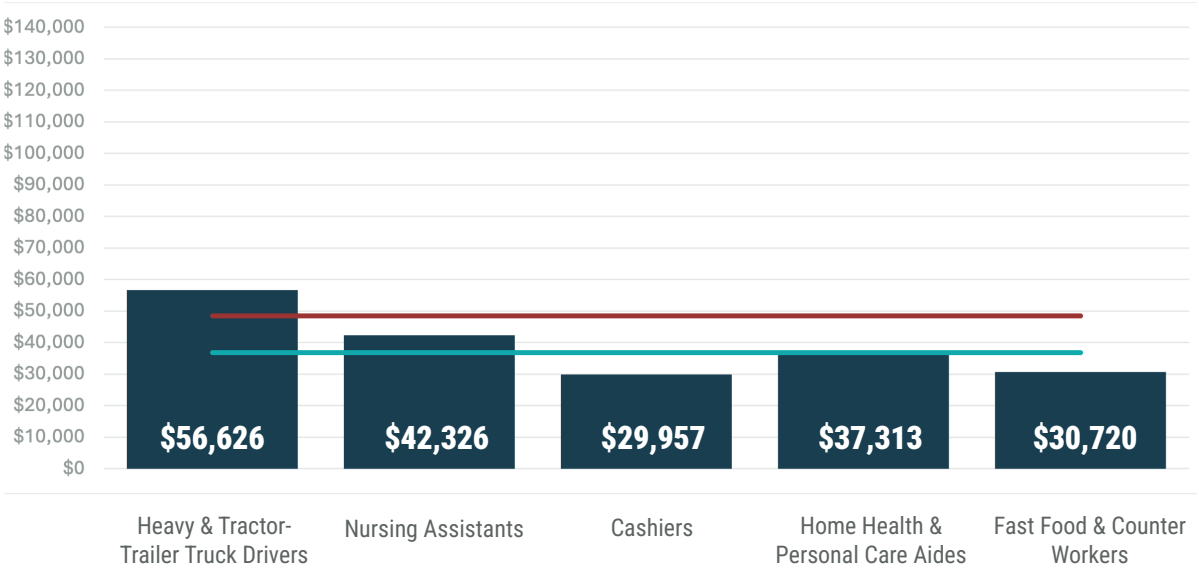
Homes available and affordable to renters with extremely low incomes.



155 (or 47%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$48,420

median apartment:
$36,800

DATA & SOURCES

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Todd County

2026 COUNTY PROFILES

10,209 Households

HOMEOWNER HOUSEHOLDS
8,471 | **83%** of households

RENTER HOUSEHOLDS
1,738 | **17%** of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$75,574**
Home values: **10%** change to **$207,700**

40% of homes were built before 1970.

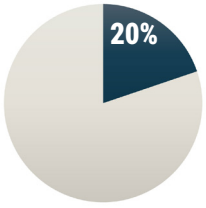
From 2019 to 2024
Renter income: **11%** change to **$41,194**
Rent: **14%** change to **$908**

48% of rental homes were built before 1970.

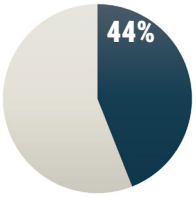
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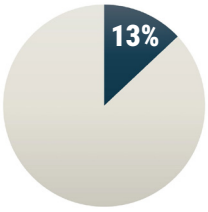
There are **2,331** cost-burdened Todd County households, or **23%** of all households.



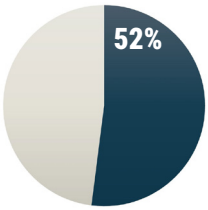
1,663
owners
are cost burdened
(**20%** of all owners)



668
renters
are cost burdened
(**44%** of all renters)



199
renters
are severely cost burdened
(**13%** of all renters)



183
senior renters
are cost burdened
(**52%** of all senior renters)

Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

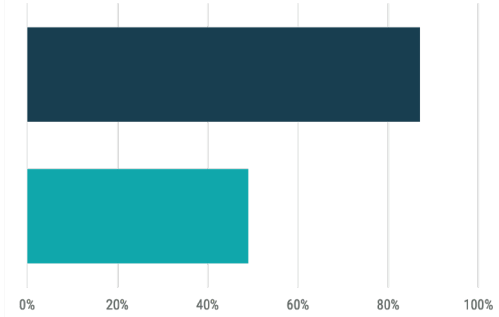
There are racial disparities in who owns a home in Todd County.

White Homeowners: **7,821**

87% of white households own a home.

BIPOC Homeowners: **907**

49% of BIPOC households own a home.



All homeownership rates are rounded to the nearest whole number.

That means white homeownership is **38%** points higher than BIPOC homeownership in the county.

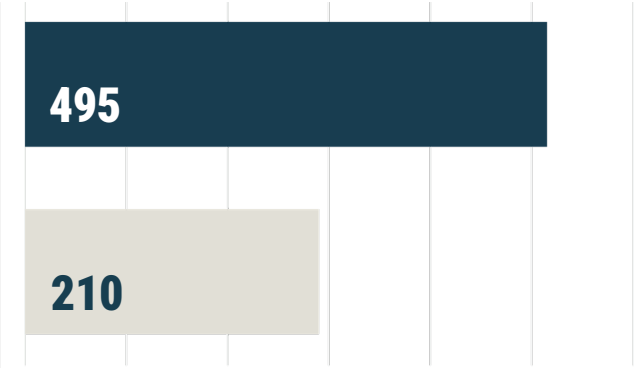
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Households with extremely low incomes (earning ≤$33,000/yr)

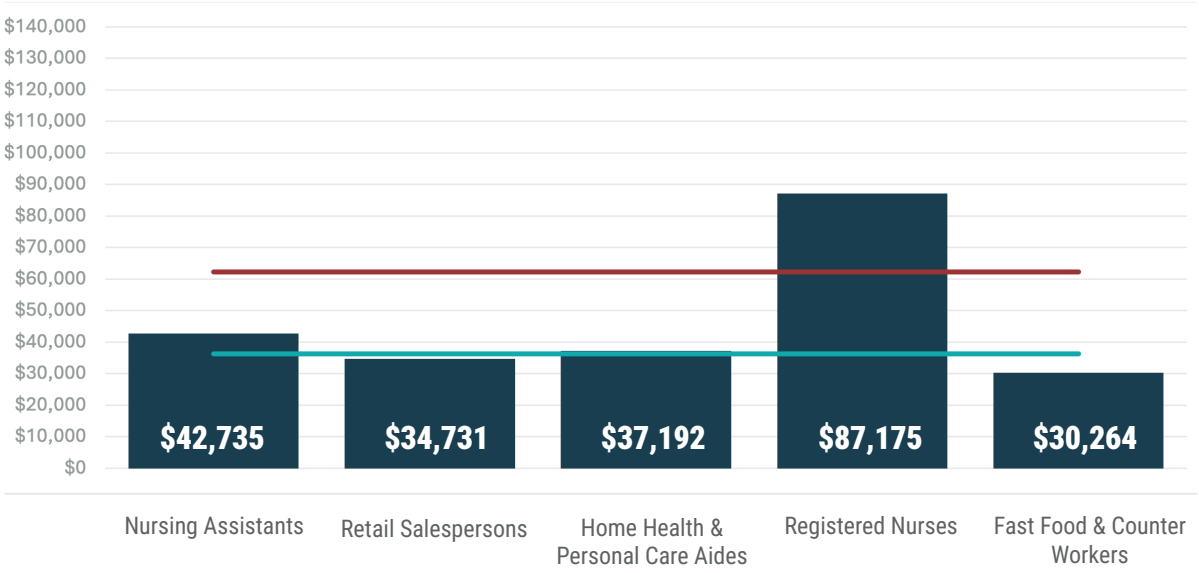
Homes available and affordable to renters with extremely low incomes.



285 (or 58%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$62,310**

median apartment: **$36,320**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Traverse County

2026 COUNTY PROFILES

1,311 Households

HOMEOWNER HOUSEHOLDS
1,073 | 82% of households

RENTER HOUSEHOLDS
238 | 18% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -5% change to $71,513
Home values: 14% change to $114,100

62% of homes were built before 1970.

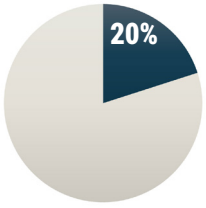
From 2019 to 2024
Renter income: -53% change to $20,536
Rent: -19% change to $615

34% of rental homes were built before 1970.

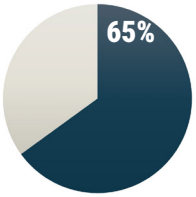
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

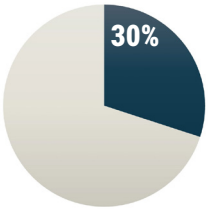
There are **341** cost-burdened Traverse County households, or 26% of all households.



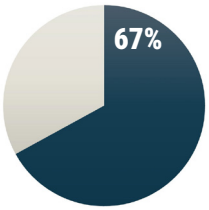
214
owners
are cost burdened
(20% of all owners)



127
renters
are cost burdened
(65% of all renters)



59
renters
are severely cost burdened
(30% of all renters)



35
senior renters
are cost burdened
(67% of all senior renters)

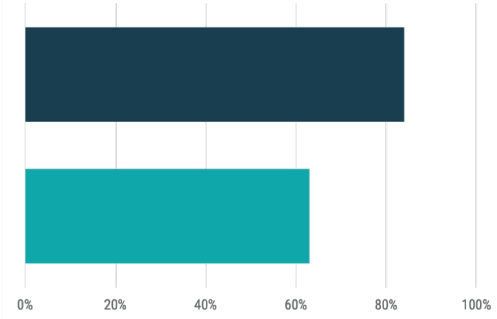
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Traverse County.

White Homeowners: 985

BIPOC Homeowners: 96



All homeownership rates are rounded to the nearest whole number.

84% of white households own a home.

63% of BIPOC households own a home.

That means white homeownership is 21% points higher than BIPOC homeownership in the county.

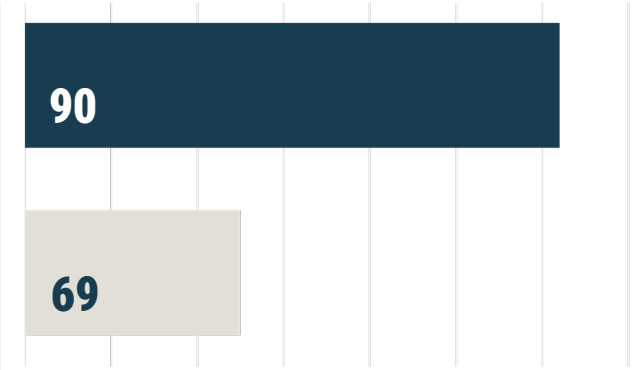
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Affordable Homes Available to Extremely Low-Income Renters in Traverse

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

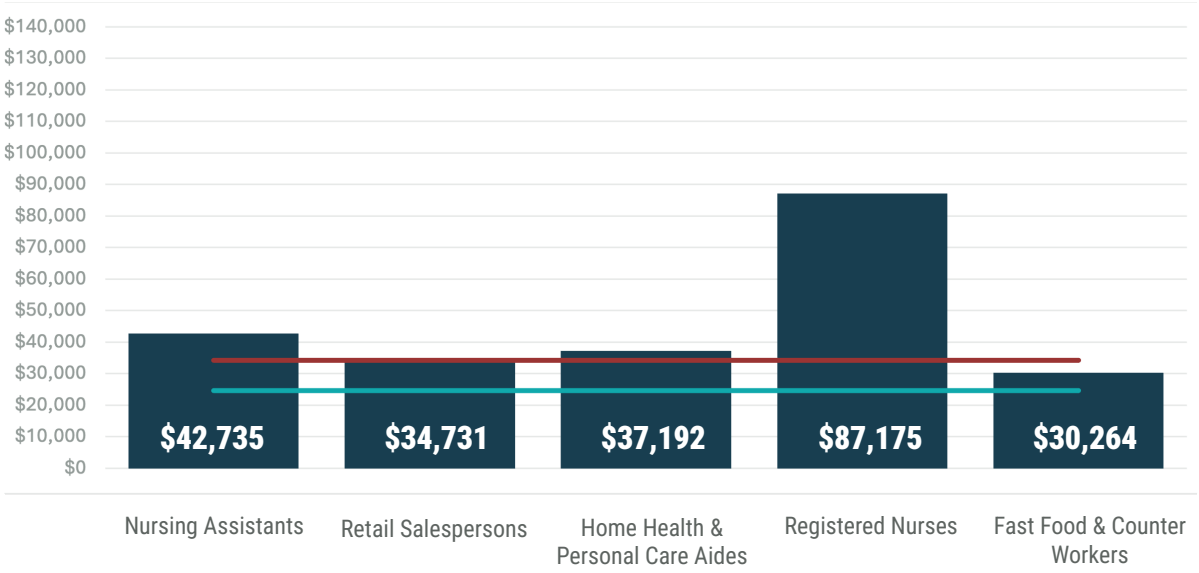
Homes available and affordable to renters with extremely low incomes.



21 (or 23%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$34,230**

median apartment: **$24,600**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

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DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Wabasha County

2026 COUNTY PROFILES

9,156 Households

HOMEOWNER HOUSEHOLDS
7,628 | 83% of households

RENTER HOUSEHOLDS
1,528 | 17% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$92,292**
Home values: **17%** change to **$264,400**

36% of homes were built before 1970.

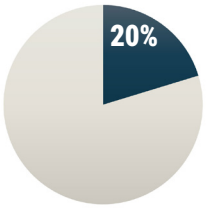
From 2019 to 2024
Renter income: **-4%** change to **$41,453**
Rent: **-2%** change to **$830**

56% of rental homes were built before 1970.

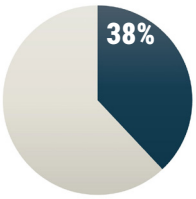
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

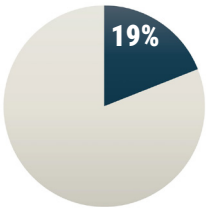
There are **2,038** cost-burdened Wabasha County households, or **22%** of all households.



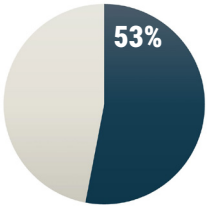
1,540
owners
are cost burdened
(**20%** of all owners)



498
renters
are cost burdened
(**38%** of all renters)



245
renters
are severely cost burdened
(**19%** of all renters)



185
senior renters
are cost burdened
(**53%** of all senior renters)

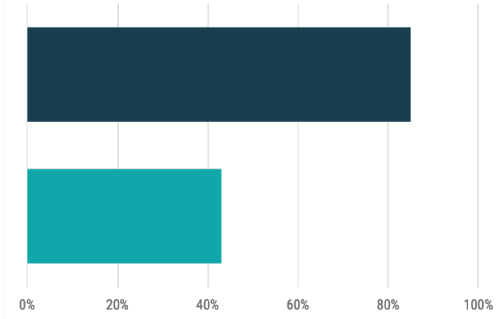
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Wabasha County.

White Homeowners: **7,357**

BIPOC Homeowners: **309**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

43% of BIPOC households own a home.

That means white homeownership is **42%** points higher than BIPOC homeownership in the county.

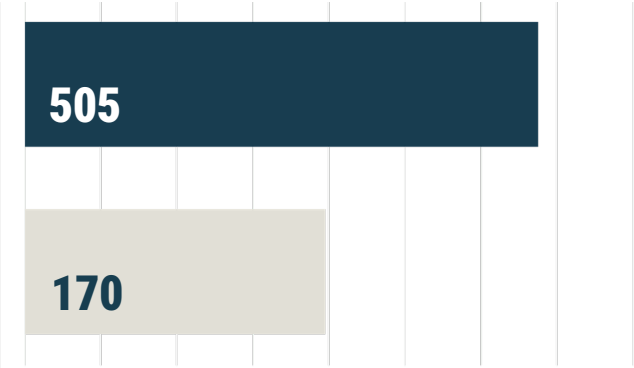
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Affordable Homes Available to Extremely Low-Income Renters in Wabasha

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

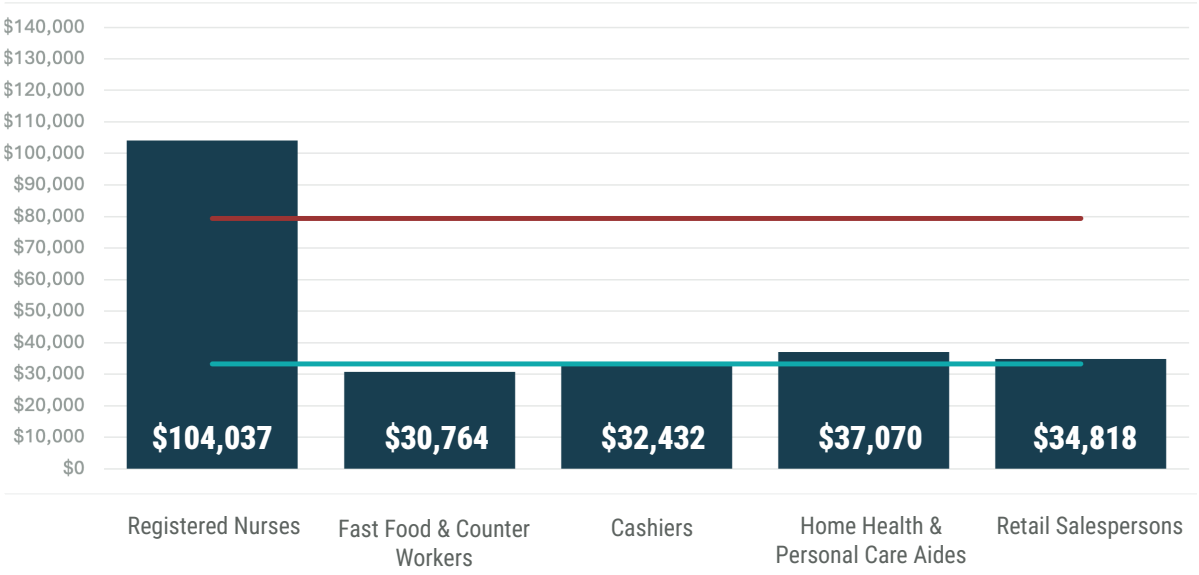
Homes available and affordable to renters with extremely low incomes.



335 (or **66%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$79,320**

median apartment: **$33,200**

DATA & SOURCES

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DEFINITIONS

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Wadena County

2026 COUNTY PROFILES

6,081 Households

HOMEOWNER HOUSEHOLDS
4,474 | 74% of households

RENTER HOUSEHOLDS
1,607 | 26% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **8%** change to **$73,361**
Home values: **7%** change to **$173,000**

45% of homes were built before 1970.

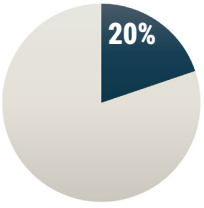
From 2019 to 2024
Renter income: **-7%** change to **$34,877**
Rent: **-9%** change to **$746**

42% of rental homes were built before 1970.

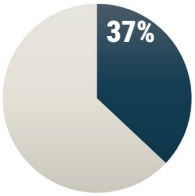
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

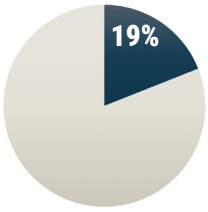
There are **1,392** cost-burdened Wadena County households, or **23%** of all households.



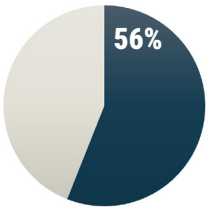
881
owners
are cost burdened
(**20%** of all owners)



511
renters
are cost burdened
(**37%** of all renters)



259
renters
are severely cost burdened
(**19%** of all renters)



232
senior renters
are cost burdened
(**56%** of all senior renters)

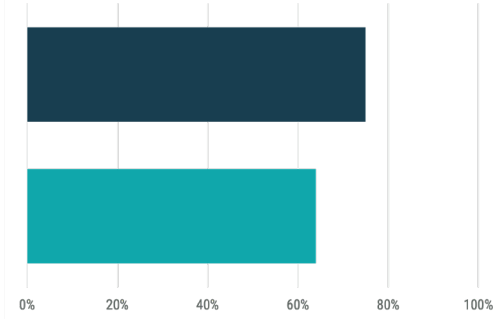
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Wadena County.

White Homeowners: **4,027**

BIPOC Homeowners: **571**



All homeownership rates are rounded to the nearest whole number.

75% of white households own a home.

64% of BIPOC households own a home.

That means white homeownership is **11%** points higher than BIPOC homeownership in the county.

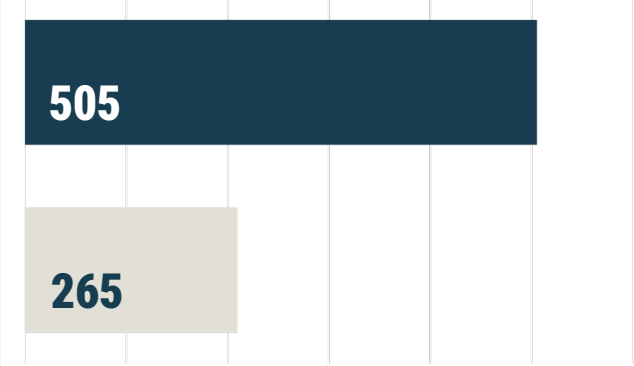
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Affordable Homes Available to Extremely Low-Income Renters in Wadena

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

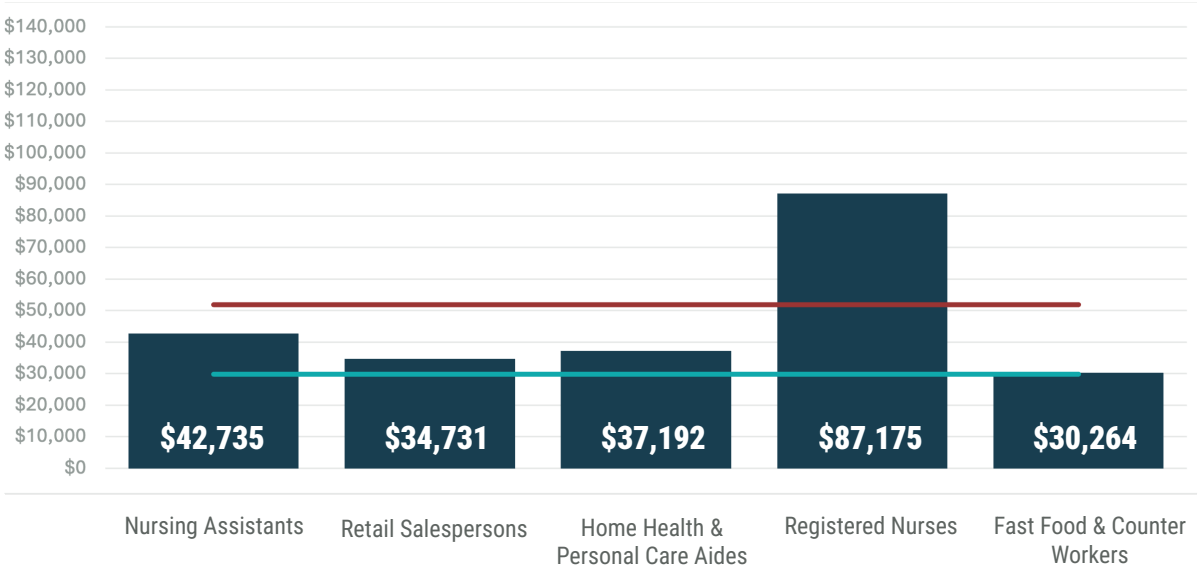
Homes available and affordable to renters with extremely low incomes.



240 (or **48%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$51,900**

median apartment: **$29,840**

DATA & SOURCES

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Waseca County

2026 COUNTY PROFILES

7,477 Households

HOMEOWNER HOUSEHOLDS
6,037 | 81% of households

RENTER HOUSEHOLDS
1,440 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **0%** change to **$86,055**
Home values: **13%** change to **$220,800**

52% of homes were built before 1970.

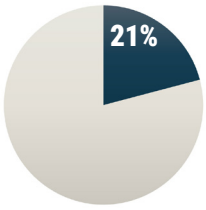
From 2019 to 2024
Renter income: **25%** change to **$38,409**
Rent: **7%** change to **$883**

35% of rental homes were built before 1970.

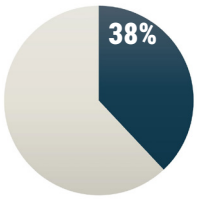
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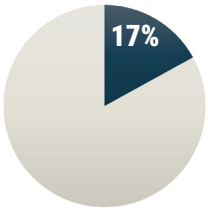
There are **1,755** cost-burdened Waseca County households, or **24%** of all households.



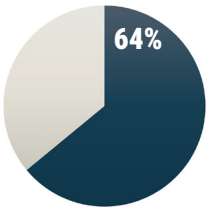
1,254
owners
are cost burdened
(**21%** of all owners)



501
renters
are cost burdened
(**38%** of all renters)



221
renters
are severely cost burdened
(**17%** of all renters)



148
senior renters
are cost burdened
(**64%** of all senior renters)

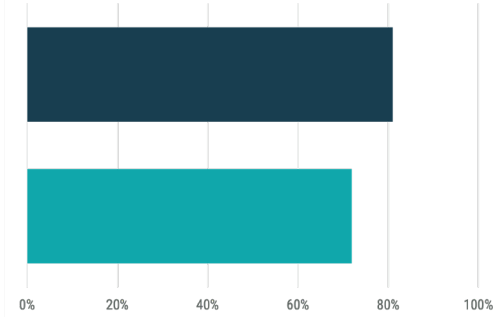
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Waseca County.

White Homeowners: **5,645**

BIPOC Homeowners: **501**



All homeownership rates are rounded to the nearest whole number.

81% of white households own a home.

72% of BIPOC households own a home.

That means white homeownership is **9%** points higher than BIPOC homeownership in the county.

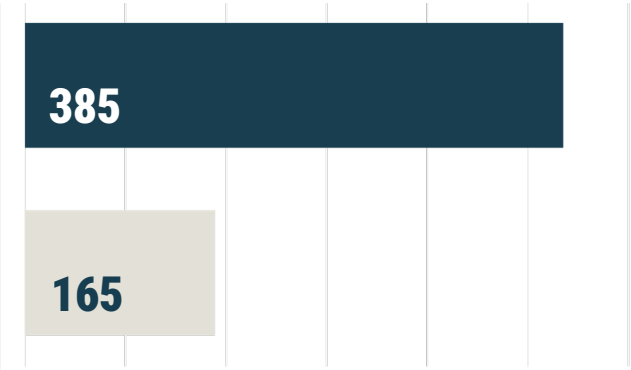
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Affordable Homes Available to Extremely Low-Income Renters in Waseca

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

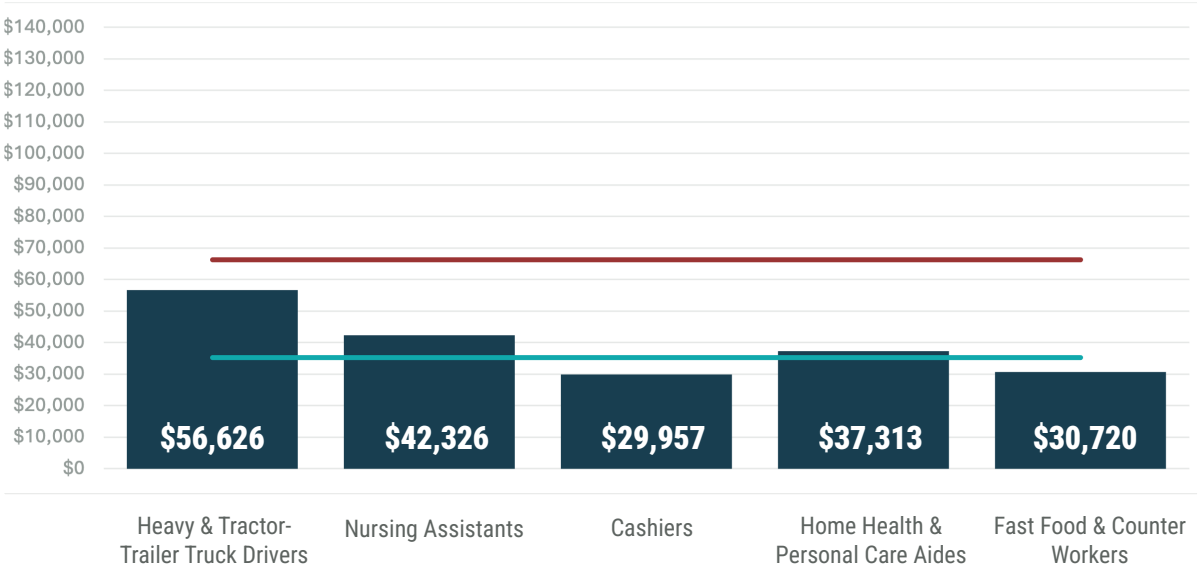
Homes available and affordable to renters with extremely low incomes.



220 (or 57%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$66,240

median apartment:
$35,320

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Washington County

2026 COUNTY PROFILES

105,577 Households

HOMEOWNER HOUSEHOLDS
85,825 | 81% of households

RENTER HOUSEHOLDS
19,752 | 19% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -4% change to $129,342
Home values: 19% change to $422,000

20% of homes were built before 1970.

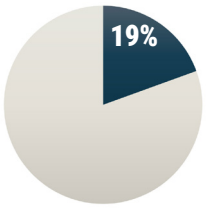
From 2019 to 2024
Renter income: 6% change to $65,980
Rent: 6% change to $1,710

17% of rental homes were built before 1970.

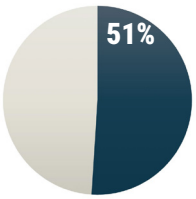
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

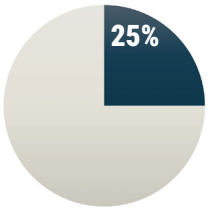
There are **26,188** cost-burdened Washington County households, or 25% of all households.



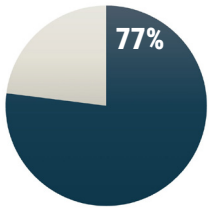
16,660 **owners** are cost burdened (19% of all owners)



9,528 **renters** are cost burdened (51% of all renters)



4,704 **renters** are severely cost burdened (25% of all renters)



3,837 **senior renters** are cost burdened (77% of all senior renters)

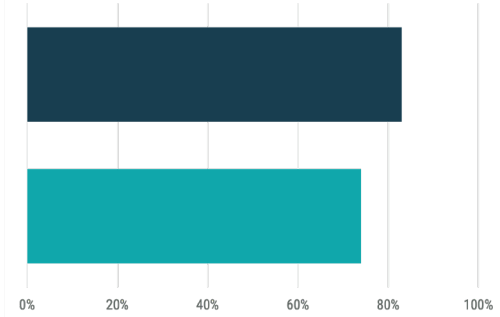
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Washington County.

White Homeowners: 73,064

BIPOC Homeowners: 15,263



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

74% of BIPOC households own a home.

That means white homeownership is 9% points higher than BIPOC homeownership in the county.

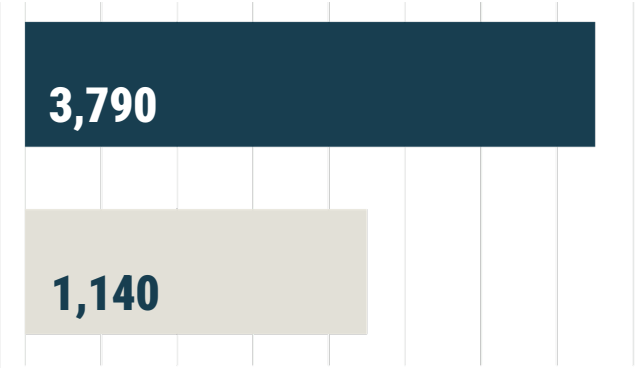
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Affordable Homes Available to Extremely Low-Income Renters in Washington

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

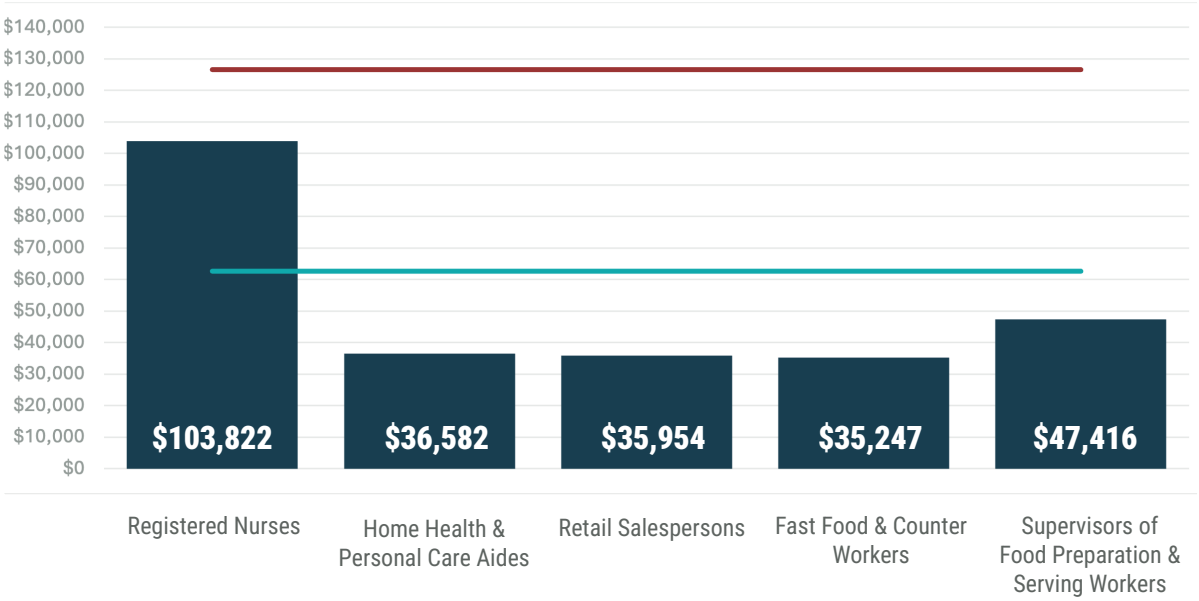
Homes available and affordable to renters with extremely low incomes.



2,650 (or 70%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$126,600**

median apartment: **$68,400**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Watonwan County

2026 COUNTY PROFILES

4,227 Households

HOMEOWNER HOUSEHOLDS
3,290 | 78% of households

RENTER HOUSEHOLDS
937 | 22% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: 8% change to $84,464
Home values: 36% change to $162,400

66% of homes were built before 1970.

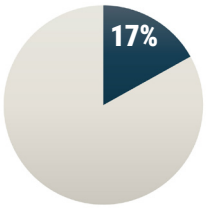
From 2019 to 2024
Renter income: 1% change to $37,530
Rent: 1% change to $834

39% of rental homes were built before 1970.

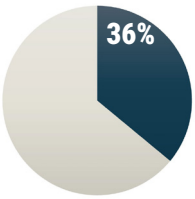
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

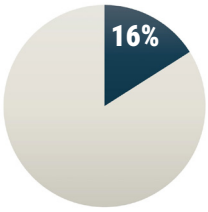
There are 838 cost-burdened Watonwan County households, or 20% of all households.



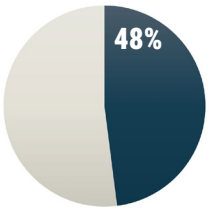
552 **owners** are cost burdened (17% of all owners)



286 **renters** are cost burdened (36% of all renters)



125 **renters** are severely cost burdened (16% of all renters)



140 **senior renters** are cost burdened (48% of all senior renters)

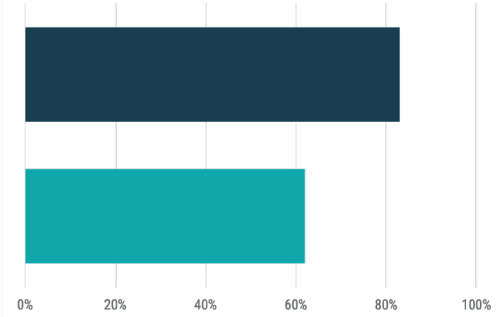
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Watonwan County.

White Homeowners: 2,639

BIPOC Homeowners: 1,124



All homeownership rates are rounded to the nearest whole number.

83% of white households own a home.

62% of BIPOC households own a home.

That means white homeownership is 21% points higher than BIPOC homeownership in the county.

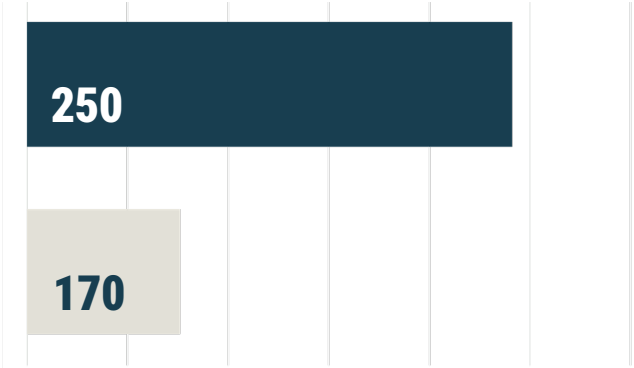
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Affordable Homes Available to Extremely Low-Income Renters in Watonwan

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

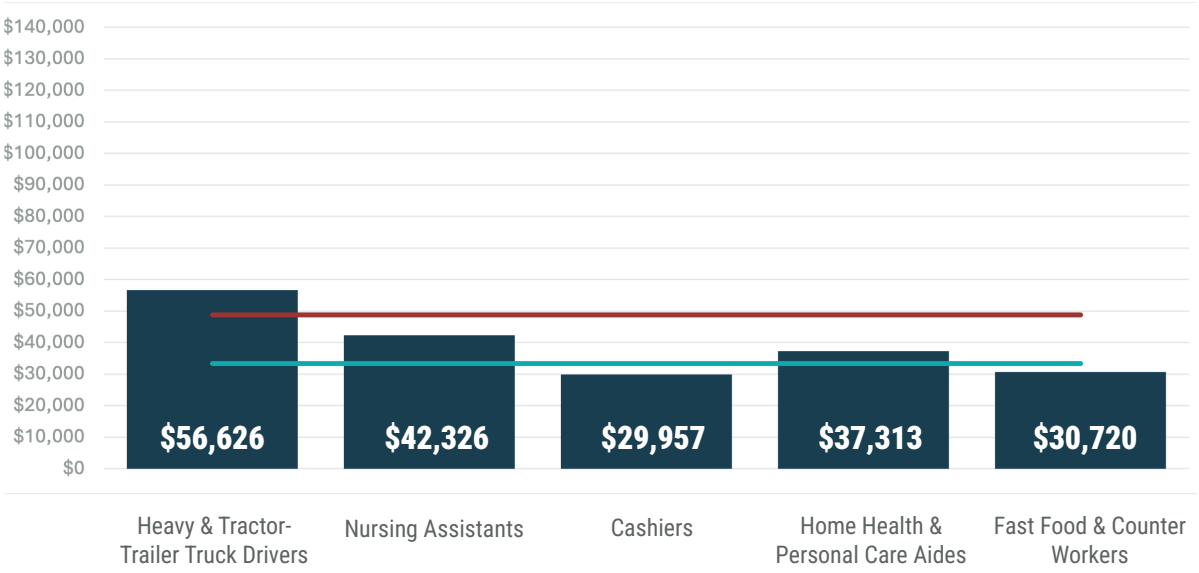
Homes available and affordable to renters with extremely low incomes.



80 (or **32%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$48,720**

median apartment: **$33,360**

DATA & SOURCES

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DEFINITIONS

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Wilkin County

2026 COUNTY PROFILES

2,655 Households

HOMEOWNER HOUSEHOLDS
2,115 | 80% of households

RENTER HOUSEHOLDS
540 | 20% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: -2% change to $82,847
Home values: 6% change to $182,200

56% of homes were built before 1970.

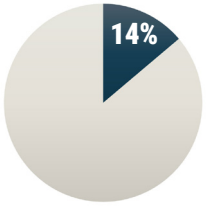
From 2019 to 2024
Renter income: -17% change to $30,417
Rent: -12% change to $564

42% of rental homes were built before 1970.

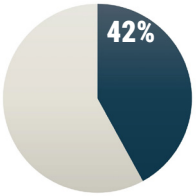
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

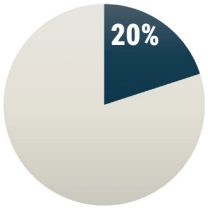
There are **487** cost-burdened Wilkin County households, or 18% of all households.



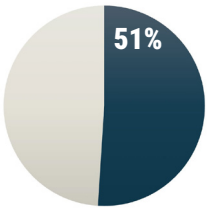
292
owners
are cost burdened
(14% of all owners)



195
renters
are cost burdened
(42% of all renters)



92
renters
are severely cost burdened
(20% of all renters)



96
senior renters
are cost burdened
(51% of all senior renters)

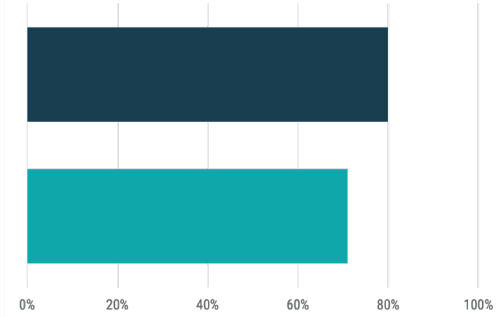
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Wilkin County.

White Homeowners: 1,974

BIPOC Homeowners: 152



All homeownership rates are rounded to the nearest whole number.

80% of white households own a home.

71% of BIPOC households own a home.

That means white homeownership is **10%** points higher than BIPOC homeownership in the county.

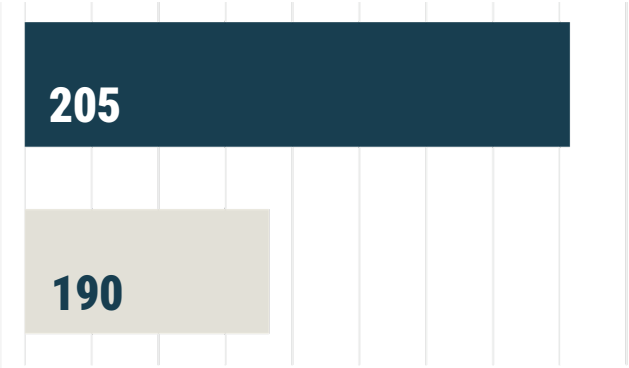
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Affordable Homes Available to Extremely Low-Income Renters in Wilkin

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

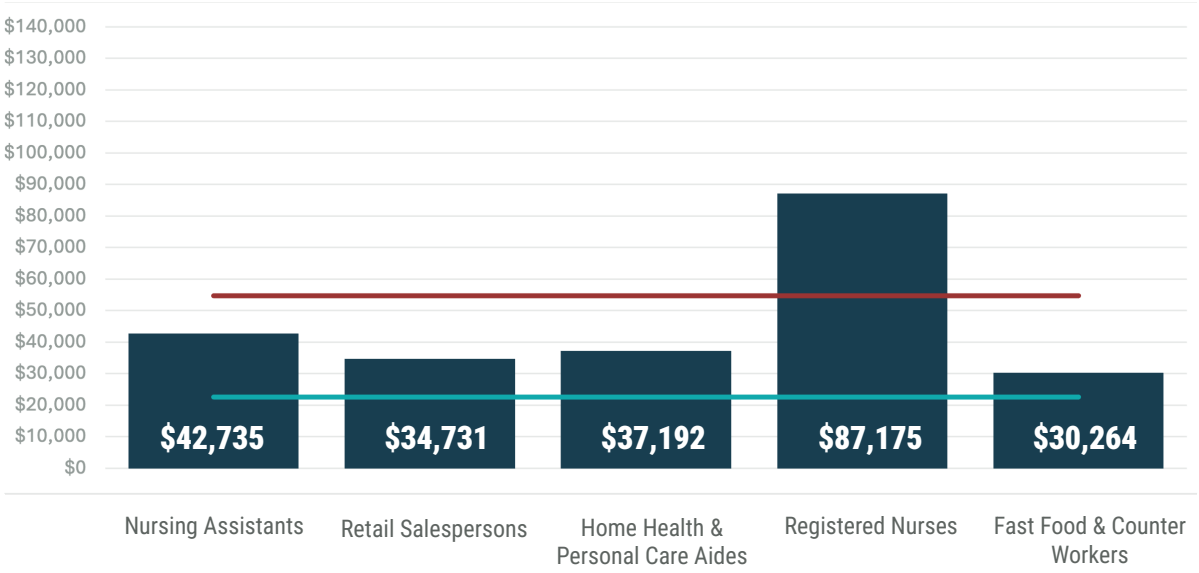
Homes available and affordable to renters with extremely low incomes.



15 (or 7%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$54,660

median apartment:
$22,560

DATA & SOURCES

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Winona County

2026 COUNTY PROFILES

20,253 Households

HOMEOWNER HOUSEHOLDS
14,073 | 69% of households

RENTER HOUSEHOLDS
6,180 | 31% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **2%** change to **$92,605**
Home values: **14%** change to **$235,400**

52% of homes were built before 1970.

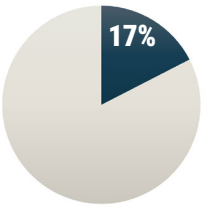
From 2019 to 2024
Renter income: **6%** change to **$38,259**
Rent: **6%** change to **$907**

48% of rental homes were built before 1970.

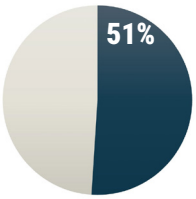
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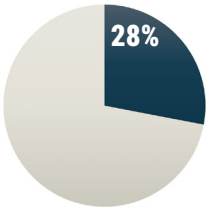
There are **5,453** cost-burdened Winona County households, or **27%** of all households.



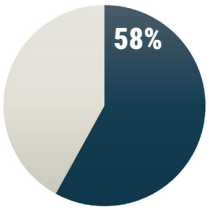
2,444
owners
are cost burdened
(**17%** of all owners)



3,009
renters
are cost burdened
(**51%** of all renters)



1,654
renters
are severely cost burdened
(**28%** of all renters)



484
senior renters
are cost burdened
(**58%** of all senior renters)

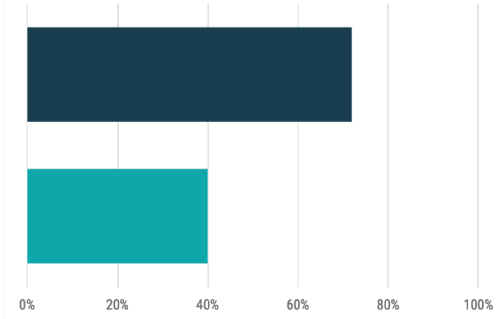
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Winona County.

White Homeowners: **13,479**

BIPOC Homeowners: **831**



All homeownership rates are rounded to the nearest whole number.

72% of white households own a home.

40% of BIPOC households own a home.

That means white homeownership is **32%** points higher than BIPOC homeownership in the county.

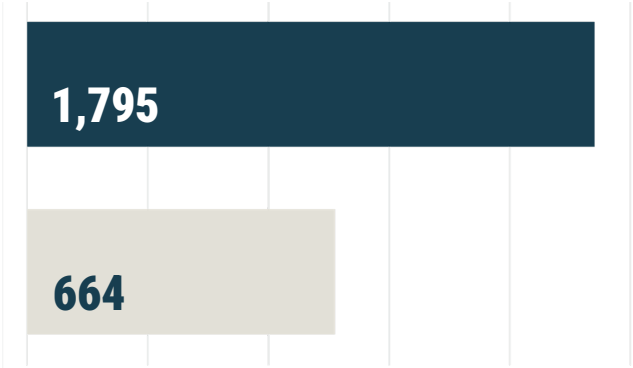
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Affordable Homes Available to Extremely Low-Income Renters in Winona

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

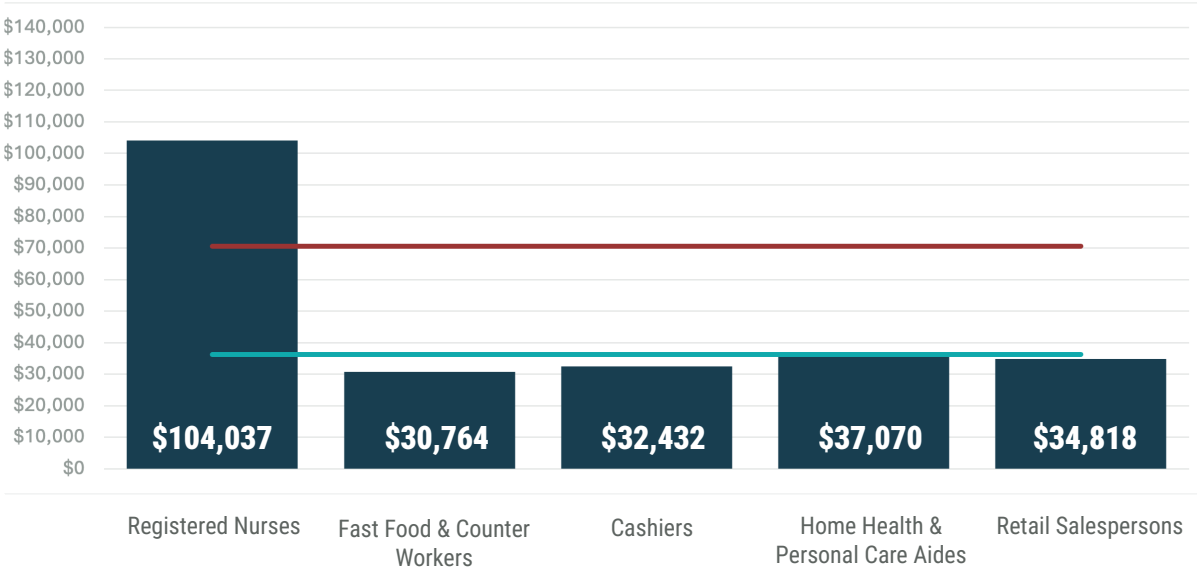
Homes available and affordable to renters with extremely low incomes.



1,131 (or 63%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$70,620**

median apartment: **$36,280**

DATA & SOURCES

Research reflects the most recent data available. Unless otherwise indicated, data is from 2024. Income and housing cost data reflect median values. Change in income, rent, and home values have been adjusted for inflation. The top in-demand jobs are geographically organized by MN DEED's six planning areas, ordered left to right by demand.

- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
- **ELI renters and affordable homes:** U.S. Department of Housing and Urban Development (HUD), ACS 5-year Comprehensive Housing Affordability Strategy (CHAS) county estimates, 2025 release based on 2018-2022 data
- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

Affordable housing is defined as housing costing no more than 30% of a household's adjusted income.
An **affordable and available home** is housing which is both affordable and vacant or not occupied by a higher-income household.
Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

RESEARCH INQUIRIES: **Gabriela Norton**, Director of Research | Gabriela.Norton@mhponline.org | mhponline.org/publications
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Wright County

2026 COUNTY PROFILES

54,010 Households

HOMEOWNER HOUSEHOLDS
45,420 | 84% of households

RENTER HOUSEHOLDS
8,590 | 16% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **1%** change to **$119,057**
Home values: **22%** change to **$358,900**

16% of homes were built before 1970.

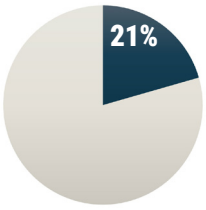
From 2019 to 2024
Renter income: **9%** change to **$60,350**
Rent: **8%** change to **$1,288**

20% of rental homes were built before 1970.

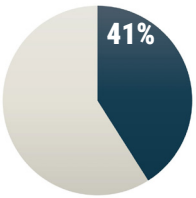
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

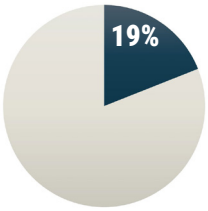
There are **12,623** cost-burdened Wright County households, or **23%** of all households.



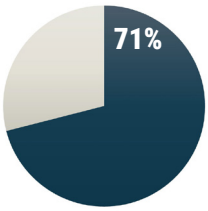
9,294
owners
are cost burdened
(**21%** of all owners)



3,329
renters
are cost burdened
(**41%** of all renters)



1,530
renters
are severely cost burdened
(**19%** of all renters)



1,297
senior renters
are cost burdened
(**71%** of all senior renters)

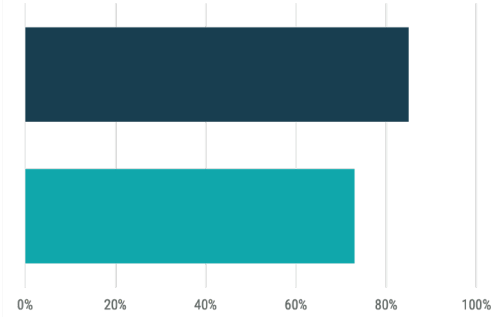
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Wright County.

White Homeowners: **41,915**

BIPOC Homeowners: **3,997**



All homeownership rates are rounded to the nearest whole number.

85% of white households own a home.

73% of BIPOC households own a home.

That means white homeownership is **11%** points higher than BIPOC homeownership in the county.

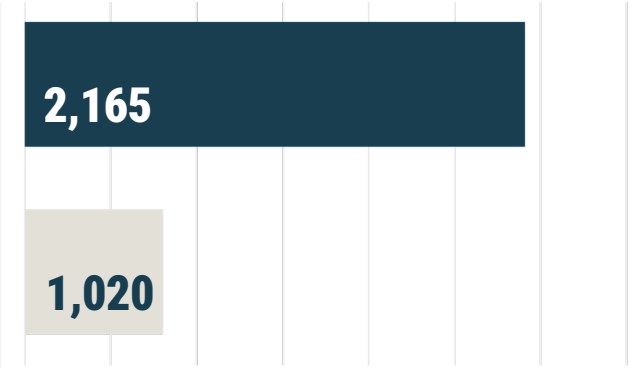
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Affordable Homes Available to Extremely Low-Income Renters in Wright

The supply of available and affordable homes falls far short for renters with extremely low incomes.

Households with extremely low incomes (earning ≤$33,000/yr)

Homes available and affordable to renters with extremely low incomes.



1,145 (or 53%) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home: **$107,670**

median apartment: **$51,520**

DATA & SOURCES

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- **Cost burden and homeownership:** U.S. Census Bureau, American Community Survey (ACS), 2024 5-year estimates.
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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2025

DEFINITIONS

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Cost burden occurs when a household spends more than 30% of its income on housing costs. **Severe cost burden** occurs when a household spends more than 50%.
Median values are the midpoint (50th percentile) of their respective distributions, meaning half of the households earn or pay more, and half earn or pay less. Median values are used instead of averages because they are less affected by unusually high or low (outlier) numbers.

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Yellow Medicine County

2026 COUNTY PROFILES

4,070 Households

HOMEOWNER HOUSEHOLDS
3,419 | 84% of households

RENTER HOUSEHOLDS
651 | 16% of households

Income and Housing Costs: Change Over Five Years

In many counties, home values outpace incomes. Housing older than 50 years may require reinvestment or rehab.

From 2019 to 2024
Owner income: **0%** change to **$81,639**
Home values: **14%** change to **$154,700**

63% of homes were built before 1970.

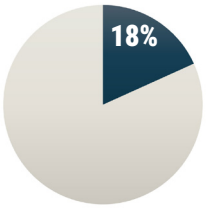
From 2019 to 2024
Renter income: **17%** change to **$40,188**
Rent: **-6%** change to **$678**

52% of rental homes were built before 1970.

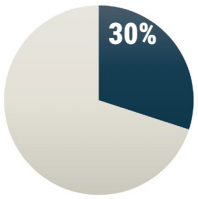
Cost-Burden Rates by Household Types

Housing cost-burdened families have less to spend on food, healthcare, and other basic needs.

There are **780** cost-burdened Yellow Medicine County households, or **19%** of all households.



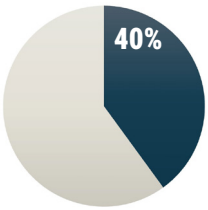
623
owners
are cost burdened
(**18%** of all owners)



157
renters
are cost burdened
(**30%** of all renters)



77
renters
are severely cost burdened
(**15%** of all renters)



49
senior renters
are cost burdened
(**40%** of all senior renters)

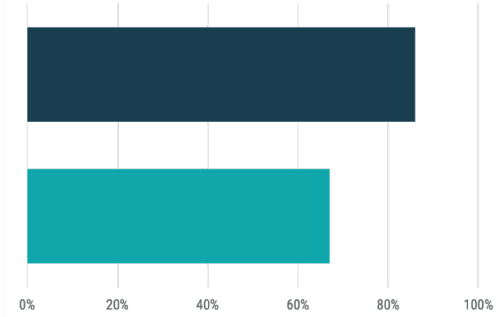
Cost burden: occurs when a household spends more than 30% of its income on housing costs. | **Severe cost burden** occurs when a household spends more than 50%.

White Compared to Black, Indigenous, and People of Color (BIPOC) Homeownership Rate

There are racial disparities in who owns a home in Yellow Medicine County.

White Homeowners: **3,113**

BIPOC Homeowners: **375**



All homeownership rates are rounded to the nearest whole number.

86% of white households own a home.

67% of BIPOC households own a home.

That means white homeownership is **19%** points higher than BIPOC homeownership in the county.

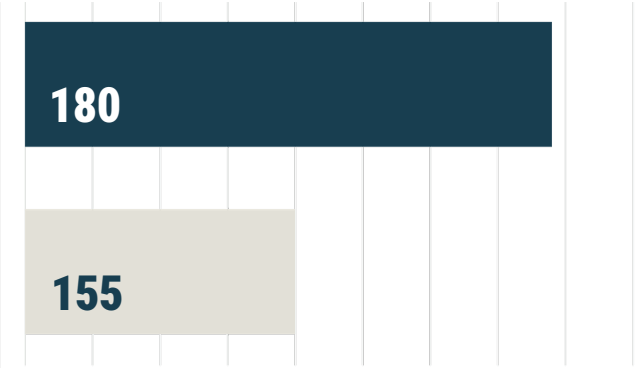
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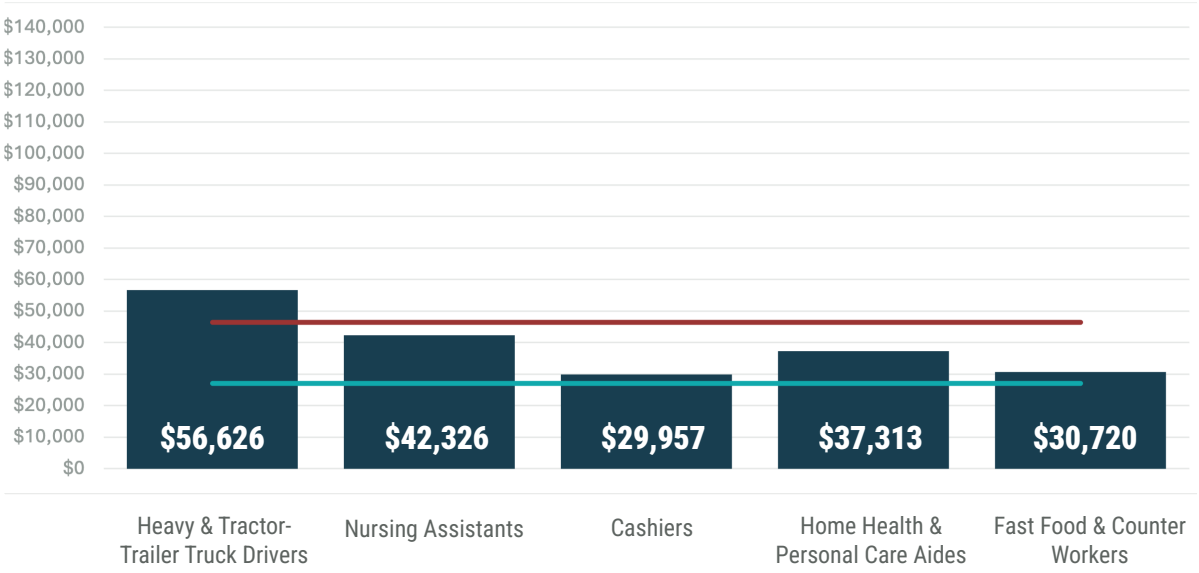
Homes available and affordable to renters with extremely low incomes.



25 (or **14%**) of all renter households with extremely low incomes do not have access to a home they can afford.

Earnings in the Region's Highest-Demand Jobs Compared to the County's Housing Costs

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



Annual income required to afford:

median-priced home:
$46,410

median apartment:
$27,120

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