2023 COUNTY PROFILE

Clay County

24,998 Households | West Central Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.

2021 RENTER HOUSEHOLDS

8,283 | 33% of households

% of rental units built before 1970: 32%

2022 multi-family units permitted: 149

Median rent: $884 = 5% over 5 years

2021 OWNER HOUSEHOLDS

16,715 | 67% of households

% of houses built before 1970: 38%

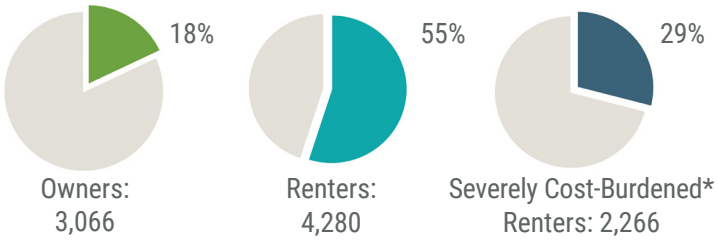
2022 single-family units permitted: 119

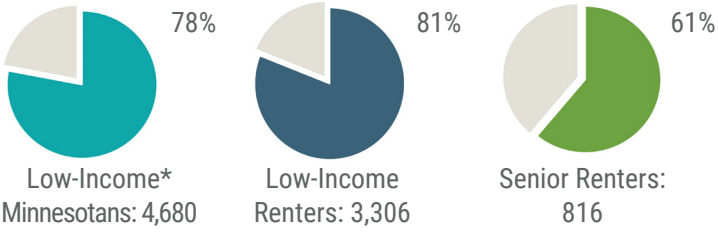
Median home value: $215,100 = 14% over 5 years

*Increases in rent or home value have been adjusted for inflation.

Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

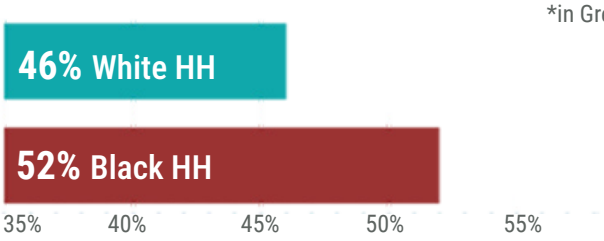
COST-BURDENED* COUNTY HOUSEHOLDS





RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN



7,346 in the county are "cost-burdened"—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.
*Severe cost burden: spending more than 50%.
*Low-income: households earning under $35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.

EVICTIONS IN THE COUNTY

2022 eviction filings: 459

Average pre-pandemic monthly filings (2012-19): 195

HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color

Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

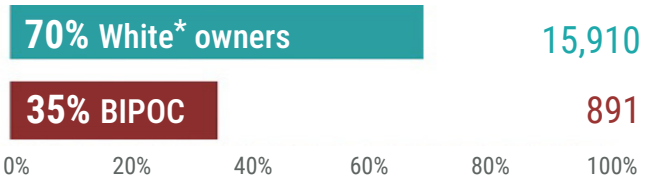
EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

# of ELI renter households in the county:	2,870
Homes affordable / available* to the ELI:	1,110
Shortage of affordable/available homes for ELI in the county:	1,760

***ELI**: households earning under $30,190 annually.

Minnesota's racial homeownership disparity is among the worst in the nation.

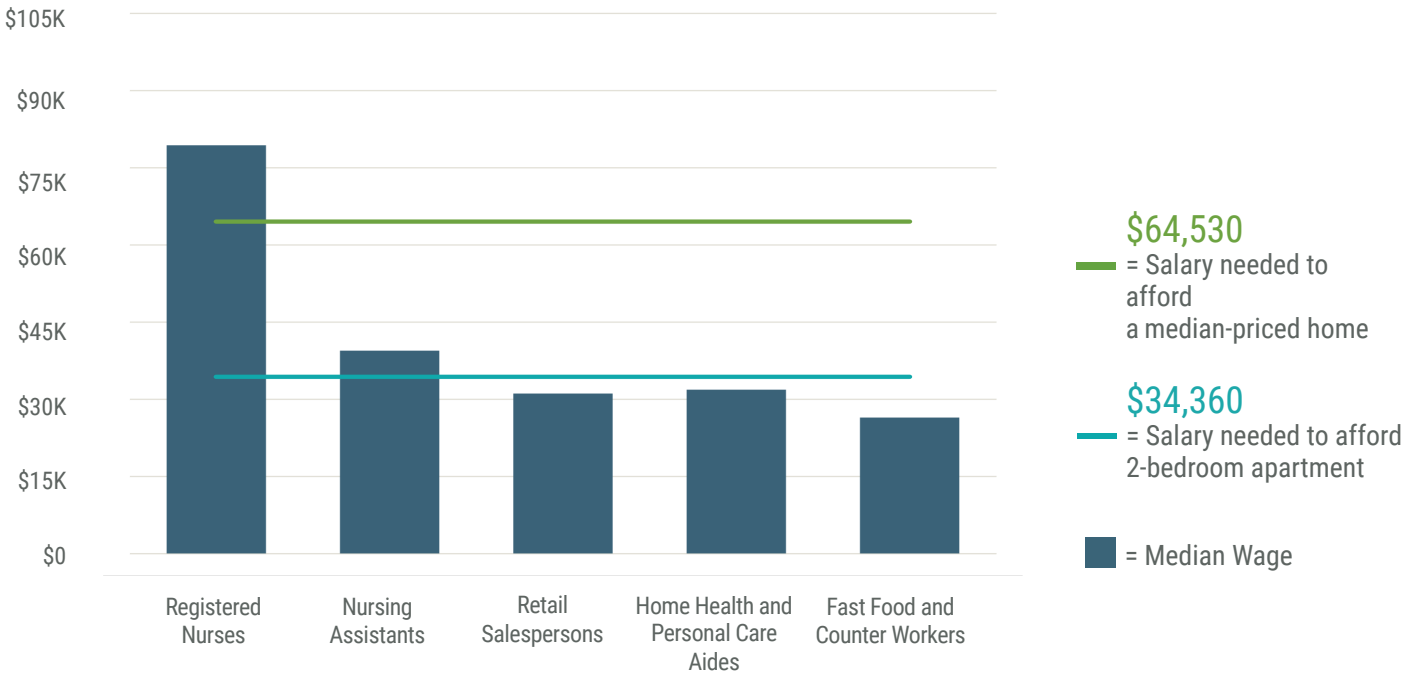
COUNTY HOMEOWNERSHIP RATE



*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs CLAY'S COST OF HOUSING



Sources

***Affordable housing is defined as:** Housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | **Evictions:** Eviction Lab, Eviction Tracking System 2022 **Homelessness**: Wilder Research Center, 2018 Minnesota Homeless Study | **ELI Units and Renters**: National Low Income Housing Coalition (NLIHC), *The Gap 2023* | **Homeownership**: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | **In-demand jobs**: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

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