



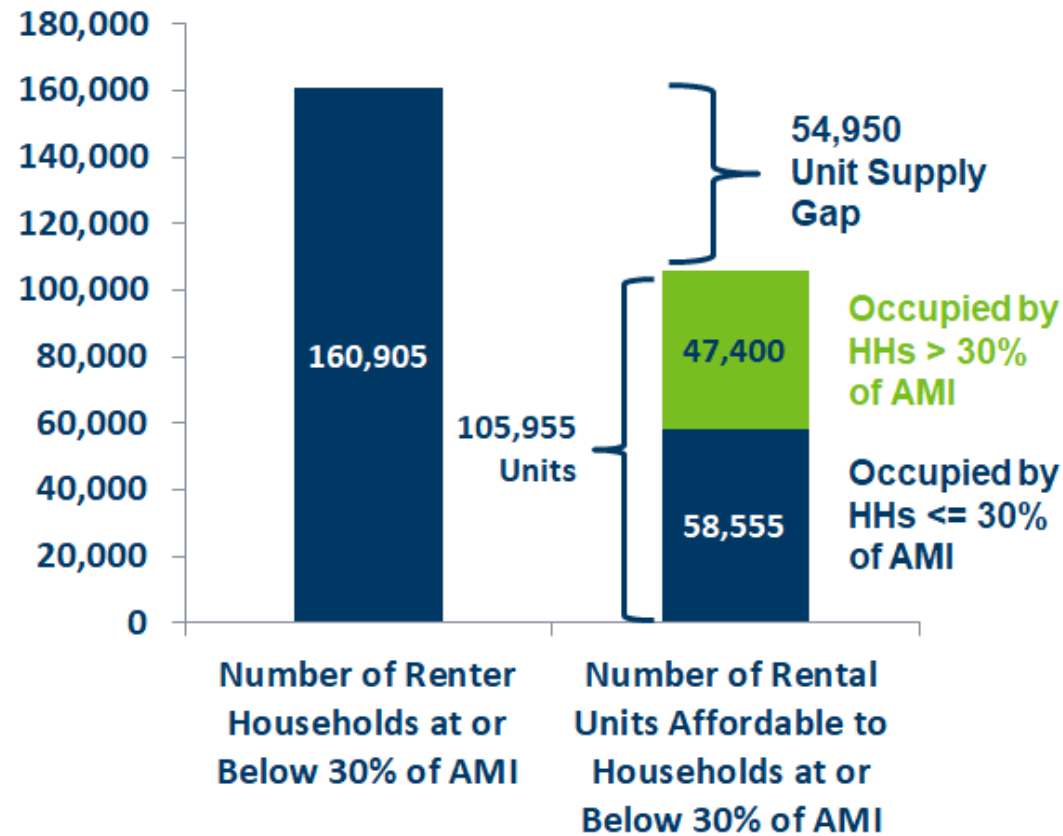
MINNESOTA
INTERAGENCY COUNCIL
ON HOMELESSNESS

Cathy ten Broeke, Assistant Commissioner and Executive Director

March 10, 2022

Affordable housing gaps for low-income Minnesotans

Severe Shortage of Housing in MN that is Affordable to Households (HHs) with Incomes $\leq 30\%$ of AMI



Renter Households with Incomes $\leq 30\%$ of AMI

- 80% are cost burdened and 63% are severely
- They account for:
 - 25% of all renter households
 - 47% of cost-burdened renter households
 - 74% of severely cost-burdened renter households

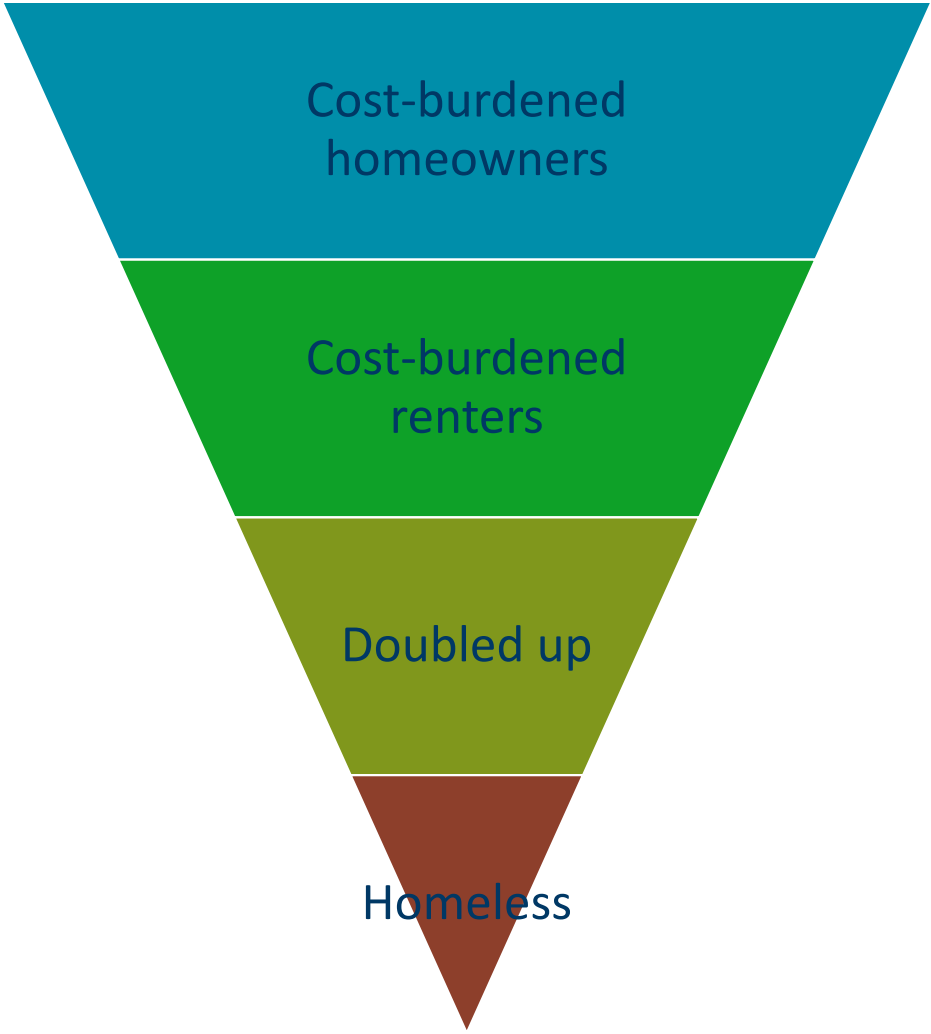
Source: Minnesota Housing analysis of HUD's 2014-2019 CHAS (Comprehensive Housing Affordability Strategy) data.

Continuum of needs related to housing instability

Population	Estimate
Cost-burdened homeowners paying more than 30% of income toward housing	285,508 owner households
Cost-burdened renters paying more than 30% of income toward housing	268,764 renter households
Doubled up or lacking a fixed, regular or adequate place to live	231,081 people live in overcrowded households*
Sheltered and unsheltered homeless living in emergency shelters, transitional housing with time limits, outdoors, or places not meant for habitation	Estimated 7,940 people in 2020 Point-in-Time count

Sources:

- American Community Survey for cost-burdened households.
- Minnesota Housing tabulation of 5-year 2019 ACS microdata for overcrowded households. Overcrowding defined as more than two people per bedroom.
- HUD Point in Time data for people in shelter or place not meant for human habitation on a single night in January.



Strategies to respond to continuum of housing needs

Strategies	Cost-burdened home-ownership	Cost-burdened renters	Doubled up	Sheltered and unsheltered homeless
Loan forgiveness/deferment	✓			
Homelessness prevention	✓	✓	✓	
Affordable housing preservation and development	✓	✓	✓	✓
Targeted financial assistance	✓	✓	✓	✓
Housing-focused supports	✓	✓	✓	✓
Public Housing investments		✓	✓	✓
Rental assistance		✓	✓	✓
Shelter investments			✓	✓

Prevent homelessness whenever possible, and otherwise making it rare, brief, and non-recurring

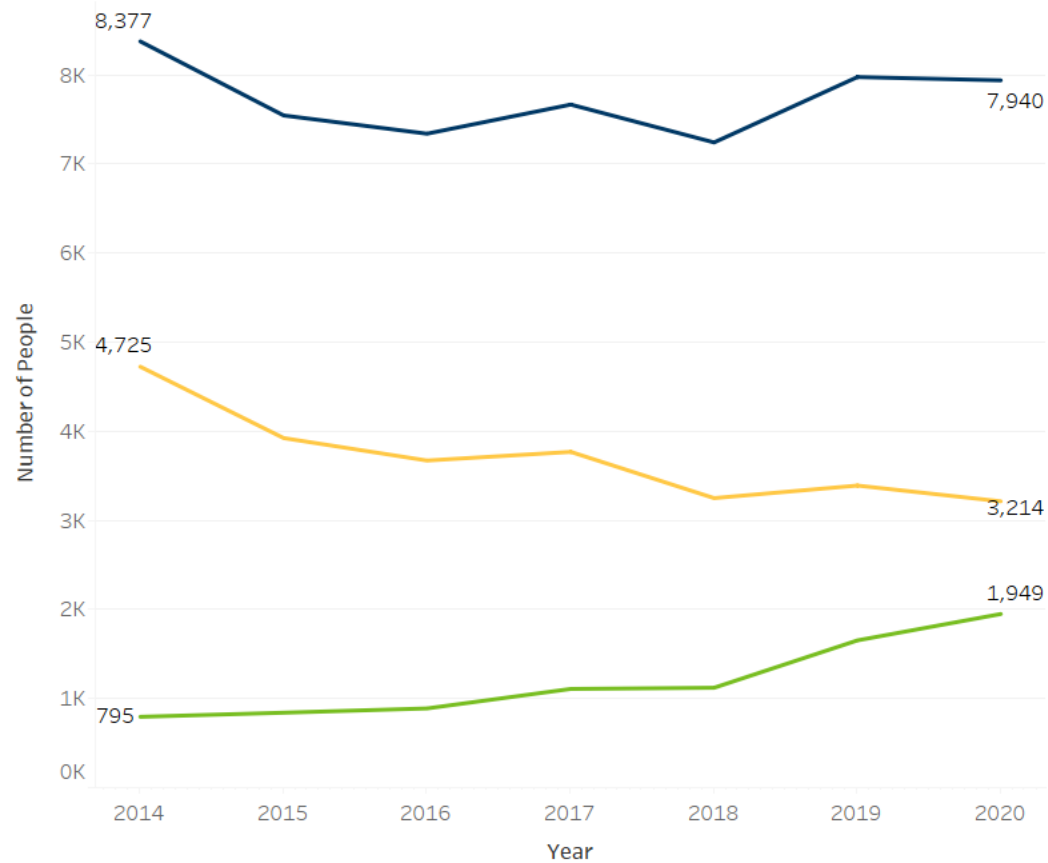


Trends in homelessness and select subpopulations

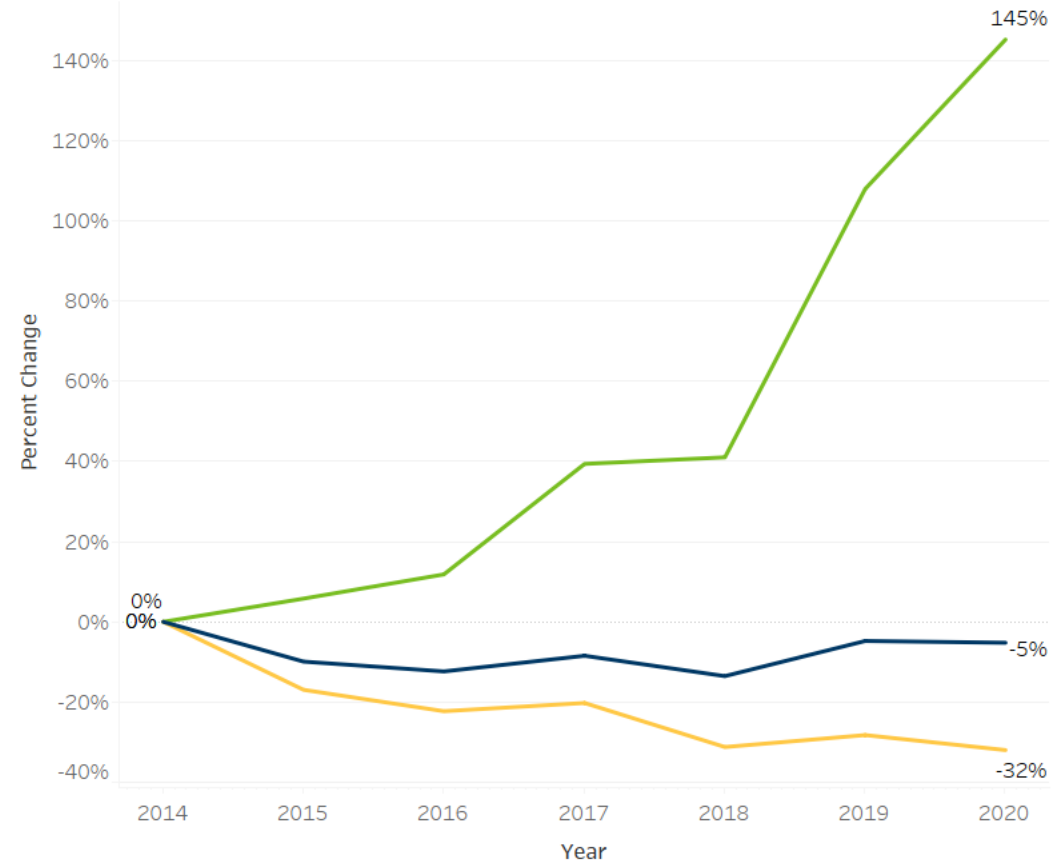
People Experiencing Homelessness, Point-in-Time Count 2014 to 2020

Total | Unsheltered | People in Families

Number of People

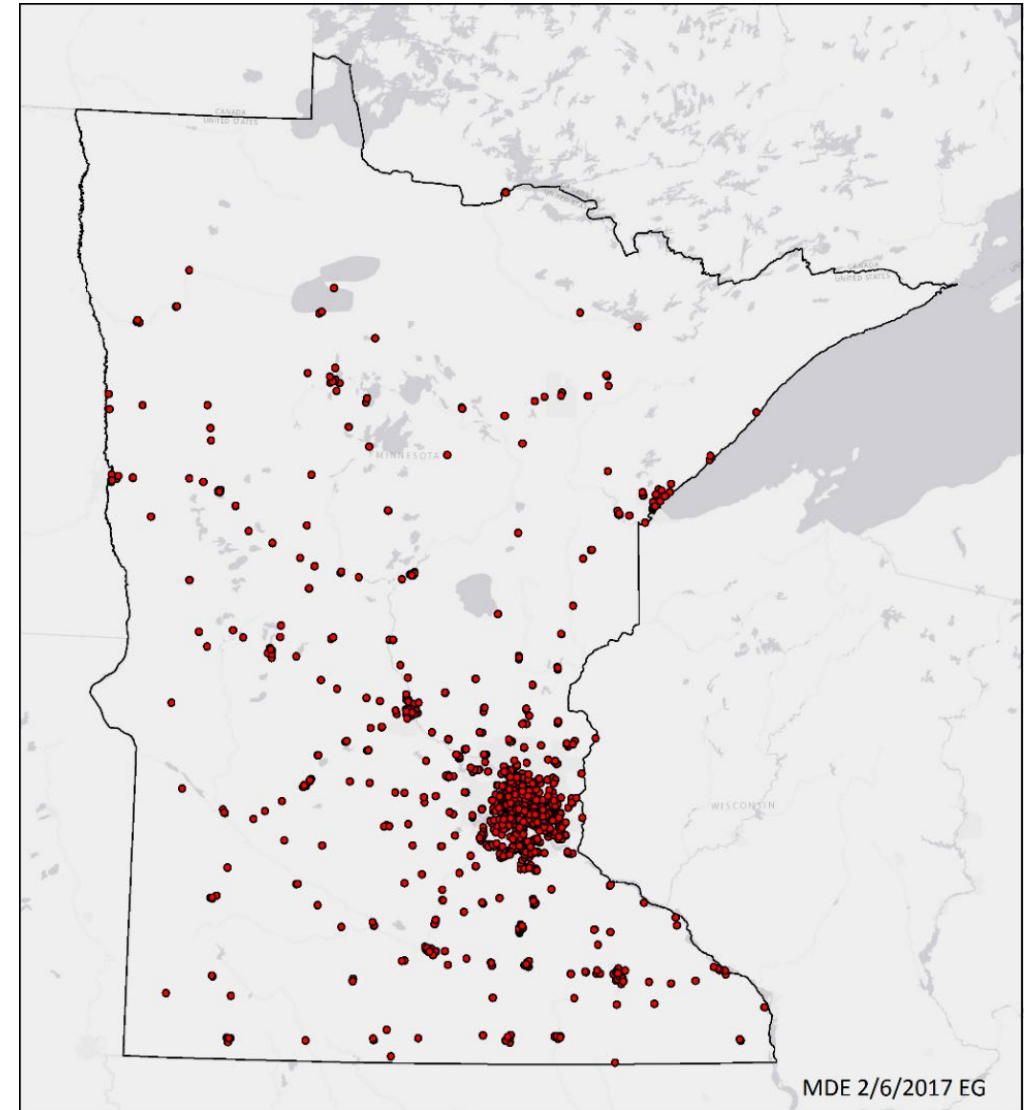


Relative Change Since 2014



Student homelessness is widely distributed

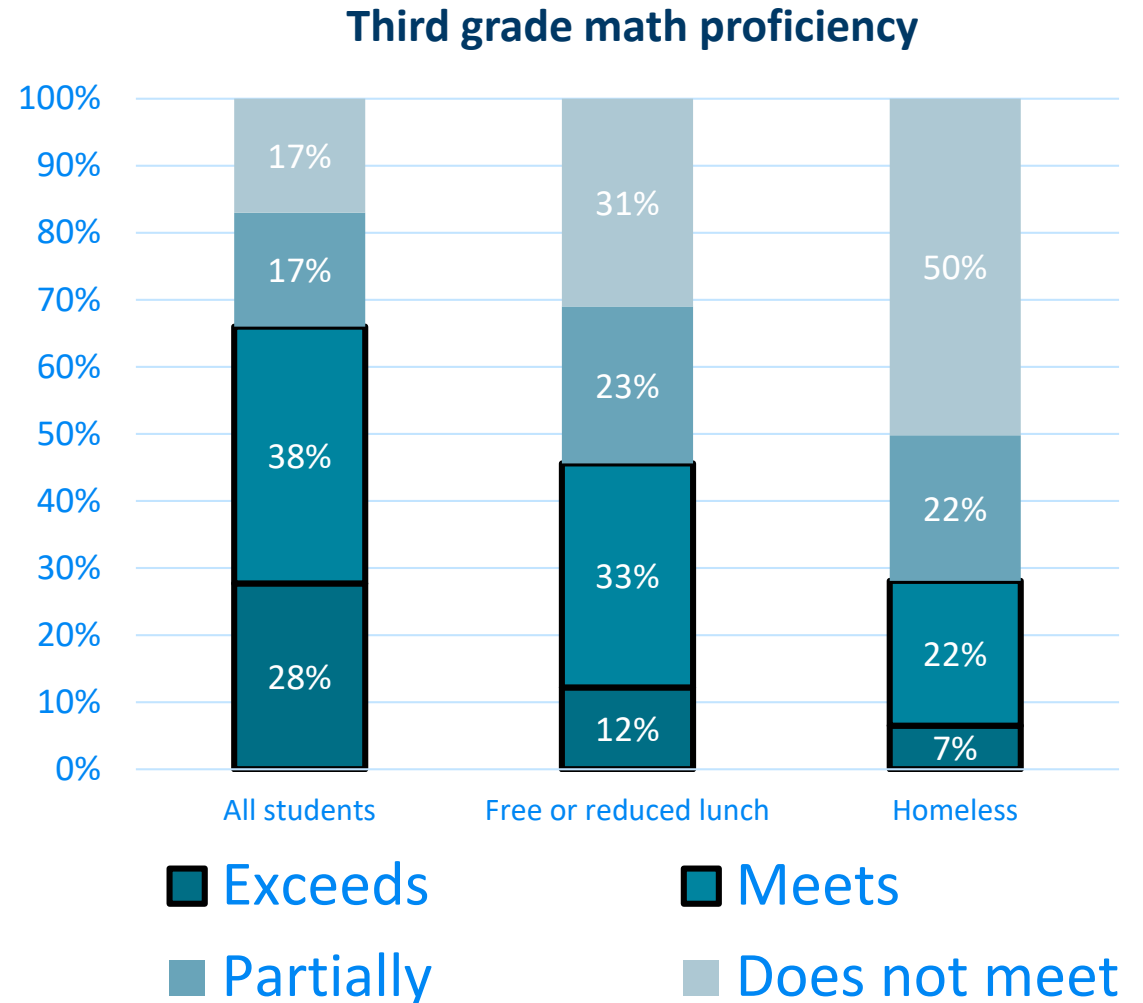
- 9,060 students experiencing homelessness were enrolled in Minnesota public and charter schools on October 1, 2019.
 - 1,172 schools and 309 school districts
 - 77 of Minnesota's 87 counties
- Roughly twice as many students throughout each school year as the October 1 count.
- Student homelessness disproportionately impacts students of color, American Indian students, LGBTQ students, and students with disabilities.



High risks of homelessness

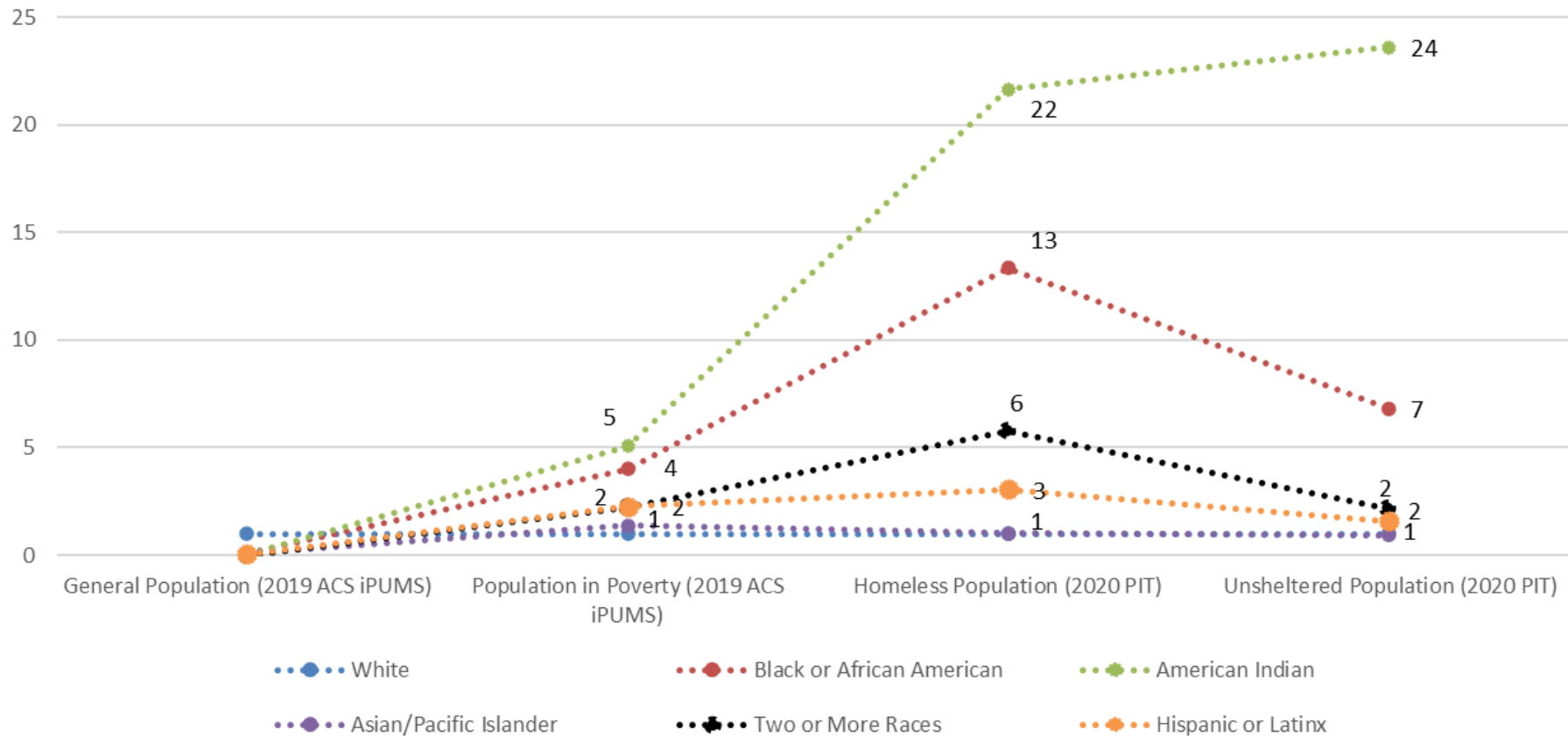
Research documents risks of homelessness for children in:

- Language and literacy.
- Health and access to health care and services.
- Likelihood of child welfare involvement.
- Cognitive, social-emotional, and physical development and attainment of early developmental milestones.
- Reading and school readiness and academic success.



Proportional Representation of Race and Ethnic Populations Compared to White Populations*

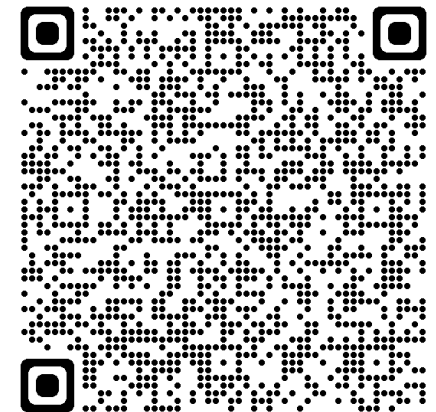
(population is at least ____ times as likely to be homeless as white, non-hispanic population)



*Best estimates based on available data. Minnesota Housing tabulation of data from the U.S. Census Bureau's American Community Survey (2019 1-year sample, iPUMS microdata).

Persistent impacts of racism and inequity on homelessness

- The Walz-Flanagan Budget to Move Minnesota Forward prioritizes investments in housing stability. This includes:
 - 35 proposals from six State agencies
 - Over \$1 billion in proposed spending over the next three State fiscal years
- Full summary of the Housing Stability package:
<https://headinghomealliance.com/wp-content/uploads/2022/01/Move-Minnesota-Forward-Housing-Stability-budget-January-2022.pdf>



Thank you!