

Help Habitat make the #CostOfHome something we all can afford.

In Minnesota,



1 IN 9 HOUSEHOLDS

spend half or more of their income on housing.



Because of increased housing costs and growing income inequality, nearly one-third of households in the United States face cost burdens – paying either at least 30 percent of their income for housing (cost-burdened) or at least half of their income on housing (severely cost-burdened). These burdens leave nearly 38 million households with little income to afford the cost of food, health care and other basic necessities. With more than 18 million severely cost-burdened households in the U.S., the importance of advocating for home affordability for homeowners and renters cannot be overstated.

\$19.74/hour or \$41,061 annually

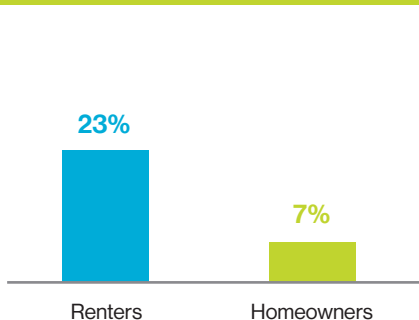
Wage required to afford fair market rent for a two-bedroom apartment in Minnesota (\$1,027), working 40 hours per week.

(State minimum wage: \$9.86/hour or \$20,509 annually)

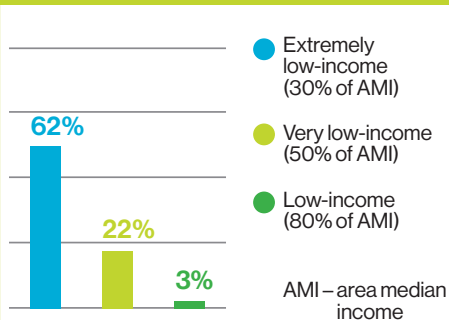
-107,382

Shortage of affordable and available households for extremely low-income renters in Minnesota.

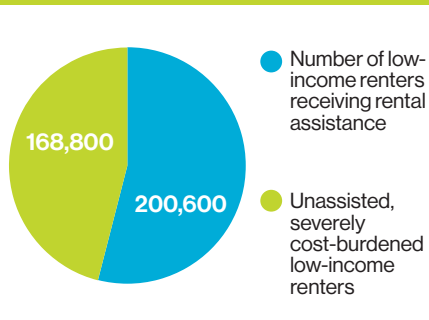
Households spending half or more of their income on housing in Minnesota



Households spending half or more of their income on housing by income level in Minnesota



Many qualified Minnesota renters cannot access rental assistance



Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries. Habitat's vision is of a world where everyone has a decent place to live. Through Cost of Home, our U.S. advocacy campaign, Habitat for Humanity is addressing the need for affordable housing by promoting policies that increase supply and preservation of affordable homes, equitably increase access to credit, optimize land use for affordable homes, and ensure access to and development of communities of opportunity. Learn more at habitat.org/costofhome.

2019 State of Home Affordability

Cost of Home

In the United States, 1 in 6 households spend half or more of their income on housing. Building on our strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of our network of local affiliates working in communities in all 50 states and U.S. territories, Habitat is engaging housing advocates, volunteers, supporters and Habitat homeowners, in addition to federal, state and local policymakers, to advance access to safe, decent and affordable homes through our first U.S. advocacy campaign, Cost of Home.

Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find the solutions and help create the policies that will allow 10 million individuals to meet their most basic needs. The Cost of Home campaign aims to improve home affordability by influencing local, state and federal policies and systems that improve and promote:



These four key areas – increasing supply and preservation of affordable homes, equitably increasing access to credit, optimizing land use for affordable homes, and ensuring access to and development of communities of opportunity – are interconnected and together can address the complex challenges that influence home affordability.

Habitat for Humanity

Habitat for Humanity knows that safe, decent and affordable shelter plays a critical role in helping families to create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear. Habitat for Humanity serves as a voice for people in need of decent housing by working to change laws and shape policies that affect access to housing. Our advocacy approach is based on decades of on-the-ground experience and policy expertise. In our deep understanding of housing and its role in providing opportunities for families, we seek to reform laws in a nonconfrontational, nonpartisan way.

Learn more

To learn more about Cost of Home, visit habitat.org/costofhome.

Sources:

Out of Reach. National Low Income Housing Coalition (2019). <https://reports.nlihc.org/or>

The Gap: A Shortage of Affordable Homes. National Low Income Housing Coalition (2019). https://www.novoco.com/sites/default/files/atoms/files/2019_gap_shortage_of_affordable_homes_031419.pdf

The State of the Nation's Housing 2019. Joint Center for Housing Studies of Harvard University (2019). https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2019.pdf

National Fact Sheet: Rental Assistance. Center on Budget and Policy Priorities (2017). <https://www.cbpp.org/research/housing/federal-rental-assistance-provides-affordable-homes-for-vulnerable-people-in-all>



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