

Housing

We all need a safe place to live that is not so expensive that we cannot afford other necessities. Stable housing provides a critical foundation for daily living and health. When such housing is out of reach, we may end up living in places that are overcrowded or do not meet basic health and safety standards.

We need a bigger workforce in the west. Not enough affordable housing, transportation, childcare to support new positions.

Focus group participant

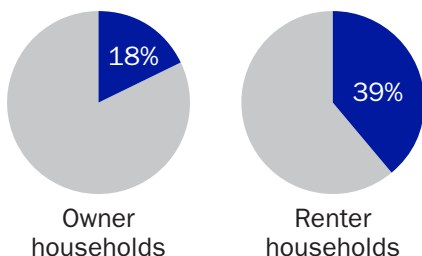


Cost Burden of Housing

Housing creates stability, but only if it is affordable.

- Many people in Carver County are burdened by housing costs that exceed 30 percent of their income, leaving less money to cover other necessities, like food and medical care.
- Vacancy rates are low, especially for rental units, and both average rent and average home costs have increased, making affordable housing increasingly difficult to find.
- The high cost of renting makes it more difficult to save for a down payment on a home. Homeownership is an increasingly distant dream for many.

Carver County Households Experiencing Housing Cost Burden



Source: U.S. Census Bureau, 2013–2017 ACS 5-year Estimates

Homeownership

Owning a home is an important way to build wealth. Homeownership provides stability and minimizes disruptions that are detrimental to health and emotional well-being, such as changing schools, changing jobs, or frequent moves. This stability allows us to increase trust among neighbors, create lasting friendships, and build community cohesion. Homeowners move less frequently than renters, and have more control over their home environment.

Many people in Carver County cannot find the type of housing they need in the community where they prefer to live. This includes young adults, families, senior adults, and those with physical disabilities. Many want to live close to where they work; however, these opportunities are very limited if they also want a place that both meets their needs and is affordable for them.

- Nearly 90 families in Carver County were experiencing short-term or long-term homelessness in 2018 because conditions are not providing them the opportunity to have stable housing.
- Single moms are least likely to own a home.
- White Minnesotans are more than three times as likely to own a home as African-Americans.

References

Minnesota Department of Health (2017). 2017 Minnesota Statewide Health Assessment. Produced in collaboration with the Healthy Minnesota Partnership. St. Paul, MN. <https://www.health.state.mn.us/communities/practice/healthymnpartnership/docs/2017MNStatewideHealthAssessment.pdf>