

# COVID-19 Housing Assistance Program

## Estimated Need by Community

To provide context to potential administrators and to guide Minnesota Housing's allocation process, here are estimates of the housing assistance need broken out by:

- All 87 counties
- Cities with a population over 20,000 people
- City council wards/districts for Minnesota's five largest cities – Minneapolis, St. Paul, Bloomington, Rochester and Duluth
- Minnesota's 11 tribal nations

The county, cities, and ward/district need estimates are based on each area's share of Minnesota's:

- Unemployment insurance applications since March 16, 2020, and
- Population with a household income below 200 percent of poverty.

Households with incomes below 300 percent of poverty are eligible to receive assistance; but for households needing rent assistance, there is a preference for those below 200 percent of poverty.

We considered including a third factor: each area's share of Minnesota's severely cost burdened households (spending 50% or more of their income on housing). In the end, we decided to keep it simple and just focus on unemployment insurance applications and the population with an income below 200 percent of poverty.

The need data for the tribal nations is based on:

- The share of statewide Family Homelessness and Prevention Assistance Program (FHAP) funds (a similar emergency assistance program) allocated to six of the tribal nations, and
- The number of people below 200% of poverty living on each reservation, which we used to extrapolate the need in the other five tribal nations (relative to the need of the six tribes receiving FHPAP funds),

The estimates are for planning purposes and represent just one of the factors that Minnesota Housing will use to allocate funds.

The following tables provide each area's estimated share of the statewide need.

### How to Use this Document

As shown in Table 1, Beltrami County has 1.00% of the state's estimated need. For example, with \$100 million available, an applicant proposing to serve all of Beltrami should consider requesting at least \$1 million, which is 1% of the \$100 million. An applicant proposing to serve a county, city, ward/district, or tribal nation with 0.5% of the statewide estimated need should consider requesting at least \$500,000. With the very large need for this assistance, there will be plenty of demand. If an applicant has a strong plan for getting funds to households in need, it can apply for more than its geography's estimated share of the \$100

million. These share estimates of statewide need are not designed to limit a funding request or guarantee a selection amount.

The amount of assistance needed per applicant/household will vary widely from a few hundred dollars to several thousand and will depend on the financial circumstances of each household. If, for example, we were to assume an average assistance amount of about \$1,500 per eligible household, \$1 million of funding for an applicant may serve about 670 households. The \$1,500 for an eligible household is only example and not a maximum or minimum.

**Table 1: Estimated Share of Statewide Housing Assistance Need by County**

<b>County</b>	<b>Share of MN's Unemployment Insurance Applicants</b>	<b>Share of MN's Population Below 200% Poverty</b>	<b>Share of Statewide Need (Average of Two Factors)</b>
Aitkin	0.22%	0.42%	0.32%
Anoka	7.19%	4.74%	5.96%
Becker	0.56%	0.77%	0.67%
Beltrami	0.67%	1.32%	1.00%
Benton	0.72%	0.89%	0.81%
Big Stone	0.05%	0.11%	0.08%
Blue Earth	1.35%	1.66%	1.51%
Brown	0.34%	0.47%	0.40%
Carlton	0.59%	0.72%	0.66%
Carver	1.71%	0.82%	1.27%
Cass	0.49%	0.75%	0.62%
Chippewa	0.17%	0.29%	0.23%
Chisago	1.03%	0.68%	0.86%
Clay	0.42%	1.14%	0.78%
Clearwater	0.15%	0.25%	0.20%
Cook	0.14%	0.12%	0.13%
Cottonwood	0.15%	0.27%	0.21%
Crow Wing	1.11%	1.37%	1.24%
Dakota	8.15%	5.40%	6.78%
Dodge	0.39%	0.32%	0.36%
Douglas	0.53%	0.69%	0.61%
Faribault	0.20%	0.30%	0.25%
Fillmore	0.28%	0.43%	0.36%
Freeborn	0.44%	0.72%	0.58%
Goodhue	0.79%	0.78%	0.79%
Grant	0.07%	0.14%	0.10%
Hennepin	25.25%	22.19%	23.72%
Houston	0.16%	0.29%	0.22%
Hubbard	0.31%	0.47%	0.39%
Isanti	0.73%	0.63%	0.68%
Itasca	0.78%	1.12%	0.95%
Jackson	0.12%	0.20%	0.16%
Kanabec	0.27%	0.37%	0.32%
Kandiyohi	0.51%	0.99%	0.75%
Kittson	0.03%	0.10%	0.06%
Koochiching	0.16%	0.32%	0.24%
Lac qui Parle	0.06%	0.15%	0.10%
Lake	0.21%	0.20%	0.21%
Lake of the Woods	0.09%	0.08%	0.09%
Le Sueur	0.47%	0.51%	0.49%
Lincoln	0.04%	0.12%	0.08%
Lyon	0.28%	0.59%	0.43%
Mahnomen	0.11%	0.19%	0.15%
Marshall	0.10%	0.18%	0.14%

<b>County</b>	<b>Share of MN's Unemployment Insurance Applicants</b>	<b>Share of MN's Population Below 200% Poverty</b>	<b>Share of Statewide Need (Average of Two Factors)</b>
Martin	0.28%	0.44%	0.36%
McLeod	0.54%	0.71%	0.62%
Meeker	0.30%	0.42%	0.36%
Mille Lacs	0.46%	0.64%	0.55%
Morrison	0.52%	0.74%	0.63%
Mower	0.51%	0.95%	0.73%
Murray	0.08%	0.15%	0.12%
Nicollet	0.57%	0.52%	0.54%
Nobles	0.22%	0.62%	0.42%
Norman	0.06%	0.15%	0.10%
Olmsted	3.24%	2.40%	2.82%
Otter Tail	0.71%	1.19%	0.95%
Pennington	0.23%	0.28%	0.26%
Pine	0.52%	0.70%	0.61%
Pipestone	0.07%	0.23%	0.15%
Polk	0.31%	0.65%	0.48%
Pope	0.12%	0.20%	0.16%
Ramsey	10.61%	12.68%	11.64%
Red Lake	0.05%	0.08%	0.07%
Redwood	0.22%	0.36%	0.29%
Renville	0.17%	0.30%	0.24%
Rice	0.94%	1.15%	1.04%
Rock	0.07%	0.18%	0.12%
Roseau	0.59%	0.31%	0.45%
Saint Louis	3.53%	4.62%	4.08%
Scott	2.91%	1.56%	2.23%
Sherburne	1.75%	1.19%	1.47%
Sibley	0.19%	0.28%	0.23%
Stearns	2.72%	3.31%	3.01%
Steele	0.63%	0.71%	0.67%
Stevens	0.07%	0.22%	0.14%
Swift	0.12%	0.22%	0.17%
Todd	0.29%	0.62%	0.46%
Traverse	0.02%	0.07%	0.05%
Wabasha	0.35%	0.31%	0.33%
Wadena	0.18%	0.39%	0.29%
Waseca	0.27%	0.37%	0.32%
Washington	4.53%	2.60%	3.57%
Watonwan	0.13%	0.27%	0.20%
Wilkin	0.04%	0.13%	0.08%
Winona	0.77%	1.07%	0.92%
Wright	2.37%	1.51%	1.94%
Yellow Medicine	0.12%	0.22%	0.17%
Total	100.00%	100.00%	100.00%

**Table 2: Estimate Share of Statewide Housing Assistance Need for Cities with Over 20,000 People**

<b>City</b>	<b>Share of MN's Unemployment Insurance Applicants</b>	<b>Share of MN's Population Below 200% Poverty</b>	<b>Share of Statewide Need (Average of Two Factors)</b>
Andover	0.59%	0.27%	0.43%
Apple Valley	1.05%	0.55%	0.80%
Austin	0.32%	0.70%	0.51%
Blaine	1.33%	0.81%	1.07%
Bloomington	1.85%	1.18%	1.52%
Brooklyn Center	0.77%	0.90%	0.84%
Brooklyn Park	1.89%	1.59%	1.74%
Burnsville	1.43%	1.13%	1.28%
Champlin	0.48%	0.27%	0.37%
Chanhassen	0.40%	0.15%	0.27%
Chaska	0.50%	0.27%	0.38%
Columbia Heights	0.50%	0.50%	0.50%
Coon Rapids	1.37%	0.91%	1.14%
Cottage Grove	0.70%	0.33%	0.51%
Crystal	0.51%	0.41%	0.46%
Duluth	1.65%	2.20%	1.93%
Eagan	1.31%	0.74%	1.03%
Eden Prairie	1.05%	0.62%	0.84%
Edina	0.72%	0.46%	0.59%
Elk River	0.49%	0.29%	0.39%
Faribault	0.37%	0.60%	0.48%
Farmington	0.42%	0.23%	0.33%
Forest Lake	0.39%	0.23%	0.31%
Fridley	0.65%	0.64%	0.64%
Golden Valley	0.45%	0.28%	0.36%
Hastings	0.41%	0.34%	0.37%
Inver Grove Heights	0.62%	0.56%	0.59%
Lakeville	1.15%	0.49%	0.82%
Lino Lakes	0.40%	0.11%	0.25%
Mankato	0.87%	1.25%	1.06%
Maple Grove	1.25%	0.49%	0.87%
Maplewood	0.87%	0.79%	0.83%
Minneapolis	9.41%	11.28%	10.34%
Minnetonka	0.90%	0.50%	0.70%
Moorhead	0.29%	0.87%	0.58%
New Brighton	0.40%	0.38%	0.39%
New Hope	0.46%	0.45%	0.46%
Northfield	0.24%	0.29%	0.27%
Oakdale	0.58%	0.44%	0.51%
Owatonna	0.46%	0.51%	0.48%
Plymouth	1.28%	0.76%	1.02%
Prior Lake	0.49%	0.25%	0.37%
Ramsey	0.54%	0.23%	0.38%

<b>City</b>	<b>Share of MN's Unemployment Insurance Applicants</b>	<b>Share of MN's Population Below 200% Poverty</b>	<b>Share of Statewide Need (Average of Two Factors)</b>
Richfield	0.78%	0.69%	0.74%
Rochester	2.45%	2.00%	2.23%
Rosemount	0.43%	0.26%	0.34%
Roseville	0.62%	0.57%	0.60%
Savage	0.64%	0.30%	0.47%
Shakopee	0.93%	0.55%	0.74%
Shoreview	0.41%	0.25%	0.33%
South St. Paul	0.44%	0.41%	0.43%
St. Cloud	1.45%	2.02%	1.73%
St. Louis Park	0.95%	0.66%	0.81%
St. Paul	6.29%	9.04%	7.67%
White Bear Lake	0.46%	0.33%	0.39%
Winona	0.42%	0.65%	0.53%
Woodbury	1.16%	0.57%	0.87%
Listed City Total	59.23%	54.54%	56.88%
Other MN Communities	40.77%	45.46%	43.12%
Total	100.00%	100.00%	100.00%

**Table 3: Share of Statewide Housing Assistance Need by City Council Ward/District for MN's Five Largest Cities**

City & Ward/District		Share of MN's Unemployment Insurance Applicants	Share of MN's Population Below 200% Poverty	Share of Statewide Need (Average of Two Factors)
<b>BLOOMINGTON</b>		<b>1.85%</b>	<b>1.18%</b>	<b>1.52%</b>
	1	0.47%	0.32%	0.39%
	2	0.40%	0.15%	0.27%
	3	0.44%	0.23%	0.33%
	4	0.55%	0.49%	0.52%
<b>DULUTH</b>		<b>1.65%</b>	<b>2.20%</b>	<b>1.93%</b>
	1	0.29%	0.27%	0.28%
	2	0.29%	0.39%	0.34%
	3	0.38%	0.64%	0.51%
	4	0.35%	0.44%	0.40%
	5	0.34%	0.46%	0.40%
<b>MINNEAPOLIS</b>		<b>9.41%</b>	<b>11.28%</b>	<b>10.34%</b>
	1	0.72%	0.73%	0.73%
	2	0.69%	1.11%	0.90%
	3	0.78%	1.00%	0.89%
	4	0.82%	1.11%	0.97%
	5	0.88%	1.44%	1.16%
	6	0.73%	1.24%	0.98%
	7	0.77%	0.78%	0.77%
	8	0.69%	0.68%	0.68%
	9	0.71%	0.97%	0.84%
	10	0.84%	0.90%	0.87%
	11	0.57%	0.42%	0.49%
	12	0.69%	0.61%	0.65%
	13	0.53%	0.30%	0.42%
<b>ROCHESTER</b>		<b>2.45%</b>	<b>2.00%</b>	<b>2.23%</b>
	1	0.38%	0.33%	0.36%
	2	0.38%	0.30%	0.34%
	3	0.42%	0.34%	0.38%
	4	0.44%	0.42%	0.43%
	5	0.40%	0.28%	0.34%
	6	0.42%	0.34%	0.38%
<b>SAINT PAUL</b>		<b>6.29%</b>	<b>9.04%</b>	<b>7.67%</b>
	1	0.96%	1.45%	1.20%
	2	0.96%	1.19%	1.07%
	3	0.71%	0.58%	0.64%
	4	0.87%	1.01%	0.94%
	5	0.90%	1.73%	1.31%
	6	0.96%	1.62%	1.29%
	7	0.95%	1.46%	1.21%

**Table 4: Estimated Share of Statewide Housing Assistance Need by Tribal Nation (for American Indians Living on the Reservation)**

Tribal Nation	Share of Statewide Need
Bois Forte	0.11%
Fond du Lac	0.23%
Grand Portage	0.05%
Leech Lake	0.79%
Lower Sioux	0.04%
Mille Lacs	0.33%
Prairie Island	0.01%
Red Lake	0.65%
Shakopee Mdewakanton Sioux	0.05%
Upper Sioux	0.01%
White Earth	0.74%