

Appendix A - Downpayment Assistance by Minnesota County - 50th Percentile Home (2018)

	Renter Households	Home Value	Can Afford Without Assistance	Unable to Purchase	Can Afford with Assistance				Total
					\$10,500 or less	\$10,501 - \$50,000	\$50,001 - \$100,000	\$100,000 or more	
Aitkin	1,400	\$174,400	4%	63%	15%	4%	4%	10%	400
Anoka	25,100	\$218,800	6%	58%	22%	5%	6%	3%	9,200
Becker	2,900	\$187,600	3%	76%	10%	3%	3%	6%	600
Beltrami	5,700	\$157,000	4%	65%	14%	4%	4%	9%	1,700
Benton	5,400	\$166,700	6%	60%	21%	5%	6%	3%	1,800
Big Stone	600	\$97,900	8%	46%	28%	7%	8%	4%	300
Blue Earth	9,800	\$177,800	5%	61%	16%	4%	4%	10%	3,400
Brown	2,400	\$135,800	8%	47%	28%	6%	8%	4%	1,100
Carlton	2,600	\$166,200	7%	56%	23%	5%	7%	4%	1,000
Carver	6,600	\$301,900	4%	67%	13%	4%	4%	9%	1,900
Cass	2,400	\$182,700	4%	71%	12%	3%	3%	8%	600
Chippewa	1,700	\$114,600	10%	29%	37%	8%	10%	6%	1,000
Chisago	2,800	\$219,400	5%	65%	18%	4%	5%	3%	900
Clay	7,500	\$183,300	6%	61%	20%	5%	6%	3%	2,500
Clearwater	700	\$123,800	6%	60%	21%	5%	6%	3%	200
Cook	700	\$252,900	2%	79%	8%	2%	2%	6%	100
Cottonwood	1,100	\$90,800	11%	24%	40%	9%	11%	6%	700
Crow Wing	6,500	\$194,400	4%	68%	13%	3%	3%	9%	1,800
Dakota	41,100	\$252,000	5%	59%	17%	4%	4%	11%	15,000
Dodge	1,400	\$174,400	7%	52%	25%	6%	7%	4%	600
Douglas	4,200	\$209,800	4%	63%	15%	4%	4%	10%	1,400
Faribault	1,400	\$88,500	10%	32%	35%	8%	10%	5%	800
Fillmore	1,700	\$152,900	7%	52%	25%	6%	7%	4%	700
Freeborn	3,200	\$111,400	10%	34%	34%	8%	10%	5%	1,800
Goodhue	4,800	\$196,100	4%	63%	15%	4%	4%	10%	1,600
Grant	500	\$105,700	9%	38%	32%	7%	9%	5%	300
Hennepin	189,200	\$260,300	4%	64%	15%	4%	4%	10%	60,400
Houston	1,600	\$167,600	6%	59%	22%	5%	6%	3%	600
Hubbard	1,600	\$189,500	4%	65%	14%	4%	4%	9%	500
Isanti	2,700	\$186,000	7%	56%	23%	5%	7%	4%	1,000

Note: Based on the 50th percentile median valued home in each county

Sources: Census, Joint Center for Housing Studies of Harvard University, RCG

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					\$10,500 or less	\$10,501 - \$50,000	\$50,001 - \$100,000	\$100,000 or more	
Itasca	3,900	\$159,000	5%	63%	19%	4%	5%	3%	1,200
Jackson	1,000	\$120,000	10%	29%	37%	9%	10%	6%	600
Kanabec	1,100	\$152,600	7%	54%	24%	6%	7%	4%	400
Kandiyohi	4,300	\$168,400	7%	52%	25%	6%	7%	4%	1,800
Kittson	400	\$74,100	12%	17%	43%	10%	12%	7%	300
Koochiching	1,300	\$106,300	8%	47%	27%	6%	8%	4%	600
Lac qui Parle	600	\$85,600	13%	12%	46%	11%	13%	7%	500
Lake	1,000	\$170,400	9%	41%	30%	7%	9%	5%	500
Lake of the Wood	300	\$152,400	8%	32%	27%	7%	7%	18%	200
Le Sueur	2,100	\$197,600	6%	61%	20%	5%	6%	3%	700
Lincoln	500	\$94,300	10%	29%	37%	9%	10%	6%	300
Lyon	3,200	\$141,100	7%	55%	23%	5%	7%	4%	1,200
McLeod	3,500	\$157,900	7%	51%	26%	6%	7%	4%	1,500
Mahnomen	600	\$94,900	10%	35%	34%	8%	10%	5%	300
Marshall	700	\$111,500	9%	36%	33%	8%	9%	5%	400
Martin	2,300	\$114,900	9%	37%	33%	8%	9%	5%	1,300
Meeker	1,900	\$165,500	7%	51%	25%	6%	7%	4%	800
Mille Lacs	2,500	\$157,200	6%	59%	21%	5%	6%	3%	900
Morrison	3,000	\$165,200	5%	58%	17%	5%	5%	11%	1,100
Mower	4,100	\$120,500	9%	38%	32%	7%	9%	5%	2,200
Murray	700	\$113,300	10%	34%	34%	8%	10%	5%	400
Nicollet	3,400	\$182,100	7%	55%	24%	5%	7%	4%	1,300
Nobles	2,300	\$120,900	7%	50%	26%	6%	7%	4%	1,000
Norman	500	\$93,400	6%	56%	23%	5%	6%	4%	200
Olmsted	16,300	\$199,500	6%	61%	20%	5%	6%	3%	5,500
Otter Tail	5,100	\$179,500	4%	64%	15%	4%	4%	10%	1,600
Pennington	1,500	\$142,100	8%	47%	27%	6%	8%	4%	700
Pine	2,200	\$157,400	5%	56%	18%	5%	5%	12%	800
Pipestone	1,000	\$97,700	10%	29%	37%	9%	10%	6%	600
Polk	3,300	\$158,200	6%	58%	22%	5%	6%	3%	1,200

Note: Based on the 50th percentile median valued home in each county

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					\$10,500 or less	\$10,501 - \$50,000	\$50,001 - \$100,000	\$100,000 or more	
Ramsey	85,100	\$219,400	4%	63%	15%	4%	4%	10%	27,400
Red Lake	300	\$113,600	8%	45%	29%	7%	8%	4%	100
Redwood	1,400	\$100,800	10%	30%	36%	8%	10%	6%	800
Renville	1,300	\$102,700	11%	28%	38%	9%	11%	6%	800
Rice	5,900	\$196,500	5%	68%	17%	4%	5%	3%	1,600
Rock	1,000	\$137,100	10%	33%	35%	8%	10%	5%	600
Roseau	1,200	\$125,700	8%	42%	30%	7%	8%	5%	600
St. Louis	24,900	\$152,000	6%	57%	23%	5%	6%	3%	9,300
Scott	8,600	\$285,200	5%	66%	18%	4%	5%	3%	2,600
Sherburne	5,500	\$217,200	6%	60%	21%	5%	6%	3%	1,900
Sibley	1,300	\$151,000	8%	43%	30%	7%	8%	5%	600
Stearns	18,300	\$176,000	7%	54%	24%	5%	7%	4%	7,200
Steele	3,500	\$158,500	7%	54%	24%	6%	7%	4%	1,400
Stevens	1,200	\$154,100	7%	54%	24%	6%	7%	4%	500
Swift	1,300	\$103,100	11%	27%	38%	9%	11%	6%	800
Todd	1,800	\$149,300	7%	52%	25%	6%	7%	4%	700
Traverse	300	\$82,000	13%	13%	45%	10%	13%	7%	200
Wabasha	1,700	\$173,100	7%	51%	25%	6%	7%	4%	700
Wadena	1,300	\$123,700	9%	41%	31%	7%	9%	5%	700
Waseca	1,600	\$150,700	7%	54%	24%	6%	7%	4%	600
Washington	17,200	\$277,400	5%	61%	16%	4%	4%	10%	5,900
Watsonwan	1,000	\$94,300	9%	36%	33%	8%	9%	5%	600
Wilkin	600	\$125,600	7%	51%	26%	6%	7%	4%	300
Winona	5,900	\$161,100	6%	56%	23%	5%	6%	4%	2,200
Wright	8,700	\$225,600	6%	59%	22%	5%	6%	3%	3,100
Yellow Medicine	900	\$101,800	10%	30%	36%	8%	10%	6%	600

Note: Based on the 50th percentile median valued home in each county

Sources: Census, Joint Center for Housing Studies of Harvard University, RCG

Appendix B - Downpayment Assistance by Minnesota County - 25th Percentile Home (2018)

	Renter Households	Home Value	Can Afford Without Assistance	Unable to Purchase	Can Afford with Assistance				Total
					\$10,500 or less	\$10,501 - \$50,000	\$50,001 - \$100,000	\$100,000 or more	
Aitkin	1,400	\$109,500	10%	44%	29%	5%	7%	6%	600
Anoka	25,100	\$164,800	13%	37%	39%	7%	4%	1%	12,700
Becker	2,900	\$116,000	10%	42%	30%	5%	7%	6%	1,400
Beltrami	5,700	\$96,600	11%	39%	32%	6%	7%	6%	2,900
Benton	5,400	\$120,600	12%	42%	36%	7%	4%	1%	2,500
Big Stone	600	\$63,300	16%	23%	48%	9%	5%	1%	400
Blue Earth	9,800	\$124,100	10%	39%	31%	6%	7%	6%	5,000
Brown	2,400	\$89,500	15%	28%	45%	8%	5%	1%	1,400
Carlton	2,600	\$117,400	12%	42%	36%	7%	4%	1%	1,300
Carver	6,600	\$205,200	10%	44%	29%	5%	7%	6%	3,100
Cass	2,400	\$110,700	10%	41%	30%	5%	7%	6%	1,200
Chippewa	1,700	\$70,400	16%	22%	48%	9%	5%	1%	1,100
Chisago	2,800	\$178,300	10%	52%	30%	6%	3%	1%	1,100
Clay	7,500	\$131,500	10%	49%	32%	6%	3%	1%	3,100
Clearwater	700	\$69,000	14%	30%	43%	8%	4%	1%	400
Cook	700	\$167,400	7%	58%	22%	4%	5%	4%	200
Cottonwood	1,100	\$60,000	17%	16%	52%	10%	5%	1%	700
Crow Wing	6,500	\$124,000	10%	44%	29%	5%	7%	6%	3,000
Dakota	41,100	\$180,500	10%	39%	31%	6%	7%	6%	20,800
Dodge	1,400	\$120,900	15%	26%	46%	8%	5%	1%	800
Douglas	4,200	\$140,700	10%	43%	29%	5%	7%	6%	2,000
Faribault	1,400	\$54,900	16%	21%	49%	9%	5%	1%	900
Fillmore	1,700	\$94,800	13%	36%	40%	7%	4%	1%	900
Freeborn	3,200	\$70,300	16%	23%	48%	9%	5%	1%	2,000
Goodhue	4,800	\$139,400	9%	45%	28%	5%	7%	6%	2,200
Grant	500	\$63,900	15%	26%	46%	8%	5%	1%	300
Hennepin	189,200	\$184,300	9%	45%	28%	5%	6%	6%	85,700
Houston	1,600	\$105,400	14%	30%	43%	8%	4%	1%	900
Hubbard	1,600	\$116,800	9%	45%	28%	5%	7%	6%	700
Isanti	2,700	\$139,700	13%	35%	40%	7%	4%	1%	1,400

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	Renter Households	Home Value	Can Afford Without Assistance	Unable to Purchase	Can Afford with Assistance				Total
					\$10,500 or less	\$10,501 - \$50,000	\$50,001 - \$100,000	\$100,000 or more	
Itasca	3,900	\$95,500	12%	43%	35%	6%	4%	1%	1,800
Jackson	1,000	\$72,800	16%	21%	49%	9%	5%	1%	600
Kanabec	1,100	\$99,000	13%	33%	41%	8%	4%	1%	600
Kandiyohi	4,300	\$110,600	13%	38%	39%	7%	4%	1%	2,200
Kittson	400	\$37,700	18%	10%	56%	10%	6%	1%	300
Koochiching	1,300	\$61,400	14%	29%	44%	8%	5%	1%	700
Lac qui Parle	600	\$46,400	18%	10%	56%	10%	6%	1%	400
Lake	1,000	\$108,000	14%	29%	44%	8%	4%	1%	600
Lake of the Wood	300	\$77,400	13%	23%	39%	7%	9%	8%	200
Le Sueur	2,100	\$129,800	12%	38%	38%	7%	4%	1%	1,000
Lincoln	500	\$57,300	17%	17%	51%	9%	5%	1%	400
Lyon	3,200	\$85,800	14%	29%	44%	8%	4%	1%	1,800
McLeod	3,500	\$110,400	13%	36%	40%	7%	4%	1%	1,800
Mahnomen	600	\$58,800	16%	20%	50%	9%	5%	1%	400
Marshall	700	\$64,700	16%	19%	50%	9%	5%	1%	500
Martin	2,300	\$70,200	15%	24%	47%	9%	5%	1%	1,400
Meeker	1,900	\$105,500	13%	34%	41%	8%	4%	1%	1,000
Mille Lacs	2,500	\$116,800	12%	42%	36%	7%	4%	1%	1,200
Morrison	3,000	\$113,700	9%	45%	28%	5%	6%	6%	1,300
Mower	4,100	\$76,000	16%	23%	48%	9%	5%	1%	2,600
Murray	700	\$63,900	17%	18%	51%	9%	5%	1%	500
Nicollet	3,400	\$132,200	13%	36%	40%	7%	4%	1%	1,800
Nobles	2,300	\$72,200	16%	20%	50%	9%	5%	1%	1,500
Norman	500	\$56,600	16%	21%	49%	9%	5%	1%	300
Olmsted	16,300	\$145,200	12%	41%	37%	7%	4%	1%	7,900
Otter Tail	5,100	\$109,600	10%	39%	31%	6%	7%	6%	2,600
Pennington	1,500	\$80,400	16%	21%	49%	9%	5%	1%	1,000
Pine	2,200	\$97,300	10%	39%	31%	6%	7%	6%	1,100
Pipestone	1,000	\$58,500	16%	19%	50%	9%	5%	1%	700
Polk	3,300	\$93,300	12%	40%	37%	7%	4%	1%	1,600

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					\$10,500 or less	\$10,501 - \$50,000	\$50,001 - \$100,000	\$100,000 or more	
Ramsey	85,100	\$158,200	9%	46%	28%	5%	6%	6%	38,000
Red Lake	300	\$64,600	15%	28%	45%	8%	5%	1%	200
Redwood	1,400	\$60,500	17%	18%	51%	9%	5%	1%	900
Renville	1,300	\$63,500	16%	21%	49%	9%	5%	1%	800
Rice	5,900	\$137,200	11%	46%	33%	6%	3%	1%	2,600
Rock	1,000	\$80,200	15%	24%	47%	9%	5%	1%	600
Roseau	1,200	\$76,400	16%	21%	49%	9%	5%	1%	800
St. Louis	24,900	\$91,000	13%	35%	40%	7%	4%	1%	13,100
Scott	8,600	\$205,000	10%	50%	31%	6%	3%	1%	3,500
Sherburne	5,500	\$164,800	12%	42%	36%	7%	4%	1%	2,600
Sibley	1,300	\$92,300	16%	22%	49%	9%	5%	1%	800
Stearns	18,300	\$129,200	12%	39%	38%	7%	4%	1%	9,000
Steele	3,500	\$114,400	12%	41%	37%	7%	4%	1%	1,700
Stevens	1,200	\$83,400	13%	38%	39%	7%	4%	1%	600
Swift	1,300	\$62,200	16%	21%	49%	9%	5%	1%	800
Todd	1,800	\$85,200	14%	29%	44%	8%	4%	1%	1,000
Traverse	300	\$37,700	18%	11%	55%	10%	6%	1%	200
Wabasha	1,700	\$118,900	14%	32%	42%	8%	4%	1%	900
Wadena	1,300	\$77,100	15%	28%	44%	8%	5%	1%	700
Waseca	1,600	\$98,600	12%	39%	38%	7%	4%	1%	800
Washington	17,200	\$198,300	10%	41%	30%	5%	7%	6%	8,400
Watsonwan	1,000	\$58,900	16%	20%	50%	9%	5%	1%	700
Wilkin	600	\$70,600	13%	36%	40%	7%	4%	1%	300
Winona	5,900	\$110,900	12%	43%	35%	7%	4%	1%	2,700
Wright	8,700	\$163,800	12%	41%	37%	7%	4%	1%	4,200
Yellow Medicine	900	\$62,200	15%	27%	46%	8%	5%	1%	500

Note: Based on the 25th percentile median valued home in each county

Sources: Census, Joint Center for Housing Studies of Harvard University, RCG

Appendix C - Share of Renter Households by Race

Race	Share
White, Non-Hispanic	70.6%
Black or African-American	14.0%
Asian	5.3%
Hispanic or Latino	7.0%
Non-White	30.6%

Notes: Race groups are not mutually exclusive

Sources: Census, RCG

Appendix C - Share of Households by Race and Select Income Ranges

Race	50th Percentile	25th Percentile
	\$35,000 - \$100,000	\$25,000 - \$100,000
White, Non-Hispanic	84.8%	84.0%
Black or African-American	5.2%	5.7%
Asian	3.3%	3.3%
Hispanic or Latino	4.3%	4.6%
Non-White	15.2%	16.0%

Notes: Race groups are not mutually exclusive

Sources: Census, RCG