



2023 COUNTY PROFILE

Polk County

12,363 Households | Northwest Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.



2021 RENTER HOUSEHOLDS
3,637 | 29% of households

% of rental units built before 1970: 46%

2022 multi-family units permitted: 0

Median rent: \$731 = -2% over 5 years



2021 OWNER HOUSEHOLDS
8,726 | 71% of households

% of houses built before 1970: 50%

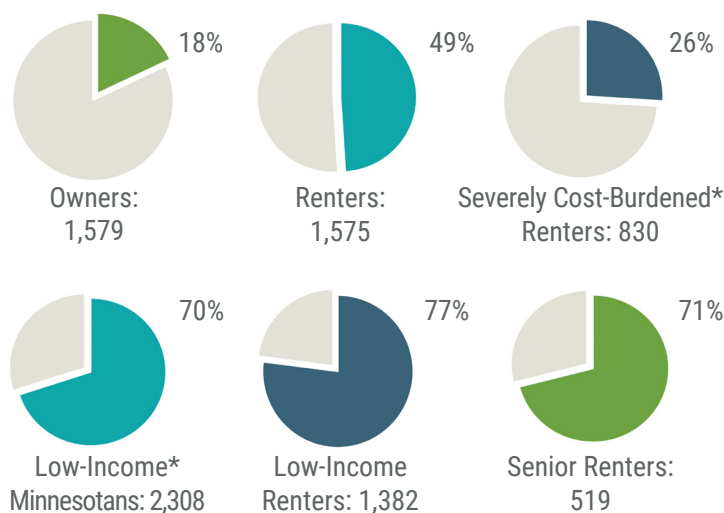
2022 single-family units permitted: 44

Median home value: \$181,500 = 11% over 5 years

*Increases in rent or home value have been adjusted for inflation.

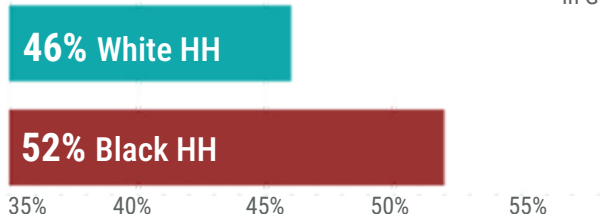
Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

COST-BURDENED* COUNTY HOUSEHOLDS



RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN



3,154 in the county are “cost-burdened”—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.

*Severe cost burden: spending more than 50%.

*Low-income: households earning under \$35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.



EVICCTIONS IN THE COUNTY

2022 eviction filings: 88

Average pre-pandemic monthly filings (2012-19): 45



HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color
Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

of ELI renter households in the county: **1,200**

Homes affordable / available* to the ELI: **650**

Shortage of affordable/available homes for ELI in the county: **550**

*ELI: households earning under \$30,190 annually.

COUNTY HOMEOWNERSHIP RATE

75% White* owners **8,281**

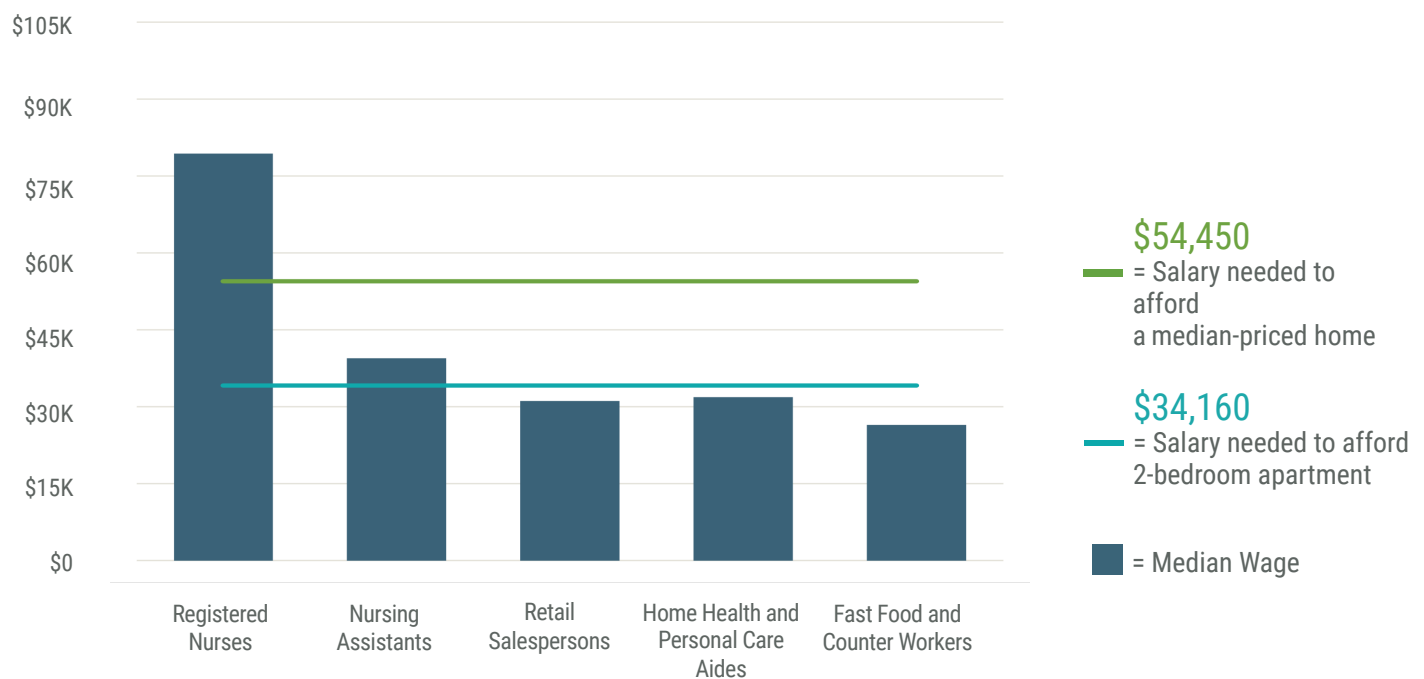
33% BIPOC **490**

0% 20% 40% 60% 80% 100%

*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs POLK'S COST OF HOUSING



Sources

*Affordable housing is defined as: Housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.

Cost burden: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | Evictions: Eviction Lab, Eviction Tracking System 2022
Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study | ELI Units and Renters: National Low Income Housing Coalition (NLIHC), The Gap 2023 | Homeownership: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

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