

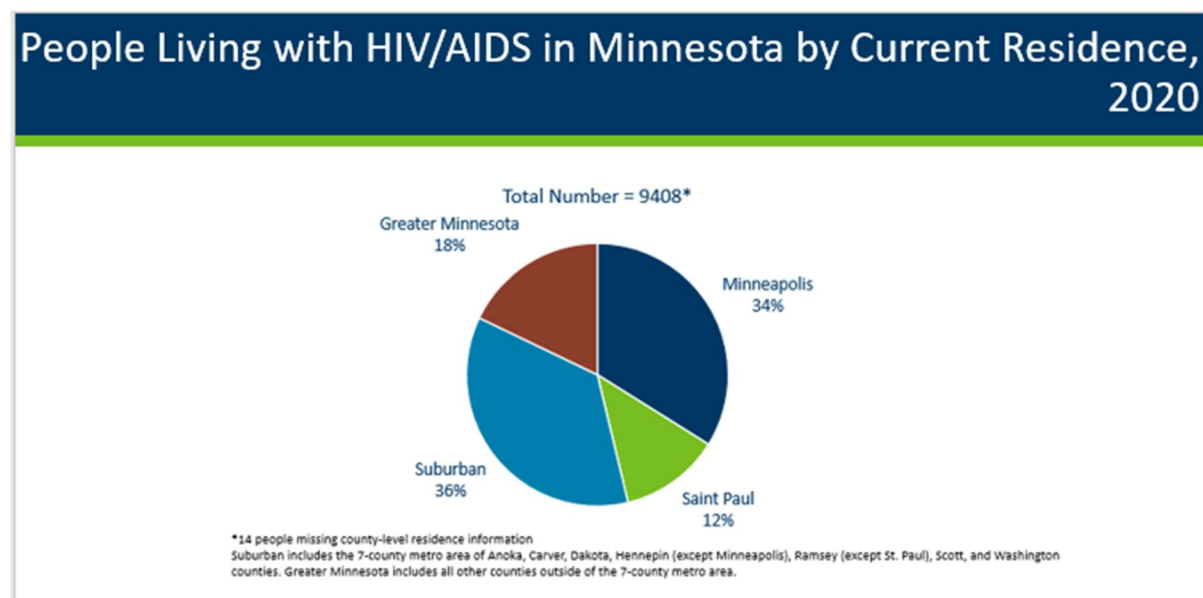
Housing Availability Assessment Report, September 2021

By Kim Lieberman, Rainbow Health Housing Systems Advocate

People living with HIV in Minnesota in 2020

At the end of 2020, Minnesota had an estimated 9,422 people living with HIV/AIDS, including 226 new cases reported in 2020 (according to MDH surveillance and incidence data).

Overall, of the 9,422 people living with HIV/AIDS (PLWH) for whom complete residence information is available, 34% of all PLWH in Minnesota live in the city of Minneapolis, along with 36% living in the surrounding suburban area. People living with HIV/AIDS in Greater Minnesota account for 18% of all PLWH. Finally, PLWH in Saint Paul account for 12% of all PLWH. People living with HIV live in almost every county in Minnesota ([HIV/AIDS Prevalence and Mortality Report 2020 Tables \(state.mn.us\)](https://www.state.mn.us/hhs/diversity/hiv/aids/prevalence/mortality/tables)).



People living with HIV (PLWH) in the Ryan White HIV/AIDS Program (RWHAP) in Minnesota

Of those living with HIV in Minnesota, about half receive Ryan White services. In 2020, 4,811 were clients in the Ryan White HIV/AIDS Program (RWHAP).

RWHAP collects housing data of clients having stable, temporary, or unstable housing. As of Dec 31, 2020, an estimated 245 RWHAP clients are “unstably housed” needing an immediate housing solution (This is 5.3% of the 4,594 statewide RWHAP clients with a reported housing status). There are also 412 (9.0%) RWHAP clients who are “temporarily housed” and need a permanent housing solution. Thus, there are 657 people in RWHAP with housing needs who are either unstably or temporarily housed.

There is no housing data available for the half of the population living with HIV that do not receive Ryan White assistance, so we do not know their housing status or needs. Many of them may be above the 400% of the Federal Poverty Guideline (FPG) required for RW services. In addition, there are those who are recently diagnosed or who do not know their status, so are not in the RWHAP.

Housing and Race/Ethnicity of PLWH in RWHAP

Race/ethnicity	Stable/ permanent	Temporary	Unstable	Clients with reported housing status
Hispanic, any race(s)	455 (85.1%)	56 (10.5%)	24 (4.5%)	535
Not Hispanic (NH), American Indian (alone or in combination)	133 (71.9%)	27 (14.6%)	25 (13.5%)	185
NH, Asian/Pacific Islander	99 (87.6%)	11 (9.7%)	3 (2.7%)	113
NH, Black/African American	1,091 (82.5%)	136 (10.3%)	96 (7.3%)	1,323
NH, Black/African-born	621 (92.4%)	39 (5.8%)	12 (1.8%)	672
NH, multiple races	110 (78.0%)	20 (14.2%)	11 (7.8%)	141
NH, White	1,493 (88.7%)	122 (7.3%)	68 (4.0%)	1,683
NH, Other/Unknown	9 (<30)	3 (<30)	8 (<30)	20
All clients	3,937 (85.7%)	412 (9.0%)	245 (5.3%)	4,594

Unstable housing among RWHAP clients is concentrated in Hennepin and Ramsey counties

Geography	Stable/ permanent	Temporary	Unstable	Clients with reported housing status
Minneapolis-St. Paul Transitional Grant Area (MSP-TGA)	3,357 (84.8%)	378 (9.6%)	225 (5.7%)	3,960
- Hennepin County	2,166 (83.9%)	253 (9.8%)	162 (6.3%)	2,581
- Ramsey County	641 (84.5%)	75 (89.9%)	43 (5.7%)	224
- Suburban counties†	499 (89.3%)	43 (7.7%)	17 (3.0%)	559
- Other MN counties‡	49 (83.1%)	7 (11.9%)	3 (5.1%)	59
Greater Minnesota	569 (91.8%)	32 (5.2%)	19 (3.1%)	620
All clients	3,937 (85.7%)	412 (9.0%)	245 (5.3%)	4,594

14 clients did not have a reported county of residence. †Anoka, Carver, Dakota, Scott, Washington.

‡Chisago, Isanti, Sherburne, Wright. Two clients reside in Wisconsin and are not included in this row.

Hennepin County

Housing and the Ryan White HIV/AIDS Program 2017-2020 | August 19, 2021



Unstable housing in greater Minnesota is found primarily in counties defined as metropolitan or micropolitan statistical areas

Age group	Stable/ permanent	Temporary	Unstable	Clients with reported housing status
Greater Minnesota	569 (91.8%)	32 (5.2%)	19 (3.1%)	620
- Olmsted County	85 (92.4%)	5 (5.4%)	2 (2.2%)	92
- St. Louis County	67 (89.3%)	5 (6.7%)	3 (4.0%)	72
- Stearns County	41 (95.4%)	1 (2.3%)	1 (2.3%)	43
- Mower County	37 (100%)	0 (0%)	0 (0%)	37
- Blue Earth County	28 (90.3%)	0 (0%)	3 (9.7%)	31
All clients	3,937 (85.7%)	412 (9.0%)	245 (5.3%)	4,594

14 clients statewide did not have a reported county of residence. Counties shown if there were greater than 30 clients with a reported housing status

Housing Needs in Minnesota continue to increase, particularly for those at the lowest incomes.

Key findings in MHP's [2021 State of the State's Housing \(mhponline.org\)](https://mhponline.org) report, include:

- **More affordable housing needed.** In Minnesota, there is critical need for housing particularly for extremely low-income renters, or renter households that earn at or under 30% of area median income (AMI). There are approximately 169,585 renter households in the state who fall into this category; yet, there are only 64,238 affordable and available units at this income level across the state. This leaves a gap of 105,347 units needed for extremely low-income renters.
- **Homeownership disparities persist.** Racial disparities in Minnesota are among the worst in the nation. While 77 percent of all white households own their home, 60 percent of Asian, 50 percent of Hispanic, 49 percent of Native American, and just 25 percent of Black households own their homes.
- **Housing costs are increasing.** Housing costs continue to increase disproportionately to income. Between 2000 and 2019, the median renter income in Minnesota increased by just 1 percent, while median gross rent for the state increased by 14 percent.
- **Cost burden disparities magnified.** The cost-burden disparity for renters and homeowners of color is stark. In Minnesota, 44 percent of white renters are cost burdened; in contrast, 58 percent of Black renters — 82,364 renter households — pay more than they can afford on housing.
- **Wages are not keeping up with housing costs.** Of the top five in-demand jobs in the state, three do not earn enough for quality housing to be affordable. Relatively low-earning positions central to the healthcare industry, particularly home health and personal care aides and nursing assistants, are expected to see some of the largest increases in demand over the next ten years.

MHP has just released Congressional District Profiles as part of its [2021 State of the State of Housing report](https://mhponline.org). These profiles provide data on cost-burdened households paying at least 30% of their income for housing, a comparison of what common jobs pay, and what renting and owning actually costs for each of Minnesota's 8 Congressional Districts.

According to NLIHC Out of Reach report, the Fair Market Rent (FMR) for a two-bedroom apartment in Minnesota is \$1,133. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$3,775 monthly or \$45,301 annually. From 2020 to 2021, the amount a renter household needs to earn to afford a modest apartment (the state "housing wage") increased by 6 percent. Many rents are much higher, putting those units that much more out of reach.

See the MHP *Affordable Housing Continuum* graphics for both the Twin Cities and Minnesota: [Housing Continuum \(mhponline.org\)](https://mhponline.org) for households in each category and statistics.

The portion of the continuum below shows the number of households and percentage with housing cost burden for those across Minnesota with incomes below \$20,000 and below \$35,000. For the Twin Cities it highlights those at less than 30% of Area Median Income (AMI) and those at less than 50% AMI.

Affordable Housing Continuum Minnesota



Housing Type

Unsheltered Shelters Supportive Housing
Public Housing | Section 8 Vouchers

Low Market Rental | Naturally Occurring Affordable Housing

Income

\$20,000 and below

\$20,000 to \$34,999

Population

249,437 total households

19% of all BIPOC households are in this income level.

10% of white households are in this income level.

People Experiencing Homelessness | People with Disabilities | People with Service Needs | People Exiting Incarceration

253,352 total households

16% of all BIPOC households are in this income level.

28% of white households are in this income level.

Working Poor | People with Episodic Housing Crises and Service Needs

Housing Cost Burden

Cost burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of income on housing.



61% (139,877) severe cost burdened.
82% (187,304) cost burdened.



25% (61,043) severe cost burdened.
62% (152,859) cost burdened.

Affordable Housing Continuum Twin Cities



Housing Type

Unsheltered Shelters Supportive Housing
Public Housing | Section 8 Vouchers

Low Market Rental | Naturally Occurring Affordable Housing

Income

Less than 30% AMI
\$31,450 and below

31% to 50% AMI
\$31,451 - \$52,450

Population

143,084 total households

24% of all BIPOC households are in this income level.

9% of white households are in this income level.

People Experiencing Homelessness | People with Disabilities | People with Service Needs | People Exiting Incarceration

134,288 total households

18% of all BIPOC households are in this income level.

10% of white households are in this income level.

Working Poor | People with Episodic Housing Crises and Service Needs

Housing Cost Burden

Cost burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of income on housing.



66% (86,812) severe cost burdened.
85% (112,312) cost burdened.



26% (34,192) severe cost burdened.
70% (92,935) cost burdened.

Homelessness, HIV and the Coronavirus Pandemic

Beginning in March 2020, the Coronavirus pandemic exacerbated what was already a severe shelter and housing crisis. Shelters reduced intakes as they scrambled to increase space to allow for social distancing and moved many shelter guests into hotels – especially those with medical conditions, older adults, and those with symptoms of COVID-19. A huge increase also occurred in the number of unhoused people, many of whom gathered into encampments. Since then, Federal CARES Act funds helped counties and cities to expand shelter spaces and work to move people out of hotels into housing. Use of the American Rescue Plan funds are currently being determined by counties and cities, with some going towards shelter and housing.

HIV outbreaks were declared in Hennepin and Ramsey Counties in December 2018 in the Minneapolis and St. Paul encampments, primarily among people who inject drugs. As of 9/8/2021 there were 63 cases identified in Hennepin County and 17 in Ramsey County. The Duluth area outbreak was declared September 1, 2019, and have identified 20 cases as of 9/8/2021. [HIV Outbreak Response and Case Counts - Minnesota Dept. of Health \(state.mn.us\)](https://state.mn.us/hiv-outbreak-response-and-case-counts) These numbers do not include all people living with HIV who are experiencing homelessness and have a specific definition for the listed case counts. There are many more PLWH who are in shelters; living in cars, outside or other places not meant for human habitation; or doubled up staying with friends or family.

Housing Issues and Concerns

- General lack of affordable housing, and the need for subsidized housing statewide.
- Insufficient affordable housing stock or new development. This is a statewide issue.

Even prior to the COVID-19 pandemic, lack of sufficient affordable housing had been an issue for many years with low vacancy rates and inadequate stock of affordable and subsidized housing across the state.

- Increase in the number of people experiencing homelessness who are unsheltered.

Even prior to the pandemic, the unsheltered population was increasing. A report in February 2019 [Responding Effectively as a Region to Unsheltered Homelessness in the Twin Cities Metro Area \(minneapolismn.gov\)](https://minneapolismn.gov) stated that “even prior to the highly visible encampments in Minneapolis and Saint Paul that started last summer, the PIT count showed that unsheltered homelessness in the Twin Cities metro area nearly doubled from 2015 to 2018. People experiencing unsheltered homelessness in the Twin Cities metro area accounted for two-thirds of the statewide unsheltered population.

- End of the eviction moratorium.

Beginning October 12, 2021, landlords will be able to file evictions again in Minnesota. Only those who are eligible and have applied for RentHelpMN or Zero Balance Project rental assistance will be protected until June 1, 2022. With the slow rollout of processing and payments, both renter applicants and landlords are concerned about when they will get payments. MinnPost reports the state has currently distributed just 13% of the \$375 million in pandemic relief money in December for rental assistance. While more than 40,000 applications have been submitted for \$226 million in assistance, only \$47 million in payments have been made thus far.

Opportunity for Federal funds to go toward housing

Significant funding from the CARES Act was used for shelter and rental assistance, among many other needs. In addition, over 900 Emergency Housing Vouchers have been awarded by HUD to public housing agencies in Minnesota. There is potential for significant federal funding through the American Rescue Plan to be used for housing, but it will take forward thinking from counties, cities and other entities working together and forming new partnerships.

Additional Resources:

Aaron Peterson 2021-8-19 presentation to the MN HIV Housing Coalition: <https://www.hennepin.us/-/media/hennepinus/business/work-with-hennepin-county/docs-m-z/housing-and-the-ryan-white-hiv-aids-presentation-2017-2020.pdf>

MN Department of Health 2021-6-22 release of the HIV data for 2020. The PPT from the June 22nd data release event and other incidence and prevalence reports at: [HIV/AIDS Statistics - 2020 - Minnesota Dept. of Health \(state.mn.us\)](https://www.health.state.mn.us/hiv/aids/statistics/2020/)

HIV Case Counts ([HIV/AIDS Prevalence and Mortality Report 2020 Tables \(state.mn.us\)](https://www.health.state.mn.us/hiv/aids/statistics/2020/)).