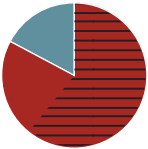
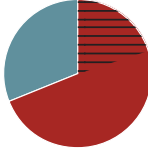

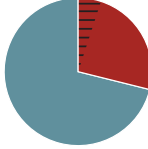


ST PAUL AFFORDABLE HOUSING CONTINUUM



1 Renter & owner households in the City of St Paul, based on Met Council staff analysis of U.S. Census Bureau, 2012-2016 American Community Survey (IPUMS). 2 Because population & cost burden are based on 2012-2016 data, income limits are for FY 2016.

INCOME <sup>2</sup>	LESS THAN 30% AREA MEDIAN INCOME \$25,750 AND BELOW	31% - 50% AREA MEDIAN INCOME \$25,751 - \$42,900	51% - 60% AREA MEDIAN INCOME \$42,901 - \$51,480	61% - 80% AREA MEDIAN INCOME \$51,481 - \$65,700
HOUSING CONTINUUM	Low market rental   Naturally occurring affordable housing   Workforce housing			
	Public (subsidized) Housing	Homeownership assistance		
	Section 8 Vouchers	Market Rental and Homeownership		
	Streets   Shelters   Supportive Housing			
POPULATION <sup>1</sup>	21,424 households Homeless   People with disabilities   People with service needs   People exiting incarceration	16,644 households Working poor   People with episodic housing crises and service needs	6,711 households Working poor   People with episodic housing crises and service needs	13,059 households People who are accessing market housing but are limited by locational choice
COST BURDEN <sup>1</sup>	 <p>83% of households (17,713) are cost burdened, with 61% (12,982) paying more than half of their income on housing</p>	 <p>69% of households (11,401) are cost burdened, with 20% (3,280) paying more than half of their income on housing</p>	 <p>46% of households (3,115) are cost burdened; 6% (381) severely cost burdened</p>	 <p>29% of households (3,748) are cost burdened, with 3% (346) severely cost burdened, paying more than half of their income on housing</p>
STRATEGIES	<div><div>Harm reduction / Housing First</div><div>Permanent supportive housing</div><div>Transitional housing</div><div>Rapid rehousing</div></div> <div><div>Rental subsidies needed</div><div>Reduce cost burdens</div></div> <div><div>Low-income housing tax credit</div><div>Tenant protections</div><div>Preservation</div><div>Production</div></div> <div><div>Tax-increment financing (TIF)</div><div>Local Housing Trust Funds</div><div>NOAH Equity Fund</div></div>			
FUNDERS	<b>CAPITAL FUNDERS:</b> Cities, counties, MN Housing Finance Agency (MN Housing), U.S. Dept of Housing & Urban Development (HUD), Metropolitan Council, low-income housing tax credits, equity investors, Federal Home Loan Bank   <b>SERVICE FUNDERS:</b> Counties, Dept of Human Services (DHS), foundations   <b>RENTAL ASSISTANCE AND OPERATING FUNDERS:</b> Public Housing Authorities, DHS, counties, MN Housing			<b>CAPITAL FUNDERS:</b> Private banking systems, equity investors, MN Housing (homeownership)
SYSTEMS	State Plan to Prevent and End Homelessness   Continuum of Care   Coordinated Entry   County safety nets   Detox   Jail		Homeownership counseling   Downpayment assistance	
PARTNERS	Service providers Nonprofit developers	Landlords / owners For-profit affordable housing developers		For-profit developers