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## Summary of Statewide Affordable Housing Aid (SAHA) Certified for 2026

The annual appropriation for Statewide Affordable Housing Aid is \$10 million and is distributed as follows:

- \$6.8 million to all counties; \$1.25 million of this amount may be transferred to the Minnesota Housing Finance Agency, subject to certification requirements
- \$2 million to 39 cities that have a population over 10,000 and are not located in a metropolitan county as defined by [Minnesota Statutes, section 473.121, subdivision 4](#)
- \$1.2 million to the 10 that opted in to receive aid of the 11 eligible Tribal nations

### Counties

The calculation for counties has two components:

- I. Base aid
- II. Cost-burdened household aid

#### I. Base Aid

Each county receives 0.6% of the total appropriation available for distribution to counties. For 2026, the total available is \$6.8 million. \$1.25 million of this amount may be transferred to the Minnesota Housing Finance Agency, subject to certification requirements.

Appropriation	\$6,800,000
Transfer to Minnesota Housing Finance Agency	-\$0
Amount Available	\$6,800,000

The amount for each county is:

$$\$6.8 \text{ million} \times 0.6\% = \$40,800$$

For 2026, the total amount of base aid is \$3,549,600.

#### II. Cost-Burdened Household Aid

The remaining appropriation is multiplied by each county's distribution factor.

The county distribution factor is the number of households in a county that are cost-burdened divided by the total cost-burdened households in all counties. A "cost-burdened household" is one in which the gross rent is 30 percent or more of household income or in which homeownership costs are 30 percent or more of household income.

For 2026, the data used was the most recent estimates provided by the American Community Survey of the United States Census Bureau as of May 1, 2025. This was the five-year estimate ending in 2023 from Table DP04, Selected Housing Characteristics, as accessed at <https://data.census.gov/table?q=DP04&tid=ACSDP5Y2023.DP04> and then filtering by Geography > County > Minnesota > All Counties in Minnesota. The characteristics used were:

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- Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units with a Mortgage, 30.0% to 34.9%
  - Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units with a Mortgage, 35.0% or more
  - Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units without a Mortgage, 30.0% to 34.9%
  - Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units without a mortgage, 35.0% or more
  - Gross Rent as a Percentage of Housing Income, Occupied Units Paying Rent, 30.0% to 34.9%
  - Gross Rent as a Percentage of Housing Income, Occupied Units Paying Rent, 35.0% or more

For 2026, the total amount of cost-burdened housing aid is \$3,250,400.

## Cities

The entire \$2 million appropriation for cities is distributed based on cost-burdened households.

The city distribution factor is the number of households in a city that are cost-burdened divided by the total cost-burdened households in eligible cities. A “cost-burdened household” is one in which the gross rent is 30 percent or more of household income or in which homeownership costs are 30 percent or more of household income.

For 2026, the data used was the most recent estimates provided by the American Community Survey of the United States Census Bureau as of May 1, 2025. This was the five-year estimate ending in 2023 from Table DP04, Selected Housing Characteristics, as accessed at <https://data.census.gov/table?q=DP04&tid=ACSDP5Y2023.DP04> and then filtering by Geography > Place > Minnesota > All Places in Minnesota. The characteristics used were:

- Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units with a Mortgage, 30.0% to 34.9%
- Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units with a Mortgage, 35.0% or more
- Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units without a Mortgage, 30.0% to 34.9%
- Selected Monthly Owner Costs as a Percentage of Household Income, Housing Units without a mortgage, 35.0% or more
- Gross Rent as a Percentage of Housing Income, Occupied Units Paying Rent, 30.0% to 34.9%
- Gross Rent as a Percentage of Housing Income, Occupied Units Paying Rent, 35.0% or more

## Tribal Nations

The entire \$1.2 million distributed to Tribal nations is divided equally between the Tribes that opt in to receive aid for aid payable in 2026. In 2026, 10 tribes opted in to receive aid resulting in each Tribe receiving \$120,000 each.

## SAHA Payment Dates

In 2026, SAHA is paid to eligible city and county recipients in two installments, on July 20 and December 26 and to Tribal Nation recipients in one installment, on December 26.