

Discussion Paper

Assessing Minnesota's Housing Needs: A Local Literature Review

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Executive Summary

The need for affordable housing in Minnesota is growing. In 2009, 33 percent of Minnesotans were cost-burdened, spending more than 30 percent of their income on housing. This is a significant increase from 22 percent cost-burdened households in 2000.¹ In wake of the recession and housing collapse, Minnesotans' living situations have shifted. The purpose of this report is to gather city, county, and regional housing reports, analyze housing themes among different regions and sub-regions, and provide Minnesota Housing with a good understanding of local housing needs and issues.

As expected, housing needs differentiate by location. Minneapolis and Saint Paul are expected to add a combined 6,869 additional affordable housing units by 2020.² While this is a substantial goal, housing issues can be just as significant for small rural towns adding their first affordable housing developments. Reports signify that all regions are continuously seeking opportunities to create, enhance, and preserve affordable opportunities. Some housing needs can be categorized by region, but oftentimes each community's priorities are dependent on their specific demographic makeup, economic growth, and historical development.

The majority of counties in the Western half of the state are losing population. Collectively, the Northwestern, West Central, and Southwestern regions place new affordable housing construction at a lower priority than the metro area, but individual towns have specific concerns. For instance, Bemidji seeks rental assistance vouchers, Moorhead needs additional supportive housing units, and Willmar needs new affordable options to house its growing employee base. Like other regions, Northeastern and Southeastern Minnesota's housing needs vary by city size. Duluth and Rochester have a variety of housing needs, meanwhile smaller towns focus on rehabilitation and preservation. Many counties in Central Minnesota have significant housing issues related to foreclosures and price deflation. The metro region faces all of the above housing concerns, while continually focusing on the production of in-fill workforce housing.

Furthermore, housing needs vary by tenure. For instance, Ramsey County's cost-burdened suburban population is primarily homeowners, while Saint Paul's cost-burdened population is primarily renters.³ Throughout the state, a greater number of homeowners are cost-burdened but a greater percentage of renters struggle to pay their housing expenses. In Minnesota, 52 percent of low-income homeowners, earning less than \$50,000, are cost-burdened.⁴ While needs vary, the general themes facing homeowners include housing depreciation, "underwater" mortgages, slow homebuyer market, low housing turnover, aging

¹ *MN Housing Environment Scan*, p. 18

² *Metropolitan Council's Allocation of Affordable Housing*, p. 4-5

³ *East Metro Housing Needs*, p. 28

⁴ *MN Housing Environmental Scan*, p. 18

housing stock in need of repair, lack of life-cycle options for senior citizens, and lack of affordable options which prohibits first-time home buyers from entering certain markets.

In Minnesota, 64 percent of low-income renters are cost-burdened.⁵ General themes facing renters have remained consistent over time, but the level of need has increased. As Minnesota's population increases in certain communities, it is important to build more affordable multi-family units, but when capital is tight it is even more important to preserve the existing options. As the state's demographics change, a great emphasis has been placed on creating rental options with two or more bedrooms for families or single bedroom subsidized units for seniors. Additionally, creating temporary and long-term supportive housing has become a top priority now that homeless levels have reached 13,100 individuals on a given night.⁶ Most large cities and regions have separate housing reports dedicated to homelessness and supportive housing needs.

Housing issues are multifaceted, making it difficult to provide a consistent classification of housing needs by region or tenure. Similarities and differences exist between cities and counties on opposite sides of the state; as a result it is oftentimes easier to categorize housing needs by theme instead of region. After analyzing the collection of local literature, primary themes include:

- **Foreclosure Mitigation:** Loan defaults, vacant properties, destabilized communities, and a variety of issues stemming from the foreclosure crisis have most significantly impacted Minneapolis and Saint Paul neighborhoods, select metro suburbs, and collar counties located in Central Minnesota. Foreclosure mitigation is usually not mentioned in housing reports written prior to 2009.
- **Preservation of Multi-Family Units:** Refinancing and updating affordable apartment buildings will help preserve thousands of rental units primarily built between 1960 and 1980. Minneapolis, Saint Paul, Duluth, Rochester, and larger metropolitan suburbs have closely tracked these developments. Aging market rate rental units should also be considered for affordable multi-family preservation due to filtering.
- **Rehabilitation of Single-Family Units:** Minnesota's oldest housing stock is primarily located in greater Minnesota. Regional centers including Duluth, Bemidji, and Moorhead place housing rehabilitation as a top priority. Small towns throughout Western and Southern Minnesota also place rehabilitation as top priorities. Low-moderate income neighborhoods, throughout Minneapolis and Saint Paul need rehabilitation funds for owner-occupied and vacant properties.
- **Supportive Housing Development:** Several reports from Wilder Research and the Continuum of Care Initiative suggest homelessness is on the rise. Supportive housing is considered a priority throughout the state, but inconsistent data makes it difficult to compare homeless rates. Local reports suggest Moorhead,

⁵ *MN Housing Environmental Scan*, p. 18

⁶ *2009 Minnesota Homeless Study: Key Finding*, p. 1

Rochester, Hennepin, and Ramsey counties are most greatly affected. However, rural homelessness is also a significant concern.

- Bridging the Homeownership in Communities of Color: Minnesota nationally ranks 40th for homeownership rates in communities of color. This housing need affects diverse Southern Minnesota towns including Worthington, Willmar, Saint James, and Austin. All regional centers cite this issue as a priority. Bridging the homeownership gap is a housing need throughout the metropolitan region, but reports oftentimes do not provide any strategies.
- Housing for Aging Populations: Life-cycle housing for Minnesota's aging population is not presented as a priority in many reports, but national and state figures suggest it is a housing issue. Inner-ring metropolitan suburbs, Washington County, and Scott County lack facilities to support aging populations; a variety of facilities will need to be added over the coming years. Throughout Greater Minnesota, medium sized towns such as Akeley, Alexandria, Owatonna, and Luverne mention the need for additional assisted living and congregate care facilities.
- Production of Workforce Housing: Workforce housing needs greatly differ between the Twin Cities and Greater Minnesota. Within the metropolitan region, workforce housing is needed in high-income suburbs to help mitigate the spatial mismatch between the location of the jobs and the residence of the people filling the jobs. In Greater Minnesota, workforce housing greatly depends on economic growth. The Iron Range in Northeastern Minnesota and Southwestern Minnesota towns including Jackson, Willmar, and Worthington have housing needs that greatly depend on industry growth.

Secondary housing themes include:

- Low housing turnover
- Housing-transit relationship
- Environmental issues
- Manufactured housing
- Innovative homeownership programs

Scope of Literature

Approximately 120 housing plans and reports were gathered from multiple sources, read, and comparatively analyzed. Documents were gathered from members of the Regional Housing Advisory Groups throughout the state and from county and city websites. Reports vary by author, release date, scope, and methodology.

The majority of reports were produced by a handful of planning and housing consultants including, but not limited to, Maxfield Research, Community Partners Research, Bonestroo, and Hoisington-Koegler Group Inc. Other reports came from national and statewide sources such as the Department of Housing and Urban Development, the Minnesota State Demographer's Office, Minnesota Housing Finance Agency, Minnesota Housing Partnership, Home Ownership Center, and the McKnight Foundation. Regional government and non-profit sources such as the Metropolitan Council, the Wilder Foundation, Southwest Housing Partnership, Central Housing Partnership, and Duluth LISC also provided significant material. Finally, recommended contacts from individual counties and cities provided reports used for local planning purposes and not publically available.

Timeliness was the most significant concern in collecting housing plans and reports given the rapidly changing housing market, including housing collapse, market depreciation, and foreclosures. All seven metropolitan counties have reports that were released in 2010 or 2011, making them up-to-date and relevant. Additionally, as part of the Land Use Planning Act, each of the 182 municipalities within the Metropolitan Council's seven-county jurisdiction must have a Comprehensive Plan approved every ten years. Plans for 2010-2030, including population and housing projections, have all been submitted and are publically available. In this report, a sample of 18 comprehensive plans was reviewed. Throughout the state, cities receiving HUD entitlements are required to draft consolidated housing plans for 2010-2014. Cities with available reports include Minneapolis, Saint Paul, Duluth, Rochester, Saint Cloud, and Moorhead. Outside of the metro region and regional centers, reports greatly vary in release date. A handful of city reports are current, dated 2009 and after. Another portion of reports, oftentimes county plans, were released between 2004 and 2008, and a small portion of plans were taken from 2002. While emphasis was placed on recent reports, out-dated reports, oftentimes from less populated regions, are still relevant because the housing downturn has not affected these communities as heavily.

Reports significantly vary in scope, ranging from the housing chapter of suburban comprehensive plans to in-depth regional reports comprising several cities. Nearly every report opens with the current demographic and economic situation of the area, comparing it to the previous decade, and projecting figures into the future. The majority of reports use demographic projections to determine housing units needed for the next ten to twenty years. These figures are based on household size, age-gender cohorts, and the breakdown of owners and renters. Other factors which affect housing needs are job growth and company expansion, geographic location, infrastructure and transportation systems.

Methodologies greatly differ among housing projections. Well-funded, comprehensive analyses have paid great attention to methodology, while smaller counties do not use highly sophisticated analysis if they are planning to add minimal units throughout the next decade. Some reports project total number of owner occupied and rental units, while advanced studies break-out the number of affordable, senior, student, supportive, and/or special-needs units. Precise figures are important for local planning entities, policy makers, and developers, but this report will focus on the greater city and county themes. Taking into account a breadth of regional housing concerns, this report identifies primary and secondary housing concerns, where they occur, and how they differentiate regionally.

Primary Housing Needs

Foreclosure Mitigation

The foreclosure crisis has been an extremely important issue facing Minnesota since 2006, when the national and state rates began to dramatically increase. The consequences of this situation have had differing effects on certain parts of the state. Northwestern, West Central, and Southwestern Minnesota have seen minimal change in their foreclosure rates over the past five years. The Northeastern and Southeastern regions have experienced a rise in foreclosures, but only two counties have experienced foreclosure rates, measured as sheriff's sales per residential parcel, over 1.5 percent in the past year.⁷ Meanwhile, certain neighborhoods in Minneapolis and Saint Paul, suburbs throughout the Twin Cities, and collar counties surrounding the immediate metro area have been hard hit, with foreclosure rates reaching as high as 2.93 percent in 2010.⁸

Not all areas affected by foreclosures have housing plans which cite the issue. In fact, foreclosures are not mentioned in any collar county housing plans because most reports were released prior to crisis. Duluth, Rochester, and Saint Cloud briefly mention foreclosures in their Consolidated Plans, but discuss no strategies. Reports written since 2008, primarily metro counties' consolidated five-year plans, do focus on foreclosures; oftentimes these reports present statistics and action plans. Common strategies include foreclosure counseling and efforts to acquire and repair vacant properties in a timely matter. Today, the problem has become so widespread that public, non-profit, and private developers are investing in these rehabilitation efforts. Recently, the market downturn has required additional assistance for developer's extended holding costs of rehabbed foreclosed homes taking longer than expected to sell.

Minneapolis & Saint Paul

North Minneapolis and East Saint Paul lie at the epicenter of the foreclosure crisis. In 2007, the foreclosure risk scores, a national index used to track properties at risk of going into foreclosure, in specific census tracts were as high as 9.8 out of 10.⁹ As of 2011, foreclosures continue to be a problem. As stated in the Minneapolis West Broadway Alive! Neighborhood Plan, "It is common to see two or three vacant and boarded houses on a block....These conditions have driven property values down, which in turn dampens interest in reinvestment and the capacity for it."¹⁰ The situation is very similar on the East Side of Saint Paul, where prices have depreciated as much as 50.8 percent in the Phalen neighborhood.¹¹ These neighborhoods are

⁷ *2010 Foreclosures in Minnesota*, p. 3

⁸ *Ibid*, p. 10

⁹ *HUD Saint Paul NSP Grant Submission*, p. 7

¹⁰ *West Broadway Alive! Plan*, p. 44

¹¹ *Twin Cities 2010 Housing Market Annual Report*, p. 16

dominated by single family homes, but have a high percentage of renters. As a result, the foreclosure crisis has affected single persons and families that own and rent homes and duplexes. The majority of the housing stock in both neighborhoods was built prior to 1940, making rehabilitation work a priority and condemnation often necessary. Several other Minneapolis and Saint Paul neighborhoods, including Phillips, Frogtown, and the North End, are facing similar situations.¹²

Metro Suburbs

Select suburbs throughout the Metro region have been affected by this crisis. Cities throughout the metro region with the highest foreclosure rates and risk scores include Brooklyn Center, Brooklyn Park, Farmington, and Elko/New Market.¹³ Foreclosures have affected specific suburbs, but all types of housing. Most suburbs were in the midst of writing their comprehensive plans, just as foreclosures were beginning to take off; therefore the issue was not addressed. County comprehensive plans, including Hennepin, Dakota, Anoka, and Washington discuss the foreclosure issue in their reports (released between 2010 and 2011), but do not address specific cities. A broad spectrum of causes exists but immediate solutions continue to include foreclosure counseling, loan modification, vacant property acquisition and rehabilitation.

Collar Counties

Four Minnesota primary collar counties, included in the Census designated metropolitan statistical area but excluded from the Metropolitan Council's seven-county jurisdiction, have significantly suffered. These Minnesota counties include Wright, Sherburne, Isanti, and Chisago. Additional collar counties to the north (Mille Lacs and Kanabec), west (McLeod), and south (Le Sueur, Rice, and Goodhue) of the metro have also reached foreclosure rates between 1.5 percent and 2.5 percent.¹⁴ Unlike inner city neighborhoods, most homes are owner-occupied. As a result, these families need to transition to renting. With little rental stock in the collar counties, families are migrating in all directions. Unfortunately, there is a shortage of housing reports or comprehensive plans available for these counties. Most information is derived from national and state data, with no access to local priorities or strategies. After analyzing reports from the State Demographer's Office, Federal Reserve, Minneapolis Association of Realtors, and Minnesota Housing it can be assumed that foreclosure mitigation is the collar counties' top priority.

¹² HUD NSP Saint Paul Grant Submission, p.3, *Minneapolis Housing Trends*, p. 33

¹³ *MN Housing Residential Foreclosures in Minnesota: Spring 2011*, p. 9

¹⁴ *2010 Foreclosures in Minnesota*, p. 3

Preservation of Multi-Family Housing

With metro rental vacancy rates dropping below three percent, putting upward pressure on rents,¹⁵ and the percentage of cost-burdened renters on the rise, preservation of existing affordable rental units is a fundamental priority. Preservation targets federally-funded Section 8 projects, rural development, and older market-rate projects (that have become affordable through filtering) by minimizing the demolition or conversion of these developments. Preservation of multi-family housing is necessary throughout the state, but it is most cited in heavily populated areas that depend on existing stock. Based on housing reports, this issue is most pertinent in Minneapolis and Saint Paul, regional centers, and first and second ring suburbs. Medium sized cities and small towns throughout Greater Minnesota rarely mention preservation of rental opportunities. Rental opportunities in these locations tend to include mobile homes, single family homes, and/or low-rise apartments with very few units.

Furthermore, aging rental units do not always meet the needs of today's demographics. Immigrant families, single-parent families, or families displaced by foreclosure need units with two, three, or more bedrooms. At the same time, there has been increased pressure to build subsidized one-bedroom senior units to help accommodate the state's aging population.

Minneapolis & Saint Paul

A total of six reports were collected from these two cities; they all emphasize both new affordable housing and the preservation of existing affordable units. The Minneapolis Plan for Sustainable Growth and the HUD Comprehensive Plan for Housing and Community Development complement each other well. The city's goal is to grow the population, without a net loss of housing units to any income level. As a result, the city prohibits the demolition or elimination of any single room occupancy (SRO) housing and seeks stabilization of federally funded subsidized low-income housing, most especially units with two or bedrooms for families with children.¹⁶ Similarly, the HUD Consolidated Plan for Saint Paul builds off the Housing Chapter of the Saint Paul Comprehensive Plan. Preservation of publically-assisted and private affordable housing units is the city's first priority.¹⁷ Reports, information, and strategies available for Minneapolis and Saint Paul are more extensive and timely than other cities' housing plans. Overall, the number of affordable rental units each city must preserve is significant.

¹⁵ *MN Housing Environmental Scan*, p. 22

¹⁶ *Minneapolis HUD Consolidated Plan for Housing and Community Development*, p. 129

¹⁷ *Saint Paul HUD Consolidated Plan for Housing and Community Development*, p. 99

Regional Centers

The preservation of multi-family units is important statewide, but regional centers have a larger percentage of units, making them a greater priority. For instance, in Duluth, 38 percent of the residents rent.¹⁸ As of 2009, vacancy rates were high and rents were lowering, however very-low income renters were extremely cost-burdened and many low-income renters were struggling as well.¹⁹ Between 2009 and 2011, the vacancy rates in the Twin Cities dropped nearly four percentage points, suggesting the same may be true in Duluth. This would lead to an even greater percentage of cost-burdened households. Furthermore, the city had a net loss of 89 rental units in 2009 due to lack of new construction and continued demolition of aging structures.²⁰ Both Rochester and Moorhead place the preservation of affordable rental units as a high-priority need and the addition of Section 8 housing vouchers as a medium-priority need.²¹

First and Second Ring Suburbs

Certain Twin Cities suburbs have historically been built at greater densities and as a result they have a large proportion of multi-family units that were developed between 1960 and 1980. Such suburbs include Brooklyn Center, Brooklyn Park, St. Louis Park, Bloomington, Maplewood, and South Saint Paul. Hennepin County supplies a large portion of the metro's multi-family and rental units. Its Consolidated County Housing Plan has a list of 1,814 units supplied by affordable housing projects that have the option of pre-paying their HUD mortgage between 2010 and 2014. As a result they could opt-out of the Section 8 program, therefore eliminating many affordable units and displacing residents.²² Preservation of these units, and other throughout the metro, is a top priority.

¹⁸ *Duluth Housing Indicator Report*, p. 5

¹⁹ *Ibid*, p. 13

²⁰ *Duluth Housing Indicator Report*, p. 28

²¹ *Rochester and Moorhead HUD Housing and Community Development Plans*, p. 53, p. 62

²² *Hennepin County Consortium Consolidated Plan 2010-2014*, p. 85

Rehabilitation of Single-Family Homes

The rehabilitation of single-family homes is just as important as the preservation of multi-family structures. Greater percentages of older housing stock exist along the Western and Southern edges of the state, but selected cities in Northeastern Minnesota, such as Duluth, and Southeastern Minnesota, such as Rochester, also have housing over 70 years old. Within the metro region, housing built before 1940 primarily exists in Minneapolis and Saint Paul. Rehabilitation of single-family units is an issue in the suburbs, especially with the rise of vacant units, but it is not a priority. Most of the suburban housing stock has been built within the last 50 years, with the exception of historic downtowns such as Excelsior, Stillwater, Hopkins, and Osseo.

Rehabilitation, mentioned in nearly every local and regional housing plan, continues to be a priority statewide, but specific areas should be targeted. Furthermore, the United States Department of Housing and Urban Development's Office of Policy and Development and Research concluded that forty percent of the housing rehabilitation need nationwide is unaffordable without some measure of subsidy.²³

Minneapolis & Saint Paul

Sixty percent of Minneapolis' housing stock was built prior to 1960.²⁴ The majority of Saint Paul's residential neighborhoods were built between 1850 and 1938.²⁵ A 1997 study of Saint Paul's low and moderate income census tracts found that the rehabilitation needs approached \$750 million in these neighborhoods".²⁶ The housing stock in most Minneapolis and Saint Paul neighborhoods has also experienced rapidly declining prices over the past five years.²⁷ Owners and landlords are either weary of investing more money in their homes because of market uncertainty, or they are unable to acquire a rehab loan because their mortgages are underwater. Oftentimes, it is harder for first-time homebuyers to acquire foreclosed homes that have not yet been renovated because it requires additional paperwork, time, and money.

²³ *Saint Paul Comprehensive Plan*, p. H-12

²⁴ *HUD Minneapolis Consolidated Plan for Community Development 2010-2014*, p. 73

²⁵ *Saint Paul Comprehensive Plan*, p. H-13

²⁶ *Ibid*, p. H-14

²⁷ *Twin Cities Annual 2011 Housing Report*, p. 3

Regional Centers

Housing preservation and rehabilitation is at the very top of Duluth's priorities. In 2009, Duluth condemned 223 properties. At the same time, only 31 new units were built, for a loss of 192 units.²⁸ In effort to prevent the loss of housing, Duluth focuses on rehabilitation over new construction. In the Northern portions of the state, Bemidji and Moorhead also emphasize continued rehabilitation efforts. It is not their main priority, but the majority of housing stock built prior to 1940 is located in the downtown regions of these towns. Rochester's number one affordable housing priority need is the preservation and improvement of the existing affordable housing stock. Their forth need is to reduce the hazard of lead-based paint in existing homes, which accompanies rehabilitation efforts.²⁹

Western & Southern Minnesota

According to housing reports, nearly every town in West Central and Southwestern Minnesota has a housing stock older than the state average³⁰. Additionally, a number of cities in Southeastern Minnesota, such as Mankato, Red Wing, and Austin have above average housing stocks. Many communities in these areas have aging residents and shrinking populations. New construction primarily consists of multi-family units particularly targeted for senior citizens, but single-family rehabilitation is their top priority and number one way to preserve affordable housing stock.

²⁸ *City of Duluth 2009 Housing Indicator Report*, p. 28-29

²⁹ *Rochester Consolidated Plan for Housing and Community Development*, p. 51

³⁰ *MN Housing Community Profiles*, based on ACS 2009 data

Supportive Housing

Supportive Housing serves a variety of residents; it can range from housing for disabled and special-needs populations to temporary and long-term housing solutions for the homeless. Other than regional Heading Home Plans, local plans throughout Greater Minnesota and the Twin Cities' suburbs rarely cover these needs. However, Minneapolis, Saint Paul, metropolitan counties, and regional centers across the state view supportive housing as one of the most important housing issues. Plans project housing units for segments of the special needs population including domestic abuse victims, chronic inebriates, chemical dependents, veterans, the disabled, and the mentally ill. In most cases, reports indicate public and non-profit funds are able to supply enough housing for physically and developmentally disabled residents. On the other hand, long-term homelessness, defined as residents "lacking a permanent place to live continuously for a year or more, or at least four times in the last three years,"³¹ has become a pressing issue. In 2004, Governor Pawlenty introduced a statewide business plan to end homelessness. Initial improvement was surpassed by the recession; high unemployment and slow economic recovery has led to an increase in homelessness. Supportive housing is needed throughout the entire state, but the Twin Cities, regional centers, and certain rural areas face tougher situations than others.³²

Urban Homelessness

The Wilder Foundation conducts a statewide survey on homelessness every three years; the most recent report was released in 2009. This report states that 68 percent of the state's homeless population lives in the metro area, people of color represent 62 percent of the metro homeless population, and 55 percent have a serious mental illness.³³ The most timely and comprehensive local plan is a chapter on Homelessness and Supportive Housing Needs, included in the Hennepin County Consortium Consolidated Plan 2010-2014. Other metro counties including Ramsey, Anoka, Carver, and Scott each produced Heading Home Homelessness Reports. Long-term homelessness has had many of the same causes and effects through the years. Investments in temporary and permanent supportive housing structures provide immediate solutions. Continued preservation and development of affordable housing provide long term solutions.

³¹ *Ending Long-Term Homelessness in Minnesota*, p. 3

³² *2009 Minnesota Homeless Survey*, p. 2

³³ *Ending Long-Term Homelessness in Minnesota*, p. 5

Regional Central Cities

Duluth, Rochester, Saint Cloud, and Moorhead have all produced recent housing reports which specifically cover supportive housing needs or reports solely dedicated to the topic. A survey of Duluth's high-barrier homeless population found that 68 percent of homeless single adults have high barriers and 43 percent of homeless parents have high barriers. Persons with high barriers included those who have either been unemployed for over a year, lack a high school diploma, have an untreated mental illness, or left their last housing due to an issue with a roommate or partner.³⁴ Homeless singles with high barriers have likely had traumatic brain injuries, while homeless parents have had a history of domestic violence or alcohol abuse.

Overall, Duluth and Moorhead express a greater need for permanent solutions, housing chronically homeless singles males. In contrast, Saint Cloud expresses a greater need for temporary solutions, housing domestically abused women, homeless youth, former inmates, and individuals seeking emergency shelter.³⁵ Rochester ranks supportive housing very low on its priority list, yet the city has few vacancies in its subsidized rental housing market and a four year waiting list for Section 8 assistance.³⁶

Rural Homelessness

Very often, the general public does not believe homelessness, stereotyped as an inner city problem, exists in rural areas. However, with poverty rates often higher in Greater Minnesota than the metro area and fewer shelters and social service agencies, rural homelessness is a chronic problem. Furthermore, point-in-time homeless counts are far less reliable in rural areas than the metro region because 'hidden homeless' populations are spread over large geographies. Hidden homelessness includes anybody taking shelter in cars, tents, abandoned buildings or 'doubling up' with another household.³⁷ 'Doubling up' is not always considered homelessness, but creates overcrowding and leads to other issues. In 2009, Northwestern Minnesota's unsheltered population count was 38 people, Northeast (with the exception of St. Louis County) was 157, West Central was 167, Central was 357, Southwest was 153, and Southeast was 232.³⁸ St. Louis County has a significant homeless population of 542 persons, the majority located in Duluth. Local housing reports cite rural homelessness as a direct effect of unemployment, poverty, and a shortage of affordable housing.³⁹

³⁴ *Homeless Persons with High Barriers in Minnesota*, p. 1

³⁵ *Saint Cloud HUD Fifth Year Action Plan*, p. 5

³⁶ *Rochester Consolidated Plan for Housing and Community Development*, p. 19

³⁷ *Heading Home West Central Minnesota*, p. 5

³⁸ *2009 Minnesota Homeless Study: Homeless Counts by County*, p. 2-15

³⁹ *Ibid*, p. 7

Communities of Color

In 2009, Minnesota had the highest overall rate of homeownership; however it ranked 40th nationally among communities of color.⁴⁰ Most metro and regional housing plans address the issue and list emerging market homeownership as a fundamental priority. Rural communities and small town, which do not discuss emerging market homeownership, usually lack diverse populations. While there is little variation in the goal, cities throughout the Twin Cities and greater Minnesota suggest different strategies, if any at all.

Metro

The gap between white, non-Hispanic homeownership and minority homeownership rates vary throughout the metro region. As of 2009, the sample sizes were too small to compare homeownership gaps for all seven counties, but it could be determined that Hennepin County had a 39.6 percent point gap and Ramsey County was 36.9 percent point gap.⁴¹ The Hennepin County Consortium Consolidated Plan provides extensive information outlining housing needs by race and ethnicity. The report, using HUD figures, concludes that households of color, including Hispanics, were more likely to have housing problems than whites; however households of color who rent were more likely to have problems than those who own homes.⁴² Beyond this housing report, metropolitan county and city plans provide minimal, if any, strategies for increasing homeownership among communities of color. Saint Paul's Comprehensive Plan lists partnering with Emerging Markets Homeownership Initiative certified realtors as one of its two strategies for "promoting cultural sensitivity in housing".⁴³ At the local level, metropolitan housing reports mention communities of color less frequently than reports from greater Minnesota. However, housing organizations, programs, and reports exist within the metropolitan region that cater to specific cultural and immigrant groups. Examples include the African Development Center, the Hmong American Partnership, and *Assessing the Housing Need in the Latino Community*, a report funded by NeDA.

Regional Centers

Outside of the metro area, large cities such as Duluth, Rochester, Saint Cloud, Moorhead, and Bemidji believe increasing homeownership among communities of color is important, but they have not outlined specific strategies. These cities track homeownership data and wish to close the gap; they cite the state's Emerging Markets Homeownership Initiative (EMHI) as an important tool and goal, but they do not design programs to specifically attract communities of color. Bemidji,

⁴⁰ *Minnesota Compass Website*, Wilder Research, 2009

⁴¹ Ibid

⁴² *Hennepin County Consortium Consolidated Plan*, p. 58

⁴³ *Saint Paul Comprehensive Plan*, p. H-20

recommends using its city as a pilot project for EMHI's business plan.⁴⁴ Rochester is further exploring housing plans that attempt to increase the rate of homeownership by minority household, but it believes considerable research would be necessary for this to be successful.⁴⁵ Other cities do not wish to specifically target communities of color. For instance, Moorhead states "The City acknowledges the disproportionate needs of households based on racial differences; however, programs will not specifically be designed to address the individual groups. Efforts will be made to include each of these groups in housing initiatives and activities in an affirmative manner."⁴⁶

Southern Minnesota

The majority of towns throughout Southern Minnesota have attracted diverse populations, specifically Latino immigrants. Additionally, the percentage of white persons decreased in all but one Southern Minnesota County between 2000 and 2006.⁴⁷ In Worthington 24 percent of the residents are non-white or Hispanic, 21 percent in Saint James, 19 percent in Willmar, and 15 percent in Austin.⁴⁸ The influx of diverse populations spurred Three Rivers Community Action, Southwest Minnesota Housing Partnership, and other partners to create Achieve Homeownership. This project "uses a community-based, community-building model to coordinate a comprehensive network of professionals dedicated to advancing homeownership for emerging markets in southern Minnesota".⁴⁹

⁴⁴ *Beltrami County Housing Study*, p. B-81

⁴⁵ *Rochester Consolidated Plan for Housing and Community Development*, p. 39

⁴⁶ *City of Moorhead Consolidated Plan for Housing and Community Development*, p. 7

⁴⁷ *Minnesota Housing Community Profiles, Communities of Color*

⁴⁸ *Ibid*

⁴⁹ *Southwest Minnesota Workforce Housing Planning Initiative*, p. 30

Housing for Aging Populations

Housing for aging populations follows a continuum of service levels.⁵⁰ Non age-restricted housing includes single-family homes, townhomes, condos, and apartments, with single-story and maintenance free environments marketed for aging populations, but open to all. Senior housing products include age-restricted communities, congregate apartments with optional or intensive services, assisted living, memory care, and nursing homes. Housing for aging populations is addressed in nearly every report. Some reports project number and type of units needed; other reports do not provide specific numbers or strategies but mention the need for senior options.

Some reports may be underestimating the issue. By 2030 the senior population is expected to nearly double from its 2000 figures, bringing the national total to 70 million, or 20 percent of the United States' population.⁵¹ In wake of the recession, homes have depreciated and more seniors are facing rising energy, transportation, and health care costs. If not an immediate need, housing for aging populations, specifically affordable housing, should be on the close radar for all cities, counties, and regions.

Aging Inner Ring Suburbs

Aging inner ring suburbs are known to have large percentages of seniors living in single-family homes; at times, this can reduce housing turnover and lead to maintenance issues. Three inner-ring suburban housing plans were analyzed; each suburb approached housing for aging populations in a different regard. Maplewood felt its aging baby boomer population was a growing concern, listing additional housing options for seniors as one of its top priorities.⁵² Roseville felt its current housing stock was well suited for its aging population. The city currently has 1,414 age-restricted senior housing units, but believes this may become an overabundance in the coming years.⁵³ Richfield does not mention aging populations or senior housing at all. Overall, most suburban housing plans believe a well-balanced housing stock, with a variety of price points and life-cycle options, is the best way to avoid any housing issues that may be caused by shifting demographics.⁵⁴

⁵⁰ *Housing Market and Demand Analysis for Luverne*, p. 36

⁵¹ *Housing America's Senior*, Harvard Center for Housing Studies, p. 1

⁵² *Maplewood Comprehensive Plan*, p. 4-4

⁵³ *Roseville Comprehensive Plan*, p.12

⁵⁴ McIlwain, John, *Housing in American: The Next Decade*, January 2010, p. 10.

Washington & Scott Counties

These two metro counties are expected to see a dramatic rise in median age. Each county has little housing diversity and a small supply of affordable senior options; as a result, their aging populations primarily live in single-family residences.⁵⁵ Within the next 25 years Washington County's population over 55 years is expected to double⁵⁶, meanwhile over the next ten years Scott County's population over 65 years is expected to increase by 255 percent.⁵⁷ Each county is well-aware of its aging population and addresses the need for senior housing units and affordable senior housing units in its reports. However, Washington County reports that over the last decade, no affordable housing units have been produced without public subsidy. Scott County's 2007 report revealed no affordable senior housing had been produced in the previous decade.⁵⁸ A handful of pending projects were set to break ground in 2008, but with the housing collapse, it is unclear how many projects were completed. Aging populations, price depreciation, and extremely low vacancy rates among subsidized senior housing, reveal continuous demand in Scott and Washington Counties.

Medium Sized Towns

Many reports from medium sized towns throughout Minnesota have expressed the need for congregate facilities with services included. They do not need assisted living or nursing home facilities, but it is not specified if these congregate units should be affordable or subsidized. Towns include Akeley, Alexandria, Onamia, Luverne, Red Wing, Owatonna, and many more. Particularly in Western and Southern Minnesota, where populations are both declining and aging, most new construction is catered towards seniors. For instance, half of all units built in Fairmont over the past 14 years have catered to aging populations. These units include single-story duplex homes, co-op style units, and age-restricted senior living units.⁵⁹ In Morris, 40 percent of households were headed by someone 55 years or older in 2007.⁶⁰ Morris plans discuss the need for additional senior rental housing, but do not believe the aging population is a priority issue. Medium-sized cities throughout Minnesota also focus on single-family rehabilitation, which will especially aid seniors remaining in their single family homes.

⁵⁵ *ULI Excensus County Reports: Washington & Scott*, p. 1-2

⁵⁶ *2011 Washington County Housing Need Update*, p.44

⁵⁷ *Ibid*, p. 8

⁵⁸ *Comprehensive Housing Needs Assessment for Scott County*, p. 49

⁵⁹ *Fairmont Comprehensive Plan*, p. 20

⁶⁰ *Morris Housing Market and Demand Analysis*, p. 3

Workforce Housing

Workforce housing is associated with many definitions, tools, and programs depending on the location. HousingPolicy.org defines workforce housing as “where the jobs go to sleep at night” or “housing for the occupations needed in every community including teachers, nurses, police officers, fire fighters, and other occupations.”⁶¹ Within the metro area, suburban comprehensive plans often do not include workforce housing as a need. Instead, reports produced by the Metropolitan Council, Urban Land Institute, and University of Minnesota research and map socio-economic patterns throughout the Twin Cities, and document workforce housing as a need. In Greater Minnesota, particularly towns with a population between 5,000 and 15,000, local policy makers have struggled to supply enough housing to meet company expansion when it occurs. Consultants have been hired to produce projections and reports outlining a number of growth scenarios. The growth of specific companies and the spatial mismatch between equivalent jobs and housing needs leads to acute housing issues, which may or may not appear in all reports.

Metro Spatial Mismatch

The mismatch between low-income jobs and low-income workers is significant throughout the Twin Cities' metropolitan area, specifically the southwestern suburbs.⁶² The Southwest region, including Southdale, Eden Prairie Center, the 494 corridor, and other business parks, supply nearly twice as much office space as downtown Saint Paul and the Northwest, Northeast, and Southeast suburban regions combined.⁶³ Maps presenting the differences in the number of low-income jobs in a community and the number of low-income workers living there show the need for affordable housing units in Minneapolis and the Southwestern region.⁶⁴ Suburban comprehensive plans from this region note the jobs and housing balance; however there are not enough affordable housing opportunities for the low-wage workers. For instance, 90 percent of Scott County's single-family homes are priced above \$300,000.⁶⁵ As a result of the county's foreclosure crisis, price declines, and aging population, housing turnover is very slow. The county is unable to maintain enough younger households, especially with 2.9 percent of households under 35 experiencing foreclosure. As a result, companies located in Scott County are unable to recruit a local workforce and employers may leave.⁶⁶ Similarly, Washington County, the state's second wealthiest county, struggles with enough affordable housing options. As a result, three fourths of their low-income renters are cost burdened; this equates to 4,600 households.⁶⁷ Communities in need of economic

⁶¹ HousingPolicy.org, http://www.housingpolicy.org/getting_started/what.html#What+is+%22workforce+housing%22%3F

⁶² *Low-Wage Spatial Mismatch in Minnesota*, p. 5

⁶³ *Grubb & Ellis Office Trends Report Q2 2011*, p.2

⁶⁴ *Low-Wage Spatial Mismatch in Minnesota*, p.5

⁶⁵ *ULI Excensus: Scott County*, p. 1

⁶⁶ *Ibid*, p.4

⁶⁷ *2011 Housing Needs Update: Washington County*, p. 4

integration could benefit from investments in market rate and affordable rental opportunities and a diversity of housing stock.

St. Louis County

According to employment and housing studies, population growth within the Northeast region, specifically the Iron Range, has been uncertain throughout the past ten years. In 2008, an Iron Range Housing Market Analysis created three job growth scenarios (low, medium, high) which ranged from the addition of 760 permanent jobs and three industrial developments to 2,410 permanent jobs and eight industrial developments.⁶⁸ The potential economic development projects could have created the need for 403 to 890 temporary housing units throughout the Iron Range. However in 2010, Hibbing had an unemployment rate of 18.1 percent, noting the expansion of the ESSAR Steel Project as the primary factor determining employment growth.⁶⁹ Typical industrial projects in located in Northeast Minnesota include permanent jobs, but they also create a number of temporary jobs. Hibbing believes the expansion of the ESSAR Steel Project would create 2,000 construction jobs.⁷⁰ Surrounding hotels, mobile home parks, single-family and multi-family rental units would be able to provide the bulk of housing for temporary employees, but the housing market could be significantly strained.

Southwest Minnesota

Many small towns throughout Minnesota face similar situations to those of the Iron Range, particularly in Southwestern Minnesota. US Census figures report that the population has been declining since 1980 in a majority of Southwestern cities, but specific towns need additional employees to feed company and industrial expansions. As the regional population and employment pool declines, certain cities draw new employees and residents. Examples include the MinnWest Technology Campus in Willmar, the Wind Industry in Jackson, and the JBS meat packing plant in Worthington.⁷¹ Furthermore, as agricultural properties consolidate and small family farms disappear, labor needs persist for migrant workers. The housing collapse lessened some issues by freeing up affordable homes for new employees to live in. Worthington reported high rental and housing vacancies in 2010,⁷² but Willmar and Marshall continue to have low-wage jobs without enough affordable housing. Both cities are waiting for construction activity to pick up before they form any plans.⁷³

⁶⁸ *Iron Range Housing Market Analysis*, p. 12

⁶⁹ *Housing Market and Demand Estimates for Hibbing, MN*, p. 18

⁷⁰ *Ibid*, p. 80

⁷¹ *Southwest Minnesota Workforce Housing Planning Initiative*, p.14

⁷² *Ibid*, p. 27

⁷³ *City of Willmar 2010 Annual Report*, p. 4

Housing Market Analysis and Demand Estimates for Marshall p. 3, 20

Secondary Needs

Turnover

Low housing turnover is mentioned in the most recent housing studies, specifically within the metro area. Household turnover is a measure of mobility, an important indicator of housing availability, and can create affordable opportunities. Under typical circumstances, retired residents, who have downsized their households, sell their smaller, single-family homes to first-time home buyers. When these older residents choose to age in place, lack of housing turnover blocks new homeowners from entering the market, driving them to other cities or counties. Nationally and statewide, housing turnover has been lowering but specific metro counties including Washington, Dakota, Scott, and Carver cited significantly low housing turnover among 55 -75 year olds. In 2010, the turnover rate ranged between 3.1 and 3.5 percent for those counties' households. Additional inner ring suburbs such as Golden Valley, Edina, Bloomington, and most of suburban Ramsey County contain large percentages of seniors living in single-family homes. Hennepin County inner ring suburbs' close proximity to Minneapolis, coupled with lack of turnover and high land costs, drive up housing prices. The recession has depreciated values, but lack of turnover in certain communities drives low-income and first-time homebuyers away from these locations.

Housing-Transit Relationship

The majority of housing plans do not mention the housing-transportation relationship. Throughout rural Minnesota, lack of mass transportation options eliminates the need to discuss transit-oriented developments. Duluth, Rochester, Mankato, and Moorhead all have public bus systems, making transit-oriented development possible but not necessarily mentioned within their housing plans. Saint Cloud and the northern collar counties are the exception. In 2004, it was estimated that seven percent of Saint Cloud's employed residents commuted to the Twin Cities everyday for work.⁷⁴ The proposed expansion of the Northstar rail line would reduce transportation time and costs for these corridor commuters; although Saint Cloud's housing report is too dated to mention the Northstar line, expansion of the transportation system could increase housing demand. Most metro municipalities include their housing analyses as part of their comprehensive plans, which have separate transportation and land use sections. As a result, it is difficult to fully understand communities' focus on transit-oriented development or dedication to place affordable projects by bus lines or "park and ride" stations. Notably, Dakota

⁷⁴ *Analysis of the Saint Cloud, MN Housing Market*, p. 3

and Hennepin counties do emphasize housing-transit solutions throughout their housing reports.

Environmental Issues

Environmental issues and green building techniques are not mentioned in large majority of housing plans, but there are a few exceptions. Cities and counties acting as popular cabin and lake home destinations dedicate a substantial portion of their housing plans to environmental preservation. Over the past 10 years, 70 percent of Crow Wing County's housing units came from new construction (as opposed to seasonal conversions or vacant rehabs), making continued loss of agricultural land, open space, and natural areas a great concern.⁷⁵ As a result, "inefficient and expensive provision of infrastructure and services" has become a problem, with citizens expressing concern for additional affordable and life-cycle housing options. This situation is fairly unique to certain cities in Northern Minnesota with an abundance of second-homes. Two Harbors along the North Shore estimates 10 percent of its housing stock and 20 to 25 percent of its new construction is for second-home buyers.⁷⁶ Additionally, Walker, located in Central Minnesota, has been hard-hit from second-home foreclosures despite being the only region to see a recent rise in median home price.⁷⁷ The use of green-building techniques is oftentimes mentioned, but in more recent reports the emphasis is placed on weatherization and the retrofitting of existing single-family and multi-family units.

Manufactured Housing Preservation

Manufactured Housing is mentioned in well over 20 housing reports and always in reference to manufactured home parks. Significant risks are attached to manufactured units including: significant depreciation, immediate repossession after missed payments, dislocation due to rising land costs and sale of parks. Still, preservation of these units is important because they supply affordable housing options. Throughout west central and southwestern communities, Pipestone, Marshall, Jackson, and Worthington give special mention to manufactured housing. In most communities, manufactured home parks do not raise any issues, but some parks do need significant improvements. A windshield survey of mobile home parks in Redwood Falls, which accounted for 6.6 percent of the housing stock, noted that 75 percent of the units were in need of repair.⁷⁸ Similarly, Alexandria and Morris suggest the creation of a Mobile Home Improvement Program.⁷⁹ As of 2009, manufactured homes make up 1.4 percent of all housing units in metro area.⁸⁰

⁷⁵ *Crow Wing County Comprehensive Plan*, p. 39

⁷⁶ *Two Harbors Housing Market Analysis and Demand*, p. 64

⁷⁷ Buchta, Jim, *Foreclosures plague the market even in second-home communities*, Star Tribune. <http://www.startribune.com/business/122270599.html>

⁷⁸ *Southwest Minnesota Workforce Housing Planning Initiative*, p.50

⁷⁹ *Alexandria and Morris Comprehensive Plans*, p. 15 and p.5

⁸⁰ *Manufactured Homes in the Metropolitan Area*, p. 2

Anoka, Dakota, and Ramsey Counties contain a majority of the metro's supply, with Blaine supplying the greatest number of manufactured housing units. Needs throughout many of these parks include continued maintenance and capital improvements, mechanisms in place to help relocate residents if parks close, and the establishment of manufactured home park co-ops.

Innovative Homeownership Programs

Despite the housing collapse, reports demonstrate that increasing homeownership continues to be the primary goal for most cities and counties. As a result, several reports have mentioned the development and use of non-traditional housing programs. Habitat for Humanity is the most frequently noted program. Many communities in greater Minnesota, such as Alexandria wish to collaborate with Habitat for Humanity to help produce affordable homeownership opportunities. Other communities with existing relationships note their desire to increase the number of homes produced by Habitat. Reports from both Greater Minnesota and the metro area commonly cite the MURL program, which is no longer offered by Minnesota Housing. Housing reports specific to Minneapolis and Saint Paul focus less on homeownership programs and more on financial literacy classes and foreclosure prevention counseling. Any city programs promoting homeownership within the past five years have been focused on stabilizing neighborhoods by filling vacant homes. These programs include Minneapolis Advantage down payment assistance and Saint Paul HEROS assistance.

Limitations

All 120 reports significantly vary in scope and methodology. As a result, population, household, demographic, and economic projections have a significant impact on future housing needs. Most Twin Cities' counties and cities rely on Metropolitan Council population and household projections. Regional centers and rural communities rely on the State Demographic Center's population and household projections. These institutions use highly sophisticated methodologies, but it is important to understand that no projections are exact. Over the past decade these figures have been fairly imprecise as a result of the recession, declining birth rates, migration patterns, and decreasing mobility.⁸¹ As the Minnesota Household Projection report states, "census definitions sometimes scramble to keep up with changes in social behavior, and household types have become very complex."⁸² A few local reports discard state and regional projections, estimating their own population and household needs. In the case of metropolitan reports, some communities underestimate their population growth, wishing for less density and development.⁸³ In the case of rural communities, some communities overestimate population growth, wishing to build more housing when state projections predict a decline in households.⁸⁴

Many other housing reports have noted significant demographic shifts, which affect housing needs and community infrastructure. For instance, Scott County has noted its aging population which has affected its school enrollment. Many communities within Anoka County have noted aging populations as well, but believe that household shifts between the communities will self-correct potential problems. Outside of the metropolitan area, aging populations have led to greater problems. The majority of counties located in Western Minnesota are losing populations, making funding streams for housing and public services all the more competitive.

Roughly ten to fifteen communities throughout Greater Minnesota note economic growth as the primary factor affecting housing needs. In communities with less than 20,000 residents, the addition or growth of one company can lead to a shortage of housing. Conversely, company lay-offs and plant closings can significantly affect the economic prosperity of one community.

⁸¹ Comparison of Minnesota Population Projections 2005-2035 figures and 2010 Census figures

⁸² *Minnesota Household Projections*, p. 6

⁸³ *A Vision for the Next Decade: Planning for the Twin Cities' Affordable Housing*, p. 63

⁸⁴ *Fairmount Comprehensive Plan Update*, p.14, *Winona Area Housing Study*, p. 15

Conclusion

As of 2009, 33 percent of Minnesotans were cost-burdened, spending more than 30 percent of their income on housing. Of low-income residents, earning less than \$50,000, 52 percent of homeowners and 64 percent of renters were cost-burdened.⁸⁵ A greater percentage of residents living in the Metropolitan and Central regions are cost-burdened, although in wake of the recession each region faces significant economic challenges and housing needs.⁸⁶

Minnesota Housing's Community Profiles demonstrate that unemployment rates, poverty rates, foreclosures, age of housing stock, and other issues significantly vary throughout the state. City, county, and regional housing reports verify this data, while putting the numbers in context. After analyzing 120 housing plans, general housing themes emerge, including housing depreciation, "underwater" mortgages, rising homelessness, and lack of affordable options. The most common housing issues were categorized into primary and secondary needs. Primary needs include foreclosure mitigation, preservation of multi-family units, rehabilitation of single-family units, supportive housing development, bridging the homeownership gap in communities of color, housing for aging populations, and production of workforce housing. Secondary concerns include low housing turnover, bridging the housing-transit relationship, environmental issues, manufactured housing, and innovative homeownership programs.

Local and regional reports cover a majority of these housing issues; however with funding and resources tight, this report helps to prioritize housing issues throughout the state and outline specific needs by region, county, or city. Furthermore, it is important to analyze these housing themes with the future in mind. "Those who fail to understand these new trends will miss opportunities or find themselves building what is no longer in demand."⁸⁷

⁸⁵ *MN Housing Environmental Scan*, p. 18

⁸⁶ *MN Housing Community Profiles, Cost-Burdened Households*

⁸⁷ McIlwain, John. *Housing in America: The Next Decade*. Urban Land Institute. January 2010, p.1

Appendix: List of Consulted Housing Reports

Statewide

2009 Minnesota Homeless Study. Prepared by Wilder Research. April 2011.

<http://www.wilder.org/download.0.html?report=2407>

Assessing the Housing Need in the Latino Community. Prepared by Emily Savage of the Center for Urban and Regional Affairs. Conducted on behalf of the Neighborhood Development Alliance. July 2008. <http://www.cura.umn.edu/publications/NPCR-reports/npcr1278.pdf>

Ending Long-Term Homelessness in Minnesota: Report and Business Plan of the Working Group on Long-Term Homelessness. Prepared by the Heading Home Working Group and Task Force for the Minnesota Legislature. March 2004. http://www.positivelyminnesota.com/Programs_Services/Youth_Services/Shared_Youth_Vision/Inter-Agency_Projects/Ending_Long-Term_Homelessness_in_Minnesota.pdf

Environmental Scan: Demographic, Economic, and Market Factors Impacting Minnesota Housing. Prepared by John Patterson of Minnesota Housing. June 2011.

<http://www.mnhousing.gov/news/reports/index.htm#envscan>

Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data. Prepared by Housing Link. February 2011.

http://www.hocmn.org/Stock/Editor/file/REPORTS/2010_YrEnd_ForeclosureCount/2010_Annual_ForeclosuresInMN.pdf

Housing for Minnesota's Aging Population. Prepared by Jennifer Schuller of Minnesota Housing. August 2010.

http://www.mnhousing.gov/idc/groups/secure/documents/admin/mhfa_010262.pdf

Housing Initiative: The Importance of Connecting Data with Housing Tools and Strategies. Cathy Bennett and John Carpenter for Urban Land Institute and Regional Council of Mayors. February 2010. http://www.cura.umn.edu/Programs/Housing-Forum/2010/ULI-RCM-Housing_Presentation.pdf

Local Market Updates: Minnesota Regional Development Organizations. Minnesota Association of Realtors. January 2011.

http://www.mnrealtor.com/WCM_MNAR/MediaSection/MediaFiles/Minnesota_Statewide_Housing_Report_January_2011.aspx

Low-Wage Spatial Mismatch in Minnesota. Prepared by Spencer Agnew of Minnesota Housing. August 2010.

http://www.mnhousing.gov/idc/groups/secure/documents/admin/mhfa_010261.pdf

Mille Lacs Band of Ojibwe housing needs assessment summary: A survey of Band members' current housing situations and future housing needs. Prepared by Cheryl Bourgeois, Nicole Martin, Greg Owen of the Wilder Research Center. December 2004.
<http://www.wilder.org/download.0.html?report=445&summary=1>

Minnesota Community Profiles. Prepared by Jessica Deegan of Minnesota Housing. April 2011. <http://www.mnhousing.gov/PolicyMap/index.aspx>
Minnesota Household Projections 2005 -2035. Martha McMurry of the Minnesota State Demographic Center. August 2007.
<http://www.demography.state.mn.us/documents/MinnesotaHouseholdProjections20052035.pdf>

Minnesota County Profiles 2010. Minnesota Housing Partnership. February 2011. <http://www.mhponline.org/publications/reports-and-research/county-profiles/93/93-county-profiles-2010>

Residential Foreclosures in Minnesota. Prepared by Jessica Deegan of Minnesota Housing. Spring 2011.
http://www.mnhousing.gov/idc/groups/secure/documents/admin/mhfa_009626.pdf

Central Region

City of Big Lake. *Housing Market Analysis and Demand Estimates for Big Lake, Minnesota.* Maxfield Research. June 2007. Hard copy from Minnesota Housing Partnership.

Cass County. *Cass County Comprehensive Plan.* E-mail from Central Minnesota Housing Partnership.

City of Center City. *City of Center City Comprehensive Plan.* Prepared by Municipal Development Group, Inc. October 2009. <http://www.centercitymn.us/pdf-files/CenterCityCompPlan.pdf>

Central Region. *Heading Home Central Minnesota: The Ten-Year Plan to End Homelessness in 14 Counties.* January 2009. http://www.cmhp.net/documents/HHCMPlan1_003.pdf

Crow Wing County. *Crow Wing County Comprehensive Plan 2003–2023.* Prepared by the Crow Wing County Planning and Zoning Department. April 2004.
http://www.co.crowwing.mn.us/planning_zoning/ordinances/docs/2004_COMPREHENSIVE_PLAN.pdf

City of Mora. *City of Mora Housing Plan.* November 2007. Prepared by Central Minnesota Housing Partnership. Hard copy from Central Minnesota Housing Partnership.

Morrison County. *Morrison County Comprehensive Plan.* E-mail from Central Minnesota Housing Partnership.

City of Onamia. *Housing Market Analysis and Demand Estimates for Onamia, Minnesota.* Maxfield Research. Prepared for Crosier Fathers of Onamia. January 2007. Hard copy from Minnesota Housing Partnership.

City of Pequot Lakes. *A Housing Inventory of Pequot Lakes, Minnesota.* Prepared by Adrienne Hannert of the Center for Urban and Regional Affairs. Prepared for Pequot Lakes Housing and Redevelopment Authority. September 2006. Hard copy from Minnesota Housing Partnership.

City of Randall. *City of Randall Housing Plan.* Prepared by Central Minnesota Housing Partnership. November 2002. E-mail from Central Minnesota Housing Partnership.

City of Royalton. *City of Royalton Housing Plan.* Prepared by Central Minnesota Housing Partnership. December 2002. E-mail from Central Minnesota Housing Partnership.

City of Saint Cloud. *Analysis of the St. Cloud, Minnesota Housing Market.* Prepared by Rodney Johnson of the Minneapolis HUD field office. Prepared for HUD Policy Development & Research. January 2004. <http://www.huduser.org/publications/PDF/StCloudComp.pdf>

City of Saint Cloud. *Saint Cloud HUD Five-Year Action Plan 2010-2014.* Prepared by the Saint Cloud Housing and Redevelopment Authority. November 2009. <http://www.stcloudhra.com/files/file/CDBG-Docs/AP5%202009%20CDBG%20Annual%20Plan.pdf>

City of Saint Cloud. *Analysis of Emergency and Supportive Housing Needs in Saint Cloud, Minnesota.* Prepared by Maxfield Research. Prepared for Saint Cloud Housing & Redevelopment Authority. November 2009. <http://www.stcloudhra.com/files/Maxfield%20Homeless%20Needs%20Update%20Draft%2011-09.pdf>

Todd County. *Todd County Comprehensive Plan.* E-mail from Central Minnesota Housing Partnership.

City of Verndale. *City of Verndale Housing Plan.* Prepared by Central Minnesota Housing Partnership. July 2003. E-mail from Central Minnesota Housing Partnership

Wadena County. *Wadena County Comprehensive Plan.* January 1999. E-mail from Central Minnesota Housing Partnership.

Metro Region

A Vision for the Next Decade: Planning for Affordable Housing in the Twin Cities Metro. Prepared by the Humphrey School of Public Affairs Capstone Group of the University of Minnesota. Prepared for the McKnight Foundation. May 2009. <http://www.homelinemn.org/wp-content/uploads/A-Vision-for-the-Next-Decade-Final-Version.pdf>

East Metro Housing Needs: Projections of low-income and cost-burdened households by 2010 and 2020. Prepared by Allen Burns and Craig Helmstetter of Wilder Research. July 2008. <http://www.wilder.org/download.0.html?report=2088>

Livable Communities Act (LCA) Locally Adopted Affordable and Lifecycle Unit Housing Goals, 2011-2020. Metropolitan Council. April 2011.
<http://www.metrocouncil.org/services/livcomm/LCALocalHousingGoals2020.pdf>

MetroStats: Manufactured Home Parks in the Twin Cities. Prepared by Deb Conley and Joel Nyhus of the Metropolitan Council. January 2009.
http://stats.metc.state.mn.us/stats/pdf/ManufacturedHomeParks_MS2008.pdf Summary Report:

Determining Affordable Housing Need in the Twin Cities 2011-2020: A Report by an Advisory Panel to Metropolitan Staff. Metropolitan Council. January 2006.
<http://www.metrocouncil.org/planning/housing/affhousingneedjan06.pdf>

Twin Cities Annual Housing Market Report 2010. The Minneapolis Association of Realtors. January 2011. <http://www.mplsrealtor.com/downloads/market/RREAR/RREAR.pdf>

Hennepin County

City of Brooklyn Park. *Brooklyn Park 2030 Comprehensive Plan.* Prepared by City of Brooklyn Park Staff. December 2008.
<http://citysearch.brooklynpark.org/website/comdev/Planning/CompletedCompPlan12-31-08.pdf>

Hennepin County. *Hennepin County Consortium Consolidated Plan 2010-2014: Housing, Community Works and Transit.* Prepared by Hennepin County Staff. November 2009.
<http://hennepin.us/files/HennepinUS/Housing%20Community%20Works%20and%20Transit/Housing%20Development/Federal%20Grants/Five%20Year%20Consortium%20Consolidated%20Plan/2010-2014%20Chapter%202%20Housing%20Needs%20Assessment%20and%20Market%20Strategies.pdf>

City of Mayer. *Mayer Comprehensive Plan: 2008 Update.* Prepared by Municipal Development Group Inc. September 2006.
<http://mayer.govoffice.com/vertical/Sites/%7B3D5EE776-BEA6-4CF2-9B4F-DA394A663FA4%7D/uploads/%7B261C067B-80B9-4F30-8586-8F771BA2224B%7D.PDF>

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City of Minneapolis. *Minneapolis Trends: A Quarterly Overview of Socioeconomic & Housing Trends in Minneapolis.* Prepared by Cecilia Bolognesi of Minneapolis Community Planning and Economic Development. April 2011.

http://www.ci.minneapolis.mn.us/cped/docs/10-2011trend_report.pdf

City of Minneapolis. *West Broadway Alive! Plan.* Prepared by Minneapolis Community Planning and Economic Development. March 2008.

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City of Minnetonka. *Opportunity City Pilot Program Summary Report: Minnetonka.* Urban Land Institute Minnesota & Regional Council of Mayors. July 2009.

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City of Maplewood. *Maplewood Comprehensive Plan.* Prepared by City of Maplewood Staff. January 2010.

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Anoka County

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