Community Profiles Map Series for Carlton County

Maps for HTC 2017, RFP 2016

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* Indicator applies to rental and homeownership market.

1) Total Low and Moderate Wage Jobs within 5 Miles (by region)

Carlton County

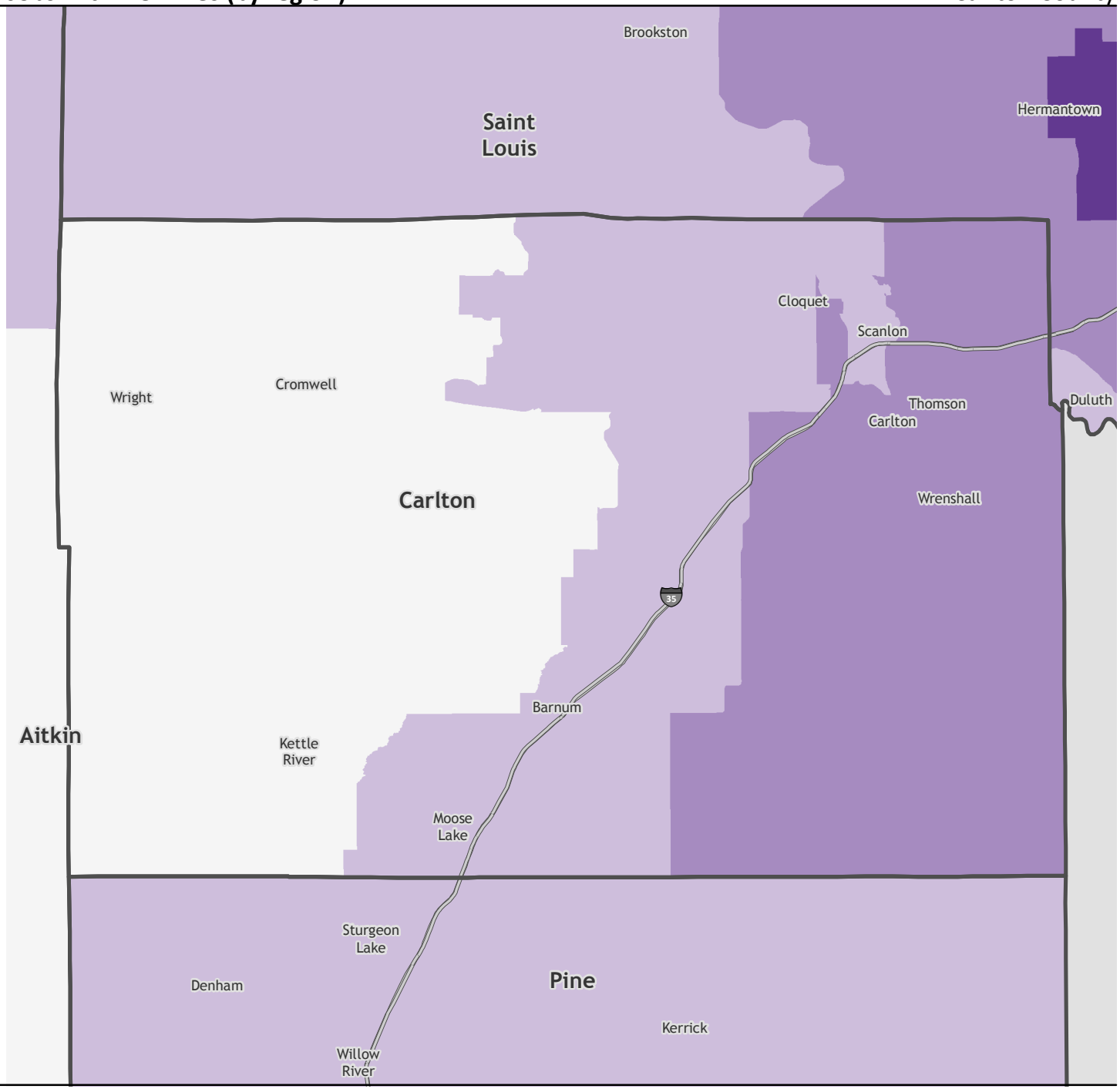
Greater Minnesota

- < 1,860
- 1,860-2,913

NonTwin Cities MSA

- < 3,825
- 3,825-7,657
- 7,658-24,877
- >39,296

Low and Moderate Wage jobs are defined as those with monhtly incomes <$3,333 (about $40,000 anually). Jobs are summarized with the census tract and within 5 miles of the census tract boundary.



Minnesota Housing Finance Agency

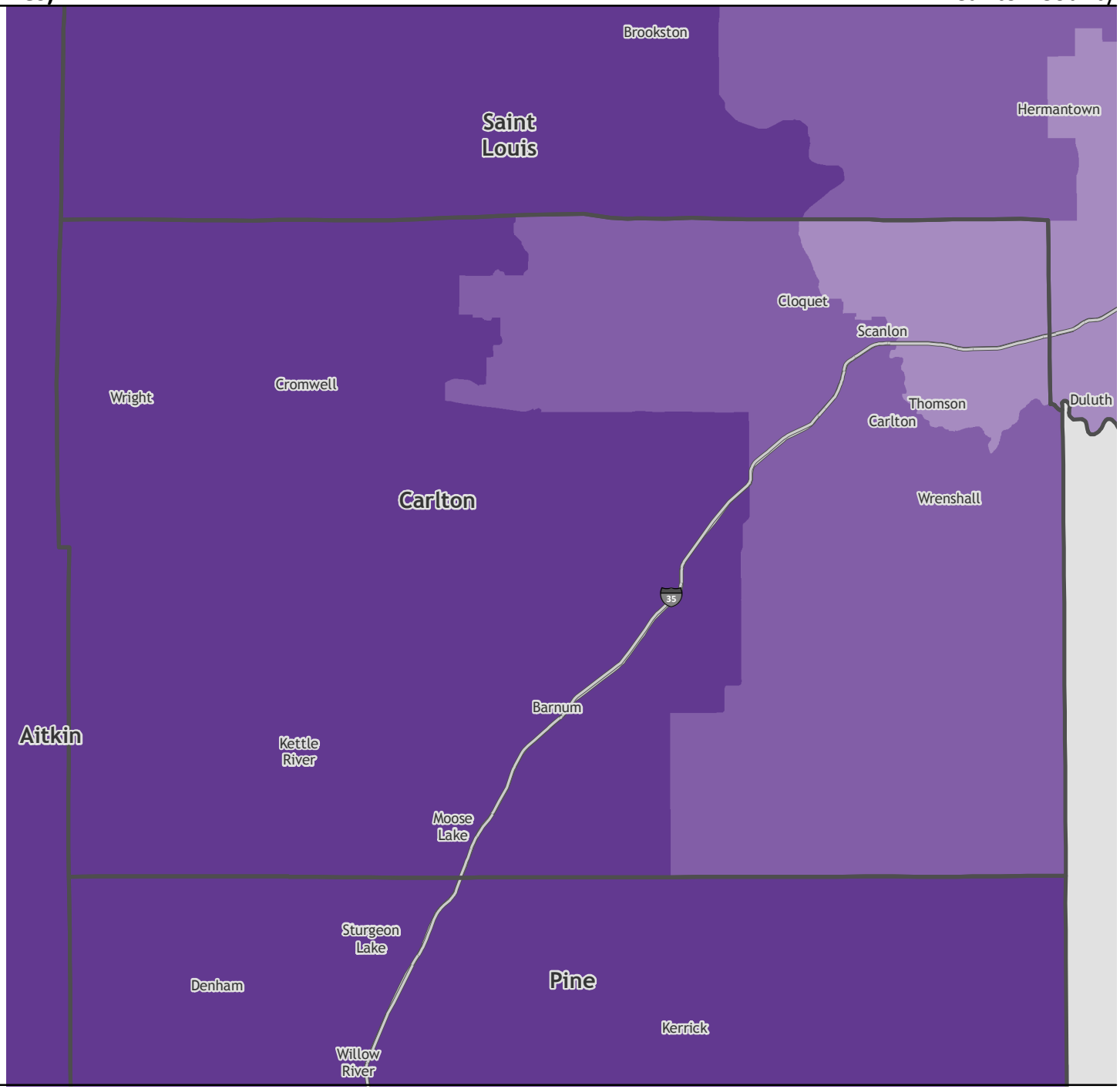
4 Miles

Source: Minnesota Housing analysis of Local Employment Dynamics Data from the US Census (2011)

2) Median Distance to Work (in miles)

Carlton County

- 8.1-12
- 12.1-18
- More Than 18 Miles



The distance to work that workers who live in this tract travel to their primary employment.

Minnesota Housing Finance Agency

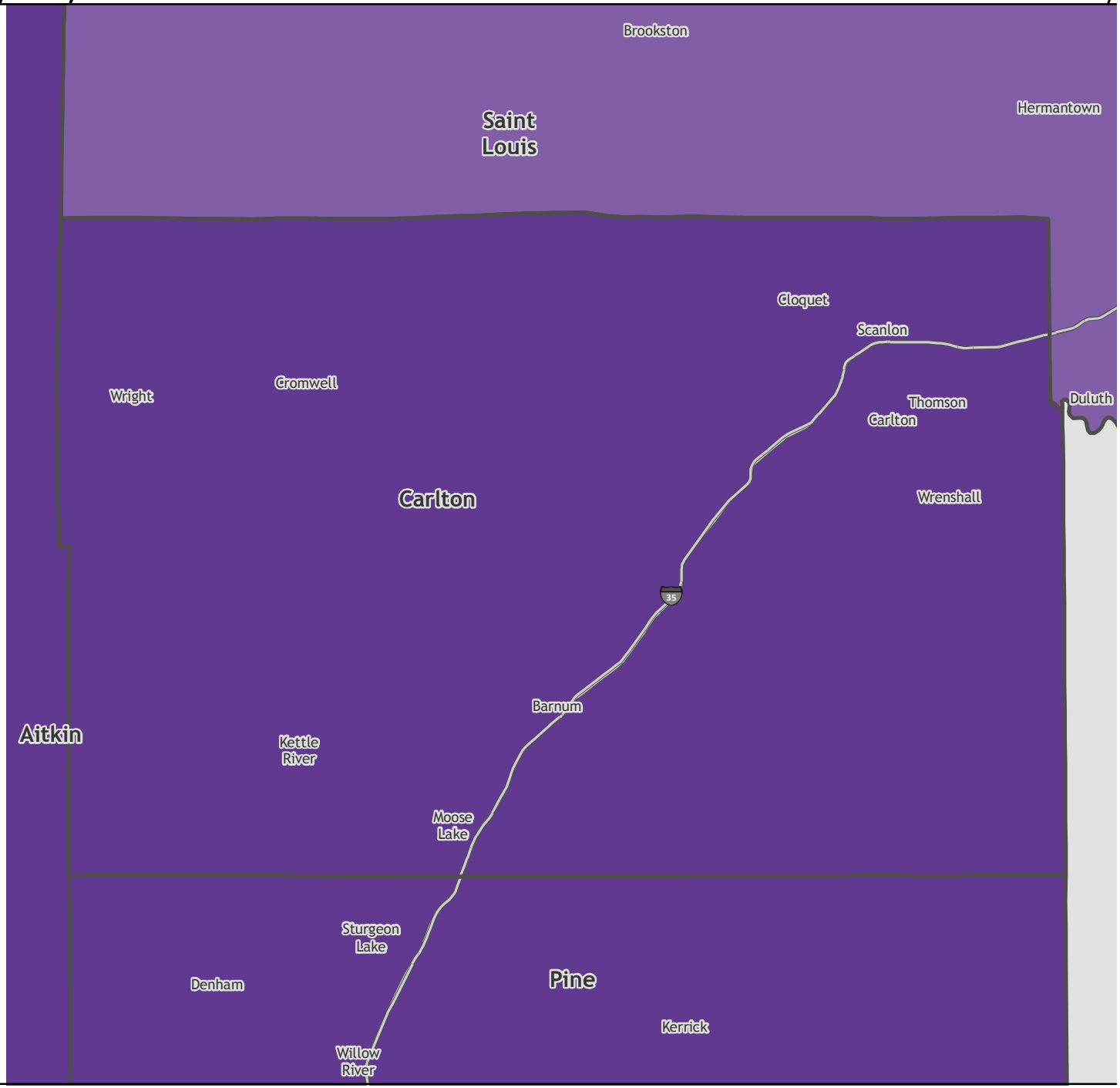
4 Miles

Source: Minnesota Housing analysis of Local Employment Dynamics Data from the US Census (2011)

3) Unemployment Rate (February 2015)

3.6-4.3%

>4.3%



Unemployment rates are reported from the city rates if city data is published, and by county if no city data is available.

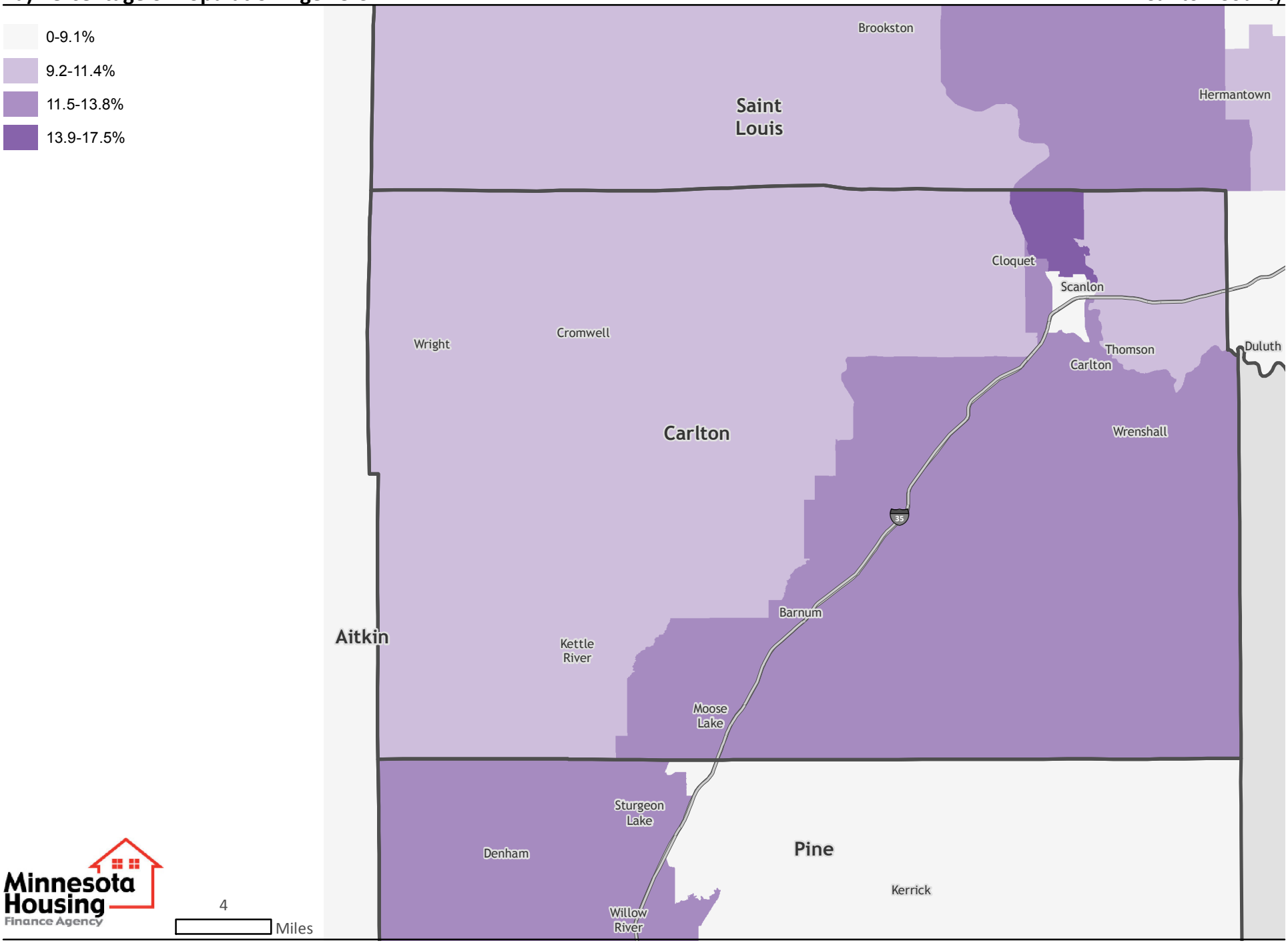
Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housnig analysis of MN Dept of Employment and Economic Development Local Area Unemployment Statistics

4a) Percentage of Population Age 25-34

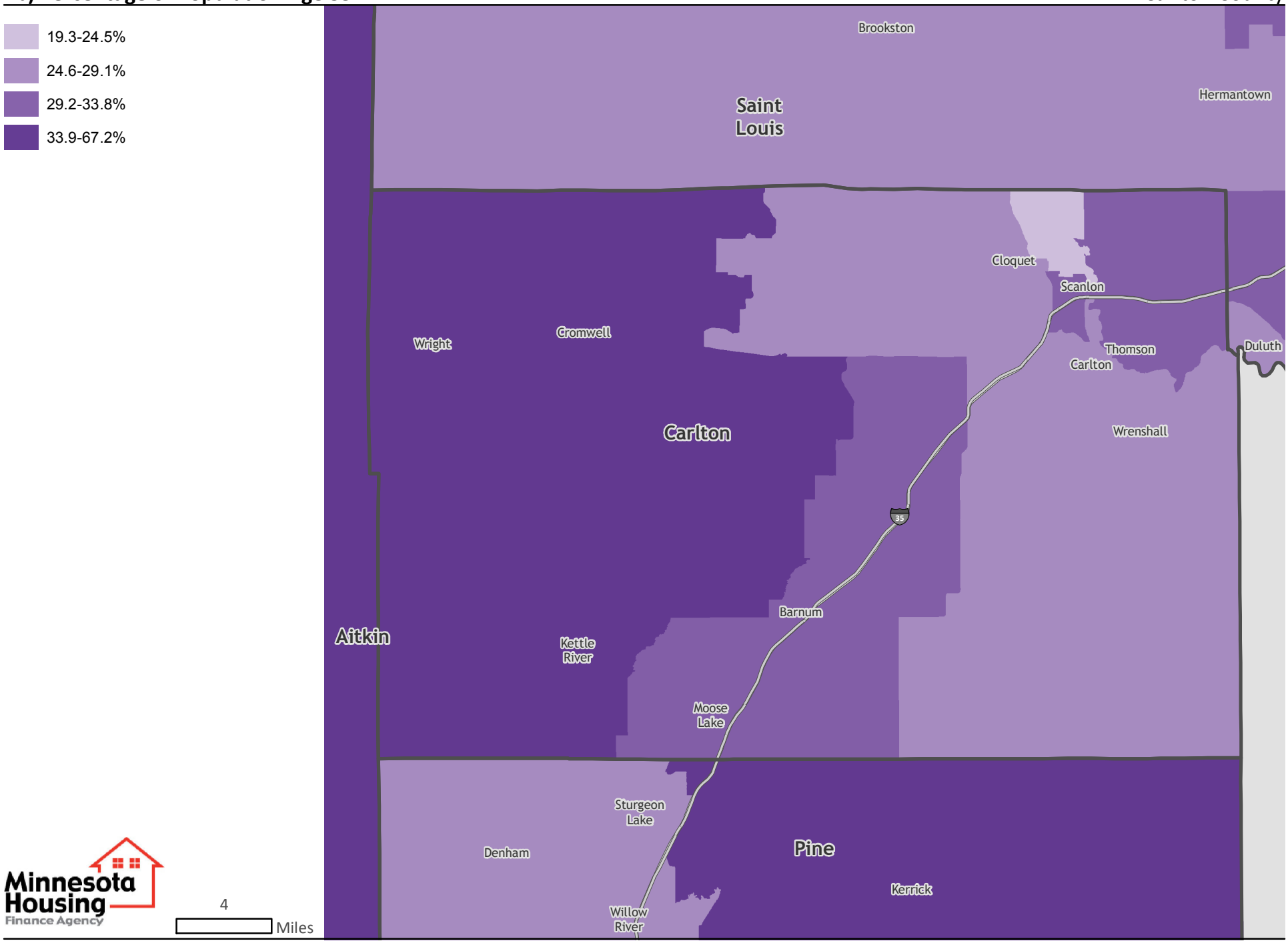
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4b) Percentage of Population Age 55+

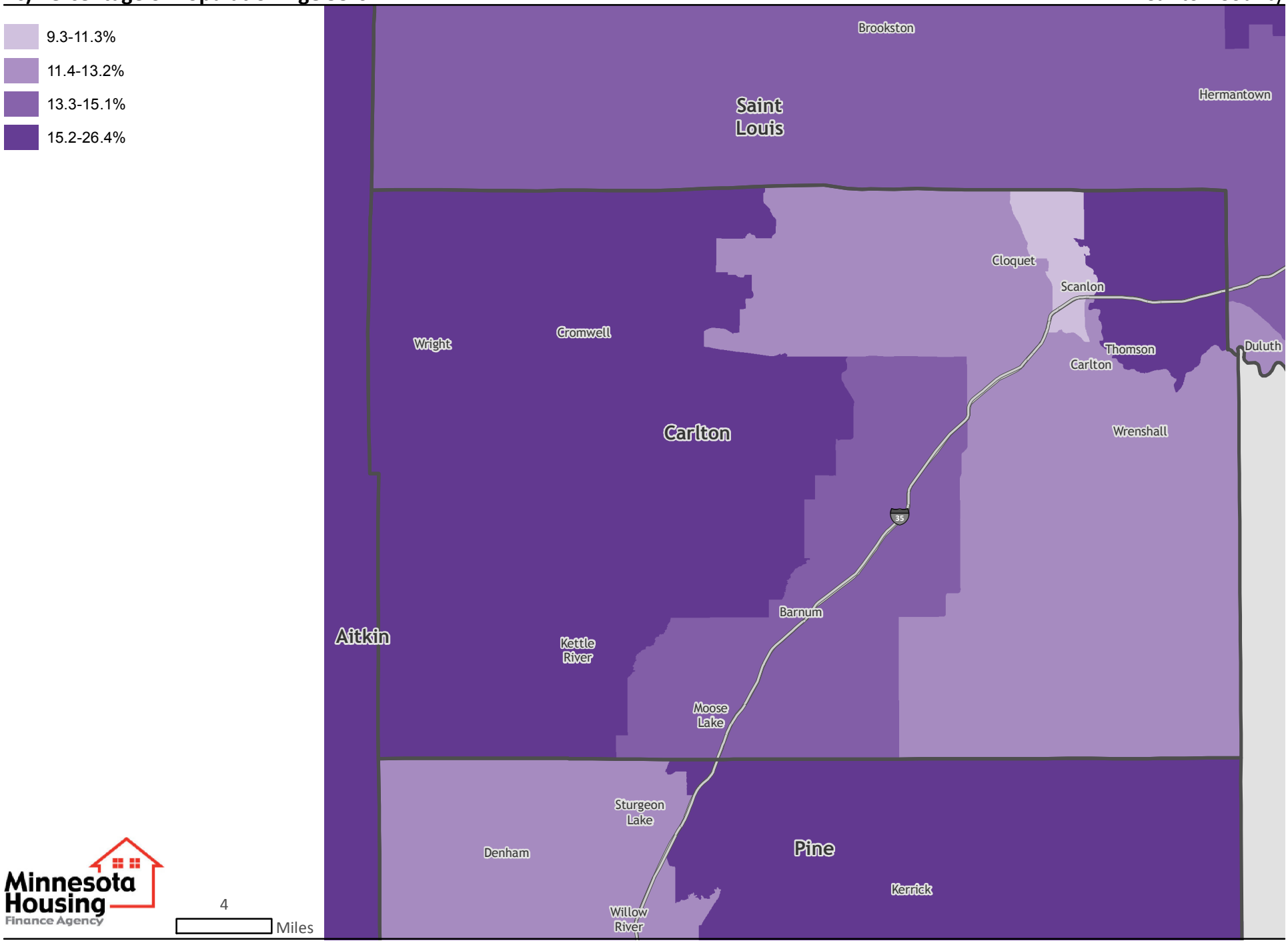
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4c) Percentage of Population Age 55-64

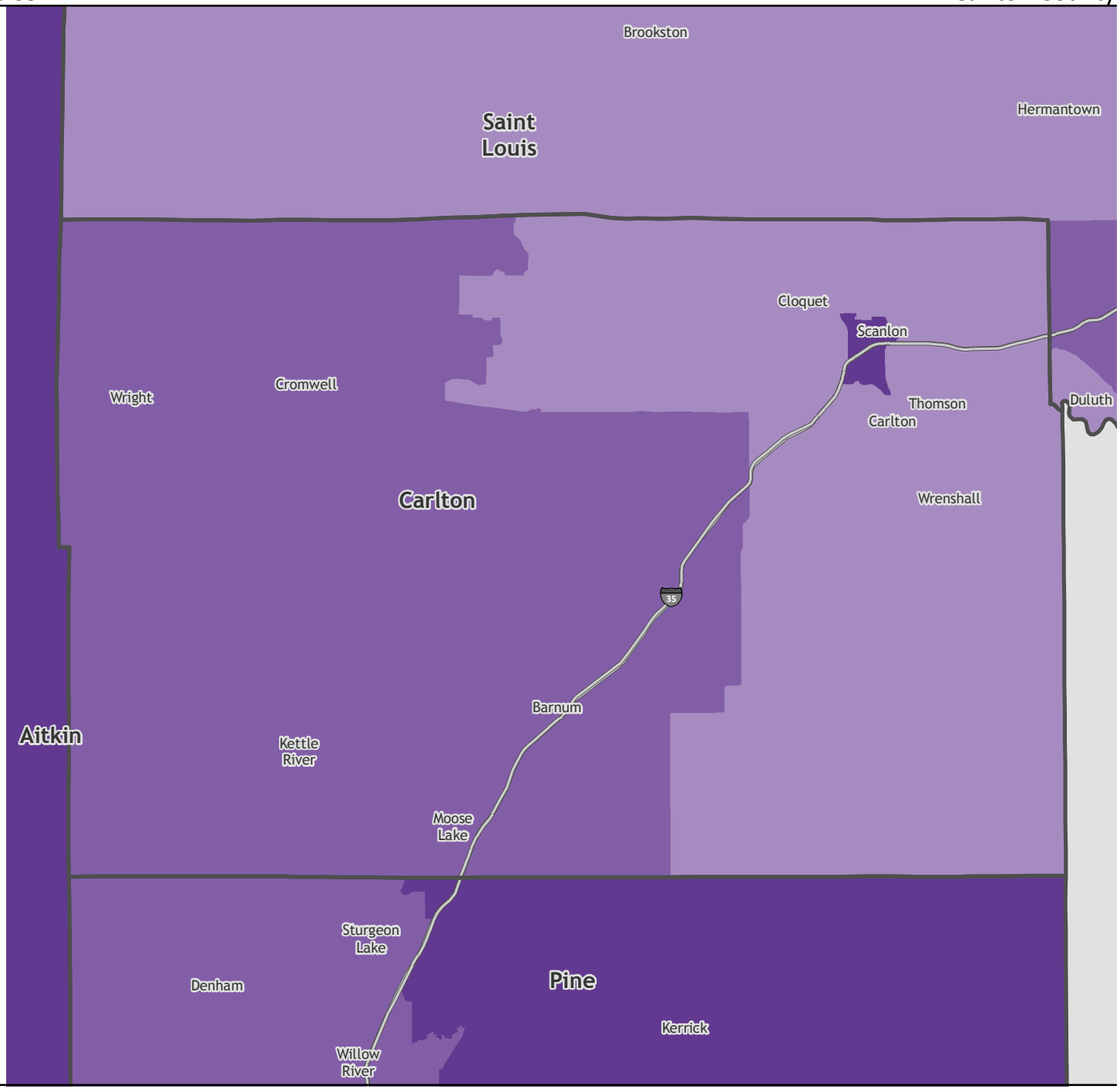
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4d) Percentage of Population Age 65+

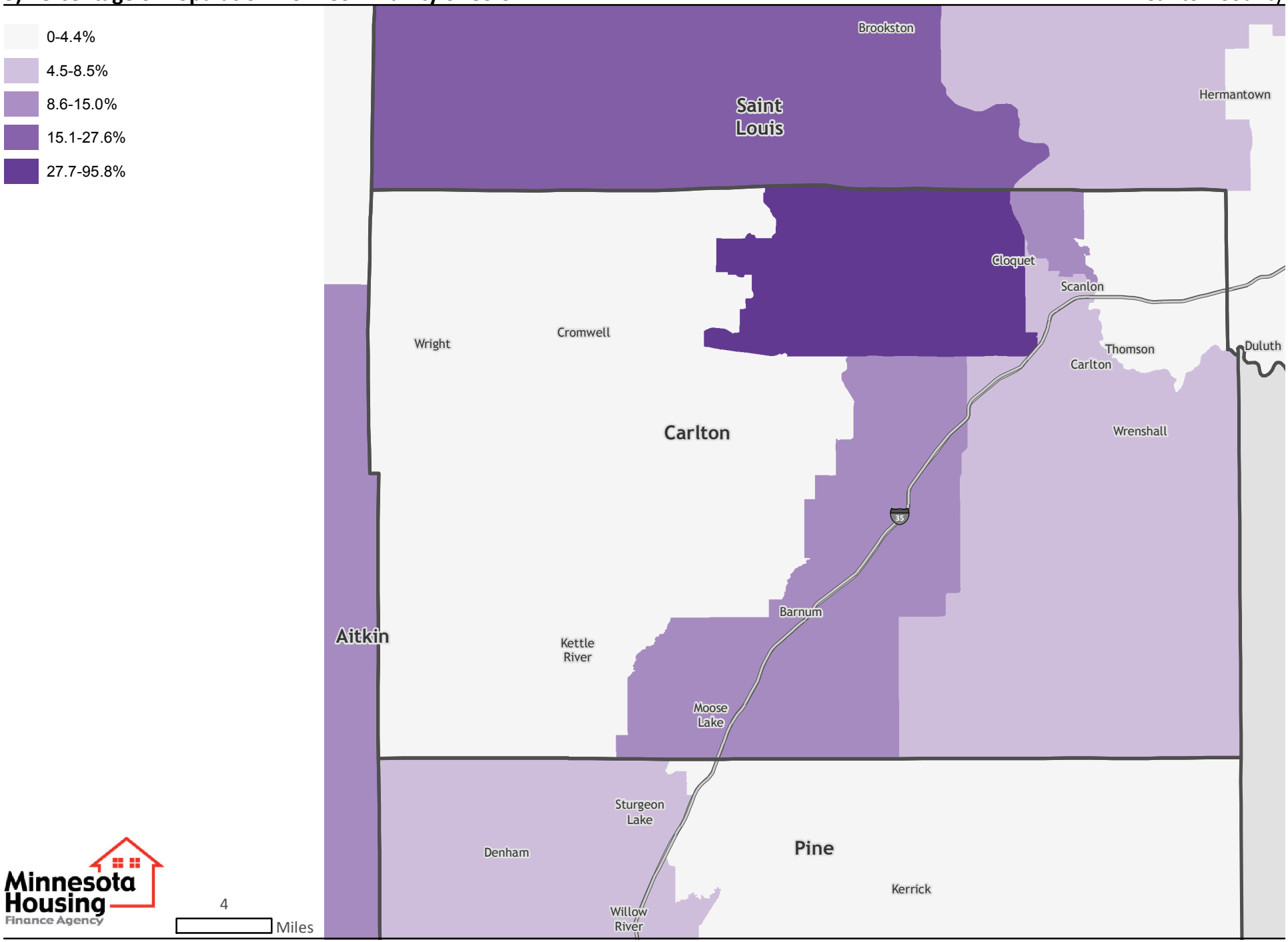
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

5) Percentage of Population from Community of Color

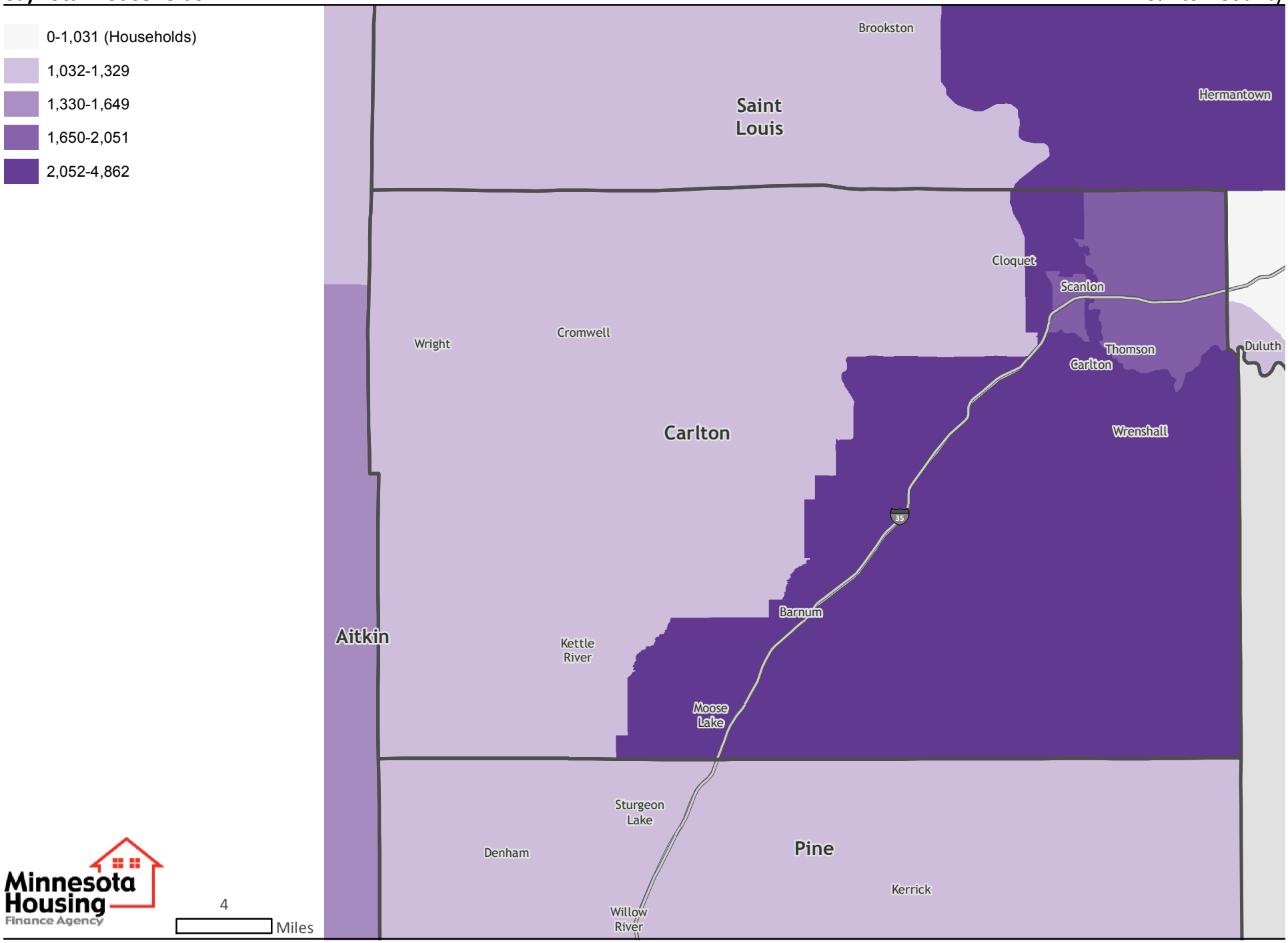
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

6a) Total Households

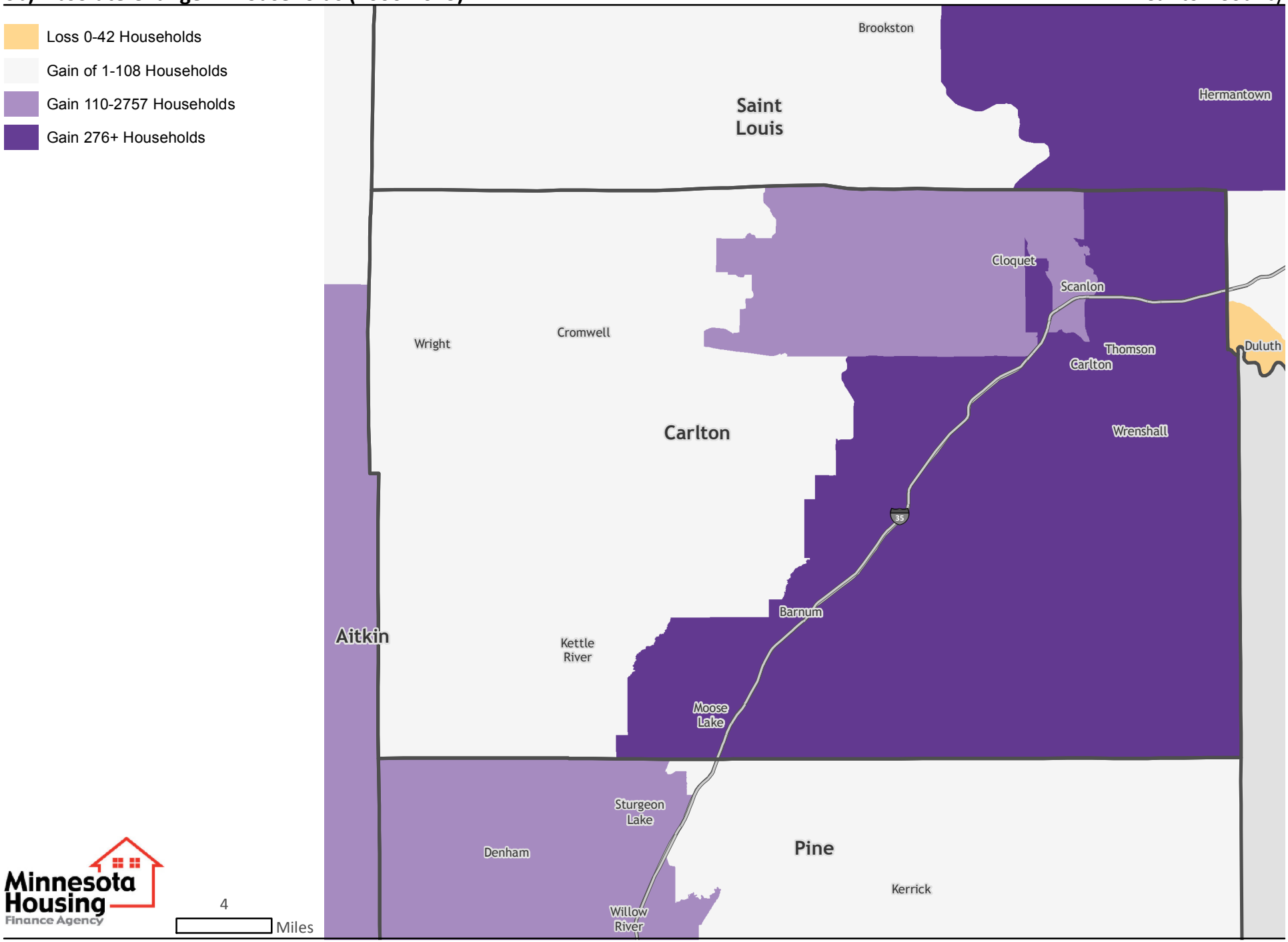
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

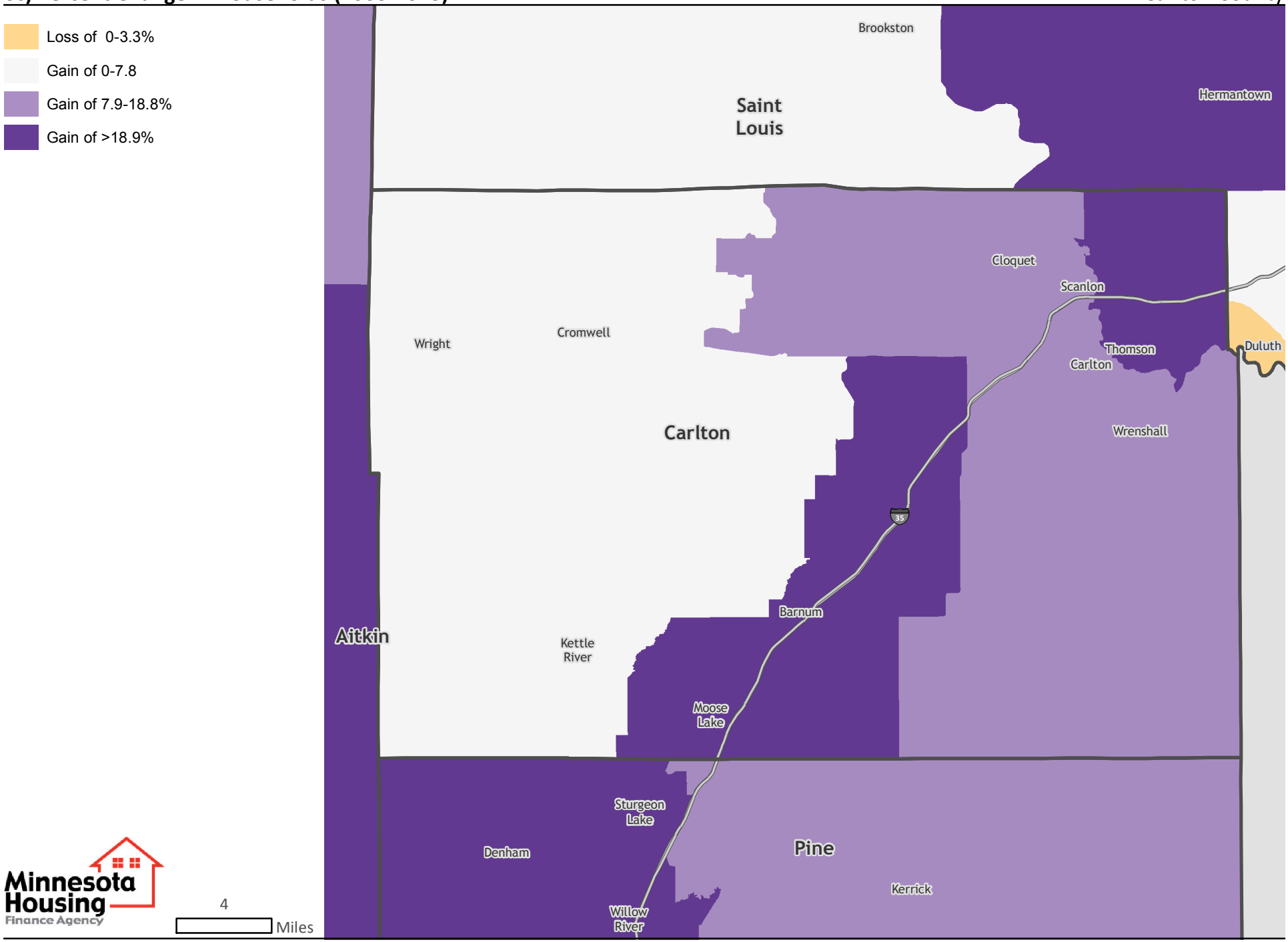
6b) Absolute Change in Households (2000-2013)

Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample and 2000 Decennial Census

6c) Percent Change in Households (2000-2013)



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample and 2010 Decennial Census

7a) Percentage of All Lower Income Households Cost Burdened

Carlton County

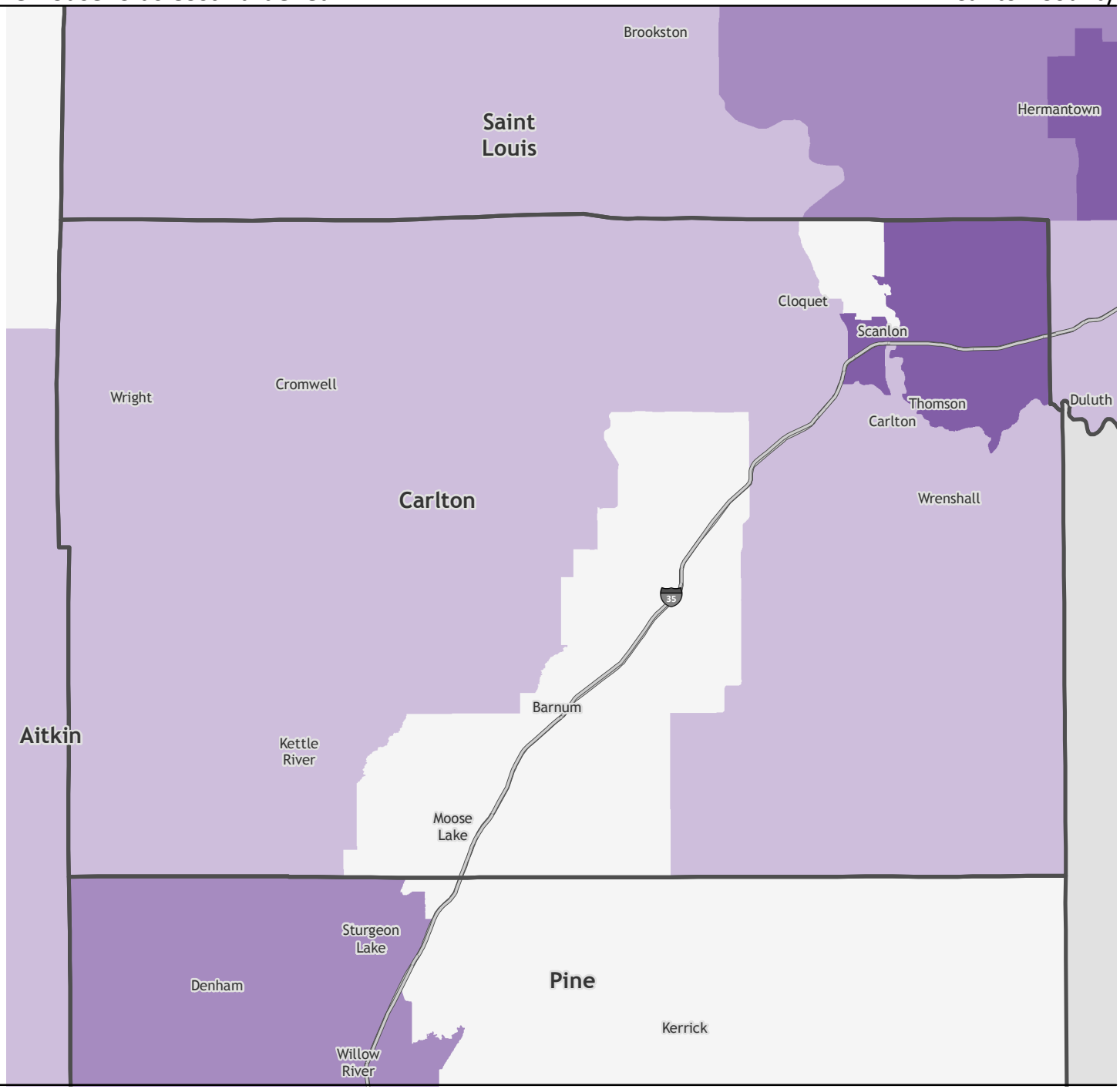
0-47.1%

47.2-55.%

55.1-62.6%

62.7-70.7%

Lower Income Households are defined as households with annual incomes below $50,000. Cost Burden is defined as spending >30% of monthly income on housing.



Minnesota Housing Finance Agency

4 Miles

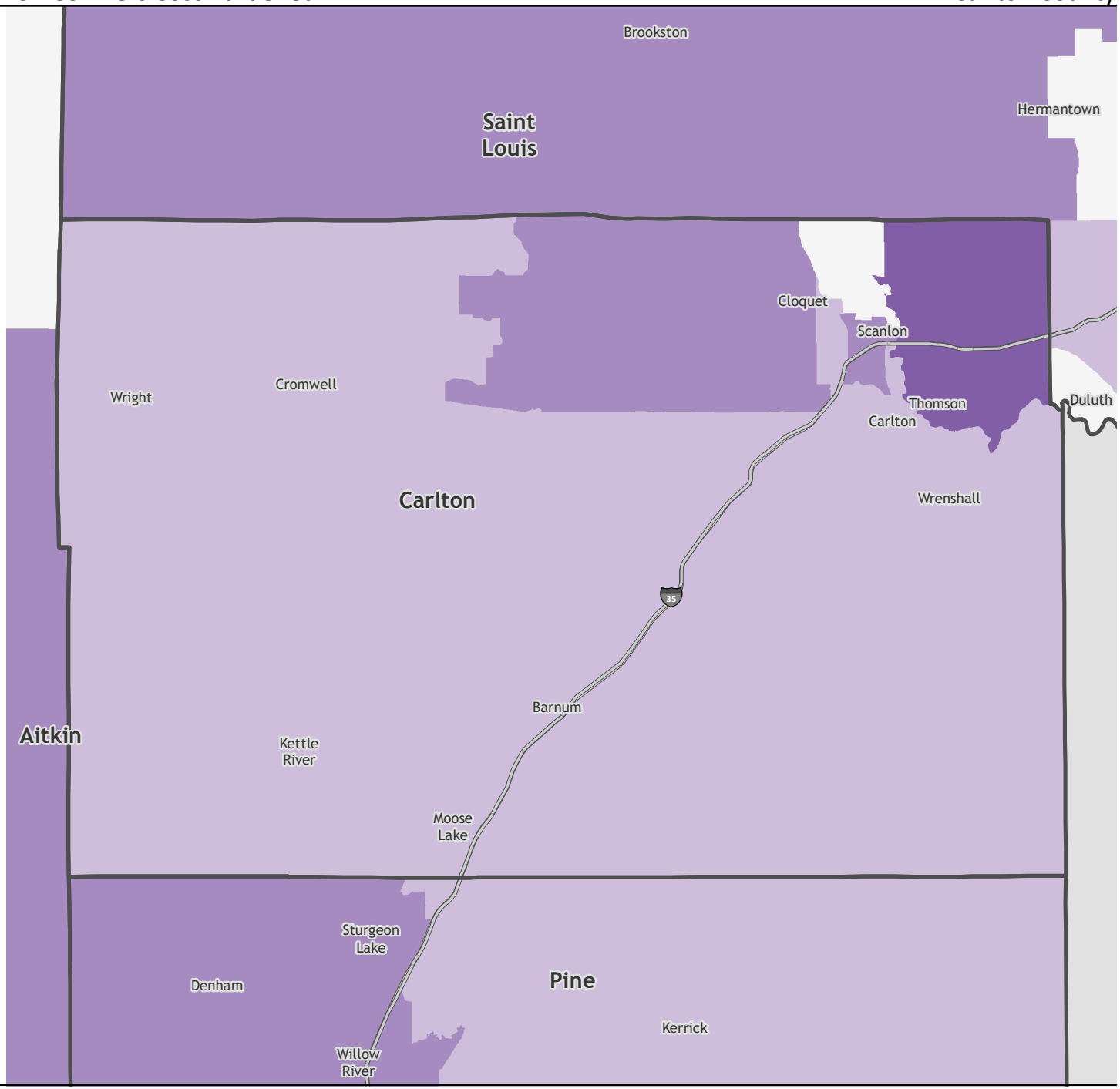
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

7b) Percentage of Lower Income Homeowners Cost Burdened

Carlton County

- 0-41.3%
- 41.4-49.0%
- 49.1-57.8%
- 57.9-67.6%

Lower Income Homeowners are defined as households with annual incomes below $50,000. Cost Burden is defined as spending >30% of monthly income on housing.



Minnesota Housing Finance Agency

4 Miles

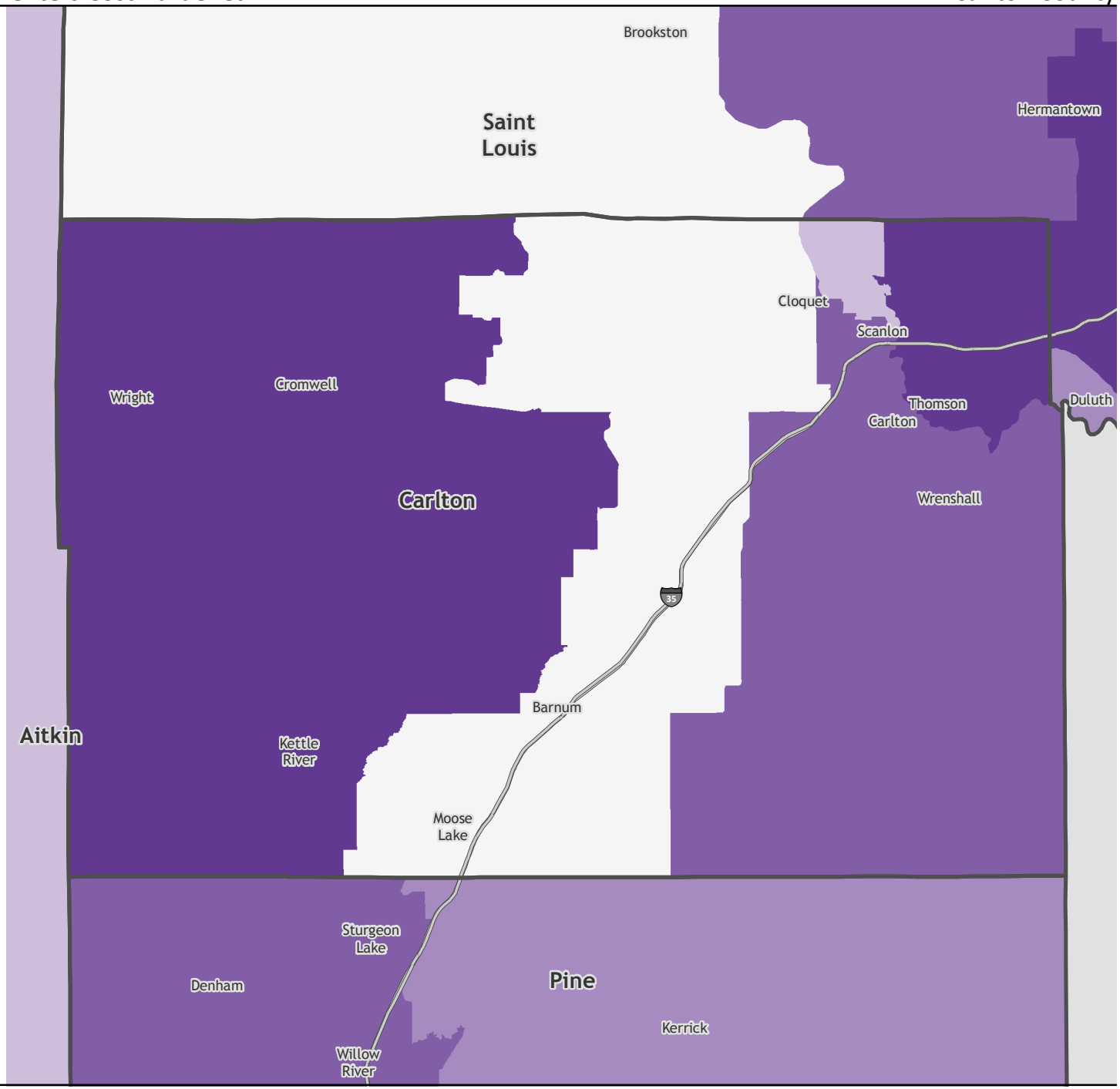
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

7c) Percentage of Lower Income Renters Cost Burdened

Carlton County

- 0-51.4%
- 51.5-62.1%
- 62.2-71.3%
- 71.4-83.0%
- 83.1-100%

Lower Income Renters are defined as households with annual incomes below $50,000. Cost Burden is defined as spending >30% of monthly income on housing.



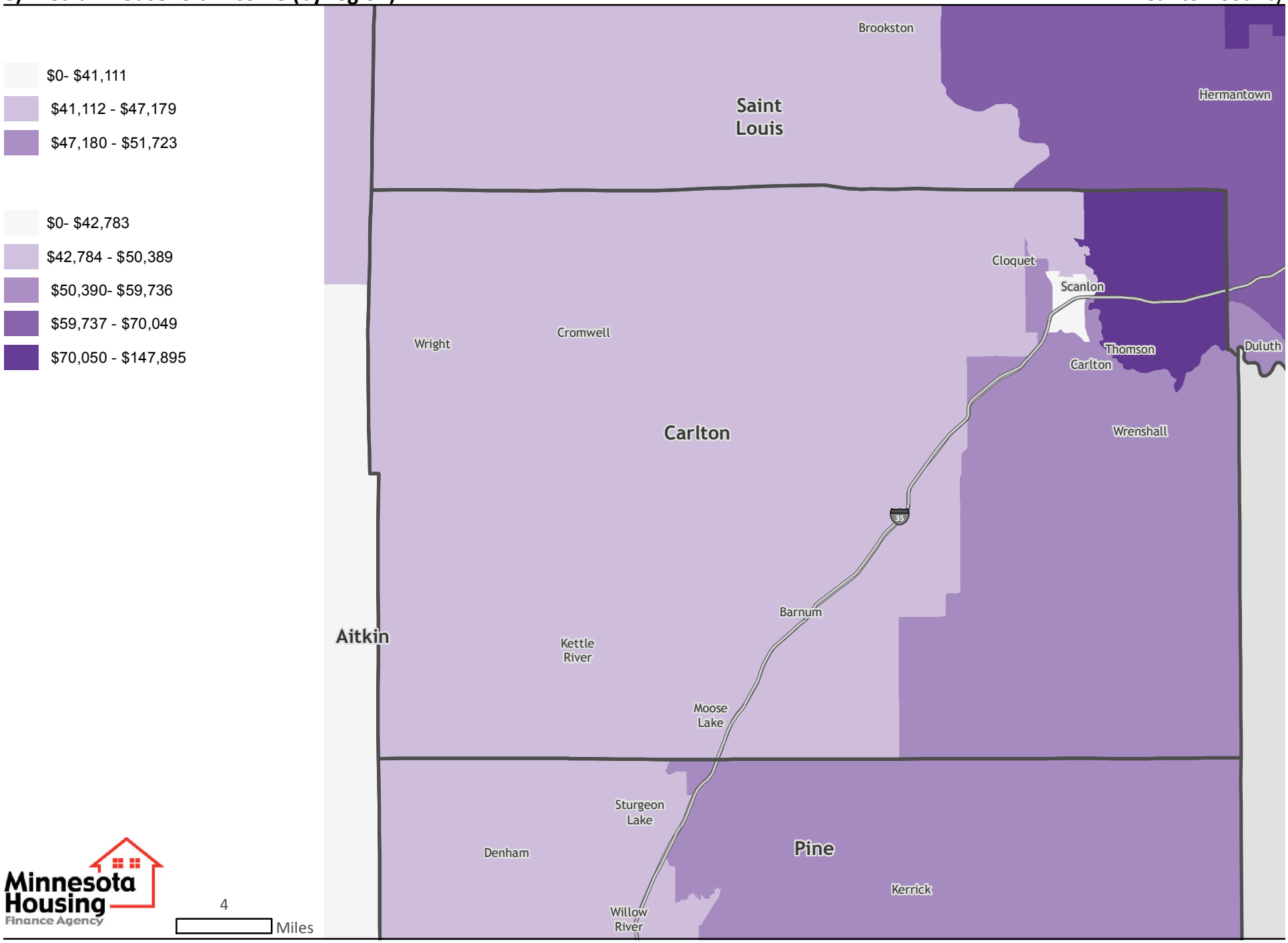
Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

8) Median Household Income (by region)

Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

9) Median Family Income (by region)

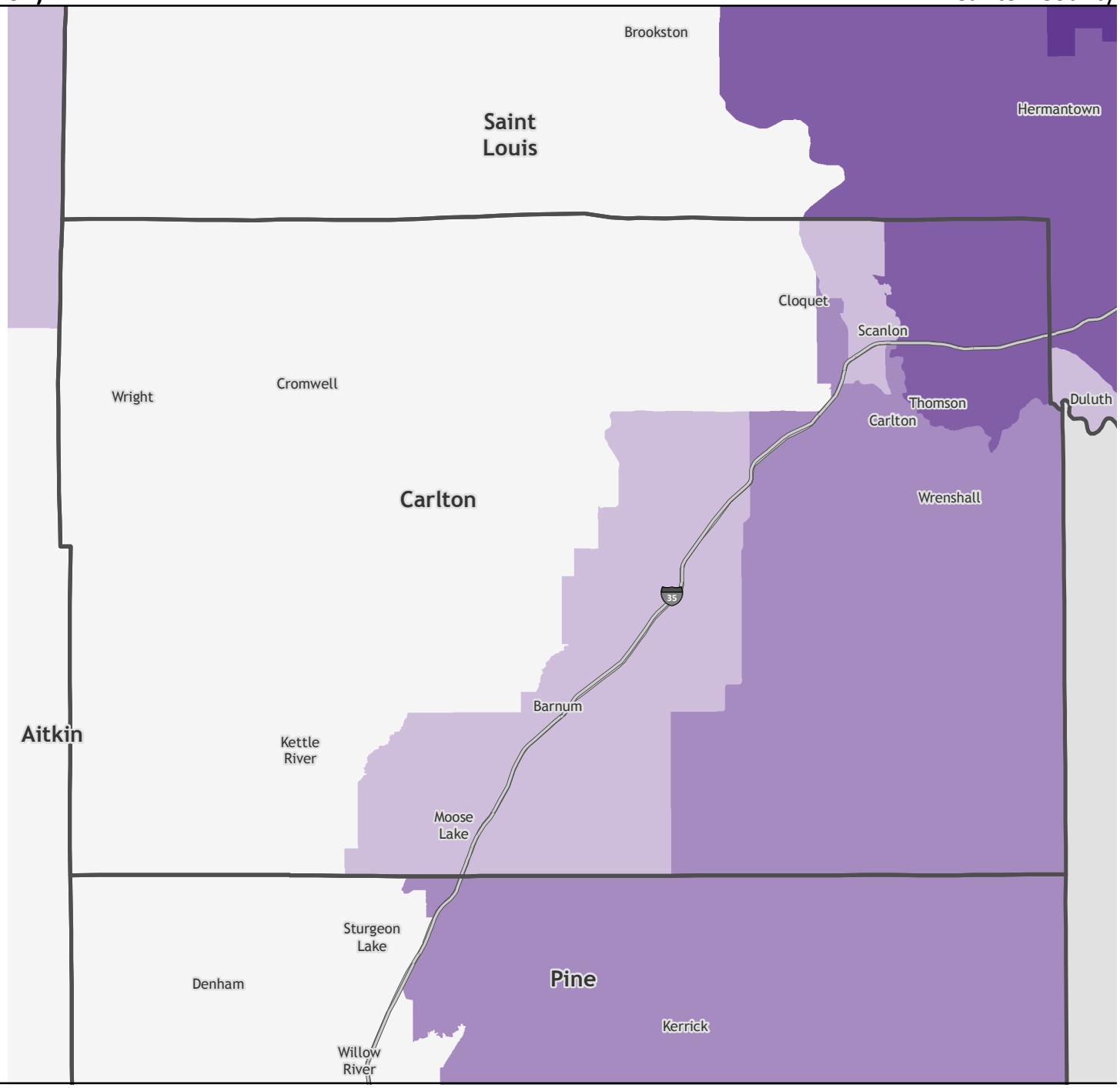
Carlton County

Greater Minnesota

- $0- $52,401
- $52,402 - $58,750
- $58,751 - $63,750

NonTwin Cities

- $0-$56,024
- $56,025-$64,815
- $64,816-$72,223
- $72,224-$81,287
- $81,288-$161,458



Minnesota Housing Finance Agency

4 Miles

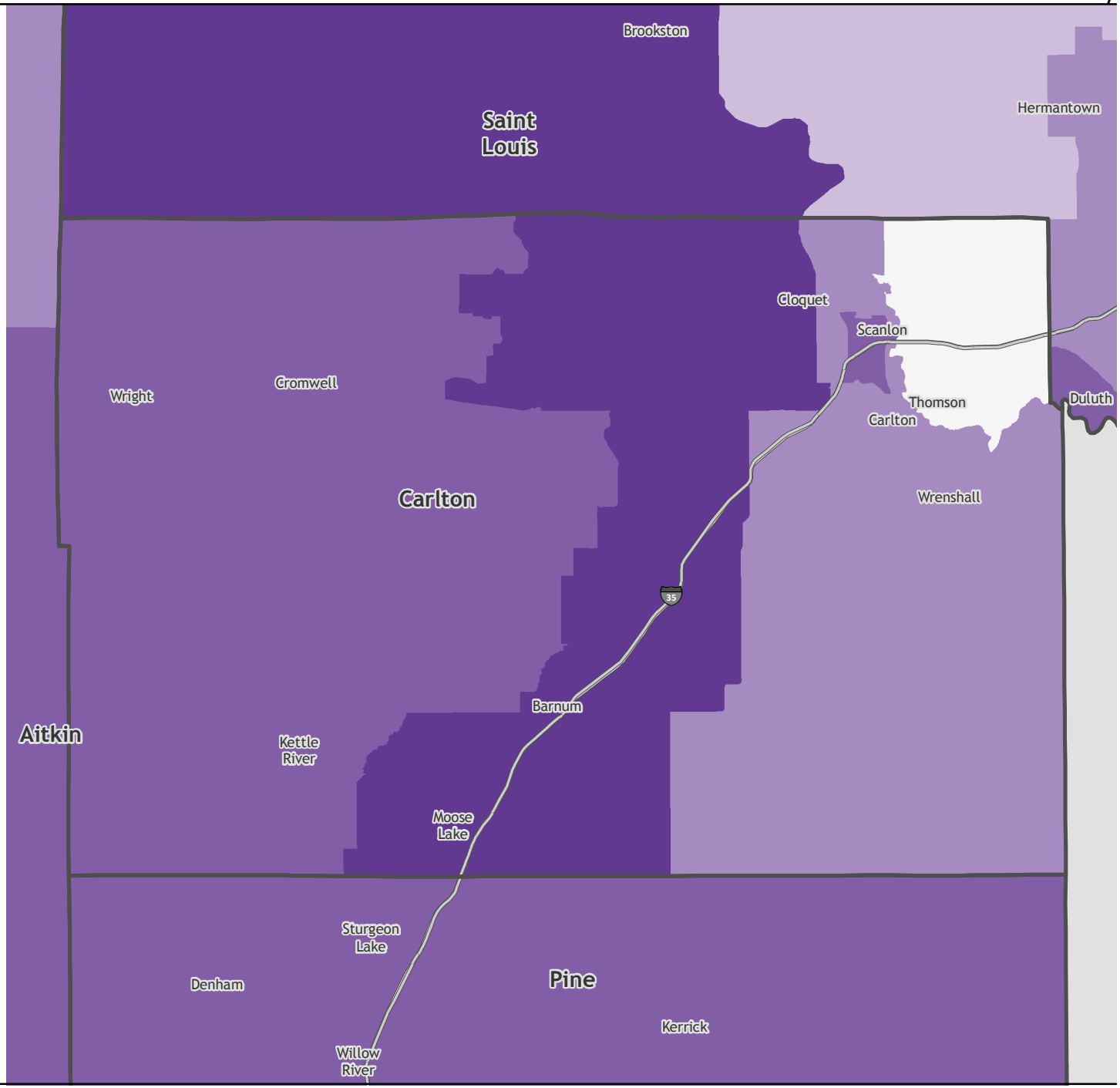
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

10) Poverty Rate

Carlton County

- 0-4.7%
- 4.8-7.8%
- 7.9-11.4%
- 11.5-17.8%
- 17.9-100%

Percentage of the population below poverty thresholds as published by the American Community Survey.



Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

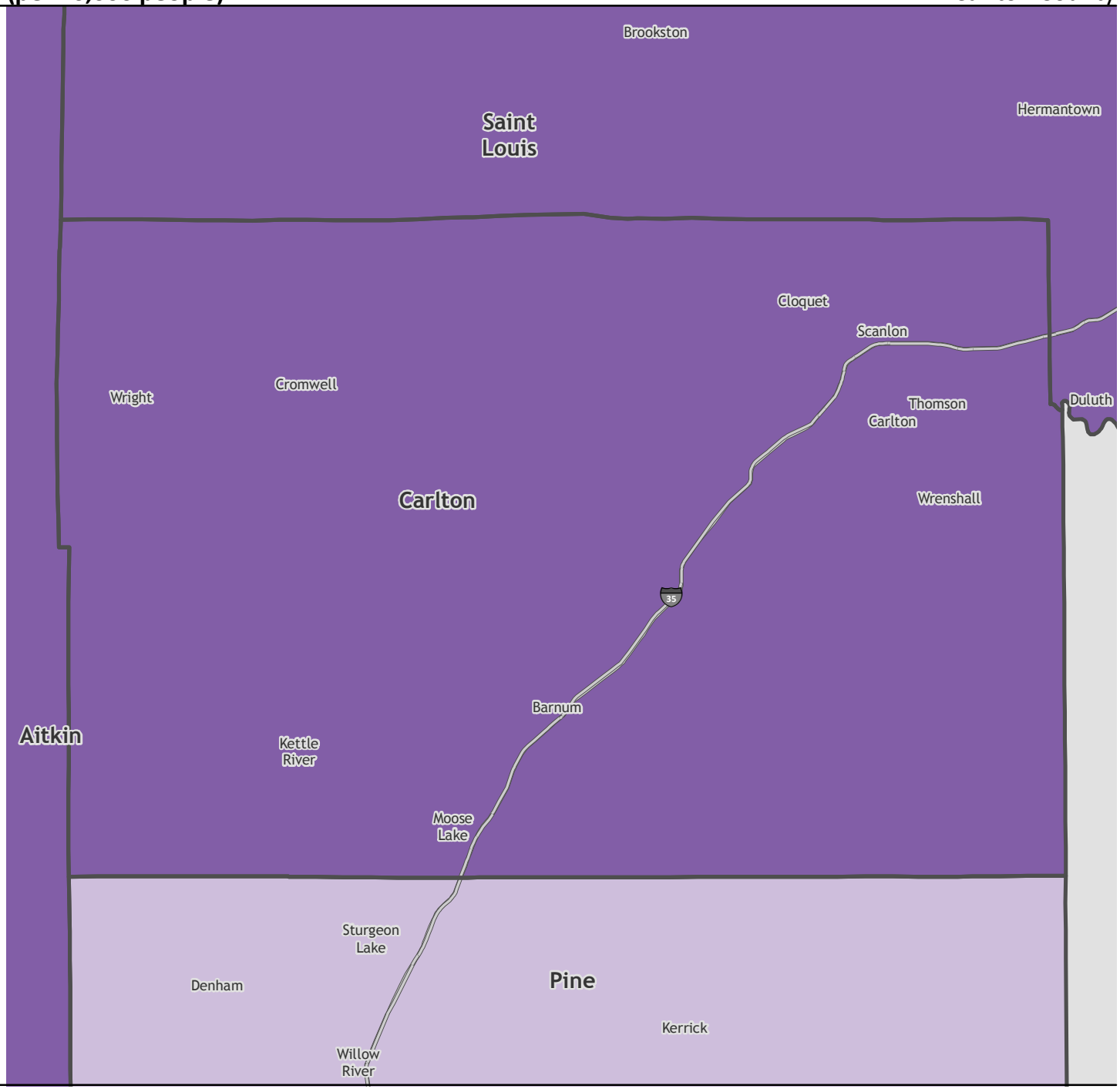
11) Homelessness Rate by region (per 10,000 people)

Carlton County

9-10

16-25

Homelessness rate per 10,000 people available by region. Includes sheltered counts and unsheltered counts when available. Survey completed October 2012.



Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing analysis of Wilder Foundation Point in Time Data for October 2012.

12) Median Rent (by region)

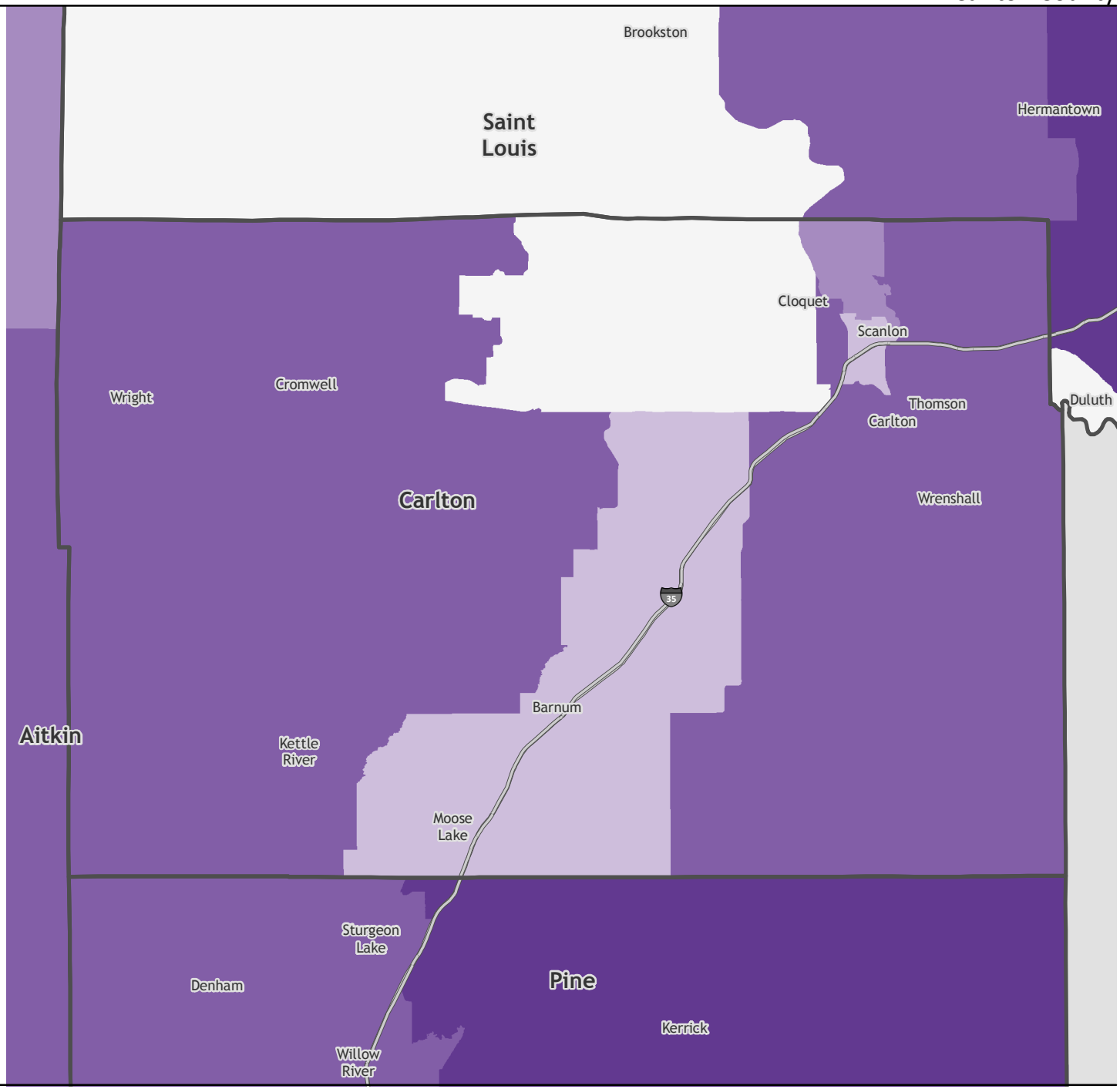
Carlton County

Greater Minnesota

- $601-$669
- $669-$745
- $746-$1,432

NonTwin Cities MSA

- $0-$596
- $597-$683
- $684-$771
- $772-$923
- $924-$1,696



Minnesota Housing Finance Agency

4 Miles

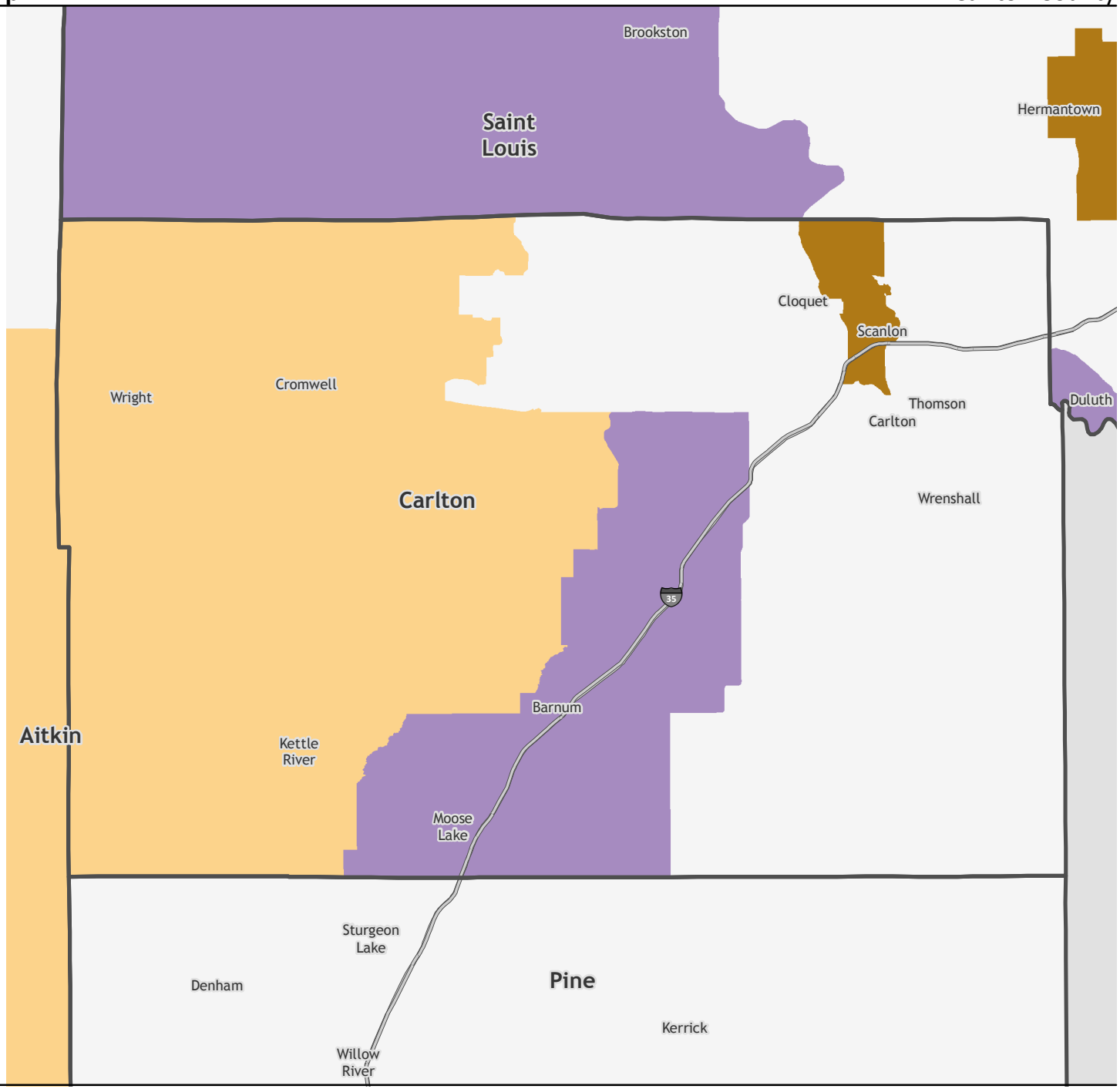
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

13) Affordable Rental Housing Gap

Carlton County

- >35 fewer affordable units than lower income renters
- 0-35 fewer affordable units than lower income renters
- 0-33 more affordable units than lower income renters
- 34-71 more affordable units than lower income renters

Estimate of the difference between total rental housing units affordable to households with incomes <80% AMI and households with those incomes who live in the tract.



Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing analysis of HUD CHAS data for 2007-2011

14) Rental Vacancy Rate for Subsidized Affordable Housing Developments (by County)

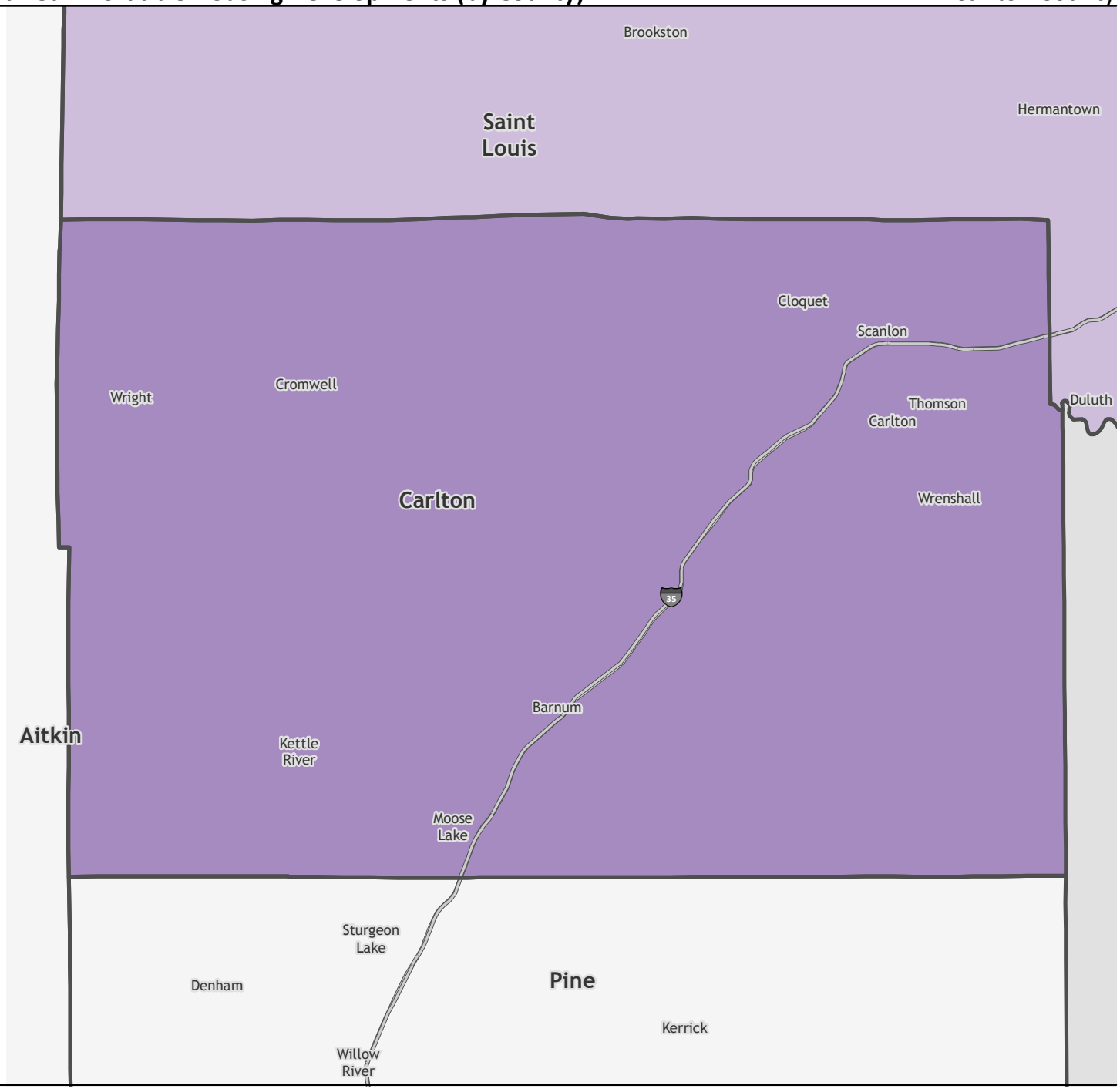
0-2.5%

2.6-5.0%

5.1-7.5%

Rental vacancy rates for the county for subsidized affordable housing units that are in the portfolios of Minnesota Housing and USDA Rural Development, by County. Counties with fewer than five properties are suppressed for accuracy reasons.

Point in time vacancy rates for January 2014.



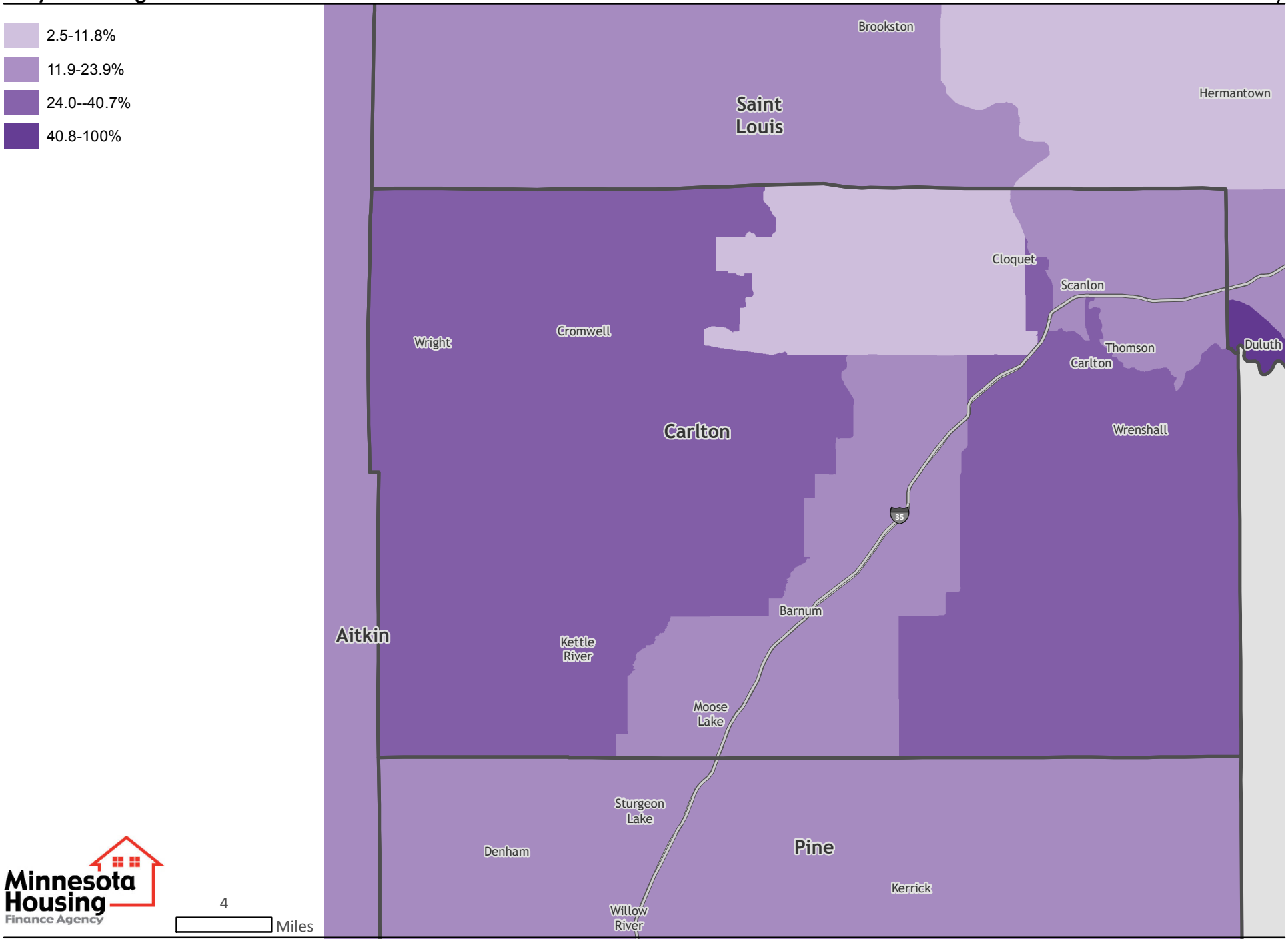
Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing and USDA Rural Development Subsidized Affordable Portfolios, March 2015.

15a) Percentage of Rented Units Built Before 1950

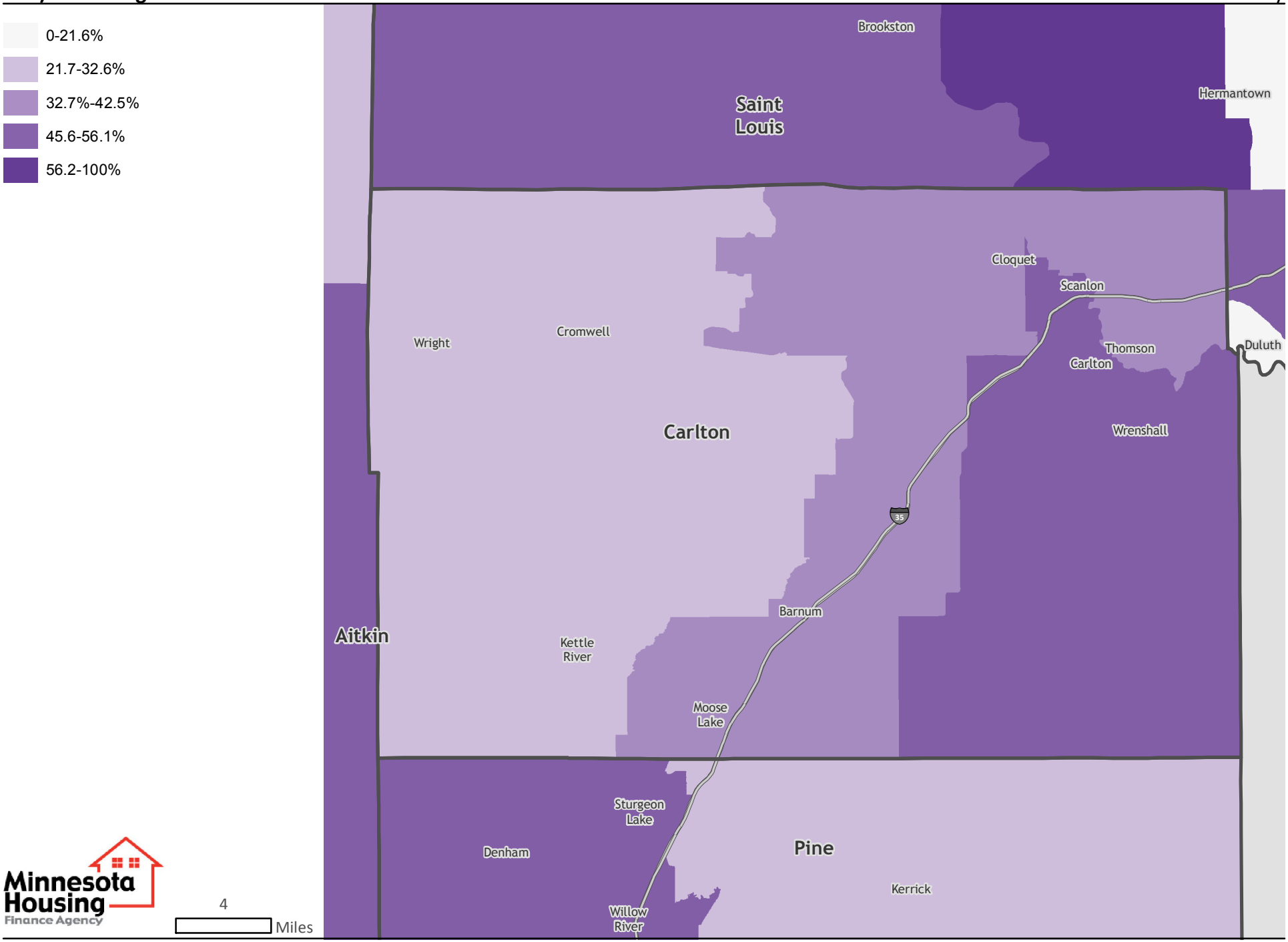
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

15b) Percentage of Rented Units Built 1950-1979

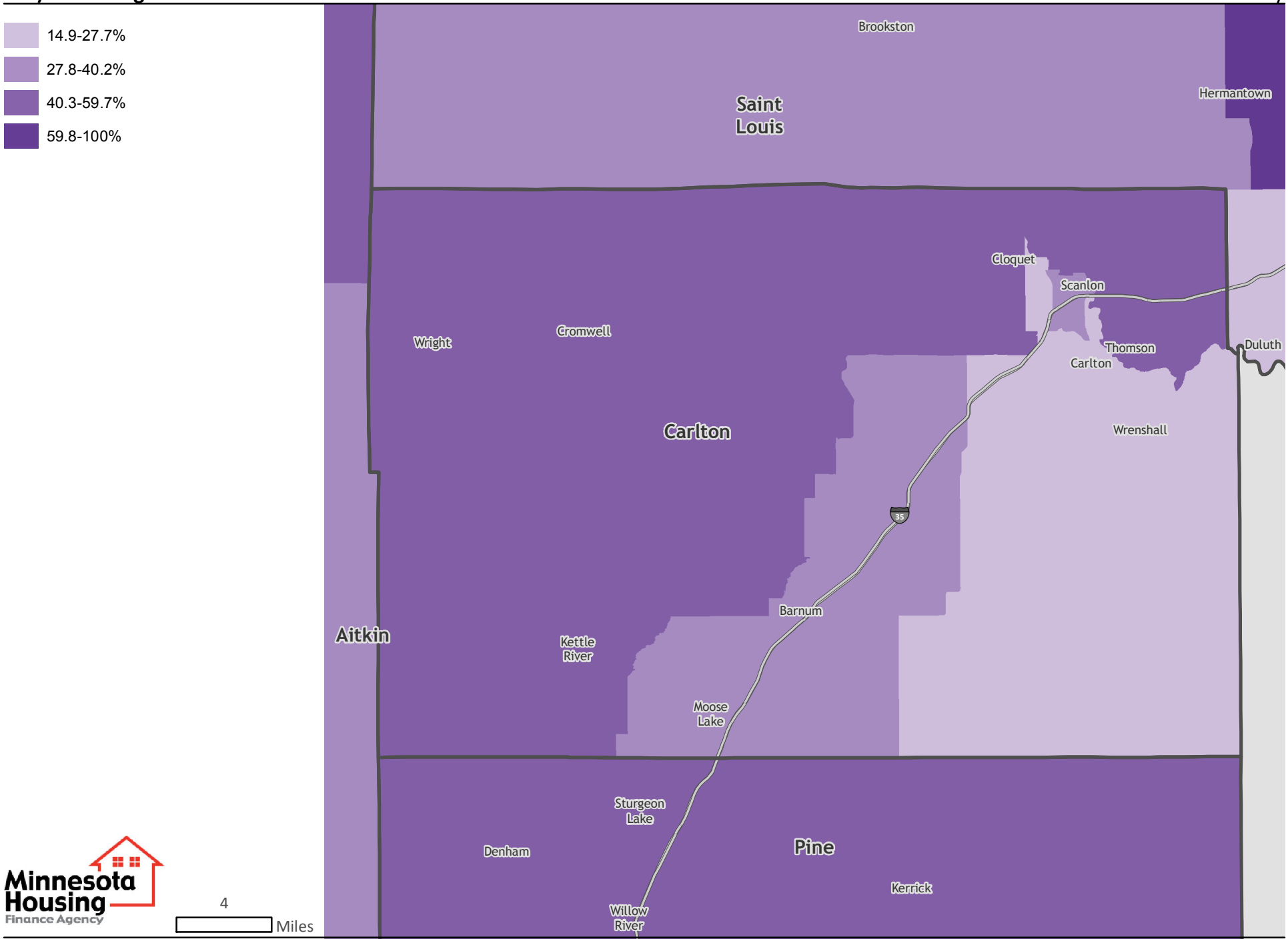
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

15c) Percentage of Rented Units Built 1980 and Later

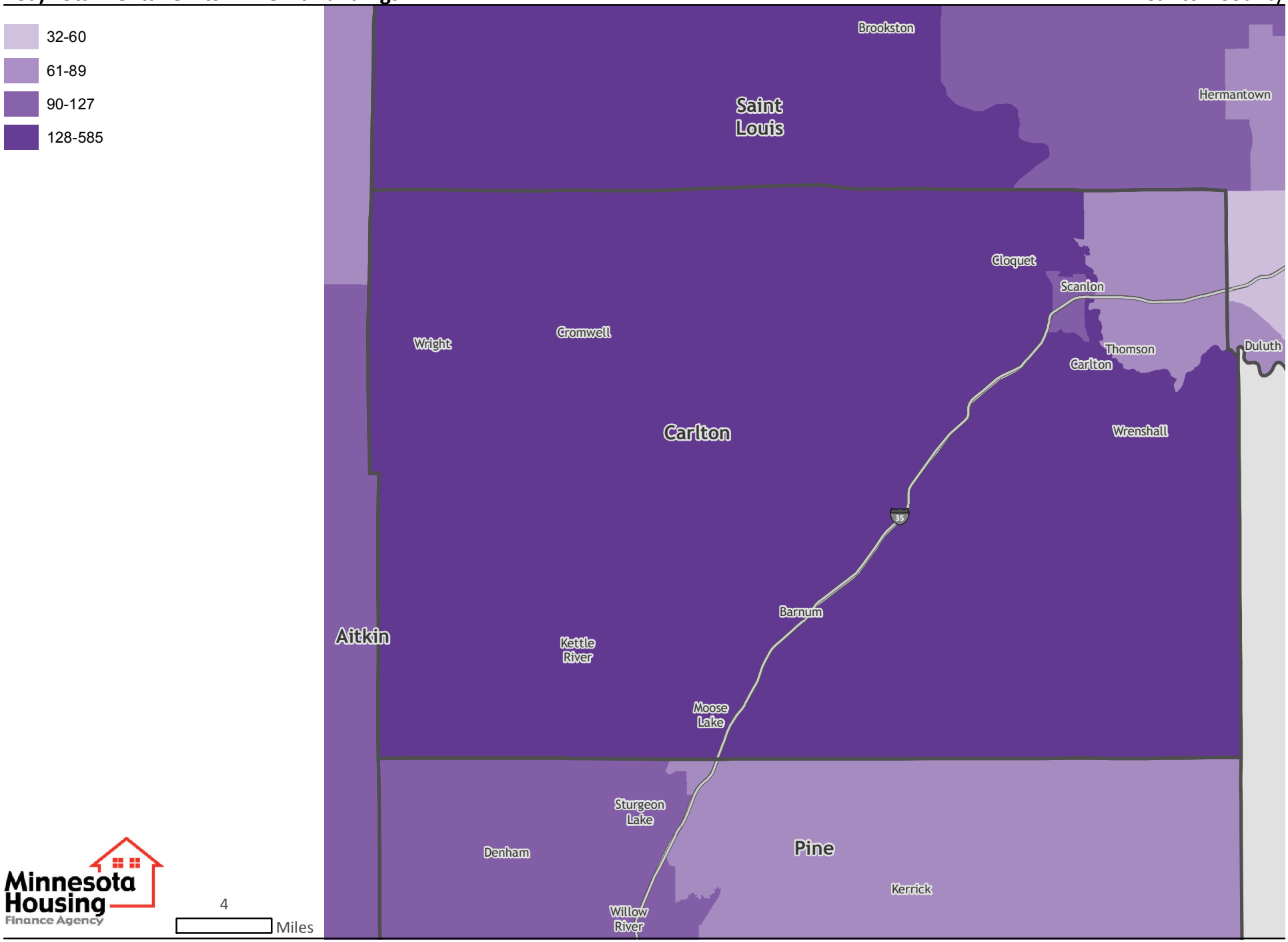
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16a) Total Rental Units in 1 Unit Buildings

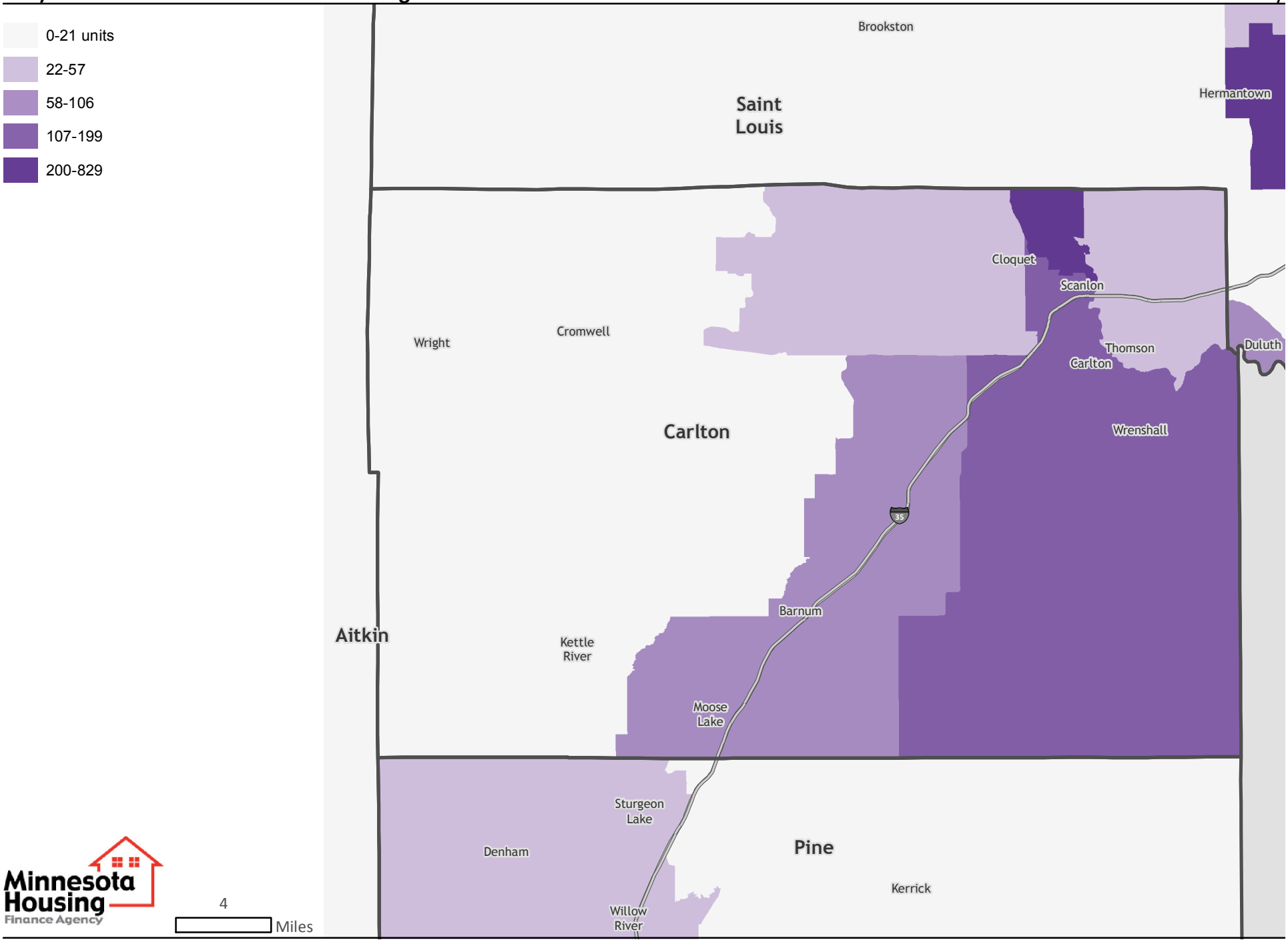
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16b) Total Rental Units in 2-9 Unit Buildings

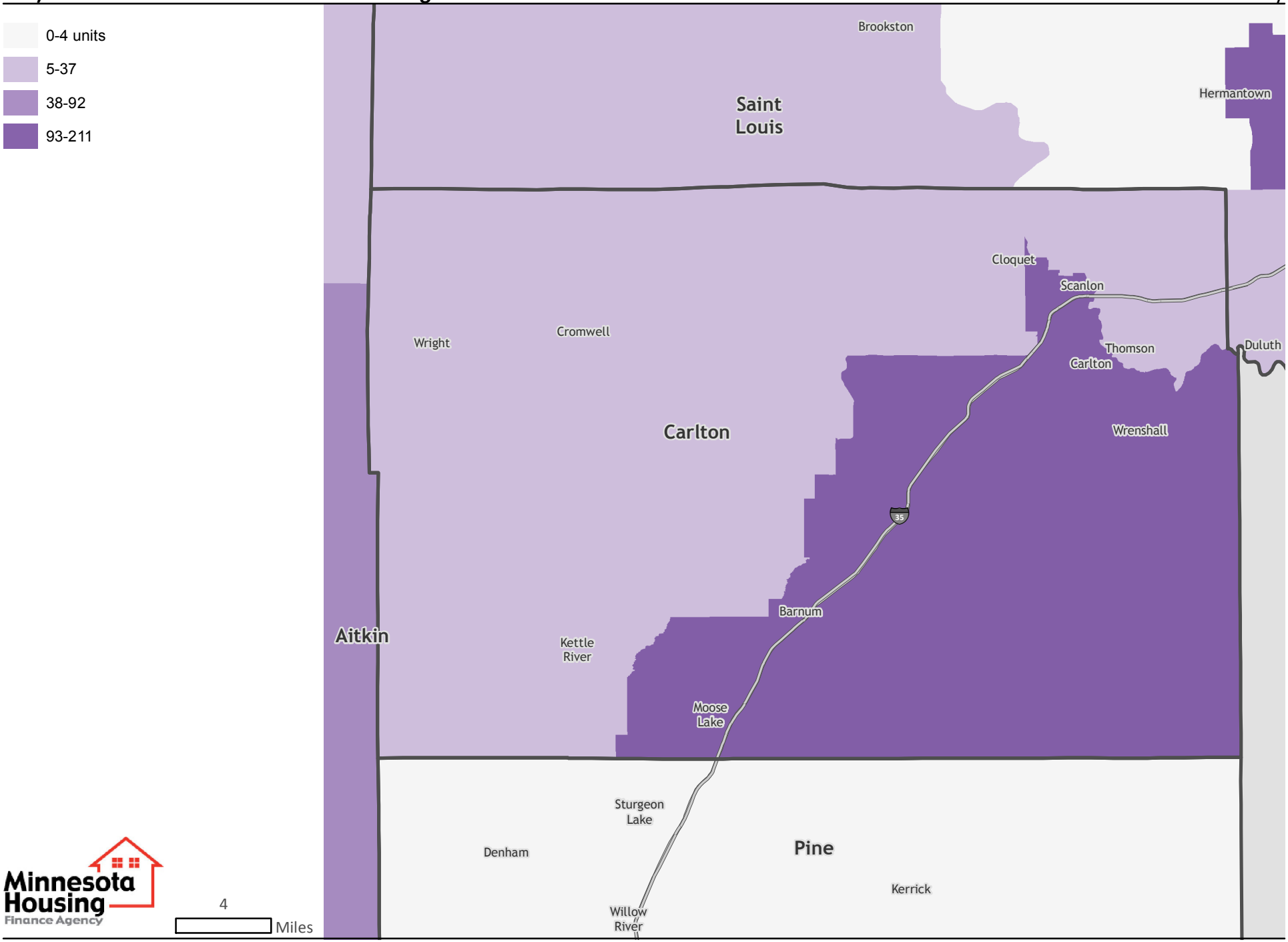
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16c) Total Rental Units in 10-49 Unit Buildings

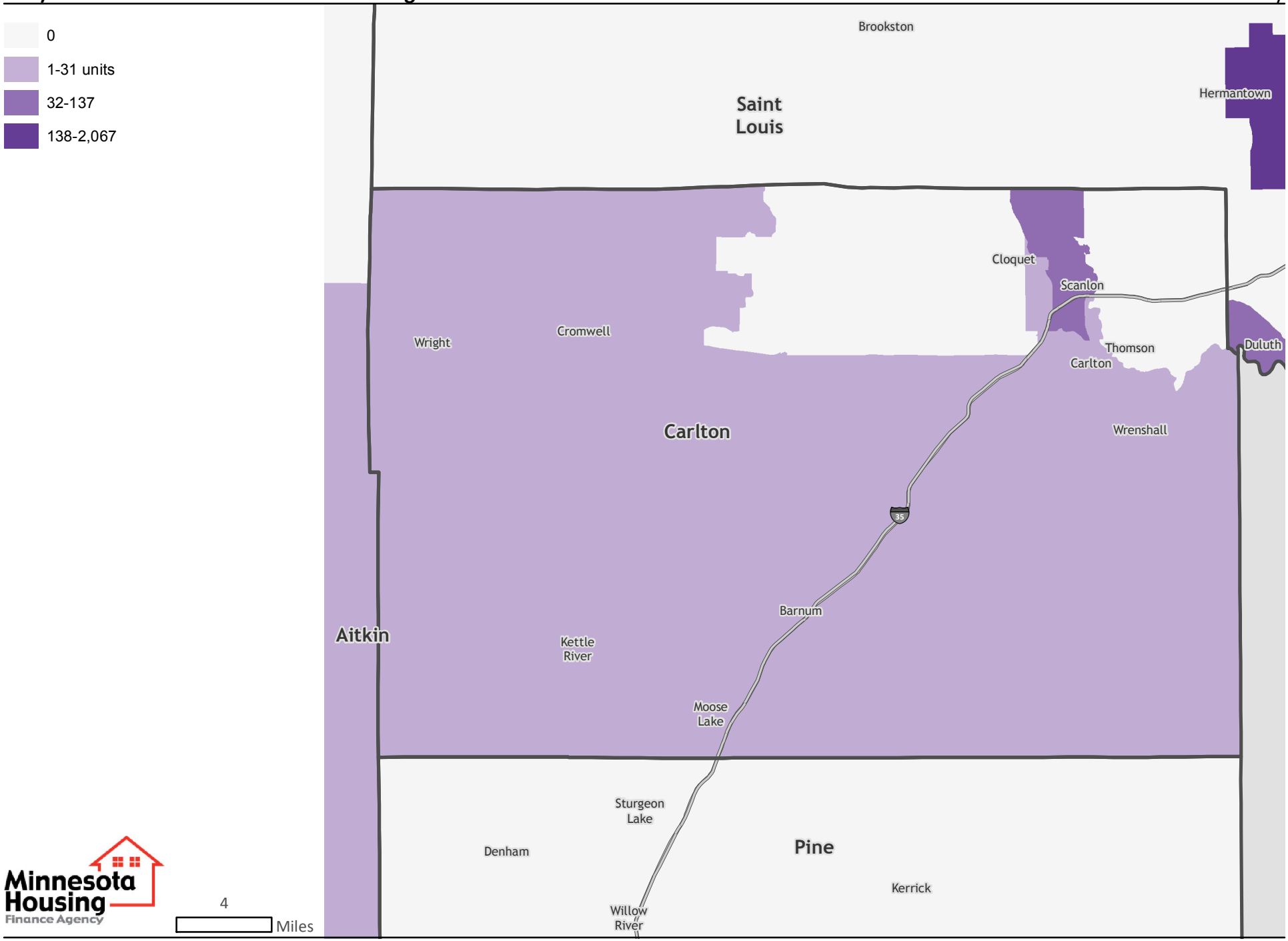
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

16d) Total Rental Units in 50+ Unit Buildings

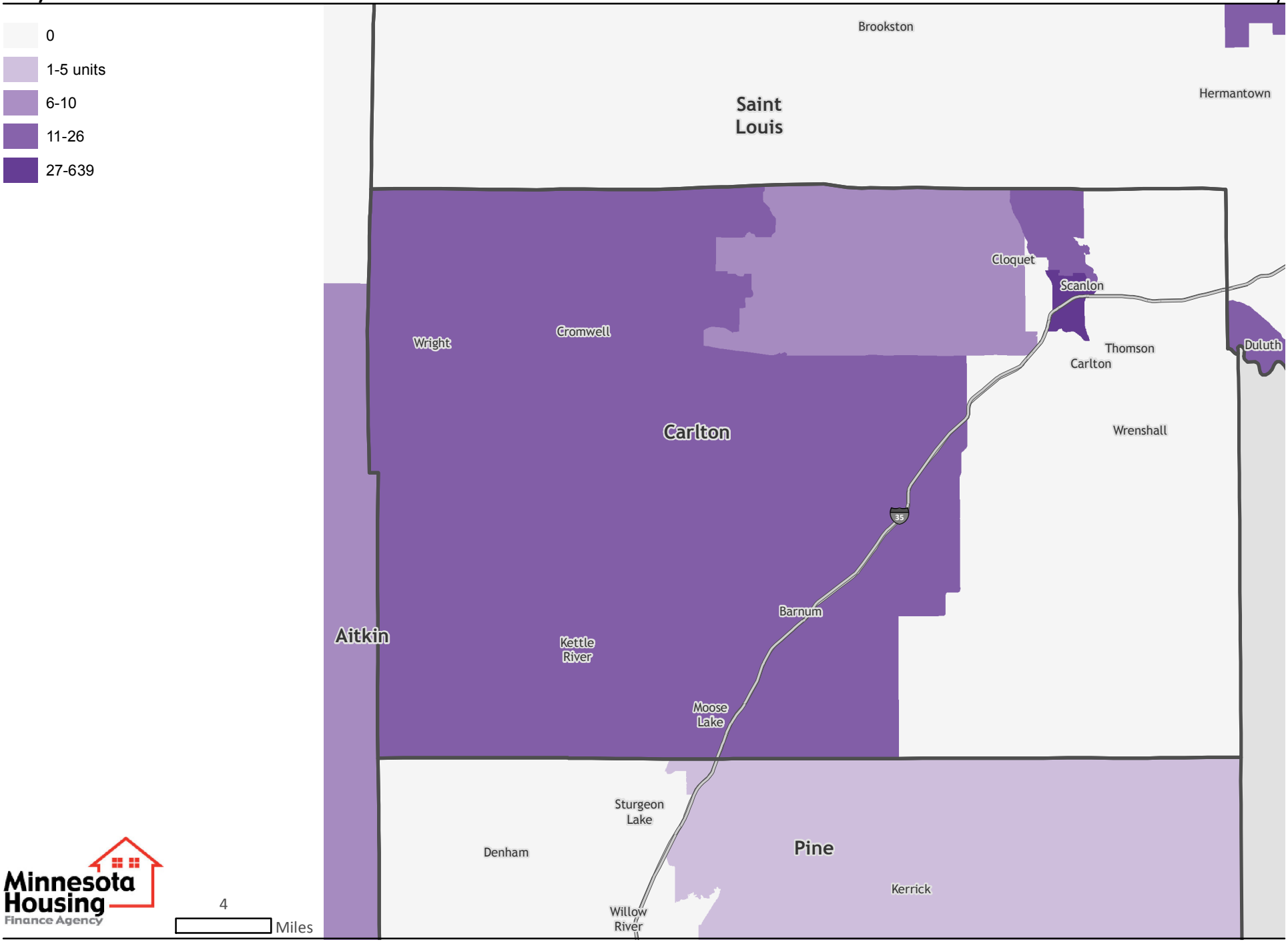
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

17a) Total Rental Units - 0 Bedroom

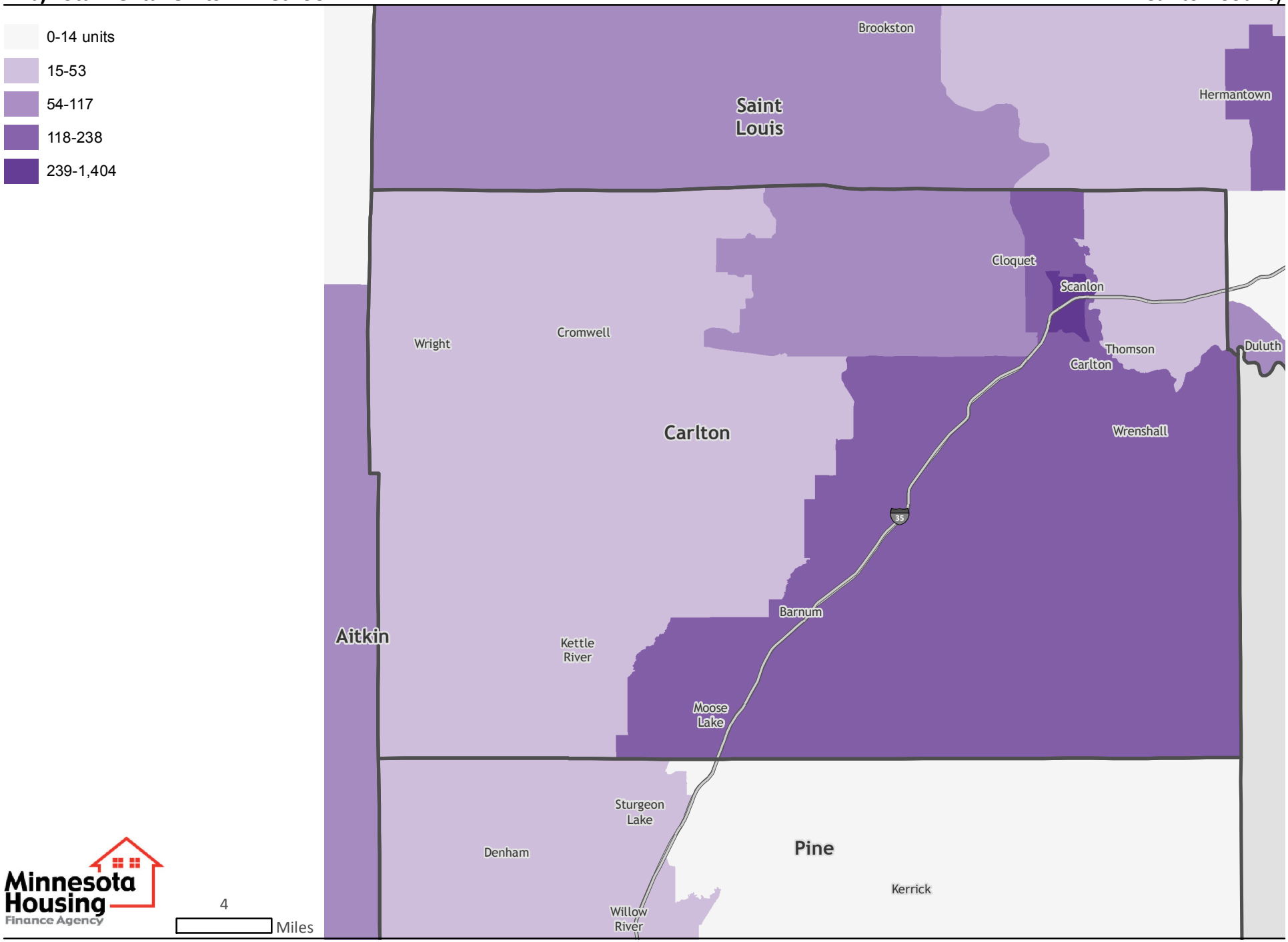
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

17b) Total Rental Units - 1 Bedroom

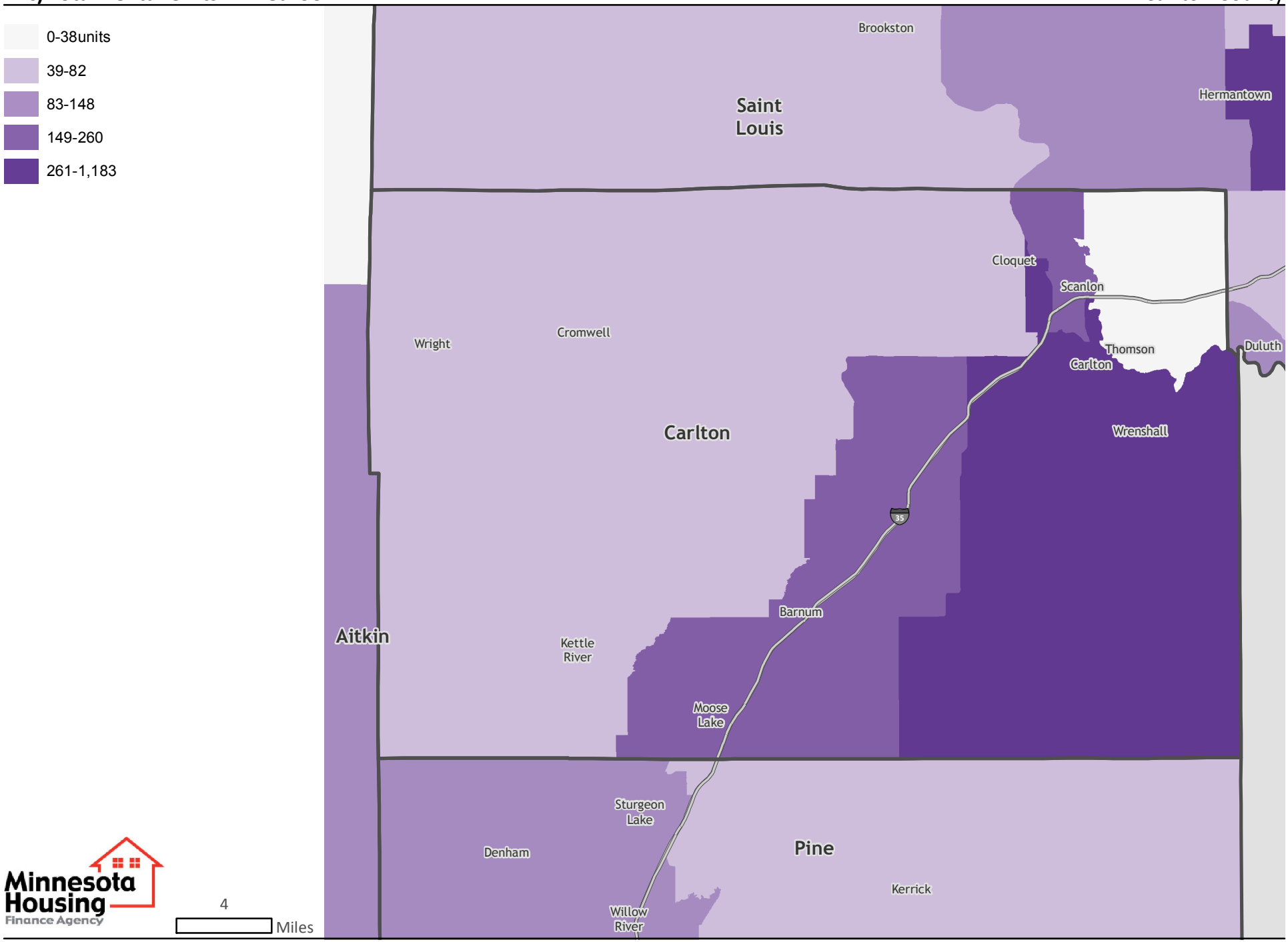
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2008-2012 5 year sample

17c) Total Rental Units - 2 Bedroom

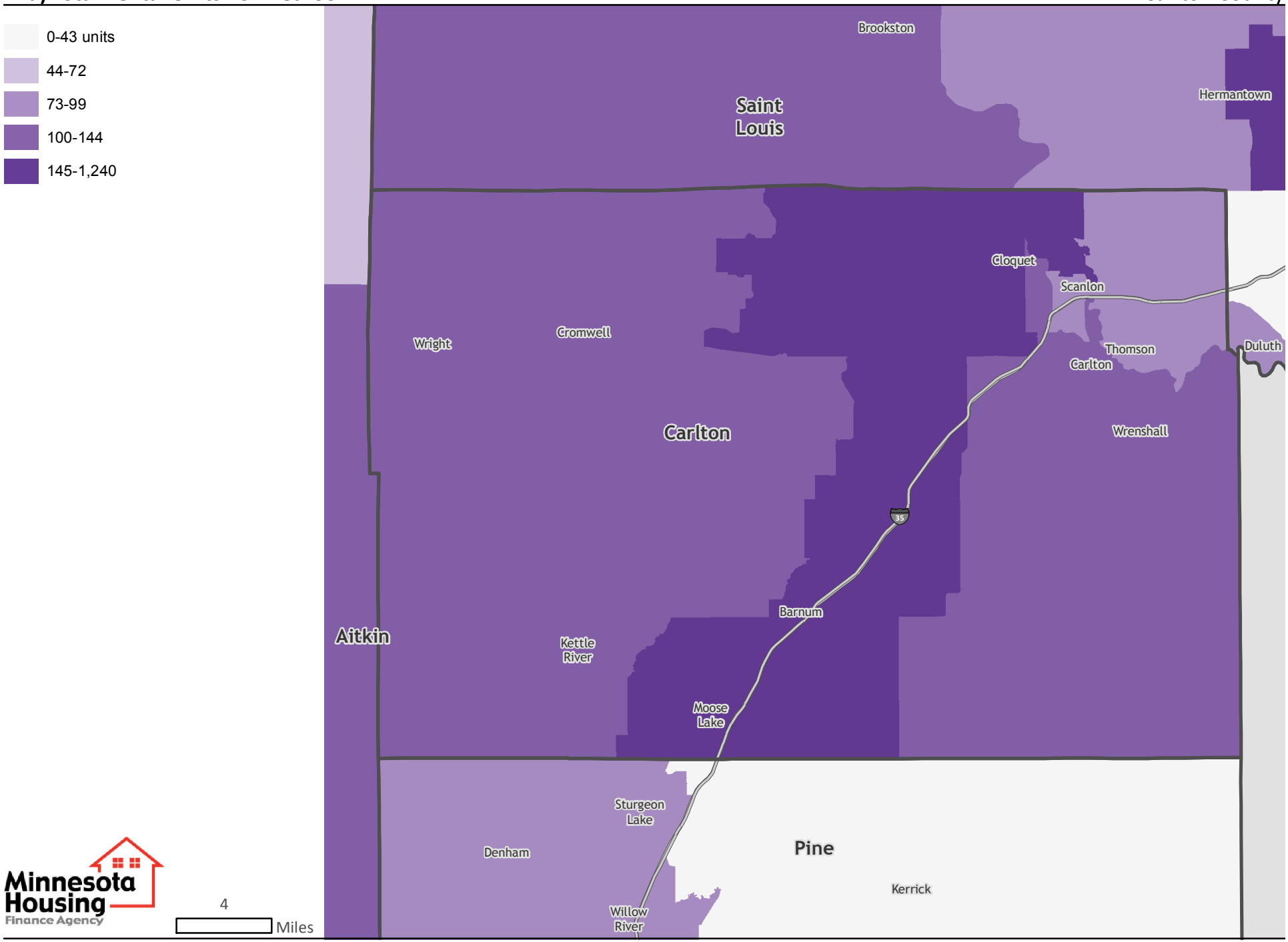
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

17d) Total Rental Units - 3+ Bedroom

Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

18) Median Homeowner Costs (for households with a mortgage, by region)

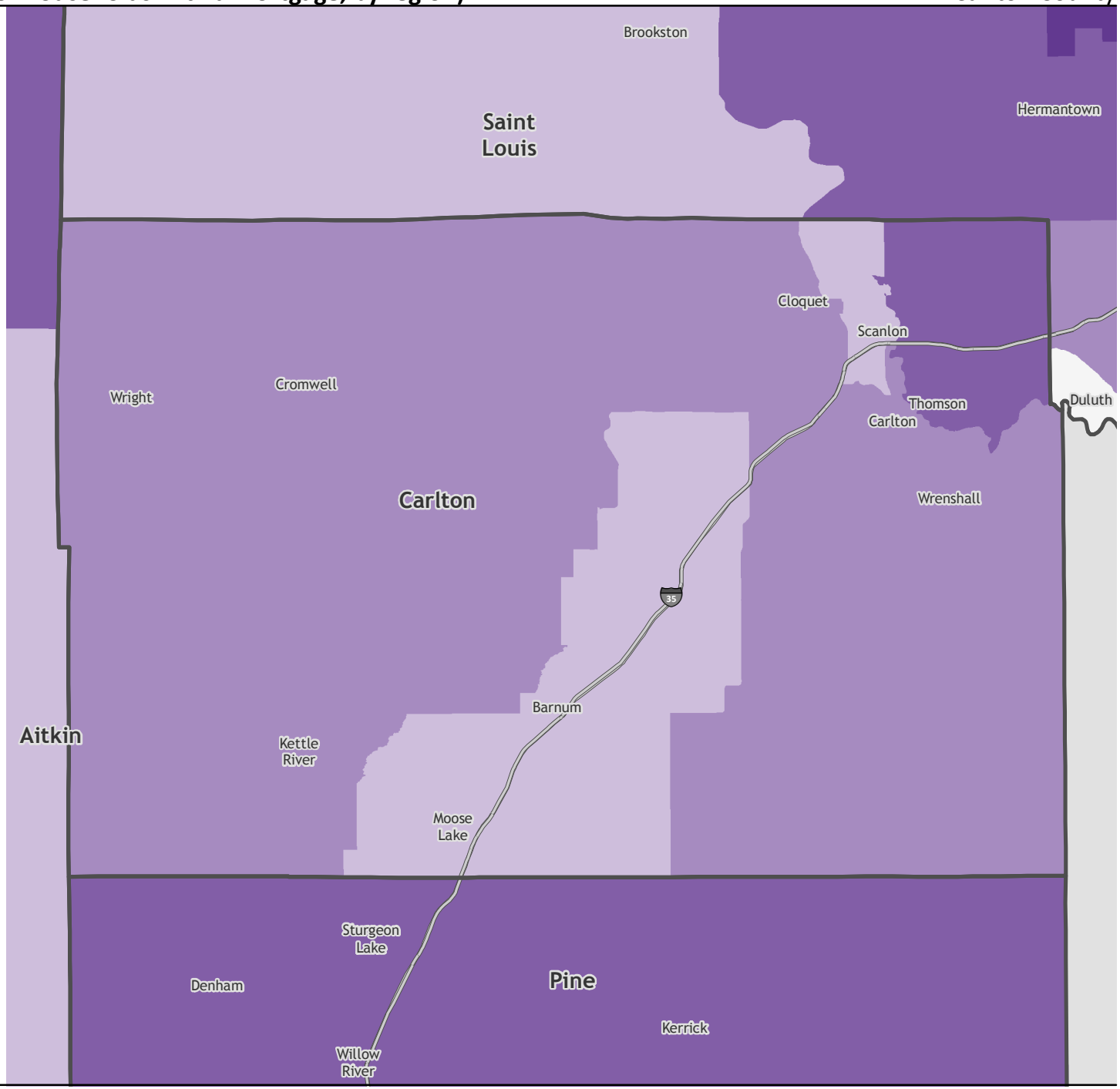
Carlton County

Greater Minnesota

- $1,019 -$1,137
- $1,241 -$1,380

NonTwin Cities MSA

- $0- $1,136
- $1,137 - $1,263
- $1,264 - $1,415
- $1,416 - $1,576
- $1,577 - $2,275



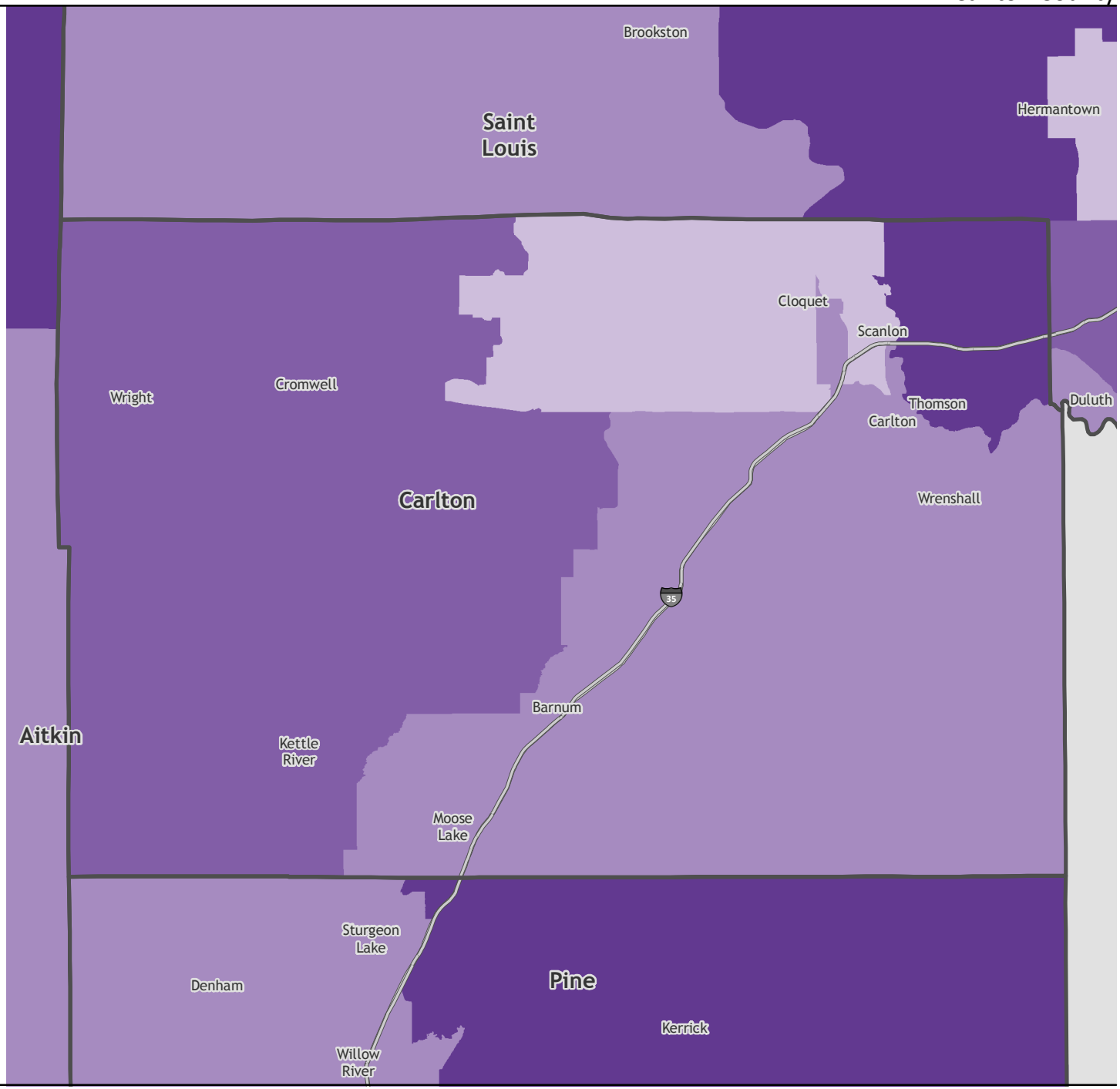
Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

19) Homeownership Rate

Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

20) Foreclosure Index

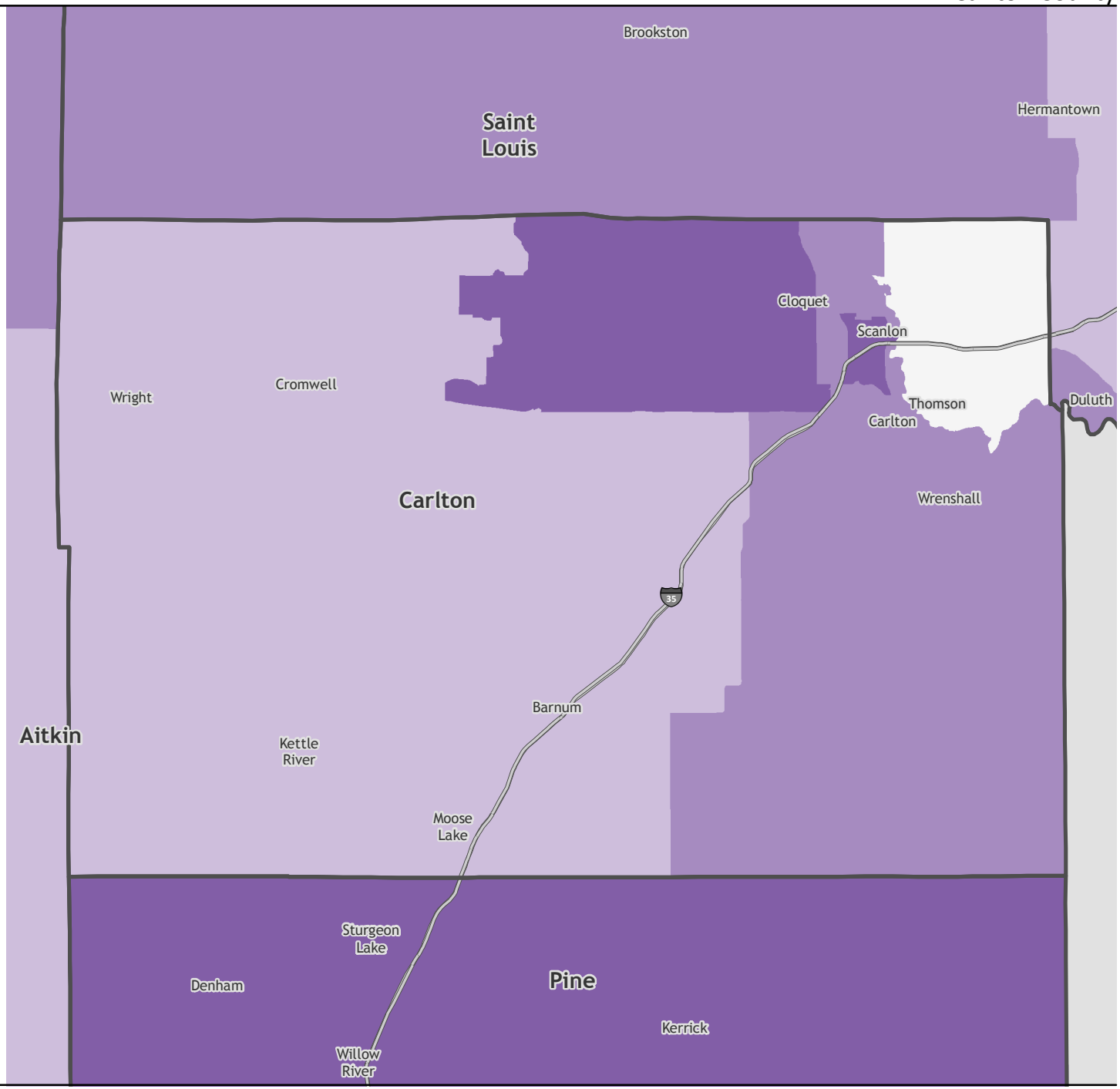
Carlton County

0-50 (index)

51-100

101-150

150-200



* data allocated to census tracts from zip code. Index rate based on statewide average of 100.

The index is based on each tract'spost-sale/REO rate - the number of loans that are in post-sale foreclosure or REO divided by the numberof households in each census tract.

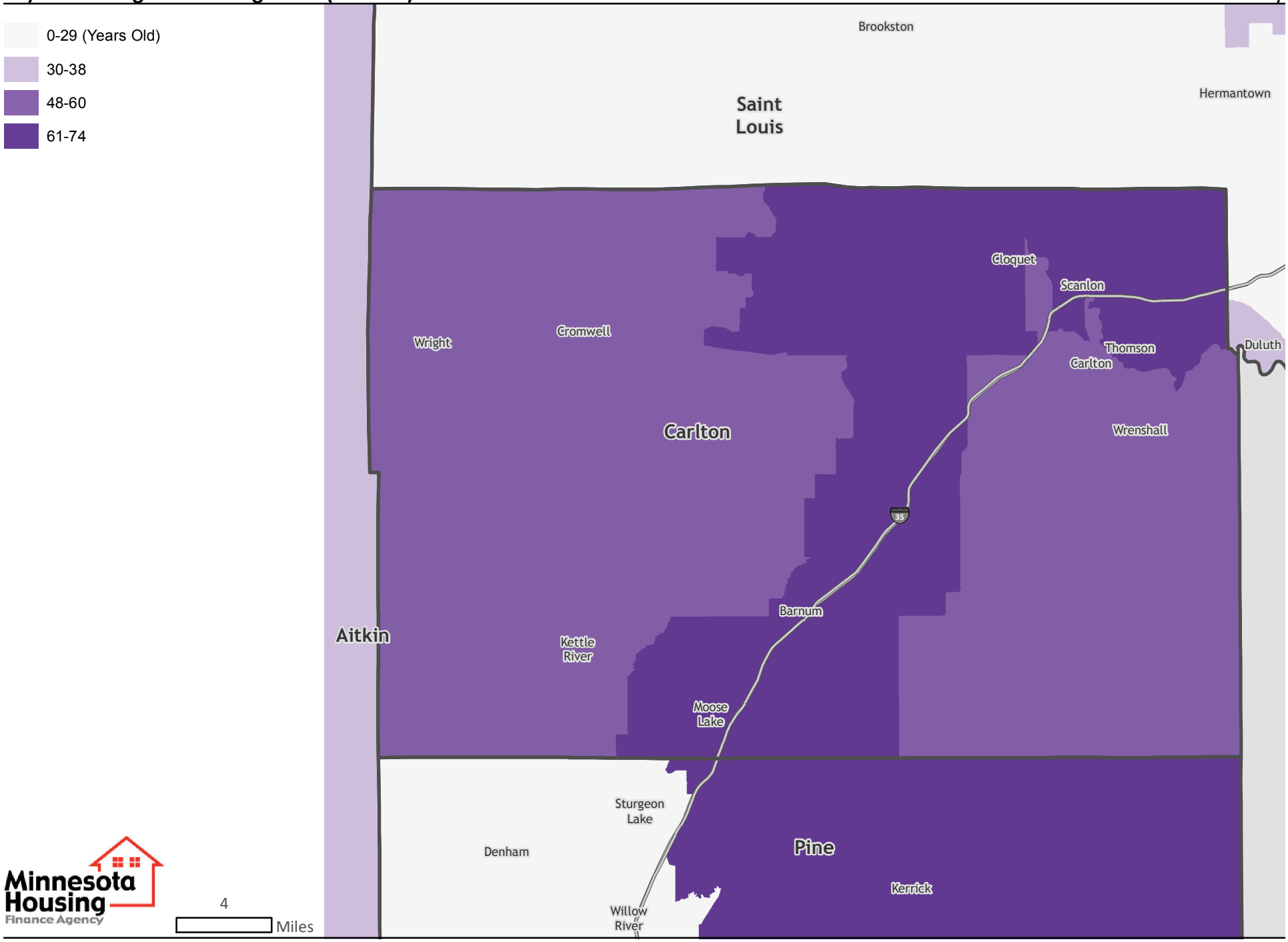
Each tract is divided by the regional rate to compute the index. In the Metro, the comparison is of state rates. In Greater Minnesota, the comparison is to Greater MN communities.

Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing Analysis of CoreLogic Data, Dec. 2014

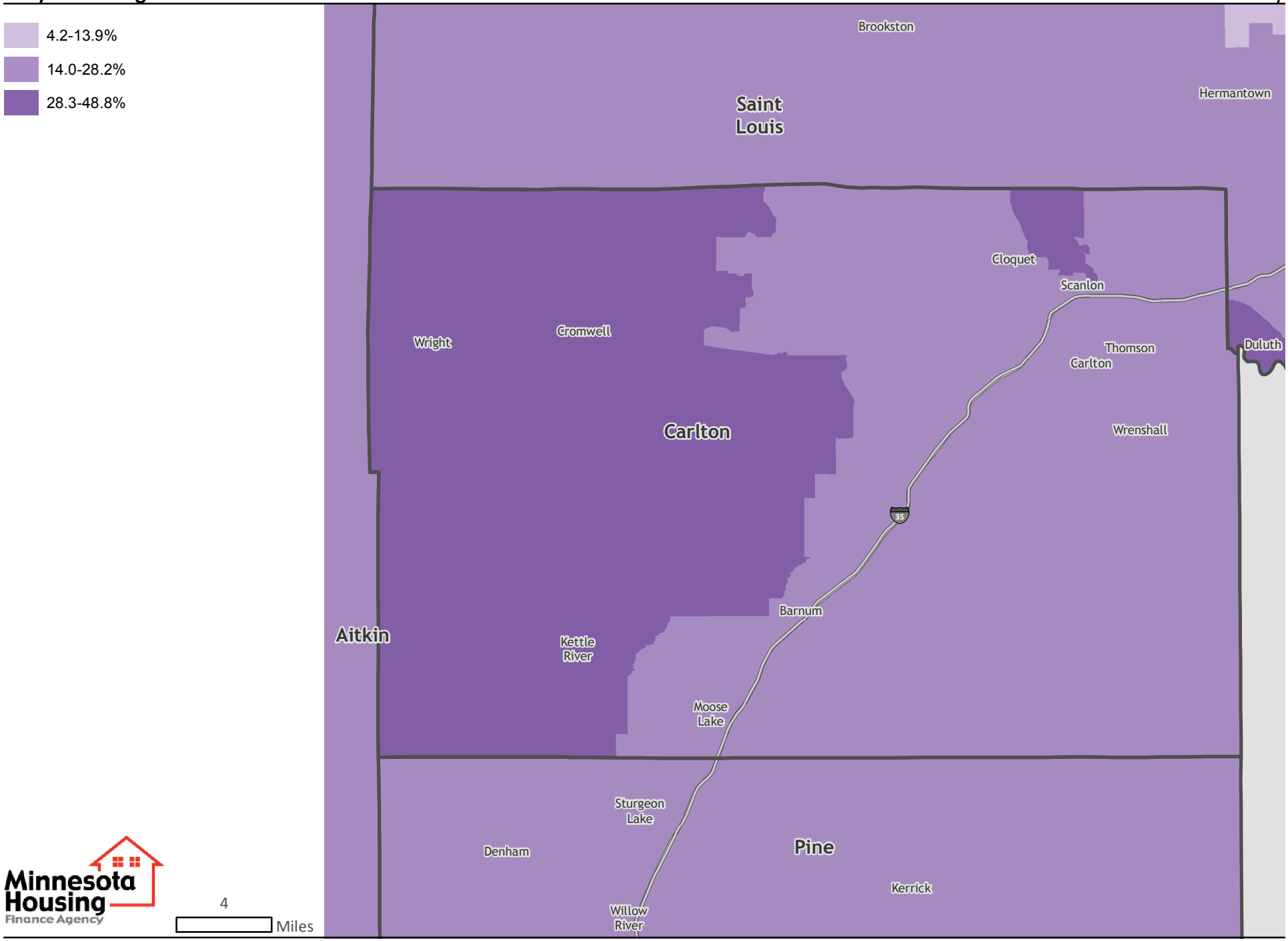
21) Median Age of Housing Stock (in Years)



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

22a) Percentage of Owned Units Built Before 1950

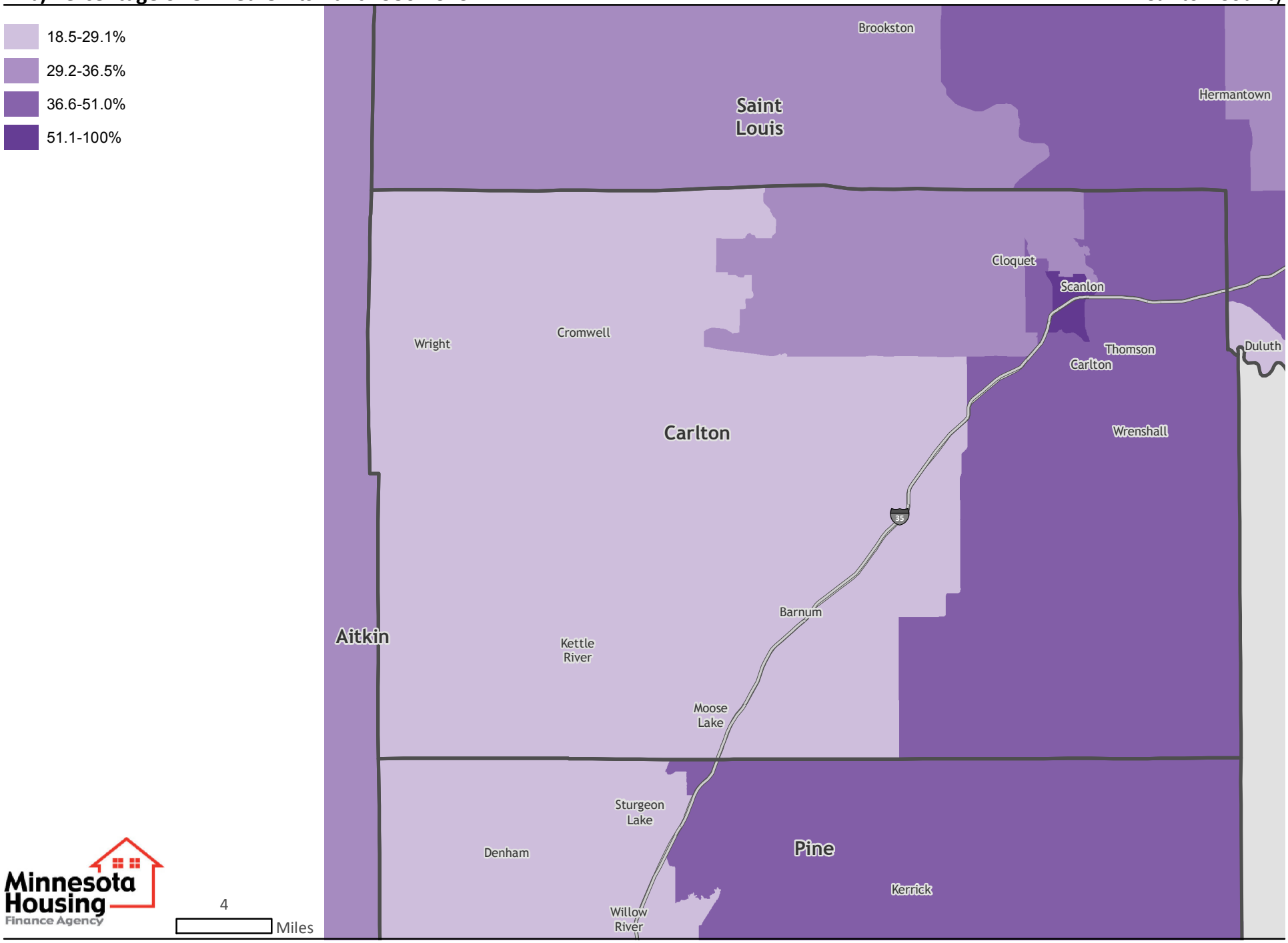
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

22b) Percentage of Owned Units Built 1950-1979

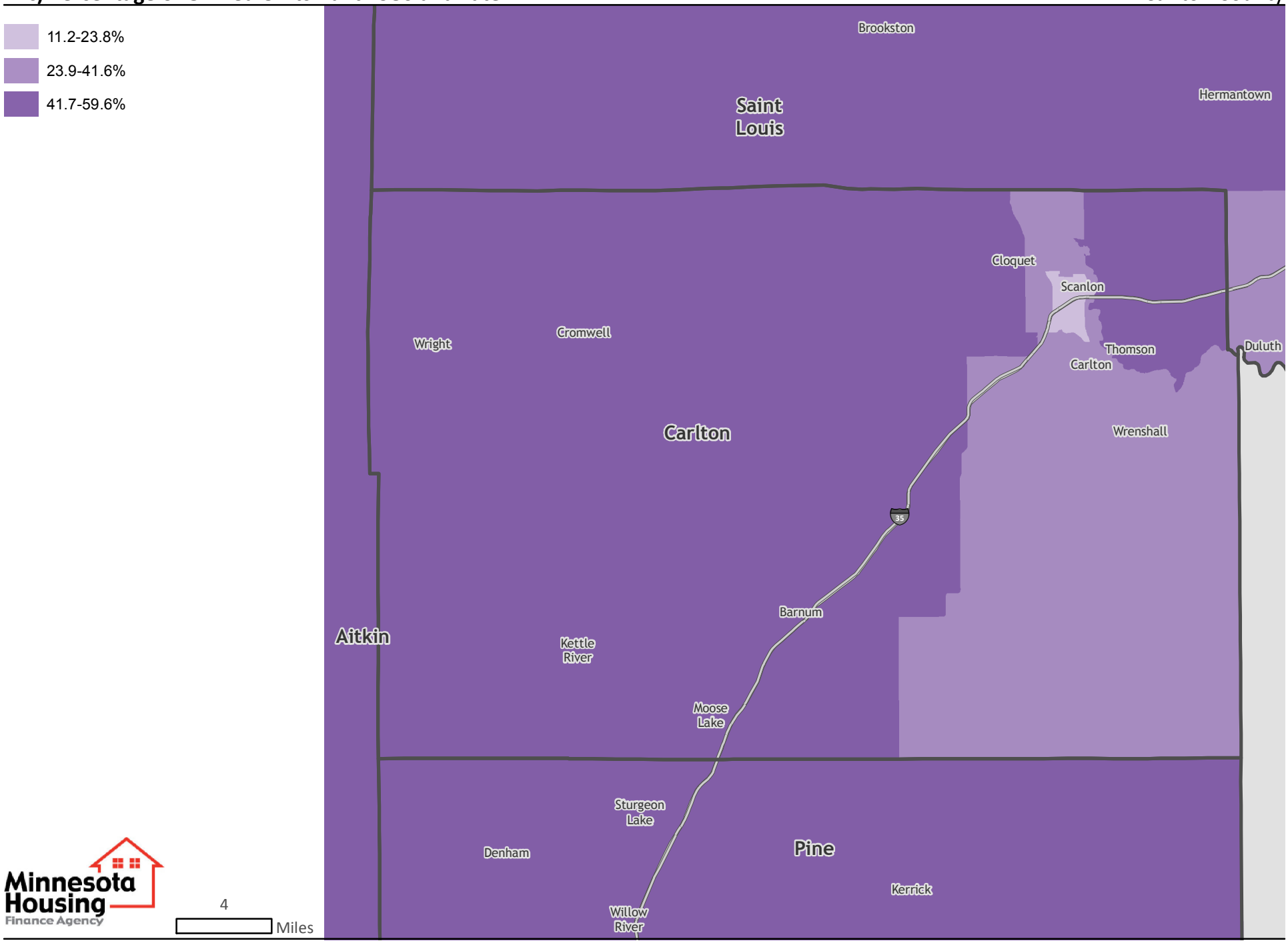
Carlton County



Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

22c) Percentage of Owned Units Built 1980 and Later

Carlton County

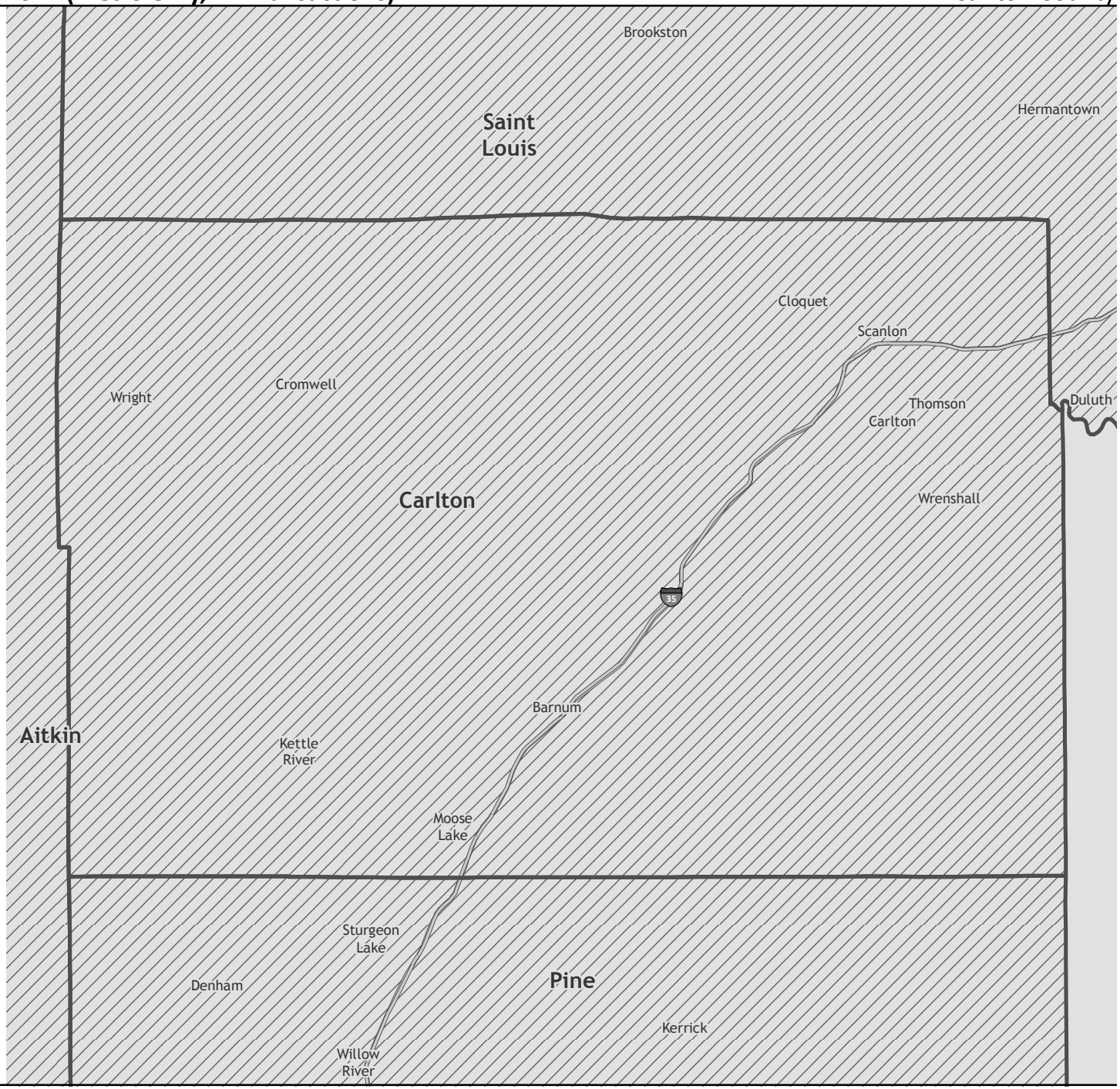


Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

23a) Median Home Sales Price in 2014 (Metro Only, All Transactions)

Carlton County

Insufficient Data



Includes all transactions.

Excludes zip codes with fewer than 10 sales.

Data allocated to tracts from zip code data.

Data available only for Twin Cities Metro.

Minnesota Housing Finance Agency

4 Miles

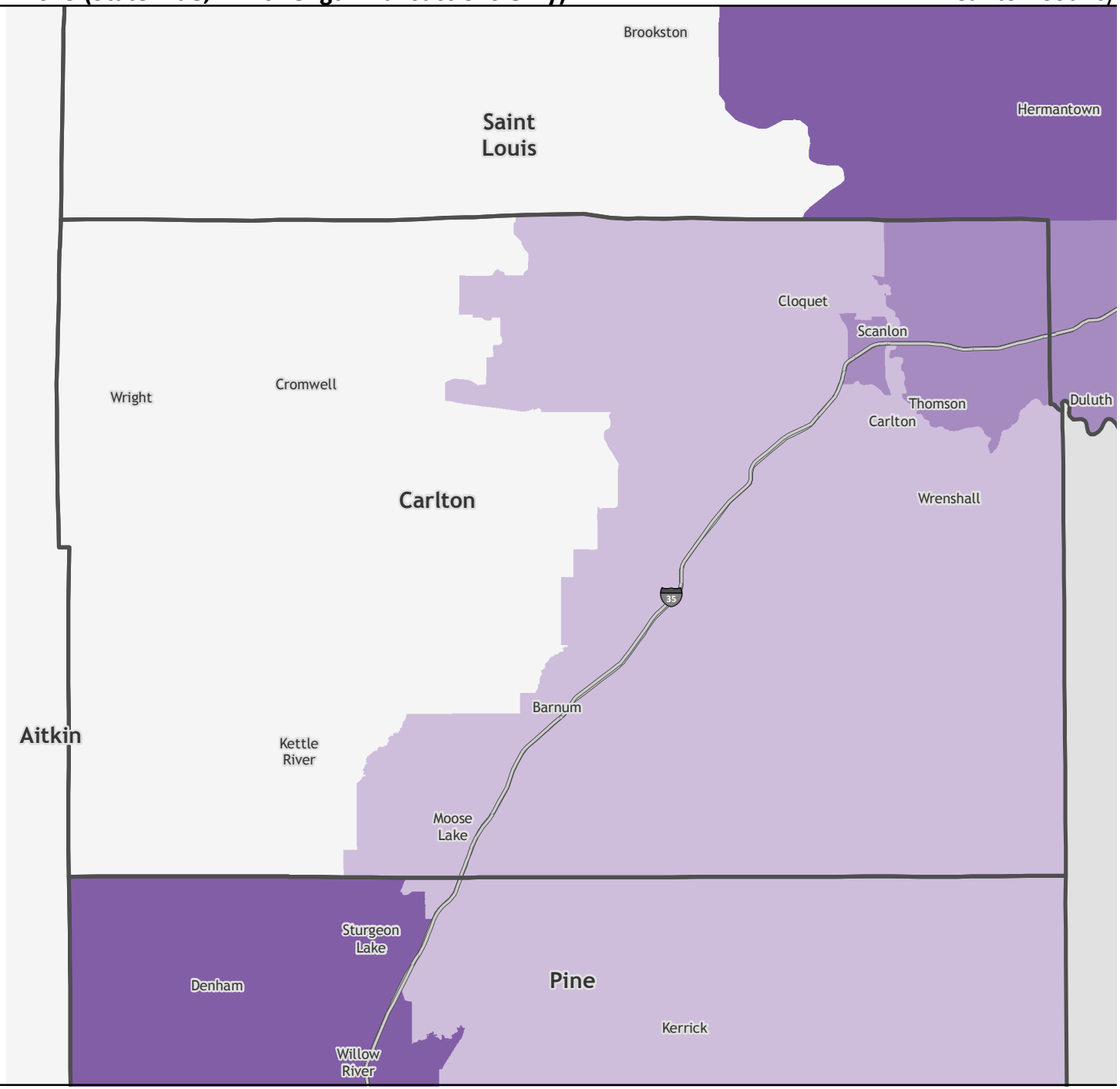
Source: Minnesota Housing analysis of NorthstarMLS data provided by the Minneapolis Area Association of REALTORS® and 10K Research and Marketing

23b) Median Homes Sales Price in 2013 (Statewide, Arms Length Transactions Only)

Carlton County

- 0-$138,378
- $138,379 - $173,875
- $173,876 - $200,000
- $200,001 - $226,657

Includes only open-market, arms-length transactions. Excludes lender-mediated and short sales.* city level data summarized / assigned to census tracts.
Cities have a minimum of 10 sales.



Minnesota Housing Finance Agency

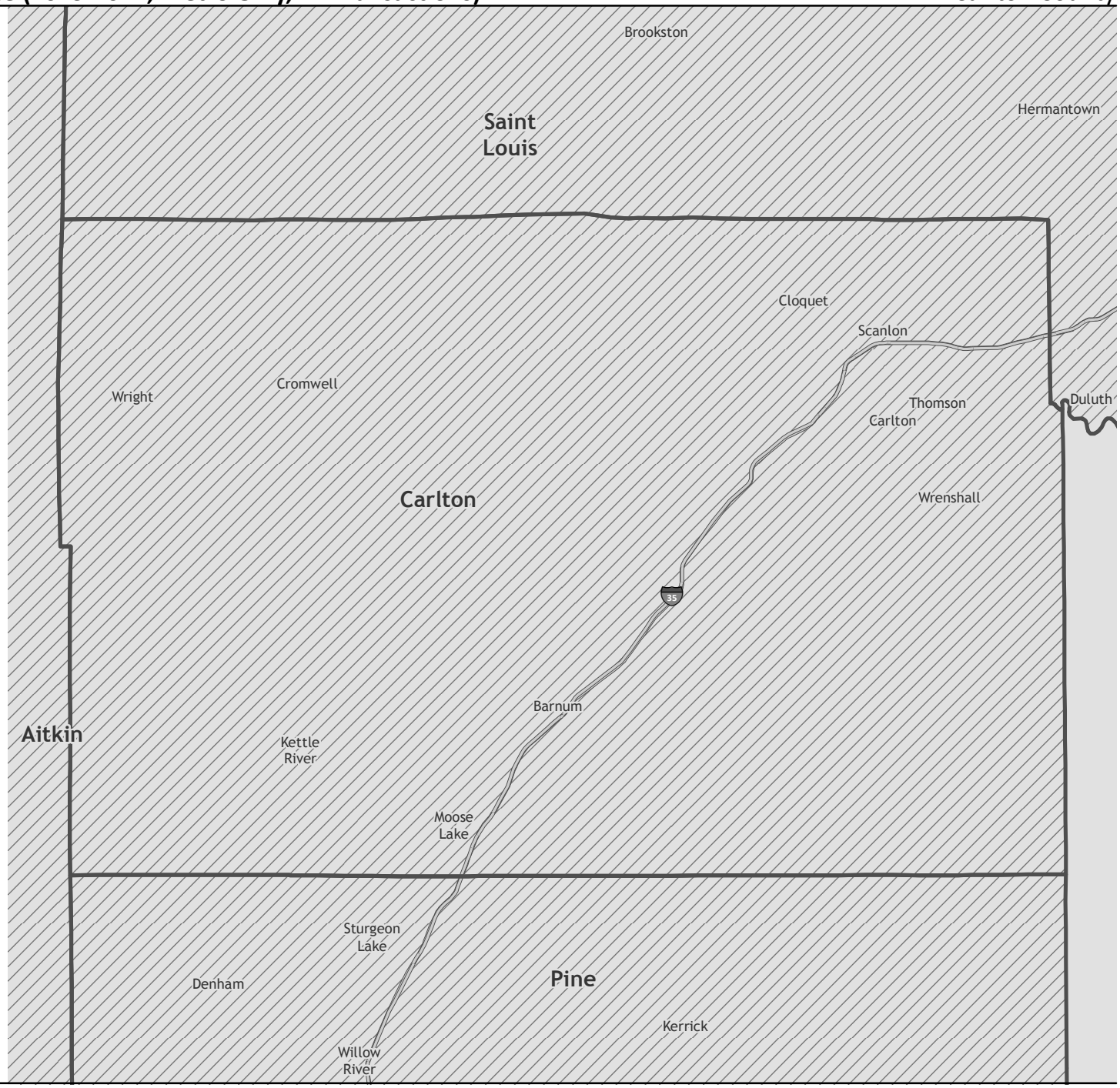
4 Miles

ource: Minnesota Dept. of Revenue, Certificate of Real Estate Value, FY 2012/2013

24a) Change in Median Sales Price (2013-2014, Metro Only, All Transactions)

Carlton County

Insufficient Data



Includes all transactions.
Excludes zip codes with fewer than 10 sales.

* data allocated to tracts from zip code data.
Data available only for Twin Cities Metro.

Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing analysis of NorthstarMLS data provided by the Minneapolis Area Association of REALTORS® and 10K Research and Marketing

24b) Change in Median Sales Price (2012-2013, Statewide, Arms Length Transactions Only)

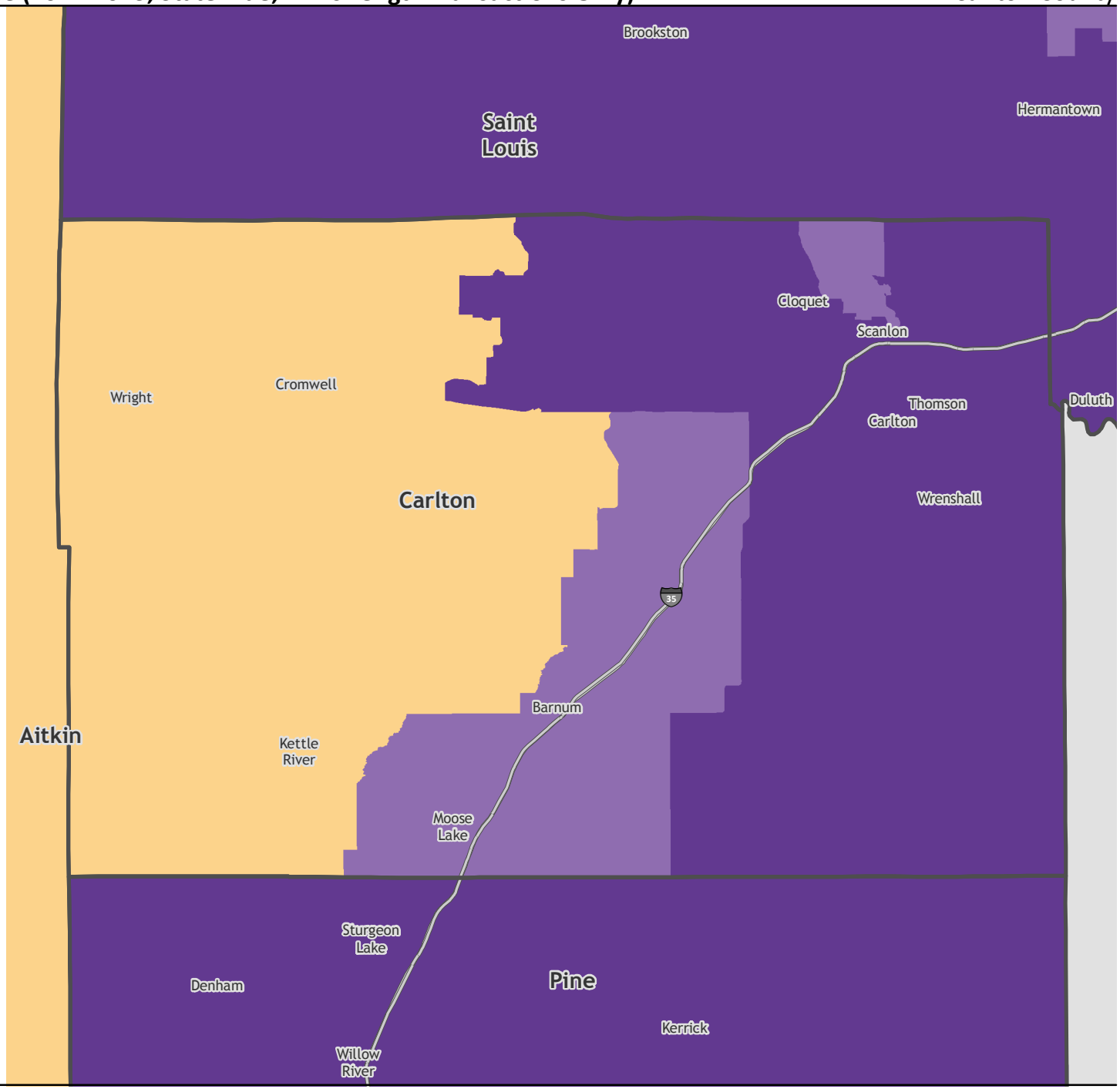
Carlton County

Decrease

6.1-11.1% Gain

>11,1% Gain

Includes only open-market, arms-length transactions. Excludes lender-mediated and short sales.* city level data summarized / assigned to census tracts.
Cities have a minimum of 10 sales.



Minnesota Housing Finance Agency

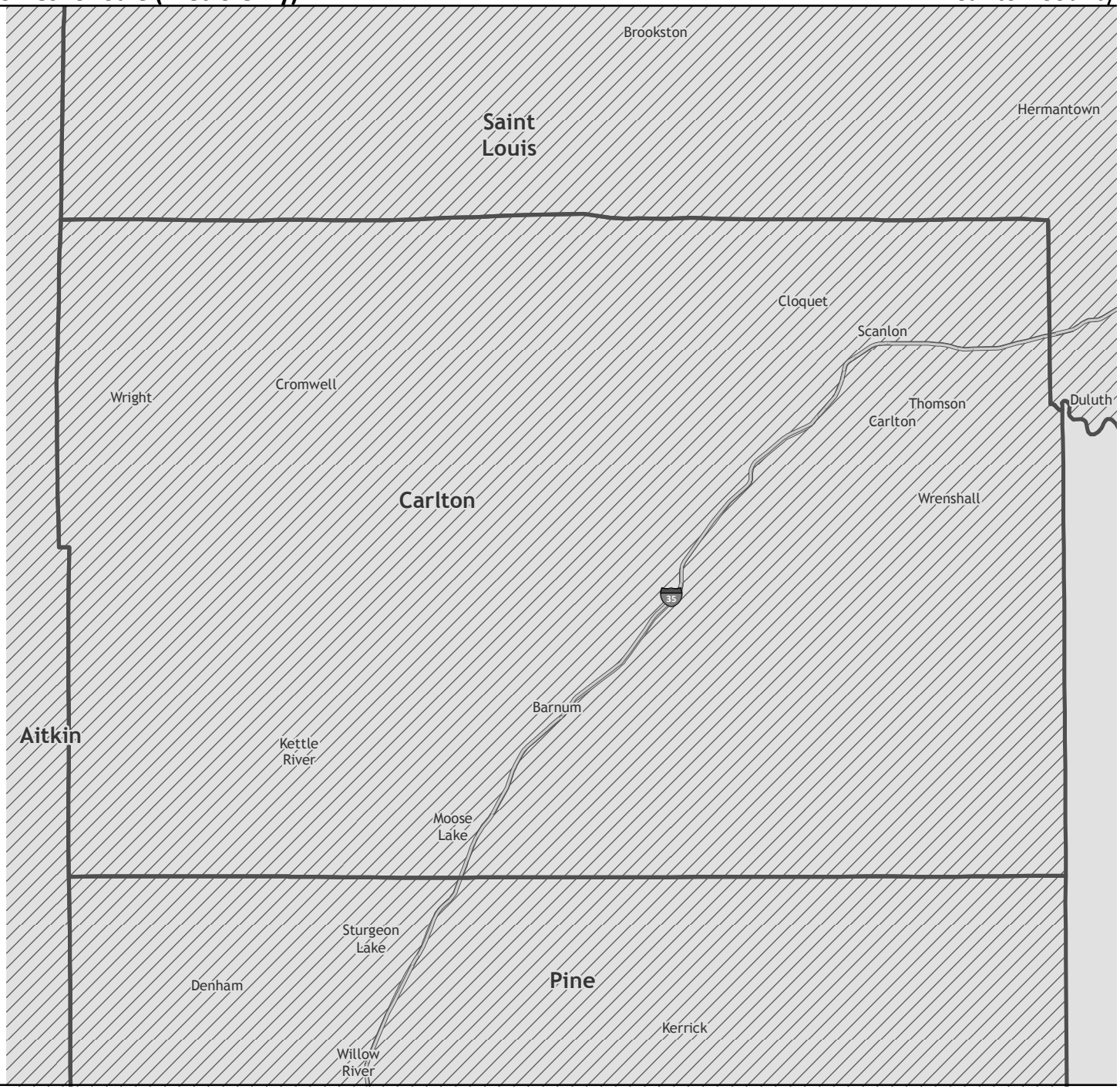
4 Miles

Source: Minnesota Dept. of Revenue, Certificate of Real Estate Value, FY 2012/2013

25) Average Month's Supply of Homes for Sale (Metro Only)

Carlton County

Insufficient Data



For 4th Quarter 2014

Data allocated to tracts from zip code data.

Data available only for Twin Cities Metro.

Minnesota Housing Finance Agency

4 Miles

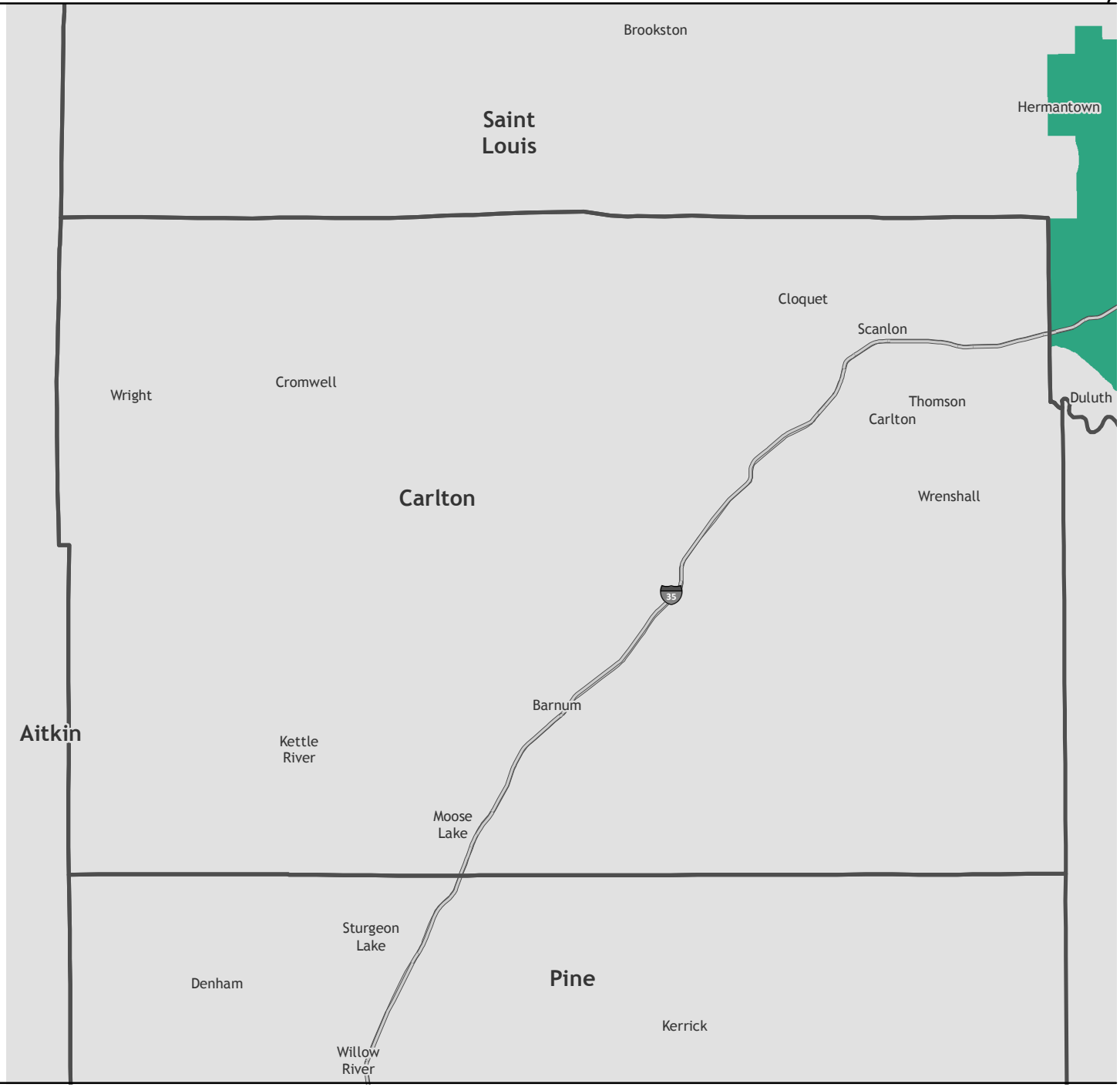
Source: Minnesota Housing analysis of NorthstarMLS data provided by the Minneapolis Area Association of REALTORS® and 10K Research and Marketing

26) Economic Integration Priority Tracts

Carlton County

Type

Tier 2 - 40th Percentile Income and Jobs Threshold



4 Miles

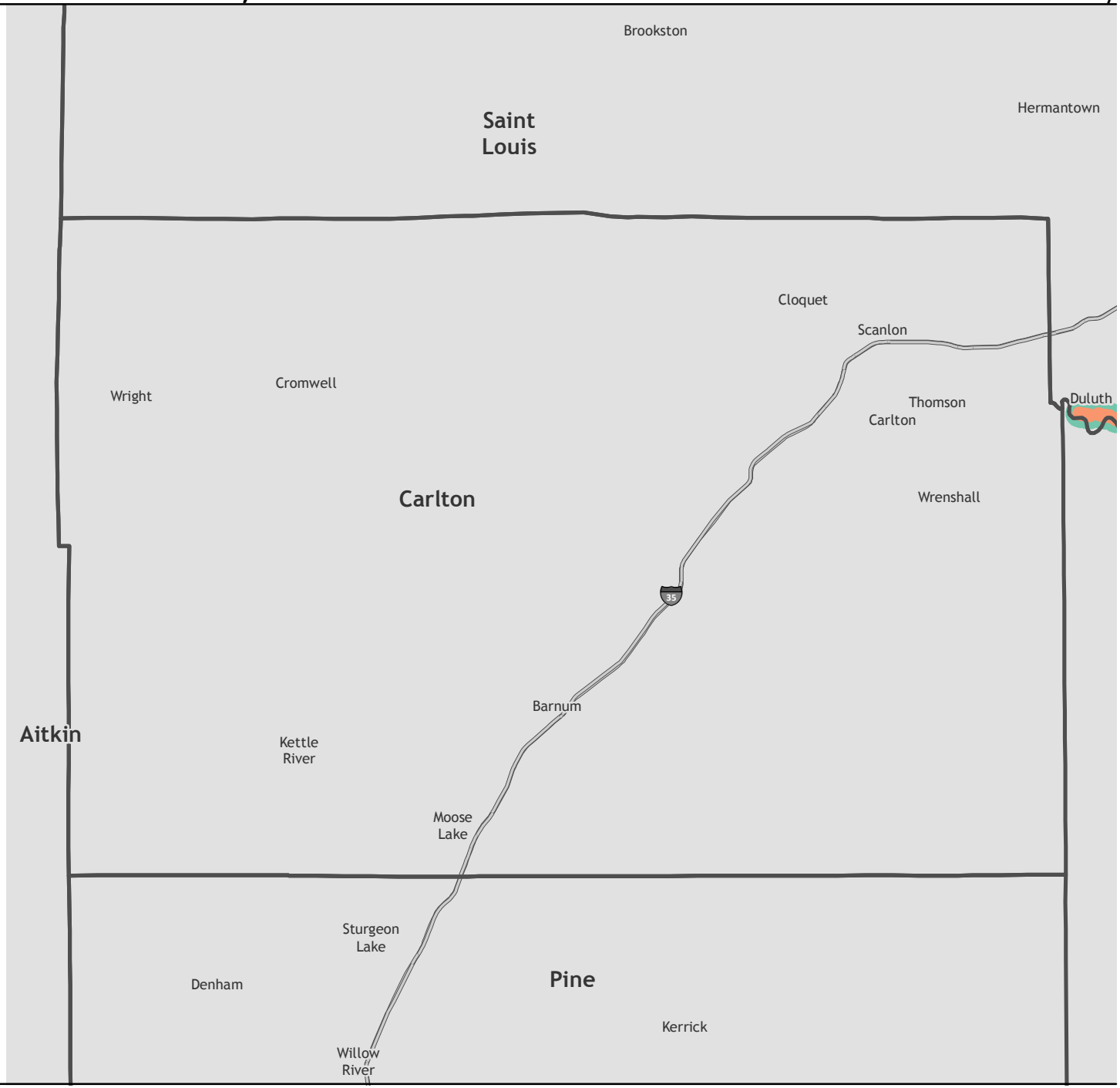
Source: Minnesota Housing analysis of American Community Survey and Longitudinal Employer/Household Dynamics Data from the US Census.

27) Location Efficiency (RFP Points for Access to Transit)

Carlton County

Type

- GR MN: 1 1/2 mi of PNR or 1/2 mile of fixed stop
- GR MN: 1/4 mile of fixed stop



4 Miles

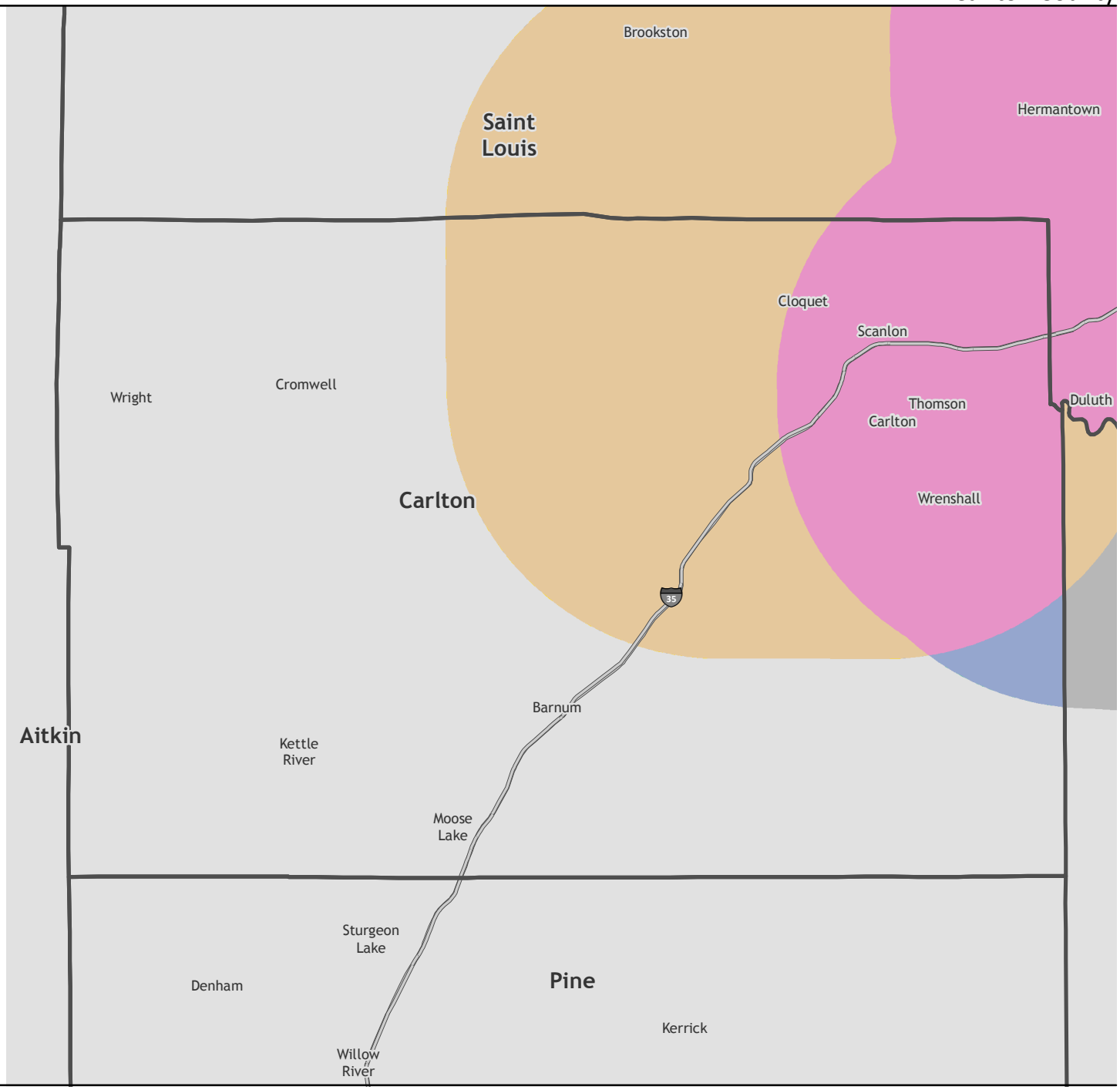
Source: Minnesota Housing analysis of transit data from Metro Transit, Duluth Transit Authority, St. Cloud, Rochester, and Moorhead bus systems.

28) Workforce Housing Areas

Carlton County

Type

- Job Center
- Job Center and Growth Community
- Job Center and Long Commute Community
- Job Center, Growth, and Long Commute Community
- Job Growth Community
- Job Growth and Long Commute Community
- Long Commute Community



Minnesota Housing Finance Agency

4 Miles

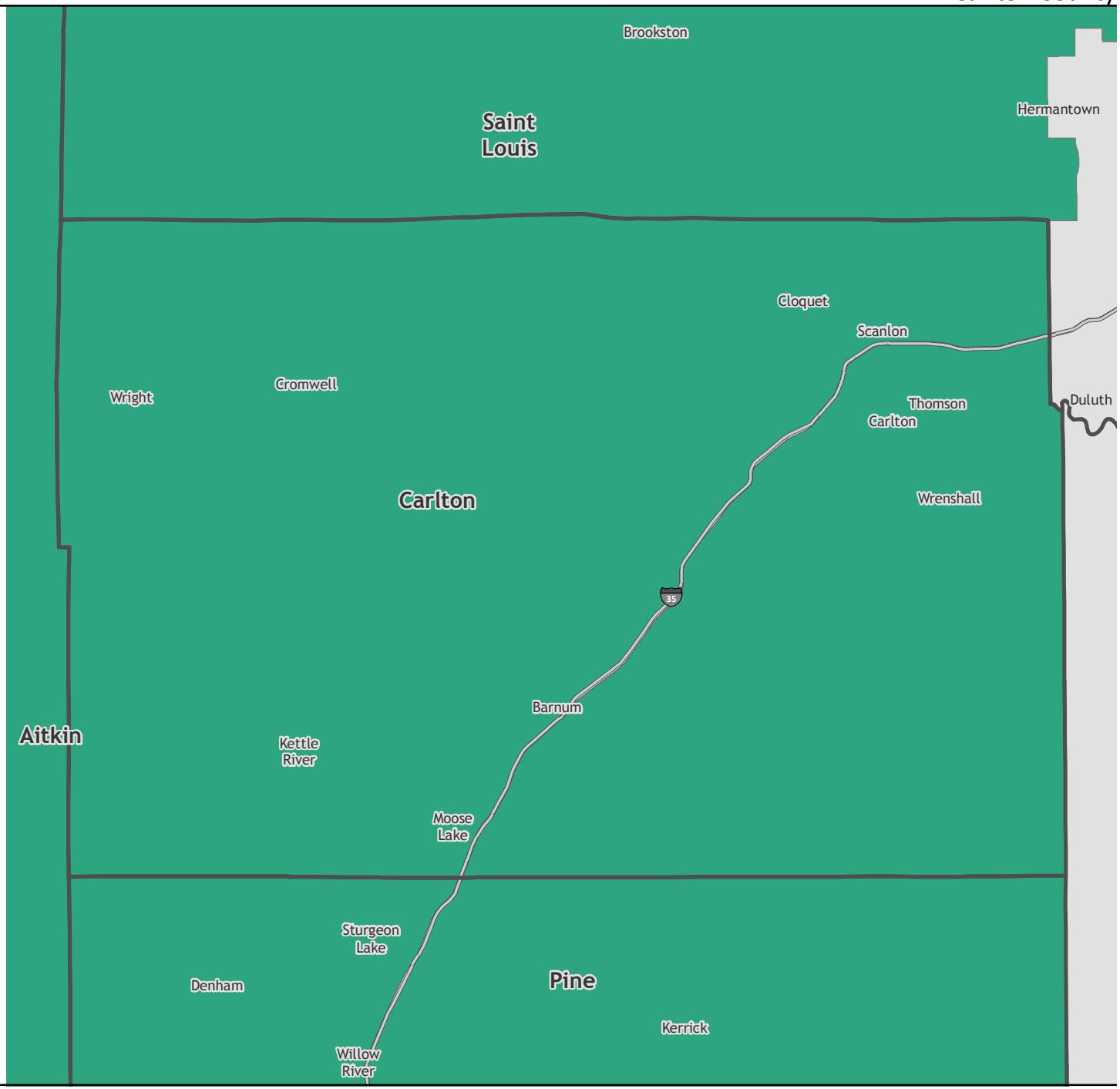
Source: Minnesota Housing analysis of MN Department of Employment and Economic Development Quarterly Census of Employment and Wages data.

29) Rural Designation

Carlton County

Type

Rural Area



Minnesota Housing Finance Agency

4 Miles

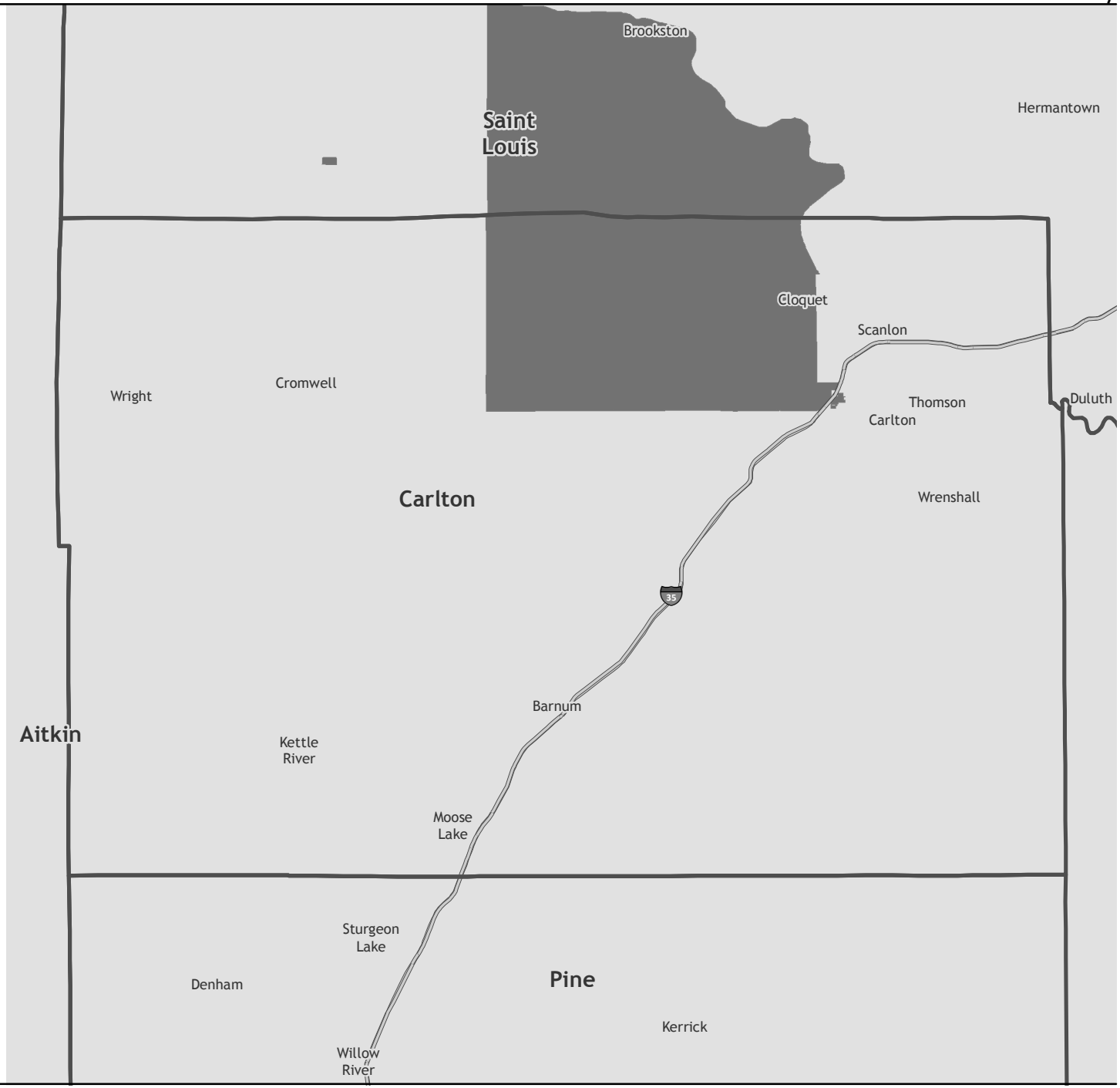
Source: Minnesota Housing

30) Qualified Census Tracts and Reservation Areas

Carlton County

Type

Eligible by Reservation (beyond QCT)



Minnesota Housing Finance Agency

4 Miles

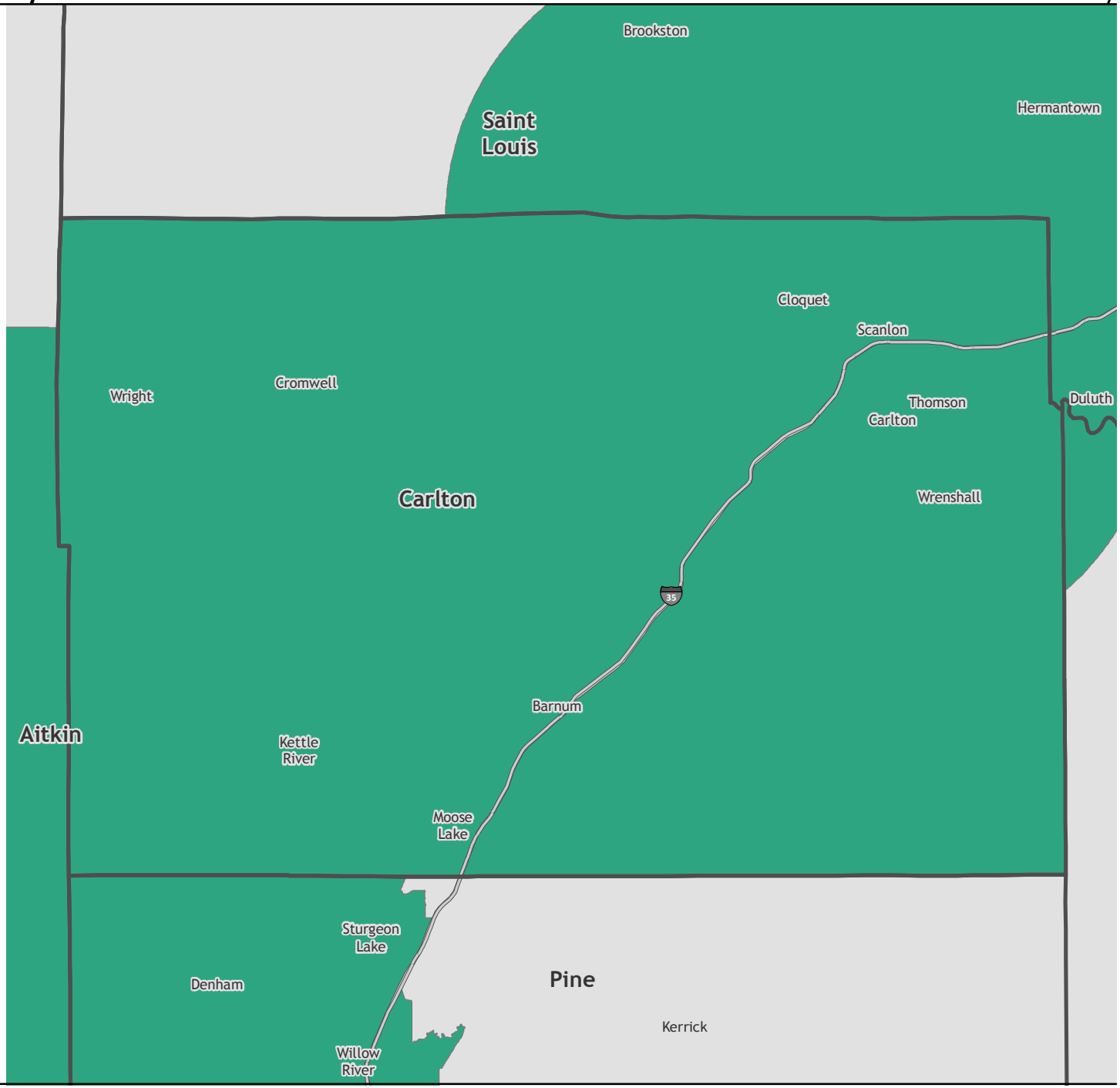
Source: US Dept of Housing and Urban Development and Minnesota Housing analysis of American Community Survey data.

31) Preservation Geographic Priority Areas

Carlton County

Type

Preservation



Minnesota Housing Finance Agency

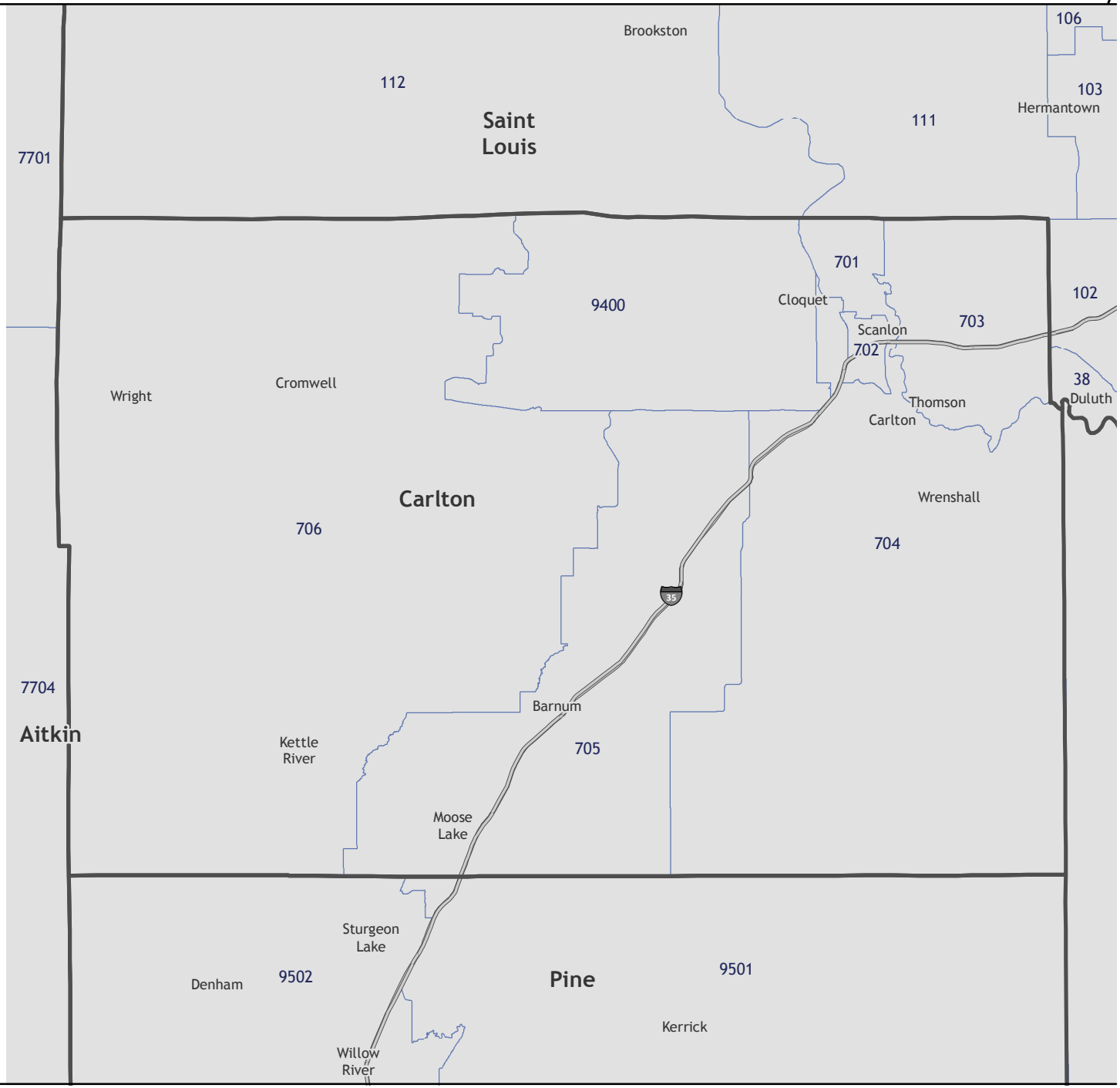
4 Miles

Source: Minnesota Housing

32) Census Tract Boundaries

Carlton County

2010 Tracts



Minnesota Housing Finance Agency

4 Miles

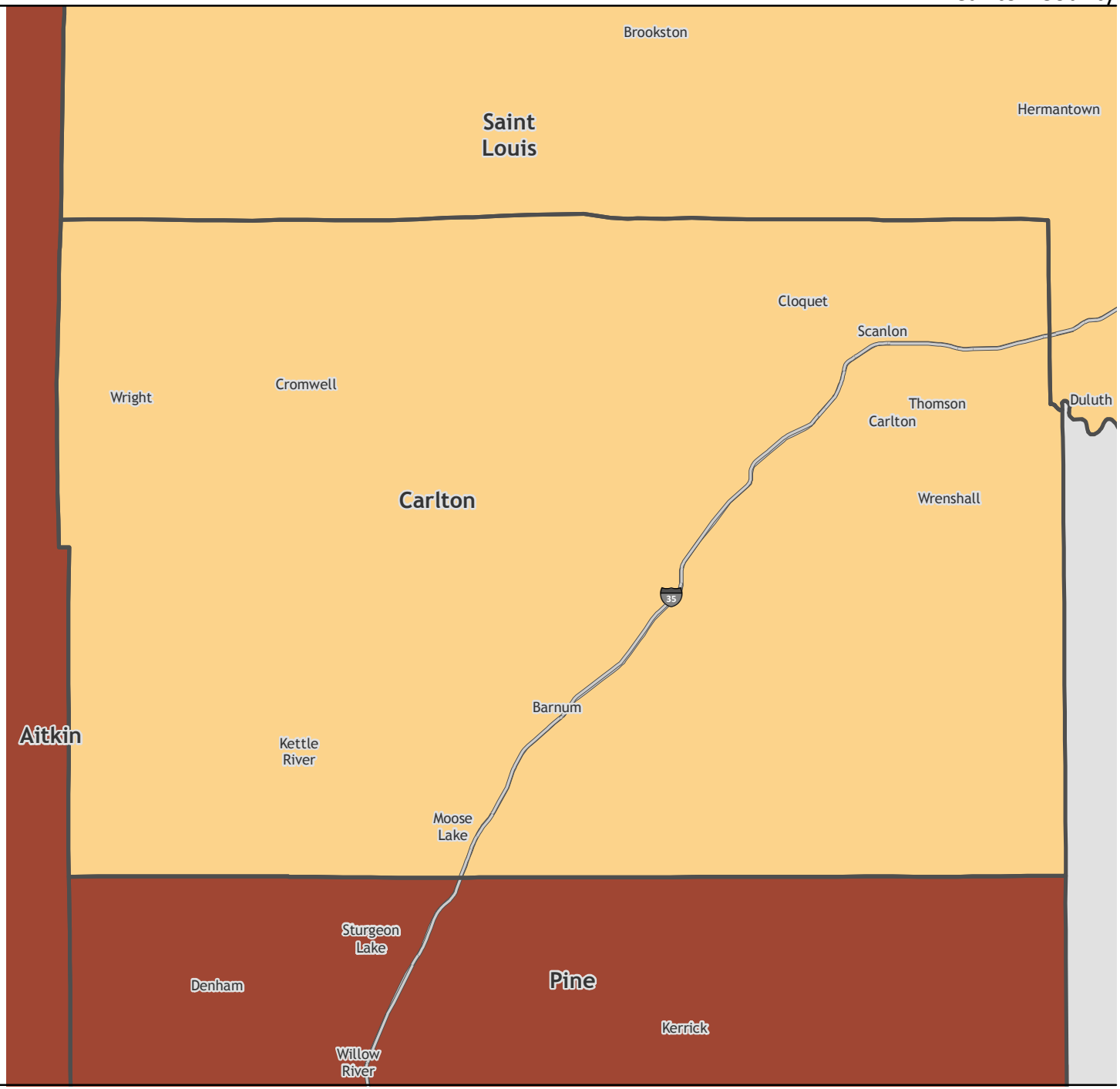
Source: US Census Tiger 2010.

33) Regional Areas of Analysis

Carlton County

Greater Minnesota

Non Metro MSA



For analysis purposes, Minnesota Housing breaks the state into three regions for evaluating jobs, incomes, and currency based values:

Twin Cities Metro,

Counties outside of the 7 County Metro and in an MSA, and

Greater Minnesota

Minnesota Housing Finance Agency

4 Miles

Source: Minnesota Housing, US Census