



# Community Profiles Map Series for Clay County

Maps for HTC 2017, RFP 2016

# Community Profiles –Maps for HTC 2017 and RFP 2016

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

Clay County

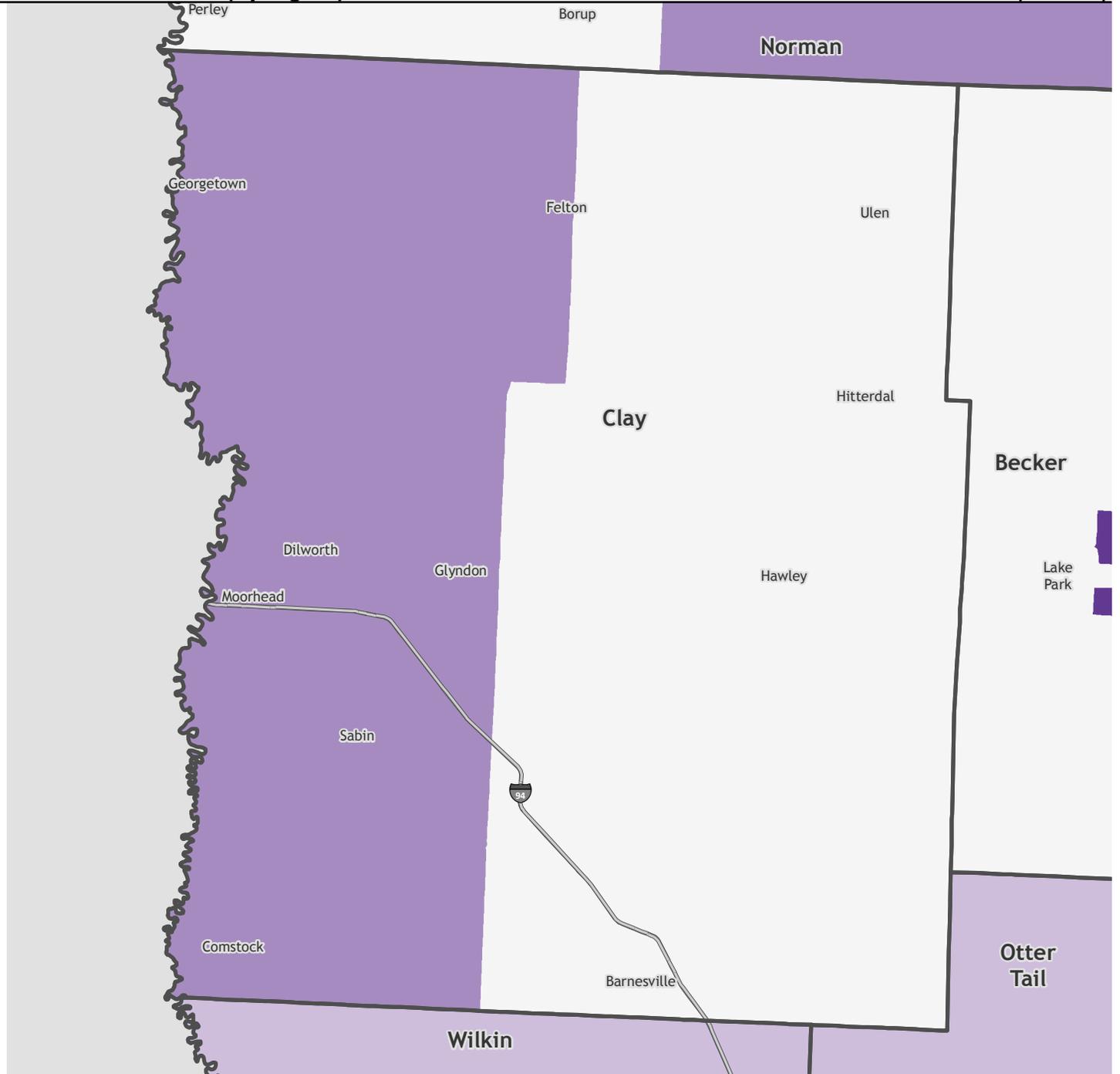
## Greater Minnesota

- < 1,860
- 1,860-2,913
- 2,914-5,139
- >18,621

## NonTwin Cities MSA

- < 3,825
- 7,658-24,877

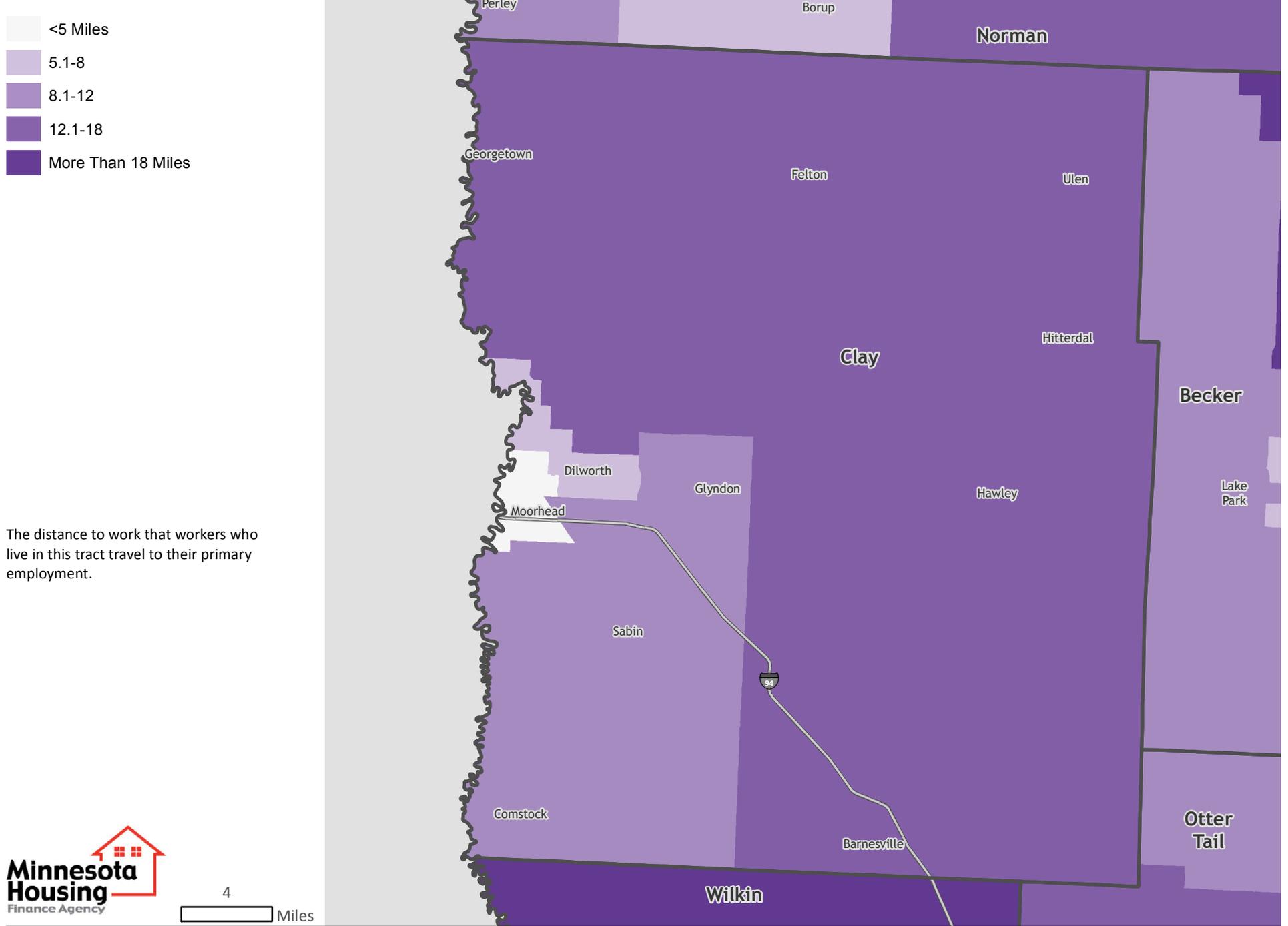
Low and Moderate Wage jobs are defined as those with monthly incomes <\$3,333 (about \$40,000 annually). Jobs are summarized with the census tract and within 5 miles of the census tract boundary.



4 Miles

## 2) Median Distance to Work (in miles)

Clay County



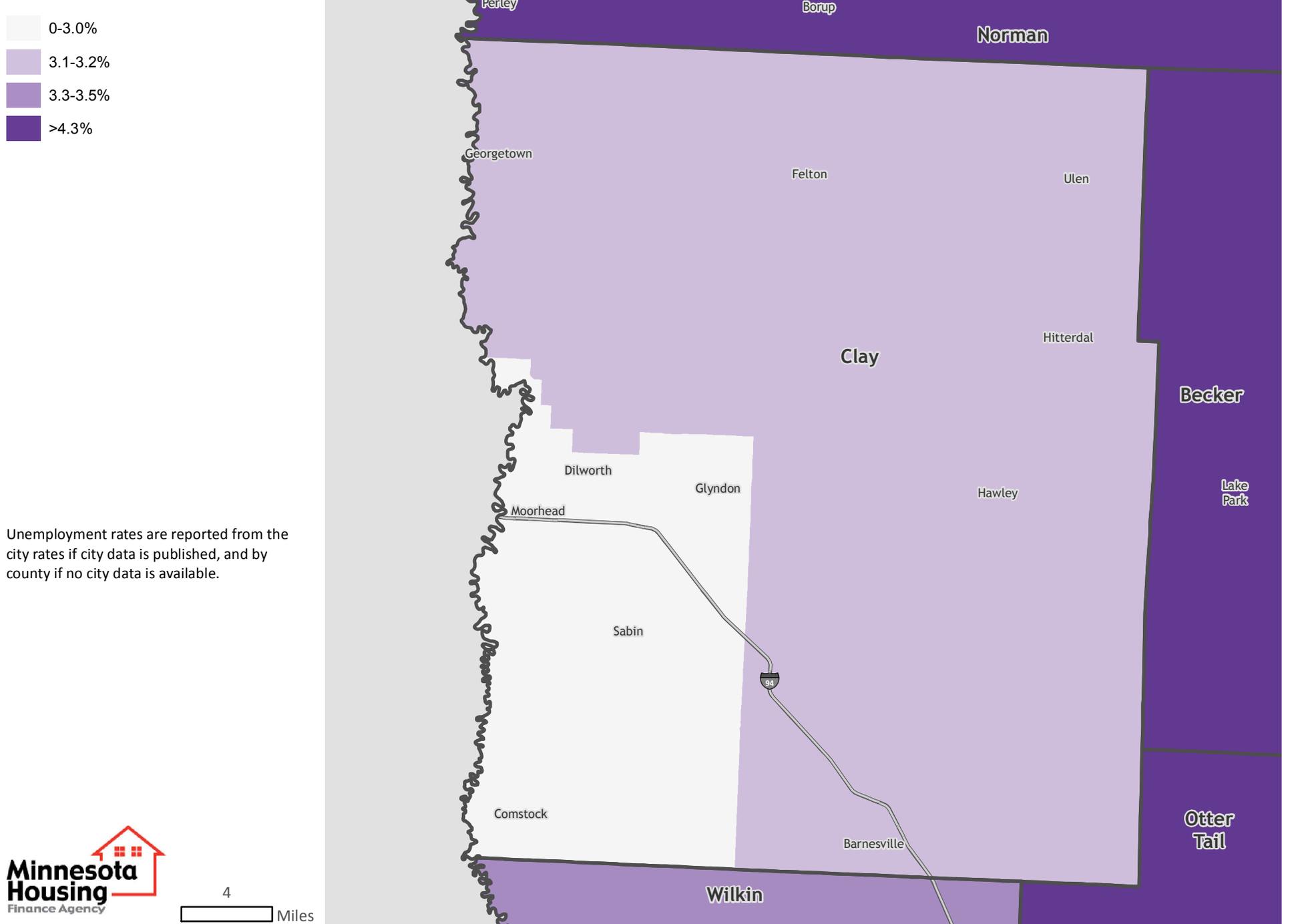
The distance to work that workers who live in this tract travel to their primary employment.



4 Miles

### 3) Unemployment Rate (February 2015)

Clay County

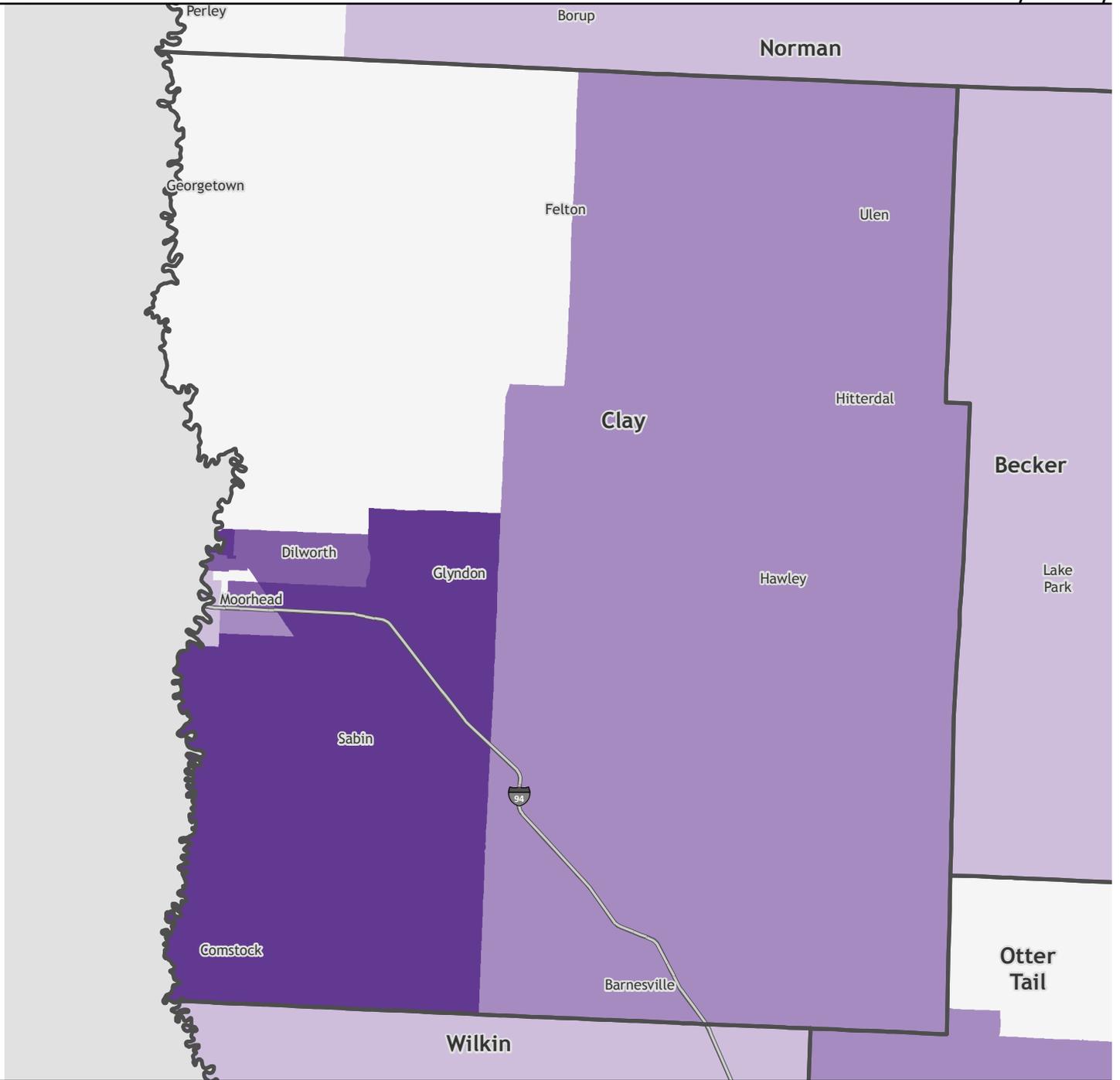
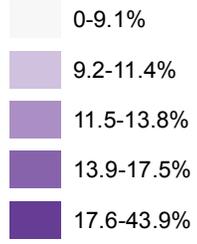


Unemployment rates are reported from the city rates if city data is published, and by county if no city data is available.



# 4a) Percentage of Population Age 25-34

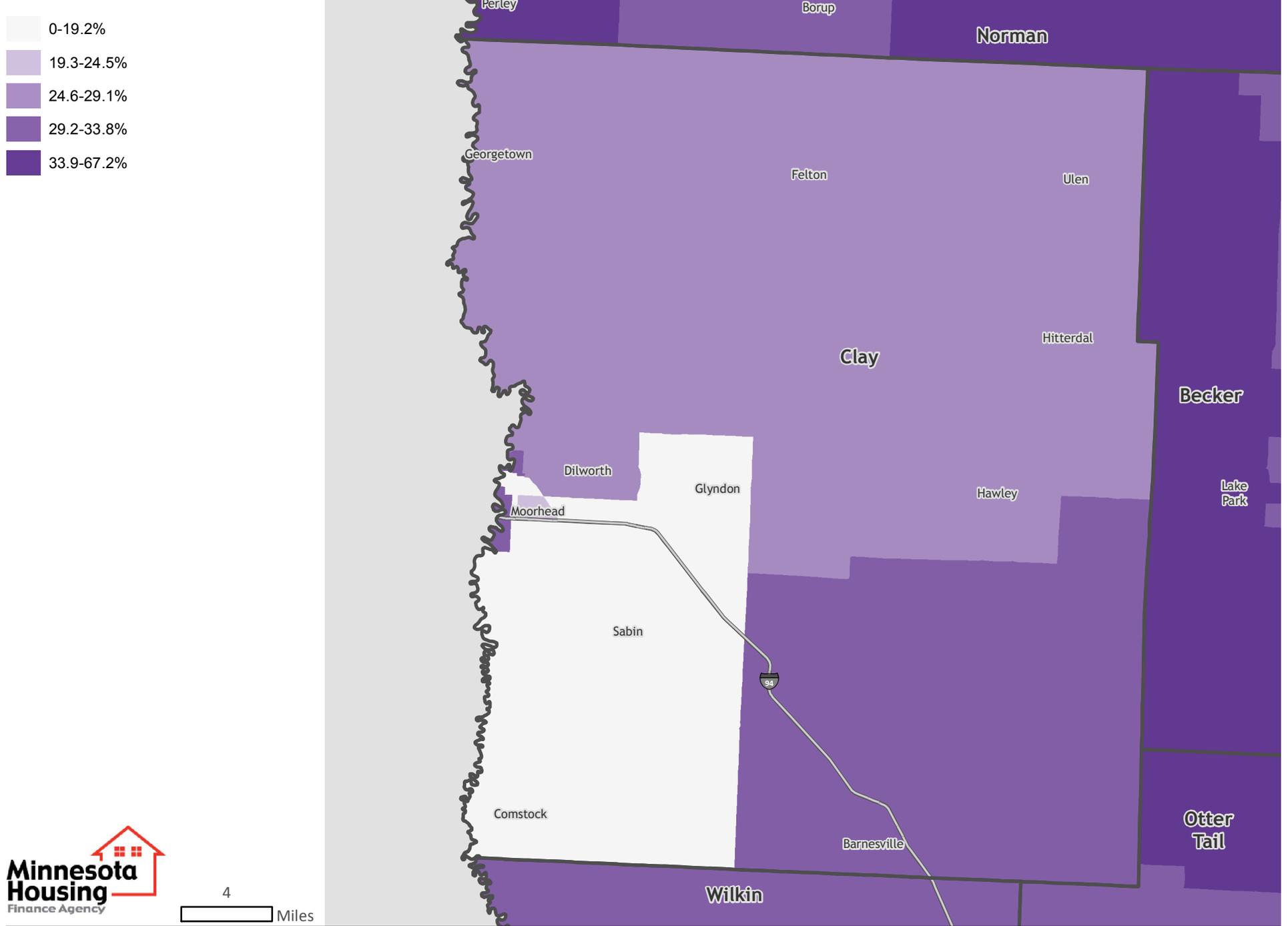
Clay County



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

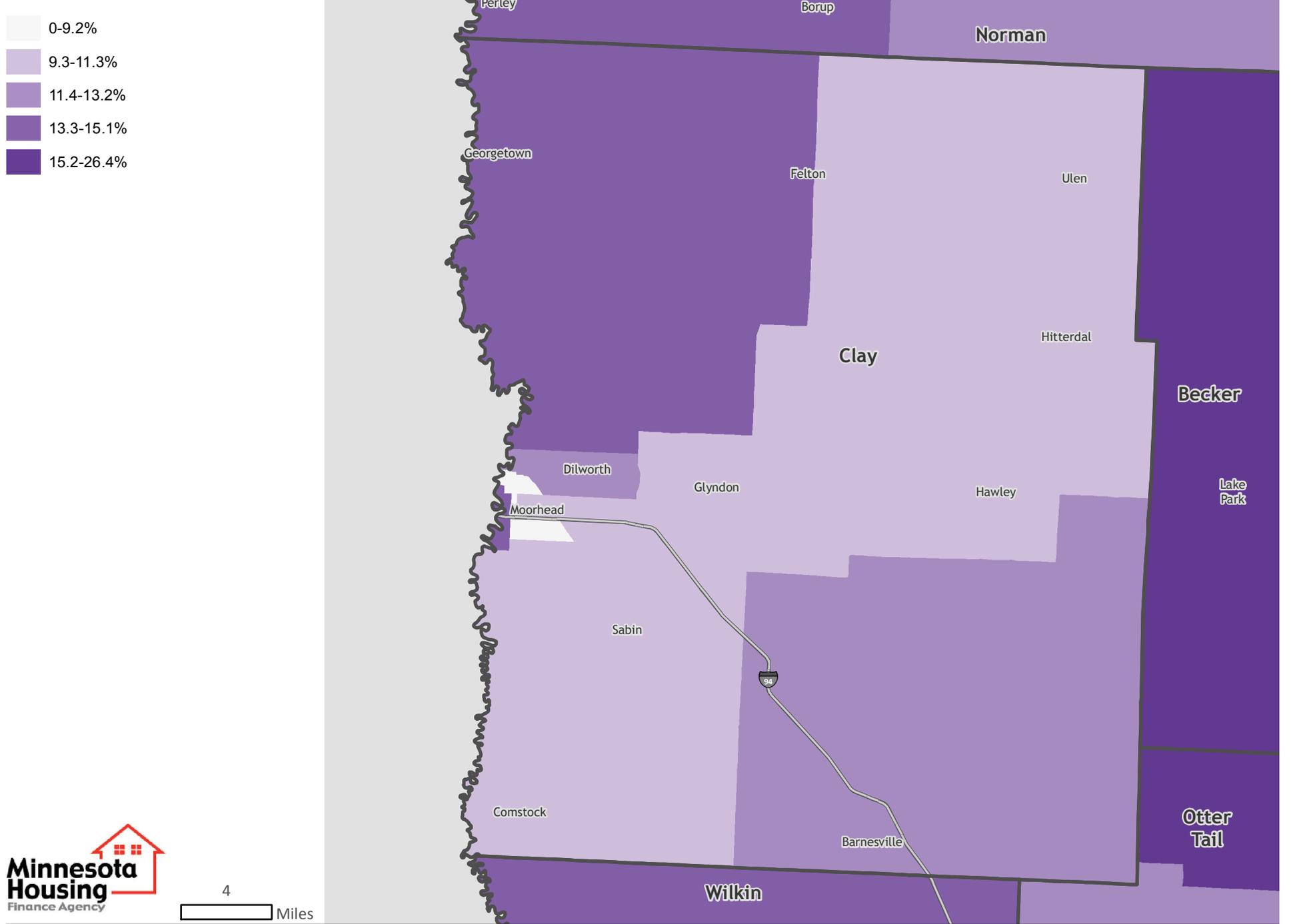
## 4b) Percentage of Population Age 55+

Clay County



### 4c) Percentage of Population Age 55-64

Clay County

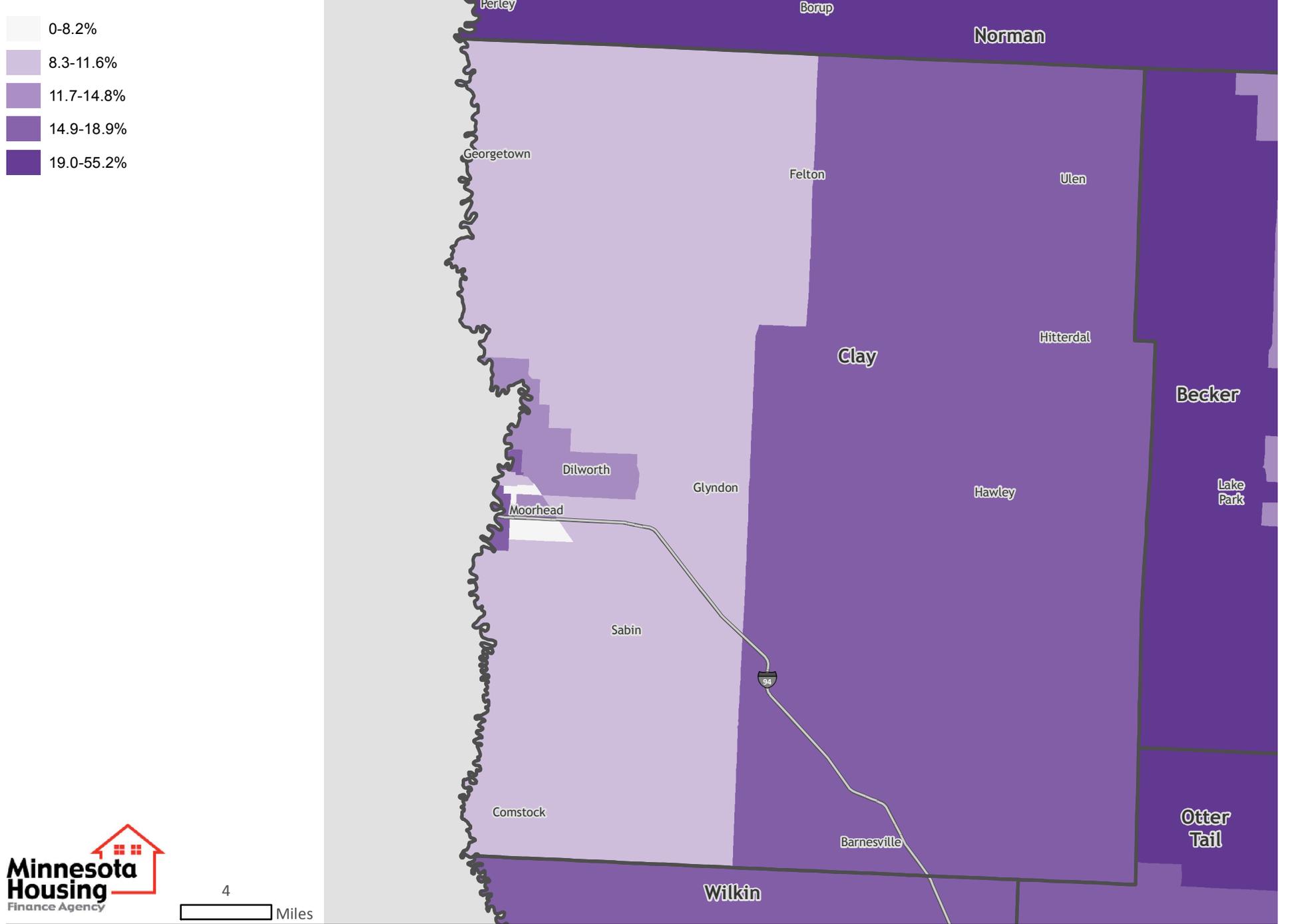


4 Miles

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

#### 4d) Percentage of Population Age 65+

Clay County

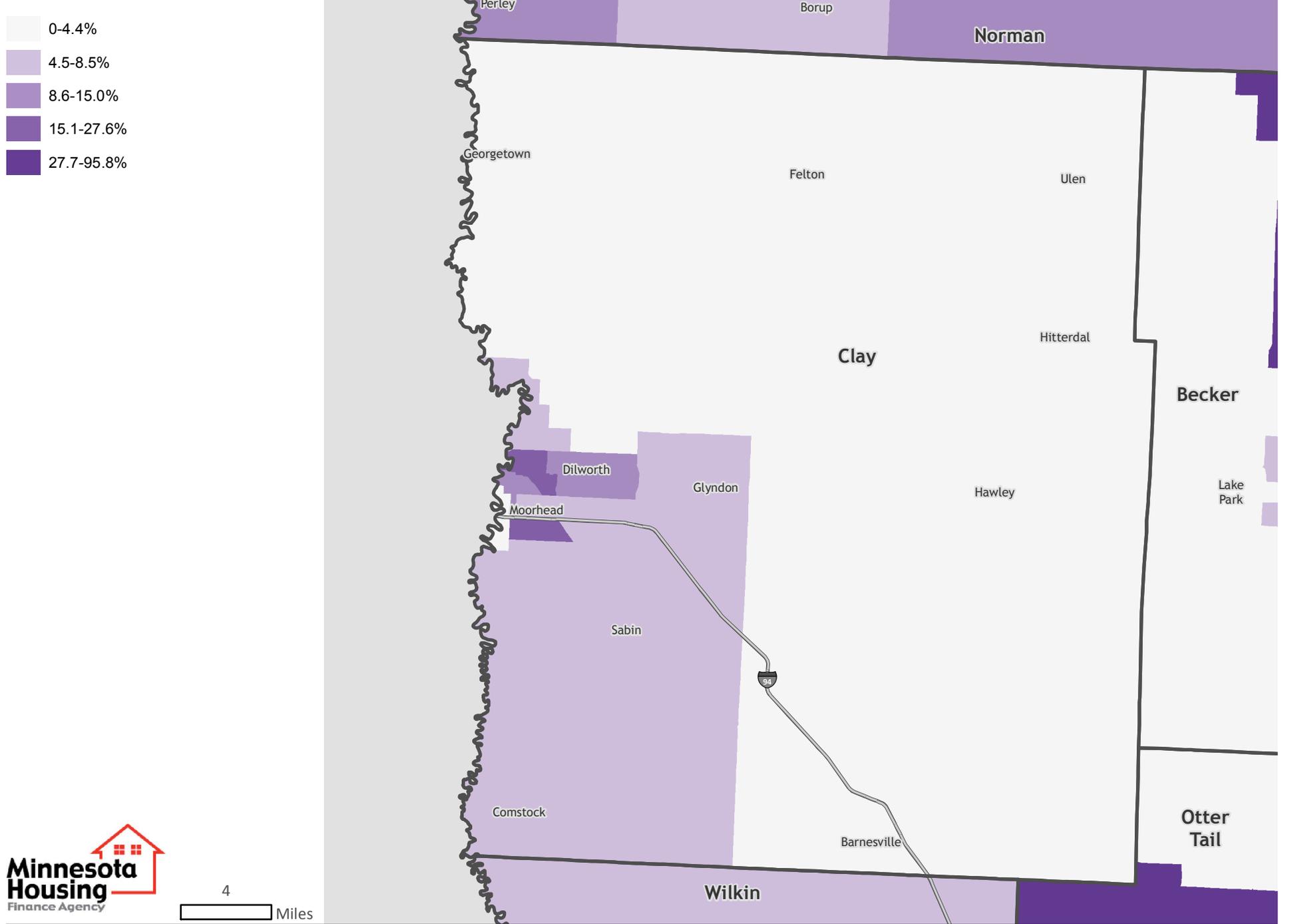


4 Miles

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

### 5) Percentage of Population from Community of Color

Clay County

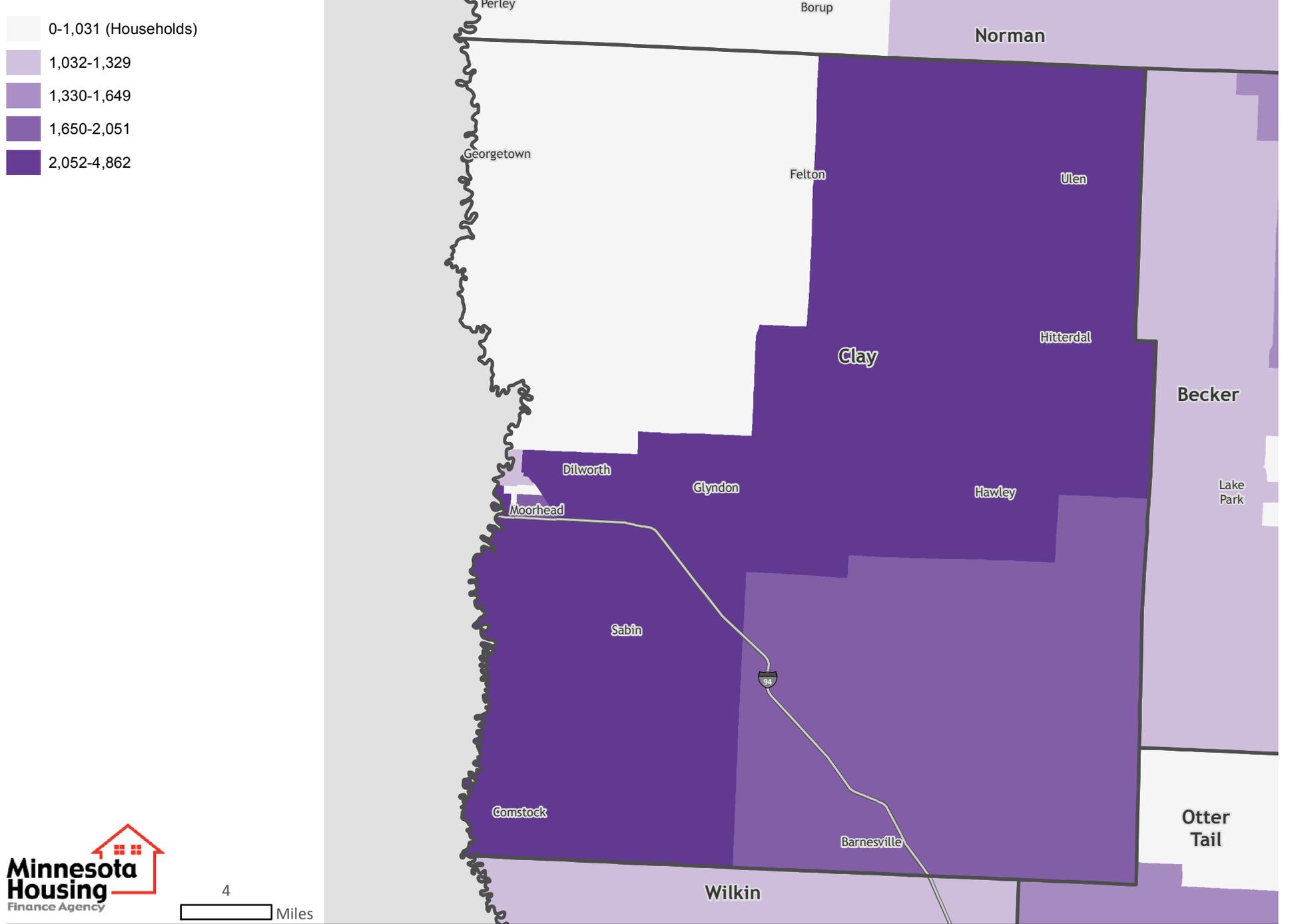


4 Miles

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

# 6a) Total Households

Clay County



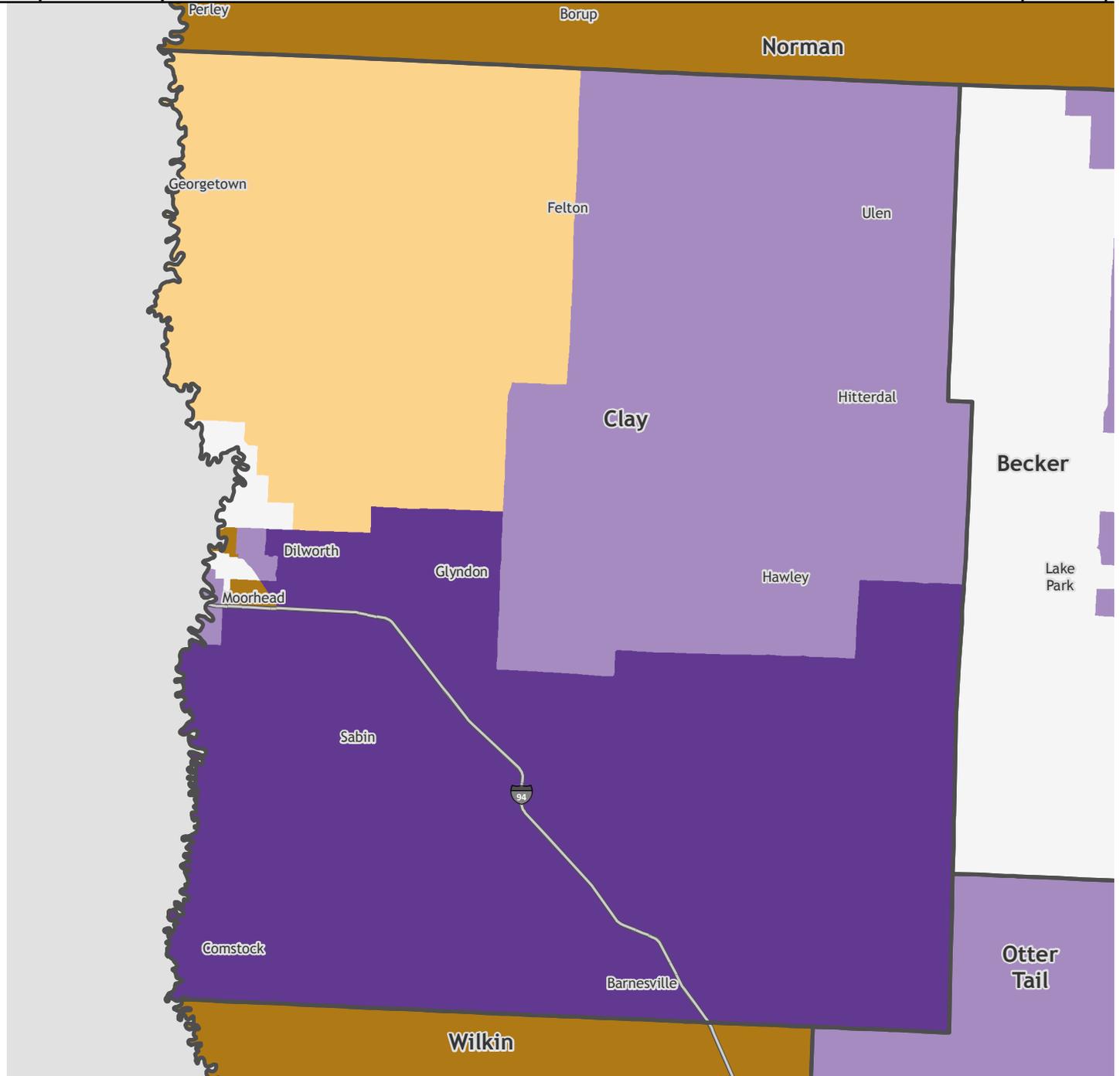
4 Miles

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

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

Clay County

- Loss of 42+ Households
- Loss 0-42 Households
- Gain of 1-108 Households
- Gain 110-2757 Households
- Gain 276+ Households

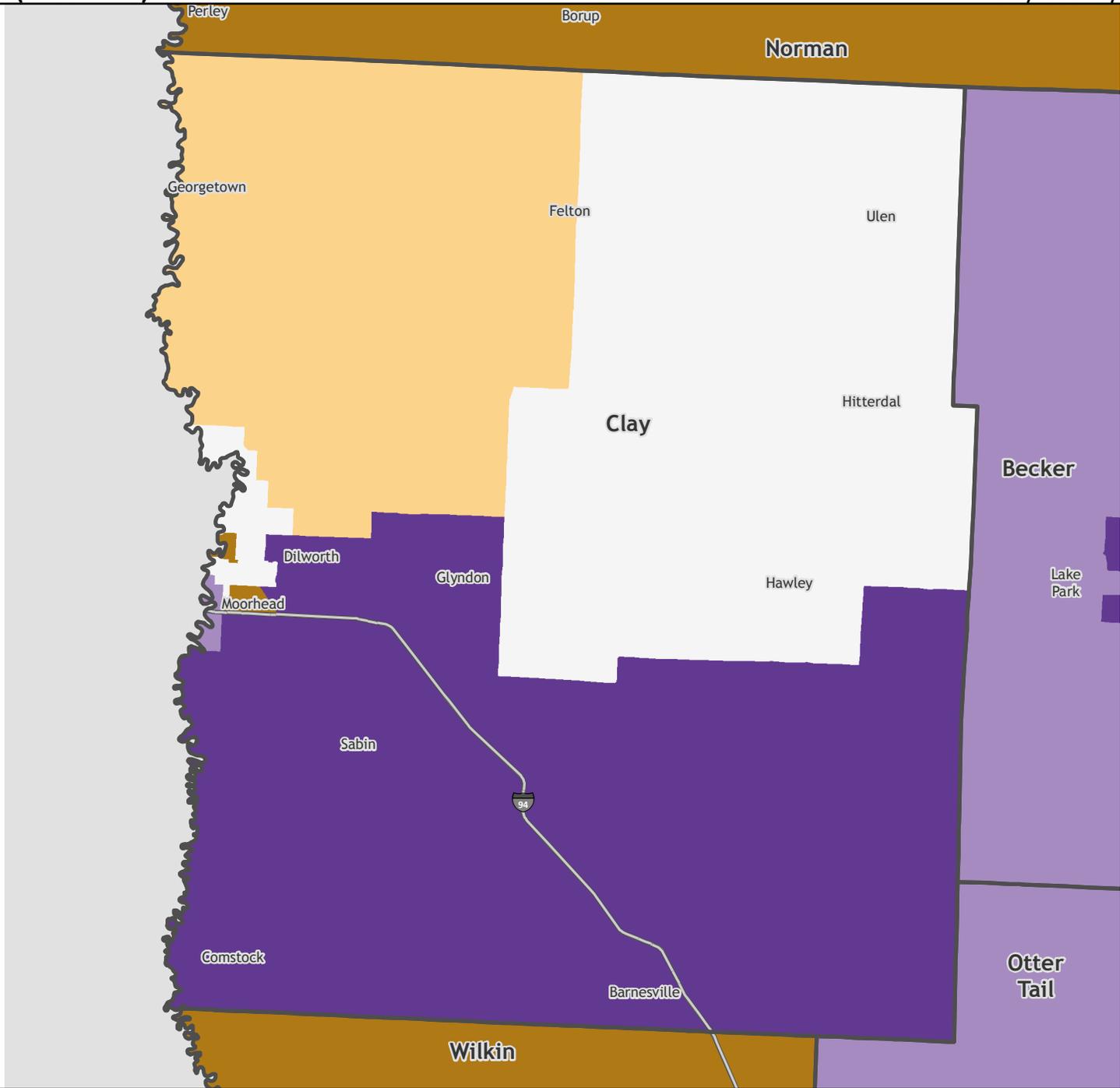


4 Miles

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

Clay County

- Loss of >3.4%
- Loss of 0-3.3%
- Gain of 0-7.8
- Gain of 7.9-18.8%
- Gain of >18.9%

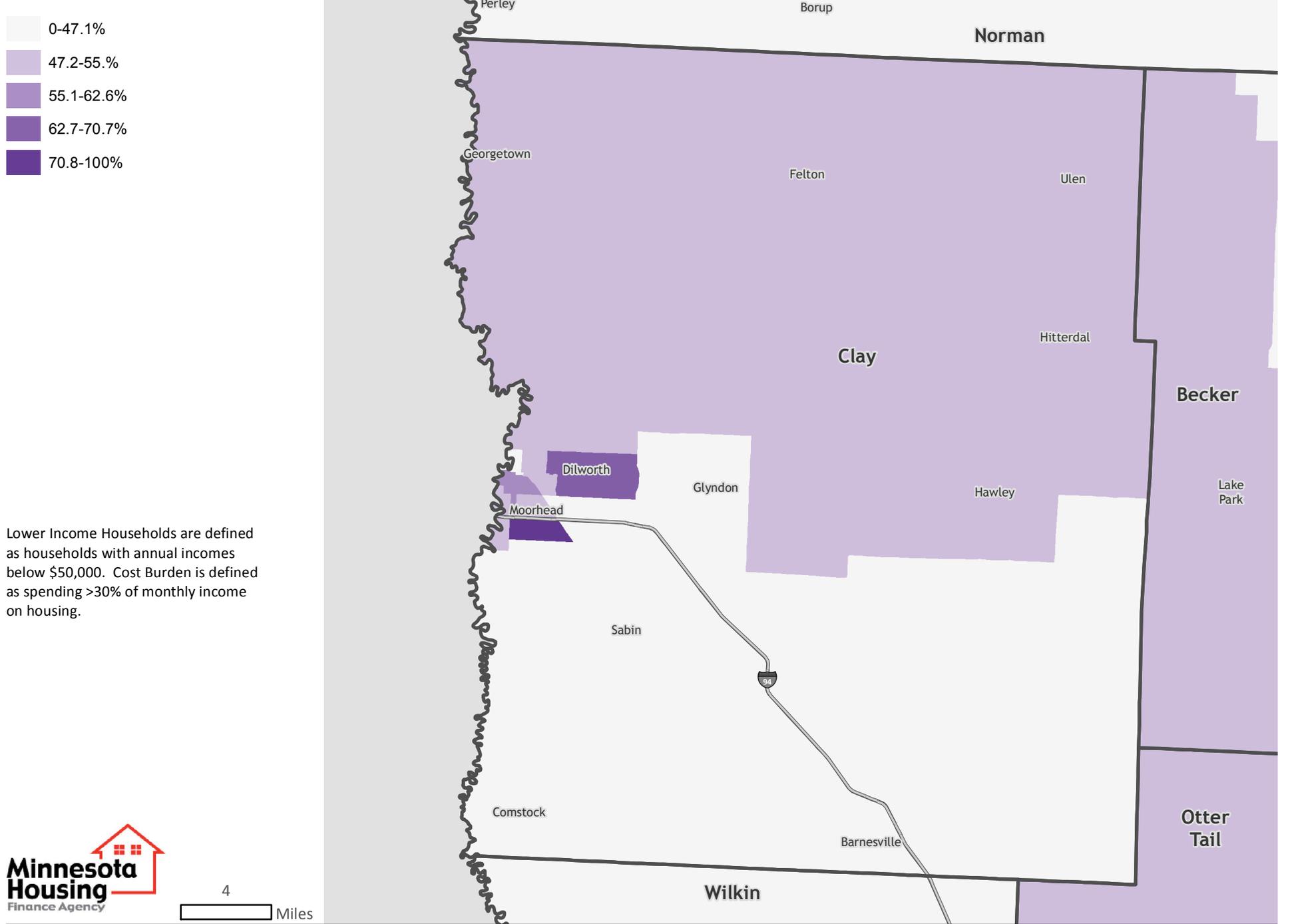


4 Miles

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

Clay County



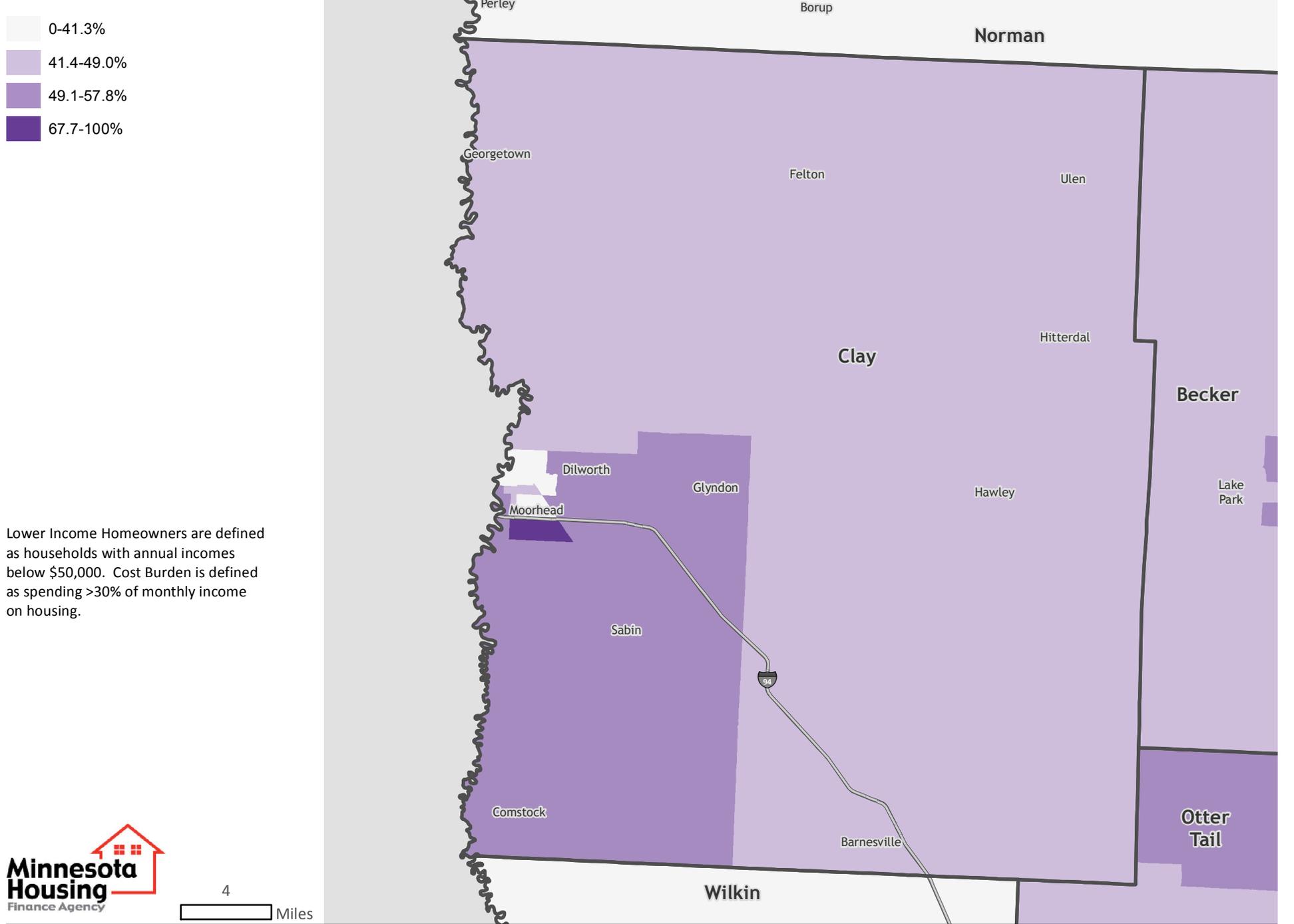
Lower Income Households are defined as households with annual incomes below \$50,000. Cost Burden is defined as spending >30% of monthly income on housing.



4 Miles

# 7b) Percentage of Lower Income Homeowners Cost Burdened

Clay County



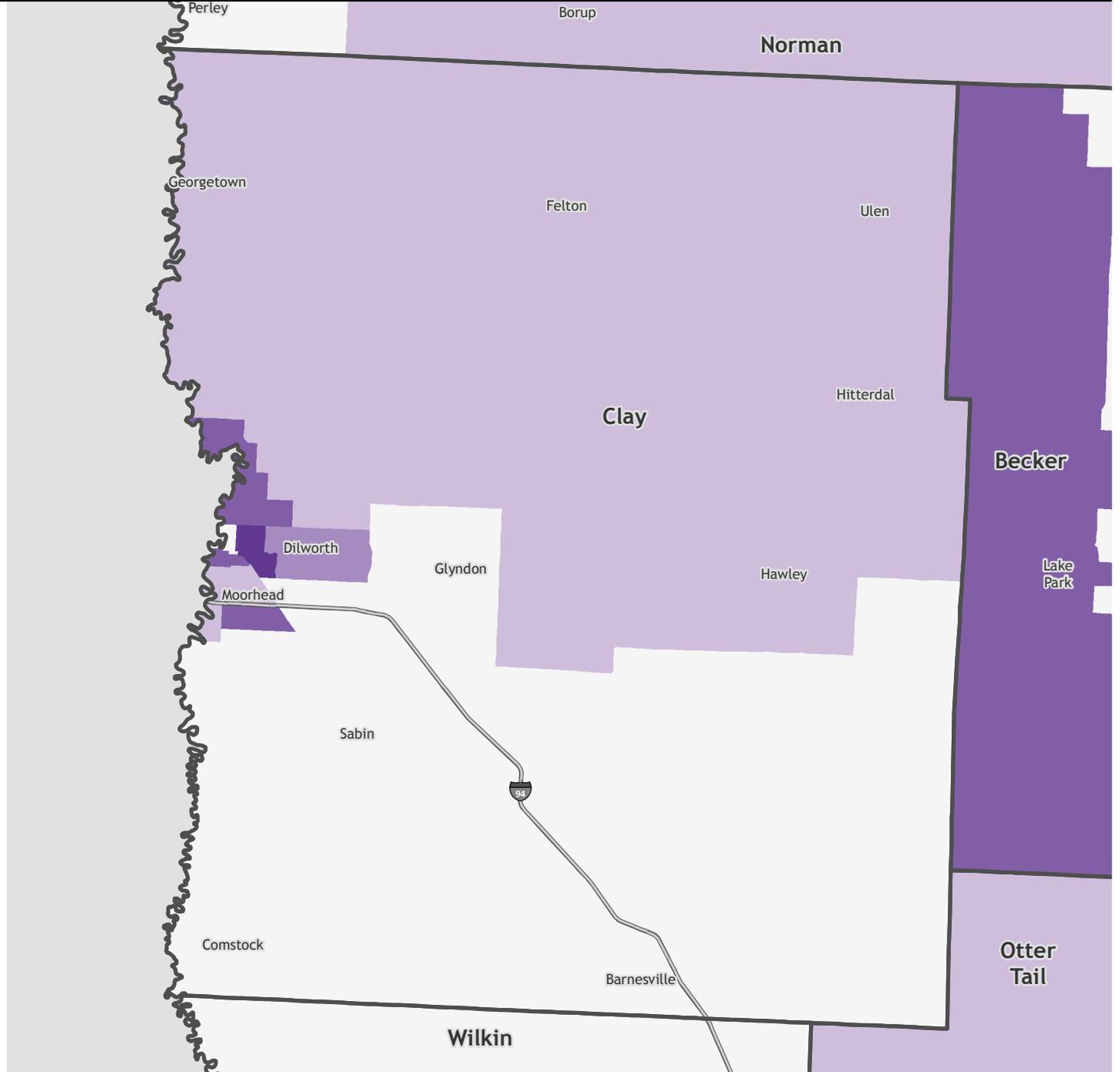
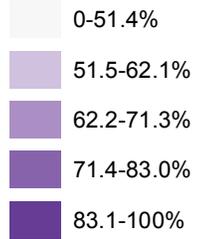
Lower Income Homeowners are defined as households with annual incomes below \$50,000. Cost Burden is defined as spending >30% of monthly income on housing.



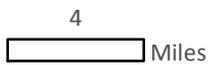
4 Miles

### 7c) Percentage of Lower Income Renters Cost Burdened

Clay County



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.



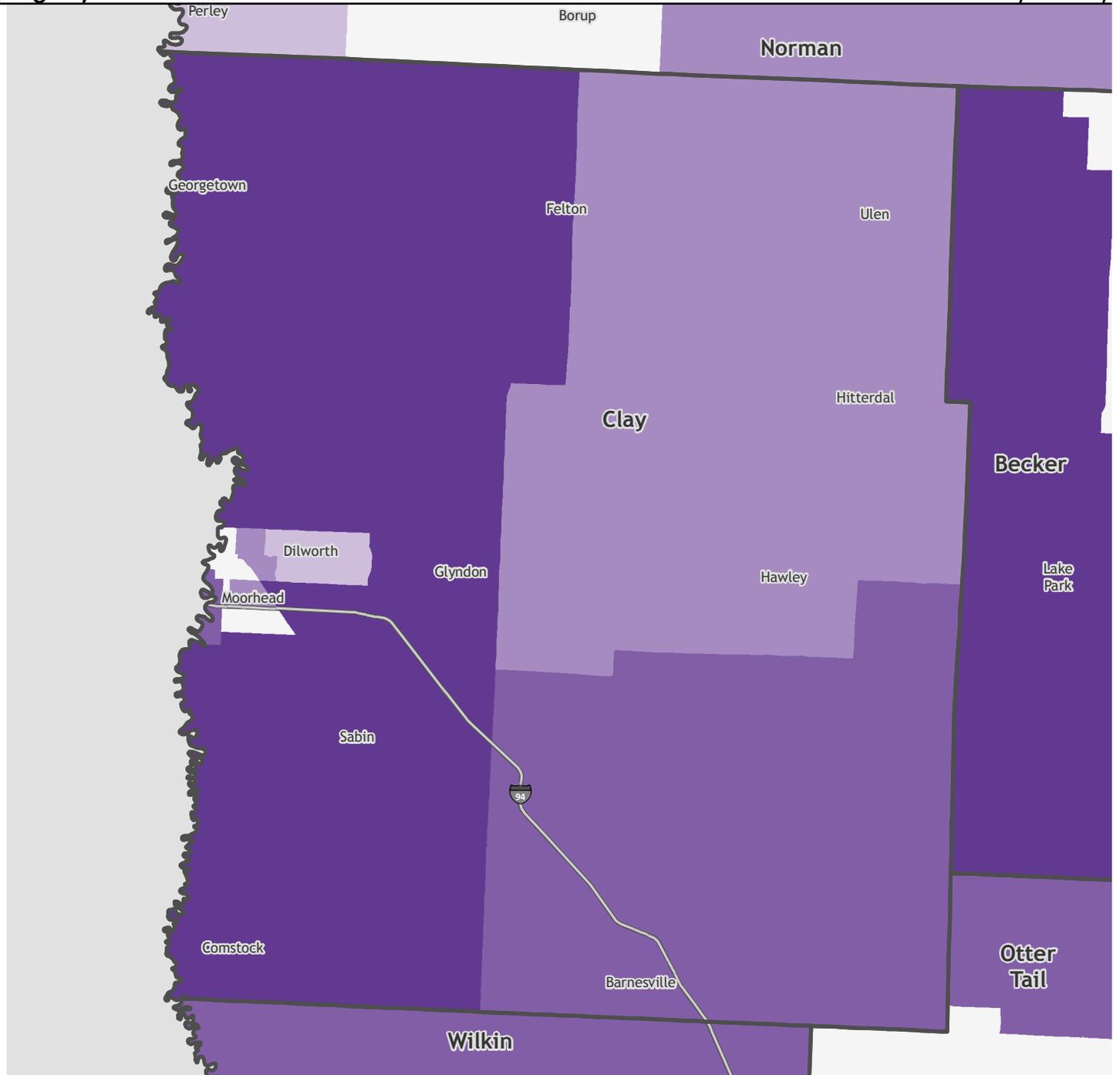
## 8) Median Household Income (by region)

Clay County

### Greater Minnesota



### NonTwin Cities MSA



4 Miles

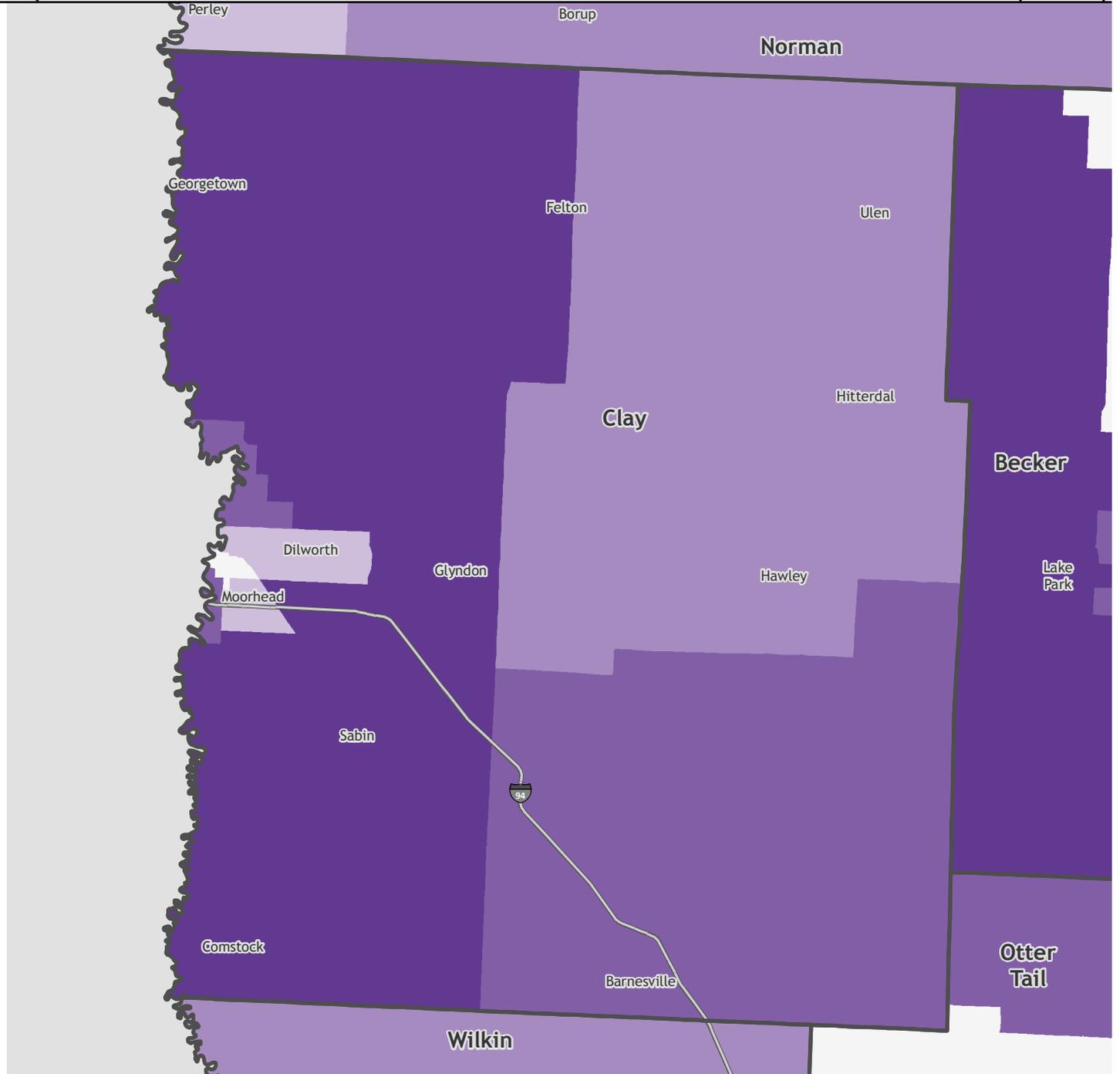
## 9) Median Family Income (by region)

Clay County

### Greater Minnesota



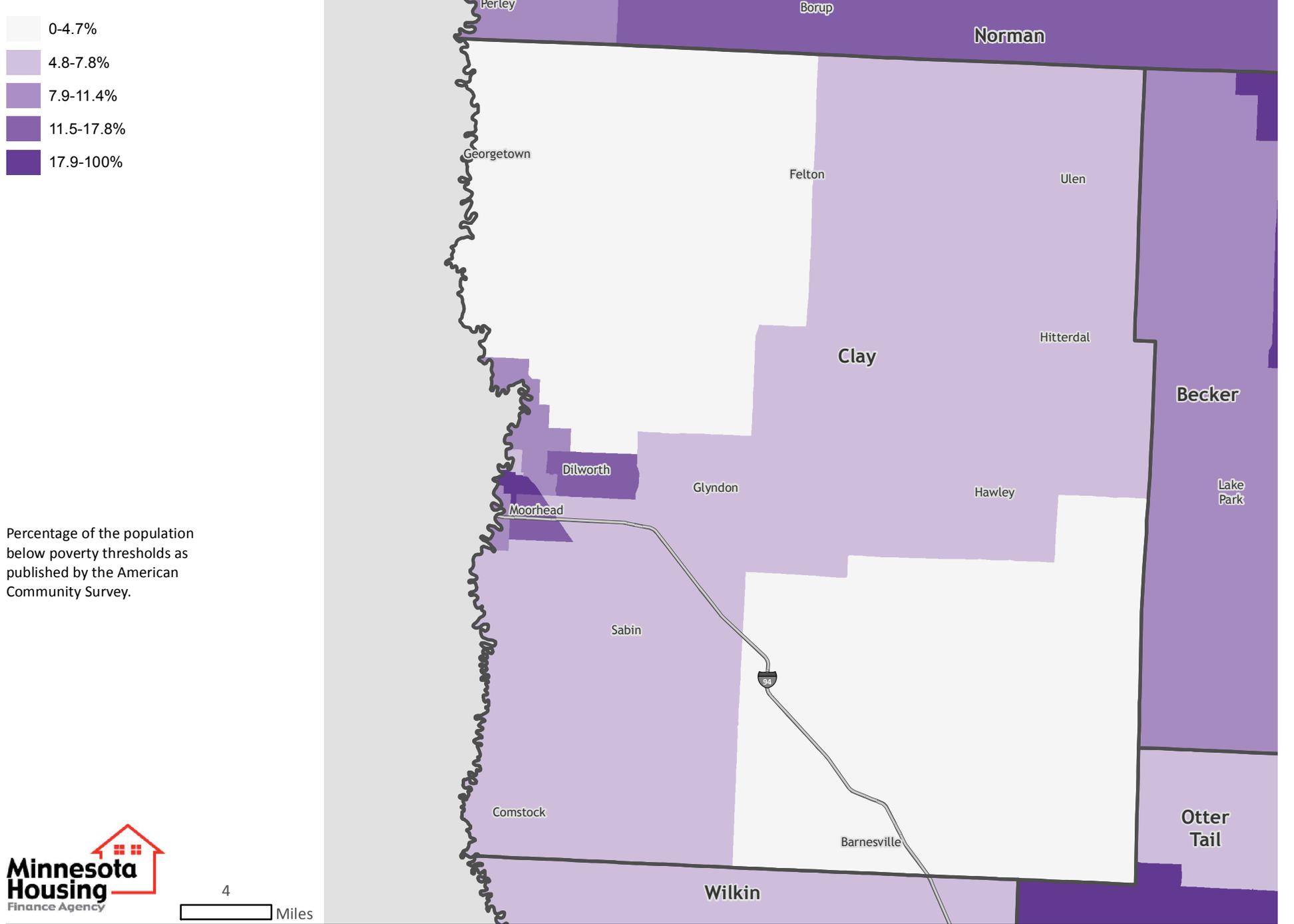
### NonTwin Cities MSA



4 Miles

# 10) Poverty Rate

Clay County



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

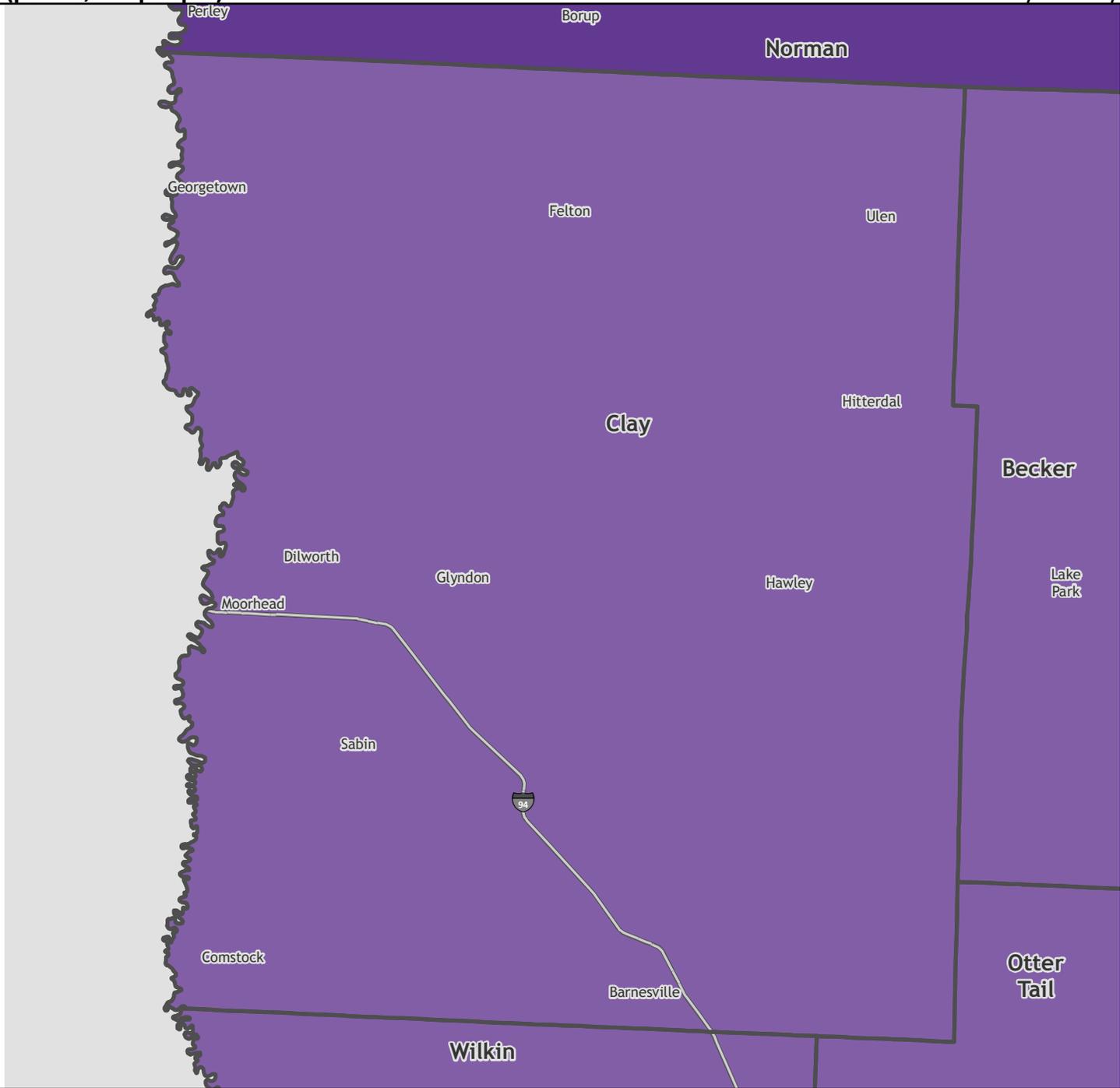


4 Miles

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

Clay County

- 16-25
- 25-39



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



4 Miles

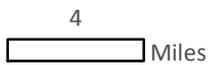
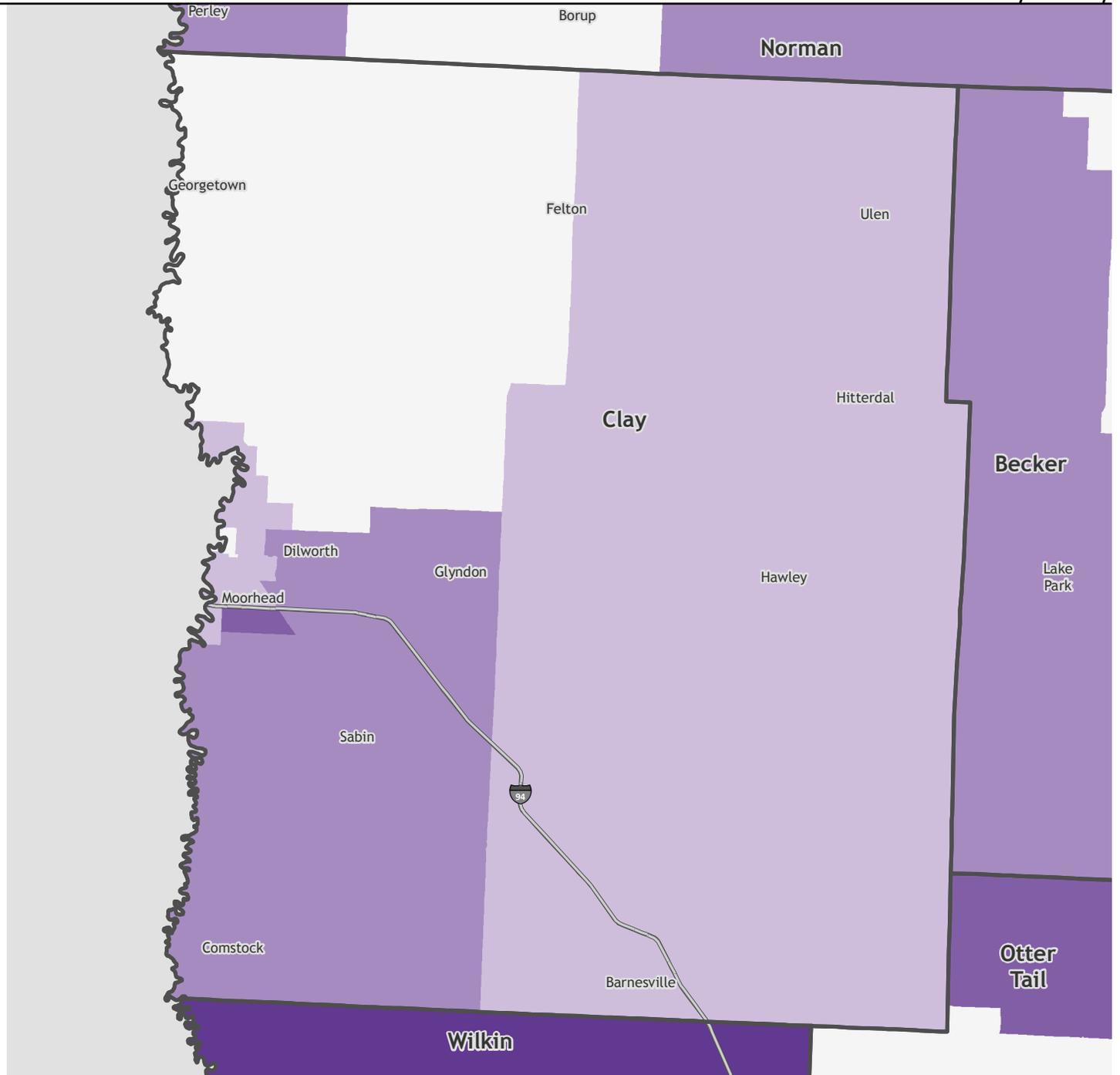
## 12) Median Rent (by region)

Clay County

### Greater Minnesota



### NonTwin Cities MSA

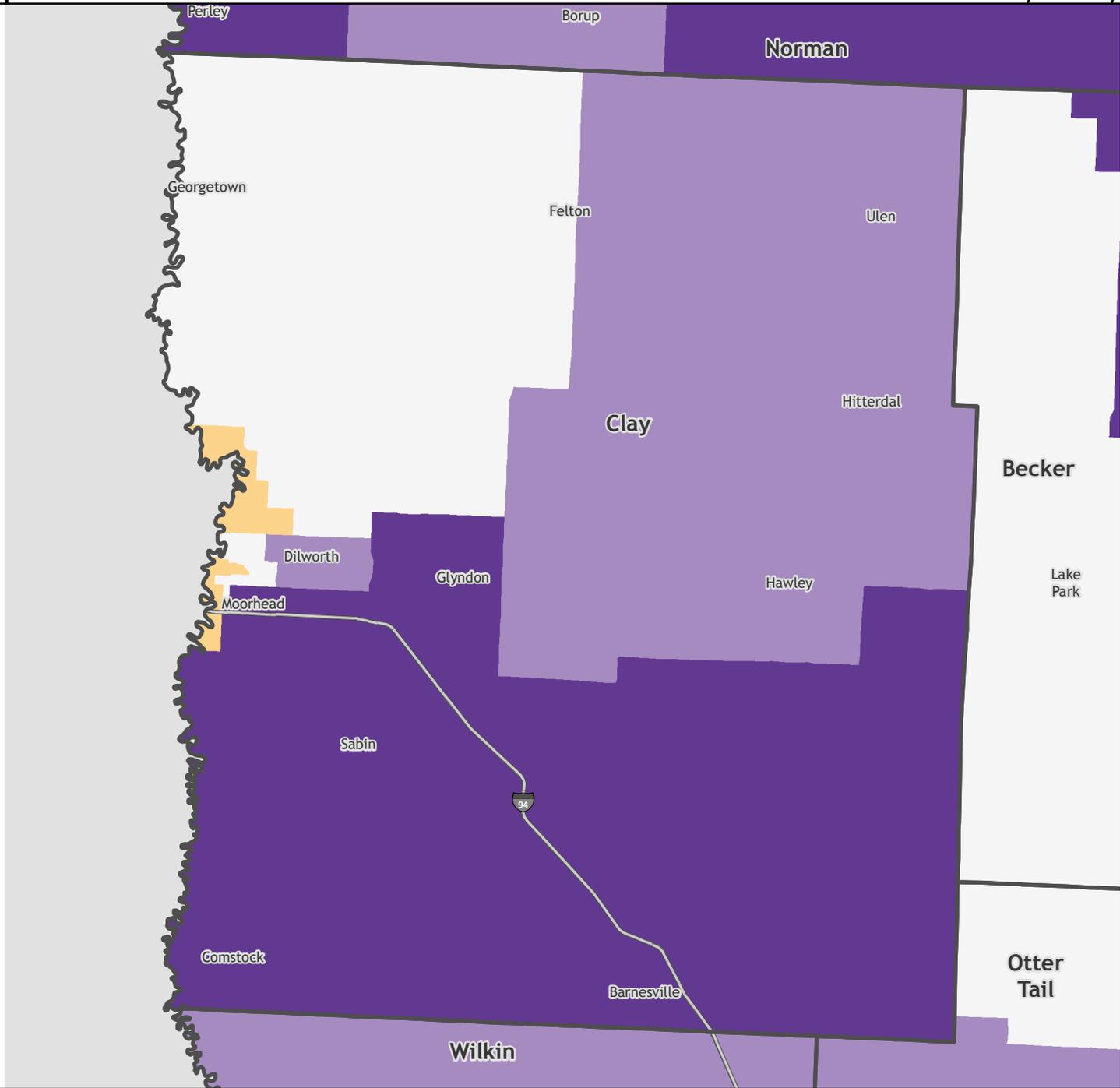


### 13) Affordable Rental Housing Gap

Clay County

- 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
- 72-350 more affordable units than lower income renters

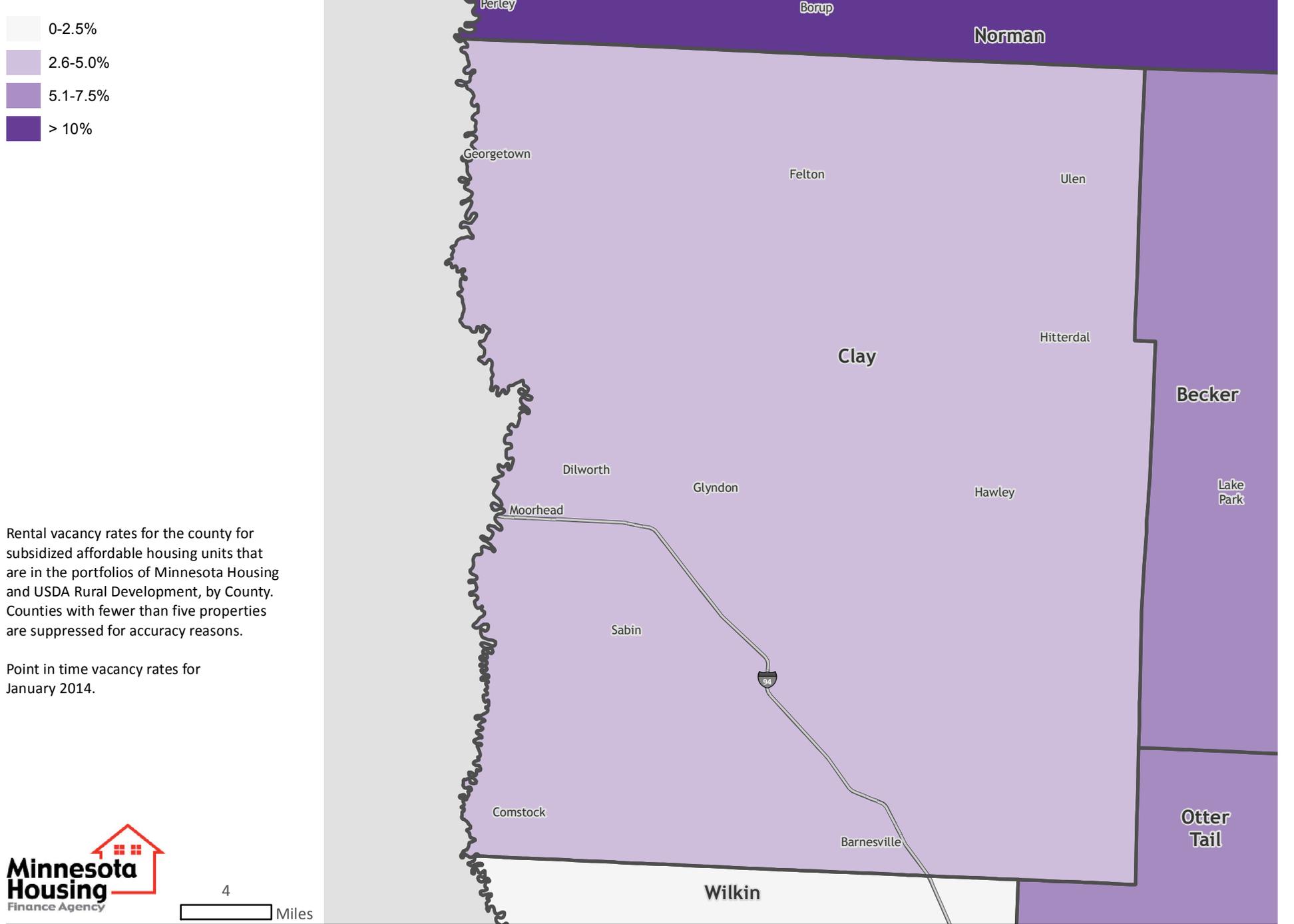
Estimate of the difference between total rental housing units affordable to households with incomes <80% AMI and households with those incomes who live in the tract.



4 Miles

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

Clay County



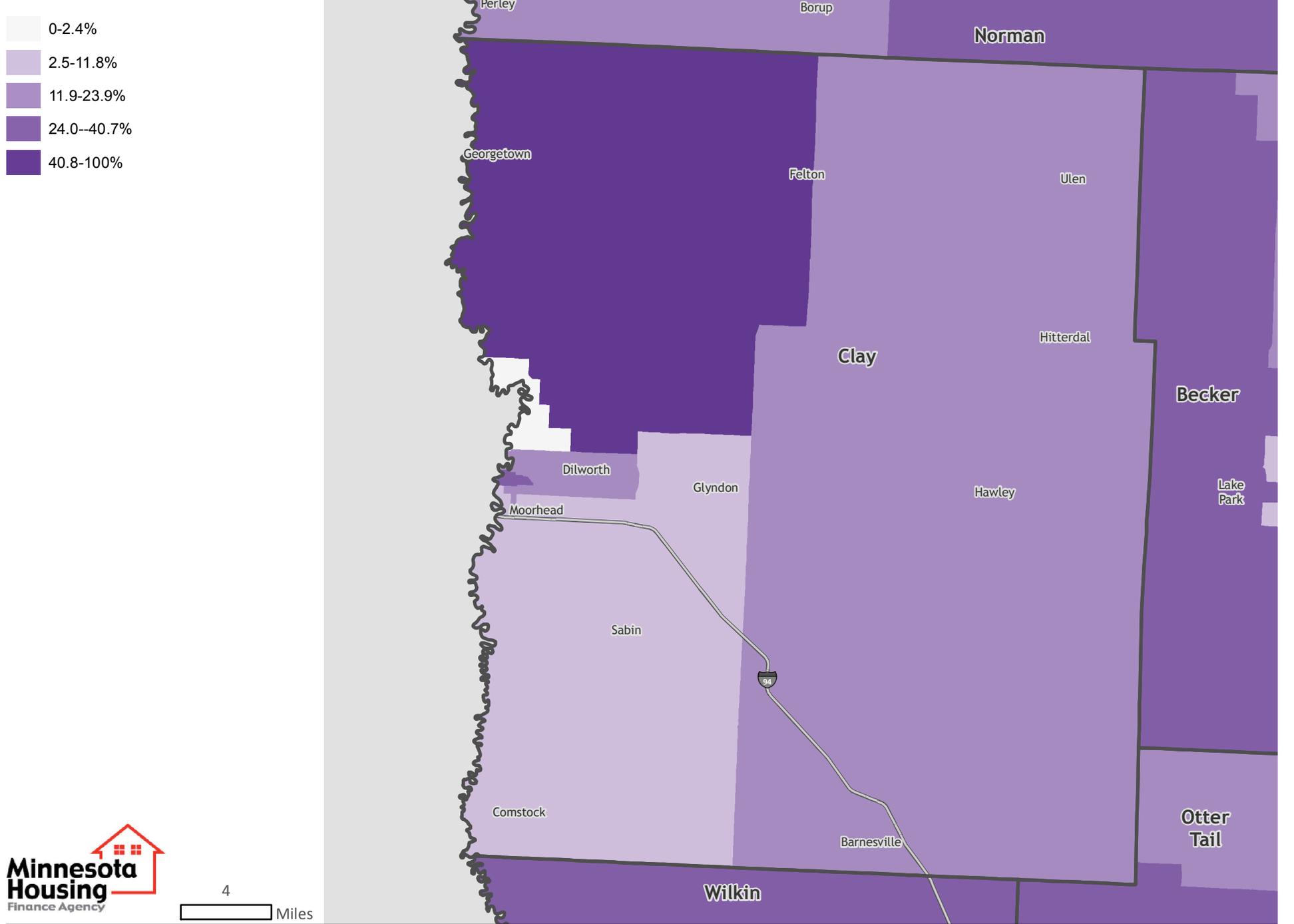
Rental vacancy rates for the county for subsidized affordable housing units that are in the portfolios of Minnesota Housing and USDA Rural Development, by County. Counties with fewer than five properties are suppressed for accuracy reasons.

Point in time vacancy rates for January 2014.



# 15a) Percentage of Rented Units Built Before 1950

Clay County

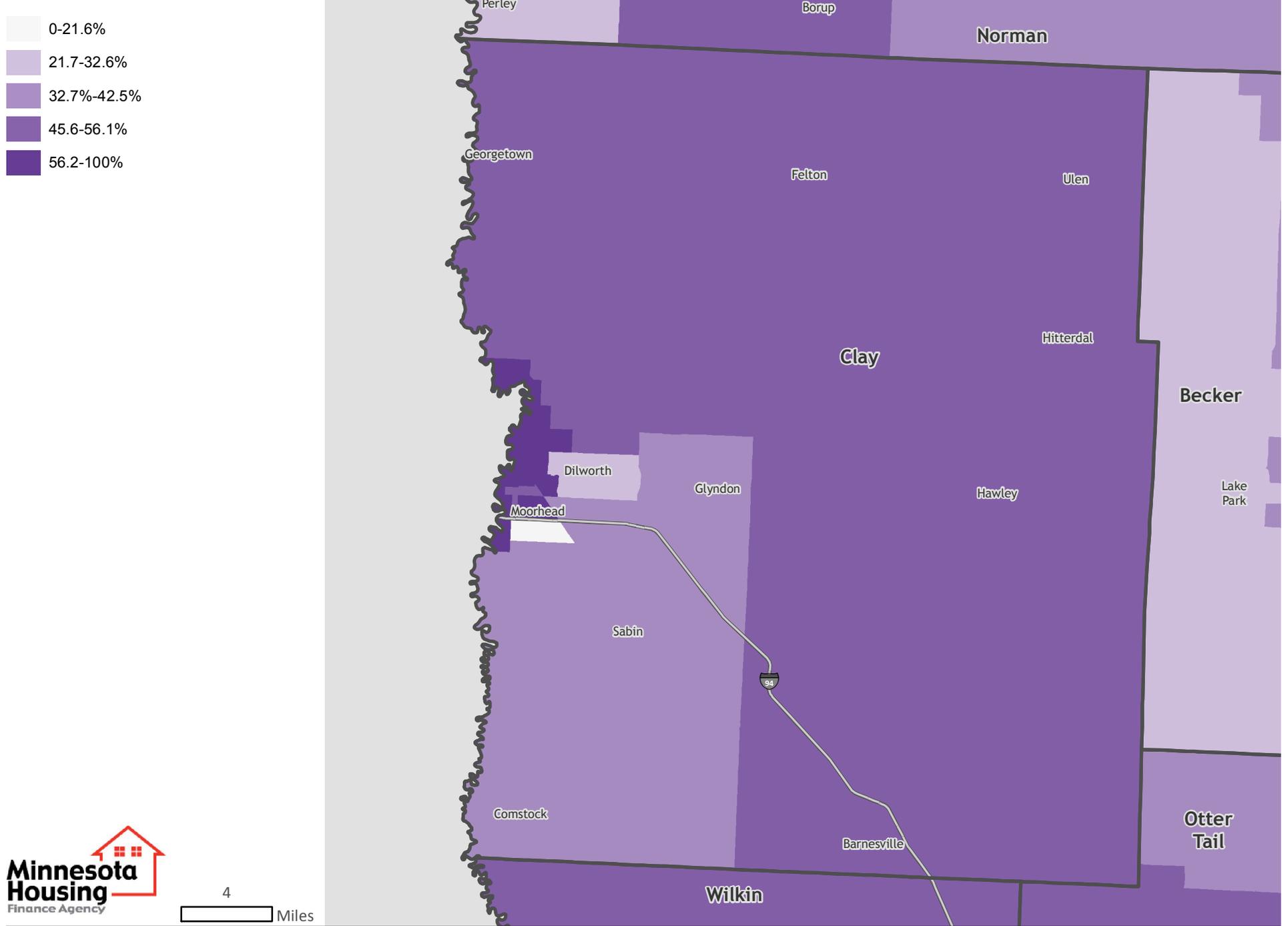


4 Miles

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

**15b) Percentage of Rented Units Built 1950-1979**

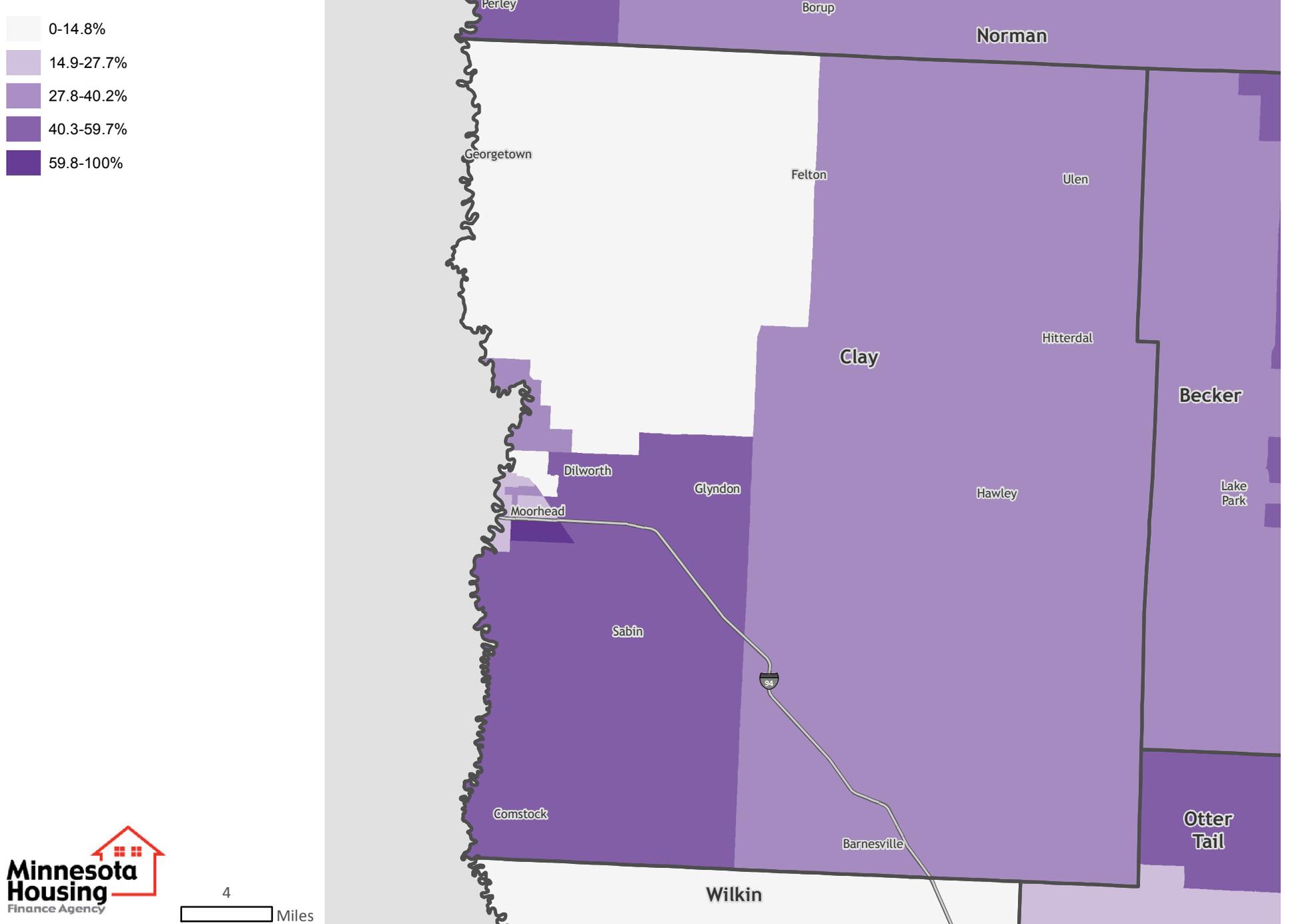
Clay County



4 Miles

# 15c) Percentage of Rented Units Built 1980 and Later

Clay County

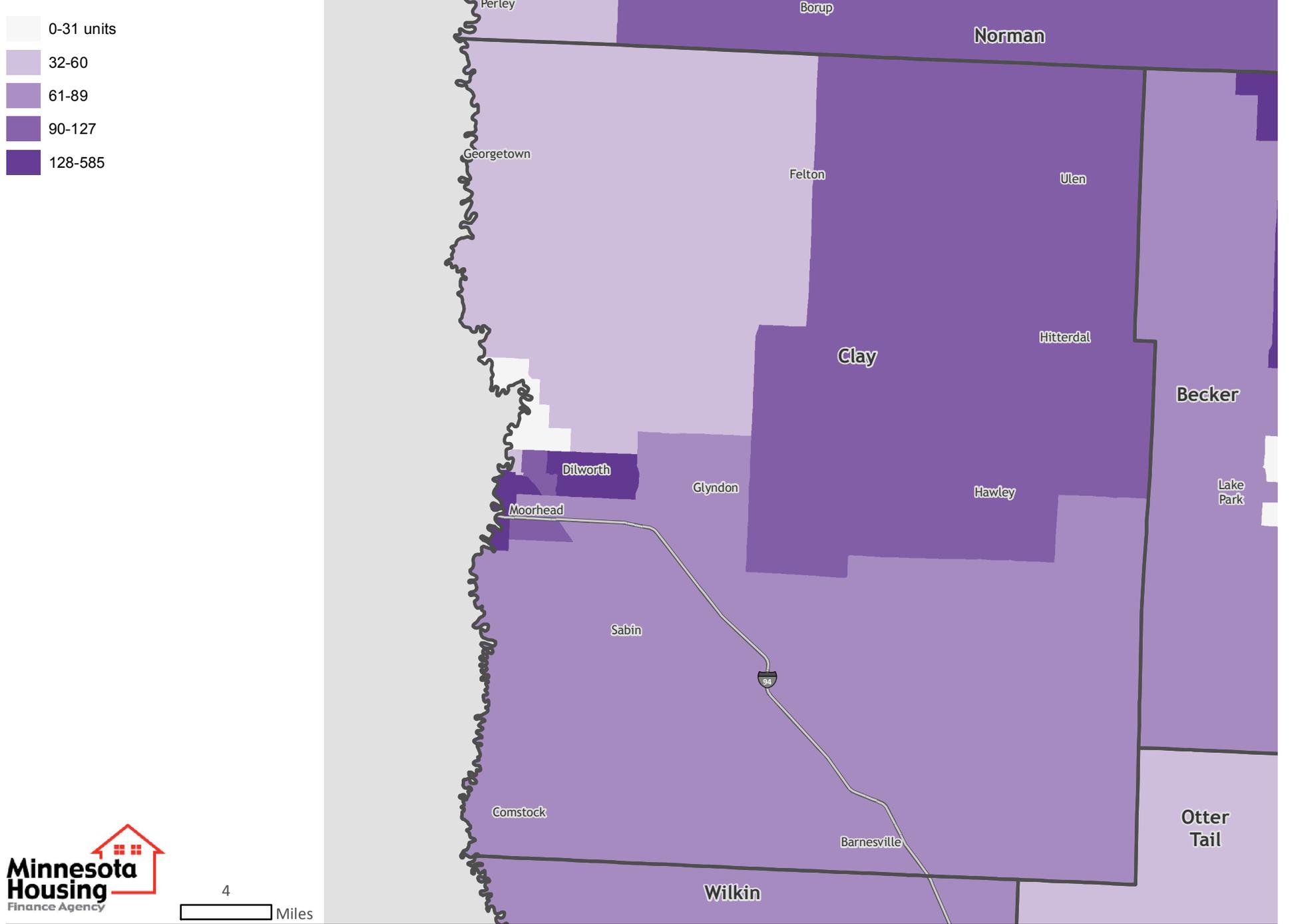


4 Miles

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

# 16a) Total Rental Units in 1 Unit Buildings

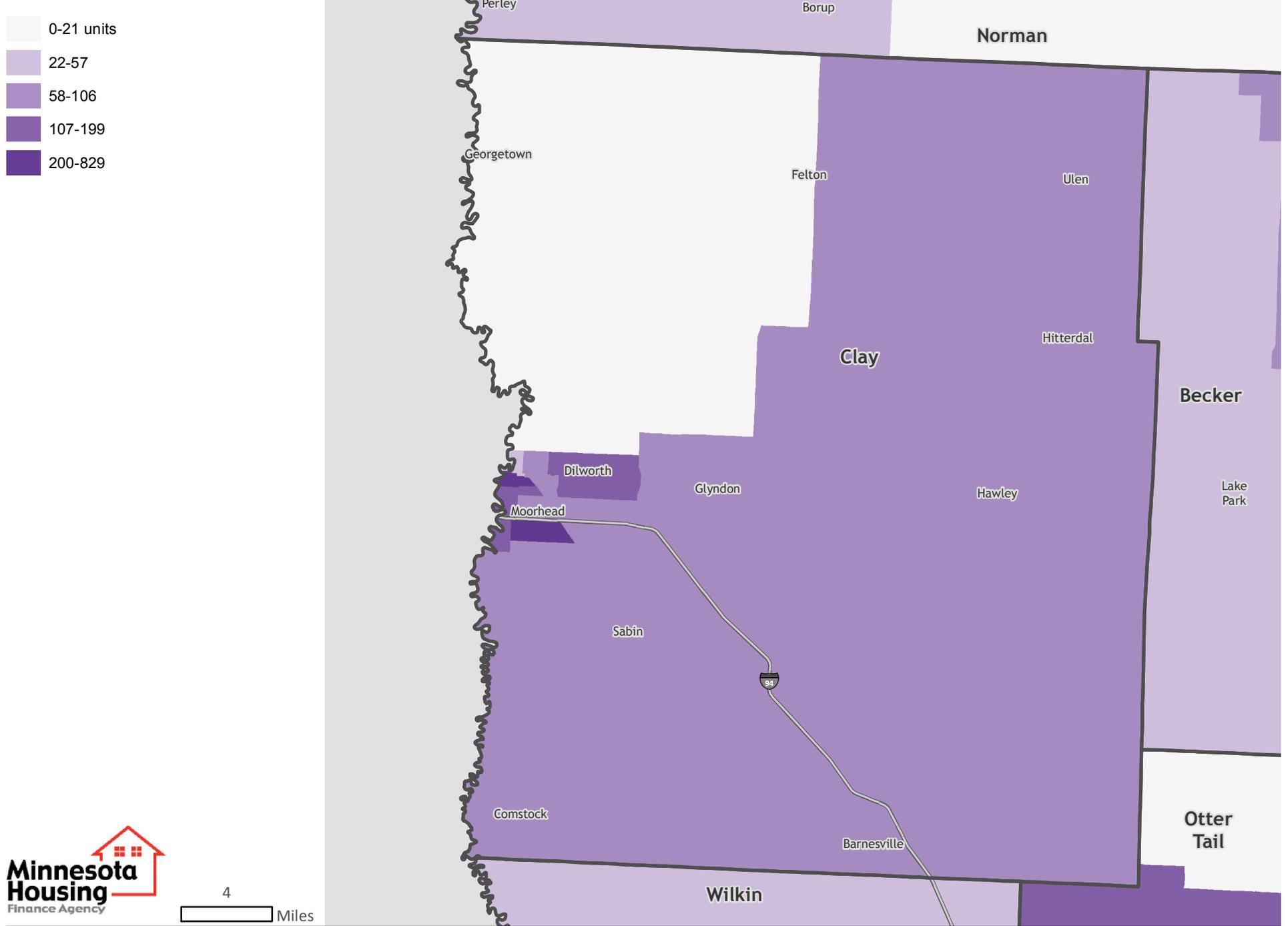
Clay County



4 Miles

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

Clay County

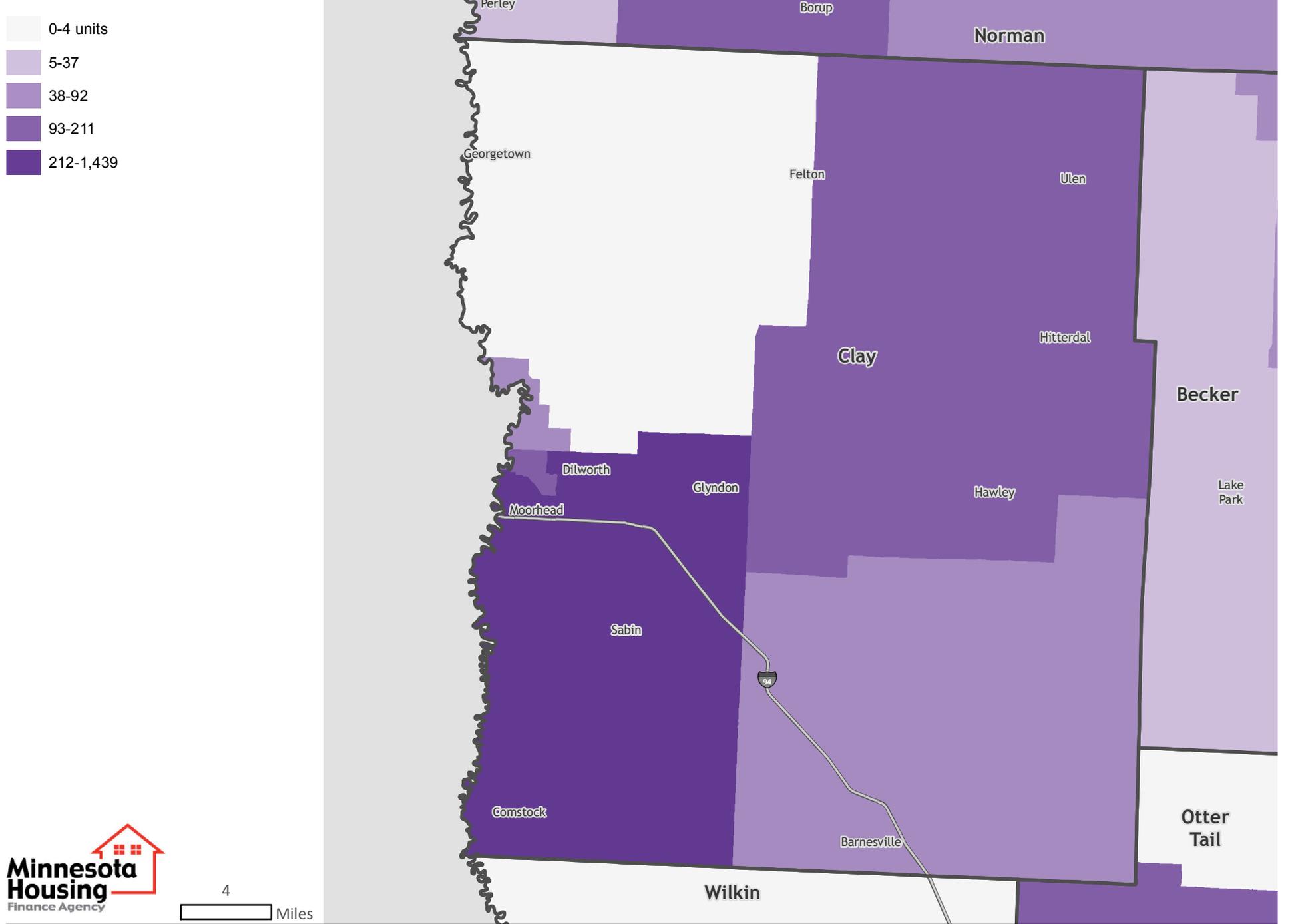


4 Miles

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

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

Clay County

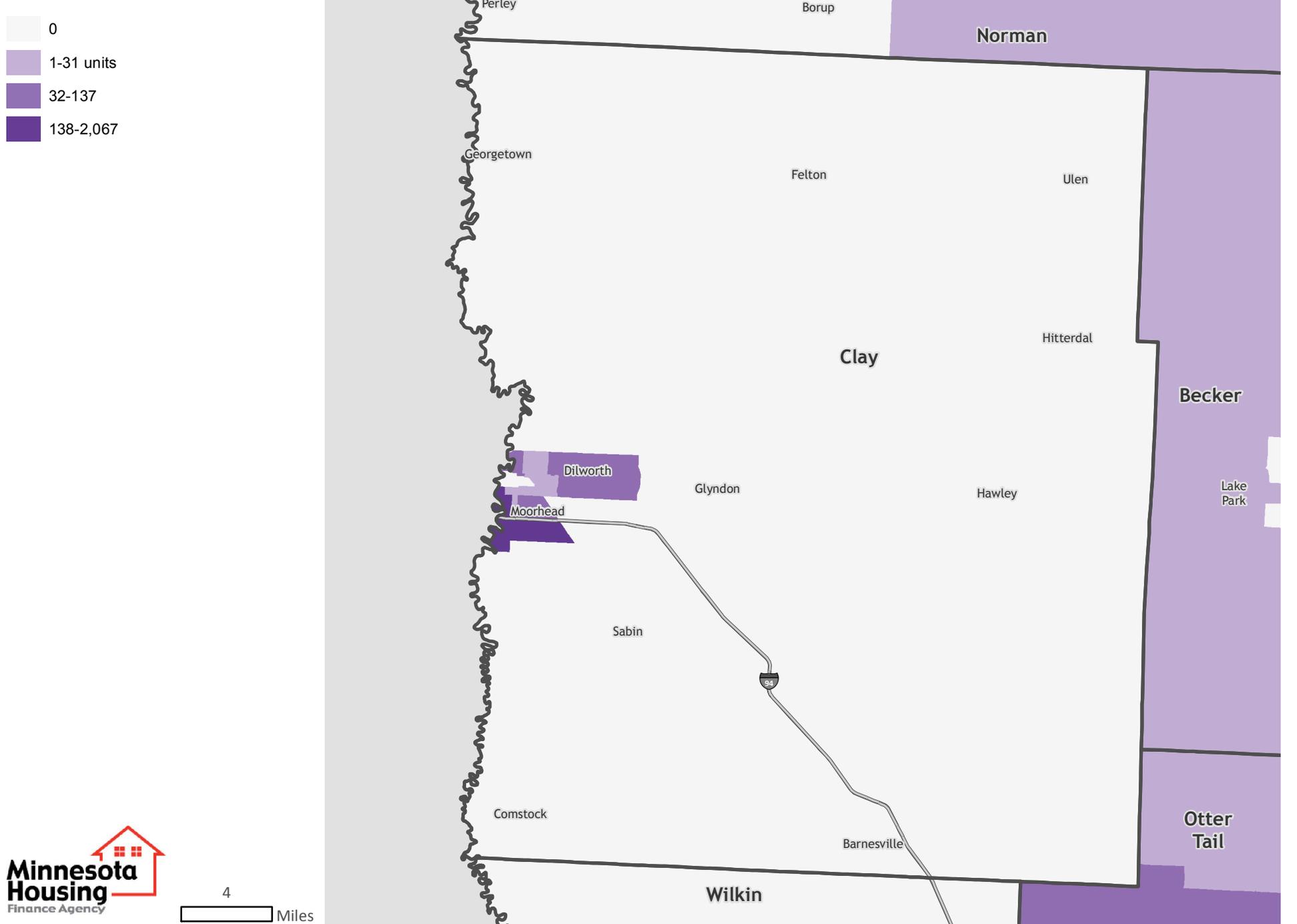


4 Miles

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

16d) Total Rental Units in 50+ Unit Buildings

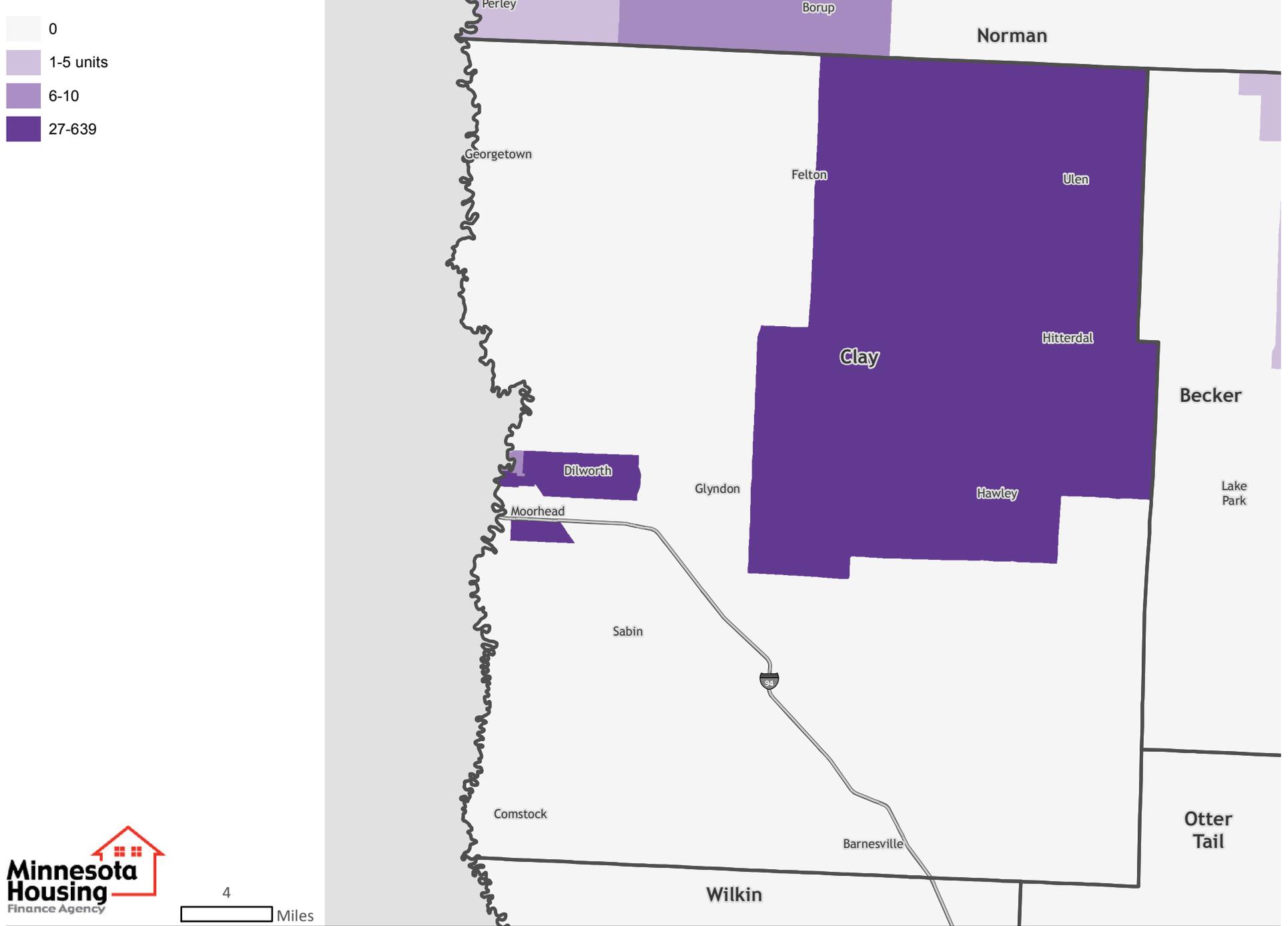
Clay County



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

# 17a) Total Rental Units - 0 Bedroom

Clay County

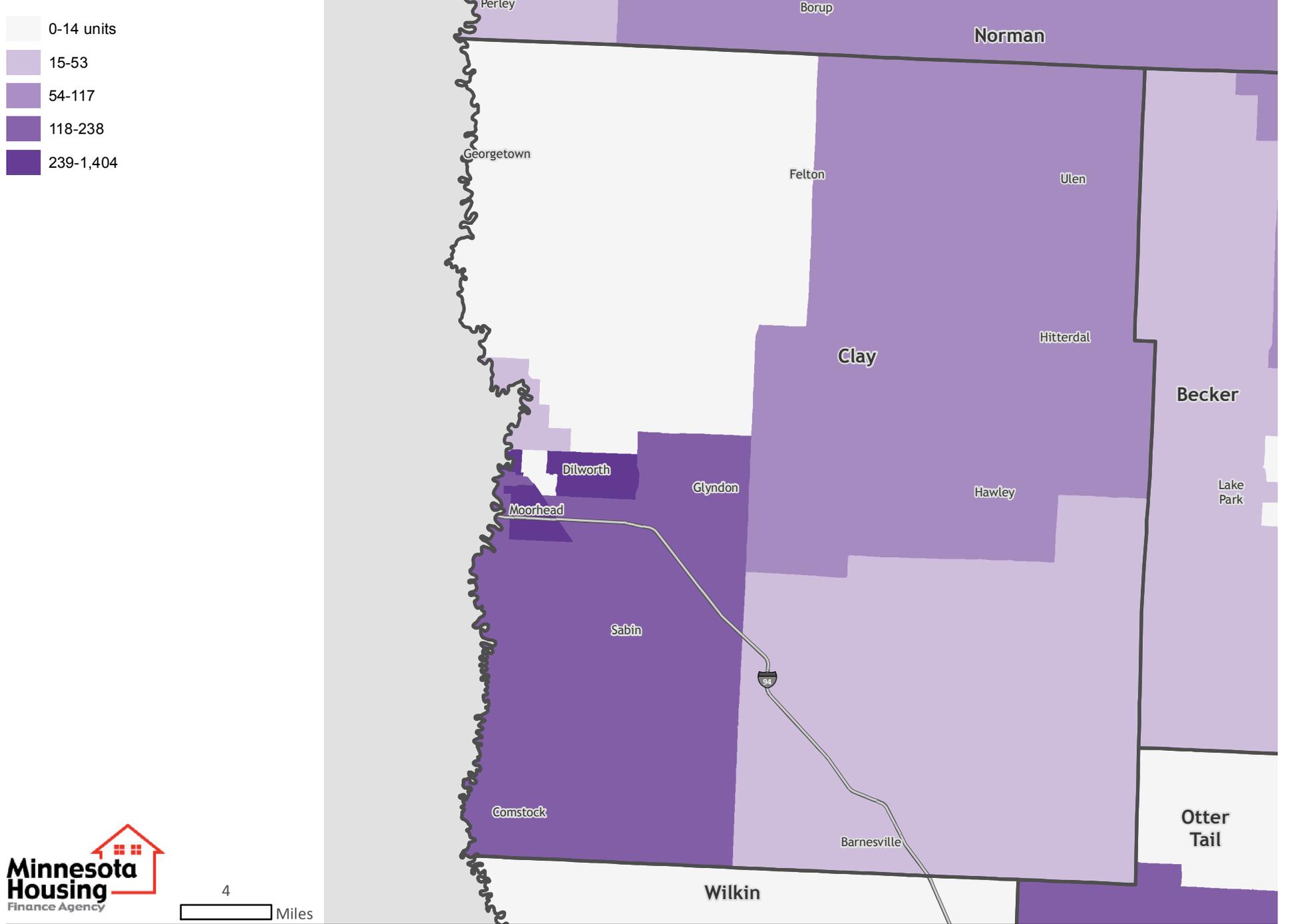


4 Miles

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

17b) Total Rental Units - 1 Bedroom

Clay County

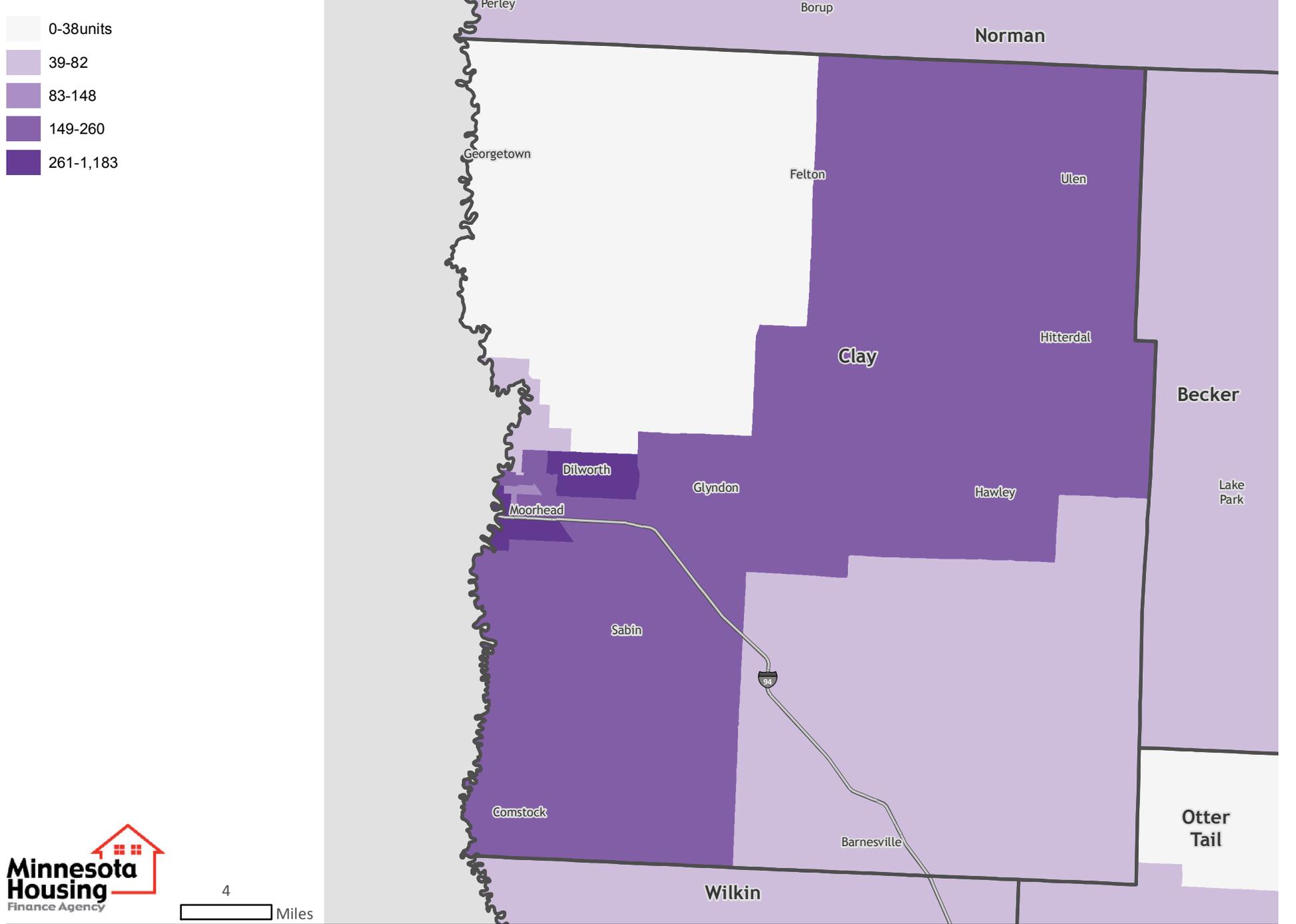


4 Miles

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

17c) Total Rental Units - 2 Bedroom

Clay County

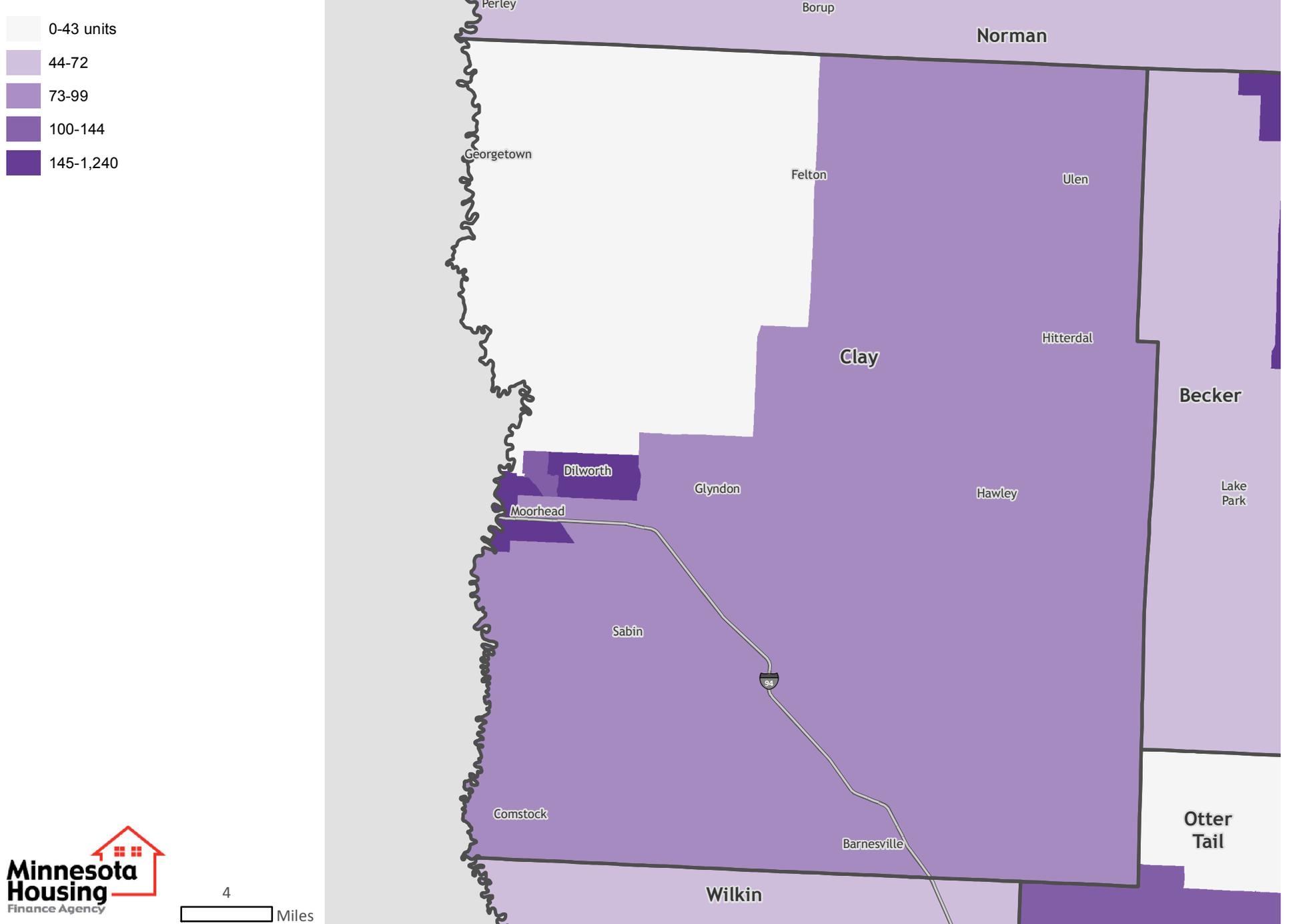


4 Miles

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

17d) Total Rental Units - 3+ Bedroom

Clay County



4 Miles

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

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

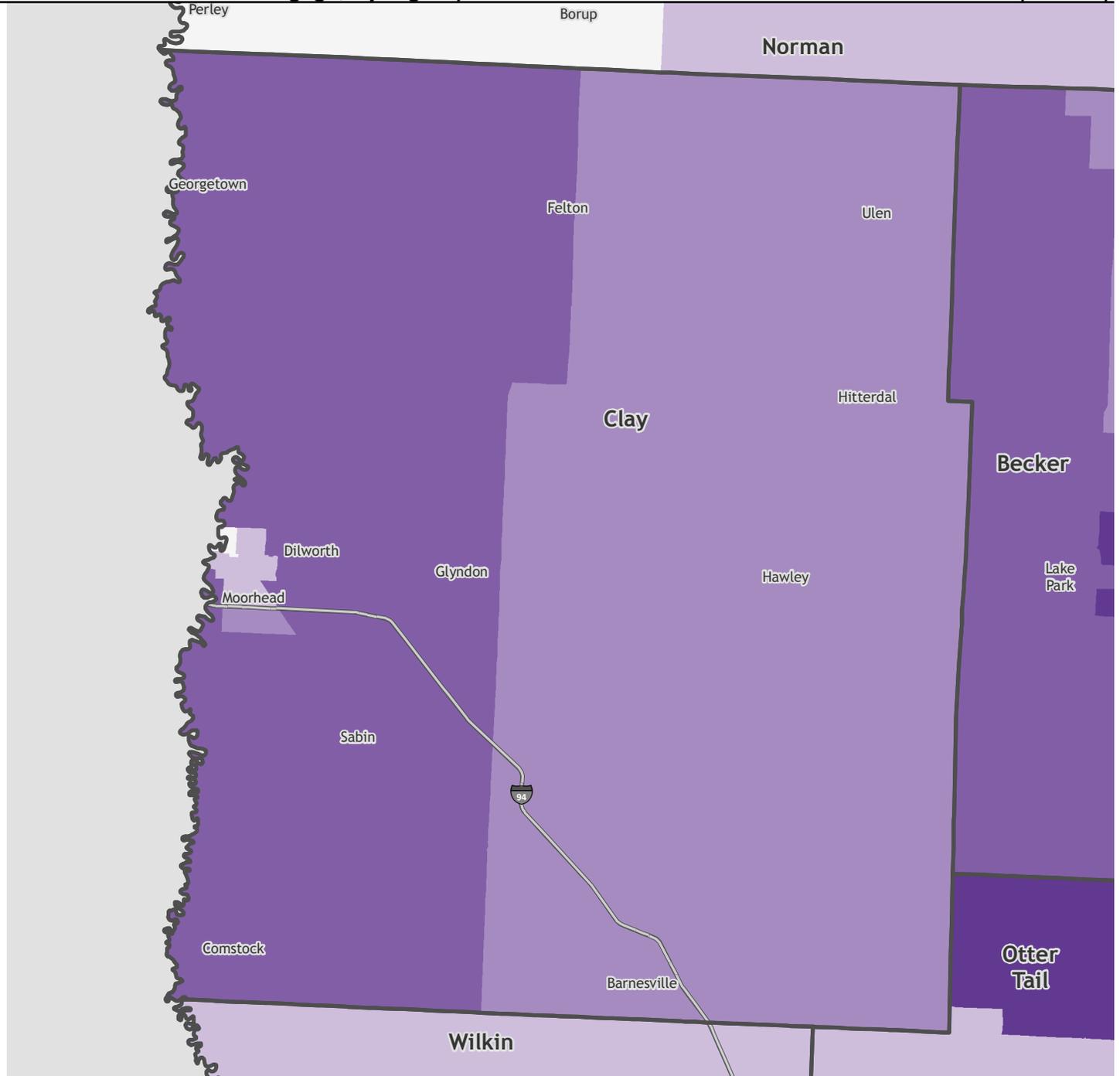
Clay County

## Greater Minnesota

- 0- \$1,018
- \$1,019 - \$1,137
- \$1,138 - \$1,240
- \$1,241 - \$1,380
- \$1,381 - \$1,986

## NonTwin Cities MSA

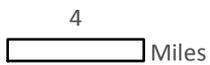
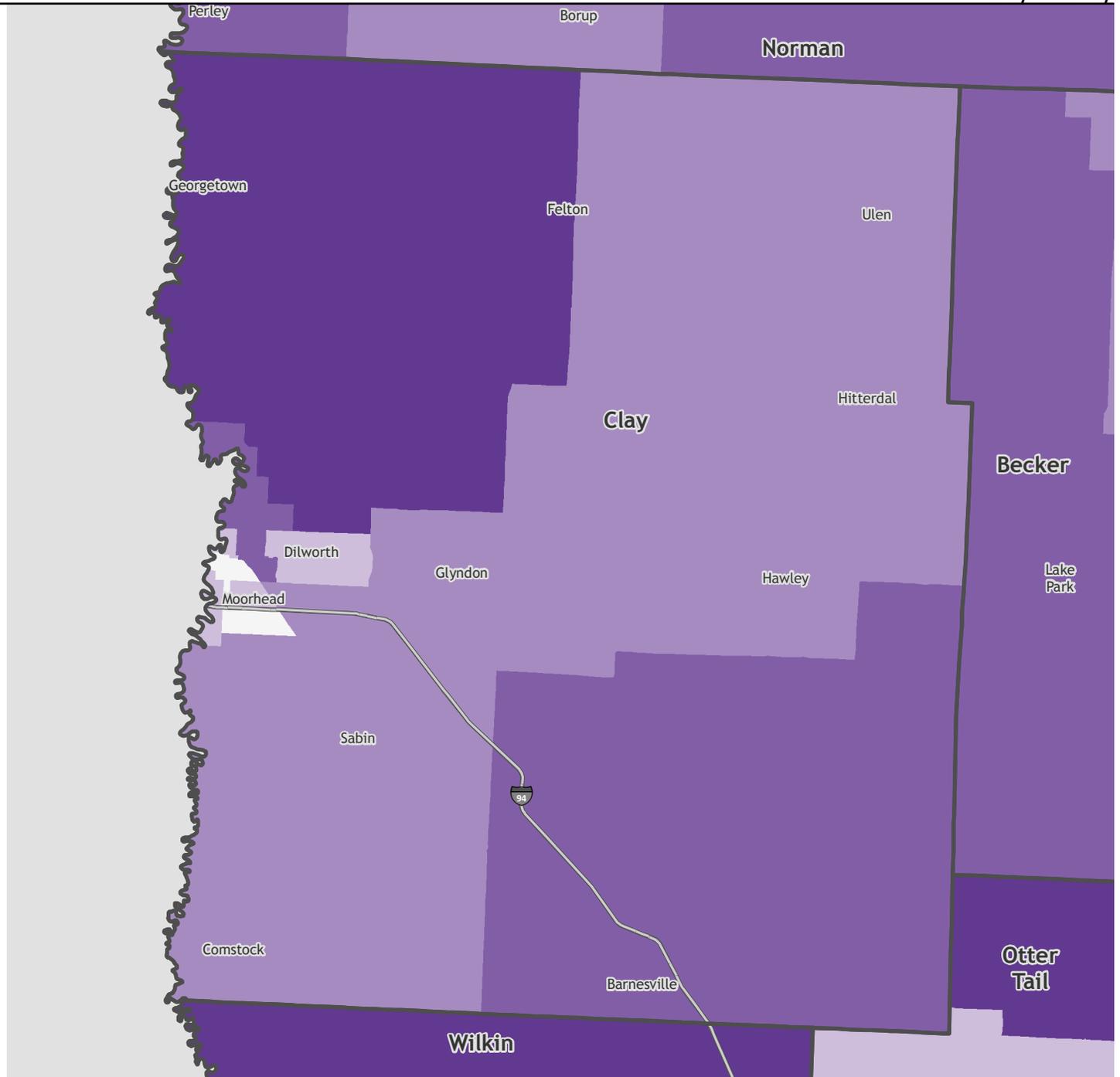
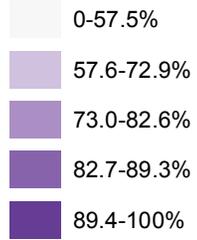
- \$0- \$1,136
- \$1,137 - \$1,263
- \$1,264 - \$1,415
- \$1,416 - \$1,576



4 Miles

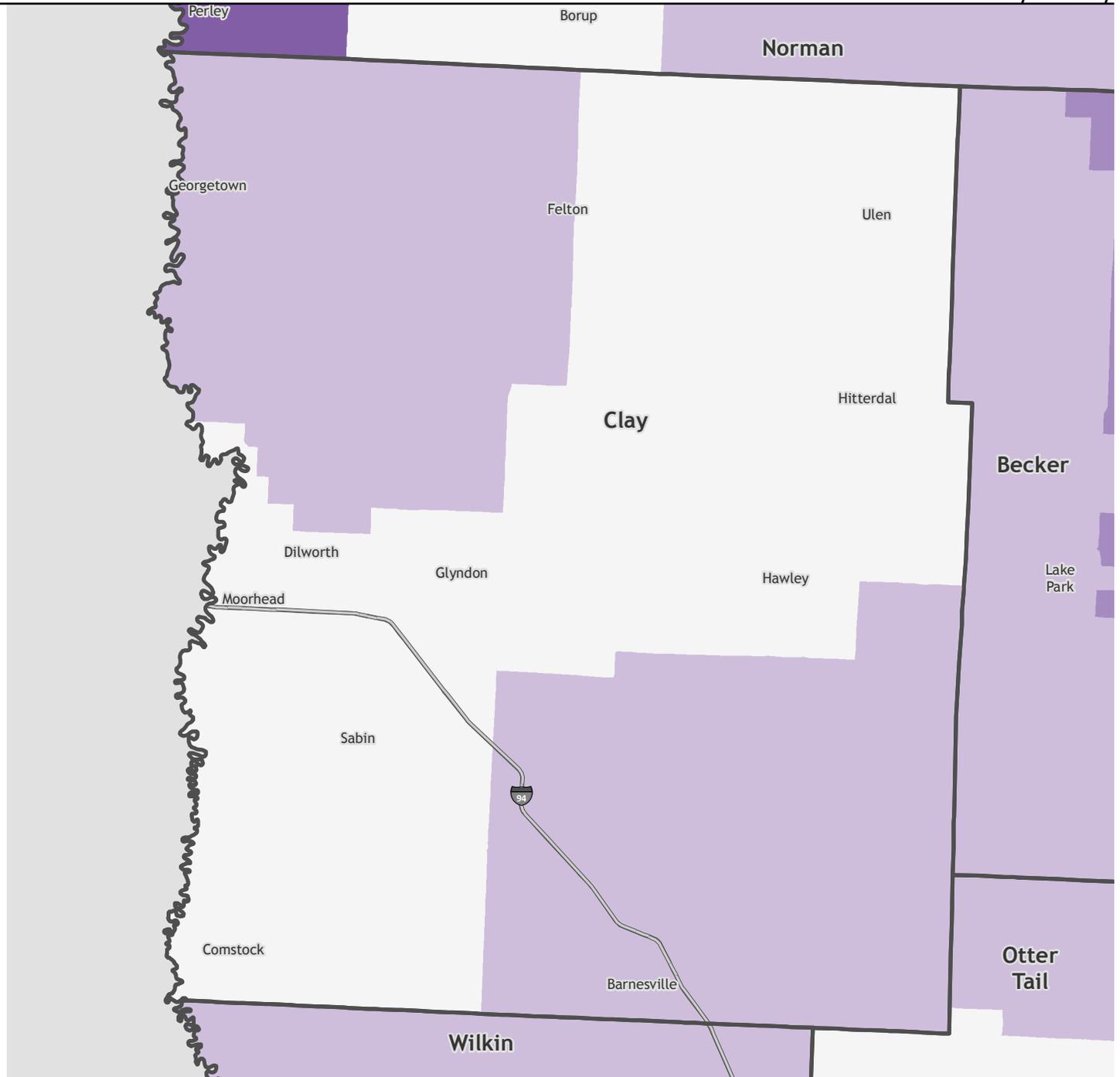
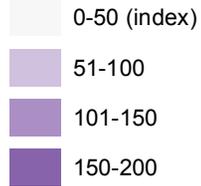
# 19) Homeownership Rate

Clay County



## 20) Foreclosure Index

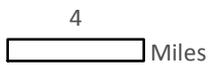
Clay County



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

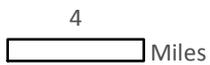
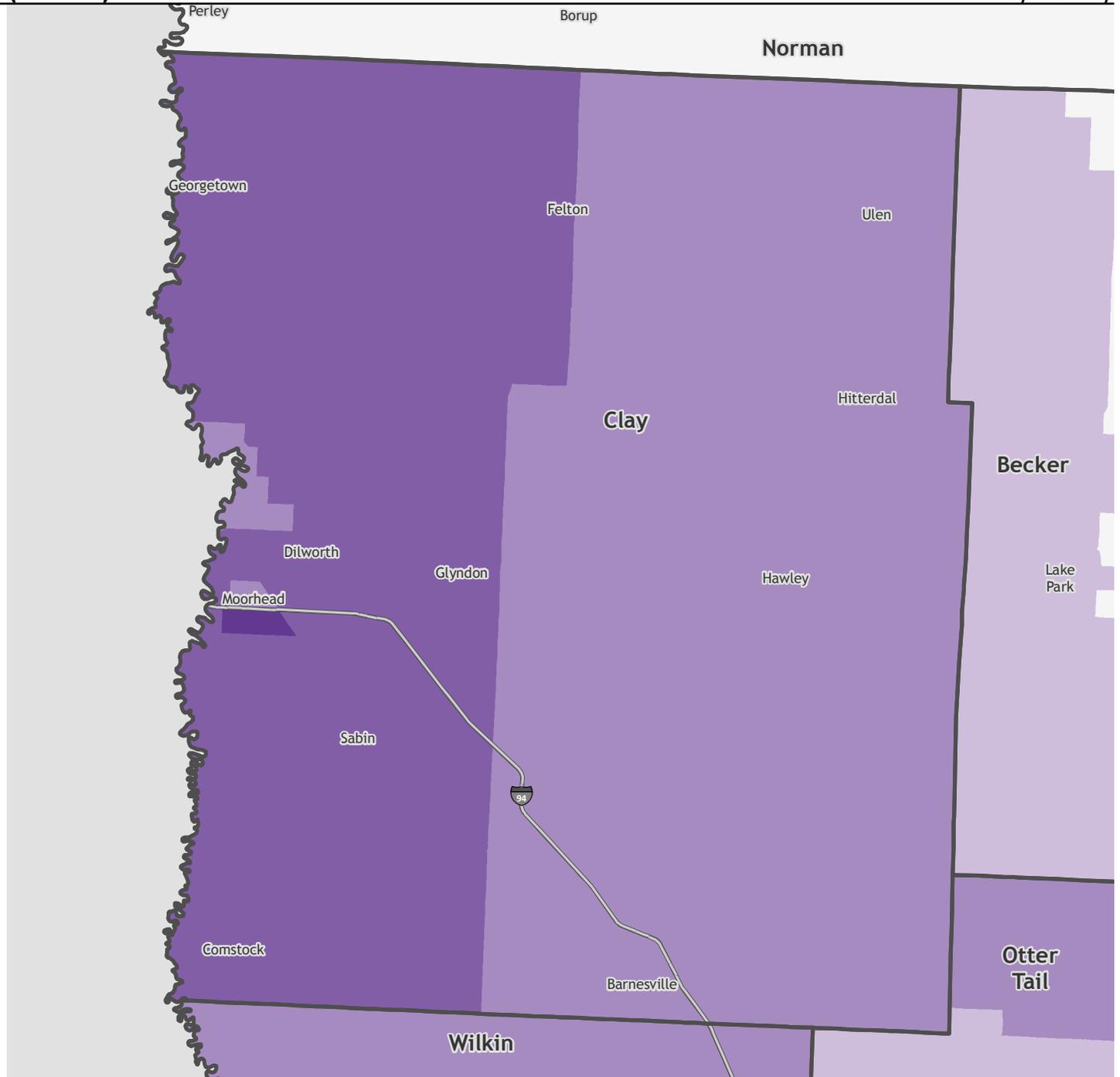
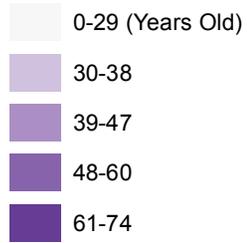
The index is based on each tract's post-sale/REO rate - the number of loans that are in post-sale foreclosure or REO divided by the number of households in each census tract.

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.



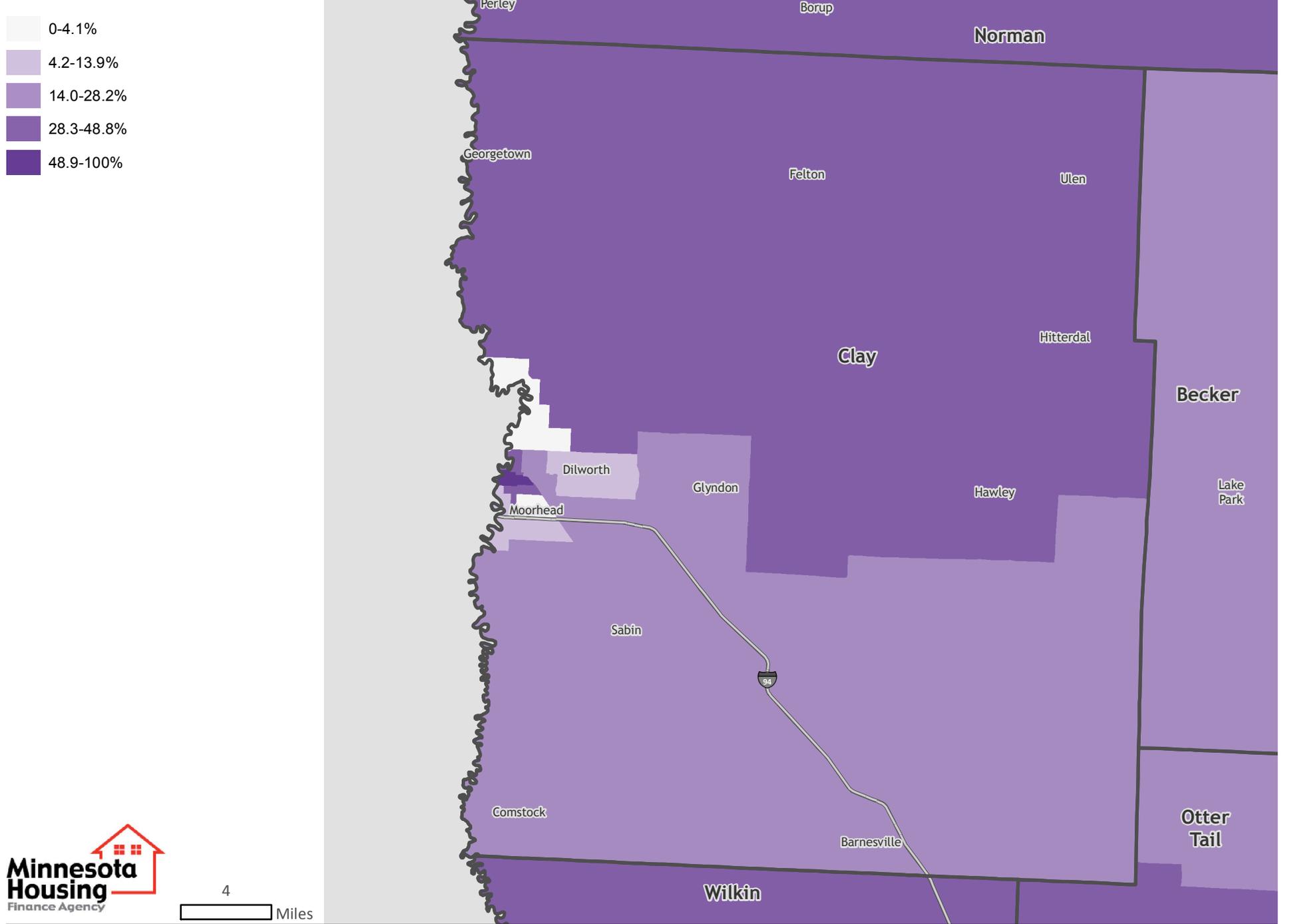
## 21) Median Age of Housing Stock (in Years)

Clay County



22a) Percentage of Owned Units Built Before 1950

Clay County

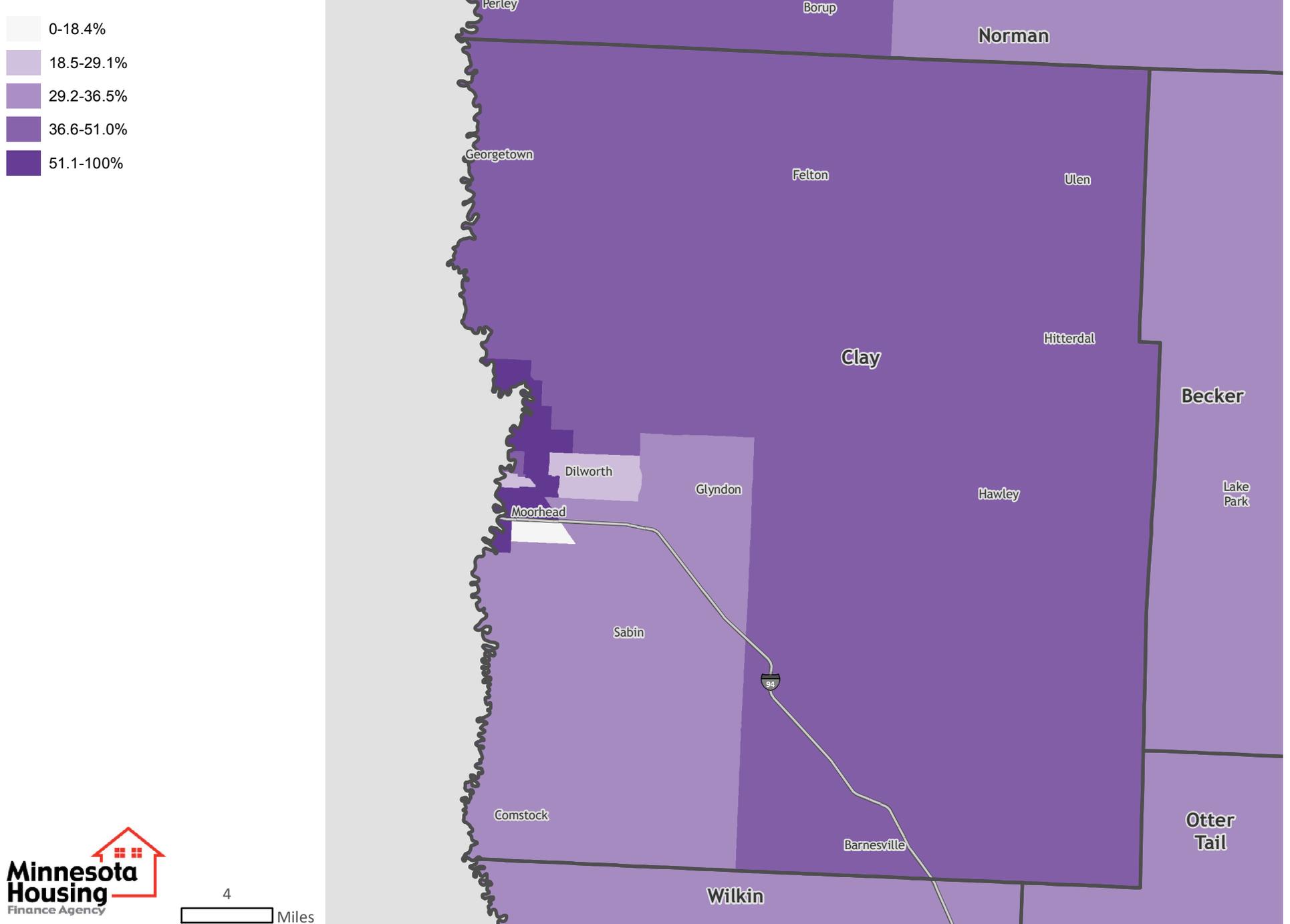


4 Miles

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

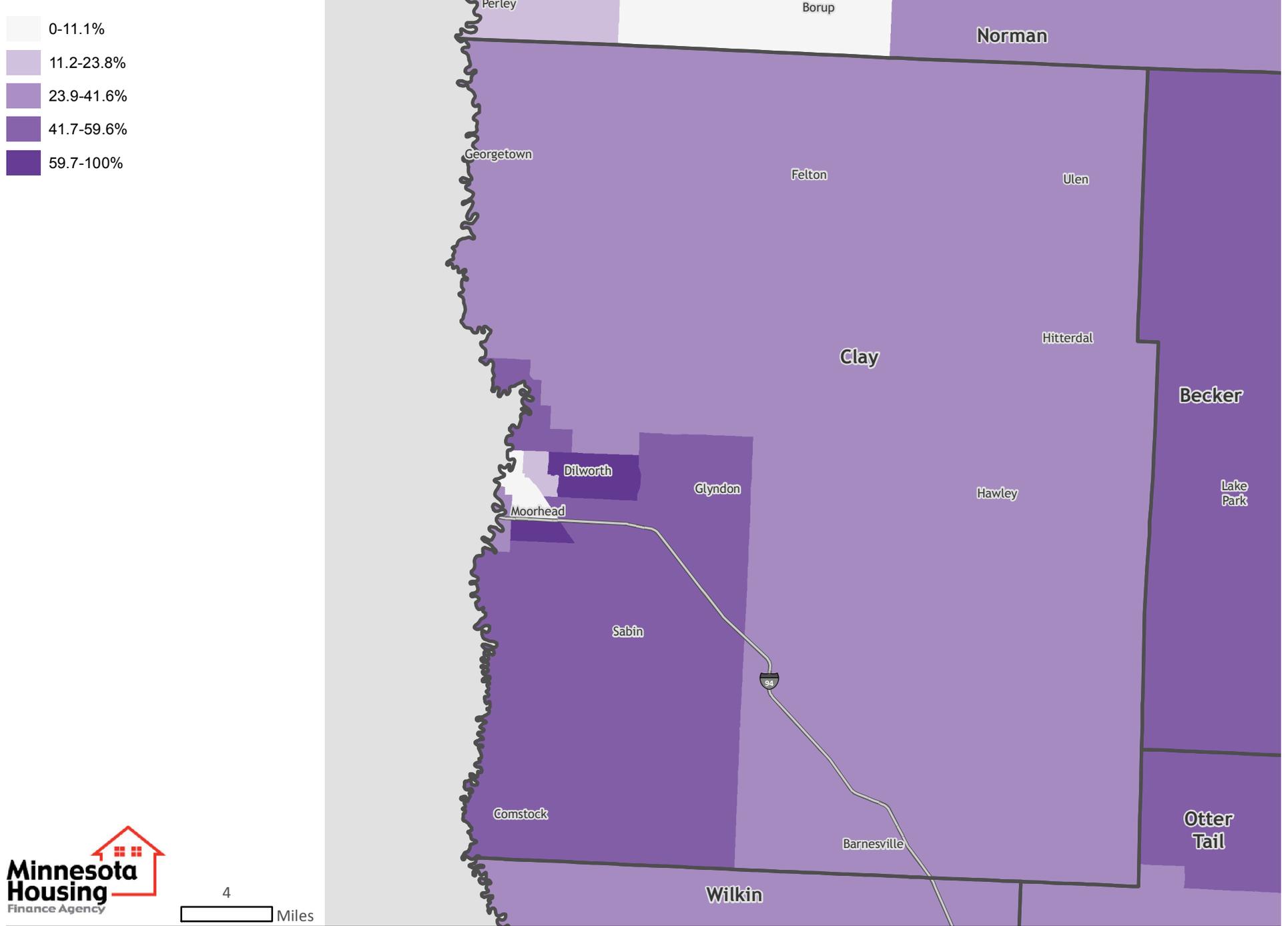
## 22b) Percentage of Owned Units Built 1950-1979

Clay County



22c) Percentage of Owned Units Built 1980 and Later

Clay County



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

Clay County

/// Insufficient Data



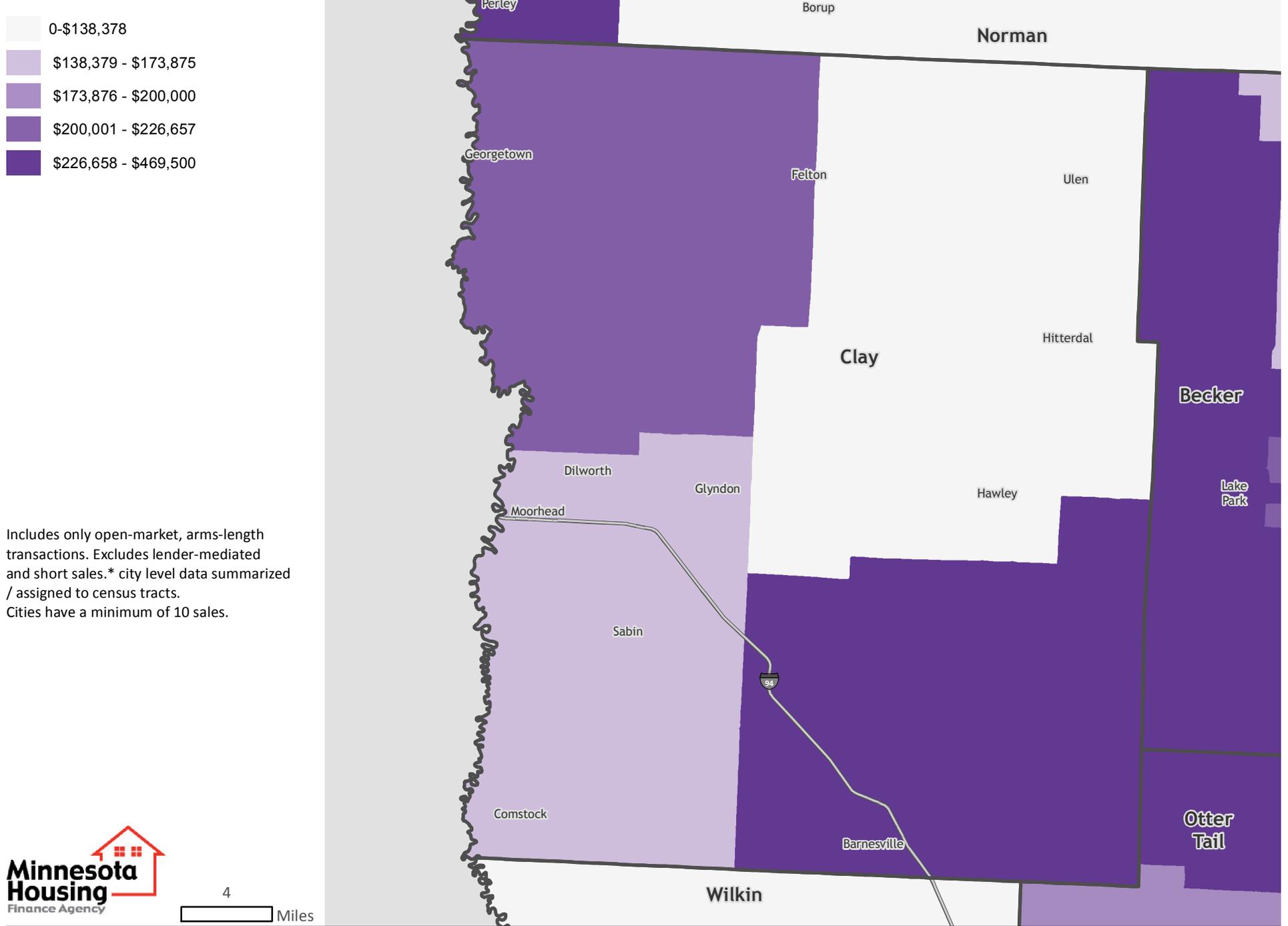
Includes all transactions.  
Excludes zip codes with fewer than 10 sales.  
Data allocated to tracts from zip code data.  
Data available only for Twin Cities Metro.



4 Miles

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

Clay County



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.



4 Miles

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

Clay 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.



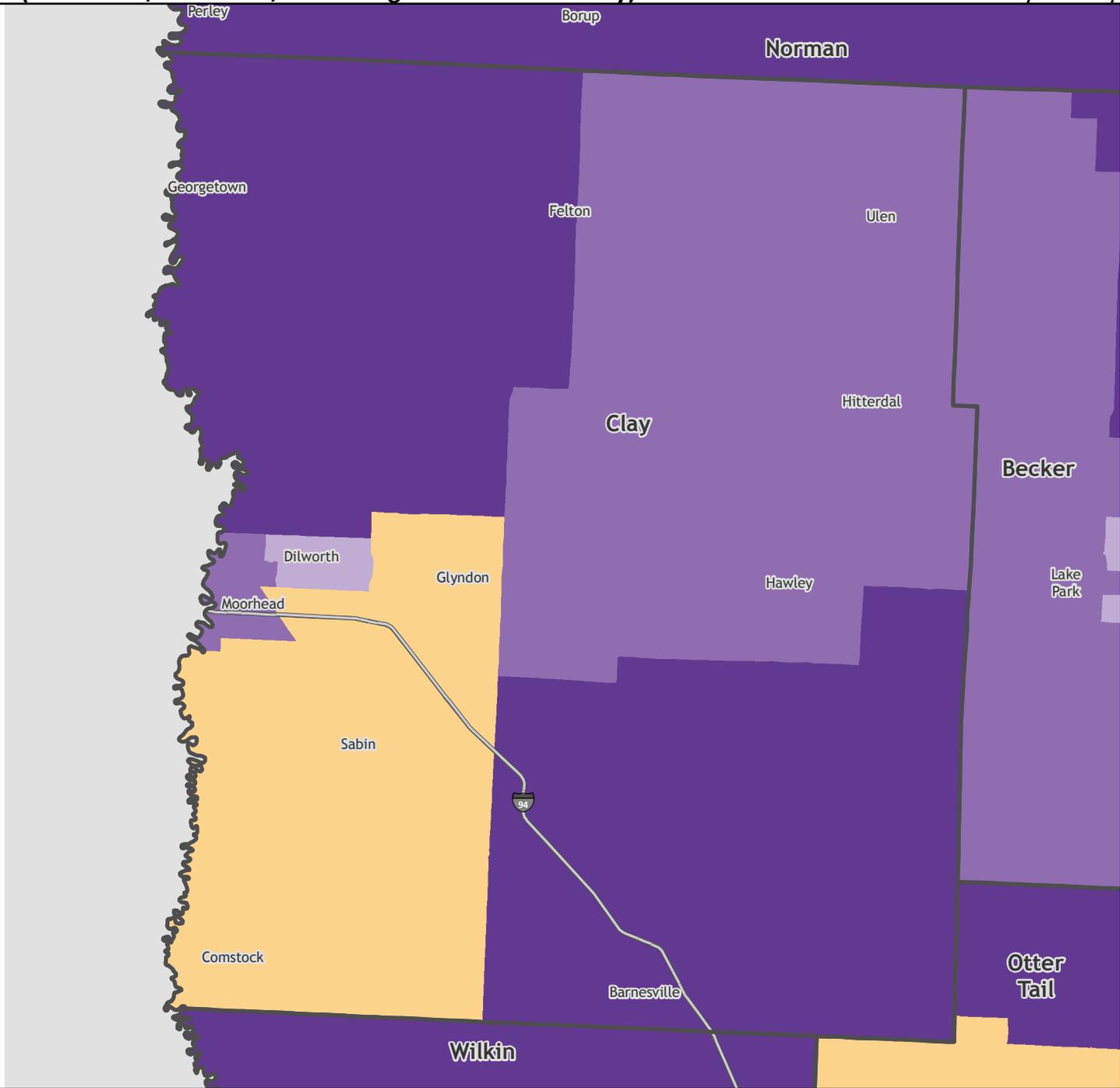
4 Miles

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

Clay County

- Decrease
- 4.3-6.0% Gain
- 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.

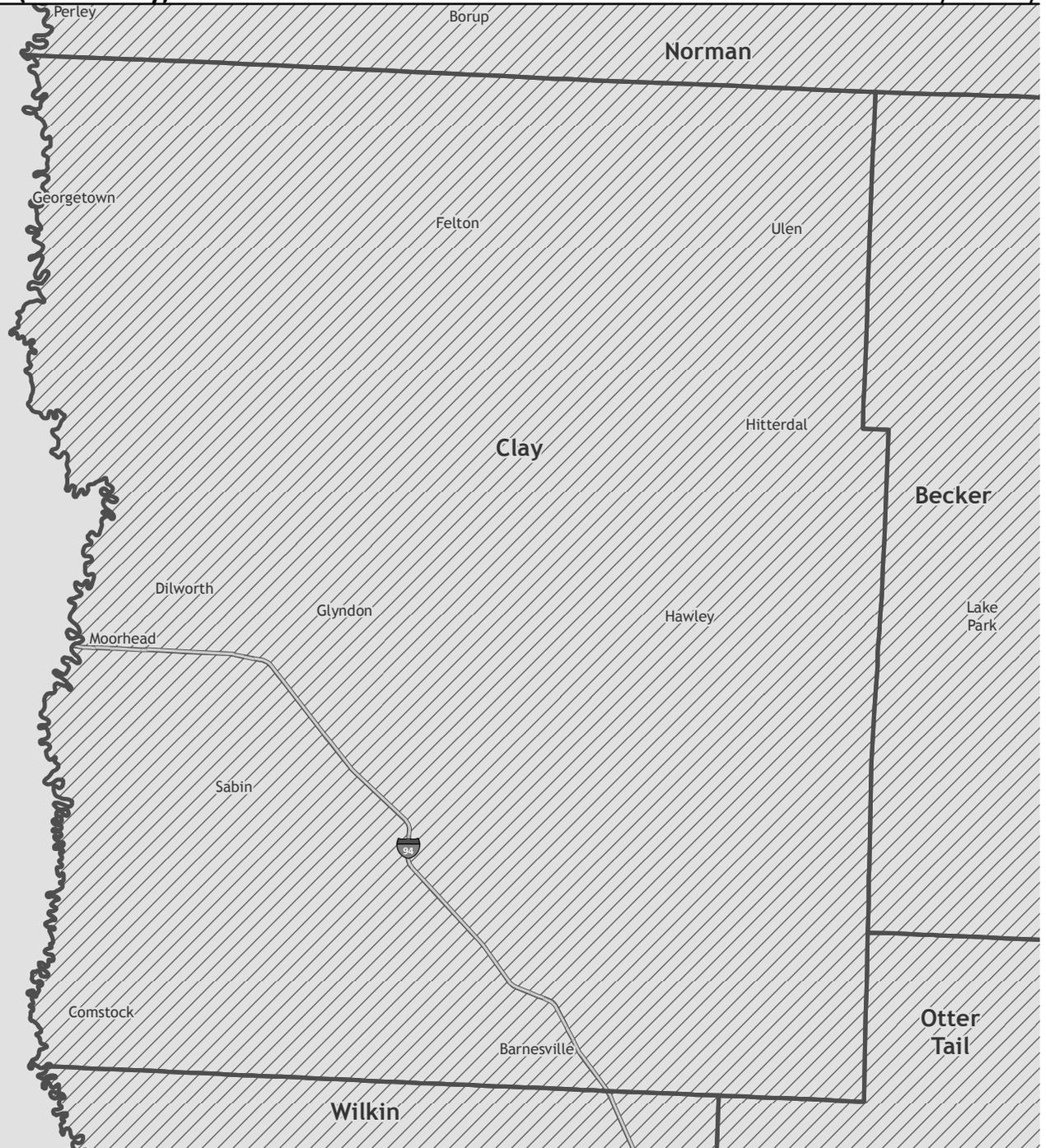


4 Miles

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

Clay County

/// Insufficient Data



For 4th Quarter 2014

Data allocated to tracts from zip code data.

Data available only for Twin Cities Metro.



4 Miles

26) Economic Integration Priority Tracts



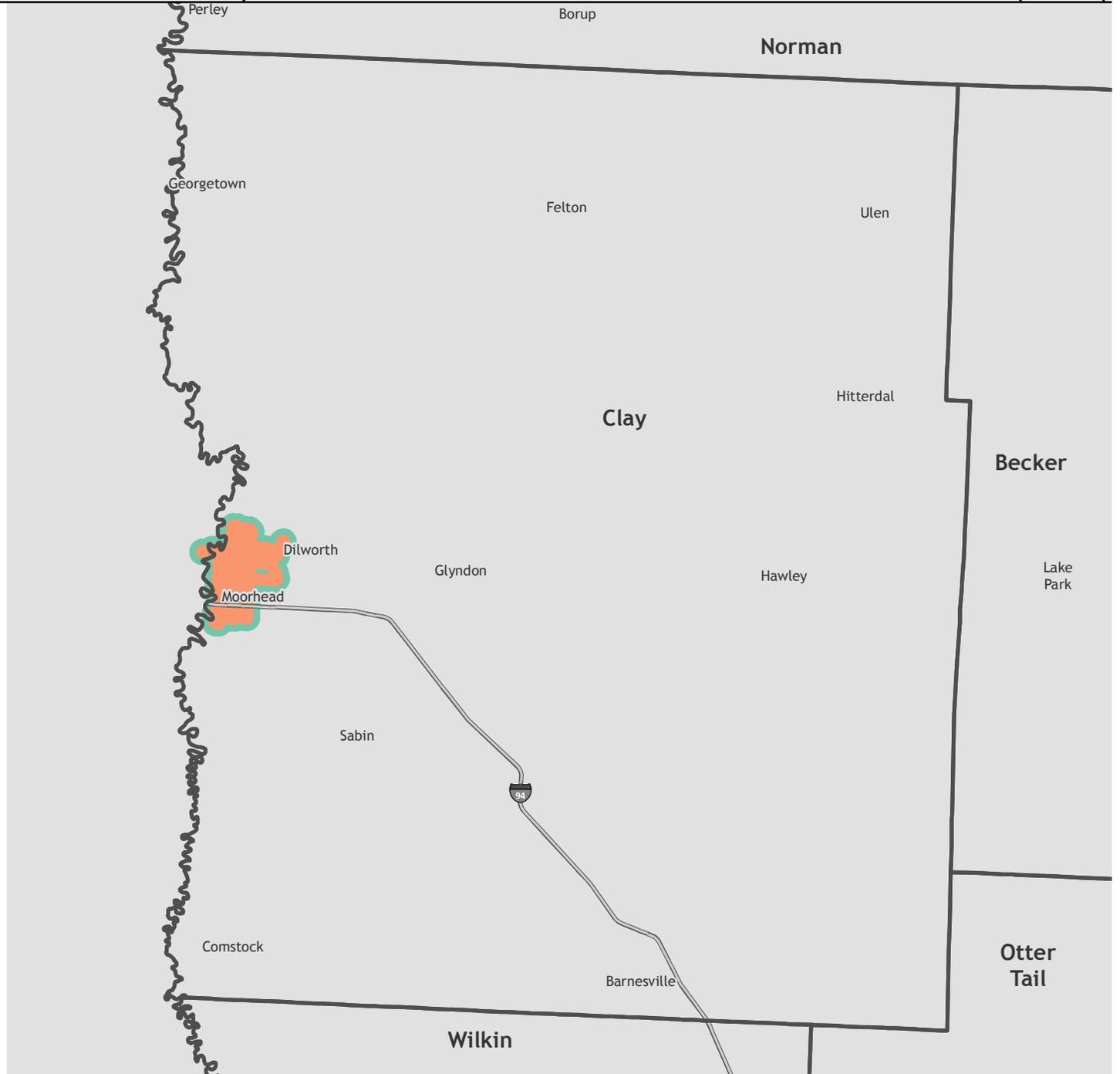
4 Miles

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

Clay 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



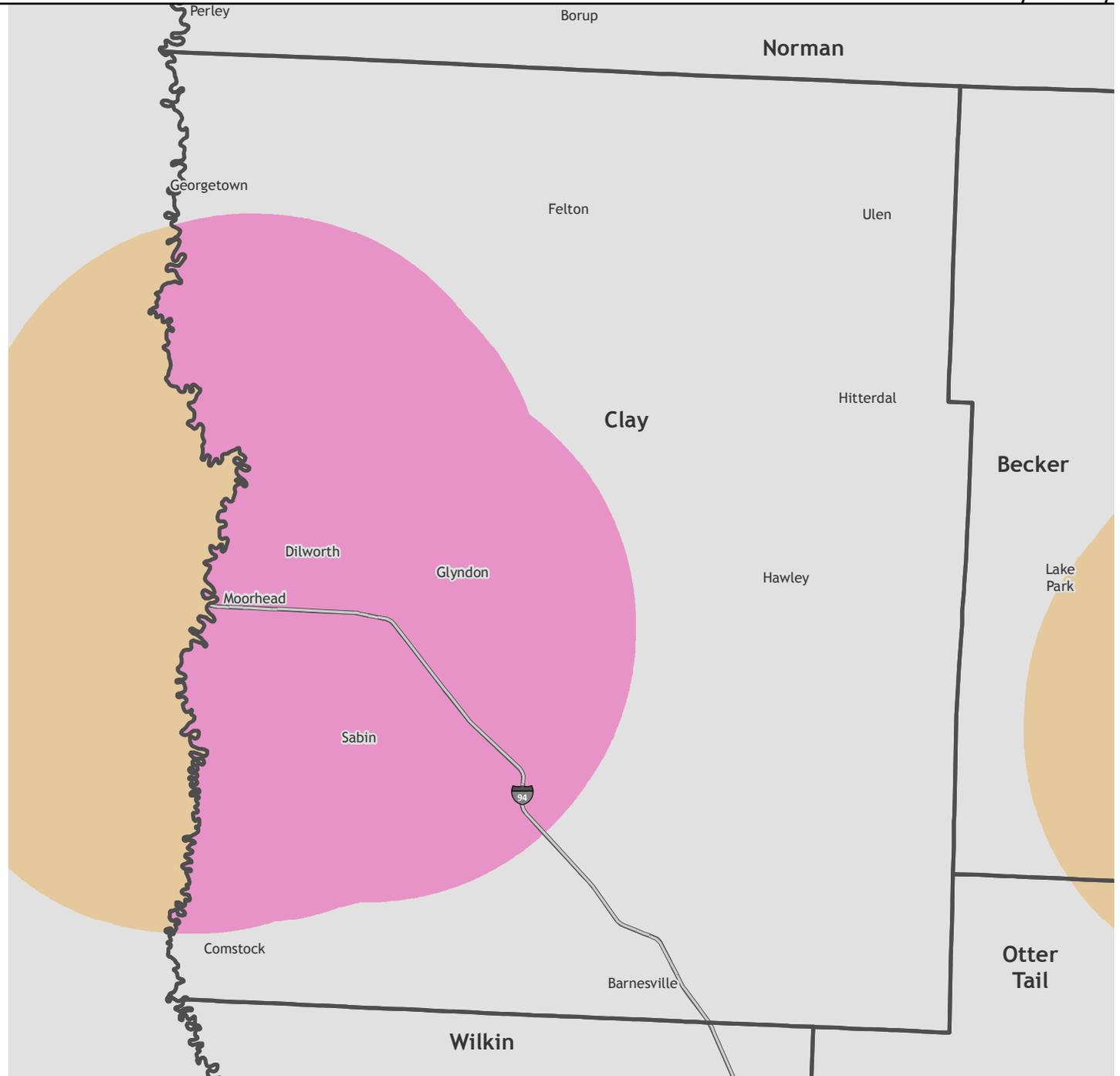
4 Miles

## 28) Workforce Housing Areas

Clay County

### Type

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



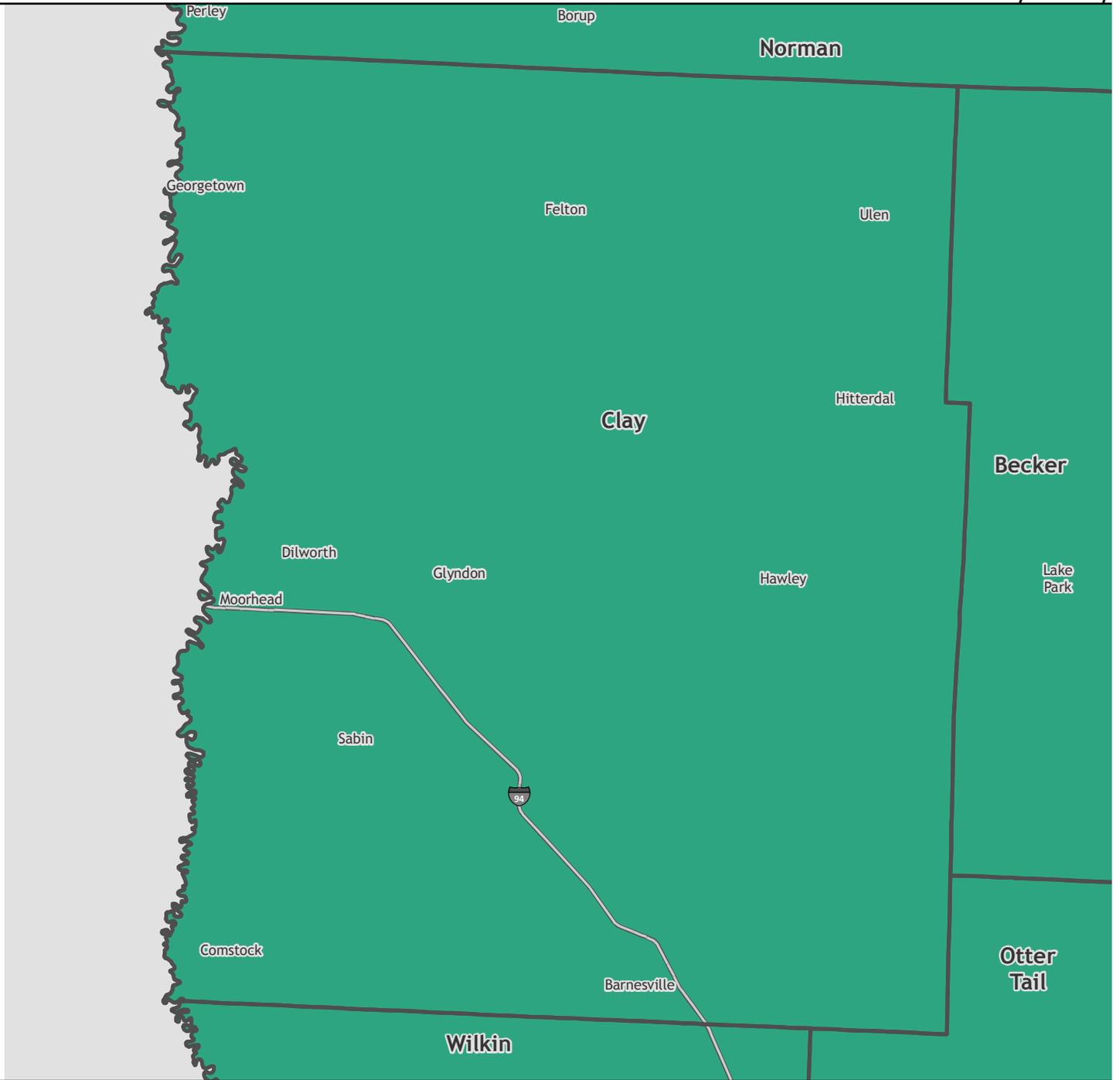
4  
Miles

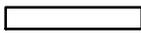
## 29) Rural Designation

Clay County

### Type

 Rural Area



4  
 Miles

Source: Minnesota Housing

### 30) Qualified Census Tracts and Reservation Areas

Clay County

#### Type

-  Eligible QCT
-  Eligible by Reservation (beyond QCT)



4 Miles

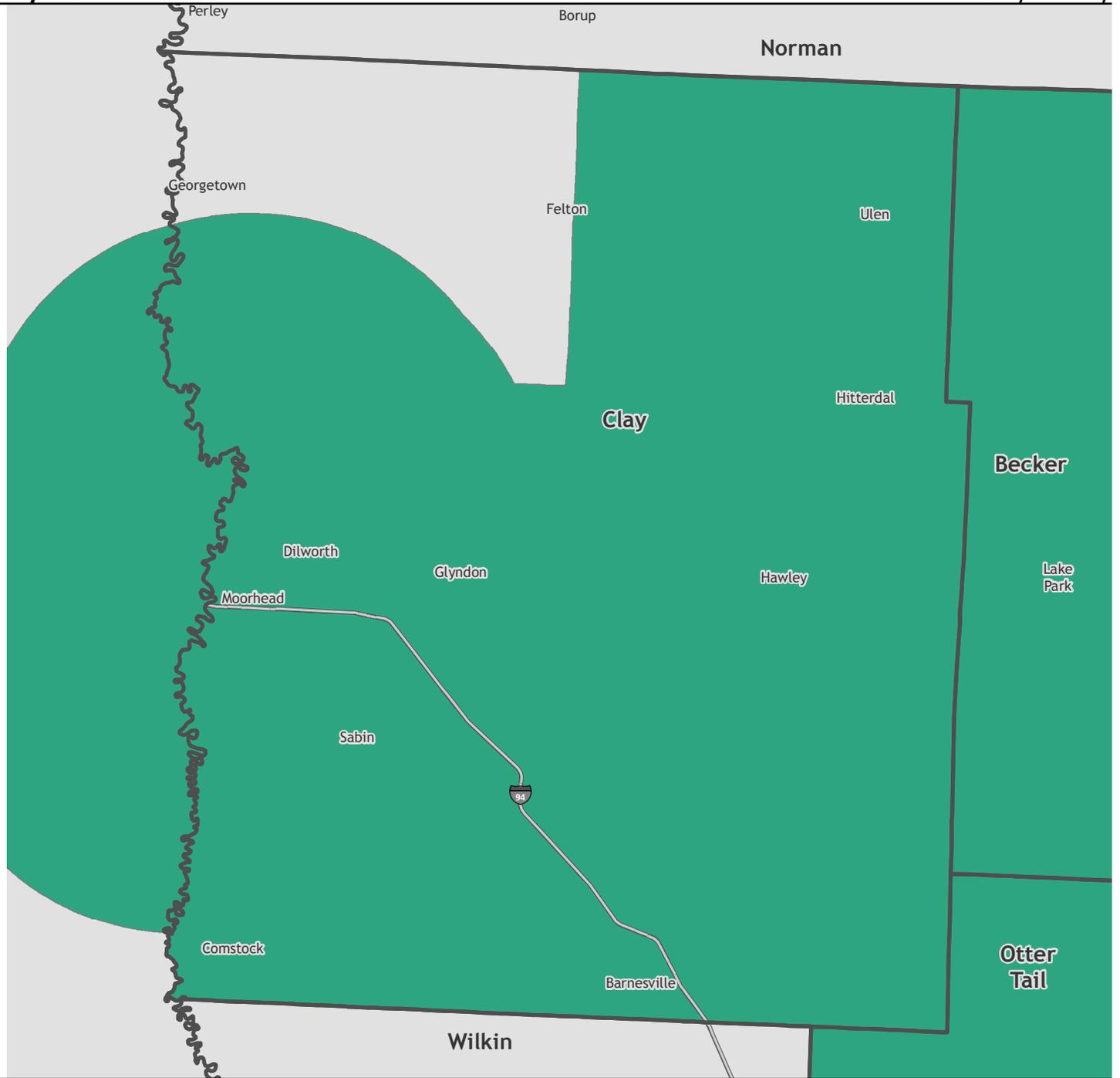
Source: US Dept of Housing and Urban Development and Minnesota Housing analysis of American Community Survey data.

### 31) Preservation Geographic Priority Areas

Clay County

#### Type

 Preservation



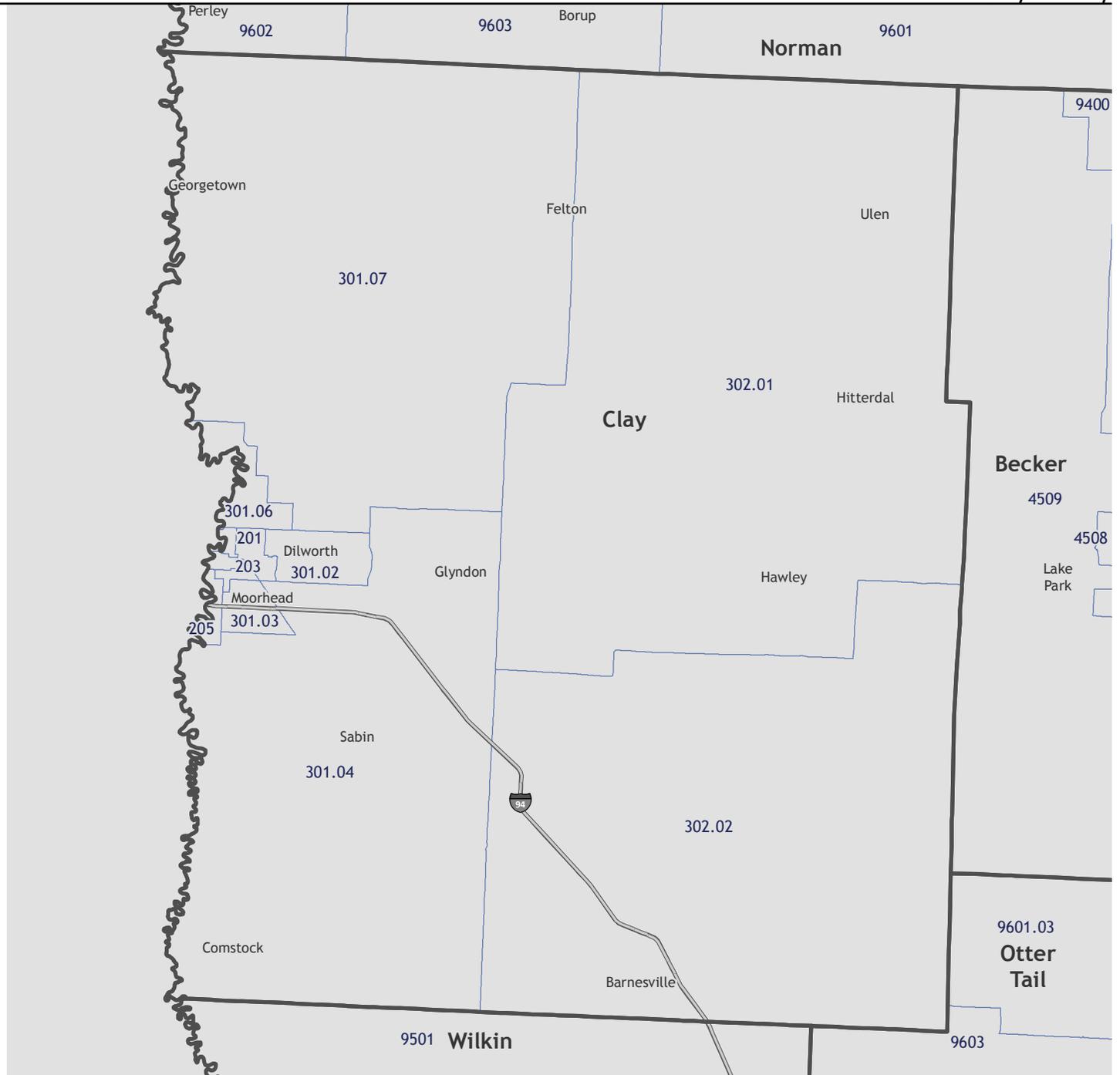
4 Miles

Source: Minnesota Housing

### 32) Census Tract Boundaries

Clay County

2010 Tracts



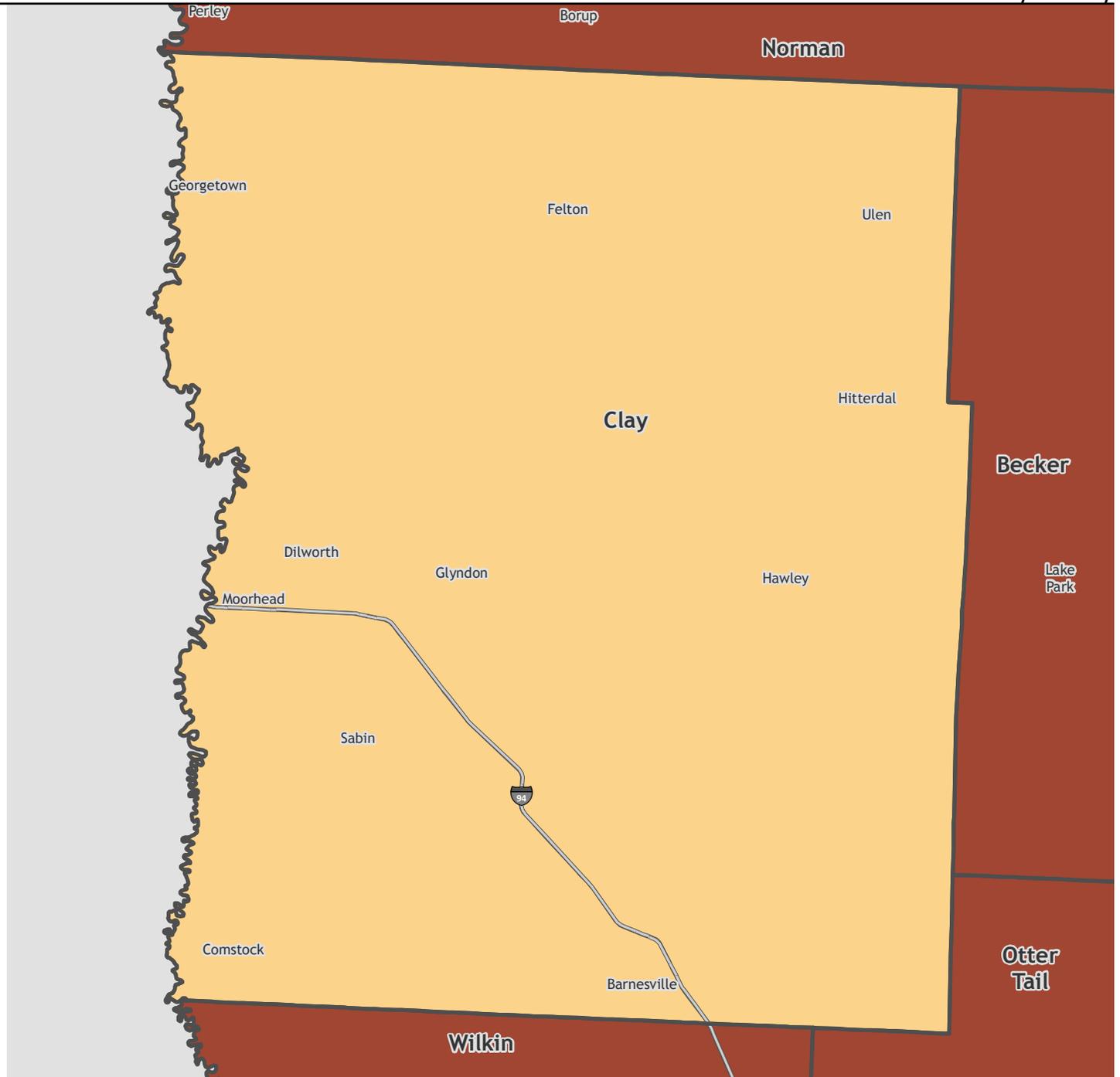
4 Miles

Source: US Census Tiger 2010.

### 33) Regional Areas of Analysis

Clay County

- Greater Minnesota
- Non Metro MSA

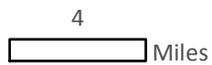


For analysis purposes, Minnesota Housing breaks the state into three regions for evaluating jobs, incomes, and currency based values:

Twin Cities Metro,

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

Greater Minnesota



Source: Minnesota Housing, US Census