



# Community Profiles Map Series for Lake of the Woods County

Maps for HTC 2017, RFP 2016

# Community Profiles –Maps for HTC 2017 and RFP 2016

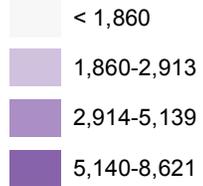
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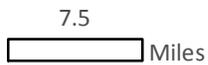
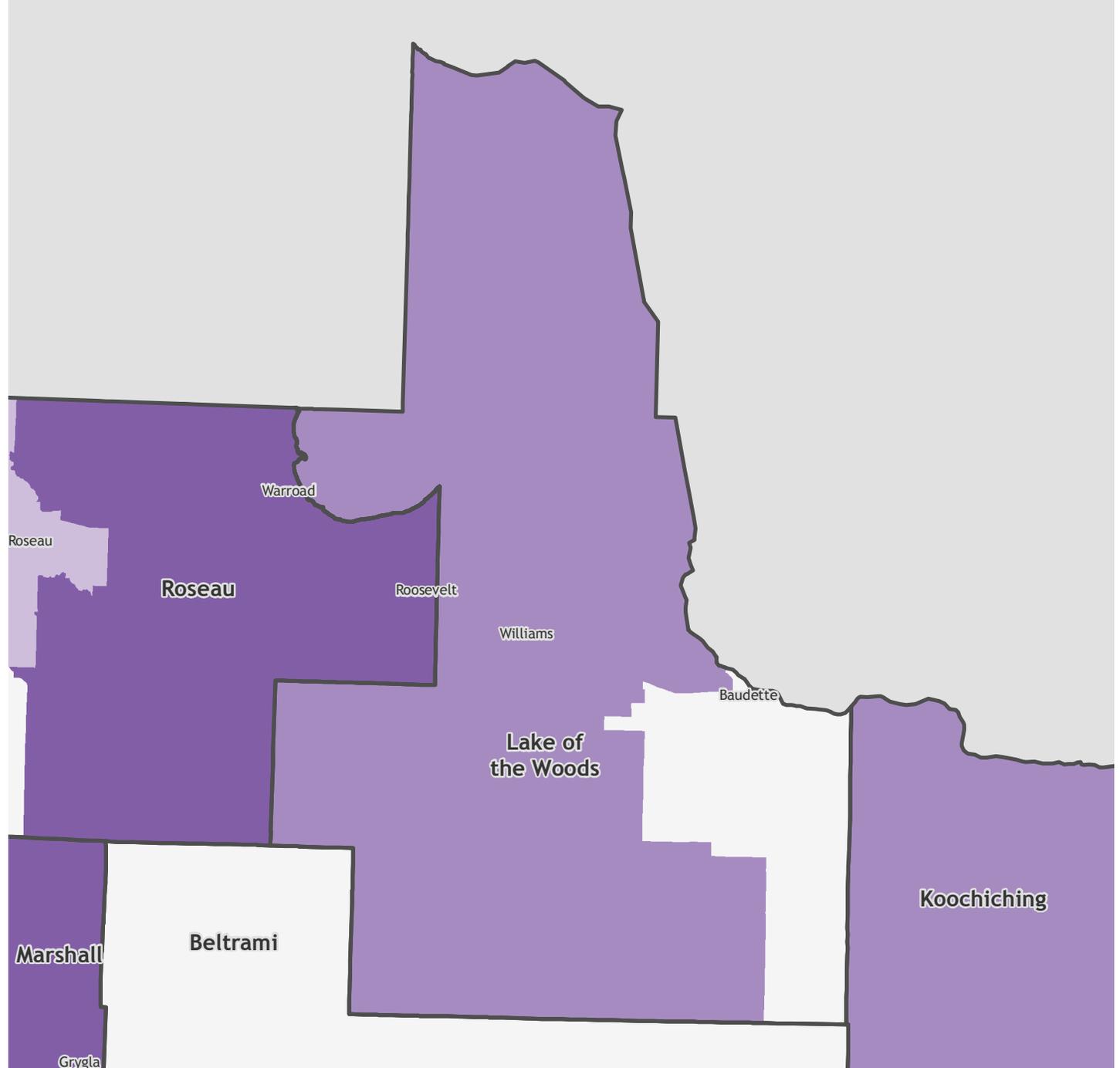
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# 1) Total Low and Moderate Wage Jobs within 5 Miles (by region)

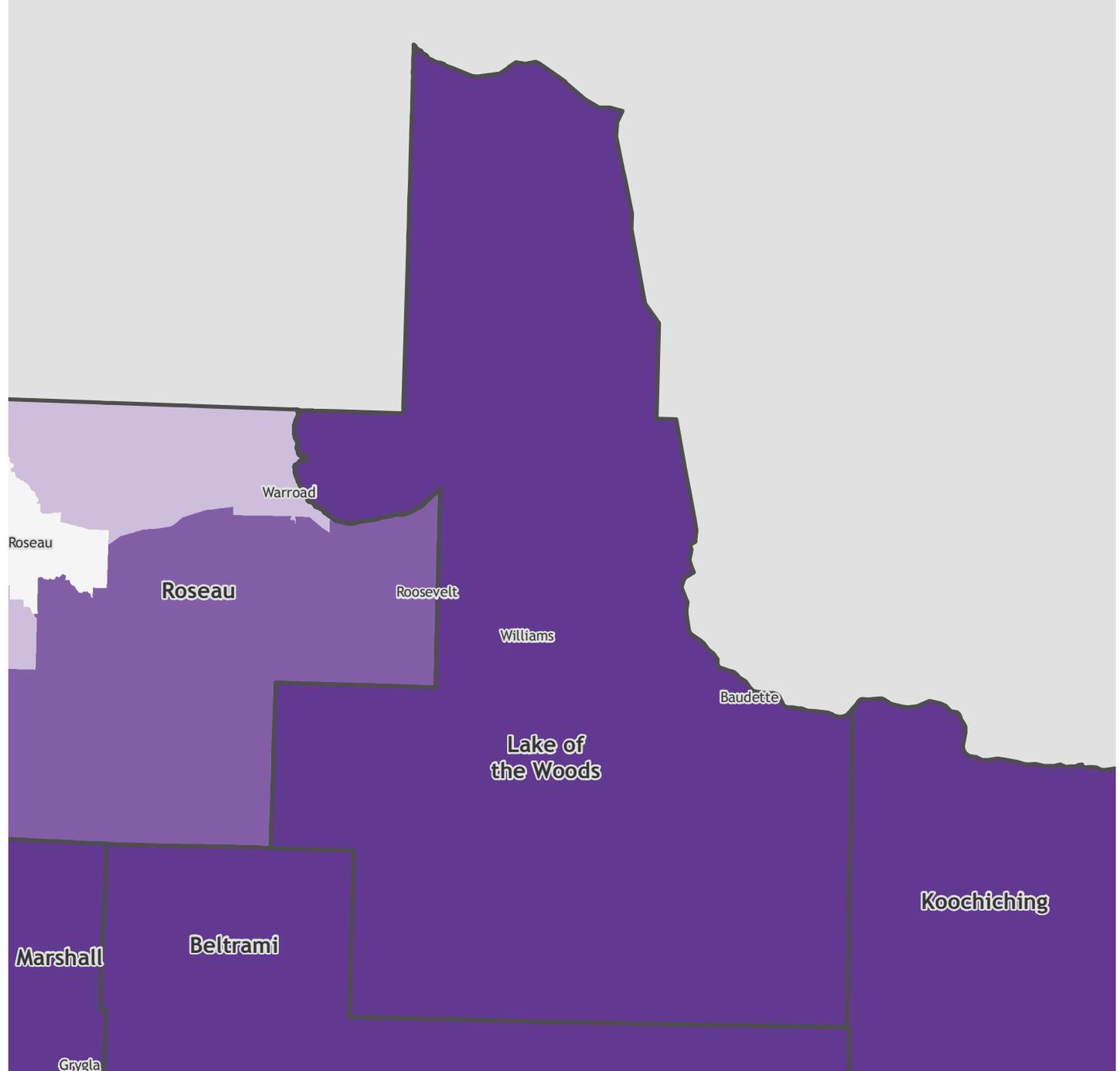
## Greater Minnesota



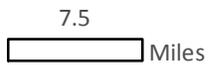
Low and Moderate Wage jobs are defined as those with monthly incomes <\$3,333 (about \$40,000 annually). Jobs are summarized with the census tract and within 5 miles of the census tract boundary.



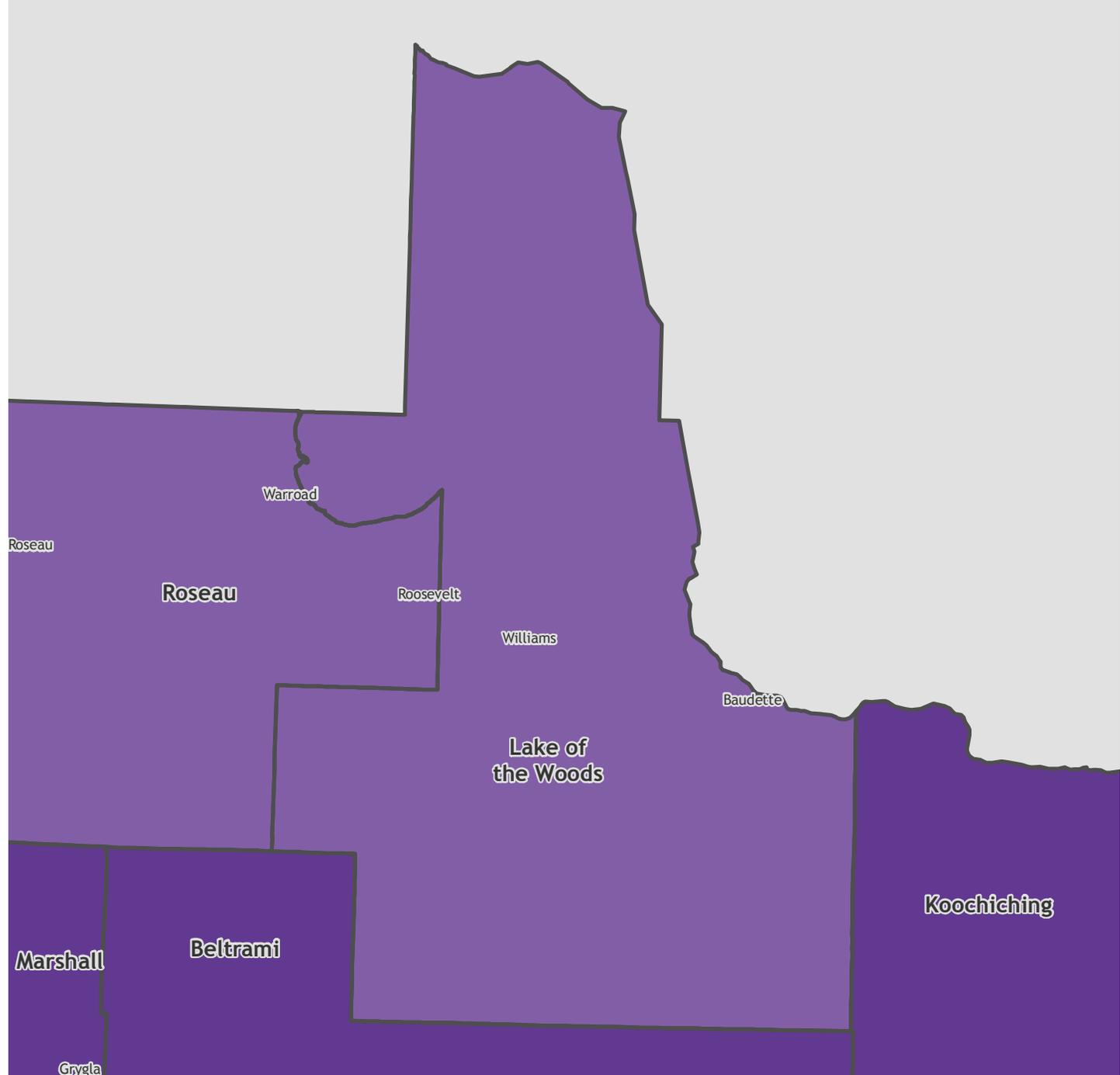
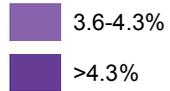
## 2) Median Distance to Work (in miles)



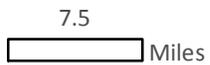
The distance to work that workers who live in this tract travel to their primary employment.



### 3) Unemployment Rate (February 2015)

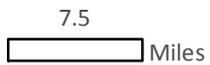
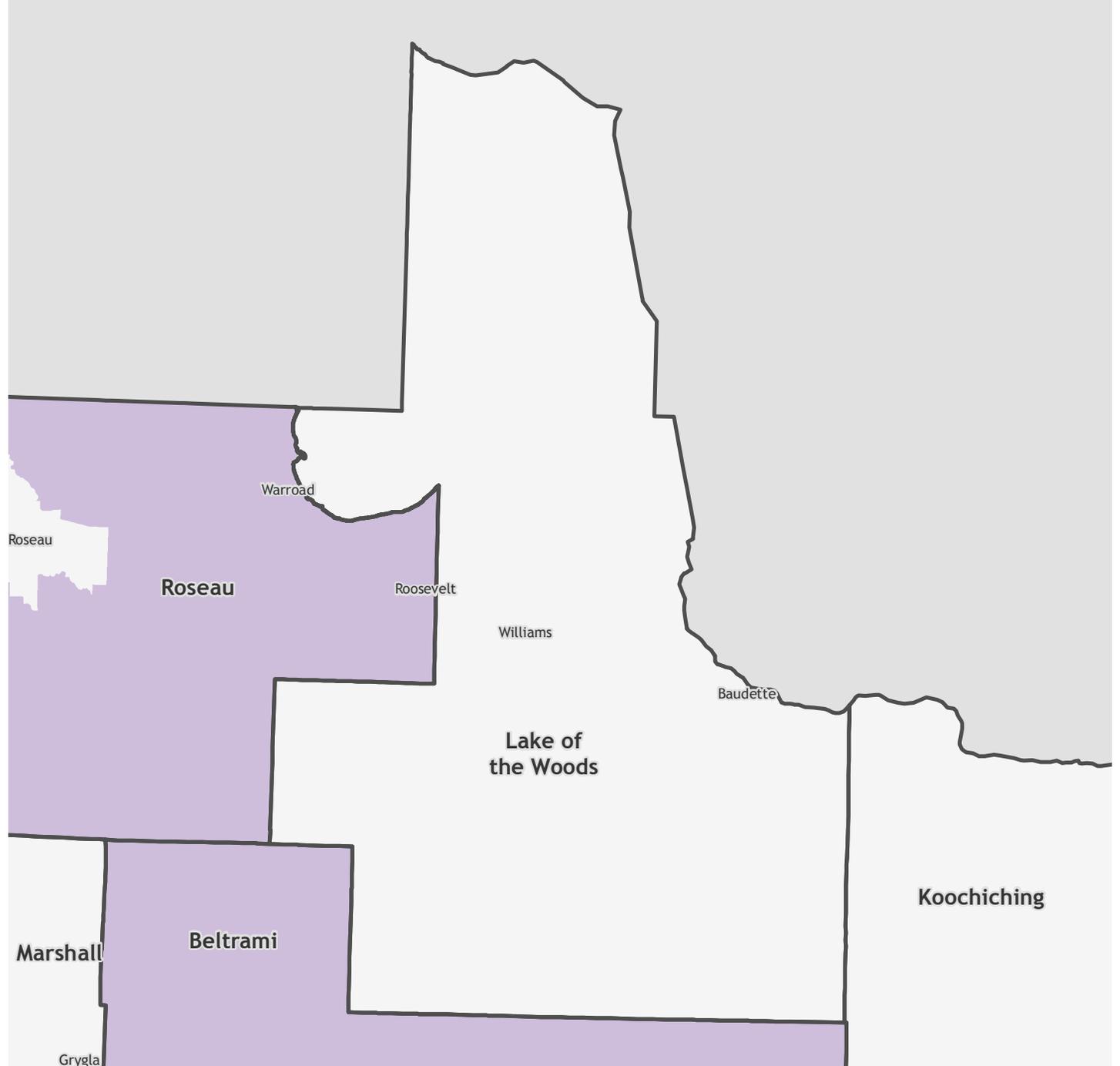
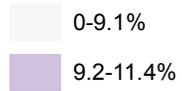


Unemployment rates are reported from the city rates if city data is published, and by county if no city data is available.



4a) Percentage of Population Age 25-34

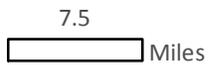
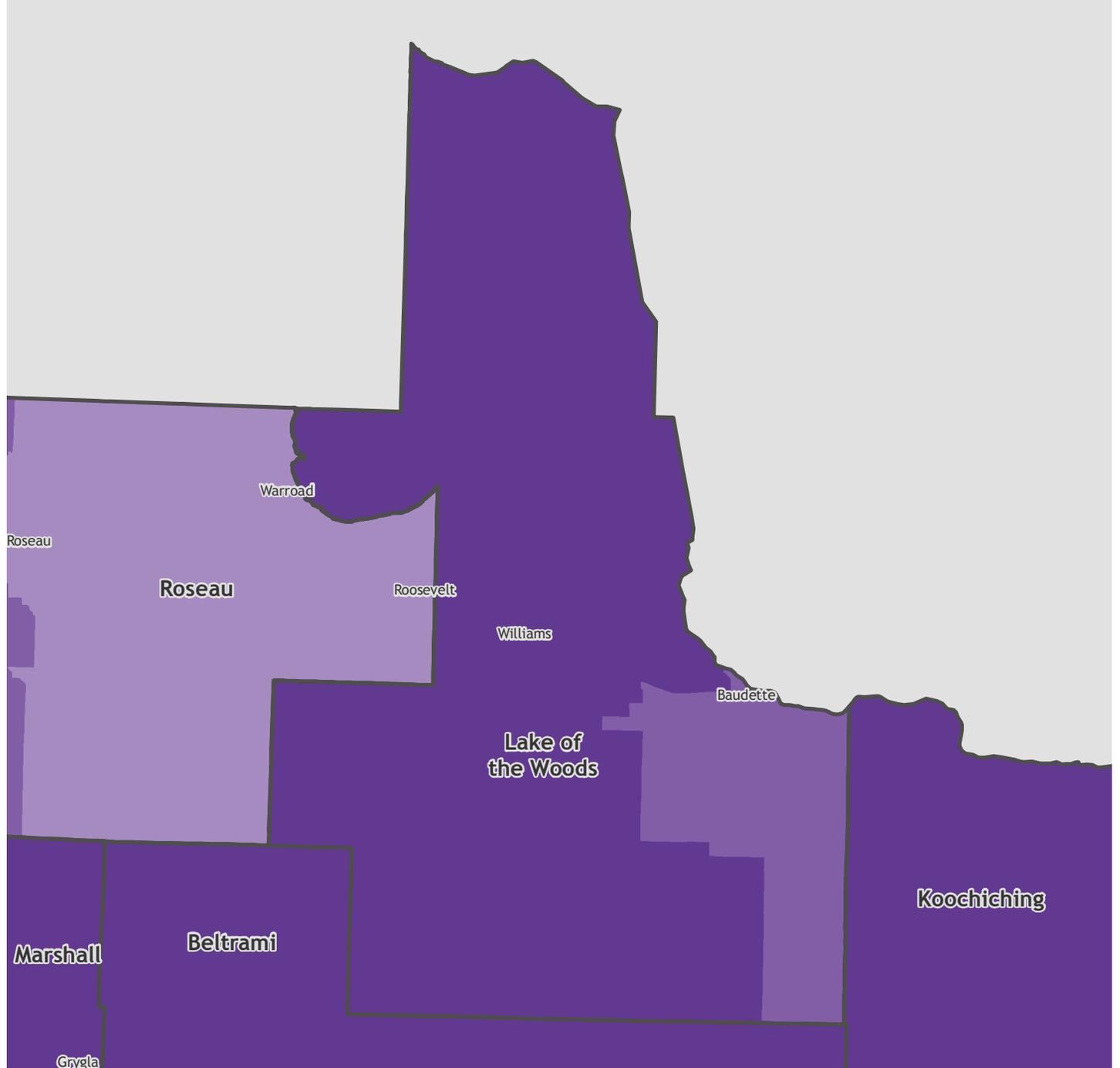
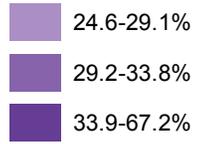
Lake of the Woods County



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

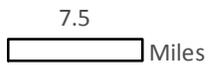
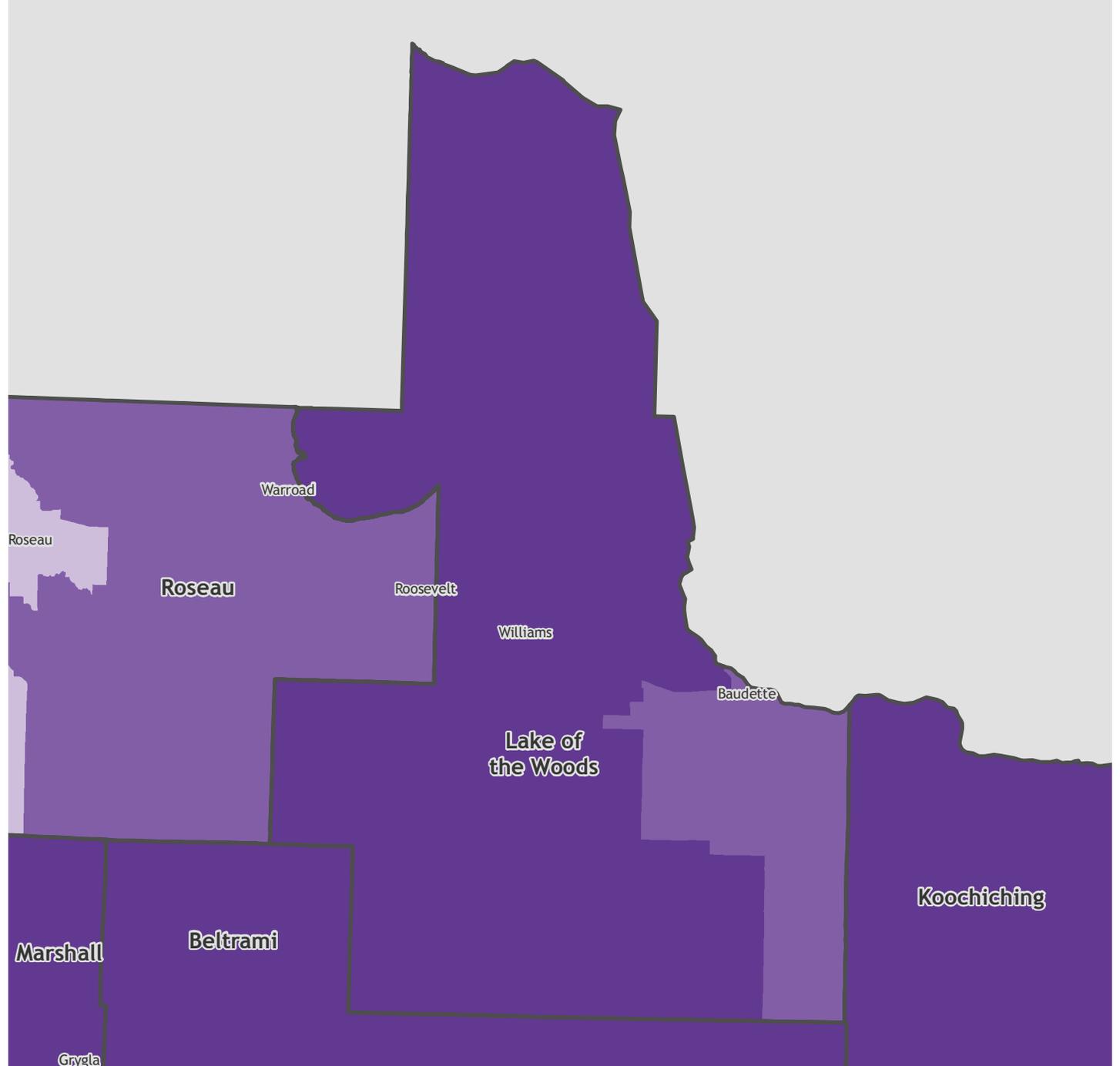
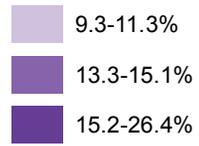
4b) Percentage of Population Age 55+

Lake of the Woods County



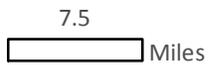
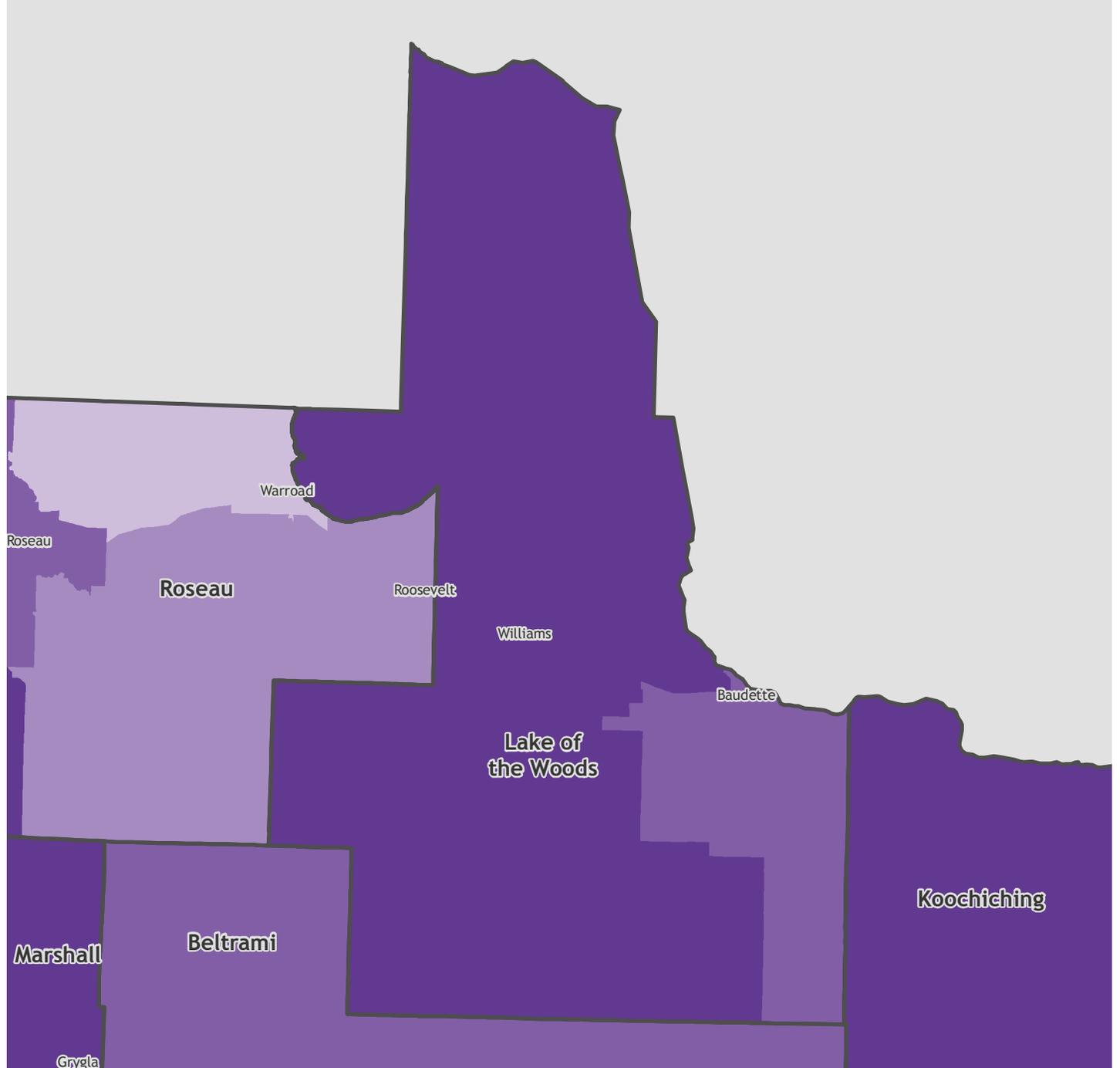
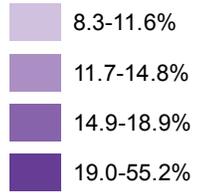
#### 4c) Percentage of Population Age 55-64

Lake of the Woods County



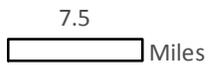
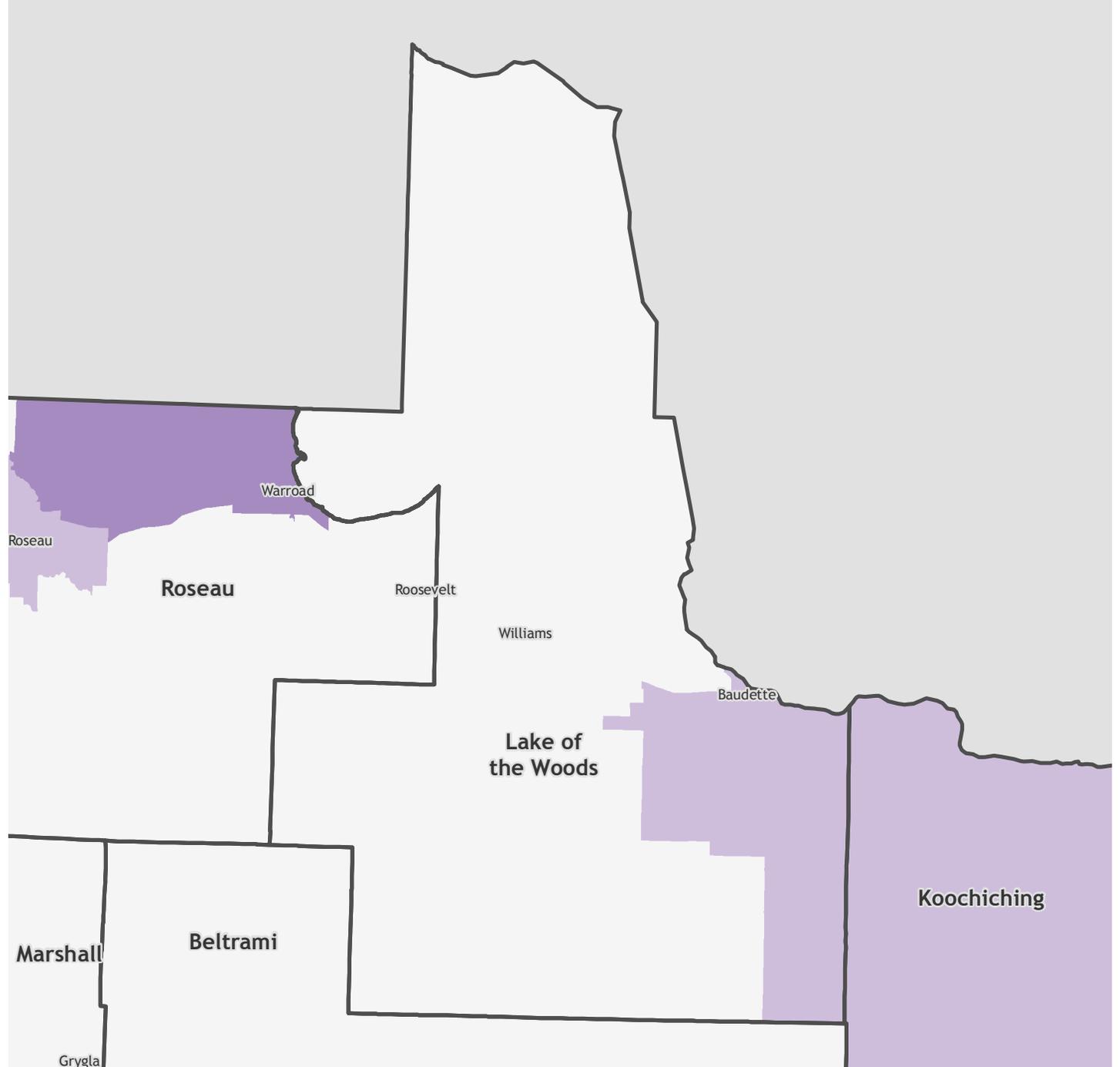
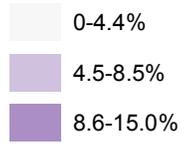
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

4d) Percentage of Population Age 65+



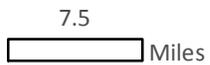
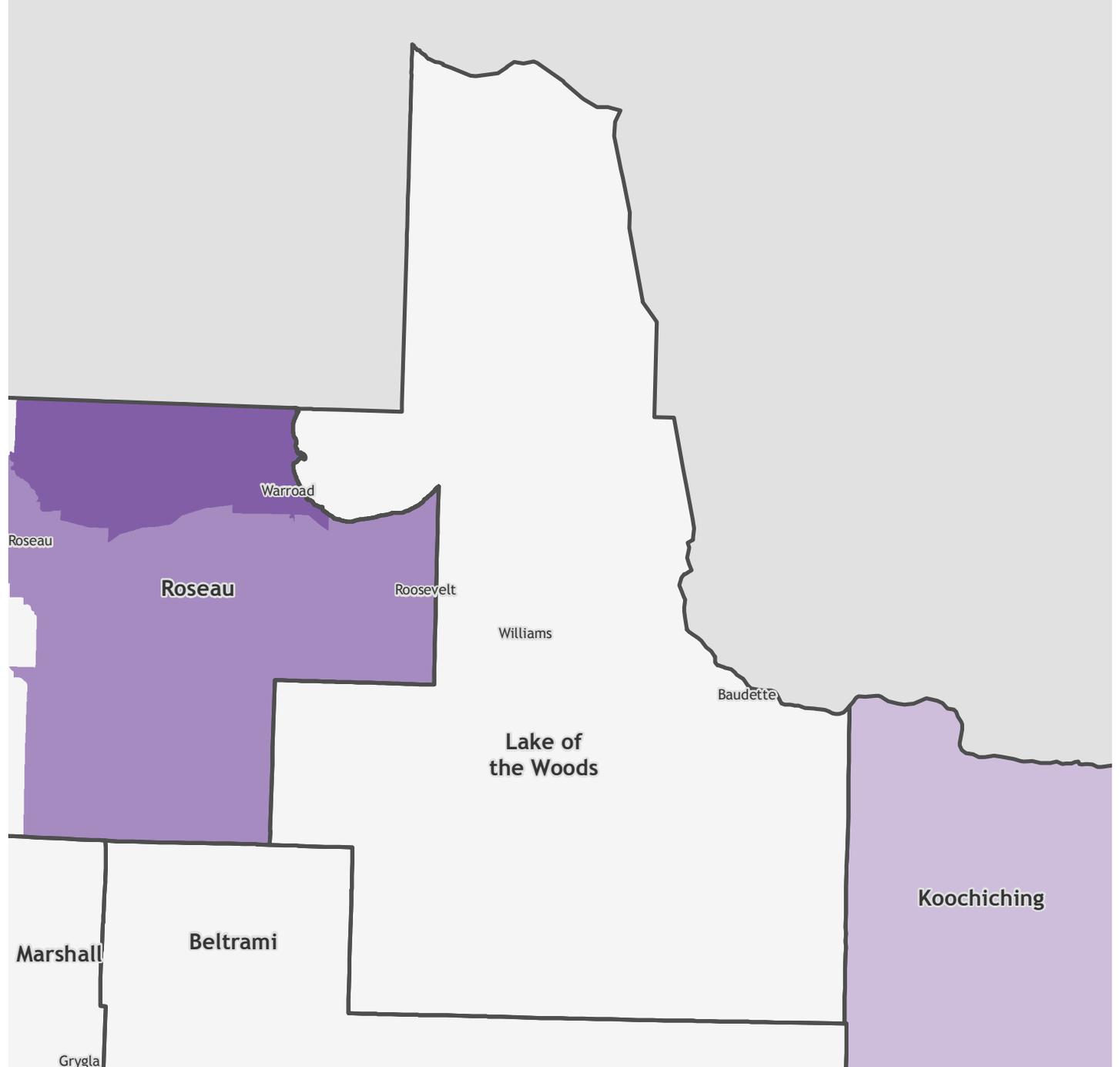
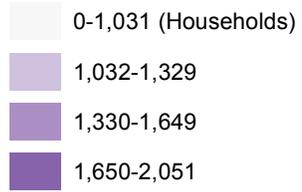
### 5) Percentage of Population from Community of Color

Lake of the Woods County



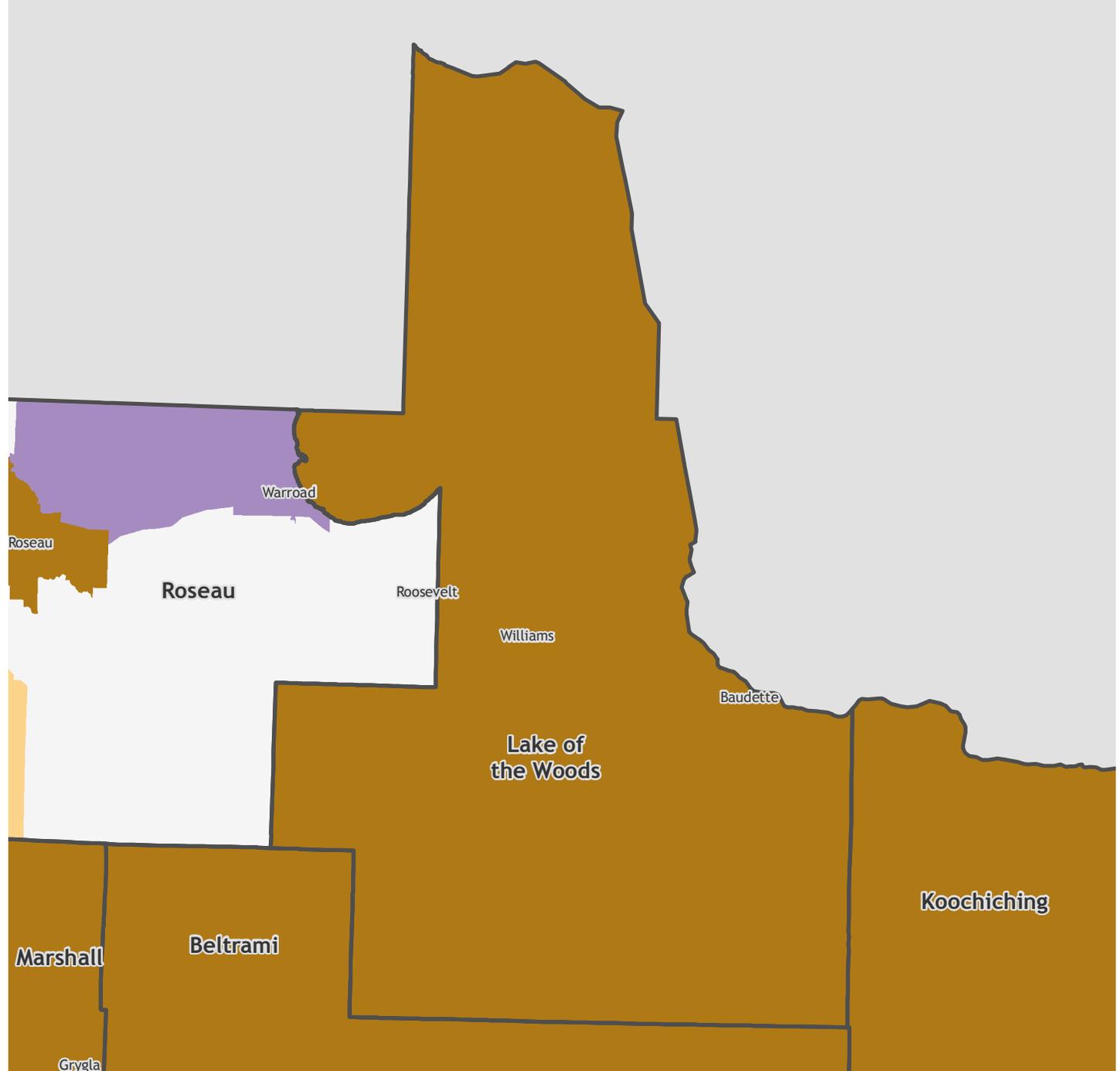
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

6a) Total Households



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

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

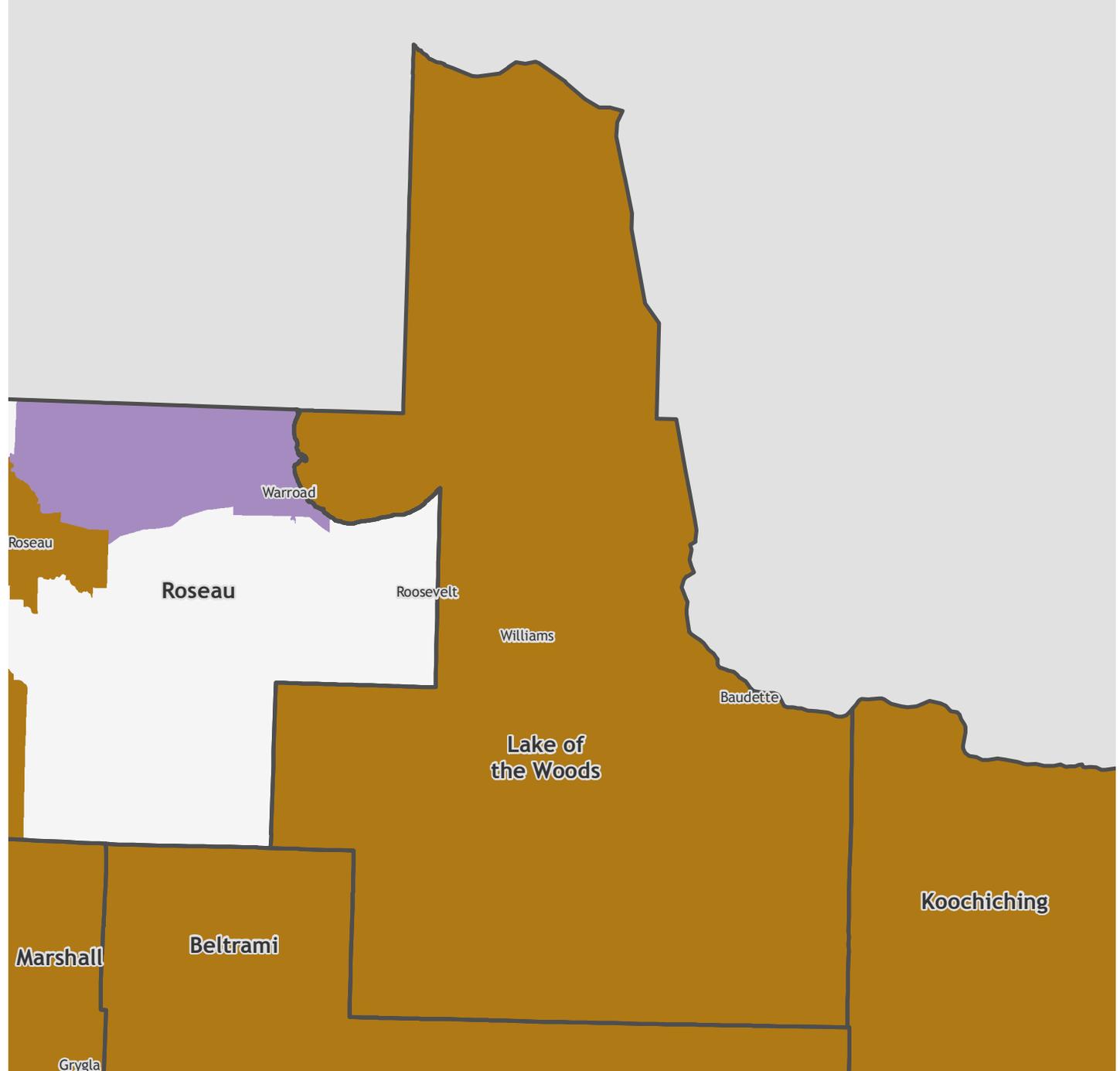


7.5 Miles

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

Lake of the Woods County

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

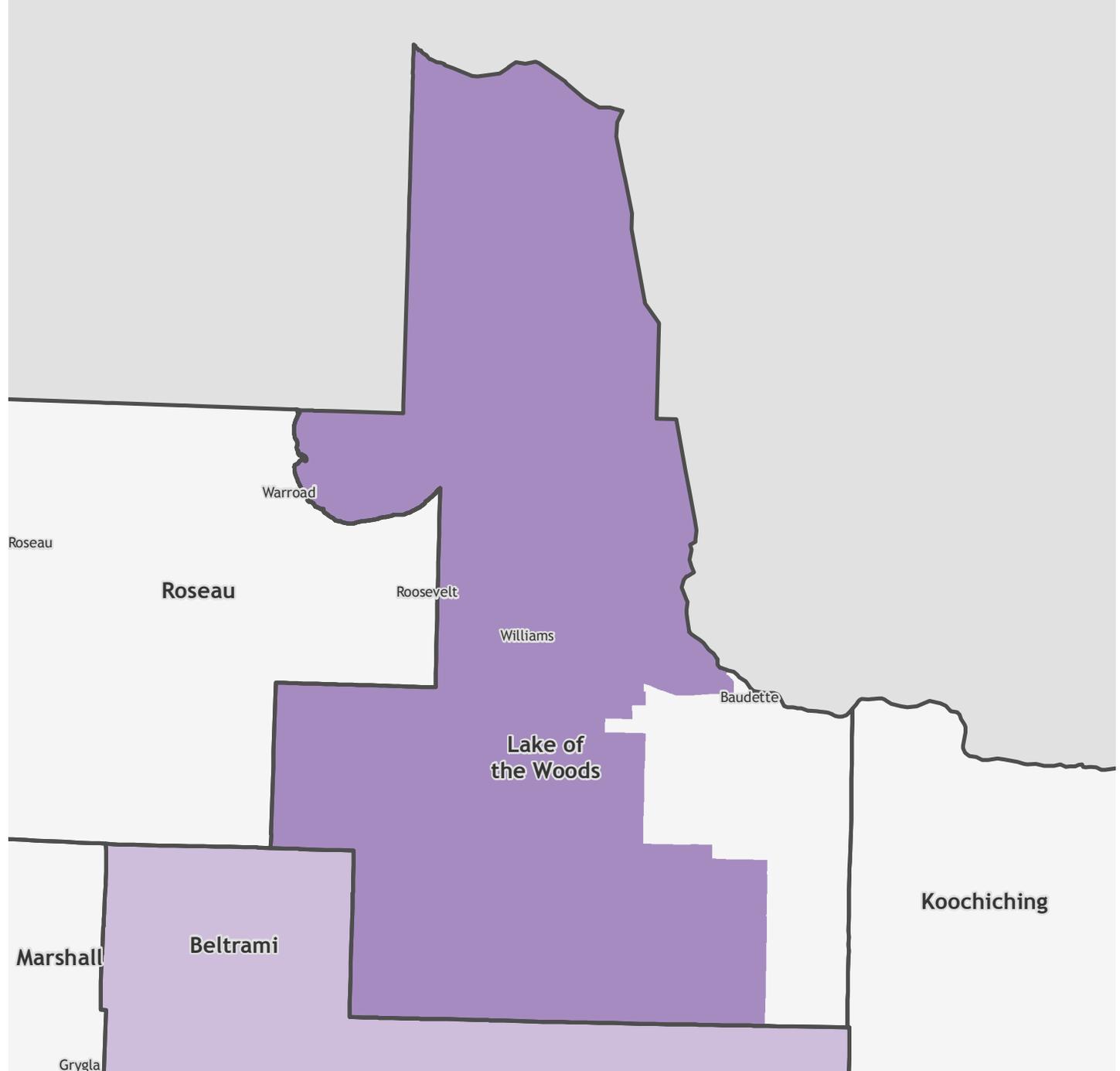
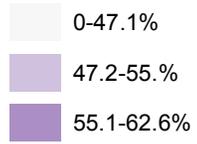


7.5 Miles

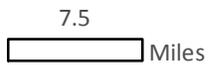
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample and 2010 Decennial Census

# 7a) Percentage of All Lower Income Households Cost Burdened

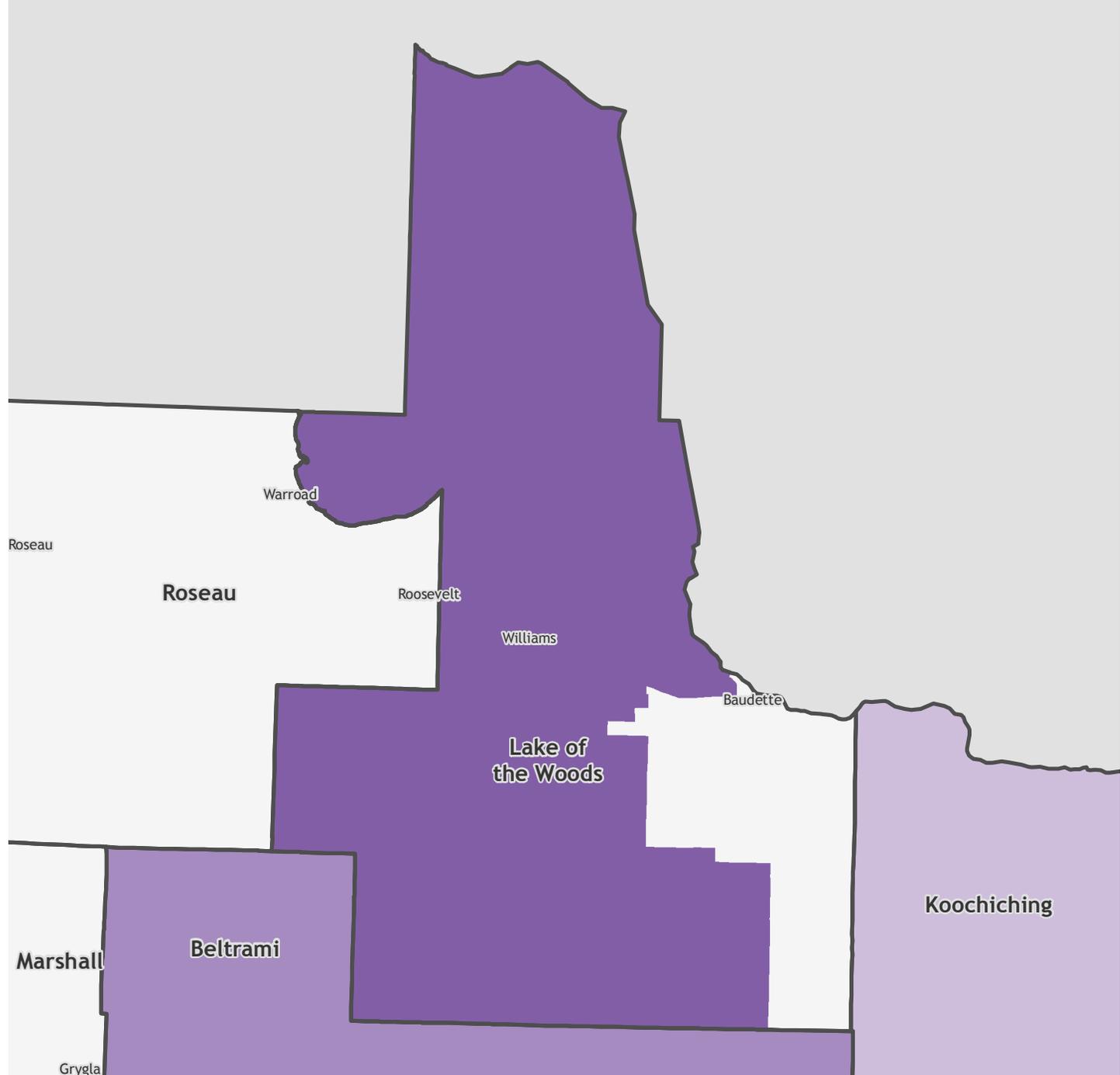
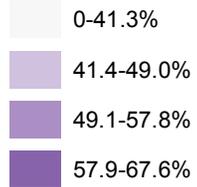
Lake of the Woods County



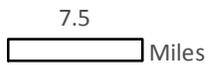
Lower Income Households are defined as households with annual incomes below \$50,000. Cost Burden is defined as spending >30% of monthly income on housing.



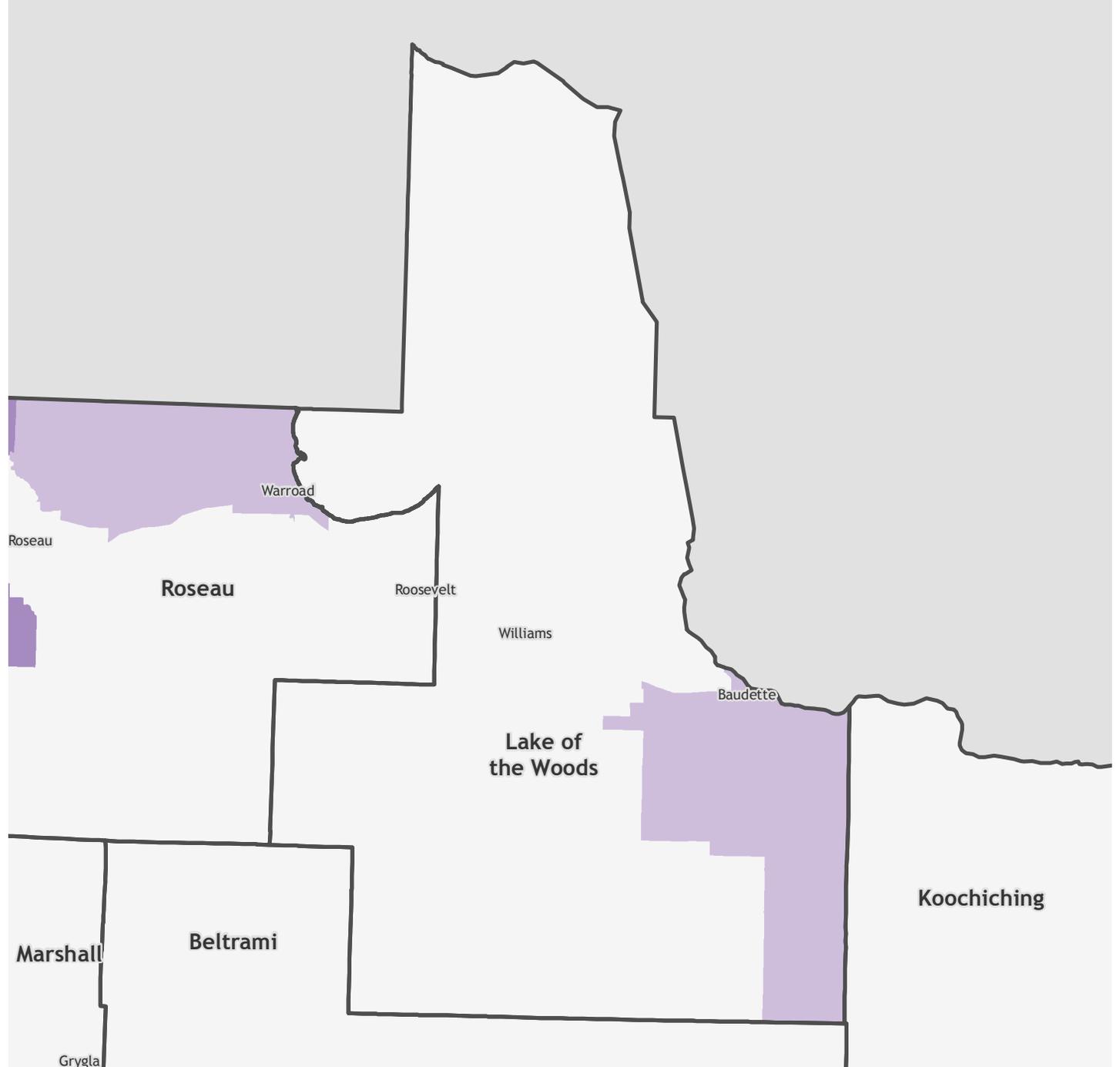
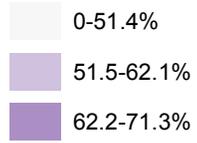
**7b) Percentage of Lower Income Homeowners Cost Burdened**



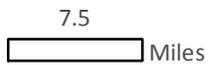
Lower Income Homeowners are defined as households with annual incomes below \$50,000. Cost Burden is defined as spending >30% of monthly income on housing.



7c) Percentage of Lower Income Renters Cost Burdened

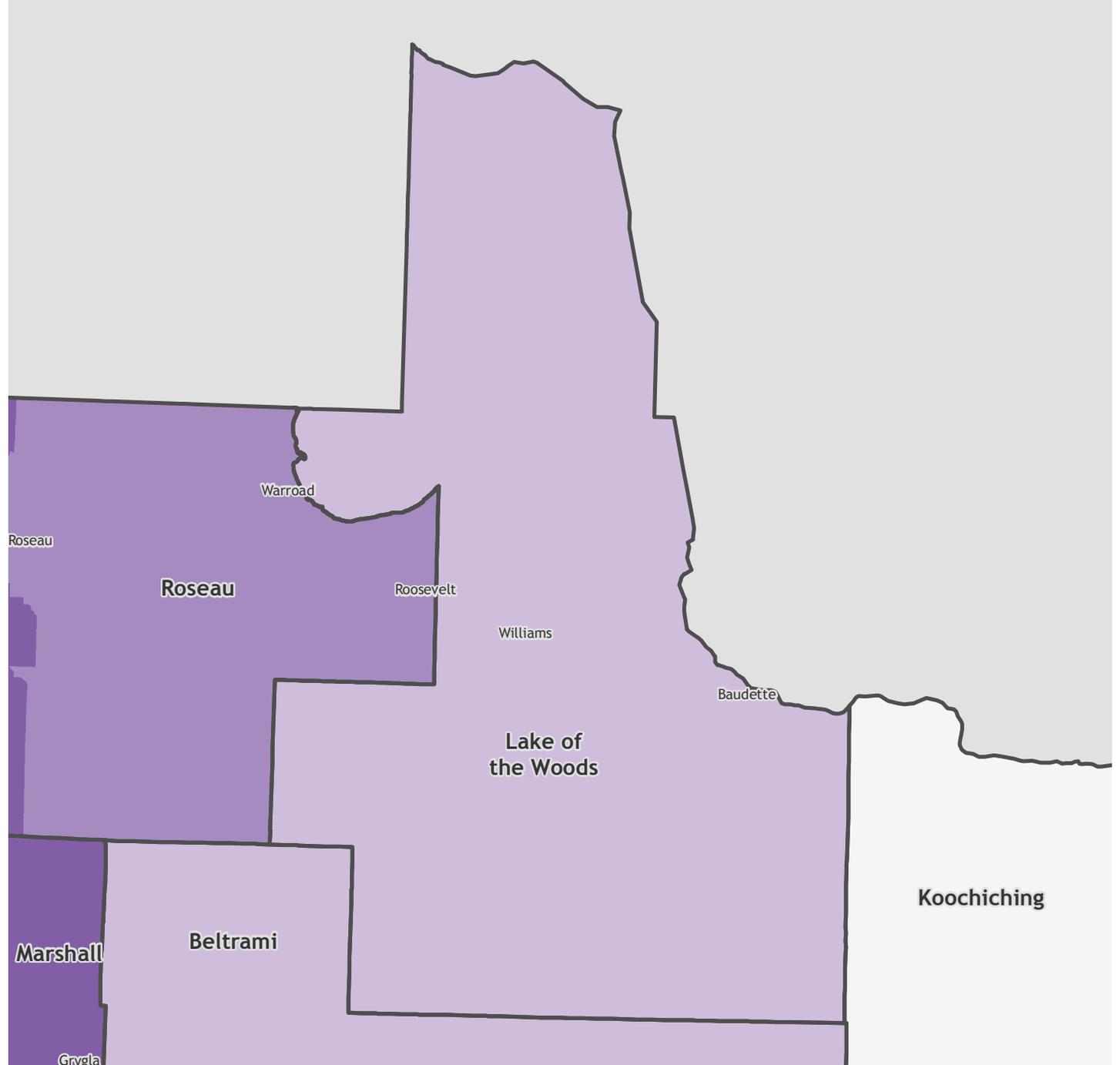


Lower Income Renters are defined as households with annual incomes below \$50,000. Cost Burden is defined as spending >30% of monthly income on housing.



## 8) Median Household Income (by region)

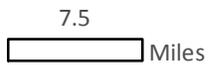
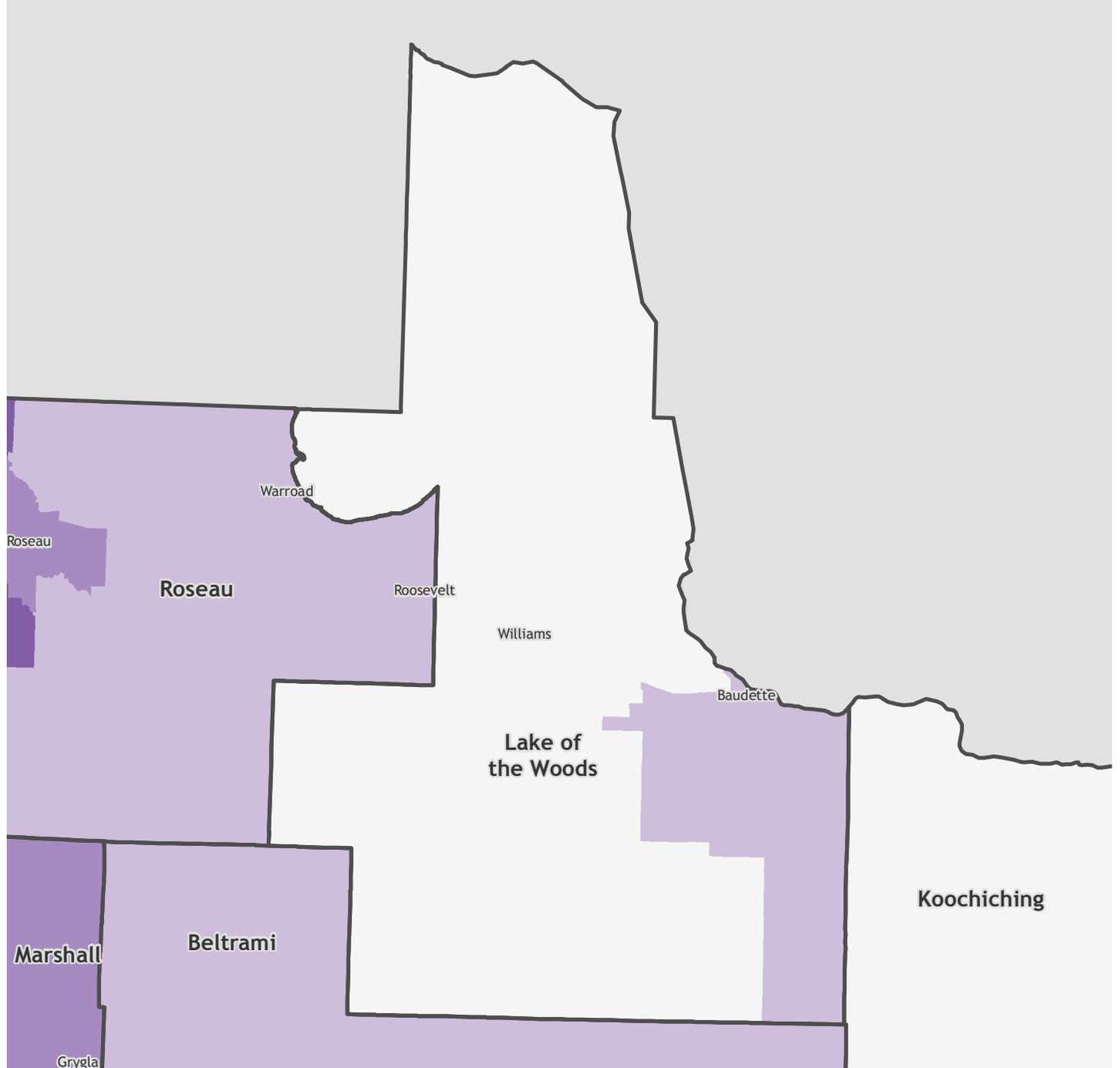
### Greater Minnesota



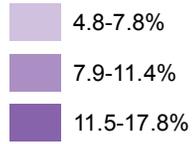
7.5 Miles

# 9) Median Family Income (by region)

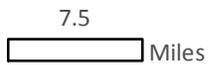
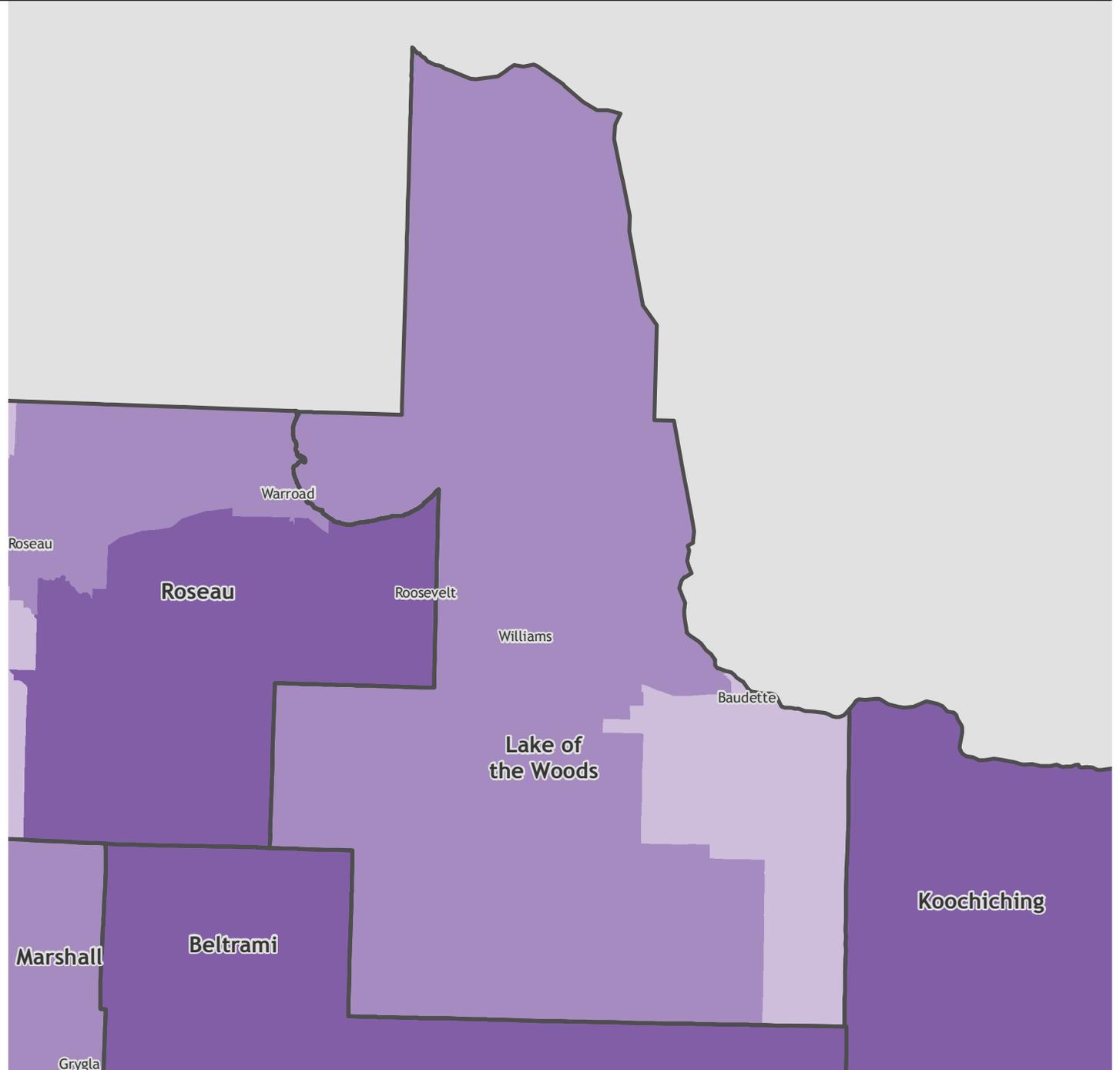
## Greater Minnesota



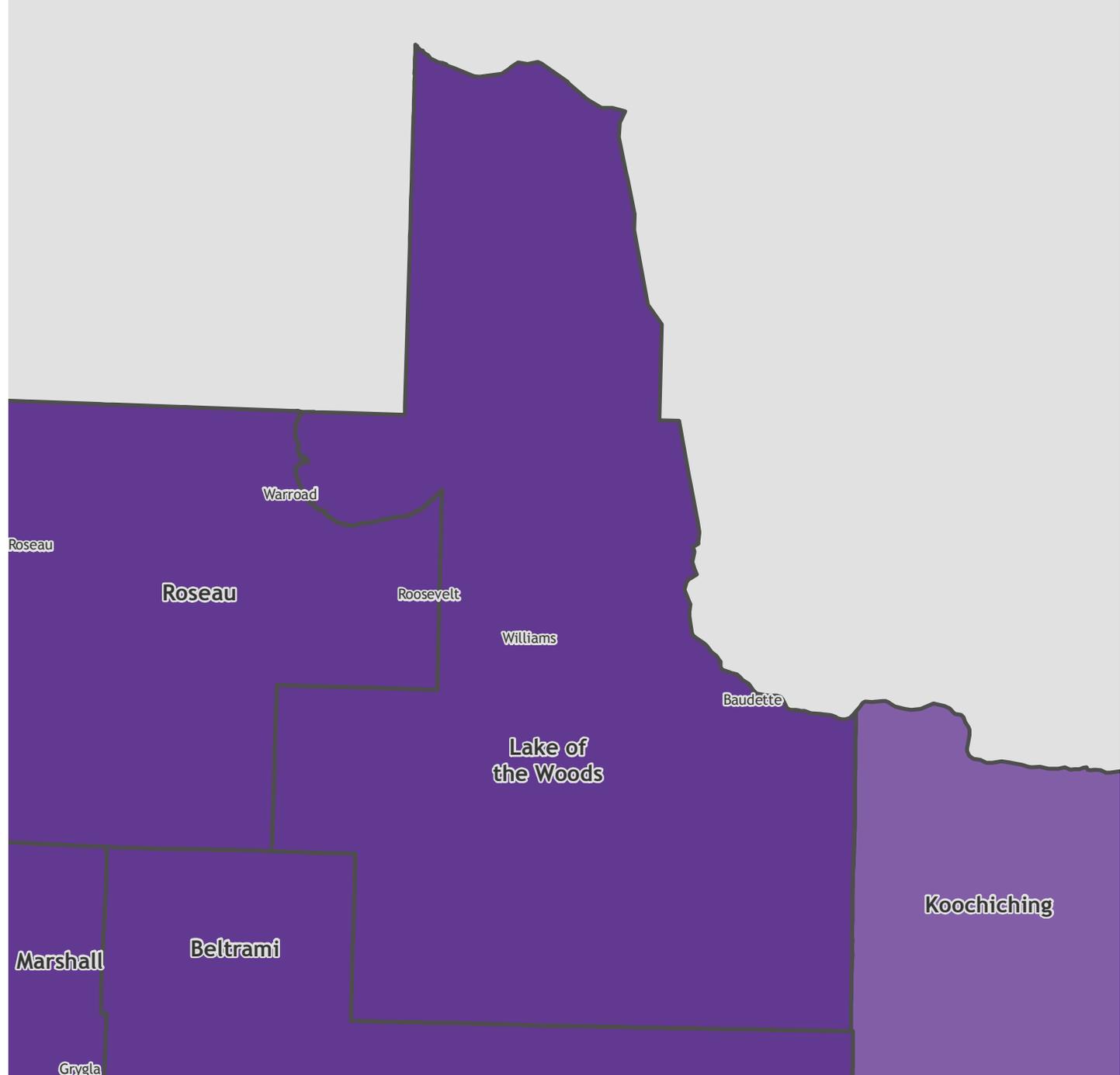
# 10) Poverty Rate



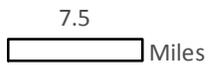
Percentage of the population below poverty thresholds as published by the American Community Survey.



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

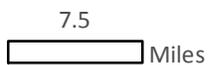
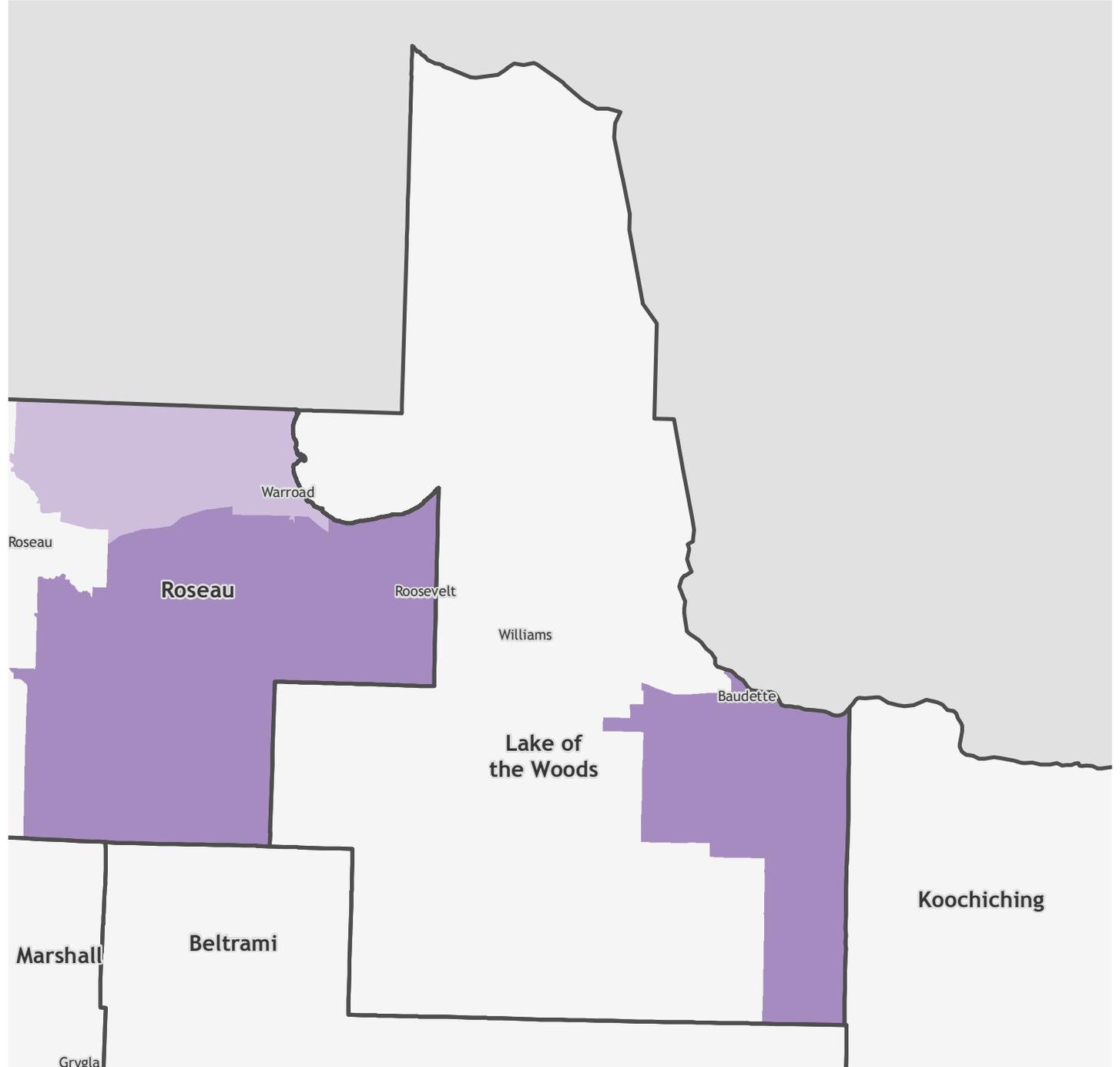


Homelessness rate per 10,000 people available by region. Includes sheltered counts and unsheltered counts when available. Survey completed October 2012.



## 12) Median Rent (by region)

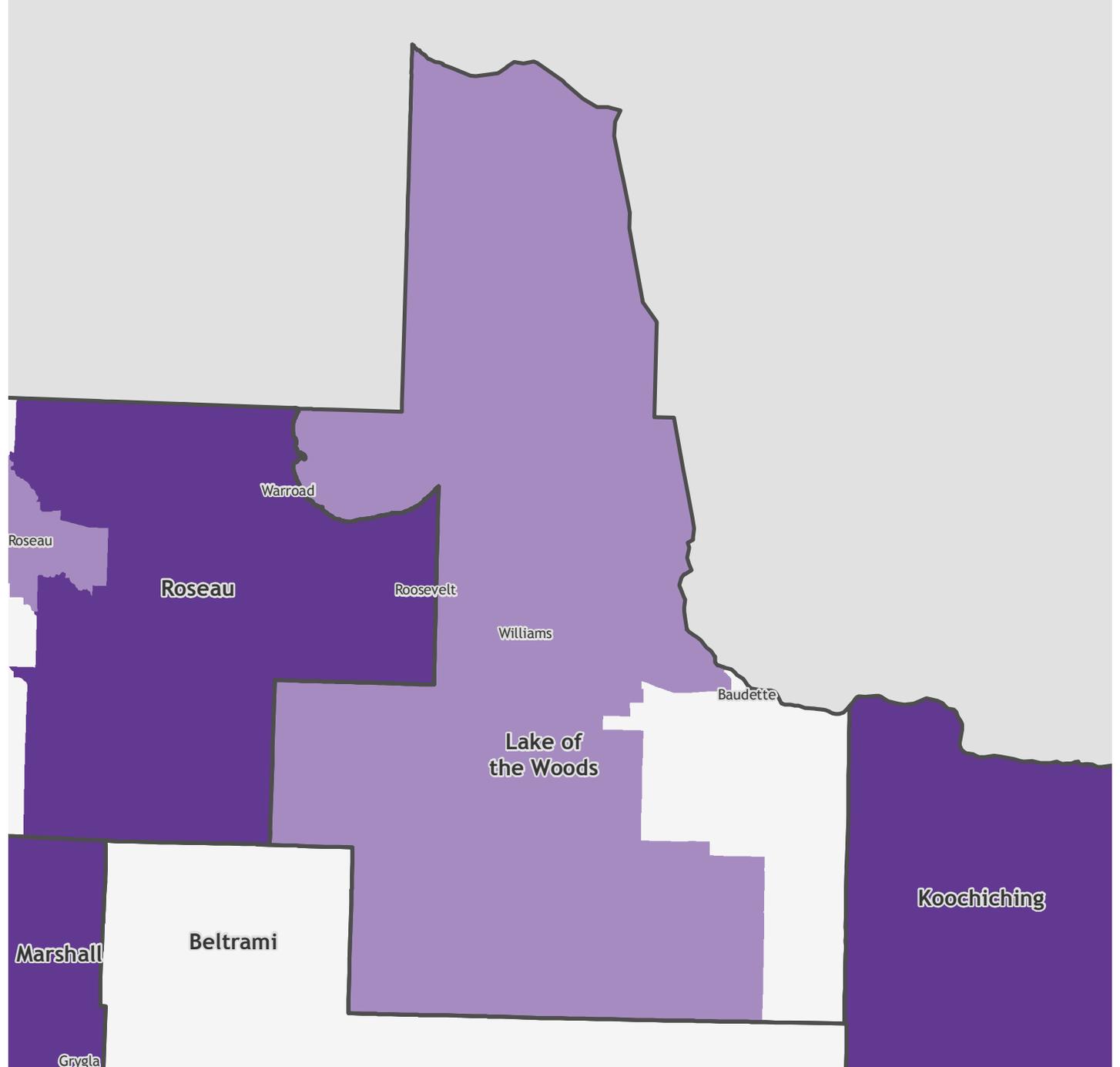
### Greater Minnesota



### 13) Affordable Rental Housing Gap

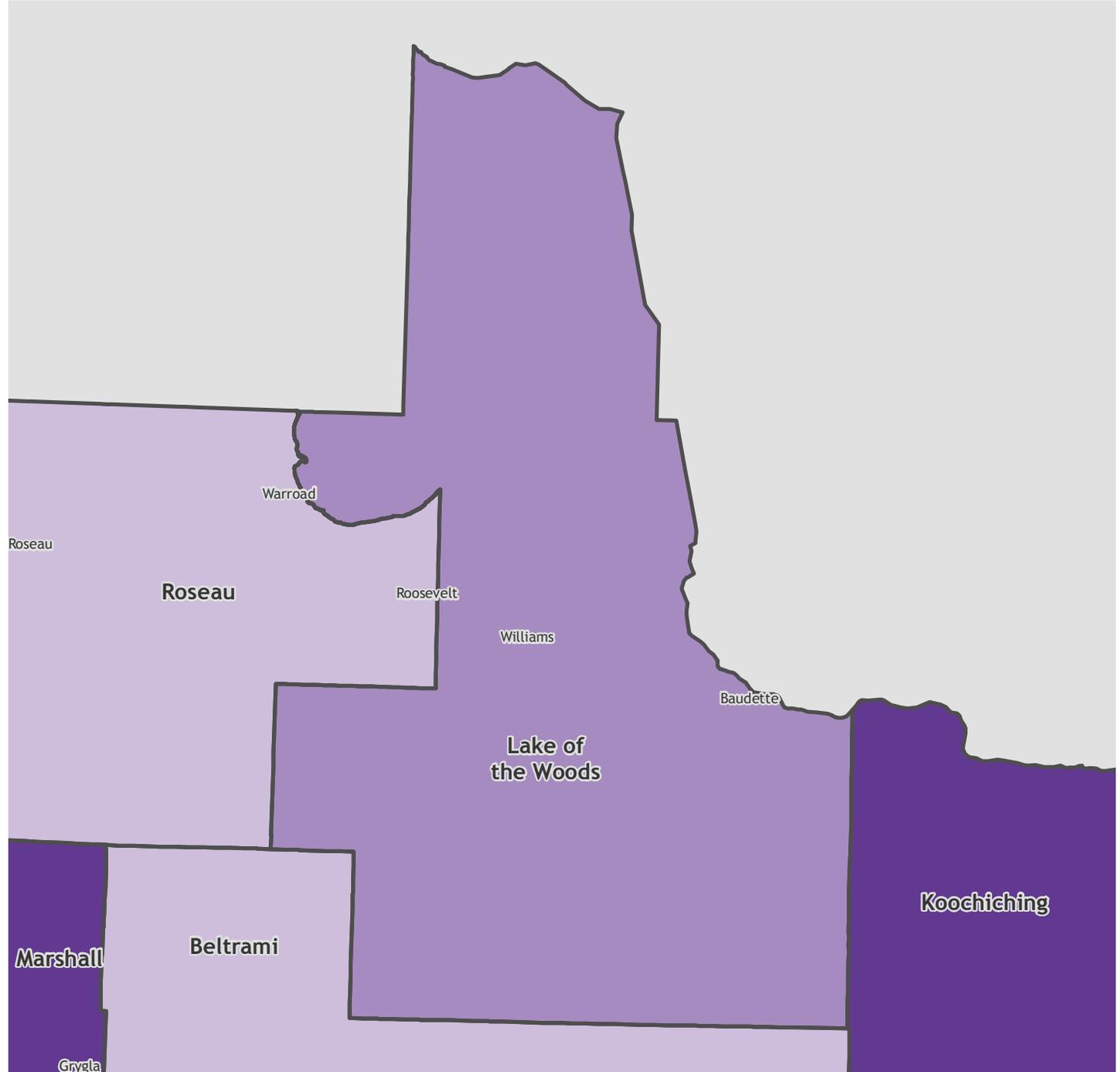
- 0-33 more affordable units than lower income renters
- 34-71 more affordable units than lower income renters
- 72-350 more affordable units than lower income renters

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.



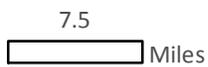
7.5 Miles

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



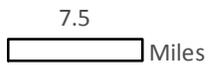
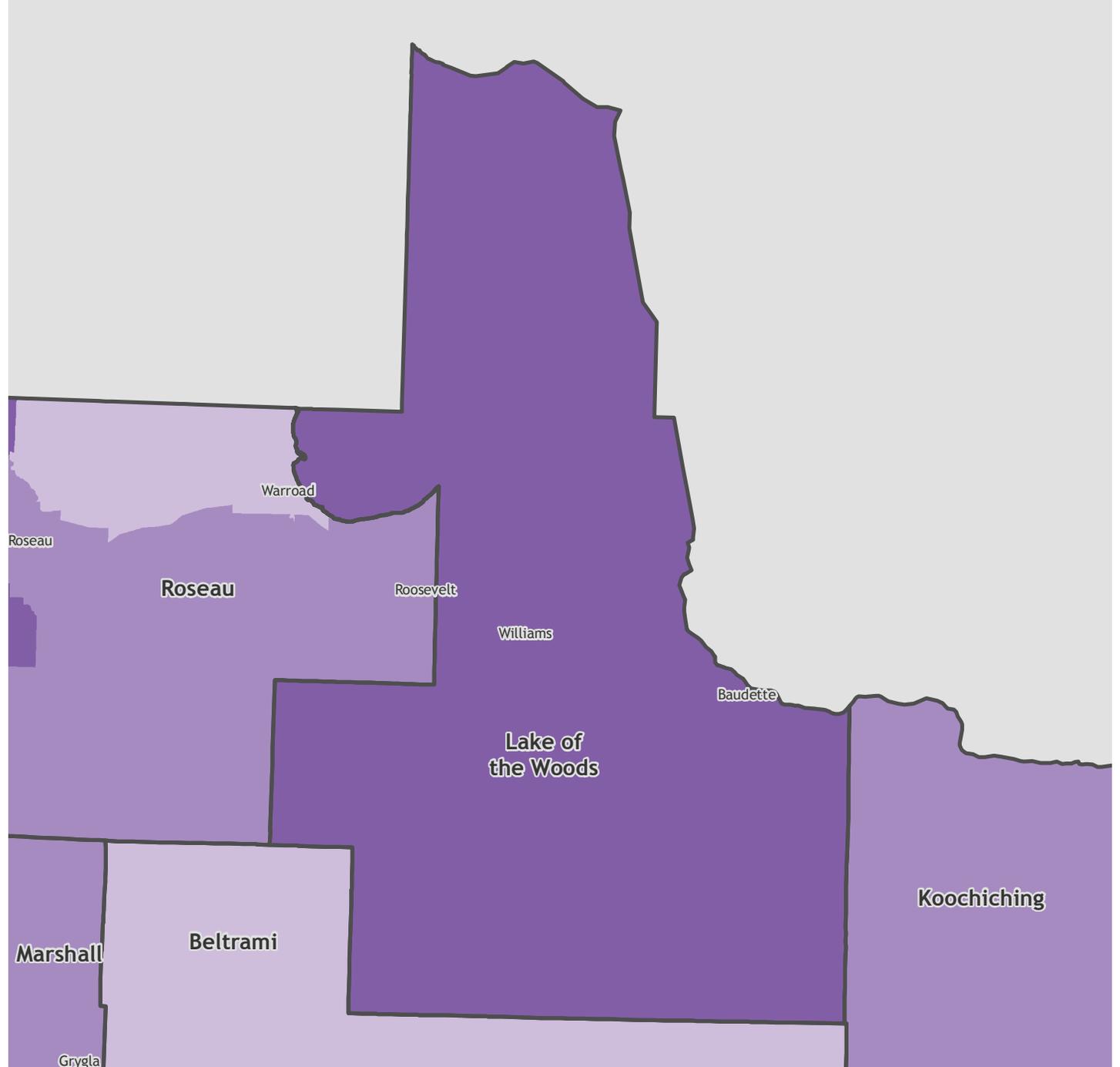
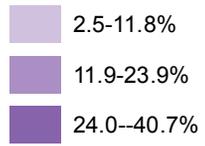
Rental vacancy rates for the county for subsidized affordable housing units that are in the portfolios of Minnesota Housing and USDA Rural Development, by County. Counties with fewer than five properties are suppressed for accuracy reasons.

Point in time vacancy rates for January 2014.



15a) Percentage of Rented Units Built Before 1950

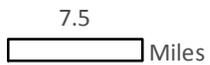
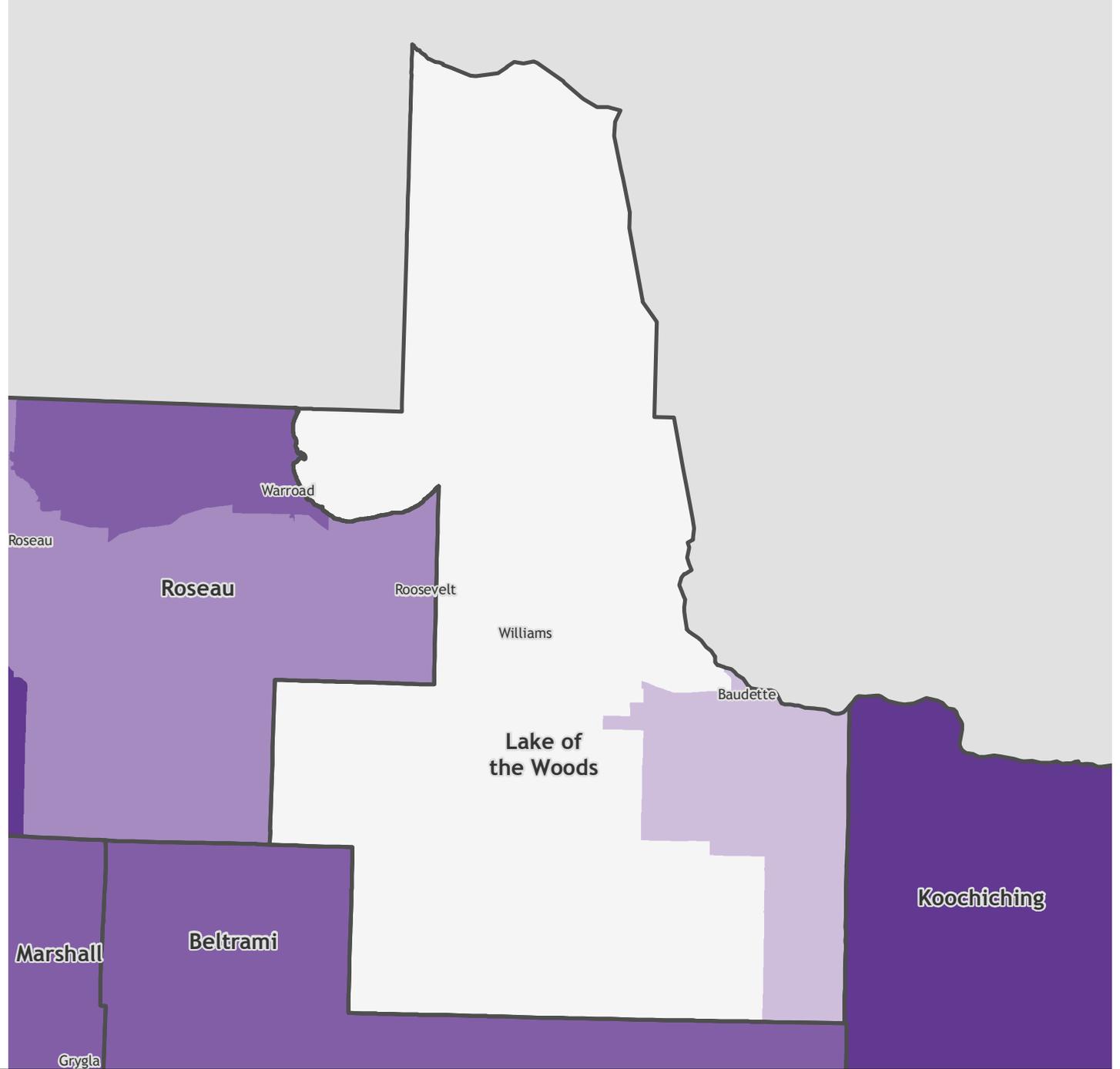
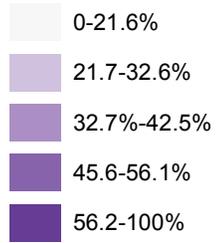
Lake of the Woods County



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

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

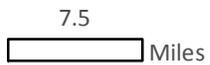
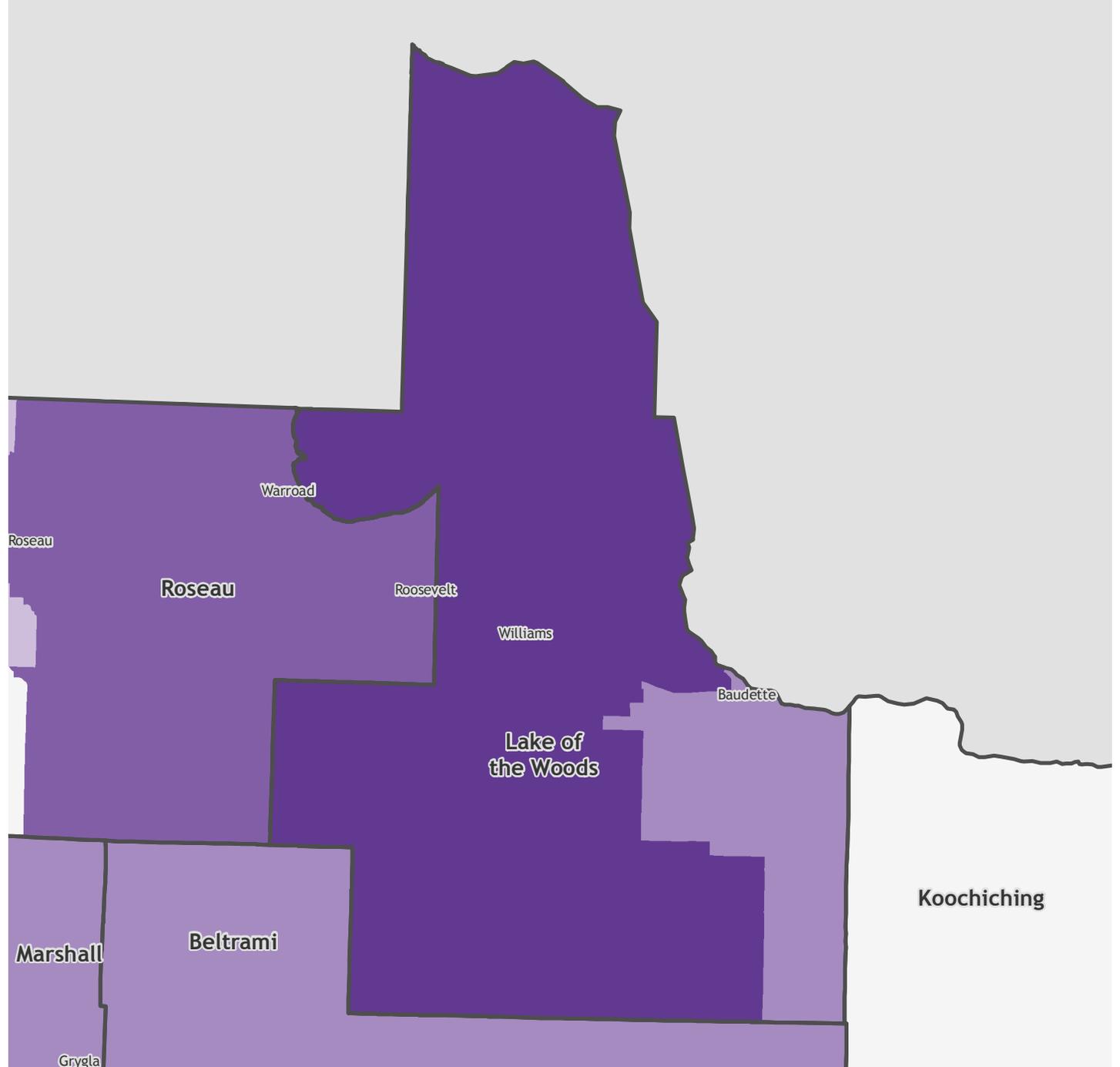
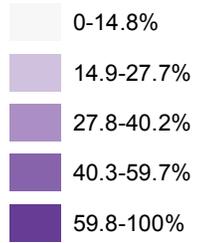
Lake of the Woods County



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

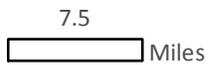
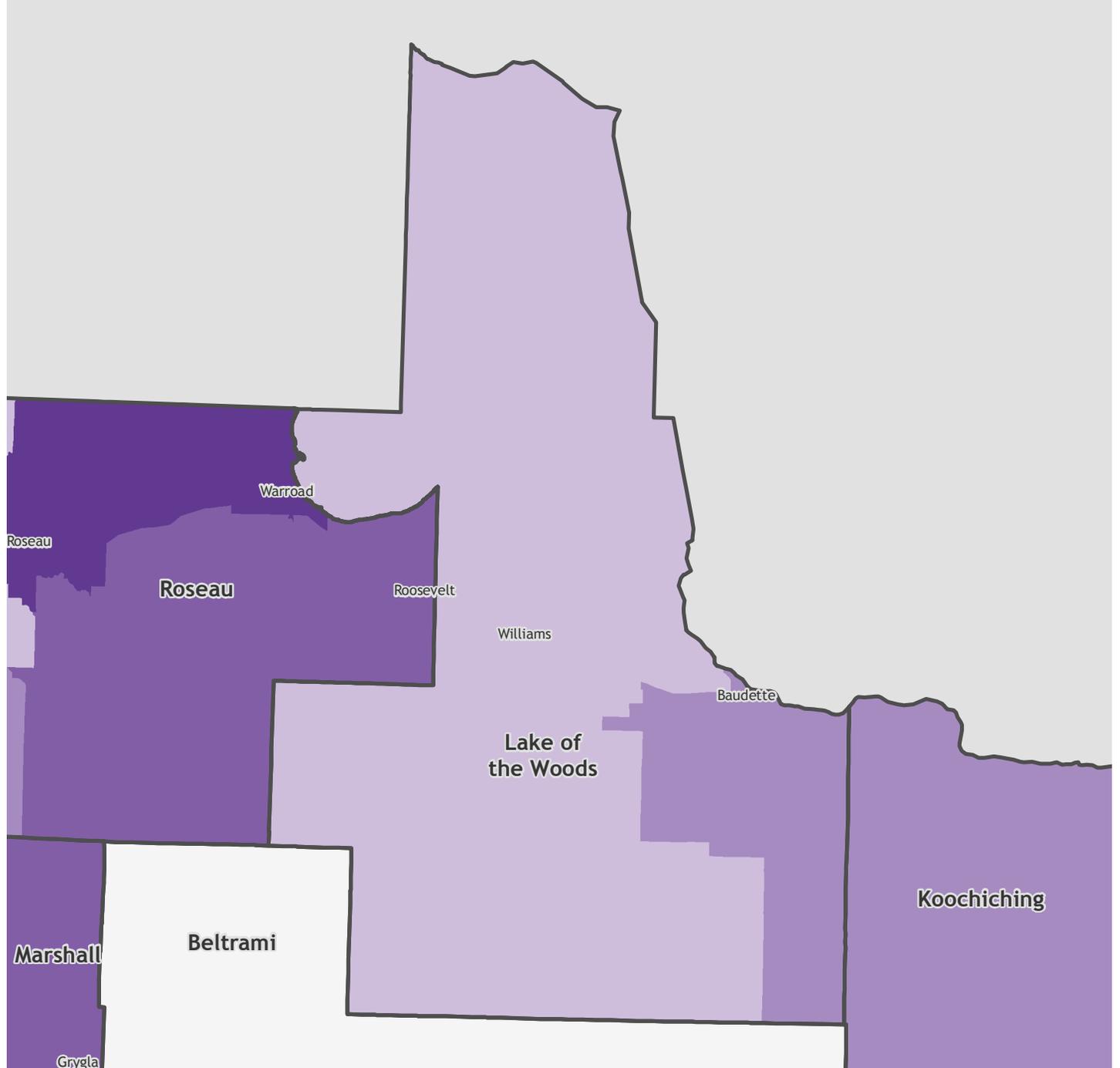
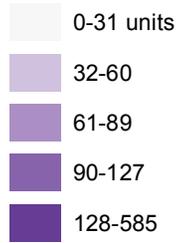
15c) Percentage of Rented Units Built 1980 and Later

Lake of the Woods County



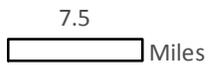
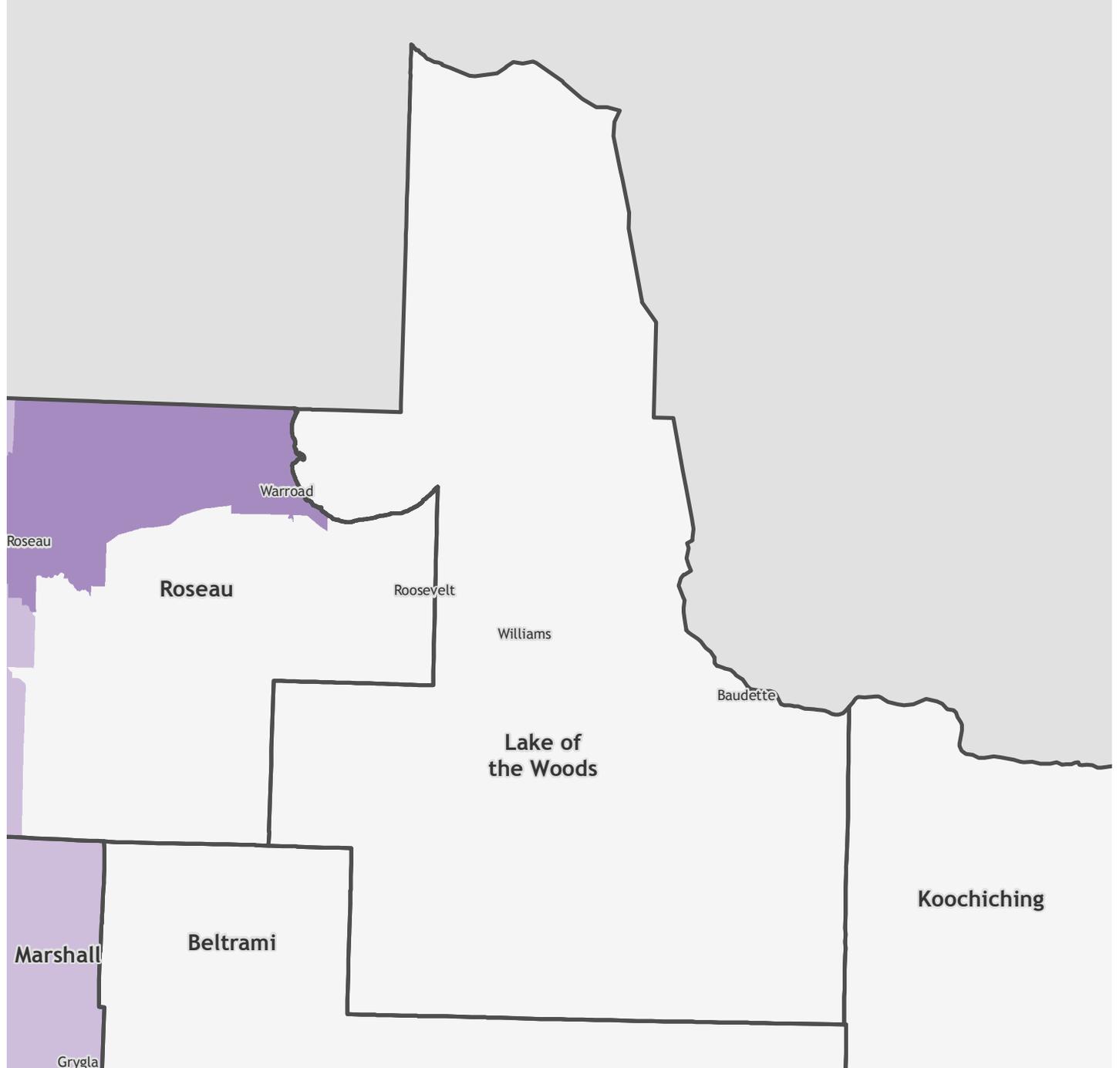
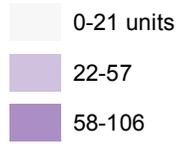
Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

# 16a) Total Rental Units in 1 Unit Buildings

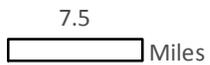
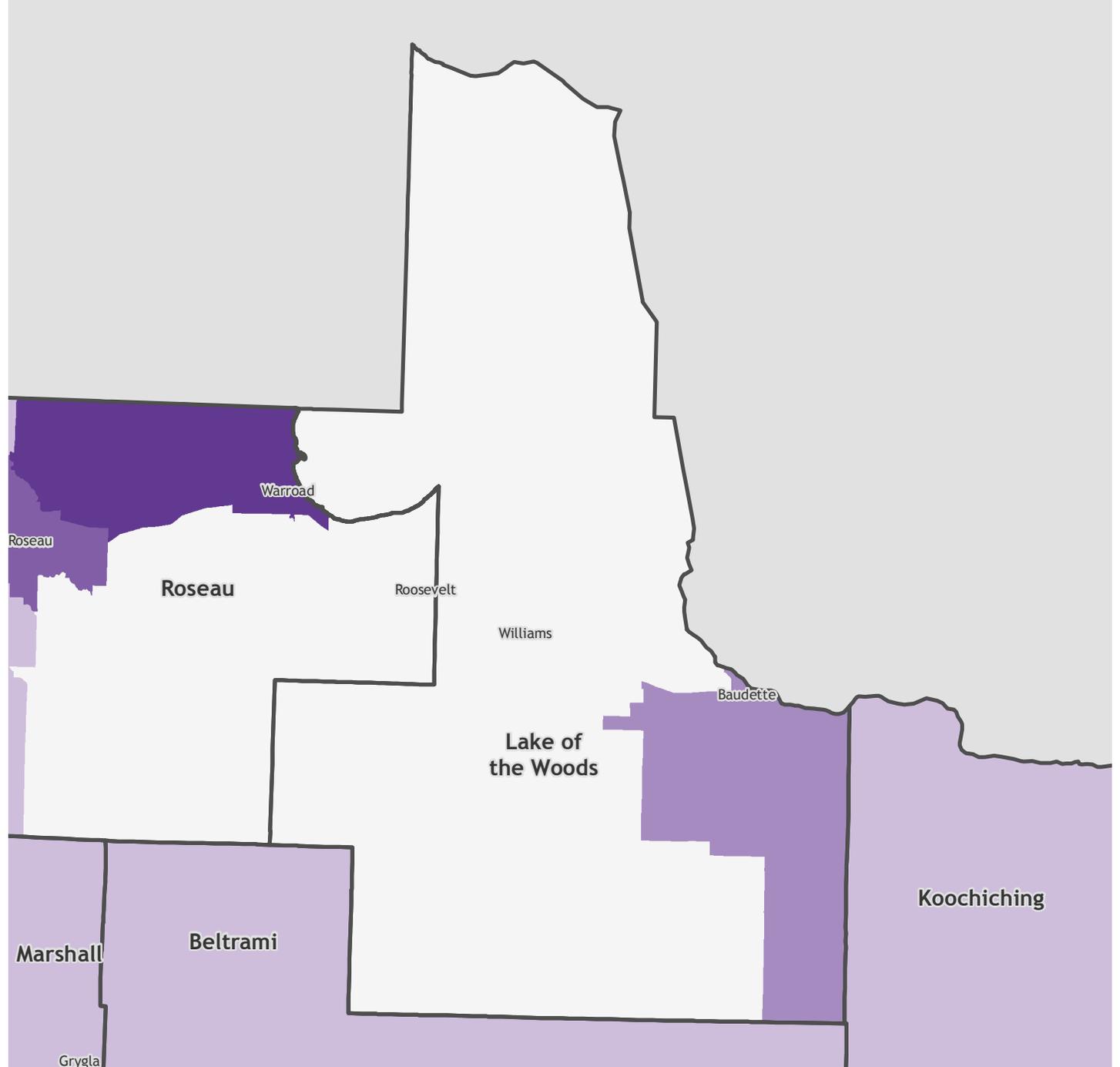


Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

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

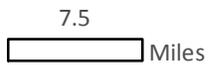
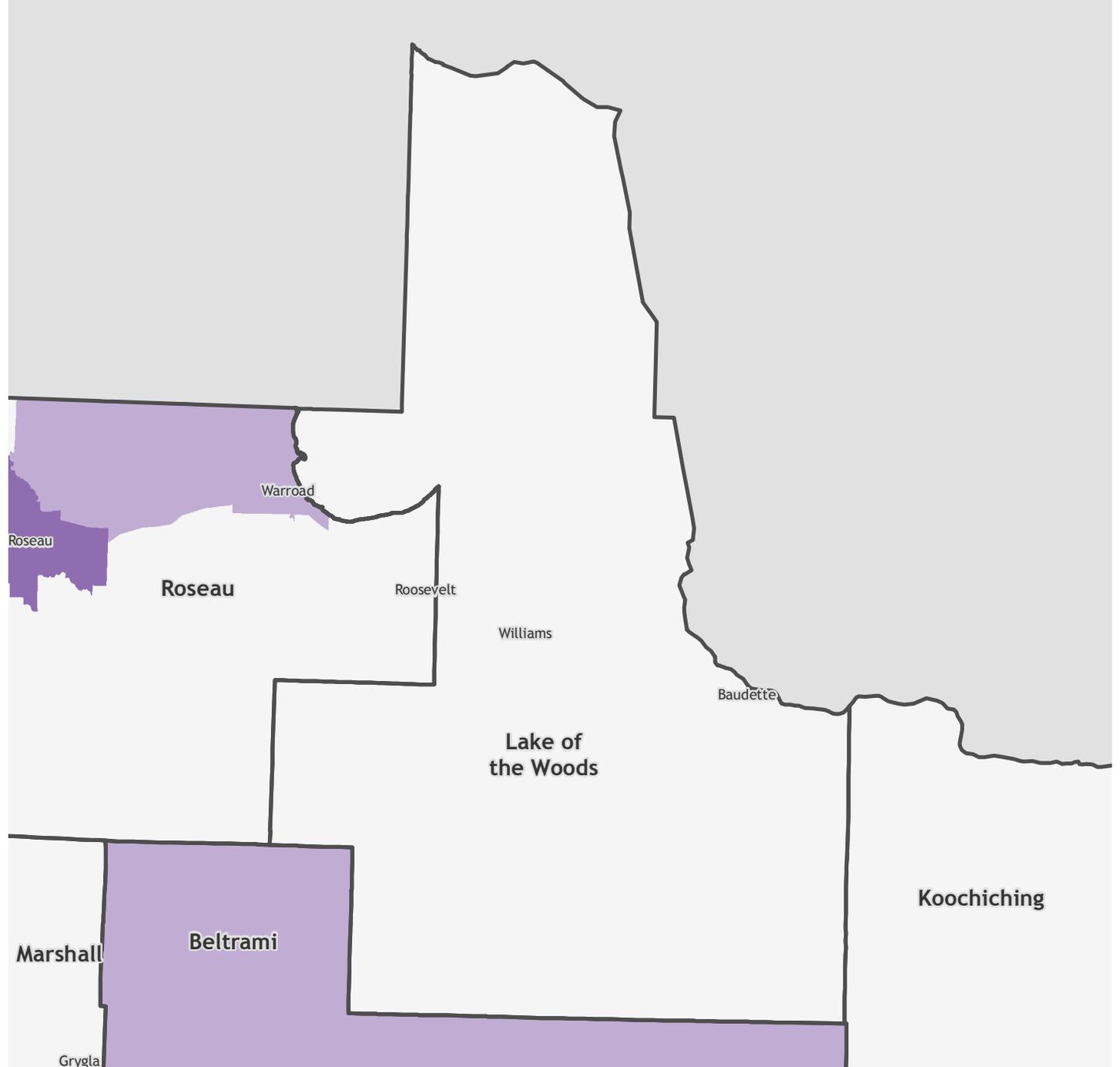
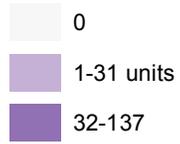


16c) Total Rental Units in 10-49 Unit Buildings

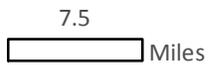
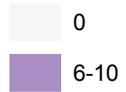


Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

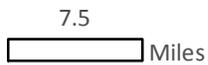
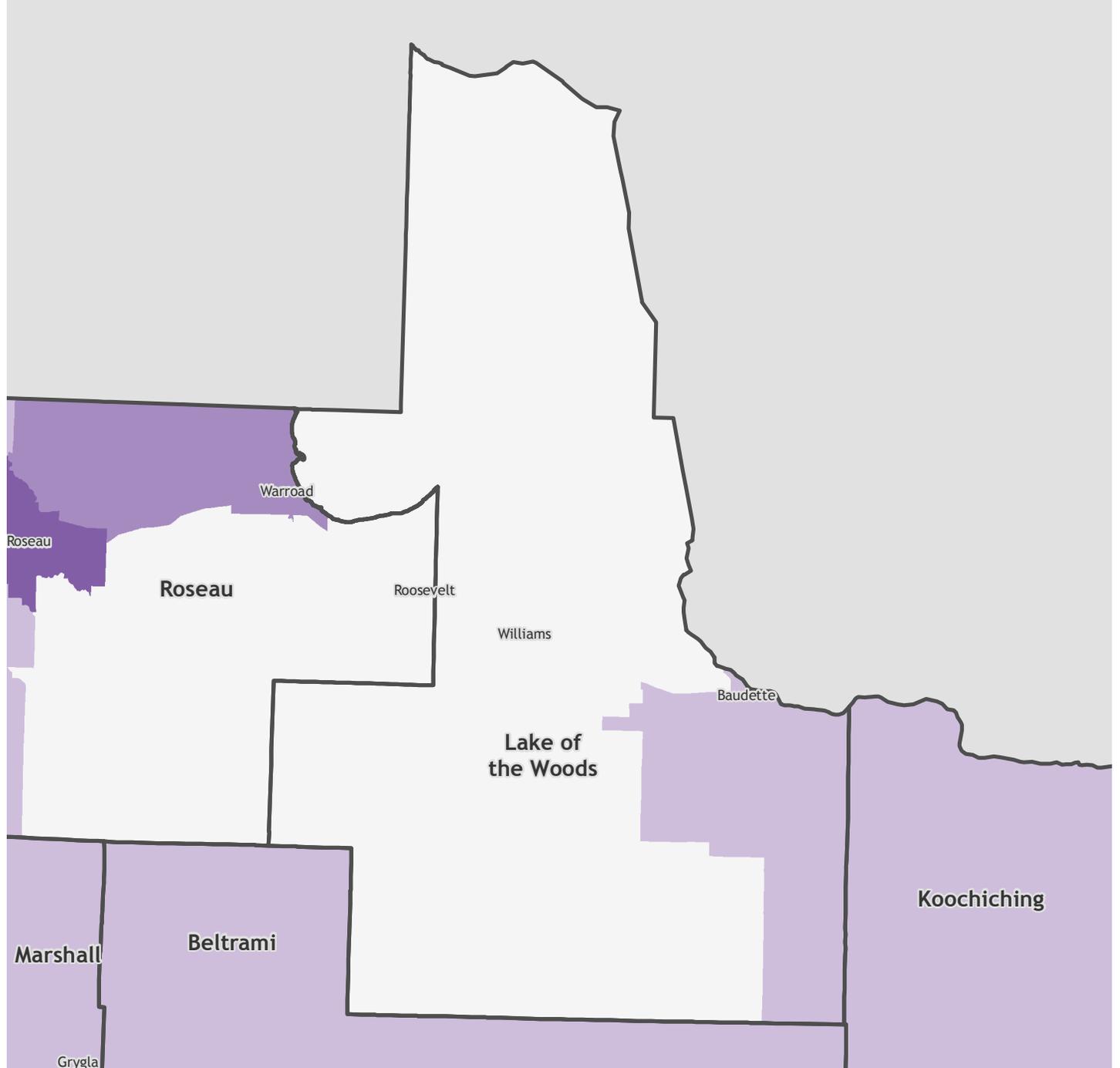
16d) Total Rental Units in 50+ Unit Buildings



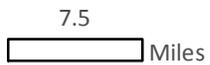
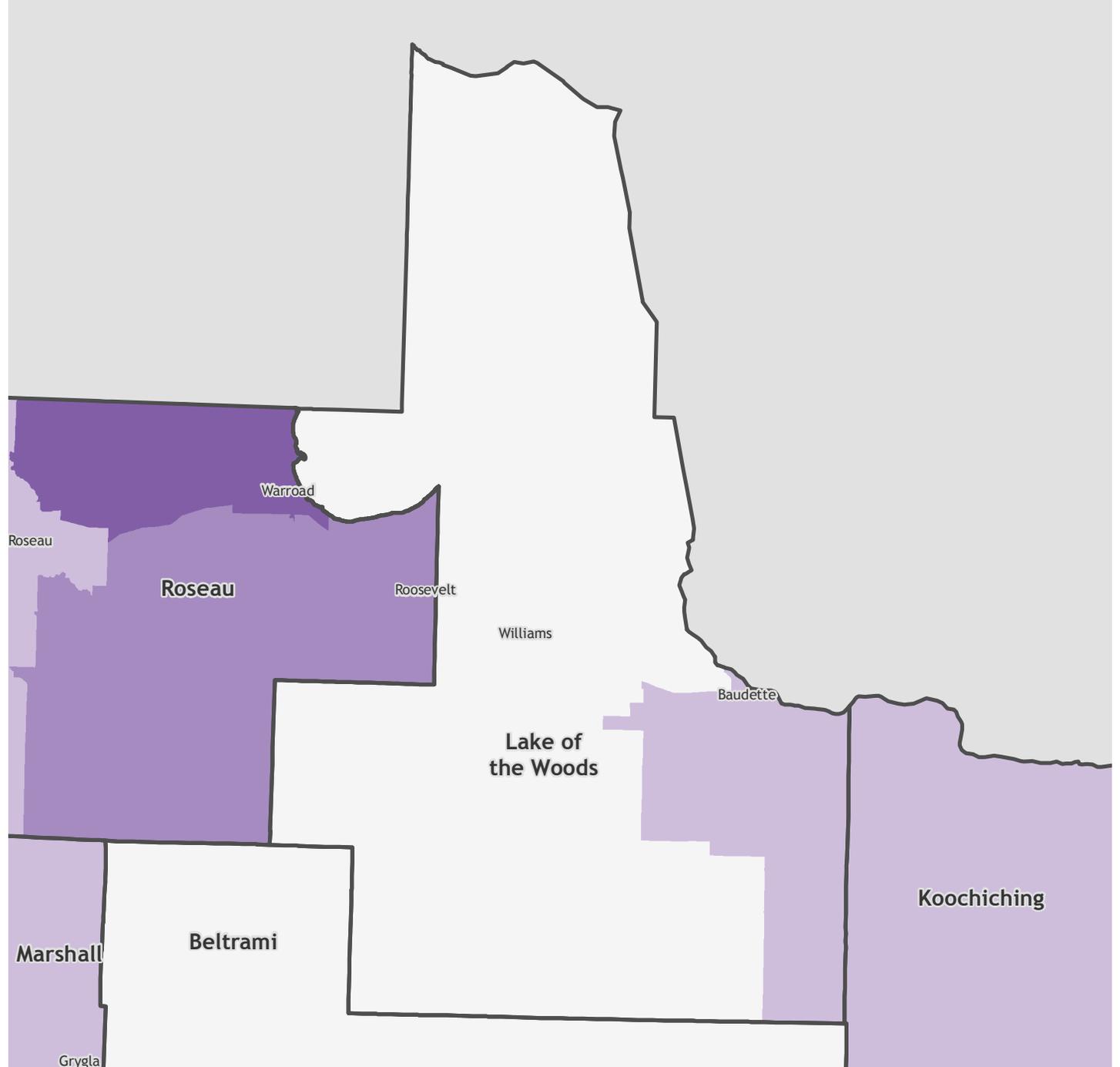
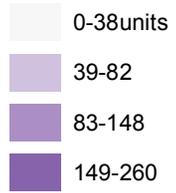
17a) Total Rental Units - 0 Bedroom



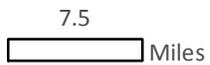
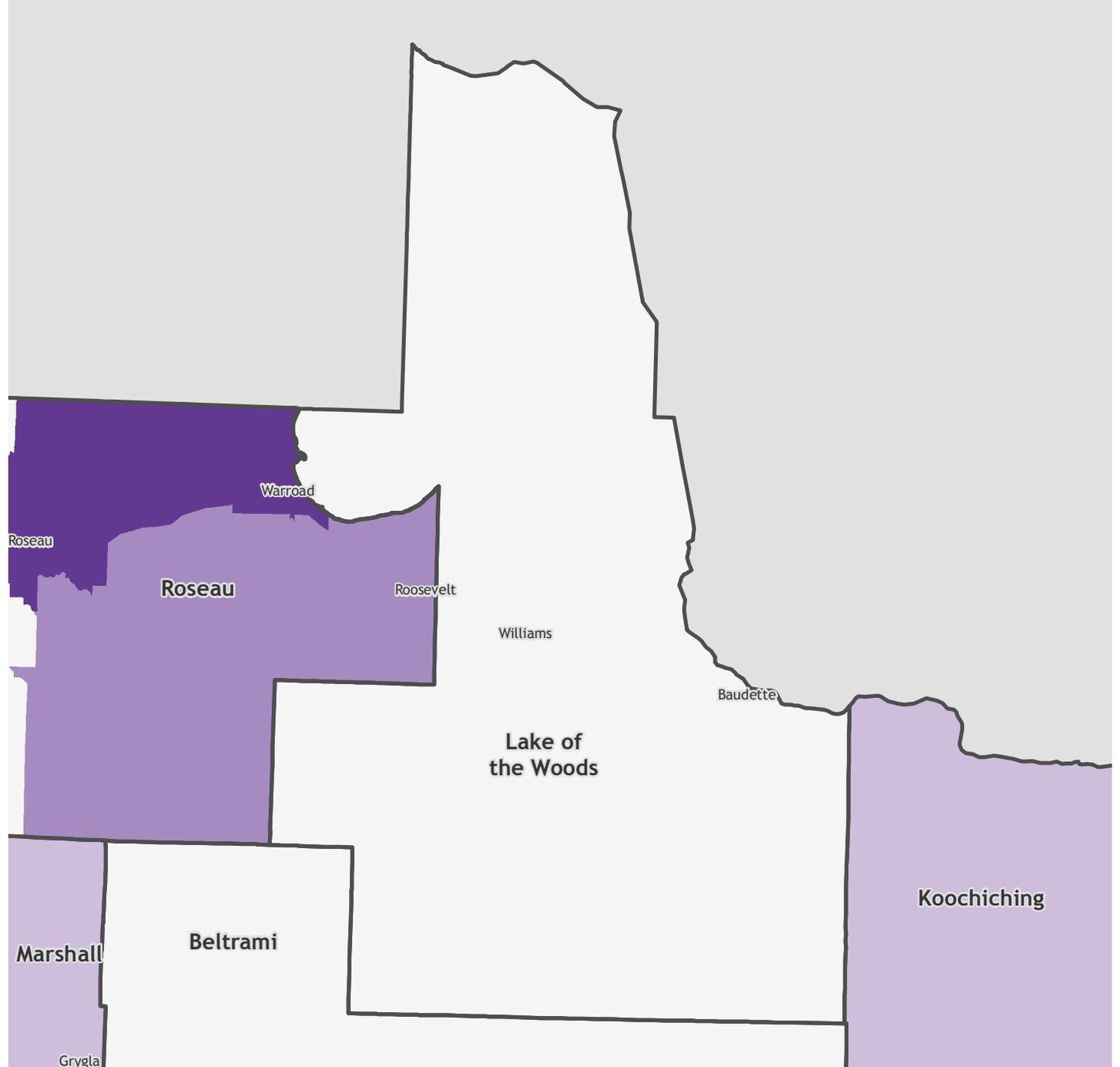
17b) Total Rental Units - 1 Bedroom



17c) Total Rental Units - 2 Bedroom

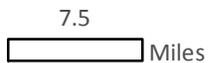
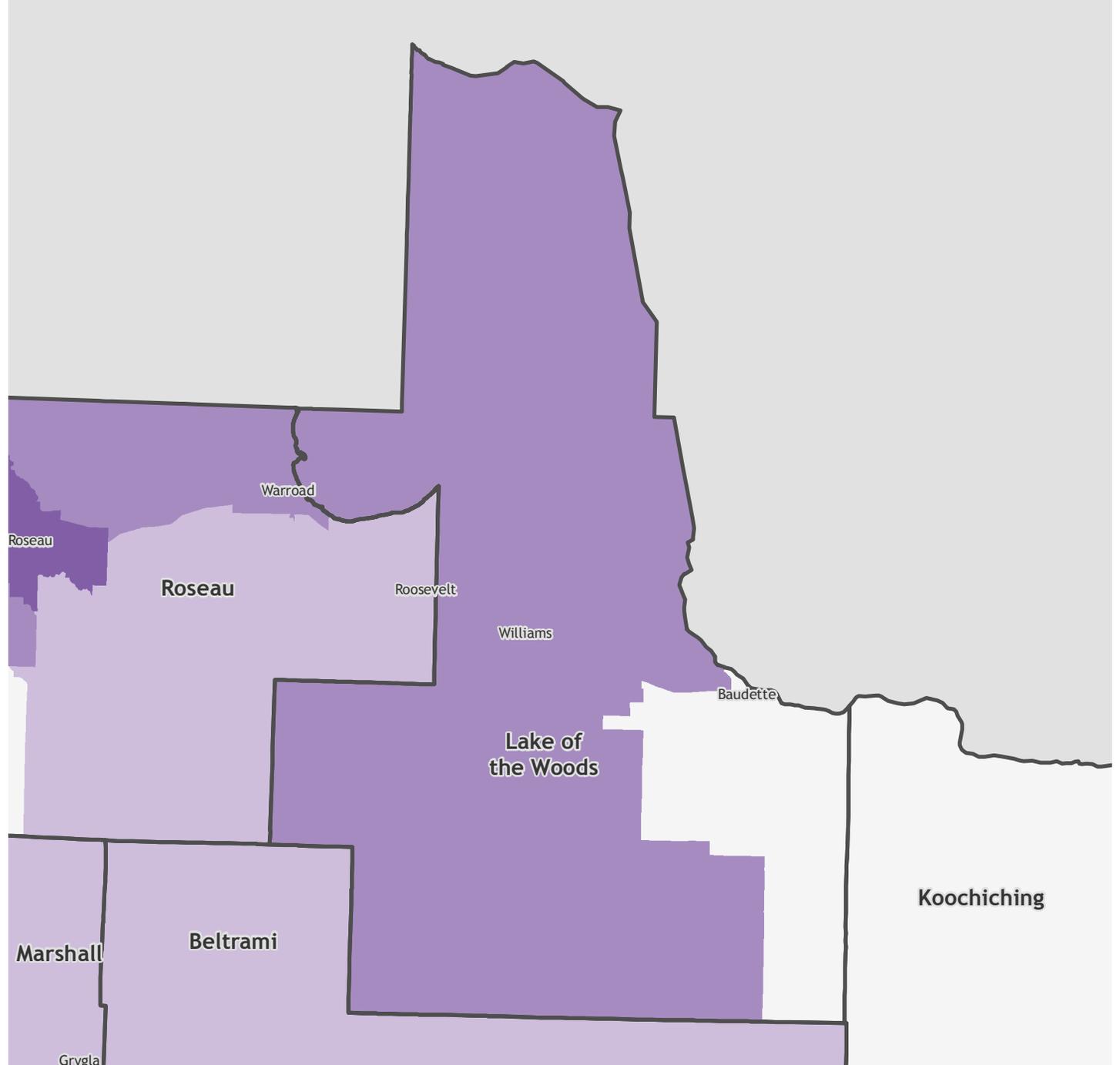
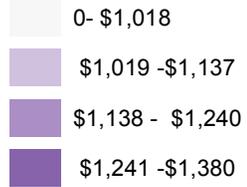


17d) Total Rental Units - 3+ Bedroom

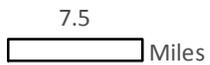
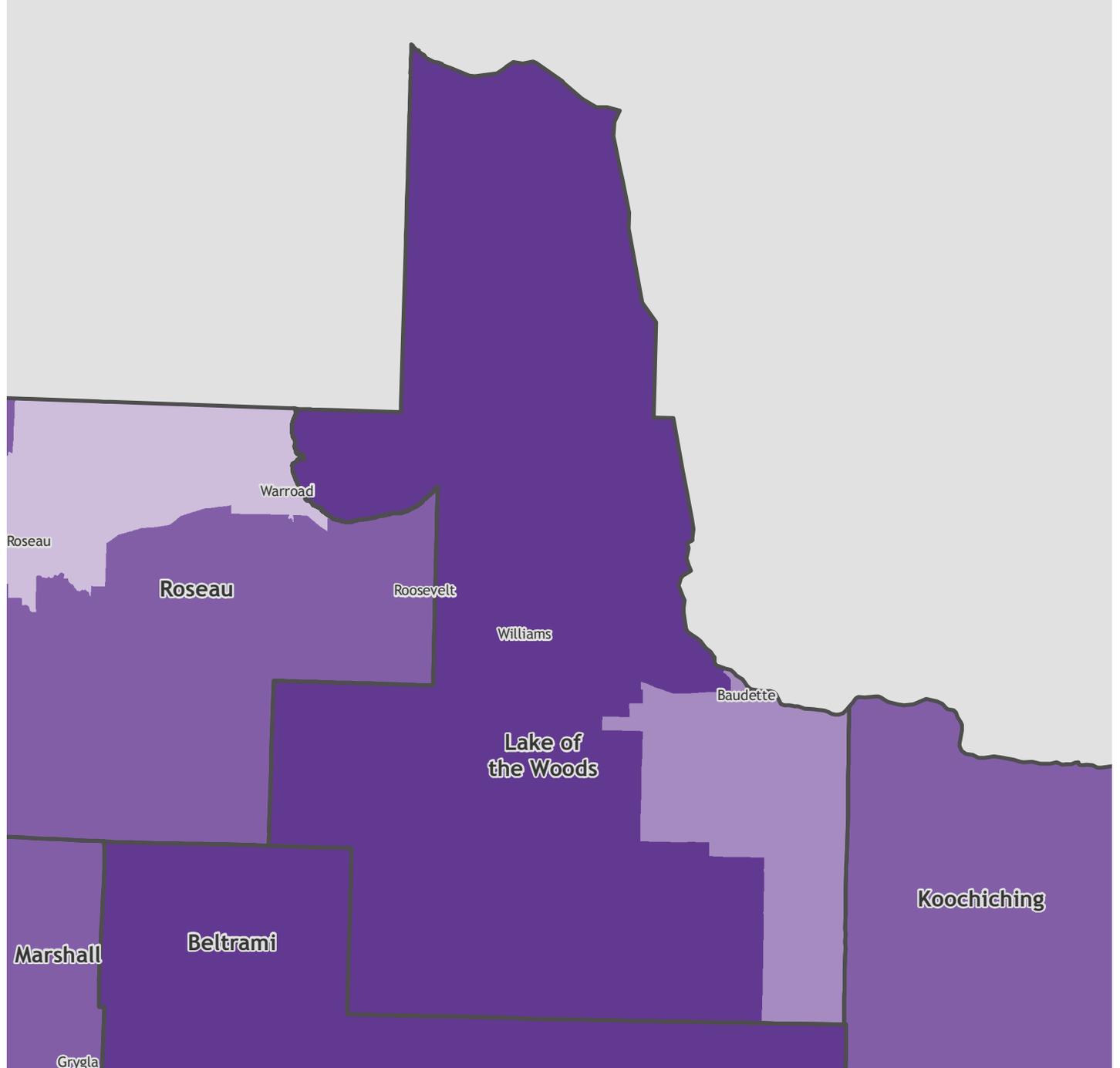
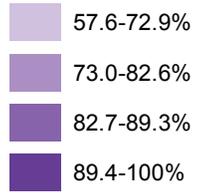


# 18) Median Homeowner Costs (for households with a mortgage, by region)

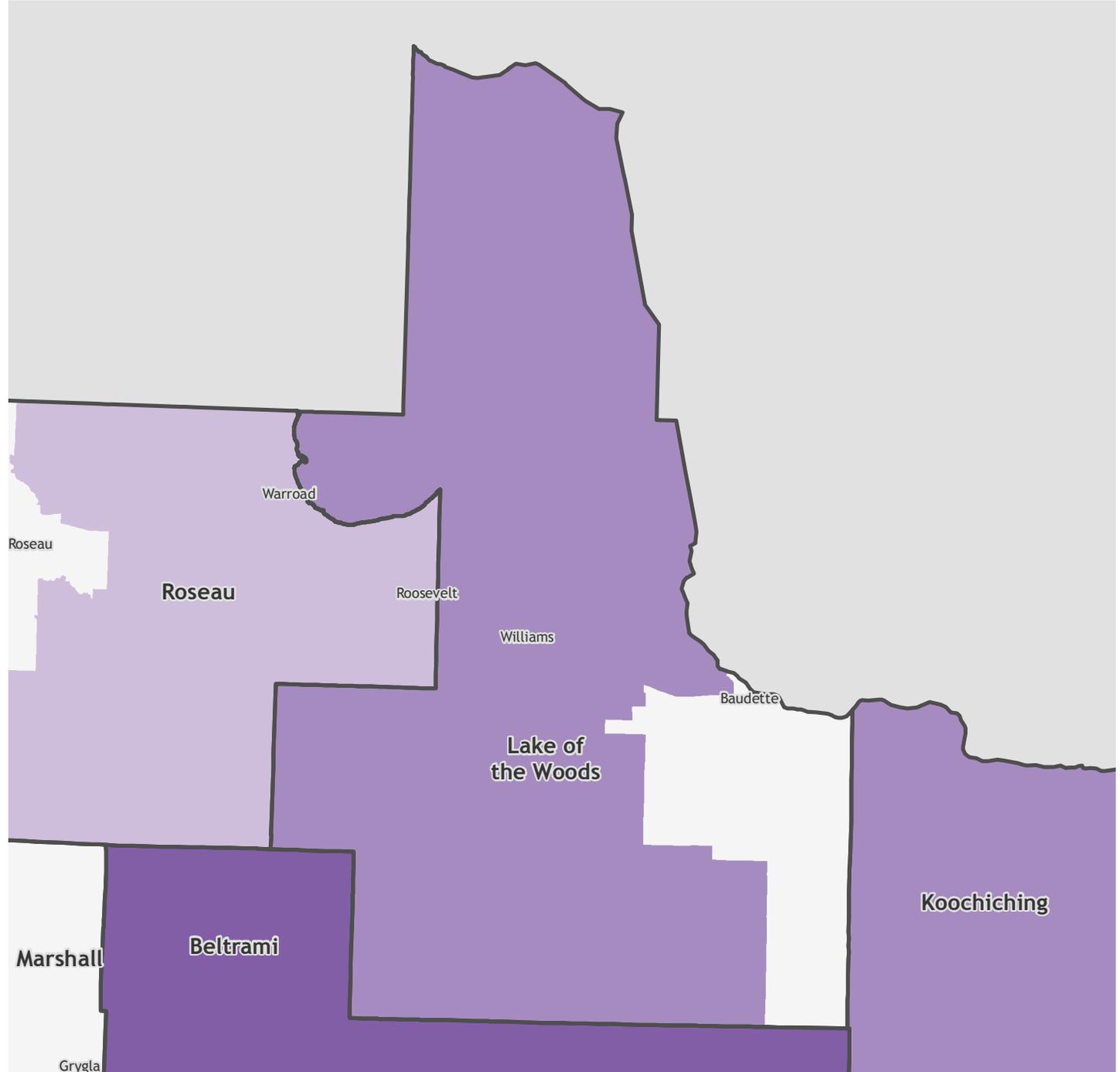
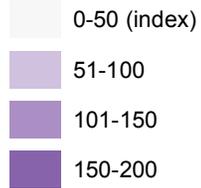
## Greater Minnesota



# 19) Homeownership Rate



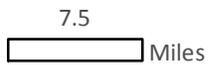
## 20) Foreclosure Index



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

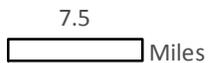
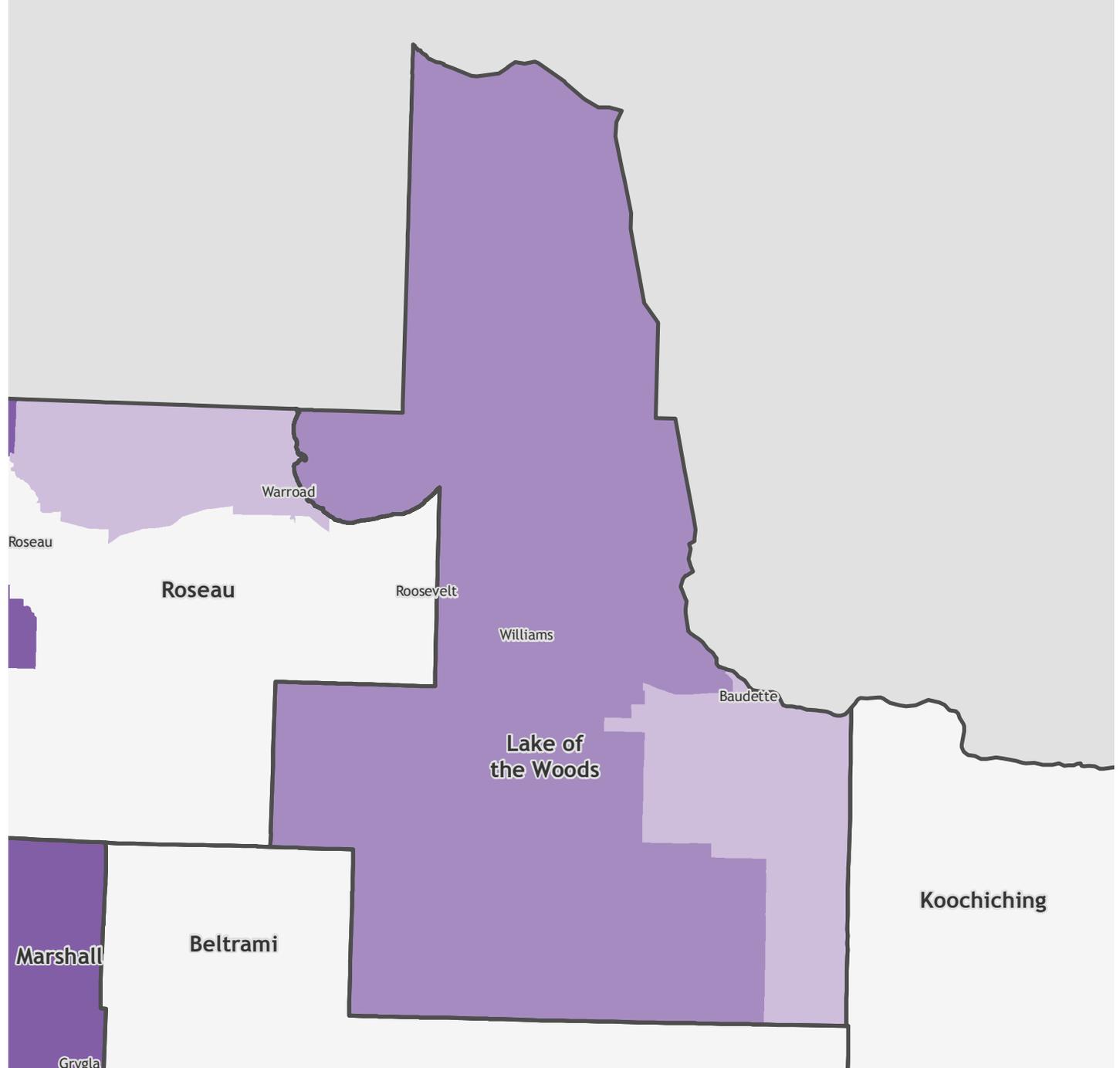
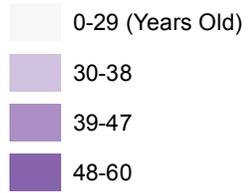
The index is based on each tract's post-sale/REO rate - the number of loans that are in post-sale foreclosure or REO divided by the number of households in each census tract.

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.

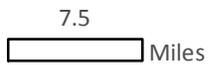
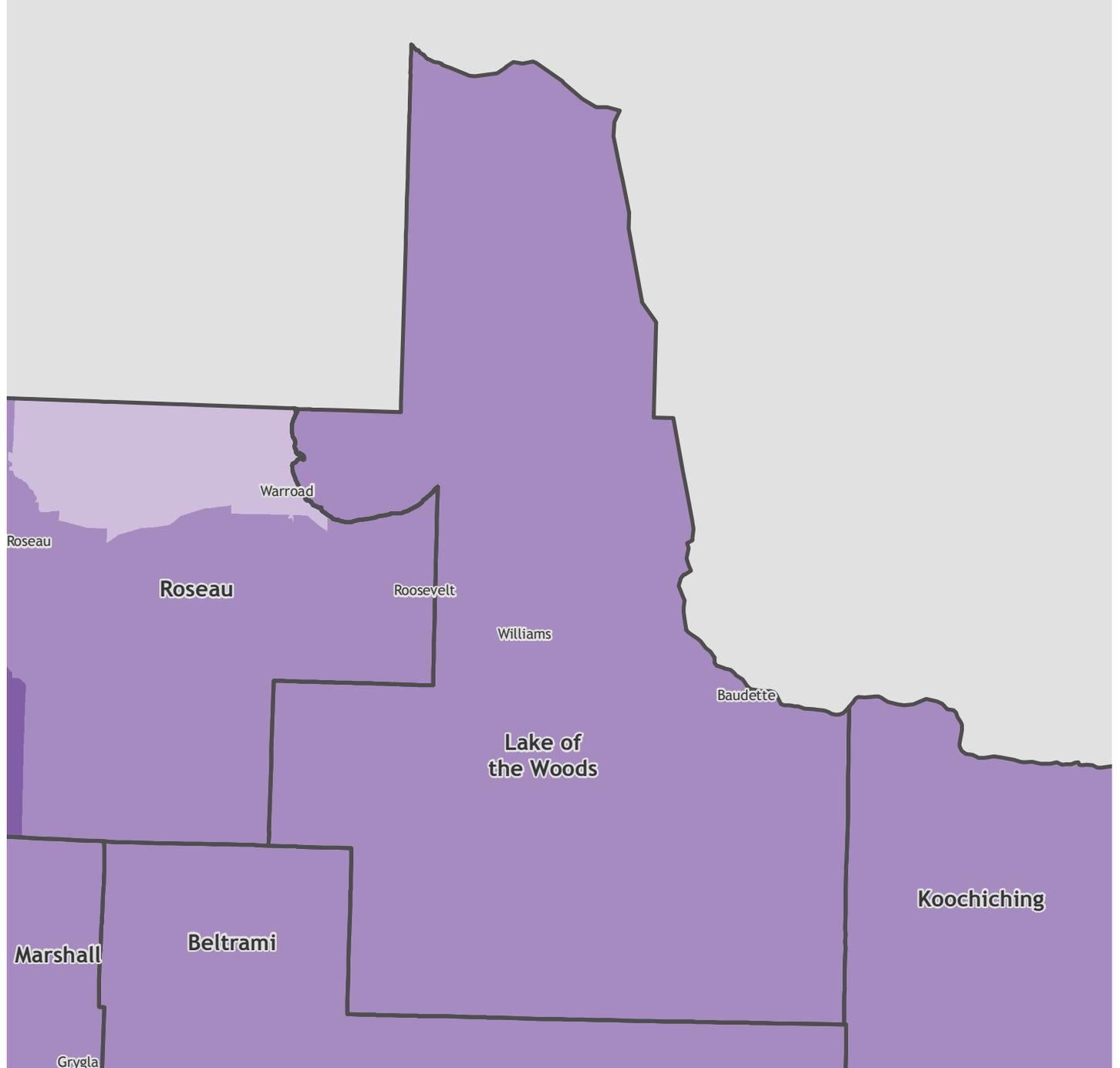
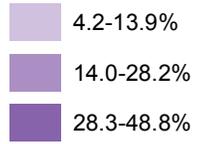


## 21) Median Age of Housing Stock (in Years)

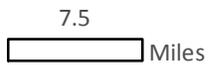
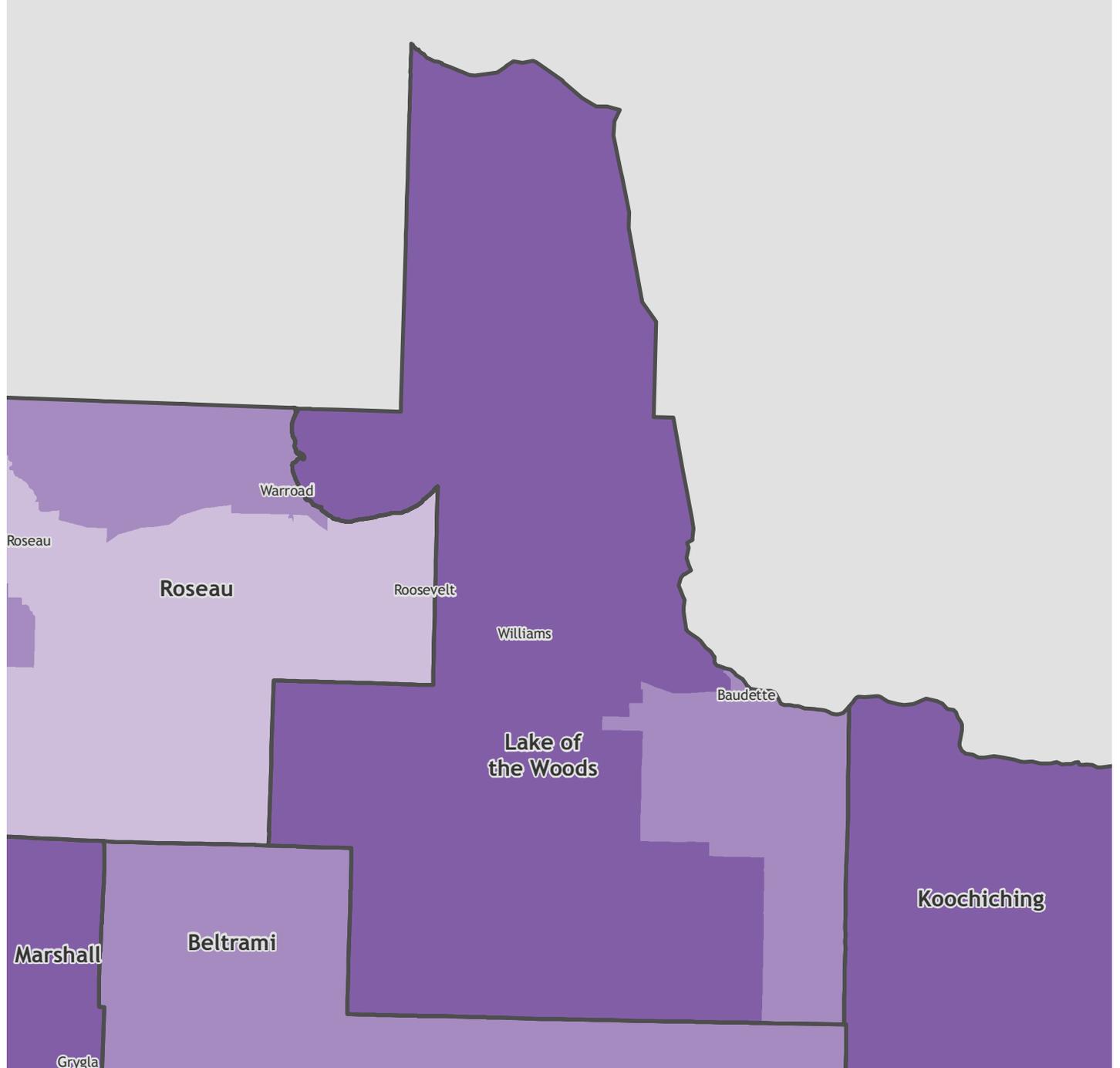
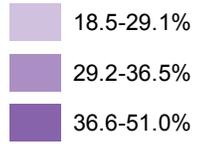
Lake of the Woods County



22a) Percentage of Owned Units Built Before 1950

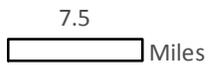
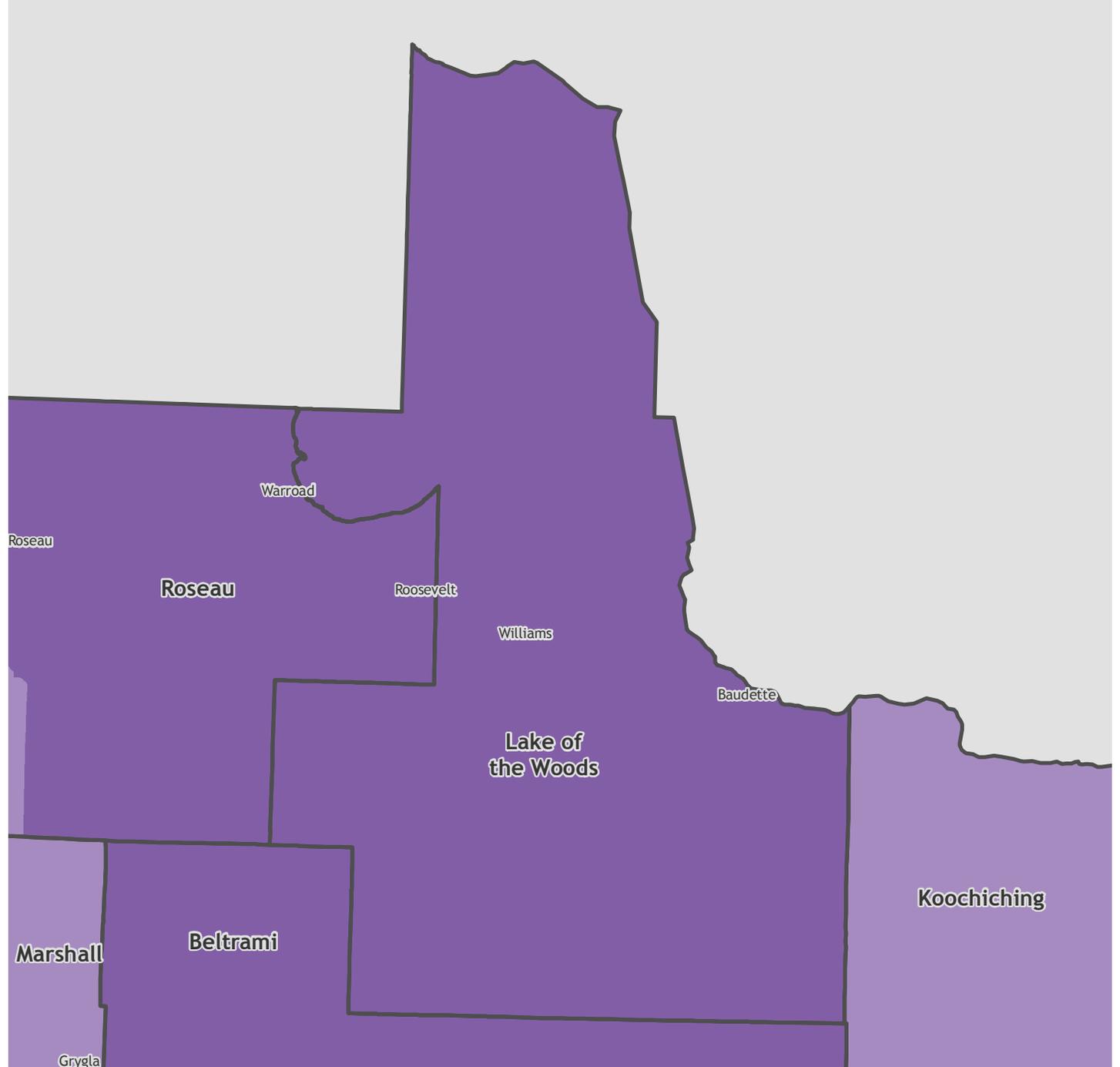


22b) Percentage of Owned Units Built 1950-1979



22c) Percentage of Owned Units Built 1980 and Later

Lake of the Woods County

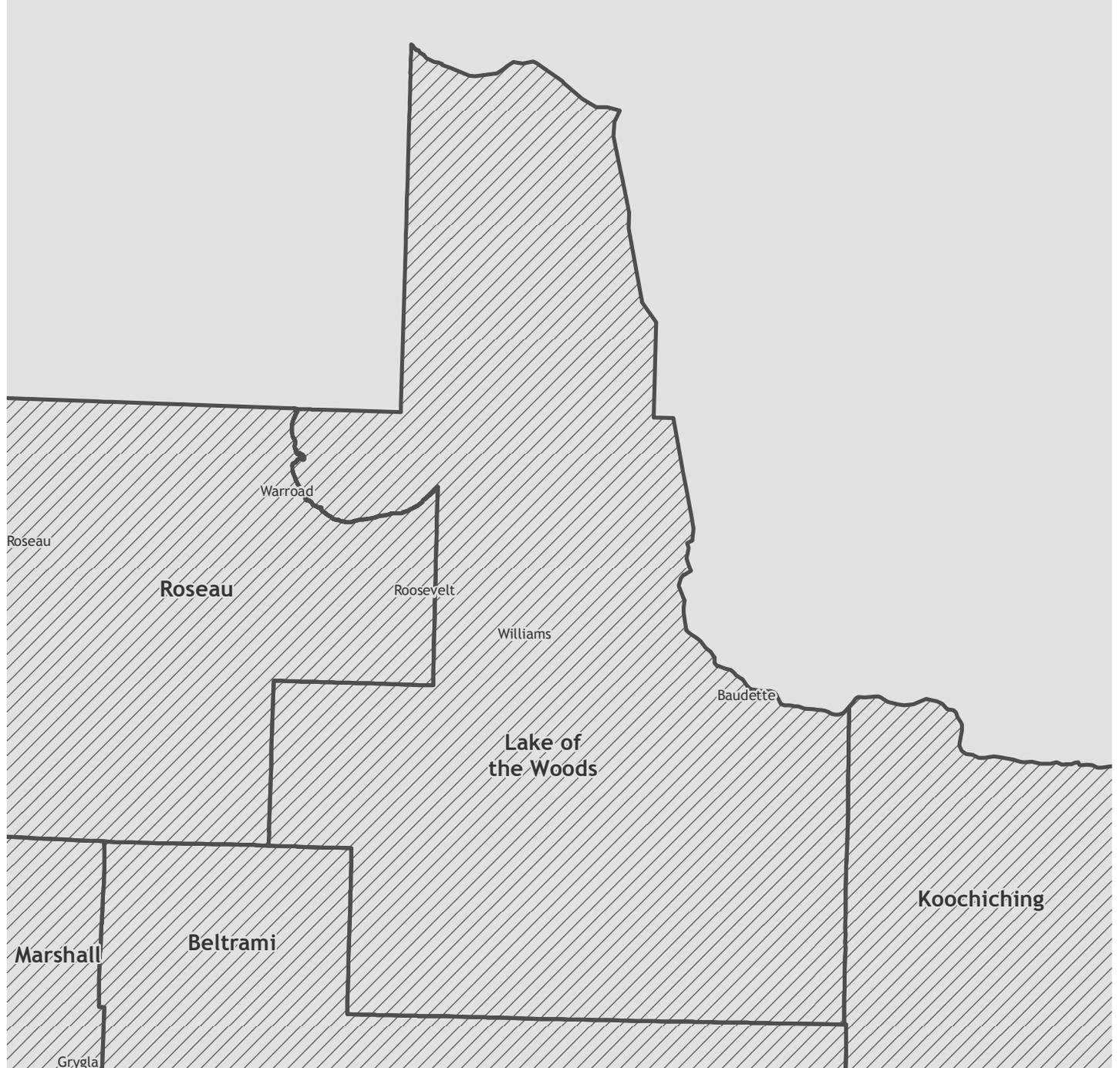


Source: Minnesota Housing analysis of American Community Survey 2009-2013 5 year sample

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

Lake of the Woods 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.



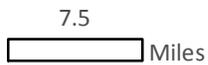
7.5 Miles

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

Lake of the Woods 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.



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

Lake of the Woods 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.

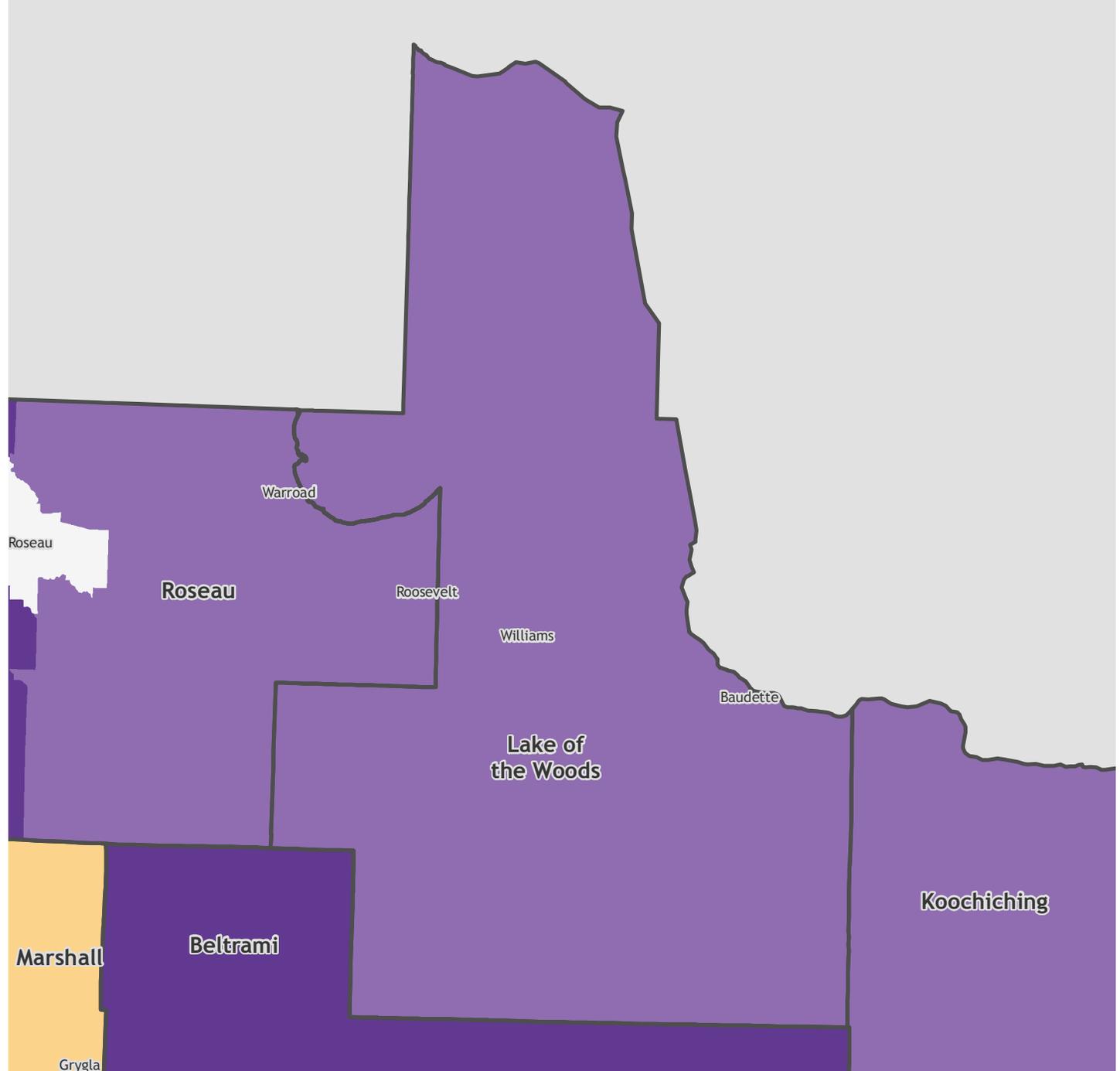


7.5 Miles

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

Lake of the Woods County

- Decrease
- 0-4.2% 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.



7.5 Miles

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

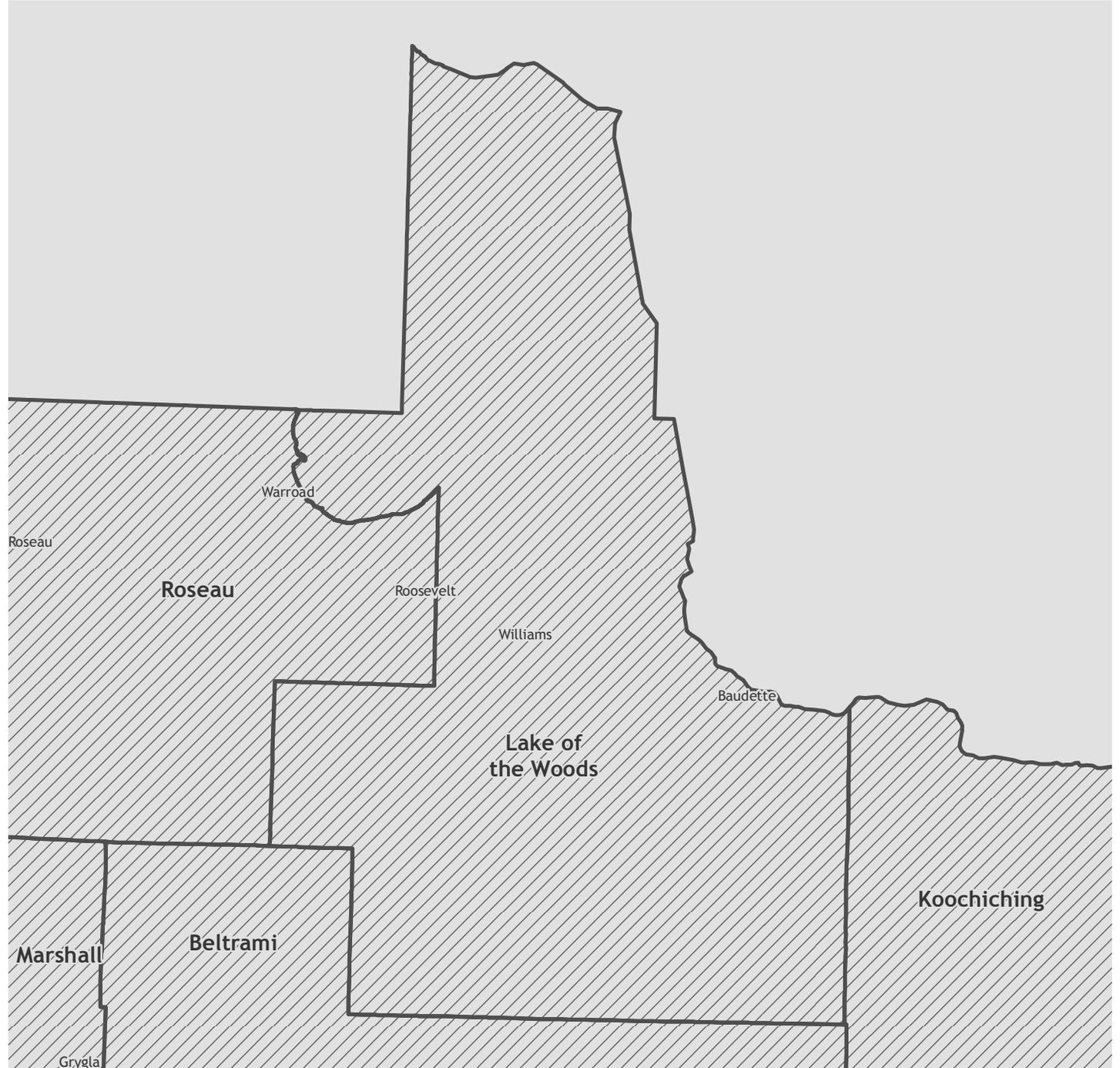
Lake of the Woods County

/// Insufficient Data

For 4th Quarter 2014

Data allocated to tracts from zip code data.

Data available only for Twin Cities Metro.



7.5 Miles



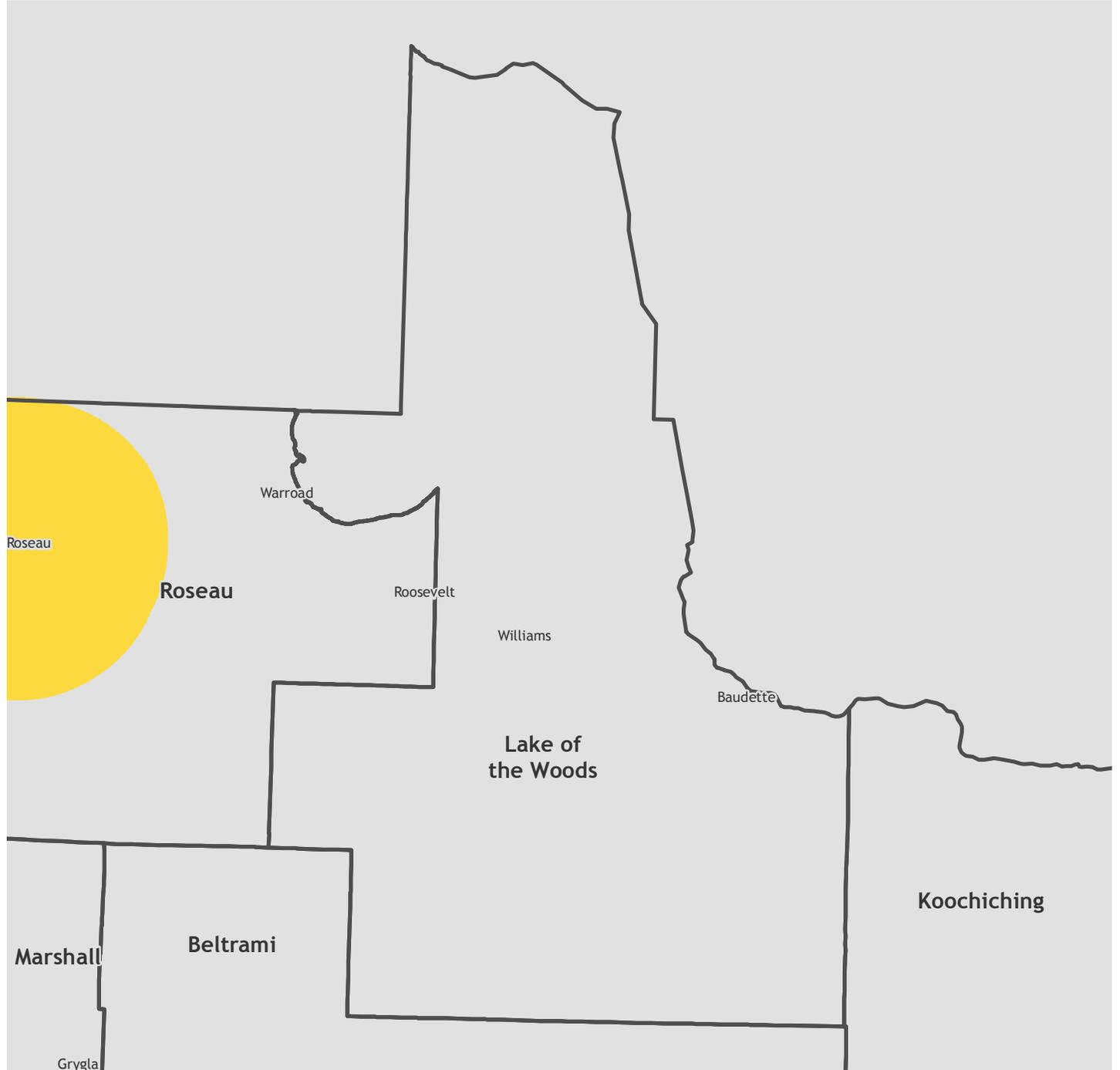


7.5 Miles

28) Workforce Housing Areas

Type

 Job Growth Community

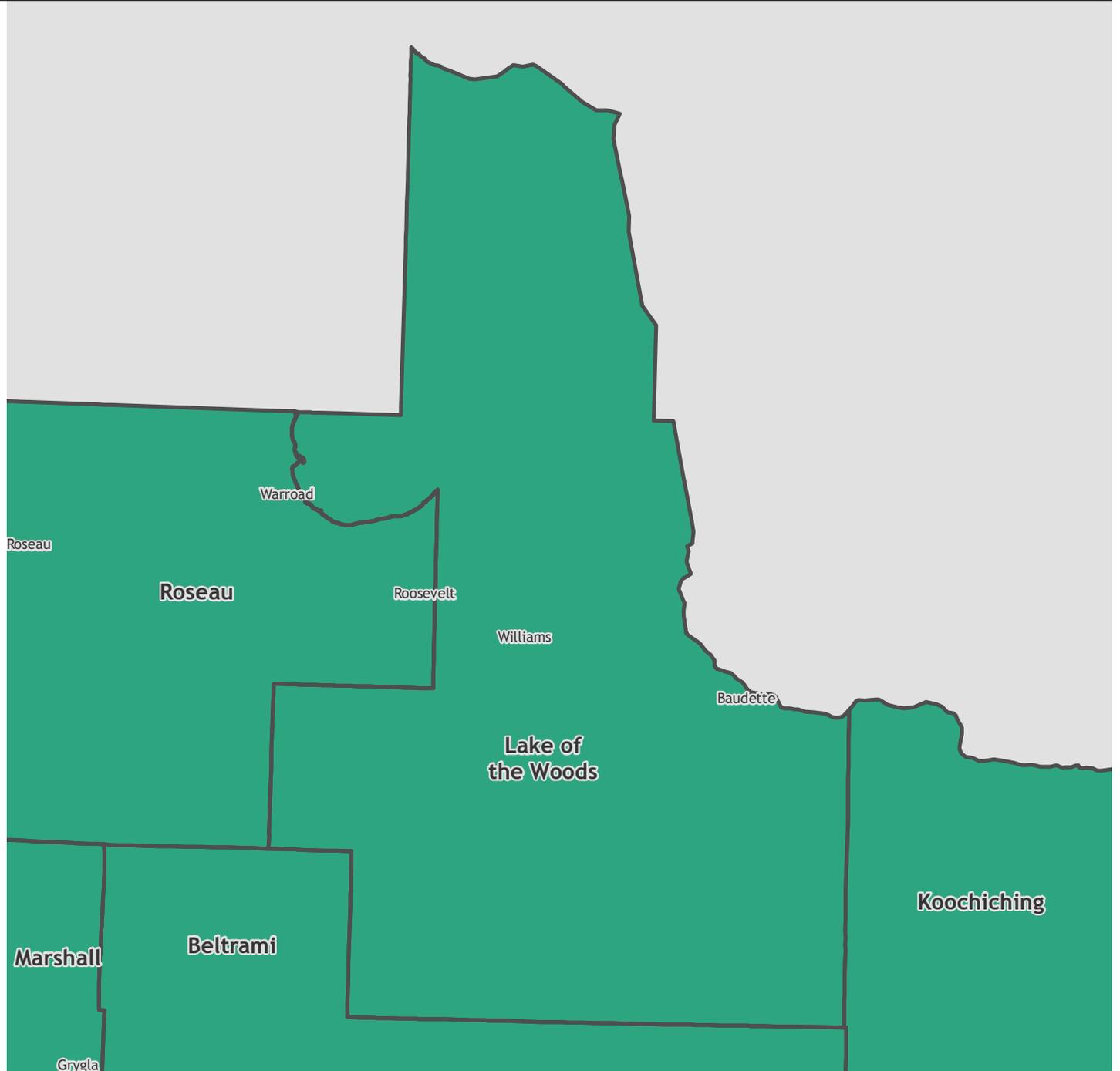


7.5 Miles

## 29) Rural Designation

### Type

 Rural Area

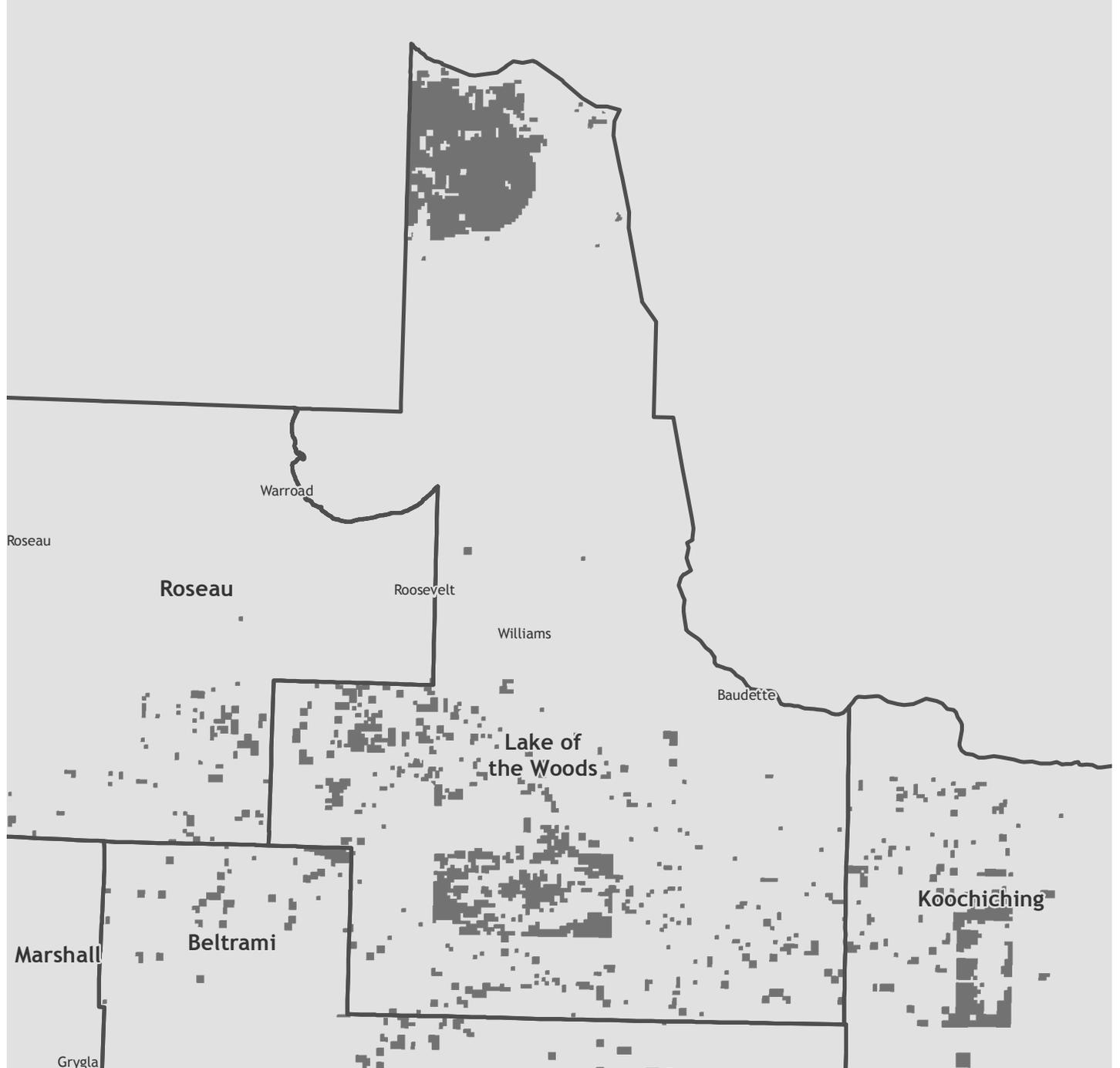


7.5 Miles

### 30) Qualified Census Tracts and Reservation Areas

#### Type

■ Eligible by Reservation (beyond QCT)

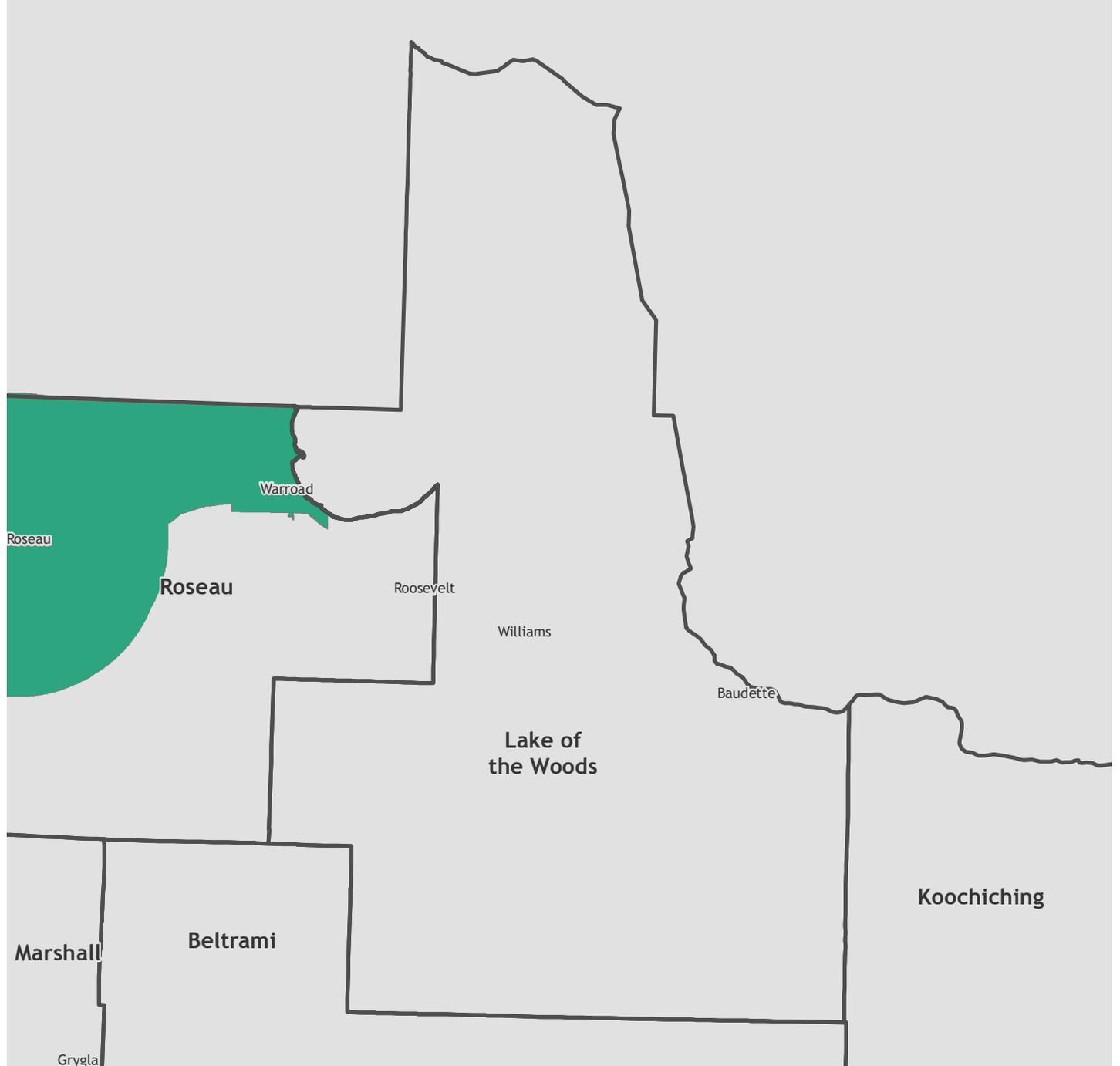


7.5 Miles

31) Preservation Geographic Priority Areas

Type

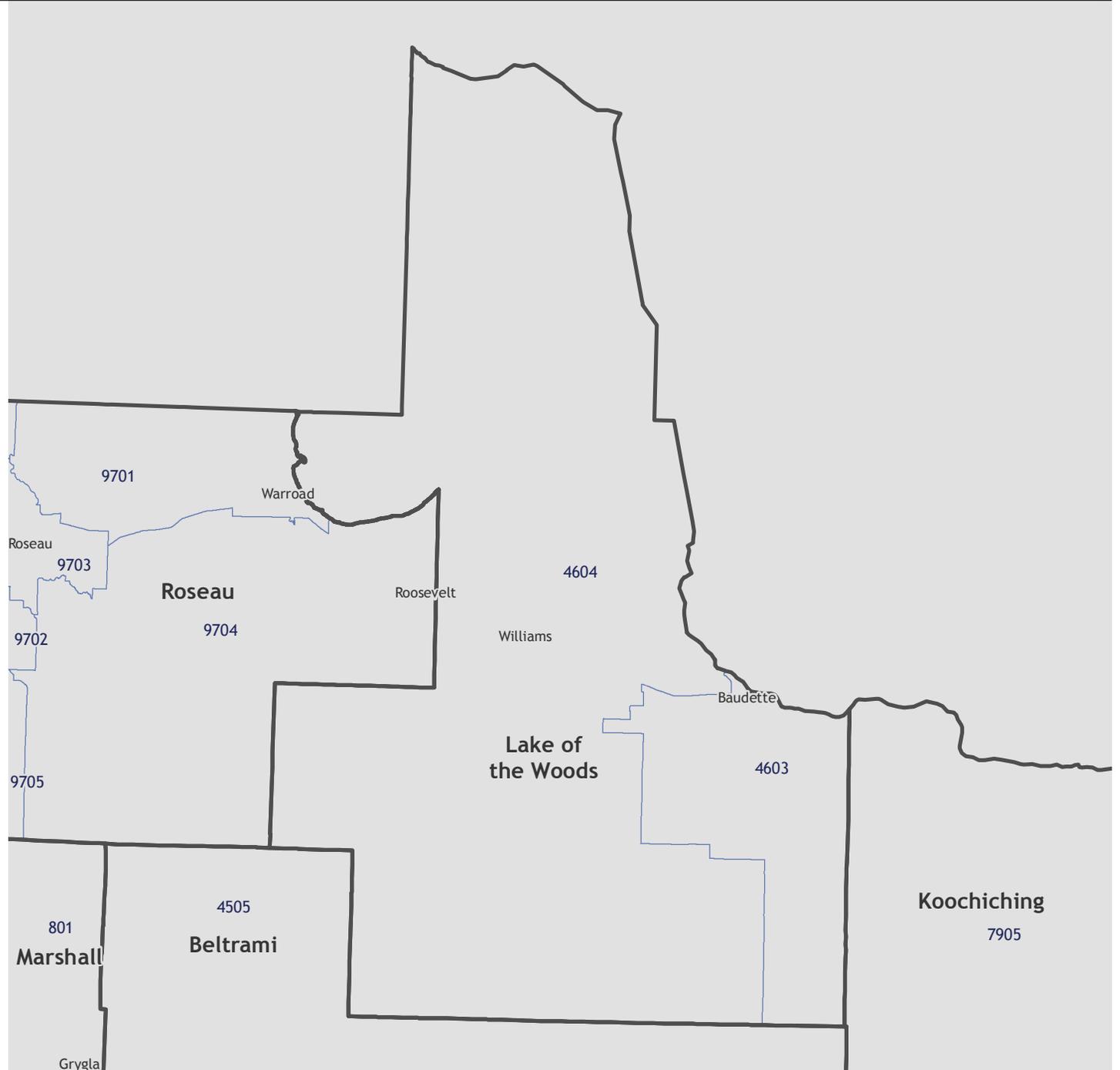
 Preservation



7.5 Miles

32) Census Tract Boundaries

2010 Tracts

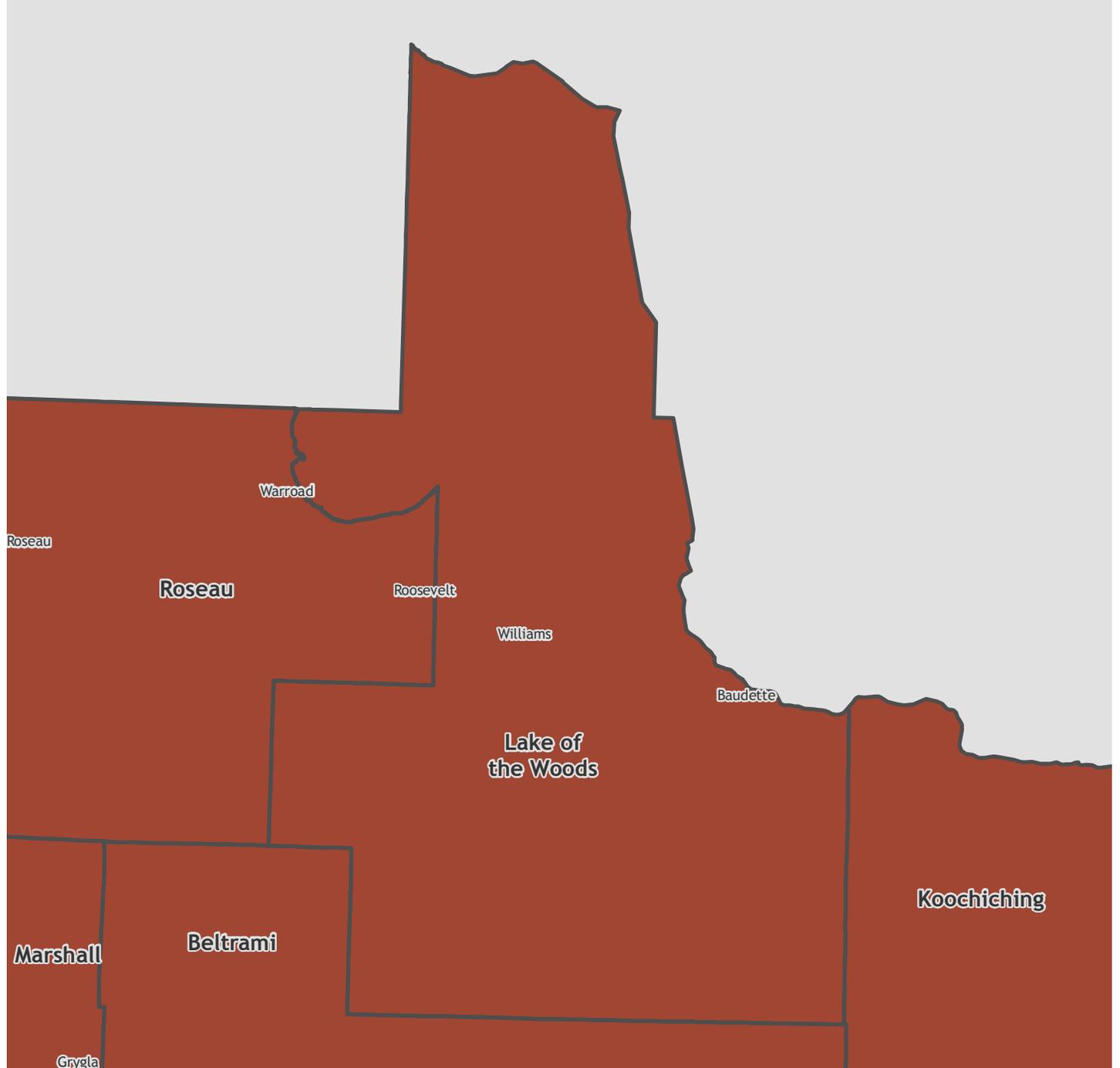


7.5 Miles

Source: US Census Tiger 2010.

### 33) Regional Areas of Analysis

 Greater Minnesota



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



7.5 Miles 