

# Community Profiles Map Series

Fall 2012

PLANNING, RESEARCH,  
AND EVALUATION

Renville County



# Community Profiles – Housing Needs in Minnesota

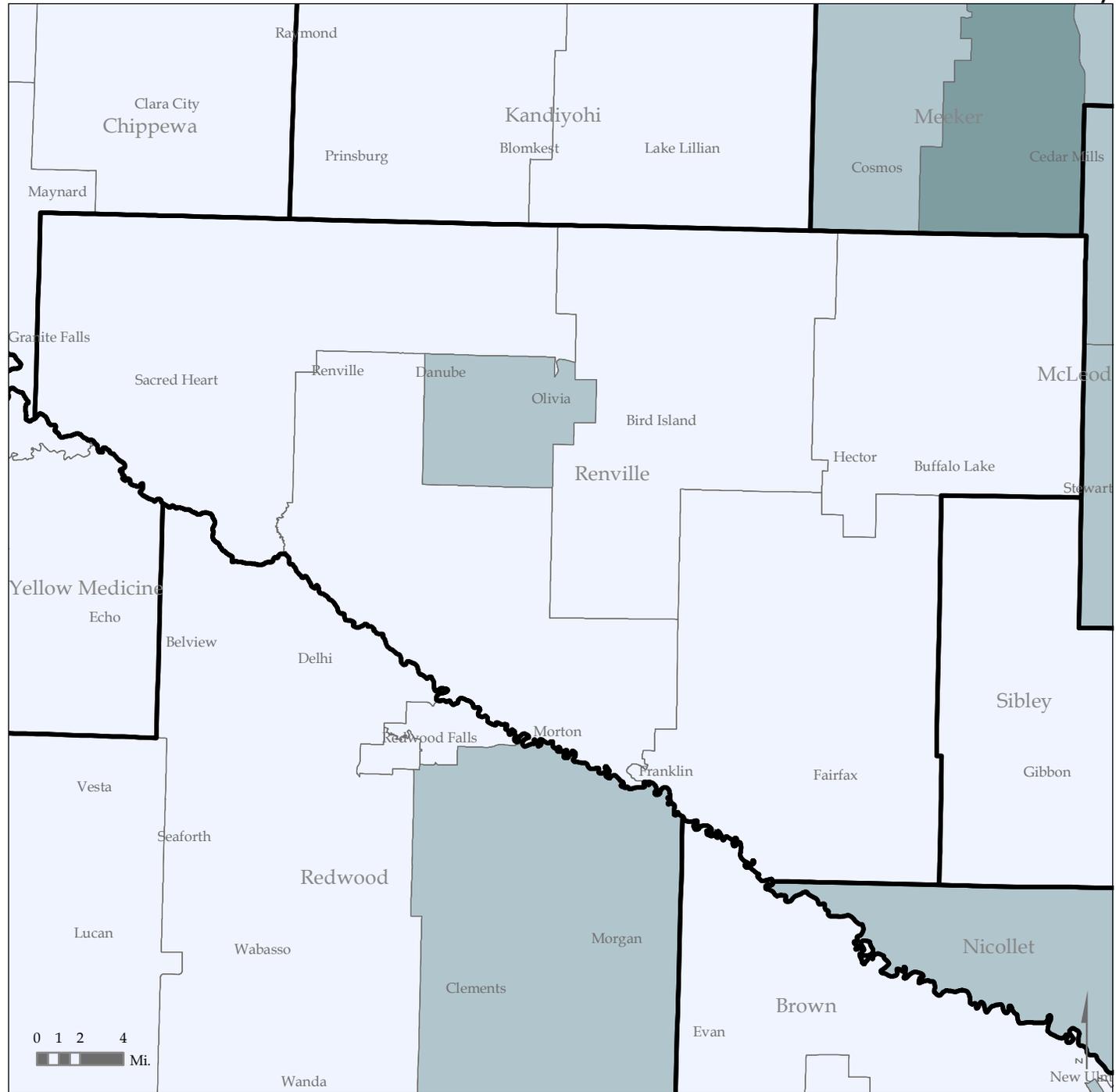
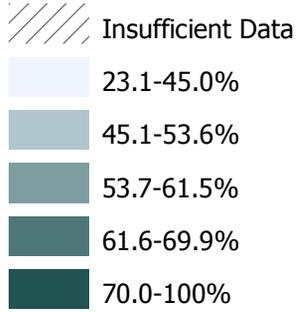
#

## CENSUS TRACT MAP SERIES – TABLE OF CONTENTS

<b>Individual Indicators.....</b>	<b>3</b>		
1. Percentage of Lower-Income Households Spending 30% or More of Income on Housing .....	3	21. Average Months Supply of Homes for Sale (not available statewide) 29	
2. Median Household Income .....	6	22. Metropolitan Council Affordable Housing Targets (not available statewide) .....	30
3. Median Family Income.....	7	23. Existing or Planned Supportive Housing Units in County.....	31
4. Poverty Rate .....	8	24. Estimated Homeless Population in County .....	32
5. Median Rent.....	9	<b>Areas of Need.....</b>	<b>33</b>
6. Median Monthly Homeownership Costs (for households with a mortgage).....	10	Opportunities for Economic Integration .....	33
7. Homeownership Rate .....	11	Opportunities for Community Stabilization .....	34
8. Median Home Sales Price .....	12	Opportunities for a Growing Workforce .....	35
9. Percentage Change in Median Home Sale Price 2006-2011.....	14	Opportunities for Increasing Homeownership .....	36
10. Unemployment Rate, August 2012.....	16	Opportunities for Affordable Rental Housing .....	37
11. Number of Low and Moderate Wage Jobs (within 5 miles) .....	17	Opportunities for Maintaining an Aging Housing Stock .....	38
12. Change in Jobs within 5 Miles, 2005-2010(absolute and percentage)18		<b>RFP Geographic Priority Areas .....</b>	<b>39</b>
13. Change in Households 2000-2010 (absolute and percentage).....	20	Access to Transportation (Twin Cities Metro, Duluth, Rochester, and St. Cloud) .....	39
14. Median Distance to Work (in Miles) .....	22	Top Growth Areas (Near Top Cities, 5 miles in Twin Cities Metro, 10 in Greater MN) .....	40
15. Foreclosure Index.....	23	High Need Foreclosure Zip Codes .....	41
16. Percentage of Population from Communities of Color.....	24	Economic Integration (RFP).....	42
17. Median Age of the Housing Stock (Years).....	25	<b>Reference Maps.....</b>	<b>43</b>
18. Percentage of Population Age 55 and Over .....	26	Census Tract Boundaries.....	43
19. Percentage of Population Age 25-34 .....	27	Statewide Regions of Analysis.....	44
20. Rental Vacancy Rate for Subsidized Affordable Housing Developments (Minnesota Housing and USDA Rural Development) .....	28		

# 1a) Percent of Lower-Income Households Cost Burdened

Renville County



Households paying more than 30% of income on housing, with annual incomes  $\leq$  \$50,000.

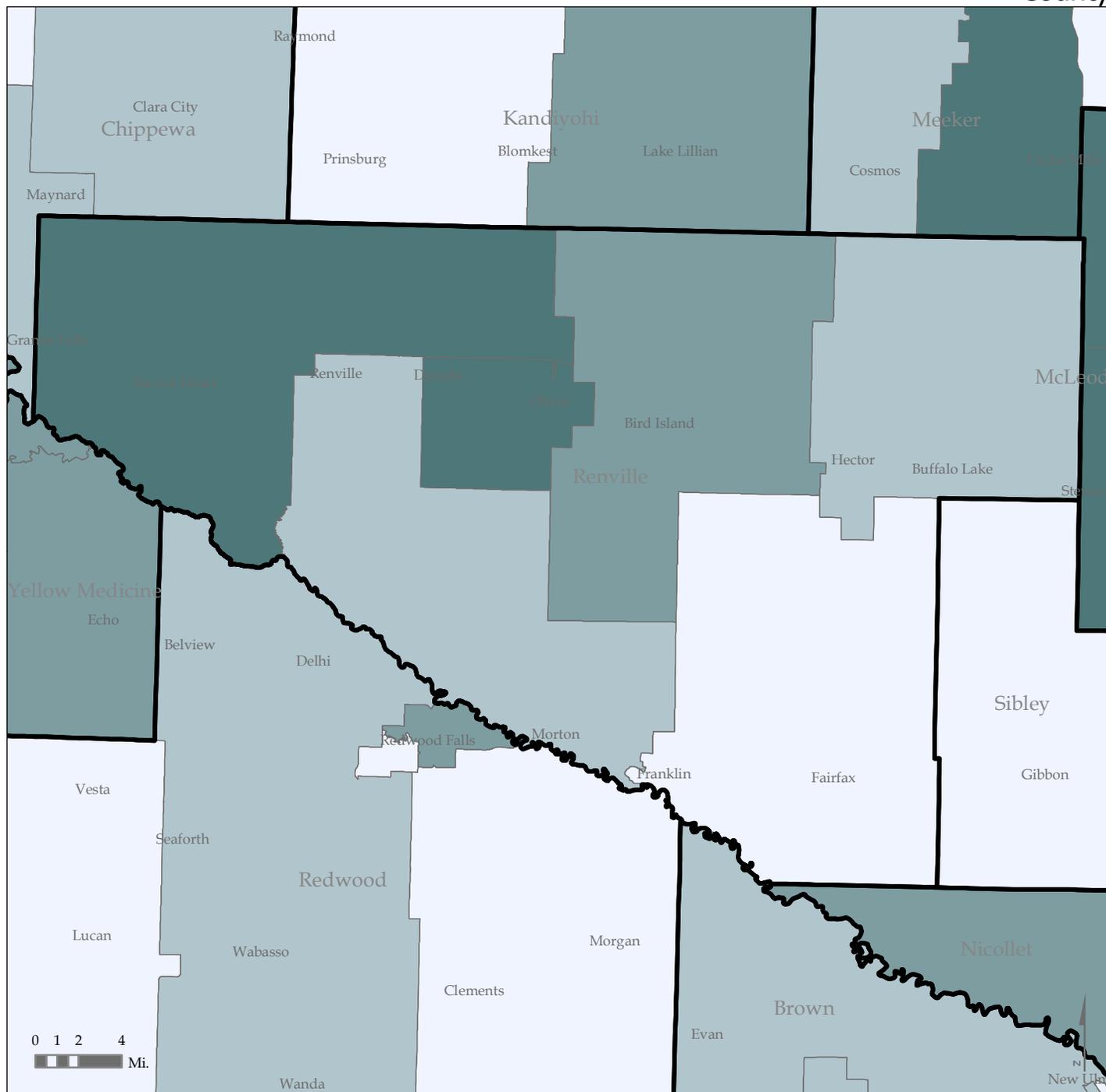
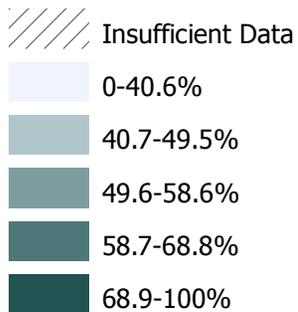


Date: 11/14/2012

Source: American Community Survey 2006-2010

# 1b) Percent of Lower-Income Renters Cost Burdened

Renville  
County



Renters paying more than 30% of income on housing, with annual incomes  $\leq$  \$50,000.

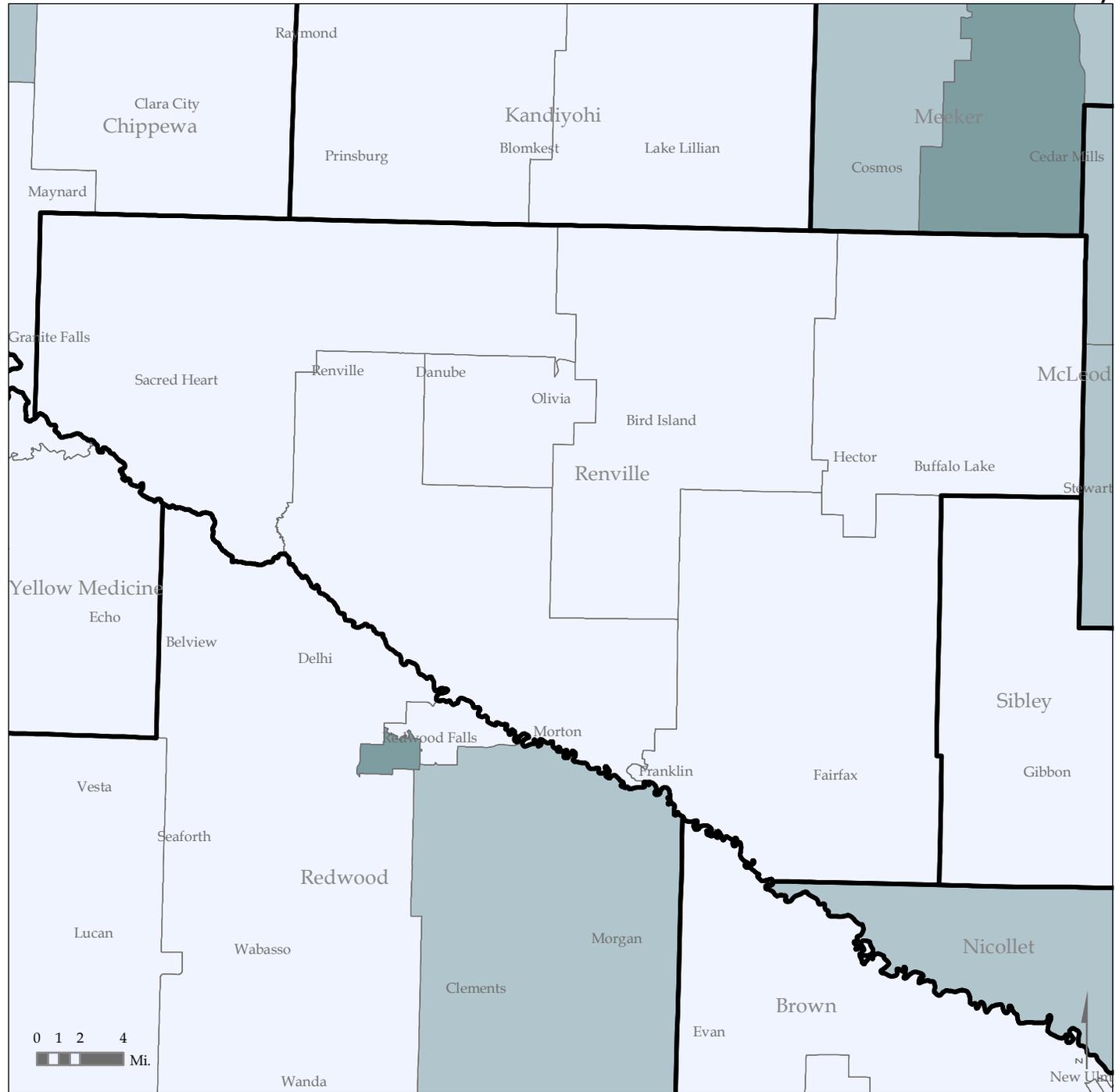
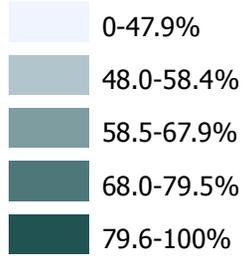


Date: 11/14/2012

Source: American Community Survey 2006-2010

# 1c) Percent of Lower-Income Homeowners Cost Burdened

Renville County



Homeowners paying more than 30% of income on housing, with annual incomes <=\$50,000.



Date: 11/14/2012

Source: American Community Survey 2006-2010

## 2) Median Household Income

Renville  
County

Insufficient Data

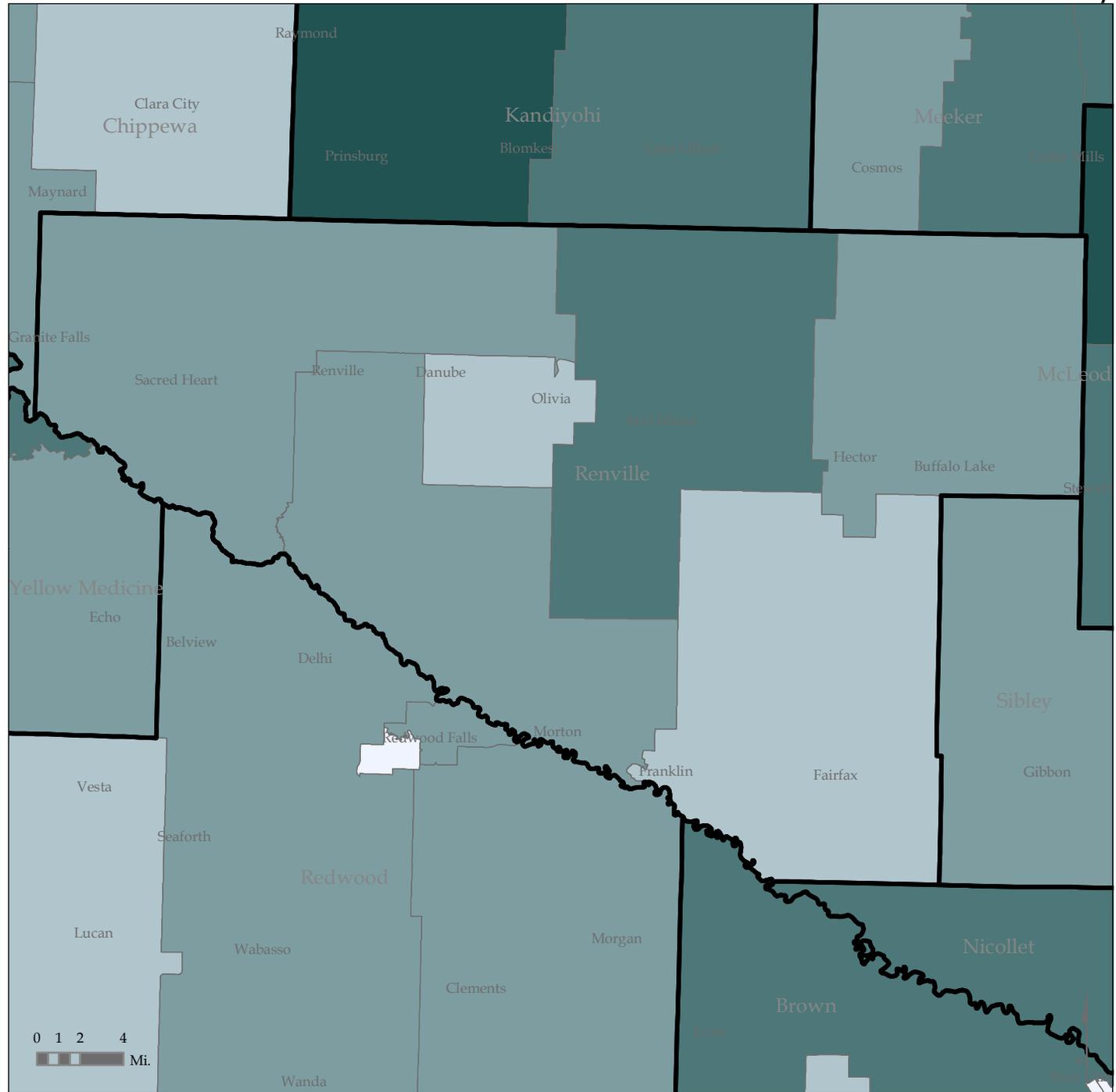
### Greater Minnesota



### Top 5 Cities (Greater MN)



### Twin Cities Metro



Date: 11/14/2012

Source: American Community Survey 2006-2010

### 3) Median Family Income

Insufficient Data

#### Greater Minnesota

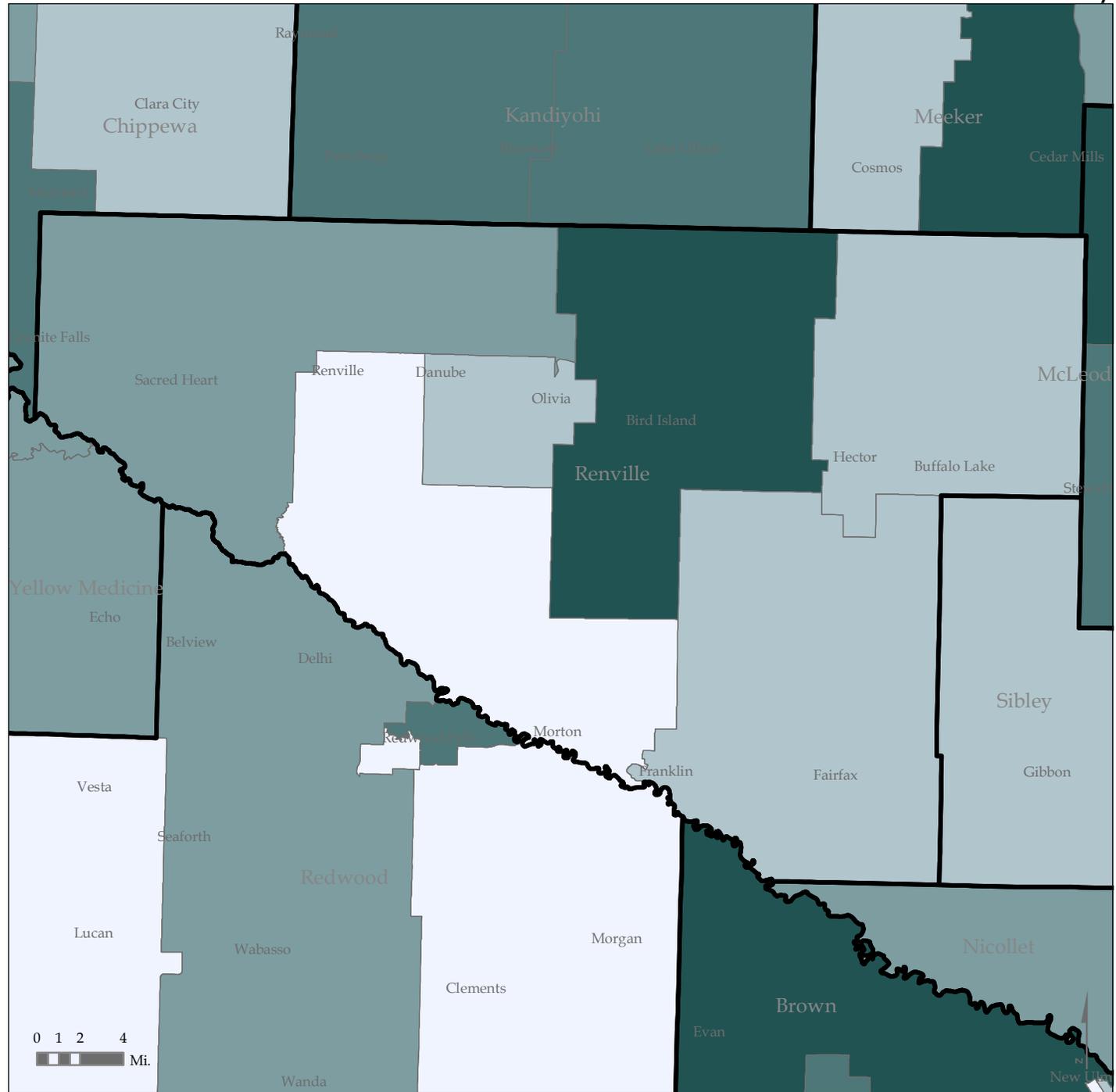
- \$27,524-\$50,847
- \$50,848-\$56,256
- \$56,257-\$60,783
- \$60,784-\$66,985
- \$66,986-\$92,778

#### Top 5 Cities (Greater MN)

- \$23,125- \$51,426
- \$51,427- \$61,440
- \$61,441- \$68,534
- \$68,535- \$77,899
- \$77,900- \$156,705

#### Twin Cities Metro

- \$11,806 - \$55,110
- \$55,111- \$71,215
- \$71,215- \$86,144
- \$86,145-\$103,268
- \$103,269- \$209,034



Date: 11/14/2012

Source: American Community Survey 2006-2010



# 5) Median Rent

Insufficient Data

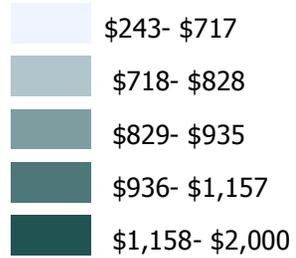
## Greater Minnesota



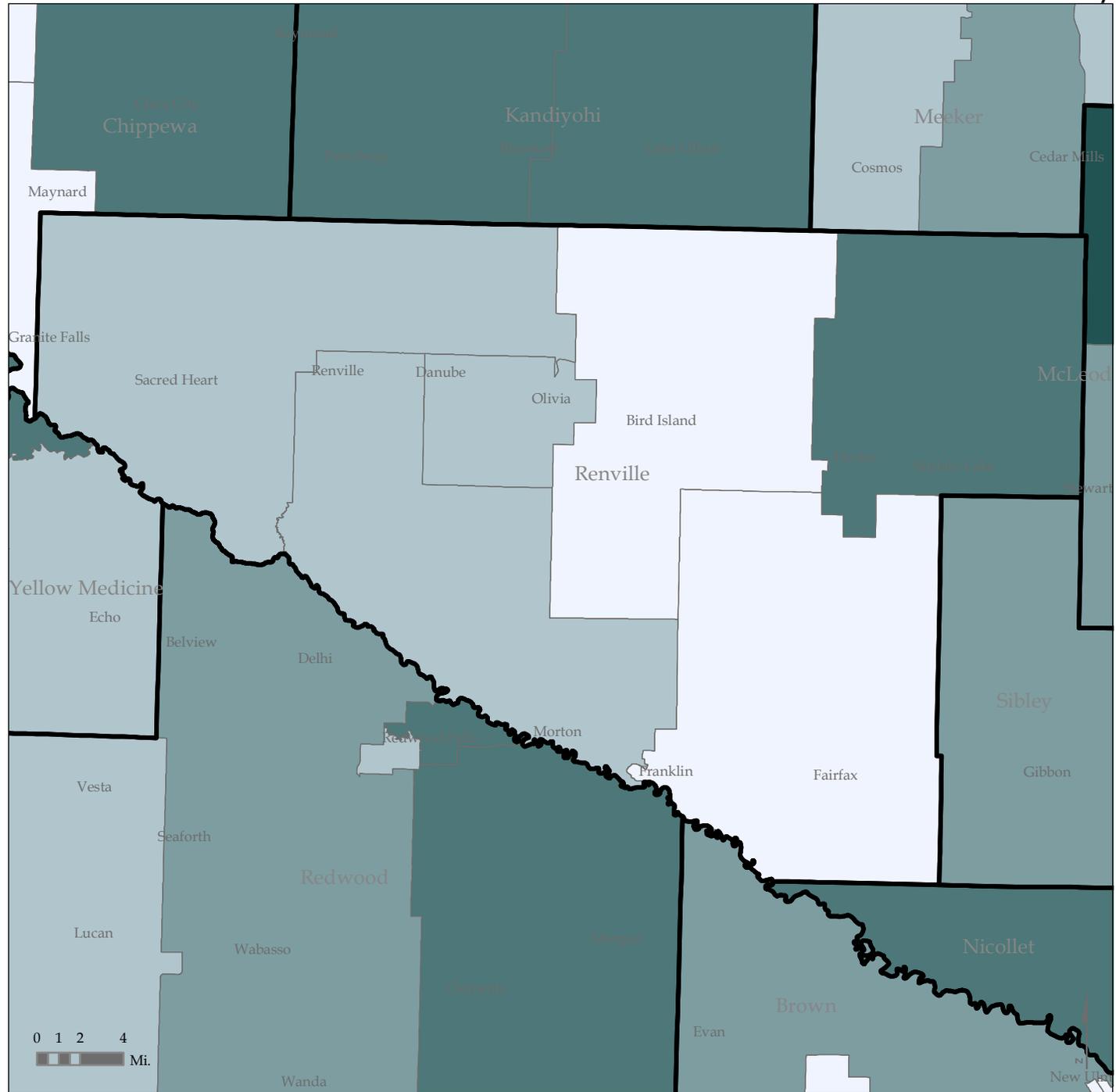
## Top 5 Cities (Greater MN)



## Twin Cities Metro



Renville  
County



Date: 11/14/2012

Source: American Community Survey 2006-2010

# 6) Median Monthly Homeowner Costs, Households with a Mortgage

Renville  
County

Insufficient Data

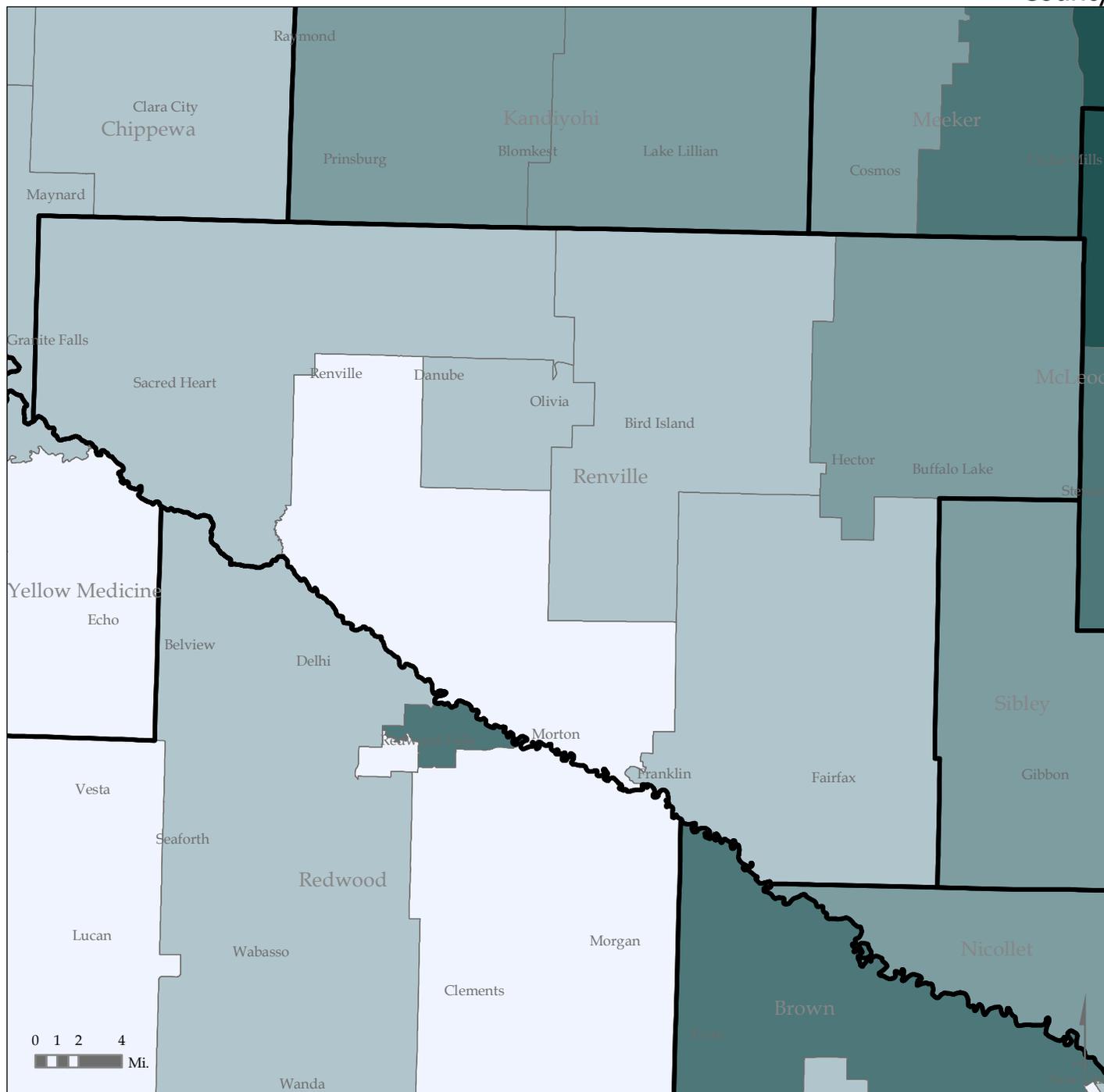
## Greater Minnesota



## Top 5 Cities (Greater MN)



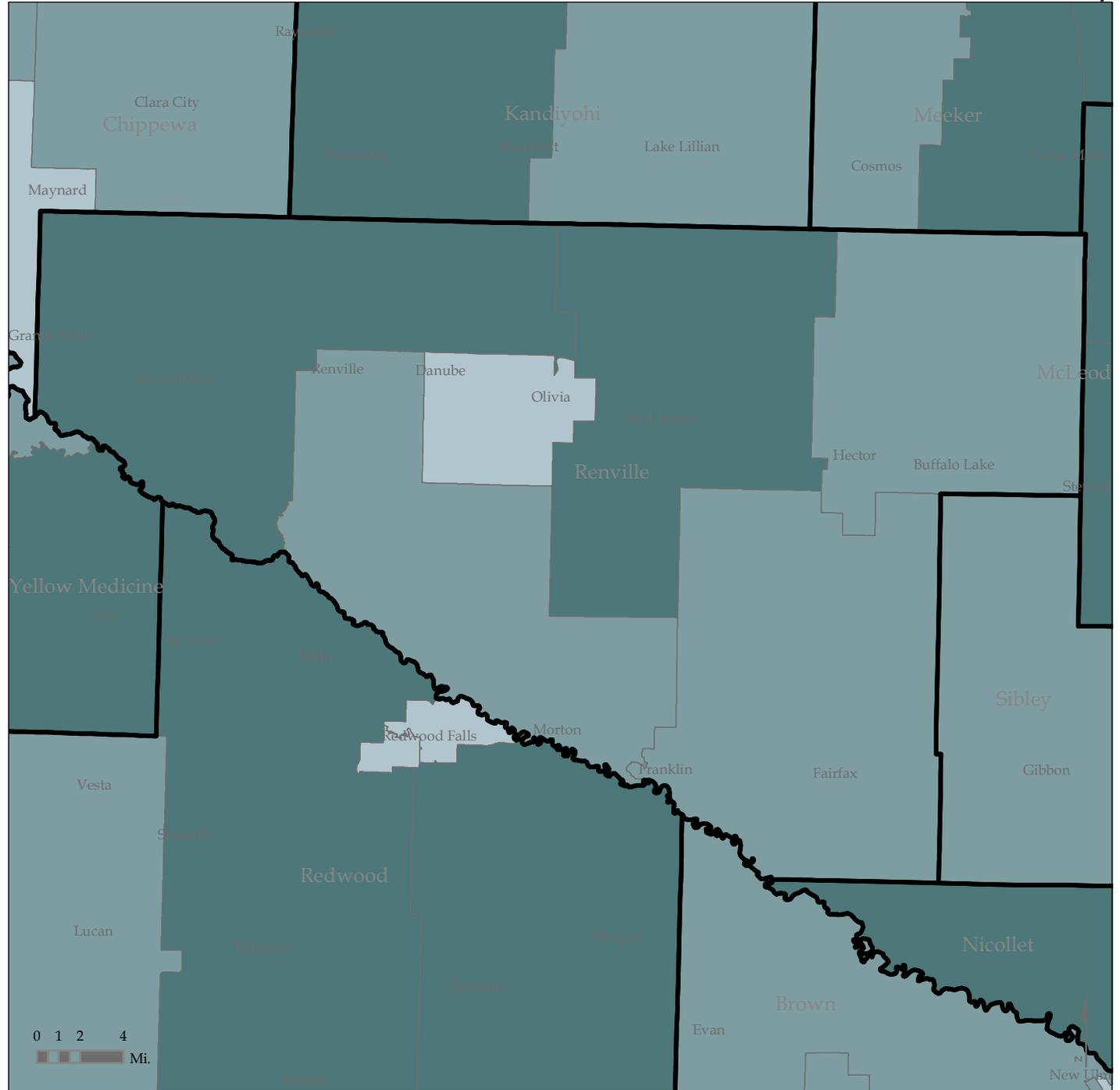
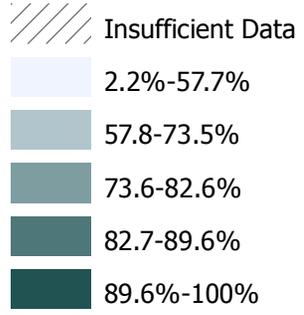
## Twin Cities Metro



Date: 11/14/2012

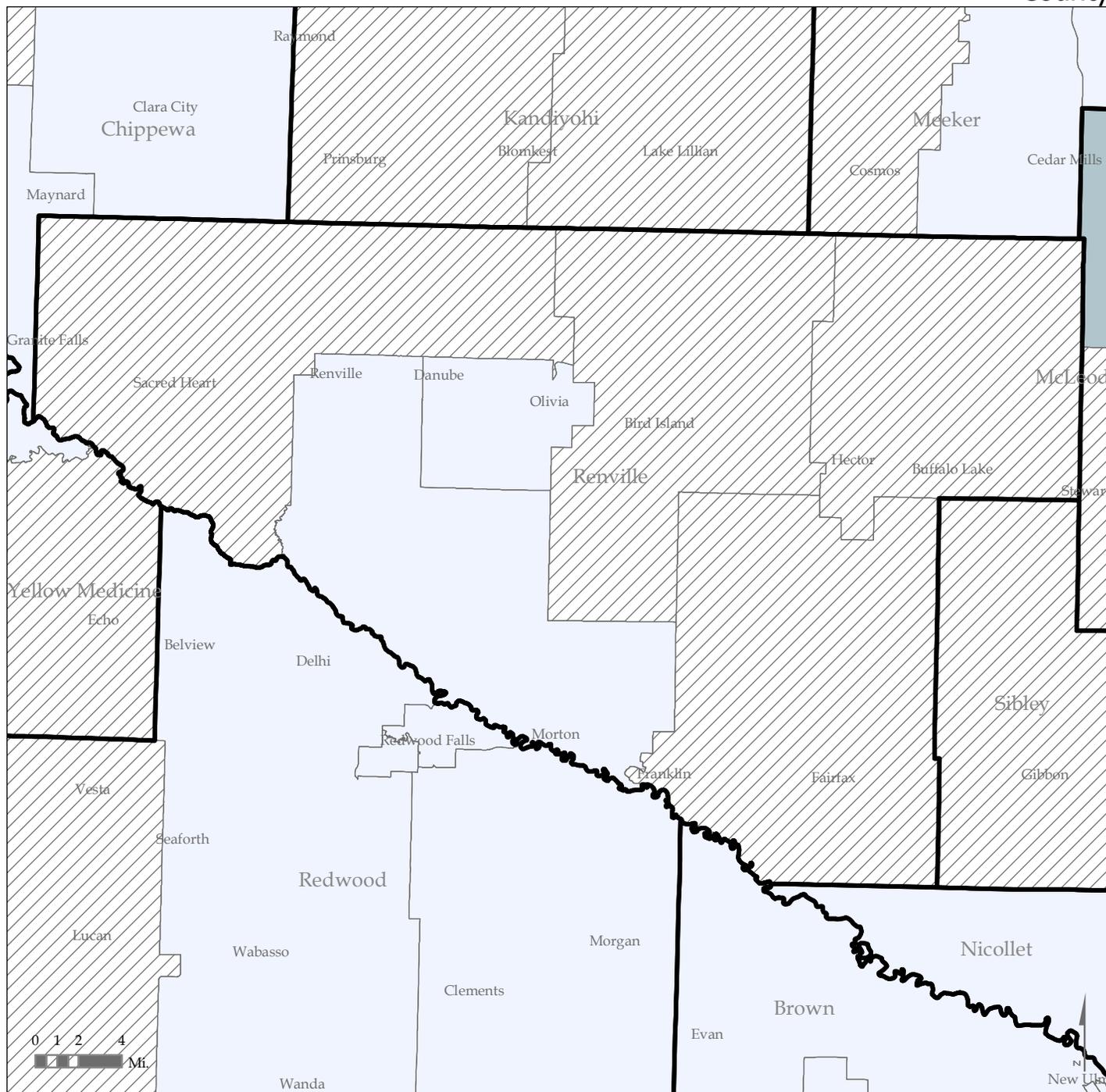
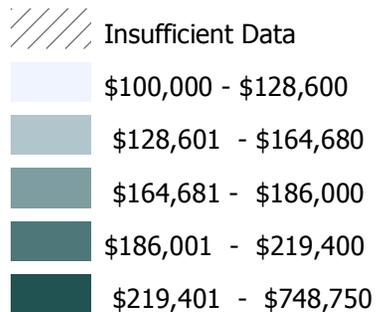
Source: American Community Survey 2006-2010

# 7) Homeownership Rate



# 8a) Median Home Sales Price 2011 - Arms-Length only State-Wide

Renville  
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.

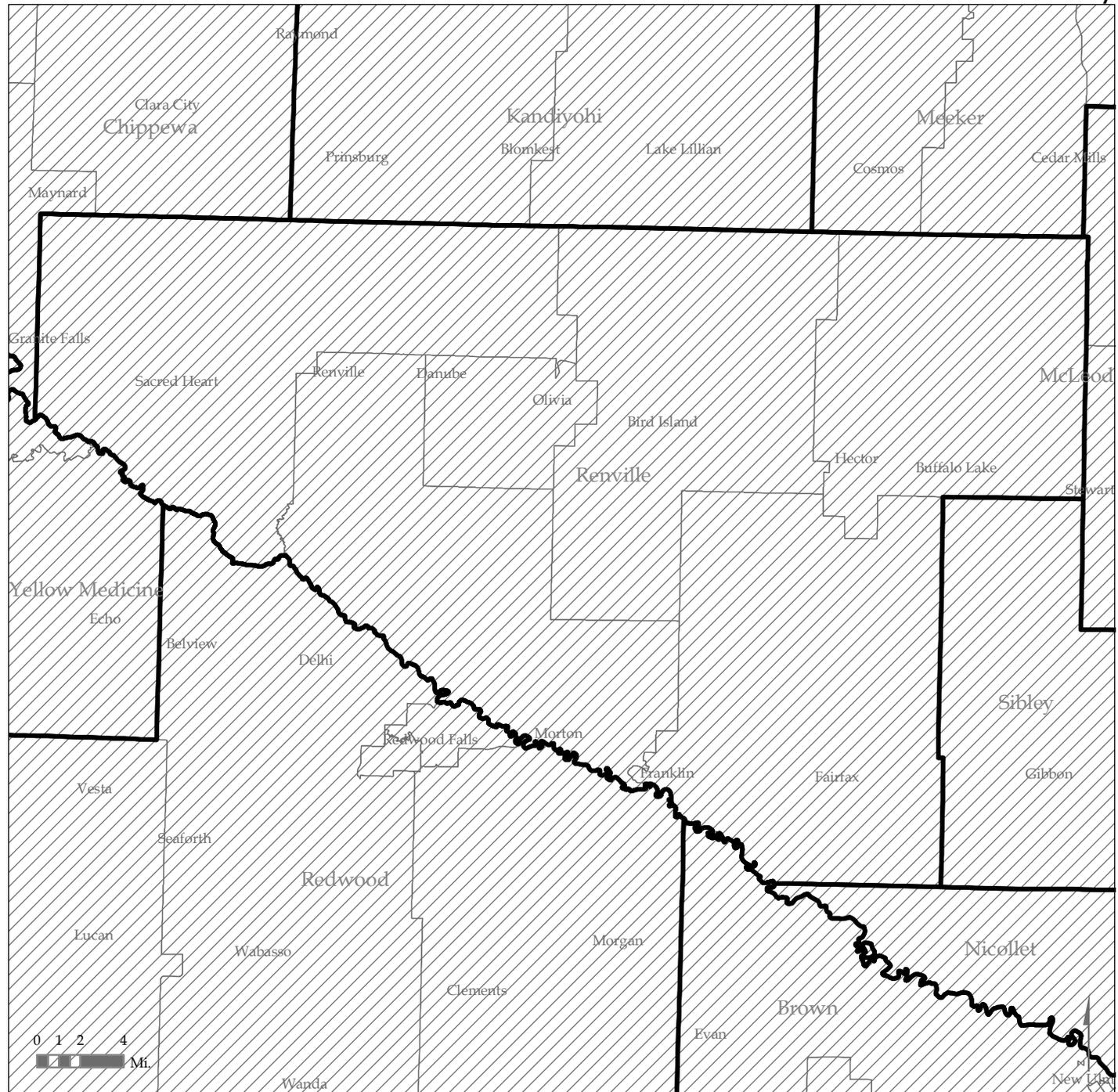
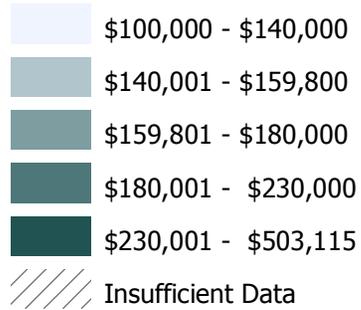


Date: 11/14/2012

Source: Minnesota Dept. of Revenue, Certificate of Real Estate Value, FY 2011/2012

# 8b) Median Home Sales Price 2011 - All Transactions in Twin Cities

Renville  
County



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

\* data allocated to tracts from zipcode data. Data available only for Twin Cities Metro (Minneapolis Area Association of Realtors).

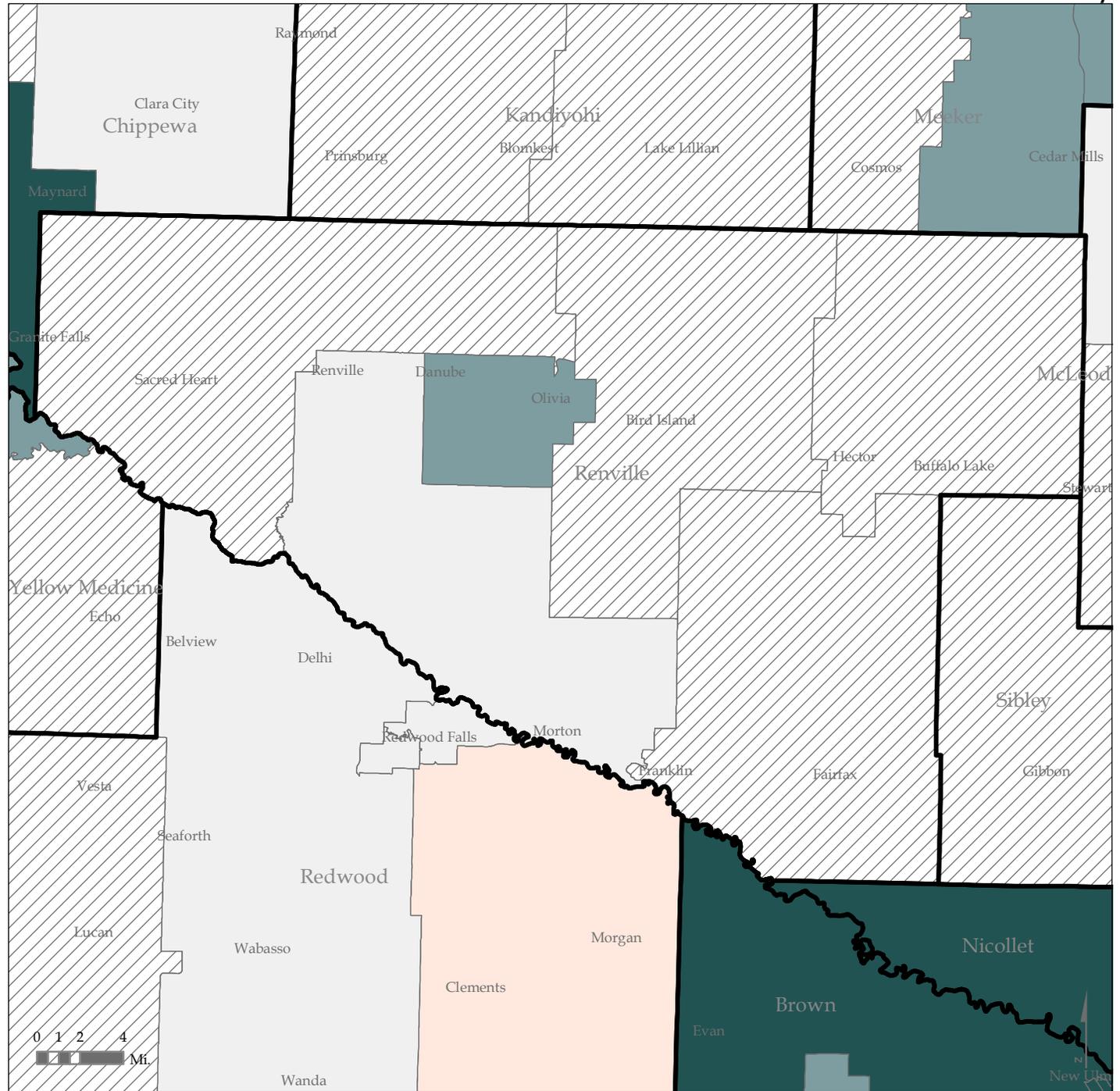
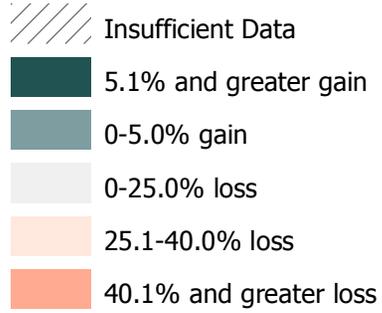


Date: 11/14/2012

Source: Minneapolis Area Association of Realtors, 2011

# 9a) Percentage Change in Median Home Sales Price 2006 to 2011 - Statewide

Renville  
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.

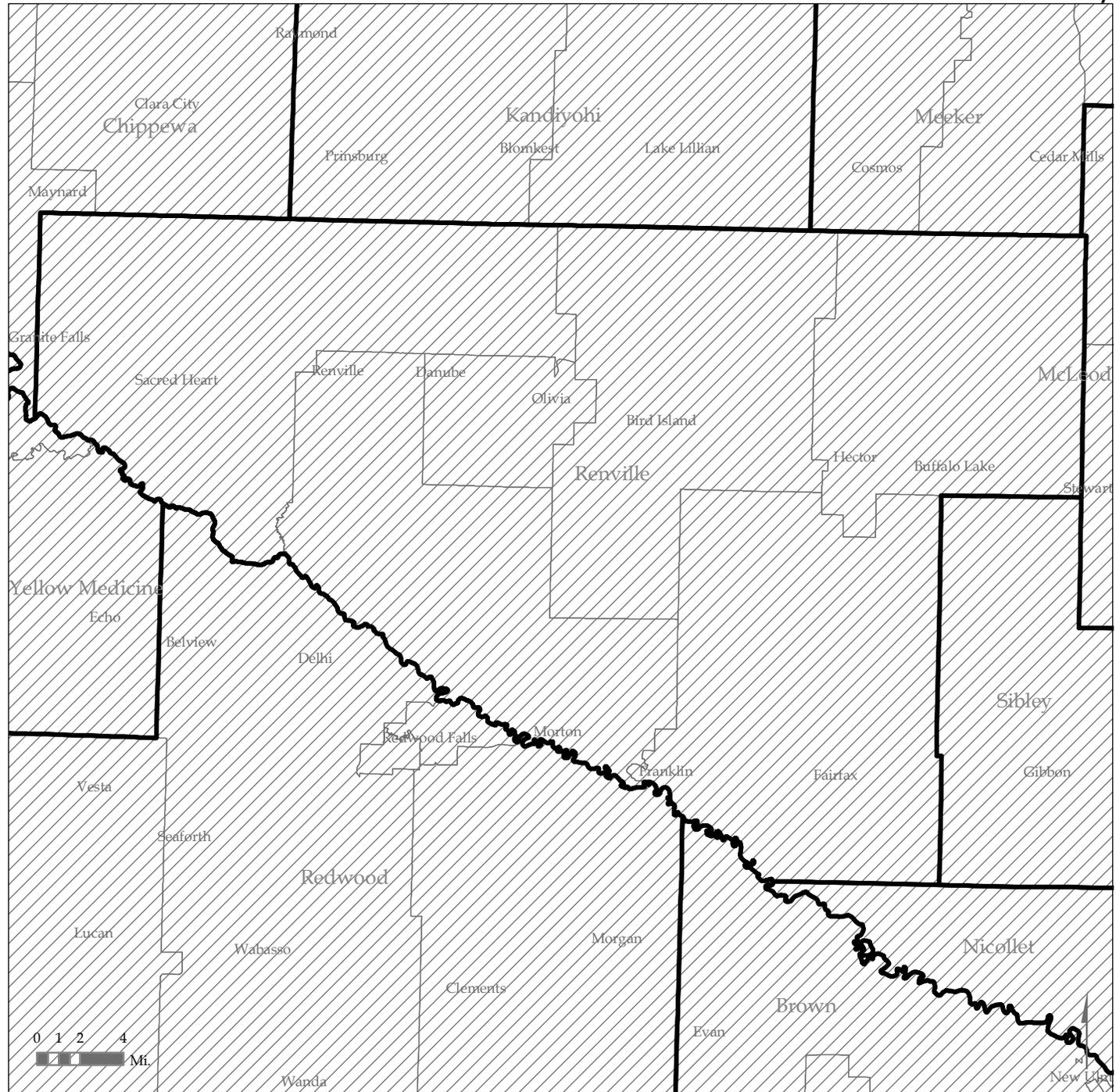
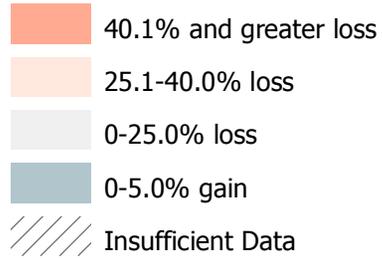


Date: 11/14/2012

Source: Minnesota Dept. of Revenue, Certificate of Real Estate Value, FY 2011/2012

# 9b) Percentage Change in Median Home Sales Price 2006 to 2011 - Twin Cities

Renville  
County



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

\* data allocated to tracts from zipcode data. Data available only for Twin Cities Metro (Minneapolis Area Association of Realtors).

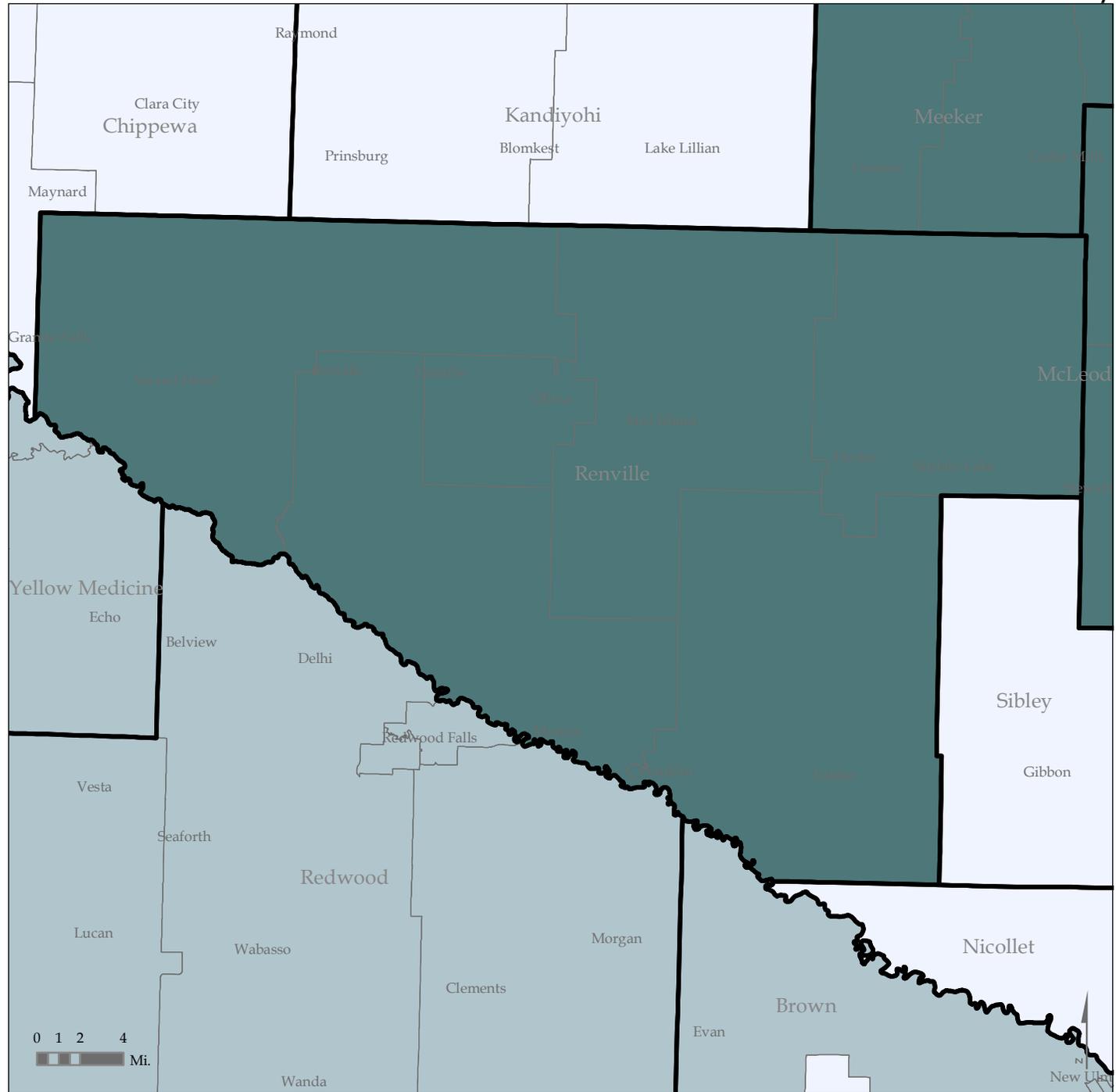
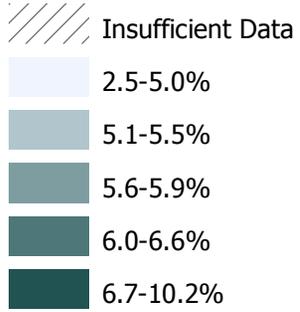


Date: 11/14/2012

Source: Minneapolis Area Association of Realtors, 2011

# 10) Unemployment Rate for City/County, August 2012

Renville  
County



\*city level/county data assigned to census tracts.

Tracts that fall within a city reported in the LAUS dataset are assigned that city's value, For tracts in counties that do not contain large cities reported in the LAUS data, the county value is represented. For the remaining tracts the county rate is reported.



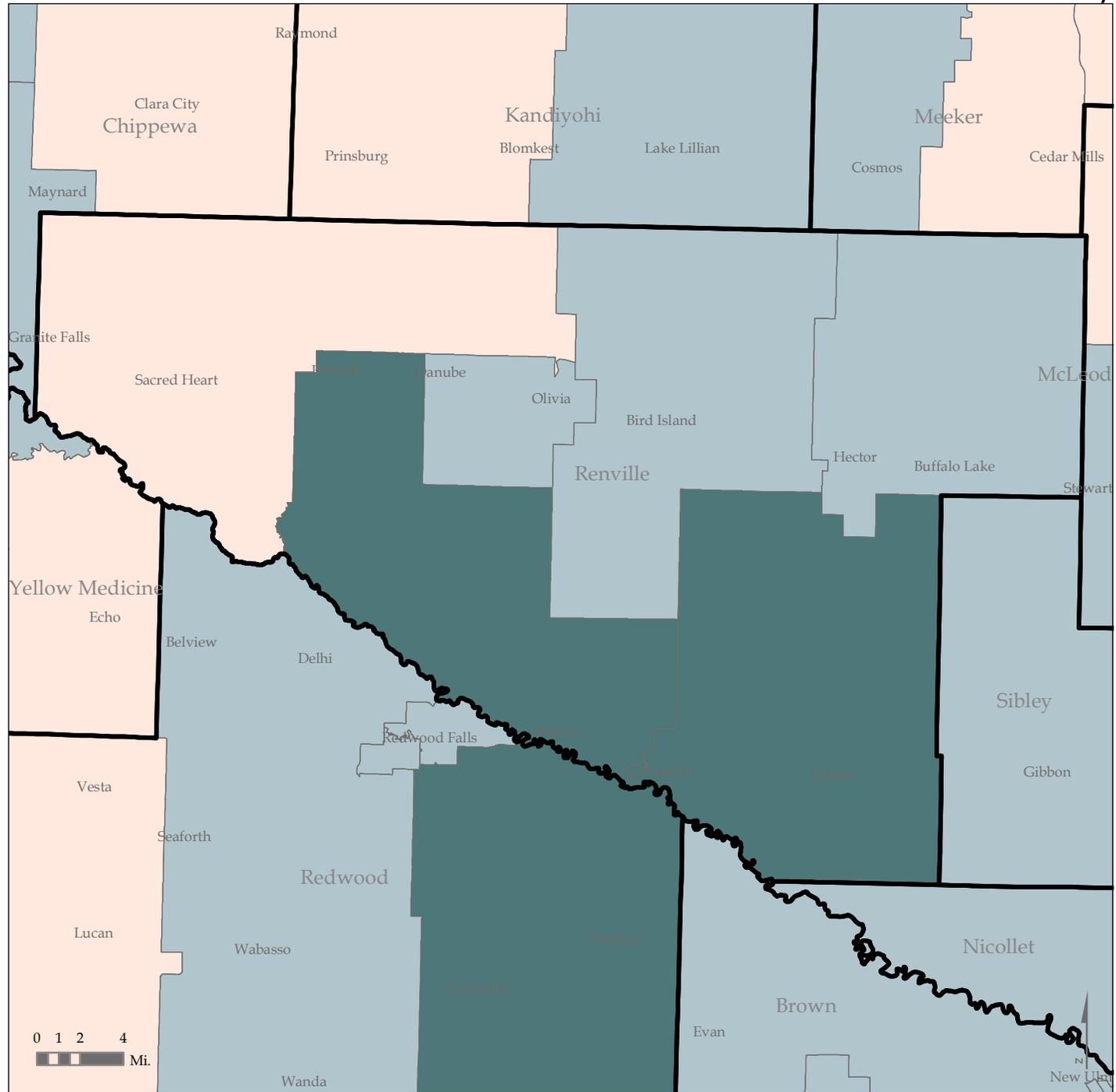
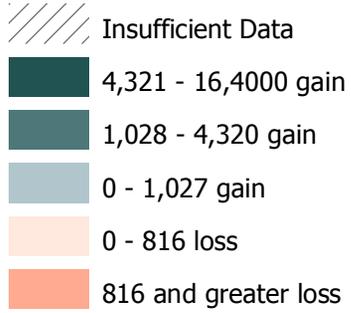
Date: 11/14/2012

Source: Minnesota Dept. of Employment and Economic Development, Local Unemployment Statistics, Aug. 2012



# 12a) Absolute Change in Number of Jobs (within 5 miles) 2005-2010

Renville County



Change in total jobs within 5 miles of the census tract.

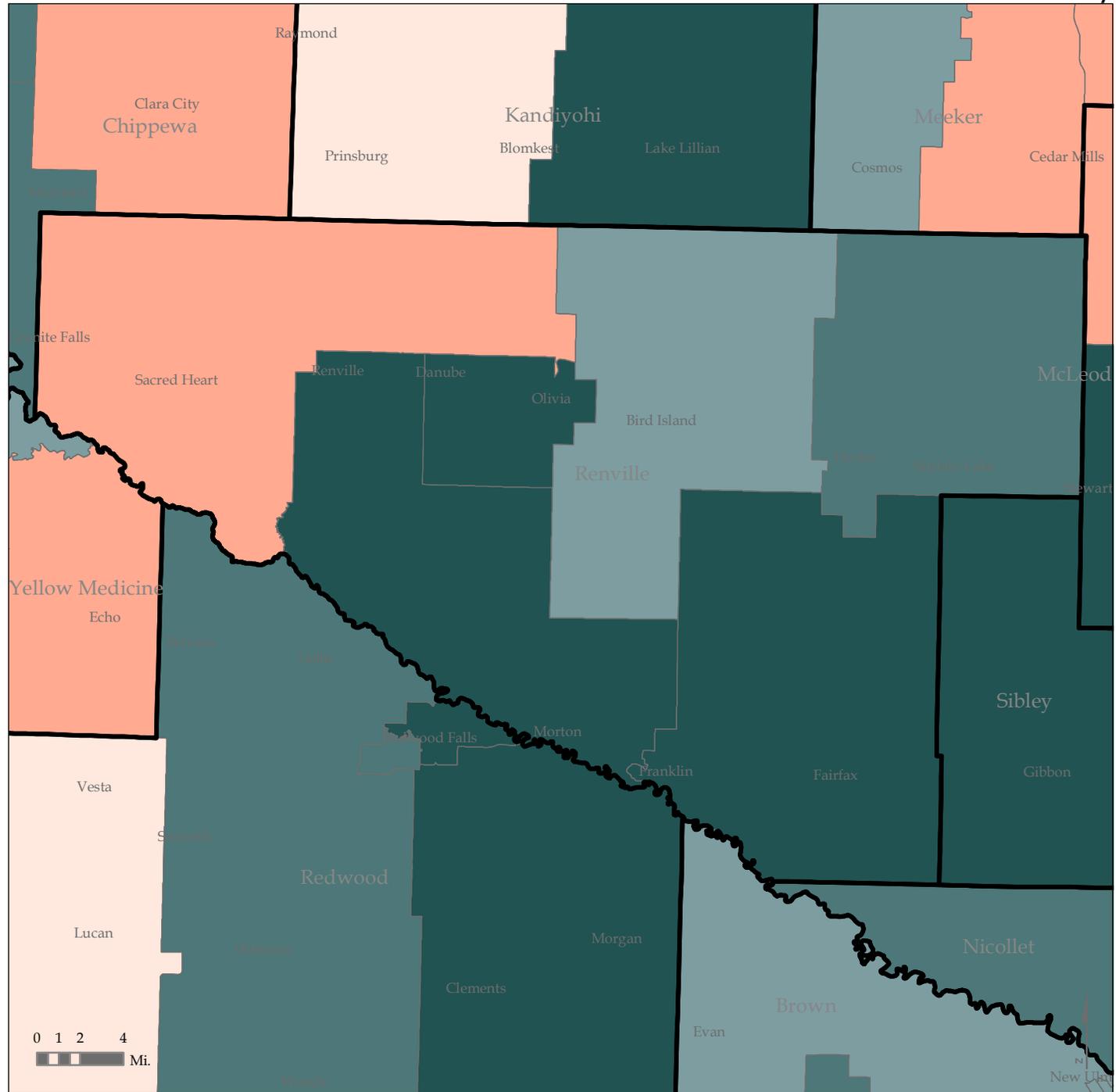
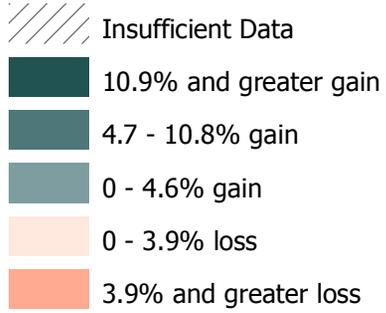


Date: 11/14/2012

Source: US Census, Local Employment Dynamics, 2010

# 12b) Percent Change in Number of Jobs (within 5 miles) 2005-2010

Renville County



Change in total jobs within 5 miles of the census tract.

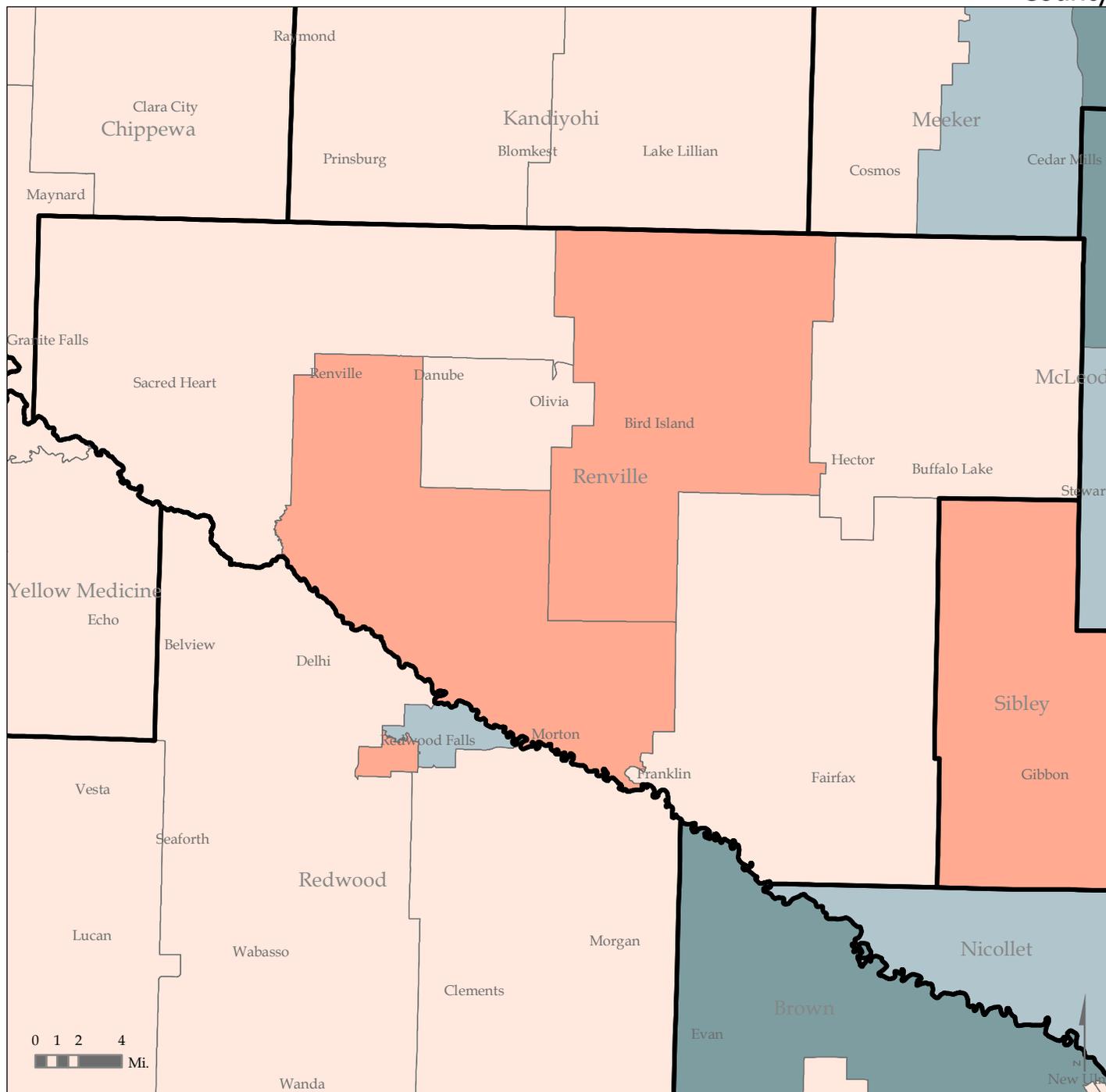
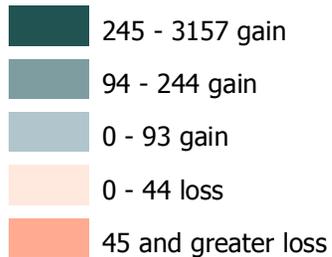


Date: 11/14/2012

Source: US Census, Local Employment Dynamics, 2010

# 13a) Absolute Change in Number of Households 2000 - 2010

Renville  
County

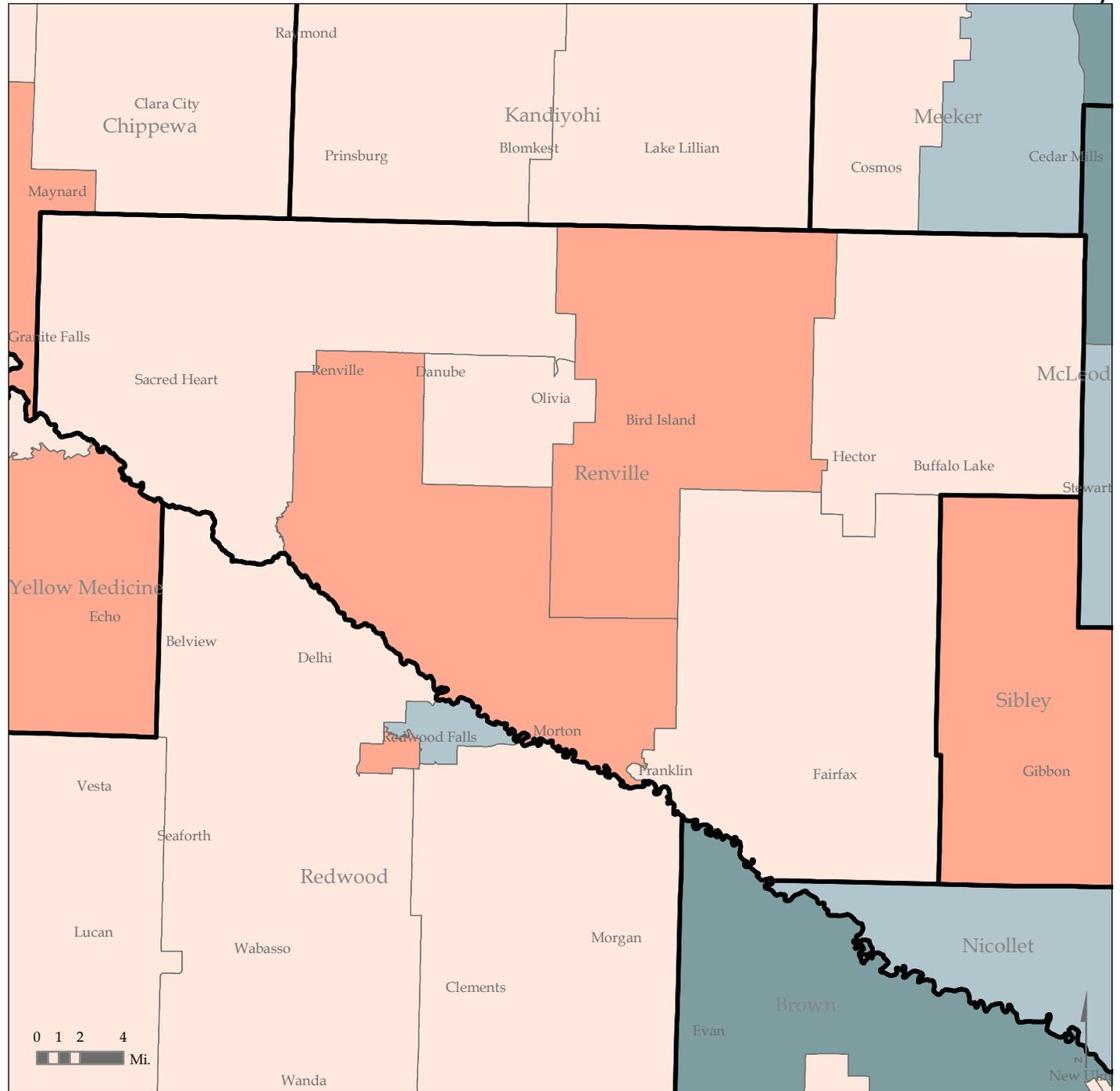
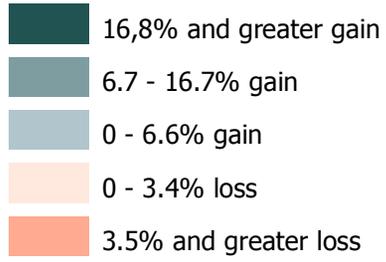


Date: 11/14/2012

Source: US Decennial Census 2010

# 13b) Percent Change in Households 2000 - 2010

Renville  
County



Date: 11/14/2012

Source: US Decennial Census 2010

# 14) Median Distance to Work (in Miles)

Renville  
County

Insufficient Data

## Greater Minnesota

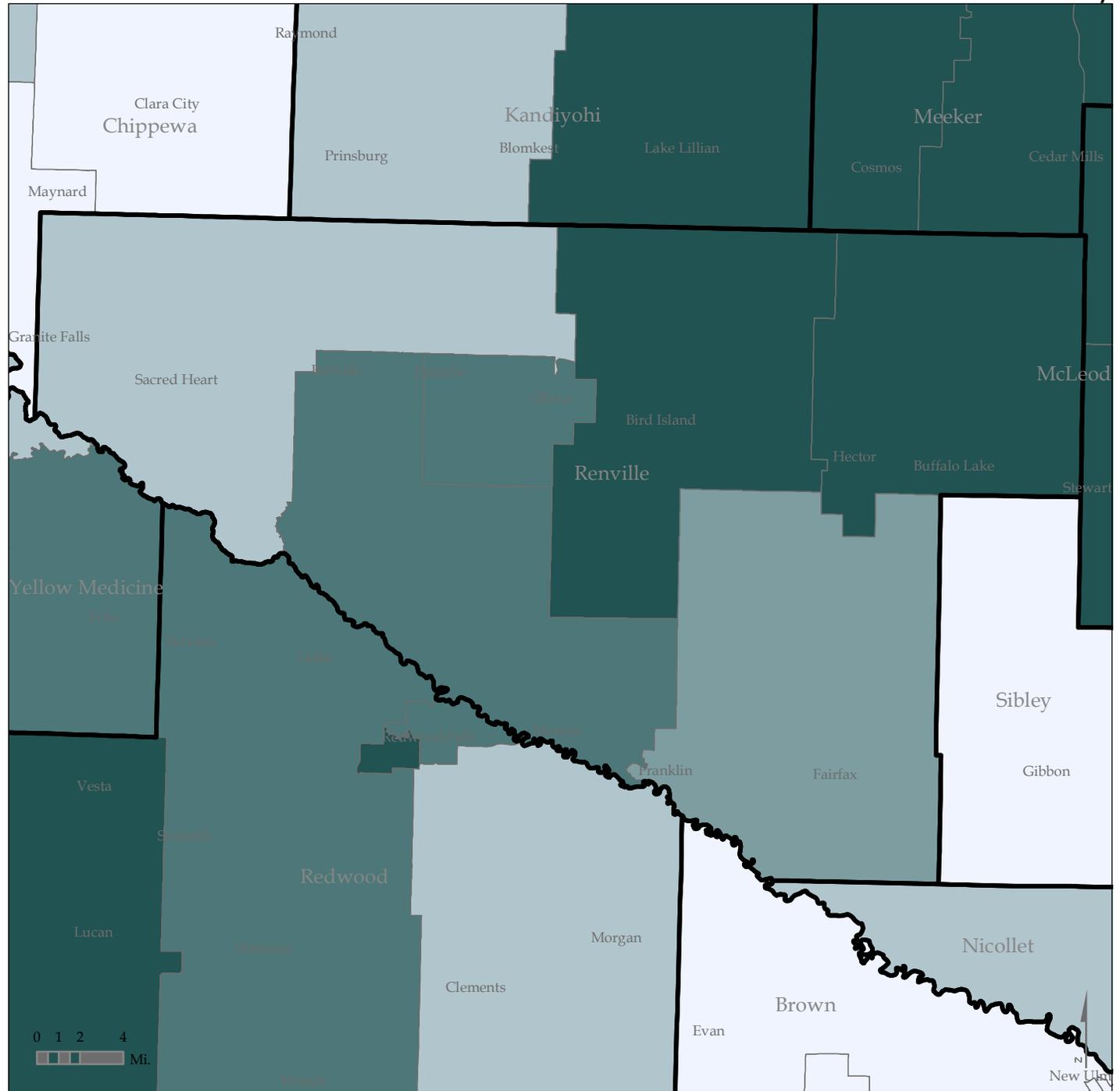
- 2-12 (miles)
- 13-21
- 22-32
- 33-47
- 48-75

## Top 5 Cities (Greater MN)

- 3-9 (miles)
- 10-18
- 19-37
- 38-57
- 58-75

## Twin Cities Metro

- 1-6 (miles)
- 7-8
- 9-10
- 10-13
- 13-29

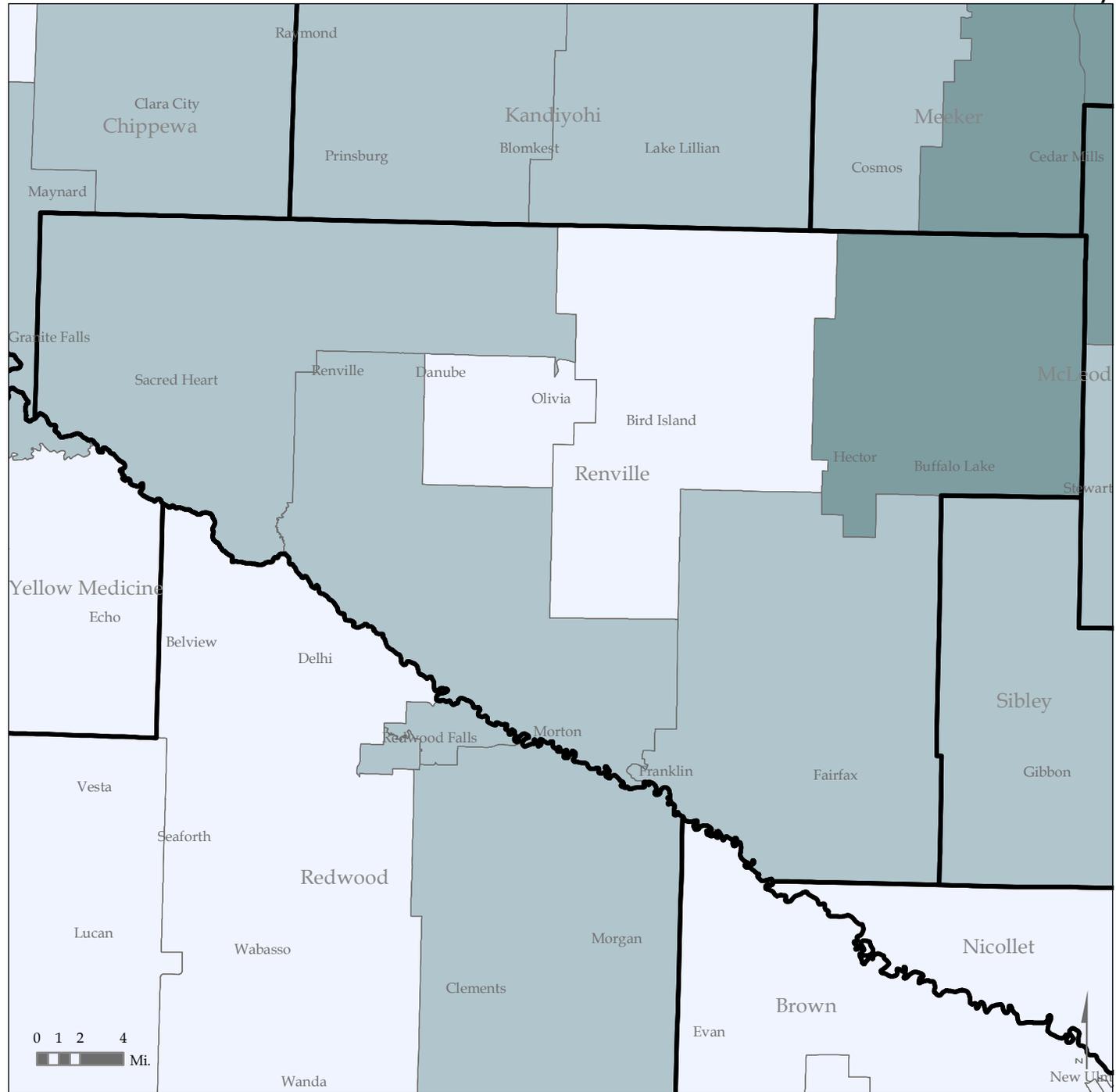
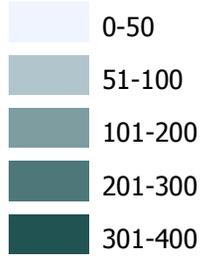


Date: 11/14/2012

Source: US Census, Local Employment Dynamics, 2009

# 15) Foreclosure Index (100 is state index)

Renville  
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 statewide rate to compute the index.

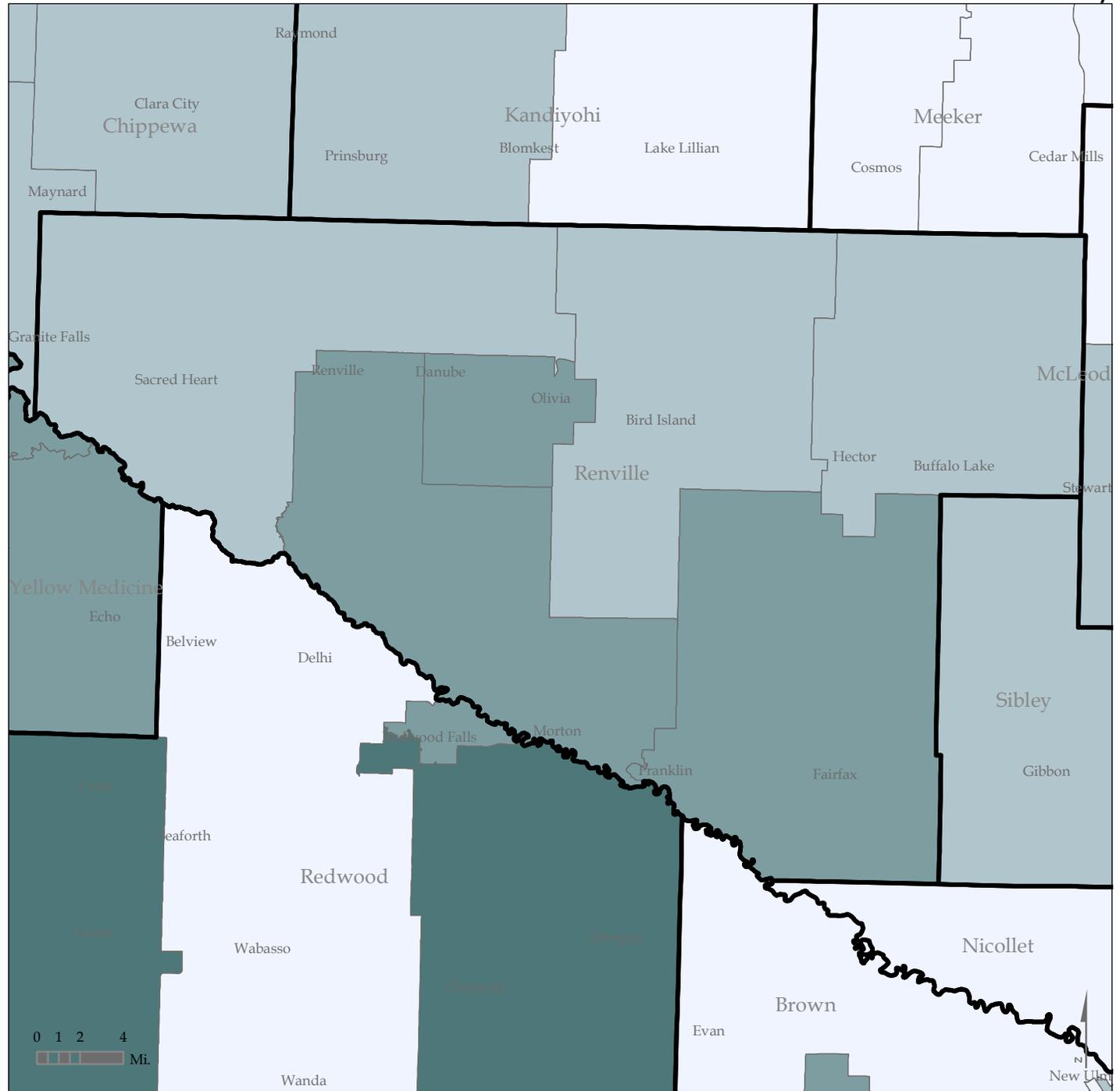
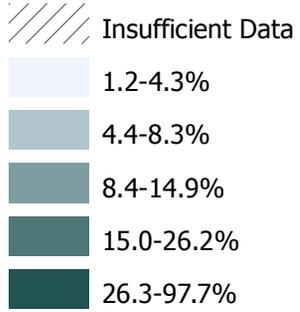


Date: 11/14/2012

Source: Minnesota Housing Analysis of CoreLogic Data, Jun. 2012

# 16) Percentage of Population from Communities of Color

Renville County

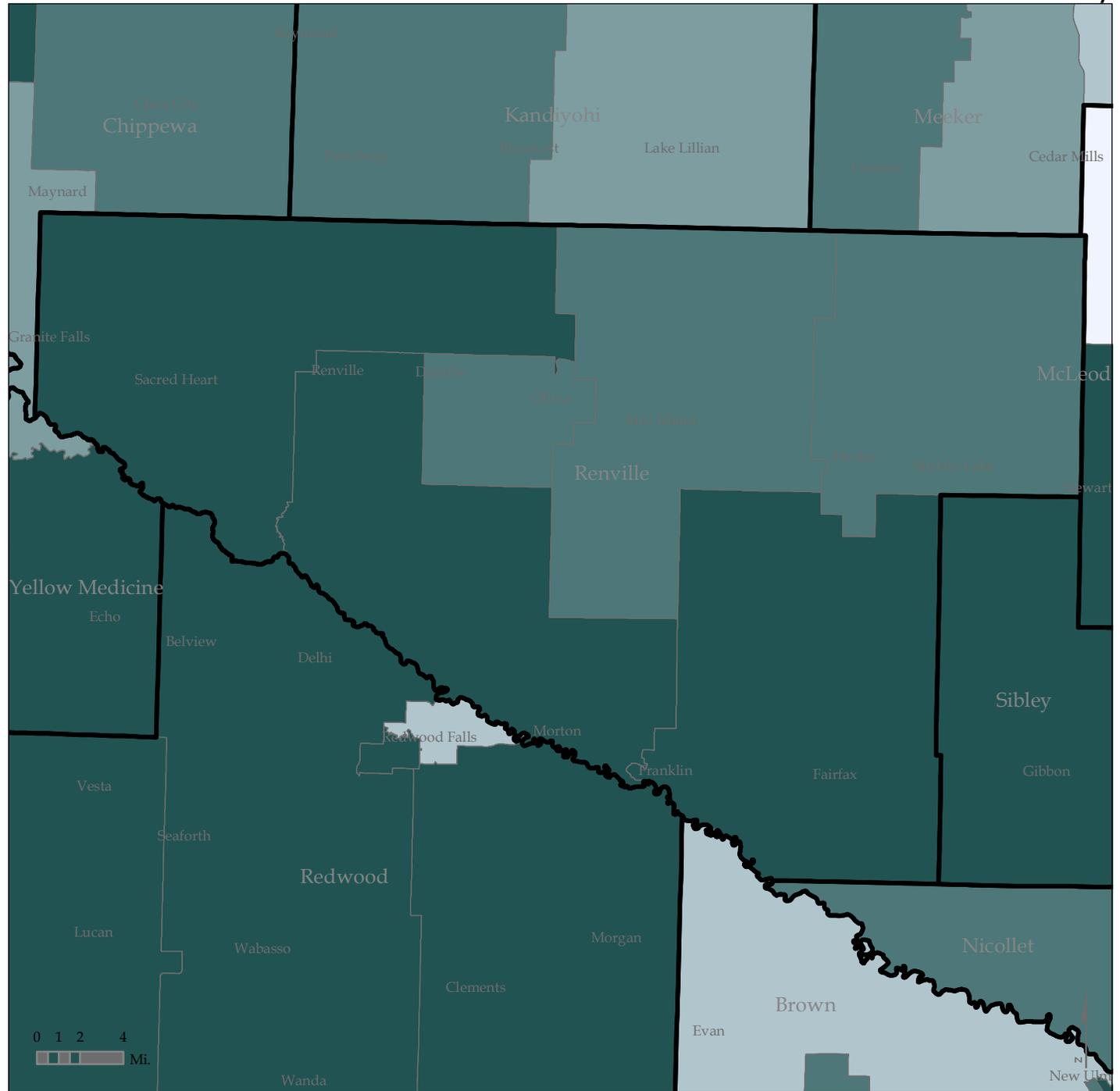
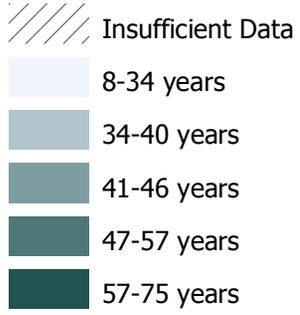


Date: 11/14/2012

Source: US Decennial Census 2010

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

Renville  
County

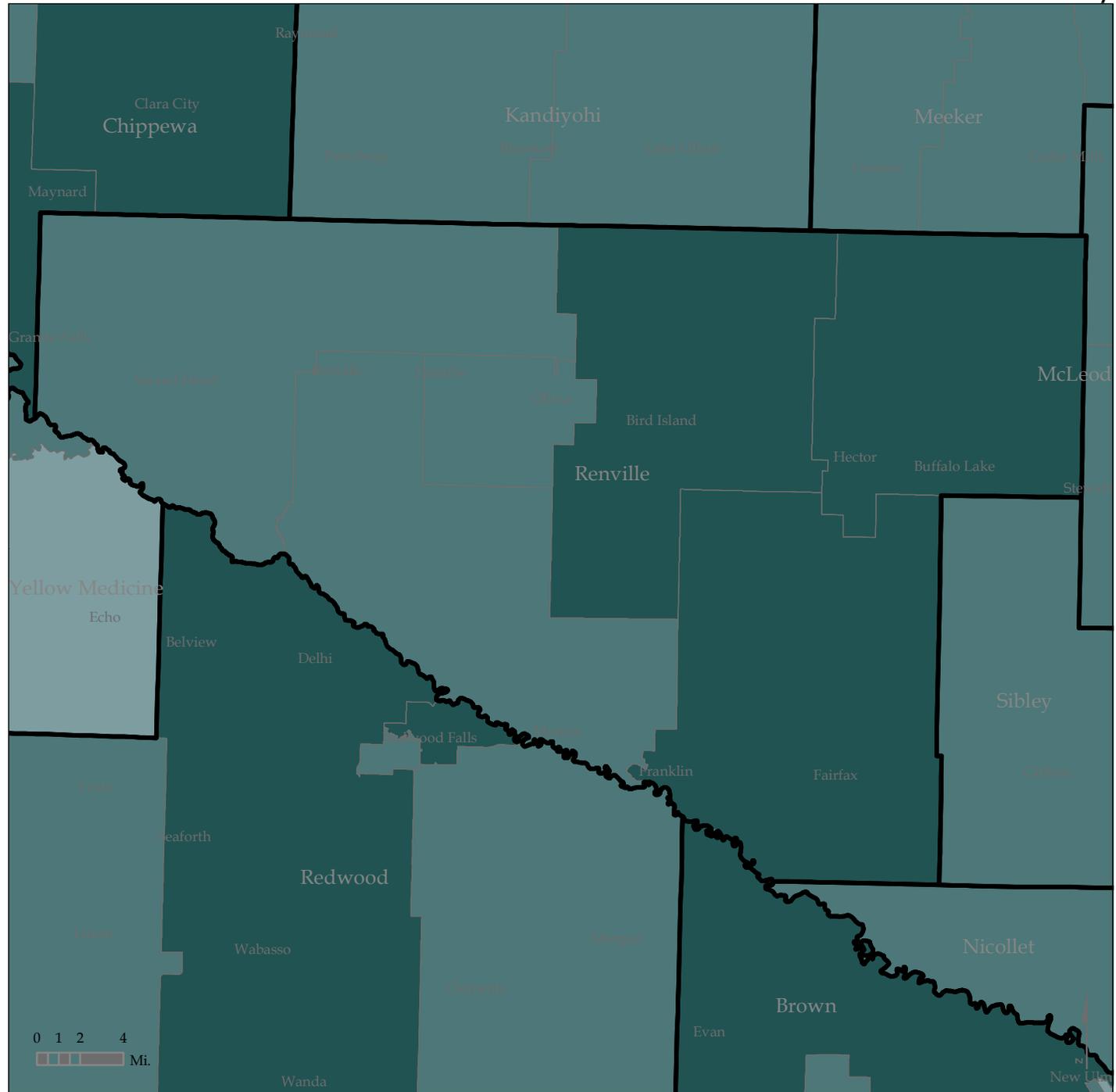
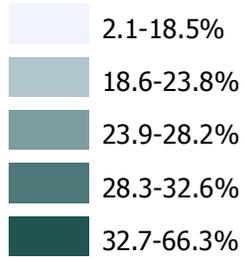


Date: 11/14/2012

Source: American Community Survey 2006-2010

# 18) Percentage of Population Age 55 and Over

Renville  
County

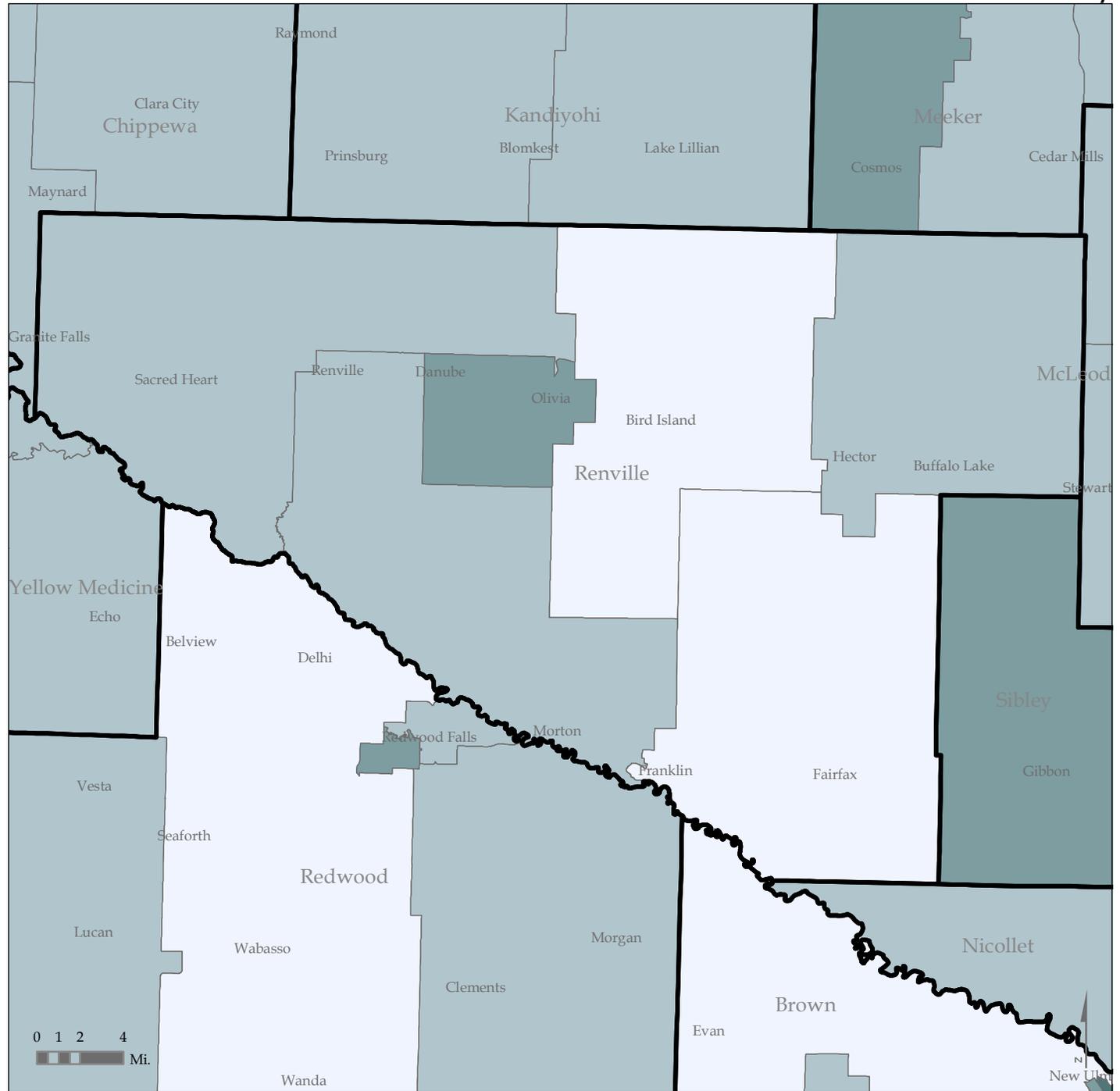
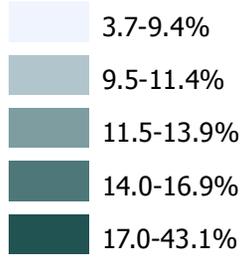


Date: 11/14/2012

Source: US Decennial Census 2010

# 19) Percentage of Population Age 25-34

Renville  
County

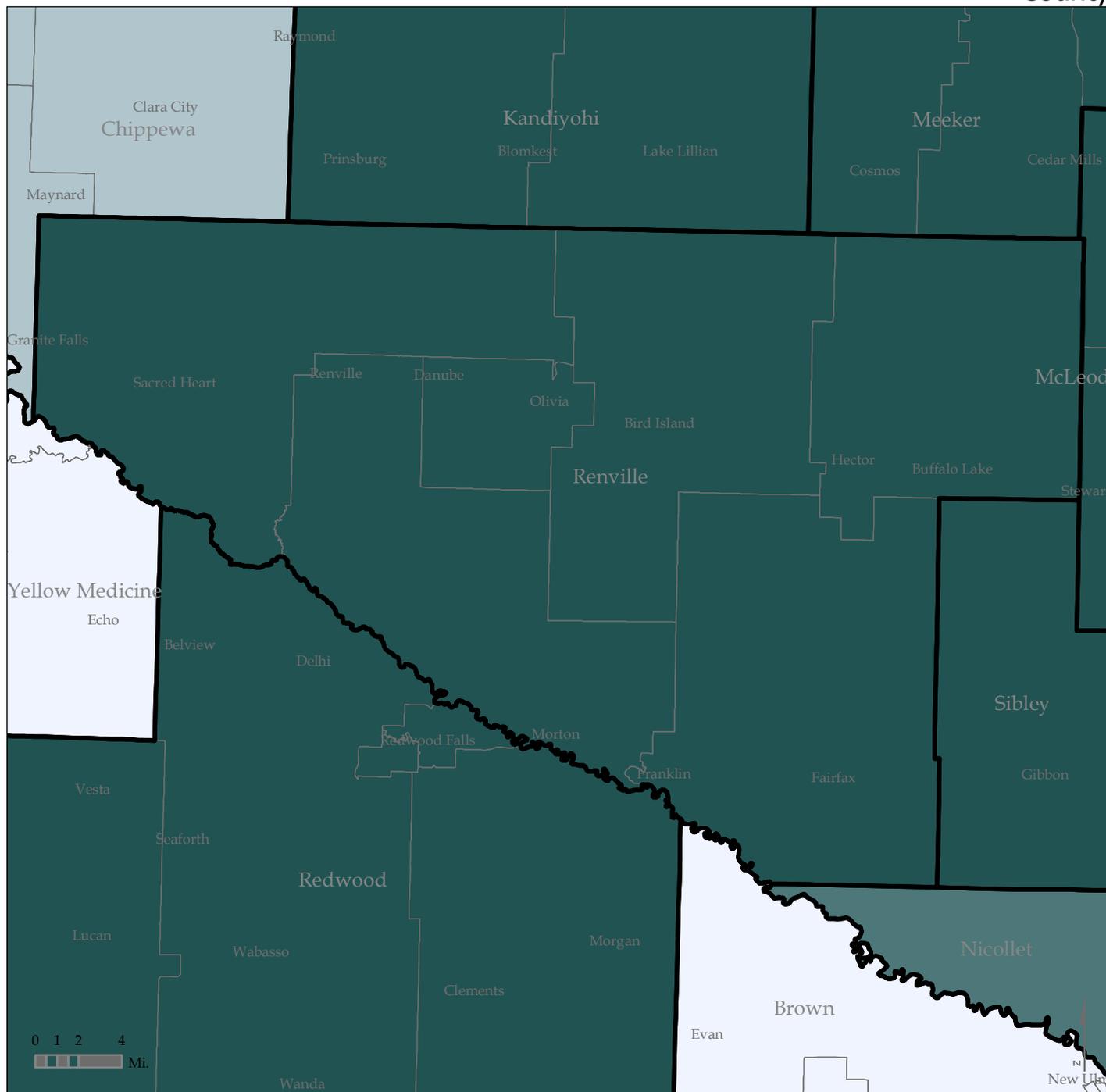
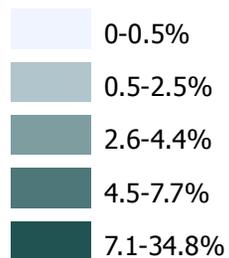


Date: 11/14/2012

Source: US Decennial Census 2010

## 20) Subsidized Rental Vacancy Rate by County

Renville  
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.

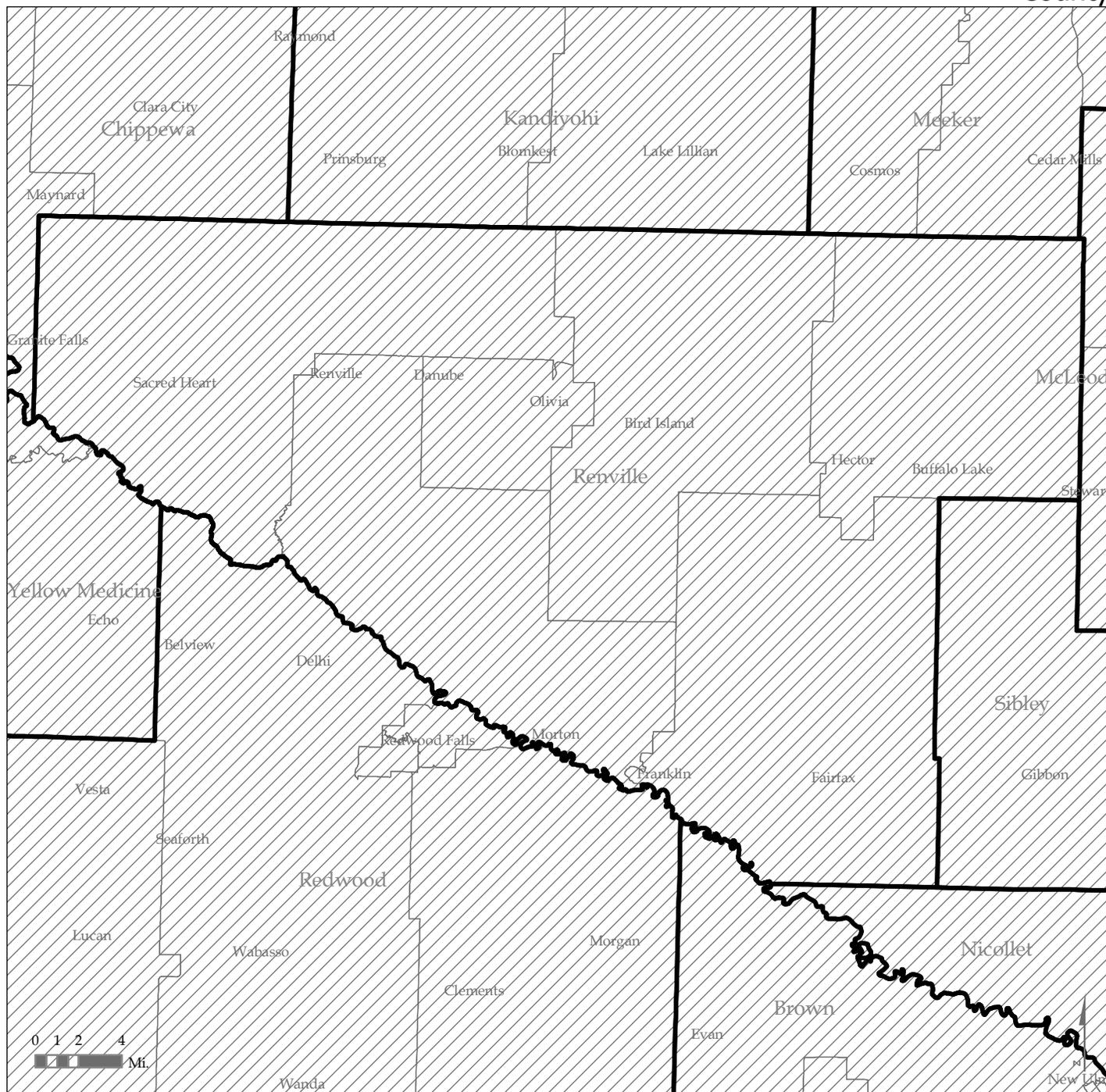
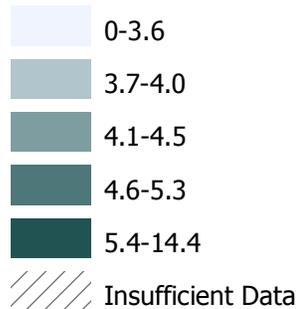


Date: 11/14/2012

Source: Minnesota Housing and USDA Rural Development Subsidized Affordable Portfolios, Feb. 2012

# 21) Average Months Supply of Homes for Sale, Q4 2011

Renville  
County



\* data allocated to tracts from zipcode data. Data available only for Twin Cities Metro (Minneapolis Area Association of Realtors).

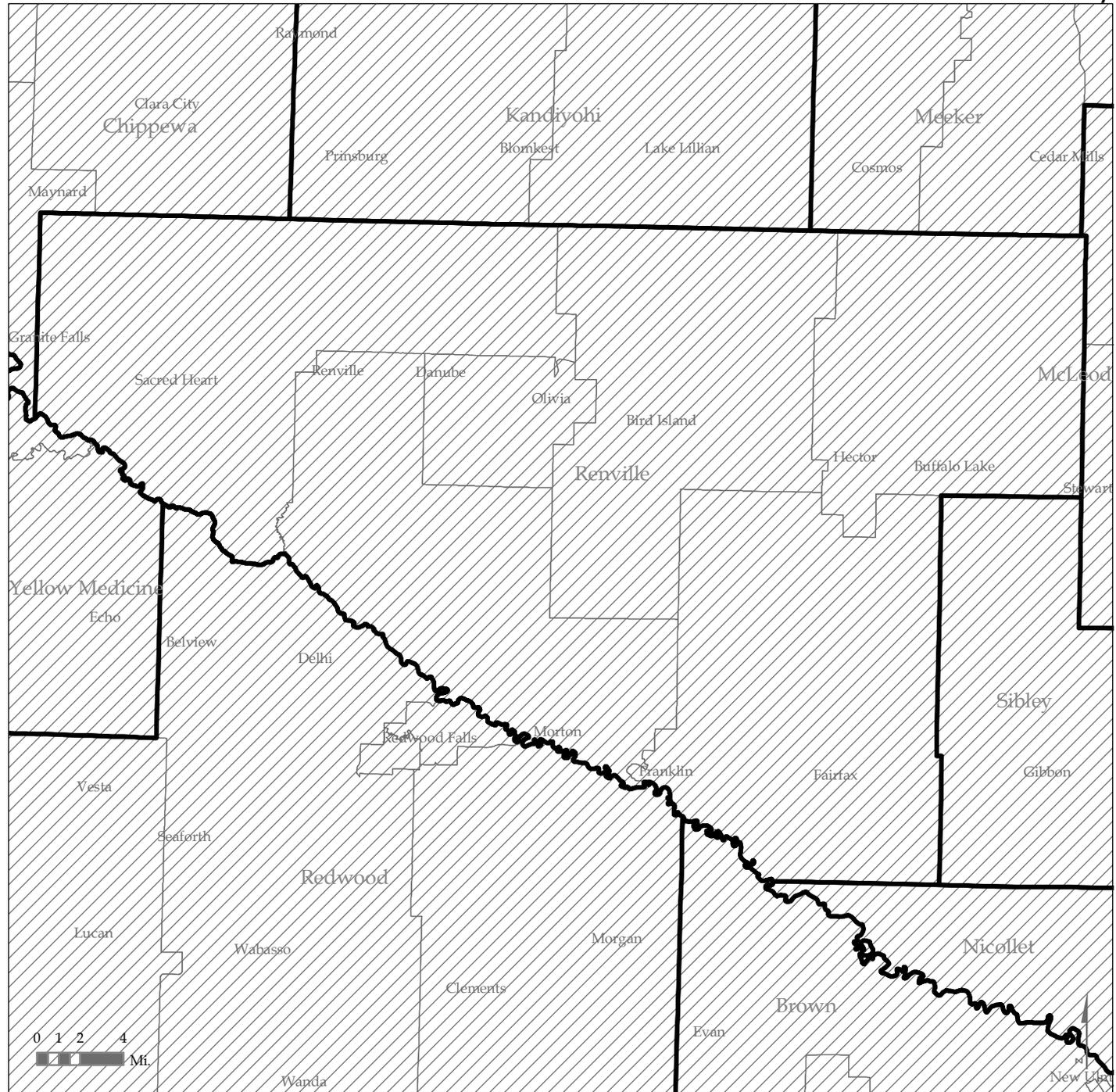
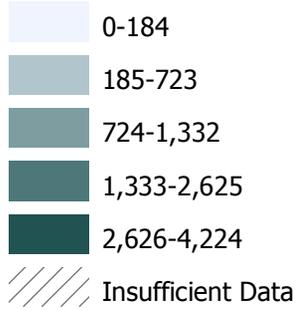


Date: 11/14/2012

Source: Minneapolis Area Association of Realtors, 2011

## 22) Metropolitan Council Affordable Housing Targets (Units)

Renville  
County



Metropolitan Council affordable housing targets include allocation of affordable housing need by City/Township for the 7 County Metro area. Data are represented and reported at the Census tract level, see source for listing of which City/Township is reported. Also see: <http://www.metrocouncil.org/planning/housing/HousingNeed.pdf>

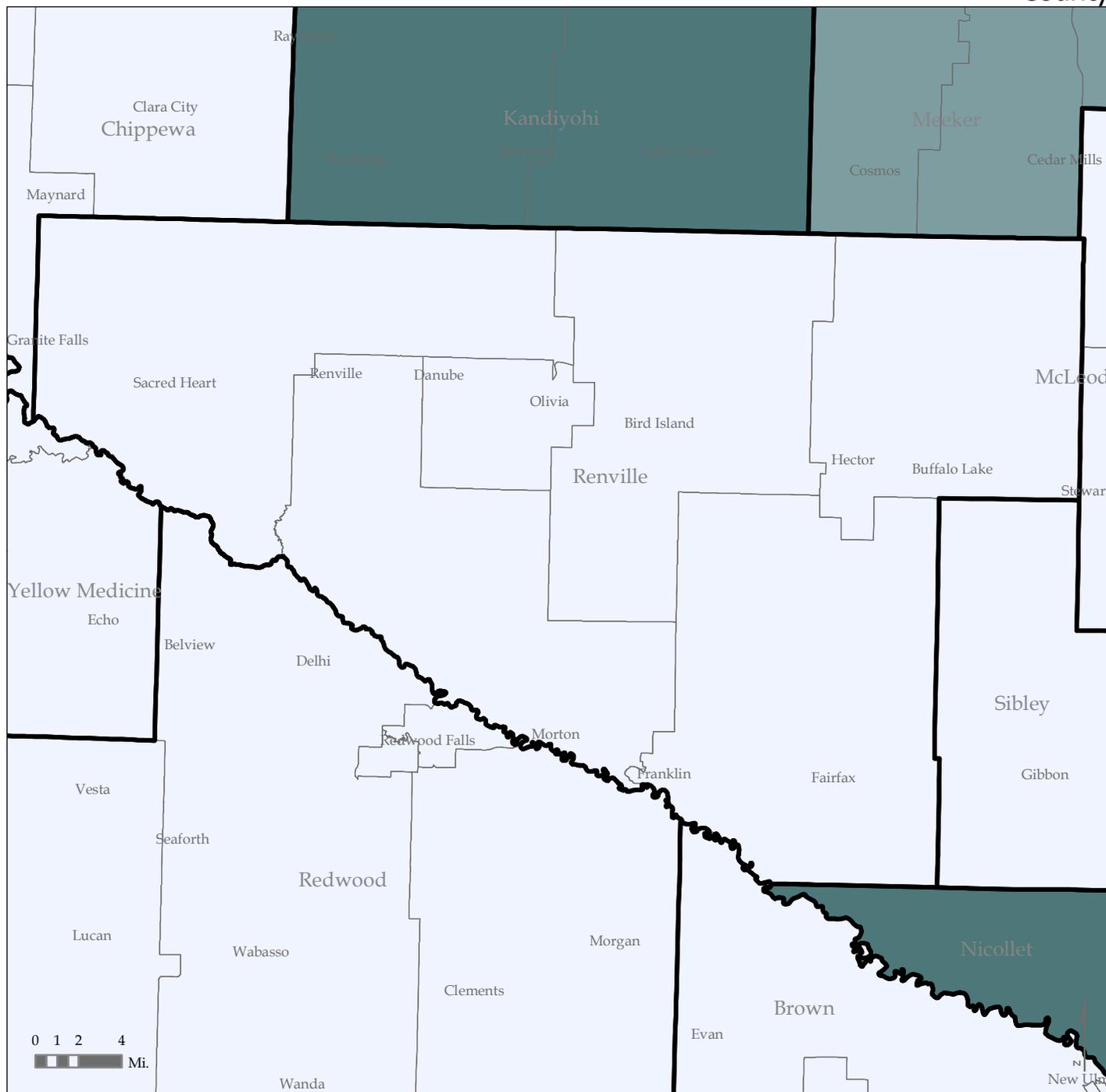
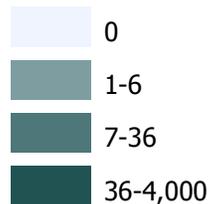


Date: 11/14/2012

Source: Metropolitan Council Affordable Housing Targets, 2011

# 23) Existing or Planned Supportive Housing Units by County

Renville  
County



Number represents existing or planned supportive units for the county.

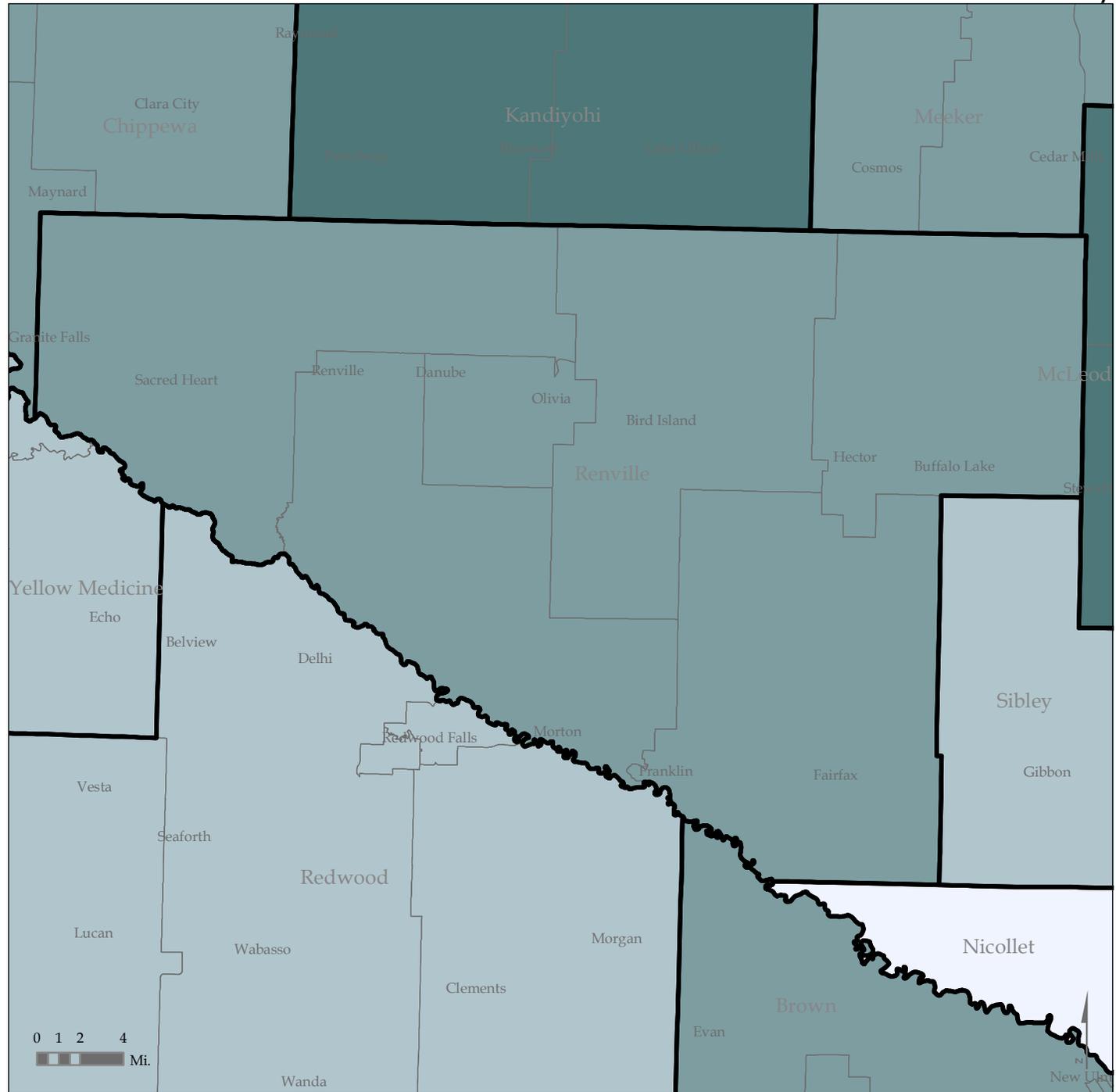
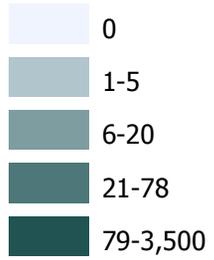


Date: 11/14/2012

Source: Minnesota Housing Inventory 2011

# 24) Estimated Homeless Population by County

Renville  
County



Estimated homeless population available by County. Includes sheltered counts and unsheltered counts when available.



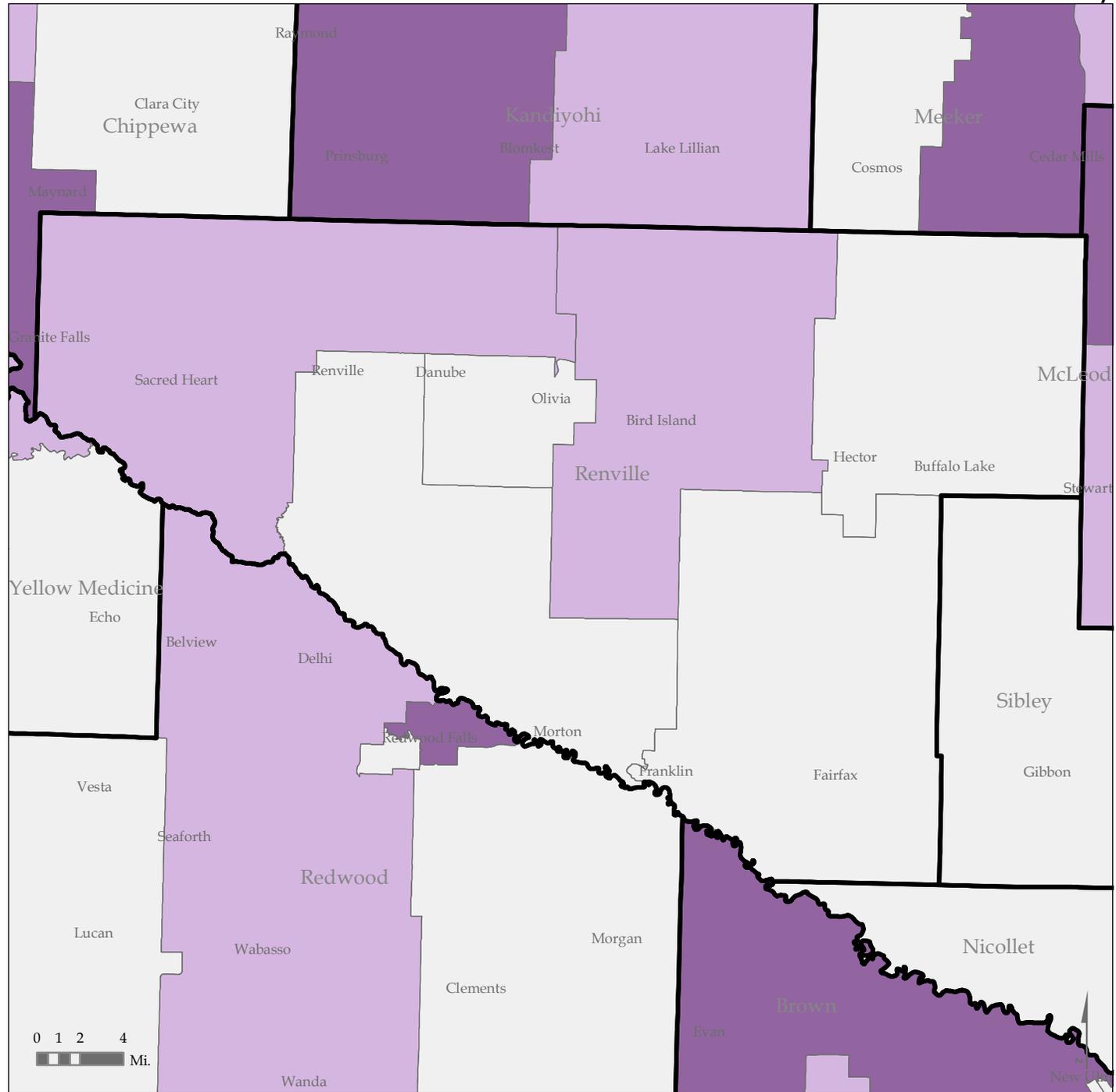
Date: 11/14/2012

Source: Minnesota Housing and Wilder Foundation - Continuum of Care Partners, 2011

# (Area of Need) Opportunities for Economic Integration

Renville  
County

- High Need
- Moderate Need
- Low Need

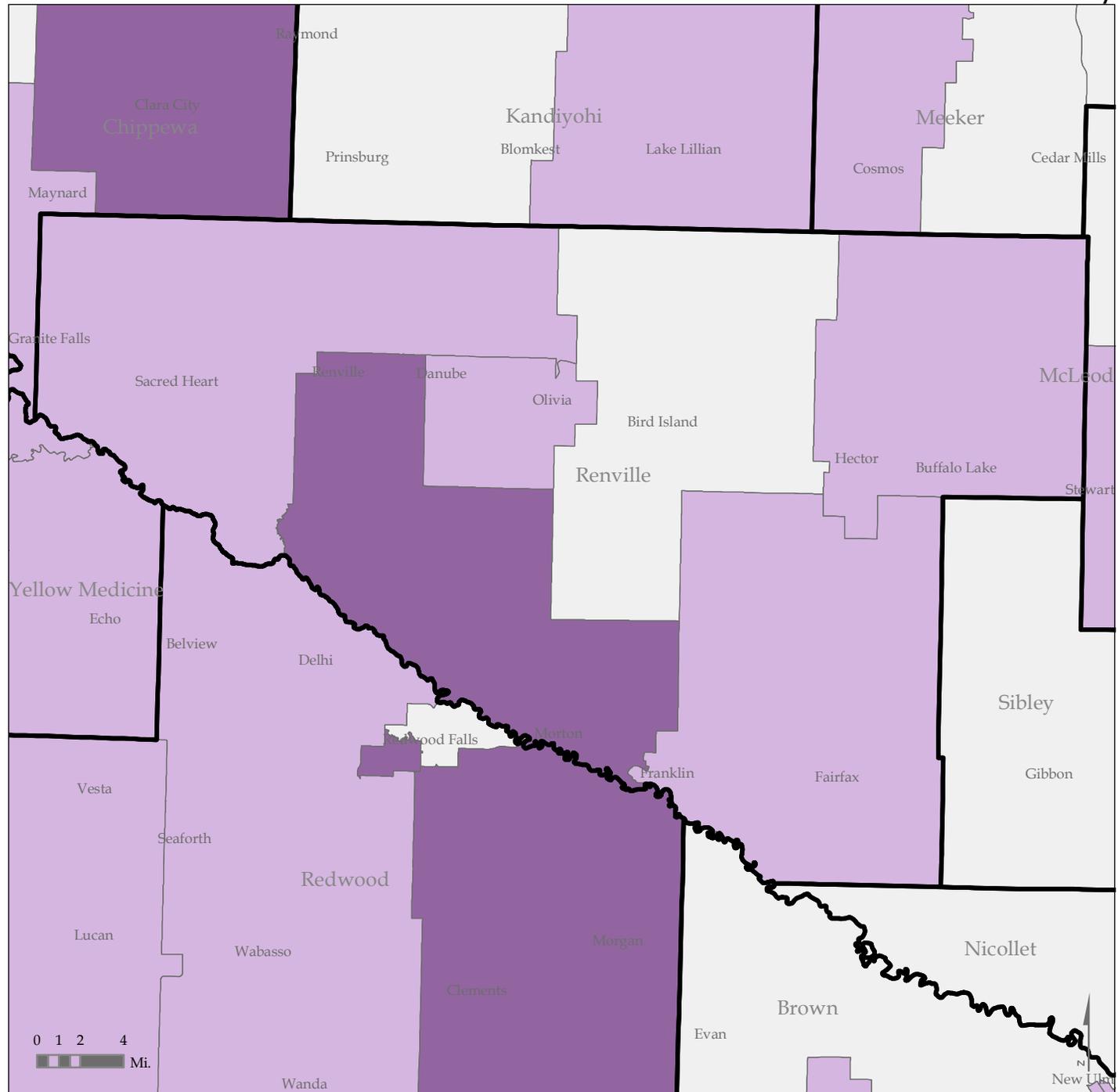


These communities have higher median family incomes. In addition, these communities are near job centers.



# (Area of Need) Opportunities for Community Stabilization

Renville  
County



These older communities with moderate to high poverty rates have had a lot of foreclosures or a drop in housing prices.



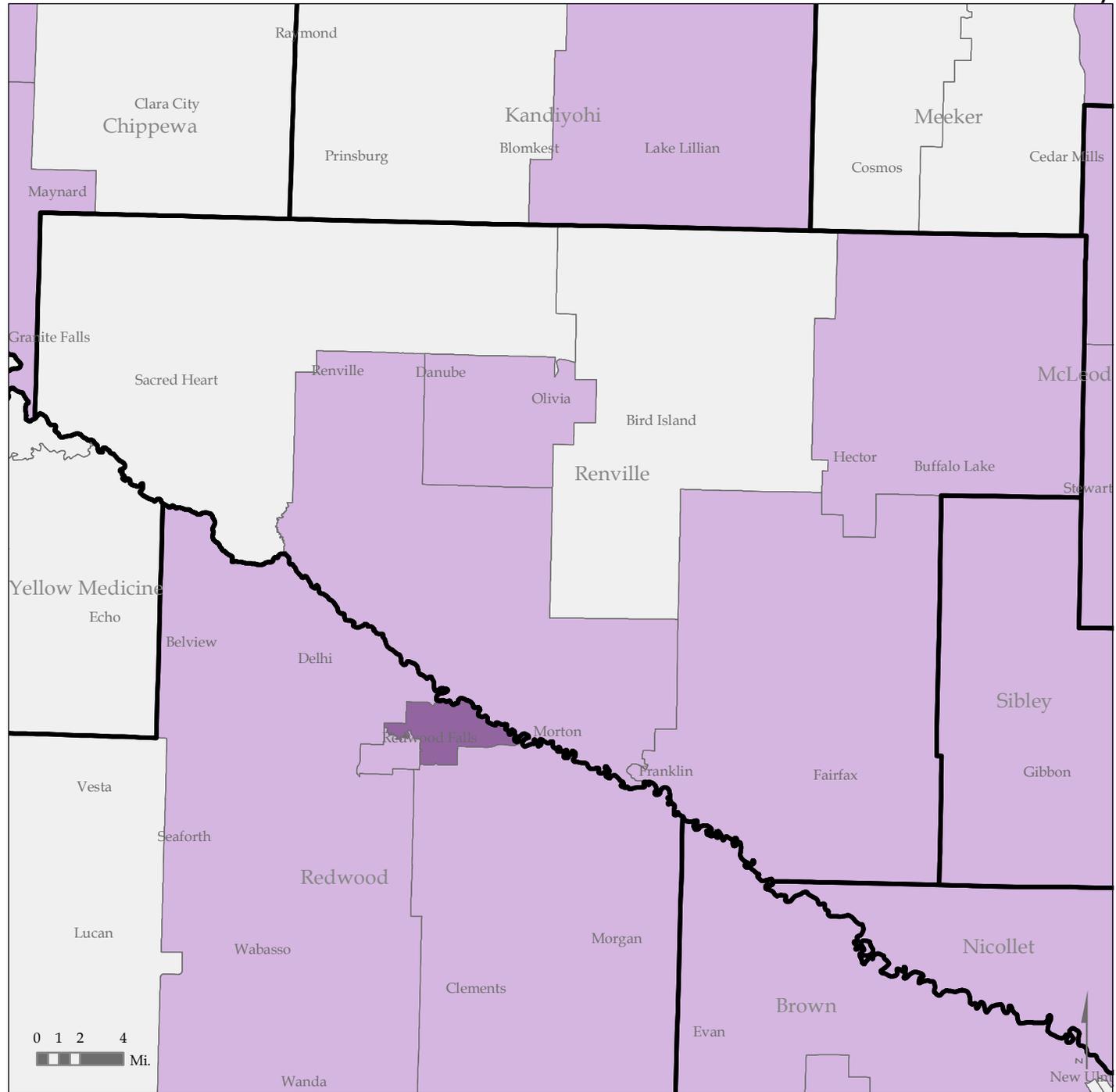
Date: 11/14/2012

Source: Minnesota Housing Analysis of Various Data Sources

# (Area of Need) Opportunities for a Growing Workforce

Renville  
County

- High Need
- Moderate Need
- Low Need



These communities have had significant job and household growth and are close to at least 2,000 jobs. Consequently, they need additional workforce housing.

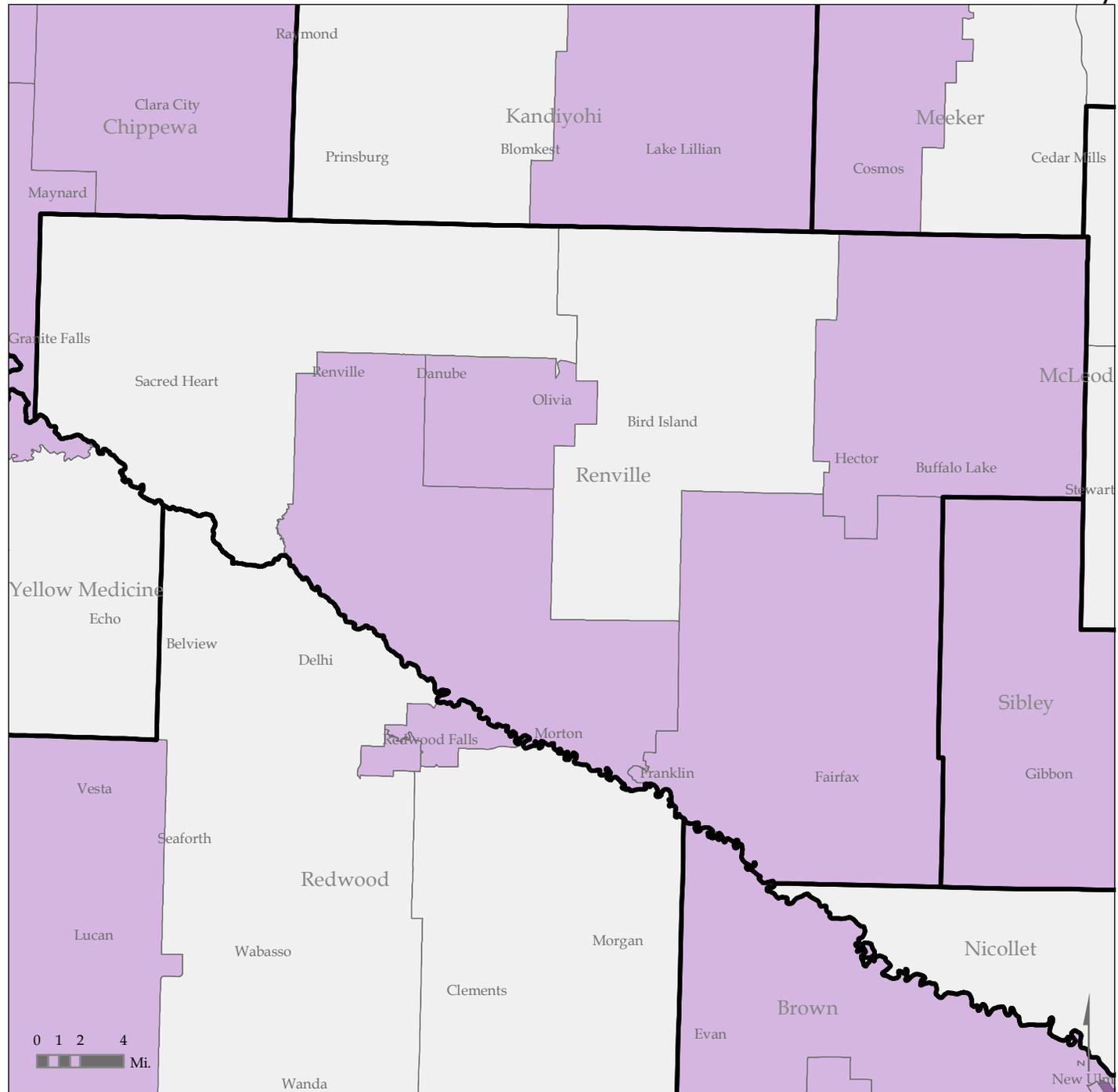


Date: 11/14/2012

Source: Minnesota Housing Analysis of Various Data Sources

# (Area of Need) Opportunities for Increasing Homeownership

Renville  
County



These communities have a lower homeownership rate and a higher percentage of people that are 25-34 years old - the primary age at which people become homeowners.

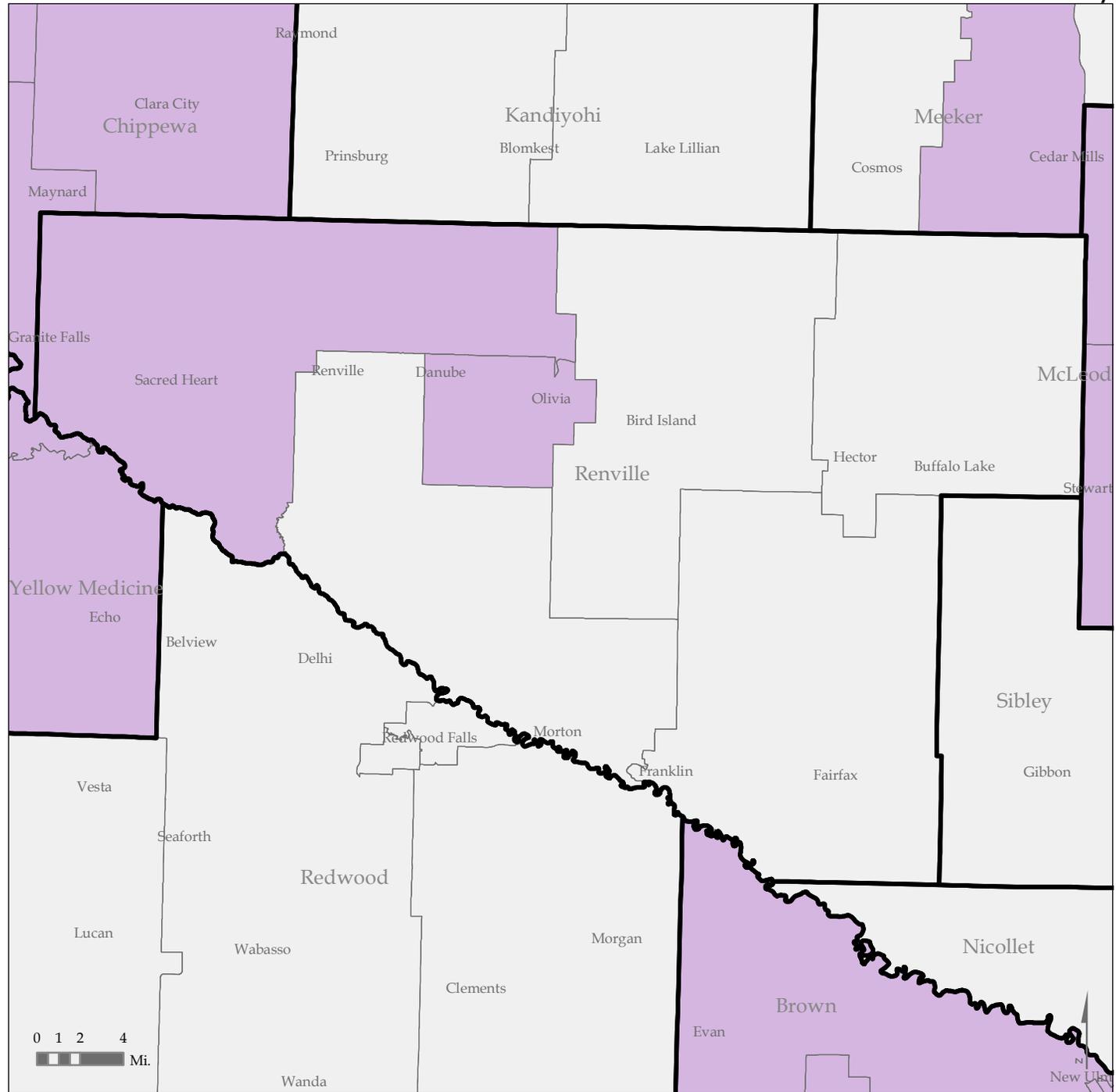


Date: 11/14/2012

Source: Minnesota Housing Analysis of Various Data Sources

# (Area of Need) Opportunities for Affordable Rental Housing

Renville County



Lower-income renters spend a large share of their income on housing because rental housing is not always readily available, as measured by a lower rental vacancy rate or a high homeownership rate (i.e. low rental rate).

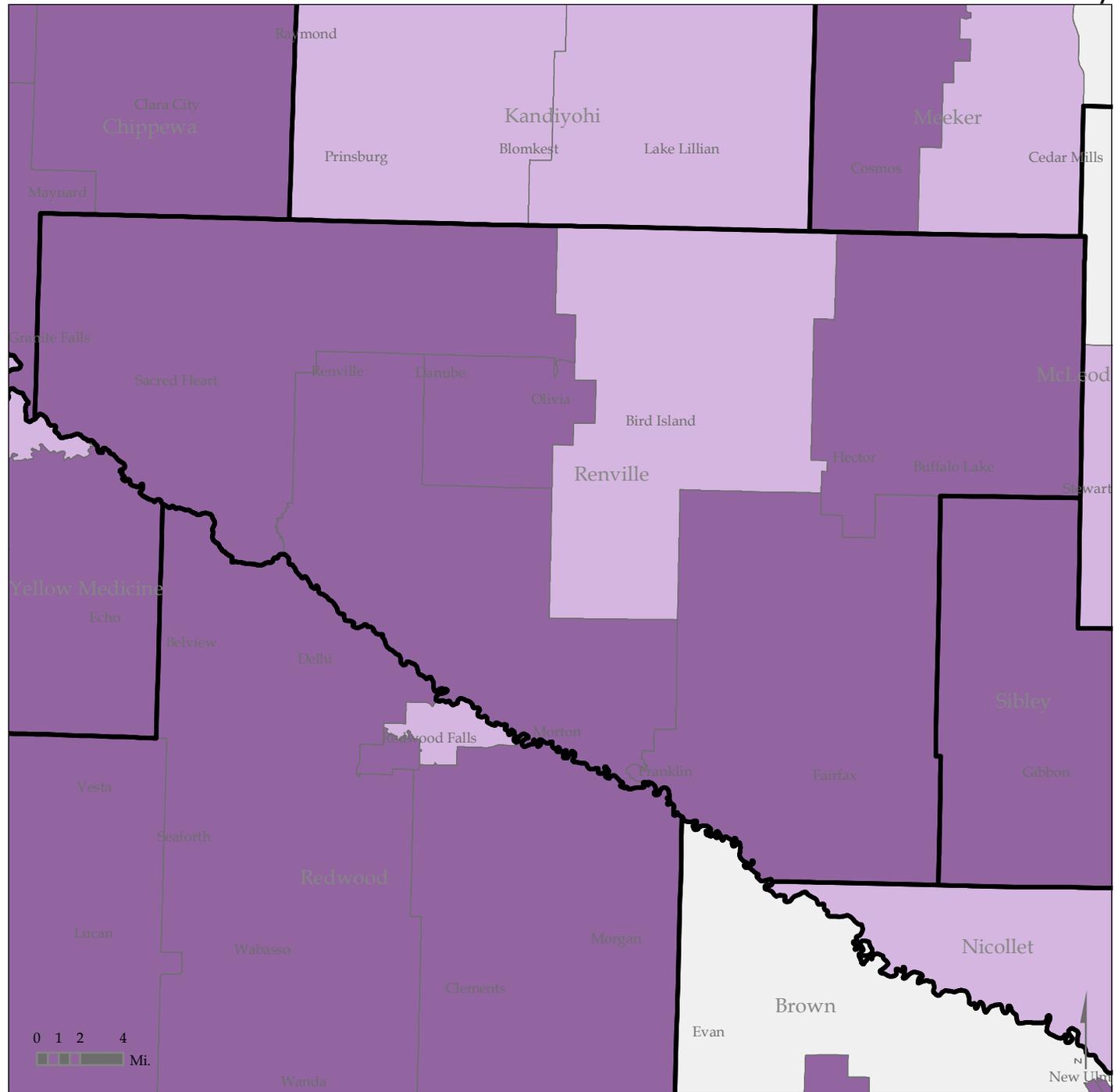


Date: 11/14/2012

Source: Minnesota Housing Analysis of Various Data Sources

# (Area of Need) Opportunities for Maintaining an Aging Housing Stock

Renville  
County



These communities have an older housing stock and lower incomes; housing stock may be dilapidated and in need of rehabilitation.

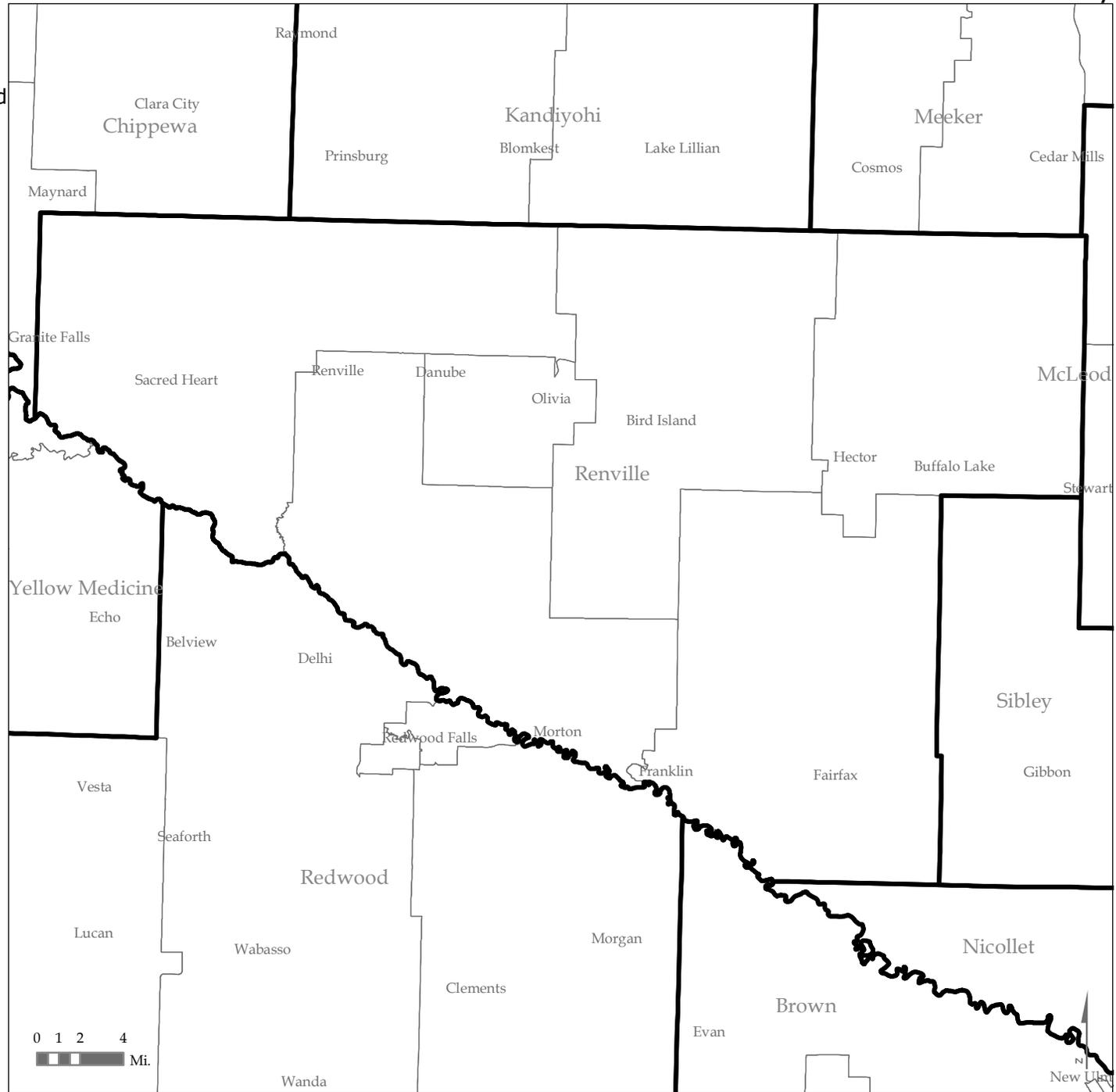


Date: 11/14/2012

Source: Minnesota Housing Analysis of Various Data Sources

# (RFP Area) Access to Transportation

- Metro - Tier 1
- Metro - Tier 2
- Greater MN: Duluth, Rochester, St. Cloud



Access to transportation is defined by Minnesota Housing in two tiers (two or three points) for the 7 County Metro and in one tier (three points) for Greater Minnesota.

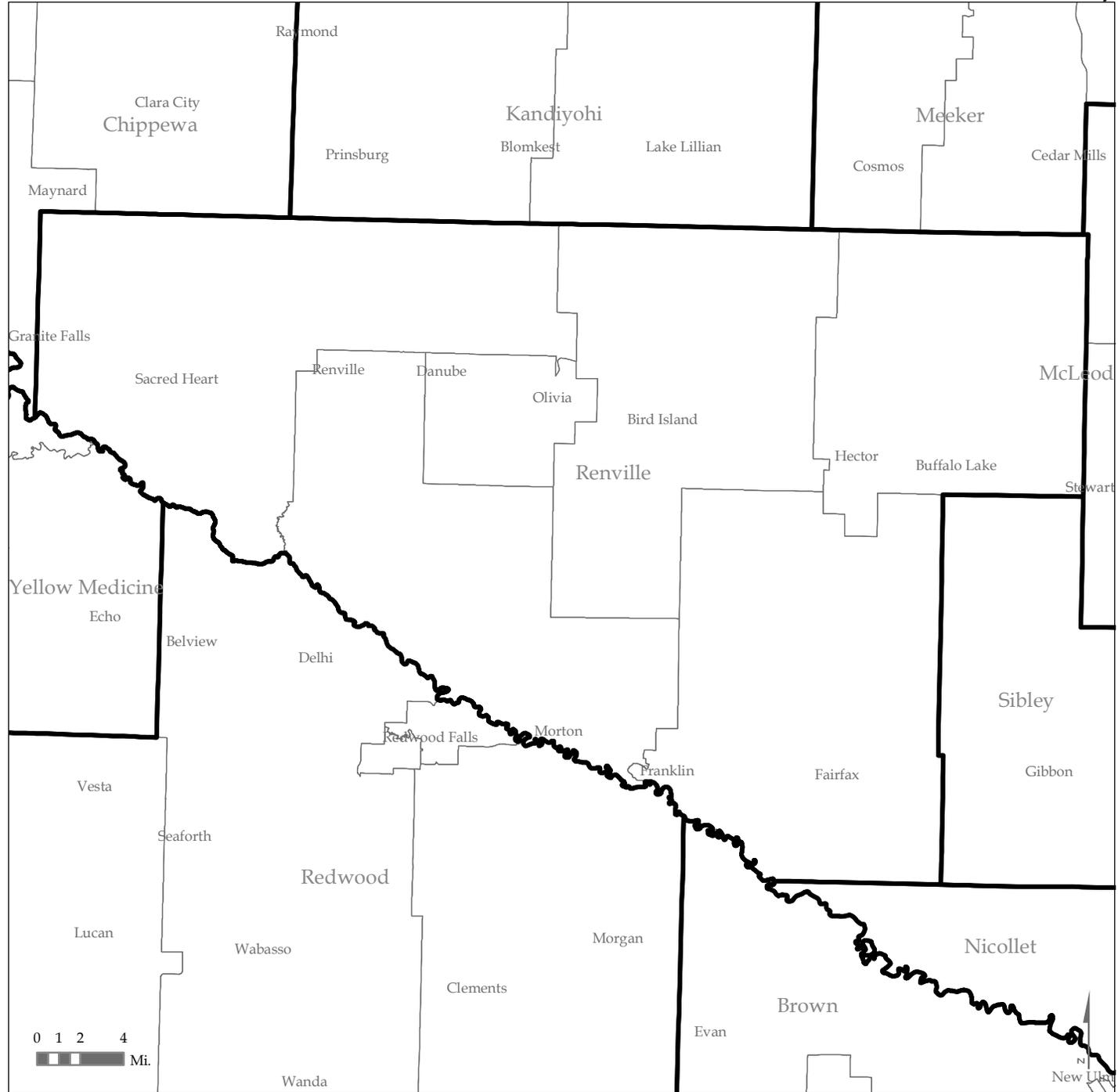


Date: 11/14/2012

Sources: Minnesota Housing Analysis of data from MetroTransit, Duluth Transit Authority, MetroBus (St. Cloud), and city of Rochester

# (RFP Area) Top Growth Areas

 (RFP Area) Top Growth Areas

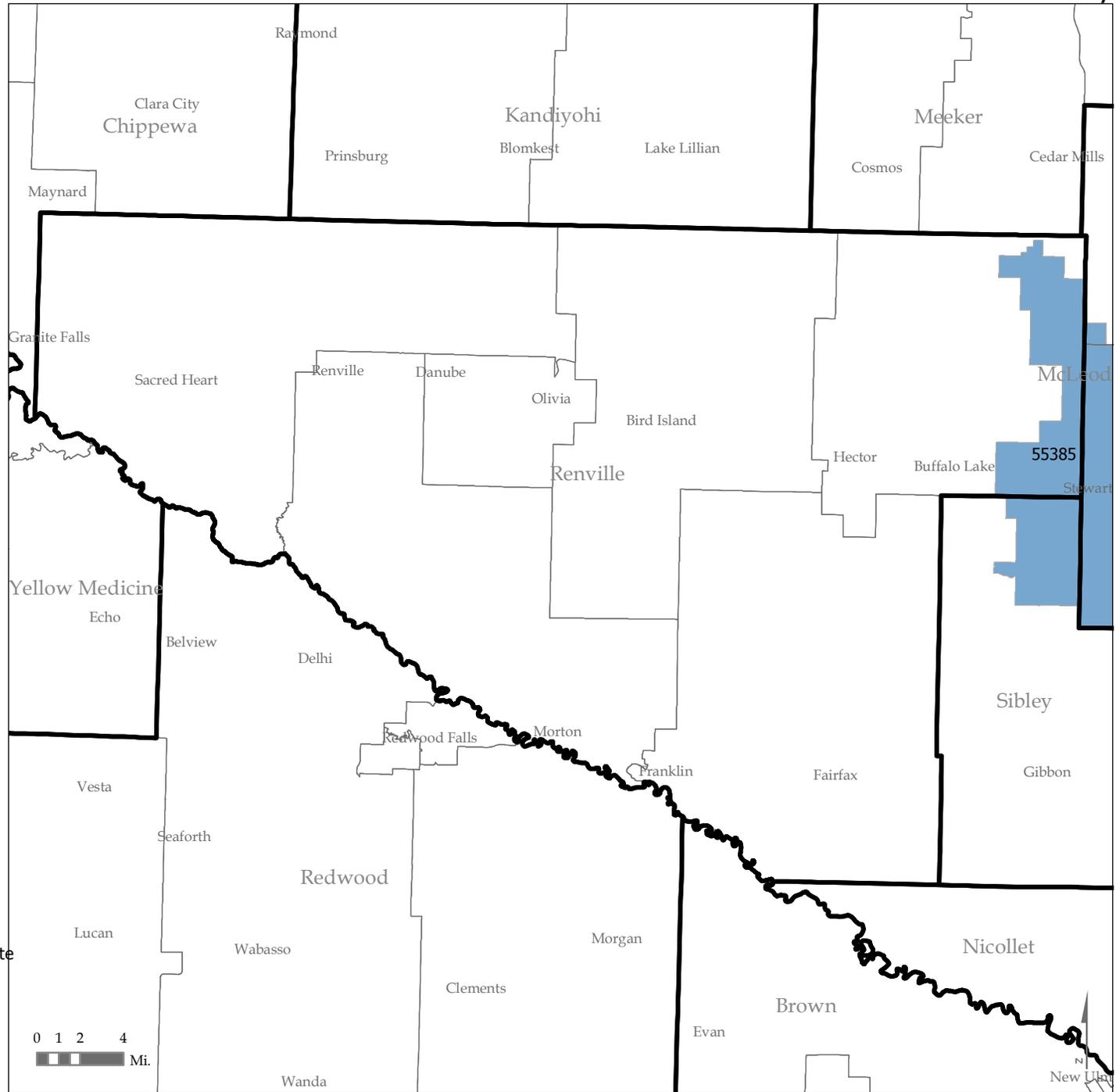


Minnesota Housing awards 5 points for proposed housing located in or near a top growth city in households or jobs. In the Twin Cities 7 County Metro, project locations must be within 5 miles of a top growth city. In Greater Minnesota, project locations must be within 10 miles of a top growth city.



# (RFP Area) High Need Foreclosure

 (RFP Area) High Need Foreclosure



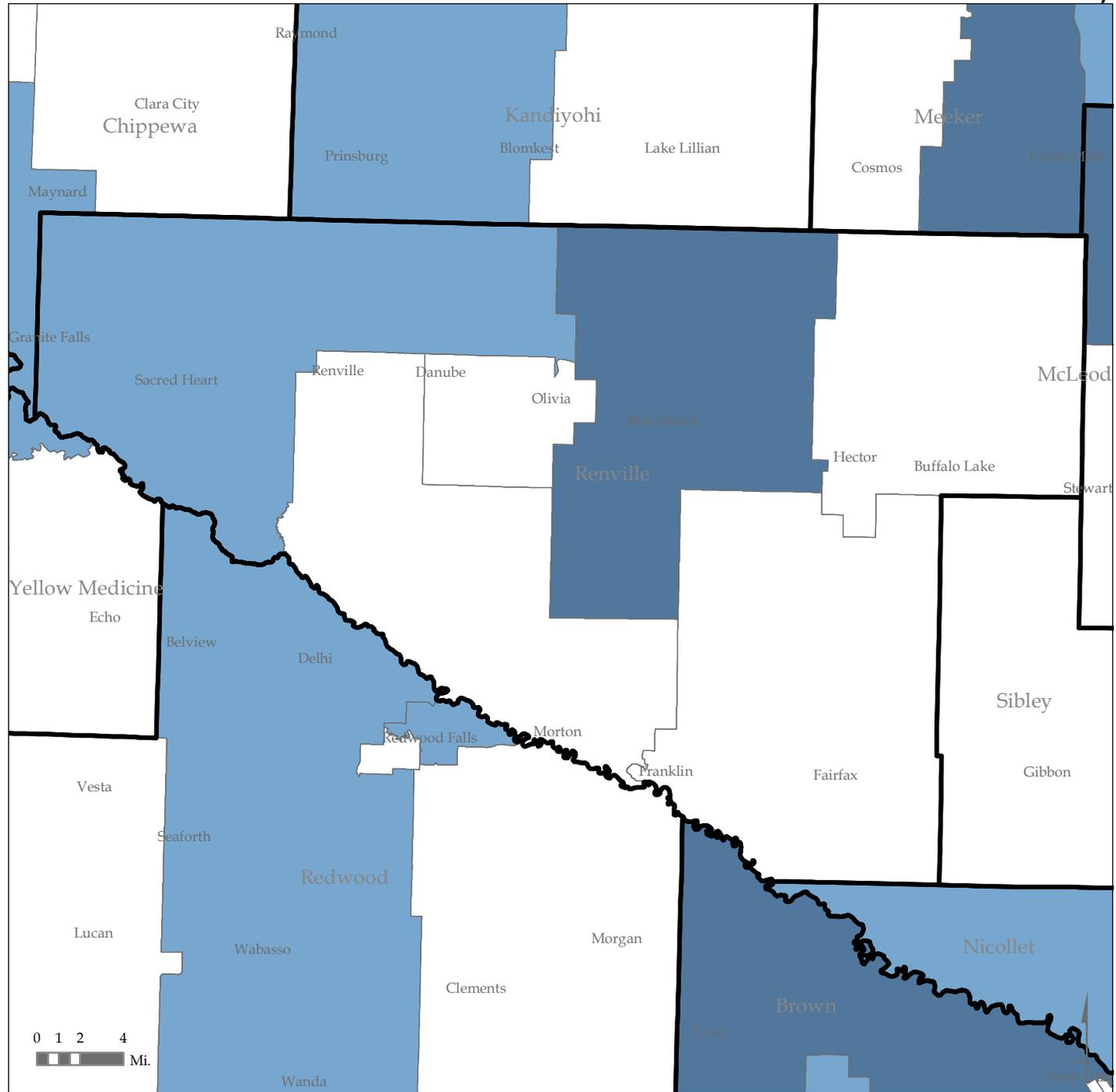
Based on zip code data purchased from LPS Applied Analytics, Minnesota Housing identified the 77 residential zip codes (out of 883 statewide) with the greatest foreclosure need. Need was based on each zip code's:

Post Sale Foreclosure/REO rate, Pre Sale Foreclosure rate, Delinquency rate, and Change in the unemployment rate (for the county in which the zip code is primarily located).



# (RFP Area) Economic Integration

- Tier One (40th% Income + 20th Jobs)
- Tier Two (80th% Income + 20th Jobs)



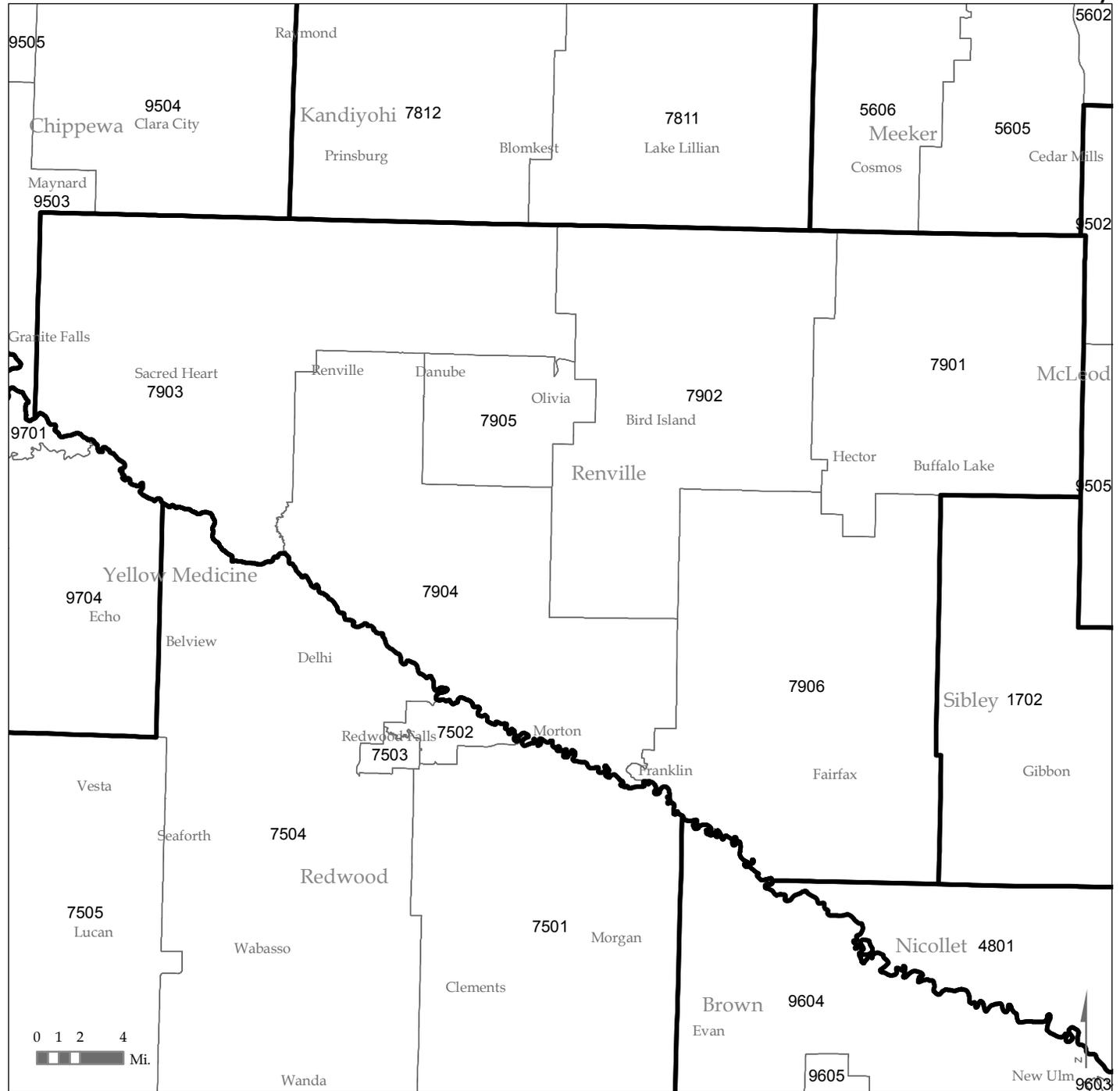
Community economic integration is defined by Minnesota Housing in two tiers based on median family income and access to jobs.

- First Tier Community Economic Integration – 1 Point  
Meet or exceed the 40th percentile of median family income (but less than the 80th) and meet or exceed the 20th percentile of jobs within 5 miles.
- Second Tier Community Economic Integration – 2 Points  
Meet or exceed the 80th percentile of median family income and meet or exceed the 20th percentile of jobs within 5 miles – 2 points.



# (Reference) Census Tract Boundaries

 Census Tract Boundaries (2010)

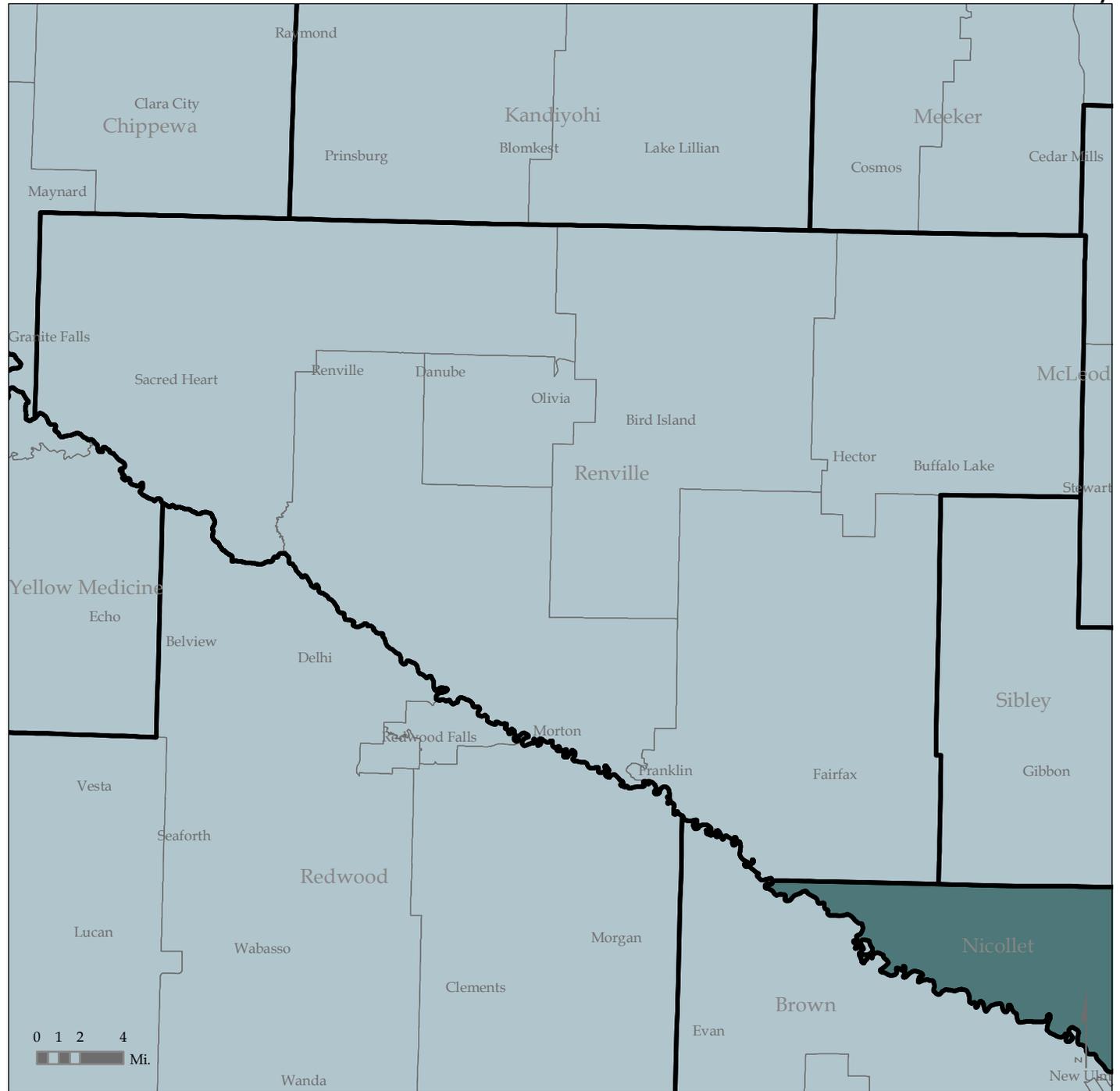


Date: 11/14/2012

Source: US Census, 2010

# (Reference) Regions of Analysis

- Greater Minnesota
- Top 5 Cities (population) in Gr MN
- Twin Cities Metro



Date: 11/14/2012

Source: Minnesota Housing Analysis