



# What the Numbers Say

## West Central Minnesota

May 16, 2011



# Housing Need Dialogue

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## 1. Needs Assessment

- a. Analysis for upcoming Affordable Housing Plan
- b. Update *“The Next Decade of Housing in Minnesota”*

## 2. Information Sources:

- a. Statewide data at census tract level (testing Community Profiles – interactive website)
- b. Local analyses and plans
- c. Practitioner insights and knowledge

# Community Profiles Indicators

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- 1. Percent of Lower-income Households Cost Burdened**
- 2. Median Income**
- 3. Poverty Rate**
- 4. Median Rent**
- 5. Monthly Homeownership Costs**
- 6. Homeownership Rate**
- 7. Median Home Sale Price**
- 8. Percent Change in Home Sale Price**
- 9. Unemployment Rate**
- 10. Job Growth**
- 11. Household Growth**
- 12. Median Travel Time to Work**
- 13. Foreclosure Rate**
- 14. Percent of Population from Communities of Color**
- 15. Median Age of Housing Stock**
- 16. Percent of Population Age 55 and Above**
- 17. Percent of Population Age 25-34**
- 18. Month's Supply of Homes for Sale**
- 19. Rental Vacancy Rate**
- 20. Access to Jobs**
- 21. Supportive Housing**
- 22. Homeless Population**
- 23. Jobs within 5 Miles**
- 24. Met. Council Housing Targets (metro only)**

# Key Themes for West Central Minnesota

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## 1. Whole Region

- a. Issue – Aging population
- b. Opportunities – Housing for seniors

## 2. Southwest Portion

- a. Issues:
  - Declining population and employment
  - Aging housing stock
- b. Opportunities – Maintaining condition of aging housing stock

# Key Themes for West Central Minnesota (continued)

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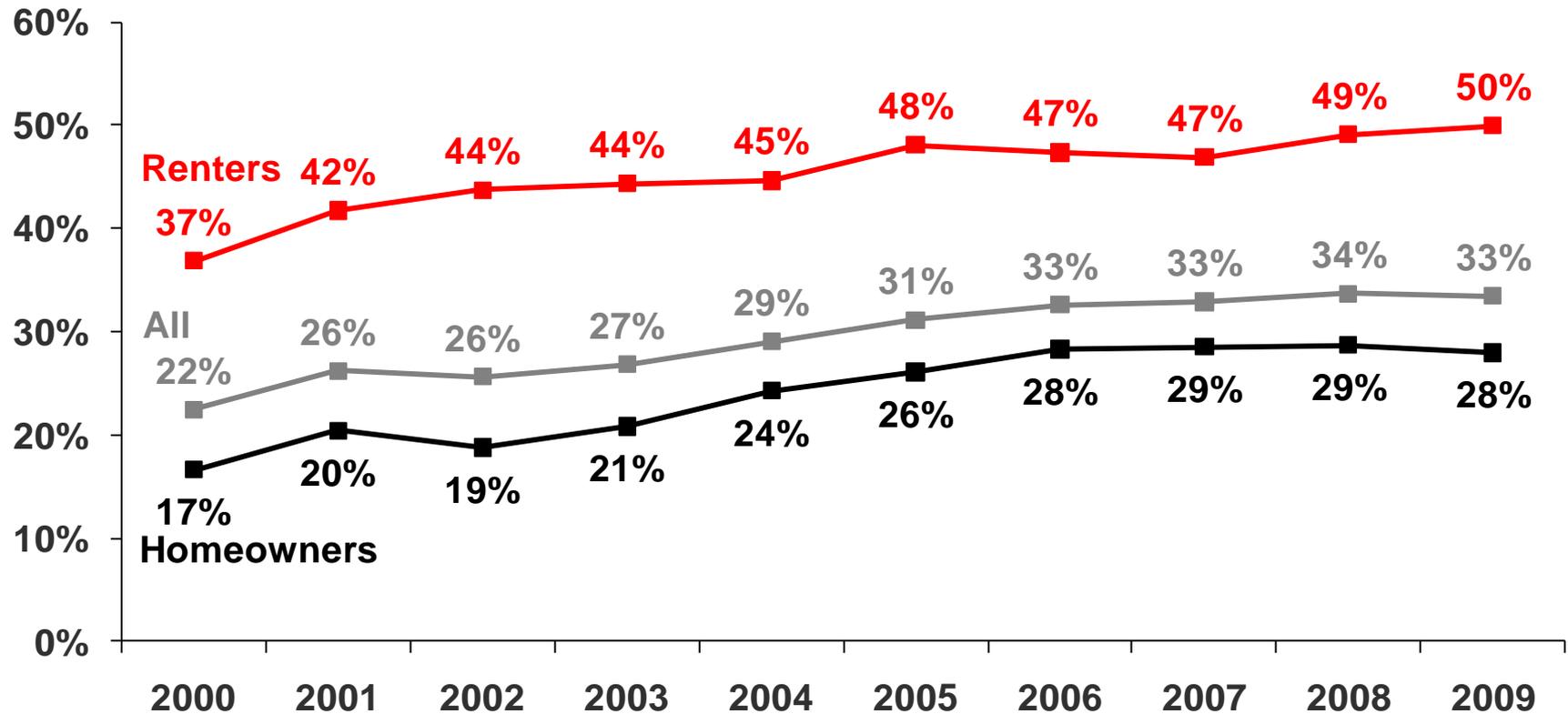
## 3. Rest of Region

- a. Issues – Some household growth and job growth
- b. Opportunities – Targeted workforce housing

## 4. Regional Centers

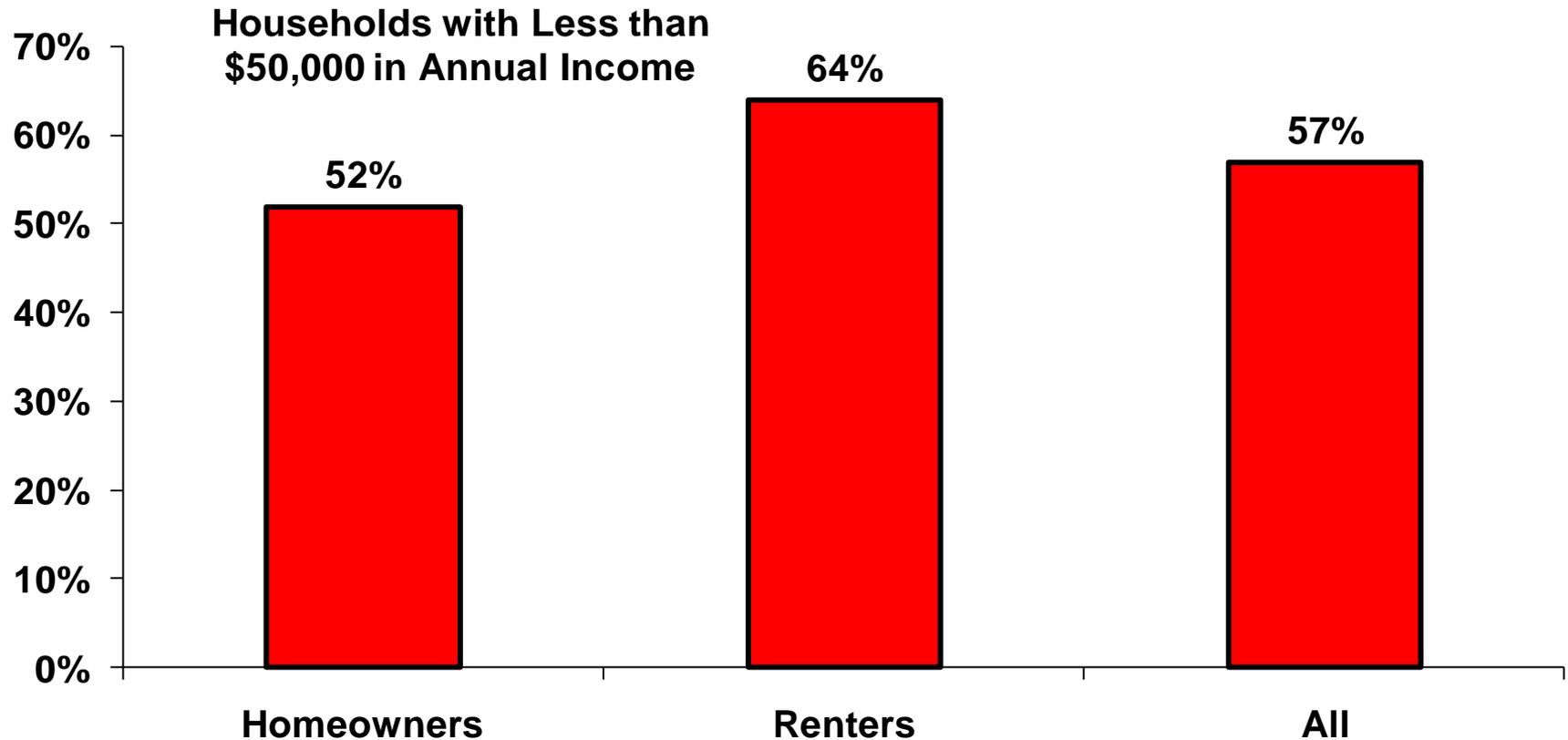
- a. Issues:
  - Younger population
  - More renting households
  - Proximity to jobs
- b. Opportunities – Increasing homeownership

# MN: Percentage of Households Spending 30% or More for Housing



Source: Census Bureau, 2000 Decennial Census and American Community Survey (2001-2009)

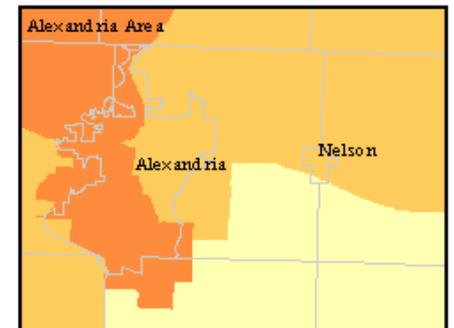
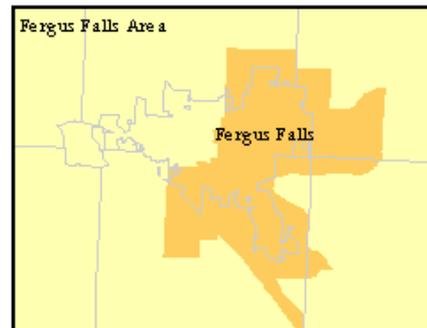
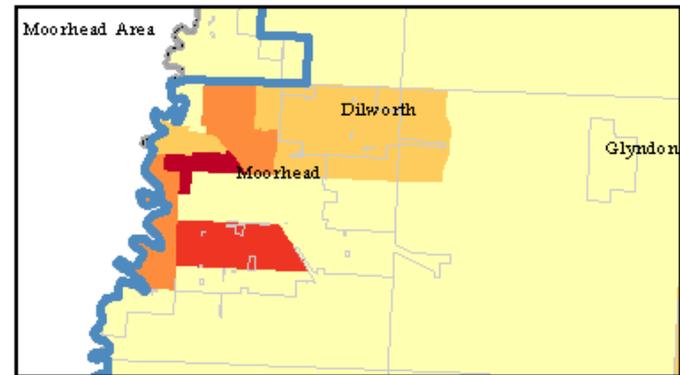
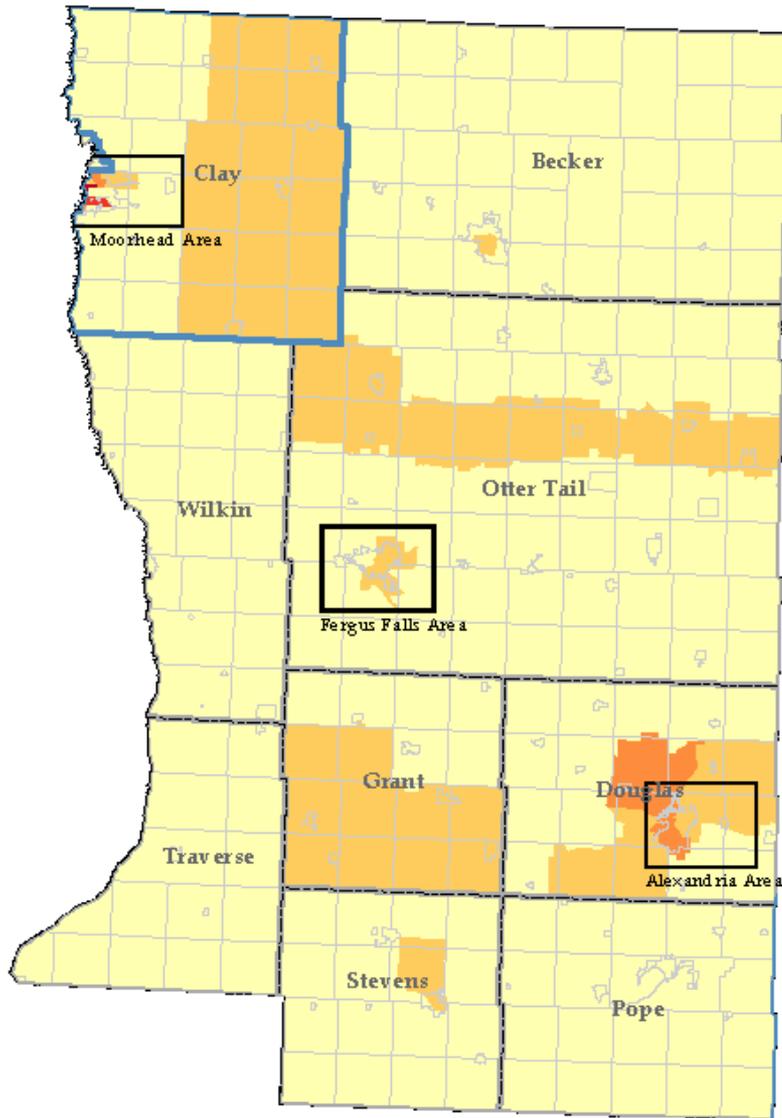
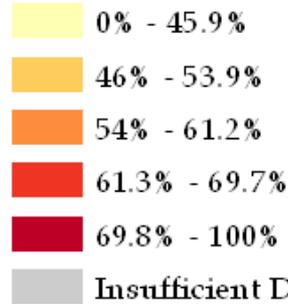
# MN: % of 2009 Lower-Income Households Spending 30% or More



Source: Census Bureau, American Community Survey (2009)

# Community Profiles for West Central Minnesota

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



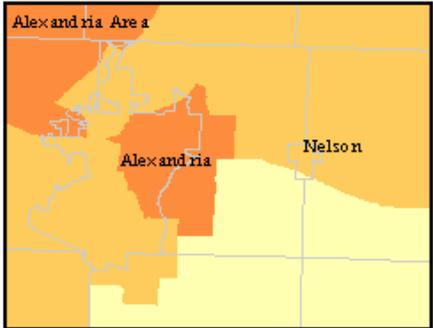
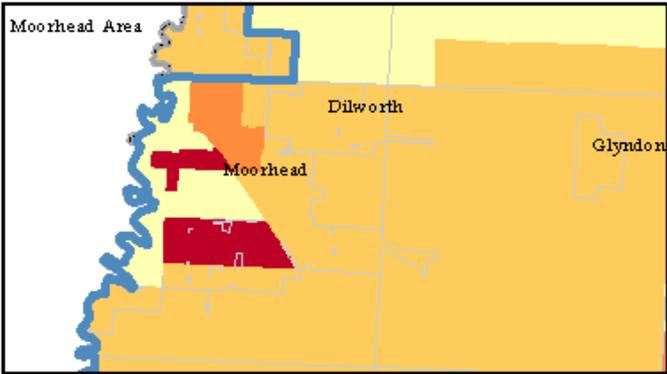
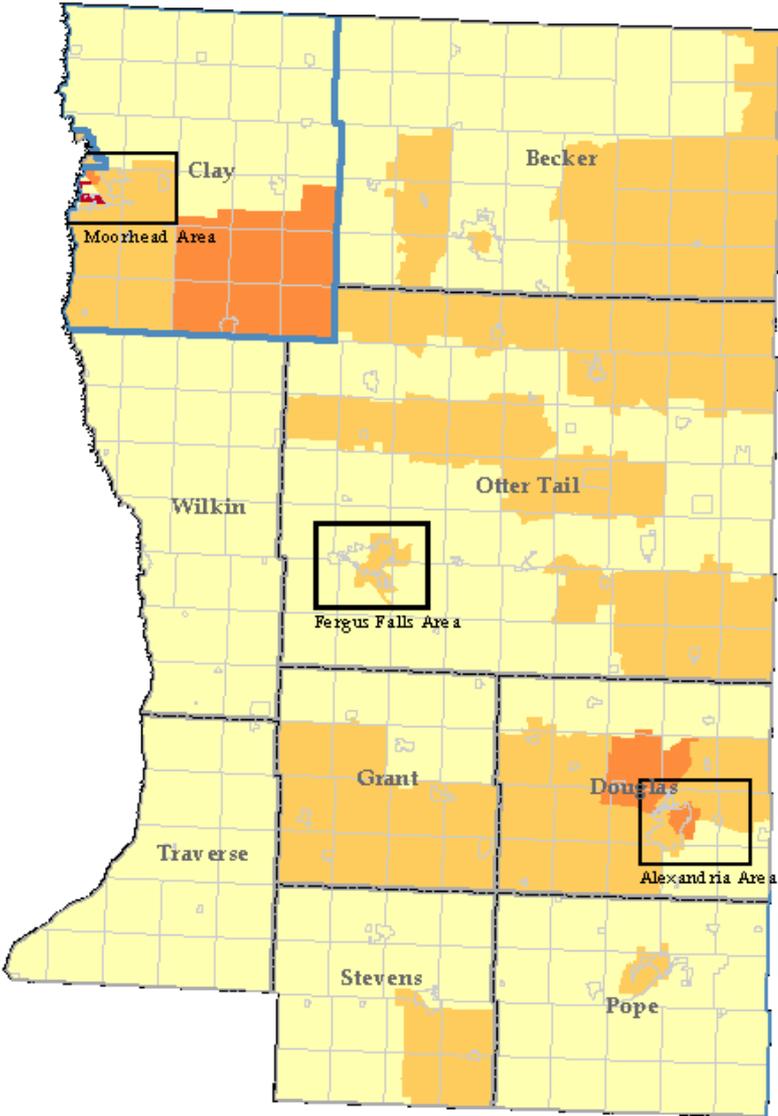
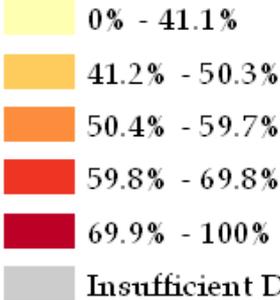
Regions

- Top 5 Cities (Gr. MN Population)
- Greater Minnesota

Source: American Community Survey 2005-2009

# Community Profiles for West Central Minnesota

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

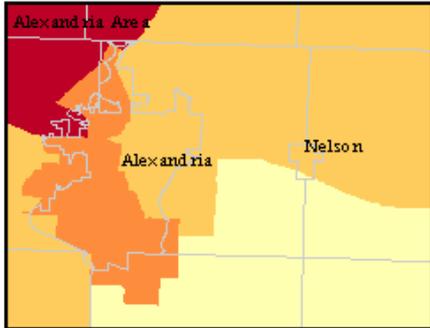
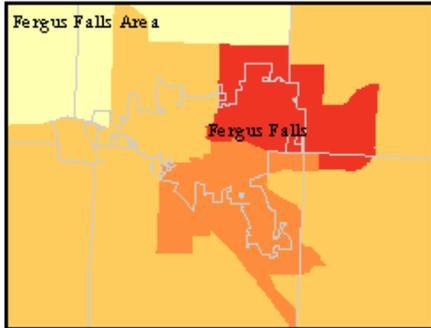
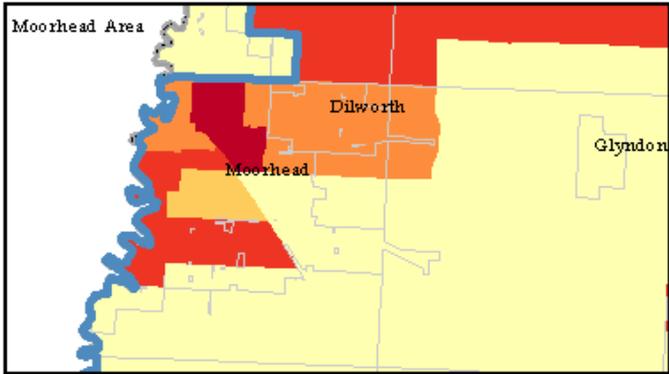
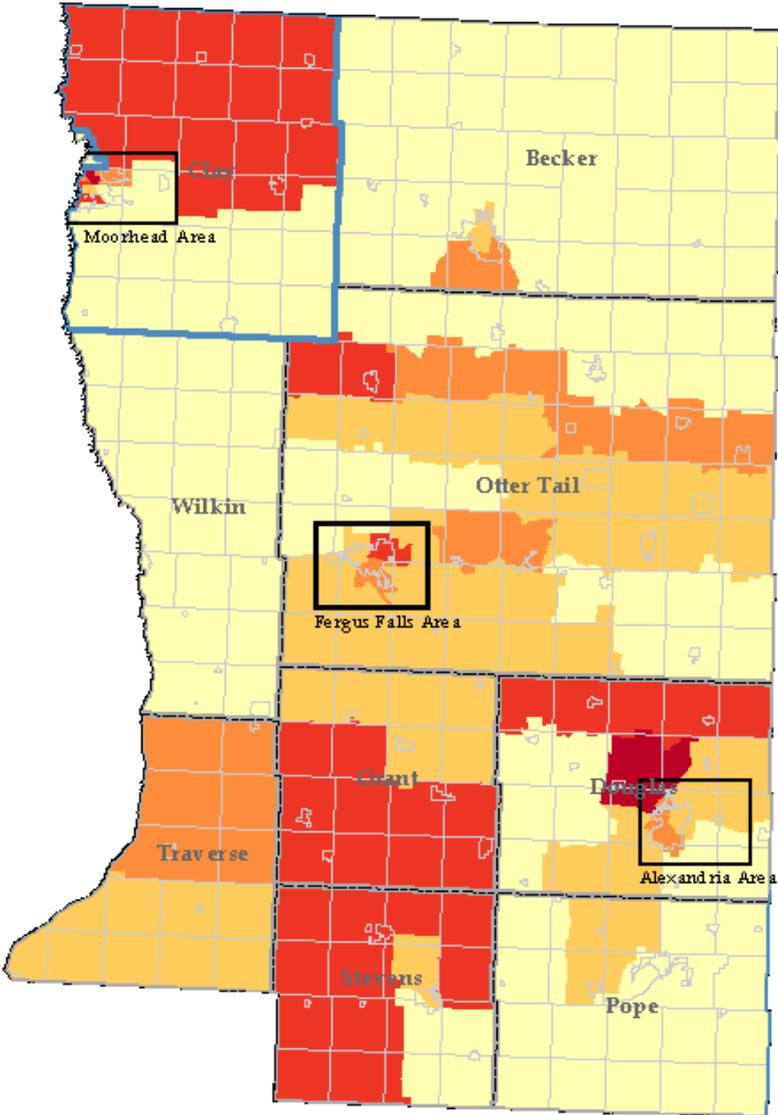
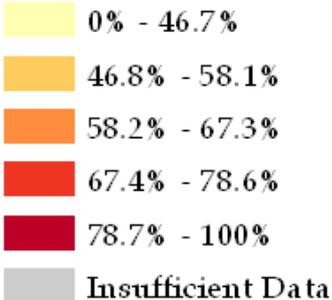


Regions  
 [Blue Outline] Top 5 Cities (Gr. MN Population)  
 [White Outline] Greater Minnesota

Source: American Community Survey 2005-2009

# Community Profiles for West Central Minnesota

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

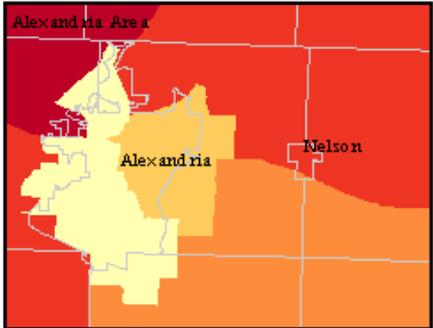
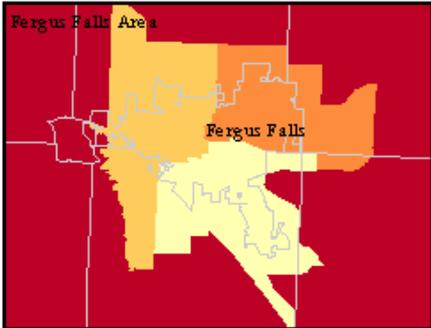
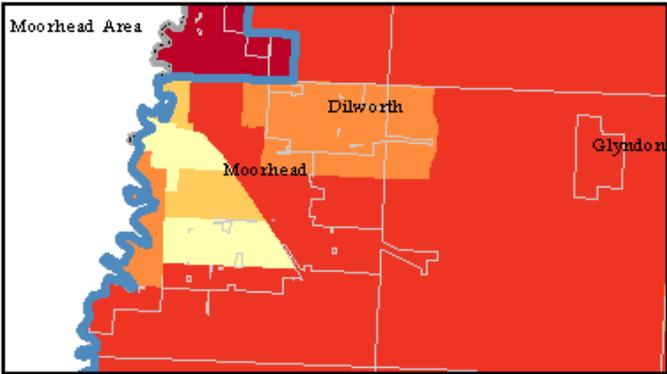
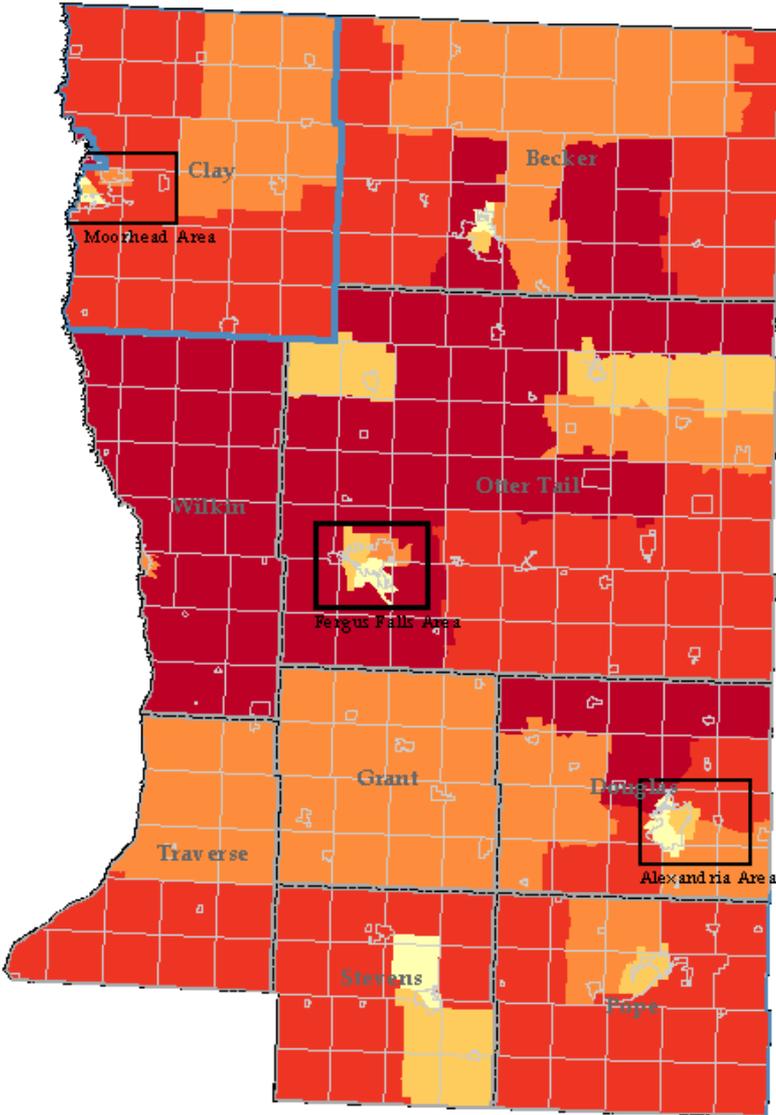
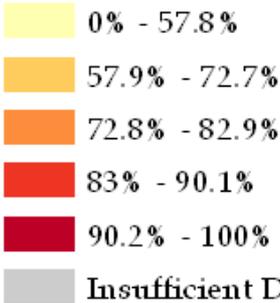


Regions  
 [Blue Outline] Top 5 Cities (Gr. MN Population)  
 [White Outline] Greater Minnesota

Source: American Community Survey 2005-2009

# Community Profiles for West Central Minnesota

## 6) Homeownership Rate



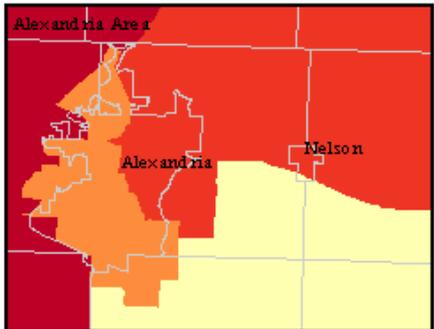
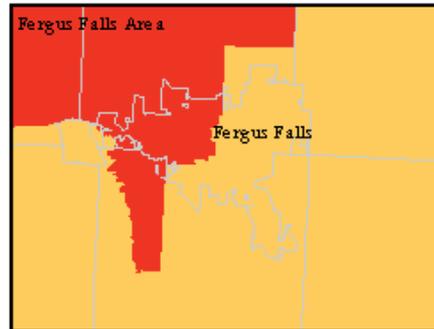
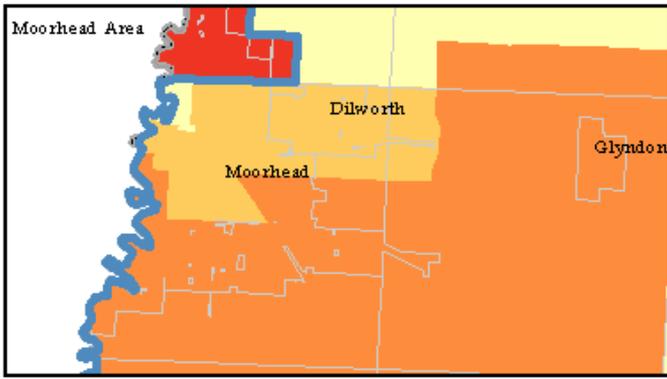
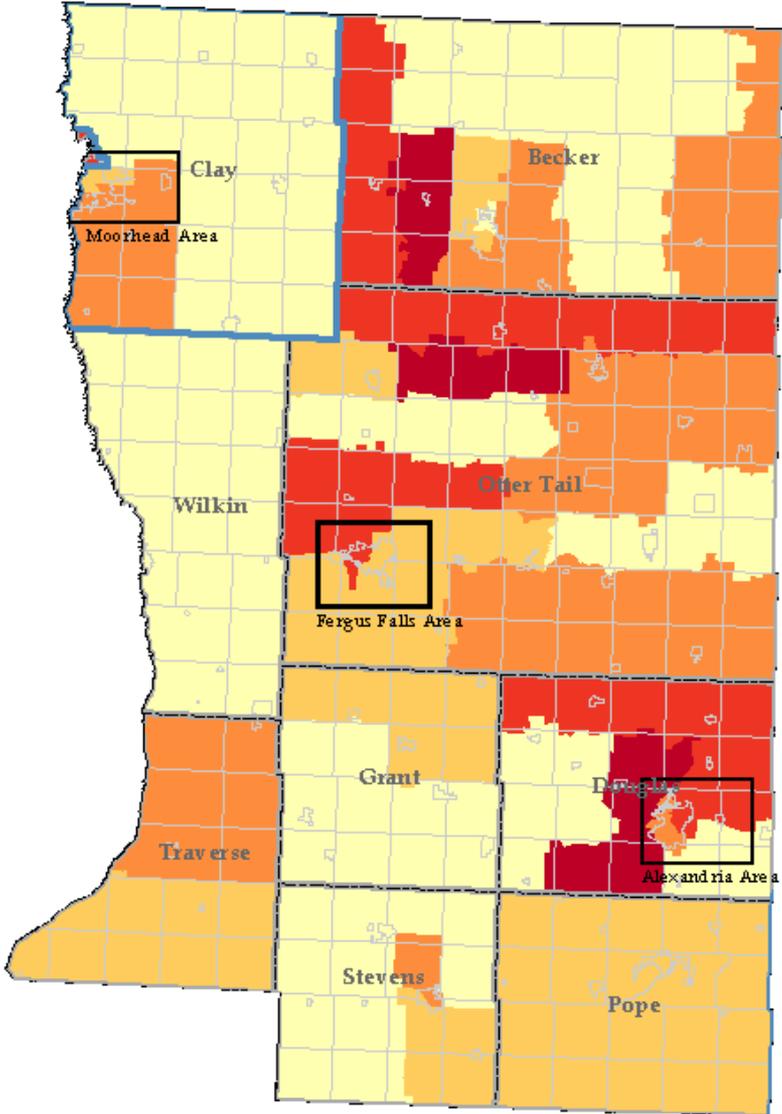
Regions  
  Top 5 Cities (Gr. MN Population)  
  Greater Minnesota

Source: American Community Survey 2005-2009

# Community Profiles for West Central Minnesota

## 4) Median Rent Top 5 Cities (Greater MN)

Greater Minnesota	0 - \$382.00
0 - \$345.00	\$382.01 - \$448.00
\$345.01 - \$379.00	\$448.01 - \$489.40
\$379.01 - \$417.00	\$489.41 - \$551.40
\$417.01 - \$468.00	\$551.41 - \$1,161.00
\$468.01 - \$699.00	Insufficient Data

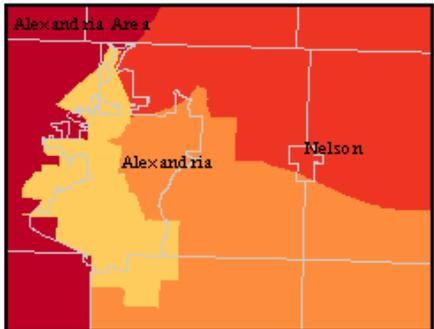
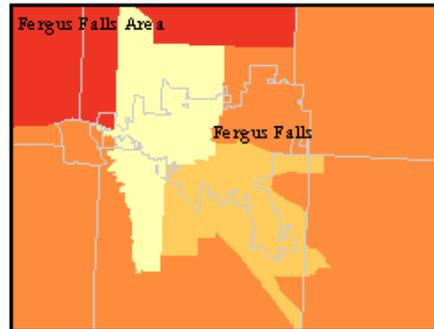
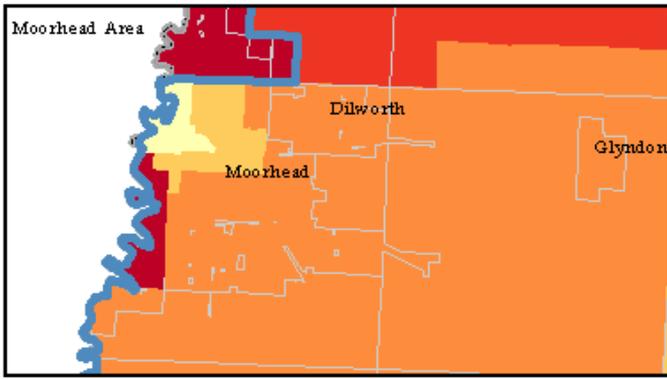
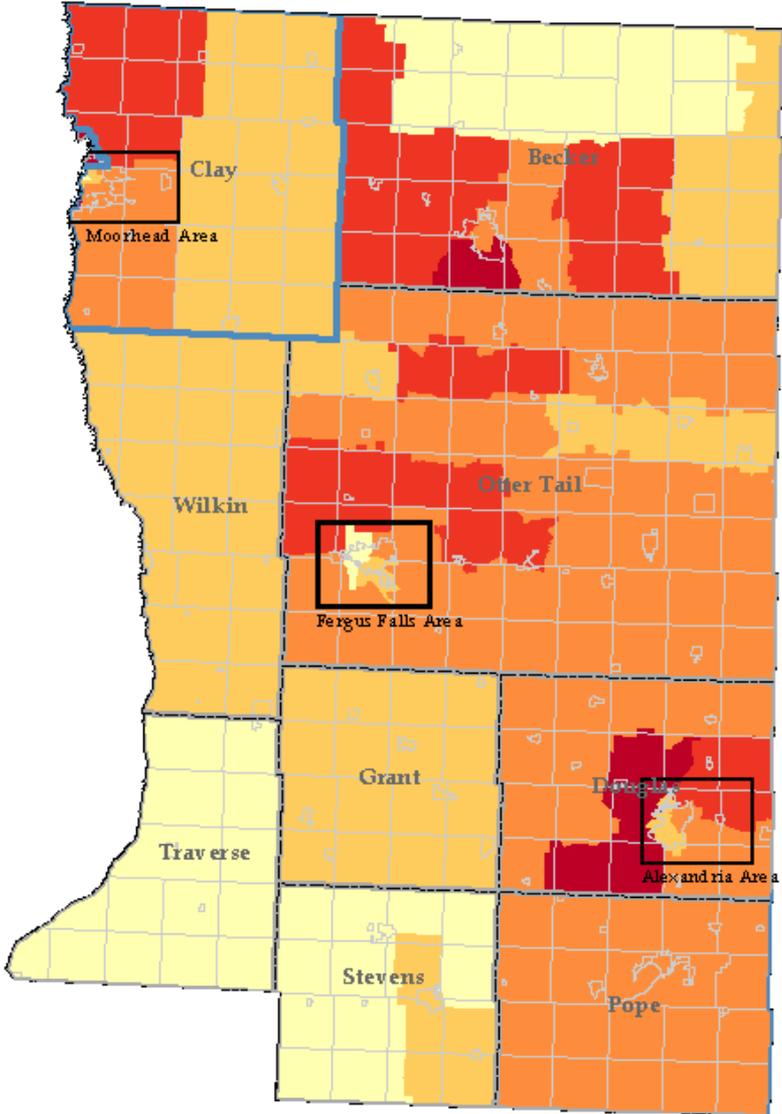
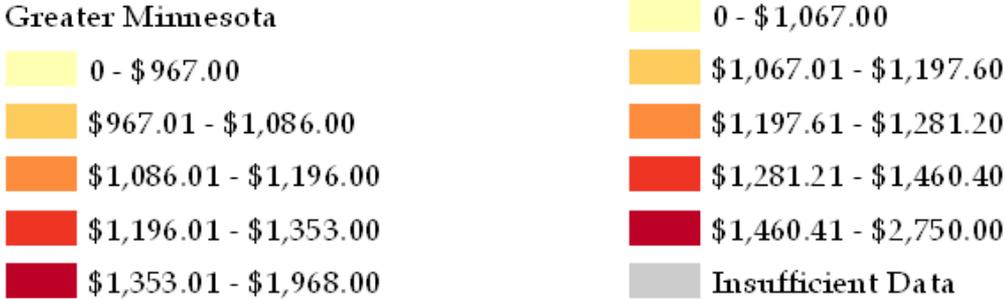


Regions  
  Top 5 Cities (Gr. MN Population)  
  Greater Minnesota

Source: American Community Survey

# Community Profiles for West Central Minnesota

## 5) Median Monthly Homeowner Costs Top 5 Cities (Greater MN)



Regions  
  Top 5 Cities (Gr. MN Population)  
  Greater Minnesota

Source: American Community Survey 2005-2009

# Community Profiles for West Central Minnesota

## 2) Median Household Income Top 5 Cities (Greater MN)

Greater Minnesota

0 - \$39,398

\$39,399 - \$44,527

\$44,527 - \$49,531

\$49,532 - \$55,985

\$55,986 - \$83,095

0 - \$37,398

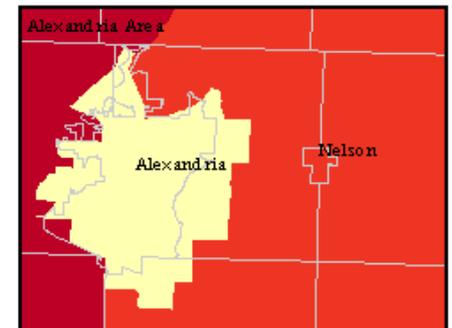
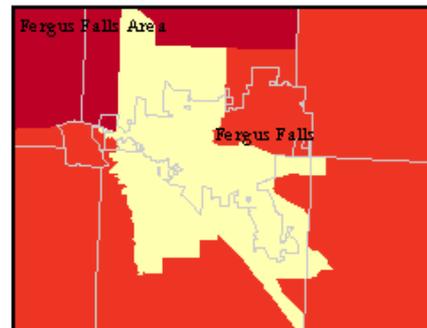
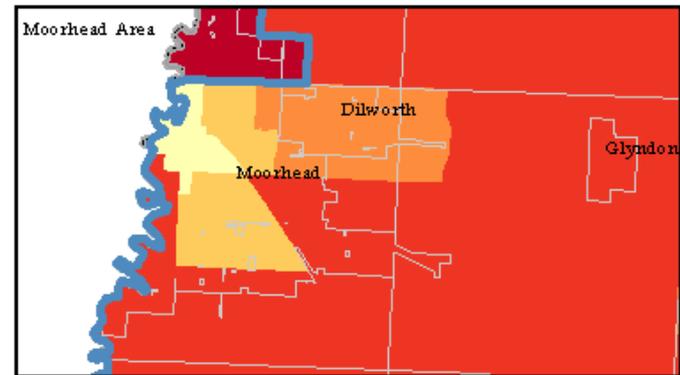
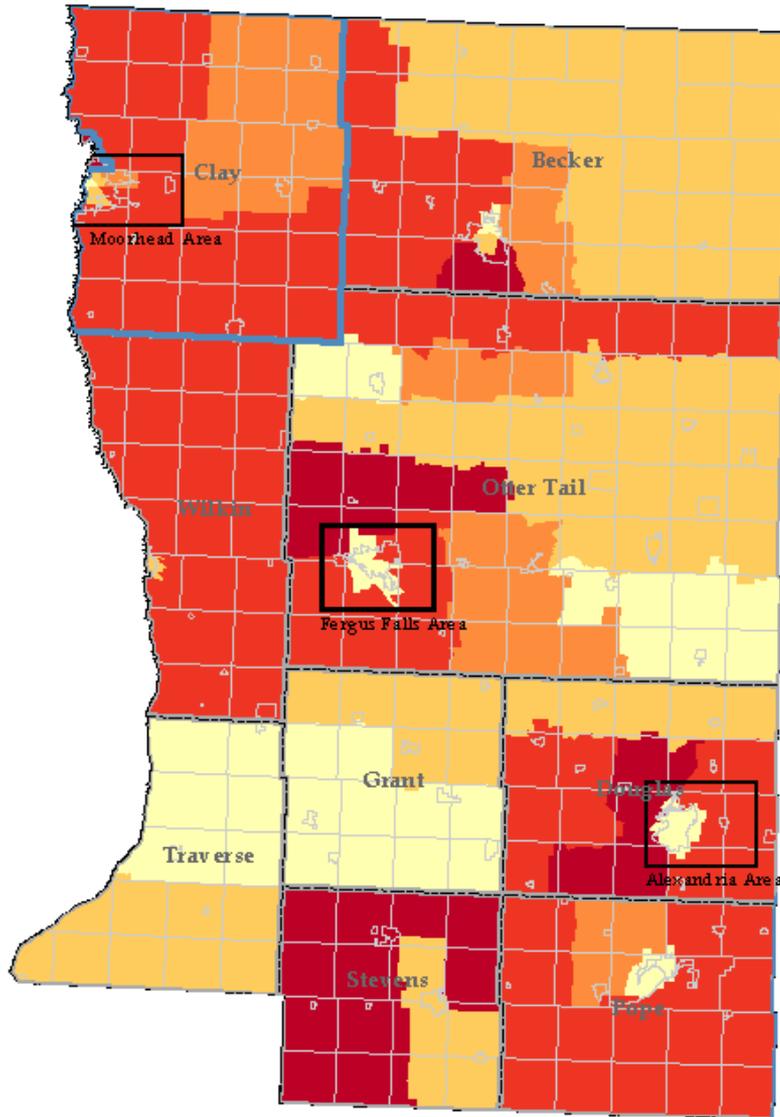
\$37,399 - \$46,435

\$46,436 - \$54,387

\$54,388 - \$66,207

\$66,208 - \$137,375

Insufficient Data



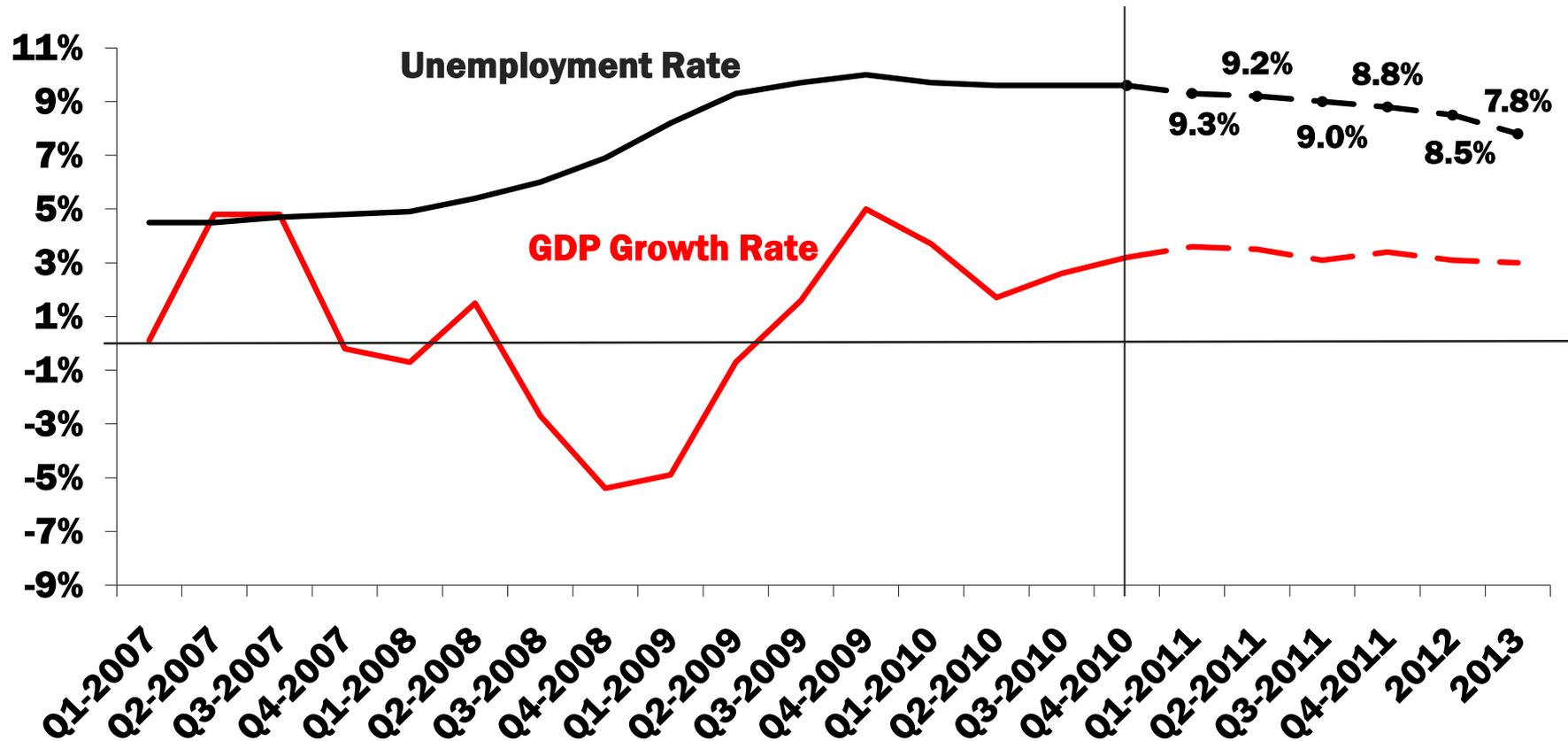
Regions

Top 5 Cities (Gr. MN Population)

Greater Minnesota

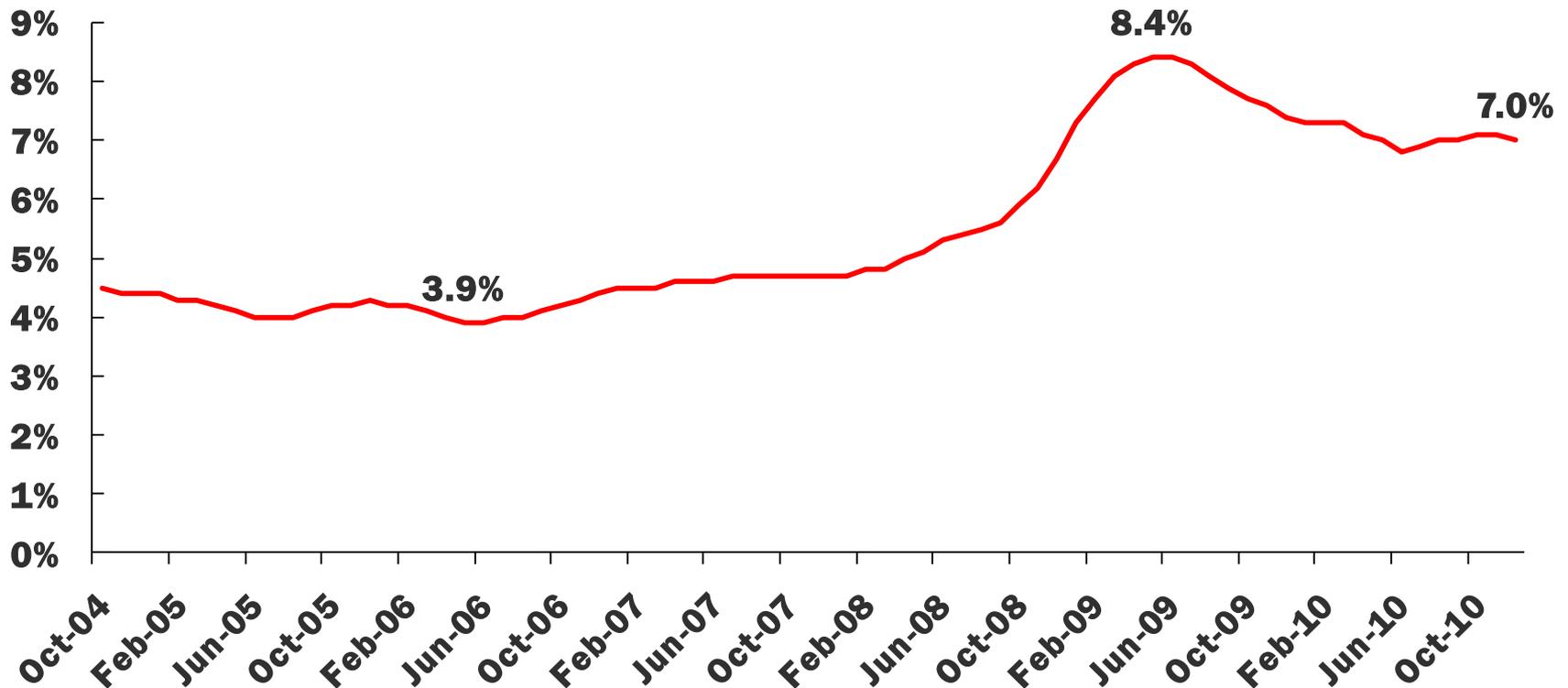
Source: American Community Survey 2005-2009

# U.S.: Economic Forecast



Source: Federal Reserve Bank of Philadelphia survey of 43 economic forecasters, February 2011

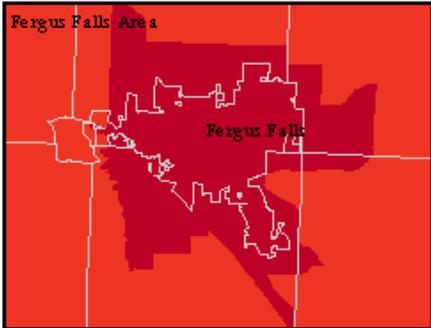
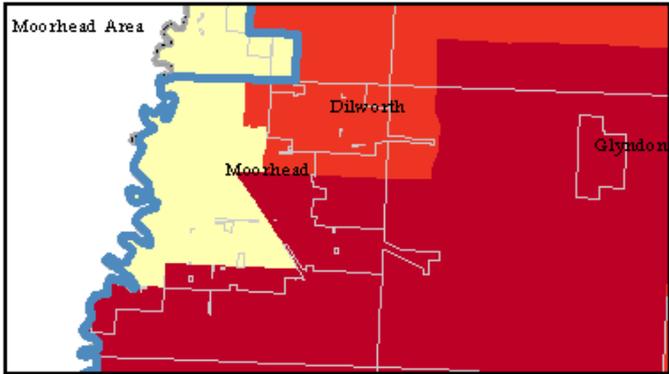
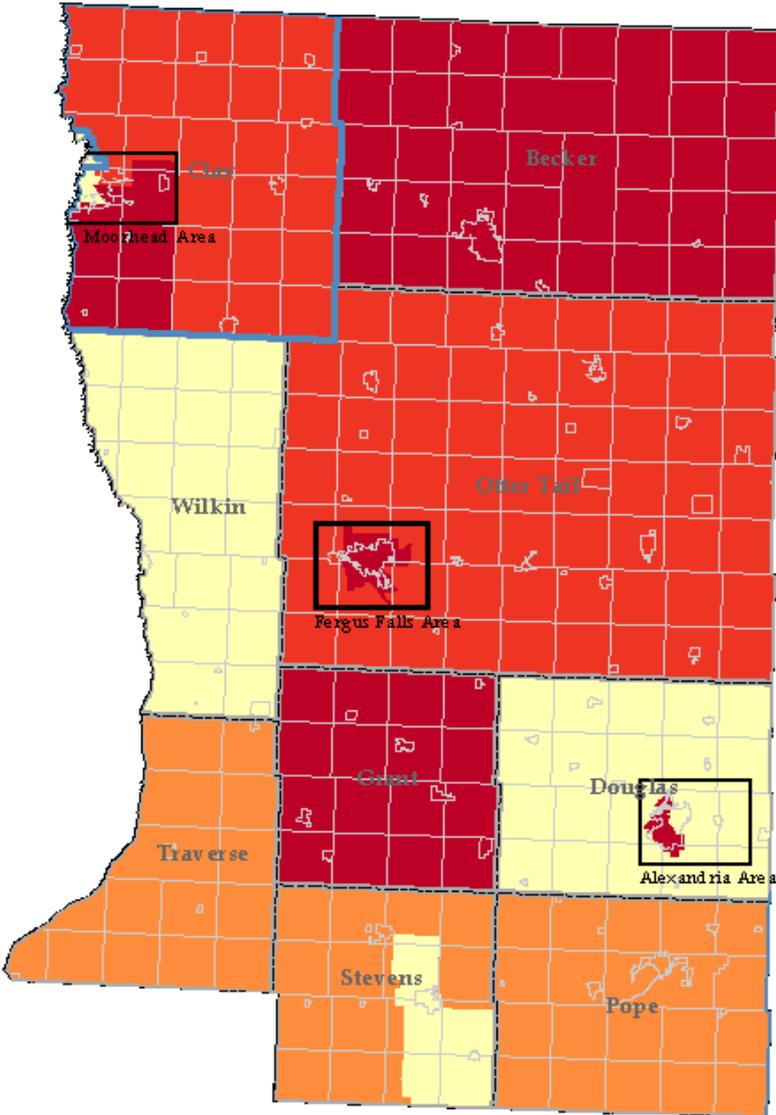
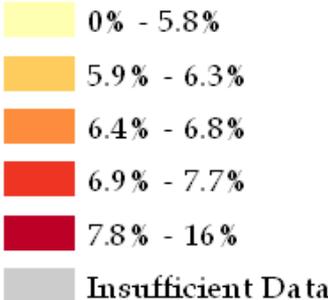
# Minnesota Unemployment Rate



Source: Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics (Seasonally Adjusted Figures)

# Community Profiles for West Central Minnesota

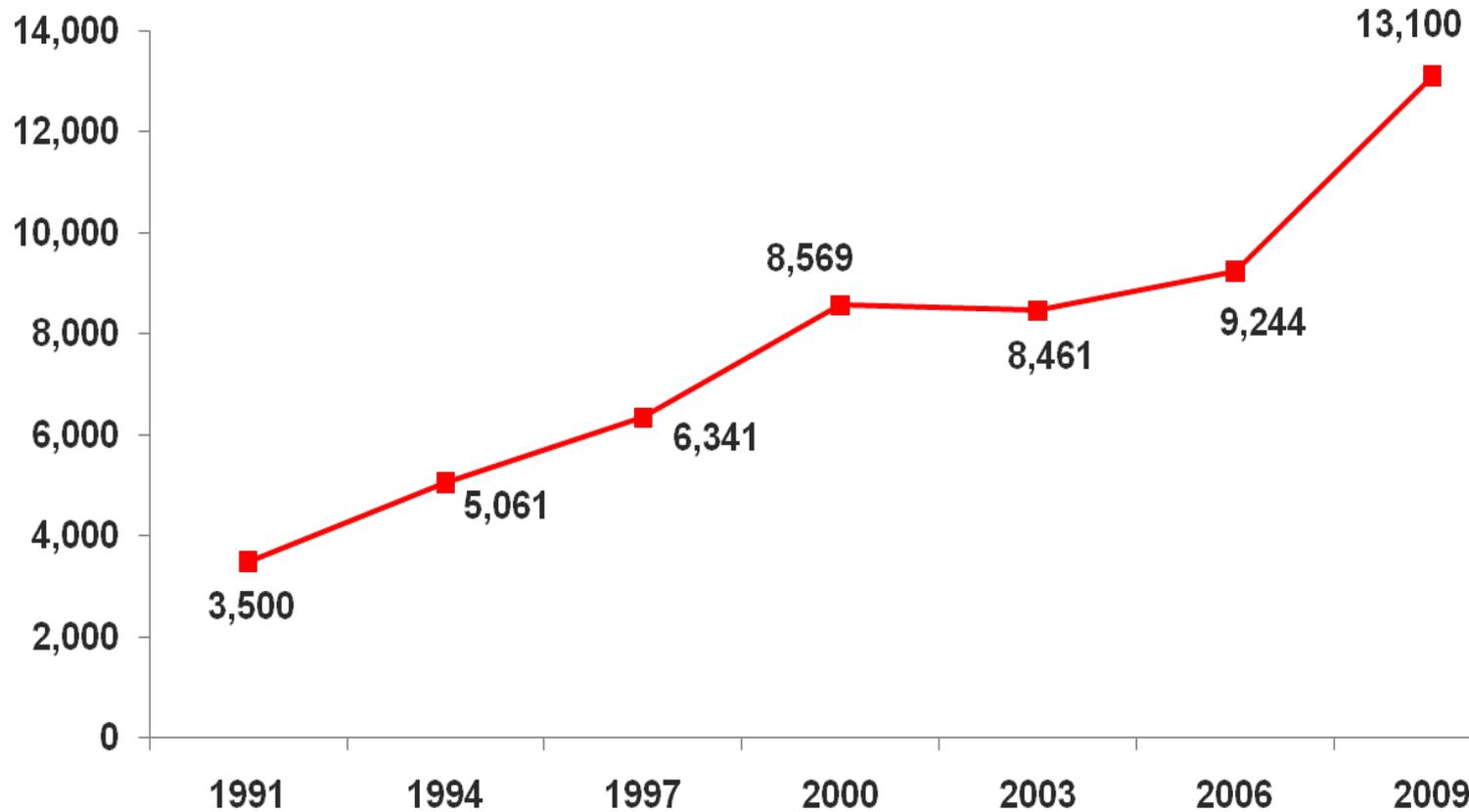
## 9) Unemployment Rate (Dec 2010)



Regions  
 Top 5 Cities (Gr. MN Population)  
 Greater Minnesota

Source: MN DEED - LAUS - city/county balance data allocated to census tracts

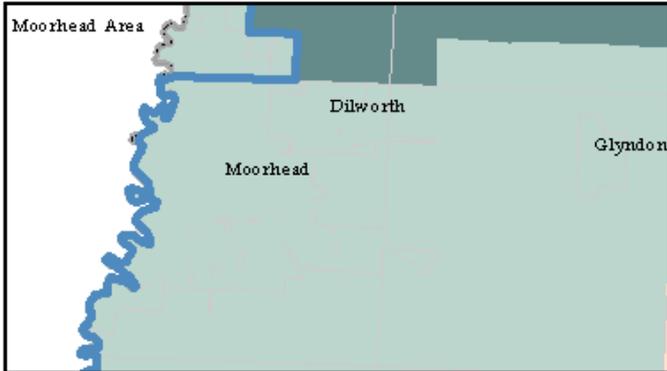
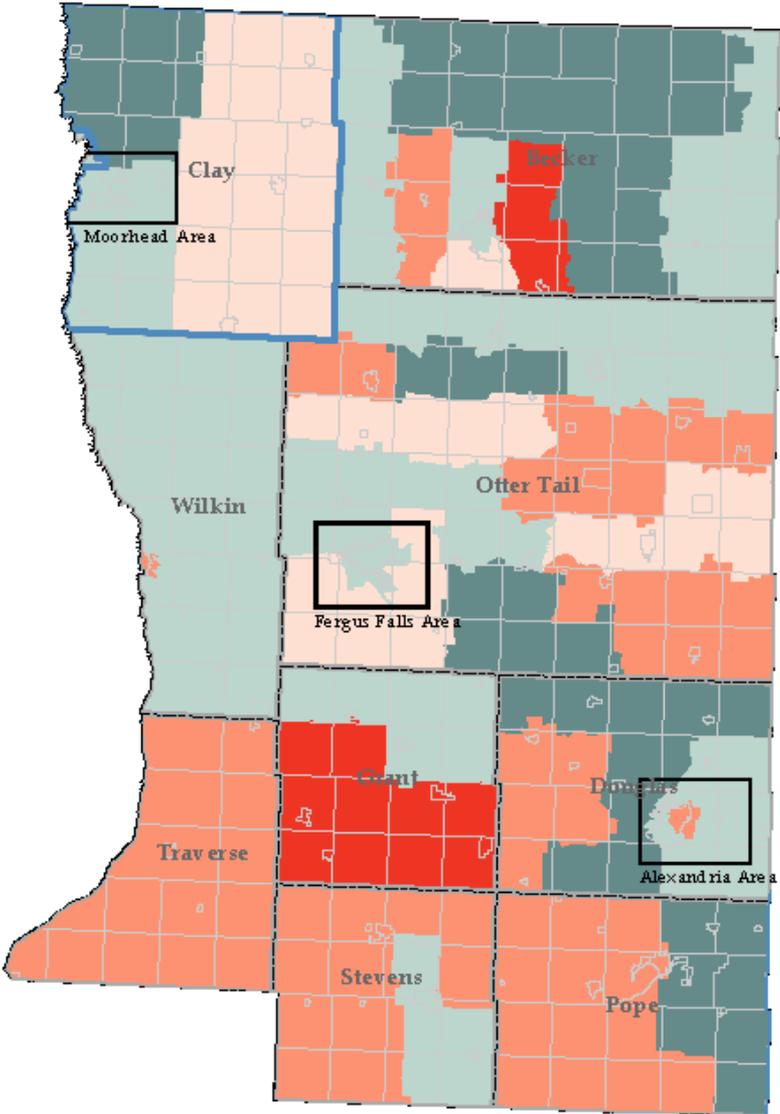
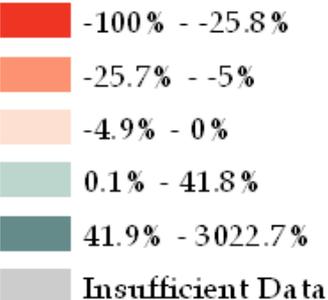
# Estimated Number of Homeless in Minnesota on a Given Night



Source: Wilder Research, *Homelessness in Minnesota: Key Findings from the 2009 Statewide Survey*

# Community Profiles for West Central Minnesota

## 10b) Percent Change in Jobs 2000 - 2009

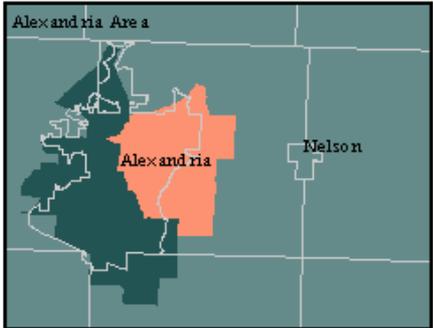
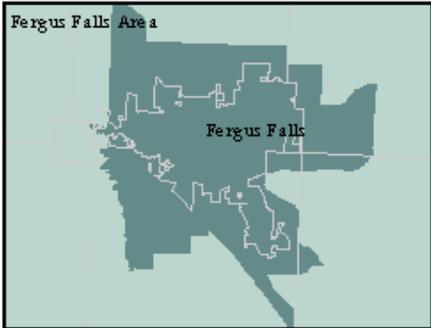
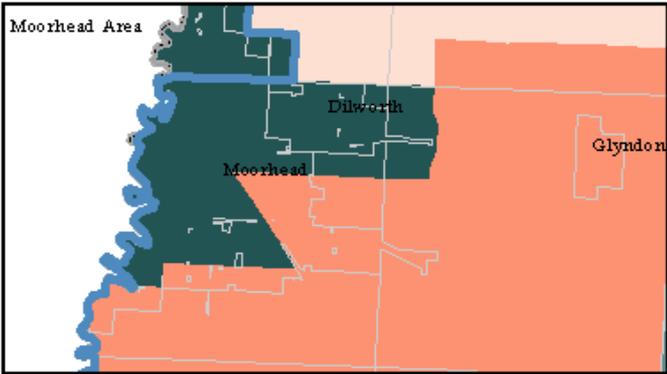
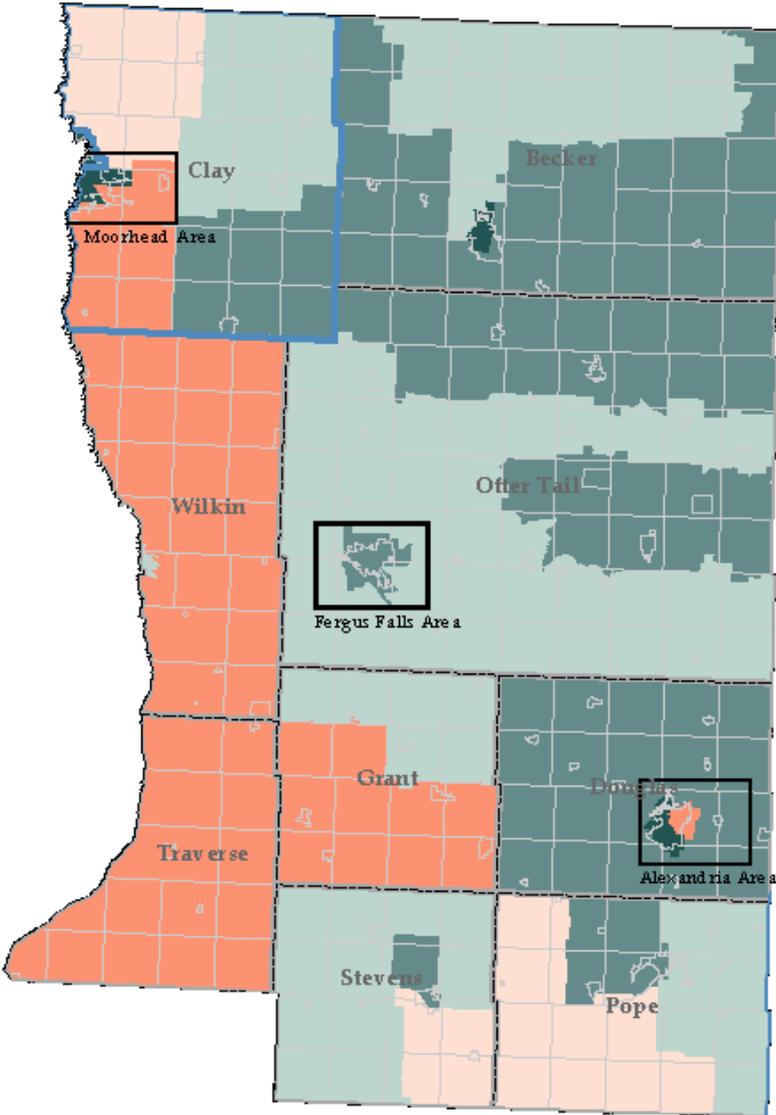
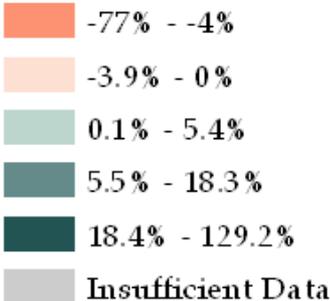


Regions  
 Top 5 Cities (Gr. MN Population)  
 Greater Minnesota

Source: MN DEED - QCEW - city data allocated to census tracts

# Community Profiles for West Central Minnesota

## 11b) Percent Household Change - 2000-2009

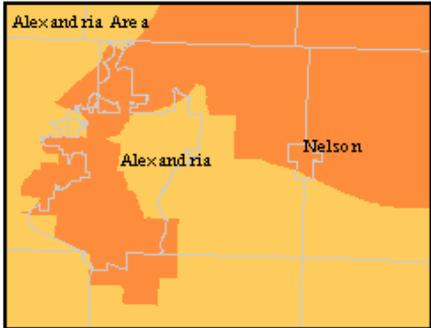
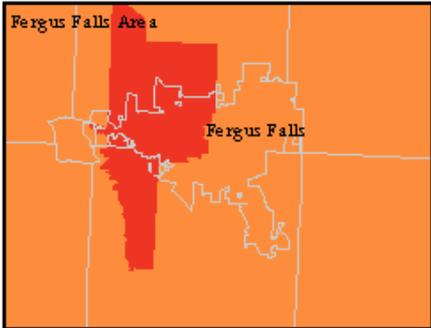
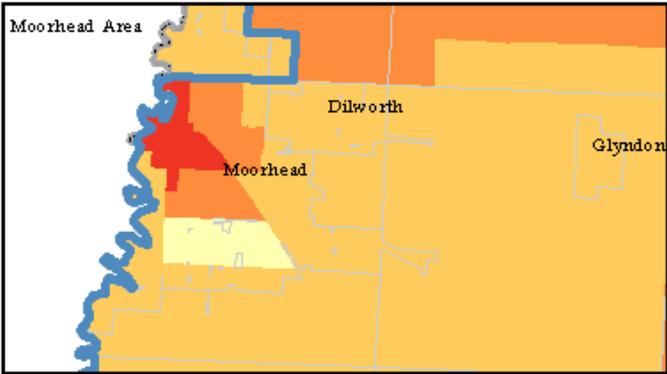
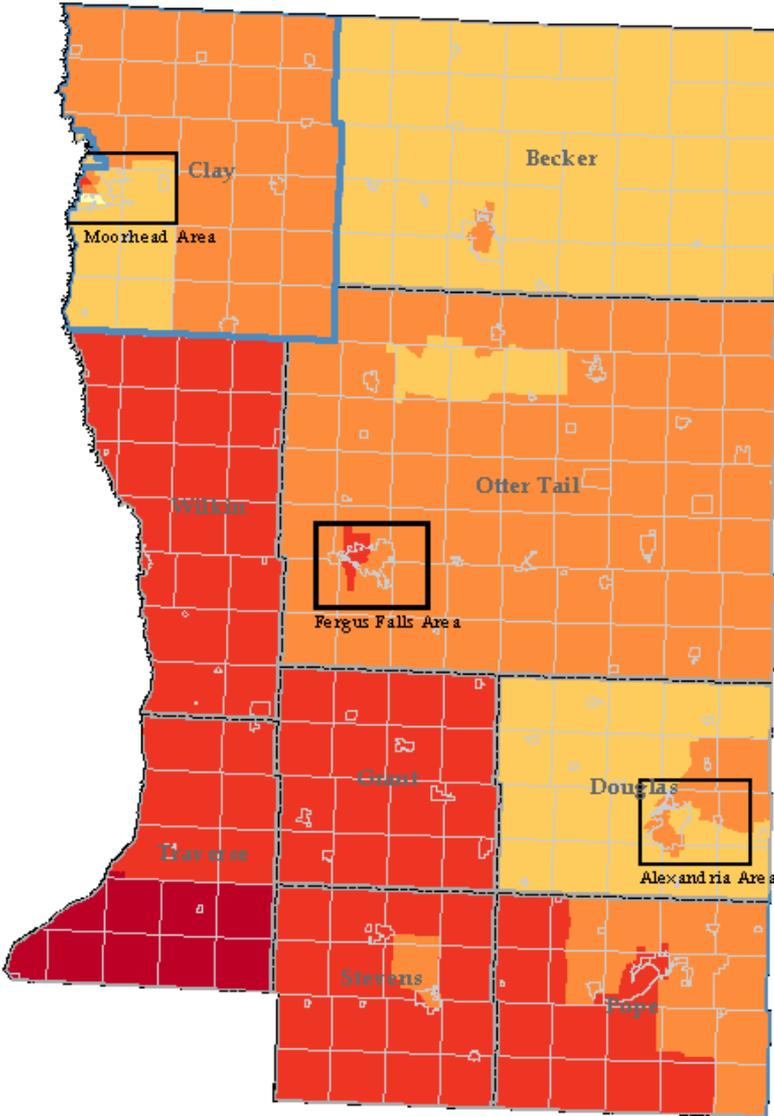
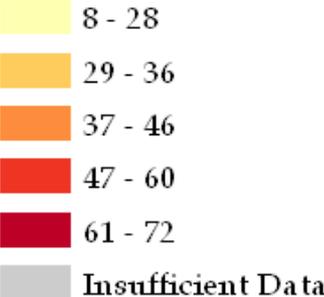


Regions  
 Top 5 Cities (Gr. MN Population)  
 Greater Minnesota

Source: MN Demography - Population Projections

# Community Profiles for West Central Minnesota

## 15) Median Age of Housing Stock (in years)

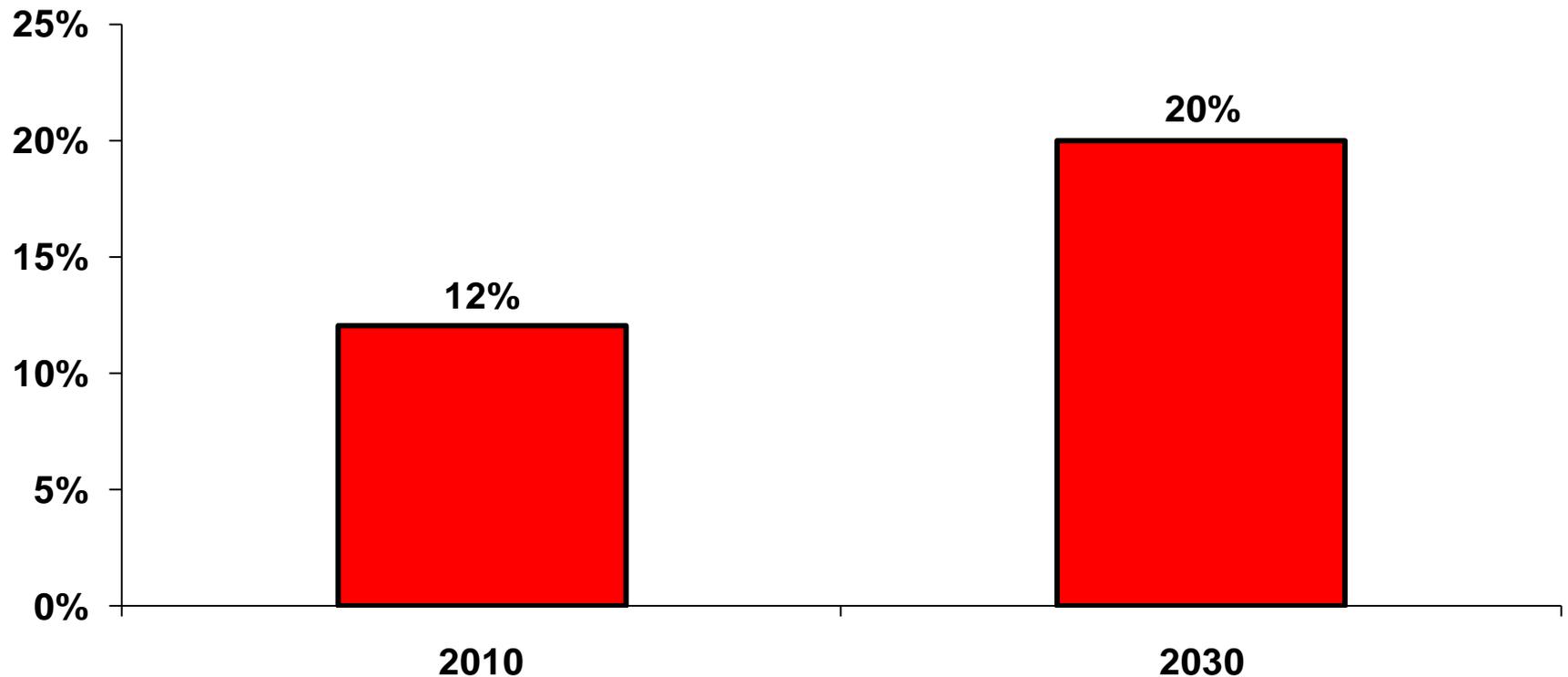


Regions  
 [Blue Outline] Top 5 Cities (Gr. MN Population)  
 [White Outline] Greater Minnesota

Source: American Community Survey 2005-2009

# Percentage of Minnesota Residents that Are Seniors (65+)

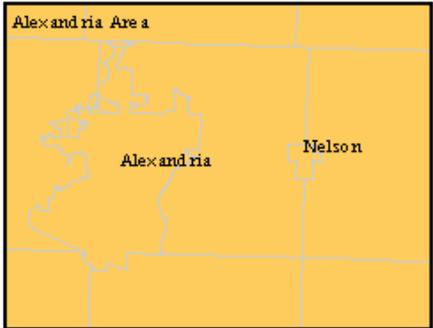
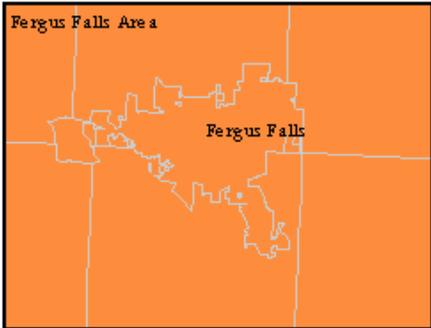
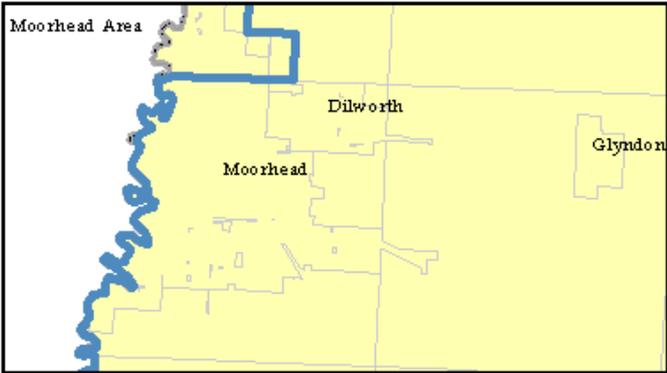
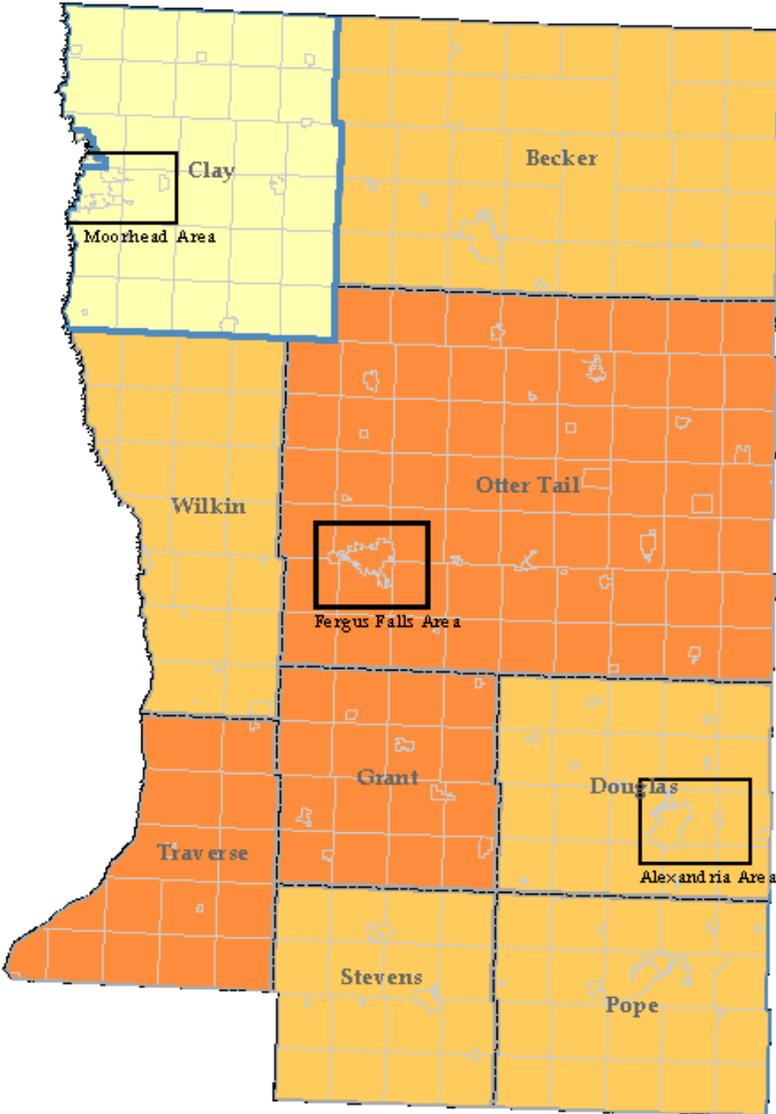
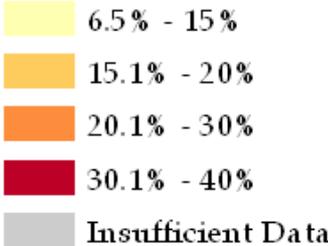
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Source: MN Demography – Population Projections

# Community Profiles for West Central Minnesota

## Proportion of Population Aged 65 and Older (2010)

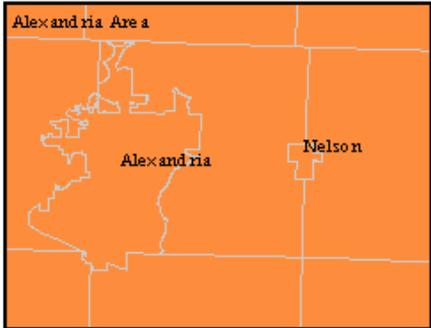
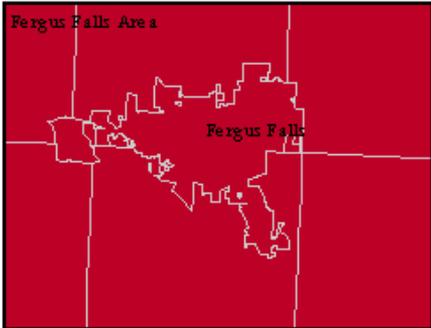
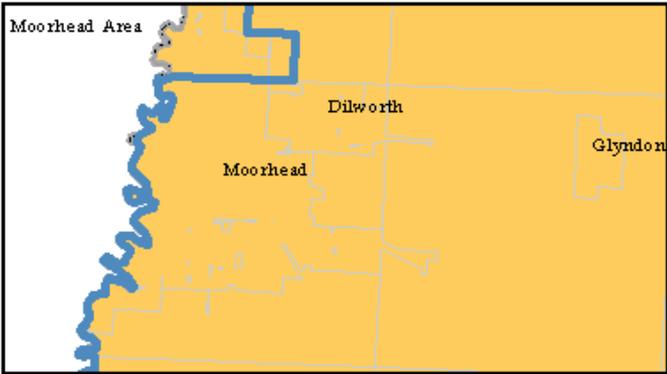
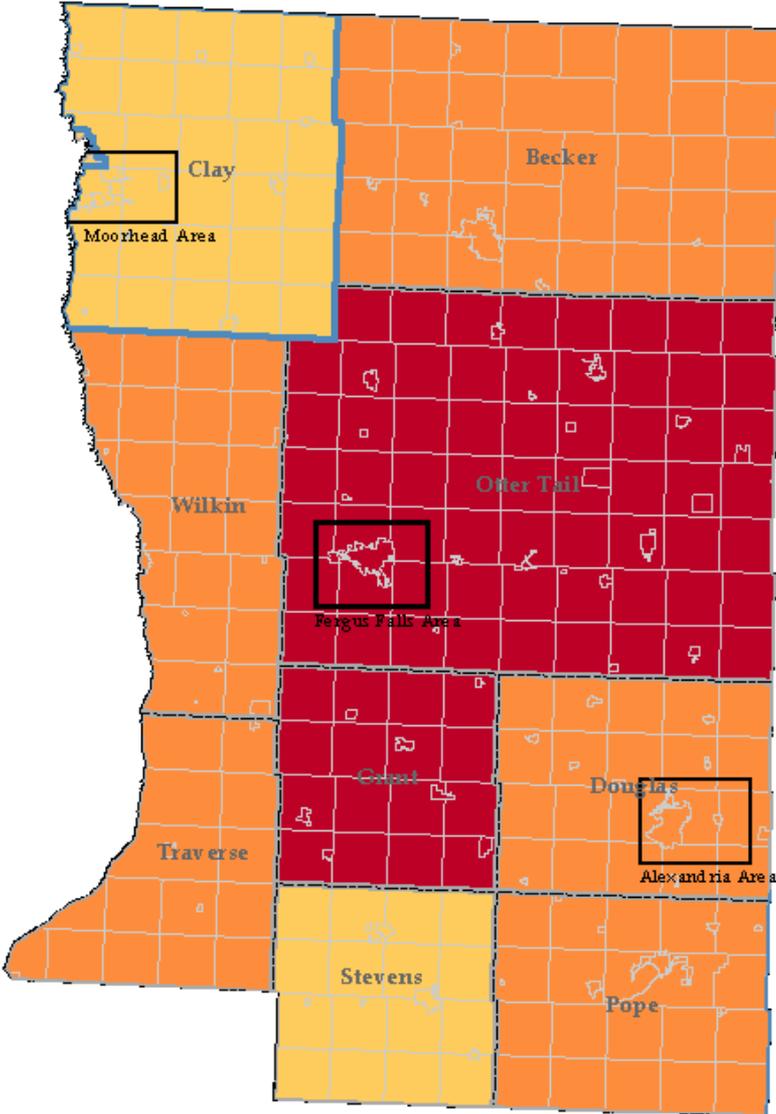
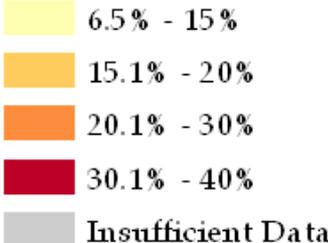


Regions  
 Top 5 Cities (Gr. MN Population)  
 Greater Minnesota

Source: MN Demography Population Projections

# Community Profiles for West Central Minnesota

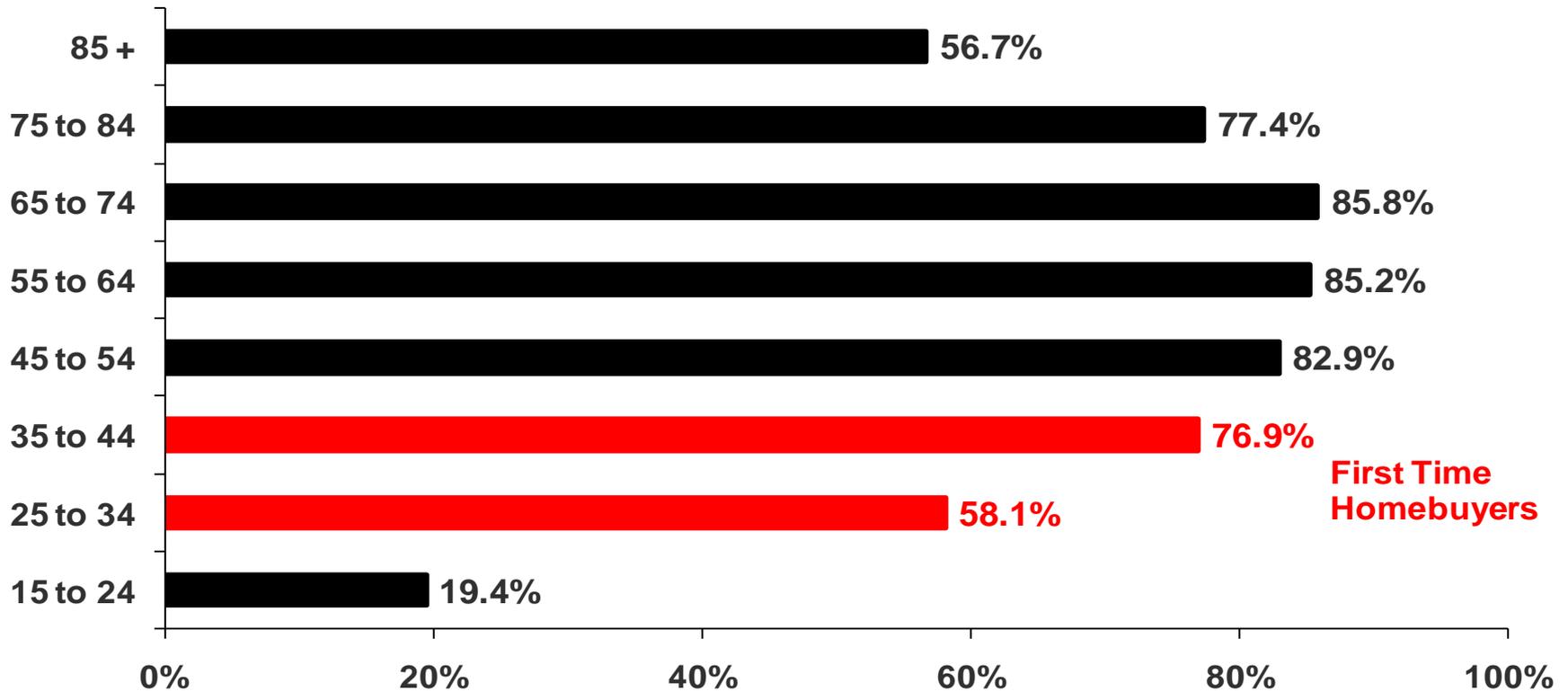
## Proportion of Population Aged 65 and Older (2030)



Regions  
 [Blue outline] Top 5 Cities (Gr. MN Population)  
 [White outline] Greater Minnesota

Source: Mn Demography Population Projections

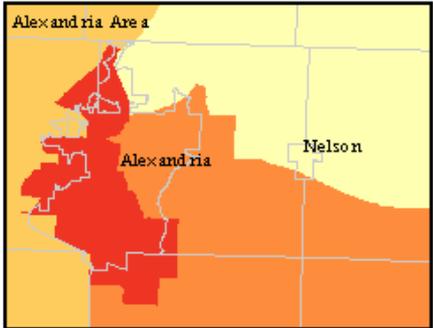
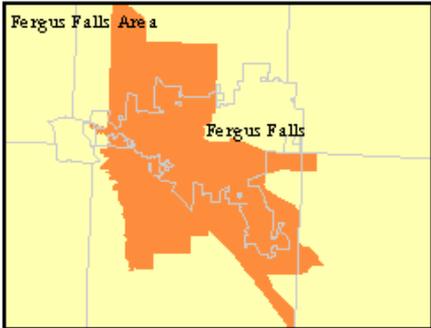
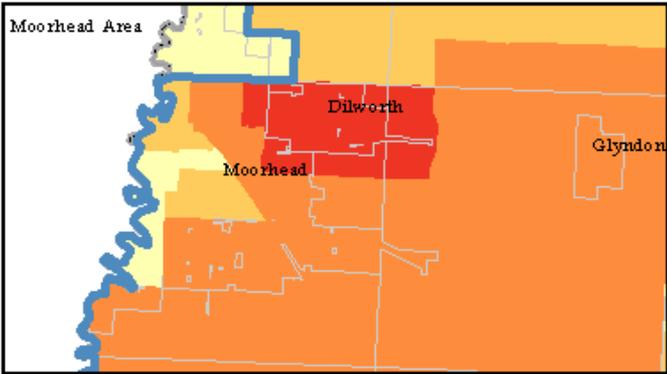
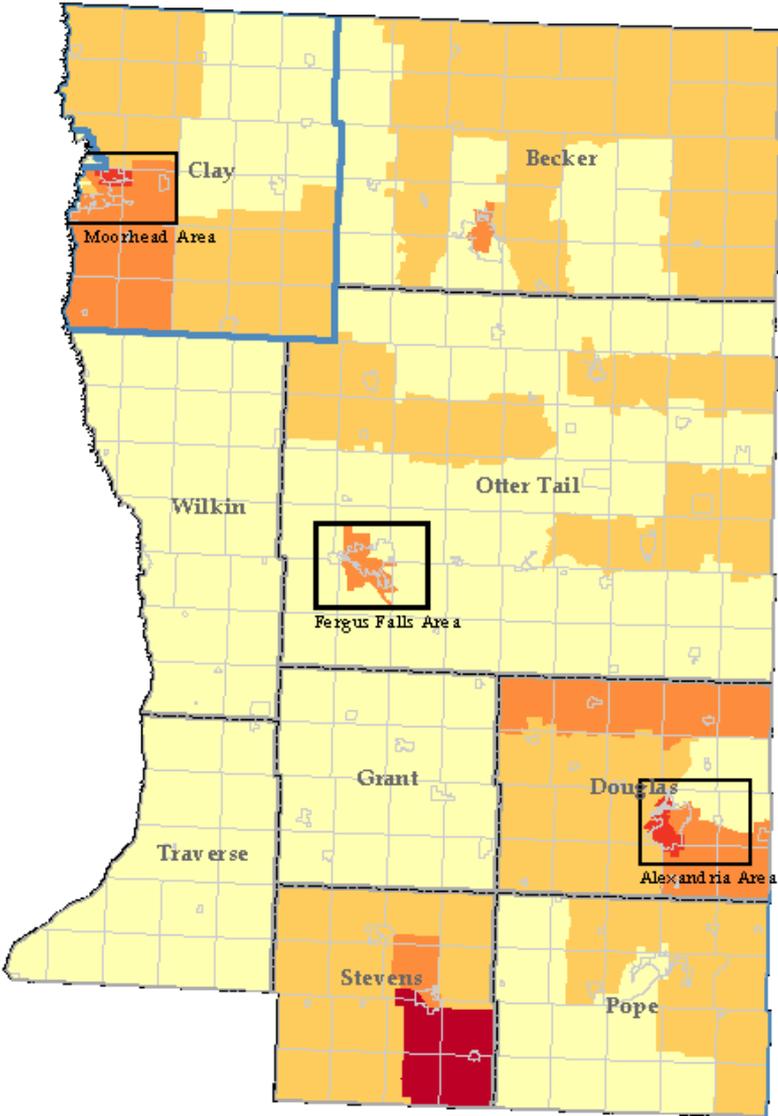
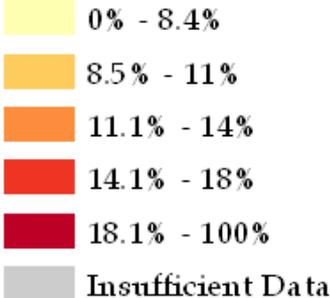
# Minnesota: Homeownership Rates by Age of Head of Household, 2009



Source: Census Bureau, American Community Survey, 2009

# Community Profiles for West Central Minnesota

## 17) Percent of Population Age 24-34



Regions  
  Top 5 Cities (Gr. MN Population)  
  Greater Minnesota

Source: American Community Survey 2005-2009

# Community Profiles for West Central Minnesota

## 21) Jobs within 5 Miles - 2009 Top 5 Cities (Greater MN)

Greater Minnesota

0 - 107

108 - 554

555 - 2,370

2,371 - 9,186

9,187 - 47,925

0 - 1,738

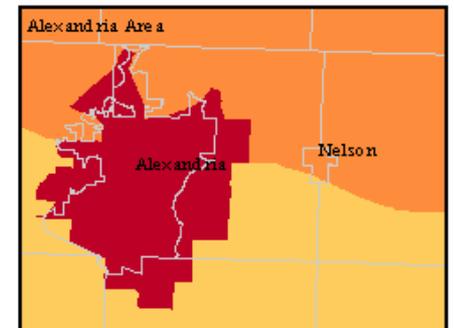
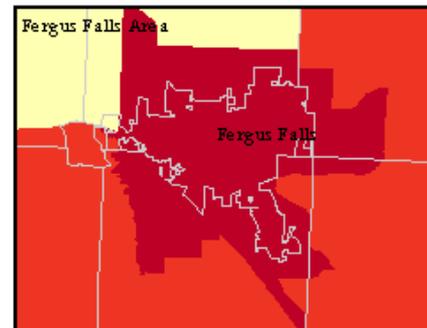
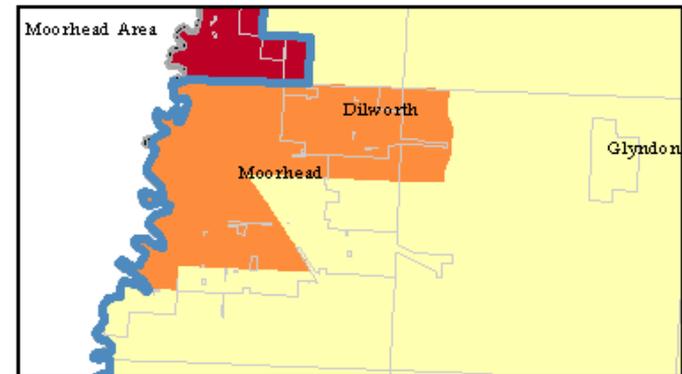
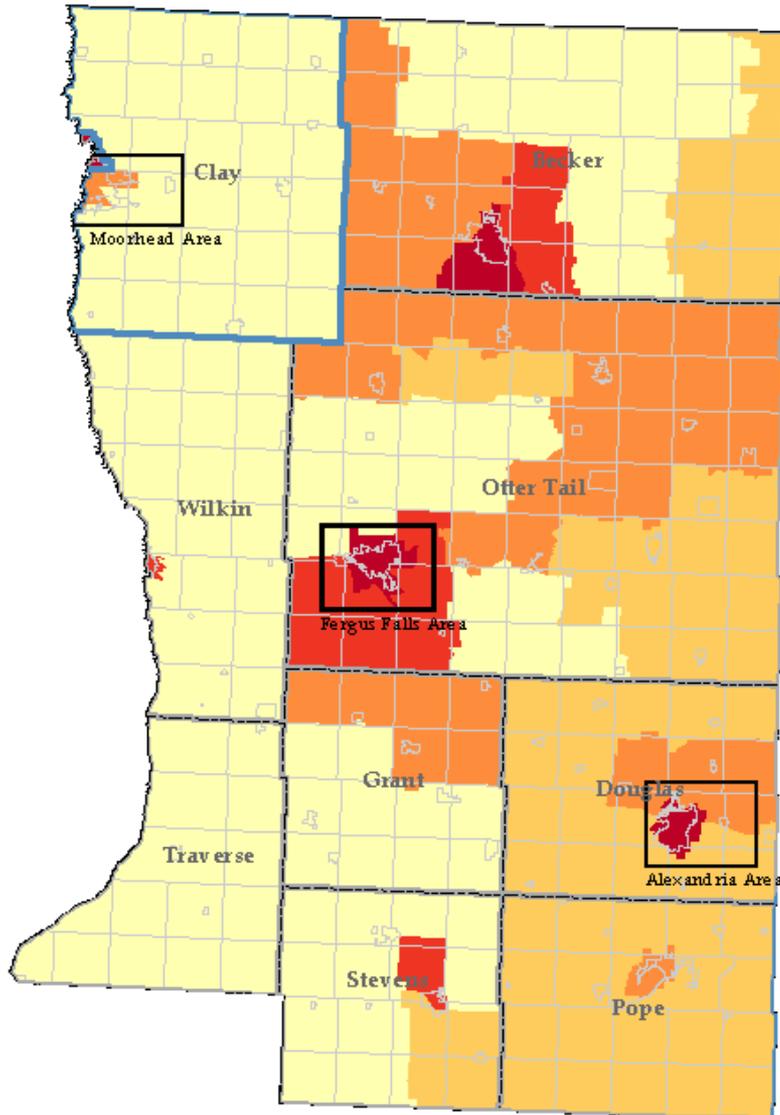
1,739 - 7,851

7,852 - 46,468

46,469 - 83,521

83,522 - 138,364

Insufficient Data



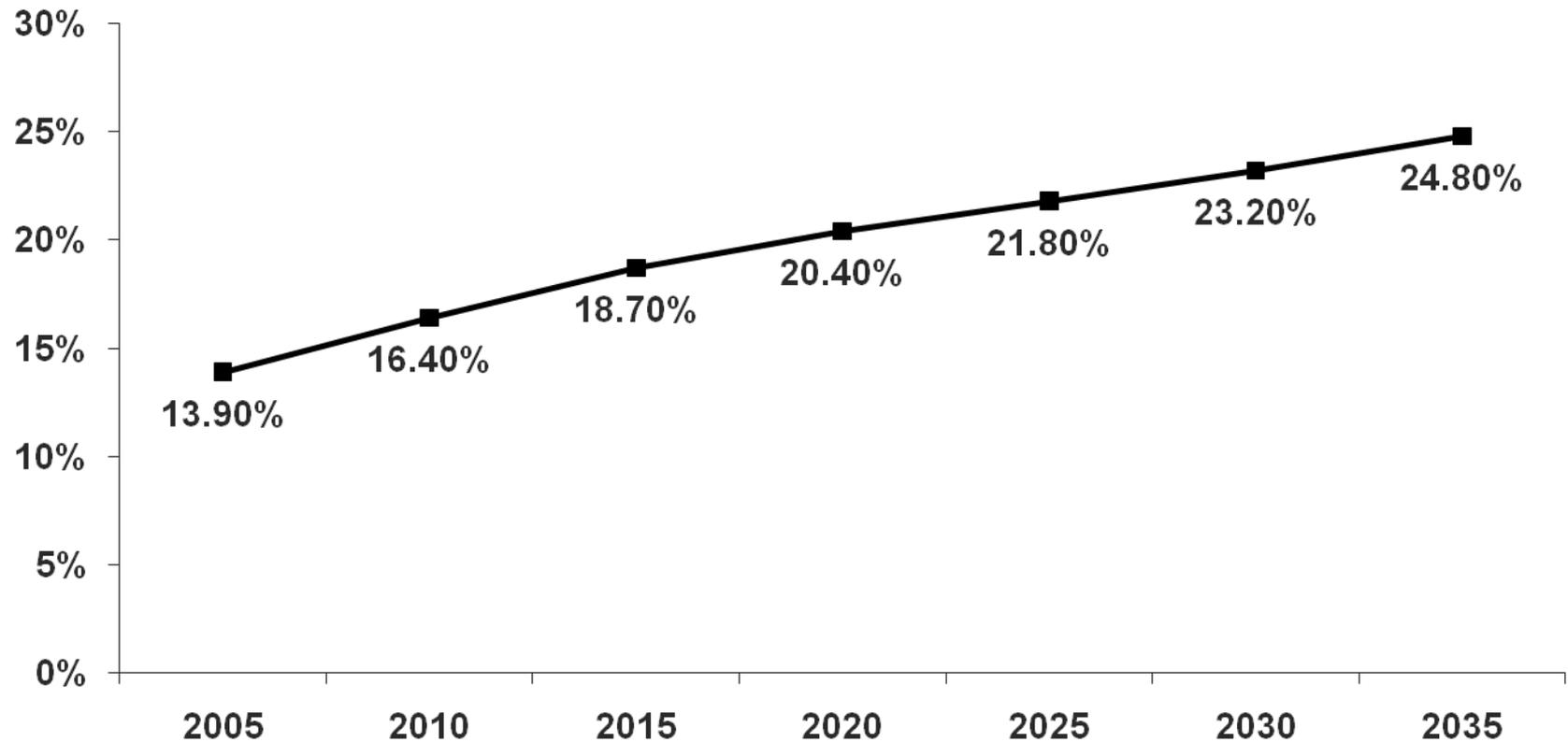
Regions

Top 5 Cities (Gr. MN Population)

Greater Minnesota

Source: US Census - LED - tract data

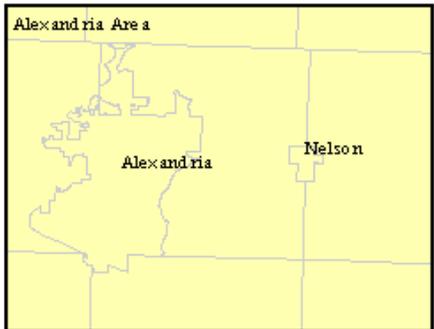
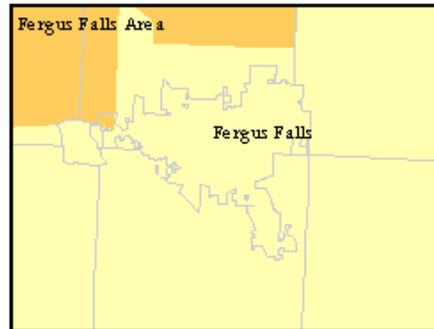
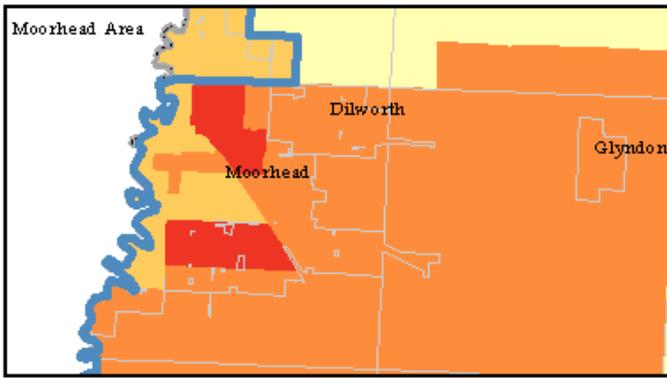
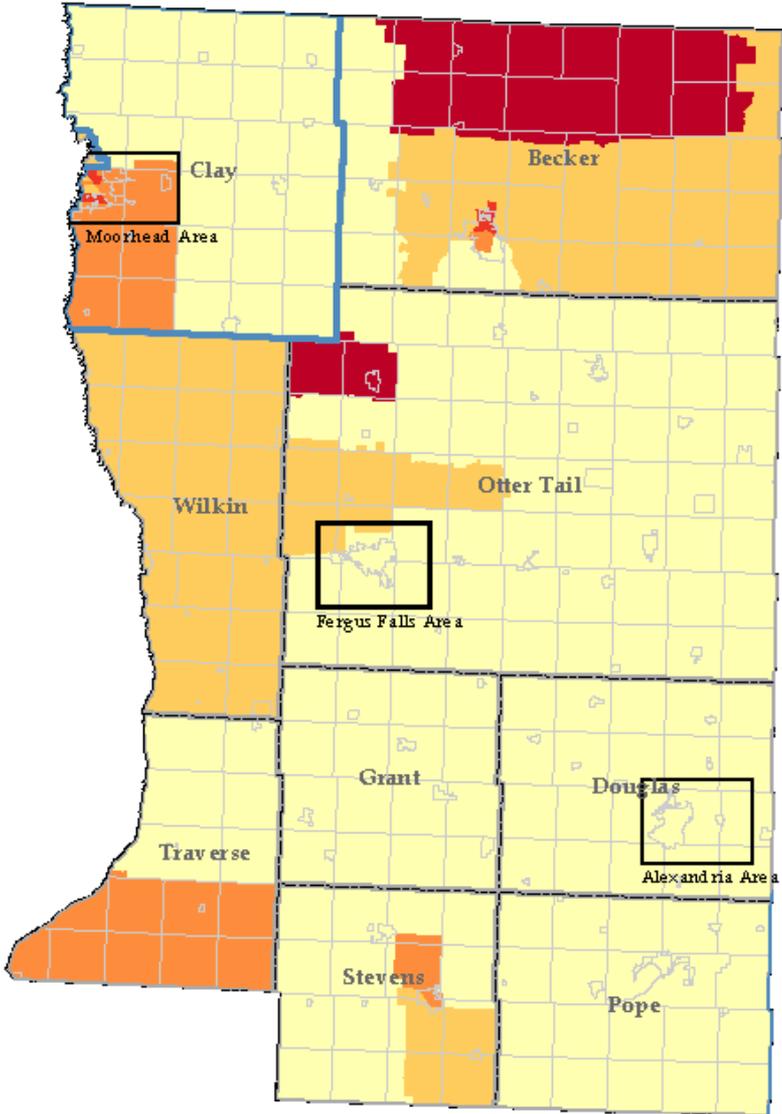
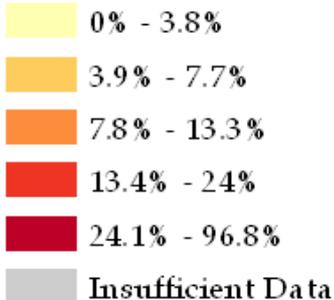
# MN: Percent of Population from Communities of Color



Source: Minnesota State Demographic Center, *Minnesota Population Projections by Race and Hispanic Origin, 2005 to 2035* (January 2009)

# Community Profiles for West Central Minnesota

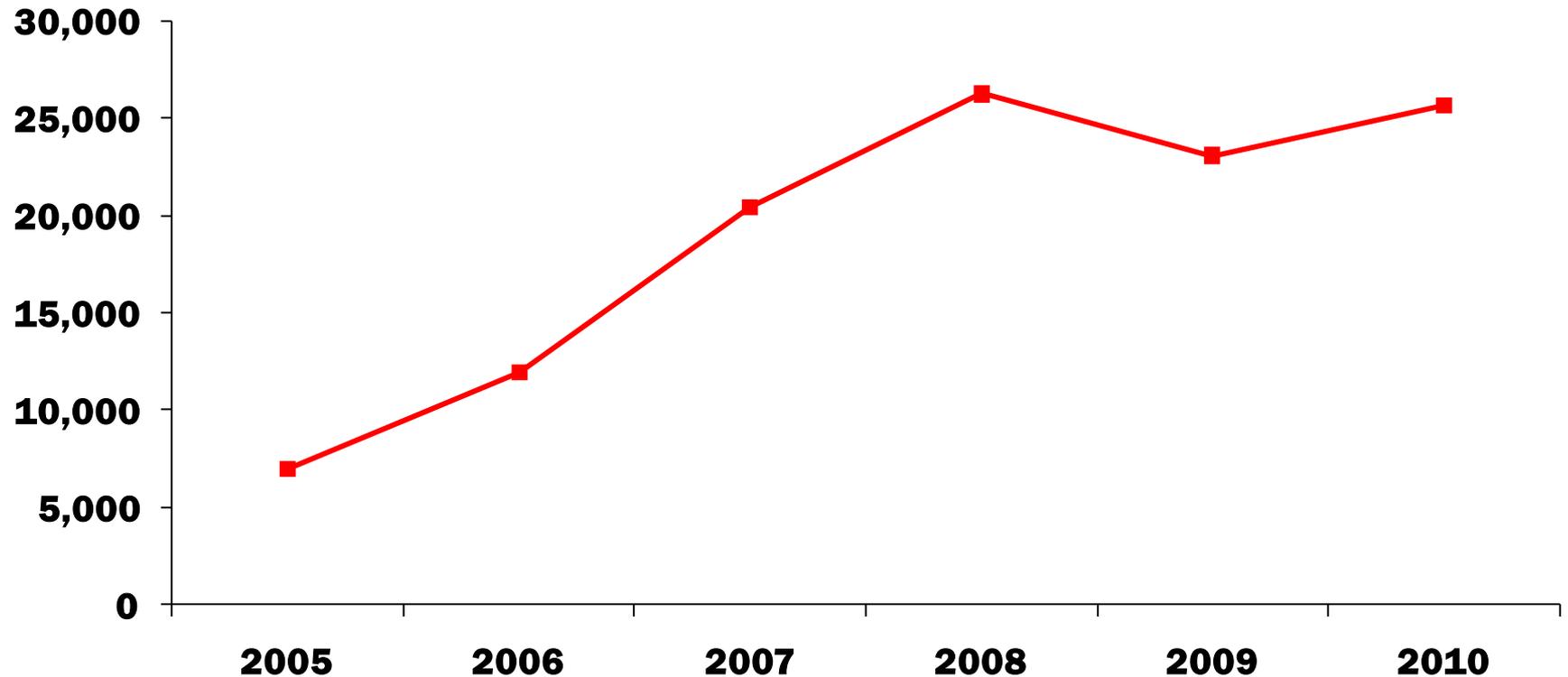
## 14) Percent from Communities of Color



Regions  
  Top 5 Cities (Gr. MN Population)  
  Greater Minnesota

Source: American Community Survey 2005-2009

# MN: Number of Sheriff Sales

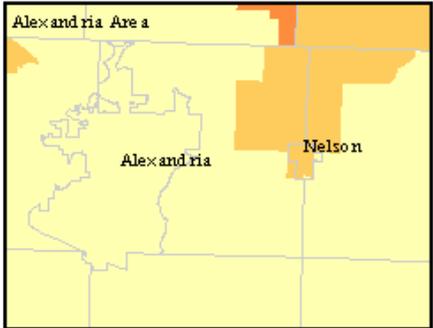
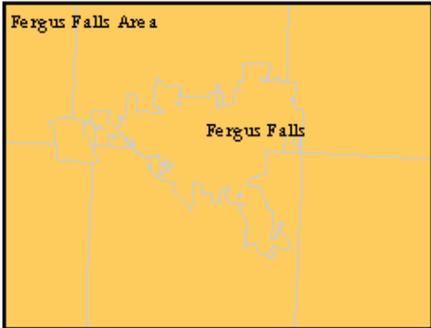
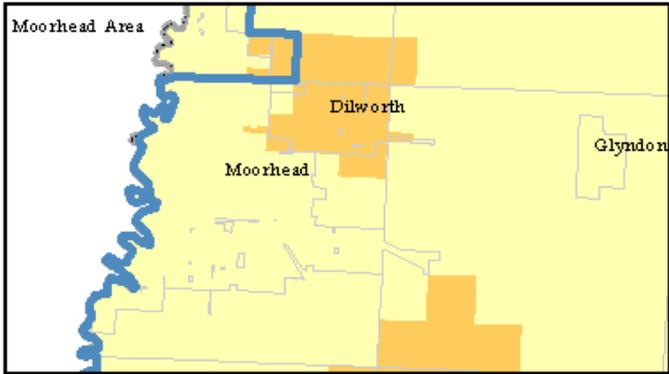
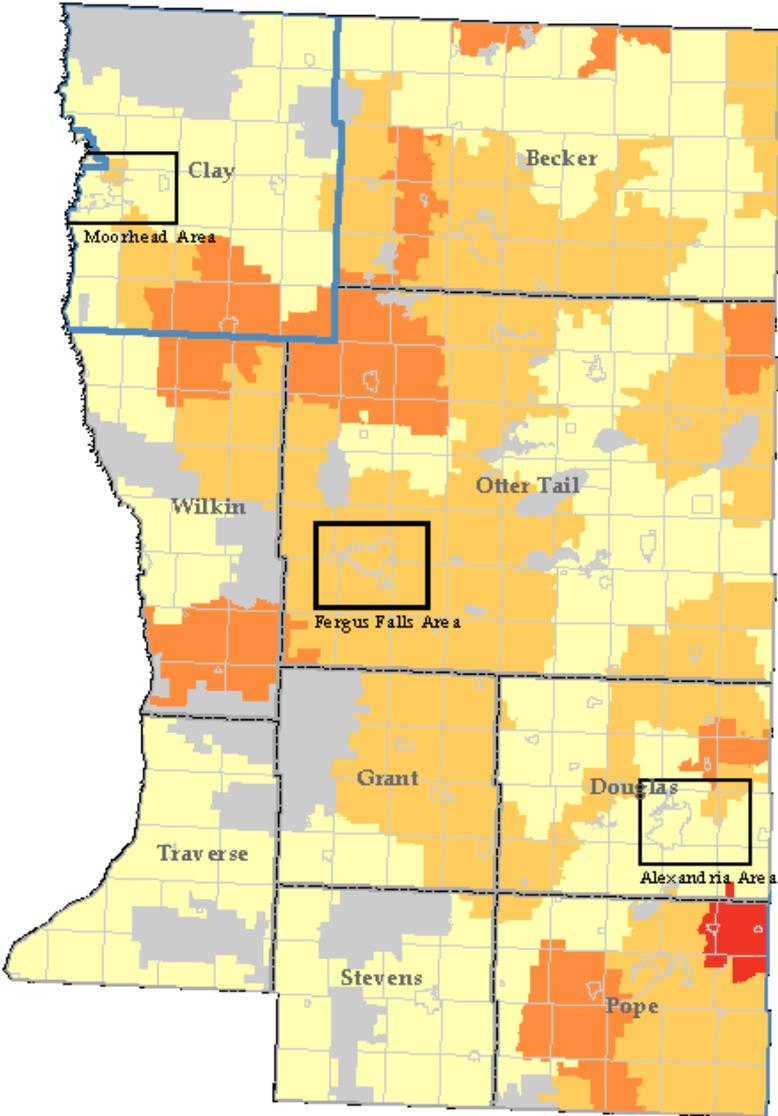
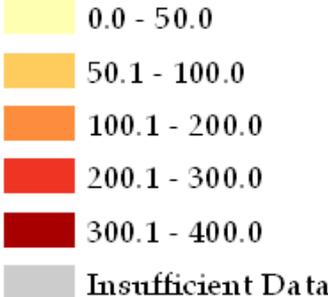


Source: Minnesota Housing analysis of data from Housing Link. Data were adjusted to account for missing data in a few counties

# Community Profiles for West Central Minnesota

Statewide Index = 100

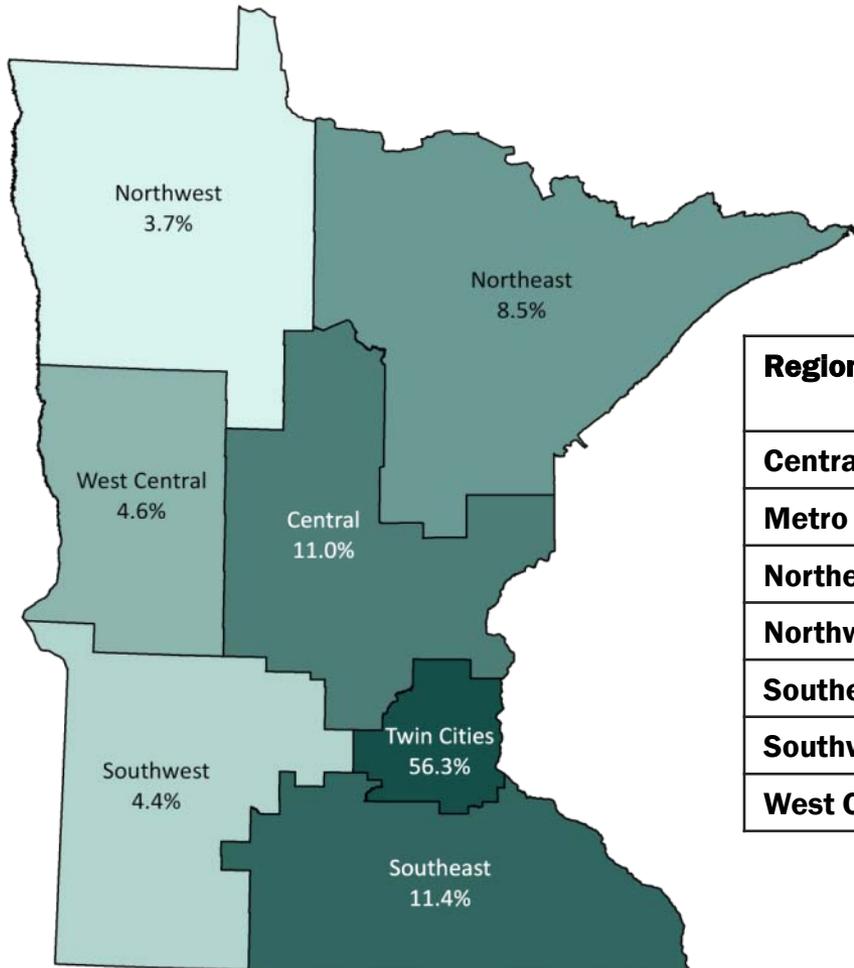
## Foreclosure Index - December 2010 (zip code)



Regions  
  Top 5 Cities (Gr. MN Population)  
  Greater Minnesota

Source: LPS Applied Analytics

# Assistance Distribution Aligns Closely with Share of Eligible Households



**Comparison of Household Assistance, FFY 2010**

Region	Share of Assisted HH	Share of Funds	Share of Eligible HH
Central	11.0%	11.1%	13.2%
Metro	56.3%	64.2%	54.8%
Northeast	8.5%	6.5%	6.4%
Northwest	3.7%	2.0%	5.0%
Southeast	11.4%	8.6%	8.8%
Southwest	4.4%	4.1%	9.5%
West Central	4.6%	3.5%	2.4%

# For More Information Contact

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