

Introduction

The Central Regional Housing Needs Report is based on findings from the Next Decade of Housing in Minnesota study. The purpose of the study is to quantify the need for affordable housing for low-income households from 2000 to 2010. The study was completed by BBC Research & Consulting, an independent firm that specializes in housing market analysis. The study was funded by a collaborative of public and philanthropic organizations that provide resources for affordable housing development.¹

The main study report includes findings for the entire state, the seven-county Twin Cities Metropolitan Area, and Greater Minnesota. Each regional report includes an overview of the statewide results and detailed findings for the region. Additional information about the study model and findings is provided in the main report.

Counties covered in the Central regional report include Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena and Wright.

Overview of Housing Market Model

The housing model developed in this study uses the best available current and projected demographic and housing data to evaluate the need for affordable housing throughout the state. The study results are presented in the following exhibits.²

Exhibit 1: Income by Household Type, 2000 and 2010

Exhibit 1 identifies the number of households by income level (e.g., 900 households at 30 to 50 percent of area median income) and type (family/non-family structure) in 2000 and 2010. It also shows the changes between the two periods, which is critical to identifying the unmet need in 2010.

Exhibit 2: Structure of the Low-Income Housing Market, 2000

Exhibit 2 identifies the number of existing low-income households³ and how they are housed (in subsidized units or private-market units). It calculates the number of cost-burdened households⁴ that existed in 2000, a large component of housing need.

¹ Funders of the study include the Family Housing Fund, Greater Minnesota Housing Fund and Minnesota Housing Finance Agency. Additional support was provided by the Metropolitan Council.

² A detailed description of the data, assumptions and calculations in each exhibit is provided in Section II of the main report (available through the Minnesota Housing Finance Agency).

³ For the purposes of the Next Decade of Housing in Minnesota project, low-income households are defined as households with incomes below 60 percent of the Twin Cities Metropolitan Area family median income and below 80 percent of county family median income for the remaining 80 counties of Greater Minnesota.

⁴ Households are considered cost-burdened if they spend more than 30 percent of their gross income to occupy their housing.

Exhibit 3: Unmet Low-Income Housing Need (New Construction), 2000-2010

Exhibit 3 identifies the unmet need for new low-income housing units in 2010 using the following approach:

$$\begin{array}{r} \text{New Low-Income Households 2000-2010} \\ \textit{minus} \\ \text{Expected Provision of Low-Income Units by the Private Market by 2010} \\ \textit{minus} \\ \text{Expected Provision of Low-Income Units by the Public and Philanthropic Sectors by 2010} \\ \textit{equals} \\ \text{Unmet Need for New Low-Income Units in 2010} \end{array}$$

For the statewide, Twin Cities Metropolitan Area, and Greater Minnesota reports, the model estimates the number of low-income subsidized units provided by public and philanthropic entities to determine the total unmet need. The provision of subsidized housing is not predicted at the county or regional level since there are no reliable projections. More detail on this issue is provided in Section II of the main report.

Exhibit 4: Analysis of Unmet Need, 2010

Exhibit 4 presents data on unmet need in 2010 for new construction and housing assistance (for cost burdened households) at the state, Greater Minnesota, and Twin Cities Metropolitan Area levels.

Study Limitations

BBC Research believes the study presents an accurate picture of housing needs in Minnesota. However, there are some important data limitations that affect the study results:

- The estimated housing needs of Minnesota's homeless population are included in the "cost burdened" category. However, homeless households are very difficult to count. The study estimated this need using the most recent data available from the statewide Quarterly Shelter Survey. This is a very conservative estimate of homelessness, as it only includes those utilizing shelters on a given night. More complete information on the overall need for housing to serve the homeless will be available in the 2003 Wilder Research Center survey of homeless adults and children in Minnesota, expected to be released in early 2004.
- An analysis of housing units lost to demolition and attrition, as well as units that are in poor condition or overcrowded, is not included in the study. Good statewide data was not available, so the researchers excluded these factors in the calculation of housing need. As a result, the study presents a conservative picture of housing need.
- Since the level of public and philanthropic resources available to each county during the decade cannot be predicted, the actual shortfall of affordable housing (after provision of subsidized units) can only be calculated at the statewide, Twin Cities Metropolitan Area and Greater Minnesota levels rather than for individual counties.

- The study only provides data at the county level, which may mask trends at the sub-county (i.e., city) level. For example, some rural counties may show no housing need due to declining populations, but particular cities within the county may experience growth and need additional housing. In these cases, local area market research will be required to make decisions about the level of housing need and the provision of public and philanthropic resources.
- The study does not attempt to predict policy changes or funding priorities during the coming decade. It does not offer funding recommendations, such as the type of subsidized housing (e.g., owner versus rental) that should be provided to address the identified shortfall. It is the responsibility of a variety of decision makers at the local, regional, and state levels to evaluate the study results and determine the appropriate responses.

Statewide Findings

During the past several years, the issue of affordable housing has become increasingly prominent in Minnesota. The Next Decade of Housing in Minnesota study indicates that many households will continue to have difficulty finding affordable housing in the coming years.

- Almost 300,000 low-income households are living in unaffordable housing.⁵ For the one-third of these households that earn less than 30 percent of the state median income, this housing cost burden often forces difficult choices between housing and other necessities.
- There will be a shortfall of approximately 33,000 affordable housing units for low-income households by 2010. This shortfall will occur despite increased private market production and significant public and philanthropic contributions for affordable housing.

Almost 300,000 low-income Minnesota households are paying more than they can afford for housing. In 2000, Minnesota had more than 791,000 low-income households. This represented 42 percent of all households in the state. Of these households, approximately 300,000 (or 38 percent) spent more than 30 percent of their income on housing.⁶ Seventy percent of these households earn less than 50 percent of median income and 36 percent earn less than 30 percent of median income. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

⁵ The Department of Housing and Urban Development (HUD) defines housing as unaffordable if the household spends more than 30 percent of gross income to occupy it.

⁶ The figure counting those households paying above 30 percent of their incomes for housing also includes households who were homeless according to the statewide Quarterly Shelter Survey.

Demographic trends will result in 116,000 new low-income households seeking affordable housing by 2010. From 2000 to 2010, Minnesota is expected to grow by almost 207,000 households, or about 11 percent. More than one-half of these new households, approximately 116,000, are projected to be low-income households.

The private sector is projected to be able to satisfy 49 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 59,300 affordable units. The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 116,000 new low-income households by 2010, it is expected that approximately half (59,300 households) will not find affordable housing units in the private market.

Public and philanthropic funding may create 26,400 new affordable units, but 32,800 households will still lack affordable housing in 2010. Among the 59,300 new low-income households not served by the private market, about 26,400 (45 percent) are expected to find housing in newly-developed subsidized units financed by public and philanthropic organizations during the decade.⁷ This leaves 32,800 new low-income households (55 percent) that will not be affordably housed by any provider in 2010. Of these households, 70 percent are expected to have incomes less than 50 percent of median, and 33 percent will have incomes less than 30 percent of median. Approximately 22,200 of these households will live in the Twin Cities Metropolitan Area, while 10,600 will reside in Greater Minnesota.

Central Region Trends

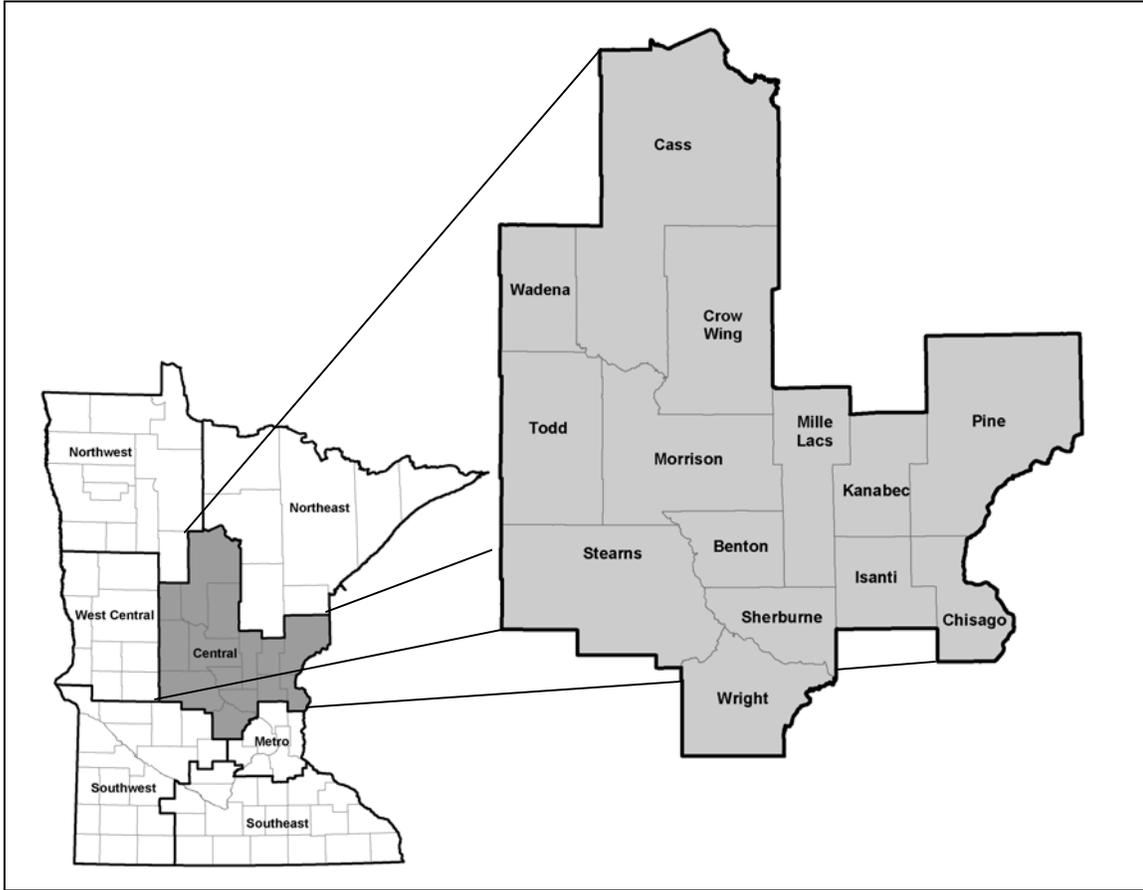
The Central Region is composed of 14 counties, which encompass parts of three population centers. The 14 counties are Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena and Wright. There were 223,814 households in the Central region in 2000, about 12 percent of all households in Minnesota.

Of the approximate 224,000 households reported in the region in the 2000 Census, 35 percent are concentrated in the “collar” counties on the edge of the Twin Cities Metropolitan Area, including Chisago, Isanti, Sherburne and Wright. Another 27 percent live in Benton and Stearns, two counties in the St. Cloud Metro Area. Finally, Crow Wing, with Brainerd as its population center, is home to 10 percent of the region’s households.

Map 1 shows the counties that make up the Central region. Table 1 presents an overview of the number of low-income households in 2000, growth of low-income households this decade, and expected housing need in 2010. The next section explores these numbers in greater detail for the Central region.

⁷ Public funding sources include the Minnesota Housing Finance Agency, Department of Housing and Urban Development, Department of Employment and Economic Development, and other government sources. Philanthropic sources include the Family Housing Fund, Greater Minnesota Housing Fund, and other private funders.

**Map 1.
Central Region**



Source: BBC Research & Consulting.

**Table 1.
Summary of Unmet Low-Income Housing Need by Region, 2000 - 2010**

Greater Minnesota Region	Total Low-Income Households 2000	Change Between 2000 and 2010				
		New Low-Income Households 2010	New Low-Income Households Not Served by Private Market	Expected Public/Philanthropic Housing Provision	Unmet New Housing Construction Need	Housing Assistance Need ²
Central	104,221	27,063	10,873	N/A ¹	N/A ¹	32,386
Northwest	64,295	6,081	2,759			20,319
Northwest	30,538	3,040	1,470			8,805
Southeast	126,996	11,557	4,748			37,387
Southwest	53,437	3,511	1,698			14,681
West Central	38,688	3,909	1,576			12,099
Greater Minnesota Total	418,175	55,160	23,124	12,561	10,563	125,677
7-County Metro Twin Cities	372,855	60,478	36,127	13,865	22,262	171,062
Minnesota State Total	791,030	115,638	59,251	26,426	32,825	296,739

Note: ¹ Forecasting production of new low-income housing between 2000 and 2010 by public and philanthropic entities throughout the regions in Greater Minnesota is very difficult to accomplish and would likely introduce significant potential for error in predicting unmet housing need in 2010. Instead, housing production by public and philanthropic entities is forecast at the Greater Minnesota level.

² Housing Assistance Need measures low-income households that were cost-burdened in 2000, and for whom some sort of housing assistance program (that is administered during the decade) would be helpful.

Source: BBC Research & Consulting.

Key Findings

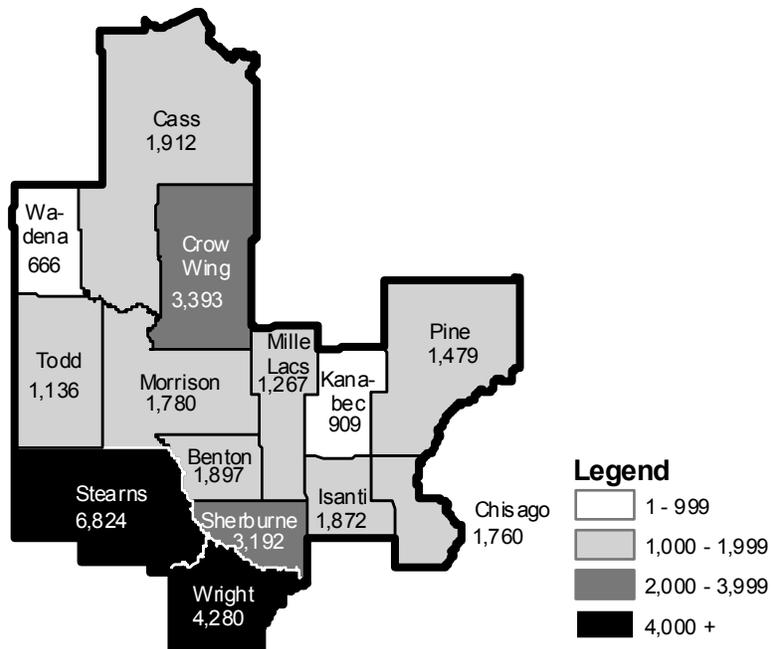
In 2000, there were over 104,200 low-income households in the Central region, comprising 47 percent of all households. Approximately 38 percent of the region's low-income households lived in the collar counties, with another 27 percent in the St. Cloud area and 9 percent in Crow Wing.

Approximately 32,400 low-income Central region households (31 percent) are paying more than they can afford for housing (Map 2). The percentage of low-income households that are cost burdened varies widely across the region. Chisago County has the smallest percentage of cost-burdened households at 23 percent, while Cass County has the highest share at 49 percent of low-income households.

There were 10,700 subsidized housing units in the region in 2000, or nearly enough to house 10 percent of the low-income population. Thirty-three percent of these units were located in the collar counties, with another 28 percent around St. Cloud and 10 percent in Crow Wing County. Despite these subsidized units, nearly 32,400 households in the region were cost-burdened in 2000. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

Map 2.
Cost Burdened
Households in the
Central Region, 2000

Source:
BBC Research & Consulting.



Demographic trends will result in 27,100 new low-income households seeking affordable housing by 2010. From 2000 to 2010, the Central region is expected to grow by about 27,800 households, or about 12 percent. However, the number of middle- and upper-income households is expected to increase by only 750 households, while the number of low-income households is expected to increase by about 27,100.

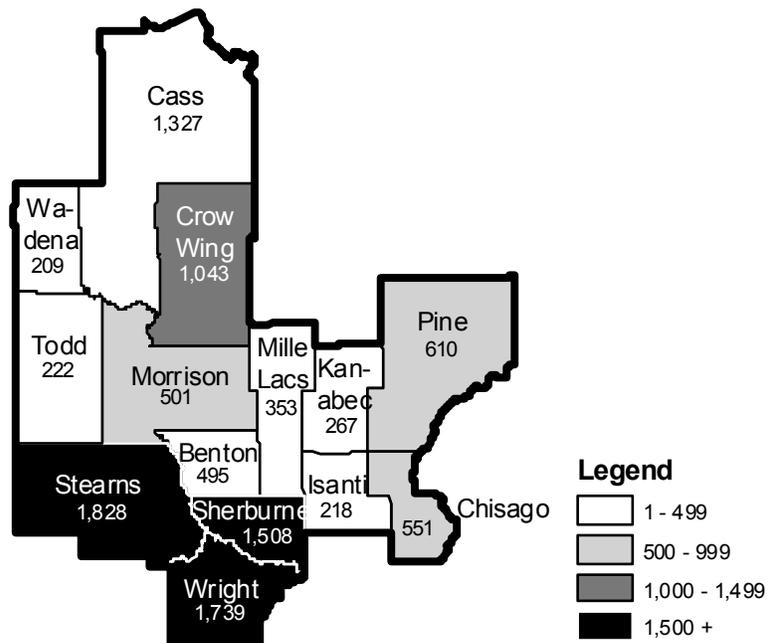
From 2000 to 2010, the geographical distribution of households in need of affordable housing is projected to change slightly, with the area around St. Cloud projected to see a slower increase in need than other parts of the region. Only 21 percent of the incremental need in the region is expected to take place in Benton and Stearns counties, compared to 27 percent of households in need of affordable housing located around St. Cloud in 2000.

The private market can only meet 60 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 10,900 affordable units (Map 3). The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 27,100 new low-income households by 2010, it is expected that about 40 percent (approximately 10,900 households) will not find affordable housing units in the private market.

Almost half of the households not served by the private market will reside in Stearns, Wright and Sherburne counties.

Map 3.
New Low-Income Households Not Served by the Private Market in the Central Region, 2000 to 2010

Source:
 BBC Research & Consulting.



Public and philanthropic funding may create new affordable units, but households will still lack affordable housing in 2010. The study does not estimate the level of public and philanthropic resources available to each county (nor to the Central Region) during the decade. Some of the 10,900 households not served by the private market will be served by new units from the public and philanthropic sectors; however, there will still be unmet need for low-income housing in the Central region by 2010.

Central Region

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	223,814	100%	10,735	5,040	60,251	46,930	100,859
Total Low-Income Households (<80% of median)⁽²⁾	104,221	47%	9,123	3,464	14,169	34,113	43,352
30% of median family household income ⁽³⁾	29,436	13%	3,321	794	1,300	13,855	10,165
30 - 50%	29,072	13%	3,095	1,109	2,603	10,298	11,967
50 - 60%	15,014	7%	1,058	583	2,445	3,854	7,074
60 - 80%	30,700	14%	1,649	978	7,820	6,106	14,146
80 - 115%	46,129	21%	1,016	962	16,240	6,052	21,859
115%+	73,464	33%	595	614	29,842	6,765	35,648

2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	251,631	100%	13,480	5,941	63,686	53,869	114,654
Total Low-Income Households (<80% of median)⁽²⁾	131,285	52%	11,852	4,377	17,334	39,260	58,460
30% of median family household income ⁽³⁾	38,150	15%	4,430	1,016	1,716	16,015	14,972
30 - 50%	39,078	16%	4,206	1,500	3,558	11,841	17,973
50 - 60%	18,483	7%	1,257	702	2,991	4,425	9,108
60 - 80%	35,573	14%	1,959	1,159	9,069	6,979	16,407
80 - 115%	47,340	19%	1,061	982	16,633	6,915	21,749
115%+	73,006	29%	567	581	29,719	7,693	34,446

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	27,816	100%	2,746	901	3,435	6,939	13,796
Total Low-Income Households (<80% of median)⁽²⁾	27,063	97%	2,729	913	3,165	5,148	15,108
30% of median family household income ⁽³⁾	8,715	31%	1,109	222	416	2,160	4,807
30 - 50%	10,005	36%	1,111	390	955	1,543	6,006
50 - 60%	3,470	12%	200	119	546	571	2,034
60 - 80%	4,873	18%	309	181	1,249	873	2,261
80 - 115%	1,211	4%	44	20	393	864	(110)
115%+	(458)	-2%	(28)	(33)	(123)	927	(1,202)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Central Region

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-income households (< 80% of median)	104,221	100%	26,757	100%	34,113	100%	43,352	100%			
Housed Affordably:											
Existing subsidized units ⁽²⁾	10,683	10%	+	7,639	29%	+	2,979	9%	+	65	0%
+ Private Market Units ⁽³⁾	<u>61,152</u>	<u>59%</u>	+	<u>11,559</u>	<u>43%</u>	+	<u>18,779</u>	<u>55%</u>	+	<u>30,814</u>	<u>71%</u>
= Total	71,835	69%	=	19,198	72%	=	21,758	64%	=	30,879	71%
Cost Burdened Households⁽⁴⁾	32,386	31%		7,558	28%		12,354	36%		12,473	29%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Central Region

Exhibit 3. Unmet Low-Income Housing Need (New Construction), 2000-2010

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	27,063	6,808	5,148	15,108
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>16,190</u>	<u>2,915</u>	<u>2,813</u>	<u>10,462</u>
(equals)	New Low-Income Households Not Served by the Private Market, 2000-2010	10,873	3,893	2,335	4,645

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Benton County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$50,100	13,067	100%	637	343	3,553	2,364	6,170
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>6,142</i>	<i>47%</i>	<i>545</i>	<i>251</i>	<i>649</i>	<i>1,780</i>	<i>2,916</i>
30% of median family household income ⁽³⁾	\$15,030	1,758	13%	167	72	41	850	627
30 - 50%	\$25,050	1,825	14%	230	47	140	450	959
50 - 60%	\$30,060	913	7%	33	16	114	148	602
60 - 80%	\$40,080	1,646	13%	115	116	354	331	729
80 - 115%	\$57,615	1,446	11%	34	17	483	184	730
115%+	\$57,615 +	5,479	42%	58	75	2,421	400	2,524

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$55,994	14,979	100%	776	399	3,774	2,562	7,469
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>7,438</i>	<i>50%</i>	<i>656</i>	<i>303</i>	<i>784</i>	<i>1,929</i>	<i>3,767</i>
30% of median family household income ⁽³⁾	\$16,798	2,153	14%	204	88	51	922	889
30 - 50%	\$27,997	2,155	14%	271	56	165	488	1,176
50 - 60%	\$33,596	1,166	8%	43	20	145	161	797
60 - 80%	\$44,795	1,963	13%	138	139	423	359	905
80 - 115%	\$64,393	3,163	21%	73	37	1,055	199	1,798
115%+	\$64,393 +	4,378	29%	47	60	1,935	434	1,903

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	1,912	100%	139	56	221	198	1,299
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>1,296</i>	<i>68%</i>	<i>111</i>	<i>52</i>	<i>134</i>	<i>149</i>	<i>851</i>
30% of median family household income ⁽³⁾	396	21%	38	16	9	71	261
30 - 50%	330	17%	42	9	25	38	217
50 - 60%	253	13%	9	4	32	12	196
60 - 80%	317	17%	22	22	68	28	177
80 - 115%	1,716	90%	40	20	573	15	1,069
115%+	(1,100)	-58%	(12)	(15)	(486)	33	(621)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Benton County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	6,142	100%	1,445	100%	1,780	100%	2,916	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	791	13%	+	401	28%	+	390	22%	+	0	0%
+ Private Market Units ⁽³⁾	<u>3,454</u>	<u>56%</u>	+	<u>657</u>	<u>45%</u>	+	<u>719</u>	<u>40%</u>	+	<u>2,079</u>	<u>71%</u>
= Total	4,245	69%	=	1,058	73%	=	1,109	62%	=	2,079	71%
Cost Burdened Households⁽⁴⁾	1,897	31%		388	27%		671	38%		838	29%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Benton County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,296	297	149	851
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>801</u>	<u>135</u>	<u>60</u>	<u>606</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	495	162	89	244

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Cass County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$31,000	10,956	100%	580	293	2,210	3,197	4,677
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>3,897</i>	<i>36%</i>	<i>427</i>	<i>173</i>	<i>326</i>	<i>1,728</i>	<i>1,242</i>
30% of median family household income ⁽³⁾	\$9,300	1,211	11%	158	64	73	530	387
30 - 50%	\$15,500	1,072	10%	106	48	87	501	330
50 - 60%	\$18,600	544	5%	50	22	55	241	178
60 - 80%	\$24,800	1,070	10%	114	40	112	457	347
80 - 115%	\$35,650	1,805	16%	82	47	360	527	789
115%+	\$35,650 +	5,254	48%	70	72	1,524	942	2,646

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$45,527	12,113	100%	867	374	2,055	3,728	5,088
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>6,152</i>	<i>51%</i>	<i>721</i>	<i>267</i>	<i>513</i>	<i>2,016</i>	<i>2,634</i>
30% of median family household income ⁽³⁾	\$13,658	2,010	17%	304	97	127	619	862
30 - 50%	\$22,763	1,911	16%	190	86	154	583	897
50 - 60%	\$27,316	657	5%	60	26	66	280	225
60 - 80%	\$36,421	1,574	13%	167	58	165	533	651
80 - 115%	\$52,356	2,057	17%	94	54	410	614	886
115%+	\$52,356 +	3,904	32%	52	53	1,133	1,098	1,568

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	1,157	100%	287	82	(155)	531	411
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>2,255</i>	<i>195%</i>	<i>294</i>	<i>94</i>	<i>187</i>	<i>288</i>	<i>1,392</i>
30% of median family household income ⁽³⁾	799	69%	147	33	55	89	475
30 - 50%	839	73%	83	38	68	83	567
50 - 60%	113	10%	10	4	11	40	47
60 - 80%	504	44%	54	19	53	76	303
80 - 115%	252	22%	11	7	50	87	96
115%+	(1,349)	-117%	(18)	(18)	(391)	156	(1,077)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Cass County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	3,897	100%	927	100%	1,728	100%	1,242	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	369	9%	+	291	31%	+	78	5%	+	0	0%
+ Private Market Units ⁽³⁾	<u>1,616</u>	<u>41%</u>	+	<u>160</u>	<u>17%</u>	+	<u>842</u>	<u>49%</u>	+	<u>614</u>	<u>49%</u>
= Total	1,985	51%	=	451	49%	=	920	53%	=	614	49%
Cost Burdened Households⁽⁴⁾	1,912	49%		475	51%		808	47%		629	51%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Cass County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	2,255	574	288	1,392
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>927</u>	<u>99</u>	<u>140</u>	<u>688</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	1,327	475	148	705

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Chisago County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$68,600	14,517	100%	67	31	375	2,639	11,405
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		7,697	53%	67	27	232	2,194	5,176
30% of median family household income ⁽³⁾	\$20,580	2,055	14%	42	10	38	1,096	868
30 - 50%	\$34,300	2,146	15%	16	15	64	676	1,375
50 - 60%	\$41,160	1,011	7%	4	1	44	155	807
60 - 80%	\$54,880	2,485	17%	4	1	86	267	2,127
80 - 115%	\$78,890	3,420	24%	0	2	86	231	3,102
115%+	\$78,890 +	3,400	23%	0	2	57	214	3,127

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$81,505	16,724	100%	89	40	432	3,128	13,034
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		9,558	57%	89	36	286	2,601	6,545
30% of median family household income ⁽³⁾	\$24,452	2,757	16%	57	14	51	1,299	1,336
30 - 50%	\$40,753	2,873	17%	22	20	86	801	1,944
50 - 60%	\$48,903	1,471	9%	6	1	64	184	1,215
60 - 80%	\$65,204	2,457	15%	4	1	85	316	2,050
80 - 115%	\$93,731	3,146	19%	0	1	79	274	2,792
115%+	\$93,731 +	4,021	24%	0	2	67	254	3,697

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	2,207	100%	22	9	57	489	1,629
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	1,860	84%	22	9	54	407	1,369
30% of median family household income ⁽³⁾	702	32%	14	3	13	203	468
30 - 50%	727	33%	6	5	22	125	569
50 - 60%	460	21%	2	0	20	29	408
60 - 80%	(28)	-1%	(0)	(0)	(1)	49	(76)
80 - 115%	(274)	-12%	0	(0)	(7)	43	(310)
115%+	620	28%	0	0	10	40	570

Notes:

(1) The "All Households" category includes owner and renter occupied households throughout the exhibits.

(2) Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

(3) Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	7,697	100%	327	100%	2,194	100%	5,176	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	638	8%	+	381	117%	+	257	12%	+	0	0%
+ Private Market Units ⁽³⁾	<u>5,299</u>	<u>69%</u>	+	<u>(133)</u>	<u>-41%</u>	+	<u>1,179</u>	<u>54%</u>	+	<u>4,253</u>	<u>82%</u>
= Total	5,937	77%	=	248	76%	=	1,436	65%	=	4,253	82%
Cost Burdened Households⁽⁴⁾	1,760	23%		79	24%		758	35%		923	18%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Chisago County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low- Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,860	85	407	1,369
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>1,309</u>	<u>(34)</u>	<u>219</u>	<u>1,125</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	551	119	188	244

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Crow Wing County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$42,100	22,296	100%	1,168	564	5,093	6,067	9,403
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		9,901	44%	955	357	934	4,001	3,653
30% of median family household income ⁽³⁾	\$12,630	2,974	13%	336	103	78	1,465	992
30 - 50%	\$21,050	2,919	13%	334	96	197	1,226	1,065
50 - 60%	\$25,260	1,321	6%	122	51	128	515	504
60 - 80%	\$33,680	2,687	12%	163	106	531	796	1,091
80 - 115%	\$48,415	4,272	19%	127	136	1,137	999	1,873
115%+	\$48,415 +	8,123	36%	86	71	3,022	1,067	3,877

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$53,192	24,525	100%	1,409	651	5,227	7,077	10,161
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		12,270	50%	1,194	441	1,137	4,667	4,831
30% of median family household income ⁽³⁾	\$15,958	3,693	15%	419	128	97	1,709	1,339
30 - 50%	\$26,596	3,716	15%	426	122	251	1,430	1,488
50 - 60%	\$31,915	1,714	7%	159	67	167	600	722
60 - 80%	\$42,554	3,147	13%	190	125	622	929	1,281
80 - 115%	\$61,171	4,424	18%	131	141	1,178	1,165	1,809
115%+	\$61,171 +	7,831	32%	83	68	2,913	1,245	3,521

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	2,229	100%	241	87	134	1,010	758
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	2,370	106%	239	85	202	666	1,178
30% of median family household income ⁽³⁾	719	32%	83	25	19	244	347
30 - 50%	798	36%	91	26	54	204	422
50 - 60%	394	18%	36	15	38	86	218
60 - 80%	459	21%	28	18	91	133	190
80 - 115%	152	7%	5	5	40	166	(64)
115%+	(293)	-13%	(3)	(3)	(109)	178	(356)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Crow Wing County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	9,901	100%	2,247	100%	4,001	100%	3,653	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	1,066	11%	+	923	41%	+	118	3%	+	25	1%
+ Private Market Units ⁽³⁾	<u>5,442</u>	<u>55%</u>	+	<u>630</u>	<u>28%</u>	+	<u>2,385</u>	<u>60%</u>	+	<u>2,426</u>	<u>66%</u>
= Total	6,508	66%	=	1,553	69%	=	2,503	63%	=	2,451	67%
Cost Burdened Households⁽⁴⁾	3,393	34%		693	31%		1,498	37%		1,201	33%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Crow Wing County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	2,370	526	666	1,178
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>1,327</u>	<u>148</u>	<u>397</u>	<u>782</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	1,043	378	269	395

Notes:

- ⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.
- ⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Isanti County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$68,600	11,275	100%	660	339	3,304	2,184	4,788
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>6,296</i>	<i>56%</i>	<i>607</i>	<i>283</i>	<i>1,263</i>	<i>1,802</i>	<i>2,341</i>
30% of median family household income ⁽³⁾	\$20,580	1,724	15%	303	57	83	850	431
30 - 50%	\$34,300	1,801	16%	200	109	247	551	695
50 - 60%	\$41,160	935	8%	53	58	239	169	417
60 - 80%	\$54,880	1,835	16%	52	60	694	231	798
80 - 115%	\$78,890	2,730	24%	32	44	1,171	218	1,265
115%+	\$78,890 +	2,250	20%	20	12	871	164	1,183

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$70,053	12,711	100%	736	362	3,732	2,475	5,405
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>6,839</i>	<i>54%</i>	<i>676</i>	<i>304</i>	<i>1,353</i>	<i>2,041</i>	<i>2,465</i>
30% of median family household income ⁽³⁾	\$21,016	1,968	15%	350	64	96	964	495
30 - 50%	\$35,027	1,987	16%	220	120	272	624	750
50 - 60%	\$42,032	863	7%	49	53	220	192	349
60 - 80%	\$56,043	2,021	16%	58	66	765	262	871
80 - 115%	\$80,561	2,563	20%	30	41	1,099	247	1,145
115%+	\$80,561 +	3,308	26%	29	18	1,280	186	1,795

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	1,436	100%	76	23	428	290	617
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>544</i>	<i>38%</i>	<i>69</i>	<i>20</i>	<i>90</i>	<i>240</i>	<i>125</i>
30% of median family household income ⁽³⁾	244	17%	47	8	13	113	64
30 - 50%	185	13%	21	11	25	73	55
50 - 60%	(72)	-5%	(4)	(4)	(18)	22	(67)
60 - 80%	186	13%	5	6	70	31	74
80 - 115%	(167)	-12%	(2)	(3)	(72)	29	(120)
115%+	1,059	74%	9	6	410	22	612

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	6,296	100%	2,153	100%	1,802	100%	2,341	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	507	8%	+	386	18%	+	121	7%	+	0	0%
+ Private Market Units ⁽³⁾	<u>3,917</u>	<u>62%</u>	+	<u>1,190</u>	<u>55%</u>	+	<u>1,015</u>	<u>56%</u>	+	<u>1,712</u>	<u>73%</u>
= Total	4,424	70%	=	1,576	73%	=	1,136	63%	=	1,712	73%
Cost Burdened Households⁽⁴⁾	1,872	30%		577	27%		665	37%		629	27%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Isanti County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	544	180	240	125
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>325</u>	<u>99</u>	<u>135</u>	<u>91</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	218	80	105	34

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Kanabec County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$41,400	5,764	100%	347	184	1,436	1,392	2,405
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		2,469	43%	298	91	302	975	803
30% of median family household income ⁽³⁾	\$12,420	664	12%	82	24	24	319	214
30 - 50%	\$20,700	698	12%	86	26	68	321	197
50 - 60%	\$24,840	397	7%	64	25	60	133	115
60 - 80%	\$33,120	710	12%	66	16	149	202	278
80 - 115%	\$47,610	1,183	21%	32	46	317	235	552
115%+	\$47,610 +	2,112	37%	16	47	817	182	1,050

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$47,087	6,356	100%	420	200	1,499	1,566	2,670
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		3,083	49%	373	109	366	1,096	1,138
30% of median family household income ⁽³⁾	\$14,126	907	14%	119	32	35	359	361
30 - 50%	\$23,544	945	15%	116	35	92	361	340
50 - 60%	\$28,252	342	5%	55	21	52	149	64
60 - 80%	\$37,670	890	14%	83	20	187	227	374
80 - 115%	\$54,150	1,120	18%	31	44	300	265	481
115%+	\$54,150 +	2,153	34%	16	48	833	205	1,051

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	592	100%	74	16	63	174	265
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	614	104%	75	18	64	122	335
30% of median family household income ⁽³⁾	242	41%	37	8	11	40	147
30 - 50%	247	42%	30	9	24	40	143
50 - 60%	(55)	-9%	(9)	(3)	(8)	17	(51)
60 - 80%	179	30%	17	4	38	25	96
80 - 115%	(63)	-11%	(2)	(2)	(17)	29	(71)
115%+	41	7%	0	1	16	23	1

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	2,469	100%	691	100%	975	100%	803	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	227	9%	+	145	21%	+	82	8%	+	0	0%
+ Private Market Units ⁽³⁾	<u>1,334</u>	<u>54%</u>	+	<u>312</u>	<u>45%</u>	+	<u>513</u>	<u>53%</u>	+	<u>508</u>	<u>63%</u>
= Total	1,561	63%	=	457	66%	=	595	61%	=	508	63%
Cost Burdened Households⁽⁴⁾	909	37%		234	34%		380	39%		295	37%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Kanabec County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	614	157	122	335
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>347</u>	<u>71</u>	<u>64</u>	<u>212</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	267	86	58	123

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Mille Lacs County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$41,200	8,654	100%	569	219	2,043	2,318	3,506
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>3,835</i>	<i>44%</i>	<i>431</i>	<i>129</i>	<i>334</i>	<i>1,653</i>	<i>1,288</i>
30% of median family household income ⁽³⁾	\$12,360	1,185	14%	142	32	44	611	356
30 - 50%	\$20,600	1,064	12%	122	53	69	505	314
50 - 60%	\$24,720	569	7%	59	13	70	228	199
60 - 80%	\$32,960	1,017	12%	108	31	150	309	419
80 - 115%	\$47,380	1,664	19%	92	67	525	280	700
115%+	\$47,380 +	3,155	36%	45	23	1,183	385	1,518

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$47,487	9,350	100%	655	247	2,092	2,631	3,726
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>4,577</i>	<i>49%</i>	<i>519</i>	<i>159</i>	<i>397</i>	<i>1,876</i>	<i>1,625</i>
30% of median family household income ⁽³⁾	\$14,246	1,341	14%	165	35	51	694	396
30 - 50%	\$23,744	1,445	15%	166	73	94	573	539
50 - 60%	\$28,492	514	5%	53	12	63	259	127
60 - 80%	\$37,990	1,277	14%	136	39	188	350	563
80 - 115%	\$54,610	1,620	17%	90	65	512	318	636
115%+	\$54,610 +	3,153	34%	45	23	1,183	437	1,465

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	696	100%	86	28	49	313	221
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>742</i>	<i>106%</i>	<i>88</i>	<i>30</i>	<i>63</i>	<i>223</i>	<i>337</i>
30% of median family household income ⁽³⁾	156	22%	23	4	7	83	40
30 - 50%	381	55%	44	19	25	68	225
50 - 60%	(56)	-8%	(6)	(1)	(7)	31	(73)
60 - 80%	260	37%	28	8	38	42	145
80 - 115%	(44)	-6%	(2)	(2)	(14)	38	(64)
115%+	(1)	0%	(0)	(0)	(1)	52	(53)

Notes:

(1) The "All Households" category includes owner and renter occupied households throughout the exhibits.

(2) Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

(3) Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	3,835	100%	894	100%	1,653	100%	1,288	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	589	15%	+	475	53%	+	106	6%	+	8	1%
+ Private Market Units ⁽³⁾	<u>1,979</u>	<u>52%</u>	+	<u>147</u>	<u>16%</u>	+	<u>956</u>	<u>58%</u>	+	<u>876</u>	<u>68%</u>
= Total	2,568	67%	=	622	70%	=	1,062	64%	=	884	69%
Cost Burdened Households⁽⁴⁾	1,267	33%		272	30%		591	36%		404	31%

Notes:

- ⁽¹⁾ Includes owner and renter occupied households.
- ⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.
- ⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.
- ⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Mille Lacs County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	742	181	223	337
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>388</u>	<u>30</u>	<u>129</u>	<u>229</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	353	152	94	108

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Morrison County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$39,200	11,836	100%	594	310	3,254	3,165	4,513
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>4,986</i>	<i>42%</i>	<i>472</i>	<i>195</i>	<i>543</i>	<i>2,223</i>	<i>1,553</i>
30% of median family household income ⁽³⁾	\$11,760	1,700	14%	145	59	106	917	473
30 - 50%	\$19,600	1,290	11%	154	42	93	622	379
50 - 60%	\$23,520	669	6%	62	40	88	250	230
60 - 80%	\$31,360	1,327	11%	111	54	256	435	472
80 - 115%	\$45,080	2,199	19%	92	73	683	473	878
115%+	\$45,080 +	4,651	39%	30	43	2,028	469	2,082

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$51,320	12,378	100%	709	347	3,104	3,307	4,910
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>6,156</i>	<i>50%</i>	<i>591</i>	<i>238</i>	<i>666</i>	<i>2,323</i>	<i>2,337</i>
30% of median family household income ⁽³⁾	\$15,396	1,908	15%	163	66	119	958	602
30 - 50%	\$25,660	1,864	15%	223	60	134	650	797
50 - 60%	\$30,792	756	6%	70	45	100	261	281
60 - 80%	\$41,056	1,627	13%	136	66	314	454	657
80 - 115%	\$59,018	2,194	18%	92	72	681	494	854
115%+	\$59,018 +	4,028	33%	26	37	1,757	490	1,719

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	542	100%	115	37	(150)	142	397
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>1,170</i>	<i>216%</i>	<i>120</i>	<i>43</i>	<i>124</i>	<i>100</i>	<i>784</i>
30% of median family household income ⁽³⁾	208	38%	18	7	13	41	129
30 - 50%	575	106%	69	19	41	28	418
50 - 60%	87	16%	8	5	11	11	51
60 - 80%	300	55%	25	12	58	19	186
80 - 115%	(5)	-1%	(0)	(0)	(2)	21	(24)
115%+	(623)	-115%	(4)	(6)	(272)	21	(363)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Morrison County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	4,986	100%	1,209	100%	2,223	100%	1,553	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	663	13%	+	427	35%	+	236	11%	+	0	0%
+ Private Market Units ⁽³⁾	<u>2,543</u>	<u>51%</u>	+	<u>412</u>	<u>34%</u>	+	<u>1,097</u>	<u>49%</u>	+	<u>1,034</u>	<u>67%</u>
= Total	3,206	64%	=	839	69%	=	1,333	60%	=	1,034	67%
Cost Burdened Households⁽⁴⁾	1,780	36%		370	31%		891	40%		519	33%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Morrison County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low- Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,170	286	100	784
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>669</u>	<u>98</u>	<u>49</u>	<u>522</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	501	189	50	262

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Pine County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$39,800	9,908	100%	575	238	2,330	2,453	4,312
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>4,187</i>	<i>42%</i>	<i>453</i>	<i>130</i>	<i>408</i>	<i>1,565</i>	<i>1,631</i>
30% of median family household income ⁽³⁾	\$11,940	1,238	12%	167	21	53	542	455
30 - 50%	\$19,900	1,167	12%	166	24	76	501	400
50 - 60%	\$23,880	655	7%	54	27	101	207	267
60 - 80%	\$31,840	1,126	11%	65	58	178	315	509
80 - 115%	\$45,770	1,835	19%	66	73	440	421	834
115%+	\$45,770 +	3,887	39%	56	35	1,482	466	1,848

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$49,227	11,099	100%	730	278	2,373	3,055	4,663
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>5,550</i>	<i>50%</i>	<i>609</i>	<i>169</i>	<i>526</i>	<i>1,950</i>	<i>2,296</i>
30% of median family household income ⁽³⁾	\$14,768	1,637	15%	221	27	70	675	643
30 - 50%	\$24,614	1,731	16%	247	35	113	624	712
50 - 60%	\$29,536	605	5%	50	25	93	258	180
60 - 80%	\$39,382	1,577	14%	92	82	249	393	761
80 - 115%	\$56,612	1,898	17%	68	76	455	525	774
115%+	\$56,612 +	3,651	33%	53	33	1,392	581	1,593

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	1,191	100%	155	40	43	602	351
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>1,363</i>	<i>114%</i>	<i>156</i>	<i>40</i>	<i>117</i>	<i>384</i>	<i>665</i>
30% of median family household income ⁽³⁾	399	33%	54	7	17	133	188
30 - 50%	564	47%	80	12	37	123	312
50 - 60%	(50)	-4%	(4)	(2)	(8)	51	(87)
60 - 80%	450	38%	26	23	71	77	252
80 - 115%	64	5%	2	3	15	103	(60)
115%+	(235)	-20%	(3)	(2)	(90)	114	(255)

Notes:

(1) The "All Households" category includes owner and renter occupied households throughout the exhibits.

(2) Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

(3) Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	4,187	100%	991	100%	1,565	100%	1,631	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	449	11%	+	320	32%	+	121	8%	+	8	0%
+ Private Market Units ⁽³⁾	<u>2,259</u>	<u>54%</u>	+	<u>344</u>	<u>35%</u>	+	<u>847</u>	<u>54%</u>	+	<u>1,068</u>	<u>65%</u>
= Total	2,708	65%	=	664	67%	=	968	62%	=	1,076	66%
Cost Burdened Households⁽⁴⁾	1,479	35%		327	33%		597	38%		555	34%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Pine County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,363	313	384	665
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>752</u>	<u>109</u>	<u>208</u>	<u>436</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	610	205	176	230

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Sherburne County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$68,600	21,626	100%	1,112	465	8,153	2,645	9,251
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		10,184	47%	1,051	336	2,460	2,197	4,140
30% of median family household income ⁽³⁾	\$20,580	2,354	11%	422	42	125	1,025	741
30 - 50%	\$34,300	2,695	12%	391	111	374	626	1,193
50 - 60%	\$41,160	1,521	7%	118	64	459	199	680
60 - 80%	\$54,880	3,615	17%	121	119	1,502	347	1,526
80 - 115%	\$78,890	5,754	27%	46	92	2,858	285	2,474
115%+	\$78,890 +	5,687	26%	15	37	2,835	163	2,637

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$77,387	27,160	100%	1,606	610	9,693	3,573	11,677
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		14,239	52%	1,541	471	3,263	2,967	5,996
30% of median family household income ⁽³⁾	\$23,216	3,373	12%	603	60	180	1,384	1,145
30 - 50%	\$38,693	4,438	16%	644	183	616	846	2,150
50 - 60%	\$46,432	1,787	7%	139	76	539	269	765
60 - 80%	\$61,910	4,640	17%	155	153	1,928	468	1,936
80 - 115%	\$88,995	5,829	21%	47	93	2,895	386	2,409
115%+	\$88,995 +	7,093	26%	19	46	3,536	220	3,272

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	5,534	100%	494	145	1,540	928	2,426
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	4,054	73%	490	135	803	771	1,856
30% of median family household income ⁽³⁾	1,018	18%	182	18	54	360	405
30 - 50%	1,744	32%	253	72	242	220	957
50 - 60%	267	5%	21	11	80	70	84
60 - 80%	1,026	19%	34	34	426	122	410
80 - 115%	74	1%	1	1	37	100	(64)
115%+	1,406	25%	4	9	701	57	635

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Sherburne County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	10,184	100%	3,848	100%	2,197	100%	4,140	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	674	7%	+	448	12%	+	226	10%	+	0	0%
+ Private Market Units ⁽³⁾	<u>6,318</u>	<u>62%</u>	+	<u>2,327</u>	<u>60%</u>	+	<u>1,088</u>	<u>50%</u>	+	<u>2,903</u>	<u>70%</u>
= Total	6,992	69%	=	2,775	72%	=	1,314	60%	=	2,903	70%
Cost Burdened Households⁽⁴⁾	3,192	31%		1,072	28%		883	40%		1,237	30%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Sherburne County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	4,054	1,428	771	1,856
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>2,546</u>	<u>863</u>	<u>382</u>	<u>1,301</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	1,508	564	389	555

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Stearns County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$50,100	47,733	100%	2,249	963	13,764	9,312	21,445
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>22,289</i>	<i>47%</i>	<i>1,876</i>	<i>666</i>	<i>2,631</i>	<i>7,019</i>	<i>10,096</i>
30% of median family household income ⁽³⁾	\$15,030	6,451	14%	706	120	289	2,609	2,727
30 - 50%	\$25,050	6,196	13%	595	213	397	2,218	2,773
50 - 60%	\$30,060	3,213	7%	203	123	428	801	1,658
60 - 80%	\$40,080	6,429	13%	372	210	1,517	1,391	2,939
80 - 115%	\$57,615	9,618	20%	259	193	3,754	1,169	4,243
115%+	\$57,615 +	15,826	33%	113	104	7,379	1,123	7,106

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$62,132	52,517	100%	2,701	1,094	14,245	10,247	24,230
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>27,025</i>	<i>51%</i>	<i>2,332</i>	<i>798</i>	<i>3,079</i>	<i>7,725</i>	<i>13,092</i>
30% of median family household income ⁽³⁾	\$18,640	8,403	16%	952	153	381	2,872	4,045
30 - 50%	\$31,066	7,332	14%	705	251	470	2,440	3,465
50 - 60%	\$37,279	4,253	8%	268	163	566	882	2,374
60 - 80%	\$49,706	7,036	13%	407	230	1,661	1,531	3,208
80 - 115%	\$71,452	9,468	18%	255	190	3,695	1,286	4,041
115%+	\$71,452 +	16,024	31%	114	106	7,472	1,236	7,097

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	4,784	100%	453	130	481	935	2,785
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>4,736</i>	<i>99%</i>	<i>456</i>	<i>132</i>	<i>447</i>	<i>705</i>	<i>2,996</i>
30% of median family household income ⁽³⁾	1,952	41%	246	33	93	263	1,317
30 - 50%	1,136	24%	109	39	73	222	693
50 - 60%	1,041	22%	66	40	139	80	716
60 - 80%	607	13%	35	20	143	139	269
80 - 115%	(150)	-3%	(4)	(3)	(59)	117	(202)
115%+	198	4%	1	1	92	113	(9)

Notes:
 (1) The "All Households" category includes owner and renter occupied households throughout the exhibits.
 (2) Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.
 (3) Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:
 For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
Total Low-Income Households (< 80% of median)	22,289	100%	5,173	100%	7,019	100%	10,096	100%
Housed Affordably:								
Existing Subsidized Units ⁽²⁾	2,248	10%	1,736	34%	488	7%	24	0%
+ Private Market Units ⁽³⁾	<u>13,217</u>	<u>59%</u>	<u>2,020</u>	<u>39%</u>	<u>4,171</u>	<u>59%</u>	<u>7,025</u>	<u>70%</u>
= Total	15,465	69%	3,756	73%	4,659	66%	7,049	70%
Cost Burdened Households⁽⁴⁾	6,824	31%	1,417	27%	2,360	34%	3,047	30%

Notes:

- ⁽¹⁾ Includes owner and renter occupied households.
- ⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.
- ⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.
- ⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Stearns County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	4,736	1,035	705	2,996
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>2,908</u>	<u>404</u>	<u>419</u>	<u>2,084</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	1,828	631	286	911

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Todd County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$36,000	9,363	100%	325	202	2,473	2,613	3,750
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		4,095	44%	273	110	487	1,784	1,440
30% of median family household income ⁽³⁾	\$10,800	1,257	13%	72	35	60	656	435
30 - 50%	\$18,000	1,179	13%	91	38	100	583	368
50 - 60%	\$21,600	541	6%	40	15	78	195	212
60 - 80%	\$28,800	1,117	12%	70	23	249	350	425
80 - 115%	\$41,400	1,770	19%	26	49	526	423	746
115%+	\$41,400 +	3,497	37%	25	43	1,460	406	1,564

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$42,660	9,407	100%	366	212	2,289	2,677	3,864
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		4,776	51%	320	129	552	1,828	1,947
30% of median family household income ⁽³⁾	\$12,798	1,486	16%	85	41	71	672	618
30 - 50%	\$21,330	1,507	16%	117	48	127	598	617
50 - 60%	\$25,596	557	6%	41	15	81	200	220
60 - 80%	\$34,128	1,226	13%	77	25	273	358	492
80 - 115%	\$49,059	1,636	17%	24	46	486	433	647
115%+	\$49,059 +	2,995	32%	22	37	1,250	416	1,271

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	44	100%	41	10	(184)	64	114
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	681	1531%	46	19	65	44	506
30% of median family household income ⁽³⁾	229	515%	13	6	11	16	182
30 - 50%	328	737%	25	10	28	14	250
50 - 60%	16	36%	1	0	2	5	7
60 - 80%	108	244%	7	2	24	9	67
80 - 115%	(134)	-302%	(2)	(4)	(40)	10	(99)
115%+	(502)	-1129%	(4)	(6)	(210)	10	(293)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	4,095	100%	870	100%	1,784	100%	1,440	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	445	11%	+	205	24%	+	240	13%	+	0	0%
+ Private Market Units ⁽³⁾	<u>2,514</u>	<u>61%</u>	+	<u>445</u>	<u>51%</u>	+	<u>1,025</u>	<u>57%</u>	+	<u>1,044</u>	<u>72%</u>
= Total	2,959	72%	=	650	75%	=	1,265	71%	=	1,044	72%
Cost Burdened Households⁽⁴⁾	1,136	28%		220	25%		519	29%		396	28%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Todd County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	681	131	44	506
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>459</u>	<u>67</u>	<u>25</u>	<u>367</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	222	64	19	139

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Wadena County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$32,600	5,404	100%	267	134	1,261	1,695	2,047
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>2,378</i>	<i>44%</i>	<i>224</i>	<i>81</i>	<i>225</i>	<i>1,099</i>	<i>749</i>
30% of median family household income ⁽³⁾	\$9,780	851	16%	66	24	35	411	315
30 - 50%	\$16,300	617	11%	70	22	46	333	146
50 - 60%	\$19,560	336	6%	42	20	22	157	97
60 - 80%	\$26,080	574	11%	47	14	122	199	192
80 - 115%	\$37,490	854	16%	28	38	199	213	376
115%+	\$37,490 +	2,172	40%	15	15	837	383	922

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$48,794	5,528	100%	318	150	1,157	1,733	2,171
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>2,901</i>	<i>52%</i>	<i>277</i>	<i>97</i>	<i>280</i>	<i>1,124</i>	<i>1,123</i>
30% of median family household income ⁽³⁾	\$14,638	918	17%	71	26	38	420	363
30 - 50%	\$24,397	950	17%	108	34	71	340	396
50 - 60%	\$29,277	327	6%	41	19	21	160	87
60 - 80%	\$39,035	706	13%	58	18	150	204	278
80 - 115%	\$56,113	895	16%	29	40	209	217	399
115%+	\$56,113 +	1,733	31%	12	12	667	392	650

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	124	100%	51	16	(104)	38	124
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>523</i>	<i>421%</i>	<i>53</i>	<i>17</i>	<i>55</i>	<i>25</i>	<i>374</i>
30% of median family household income ⁽³⁾	67	54%	5	2	3	9	48
30 - 50%	333	268%	38	12	25	7	250
50 - 60%	(9)	-7%	(1)	(0)	(1)	3	(10)
60 - 80%	132	106%	11	3	28	4	86
80 - 115%	41	33%	1	2	10	5	23
115%+	(439)	-354%	(3)	(3)	(169)	9	(273)

Notes:
⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.
⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.
⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:
 For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Wadena County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	2,378	100%	530	100%	1,099	100%	749	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	341	14%	+	239	45%	+	102	9%	+	0	0%
+ Private Market Units ⁽³⁾	<u>1,351</u>	<u>57%</u>	+	<u>166</u>	<u>31%</u>	+	<u>665</u>	<u>60%</u>	+	<u>520</u>	<u>69%</u>
= Total	1,692	71%	=	405	76%	=	767	70%	=	520	69%
Cost Burdened Households⁽⁴⁾	686	29%		125	24%		332	30%		229	31%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Wadena County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	523	125	25	374
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010^{(1), (2)}</u>	<u>313</u>	<u>39</u>	<u>15</u>	<u>259</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	209	86	10	114

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Wright County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$68,600	31,415	100%	1,586	755	11,002	4,886	13,186
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>15,866</i>	<i>51%</i>	<i>1,443</i>	<i>635</i>	<i>3,373</i>	<i>4,092</i>	<i>6,323</i>
30% of median family household income ⁽³⁾	\$20,580	4,015	13%	515	132	250	1,974	1,145
30 - 50%	\$34,300	4,403	14%	532	266	644	1,186	1,775
50 - 60%	\$41,160	2,387	8%	155	109	560	455	1,108
60 - 80%	\$54,880	5,060	16%	241	129	1,919	477	2,295
80 - 115%	\$78,890	7,579	24%	99	85	3,702	394	3,298
115%+	\$78,890 +	7,971	25%	44	34	3,927	401	3,565

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
Total	\$81,854	36,782	100%	2,098	976	12,014	6,110	15,584
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>		<i>20,722</i>	<i>56%</i>	<i>1,953</i>	<i>856</i>	<i>4,132</i>	<i>5,117</i>	<i>8,664</i>
30% of median family household income ⁽³⁾	\$24,556	5,598	15%	718	183	349	2,468	1,880
30 - 50%	\$40,927	6,224	17%	752	376	911	1,483	2,703
50 - 60%	\$49,112	3,470	9%	225	158	814	570	1,703
60 - 80%	\$65,483	5,431	15%	259	139	2,059	596	2,378
80 - 115%	\$94,132	7,327	20%	96	83	3,579	492	3,077
115%+	\$94,132 +	8,733	24%	49	37	4,302	501	3,844

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	5,367	100%	512	221	1,012	1,224	2,398
<i>Total Low-Income Households (<80% of median)⁽²⁾</i>	<i>4,856</i>	<i>90%</i>	<i>511</i>	<i>221</i>	<i>759</i>	<i>1,025</i>	<i>2,341</i>
30% of median family household income ⁽³⁾	1,583	29%	203	52	99	494	735
30 - 50%	1,820	34%	220	110	266	297	927
50 - 60%	1,082	20%	70	49	254	114	595
60 - 80%	371	7%	18	9	141	119	84
80 - 115%	(252)	-5%	(3)	(3)	(123)	99	(221)
115%+	762	14%	4	3	375	100	279

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)	15,866	100%	5,451	100%	4,092	100%	6,323	100%			
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	1,676	11%	+	1,262	23%	+	414	10%	+	0	0%
+ Private Market Units ⁽³⁾	<u>9,910</u>	<u>62%</u>	+	<u>2,881</u>	<u>53%</u>	+	<u>2,277</u>	<u>56%</u>	+	<u>4,752</u>	<u>75%</u>
= Total	11,586	73%	=	4,143	76%	=	2,691	66%	=	4,752	75%
Cost Burdened Households⁽⁴⁾	4,280	27%		1,308	24%		1,401	34%		1,571	25%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Wright County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	4,856	1,491	1,025	2,341
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>3,117</u>	<u>788</u>	<u>570</u>	<u>1,759</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	1,739	703	455	582

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.