



Community Profiles Housing Needs in Minnesota

Spring 2010

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Section 1: Background

While the need for more affordable housing is substantial and increasing in Minnesota, limited resources are available to meet the need. Under these circumstances, Minnesota Housing and its partners need to invest their resources strategically to maximize the effectiveness and impact of the investments. The right type of investment needs to be made in the right community and targeted to the right type client. In an effort to help guide these investment decisions, Minnesota Housing has developed community profiles, which identify communities that are likely to have opportunities for effective housing investments.

Housing Indicators and Investment Opportunities

To develop the community profiles, Minnesota Housing collected data for 20 indicators that capture critical housing-market, community, and population characteristics for the state's 87 counties and 52 largest cities. The 20 indicators are:

- 1a. Percentage of Lower-Income Households Spending 30% or More of Income on Housing
- 1b. Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing
- 1c. Percentage of Lower-Income Renters Spending 30% or More of Income on Housing
2. Median Household Income
3. Poverty Rate
4. Median Rent
5. Median Monthly Homeownership Costs, Households with a Mortgage
6. Homeownership Rate
7. Median Home Sale Price (open-market, arms-length transactions)
8. Percentage Change in Median Home Sale Price (open-market, arms-length transactions)
9. Unemployment Rate
- 10a. Change in Number of Jobs
- 10b. Percentage Change in Number of Jobs
- 11a. Change in Number of Households
- 11b. Percentage Change in Number of Households
12. Median Travel Time to Work
13. Foreclosures per Residential Parcel
14. Percentage of Population from Communities of Color
15. Median Age of the Housing Stock
16. Percentage of Population Age 55 and Over
17. Percentage of Population Age 25-34
18. Average Months Supply of Homes for Sale
19. Rental Vacancy Rate
20. Metropolitan Council Affordable Housing Targets

The profiles present the data elements in various formats. Sections 7 and 8 provide the data in tables. Sections 5 and 6 present the data in maps.

To synthesize all the data and help identify communities that are good candidates for housing investments, Minnesota Housing has combined the indicators to create five categories of housing need, which are:

1. Opportunities for Economic Integration
2. Opportunities for Community Stabilization
3. Opportunities for a Growing Workforce
4. Opportunities for Increasing Emerging Market Homeownership
5. Opportunities for Additional Affordable Rental Housing

Conceptually, Minnesota Housing created the need categories by layering the indicator maps on top of each other. The maps break the counties and cities into five levels or quintiles:

1. 20th percentile and below,
2. 21st to 40th percentile,
3. 41st to 60th percentile,
4. 61st to 80th percentile, and
5. 81st to 100th percentile.

In general, counties and cities that are in the top two quintiles (61st percentile and higher) for multiple housing indicators are classified as having a higher need.¹ The need categories are based on the following characteristics.

Opportunities for Economic Integration

In these higher-income communities, affordable housing is in short supply as reflected by the high home prices and rents. Consequently, lower-income households spend a large share of their income on housing. To be classified as higher need, cities need to meet the following criteria:

- | | |
|--|------------------------|
| • Median household income | Greater than \$75,855 |
| AND | |
| • Median home sale price | Greater than \$219,900 |
| AND | |
| • Median rent | Greater than \$891 |
| AND | |
| • Percent of lower- income households that are cost burdened | Greater than 65.7% |
| AND | |
| • Median travel time to work | Less than 25 minutes |

¹ For a few of the housing indicators, the percentile threshold was adjusted. For example, the economic integration category only includes communities with a median travel time to work that is less than 25 minutes, which encompasses four of the five quintiles for counties and three of the five quintiles for the cities.

Opportunities for Community Stabilization

These low- to moderate-income and older communities have had a lot of foreclosures or a drop in housing prices. To be classified as higher need, cities need to meet the following criteria:

- Poverty rate Greater than 7.5%
AND
- Average age of the housing stock Greater than 39 years
AND
- One of the following conditions apply:
 - Decline in housing sale price since 2006 Greater than 1.6%
OR
 - Foreclosure rate per residential parcel Greater than 1.8%

Opportunities for a Growing Workforce

These communities have had significant job and household growth. Consequently, they need additional workforce housing. To be classified as higher need, cities need to meet the following criteria:

- One of the following conditions apply:
 - Increase in number of jobs since 2000 Greater than 1,236
OR
 - Percent increase in jobs since 2000 Greater than 10.1%
AND
- One of the following conditions apply:
 - Increase in number of households since 2000 Greater than 635
OR
 - Percent increase in households since 2000 Greater than 3.9%

Opportunities for Increasing Emerging Market Homeownership

These communities have a lower homeownership rate and a higher percentage of residents from communities of color, but they also have a higher percentage of people that are 25 to 34 years old – the primary age at which people become homeowners. To be classified as higher need, cities need to meet the following criteria:

- Homeownership rate Less than 73.1%
AND
- Percentage of population from communities of color Greater than 15.4%
AND
- Percentage of population that are 25 to 34 years old Greater than 14.0%

Opportunities for Additional Affordable Rental Housing

Lower-income renters spend a large share of their income on housing because rental housing is not always readily available, as measured by a lower rental vacancy rate or a high homeownership rate (i.e. low rental rate). To be classified as higher need, cities need to meet the following criteria:

- Percentage of lower-income renters who are cost burdened Greater than 67.1%
 AND
- One of the following conditions apply:
 - Rental vacancy rate Less than 6.1%
 - OR
 - Homeownership rate Greater than 77.9%

Sections 2 and 3 of this report provide maps of each county's and city's need classification. When identifying higher need counties, Minnesota Housing used a different set of thresholds than the ones outlined above for cities. See section 2 for details.

While preserving the affordability of existing rental housing and investing in supportive housing are two critical areas of housing need, they have not been incorporated into the *Community Profiles* because adequate indicator data are not readily available statewide. Minnesota Housing plans to add these additional need categories in the next year.

Unit of Analysis

In the profiles, Minnesota Housing analyzes counties and larger cities. An ideal assessment would examine housing needs at the neighborhood level, such as at the census tract level. Unfortunately, census tract data have only been available every ten years through the decennial census. Yet, more up-to-date data are available from the Census Bureau's *American Community Survey* and various other sources at the city and county level. While the size of these geographies is larger than the ideal, they are the smallest geographies for which quality and up-to-date data are currently available statewide.

The *American Community Survey* provides data for communities that have more than 20,000 people, which applies to 47 counties and 52 cities in Minnesota. Minnesota Housing developed estimates for the 40 smaller counties by taking data from the 2000 Census and projecting the data forward to 2008. The data was projected forward by: (1) matching the smaller counties with larger counties in the same region and (2) applying changes in each indicator for the larger counties between 2000 and 2008 to the smaller counties.

After the 2010 Census, Minnesota housing will convert the profiles from a county and large city analysis to a census tract analysis. At that time, the *American Community Survey* will provide annually updated information at the census tract level, rather than just for larger counties and cities. With the improved data, the *Community Profiles* will provide a more refined and accurate assessment of housing needs.

Even with its data limitations, the current *Community Profiles* still provide useful information to aid Minnesota Housing and its partners in determining where they should direct their housing resources. The profiles provide a high-level but systematic picture of housing needs across the state. Cities and counties identified as having a higher need are good candidates for investments. However, further analysis is needed. For example, a higher-need city will most likely have certain neighborhoods with a greater need than other neighborhoods in the city. Resources should be directed toward the greatest-need neighborhoods, rather than citywide. Furthermore, the current profiles may not identify a city or county as having a high need, but an individual neighborhood in that city or county may have a very high need. While these profiles provide an initial tool in making investment decisions, further assessment using local data that applies to individual neighborhoods is also needed to the extent that they are available.

Using the Profiles

For funding that will be awarded in 2010, the profiles provide applicants with a wide range of data that can be used in their applications. However, to the extent that accurate data at the neighborhood level is readily available, applicants should use the local data to supplement information made available in the profiles.

As a point of clarification, Section 4 of these *Community Profiles* provides two sets of maps that are directly tied to the selection of applications. The first two maps show zip codes that have been heavily impacted by the foreclosure crisis. Projects and developments in these zip codes will receive foreclosure remediation credit in the selection process. The third map identifies high-income census tracts in the Twin Cities metropolitan area. Projects and developments in these census tracts will receive credit for economic integration in the selection process. See the application instructions and guides for details.

Applicants may find inconsistencies in the economic integration maps in Sections 3 and 4. The economic integration map in section 3 is a citywide analysis based on five indicators while the map in section 4 is a census tract analysis based just on taxable income. Applicants should view the map in Section 3 as an illustration of the type of analysis and assessment that Minnesota Housing will perform once census tract data is available for all five indicators. In contrast, the Section 4 economic integration map is the more limited analysis and assessment that Minnesota Housing performed for the upcoming selection process. The agency is using the census tract map because it provides data down to the neighborhood level, which is a more geographically precise assessment.

Planning for future funding rounds, developers and community organizations can use the current *Community Profiles* as a tool for helping identifying higher need communities in which to locate future projects and developments.

Feedback

Comments and questions about the *Community Profiles* should be directed to John Patterson, Director of Research and Evaluation at Minnesota Housing, john.patterson@state.mn.us.

Section 2:

County Need Maps

County Need Classification Criteria

Opportunities for Economic Integration

- Median household income Greater than \$54,826
AND
- Median home sale price Greater than \$141,000
AND
- Median rent Greater than \$582
AND
- Percent of lower- income households that are cost burdened Greater than 49.1%
AND
- Median travel time to work Less than 25 minutes

Opportunities for Community Stabilization

- Poverty rate Greater than 11.1%
AND
- Average age of the housing stock Greater than 40 years
AND
- One of the following conditions apply:
 - Decline in housing sale price since 2006 Greater than 0.7%
OR
 - Foreclosure rate per residential parcel Greater than 0.9%

Opportunities for a Growing Workforce

- One of the following conditions apply:
 - Increase in number of jobs since 2000 Greater than 157
OR
 - Percent increase in jobs since 2000 Greater than 2.1%
AND
- One of the following conditions apply:
 - Increase in number of households since 2000 Greater than 1,075
OR
 - Percent increase in households since 2000 Greater than 7.3%

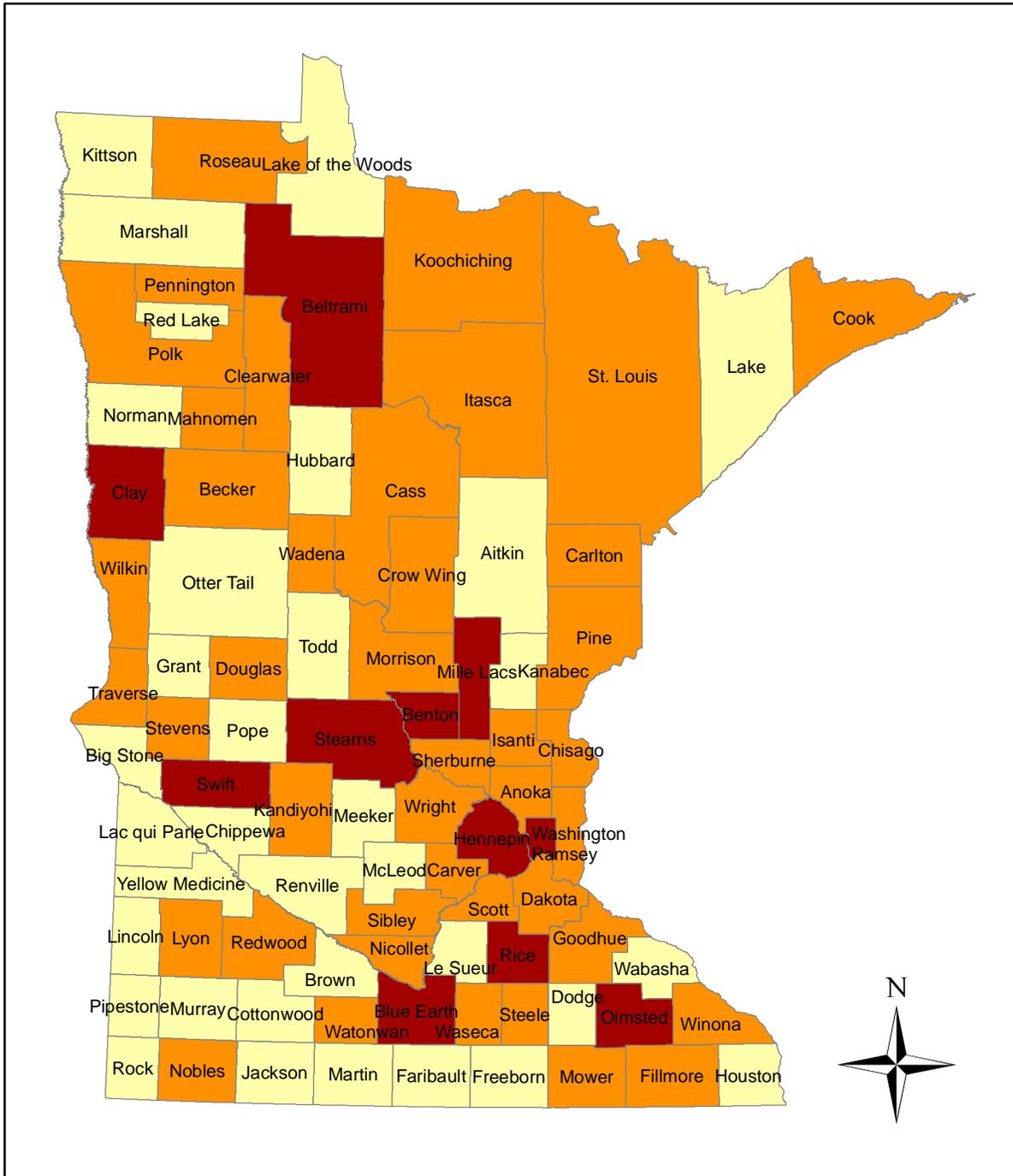
Opportunities for Increasing Emerging Market Homeownership

- Homeownership rate Less than 78.8%
AND
- Percentage of Population from Communities of Color Greater than 4.6%
AND
- Percentage of population that are 25 to 34 years old Greater than 12.5%

Opportunities for Additional Affordable Rental Housing

- Percentage of lower-income renters who are cost burdened Greater than 55.6%
AND
- One of the following conditions apply:
 - Rental vacancy rate Data not available
OR
 - Homeownership rate Greater than 80.0%

Opportunities for Increasing Emerging Market Homeownership

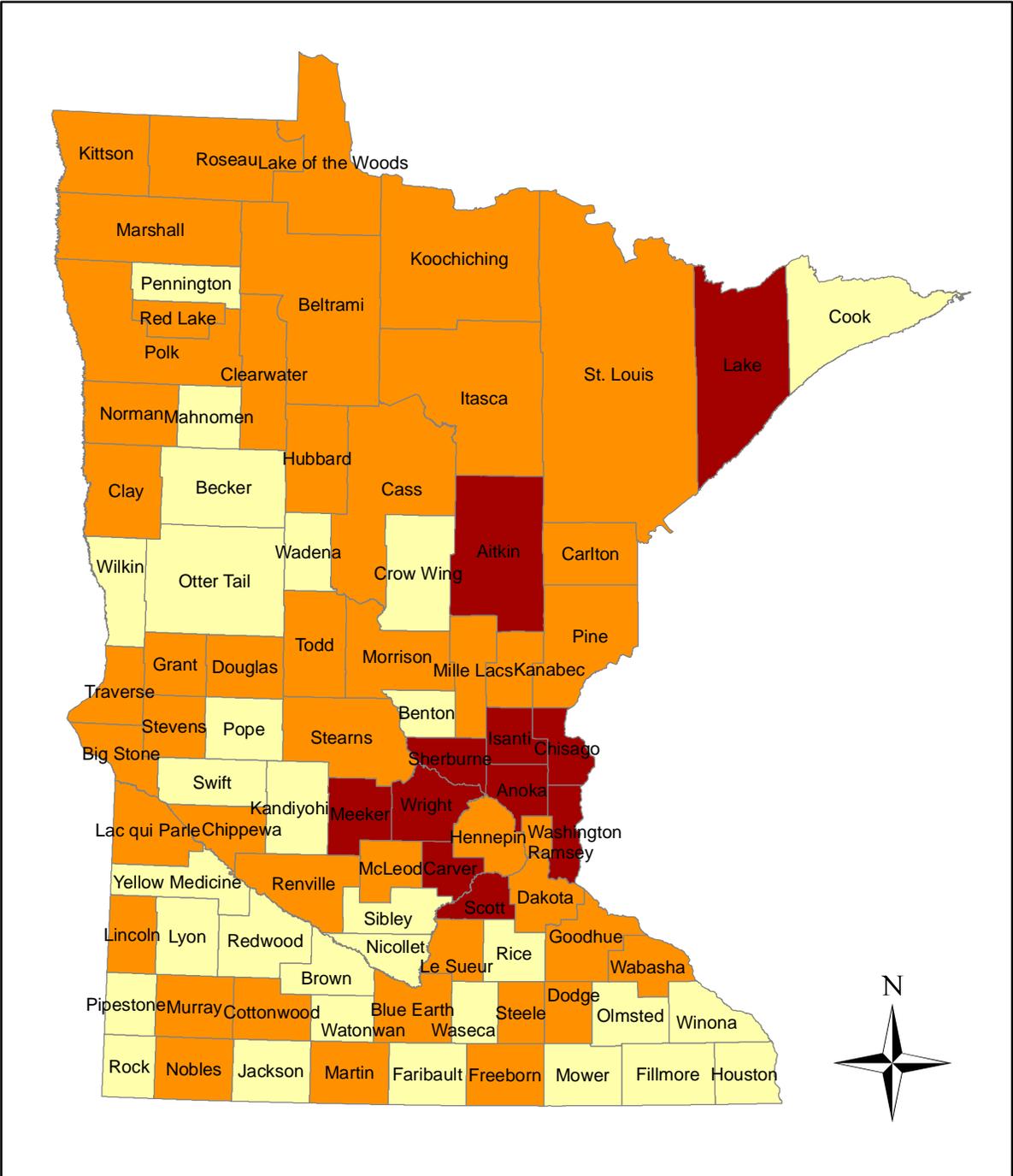


Legend

- Lower Need
- Moderate Need
- Higher Need

Minnesota Housing analysis of various data sources

Opportunities for Additional Affordable Rental Housing



0 40 80 160 Miles



Legend

- Lower Need
- Moderate Need
- Higher Need

Minnesota Housing analysis of various data sources

Section 3:

City Need Maps

City Need Classification Criteria

Opportunities for Economic Integration

- Median household income Greater than \$75,855
AND
- Median home sale price Greater than \$219,900
AND
- Median rent Greater than \$891
AND
- Percent of lower- income households that are cost burdened Greater than 65.7%
AND
- Median travel time to work Less than 25 minutes

Opportunities for Community Stabilization

- Poverty rate Greater than 7.5%
AND
- Average age of the housing stock Greater than 39 years
AND
- One of the following conditions apply:
 - Decline in housing sale price since 2006 Greater than 1.6%
OR
 - Foreclosure rate per residential parcel Greater than 1.8%

Opportunities for a Growing Workforce

- One of the following conditions apply:
 - Increase in number of jobs since 2000 Greater than 1,236
OR
 - Percent increase in jobs since 2000 Greater than 10.1%
AND
- One of the following conditions apply:
 - Increase in number of households since 2000 Greater than 635
OR
 - Percent increase in households since 2000 Greater than 3.9%

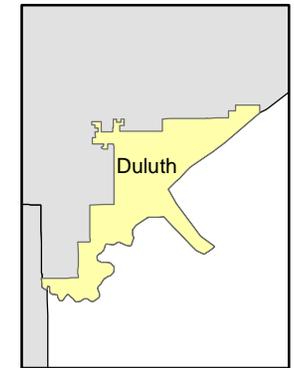
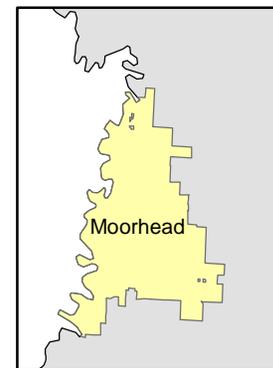
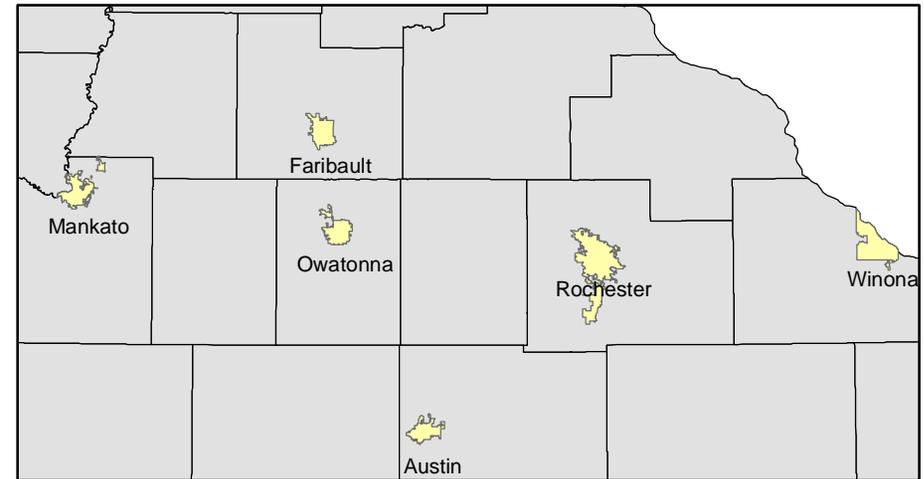
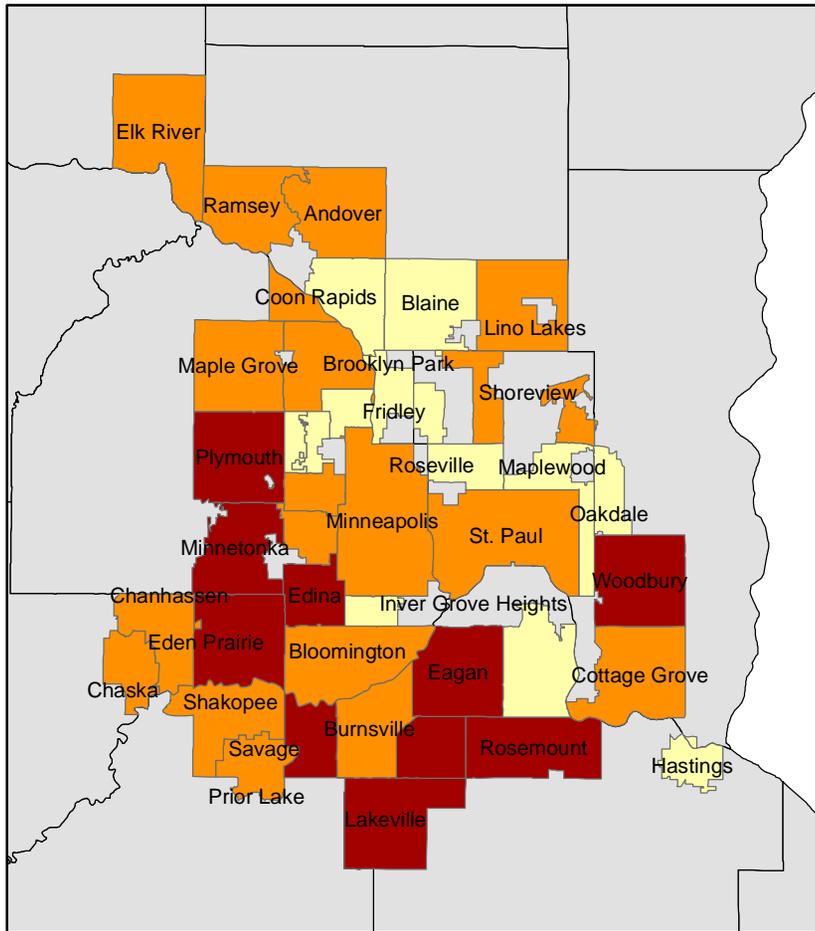
Opportunities for Increasing Homeownership

- Homeownership rate Less than 73.1%
AND
- Percentage of Population from Communities of Color Greater than 15.4%
AND
- Percentage of population that are 25 to 34 years old Greater than 14.0%

Opportunities for Additional Affordable Rental Housing

- Percentage of lower-income renters who are cost burdened Greater than 67.1%
AND
- One of the following conditions apply:
 - Rental vacancy rate Less than 6.1%
OR
 - Homeownership rate Greater than 77.9%

Opportunities for Economic Integration



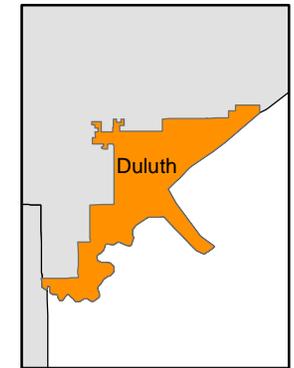
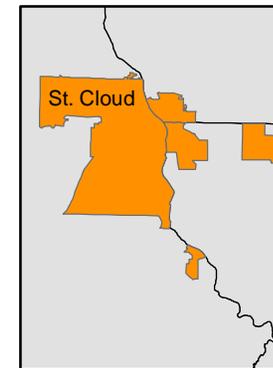
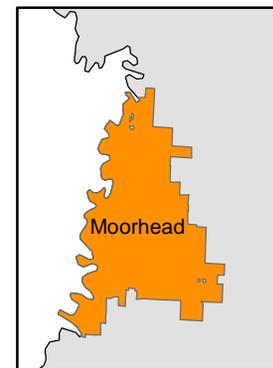
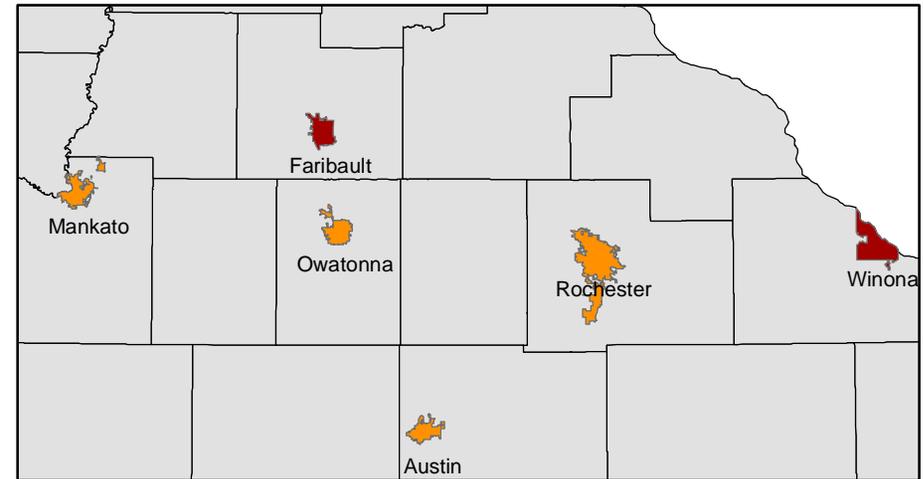
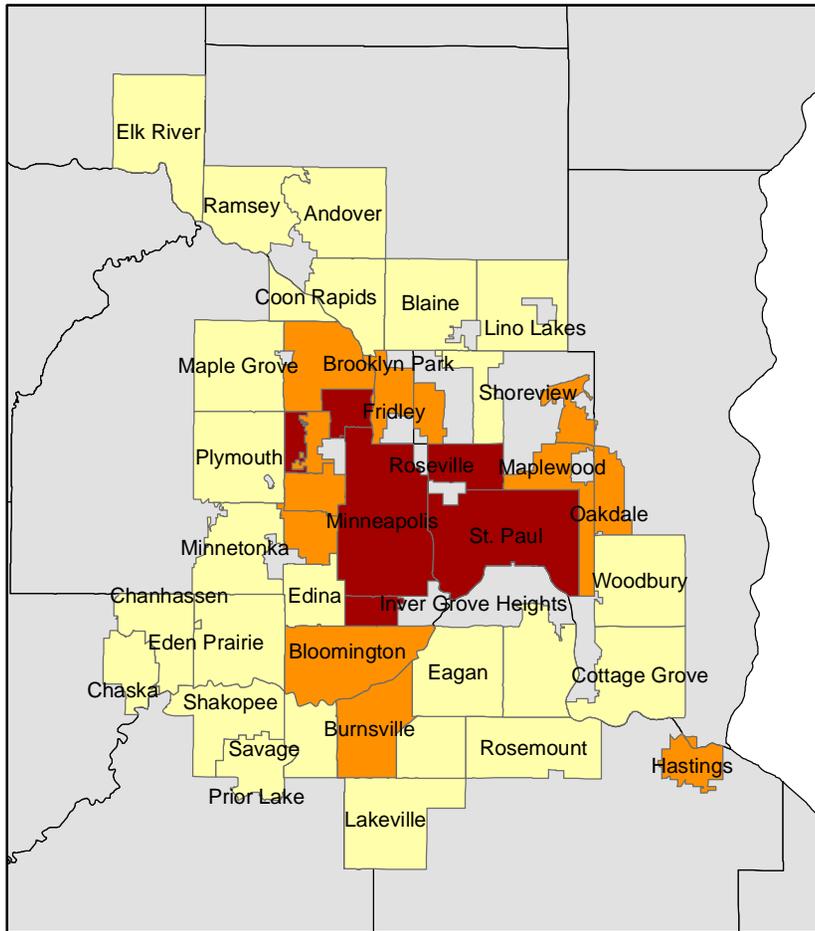
Legend



- Lower Need
- Moderate Need
- Higher Need
- Counties

Source: Minnesota Housing analysis of various data sources

Opportunities for Community Stabilization



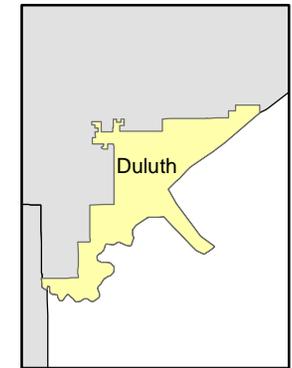
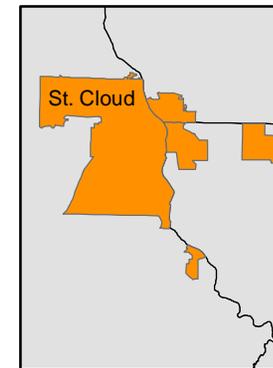
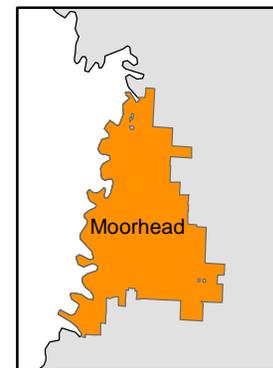
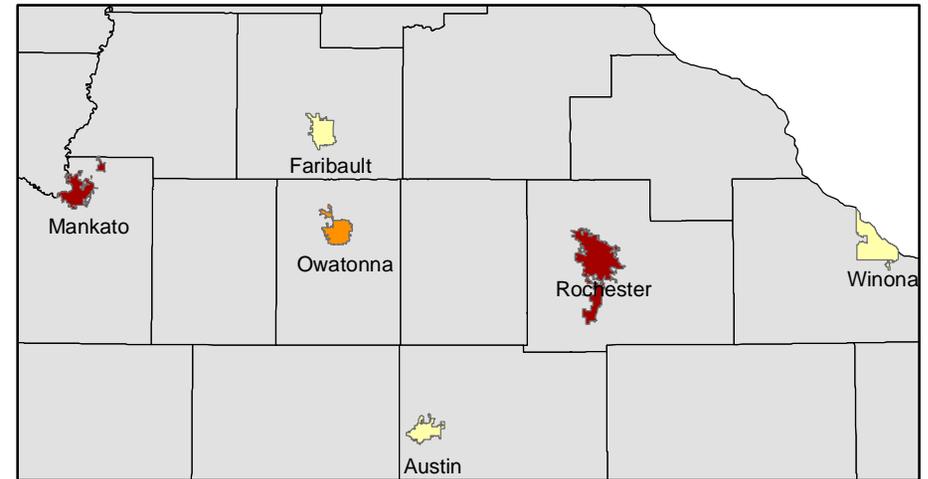
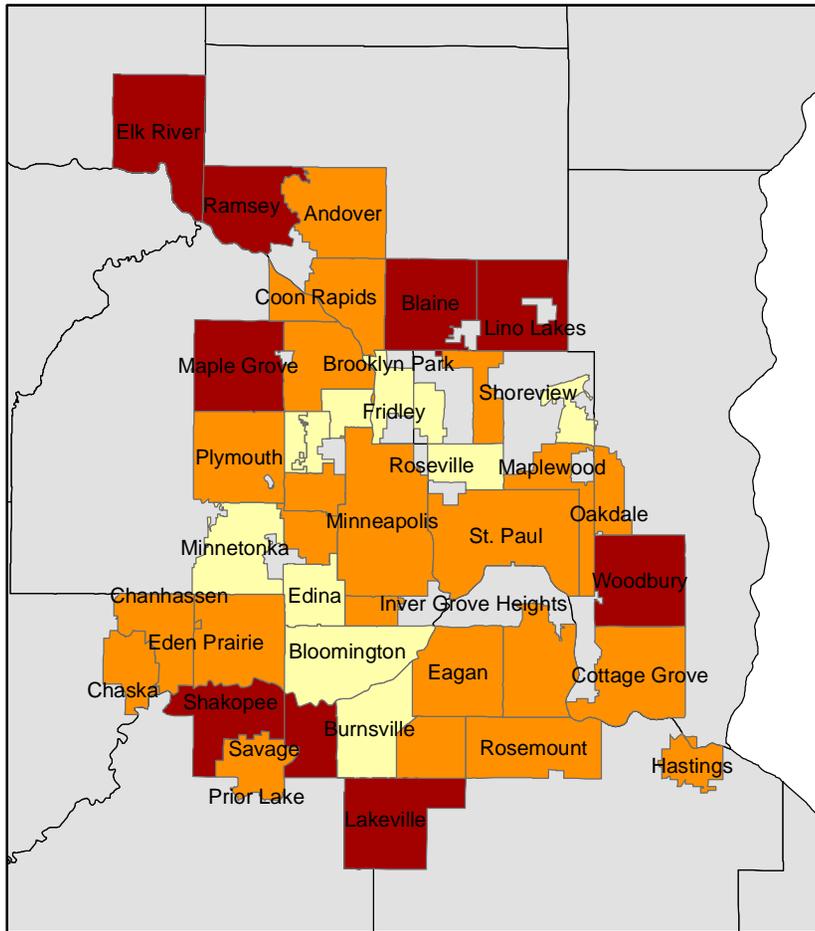
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- Lower Need
- Moderate Need
- Higher Need
- Counties

Source: Minnesota Housing analysis of various data sources

Opportunities for a Growing Workforce



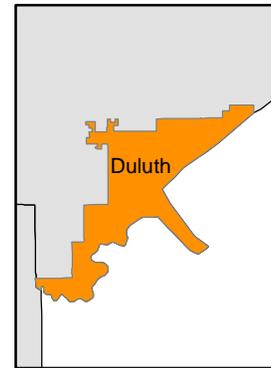
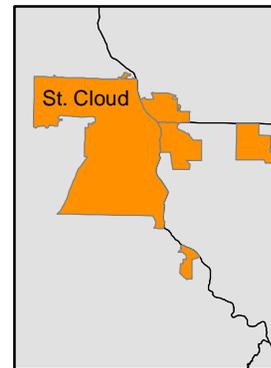
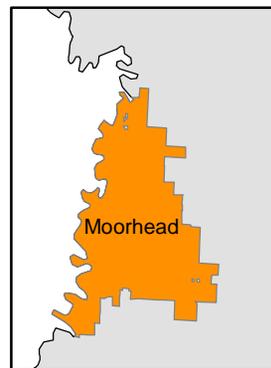
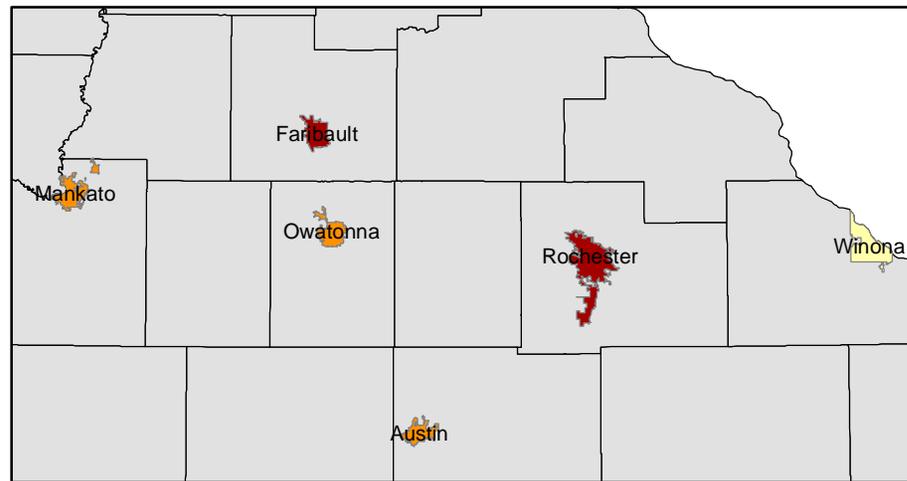
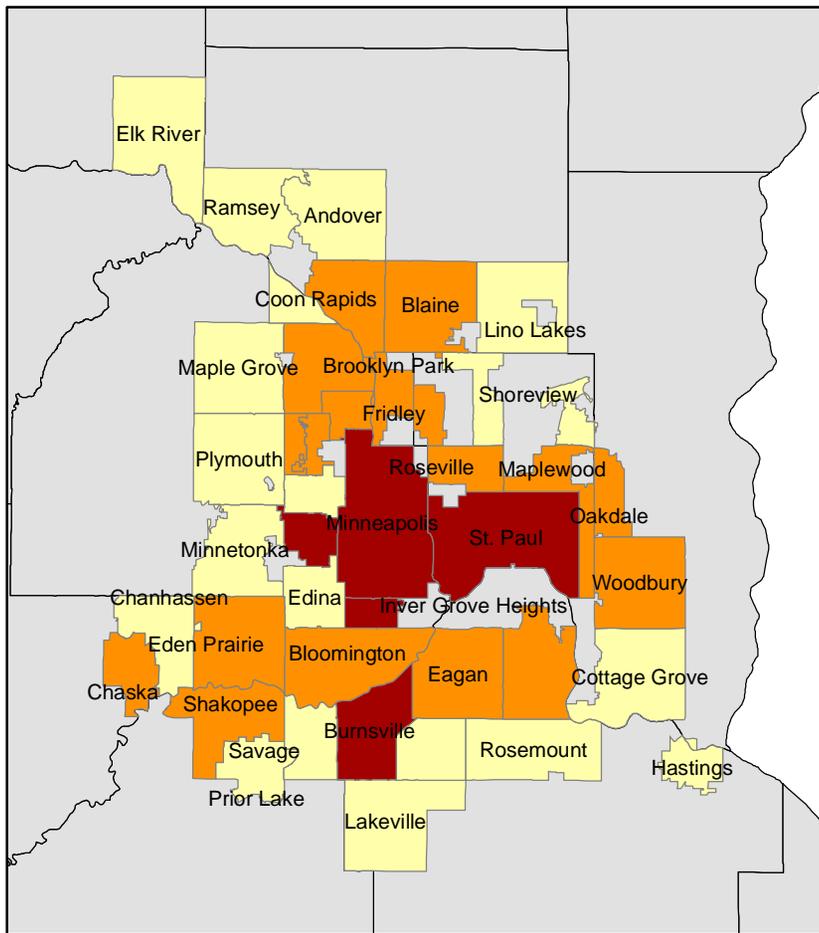
Legend

- Lower Need
- Moderate Need
- Higher Need
- Counties



Source: Minnesota Housing analysis of various data sources

Opportunities for Increasing Emerging Market Homeownership



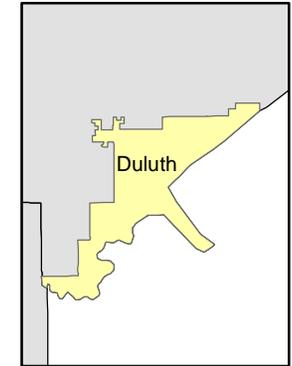
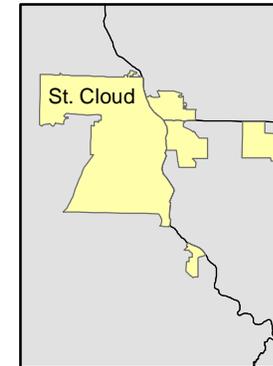
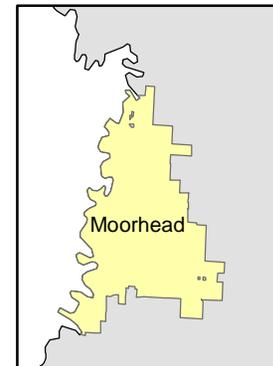
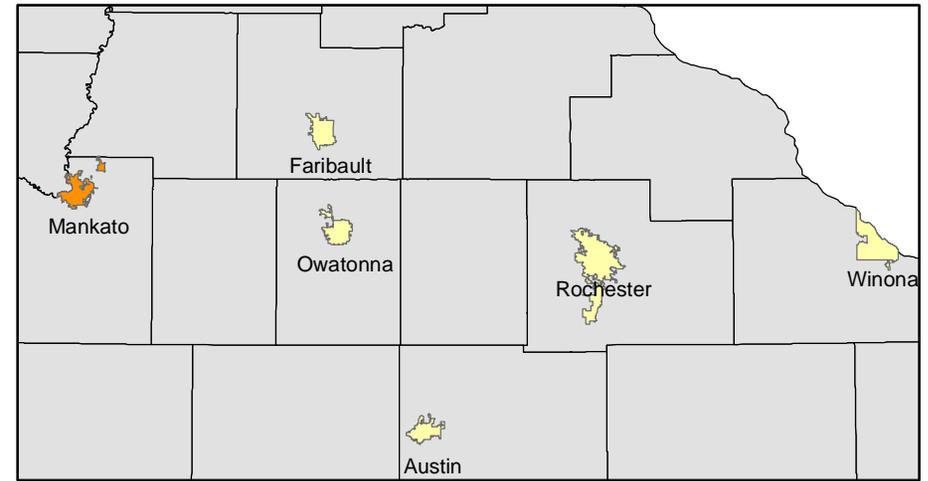
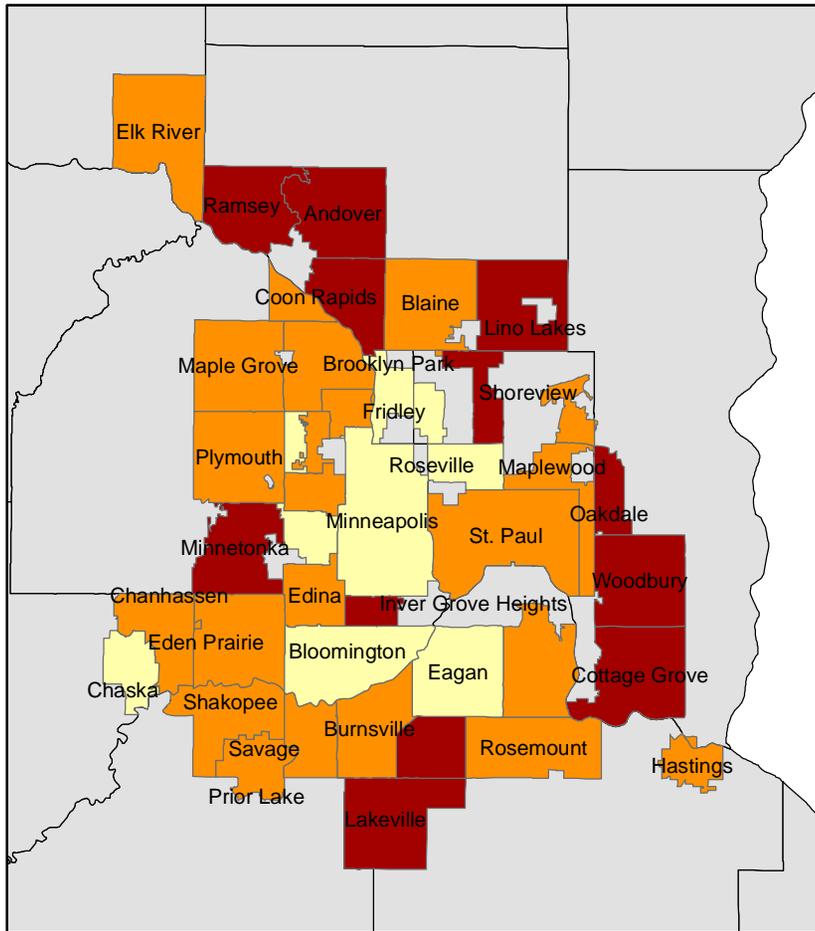
Legend



- Lower Need
- Moderate Need
- Higher Need
- Counties

Source: Minnesota Housing analysis of various data sources

Opportunities for Additional Affordable Rental Housing



Legend



- Lower Need
- Moderate Need
- Higher Need
- Counties

Source: Minnesota Housing analysis of various data sources

Section 4:

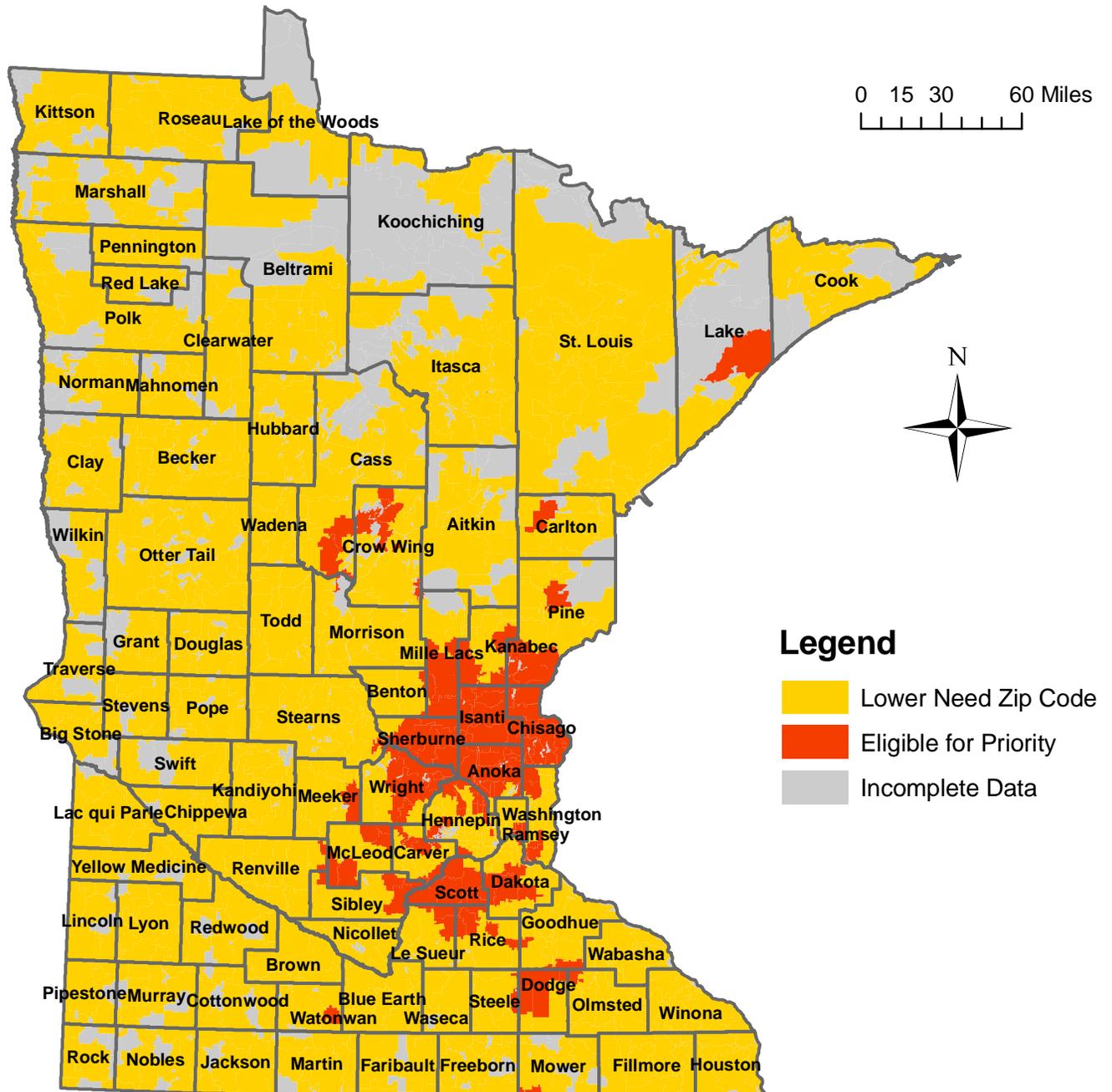
Special Need Maps for 2010 Applications

Explanation of Special Need Maps

This section includes two sets of maps that are directly tied to the selection of applications in 2010. The first two maps show zip codes that have been heavily impacted by the foreclosure crisis. Projects and developments in these zip codes will receive foreclosure remediation credit in the selection process. The third map identifies high-income census tracts in the Twin Cities metropolitan area. Projects and developments in these census tracts will receive credit for economic integration in the selection process. See the application instructions and guides for details.

Applicants may find inconsistencies in the economic integration maps in Sections 3 and 4. The economic integration map in section 3 is a citywide analysis based on five indicators while the map in section 4 is a census tract analysis based just on taxable income. Applicants should view the map in Section 3 as an illustration of the type of analysis and assessment that Minnesota Housing will perform once census tract data is available for all five indicators. In contrast, the Section 4 economic integration map is the more limited analysis and assessment that Minnesota Housing performed for the upcoming selection process. The agency is using the census tract map because it provides data down to the neighborhood level, which is a more geographically precise assessment.

High-Need Zip Codes Eligible for Foreclosure Priority

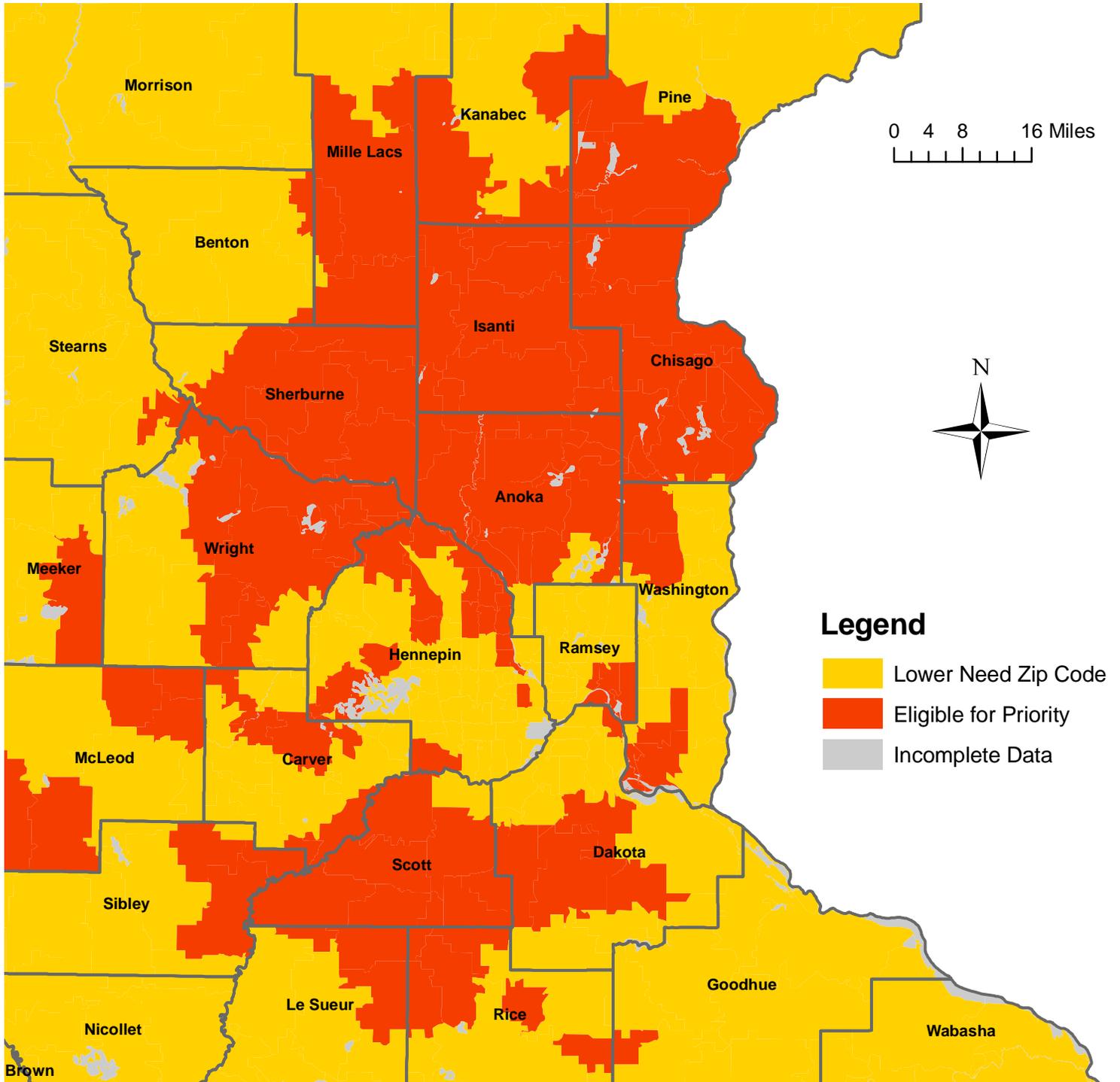


Source: Minnesota Housing analysis of data from LPS Applied Analytics

Notes:

1. Zip codes were identified based on their foreclosure, delinquency, non-prime ARM reset, and unemployment rates.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul and 55054 in Scott County are both eligible for the foreclosure priority.

High-Need Zip Codes Eligible for Foreclosure Priority

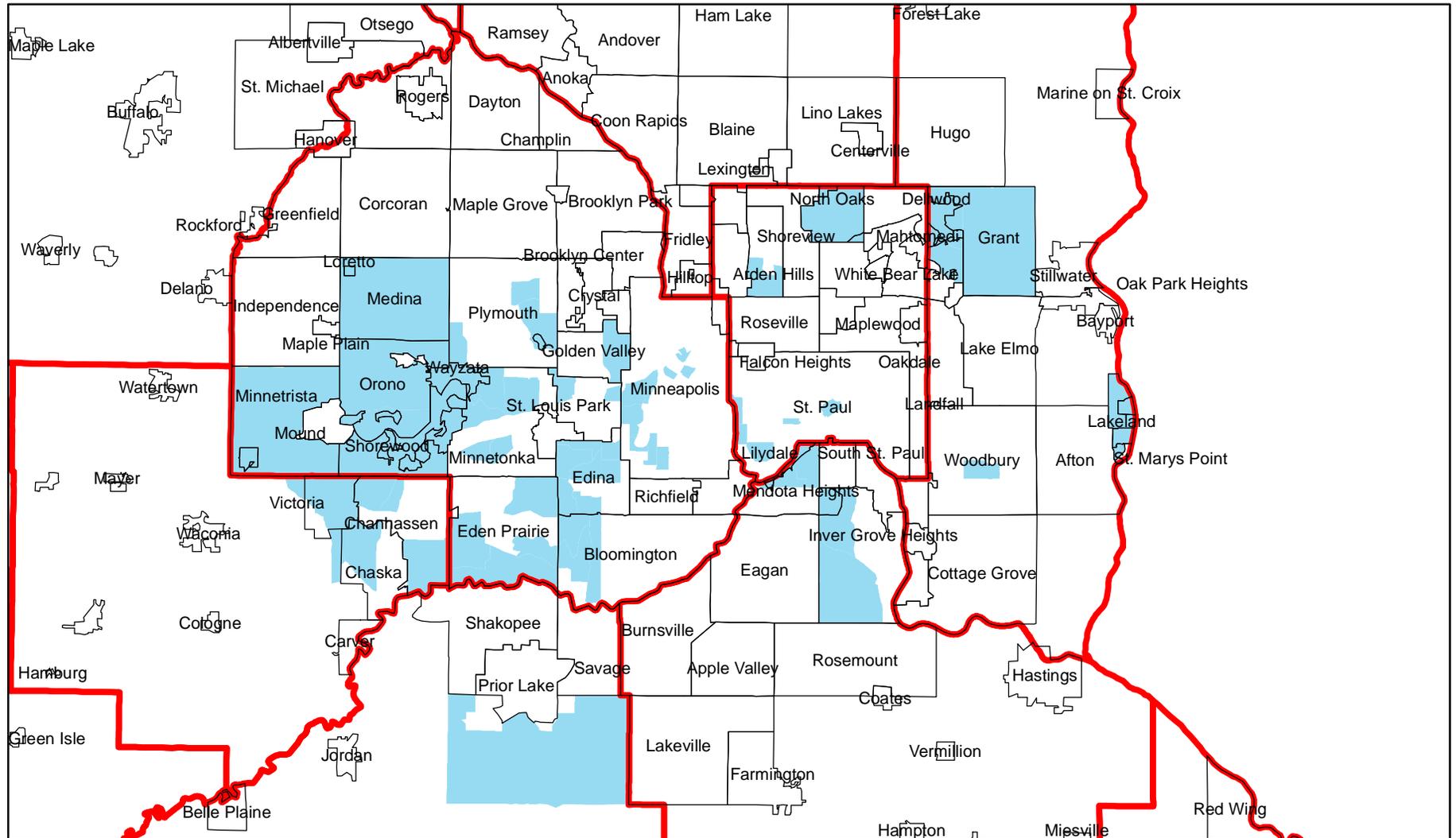


Source: Minnesota Housing analysis of data from LPS Applied Analytics

Notes:

1. Zip codes were identified based on their foreclosure, delinquency, non-prime ARM reset, and unemployment rates.
2. Two important zip codes are new and cannot be mapped. Zip code 55130 in St. Paul and 55054 in Scott County are both eligible for the foreclosure priority.

Census Tracts Qualifying for Economic Integration



0 3.75 7.5 15 Miles

Legend

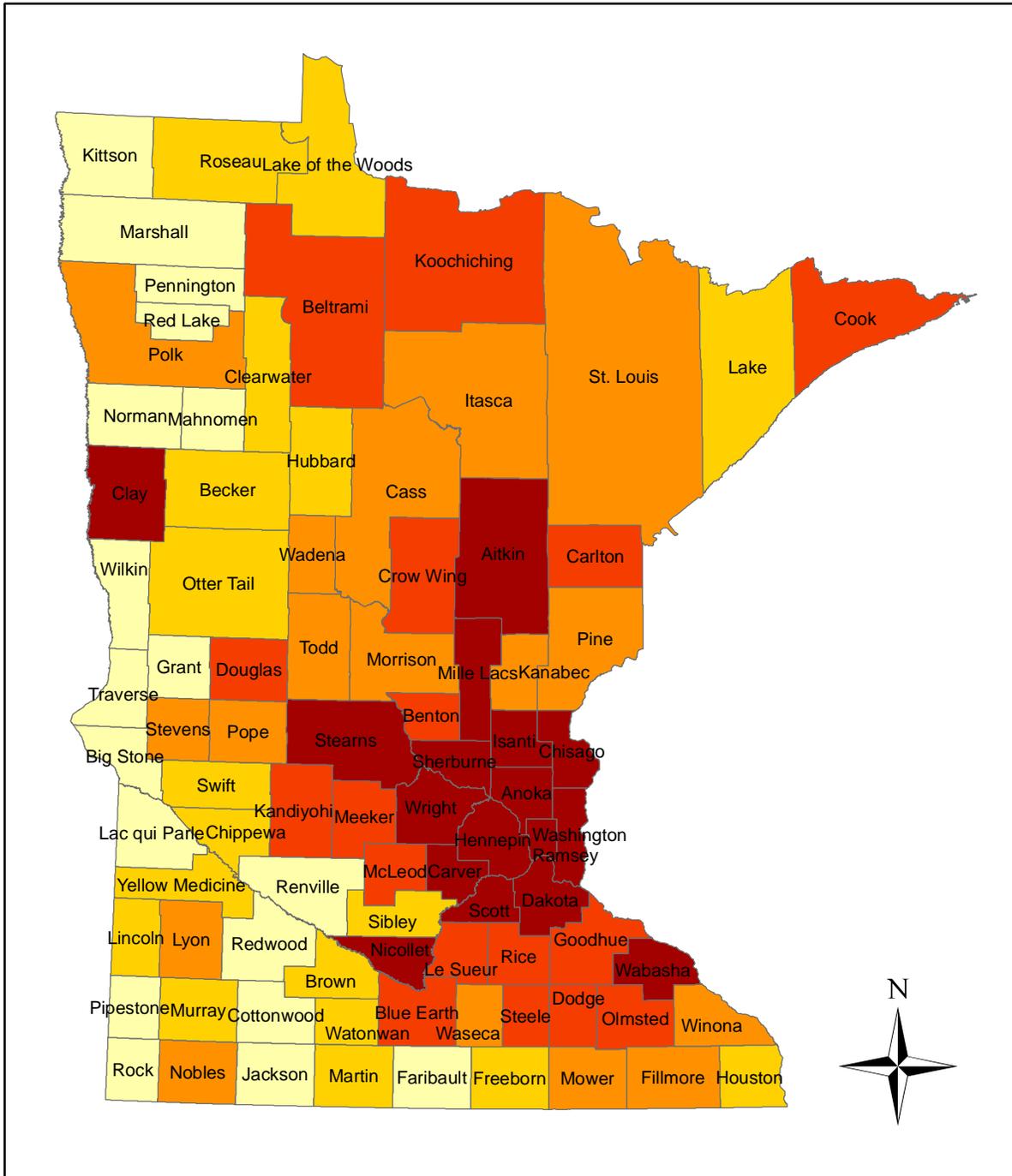
 Qualifying Census Tract



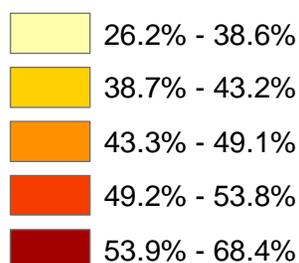
Section 5:

County Indicator Maps

Map 1a: Percent of Lower-Income Households Spending 30% or More of Income on Housing, 2006-2008



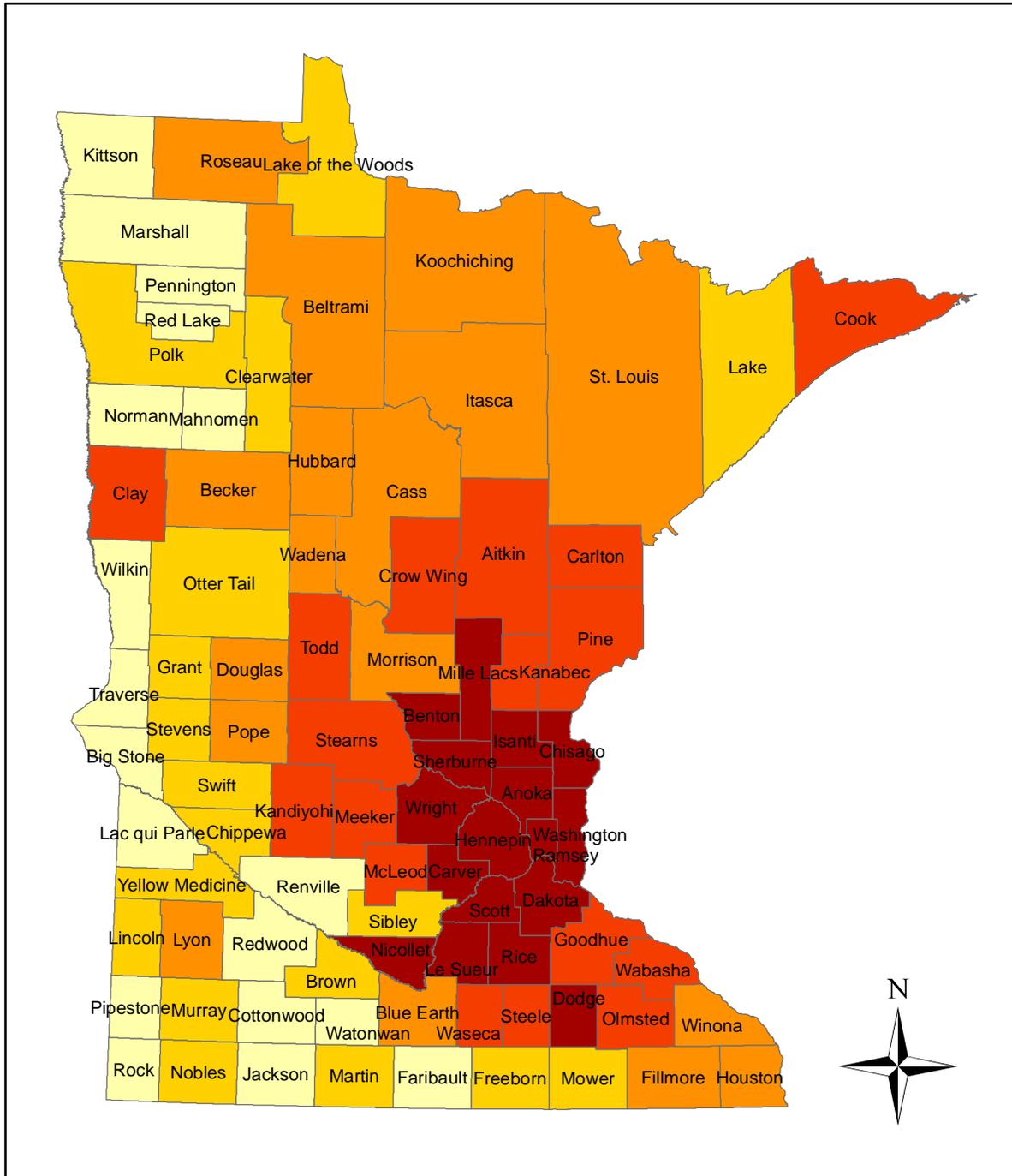
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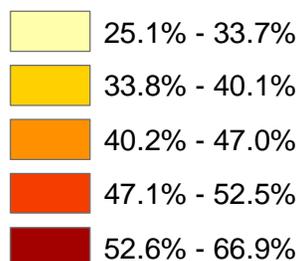
Source: United States Census Bureau
American Community Survey, 2006-2008

Note: For this indicator, households with an income less than \$50,000 are considered lower income.

Map 1b: Percent of Lower-Income Homeowners Spending 30% or More of Income on Housing, 2006-2008



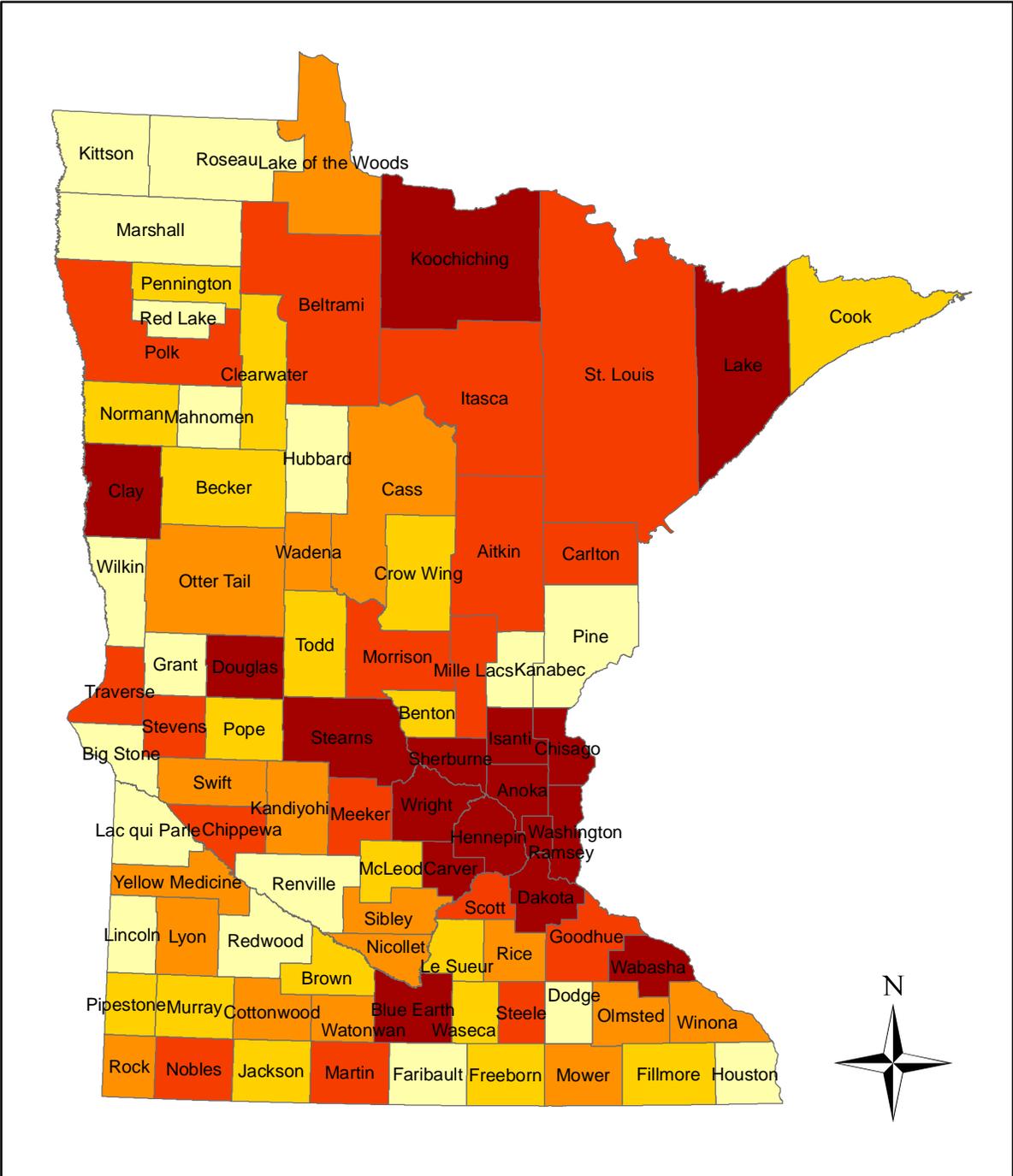
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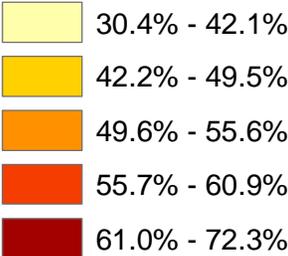
Source: United States Census Bureau
American Community Survey, 2006-2008

Note: For this indicator, households with an income less than \$50,000 are considered lower income.

Map 1c: Percent of Lower-Income Renters Spending 30% or More of Income on Housing, 2006-2008



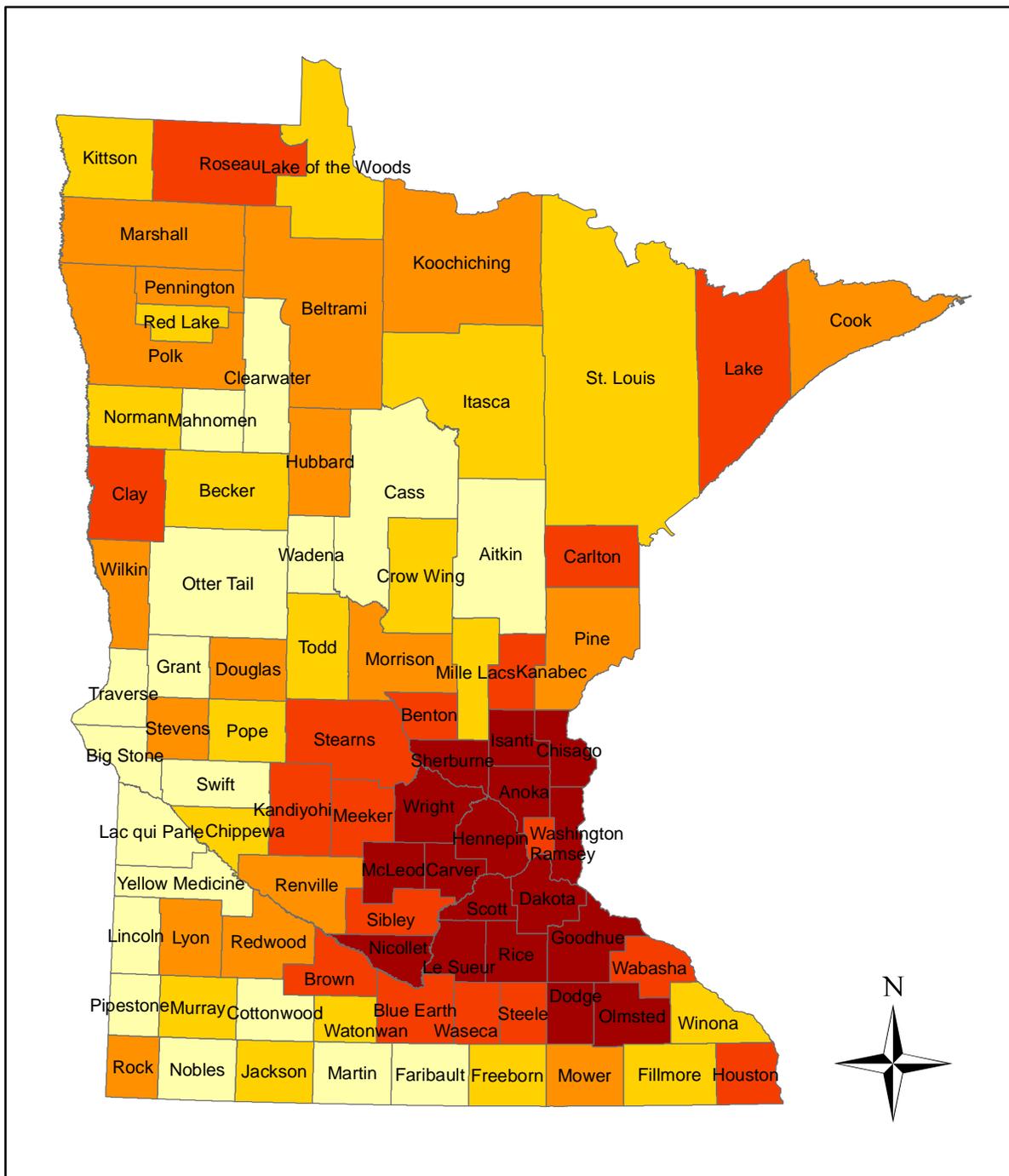
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Source: United States Census Bureau American Community Survey, 2006-2008

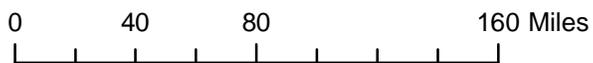
Note: For this indicator, households with an income less than \$50,000 are considered lower income.

Map 2: Median Household Income, 2006-2008



Legend

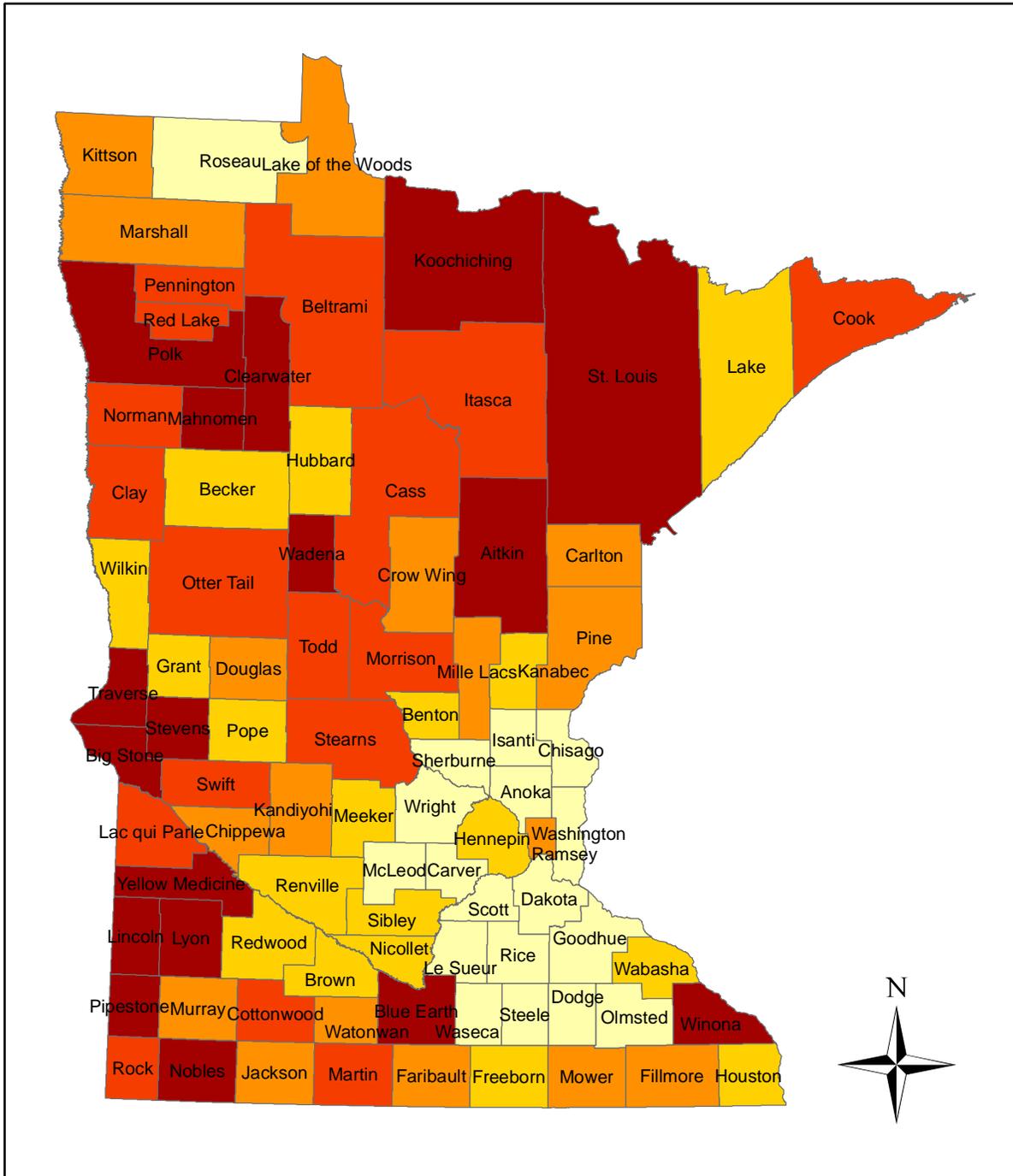
- \$37,692 - \$42,743
- \$42,744 - \$45,313
- \$45,314 - \$47,570
- \$47,571 - \$54,826
- \$54,827 - \$81,393



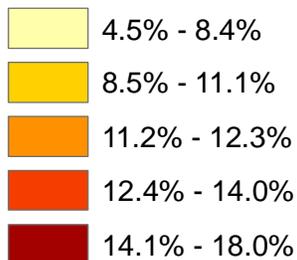
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 3: Poverty Rate, 2006-2008



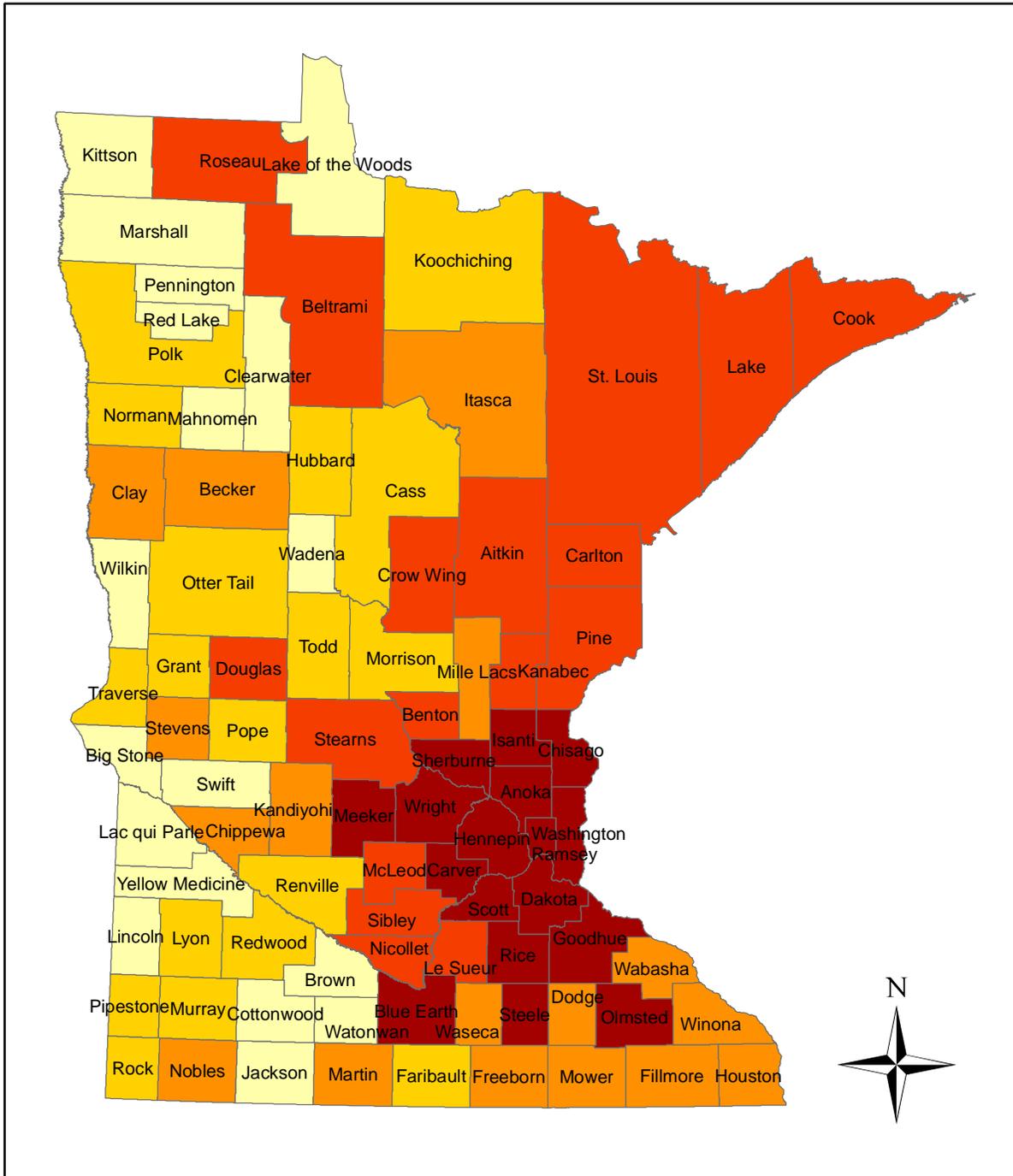
Legend



Source: United States Census Bureau
American Community Survey, 2006-2008



Map 4: Median Rent, 2006-2008



Legend

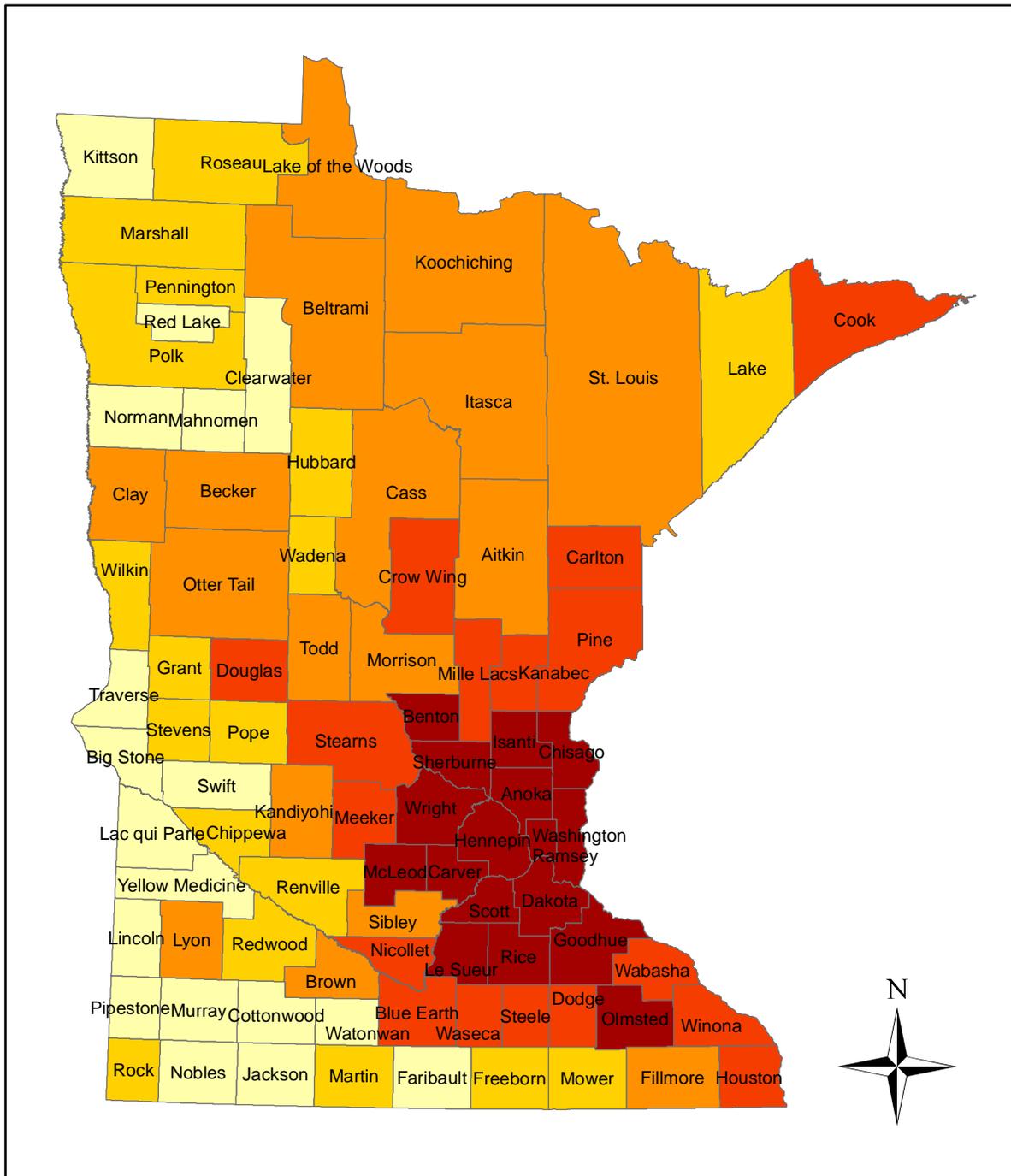
- \$307 - \$482
- \$483 - \$532
- \$533 - \$582
- \$583 - \$658
- \$659 - \$951



Source: United States Census Bureau
American Community Survey, 2006-2008



Map 5: Median Monthly Homeownership Costs, Households with a Mortgage, 2006-2008



Legend

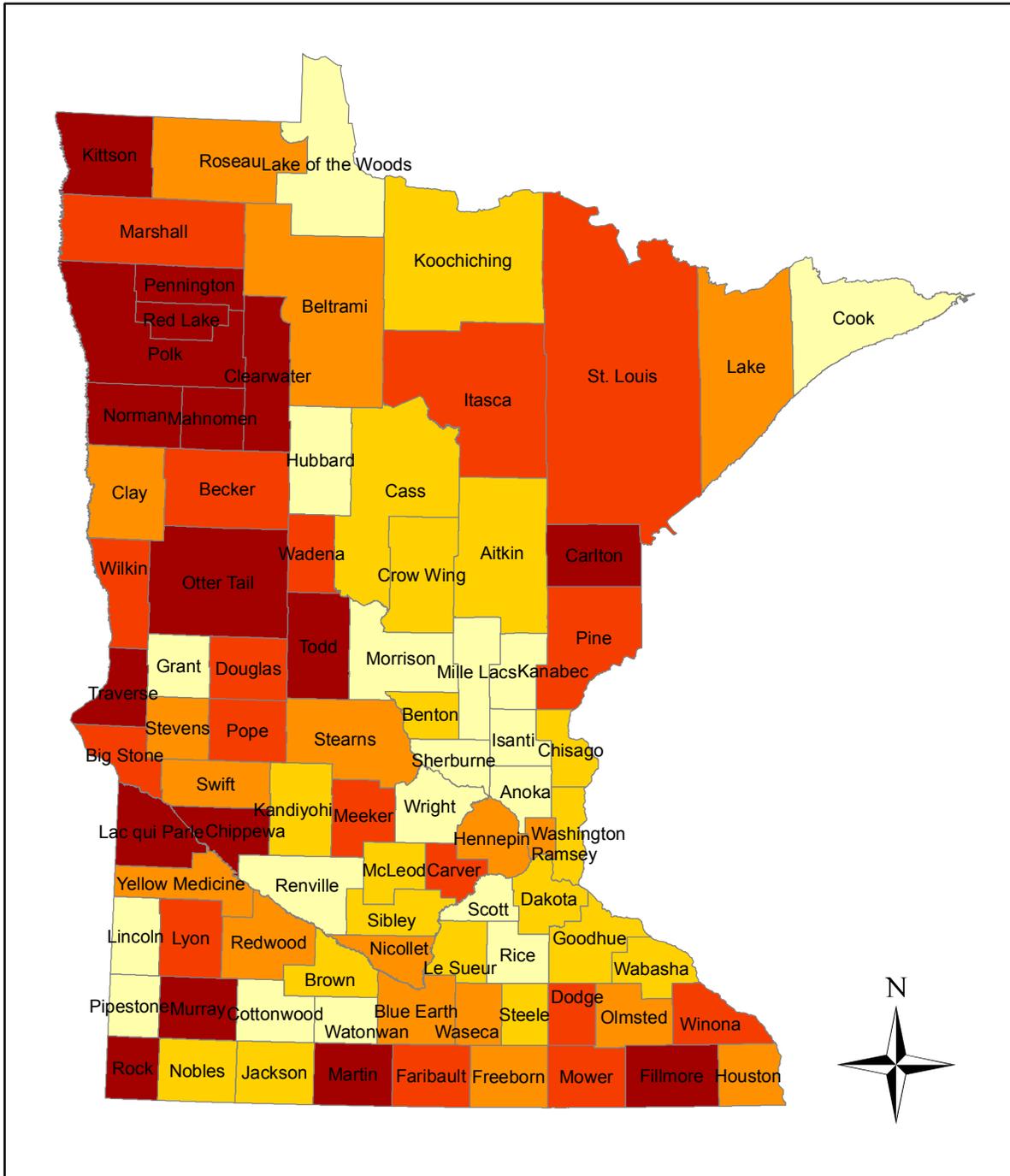
- \$779 - \$917
- \$918 - \$1,106
- \$1,107 - \$1,209
- \$1,210 - \$1,374
- \$1,375 - \$1,992



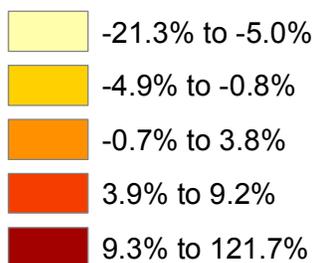
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 8: Percent Change in Median Home Sale Price, Oct. 2005 – Sept. 2006 to Oct. 2007 – Sept. 2008



Legend

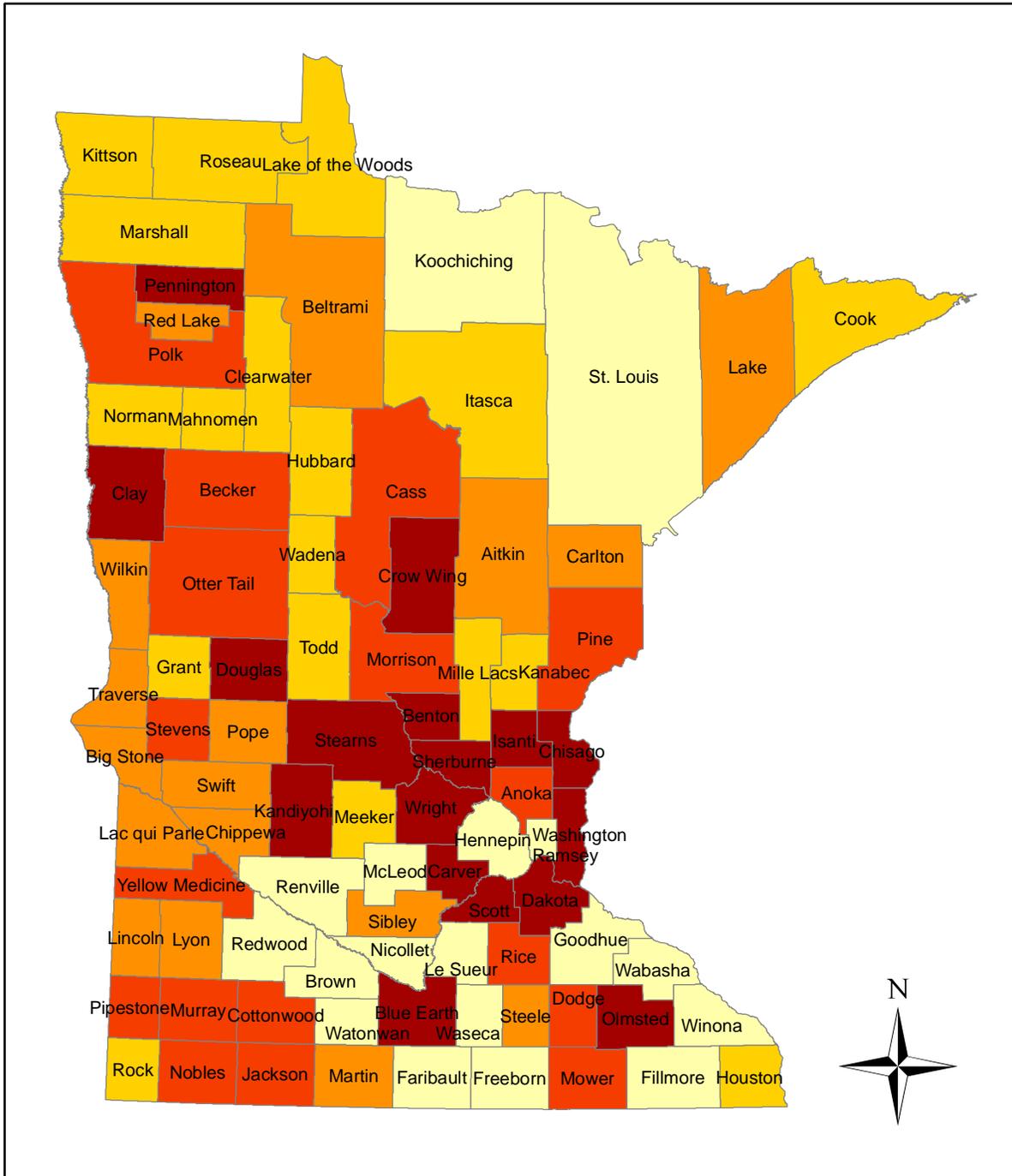


Source: Minnesota Department of Revenue Certificate of Real Estate Value Database

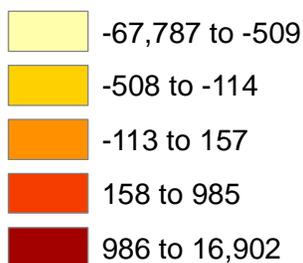
Note: These data only include open-market, arms-length transactions and exclude short sales and sheriff sales. Thus, the price declines are lower than reported in other sources.



Map 10a: Change in Number of Jobs, 2000-2009



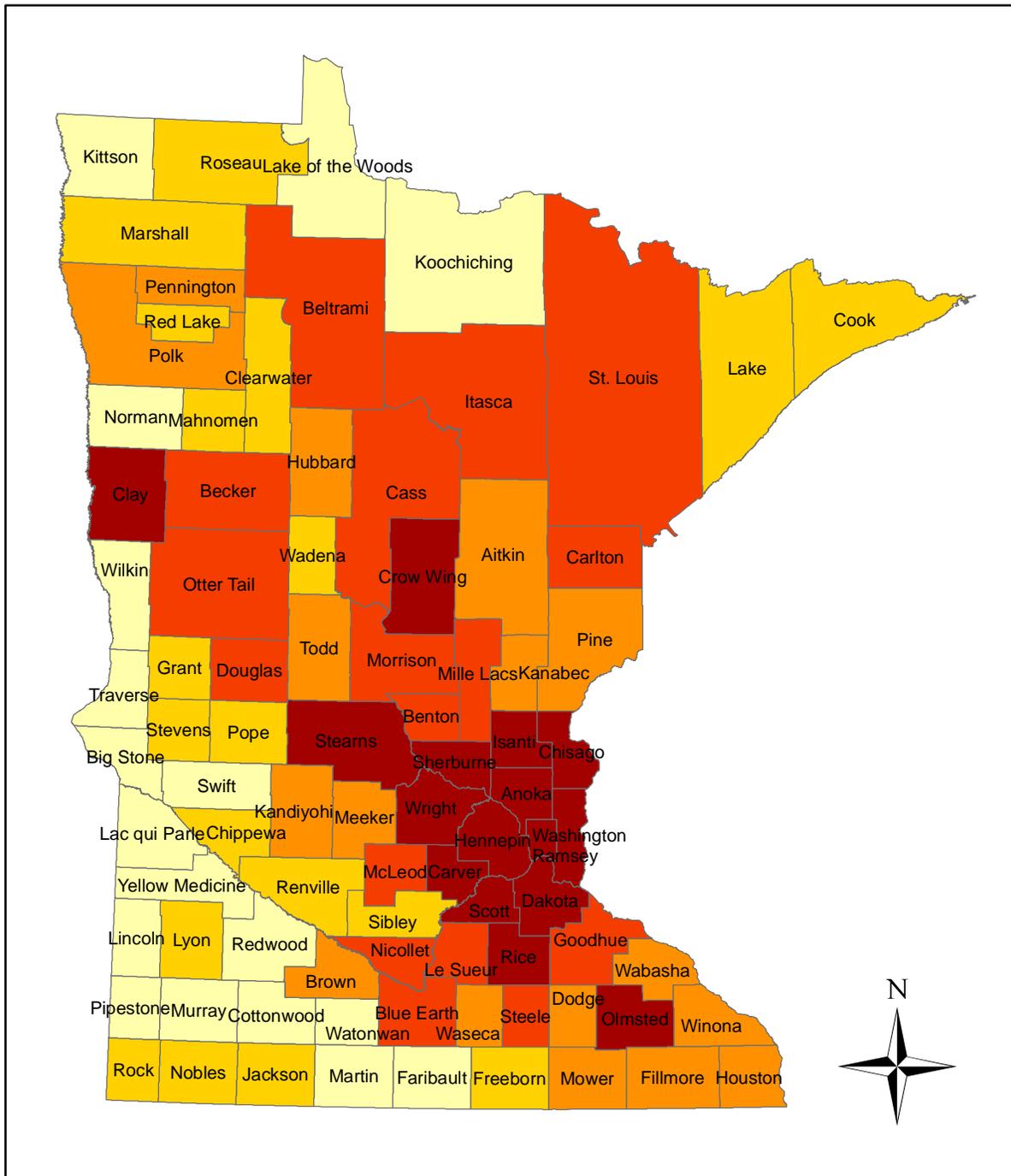
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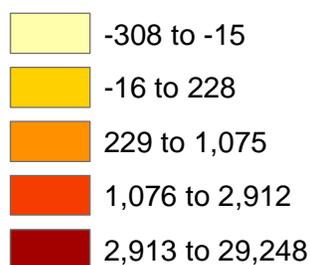
Source: Minnesota Department of Employment and Economic Development, Quarterly Census of Employment and Wages

Note: 2009 data are the average number of jobs for the first three quarters of the year.

Map 11a: Change in Number of Households, 2000-2008

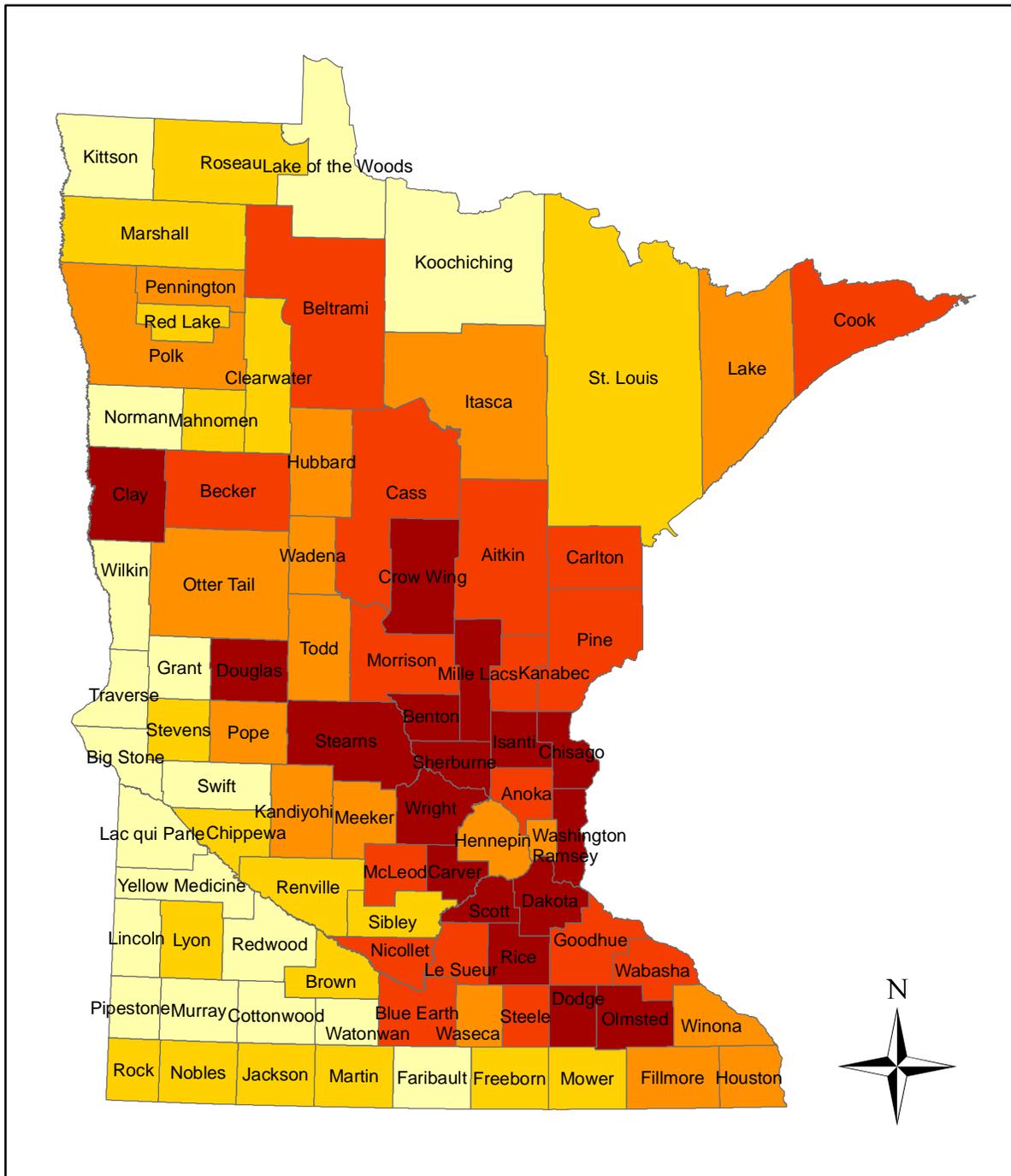


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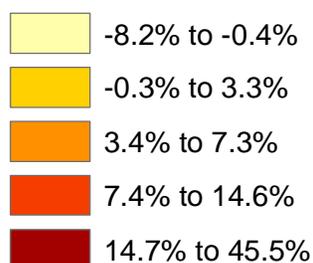


Source: Minnesota State Demographic Center Population Estimates

Map 11b: Percent Change in Number of Households, 2000-2008



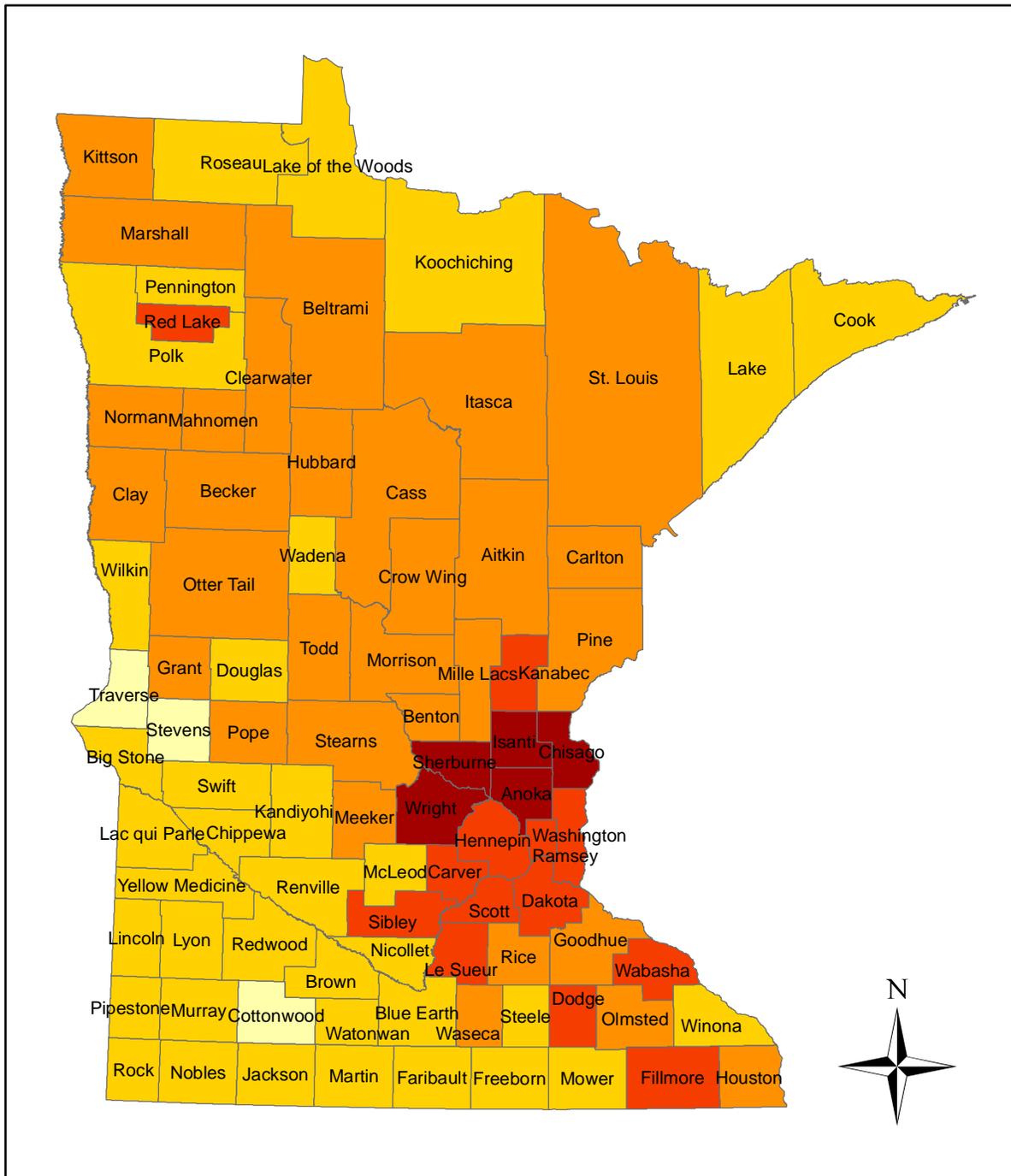
Legend



Source: Minnesota State Demographic Center Population Estimates



Map 12: Median Travel Time to Work, 2006-2008



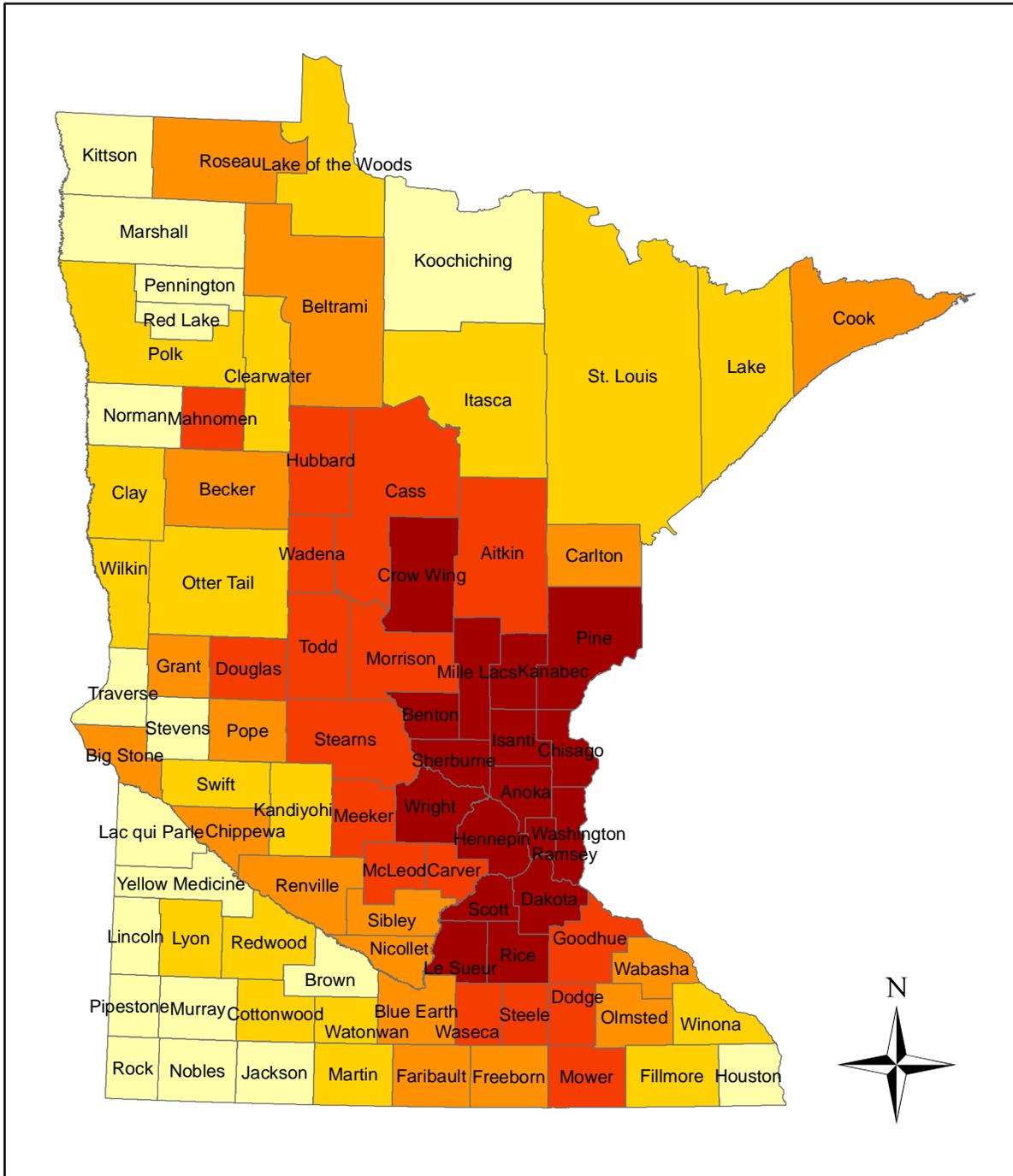
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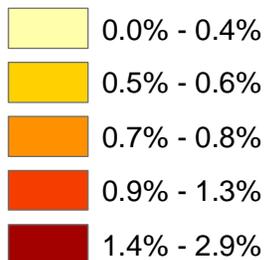
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 13: Foreclosures per Residential Parcel, 2009

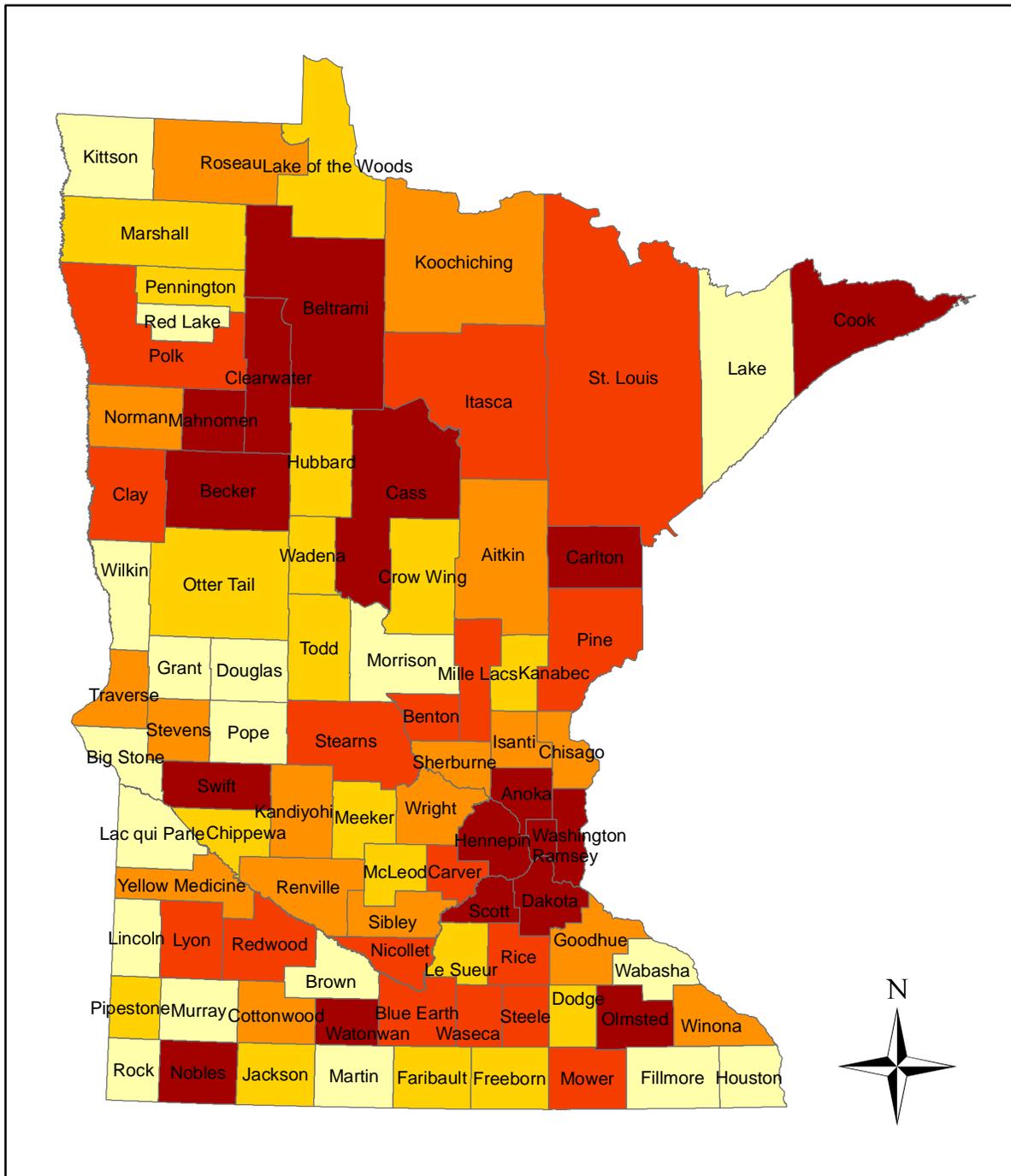


Legend



Source: Minnesota Housing Estimates Based on Data from HousingLink and Minnesota Department of Revenue

Map 14: Percentage of Population from Communities of Color, 2006-2008



Legend

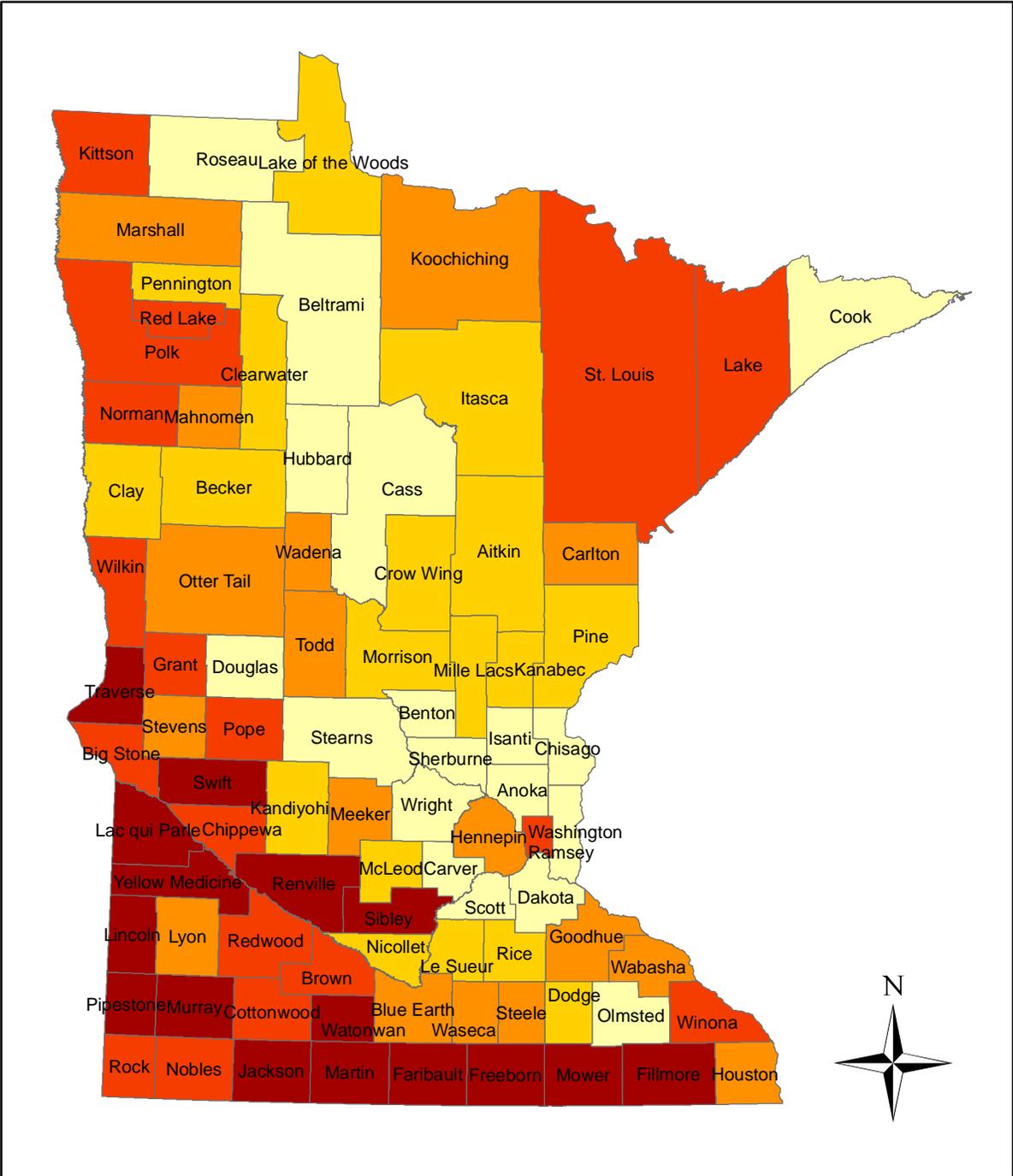
- 1.1% - 2.6%
- 2.7% - 3.6%
- 3.7% - 4.6%
- 4.7% - 7.1%
- 7.2% - 36.7%

0 40 80 160 Miles

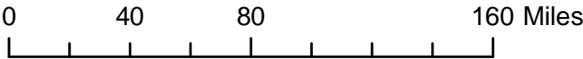
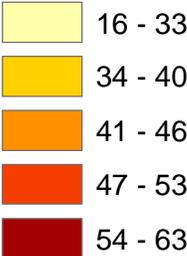
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 15: Median Age of the Housing Stock, 2006-2008



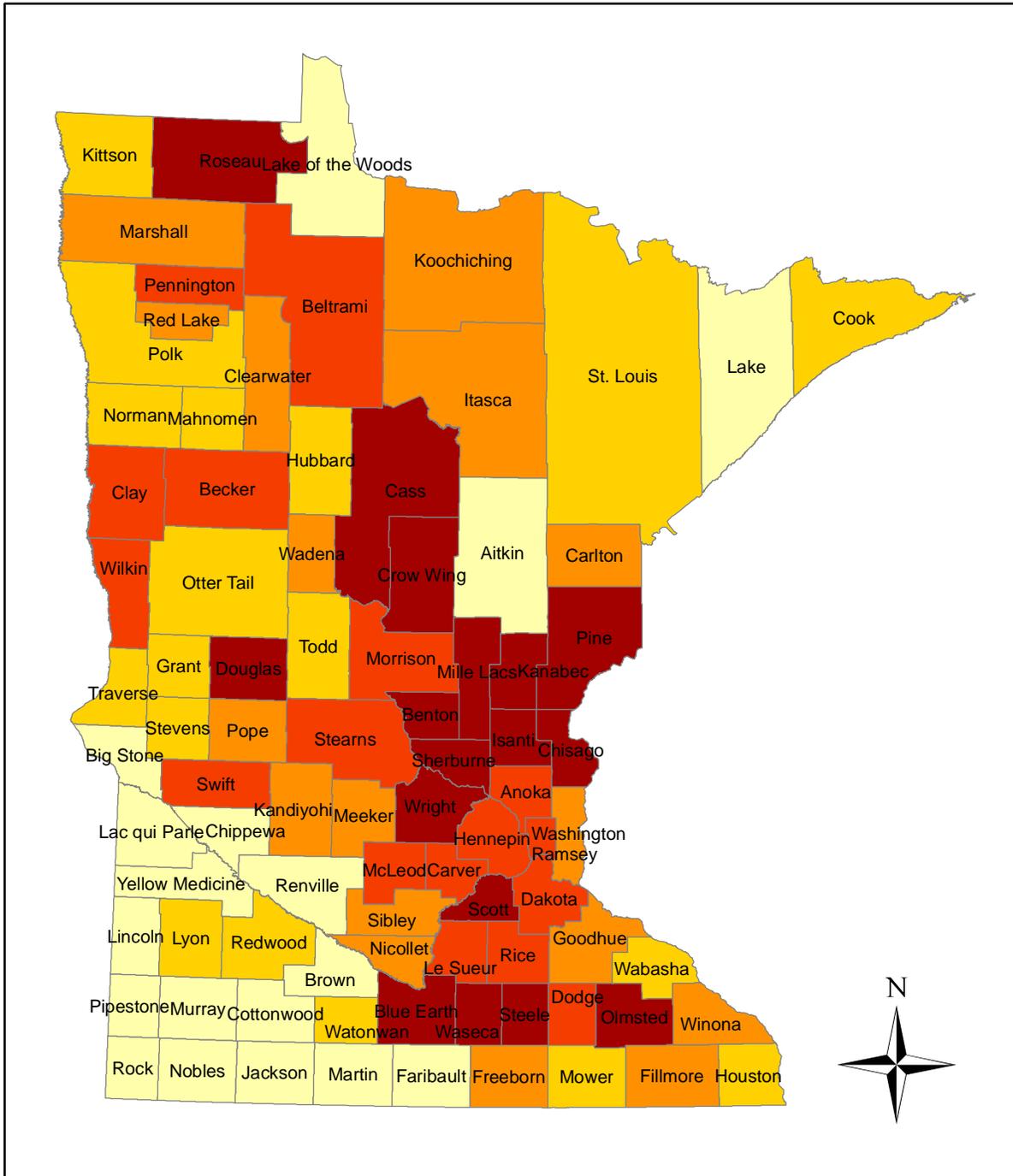
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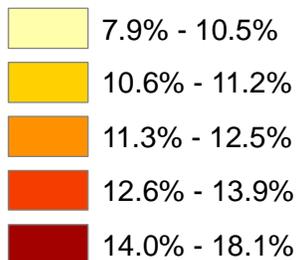
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 17: Percentage of Population Age 25-34, 2006-2008



Legend



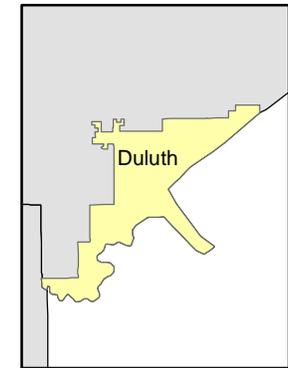
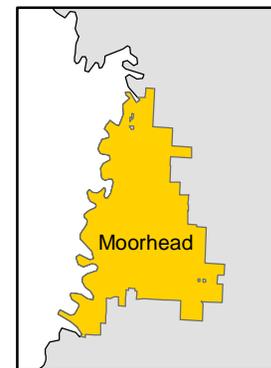
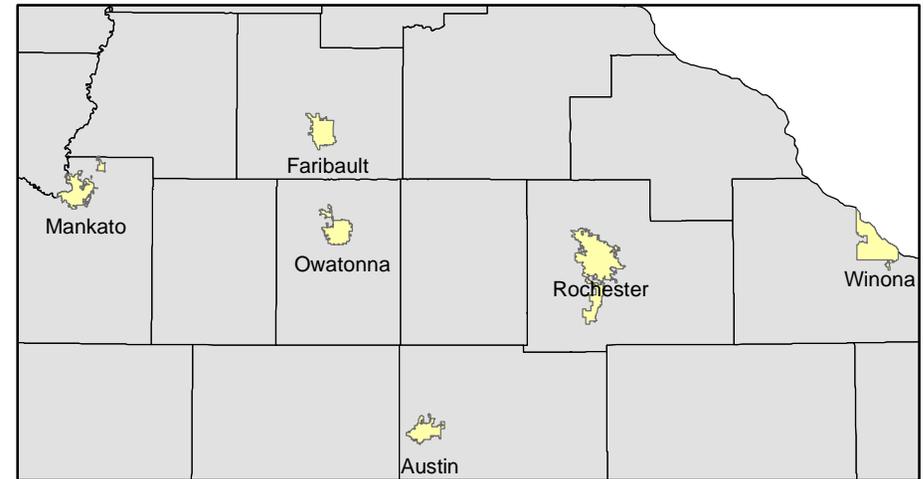
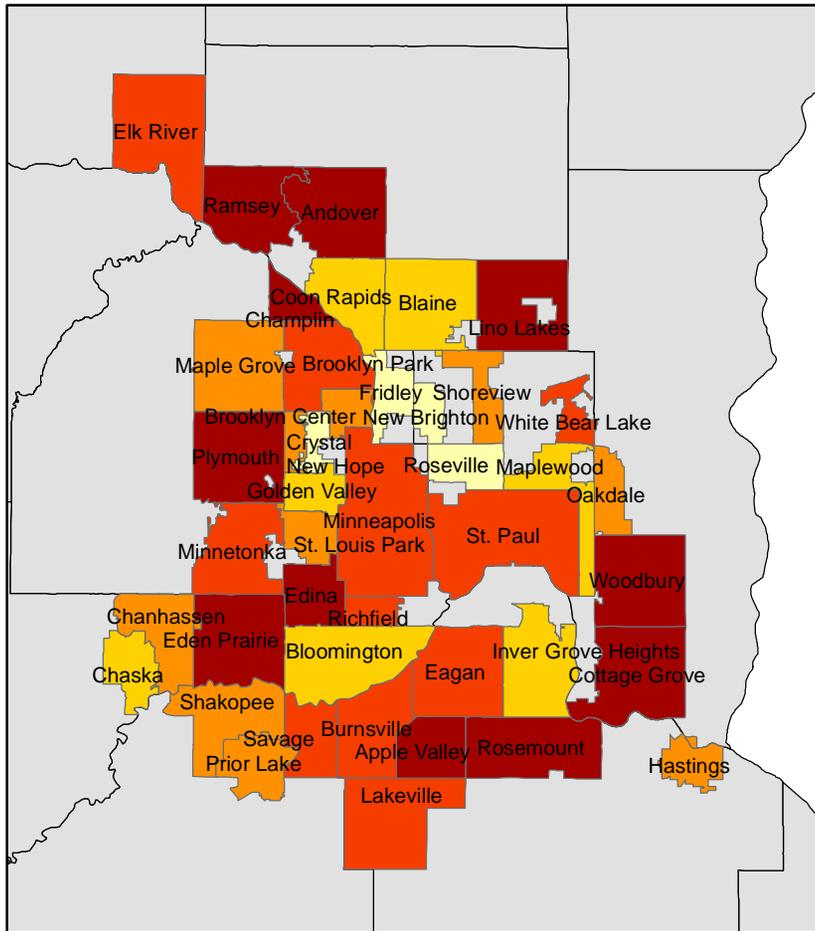
Source: United States Census Bureau
American Community Survey, 2006-2008



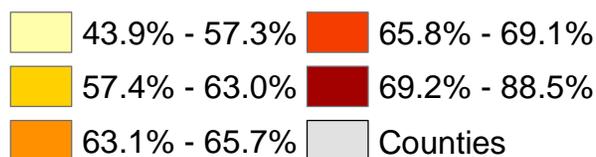
Section 6:

City Indicator Maps

Map 1a: Percentage of Lower-Income Households Spending 30% or More of Income on Housing, 2006-2008



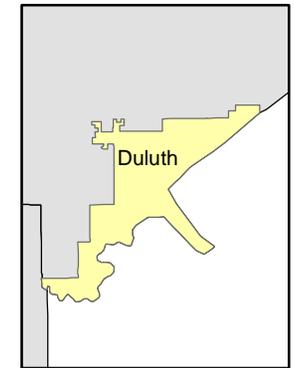
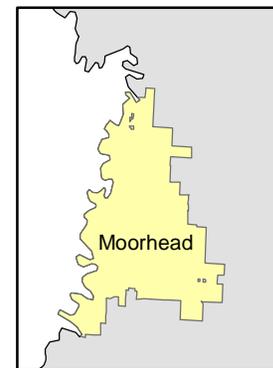
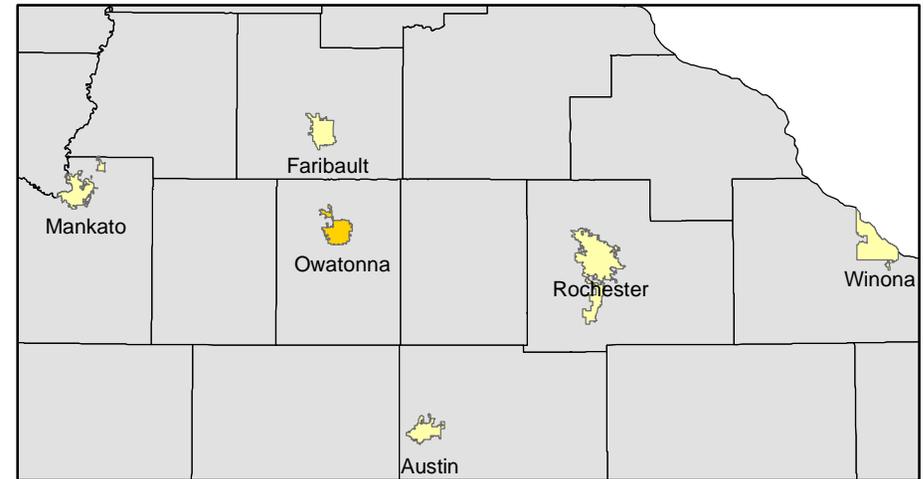
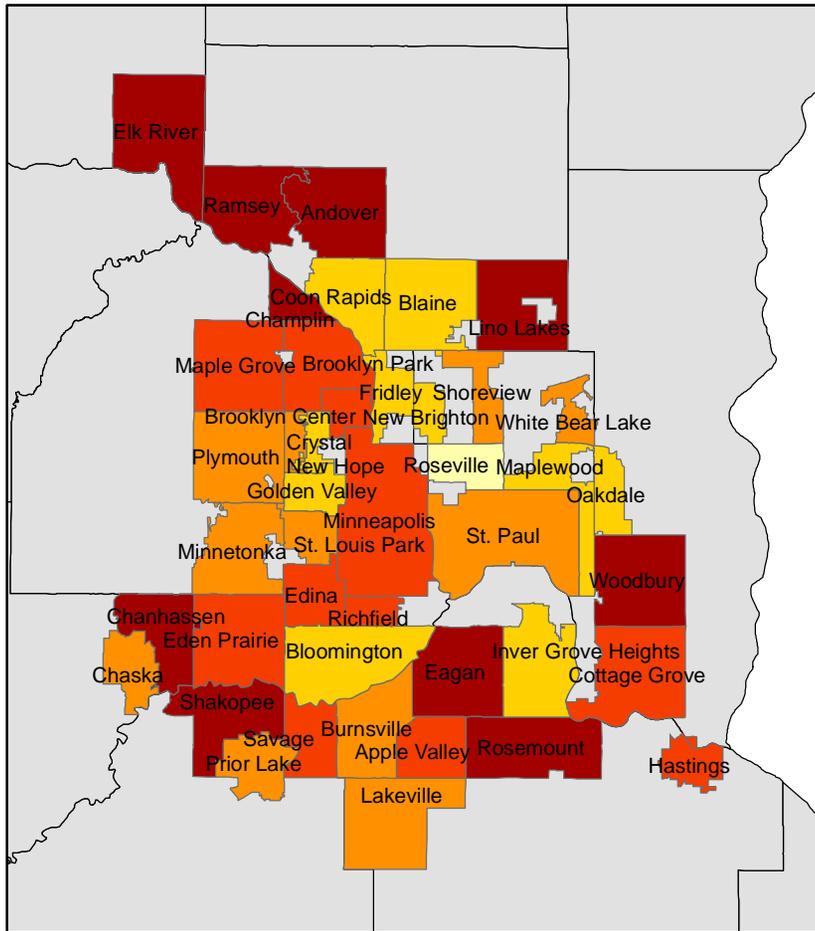
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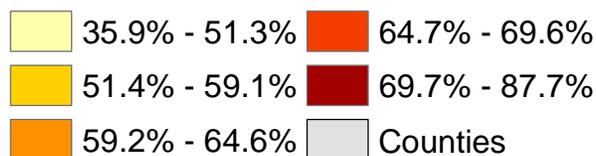
Source: United States Census Bureau
American Community Survey, 2006-2008

Note: For this indicator, households with an income less than \$50,000 are considered lower income.

Map 1b: Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing, 2006-2008



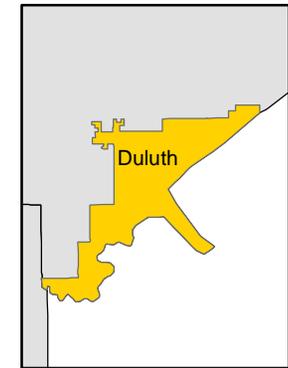
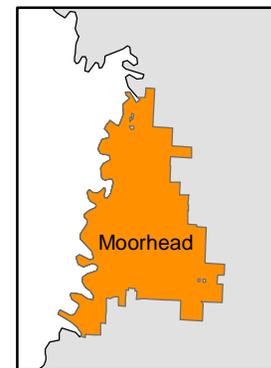
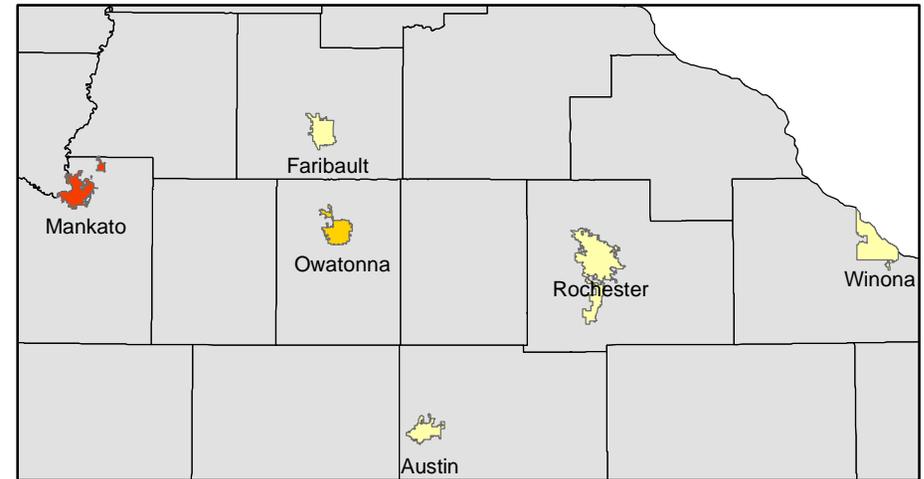
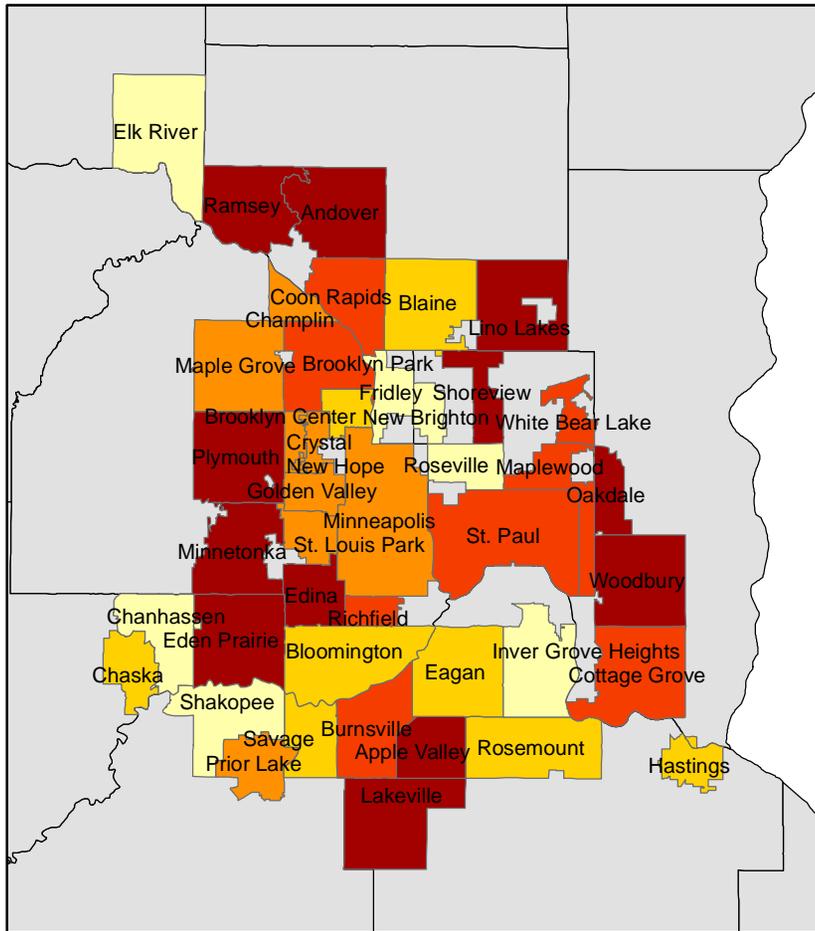
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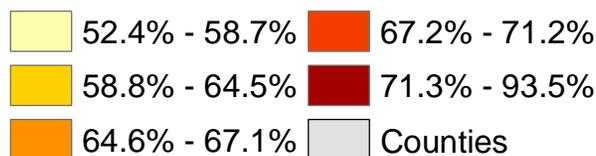
Source: United States Census Bureau
American Community Survey, 2006-2008

Note: For this indicator, households with an income less than \$50,000 are considered lower income.

Map 1c: Percentage of Lower-Income Renters Spending 30% or More of Income on Housing, 2006-2008



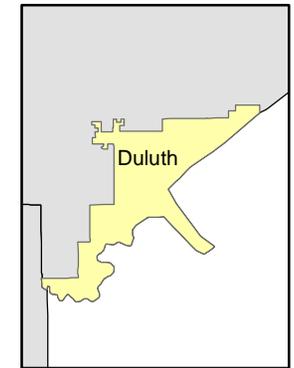
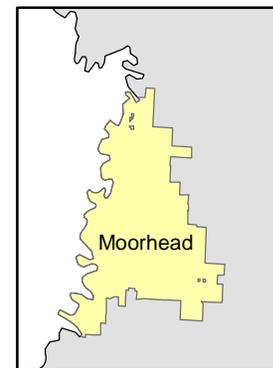
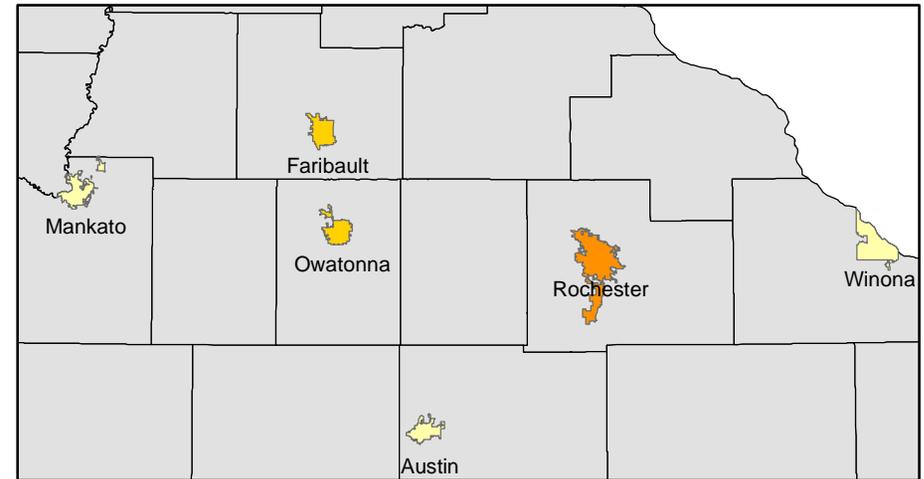
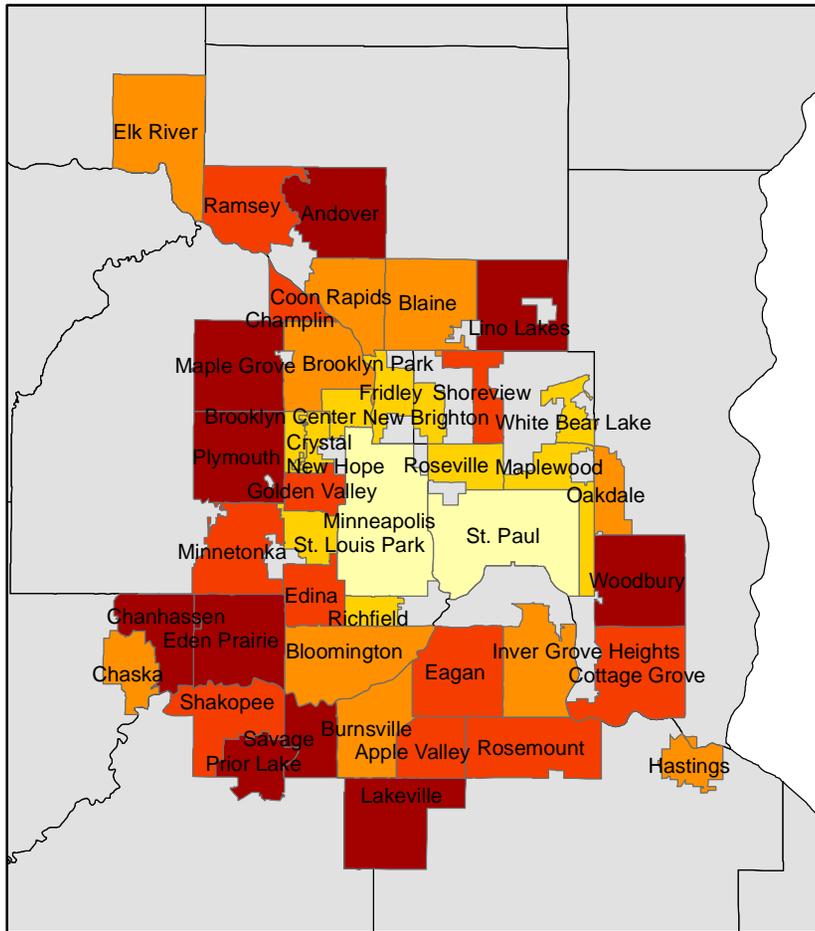
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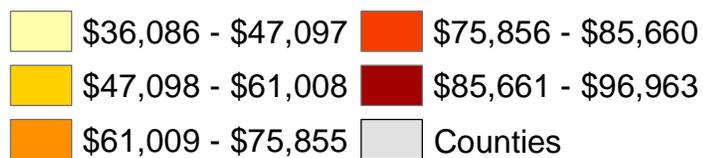
Source: United States Census Bureau
American Community Survey, 2006-2008

Note: For this indicator, households with an income less than \$50,000 are considered lower income.

Map 2: Median Household Income, 2006-2008



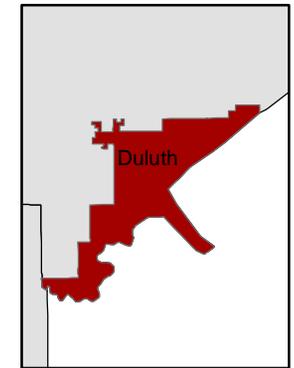
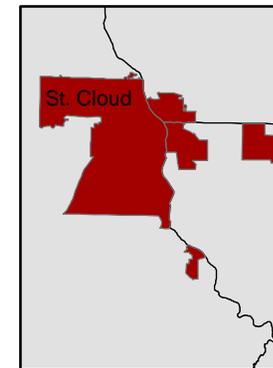
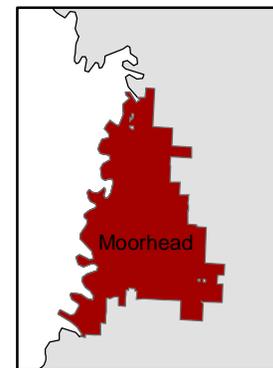
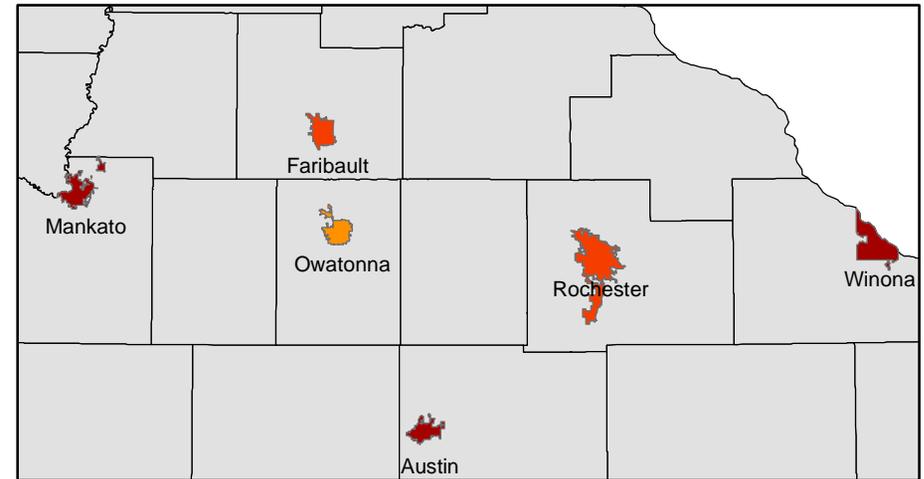
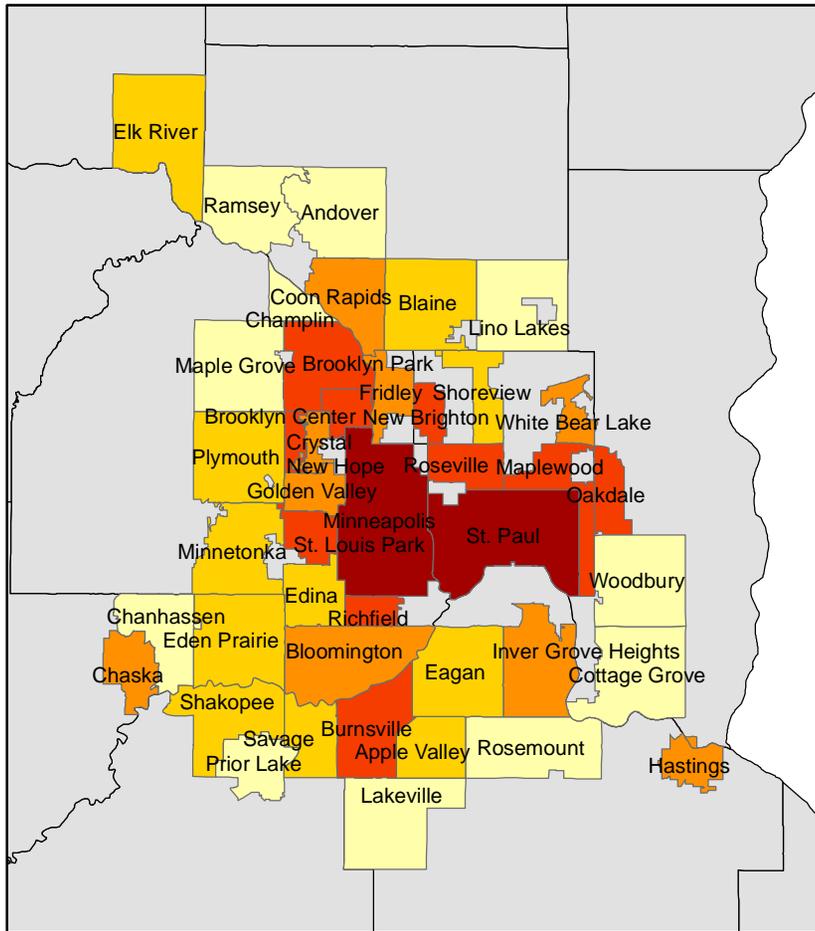
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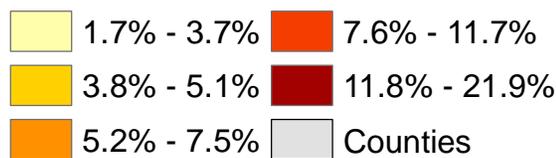
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 3: Poverty Rate, 2006-2008

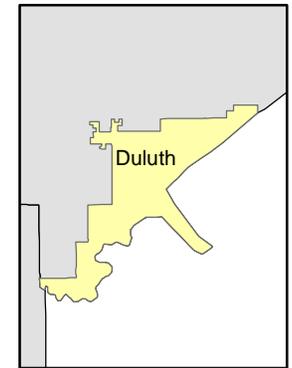
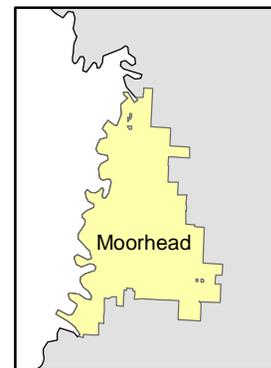
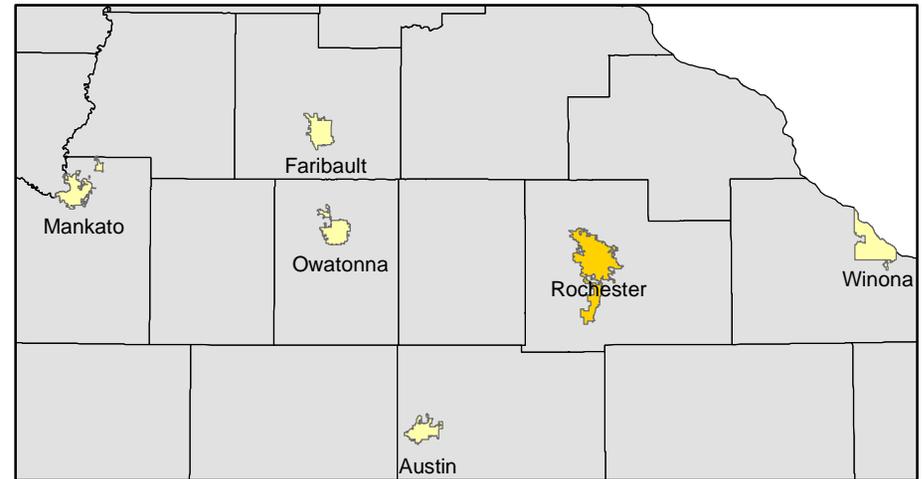
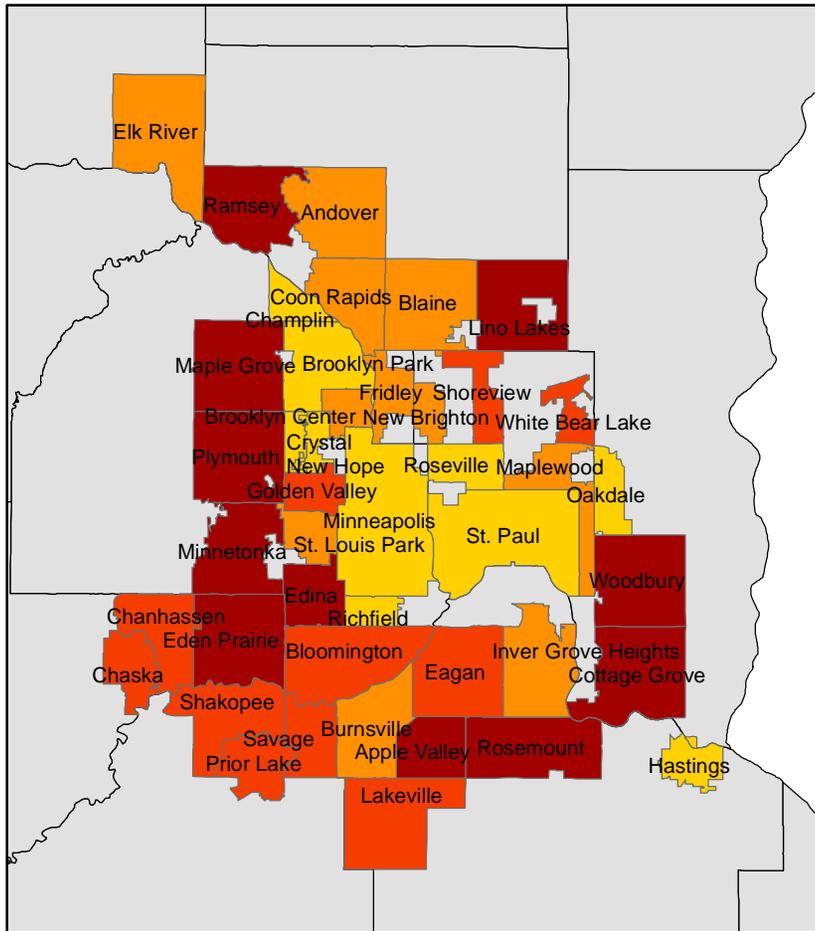


Legend



Source: United States Census Bureau
American Community Survey, 2006-2008

Map 4: Median Rent, 2006-2008

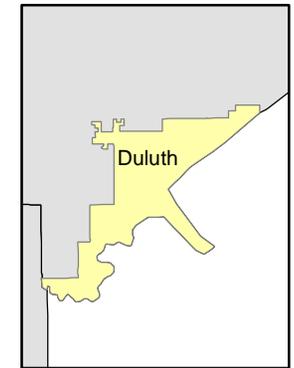
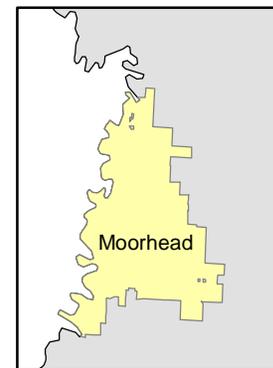
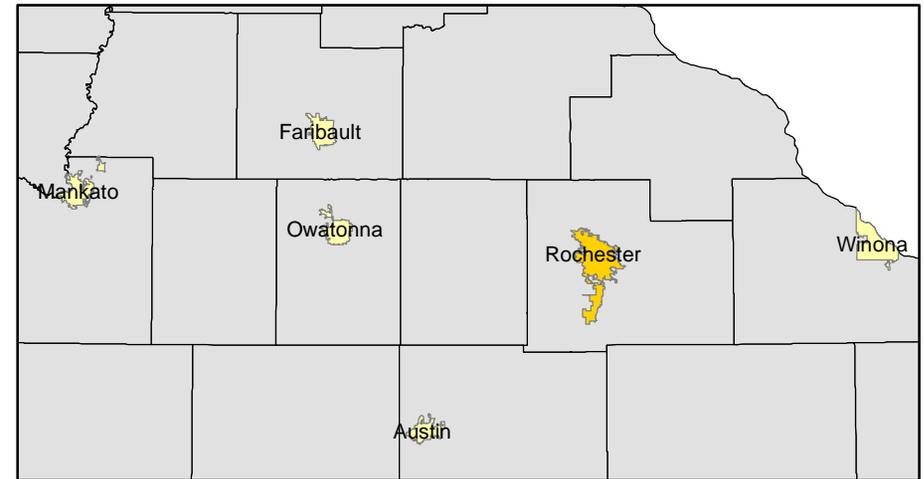
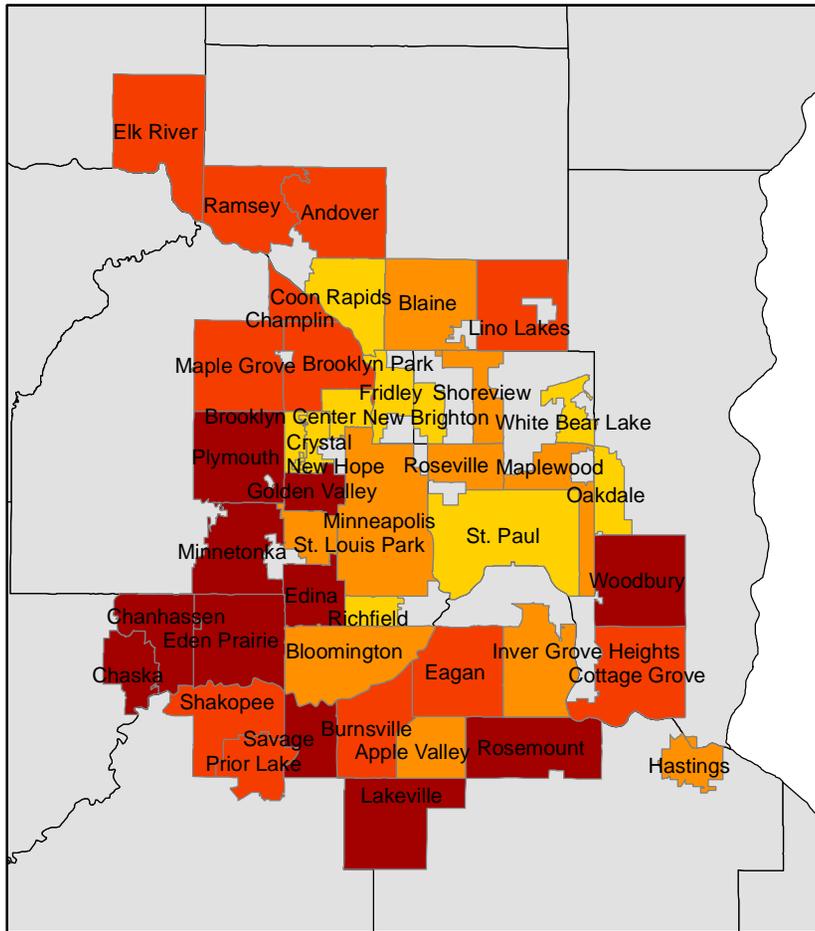


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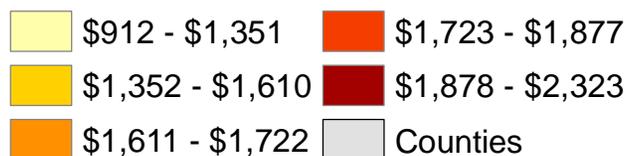


Source: United States Census Bureau
American Community Survey, 2006-2008

Map 5: Median Monthly Homeownership Costs, Households with a Mortgage 2006-2008



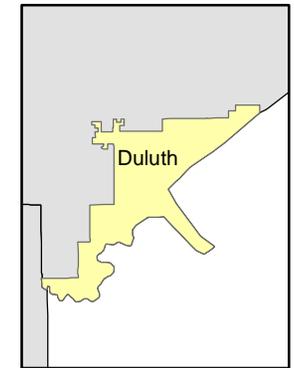
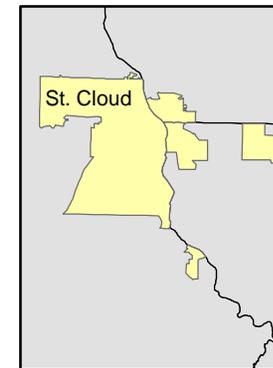
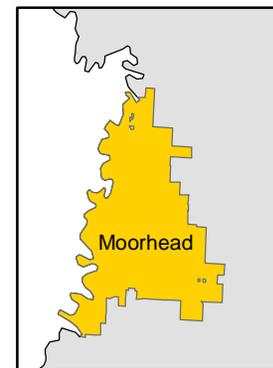
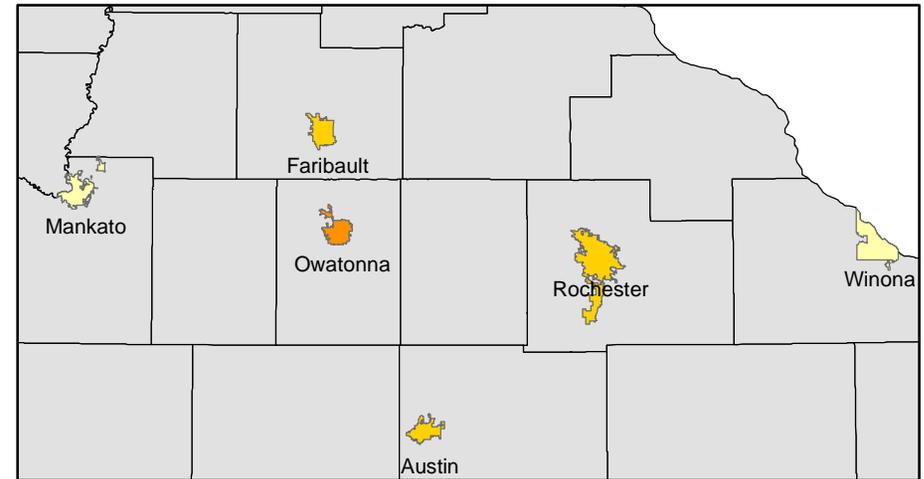
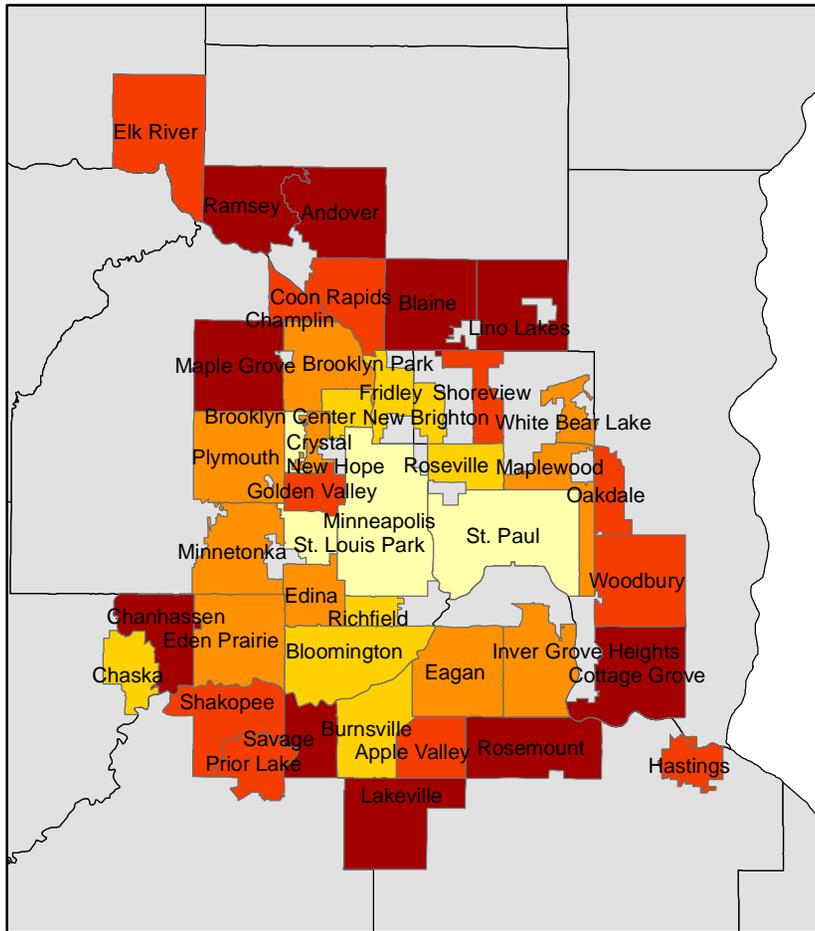
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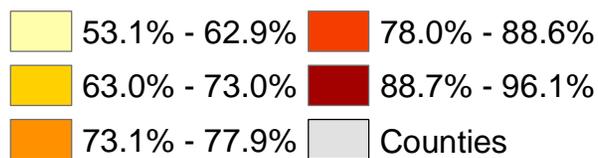
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 6: Homeownership Rate, 2006-2008

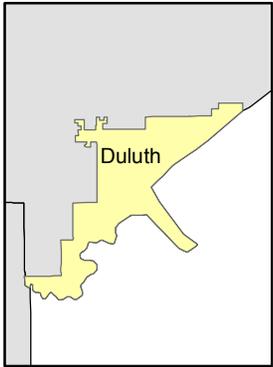
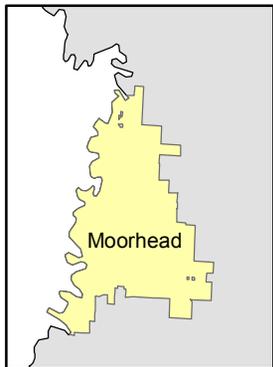
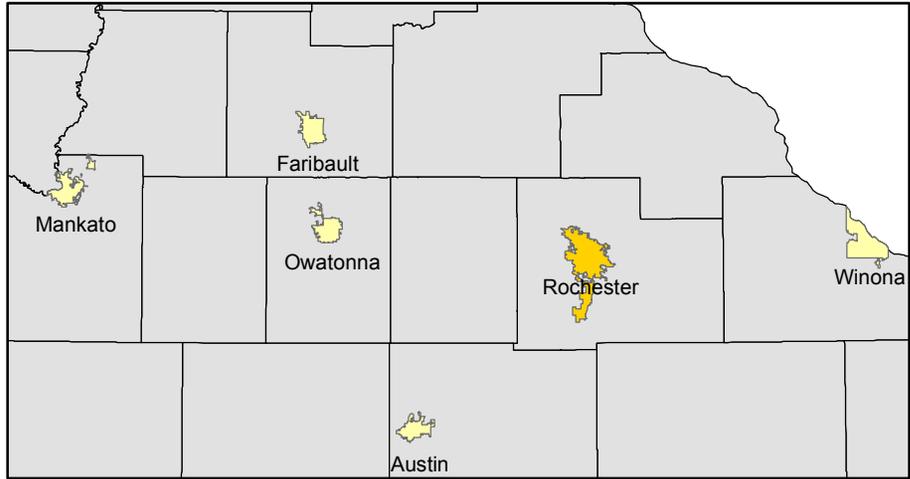
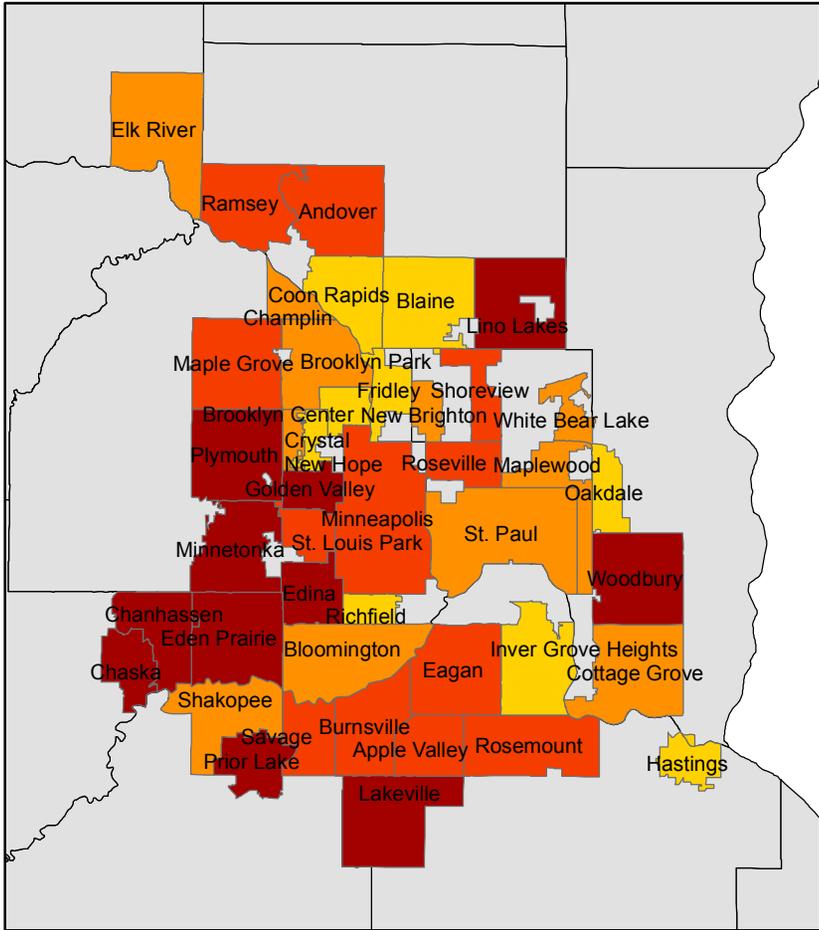


Legend



Source: United States Census Bureau
American Community Survey, 2006-2008

Map 7: Median Home Sale Price, October 2007 – September 2008



Legend

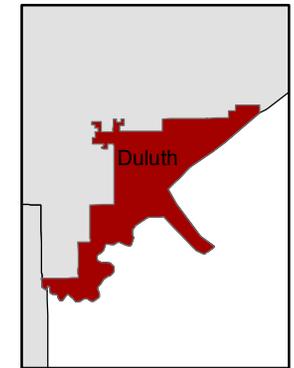
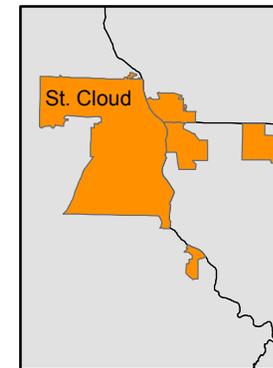
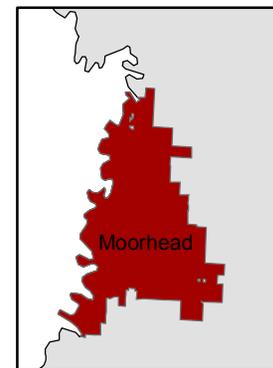
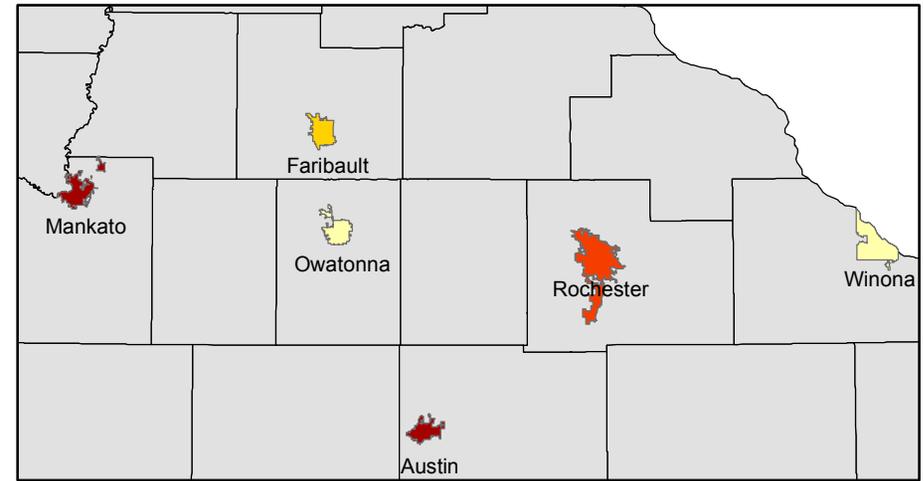
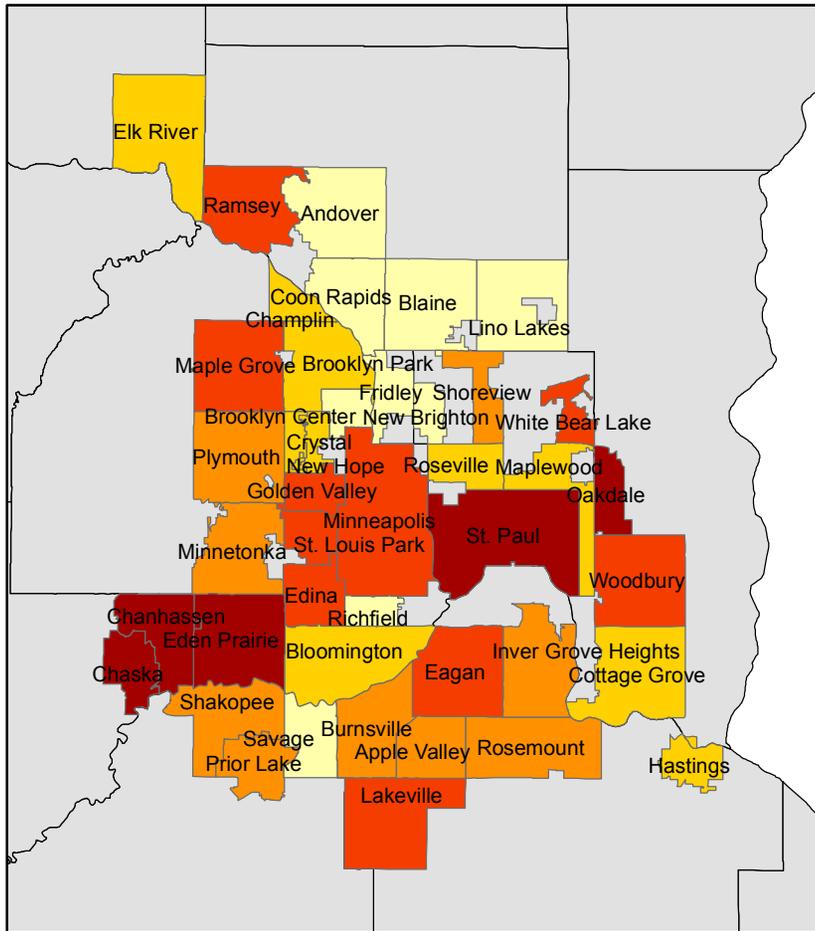
| | | | |
|---|-----------------------|---|-----------------------|
|  | \$92,250 - \$157,400 |  | \$219,901 - \$249,000 |
|  | \$157,401 - \$205,922 |  | \$249,001 - \$375,000 |
|  | \$205,923 - \$219,900 |  | Counties |

Source: Minnesota Department of Revenue Certificate of Real Estate Value Database

Note: These data only include open-market, arms-length transactions and exclude short sales and sheriff sales. Thus, the price levels are higher than reported in other sources.



Map 8: Percentage Change in Median Home Sale Price, Oct. 2005 – Sept. 2006 to Oct. 2007 – Sept. 2008



Legend

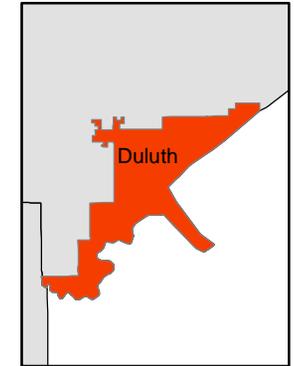
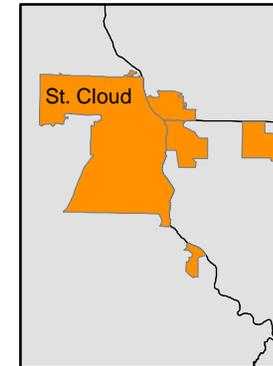
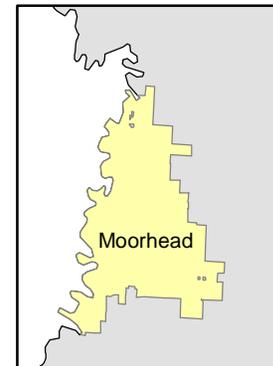
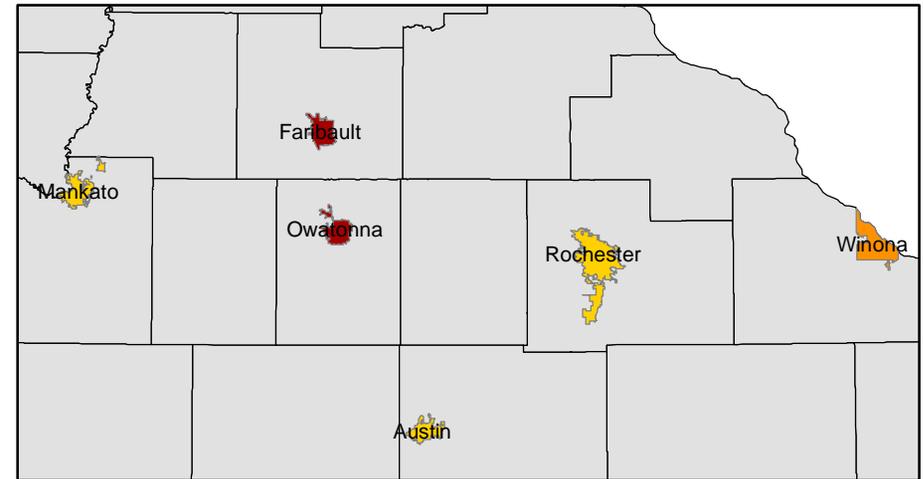
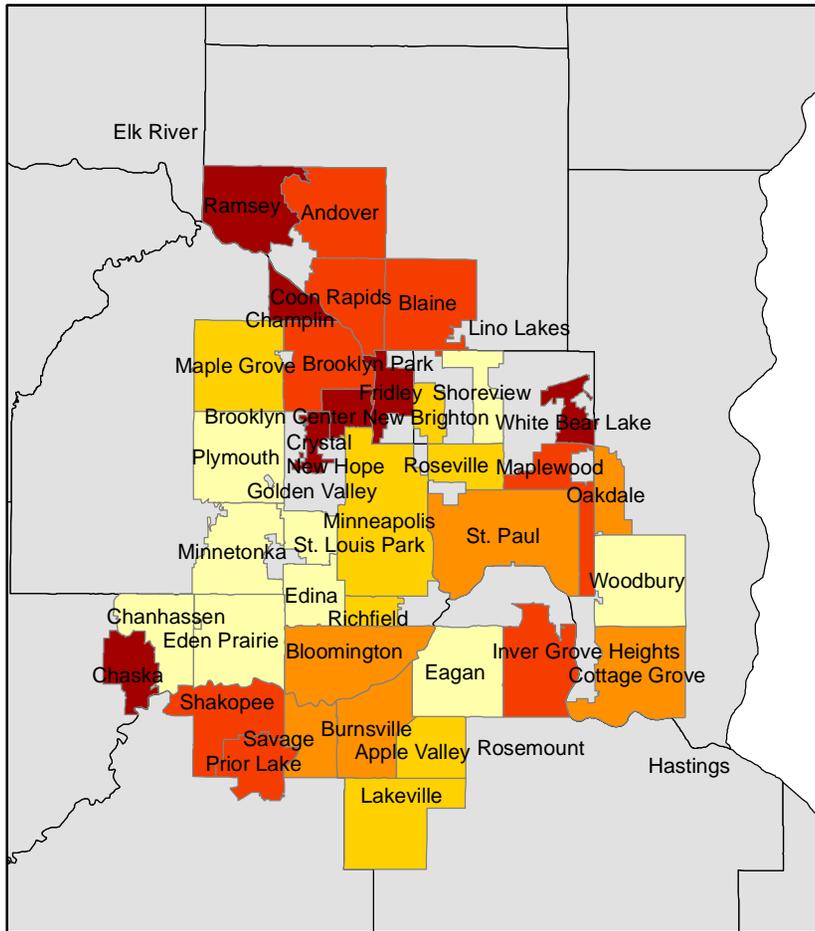
| | | | |
|---|-----------------|---|---------------|
|  | -28.3% to -8.8% |  | -1.6% to 3.2% |
|  | -8.7% to -5.2% |  | 3.3% to 25.6% |
|  | -5.1% to -1.7% |  | Counties |

Source: Minnesota Department of Revenue Certificate of Real Estate Value Database

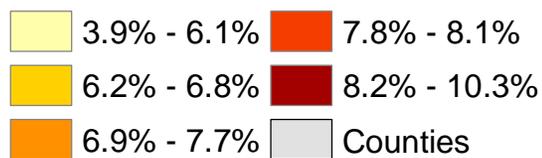
Note: These data only include open-market, arms-length transactions and exclude short sales and sheriff sales. Thus, the price declines are lower than reported in other sources.



Map 9: Unemployment Rate, February 2010

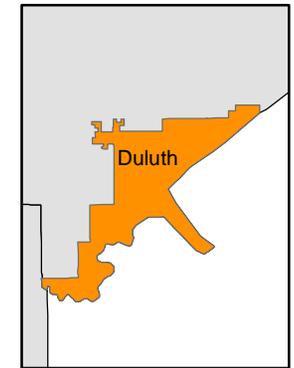
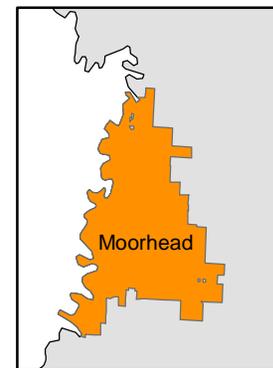
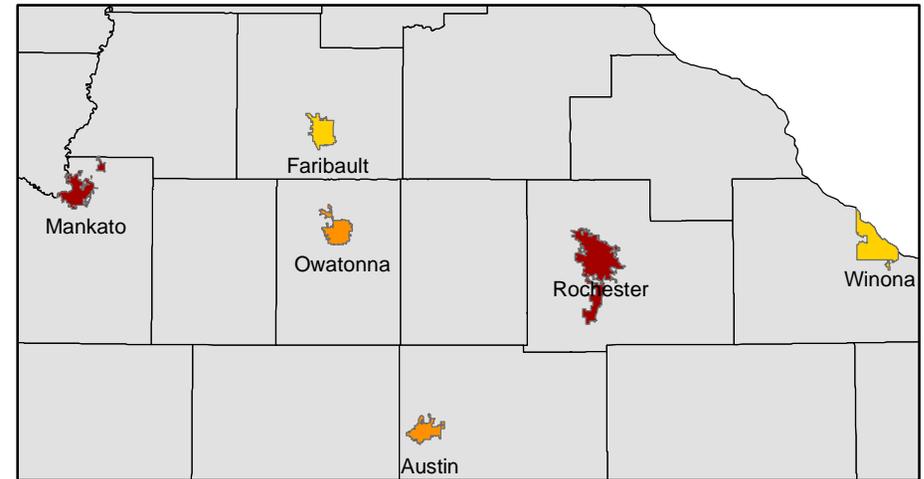
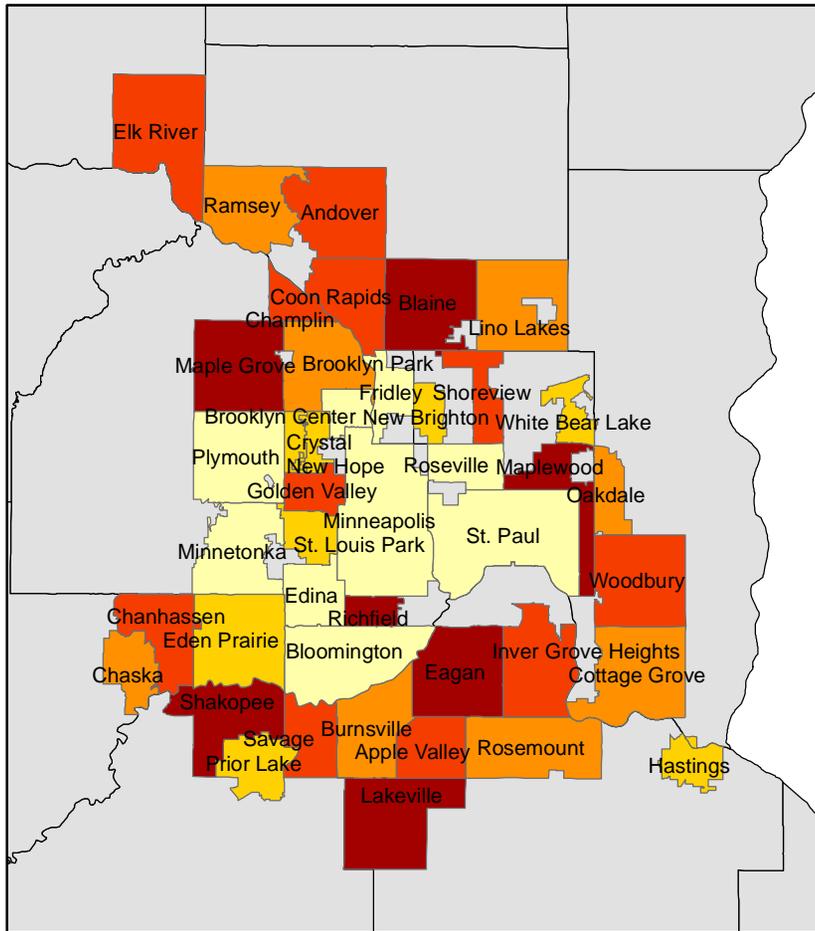


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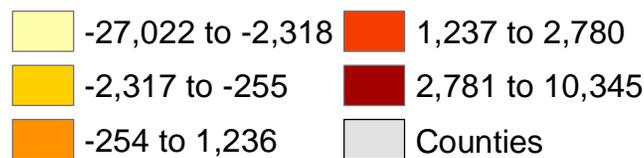


Source: Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics

Map 10a: Change in Number of Jobs, 2000-2009



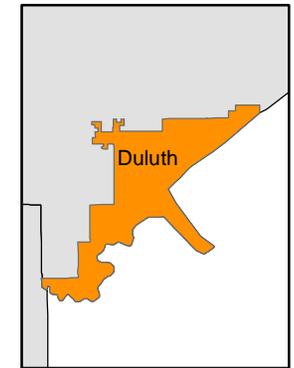
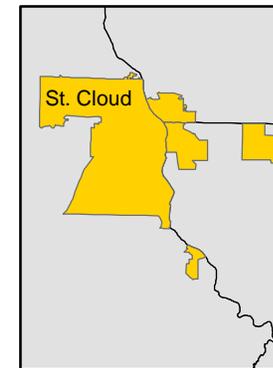
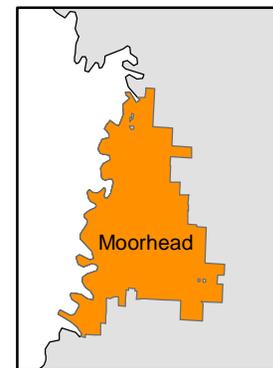
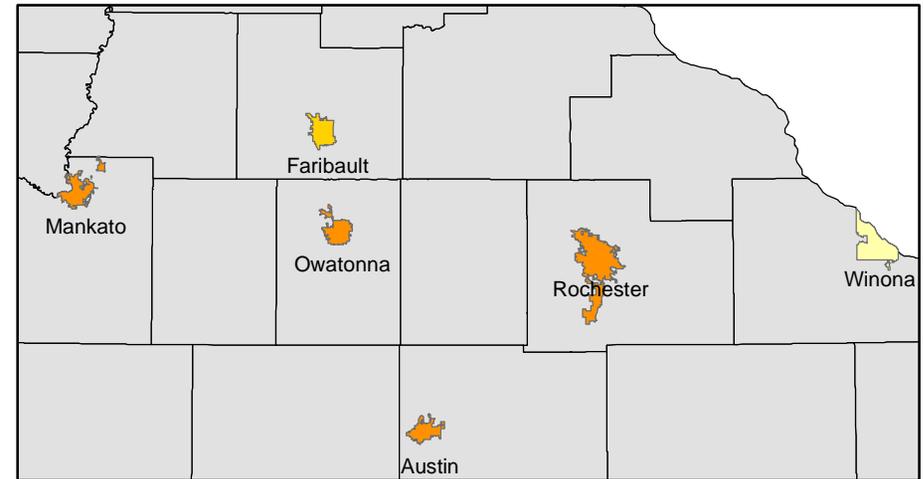
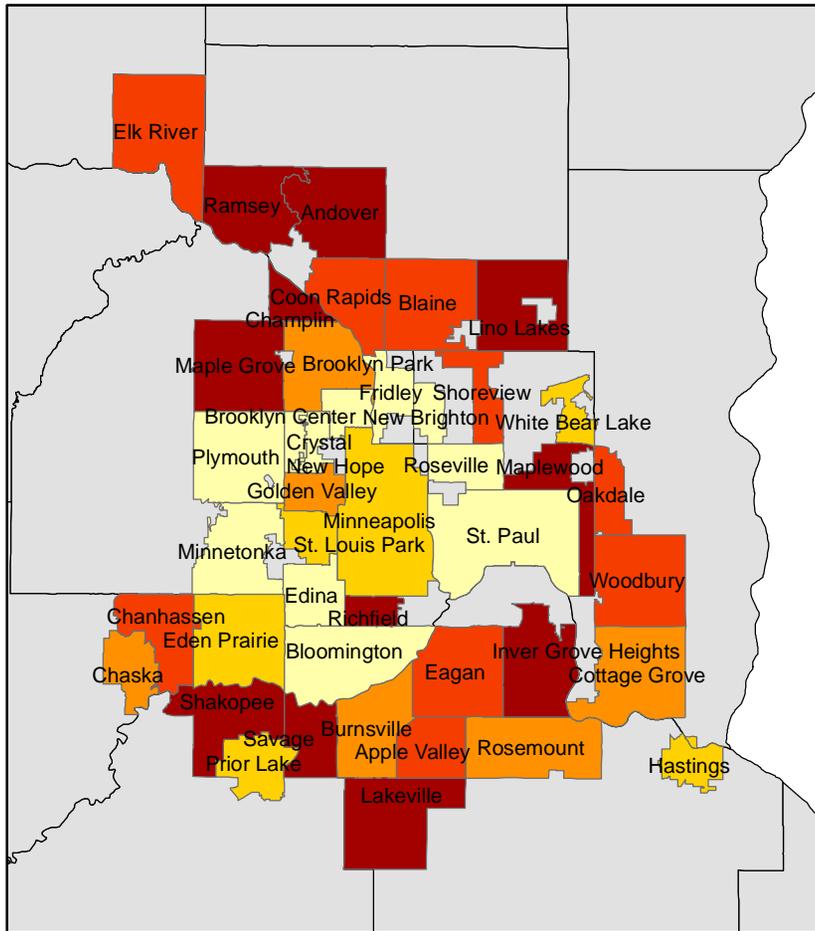
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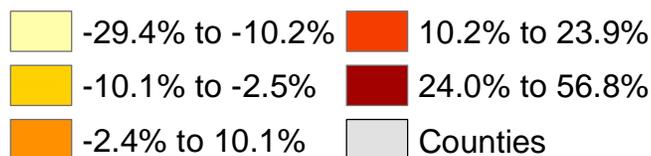
Source: Minnesota Department of Employment and Economic Development, Quarterly Census of Employment and Wages

Note: 2009 data are the average number of jobs for the first three quarters of the year.

Map 10b: Percentage Change in Number of Jobs, 2000-2009



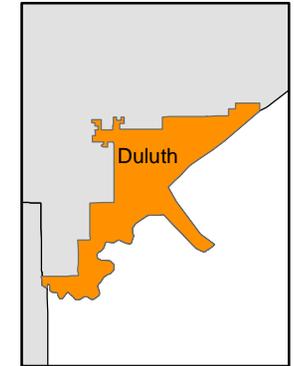
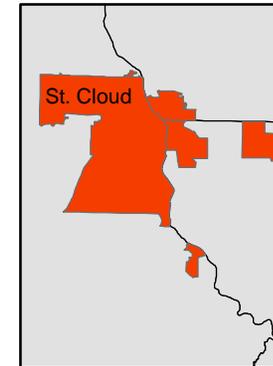
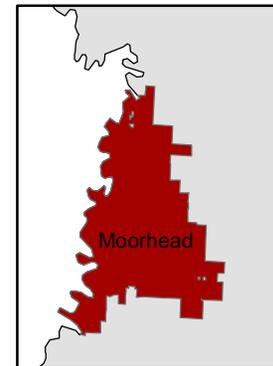
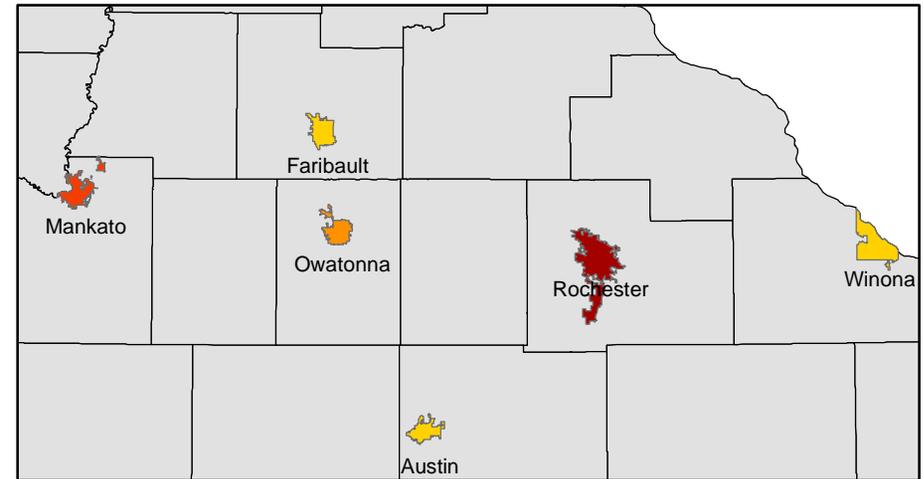
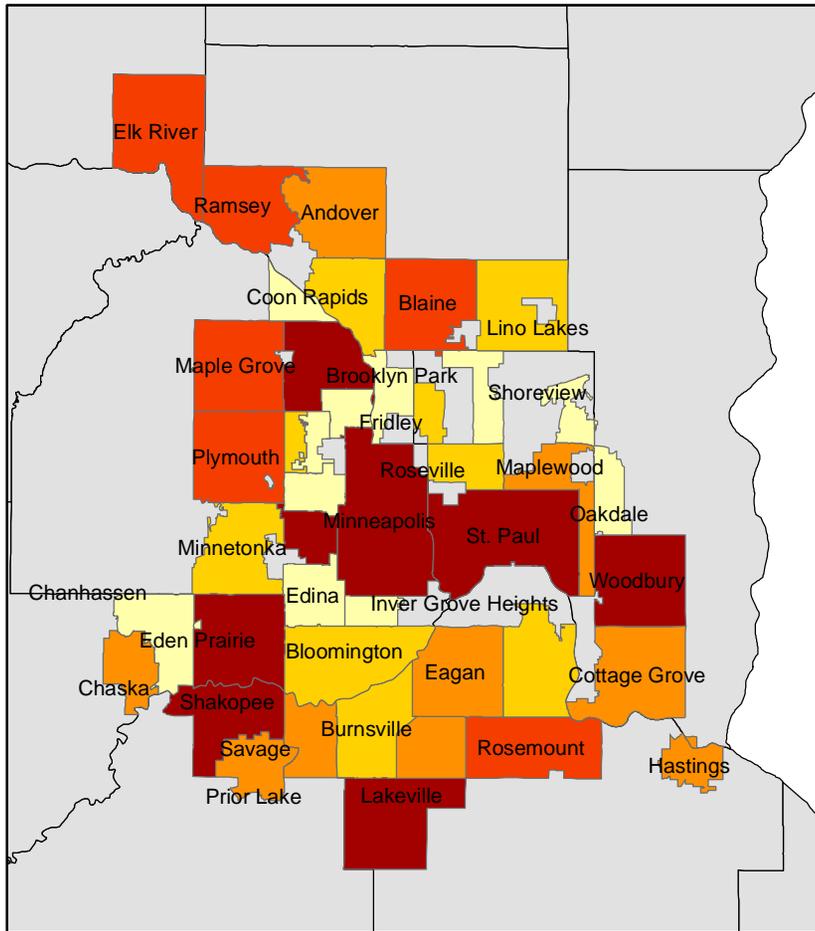
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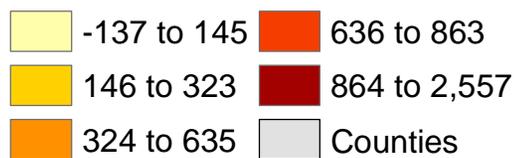
Source: Minnesota Department of Employment and Economic Development, Quarterly Census of Employment and Wages

Note: 2009 data are the average number of jobs for the first three quarters of the year.

Map 11a: Change in Number of Households, 2000-2008

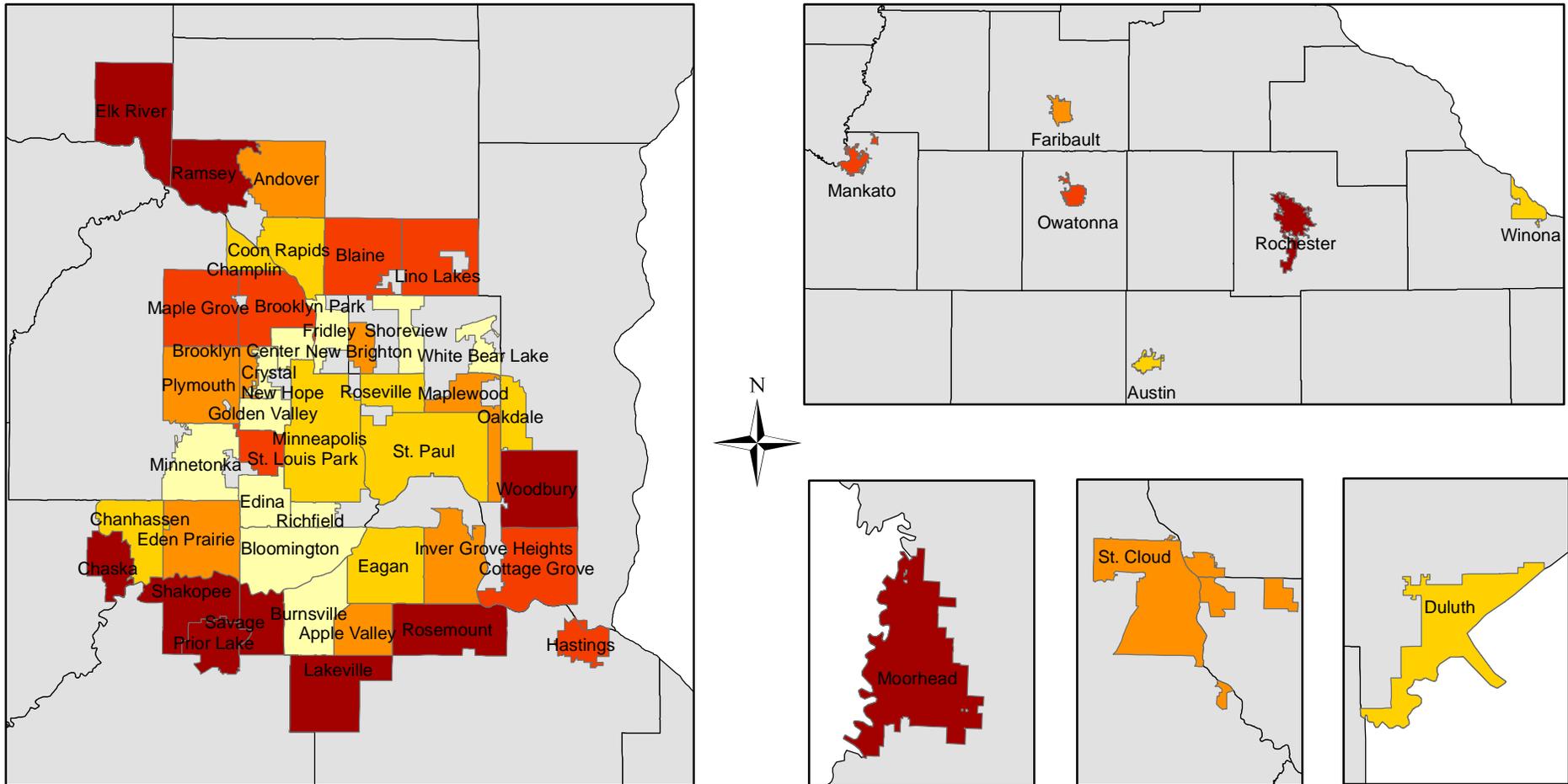


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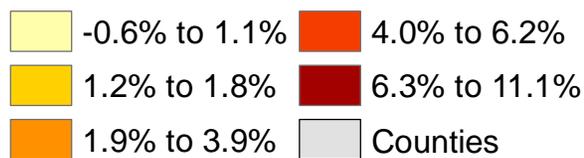


Source: Minnesota State Demographic Center
Population Estimates

Map 11b: Percentage Change in Number of Households, 2000-2008

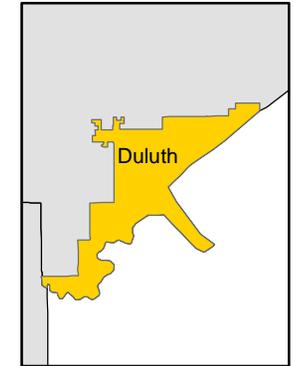
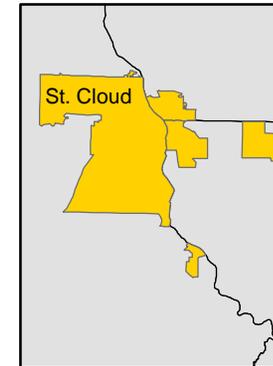
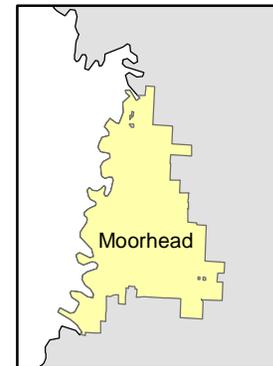
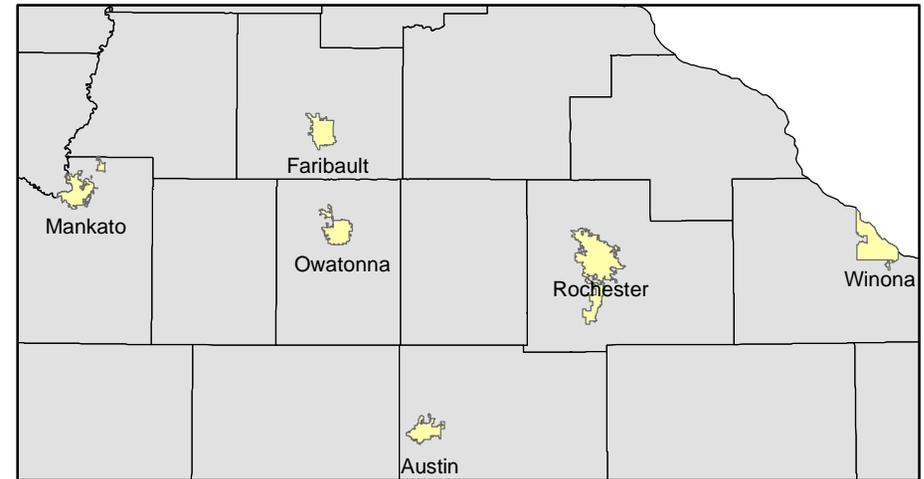
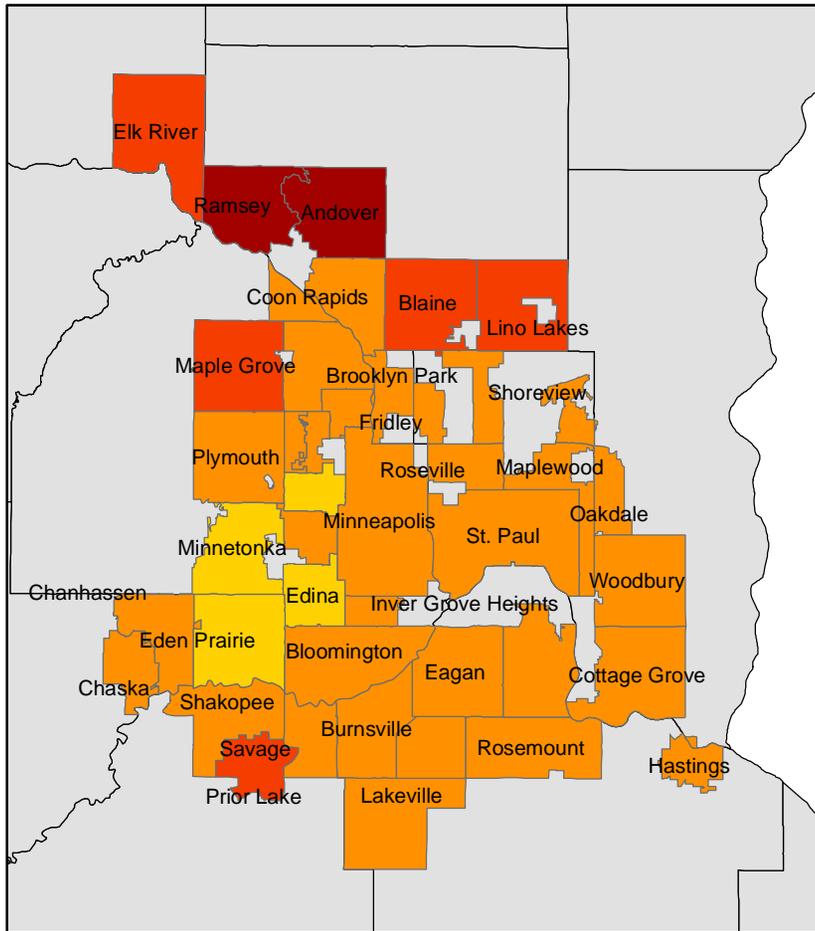


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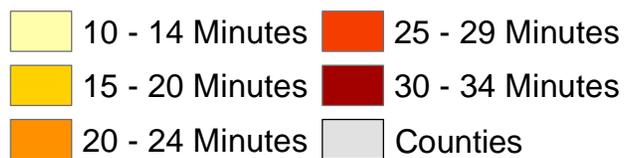


Source: Minnesota State Demographic Center
Population Estimates

Map 12: Median Travel Time to Work, 2006-2008



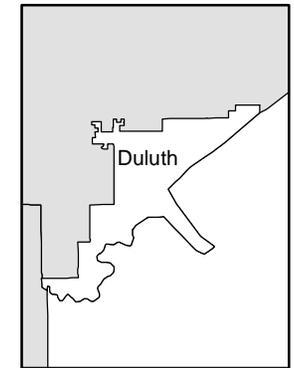
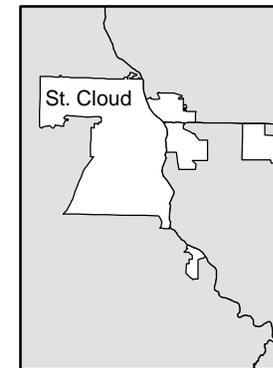
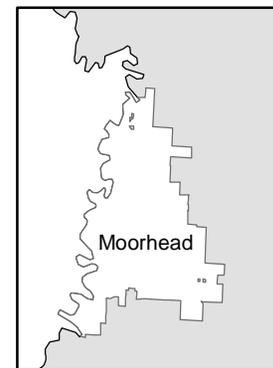
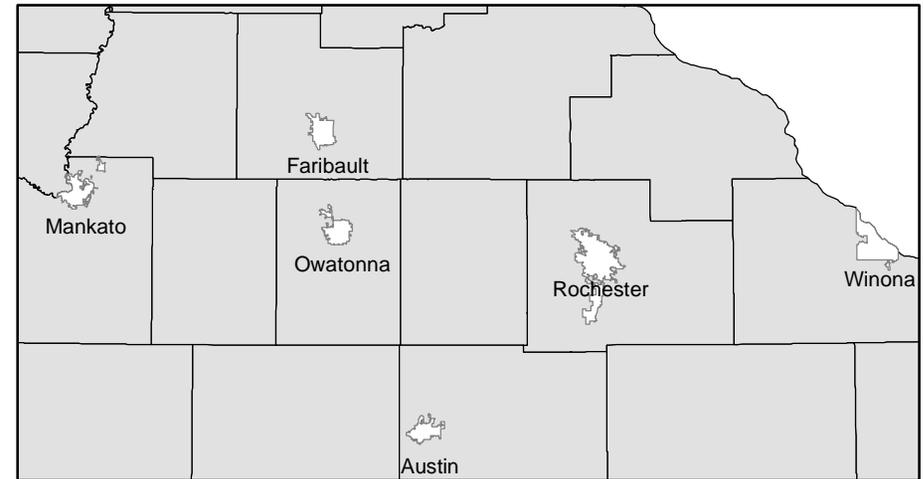
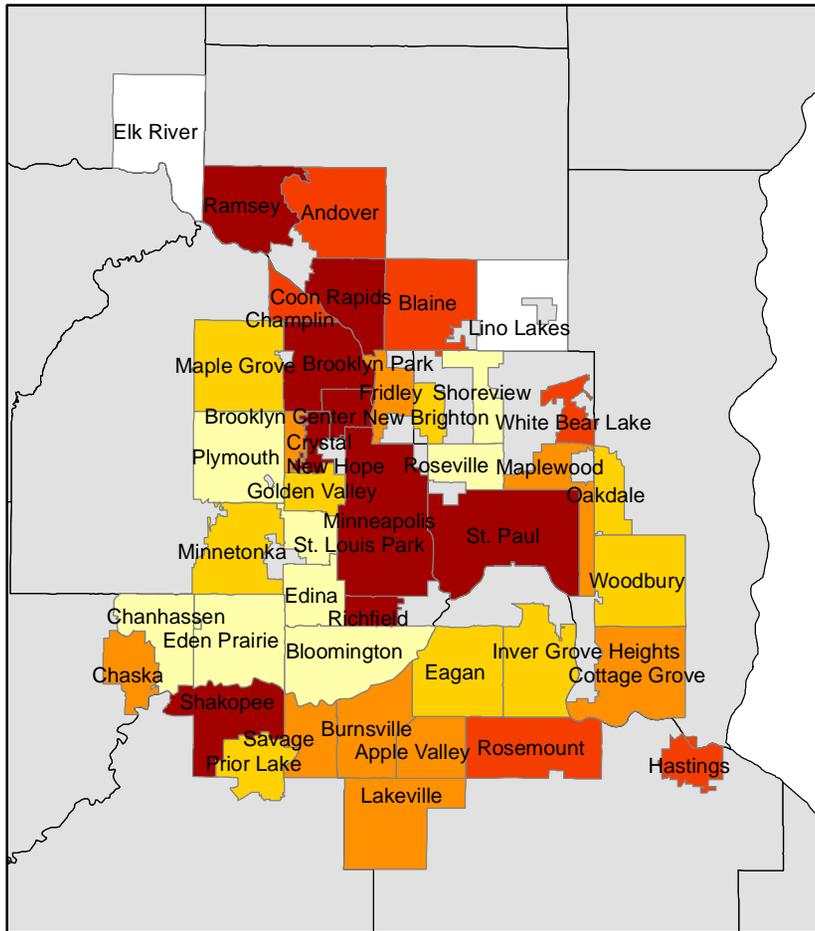
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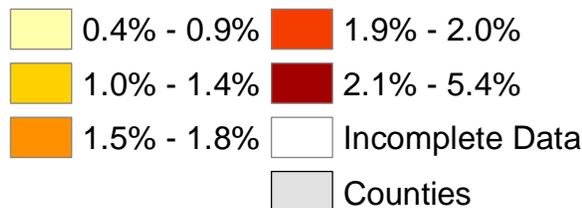
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 13: Foreclosures per Residential Parcel, 2008

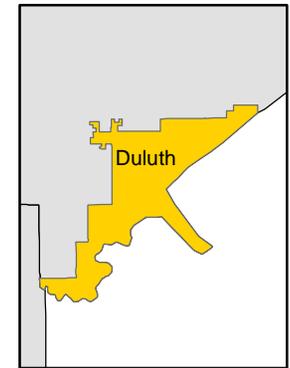
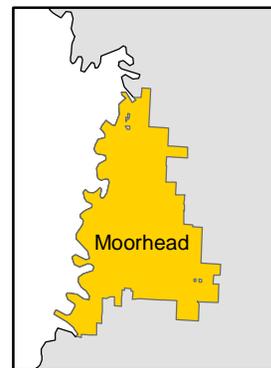
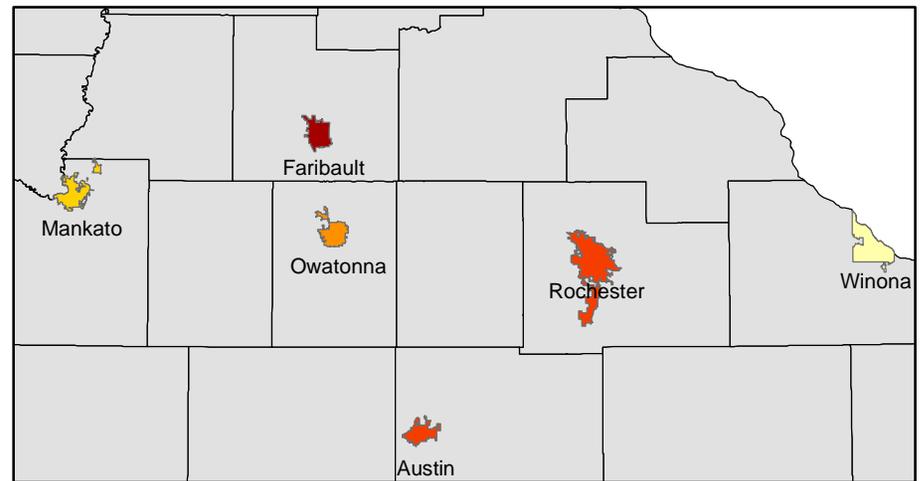
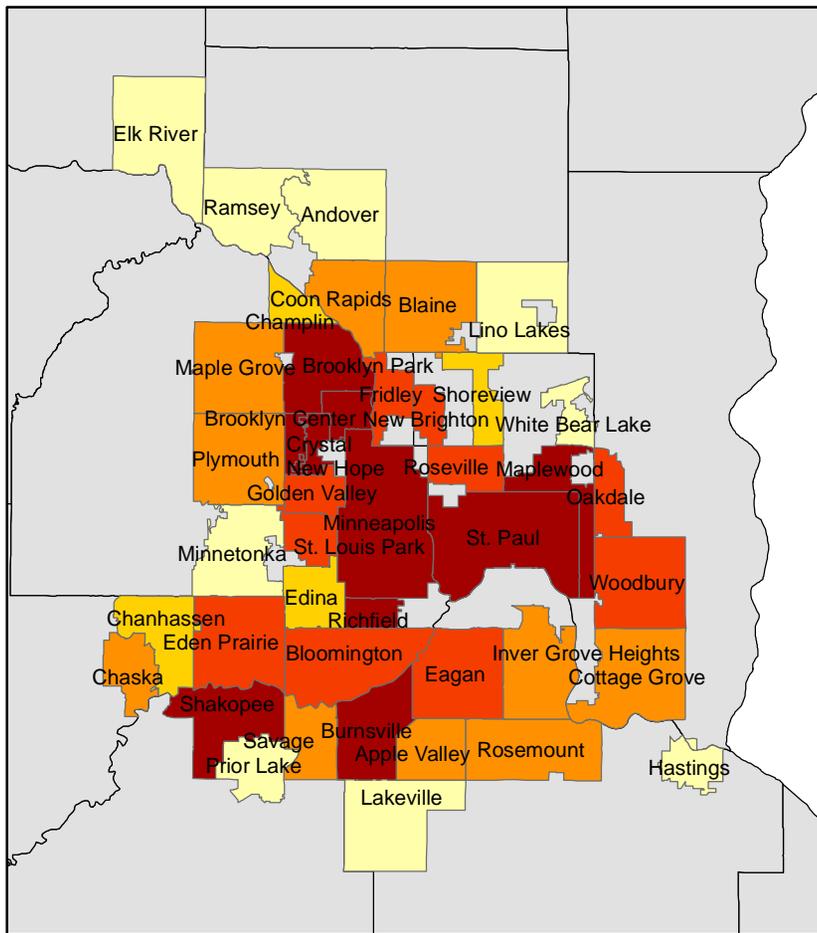


Legend



Source: Minnesota Housing Estimates Based on Data from HousingLink and Minnesota Department of Revenue

Map 14: Percentage of Population from Communities of Color, 2006 - 2008



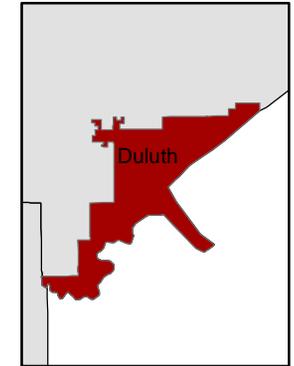
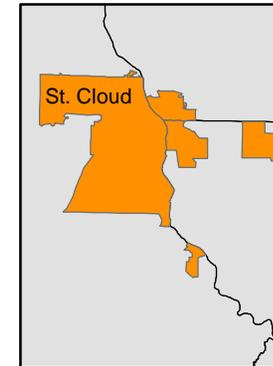
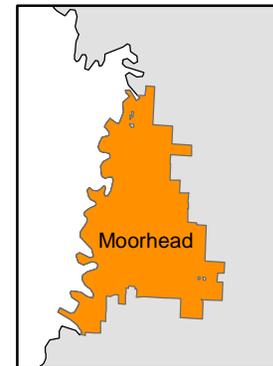
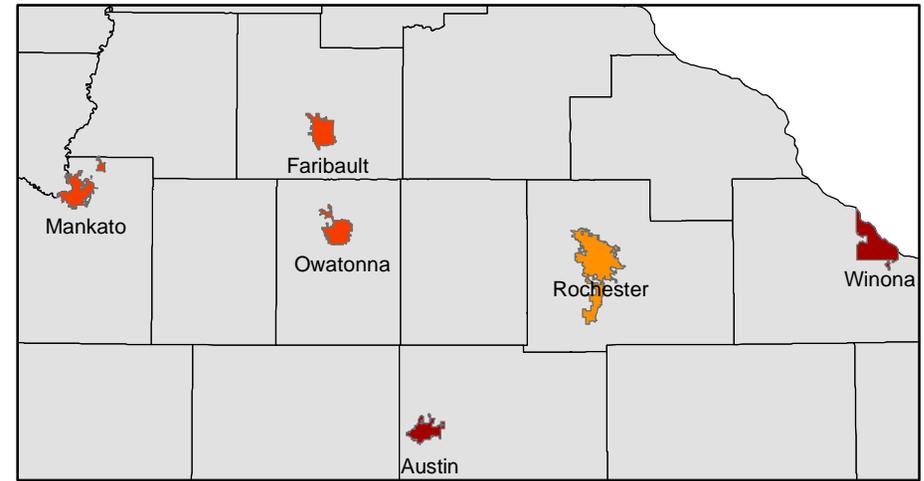
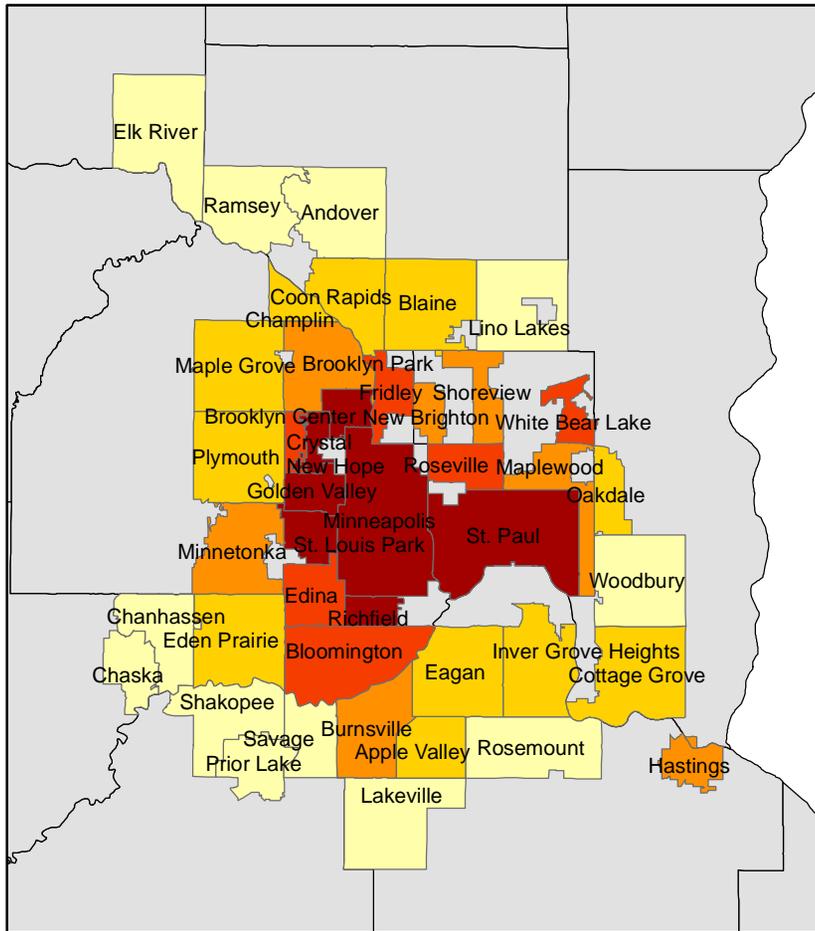
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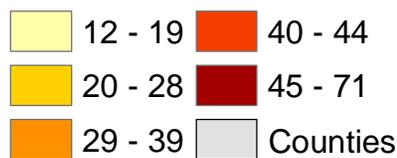
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 15: Median Age of the Housing Stock, 2006-2008

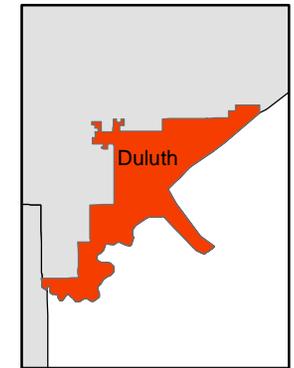
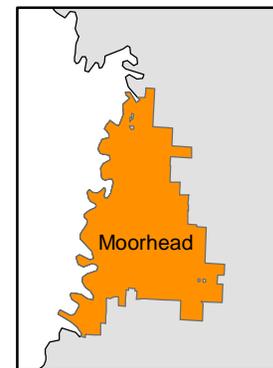
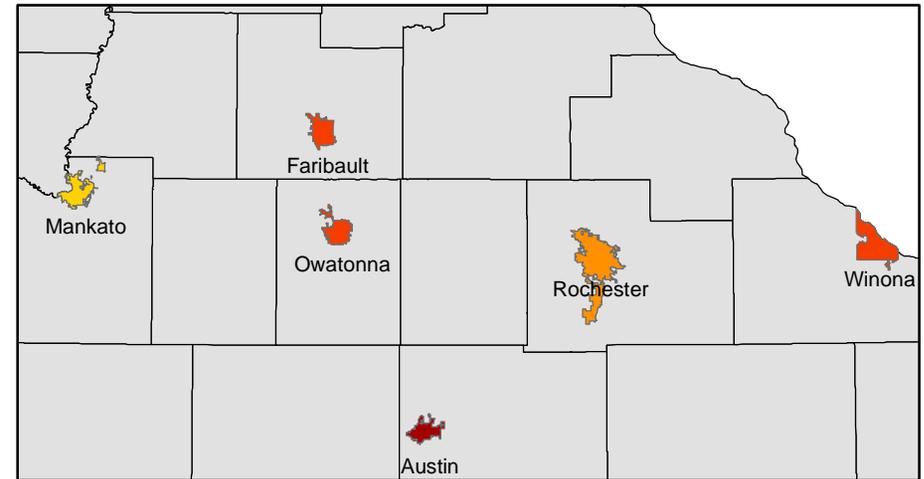
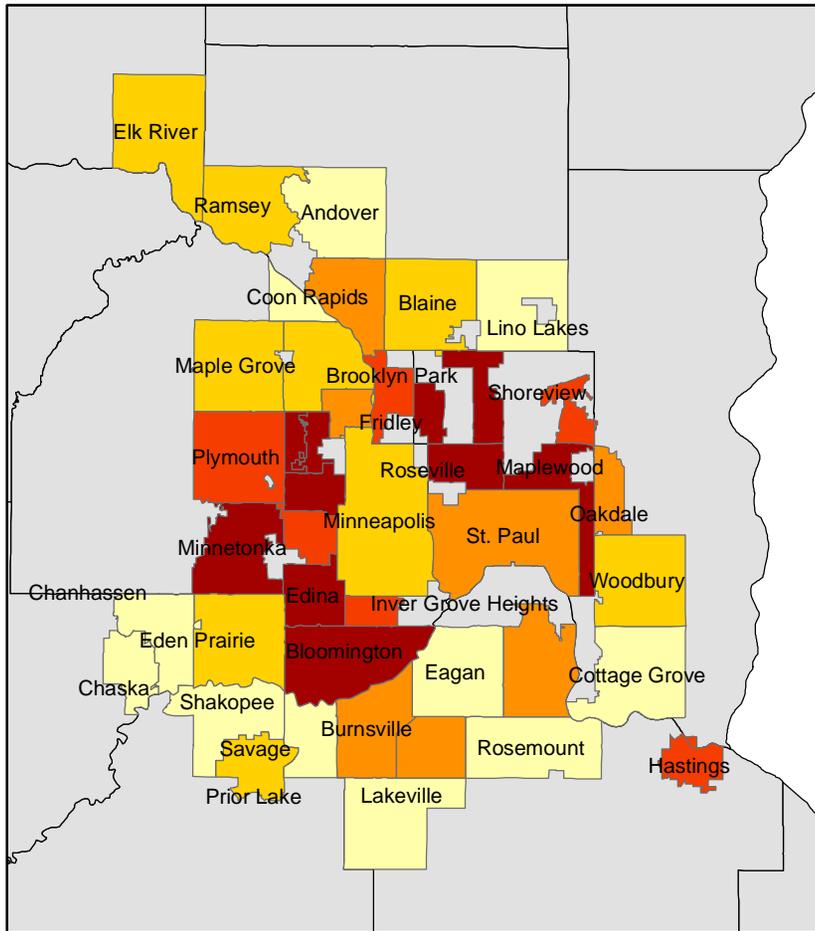


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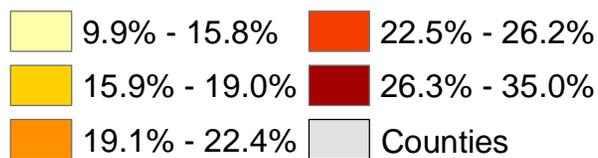


Source: United States Census Bureau
American Community Survey, 2006-2008

Map 16: Percentage of Population Age 55 and Over, 2006-2008



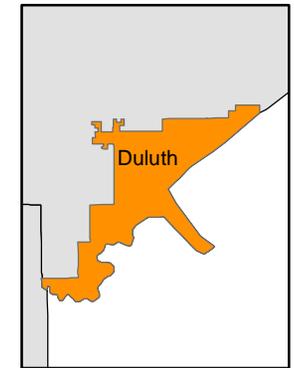
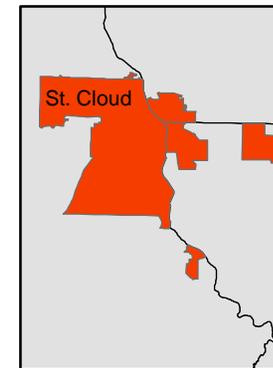
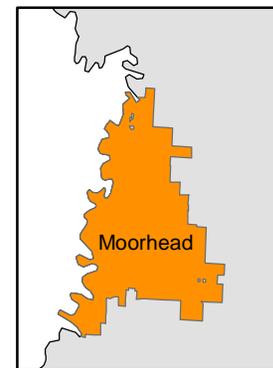
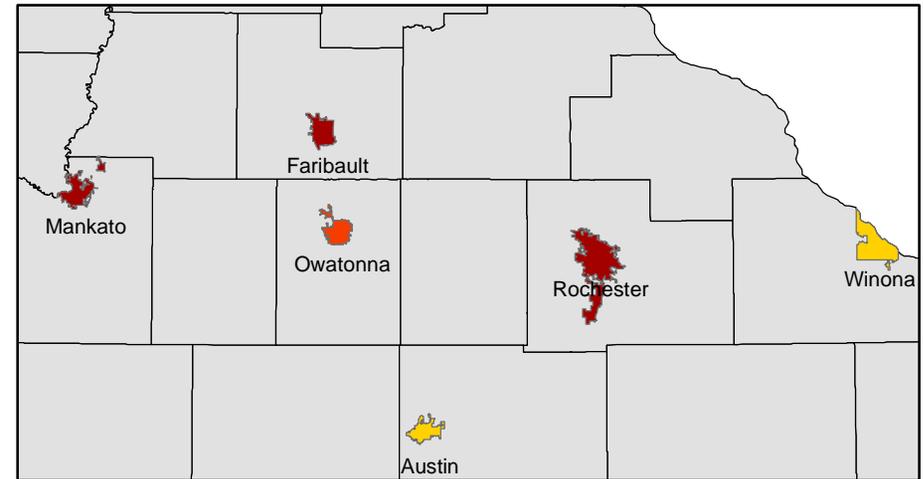
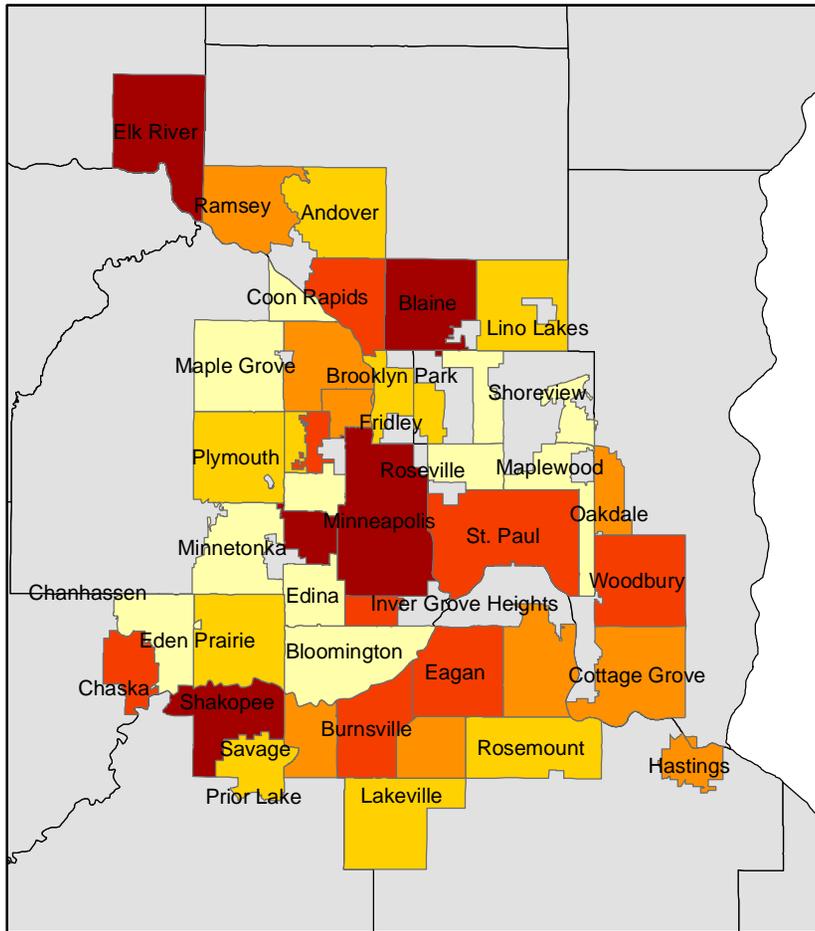
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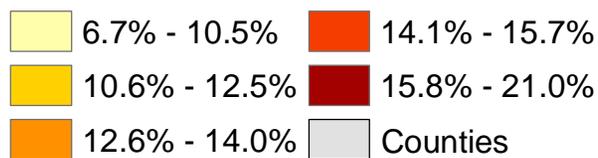
Source: United States Census Bureau
American Community Survey, 2006-2008



Map 17: Percentage of Population Age 25-34, 2006-2008

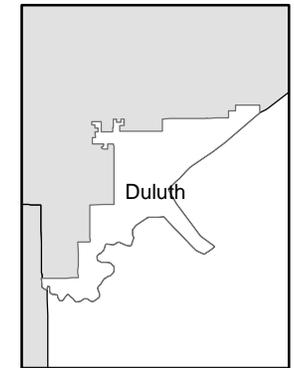
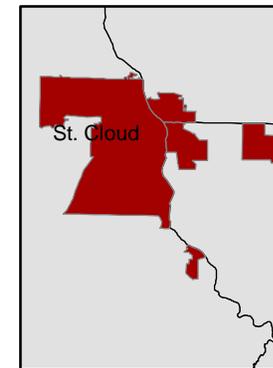
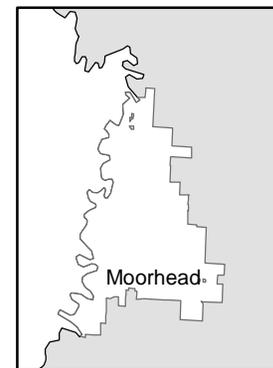
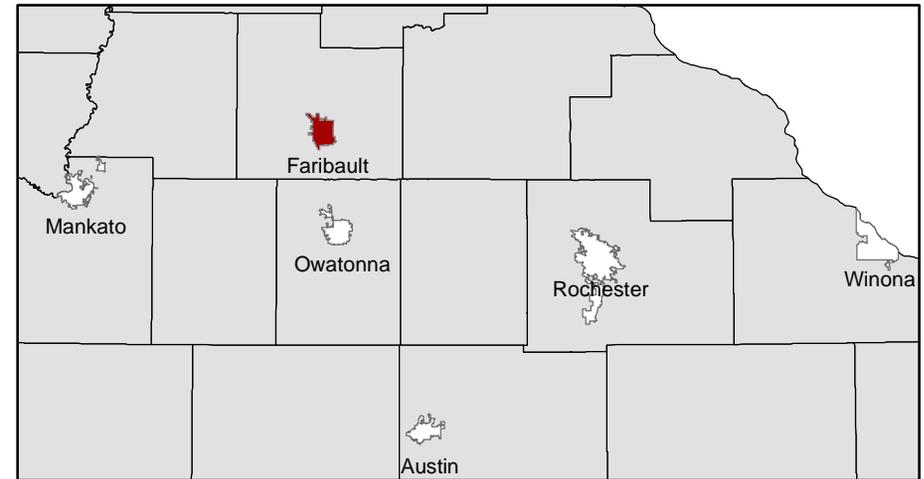
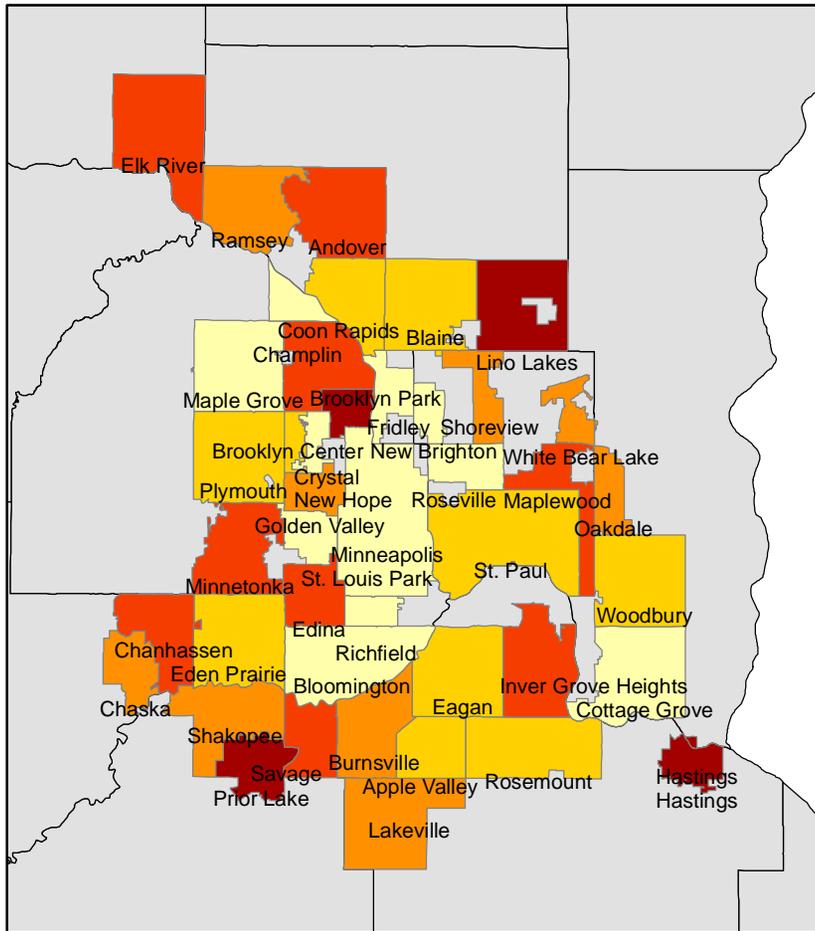


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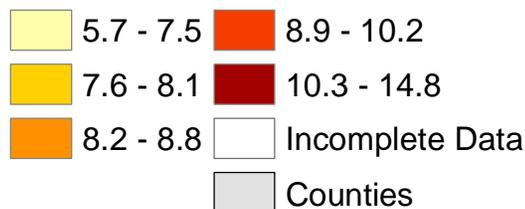


Source: United States Census Bureau
American Community Survey, 2006-2008

Map 18: Average Months Supply of Homes for Sale, 2009

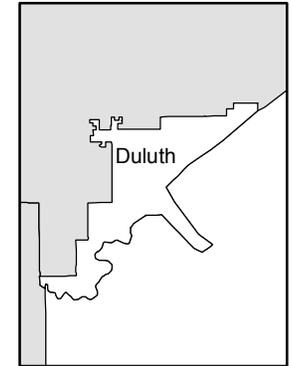
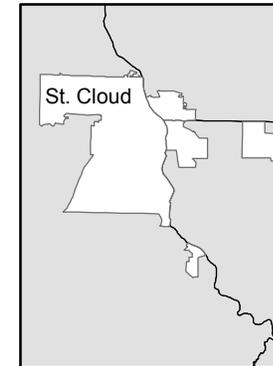
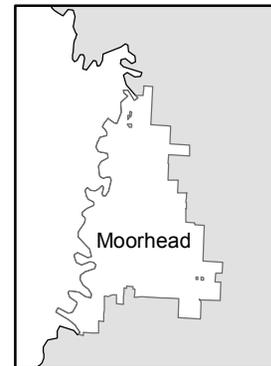
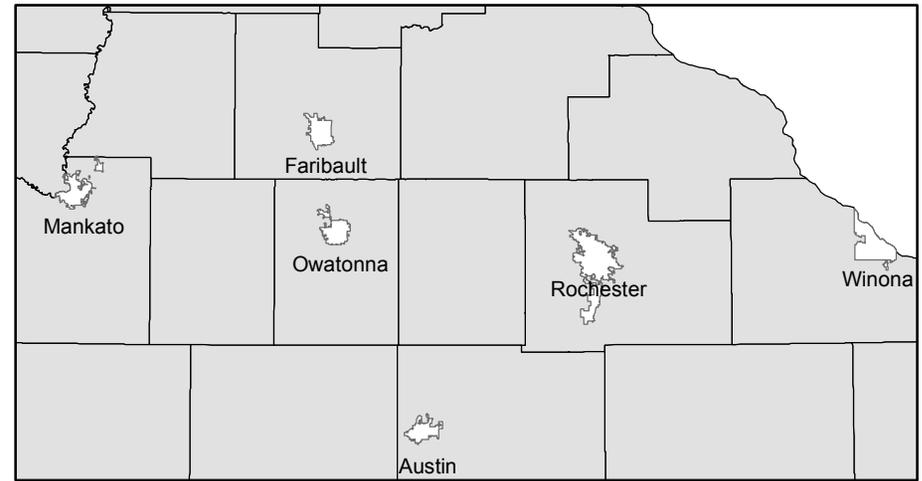
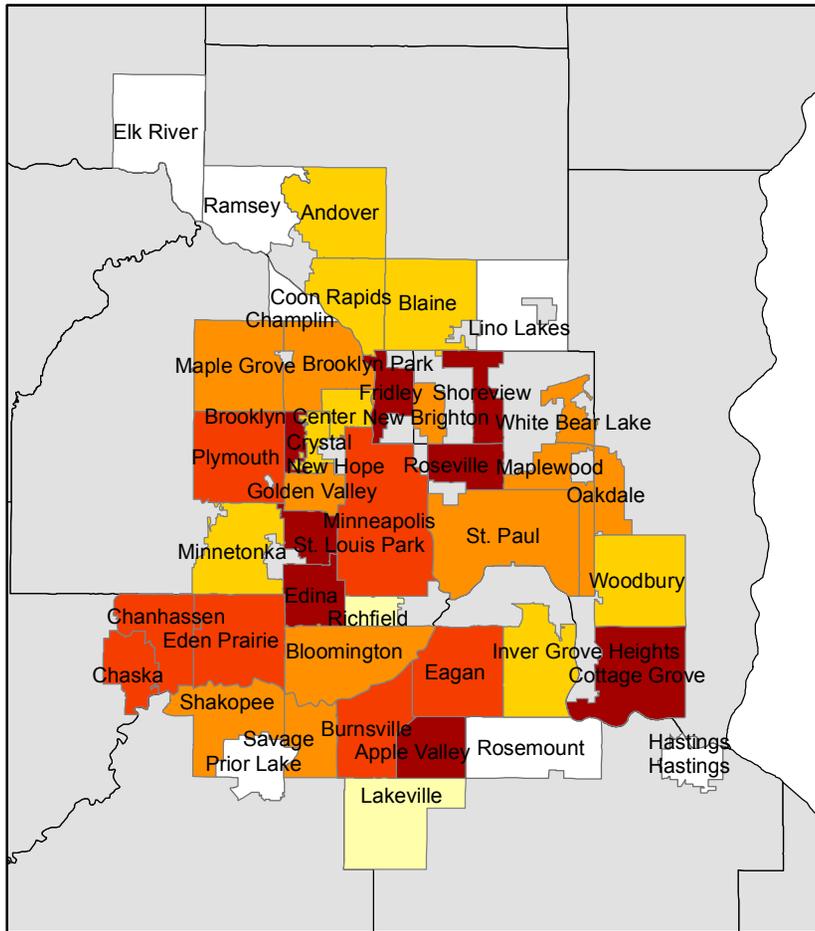


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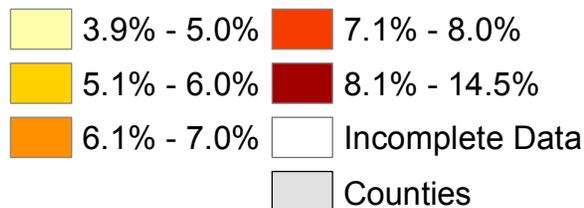


Source: Minneapolis Area Association of Realtors

Map 19: Rental Vacancy Rate, Oct. – Dec. 2009

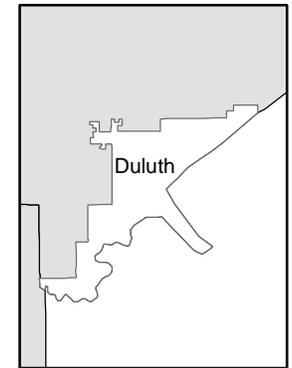
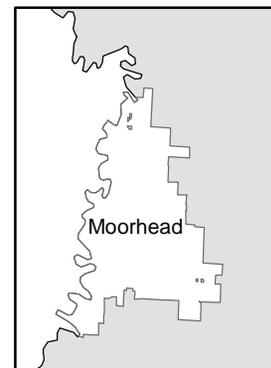
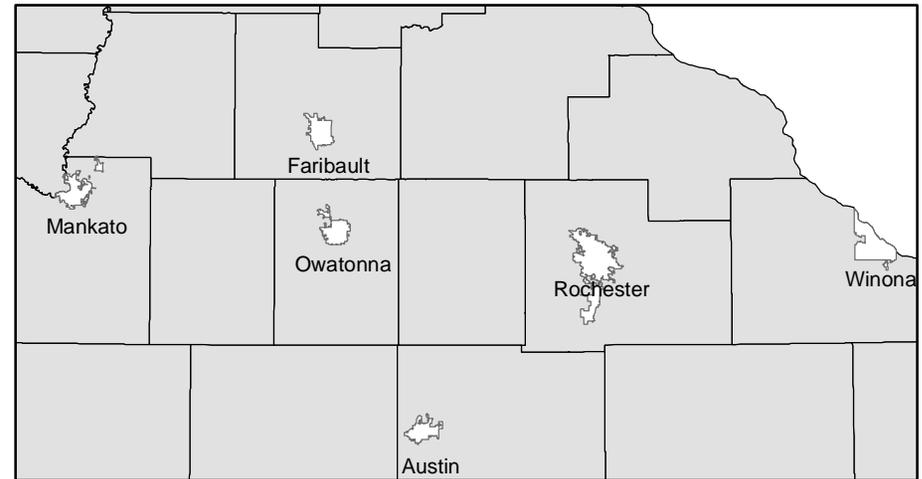
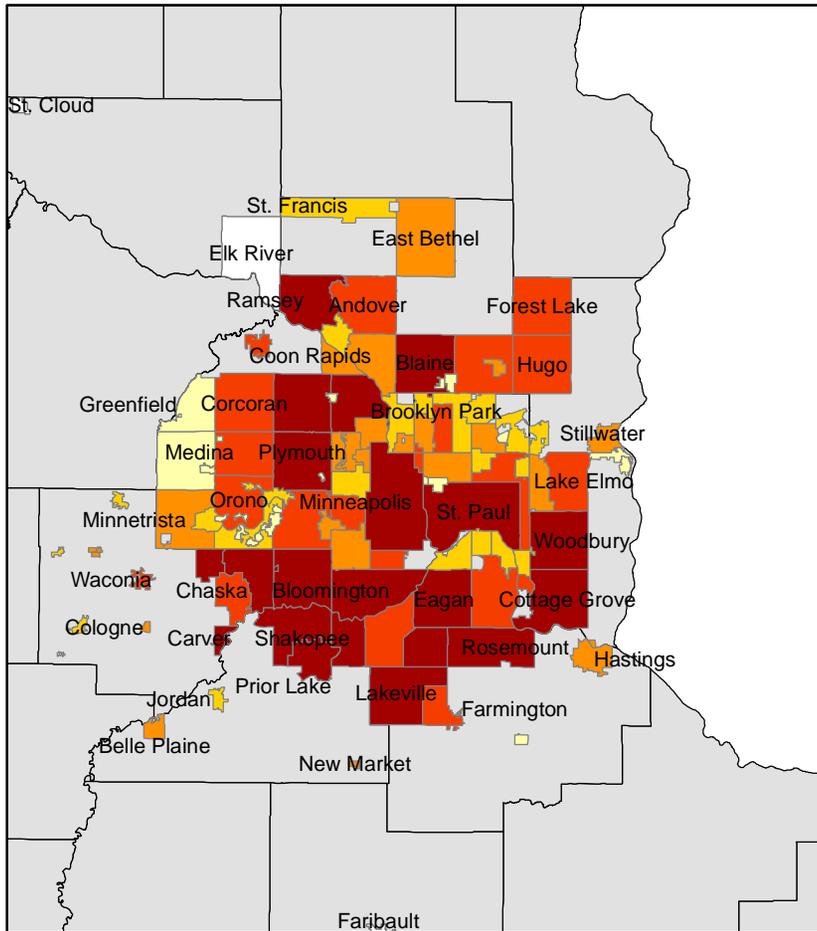


Legend



Source: GVA Marquette Advisors,
Apartment Trends: Twin Cities Metro Area

Map 20: Metropolitan Council Affordable Housing Targets, 2011 - 2020



Legend

| | |
|---|---|
|  1 - 35 |  242 - 855 |
|  36 - 136 |  856 - 4,224 |
|  137 - 241 |  Incomplete Data |
| |  Counties |



Source: Metropolitan Council, Allocation of Affordable Housing Need by City/Township 2011-2020

Section 7:

County Data Tables

County Indicators

| County | 1a. Percentage of Lower-Income Households Spending 30% or More of Income on Housing (2006-2008) | 1b. Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing (2006-2008) | 1c. Percentage of Lower-Income Renters Spending 30% or More of Income on Housing (2006-2008) | 2. Median Household Income (2006 - 20008) | 3. Poverty Rate (2006-2008) | 4. Median Rent (2006-2008) | 5. Median Monthly Homeownership Cost - Households with a Mortgage (2006-2008) |
|------------|---|---|--|---|-----------------------------|----------------------------|---|
| Aitkin | 54.6% | 52.5% | 60.9% | \$38,925 | 14.9% | \$589 | \$1,126 |
| Anoka | 61.8% | 60.8% | 63.8% | \$70,391 | 5.4% | \$839 | \$1,677 |
| Becker | 42.6% | 41.8% | 44.3% | \$44,410 | 10.7% | \$534 | \$1,176 |
| Beltrami | 49.7% | 46.7% | 56.4% | \$45,597 | 14.0% | \$584 | \$1,110 |
| Benton | 53.0% | 55.9% | 49.5% | \$51,187 | 10.1% | \$617 | \$1,428 |
| Big Stone | 32.2% | 31.2% | 36.0% | \$37,711 | 15.5% | \$308 | \$840 |
| Blue Earth | 52.8% | 43.8% | 62.8% | \$49,206 | 15.9% | \$660 | \$1,299 |
| Brown | 40.2% | 38.1% | 44.1% | \$49,396 | 11.0% | \$473 | \$1,126 |
| Carlton | 52.8% | 49.2% | 60.2% | \$51,496 | 11.1% | \$614 | \$1,252 |
| Carver | 63.8% | 63.7% | 63.8% | \$80,160 | 4.5% | \$865 | \$1,992 |
| Cass | 46.3% | 45.4% | 49.5% | \$41,204 | 12.8% | \$491 | \$1,170 |
| Chippewa | 41.6% | 33.9% | 57.1% | \$43,678 | 11.5% | \$534 | \$983 |
| Chisago | 64.1% | 62.8% | 67.7% | \$64,853 | 7.1% | \$728 | \$1,744 |
| Clay | 55.2% | 48.3% | 63.6% | \$50,294 | 13.5% | \$581 | \$1,209 |
| Clearwater | 41.2% | 38.7% | 47.5% | \$41,039 | 17.8% | \$466 | \$852 |
| Cook | 49.4% | 52.2% | 44.0% | \$45,802 | 13.2% | \$657 | \$1,308 |
| Cottonwood | 31.6% | 25.1% | 50.0% | \$39,211 | 13.4% | \$410 | \$817 |
| Crow Wing | 51.3% | 52.2% | 49.3% | \$45,097 | 11.1% | \$597 | \$1,234 |
| Dakota | 65.7% | 64.1% | 67.7% | \$75,266 | 5.0% | \$881 | \$1,764 |
| Dodge | 53.4% | 59.2% | 40.7% | \$58,061 | 8.1% | \$545 | \$1,375 |
| Douglas | 50.7% | 44.7% | 61.3% | \$46,040 | 11.5% | \$607 | \$1,236 |
| Faribault | 35.1% | 33.2% | 40.3% | \$42,153 | 11.9% | \$489 | \$873 |
| Fillmore | 46.5% | 47.0% | 45.3% | \$44,971 | 11.4% | \$537 | \$1,208 |
| Freeborn | 39.7% | 37.4% | 45.5% | \$44,559 | 9.3% | \$561 | \$1,063 |
| Goodhue | 53.2% | 49.1% | 59.4% | \$55,813 | 8.2% | \$670 | \$1,462 |
| Grant | 36.9% | 36.8% | 37.2% | \$41,580 | 10.1% | \$511 | \$993 |
| Hennepin | 66.3% | 65.1% | 67.2% | \$62,655 | 9.9% | \$842 | \$1,792 |
| Houston | 41.2% | 41.7% | 40.2% | \$49,790 | 9.2% | \$553 | \$1,244 |
| Hubbard | 42.1% | 42.2% | 41.8% | \$47,500 | 10.8% | \$524 | \$1,082 |
| Isanti | 65.3% | 62.7% | 72.3% | \$58,485 | 7.0% | \$778 | \$1,613 |
| Itasca | 46.2% | 42.3% | 57.0% | \$43,965 | 12.8% | \$538 | \$1,162 |
| Jackson | 32.5% | 28.4% | 43.8% | \$45,107 | 11.2% | \$475 | \$898 |
| Kanabec | 48.0% | 51.0% | 41.1% | \$47,796 | 10.7% | \$596 | \$1,242 |

County Indicators

| County | 1a. Percentage of Lower-Income Households Spending 30% or More of Income on Housing (2006-2008) | 1b. Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing (2006-2008) | 1c. Percentage of Lower-Income Renters Spending 30% or More of Income on Housing (2006-2008) | 2. Median Household Income (2006 - 2008) | 3. Poverty Rate (2006-2008) | 4. Median Rent (2006-2008) | 5. Median Monthly Homeownership Cost - Households with a Mortgage (2006-2008) |
|-------------------|---|---|--|--|-----------------------------|----------------------------|---|
| Kandiyohi | 51.0% | 49.5% | 53.2% | \$50,876 | 12.3% | \$543 | \$1,163 |
| Kittson | 26.2% | 25.3% | 30.4% | \$43,726 | 11.8% | \$476 | \$864 |
| Koochiching | 49.5% | 41.3% | 67.9% | \$45,329 | 16.1% | \$501 | \$1,153 |
| Lac qui Parle | 30.3% | 26.1% | 41.4% | \$40,050 | 13.3% | \$463 | \$828 |
| Lake | 43.0% | 37.0% | 61.8% | \$50,504 | 9.4% | \$626 | \$1,067 |
| Lake of the Woods | 42.8% | 39.8% | 50.6% | \$44,191 | 12.3% | \$463 | \$1,150 |
| Le Sueur | 53.8% | 55.8% | 48.7% | \$57,764 | 7.2% | \$628 | \$1,382 |
| Lincoln | 39.4% | 40.1% | 37.5% | \$38,799 | 15.0% | \$434 | \$873 |
| Lyon | 47.6% | 43.7% | 52.2% | \$45,997 | 15.0% | \$528 | \$1,128 |
| McLeod | 49.9% | 50.2% | 49.3% | \$58,644 | 5.9% | \$615 | \$1,419 |
| Mahnomen | 34.9% | 32.6% | 40.5% | \$40,415 | 15.7% | \$414 | \$780 |
| Marshall | 33.4% | 33.2% | 34.3% | \$46,804 | 11.5% | \$435 | \$925 |
| Martin | 41.7% | 33.9% | 55.9% | \$42,514 | 12.7% | \$535 | \$935 |
| Meeker | 51.9% | 48.9% | 59.5% | \$50,127 | 10.7% | \$672 | \$1,277 |
| Mille Lacs | 57.7% | 58.3% | 56.4% | \$45,313 | 12.2% | \$551 | \$1,352 |
| Morrison | 49.1% | 45.1% | 58.0% | \$47,570 | 13.3% | \$509 | \$1,188 |
| Mower | 44.2% | 38.4% | 55.6% | \$45,753 | 11.5% | \$550 | \$997 |
| Murray | 40.0% | 39.3% | 42.8% | \$42,922 | 12.3% | \$497 | \$908 |
| Nicollet | 54.5% | 53.7% | 55.3% | \$55,214 | 11.0% | \$625 | \$1,297 |
| Nobles | 43.3% | 34.8% | 56.8% | \$42,016 | 18.0% | \$534 | \$916 |
| Norman | 33.7% | 30.9% | 45.3% | \$43,753 | 13.0% | \$513 | \$855 |
| Olmsted | 51.6% | 49.8% | 53.9% | \$65,343 | 7.3% | \$709 | \$1,437 |
| Otter Tail | 42.2% | 38.0% | 51.5% | \$42,328 | 13.5% | \$518 | \$1,112 |
| Pennington | 35.3% | 31.5% | 42.7% | \$46,014 | 13.2% | \$478 | \$974 |
| Pine | 46.6% | 48.3% | 42.1% | \$45,625 | 11.6% | \$590 | \$1,269 |
| Pipestone | 33.6% | 27.2% | 48.8% | \$39,170 | 14.7% | \$486 | \$872 |
| Polk | 44.4% | 35.4% | 58.9% | \$46,482 | 14.5% | \$527 | \$1,034 |
| Pope | 43.6% | 41.5% | 49.1% | \$43,867 | 11.1% | \$517 | \$1,053 |
| Ramsey | 63.2% | 58.5% | 66.9% | \$53,141 | 12.2% | \$777 | \$1,593 |
| Red Lake | 28.3% | 27.1% | 31.8% | \$43,103 | 12.8% | \$387 | \$791 |
| Redwood | 31.6% | 27.8% | 41.4% | \$45,851 | 11.1% | \$494 | \$954 |
| Renville | 35.4% | 33.3% | 41.5% | \$46,219 | 10.9% | \$509 | \$995 |
| Rice | 53.8% | 54.3% | 53.0% | \$58,697 | 8.4% | \$712 | \$1,564 |

County Indicators

| County | 1a. Percentage of Lower-Income Households Spending 30% or More of Income on Housing (2006-2008) | 1b. Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing (2006-2008) | 1c. Percentage of Lower-Income Renters Spending 30% or More of Income on Housing (2006-2008) | 2. Median Household Income (2006 - 20008) | 3. Poverty Rate (2006-2008) | 4. Median Rent (2006-2008) | 5. Median Monthly Homeownership Cost - Households with a Mortgage (2006-2008) |
|-----------------|---|---|--|---|-----------------------------|----------------------------|---|
| Rock | 38.6% | 33.7% | 49.8% | \$46,772 | 12.3% | \$525 | \$1,024 |
| Roseau | 43.0% | 44.3% | 39.6% | \$53,593 | 8.2% | \$606 | \$1,106 |
| St. Louis | 47.7% | 40.5% | 58.6% | \$44,395 | 14.1% | \$605 | \$1,162 |
| Scott | 62.2% | 64.9% | 56.3% | \$81,393 | 4.5% | \$900 | \$1,924 |
| Sherburne | 68.4% | 66.9% | 71.5% | \$70,796 | 6.0% | \$810 | \$1,691 |
| Sibley | 43.2% | 40.0% | 49.9% | \$50,743 | 9.4% | \$601 | \$1,197 |
| Stearns | 55.7% | 50.4% | 62.9% | \$52,296 | 12.4% | \$658 | \$1,336 |
| Steele | 53.1% | 50.4% | 58.8% | \$54,826 | 6.9% | \$671 | \$1,319 |
| Stevens | 46.5% | 38.6% | 57.2% | \$45,879 | 16.4% | \$548 | \$1,041 |
| Swift | 40.8% | 34.5% | 53.6% | \$42,743 | 13.5% | \$482 | \$915 |
| Todd | 48.1% | 48.8% | 45.5% | \$43,125 | 12.7% | \$509 | \$1,139 |
| Traverse | 37.9% | 32.1% | 55.8% | \$37,692 | 14.6% | \$532 | \$887 |
| Wabasha | 55.1% | 50.8% | 62.8% | \$52,859 | 8.4% | \$582 | \$1,365 |
| Wadena | 44.2% | 41.0% | 51.3% | \$38,032 | 15.9% | \$451 | \$941 |
| Waseca | 48.3% | 49.9% | 45.2% | \$51,945 | 7.2% | \$567 | \$1,248 |
| Washington | 66.8% | 64.5% | 71.5% | \$80,432 | 4.8% | \$951 | \$1,821 |
| Watonwan | 38.7% | 32.5% | 50.8% | \$43,378 | 11.5% | \$477 | \$918 |
| Wilkin | 33.0% | 30.2% | 39.8% | \$46,896 | 10.6% | \$482 | \$1,029 |
| Winona | 46.3% | 41.5% | 52.0% | \$43,876 | 15.0% | \$547 | \$1,321 |
| Wright | 59.6% | 58.3% | 62.3% | \$67,331 | 5.9% | \$738 | \$1,680 |
| Yellow Medicine | 41.0% | 37.2% | 50.2% | \$42,219 | 15.8% | \$475 | \$895 |
| Low | 26.2% | 25.1% | 30.4% | \$37,692 | 4.5% | \$308 | \$780 |
| Median | 46.3% | 42.2% | 51.3% | \$45,997 | 11.5% | \$545 | \$1,153 |
| High | 68.4% | 66.9% | 72.3% | \$81,393 | 18.0% | \$951 | \$1,992 |

SOURCES: U.S. Census Bureau, *American Community Survey*; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* and *Local Area Unemployment Statistics*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; HousingLink; Minnesota Demographic Center; GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; and Minneapolis Area Association of Realtors.

County Indicators

| County | 6. Homeownership Rate (2006-2008) | 7. Median Home Sale Price - Open-Market, Arms-Length Transactions (Oct. 2007 to Sept. 2008) | 8. Change in Median Home Sale Price - Open-Market, Arms-Length Transactions (Oct. 05 - Sept. 06 to Oct. 07 - Sept. 08) | 9. Unemployment Rate (Feb. 2009) | 10a. Change in Number of Jobs (2000 to 2009) | 10b. Percentage Change in Number of Jobs (2000 to 2009) | 11a. Change in the Number of Households (2000-2008) |
|------------|--------------------------------------|--|---|-------------------------------------|---|--|--|
| Aitkin | 81.8% | \$141,000 | -5.0% | 12.4% | 138 | 3.6% | 591 |
| Anoka | 83.4% | \$205,400 | -7.5% | 8.5% | 218 | 0.2% | 14,463 |
| Becker | 79.1% | \$144,250 | 4.5% | 10.0% | 853 | 7.2% | 1,436 |
| Beltrami | 76.5% | \$128,500 | 0.5% | 9.5% | 130 | 0.8% | 2,060 |
| Benton | 70.4% | \$156,800 | -2.0% | 9.4% | 2,419 | 17.5% | 2,546 |
| Big Stone | 84.8% | \$71,000 | 9.2% | 8.1% | 149 | 8.1% | -116 |
| Blue Earth | 68.9% | \$155,900 | 2.2% | 6.4% | 3,818 | 11.7% | 2,912 |
| Brown | 79.5% | \$111,000 | -0.9% | 8.6% | -509 | -3.5% | 300 |
| Carlton | 79.0% | \$144,000 | 10.8% | 10.3% | -52 | -0.4% | 1,439 |
| Carver | 82.8% | \$266,213 | 4.4% | 7.9% | 3,721 | 12.9% | 7,927 |
| Cass | 82.6% | \$144,900 | -4.6% | 13.7% | 985 | 10.8% | 1,219 |
| Chippewa | 76.2% | \$86,345 | 17.5% | 8.5% | 54 | 1.0% | 4 |
| Chisago | 87.2% | \$211,000 | -3.7% | 11.6% | 1,047 | 8.3% | 3,603 |
| Clay | 72.4% | \$135,000 | 3.8% | 5.4% | 1,491 | 8.8% | 2,929 |
| Clearwater | 83.5% | \$100,350 | 15.7% | 17.6% | -198 | -7.5% | 82 |
| Cook | 75.0% | \$199,000 | -5.2% | 9.1% | -178 | -6.6% | 228 |
| Cottonwood | 80.1% | \$62,000 | -11.4% | 6.0% | 335 | 7.1% | -133 |
| Crow Wing | 77.7% | \$156,900 | -2.8% | 11.3% | 1,822 | 7.1% | 3,803 |
| Dakota | 79.6% | \$230,000 | -2.1% | 7.4% | 16,902 | 11.0% | 20,299 |
| Dodge | 83.3% | \$145,702 | 4.1% | 8.5% | 490 | 10.3% | 995 |
| Douglas | 76.5% | \$158,500 | 6.4% | 7.7% | 1,926 | 12.5% | 2,264 |
| Faribault | 79.6% | \$73,500 | 5.6% | 9.6% | -1,064 | -17.7% | -308 |
| Fillmore | 78.4% | \$114,100 | 9.7% | 9.3% | -710 | -10.5% | 290 |
| Freeborn | 81.6% | \$97,000 | 3.2% | 8.7% | -1,459 | -10.6% | 37 |
| Goodhue | 77.3% | \$163,010 | -4.1% | 8.7% | -749 | -3.4% | 1,436 |
| Grant | 80.2% | \$61,000 | -21.3% | 11.5% | -186 | -9.0% | -13 |
| Hennepin | 67.5% | \$238,900 | 0.8% | 6.8% | -67,787 | -7.7% | 29,248 |
| Houston | 80.0% | \$135,000 | 1.6% | 10.3% | -146 | -2.9% | 285 |
| Hubbard | 85.3% | \$143,750 | -6.7% | 12.5% | -173 | -2.8% | 545 |
| Isanti | 84.6% | \$171,500 | -7.3% | 11.8% | 1,284 | 14.0% | 3,427 |
| Itasca | 79.2% | \$130,000 | 4.0% | 11.7% | -164 | -1.1% | 1,250 |
| Jackson | 78.8% | \$68,500 | -4.9% | 5.2% | 957 | 21.8% | 40 |
| Kanabec | 82.8% | \$142,235 | -6.4% | 16.0% | -259 | -6.7% | 733 |

County Indicators

| County | 6. Homeownership Rate (2006-2008) | 7. Median Home Sale Price - Open-Market, Arms-Length Transactions (Oct. 2007 to Sept. 2008) | 8. Change in Median Home Sale Price - Open-Market, Arms-Length Transactions (Oct. 05 - Sept. 06 to Oct. 07 - Sept. 08) | 9. Unemployment Rate (Feb. 2009) | 10a. Change in Number of Jobs (2000 to 2009) | 10b. Percentage Change in Number of Jobs (2000 to 2009) | 11a. Change in the Number of Households (2000-2008) |
|-------------------|--------------------------------------|--|---|-------------------------------------|---|--|--|
| Kandiyohi | 74.1% | \$125,738 | -1.1% | 7.6% | 1,077 | 5.0% | 883 |
| Kittson | 84.7% | \$35,250 | 10.2% | 8.5% | -142 | -9.1% | -178 |
| Koochiching | 77.1% | \$65,000 | -4.4% | 9.8% | -664 | -11.5% | -65 |
| Lac qui Parle | 80.3% | \$60,000 | 25.0% | 7.2% | 146 | 6.1% | -140 |
| Lake | 80.6% | \$122,000 | 1.7% | 8.9% | -89 | -2.2% | 162 |
| Lake of the Woods | 87.4% | \$79,050 | -17.2% | 6.3% | -151 | -9.8% | -15 |
| Le Sueur | 83.8% | \$158,000 | -4.2% | 12.3% | -1,956 | -21.2% | 1,404 |
| Lincoln | 80.1% | \$43,675 | -12.7% | 6.8% | -88 | -5.0% | -83 |
| Lyon | 69.0% | \$128,000 | 5.8% | 6.4% | -39 | -0.3% | 228 |
| McLeod | 81.0% | \$146,900 | -4.5% | 10.3% | -1,816 | -10.1% | 1,342 |
| Mahnomen | 79.1% | \$78,100 | 19.1% | 9.3% | -114 | -5.6% | 45 |
| Marshall | 85.8% | \$64,500 | 8.4% | 12.9% | -229 | -9.3% | 34 |
| Martin | 76.8% | \$89,250 | 15.5% | 8.2% | -20 | -0.2% | -25 |
| Meeker | 81.3% | \$138,500 | 7.8% | 11.3% | -143 | -2.1% | 603 |
| Mille Lacs | 78.6% | \$146,650 | -8.9% | 14.3% | -250 | -2.6% | 1,862 |
| Morrison | 78.7% | \$121,275 | -8.4% | 12.0% | 737 | 7.0% | 1,207 |
| Mower | 76.8% | \$92,375 | 5.2% | 6.4% | 508 | 3.2% | 396 |
| Murray | 84.1% | \$64,250 | 16.8% | 8.1% | 388 | 15.5% | -40 |
| Nicollet | 71.5% | \$159,500 | -0.3% | 6.4% | -627 | -4.4% | 1,381 |
| Nobles | 71.9% | \$73,750 | -4.2% | 5.5% | 682 | 6.9% | 49 |
| Norman | 83.0% | \$70,950 | 22.9% | 7.6% | -272 | -13.2% | -119 |
| Olmsted | 77.4% | \$164,500 | 2.0% | 6.3% | 6,249 | 7.6% | 8,576 |
| Otter Tail | 76.5% | \$127,075 | 14.5% | 9.4% | 452 | 2.1% | 1,285 |
| Pennington | 76.3% | \$89,000 | 17.1% | 10.9% | 991 | 12.7% | 280 |
| Pine | 81.5% | \$149,000 | 4.9% | 13.2% | 299 | 3.8% | 1,075 |
| Pipestone | 77.2% | \$53,500 | -6.8% | 7.1% | 353 | 8.4% | -16 |
| Polk | 75.4% | \$104,700 | 19.2% | 6.7% | 244 | 2.0% | 459 |
| Pope | 78.9% | \$112,500 | 6.5% | 8.3% | 157 | 4.4% | 190 |
| Ramsey | 65.3% | \$214,781 | -0.1% | 7.3% | -14,713 | -4.4% | 7,375 |
| Red Lake | 81.3% | \$59,250 | 27.1% | 13.1% | 76 | 6.4% | 34 |
| Redwood | 79.6% | \$65,010 | 2.6% | 8.0% | -570 | -7.9% | -136 |
| Renville | 80.7% | \$65,000 | -14.8% | 9.6% | -666 | -10.7% | 38 |
| Rice | 77.1% | \$183,000 | -8.5% | 9.0% | 407 | 1.8% | 3,026 |

County Indicators

| County | 6. Homeownership Rate (2006-2008) | 7. Median Home Sale Price - Open-Market, Arms-Length Transactions (Oct. 2007 to Sept. 2008) | 8. Change in Median Home Sale Price - Open-Market, Arms-Length Transactions (Oct. 05 - Sept. 06 to Oct. 07 - Sept. 08) | 9. Unemployment Rate (Feb. 2009) | 10a. Change in Number of Jobs (2000 to 2009) | 10b. Percentage Change in Number of Jobs (2000 to 2009) | 11a. Change in the Number of Households (2000-2008) |
|-----------------|--------------------------------------|--|---|-------------------------------------|---|--|--|
| Rock | 77.7% | \$95,000 | 18.8% | 5.8% | -352 | -10.4% | 80 |
| Roseau | 86.1% | \$86,000 | 0.0% | 7.6% | -135 | -1.5% | 186 |
| St. Louis | 73.2% | \$132,900 | 5.4% | 8.9% | -2,109 | -2.2% | 1,934 |
| Scott | 87.5% | \$232,000 | -5.3% | 7.9% | 6,694 | 19.3% | 13,953 |
| Sherburne | 86.0% | \$200,500 | -5.6% | 10.2% | 3,798 | 19.9% | 8,256 |
| Sibley | 79.8% | \$118,900 | -3.3% | 9.2% | 71 | 1.7% | 173 |
| Stearns | 74.5% | \$158,000 | 0.3% | 8.1% | 1,477 | 1.9% | 7,613 |
| Steele | 79.5% | \$151,000 | -3.3% | 9.3% | -96 | -0.5% | 1,528 |
| Stevens | 68.5% | \$90,000 | 3.3% | 6.2% | 215 | 4.6% | 122 |
| Swift | 76.8% | \$72,250 | 0.7% | 9.0% | -82 | -2.0% | -43 |
| Todd | 81.8% | \$114,500 | 15.7% | 9.9% | -258 | -4.1% | 422 |
| Traverse | 78.6% | \$66,500 | 121.7% | 8.3% | 23 | 2.1% | -100 |
| Wabasha | 79.6% | \$151,050 | -1.9% | 7.4% | -748 | -10.2% | 670 |
| Wadena | 76.3% | \$81,675 | 4.6% | 12.0% | -407 | -6.4% | 220 |
| Waseca | 78.9% | \$125,850 | 1.3% | 9.2% | -663 | -8.0% | 243 |
| Washington | 85.3% | \$241,375 | -0.8% | 7.4% | 3,537 | 5.3% | 15,247 |
| Watonwan | 76.0% | \$80,725 | -5.0% | 8.9% | -797 | -16.4% | -39 |
| Wilkin | 78.7% | \$87,750 | 8.3% | 6.8% | -3 | -0.1% | -56 |
| Winona | 70.8% | \$145,000 | 4.3% | 7.3% | -1,241 | -5.0% | 797 |
| Wright | 85.2% | \$191,800 | -10.8% | 10.2% | 6,922 | 24.0% | 12,413 |
| Yellow Medicine | 79.0% | \$64,000 | 0.9% | 7.2% | 207 | 4.7% | -110 |
| Low | 65.3% | \$35,250 | -21.3% | 5.2% | -67,787 | -21.2% | -308 |
| Median | 79.1% | \$125,850 | 0.9% | 8.7% | -3 | -0.1% | 422 |
| High | 87.5% | \$266,213 | 121.7% | 17.6% | 16,902 | 24.0% | 29,248 |

SOURCES: U.S. Census Bureau, *American Community Survey*; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* and *Local Area Unemployment Statistics*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; HousingLink; Minnesota Demographic Center; GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; and Minneapolis Area Association of Realtors.

County Indicators

| County | 11b. Percentage Change in the Number of Households (2000-2008) | 12. Median Travel Time to Work (2006-2008) | 13. Foreclosures per Residential Parcel (2009) | 14. Percentage of Population from Communities of Color (2006-2008) | 15. Median Age of the Housing Stock (2006-2008) | 16. Percentage of Population Age 55 and Over (2006-2008) | 17. Percentage of Population Age 25 to 34 (2006-2008) |
|------------|--|---|---|---|--|--|--|
| Aitkin | 8.9% | 19 | 1.2% | 4.0% | 35 | 42.0% | 9.0% |
| Anoka | 13.6% | 29 | 1.9% | 11.0% | 28 | 19.0% | 13.9% |
| Becker | 12.1% | 19 | 0.7% | 10.9% | 35 | 29.1% | 12.9% |
| Beltrami | 14.4% | 19 | 0.7% | 23.2% | 30 | 22.5% | 13.6% |
| Benton | 19.5% | 19 | 1.4% | 5.7% | 29 | 18.8% | 18.1% |
| Big Stone | -4.9% | 14 | 0.6% | 1.5% | 53 | 38.2% | 7.9% |
| Blue Earth | 13.8% | 14 | 0.8% | 6.9% | 40 | 20.5% | 15.5% |
| Brown | 2.8% | 14 | 0.4% | 2.3% | 51 | 30.4% | 10.4% |
| Carlton | 11.9% | 19 | 0.7% | 9.4% | 42 | 26.2% | 12.3% |
| Carver | 32.5% | 24 | 1.3% | 6.8% | 22 | 16.3% | 13.2% |
| Cass | 11.2% | 19 | 0.9% | 13.3% | 32 | 31.9% | 14.4% |
| Chippewa | 0.1% | 14 | 0.6% | 3.1% | 52 | 32.2% | 9.8% |
| Chisago | 24.9% | 34 | 2.0% | 4.3% | 23 | 19.0% | 15.5% |
| Clay | 15.7% | 19 | 0.5% | 6.0% | 39 | 21.3% | 12.6% |
| Clearwater | 2.5% | 19 | 0.6% | 10.6% | 38 | 31.4% | 11.7% |
| Cook | 9.7% | 14 | 0.6% | 11.9% | 33 | 33.5% | 10.9% |
| Cottonwood | -2.7% | 9 | 0.4% | 4.6% | 53 | 35.0% | 9.6% |
| Crow Wing | 17.1% | 19 | 1.6% | 3.3% | 33 | 28.8% | 14.3% |
| Dakota | 15.5% | 24 | 1.4% | 12.6% | 26 | 18.7% | 13.4% |
| Dodge | 15.5% | 24 | 1.0% | 3.6% | 38 | 22.4% | 13.3% |
| Douglas | 17.1% | 14 | 0.9% | 1.9% | 32 | 30.0% | 14.7% |
| Faribault | -4.6% | 14 | 0.6% | 3.0% | 60 | 36.4% | 9.2% |
| Fillmore | 3.5% | 24 | 0.4% | 1.1% | 60 | 30.0% | 11.8% |
| Freeborn | 0.3% | 14 | 0.8% | 3.4% | 54 | 31.6% | 12.1% |
| Goodhue | 8.5% | 19 | 1.0% | 4.2% | 41 | 26.7% | 12.2% |
| Grant | -0.5% | 19 | 0.8% | 1.8% | 52 | 35.5% | 11.2% |
| Hennepin | 6.4% | 24 | 1.5% | 21.1% | 43 | 22.1% | 13.4% |
| Houston | 3.7% | 19 | 0.3% | 1.6% | 44 | 27.7% | 11.0% |
| Hubbard | 7.3% | 19 | 1.0% | 3.6% | 33 | 33.9% | 10.8% |
| Isanti | 30.5% | 34 | 2.9% | 3.7% | 28 | 20.6% | 16.0% |
| Itasca | 7.0% | 19 | 0.4% | 6.0% | 37 | 31.4% | 11.3% |
| Jackson | 0.9% | 14 | 0.3% | 2.8% | 56 | 32.6% | 10.1% |
| Kanabec | 12.7% | 24 | 2.0% | 3.5% | 34 | 25.2% | 14.8% |

County Indicators

| County | 11b. Percentage Change in the Number of Households (2000-2008) | 12. Median Travel Time to Work (2006-2008) | 13. Foreclosures per Residential Parcel (2009) | 14. Percentage of Population from Communities of Color (2006-2008) | 15. Median Age of the Housing Stock (2006-2008) | 16. Percentage of Population Age 55 and Over (2006-2008) | 17. Percentage of Population Age 25 to 34 (2006-2008) |
|-------------------|--|---|---|---|--|--|--|
| Kandiyohi | 5.5% | 14 | 0.6% | 4.5% | 37 | 27.0% | 12.3% |
| Kittson | -8.2% | 19 | 0.0% | 1.9% | 50 | 34.6% | 10.6% |
| Koochiching | -1.1% | 14 | 0.3% | 4.4% | 43 | 31.8% | 11.7% |
| Lac qui Parle | -4.2% | 14 | 0.2% | 1.1% | 63 | 36.7% | 7.9% |
| Lake | 3.5% | 14 | 0.6% | 2.3% | 47 | 34.6% | 10.2% |
| Lake of the Woods | -0.8% | 14 | 0.6% | 2.8% | 34 | 32.1% | 10.4% |
| Le Sueur | 14.6% | 24 | 1.4% | 3.3% | 39 | 25.7% | 13.0% |
| Lincoln | -3.1% | 14 | 0.2% | 1.1% | 55 | 38.9% | 9.4% |
| Lyon | 2.3% | 14 | 0.5% | 5.9% | 43 | 24.5% | 11.1% |
| McLeod | 10.0% | 14 | 1.1% | 3.6% | 37 | 24.9% | 13.2% |
| Mahnomen | 2.3% | 19 | 1.0% | 36.7% | 45 | 30.0% | 11.0% |
| Marshall | 0.8% | 19 | 0.2% | 2.7% | 45 | 31.8% | 11.3% |
| Martin | -0.3% | 14 | 0.5% | 2.3% | 58 | 34.1% | 8.8% |
| Meeker | 7.0% | 19 | 1.0% | 3.2% | 40 | 27.5% | 12.2% |
| Mille Lacs | 21.6% | 19 | 2.4% | 7.1% | 33 | 25.8% | 15.2% |
| Morrison | 10.2% | 19 | 0.9% | 2.2% | 36 | 26.0% | 13.4% |
| Mower | 2.5% | 14 | 0.9% | 5.4% | 56 | 29.0% | 11.0% |
| Murray | -1.1% | 14 | 0.2% | 1.6% | 54 | 35.1% | 9.2% |
| Nicollet | 13.0% | 14 | 0.7% | 4.9% | 36 | 22.3% | 11.7% |
| Nobles | 0.6% | 14 | 0.4% | 12.1% | 53 | 27.9% | 10.5% |
| Norman | -4.0% | 19 | 0.3% | 4.6% | 53 | 34.3% | 10.9% |
| Olmsted | 17.9% | 19 | 0.7% | 10.8% | 30 | 21.8% | 14.1% |
| Otter Tail | 5.7% | 19 | 0.5% | 2.7% | 41 | 32.2% | 10.8% |
| Pennington | 5.1% | 14 | 0.3% | 2.9% | 40 | 27.6% | 13.4% |
| Pine | 10.8% | 19 | 1.8% | 6.8% | 35 | 26.3% | 14.6% |
| Pipestone | -0.4% | 14 | 0.2% | 3.2% | 54 | 33.4% | 10.0% |
| Polk | 3.8% | 14 | 0.5% | 5.7% | 47 | 27.7% | 11.2% |
| Pope | 4.2% | 19 | 0.6% | 1.2% | 47 | 33.8% | 11.4% |
| Ramsey | 3.7% | 24 | 1.7% | 23.7% | 49 | 23.7% | 12.6% |
| Red Lake | 2.0% | 24 | 0.3% | 2.5% | 48 | 31.8% | 11.3% |
| Redwood | -2.0% | 14 | 0.5% | 4.8% | 52 | 32.0% | 10.5% |
| Renville | 0.6% | 14 | 0.6% | 4.1% | 54 | 31.6% | 10.3% |
| Rice | 16.0% | 19 | 1.6% | 6.0% | 36 | 21.2% | 13.2% |

County Indicators

| County | 11b. Percentage Change in the Number of Households (2000-2008) | 12. Median Travel Time to Work (2006-2008) | 13. Foreclosures per Residential Parcel (2009) | 14. Percentage of Population from Communities of Color (2006-2008) | 15. Median Age of the Housing Stock (2006-2008) | 16. Percentage of Population Age 55 and Over (2006-2008) | 17. Percentage of Population Age 25 to 34 (2006-2008) |
|-----------------|--|---|---|---|--|--|--|
| Rock | 2.1% | 14 | 0.3% | 2.6% | 53 | 32.2% | 9.9% |
| Roseau | 3.0% | 14 | 0.7% | 4.0% | 33 | 23.2% | 15.0% |
| St. Louis | 2.3% | 19 | 0.6% | 5.8% | 53 | 28.2% | 11.1% |
| Scott | 45.5% | 24 | 1.9% | 10.2% | 16 | 14.4% | 15.7% |
| Sherburne | 38.3% | 29 | 2.5% | 4.5% | 18 | 15.7% | 16.6% |
| Sibley | 3.0% | 24 | 0.8% | 4.6% | 53 | 28.6% | 11.9% |
| Stearns | 16.0% | 19 | 1.1% | 5.3% | 31 | 21.2% | 13.4% |
| Steele | 11.9% | 14 | 1.2% | 5.9% | 43 | 23.3% | 14.0% |
| Stevens | 3.3% | 9 | 0.2% | 4.1% | 46 | 25.9% | 11.1% |
| Swift | -1.0% | 14 | 0.5% | 9.0% | 55 | 29.9% | 12.7% |
| Todd | 4.5% | 19 | 0.9% | 3.1% | 44 | 28.1% | 11.2% |
| Traverse | -5.8% | 9 | 0.4% | 3.8% | 54 | 38.6% | 11.1% |
| Wabasha | 8.1% | 24 | 0.7% | 2.5% | 40 | 28.0% | 11.0% |
| Wadena | 4.1% | 14 | 0.9% | 2.7% | 42 | 30.9% | 12.5% |
| Waseca | 3.4% | 19 | 1.0% | 5.6% | 46 | 24.6% | 14.1% |
| Washington | 21.3% | 24 | 1.6% | 10.5% | 22 | 20.0% | 12.4% |
| Watonwan | -0.8% | 14 | 0.5% | 12.0% | 55 | 31.4% | 11.0% |
| Wilkin | -2.0% | 14 | 0.4% | 2.4% | 48 | 26.7% | 13.7% |
| Winona | 4.3% | 14 | 0.5% | 4.5% | 50 | 23.8% | 11.5% |
| Wright | 39.5% | 29 | 2.1% | 4.5% | 20 | 17.4% | 16.1% |
| Yellow Medicine | -2.5% | 14 | 0.4% | 3.8% | 57 | 33.3% | 9.1% |
| Low | -8.2% | 9 | 0.0% | 1.1% | 16 | 14.4% | 7.9% |
| Median | 4.2% | 19 | 0.7% | 4.2% | 43 | 28.2% | 11.7% |
| High | 45.5% | 34 | 2.9% | 36.7% | 63 | 42.0% | 18.1% |

SOURCES: U.S. Census Bureau, *American Community Survey*; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* and *Local Area Unemployment Statistics*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; HousingLink; Minnesota Demographic Center; GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; and Minneapolis Area Association of Realtors.

Section 8:

City Data Tables

City Indicators

| County | 1a. Percentage of Lower-Income Households Spending 30% or More of Income on Housing (2006-2008) | 1b. Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing (2006-2008) | 1c. Percentage of Lower-Income Renters Spending 30% or More of Income on Housing (2006-2008) | 2. Median Household Income (2006 - 2008) | 3. Poverty Rate (2006-2008) | 4. Median Rent (2006-2008) | 5. Median Monthly Homeownership Cost - Households with a Mortgage (2006-2008) |
|---------------------|---|---|--|--|-----------------------------|----------------------------|---|
| Andover | 77.8% | 74.5% | 93.1% | \$93,375 | 2.3% | \$856 | \$1,869 |
| Apple Valley | 70.9% | 65.9% | 78.6% | \$78,373 | 3.9% | \$1,057 | \$1,722 |
| Austin | 43.9% | 35.9% | 56.2% | \$40,849 | 13.1% | \$547 | \$912 |
| Blaine | 59.6% | 59.1% | 61.3% | \$75,855 | 4.3% | \$887 | \$1,674 |
| Bloomington | 58.8% | 53.7% | 64.5% | \$61,149 | 5.1% | \$896 | \$1,707 |
| Brooklyn Center | 65.0% | 66.4% | 63.6% | \$49,129 | 9.5% | \$856 | \$1,584 |
| Brooklyn Park | 68.7% | 69.6% | 67.6% | \$62,774 | 8.4% | \$797 | \$1,785 |
| Burnsville | 66.7% | 61.9% | 70.1% | \$65,360 | 7.6% | \$891 | \$1,732 |
| Champlin | 72.4% | 76.5% | 66.3% | \$81,718 | 2.8% | \$784 | \$1,781 |
| Chanhassen | 65.7% | 70.7% | 56.1% | \$96,856 | 2.9% | \$894 | \$2,204 |
| Chaska | 61.0% | 63.6% | 58.8% | \$68,317 | 7.5% | \$896 | \$1,910 |
| Coon Rapids | 63.0% | 58.5% | 69.4% | \$63,075 | 5.9% | \$889 | \$1,575 |
| Cottage Grove | 69.5% | 69.1% | 70.8% | \$81,764 | 2.2% | \$1,101 | \$1,761 |
| Crystal | 57.0% | 51.5% | 65.0% | \$59,874 | 6.2% | \$792 | \$1,551 |
| Duluth | 55.2% | 47.9% | 61.1% | \$41,873 | 16.9% | \$668 | \$1,231 |
| Eagan | 67.2% | 70.9% | 63.1% | \$81,347 | 4.4% | \$923 | \$1,767 |
| Eden Prairie | 70.1% | 66.2% | 74.2% | \$96,963 | 4.1% | \$1,017 | \$2,068 |
| Edina | 69.4% | 66.4% | 74.1% | \$80,781 | 4.8% | \$1,012 | \$2,323 |
| Elk River | 67.0% | 72.3% | 56.6% | \$73,379 | 5.0% | \$856 | \$1,739 |
| Faribault | 49.9% | 44.4% | 56.5% | \$49,210 | 11.7% | \$683 | \$1,351 |
| Fridley | 53.9% | 51.4% | 56.2% | \$51,552 | 7.1% | \$816 | \$1,508 |
| Golden Valley | 62.0% | 58.6% | 65.3% | \$81,347 | 6.0% | \$899 | \$1,934 |
| Hastings | 64.3% | 64.7% | 63.6% | \$62,955 | 5.6% | \$789 | \$1,622 |
| Inver Grove Heights | 58.0% | 59.0% | 56.7% | \$69,534 | 5.9% | \$863 | \$1,680 |
| Lakeville | 67.0% | 61.7% | 82.4% | \$92,992 | 2.8% | \$951 | \$1,889 |
| Lino Lakes | 88.5% | 87.7% | 93.5% | \$93,782 | 3.7% | \$1,074 | \$1,845 |
| Mankato | 57.3% | 41.6% | 68.3% | \$41,039 | 21.9% | \$667 | \$1,244 |
| Maple Grove | 65.3% | 65.3% | 65.2% | \$95,705 | 2.3% | \$1,138 | \$1,830 |
| Maplewood | 60.9% | 53.4% | 69.8% | \$59,458 | 7.7% | \$846 | \$1,680 |
| Minneapolis | 67.7% | 68.9% | 67.1% | \$47,097 | 18.2% | \$758 | \$1,666 |
| Minnnetonka | 68.0% | 64.3% | 71.7% | \$83,407 | 4.4% | \$1,068 | \$1,983 |
| Moorhead | 57.9% | 49.5% | 65.6% | \$44,561 | 16.9% | \$589 | \$1,198 |
| New Brighton | 56.8% | 54.7% | 58.7% | \$59,477 | 8.5% | \$821 | \$1,599 |

City Indicators

| County | 1a. Percentage of Lower-Income Households Spending 30% or More of Income on Housing (2006-2008) | 1b. Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing (2006-2008) | 1c. Percentage of Lower-Income Renters Spending 30% or More of Income on Housing (2006-2008) | 2. Median Household Income (2006 - 20008) | 3. Poverty Rate (2006-2008) | 4. Median Rent (2006-2008) | 5. Median Monthly Homeownership Cost - Households with a Mortgage (2006-2008) |
|-----------------|---|---|--|---|-----------------------------|----------------------------|---|
| New Hope | 63.6% | 60.6% | 65.0% | \$49,789 | 9.0% | \$802 | \$1,610 |
| Oakdale | 64.1% | 57.5% | 73.5% | \$67,492 | 8.1% | \$720 | \$1,493 |
| Owatonna | 55.6% | 51.8% | 61.2% | \$53,119 | 7.3% | \$668 | \$1,323 |
| Plymouth | 71.0% | 63.9% | 79.4% | \$86,700 | 5.1% | \$998 | \$1,920 |
| Prior Lake | 63.0% | 61.2% | 66.7% | \$87,178 | 3.7% | \$894 | \$1,877 |
| Ramsey | 82.0% | 81.6% | 87.7% | \$81,225 | 1.7% | \$1,277 | \$1,733 |
| Richfield | 69.1% | 66.8% | 71.2% | \$49,297 | 9.8% | \$737 | \$1,606 |
| Rochester | 52.3% | 49.4% | 55.4% | \$63,020 | 7.9% | \$706 | \$1,399 |
| Rosemount | 80.5% | 86.3% | 63.8% | \$85,660 | 2.1% | \$1,027 | \$1,903 |
| Roseville | 51.5% | 44.5% | 57.6% | \$51,617 | 8.8% | \$780 | \$1,645 |
| St. Cloud | 59.7% | 51.3% | 65.2% | \$42,064 | 19.4% | \$643 | \$1,268 |
| St. Louis Park | 64.7% | 64.6% | 64.8% | \$56,231 | 7.8% | \$888 | \$1,655 |
| St. Paul | 66.1% | 62.5% | 68.3% | \$46,628 | 16.9% | \$747 | \$1,539 |
| Savage | 66.8% | 68.9% | 61.1% | \$92,472 | 4.1% | \$951 | \$2,016 |
| Shakopee | 63.8% | 70.7% | 52.4% | \$76,640 | 4.2% | \$898 | \$1,802 |
| Shoreview | 65.0% | 60.8% | 79.0% | \$81,250 | 4.0% | \$932 | \$1,696 |
| White Bear Lake | 65.9% | 62.5% | 69.9% | \$61,008 | 7.5% | \$909 | \$1,586 |
| Winona | 48.5% | 39.4% | 54.6% | \$36,086 | 20.5% | \$535 | \$1,250 |
| Woodbury | 71.8% | 69.8% | 76.4% | \$92,276 | 2.9% | \$1,128 | \$1,948 |
| Low | 43.9% | 35.9% | 52.4% | \$36,086 | 1.7% | \$535 | \$912 |
| Median | 64.8% | 62.5% | 65.2% | \$66,426 | 6.0% | \$875 | \$1,688 |
| High | 88.5% | 87.7% | 93.5% | \$96,963 | 21.9% | \$1,277 | \$2,323 |

SOURCES: U.S. Census Bureau, *American Community Survey*; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* and *Local Area Unemployment Statistics*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; HousingLink; Minnesota Demographic Center; GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; and Minneapolis Area Association of Realtors.

City Indicators

| County | 6. Homeownership Rate (2006-2008) | 7. Median Home | 8. Change in Median | 9. Unemployment Rate (Feb. 2009) | 10a. Change in | 10b. Percentage | 11a. Change in | 11b. Percentage |
|---------------------|--------------------------------------|---|---|-------------------------------------|-------------------------------------|---|--|---|
| | | Sale Price - Open-Market, Arms-Length Transactions (Oct. 2007 to Sept. 2008) | Home Sale Price - Open-Market, Arms- Length Transactions (Oct. 05 - Sept. 06 to Oct. 07 - Sept. 08) | | Number of Jobs (2000 to 2009) | Change in Number of Jobs (2000 to 2009) | the Number of Households (2000-2008) | Change in the Number of Households (2000-2008) |
| Andover | 95.1% | \$233,125 | -13.6% | 7.9% | 1,255 | 38.0% | 368 | 3.9% |
| Apple Valley | 84.5% | \$225,000 | -3.3% | 6.7% | 2,653 | 22.5% | 544 | 2.9% |
| Austin | 71.8% | \$92,250 | 6.0% | 6.7% | 651 | 5.0% | 187 | 1.8% |
| Blaine | 90.3% | \$161,200 | -26.9% | 8.0% | 3,401 | 19.5% | 813 | 4.2% |
| Bloomington | 71.2% | \$219,900 | -5.2% | 7.2% | -19,165 | -18.5% | 252 | 0.7% |
| Brooklyn Center | 66.2% | \$161,150 | -18.1% | 9.0% | -4,877 | -29.4% | 64 | 0.6% |
| Brooklyn Park | 75.5% | \$210,000 | -8.7% | 7.8% | 785 | 3.3% | 1,041 | 4.0% |
| Burnsville | 67.6% | \$228,000 | -4.1% | 7.2% | 120 | 0.4% | 212 | 0.9% |
| Champlin | 88.5% | \$214,000 | -7.4% | 8.7% | 1,478 | 54.3% | 108 | 1.3% |
| Chanhassen | 89.5% | \$295,000 | 5.9% | 5.9% | 1,835 | 19.6% | 145 | 1.8% |
| Chaska | 73.0% | \$255,000 | 13.4% | 8.4% | 654 | 6.1% | 522 | 6.4% |
| Coon Rapids | 78.5% | \$188,000 | -8.8% | 8.1% | 2,329 | 10.8% | 276 | 1.2% |
| Cottage Grove | 91.1% | \$215,000 | -5.7% | 7.6% | 331 | 5.5% | 635 | 5.8% |
| Crystal | 76.4% | \$185,270 | -6.9% | 8.8% | -1,502 | -27.1% | -13 | -0.1% |
| Duluth | 62.4% | \$148,000 | 4.2% | 8.0% | 471 | 0.8% | 441 | 1.2% |
| Eagan | 77.0% | \$249,000 | 2.0% | 6.1% | 6,073 | 14.2% | 339 | 1.3% |
| Eden Prairie | 76.4% | \$300,000 | 3.7% | 5.6% | -1,930 | -3.8% | 884 | 3.8% |
| Edina | 77.9% | \$375,000 | 2.0% | 5.5% | -6,153 | -11.6% | -137 | -0.6% |
| Elk River | 84.1% | \$210,465 | -8.5% | | 2,116 | 23.9% | 652 | 8.7% |
| Faribault | 71.5% | \$154,615 | -6.3% | 10.3% | -801 | -6.7% | 172 | 2.1% |
| Fridley | 63.0% | \$190,120 | -11.3% | 8.3% | -4,042 | -15.4% | -10 | -0.1% |
| Golden Valley | 78.7% | \$273,950 | 3.2% | | 2,780 | 9.2% | 23 | 0.3% |
| Hastings | 80.8% | \$195,150 | -5.3% | | -331 | -3.7% | 484 | 6.1% |
| Inver Grove Heights | 76.2% | \$205,922 | -3.1% | 7.9% | 1,827 | 23.9% | 317 | 2.4% |
| Lakeville | 93.6% | \$275,000 | 1.9% | 6.8% | 2,915 | 27.5% | 1,099 | 6.5% |
| Lino Lakes | 96.1% | \$252,300 | -11.4% | | 1,007 | 38.1% | 323 | 5.6% |
| Mankato | 57.5% | \$157,400 | 4.1% | 6.8% | 2,827 | 10.1% | 863 | 6.2% |
| Maple Grove | 91.7% | \$242,250 | -0.7% | 6.2% | 10,345 | 56.8% | 840 | 4.0% |
| Maplewood | 75.3% | \$206,000 | -8.0% | 8.1% | 8,423 | 45.0% | 454 | 3.1% |
| Minneapolis | 53.1% | \$228,000 | 1.3% | 6.6% | -27,022 | -8.8% | 2,074 | 1.2% |
| Minnnetonka | 73.1% | \$284,000 | -1.7% | 5.8% | -5,224 | -10.2% | 239 | 1.1% |
| Moorhead | 65.2% | \$134,900 | 5.0% | 3.9% | 801 | 6.0% | 1,203 | 9.4% |
| New Brighton | 67.3% | \$216,000 | -10.9% | 6.3% | -1,699 | -15.7% | 199 | 2.2% |

City Indicators

| County | 6. Homeownership Rate (2006-2008) | 7. Median Home | 8. Change in Median | 9. Unemployment Rate (Feb. 2009) | 10a. Change in | 10b. Percentage | 11a. Change in | 11b. Percentage |
|-----------------|--------------------------------------|---|---|-------------------------------------|-------------------------------------|---|--|---|
| | | Sale Price - Open-Market, Arms-Length Transactions (Oct. 2007 to Sept. 2008) | Home Sale Price - Open-Market, Arms- Length Transactions (Oct. 05 - Sept. 06 to Oct. 07 - Sept. 08) | | Number of Jobs (2000 to 2009) | Change in Number of Jobs (2000 to 2009) | the Number of Households (2000-2008) | Change in the Number of Households (2000-2008) |
| New Hope | 57.8% | \$215,000 | -6.2% | | -2,258 | -16.9% | 203 | 2.3% |
| Oakdale | 81.2% | \$199,875 | 25.6% | 7.7% | 786 | 10.3% | 142 | 1.3% |
| Owatonna | 74.4% | \$154,613 | -28.3% | 9.8% | -208 | -1.2% | 406 | 4.2% |
| Plymouth | 76.5% | \$290,030 | -1.7% | 5.8% | -6,568 | -12.3% | 815 | 3.0% |
| Prior Lake | 88.6% | \$251,050 | -3.4% | 8.0% | -255 | -3.2% | 621 | 7.9% |
| Ramsey | 93.9% | \$223,127 | -0.2% | 8.4% | 1,236 | 31.7% | 651 | 9.0% |
| Richfield | 67.4% | \$205,000 | -8.9% | 6.8% | 4,260 | 36.8% | -98 | -0.6% |
| Rochester | 73.0% | \$162,500 | 1.9% | 6.3% | 5,303 | 6.8% | 2,557 | 6.5% |
| Rosemount | 91.5% | \$231,250 | -4.0% | | 475 | 7.8% | 723 | 11.1% |
| Roseville | 67.0% | \$221,500 | -6.2% | 6.2% | -4,162 | -10.5% | 177 | 1.2% |
| St. Cloud | 57.3% | \$147,776 | -2.2% | 7.7% | -2,318 | -4.4% | 727 | 2.9% |
| St. Louis Park | 62.9% | \$234,150 | 1.8% | 5.9% | -1,025 | -2.5% | 1,132 | 5.3% |
| St. Paul | 57.1% | \$208,525 | 4.3% | 7.6% | -21,582 | -10.9% | 1,501 | 1.3% |
| Savage | 88.7% | \$242,395 | -9.0% | 7.0% | 1,631 | 30.8% | 577 | 7.0% |
| Shakopee | 82.3% | \$210,148 | -2.5% | 7.9% | 4,372 | 31.4% | 1,205 | 10.8% |
| Shoreview | 88.4% | \$236,000 | -2.7% | 5.9% | 1,711 | 17.4% | 88 | 0.8% |
| White Bear Lake | 74.4% | \$218,500 | -0.2% | 9.4% | -1,143 | -9.4% | 27 | 0.3% |
| Winona | 58.3% | \$110,900 | -16.5% | 7.4% | -2,243 | -10.7% | 185 | 1.8% |
| Woodbury | 84.7% | \$273,500 | 0.7% | 5.9% | 2,624 | 16.3% | 1,911 | 9.6% |
| Low | 53.1% | \$92,250 | -28.3% | 3.9% | -27,022 | -29.4% | -137 | -0.6% |
| Median | 76.3% | \$215,500 | -3.2% | 7.3% | 653 | 5.7% | 424 | 2.7% |
| High | 96.1% | \$375,000 | 25.6% | 10.3% | 10,345 | 56.8% | 2,557 | 11.1% |

SOURCES: U.S. Census Bureau, *American Community Survey*; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* and *Local Area Unemployment Statistics*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; HousingLink; Minnesota Demographic Center; GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; and Minneapolis Area Association of Realtors.

City Indicators

| County | 12. Median Travel Time to Work (2006-2008) | 13. Foreclosures per Residential Parcel (2008) | 14. Percentage of Population from Communities of Color (2006-2008) | 15. Median Age of the Housing Stock (2006-2008) | 16. Percentage of Population Age 55 and Over (2006-2008) | 17. Percentage of Population Age 25 to 34 (2006-2008) | 18. Average Months Supply of Home for Sale (2009) | 19. Rental Vacancy Rate (Oct. - Dec. 2009) | 20. Met. Council Affordable Housing Targets (2011-2020) |
|---------------------|--|--|--|---|--|---|---|--|---|
| Andover | 34 | 1.9% | 6.4% | 19 | 15.1% | 10.7% | 10.2 | 5.1% | 611 |
| Apple Valley | 24 | 1.7% | 14.9% | 23 | 20.7% | 13.0% | 7.7 | 14.0% | 1,307 |
| Austin | 14 | | 15.7% | 56 | 30.5% | 12.5% | | | |
| Blaine | 29 | 1.9% | 15.4% | 21 | 16.5% | 16.4% | 8.1 | 5.5% | 1,100 |
| Bloomington | 24 | 0.9% | 17.3% | 41 | 32.2% | 10.2% | 6.8 | 6.8% | 961 |
| Brooklyn Center | 24 | 5.4% | 50.8% | 48 | 22.4% | 14.0% | 10.3 | 5.1% | 163 |
| Brooklyn Park | 24 | 4.6% | 44.9% | 30 | 17.5% | 13.3% | 9.7 | 6.9% | 1,506 |
| Burnsville | 24 | 1.7% | 22.1% | 30 | 21.5% | 15.1% | 8.8 | 7.9% | 737 |
| Champlin | 24 | 2.0% | 10.9% | 24 | 14.9% | 9.8% | 7.5 | | 179 |
| Chanhassen | 24 | 0.8% | 9.4% | 19 | 13.4% | 10.4% | 9.4 | 7.7% | 1,166 |
| Chaska | 24 | 1.8% | 11.6% | 19 | 14.5% | 15.7% | 8.6 | 7.5% | 726 |
| Coon Rapids | 24 | 2.3% | 12.2% | 28 | 20.3% | 14.9% | 8.0 | 5.5% | 200 |
| Cottage Grove | 24 | 1.5% | 15.4% | 26 | 15.5% | 13.3% | 6.3 | 14.5% | 985 |
| Crystal | 24 | 2.3% | 20.9% | 51 | 26.4% | 15.3% | 5.7 | 5.4% | 173 |
| Duluth | 19 | | 9.3% | 64 | 23.7% | 12.7% | | | |
| Eagan | 24 | 1.3% | 17.7% | 24 | 15.8% | 14.4% | 7.5 | 7.2% | 884 |
| Eden Prairie | 19 | 0.9% | 19.0% | 23 | 16.8% | 11.8% | 8.0 | 7.4% | 1,844 |
| Edina | 19 | 0.4% | 9.9% | 44 | 32.1% | 6.7% | 10.0 | 10.5% | 212 |
| Elk River | 29 | | 7.6% | 18 | 16.1% | 16.3% | 9.7 | | |
| Faribault | 14 | | 20.4% | 44 | 23.8% | 16.9% | 11.2 | | |
| Fridley | 24 | 1.6% | 18.8% | 44 | 25.6% | 12.4% | 7.2 | 10.1% | 116 |
| Golden Valley | 19 | 1.0% | 15.7% | 46 | 30.9% | 9.7% | 8.7 | 6.9% | 104 |
| Hastings | 24 | 1.9% | 5.2% | 29 | 26.0% | 13.2% | 10.3 | | 241 |
| Inver Grove Heights | 24 | 1.2% | 13.3% | 24 | 20.7% | 12.9% | 9.0 | 5.3% | 714 |
| Lakeville | 24 | 1.4% | 9.0% | 16 | 11.7% | 12.1% | 8.4 | 3.9% | 2,260 |
| Lino Lakes | 29 | | 8.8% | 18 | 12.6% | 12.4% | 10.7 | | 560 |
| Mankato | 14 | | 10.9% | 40 | 19.0% | 16.4% | | | |
| Maple Grove | 29 | 1.3% | 12.4% | 22 | 16.7% | 10.2% | 7.4 | 7.0% | 1,764 |
| Maplewood | 24 | 1.4% | 21.0% | 33 | 28.9% | 9.5% | 8.9 | 6.3% | 388 |
| Minneapolis | 24 | 2.7% | 35.8% | 71 | 18.2% | 17.7% | 6.7 | 7.9% | 4,224 |
| Minnnetonka | 19 | 1.0% | 9.3% | 33 | 29.9% | 8.7% | 9.7 | 5.3% | 383 |
| Moorhead | 14 | | 9.7% | 39 | 20.0% | 13.5% | | | |
| New Brighton | 24 | 1.2% | 17.6% | 39 | 28.1% | 12.0% | 7.1 | 6.8% | 137 |

City Indicators

| County | 12. Median Travel Time to Work (2006-2008) | 13. Foreclosures per Residential Parcel (2008) | 14. Percentage of Population from Communities of Color (2006-2008) | 15. Median Age of the Housing Stock (2006-2008) | 16. Percentage of Population Age 55 and Over (2006-2008) | 17. Percentage of Population Age 25 to 34 (2006-2008) | 18. Average Months Supply of Home for Sale (2009) | 19. Rental Vacancy Rate (Oct. - Dec. 2009) | 20. Met. Council Affordable Housing Targets (2011-2020) |
|-----------------|--|--|--|---|--|---|---|--|---|
| New Hope | 24 | 1.6% | 23.7% | 42 | 31.3% | 11.4% | 8.1 | 9.8% | 213 |
| Oakdale | 24 | 1.4% | 18.0% | 21 | 19.9% | 13.4% | 8.5 | 6.2% | 184 |
| Owatonna | 14 | | 12.5% | 41 | 23.6% | 15.6% | | | |
| Plymouth | 24 | 0.7% | 14.9% | 25 | 22.6% | 11.1% | 7.5 | 7.6% | 1,045 |
| Prior Lake | 29 | 1.3% | 8.0% | 19 | 17.4% | 12.4% | 12.7 | | 1,166 |
| Ramsey | 34 | 3.4% | 8.6% | 19 | 15.8% | 14.0% | 8.1 | | 1,143 |
| Richfield | 24 | 2.0% | 31.7% | 53 | 26.2% | 15.3% | 6.6 | 4.5% | 765 |
| Rochester | 14 | | 16.5% | 30 | 21.5% | 15.8% | | | |
| Rosemount | 24 | 2.0% | 12.2% | 16 | 13.8% | 12.4% | 7.7 | | 923 |
| Roseville | 24 | 0.5% | 16.6% | 44 | 35.0% | 8.7% | 6.4 | 8.4% | 201 |
| St. Cloud | 19 | | 11.2% | 33 | 19.5% | 14.3% | 14.8 | | |
| St. Louis Park | 24 | 0.9% | 16.7% | 52 | 23.6% | 19.0% | 7.0 | 10.8% | 501 |
| St. Paul | 24 | 3.2% | 38.4% | 65 | 19.5% | 14.8% | 7.5 | 6.3% | 2,625 |
| Savage | 24 | 1.6% | 15.0% | 17 | 9.9% | 13.3% | 9.4 | 7.0% | 1,237 |
| Shakopee | 24 | 2.4% | 22.2% | 12 | 12.6% | 21.0% | 8.8 | 7.0% | 2,105 |
| Shoreview | 24 | 0.6% | 10.1% | 31 | 28.4% | 8.7% | 8.7 | 12.6% | 94 |
| White Bear Lake | 24 | 1.9% | 6.1% | 42 | 26.0% | 10.5% | 8.6 | 6.5% | 65 |
| Winona | 14 | | 5.9% | 62 | 23.1% | 11.2% | | | |
| Woodbury | 24 | 1.2% | 17.3% | 16 | 16.3% | 14.8% | 7.8 | 5.6% | 2,057 |
| Low | 14 | 0.4% | 5.2% | 12 | 9.9% | 6.7% | 5.7 | 3.9% | 65 |
| Median | 24 | 1.6% | 15.0% | 30 | 20.5% | 13.1% | 8.4 | 7.0% | 732 |
| High | 34 | 5.4% | 50.8% | 71 | 35.0% | 21.0% | 14.8 | 14.5% | 4,224 |

SOURCES: U.S. Census Bureau, *American Community Survey*; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* and *Local Area Unemployment Statistics*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; HousingLink; Minnesota Demographic Center; GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; and Minneapolis Area Association of Realtors.