

Discussion Paper

Review and Summary of Local Housing Studies

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This discussion paper was written by a graduate student working as a research intern with Minnesota Housing. While the paper was written under the supervision of Minnesota Housing staff, it is an independent research project and does not necessarily reflect the views and policies of Minnesota Housing.

Introduction

This summary of current housing trends in the state of Minnesota was created by reviewing housing studies conducted on behalf of communities across the state since 2011. The review summarizes the findings from these studies but does not verify or validate them.

The report discusses five themes that were common among all of the studies reviewed:

- Housing for an aging population,
- High demand in rental markets,
- Aging housing stock,
- Supply of developed single-family lots, and
- Declining homeownership rates.

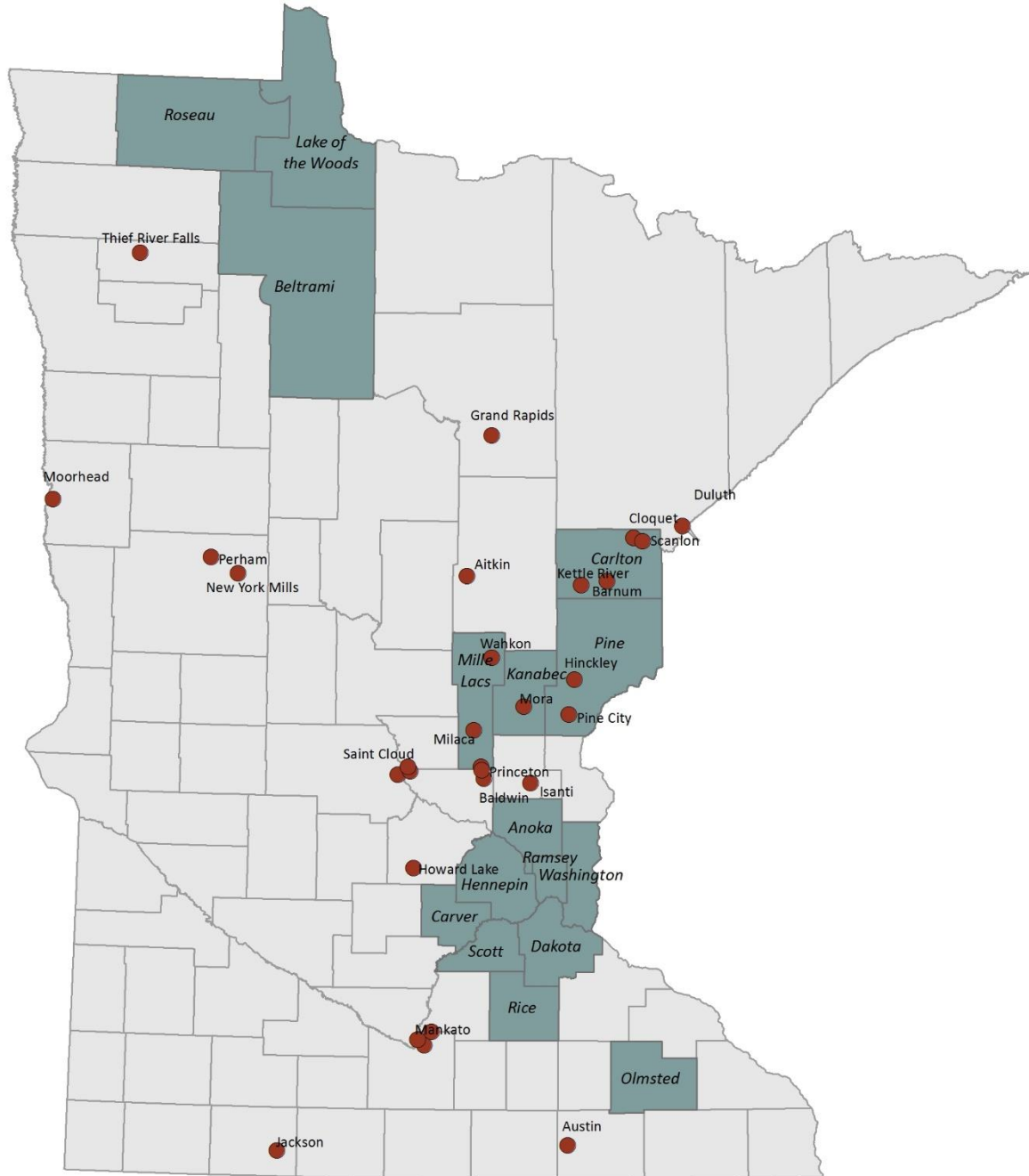
Variations based on geography and type of community are discussed in each section.

In total, 21 housing reports were reviewed. One report, the East Central Regional Housing Study includes four counties: Carlton, Pine, Kanabec, and Mille Lacs, and ten municipalities: Aitkin, Barnum, Kettle River, Wahkon, Hinckley, Pine City, Milaca, Princeton, Isanti, and Baldwin. Two reports from the Metropolitan Council cover the seven counties in the Twin Cities metro area: Hennepin, Ramsey, Carver, Scott, Anoka, Washington, and Dakota. In addition, studies from the following 18 cities and counties were reviewed:

- Beltrami County
- Lake of the Woods County
- Roseau County
- Rice County
- Olmsted County
- City of Moorhead
- City of Mankato
- City of Thief River Falls
- Cities of Scanlon and Cloquet
- City of Perham
- City of New York Mills
- City of Mora
- City of Jackson
- City of Duluth
- City of St. Cloud
- City of Austin
- City of Grand Rapids
- City of Howard Lake

A map showing the location of each of these cities and counties is provided on the next page.

Housing Studies Reviewed



- City based studies (some may be part of regional plan)
- County based studies



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Minnesota Housing's Current Strategic Priorities

The studies reviewed reflect only some of Minnesota Housing's current strategic priorities, which are:

- Promote and support successful homeownership,
- Preserve federally-subsidized rental housing,
- Address specific and critical needs in rental housing markets,
- Prevent and end homelessness, and
- Prevent foreclosures and support community recovery.

Recommendations frequently mention resources to help support homeownership and preserve and create affordable housing. In addition, nearly every study tracks availability of and demand for affordable housing at both a shallow subsidy and a deep subsidy level and monitors vacancy rates and projected demand in market-rate rental markets.

While data on recent trends in home foreclosures are also provided in a majority of the studies, these data are not generally linked to the broader theme of community recovery, and the studies do not usually discuss a need for specific programs aimed at community recovery and foreclosure mitigation. Although foreclosure data are recorded, issues surrounding home foreclosures do not currently seem to be a major priority for most counties and municipalities. This is likely because foreclosure rates are dropping from their peak, and it seems that the foreclosure crisis is generally thought to be resolving.

The issue of homelessness is less frequently addressed specifically in housing studies; it is discussed in fewer than half of the studies reviewed for this report. A few cities, including Thief River Falls and Bemidji, identify issues surrounding homelessness as an important part of their overall housing strategy, and they make note of existing and proposed projects aimed at serving the needs of the homeless population. Some studies only note the need to be aware of the issue and the difficulty of adequately measuring the homeless population, and most do not mention issues surrounding homelessness as part of their overall housing plan at all.

I. Housing for an aging population

As members of the baby boom generation age, communities nationwide can expect to see substantial growth in the segment of the population ages 55-74 over the next 10-20 years. This segment of the population is a diverse group, but many of them represent empty-nesters or households that are retiring or nearing retirement. While households in this age range still generally show a preference for home ownership over renting, they tend to be less interested in large homes on big, suburban lots than they were earlier in their lives. Instead, they often prefer living in smaller units that require less upkeep and in denser neighborhoods where they are closer to services and amenities.¹

In general, households in this age range don't require specialized senior housing with services, such as assisted living, nursing care, or memory care facilities. Most people who do choose to move into housing with services designed for seniors begin to do so in their mid-70's.² Although most communities can expect to see some population growth in the 75+ age range, it is generally not projected to be nearly as significant as growth in the 55-74 segment of the population in the short term. Therefore, the trend of population aging does not by itself indicate an immediate need to focus on the development of more specialized senior housing statewide. In the long term, a greater need for such developments will be seen throughout the state, but in some rural areas where the share of population in the 75+ age range is expected to grow in the next five to 10 years along with the share of the 55-74 age ranges, the need for new senior housing is more acute. In most of the state, in the next five to 10 years, baby boomers aging into their late 50's through early 70's may indicate greater demand for multifamily developments such as condominiums, townhomes or twin homes, or infill development to create smaller single housing units on smaller lots, and only in the late 2020's and 2030's a need for more specialized senior housing.

In some areas, studies do recommend a substantial investment in developing new housing directed specifically at seniors, but this need appears to be driven more by pent-up demand than by population aging. Development of housing directly marketed to seniors may not have kept pace with demand in some places in the recent past, so a focus on senior housing may be warranted in those areas. A study done on behalf of the cities of Cloquet and Scanlon, for example, projects potential demand for 140 units of new senior housing between 2013 and 2015, but 100 of those units are based on identification of pent-up demand, while only 40 units are based on population aging and relocation of seniors to the area.³ A study of four counties and included municipalities in East Central Minnesota found that 40 percent of all housing demand was accounted for by demand for senior housing, but it also noted that a substantial portion of this was due to pent-up demand⁴, as demonstrated by a vacancy rate of only 1.1 percent in existing senior housing.⁵

Twin Cities

A demographic analysis commissioned by the Metropolitan Council projects that 71% of population growth from 2010-2030 will be among people in the over 65 age group.⁶ To look at a more specific example, in the St. Paul neighborhood of Union Park, currently only 8 percent of the population is over the age of 65, but another 11 percent are between the ages of 55 and 64.⁷ Because of this age cohort's preference for living in smaller homes or in attached housing, the Council's report predicts that demand for single-family homes on large lots will decline, and demand for multifamily housing and other more

dense development will increase. Because of this general trend, the Council predicts that the fastest-growing municipalities in the area will be the central cities of Minneapolis and St. Paul and other already urbanized areas.⁸ These areas should expect to see growth by means of infill development and new condominium and townhouse projects.

Suburban Metro Area

Projections done on behalf of more suburban counties in the Twin Cities area diverge somewhat from those done on behalf of the Metropolitan Council; they project stronger population growth in suburban and suburban edge communities. However, these county reports also highlight the changes that are expected to occur in the type of housing demanded, due to baby boomers aging into their late 50's through early 70's. A report from Washington County predicts 20.6% growth in number of households county-wide between 2010 and 2020⁹, but it emphasizes that a large proportion of that growth will come from people in the 55-74 age range¹⁰ and that this will lead to greater demand for low-maintenance housing options.¹¹ Carver County projects that the number of households will grow 37% from 2010-2020, but it notes that the fastest-growing age cohort will be 65-74. Dakota County expects its population to increase by 15% over the same period,¹² including 49% growth in among people over the age of 65.¹³ Many seniors in these communities will no doubt choose to stay in the homes that they currently own, but many are expected to prefer smaller, easier to maintain, and more accessible homes as well, suggesting that these areas should expect to see increased demand for smaller and attached housing options.

Rural Areas and Small Towns

Rural Minnesota can also expect to see its population skew older in the next decade. The City of Jackson predicts that the 55-64 and 65-74 age cohorts will be the only ones that will add population between 2010 and 2015,¹⁴ and Howard Lake projects a decline in every age group except 55-84.¹⁵ Lake of the Woods county expects its total population to grow by about 5% from 2010 to 2020, but the vast majority of that growth will be among people over 55.¹⁶ Although seniors in rural areas tend to be more likely to prefer to age in place than their counterparts in urban and suburban settings,¹⁷ each study from a rural area or small town projected that population growth among older adults would lead to increased demand for attached housing projects (although Howard Lake noted that the development of new properties could be complicated by seniors having difficulty selling their current homes).¹⁸

II. High demand in rental markets

Housing market analysts generally consider a vacancy rate of 5% of rental units to be a healthy level, allowing for sufficient choice for renters and allowing turnover to proceed smoothly at a normal rate.¹⁹ Vacancy rates in a majority of Minnesota communities are below this level, even falling below 1% in some markets. These low vacancy rates indicate strong demand for new rental housing.

The vacancy rates at subsidized rental properties are even further below a healthy 5% rate. For example, In Perham²⁰ there are zero vacancies among a number of subsidized rental properties, and property managers report that they have long waiting lists for when a unit does become available. Many other areas report that vacancy rates among affordable or subsidized properties are substantially lower than

they are at market-rate properties. Low availability of affordable housing is a perennial problem which public sector entities have difficulty addressing because there is a lack of funding to support the construction of new subsidized housing or provide rental assistance for low-income households. It is worth pointing out that low vacancy rates among market-rate rental units could be exacerbating the scarcity of affordable rentals in some areas. The Metropolitan Council Housing Policy Plan notes that as much as 40% of “naturally occurring” affordable units which households making 50% of Area Median Income (AMI) or less could afford are, in fact, occupied by households who could afford higher rents. The low number of vacant market-rate units at higher rent levels could be one of the factors keeping these households in relatively low-rent units when they could afford more expensive ones. A study done on behalf of the city of Duluth therefore suggests that encouraging more market-rate rental development might have the effect of easing the scarcity of affordable units somewhat.²¹ It should be noted, however, that it is difficult to assess how much of an effect this would have on vacancy rates among affordable units. Households may be staying in lower rent units because of a scarcity of higher-rent options, or it may be simply because they prefer paying lower rents for more modest units. Therefore, it is difficult to say how much new market-rate rental construction would help to alleviate low vacancy rates for affordable rental units.

There are a number of possible causes for the relative scarcity of rental units available around the state. Demand for rental properties may be driven up by households who would prefer to buy their own home, but who are having difficulty accessing mortgages as lenders have become more cautious in the wake of the housing crisis of 2008-2011. Alternatively, higher rental demand could be driven by more long-term trends, such as aging baby boomers moving out of larger homes into urban rental units, or the fact that today’s 25-35 year-olds seem to prefer urban environments and apartment living. The relatively high cost of building new rental units, which makes it difficult for developers to bring new units to market at a relatively affordable rate, is also likely a contributing factor.²² Although low vacancy rates exist across the majority of the state, the combination of causes may be different in different areas; therefore, there is not necessarily a one-size-fits-all method for responding to this trend.

Suburban Metro Area

Although home ownership rates are high in many communities in the Twin Cities metro area, surveys of existing rental housing and interviews with property managers suggest that there is substantial demand for more rental units in these areas. Some of these areas tend to lack older housing stock that could be easily convertible to affordable rental properties, but property managers report that they have no trouble filling units in relatively new complexes with substantial amenities.²³ Managers of subsidized rental properties also report very high demand for units that become available. One property manager in Forest Lake reported that when she advertised one vacant property on Craigslist, she received over 100 email inquiries about it.²⁴

Medium-sized cities

A number of cities around the state are finding that their supplies of rental housing are not well-matched to the needs of students and households who have moved there to take jobs. Employers in Duluth report in interviews that recruits who move there from other parts of Minnesota or outside the

state find the rents to be relatively high.²⁵ Vacancy rates for market rate units in Mankato are less than 1%, despite the production of 330 new units targeted at students since 2008.²⁶ A lack of availability of desirable rental housing can hurt employers' competitiveness if they depend on attracting a skilled workforce that wants housing that is not readily available in the local area.

Small cities and rural areas

Low vacancy rates at rental properties are not universal across rural Minnesota, although many smaller cities also show the existence of pent-up demand for rental units. For example, the cities of Roseau, Faribault, and Howard Lake, as well as Lake of the Woods County, report that rental vacancy rates are at stable levels of 5-10%, although in some places this still represents a decline from the percentage of vacant properties in the early 2000s. On the other hand, some smaller communities that have seen strong job or population growth in recent years show evidence of the same type of tight rental markets that exist in larger cities. Perham, New York Mills, and Grand Rapids all report strong demand for rental housing, both affordable and market-rate, and vacancy rates below 5%. Perham and New York Mills report that recent job growth has led to an increase in rental demand. In Grand Rapids, however, unemployment remained more than 4 percentage points higher than the state overall in 2013 at the same time that market rate rental vacancies were below 3%.²⁷ In Thief River Falls, employment numbers lagged behind the state as a whole throughout the decade²⁸, but the vacancy rate for market-rate rentals decreased throughout the decade and remained extremely low at 1.3 percent in 2011.²⁹ In Thief River Falls, some of this rental shortage may be attributable to workers relocating to fill jobs in the area, but the variation among different rural communities suggests that low vacancy rates for rental units are not driven only by general employment conditions.

III. Aging housing stock

In the Twin Cities and their older suburbs, as well as many small cities and towns throughout the state, a large proportion of the existing single-family housing stock was built in the 1940s or 1950s. Although in many cases these properties are in good physical shape, houses of this age require a greater degree of attention and investment to be maintained in safe and livable conditions. In some communities, however, surveys of existing structures have found that a substantial proportion of housing units are damaged beyond the point of being practical to repair, and others are in need of major renovations in order to avoid becoming dilapidated.

Although single-family homes get more expensive to maintain the older they get, upkeep on 60- or 70-year-old homes remains a good investment relative to the costs involved in new construction. This is especially important when we consider the substantial need for affordable housing options that exists in many areas of the state. Since construction costs for new rental housing remain high and government funding to support the construction of new affordable housing projects remains limited, preservation of older housing stock becomes an important means of keeping up the supply of affordable housing. In the Twin Cities metro area, it is estimated that as much as 60% of rental housing that is affordable to households making at or below 50% of AMI³⁰ is supplied by "naturally occurring," or unsubsidized rental properties. Such rental units are often affordable because of their age. Making sure that such properties

receive the investment that they need in order to remain safe and habitable therefore makes a big contribution to maintaining the supply of affordable housing.

Urban core areas

In many areas of Minneapolis, St. Paul, and their inner-ring suburbs, existing housing stock is an important resource for maintaining affordable housing, especially affordable rental housing. The Metropolitan Council's Housing Policy Plan estimates that 437,000 single-family units and 90,000 multi-family units have serious maintenance problems.³¹ More than 1 in 3 of these are units that were constructed before 1960. Given this, and the fact that more than half of the area's housing units are more than 40 years old, preservation and rehabilitation has been identified as a housing priority for the region going forward. This is especially true in "urban center" communities like the central cities or municipalities like St. Louis Park, Richfield, and South St. Paul. These areas were developed earlier, and therefore have a greater proportion of aging housing stock than newer suburbs. In the Near North area of the City of Minneapolis, for example, 46 percent of housing units are 75 years old or older, and 67.3 percent are 45 or more years old.³² In the Dayton's Bluff area of St. Paul, 58 percent of housing was built in 1939 or before, with an additional 24 percent of units dating to between 1940 and 1969.³³

Aging housing stock in urban areas is not limited to the Twin Cities; it is an issue that other Minnesota cities should monitor and address as well. In Rochester, a substantial amount of new housing has been built in the last 20 years, but there are more than 3,000 units built before 1940 and more than 10,000 built before 1960 which may be in need of active rehabilitation.³⁴ St. Cloud did not conduct research specifically on the age or condition of its existing housing overall, but community surveys found that rehabilitation of existing properties was a major concern of residents.³⁵ As noted above, this aging housing stock provides one of the major sources of affordable housing in urban areas, so monitoring its status and working to ensure that it is maintained can help cities preserve their supplies of housing units affordable for households with low incomes.

Suburban Metro area

Newer suburbs tend not to have as much housing stock that is reaching an age where it will require major repairs. In Carver County, for example, only 20% of existing housing units were built before 1970,³⁶ and in Scott County, 58% of existing units are less than 20 years old. Fringe suburban communities may have a higher proportion of older housing stock, however, as new development may not have taken place at the same pace as in nearer suburbs in the last 20 years.

Small cities and rural areas

Many rural areas throughout the state face housing stock that is not only known to be aging, but that has been actively observed to be in disrepair. In Lake of the Woods County as a whole, 15% of owner-occupied housing was built before 1940, and another 25% between 1940 and 1960. In the City of Baudette specifically, pre-1940 units account for more than 30% of owner-occupied housing, and units built between 1940 and 1960 amount to another 30%. Not only is there a substantial portion of older housing in Rice County, but visual surveys conducted in Faribault and Northfield indicate that 16% of older housing stock is either in need of major repair or dilapidated to the point of being beyond repair.³⁷

In Cloquet and Scanlon combined, nearly half of the existing housing stock is more than 50 years old.³⁸ The same is true in Thief River Falls, although the city has had success in the last decade utilizing state programs to fund rehabilitation of aging owner-occupied housing stock.³⁹ The condition of housing in rural communities, combined with the fact that seniors in rural areas tend to prefer to age in place in their homes, suggests that small cities should make major efforts to utilize rehabilitation lending programs to ensure that their older housing stock is kept safe and intact.

IV. Supply of developed single-family lots

The housing boom of the early 2000s saw a substantial number of new lots platted for development and the extension of municipal services to a number of new subdivisions. However, in the wake of the financial crisis, new home construction dropped precipitously, leaving an oversupply of developed lots in most markets. In some areas of the state, however, new home construction has started to increase again, to the point that some cities are projected to experience a shortage of lots ready for construction within the next few years if they do not develop new subdivisions. Although supplies of developed lots are being absorbed in high-growth areas, this is not the case throughout the state. In some areas new home construction has not recovered to anywhere near pre-crisis levels, and a sufficient supply or oversupply of developed lots continues to exist.

Fast-growing cities & suburbs

Cities and suburbs that have experienced significant population and job growth recently tend to have absorbed a large proportion of the oversupply of developed lots and have begun to need more lots to be platted and serviced. In Olmstead County, for example, where the unemployment rate was only 4.2% in 2013, compared to 5.1% in Minnesota and 7.4% nationally, over 400 new units were permitted in 2012. Fifteen hundred vacant developed lots still exist in the county, which is projected to amount to a 3-year supply and is on the low end of the 3-5 years that housing analysts suggest to account for the time that it takes to bring new developed lots to market. In Carver County, about 1,200 vacant developed lots existed in 2014, a sufficient supply for only 3.4 years at current rates of development.⁴⁰ Washington County, with 1,350 developed lots, has less than a 3-year supply at current rates of construction, which absorb approximately 560 lots per year. Lot supplies are not critically low in any of these areas yet, but fast-growing cities should note that it is time to start monitoring their supply of developed lots again and working to maintain an adequate pipeline for new home construction.

Rural areas and slower-growing cities

Many rural areas throughout the state have not yet seen enough of a rebound in housing development to absorb the developed lots which were platted in the early 2000s. For example, despite showing fairly strong population growth, both Rice County and Beltrami County report having a sufficient remaining supply of developed lots for several years to come. A 2014 report encompassing four counties and several communities in East Central Minnesota found that although few new lots had been platted since the downturn, most submarkets in the area (with the exception of the City of Aitkin), still had an excess supply of developed lots for single-family construction.⁴¹

v. Declining homeownership rates

The proportion of households who own their own home peaked at about 69% nationwide in the early 2000s and has since been declining to around 65% in 2010. Some demographers predict that it will fall to 63% by 2030. Minnesota seems to be following the nation in this regard, although generally having higher rates of homeownership than the nation as a whole.⁴² Many things seem to be driving this general trend towards more renting. These include long term trends, such as the aging of the baby boom generation, coupled with the increased likelihood of seniors to move into rental housing as they get older. Some market research also suggests that people now in their 20's and 30's show less desire to own their own homes than members of their parents' generation did at the same age. There are also influences from specific events which might ultimately prove to have short-term or long-term effects on overall homeownership. Some surveys suggest that potential home-buyers show more caution now than ever before about the value of buying a home as an investment, and are more skeptical of their own prospects for being able to afford to buy their own home.⁴³ The impact of the housing and financial crises have also led to tighter financing, which makes it more difficult for households who would have qualified for mortgages in the early 2000's to acquire credit to allow them to buy homes. Uncertainty about the relative impact of each of these causes means that it is difficult to predict how strong this trend is likely to continue to be in the long term. It is clear, however, that declining homeownership is a real trend in the short term, and one that municipalities and housing planners need to consider. Some of the effects of the general decline in homeownership include: continued low vacancy rates and high demand for rental housing, the likelihood of greater high density housing developments in urban areas in the future, changes in the tax base for many municipalities, and the possibility that home prices will not increase at the same high rates observed throughout most of the last 30 years.

Urban areas

Urban core areas tend to have relatively low levels of homeownership already, and they are projected to fall in most cities across Minnesota in the next few years. The homeownership rate in Hennepin and Ramsey Counties, taken together, is projected to fall from 64% in 2010 to 61% in 2030.⁴⁴ Even parts of the Twin Cities urban core which traditionally have higher rates of homeownership have seen them decline, such as the Camden area in Northwestern Minneapolis, where the percentage of residents owning their own homes declined from 80 percent in 2000 to an estimated 71 percent in 2012.⁴⁵ Homeownership declined in St. Cloud from 56% to 53% between 2000 and 2010,⁴⁶ and decreased slightly in Moorhead over the same period.⁴⁷ In urban areas like these, we should expect that declining homeownership rates mean that demand for rental housing will continue to be strong, while demand for new owner-occupied housing may not be as strong as it has been in the past.

Suburbs

The Twin Cities suburban counties tend to have a much higher rate of homeownership than the central cities themselves. Rates are generally projected to decline in suburban areas as well, however, suggesting that these municipalities may need to consider a more significant place for rental development than they may have in the past. In the non-central counties of Scott, Carver, Dakota,

Washington, and Anoka, taken as a whole, ownership rates are projected to decline from 81% in 2010 to 79% in 2030.⁴⁸

Small cities and rural areas

Smaller cities have generally seen a shift away from homeownership and toward renting in the recent past and should expect to see those trends continue into the near future. Roseau County, with generally high rates of homeownership, saw them decline from 84% in 2000 to 81% in 2010.⁴⁹ The City of Austin saw the percentage of homeowners decline from 74% to 68% over the same period,⁵⁰ and the City of Perham saw its relatively low homeownership rate drop from 59% to 56% during the decade as well.⁵¹ Thief River Falls saw homeownership drop slightly from 66 percent to 65 percent over the decade, but among the youngest age cohort (15-24), it actually grew from 20 percent to 26 percent.⁵² The proportion of homeowners varies quite widely across different cities and rural townships, but most can expect to see more renters and fewer homeowners on average in the next several years.

Outlier

Although the trend toward lower homeownership rates and greater rental rates appears to be quite widespread, there was one exception that bears mentioning. In Mankato, the homeownership rate remained nearly flat at around 53 percent over the decade from 2000 to 2010.⁵³ It is likely that this was due to the trends and market in Mankato rather than indicative of a general trend; however, it is interesting that a single city saw its homeownership remain close to stable when the same measure fell in every other jurisdiction, usually by around 2 percentage points.

¹ Metropolitan Council Area Trends, Preferences, and Opportunities: 2010 to 2020, 2030 and 2040. Nelson, Arthur C. 10 June 2014. p 2.

² Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 259-260.

³ Cloquet/Scanlon Housing Study. Stantec Consulting Ltd. January 2014. p 7.49

⁴ East Central Regional Housing Study. Summary of Findings Presentation. November 2014. p 69.

⁵ East Central Regional Housing Study. Summary of Findings Presentation. November 2014. p 39.

⁶ Metropolitan Council Area Trends, Preferences, and Opportunities: 2010 to 2020, 2030 and 2040. Nelson, Arthur C. 10 June 2014. p 10.

⁷ Community Profiles: Union Park Neighborhood. Minnesota Compass. <www.mncompass.org/profiles/neighborhoods/st-paul/union-park>.

⁸ 2040 Housing Policy Plan. Metropolitan Council. 10 December 2014. p 8.

⁹ Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 10.

¹⁰ Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 23.

¹¹ Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 22.

¹² Comprehensive Housing Needs Assessment for Dakota County, Minnesota. Maxfield Research. September 2013. p 35.

¹³ Comprehensive Housing Needs Assessment for Dakota County, Minnesota. Maxfield Research. September 2013. p 42.

¹⁴ City of Jackson Housing Study. Community Partners Research. April 2013. p 15.

¹⁵ City of Howard Lake Housing Study. Community Partners Research. July 2014. p 35.

¹⁶ Lake of the Woods County Housing Needs Analysis. Viewpoint Consulting Group. August 2013. p 13.

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- ¹⁷ A Comprehensive Housing Study for Roseau County, Minnesota. Maxfield Research. August 2012. p 6.
- ¹⁸ Lake of the Woods County Housing Needs Analysis. Viewpoint Consulting Group. August 2013. p 67., City of Jackson Housing Study. Community Partners Research. April 2013. p 51., City of Howard Lake Housing Study. Community Partners Research. July 2014. p 106.
- ¹⁹ Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 132.
- ²⁰ City of Perham Housing Study. Community Partners Research. September 2014. p 48-49.
- ²¹ Executive Summary of Workforce Housing Needs In Duluth, Minnesota. Maxfield Research. April 2014. p 14.
- ²² Comprehensive Needs Assessment for Scott County, Minnesota. Maxfield Research. December 2011. p 55-56.
- ²³ Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 152.
- ²⁴ Comprehensive Housing Needs Assessment for Washington County, Minnesota. Maxfield Research. September 2013. p 152.
- ²⁵ Executive Summary of Workforce Housing Needs In Duluth, Minnesota. Maxfield Research. April 2014. p 12.
- ²⁶ Mankato Area Housing Study Update. Community Partners Research. December 2013. p 7-8.
- ²⁷ Comprehensive Housing Market Analysis for Grand Rapids, Minnesota. Maxfield Research. June 2014. p 33, 53.
- ²⁸ City of Thief River Falls Housing Study Update. Community Partners Research. February 2012. p 66.
- ²⁹ City of Thief River Falls Housing Study Update. Community Partners Research. February 2012. p 39.
- ³⁰ 2040 Housing Policy Plan. Metropolitan Council. 10 December 2014. p 32.
- ³¹ 2040 Housing Policy Plan. Metropolitan Council. 10 December 2014. p 9.
- ³² Community Profiles: Near North Community. Minnesota Compass.
<www.mncompass.org/profiles/communities/minneapolis/near-north>.
- ³³ Community Profiles: Dayton's Bluff Neighborhood. Minnesota Compass.
<www.mncompass.org/profiles/neighborhoods/st-paul/daytons-bluff>.
- ³⁴ Comprehensive Housing Needs Assessment for Olmsted County, Minnesota. Maxfield Research. February 2014. p 81.
- ³⁵ 2013 St. Cloud Community Housing Study. Western Economic Services. November 2013. p 74.
- ³⁶ Comprehensive Housing Needs Assessment For Carver County, Minnesota. Maxfield Research. June 2014. p 41.
- ³⁷ Rice County Housing Study. Community Partners Research. July 2012. p ES-5.
- ³⁸ Cloquet/Scanlon Housing Study. Stantec Consulting Ltd. January 2014. p 4.20.
- ³⁹ City of Thief River Falls Housing Study Update. Community Partners Research. February 2012. p 107.
- ⁴⁰ Comprehensive Housing Needs Assessment For Carver County, Minnesota. Maxfield Research. June 2014. p 86.
- ⁴¹ East Central Regional Housing Study. Summary of Findings Presentation. November 2014. p 34, 49.
- ⁴² Metropolitan Council Area Trends, Preferences, and Opportunities: 2010 to 2020, 2030 and 2040. Nelson, Arthur C. 10 June 2014. p 20.
- ⁴³ Metropolitan Council Area Trends, Preferences, and Opportunities: 2010 to 2020, 2030 and 2040. Nelson, Arthur C. 10 June 2014. p 21.
- ⁴⁴ Metropolitan Council Area Trends, Preferences, and Opportunities: 2010 to 2020, 2030 and 2040. Nelson, Arthur C. 10 June 2014. p 22.
- ⁴⁵ Community Profiles: Camden Community. Minnesota Compass.
<www.mncompass.org/profiles/communities/minneapolis/camden>.
- ⁴⁶ 2013 St. Cloud Community Housing Study. Western Economic Services. November 2013. p 39.
- ⁴⁷ Comparative Assessment and Demand Estimates for Housing in Moorhead, Minnesota. Maxfield Research. March 2012. p 19.
- ⁴⁸ Metropolitan Council Area Trends, Preferences, and Opportunities: 2010 to 2020, 2030 and 2040. Nelson, Arthur C. 10 June 2014. p 22.
- ⁴⁹ A Comprehensive Housing Study for Roseau County, Minnesota. Maxfield Research. August 2012. p 17.
- ⁵⁰ A Comprehensive Housing Needs Analysis for the City of Austin, Minnesota. Maxfield Research. July 2013. p 21.
- ⁵¹ City of Perham Housing Study. Community Partners Research. September 2014. p 19.
- ⁵² City of Thief River Falls Housing Study Update. Community Partners Research. February 2012. p 21.
- ⁵³ Mankato Area Housing Study Update. Community Partners Research. December 2013. p 3.