



# What the Numbers Say

## Central Minnesota

April 29, 2011



# Housing Need Dialogue

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## **1. Needs Assessment**

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

## **2. Information Sources:**

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

# Community Profiles Indicators

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

# Key Themes for Central Minnesota

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- 1. Region overall – high unemployment**
- 2. Collar communities and Brainerd/Baxter**
  - a. Characteristics:**
    - » Higher Income but higher housing costs
    - » Household growth and some job growth (longer-term)
    - » Younger
    - » A lot of foreclosures
  - b. Needs:**
    - » Foreclosure recovery
    - » Economic integration
    - » Workforce housing

# Key Themes for Central Minnesota (continued)

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## 1. Rest of the region

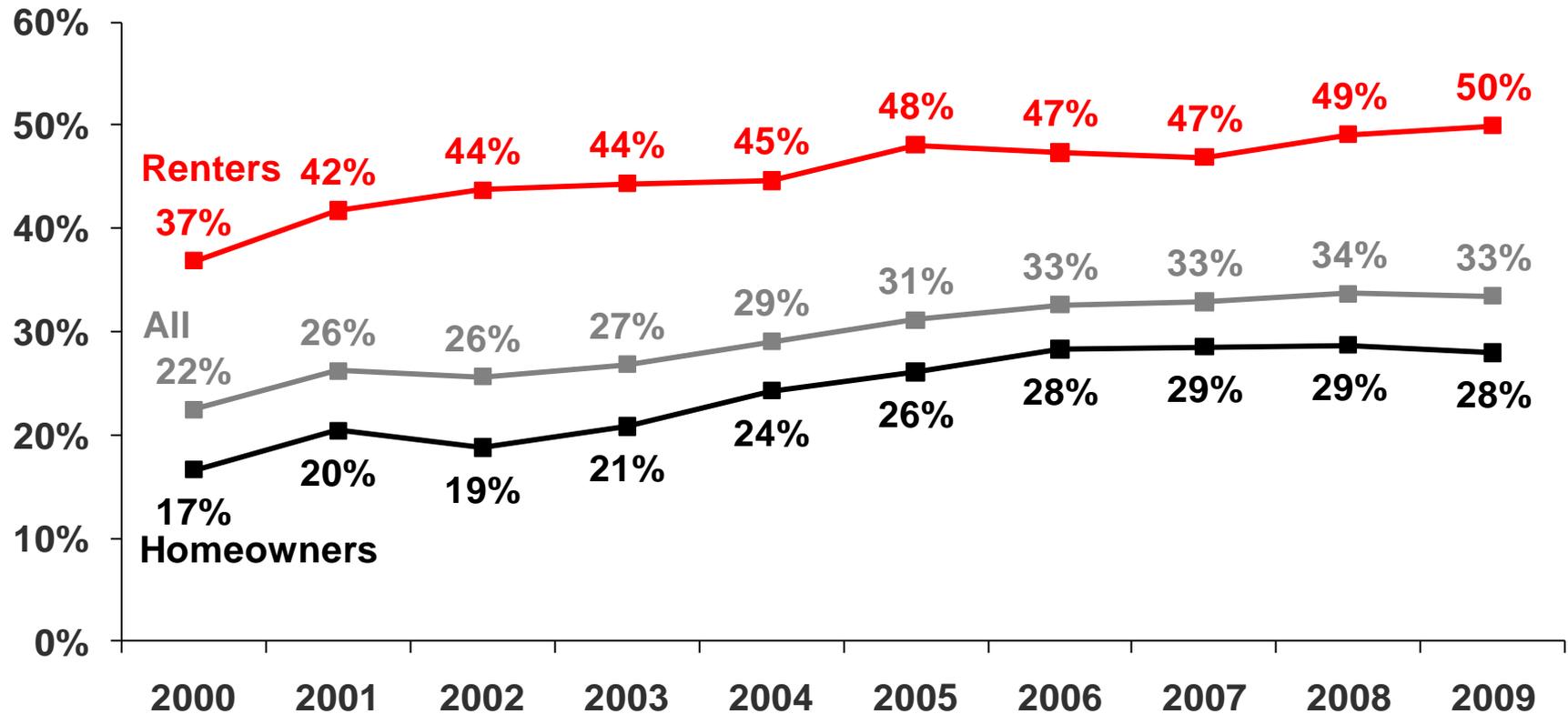
### a. Characteristics:

- » Older population and aging
- » Some job and household growth
- » Lower income

### b. Needs:

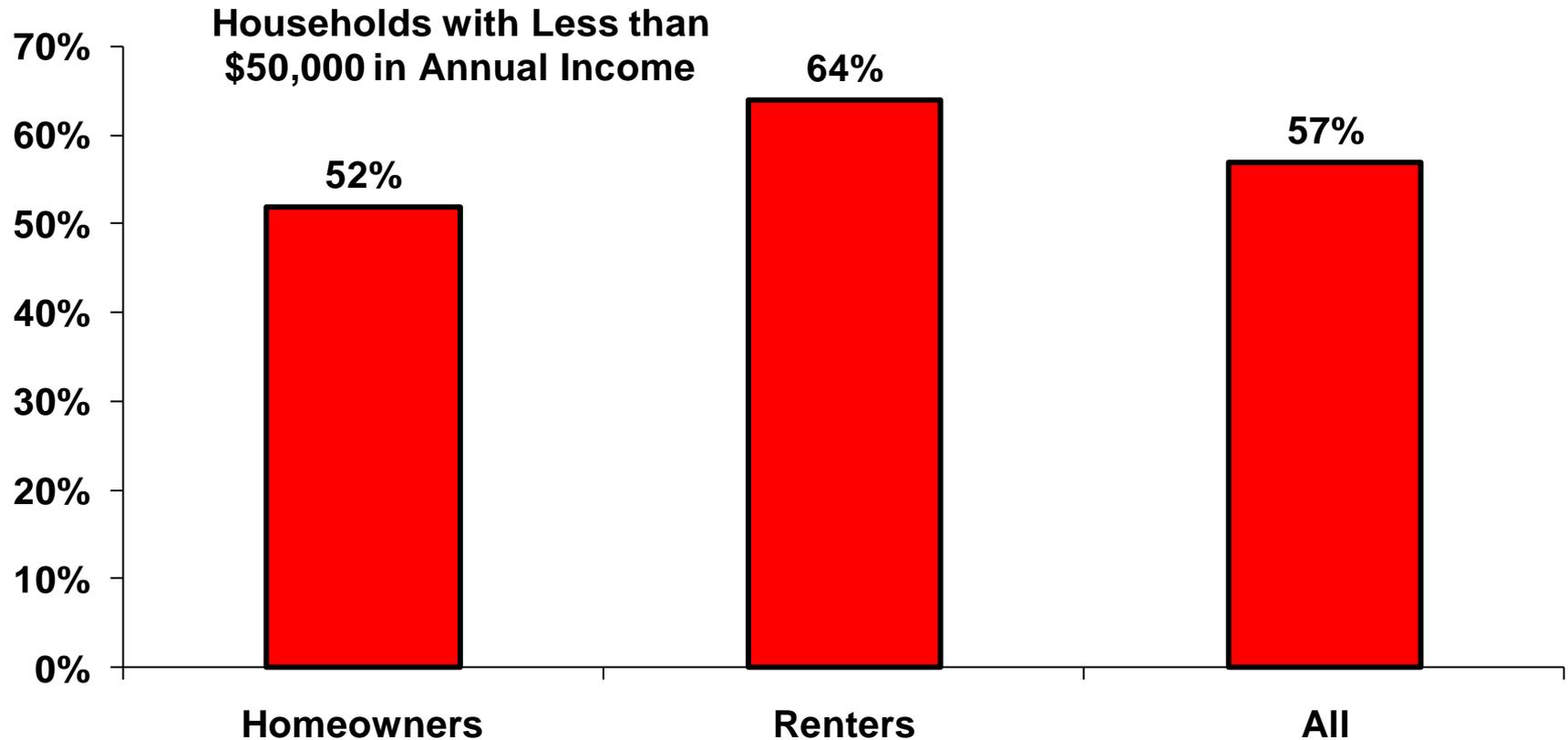
- » Housing for seniors
- » Some workforce housing

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



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

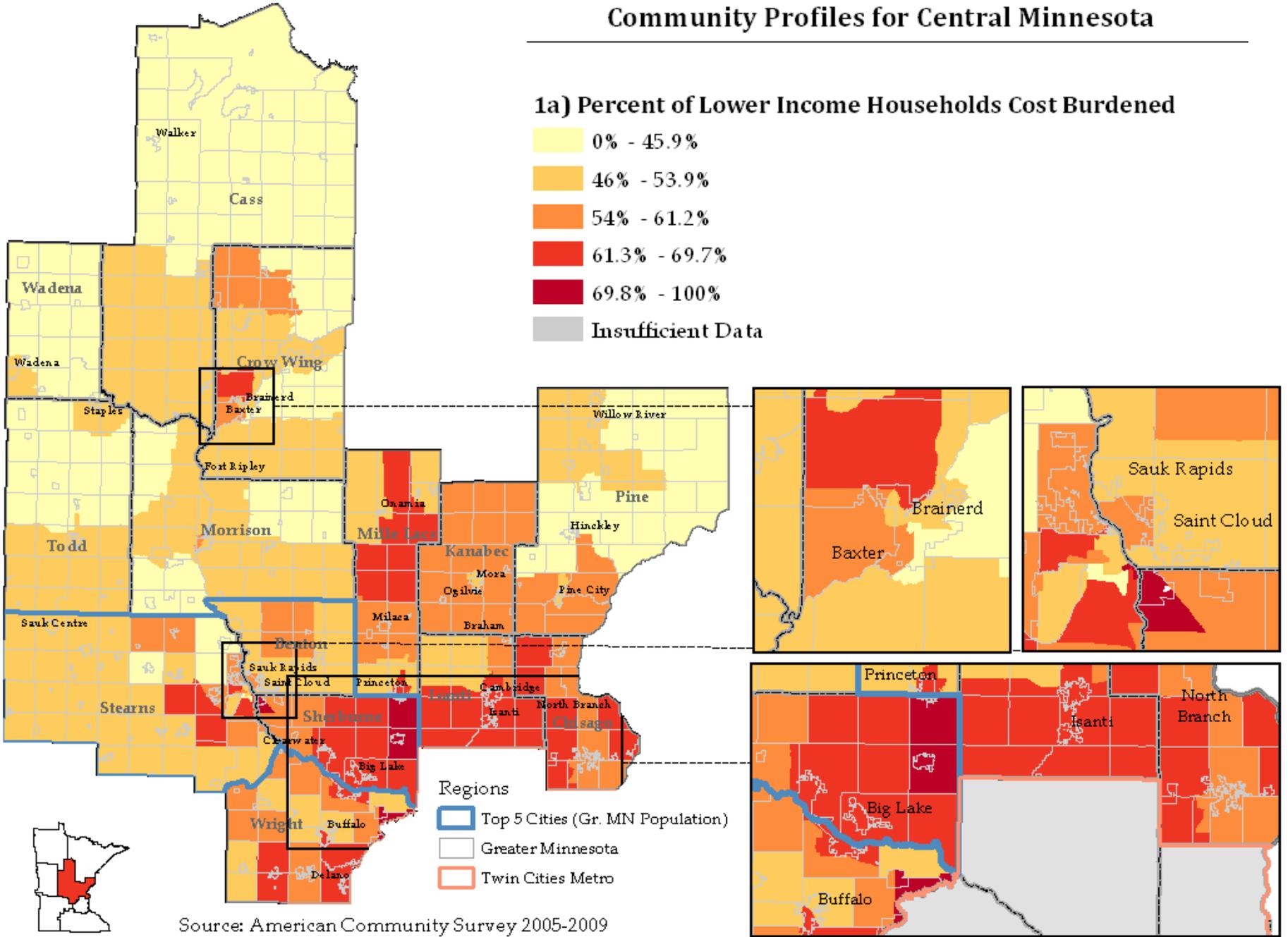
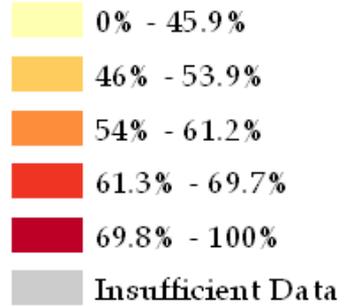
# MN: % of 2009 Lower-Income Households Spending 30% or More



Source: Census Bureau, American Community Survey (2009)

# Community Profiles for Central Minnesota

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



Source: American Community Survey 2005-2009

# Community Profiles for Central Minnesota

## 4) Median Rent

## Top 5 Cities (Greater MN)

Greater Minnesota

0 - \$345.00

\$345.01 - \$379.00

\$379.01 - \$417.00

\$417.01 - \$468.00

\$468.01 - \$699.00

0 - \$382.00

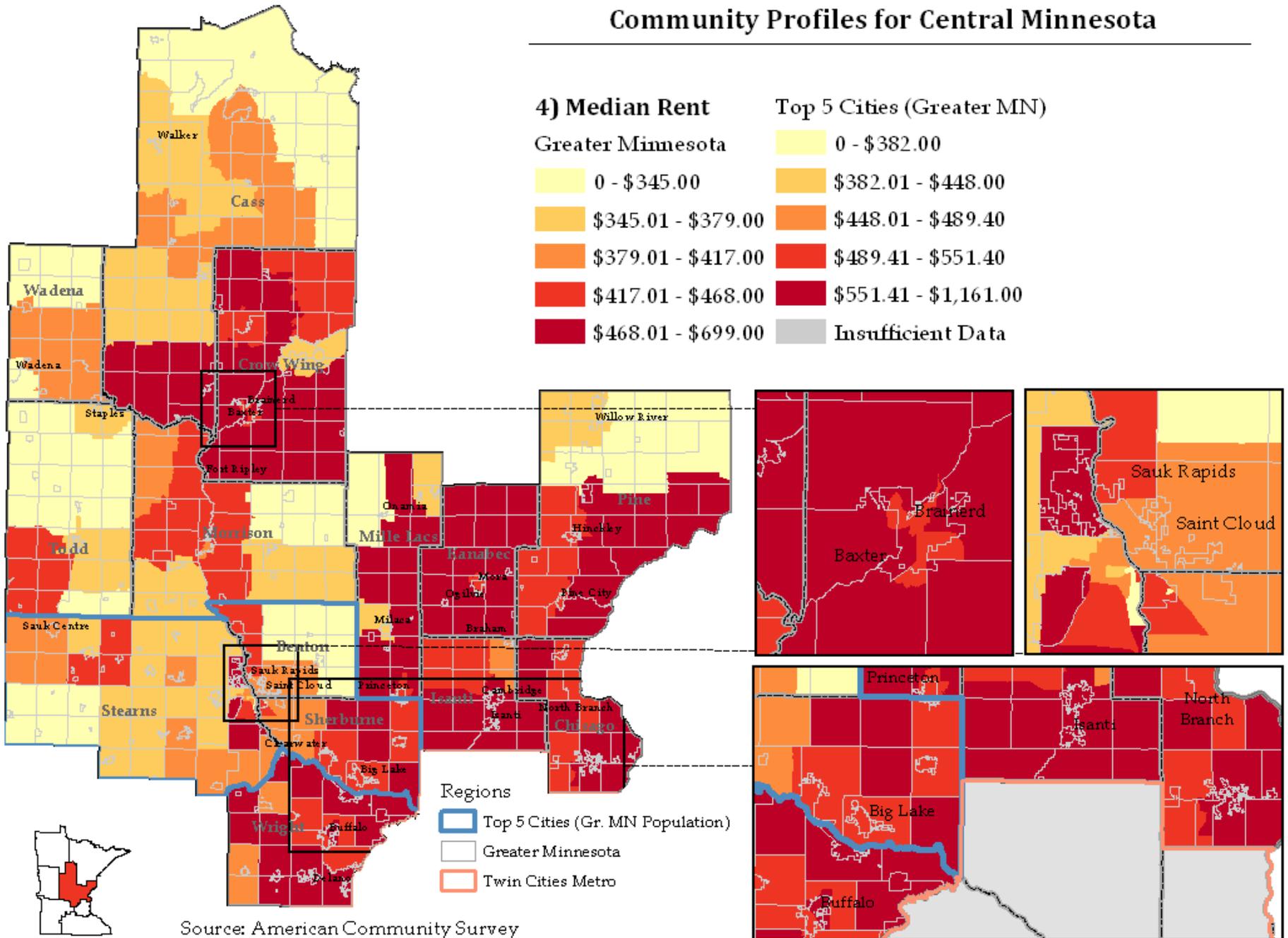
\$382.01 - \$448.00

\$448.01 - \$489.40

\$489.41 - \$551.40

\$551.41 - \$1,161.00

Insufficient Data



# Community Profiles for Central Minnesota

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

Greater Minnesota

0 - \$967.00

\$967.01 - \$1,086.00

\$1,086.01 - \$1,196.00

\$1,196.01 - \$1,353.00

\$1,353.01 - \$1,968.00

0 - \$1,067.00

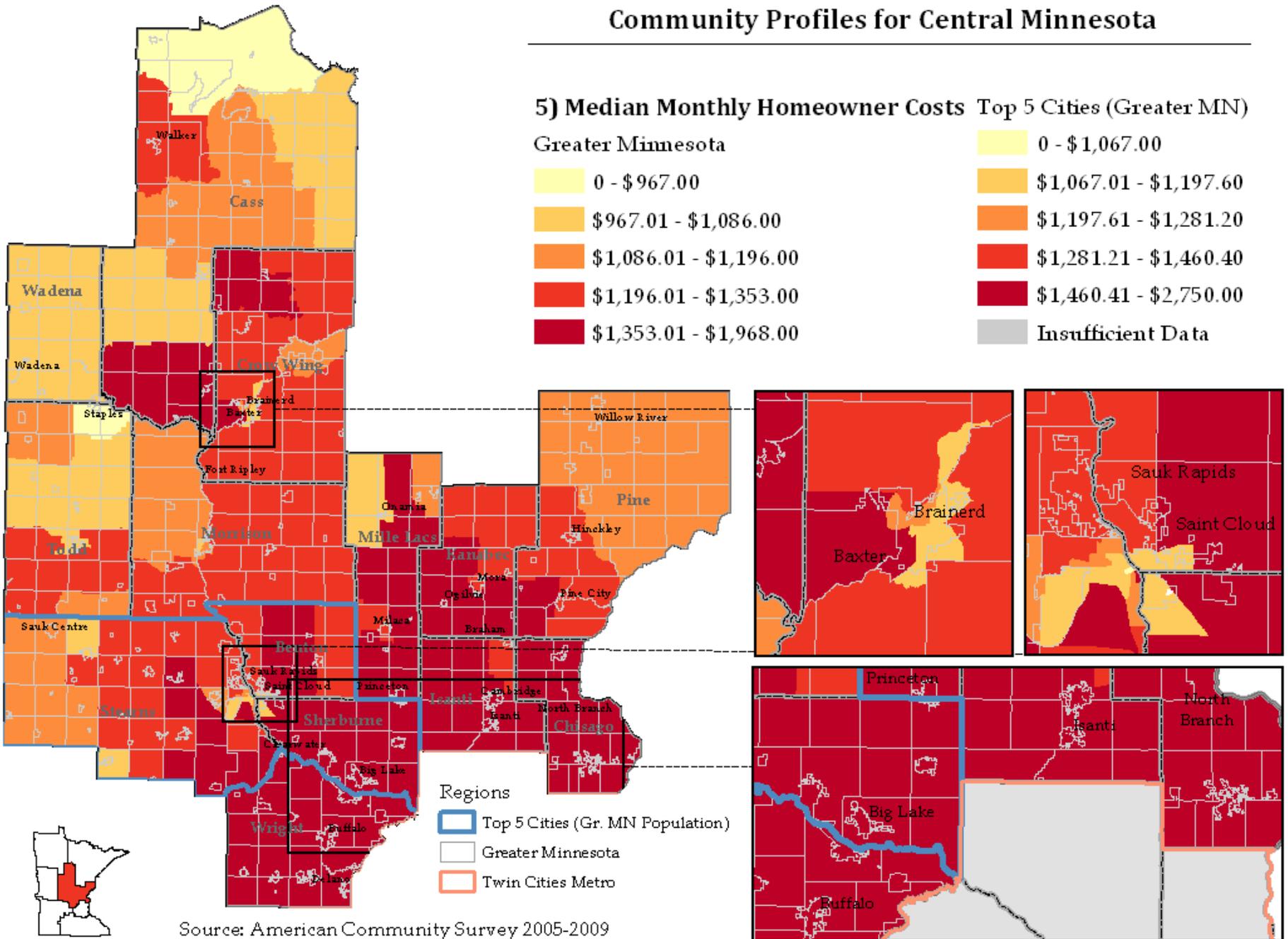
\$1,067.01 - \$1,197.60

\$1,197.61 - \$1,281.20

\$1,281.21 - \$1,460.40

\$1,460.41 - \$2,750.00

Insufficient Data



# Community Profiles for Central Minnesota

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

Greater Minnesota

0 - \$39,398

\$39,399 - \$44,527

\$44,527 - \$49,531

\$49,532 - \$55,985

\$55,986 - \$83,095

0 - \$37,398

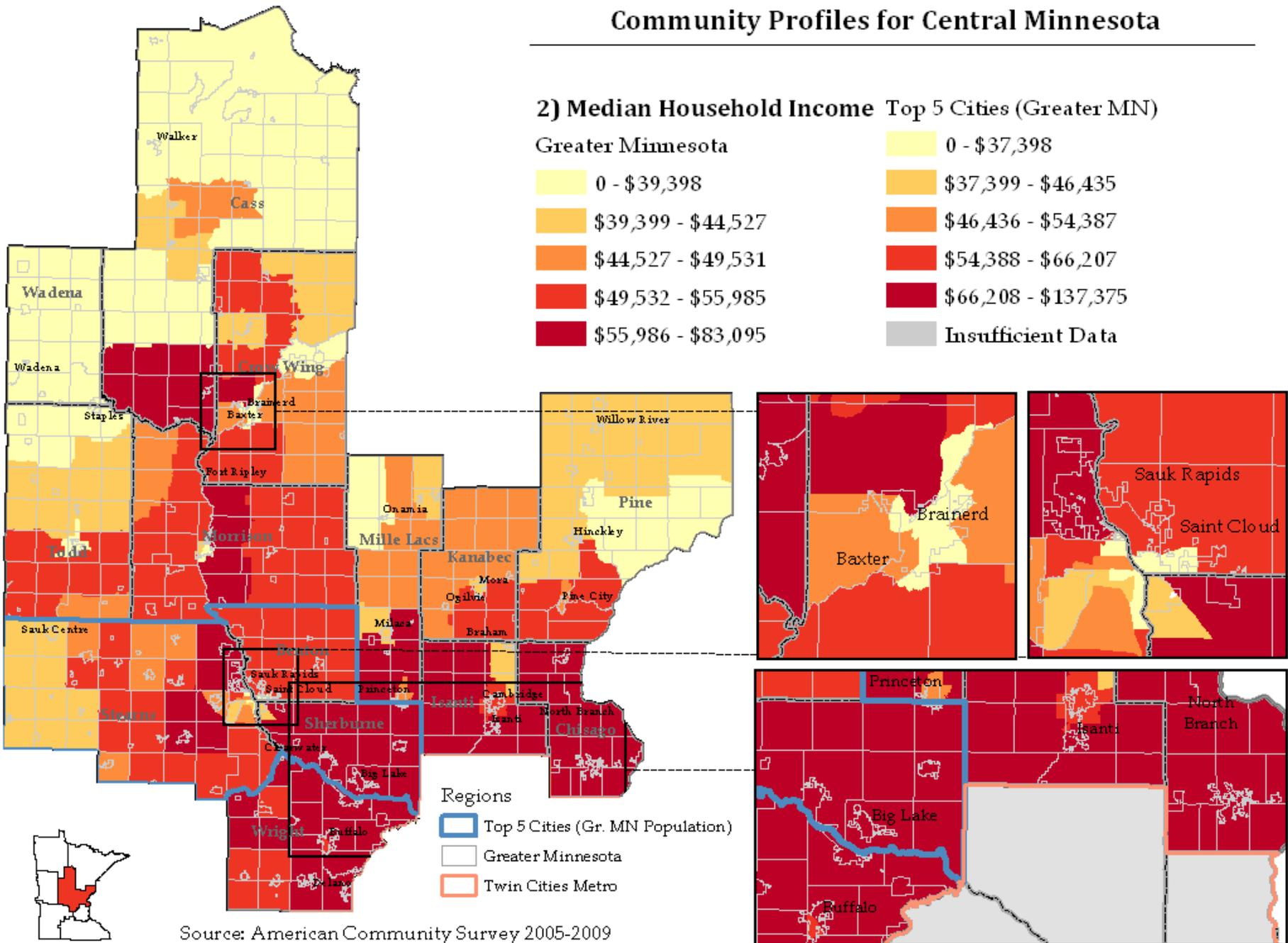
\$37,399 - \$46,435

\$46,436 - \$54,387

\$54,388 - \$66,207

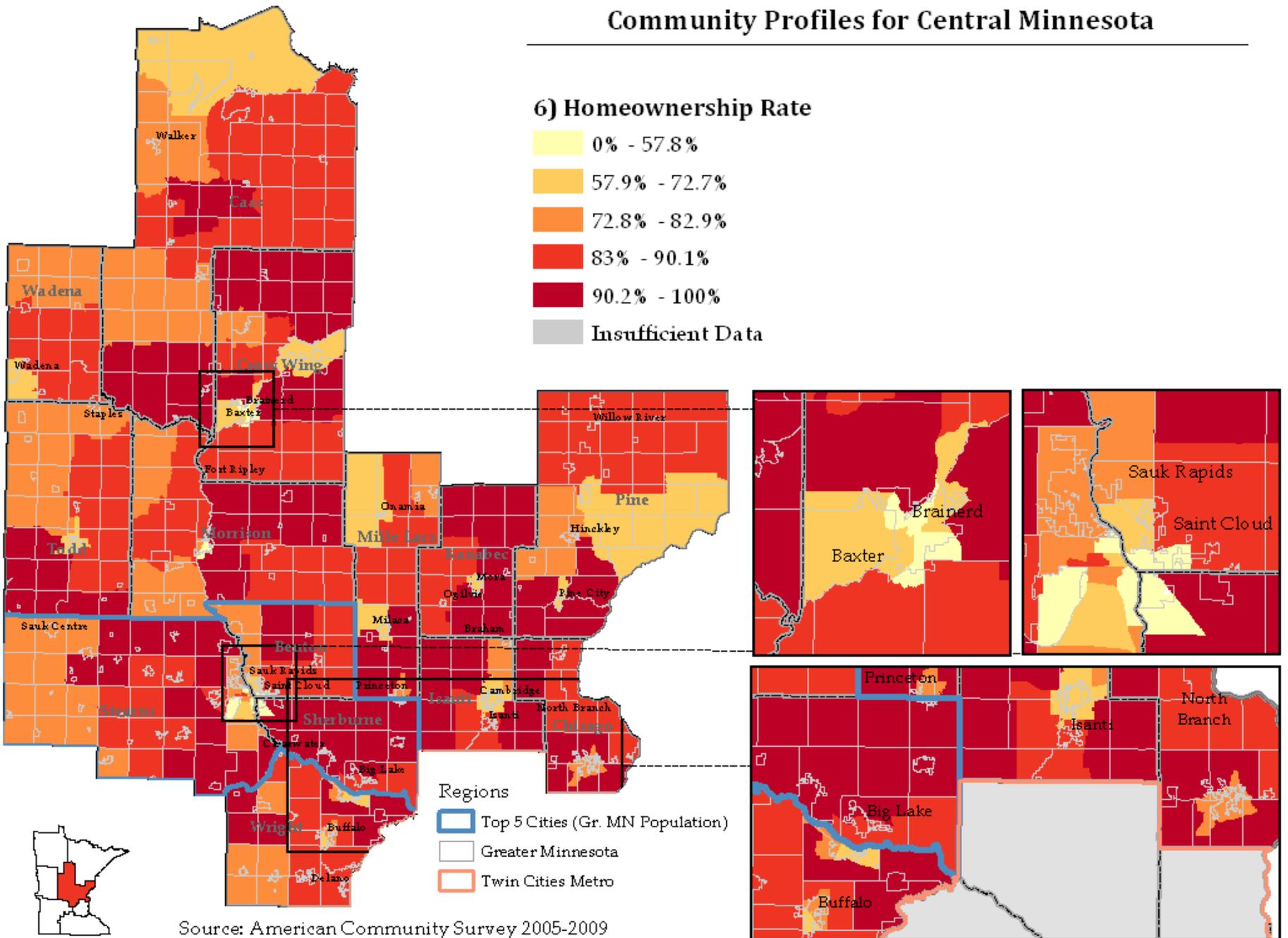
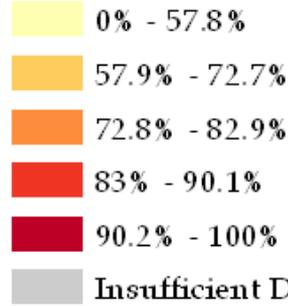
\$66,208 - \$137,375

Insufficient Data

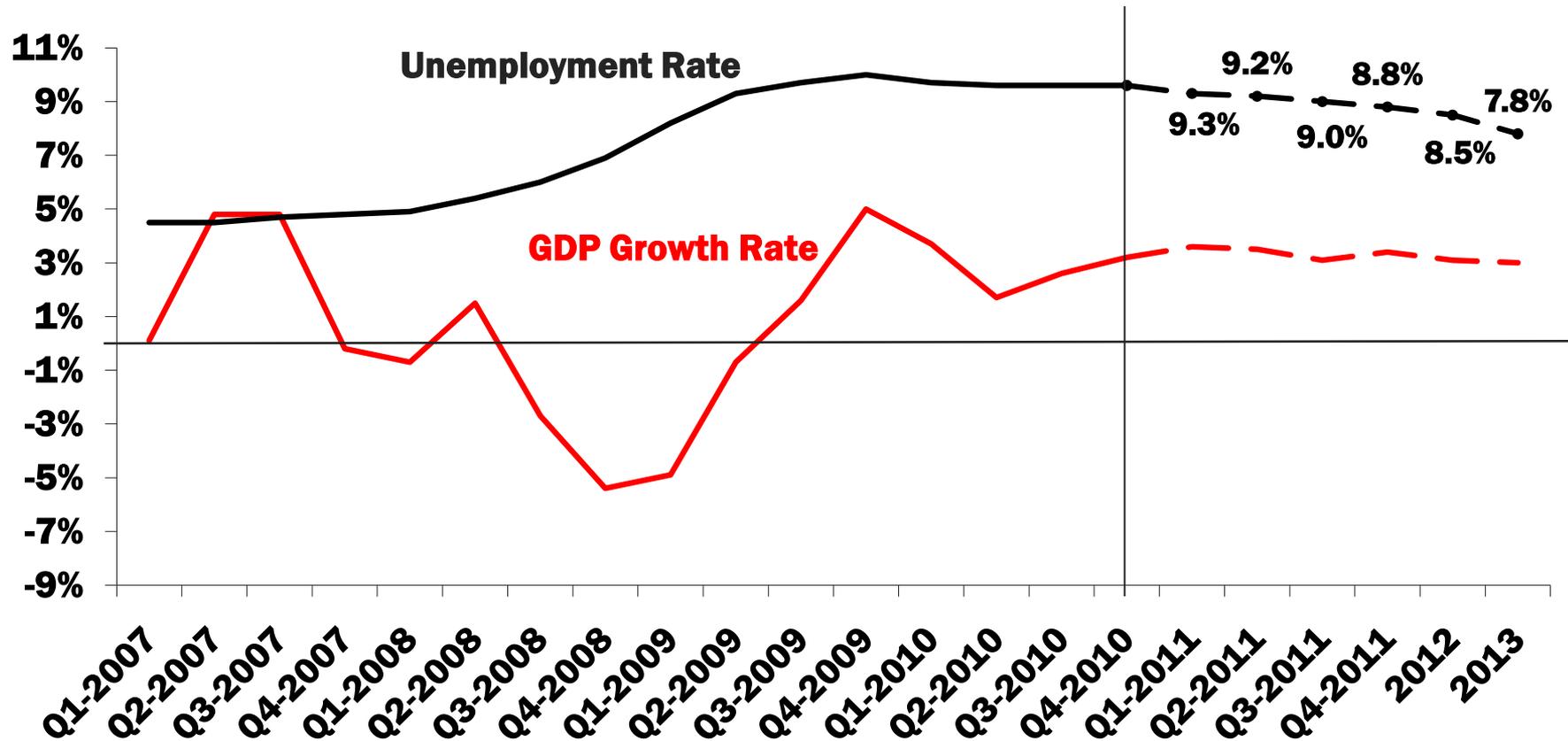


# Community Profiles for Central Minnesota

## 6) Homeownership Rate

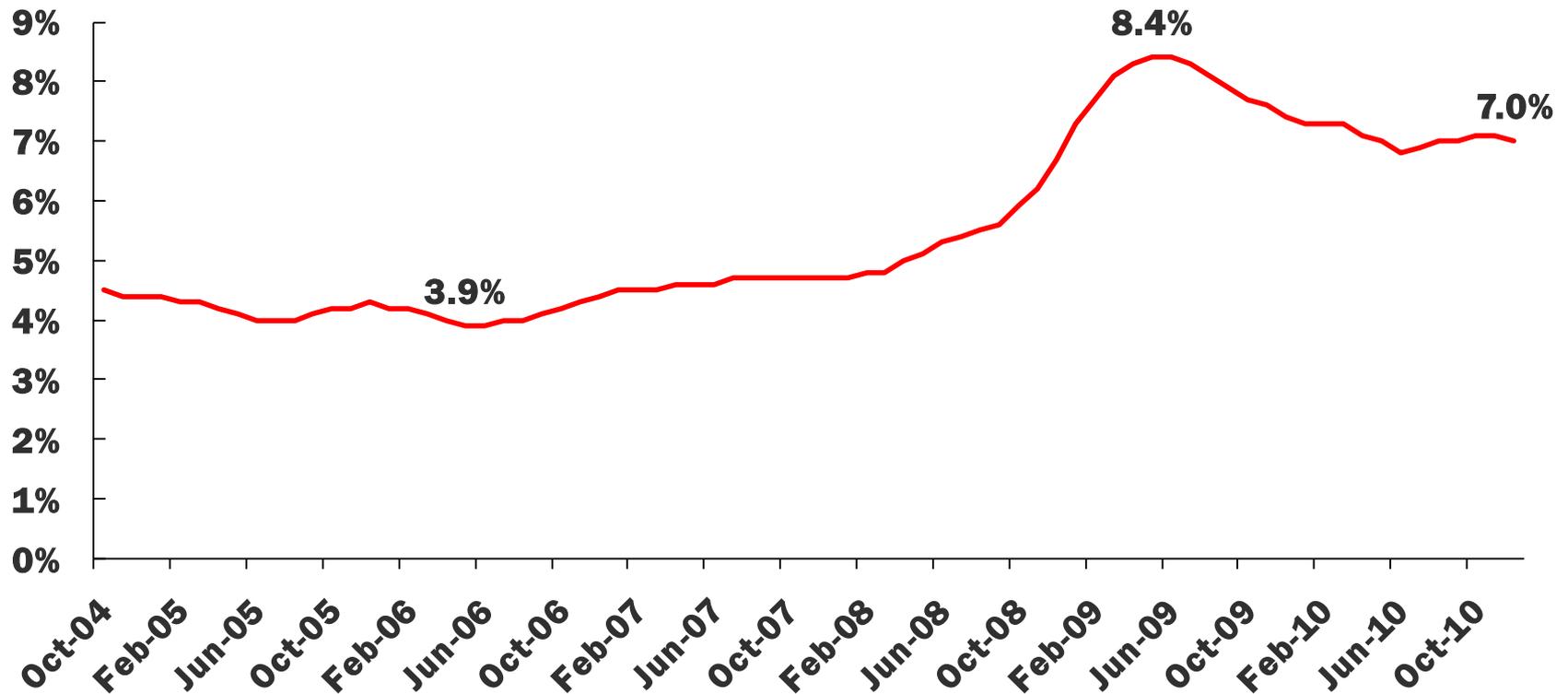


# U.S.: Economic Forecast



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

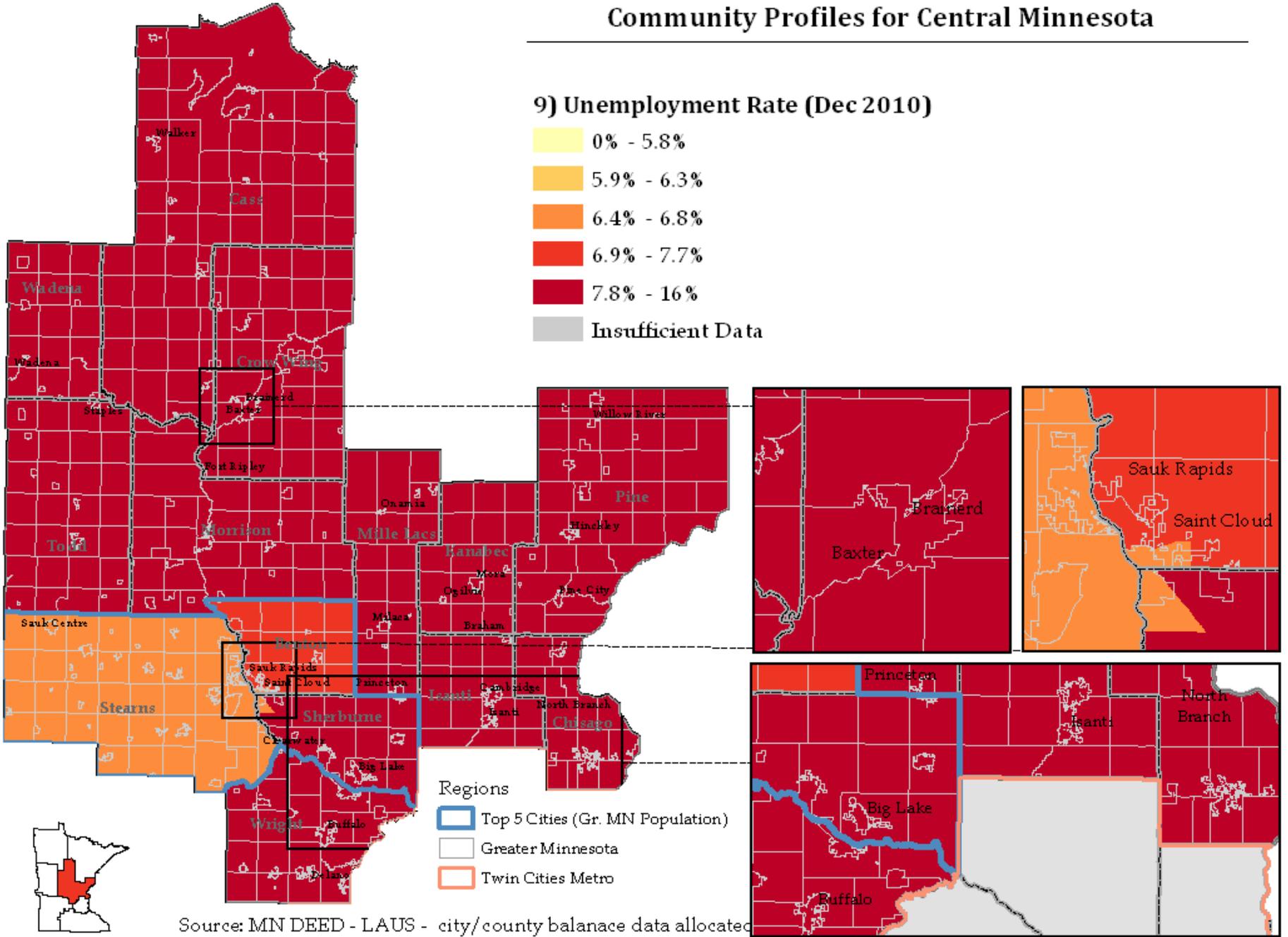
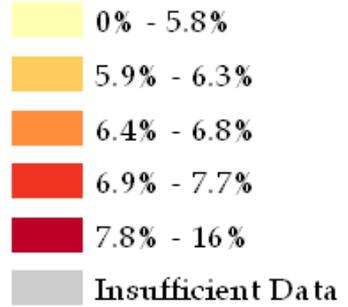
# Minnesota Unemployment Rate



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

# Community Profiles for Central Minnesota

## 9) Unemployment Rate (Dec 2010)



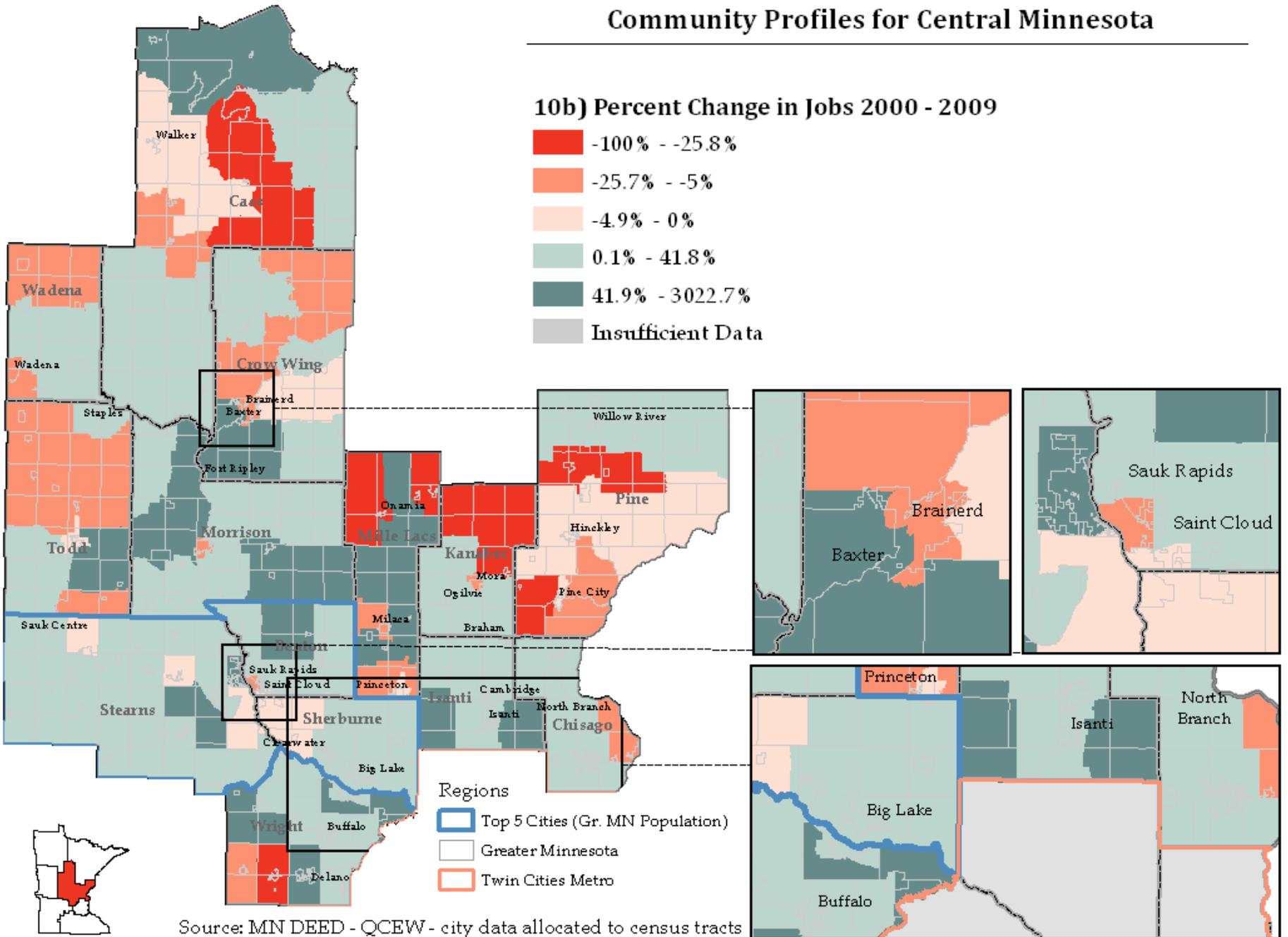
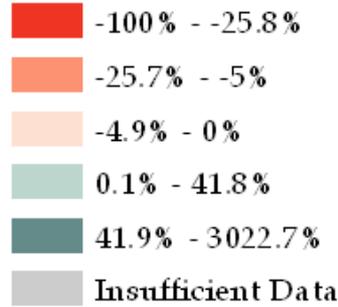
**Regions**

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

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

# Community Profiles for Central Minnesota

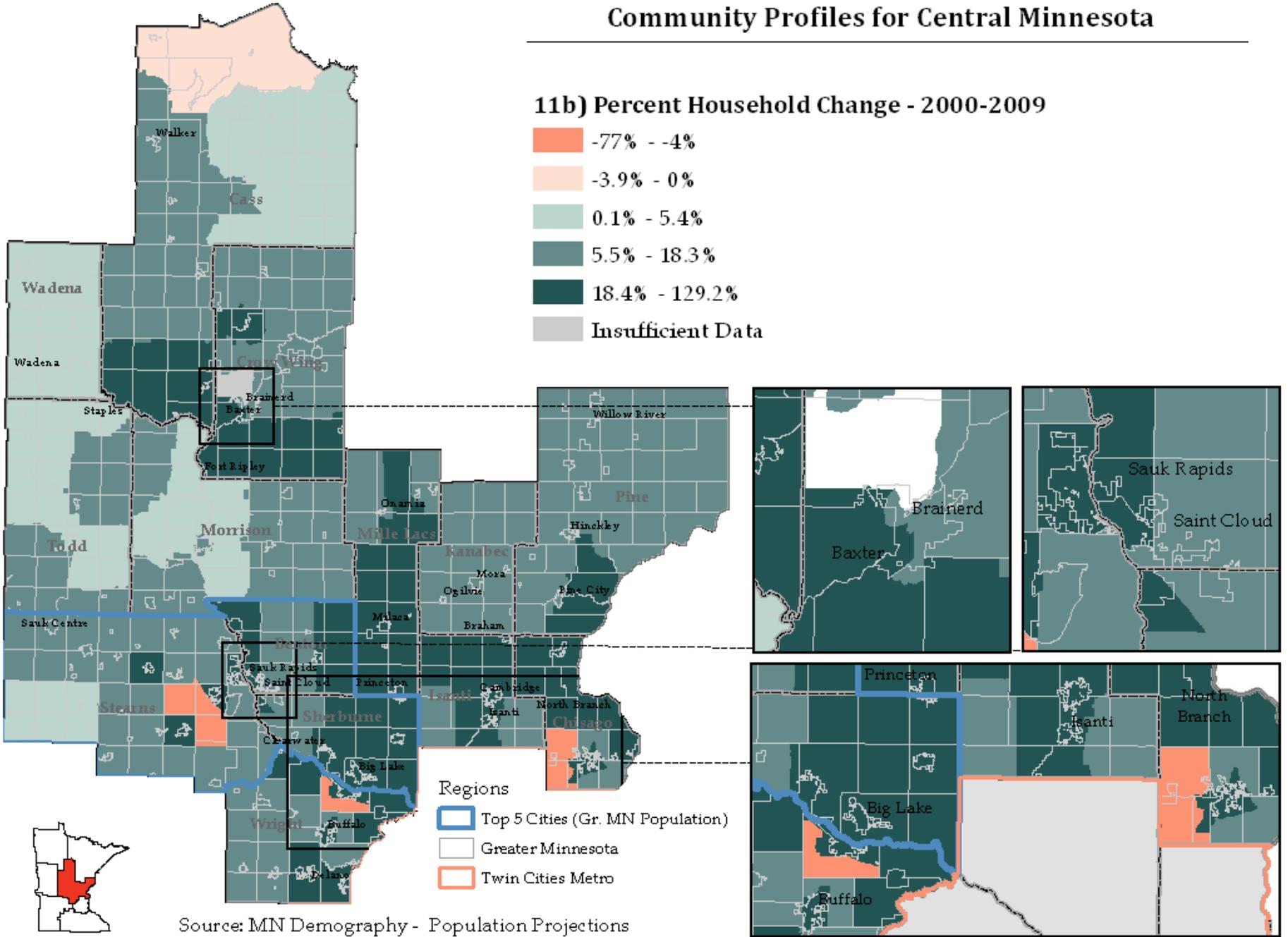
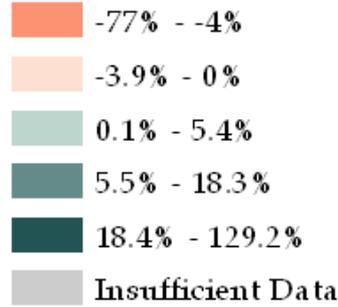
## 10b) Percent Change in Jobs 2000 - 2009



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

# Community Profiles for Central Minnesota

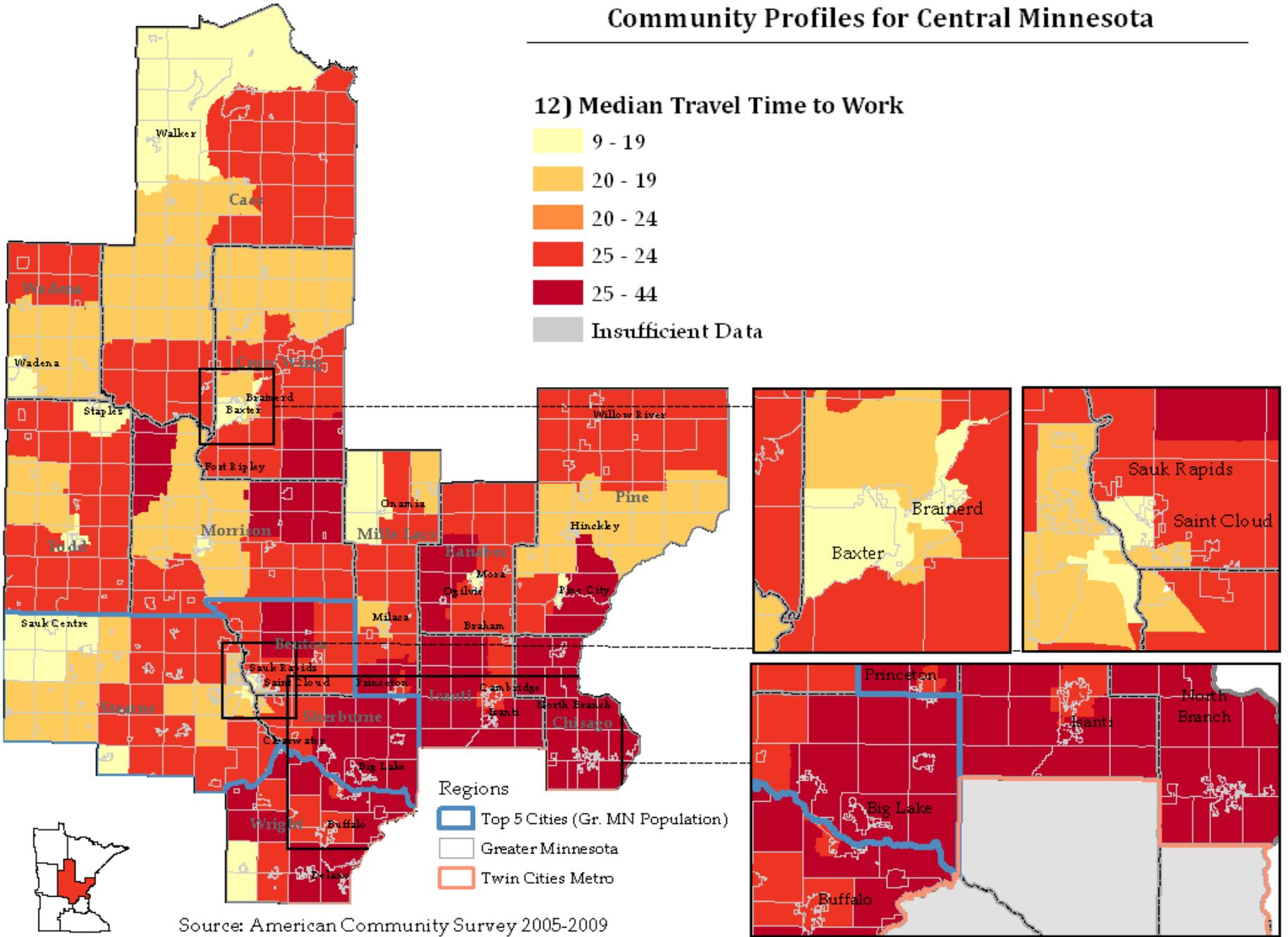
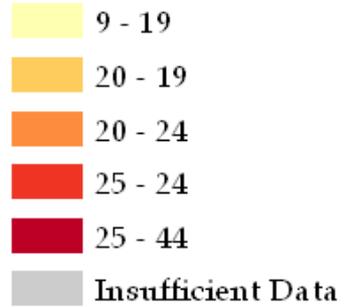
## 11b) Percent Household Change - 2000-2009



Source: MN Demography - Population Projections

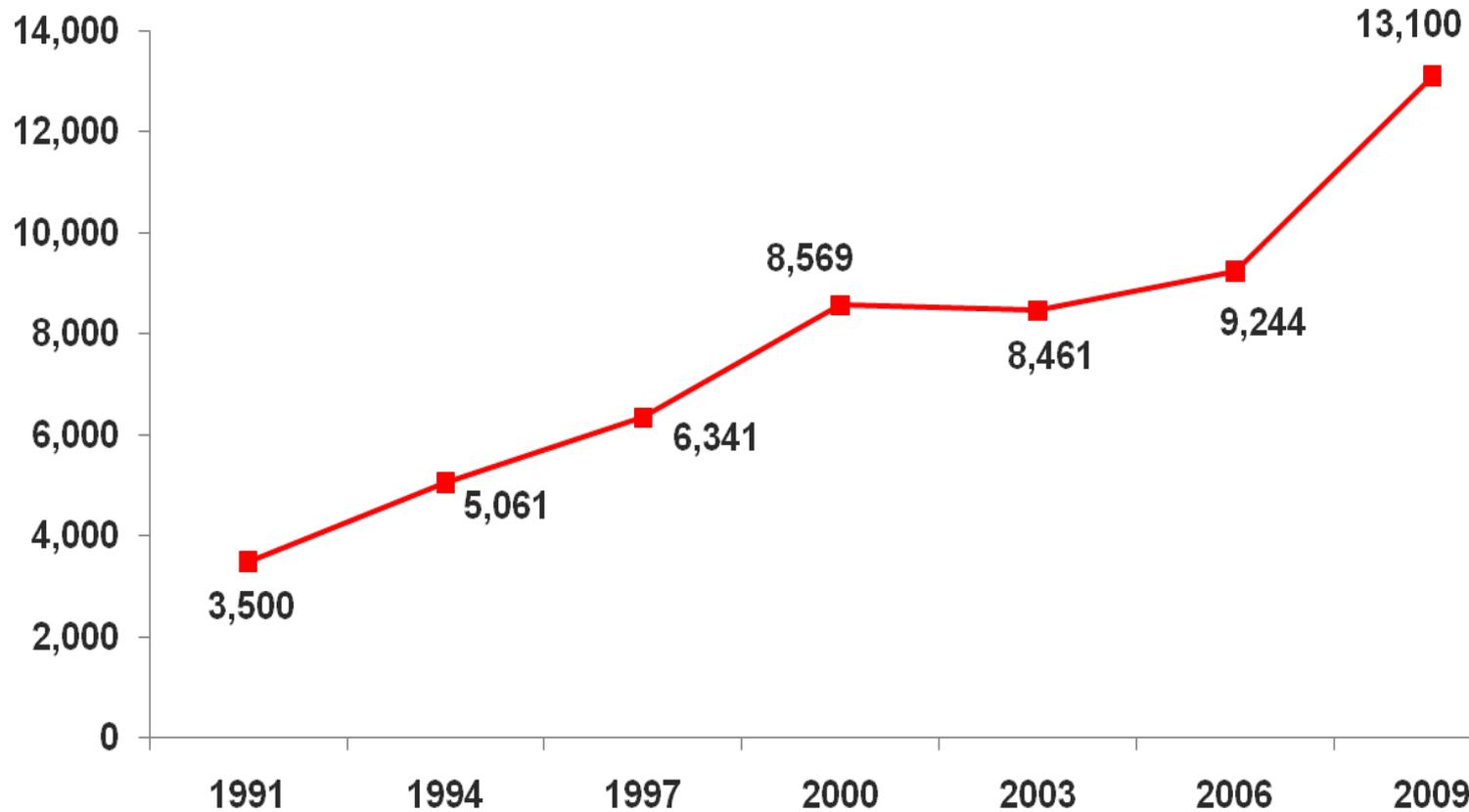
# Community Profiles for Central Minnesota

## 12) Median Travel Time to Work



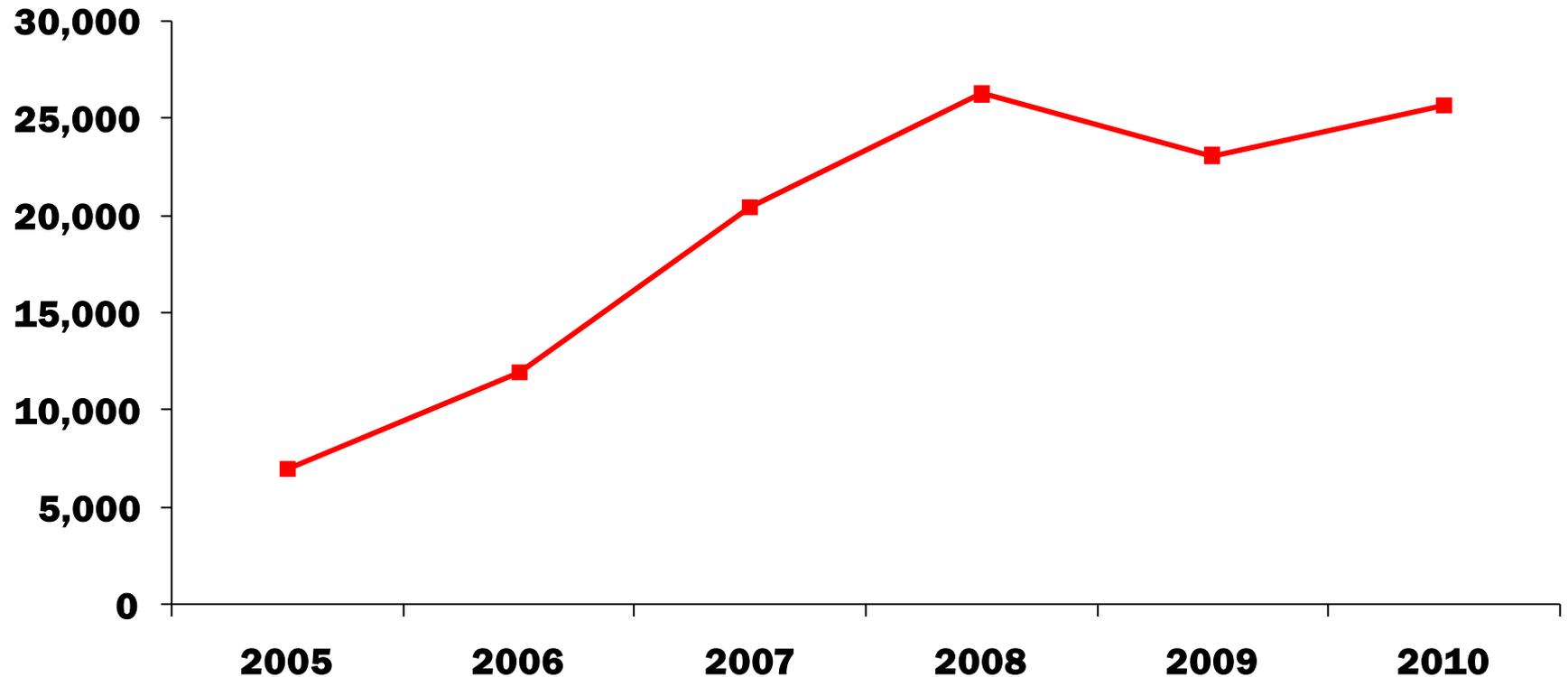
Source: American Community Survey 2005-2009

# Estimated Number of Homeless in Minnesota on a Given Night



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

# MN: Number of Sheriff Sales

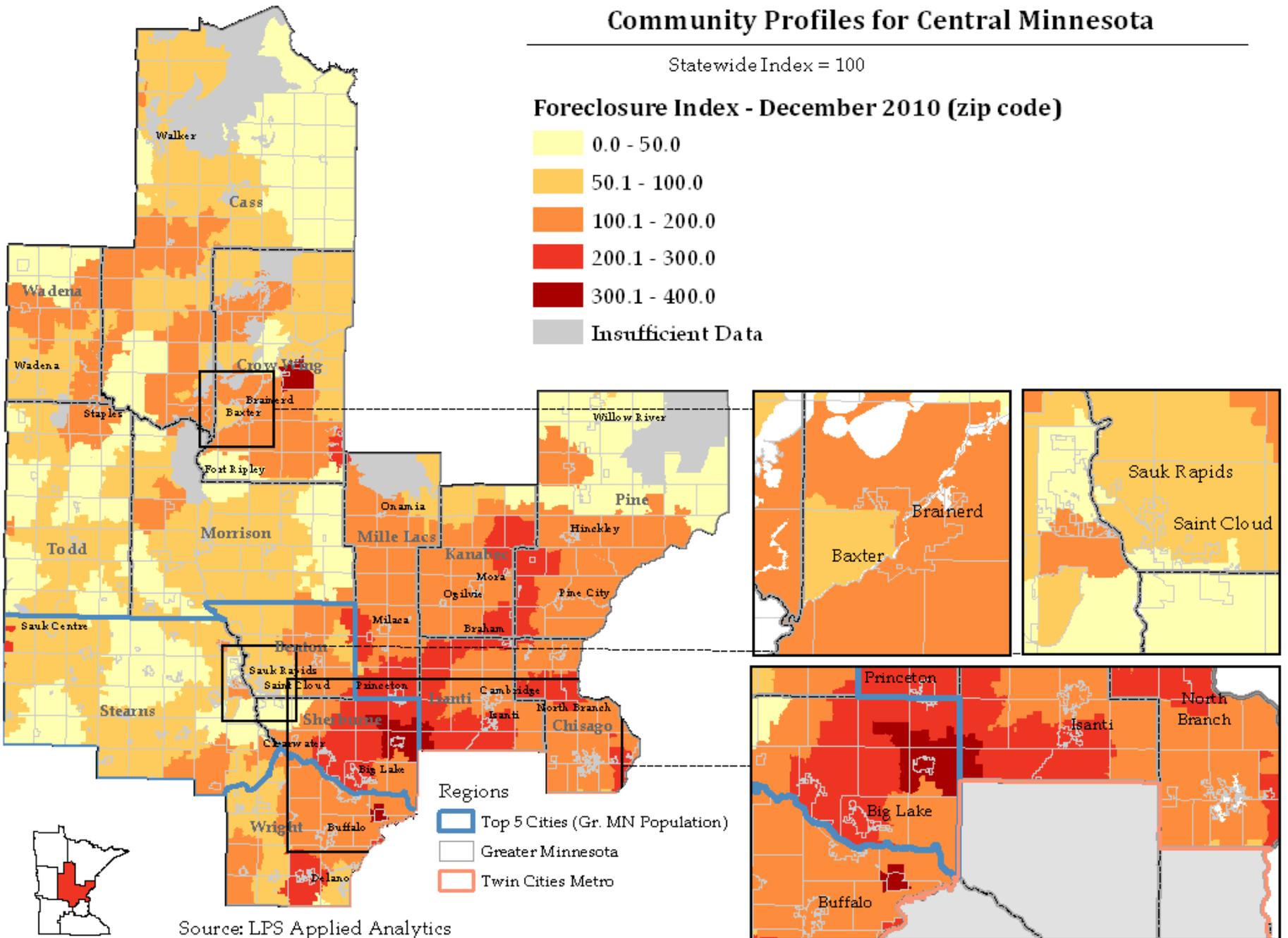
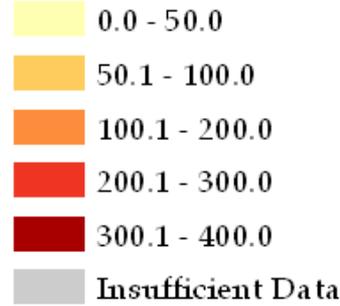


Source: Minnesota Housing analysis of data from Housing Link. Data were adjusted to account for missing data in a few counties

# Community Profiles for Central Minnesota

Statewide Index = 100

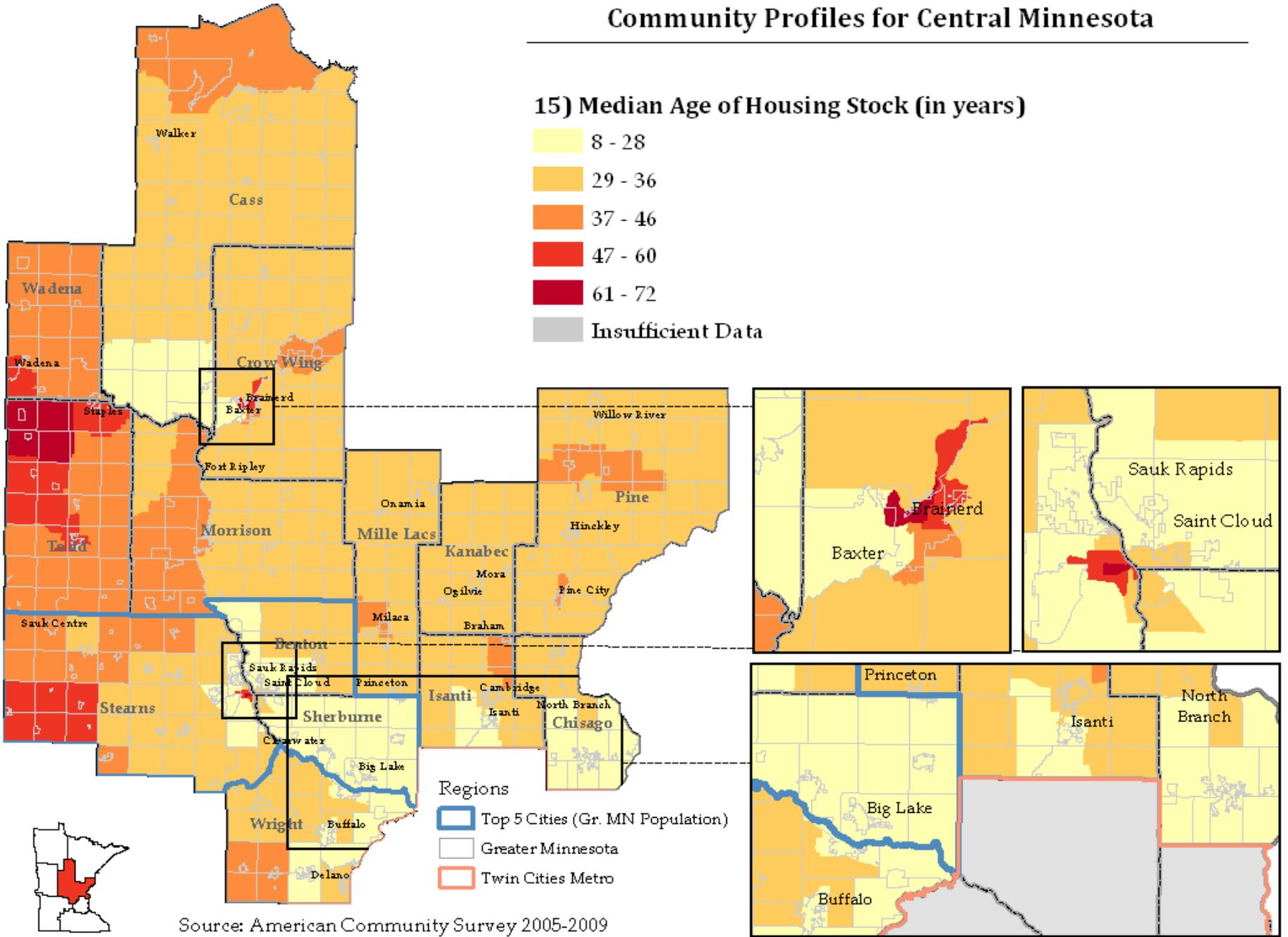
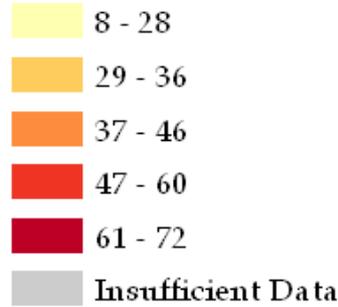
## Foreclosure Index - December 2010 (zip code)



Source: LPS Applied Analytics

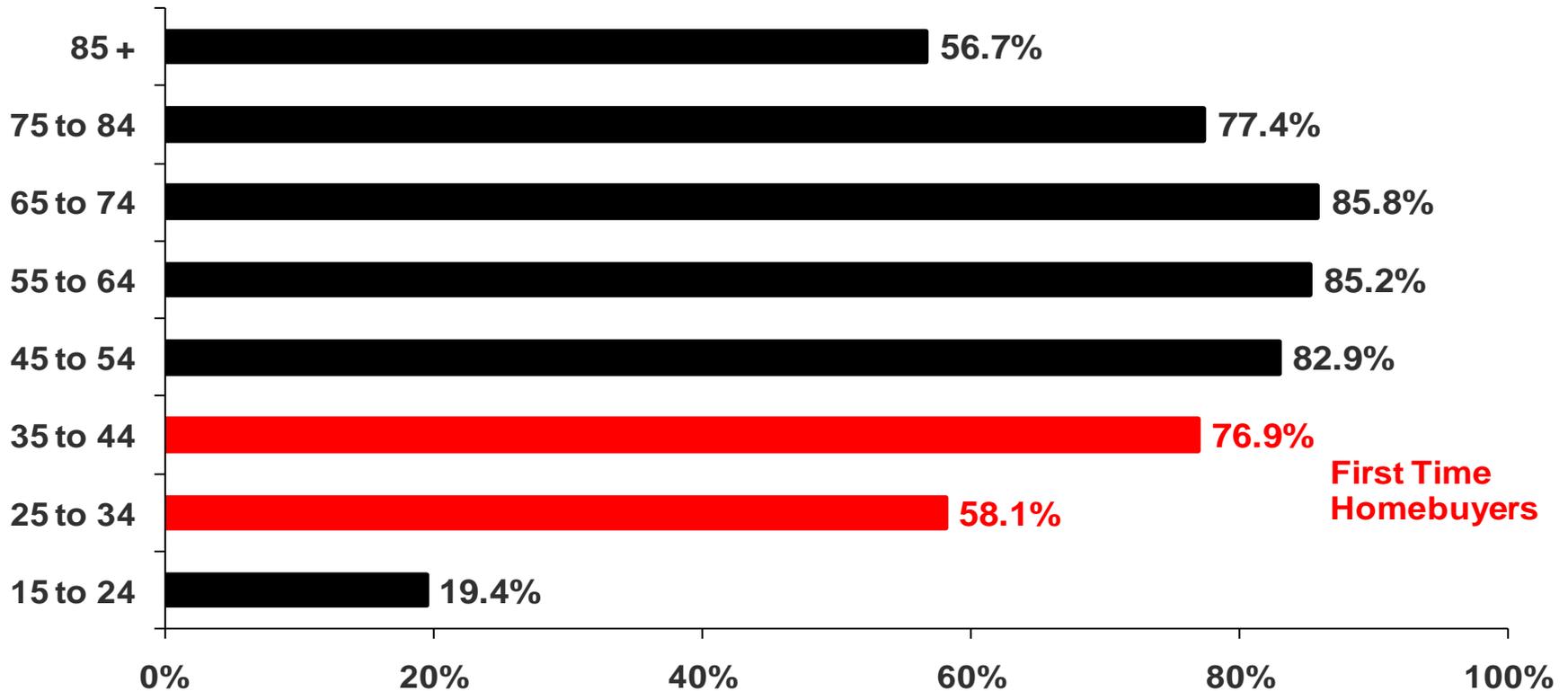
# Community Profiles for Central Minnesota

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



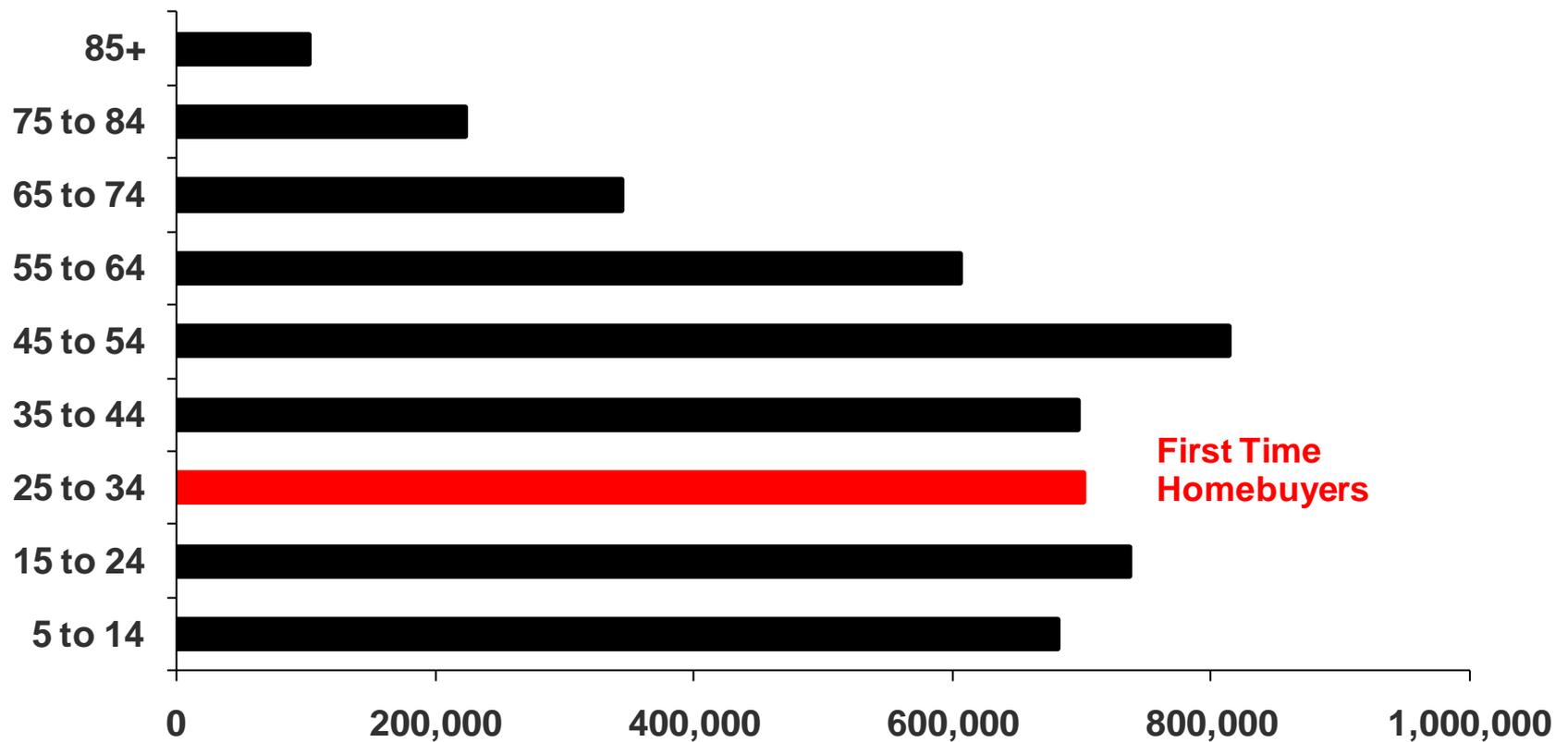
Source: American Community Survey 2005-2009

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



Source: Census Bureau, American Community Survey, 2009

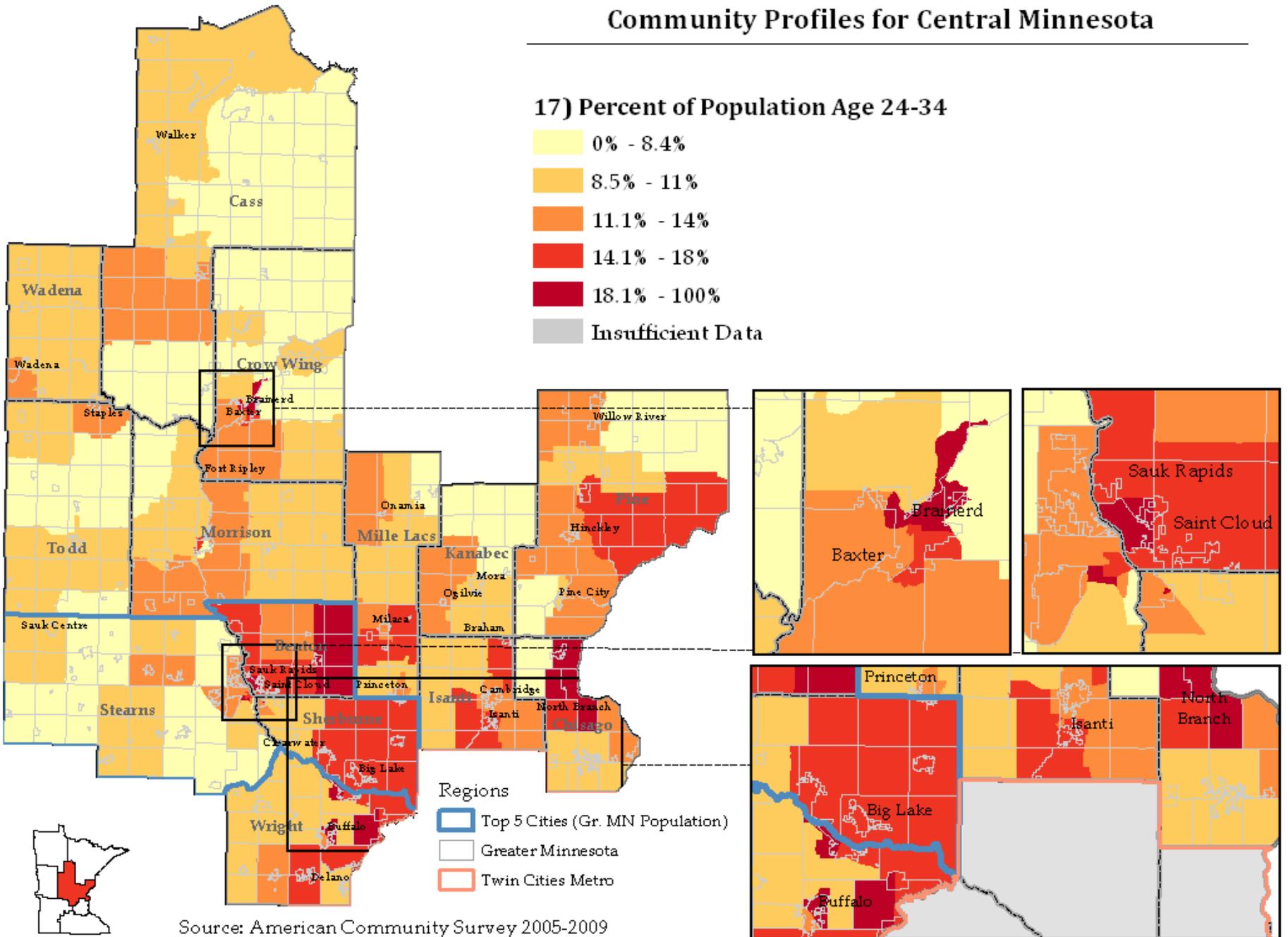
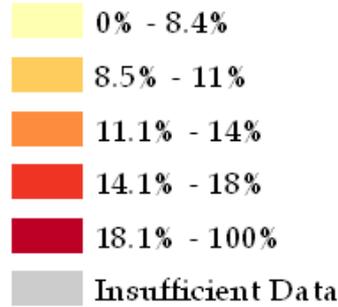
# Minnesota: Population by Age, 2009



Source: Census Bureau, American Community Survey, 2009

# Community Profiles for Central Minnesota

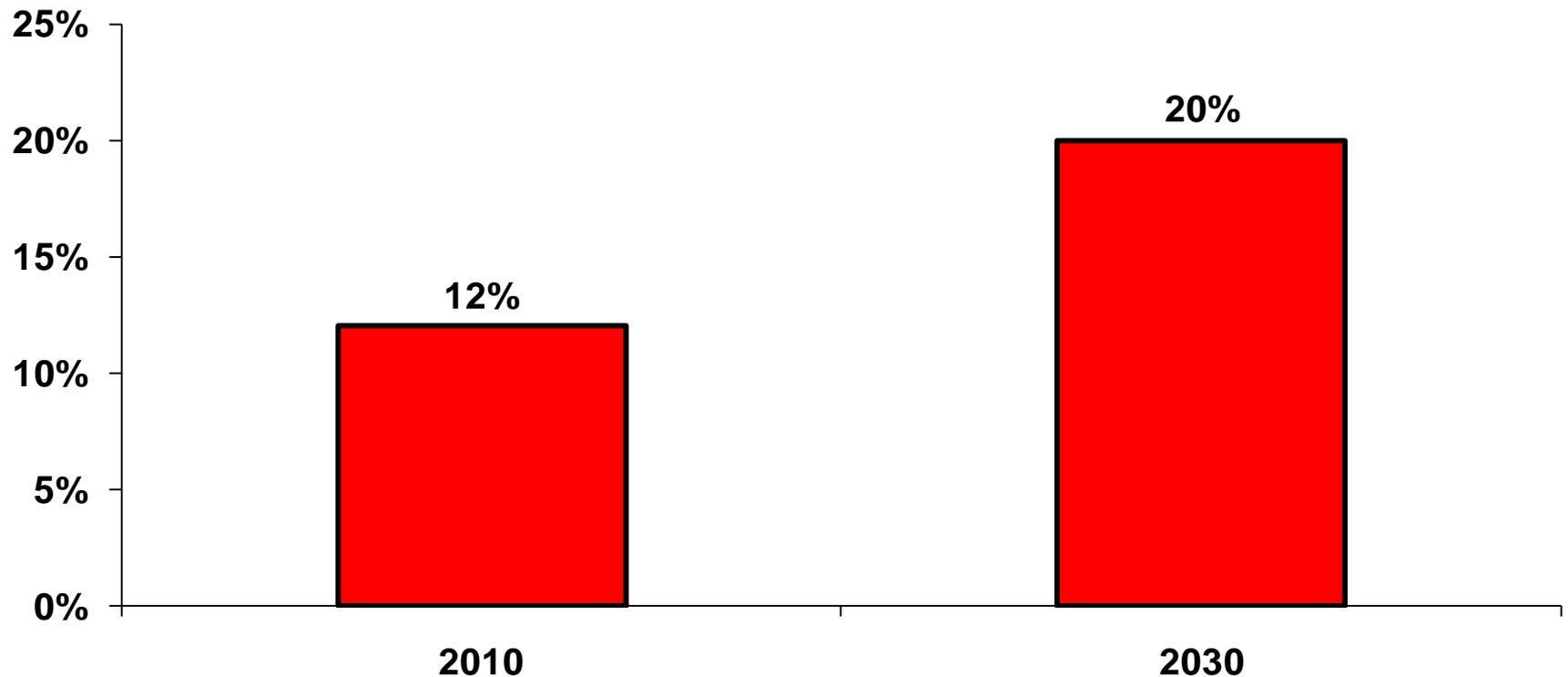
## 17) Percent of Population Age 24-34



Source: American Community Survey 2005-2009

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

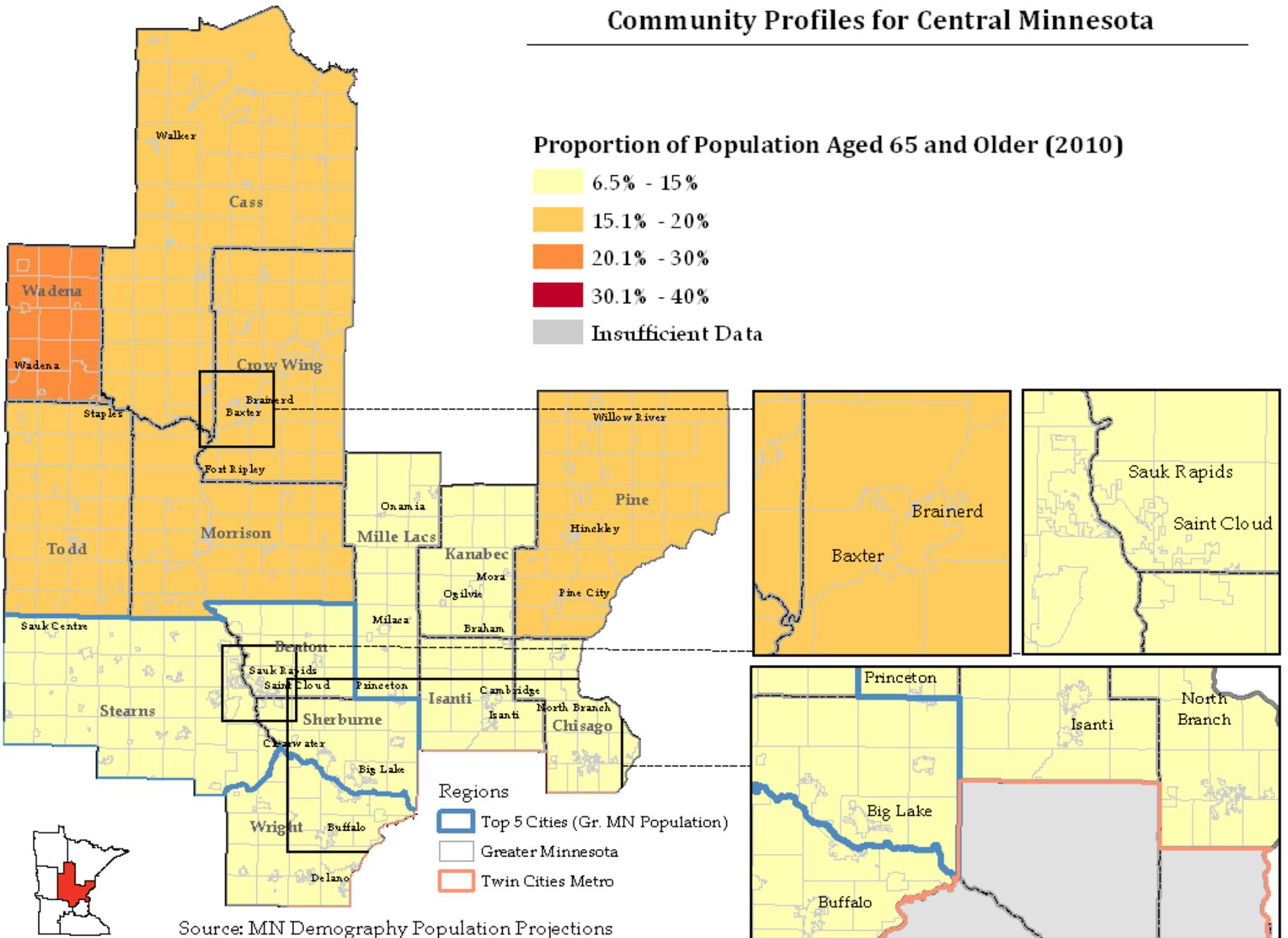
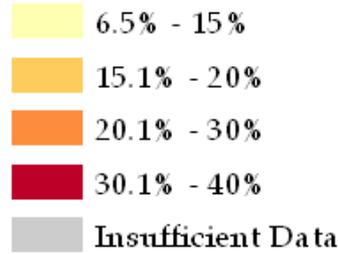
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Source: MN Demography – Population Projections

# Community Profiles for Central Minnesota

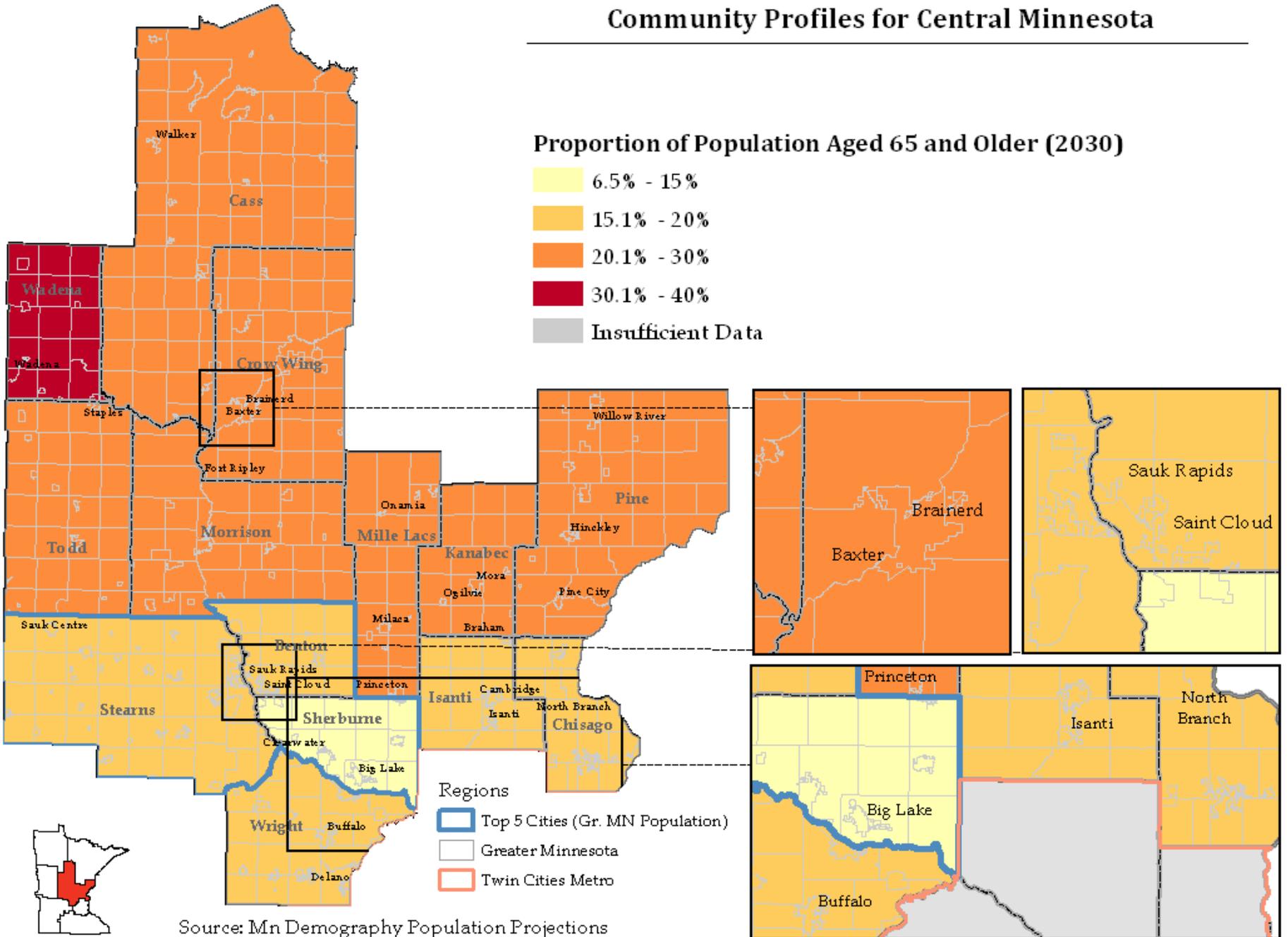
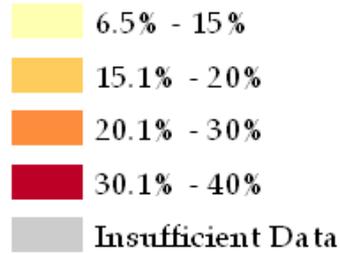
## Proportion of Population Aged 65 and Older (2010)



Source: MN Demography Population Projections

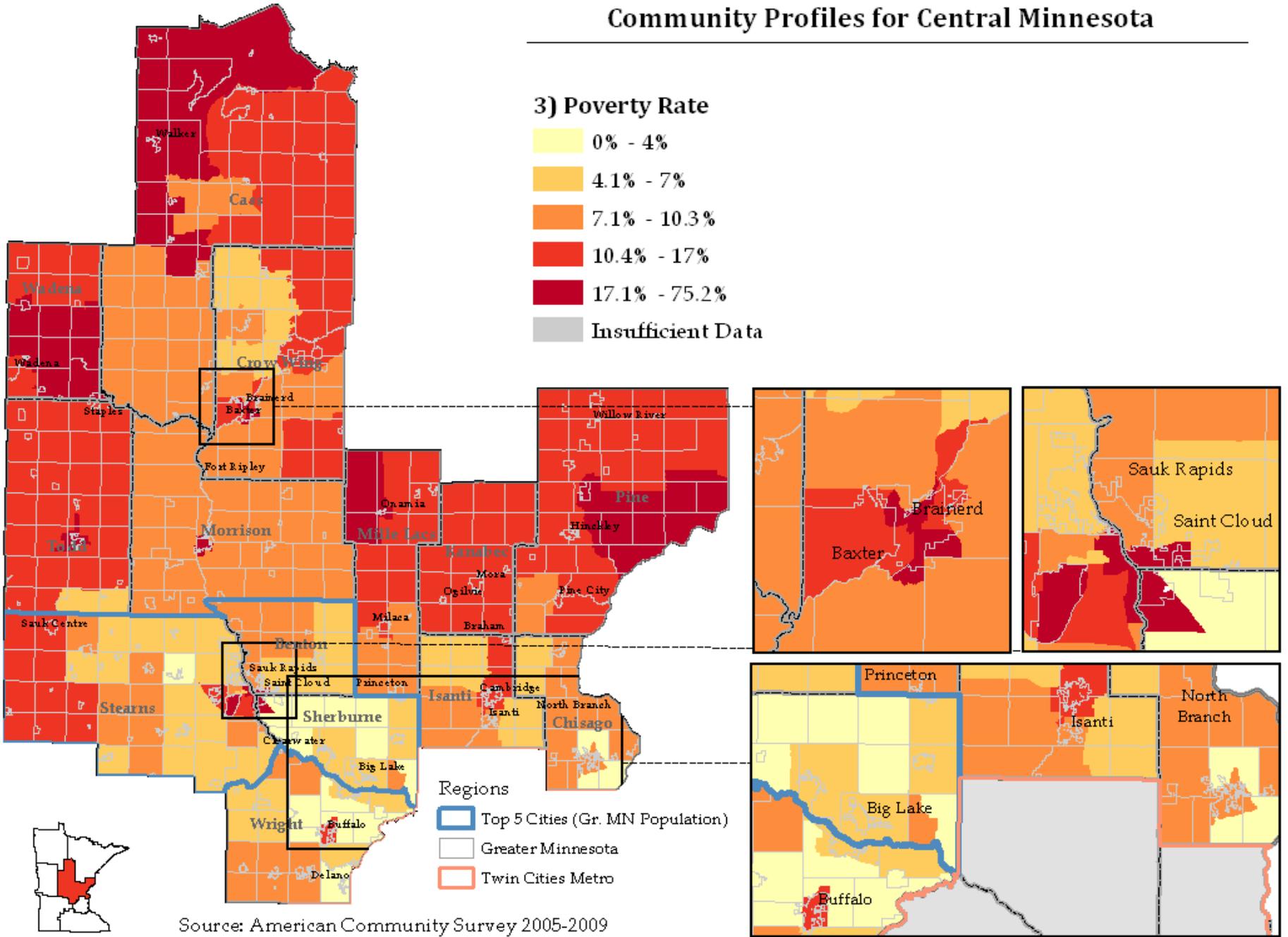
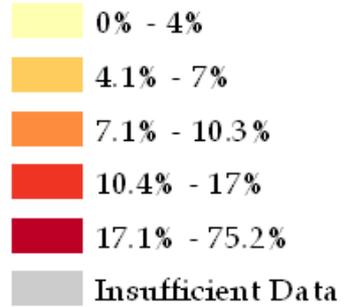
# Community Profiles for Central Minnesota

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



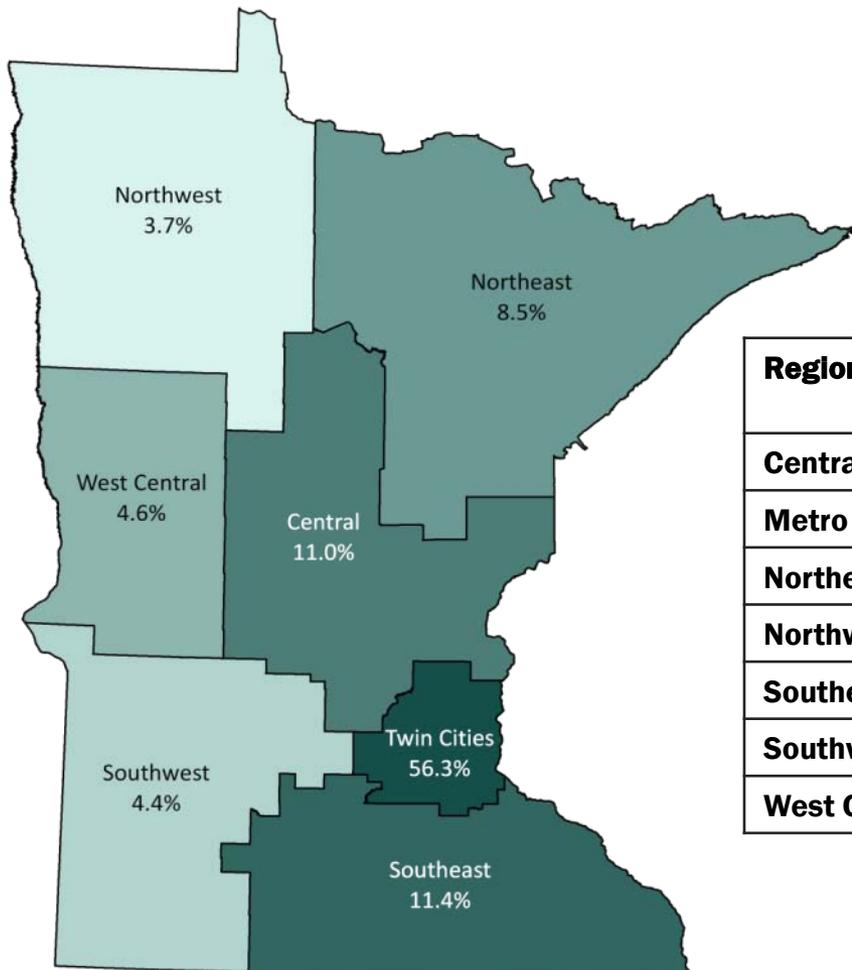
# Community Profiles for Central Minnesota

## 3) Poverty Rate



Source: American Community Survey 2005-2009

# Assistance Distribution Aligns Closely with Share of Eligible Households



**Comparison of Household Assistance, FFY 2010**

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

# For More Information Contact

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