

# Introduction

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

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

Counties covered in the Southwest regional report include Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, and Yellow Medicine.

## Overview of Housing Market Model

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

### **Exhibit 1: Income by Household Type, 2000 and 2010**

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

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

Exhibit 2 identifies the number of existing low-income households<sup>3</sup> and how they are housed (in subsidized units or private-market units). It calculates the number of cost-burdened households<sup>4</sup> that existed in 2000, a large component of housing need.

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

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

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

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

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

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

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

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

### **Exhibit 4: Analysis of Unmet Need, 2010**

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

### **Study Limitations**

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

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

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

## Statewide Findings

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

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

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

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

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

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

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

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

## Southwest Region Trends

The Southwest Region is composed of 18 mostly rural counties, which include Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, and Yellow Medicine. There were 112,893 households in the Southwest region in 2000, about 5.9 percent of all households in Minnesota.

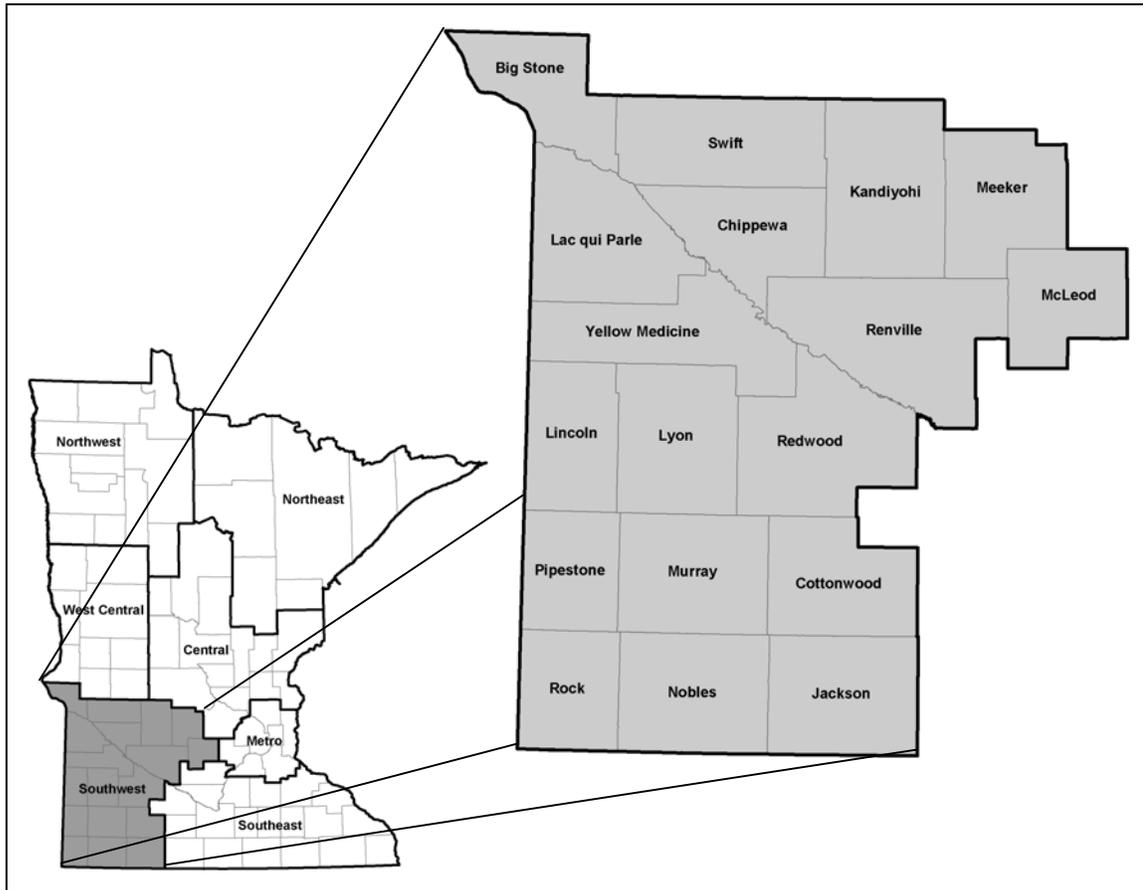
The 2000 Census reported the 113,000 households in the region to be distributed somewhat evenly throughout the region. The largest counties in the region are Kandiyohi, with 14 percent of regional households, Lyon with 9 percent and McLeod with 12 percent.

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

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

**Map 1.  
Southwest Region**



Source: BBC Research & Consulting.

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

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

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

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

Source: BBC Research & Consulting.

## Key Findings

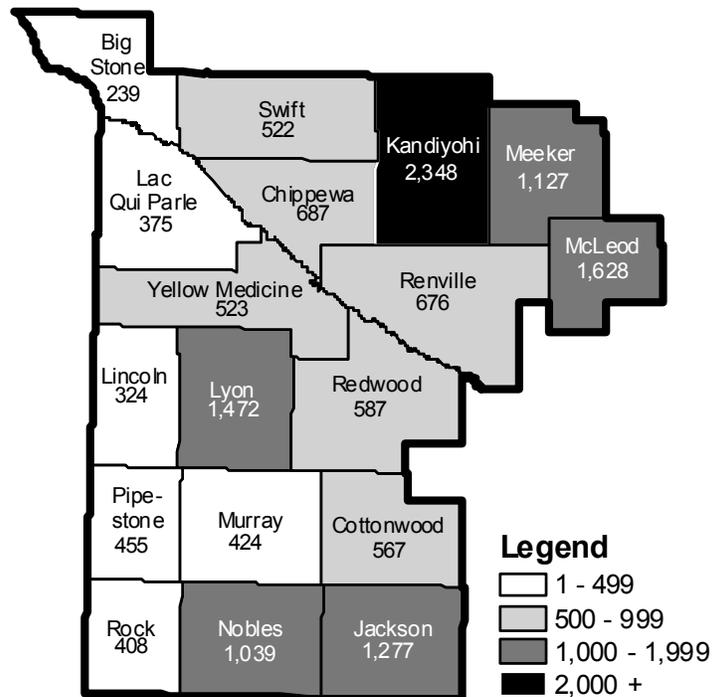
In 2000, there were over 53,400 low-income households in the region, making up 47 percent of the region's households. Approximately 35 percent of the region's low-income households lived in the three largest counties of Kandiyohi, Lyon and McLeod. Another 35 percent of the region's low-income households lived the following six counties: Chippewa, Cottonwood, Meeker, Nobles, Redwood and Renville.

Approximately 14,700 low-income Southwest region households are paying more than they can afford for housing (Map 2). The percentage of low-income households that are cost-burdened varies widely across the region. Redwood County has the smallest percentage of cost-burdened households at 19 percent, while Jackson County has the highest share at 55 percent of low-income households. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

There were 6,900 subsidized housing units in the region in 2000, or nearly enough to house 13 percent of the low-income population. Forty percent of these units were located in the three largest counties.

**Map 2.**  
**Cost Burdened**  
**Households in the**  
**Southwest Region, 2000**

Source:  
BBC Research & Consulting.



**Demographic trends will result in 3,500 new low-income households seeking affordable housing by 2010.** From 2000 to 2010, the Southwest region is expected to decline by almost 1,000 households, or about 1 percent. However, the number of low-income households is expected to increase by about 3,500, while the number of middle- and upper-income households is expected to decline by almost 4,500 households. Most of the region's low-income household growth is projected to occur in the same nine counties mentioned earlier.

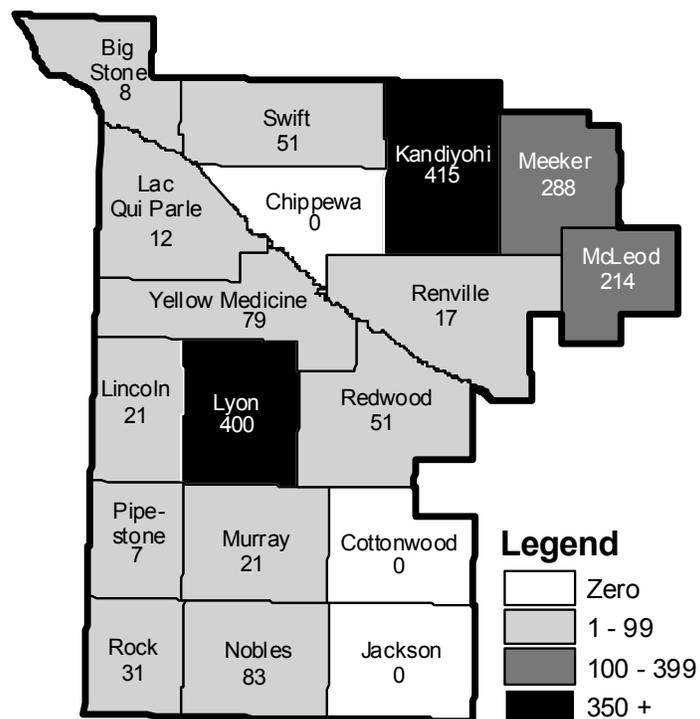
From 2000 to 2010, the need for affordable housing is expected to become more geographically concentrated and less weighted towards senior households. An additional 1,700 low-income households in the region are projected to need affordable housing over the ten-year period, a 12 percent increase over the current 14,700. These households are projected to be weighted heavily towards four counties, with 78 percent expected to be located in Kandiyohi, Lyon, McLeod and Meeker. Three of the region's counties are not projected to see any increase in the number of households in need of affordable housing, with another two counties expected to see increases of ten or fewer households.

**The private market can only meet 52 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 1,700 affordable units (Map 3).** The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 3,500 new low-income households by 2010, it is expected that about 48 percent (approximately 1,700 households) will not find affordable housing units in the private market.

Over half of the households not served by the private market in 2010 will be in Kandiyohi and Lyon counties, with approximately 30 percent in McLeod and Meeker counties.

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

Source:  
BBC Research & Consulting.



**Public and philanthropic funding may create new affordable units, but households will still lack affordable housing in 2010.** The study does not estimate the level of public and philanthropic resources available to each county (nor to the Southwest Region) during the decade. Some of the 1,700 households not served by the private market will be served by new units from the public and philanthropic sectors; however, there will still be unmet need for low-income housing in the Southwest region by 2010.

# Southwest Region

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>112,893</b>	<b>100%</b>	<b>4,680</b>	<b>2,033</b>	<b>28,497</b>	<b>32,943</b>	<b>44,739</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>53,437</i>	<i>47%</i>	<i>3,960</i>	<i>1,460</i>	<i>6,200</i>	<i>23,099</i>	<i>18,719</i>
30% of median family household income <sup>(3)</sup>	15,385	14%	1,349	293	782	8,406	4,556
30 - 50%	15,191	13%	1,372	374	1,208	7,239	4,999
50 - 60%	7,881	7%	575	329	1,072	2,898	3,009
60 - 80%	14,979	13%	665	463	3,139	4,556	6,156
80 - 115%	23,432	21%	449	321	7,662	4,901	10,099
115%+	36,024	32%	272	252	14,635	4,942	15,922

2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>111,911</b>	<b>100%</b>	<b>5,012</b>	<b>2,062</b>	<b>27,271</b>	<b>32,387</b>	<b>45,179</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>56,948</i>	<i>51%</i>	<i>4,376</i>	<i>1,545</i>	<i>6,471</i>	<i>22,759</i>	<i>21,797</i>
30% of median family household income <sup>(3)</sup>	17,430	16%	1,597	330	886	8,309	6,308
30 - 50%	16,641	15%	1,507	410	1,329	7,120	6,274
50 - 60%	7,718	7%	593	332	1,065	2,849	2,878
60 - 80%	15,159	14%	678	473	3,190	4,481	6,337
80 - 115%	19,684	18%	379	269	6,475	4,796	7,766
115%+	35,278	32%	257	248	14,325	4,832	15,616

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(982)</b>	<b>100%</b>	<b>332</b>	<b>28</b>	<b>(1,226)</b>	<b>(556)</b>	<b>440</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>3,511</i>	<i>-357%</i>	<i>416</i>	<i>85</i>	<i>271</i>	<i>(339)</i>	<i>3,078</i>
30% of median family household income <sup>(3)</sup>	2,045	-208%	249	37	105	(97)	1,752
30 - 50%	1,449	-148%	136	36	121	(119)	1,275
50 - 60%	(164)	17%	18	3	(6)	(49)	(130)
60 - 80%	180	-18%	13	10	51	(75)	181
80 - 115%	(3,748)	382%	(70)	(53)	(1,187)	(106)	(2,333)
115%+	(745)	76%	(15)	(4)	(310)	(111)	(305)

Notes:

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

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

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

Sources:

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

## Southwest Region

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
<b>Total Low-income households (&lt; 80% of median)</b>	<b>53,437</b>	<b>100%</b>	<b>11,619</b>	<b>100%</b>	<b>23,099</b>	<b>100%</b>	<b>18,719</b>	<b>100%</b>
<b>Housed Affordably:</b>								
Existing subsidized units <sup>(2)</sup>	6,917	13%	5,070	44%	1,753	8%	94	1%
+ Private Market Units <sup>(3)</sup>	<u>31,839</u>	<u>60%</u>	<u>3,743</u>	<u>32%</u>	<u>14,506</u>	<u>63%</u>	<u>13,590</u>	<u>73%</u>
= Total	<b>38,756</b>	<b>73%</b>	<b>8,813</b>	<b>76%</b>	<b>16,259</b>	<b>70%</b>	<b>13,684</b>	<b>73%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>14,681</b>	<b>27%</b>	<b>2,806</b>	<b>24%</b>	<b>6,840</b>	<b>30%</b>	<b>5,035</b>	<b>27%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Southwest Region

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

		All Low- Income Households	Family Households with Children	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	3,511	773	(339)	3,078
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	<u>128</u>	↓	<u>2,179</u>
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>1,698</b>	<b>645</b>	<b>154</b>	<b>899</b>

**Notes:**

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

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

# Big Stone County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$37,100</b>	<b>2,407</b>	<b>100%</b>	<b>111</b>	<b>32</b>	<b>557</b>	<b>889</b>	<b>818</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,150</i>	<i>48%</i>	<i>85</i>	<i>14</i>	<i>130</i>	<i>599</i>	<i>322</i>
30% of median family household income <sup>(3)</sup>	\$11,130	345	14%	36	0	26	195	88
30 - 50%	\$18,550	342	14%	20	5	21	220	76
50 - 60%	\$22,260	154	6%	12	3	20	70	48
60 - 80%	\$29,680	309	13%	17	6	63	114	110
80 - 115%	\$42,665	525	22%	21	9	121	146	229
115%+	\$42,665 +	732	30%	5	9	306	144	267

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$48,541</b>	<b>2,154</b>	<b>100%</b>	<b>100</b>	<b>28</b>	<b>494</b>	<b>781</b>	<b>750</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,108</i>	<i>51%</i>	<i>81</i>	<i>13</i>	<i>124</i>	<i>526</i>	<i>363</i>
30% of median family household income <sup>(3)</sup>	\$14,562	316	15%	33	0	24	171	88
30 - 50%	\$24,271	358	17%	21	5	22	193	117
50 - 60%	\$29,125	136	6%	11	3	18	62	43
60 - 80%	\$38,833	297	14%	16	6	60	100	115
80 - 115%	\$55,823	360	17%	14	6	83	128	128
115%+	\$55,823 +	687	32%	5	8	287	127	259

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(253)</b>	<b>100%</b>	<b>(11)</b>	<b>(4)</b>	<b>(63)</b>	<b>(108)</b>	<b>(68)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>(42)</i>	<i>17%</i>	<i>(4)</i>	<i>(0)</i>	<i>(6)</i>	<i>(73)</i>	<i>41</i>
30% of median family household income <sup>(3)</sup>	(29)	11%	(3)	0	(2)	(24)	(0)
30 - 50%	16	-6%	1	0	1	(27)	41
50 - 60%	(17)	7%	(1)	(0)	(2)	(8)	(5)
60 - 80%	(12)	5%	(1)	(0)	(2)	(14)	5
80 - 115%	(166)	66%	(7)	(3)	(38)	(18)	(101)
115%+	(45)	18%	(0)	(1)	(19)	(17)	(8)

Notes:

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

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

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

Sources:

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>1,150</b>	<b>100%</b>	<b>229</b>	<b>100%</b>	<b>599</b>	<b>100%</b>	<b>322</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	170	15%	+	138	60%	+	32	5%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>740</u>	<u>64%</u>	+	<u>46</u>	<u>20%</u>	+	<u>437</u>	<u>73%</u>	+	<u>258</u>	<u>80%</u>
<b>= Total</b>	<b>910</b>	<b>79%</b>	<b>=</b>	<b>184</b>	<b>80%</b>	<b>=</b>	<b>469</b>	<b>78%</b>	<b>=</b>	<b>258</b>	<b>80%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>239</b>	<b>21%</b>		<b>45</b>	<b>20%</b>		<b>130</b>	<b>22%</b>		<b>64</b>	<b>20%</b>

Notes:

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

## Big Stone County

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

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(42)	(10)	(73)	41
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	↓	↓	<u>33</u>
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>8</b>	↓	↓	<b>8</b>

**Notes:**

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

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

# Chippewa County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$44,700</b>	<b>5,363</b>	<b>100%</b>	<b>220</b>	<b>113</b>	<b>1,311</b>	<b>1,695</b>	<b>2,024</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>2,696</b>	<b>50%</b>	<b>187</b>	<b>84</b>	<b>286</b>	<b>1,230</b>	<b>909</b>
30% of median family household income <sup>(3)</sup>	\$13,410	683	13%	64	14	33	424	149
30 - 50%	\$22,350	908	17%	70	20	66	426	325
50 - 60%	\$26,820	393	7%	24	20	46	147	156
60 - 80%	\$35,760	712	13%	29	30	142	234	278
80 - 115%	\$51,405	1,071	20%	29	20	362	238	422
115%+	\$51,405 +	1,596	30%	4	9	663	227	693

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$54,996</b>	<b>5,142</b>	<b>100%</b>	<b>213</b>	<b>107</b>	<b>1,252</b>	<b>1,631</b>	<b>1,939</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>2,610</b>	<b>51%</b>	<b>184</b>	<b>82</b>	<b>270</b>	<b>1,184</b>	<b>891</b>
30% of median family household income <sup>(3)</sup>	\$16,499	826	16%	78	17	39	408	284
30 - 50%	\$27,498	715	14%	55	16	52	410	182
50 - 60%	\$32,997	416	8%	25	22	48	141	180
60 - 80%	\$43,996	653	13%	26	27	130	225	245
80 - 115%	\$63,245	898	17%	25	17	303	229	324
115%+	\$63,245 +	1,633	32%	4	9	679	218	723

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(221)</b>	<b>100%</b>	<b>(7)</b>	<b>(6)</b>	<b>(59)</b>	<b>(64)</b>	<b>(85)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<b>(86)</b>	<b>39%</b>	<b>(2)</b>	<b>(3)</b>	<b>(16)</b>	<b>(46)</b>	<b>(18)</b>
30% of median family household income <sup>(3)</sup>	143	-65%	13	3	7	(16)	136
30 - 50%	(193)	87%	(15)	(4)	(14)	(16)	(143)
50 - 60%	23	-11%	1	1	3	(6)	24
60 - 80%	(59)	27%	(2)	(2)	(12)	(9)	(34)
80 - 115%	(173)	78%	(5)	(3)	(58)	(9)	(98)
115%+	37	-17%	0	0	16	(9)	30

Notes:

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

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

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

Sources:

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

# Chippewa County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>2,696</b>	<b>100%</b>	<b>557</b>	<b>100%</b>	<b>1,230</b>	<b>100%</b>	<b>909</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	349	13%	+	153	27%	+	196	16%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,660</u>	<u>62%</u>	+	<u>278</u>	<u>50%</u>	+	<u>676</u>	<u>55%</u>	+	<u>706</u>	<u>78%</u>
= Total	<b>2,009</b>	<b>75%</b>	=	<b>431</b>	<b>77%</b>	=	<b>872</b>	<b>71%</b>	=	<b>706</b>	<b>78%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>687</b>	<b>25%</b>		<b>126</b>	<b>23%</b>		<b>359</b>	<b>29%</b>		<b>202</b>	<b>22%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Chippewa County

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

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(86)	(21)	(46)	(18)
(minus)	<u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	↓	↓	↓
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>				
<i>No "new" low-income units needed to accommodate population growth.</i>					

**Notes:**

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

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

# Cottonwood County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$40,300</b>	<b>4,922</b>	<b>100%</b>	<b>210</b>	<b>61</b>	<b>1,133</b>	<b>1,636</b>	<b>1,882</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>2,461</b>	<b>50%</b>	<b>200</b>	<b>43</b>	<b>270</b>	<b>1,057</b>	<b>891</b>
30% of median family household income <sup>(3)</sup>	\$12,090	648	13%	55	12	43	321	216
30 - 50%	\$20,150	704	14%	70	12	52	337	233
50 - 60%	\$24,180	409	8%	26	10	56	139	178
60 - 80%	\$32,240	702	14%	50	10	119	260	263
80 - 115%	\$46,345	987	20%	5	10	309	288	375
115%+	\$46,345 +	1,474	30%	5	8	553	291	616

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$47,296</b>	<b>4,563</b>	<b>100%</b>	<b>202</b>	<b>56</b>	<b>1,036</b>	<b>1,559</b>	<b>1,710</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>2,338</b>	<b>51%</b>	<b>193</b>	<b>40</b>	<b>252</b>	<b>1,007</b>	<b>845</b>
30% of median family household income <sup>(3)</sup>	\$14,189	655	14%	56	12	44	306	238
30 - 50%	\$23,648	721	16%	71	12	53	322	263
50 - 60%	\$28,377	257	6%	16	6	35	132	67
60 - 80%	\$37,836	705	15%	50	10	119	248	278
80 - 115%	\$54,390	830	18%	4	8	260	275	283
115%+	\$54,390 +	1,395	31%	5	7	524	278	581

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(359)</b>	<b>100%</b>	<b>(8)</b>	<b>(5)</b>	<b>(97)</b>	<b>(77)</b>	<b>(172)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<b>(124)</b>	<b>34%</b>	<b>(7)</b>	<b>(3)</b>	<b>(19)</b>	<b>(49)</b>	<b>(46)</b>
30% of median family household income <sup>(3)</sup>	8	-2%	1	0	1	(15)	21
30 - 50%	18	-5%	2	0	1	(16)	30
50 - 60%	(152)	42%	(10)	(4)	(21)	(6)	(111)
60 - 80%	3	-1%	0	0	1	(12)	15
80 - 115%	(156)	44%	(1)	(2)	(49)	(13)	(92)
115%+	(79)	22%	(0)	(0)	(30)	(14)	(35)

Notes:

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

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

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

Sources:

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

## Cottonwood County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>2,461</b>	<b>100%</b>	<b>514</b>	<b>100%</b>	<b>1,057</b>	<b>100%</b>	<b>891</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	317	13%	+	184	36%	+	133	13%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,578</u>	<u>64%</u>	+	<u>218</u>	<u>42%</u>	+	<u>665</u>	<u>63%</u>	+	<u>694</u>	<u>78%</u>
<b>= Total</b>	<b>1,895</b>	<b>77%</b>	<b>=</b>	<b>402</b>	<b>78%</b>	<b>=</b>	<b>798</b>	<b>76%</b>	<b>=</b>	<b>694</b>	<b>78%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>567</b>	<b>23%</b>		<b>112</b>	<b>22%</b>		<b>258</b>	<b>24%</b>		<b>197</b>	<b>22%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Cottonwood County

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

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(124)	(29)	(49)	(46)
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	↓	↓	↓
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>				
<i>No "new" low-income units needed to accommodate population growth.</i>					

**Notes:**

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

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

# Jackson County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$46,500</b>	<b>4,576</b>	<b>100%</b>	<b>67</b>	<b>31</b>	<b>375</b>	<b>1,372</b>	<b>2,731</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>2,319</b>	<b>51%</b>	<b>60</b>	<b>26</b>	<b>121</b>	<b>955</b>	<b>1,157</b>
30% of median family household income <sup>(3)</sup>	\$13,950	621	14%	33	5	27	325	230
30 - 50%	\$23,250	682	15%	16	6	15	298	348
50 - 60%	\$27,900	361	8%	7	5	16	133	202
60 - 80%	\$37,200	654	14%	5	10	63	200	377
80 - 115%	\$53,475	1,085	24%	7	1	105	216	756
115%+	\$53,475 +	1,172	26%	0	4	149	201	818

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$45,680</b>	<b>4,265</b>	<b>100%</b>	<b>60</b>	<b>29</b>	<b>361</b>	<b>1,337</b>	<b>2,478</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>2,088</b>	<b>49%</b>	<b>55</b>	<b>23</b>	<b>109</b>	<b>931</b>	<b>970</b>
30% of median family household income <sup>(3)</sup>	\$13,704	589	14%	32	5	26	317	209
30 - 50%	\$22,840	650	15%	15	6	14	290	325
50 - 60%	\$27,408	242	6%	4	3	10	129	95
60 - 80%	\$36,544	607	14%	5	9	58	195	340
80 - 115%	\$52,532	827	19%	5	1	80	211	530
115%+	\$52,532 +	1,350	32%	0	5	172	196	978

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(311)</b>	<b>100%</b>	<b>(7)</b>	<b>(2)</b>	<b>(14)</b>	<b>(35)</b>	<b>(253)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<b>(231)</b>	<b>74%</b>	<b>(5)</b>	<b>(3)</b>	<b>(12)</b>	<b>(24)</b>	<b>(187)</b>
30% of median family household income <sup>(3)</sup>	(33)	10%	(2)	(0)	(1)	(8)	(21)
30 - 50%	(32)	10%	(1)	(0)	(1)	(8)	(23)
50 - 60%	(119)	38%	(2)	(2)	(5)	(3)	(107)
60 - 80%	(47)	15%	(0)	(1)	(5)	(5)	(37)
80 - 115%	(259)	83%	(2)	(0)	(25)	(5)	(226)
115%+	178	-57%	0	1	23	(5)	160

Notes:

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

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

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

Sources:

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

# Jackson County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>2,319</b>	<b>100%</b>	<b>207</b>	<b>100%</b>	<b>955</b>	<b>100%</b>	<b>1,157</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	242	10%	+	214	103%	+	28	3%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>800</u>	<u>34%</u>	+	<u>(123)</u>	<u>-60%</u>	+	<u>435</u>	<u>46%</u>	+	<u>488</u>	<u>42%</u>
<b>= Total</b>	<b>1,042</b>	<b>45%</b>	<b>=</b>	<b>91</b>	<b>44%</b>	<b>=</b>	<b>463</b>	<b>48%</b>	<b>=</b>	<b>488</b>	<b>42%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>1,277</b>	<b>55%</b>		<b>117</b>	<b>56%</b>		<b>492</b>	<b>52%</b>		<b>668</b>	<b>58%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

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

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(231)	(20)	(24)	(187)
(minus)	<u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	↓	↓	↓
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>	↓	↓	↓	↓
<i>No "new" low-income units needed to accommodate population growth.</i>					

Notes:

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

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

# Kandiyohi County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$47,200</b>	<b>16,033</b>	<b>100%</b>	<b>854</b>	<b>333</b>	<b>4,198</b>	<b>3,903</b>	<b>6,744</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>7,662</b>	<b>48%</b>	<b>753</b>	<b>266</b>	<b>924</b>	<b>2,722</b>	<b>2,997</b>
30% of median family household income <sup>(3)</sup>	\$14,160	2,303	14%	313	78	99	923	890
30 - 50%	\$23,600	2,094	13%	226	72	201	874	720
50 - 60%	\$28,320	1,181	7%	112	41	209	350	471
60 - 80%	\$37,760	2,084	13%	102	75	416	576	916
80 - 115%	\$54,280	3,074	19%	64	44	1,031	589	1,346
115%+	\$54,280 +	5,298	33%	38	23	2,244	591	2,401

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$62,085</b>	<b>16,855</b>	<b>100%</b>	<b>986</b>	<b>357</b>	<b>4,274</b>	<b>4,088</b>	<b>7,151</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<b>8,565</b>	<b>51%</b>	<b>889</b>	<b>293</b>	<b>1,006</b>	<b>2,851</b>	<b>3,526</b>
30% of median family household income <sup>(3)</sup>	\$18,626	2,854	17%	414	93	129	967	1,252
30 - 50%	\$31,043	2,208	13%	239	76	212	915	767
50 - 60%	\$37,251	1,445	9%	137	50	255	366	638
60 - 80%	\$49,668	2,058	12%	100	74	411	603	870
80 - 115%	\$71,398	2,752	16%	57	40	923	617	1,116
115%+	\$71,398 +	5,537	33%	39	24	2,345	619	2,509

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>822</b>	<b>100%</b>	<b>131</b>	<b>24</b>	<b>76</b>	<b>184</b>	<b>406</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<b>904</b>	<b>110%</b>	<b>136</b>	<b>27</b>	<b>82</b>	<b>129</b>	<b>529</b>
30% of median family household income <sup>(3)</sup>	552	67%	100	15	30	45	362
30 - 50%	115	14%	12	4	11	41	46
50 - 60%	264	32%	25	9	47	16	167
60 - 80%	(26)	-3%	(1)	(1)	(5)	27	(46)
80 - 115%	(321)	-39%	(7)	(5)	(108)	28	(230)
115%+	239	29%	2	1	101	28	107

Notes:

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

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

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

Sources:

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

# Kandiyohi County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>7,662</b>	<b>100%</b>	<b>1,942</b>	<b>100%</b>	<b>2,722</b>	<b>100%</b>	<b>2,997</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	1,175	15%	+	1,025	53%	+	117	4%	+	33	1%
+ Private Market Units <sup>(3)</sup>	<u>4,138</u>	<u>54%</u>	+	<u>344</u>	<u>18%</u>	+	<u>1,742</u>	<u>64%</u>	+	<u>2,052</u>	<u>68%</u>
<b>= Total</b>	<b>5,313</b>	<b>69%</b>	<b>=</b>	<b>1,369</b>	<b>70%</b>	<b>=</b>	<b>1,859</b>	<b>68%</b>	<b>=</b>	<b>2,085</b>	<b>70%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>2,348</b>	<b>31%</b>		<b>574</b>	<b>30%</b>		<b>863</b>	<b>32%</b>		<b>912</b>	<b>30%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Kandiyohi County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	904	246	129	529
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	<u>488</u>	<u>43</u>	<u>83</u>	<u>362</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>415</b>	<b>202</b>	<b>46</b>	<b>167</b>

**Notes:**

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

# Lac qui Parle County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$39,200</b>	<b>3,315</b>	<b>100%</b>	<b>84</b>	<b>52</b>	<b>802</b>	<b>1,191</b>	<b>1,186</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,578</i>	<i>48%</i>	<i>67</i>	<i>30</i>	<i>163</i>	<i>799</i>	<i>520</i>
30% of median family household income <sup>(3)</sup>	\$11,760	454	14%	16	3	27	266	143
30 - 50%	\$19,600	471	14%	29	5	29	258	150
50 - 60%	\$23,520	223	7%	11	7	28	113	65
60 - 80%	\$31,360	430	13%	11	16	79	162	162
80 - 115%	\$45,080	636	19%	9	9	196	180	242
115%+	\$45,080 +	1,100	33%	8	13	443	212	424

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$50,453</b>	<b>2,971</b>	<b>100%</b>	<b>79</b>	<b>46</b>	<b>683</b>	<b>1,068</b>	<b>1,095</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,530</i>	<i>52%</i>	<i>65</i>	<i>28</i>	<i>154</i>	<i>716</i>	<i>568</i>
30% of median family household income <sup>(3)</sup>	\$15,136	478	16%	17	3	28	238	192
30 - 50%	\$25,227	477	16%	29	5	30	231	182
50 - 60%	\$30,272	165	6%	8	5	20	101	31
60 - 80%	\$40,362	410	14%	11	15	75	146	163
80 - 115%	\$58,021	537	18%	8	8	165	161	194
115%+	\$58,021 +	904	30%	7	11	364	190	333

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(344)</b>	<b>100%</b>	<b>(5)</b>	<b>(6)</b>	<b>(119)</b>	<b>(123)</b>	<b>(91)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>(48)</i>	<i>14%</i>	<i>(2)</i>	<i>(2)</i>	<i>(9)</i>	<i>(83)</i>	<i>48</i>
30% of median family household income <sup>(3)</sup>	24	-7%	1	0	1	(27)	49
30 - 50%	6	-2%	0	0	0	(27)	32
50 - 60%	(58)	17%	(3)	(2)	(7)	(12)	(34)
60 - 80%	(20)	6%	(1)	(1)	(4)	(17)	1
80 - 115%	(100)	29%	(1)	(1)	(31)	(19)	(48)
115%+	(196)	57%	(1)	(2)	(79)	(22)	(91)

Notes:

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

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

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

Sources:

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

## Lac qui Parle County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>1,578</b>	<b>100%</b>	<b>259</b>	<b>100%</b>	<b>799</b>	<b>100%</b>	<b>520</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	170	11%	+	92	35%	+	78	10%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,033</u>	<u>65%</u>	+	<u>109</u>	<u>42%</u>	+	<u>530</u>	<u>66%</u>	+	<u>395</u>	<u>76%</u>
<b>= Total</b>	<b>1,203</b>	<b>76%</b>	<b>=</b>	<b>201</b>	<b>77%</b>	<b>=</b>	<b>608</b>	<b>76%</b>	<b>=</b>	<b>395</b>	<b>76%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>375</b>	<b>24%</b>		<b>59</b>	<b>23%</b>		<b>191</b>	<b>24%</b>		<b>125</b>	<b>24%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Lac qui Parle County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	(48)	(13)	(83)	48
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	↓	↓	<u>36</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>12</b>	<b>↓</b>	<b>↓</b>	<b>12</b>

**Notes:**

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

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

# Lincoln County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$37,800</b>	<b>2,648</b>	<b>100%</b>	<b>50</b>	<b>40</b>	<b>634</b>	<b>967</b>	<b>957</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,246</i>	<i>47%</i>	<i>41</i>	<i>13</i>	<i>129</i>	<i>664</i>	<i>399</i>
30% of median family household income <sup>(3)</sup>	\$11,340	383	14%	5	4	11	259	104
30 - 50%	\$18,900	357	13%	19	2	34	197	106
50 - 60%	\$22,680	169	6%	11	4	26	76	52
60 - 80%	\$30,240	338	13%	7	4	58	131	138
80 - 115%	\$43,470	594	22%	5	16	165	171	237
115%+	\$43,470 +	808	31%	4	11	339	132	321

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$42,617</b>	<b>2,404</b>	<b>100%</b>	<b>50</b>	<b>34</b>	<b>540</b>	<b>903</b>	<b>877</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,282</i>	<i>53%</i>	<i>43</i>	<i>13</i>	<i>129</i>	<i>620</i>	<i>477</i>
30% of median family household income <sup>(3)</sup>	\$12,785	395	16%	5	4	12	242	132
30 - 50%	\$21,309	424	18%	22	3	40	184	176
50 - 60%	\$25,570	153	6%	10	4	24	71	45
60 - 80%	\$34,094	310	13%	7	3	54	122	124
80 - 115%	\$49,010	423	18%	4	11	118	160	131
115%+	\$49,010 +	699	29%	3	9	294	124	269

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(244)</b>	<b>100%</b>	<b>0</b>	<b>(6)</b>	<b>(94)</b>	<b>(64)</b>	<b>(80)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>36</i>	<i>-15%</i>	<i>2</i>	<i>(0)</i>	<i>(1)</i>	<i>(44)</i>	<i>78</i>
30% of median family household income <sup>(3)</sup>	12	-5%	0	0	0	(17)	29
30 - 50%	68	-28%	4	0	6	(13)	70
50 - 60%	(16)	6%	(1)	(0)	(2)	(5)	(7)
60 - 80%	(29)	12%	(1)	(0)	(5)	(9)	(14)
80 - 115%	(170)	70%	(2)	(4)	(47)	(11)	(106)
115%+	(109)	45%	(0)	(1)	(46)	(9)	(53)

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>1,246</b>	<b>100%</b>	<b>184</b>	<b>100%</b>	<b>664</b>	<b>100%</b>	<b>399</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	171	14%	+	147	80%	+	24	4%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>751</u>	<u>60%</u>	+	<u>(1)</u>	<u>0%</u>	+	<u>452</u>	<u>68%</u>	+	<u>300</u>	<u>75%</u>
<b>= Total</b>	<b>922</b>	<b>74%</b>	<b>=</b>	<b>146</b>	<b>80%</b>	<b>=</b>	<b>476</b>	<b>72%</b>	<b>=</b>	<b>300</b>	<b>75%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>324</b>	<b>26%</b>		<b>38</b>	<b>20%</b>		<b>187</b>	<b>28%</b>		<b>99</b>	<b>25%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Lincoln County

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

	All Low- Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	36	1	(44)	78
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	<u>0</u>	↓	<u>59</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>21</b>	<b>1</b>	<b>↓</b>	<b>19</b>

**Notes:**

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

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

# Lyon County

Exhibit 1. Income by Household Type, 2000 and 2010

Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>2000</b>								
<b>Total</b>	<b>\$46,200</b>	<b>9,702</b>	<b>100%</b>	<b>524</b>	<b>130</b>	<b>2,581</b>	<b>2,429</b>	<b>4,038</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>4,554</i>	<i>47%</i>	<i>448</i>	<i>89</i>	<i>433</i>	<i>1,740</i>	<i>1,843</i>
30% of median family household income <sup>(3)</sup>	\$13,860	1,460	15%	179	4	73	727	477
30 - 50%	\$23,100	1,347	14%	162	31	83	562	510
50 - 60%	\$27,720	606	6%	46	20	54	181	304
60 - 80%	\$36,960	1,140	12%	61	33	223	271	552
80 - 115%	\$53,130	2,021	21%	46	31	689	364	891
115%+	\$53,130 +	3,127	32%	30	10	1,458	325	1,304
<b>2010</b>								
<b>Total</b>	<b>\$66,652</b>	<b>10,071</b>	<b>100%</b>	<b>610</b>	<b>136</b>	<b>2,484</b>	<b>2,439</b>	<b>4,402</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>5,423</i>	<i>54%</i>	<i>545</i>	<i>102</i>	<i>508</i>	<i>1,748</i>	<i>2,521</i>
30% of median family household income <sup>(3)</sup>	\$19,996	1,923	19%	244	6	97	730	846
30 - 50%	\$33,326	1,460	15%	175	34	90	564	597
50 - 60%	\$39,991	742	7%	57	24	66	182	413
60 - 80%	\$53,322	1,298	13%	69	38	254	272	665
80 - 115%	\$76,650	1,522	15%	35	23	519	366	579
115%+	\$76,650 +	3,126	31%	30	10	1,458	326	1,302
<b>Change: 2000-2010</b>								
<b>Total</b>		<b>369</b>	<b>100%</b>	<b>86</b>	<b>6</b>	<b>(96)</b>	<b>10</b>	<b>364</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>869</i>	<i>236%</i>	<i>97</i>	<i>13</i>	<i>74</i>	<i>7</i>	<i>677</i>
30% of median family household income <sup>(3)</sup>		463	125%	65	1	24	3	369
30 - 50%		113	31%	14	3	7	2	88
50 - 60%		136	37%	10	4	12	1	108
60 - 80%		157	43%	8	5	31	1	112
80 - 115%		(499)	-135%	(11)	(8)	(170)	1	(311)
115%+		(1)	0%	(0)	(0)	(0)	1	(2)

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>4,554</b>	<b>100%</b>	<b>970</b>	<b>100%</b>	<b>1,740</b>	<b>100%</b>	<b>1,843</b>	<b>100%</b>
<b>Housed Affordably:</b>								
Existing Subsidized Units <sup>(2)</sup>	803	18%	684	70%	94	5%	25	1%
+ Private Market Units <sup>(3)</sup>	<u>2,279</u>	<u>50%</u>	<u>(7)</u>	<u>-1%</u>	<u>1,017</u>	<u>58%</u>	<u>1,269</u>	<u>69%</u>
<b>= Total</b>	<b>3,082</b>	<b>68%</b>	<b>677</b>	<b>70%</b>	<b>1,111</b>	<b>64%</b>	<b>1,294</b>	<b>70%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>1,472</b>	<b>32%</b>	<b>293</b>	<b>30%</b>	<b>630</b>	<b>36%</b>	<b>550</b>	<b>30%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Lyon County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	869	185	7	677
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	<u>469</u>	<u>(1)</u>	<u>4</u>	<u>466</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>400</b>	<b>186</b>	<b>3</b>	<b>211</b>

Notes:

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

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

# McLeod County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$56,000</b>	<b>13,478</b>	<b>100%</b>	<b>601</b>	<b>296</b>	<b>3,823</b>	<b>3,137</b>	<b>5,621</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>6,532</i>	<i>48%</i>	<i>518</i>	<i>204</i>	<i>860</i>	<i>2,523</i>	<i>2,427</i>
30% of median family household income <sup>(3)</sup>	\$16,800	1,759	13%	135	36	70	1,062	455
30 - 50%	\$28,000	1,911	14%	239	65	173	739	695
50 - 60%	\$33,600	964	7%	79	48	142	284	411
60 - 80%	\$44,800	1,898	14%	65	56	475	438	866
80 - 115%	\$64,400	3,091	23%	59	43	1,258	320	1,410
115%+	\$64,400 +	3,855	29%	24	49	1,705	294	1,784

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$65,651</b>	<b>14,387</b>	<b>100%</b>	<b>648</b>	<b>316</b>	<b>4,008</b>	<b>3,356</b>	<b>6,059</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>7,171</i>	<i>50%</i>	<i>570</i>	<i>221</i>	<i>909</i>	<i>2,699</i>	<i>2,772</i>
30% of median family household income <sup>(3)</sup>	\$19,695	2,183	15%	168	45	87	1,136	747
30 - 50%	\$32,826	1,989	14%	249	67	180	791	702
50 - 60%	\$39,391	1,052	7%	86	52	155	303	455
60 - 80%	\$52,521	1,947	14%	66	57	487	468	869
80 - 115%	\$75,499	2,621	18%	50	37	1,067	343	1,125
115%+	\$75,499 +	4,595	32%	28	58	2,032	314	2,162

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>909</b>	<b>100%</b>	<b>47</b>	<b>20</b>	<b>185</b>	<b>219</b>	<b>438</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>639</i>	<i>70%</i>	<i>51</i>	<i>17</i>	<i>49</i>	<i>176</i>	<i>345</i>
30% of median family household income <sup>(3)</sup>	424	47%	33	9	17	74	292
30 - 50%	77	9%	10	3	7	52	7
50 - 60%	88	10%	7	4	13	20	44
60 - 80%	49	5%	2	1	12	30	3
80 - 115%	(469)	-52%	(9)	(7)	(191)	22	(285)
115%+	739	81%	5	9	327	20	378

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>6,532</b>	<b>100%</b>	<b>1,582</b>	<b>100%</b>	<b>2,523</b>	<b>100%</b>	<b>2,427</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	816	12%	+	572	36%	+	244	10%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>4,088</u>	<u>63%</u>	+	<u>674</u>	<u>43%</u>	+	<u>1,526</u>	<u>60%</u>	+	<u>1,887</u>	<u>78%</u>
= Total	<b>4,904</b>	<b>75%</b>	=	<b>1,246</b>	<b>79%</b>	=	<b>1,770</b>	<b>70%</b>	=	<b>1,887</b>	<b>78%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>1,628</b>	<b>25%</b>		<b>336</b>	<b>21%</b>		<b>753</b>	<b>30%</b>		<b>540</b>	<b>22%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## McLeod County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	639	118	176	345
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>425</u>	<u>50</u>	<u>106</u>	<u>269</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>214</b>	<b>67</b>	<b>69</b>	<b>77</b>

Notes:

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

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

# Meeker County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$44,000</b>	<b>8,564</b>	<b>100%</b>	<b>372</b>	<b>201</b>	<b>2,316</b>	<b>2,287</b>	<b>3,388</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,575</i>	<i>42%</i>	<i>308</i>	<i>135</i>	<i>436</i>	<i>1,628</i>	<i>1,068</i>
30% of median family household income <sup>(3)</sup>	\$13,200	1,069	12%	92	6	57	660	253
30 - 50%	\$22,000	924	11%	88	29	57	466	284
50 - 60%	\$26,400	504	6%	60	39	72	191	141
60 - 80%	\$35,200	1,078	13%	67	60	250	311	390
80 - 115%	\$50,600	1,682	20%	34	27	576	327	718
115%+	\$50,600 +	3,307	39%	31	40	1,304	332	1,601

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$53,868</b>	<b>8,963</b>	<b>100%</b>	<b>444</b>	<b>226</b>	<b>2,233</b>	<b>2,390</b>	<b>3,671</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>4,391</i>	<i>49%</i>	<i>383</i>	<i>164</i>	<i>517</i>	<i>1,702</i>	<i>1,625</i>
30% of median family household income <sup>(3)</sup>	\$16,160	1,290	14%	111	7	69	690	413
30 - 50%	\$26,934	1,248	14%	120	40	77	487	526
50 - 60%	\$32,321	658	7%	78	51	94	200	234
60 - 80%	\$43,094	1,194	13%	74	67	277	325	452
80 - 115%	\$61,948	1,678	19%	34	27	575	342	701
115%+	\$61,948 +	2,894	32%	27	35	1,141	346	1,345

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>399</b>	<b>100%</b>	<b>72</b>	<b>25</b>	<b>(83)</b>	<b>103</b>	<b>283</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>816</i>	<i>205%</i>	<i>75</i>	<i>30</i>	<i>81</i>	<i>73</i>	<i>556</i>
30% of median family household income <sup>(3)</sup>	221	56%	19	1	12	30	160
30 - 50%	324	81%	31	10	20	21	242
50 - 60%	154	39%	18	12	22	9	93
60 - 80%	116	29%	7	6	27	14	61
80 - 115%	(4)	-1%	(0)	(0)	(1)	15	(17)
115%+	(413)	-104%	(4)	(5)	(163)	15	(256)

Notes:

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

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

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

Sources:

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

## Meeker County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>3,575</b>	<b>100%</b>	<b>879</b>	<b>100%</b>	<b>1,628</b>	<b>100%</b>	<b>1,068</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	389	11%	+	197	22%	+	192	12%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>2,059</u>	<u>58%</u>	+	<u>455</u>	<u>52%</u>	+	<u>849</u>	<u>52%</u>	+	<u>756</u>	<u>71%</u>
<b>= Total</b>	<b>2,448</b>	<b>68%</b>	<b>=</b>	<b>652</b>	<b>74%</b>	<b>=</b>	<b>1,041</b>	<b>64%</b>	<b>=</b>	<b>756</b>	<b>71%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>1,127</b>	<b>32%</b>		<b>227</b>	<b>26%</b>		<b>588</b>	<b>36%</b>		<b>313</b>	<b>29%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Meeker County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	816	186	73	556
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>528</u>	<u>96</u>	<u>38</u>	<u>393</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>288</b>	<b>90</b>	<b>35</b>	<b>163</b>

Notes:

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

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

# Murray County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$41,700</b>	<b>3,716</b>	<b>100%</b>	<b>92</b>	<b>54</b>	<b>911</b>	<b>1,261</b>	<b>1,398</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,739</i>	<i>47%</i>	<i>76</i>	<i>38</i>	<i>240</i>	<i>820</i>	<i>564</i>
30% of median family household income <sup>(3)</sup>	\$12,510	461	12%	23	8	35	270	124
30 - 50%	\$20,850	504	14%	31	9	42	269	154
50 - 60%	\$25,020	294	8%	16	13	53	110	102
60 - 80%	\$33,360	480	13%	6	8	111	171	184
80 - 115%	\$47,955	863	23%	13	11	261	240	339
115%+	\$47,955 +	1,114	30%	3	5	410	201	495

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$45,569</b>	<b>3,457</b>	<b>100%</b>	<b>90</b>	<b>50</b>	<b>815</b>	<b>1,178</b>	<b>1,326</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,774</i>	<i>51%</i>	<i>77</i>	<i>37</i>	<i>239</i>	<i>766</i>	<i>656</i>
30% of median family household income <sup>(3)</sup>	\$13,671	522	15%	26	9	40	252	195
30 - 50%	\$22,784	530	15%	33	9	44	251	193
50 - 60%	\$27,341	217	6%	12	10	39	103	54
60 - 80%	\$36,455	506	15%	6	9	117	159	214
80 - 115%	\$52,404	662	19%	10	8	200	224	220
115%+	\$52,404 +	1,021	30%	3	5	376	188	450

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(259)</b>	<b>100%</b>	<b>(2)</b>	<b>(4)</b>	<b>(96)</b>	<b>(83)</b>	<b>(72)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>36</i>	<i>-14%</i>	<i>1</i>	<i>(2)</i>	<i>(1)</i>	<i>(54)</i>	<i>92</i>
30% of median family household income <sup>(3)</sup>	62	-24%	3	1	5	(18)	71
30 - 50%	25	-10%	2	0	2	(18)	39
50 - 60%	(77)	30%	(4)	(3)	(14)	(7)	(48)
60 - 80%	26	-10%	0	0	6	(11)	30
80 - 115%	(201)	78%	(3)	(2)	(61)	(16)	(119)
115%+	(94)	36%	(0)	(0)	(35)	(13)	(45)

Notes:

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

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

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

Sources:

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

# Murray County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>1,739</b>	<b>100%</b>	<b>354</b>	<b>100%</b>	<b>820</b>	<b>100%</b>	<b>564</b>	<b>100%</b>
<b>Housed Affordably:</b>								
Existing Subsidized Units <sup>(2)</sup>	100	6%	76	21%	24	3%	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,214</u>	<u>70%</u>	<u>200</u>	<u>56%</u>	<u>582</u>	<u>71%</u>	<u>432</u>	<u>77%</u>
<b>= Total</b>	<b>1,314</b>	<b>76%</b>	<b>276</b>	<b>78%</b>	<b>606</b>	<b>74%</b>	<b>432</b>	<b>77%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>424</b>	<b>24%</b>	<b>78</b>	<b>22%</b>	<b>214</b>	<b>26%</b>	<b>132</b>	<b>23%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Murray County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	36	(2)	(54)	92
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	↓	↓	<u>70</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>21</b>	<b>↓</b>	<b>↓</b>	<b>21</b>

**Notes:**

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

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

# Nobles County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$42,500</b>	<b>7,966</b>	<b>100%</b>	<b>374</b>	<b>121</b>	<b>2,123</b>	<b>2,411</b>	<b>2,937</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,793</i>	<i>48%</i>	<i>317</i>	<i>102</i>	<i>534</i>	<i>1,663</i>	<i>1,178</i>
30% of median family household income <sup>(3)</sup>	\$12,750	1,189	15%	98	27	75	662	327
30 - 50%	\$21,250	1,017	13%	119	21	118	468	291
50 - 60%	\$25,500	550	7%	43	24	91	218	174
60 - 80%	\$34,000	1,037	13%	58	29	250	315	386
80 - 115%	\$48,875	1,603	20%	41	10	587	357	607
115%+	\$48,875 +	2,570	32%	15	9	1,002	391	1,152

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$49,411</b>	<b>7,854</b>	<b>100%</b>	<b>395</b>	<b>121</b>	<b>2,044</b>	<b>2,332</b>	<b>2,962</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,955</i>	<i>50%</i>	<i>342</i>	<i>102</i>	<i>559</i>	<i>1,609</i>	<i>1,343</i>
30% of median family household income <sup>(3)</sup>	\$14,823	1,105	14%	93	25	70	640	276
30 - 50%	\$24,705	1,316	17%	154	28	153	452	530
50 - 60%	\$29,647	436	6%	34	19	72	211	100
60 - 80%	\$39,529	1,098	14%	61	31	264	305	437
80 - 115%	\$56,822	1,491	19%	39	9	546	345	551
115%+	\$56,822 +	2,407	31%	14	9	939	379	1,067

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(113)</b>	<b>100%</b>	<b>21</b>	<b>(0)</b>	<b>(79)</b>	<b>(79)</b>	<b>24</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>162</i>	<i>-144%</i>	<i>25</i>	<i>1</i>	<i>25</i>	<i>(54)</i>	<i>165</i>
30% of median family household income <sup>(3)</sup>	(84)	75%	(4)	(2)	(5)	(22)	(51)
30 - 50%	299	-266%	35	6	35	(15)	239
50 - 60%	(114)	101%	(9)	(5)	(19)	(7)	(74)
60 - 80%	61	-54%	3	2	15	(10)	51
80 - 115%	(112)	99%	(3)	(1)	(41)	(12)	(55)
115%+	(163)	145%	(1)	(1)	(63)	(13)	(85)

Notes:

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

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

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

Sources:

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

# Nobles County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>3,793</b>	<b>100%</b>	<b>952</b>	<b>100%</b>	<b>1,663</b>	<b>100%</b>	<b>1,178</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	614	16%	+	478	50%	+	120	7%	+	16	1%
+ Private Market Units <sup>(3)</sup>	<u>2,141</u>	<u>56%</u>	+	<u>243</u>	<u>26%</u>	+	<u>1,042</u>	<u>63%</u>	+	<u>855</u>	<u>73%</u>
<b>= Total</b>	<b>2,755</b>	<b>73%</b>	<b>=</b>	<b>721</b>	<b>76%</b>	<b>=</b>	<b>1,162</b>	<b>70%</b>	<b>=</b>	<b>871</b>	<b>74%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>1,039</b>	<b>27%</b>		<b>231</b>	<b>24%</b>		<b>501</b>	<b>30%</b>		<b>307</b>	<b>26%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Nobles County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	162	51	(54)	165
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	<u>13</u>	↓	<u>120</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>83</b>	<b>38</b>	<b>↓</b>	<b>45</b>

**Notes:**

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

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

# Pipestone County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$39,300</b>	<b>4,082</b>	<b>100%</b>	<b>202</b>	<b>79</b>	<b>1,000</b>	<b>1,368</b>	<b>1,433</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>2,004</i>	<i>49%</i>	<i>185</i>	<i>54</i>	<i>212</i>	<i>982</i>	<i>572</i>
30% of median family household income <sup>(3)</sup>	\$11,790	549	13%	57	17	29	336	110
30 - 50%	\$19,650	595	15%	61	16	52	324	142
50 - 60%	\$23,580	300	7%	20	13	34	122	111
60 - 80%	\$31,440	560	14%	47	9	97	199	210
80 - 115%	\$45,195	793	19%	17	13	226	215	322
115%+	\$45,195 +	1,284	31%	0	12	562	171	539

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$46,626</b>	<b>3,889</b>	<b>100%</b>	<b>199</b>	<b>74</b>	<b>944</b>	<b>1,291</b>	<b>1,380</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,977</i>	<i>51%</i>	<i>185</i>	<i>52</i>	<i>208</i>	<i>927</i>	<i>607</i>
30% of median family household income <sup>(3)</sup>	\$13,988	584	15%	60	18	31	318	158
30 - 50%	\$23,313	605	16%	62	16	53	306	168
50 - 60%	\$27,976	211	5%	14	9	24	115	48
60 - 80%	\$37,301	577	15%	48	9	99	188	233
80 - 115%	\$53,620	653	17%	14	11	186	203	239
115%+	\$53,620 +	1,259	32%	0	12	551	162	535

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(193)</b>	<b>100%</b>	<b>(3)</b>	<b>(5)</b>	<b>(56)</b>	<b>(77)</b>	<b>(53)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>(27)</i>	<i>14%</i>	<i>0</i>	<i>(2)</i>	<i>(5)</i>	<i>(55)</i>	<i>35</i>
30% of median family household income <sup>(3)</sup>	35	-18%	4	1	2	(19)	48
30 - 50%	10	-5%	1	0	1	(18)	26
50 - 60%	(89)	46%	(6)	(4)	(10)	(7)	(62)
60 - 80%	17	-9%	1	0	3	(11)	24
80 - 115%	(140)	73%	(3)	(2)	(40)	(12)	(83)
115%+	(26)	13%	0	(0)	(11)	(10)	(5)

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>2,004</b>	<b>100%</b>	<b>451</b>	<b>100%</b>	<b>982</b>	<b>100%</b>	<b>572</b>	<b>100%</b>
<b>Housed Affordably:</b>								
Existing Subsidized Units <sup>(2)</sup>	172	9%	156	35%	16	2%	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,377</u>	<u>69%</u>	<u>200</u>	<u>44%</u>	<u>717</u>	<u>73%</u>	<u>460</u>	<u>80%</u>
= Total	<b>1,549</b>	<b>77%</b>	<b>356</b>	<b>79%</b>	<b>733</b>	<b>75%</b>	<b>460</b>	<b>80%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>455</b>	<b>23%</b>	<b>95</b>	<b>21%</b>	<b>248</b>	<b>25%</b>	<b>112</b>	<b>20%</b>

Notes:

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

## Pipestone County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	(27)	(7)	(55)	35
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	↓	↓	<u>28</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>7</b>	<b>↓</b>	<b>↓</b>	<b>7</b>

**Notes:**

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

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

# Redwood County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$43,300</b>	<b>6,704</b>	<b>100%</b>	<b>300</b>	<b>139</b>	<b>1,660</b>	<b>2,088</b>	<b>2,517</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,063</i>	<i>46%</i>	<i>208</i>	<i>102</i>	<i>370</i>	<i>1,333</i>	<i>1,050</i>
30% of median family household income <sup>(3)</sup>	\$12,990	813	12%	61	23	35	431	264
30 - 50%	\$21,650	882	13%	67	31	73	451	260
50 - 60%	\$25,980	438	7%	34	25	65	173	142
60 - 80%	\$34,640	930	14%	47	23	197	279	385
80 - 115%	\$49,795	1,311	20%	27	17	380	346	541
115%+	\$49,795 +	2,329	35%	64	20	910	409	926

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$52,727</b>	<b>6,424</b>	<b>100%</b>	<b>305</b>	<b>142</b>	<b>1,492</b>	<b>1,977</b>	<b>2,509</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,238</i>	<i>50%</i>	<i>225</i>	<i>109</i>	<i>364</i>	<i>1,262</i>	<i>1,277</i>
30% of median family household income <sup>(3)</sup>	\$15,818	970	15%	73	27	41	408	420
30 - 50%	\$26,364	984	15%	75	35	81	427	366
50 - 60%	\$31,636	479	7%	37	27	71	164	180
60 - 80%	\$42,182	805	13%	41	20	171	264	311
80 - 115%	\$60,636	1,165	18%	24	15	338	328	460
115%+	\$60,636 +	2,022	31%	56	18	790	387	771

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(280)</b>	<b>100%</b>	<b>5</b>	<b>3</b>	<b>(168)</b>	<b>(111)</b>	<b>(8)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>175</i>	<i>-62%</i>	<i>16</i>	<i>7</i>	<i>(5)</i>	<i>(71)</i>	<i>227</i>
30% of median family household income <sup>(3)</sup>	156	-56%	12	4	7	(23)	156
30 - 50%	102	-36%	8	4	8	(24)	106
50 - 60%	41	-15%	3	2	6	(9)	39
60 - 80%	(125)	45%	(6)	(3)	(26)	(15)	(74)
80 - 115%	(147)	52%	(3)	(2)	(43)	(18)	(81)
115%+	(308)	110%	(9)	(3)	(120)	(22)	(155)

Notes:

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

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

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

Sources:

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

# Redwood County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>3,063</b>	<b>100%</b>	<b>680</b>	<b>100%</b>	<b>1,333</b>	<b>100%</b>	<b>1,050</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	320	10%	+	212	31%	+	108	8%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>2,156</u>	<u>70%</u>	+	<u>357</u>	<u>53%</u>	+	<u>942</u>	<u>71%</u>	+	<u>857</u>	<u>82%</u>
<b>= Total</b>	<b>2,476</b>	<b>81%</b>	<b>=</b>	<b>569</b>	<b>84%</b>	<b>=</b>	<b>1,050</b>	<b>79%</b>	<b>=</b>	<b>857</b>	<b>82%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>587</b>	<b>19%</b>		<b>111</b>	<b>16%</b>		<b>283</b>	<b>21%</b>		<b>194</b>	<b>18%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Redwood County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	175	18	(71)	227
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	<u>10</u>	↓	<u>185</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>51</b>	<b>9</b>	<b>↓</b>	<b>42</b>

**Notes:**

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

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

# Renville County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$45,800</b>	<b>6,759</b>	<b>100%</b>	<b>190</b>	<b>139</b>	<b>1,801</b>	<b>2,128</b>	<b>2,501</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,234</i>	<i>48%</i>	<i>151</i>	<i>104</i>	<i>450</i>	<i>1,474</i>	<i>1,056</i>
30% of median family household income <sup>(3)</sup>	\$13,740	828	12%	60	20	69	482	197
30 - 50%	\$22,900	912	13%	49	29	93	454	286
50 - 60%	\$27,480	498	7%	16	26	67	208	181
60 - 80%	\$36,640	995	15%	25	29	220	330	391
80 - 115%	\$52,670	1,484	22%	29	22	536	321	577
115%+	\$52,670 +	2,041	30%	10	14	815	334	869

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$50,887</b>	<b>6,424</b>	<b>100%</b>	<b>192</b>	<b>132</b>	<b>1,655</b>	<b>2,063</b>	<b>2,382</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>3,266</i>	<i>51%</i>	<i>159</i>	<i>102</i>	<i>439</i>	<i>1,429</i>	<i>1,138</i>
30% of median family household income <sup>(3)</sup>	\$15,266	939	15%	68	23	79	467	303
30 - 50%	\$25,443	1,014	16%	55	33	103	440	383
50 - 60%	\$30,532	389	6%	13	20	52	201	102
60 - 80%	\$40,709	924	14%	24	27	204	320	350
80 - 115%	\$58,520	1,171	18%	23	17	423	311	397
115%+	\$58,520 +	1,987	31%	10	13	793	324	847

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(335)</b>	<b>100%</b>	<b>2</b>	<b>(7)</b>	<b>(146)</b>	<b>(65)</b>	<b>(119)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>33</i>	<i>-10%</i>	<i>8</i>	<i>(2)</i>	<i>(11)</i>	<i>(45)</i>	<i>82</i>
30% of median family household income <sup>(3)</sup>	111	-33%	8	3	9	(15)	106
30 - 50%	102	-30%	6	3	10	(14)	96
50 - 60%	(110)	33%	(4)	(6)	(15)	(6)	(79)
60 - 80%	(70)	21%	(2)	(2)	(16)	(10)	(41)
80 - 115%	(313)	94%	(6)	(5)	(113)	(10)	(180)
115%+	(54)	16%	(0)	(0)	(22)	(10)	(22)

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>3,234</b>	<b>100%</b>	<b>704</b>	<b>100%</b>	<b>1,474</b>	<b>100%</b>	<b>1,056</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	263	8%	+	182	26%	+	61	4%	+	20	2%
+ Private Market Units <sup>(3)</sup>	<u>2,294</u>	<u>71%</u>	+	<u>387</u>	<u>55%</u>	+	<u>1,068</u>	<u>72%</u>	+	<u>839</u>	<u>79%</u>
= Total	<b>2,557</b>	<b>79%</b>	=	<b>569</b>	<b>81%</b>	=	<b>1,129</b>	<b>77%</b>	=	<b>859</b>	<b>81%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>676</b>	<b>21%</b>		<b>136</b>	<b>19%</b>		<b>344</b>	<b>23%</b>		<b>196</b>	<b>19%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Renville County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	33	(4)	(45)	82
(minus) <u>Expected Provision of Low-Income Housing by the Private Market, 2000-2010<sup>(1), (2)</sup></u>	↓	↓	↓	<u>65</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>17</b>	<b>↓</b>	<b>↓</b>	<b>17</b>

Notes:

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

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

# Rock County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
<b>Total</b>	<b>\$44,700</b>	<b>3,848</b>	<b>100%</b>	<b>108</b>	<b>66</b>	<b>1,034</b>	<b>1,263</b>	<b>1,377</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,796</i>	<i>47%</i>	<i>97</i>	<i>51</i>	<i>203</i>	<i>877</i>	<i>568</i>
30% of median family household income <sup>(3)</sup>	\$13,410	566	15%	31	9	28	320	178
30 - 50%	\$22,350	488	13%	25	3	36	284	141
50 - 60%	\$26,820	243	6%	19	9	33	101	82
60 - 80%	\$35,760	498	13%	22	30	107	173	167
80 - 115%	\$51,405	864	22%	9	6	330	186	334
115%+	\$51,405 +	1,188	31%	2	10	501	200	476

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
<b>Total</b>	<b>\$46,384</b>	<b>3,742</b>	<b>100%</b>	<b>110</b>	<b>66</b>	<b>972</b>	<b>1,227</b>	<b>1,367</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>1,881</i>	<i>50%</i>	<i>101</i>	<i>52</i>	<i>215</i>	<i>853</i>	<i>661</i>
30% of median family household income <sup>(3)</sup>	\$13,915	524	14%	29	8	26	311	150
30 - 50%	\$23,192	594	16%	31	3	43	276	241
50 - 60%	\$27,830	230	6%	18	8	31	98	75
60 - 80%	\$37,107	533	14%	24	32	114	168	195
80 - 115%	\$53,341	682	18%	7	4	261	181	230
115%+	\$53,341 +	1,179	31%	2	10	497	194	476

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
<b>Total</b>	<b>(106)</b>	<b>100%</b>	<b>2</b>	<b>0</b>	<b>(62)</b>	<b>(36)</b>	<b>(10)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>	<i>85</i>	<i>-80%</i>	<i>4</i>	<i>2</i>	<i>11</i>	<i>(25)</i>	<i>93</i>
30% of median family household income <sup>(3)</sup>	(42)	40%	(2)	(1)	(2)	(9)	(28)
30 - 50%	106	-101%	5	1	8	(8)	101
50 - 60%	(14)	13%	(1)	(0)	(2)	(3)	(7)
60 - 80%	35	-33%	2	2	7	(5)	28
80 - 115%	(182)	172%	(2)	(1)	(69)	(5)	(104)
115%+	(9)	9%	(0)	(0)	(4)	(6)	0

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>1,796</b>	<b>100%</b>	<b>351</b>	<b>100%</b>	<b>877</b>	<b>100%</b>	<b>568</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	239	13%	+	163	46%	+	76	9%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,149</u>	<u>64%</u>	+	<u>127</u>	<u>36%</u>	+	<u>581</u>	<u>66%</u>	+	<u>441</u>	<u>78%</u>
<b>= Total</b>	<b>1,388</b>	<b>77%</b>	<b>=</b>	<b>290</b>	<b>83%</b>	<b>=</b>	<b>657</b>	<b>75%</b>	<b>=</b>	<b>441</b>	<b>78%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>408</b>	<b>23%</b>		<b>61</b>	<b>17%</b>		<b>221</b>	<b>25%</b>		<b>127</b>	<b>22%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Rock County

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

	All Low- Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	85	16	(25)	93
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	6	↓	72
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>31</b>	<b>10</b>	<b>↓</b>	<b>21</b>

Notes:

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

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

# Swift County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$40,500</b>	<b>4,368</b>	<b>100%</b>	<b>153</b>	<b>70</b>	<b>1,111</b>	<b>1,493</b>	<b>1,541</b>
<b>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></b>		<b>2,017</b>	<b>46%</b>	<b>130</b>	<b>51</b>	<b>219</b>	<b>1,096</b>	<b>521</b>
30% of median family household income <sup>(3)</sup>	\$12,150	616	14%	39	9	13	419	136
30 - 50%	\$20,250	510	12%	34	10	32	315	120
50 - 60%	\$24,300	293	7%	26	11	23	148	84
60 - 80%	\$32,400	598	14%	32	21	150	214	181
80 - 115%	\$46,575	853	20%	11	19	256	167	400
115%+	\$46,575 +	1,497	34%	12	0	636	230	620

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>Total</b>	<b>\$44,079</b>	<b>4,207</b>	<b>100%</b>	<b>159</b>	<b>68</b>	<b>1,013</b>	<b>1,467</b>	<b>1,500</b>
<b>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></b>		<b>2,172</b>	<b>52%</b>	<b>140</b>	<b>53</b>	<b>230</b>	<b>1,077</b>	<b>672</b>
30% of median family household income <sup>(3)</sup>	\$13,224	617	15%	39	9	13	411	145
30 - 50%	\$22,039	690	16%	46	13	44	309	279
50 - 60%	\$26,447	256	6%	23	10	21	146	58
60 - 80%	\$35,263	608	14%	32	21	153	211	191
80 - 115%	\$50,690	653	16%	8	15	196	164	270
115%+	\$50,690 +	1,382	33%	11	0	587	226	558

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
<b>Total</b>	<b>(161)</b>	<b>100%</b>	<b>6</b>	<b>(2)</b>	<b>(98)</b>	<b>(26)</b>	<b>(41)</b>
<b>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></b>	<b>155</b>	<b>-96%</b>	<b>9</b>	<b>2</b>	<b>11</b>	<b>(19)</b>	<b>151</b>
30% of median family household income <sup>(3)</sup>	1	-1%	0	0	0	(7)	8
30 - 50%	180	-112%	12	3	11	(5)	159
50 - 60%	(37)	23%	(3)	(1)	(3)	(3)	(27)
60 - 80%	10	-7%	1	0	3	(4)	11
80 - 115%	(200)	124%	(3)	(5)	(60)	(3)	(130)
115%+	(116)	72%	(1)	0	(49)	(4)	(62)

Notes:

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

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

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

Sources:

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

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>2,017</b>	<b>100%</b>	<b>400</b>	<b>100%</b>	<b>1,096</b>	<b>100%</b>	<b>521</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	342	17%	+	185	46%	+	157	14%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,153</u>	<u>57%</u>	+	<u>136</u>	<u>34%</u>	+	<u>621</u>	<u>57%</u>	+	<u>396</u>	<u>76%</u>
<b>= Total</b>	<b>1,495</b>	<b>74%</b>	<b>=</b>	<b>321</b>	<b>80%</b>	<b>=</b>	<b>778</b>	<b>71%</b>	<b>=</b>	<b>396</b>	<b>76%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>522</b>	<b>26%</b>		<b>79</b>	<b>20%</b>		<b>318</b>	<b>29%</b>		<b>125</b>	<b>24%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

## Swift County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	155	23	(19)	151
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	8	↓	115
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>51</b>	<b>15</b>	<b>↓</b>	<b>36</b>

Notes:

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

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

# Yellow Medicine County

Exhibit 1. Income by Household Type, 2000 and 2010

Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents		Married Couples		
				Female	Male			
<b>2000</b>								
<b>Total</b>	<b>\$39,600</b>	<b>4,441</b>	<b>100%</b>	<b>169</b>	<b>76</b>	<b>1,126</b>	<b>1,424</b>	<b>1,646</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>2,016</i>	<i>45%</i>	<i>127</i>	<i>55</i>	<i>220</i>	<i>937</i>	<i>677</i>
30% of median family household income <sup>(3)</sup>	\$11,880	638	14%	51	19	30	324	214
30 - 50%	\$19,800	544	12%	47	9	31	298	159
50 - 60%	\$23,760	300	7%	14	11	37	135	103
60 - 80%	\$31,680	534	12%	15	16	122	180	201
80 - 115%	\$45,540	894	20%	23	14	272	230	355
115%+	\$45,540 +	1,530	34%	19	7	634	257	614
<b>2010</b>								
<b>Total</b>	<b>\$48,417</b>	<b>4,139</b>	<b>100%</b>	<b>172</b>	<b>75</b>	<b>970</b>	<b>1,299</b>	<b>1,622</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>2,177</i>	<i>53%</i>	<i>138</i>	<i>58</i>	<i>240</i>	<i>855</i>	<i>886</i>
30% of median family household income <sup>(3)</sup>	\$14,525	659	16%	53	20	31	296	260
30 - 50%	\$24,209	656	16%	57	10	38	271	280
50 - 60%	\$29,050	233	6%	11	9	29	123	62
60 - 80%	\$38,734	628	15%	18	19	143	165	284
80 - 115%	\$55,680	759	18%	20	12	231	210	287
115%+	\$55,680 +	1,203	29%	15	6	498	234	450
<b>Change: 2000-2010</b>								
<b>Total</b>		<b>(302)</b>	<b>100%</b>	<b>3</b>	<b>(1)</b>	<b>(156)</b>	<b>(125)</b>	<b>(24)</b>
<i>Total Low-Income Households (&lt;80% of median)<sup>(2)</sup></i>		<i>160</i>	<i>-53%</i>	<i>11</i>	<i>3</i>	<i>21</i>	<i>(82)</i>	<i>208</i>
30% of median family household income <sup>(3)</sup>		20	-7%	2	1	1	(28)	45
30 - 50%		112	-37%	10	2	6	(26)	120
50 - 60%		(67)	22%	(3)	(3)	(8)	(12)	(41)
60 - 80%		95	-31%	3	3	22	(16)	83
80 - 115%		(135)	45%	(4)	(2)	(41)	(20)	(68)
115%+		(327)	108%	(4)	(1)	(136)	(23)	(164)

Notes:

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

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

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

Sources:

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

# Yellow Medicine County

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

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>2,016</b>	<b>100%</b>	<b>402</b>	<b>100%</b>	<b>937</b>	<b>100%</b>	<b>677</b>	<b>100%</b>			
<b>Housed Affordably:</b>											
Existing Subsidized Units <sup>(2)</sup>	265	13%	+	212	53%	+	53	6%	+	0	0%
+ Private Market Units <sup>(3)</sup>	<u>1,228</u>	<u>61%</u>	+	<u>99</u>	<u>25%</u>	+	<u>624</u>	<u>67%</u>	+	<u>505</u>	<u>75%</u>
= Total	<b>1,493</b>	<b>74%</b>	=	<b>311</b>	<b>77%</b>	=	<b>677</b>	<b>72%</b>	=	<b>505</b>	<b>75%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>523</b>	<b>26%</b>		<b>90</b>	<b>23%</b>		<b>261</b>	<b>28%</b>		<b>172</b>	<b>25%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

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

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

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

# Yellow Medicine County

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

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	160	34	(82)	208
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	8	↓	155
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>79</b>	<b>26</b>	<b>↓</b>	<b>53</b>

**Notes:**

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

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