



DISCUSSION DRAFT

Community Profiles Housing Needs in Minnesota

August 2009

Section 1: Background

There are limited resources to increase the amount of affordable housing in Minnesota. Thus, Minnesota Housing and its partners must invest their resources strategically and effectively. In an effort to guide these investment decisions, Minnesota Housing has developed community profiles, which reflect the need for housing investments in communities across the state.

Minnesota Housing makes many of its investment decisions using an RFP (Request for Proposal) process. Through this process, community agencies and developers request funds for specific housing developments and projects and identify how the investments will address the community's housing needs. Minnesota Housing uses its mission and program objectives to guide its funding decisions. The agency's mission is to:

Finance and advance affordable housing opportunities for low and moderate income Minnesotans to enhance quality of life and foster strong communities.

Program objectives include:

- Preserving existing housing stock
- Developing workforce housing
- Reducing transportation costs
- Creating supportive housing
- Revitalizing and stabilizing communities
- Promoting economic integration
- Promoting fair housing

Housing Indicators

The purpose of the community profiles is to provide data that helps identify the communities in Minnesota with the greatest need for housing investments and the type of investment that is needed. To develop the community profiles, Minnesota Housing identified 15 indicators that capture a community's need for affordable housing based on the agency's mission and program objectives. Table 1 provides a crosswalk between the indicators and objectives. While preserving existing housing stock and investing in supportive housing are program objectives, at this point, they are not reflected in the profiles because sufficient indicator data are not readily available on a statewide basis.

Table 1: Housing Objectives and Indicators

	Advance Affordable Housing for Low and Moderate Income Minnesotans	Develop Workforce Housing	Reduce Transportation Costs	Revitalize and Stabilize Communities	Promote Economic Integration	Promote Fair Housing
1. Percentage of Lower-Income Households Spending 30% or More of Income on Housing	X				X	
2. Median Household Income	X				X	
3. Poverty Rate				X		
4. Median Home Sale Price	X				X	
5. Median Rent	X				X	
6. Job Growth		X	X			
7. Household Growth		X				
8. Median Travel Time to Work			X		X	
9. Foreclosure Rate				X		
10. Change in Median Home Sale Price				X		
11. Homeownership Rate						
12. Median Age of Housing Stock				X		
13. Percent of Population from Communities of Color						X
14. Number of Days Homes Are on the Market		X				
15. Rental Vacancy Rate		X				

Need Categories and Classification

Based on the indicators listed in the previous table, Minnesota Housing developed four categories of communities that should be priority areas for housing investments.

- **Lack of Affordable Rental Housing:** In these communities, lower-income renters spend a large share of their income on housing because rental housing is scarce, as measured by a low rental vacancy rate or a high homeownership rate (i.e. low rental rate). Specifically, in cities:
 - The percentage of renter households with an income less than \$50,000 that spend 30 percent or more of their income on housing is greater than 68.50 percent; AND
 - One of the following two conditions apply:
 - Rental vacancy rate that is less than 4.01 percent, OR
 - Homeownership rate that is greater than 79.51 percent.
- **Need Workforce Housing:** These communities have had significant job and household growth. Consequently, these communities need additional workforce housing. Specifically, in cities:
 - Job growth from 2000 to 2008 was:
 - Greater than 20.63 percent, OR
 - Greater than 1,828 in net new jobs; AND
 - Household growth from 2000 to 2007 was:
 - Greater than 9.18 percent, OR
 - Greater than 1,250 in net new households; AND
 - One of the following two conditions apply:
 - Average time that a home is on the market is less than 145 days, OR
 - Rental vacancy rate that is less than 6.01 percent.These last two conditions are only applicable in the Twin Cities metro area because reliable and complete data do not exist for Greater Minnesota.
- **Community Stabilization:** These lower-income and older communities have had a lot of foreclosures and a steep drop in housing prices. Specifically, in cities:
 - Foreclosure rate is greater than 2.02 percent;¹

¹ If foreclosure data is missing for the community, the percentage change in the housing price is used as a proxy. In these cases, a community is identified as needing stabilization if there has been a large drop in housing prices, the poverty rate is relatively high, and the age of the housing stock is older.

- Poverty rate is greater than 5.13 percent; AND
- One of the following two conditions apply:
 - Percentage decline in median sales price is greater than 6.17 percent, OR
 - Median age of the housing stock is greater than 24 years.
- **Economic Integration:** In these higher-income communities, affordable housing is in short supply as reflected by the high home prices and rents. Consequently, lower-income households spend a large share of their income on housing. Specifically, in cities:
 - Median household income is greater than \$66,390;
 - Median home sale price is greater than \$225,000;
 - Median gross rent is greater than \$900;
 - Median travel time to work is less than 25 minutes; AND
 - The percentage of households with incomes less than \$50,000 that spend 30 percent or more on housing is greater than 64.67 percent.

Unit of Analysis

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

The *American Community Survey* provides data for communities that have more than 20,000 people, which applies to 47 counties and 51 cities in Minnesota. Minnesota Housing developed estimates for the 40 smaller counties by taking data from the 2000 census and projecting the data forward to 2007. The data was projected forward by: (1) matching the smaller counties with larger counties (i.e. more than 20,000 people) in the same region and (2) applying changes in each indicator for the larger counties between 2000 and 2007 to the smaller counties. For example, changes in the indicators between 2000 and 2007 for Lyon and Nobles counties (which have more than 20,000 people) were used to project changes in the indicators during that period for Lincoln, Lyon, and other small counties in Southwestern Minnesota.

A more detailed description of the methodology used by Minnesota Housing is available upon request.

Using the Community Profiles

This initial community profile is a “discussion draft.” Minnesota Housing is testing the indicators, data sources, typology classifications, cut points, and overall methodology. With better data coming with the 2010 *Census* and future *American Community Surveys*, which will provide data for smaller geographies (down to individual census tracts), Minnesota Housing will improve the quality of the profiles and provide a more refined assessment at the neighborhood level. In the meantime, as Minnesota Housing builds the quality of the profiles, it would appreciate any feedback on the overall approach, methodology, and content of the profiles. Comments should be directed to John Patterson, Director of Research and Evaluation at Minnesota Housing, john.patterson@state.mn.us.

Even though this initial community profile is a discussion draft, it provides useful information to aid Minnesota Housing and its partners in determining where they should direct their housing resources. The profiles provide a high-level but systematic picture of housing needs across the state. In addition, cities and counties identified as having a high need are good candidates for investments.

Section 2 of this document provides maps showing the highest need counties and cities under four need categories. Minnesota Housing identified these counties and cities using the criteria outlined in the Need Categories and Classification section of this report. The cut points for each indicator were developed through a three-step process. First, Minnesota Housing mapped each indicator (see Section 3), and the mapping program divided the cities and counties into five levels based on how they ranked on an indicator. (See the five shades of red in the maps.) The mapping program created the break points between the five levels by finding the Jenks natural break points.² Second, for each indicator, Minnesota Housing determined which of the five levels should be classified as high need. In most cases, the agency chose the two highest need levels (usually the two darkest shades of red). Third, Minnesota Housing combined the indicators and cut points (as described in the Need Categories and Classification section) to identify the high need areas.

Minnesota Housing created two sets of maps, one for the 51 largest cities and one for all the counties. Because need is relative (one community has a higher need than another), and large cities and counties have different characteristics, the cities and counties have different break and cut points. When up-to-date census tract data becomes available in

² According to the manual for the mapping program, “Classes are based on natural groupings inherent in the data. ArcMap identifies break points by picking the class breaks that best group similar values and maximize the differences between classes. The features are divided into classes whose boundaries are set where there are relatively big jumps in the data values.”

the next few years, Minnesota Housing will provide community profiles at the census tract level and have one set of break and cut points creating a more consistent analysis.

As mentioned earlier, cities and counties are too large of geographies for analyzing housing need and further analysis should be carried out before investment decisions are made. For example, a high-need city most likely has certain neighborhoods that have a greater need than other neighborhoods in the city. Resources should be directed toward the greatest-need neighborhoods. Furthermore, the current profiles may not identify a city or county as having a high need, but an individual neighborhood in that city or county may have a very high need. While these profiles provide an initial step in making their investment decision, further assessment using local data that applies to individual neighborhoods is also needed.

Outline of Profile Document

Maps and data for the 15 indicators and four need categories are presented in the following sections. Section 2 provides maps that identify the high-need communities for the four need categories; Section 3 has maps for each of the 15 indicators; and Section 4 provides detailed data tables for each of the indicators.

Section 2a:

County Need Categories

County Typology Specifications

Lack of Affordable Rental Housing

- The percentage of renter households with an income less than \$50,000, that spend 30 percent or more of their income on housing is greater than 51.06%; AND
- Homeownership rate is greater than 79.81%

Need Workforce Housing

- Job growth from 2000 to 2008 was:
 - Greater than 5.07%, OR
 - Greater than 2,742 in net new jobs; AND
- Household growth from 2000 to 2007 was:
 - Greater than 6.58%, OR
 - Greater than 1,998 in net new households

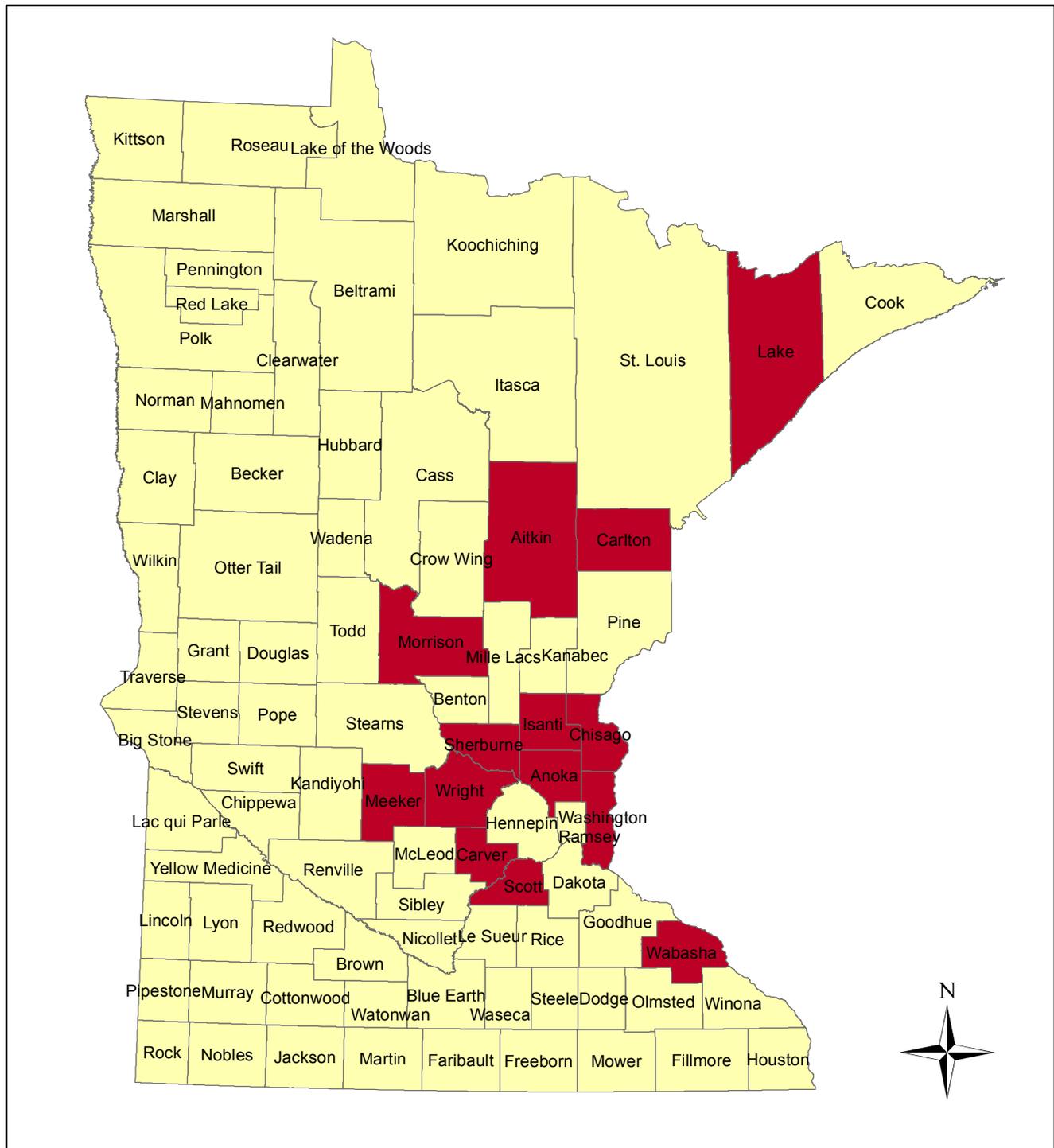
Community Stabilization

- Foreclosure rate is greater than 1.26%;
 - Poverty rate is greater than 9.04%; AND
 - One of the following two conditions apply:
 - Decline in median sales price is greater than 0, OR
 - Median age of the housing stock is greater than 36 years
- *If missing foreclosure data, use the percentage change in median sales price as a proxy.

Economic Integration

- Median household income is greater than \$53,351;
- Median home sale price is greater than \$138,500;
- Median gross rent is greater than \$581
- Median travel time is less than 25 minutes; AND
- The percentage of households with incomes less than \$50,000 that spend 30 percent or more on housing is greater than 47.01%

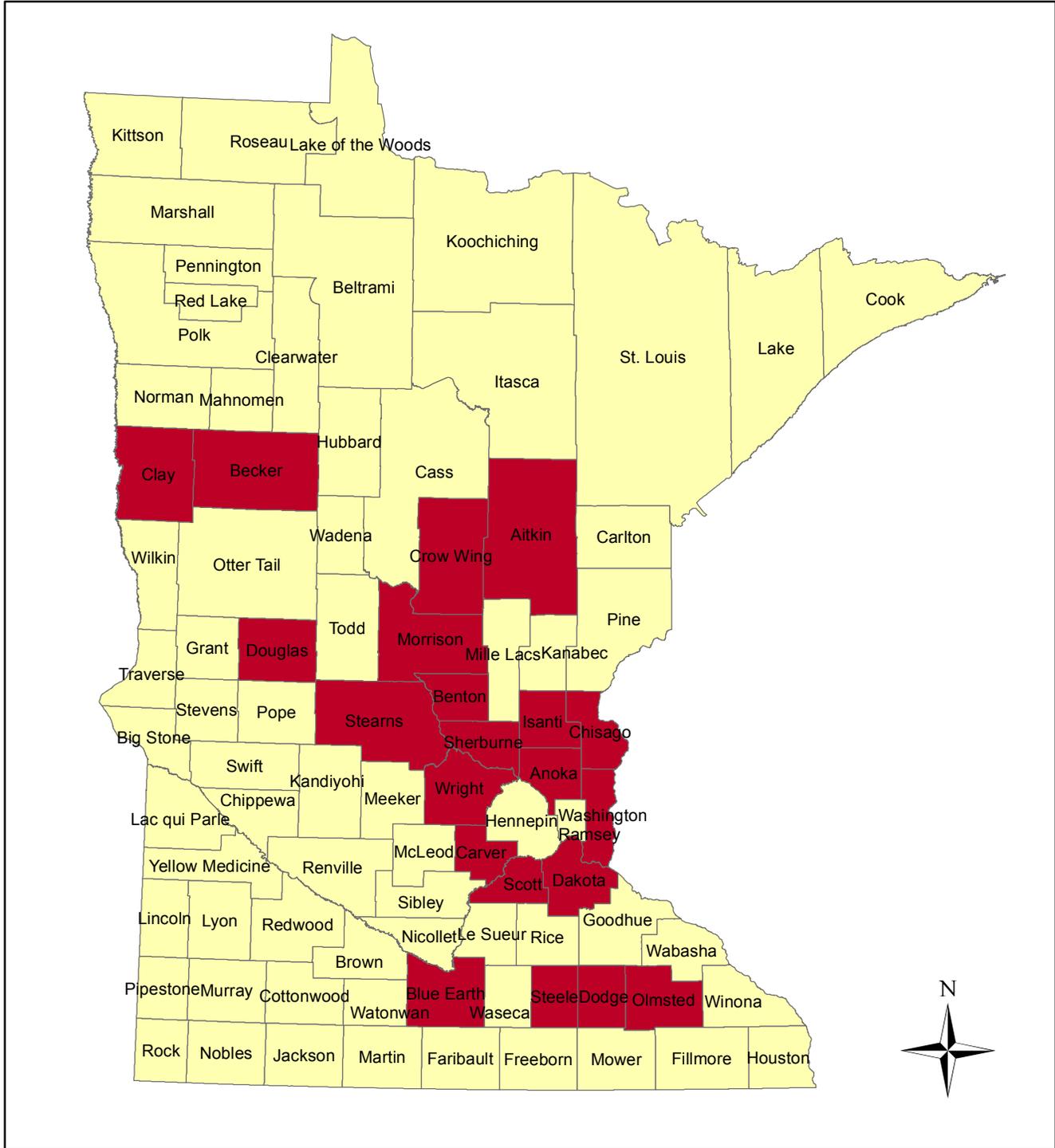
Lack of Affordable Rental Housing



Legend

- High Need Area
- Moderate or Low Need Area

Need Workforce Housing

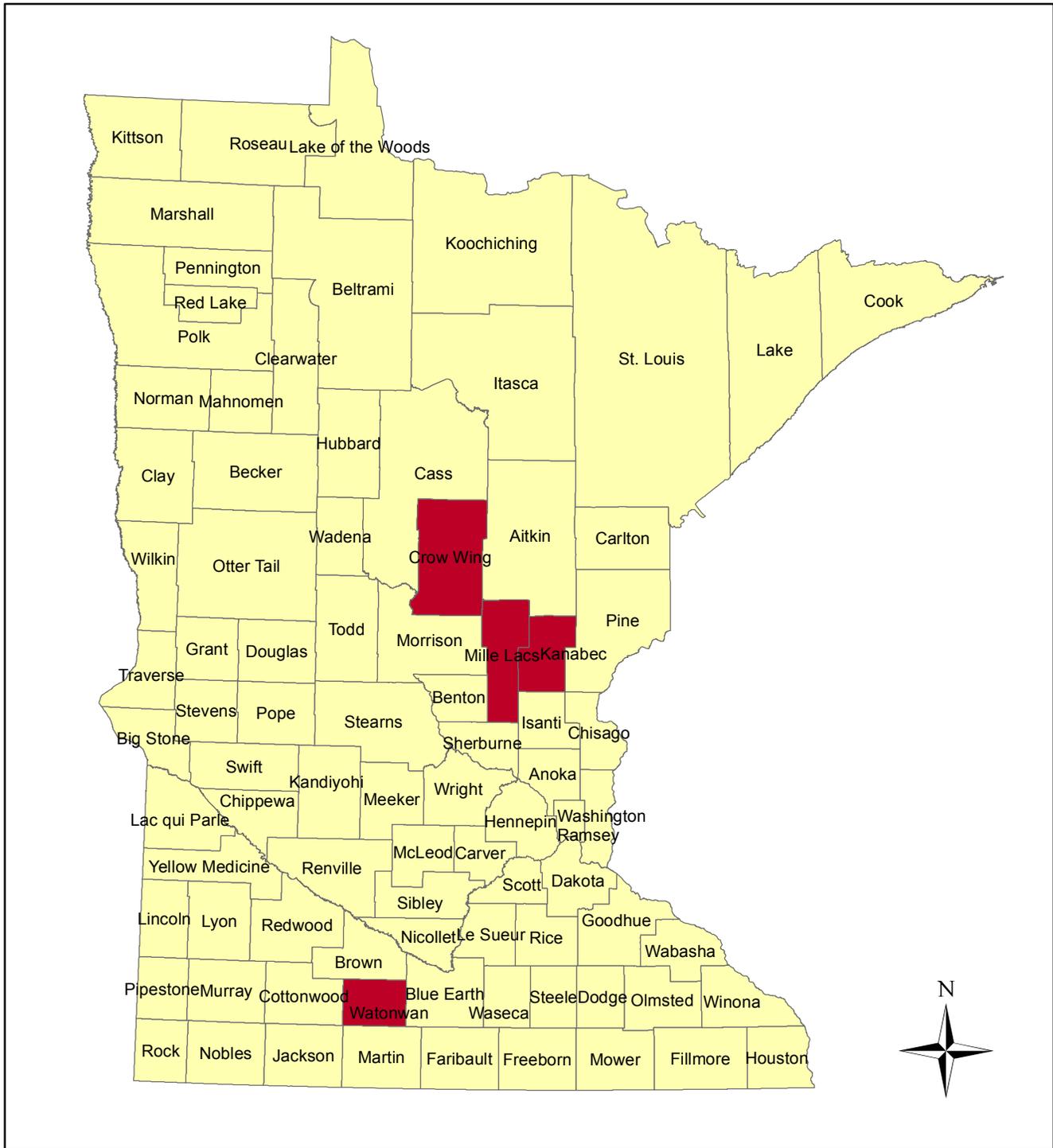


0 40 80 160 Miles

Legend

- High Need Area
- Moderate or Low Need Area

Community Stabilization

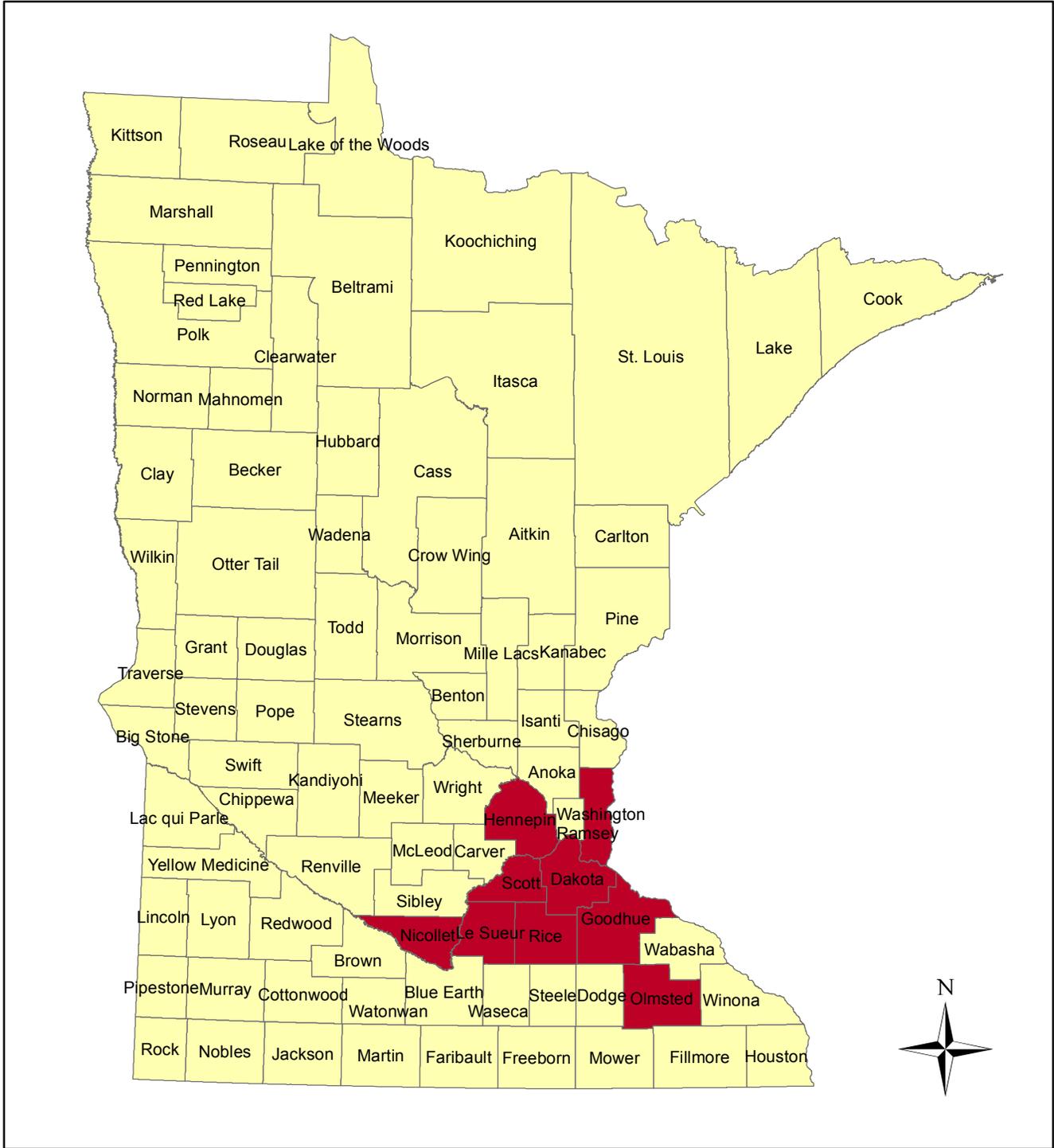


0 40 80 160 Miles

Legend

-  High Need Area
-  Moderate or Low Need Area

Economic Integration



0 40 80 160 Miles

Legend

- High Need Area
- Moderate or Low Need Area

Section 2b:

City Need Categories

City Typology Specifications

Lack of Affordable Rental Housing

- The percentage of renter households with an income less than \$50,000, that spend 30 percent or more of their income on housing is greater than 68.50%; AND
- One of the following two conditions apply:
 - Rental vacancy rate that is less than 4.01%, OR
 - Homeownership rate is greater than 79.51%.

Need Workforce Housing

- Job growth from 2000 to 2008 was:
 - Greater than 20.63%, OR
 - Greater than 1,828 in net new jobs; AND
- Household growth from 2000 to 2007 was:
 - Greater than 9.18%, OR
 - Greater than 1,250 in net new households; AND
- One of the following two conditions apply:
 - Average time that a home is on the market is less than 145 days, OR
 - Rental vacancy rate that is less than 6.01%.

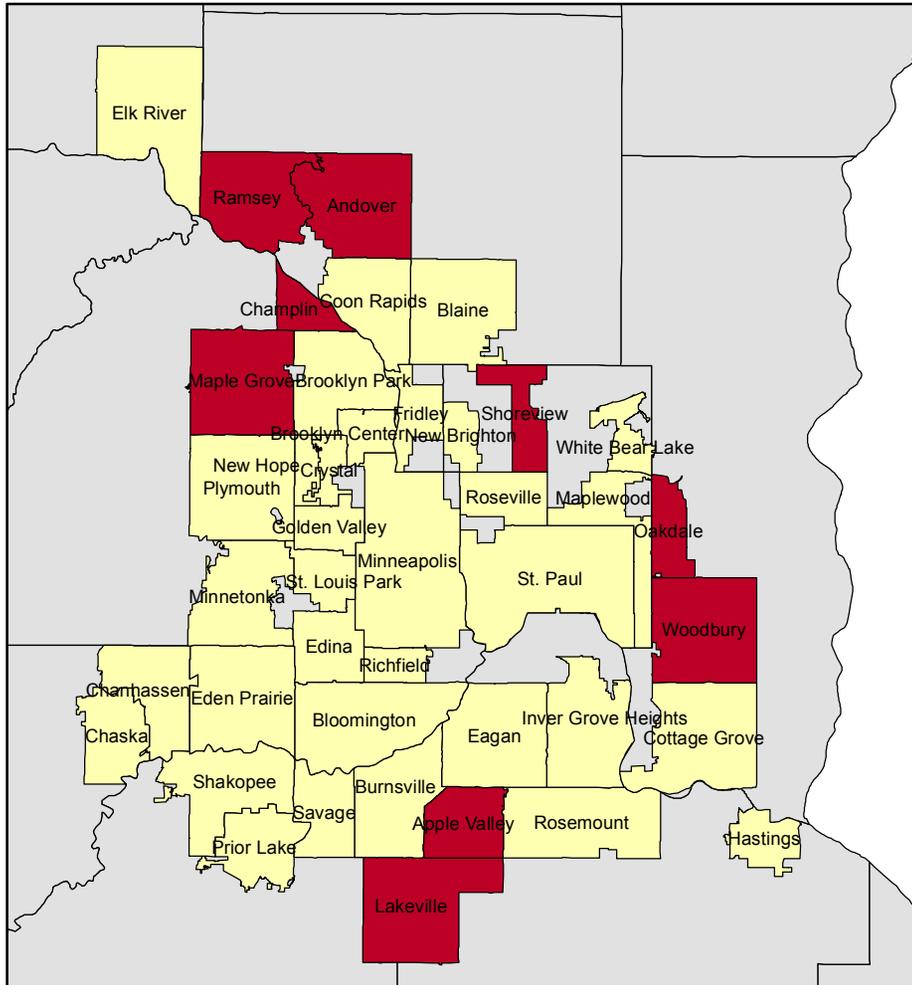
Community Stabilization

- Foreclosure rate is greater than 2.02%;
- Poverty rate is greater than 5.13%; AND
- One of the following two conditions apply:
 - Decline in median sales price is greater than 6.17%, OR
 - Median age of the housing stock is greater than 24 years.
- *If missing foreclosure data, use the percentage change in median sales price as a proxy.

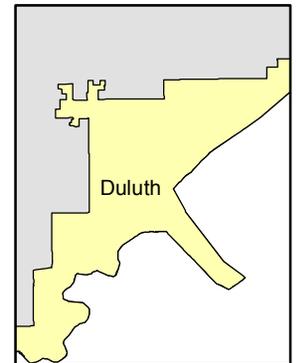
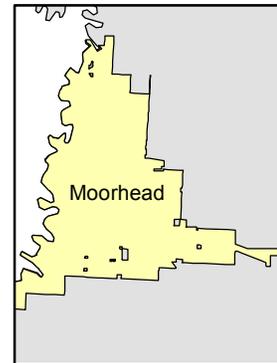
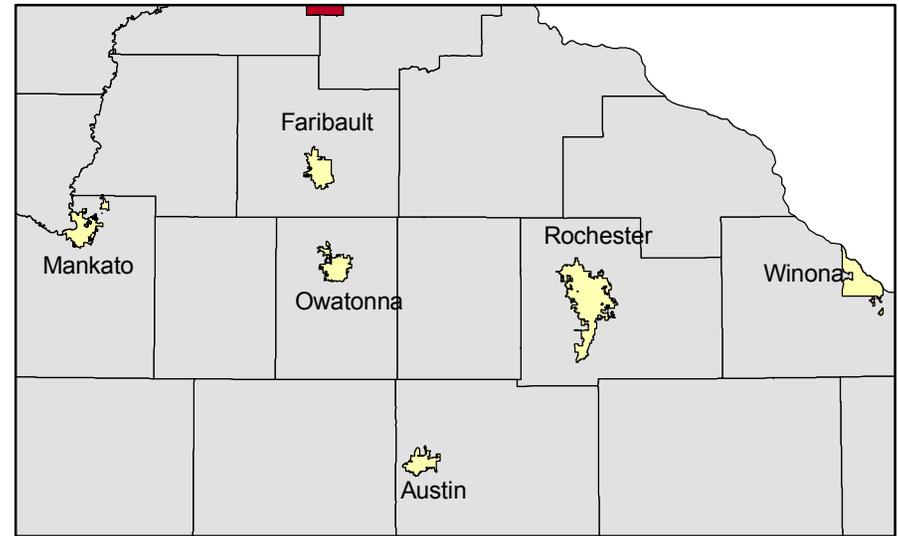
Economic Integration

- Median household income is greater than \$66,390;
- Median home sale price is greater than \$225,000;
- Median gross rent is greater than \$900
- Median travel time is less than 25 minutes; AND
- The percentage of households with incomes less than \$50,000 that spend 30 percent or more on housing is greater than 64.67%

Lack of Affordable Rental Housing



0 5 10 20 Miles



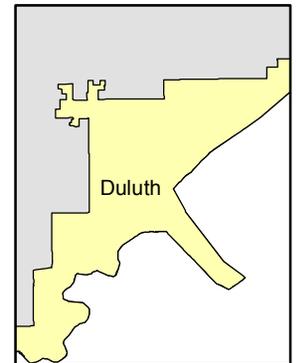
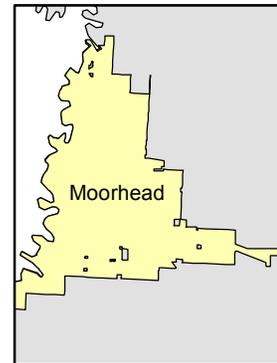
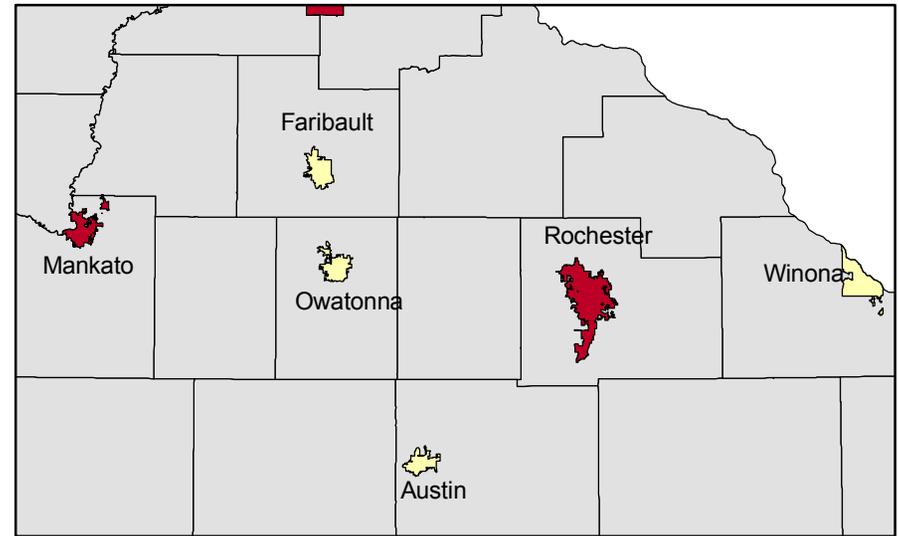
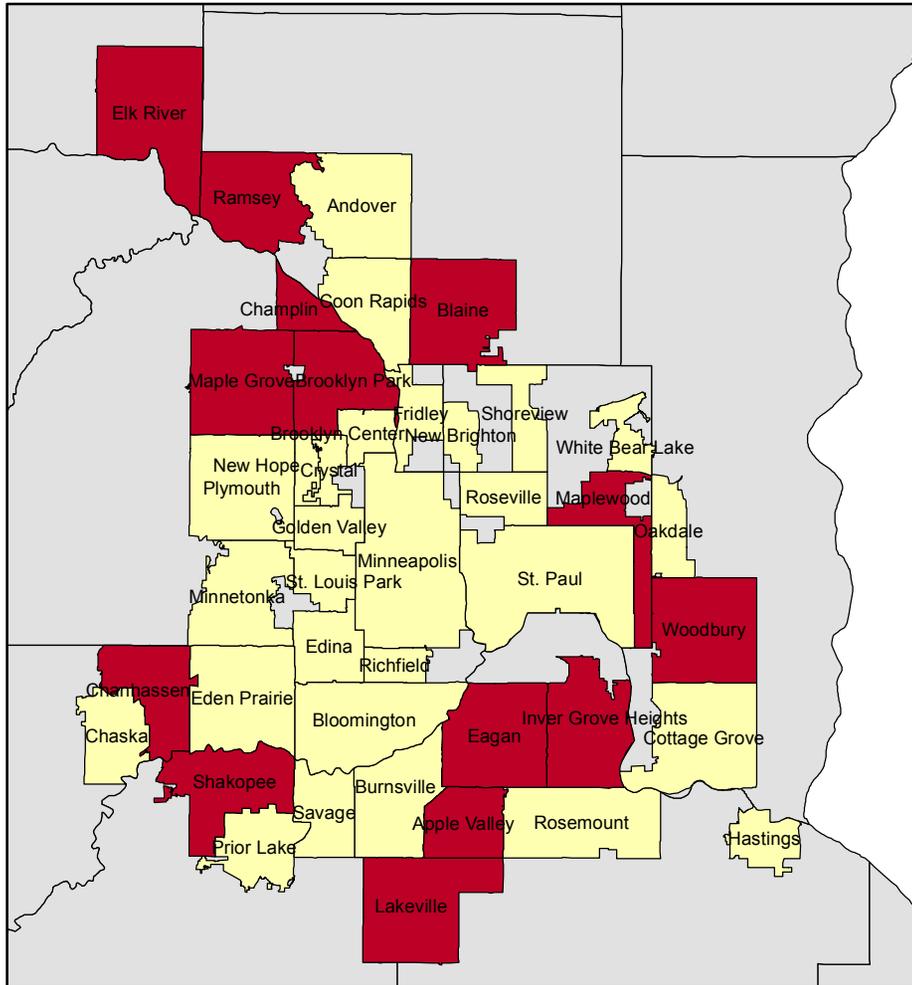
Legend

- High Need Area
- Moderate or Low Need Area
- Counties



Source: Minnesota Housing Estimates Based on Data from U.S. Census Bureau, American Community Survey; and GVA Marquette Advisors, Apartment Trends: Twin Cities Metro Area

Need Workforce Housing



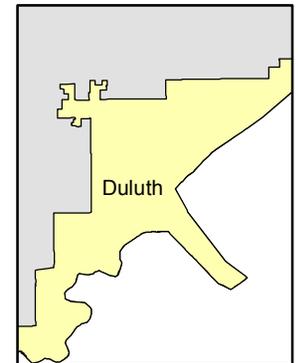
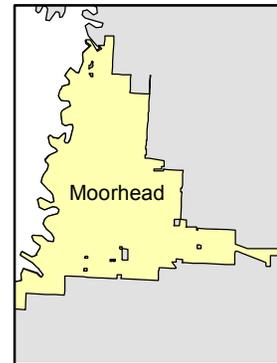
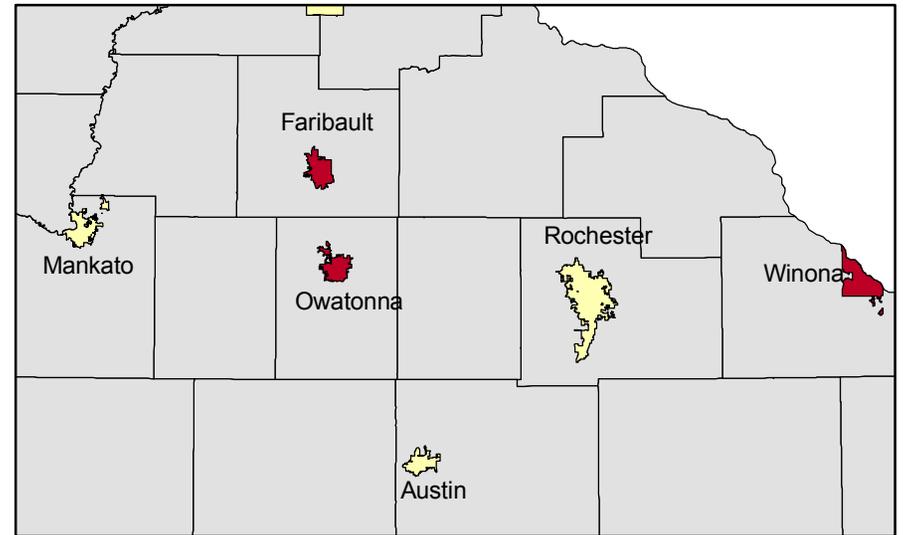
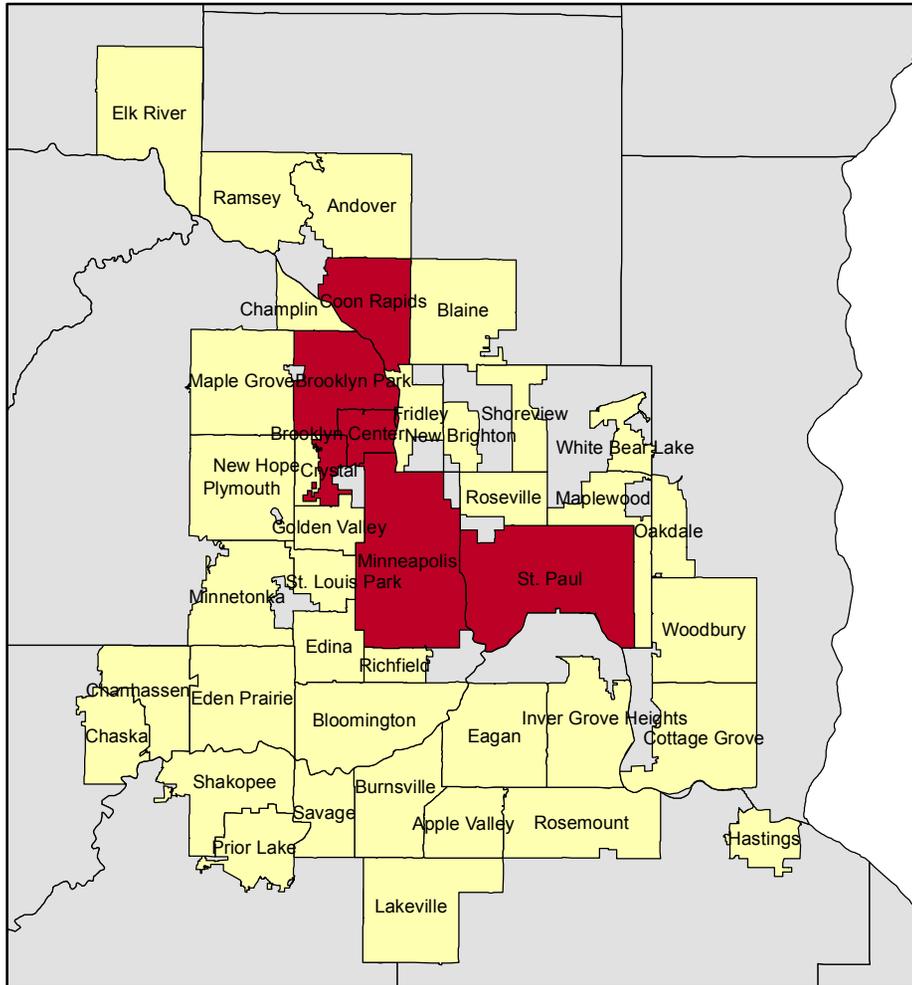
Legend

- High Need Area
- Moderate or Low Need Area
- Counties



Source: Minnesota Housing Estimates Based on Data from U.S. Census Bureau, *American Community Survey*; and Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages*; and GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*

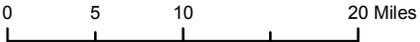
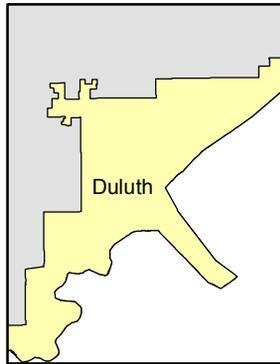
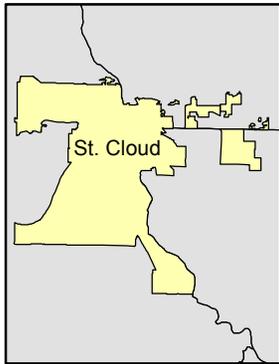
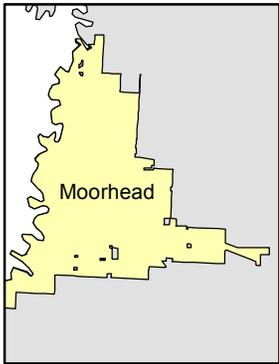
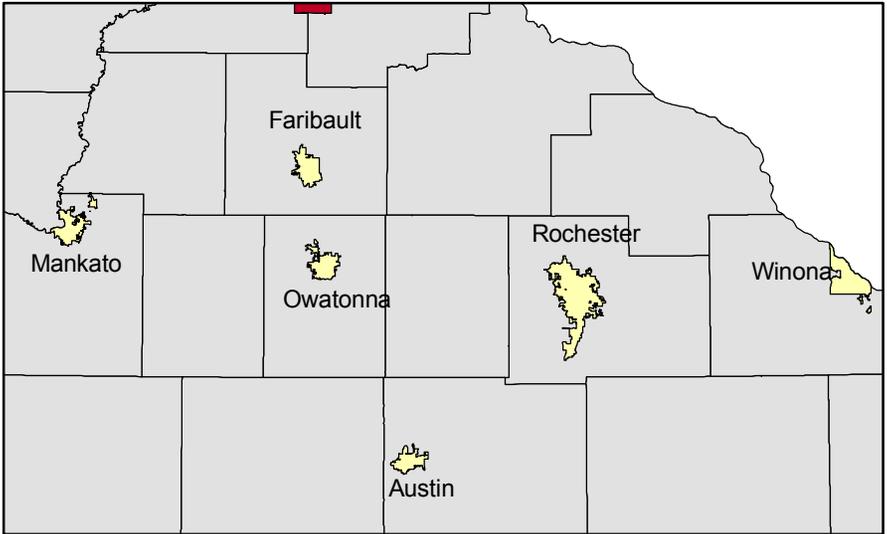
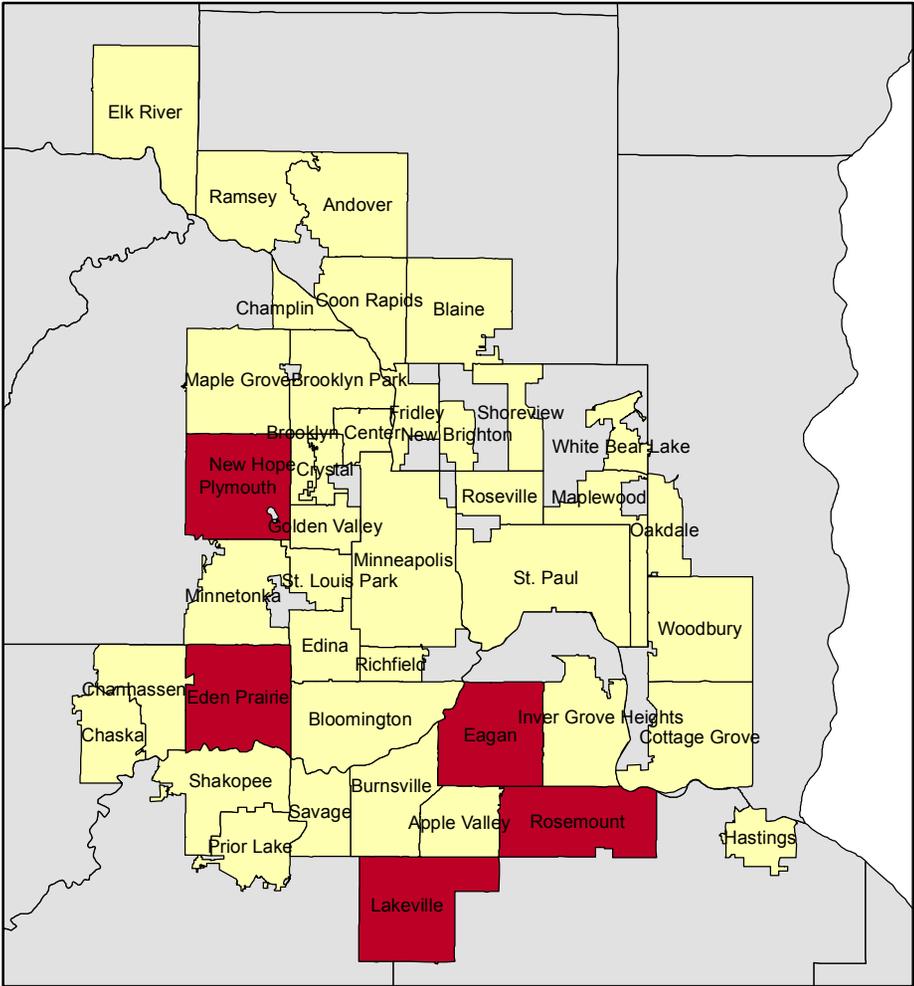
Community Stabilization



Legend

- High Need Area
- Moderate or Low Need Area
- Counties

Economic Integration



Legend

- High Need Area
- Moderate or Low Need Area
- Counties

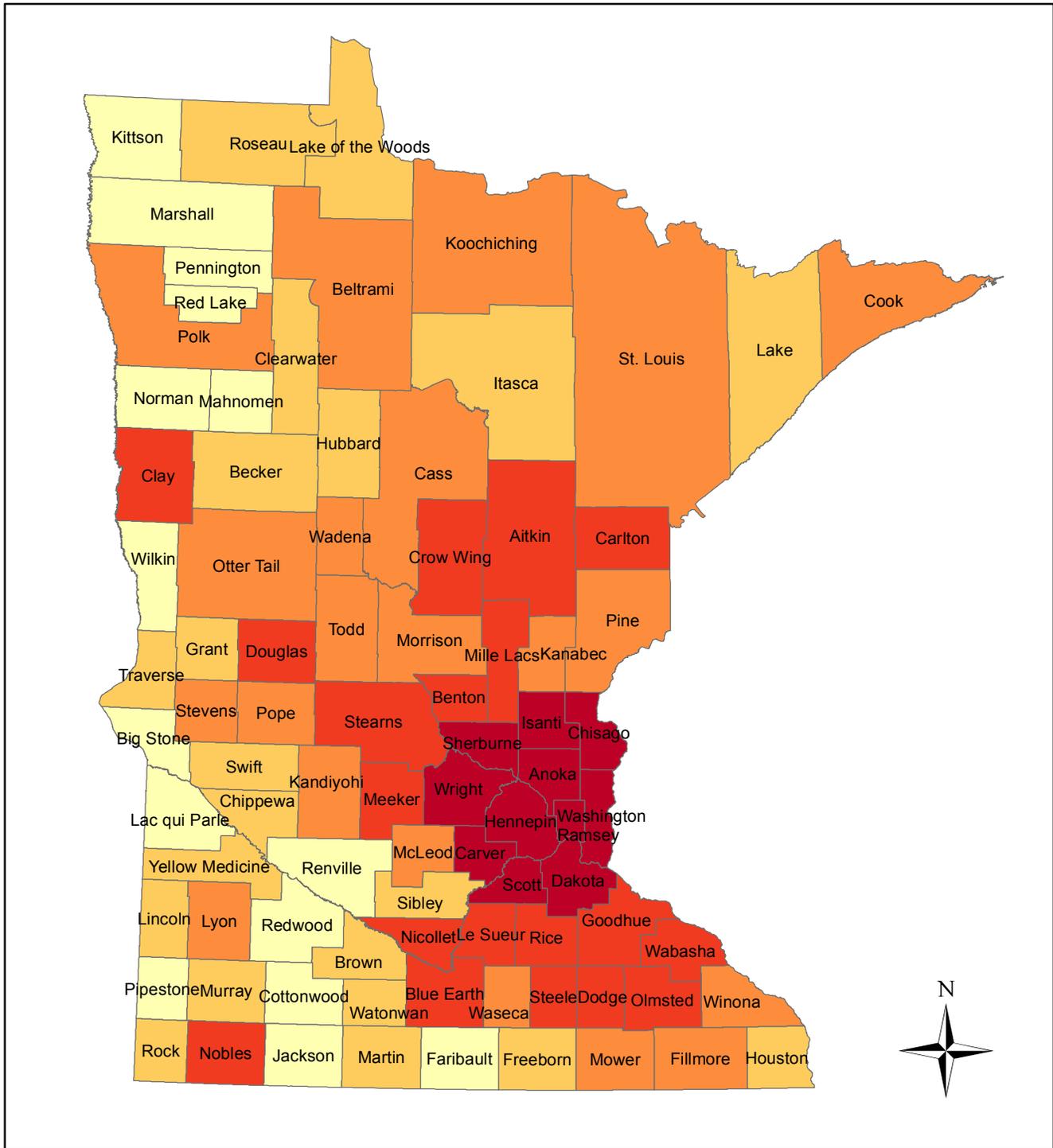


Source: Minnesota Housing Estimates Based on Data from U.S. Census Bureau, American Community Survey; and Minnesota Department of Revenue, Certificate of Real Estate Value database

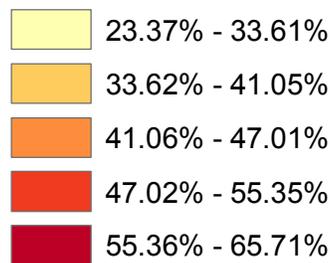
Section 3a:

County Indicators

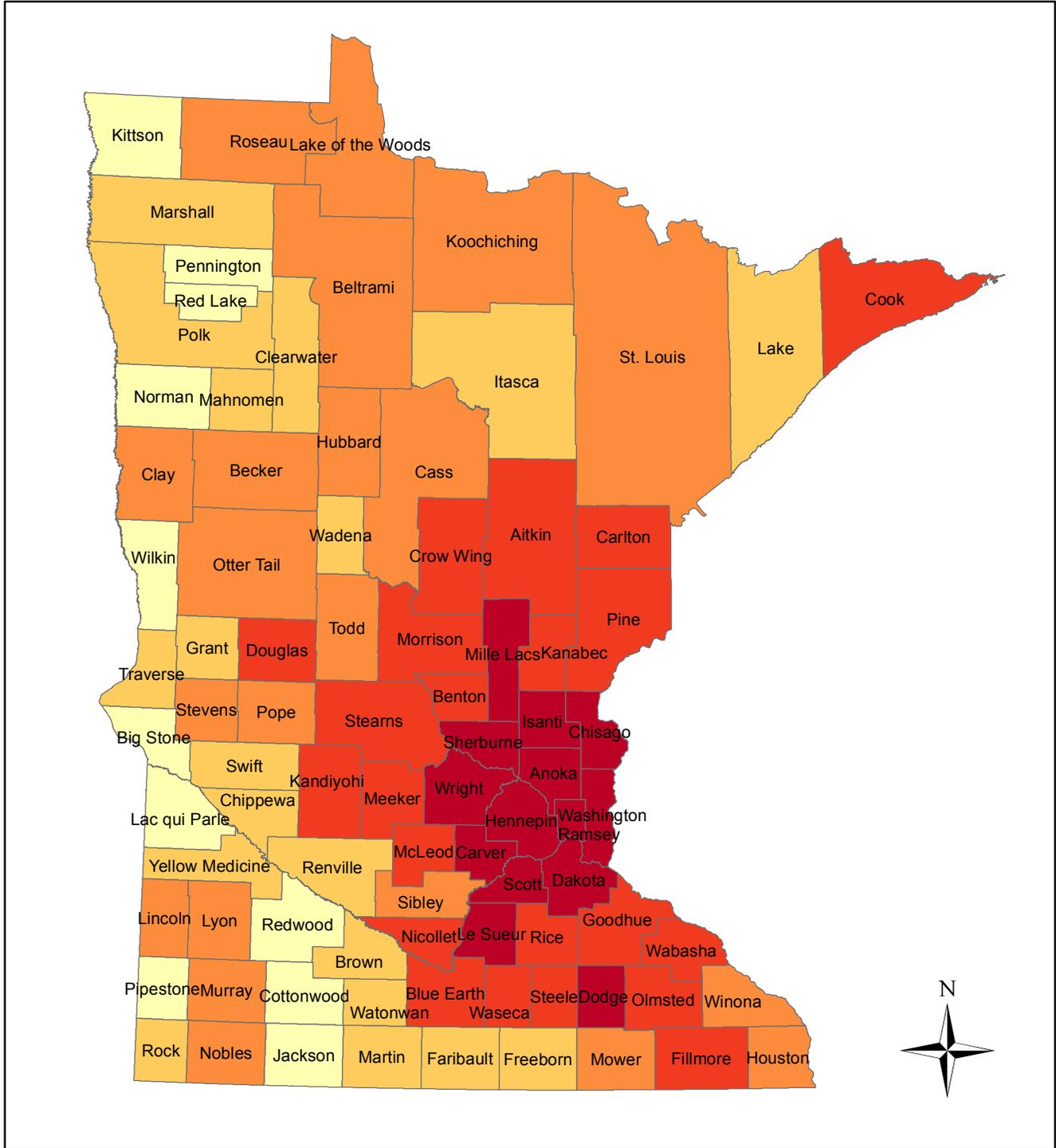
Map 1a: Percentage of Lower-Income Households Spending 30% or More of Income on Housing, 2005 - 2007



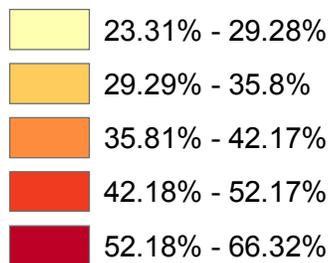
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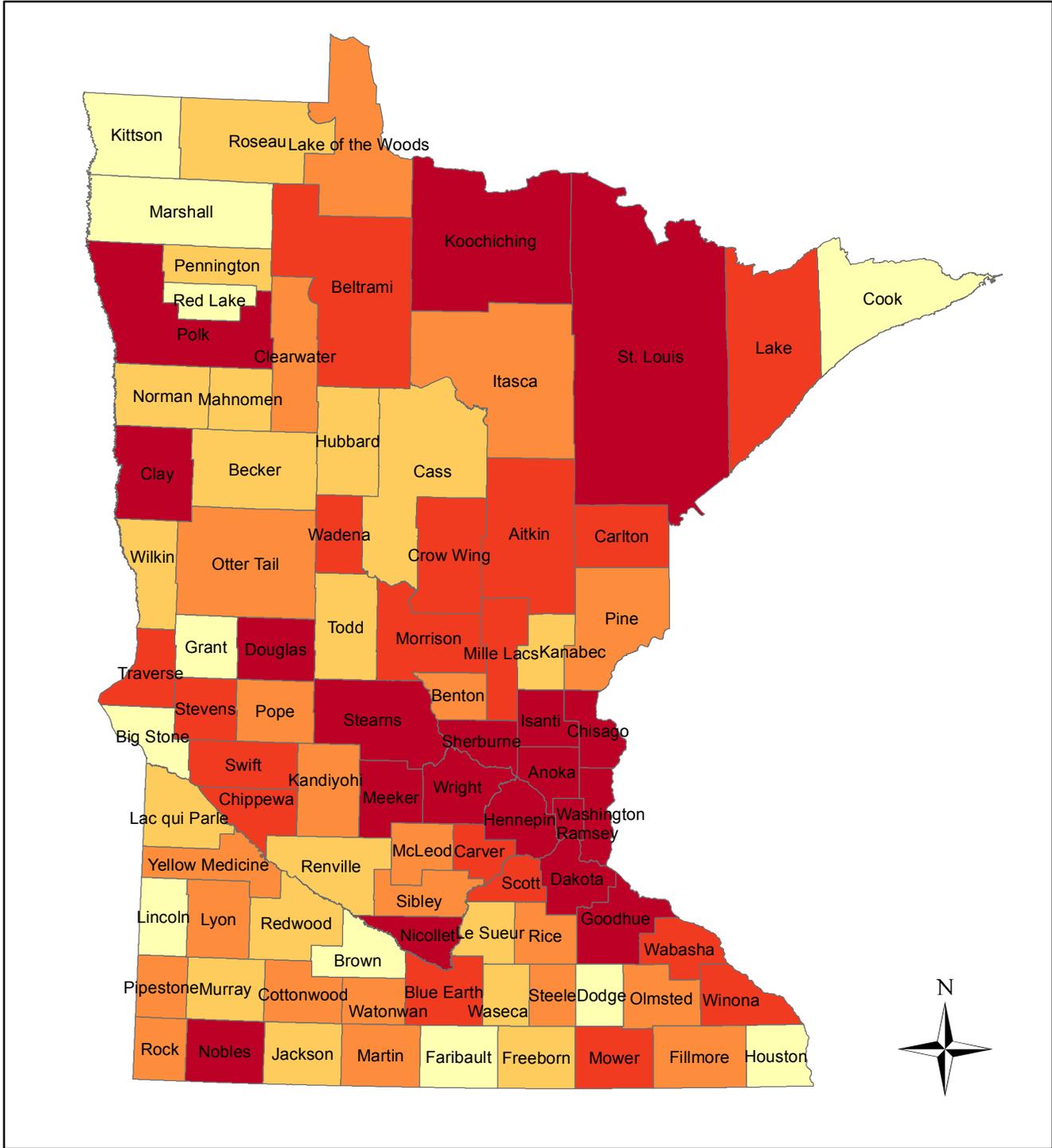
Map 1b: Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing, 2005 - 2007



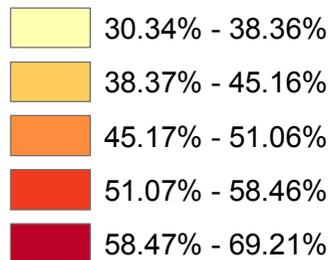
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Map 1c: Percentage of Lower-Income Renters Spending 30% or More of Income on Housing, 2005 - 2007

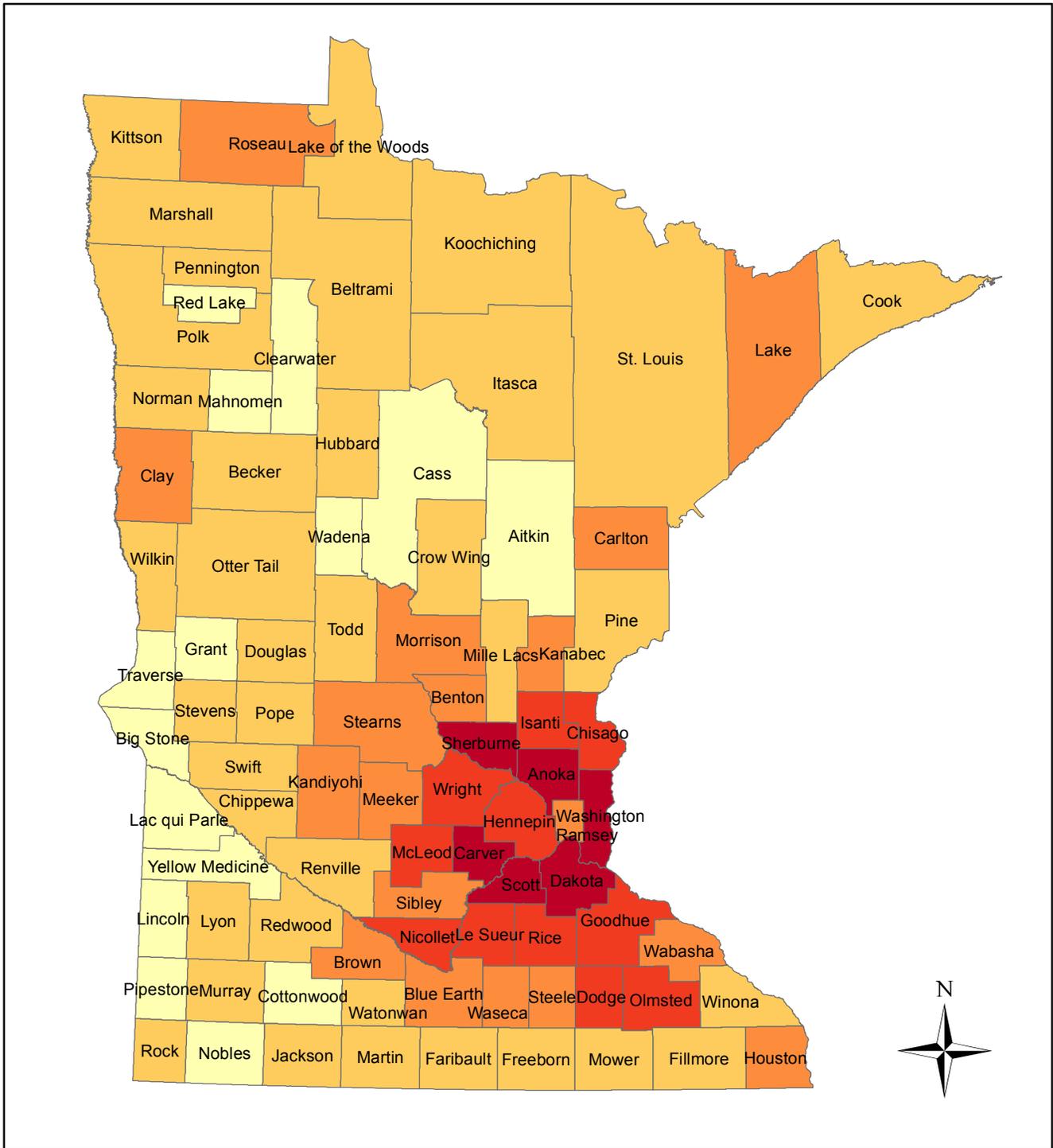


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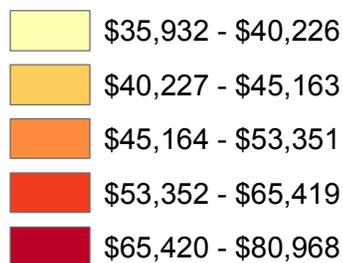


*For this indicator, households with an income of less than \$50,000 are considered lower-income.

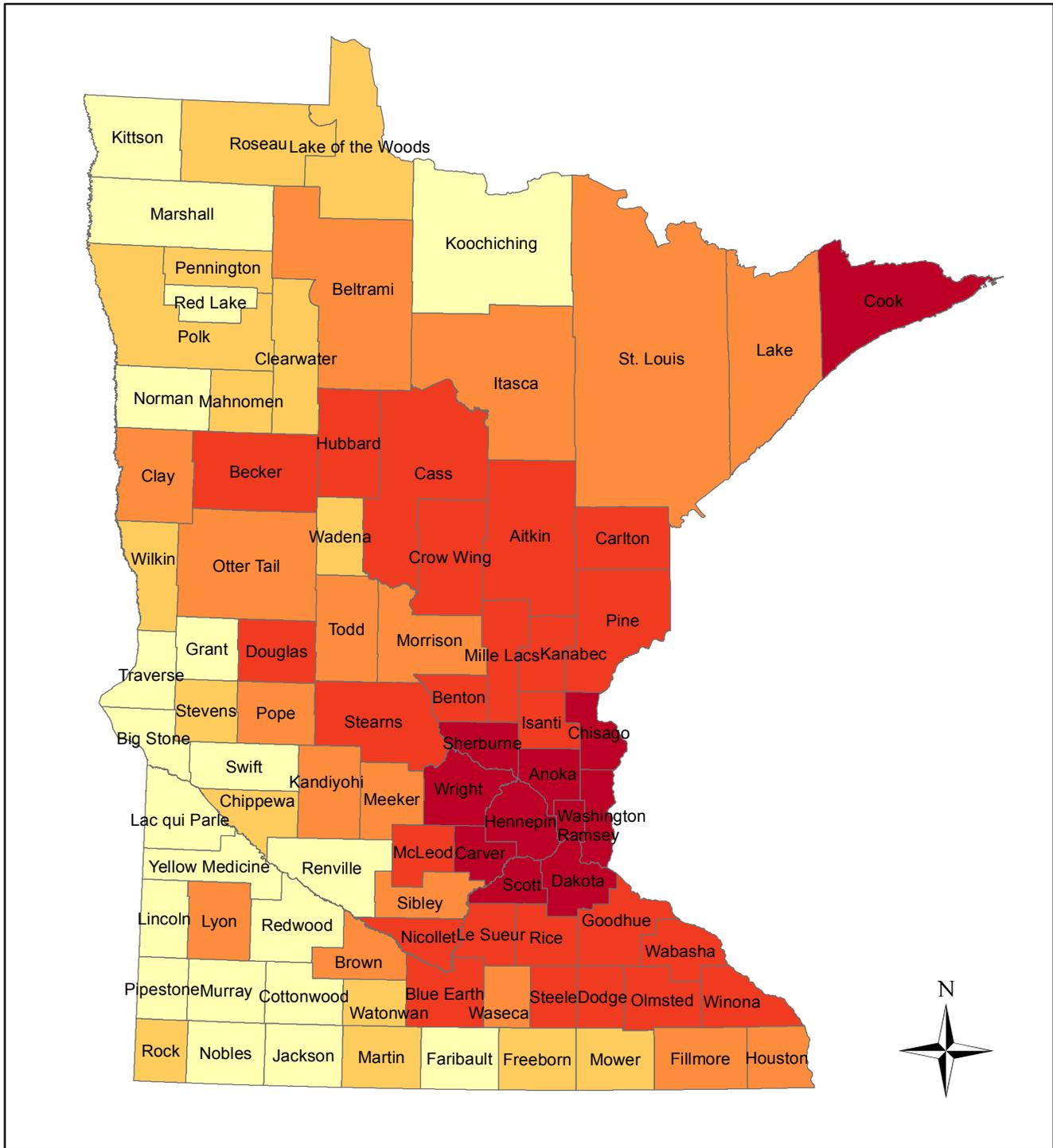
Map 2: Median Household Income, 2005 - 2007



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Map 4: Median Home Sale Price, October 2007 - September 2008

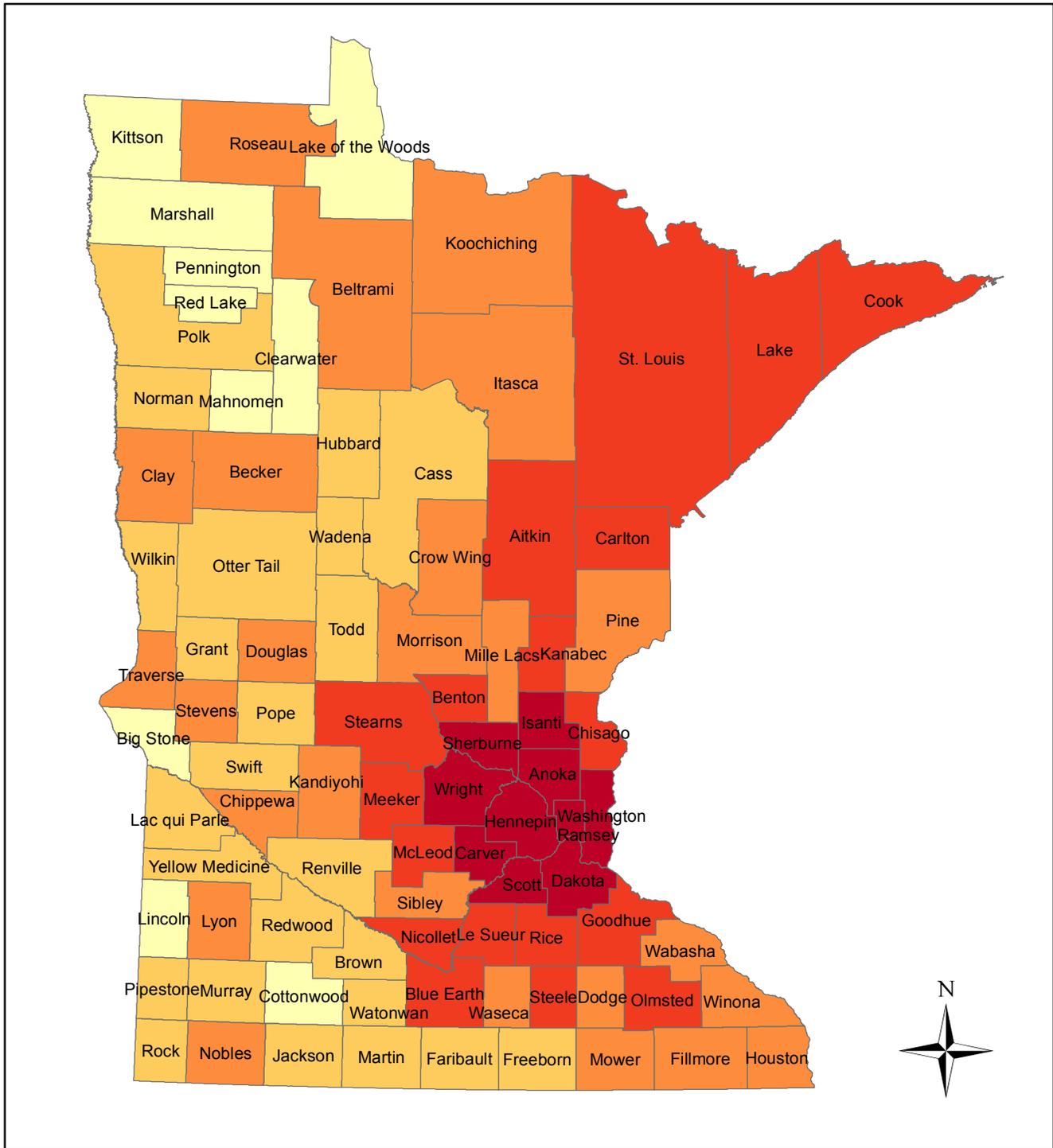


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Map 5: Median Rent, 2005 - 2007

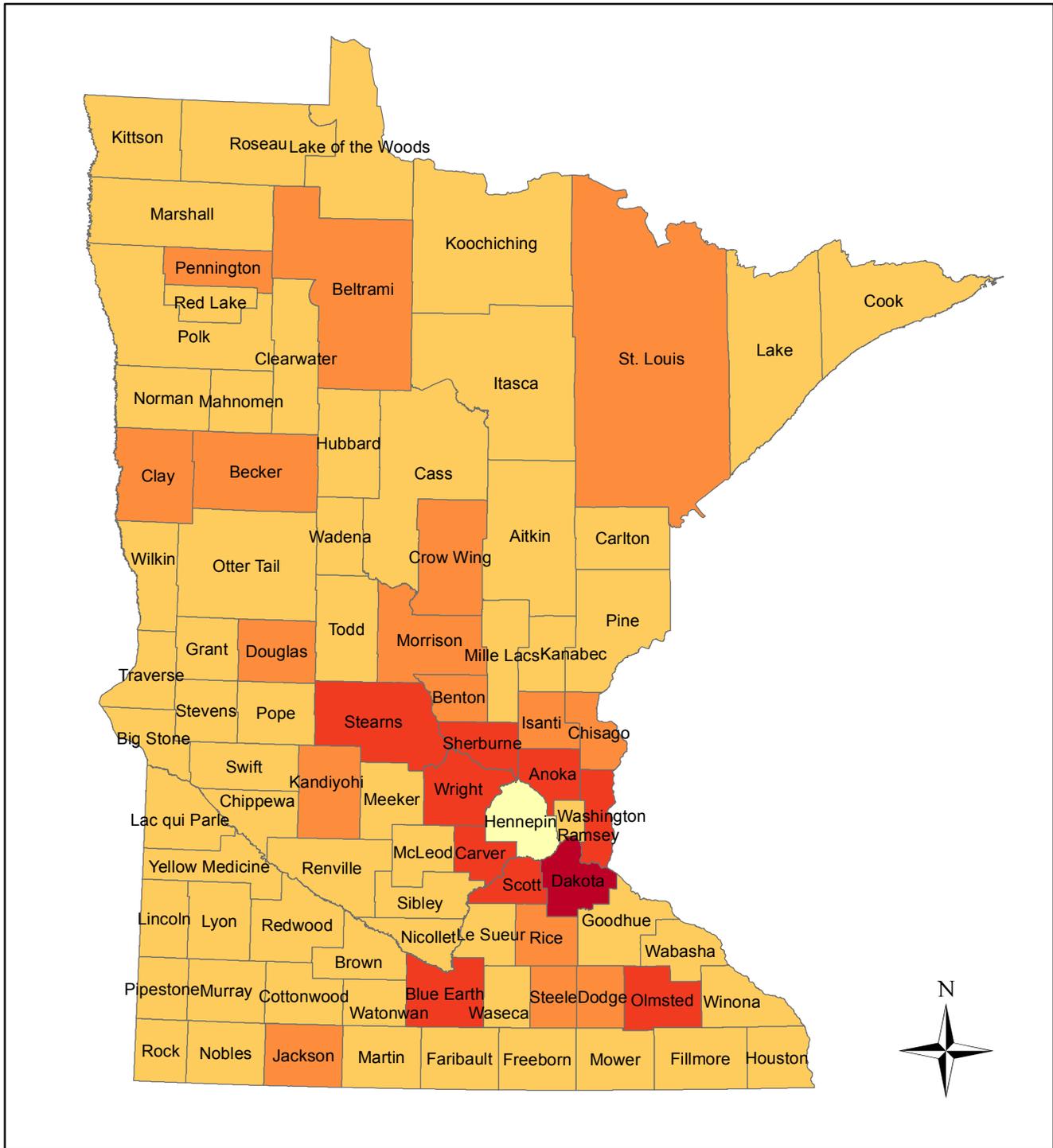


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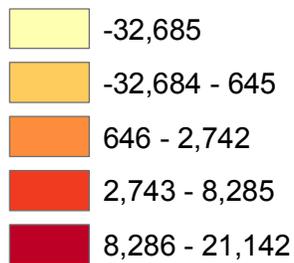
- \$295 - \$431
- \$432 - \$504
- \$505 - \$581
- \$582 - \$695
- \$696 - \$924

0 40 80 160 Miles

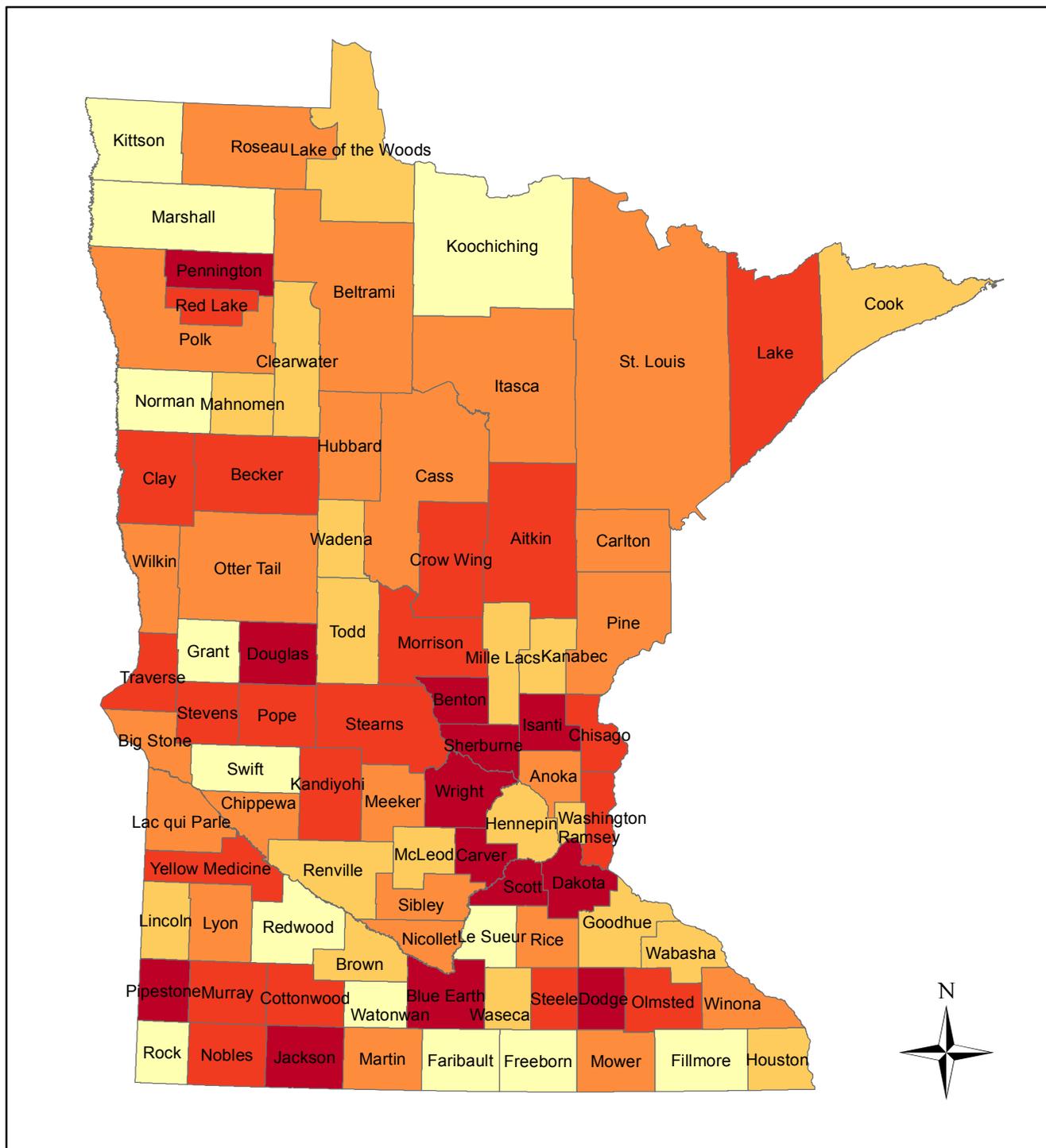
Map 6a: Absolute Change in Number of Jobs, 2000-2008



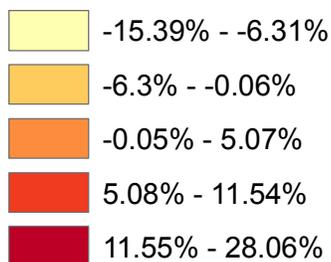
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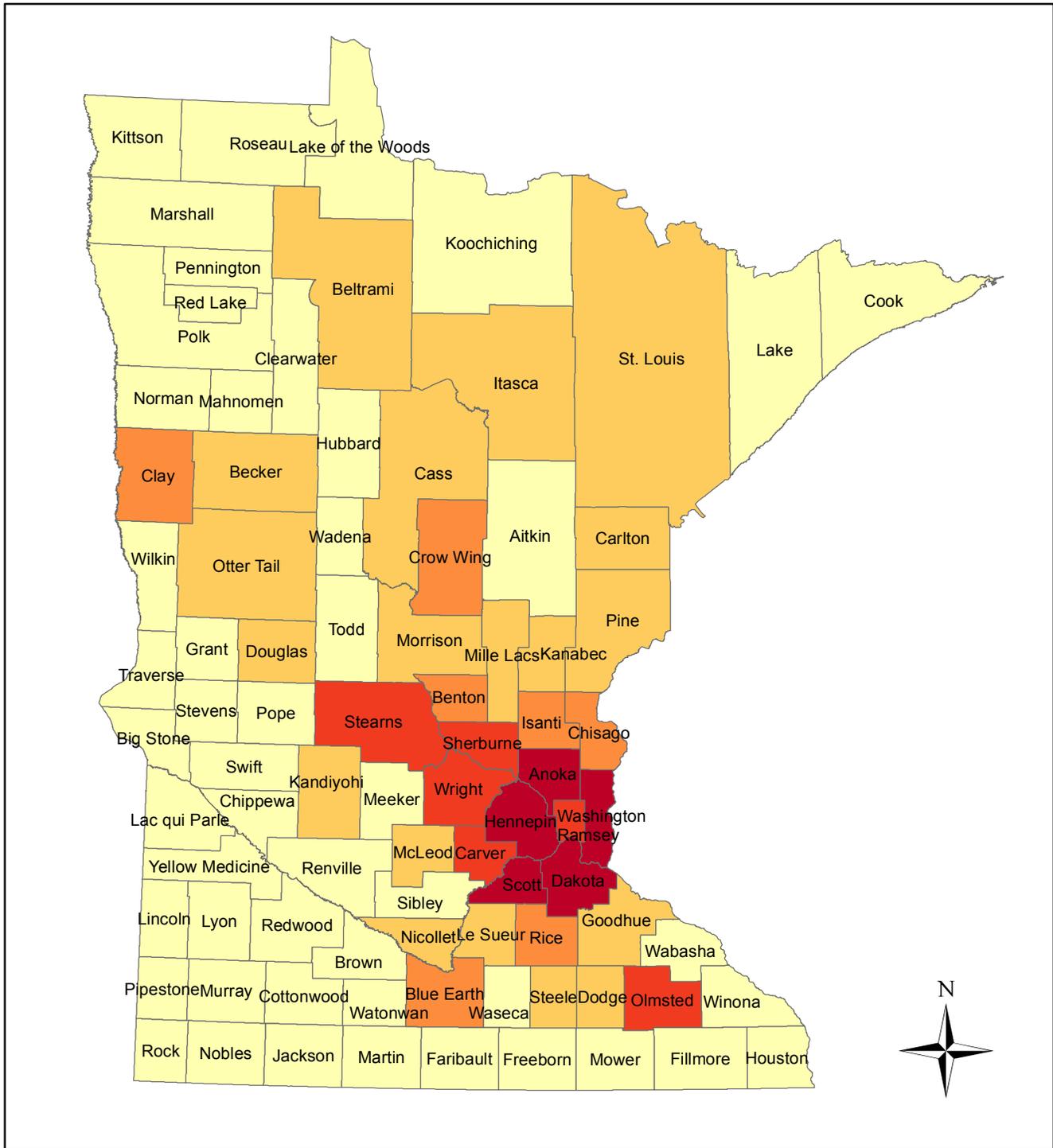
Map 6b: Percentage Change in Number of Jobs, 2000-2008



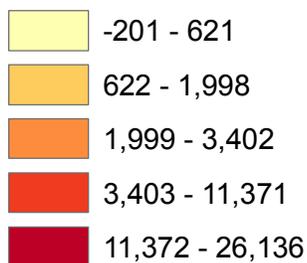
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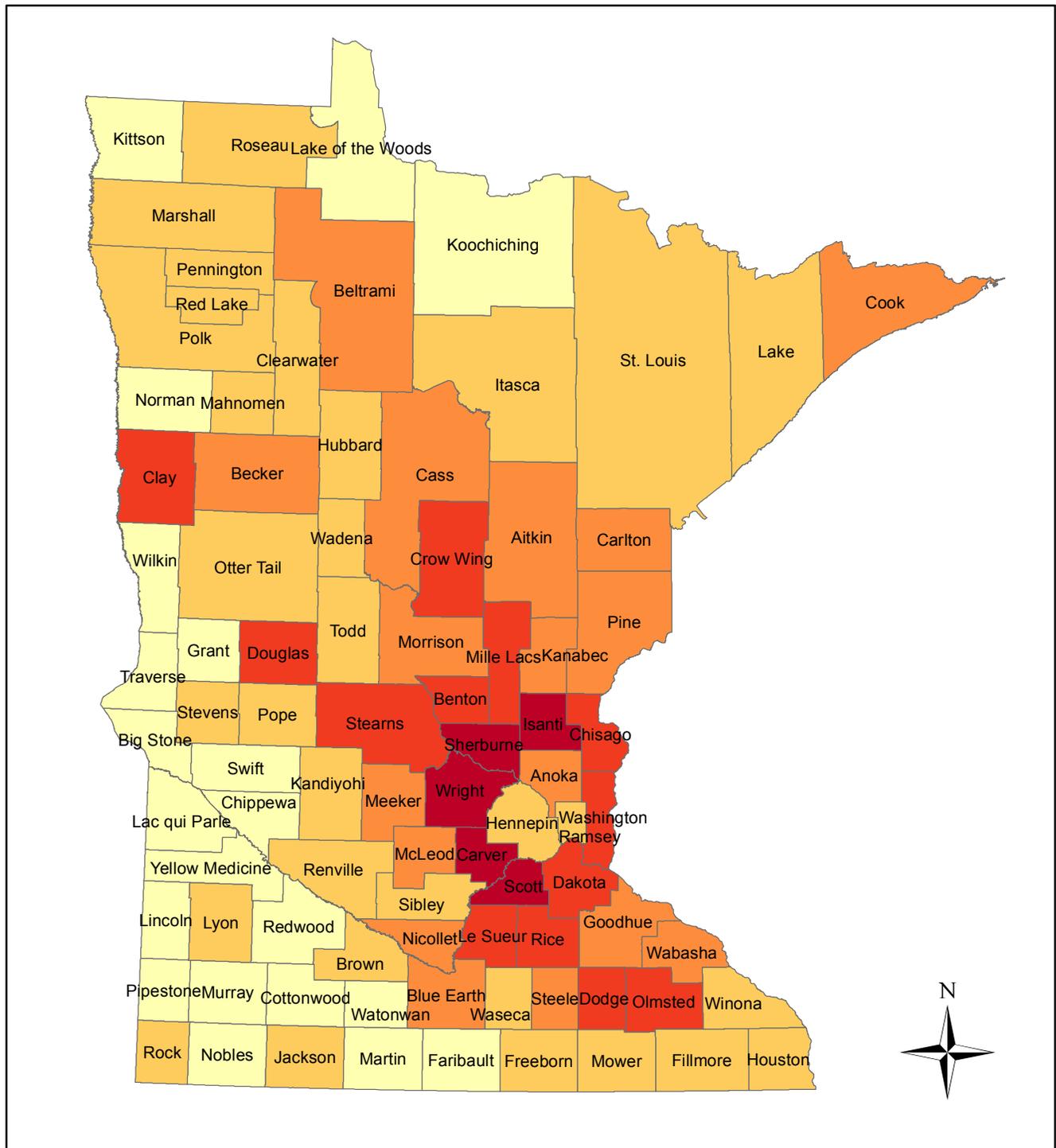
Map 7a: Absolute Change in Number of Households, 2000 - 2007



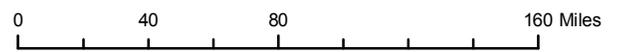
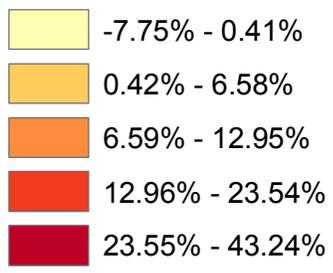
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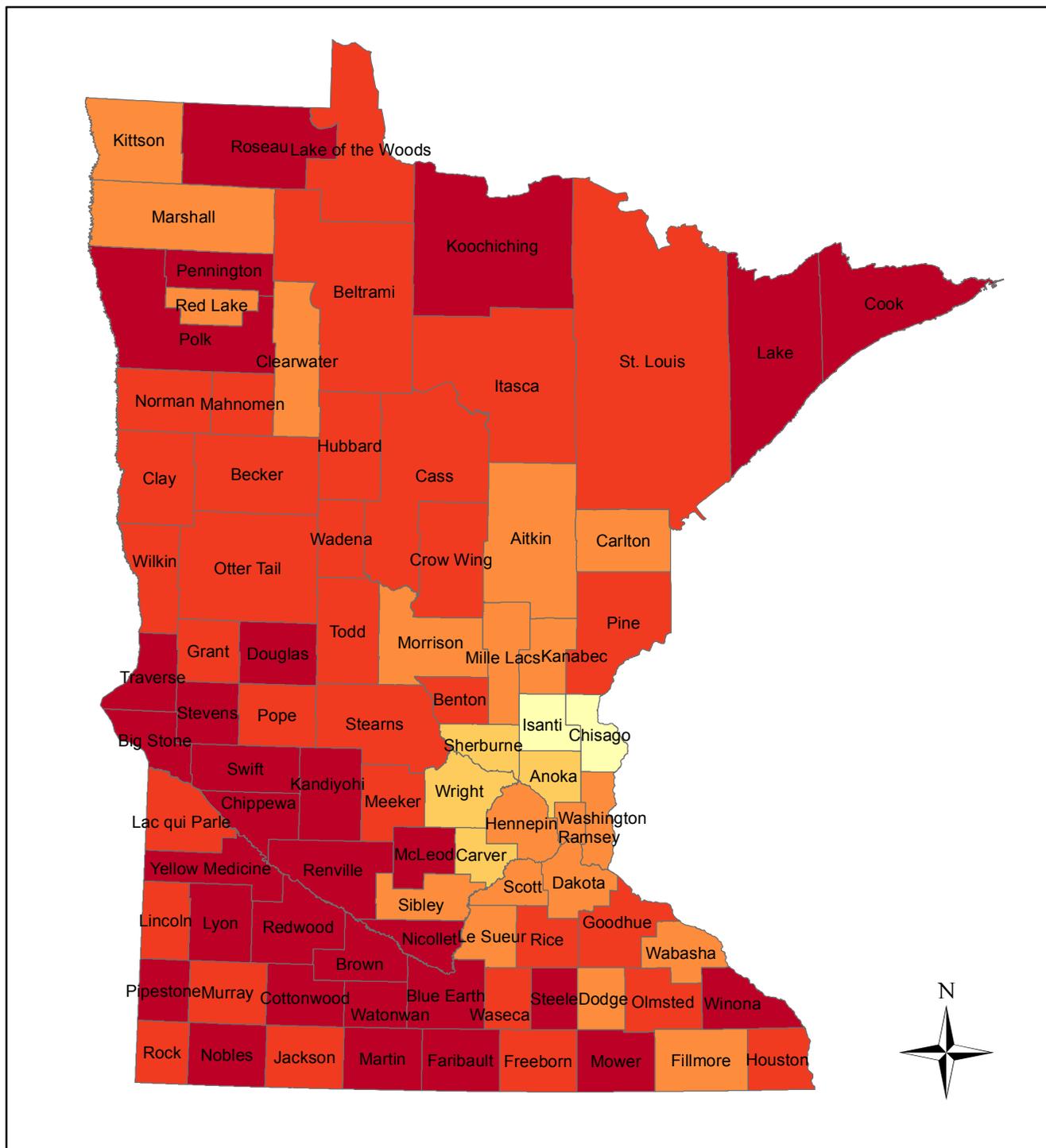
Map 7b: Percentage Change in Number of Households, 2000 - 2007



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Map 8: Median Travel Time to Work, 2005 - 2007



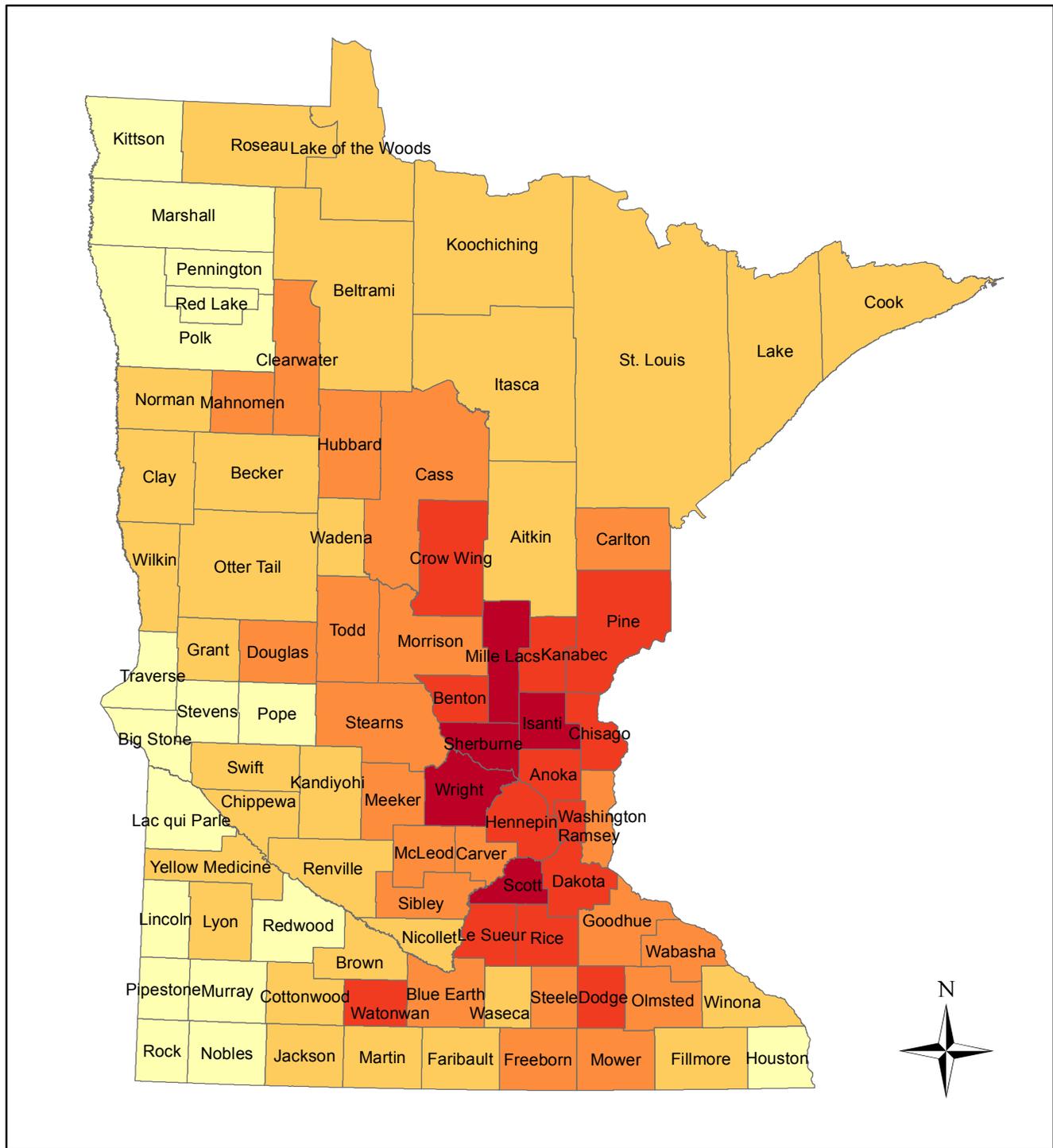
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- 30-34 minutes
- 25-29 minutes
- 20-24 minutes
- 15-19 minutes
- 10-14 minutes

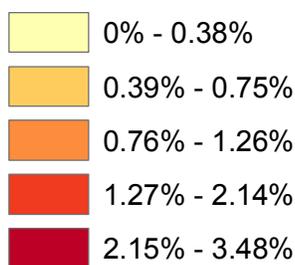
0 40 80 160 Miles



Map 9: Foreclosure Rate by Residential Parcels, 2008

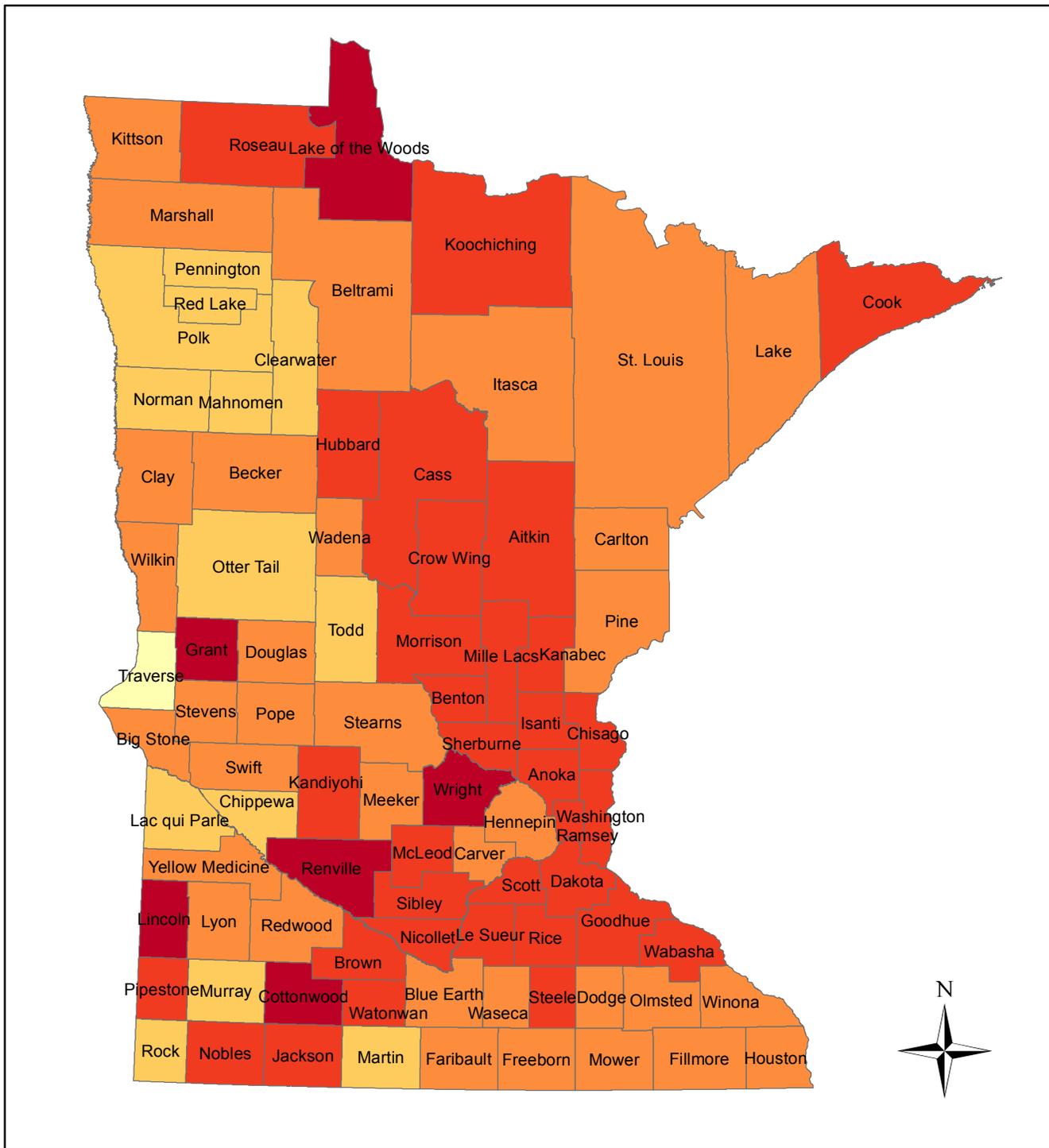


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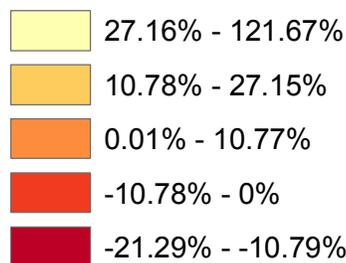


0 40 80 160 Miles

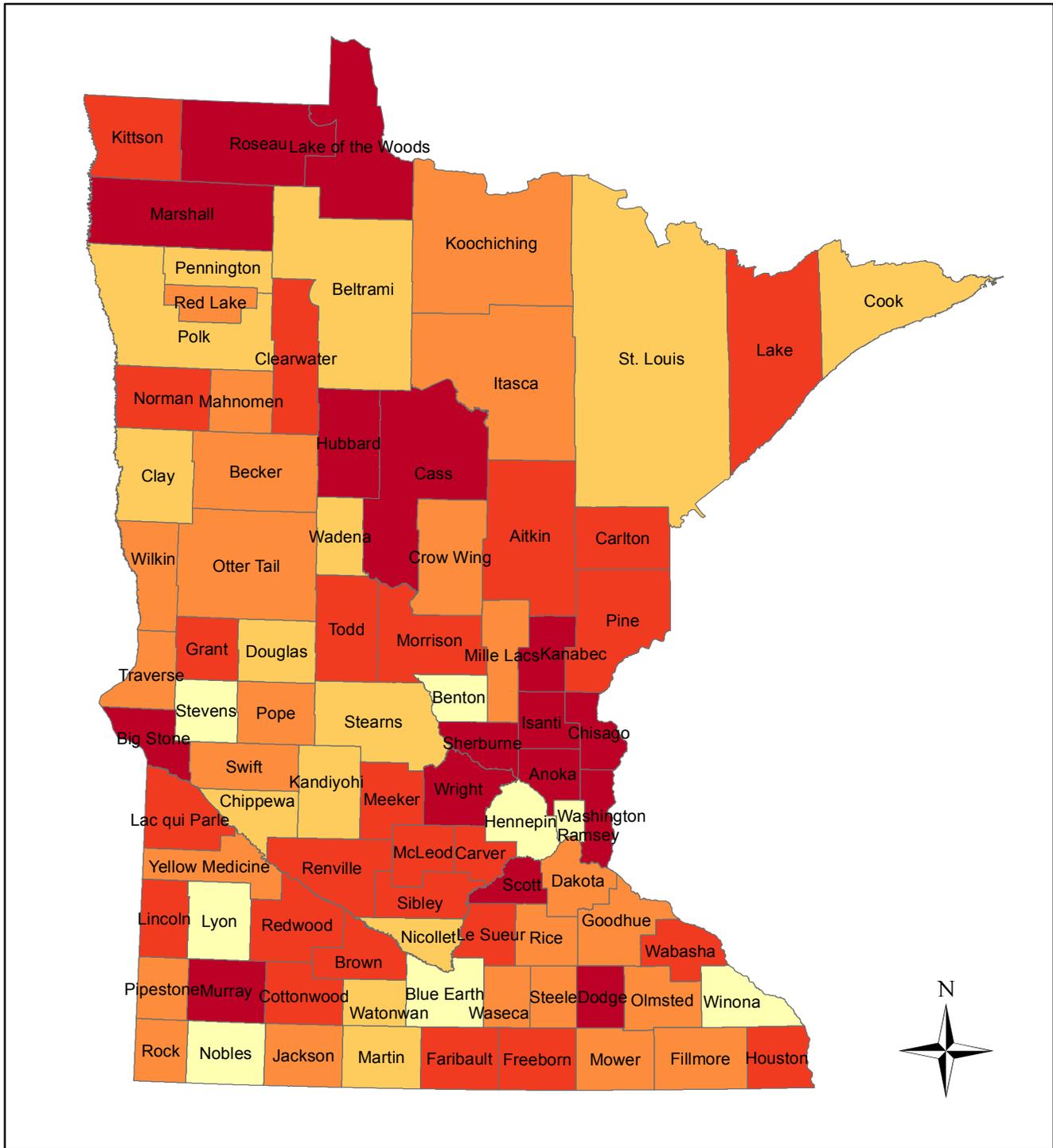
Map 10: Percentage Change in Median Sale Price, Oct. 2005-Sept. 2006 to Oct. 2007-Sept.2008



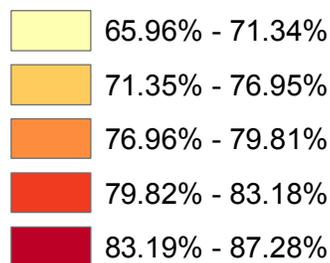
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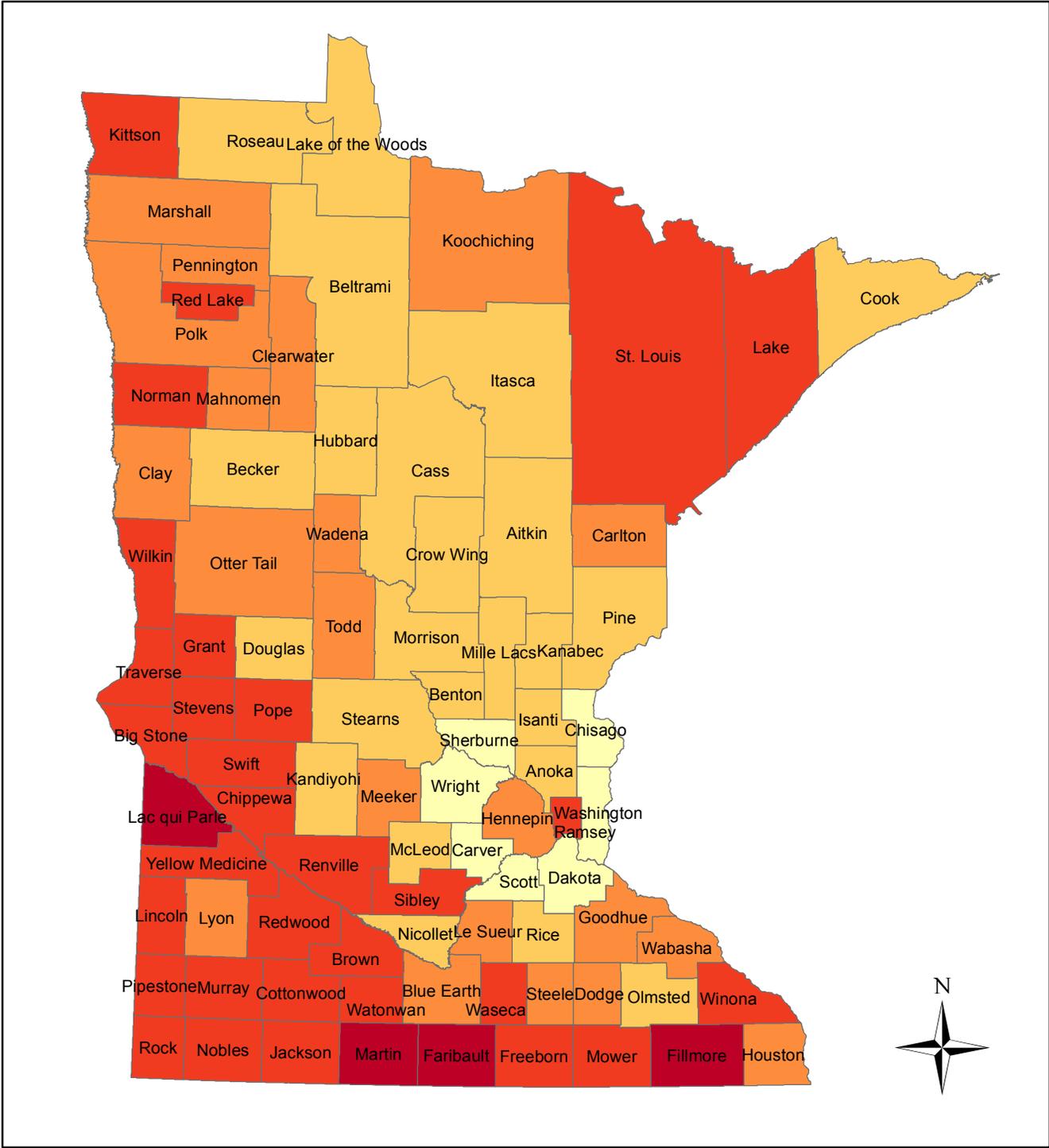
Map 11: Homeownership Rate, 2005 - 2007



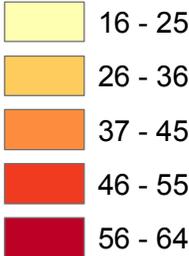
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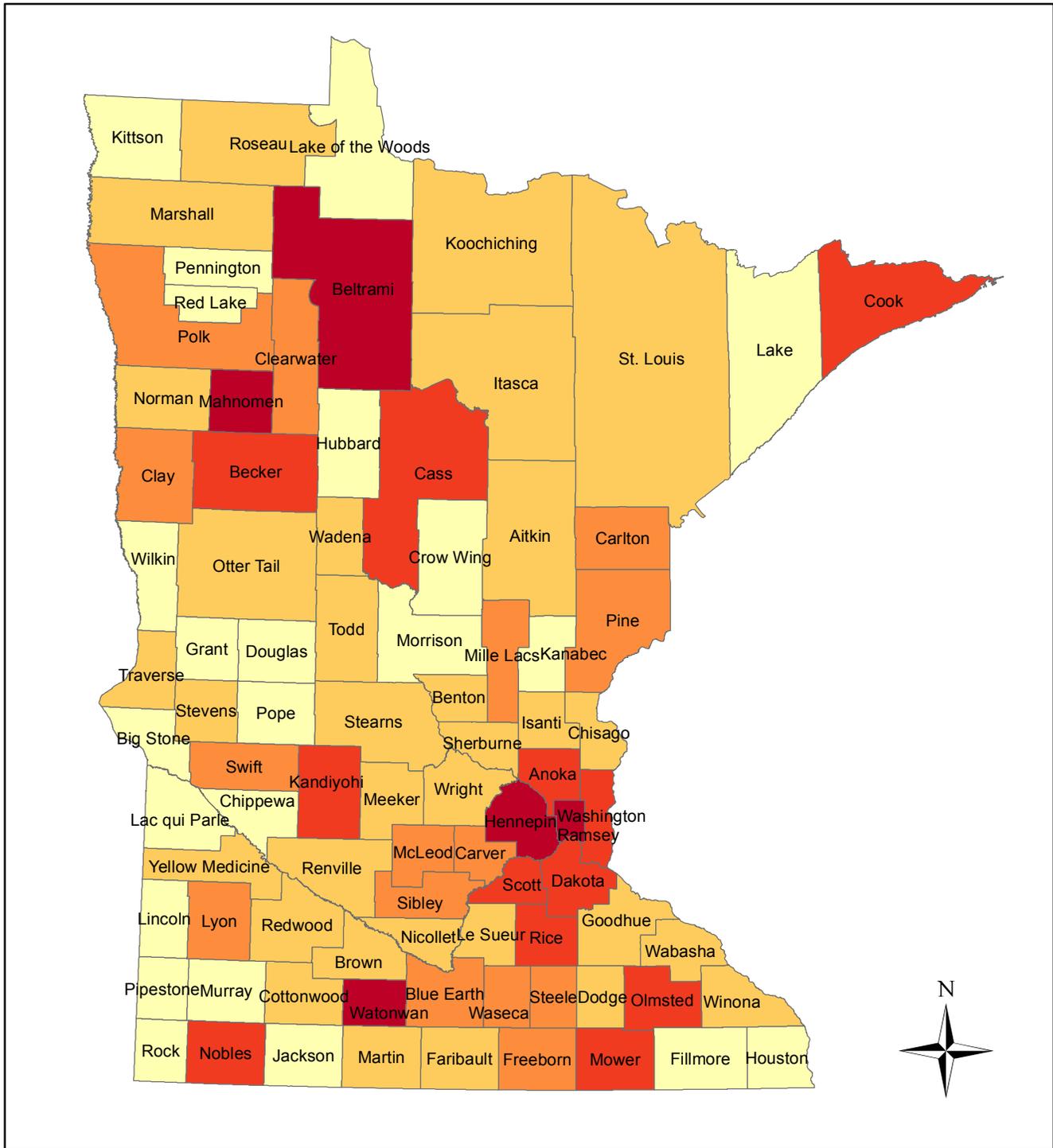
Map 12: Median Age of Housing Stock, 2005 - 2007



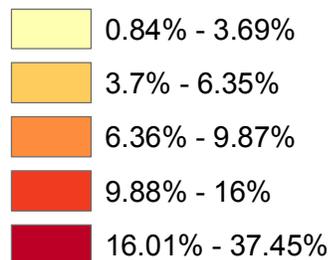
Legend



Map 13: Percentage of Population from Communities of Color, 2005 - 2007



Legend

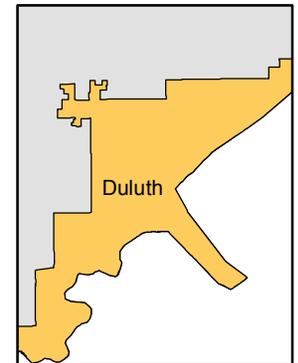
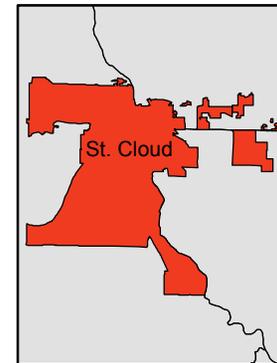
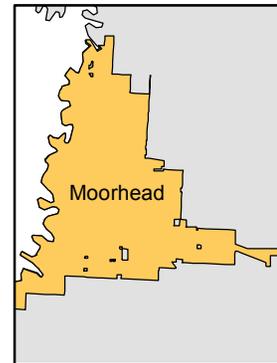
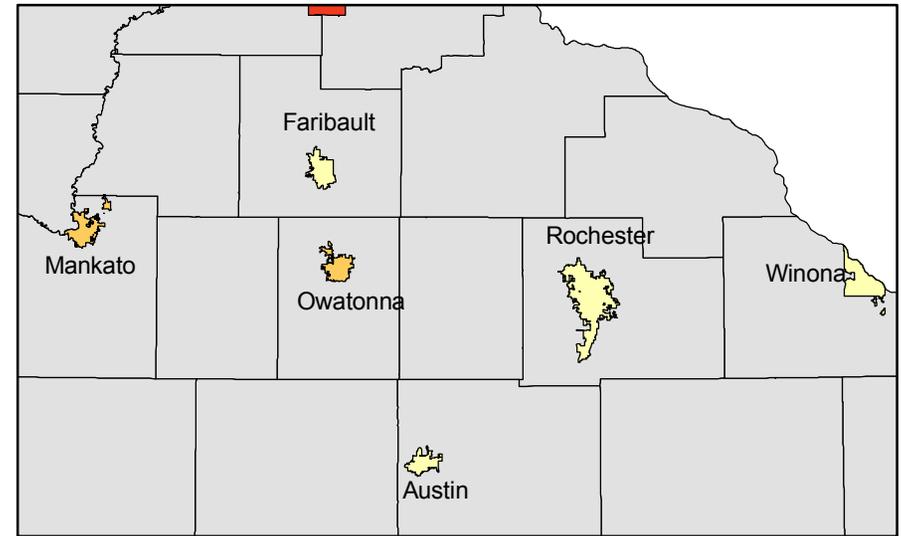
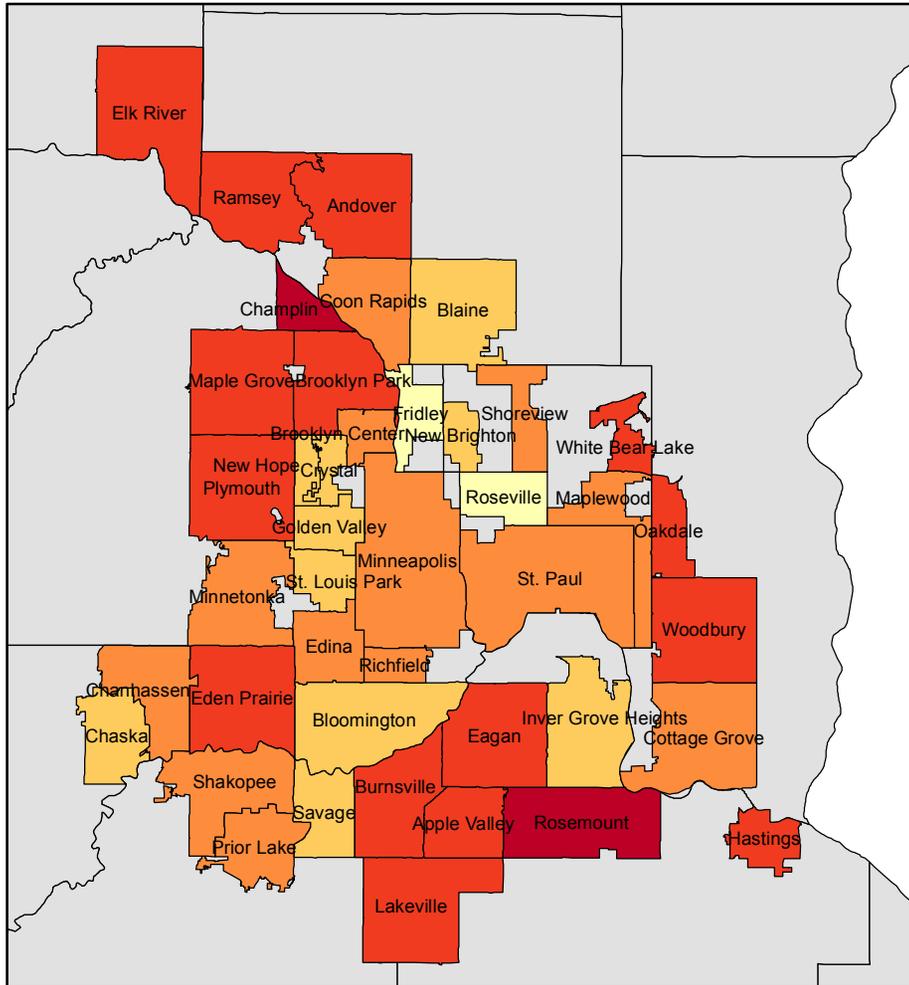


0 40 80 160 Miles

Section 3b:

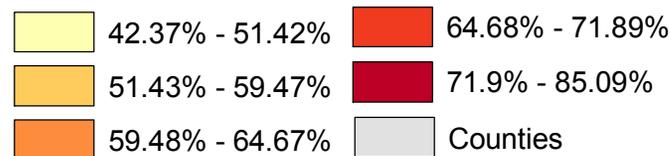
City Indicators

Map1a: Percentage of Lower-Income Households Spending 30% or More of Income on Housing, 2005 - 2007



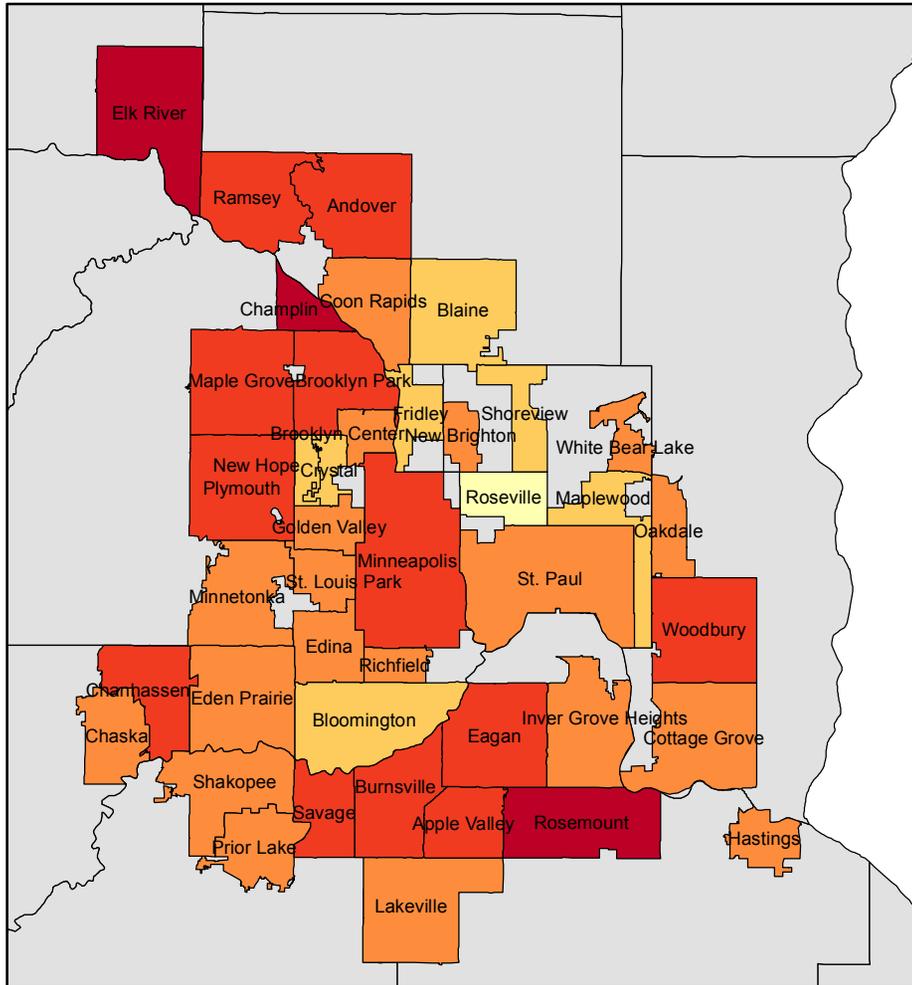
0 5 10 20 Miles

Legend

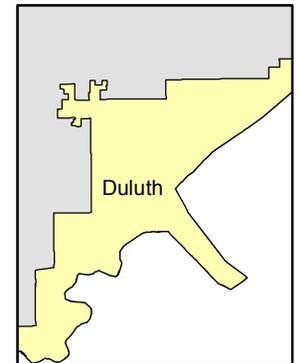
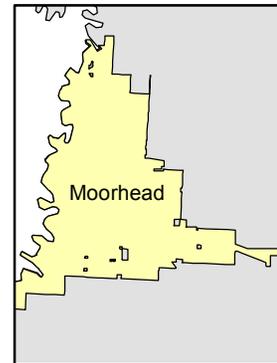
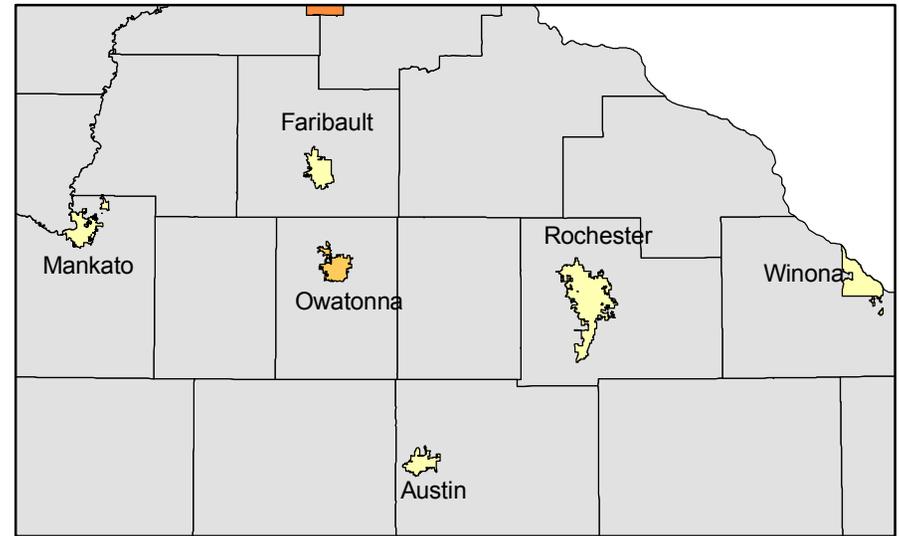


*For this indicator, households with an income less than \$50,000 are considered lower-income.

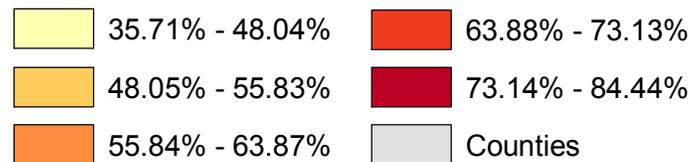
Map1b: Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing, 2005 - 2007



0 5 10 20 Miles

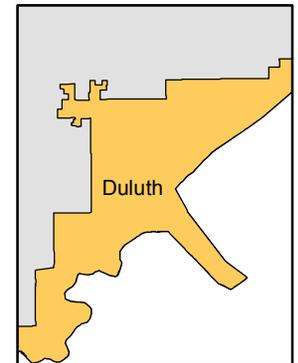
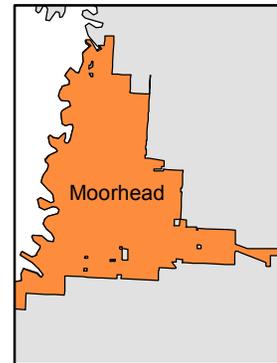
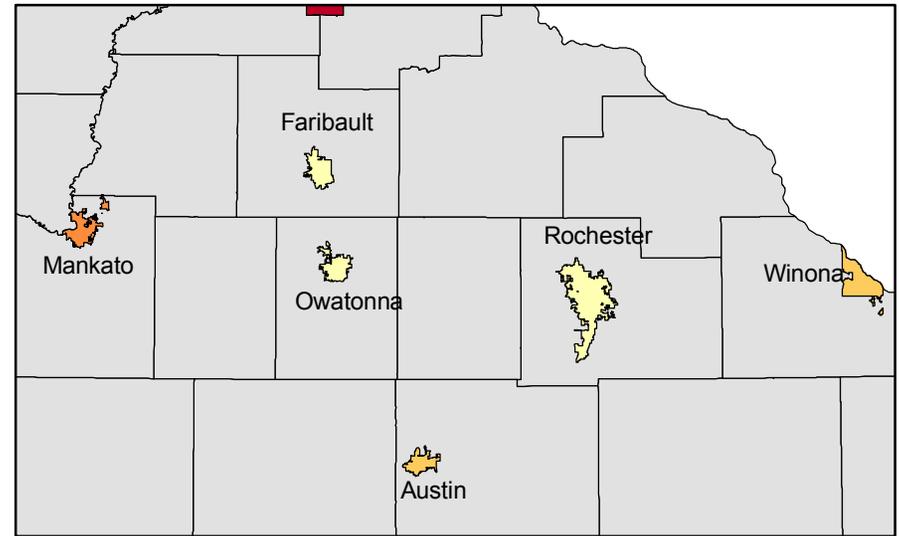
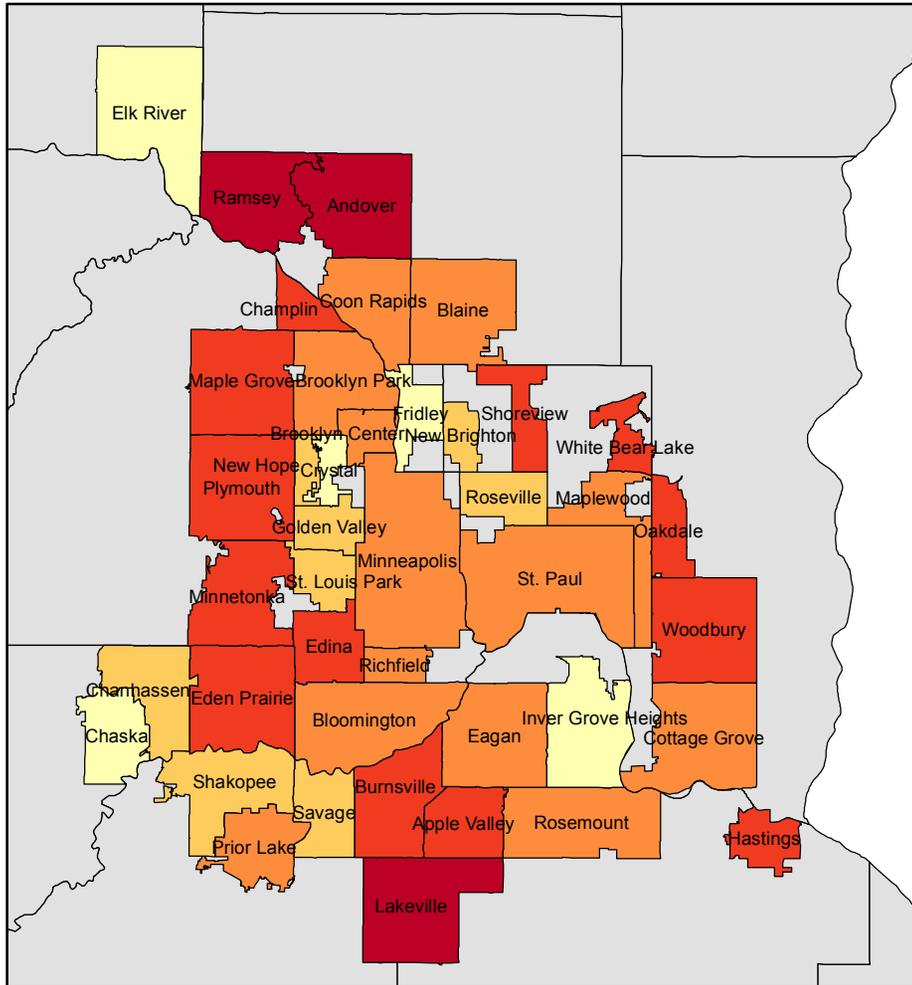


Legend



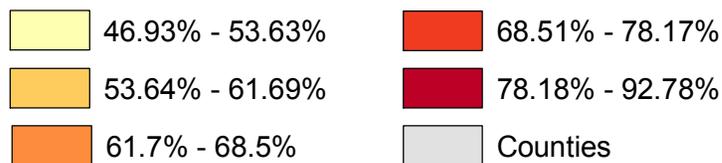
*For this indicator, households with an income less than \$50,000 are considered lower-income.

Map1c: Percentage of Lower-Income Renters Spending 30% or More of Income on Housing, 2005 - 2007

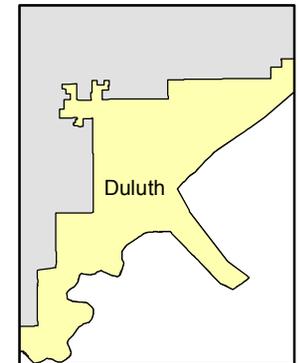
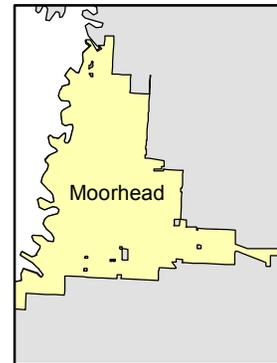
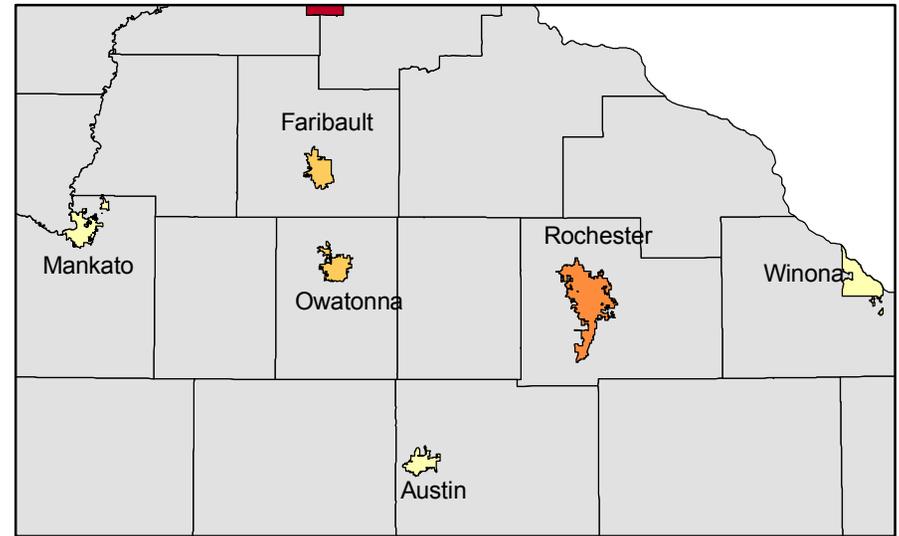
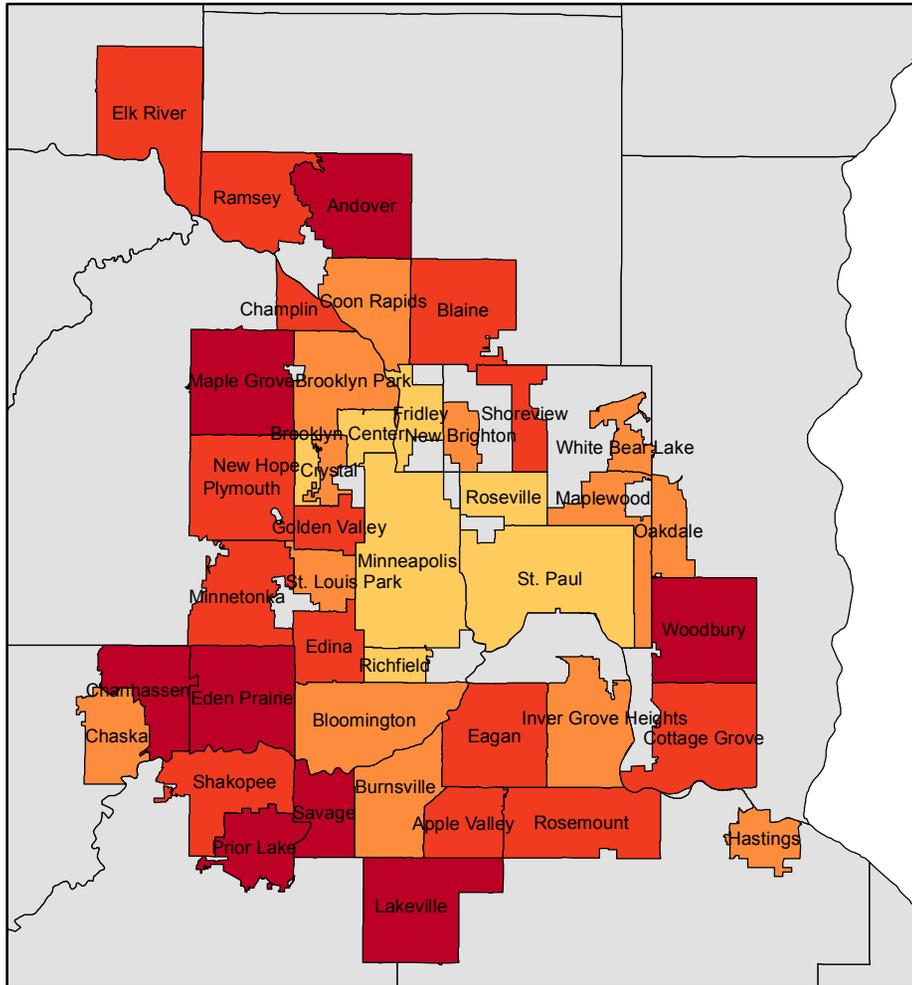


0 5 10 20 Miles

Legend



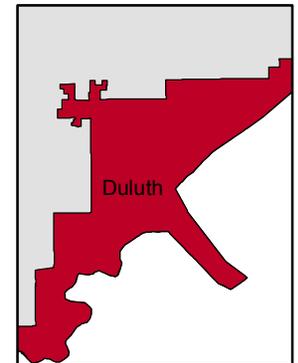
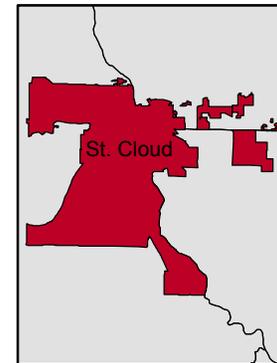
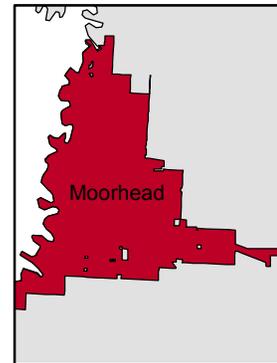
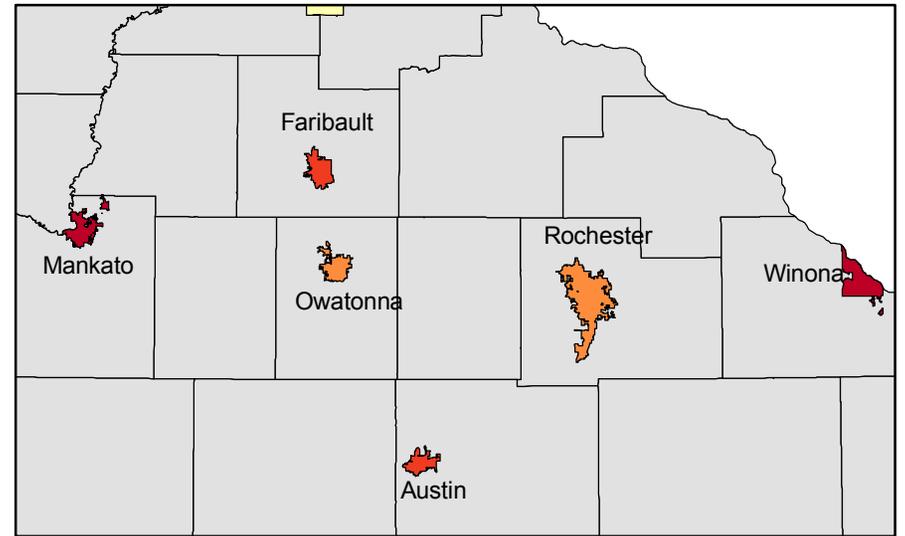
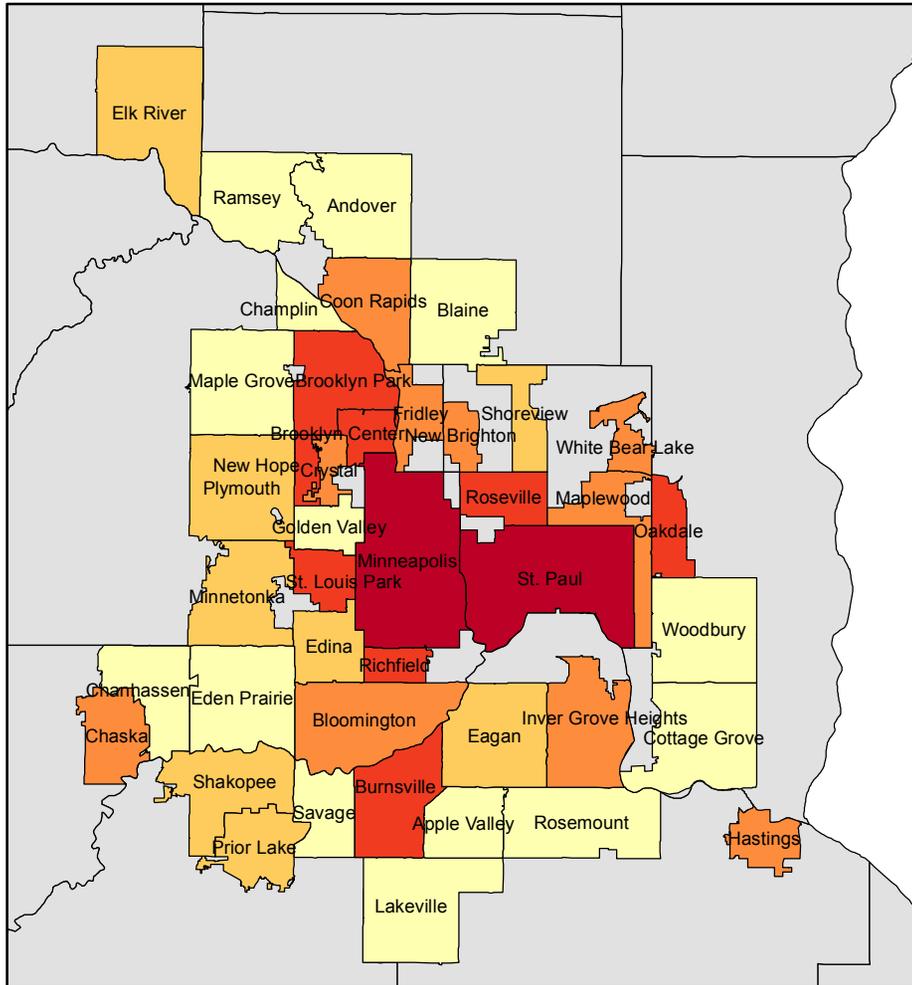
Map 2: Median Household Income, 2005 - 2007



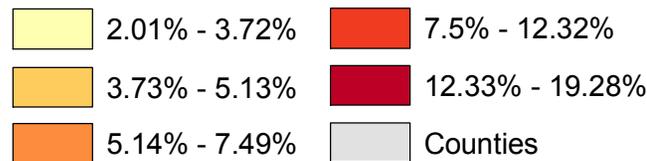
Legend

	\$35,311 - \$41,082		\$66,391 - \$83,826
	\$41,083 - \$51,085		\$83,827 - \$92,869
	\$51,086 - \$66,390		Counties

Map 3: Poverty Rate, 2005 - 2007

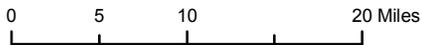
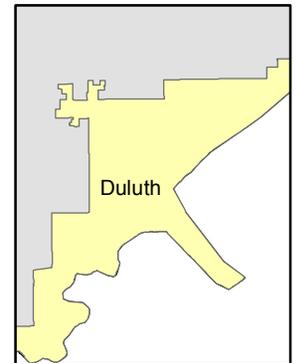
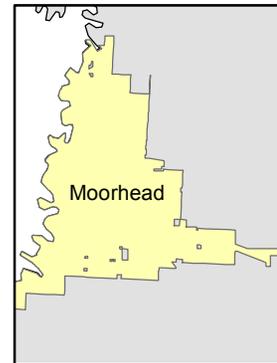
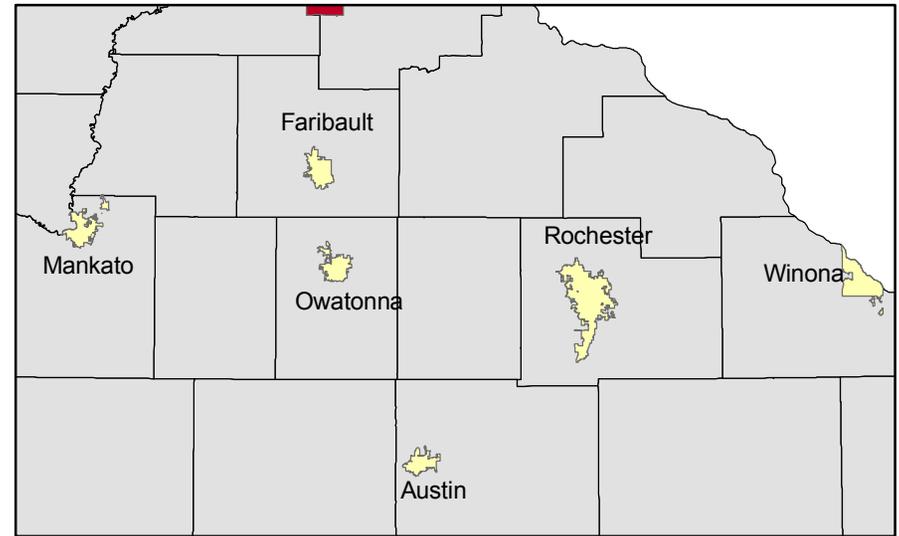
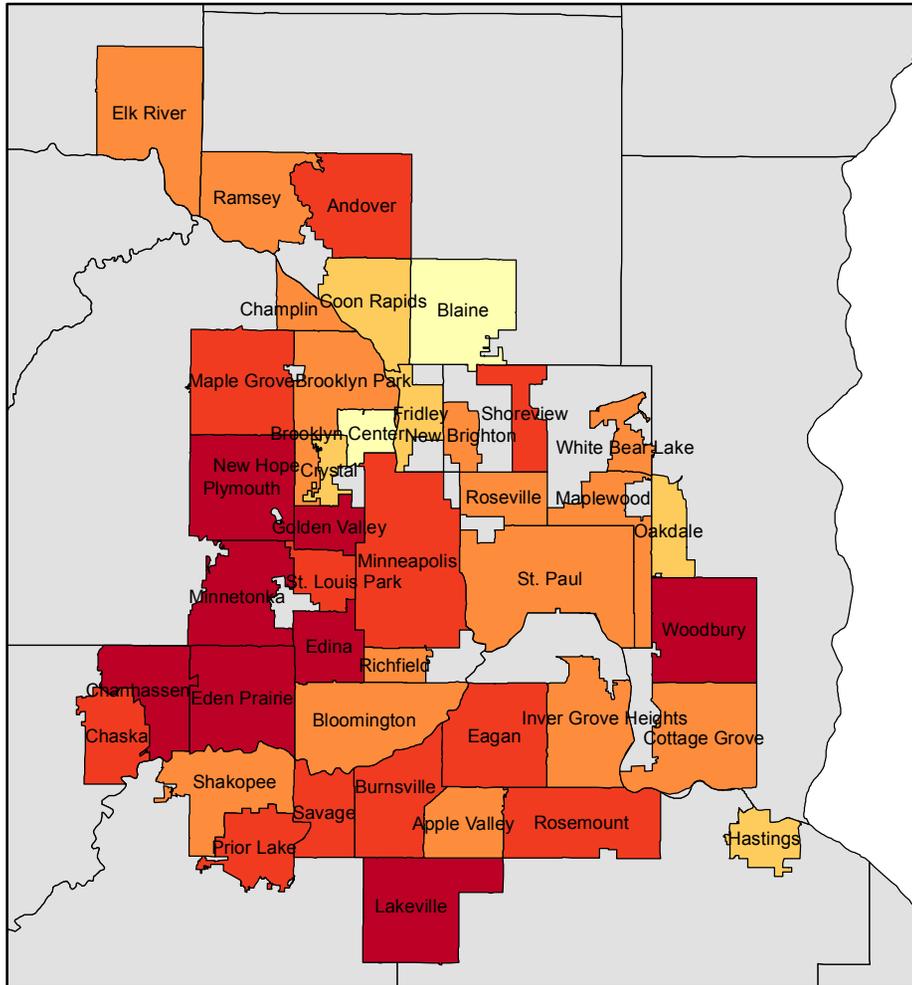


Legend

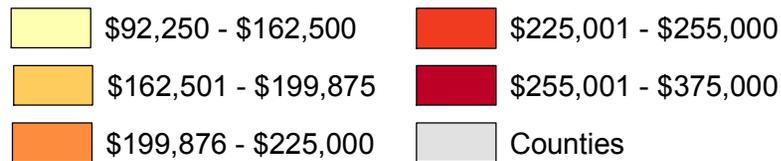


Source: U.S. Census Bureau, American Community Survey 2005-2007 3-Year Estimates

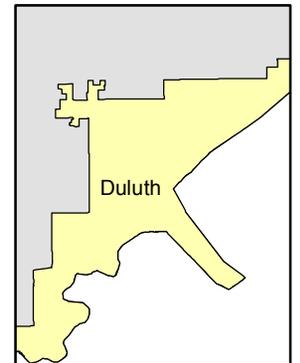
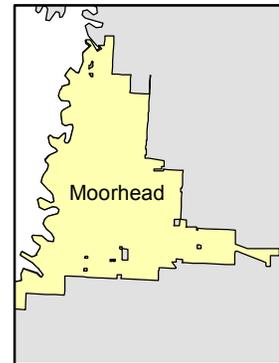
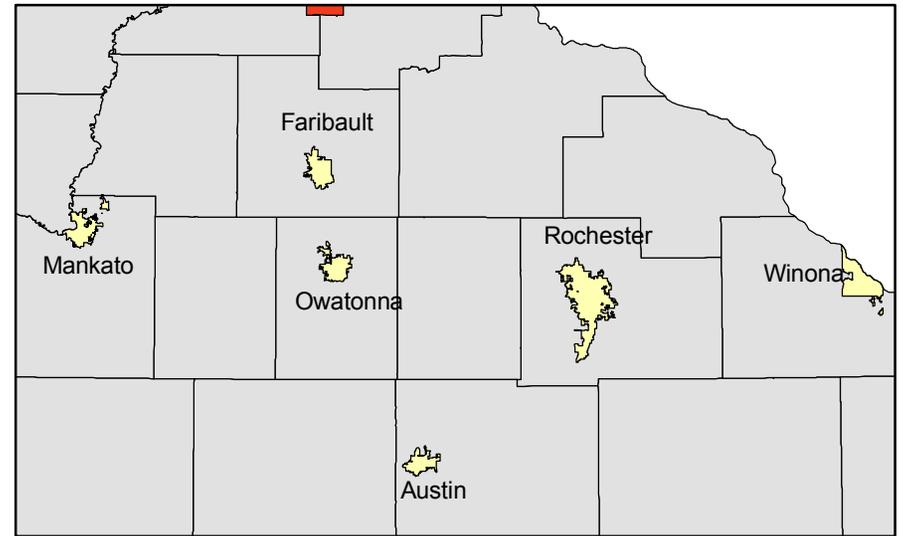
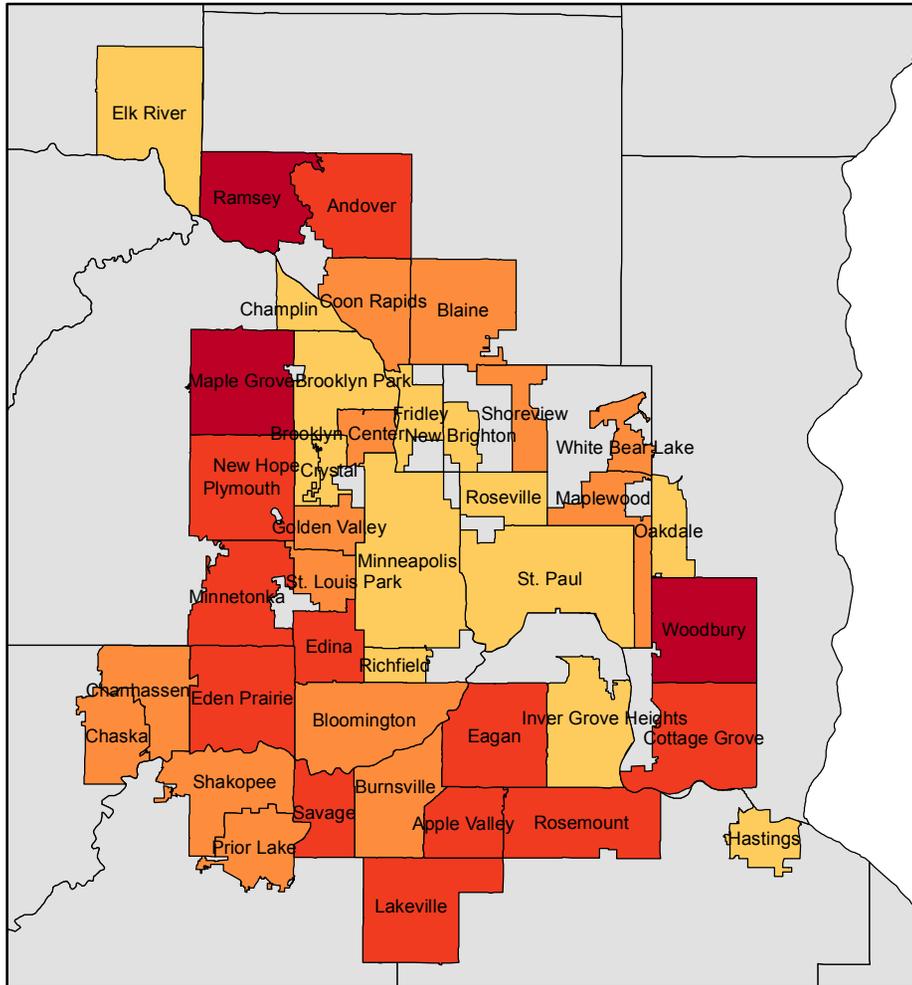
Map 4: Median Home Sale Price, October 2007 - September 2008



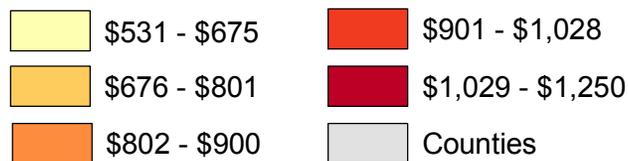
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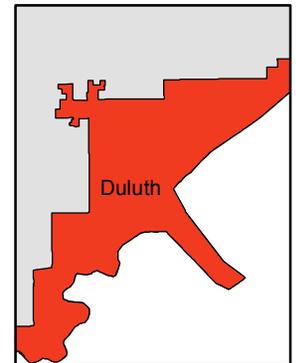
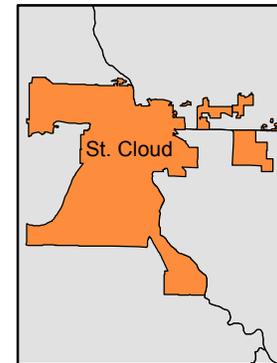
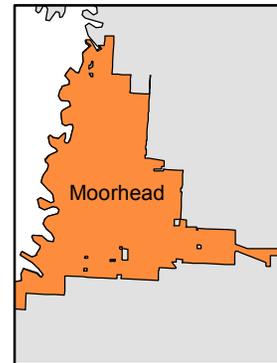
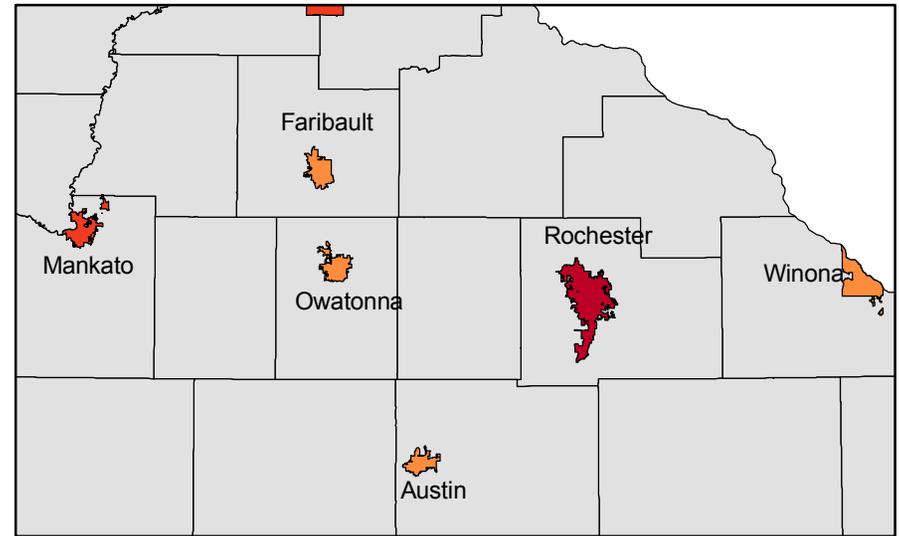
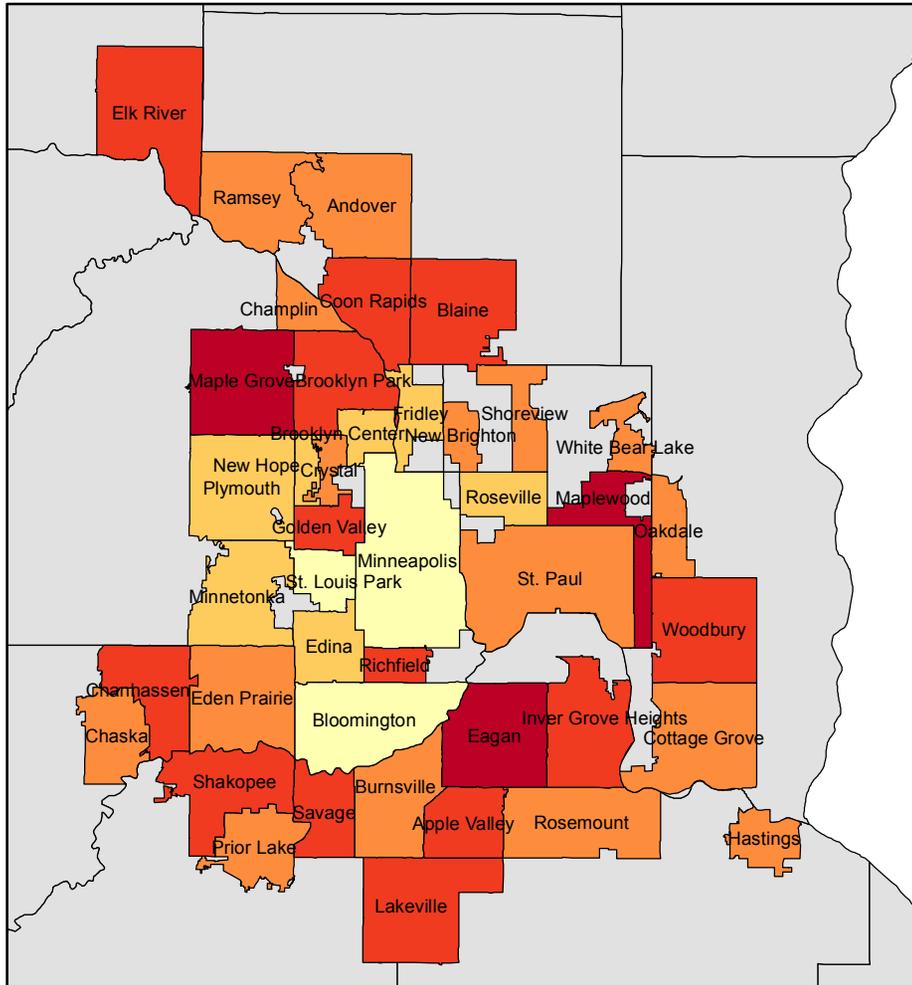
Map 5: Median Rent, 2005 - 2007



Legend



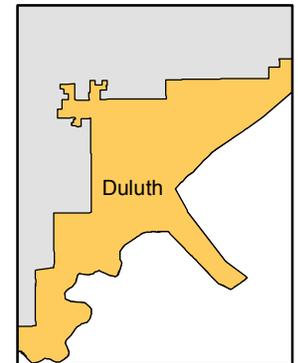
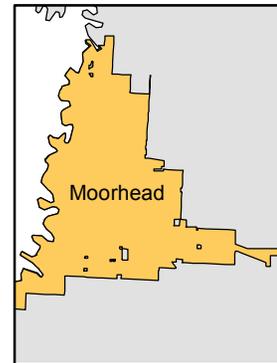
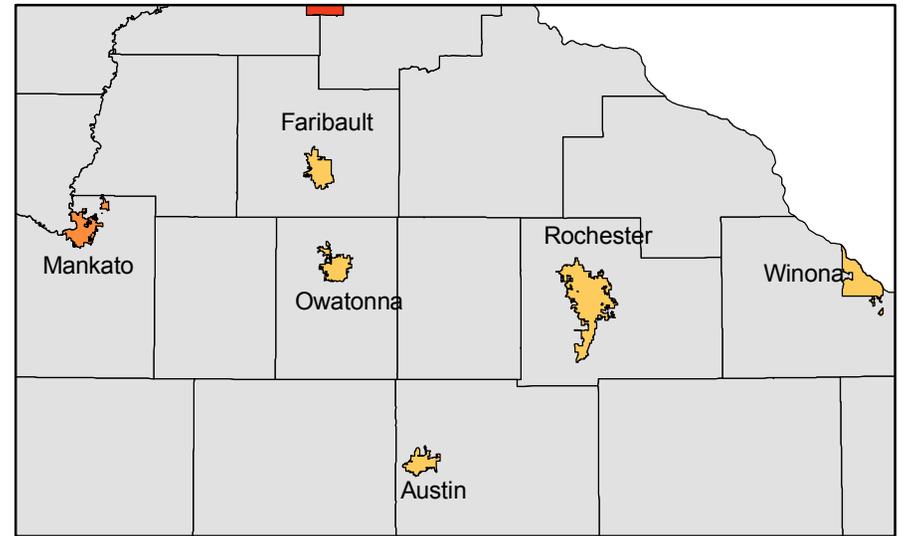
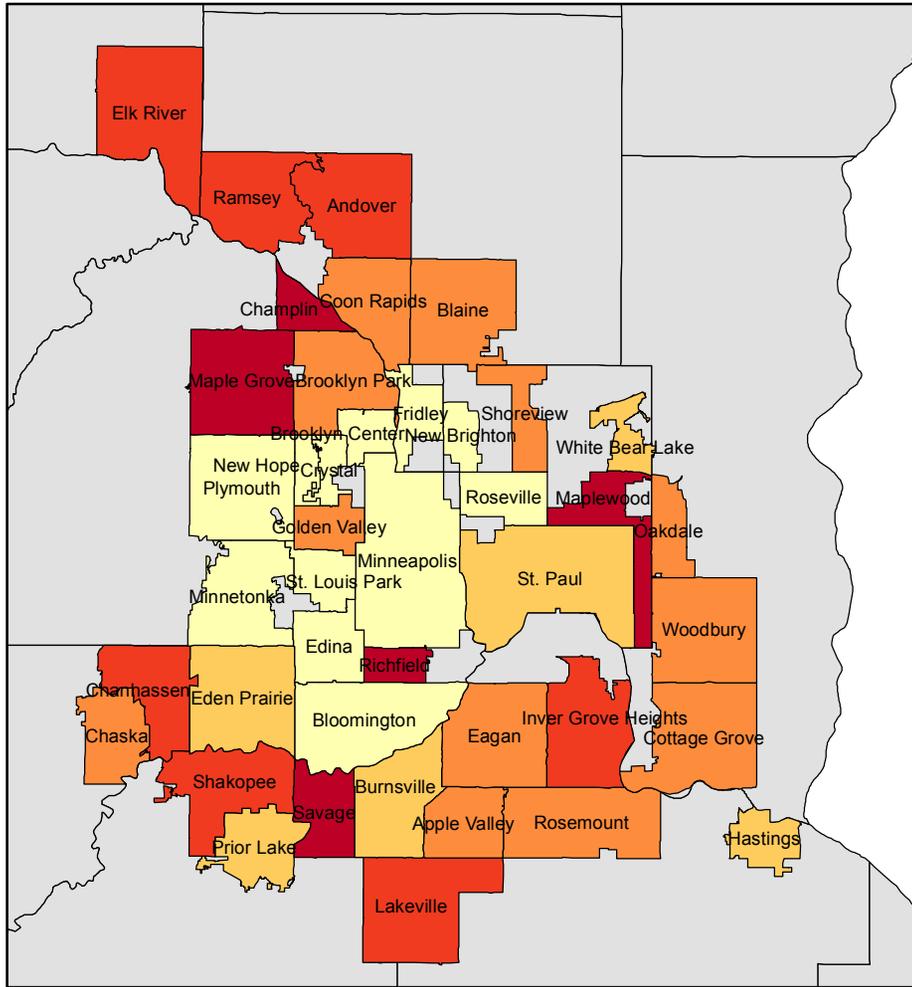
Map 6a: Absolute Change in Number of Jobs, 2000 - 2008



Legend

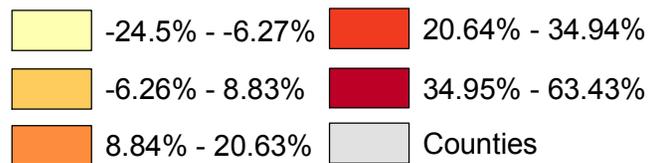
-19,381 - -12,225	1,829 - 4,990
-12,224 - -1,967	4,991 - 11,552
-1,966 - 1,828	Counties

Map 6b: Percentage Change in Number of Jobs, 2000 - 2008

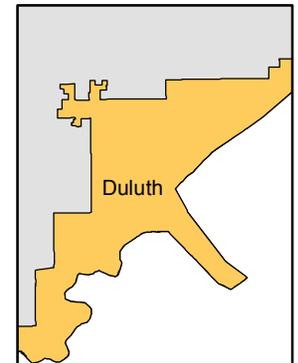
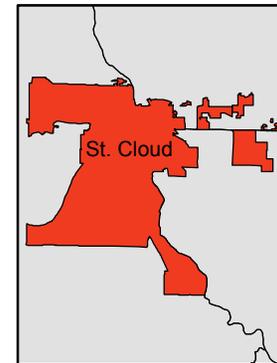
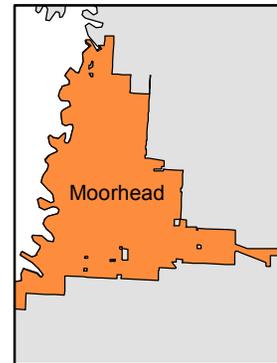
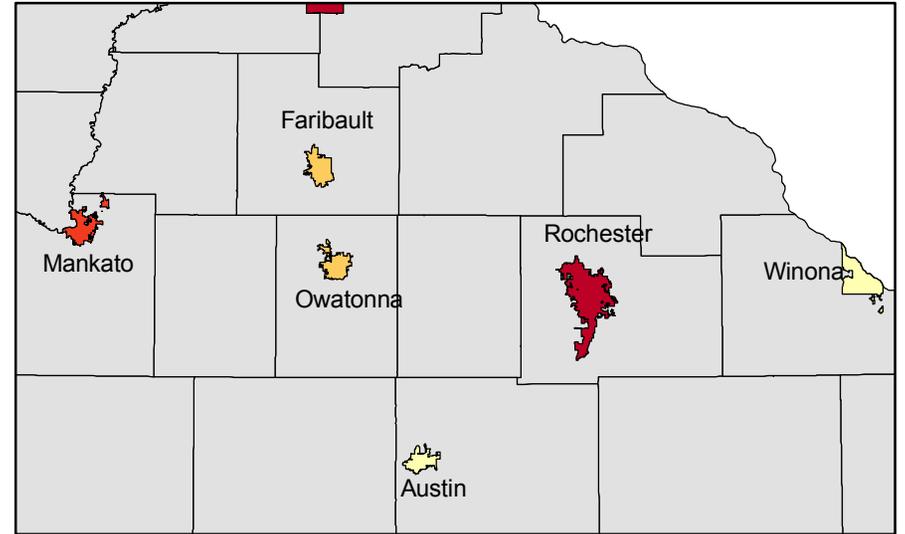
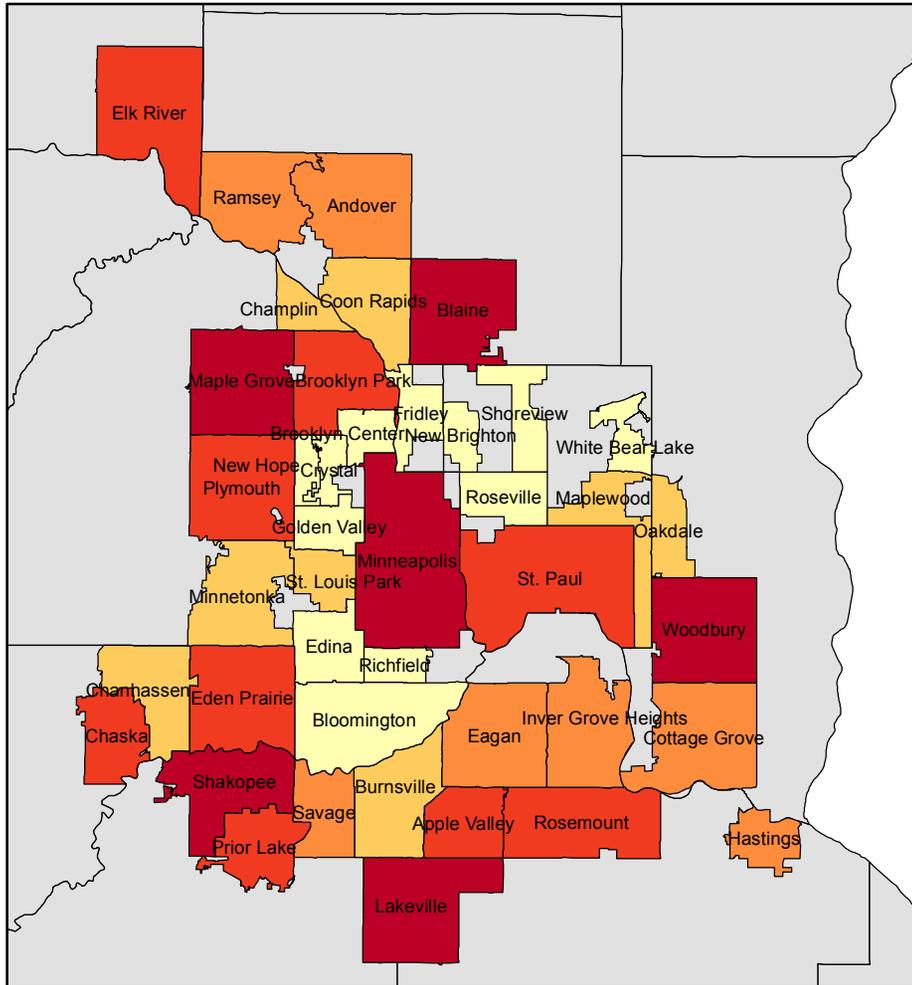


0 5 10 20 Miles

Legend

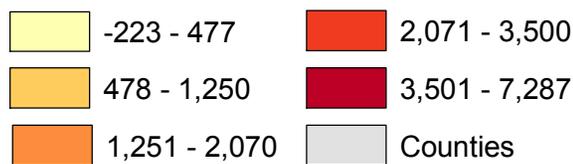


Map 7a: Absolute Change in Number of Households, 2000 - 2007

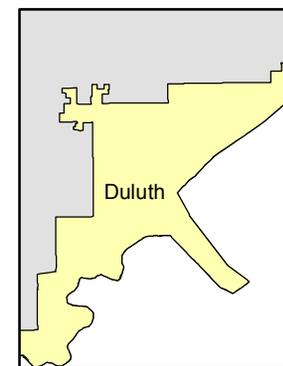
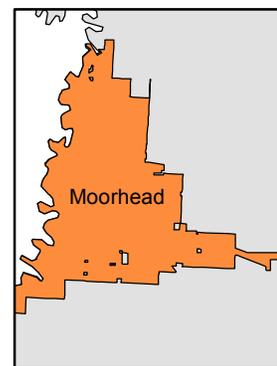
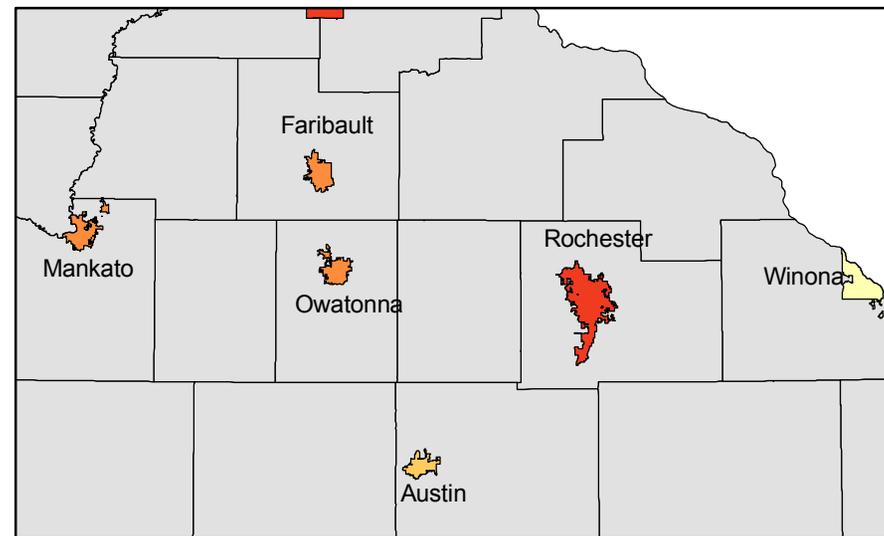
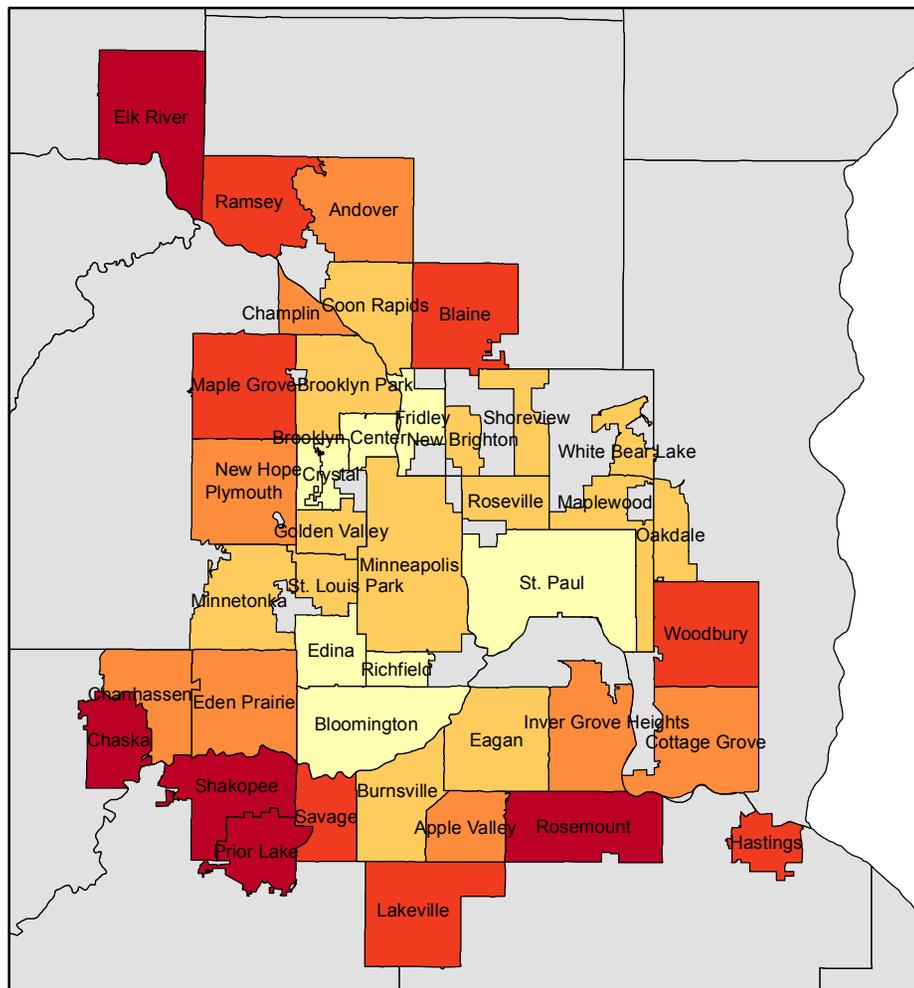


0 5 10 20 Miles

Legend



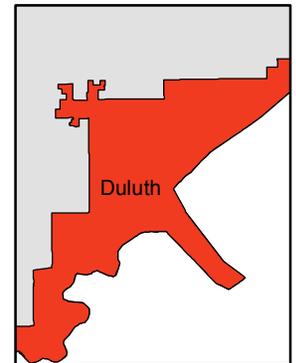
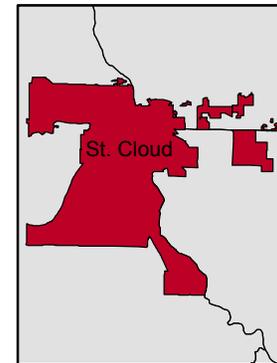
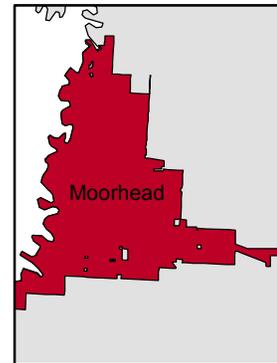
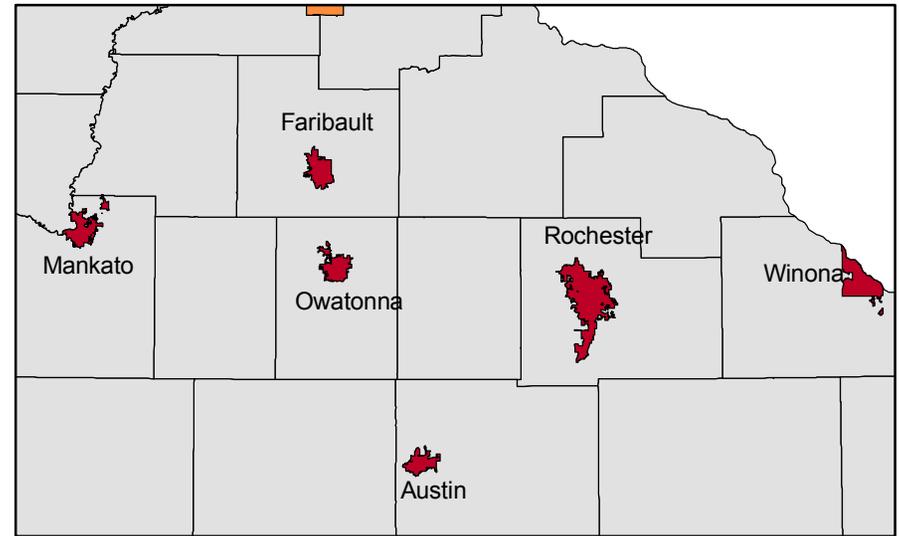
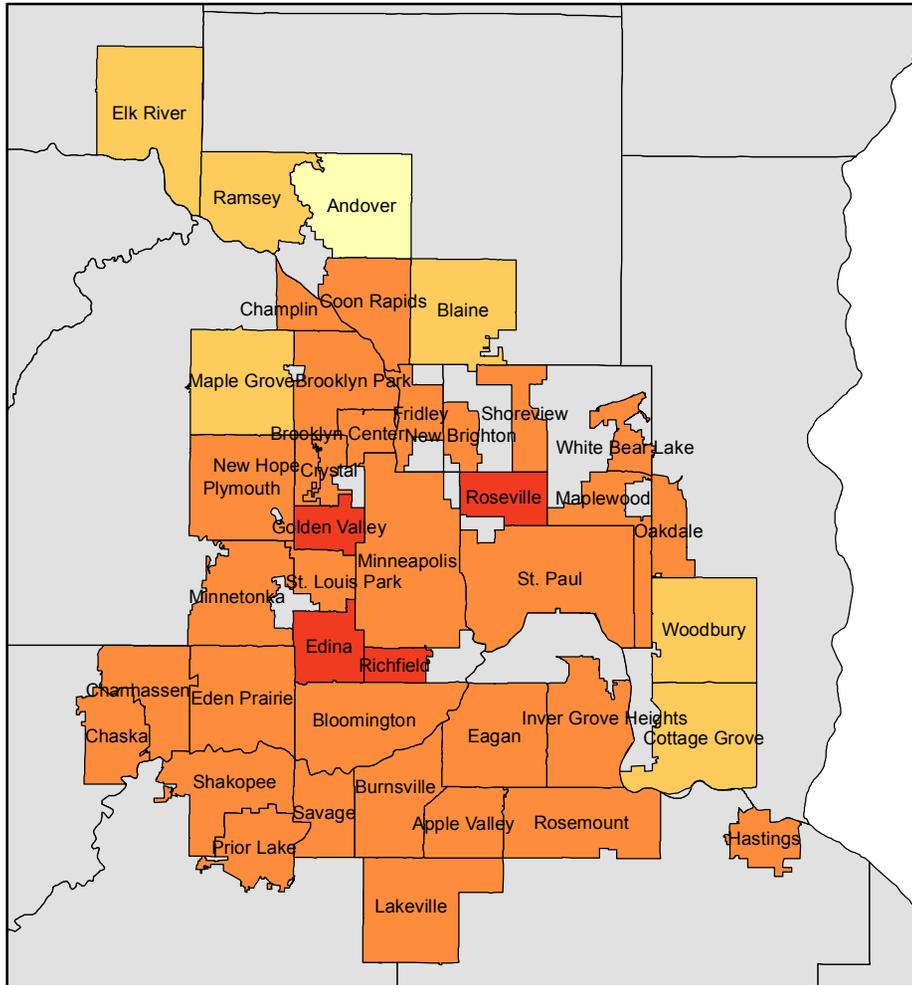
Map 7b: Percentage Change in Number of Households, 2000 - 2007



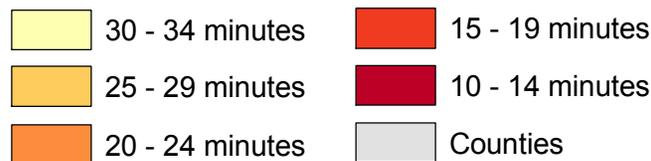
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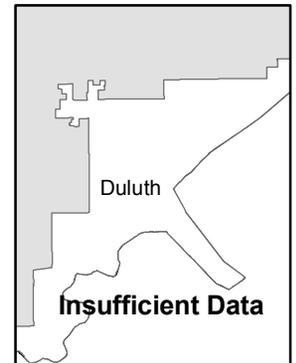
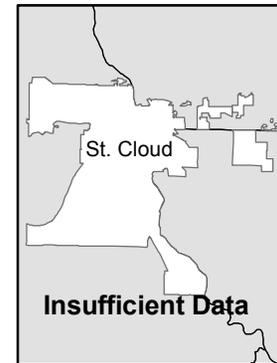
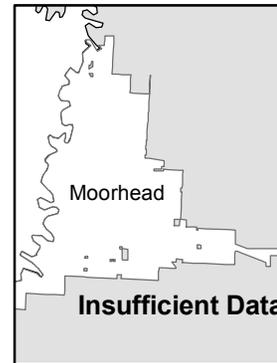
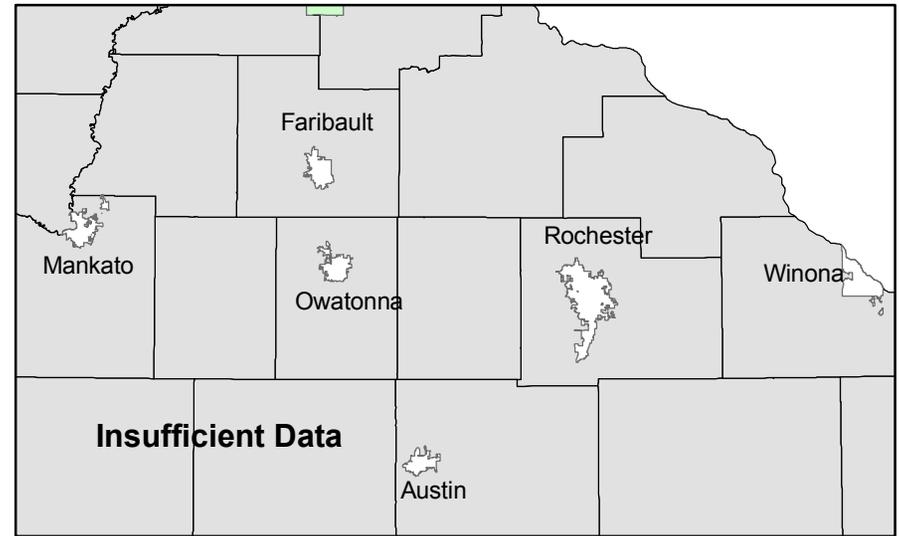
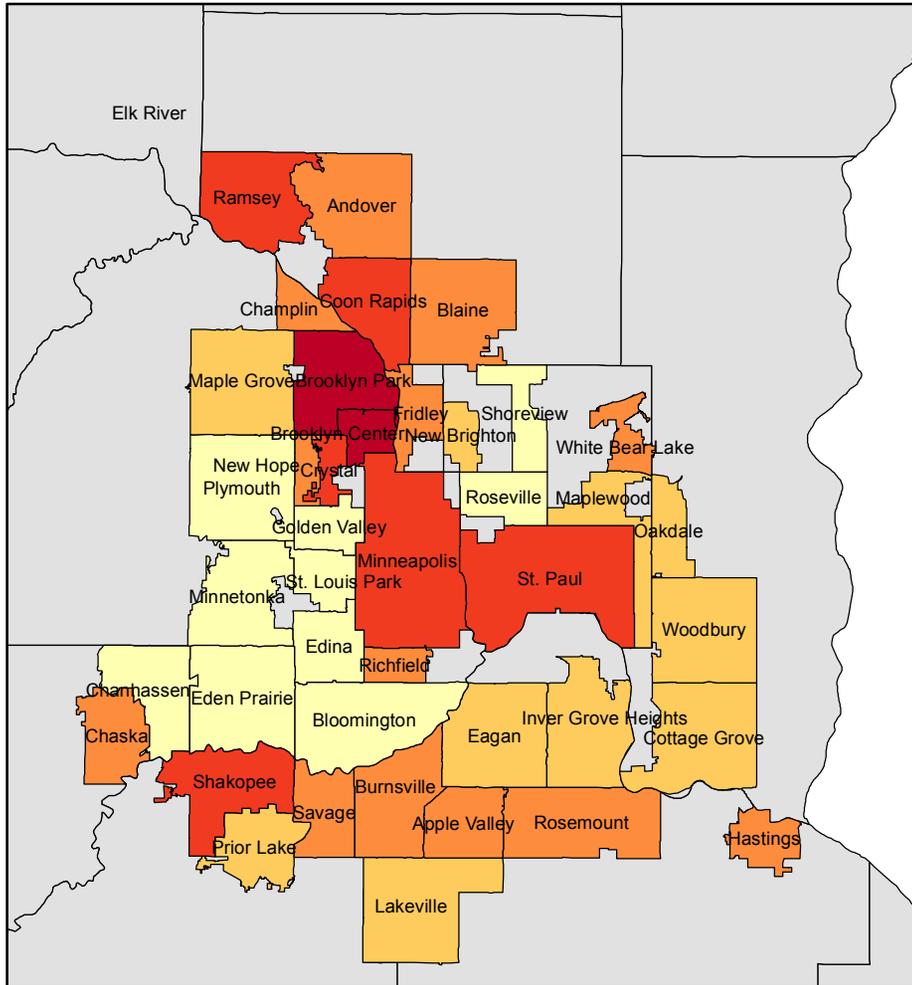
Map 8: Median Travel Time to Work, 2005 - 2007



Legend



Map 9: Foreclosure Rate by Residential Parcels, 2008

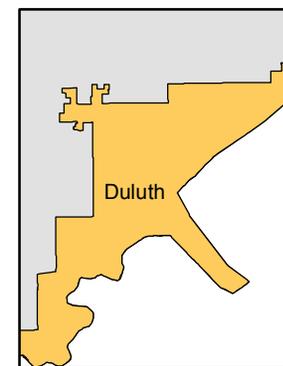
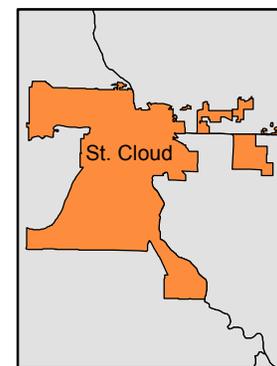
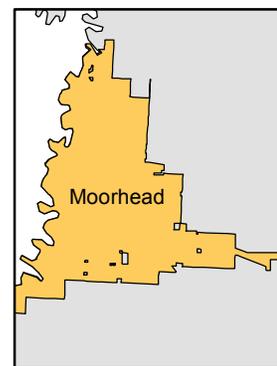
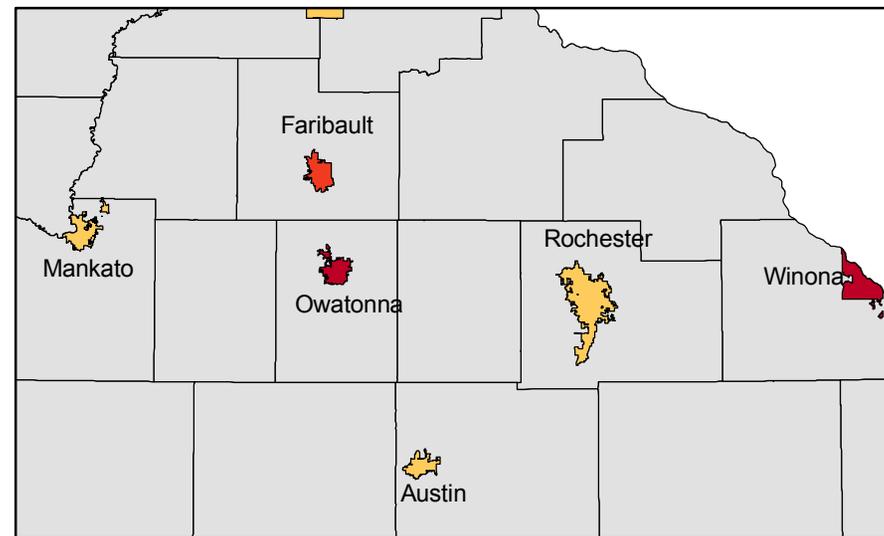
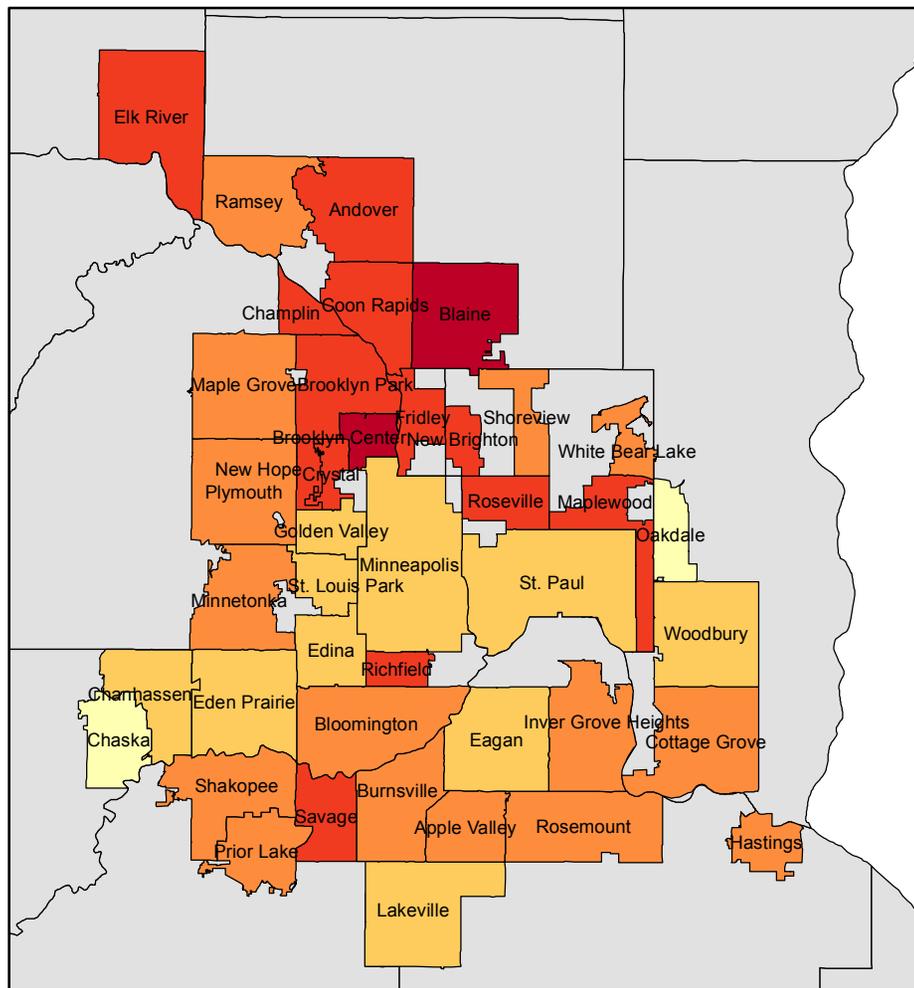


0 5 10 20 Miles

Legend

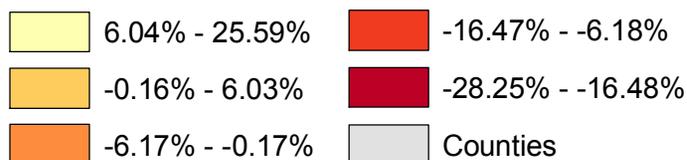


Map 10: Percentage Change in Median Sale Price, Oct. 2005-Sept. 2006 to Oct. 2007-Sept.2008

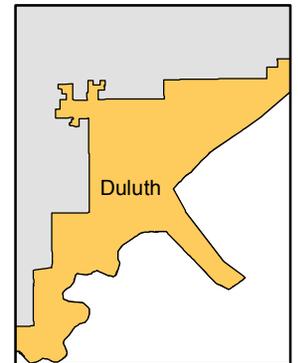
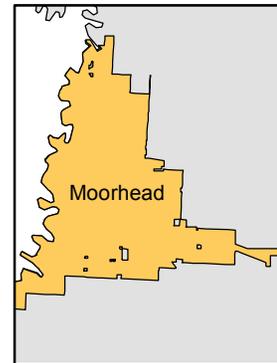
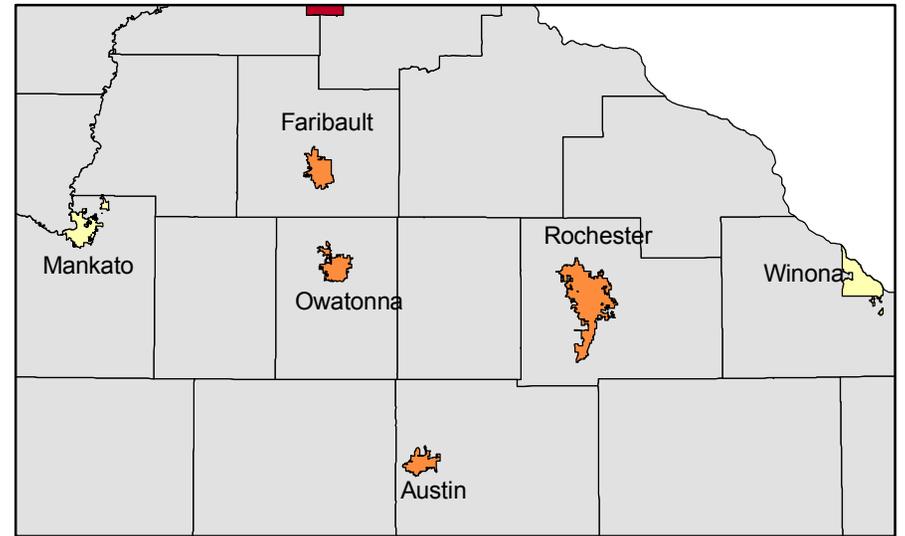
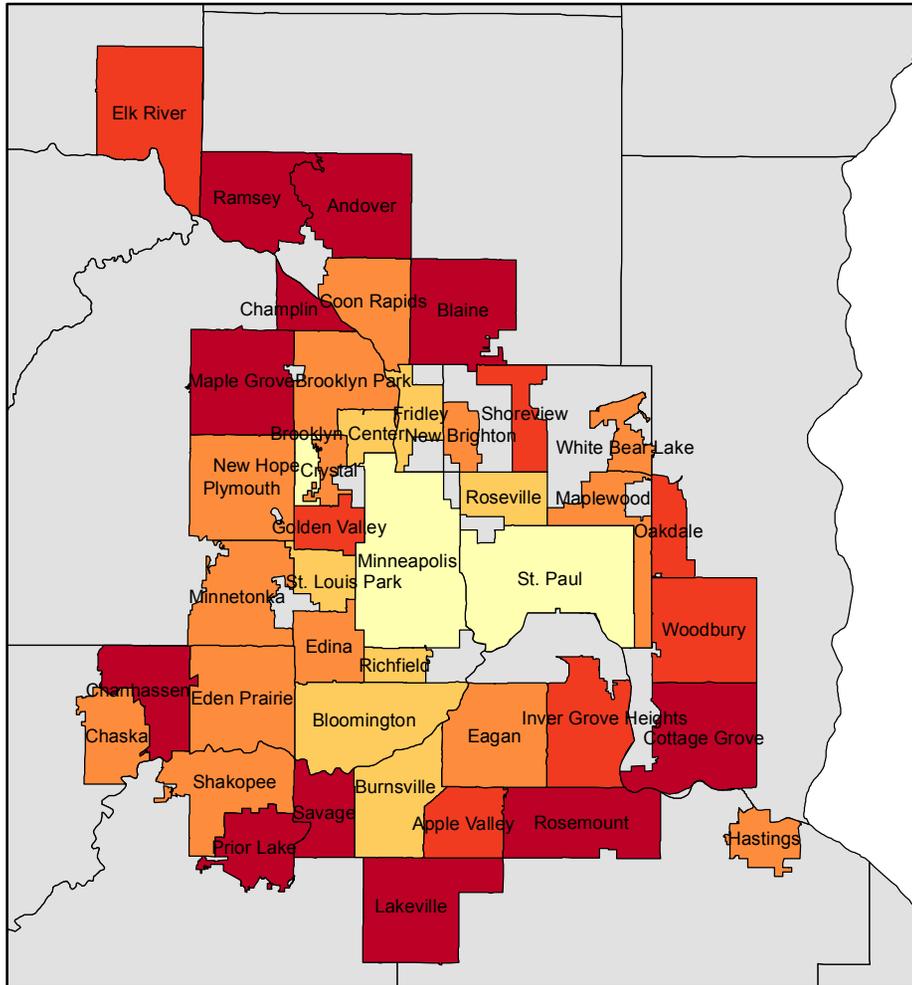


0 5 10 20 Miles

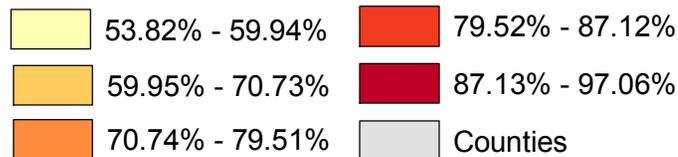
Legend



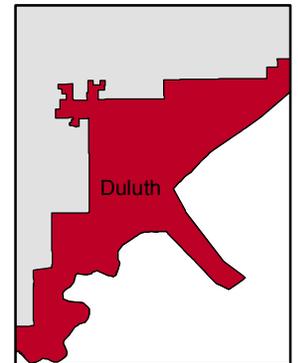
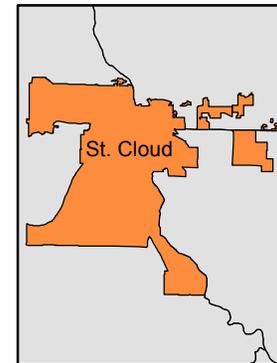
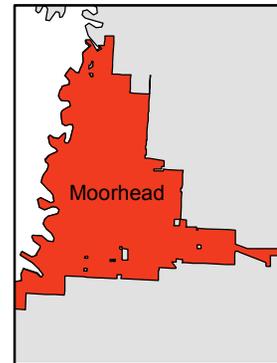
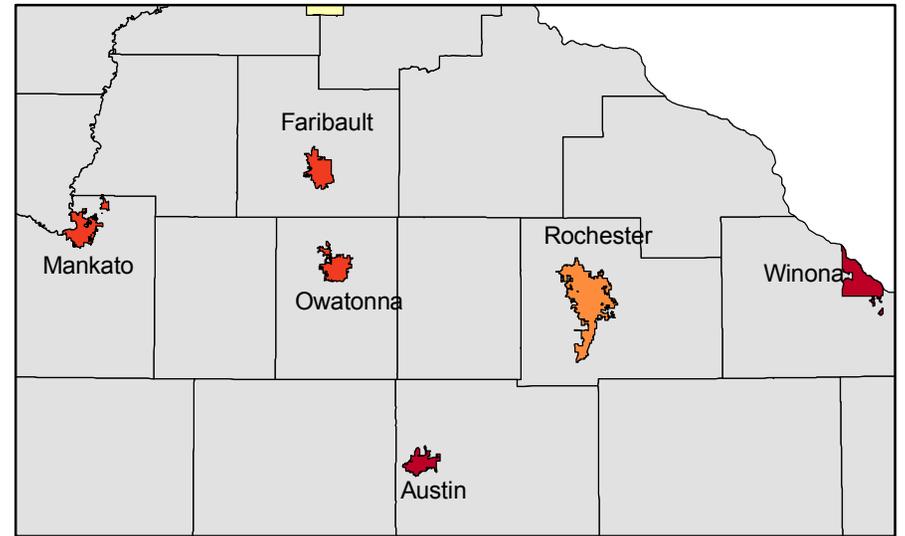
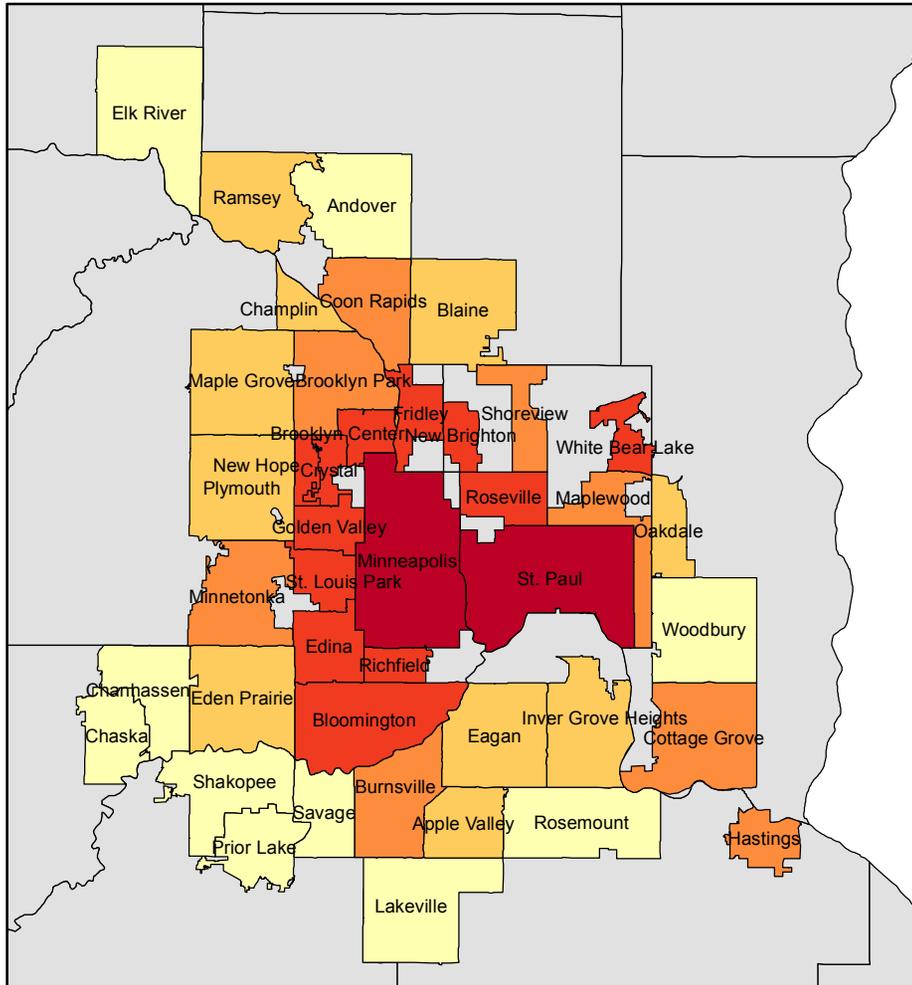
Map 11: Homeownership Rate, 2005 - 2007



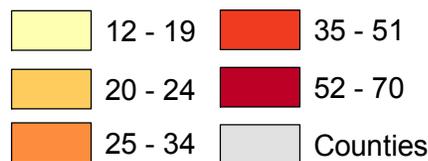
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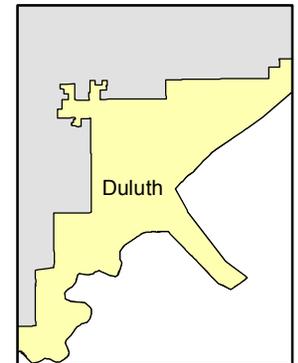
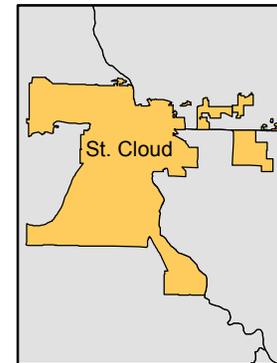
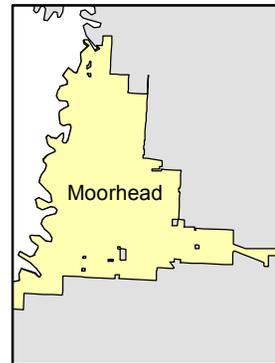
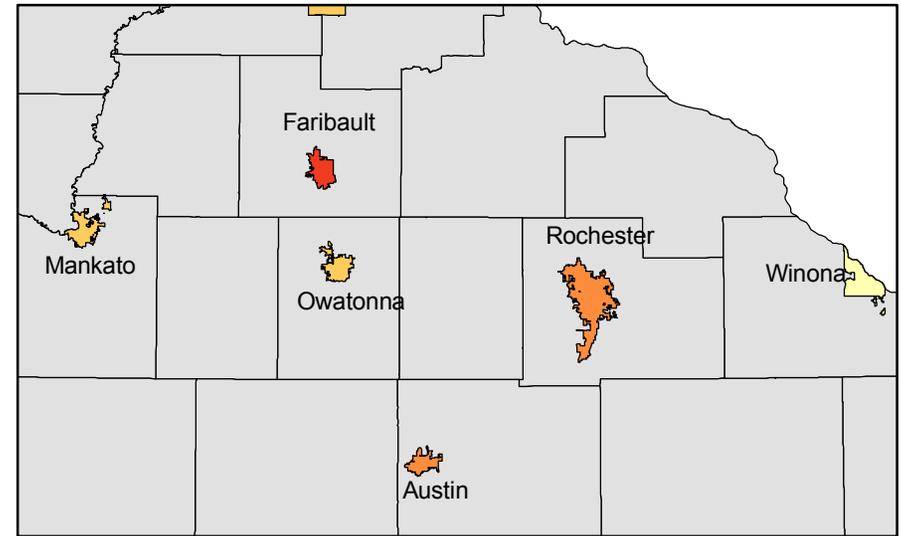
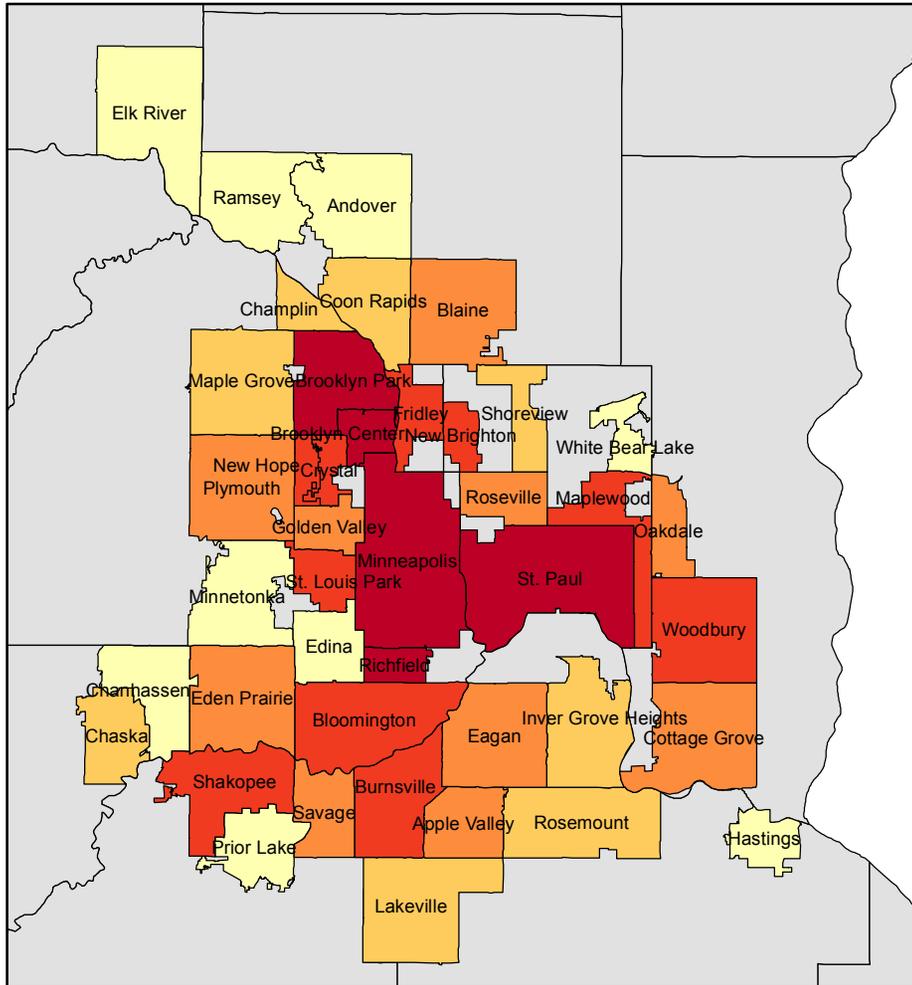
Map 12: Median Age of Housing Stock, 2005 - 2007



Legend

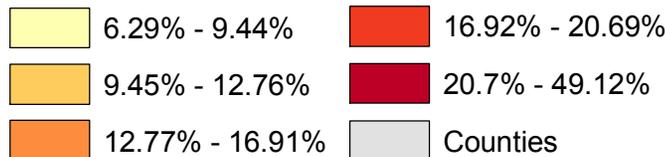


Map 13: Percentage of Population from Communities of Color, 2005 - 2007

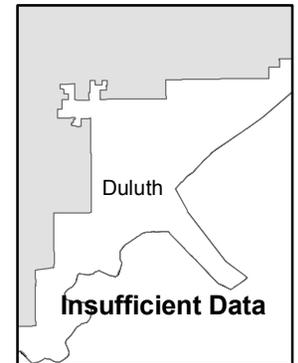
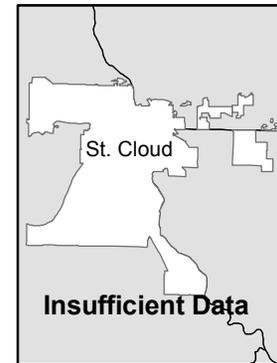
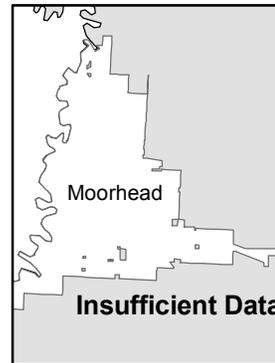
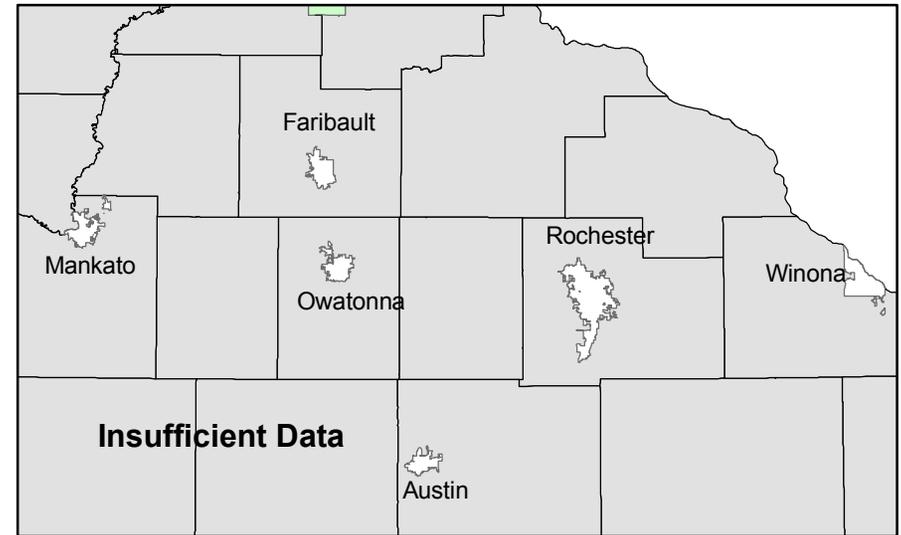
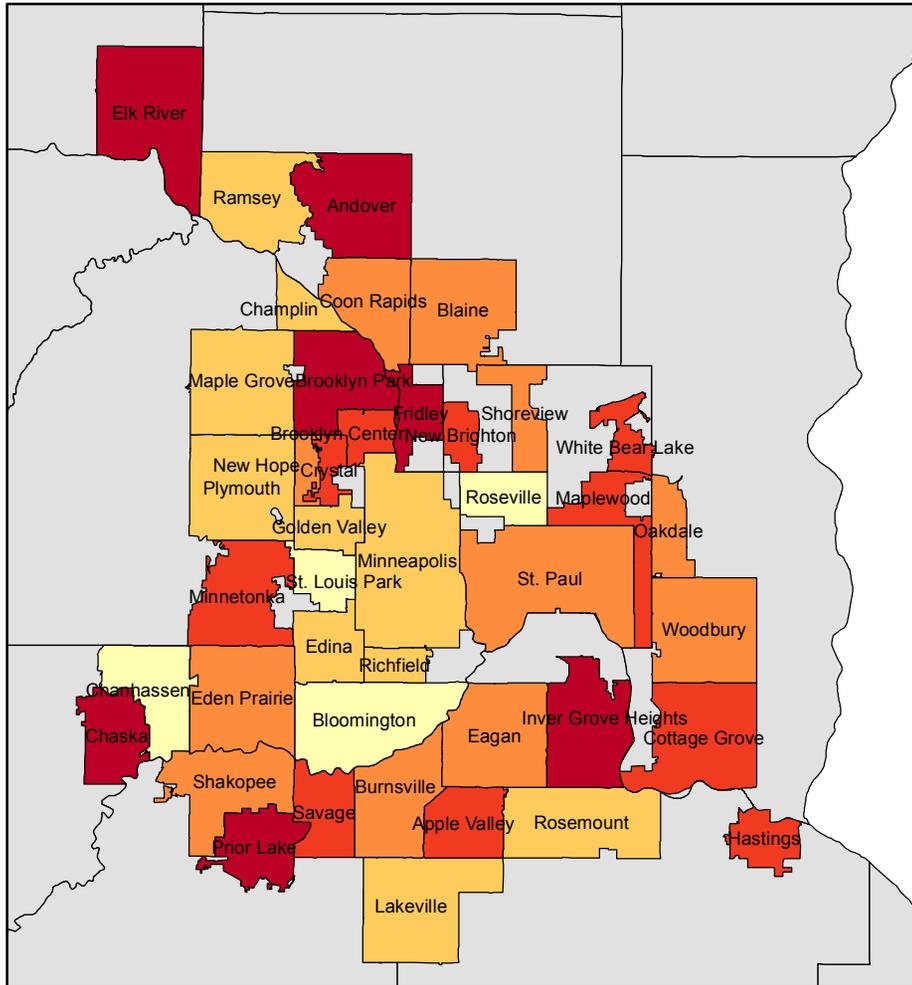


0 5 10 20 Miles

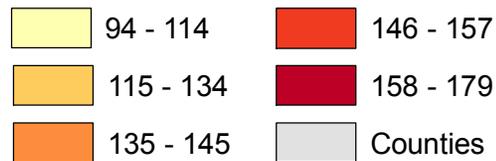
Legend



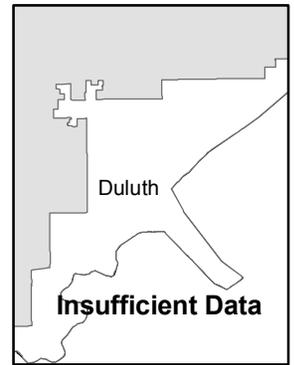
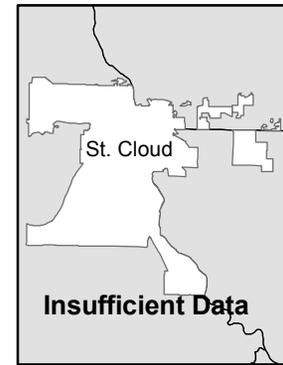
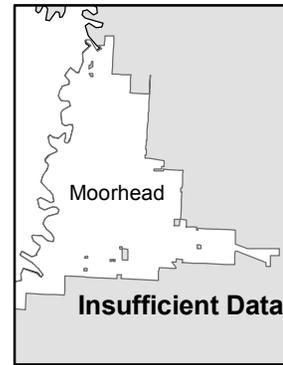
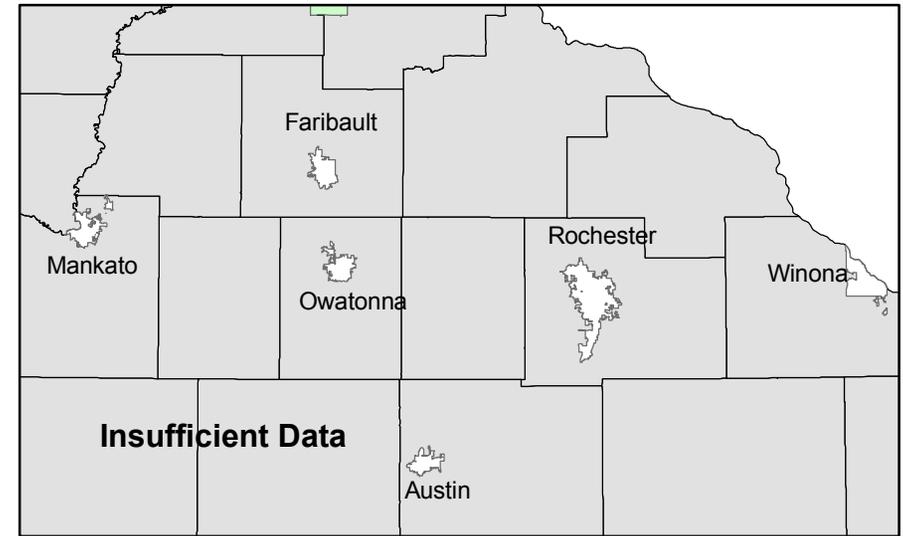
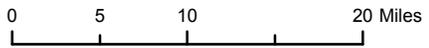
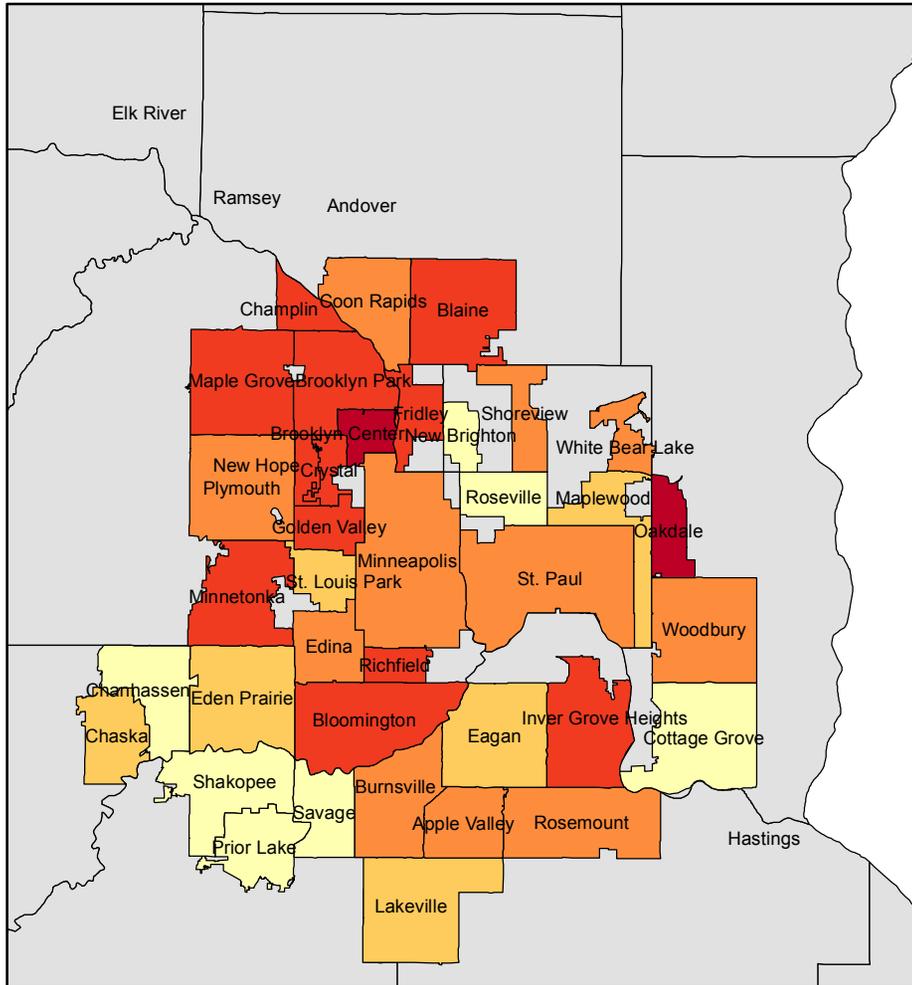
Map 14: Average Days Homes are on the Market, 2008



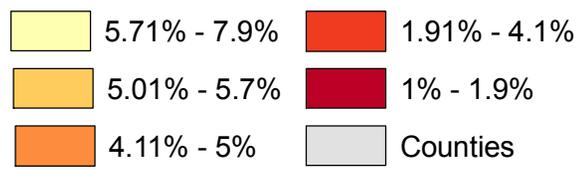
Legend



Map 15: Rental Vacancy Rate, January - March 2009



Legend



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

Section 4a:

County Data Tables

County	Percentage of Lower-Income Households Spending 30% or More of Income on Housing	Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing	Percentage of Lower-Income Renters Spending 30% or More of Income on Housing	Median Household Income	Poverty Rate	Median Home Sale Price	Median Rent	Absolute Change in Number of Jobs	Percentage Change in Number of Jobs
Aitkin County, Minnesota	49.22%	49.08%	53.12%	\$37,652	14.24%	\$141,000	\$608	288	7.46%
Anoka County, Minnesota	61.63%	61.02%	62.82%	\$67,275	6.78%	\$205,400	\$814	5059	4.65%
Becker County, Minnesota	38.56%	38.12%	39.64%	\$44,005	11.50%	\$144,250	\$551	1087	9.22%
Beltrami County, Minnesota	45.06%	40.75%	54.50%	\$42,337	16.87%	\$128,500	\$528	746	4.40%
Benton County, Minnesota	50.07%	51.69%	48.17%	\$51,533	8.83%	\$156,800	\$609	2330	16.89%
Big Stone County, Minnesota	29.83%	29.28%	36.21%	\$35,932	15.22%	\$71,000	\$295	92	5.01%
Blue Earth County, Minnesota	51.21%	45.07%	58.46%	\$47,744	7.12%	\$155,900	\$596	4307	13.20%
Brown County, Minnesota	34.88%	33.40%	37.99%	\$48,697	7.52%	\$111,000	\$494	-262	-1.82%
Carlton County, Minnesota	50.48%	49.54%	52.78%	\$49,792	10.79%	\$144,000	\$633	116	0.89%
Carver County, Minnesota	59.68%	62.09%	56.10%	\$78,035	3.78%	\$266,213	\$822	4404	15.32%
Cass County, Minnesota	42.48%	42.17%	43.60%	\$40,107	13.10%	\$144,900	\$470	461	5.07%
Chippewa County, Minnesota	40.42%	31.77%	57.42%	\$41,617	11.34%	\$86,345	\$513	219	3.90%
Chisago County, Minnesota	58.53%	57.68%	60.82%	\$64,172	7.55%	\$211,000	\$695	1462	11.54%
Clay County, Minnesota	51.59%	40.10%	65.63%	\$47,461	7.78%	\$135,000	\$581	1237	7.34%
Clearwater County, Minnesota	38.04%	35.74%	47.31%	\$38,291	19.31%	\$100,350	\$420	-130	-4.92%
Cook County, Minnesota	44.03%	48.84%	38.36%	\$44,304	12.63%	\$199,000	\$678	-6	-0.22%
Cottonwood County, Minnesota	30.62%	23.57%	50.20%	\$37,361	13.21%	\$62,000	\$394	360	7.60%
Crow Wing County, Minnesota	50.11%	48.90%	52.63%	\$42,763	10.51%	\$156,900	\$557	2742	10.66%
Dakota County, Minnesota	65.07%	62.85%	68.15%	\$72,393	6.68%	\$230,000	\$870	21142	13.78%
Dodge County, Minnesota	49.62%	56.47%	38.07%	\$56,938	7.11%	\$145,702	\$518	731	15.42%
Douglas County, Minnesota	51.16%	44.07%	64.97%	\$43,002	13.34%	\$158,500	\$554	2234	14.46%
Faribault County, Minnesota	33.08%	31.65%	37.71%	\$41,338	10.35%	\$73,500	\$466	-601	-10.01%
Fillmore County, Minnesota	44.68%	44.29%	45.74%	\$43,405	11.28%	\$114,100	\$536	-588	-8.67%
Freeborn County, Minnesota	36.81%	35.49%	40.32%	\$41,917	7.92%	\$97,000	\$490	-1033	-7.52%
Goodhue County, Minnesota	54.13%	51.08%	59.49%	\$55,098	7.49%	\$163,010	\$628	-324	-1.49%
Grant County, Minnesota	34.49%	35.36%	36.68%	\$40,028	10.66%	\$61,000	\$492	-184	-8.89%
Hennepin County, Minnesota	63.63%	62.37%	64.67%	\$60,115	5.25%	\$238,900	\$808	-32685	-3.74%
Houston County, Minnesota	39.01%	39.82%	37.61%	\$48,828	8.04%	\$135,000	\$526	-66	-1.30%
Hubbard County, Minnesota	36.92%	38.91%	41.64%	\$44,319	11.76%	\$143,750	\$472	80	1.31%
Isanti County, Minnesota	65.53%	64.41%	69.15%	\$57,199	6.90%	\$171,500	\$755	1611	17.57%
Itasca County, Minnesota	39.75%	35.80%	50.54%	\$42,413	12.17%	\$130,000	\$558	159	1.03%
Jackson County, Minnesota	30.92%	26.67%	44.06%	\$42,979	11.07%	\$68,500	\$457	693	15.81%

County	Percentage of Lower-Income Households Spending 30% or More of Income on Housing	Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing	Percentage of Lower-Income Renters Spending 30% or More of Income on Housing	Median Household Income	Poverty Rate	Median Home Sale Price	Median Rent	Absolute Change in Number of Jobs	Percentage Change in Number of Jobs
Kanabec County, Minnesota	42.98%	43.84%	42.32%	\$46,542	10.15%	\$142,235	\$592	-150	-3.85%
Kandiyohi County, Minnesota	46.31%	44.76%	48.83%	\$47,888	10.46%	\$125,738	\$514	1356	6.33%
Kittson County, Minnesota	23.37%	23.31%	30.34%	\$40,798	12.78%	\$35,250	\$428	-98	-6.31%
Koochiching County, Minnesota	45.65%	38.61%	59.27%	\$43,847	15.42%	\$65,000	\$517	-590	-10.24%
Lac qui Parle County, Minnesota	29.01%	24.47%	41.62%	\$38,160	13.07%	\$60,000	\$445	103	4.33%
Lake County, Minnesota	39.47%	34.62%	53.91%	\$48,853	9.04%	\$122,000	\$647	314	7.85%
Lake of the Woods County, Minnesota	39.55%	36.79%	50.45%	\$41,233	13.35%	\$79,050	\$417	-60	-3.90%
Le Sueur County, Minnesota	52.67%	56.34%	42.86%	\$55,587	7.23%	\$158,000	\$627	-1418	-15.39%
Lincoln County, Minnesota	36.52%	37.62%	37.72%	\$36,968	14.76%	\$43,675	\$417	-79	-4.47%
Lyon County, Minnesota	44.67%	39.88%	50.06%	\$45,043	14.28%	\$128,000	\$510	265	1.81%
McLeod County, Minnesota	46.80%	46.55%	47.51%	\$55,480	6.43%	\$146,900	\$604	-14	-0.08%
Mahnomen County, Minnesota	32.22%	30.10%	40.38%	\$37,709	17.01%	\$78,100	\$373	-69	-3.36%
Marshall County, Minnesota	29.43%	30.61%	34.14%	\$43,671	12.51%	\$64,500	\$391	-208	-8.43%
Martin County, Minnesota	38.56%	33.47%	49.50%	\$42,654	9.42%	\$89,250	\$495	259	2.70%
Meeker County, Minnesota	49.33%	44.05%	63.66%	\$49,918	10.27%	\$138,500	\$642	202	3.00%
Mille Lacs County, Minnesota	54.95%	55.32%	54.14%	\$45,163	10.67%	\$146,650	\$548	-6	-0.06%
Morrison County, Minnesota	46.62%	44.25%	53.71%	\$48,329	11.23%	\$121,275	\$510	958	9.08%
Mower County, Minnesota	42.29%	37.49%	53.45%	\$43,979	9.74%	\$92,375	\$533	455	2.86%
Murray County, Minnesota	36.85%	36.83%	43.03%	\$40,897	12.11%	\$64,250	\$477	249	9.93%
Nicollet County, Minnesota	55.35%	48.69%	62.59%	\$54,689	9.91%	\$159,500	\$609	226	1.60%
Nobles County, Minnesota	48.52%	38.52%	65.39%	\$37,129	18.16%	\$73,750	\$510	555	5.62%
Norman County, Minnesota	31.06%	28.50%	45.16%	\$40,823	14.09%	\$70,950	\$462	-235	-11.43%
Olmsted County, Minnesota	48.88%	47.69%	50.54%	\$61,863	6.18%	\$164,500	\$682	7383	8.93%
Otter Tail County, Minnesota	41.66%	37.71%	51.06%	\$40,864	13.27%	\$127,075	\$493	645	3.05%
Pennington County, Minnesota	33.61%	29.06%	42.50%	\$42,933	14.29%	\$89,000	\$431	1161	14.83%
Pine County, Minnesota	47.01%	46.01%	50.00%	\$44,178	10.27%	\$149,000	\$561	297	3.74%
Pipestone County, Minnesota	32.56%	25.50%	49.08%	\$37,321	14.49%	\$53,500	\$467	580	13.80%
Polk County, Minnesota	45.13%	35.79%	60.64%	\$43,610	15.40%	\$104,700	\$472	317	2.62%
Pope County, Minnesota	41.64%	39.95%	48.46%	\$42,230	11.66%	\$112,500	\$497	228	6.34%
Ramsey County, Minnesota	61.95%	58.39%	65.02%	\$51,862	6.92%	\$214,781	\$773	-2278	-0.68%
Red Lake County, Minnesota	25.66%	24.99%	31.70%	\$40,217	13.87%	\$59,250	\$348	69	5.85%

County	Percentage of Lower-Income Households Spending 30% or More of Income on Housing	Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing	Percentage of Lower-Income Renters Spending 30% or More of Income on Housing	Median Household Income	Poverty Rate	Median Home Sale Price	Median Rent	Absolute Change in Number of Jobs	Percentage Change in Number of Jobs
Redwood County, Minnesota	30.19%	26.04%	41.57%	\$43,687	10.93%	\$65,010	\$474	-617	-8.59%
Renville County, Minnesota	33.31%	31.18%	41.70%	\$44,038	10.75%	\$65,000	\$488	-145	-2.33%
Rice County, Minnesota	48.13%	49.14%	46.34%	\$55,747	6.17%	\$183,000	\$668	839	3.76%
Rock County, Minnesota	37.00%	31.59%	50.05%	\$44,565	12.16%	\$95,000	\$504	-310	-9.17%
Roseau County, Minnesota	37.63%	40.93%	39.45%	\$50,005	8.95%	\$86,000	\$546	276	3.15%
St. Louis County, Minnesota	46.14%	38.12%	59.50%	\$43,110	11.64%	\$132,900	\$593	1993	2.09%
Scott County, Minnesota	58.90%	61.68%	53.18%	\$80,968	3.55%	\$232,000	\$841	8285	23.88%
Sherburne County, Minnesota	65.71%	66.32%	64.19%	\$67,428	6.32%	\$200,500	\$742	4076	21.35%
Sibley County, Minnesota	41.05%	38.16%	46.70%	\$49,762	8.16%	\$118,900	\$572	68	1.67%
Stearns County, Minnesota	54.75%	50.44%	60.95%	\$50,800	7.06%	\$158,000	\$649	5656	7.41%
Steele County, Minnesota	51.69%	52.17%	50.70%	\$52,785	5.38%	\$151,000	\$652	1346	6.74%
Stevens County, Minnesota	46.58%	37.08%	56.45%	\$44,167	17.29%	\$90,000	\$528	437	9.41%
Swift County, Minnesota	39.38%	32.31%	53.91%	\$40,726	13.33%	\$72,250	\$463	-342	-8.15%
Todd County, Minnesota	42.08%	41.64%	43.77%	\$40,938	11.59%	\$114,500	\$483	-144	-2.30%
Traverse County, Minnesota	37.13%	30.86%	55.09%	\$36,286	15.42%	\$66,500	\$513	75	6.72%
Wabasha County, Minnesota	53.39%	51.17%	58.36%	\$53,351	8.89%	\$151,050	\$538	-347	-4.72%
Wadena County, Minnesota	42.13%	35.22%	52.79%	\$37,034	15.13%	\$81,675	\$448	-201	-3.17%
Waseca County, Minnesota	45.52%	47.64%	42.25%	\$50,941	6.31%	\$125,850	\$540	-246	-2.96%
Washington County, Minnesota	64.50%	62.25%	69.21%	\$78,067	5.08%	\$241,375	\$924	6622	9.88%
Watonwan County, Minnesota	37.28%	30.97%	47.51%	\$42,540	10.03%	\$80,725	\$454	-688	-14.16%
Wilkin County, Minnesota	31.91%	29.04%	39.24%	\$45,146	11.18%	\$87,750	\$465	11	0.55%
Winona County, Minnesota	45.41%	36.83%	55.74%	\$42,827	8.31%	\$145,000	\$540	226	0.90%
Wright County, Minnesota	58.02%	57.19%	59.84%	\$65,419	6.03%	\$191,800	\$732	8097	28.06%
Yellow Medicine County, Minnesota	38.97%	34.92%	50.42%	\$40,226	15.57%	\$64,000	\$457	401	9.18%
Minimum	23.37%	23.31%	30.34%	\$35,932	3.55%	\$35,250	\$295	-32,685	-15.39%
Median	44.03%	39.82%	50.20%	\$44,038	10.75%	\$125,850	\$528	226	3.00%
Maximum	65.71%	66.32%	69.21%	\$80,968	19.31%	\$266,213	\$924	21,142	28.06%

Sources: GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area* ; Minneapolis Area Association of Realtors; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* ; Minnesota Department of Revenue, *Certificate of Real Estate Value Database* ; Minnesota State Demographic Center Population Estimates; U.S.Census Bureau, *American Community Survey 2005-2007 3-Year Estimates*

County	Absolute Change in Number of Households	Percentage Change in Number of Households	Median Travel Time to Work	Foreclosure Rate by Residential Parcels	Percentage Change in Median Sale Price	Home-ownership Rate	Median Age of Housing Stock	Percentage of Population from Communities of Color
Aitkin County, Minnesota	559	8.41%	20-24 mins	0.75%	-4.95%	82.53%	35	4.48%
Anoka County, Minnesota	13,545	12.73%	25-29 mins	2.14%	-7.48%	84.32%	27	11.66%
Becker County, Minnesota	1,263	10.66%	15-19 mins	0.52%	4.53%	79.30%	35	10.94%
Beltrami County, Minnesota	1,856	12.95%	15-19 mins	0.58%	0.47%	73.76%	30	23.08%
Benton County, Minnesota	2,424	18.55%	15-19 mins	1.60%	-2.00%	70.07%	28	6.06%
Big Stone County, Minnesota	-118	-4.96%	10-14 mins	0.26%	9.23%	85.52%	50	1.39%
Blue Earth County, Minnesota	2,637	12.52%	10-14 mins	0.84%	2.23%	70.37%	40	7.69%
Brown County, Minnesota	265	2.50%	10-14 mins	0.41%	-0.89%	80.21%	50	4.42%
Carlton County, Minnesota	1,371	11.36%	20-24 mins	1.01%	10.77%	80.81%	43	9.31%
Carver County, Minnesota	7,373	30.27%	25-29 mins	1.16%	4.40%	82.46%	21	8.20%
Cass County, Minnesota	1,097	10.07%	15-19 mins	1.02%	-4.61%	83.47%	31	13.23%
Chippewa County, Minnesota	22	0.41%	10-14 mins	0.50%	17.48%	76.87%	50	3.53%
Chisago County, Minnesota	3,402	23.54%	30-34 mins	2.04%	-3.65%	86.04%	23	5.51%
Clay County, Minnesota	2,564	13.73%	15-19 mins	0.44%	3.85%	72.80%	38	7.57%
Clearwater County, Minnesota	89	2.67%	20-24 mins	1.03%	15.74%	82.03%	38	9.87%
Cook County, Minnesota	178	7.57%	10-14 mins	0.45%	-5.24%	75.69%	32	11.24%
Cottonwood County, Minnesota	-48	-0.98%	10-14 mins	0.49%	-11.43%	80.74%	50	4.76%
Crow Wing County, Minnesota	3,313	14.89%	15-19 mins	1.47%	-2.85%	77.39%	33	3.43%
Dakota County, Minnesota	19,144	14.60%	20-24 mins	1.61%	-2.09%	79.79%	25	14.09%
Dodge County, Minnesota	983	15.31%	20-24 mins	1.40%	4.07%	83.99%	38	5.26%
Douglas County, Minnesota	1,998	15.05%	10-14 mins	1.05%	6.45%	76.21%	32	2.49%
Faribault County, Minnesota	-201	-3.02%	10-14 mins	0.60%	5.57%	80.26%	61	6.11%
Fillmore County, Minnesota	321	3.90%	20-24 mins	0.42%	9.71%	78.73%	64	1.70%
Freeborn County, Minnesota	88	0.66%	15-19 mins	0.96%	3.19%	81.49%	53	8.91%
Goodhue County, Minnesota	1,315	7.74%	15-19 mins	1.13%	-4.11%	78.97%	41	4.99%
Grant County, Minnesota	-17	-0.67%	15-19 mins	0.46%	-21.29%	80.59%	53	1.61%
Hennepin County, Minnesota	26,136	5.73%	20-24 mins	1.93%	0.80%	68.17%	42	24.60%
Houston County, Minnesota	305	4.00%	15-19 mins	0.21%	1.58%	80.70%	44	2.29%
Hubbard County, Minnesota	489	6.58%	15-19 mins	0.83%	-6.66%	83.82%	32	3.69%
Isanti County, Minnesota	3,180	28.30%	30-34 mins	3.48%	-7.30%	85.66%	28	4.31%
Itasca County, Minnesota	985	5.54%	15-19 mins	0.41%	4.00%	78.75%	36	5.95%
Jackson County, Minnesota	71	1.56%	15-19 mins	0.55%	-4.93%	79.43%	53	3.22%

County	Absolute Change in Number of Households	Percentage Change in Number of Households	Median Travel Time to Work	Foreclosure Rate by Residential Parcels	Percentage Change in Median Sale Price	Home-ownership Rate	Median Age of Housing Stock	Percentage of Population from Communities of Color
Kanabec County, Minnesota	732	12.71%	20-24 mins	1.98%	-6.42%	83.51%	32	3.44%
Kandiyohi County, Minnesota	890	5.58%	10-14 mins	0.62%	-1.07%	75.99%	35	11.21%
Kittson County, Minnesota	-168	-7.75%	20-24 mins	0.00%	10.16%	83.18%	49	3.42%
Koochiching County, Minnesota	-14	-0.23%	10-14 mins	0.46%	-4.41%	77.81%	43	4.63%
Lac qui Parle County, Minnesota	-130	-3.92%	15-19 mins	0.29%	25.00%	81.02%	60	1.20%
Lake County, Minnesota	170	3.66%	10-14 mins	0.75%	1.67%	81.28%	47	2.64%
Lake of the Woods County, Minnesota	-11	-0.58%	15-19 mins	0.65%	-17.23%	85.85%	33	3.22%
Le Sueur County, Minnesota	1,361	14.13%	20-24 mins	1.57%	-4.24%	82.74%	38	6.35%
Lincoln County, Minnesota	-72	-2.71%	15-19 mins	0.33%	-12.65%	80.79%	52	0.84%
Lyon County, Minnesota	218	2.24%	10-14 mins	0.43%	5.79%	68.78%	38	9.23%
McLeod County, Minnesota	1,335	9.93%	10-14 mins	1.26%	-4.55%	82.67%	35	6.87%
Mahnomen County, Minnesota	33	1.68%	15-19 mins	1.13%	19.15%	77.71%	44	37.45%
Marshall County, Minnesota	52	1.27%	20-24 mins	0.24%	8.40%	84.26%	44	4.41%
Martin County, Minnesota	-63	-0.69%	10-14 mins	0.59%	15.53%	76.56%	59	4.29%
Meeker County, Minnesota	595	6.93%	15-19 mins	1.06%	7.78%	81.77%	39	4.46%
Mille Lacs County, Minnesota	1,767	20.46%	20-24 mins	2.68%	-8.85%	79.02%	32	7.53%
Morrison County, Minnesota	1,096	9.28%	20-24 mins	0.93%	-8.40%	82.57%	35	2.47%
Mower County, Minnesota	432	2.77%	10-14 mins	0.90%	5.21%	78.48%	55	10.69%
Murray County, Minnesota	-11	-0.30%	15-19 mins	0.45%	16.82%	84.84%	51	2.65%
Nicollet County, Minnesota	1,306	12.27%	10-14 mins	0.61%	-0.31%	73.62%	35	5.51%
Nobles County, Minnesota	10	0.13%	10-14 mins	0.31%	-4.22%	71.34%	52	16.00%
Norman County, Minnesota	-119	-3.95%	15-19 mins	0.46%	22.86%	81.50%	52	6.02%
Olmsted County, Minnesota	7,805	16.33%	15-19 mins	0.83%	1.98%	77.25%	29	13.02%
Otter Tail County, Minnesota	1,282	5.65%	15-19 mins	0.42%	14.48%	77.57%	41	4.08%
Pennington County, Minnesota	261	4.72%	10-14 mins	0.31%	17.11%	74.99%	39	2.95%
Pine County, Minnesota	1,134	11.41%	15-19 mins	1.64%	4.86%	82.18%	34	7.54%
Pipestone County, Minnesota	-42	-1.03%	10-14 mins	0.22%	-6.79%	77.85%	51	3.47%
Polk County, Minnesota	430	3.56%	10-14 mins	0.25%	19.25%	75.46%	45	8.30%
Pope County, Minnesota	184	4.08%	15-19 mins	0.36%	6.46%	79.27%	47	1.16%
Ramsey County, Minnesota	6,442	3.20%	20-24 mins	2.07%	-0.06%	65.96%	49	27.08%
Red Lake County, Minnesota	28	1.62%	20-24 mins	0.22%	27.15%	79.81%	48	3.55%

County	Absolute Change in Number of Households	Percentage Change in Number of Households	Median Travel Time to Work	Foreclosure Rate by Residential Parcels	Percentage Change in Median Sale Price	Home-ownership Rate	Median Age of Housing Stock	Percentage of Population from Communities of Color
Redwood County, Minnesota	-110	-1.65%	10-14 mins	0.35%	2.58%	80.30%	50	5.07%
Renville County, Minnesota	48	0.71%	10-14 mins	0.50%	-14.75%	81.40%	51	5.96%
Rice County, Minnesota	2,943	15.58%	15-19 mins	1.56%	-8.45%	79.32%	36	11.58%
Rock County, Minnesota	75	1.95%	15-19 mins	0.32%	18.75%	78.33%	50	2.98%
Roseau County, Minnesota	214	3.46%	10-14 mins	0.52%	0.00%	84.59%	32	4.75%
St. Louis County, Minnesota	1,692	2.05%	15-19 mins	0.64%	5.43%	74.18%	52	6.07%
Scott County, Minnesota	13,271	43.24%	20-24 mins	2.28%	-5.27%	87.23%	16	12.44%
Sherburne County, Minnesota	7,962	36.89%	25-29 mins	2.76%	-5.65%	87.28%	17	5.82%
Sibley County, Minnesota	201	3.48%	20-24 mins	1.26%	-3.25%	80.51%	54	7.95%
Stearns County, Minnesota	7,038	14.78%	15-19 mins	0.94%	0.32%	74.46%	30	6.29%
Steele County, Minnesota	1,503	11.70%	10-14 mins	1.19%	-3.33%	79.39%	41	9.41%
Stevens County, Minnesota	122	3.25%	10-14 mins	0.32%	3.33%	68.83%	46	4.67%
Swift County, Minnesota	-49	-1.13%	10-14 mins	0.46%	0.70%	77.45%	52	8.98%
Todd County, Minnesota	386	4.13%	15-19 mins	0.82%	15.72%	81.58%	44	4.65%
Traverse County, Minnesota	-82	-4.78%	10-14 mins	0.20%	121.67%	78.95%	54	4.57%
Wabasha County, Minnesota	621	7.50%	20-24 mins	0.99%	-1.92%	81.63%	40	4.03%
Wadena County, Minnesota	192	3.54%	15-19 mins	0.63%	4.56%	76.95%	40	3.92%
Waseca County, Minnesota	222	3.14%	15-19 mins	0.75%	1.35%	79.61%	46	8.79%
Washington County, Minnesota	14,170	19.83%	20-24 mins	0.84%	-0.83%	85.52%	23	11.63%
Watonwan County, Minnesota	-33	-0.71%	10-14 mins	1.58%	-5.03%	76.68%	55	20.89%
Wilkin County, Minnesota	-36	-1.31%	15-19 mins	0.55%	8.33%	79.06%	49	3.33%
Winona County, Minnesota	588	3.14%	10-14 mins	0.57%	4.32%	70.78%	47	5.63%
Wright County, Minnesota	11,371	36.14%	25-29 mins	2.45%	-10.79%	84.50%	22	5.01%
Yellow Medicine County, Minnesota	-116	-2.61%	10-14 mins	0.45%	0.87%	79.69%	54	5.12%
Minimum	-201	-7.75%	10-14 mins	0.00%	-21.29%	65.96%	16	0.84%
Median	430	4.00%	20-24 mins	0.64%	0.87%	79.69%	41	5.51%
Maximum	26,136	43.24%	30-34 mins	3.48%	121.67%	87.28%	64	37.45%

Sources: GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area* ; Minneapolis Area Association of Realtors; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* ; Minnesota Department of Revenue, *Certificate of Real Estate Value Database* ; Minnesota State Demographic Center Population Estimates; U.S.Census Bureau , *American Community Survey 2005-2007 3-Year Estimates*

Section 4b:

City Data Tables

City	Percentage of Lower-Income Households Spending 30% or More on Housing	Percentage of Lower-Income Homeowners Spending 30% or More on Housing	Percentage of Lower-Income Renters Spending 30% or More on Housing	Median Household Income	Poverty Rate	Median Home Sale Price	Median Rent	Absolute Change in Number of Jobs	Percentage Change in Number of Jobs
Andover city, Minnesota	67.50%	66.74%	92.78%	\$ 88,170	2.92%	\$233,125	\$ 943	1,068	32.53%
Apple Valley city, Minnesota	67.66%	64.56%	74.45%	\$ 76,789	3.41%	\$225,000	\$ 992	1,948	16.71%
Austin city, Minnesota	42.37%	35.71%	54.85%	\$ 40,404	12.32%	\$92,250	\$ 532	648	4.92%
Blaine city, Minnesota	57.94%	55.83%	67.33%	\$ 73,074	3.57%	\$161,200	\$ 828	3,302	18.86%
Bloomington city, Minnesota	59.42%	54.67%	64.67%	\$ 59,262	6.06%	\$219,900	\$ 876	-12,225	-11.84%
Brooklyn Center city, Minnesota	64.61%	63.44%	65.83%	\$ 46,775	8.90%	\$161,150	\$ 827	-4,059	-24.50%
Brooklyn Park city, Minnesota	66.14%	66.79%	65.45%	\$ 61,766	8.83%	\$210,000	\$ 777	2,733	11.84%
Burnsville city, Minnesota	70.31%	67.64%	72.40%	\$ 61,136	8.17%	\$228,000	\$ 875	1,242	3.88%
Champlin city, Minnesota	78.50%	80.44%	74.61%	\$ 79,229	3.72%	\$214,000	\$ 720	1,614	59.96%
Chanhassen city, Minnesota	63.82%	64.85%	56.01%	\$ 92,869	2.77%	\$295,000	\$ 880	2,177	23.20%
Chaska city, Minnesota	56.97%	60.20%	53.63%	\$ 65,081	6.81%	\$255,000	\$ 872	1,375	12.90%
Coon Rapids city, Minnesota	63.50%	62.64%	64.89%	\$ 60,193	6.75%	\$188,000	\$ 870	3,184	14.83%
Cottage Grove city, Minnesota	62.42%	61.35%	66.25%	\$ 79,342	2.01%	\$215,000	\$ 1,028	688	11.73%
Crystal city, Minnesota	54.04%	55.58%	51.57%	\$ 58,282	6.66%	\$185,270	\$ 765	-1,026	-18.84%
Duluth city, Minnesota	55.04%	48.04%	61.69%	\$ 41,049	16.48%	\$148,000	\$ 660	2,658	4.58%
Eagan city, Minnesota	67.33%	69.37%	64.98%	\$ 77,700	4.34%	\$249,000	\$ 927	8,807	20.63%
Eden Prairie city, Minnesota	67.03%	60.66%	74.02%	\$ 92,461	3.48%	\$300,000	\$ 988	1,077	2.14%
Edina city, Minnesota	63.15%	58.30%	71.59%	\$ 76,805	5.13%	\$375,000	\$ 969	-4,130	-7.76%
Elk River city, Minnesota	68.70%	77.80%	46.93%	\$ 71,068	4.12%	\$210,465	\$ 778	2,061	23.20%
Faribault city, Minnesota	45.17%	41.89%	50.12%	\$ 46,821	11.54%	\$154,615	\$ 612	-246	-2.06%
Fridley city, Minnesota	50.09%	50.67%	49.57%	\$ 50,309	5.57%	\$190,120	\$ 775	-2,660	-10.13%
Golden Valley city, Minnesota	57.24%	58.25%	55.87%	\$ 77,976	3.61%	\$273,950	\$ 900	4,102	13.73%
Hastings city, Minnesota	65.58%	62.15%	70.97%	\$ 63,289	5.58%	\$195,150	\$ 801	-14	-0.15%
Inver Grove Heights city, Minnesota	55.22%	59.86%	47.83%	\$ 66,390	6.37%	\$205,922	\$ 798	2,668	34.94%
Lakeville city, Minnesota	66.34%	60.64%	83.33%	\$ 90,014	2.92%	\$275,000	\$ 944	3,054	28.62%
Mankato city, Minnesota	56.54%	47.92%	63.17%	\$ 39,298	18.75%	\$157,400	\$ 601	3,990	14.28%
Maple Grove city, Minnesota	71.44%	69.44%	77.08%	\$ 89,866	2.63%	\$242,250	\$ 1,110	11,552	63.43%

City	Percentage of Lower-Income Households Spending 30% or More on Housing	Percentage of Lower-Income Homeowners Spending 30% or More on Housing	Percentage of Lower-Income Renters Spending 30% or More on Housing	Median Household Income	Poverty Rate	Median Home Sale Price	Median Rent	Absolute Change in Number of Jobs	Percentage Change in Number of Jobs
Maplewood city, Minnesota	60.23%	54.94%	67.32%	\$ 60,654	5.54%	\$206,000	\$ 838	9,894	52.99%
Minneapolis city, Minnesota	64.62%	64.25%	64.81%	\$ 44,478	17.70%	\$228,000	\$ 729	-19,381	-6.27%
Minnetonka city, Minnesota	63.86%	57.62%	71.42%	\$ 78,840	4.27%	\$284,000	\$ 1,017	-4,713	-9.20%
Moorhead city, Minnesota	55.81%	41.28%	68.50%	\$ 41,034	17.74%	\$134,900	\$ 596	770	5.73%
New Brighton city, Minnesota	59.35%	58.89%	59.83%	\$ 57,509	6.06%	\$216,000	\$ 782	-906	-8.40%
New Hope city, Minnesota	59.13%	53.78%	61.49%	\$ 46,842	8.22%	\$215,000	\$ 767	-1,967	-14.75%
Oakdale city, Minnesota	65.57%	60.05%	72.59%	\$ 65,848	9.00%	\$199,875	\$ 720	1,153	15.13%
Owatonna city, Minnesota	53.96%	54.35%	53.37%	\$ 51,085	7.49%	\$154,613	\$ 665	1,105	6.39%
Plymouth city, Minnesota	68.08%	64.76%	72.28%	\$ 80,756	4.76%	\$290,030	\$ 973	-4,400	-8.23%
Prior Lake city, Minnesota	62.40%	60.12%	67.43%	\$ 90,916	4.90%	\$251,050	\$ 861	245	3.06%
Ramsey city, Minnesota	70.75%	73.13%	87.33%	\$ 77,356	2.40%	\$223,127	\$ 1,250	1,094	27.98%
Richfield city, Minnesota	63.49%	61.00%	65.79%	\$ 50,651	8.32%	\$205,000	\$ 727	4,990	43.11%
Rochester city, Minnesota	48.92%	46.99%	51.15%	\$ 57,957	7.13%	\$162,500	\$ 675	6,884	8.83%
Rosemount city, Minnesota	85.09%	84.44%	65.76%	\$ 83,826	2.43%	\$231,250	\$ 989	1,242	20.19%
Roseville city, Minnesota	51.42%	47.48%	55.63%	\$ 49,097	8.42%	\$221,500	\$ 798	-3,501	-8.86%
Savage city, Minnesota	59.06%	70.23%	61.67%	\$ 92,571	3.04%	\$242,395	\$ 985	2,586	48.96%
Shakopee city, Minnesota	60.93%	62.42%	55.63%	\$ 72,523	4.72%	\$210,148	\$ 842	4,024	28.81%
Shoreview city, Minnesota	64.67%	55.45%	76.74%	\$ 77,433	4.04%	\$236,000	\$ 869	1,828	18.58%
St. Cloud city, Minnesota	66.94%	51.84%	63.58%	\$ 41,082	17.75%	\$147,776	\$ 634	-79	-0.19%
St. Louis Park city, Minnesota	59.47%	62.29%	59.85%	\$ 54,922	8.14%	\$234,150	\$ 859	-17,243	-8.69%
St. Paul city, Minnesota	60.43%	62.55%	66.05%	\$ 45,560	16.74%	\$208,525	\$ 746	753	1.43%
White Bear Lake city, Minnesota	66.96%	63.87%	71.25%	\$ 59,104	6.24%	\$208,132	\$ 856	263	2.15%
Winona city, Minnesota	50.05%	35.73%	59.80%	\$ 35,311	19.28%	\$110,900	\$ 531	460	2.20%
Woodbury city, Minnesota	71.89%	69.48%	78.17%	\$ 92,492	2.80%	\$273,500	\$ 1,109	3,295	20.49%
Minimum	42.37%	35.71%	46.93%	\$35,311	2.01%	\$92,250	\$531	-19,381	-24.50%
Median	63.15%	60.64%	65.45%	\$63,289	6.06%	\$215,000	\$838	1,105	8.83%
Maximum	85.09%	84.44%	92.78%	\$92,869	19.28%	\$375,000	\$1,250	11,552	63.43%

Sources: GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area* ; Minneapolis Area Association of Realtors; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages* ; Minnesota Department of Revenue, *Certificate of Real Estate Value Database* ; Minnesota State Demographic Center Population Estimates; U.S.Census Bureau, *American Community Survey 2005-2007 3-Year Estimates*

City	Absolute Change in Number of Households	Percentage Change in Number of Households	Median Travel Time to Work	Foreclosure Rate by Residential Parcels	Change in Median Home Sale Price	Home-ownership Rate	Median Age of Housing Stock	Percentage of Population from Communities of Color	Number of Days Homes are on the Market	Rental Vacancy Rate
Andover city, Minnesota	1,514	18.68%	30-34mins	1.85%	-13.63%	97.06%	18	7.81%	161	
Apple Valley city, Minnesota	2,502	15.31%	20-24mins	1.67%	-3.33%	85.97%	22	15.25%	151	4.90%
Austin city, Minnesota	444	4.49%	10-14mins		6.03%	74.21%	55	14.19%		
Blaine city, Minnesota	4,250	26.73%	25-29mins	1.89%	-26.90%	91.69%	20	14.78%	138	2.90%
Bloomington city, Minnesota	391	1.07%	20-24mins	0.95%	-5.22%	70.73%	40	19.05%	113	3.90%
Brooklyn Center city, Minnesota	-223	-1.95%	20-24mins	5.37%	-18.12%	66.90%	48	49.12%	157	1.00%
Brooklyn Park city, Minnesota	2,242	9.18%	20-24mins	4.59%	-8.70%	74.79%	30	41.71%	165	3.70%
Burnsville city, Minnesota	935	3.95%	20-24mins	1.65%	-4.12%	66.52%	29	20.69%	143	5.00%
Champlin city, Minnesota	801	10.79%	20-24mins	1.98%	-7.36%	90.23%	23	11.74%	122	4.10%
Chanhassen city, Minnesota	1,110	16.05%	20-24mins	0.80%	5.95%	88.35%	18	9.04%	94	7.40%
Chaska city, Minnesota	2,558	41.91%	20-24mins	1.75%	13.38%	74.88%	19	12.53%	161	5.40%
Coon Rapids city, Minnesota	973	4.31%	20-24mins	2.34%	-8.83%	79.51%	28	11.23%	136	4.80%
Cottage Grove city, Minnesota	1,410	14.20%	25-29mins	1.47%	-5.68%	91.47%	27	15.91%	151	6.90%
Crystal city, Minnesota	-44	-0.47%	20-24mins	2.31%	-6.90%	79.40%	51	18.52%	152	3.90%
Duluth city, Minnesota	914	2.57%	15-19mins		4.23%	64.71%	65	8.17%		
Eagan city, Minnesota	1,763	7.42%	20-24mins	1.26%	2.05%	76.33%	23	16.20%	143	5.50%
Eden Prairie city, Minnesota	3,500	17.11%	20-24mins	0.93%	3.66%	78.32%	22	16.82%	137	5.50%
Edina city, Minnesota	254	1.21%	15-19mins	0.39%	2.04%	78.21%	42	9.09%	131	4.70%
Elk River city, Minnesota	2,348	41.45%	25-29mins		-8.49%	87.12%	16	6.89%	162	
Faribault city, Minnesota	881	11.79%	10-14mins		-6.29%	73.66%	44	18.79%	142	
Fridley city, Minnesota	-134	-1.18%	20-24mins	1.62%	-11.31%	64.47%	43	18.79%	174	4.00%
Golden Valley city, Minnesota	477	5.65%	15-19mins	0.96%	3.18%	80.40%	44	14.13%	134	2.90%
Hastings city, Minnesota	1,705	25.67%	20-24mins	1.91%	-5.27%	78.84%	30	6.79%	155	
Inver Grove Heights city, Minnesota	1,913	16.99%	20-24mins	1.24%	-3.10%	80.16%	23	12.76%	179	3.20%
Lakeville city, Minnesota	4,146	30.47%	20-24mins	1.37%	1.89%	93.08%	16	10.20%	127	5.50%
Mankato city, Minnesota	2,346	18.97%	10-14mins		4.07%	59.94%	40	10.92%		

City	Absolute Change in Number of Households	Percentage Change in Number of Households	Median Travel Time to Work	Foreclosure Rate by Residential Parcels	Change in Median Home Sale Price	Home-ownership Rate	Median Age of Housing Stock	Percentage of Population from Communities of Color	Number of Days Homes are on the Market	Rental Vacancy Rate
Maple Grove city, Minnesota	4,296	24.50%	25-29mins	1.29%	-0.70%	91.02%	21	12.20%	124	3.10%
Maplewood city, Minnesota	1,060	7.70%	20-24mins	1.39%	-8.04%	75.75%	34	19.05%	157	5.30%
Minneapolis city, Minnesota	5,015	3.09%	20-24mins	2.73%	1.33%	53.82%	70	36.67%	131	4.60%
Minnetonka city, Minnesota	699	3.27%	20-24mins	0.95%	-1.74%	74.78%	32	8.88%	150	4.10%
Moorhead city, Minnesota	2,070	17.75%	10-14mins		5.00%	65.48%	39	9.44%		
New Brighton city, Minnesota	317	3.52%	20-24mins	1.15%	-10.93%	71.82%	40	17.52%	151	6.90%
New Hope city, Minnesota	156	1.80%	20-24mins	1.59%	-6.22%	57.62%	40	19.59%	143	4.00%
Oakdale city, Minnesota	759	7.41%	20-24mins	1.35%	25.59%	80.32%	22	15.02%	145	1.90%
Owatonna city, Minnesota	1,242	14.27%	10-14mins		-28.25%	75.30%	38	12.57%		
Plymouth city, Minnesota	3,142	12.66%	20-24mins	0.72%	-1.65%	77.00%	24	14.42%	126	4.90%
Prior Lake city, Minnesota	2,700	47.83%	20-24mins	1.29%	-3.44%	89.89%	18	7.41%	165	7.90%
Ramsey city, Minnesota	1,723	29.17%	25-29mins	3.40%	-0.17%	95.23%	21	8.59%	134	
Richfield city, Minnesota	-99	-0.66%	15-19mins	2.02%	-8.89%	67.77%	51	31.59%	134	3.60%
Rochester city, Minnesota	7,287	21.36%	10-14mins		1.85%	73.13%	29	16.33%		
Rosemount city, Minnesota	2,362	49.81%	20-24mins	1.95%	-4.05%	91.87%	15	11.99%	130	4.90%
Roseville city, Minnesota	470	3.22%	15-19mins	0.51%	-6.18%	69.50%	44	16.91%	114	6.50%
Savage city, Minnesota	1,906	28.00%	20-24mins	1.57%	-9.05%	90.09%	15	14.05%	157	7.90%
Shakopee city, Minnesota	4,581	60.76%	20-24mins	2.43%	-2.49%	78.69%	12	19.06%	142	7.90%
Shoreview city, Minnesota	342	3.38%	20-24mins	0.58%	-2.68%	86.43%	30	11.69%	141	4.80%
St. Cloud city, Minnesota	3,115	13.75%	10-14mins		-2.20%	55.74%	32	11.47%		
St. Louis Park city, Minnesota	1,250	6.01%	20-24mins	0.90%	1.80%	63.79%	51	19.35%	114	5.70%
St. Paul city, Minnesota	2,300	2.05%	20-24mins	3.19%	4.26%	57.70%	66	37.86%	145	4.50%
White Bear Lake city, Minnesota	463	4.81%	20-24mins	1.86%	-4.90%	75.36%	42	6.86%	153	4.20%
Winona city, Minnesota	257	2.49%	10-14mins		-16.48%	58.10%	58	6.29%		
Woodbury city, Minnesota	4,674	28.03%	25-29mins	1.23%	0.74%	85.48%	15	17.32%	136	4.70%
Minimum	-223	-1.95%	10-14 mins	0.39%	-28.25%	53.82%	12	6.29%	94	1.00%
Median	1,410	10.79%	20-24 mins	1.57%	-3.33%	76.33%	30	14.19%	143	4.75%
Maximum	7,287	60.76%	30-34 mins	5.37%	25.59%	97.06%	70	49.12%	179	7.90%

Sources: GVA Marquette Advisors, *Apartment Trends: Twin Cities Metro Area*; Minneapolis Area Association of Realtors; Minnesota Department of Employment and Economic Development, *Quarterly Census of Employment and Wages*; Minnesota Department of Revenue, *Certificate of Real Estate Value Database*; Minnesota State Demographic Center Population Estimates; U.S.Census Bureau, *American Community Survey 2005-2007 3-Year Estimates*